

# 2020 ESG PRESENTATION & ESG REFERENCE PACK

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7 SEPTEMBER, 2020

Approved for distribution by ANZ's Continuous Disclosure Committee

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# 2020 ESG PRESENTATION

SHAYNE ELLIOTT  
CHIEF EXECUTIVE OFFICER



# OUR PURPOSE



## OUR PRIORITIES

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- 1 Suitable and affordable housing
- 2 Environmental sustainability
- 3 Financial wellbeing

Fundamental to our approach is a commitment to **fair and responsible banking**

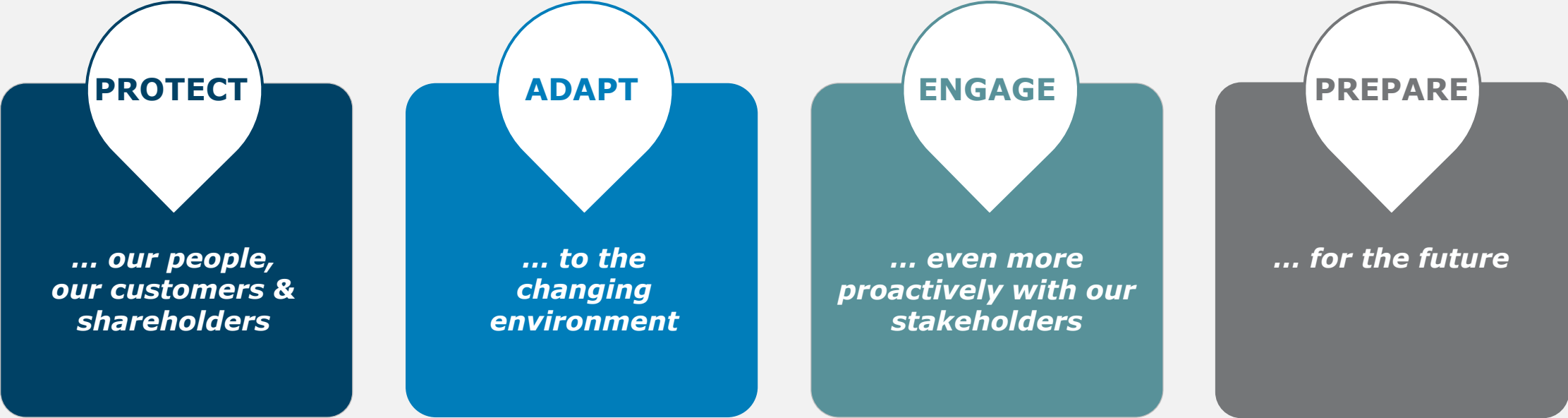
# ESG TARGET PERFORMANCE

SCORECARD SNAPSHOT (March 2020)

	March 2020	Progress vs target
<b>FAIR &amp; RESPONSIBLE BANKING</b> Improve reputation and community trust <sup>1</sup>	1 <sup>st</sup> of peers	<b>On track</b>
<b>ENVIRONMENTAL SUSTAINABILITY</b> Fund and facilitate at least \$50b by 2025 in sustainable solutions Reduce scope 1 & 2 emissions by 24% by 2025 and 35% by 2030	\$4.1b -29%	<b>On track</b> <b>On track</b>
<b>FINANCIAL WELLBEING</b> Help enable social & economic participation of 1m people by 2020 Increase women in leadership to 33.1% by 2019 (34.1% by 2020) Recruit >1,000 people from under-represented groups by 2020	>998k 33.1% 829	<b>On track</b> <b>Off track</b> <b>Off track</b>
<b>HOUSING</b> Fund and facilitate \$1b of investment by 2023 <sup>2</sup> NZD100m of interest free loans to insulate homes <sup>3</sup>	\$315m 2,160 (NZD 7.45m)	<b>On track</b> <b>On track</b>

1. RepTrak® community sentiment indicator score (ranking)  
 2. To deliver ~3,200 more affordable, secure and sustainable homes to buy and rent (Australia)  
 3. # Loans approved (Value) for ANZ NZ mortgage holders  
 For full list of definitions and references refer to the 'Sustainability' section of the Reference Pack

# OUR APPROACH



Our approach has guided a 'statement of intent' reflecting our commitment to supporting our customers

A summary of ANZ's 'statement of intent' is included in the ESG Reference Pack

# PROTECTING OUR CUSTOMERS, OUR PEOPLE, OUR ABILITY TO OPERATE



**OUR  
CUSTOMERS**

**~200,000**

loans provided with COVID-19 relief  
measures

**~\$7b**

lending<sup>1</sup> to Institutional customers in  
March-20



**OUR  
PEOPLE**

**~90%**

of our people working from home  
across 32 markets

**85%**

staff engagement score<sup>2</sup>



**BALANCE  
SHEET**

**\$44b**

increase in customer deposits  
(Sep 19 to Jun 20)

**\$1.3b**

increase in CET1 capital  
(Sep 19 to Jun 20)

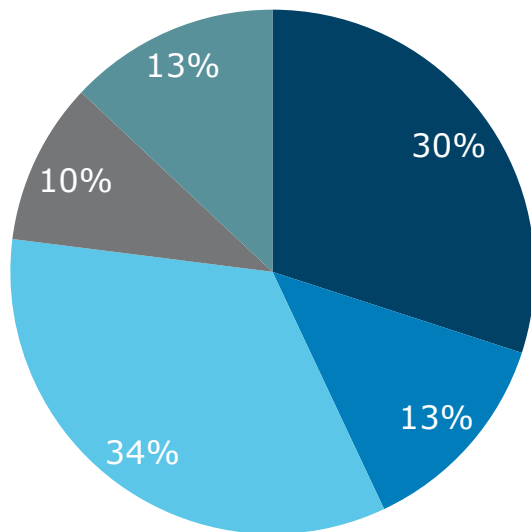
1. Credit Risk Weighted Assets  
2. July 2020 My voice COVID-19 Pulse survey

# REVIEWING OUR RESPONSE TO THE PANDEMIC THROUGH AN ESG LENS

## Ethics, Environment, Social and Governance Board committee

Oversees measures to advance ANZ's purpose, focusing on EES&G matters

### INDICATIVE AGENDA AND TOPICS COVERED



#### E.G. Who we bank

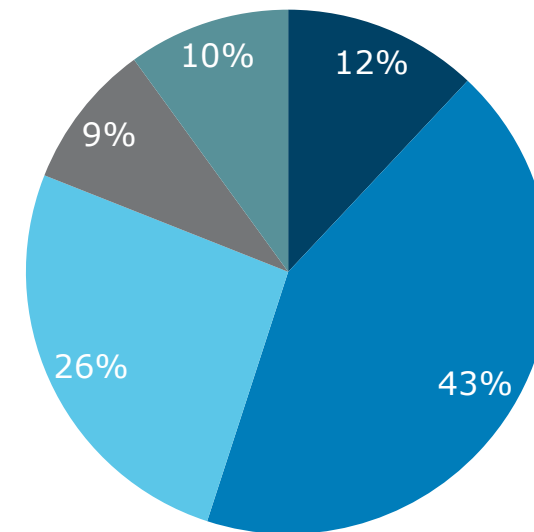
- Industry sector reviews
- Human rights policy
- Carbon policy
- Sensitive wholesale transactions
- High risk customer management

Governance
  Who we bank
  How we bank
  Our purpose & priorities
  How we measure & communicate

## Ethics and Responsible Business Management committee

Operationalises objectives and makes decisions on issues and policies

### INDICATIVE AGENDA AND TOPICS COVERED





# STAKEHOLDER ENGAGEMENT

**Customers**

**Employees**

**Shareholders**

**Government & Regulators**

**Non-Government Organisations (NGOs)**

**Industry  
Associations**

## GROUP OBJECTIVES

Improve the financial wellbeing and experience of our customers

Maintain risk discipline focused on good customer and regulatory outcomes

Build a diverse and adaptable team who listen and learn

Run core businesses well and deliver sustainable operational improvements

# 2020 ESG PRESENTATION

MARK HAND

GROUP EXECUTIVE AUSTRALIA RETAIL & COMMERCIAL

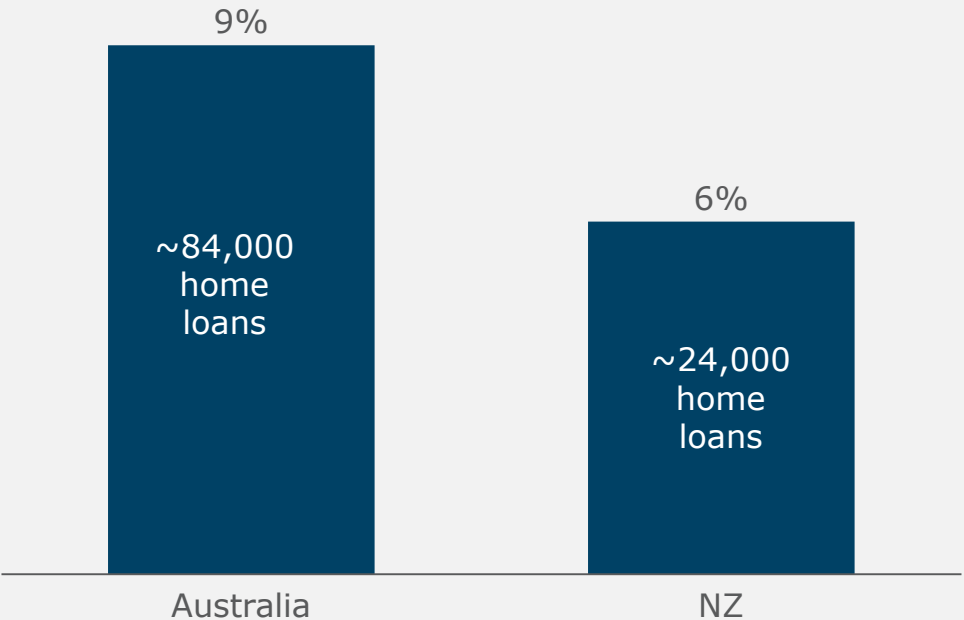


# SUPPORTING OUR CUSTOMERS

## RETAIL

### Home loans with deferred repayments

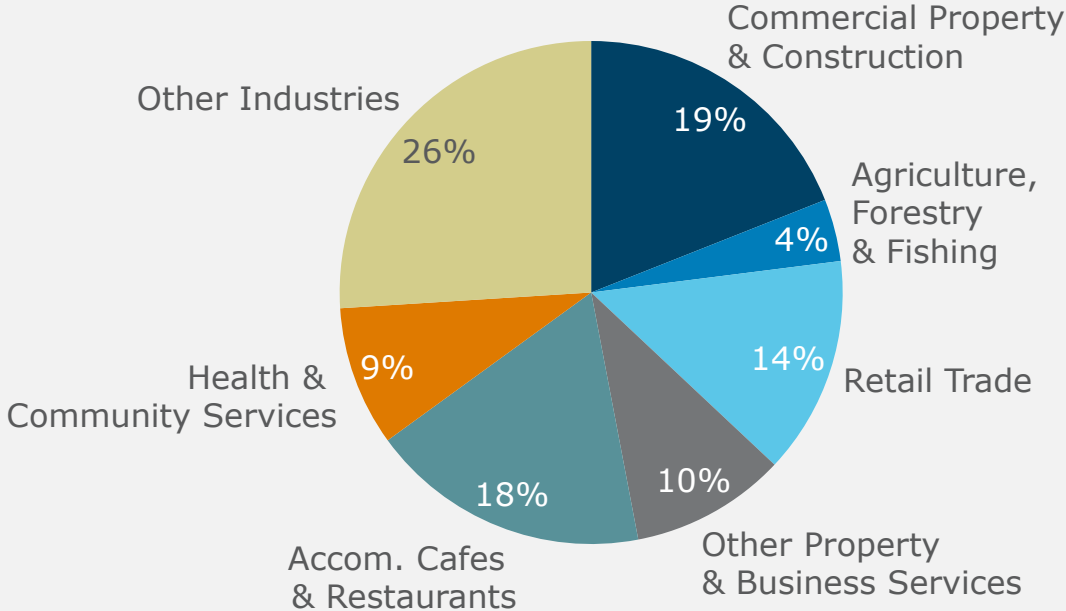
(% of Home loan portfolio, July 2020)



## COMMERCIAL

### ~22,000 business loans with deferred repayments

(Australia, deferrals by industry by % of EAD July 2020)



# SUPPORTING OUR PEOPLE



Staff support to work from home

Culture and employee wellbeing initiatives

- 'HealthyMe' digital app
- Employee Assistance Program

Transition plans to the 'future of work'

# PROTECTING OUR STAKEHOLDERS

## Protect your virtual valuables

Isn't it strange how we always lock our front door, but not our computer? It's time to secure our virtual valuables in the same way we do our actual ones.



[www.anz.com.au/security/protect-your-virtual-valuables/](http://www.anz.com.au/security/protect-your-virtual-valuables/)

**2020**

**ESG PRESENTATION &  
ESG REFERENCE PACK**

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**ESG REFERENCE PACK**



# OUR PURPOSE

ONE OF THE WAYS WE ARE BRINGING OUR PURPOSE TO LIFE IS THROUGH HELPING TO ACT ON COMPLEX ISSUES THAT MATTER TO SOCIETY AND ARE CORE TO OUR BUSINESS STRATEGY.

A COMMITMENT TO FAIR AND RESPONSIBLE BANKING UNDERPINS OUR APPROACH.

## CHOICES ABOUT WHO WE SERVE

- **WHO** we bank
- **HOW** we bank
- **WHAT** we care about



## CHOICES ABOUT HOW WE OPERATE

- **HOW** we organise ourselves
- **HOW** we behave
- **HOW** we measure & communicate our progress

## WHAT WE CARE ABOUT

Housing	
Our focus ...	Leading to ...
Homes to Buy	Home ownership
Homes to Rent	Housing choice
Access to Housing	Housing security

Environmental Sustainability	
Our focus ...	Leading to ...
Energy	Lower carbon emissions
Water	Water stewardship
Waste	Waste minimization

Financial Wellbeing	
Our focus ...	Leading to ...
Financial Access	Economic participation
Financial Fitness	Financial health



# CASE STUDY – FINANCIAL WELLBEING

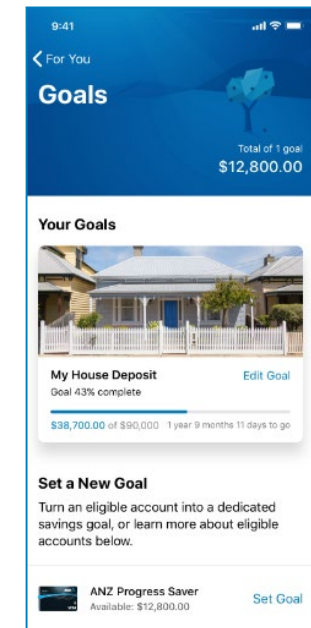
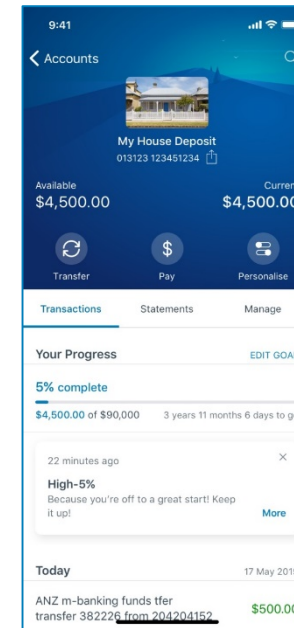
HELPING OUR CUSTOMERS TO SAVE, THROUGH INSIGHTS, NUDGES AND GOALS

## 1 SET AND TRACK A SAVINGS GOALS THROUGH THE ANZ APP

- ANZ's Adult Financial Wellbeing Survey found **active saving** and **not borrowing for everyday expenses**, to be the greatest behavioural drivers of financial wellbeing.
- In Oct 2019 we launched 'set a savings goal' feature in the ANZ App to help customers better manage their money and develop healthy savings habits.
- From July 2020, customers began receiving **personalised in-app notifications**, encouraging them to set a goal, stay on track and celebrate milestones along the way.

### How our customers are feeling about the savings goal and notifications feature:

- **1 in 10** active app users have set a goal to date.
- **Top savings goals** are: 'House' (24%), 'Holiday' (18%), 'Car' (11%) and 'Rainy day' (9%).
- Sent over 2.5m in app notifications. Customers with a **'home goal'** were the **most engaged** with these notifications.
- Customers with a goal have a **savings balance 3x** that of a customer without a goal.
- We've seen an incremental lift of nearly **7,500 more** customers moving from our transactor to savers segment.



"Seeing the % rise and the photo attached to the goal helps keep me focused and on track. I remember what I'm saving for and it deters me from making any withdrawals. It's a great feature that has definitely helped me."

# CASE STUDY – SOCIAL & AFFORDABLE HOUSING: A NEW FIXED INCOME ASSET CLASS

## 2 SOCIAL & AFFORDABLE HOUSING

### HOUSING NEW ZEALAND, A SUBSIDIARY OF KĀINGA ORA HOMES & COMMUNITIES

- Two transactions in April 2020
  - NZD1Billion Dual Tranche Wellbeing Bond (5.1yr/10yr), April 2020
  - NZD300m Inflation-Linked Wellbeing Bond (20yr), April 2020
- Kāinga Ora seeks to become a world-class public housing landlord by partnering with government and the property and construction sector on urban development projects for communities in need
- Bonds fund new and retrofit social housing projects in accordance with New Zealand Government’s Living Standards Framework
- 4<sup>th</sup> and 5<sup>th</sup> issuances since March 2019, with outstanding Wellbeing Bonds totaling NZ\$2.8 billion
- **Matthew Needham (Deputy Chief Executive):** *“This transaction is the next evolution on our wellbeing bond programme, which we continue to incorporate into our programmes and practices.”*

### NATIONAL HOUSING FINANCE AND INVESTMENT CORPORATION

- National Housing Finance and Investment Corporation (NHFIC) seeks to improve housing outcomes in Australia and reduce pressure on housing affordability
- Bond funds 10 Community Housing Providers financing 2,736 properties
- 3<sup>rd</sup> issuance in 18 months, with outstanding NHFIC bonds to A\$1.192 billion
- More outstanding Social Bonds than any other issuer in the Australian market
- **Nathan Dal Bon (CEO):** *“These funds will be channelled directly to community housing providers to support Australian’s most in need at such a challenging time.”*

NZ\$1,000,000,000 & NZ\$300,000,000



**Kāinga Ora**  
Homes and Communities

Housing New Zealand Limited, a subsidiary  
of Kāinga Ora – Homes and Communities

**5.1 and 10 Year NZ\$ Wellbeing Bonds  
&  
20.4 Year Inflation – Indexed NZ\$  
Wellbeing Bonds**



April 2020

AUD 562,000,000



**National Housing Finance and Investment  
Corporation ('NHFIC')**

**12 Year Fixed Rate Social Bonds**



June 2020

# CASE STUDY – ENVIRONMENTAL SUSTAINABILITY

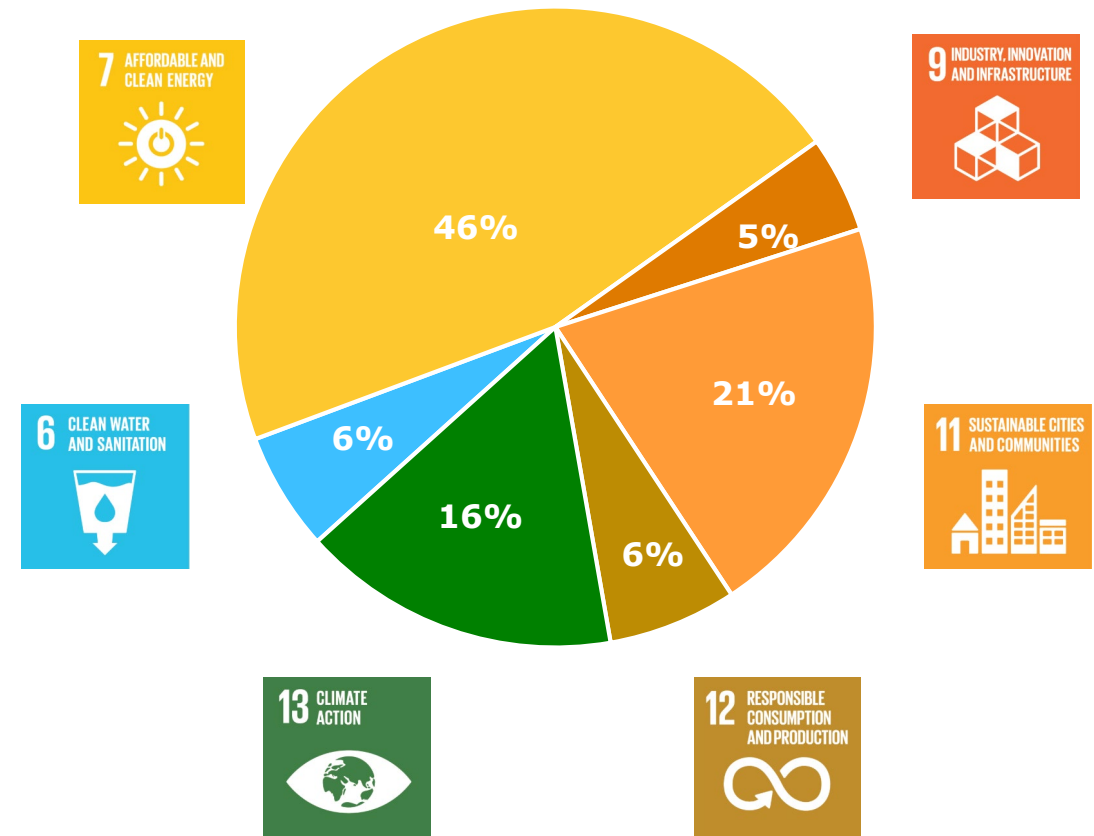
## SUSTAINABLE FINANCE INITIATIVES

### 3 ANZ'S 2025 \$50B SUSTAINABLE FINANCE TARGET

#### Half Year Progress

- **Target** to fund and facilitate at least **\$50 billion by 2025** towards sustainable solutions for our customers
- Initiatives must improve environmental sustainability, increase access to affordable housing, or promote financial wellbeing
- Since 1 October 2019, we have **funded and facilitated \$4.08 billion in sustainable finance transactions** including
  - Labelled green, social and sustainability bonds
  - Labelled sustainability linked and green loans
  - Renewable energy and low emissions transport loans and bonds
- \$2.03 billion of transactions are on-balance sheet, whilst \$2.05 billion have been executed through advisory services or distribution to investors via bond markets
- Two thirds of Target transactions occurred in Australia, remaining third across NZ, Asia, USA and Europe
- **29 transactions have contributed towards 6 particular Sustainable Development Goals (SDGs)**

#### \$50B TARGET RESULTS - 1H VOLUME BY SUSTAINABLE DEVELOPMENT GOAL



# CASE STUDY – FAIR AND RESPONSIBLE BANKING

## HELPING CUSTOMERS TO GET ON TOP OF PERSISTENT CREDIT CARD DEBT

### 4 CONTACTING CONSUMER CREDIT CARD CUSTOMERS WHO ARE CARRYING PERSISTENT DEBT AND PAYING LITTLE OFF TO GET THEM ON TO LOWER RATE CARDS AND ASSIST THEM TO PAY THEIR DEBT FASTER

ANZ announced sixteen commitments that responded to a number of the Banking Royal Commission's recommendations and comments, based on our understanding of what the community expects of us. One of the 16 commitments was helping customers get on top of persistent credit card debt.

Why we made this commitment? To build on in-train work and to go to the spirit of Royal Commission process and Final Report. We believe that it is a community standard and expectation that we assist our customers to benefit from our products where we can. We are conscious that we must also take our customers' choices into account when we undertake this type of work.

Where we are up to? We have completed this commitment by establishing a process to contact credit card customers who are carrying persistent debt. We provide these customers financial education on how credit cards work and offer assistance plans to help them to pay their debt faster.

As at 25 March 2020 we had contacted 18,195 customers, with 4,966 customers responding to our contact. Of those contacted 1,440 customers accepted the offer to transfer to an instalment plan at a reduced interest rate of 7%. A further 1,397 customers appreciated the financial education provided while the remaining 2,115 customers chose to take no action.

Note: The program was paused in March 2020 to respond to COVID-19 with support for our customers. This includes support for credit card customers who are worried about managing their credit card debt. Once the situation has settled, the original program will be reassessed so we can continue to support our customers.

# CREATING VALUE FOR OUR STAKEHOLDERS – 31 MARCH 2020

## CUSTOMERS

~**8.7m** total retail, commercial and Institutional customers

**\$304b** in retail & commercial customer deposits in Australia and New Zealand

**\$344b** in home lending in Australia and New Zealand

**Full mobile wallet offering**, including Apple Pay™, GooglePay™, Samsung Pay™, FitBit Pay™ and Garmin Pay™

**#1** Lead bank for trade services<sup>1</sup>

## EMPLOYEES

~**39,000** people employed (FTE)

**829** people recruited (HY20) from under-represented groups, including refugees, people with disability and Indigenous Australians since 2016

**33.1%** of women in leadership, (HY20), increase from 29.9% FY 2016<sup>2</sup>

**Almost 1.5m** hours of training provided in FY19

## COMMUNITY

**\$142m** contributed in community investment in FY19<sup>3</sup>

Activated **disaster relief packages** in FY 19 for the Australian summer bushfires and donated AU\$1.5 million to bushfire relief efforts

**Donated AU\$1.5 million and NZ\$2 million to a range of charities** to support vulnerable people impacted by COVID-19

134,930 volunteering hours completed by employees in FY19

**Almost 1m** people reached through target to help enable social and economic participation in FY19<sup>4</sup>

## SHAREHOLDERS<sup>5</sup>

**>500,000** Retail & Institutional shareholders

**\$1.4b** 1H20 cash profit reported

**49.9 cents** earnings per share

**25 cents** per share fully franked dividend announced for 1H120

**4.7%** return on average ordinary shareholders equity

All financial metrics are as at 31 March 2020 (P&L growth metrics for the half year ended 31 March 2020) unless otherwise stated.

1. Peter Lee Associates Large Corporate and Institutional Transactional Banking surveys, Australia and New Zealand 2004-2019. 2. Measures representation at the Senior Manager, Executive and Senior Executive Levels. Includes all employees regardless of leave status but not contractors (which are included in FTE) 3. Figure includes forgone revenue (2019 = \$109m), being the cost of providing low or fee-free accounts to a range of customers such as government benefit recipients, not-for-profit organisations and students. 4. Through our initiatives to support financial wellbeing including financial inclusion, employment and community programs and targeted banking products and services for small businesses and retail customers. 5. On a cash profit continuing operations basis.

# NEW COVID-19 CUSTOMER SUPPORT: STATEMENT OF INTENT

We are committed to supporting our customers through the COVID-19 pandemic, and the recovery period that will follow, in finding a solution that is respectful, fair and appropriate for them. Our approach is guided by four principles, each with its own underlying commitments.

## Protect our customers

"We will communicate with all customers who accept a deferral at key points during this repayment deferral period. We will call all those customers most severely impacted to discuss their financial position and capacity to recommence repayments. All customers may request an individual discussion."

"We will seek to ensure that customers have reasonable time to assess their options. We recognise a customer's personal circumstances will shape the options available."

## Adapt to the changing environment

"We know there will be difficult situations where we need to help customers wind up their borrowings, including by potentially selling their assets or bringing their business to an end. When this happens, we will be ethical and sensitive in our actions."

"Retail and small business customers that are unlikely to recover financially in the longer-term will be given individualised support by our specialist hardship team. In making this assessment we will consider their essential living costs and any other debts they have."

"Where we become aware a customer is experiencing vulnerability beyond financial difficulty, if appropriate, we will refer them to community support services, such as an independent financial counsellor."

## Engage proactively with our stakeholders

"Drawing on the lessons we have learnt from the Royal Commission, we will engage honestly, transparently and collaboratively with customers, regulators, governments, financial counsellors and consumer advocates about our approach to the pandemic."

"We will incorporate customer feedback into our communications, helping to make sure they are clear and easy to understand."

## Prepare for the future

"We will continue to use data and insights to inform our customer support measures and will constantly re-assess the effectiveness of our approach. We will also use our insights to proactively identify customers who need assistance and seek to engage early."

"We will inform customers who are dissatisfied with us that they can make a complaint to our external dispute resolution provider, Australian Financial Complaints Authority"

# COMMUNITY SUPPORT DURING COVID-19

Since March 2020, we have directed around \$12 million to our community partners who are assisting those most disadvantaged in our communities. We are also delivering our financial literacy programs remotely so participants can continue learning key financial skills.

## COMMUNITY FUNDING

Funds have been used to support:

- **Financial Counselling Australia**, enabling specialist financial counselling services available to women who have experienced or are experiencing domestic and family violence
- **The Smith Family** helping to build the digital inclusion and financial wellbeing of 56,000 disadvantaged families
- **The Brotherhood of St Laurence**, to improve employability of disadvantaged Australians, including single parents, refugees and asylum seekers, and people living with disability.

## FINANCIAL LITERACY PROGRAMS DURING COVID-19

- **Saver Plus** is ANZ's flagship matched savings and financial education program that helps participants develop a savings habit, build financial resilience and improve financial capabilities.
- In April we **implemented a COVID-19 policy to support those participants who no longer had the capacity to save** to suspend their participation and have early access to their matched savings funds, despite not meeting all requirements. We remain in close contact with these participants to encourage them to resume participation when circumstances improve.
- We switched to **remote delivery across all 60 sites** so participants could continue their financial education.
- Remote delivery has **reduced access barriers** for some people. For example, single mother of two, *Sharon (pseudonym)* says being able to access the program online has enabled her children to sit alongside her and participate in the program. Completing the online modules with her children propelled her son into thinking about different ways to save money: *"Spending leaks were a real focus for my son. He actually said to me 'Let's not buy too much. It's ok sometimes, but not every time. Then we can save that money'"* Sharon recounts. *"He's been talking about his dream of a two story house for years. Now he sees how we can save for that house."*
- We continue to see significant uptake of the program – there was a **16% increase in program enquiries** in June 2020.

**2020**

**ESG PRESENTATION &  
ESG REFERENCE PACK**

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**GOVERNANCE**





# ESG – GOVERNANCE OVERVIEW

## BOARD OF DIRECTORS

David Gonski, Chairman

### Audit Committee

Chair:  
Paula Dwyer

### Risk Committee

Chair:  
Graeme Liebelt

### Ethics, Environment, Social and Governance Committee

Chair:  
David Gonski

### Digital Business and Technology Committee

Chair:  
Jane Halton

### Human Resources Committee

Chair:  
Ilana Atlas

### Nomination and Board Operations Committee

Chair:  
David Gonski

### Ethics and Responsible Business Committee (ERBC)

Chaired by CEO

It's a leadership & decision making body that exists to advance ANZ's purpose. It meets ~five times p/y. It is comprised of senior execs from business divisions & Group functions

### Customer Resolution Portfolio

Reports to Group Executive Australia Retail and Commercial Banking

Brings together our existing complaint management teams to oversee ANZ's fair treatment of customers, including internal and external dispute resolution, customer advocacy and customer vulnerability

### Royal Commission & Self-Assessment Oversight Group

Chaired by CRO and DCEO

Involves Group Executive Australia Retail and Commercial Banking, Group Executive Talent and Culture, Group General Counsel, GGM Communications and Public Affairs, GGM Corporate Affairs.  
Reports to the Board

# BOARD AND EXECUTIVE COMMITTEES WORK TOGETHER

INDICATIVE RESPONSIBILITIES DEMONSTRATE HOW COMMITTEES MANAGE ESG

Ethics, Environment, Social and Governance Board committee	
Purpose: oversee measures to advance ANZ's purpose, focusing on ethical, environmental, social and governance matters.	
Oversight of the Ethics and Responsible Business Committee	Review and monitor ethical, environmental, social and governance risks and opportunities
Code of Conduct review	Review of customer complaints and other conduct related matters
Oversight and approval of ESG reporting and targets	Oversight and approval of corporate governance policies and principles

Ethics and Responsible Business Management committee	
Purpose: Operationalise Board objectives and make decisions on issues and policies	
Discuss and decide on ethical, environmental, social and governance risks and opportunities	Establish decision-making principles and guide choices on industry sectors, customers and transactions we bank and how we bank
Review the adequacy, effectiveness and fairness of ANZ's approach to customers experiencing vulnerability	Define ESG agenda, set ESG targets and monitor progress
Ensure ANZ's purpose, brand and values are aligned with our community investment, strategic partnerships and corporate sponsorships	Review and decide sensitive wholesale transactions

# BOARD ETHICS, ENVIRONMENT, SOCIAL AND GOVERNANCE COMMITTEE (EESG)

INDICATIVE AGENDA AND TOPICS COVERED, GENERALLY MEETS FOUR TIMES A YEAR

## How we measure and communicate

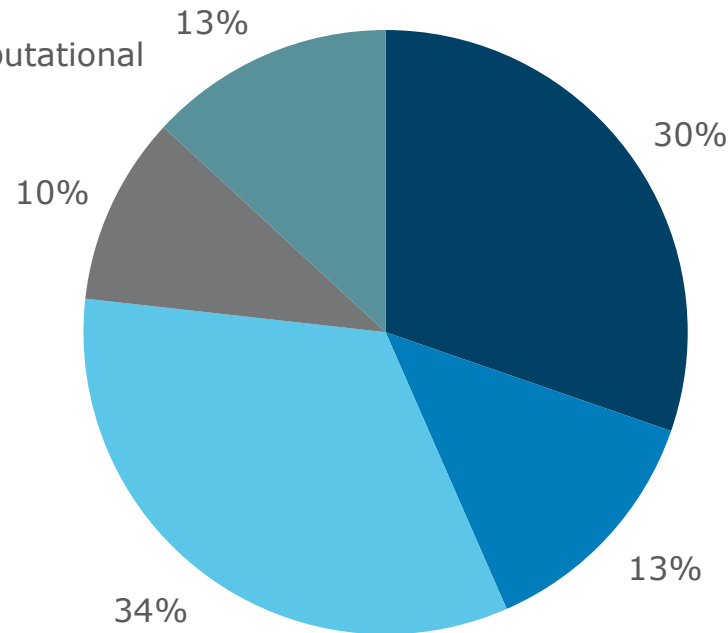
- ESG reporting and targets
- ESG external assurance
- Climate risk analysis
- External assessments / reputational indicators

## Our purpose and priorities

- Housing
- Financial wellbeing
- Environmental sustainability

## How we bank

- CEO conduct report
- Vulnerable customers
- Product suitability
- ESG implications of COVID-19



## Governance

- Governance and regulatory updates
- Committee forward agenda
- Review of Ethics and Responsible Business Committee minutes
- Materiality Assessment
- Leading practices for ESG Board Committees

## Who we bank

- Emerging social issues e.g. Modern slavery, water markets
- Carbon policy, transition plans for largest emitting customers
- Human Rights policy

## ESG topics discussed by full Board or other Board sub-committees

- Royal Commission – governance over program of work
- Regulator enforcement activity
- Customer remediation
- Remuneration policy and practices

# ETHICS AND RESPONSIBLE BUSINESS MANAGEMENT COMMITTEE (ERBC)

INDICATIVE AGENDA AND TOPICS COVERED, GENERALLY MEETS FIVE TIMES A YEAR

## Governance

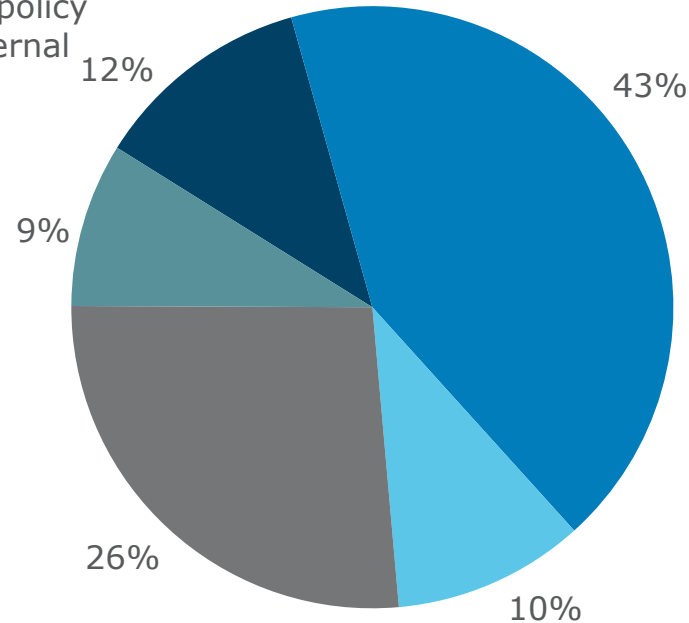
- Materiality Assessment
- Social and Environmental Risk policy
- Governance framework for external ESG commitments

## Our purpose and priorities

- Housing
- Financial wellbeing
- Environmental sustainability

## How we bank

- Vulnerable customers
- Product suitability
- Accessibility and diversity



## How we measure and communicate

- ESG targets – reviewing and monitoring
- ESG reporting

## Who we bank

- Industry sector reviews
- Human rights policy
- Carbon policy
- Sensitive wholesale transactions
- High risk customer management

## Committee membership

Chair: CEO

- GGM, Corporate Affairs
- GM Credit, Specialised Lending and Head of Social and Environmental Risk
- GGM, Group Strategy
- Customer Advocate, Australia
- Group Executive, Institutional
- Portfolio Lead, Home Owners, Australia

- MD, Commercial Banking, Australia
- MD, Retail & Business Banking, New Zealand
- Regional Executive, Pacific

3<sup>rd</sup> Party Advisor:

- Simon Longstaff, Executive Director, The Ethics Centre

**2020**

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**SUSTAINABILITY**



# ESG TARGET PERFORMANCE

## SCORECARD SNAPSHOT

We are committed to the United Nations Sustainable Development Goals (SDGs). Our ESG targets support 11 of the 17 SDGs.

<b>FAIR AND RESPONSIBLE BANKING</b> Improve reputation and community trust RepTrak® community sentiment indicator score (ranking <sup>1</sup> )	<b>March 2020</b> 58 (1 <sup>st</sup> )	<b>Relevant SDGs</b>
<b>ENVIRONMENTAL SUSTAINABILITY</b> Fund and facilitate at least \$50b by 2025 in sustainable solutions <sup>2</sup> Reduce scope 1 & 2 emissions by 24% by 2025 and 35% by 2030 <sup>3</sup>	\$4.08b -29%	
<b>FINANCIAL WELLBEING</b> Help enable social and economic participation of 1 million people by 2020 <sup>4</sup> Increasing women in leadership to 33.1% by 2019 (34.1% by 2020) Recruiting >1,000 people from under-represented groups by 2020	>998k <sup>5</sup> 33.1% 829	
<b>HOUSING</b> Fund and facilitate \$1b of investment by 2023 to deliver ~3,200 more affordable, secure and sustainable homes to buy and rent (Australia) NZD100m of interest free loans to insulate homes for ANZ NZ mortgage holders # Loans approved (Value)	\$315m 2,160 <sup>6</sup> (NZD7.45m)	

Note: This information has not been independently assured. KPMG will provide assurance over ANZ's full year performance against targets in its annual ESG reporting to be released in November 2020.

1. RepTrak® community sentiment indicator ranking based on the four major Australian banks; 2. Performance includes initiatives that help improve environmental sustainability, increase access to affordable housing and promote financial wellbeing. This target is new in 2020 and replaces the \$15bn sustainable solutions target that we exceeded one year ahead of schedule in 2019 (\$19.1bn); 3. Reducing the direct impacts of our business activities on the environment; 4. Through our initiatives to support financial wellbeing including financial inclusion, employment and community programs, and targeted banking products and services for small businesses and retail customers; 5. Measured at 30 September for each respective year – full year results available in November 2020; 6. Results as at 31 December 2019.

# HOW WE MEASURE AND COMMUNICATE

## EXTERNAL REPORT CARD – REPUTATION INDICATORS

### Context:

Reputation indicators are increasingly being used by investors and analysts to understand our approach to ESG issues and to measure our ESG performance against our peers. We are rated based on our ESG disclosures, analysis of media coverage and, in the case of DJSI, a detailed survey. Indicators are firmly weighted towards governance and how we manage staff and customers.



In 2020, ANZ received a rating of A (on a scale of AAA-CCC) in the MSCI ESG Ratings assessment.



In 2020, ANZ received Prime status with a rating of C (on a scale of A+ to D-) in the ISS ESG Corporate Ratings assessment.



In 2020 received SAM Silver Class distinction with a score of 82 (out of 100) in the 2019 Dow Jones Sustainability Indices Corporate Sustainability Assessment.



In June 2020, ANZ received an ESG Risk Rating of 23.2 (out of 100, lower = better) and was assessed by Sustainalytics to be at medium risk of experiencing material financial impacts from ESG factors.

### Outcome:

Reputation indicators for ANZ and other major Australian banks show long-term, mid-range rank among major corporates. Our key weakness, scrutinised in the Royal Commission as our failure to always responsibly deliver products and services, continues to impact our performance although to a lesser extent than 12 months ago. All indicators are consistent.

### Relevant ESG target:

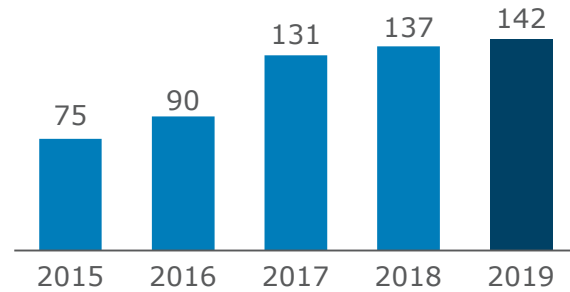
Group scorecard, maintain strong performance on Dow Jones Sustainability Index.

Disclaimer: The use by ANZ of any ESG research data, logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement, recommendation or promotion of ANZ by those companies.

# SUSTAINABILITY PERFORMANCE TRENDS

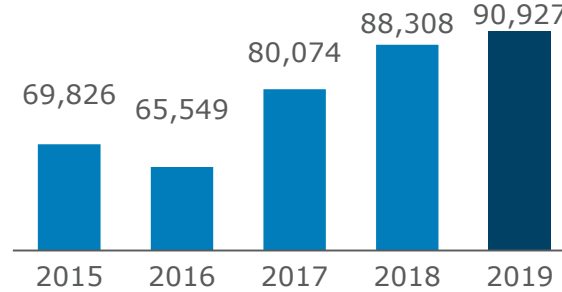
## COMMUNITY INVESTMENT<sup>1</sup>

Total community investment (\$m)



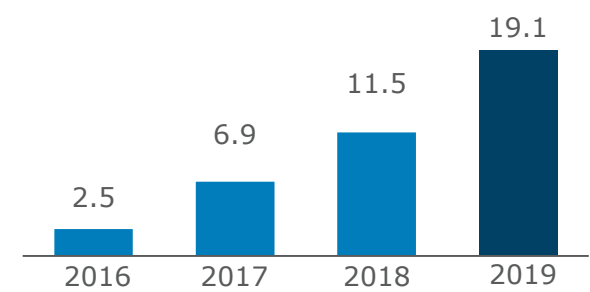
## MONEYMINDED & SAVER PLUS

Estimated # of people reached



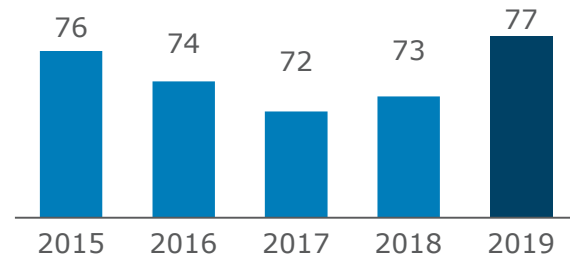
## ENVIRONMENTAL FINANCING \$15B TARGET

Funded and facilitated (\$b)



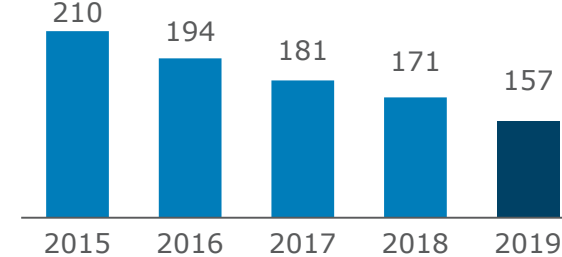
## EMPLOYEE ENGAGEMENT<sup>2</sup>

Employee engagement score (%)



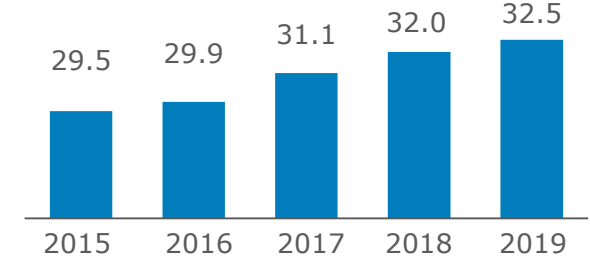
## ENVIRONMENTAL FOOTPRINT TARGET

Scope 1 & 2 greenhouse gas emissions  
(k tonnes CO<sub>2</sub>-e)



## WOMEN IN LEADERSHIP<sup>3</sup>

Representation (%)



1. Figure includes forgone revenue (2019 = \$109m), being the cost of providing low or fee-free accounts to a range of customers such as government benefit recipients, not-for-profit organisations and students 2. The 2017 engagement survey was run as a pulse survey sent to 10% of the bank's employees with a 57% response rate. For all other years the employee engagement survey was sent to all staff 3. Measures representation at the Senior Manager, Executive and Senior Executive Levels. Includes all employees regardless of leave status but not contractors (which are included in FTE)



# EXTERNAL REPORTING

## RECOGNITION



We achieved a CDP climate disclosure score of A- in 2019



FTSE4Good

Member of the FTSE4Good Index



Ranked amongst the top 100 companies for gender equality globally by Equileap in 2019



AWEI Platinum Status LGBTI Employer of Choice in 2019



Ranked amongst the Top 10 Best Workplaces to Give Back in Australia by GoodCompany in 2019

## FRAMEWORKS



Our ESG reporting is prepared in accordance with the Global Reporting Initiative Standards (Comprehensive level)



We report in line with using the recommendations of the Financial Stability Board's (FSB) Task Force on Climate-Related Disclosures (TCFD)



As an Equator Principles Financial Institution signatory we report on our implementation of the Principles in our ESG Supplement

Founding Signatory of:



In 2019 we became a founding signatory to the UN Principles for Responsible Banking.



We measure the value of our community investment in accordance with the London Benchmarking Group (LBG) methodology

**2020**

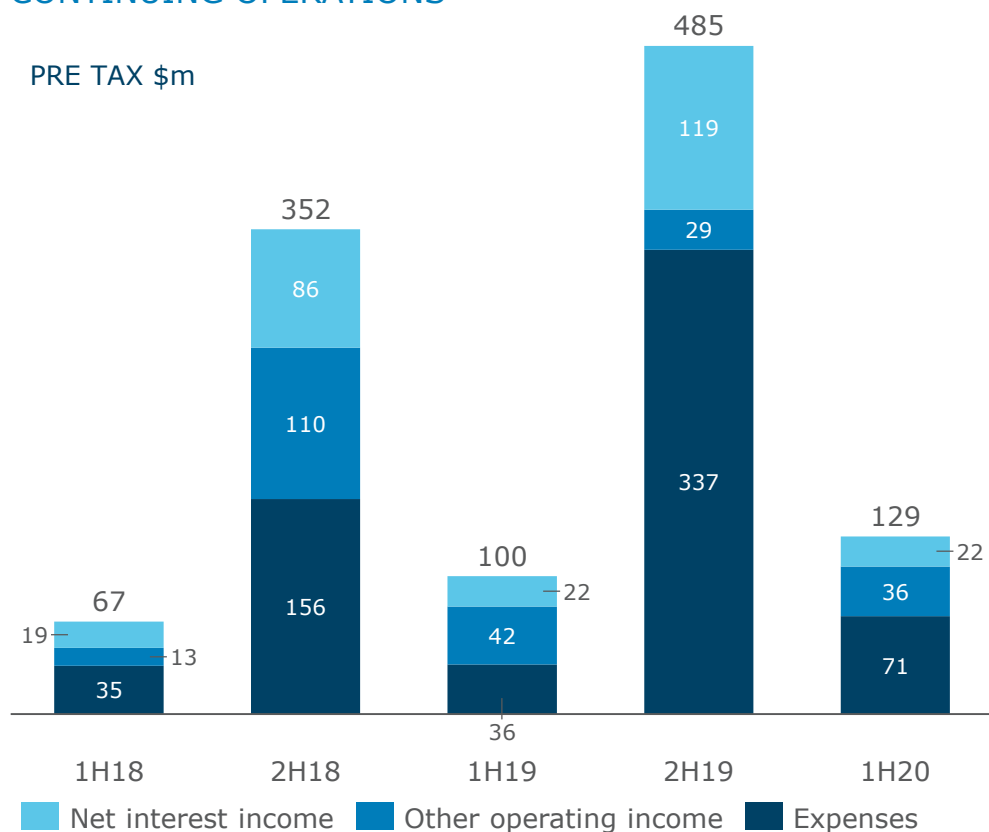
**ESG PRESENTATION &  
ESG REFERENCE PACK**

**REMEDIATION**

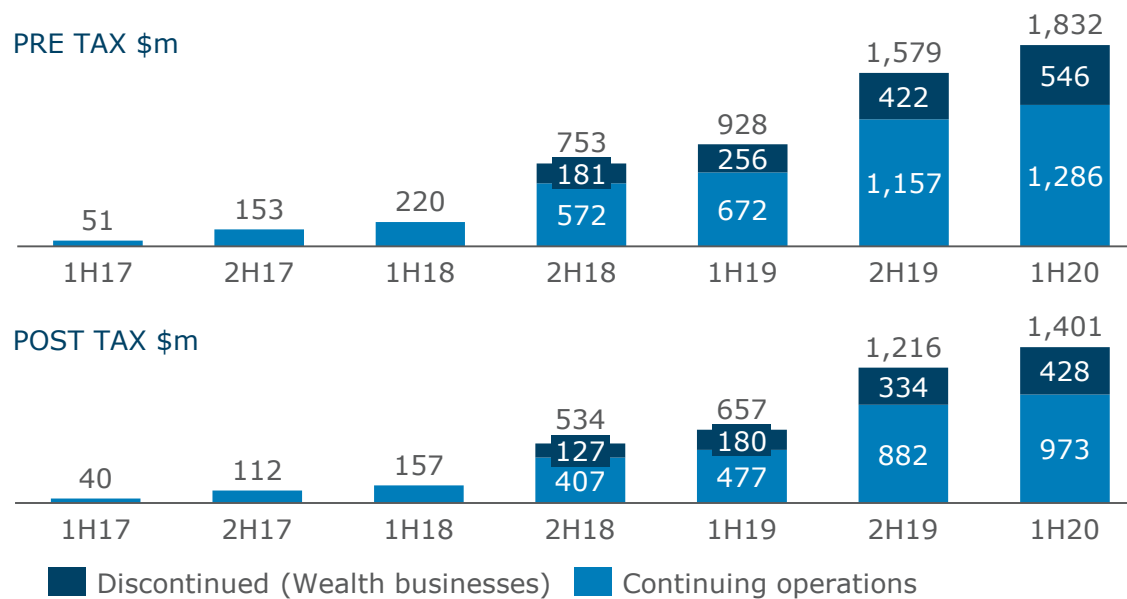


# CUSTOMER REMEDIATION

## CUSTOMER REMEDIATION CONTINUING OPERATIONS



## CUMULATIVE CUSTOMER REMEDIATION CONTINUING & DISCONTINUED OPERATIONS



### Balance Sheet<sup>1</sup>

\$1,094m provisions on Balance Sheet at Mar-20 (\$1,139m at Sep-19)

1. Includes provisions for expected refunds to customers, remediation project costs and related customer and regulatory claims, penalties and litigation outcomes

**2020**

**ESG PRESENTATION &  
ESG REFERENCE PACK**

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**ROYAL COMMISSION & APRA SELF-ASSESSMENT**



# ROYAL COMMISSION & APRA SELF-ASSESSMENT

## OUR APPROACH, OUR RESPONSE

### WE ARE TAKING ACTION TO THE 'SPIRIT AND THE LETTER' OF THE ROYAL COMMISSION

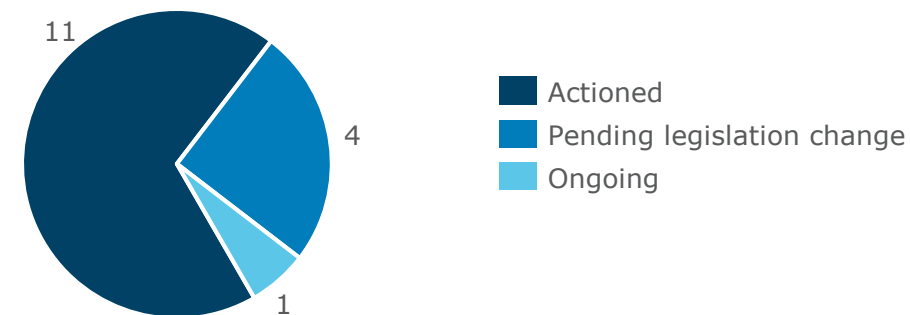
#### Governance – aligned response to the Royal Commission and the APRA Self-Assessment

- Our Royal Commission & APRA Self-Assessment Oversight Group is overseeing our work and provides quarterly updates to the Board.
- Co-chaired by Deputy CEO and CRO, involving Group Executive Australia Retail & Commercial Banking, Group Executive Talent and Culture, Group General Counsel, GGM Communications and Public Affairs, GGM Corporate Affairs, Group Executive Institutional (from February 2020), Group Executive & CEO New Zealand (from August 2020).
- Our Self-Assessment remediation plan (Roadmap) addresses our 5 Focus Areas (Culture; Governance and Accountability; Management of Operational Risk; Remediation; and Simplification), and our lessons from the Royal Commission.

#### Our Royal Commission response

- Made 16 commitments as part of our response to the Royal Commission, to improve the treatment of retail customers, small businesses and farmers in Australia.
- Completed 11 commitments to date. Progress includes action on distressed agricultural loans, remuneration of front line staff, the Sedgwick Review, culture and governance, and reporting on remediation of existing failures.
- An update on our progress as at 21 August 2020 can be found at: <https://www.anz.com/shareholder/centre/investor-toolkit/Royal-Commission/>

#### ANZ Actions - Progress on our 16 commitments



#### Constructive engagement with reform

- Engaging constructively with Government, regulators and industry as they respond to the Royal Commission recommendations.

#### Our APRA Self Assessment response

- Identified programs of work and success measures that will address the Focus Areas. These are reviewed and updated ongoing to ensure they remain relevant.
- Success measures for each focus area will allow us to assess whether our initiatives are improving what we do and how we do it.
- We have made continued progress in addressing the Focus Areas since 2018, and remain committed to the Roadmap.

**2020**

**ESG PRESENTATION &  
ESG REFERENCE PACK**

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**CARBON**



# OUR APPROACH TO CLIMATE CHANGE

We support an economy-wide shift : we support and encourage key industries to identify their risks and plan for the transition, while simultaneously helping industries that are able to create new job opportunities for their workforces



## Initiatives:

- In 2018 we started engaging with 100 of our largest emitting customers to encourage and support them to establish, or strengthen existing low carbon transition plans by 2021, focusing on energy, transport, buildings food, beverage and agriculture. By the end of this year we aim to have engaged all 100.
- We are funding and facilitating up to \$50b of investment in environmentally sustainable solutions by 2025 to help our customers lower carbon emissions through increased energy efficiency, low emissions transport, green buildings, reforestation, renewable energy and battery storage, emerging technologies and climate change adaptation measures.
- We are managing our exposure to thermal coal (thermal coal mining lending now constitutes less than 0.1% of our balance sheet); helping our utility customers reduce emissions; we are only lending to new diversified customers; and we no longer finance the construction of conventional coal fired power plants. **We will announce a suite of new and upgraded carbon policy measures and targets at our FY Results in October 2020.**

# ANZ CARBON COMMITMENTS AND DISCLOSURE – FY19/20 HIGHLIGHTS

## HOW ANZ'S LENDING IS SUPPORTING THE PARIS GOALS

### Thermal Coal Mining Exposures:

- Since 2015 (when the Paris Agreement was reached), we have more than halved our exposures to thermal coal mining (\$1.70bn to ~\$600m).
- Several of our diversified mining customers have also acted to divest their thermal coal interests in recent years, or signalled their intention not to invest in expansionary capex.
- Our exposure to thermal coal mining is a small portion of our overall lending (at 31 March 2020 our exposure was ~\$600m, less than 0.1% of our Group exposure at default).

### Oil & Gas Extraction Exposures:

- Since 2015, our exposures to oil and gas extraction companies has been relatively stable (\$8.6bn to \$8.5bn).
- Our support of gas companies in recent years has helped to reduce or contain emissions in a number of ways:
  - Gas has played an important role in firming intermittent renewable generation, which has facilitated a faster rollout of these technologies than what otherwise might have occurred
  - Australian LNG exports has enabled coal-to-gas switching in fast-growing Asian countries that has played a key role in preventing faster growth of global emissions<sup>1</sup>
  - Several of our customers have set, or are intending to set, targets to reduce fugitive emissions of methane in upstream production.
- Our exposure to oil and gas extraction is a small portion of our overall lending (at 31 March 2020 our exposure was ~\$8.5bn, or ~0.8% of our Group exposure at default).

1. International Energy Agency's 2019 'Role of Gas' report.



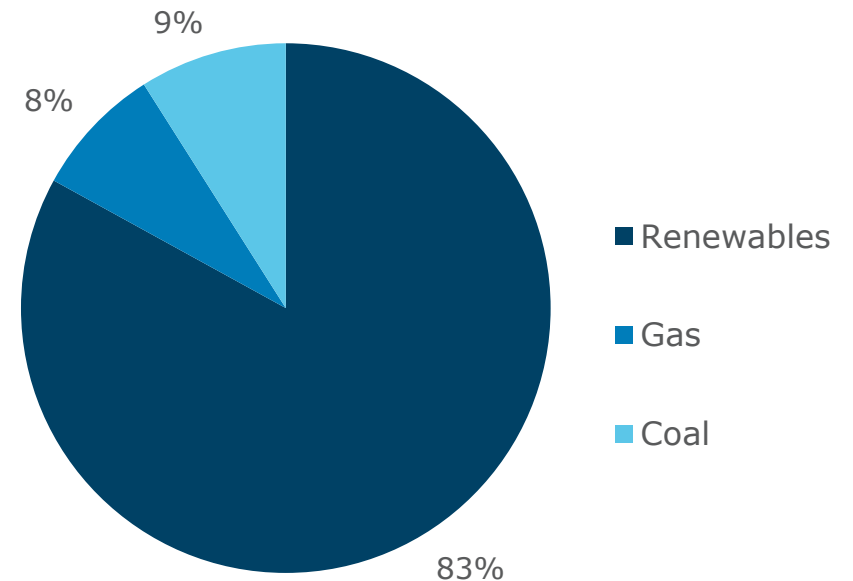
# ANZ CARBON COMMITMENTS AND DISCLOSURE – FY19/20 HIGHLIGHTS

## HOW ANZ'S LENDING IS SUPPORTING THE PARIS GOALS

### Renewable Energy Exposures:

- Since 2015, we have significantly expanded our lending support to the renewable energy sector.
- In our project finance portfolio, lending to renewables projects has grown by almost 56% to \$1.37b (annualised growth of ~12%), with ANZ's finance in FY19 helping to bring online 488MW of wind and solar capacity; a further 989MW is scheduled to come online during FY20.
- At the same time, the amount of our project finance portfolio comprised of coal and gas generation has declined year-on-year from 40% in FY15 to 17% at the end of FY19.
- We are also increasing support to utilities that have made commitments to expand renewable energy capacity, and in certain cases, withdrawing support to utilities that continue to focus on expanding coal-fired generation capacity.
- We are also a significant lender to Transmission & Distribution companies whose investments in building a modern energy grid over the coming years, will play an important role in keeping the system stable and reliable through the transition.

Project Finance Power Generation Portfolio  
(Sept' 19)



Our direct lending to renewable energy has increased since 2015 to reach \$1.37bn in FY19.

# ANZ CARBON COMMITMENTS AND DISCLOSURE – FY19/20 HIGHLIGHTS

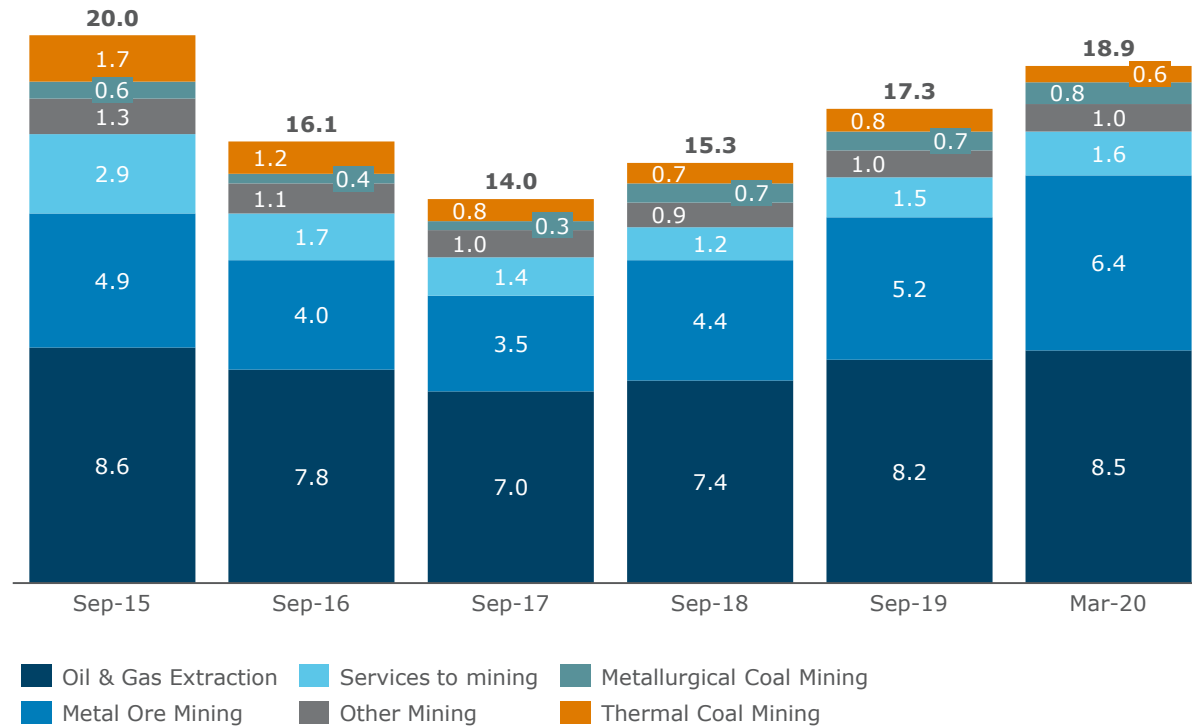
## FUTURE FOCUS AREAS & ACTIONS AROUND CLIMATE CHANGE

TCFD Theme	Focus Areas 2020/21	Beyond 2020 Vision
<b>Governance</b>	<ul style="list-style-type: none"> <li>Align with regulatory guidance on climate-related risk governance, including stress testing of selected portfolios</li> </ul>	<ul style="list-style-type: none"> <li>An enhanced risk management framework that is responsive to climate, and meets financial regulators' requirements</li> </ul>
<b>Strategy</b>	<ul style="list-style-type: none"> <li>Consider extending scenario analysis to incorporate bushfire, flood and other risks relating to retail customers</li> <li>Possible extension of emerging environmental and climate-related risks to other segments of the home loan portfolio</li> <li>Include climate risk reference in Agriculture related lending guidance documents used by our front line bankers</li> </ul>	<ul style="list-style-type: none"> <li>ANZ business strategy more closely aligned to a resilient and sustainable economy that supports the Paris Agreement and Sustainable Development Goals</li> </ul>
<b>Risk Management</b>	<ul style="list-style-type: none"> <li>Encourage customers to develop &amp; disclose their transition plans in key sectors energy, transport, buildings and food, beverage and agriculture</li> <li>Customer engagement to identify customer or sector-specific transition or physical risks</li> </ul>	<ul style="list-style-type: none"> <li>Integrate assessment of climate-related risks into our Group risk management framework</li> <li>Standard discussions with business customers include climate-related risks and opportunities</li> <li>Assessment of customer transition plans part of standard lending decisions and portfolio analysis</li> </ul>
<b>Metrics &amp; Targets</b>	<ul style="list-style-type: none"> <li>Complete transition plan 2020/21 engagement with high emitting customers and consider how to integrate into customer assessments</li> <li>New 6-year \$50 billion target to fund &amp; facilitate sustainable solutions</li> <li>New metrics for measuring impact of our progress on environmental sustainability</li> <li>New target to procure 100% renewable energy for ANZ's operations by 2025</li> </ul>	<ul style="list-style-type: none"> <li>Monitor industry standards for lending aligned with the Paris Agreement goals</li> <li>Reduce ANZ's operational emissions in line with the decarbonisation trajectory of the Paris Agreement goals</li> </ul>

# RESOURCES PORTFOLIO

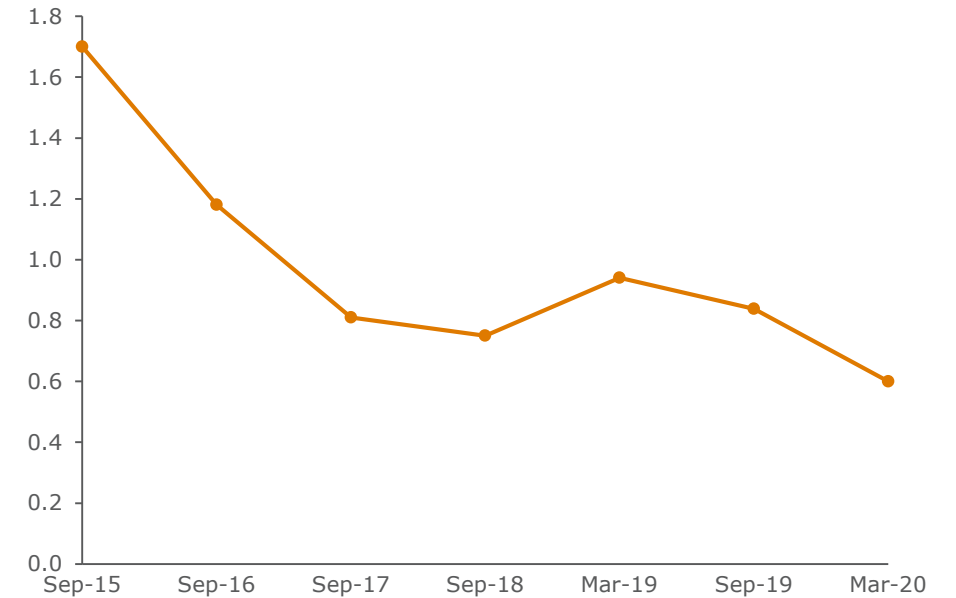
## RESOURCES EXPOSURE AT DEFAULT (EAD) BY SECTOR

\$b



## THERMAL COAL EXPOSURE (EAD)

\$b



# IMPLEMENTATION OF CUSTOMER TRANSITION PLAN TARGET

## Background

- Our climate change policy, includes a commitment to “encourage and support 100 of our largest emitting customers in the energy, transport, buildings and food, beverage and agricultural sectors to establish or strengthen their low carbon transition plans, by 2021”.

## How will success be measured with this target?

- Customers further reporting on their transition plans by 2021 to provide stakeholders with public, specific and time bound information.
- To date we have analysed the carbon disclosures of over 90 of our largest emitting customers and engaged with more than 60 of these to support them to establish, or strengthen, low carbon transition plans.
- We aim to engage with all 100 customers by September 2020. This will help us to establish a ‘baseline’ for how our customers are responding to climate-risk and inform our ongoing engagement with them.

## Which customers are in scope?

- The customer selection process is informed by criteria including:
  - *Direct* emissions, ie emissions from company owned or operated assets
  - *Indirect* emissions from their ‘value chains’, ie both upstream and downstream from their operational footprint
  - The size and nature of our relationships was also considered to maximise prospects for deeper engagement

## Next steps

- ANZ will publicly report progress against the target in our full year reporting. We will also provide six-monthly updates to our Ethics and Responsible Business Committee and to the Board Ethics, Environment, Social and Governance Committee.

# EXAMPLE CUSTOMER DISCLOSURE TOWARDS LOW CARBON FUTURE

## TRANSURBAN – TOLL ROAD OPERATOR

Transurban’s Climate Change Framework aims to support its transition to a net-zero emissions future as well as ensuring the resilience of its infrastructure and operations.

To support its transition to a net-zero emissions future, Transurban has focused on initiatives that help to reduce emissions across its entire value chain, including:



	Own Operations	Suppliers	Customers
<b>Targets</b>	<ul style="list-style-type: none"> <li>• 10% reduction in energy use over the period 2013-2023</li> <li>• 50% reduction in absolute emissions by 2030 from fuel and electricity use (against FY19 base)</li> <li>• Targets validated by Science Based Targets initiative (SBTi)</li> </ul>	<ul style="list-style-type: none"> <li>• 22% intensity reduction for purchased goods and services by 2030 from a FY19 base (tCO<sub>2</sub>e per VKT)</li> <li>• 55% intensity reduction for capital projects by 2030 from a FY19 base (tCO<sub>2</sub>e per \$M capex)</li> <li>• Targets validated by SBTi</li> </ul>	<ul style="list-style-type: none"> <li>• NA</li> </ul>
<b>Initiatives to achieve targets</b>	<ul style="list-style-type: none"> <li>• Ventilation optimisation</li> <li>• LED upgrades</li> <li>• Fuel efficiency programs</li> <li>• Onsite renewables (235kW of solar PV installed with more planned)</li> <li>• Transition towards 100% renewable through renewable power purchase agreements (PPAs); 80% in QLD &amp; NSW starting in 2021/2022</li> <li>• Transitioning to low/zero-emission vehicle fleet</li> </ul>	<ul style="list-style-type: none"> <li>• Use of low carbon materials in projects including concrete, asphalt and steel</li> <li>• Supplier commitments to renewable energy purchases; carbon neutrality; and use of Zero-emission vehicles</li> <li>• Obtain Infrastructure Sustainability (IS) ratings for major projects in Australia</li> </ul>	<ul style="list-style-type: none"> <li>• Engage customers on fuel and emissions reduction</li> <li>• Support the uptake of zero emissions vehicles</li> <li>• Trialling an eco-driving program for QLD customers</li> </ul>

Transurban has also committed to integrating climate risk within their relevant processes and systems, developing adaptation plans for its assets and aligning its reporting with the recommendations of the FSB Taskforce on Climate-related Financial Disclosures.

# EXAMPLE CUSTOMER DISCLOSURE TOWARDS LOW CARBON FUTURE

## SYNLAIT – MILK NUTRITION COMPANY

Synlait’s aim is to have a net-positive impact on the planet and re-imagine all aspects of its business for a low emissions future. To meet this aim, Synlait has reviewed its environmental footprint and developed Sustainable Innovation Platforms that inform its actions around environmental stewardship. Below is a summary of the initiatives they are taking to mitigate carbon emissions across their value chain.



	On-farm	Off-farm
<b>Company Goal</b>	<ul style="list-style-type: none"> <li>Contribute to the Paris Agreement target of staying well below 2°C of warming by 2100, and ideally, 1.5°C</li> </ul>	
<b>Targets</b>	<ul style="list-style-type: none"> <li><b>On-farm climate target:</b> 35% reduction in GHGs per kg of milk solids by 2028 (against 2017/18 base year)</li> <li><i>Farmer suppliers account for 81% of company GHG emissions (on-farm emissions).</i></li> </ul>	<ul style="list-style-type: none"> <li><b>Off-farm climate target:</b> 50% reduction in GHGs per kg of product by 2028 (against 2017/18 base year)</li> <li><i>19% of its emissions are off-farm (manufacturing, supply chain)</i></li> </ul>
<b>Initiatives</b>	<ul style="list-style-type: none"> <li>Providing farms with access to practical on-farm GHG mitigation options;</li> <li>Providing incentive payments to farmers to implement a variety of GHG reduction measures;</li> <li>Research completed on the sources of nitrous oxide emissions and the impacts of various mitigation options; also exploring methane inhibitors</li> <li>Providing incentive payments to farms that are palm kernel expeller (PKE) free</li> <li>Conducting research into regenerative farming to understand how to measure and improve soil health</li> </ul>	<ul style="list-style-type: none"> <li>Installation of a large-scale electrode boiler at a new fresh milk plant; successful trials conducted in FY20 on replacing the use of coal with wood pellets on a single boiler</li> <li>Focus on electrifying its operations wherever it can, including replacing LPG powered forklifts with electric versions</li> <li>Use of life cycle analysis (LCA) to evaluate lower emissions product packaging options; and</li> <li>Aiming to divert 99% of non-hazardous manufacturing waste away from landfill by 2028</li> </ul>

**2020**

**ESG PRESENTATION &  
ESG REFERENCE PACK**

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**HUMAN RIGHTS & MODERN SLAVERY**



# REVIEWING OUR APPROACH TO HUMAN RIGHTS

We are acting on the Australian National Contact Point (ANCP) statement of the parties; And have a program of work to improve our policy, process and disclosure.

## WE ARE COMMITTED TO THE ANCP AGREEMENT BETWEEN ANZ AND EXTERNAL STAKEHOLDERS

- In February 2020 ANZ, Inclusive Development International (IDI) and Equitable Cambodia (EC) reached an agreement on how to assist Cambodian communities that were adversely affected by an economic land use concession granted for a sugarcane project.
- We acknowledge the due diligence on the project funded by its loan was inadequate and recognise the hardships faced by the affected communities.
- The agreement includes:
  - A contribution by ANZ of the gross profit it earned from the loan to help alleviate the hardships faced by the affected communities and support their efforts toward rehabilitation.
  - A commitment by ANZ to review and strengthen its human rights policies, including its customer social and environmental screening processes, and specific grievance mechanism accessible to affected communities.
- Both these commitments are in progress with external stakeholders.

## WE ARE REVIEWING OUR APPROACH AND DESIGNING A GRIEVANCE MECHANISM FOR COMMUNITIES

- We are engaged with external stakeholders to align our human rights approach with the OECD Guidelines on Multinational Enterprises and the UN Guiding Principles on Business and Human Rights.
- We recognise that individuals and communities can be affected by our business activities, and also those of our business customers.
- We are designing a grievance mechanism so that individuals and communities affected by our business customers can contact us. We plan to finalise it in 2021.
- We will also increase our human rights disclosures in 2020.



# OUR RESPONSE TO THE AUSTRALIAN MODERN SLAVERY ACT

ANZ will report against the Australian Modern Slavery Act's mandatory criteria in 2020, describing how we identify and act on key modern slavery risks in our operations and supply chain.

## OUR FOCUS IN FY20 IS ON RISK ASSESSMENT, BUILDING AWARENESS, POLICY REVIEWS AND IMPROVING DUE DILIGENCE

- We have reported against the UK Modern Slavery Act for the past four years, which focused on our supply chain and operations. The Australian Act is broader and extends the work we have been doing in our supply chain to our business operations, including lending to customers and our investments.
- Assessing the risks of modern slavery across our business is challenging. A cross functional working group helps identify, discuss and act on potential modern slavery risks across our operations and supply chain.
- We have existing processes in place to help identify where modern slavery risks could be and how we can respond. These include financial crime transaction monitoring, customer due diligence, and screening of high risk products and services in our supply chain.
- New actions we've taken seek to build on this approach. For example all employees are required to complete our Mandatory Financial Crimes Learning module that covers a modern slavery case study; building awareness of modern slavery through information sessions; high risk product tracking in our supply chain identifying raw materials included in branded promotional items.

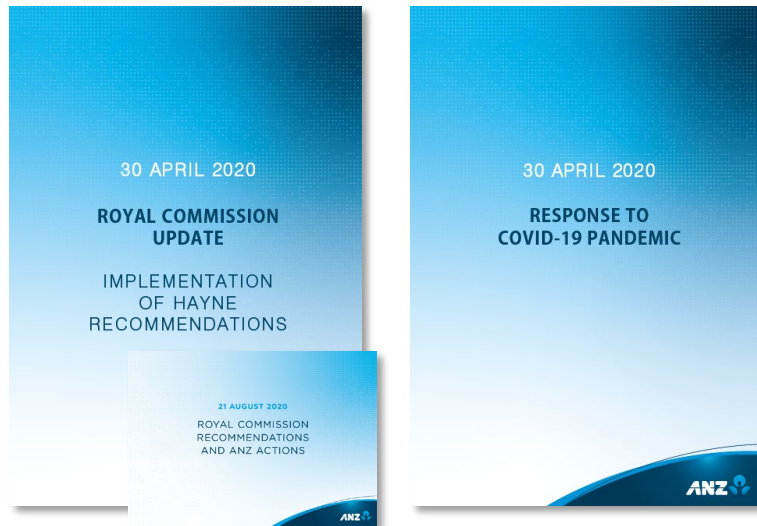
## WE PLAN TO IMPROVE OUR APPROACH IN FY21, BY FOCUSING ON:

- Improving our risk assessment process
- Targeted engagement with customers in potential 'hot spots' in our Commercial business
- Industry typology/indicators for modern slavery
- Continued supply chain tracking
- Building awareness and training for our staff
- Reviewing the effectiveness of relevant policies and programs in responding to modern slavery.

# ADDITIONAL INFORMATION

ANZ SHAREHOLDER WEBSITE: <https://www.anz.com/shareholder/centre/>

## Royal Commission & COVID-19 update



Update on implementation of Hayne recommendations and response to COVID-19 pandemic

<https://www.anz.com/shareholder/centre/investor-toolkit/>

## Corporate Overview & Sustainability



Progress against our Environment, Social & Governance (ESG) targets

<https://www.anz.com/shareholder/centre/reporting/sustainability/>

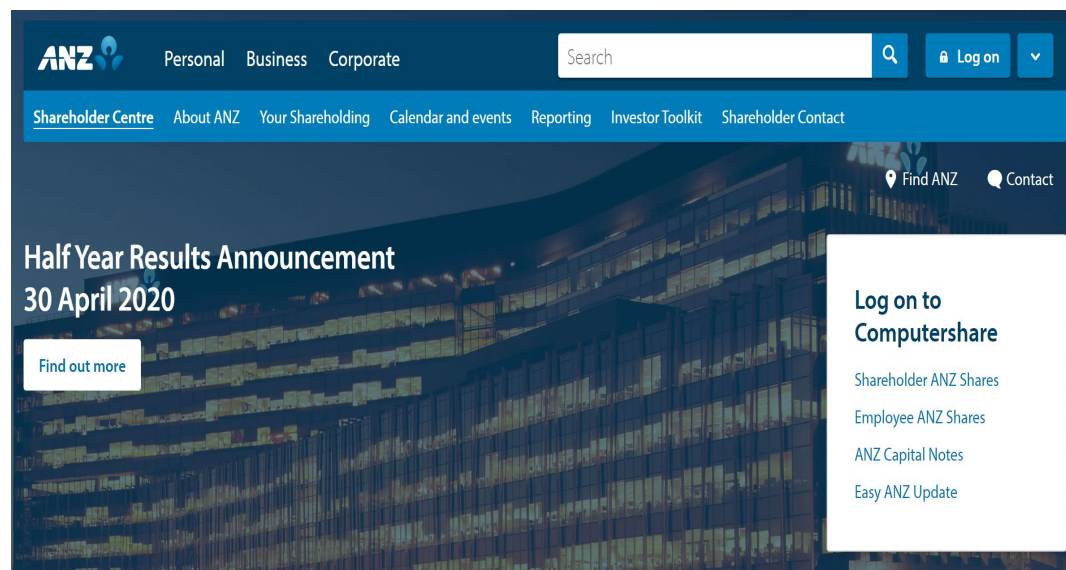
## AASB9



AASB9 overview and stages

<https://www.anz.com/shareholder/centre/investor-toolkit/>

# FURTHER INFORMATION



[ASX Announcements](#)

[Financial calendar](#)

[ASX Share Prices](#)

## Our Shareholder information

[anz.com/shareholder/centre/](https://anz.com/shareholder/centre/)

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