

2022

ESG INVESTOR BRIEFING

12 SEPTEMBER 2022

INVESTOR PRESENTATION AND REFERENCE PACK

Approved for distribution by ANZ's Continuous Disclosure Committee

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CONTENTS

ESG PRESENTATION	3
Shayne Elliott, Chief Executive Officer	3
Maile Carnegie, Group Executive, Australia Retail	10
Mark Whelan, Group Executive, Institutional	16
ESG REFERENCE PACK	21
Environment	27
Social	39
Governance	48



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2022

ESG INVESTOR BRIEFING

SHAYNE ELLIOTT

CHIEF EXECUTIVE OFFICER



OVERVIEW

Approach to
Purpose, Strategy
& ESG and how we're
driving value

Update on the
'Bank We're Building'
and setting up for
future growth

Current macro-
economic
environment
uncertainty

Customer
perspective &
assistance through
uncertain times

Environmental
Sustainability strategy
& supporting
customers' transition



PURPOSE & STRATEGY

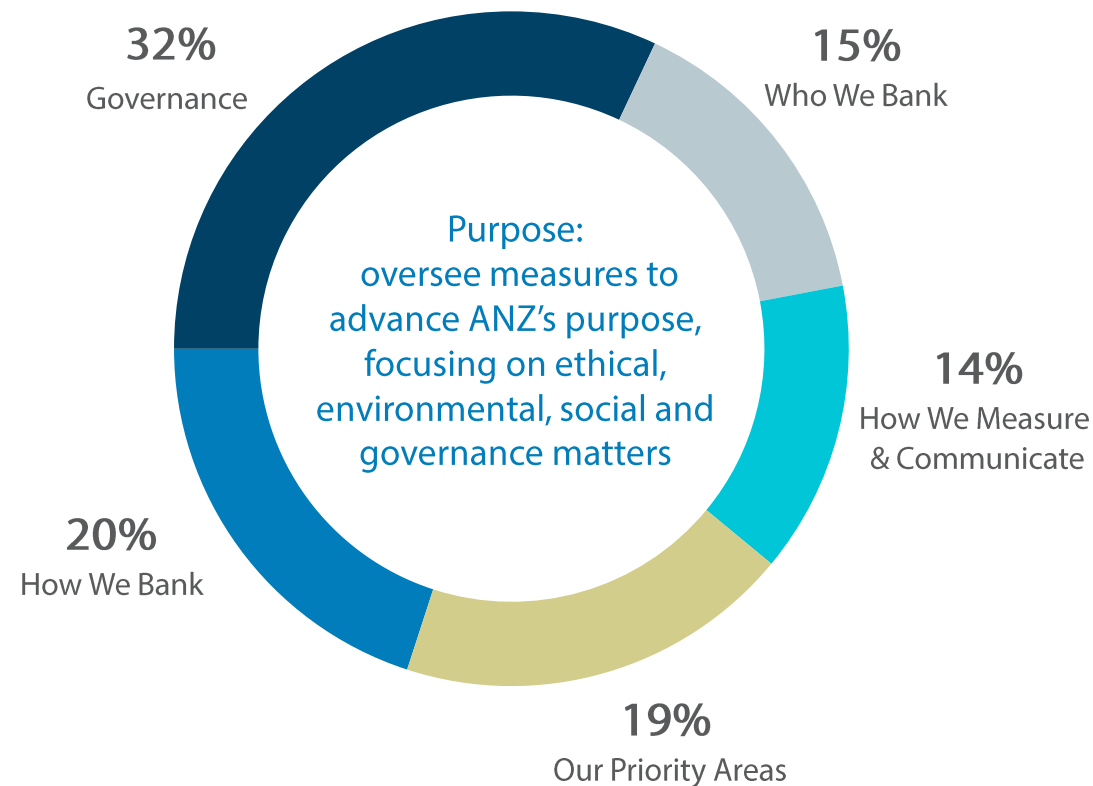
OUR ESG APPROACH SUPPORTS THE EXECUTION OF OUR STRATEGY



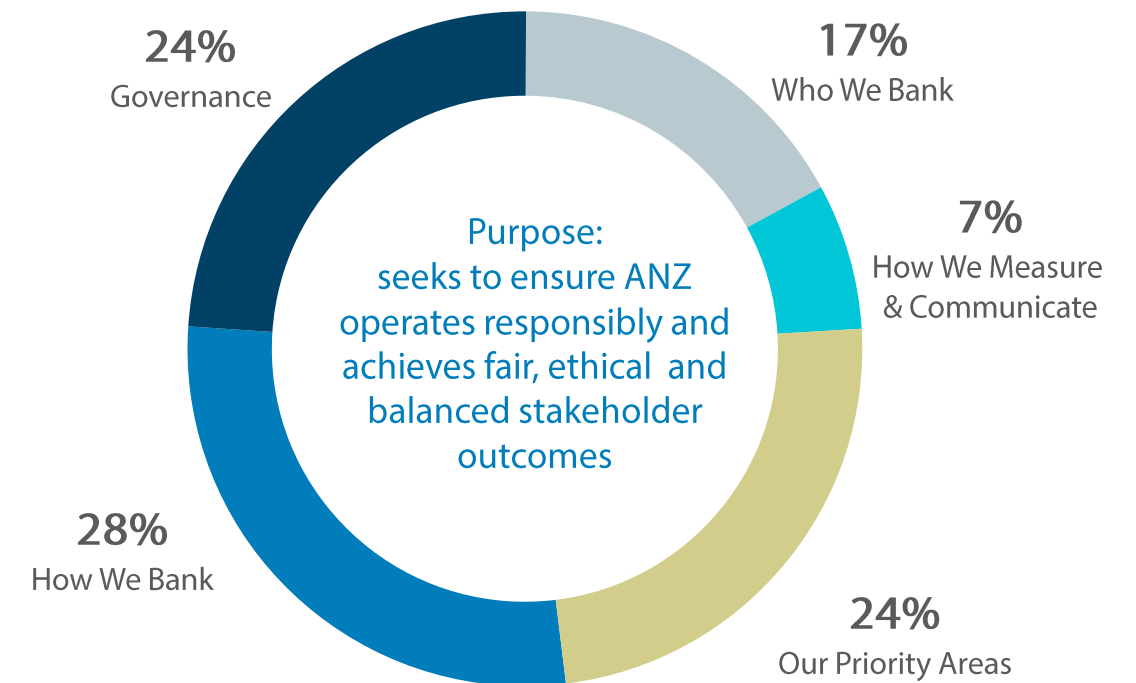


BOARD & EXECUTIVE COMMITTEES

BOARD ETHICS, ENVIRONMENT, SOCIAL AND GOVERNANCE COMMITTEE (EESG)¹



ETHICS AND RESPONSIBLE BUSINESS MANAGEMENT COMMITTEE (ERBC)¹



1. Indicative agenda and topics covered. FY22 to date (October 2021 to August 2022)



THE BANK WE'RE BUILDING

'We are the Bank for those in Australia & New Zealand who want to buy and own a home or start, run, and grow a small business and for those larger businesses trading and investing in Asia Pacific'

'We work with the best partners to offer competitive and engaging solutions that make our customer's lives easier. We build loyalty by improving our customer's financial wellbeing and helping them run their businesses more sustainably'

'We embrace a world of constant change, by building a nimble, resilient organisation capable of anticipating needs, creating opportunities, and delivering what matters, quickly and safely'

GIVING OUR CUSTOMERS ACCESS TO

Propositions
our customers
love

Purpose and
values-led
People

Flexible digital
banking
Platforms

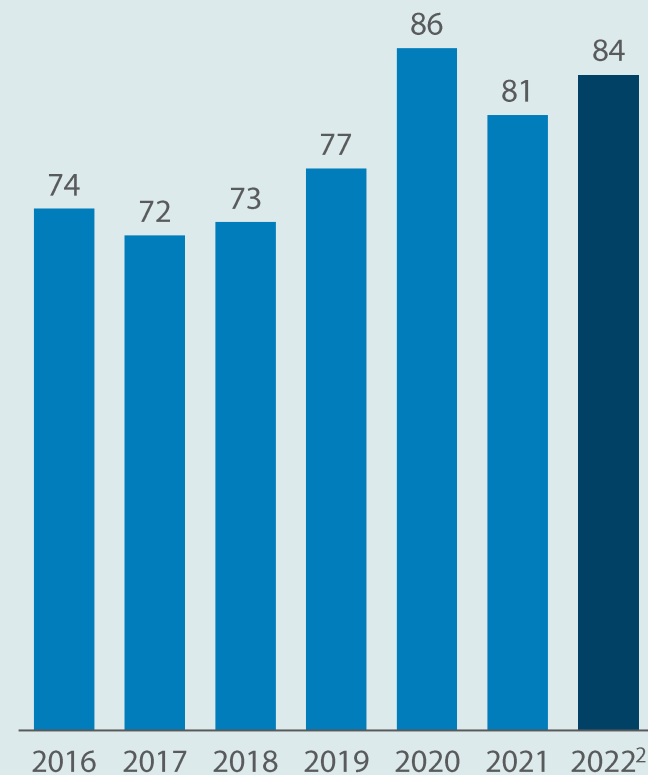
Partnerships
that unlock
new value



OUR PEOPLE

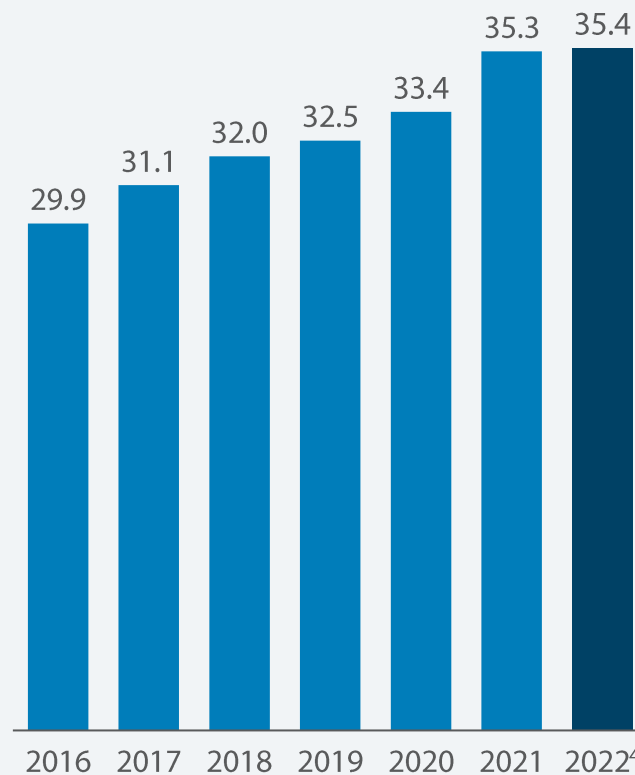
EMPLOYEE ENGAGEMENT¹

Employee engagement score (%)



WOMEN IN LEADERSHIP³

Representation (%)



DIVERSITY & INCLUSION

Initiatives

Achieved Family Inclusive Workplace certification

Launched Reconciliation Action Plan 2021-2024

Launched gender affirmation leave in Australia, New Zealand, India, the Pacific and the Philippines

Relaunched Notable Women program

Launched Mid Career Digital Jobs Program

1. For further detail refer sustainability performance trends slide in the reference pack

2. ANZ My Voice employee engagement survey August 2022. New research-based Engagement index introduced from March 2022

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). 2022 % as at 31 July 2022

4. As at 31 July, 2022. This information has not been independently assured



STRONG ALIGNMENT OF PURPOSE AND CUSTOMER PROPOSITION

	ANZ	SUNCORP BANK
Purpose / Ambition	To shape a world where people and communities thrive	Create a brighter future
Strategy & priorities	To improve the financial wellbeing & sustainability of our customers Help people save for, buy & own a sustainable, liveable and affordable home Help companies move goods and capital around the region and sustainably grow their business Help people start or buy and sustainably grow their business	Banking you can feel good about Win in home lending Accelerate Everyday Banking Grow business customers
How we'll achieve our strategy	Propositions our customers love Flexible digital banking Platforms Partnerships that unlock new value Purpose and values-led People	Lead with digital Optimise distribution Customer obsession Automate, partner & simplify
People & culture	Create opportunities, deliver what matters & succeed together Driving integrity, collaboration, accountability, respect & excellence	High performance culture driving outcomes Invest in the capabilities required for today and tomorrow
ESG focus areas	Financial wellbeing Environmental sustainability Housing Fundamental to our approach is a commitment to fair and responsible banking	Wellbeing Sustainability Diversity and inclusion

2022

ESG INVESTOR BRIEFING

MAILE CARNEGIE

GROUP EXECUTIVE, AUSTRALIA RETAIL



The Bank We're Building in **Australia Retail**

Our PURPOSE

To shape a world where people and communities thrive

Our IMPACT

Improving the financial wellbeing of our customers

For our TARGET CUSTOMERS...

Home owners and people who are serious about one day owning a home

...we aim to DELIVER

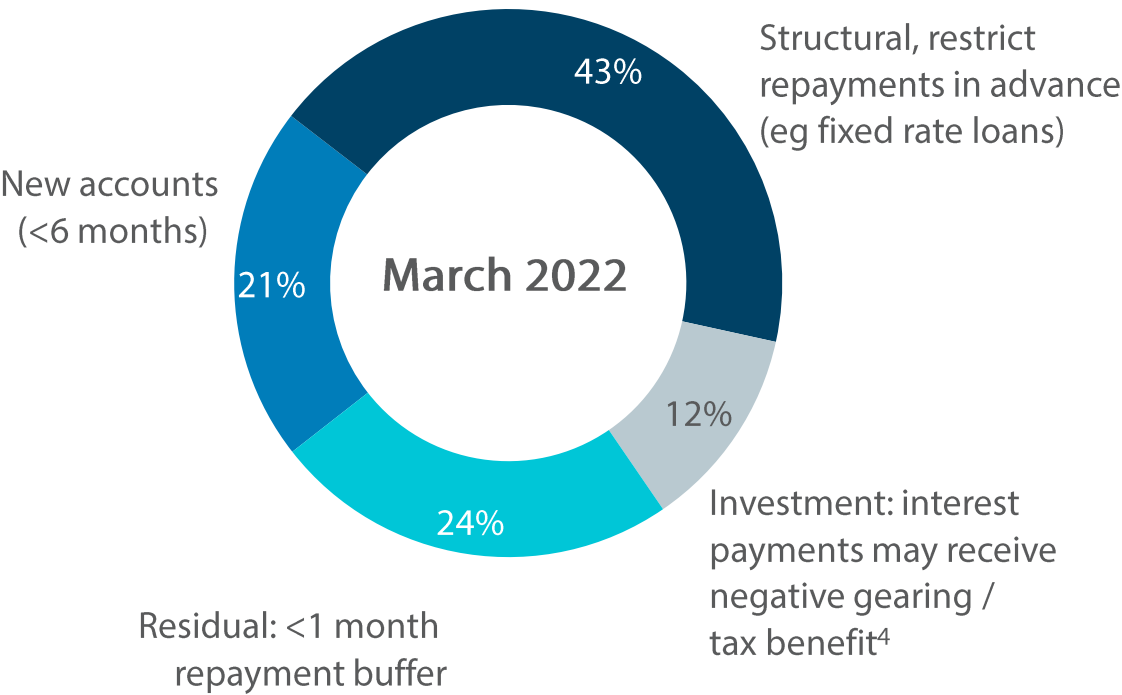
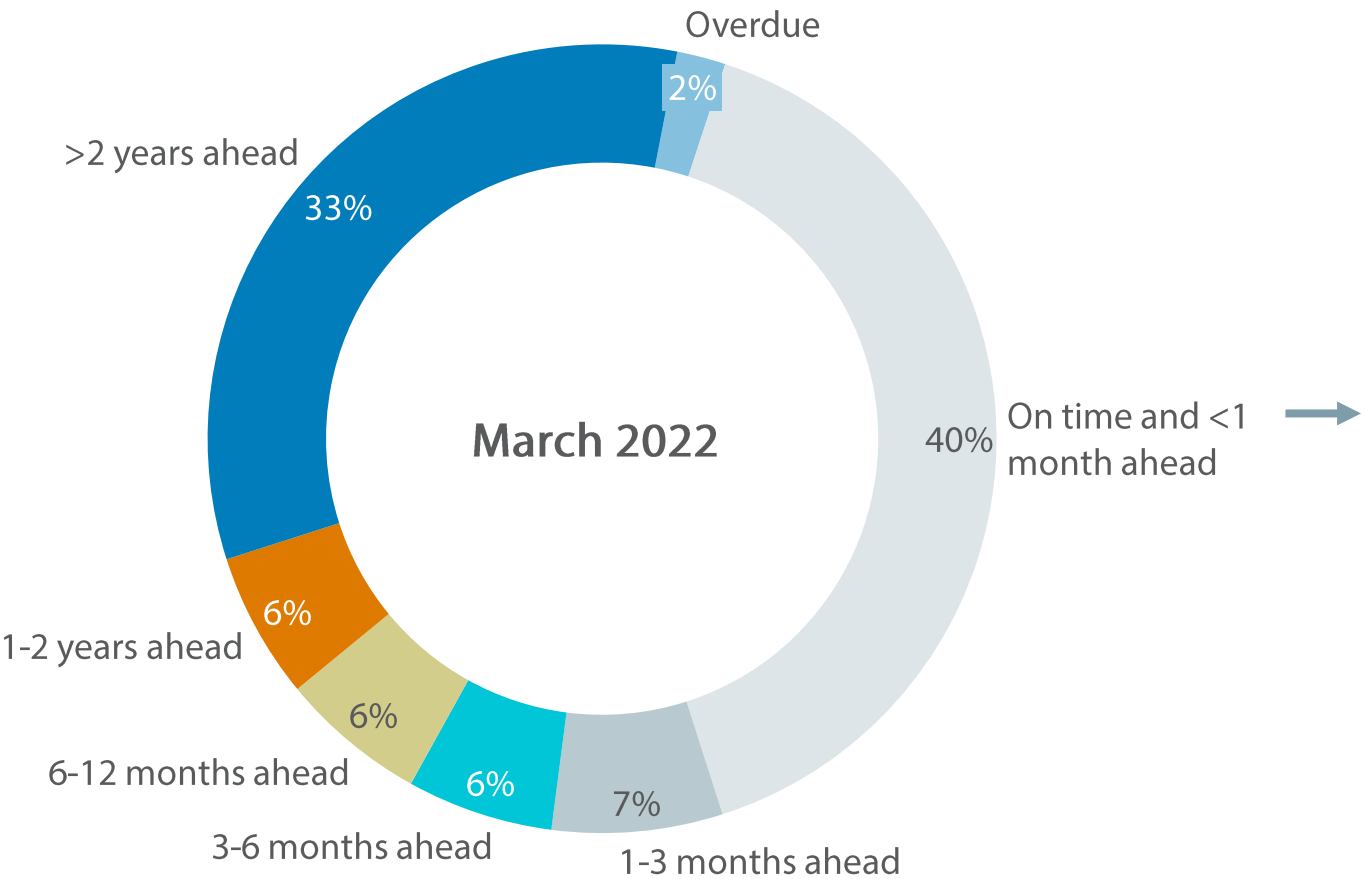
Delightfully easy services with personalised, trusted coaching
and tools that improve our customers' financial wellbeing



AUSTRALIA HOUSING PORTFOLIO

HOME LOANS REPAYMENT PROFILE^{1,2, 3}

HOME LOANS ON TIME & <1 MONTH AHEAD PROFILE^{1,3}

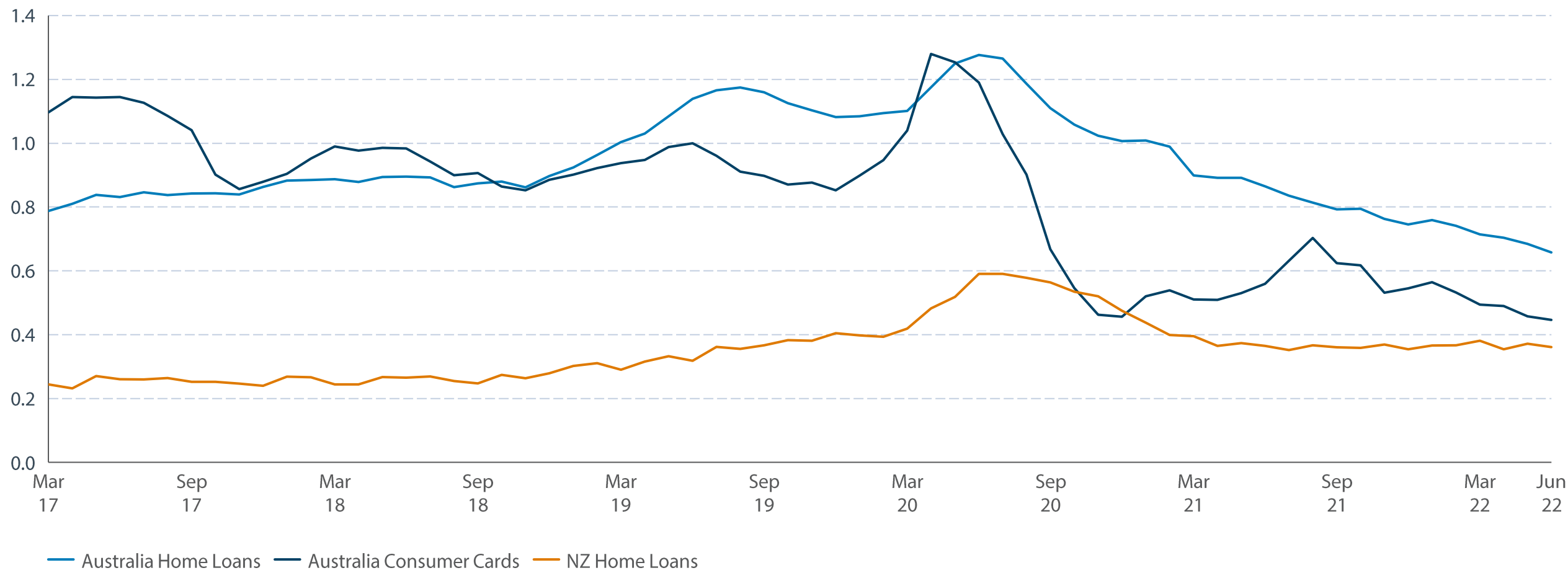


1. Based on accounts.
2. Includes Non Performing Loans
3. % of Owner Occupied and Investment Loans that have any amount ahead of repayments. Excess repayments based on available Redraw and Offset. Excludes Equity Manager Accounts
4. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances



AUSTRALIA & NEW ZEALAND CONSUMER PORTFOLIO

90+ DPD AS A % OF TOTAL PORTFOLIO BALANCES¹

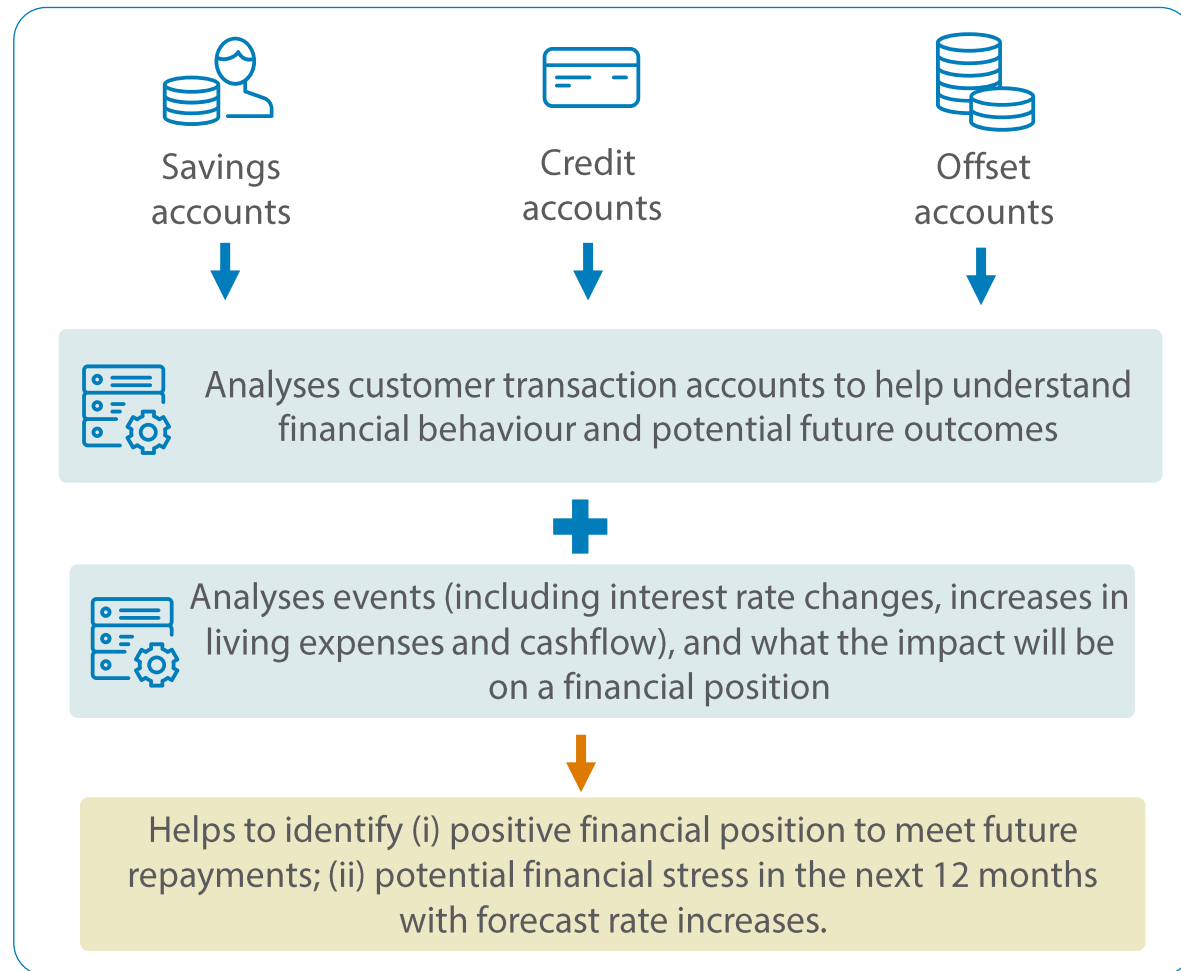


1. Includes Non Performing Loans ; ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans; Australia Home Loans 90+ between Mar-20 and Jun-20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account

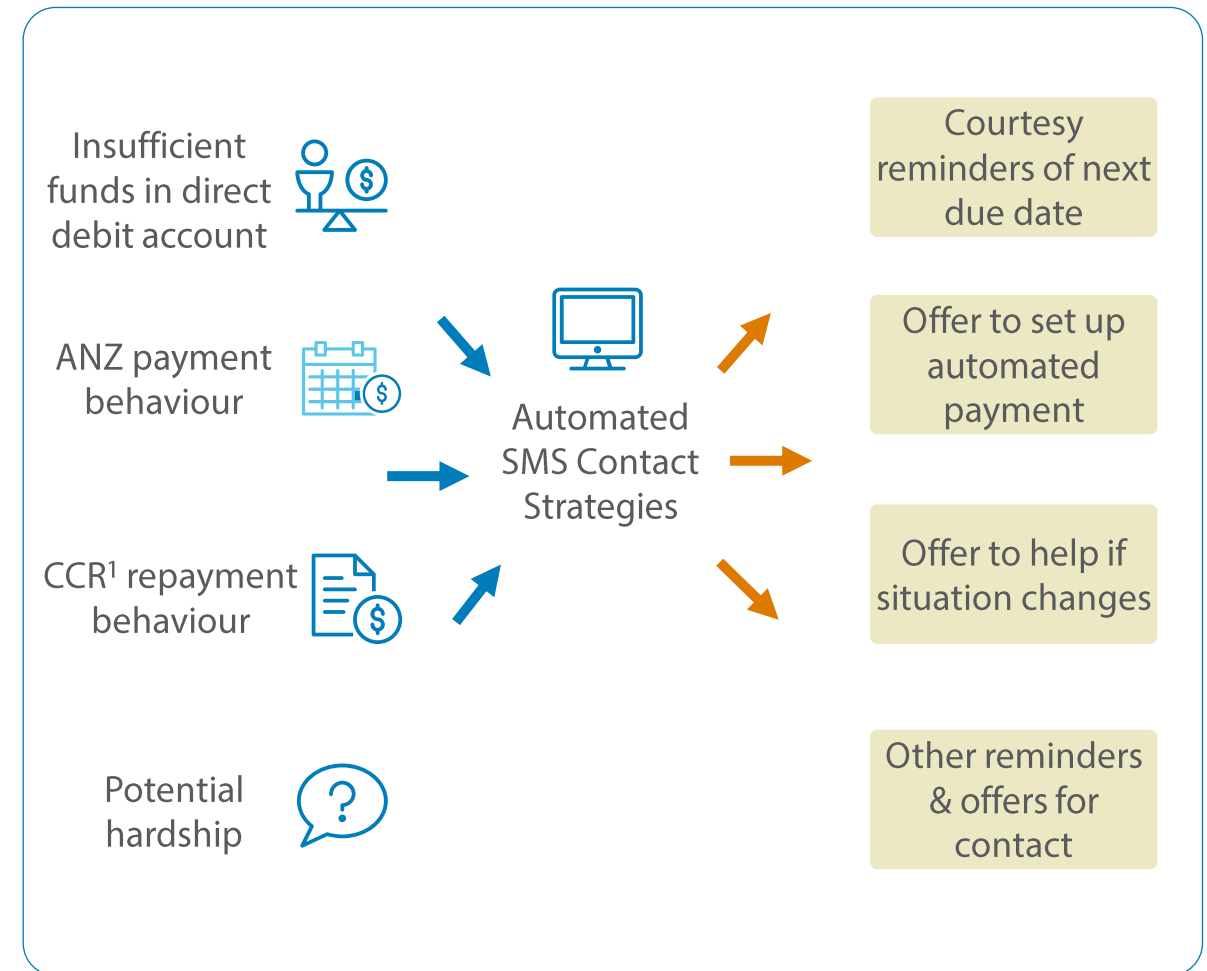


DATA ANALYTICS SUPPORTING PROACTIVE CUSTOMER ENGAGEMENT

A NEW PLATFORM USING DYNAMIC CUSTOMER DATA



AUTOMATED PRO-ACTIVE CONTACT STRATEGIES



1. Comprehensive Credit Reporting. Information is being used in accordance with The Privacy Act 1988



FINANCIAL WELLBEING PRINCIPLES

Guiding the way we are transforming the bank and developing services

Spend less
than you earn

Save regularly
towards your goals

Put money aside
for a rainy day

Build
towards your retirement

Borrow
within your means

Protect
what you can't afford to lose

Pay
your most expensive debt first

Invest
in things that grow

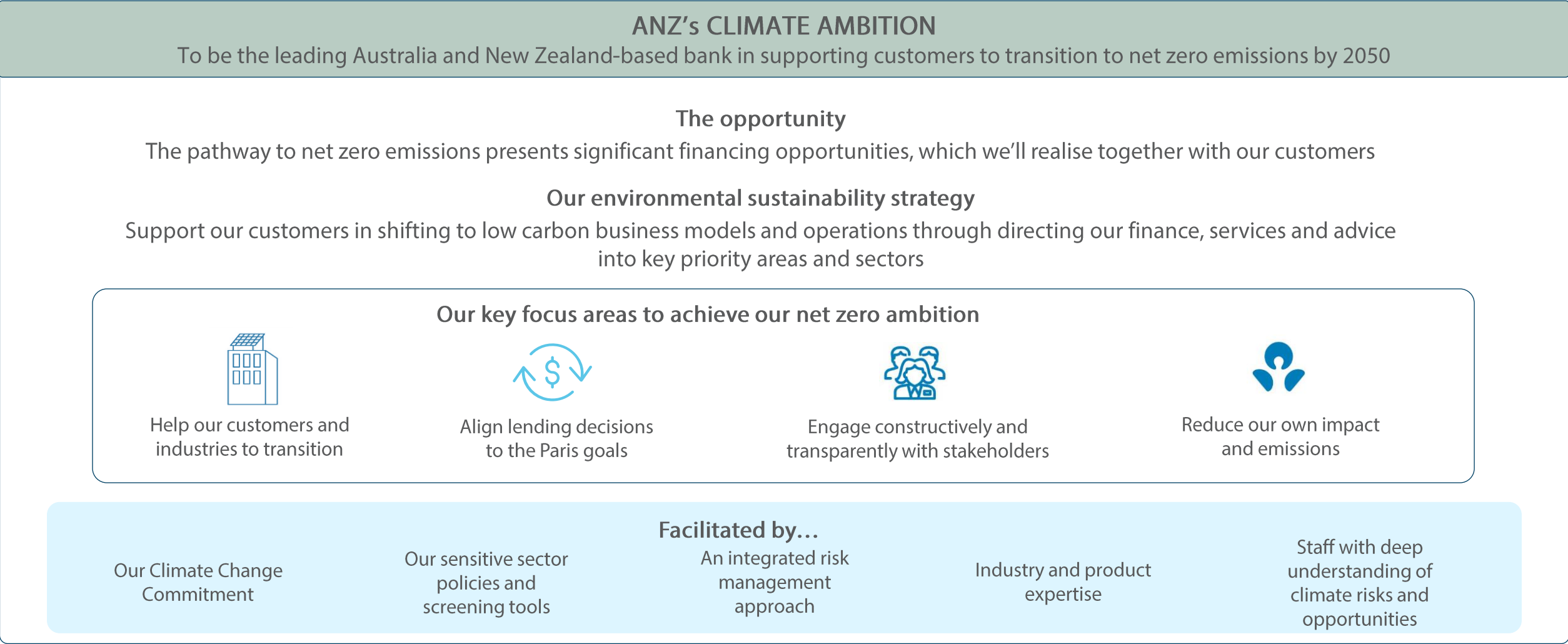
Give
what you can

2022

ESG INVESTOR BRIEFING

MARK WHELAN

GROUP EXECUTIVE, INSTITUTIONAL





EXAMPLES¹ OF OUR STRATEGY COMING TO LIFE

GREEN LOANS

Lending to deploy capital into green initiatives, where borrowers are required to invest in qualifying green assets or where loan terms are linked to improved performance against agreed sustainability targets



HIGHLIGHT

- November 2021 – New \$1.45b 5-year Green Loan for The Intellihub Group, an Australian and New Zealand based smart utility infrastructure-as-a-service company, in support of its rapid rollout of smart electricity meters across Australia and New Zealand
- World's first certification under Climate Bonds Standard Electrical Grids and Storage Criteria
- ANZ was Sole Green Coordinator Joint Arranger, and Lender

ANZ/CLEAN ENERGY FINANCE CORPORATION ENERGY EFFICIENCY ASSET FINANCE PROGRAM

Financing that incentivises small-to-medium sized business customers to invest in energy efficient and renewable energy technologies that will help reduce their energy costs and carbon emissions



HIGHLIGHT

- August 2022 – ANZ announced extension of \$200m funding program with the Clean Energy Finance Corporation (CEFC) to help ANZ business customers transition to net zero emissions
- Small to medium sized business customers will continue to have access to a 0.50 basis point discount on their asset finance rate for eligible energy efficient related assets and projects
- Over the past 5 years, ANZ has been working with CEFC in helping to support Australian businesses invest in emission reducing infrastructure that will be resilient to a changing climate

1. Further examples included in the 'Environment' section of this pack



ALIGNING OUR LENDING TO THE PARIS AGREEMENT GOALS

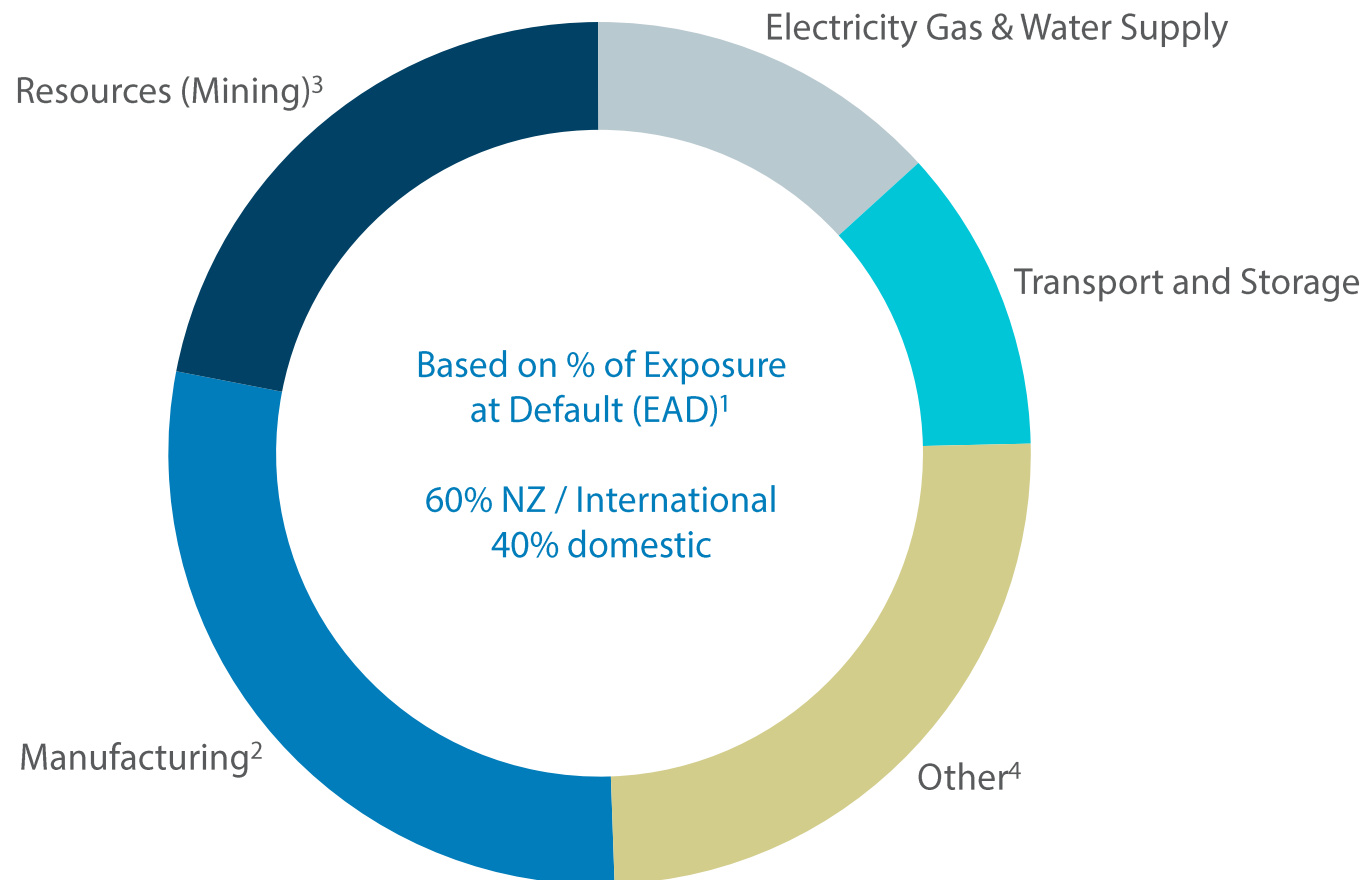
- First Australian bank to sign up to the Net Zero Banking Alliance (NZBA)
- On track to set 2030 targets for nine priority sectors by 2024
- In 2021, set emissions intensity pathways and targets for power generation and large-scale commercial real estate
- Later this year will be releasing pathways and targets for oil and gas and building products
- Our targets, pathways and disclosures demonstrate how we are aligning our lending to the Paris Agreement
- Our disclosure is TCFD aligned, and our target setting will be guided by the Partnership for Carbon Accounting Financials (PCAF) standard





CUSTOMER ENGAGEMENT PROGRAM

100 OF OUR LARGEST EMITTERS BY SECTOR



EXPANDING THE SCOPE OF OUR CUSTOMER ENGAGEMENT TO INCLUDE BIODIVERSITY FOCUS

- Biodiversity risk is recognised across our sensitive sector lending policies
- Upgraded biodiversity focus acknowledged in our Climate Change Commitment
- Customer engagement to date indicates a group of leaders – some with 'no net loss' and others 'positive impact' commitments
- Larger group of customers have developing focus and response
- Engagement is helping refine our screening, improving our knowledge, enhancing capacity to further engage
- Participating in the Taskforce on Nature-related Financial Disclosures (TNFD) forum

1. Based on September 2021 EAD (most recent annual disclosure)

2. Includes steel, aluminium

3. Includes coal, oil and gas

4. Includes education, telecommunications, waste management, healthcare facilities and accommodation

2022

ESG INVESTOR BRIEFING

12 SEPTEMBER 2022

REFERENCE PACK



OUR ESG RELATED DISCLOSURES

ANZ Personal Business Institutional

ESG Financial wellbeing Environment Housing Responsible banking Community Diversity & Inclusion Policies & Practices ESG reporting

About us / ESG Find ANZ Support Centre

Our Environmental, Social and Governance (ESG) approach

Our purpose at ANZ is to shape a world where people and communities thrive. We're focused on integrating our purpose and ESG approach into our business strategy. This has created opportunities for us to better serve our customers and generate long-term shareholder value.

Our ESG approach is focused on three key areas - Financial Wellbeing, Environmental Sustainability and Housing - where we're responding to complex societal issues central to our customers and business strategy. These focus areas are underpinned by a commitment to Fair and Responsible Banking.

Jump to

- Focus areas
- ESG news
- ESG targets
- Reporting
- More on sustainability



Focus areas

Financial wellbeing

Improving the financial wellbeing of our customers, employees and the community at large by helping them make the most of their money throughout their lives.

[More about financial wellbeing >](#)

Environmental sustainability

Supporting household, business and financial practices that improve environmental sustainability.

[More about environmental sustainability >](#)

Housing

Improving the availability of suitable and affordable housing options for all Australians and New Zealanders.

[More about housing >](#)

Fair and responsible banking

Keeping pace with the expectations of our customers, employees and the community, behaving fairly and responsibly and maintain high standards of conduct.

[More about fair and responsible banking >](#)

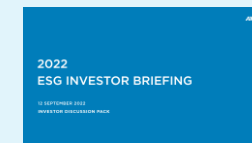
ESG Supplement



ESG information & progress against our ESG targets

<https://www.anz.com.au/about-us/esg/reporting/esg-reporting/>

ESG Briefing



Annual event to brief investors on ESG matters

<https://www.anz.com/content/dam/anzcom/shareholder/ESG-Investor-presentation.pdf>

Climate Change Disclosures



Climate change commitment and climate related financial disclosures

<https://www.anz.com.au/about-us/esg-priorities/environmental-sustainability/climate-change/>

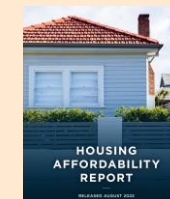
Human Rights



Our approach to human rights

<https://www.anz.com.au/about-us/esg-priorities/fair-responsible-banking/human-rights/>

Housing



ANZ-CoreLogic Housing Affordability Report, the pre-eminent guide to trends & drivers of housing affordability across Australia

<https://www.anz.com.au/about-us/esg-priorities/housing/>

Financial Wellbeing



Our financial wellbeing programs, incl. ANZ Roy Morgan financial wellbeing indicator

<https://www.anz.com.au/about-us/esg-priorities/financial-wellbeing/>



ESG AT A GLANCE¹

ENVIRONMENT

SUSTAINABLE FUNDING & FACILIATION²

\$31b

of our targeted \$50b commitment by 2025

RENEWABLE ENERGY

36%

of our operations were powered by renewable electricity in 2021 (against our target of 100% by 2025)

SOCIAL

EMPLOYEE ENGAGEMENT

84%

Engagement score from My Voice employee survey 2022

RECRUITMENT FROM UNDER-REPRESENTED GROUPS

255

including Aboriginal and Torres Strait Islander peoples, people with disability and refugees

GOVERNANCE

TRAINING UNDERTAKEN

36.6

Average hours of training per non-manager

LEARNING AND DEVELOPMENT

\$49.2m

Investment in 2021

1. Data as at 30 September 2021 other than Sustainable funding and facilitation as at March 2022 and My Voice employee engagement survey as at August 2022

2. This information has not been independently assured



SNAPSHOT OF 2022 HALF YEAR ESG TARGET PERFORMANCE

ESG target	Progress	Relevant SDGs
ENVIRONMENTAL SUSTAINABILITY Fund and facilitate at least AU\$50 billion by 2025 towards sustainable solutions for our customers, including initiatives that help improve environmental sustainability, support disaster resilience, increase access to affordable housing and promote financial wellbeing Engage with 100 of our largest emitting customers to encourage them to strengthen their low carbon transition plans so that more customers achieve a 'well developed' or 'advanced' rating; and enhance their efforts to protect biodiversity, by end 2024	Since October 2019, we have funded and facilitated AU\$31 billion to support sustainable solutions for our customers We continue to engage with 100 of our largest emitting business customers, encouraging them to strengthen their low carbon transition plans and enhance their efforts to protect biodiversity	
FINANCIAL WELLBEING Establish seven new partnerships to expand the reach and improve impact of MoneyMinded, our adult financial education program, by 2023	Since October 2020, we have established four new partnerships across Australia, New Zealand and the Pacific, to expand the reach and improve the impact of MoneyMinded	
HOUSING Fund and facilitate AU\$10 billion of investment by 2030 to deliver more affordable, accessible and sustainable homes to buy and rent (Australia /New Zealand) Support more customers into healthier homes with our Healthy Home Loan Package and Interest-free Insulation Loans – through a 2% increase of funds under management and a 4% increase in customer numbers by 2025 (New Zealand, off a 2021 baseline)	Since October 2018, we have funded and facilitated over AU\$4 billion of investment to support the delivery of more affordable, accessible and sustainable homes to buy and rent Since October 2020, we have supported 1,396 households into healthier homes, through our Healthy Home Loan Package and our Interest-free Insulation Loans	
FAIR AND RESPONSIBLE BANKING Implement ANZ's new Customer Vulnerability Framework, including enhanced training of 5,000 employees to build their capabilities with respect to identifying, supporting and referring impacted customers, by end 2022 (Australia) Achieve the 17 actions in our Reconciliation Action Plan, by end 2024 (Australia)	We are implementing our Customer Vulnerability Framework Enhanced training has been delivered to 3,200 employees to date We continue to work towards achieving the 17 actions in our new Reconciliation Action Plan by end 2024	

OUR ESG TARGETS SUPPORT 12 OF THE 17 UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

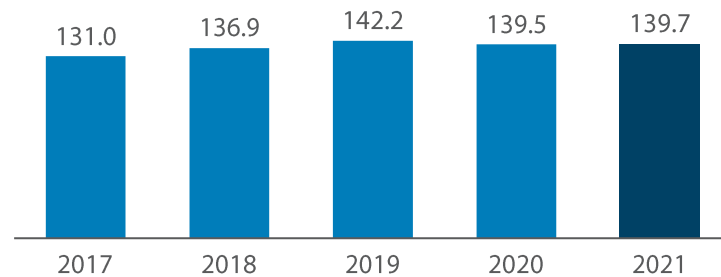
Note: This information has not been independently assured. KPMG will provide assurance over ANZ's full year performance against targets in its annual ESG reporting to be released in November 2022. Results as at 31 March 2022
 See our 2021 ESG Supplement for the complete suite of FY21 ESG targets and details on full year performance



ESG PERFORMANCE TRENDS

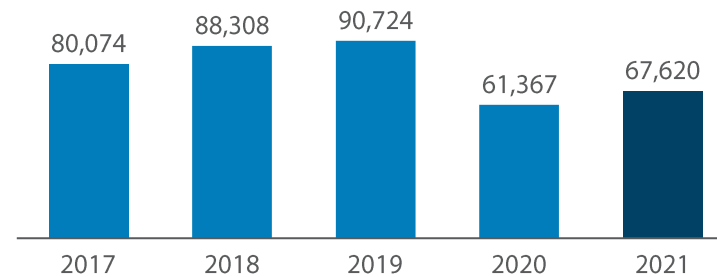
COMMUNITY INVESTMENT¹

Total community investment (\$m)



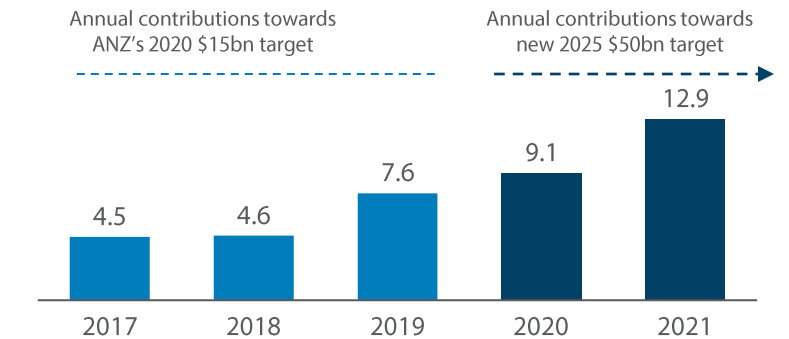
MONEYMINDED & SAVER PLUS

Estimated # of people reached



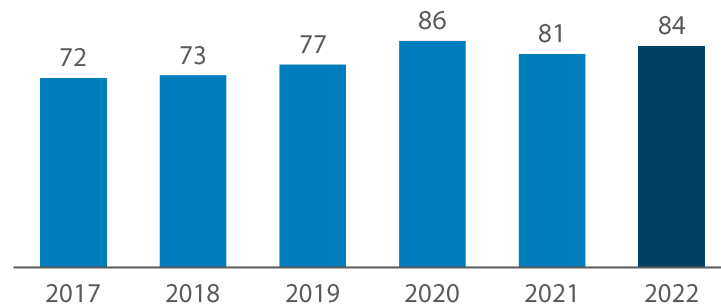
SUSTAINABLE FINANCE \$50b TARGET³

Funded and facilitated (\$b)



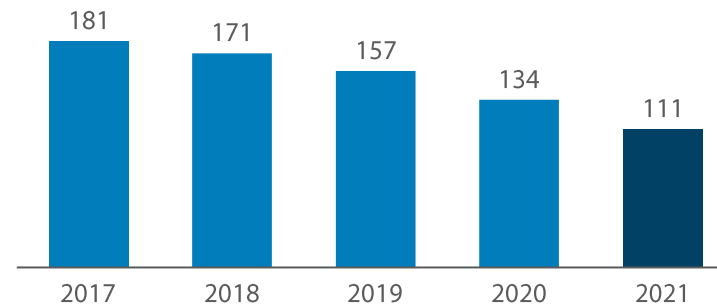
EMPLOYEE ENGAGEMENT²

Employee engagement score (%)



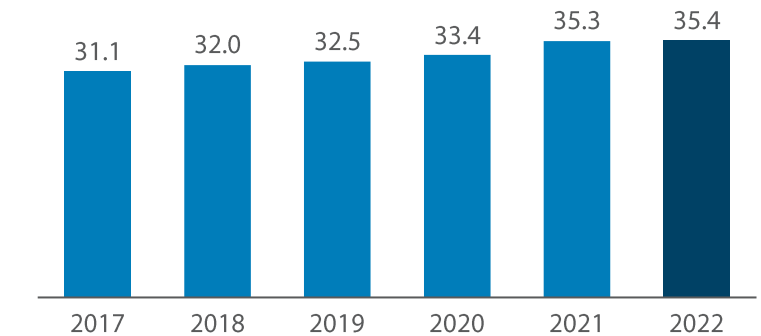
ENVIRONMENTAL FOOTPRINT TARGET

Scope 1 & 2 greenhouse gas emissions (k tonnes CO₂-e)



WOMEN IN LEADERSHIP⁴

Representation (%)



- Figure includes forgone revenue (2021 = \$106m), 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
- The 2017 My Voice 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 My Voice employee engagement survey was sent to all staff. 2022 as at August 2022
- 2016 – 2019 figures represent annual contributions towards ANZ's 2020 \$15bn sustainable solutions target, which had an environmental focus. In FY20, ANZ set a new 2025 \$50bn target with an expanded focus on environmental sustainability, housing and financial wellbeing. 2020-2021 figures represent annual contributions towards ANZ's 2025 \$50bn target
- 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). 2022 % as at 31 July 2022. This information has not been independently assured



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 S&P, a detailed survey. Indicators are firmly weighted towards governance and how we manage staff and customers.

MSCI
ESG RATINGS

AA

CCC B BB BBB A AA AAA

In 2022, ANZ received a rating of AA (on a scale of AAA-CCC) in the MSCI ESG Ratings assessment, up from A in 2020.

Sustainability Award
Silver Class 2021

S&P Global

In 2022 received SAM Silver Class distinction with a score of 85 (out of 100) in the 2021 Dow Jones Sustainability Indices Corporate Sustainability Assessment



In 2022, ANZ received an ESG Risk Rating of 19.4 (out of 100, lower = better) and was assessed by Sustainalytics to be at low risk of experiencing material financial impacts from ESG factors, down from 24.2 & medium risk in 2021



In 2022, ANZ received a rating of C (on a scale of A+ to D-) in the ISS ESG Corporate Ratings assessment



We achieved a CDP climate disclosure score of A- in 2021

2022

ESG INVESTOR BRIEFING

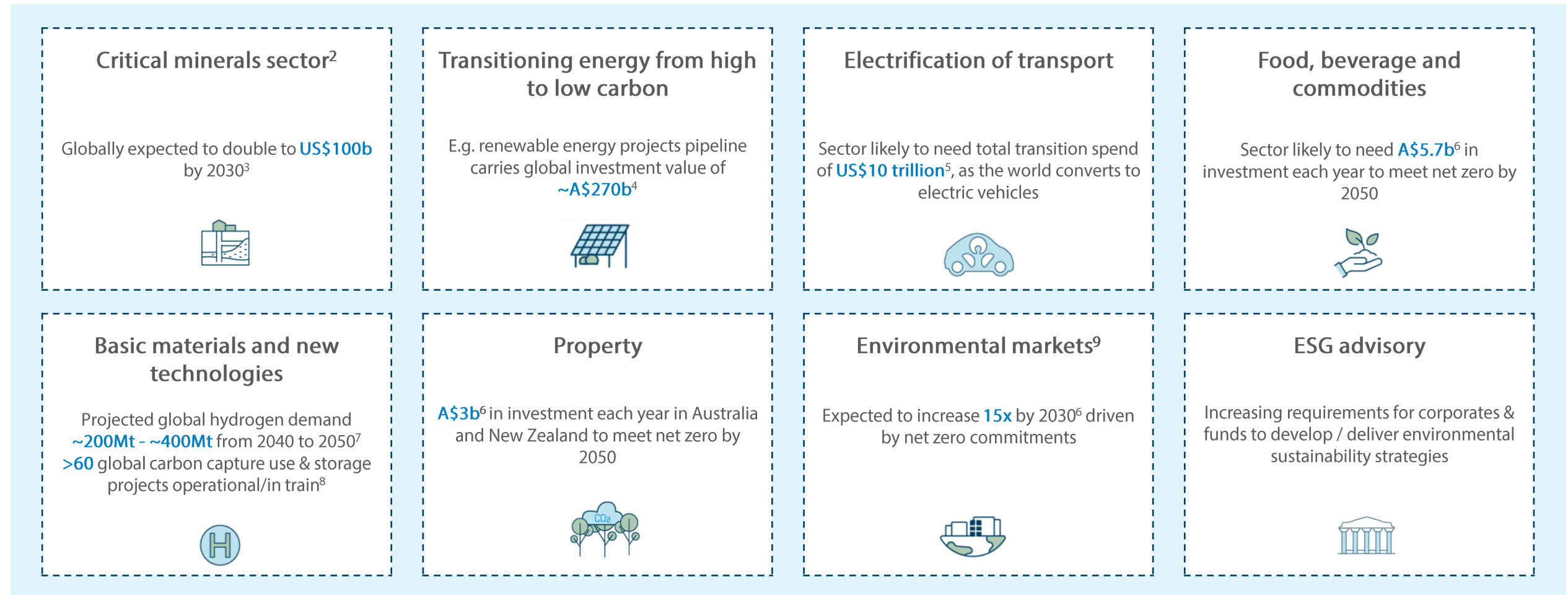
12 SEPTEMBER 2022

ENVIRONMENT



A GLOBAL TRANSFORMATION IS REQUIRED

TRANSITION TO NET ZERO REQUIRES ~\$125 TRILLION¹ IN INVESTMENT, WITH >50% REQUIRED ACROSS ASIA-PACIFIC REGION



1. Source: Vivid Economics, McKinsey
2. Includes: Lithium, Copper, Nickel, Cobalt and rare earths
3. Source: Department of Industry, Science, Energy and Resources and Australian Trade and Investment Commission Australia's Critical Minerals Strategy (2019)
4. Source: Bloomberg NEF, ANZ Research
5. Source: ANZ and McKinsey
6. Source: McKinsey
7. Source: Australian Hydrogen Council's 'National Hydrogen Strategy'
8. Source: ANZ
9. Includes: Sequestration, carbon-offsets, reduction and environmental market units



MANAGING CLIMATE RISK

ACTIVELY MANAGING CLIMATE RISK WITHIN OUR GROUP RISK MANAGEMENT FRAMEWORK

The risks and the opportunities of climate change:

- Engagement with our largest emitting business customers on the work they're doing to transition to a low carbon future
- Understanding significant reductions in the cost of energy alternatives, aided by new technology
- Understanding how the transition to net zero emissions will impact global demand for natural resources and the flow-on effects to prices
- Engaging with our regulators on climate risk guidance for banks and financial institutions

Recent actions to actively manage climate risk:

- Continued to improve our management of climate risks through workstreams focused on regulatory monitoring, policy & processes, risk appetite, data and analytics
- Refined our Risk Appetite Statements for Institutional and included climate risk in lending criteria documents in the Australia Retail, Commercial and New Zealand portfolios
- Participated in APRA's Climate Vulnerability Assessment, which examined the material climate-related exposures and financial risks
 - Out of this, we are considering: a data strategy for sourcing climate risk data; further training to uplift capabilities in climate scenario analysis; and work to further integrate climate change risk assessment into our credit processes
- Participated in APRA's Prudential Practice Guide CPG 229 self-assessment survey, along with 63 other APRA-regulated entities. The voluntary survey was designed to provide insights into how we are aligning our practices with the expectations set out in CPG 229. We will use the results of the peer benchmarking to consider any potential enhancements to our approach in applying CPG 229



OUR CLIMATE CHANGE COMMITMENT

OUR KEY FOCUS AREAS

1

Supporting customers and industries to transition

- Implementing our environmental sustainability strategy
- Providing finance, services and advice
- Supporting an orderly transition

2

Aligning our lending decisions to the Paris Agreement goals

- Metrics, pathways and targets to support low emissions lending (including two emissions intensity reduction targets for large-scale commercial buildings in Australia and global power generation)

3

Reducing our footprint

- Setting targets for renewable electricity usage, lowering greenhouse gas emissions
- Empowering and educating our employees

4

Engaging constructively and transparently with stakeholders

- Engaging with our largest emitting business customers
- ESG market briefings and roundtables
- Reporting risks and opportunities using TCFD recommendations

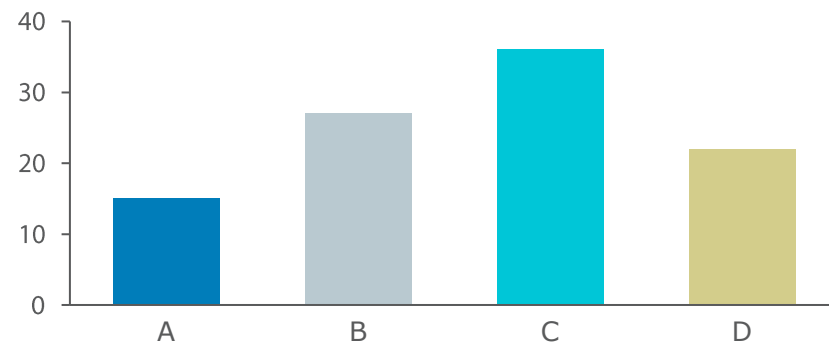


CUSTOMER ENGAGEMENT TO SUPPORT EMISSIONS REDUCTIONS

100 OF OUR LARGEST EMITTING BUSINESS CUSTOMERS

- Engaging with 100 of our largest emitting business customers, supporting them to establish or strengthen transition plans
- These customers produced >150 million tonnes of direct (Scope 1) CO₂ emissions during 2019–20 for their Australian-based operations. This is ~ 30% of the national total for Australia
- We consider three key elements constitute a robust low carbon transition plan: governance, targets and disclosures (preferably aligned with the Taskforce on Climate-related Financial Disclosures)
- We are seeing good progress: customers have improved their governance, strategies and targets or disclosures
 - Many customers have clearly demonstrated their intention to develop Paris-aligned or science-based targets
 - As part of our engagement we expect more customers to make substantive progress towards their targets and improve their plans
- We are also encouraging them to establish or strengthen their approach to biodiversity through effective Board governance, policies, strategies and disclosures using recognised indicators or metrics

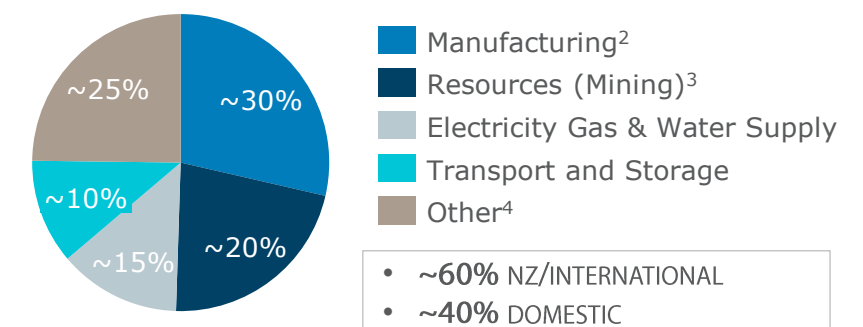
100 OF OUR LARGEST EMITTERS – BY CATEGORY¹



Customer transition plans in 2021 were grouped into levels of maturity	
(A)	ADVANCED
(B)	DEVELOPING/INTERMEDIATE
(C)	UNDERDEVELOPED/STARTING OUT
(D)	NO PUBLIC PLANS

100 OF OUR LARGEST EMITTERS¹ – BY SECTOR

% based on Exposure at Default



1. Data as at September 2021

2. Includes steel, aluminium

3. Includes coal, oil and gas

4. Includes education, telecommunications, waste management, healthcare facilities and accommodation



PROGRESS WITH OUR 100 LARGEST EMITTING BUSINESS CUSTOMERS

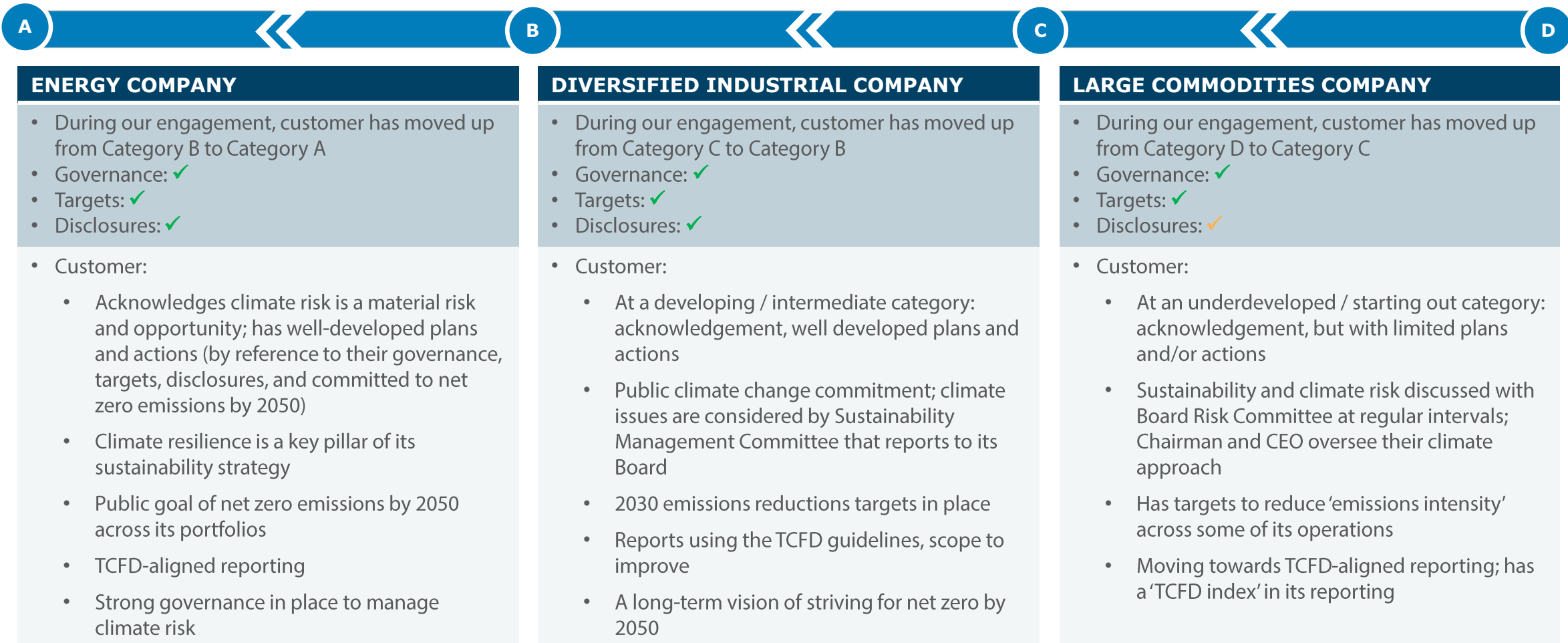
EXAMPLES OF IMPROVEMENT THROUGH CATEGORIES

ADVANCED

DEVELOPING / INTERMEDIATE

UNDERDEVELOPED / STARTING OUT

NO PUBLIC PLANS



✓ In place / met
 ✓ In progress



ANZ'S \$50 BILLION SUSTAINABLE FINANCE TARGET

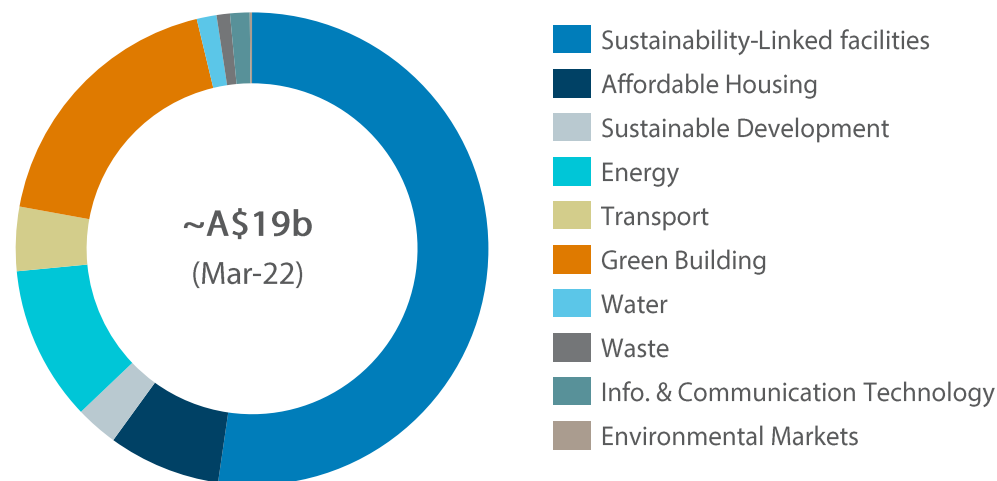
HELPING IMPROVE THE ENVIRONMENTAL SUSTAINABILITY OF CUSTOMERS

Target to fund and facilitate at least A\$50 billion by 2025 towards helping our customers improve environmental sustainability, increase access to affordable housing and promote financial wellbeing

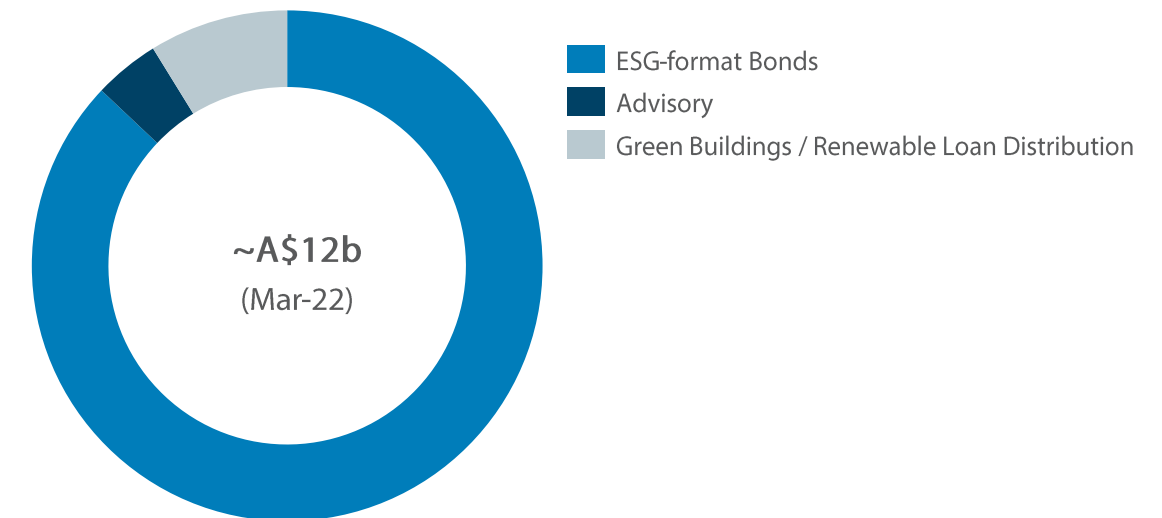
1H22 progress¹

- ~A\$31 billion of our targeted A\$50 billion sustainable funding and facilitation commitment by 2025 completed since October 2019
- ~A\$19 billion of transactions are on balance sheet loans and other credit lines provided to borrowers by ANZ, whilst ~A\$12 billion have been facilitated, including through advisory services; ESG-format bonds; and loans initially underwritten by ANZ and subsequently sold on to other lenders
- 266 transactions have contributed towards 10 Sustainable Development Goals (SDGs)

FUNDED²



FACILITATED³



1. This information has not been independently assured

2. Energy: wind, solar, battery, transmission infrastructure, energy transition and energy efficiency; Sustainability-linked facilities: corporate loans to borrowers across multiple industry sectors where terms are linked to improved performance against agreed environmental and / or social targets that reflect the borrower's material sustainability risks, e.g. emissions reduction, increased renewable energy consumption, labour force diversity; Sustainable development: includes credit lines to global development banks and agencies providing support to emerging economies / social component of sustainability loans; Transport: low carbon transportation projects such as light rail, electric vehicle manufacturing; Environmental markets: corporate loans for businesses in environmental/carbon project development which facilitate the transition to net zero or create nature positive outcomes; Information and communication technology: networks, management and communication tools which facilitate the transition to net zero, e.g. power management, broadband

3. Green buildings / renewables loan distribution: loans initially underwritten by ANZ and subsequently sold onto other lenders, e.g. other banks, fund managers and super funds; ESG format bonds: green, social, sustainable, sustainability-linked and transition bonds and other ESG related bonds within the sustainable finance market



SUSTAINABILITY

SUSTAINABLE BOND LEAGUE TABLES¹

Australian Sustainable Bond Cumulative League Table

Bookrunner (Ranking on Market share)	Volume	No. of deals	Market share
ANZ (#1)	\$9.9b	43	16.1%
Closest peer (#2)	\$6.1b	40	10.0%

New Zealand Sustainable Bond Cumulative League Table

Bookrunner (Ranking on Market share)	Volume	No. of deals	Market share
ANZ (#1)	\$7.0b	44	34.0%
Closest peer (#2)	\$5.8b	33	28.0%

WHERE WE'LL SUPPORT OUR CUSTOMERS



1. All issuers, Includes all sustainable bonds issued in the Australian and New Zealand markets by local and international issuers. 1 Jan 2014 to 2022 YTD. Source: KangaNews 4 August 2022



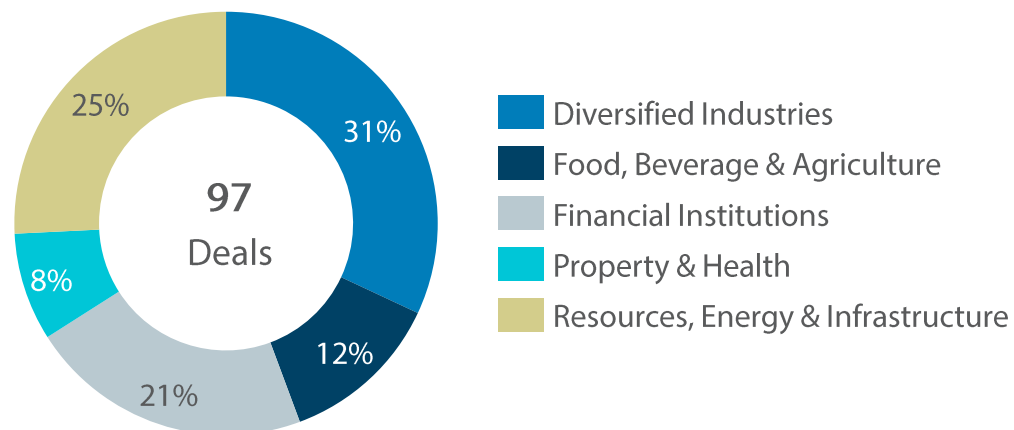
GROWTH IN SUSTAINABLE FINANCE

SPOTLIGHT ON ANZ'S SUSTAINABLE FINANCE BUSINESS¹

During the first three quarters of FY22, ANZ's sustainable finance team completed 97 deals worth more than A\$100b

- A 76% increase in the number of deals compared with the same period in FY21. 46 of the deals were sustainability-linked loans
- ~A\$62b (45 deals) was from International; ~A\$30b (35 deals) was from Australia; ~A\$9b (17 deals) was from New Zealand
- ~A\$35b (31 deals) from Diversified Industries; ~A\$26b (22 deals) from Resources, Energy and Infrastructure; ~A\$21b (19 deals) from Financial Institutions Group; ~A\$8b (17 deals) from Property and Health; and ~A\$12b (8 deals) from Food, Beverages and Agriculture

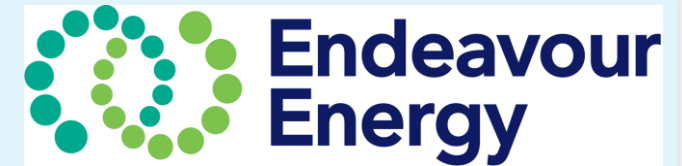
DEALS IN FY22 YTD (9 months)



HIGHLIGHT DEAL

Endeavour Energy

A\$920m sustainability-linked loan



The deal

- In March 2022, Endeavour Energy signed its inaugural sustainability-linked loan ("SLL"), the first known SLL for an Electricity Distribution Network Service Provider
- The financing supports Endeavour Energy's commitment to drive enhanced environmental performance and to improve sustainability outcomes; the SLL includes ambitious sustainability performance targets across greenhouse gas emissions reduction, landfill waste diversion, net habitat gain, and mental health & wellbeing

ANZ's role

- ANZ acted as the Joint Sustainability Coordinator and Joint Lead Arranger
- This inaugural deal was structured in line with market best practice aligned to the APLMA sustainability-linked loan principles, including external review.

Highlights

- The term facility is believed to be the first Sustainability Linked Loan for an Electricity Distribution Network Service Provider in Australia
- Transaction received strong support with 17 domestic and international banks joining after a syndication process

1. Data is unaudited



CUSTOMER ENGAGEMENT – FINANCING SUSTAINABILITY

GREEN LOANS

Lending to deploy capital into green initiatives, where borrowers are required to invest in qualifying green assets or where loan terms are linked to improved performance against agreed sustainability targets



HIGHLIGHT DEAL

- November 2021 – New A\$1.45b 5-year Green Loan for The Intellihub Group, an Australian and New Zealand based smart utility infrastructure-as-a-service company, in support of its rapid rollout of smart electricity meters across Australia and New Zealand
- World's first certification under Climate Bonds Standard Electrical Grids and Storage Criteria
- ANZ was Sole Green Coordinator Joint Arranger, and Lender

ESG-FORMAT BONDS

Distribution of capital into green, social, transition and sustainability initiatives, e.g. green buildings, renewable energy or where bond terms are linked to improved performance against agreed sustainability targets



HIGHLIGHT DEAL

- April 2022 – A\$800m transaction represents the largest AUD green bond offering by an Australian corporate on record and is also the largest single tranche ESG-format bond offering in the corporate A\$MTN market
- Allowed NBN to further expand investor base, attracting several new high-quality investors, which were integral to the transaction
- ANZ acted as Joint Sustainability Coordinator and Joint Lead Manager

GREEN AND SUSTAINABLE INFRASTRUCTURE PROJECT FINANCE

Project financing to support the development of long-term sustainable infrastructure



HIGHLIGHT DEAL

- June 2022 – The ~A\$250m debt refinancing supports TESA Education, the consortium delivering the South Australian (SA) Schools Public Private Partnership (PPP) Project in partnership with the SA Government. The consortium is comprised of Tetris Capital, DIF, Sarah Constructions and ISS
- Project's Sustainability Loan was accredited on project-specific factors as a green and social loan in this refinancing
- ANZ was Sole Sustainability Coordinator and Lender

ANZ/CLEAN ENERGY FINANCE CORPORATION ENERGY EFFICIENCY ASSET FINANCE PROGRAM

Financing that incentivises small-to-medium sized business customers to invest in energy efficient and renewable energy technologies that will help reduce their energy costs and carbon emissions



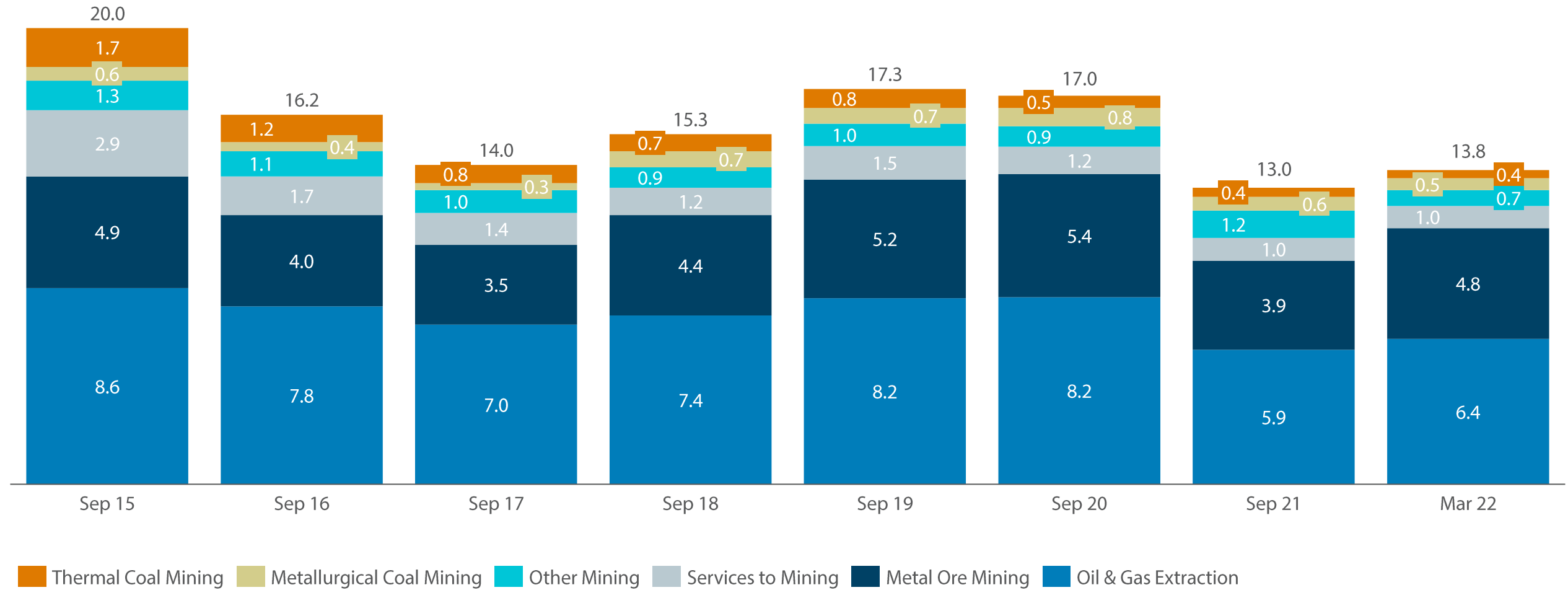
HIGHLIGHT

- August 2022 – ANZ announced extension of A\$200m funding program with the Clean Energy Finance Corporation (CEFC) to help ANZ business customers transition to net zero emissions
- Small to medium sized business customers will continue to have access to a 0.50 basis point discount on their asset finance rate for eligible energy efficient related assets and projects
- Over the past 5 years, ANZ has been working with CEFC in helping to support Australian businesses invest in emission reducing infrastructure that will be resilient to a changing climate



ANZ RESOURCES PORTFOLIO

RESOURCES PORTFOLIO (EAD¹ \$b)



1. Exposure at Default



BIODIVERSITY

EXPANDING THE SCOPE OF OUR CUSTOMER ENGAGEMENT TO INCLUDE BIODIVERSITY FOCUS

- Biodiversity risk is recognised across our sensitive sector lending policies
- Upgraded biodiversity focus acknowledged in our Climate Change Commitment
- Customer engagement to date indicates a group of leaders – some with ‘no net loss’ and others ‘positive impact’
- Larger group of customers have developing focus and response
- Engagement is helping refine our screening, improving our knowledge, enhancing capacity to further engage
- Participating in the Taskforce on Nature-related Financial Disclosures (TNFD) forum

THE NATURE CONSERVANCY GREAT CUMBUNG SWAMP

ANZ financed a transaction involving the largest acquisition of private property for blended sustainable agricultural and conservation land-use in Australia. Project outcomes include generation of environmental credits (water, carbon, biodiversity) and land management returned to traditional custodians (Nari land use tribe)

TIVERTON AGRICULTURAL IMPACT FUND

ANZ helped finance the Fund’s investment into a West Australian carbon reduction and offsets solutions company to expand its portfolio and project development for environmental carbon credits

2022

ESG INVESTOR BRIEFING

12 SEPTEMBER 2022

SOCIAL



FINANCIAL WELLBEING RESEARCH

BETTER UNDERSTANDING OF WHAT DRIVES FINANCIAL WELLBEING

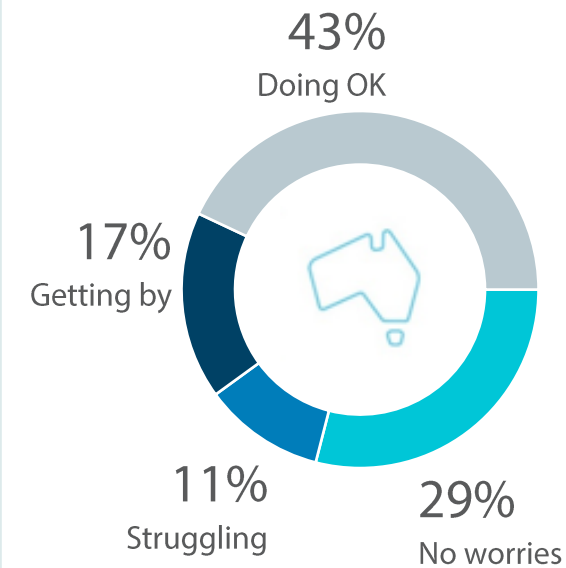
The 2021 ANZ Financial Wellbeing Survey¹ is the seventh national survey of Australian adult's financial capability, attitudes, behaviours and wellbeing since 2002

Financial wellbeing is the extent to which someone is able to meet all their current commitments and needs comfortably, and has the financial resilience to maintain this in the future.

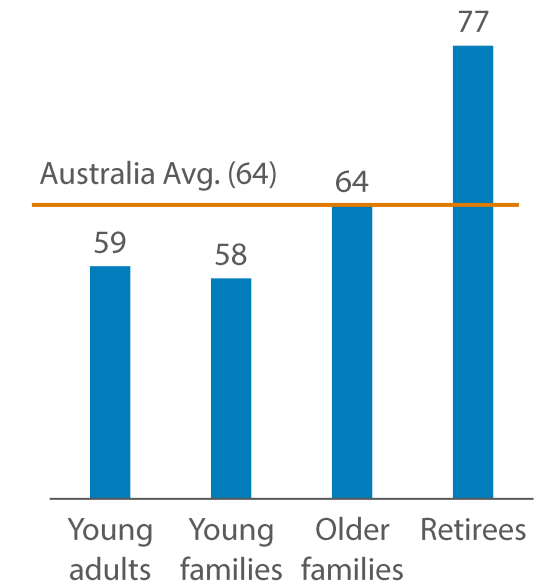
Key findings:

- **Socio-economics had a larger role to play than previously thought** accounting for 54.5% of a person's overall financial wellbeing
- **Health, unemployment, earning potential and life-stage** were the most significant socio-economic factors affecting financial wellbeing. Physical and mental health was the largest disruptor to financial wellbeing, accounting for 13.7% of a person's financial wellbeing score
- **An individual's personality traits had a significant impact on financial wellbeing** (accounting for 13.4% of their score) with optimism, future orientation, impulsivity and frugality the most influential
- **Financial behaviours including saving and spending behaviours, investment behaviours and money management behaviours have a strong role to play**, together accounting for 19.3% of the financial wellbeing score. Active saving, not borrowing for everyday expenses and spending restraint continued to be most important for building financial resilience
- **Financial confidence and control had a direct impact on behaviours** such as saving, spending, borrowing for everyday expenses or investing in longer-term assets such as property and shares
 - 80% of Australians felt confident in their ability to manage their money day-to-day, but only 48% of people struggling felt confident. Similarly, 67% of Australians felt confident in their ability to plan their future, whereas only 22% of people struggling felt confident
 - 17% of Australians felt their financial situation was largely outside of their control. This was a greater concern for people with low financial wellbeing, with 47% of people struggling feeling this way

FINANCIAL WELLBEING CATEGORIES IN AUSTRALIA



FINANCIAL WELLBEING SCORE BY LIFE-STAGE (OUT OF 100)



1. <https://www.anz.com.au/about-us/esg/financial-wellbeing/>



SAVER PLUS

SUPPORTING LOWER INCOME EARNERS BUILD A SAVINGS HABIT

Saver Plus is a financial education and matched savings program developed by ANZ and the Brotherhood of St Laurence in 2003. It is funded by ANZ and the Australian Government and delivered in partnership with Berry Street and The Smith Family

17% of Australians are getting by in regard to their financial wellbeing

- They are more likely to be women, have dependents and be part-time workers
- Almost one-quarter do not have any savings, with more than half reporting to have less than two month's income in savings
- They had lower than average insurance ownership and 6% were unable to make a scheduled loan repayment several times each year or more
- 63% felt anxious about their future financial situation and 63% did not have superannuation

The solution:

- The Saver Plus program supports lower income earners to build a savings habit, access financial education support and receive up to \$500 from ANZ to support their own or their children's education

The impact:

- 50,000+ participants
- More than 90% of participants are women, half of all participants are single parents and 80% are not working full-time
- \$26+ million saved by participants and \$21+ million matched by ANZ
- Long-term behaviour change: 87% of participants save the same amount or more 3-7 years after program completion
- Increased financial wellbeing score from 36 to 64

Target:

- Contributes to supporting 1.3 million customers to save regularly, by end 2022

Katrina's story, South Australia

Katrina is a single mother who joined Saver Plus with the goal of saving for technology items for her daughter's schooling. In the past, Katrina tried to save, but it was sporadic. As a result of Saver Plus Katrina now prioritises saving and has established a regular savings plan and budget. Katrina discovered she had a lot of small spending on unnecessary items which all added up to a large amount. She is now very careful of her daily spending on small things that she doesn't need like take away coffees.



With the savings knowledge she has now, Katrina wishes she could go back to her earlier years and save much more, with an emergency fund set aside for unexpected expenses.

She now saves regularly and has passed the knowledge she gained through the program onto her daughter.

"When my daughter asks for something, we now discuss if it is a 'need' or a 'want'.

If it is a want, I can suggest that she save up for the item", says Katrina.



MONEYMINDED

TRAINING AND TOOLS TO HELP BUILD MONEY SKILLS AND CONFIDENCE

MoneyMinded is an education program that builds financial skills, knowledge and confidence to help participants make informed decisions about how to manage money

The context:

- The Recognised Seasonal Worker (RSE) program in New Zealand plays a crucial role in filling gaps in New Zealand's workforce while delivering economic benefits and skills to the Pacific
- An opportunity existed to support participants make the most of their income and maximise savings while working in New Zealand

The solution:

- MoneyMinded is an adult financial education program developed by ANZ in 2002. It supports individuals on lower incomes and from disadvantaged communities to build their financial skills, knowledge and confidence so they can make informed decision about how to manage their money
- MoneyMinded is being delivered to RSE participants as part of their pre-departure briefings

The impact (global, since 2002):

- Estimated 789,000+ participants
- Increased financial wellbeing score from 36 to 69 out of 100

Target:

- Establish seven new partnerships to expand the reach and improve impact of MoneyMinded for people experiencing vulnerability, by end 2023

Manueli's story, Dogatuki village in Fiji

Growing up, Manueli was raised by a single father. They struggled and moved frequently, never having a place of their own to call home.

In 2016, Cyclone Winston destroyed the house they were living in. That same year, Manueli was chosen to participate in a Recognised Seasonal Worker (RSE) program in Hawkes Bay, New Zealand.

Manueli took part in MoneyMinded training as part of his pre-departure briefings. The financial education helped him establish clear goals for the money that he would earn while working in New Zealand.



"I'm really, really thankful to you guys".

MoneyMinded was the first time Manueli had ever been taught about budgeting, saving and money skills. In particular, he credits the vision board and the module on assertiveness as the keys to helping him to achieve his goals.

Manueli has now completed four seasons of RSE work in Hawkes Bay, meeting people from Samoa and Tonga who have also taken part in MoneyMinded training. They motivate each other to stay focused on achieving their goals.

His wife, Milika, has now taken part in MoneyMinded training too, because Manueli knows that with careful budgeting, planning and through the practical life skills that MoneyMinded offers, your life can change.

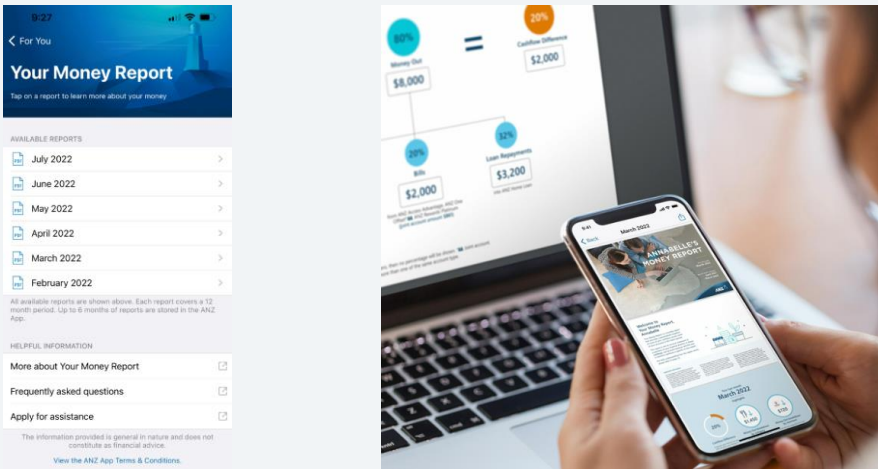


FINANCIAL WELLBEING – YOUR MONEY REPORT & SAVINGS GOALS

HELPING OUR CUSTOMERS TO UNDERSTAND THEIR SPEND AND SAVE FOR THEIR GOALS

YOUR MONEY REPORT¹

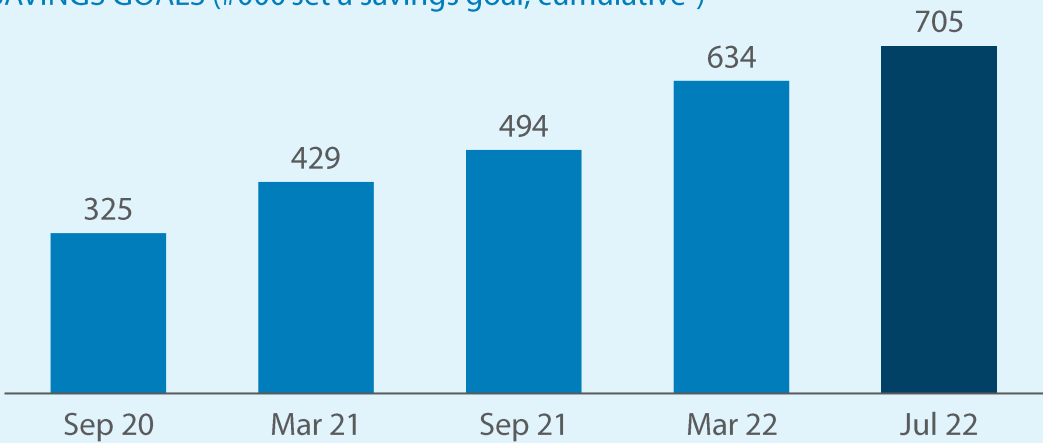
- Your Money Report available monthly via ANZ App and Internet Banking is a PDF report that shows a monthly and 12-month view of money in versus money out, categorized by category and merchant.
- In-app notifications have been encouraging customers to view their monthly Your Money Report. As at end of July 22, 3.1m nudges have been sent to 1.9m customers with 12.6% of these been seen by customers.
- ANZ Financial Wellbeing Program link connects customers with tools and ideas which could help them change their money habits for the better.
- Since going live in Oct 21, there has been over 669k unique views to date.



SAVINGS GOAL AND NOTIFICATIONS FEATURE²

- 705k+ goals have been set up by customers in the ANZ App
- Top goals as a % of total savings goals: House 20%; Holiday 15%; Car 11%
- Over 58.3 million in app notifications sent to 2.6 million customers (at Jun 22)
- ‘Home goal’ – customers with these notifications were the most engaged
- Customers with a goal
 - have a savings balance 2x that of a customer without a goal
 - save nearly 2x faster than they did before setting a goal

SAVINGS GOALS (#000 set a savings goal, cumulative³)



1. Eligible ANZ accounts only
2. At July 2022
3. Launched end October 2019, represents total savings goals set through the ANZ App (Australia). 2022 numbers are unaudited



FINANCIAL WELLBEING – ANZ PLUS

ANZ PLUS: DIGITAL FIRST A PLUS FOR FINANCIAL WELLBEING

Financial wellbeing is the guiding principle for ANZ Plus

Provides tools and insights to help customers better manage their money by spending less, saving more and building healthy money habits

Active saving - a key behavioural driver of financial wellbeing¹

ANZ Plus allows you to set and track multiple goals and earn interest on all goals under your ANZ Save account

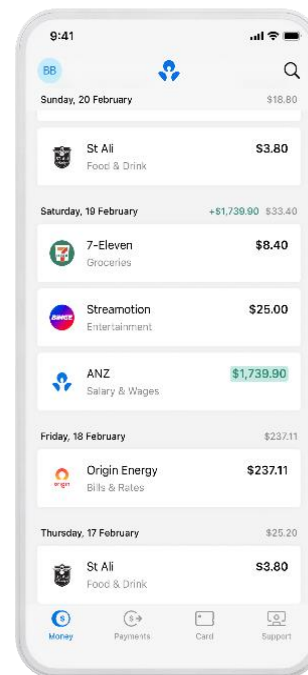
Customers have visibility of their spending

ANZ Plus shows money in and money out, spending by category, detailed transaction data and upcoming expense predictions

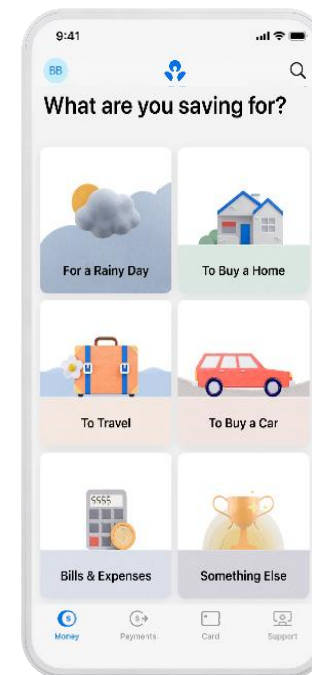
Financial Wellbeing appointments with a Coach

Available for ANZ Plus customers via phone or in Store

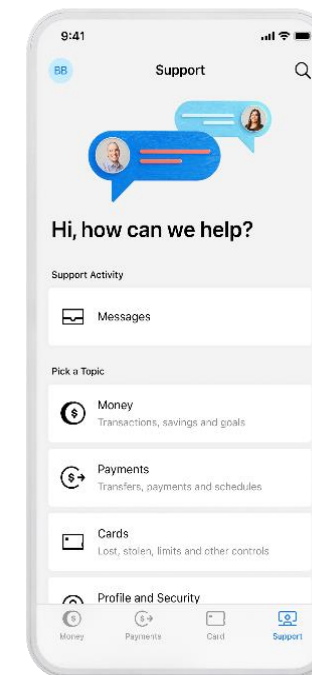
MORE VISIBILITY
AND CONTROL



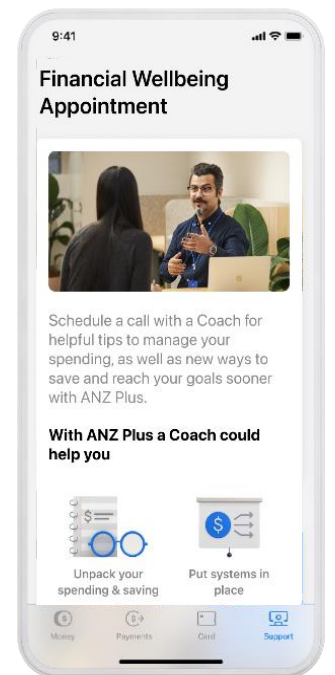
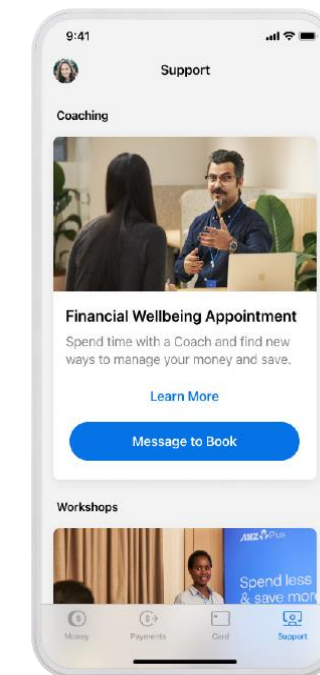
SET MULTIPLE
SAVINGS GOALS



IN-APP SUPPORT



FINANCIAL WELLBEING COACH APPOINTMENTS



1. findings from ANZ's Adult Financial Wellbeing Survey



ACCESS TO HOUSING CHOICE

DELIVERING MORE HOUSING OPTIONS FOR AUSTRALIANS

ANZ's housing target is to fund and facilitate \$10 billion in investment by 2030 for more affordable, secure and sustainable homes to buy and rent. We continue to invest in customers and projects that best support deliver of housing supply into the market. Our recent half year results are testament to that, with over \$4.4 billion having been funded and facilitated into the housing sector in just over three years.

NEW HOUSING SUPPLY

The **Assemble model** is a global first, delivering a **Build to Rent to Own model** into the Australian marketplace. ANZ provided the funding for the first project, which is now complete with residents moved into their new homes in August 2022.

This model seeks to overcome two major hurdles in the market, security of rental tenure and the deposit gap challenge.

ANZ also continues to lead the way on supporting emerging asset classes including:

- the lead commercial financier of **Specialist Disability Accommodation**
- leading commercial financier for **Land Lease Communities**, an emerging growth market in retirement living, offering an affordable housing option for the over 55's market. ANZ has \$1.33bn of funding in place
- backing **Build to Rent** to support a growing pipeline of sustainable rental housing, that seeks to provide security of tenure with an additional focus on project pipelines offering affordable housing and/or partnerships with community housing providers

BOND MARKET

ANZ is proud to be the sole domestic bank that has been able to support all of **National Housing Finance and Investment Corporation's bond issuances** (totalling nearly \$2b) into the market.

We welcome the Australian government's ongoing commitment to the bonds being backed by government guarantee. This is the beginning of the journey to have social and affordable housing recognised as an asset class.

Our ongoing partnerships with Kāinga Ora (Homes and Communities) has continued with ANZ acting as joint lending manager on a wellbeing bond issuance by subsidiary Housing New Zealand, which helped fund sustainably constructed affordable, sustainable homes.

GREEN HOMES, RETAIL

In 2022, ANZ continues to support New Zealanders looking to address rising energy and fuel costs and improve the environmental sustainability of their homes; encouraging better housing standards for both owner occupiers and renters in New Zealand through:

Our Healthy Home Loan Package.

- This package offers discounts on home loan interest rates and other benefits for energy efficient homes. Customers can apply for the package if they are buying, building, renovating, or already own a home with a 6 Homestar rating or higher.

This year, ANZ launched a new low-interest home loan rate for customers wanting to increase the energy efficiency of their home.

- The ANZ Good Energy Home Loan top up allows customers to borrow up to NZ\$80,000 at a 3-year fixed rate of 1% per annum
- The loan can be used to upgrade homes with solar panels, heating and insulation, double glazing, ventilation systems and rainwater tanks. It can also be used for electric and hybrid vehicles, and EV chargers



DIVERSITY AND INCLUSION AT ANZ

VISION IS FOR THE COMBINED POWER OF OUR DIVERSE WORKFORCE AND INCLUSIVE CULTURE TO IMPROVE DECISION MAKING AND DRIVE INNOVATION, RESULTING IN FINANCIAL OUTPERFORMANCE

COMMITMENTS AND ACHIEVEMENTS:

Top Performer

- Top 100 Graduate Employers 2022 (by applicants), Grad Connection
- No.4 best place to work in Banking & Financial Services in Australia & NZ

Certification

- Achieved Family Inclusive Workforce certification

Initiatives

- Launched Reconciliation Action Plan 2021-2024
- Launched gender affirmation leave in Australia, New Zealand, India, the Pacific and the Philippines
- Relaunched Notable Women program
- Launched Mid Career Digital Jobs Program

Future commitment

- Preparing launch of our refreshed Accessibility Plan 2023-2025

WOMEN IN LEADERSHIP¹

Board: 33.3%

KMP²: 37.5%

Leadership³: 35.4%

PEOPLE WITH DISABILITY⁴

ANZ Global: 3.7%

ANZ Australia: 3.5%

ANZ New Zealand: 5.4%

LGB+ SEXUAL ORIENTATION⁴

(Asexual, lesbian/gay and
bisexual/pansexual)

ANZ Global: 8.3%

ANZ Australia: 7.4%

ANZ New Zealand: 7.7%

INDIGENOUS PEOPLES⁴

Aboriginal & Torres Strait Islander
people in ANZ Australia: 1.0%

Māori in ANZ New Zealand: 6.9%

1. Numbers as at 31 July. This data has not been independently assured

2. KMP refers to Key Management Personnel which is defined as Disclosed Executives as set out in the Remuneration Report contained within the Annual Report

3. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (who are included in FTE)

4. Results are based on the percentage of respondents who voluntarily self-disclosed in the anonymous ANZ My Voice employee engagement survey August 2022



SUPPORTING OUR PEOPLE

ONGOING WELLBEING AND MENTAL HEALTH SUPPORT



- Wellbeing 82%, Inclusion 83%¹
- Ongoing Mental Health and Wellbeing support:
 - Healthy Me Digital: resources dedicated to personal and professional wellbeing, including 85 webinars delivered²
 - three live events with mental health and wellbeing experts
- Focus on Mental Health First Aid:
 - Australian pilot: 22 employees accredited to provide Mental Health First Aid (Global Accreditation) with the program and training being rolled out in 2023
 - New Zealand: 206 leaders accredited to provide Mental Health First Aid (New Zealand accreditation)

RETURN TO OFFICE



Visit the how we work [People Leader hub on Max](#)

Whilst ANZ has successfully operated a distributed workforce for many years, the pandemic has uplifted our flexible working capacity and capability and we are committed to hybrid working. In order to set ANZ and its employees up for success, we are:

- supporting our leaders to develop the skills required for leading hybrid teams
- driving a global program of work to ensure people are making the most of in-office and remote working opportunities
- experimenting with our property and technology as key enablers of effective flexible working.

1. ANZ My Voice employee engagement survey August 2022

2. to 12 August 2022

2022

ESG INVESTOR BRIEFING

12 SEPTEMBER 2022

GOVERNANCE



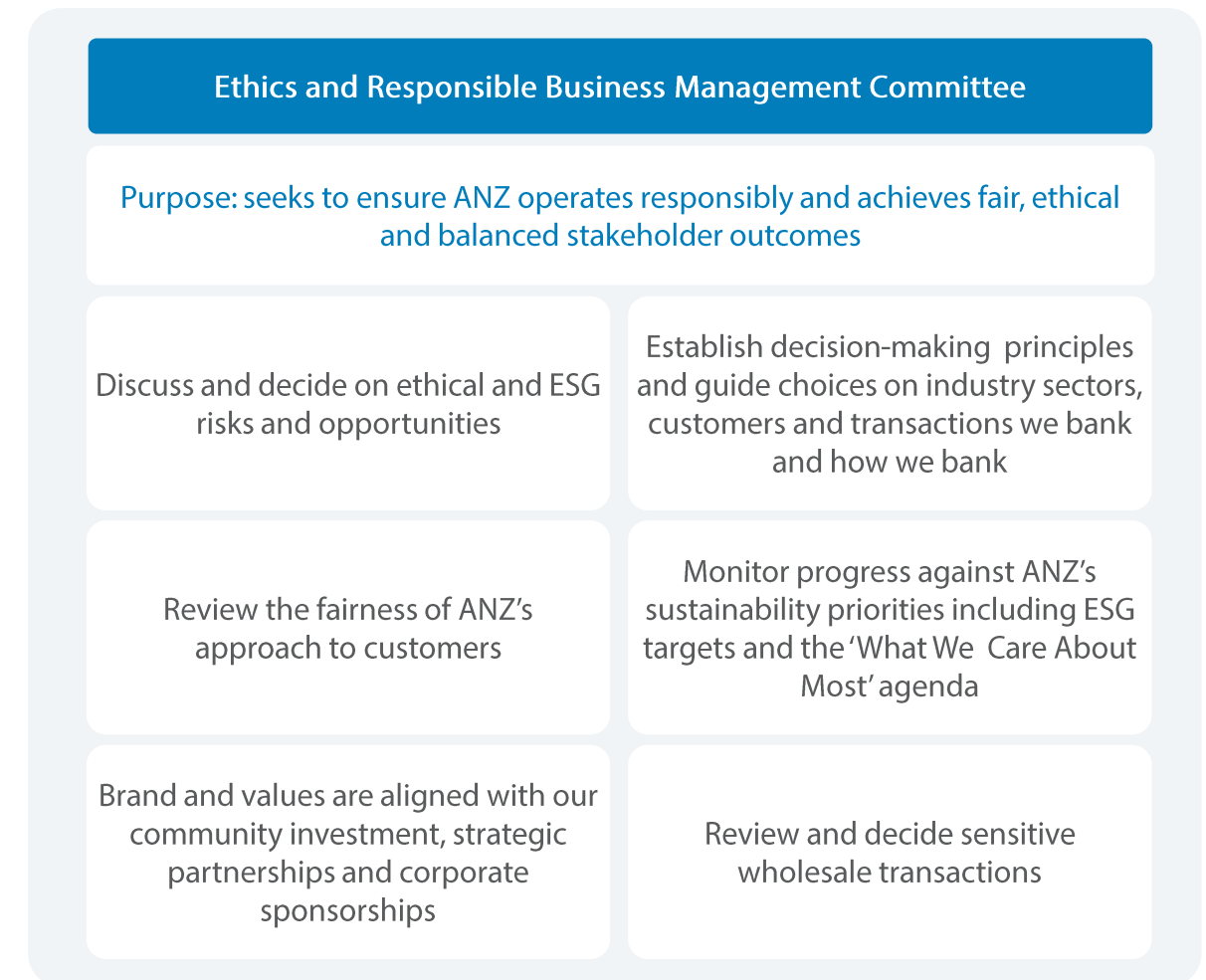
ESG GOVERNANCE OVERVIEW





BOARD AND EXECUTIVE COMMITTEES AT WORK TOGETHER

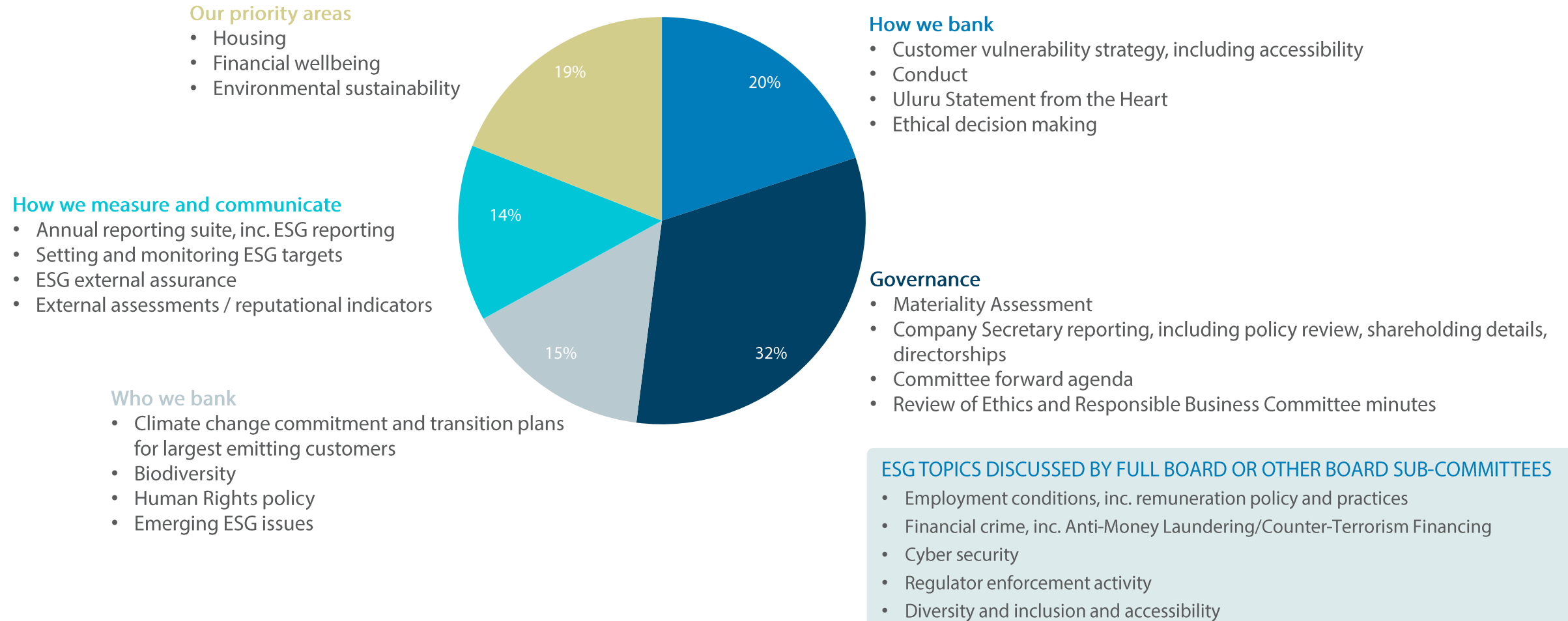
INDICATIVE RESPONSIBILITIES DEMONSTRATE HOW COMMITTEES MANAGE ESG





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

INDICATIVE AGENDA AND TOPICS COVERED, GENERALLY MEETS FOUR TIMES A YEAR¹

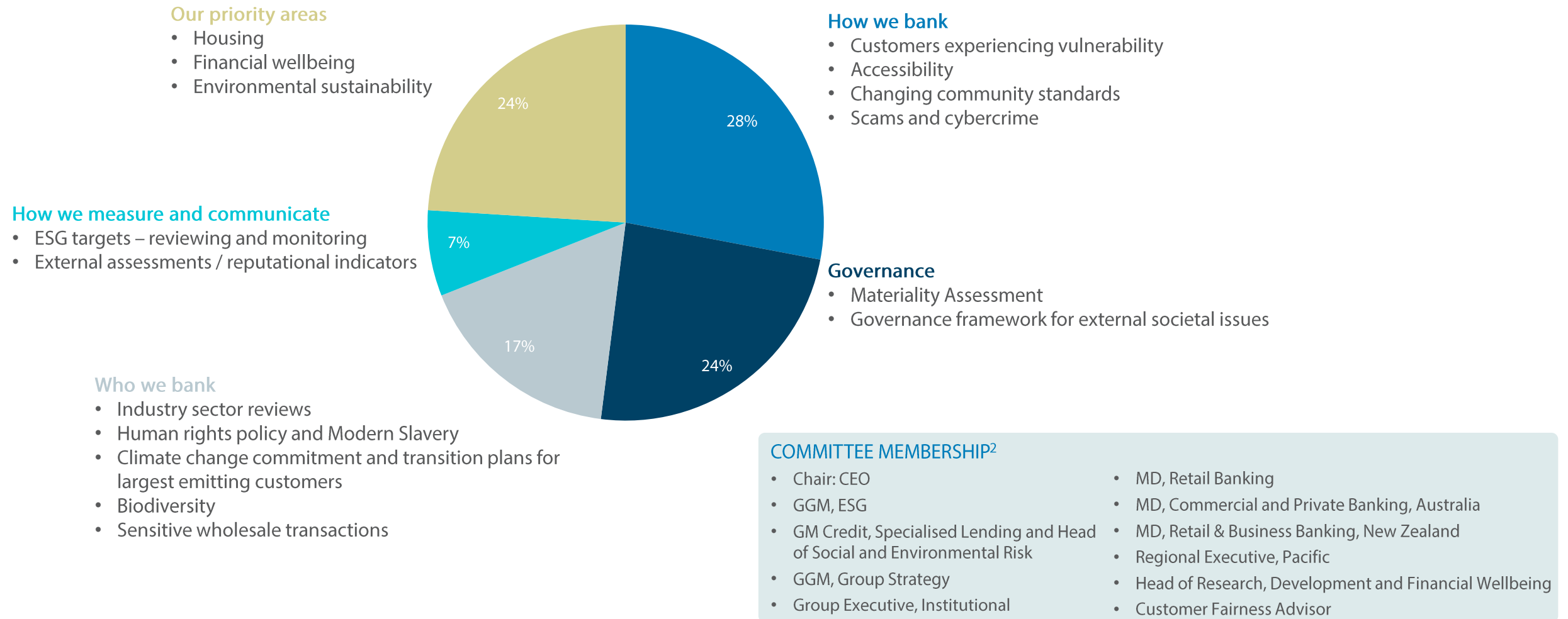


1. Indicative agenda and topics covered. FY22 to date (October 2021 to August 2022)



ETHICS AND RESPONSIBLE BUSINESS MANAGEMENT COMMITTEE (ERBC)

INDICATIVE AGENDA AND TOPICS COVERED, GENERALLY MEETS FIVE TIMES A YEAR¹

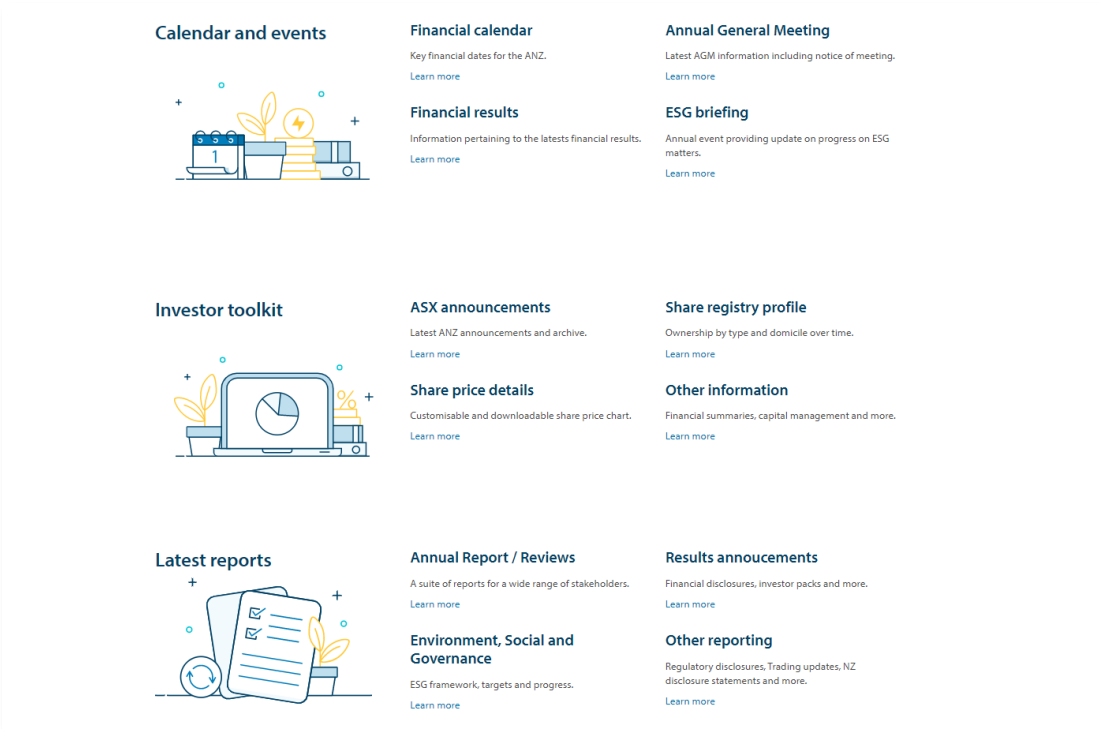
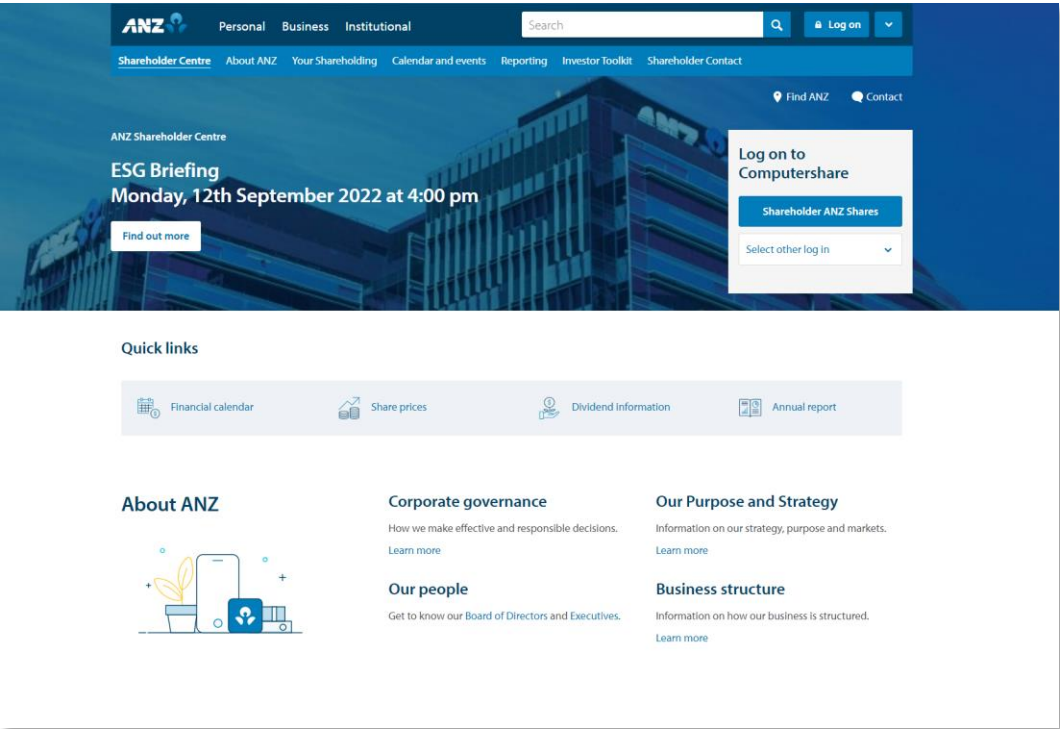


1. Indicative agenda and topics covered. FY22 to date (October 2021 to August 2022)

2. As at August 2022



FURTHER INFORMATION



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

Equity Investors			Retail Investors	Debt Investors
Jill Campbell Group General Manager Investor Relations +61 3 8654 7749 +61 412 047 448 jill.campbell@anz.com	Cameron Davis Executive Manager Investor Relations +61 3 8654 7716 +61 421 613 819 cameron.davis@anz.com	Harsh Vardhan Senior Manager Investor Relations +61 3 8655 0878 +61 466 848 027 harsh.vardhan@anz.com	Michelle Weerakoon Manager Shareholder Services & Events +61 3 8654 7682 +61 411 143 090 michelle.weerakoon@anz.com	Scott Gifford Head of Debt Investor Relations +61 3 8655 5683 +61 434 076 876 scott.gifford@anz.com