



August 1, 2019

H.E. António Guterres
Secretary-General
United Nations
New York, NY 10017
UNITED STATES OF AMERICA

Dear Secretary-General,

I am pleased to confirm our ongoing support for the Ten Principles of the United Nations Global Compact. Since becoming a signatory in 2010, we have continued to integrate the Global Compact and its principles into our business policies, processes and culture.

The key elements of our Communication on Progress (**COP**) are contained within our 2018 Sustainability Review and our 2019 Half Year Sustainability Update. Our 2018 Sustainability Review was prepared in accordance with the GRI Standards: Comprehensive option and was independently assured by KPMG.

In this annual COP, we provide detail on our performance across the four areas of human rights, labour, environment and anti-corruption. We also provide details on our performance against the UN's Women's Empowerment Principles. Performance highlights include:

- Expansion of the pilot of our strengthened human rights customer due diligence to three locations in Asia: China, Indonesia and India. Using the pilot results, we are considering how to embed the strengthened due diligence in our general screening for all locations in 2019.
- Expansion of our third party risk screening tool covering Environment and Social Governance risk for our suppliers to include subcontractors and named fourth parties.
- Strengthening our Social and Environmental Risk Policy to include the expectation that customers maintain appropriate grievance mechanisms in line with the United Nations Guiding Principles for Business and Human Rights. This is especially relevant for large projects, for example mining or others with significant community impacts (including land acquisition for soft commodities such as palm oil and sugar).
- Reaching more than 889,000 people through our financial wellbeing programs, and targeted banking products and services for small business and retail customers, as part of our target to help enable social and economic participation of 1 million people by 2020.

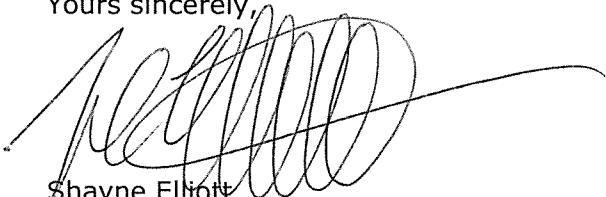
- Funding and facilitating \$14.6 billion (as at 31 March 2019) in low carbon and sustainable solutions such as green buildings, renewable energy (wind, solar and geothermal), low emissions transport and efficient irrigation since October 2015.

Finally, I acknowledge our support for the Sustainable Development Goals and the role of business in their achievement. Since 2016, when I joined over 30 leaders from the Australian business community to sign a public CEO Statement of Support for the Sustainable Development Goals (SDGs), we have endeavoured to align many of our sustainability targets with relevant SDGs. The launch of our inaugural SDGs bond in early 2018 — raising €750 million to fund ANZ loans and expenditures that directly promote nine of the United Nations' 17 SDGs — highlights our ongoing commitment.

We will continue to communicate our progress to our stakeholders through regular updates on anz.com, ANZ's *bluenotes* publication, social media and our Annual Review and Sustainability Review.

For further information please contact corporatesustainability@anz.com

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Shayne Elliott', with a long horizontal flourish extending to the right.

Shayne Elliott
Chief Executive Officer



**ANZ BANKING GROUP
UN GLOBAL COMPACT
COMMUNICATON ON PROGRESS
JULY 2018 – JULY 2019**

PRINCIPLE	LOCATION OF DISCLOSURE
HUMAN RIGHTS	
<p>Principle 1 Businesses should support and respect the protection of internationally proclaimed human rights.</p>	<p>2018 Corporate Governance Statement (PDF 221kB)</p> <p>ANZ’s Approach to Human Rights (PDF 114kB)</p> <p>Code of Conduct (PDF 1.8MB)</p>
<p>Principle 2 Make sure that they are not complicit in human rights abuses.</p>	<p>Non-Executive Directors' Code of Conduct (PDF 212kB)</p> <p>Whistleblower Policy Summary (PDF 28kB)</p> <p>Health and Safety Policy (PDF 48kB)</p> <p>Equal Opportunity, Bullying and Harassment Policy Summary (PDF 26kB)</p> <p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Banking Royal Commission (p. 6) - Governance and risk management (p. 9) - 2019 sustainability targets (p. 12-13) - Improving culture and conduct (p.14-15) - Employee wellbeing and engagement (p. 16) - Improving customer outcomes (p. 17-18) - Supporting vulnerable customers (p. 19-20) - ANZ Customer Advocate (p. 22) - Financial crime (p. 27) - Respecting human rights (p. 28-29) - Sustainable procurement (p. 30) - Responsible business lending (p. 31-33) - Workplace participation and diversity (p. 55-58) - Supporting Indigenous Australians (p. 59-61) - Building and accessible and inclusive bank (p. 62-64) <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB)</p>

PRINCIPLE	LOCATION OF DISCLOSURE
LABOUR STANDARDS	
<p>Principle 3 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.</p>	<p>2018 Corporate Governance Statement (PDF 221kB)</p> <p>ANZ’s Approach to Human Rights (PDF 114kB)</p> <p>Code of Conduct (PDF 1.8MB)</p>
<p>Principle 4 The elimination of all forms of forced and compulsory labour.</p>	<p>Non-Executive Directors' Code of Conduct (PDF 212kB)</p> <p>Whistleblower Policy Summary (PDF 28kB)</p>
<p>Principle 5 The effective abolition of child labour.</p>	<p>Health and Safety Policy (PDF 48kB)</p> <p>Equal Opportunity, Bullying and Harassment Policy Summary (PDF 26kB)</p>
<p>Principle 6 The elimination of discrimination in respect of employment and occupation.</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Banking Royal Commission (p. 6) - Governance and risk management (p. 9) - 2019 sustainability targets (p. 12-13) - Improving culture and conduct (p.14-15) - Employee wellbeing and engagement (p. 16) - Improving customer outcomes (p. 17-18) - Supporting vulnerable customers (p. 19-20) - ANZ Customer Advocate (p. 22) - Financial crime (p. 27) - Respecting human rights (p. 28-29) - Sustainable procurement (p. 30) - Responsible business lending (p. 31-33) - Workplace participation and diversity (p. 55-58) - Supporting Indigenous Australians (p. 59-61) - Building and accessible and inclusive bank (p. 62-64)
<p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB)</p>	

PRINCIPLE	LOCATION OF DISCLOSURE
ENVIRONMENT	
<p>Principle 7 Businesses should support a precautionary approach to environmental challenges.</p>	<p>Climate Change</p> <p>2018 Annual Review (PDF 8.5MB)</p> <ul style="list-style-type: none"> - Our climate-related financial disclosures (p. 32-35) <p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Governance and risk management (p. 9) - 2019 sustainability targets (p. 12-13) - Responsible business lending (p. 31-34) - Climate change – managing risks and opportunities (p. 34-40) - Financing the transition to a low carbon economy (p. 41-42) - Reducing our environmental footprint (p. 43-45)
<p>Principle 8 Undertake initiatives to promote greater environmental responsibility.</p>	<p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB)</p>
<p>Principle 9 Encourage the development and diffusion of environmentally friendly technologies.</p>	

PRINCIPLE	LOCATION OF DISCLOSURE
ANTI-CORRUPTION	
<p>Principle 10 Businesses should work against corruption in all its forms, including extortion and bribery.</p>	<p>2018 Corporate Governance Statement (PDF 221kB)</p> <p>Anti-Bribery and Anti-Corruption Policy Summary (PDF 28kB)</p> <p>Anti-Money Laundering and Counter-Terrorism Financing Policy Summary (68kB)</p> <p>Fraud Policy Summary (PDF 24kB)</p> <p>Code of Conduct (PDF 1.8MB)</p> <p>Non-Executive Directors' Code of Conduct (PDF 212kB)</p> <p>Whistleblower Policy Summary (PDF 28kB)</p> <p>Political Donations Policy Summary (PDF 100kB)</p> <p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Banking Royal Commission (p. 6) - Governance and risk management (p. 9) - Improving culture and conduct (p.14-15) - Improving customer outcomes (p. 17-18) - Digital transformation (p. 23-24) - Cyber security and data protection (p. 25-26) - Financial crime (p. 27) - Tax transparency (p. 69-70)



**ANZ BANKING GROUP
WOMEN'S EMPOWERMENT PRINCIPLES
COMMUNICATON ON PROGRESS
JULY 2018 - JULY 2019**

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>1. Achieving and maintaining gender equality in senior management and board positions</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2019 sustainability targets: Build a diverse and inclusive workforce (p. 13) - Workplace participation and diversity: Our approach (p. 55) - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) - 2018 Sustainability performance summary: Diversity & inclusion (p. 80-81) <p>2018 Corporate Governance Statement (PDF 221kB):</p> <ul style="list-style-type: none"> - 13.3 Diversity and inclusion at ANZ: ANZ's progress (p. 23) - 13.4 Diversity and inclusion at ANZ: Gender balance at Board, senior executive and management level (p. 23) <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
<p>2. Achieving and maintaining gender equality in middle management positions</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) <p>2018 Corporate Governance Statement (PDF 221kB):</p> <ul style="list-style-type: none"> - 13.3 Diversity and inclusion at ANZ: ANZ's progress (p. 23) - 13.4 Diversity and inclusion at ANZ: Gender balance at Board, senior executive and management level (p. 23) <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
<p>3. Equal pay for work of equal value</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) - 2018 Sustainability performance summary: Remuneration (p. 82) <p>ANZ Human Resources Committee Charter (PDF 48kB):</p> <ul style="list-style-type: none"> - 4.3 Executive and employee remuneration: <i>"Review and make recommendations to the Board, where appropriate, in relation to remuneration by gender."</i> <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p> <p>ANZ's Approach to Human Rights (PDF 114kB): ANZ's human rights statement reinforces our commitment to the principle of 'fair and equal pay' in all the markets in which we operate.</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
4. Flexible work options	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) - Workplace participation and diversity: Promoting flexible working (p. 56-57) <p>We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for: flexible work arrangements, part time work (including providing those aged 55 and over with special arrangements), lifestyle leave, loyalty leave, study leave assistance, volunteer leave, career break, parental leave, leave without pay, special leave, carer’s leave, and sick leave.</p> <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
5. Access to child and dependent care	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2019 sustainability targets: Build a diverse and inclusive workforce (p. 13) - Workplace participation and diversity: Promoting flexible working (p. 56-57) <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>We have a suite of policies that help our employees to balance their work and caring responsibilities - examples include policies for: flexible work arrangements, part-time work, lifestyle leave, loyalty leave, career break, parental leave, leave without pay, special leave, carer’s leave and sick leave.</p> <p>In Australia, a \$4000 (pre-tax) return to work child care allowance to all employees returning from a period of at least 18 weeks parental leave.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>6. Support for pregnant women and those returning from maternity leave</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Promoting flexible working (p. 56-57) <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>We have a suite of policies that support pregnant women and those returning from maternity leave - examples include policies for: flexible work arrangements, part-time work, lifestyle leave, loyalty leave, career break, parental leave, leave without pay, special leave, carer's leave and sick leave.</p> <p>In Australia, a \$4000 (pre-tax) return to work child care allowance to all employees returning from a period of at least 18 weeks parental leave.</p> <p>In New Zealand, ANZ provides staff 26 weeks' paid parental leave, well above the statutory minimum of 18 weeks'.</p> <p>In both Australia and New Zealand, ANZ does not impose a qualifying period to receive paid parental leave, providing paid parental leave to the primary carer regardless of gender and makes superannuation payments during parental leave.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
<p>7. Recruitment and retention, including training and development, of female employees</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2019 sustainability targets: Build a diverse and inclusive workforce (p. 13) - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) <p>ANZ is the Principal Business Partner of Chief Executive Women (CEW), Australia's pre-eminent member-based organisation for over 200 leading business women. Our partnership includes a focus on advocacy and thought leadership on issues such as building financial capability and economic empowerment of women. Numerous high potential female leaders from across the business participate in the CEW Leaders Program each year in various locations.</p> <p>ANZ's Executive Committee, including CEO Shayne Elliott, reviews progress against our Women in Leadership target every month.</p> <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>8. Gender specific health and safety issues</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Financial wellbeing (p. 49-54) - Workplace participation and diversity (p.55-58) - Supporting Indigenous Australians (p. 59-61) - Building an accessible and inclusive bank (p. 62-64) <p>We also have wellbeing support programs and country specific information on our intranet for women - for example, women's health month, cervical cancer vaccines in the Philippines, cervical cancer awareness sessions in Papua New Guinea and information sessions on postpartum in Chengdu. Papua New Guinea also held a Domestic Violence awareness week and continues to offer a specific female counselling service for women impacted by domestic violence.</p> <p>Our Group-wide Special Leave Policy includes support provisions for employees experiencing family and domestic violence (including paid special leave which may be unlimited at the line manager's discretion). ANZ's Employee Assistance Program is a free and confidential, short-term assistance program provided by qualified professionals that may be face to face, over the phone or over the internet. They also provide specialised support for LGBTIQ+ employees. In addition, guidelines are available for line managers and employees on how to support colleagues experiencing domestic violence. On our intranet we have specific areas containing resources in relation to Domestic Violence for all our geographies.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
<p>9. Gender-based violence and harassment</p>	<p>Our Group-wide Special Leave Policy includes support provisions for employees experiencing family and domestic violence (including paid special leave which may be unlimited at the line manager's discretion). ANZ's Employee Assistance Program is a free and confidential, short-term assistance program provided by qualified professionals that may be face to face, over the phone or over the internet. They also provide specialised support for LGBTIQ+ employees.</p> <p>In addition, guidelines are available for line managers and employees on how to support colleagues experiencing domestic violence. On our intranet we have specific areas containing resources in relation to Domestic Violence for all our geographies. In Australia, we also have The Domestic and Family Violence Support Service. This is a specialist service created to address the unique needs of employees, their immediate family members and their managers exposed to domestic and family violence situations. The service is provided by expert clinicians that have an extensive background in the domestic and family violence field.</p> <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
<p>10. Education and training opportunities for women workers</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2019 sustainability targets: Build a diverse and inclusive workforce (p. 13) - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) <p>ANZ is the Principal Business Partner of Chief Executive Women (CEW), Australia's pre-eminent member-based organisation for over 200 leading business women. Our partnership includes a focus on advocacy and thought leadership on issues such as building financial capability and economic empowerment of women. Numerous high potential female leaders from across the business participate in the CEW Leaders Program each year in various locations.</p>

WEP IN THE WORKPLACE	LOCATION OF DISCLOSURE
<p>11. Creating and maintaining workplace awareness of gender equality and, inclusion and non-discrimination for all workers</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity (p. 55-58) - Supporting Indigenous Australians (p. 59-61) - Building an accessible and inclusive bank (p. 62-64) <p>Equal Opportunity, Bullying and Harassment Policy Summary (PDF 26kB)</p> <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>We have a number of employee networks focused on gender equality including: the ForWARD Network, which is open to and run by employees of any gender who are interested in championing gender equality, inclusion and recognition based on merit; the Ada Network, which promotes the participation of women in the technology workforce; and the Lean In Network, which is open to and run by employees of any gender to focus on activities which provide its largely female members with inspiration and support to achieve their career goals, such as a mentoring program.</p>
<p>12. Mentoring and Sponsorship opportunities for women workers</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2019 sustainability targets: Build a diverse and inclusive workforce (p. 13) <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing targets: Build a diverse and inclusive workforce (p. 6) <p>We have a number of mentoring and sponsorship programs and opportunities in place for women (in addition to our BAU programs where we strive for gender balance in our graduate and talent programs) including our Notable Women program which was rolled out to ANZ in the Pacific this year. The program sees senior women from across ANZ receive specific coaching and support to better equip them to be more visible and more effectively engage with media, within business networks and at events.</p> <p>The Lean In Network also runs a mentoring program, as does DIMES our Cultural Diversity & Inclusion Network.</p> <p>ANZ is the Principal Business Partner of Chief Executive Women (CEW), Australia’s pre-eminent member-based organisation for over 200 leading business women. Our partnership includes a focus on advocacy and thought leadership on issues such as building financial capability and economic empowerment of women. Numerous high potential female leaders from across the business participate in the CEW Leaders Program each year in various locations.</p>

WEP IN THE MARKETPLACE	LOCATION OF DISCLOSURE
13. Supplier diversity programme	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Sustainable procurement (p. 30) <p>ANZ Supplier Code of Practice (PDF 164kB):</p> <ul style="list-style-type: none"> - Human rights and workplace relations: Gender balance, diversity and inclusion (p. 3) <p>As a large organisation with an extensive supply chain we recognise that our procurement activities have social and environmental impacts. Wherever possible, ANZ seeks to procure products and services that also generate positive social outcomes in the community, promoting social and economic inclusion for all. As part of the tender process, potential suppliers are asked to describe activities that they will undertake to deliver social benefits through the contract in relation to a number of social issues including the “promotion of gender diversity and women in leadership”.</p>
14. Support for women business owners and women entrepreneurs	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Financial wellbeing (p. 49-54)
15. Supplier monitoring and engagement on women's empowerment and gender equality including promotion of the Women's Empowerment Principles to suppliers	<p>ANZ Supplier Code of Practice (PDF 164kB):</p> <ul style="list-style-type: none"> - Human rights and workplace relations: Gender balance, diversity, and inclusion (p. 3)
16. Gender-sensitive marketing	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Financial wellbeing (p. 49-54) <p>Investing & Super – Learning Centre - Women</p>
17. Composition of supplier base by sex	No data disclosed.
18. Gender-sensitive product and service development	Investing & Super – Learning Centre - Women

WEP IN THE COMMUNITY	LOCATION OF DISCLOSURE
<p>19. Designing community stakeholder engagements that are free of gender discrimination/stereotyping and sensitive to gender issues</p>	<p>ANZ remains committed to the 'Panel Pledge' an initiative developed by Male Champions of Change. The Panel Pledge is a commitment to ensure that all panels and speaking engagements in which ANZ participates are gender balanced.</p> <p>ANZ's Approach to Human Rights (PDF 114kB): ANZ's human rights standards reinforce the requirement to value difference and avoid gender discrimination:</p> <ul style="list-style-type: none"> - "We value difference and are committed to achieving a truly diverse and flexible workforce that drives innovation and energy and is representative of the customers and communities we serve. This includes promoting gender equality, indigenous employment and recruitment of people with disability." - "We will contribute to the social and economic development of the communities in which we operate... We are committed to empowering women to achieve financial independence and equality."
<p>20. Gender impact assessments or consideration of gender-related impacts as part of its social and/or human rights impact assessments</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Respecting human rights (p. 28-29) - Sustainable procurement (p. 30) <p>ANZ's Approach to Human Rights (PDF 114kB): ANZ's human rights standards guide us to respect human rights and aim to ensure we avoid infringing upon human rights through our own activities or being involved in human rights abuses through our business relationships. We conduct social and environmental screenings in line with our policies applying to our corporate customers, which include an assessment of their human rights performance. We also have due diligence processes in place to screen suppliers, where appropriate, for social and environmental impacts including their human rights approach. Implicit in these screenings is an expectation that our customers and other business partners identify, manage, monitor and redress any adverse impacts on human rights (including gender-related impacts) with which their business is involved, in line with international standards.</p>
<p>21. Ensuring female beneficiaries of community programmes</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Financial Wellbeing (p. 49-54)
<p>22. Community initiatives specifically targeted at the empowerment of women and girls</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Financial Wellbeing (p. 49-54)
<p>23. Strategies to ensure that community investment projects and programmes (including economic, social and environmental) positively impact and include the full participation of women and girls</p>	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Financial Wellbeing (p. 49-54)

SEX-DISAGGREGATED DATA	LOCATION OF DISCLOSURE
24. Achieving and maintaining gender equality in senior management and board positions	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2019 sustainability targets: Build a diverse and inclusive workforce (p. 13) - Workplace participation and diversity: Our approach (p. 55) - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) - 2018 Sustainability performance summary: Diversity & inclusion (p. 80-81) - 2018 Sustainability performance summary: Remuneration (p. 82) <p>2018 Corporate Governance Statement (PDF 221kB):</p> <ul style="list-style-type: none"> - 13.3 Diversity and inclusion at ANZ (p. 23) - 13.4 Diversity and inclusion at ANZ: Gender balance at Board, senior executive and management level (p. 23) <p>2019 Half Year Progress Against Sustainability Targets (PDF 166kB):</p> <ul style="list-style-type: none"> - Financial wellbeing: Build a diverse and inclusive workforce (p. 6) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
25. Achieving and maintaining gender equality in middle management positions	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2018 Sustainability performance summary: Diversity & inclusion (p. 80-81) - 2018 Sustainability performance summary: Remuneration (p. 82) <p>2018 Corporate Governance Statement (PDF 221kB):</p> <ul style="list-style-type: none"> - 13.5 Diversity and inclusion at ANZ: Targets and progress for improving outcomes in gender equality (p. 24) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
26. Equal pay for work of equal value	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2018 Sustainability performance summary: Remuneration (p. 82)
27. Flexible work options	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Promoting flexible working (p. 56-57) - 2018 Sustainability performance summary: Employee profile (p. 77-79) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
28. Support for pregnant women and those returning from maternity leave	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Promoting flexible working (p. 56-57) - 2018 Sustainability performance summary: Diversity & inclusion (p. 80-81) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>

SEX-DISAGGREGATED DATA	LOCATION OF DISCLOSURE
29. Recruitment and retention, including training and development, of female employees	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity: Achieving gender balance in our business (p. 55-56) - 2018 Sustainability performance summary: Employee profile (p. 77-79) - 2018 Sustainability performance summary: Diversity and inclusion (p. 80-81) <p>ANZ Workplace Gender Equality Agency Public Report 2018-19 (PDF 359kB)</p>
30. Gender-based violence and harassment	No data disclosed.
31. Education and training opportunities for women workers	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - 2018 Sustainability performance summary: Diversity and inclusion (p. 80-81)
32. Access to child and dependent care	No data disclosed.
33. Gender-specific health and safety issues	No data disclosed.
34. Creating and maintaining workplace awareness of gender equality and, inclusion and non-discrimination for all workers	<p>2018 Sustainability Review (PDF 7.5MB):</p> <ul style="list-style-type: none"> - Workplace participation and diversity (p. 55-58) - Supporting Indigenous Australians (p. 59-61) - Building an accessible and inclusive bank (p. 62-64)
35. Mentoring and sponsorship opportunities for women workers	No data disclosed.