

GLOBAL REPORTING INITIATIVE 2016 G4 CONTENT INDEX NAVIGATOR TABLE

ANZ's external reporting is located on ANZ's website:

- 2016 Annual Report and Shareholder Review (anz.com/annualreport)
- 2016 Corporate Governance Statement (anz.com/corporategovernance)
- 2016 Corporate Sustainability Review, 2016 ANZ CDP Submission and ANZ Climate Change Statement (anz.com/cs)

GENERAL STANDARD DISCLOSURES

General standard disclosures	Definition	2016 Corporate Sustainability Review reference	Other source/ further information	Identified omissions
Strategy and analysis				
G4-1	Statement from the most senior decision maker of the organisation about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability	Chairman and CEO message (p. 2-3)	ANZ 2016 Annual Report (p. 6-7) ANZ 2016 Shareholder Review (p. 4-7)	
G4-2	Description of key impacts, risks and opportunities	Sustainability highlights (p. 5) Our strategy (p. 8) Our Corporate Sustainability Framework (p. 9) Identifying our most material sustainability issues (p. 10-12) Corporate governance and risk management (p. 16-17) Our Approach to Materiality (p. 17-19) Our sustainability targets (p. 18-19) Sustainability Performance Summary 2016 (p. 65-78)	ANZ 2016 Annual Report, Directors' Report, Risks (p. 30-31) ANZ 2016 Annual Report, Principal risks and uncertainties (p. 179-187)	
Organisational profile				
G4-3	Name of organisation		Australia and New Zealand Banking Group	
G4-4	Primary brands, products and services	Our strategy and our business (p. 8)	ANZ 2016 Annual Report, Directors' Report (p. 8-9)	
G4-5	Location of organisation's headquarters		833 Collins Street, Docklands, Victoria, Australia	
G4-6	Number of countries where the organisation operates	Our markets of operation (p. 6)		
G4-7	Nature of ownership and legal form		ANZ is a publicly listed company, and was incorporated on 14 July 1977 in Australia. Australia and New Zealand Banking Group Limited is the main holding and operating company for the Group	
G4-8	Markets served	Our markets of operation (p. 6) Our strategy and our business (p. 8)		
G4-9	Scale of the organisation	Our markets of operation, (p. 6) ANZ purpose (p. 7) Sustainability Performance Summary 2016 (p. 70)	ANZ 2016 Annual Report, Income Statement (p. 62) ANZ 2016 Annual Report, Balance Sheet (p. 64) ANZ 2016 Annual Report, Operating and Financial Review (p. 15-31)	
G4-10	a. Number of employees by employment contract and gender b. Number of permanent employees by employment type and gender c. Total workforce by employees and supervised workers and by gender d. Total workforce by region and gender e. Report whether a substantial portion of the organization's work is performed by contractors f. Report any significant variations in employment numbers	Sustainability Performance Summary 2016 (p. 70-75)	e. The majority of our workers are recognised employees of ANZ, rather than contractors f. Across the Group in 2016, organisational changes resulted in a total of 1,329 roles being retrenched, which equates to less than 15% of total employee departures. 2016 has been a year of transition for the bank, with a new CEO and organisational change taking place as we focus on simplifying our structure and rethinking the way we work	Supervised workers have not been disclosed as this is not a workforce category used by ANZ
G4-11	Percentage of employees covered by collective bargaining agreements		In Australia, approximately 93% of employees are covered by a collective bargaining agreement. In New Zealand, 49% of employees are covered by a collective agreement	
G4-12	Organisation's supply chain	Social and environmental impacts of our operations (p. 31-33)		
G4-13	Significant changes during the reporting period to the organisation's size, structure, ownership or supply chain		ANZ 2016 Annual Report, Directors' Report, State of Affairs (p. 8) ANZ 2016 Annual Report, Directors' Report, Operating and Financial Review (p. 15-17)	
G4-14	How the precautionary approach or principle is addressed by the organisation		ANZ applies the precautionary principle in our approach to sustainability risks. Our Environmental Policy: ANZ's Approach to the Environment is consistent with the precautionary principle. We are also a signatory to the United Nations Global Compact, in which principle 7 refers to the precautionary principle	

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General standard disclosures	Definition	2016 Corporate Sustainability Review reference	Other source/ further information	Identified omissions
G4-15	Externally developed economic, environmental and social charters, principles or other initiatives to which the organisation subscribes or which it endorses		CDP Dow Jones Sustainability Index The Equator Principles London Benchmarking Group OECD Guidelines for Multinational Enterprises United Nations Global Compact Climate Disclosure Standards Board (CDSB) Statement Australian Portfolio Carbon Working Group Financial Inclusion Action Plan (FIAP) program Reconciliation Australia Sustainable Development Goals	
G4-16	Membership of associations (such as industry associations) and national or international advocacy organisation's in which the organisation holds a position on the governance body; participates in projects or committees; provides substantive funding beyond routine membership dues; and views membership as strategic		Australian Bankers' Association The Equator Principles and Equator Principles Working Group Global Reporting Initiative (GRI) and the GRI GOLD Community Male Champions of Change (Australia) London Benchmarking Group Transparency International Roundtable on Sustainable Palm Oil (RSPO) (Singapore) UN Environment Program Finance Initiative Australian Portfolio Carbon Working Group Carbon Markets Institute	
Identified material aspects and boundaries				
G4-17	List all entities included in the organisation's consolidated financial statements		ANZ 2016 Annual Report, Financial Statements, Note 33 Controlled Entities, and Note 34 Investments in associates (p. 149-150)	
G4-18	Process for defining report content	About Our Corporate Sustainability Review (p. 4) Identifying our most material sustainability issues (p. 10-12)		
G4-19	List all material Aspects identified in the process for defining report content	Identifying our most material sustainability issues (p. 10-12)		
G4-20	For each material Aspect, report the Aspect Boundary within the organisation	Identifying our most material sustainability issues (p. 10-12)		
G4-21	For each material Aspect, report the Aspect Boundary outside the organisation	Identifying our most material sustainability issues (p. 10-12)		
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements		In specific locations throughout the report as relevant	
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries		There have been no significant changes to the scope of our reporting Any significant changes in measurement methods applied in the Corporate Sustainability Review are footnoted where relevant	
Stakeholder engagement				
G4-24	List of stakeholder groups engaged by the organisation	Stakeholder engagement (p. 13-15)		
G4-25	Basis for identification and selection of stakeholders with whom to engage	Stakeholder engagement (p. 13-15)	We have a formal engagement policy that applies to all ANZ employees and our engagement processes are designed to ensure that all our stakeholders have direct access to us	
G4-26	Organisation's approach to stakeholder engagement	Identifying our most material sustainability issues (p. 10-12) Stakeholder engagement (p. 13-15)		
G4-27	Key topics and concerns that have been raised through stakeholder engagement	Stakeholder engagement (p. 13-15)		

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General standard disclosures	Definition	2016 Corporate Sustainability Review reference	Other source/ further information	Identified omissions
Report profile				
G4-28	Reporting period for information provided	About Our Corporate Sustainability Review (p. 4)		
G4-29	Date of most recent report		2015 Corporate Sustainability Review 2016 Half Year Corporate Sustainability Update	
G4-30	Reporting cycle		Annual reporting cycle including a half year performance update against sustainability targets	
G4-31	Contact point for questions regarding the report or its content	Inside back cover		
G4-32	Report the 'in accordance' option the organisation has chosen; the GRI Content Index for the chosen option; and reference to the External Assurance	About Our Corporate Sustainability Review (p. 4)		
G4-33	Organisation's policy and current practice with regard to external assurance of the report	About Our Corporate Sustainability Review (p. 4)		
Governance				
G4-34	Organisation's governance structure, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts	Corporate governance and risk management (p. 16–17)	ANZ 2016 Corporate Governance Statement	
G4-35	Process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees	Corporate governance and risk management (p. 16–17)		
G4-36	Whether the organisation has appointed an executive level position/s with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body	Corporate governance and risk management (p. 16–17)		
G4-37	Process for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If the consultation is delegated, describe to whom and any feedback processes to the highest governance body	Corporate governance and risk management (p. 16–17) Identifying our most material sustainability issues (p. 10–12) Stakeholder engagement (p. 13–15)		
G4-38	a. Report the composition of the highest governance body and its committees by: <ul style="list-style-type: none"> Executive or non-executive Independence Tenure on the governance body Number of each individual's other significant positions and commitments, and the nature of the commitments Gender Membership of under-represented social groups Competences relating to economic, environmental and social impacts Stakeholder representation 		ANZ 2016 Annual Report, Directors' Report, Directors' qualification, experience and special responsibilities (p. 9–12) ANZ 2016 Corporate Governance Statement, Board skills and experience (p. 5) ANZ 2016 Corporate Governance Statement, ANZ's progress, diversity and inclusion targets (p. 16)	Membership of under-represented social groups, and stakeholder representation are not currently reported
G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement)		Chair of the ANZ Board is an independent non executive director. ANZ 2016 Corporate Governance Statement (p. 3)	
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members, including: <ul style="list-style-type: none"> Whether and how diversity is considered Whether and how independence is considered Whether and how expertise and experience relating to economic, environmental and social topics are considered Whether and how stakeholders (including shareholders) are involved 		ANZ 2016 Corporate Governance Statement, Board Composition, Selection and Appointment, Board skills and experience (p. 4–5)	
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders, including, as a minimum: <ul style="list-style-type: none"> Cross-board membership Cross-shareholding with suppliers and other stakeholders Existence of controlling shareholder Related party disclosures 		ANZ 2016 Corporate Governance Statement, Conflicts of Interest (p. 6)	

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General standard disclosures	Definition	2016 Corporate Sustainability Review reference	Other source/ further information	Identified omissions
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts		ANZ 2016 Corporate Governance Statement, Board Charter (p. 3) ANZ 2016 Corporate Governance Statement, Material exposure to economic, environmental and social sustainability risks (p. 15)	
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics		ANZ 2016 Corporate Governance Statement, Continuing Education (p. 7)	
G4-44	a. Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment b. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice		ANZ 2016 Corporate Governance Statement, Performance evaluations (p. 7-8)	
G4-45	a. Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes b. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities	Corporate governance and risk management (p. 16-17) Identifying our most material sustainability issues (p. 10-12) Stakeholder engagement (p. 13-15)	ANZ 2016 Corporate Governance Statement, Board Charter (p. 3) ANZ 2016 Corporate Governance Statement, Material exposure to economic, environmental and social sustainability risks (p. 15)	
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics	Corporate governance and risk management (p. 16-17)	ANZ 2016 Corporate Governance Statement, Material exposure to economic, environmental and social sustainability risks (p. 15)	
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	Corporate governance and risk management (p. 16-17)	ANZ 2016 Corporate Governance Statement, Material exposure to economic, environmental and social sustainability risks (p. 15)	
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered		The Group General Manager of Corporate Affairs (who reports directly to the CEO) has final approval of the Corporate Sustainability Review. It is also reviewed by relevant business unit heads. The Environment, Sustainability & Governance Committee (an ANZ Board Committee) and the Corporate Sustainability and Diversity Committee (an ANZ Management Committee) approved the revised Corporate Sustainability Framework and materiality assessment, which provide the basis for the report's content and structure	
G4-49	Report the process for communicating critical concerns to the highest governance body	Corporate governance and risk management (p. 16-17)	ANZ 2016 Corporate Governance Statement, through relevant Board Committees (p. 9-12) ANZ 2016 Corporate Governance Statement, Access in relation to Directors (p. 7)	
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them	Corporate governance and risk management (p. 16-17)	ANZ 2016 Corporate Governance Statement, through relevant Board Committees (p. 9-12)	The number of critical concerns communicated is subject to confidentiality constraints
G4-51	Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration: • Fixed pay and variable pay (including performance-based pay, equity-based pay, bonuses, deferred or vested shares) • Sign-on bonuses or recruitment incentive payments • Termination payments • Clawbacks • Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives		ANZ 2016 Annual Report, Remuneration Report (p. 32-59)	
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization		ANZ 2016 Annual Report, Remuneration Report (p. 32-59)	
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable		An annual vote on our Remuneration Report is part of the AGM, the results of which are published on our website. In FY2015, the motion was carried as an ordinary resolution on a poll. The total number of votes exercisable by all validly appointed proxies was: • Votes where the proxy was directed to vote 'for' the motion 1,110,922,740 • Votes where the proxy was directed to vote 'against' the motion 208,097,699 • Votes where the proxy may exercise a discretion how to vote 26,490,517	

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General standard disclosures	Definition	2016 Corporate Sustainability Review reference	Other source/ further information	Identified omissions
G4-54	Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country			Confidentiality constraints — ANZ does not report ratios based on individual compensation or make pay decisions based on these ratios. We consider this data confidential. We provide detailed disclosures on remuneration in the ANZ 2016 Annual Report, Remuneration Report (p. 32–59)
G4-55	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country			Confidentiality constraints — ANZ does not report ratios based on individual compensation or make pay decisions based on these ratios. We consider this data confidential. We provide detailed disclosures on remuneration in the ANZ 2016 Annual Report, Remuneration Report (p. 32–59)
Ethics and integrity				
G4-56	a. Describe the organization's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics	ANZ's Purpose (p. 7) Rebuilding customer trust, Promoting responsible behaviour, Code of conduct and ethics and Whistleblower policy (p. 23)		
G4-57	a. Report the internal and external mechanisms for seeking advice on ethical and lawful behaviour, and matters related to organizational integrity, such as helplines or advice lines	Rebuilding customer trust, Promoting responsible behaviour, Code of conduct and ethics and Whistleblower policy (p. 23)		
G4-58	a. Report the internal and external mechanisms for reporting concerns about unethical or unlawful behaviour, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines	Rebuilding customer trust, Promoting responsible behaviour, Code of conduct and ethics and Whistleblower policy (p. 23)		

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SPECIFIC STANDARD DISCLOSURES

DMA and indicator	Definition	2016 Corporate Sustainability Review reference	Other source/further information	Identified omissions
Category: Economic				
Material aspect: Economic performance				
G4-DMA		Strategy and Our business (p. 8) Identifying our most materiality sustainability issues (p. 10–12) Giving and volunteering (p. 49)	ANZ 2016 Annual Report (p. 8–9 and 30–31)	
G4-EC1	Direct economic value generated and distributed	Payments to government: Tax transparency (p. 52–53) Community investments: Giving and volunteering (p. 49)	Revenues and Operation costs: ANZ 2016 Annual Report, Income Statement (p. 62) Employee wages and benefits: ANZ 2016 Annual Report, Expenses, Note 5 (p. 81) Payments to providers of capital: ANZ 2016 Annual Report, Dividends, Note 7 (p. 85), Interest paid on debt issuances and subordinated debt, Note 3, Net Interest Income (p. 79)	
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	Responsible business lending (p. 55–57) Climate Change — managing risks and opportunities (p. 58–61)	ANZ 2016 CDP Submission ANZ Climate Change Statement ANZ 2016 Annual Report, Material Risks (p. 30–31) ANZ 2016 Annual Report, Principal Risks and Uncertainties, (p. 179–187)	
G4-EC3	Coverage of the organization's defined benefit plan obligations		We provide detailed disclosures about our Superannuation and Post-Employment Benefit Obligations in the 2016 ANZ Annual Report, Note 38 (p. 157–159)	
G4-EC4	Financial assistance received from government	Tax transparency, pages 52-53, footnote 34, Research and design tax offset	No other significant financial assistance has been received from government	
Category: Social				
Sub-category: Labour practices and decent work				
Aspect: Employment				
G4-DMA		Identifying our most materiality sustainability issues (p. 10–12) Workplace participation and diversity (p. 35–43)		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	Sustainability Performance Summary 2016, Employees (p. 71–72)		
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation		Significant locations of operation reviewed relate to Australia and New Zealand <ul style="list-style-type: none"> • Parental Leave is provided to all eligible permanent, fixed term and casual Australian and New Zealand employees • New Zealand: Subsidised medical insurance provided for permanent employees only (both full and part time) • Australia: Discounted corporate health insurance unavailable for casual employees • Australia: Stock ownership — Employee Share Offer (this requires approval for this year) and Long Term Incentive allocations are not offered to fixed term and casual employees 	

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DMA and indicator	Definition	2016 Corporate Sustainability Review reference	Other source/further information	Identified omissions
G4-LA3	Return to work and retention rates after parental leave, by gender	Sustainability Performance Summary 2016, Employees (p. 74)	<p>Significant locations of operation to which this information relates, are Australia, New Zealand and India</p> <p>Australian eligible employees include:</p> <ul style="list-style-type: none"> • Permanent employees • Eligible casual employees • Fixed term employees where parental leave does not extend beyond the end date of their contract <p>ANZ does not have a minimum length of service requirement for employees to be able to access parental leave in Australia</p> <p>New Zealand eligible employees include: where employees have worked for ANZ for an average of at least 10 hours a week, and at least one hour in every week or 40 hours in every month, in the 6 or 12 months immediately before parental leave</p> <p>Indian eligible employees include: employees who are to become parents and will be the primary carer of the newborn or adopted child. ANZ does not have a minimum length of service requirement for female employees to be able to access parental leave upon the birth of a child, however, male employees must have at least one year of service with ANZ. Male and female employees must have at least one year of service with ANZ to be eligible upon adoption of a child</p>	
Aspect: Training and education				
G4-DMA		<p>Identifying our most materiality sustainability issues (p. 10–12)</p> <p>Rebuilding customer trust (p. 21–23)</p> <p>Workplace participation and diversity (p. 35–43)</p>		
G4-LA9	Average hours of training per year per employee by gender, and by employee category	Sustainability Performance Summary 2016, Employees (p. 74)		
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	<p>Workplace participation and diversity, Talent, development and advancement (p.38) and Employee engagement (p. 43)</p> <p>Rebuilding customer trust, (including Living the Code completion percentage) (p. 21–23)</p>	<p>Assistance for retirees: ANZ's Part Time Work Policy (Australia) provides employees aged 55 and over with a right to move to a part time position provided they meet certain service length and performance conditions</p> <p>Our New Career Training Fund and Past Employee Care Fund are offered to all eligible employees in Australia and New Zealand who have left ANZ due to organisational restructuring or other change programs. The assistance package ensures that ANZ helps affected employees retrain and reskill for their next job and provides additional financial support to people who need it</p> <p>The initiatives to support employees affected include:</p> <ul style="list-style-type: none"> • Processes to support redeployment, including career coaching, job search training and professional support services to help people find new roles outside the Bank • Grants of up to \$10,000 gross to cover costs associated with further education or training, specifically payment or reimbursement of costs to relevant educational institutions (New Career Training Fund) • One-off cash payments of up to \$15,000 to help individuals facing a period of financial hardship after leaving ANZ (Past Employee Care Fund) 	
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category		We encourage all ANZ employees to have regular performance and career discussions with their managers. In 2016, 100% of eligible employees have had a formal performance assessment and a performance outcome documented in our performance system	
Aspect: Diversity and equal opportunity				
G4-DMA		<p>Identifying our most materiality sustainability issues (p. 10–12)</p> <p>Workplace participation and diversity (p. 35–43)</p>		
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	<p>Workplace participation and diversity (p. 35–43)</p> <p>Sustainability Performance Summary 2016, Employees (p. 70- 73)</p>	<p>ANZ 2016 Corporate Governance Statement (p. 17)</p> <p>ANZ 2016 Annual Report, Directors' Report, Directors' qualification, experience and special responsibilities (p. 9–12)</p>	<p>Minority groups are not reported for the Board</p> <p>There are limitations on the minority group data presented for employees as it is voluntary for employees to disclose whether they belong to a minority group</p>

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DMA and indicator	Definition	2016 Corporate Sustainability Review reference	Other source/further information	Identified omissions
Aspect: Equal remuneration for women and men				
G4-DMA		Identifying our most materiality sustainability issues (p. 10–12) Workplace participation and diversity (p. 35–43)		
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	Sustainability Performance Summary 2016, Employees (p. 75)	Significant locations of operation to which this data applies is Australia	
Sub-category: Society				
Aspect: Local communities				
G4-DMA		Identifying our most materiality sustainability issues (p. 10–12) Building financial inclusion (p. 44–48) Giving and volunteering (p. 49–51) Tax transparency (p. 52–53)		
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Stakeholder engagement (p. 13–15) Social and environmental impacts of our operations (p. 31–33) Building financial inclusion (p. 44–48) Giving and volunteering (p. 49–51) We recognise that our business can have an indirect impact on communities arising from our business (through, for example, financing of our business customers and our supply chain). These are discussed throughout our Corporate Sustainability Review. Most notably in the section on Corporate governance and risk management, and the Fair and Responsible Banking and Sustainable Growth chapters. In addition, our sensitive sector policies apply wherever we operate and, together with our transaction screening processes and staff training, assist our people to make balanced and informed lending decisions		
G4-SO2	Operations with significant actual and potential negative impacts on local communities	We have measures in place to monitor and manage the potential negative impacts on local communities arising from our business (through, for example, financing of our business customers or our suppliers) and these are discussed throughout our Corporate Sustainability Review. Most notably in the section on Corporate governance and risk management, and the Fair and Responsible Banking and Sustainable Growth chapters Some examples include: Rebuilding customer trust — Transparent fees and charges (p. 21) Rebuilding customer trust — Proceedings and regulator investigations — BBSW and foreign exchange trading (p. 22) Rebuilding customer trust — Australian banking industry reforms (p. 23) Rebuilding customer trust — Family violence (p. 26) Rebuilding customer trust — Rural lending practises under scrutiny (p. 27)		
G4-FS13	Access points in low-populated or economically disadvantaged areas by type	Our markets of operation (p. 6) Fair and Responsible Banking, Digital transformation (p. 28) Fair and Responsible Banking, Improving accessibility (p. 30) Social and Economic Participation, Welcoming employees of all abilities (p. 40) Social and Economic Participation, Building financial inclusion (p. 44–48) Social and Economic Participation, Giving and volunteering, (p. 49–51)		
G4-FS14	Initiatives to improve access to financial services for disadvantaged people	Fair and Responsible Banking, Digital transformation, Section 2.1 (p. 28) Social and Economic Participation, Building financial inclusion (p. 44–48)		

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DMA and indicator	Definition	2016 Corporate Sustainability Review reference	Other source/further information	Identified omissions
Aspect: Anti-corruption				
G4-DMA		Fair and Responsible Banking (p. 23–24) Identifying our most materiality sustainability issues (p. 10–12) Our risk management framework provides a uniform governance structure for the identification and management of risks from the Board to business level.	ANZ 2016 Corporate Governance Statement, Ethical and responsible decision making (p. 13–14)	
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	Fair and Responsible Banking, Anti-money laundering and counter-terrorism financing (p. 24)		
G4-SO4	Communication and training on anti-corruption policies and procedures	Fair and Responsible Banking (p. 23–24)	All ANZ employees and contractors are required to complete ANZ Essentials training courses which cover all areas of our Code of Conduct and Ethics, including the prevention of fraud, bribery and corruption	
G4-SO5	Confirmed incidents of corruption and actions taken			Information related to other incidents of corruption is proprietary and legally privileged
Sub-Category: Product responsibility				
Aspect: Product and service labelling				
G4-DMA		Identifying our most materiality sustainability issues (p. 10–12) Fair and Responsible Banking, Rebuilding customer trust (p. 21–27)		
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labelling, and percentage of significant product and service categories subject to such information requirements		ANZ must comply with various legislative and regulatory requirements relating to consumer protection in the countries in which it operates. Product labelling requirements refer predominantly to disclosures on effective use of banking products and the quality of financial advice provided. In Australia, these are governed by the Banking Code of Practise, a voluntary code which sets standards of good banking practice	
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes		There have been no material instances of non-compliance with the provisions of regulations and voluntary codes concerning product and service information and labelling for the relevant period	
G4-PR5	Results of surveys measuring customer satisfaction	Fair and Responsible Banking, Rebuilding customer trust, Improving customer experience (p. 24) for Australia and New Zealand		
Aspect: Customer privacy				
G4-DMA		Identifying our most materiality sustainability issues (p. 10–12) Fair and Responsible Banking, Rebuilding customer trust, Managing customer complaints (p. 25)		
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	Sustainability Performance Summary 2016, Customers (p. 76)		
Material aspect: Product portfolio				
G4-DMA		Identifying our most materiality sustainability issues (p. 10–12) Sustainable Growth (p. 55–61) Social and Economic Participation, Building Financial Inclusion (p. 44–48) Social and Economic Participation, Giving and volunteering, (p. 49–51)		
G4-FS6	Percentage of the portfolio for business lines by specific region, size and by sector	Sustainability Performance Summary 2016, Responsible business lending (p. 66–67)		
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Fair and Responsible Banking, Customer hardship (p. 26–27) Social and Economic Participation, Building Financial Inclusion (p. 44–48) Social and Economic Participation, Giving and volunteering, Contribution by type (foregone revenue) (p. 49)		
G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Sustainable Growth, Responsible business lending and Climate Change — managing risks and opportunities, Transitioning to sustainable energy generation (p. 55–61)		This indicator has not been reported in full. We are currently developing our approach to reporting on our products and services that deliver a specific environmental benefit and will seek to address this indicator fully in future