



May 25, 2016

H.E. Ban Ki-moon
Secretary-General
United Nations
New York, NY 10017
UNITED STATES OF AMERICA

Dear Secretary-General,

I am pleased to confirm our 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 [2015 Corporate Sustainability Review](#) and our [2016 Half Year Corporate Sustainability Update](#). Our 2015 Corporate Sustainability Review was independently assured by KPMG.

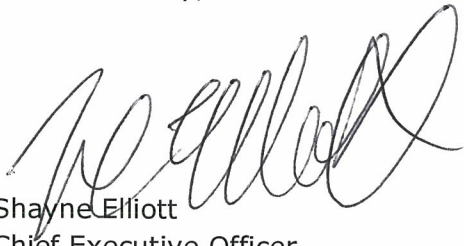
In this annual COP, we provide detail on our performance across the four areas of human rights, labour, environment and anti-corruption. Highlights include:

- Reviewing of our Human Rights Standards to ensure they meet stakeholder expectations and reflect recent developments, including the UN Guiding Principles Reporting Framework and Sustainable Development Goals.
- Signing up to the UN's Women's Empowerment Principles – our progress against the Principles is included in this COP.
- An increase in the number of women in management, from 39.2% (7,746 women) at end 2014 to 40.4% (8,698 women).
- A 48% increase in the number of people with a disability hired – 127 people were hired in 2015, against a target of 99.
- Since 2015, more than 159,900 customers in the Pacific, at least 85,000 of who are new to the bank, now have access to banking services via goMoney, ANZ's mobile banking application.
- More than 67,000 people participated in our adult financial literacy program, MoneyMinded in 2015, and more than 360,000 people have participated in the program since 2003.

- The development of our 'Bridging to a low-carbon economy framework', which included releasing [ANZ's Climate Change Statement](#), confirming our support for international agreement to limit the average global temperature rise to no more than 2 degrees above pre-industrial levels, and setting out the actions we are taking to support the transition to a low-carbon economy. Actions include a new target to fund and facilitate at least \$10 billion by 2020 in low-carbon and sustainable solutions, including renewable energy generation, green buildings and less emissions intensive manufacturing processes. We also strengthened the rules governing our lending to the coal industry.

We are committed to communicating our progress to our stakeholders through social media and our regular updates on anz.com, our monthly e-bulletins, our annual Shareholder Review and our Corporate Sustainability Reviews.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Shayne Elliott', written in a cursive style.

Shayne Elliott
Chief Executive Officer



**ANZ BANKING GROUP
UN GLOBAL COMPACT
COMMUNICATON ON PROGRESS
MAY 2015 - MAY 2016**

PRINCIPLE	LOCATION OF DISCLOSURE
HUMAN RIGHTS	
<p>Principle 1 Businesses should support and respect the protection of internationally proclaimed human rights.</p>	<p>Our approach to human rights Code of Conduct and Ethics (PDF 310kB) Non-Executive Directors' Code of Conduct (PDF 192kB) Whistleblower Protection Policy Summary (PDF 28kB) Health and Safety Policy (PDF 48kB)</p> <p>ANZ Corporate Sustainability Review 2015 (PDF 5.65MB): Section 1.9 Governance and Risk Management (p.11-14) - Corporate Governance Framework (p.11-12) - Integrity and Accountability (p.13) - Promoting Responsible Behaviour (p.13) - Whistleblower policy (p.14)</p>
<p>Principle 2 Make sure that they are not complicit in human rights abuses.</p>	<p>Section 1.11 2015 Sustainability Targets and Performance (p.20-24)</p> <p>Section 2.2 Managing Our Business Sustainably (p.36-46) - Our approach (p.36) - Sensitive Sector Policies (p.36-37) - Climate change and our role in transition to a low carbon economy (p.38-40) - Human Rights (p. 41-42) - Sustainable procurement (p.45)</p> <p>Section 2.4 Developing Our People (p.54-65) - Our approach (p.54) - Health, Safety and wellbeing (p.61)</p> <p>2016 Half Year Corporate Sustainability Update (PDF 639kB) - 2016 Sustainability Targets and Performance (p.2-3, 6)</p>

PRINCIPLE	LOCATION OF DISCLOSURE
LABOR STANDARDS	
<p>Principle 3 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.</p>	<p>Our approach to human rights Code of Conduct and Ethics (PDF 310kB) Non-Executive Directors' Code of Conduct (PDF 192kB) Whistleblower Protection Policy Summary (PDF 28kB) Supplier Code of Practice</p>
<p>Principle 4 The elimination of all forms of forced and compulsory labour.</p>	<p>ANZ Corporate Sustainability Review 2015 (PDF 5.65MB): Section 1.9 Governance and Risk Management (p.11-14) - Corporate Governance Framework (p.11-12) - Promoting Responsible Behaviour (p.13-14) - Whistleblower policy (p.14)</p> <p>Section 1.11 2015 Sustainability Targets and Performance (p.20-24)</p> <p>Section 2.2 Managing Our Business Sustainably (p.36-46) - Our approach (p.36) - Sensitive Sector Policies (p. 36-37) - Human Rights (p.41-42)</p>
<p>Principle 5 The effective abolition of child labour.</p>	<p>Section 2.4 Developing Our People (p.54-65)</p>
<p>Principle 6 The elimination of discrimination in respect of employment and occupation.</p>	<p>- Our approach (p.54) - Accessible and inclusive workplace, products and services (p.58-60)</p> <p>2016 Half Year Corporate Sustainability Update (PDF 639kB) - 2016 Sustainability Targets and Performance (p.3)</p> <p>ANZ Women's Report, Barriers to Achieving Financial Gender Equity (PDF 2.4MB)</p>

PRINCIPLE	LOCATION OF DISCLOSURE
ENVIRONMENT	
<p>Principle 7 Businesses should support a precautionary approach to environmental challenges.</p>	<p>Climate Change Statement (PDF 72kB)</p> <p>ANZ Corporate Sustainability Review 2015 (PDF 5.65MB): Section 1.9 Governance and Risk Management (p.11-14) - Corporate Governance Framework (p.11-12)</p> <p>Section 1.11 2015 Sustainability Targets and Performance (p.20-24)</p> <p>Section 2.2 Managing Our Business Sustainably (p.36-46)</p>
<p>Principle 8 Undertake initiatives to promote greater environmental responsibility.</p>	<ul style="list-style-type: none"> - Our approach (p.36) - Sensitive Sector Policies (p.36-37) - Climate change and our role in transition to a low carbon economy (p.38-40) - Financed emissions (p.39) - The Equator Principles (p.42) - Contributing to a low carbon future (p.41) - Reducing the environmental footprint of our operations (p.43-45)
<p>Principle 9 Encourage the development and diffusion of environmentally friendly technologies.</p>	<p>2016 Half Year Corporate Sustainability Update (PDF 639kB): - 2016 Sustainability Targets and Performance (p.2,7) - Supporting the transition to a low carbon economy (p.8-10)</p>

PRINCIPLE

LOCATION OF DISCLOSURE

ANTI-CORRUPTION

Principle 10

Businesses should work against corruption in all its forms, including extortion and bribery.

Anti-Bribery and Anti-Corruption Policy Summary (PDF 28kB)
Anti-Money Laundering and Counter-Terrorism Financing Policy Summary (28kB)
Fraud Policy Summary (PDF 24kB)
Code of Conduct and Ethics (PDF 310kB)
Political Donations Policy Summary (PDF 99kB)
Whistleblower Protection Policy Summary (PDF 28kB)

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

- Section 1.9 Governance and Risk Management (p.11-14)
- Corporate Governance Framework (p.11-12)
 - Integrity and Accountability (p. 13)
 - Promoting Responsible Behaviour (p. 13-14)
 - Fraud, Terrorism and Anti-Money Laundering (p.14)



**ANZ BANKING GROUP
WOMEN'S EMPOWERMENT PRINCIPLES
COMMUNICATION ON PROGRESS
MAY 2016**

POLICIES AND PRACTICES IN THE WORKPLACE

LOCATION OF DISCLOSURE

1. Achieving and maintaining gender equality in senior management and board positions

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance
- Diversity and Inclusion target 6 (p.21)

Section 2.4 Developing Our People (p.54-65)

- Our approach (p.54)
- Gender Balancing our business (p.54-57)
- Our 2016 Diversity, Inclusion and People targets (p.64)

2015 Corporate Governance Statement (PDF 184kB):

- Diversity and inclusion at ANZ (p.13-15)
- ANZ's progress (p.13)
- Gender Balance at Board, Senior Executive and Management Levels (p.14)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

2. Achieving and maintaining gender equality in middle management positions

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance
- Diversity and Inclusion target 6 (p.21)

Section 2.4 Developing Our People (p.54-65)

- Our approach (p.54)
- Gender Balancing our business (p.54-57)
- Our 2016 Diversity, Inclusion and People targets (p.64)

2015 Corporate Governance Statement (PDF 184kB):

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- ANZ's progress (p.13)
- Gender Balance at Board, Senior Executive and Management Levels (p.14)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

3. Equal pay for work of equal value

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 2.4 Developing Our People (p.54-65)
- Female to male salary ratios (p.57)

2015 Corporate Governance Statement (PDF 184kB):

- Diversity and inclusion at ANZ (p.13-15)
- Pay equity (p.15)

4. Flexible work options

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance
- Diversity and Inclusion target 8 (p.21)

Section 2.4 Developing Our People (p.55-57)
- Making Flexibility the norm (p.55-57)

We have a suite of policies that help our employees to balance their work and personal commitments, examples include policies for:

- Flexible Work Arrangements, Lifestyle Leave, Part Time Work, Career Break, Parental Leave, Leave Without Pay, Carer's Leave and Sick Leave.

2016 Half Year Corporate Sustainability Update (PDF 639kB)

2016 Sustainability Targets and Performance - Diversity and Inclusion target (p.3)

5. Access to child and dependent care

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance
- Diversity and Inclusion target 8 (p.21)

Section 2.4 Developing Our People (p.55-57)
- Making Flexibility the norm (p.55-57)

We have a suite of policies that help our employees to balance their work and personal commitments, including:

- Flexible Work Arrangements, Lifestyle Leave, Part Time Work, Career Break, Leave Without Pay, Carer's Leave and Sick Leave.

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.

2016 Half Year Corporate Sustainability Update (PDF 639kB)

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target (p.3)

6. Support for pregnant women and those returning from maternity leave

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Diversity and Inclusion target 8 (p.21)

Section 2.4 Developing Our People (p.55-57)

- Making Flexibility the norm (p.55-57)

We have a suite of policies that help our employees to balance their work and personal commitments, including:

- Flexible Work Arrangements, Flexibility for breast-feeding mothers, Lifestyle Leave, Part Time Work, Career Break, Parental Leave, Leave Without Pay and Carer's Leave.

2016 Half Year Corporate Sustainability Update (PDF 639kB)

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target (p.3)

7. Recruitment and retention, including training and development, of female employees

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Diversity and Inclusion target 6 (p.21)

Section 2.4 Developing Our People (p.54-65)

- Gender balancing our business, Recruitment initiatives (p.54-57)

- Training development & advancement (p.57-58)

2015 Corporate Governance Statement (PDF 184kB):

Diversity and inclusion at ANZ (p.13-15)

- Recruitment, Talent and Development Practices (p.15)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

8. Gender specific health and safety issues

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 2.4 Developing Our People (p.54-65)

- Domestic violence (p.61)

We have a suite of policies in place including:

Special Leave (including support provisions for employees experiencing domestic violence), Flexibility for breast-feeding mothers/ Flexible Work Arrangements, Lifestyle Leave, Part Time Work (including providing those aged over 55 with special arrangements), Career Break, Parental Leave, Leave Without Pay, Carer's Leave and Sick Leave.

We also have wellbeing support programs for women. For example women's health month, cervical cancer vaccines in the Philippines and education for women living in zika virus impacted countries. Papua New Guinea has also has a specific female counselling service for women impacted by domestic violence.

9. Gender-based violence and harassment

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 2.4 Developing Our People (p.54-65)
- Domestic violence (p.61)

In 2015 we revised our Group-wide Special Leave Policy to include new support provisions for employees experiencing domestic violence (including paid special leave). In addition we launched guidelines for line managers and employees on how to support colleagues experiencing domestic violence.

10. Education and training opportunities for women workers

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance
- Diversity and Inclusion target 6 (p.21)

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- Recruitment, Talent and Development Practices (p.15)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

11. Creating and maintaining workplace awareness of gender equality and, inclusion and non-discrimination for all workers

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Diversity and Inclusion target 7 (p.21)

Section 2.4 Developing Our People (p.54-65)

- Accessible and inclusive workforce (p.58-60)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

12. Mentoring and Sponsorship opportunities for women workers

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Diversity and Inclusion target 6 (p.21)

Section 2.4 Developing Our People (p.54-65)

- Connecting women in technology (p.55)

- Talent development and advancement (p.57)

We have mentoring and sponsorship programs and opportunities specifically for women (in addition to our 'business as usual' programs where we strive for gender balance in our Generalist Banker accelerated development program, Building Enterprise Talent program and Leadership Pathway Program), examples include: Accelerated Banking Experiences for Women, Notable Women and Aspiring Notable Women programs.

POLICIES AND PRACTICES IN THE MARKETPLACE

LOCATION OF DISCLOSURE

13. Supplier diversity programme

ANZ's CEO is a member of the Human Rights Commission's Male Champions of Change (MCC) initiative and its 'Supplier Multiplier' forum. ANZ supports the 'supplier multiplier' initiative aimed at ensuring our suppliers have their own gender balance and diversity strategies in place.

14. Support for women business owners and women entrepreneurs

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Financial Inclusion target 4 and 5 (p.21)
- Investing in our communities (p.47-53)
- MoneyMinded Business Basics (p.50)
- Access to banking in rural and remote areas (p.50)

ANZ 2015 Shareholder Review (PDF 2.97MB):

- Supporting lower-income people to build savings and assets through Saver Plus (p.8)
- Supporting women across the region to achieve an equal financial future (p.8)
- Supporting small business and micro-entrepreneurs to build prosperous livelihoods (p.8)

We are committed to using our resources and expertise to build the financial skills, knowledge and confidence of the communities in which we operate, particularly among the most vulnerable, including women.

Our programs are designed to promote financial inclusion and build the money management skills and savings of people on low incomes and from disadvantaged groups. These programs benefit participants and the community as a whole, while also delivering long-term benefits to our business and our shareholders. See Investing on anz.com for the latest reports assessing the effectiveness of our programs.

15. Supplier monitoring and engagement on women's empowerment and gender equality including promotion of the Women's Empowerment Principles to suppliers

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Our suppliers (p.75-77)

- Member of the 'supplier multiplier' forum which aims to raise supplier expectations relating to gender balance, diversity and inclusion (p.76)

As part of this initiative we are working with recruitment, consulting and legal suppliers, to track gender mix and working together to improve balance.

16. Gender-sensitive marketing

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

- Investing in our communities (p.47-53)

ANZ 2015 Shareholder Review (PDF 2.97MB):

- Supporting lower-income people to build savings and assets through Saver Plus (p.8)

- Supporting women across the region to achieve an equal financial future (p.8)

Equal future campaign

17. Composition of supplier base by sex

In Laos we have pledged that, by 2017, 40% of ANZ's vendor panellists in Laos will be women-run businesses.

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

- Our suppliers (p.75-77)

- Member of the 'supplier multiplier' forum which aims to raise supplier expectations relating to gender balance, diversity and inclusion (p.76)

As part of the initiative we are working with recruitment, consulting and legal suppliers, to track gender mix and working together to improve balance.

18. Gender-sensitive product and service development

Equal future campaign

POLICIES AND PRACTICES IN THE COMMUNITY

LOCATION OF DISCLOSURE

19. Designing community stakeholder engagements that are free of gender discrimination/stereotyping and sensitive to gender issues

ANZ's CEO is a member of the Human Rights Commission's Male Champions of Change (MCC) initiative and it's 'Panel Pledge'. The Panel Pledge is a commitment to ensure that all panels and speaking engagements in which ANZ participates are gender balanced.

We aim for gender balance in community stakeholder engagements.

20. Gender impact assessments or consideration of gender-related impacts as part of its social and/or human rights impact assessments

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Sustainable development target 2 (p.2)

We are currently reviewing and updating our human rights standards. Our aim is to ensure our standards provide the right protections for our employees and support our customers' and suppliers' efforts to manage their social impacts. As well, our standards need to meet stakeholders' expectations and reflect latest international developments. We have gathered feedback through internal and external stakeholder workshops, which will inform the revision of our Human Rights standards and strengthen our approach (which includes gender considerations).

21. Ensuring female beneficiaries of community programmes

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Financial Inclusion target 4 and 5 (p.21)

Investing in our communities (p.47-53)

- MoneyMinded Business Basics (p.50)

- Access to banking in rural and remote areas (p.50)

ANZ 2015 Shareholder Review (PDF 2.97MB):

- Supporting lower-income people to build savings and assets through Saver Plus (p.8)

- Supporting women across the region to achieve an equal financial future (p.8)

- Supporting small business and micro-entrepreneurs to build prosperous livelihoods (p.8)

We are committed to using our resources and expertise to build the financial skills, knowledge and confidence of the communities in which we operate, particularly among the most vulnerable, which includes women. Our programs are designed to promote financial inclusion and build the money management skills and savings of people on low incomes and from disadvantaged groups. These programs benefit participants and the community as a whole, while also delivering long-

term benefits to our business and our shareholders. See Investing on anz.com for the latest reports assessing the effectiveness of our programs.

22. Community initiatives specifically targeted at the empowerment of women and girls

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Financial Inclusion target 4 and 5 (p.21)

Investing in our communities (p.47-53)

- MoneyMinded Business Basics (p.50)

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Our programs are designed to promote financial inclusion and build the money management skills and savings of people on low incomes and from disadvantaged groups. These programs benefit participants and the community as a whole, while also delivering long-term benefits to our business and our shareholders. See Investing on anz.com for the latest reports assessing the effectiveness of our programs.

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

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SEX-DISAGGREGATED DATA**LOCATION OF DISCLOSURE**

24. Achieving and maintaining gender equality in senior management and board positions

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Section 2.4 Developing Our People (p.54-65)

- Our approach (p.54)
- Gender Balancing our business (p.54-57)
- Our 2016 Diversity, Inclusion and People targets (p.64)

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- ANZ's progress (p.13)
- Gender Balance at Board, Senior Executive and Management Levels (p.14)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

25. Achieving and maintaining gender equality in middle management positions

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- Gender balancing our business (p.54-57)

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- Gender Balance at Board, Senior Executive and Management Levels (p.14)

26. Equal pay for work of equal value

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

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- Female to male salary ratios (p.57)

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- Pay equity (p.15)

27. Flexible work options

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- Diversity and Inclusion target 8 (p.21)

Section 2.4 Developing Our People (p.55-57)

- Making Flexibility the norm (p.55-57)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 6 (p.3)

28. Support for pregnant women and those returning from maternity leave

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 1.11 2015 Sustainability Targets and Performance

- Diversity and Inclusion target 8 (p.21)

Section 2.4 Developing Our People (p.55-57)

- Making Flexibility the norm (p.55-57)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 6 (p.3))

29. Recruitment and retention, including training and development, of female employees

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- Diversity and Inclusion target 6 (p.21)

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- Training development & advancement (p.57-58)

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- Recruitment, Talent and Development Practices (p.15)

2016 Half Year Corporate Sustainability Update (PDF 639kB):

- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

30. Gender-based violence and harassment

We consider this data confidential.

31. Education and training opportunities for women workers

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- Diversity and Inclusion target 6 (p.21)

Section 2.4 Developing Our People (p.54-65)

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- 2016 Sustainability Targets and Performance - Diversity and Inclusion target 4 (p.3)

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

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

Section 2.4 Developing Our People (p.54-65)

35. Mentoring and sponsorship opportunities for women workers

ANZ Corporate Sustainability Review 2015 (PDF 5.65MB):

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- Connecting women in technology (p.55)

- Talent development and advancement (p.57)