



**COMPANY**

Country	Australia
Number of Employees	37'000
Web	www.anz.com

**Share**

Market cap (mil)	55'092
Currency	AUD
High 52 week	22.0
Low 52 week	11.8
Last Price	22.0

**Key Data**                      **2008**                      **2009E**

Sales (mil)	36'751	13'562
EPS	1.70	1.32
P/E Ratio	16.38	16.62

Source: Bloomberg / September 01, 2009

**Sales in**

Alcohol	No
Armaments	No
Firearms	No
Tobacco	No
Gambling	No

Source: EIRIS, SAM Research

**COMPANY DESCRIPTION**

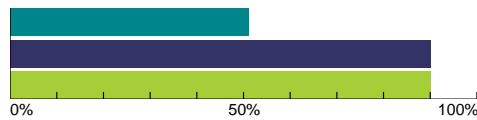
Australia & New Zealand Banking Group Limited (ANZ), headquartered in Australia, offers international banking and financial products and services to retail, small business, corporate and institutional clients in the Americas, Australia, Asia and Europe. The group offers a full range of financial products and services such as residential and investment mortgage lending, deposit taking, credit cards and electronic banking. ANZ operates a series of specialist businesses in key segments: personal, institutional, wealth management and private bank. The group operates in over 30 countries with more than six million customers worldwide. To strengthen its position in emerging markets, the group increased its investments by acquiring stake in companies in countries such as China, Malaysia and Vietnam. On 4 August 2009, the company entered into an agreement with Royal Bank of Scotland to acquire select businesses in Asia to become a super regional bank by 2012.

**SUSTAINABILITY PERFORMANCE**

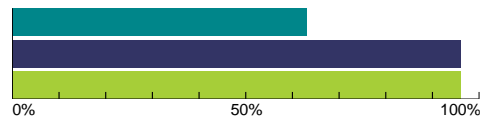
Australia & New Zealand Banking Group Ltd. (ANZ Bank) has once again emerged as the sustainability leader in the banking sector. The financial and economic crisis underlined the importance of accountability and leadership in the banking sector. ANZ's excellent performance in corporate governance, risk & crisis management as well as codes of conduct are key to maintain and foster such a culture of integrity. This is underlined by an improved reporting on breaches of the codes of conduct. Stakeholder engagement is a key pillar for ANZ to identify emerging issues and embed them in strategic decision making and core business processes. Human Rights have been identified as the next issue to embed in the core business processes. In 2009 group-wide human rights policy and management system are being implemented. The group's innovation capabilities are underpinned by very high employee relations, future-oriented human capital development as well as very good talent attraction & retention and well-being of employees.

**SUSTAINABILITY SCORES**

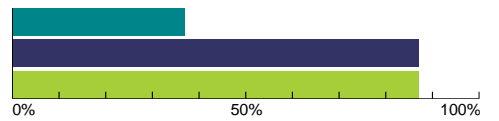
**Total Score**



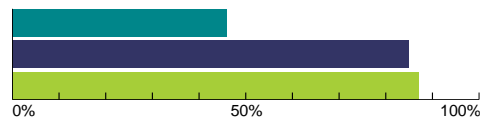
**Economic Dimension**



**Environmental Dimension**



**Social Dimension**



■ DJSI sector average on a global basis  
■ Australia & New Zealand Banking Group Ltd.  
■ Best company on a global basis within DJSI sector



For information on assessment criteria, visit [www.sustainability-indexes.com](http://www.sustainability-indexes.com)

«Corporate Sustainability is a business approach to create long term shareholder value by embracing opportunities and managing risks deriving from economic, environmental and social developments.»

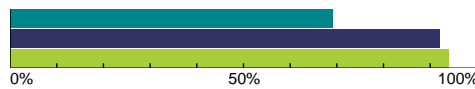
**INDUSTRY DRIVING FORCES**

The competitive environment in the banking sector is shaped by the increasing demand for accountability, the rise of knowledge-driven economies and demographic change. Therefore, credibility and innovation are key to value creation. Compliance with international best-practice corporate governance and compliance standards is a necessity. Innovation and strategic alliances in e-commerce will be crucial to meet customer needs. Motivated and highly educated and experienced employees are not only a plus to foster client attraction and retention, but also to develop innovative financial services and products. Demand of the ageing population in industrialized countries for new solutions in wealth preservation is a case in point for that. In addition, climate change and resource scarcity offer new business opportunities for the banking sector, such as exploring the possibilities of CO2 emissions trading, venture capital financing in renewable energy as well as consultancy services to SMEs to adopt environmentally friendly business practices.

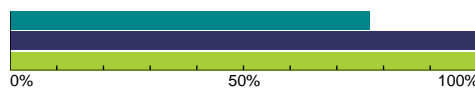
**COMPANY PERFORMANCE FOR SELECTED CRITERIA**

**ECONOMIC**

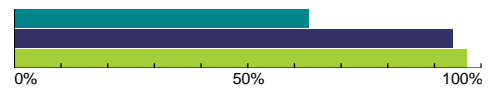
**Corporate Governance**



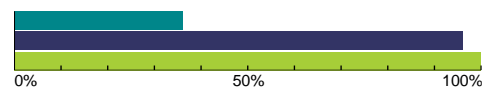
**Risk & Crisis Management**



**Customer Relationship Management**

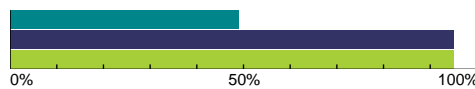


**Stakeholder Engagement**

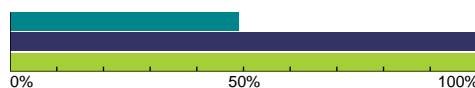


**ENVIRONMENTAL**

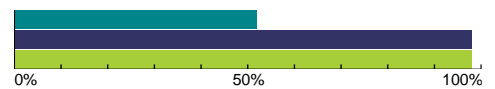
**Business Risks Large Projects / Export Finance**



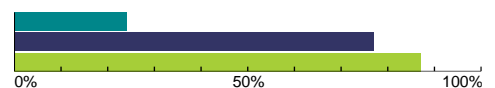
**Environmental Reporting**



**Climate Change Governance**

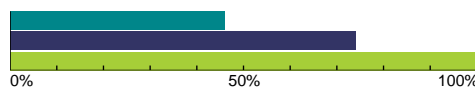


**Operational Environmental Footprint**

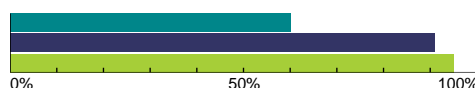


**SOCIAL**

**Financial Inclusion/Capacity Building**



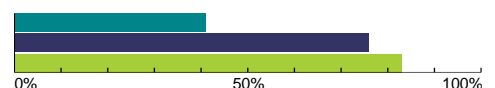
**Labor Practice Indicators**



**Human Capital Development**



**Talent Attraction & Retention**



- DJSI sector average on a global basis
- Australia & New Zealand Banking Group Ltd.
- Best company on a global basis within DJSI sector

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