

ASSURANCE STATEMENT

SGS AUSTRALIA PTY LTD'S INDEPENDENT ASSURANCE REPORT ON THE FY12 ENVIRONMENTAL DATA FOR AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD.

NATURE AND SCOPE THE ASSURANCE

SGS Australia Pty Ltd was commissioned by Australia and New Zealand Banking Group Ltd (ANZ) to conduct an independent assurance of the FY12 environmental indicator data which is published on ANZ.com. The period covered in the review is from 1 October 2011 to 30 September 2012. The scope of the assurance, based on the SGS Sustainability Report Assurance methodology, included the 2012 Corporate Responsibility, Targets and Performance Results together with the associated assumptions and definitions. .

The information in the Corporate Responsibility Report of ANZ and its presentation are the responsibility of the directors and/or the management of ANZ. SGS Australia Pty Ltd has not been involved in the preparation of any of the material included in the Corporate Responsibility Report. Our responsibility is to express an opinion on the text, data, graphs and statements within the scope of verification set out below.

The SGS Group has developed a set of protocols for the Assurance of Sustainability Reports based on current best practice guidance provided in the Global Reporting Initiative Sustainability Reporting Guidelines and ISAE3000. These protocols follow differing levels of Assurance depending the reporting history and capabilities of the Reporting Organisation. This report has been assured using our protocol for content veracity. The assurance comprised a combination of interviews with relevant ANZ Bank employees in Melbourne (Australia), Wellington (New Zealand) and Bangalore (India); evaluation of systems and processes for collection and collation of data; documentation and record review and validation with external bodies and/or stakeholders where relevant. Key Suppliers and contractors were interviewed and/or visited in relation to Energy Management, Greenhouse Gases Calculations, Fleet Management, Paper Supply, Printing Services, Waste Management and Recycling.

STATEMENT OF INDEPENDENCE AND COMPETENCE

The SGS Group of companies is the world leader in inspection, testing and verification, operating in more than 140 countries and providing services including management systems and service certification; quality, environmental, social and ethical auditing and training; environmental, social and sustainability report assurance. SGS Australia Pty Ltd affirms our independence from ANZ, being free from bias and conflicts of interest with the organisation, its subsidiaries and stakeholders. The assurance team was assembled based on their knowledge, experience and qualifications for this assignment, and comprised approved Lead Auditors for Environment, Health & Safety, Quality, and Forestry Stewardship Council (FSC) Chain of Custody, Greenhouse Gas Emissions Verification and Sustainability Report Assurance.

ASSURANCE OPINION

On the basis of the methodology described and the verification work performed, we are satisfied that the environmental data contained within Corporate Responsibility Report verified is accurate, reliable and provides a fair and balanced representation of ANZ's environmental performance in 2012. We believe that ANZ has chosen an appropriate level of assurance for this stage in their reporting.



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