



ANZ SUSTAINABLE DEVELOPMENT GOALS BONDS

USE OF PROCEEDS AND IMPACT REPORT
AS AT 30 SEPTEMBER 2024

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INTRODUCTION TO ANZ SDG BONDS

This report provides an update to investors as at 30 September 2024, on the use of proceeds and impact of the Australia and New Zealand Banking Group Limited (“ANZ”) Sustainable Development Goals Bonds (“SDG Bonds”).

This report should be read in conjunction with the ANZ SDG Bond Framework dated August 2020¹ (“**Framework**”). Undefined capitalised terms have the meaning given in the Framework, unless the context otherwise requires.

As at 30 September 2024, ANZ had on issue four SDG Bonds with an aggregate principal amount of 5.61 billion (AUD equivalent²).

ANZ has issued, and may, from time to time, issue other bonds, notes or debt securities and use their proceeds of issue to finance or refinance Eligible Assets (“**Other SDG Securities**”). ANZ may, from time to time, re-allocate or apportion at its discretion Eligible Assets among the SDG Bonds and Other SDG Securities.

ANZ SDG Bonds issuance timeline



ANZ SDG Bonds on issue as at 30 September 2024

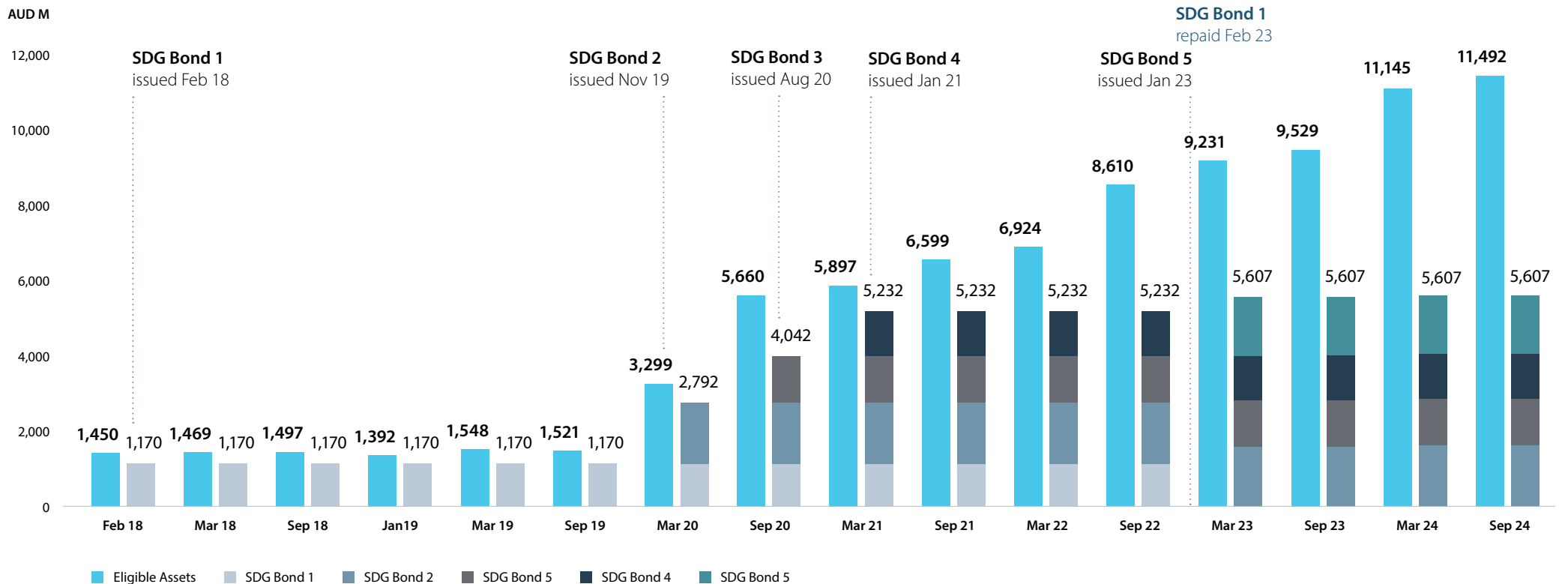
	2018	2019	2020	2021	2023
	○	○	○	○	○
	FEB 18	NOV 19	AUG 20	JAN 21	JAN 23
	○	○	○	○	○
	SDG Bond 1	SDG Bond 2³	SDG Bond 3	SDG Bond 4	SDG Bond 5
Issued	MATURED 21 Feb 2023	EUR 1B	AUD 1.25B	EUR 750M	EUR 1B
Format		Tier 2	Tier 2	Tier 2	Tier 2
Maturity		21 Nov 2029	26 Feb 2031	5 May 2031	3 Feb 2033
Optional redemption date		21 Nov 2024	26 Feb 2026	5 May 2026	3 Feb 2028
AUD issuance proceeds		1.62B	1.25B	1.19B	1.55B
ISIN		XS2082818951	AU3FN0055687	XS2294372169	XS2577127967

1. Version 3 of the ANZ SDG Bond Framework, available here: anz.com/content/dam/anzcom/debtinvestors/anz9059-anz-sdg-bond-framework-august-2020.pdf. 2. For SDG Bonds issued in a currency other than AUD, proceeds are swapped back to AUD at the time of issuance. The AUD proceeds from this swap are recorded as the AUD equivalent proceeds for the SDG Bond. 3. SDG Bond 2 was redeemed on 21 November 2024, after the date at which this report is dated.

100% of proceeds from ANZ’s SDG Bonds were allocated to Eligible Assets at each issuance, and remain fully allocated as at 30 September 2024.

The following chart shows the total volume (AUD M) of Eligible Assets as at 30 September 2024 and as at past reporting periods.

Historical volume of Eligible Assets and SDG Bonds³ (AUD equivalent)



3. SDG Bond 2 was redeemed on 21 November 2024, after the date at which this report is dated.

ANZ AND THE SUSTAINABLE DEVELOPMENT GOALS

On 1 January 2016, the United Nations **Sustainable Development Goals**⁴ (“SDGs”) came into effect. The 17 goals and 169 targets are aimed at addressing global challenges, including those related to poverty, inequality, climate change and environmental degradation by 2030.

ANZ supports the SDGs and believes that business has an important role to play in their achievement.

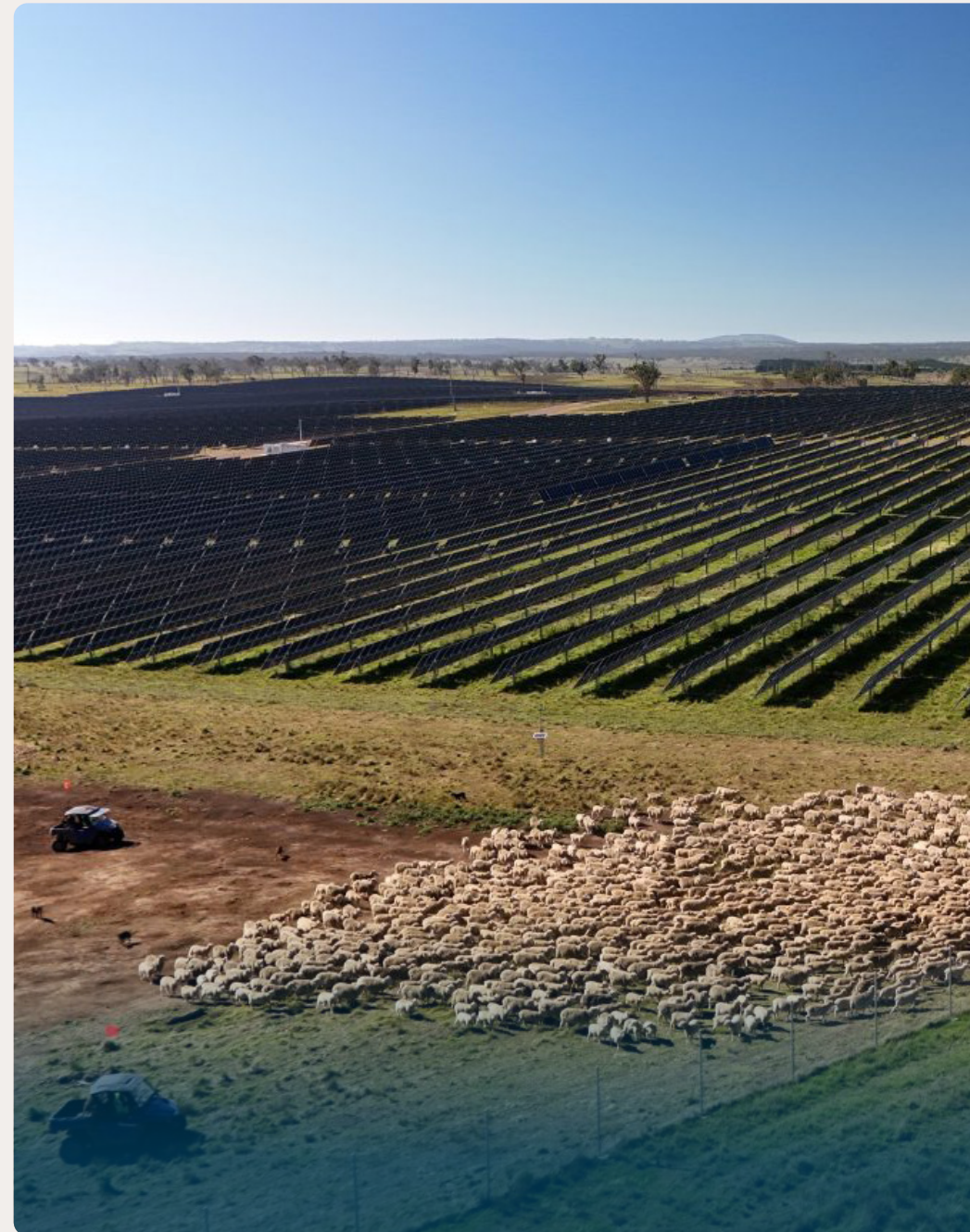
In 2019, ANZ became a founding signatory to the **UN Principles for Responsible Banking** (the “Principles”). Under the Principles, ANZ’s ultimate parent entity, ANZ Group Holdings Limited (ABN 16 659 510 791) (“ANZGHL” and, together with its subsidiaries, the “Group”) is required to set at least two targets located in ANZGHL’s 2024 ESG Supplement and set out in ANZGHL’s UN Principles for Responsible Banking Self-Assessment available

at anz.com.au/esgreport) that address ANZGHL’s most significant positive and negative impacts aligned with the SDGs and the Paris Agreement⁵. ANZGHL has reported the Group’s progress towards implementing the Principles using the Reporting and Self-assessment Index, available in its ESG Data and Frameworks pack at anz.com/esgreport.

As an issuer of SDG Bonds, ANZ demonstrates alignment with the SDGs through use of proceeds and impact reporting, in addition to reporting progress towards implementing the Principles using the Reporting and Self-assessment Index, available in the 2024 ESG Data and Frameworks pack.

Through the ongoing management of the Framework, ANZ continues to develop its strategy to be a leader in the development of green and sustainable capital markets.

⁴. The SDGs are a collection of 17 non-legally binding, interlinked global goals produced by the UN for countries and governments. The SDGs are included to show how ANZ’s strategy supports the SDGs. ANZ makes no representation, warranty, or assurance of any kind, express or implied and takes no responsibility or liability as to whether ANZ’s strategy furthers the objectives or achieves the purpose of the indicated SDG. Further information on the SDGs can be found at un.org/sustainabledevelopment/. The content of this publication has not been approved by the United Nations and does not reflect the views of the United Nations or its officials or Member States. ⁵. Paris Agreement: A legally binding international treaty on climate change adopted at the UN Climate Change Conference (COP21) in Paris in 2015. Its overarching goal is to hold “the increase in the global average temperature to well below 2°C above pre-industrial levels” and pursue efforts “to limit the temperature increase to 1.5°C above pre-industrial levels”.



ANZ ESG REPORTING

The Group produces a suite of reports to meet the needs and requirements of a wide range of stakeholders including shareholders, customers, employees, regulators, non-government organisations and the community.

The 2024 ESG Supplement, 2024 ESG Data and Frameworks Pack and 2024 Climate-related Financial Disclosures complement ANZGHL's 2024 Annual Report and are available at anz.com/esgreport. Details of KPMG's assurance, including the approach taken and conclusions, is provided within KPMG's assurance statement on pages 75-76 of the 2024 ESG Supplement, pages 117-119 of the 2024 Climate-related Financial Disclosures and [here](#) for the United Nations Principles for Responsible Banking.

ANZGHL's ESG Supplement outlines the Group's purpose and values; approach to ESG governance and risk management; approach to the identification and prioritisation of material issues; stakeholder engagement and ESG targets. It also outlines the Group's management of material ESG issues aligning with its focus areas of ethics, conduct and culture; environmental sustainability; housing; financial wellbeing; customer experience; information security; as well as other ESG issues that are of interest to ANZGHL's investors and stakeholders.

ANZGHL's 2024 Climate-related Financial Disclosures describe the Group's progress towards implementing its Climate Change Commitment and how ANZGHL has been supporting ANZGHL's customers to date. This lays the foundation for ANZGHL to deliver on ANZGHL's five year Climate and Environment Strategy, approved in October 2024 to support an effective and orderly transition in coming years. See the 2024 Climate-related Financial Disclosures for further details at anz.com/esgreport.

The Climate-related Financial Disclosures are prepared in accordance with the Task Force on Climate-related Financial Disclosures recommendations 2021 (TCFD). ANZ joined the Net-Zero Banking Alliance (NZBA) in 2021 and the 2024 Climate-related Financial Disclosures set out how the Group is taking action in line with this commitment.

ANZGHL's 2024 Corporate Governance Statement discloses how it has complied with the recommendations of the Australian Securities Exchange (ASX) Corporate Governance Council throughout the 2024 financial year and is available at anz.com/corporategovernance.

Some of ANZ's general 2024 ESG performance highlights (which may not directly relate to the use of proceeds and impact of ANZ's SDG bonds currently on issue) and steps the Group is taking as it looks to build on its ESG approach include:

- **\$38.96 billion** funded and facilitated in social and environmental activities through customer transactions and direct investments against the \$100 billion target by 2030 (since 1 April 2023)⁶.
- Implementing a new phase of the **Large Emitter Engagement Program** (ANZ's 'LEEP'⁷).
- Foundational steps taken towards strengthening ANZ's approach to **climate risk**.
- **Over \$6 billion** funded and facilitated since 2018 towards ANZ's \$10 billion target to deliver more affordable, accessible and suitable homes to buy and rent in Australia and New Zealand.
- More than **122,000 participants** in the long running financial education programs – Saver Plus, MoneyMinded and MoneyBusiness in 2024.
- **47% of ANZ Plus** customers have engaged with financial wellbeing features including savings goals, card controls, and Round Ups.
- Stopped more than **\$140 million** going to criminals from scams and fraud.

In addition, the five-year Climate and Environment (C&E) Strategy approved by the ANZGHL Board in October 2024, is set out within [ANZGHL's Climate-related Financial Disclosures](#).

Please refer to anz.com/esgreport for the following reports:

- ANZ 2024 ESG Investor Discussion Pack
- ANZ 2024 ESG Supplement
- ANZ 2024 Climate-related Financial Disclosures
- ANZ 2024 ESG Supplement
- ANZ 2024 ESG Data & Frameworks pack
- ANZ 2024 Social & Environmental Sustainability Target Methodology
- ANZ 2024 Climate Change Commitment
- ANZ 2024 Energy Customer Approach

6. Refer also to the ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport. 7. The Large Emitters Engagement Program (LEEP) is ANZ's signature customer engagement program, which provides the framework for engaging with LEEP customers on their transition plans. Further information is available in our Climate-related Financial Disclosures available at anz.com/esgreport.

ANZ SDG BOND FRAMEWORK

The Framework was developed in line with the 2018 or 2020 versions of the International Capital Market Association’s (“ICMA”) **Green Bond Principles (“GBP”)**, **Social Bond Principles (“SBP”)**, and related **Sustainability Bond Guidelines (“SBG”)**, as relevant.⁸

The proceeds of the SDG Bonds have been used to finance or refinance assets that align with ANZ’s Eligible Categories and that promote any of the 11 SDGs which ANZ selected. ANZ recommends this report be read in conjunction with the Framework, which is available on the ANZ Debt Investor Centre [website](#).



Eligible SDGs



⁸ The International Capital Market Association (“ICMA”) published documents entitled “The Social Bond Principles 2020” as at June 2020, “The Sustainability Bond Guidelines 2018” as at June 2018 and “The Green Bond Principles 2018” as at June 2018 (together, the “**2018/2020 ICMA Documents**”). ICMA’s current versions are “The Social Bond Principles 2023” as at June 2023, “The Sustainability Bond Guidelines 2021” as at June 2021 and “The Green Bond Principles 2021 (with June 2022 Appendix 1)” as at June 2022 (together, the “**Current ICMA Documents**”). ANZ updated its ANZ SDG Bond Framework in November 2024. However, as this report relates to the year ended 30 September 2024, this report has been prepared in accordance with the ANZ SDG Bond Framework dated August 2020 which was prepared in line with the 2018/2020 ICMA Documents.



ALLOCATION OF BOND PROCEEDS

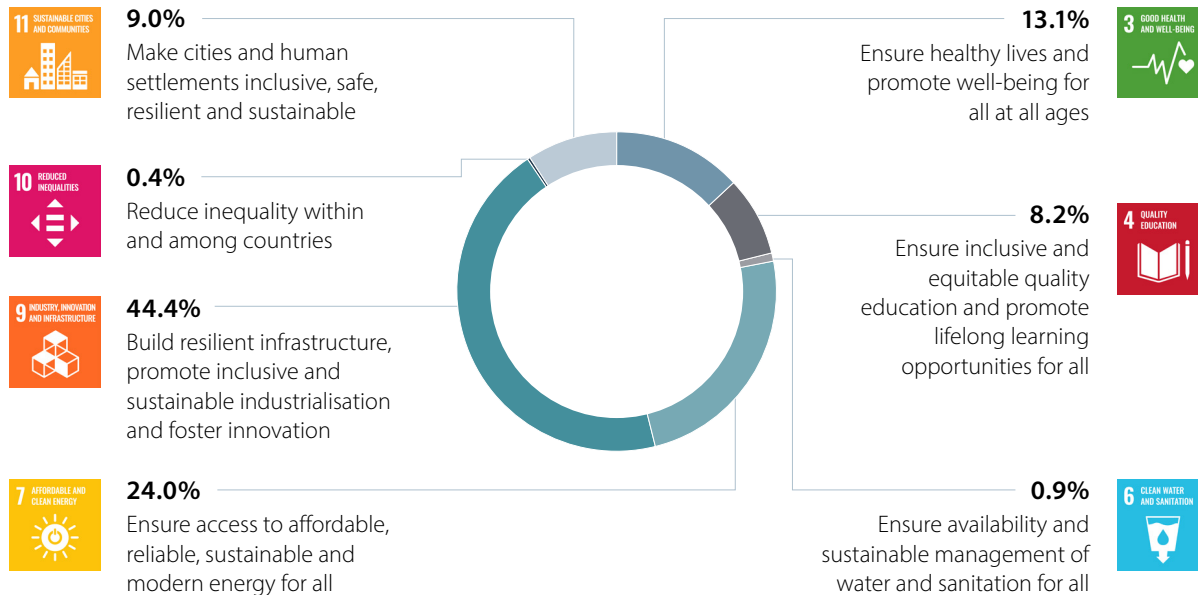
The proceeds from ANZ’s SDG Bonds on issue have been fully allocated to Eligible Assets which align with eight of the eleven selected SDGs. There are no unallocated proceeds. The following charts illustrate the breakdown of Eligible Assets as at 30 September 2024.

Important Notes

- With the exception of SDG 10, the impact figures presented in this report are “gross figures” per project, rather than apportioned based on ANZ’s lending to the project. This means that the impact of ANZ’s lending is lower than, and a portion of, these figures.
- The volume of Eligible Assets is as at 30 September 2024, and is sourced from ANZ’s SDG Bond Asset Register.
- There is no link between the Eligible Assets and the SDG Bonds themselves, as set out in the pricing supplements for the SDG Bonds, dated 21 November 2019, 19 August 2020, 27 January 2021 and 1 February 2023.
- Figures and percentages related to bond proceeds may not be equal to the stated totals or 100% due to rounding.
- A reference to “proceeds” of SDG Bonds is a reference to an amount equal to the proceeds of the SDG Bonds.

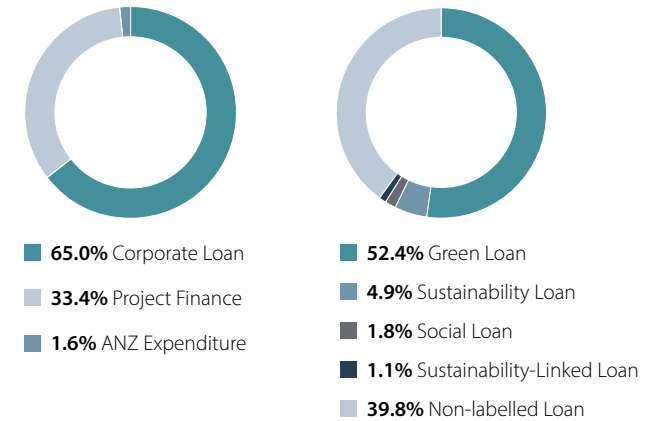
Allocation of proceeds by SDG

30 September 2024



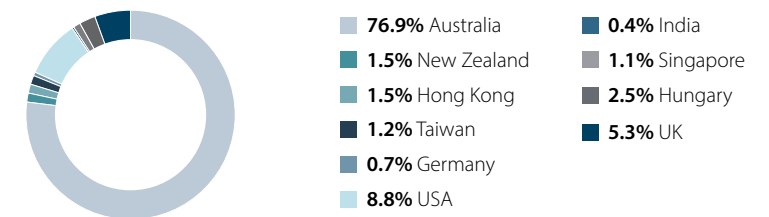
Allocation of proceeds by loan

30 September 2024



Allocation of proceeds by location

30 September 2024



Allocation of proceeds by Green and Social categories





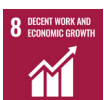



30 September 2024



USE OF PROCEEDS SUMMARY

AS AT 30 SEPTEMBER 2024

Please refer to the Important Notes on page 9 regarding the presentation of these figures.

SDG	SDG Target	GBP/SBP Project Category	Eligible Asset	Aggregate Asset Volume (AUD million)	% of Eligible Assets
	3.4, 3.5, 3.8	Access to essential services	Hospital	1,510.99	13.1%
			Aged care		
			Specialist disability accommodation		
	4.3, 4.4, 4.5	Access to essential services Socioeconomic advancement and empowerment	Schools	937.41	8.2%
			Tertiary educational		
			Tertiary educational student housing		
	6.1	Sustainable water and wastewater management	Drinking water	104.35	0.9%
	7.2, 7.b	Renewable energy	Renewable energy generation and infrastructure – wind, solar and battery storage	2,755.75	24.0%
		Energy efficiency	Smart meters		
	8.3	Employment Generation	Employment Services	0.18	0.0%
	9.4	Green buildings	Buildings with green standard	5,105.21	44.4%
	10.2	Socioeconomic advancement and empowerment	Financial education programs	48.68	0.4%
	11.1, 11.2	Affordable housing	Social and affordable housing	1,029.19	9.0%
		Affordable basic infrastructure	Lower carbon transportation facilities		
		Clean transportation			
Total AUD million				11,491.76	100%

IMPACT HIGHLIGHTS

Examples that illustrate the impacts to which the Eligible Assets have contributed as at 30 September 2024 are included below:

Please refer to Important Notes on page 9 regarding the presentation of these impact figures. With the exception of SDG 10, the figures are “gross figures” per project, rather than apportioned based on ANZ’s lending to the project. This means that the impact of ANZ’s lending is lower than, and a portion of, these figures.

HOSPITAL

Operation of **6** public hospitals and **39** not-for-profit hospitals in Australia, collectively providing **6,886** beds



Some of the services provided include emergency care, surgical, acute and clinical, rehabilitation, mental health, community health, maternity services, home care, disability support, accommodation support, cancer centres and teaching services.

SPECIALIST DISABILITY ACCOMMODATION

Operation of **185** specialist disability accommodation homes in Australia



Composed of **506** beds, and the construction of **100** specialist disability accommodation homes composed of **349** beds.

RENEWABLE ENERGY

Generation of approximately **18,437GWh⁹** resulting in the following environmental impacts



- 9,896 ktCO₂ equivalent in avoided emissions per annum¹⁰, which is equivalent to:

- meeting electricity needs of approximately **3 million** local residents.¹¹

FINANCIAL EDUCATION PROGRAMS

Delivery of **MoneyMinded**, ANZ’s flagship financial education program, supporting adults on lower incomes to build their financial skills, knowledge, and confidence

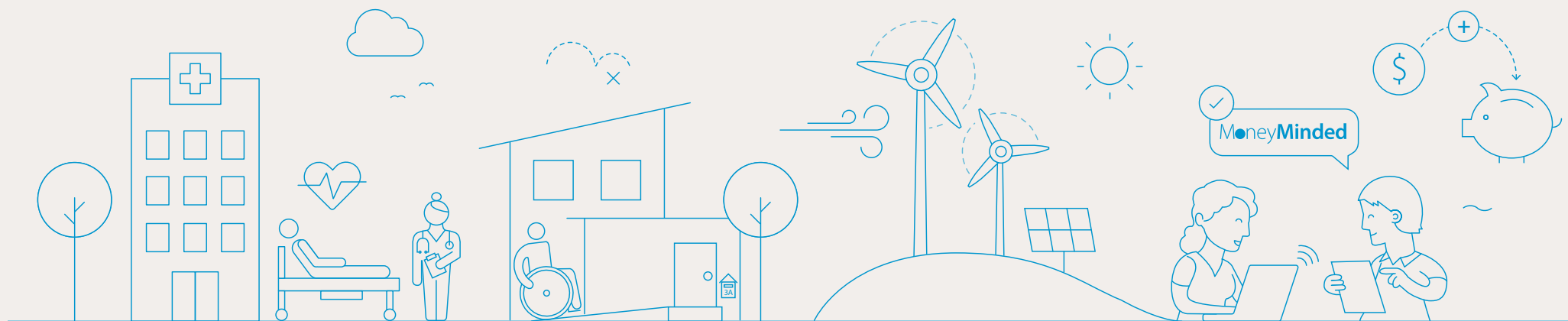


As at 30 September 2024, more than **1 million** people have participated in MoneyMinded, including MoneyBusiness, since 2002, with **118,021** participating in 2024.

Operation of the **Saver Plus** program which is matched savings and financial education program developed in 2003 by ANZ and the Brotherhood of St Laurence



As at 30 September 2024 more than **62,000** Australians had participated in Saver Plus since 2003 who have saved more than **\$31 million** and received more than **\$26 million** in matched savings from ANZ for education costs.



⁹. Generation data for Australian large scale renewable projects was supplied by Energy One Limited using data supplied by the Australian Energy Market Operator (AEMO) and Rystad. Generation data is for the 12 month period to 30 September 2024 unless otherwise specified. Generation data for 1 Taiwanese wind farm has been sourced from the project operator and 49 UK wind farms has been sourced from publicly available reporting, each for the 12 month period to 30 June 2024 whilst data for 1 UK wind farm has been sourced from the project operator for an 8 month period ending June 2024, following operational commencement. Generation data for the Taiwanese solar farms has been sourced from the project operators for the 12 month period to 31 December 2023. ¹⁰. Emission factors have been sourced from the report 'EIB Project Carbon Footprint Methodologies' published January 2023, available here: eib.org/en/publications/20220215-eib-project-carbon-footprint-methodologies. Emissions Factors are based on the Combined Margin Intermittent Electricity Generation. ¹¹. Average electricity usage rates per capita in the relevant locations have been sourced from 'IEA Energy Statistics Data Browser' available here: iea.org/data-and-statistics/data-tools/energy-statistics-data-browser?country=WORLD&fuel=Energy%20supply&indicator=TESbySource.


IMPACT REPORTING AS AT 30 SEPTEMBER 2024





The impact figures below, other than in respect of SDG 10, are “gross figures” per project, rather than apportioned based on ANZ’s lending to the project. The volume of Eligible Assets is as at 30 September 2024, and is sourced from ANZ’s SDG Bond Asset Register.

 SDG TARGET 3.4, 3.5, 3.8			
GBP/SBP project category	Access to essential services		
Location	Australia: ACT, NSW, QLD, SA, TAS, VIC, WA		
Eligible Asset	 Hospital	 Aged care	 Specialist disability accommodation
Impacts	Operation of 6 public hospitals and 39 not-for-profit hospitals in Australia , collectively providing 6,886 beds . Some of the services provided include emergency care, surgical, acute and clinical, rehabilitation, mental health, community health, maternity services, home care, disability support, accommodation support, cancer centres and teaching services.	Operation of 194 aged care homes in Australia comprising of 20,394 beds . Some of the services provided include residential services, integrated medical centres and home care centres.	Operation of 185 specialist disability accommodation homes in Australia compose of 506 beds and the construction of 100 specialist disability accommodation homes composed of 349 beds .

 SDG TARGET 4.3, 4.4, 4.5			
GBP/SBP project category	Access to essential services Socioeconomic advancement and empowerment		
Location	Australia: ACT, NSW, SA, VIC, WA		
Eligible Asset	 Schools	 Tertiary educational	 Tertiary educational student housing
Impacts	Construction and operation of 22 schools in Australia with enrolments of 20,682 primary and high school students in 2024.	Operation of one Australian university with enrolments of more than 74,000 students .	Operation of 18 residences offering accommodation for more than 8,250 domestic and international university students across 4 Australian universities.

IMPACT REPORTING (CONTINUED)

 SDG TARGET 6.1	
GBP/SBP project category	Sustainable water and wastewater management
Location	Australia
Eligible Asset	 Drinking water
Impacts	<p>Operation of 2 reverse osmosis desalination plants, contributing to the supply of potable drinking water for around 10 million Australians.</p> <p>Collectively the plants have a current production capacity of ~240GL (240 billion litres) of desalinated water per annum. This is sufficient for the average annual water needs of around 2.5 million Australians.</p> <p>The desalination plants provide a rainfall independent water source, providing water security for residents and relieving pressure on catchment water supplies in times of drought.</p>

 SDG TARGET 7.2, 7.B	
GBP/SBP project category	Renewable energy
Location	Australia: NSW, QLD, SA, TAS, VIC, WA India, New Zealand, Singapore, Taiwan, UK, Europe, USA
Eligible Asset	  Renewable energy generation – wind, solar and battery storage
Impacts	<p>Financing of 318 large scale renewables projects in Australia, India, Singapore, Taiwan, UK, Europe and the USA with a total capacity of 25,541MW. This includes the financing of 216 operational wind farms in Australia and overseas (Australia 15; India 5; Taiwan 1; UK 49, Europe 146) with a total capacity of 9,350MW and 60 operational solar farms in Australia and overseas (Australia 17; Taiwan 43) with a total capacity of 2,186MW. It also includes the development of 7 wind farms, 7 solar farms (including 1 solar farm with BESS), 1 BESS and 1 pumped hydro project in Australia, 3 wind farms in Taiwan, 2 wind farms, 10 solar farms and 7 BESS projects in USA, with a total generation capacity of 14,005MW.</p> <p>Over 12 months, the wind farm portfolio generated approximately 14,699GWh⁹ of electricity whilst the solar farm portfolio generated approximately 3,738GWh⁹. Taking into account the emission intensity of the local electricity grids¹⁰ and local electricity consumption rates¹¹, this equates to a total of 9,896 ktCO₂ equivalent in avoided emissions per annum, which is equivalent to meeting electricity needs of 3 million local residents¹¹.</p> <p>Additionally, renewable energy assets include financing which may be used to support the purchase, development and manufacture of solar photovoltaic components or for the construction, operation, upgrading, installation or leasing of production facilities within the integrated solar panel value chain.</p>
Energy efficiency	 Includes financing of manufacturing, installation, leasing and operation of smart meters for utilisation in Australia and New Zealand enabling more than 40,000 new smart meters installed every month as of 2023.

 SDG TARGET 8.3	
GBP/SBP project category	Employment Generation
Location	Australia (delivered in Australia, NZ, Asia, Europe, UK, USA and Canada)
Eligible Asset	 Employment Services
Impacts	<p>Over 1.1 million participants seeking employment supported through support services.</p> <p>In addition, more than 29,000 people with disability placed into sustainable employment.</p>

⁹. Generation data for Australian large scale renewable projects was supplied by Energy One Limited using data supplied by the Australian Energy Market Operator (AEMO) and Rystad. Generation data is for the 12 month period to 30 September 2024 unless otherwise specified. Generation data for 1 Taiwanese wind farm has been sourced from the project operator and 49 UK wind farms has been sourced from publicly available reporting, each for the 12 month period to 30 June 2024 whilst data for 1 UK wind farm has been sourced from the project operator for an 8 month period ending June 2024, following operational commencement. Generation data for the Taiwanese solar farms has been sourced from the project operators for the 12 month period to 31 December 2023. ¹⁰. Emission factors have been sourced from the report 'EIB Project Carbon Footprint Methodologies' published January 2023, available here: eib.org/en/publications/20220215-eib-project-carbon-footprint-methodologies. Emissions Factors are based on the Combined Margin Intermittent Electricity Generation. ¹¹. Average electricity usage rates per capita in the relevant locations have been sourced from 'IEA Energy Statistics Data Browser' available here: [iea.org/data-and-statistics/data-tools/energy-statistics-data-browser?country=WORLD&fuel=Energy%20supply&indicator=TESbySource](https://www.iea.org/data-and-statistics/data-tools/energy-statistics-data-browser?country=WORLD&fuel=Energy%20supply&indicator=TESbySource).


IMPACT REPORTING (CONTINUED)

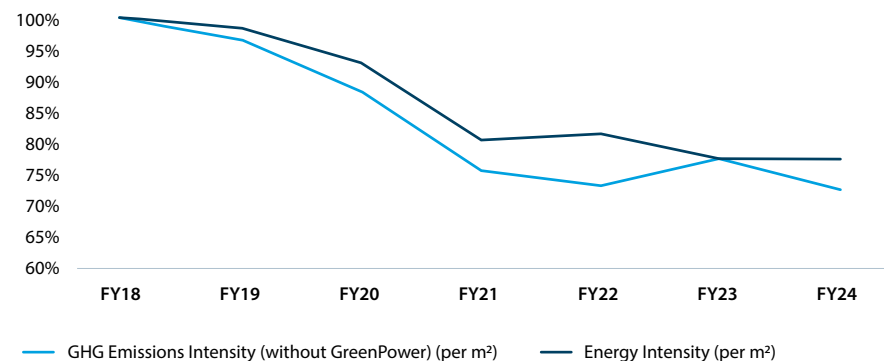
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

SDG TARGET

9.4





GBP/SBP project category	Green buildings	
Location	Australia: ACT, NSW, QLD, SA, VIC, WA Hong Kong, New Zealand	
Eligible Asset	 Buildings with green standard	
Impacts	<p>Financing the development or ongoing operation of 105 buildings internationally, as follows:</p> <ul style="list-style-type: none"> • Operation of 88 commercial office buildings and 2 shopping centres in Australia. <ul style="list-style-type: none"> – Current NABERS (without GreenPower¹²) weighted average rating of 5.39 stars. – The weighted average greenhouse gas emissions intensity (without GreenPower) of these buildings is 45.71 kgCO₂/m² (Base Building or Whole Building (in cases where Base Building rating is not available)). – On a like-for-like basis this portfolio of buildings has seen a 29.9% decrease of greenhouse gas emissions intensity (without GreenPower) since 30 Sep 2018 and a year-on-year decrease of 3.6% relative to 30 Sep 2023. – Energy intensity (energy use per m²) has decreased since last year by 4.2% with a cumulative decrease since 2018 of 25.8%. • Construction of 6 commercial office buildings in Australia targeting at least 5-star NABERS or 5-star Green Star ratings. • Construction of 2 residential towers in Australia targeting at least 7-star NatHERS rating, which will deliver 196 net zero-ready apartments that will be powered by 100% renewable energy with an all-electric and gas-free design. • Construction of 1,370 dwellings (659 social, 182 affordable, 56 specialist disability accommodation and 473 market rental) across four sites in Australia targeting at least 5-star Green Star and 7-star NatHERS ratings. • Construction of a convention and event centre in Australia targeting 5-star Green Star rating. • Operation of 2 commercial office buildings outside of Australia have been financed in Hong Kong (1) and New Zealand (1): <ul style="list-style-type: none"> – Rated as LEED Platinum and 6 Green Star respectively. 	<p>Estimated greenhouse gas emissions avoided is 52,207,624 kg CO₂.</p> <p>The calculation of greenhouse gas emissions avoided for each building is based on the following formula:</p> <p>(Average statewide greenhouse gas emissions intensity* - Building 'A' greenhouse gas emissions intensity) x Rated Area of Building 'A'</p> <p>The calculated greenhouse gas emissions avoided for each building is then aggregated to return a cumulative greenhouse gas emissions avoided figure.</p> <p>* The greenhouse gas emissions intensity figures are sourced from the NABERS FY24 Annual Report and reflects each building's sector (e.g. office or shopping centre) and rating scope (e.g. Base Building or Whole Building).</p>



12. NABERS will be phasing out the NABERS Energy with GreenPower rating by June 2025. GreenPower refers to the voluntary government-accredited renewable energy program in Australia. Further information is available here: greenpower.gov.au.

IMPACT REPORTING (CONTINUED)

 SDG TARGET 10.2																													
GBP/SBP project category	Socioeconomic advancement and empowerment																												
Location	Australia (delivered in Australia, NZ, Asia and the Pacific)																												
Eligible Asset	 Financial education programs																												
Impacts	<p>Delivery of MoneyMinded, ANZ's flagship financial education program, supporting adults on lower incomes to build their financial skills, knowledge, and confidence. The program is delivered by community organisations in Australia and New Zealand. In addition, in 2024 MoneyMinded was delivered in 17 markets across Asia and the Pacific region by community organisations and ANZ employees.</p> <p>As of 30 September 2024, more than 1 million people have participated in MoneyMinded, including MoneyBusiness, since 2002, with 118,021 participating in 2024. Feedback from MoneyMinded coaches and participants about the impact of MoneyMinded is available in ANZ's annual Impact Reports at anz.com.au/about-us/esg/financial-wellbeing/moneyminded/.</p>																												
	<p>Characteristics of MoneyMinded participants¹³ include:</p> <table border="1"> <thead> <tr> <th></th> <th>AUSTRALIA</th> <th>NEW ZEALAND</th> <th>ASIA-PACIFIC</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>73.3%</td> <td>62.3%</td> <td>41.5%</td> </tr> <tr> <td>Male</td> <td>25.5%</td> <td>37.0%</td> <td>58.4%</td> </tr> <tr> <td>Non-binary</td> <td>1.2%</td> <td>0.7%</td> <td>0.1%</td> </tr> <tr> <td>Sole parents</td> <td>34.0%</td> <td>18.8%</td> <td>13.3%</td> </tr> <tr> <td>Unemployed</td> <td>22.6%</td> <td>40.3%</td> <td>7.5%</td> </tr> <tr> <td>Aboriginal or Torres Strait Islander heritage</td> <td>10.3%</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table>		AUSTRALIA	NEW ZEALAND	ASIA-PACIFIC	Female	73.3%	62.3%	41.5%	Male	25.5%	37.0%	58.4%	Non-binary	1.2%	0.7%	0.1%	Sole parents	34.0%	18.8%	13.3%	Unemployed	22.6%	40.3%	7.5%	Aboriginal or Torres Strait Islander heritage	10.3%	N/A	N/A
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Aboriginal or Torres Strait Islander heritage	10.3%	N/A	N/A																										
	<p>Operation of the Saver Plus program which is matched savings and financial education program developed in 2003 by ANZ and the Brotherhood of St Laurence. Funded by ANZ and the Australian Government, Saver Plus is delivered in partnership with Berry Street, Brotherhood of St Laurence, and The Smith Family. The Saver Plus program supports lower income earners to build a savings habit, access financial education and receive matched savings of up to \$500 from ANZ to support their own, or their children's, education. The program is now available online to anyone in Australia who meets the eligibility criteria. Saver Plus participants open an ANZ savings account, set a savings goal and make deposits regularly over 10-months while attending MoneyMinded financial education sessions. Research has shown many participants go on to establish a lasting savings habit to achieve their financial goals and improve their financial wellbeing.</p> <p>As at 30 September 2024 more than 62,000 Australians had participated in Saver Plus since 2003 who have saved more than \$31 million and received more than \$26 million in matched savings from ANZ for education costs. More than 87% of participants in the program are women¹⁴, 51% of all participants are single parents, and 69% saved for their children's education expenses.</p>																												



13. Characteristics are from the 2024 MoneyMinded survey responses and do not include MoneyBusiness survey responses. 14. Refer to 'Saver Plus at 21: Building resilience that lasts' report (2024) available here: anz.com.au/content/dam/anzcomau/about-us/ANZ9245-Saver-Plus-Impact-Report-2024-accessible.pdf.

IMPACT REPORTING (CONTINUED)



SDG TARGET

11.1, 11.2

<p>GBP/SBP project category</p>	<p>Affordable housing Affordable basic infrastructure Clean transportation</p>	
<p>Location</p>	<p>Australia: ACT, NSW, QLD, VIC Hungary, Germany</p>	
<p>Eligible Asset</p>	 <p>Social and affordable housing</p>	 <p>Lower carbon transportation facilities</p>
<p>Impacts</p>	<p>Operation of 437 and construction of 468 dwellings in Australia to be used for the provision of social and affordable housing.</p>	<p>Operation of 3 metro projects within Australia, collectively carrying passengers on more than 80 million journeys annually across 64km of track.</p> <p>Additionally, development of 3 metro projects which will provide capacity for more than 40 million passengers annually over an additional 80km of track.</p> <p>Financing for the development of a battery plant capable of generating 30 gigawatt-hours (GWh) scale of batteries. This amount is enough to power 430,000 electric vehicles (EVs) per year.</p> <p>Financing the production of 49 Zero Emission Buses in Australia.</p> <p>Financing the development of fully electric vehicles in Europe.</p> <p>Financing the production of electric vehicle parts in the U.S.A.</p>



CASE STUDY FROM THE ELIGIBLE ASSET POOL

ANZ is pleased to feature specific examples from the Eligible Asset pool. ANZ hopes this provides further context with regards to the use of proceeds and impacts that are possible from the issuance of ANZ SDG Bonds.

Case study



ACEN (Ayala Group) – Australia

ACEN Corporation is the listed energy platform of Ayala Group, one of the largest conglomerates in the Philippines.

In February 2024 ANZ provided a \$75 million, 4 year Green Loan¹⁵ to the subsidiary, ACEN Australia, for funding of renewable energy projects in Australia

The cover page to this Impact Report shows the ACEN New England Solar Farm.

¹⁵. Executed in alignment with the February 2023 Green Loan Principles published by Asia Pacific Loan Market Association.

¹⁶. Executed in alignment with the February 2023 Green Loan Principles published by Loan Syndications and Trading Association.

Case study



Clearway Energy – USA

ANZ acted as Sole Green Loan Coordinator and Joint Lead Arranger for five green project financing deals¹⁶ for Clearway Energy Group LCC:

1. 140MW Rosamond South Solar and 117MW Battery Storage project located in California;
2. 114MW Daggett 1 Battery Storage project located in California;
3. 200MW Luna Valley Solar project located in California;
4. 55MW Dan's Mountain Windfarm project located in Maryland; and
5. 300MW Pine Forest Solar and 200MW Battery Storage project located in Texas. Clearway owns and operates a portfolio of wind, solar and energy storage installations, producing ~6.5GW of generated energy.



Image: Clearway's Rosamond Central solar farm in California. Photo credit: Clearway

NOTES

1. Impact Reporting:

ANZ wishes to highlight and draw investors' attention to the fact that the impact figures above, other than in respect of SDG 10, have been analysed and recorded at the project/borrower/asset level for the purposes of aggregation and have not been apportioned in accordance with the volume of ANZ's lending to each project. Impact figures have not been presented on the basis of the volume of ANZ's lending to each project at this stage. ANZ is currently working with ANZ's assurance provider to include proportional reporting going forward, noting that the breadth and size of ANZ's asset pool adds considerable complexity to this task.

2. Assurance:

ANZ procured a reasonable assurance report dated 21 January 2025 (the "EY Assurance") from Ernst & Young ("EY") confirming that, in EY's opinion, ANZ's post-issuance process in relation to its SDG Bonds, and its Impact Report meets the requirements of the Current ICMA Documents in all material respects. The EY Report can be found on the ANZ Debt Investor Centre [website](#).

3. Undisclosed Borrowers:

Except in the section "Case Study from the Eligible Asset Pool", borrower names are not disclosed in this reports due to confidentiality restrictions.

4. Framework

This report has been prepared in accordance with version 3.0 of the ANZ SDG Bond Framework, published August 2020. The current and preceding versions of the ANZ SDG Bond Framework can be found on the ANZ Debt Investor Centre [website](#).

Investor Feedback

ANZ is committed to transparency of reporting and disclosure in the Green, Social and Sustainability Bond market and we welcome investor feedback on the contents of this and future reports.

Enquiries and further information

Enquires in relation to this report or ANZ SDG Bonds can be directed to DebtIR@anz.com.



All ongoing and historical reporting and assurance in relation to ANZ SDG Bonds can be found on the ANZ Debt Investor Centre [website](#).

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