2020 - 21 Compliance Program

Submitted by:

Australia And New Zealand Banking Group Limited (ABN:11005357522)

#Workplace overview

Policies and strategies

1: Do you have a formal policy and/or formal strategy in place that specifically supports gender equality in the following areas?

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	Recruitment	Yes(Select all that apply)
	Yes	Policy Strategy
	Retention	Yes(Select all that apply)
	Yes	Policy Strategy
	Performance management processes	Yes(Select all that apply)
	Yes	Policy Strategy
	Promotions	Yes(Select all that apply)
	Yes	Policy
	Talent identification/identification of high potentials	Yes(Select all that apply)
	Yes	Strategy
	Succession planning	Yes(Select all that apply)
	Yes	Strategy
	Training and development	Yes(Select all that apply)
	Yes	Policy Strategy
	Key performance indicators for managers relating to gender equality	Yes(Select all that apply)
	Yes	Strategy

2: Do you have formal policy and/or formal strategy in place that support gender equality overall? Yes(*Select all that apply*)

...Yes

Strategy

3: If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

Governing bodies		
Australia And New Zealand Banking Group Limited		
1: Does this organisation have a governing body?	Yes(Provide further details on the governing body(ies) and its composition)	
1.1: What is the name of your governing body?	Board of Directors	

1.2: What type of governing body does this organisation have?	Board of directors
1.3: How many members are on the governing body and who holds the predominant Chair position?	
Chairs	
Female (F)	
Male (M)	1
Gender X	0
Members	
Female (F)	3
Male (M)	5
Gender X	0
1.4: Do you have a formal selection policy and/or formal selection strategy for this organisation's governing body members?	Yes(Select all that apply)
	Policy Strategy
1.5: Has a target been set to increase the representation of women on this governing body?	Yes(Provide further details on your target)
10.6: What is the percentage (%) target?	30.00%
10.7: What year is the target to be reached (select the last day of the target year)?	30-Sep-2021

2: If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.

#Action on gender equality

Gender pay gaps

1: Do you have a formal policy and/or formal strategy on remuneration generally? Yes(*Select all that apply*)

Yes	Policy Strategy
1.1: Are specific pay equity objectives included in your formal policy and/or formal strategy?	Yes(Select all that apply)
Yes	To achieve gender pay equity To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance reviews) To implement and/or maintain a transparent and rigorous performance assessment process

- 2: Did your organisation receive JobKeeper payments?
- 3: What was the snapshot date used for your Workplace Profile? 18-Sep-2020

4: If your organisation would like to provide additional information relating to gender pay gaps in your workplace, please do so below.

Employer action on pay equity

1: Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?

Yes(*Provide further details on the most recent gender remuneration gap analysis that was undertaken.*)

1.1: When was the most recent gend remuneration gap analysis undertake	
1.2: Did you take any actions as a rea your gender remuneration gap analys	
	Created a pay equity strategy or action plan Identified cause/s of the gaps Reviewed remuneration decision-making processes Analysed commencement salaries by gender to ensure there are no pay gaps Analysed performance pay to ensure there is no gender bias (including unconscious bias) Analysed performance ratings to ensure there is

1.2: Did you take any actions as a result of your gender remuneration gap analysis?	no gender bias (including unconscious bias) Reported pay equity metrics (including gender pay gaps) to the governing body Reported pay equity metrics (including gender pay gaps) to the executive Reported pay equity metrics (including gender pay gaps) to all employees Reported pay equity metrics (including gender pay gaps) to all employees Reported pay equity metrics (including gender pay gaps) externally Corrected like-for-like gaps Implemented other changes (provide details):
Implemented other changes (provide details):	Continued to issue targeted communications to remind line managers of employee who are on or have recently returned from extended leave (LWOP); including parental leave about their eligibility to be considered for a salary increase during the annual performance and remuneration review. – Continued to apply a gender lens throughout the implementation phase of the updated performance and remuneration framework, providing support and enhanced reporting to line managers through the decision-making process.
1.3: You may provide details below on the type of gender remuneration gap analysis that has been undertaken (for example like-for-like and/or organisation-wide)	An organisation-wide and like-for-like gap analysis was conducted for the disclosure in ANZ's ESG Supplement. We calculate, measure and report on our gender pay gap, using a two-pronged approach that incorporates the following methodologies to help us better understand and explain the underlying reasons for our gender pay gap: 1. the 'category average' methodology, which calculates average salary gaps between women and men by category, and can uncover issues such as women's access to senior and high-paying roles in an organisation; and 2. the 'like-for-like' methodology, which compares the pay of women and men in the same or similar roles, and can highlight bias in pay decisions.

2: If your organisation would like to provide additional information relating to employer action on pay equity in your workplace, please do so below.

Employee consultation

1: Have you consulted with employees on issues concerning gender equality	in your workplace?
No(Select all that apply)	

No	Others (Provide Details)
Others (Provide Details)	Usually this question is asked as part of our annual Employee Survey. This year we adjusted our focus to understand the impacts of Covid 19 and due to space constraints did not ask the gender equality question

2: If your organisation would like to provide additional information relating to employee consultation on gender equality in your workplace, please do so below.

#Employee work/life balance

Flexible working

1: Do you have a formal policy and/or formal strategy on flexible working arrangements? Yes(*Select all that apply*)

…Yes	Policy Strategy
A business case for flexibility has been established and endorsed at the leadership level	Yes
Leaders are visible role models of flexible working	Yes
Flexible working is promoted throughout the organisation	Yes
…Targets have been set for engagement in flexible work	No(Select all that apply)
No	Other (provide details)
Other (provide details)	In addition to our existing flexible work practices and building on what we are learning from the impact of COVID-19, ANZ is moving to a program called 'how we work'. Under this program ANZ employees will be assigned to work in one of the 3 following working modes: Workplace first: employees whose roles fit into this mode will perform their work from an ANZ workplace most or all of the time. For example, roles that involve conducting transactions with customers in a branch, cash handling, physical documents and securities handling, access to specialist tools only available in an ANZ workplace. Blended: the vast majority of ANZ employee's roles fit into this mode and they will spend two or three days each week in an ANZ workplace. Remote first: a small proportion of ANZ employee's roles will fit into this mode. For example, a team that is already geographically dispersed, where tasks completed have little or no dependency between team members and/or where very limited engagement with internal or external stakeholders is required and/or no handling of physical documents that contain sensitive data. People in these roles will occasionally visit an ANZ workplace. Targets

	have not been developed because the working mode aligns with customer needs.
Targets have been set for men's	No(Select all that apply)
engagement in flexible work	
Other (provide details)	Other (provide details) In addition to our existing flexible work practices and building on what we are learning from the impact of COVID-19, ANZ is moving to a program called 'how we work'. Under this program ANZ employees will be assigned to work in one of the 3 following working modes: • Workplace first: employees whose roles fit into this mode will perform their work from an ANZ workplace most or all of the time. For example, roles that involve conducting transactions with customers in a branch, cash handling, physical documents and securities handling, access to specialist tools only available in an ANZ workplace. • Blended: the vast majority of ANZ employee's roles fit into this mode and they will spend two or three days each week in an ANZ workplace. • Remote first: a small proportion of ANZ employee's roles will fit into this mode. For example, a team that is already geographically dispersed, where tasks completed have little or no dependency between team members and/or where very limited engagement with internal or external stakeholders is required and/or no handling of physical documents that contain sensitive data. People in these roles will occasionally visit an ANZ workplace. Targets have not been developed because the working mode aligns with customer needs.
Leaders are held accountable for improving workplace flexibility	No(Select all that apply)
No	Other (provide details)
	In addition to our existing flexible work practices and building on what we are learning from the impact of COVID-19, ANZ is moving to a program called 'how we work'. Under this program ANZ employees will be assigned to work in one of the 3 following working modes: • Workplace first: employees whose roles fit into this mode will perform their work from an ANZ workplace most or all of the time. For example, roles that involve conducting transactions with customers in a branch, cash handling, physical documents and securities handling, access to

Other (provide details)	specialist tools only available in an ANZ workplace or managing a physical ANZ workplace. · Blended: the vast majority of ANZ employee's roles fit into this mode and they will spend two or three days each week in an ANZ workplace. · Remote first: a small proportion of ANZ employee's roles will fit into this mode. For example, a team that is already geographically dispersed, where tasks completed have little or no dependency between team members and/or where very limited engagement with internal or external stakeholders is required and/or no handling of physical documents that contain sensitive data. People in these roles will occasionally visit an ANZ workplace. Targets have not been developed because the working mode aligns with customer needs.
Manager training on flexible working is provided throughout the organisation	Yes
Employee training is provided throughout the organisation	Yes
Team-based training is provided throughout the organisation	No(Select all that apply)
No	Not aware of the need
Employees are surveyed on whether they have sufficient flexibility	Yes
The organisation's approach to flexibility is integrated into client conversations	No(Select all that apply)
No	Other (provide details)
Other (provide details)	We share our experience of flexibility with clients on a case by case basis.
The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement)	Yes
Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel	No(Select all that apply)
No	Other (provide details)
Other (provide details)	Given the pandemic which saw the majority of our people work from home, in 2020 we did not collect data or report on the use and/or impact of flexibility measures as we usually would in our annual engagement survey. However, we have done so in our recent 2021 engagement survey.

	Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body	No(Select all that apply)
	No	Other (provide details)
	Other (provide details)	Given the pandemic which saw the majority of our people work from home, in 2020 we did not collect data or report on the use and/or impact of flexibility measures as we usually would in our annual engagement survey. However, we have done so in our recent 2021 engagement survey.
	Other (provide details)	No
2:	Do you offer any of the following flexible working	ng options to MANAGERS in your workplace?
	Flexible hours of work	Yes(Select one option only)
	Yes	SAME options for women and men(<i>Select all that apply</i>)
	SAME options for women and men	Formal options are available Informal options are available
	Compressed working weeks	Yes(Select one option only)
	Yes	SAME options for women and men(<i>Select all that apply</i>)
	SAME options for women and men	Formal options are available Informal options are available
	…Time-in-lieu	Yes(Select one option only)
	Yes	SAME options for women and men(<i>Select all that apply</i>)
	SAME options for women and men	Formal options are available Informal options are available
	Telecommuting (e.g. working from home)	Yes(Select one option only)
	Yes	SAME options for women and men(<i>Select all that apply</i>)
	SAME options for women and men	Formal options are available Informal options are available
	…Part-time work	Yes(Select one option only)
	Yes	SAME options for women and men(<i>Select all that apply</i>)
	SAME options for women and men	Formal options are available Informal options are available
	Job sharing	Yes(Select one option only)
	Yes	SAME options for women and men(<i>Select all that apply</i>)
	SAME options for women and men	Formal options are available Informal options are available
	Carer's leave	Yes(Select one option only)

Yes	SAME options for women and men(<i>Select all that apply</i>)
SAME options for women and men	Formal options are available Informal options are available
Purchased leave	Yes(Select one option only)
Yes	SAME options for women and men(<i>Select all that apply</i>)
SAME options for women and men	Formal options are available Informal options are available
Unpaid leave	Yes(Select one option only)
Yes	SAME options for women and men(<i>Select all that apply</i>)
SAME options for women and men	Formal options are available Informal options are available

3: Are your flexible working arrangement options for NON-MANAGERS the same as the options for managers above?

Yes

4: Were managers in your organisation allowed to make INFORMAL flexible working arrangements with their team members in response to the COVID-19 pandemic?

5: Did you see an increase, overall, in the approval of FORMAL flexible working arrangements for your workforce compared to pre-COVID-19?

6: If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, please do so below.

In addition to our existing flexible work practices and building on what we are learning from the impact of COVID-19, ANZ is moving to a program called 'how we work'. Under this program ANZ employees will be assigned to work in one of the 3 following working modes:

 \cdot Workplace first: employees whose roles fit into this mode will perform their work from an ANZ workplace most or all of the time. For example, roles that involve conducting transactions with customers in a branch, cash handling, physical documents and securities handling, access to specialist tools only available in an ANZ workplace or managing a physical ANZ workplace.

 \cdot Blended: the vast majority of ANZ employee's roles fit into this mode and they will spend two or three days each week in an ANZ workplace.

• Remote first: a small proportion of ANZ employee's roles will fit into this mode. For example, a team that is already geographically dispersed, where tasks completed have little or no dependency between team members and/or where very limited engagement with internal or external stakeholders is required and/or no handling of physical documents that contain sensitive data. People in these roles will occasionally visit an ANZ workplace.

Targets have not been developed because the working mode aligns with customer needs.

#Employee support

Paid parental leave

1: Do you provide employer funded paid parental leave regardless of carer's status (i.e. primary/secondary) in addition to any government funded parental leave scheme?

Yes, we offer employer funded parental leave (using the primary/secondary carer definition)

1.1: Do you provide employer funded paid parental leave for primary carers in addition to any government funded parental leave scheme?	Yes(Please indicate how employer funded paid parental leave is provided to the primary carers.)
1.1.a: Please indicate whether your employer-funded paid parental leave for primary carers is available to:	All, regardless of gender
1.1.b: Please indicate whether your employer-funded paid parental leave for primary carers covers:	Birth Adoption Surrogacy Stillbirth
1.1.c: How do you pay employer funded paid parental leave to primary carers?	Paying the employee's full salary
1.1.d: Do you pay superannuation contribution to your primary carers while they are on parental leave?	Yes, on employer funded parental leave Yes, on government funded parental leave
1.1.e: How many weeks (minimum) of employer funded paid parental leave for primary carers is provided?	12
1.1.f: What proportion of your total workforce has access to employer funded paid parental leave for primary carers, including casuals?	91-100%
1.2: Do you provide employer funded paid parental leave for secondary carers in addition to any government funded parental leave scheme?	Yes(Please indicate how employer funded paid parental leave is provided to the secondary carers.)
1.2.a: Please indicate whether your employer-funded paid parental leave for secondary carers is available to:	All, regardless of gender
1.2.b: Please indicate whether your employer-funded paid parental leave for secondary carers covers:	Birth Adoption Surrogacy Stillbirth
1.2.c: How do you pay employer funded paid parental leave to secondary carers?	Paying the employee's full salary

1.2.d: Do you pay superannuation contribution to your secondary carers while they are on parental leave?	Yes, on employer funded parental leave Yes, on government funded parental leave
1.2.e: How many weeks (minimum) of employer funded paid parental leave for secondary carers is provided?	1
1.2.f: What proportion of your total workforce has access to employer funded paid parental leave for secondary carers, including casuals?	90-100%

2: If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

Support for carers

1: Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?

Yes(Select all that apply)

…Yes	Policy
163	Strategy

2: Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

Employer subsidised childcare	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at SOME worksites
On-site childcare	No(You may specify why the above support mechanism is not available to your employees.)
No	Not aware of the need
Breastfeeding facilities	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at SOME worksites
Childcare referral services	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at SOME worksites
Internal support networks for parents	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at ALL worksites
Return to work bonus (only select if this bonus is not the balance of paid parental leave)	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at ALL worksites
Information packs for new parents and/or those with elder care responsibilities	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at ALL worksites
	Yes(Please indicate the availability of this

Referral services to support employees with family and/or caring responsibilities	support mechanism.)
Yes	Available at ALL worksites
Targeted communication mechanisms (e.g. intranet/forums)	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at ALL worksites
Support in securing school holiday care	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at ALL worksites
Coaching for employees on returning to work from parental leave	No(You may specify why the above support mechanism is not available to your employees.)
No	Not aware of the need
Parenting workshops targeting mothers	No(You may specify why the above support mechanism is not available to your employees.)
No	Not aware of the need
Parenting workshops targeting fathers	No(You may specify why the above support mechanism is not available to your employees.)
No	Not aware of the need
Other (provide details)	Yes(Please indicate the availability of this support mechanism.)
Yes	Available at ALL worksites
Available at ALL worksites	ANZ also provides employees with access to The Childcare Kit website (http://childcare.worklifebalance.com.au/) which contains a wealth of information about childcare and and issues for working parents.

3: If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.

Sex-based harassment and discrimination

1: Do you have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention?

Yes(Select all that apply)	
Yes	Policy
1.1: Do you provide a grievance process in any sex-based harasssment and discrimination prevention formal policy and/or formal strategy?	Yes

2: Do you provide training on sex-based harassment and discrimination prevention to the following groups?

All managers	Yes(Please indicate how often is this training provided (select all that apply):)
Yes	At induction At least annually

All employees	Yes(Please indicate how often is this training provided (select all that apply):)
Yes	At induction At least annually

3: If your organisation would like to provide additional information relating to sex-based harassment and discrimination, please do so below.

Family or domestic violence

1: Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes(Select all that apply)

Yes	Policy
i es	Strategy

2: Other than a formal policy and/or formal strategy, do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

1 11 1 2	
Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
Training of key personnel	Yes
A domestic violence clause is in an enterprise agreement or workplace agreement	Yes
Workplace safety planning	Yes
Access to paid domestic violence leave (contained in an enterprise/workplace agreement)	Yes
Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)	Yes
Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)	Yes
Access to unpaid leave	Yes
Confidentiality of matters disclosed	Yes
Referral of employees to appropriate domestic violence support services for expert advice	Yes
Protection from any adverse action or discrimination based on the disclosure of domestic violence	Yes
Flexible working arrangements	Yes
Provision of financial support (e.g. advance bonus payment or advanced pay)	Yes
Offer change of office location	Yes

Emergency accommodation assistance	Yes
…Access to medical services (e.g. doctor or nurse)	Yes
Other (provide details)	No(Select all that apply)

3: If your organisation would like to provide additional information relating to family and domestic violence affecting your workplace, please do so below.

Workplace Profile Table

Industry: Finance

		No. of employees		Number of apprentices and graduates (combined)		Total
Occupational category*	Employment status	F	М	F	м	employees**
Managers	Full-time permanent	500	1,039	0	0	1,539
	Full-time contract	5	4	0	0	9
	Part-time permanent	68	14	0	0	82
	Part-time contract	0	2	0	0	2
Professionals	Full-time permanent	3,749	5,521	49	49	9,369
	Full-time contract	127	203	1	0	331
	Part-time permanent	646	64	0	0	710
	Part-time contract	26	10	0	0	36
	Casual	2	4	0	0	6
Clerical And Administrative Workers	Full-time permanent	2,556	2,027	0	0	4,583
	Full-time contract	54	44	0	0	98
	Part-time permanent	2,288	375	0	0	2,663
	Part-time contract	31	20	0	0	51
	Casual	230	69	0	0	299

* Categorised using ANZSCO major group codes (this means Professionals who are also Managers are categorised as Professionals)
** Total employees includes Gender X

Workplace Profile Table

Industry: Finance

			No. of employees		
Manager category	Level to CEO	Employment status	F	М	Total*
CEO	0	Full-time permanent	0	1	1
KMP	-1	Full-time permanent	4	4	8
GM	-1	Full-time permanent	0	4	4
	-2	Full-time permanent	19	32	51
		Part-time permanent	1	2	3
	-3	Full-time permanent	4	15	19
	-4	Full-time permanent	0	3	3
SM	-2	Full-time permanent	11	10	21
		Part-time permanent	0	1	1
	-3	Full-time permanent	58	115	173
		Full-time contract	1	1	2
		Part-time permanent	2	2	4
	-4	Full-time permanent	22	78	100
		Part-time permanent	1	1	2
	-5	Full-time permanent	2	14	16
ОМ	-2	Full-time permanent	2	3	5
	-3	Full-time permanent	87	120	207
		Full-time contract	3	0	3
		Part-time permanent	29	2	31
	-4	Full-time permanent	198	384	582
		Full-time contract	1	3	4
		Part-time permanent	21	3	24
		Part-time contract	0	1	1
	-5	Full-time permanent	78	218	296
		Part-time permanent	11	2	13
		Part-time contract	0	1	1
	-6	Full-time permanent	15	38	53
		Part-time permanent	3	1	4

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs		1	1
			Managers	45	62	107
			Non-managers	845	857	1,702
		Fixed-Term Contract	Non-managers	8	7	15
	Part-time	Permanent	Managers	2		2
			Non-managers	77	18	95
		Fixed-Term Contract	Non-managers	1		1
	N/A	Casual	Non-managers	1		1
2. How many employees	Full-time	Permanent	Managers	77	89	166
(including partners with an			Non-managers	1,169	1,212	2,381
employment contract) were internally appointed?		Fixed-Term Contract	Managers	1	1	2
			Non-managers	56	52	108
	Part-time	Permanent	Managers	10	2	12
		Non-managers	248	89	337	
		Fixed-Term Contract	Non-managers	26	13	39
	N/A	Casual	Non-managers	14	2	16
3. How many employees	Full-time	Permanent	Managers	24	29	53
(including partners with an employment contract) were externally appointed?			Non-managers	389	472	861
		Fixed-Term Contract	Managers	4	4	8
			Non-managers	127	151	278
	Part-time	Permanent	Managers	1		1
			Non-managers	127	81	208
		Fixed-Term Contract	Non-managers	37	13	50
	N/A	Casual	Non-managers	70	38	108

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily	Full-time	Permanent	CEO, KMPs, and HOBs	1		1
			Managers	18	37	55
resigned?			Non-managers	290	338	628
		Fixed-Term Contract	Managers	1	1	2
			Non-managers	24	41	65
	Part-time	Permanent	Managers		1	1
			Non-managers	288	78	366
		Fixed-Term Contract	Managers		1	1
			Non-managers	15	5	20
	N/A	Casual	Managers	1	2	3
			Non-managers	184	78	262
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	Managers	30	32	62
			Non-managers	639	343	982
		Fixed-Term Contract	Non-managers	2	1	3
	Part-time	Permanent	Managers	9		9
			Non-managers	365	20	385
		Fixed-Term Contract	Non-managers	1		1
	N/A	Casual	Non-managers	10		10
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?		Permanent	Managers		20	20
			Non-managers	1	319	320
		Fixed-Term Contract	Non-managers		3	3
	Part-time	Permanent	Non-managers	1	8	9

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
7. How many employees ceased employment before returning to work from parental leave, regardless of when the leave commenced?	Full-time	Permanent	Managers	1	1	2
			Non-managers	33	5	38
	Part-time	Permanent	Non-managers	42	1	43