



COMPANY

Country	Australia
Number of Employees	34'353
Web	www.anz.com

Share

Market cap (mil)	33'239
Currency	AUD
High 52 week	31.7
Low 52 week	15.3
Last Price	16.8

Key Data 2007 2008E

Sales (mil)	30'039	11'699
EPS	1.64	1.80
P/E Ratio	7.84	10.24

Source: Bloomberg / September 03, 2008

Sales in

Alcohol	No
Armaments	No
Firearms	No
Tobacco	No
Gambling	No

Source: EIRIS, SAM Research

COMPANY DESCRIPTION

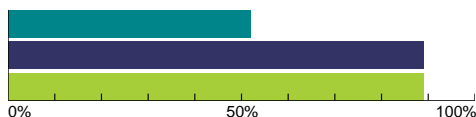
Australia & New Zealand Banking Group Limited (ANZ), headquartered in Australia, offers international banking and financial products and services to retail, small business, corporate and institutional clients in the Americas, Australia, Asia, and Europe. The group offers a full range of financial products 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 31 countries and has more than 1300 branches worldwide. As a strategy to strengthen its position in the emerging markets, the group increased its investments by acquiring stake in companies in countries such as China, Malaysia and Vietnam.

SUSTAINABILITY PERFORMANCE

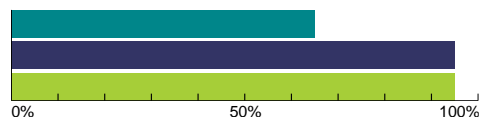
Australia and New Zealand Banking Group Limited (ANZ) kept the leading position in 2008. The group's corporate sustainability performance improved slightly, driven by climate change governance, business opportunities, labor practices and talent attraction & retention. ANZ's excellent corporate governance, risk and crisis management has been tested by the case Opes Prime during the last months. Weaknesses in internal risk control procedures in this business segment have been revealed by internal audits and improved control procedures are now implemented. Based on our discussions with the company and based on the measures taken we did not see any systematic weaknesses in the risk management framework. Accountability continued to be a key focus. In May 2008 ANZ declined to participate in the financing Gunn's Limited's proposed Bell Bay Pulp Mill in Tasmania. This underlines the rigorous implementation of the investment policies for forests. The group's innovation capabilities and customer attraction and retention benefit from very high employee relations underlined by excellent labor practices and very good talent attraction & retention.

SUSTAINABILITY SCORES

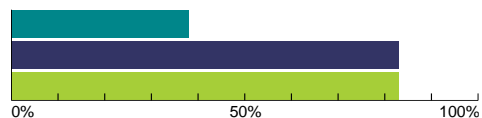
Total Score



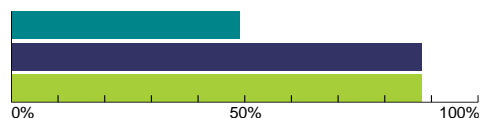
Economic Dimension



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

«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.»

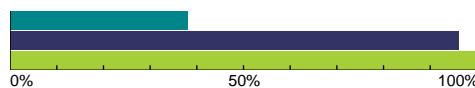
INDUSTRY DRIVING FORCES

"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."

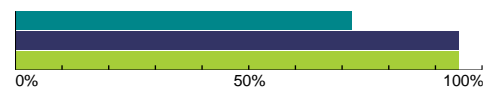
COMPANY PERFORMANCE FOR SELECTED CRITERIA

ECONOMIC

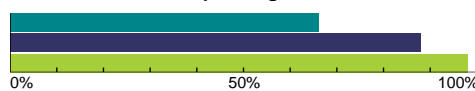
Brand Management



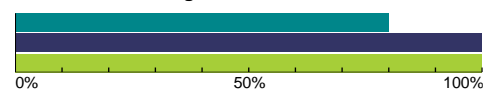
Corporate Governance



Customer Relationship Management

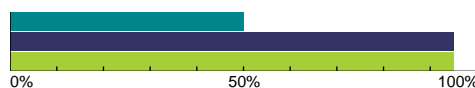


Risk & Crisis Management



ENVIRONMENTAL

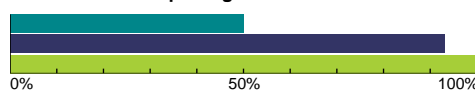
Business Risks Infrastructure / Project Finance



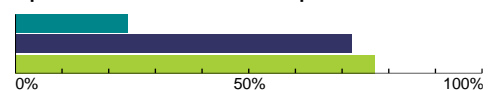
Environmental Policy / Management



Environmental Reporting

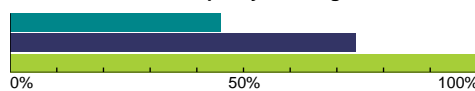


Operational Environmental Footprint

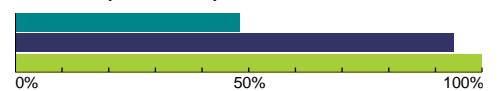


SOCIAL

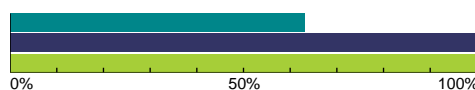
Financial Inclusion/Capacity Building



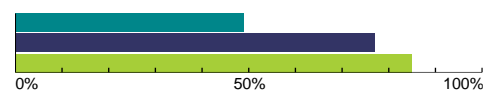
Human Capital Development



Labor Practice Indicators



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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