

ANZ Banking Group Limited

Name of the organisation : ANZ Banking Group Limited
 Corporate website address : www.anz.com

Company Details

Membership number : 5-0008-08-000-00
 Membership Type : Ordinary Membership
 Membership category : Banks and Investors

Please TICK all business activities your organization is involved in, INCLUDING the primary MEMBERSHIP CATEGORY.

(Please note that you are required to complete the form for all categories you are involved in as well)

You are allowed to tick more than one sector

| Banks and Investor

What is the name of the entity or holding company that has management control over all palm oil related activities within the organization? Please note that this ACOP submitted is only for the entity and subsidiaries that are members of RSPO and not the holding company

ANZ Banking Group Limited

Is the holding company a RSPO Member?

Please name any sub of the organisations in oil palm or related activities. Please note that all of your subsidiary companies are also bound by RSPO code of conduct, and this ACOP should report on all of their activities & progress whether they are members or not [Name. Activities. RSPO Members (Y/N)?]

Please indicate all the regions in which the member organisation and its subsidiaries for which you are completing this report operate in

| Europe | USA | Australia | India | China | South East Asia | Malaysia | Indonesia

Contacts

Primary contact responsible for organisational commitment to RSPO

Toby Kent toby.kent@anz.com
 B, 833 Collins Street, Docklands,
 3008 AUSTRALIA

Person reporting (if different)

Financial contact for paying fees (THIS INFORMATION WILL NOT BE MADE PUBLIC)

Related information

State your policy on palm oil (Please provide links, upload attachments or complete the text box)

Please provide links for reports that may be relevant to Sustainable Palm Oil.

ANZ maintains a Sensitive Sector policy for the Forestry industry. This policy provides guidance in assessing transactions that are related to forestry - including palm oil. ANZ uses the RSPO principles and criteria for sustainable palm oil as the basis for approving related transactions. Moreover, ANZ reviews its suite of sensitive sector policies across annually to ensure they are consistent with industry standards, our Corporate Responsibility framework, and other industry-specific instrumentalities endorsed by the bank.

Upload new file	: http://www.rspo.org/acop/internal/upload/285705_form1.pdf
Palm oil related websites	: http://www.anz.com/about-us/corporate-responsibility/customers/responsible-business-lending/policies-guidelines/sector-policies/
RSPO reporting period	: July 2011 to June 2012
Date of submission	: Date/Month/2012

Banks & Investors

Operational profile:

Please state what your main activities are within finance:

| Private Banking | Corporate/ Business Banking | Retail Banking | Treasury | Trade Finance | Structured Finance | Capital Markets | Internet Banking/ E-Banking | SME Banking

Operations in palm oil:

What are the various types of financial services to the oil palm sector provided by your organization?

| Trade Solutions | Lending/ Loans | Leasing | Treasury Products | Cash Management Products | Investments | Insurance | Other; Risk Management Solution

How large is your investment/financial interest in the palm oil sector?

Agribusiness is one of ANZ's super-regional strategic growth industries and Palm Oil is a part of that sector as we seek to strengthen our Agribusiness proposition.

What geographic regions do you operate in for the Palm Oil business?

Australasia, Asia, Europe, North America

Different sectors which you have the relationship with:

Growers; Processors & Traders; Consumer Goods Manufacturers; Retailers

Number of lending engagements with palm oil organizations within the reporting period:

N/A

Palm Oil Policy:

Does your organisation have a lending or investment policy on palm oil?
(If so please submit a copy as a pdf)

Does the policy on palm oil make specific reference to RSPO certified sustainable palm oil?
Yes

Do you require your customers to be RSPO members?
Maybe

Do you require your customers to have a public a Time-bound plan for 100% RSPO certification?
Maybe

Number of lending engagements refused due to non-compliance with your banks' palm oil policy:
N/A

Number of customers joined the RSPO as a result of engagement:
N/A

Amongst the oil palm growers, miller and refiner clients or prospects you engaged with, how many have consequently become RSPO members (# in the reporting period only)?
N/A

Time-bound plan

Time-bound plan - Year expected to achieve 100% certified palm oil financed:

In keeping with our policy, verification is a key principle for ensuring that sustainable practices are applied by our customer. We look for all customers in this sector to be moving towards CSPO.

What other commitments & activities have you undertaken in the reporting year to promote CSPO?
ANZ has created awareness of the sustainability issues associated with palm oil across the organisation and discusses CSPO with current and prospective customer. ANZ is a member of the RSPO and uses its principles and criteria for sustainable palm oil as the basis for due diligence in assessing palm oil transactions. ANZ has publicly stated its membership and support of the RSPO. ANZ considers all material transactions relating to palm oil with regard to our social and environmental policy settings. ANZ has also implemented internal training for staff on sustainability, these staff include those working directly with customers in the Palm Oil industry.

Targets for next reporting period

Outline actions that will be taken in the coming year to promote sustainable palm oil:

ANZ will continue to consider all material transactions relating to palm oil with regard to our social and environmental policy settings. We discuss CSPO with all prospective and current customers.