

ASSURANCE STATEMENT



SGS AUSTRALIA PTY LTD'S INDEPENDENT ASSURANCE REPORT ON APE&A GREENHOUSE GAS EMISSIONS DATA IN THE AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD CORPORATE RESPONSIBILITY REPORT FOR 2011. 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 Greenhouse Gases data contained within their Corporate Responsibility Report 2011 for the APEA (Asia, Pacific, Europe and America) operations. The scope of this assurance statement excludes ANZ's Australian and New Zealand based operations as well as operations carried out at two of ANZ's buildings at Bangalore, India. The emissions of these sites excluded are detailed at the ISO 14064-1 verification statement SGS/VER0027 issued by SGS Australia.

The period covered in the 2011 Report is from 1st October 2010 to 30th September 2011. The scope of the assurance, based on the SGS Sustainability Report Assurance methodology, included the Greenhouse Gas Assertion made in ANZ (APEA) Greenhouse Gas Emissions Inventory contained in web pages entitled Carbon – ANZ Global Greenhouse Gas Inventory. 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 ISAE3000, the WRI Greenhouse Gas Protocol and the ISO 14064-3:2006. These protocols follow differing levels of Assurance depending on 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); evaluation of systems and processes for collection and collation of data; documentation and record review.

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 Greenhouse Gas Emissions Verification, Sustainability Report Assurance, Environment, Health & Safety, Quality, Social Systems Management Systems, and Forestry Stewardship Council (FSC) Chain of Custody,

ASSURANCE OPINION

On the basis of the methodology described and the verification work performed, we conducted a limited assurance review of the Greenhouse Gases data contained within ANZ's 2011 Corporate Responsibility Report. There was no evidence that the GHG assertion for ANZ's APEA region is not materially correct and is not a fair representation of GHG data and information. It is understood that there are various complexities faced in gathering data from the various countries within the APEA region however we believe that ANZ should strive for a reasonable assurance for some of the countries with the larger contribution of greenhouse gas emissions over the next reporting period as there are opportunities to improve the data collection in reporting the APEA region greenhouse gas emissions.

A blue ink signature of Peter Hillbrich is located below the Assurance Opinion section.

Peter Hillbrich
General Manager – Auditing Division
SGS Australia
WWW.SGS.COM
22nd December, 2011