



Supplementary Offering Circular dated 20 August 2021

Australia and New Zealand Banking Group Limited

*Australian Business Number 11 005 357 522
(Incorporated with limited liability in Australia and registered in the State of Victoria)*

MARKETS ISSUANCE PROGRAMME

This supplement (“**Supplement**”) is supplemental to, and should be read and construed together with the offering circular of Australia and New Zealand Banking Group Limited (the “**Issuer**” or “**ANZBGL**”) dated 17 May 2021 for the Markets Issuance Programme (the “**Offering Circular**”).

The purpose of this Supplement is to incorporate by reference into the Offering Circular ANZBGL's 2021 Basel III Pillar 3 Disclosure as at 30 June 2021 and the related June 2021 Basel III Pillar 3 / 3Q21 Chart Pack (the “**Basel III Disclosure**”).

Terms defined in the Offering Circular have the same meaning when used in this Supplement.

ANZBGL accepts responsibility for the information contained in this Supplement and to the best of the knowledge of ANZBGL, the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

ANZBGL Basel III Disclosure

On 18 August 2021, ANZBGL released its Basel III Disclosure. By virtue of this Supplement, the Basel III Disclosure shall be deemed to be incorporated into, and form part of, the Offering Circular.

A copy of the Basel III Disclosure is available at: <https://www.anz.com/shareholder/centre/reporting/regulatory-disclosure/>.

To the extent that there is any inconsistency between any statement contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement and any other statement contained in the Offering Circular or in any information or document incorporated by reference into, and forming part of, the Offering Circular, the statements contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement will prevail.