Tier 2 Capital InstrumentsUSD 300m Perpetual Subordinated Notes



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	GB0040024555 (ISIN)
3	Governing law(s) of the instrument	English
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 423 million
9	Par value of instrument	USD 10,000 or USD 250,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	30 October 1986
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	30 October 1991 Tax Event Redemption at par plus accrued interest
16	Subsequent call dates, if applicable	Each subsequent Interest Payment Date after the first call date
	Coupons/dividends	,
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6 month USD LIBOR + 0.15%
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, Conversion rate	N/A
27	If convertible, Mandatory or optional conversion	N/A

Tier 2 Capital InstrumentsUSD 300m Perpetual Subordinated Notes



28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital instruments issued prior to 1 January 2013. (Refer to the document entitled "Main features of ANZ's Tier 2 Capital Instruments" for details of ANZ's Tier 2 Capital Instruments issued prior to 1 January 2013).
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	No Basel III loss absorbency feature at the Point of Non-Viability
38	Further information	The Notes are listed on the LUX. Refer to the LUX website for further information relevant to these securities.



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0450880496 (ISIN)
3	Governing law(s) of the instrument	England and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 1,188 million
9	Par value of instrument	EUR 50,000 and multiples of EUR 1,000 thereafter
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	10 September 2009
12	Perpetual or dated	Dated
13	Original maturity date	10 September 2019
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax Events Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.125%
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible. Conversion rate	N/A
27	If convertible. Mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A



29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind unsubordinated unsecured creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	No Basel III loss absorbency feature at the Point of Non-Viability
38	Further information	The securities are listed on LSE. Refer to the LSE website for further information relevant to these securities.



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US052528AH96 (Rule 144A ISIN) USQ0426RNB07 (Reg.S ISIN)
3	Governing law(s) of the instrument	New York and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 1,128 million
9	Par value of instrument	USD 200,000 and multiples of USD 1,000 thereafter
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	19 March 2014
12	Perpetual or dated	Dated
13	Original maturity date	19 March 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Regulatory Events Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.50%
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual approach)
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the USD par value of the security (subject to a 1% discount),



		subject to a maximum conversion number
27	If convertible. Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion is not able to occur within 5 business days (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	N/A



Issuer	Australia and New Zealand Banking Group Limited (ANZ)
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1174138708 (ISIN) 117413870 (Common Code)
Governing law(s) of the instrument	English and Victoria, Australia
Regulatory Treatment	
Transitional Basel III rules	Tier 2
Post-transitional Basel III rules	Tier 2
Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 524 million
Par value of instrument	CNY 1,000,000 and integral multiples of CNY 10,000 in excess thereof
Accounting classification	Liability-amortised cost
Original date of issuance	30 January 2015
Perpetual or dated	Dated
Original maturity date	30 January 2025
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	30 January 2020 Tax Events Regulatory Events Redemption at Par (plus accrued interest)
Subsequent call dates, if applicable	N/A
Coupons/dividends	
Fixed or floating dividend/coupon	Fixed (with a change of interest)
Coupon rate and any related index	To (but excluding) 30 January 2020: 4.75%.
	From (and including) 30 January 2020 (if not called): reset to a fixed rate equal to the prevailing one-year CNH HIBOR Rate appearing on Bloomberg page HICNH1Y (or its replacement page) on 30 January 2020 at 11.15am (Hong Kong time) or at such time as the same is published by the Treasury Markets Association on that date plus 0.827 per cent.
Existence of a Dividend Stopper	No
Fully discretionary, partial discretionary or mandatory	Mandatory
Existence of step up or other incentive to redeem	No
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument Regulatory Treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group & solo Instrument type (ordinary shares/preference shares/subordinated notes/other) Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a Dividend Stopper Fully discretionary, partial discretionary or mandatory Existence of step up or other incentive to



22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual approach)
25	If convertible, fully or partially	May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the CNY par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	The securities are listed on ASX. Refer to the ASX website for further information relevant to these securities.



1	Issuer	Australia and New Zealand Banking Group
1	Issuei	Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1206978543 (ISIN) 120697854 (Common Code)
3	Governing law(s) of the instrument	English and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 520 million
9	Par value of instrument	SGD 250,000 and integral multiples of SGD 250,000 in excess thereof
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	23 March 2015
12	Perpetual or dated	Dated
13	Original maturity date	23 March 2027
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	23 March 2022 Tax Events Regulatory Events Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed (with a change of interest)
18	Coupon rate and any related index	To (but excluding) 23 March 2022: 3.75%.
		From (and including) 23 March 2022 (if not called): reset to a fixed rate equal to the prevailing five-year SGD SOR Rate appearing on Bloomberg page SDSW5 TPRA Currency (or its replacement page) two Singapore business days preceding the 23 March 2022, plus 1.372 per cent.
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as
		<u> </u>



		determined by APRA (contractual
25	If convertible, fully or partially	approach) May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the SGD par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	The securities are listed on ASX. Refer to the ASX website for further information relevant to these securities.



Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) 123306473 (Common Code) 123306473 (1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
Regulatory Treatment Transitional Basel III rules Post-transitional Basel III rules Fier 2 Eligible at solo/group/group & solo Instrument type (ordinary shares/preference shares/subordinated notes/other) Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date) Par value of instrument AUD 200,000 and multiples of AUD 2,000 thereafter Dated Original date of issuance Perpetual or dated Original maturity date Subordinated Notes AUD 200 million AUD 200 million AUD 200,000 and multiples of AUD 2,000 thereafter Liability-amortised cost May 2015 Perpetual or dated Original maturity date Subsequant call subject to prior supervisory approval Subsequent call date, contingent call dates and redemption amount Coupons/dividends Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed (with a change of interest) To (but excluding) 13 May 2022 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11 am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Pully discretionary, partial discretionary or mandatory Existence of step up or other incentive to redeem	2	Bloomberg identifier for private	
4 Transitional Basel III rules Tier 2 5 Post-transitional Basel III rules Tier 2 6 Eligible at solo/group/group & solo Solo & Group (Levels 1 & 2) 7 Instrument type (ordinary shares/preference shares/subordinated notes/other) Subordinated Notes 8 Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date) AUD 200 million 9 Par value of instrument AUD 200,000 and multiples of AUD 2,000 thereafter 10 Accounting classification Liability-amortised cost 11 Original date of issuance 13 May 2015 12 Perpetual or dated Dated 13 Original maturity date 13 May 2027 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount 13 May 2022 16 Subsequent call dates, if applicable N/A 17 Fixed or floating dividend/coupon Fixed (with a change of interest) 18 Coupons/dividends To (but excluding) 13 May 2022: 4.75%. 18 From (and including) 13 May 2022: 4.75%. From (and including) 13 May 2022: 4.75%. Fro	3	Governing law(s) of the instrument	English and Victoria, Australia
Fost-transitional Basel III rules Fire 2		Regulatory Treatment	
Eligible at solo/group/group & solo Solo & Group (Levels 1 & 2)	4	Transitional Basel III rules	Tier 2
7 Instrument type (ordinary shares/preference shares/subordinated notes/other) 8 Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a Dividend Stopper No Subordinated Notes AUD 200 million AUD 200,000 and multiples of AUD 2,000 thereafter Liability-amortised cost Liability-amortised cost 13 May 2015 Dated 13 May 2027 Yes 13 May 2027 Yes 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount Regulatory Events Regulatory Events Regulatory Events Regulatory Events Redemption at Par (plus accrued interest) N/A Coupons/dividends 17 Fixed or floating dividend/coupon Fixed (with a change of interest) To (but excluding) 13 May 2022: 4.75%. From (and including) 13 May 2022: (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. 19 Existence of a Dividend Stopper No Pully discretionary, partial discretionary or mandatory Existence of step up or other incentive to redeem	5	Post-transitional Basel III rules	Tier 2
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thereafter 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Form (and including) 13 May 2022 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11 am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. 19 Existence of a Dividend Stopper 20 Fully discretionary, partial discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Research and support incentive to redeem 23 Research and support incentive to redeem 24 Research and support incentive to redeem 25 Research and support incentive to redeem 26 Research and support incentive to redeem 27 Research and support incentive to redeem 28 Research and support incentive to redeem 29 Research and support incentive to redeem 39 Research and support incentive to redeem 30 Research and support incentive to redeem	8	(Currency in mil, as of most recent	AUD 200 million
11 Original date of issuance 12 Perpetual or dated Dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index Coupon rate and any related index From (and including) 13 May 2022 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. 19 Existence of a Dividend Stopper No Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am or the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised.	9	Par value of instrument	
12 Perpetual or dated 13 Original maturity date 13 May 2027 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Form (and including) 13 May 2022: 4.75%. From (and including) 13 May 2022; 4.75%. From (and including) 14 May 2022; 4.75%. From (and including) 14 May 2022; 4.75%. From (and including) 15 May	10	Accounting classification	Liability-amortised cost
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14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable N/A 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 From (and including) 13 May 2022 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. 19 Existence of a Dividend Stopper 10 Fully discretionary, partial discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Existence of step up or other incentive to redeem	12	Perpetual or dated	Dated
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and redemption amount Tax Events Regulatory Events Redemption at Par (plus accrued interest) N/A Coupons/dividends Fixed or floating dividend/coupon Fixed (with a change of interest) To (but excluding) 13 May 2022: 4.75%. From (and including) 13 May 2022: (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Existence of a Dividend Stopper No Fully discretionary, partial discretionary or mandatory Existence of step up or other incentive to redeem No	14		Yes
Subsequent call dates, if applicable N/A	15		Tax Events Regulatory Events
Fixed or floating dividend/coupon Fixed (with a change of interest) To (but excluding) 13 May 2022: 4.75%. From (and including) 13 May 2022 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Pully discretionary, partial discretionary or mandatory Existence of step up or other incentive to redeem No	16	Subsequent call dates, if applicable	
To (but excluding) 13 May 2022: 4.75%. From (and including) 13 May 2022 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. Parallel Existence of a Dividend Stopper No Fully discretionary, partial discretionary or mandatory Mandatory No Existence of step up or other incentive to redeem No		Coupons/dividends	
From (and including) 13 May 2022 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. 19 Existence of a Dividend Stopper No Fully discretionary, partial discretionary or mandatory Existence of step up or other incentive to redeem No	17	Fixed or floating dividend/coupon	Fixed (with a change of interest)
called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised. 19 Existence of a Dividend Stopper No Pully discretionary, partial discretionary or mandatory Mandatory Mandatory No Existence of step up or other incentive to redeem No	18	Coupon rate and any related index	To (but excluding) 13 May 2022: 4.75%.
20 Fully discretionary, partial discretionary or mandatory 21 Existence of step up or other incentive to redeem No			called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to 13 May 2022, plus 1.85 per cent, the sum of which is annualised.
mandatory 21 Existence of step up or other incentive to redeem No			
redeem	20	· · · · · · · · · · · · · · · · · · ·	Mandatory
22 Noncumulative or cumulative Cumulative	21		No
	22	Noncumulative or cumulative	Cumulative



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual approach)
25	If convertible, fully or partially	May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the AUD par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	The securities are listed on ASX. Refer to the ASX website for further information relevant to these securities.



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AU3FN0029575 (ISIN) 132002436 (Common Code)
3	Governing law(s) of the instrument	Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 700 million
9	Par value of instrument	AUD 1,000
10	Accounting classification	Liability-amortised cost
11	Original date of issuance (Tranche 1 AUD 600 million) (Tranche 2 AUD 100 million)	17 November 2015 17 February 2016
12	Perpetual or dated	Dated
13	Original maturity date	17 May 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	17 May 2021 Tax Events Regulatory Events Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	Each subsequent Interest Payment Date after the first call date
	Coupons/dividends	1 =
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month Bank Bill Rate (BBSW) +2.7%
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual approach)
25	If convertible, fully or partially	May convert fully or partially (although



	Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)
26 If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares to the value of approximately AUD 1,000 (subject to a 1% discount), subject to a maximum conversion number
27 If convertible, Mandatory or optional conversion	al Mandatory
28 If convertible, specify instrument ty convertible into	pe Common Equity Tier 1
29 If convertible, specify issuer of instr it converts into	rument ANZ
30 Write-down feature	Yes
31 If write-down, write-down trigger(s	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32 If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33 If write-down, permanent or tempo	rary Permanent
34 If temporary write-down, descriptio write-up mechanism	n of N/A
Position in subordination hierarchy i liquidation (specify instrument type immediately senior to instrument)	1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36 Non-compliant transitioned features	S No
37 If yes, specify non-compliant featur	res N/A
38 Further information	N/A



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1363002376 (ISIN) 136300237 (Common Code)
3	Governing law(s) of the instrument	English and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 255 million
9	Par value of instrument	
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	12 February 2016
12	Perpetual or dated	Dated
13	Original maturity date	12 February 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Regulatory Events Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.183%
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual approach)
25	If convertible, fully or partially	May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)



26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the JPY par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion is not able to occur within 5 business days (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	N/A



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US052528AK26 (144a ISIN) USQ0426RND62 (Reg-S ISIN)
3	Governing law(s) of the instrument	New York and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 2,114 million
9	Par value of instrument	USD 200,000 and multiples of USD 1,000 thereafter
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	19 May 2016
12	Perpetual or dated	Dated
13	Original maturity date	19 May 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Tax Events, Regulatory Events, Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.400%
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual approach)
25	If convertible, fully or partially	May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)



26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the USD par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	N/A



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1442245822 (ISIN) 144224582 (Common code)
3	Governing law(s) of the instrument	English and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 127 million
9	Par value of instrument	JPY 100,000,000
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	11 July 2016
12	Perpetual or dated	Dated
13	Original maturity date	11 July 2028
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	11 July 2023 Tax Events, Regulatory Events, Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	To (but excluding) 11 July 2023: 0.952%.
		From (and including) 11 July 2023 (if not called): reset to a fixed rate equal to the prevailing five-year JPY MSR rate, appearing on Bloomberg Page GDC0157 (or its replacement page) at 3pm Tokyo time on the day which is two Tokyo business days prior to the optional redemption date, plus 1.103 per cent.
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual



		approach)
25	If convertible, fully or partially	May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the JPY par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1449869038 (ISIN) 144986903 (Common code)
3	Governing law(s) of the instrument	English and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 127 million
9	Par value of instrument	JPY 100,000,000
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	21 July 2016
12	Perpetual or dated	Dated
13	Original maturity date	21 July 2026
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	21 July 2021 Tax Events, Regulatory Events, Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	To (but excluding) 21 July 2021: 0.70%.
		From (and including) 21 July 2021 (if not called): reset to a fixed rate equal to the prevailing five-year JPY MSR rate, appearing on Bloomberg Page GDC0157 (or its replacement page) at 3pm Tokyo time on the day which is two Tokyo business days prior to the optional redemption date, plus 0.91 per cent.
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual



		approach)
25	If convertible, fully or partially	May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the JPY par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	N/A

Tier 2 Capital Instruments AUD 225m Subordinated Notes due 2032



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1678362911 (ISIN) 167836291 (Common Code)
3	Governing law(s) of the instrument	English and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 225 million
9	Par value of instrument	AUD 200,000 and multiples of AUD 2,000 thereafter
10	Accounting classification	Liability-amortised cost
11	Original date of issuance	7 September 2017
12	Perpetual or dated	Dated
13	Original maturity date	7 September 2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	7 September 2027 Tax Events Regulatory Events Redemption at Par (plus accrued interest)
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	To (but excluding) 7 September 2027: 4.75%.
		From (and including) 7 September 2027 (if not called): reset to a fixed rate equal to the prevailing five-year AUD Swap Rate appearing on Bloomberg Page ICAA1 (or its replacement page) adjusted for a quarterly basis at 11am on the day which is two business days prior to the optional redemption date, plus 1.941 per cent.
19	Existence of a Dividend Stopper	No
20	Fully discretionary, partial discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No

Tier 2 Capital Instruments AUD 225m Subordinated Notes due 2032



23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Mandatory: Non-Viability Trigger Event as determined by APRA (contractual approach)
25	If convertible, fully or partially	May convert fully or partially (although will always convert fully on a Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable)
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares equivalent to the par value of the security (subject to a 1% discount), subject to a maximum conversion number
27	If convertible, Mandatory or optional conversion	Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	ANZ
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event if conversion does not occur within 5 business days for any reason (contractual approach)
32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion trigger)
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind Tier 2 capital issued prior to 1 January 2013. Refer to the details of the Tier 2 Subordinated Notes issued prior to 1 January 2013 detailed above.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
38	Further information	The securities are listed on ASX. Refer to the ASX website for further information relevant to these securities.