#### **Additional Tier 1 Capital Instruments** U.S.\$1 Billion Fixed Rate Resetting Perpetual Subordinated Contingent Convertible Securities (ANZ Capital Securities)



1	Issuer	Australia and New Zealand Banking Group
-		Limited (ANZ), through its London branch
2	Unique identifier (eg CUSIP, ISIN or	144A Global Note:
	Bloomberg identifier for private	CUSIP: 05254HAA2
	placement)	ISIN: US05254HAA23
		Common Code: 143321045
		Reg S Global Note:
		CUSIP: Q08328AA6
		ISIN: USQ08328AA64 Common Code: 143306682
3	Governing law(s) of the instrument	New York and Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo & Group (Level 1 & 2)
7	Instrument type (ordinary	Subordinated Notes
-	shares/preference shares/subordinated	
	notes/other)	
8	Amount recognised in Regulatory Capital	AUD 1,546 million (as at 30 Sep 2023)
	(Currency in mil, as of most recent	
	reporting date)	
9	Par value of instrument	U.S.\$200,000 and integral multiples of
		U.S.\$1,000 in excess thereof
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	15-Jun-16
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory	Yes
	approval	
15	Optional call date, contingent call dates	15 June 2026
	and redemption amount	Tax and Regulatory Events
		Redemption at par
16	Subsequent call dates, if applicable	Every fifth anniversary after 15 June 2026
		(Reset Date)
L	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed

#### **Additional Tier 1 Capital Instruments** U.S.\$1 Billion Fixed Rate Resetting Perpetual Subordinated Contingent Convertible Securities (ANZ Capital Securities)



18	Coupon rate and any related index	From (and including) 15 June 2016 to but excluding 15 June 2026: 6.750% From (and including) each Reset Date to but excluding the next succeeding Reset Date: interest rate equal to the sum of the then prevailing Mid-Market Swap Rate and 5.168% Mid-Market Swap Rate is the mid-market U.S. dollar swap rate having a 5-year maturity appearing on Bloomberg page "USISDA05 Index" at 11:00 a.m. (New York time) on the reset determination date.
19	Existence of a Dividend Stopper	Yes
20	Fully discretionary, partial discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Non-Viability Trigger Event as determined by APRA and Common Equity Capital Trigger Event (contractual approach)
25	If convertible, fully or partially	Fully Convertible: Non-Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non-viable. May convert fully or partially in all other circumstances.
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Group Holdings Limited 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 Group Holdings Limited (ASX:ANZ)
30	Write-down feature	Yes

#### **Additional Tier 1 Capital Instruments** U.S.\$1 Billion Fixed Rate Resetting Perpetual Subordinated Contingent Convertible Securities (ANZ Capital Securities)



31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days. If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ
		Group Holdings Limited. (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 and ANZ's USD300m Perpetual Subordinated Notes. (Refer to the document entitled "Main features of ANZ's Tier 2 Capital Instruments" for further details of those prior ranking instruments).
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. Details of the changes to the terms of the Notes to reflect the implementation of ANZ Group Holdings Limited as the non-operating holding company for the ANZ Group were announced on the ASX on 16 December 2022.



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AN3PG (ASX) ISINs: AU0000261398 (AN3) AU0000ANZPG6 (ANZ)
3	Governing law(s) of the instrument	Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
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 1,622 million
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	27 September 2016
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	20 March 2024
	and redemption amount	Tax and Regulatory Events
		Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day Bank Bill Rate (BBSW) + 4.70%) x (1 – Tax Rate).
19	Existence of a Dividend Stopper	Yes
20	Fully discretionary, partial discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
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24	If convertible, conversion trigger(s)	Mandatory: 20 March 2026 and each subsequent Distribution Payment Date if the mandatory conversion conditions are satisfied (Mandatory Conversion Date), Issuer Change of Control (subject to conditions), Non-Viability Trigger Event as determined by APRA (contractual approach) and Common Equity Capital Trigger Event Optional: 20 March 2024 or Tax or Regulatory Event (subject to conditions)
25	If convertible, fully or partially	Fully Convertible: Mandatory Conversion Date, Change of Control Event and a Non- Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non- viable. May convert fully or partially in all other circumstances
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, 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 Group Holdings Limited (ASX:ANZ)
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days. If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.
		(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 and ANZ's USD300m Perpetual Subordinated Notes. (Refer to the document entitled "Main features of ANZ's Tier 2 Capital Instruments" for further details of those prior ranking instruments).
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 and the Prospectus dated 24 August 2016 for further information relevant to these securities. Details of the changes to the terms of the Notes to reflect the implementation of ANZ Group Holdings Limited as the non-operating holding company for the ANZ Group were announced on the ASX on 27 October 2022.



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AN3PH (ASX) ISINs: AU0000261406 (AN3) AU0000ANZPH4 (ANZ)
3	Governing law(s) of the instrument	Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
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 931 million
9	Par value of instrument	AUD 100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	28 September 2017
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	20 March 2025
	and redemption amount	Tax and Regulatory Events
		Redemption at par
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day Bank Bill Rate (BBSW) + 3.80%) x (1 - Tax Rate).
19	Existence of a Dividend Stopper	Yes
20	Fully discretionary, partial discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
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24	If convertible, conversion trigger(s)	Mandatory: 20 March 2027 and each subsequent Distribution Payment Date if the mandatory conversion conditions are satisfied (Mandatory Conversion Date), Issuer Change of Control (subject to conditions), Non-Viability Trigger Event as determined by APRA (contractual approach) and Common Equity Capital Trigger Event Optional: 20 March 2025 or Tax or Regulatory Event (subject to conditions)
25	If convertible, fully or partially	Fully Convertible: Mandatory Conversion Date, Change of Control Event and a Non- Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non- viable.
		May convert fully or partially in all other circumstances
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, 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 Group Holdings Limited (ASX:ANZ)
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.
		If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.
		(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 and ANZ's USD300m Perpetual Subordinated Notes. (Refer to the document entitled "Main features of ANZ's Tier 2 Capital Instruments" for further details of those prior ranking instruments).
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 and the Prospectus dated 24 August 2017 for further information relevant to these securities. Details of the changes to the terms of the Notes to reflect the implementation of ANZ Group Holdings Limited as the non-operating holding company for the ANZ Group were announced on the ASX on 27 October 2022.



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or	AN3PI (ASX)
	Bloomberg identifier for private	ISINS:
	placement)	AU0000261422 (AN3) AU0000160905 (ANZ)
3	Governing law(s) of the instrument	Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo & Group (Levels 1 & 2)
7	Instrument type (ordinary	Subordinated Notes
,	shares/preference shares/subordinated notes/other)	
8	Amount recognised in Regulatory Capital	AUD 1,500 million
	(Currency in mil, as of most recent	
	reporting date)	
9	Par value of instrument	AUD 100
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	8 July 2021
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	20 March 2028, 20 June 2028 and 20
	and redemption amount	September 2028
		Tax and Regulatory Events
		Redemption at par
16	Subsequent call dates, if applicable	N/A
-	Coupons/dividends	· ·
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day Bank Bill Rate (BBSW) +3.0%) x
10		(1 – Tax Rate).
19	Existence of a Dividend Stopper	Yes
20	Fully discretionary, partial discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative



24	If convertible, conversion trigger(s)	Mandatory: 20 September 2030 and each subsequent Distribution Payment Date if the mandatory conversion conditions are satisfied (Mandatory Conversion Date), Issuer Change of Control (subject to conditions), Non-Viability Trigger Event as determined by APRA (contractual approach) and Common Equity Capital Trigger Event
		Optional: 20 March 2028, 20 June 2028 and 20 September 2028 or Tax or Regulatory Event (subject to conditions)
25	If convertible, fully or partially	Fully Convertible: Mandatory Conversion Date, Change of Control Event and a Non- Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non- viable. May convert fully or partially in all other
		circumstances
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, 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 Group Holdings Limited (ASX:ANZ)
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.
		If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.
32	If write-down, full or partial	(contractual approach) Fully or partially (as applicable by
22	If white down normanist out on the	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 and ANZ's USD300m Perpetual Subordinated Notes. (Refer to the document entitled "Main features of ANZ's Tier 2 Capital Instruments" for further details of those prior ranking instruments).
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 and the Prospectus dated 9 June 2021 for further information relevant to these securities. Details of the changes to the terms of the Notes to reflect the implementation of ANZ Group Holdings Limited as the non-operating holding company for the ANZ Group were announced on the ASX on 27 October 2022.



2       Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)       AN3PJ (ASX) ISINs: AU0000261414 (AN3) AU0000261414 (AN3) AU000020942 (ANZ)         3       Governing law(s) of the instrument       Victoria, Australia         Regulatory Treatment         4       Transitional Basel III rules       Additional Tier 1         5       Post-transitional Basel III rules       Additional Tier 1         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       Armount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)       AUD 1,310 million         9       Par value of instrument       AUD 100         10       Accounting classification       Liability - amortised cost         11       Original date of issuance       24 March 2022         12       Perpetual or dated       Perpetual         13       Original maturity date       No Maturity         14       Issuer call subject to prior supervisory approval       Yes         15       Optional call dates, if applicable       20 June 2029 and 20 September 2029         Coupons/dividends/coupon       Floating         18       Coupon rate and any rel	1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
placement)AU0000261414 (AN3) AU000020942 (ANZ)3Governing law(s) of the instrumentVictoria, Australia7Regulatory TreatmentAdditional Tier 15Post-transitional Basel III rulesAdditional Tier 16Eligible at solo/group/group & soloSolo & Group (Levels 1 & 2)7Instrument type (ordinary shares/preference shares/subordinated notes/other)Subordinated Notes8Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)AUD 10010Accounting classificationLiability - amortised cost11Original date of issuance24 March 202212Perpetual or datedPerpetual13Original maturity dateNo Maturity14Issuer call subject to prior supervisory approvalYes15Optional call date, contingent call dates and redemption amount20 March 202916Subsequent call dates, if applicable20 June 2029 and 20 September 2029Coupons/dividends(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend StopperYes20Fully discretionary, partial discretionary or mandatoryFully discretionary (1 - Tax Rate).21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNon-cumulative	2		
Regulatory Treatment4Transitional Basel III rulesAdditional Tier 15Post-transitional Basel III rulesAdditional Tier 16Eligible at solo/group/group & soloSolo & Group (Levels 1 & 2)7Instrument type (ordinary shares/preference shares/subordinated notes/other)Subordinated Notes8Amount recognised in Regulatory Capital (Currency in mil, as of most recent 			AU0000261414 (AN3)
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5Post-transitional Basel III rulesAdditional Tier 16Eligible at solo/group/group & soloSolo & Group (Levels 1 & 2)7Instrument type (ordinary shares/preference shares/subordinated notes/other)Subordinated Notes8Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)AUD 1,310 million9Par value of instrumentAUD 10010Accounting classificationLiability - amortised cost11Original date of issuance24 March 202212Perpetual or datedPerpetual13Original maturity dateNo Maturity14Issuer call subject to prior supervisory approval20 March 202915Optional call date, contingent call dates and redemption amount20 March 202916Subsequent call dates, if applicable Coupons/dividends20 June 2029 and 20 September 202917Fixed or floating dividend/couponFloating18Coupon rate and any related index mandatory(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend Stopper mandatoryYes20Fully discretionary, partial discretionary or mandatoryFully discretionary fully discretionary21Existence of step up or other incentive to redeemNon-cumulative22Noncumulative or cumulativeNon-cumulative		Regulatory Treatment	
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10Accounting classificationLiability - amortised cost11Original date of issuance24 March 202212Perpetual or datedPerpetual13Original maturity dateNo Maturity14Issuer call subject to prior supervisory approvalYes15Optional call date, contingent call dates and redemption amount20 March 2029 Tax and Regulatory Events16Subsequent call dates, if applicable20 June 2029 and 20 September 2029 Coupons/dividends17Fixed or floating dividend/couponFloating18Coupon rate and any related index mandatory(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend Stopper mandatoryYes20Fully discretionary, partial discretionary or mandatoryFully discretionary Mon-cumulative21Noncumulative or cumulativeNon-cumulative	8	(Currency in mil, as of most recent	AUD 1,310 million
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14Issuer call subject to prior supervisory approvalYes15Optional call date, contingent call dates and redemption amount20 March 2029 Tax and Regulatory Events Redemption at par16Subsequent call dates, if applicable20 June 2029 and 20 September 2029Coupons/dividends20 June 2029 and 20 September 202917Fixed or floating dividend/couponFloating18Coupon rate and any related index(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend StopperYes20Fully discretionary, partial discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNon-cumulative	12	Perpetual or dated	Perpetual
approval20 March 202915Optional call date, contingent call dates and redemption amount20 March 2029Tax and Regulatory EventsRedemption at par16Subsequent call dates, if applicable20 June 2029 and 20 September 2029Coupons/dividends20 June 2029 and 20 September 202917Fixed or floating dividend/couponFloating18Coupon rate and any related index(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend StopperYes20Fully discretionary, partial discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNon-cumulative	13	Original maturity date	No Maturity
and redemption amountTax and Regulatory EventsRedemption at par16Subsequent call dates, if applicable20 June 2029 and 20 September 2029Coupons/dividends20 June 2029 and 20 September 202917Fixed or floating dividend/couponFloating18Coupon rate and any related index(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend StopperYes20Fully discretionary, partial discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNon-cumulative	14		Yes
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16Subsequent call dates, if applicable20 June 2029 and 20 September 2029Coupons/dividendsFixed or floating dividend/couponFloating17Fixed or floating dividend/couponFloating18Coupon rate and any related index(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend StopperYes20Fully discretionary, partial discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNon-cumulative			Tax and Regulatory Events
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17Fixed or floating dividend/couponFloating18Coupon rate and any related index(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend StopperYes20Fully discretionary, partial discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNon-cumulative	16		20 June 2029 and 20 September 2029
18Coupon rate and any related index(90 day Bank Bill Rate (BBSW) + 2.7%) x (1 - Tax Rate).19Existence of a Dividend StopperYes20Fully discretionary, partial discretionary or mandatoryFully discretionary21Existence of step up or other incentive to redeemNo22Noncumulative or cumulativeNon-cumulative		• •	
Image: Market with the second secon	17	Fixed or floating dividend/coupon	Floating
<ul> <li>20 Fully discretionary, partial discretionary or mandatory</li> <li>21 Existence of step up or other incentive to redeem</li> <li>22 Noncumulative or cumulative</li> <li>Non-cumulative</li> </ul>	18	Coupon rate and any related index	
mandatory     21       Existence of step up or other incentive to redeem     No       22     Noncumulative or cumulative     Non-cumulative	19	Existence of a Dividend Stopper	Yes
redeem       22     Noncumulative or cumulative       Non-cumulative	20		Fully discretionary
	21		No
23     Convertible or non-convertible     Convertible	22	Noncumulative or cumulative	Non-cumulative
	23	Convertible or non-convertible	Convertible



24	If convertible, conversion trigger(s)	Mandatory: 20 September 2031 and each subsequent Distribution Payment Date if the mandatory conversion conditions are satisfied (Mandatory Conversion Date), Issuer Change of Control (subject to conditions), Non-Viability Trigger Event as determined by APRA (contractual approach) and Common Equity Capital Trigger Event
		Optional: 20 March 2029, 20 June 2029 and 20 September 2029 or Tax or Regulatory Event (subject to conditions)
25	If convertible, fully or partially	Fully Convertible: Mandatory Conversion Date, Change of Control Event and a Non- Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non- viable. May convert fully or partially in all other
		circumstances
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, 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 Group Holdings Limited (ASX:ANZ)
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.
		If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.
32	If write-down, full or partial	(contractual approach) Fully or partially (as applicable by
33	If write-down, permanent or temporary	reference to the relevant conversion trigger ) Permanent
55	in write-down, permanent of temporary	remanent



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 and ANZ's USD300m Perpetual Subordinated Notes. (Refer to the document entitled "Main features of ANZ's Tier 2 Capital Instruments" for further details of those prior ranking instruments).
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 and the Prospectus dated 23 February 2022 for further information relevant to these securities. Details of the changes to the terms of the Notes to reflect the implementation of ANZ Group Holdings Limited as the non-operating holding company for the ANZ Group were announced on the ASX on 27 October 2022.



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AN3PK (ASX) AU0000267783 (ISIN)
3	Governing law(s) of the instrument	Victoria, Australia
	Regulatory Treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
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 1,500 million
9	Par value of instrument	AUD 100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	24 March 2023
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	20 March 2030
		Tax and Regulatory Events
		Redemption at par
16	Subsequent call dates, if applicable	20 June 2030 and 20 September 2030
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day Bank Bill Rate (BBSW) + 2.75%) x (1 - Tax Rate).
19	Existence of a Dividend Stopper	Yes
20	Fully discretionary, partial discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
		•



24       If convertible, conversion trigger(s)       Mandatory: 20 September 2032 and each subsequent Distribution Payment Date if the mandatory conversion conditions are satisfied (Mandatory Conversion Date), Issuer Change of Control (subject to conditions), Non-Vlability Trigger Event as determined by APRA (contractual approach) and Common Equity Capital Trigger Event         25       If convertible, fully or partially       Fully Convertible: Mandatory Conversion Date, Change of Control (subject to conditions), Non-Vlability Trigger Event so determined by APRA (contractual approach) and Common Equity Capital Trigger Event         26       If convertible, fully or partially       Fully Convertible: Mandatory Conversion Date, Change of Control Event and a Non-Vlability 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 Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, subject to a maximum conversion number         27       If convertible, specify instrument type convertible into       Common Equity Tier 1 convertible, specify instrument type convertible, specify instrument type conversion of aching a Non-Vlability Trigger Event or a Common Equity Capital Trigger Event if convertible, specify instrument type conversion of the Notes, ANZ Group Holdings Limited (ASX:ANZ)         30       Write-down feature       Yes         31       If write-down, write-down trigger(s)       Following a Non-Vlability Trigger Event if conversion of the Notes, ANZ Group Holdings Limited has issue to the Holder by the the Note has			
and 20 September 2030       or Tax or Regulatory Event (subject to conditions)         25       If convertible, fully or partially       Fully Convertible: Mandatory Conversion Date, Change of Control Event and 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 Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, subject to a maximum conversion number         27       If convertible, Mandatory or optional conversion into       Common Equity Tier 1         28       If convertible, specify instrument type converts into       Common Equity Tier 1         29       If convertible, specify issuer of instrument it conversion feature       Yes         30       Write-down, feature       Yes         31       If write-down, write-down trigger(s)       Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion number of ordinary shares to the Holder but the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.         32       If write-down, full or partial       Fully or partially (a applicable by reference to the relevant conversion trigger )	24	If convertible, conversion trigger(s)	subsequent Distribution Payment Date if the mandatory conversion conditions are satisfied (Mandatory Conversion Date), Issuer Change of Control (subject to conditions), Non-Viability Trigger Event as determined by APRA (contractual approach) and Common Equity Capital
Date, Change of Control Event and a Non- Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non- viable.26If convertible, Conversion rateMay convert fully or partially in all other circumstances26If convertible, Conversion rateEach security converts into a variable number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, subject to a maximum conversion number27If convertible, Mandatory or optional conversionCommon Equity Tier 128If convertible, specify instrument type convertible intoCommon Equity Tier 129If convertible, specify issuer of instrument it converts intoANZ Group Holdings Limited (ASX:ANZ)30Write-down featureYes31If write-down, write-down trigger(s)Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.32If write-down, full or partialFully or partially (as applicable by reference to the relevant conversion trigger )			and 20 September 2030 or Tax or Regulatory Event (subject to
26       If convertible, Conversion rate       Each security converts into a variable number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, 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 Group Holdings Limited (ASX:ANZ)         30       Write-down feature       Yes         31       If write-down, write-down trigger(s)       Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.         and the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.         32       If write-down, full or partial       Fully or partially (as applicable by reference to the relevant conversion trigger )	25	If convertible, fully or partially	Date, Change of Control Event and a Non- Viability Trigger Event where APRA determines that, without a public sector injection of capital, ANZ would be non- viable.
number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, subject to a maximum conversion number27If convertible, Mandatory or optional conversionMandatory28If convertible, specify instrument type convertible intoCommon Equity Tier 129If convertible, specify issuer of instrument it converts intoANZ Group Holdings Limited (ASX:ANZ)30Write-down featureYes31If write-down, write-down trigger(s)Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.31If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited. (contractual approach)32If write-down, full or partialFully or partially (as applicable by 			
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 Group Holdings Limited (ASX:ANZ)         30       Write-down feature       Yes         31       If write-down, write-down trigger(s)       Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.         11       If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.         32       If write-down, full or partial       Fully or partially (as applicable by reference to the relevant conversion trigger )	26	If convertible, Conversion rate	number of ANZ Group Holdings Limited Ordinary Shares to the value of approximately AUD 101, subject to a
convertible intoAnd the second se	27		
it converts into       30       Write-down feature       Yes         31       If write-down, write-down trigger(s)       Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.         If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.         32       If write-down, full or partial       Fully or partially (as applicable by reference to the relevant conversion trigger )	28		Common Equity Tier 1
31       If write-down, write-down trigger(s)       Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.         If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.         32       If write-down, full or partial         32       If write-down, full or partial	29		ANZ Group Holdings Limited (ASX:ANZ)
31       If write-down, write-down trigger(s)       Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5 business days.         If in respect of a Conversion of the Notes, ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.         32       If write-down, full or partial         32       If write-down, full or partial	30	Write-down feature	Yes
ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ Group Holdings Limited.         32       If write-down, full or partial         Fully or partially (as applicable by reference to the relevant conversion trigger )			Following a Non-Viability Trigger Event or a Common Equity Capital Trigger Event if conversion does not occur within 5
32 If write-down, full or partial Fully or partially (as applicable by reference to the relevant conversion trigger )			ANZ Group Holdings Limited has issued the conversion number of ordinary shares to the Holder but the Note has not been transferred free of encumbrance to ANZ
32 If write-down, full or partial Fully or partially (as applicable by reference to the relevant conversion trigger )			(contractual approach)
	32	If write-down, full or partial	Fully or partially (as applicable by reference to the relevant conversion
	33	If write-down, permanent or temporary	



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 and ANZ's USD300m Perpetual Subordinated Notes. (Refer to the document entitled "Main features of ANZ's Tier 2 Capital Instruments" for further details of those prior ranking instruments).
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 and the Prospectus dated 23 February 2023 for further information relevant to these securities. Details of the changes to the terms of the Notes to reflect the implementation of ANZ Group Holdings Limited as the non-operating holding company for the ANZ Group were announced on the ASX on 27 October 2022.