

Additional Tier 1 Capital Instruments

ANZ Capital Notes 2



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ANZPE (ASX) AU0000ANZPE1 (ISIN)
3	Governing law(s) of the instrument	Victoria, Australia
<i>Regulatory Treatment</i>		
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 1,610 million
9	Par value of instrument	AUD 100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	31 March 2014
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	24 March 2022 Tax and Regulatory Events Redemption at par
16	Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(180 day Bank Bill Rate (BBSW) + 3.25%) 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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 2



24	If convertible, conversion trigger(s)	<p>Mandatory: 24 March 2024 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</p> <p>Optional: 24 March 2022 or Tax or Regulatory Event (subject to conditions)</p>
25	If convertible, fully or partially	<p>Fully Convertible: Mandatory Conversion Date and Change of Control Event.</p> <p>May convert fully or partially in all other circumstances</p>
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ 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
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 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 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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 2



38	Further information	The securities are listed on ASX. Refer to the ASX website and the Prospectus dated 19 February 2014 for further information relevant to these securities.
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Additional Tier 1 Capital Instruments

ANZ Capital Notes 3



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ) acting through its New Zealand Branch
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ANZPF (ASX) AU0000ANZPF8 (ISIN)
3	Governing law(s) of the instrument	Victoria, Australia
<i>Regulatory Treatment</i>		
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 970 million
9	Par value of instrument	AUD 100
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	5 March 2015
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	24 March 2023 Tax and Regulatory Events Redemption at par
16	Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(180 day Bank Bill Rate (BBSW) + 3.60%) 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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 3



24	If convertible, conversion trigger(s)	<p>Mandatory: 24 March 2025 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 (contractual approach) and Common Equity Capital Trigger Event</p> <p>Optional: 24 March 2023 or Tax or Regulatory Event (subject to conditions)</p>
25	If convertible, fully or partially	<p>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.</p> <p>May convert fully or partially in all other circumstances</p>
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ 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
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 (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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 3



38	Further information	The securities are listed on ASX. Refer to the ASX website and the Prospectus dated 5 February 2015 for further information relevant to these securities.
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Additional Tier 1 Capital Instruments

ANZ NZ Capital Notes 2



1	Issuer	ANZ Bank New Zealand Limited (ANZ NZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ANBHB (NZX) NZANBDT013C0 (ISIN)
3	Governing law(s) of the instrument	New Zealand and Victoria, Australia
<i>Regulatory Treatment</i>		
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/group & solo	Group (Level 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 466 million
9	Par value of instrument	NZD 1
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	31 March 2015
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	25 May 2020 Tax and Regulatory Events Redemption at par
16	Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	To (but excluding) 25 May 2020: 7.20%. From (and including) 25 May 2020 (if not called): reset to a floating rate equal to the 3 month Bank Bill Rate (BKBM) + 3.50%
19	Existence of a Dividend Stopper	No
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

Additional Tier 1 Capital Instruments

ANZ NZ Capital Notes 2



24	If convertible, conversion trigger(s)	<p>Mandatory: 25 May 2022 and each subsequent Distribution Payment Date if the mandatory conversion conditions are satisfied (Mandatory Conversion Date), ANZ ceases to own 100% of ANZ NZ (ANZ NZ Change of Control), ANZ Change of Control (subject to conditions), Non-Viability Trigger Event in respect of ANZ and ANZ NZ as determined by APRA and RBNZ respectively (contractual approach) and Common Equity Capital Trigger Event (in respect of ANZ and ANZ NZ)</p> <p>Optional: 25 May 2020 or Tax or Regulatory Event (subject to conditions)</p>
25	If convertible, fully or partially	<p>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.</p> <p>May convert fully or partially in all other circumstances</p>
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ Ordinary Shares to the value of approximately NZD 1.01, 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 or a Common Equity Capital Trigger Event if conversion does not 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

Additional Tier 1 Capital Instruments

ANZ NZ Capital Notes 2



35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Ranks behind ANZ NZ's Tier 2 capital, including ANZ NZ's NZD835m 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 NZX. Refer to the NZX website for further information relevant to these securities.

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 Bloomberg identifier for private placement)	144A Global Note: CUSIP: 05254HAA2 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
<i>Regulatory Treatment</i>		
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 shares/preference shares/subordinated notes/other)	Subordinated Notes
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	AUD 1,329 million
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 approval	Yes
15	Optional call date, contingent call dates and redemption amount	15 June 2026 Tax and Regulatory Events Redemption at par
16	Subsequent call dates, if applicable	Every fifth anniversary after 15 June 2026 (Reset Date)
<i>Coupons/dividends</i>		
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 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

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 (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.

Additional Tier 1 Capital Instruments

ANZ Capital Notes 4



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ANZPG (ASX) AU0000ANZPG6 (ISIN)
3	Governing law(s) of the instrument	Victoria, Australia
<i>Regulatory Treatment</i>		
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 and redemption amount	20 March 2024 Tax and Regulatory Events Redemption at par
16	Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 4



24	If convertible, conversion trigger(s)	<p>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 (contractual approach) and Common Equity Capital Trigger Event</p> <p>Optional: 20 March 2024 or Tax or Regulatory Event (subject to conditions)</p>
25	If convertible, fully or partially	<p>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.</p> <p>May convert fully or partially in all other circumstances</p>
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ 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
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 (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.
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Additional Tier 1 Capital Instruments

ANZ Capital Notes 5



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ANZPH (ASX) AU0000ANZPH4 (ISIN)
3	Governing law(s) of the instrument	Victoria, Australia
<i>Regulatory Treatment</i>		
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 and redemption amount	20 March 2025 Tax and Regulatory Events Redemption at par
16	Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 5



24	If convertible, conversion trigger(s)	<p>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 (contractual approach) and Common Equity Capital Trigger Event</p> <p>Optional: 20 March 2025 or Tax or Regulatory Event (subject to conditions)</p>
25	If convertible, fully or partially	<p>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.</p> <p>May convert fully or partially in all other circumstances</p>
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ 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
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 (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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 5



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.
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Additional Tier 1 Capital Instruments

ANZ Capital Notes 6



1	Issuer	Australia and New Zealand Banking Group Limited (ANZ)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ANZPI (ASX) AU0000160905 (ISIN)
3	Governing law(s) of the instrument	Victoria, Australia
<i>Regulatory Treatment</i>		
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)	To be inserted at the next balance date NOTE: this will likely be AUD 1,500,000,000 at the next reporting date as the Notes were issued on 8 July 2021.
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 and redemption amount	20 March 2028, 20 June 2028 and 20 September 2028 Tax and Regulatory Events Redemption at par
16	Subsequent call dates, if applicable	N/A
<i>Coupons/dividends</i>		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(90 day Bank Bill Rate (BBSW) +3.0%) 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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 6



24	If convertible, conversion trigger(s)	<p>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 (contractual approach) and Common Equity Capital Trigger Event</p> <p>Optional: 20 March 2028, 20 June 2028 and 20 September 2028 or Tax or Regulatory Event (subject to conditions)</p>
25	If convertible, fully or partially	<p>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.</p> <p>May convert fully or partially in all other circumstances</p>
26	If convertible, Conversion rate	Each security converts into a variable number of ANZ 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
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 (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

Additional Tier 1 Capital Instruments

ANZ Capital Notes 6



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.