



U.S. Investor Website Update

ANZ comments on APRA D-SIB Capital requirements

On December 23, 2013, ANZ confirmed that the Australian Prudential Regulation Authority (APRA) has advised that ANZ has been classified as a Domestic Systemically Important Bank (D-SIB) along with the other major Australian banks.

As a result the Capital Conservation Buffer (CCB) applied to the four major Australian banks will increase by 100 basis points from 1 January 2016 further strengthening the capital position of Australian D-SIBs.

The CCB is held in addition to the APRA minimum capital requirement and is designed to ensure that banks build up capital buffers outside periods of stress which can be drawn down in more difficult economic environments.

ANZ's current capital position is already in excess of APRA's requirements including the D-SIB overlay. Over time and through organic capital generation, ANZ may modestly increase its capital buffers from current levels.