2016 BASEL III PILLAR 3 DISCLOSURE

AS AT 30 SEPTEMBER 2016

APS 330: DISCLOSURES FOR THE IDENTIFICATION OF POTENTIAL G-SIBS
Important notice

This document has been prepared by Australia and New Zealand Banking Group Limited (ANZ) to meet its disclosure obligations under the Australian Prudential Regulation Authority (APRA) ADI Prudential Standard (APS) 330: Public Disclosure.
Table 22  Disclosures for the identification of potential G-SIBs

Every year, a sample of international banks must provide information to the Basel Committee for Banking Supervision (BCBS) for assessment against a set of indicators that identify potential Global Systemically Important Banks (G-SIBs). Banks above a cut-off score are identified as G-SIBs and are subject to a higher loss absorbency (HLA) capital requirement and G-SIB Pillar 3 disclosures. No Australian bank has been classified as a G-SIB, however Australia and New Zealand Banking Group Limited, Commonwealth Bank of Australia, National Australia Bank Limited and Westpac Banking Corporation Limited have been designated as Domestic Systemically Important Banks (D-SIB) by APRA and are required hold an additional 1% HLA buffer from 1 January 2016 and to publish their G-SIB indicators by 31 July following the relevant reporting date. ANZ’s most recent reporting date was 30 September 2016, therefore the first public disclosure of this information is due by 31 July 2017. The table below shows the twelve indicators that are used to identify potential G-SIBs as required in APS 330, using information as at 30 September 2016. More information about the G-SIB score calculation can be found at website www.bis.org/bcbs/gsib/.

<table>
<thead>
<tr>
<th></th>
<th>Size</th>
<th>Interconnectedness</th>
<th>Substitutability/financial institutions infrastructure</th>
<th>Complexity</th>
<th>Cross-Jurisdictional Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>2 Intra-financial system assets</td>
<td>5 Payments made in the reporting year (excluding intragroup payments)</td>
<td>11 Cross-jurisdictional claims</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>Total Exposures</td>
<td>3 Intra-financial system liabilities</td>
<td>6 Assets under custody</td>
<td>12 Cross-jurisdictional liabilities</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4 Securities outstanding</td>
<td>7 Underwritten transactions in debt and equity markets</td>
<td></td>
</tr>
</tbody>
</table>

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Size
Interconnectedness
Substitutability/financial institutions infrastructure
Complexity
Cross-Jurisdictional Activity
Average Risk Weights (Credit RWA / EAD*)