APPENDIX A TO SUBPART I OF PART 103 – CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB Control Number 1506-00431]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 1010.100(d)).*

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instructions for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, Australia and New Zealand Banking Group Limited ABN 11005 357 522 ("**Foreign Bank**") hereby certifies as follows:

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* A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

B. Correspondent Accounts Covered by this Certification: Check **one** box.

[√] This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.

[ ] This Certification applies to Correspondent Accounts established by

_____

(name of Covered Financial Institution(s) for Foreign Bank).

Note: The Attachment to this Certification lists all of Foreign Bank's Offices, Subsidiaries and Affiliates covered by this Certification.

C. Physical Presence/Regulated Affiliate Status: Check **one** box and complete the blanks.

[√] Foreign Bank maintains a **physical presence** in any country. That means:

- Foreign Bank has a place of business at the following street address:
  ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, 3008 in the State of Victoria, Australia, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.

- The above address is in Australia, where Foreign Bank is authorized to conduct banking activities.

- Foreign Bank is subject to inspection by the Australian Prudential Regulation Authority, the banking authority that licensed Foreign Bank to conduct banking activities.

[ ] Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:

- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address:
  _____, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.

- The above address is in _____ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.

- Foreign Bank is subject to supervision by _____, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.

☐ Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

D. Indirect Use of Correspondent Accounts: Check box to certify.

☑ No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information: Check box 1 or 2 below, **if applicable.**

☐ 1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.

☑ 2. **Foreign Bank's shares are publicly traded**. Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete item 3 below, **if applicable**.

☐ 3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification,

(i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family* shall be considered one **person**.

Name	Address

F. Process Agent: complete the following.

The following individual or entity: G. Truett Tate, CEO and Head of Institutional Relationship Banking, America, is a resident of the United States at the following street address: 277 Park Avenue, 31st Floor, N.Y., N.Y. 10172, **and** is authorized to accept service of legal process on behalf of Foreign Bank, its Branches and its Subsidiaries listed in the Attachment to this Certification from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Mark Evans, Chief Compliance Officer, certify that I have read and understood this Certification, that the statements made in this

* The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank, its Branches, its Subsidiaries and Regulated Affiliates listed in the Attachment to this Certification.

Australia and New Zealand Banking Group Limited ABN 11005 357 522

Australia and New Zealand Banking Group Limited

Mark Evans
Chief Compliance Officer

Executed on this 5th day of August, 2014.

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____

APPENDIX A TO SUBPART I OF PART 103 –
CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS
FOR FOREIGN BANKS

Attachment

Part I: Branches and subsidiaries of Foreign Bank covered by the Certification given for the purposes of Title 31 U.S.C. Sections 5318(j) and 5318(k) dated **05 August 2014** by Mark Evans, Chief Compliance Officer, Australia and New Zealand Banking Group Limited:

Name of Foreign Bank	**Foreign Bank has a place of business at the following:**	**The fore-mentioned address is in**	**The Foreign Bank is subject to inspection by**
Australia and New Zealand Banking Group Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, 3008, Victoria, Australia	Australia	Australian Prudential Regulatory Authority
ANZ Royal Bank (Cambodia) Ltd	Russian Boulevard 20 Kramuon Sar and Corner of Street 67 PO Box 624, Phnom Penh Kingdom of Cambodia	Kingdom of Cambodia	National Bank of Cambodia
Australia and New Zealand Banking Group Limited	C/- Royal Bank of Canada Trust Company (Cayman Limited), PO Box 1586 GT, 4/F Royal Bank House, 24 Shedden Road, Georgetown, Grand Cayman, Cayman Islands	Cayman Islands	Cayman Islands Monetary Authority

Name of Foreign Bank	Foreign Bank has a place of business at the following:	The fore-mentioned address is in	The Foreign Bank is subject to inspection by
Australia and New Zealand Bank (China) Company Limited	17th Floor, 15th Floor & Room B, 12th Floor, Mirae Asset Tower, NO. 166 Lujiazui Ring Road, Pudong New Area, Shanghai	Peoples' Republic of China	China Banking Regulatory Commission
Australia and New Zealand Banking Group Limited	ANZ House, Maire Nui Drive, Avarua, Rarotonga Cook Islands	Cook Islands	Financial Supervisory Commission
Australia and New Zealand Banking Group Limited	25 Victoria Parade, Suva, Fiji	Fiji	Reserve Bank of Fiji
Australia and New Zealand Banking Group Limited	Friedrich-Ebert-Anlage 35-37 60327 Frankfurt am Main Germany	Germany	Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht)
Australia and New Zealand Banking Group Limited	14/F, Three Exchange Square, 8 Connaught Place, Central, Hong Kong	Hong Kong Special Administrative Region	Hong Kong Monetary Authority
Australia and New Zealand Banking Group Limited	Cnergy, Unit A 6th Floor and Unit A1-Ground Floor, Appasaheb Marathe Marg, Prabhadevi Mumbai 400 025	India	Reserve Bank of India
PT Bank ANZ Indonesia	ANZ Tower Jl. Jenderal Sudirman Kav,33 A Jakarta 10220 Indonesia	Indonesia	Financial Service Authority

Name of Foreign Bank	Foreign Bank has a place of business at the following:	The fore-mentioned address is in	The Foreign Bank is subject to inspection by
Australia and New Zealand Banking Group Limited	33rd Floor, Marunouchi Building, 4-1 Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-6333 Japan	Japan	Financial Services Agency
ANZ Bank (Kiribati) Limited	Main Street Bairiki, Tarawa Republic of Kiribati	Kiribati	Ministry of Commerce Industry & Co-Operative
ANZ Bank (Lao) Limited	33 Lane Xang Avenue Hasady Village, Chanthabouly District Vientiane Laos PDR	Lao PDR	Bank of Lao PDR
ANZ Bank New Zealand Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010 New Zealand	New Zealand	Reserve Bank of New Zealand
Australia and New Zealand Banking Group Limited	Level 8, 1 Victoria Street, Wellington New Zealand	New Zealand	Reserve Bank of New Zealand

Name of Foreign Bank	Foreign Bank has a place of business at the following:	The fore-mentioned address is in	The Foreign Bank is subject to inspection by
Australia and New Zealand Banking Group (PNG) Limited	Level 1, ANZ Haus Harbour City Poreporena Freeway Konedobu Papua New Guinea (PO Box 1152 Port Moresby National Capital District PNG)	Papua New Guinea	Bank of Papua New Guinea
Australia and New Zealand Banking Group Limited	9/F MCC Centre, 6778 Ayala Avenue, Makati City, Philippines 1226	Philippines	Bangko Sentral ng Pilipinas
ANZ Bank (Samoa) Limited	Beach Road, Apia, Samoa	Samoa	Central Bank of Samoa
Australia and New Zealand Banking Group Limited	10 Collyer Quay #30-00 Ocean Financial Centre Singapore, 048616	Singapore	Monetary Authority of Singapore
ANZ Singapore Limited	10 Collyer Quay #10-00 Ocean Financial Centre Singapore, 048616	Singapore	Monetary Authority of Singapore
Australia and New Zealand Banking Group Limited	ANZ Haus, Mendana Avenue, Point Cruz, Honiara, Solomon Islands. PO Box 10, Honiara, Solomon Islands	Solomon Islands	Central Bank of Solomon Islands

Name of Foreign Bank	Foreign Bank has a place of business at the following:	The fore-mentioned address is in	The Foreign Bank is subject to inspection by
Australia and New Zealand Banking Group Limited	22nd Floor, Kyobo Building, 1, Chongro 1 Ka, Chongro-Ku, Seoul, South Korea	Republic of South Korea	Financial Supervisory Service
ANZ Bank (Taiwan) Limited	12F, 16F, 17F and 18F, Song Ren Road, Taipei, 110, Taiwan	Republic of China	Financial Supervisory Commission Central Bank of the Republic of China (Taiwan)
Australia and New Zealand Banking Group Limited	12F, No. 7, Song Ren Road, Taipei, 11012, Taiwan	Republic of China	Financial Supervisory Commission Central Bank of the Republic of China (Taiwan)
Australia and New Zealand Banking Group Limited	Cnr of Av.Rua Presidente Nicolau Lobato & Rua Belarmino Lobo, Bidau Lucidere, Dili, East Timor	Timor Leste	Banking and Payments Authority of East Timor
Australia and New Zealand Banking Group Limited	Vuna Road, Ma'ufanga, Nuku'alofa, Kingdom of Tonga	Kingdom of Tonga	National Reserve Bank of Tonga
Australia and New Zealand Banking Group Limited	ANZ, DIFC Gate Village 06 Level 3 Office 1 & 2 Sh. Zayed Road Dubai, United Arab Emirates	United Arab Emirates	Dubai Financial Services Authority
Australia and New Zealand Banking Group Limited	40 Bank Street, Canary Wharf, London E14 5EJ	United Kingdom	Financial Conduct Authority

Name of Foreign Bank	Foreign Bank has a place of business at the following:	The fore-mentioned address is in	The Foreign Bank is subject to inspection by
ANZ Bank (Europe) Limited	40 Bank Street, Canary Wharf, London E14 5EJ	United Kingdom	Financial Conduct Authority
ANZ Bank (Vanuatu) Limited	ANZ Building Lini Highway Port Vila, Vanuatu	Vanuatu	Reserve Bank of Vanuatu
ANZ Bank (Vietnam) Limited	Sun City Tower, 13, Hai Ba Trung Street, Trang Tien Ward, Hoon Kiem District, Hanoi, Vietnam	Socialist Republic of Vietnam	State Bank of Vietnam
Australia and New Zealand Banking Group Limited	14 Le Thai To Street, Hanoi, S.R. Vietnam	Socialist Republic of Vietnam	State Bank of Vietnam