



Dividend Announcement

18-Dec-2015 04:45 PM

TO: Financial Industry Regulatory Authority
(FINRA)

Please be advised of the following dividend information:

Approximate:
Final:

DR Program: AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

CUSIP: 052528304
ISIN: US0525283042
Ticker: ANZBY
Country: AUSTRALIA
Ratio (ORD:ADR): 1 : 1
Type of Distribution: Cash
Ordinary Record Date: 10-Nov-2015
ADR Record Date: 10-Nov-2015
Ordinary Payable Date: 16-Dec-2015
ADR Payable Date: 23-Dec-2015
Ordinary Ex Date: 06-Nov-2015

Ordinary Rate: 0.95
Currency: AUSTRALIAN DLR
F/X Conversion Rate: 0.718311

Gross Rate \$	Tax Rate %	Withheld Tax \$	Cash Dividend Fee \$	Tax Relief Fee \$	Net Rate \$
0.6823950	0.0000000	0.0000000	0.0100000	0.0000000	0.6723950

Note the following:

***Dividends free of local tax withholding

Questions may be directed to Ryan Wang (973) 461-7033 or email ryan.wang@citi.com.

For more information about Citi's Depositary Receipt Services, please visit www.citi.com/dr.