



Dividend Announcement

18-Dec-2015 04:45 PM

TO: Financial Industry Regulatory Authority
(FINRA)

Please be advised of the following dividend information:

| | |
|--------------|---|
| Approximate: | |
| Final: | X |

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.