



Australia and New Zealand Banking Group Limited  
ABN 11 005 357 522

### Update your information:

 **Online:**  
anz.com/easyupdate

 **By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

### Enquiries:

(within Australia) 1800 113 399  
(international) +61 3 9415 4010

### Holder Identification Number (HIN)

X0056858687

**Important:** You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: TFN quoted  
Page Number: 1 of 1



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ML WONG & SK WONG PTY LTD  
<ML WONG & SK WONG S/F A/C>  
2 GALAHAD CRESCENT  
GLEN WAVERLEY VIC 3150

Incorporated in Victoria

ASX Code: ANZ

Security class: ORDINARY SHARES

## CHESSE Allotment Confirmation Notice as at 24 August 2022

18.9

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 359  
ORDINARY SHARES IN AUSTRALIA AND NEW  
ZEALAND BANKING GROUP LIMITED ON 24 AUGUST  
2022 TO THE ABOVE NAMED PURSUANT TO THE  
RETAIL ENTITLEMENT OFFER.**

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY

## **Privacy Notice**

We collect the personal information you provide us in order to enable us to provide you with registry and related services, inform you of our other products and services, perform administrative and operational functions and prevent fraud or crime or where otherwise required or authorised by law. In addition, the issuer of your securityholding may authorise us on their behalf to send you marketing material or include such material in a corporate communication. We may be required to collect your personal information under the Corporations Act 2001 (Cth) and ASX Settlement Operating Rules. We may disclose your personal information to our related bodies corporate and to other individuals or companies who assist us in supplying our services or who perform functions on our behalf, to issuers for whom we maintain securities registers or to third parties upon direction by the issuer where related to the issuer's administration of the securityholding, or where you have otherwise agreed we may disclose it. Some of these recipients may be located outside Australia, including in the following countries: Canada, India, New Zealand, the Philippines, the United Kingdom and the United States of America. For further details, including how to access and correct your personal information, and information on our privacy complaints handling procedure, please contact our Privacy Officer at [privacy@computershare.com.au](mailto:privacy@computershare.com.au) or see our Privacy Policy at <http://www.computershare.com/au/help/Pages/privacy-policies.aspx>.



## NEED ASSISTANCE?

 [anz.com/shareholder/centre](http://anz.com/shareholder/centre)  
[anzshareregistry@computershare.com.au](mailto:anzshareregistry@computershare.com.au)

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GLEN WAVERLEY VIC 3150

### Holder Identification Number (HIN)

**X 0056858687**

Share Class	Ordinary
Record Date	11 May 2021
DRP Election Date	12 May 2021
Allocation Date	1 July 2021
TFN/ABN	Quoted

## DIVIDEND REINVESTMENT PLAN (DRP) ADVICE

DRP transaction details relating to ANZ's **Interim Dividend** of A\$0.70 per share for the half year ended 31 March 2021 are set out below.

PARTICIPATING SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
4,979	A\$3,485.30	A\$0.00	A\$3,485.30	A\$1,493.70

Credit balance brought forward in your DRP account: A\$18.12

Total available for reinvestment: A\$3,503.42

**Amount applied to the allocation of 125 shares at A\$27.91 each: A\$3,488.75**

Credit balance carried forward in your DRP account: A\$14.67

The dividend is 100% franked at the Australian company tax rate of 30%.

A NZ Imputation Credit of **NZ\$398.32** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

### SHAREHOLDING

Number of shares held: 4,979

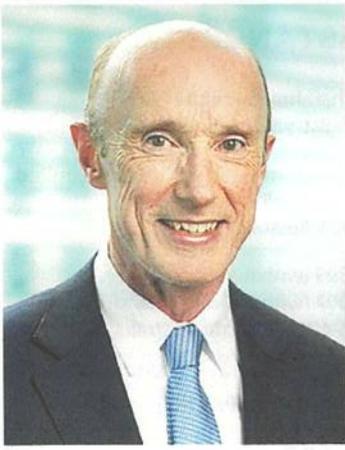
New DRP shares: 125

**SHARES NOW HELD: 5,104**



### UPCOMING EVENTS

**28 October 2021**  
Full Year Results announced



# CHAIRMAN'S REPORT

## A message from Paul O'Sullivan

Along with your Shareholder Update covering the First Half 2021 Financial Results I'm pleased to enclose details of the Interim Dividend payment of 70 cents per share. This dividend is double that of the Final Dividend FY20.

ANZ reported a Statutory Profit after tax for the Half Year ended 31 March 2021 of \$2,943 million, up 45% on the prior half.

This half, Cash Profit increased 28% on the prior half reflecting the strength of our diversified franchise, management actions and the improved economic outlook on credit provisioning. Core banking revenue increased 3%; Markets income while strong was lower half-on-half as market volatility and customer activity normalised. We were once again disciplined on costs and continued to invest for the future.

ANZ's Common Equity Tier 1 Ratio, a measure of the bank's capital position, increased to 12.4% while Cash Return on Equity increased to 9.7% from 7.6% in the prior half. Earnings per share increased 27% to 105 cents per share.

Our interim dividend this year will see almost \$2 billion paid to shareholders and we have maintained our capital ratios significantly above the Australian Prudential Regulation Authority's 'unquestionably strong' benchmark.

We also announced we would again apply no discount to the Group's Dividend Reinvestment Plan (DRP) and would neutralise the impact of shares allocated under the DRP.

### Performance

The actions taken by the Board and management over the past five years to simplify and strengthen the Group had us well placed to manage the impact of the COVID-19 pandemic on our business and our customers.

We went into the pandemic in a strong position. Despite the uncertainty we did not need to raise capital by diluting existing shareholdings and unlike our major competitors we have actually reduced the number of shares on issue over the last few years.

That strength has also meant we have been able to support our customers through one of the most difficult periods in generations.

While it has been a challenging period, all parts of the business performed well.

In Australia we grew in our targeted segment of residential housing owner occupiers and regained our place as the third largest lender. To put this into better perspective, we added more than 92,000 new home loan accounts during the half in Australia.

It was a similar story in New Zealand where we grew faster than the market and remain firmly in the number one position. We are in a robust position in New Zealand and remain well placed to manage the increased capital impost required by the Reserve Bank of New Zealand.

Customer revenue in our Institutional business was solid while trading income in our markets business reduced after an exceptional 2020. Net interest margins were up during the half and this offset lower lending volumes.

Credit conditions were favourable with a net credit provision release of \$491 million. This was comprised of collective provision (CP) release of \$678 million and an individually assessed provision (IP) charge of \$187 million.

The CP release was a result of the improving economic outlook as well as some loan volume reductions. The low IP charge reflected the positive impact of government and bank support packages as well as our disciplined focus on customer selection in Institutional.

We know uncertainty remains however and our Collective Provision balance is more than \$900 million above pre-COVID levels at \$4,285 million.

### COVID-19 Response

While Australia and New Zealand have both managed the pandemic well, the experience of some of our closest neighbours demonstrates the fragility of the situation.

India, a country in which we have a large and dedicated workforce, has been particularly hard hit. The management team has responded by providing our staff in India with as much support as possible and they remain in our thoughts.

Closer to home the situation is more stable. While continued lockdowns will need to be carefully managed, the economy is starting to recover strongly as businesses are more confident with the outlook. Government support has been critical in the recovery.

The coordination between governments, industry and regulators has meant our customers are in a far better position today than they would have been without this cooperation.

Finally, I would like to acknowledge our people across our network. The Board is deeply appreciative of how they supported customers even at a time when many of our staff had been personally impacted.

PAUL O'SULLIVAN  
CHAIRMAN

## 2021 HALF YEAR HIGHLIGHTS

▲ 28%

**\$2,990 million**

CASH PROFIT  
(Continuing operations)

2H20

**\$2,345 million**

▲ 100%

**70 cents**

DIVIDEND PER SHARE

2H20

**35 cents**

▲ 27%

**105 cents**

CASH EARNINGS PER ORDINARY SHARE  
(Continuing operations)

2H20

**83 cents**

### Note:

All figures are on Cash Profit (Continuing operations) basis, adjusted to exclude non-core items within Statutory Profit and discontinued operations. Growth rates refer to 2021 First Half compared to the 2020 Second Half (2H20).



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### Holder Identification Number (HIN)

**X 0056858687**

Share Class	Ordinary
Record Date	9 November 2021
DRP Election Date	10 November 2021
Allocation Date	16 December 2021
TFN/ABN	Quoted

## DIVIDEND REINVESTMENT PLAN (DRP) ADVICE

DRP transaction details relating to ANZ's **Final Dividend** of A\$0.72 per share for the year ended 30 September 2021 are set out below.

PARTICIPATING SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
5,104	A\$3,674.88	A\$0.00	A\$3,674.88	A\$1,574.95

Credit balance brought forward in your DRP account: A\$14.67

Total available for reinvestment: A\$3,689.55

**Amount applied to the allocation of 133 shares at A\$27.68 each: A\$3,681.44**

Credit balance carried forward in your DRP account: A\$8.11

The dividend is 100% franked at the Australian company tax rate of 30%.

Foreign currency exchange rates applicable to the Final Dividend were set as at 12 November 2021 and are as follows:

A\$1 = GB£0.545101, A\$1 = NZ\$1.040152.

A NZ Imputation Credit of **NZ\$408.32** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

### SHAREHOLDING



Number of shares held: 5,104

New DRP shares: 133

**SHARES NOW HELD: 5,237**



To update your shareholder information in a fast, secure and environmentally friendly way visit [anz.com/easyupdate](http://anz.com/easyupdate).



