



NEED ASSISTANCE?

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Computershare Investor Services Pty Limited
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Securityholder Reference Number (SRN)

I 0013121672

Share Class Ordinary
Record Date 14 May 2019
Payment Date 1 July 2019

Payment in Australian dollars

122436 031 ANZ



MR JOHN CRICHTON LYON &
MR TIMOTHY DAVID LYON
<LYON SUPER FUND A/C>
40 HARDINGE STREET
BEAUMARIS VIC 3193

DIVIDEND ADVICE

The details of your **Interim Dividend** of A\$0.80 per share for the half year ended 31 March 2019 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT	NZ IMPUTATION CREDIT
7,173	A\$5,738.40	A\$5,738.40	A\$2,459.31	NZ\$645.57

The dividend is 100% franked at the Australian company tax rate of 30%. A NZ Imputation Credit 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.

This payment represents a residual balance held in your Dividend Reinvestment Plan account. This amount is the balance of a previous dividend which was not reinvested.

PAYMENT INSTRUCTIONS

COMMONWEALTH BANK OF AUSTRALIA

BSB: 062-922
Account number: 10122230
Payment reference: 432675

PAYMENT AMOUNT: A\$5,738.40

RETURN OF DRP RESIDUAL#: A\$20.31

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



UPCOMING EVENTS

31 October 2019

Full Year Results announced



CHAIRMAN'S REPORT

A message from David Gonski AC

I am pleased to enclose with this Shareholder Update the advice that your 2019 Interim Dividend payment is 80 cents per share fully franked.

This half we recorded a balanced result with a statutory profit for the six months ending 31 March 2019 of \$3.17 billion, down 5% on the prior comparable period. Cash Profit for our continuing operations over the same period was up 2% to \$3.56 billion, with the difference largely attributable to the impact of economic hedges and the results of our discontinued businesses.

Return on Equity increased slightly to 12.0% and Cash Earnings per share was up 5%. This was driven by our actions to reduce shares on issue through our \$3 billion buy-back that was completed in March 2019.

Our interim dividend this year will see \$2.27 billion paid to shareholders and we have maintained a tier-one capital ratio comfortably above the Australian Prudential Regulation Authority's 'unquestionably strong' benchmark.

While the banking sector in Australia is experiencing strong headwinds, the progress made to simplify our business and strengthen our balance sheet has helped deliver a solid outcome for customers and shareholders.

Costs have remained an intense focus with absolute expenses down for another half. In fact, since we started on our simplification journey three years ago, we have reduced costs by \$300 million per annum while also absorbing more than \$550 million in inflation.

We have taken a conservative approach to capital management and what we have not been able to use for business initiatives has been returned to shareholders.

Credit conditions for this half remained favourable with the total provision charge down 4% from the same period last year to \$393 million. This is due to both a benign economic environment and deliberate steps taken over recent years to improve the composition of our loan book, particularly in Institutional Banking.

Turning to the performance of our divisions, our business in Australia found the conditions tough with demand for home loans slowing further during the half.

This was compounded by our prudent decision to step back from certain parts of the market as well as temporary operational issues in implementing our new risk settings.

We have taken steps to improve momentum in Australia through initiatives such as the introduction of a single home loan origination system for all our channels and increasing the number of loan assessors.

Institutional had a good half and is providing consistent and diversified returns for the group, given our exposure to the faster growing markets of Asia. Pleasingly we retained our leading market position in Australia and New Zealand as well as our number one ranking for overall relationship quality in Asia.

New Zealand had a good result, however there will be challenges ahead with slowing housing demand, increased competition and the potential for increased capital requirements for all New Zealand banks.

While the impact of these proposed capital changes won't be known until later in the year, we are in a better position to manage any change given the transformation of our business in recent years.

Of course this half also marked the conclusion of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry.

The commission, including its final recommendations, caused everybody at the bank, including myself, to reflect on how we can ensure the failures that impacted our customers never occur again.

As you may be aware, we responded within weeks of the final report with the first phase of our response with a range of key initiatives that will improve the way we engage with our customers. We will continue to publicly report on our progress twice yearly.

I can assure all shareholders that we are not treating this as a compliance exercise and we are responding to both the recommendations and the spirit of the final report.

We are working hard to earn the trust of the community. This will take time and considerable resources. However, it will be in the best interests of all our stakeholders and in particular our shareholders.

DAVID GONSKI AC
CHAIRMAN

2019 HALF YEAR HIGHLIGHTS

▲ 2.0%	
\$3,564 million	
CASH PROFIT (Continuing operations)	
1H18	\$3,493 million

flat	
80 cents	
DIVIDEND PER SHARE	
1H18	80 cents

▲ 5.0%	
124.8 cents	
CASH EARNINGS PER ORDINARY SHARE (Continuing operations)	
1H18	119.4 cents

Note:

All financials are on a Cash Profit Continuing Operations basis with growth rates compared to First Half 2018 unless otherwise stated. Cash Profit Continuing Operations excludes non-core items from Statutory Profit and excludes the financial results of the Wealth Australia businesses being divested and associated Group reclassification and consolidation impacts.



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



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 MR JOHN CRICHTON LYON &
 MR TIMOTHY DAVID LYON
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Update your information:

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Securityholder Reference Number (SRN)

I *****672

For your security keep your SRN/HIN confidential

Confirming your plan registration details as at 30 April 2019

We recently received a request to change plan details on your holding. The purpose of this advice is to confirm these changes have been made.

Your new plan details

We have changed plan details on your holding for the following plan/s:

Class of Security	Plan Description	Participation
DPN1	DRP - ORDINARY SHARES ONLY	Withdrawn

Your banking details

We have the following information recorded:

BSB Number:	062-922	Financial Institution:	COMMONWEALTH BANK OF AUSTRALIA
Account Number:	10122230		

Is your information correct?

If the above information is incorrect, please advise us immediately. It is important to keep your banking details up to date, even if you are a DRP participant.

How to provide us with amended details

Generally, most changes can be made via our website at www.investorcentre.com. Where this is not possible, alternatives have been provided. If you don't have access to the internet, you can choose one of the contact options shown above.

Other important information about your holding

- **Tax File Number (TFN) / Australian Business Number (ABN)**
 We have recorded your TFN and/or ABN.

The new Investor Centre is here.

With a new look, more features and enhanced security, it's the latest in online investor management tools. Watch an overview video and learn more by visiting www.investorcentre.com/newic



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Securityholder Reference Number (SRN)

I 0013121672

Share Class	Ordinary
Record Date	13 November 2018
DRP Election Date	14 November 2018
Allocation Date	18 December 2018

126233 031 ANZ



MR JOHN CRICHTON LYON &
MR TIMOTHY DAVID LYON
<LYON SUPER FUND A/C>
40 HARDINGE STREET
BEAUMARIS VIC 3193

DIVIDEND REINVESTMENT PLAN (DRP) ADVICE

DRP transaction details relating to ANZ's **Final Dividend** of A\$0.80 per share for the year ended 30 September 2018 are set out below.

PARTICIPATING SHARES	FRANKED AMOUNT	FRANKING CREDIT	NZ IMPUTATION CREDIT	DIVIDEND AMOUNT
6,959	A\$5,567.20	A\$2,385.94	NZ\$695.90	A\$5,567.20

Credit balance brought forward in your DRP account: A\$23.53

Total available for reinvestment: A\$5,590.73

Amount applied to the allocation of 214 shares at A\$26.03 each: A\$5,570.42

Credit balance carried forward in your DRP account: A\$20.31

The dividend is 100% franked at the Australian company tax rate of 30%. A NZ Imputation Credit has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Dividend 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: 6,959

New DRP shares: **214**

SHARES NOW HELD: 7,173

ISSUER SPONSORED HOLDING STATEMENT

DATE	TRANSACTION TYPE	TRANSACTION REFERENCE	QUANTITY ON	QUANTITY OFF	REGISTRY REFERENCE	HOLDING BALANCE
18 December 2018	DRP	Allocation	214		Opening Balance	6,959
					Closing Balance	7,173

The above Holding Balances may not reflect shares purchased/sold between the Record Date and previous statement date. Neither ANZ nor Computershare will be liable for losses incurred by any person who relies on the Holding Balance without making their own adjustments for any recent transactions.



To update your shareholder information in a fast, secure and environmentally friendly way visit anz.com/easyupdate.



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Securityholder Reference Number (SRN)

I0013121672

Share Class	Ordinary
Record Date	15 May 2018
DRP Election Date	16 May 2018
Allocation Date	2 July 2018

131318 031 ANZ



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MR TIMOTHY DAVID LYON
<LYON SUPER FUND A/C>
40 HARDINGE STREET
BEAUMARIS VIC 3193

DIVIDEND REINVESTMENT PLAN (DRP) ADVICE

DRP transaction details relating to ANZ's **Interim Dividend** of A\$0.80 per share for the half year ended 31 March 2018 are set out below.

PARTICIPATING SHARES	FRANKED AMOUNT	FRANKING CREDIT	NZ IMPUTATION CREDIT	DIVIDEND AMOUNT
6,764	A\$5,411.20	A\$2,319.09	NZ\$608.76	A\$5,411.20

Credit balance brought forward in your DRP account: A\$25.53

Total available for reinvestment: A\$5,436.73

Amount applied to the allocation of 195 shares at A\$27.76 each: A\$5,413.20

Credit balance carried forward in your DRP account: A\$23.53

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

A NZ Imputation Credit has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Dividend 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: 6,764

New DRP shares: 195

SHARES NOW HELD: 6,959

ISSUER SPONSORED HOLDING STATEMENT

DATE	TRANSACTION TYPE	TRANSACTION REFERENCE	QUANTITY ON	QUANTITY OFF	REGISTRY REFERENCE	HOLDING BALANCE
2 July 2018	DRP	Allocation	195			6,764
						Closing Balance 6,959

The above Holding Balances may not reflect shares purchased/sold between the Record Date and previous statement date. Neither ANZ nor Computershare will be liable for losses incurred by any person who relies on the Holding Balance without making their own adjustments for any recent transactions.



UPCOMING EVENTS

31 October 2018
Full Year Results announced



CHAIRMAN'S REPORT

A message from David Gonski AC

I am pleased to enclose with this Shareholder Update the advice of your 2018 Interim Dividend payment of 80 cents per share fully franked.

We posted a solid result with statutory profit for the six months ending 31 March 2018 up 14% to \$3.32 billion, compared with the first half of 2017. Cash Profit on a continuing basis - providing a better comparison of our ongoing businesses - was up 4% to \$3.49 billion.

The payout ratio of our interim dividend is broadly in-line with our preferred payout range of 60-65% of cash profit, while also maintaining a tier-one capital position above the Australian Prudential Regulation Authority's 'unquestionably strong' benchmark well ahead of the 2020 implementation.

I'm pleased with the progress we have made in building a simpler, better capitalised, better balanced bank despite the continued headwinds impacting the sector.

As we promised, we have continued to simplify our business. During the half we announced the sale of both our Australian Pensions and Investments and Life Insurance businesses to IOOF and Zurich respectively. We also completed the sale of our minority stake in Shanghai Rural Commercial Bank and announced the sale of our share in the Philippines based Metrobank Card Corporation joint venture.

A particular highlight was completing the complex separation of six retail and wealth businesses in Asia on time and under budget. The successful transfer of these assets allows us to further increase our focus on our institutional business in Asia, where we remain a top-four corporate bank.

The progress of our transformation combined with our peer leading capital position meant we were also able to return surplus capital to shareholders with the purchase of more than 40 million shares on-market during the half.

We continued our disciplined approach in the way we manage costs and allocate shareholders' funds with expenses down for the fourth consecutive half. Return on Equity of our continuing business increased 32 basis points to 11.9%, while earnings-per-share grew 4% versus a year ago.

Our retail markets in Australia and New Zealand continued to perform well with both lending and deposits in our targeted segments growing strongly. In Australia we launched a new mobile banking app that is currently the top rated app in the Australian Apple store and attracting over 15,000 new users each day.

In New Zealand the introduction of home loan coaches helped grow our home lending by 5%, while we maintained market leadership across our key products.

The difficult trading conditions impacting institutional banking globally persisted during the half and we continue to rebalance our portfolio by focusing on customers that value our differentiated international network. This will see returns in institutional banking continue to improve.

The credit environment remains benign with our total provision charge of \$408 million, down from \$720 million the previous year. This has been driven by both positive macro-economic factors impacting the sector as well as the strategic changes made to improve the composition of our loan portfolio.

Looking ahead, we expect the difficult trading conditions to continue into the foreseeable future and this reinforces our strategy to simplify our business remains appropriate for the times. Moreover I'm confident we have an executive team in place, led by our Chief Executive Officer Shayne Elliott, with the necessary experience to manage our business into the future.

Finally, the Royal Commission into the Banking, Superannuation and Financial Services Industry is rightly having a significant impact on the sector. We have engaged with the Commission in an open and constructive manner and we will continue to support its work as well as making the meaningful changes the community, our customers and our shareholders expect. It is in all of our interests.

DAVID GONSKI AC
CHAIRMAN

2018 HALF YEAR HIGHLIGHTS

▲ 4.1%	flat	▲ 4.0%
\$3,493 million	80 cents	119.4 cents
CASH PROFIT (Continuing operations)	DIVIDEND PER SHARE	CASH EARNINGS PER ORDINARY SHARE (Continuing operations)
1H17 \$3,355 million	1H17 80 cents	1H17 114.8 cents

Note:

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