



## NEED ASSISTANCE?

shareholder.anz.com  
anzshareregistry@computershare.com.au

Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

1800 113 399 (within Australia)  
0800 174 007 (within New Zealand)  
+61 3 9415 4010 (outside Australia)

### Securityholder Reference Number (SRN)

**I 0013121672**

Share Class	Ordinary
Record Date	12 November 2019
Payment Date	<b>18 December 2019</b>
TFN/ABN	Quoted

Payment in Australian dollars



094036 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 **Final Dividend** of A\$0.80 per share for the year ended 30 September 2019 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
7,173	A\$4,016.88	A\$1,721.52	<b>A\$5,738.40</b>	A\$1,721.52

The dividend is 70% franked at the Australian company tax rate of 30%. The unfranked portion of the dividend is declared to be conduit foreign income.

A NZ Imputation Credit of **NZ\$645.57** 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.

### PAYMENT INSTRUCTIONS

#### COMMONWEALTH BANK OF AUSTRALIA

BSB:	062-922
Account number:	10122230
Payment reference:	431751

**PAYMENT AMOUNT: A\$5,738.40**



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.



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

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

**Update your information:**

**Online:**  
www.computershare.com

**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  
Facsimile 61 3 9473 2500

**Securityholder Reference Number (SRN)**

I 0014090282

**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: Not quoted  
Page Number: 1 of 1



ANZ

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

Incorporated in Victoria

ASX code: ANZ

Security class: ORDINARY SHARES

**Issuer Sponsored Holding Statement as at 5 December 2019**

Date	Transaction Type	Registry Reference	Quantity On	Quantity Off	Holding Balance
		OPENING BALANCE			0
05/12/2019	OFF MARKET TRANSFER	4432/00936600	7173		7173
		CLOSING BALANCE			7173

The Australian Taxation Office advises you to keep this statement as a permanent record. Disposal of securities by Australian residents may result in Capital Gains Tax. If you would like a copy of "Guide to Capital Gains Tax", published by the ATO, please go to [www.ato.gov.au](http://www.ato.gov.au).

The closing balance shown in this statement is that recorded on the register at the close of business on the statement date.  
**The closing balance on this statement may not be the current holding balance.** Neither the security issuer nor the registrar will be liable for any financial loss incurred by a securityholder who relies on the balance shown without making their own adjustments for any transactions which have yet to be registered.  
**Please keep this statement for future reference. A fee may be charged for replacement.**

## **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>.



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+61 3 9415 4010 (outside Australia)

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

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



# 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%	flat	▲ 5.0%
<b>\$3,564 million</b>	<b>80 cents</b>	<b>124.8 cents</b>
CASH PROFIT (Continuing operations)	DIVIDEND PER SHARE	CASH EARNINGS PER ORDINARY SHARE (Continuing operations)
<b>1H18</b>	<b>1H18</b>	<b>1H18</b>
<b>\$3,493 million</b>	<b>80 cents</b>	<b>119.4 cents</b>

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.