



Australia and New Zealand Banking Group Limited
 ABN: 11 005 357 522
 Place of Incorporation/Registration: Victoria

CHESSE HOLDING STATEMENT

For statement enquiries contact
 your CHESSE Sponsor:

COMMONWEALTH SECURITIES LTD

LOCKED BAG 22
 AUSTRALIA SQUARE
 SYDNEY, NSW 1215

☎ 131519



058781 01402
 MR STANLEY GORICANE &
 MRS GLENYS GORICANE
 <SAGA SUPER FUND A/C>
 12 PORTOBELLO PLACE
 WHEELERS HILL VIC 3150

Holder ID Number (HIN): 0034293872

CHESSE Sponsor's ID (PID): 01402

Statement Period: July 2018

Page: 1 of 1

ANZ - ORDINARY FULLY PAID

| Date | Transaction Type | Transaction ID | Ex/Cum Status | Quantity | | Holding Balance |
|-----------|-----------------------------------------------------------|------------------|---------------|----------|-----|-----------------|
| | | | | On | Off | |
| | Balance Brought Forward from 18 Dec 17 | | | | | 5001 |
| 02 Jul 18 | Allotment of Securities due to Dividend Reinvestment Plan | 5887200490524700 | | 144 | | 5145 |

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESSE Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESSE Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESSE Holdings to third parties.
- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
 GPO BOX 2975
 MELBOURNE VIC 3001
 Ph. 1300 307 613



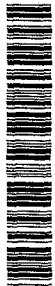


NEED ASSISTANCE?

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)



H 103079 027 ANZ



MR STANLEY GORICANE &
MRS GLENYS GORICANE
<SAGA SUPER FUND A/C>
12 PORTOBELLO PLACE
WHEELERS HILL VIC 3150

Holder Identification Number (HIN)

X 0034293872

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

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 |
|----------------------|----------------|-----------------|----------------------|-----------------|
| 5,001 | A\$4,000.80 | A\$1,714.63 | NZ\$450.09 | A\$4,000.80 |

Credit balance brought forward in your DRP account: A\$18.74

Total available for reinvestment: A\$4,019.54

Amount applied to the allocation of 144 shares at A\$27.76 each: A\$3,997.44

Credit balance carried forward in your DRP account: A\$22.10

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: 5,001

New DRP shares: 144

SHARES NOW HELD: 5,145



UPCOMING EVENTS

31 October 2018
Full Year Results announced



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Holder ID Number (HIN): 0034293872
 CHESSE Sponsor's ID (PID): 01402
 Statement Period: December 2017
 Page: 1 of 1

ANZ - ORDINARY FULLY PAID

| Date | Transaction Type | Transaction ID | Ex/Cum Status | Quantity | | Holding Balance |
|-----------|-----------------------------------------------------------|------------------|---------------|----------|-----|-----------------|
| | | | | On | Off | |
| | Balance Brought Forward from 03 Jul 17 | | | | | 4867 |
| 18 Dec 17 | Allotment of Securities due to Dividend Reinvestment Plan | 5887200476189500 | | 134 | | 5001 |

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COMPUTERSHARE INVESTOR SERVICES PTY LTD
 GPO BOX 2975
 MELBOURNE VIC 3001





ALL CORRESPONDENCE TO ANZ'S
SHARE REGISTRAR:

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

BY TELEPHONE:
(within Australia) 1800 113 399
(within New Zealand) 0800 174 007
(outside Australia or New Zealand) 61 3 9415 4010

BY EMAIL:
anzshareregistry@computershare.com.au

BY WEBSITE:
www.shareholder.anz.com

Holder Identification Number (HIN)

X 0034293872

Allocation Date 18 December 2017

Record Date 14 November 2017

DRP Election Date 15 November 2017

This statement is in Australian dollars

105495 027 ANZ



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WHEELERS HILL VIC 3150

DIVIDEND REINVESTMENT PLAN (DRP) STATEMENT

| Class of Share | Dividend per Share | Participating Shares | Franked Amount | Dividend Amount | Franking Credit | NZ Imputation Credit |
|----------------|--------------------|----------------------|----------------|-------------------------------------------------------------------------|--------------------|----------------------|
| Ordinary | A\$0.80 | 4,867 | A\$3,893.60 | A\$3,893.60 | A\$1,668.69 | NZ\$486.70 |
| | | | | Dividend | A\$3,893.60 | |
| | | | | DRP Account | | |
| | | | | Credit balance brought forward in your DRP account: | A\$13.82 | |
| | | | | Total available for reinvestment: | A\$3,907.42 | |
| | | | | Amount applied to the allocation of 134 shares at A\$29.02 each: | A\$3,888.68 | |
| | | | | Credit balance carried forward in your DRP account: | A\$18.74 | |
| | | | | Shareholding | | |
| | | | | Number of shares held: | 4,867 | |
| | | | | New DRP shares: | 134 | |
| | | | | Total number of shares now held: | 5,001 | |

2017 final dividend of A\$0.80 per share for the year ended 30 September 2017. Details of foreign currency exchange rates applicable for the final dividend were set as at 17 November 2017 and are as follows: A\$1 = GB£0.573870, A\$1 = NZ\$1.106090

The dividend is fully franked (100%) for Australian income tax purposes at the Australian corporate tax rate of 30%.

A NZ Imputation Credit has also been attached to the above Dividend Amount. Generally, only NZ resident taxpayers may claim the benefit of the NZ Imputation Credit. For such shareholders, 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 taxation implications of the dividend paid.