

ANZ SUSTAINABLE DEVELOPMENT GOALS BONDS

USE OF PROCEEDS
AND IMPACT REPORT

As at 30 September 2020



Introduction to ANZ SDG Bonds

This report provides an update to investors as at 30 September 2020, on the use of proceeds and impact of the Australia and New Zealand Banking Group Limited (**ANZ**) Sustainable Development Goals Bonds (**SDG Bonds**) currently on issue.

This report should be read in conjunction with the ANZ SDG Bond Framework (Framework) as undefined capitalized terms have the meaning given in the Framework, unless the context otherwise requires.

ANZ has now issued three SDG Bonds totaling 4.04 billion (AUD equivalent), having undertaken two new issuances of SDG Bonds in the 2020 financial year. ANZ became the first issuer of SDG Bonds in the Australian dollar market after issuing an AUD1.25 billion SDG Bond in August 2020.

BELOW IS A SUMMARY OF THE ANZ SDG BONDS ON ISSUE AS AT 30 SEPTEMBER 2020

	2018	2019	2020
	FEB 18	NOV 19	AUG 20
	SDG BOND 1	SDG BOND 2	SDG BOND 3
Issued	EUR 750M	EUR 1B	AUD 1.25B
Format	SENIOR	TIER 2	TIER 2
Maturity	21 FEB 2023	21 NOV 2029	26 FEB 2031
Optional redemption date	NA	21 NOV 2024	26 FEB 2026
AUD issuance proceeds	1.17B	1.62B	1.25B
ISIN	XS1774629346	XS2082818951	AU3FN0055687

ANZ is pleased to have been recognised as FinanceAsia's Sustainability Issuer of the Year 2020 and Best Sustainable Finance Deal from a financial institution for our AUD1.25 billion SDG Bond issued in August 2020.



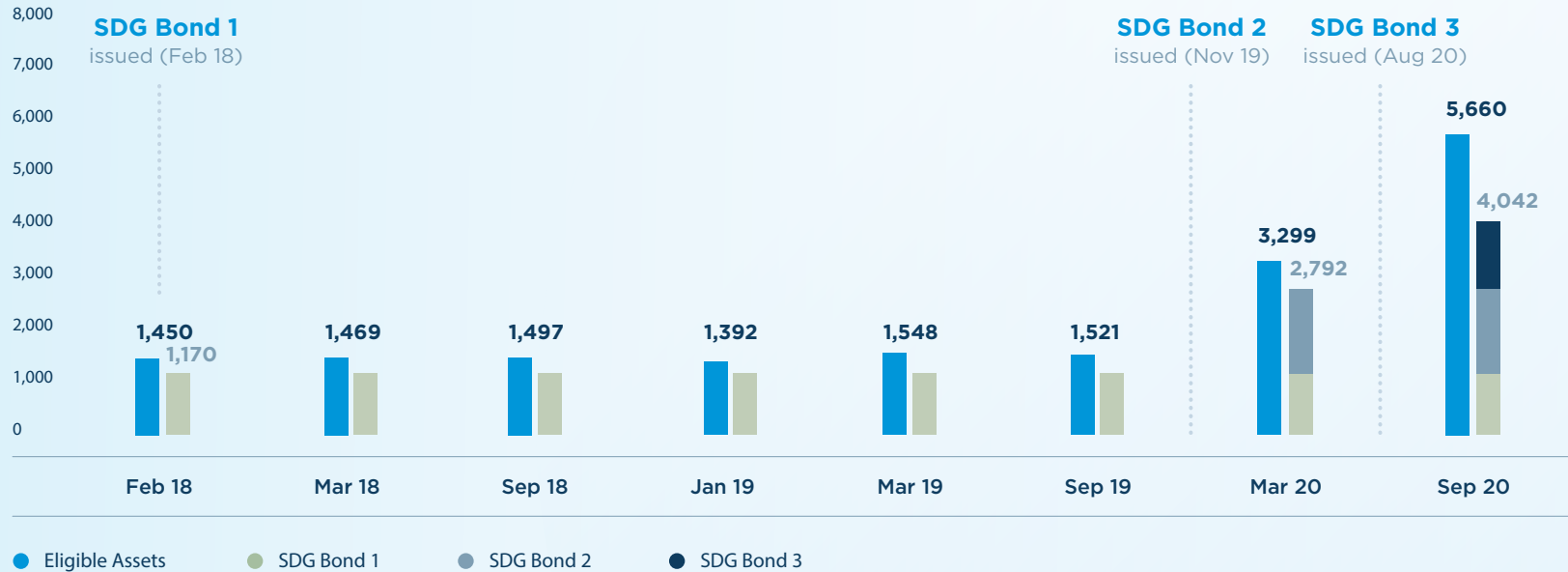
**BEST SUSTAINABLE FINANCE
DEAL - FINANCIAL INSTITUTION**



**ISSUER OF THE YEAR -
SUSTAINABILITY**

HISTORICAL VOLUME OF ELIGIBLE ASSETS AND SDG BONDS (AUD EQUIVALENT)

AUD M



The above chart shows the total volume (AUD million) of Eligible Assets as at 30 September 2020 and as at past reporting periods.

100% of proceeds from ANZ's SDG Bonds were allocated to Eligible Assets at issuance, and remain fully allocated as at 30 September 2020.

ANZ has issued, and may, from time to time, issue other bonds, notes or debt securities and use their proceeds of issue to finance or refinance Eligible Assets (Other SDG Securities). ANZ may, from time to time, reallocate or apportion at its discretion Eligible Assets among the SDG Bonds and Other SDG Securities. Please note ANZ reporting now presents the Australian dollar proceeds as hedged at issue against the Australian dollar Eligible Asset portfolio.

ANZ and the SDGs

On 1 January 2016, the United Nations Sustainable Development Goals (SDGs) came into effect. The 17 goals and 169 targets are aimed at solving the world's most pressing challenges ending global poverty, protecting our planet and ensuring human rights by 2030.

ANZ is committed to the SDGs, which we consider to represent an opportunity for business-led solutions and technologies to be developed and implemented.

In recognition of the important role business will play in achieving the SDGs, ANZ's CEO Shayne Elliott joined over 30 leaders from the Australian business community to sign a public CEO Statement of Support for the Goals in September 2016.

Since then, we have sought to better understand the SDGs and the linkages to our business. Since 2016 we have mapped our material issues and ESG targets to relevant SDGs, which are made public as part of our ESG reporting. Additionally, in 2019 we became a founding signatory to the UN Principles for Responsible Banking.

ANZ's commitment to the SDGs is further highlighted by our issuance of SDG bonds and associated Use of Proceeds and Impact reporting, in addition to our regular ESG reporting. Through the ongoing management of our SDG Bond program, ANZ aims to be a leader in assisting the ongoing development of sustainable capital markets.

ANZ SDG Bond Framework

The ANZ SDG Bond Framework was developed in line with the International Capital Market Association's (ICMA) [Green Bond Principles \(GBP\) 2018](#), [Social Bond Principles \(SBP\) 2020](#), and related [Sustainability Bond Guidelines \(SBG\) 2018](#). The proceeds of the SDG Bonds have been used to finance or refinance assets that align with ANZ's Eligible Categories and that promote any of the eleven SDGs which ANZ selected. In August 2020, ANZ expanded the list of eligible SDG's from nine to eleven. ANZ recommends that this report be read in conjunction with the full version of the ANZ SDG Bond Framework, most recently updated in August 2020, which is available on the ANZ Debt Investor Centre [website](#).

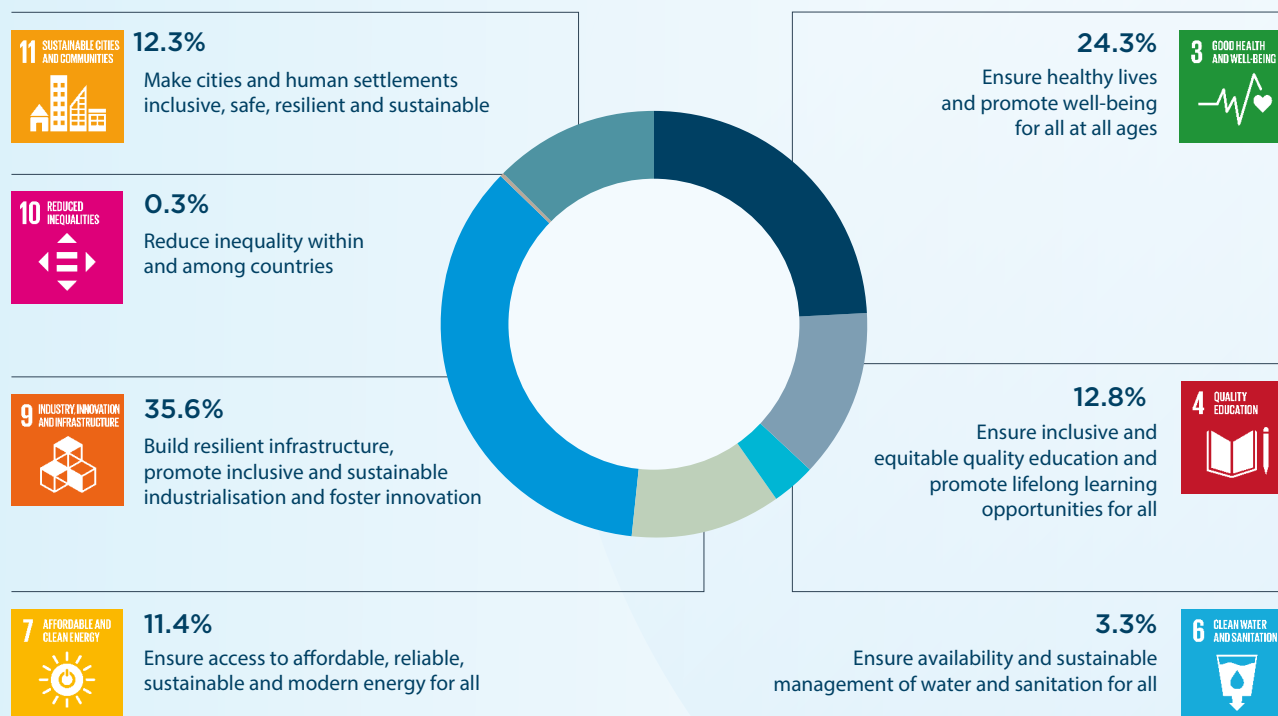


Allocation of bond proceeds

The proceeds from ANZ's SDG Bonds on issue have been fully allocated to Eligible Assets which align with seven of the eleven selected SDGs. There are no unallocated proceeds. The following charts illustrate the breakdown of Eligible Assets as at 30 September 2020.

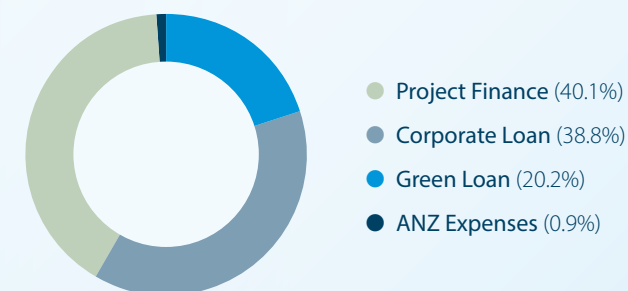
ALLOCATION OF PROCEEDS BY SDG

30 September 2020



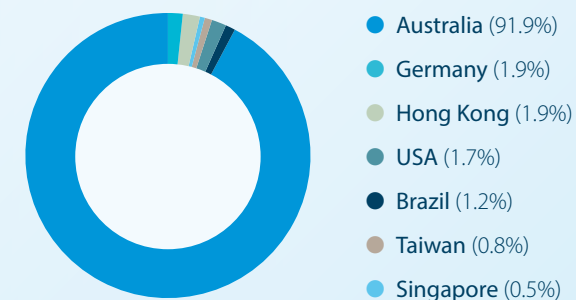
ALLOCATION OF PROCEEDS BY LOAN

30 September 2020



ALLOCATION OF PROCEEDS BY LOCATION

30 September 2020










Reporting notes

- The volume of Eligible Assets is as at 30 September 2020, and is sourced from ANZ's SDG Bond Asset Register.
- There is no link between the Eligible Assets and the SDG Bonds themselves, as set out in the pricing supplements for the SDG Bonds, dated 19 February 2018, 21 November 2019 and 19 August 2020.

Use of proceeds summary

AS AT 30 SEPTEMBER 2020

SDG	SDG target	GBP/SBP project category	Eligible Asset	Aggregate asset volume (AUD million)	% of Eligible Assets
	3.4, 3.5, 3.8	Access to essential services	Hospital Aged care	1,375	24.3
	4.3, 4.4, 4.5	Access to essential services Socioeconomic advancement and empowerment	Schools Tertiary educational Tertiary educational student housing	725	12.8
	6.1	Sustainable water and wastewater management	Drinking water	185	3.3
	7.2, 7.b	Renewable energy	Renewable energy generation – wind, solar and battery	643	11.4
	9.4	Green buildings	Buildings with green standard	2,015	35.6
	10.2	Socioeconomic advancement and empowerment	Financial education programs	19	0.3
	11.1, 11.2	Affordable housing Affordable basic infrastructure Clean transportation	Affordable housing Clean transportation facilities	698	12.3
Total AUD million				5,660	100

Impact reporting

AS AT 30 SEPTEMBER 2020



SDG target

3.4, 3.5, 3.8




GBP/SBP project category	Access to essential services	
Location	Australia: NSW, NT, QLD, SA, TAS, VIC, WA New Zealand	
Eligible Asset	 Hospital	 Aged care
Impacts	<p>Operation of 3 public hospitals and 28 not-for-profit hospitals in Australia, collectively providing over 5,250 beds.</p> <p>Construction of 1 new public rehabilitation centre comprising over 180 beds, servicing major urban population catchments.</p> <ul style="list-style-type: none"> Some of the services provided include emergency care, surgical, acute and clinical, rehabilitation, mental health, community health, home care, disability support, accommodation support, a cancer centre and teaching services. Services provided in New Zealand include rehabilitation services for individuals with a disability, and community services including counselling services and education. 	<p>Operation of 376 aged care homes in Australia comprising over 36,800 beds.</p> <p>Construction of 1 aged care facility with over 100 beds.</p> <ul style="list-style-type: none"> Some of the services provided include residential services, respite and palliative care, specialist dementia care and integrated medical centres.

Please see the important note below regarding the presentation of these impact figures. With the exception of SDG 10, the figures are "gross figures" per project, rather than apportioned based on ANZ's lending to the project.



SDG target

4.3, 4.4, 4.5


GBP/SBP project category	Access to essential services Socioeconomic advancement and empowerment		
Location	Australia: ACT, NSW, SA, TAS, VIC		
Eligible Asset	 Schools	 Tertiary educational	 Tertiary educational student housing
Impacts	<p>Construction and maintenance of 17 schools:</p> <ul style="list-style-type: none"> 15 schools have been completed with enrolments of over 9,000 primary and high school students in 2020. 2 schools are in construction, which will provide a further 3,200 student places. 	<p>Operation of 2 Australian universities with collective enrolments of over 145,000 students.</p>	<p>Operation of 23 residences offering accommodation for over 9000 domestic and international university students across 4 Australian universities.</p> <p>Development of new student accommodation facilities to accommodate over 400 students.</p>

Impact reporting (continued)



SDG target

6.1

GBP/SBP project category	Sustainable water and wastewater management
Location	Australia
Eligible Asset	 Drinking water
Impacts	<p>Operation of 2 reverse osmosis desalination plants, contributing to the supply of potable drinking water for more than 6 million Australians.</p> <ul style="list-style-type: none"> Collectively the plants have a current production capacity of more than 250GL (250 billion litres) per annum. The desalination plants provide a rainfall independent water source, providing water security for residents and relieving pressure on catchment water supplies in times of drought.

¹ Generation data for Australian large scale renewable projects was supplied by Energy One Limited using data supplied by the Australian Energy Market Operator (AEMO). Generation data is for the 12 month period to 30 September 2020. Generation data for the Brazilian wind farms has been sourced from annual reports for the 12 months to 31 December 2019, and generation data for the Taiwanese wind farm has been sourced from the project operator for a six month period to 30 June 2020 after the project was commissioned in January 2020. Monthly generation for the period July to September 2020, was estimated by applying an average daily generation rate over the period February 2020-June 2020.

² Emission factors have been sourced from the report 'EIB Methodologies for the Assessment of Project GHG Emissions and Emission Variations' published July 2020. Emissions Factors are based on the Combined Margin Intermittent Electricity Generation. https://www.eib.org/attachments/strategies/eib_project_carbon_footprint_methodologies_en.pdf.

³ Average annual emissions from Australian vehicles in Australia has been calculated from fuel use data presented in 'ABS 9208.0 Survey of Motor Vehicle Use, Australia', 12 months ended 30 June 2018 (released 20/03/2019) with emissions factors sourced from the National Greenhouse Accounts (NGA) Factors (2019 Version) <https://www.abs.gov.au/statistics/industry/tourism-and-transport/survey-motor-vehicle-use-australia/latest-release>; <https://www.industry.gov.au/data-and-publications/national-greenhouse-accounts-factors>.

⁴ Average electricity usage rates per capita in the relevant locations have been sourced from 'IEA World Energy Balances and Statistics 2020' <https://www.iea.org/subscribe-to-data-services/world-energy-balances-and-statistics>.

⁵ Average Australian household electricity usage rates have been sourced from 'Australian Energy Regulator, Annual Report on Compliance and Performance of the Retail Energy Market 2017-18' https://www.aer.gov.au/system/files/Annual%20Report%20on%20Compliance%20and%20Performance%20of%20the%20Retail%20Energy%20Market%202017-18_0.pdf.



SDG target

7.2, 7.b


GBP/SBP project category	Renewable energy
Location	Australia: NSW, QLD, SA, TAS, VIC, WA Brazil Taiwan
Eligible Asset	 Renewable energy generation – wind, solar and battery
Impacts	<p>Financing of 18 large scale renewables projects in Australia, Taiwan and Brazil with a total capacity of 2,587MW:</p> <p>Operation of 14 Wind Farms in Australia and overseas (Australia 8; Brazil 5; Taiwan 1) with a total capacity of 1,997MW, generating approximately 5,251GWh¹ of electricity over the past 12 months.</p> <p>Operation of 4 operational Solar Farms in Australia with a total capacity of 590MW, generating approximately 783GWh¹ of electricity over the past 12 months.</p> <p>Resulting in the following environmental impacts:</p> <ul style="list-style-type: none"> 2,907ktCO₂ equivalent in avoided emissions per annum² – equivalent to taking 905 thousand cars off Australian roads for a year³ Meeting the annual per capita electricity needs of 1.38 million people in the countries where the electricity is generated and used⁴ The combined power generation from the 18 projects was enough to meet the needs of 531,000 Australian households for a year⁵ <p>Financing of multiple projects which connect renewable generators to the transmission network in Australia, some of which were operational at 30 September 2020 with the remainder being in construction.</p>

Impact reporting (continued)

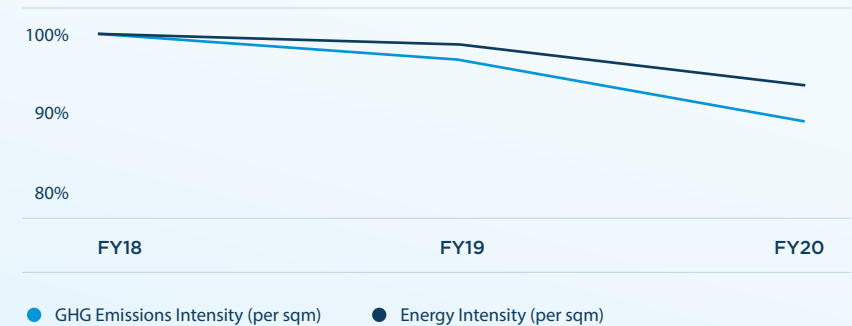


SDG target

9.4

GBP/SBP project category	Green buildings
Location	Australia: NSW, NT, SA, QLD, VIC, WA Singapore Hong Kong
Eligible Asset	 Buildings with green standard
Impacts	<p>Financing the development or ongoing operation of 42 commercial office buildings internationally:</p> <p>Operation of 33 commercial office buildings in Australia:</p> <ul style="list-style-type: none"> • 29 buildings – current NABERS weighted average rating of 5.15 stars <ul style="list-style-type: none"> - Weighted average emissions intensity of these buildings is 58.5kgCO₂/m² (Scope 1, 2 and 3; Base Building)⁶ - On a like-for-like basis this portfolio of buildings has seen a 6.5% decrease in energy intensity (energy use per m²) and a 10.9% decrease in emissions intensity, over the 2 years to 30 September 2020. • 4 buildings⁷ – yet to receive NABERS ratings following recent completion: <ul style="list-style-type: none"> - 3 buildings received a 6 Star Green Star rating (Design & As built), 1 building yet to be certified <p>Construction of 6 commercial office buildings in Sydney targeting 5 star NABERS or Green Star ratings, or higher</p> <p>Operation of 3 commercial office buildings outside of Australia have been financed in Singapore (2) and Hong Kong (1).</p> <ul style="list-style-type: none"> • Rated LEED Platinum, BCA Green Mark Platinum, and BCA Green Mark Gold, respectively

COMMERCIAL OFFICE BUILDINGS IN AUSTRALIA RELATIVE PERFORMANCE



⁶ Based on current NABERS data with GreenPower. One building has been excluded from this calculation as base building emissions are not available.


⁷ Includes ANZ tenancy.

Impact reporting (continued)



SDG target

10.2

GBP/SBP project category	Socioeconomic advancement and empowerment
Location	Australia (delivered in Australia, NZ, Asia and the Pacific)
Eligible Asset	 <p>Financial education programs</p>
Impacts	<p>Delivery of MoneyMinded, ANZ's flagship financial education program, supporting adults with low levels of financial literacy and those on lower incomes. As at 30 September 2020, over 726,540 people were estimated to have participated in MoneyMinded across Australia, New Zealand, Asia and the Pacific (since the program commenced in 2002).</p> <p>Operation of the Saver Plus program which is a matched savings and financial education program developed by the Brotherhood of St Laurence and ANZ in 2003. Participants open an ANZ savings account, set a savings goal and save towards it regularly over 10 months while also attending MoneyMinded financial education sessions. Upon reaching their goal, savings are matched by ANZ dollar for dollar, up to \$500, which must be spent on education. As at 30 September Saver Plus had reached over 47,770 lower-income participants (since the program commenced in 2003).</p>



SDG target

11.1, 11.2

GBP/SBP project category	Affordable housing Affordable basic infrastructure Clean transportation	
Location	Australia: ACT, NSW, QLD, VIC USA Germany	
Eligible Asset	 <p>Affordable housing</p>	 <p>Clean transportation facilities</p>
Impacts	Ongoing operation of 26 dwellings in Australia to be used exclusively for the provision of affordable housing for a minimum of 25 years.	<p>Operation of 2 metro projects within Australia, collectively carrying passengers on ~24million journeys across 48km of track in the first 12 months of operation.</p> <p>Development of 2 metro projects which will provide capacity for more than 39,000 passengers over an additional 48km of track.</p> <p>Provision of additional rail infrastructure providing capacity for 72,000 passengers.</p> <p>Development of fully electric vehicles in the USA and Germany, including finance for dedicated production facilities including battery production.</p>

Case study from the Eligible Asset pool

We are pleased to feature a specific example from the Eligible Asset pool. We hope this provides further context with regards to the use of proceeds and impacts that are possible from the issuance of ANZ SDG Bonds.

SK Innovation



This year we acted as the sole underwriter and bookrunner and joint green structuring adviser on a USD450 million syndicated green loan facility for SK Battery America, Inc., guaranteed by SK Innovation Co., Ltd. (SKI).

One of the largest companies in the Korean energy sector, SKI is expanding its Electric Vehicle Battery (EVB) capacity with projects in Korea, China, USA and Hungary.

Proceeds of the loan will be used for construction and procurement of equipment for SKI's EVB plant located in Georgia, USA.

The transaction highlights our support of customers transitioning to a net zero carbon economy – the electrification of transportation is key to achieving this. The investment in the EVB plant is driving SKI's strategic shift to capture the growth of low-emissions transportation. The green loan further underscores SKI's longer term plan to offset its environmental impacts by 2030.



Notes

1. IMPACT REPORTING

ANZ wishes to highlight and draw investors' attention to the fact that the impact figures above, other than in respect of SDG 10, have been presented, analysed and recorded at the project/borrower level and have not been apportioned in accordance with the volume of ANZ's lending to each project. Impact figures have not been presented on the basis of the volume of ANZ's lending to each project at this stage.

2. ASSURANCE

Ernst & Young (EY) has provided reasonable assurance as at 14 December 2020 over whether the SDG Bonds continue to meet the requirements of the ICMA Sustainability Bond Guidelines and the requirements of the ANZ SDG Bond Framework on the basis specified in, and subject to, the terms and conditions of that engagement. EY's assurance procedures included reviewing the Impact Report and checking the following:

- The structure and disclosures of the Impact Report met the requirements of the ANZ SDG Bond Framework;

- The aggregate asset values were disclosed accurately and in line with the ANZ SDG Bonds Asset Register;
- The individual impact data described in the Impact Report had been appropriately transcribed from the associated source information provided by ANZ.

EY's conclusion over the assurance in its full statement can be found on the ANZ Debt Investor Centre [website](#).

3. UNDISCLOSED BORROWERS

Borrower names are not disclosed in the table above due to confidentiality restrictions. ANZ is in ongoing discussions with Borrowers regarding disclosure approval to debt investors.

4. COVID-19 UPDATE

ANZ has undertaken analysis into the potential impacts of COVID-19 on the Eligible Assets. ANZ notes that the impacts of the COVID-19 pandemic on loan portfolios are variable and can arise unexpectedly. ANZ will continue to monitor the Eligible Asset portfolio as well as continuing to maintain an inventory of potential Eligible Assets.

5. FRAMEWORK

This report has been prepared in accordance with version 3.0 of the ANZ SDG Bond Framework, published August 2020. The current and preceding versions of the ANZ SDG Bond Framework can be found on the ANZ Debt Investor Centre [website](#).

INVESTOR FEEDBACK

ANZ is committed to transparency of reporting and disclosure in the Green, Social and Sustainability Bond market and we welcome investor feedback on the contents of this and future reports.

ENQUIRIES AND FURTHER INFORMATION

Enquires in relation to this report or ANZ SDG Bonds can be directed to DebtIR@anz.com

All ongoing and historical reporting and assurance in relation to ANZ SDG Bonds can be found on the ANZ Debt Investor Centre [website](#).

Important notices

1. This document has been prepared by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) for the information of intended recipients only (being persons who meet the requirements described in the following paragraphs). This document and the related presentation is intended to be general background information on ANZ's and its affiliates' business current at the date of this document. This document is confidential and being given solely for the information.
2. This document does not constitute or form part of and should not be construed as, an offer to sell or issue or the solicitation of an offer to buy or acquire any notes, securities or other financial products ("Securities") of ANZ or any other person in any jurisdiction or an inducement to enter into investment activity or to effect any transaction or to conclude any legal act of any kind.
3. This document is intended for distribution to professional investors, only. Without limiting the restrictions in this document:
 1. **Australia:** this document is intended for distribution to professional investors only and not to recipients to whom an offer to sell or issue or the solicitation of an offer to buy or acquire Securities requires disclosure in accordance with Part 6D.2 or Chapter 7 of the Corporations Act 2001 (Cwlth) ("Corporations Act") or is a "retail client" as defined for the purposes of section 761G of the Corporations Act. Without limiting the preceding paragraph, no prospectus or other disclosure document (as defined in the Corporations Act) in relation to any Securities has been or will be lodged with or registered by the Australian Securities and Investments Commission or the Australian Securities Exchange Limited or any other stock exchange licensed under the Corporations Act.
 2. **European Economic Area and United Kingdom:** This document is not directed at, and no Securities will be offered, sold or otherwise made available to, retail investors in the European Economic Area (the "EEA") or in the United Kingdom. For these purposes, a "retail investor" means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU, as amended ("MiFID II"); or (ii) a customer within the meaning of Directive (EU) 2016/97 (the "Insurance Distribution Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the "PRIIPs Regulation") for offering or selling any Securities or otherwise making them available to retail investors in the EEA or in the United Kingdom will be prepared and therefore offering or selling any Securities or otherwise making them available to any retail investor in the EEA or in the United Kingdom may be unlawful under the PRIIPs Regulation. If you are a retail investor, you should not access this document nor act upon the material contained in this document.
 3. **United Kingdom:** The content of this document has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000 (as amended, the "FSMA"). Reliance on this document for the purpose of engaging in any investment activity may expose the individual to a significant risk of losing all of the property or other assets invested. This document may not be distributed to any persons in contravention of section 21 of the FSMA. Accordingly, the information contained in this communication is made to or directed at solely the following categories of persons within the United Kingdom:
 - (a) those persons falling within the definition of Investment Professionals (contained in article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005) ("FPO"); or

(b) any other persons to whom it can lawfully be communicated in accordance with the FPO (together, "relevant persons").

This document and the investments to which this communication relates will only be available to relevant persons in the United Kingdom described above and no one falling outside such categories is entitled to rely on, and they must not act on, any information in this document.

4. United States: This document is only for investors who are (x) outside the United States and are not U.S. Persons (as defined in Regulation S under the Securities Act of 1933 as amended (the "Securities Act")) in compliance with Regulation S; or (y) "qualified institutional buyers" (as defined in Rule 144A under the Securities Act).

NO SECURITIES HAVE BEEN, OR WILL BE, REGISTERED UNDER THE SECURITIES ACT, OR THE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, AND MAY NOT BE OFFERED OR SOLD, DIRECTLY OR INDIRECTLY, WITHIN THE UNITED STATES OR TO OR FOR THE ACCOUNT OR BENEFIT OF U.S. PERSONS, EXCEPT IN CERTAIN TRANSACTIONS EXEMPT FROM OR NOT SUBJECT TO THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT AND APPLICABLE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES. ANY INVESTMENT DECISION TO PURCHASE ANY SECURITIES IN THE CONTEXT OF A PROPOSED OFFERING, IF ANY, SHOULD BE MADE ON THE BASIS OF ANY APPLICABLE FINAL TERMS OF PRICING SUPPLEMENT, THE TERMS AND CONDITIONS OF THE SECURITIES AND THE INFORMATION CONTAINED IN THE APPLICABLE OFFERING CIRCULAR PUBLISHED IN RELATION TO ANY OFFERING AND NOT ON THE BASIS OF THIS DOCUMENT, WHICH DOES NOT CONSTITUTE OR FORM PART OF AN OFFER OR SOLICITATION OF AN OFFER TO PURCHASE OR SUBSCRIBE FOR ANY SECURITIES IN THE UNITED STATES OR ANYWHERE ELSE.

The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession it and any document or other information referred to in it comes should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction. This document is not directed at, or intended for distribution to or use by, any person or entity that is a citizen or resident or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would require any registration or licensing within such jurisdiction.

4. The material in this document is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered with professional advice when deciding if an investment is appropriate. This document does not constitute financial product advice. ANZ or any of its affiliates, advisors or representatives shall not have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this document or its contents or otherwise arising in connection with the document.
5. The information contained in this document is provided as at the date of this document and is subject to change without notice. Neither ANZ, nor any of its affiliates, agents, employees or advisors intends or has any duty or obligation to supplement, amend, update or revise any of the information contained in this document, in particular, any forward-looking statements. Further, indications of past performance will not necessarily be repeated in the future and should be treated with appropriate caution.

6. This document contains "forward-looking statements", which include all statements other than statements of historical facts, including, without limitation, any statements preceded by, followed by or that include the words "targets", "believes", "expects", "aims", "intends", "will", "may", "anticipates", "would", "could" or similar expressions or the negative thereof. Such forward-looking statements involve known and unknown risks, uncertainties and other important factors beyond ANZ's control that could cause the actual results, performance or achievements of ANZ or any other person to be materially different from future results, performance or achievements expressed or implied by such forward-looking statements. The information in this document is supplied in summary form and is therefore not necessarily complete. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof. Such statements constitute "forward-looking statements" for the purposes of the United States Private Securities Litigation Reform Act of 1995. ANZ does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date of this document to reflect the occurrence of unanticipated events.
7. The information contained in this document has been prepared without taking into account the objectives, financial situation or needs of any person and any Securities or strategies mentioned in it may not be suitable for all investors. Investors and prospective investors in any Securities are required to make their own independent investigation and appraisal of the business and financial condition of ANZ, the nature of the Securities and any tax, legal, accounting and economic considerations relevant to the purchase of the Securities. All investments entail risk and may result in both profits and losses. Foreign currency rates of exchange may adversely affect the value, price or income of any Securities mentioned in it. Neither ANZ nor any of its affiliates, advisors or representatives warrant guarantee or stand behind the performance of any such Securities.
8. ANZ reports and describes in this document certain non-GAAP financial measures of ANZ. Non-GAAP financial measures are not calculated in accordance with IFRS. Non-GAAP financial measures should be considered in addition to, and not as substitutes for or superior to, financial measures of financial performance or financial position prepared in accordance with IFRS.
9. This document contains data sourced from and the views of independent third parties. In replicating such data in this document, ANZ makes no representation, whether express or implied, as to the accuracy of such data. The replication of any views in this document should be not treated as an indication that ANZ agrees with or concurs with such views.
10. If this document has been distributed by electronic transmission, such as email, then such transmission cannot be guaranteed to be secure or error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. ANZ and its affiliates do not accept any liability as a result of electronic transmission of this document.