



11 November 2011

Company Announcements
Australian Securities Exchange
Level 4
20 Bridge Street
SYDNEY NSW 2000

Australia and New Zealand Banking Group Limited ("ANZ") – Annual Financial Report submission under the Disclosure and Transparency Rules of the United Kingdom Financial Services Authority ("DTR Submission")

The attached DTR Submission will be lodged by ANZ with the London Stock Exchange today, together with ANZ's 2011 Annual Report for the year ended 30 September 2011. This DTR Submission has been compiled by ANZ in order to comply with the applicable periodic reporting requirements of DTR 4 of the Disclosure and Transparency Rules of the United Kingdom Financial Services Authority in connection with certain debt securities issued by ANZ. For completeness, ANZ is lodging this DTR submission with the Australian Securities Exchange and the New Zealand Stock Exchange today.

Yours faithfully

John Priestley
Company Secretary

Company Secretary's Office

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DISCLOSURE AND TRANSPARENCY RULES - ANNUAL REPORT SUBMISSION

Australia and New Zealand Banking Group Limited (ANZ) - Annual Financial Report under the 'Disclosure and Transparency Rules' (DTR)

The following attached documents constitute ANZ's 2011 Annual Financial Report for the purposes of the disclosure requirements of DTR 4.1:

- Items contained in ANZ's Australian statutory 2011 Annual Report:
 - the management reports on pages 65 to 83 including a description of Principal Risks and Uncertainties on pages 76 to 83;
 - the Financial Report and the Notes to Financial Statements for the year ended 30 September 2011 on pages 86 to 208; and
 - the Directors' Declaration on page 209.
- A directors' responsibility statement provided in accordance with DTR 4.1.12(3)(b).

**ANZ's Australian Statutory 2011 Annual Report – Including Statement of
Principal Risks and Uncertainties**

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Responsibility statement of the directors in relation to the Group financial statements made in accordance with DTR 4.1.12(3)(b)

The directors of Australia and New Zealand Banking Group Limited confirm to the best of their knowledge that:

The Group's 2011 Annual Financial Report (as defined on page 1 of this DTR Annual Report Submission) includes:

- (i) a fair review of the development and performance of the business and the position of the Group and the undertakings included in the consolidation taken as a whole, together with
- (ii) a description of the principal risks and uncertainties faced by the Group.

Signed in accordance with a resolution of the directors.



John Morschel
Chairman



Michael R P Smith, OBE
Chief Executive Officer

2 November 2011