



15 November 2010

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 2010 Annual Report for the year ended 30 September 2010. 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

Australia and New Zealand Banking Group Limited ABN 11 005 357 522
Level 9, 833 Collins Street
DOCKLANDS VIC 3008
www.anz.com

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 2010 Annual Financial Report for the purposes of the disclosure requirements of DTR 4.1:

- Items contained in ANZ's Australian statutory 2010 Annual Report:
 - the management reports on pages 65 to 81 including a description of Principal Risks and Uncertainties on pages 74 to 81;
 - the Financial Report and the Notes to Financial Statements for the year ended 30 September 2010 on pages 84 to 204; and
 - the Directors' Declaration on page 205.
- A directors' responsibility statement provided in accordance with DTR 4.1.12(3)(b).

**ANZ's Australian statutory 2010 Annual Report – Including Statement of
Principal Risks and Uncertainties**

Copy previously lodged with ASX

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 2010 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

4 November 2010