

**APPENDIX A TO SUBPART I OF PART 103 –  
CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS  
FOR FOREIGN BANKS**

[OMB Control Number 1506-00431]

***The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).***

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 1010.100(d)).\*

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

*Special instruction for foreign branches of U.S. banks:* A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

*Special instructions for covering multiple branches on a single Certification:* A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

**A.** The undersigned financial institution, Australia and New Zealand Banking Group Limited ABN 11005 357 522 ("**Foreign Bank**") hereby certifies as follows:

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\* A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

**B. Correspondent Accounts Covered by this Certification:** Check **one** box.

This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.

This Certification applies to Correspondent Accounts established by

\_\_\_\_\_ (name of Covered Financial Institution(s) for Foreign Bank).

**Note:** The Attachment to this Certification lists all of Foreign Bank's Offices, Subsidiaries and Affiliates covered by this Certification.

**C. Physical Presence/Regulated Affiliate Status:** Check **one** box and complete the blanks.

Foreign Bank maintains a **physical presence** in any country. That means:

- Foreign Bank has a place of business at the following street address:  
ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, 3008 in the State of Victoria, Australia, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- The above address is in Australia, where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by the Australian Prudential Regulation Authority, the banking authority that licensed Foreign Bank to conduct banking activities.

Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:

- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address:  
\_\_\_\_\_, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.

- The above address is in \_\_\_\_\_ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
- Foreign Bank is subject to supervision by \_\_\_\_\_, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.

Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

**D. Indirect Use of Correspondent Accounts:** Check box to certify.

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

**E. Ownership Information:** Check box 1 or 2 below, **if applicable.**

1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.

2. **Foreign Bank's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete item 3 below, **if applicable.**

3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification,

- (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity;
- (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and
- (iii) members of the same family\* shall be considered one **person**.

Name	Address

**F. Process Agent:** complete the following.

The following individual or entity: G. Truett Tate, CEO and Head of Institutional Relationship Banking, America, is a resident of the United States at the following street address: 277 Park Avenue, 31<sup>st</sup> Floor, N.Y., N.Y. 10172, **and** is authorized to accept service of legal process on behalf of Foreign Bank, its Branches and its Subsidiaries listed in the Attachment to this Certification from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

**G. General**

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Michael Liarakos, Chief Compliance Officer, certify that I have read and understood this Certification, that the statements made in this

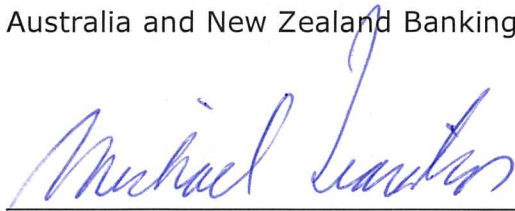
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\* The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank, it's Branches, its Subsidiaries and Regulated Affiliates listed in the Attachment to this Certification.

Australia and New Zealand Banking Group Limited ABN 11005 357 522

Australia and New Zealand Banking Group Limited



Michael Liarakos  
Chief Compliance Officer

Executed on this 12 day MAY of 2017.

**Received and reviewed by:**

Name: M. P. LIARAKOS

Title: CHIEF COMPLIANCE OFFICER

For: ANZ

[Name of Covered Financial Institution]

Date: 12/5/2017

**APPENDIX A TO SUBPART I OF PART 103 –  
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**Attachment**

**Part I:** Branches and subsidiaries of Foreign Bank covered by the Certification given for the purposes of Title 31 U.S.C. Sections 5318(j) and 5318(k) dated < 12 > ~~4/1/17~~ > 2017 by Michael Liarakos, Chief Compliance Officer, Australia and New Zealand Banking Group Limited:

<b>Name of Foreign Bank</b>	<b>Foreign Bank has a place of business at the following:</b>	<b>The fore-mentioned address is in</b>	<b>The Foreign Bank is subject to inspection by</b>
Australia and New Zealand Banking Group Limited	ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, 3008, Victoria, Australia.	Australia	Australian Prudential Regulatory Authority
ANZ Royal Bank (Cambodia) Ltd	20 Kramnuon Sar & Corner 67 Street, Phnom Penh, Cambodia.	Kingdom of Cambodia	National Bank of Cambodia
Australia and New Zealand Banking Group Limited	Butterfield Trust (Cayman) Limited, 68 Fort Street, Grand Cayman KY1-1107, Cayman Islands.	Cayman Islands	Cayman Islands Monetary Authority
Australia and New Zealand Bank (China) Company Limited	17th Floor, 15th Floor & Room B, 12th Floor, Mirae Asset Tower, No. 166, Lujiazui Ring Road, Pudong New Area, Shanghai, Peoples Republic of China.	Peoples' Republic of China	China Banking Regulatory Commission State Administration of Foreign Exchange People's Bank of China
Australia and New Zealand Banking Group Limited	ANZ House, Mairie Nui Drive, Avarua, Rarotonga, Cook Islands.	Cook Islands	Financial Supervisory Commission
Australia and New Zealand Banking Group Limited	ANZ House 25, Victoria Parade, Suva, Fiji.	Fiji	Reserve Bank of Fiji
Australia and New Zealand Banking Group Limited (Paris Branch)	Ground floor, 6 Rue Lamennais, 75008 Paris.	France	Autorité de contrôle prudentiel et de résolution, the "ACPR".

<b>Name of Foreign Bank</b>	<b>Foreign Bank has a place of business at the following:</b>	<b>The fore-mentioned address is in</b>	<b>The Foreign Bank is subject to inspection by</b>
Australia and New Zealand Banking Group Limited	27th Floor, Friedrich-Ebert-Anlage 35-37, Frankfurt am Main 60327, Germany.	Germany	Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht)
Australia and New Zealand Banking Group Limited	22nd Floor, Three Exchange Square, 8 Connaught Place, Central, Hong Kong.	Hong Kong Special Administrative Region	Hong Kong Monetary Authority
Australia and New Zealand Banking Group Limited	Energy, Unit no A, 6th Floor, Appasahab Marathe Marg, Prabhadevi, Mumbai 400 025, India.	India	Reserve Bank of India
PT Bank ANZ Indonesia	ANZ Tower Building, 8th Floor, Jalan Jenderal Sudirman, Kav 33A, Jakarta Pusat 10220, Indonesia.	Indonesia	Financial Service Authority Indonesia Financial Transaction Report and Analysis Centre Bank Indonesia
Australia and New Zealand Banking Group Limited	Marunouchi Building, 33rd Floor, 4-1 Marunouchi 2-chome Chiyoda-Ku, Tokyo 100-6333, Japan.	Japan	Financial Services Agency
ANZ Bank (Kiribati) Limited	Bairiki Street, Tarawa, Kiribati	Kiribati	Ministry of Commerce Industry & Co-Operative
ANZ Bank (Lao) Limited	33 Lane Xang Avenue, Vientiane, LAO PDR.	Lao PDR	Bank of Lao PDR
Australia and New Zealand Banking Group Limited (Myanmar Branch)	02/06 – 09, 2nd Floor, Union Financial Centre, Cnr of Mahatbandoola Rd & Thein Phyu Rd, Botahtaung Township, Yangon, Myanmar.	Myanmar	Central Bank of Myanmar(Nay Pyi Taw)
ANZ Bank New Zealand Limited	Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010, New Zealand.	New Zealand	Reserve Bank of New Zealand

<b>Name of Foreign Bank</b>	<b>Foreign Bank has a place of business at the following:</b>	<b>The fore-mentioned address is in</b>	<b>The Foreign Bank is subject to inspection by</b>
Australia and New Zealand Banking Group Limited	Level 10, 171 Featherston Street, Wellington 6011, New Zealand.	New Zealand	Reserve Bank of New Zealand
Australia and New Zealand Banking Group (PNG) Limited	Level 1, ANZ Haus, Harbour City, Poreporena Freeway Konedobu, National Capital District, Papua New Guinea.	Papua New Guinea	Bank of Papua New Guinea
Australia and New Zealand Banking Group Limited	MCC Centre, 9 <sup>th</sup> Floor, 6778 Ayala Avenue, Makati City 1226, Manila, Philippines.	Philippines	Bangko Sentral ng Pilipinas
ANZ Bank (Samoa) Limited	Beach Road, Apia, Samoa.	Samoa	Central Bank of Samoa
Branch of ANZ Guam Inc (American Samoa Branch) Trading as Amerika Samoa Bank.	Fagatogo, Pago Pago, American Samoa	Samoa	Federal Deposit Insurance Corporation (FDIC)
ANZ Finance American Samoa, Inc	Amerika Samoa Bank Bldg, Fagatogo, Pago Pago, American Samoa	Samoa	Federal Reserve Board (FRB)
ANZ Guam, Inc	114 Julale Center, 424 West O'Brien Drive, Hagatna GU 96910	Guam	Federal Deposit Insurance Corporation (FDIC)
ANZ Finance Guam, Inc	114 Julale Center, 424 West O'Brien Drive, Hagatna GU 96910	Guam	Federal Reserve Board (FRB)
Australia and New Zealand Banking Group Limited	31st Floor, 277 Park Avenue, New York, NY 10172	New York	Office of the Comptroller of Currency (OCC)
ANZ Securities Inc	31st Floor, 277 Park Avenue, New York, NY 10172	New York	ANZSI- Financial Industry Regulatory Authority (FINRA)



<b>Name of Foreign Bank</b>	<b>Foreign Bank has a place of business at the following:</b>	<b>The foreign-mentioned address is in</b>	<b>The Foreign Bank is subject to inspection by</b>
Australia and New Zealand Banking Group Limited	10 Collyer Quay #30-00, Ocean Financial Centre, Singapore 049315.	Singapore	Monetary Authority of Singapore
ANZ Singapore Limited	10 Collyer Quay #10-00, Ocean Financial Centre, Singapore 049315.	Singapore	Monetary Authority of Singapore
Australia and New Zealand Banking Group Limited	Prince Philip Highway, Ranadi, East Honiara, Solomon Islands.	Solomon Islands	Central Bank of Solomon Islands
Australia and New Zealand Banking Group Limited	Kyobo Building 1, 22 <sup>nd</sup> Floor, Chongro 1 Ka, Chongro Ku, Seoul, South Korea.	Republic of South Korea	Financial Supervisory Service
ANZ Bank (Taiwan) Limited	18F, 7 Sung Jen Road, Xin Yi District, Taipei 110, Taiwan.	Republic of China	Financial Supervisory Commission Central Bank of the Republic of China (Taiwan)
Australia and New Zealand Banking Group Limited	17F, 7 Sung Jen Road, Xin Yi District, Taipei 110, Taiwan.	Republic of China	Financial Supervisory Commission Central Bank of the Republic of China (Taiwan)
ANZ Bank (Thai) Public Company Limited	63 Athenee Tower, 8th floor, Unit 801-807 Wireless Road Khwaeng Lumpini, Khet Pathumwan Bangkok, Thailand.	Thailand	Bank of Thailand Securities and Exchange Commission (SEC) Anti-Money Laundering Office (AMLO) Thai Bond Market Association (ThaiBMA-SRO-Self-Regulated Organisation)
Australia and New Zealand Banking Group Limited	Av. Presidenti Nicolau Lobato Timor Plaza Level-3, Comoro Dili, Timor-Leste	Timor Leste	Central Bank of Timor-Leste (CBTL)
Australia and New Zealand Banking Group Limited	Taufa'ahau Road, Nuku'alofa Kingdom of Tonga.	Kingdom of Tonga	National Reserve Bank of Tonga

<b>Name of Foreign Bank</b>	<b>Foreign Bank has a place of business at the following:</b>	<b>The fore-mentioned address is in</b>	<b>The Foreign Bank is subject to inspection by</b>
Australia and New Zealand Banking Group Limited	Office no 301, Level 3, Gate Village Building 6, DIFC, Dubai, UAE.	United Arab Emirates	Dubai Financial Services Authority
Australia and New Zealand Banking Group Limited	40 Bank Street, Canary Wharf, London E14 5EJ UK.	United Kingdom	Financial Conduct Authority
ANZ Bank (Europe) Limited	40 Bank Street, Canary Wharf, London E14 5EJ United Kingdom.	United Kingdom	Financial Conduct Authority
ANZ Bank (Vanuatu) Limited	ANZ House, Kumul Highway, Port Vila, Vanuatu	Vanuatu	Reserve Bank of Vanuatu
ANZ Bank (Vietnam) Limited	Sun City Building, #13, Hai Ba Trung Street, Trang Tien Ward, Hoen Kiem District, Hanoi, Vietnam.	Socialist Republic of Vietnam	State Bank of Vietnam
Australia and New Zealand Banking Group Limited (Labuan Branch)	Unit 5I(1), Level 5, Main Office Tower, Financial Park Complex, Jalan Merdeka, 87000 Labuan F.T. Malaysia	Malaysia	Labuan Financial Services Authority