

AUSTRALIA & NEW ZEALAND BANKING GROUP LTD
Form 6-K
April 28, 2004

FORM 6-K
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Report of Foreign Private Issuer

**Pursuant to Rule 13a-16 or 15d-16
of the Securities Exchange Act of 1934**

Australia and New Zealand Banking Group Limited

(Translation of registrant's name into English)

Level 6, 100 Queen Street Melbourne Victoria Australia

(Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F.

Form 20-F Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes No

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Australia and New Zealand
Banking Group Limited
(Registrant)

By: /s/ John Priestley
Company Secretary
(Signature)*

Date 27 April 2004

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For Release: 23 April 2004

ANZ Interim Results reporting format

ANZ will announce its Interim Results on Tuesday, 27 April 2004.

To assist market participants preparing for their analysis and to understand the disclosures ANZ will make in its results, a draft pro-forma detailing how ANZ will report segments and individual specialist business units is attached. Prior period numbers in the pro-forma have been restated to reflect the changes below.

A new business unit **New Zealand Business** has been created which consists of New Zealand Banking, the National Bank of New Zealand, and integration costs. New Zealand Banking now also includes New Zealand Mortgages.

The Mortgages business unit has been renamed **Mortgages Australia** and excludes the New Zealand Mortgages business.

Within Institutional Financial Services the operations of Structured Finance International and Corporate Finance and Advisory have been brought together and are being managed as one global business, called **Corporate and Structured Financing**.

ANZ has moved the goodwill amortisation on investments to the Group Centre. This is an extension of equity standardisation and facilitates better comparisons across different business units.

In addition, there have been a number of function transfers including some minor segmentation between Institutional Banking, Corporate, and Asia-Pacific together with a number of relatively minor methodology changes to revenue and cost allocations.

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In addition to these changes, we will disclose the impact of the NBNZ acquisition on key Profit and Loss and Balance Sheet items, to enable meaningful comparison of prior period performance.

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Profit & Loss (including effect of movements in foreign currencies)

	Half year Mar 04	Half year Sep 03	Half year Mar 03	Movt Mar 04 v. Sep 03	Movt Mar 04 v. Mar 03
	\$M	\$M	\$M	%	%
Net profit after income tax					
Personal					
Personal Banking Australia		204	195		
Mortgages Australia		119	111		
Consumer Finance		95	48		
		418	354		
Institutional Financial Services		388	385		
New Zealand Business		86	92		
Corporate Australia		139	130		
Esanda and UDC		67	62		
Asia Pacific		65	68		
ING Australia		43	39		
Treasury		46	49		
Group Centre		(45)	(38)		
Net profit (excl significant transactions)		1,207	1,141		
Significant transactions(1)					
Net profit		1,207	1,141		

PERSONAL BANKING AUSTRALIA

Elmer Funke Kupper

Personal Distribution
Banking Products

	Half year Mar 04	Half year Sep 03	Half year Mar 03	Movt Mar 04 v. Sep 03	Movt Mar 04 v. Mar 03
	\$M	\$M	\$M	%	%
Net interest income		430	421		
Other external operating income		192	187		
Net inter business unit fees		181	166		
Operating income		803	774		
External operating expenses		(415)	(400)		
Net inter business unit expenses		(86)	(84)		
Operating expenses		(501)	(484)		
Profit before debt provision		302	290		
Provision for doubtful debts		(14)	(13)		
Profit before income tax		288	277		
Income tax expense and outside equity interests		(84)	(82)		
Net profit attributable to members of the Company		204	195		
Net loans & advances including acceptances		5,902	5,197		
Other external assets		794	1,034		