



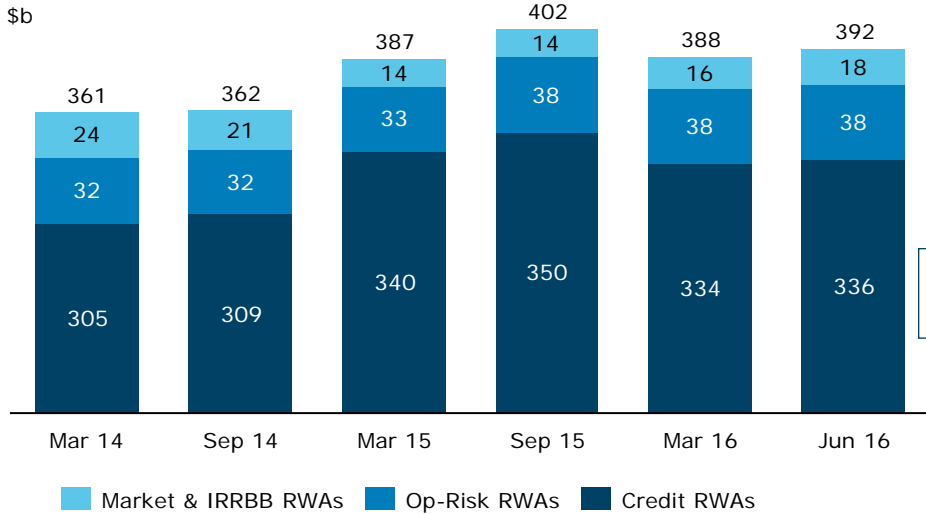
# 2016

AUSTRALIA AND NEW ZEALAND  
BANKING GROUP LIMITED  
9 AUGUST 2016

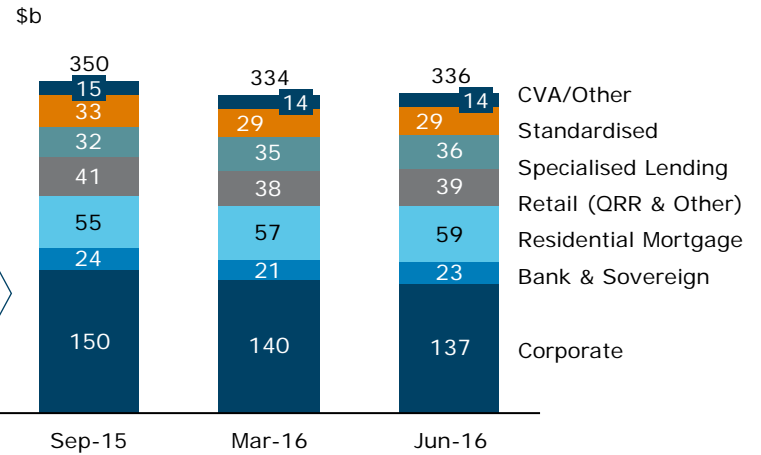
June 2016 APS330, Pillar 3  
Chart pack

# Risk Weighted Assets

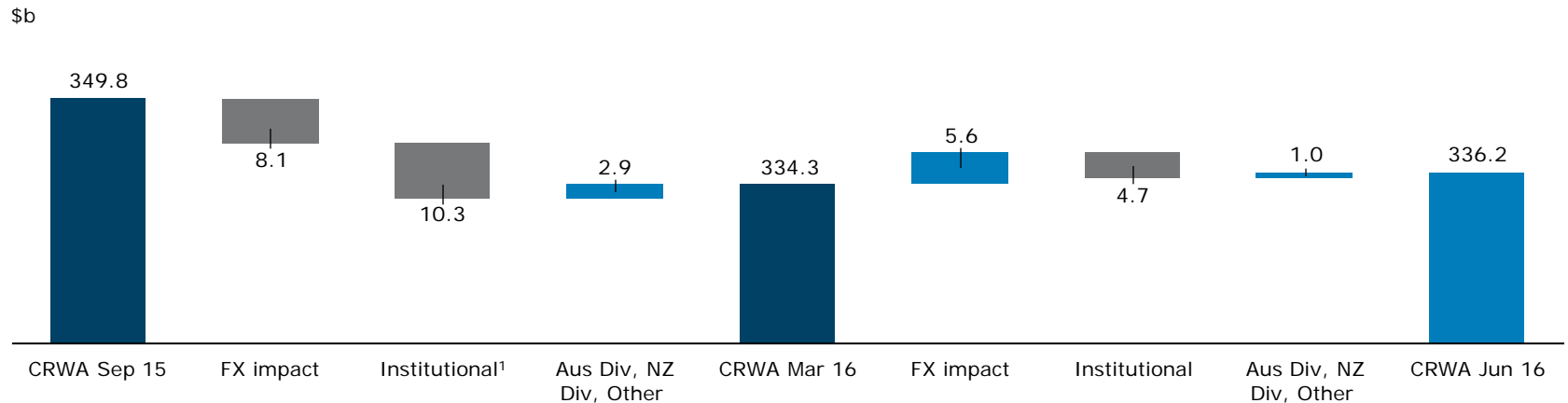
## TOTAL RISK WEIGHTED ASSETS (RWAs)



## CREDIT RWA BY CATEGORY



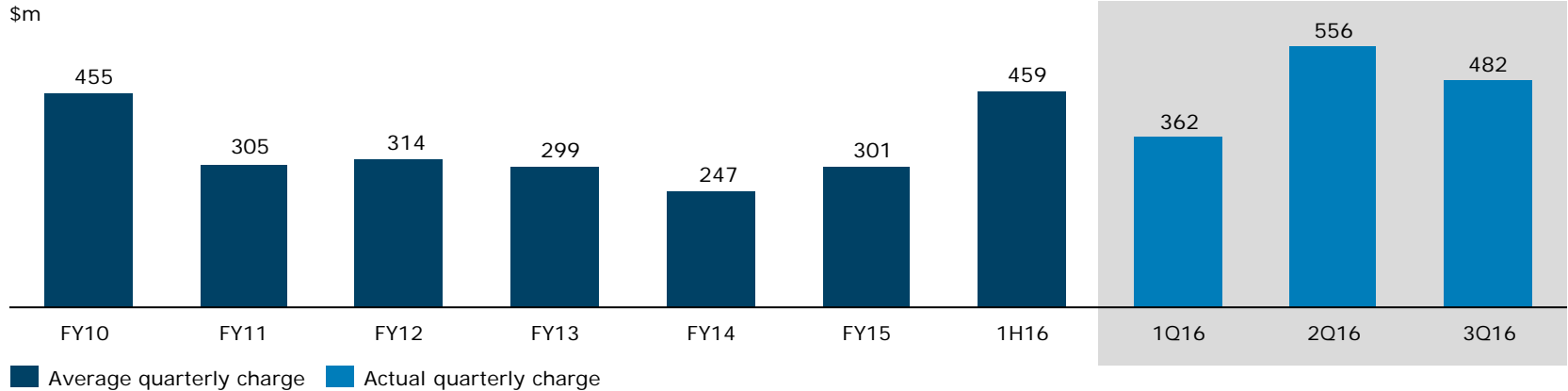
## CREDIT RWA MOVEMENT – FY16 YTD (\$13.6bn reduction)



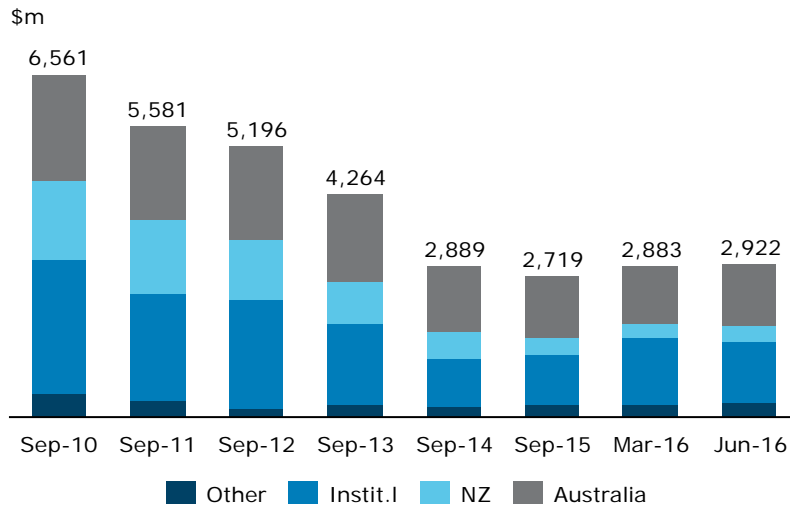
1. For further details refer to the 2016 Half Year Results Presentation and Investor Discussion Pack, including slides 35 and 112

# Credit Quality

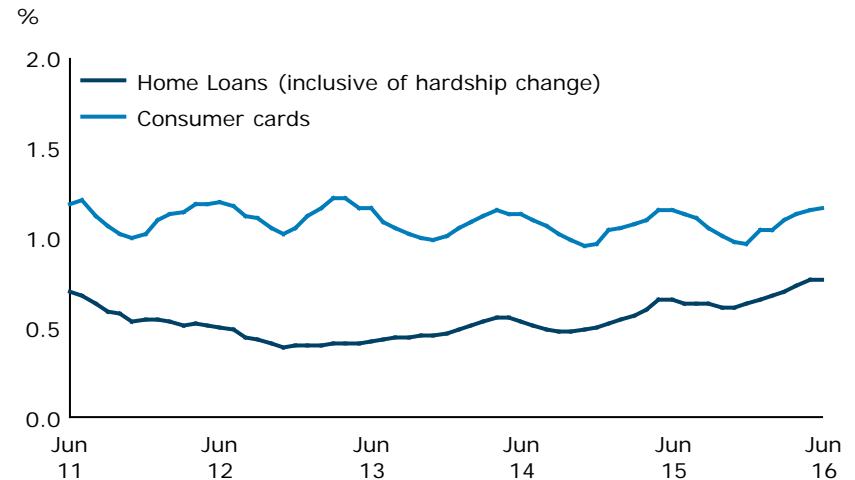
## TOTAL PROVISION CHARGE



## GROSS IMPAIRED ASSETS



## 90+ DAY DELINQUENCIES<sup>1</sup>



1. 90+ days as a percentage of total loans, exclusive of Non Performing Loans

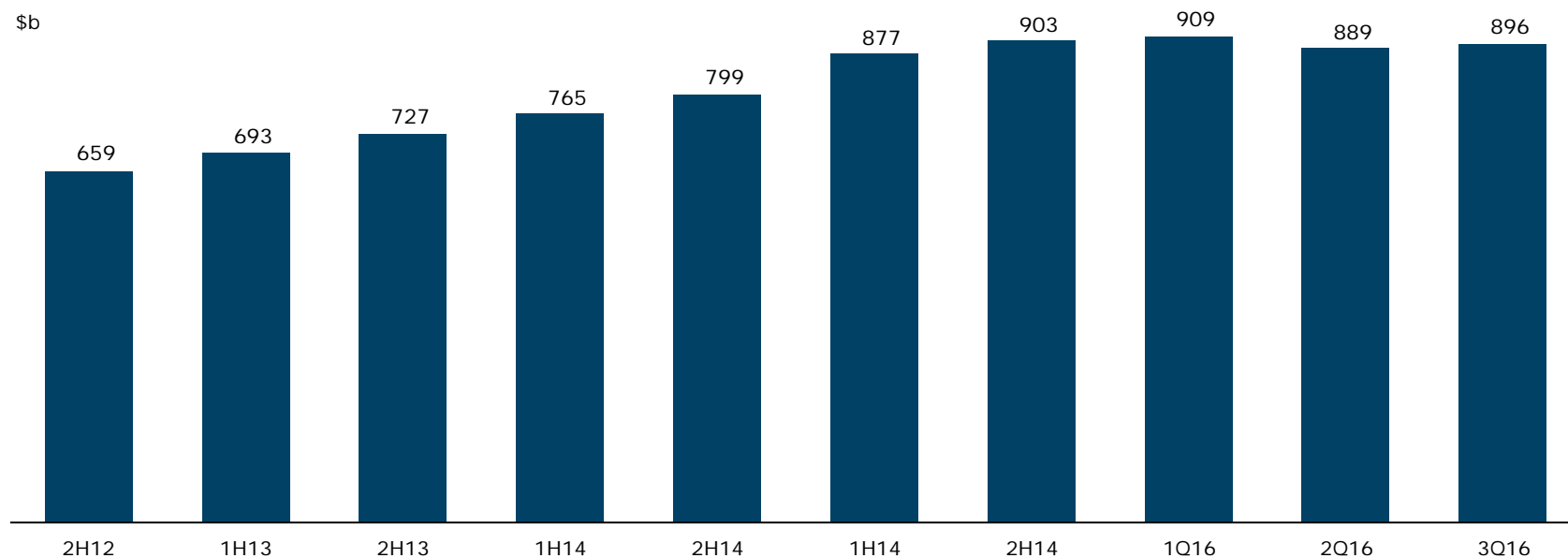
# EAD & RWA position

## EAD REPORTING CHANGES

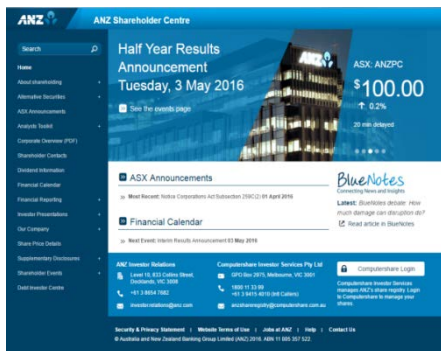
- In order to provide better alignment to the prudential reporting of other IRB accredited ADIs ANZ has changed the reporting of Exposure at default (EAD) in APS330, Pillar 3 from a pre credit risk mitigation (CRM) basis to post credit risk mitigation basis.
- Post CRM exposures are net of offsets for credit risk mitigation such as guarantees, credit derivatives, netting & financial collateral.
- March 2016 and December 2015 EAD has been restated in the June 2016 APS330 Pillar 3 document to reflect these changes. Longer term EAD on the post credit risk mitigation basis is detailed below:

## EXPOSURE AT DEFAULT POST CRM BASIS

\$b



# Further Information



## Our Shareholder information

[shareholder.anz.com](http://shareholder.anz.com)

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## Equity Investor

**Jill Campbell**  
Group General Manager Investor Relations  
+61 3 8654 7749  
+61 412 047 448  
[jill.campbell@anz.com](mailto:jill.campbell@anz.com)

**Cameron Davis**  
Executive Manager Investor Relations  
+61 3 8654 7716  
+61 421 613 819  
[cameron.davis@anz.com](mailto:cameron.davis@anz.com)

**Katherine Hird**  
Senior Manager Investor Relations  
+61 3 8655 3261  
+61 435 965 899  
[katherine.hird@anz.com](mailto:katherine.hird@anz.com)

## Retail Investors

**Michelle Weerakoon**  
Manager Shareholder Services & Events  
+61 3 8654 7682  
+61 411 143 090  
[michelle.weerakoon@anz.com](mailto:michelle.weerakoon@anz.com)

## Debt Investors

**Donna Chow**  
Associate Director,  
Debt Investor Relations  
+61 3 8655 1402  
[donna.chow@anz.com](mailto:donna.chow@anz.com)

