



2017

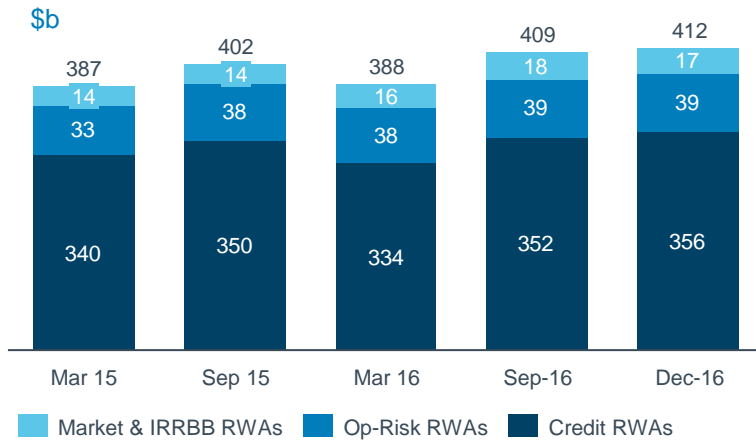
AUSTRALIA AND NEW ZEALAND
BANKING GROUP LIMITED
17 FEBRUARY 2017

TRADING UPDATE & PILLAR 3
INFORMATION SUPPORT PACK

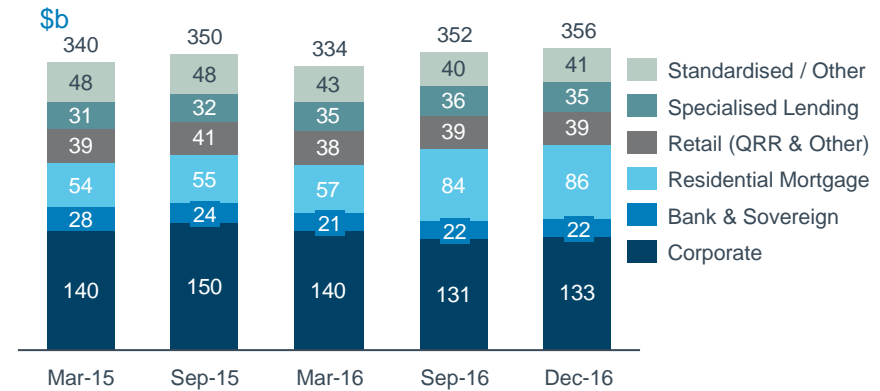
To be read in conjunction with ANZ Trading Update – 3 months to 31 December 2016
and ANZ December 2016 APS330, Pillar 3 disclosure

RISK WEIGHTED ASSETS

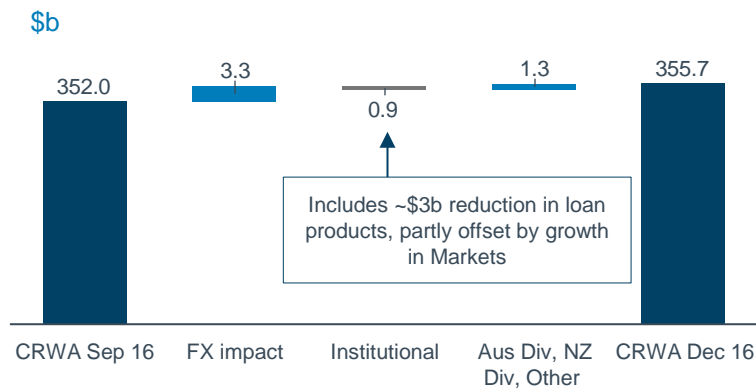
TOTAL RISK WEIGHTED ASSETS (RWAs)



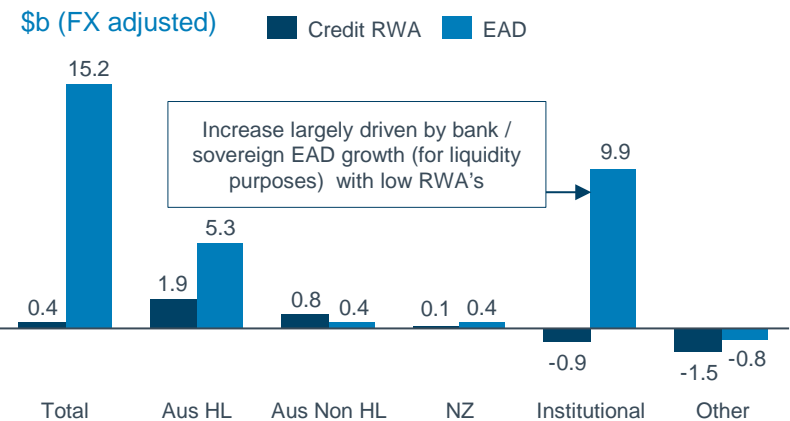
CREDIT RWAs



CREDIT RWA MOVEMENT

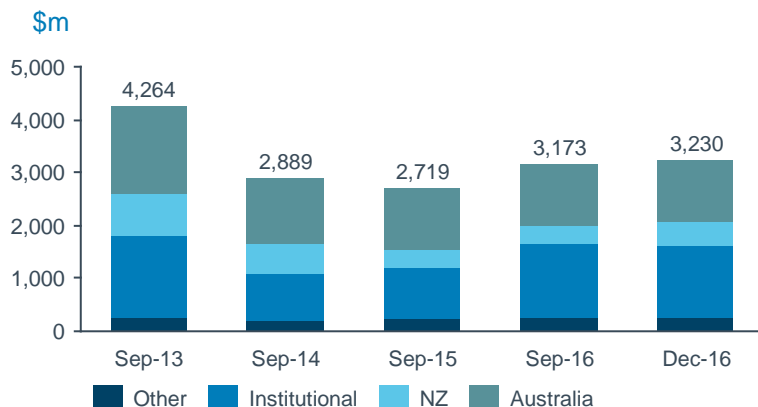


CREDIT RWA & EAD MOVEMENT

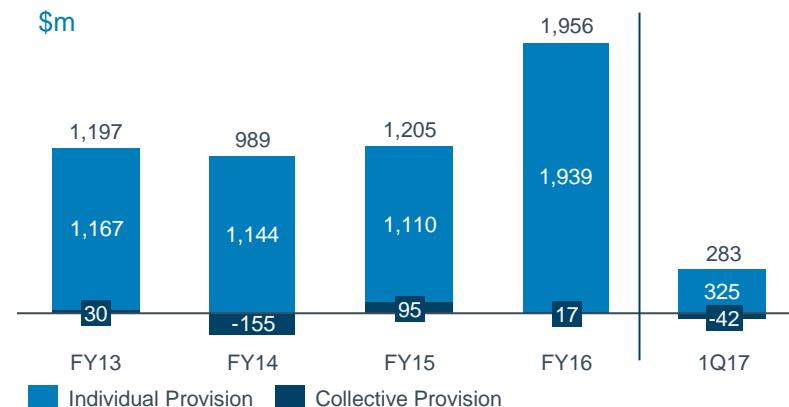


CREDIT QUALITY

GROSS IMPAIRED ASSETS

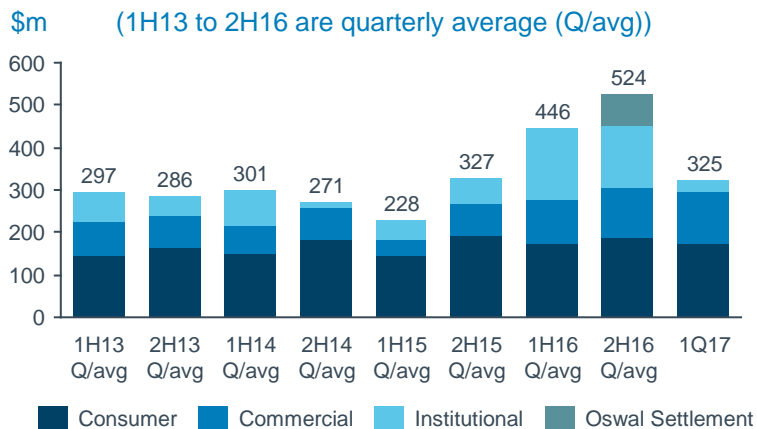


TOTAL PROVISION CHARGE

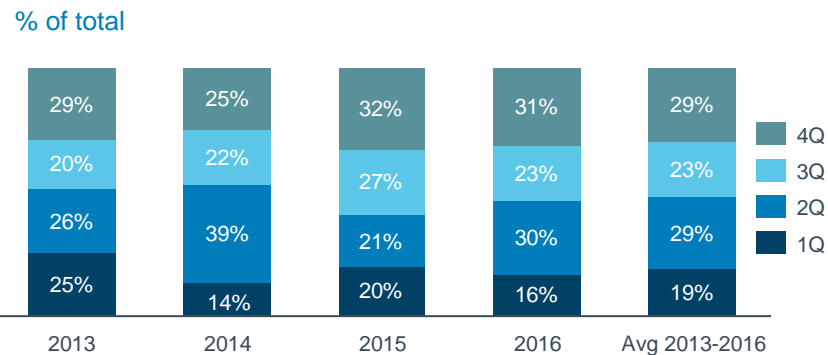


INDIVIDUAL PROVISION (IP) CHARGE

(1H13 to 2H16 are quarterly average (Q/avg))



IP CHARGE COMPOSITION BY QUARTERS



SUMMARY OF ASSET DISPOSALS

OCTOBER 2016 – JANUARY 2017

TRANSACTION SUMMARY

(based on previously disclosed information in news releases of 31 October 2016, 3 January 2017 and 11 January 2017)

Asset	Signing date	Expected completion	Sale price	Net gain / (Loss) on sale (after costs)	CET1 impact (APRA basis)
Retail & Wealth businesses in 5 Asian countries	30 October 2016	2H17: 3 countries 1H18: 2 countries	~\$110m (premium to net tangible assets)	~\$265m loss (higher in 1H17 offset back to ~\$265m in subsequent periods)	~15 to ~20bp
SRCB 20% stake	31 December 2016	Mid 2017	\$1,838m (total consideration)	No material impact (Revaluation impact largely offset by release of reserves) ¹	~40bp
UDC Finance	11 January 2017	Late second half 2017 calendar year	~NZ\$235m (Premium to net assets)	~A\$100m	~10bp

CONTRIBUTION TO ANZ FY2016 FINANCIAL PERFORMANCE (Excluding gain / (Loss) on sale)^{2, 3}

Asset	Lending Assets	Credit RWAs	Deposits	2016 Profit Before Provisions (pa)	2016 Cash Profit After Tax (pa)
Retail & Wealth businesses in 5 Asian countries	~\$11b (GLAs)	~\$7b	~\$17b	~\$225m	~\$50m
SRCB 20% stake	-	-	-	~260m	~\$260m
UDC Finance	~NZ\$2.6b	~NZ\$2.2b ⁴	~NZ\$1.6b	NZ\$89m	NZ\$59m

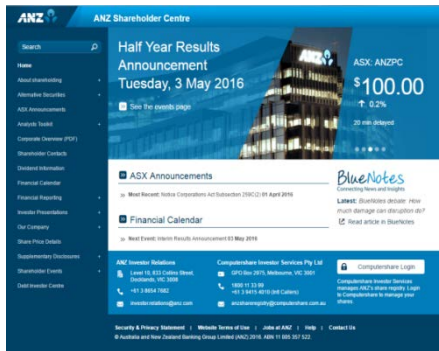
1. Subject to timing differences

2. Disposal of assets will progressively impact 2017 and subsequent period financial statements as completion dates are finalised and business is transitioned from ANZ (progressively in the case of the retail and wealth businesses in 5 Asian countries)

3. 2017 Half Year financial information scheduled for release 2 May 2017

4. APRA basis

Further Information



Our Shareholder information

shareholder.anz.com

DISCLAIMER & IMPORTANT NOTICE: The material in this presentation is general background information about the Bank's activities current at the date of the presentation. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate

This presentation may contain forward-looking statements including statements regarding our intent, belief or current expectations with respect to ANZ's business and operations, market conditions, results of operations and financial condition, capital adequacy, specific provisions and risk management practices. When used in this presentation, the words "estimate", "project", "intend", "anticipate", "believe", "expect", "should" and similar expressions, as they relate to ANZ and its management, are intended to identify forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof. Such statements constitute "forward-looking statements" for the purposes of the United States Private Securities Litigation Reform Act of 1995. ANZ does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

Equity Investor

Jill Campbell
Group General Manager Investor Relations
 +61 3 8654 7749
 +61 412 047 448
jill.campbell@anz.com

Cameron Davis
Executive Manager Investor Relations
 +61 3 8654 7716
 +61 421 613 819
cameron.davis@anz.com

Katherine Hird
Senior Manager Investor Relations
 +61 3 8655 3261
 +61 435 965 899
katherine.hird@anz.com

Retail Investors

Michelle Weerakoon
Manager Shareholder Services & Events
 +61 3 8654 7682
 +61 411 143 090
michelle.weerakoon@anz.com

Debt Investors

Scott Gifford
Head of Debt Investor Relations
 +61 3 8655 5683
 +61 4 434 076 876
Scott.Gifford@anz.com

Donna Chow
Associate Director, Debt Investor Relations
 +61 3 8655 1402
donna.chow@anz.com