

2023

INSTITUTIONAL PAYMENTS & PLATFORMS INVESTOR BRIEFING

PRESENTATION / INVESTOR DISCUSSION PACK

7 September 2023



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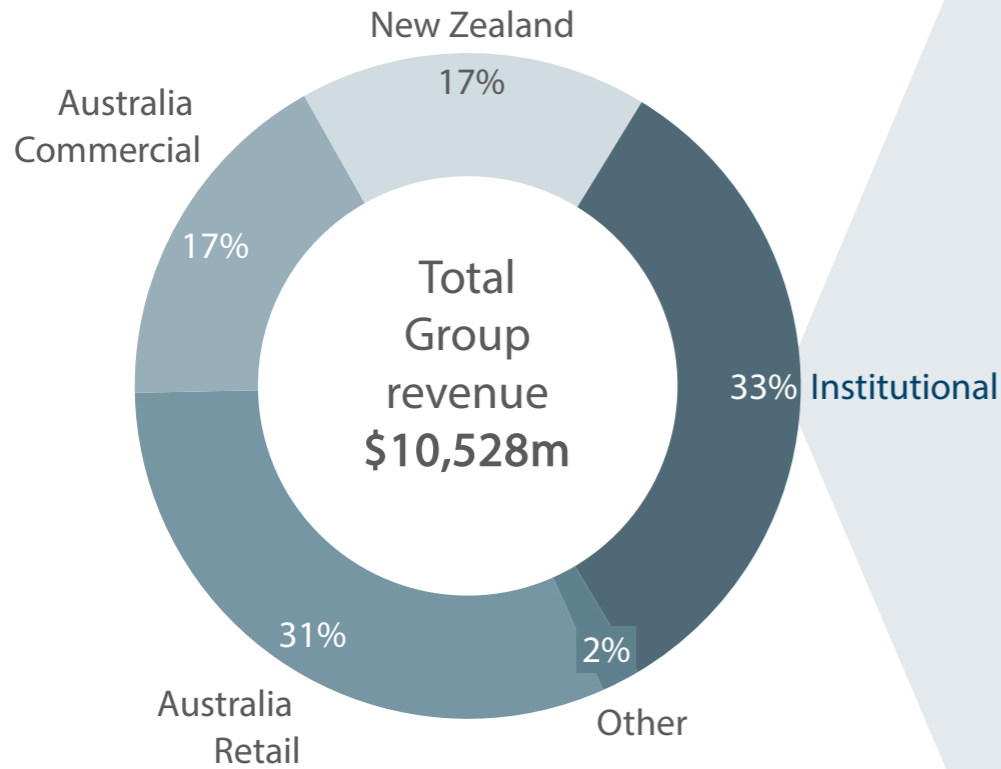
CONTENTS

Overview (Revenue, global presence, Key terms)	3
Institutional overview - Mark Whelan	6
Performance	
Focus	
Technology investment	
Transaction Banking – Lisa Vasic	13
Products & services	
Market position & performance	
Platforms	
Platforms – Leigh Mahoney	23
Access to banking services	
Integrated banking solutions	
ANZ capabilities	
Global banking capability – Nigel Dobson	31
Enterprise-wide banking services	
Enterprise assets	
Digital currencies	
Institutional 1H23 financial summary	37

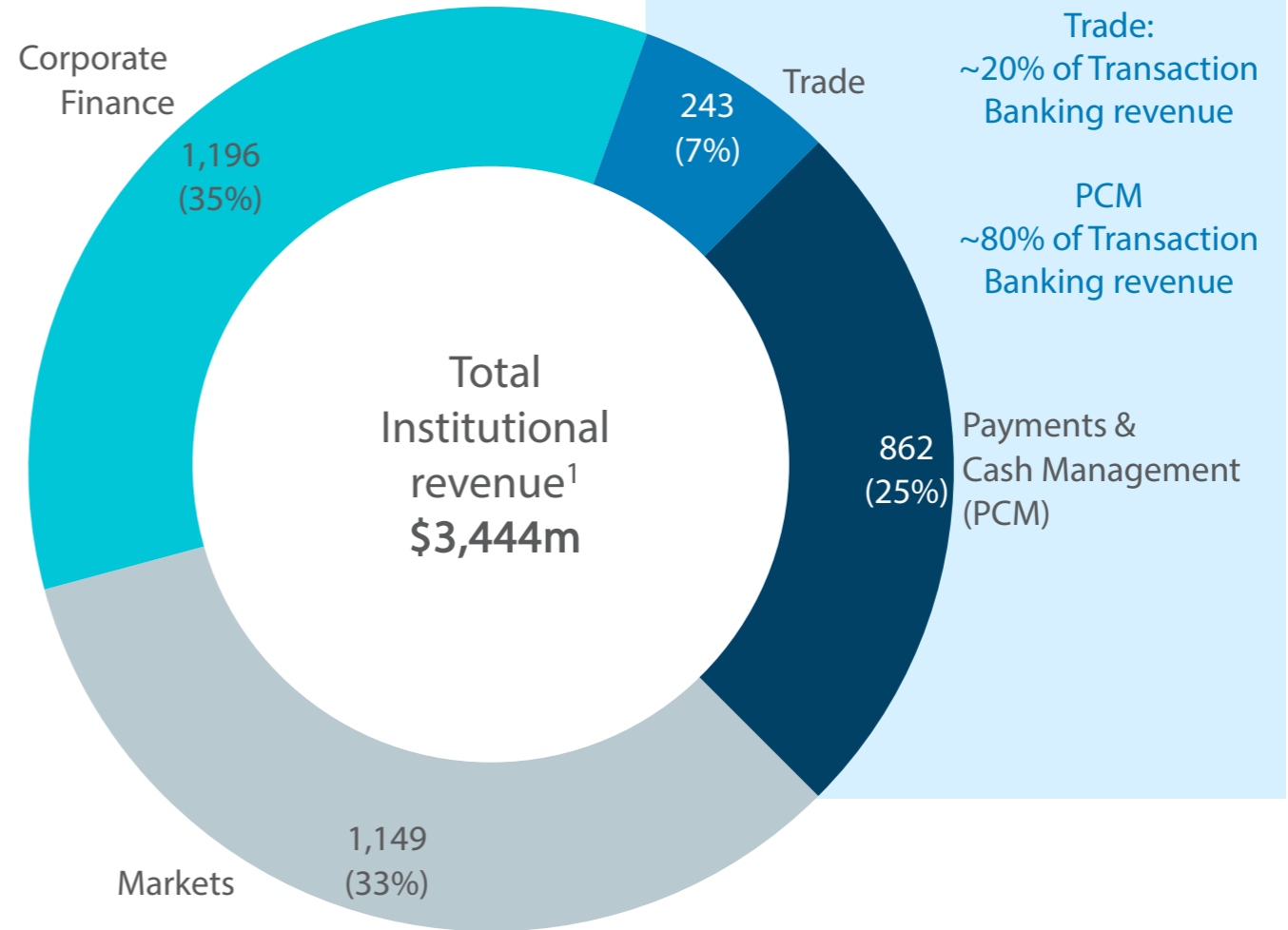


ANZ REVENUE COMPOSITION - 1H23

Group revenue (1H23), \$m



Institutional revenue (1H23), \$m



Includes -6m in 'Other' not shown on chart



ANZ GLOBAL PRESENCE

Institutional has a significant international footprint which enables it to connect clients to opportunities globally





KEY TRANSACTION BANKING TERMS

Term	Description
1. Transaction Banking	Transaction Banking supports our customers with their working capital needs, providing a range of products, solutions, insights and services. These are delivered through two business lines, Payments and Cash Management (PCM), which includes our Platform Services and Trade and Supply Chain (TSC)
1.1 Payments and Cash Management (PCM)	Allows customers to make payments, receive monies, manage liquidity and cash flows, both domestically and cross border. Delivered through a range of products and channels supplemented with data and insights and specialist sales resources
1.2. Trade and Supply Chain (TSC)	Allows customers to manage their working capital risks and liquidity through various funded and unfunded solutions (documentary credits & collections, trade finance loans, bank guarantees, supply chain finance) again delivered via specialist sales resources
2. PCM pillars	PCM services are delivered through three core pillars (Primary propositions, Platform Services, Partnerships)
2.1 Primary propositions	Core banking capabilities, enabling our customers to make / receive payments to/from their accounts directly via "ANZ". Service offering includes domestic and international payments, receivables management, liquidity, bank accounts, client monies, clearing and agency services In 1H23, Primary propositions accounted for 79% of Payment and Cash Management revenue
2.2 Platform services	Enable our customers to offer the ANZ's services to their customers under their own brand, underpinned by key ANZ banking Platform Services including Correspondent Banking, Agency Service, Real Time Payments and Client Monies. In 1H23, Platform services accounted for 21% of Payment and Cash Management revenue
2.2.1 Correspondent Banking	Executing and clearing transactions in Australia and New Zealand on behalf of international banks
2.2.2 Agency Service	Offering other financial institutions access to Australia's domestic payment and clearing rails utilising ANZ's payments infrastructure
2.2.3 Real Time Payments	Allowing other financial institutions to use ANZ's new payments infrastructure to provide New Payments Platform (NPP) services to their clients
2.2.4 Client monies	Enabling our customers to set up virtual accounts for their clients, supporting stockbroking, and professional service firms that administer trusts
2.3 Partnerships	Leveraging others to deliver optimal solutions
3. Digital backbone	Simplifying and connecting systems and data to enhance customer experience, better decision making and automation Key principles include: Single source of truth, Use of GoldTier ID, Publish data at scale
3.1 Single source of truth	Each application takes sole responsibility and ownership for curation and changes to a tyle of data/event
3.2 Use of GoldTier ID	Each application must use the same customer identifier
3.3 Publish data at scale	Each application must make their data available at scale via the Digital Backbone
4. Transactive Global	ANZ's global Institutional digital channel solution that provides a secure, single-entry point to ANZ banking products and services, including cash management, payments, data insights, loans, commercial cards, trade and markets
5. Direct Integration	Integrates banking services directly into a customer ERP system to automate a range of financial processes including payments, reporting and workflow management
5.1 Fileactive	ANZ global host-to-host customer direct integration channel
5.2 ERP	'Enterprise Resource Planning' refers to software companies use to manage activities like accounts receivable and payable, accounting, expense management, reporting and performance management
6. Omni-Channel	Simplifies the customer experience by offering a single channel with a single user logon to access products and services across geographies. Omni-Channel users will also have access to research and insights and be able to self-serve many requests online



2023

INSTITUTIONAL PAYMENTS & PLATFORMS INVESTOR BRIEFING

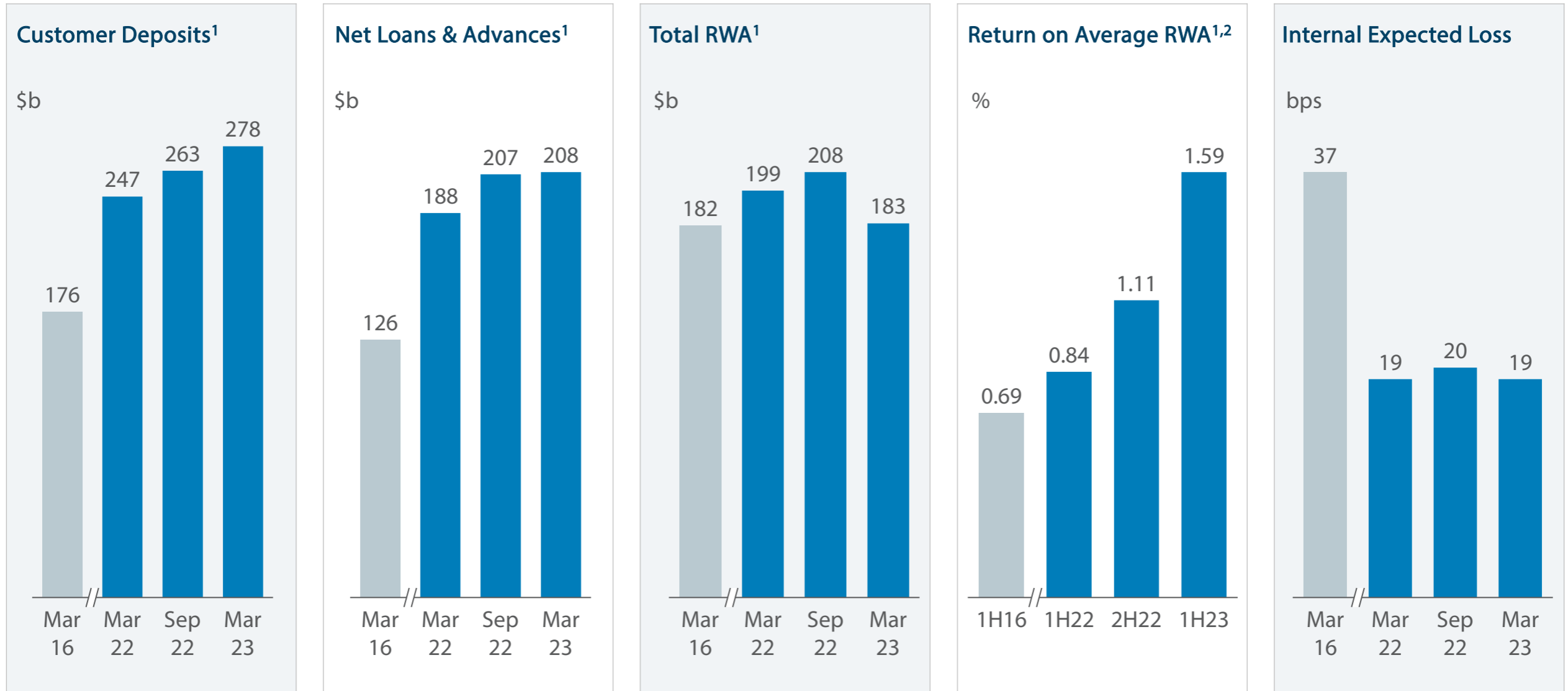
INSTITUTIONAL OVERVIEW

Mark Whelan

Group Executive, Institutional



INSTITUTIONAL IS TODAY A VERY DIFFERENT BUSINESS



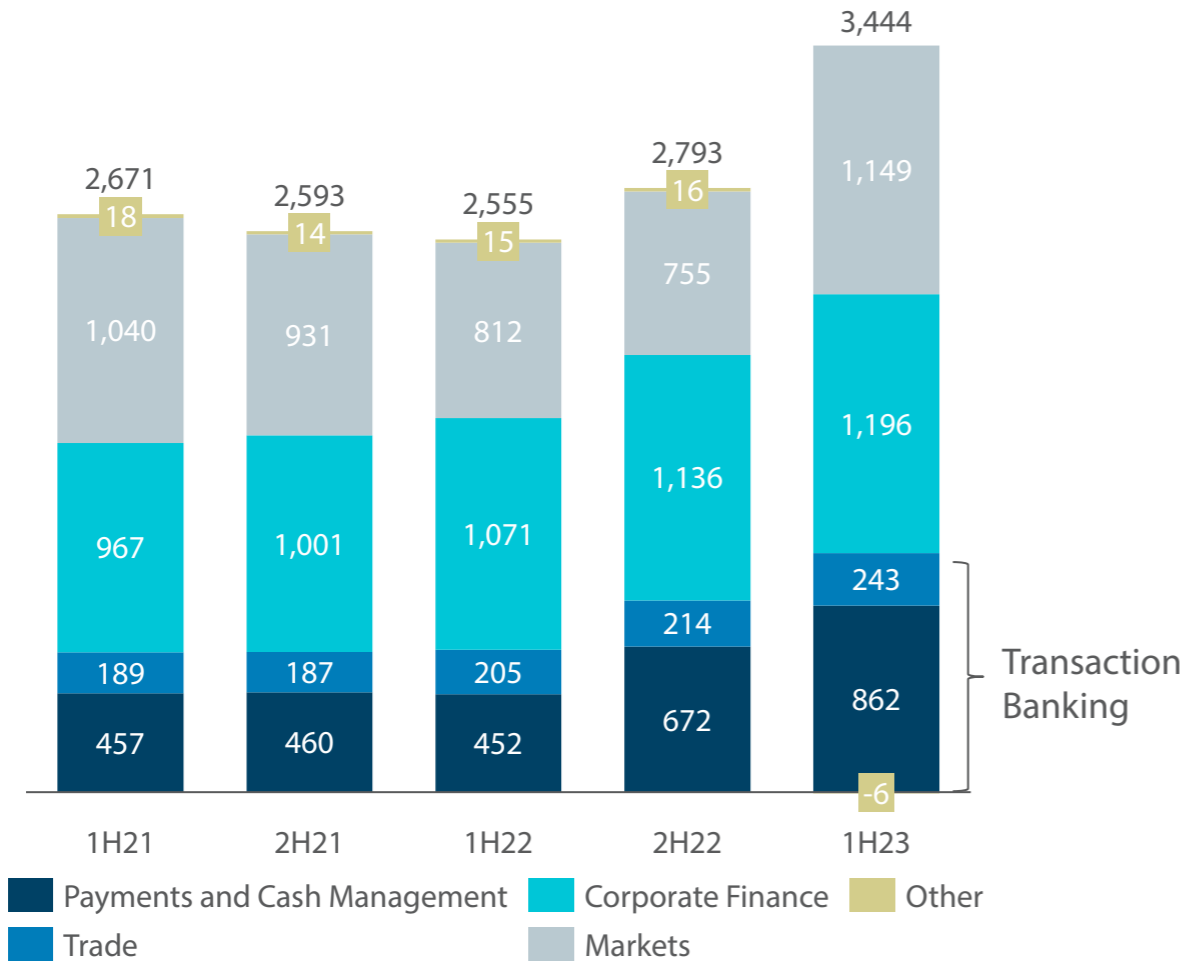
1. Mar 22 (1H22), Sep 22 (2H22) & Mar 23 (1H23) based on 'Cash Profit continuing operations' basis with business structure as at Mar 23. Mar 16 is on a pro forma basis excluding specified items relating to restructuring

2. Cash profit (annualised) divided by average Risk Weighted Assets

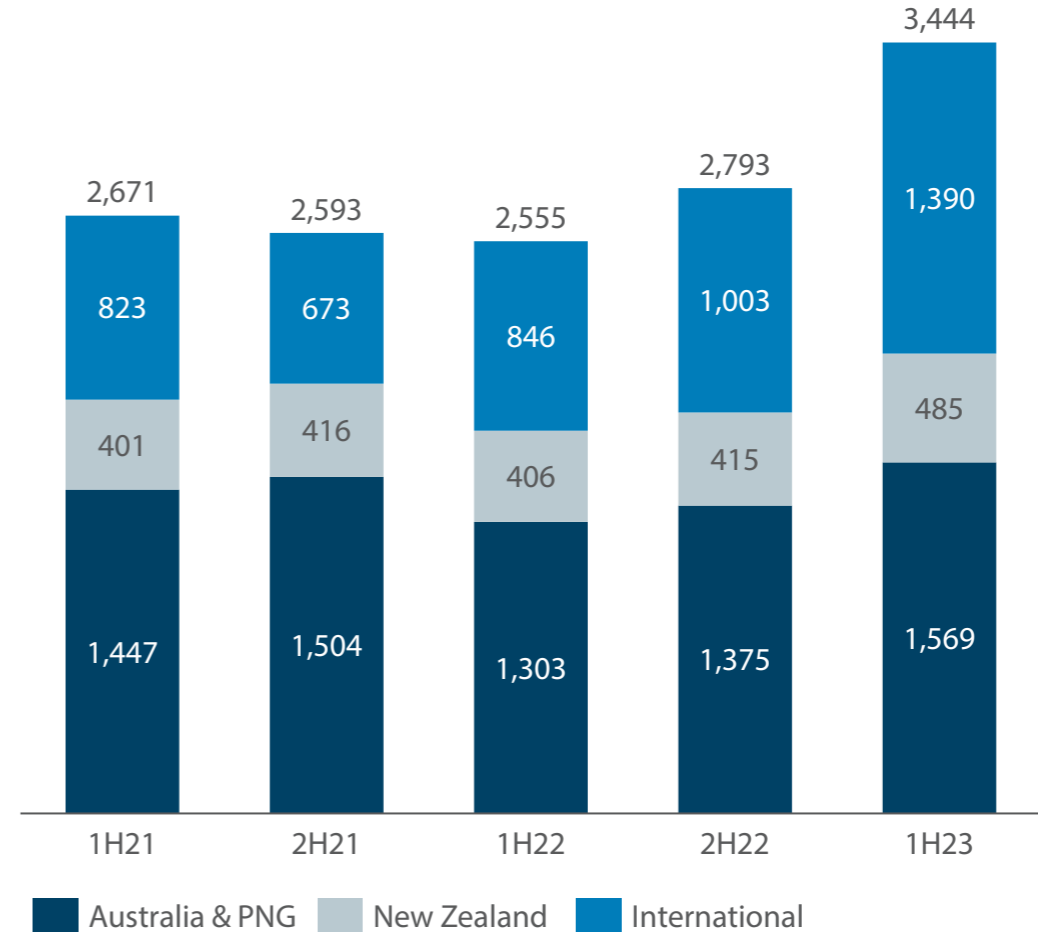


DIVERSIFIED BUSINESS

Revenue by product, \$m



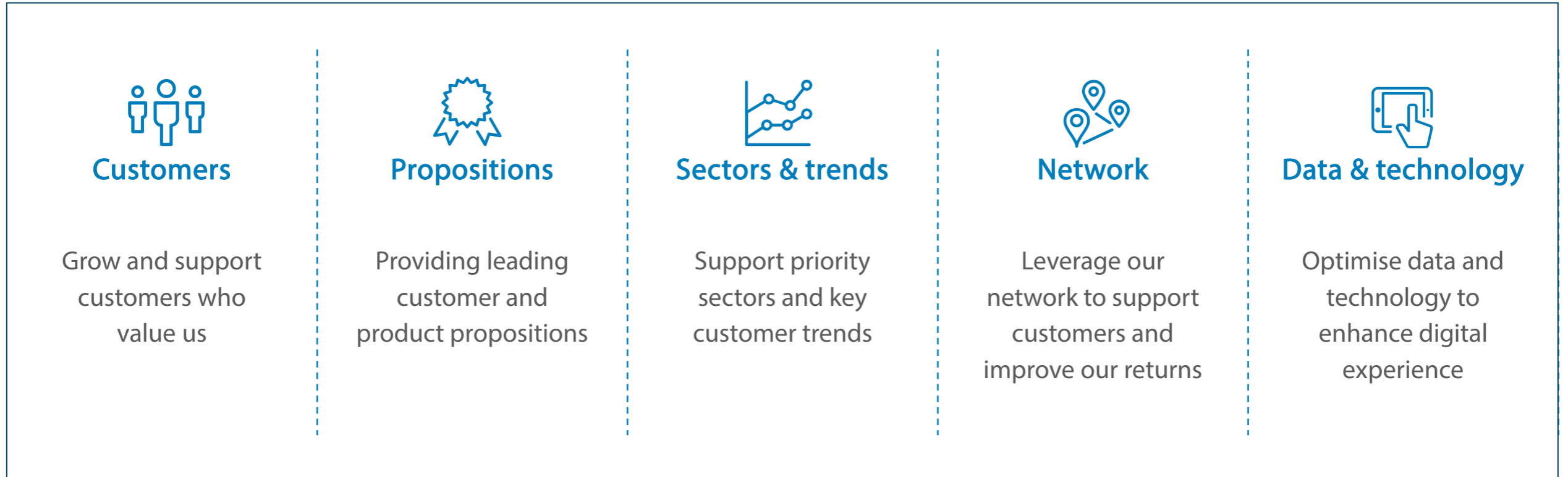
Revenue by region, \$m





INSTITUTIONAL FOCUS

Guided by ANZ's purpose, culture and values, we're building the best bank for customers that move goods and capital across the region to sustainably grow their business





SIMPLIFIED NETWORK AND TECHNOLOGY SUPPORTING OUR BUSINESS



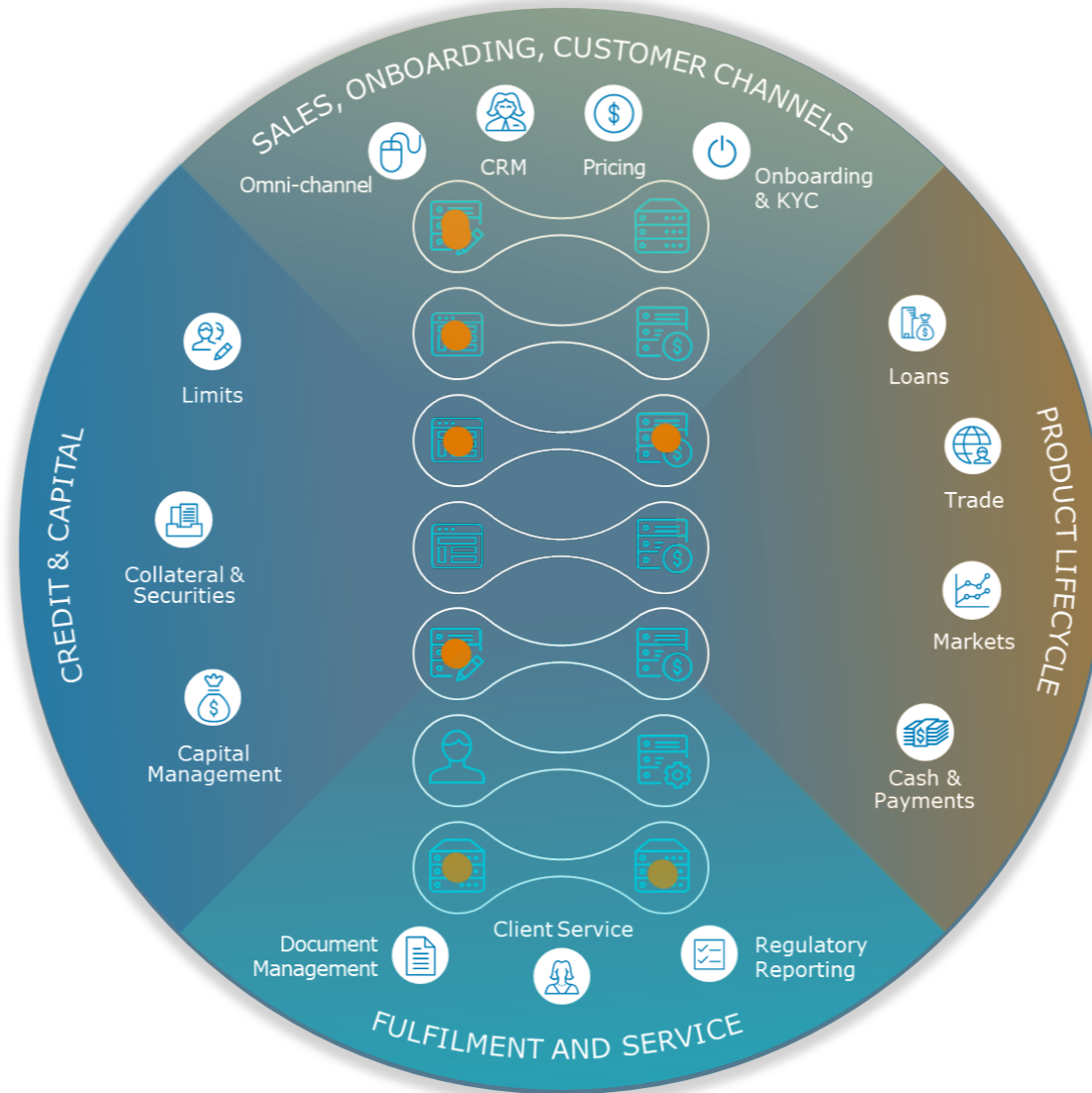


STREAMLINED NETWORK OF DIGITAL AND DATA CAPABILITIES

Digital backbone: Simplifying and connecting systems and data to enhance customer experience, better decision making and automation

Key principles¹

- Single source of truth
- Use of the GoldTier ID
- Publish data at scale



Resulting in



Real time integration & Networked data flow;
On demand, highly available; High data quality sources;
Reduced operational and regulatory compliance risk

1. Refer Glossary on page 4 for further detail on the key principles



SUMMARY



High quality customer base

Deep, long term relationships, ~80% of customers are investment grade¹



Customers value us

Our networks, our platforms, our banking experience



Invested in technology & systems

Invested >\$1.2b in technology & payment systems²



Unique network is a differentiator

Network of 29 markets, particularly focused on the Asia Pacific region

1. Institutional, excluding Markets, based on Exposure at Default (EAD)
2. Total investment over ~7 years in technology & payment systems supporting Institutional customers



2023

**INSTITUTIONAL PAYMENTS & PLATFORMS
INVESTOR BRIEFING**

TRANSACTION BANKING

Lisa Vasic

Managing Director, Transaction Banking, Institutional



TRANSACTION BANKING OVERVIEW

Transaction Banking business partners with customers around the world, delivering two business lines



Payments and Cash Management (PCM)

Helping customers manage working capital through products, channels, insights

Payments and collections, information mgmt., account and clearing services, liquidity mgmt.

A key source of group funding

~80% of Transaction Banking 1H23 revenue



Trade and Supply Chain

Solutions that help business manage risk and improve liquidity

Documentary credits & collections, Trade finance loans, Bank guarantees, Supply chain finance

ANZ heritage dates back >185 years

~20% of Transaction Banking 1H23 revenue



SUPPORTING CUSTOMERS' PAYMENTS AND CASH MANAGEMENT NEEDS





STRONG MARKET POSITION

Market recognition¹

Australia (%)

#1

Transaction Banking Lead
Bank and Market
Penetration 2017-23

#1

Transaction Banking
Product Development
and Innovation 2023

New Zealand (%)

#1

Transaction Banking Lead
Bank and Market
Penetration 2014-23

#1

Platform Performance
for Transactive Global
2021-23

Correspondent Banking (Clearing Services) market share²

Australia (%)

55

58

58

FY21

FY22

FY23

New Zealand (%)

55

60

60

FY21

FY22

FY23

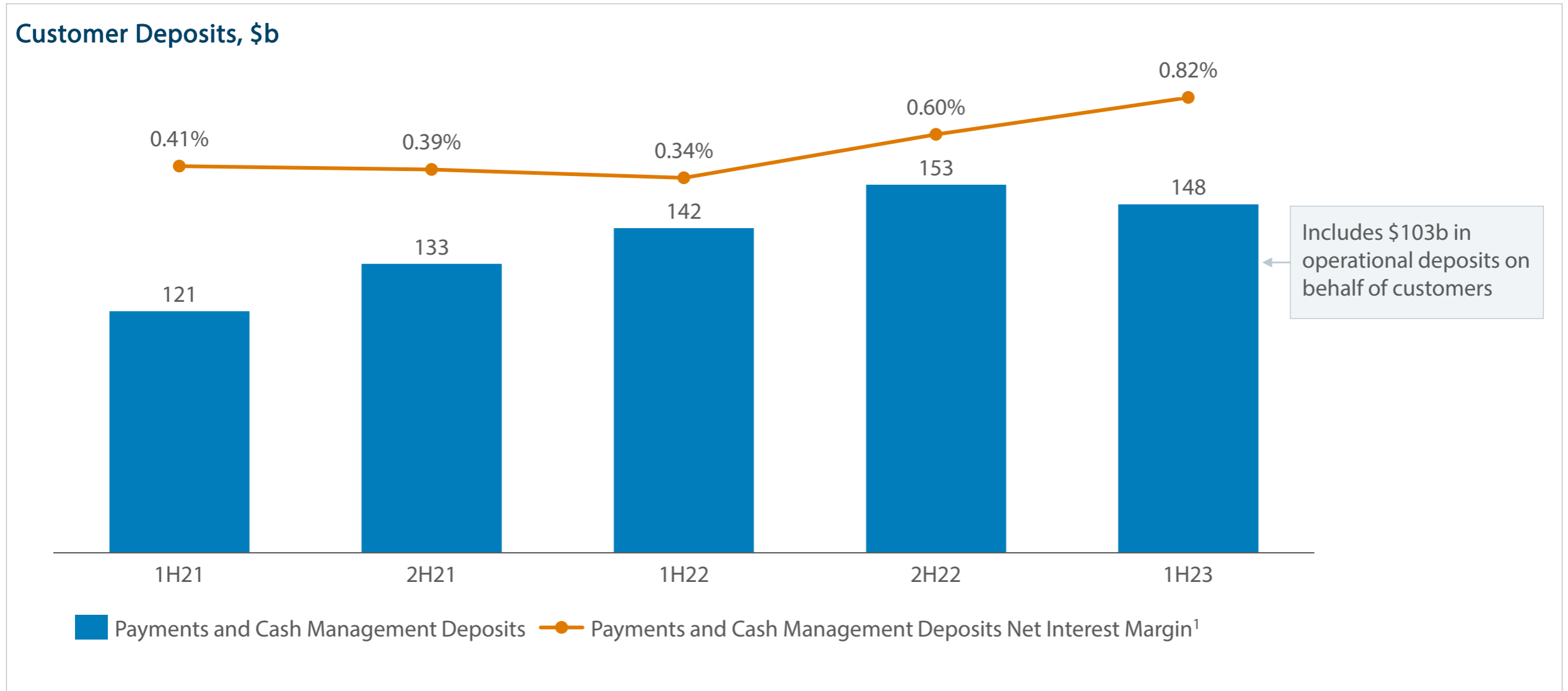
1. Peter Lee Associates is an Australian research and consulting firm that has specialised in the Australian and New Zealand wholesale financial services industry for over 30 years

- The large Corporate & Institutional Relationship Banking program conducted annually targets senior financial executives responsible for their companies' corporate banking relationships
- The large Corporate & Institutional Transactional Banking program conducted annually targets senior financial executives responsible for their companies' Transaction Banking activities

2. Percentage share based on the # of Continuous Linked Settlement (CLS) clearing mandates that ANZ has for AUD and NZD clearing



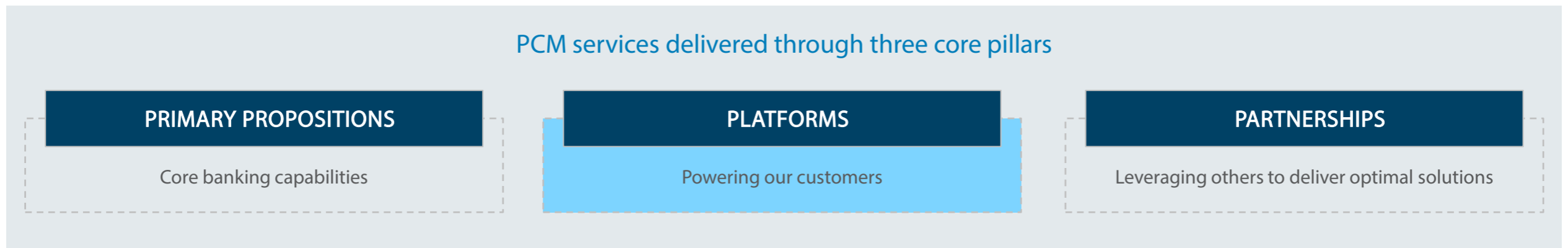
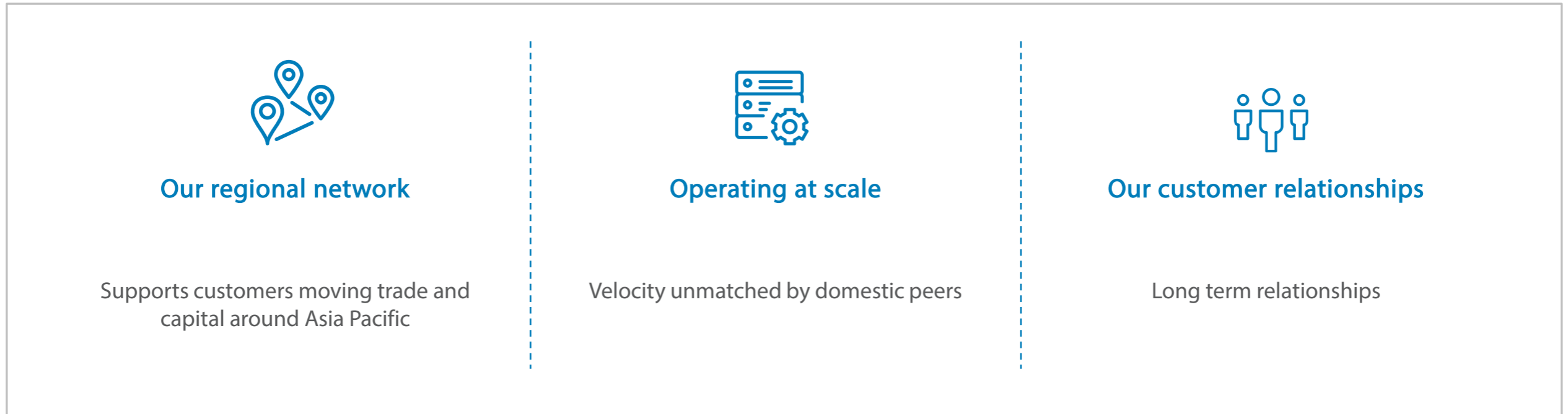
PAYMENTS AND CASH MANAGEMENT DEPOSITS



1. Deposit NIM represents Net Interest Income divided by Net Internal Assets for Payments & Cash Management (PCM)



THREE ELEMENTS MAKE ANZ PAYMENTS AND CASH MANAGEMENT UNIQUE





ANZ PLATFORM SERVICES OFFERING

Our platforms business allows our customers to directly use our technology and systems to provide services to their clients

PLATFORMS

Powering our customers



Correspondent Banking

executing and clearing transactions in Australia and New Zealand on behalf of international banks



Agency Services

offering other financial institutions access to our technology, expertise and compliance measures



Real Time Payments

allowing our customers to use ANZ's new payments infrastructure to provide NPP services to their clients



Client Monies

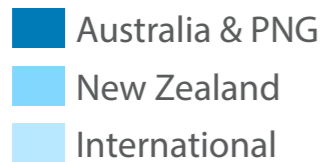
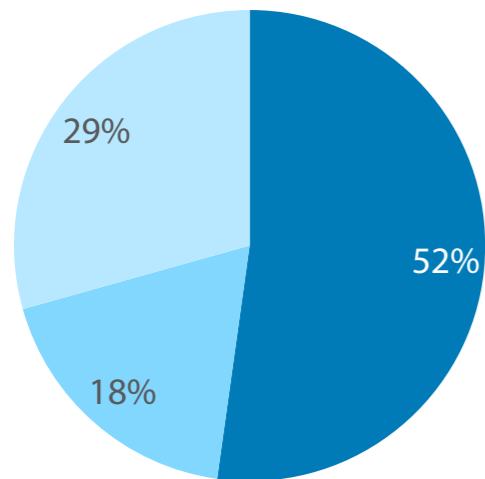
enabling our customers to set up virtual accounts for their clients



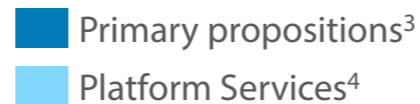
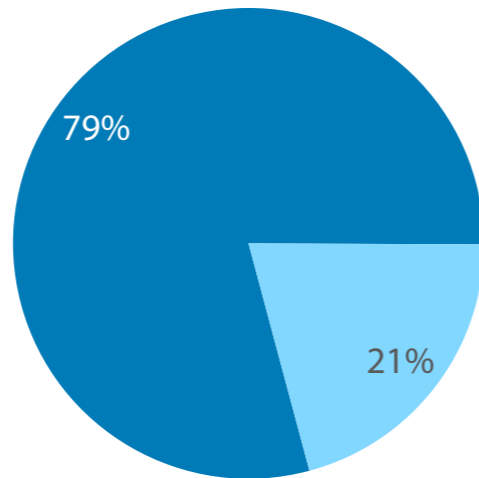
PAYMENTS AND CASH MANAGEMENT REVENUE

PCM revenue (1H23, \$862m)

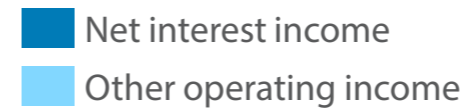
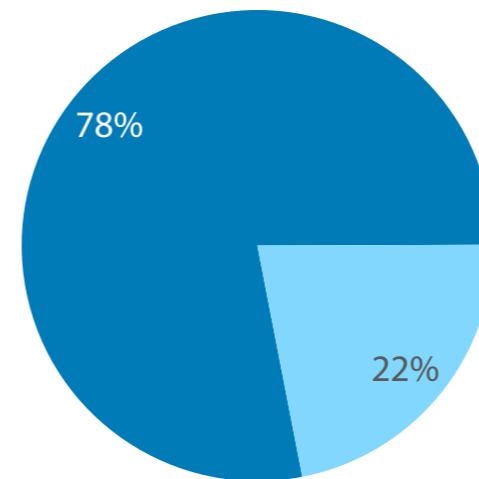
By geography



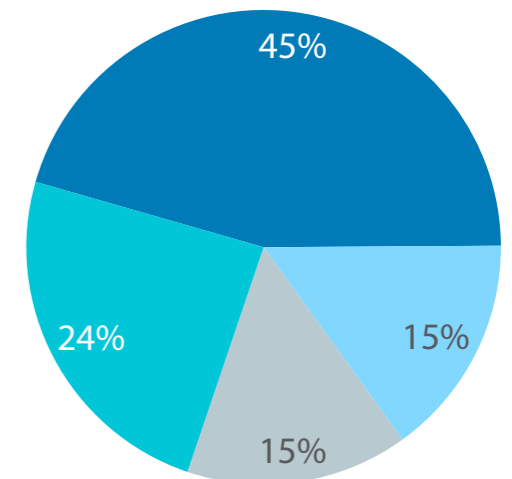
By proposition



By component¹



By segment²



1. Including Primary revenue split: Net Interest Income 83%, Other Operating income 17% ; Platforms revenue split: Net Interest Income 60%, Other Operating income 40%

2. FIG: Financial Institutions Group; DI: Diversified Industries; REI: Resources, Energy & Infrastructure

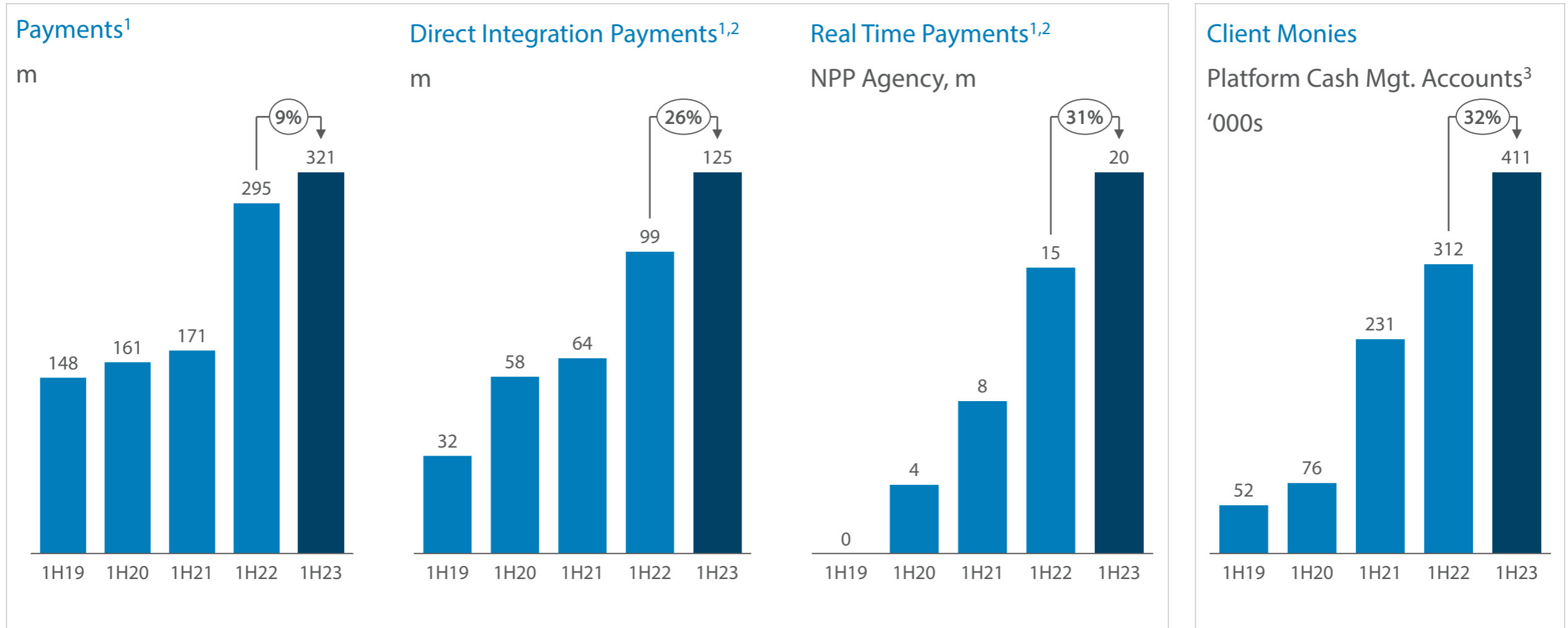
3. Primary propositions are core banking capabilities, enabling our customers to make / receive payments to their beneficiaries directly via "ANZ"

4. Platform Services enable our customers to offer the ANZ's services to their customers under their own brand, with key ANZ banking Platform Services including Correspondent Banking, Agency Services, Real Time Payments and Client Monies



PLATFORM SERVICES – SCALABLE OPERATING LEVERAGE, CAPITAL LIGHT

Continued growth in payments and accounts, delivering 21% of PCM revenue



1. Number of payments
 2. Subset of total payments
 3. Number of Australian virtual client monies accounts



SUMMARY



Competitive advantage

Leadership position in Australia & New Zealand

Unique regional network

Technology



Sustainable position

Position of trust

Strong financial commitment

Strong track record

Benefits of scale

A globally relevant network



2023

INSTITUTIONAL PAYMENTS & PLATFORMS INVESTOR BRIEFING

PLATFORMS

Leigh Mahoney,
Head of Wholesale Digital, Institutional



PLATFORM SERVICES OFFERING



Correspondent Banking

executing and clearing transactions in Australia and New Zealand on behalf of international banks



Agency Services

offering other financial institutions access to our technology, expertise and regulatory compliance measures



Real Time Payments

allowing our customers to use ANZ's new payments infrastructure to provide NPP services to their clients.



Client Monies

enabling our customers to set up virtual accounts for their clients, supporting stockbroking, and professional service firms that administer trusts



HOW CUSTOMERS ACCESS BANKING SERVICES



Web & Mobile App (Transactive Global)

Intuitive, secure and configurable digital experiences



Direct Integration (Fileactive)

Flexible integration of banking services directly into customer systems via File, API or bespoke integration



ANZ SUCCESS IN OFFERING INTEGRATED BANKING SOLUTIONS



Exceptional credentials and expertise

Managing security and flexibility



Mitigating transition risk

Using proprietary translation technology



Solving business process problems

Through custom workflow technology



STRONG POSITION IN INTEGRATED BANKING SOLUTIONS

ANZ Direct Integration platform, Fileactive

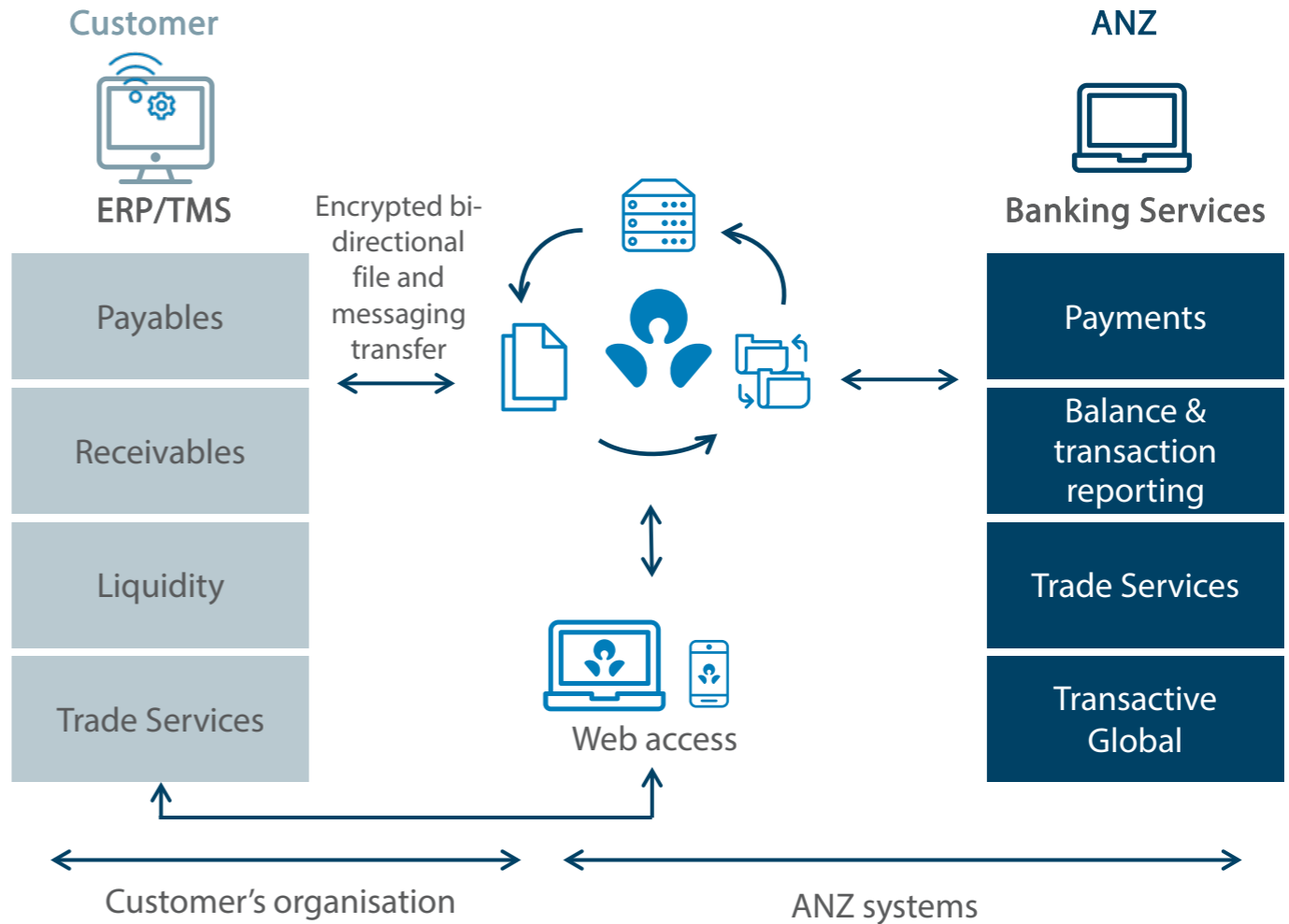
#1

#1 Market Penetration for Host-to-Host Platforms 2023¹

214m

214m transactions initiated, and >1 billion processed using Fileactive in FY22

Fileactive – Translation and workflow



1. Fileactive is ANZ's global host-to-host customer direct integration channel

Peter Lee Associates is an Australian research and consulting firm that has specialised in the Australian and New Zealand wholesale financial services industry for over 30 years

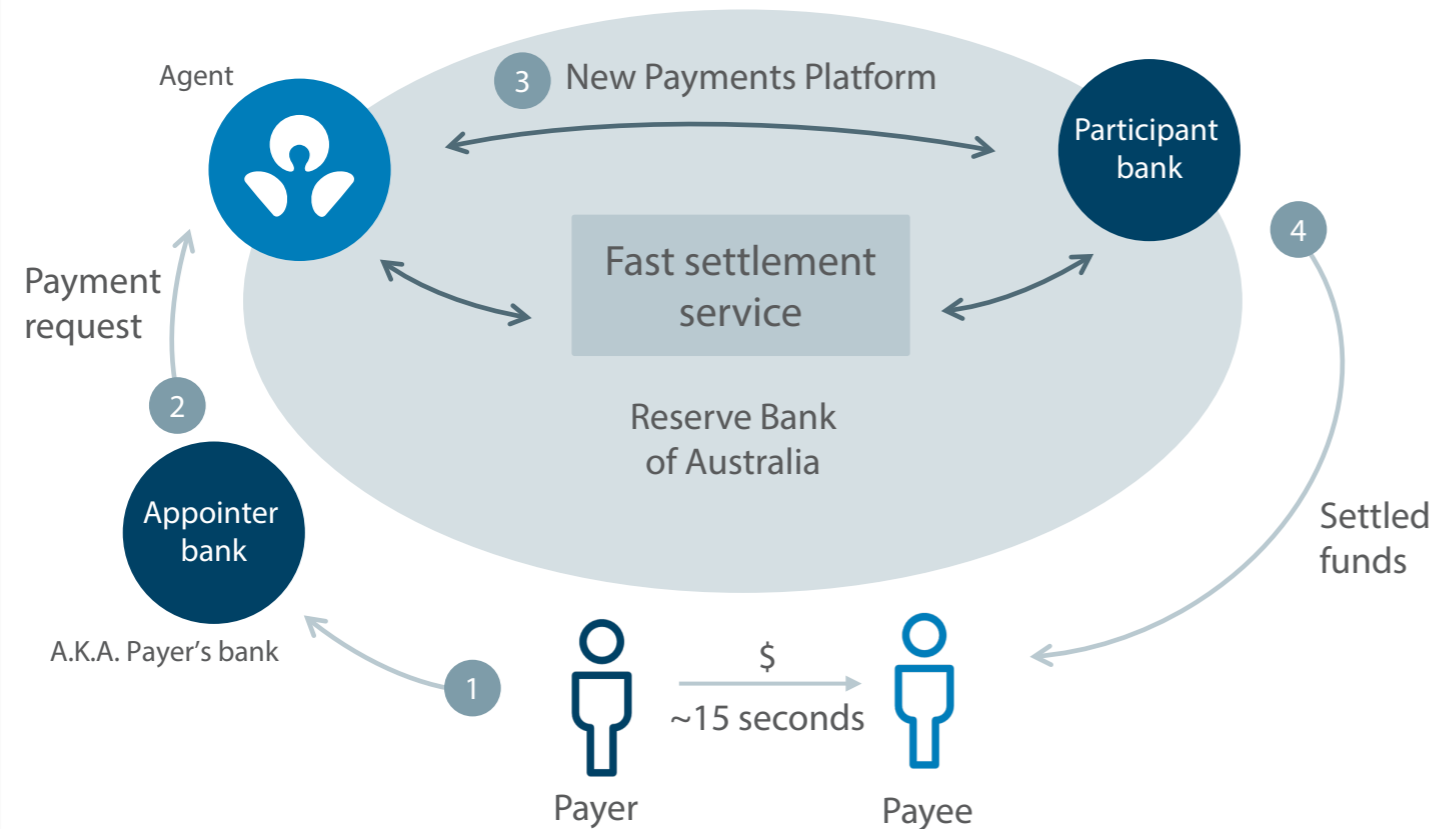
- The large Corporate & Institutional Relationship Banking program conducted annually targets senior financial executives responsible for their companies' corporate banking relationships
- The large Corporate & Institutional Transactional Banking program conducted annually targets senior financial executives responsible for their companies' Transaction Banking activities



REAL TIME PAYMENTS AGENCY SERVICES

Real Time Payments (NPP Agency example)

Enables smaller or foreign banks to participate in real time payments within Australia using ANZ's systems

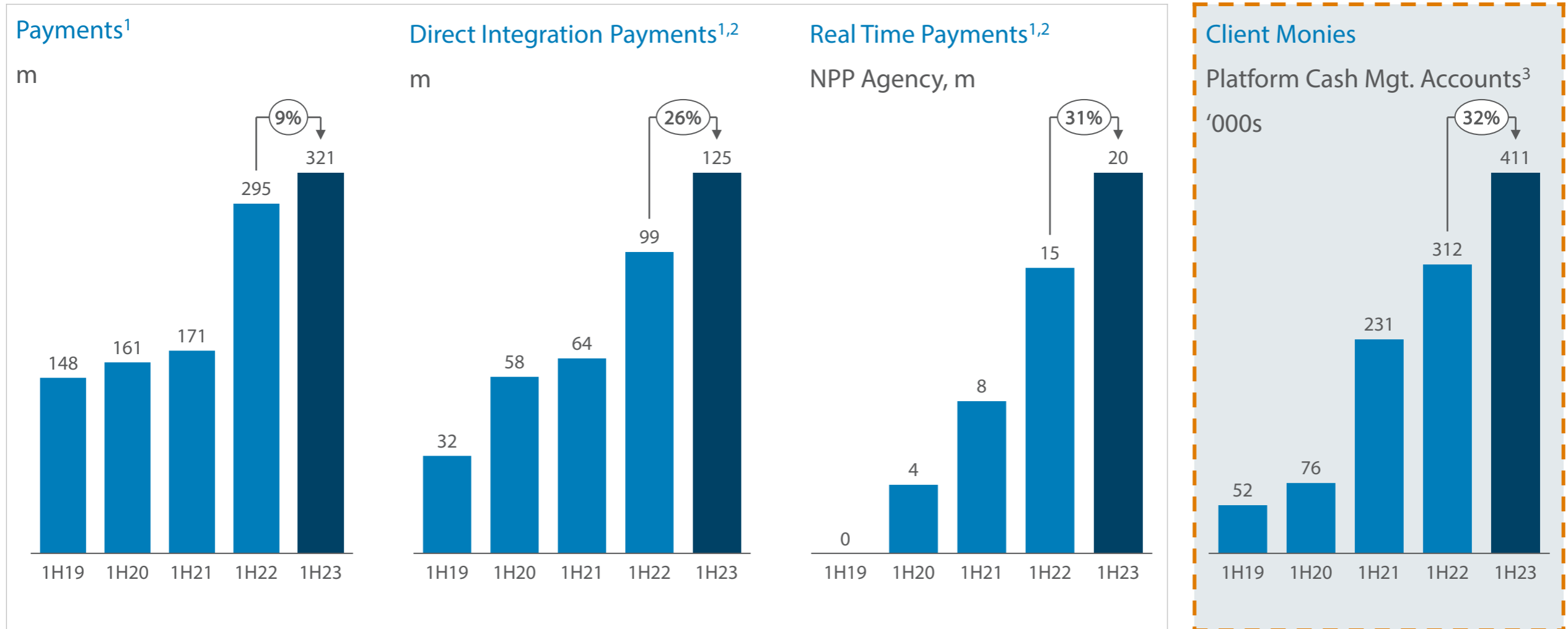


- Lower barriers to participate
- Lower build costs (no need to invest in SWIFT infrastructure)
- Simplified operations
- Payment innovation
- Access to ANZ expertise & consultancy



CLIENT MONIES PLATFORM SERVICE

Supports the needs of customers who manage funds on behalf of their clients



1. Number of payments
 2. Subset of total payments
 3. Number of Australian virtual client monies accounts



PLATFORM OFFERING RELIES ON SPECIALIST CAPABILITIES



Robust, resilient and efficient technology



Deep banking expertise and customer relationships



Quality processes supporting global payment systems



Culture of closely managing operating risk



Responding to changing customer demands



Effective customer onboarding and integration processes



2023

**INSTITUTIONAL PAYMENTS & PLATFORMS
INVESTOR BRIEFING**

GLOBAL PAYMENTS CAPABILITY

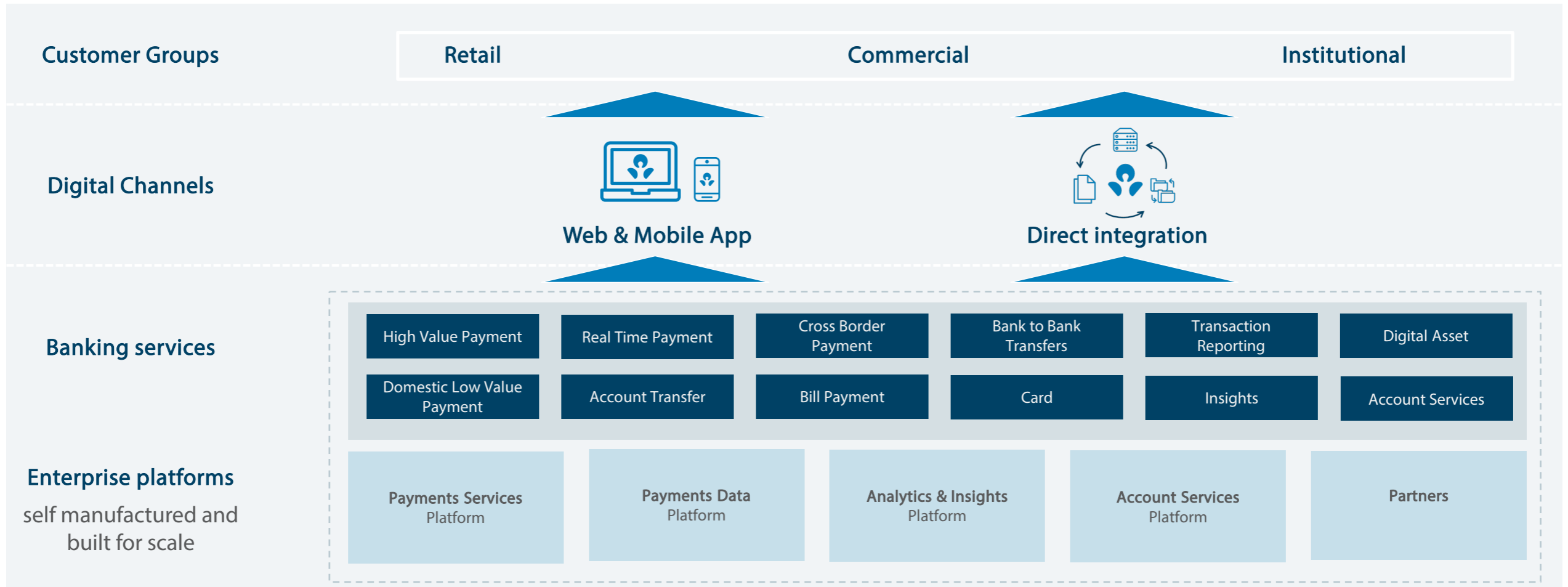
Nigel Dobson,

Banking Services Lead, Institutional



ENTERPRISE-WIDE BANKING SERVICES

Governing, operating and engineering Payments Services and Payments Data enterprise platforms for the ANZ Group and the Omni-Channel digital distribution platform supporting our Institutional Bank





ENTERPRISE ASSETS SUPPORT RETAIL, COMMERCIAL & INSTITUTIONAL

Securing and facilitating the movement of \$164T¹ each year (operating 24 hours a day, 7 days a week)



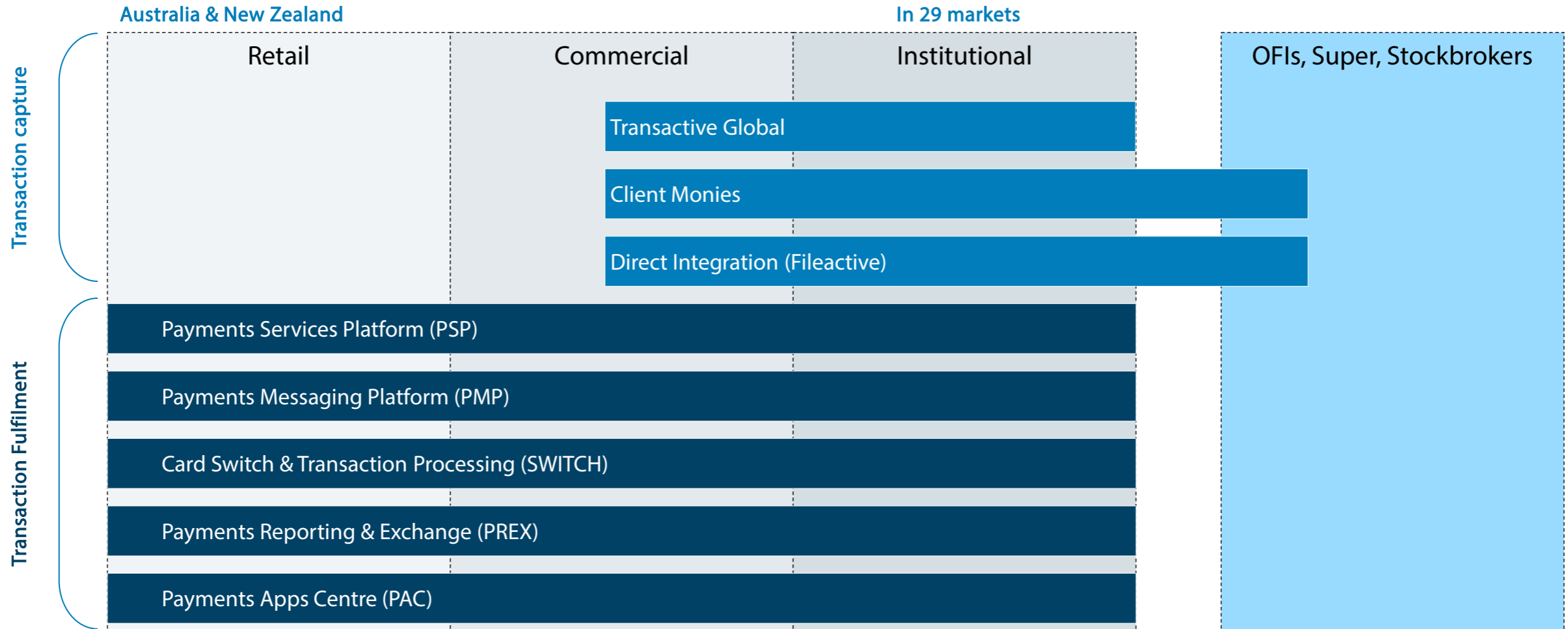
Cross Border Payments ¹	High Value Domestic Payments ¹	Real Time Payments ¹	Direct Entry Payments ¹	Cards (ATM & POS) ¹	Voucher Processing ¹	BPAY ¹
#4.7m	#4.8m	#375m	#870m	#5.6b	#13.7m	#81.2m
\$134t	\$21.2t	\$490b	\$4.6t	\$550b	\$2.7t	\$115.7b
Volume of payments processed without intervention ²	Volume of payments processed without intervention for Global	Volume of payments processed without intervention for AU	Volume of payments processed for AU	Volume of payments processed without intervention for AU/NZ	Volume of payments processed without intervention for AU	Volume of payments processed for AU

1. Annual volumes

2. 'Without Intervention' are Payments that are processed without a requirement for manual intervention (without the need for manual processes). Internally they are referred to as Straight Through Processed (STP Rate)



PLATFORMS ARE SELF MANUFACTURED & OPERATED, BUILT FOR SCALE





SUPPORTING OUR CUSTOMERS TRANSITION INTO THE DIGITAL ECONOMY

Developing an enterprise capability for Digital Assets & Currencies and a lead participant in industry initiatives

Central Bank Digital Currency (CBDC) pilot

ANZ played a key role in the RBA and Digital Finance Cooperative Research Centre's CBDC pilot as distributor for selected pilot participants and executing 4 of the 14 use cases selected for the pilot

Tokenisation of Australian Carbon Credit Units

Using digital assets to reduce settlement times and mitigate settlement-related counter-party risk

Super Fund Payments

Using digital currency to improve efficiency and unlocking value in the superannuation sector;

Offline Payments

Exploring solution for technology, security and operational challenges for offline payments

SWIFT Interoperability experiments

ANZ partnered with eleven major financial institutions and market infrastructures to explore blockchain interoperability to remove friction from tokenised asset settlement

Experiments have successfully demonstrated:

Blockchain interoperability protocol could be used to transfer data and value across both public and private blockchains platforms.

SWIFT could enable financial institutions to use their existing back-end systems to interact with tokenised assets reducing operational challenges and required investment



SUMMARY

Consistent approach in exploring digital assets and modernising our payments system



Develop expertise in-house



Work closely with regulators



Partner with customers



2023






**INSTITUTIONAL PAYMENTS & PLATFORMS
INVESTOR BRIEFING**

INSTITUTIONAL 1H23 FINANCIAL SUMMARY



ANZ DIVERSIFICATION

ANZ Group structure & contribution (1H23 continuing operations)¹

	 Aus. Retail	 Aus. Commercial	 Institutional	 New Zealand	 Pacific
Loans \$690b	44%	9%	30%	17%	0%
Deposits \$649b	24%	17%	43%	15%	1%
RWA \$436b	27%	11%	42%	16%	1%
Revenue \$10,528m	31%	17%	33%	17%	1%
Cash NPAT \$3,821m	27%	19%	42%	20%	1%

1. Divisional contribution as a percentage of Total Group. Table columns exclude Group Centre: Loans 0%, Deposits 0%, RWA 3%, Revenue 1%, Cash Profit -9%



INSTITUTIONAL DIVERSIFICATION

Institutional – coverage (1H23)¹

	Australia & PNG	New Zealand	International
Loans \$208b	55%	9%	37%
Deposits \$278b	37%	9%	55%
RWA \$183b	50%	13%	37%
Revenue \$3,444m	46%	14%	40%
Cash NPAT \$1,597m	47%	16%	37%

Institutional – product (1H23)^{1,2}

Corporate Finance	Markets	Transaction Banking (TB)		
		Total TB	PCM ³	Trade
71%	20%	9%	1%	8%
0%	46%	53%	53%	0%
54%	30%	15%	3%	12%
35%	33%	32%	25%	7%
42%	27%	32%	26%	7%

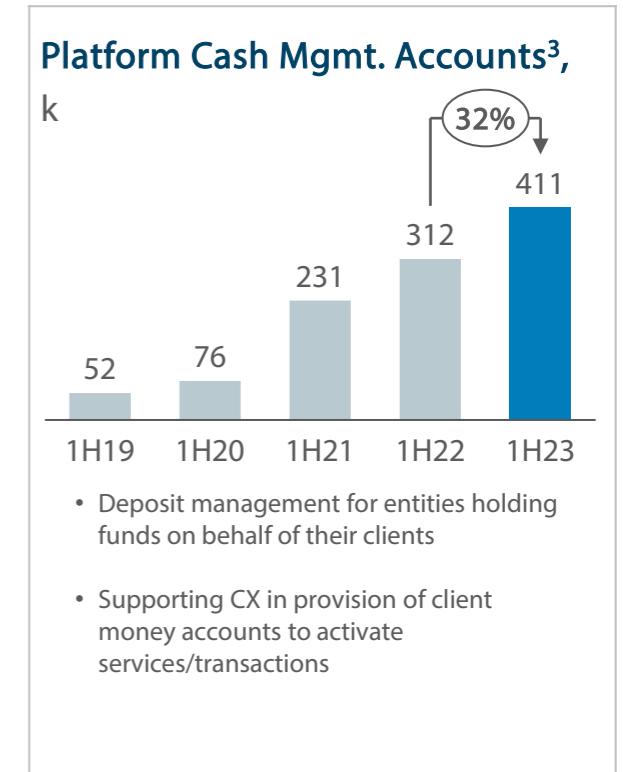
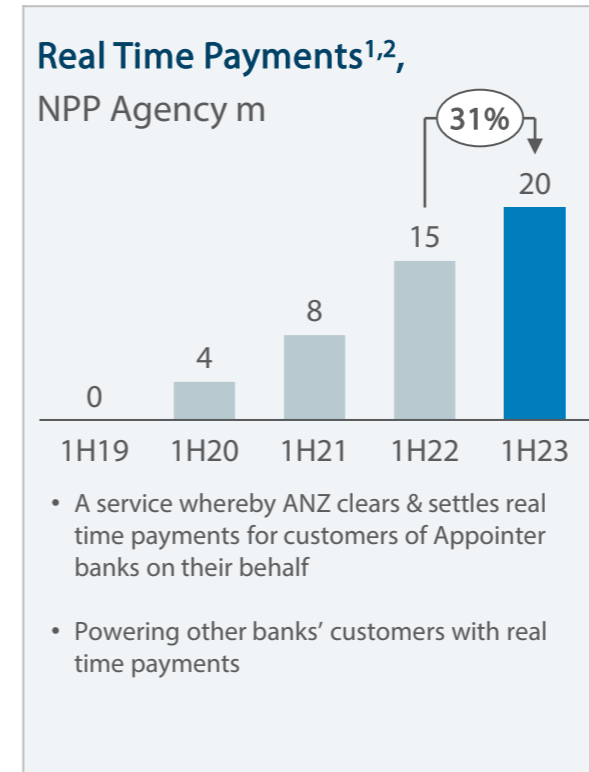
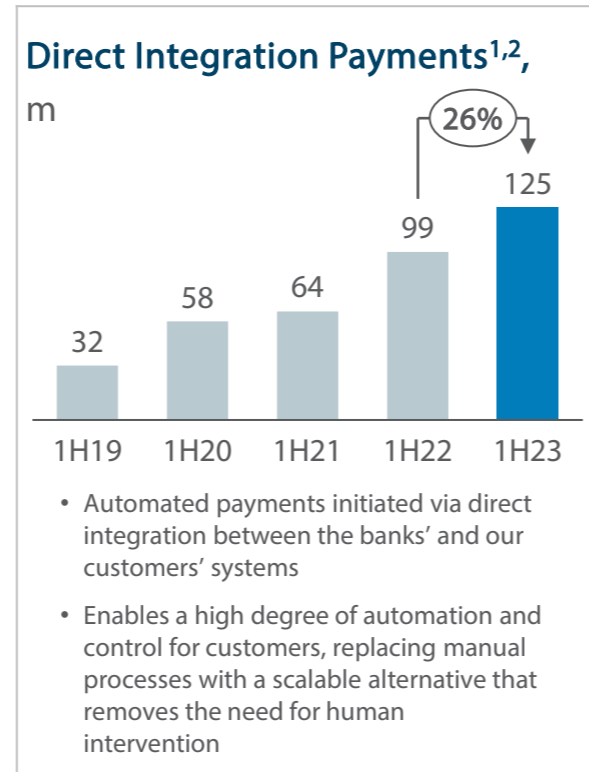
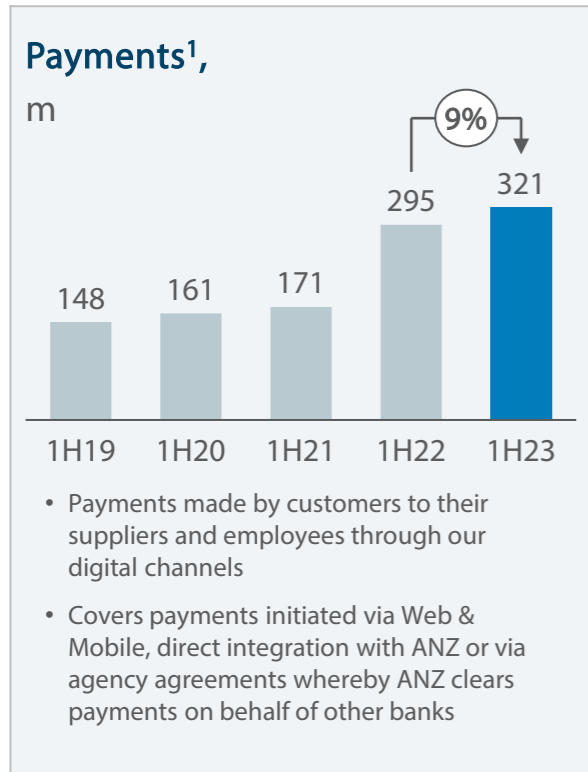
1. Contribution as a percentage of Total Institutional.

2. Table columns exclude Central Functions Loans 0%, Deposits 0%, RWA 1%, Revenue 0%, Cash Profit -2%

3. PCM: Payments and Cash Management



DIGITAL PLATFORMS - SCALABLE OPERATING LEVERAGE, CAPITAL LIGHT



Digital self service

- Extended Digital Self Service capability to New Zealand, reducing customer effort, manual error risk and operational rework
- Removed ~30 manual forms involved in enabling Digital Self Service for Australian customers
- 20% increase in Digital Self Service usage

Data insights

- Developed MLOps cloud framework to enable Machine Learning insights at scale
- Enhanced data insights delivered through our web platform, Transactive Global, providing customers with near real time access to Australian consumer spend analysis

API integration

- Delivered FX Rates API in New Zealand, integrating ANZ's FX liquidity into our customers' internal systems, allowing them to execute FX transactions seamlessly and without manual intervention

Incidents per million payments

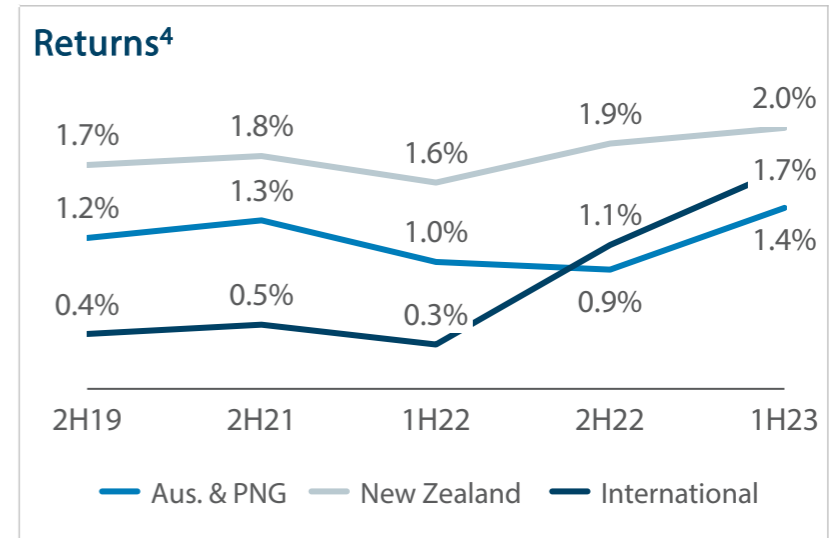
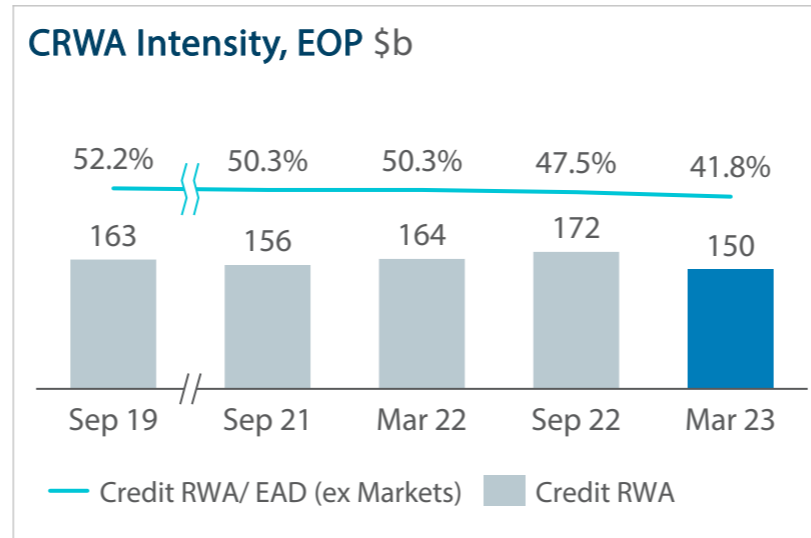
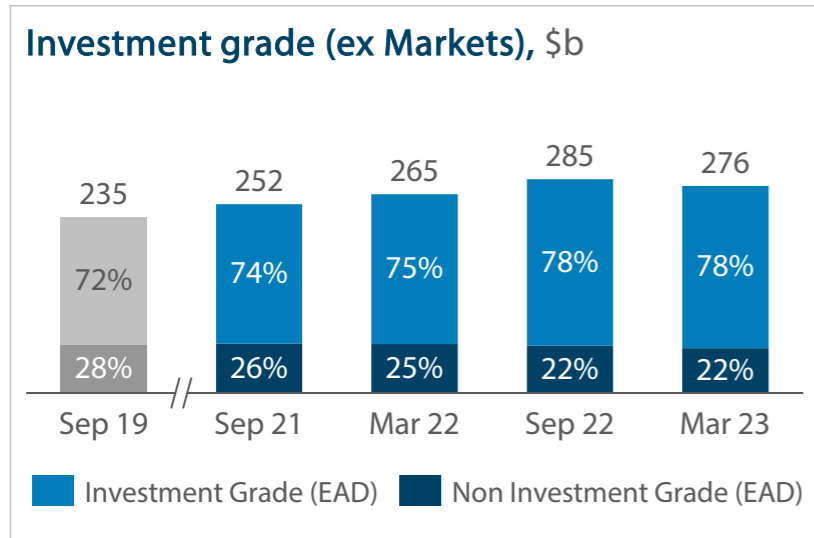
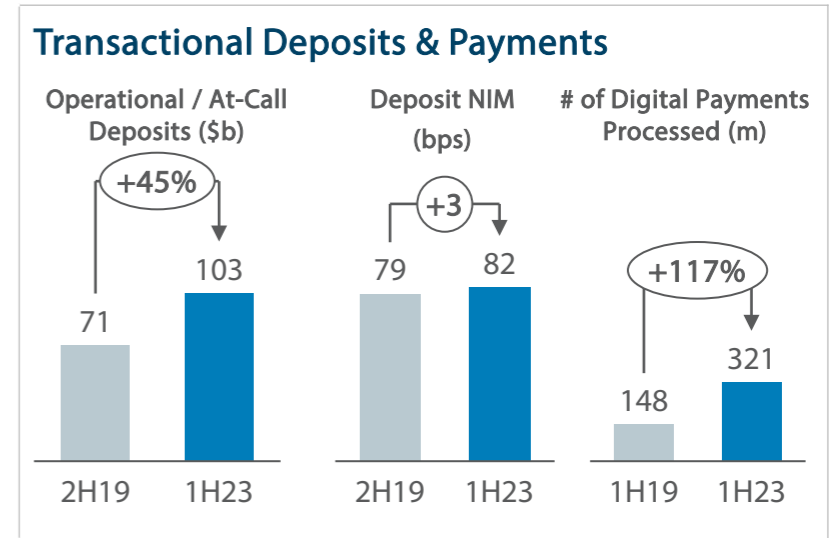
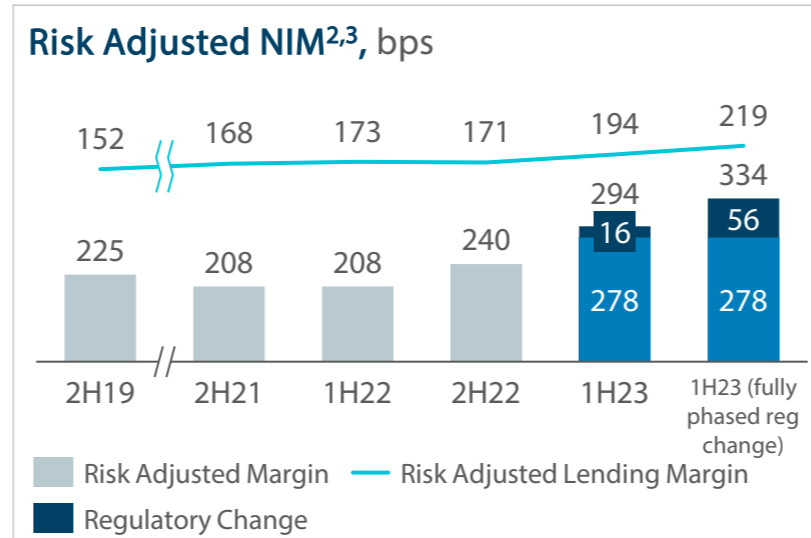
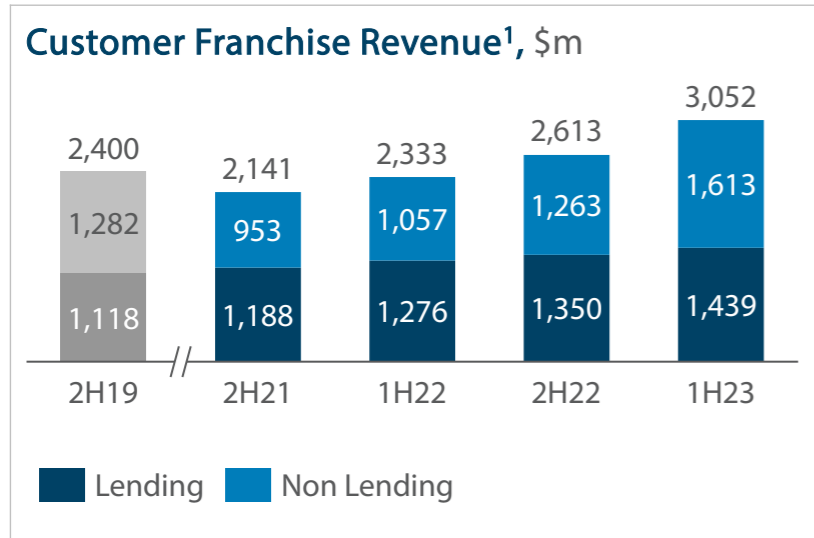
- 0.02 incidents per million payments for 1H FY23, delivering quality and resilient payment platforms for customers despite growing volumes

Platform initiatives are enabling additional revenue opportunities within ANZ Payments & Cash Management

1. Number of payments
 2. Subset of total payments
 3. Number of Australian virtual client monies accounts



INSTITUTIONAL - SUMMARY

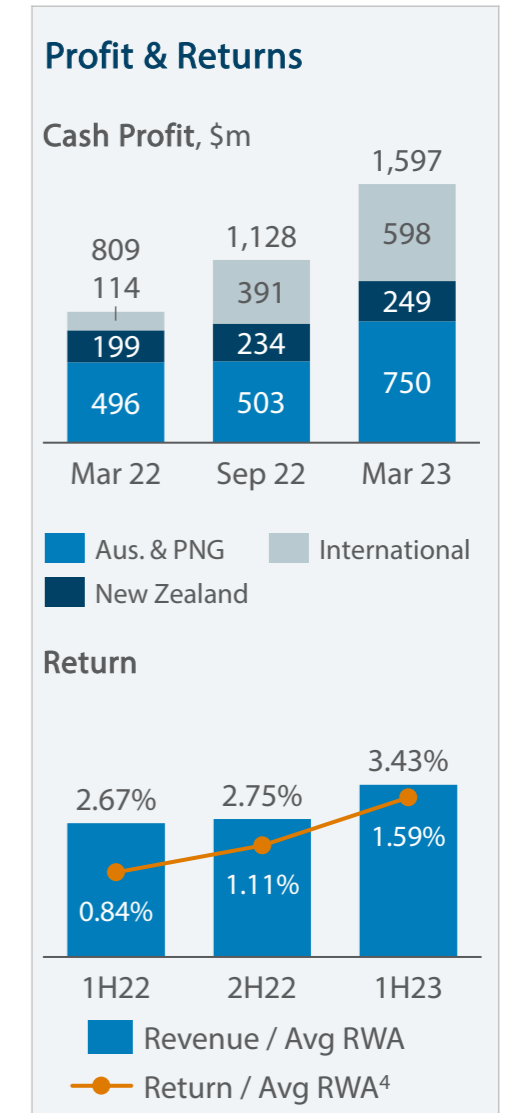
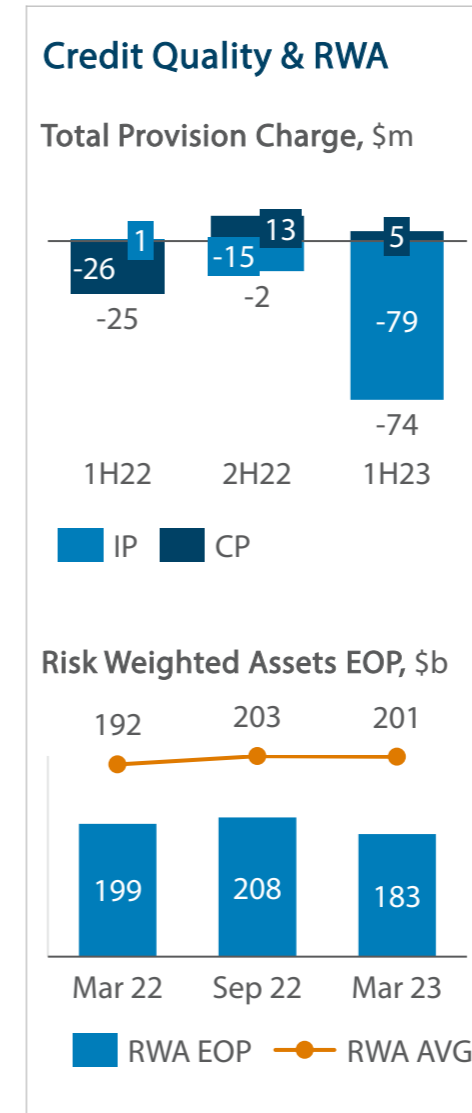
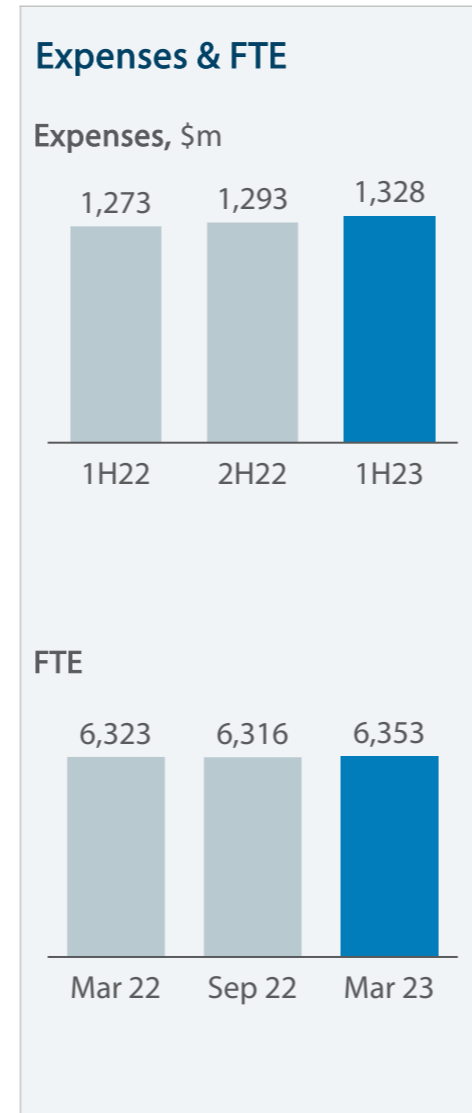
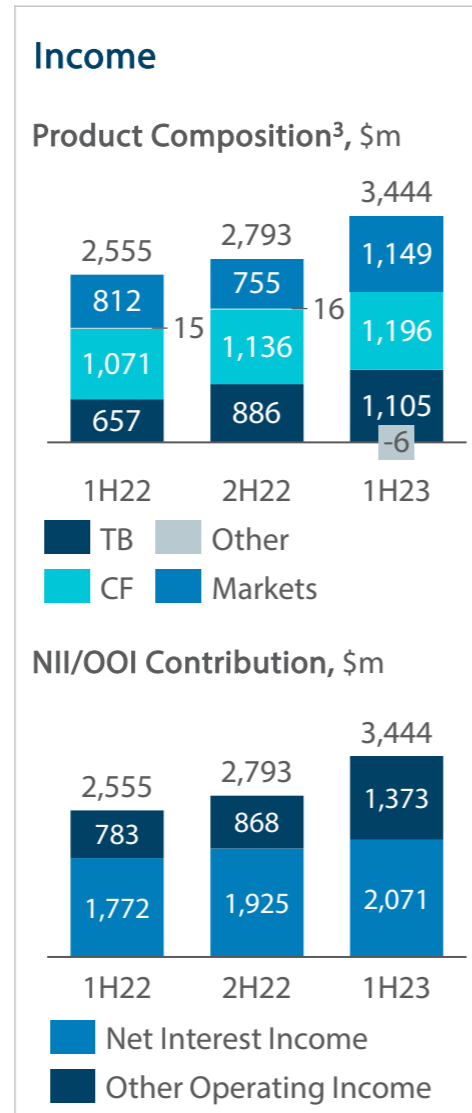
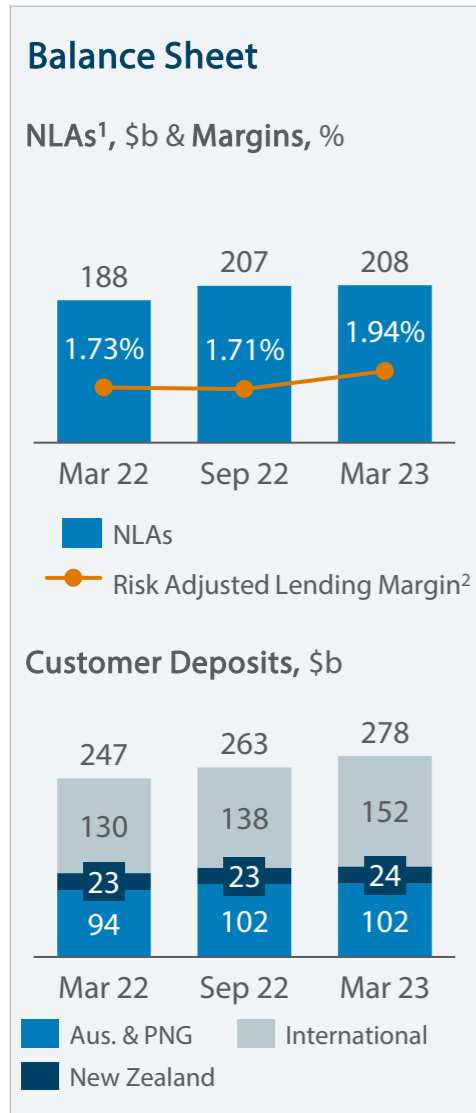


Basis: Continuing Operations including Large / Notable items

1. Excludes: Balance Sheet Trading and Derivative Valuation Adjustments
2. Institutional ex-Markets Net Interest income divided by average Credit Risk Weighted Assets
3. Lending NIM represents Corporate Finance and Trade & Supply Chain
4. Return: Cash profit divided by average Risk Weighted Assets



INSTITUTIONAL - FINANCIAL PERFORMANCE

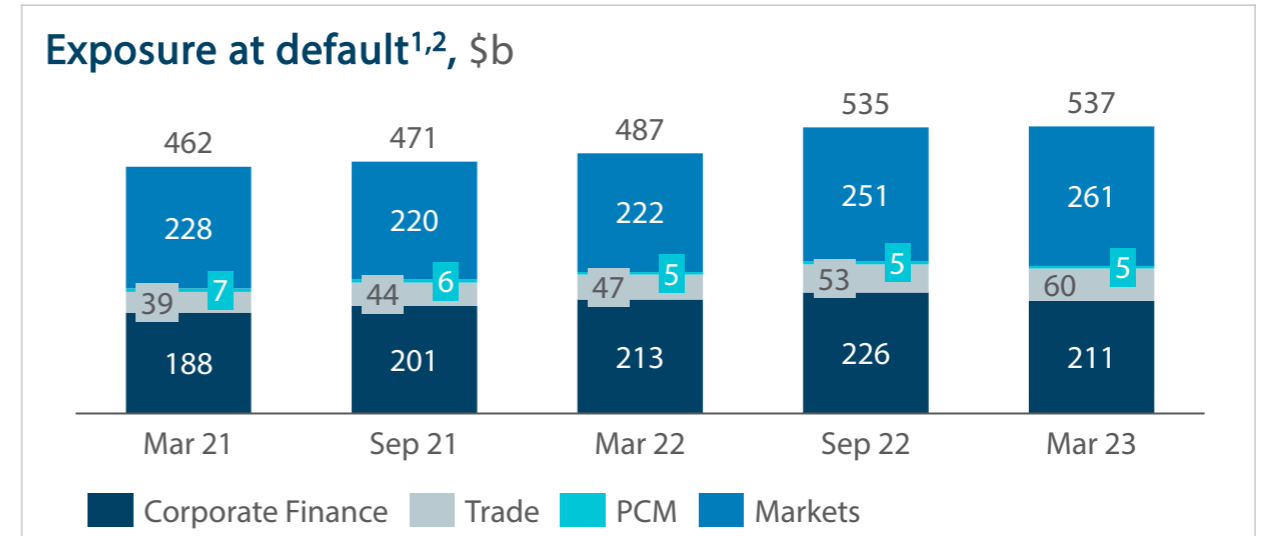
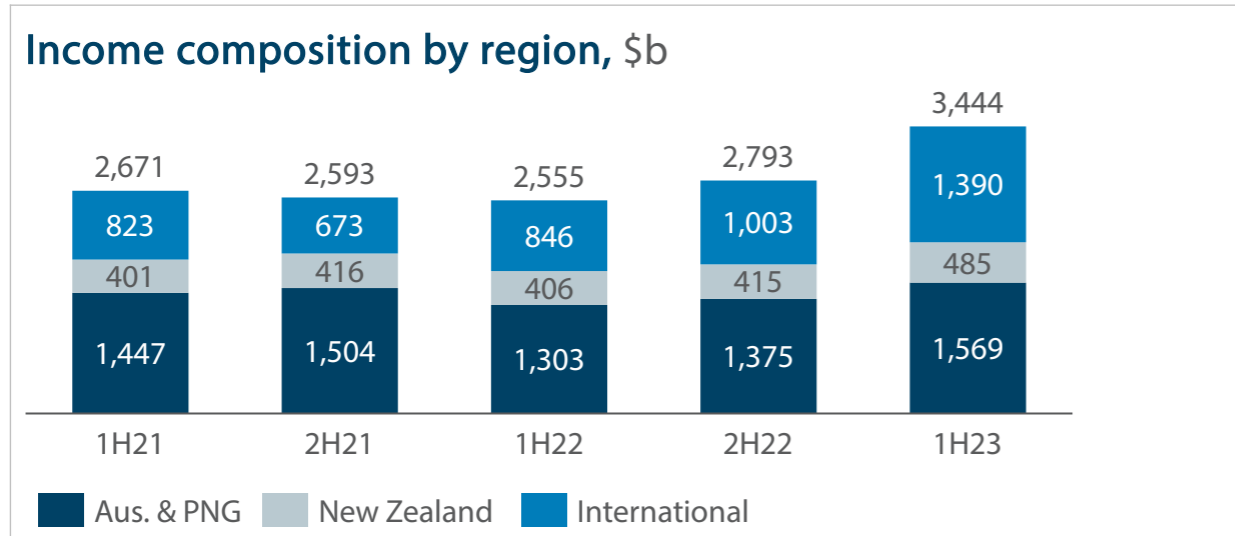
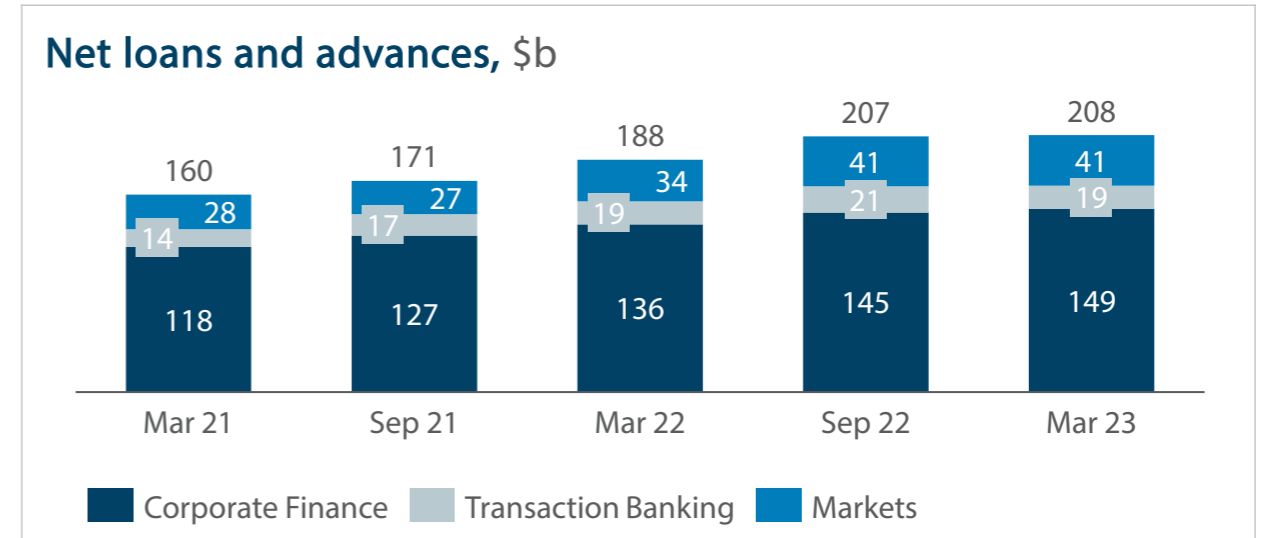
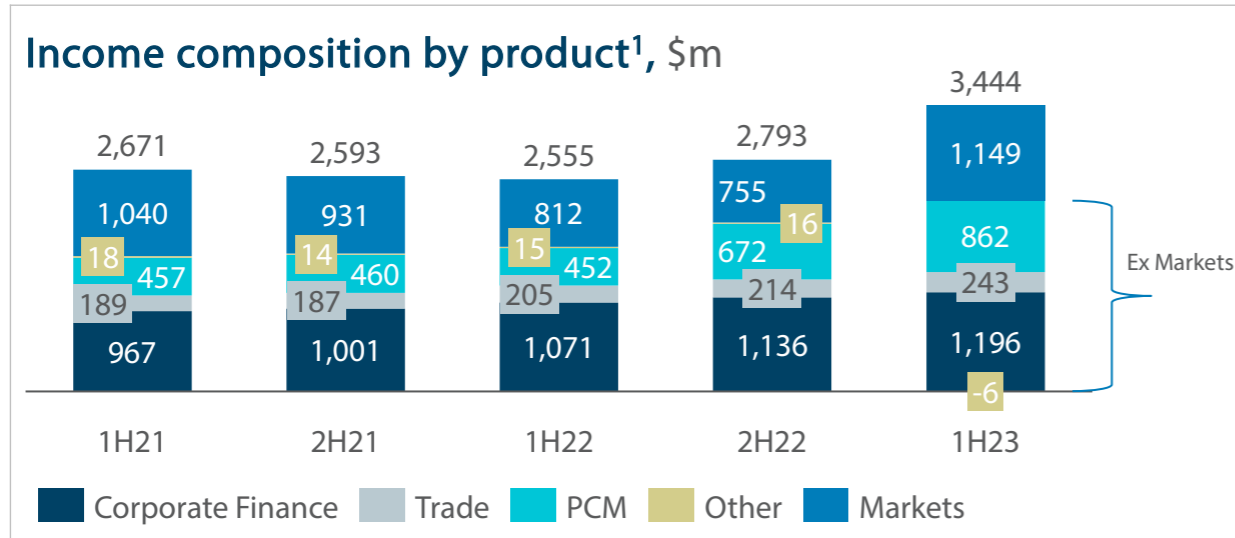


Basis: Continuing Operations including Large / Notable items

- NLAs: Net Loans & Advances
- Risk Adjusted Lending Margin is calculated as Net Interest Income divided by average Credit Risk Weighted Assets for Corporate Finance and Trade
- TB: Transaction Banking; CF: Corporate Finance
- Cash profit divided by average Risk Weighted Assets



INSTITUTIONAL - INCOME & ASSET COMPOSITION



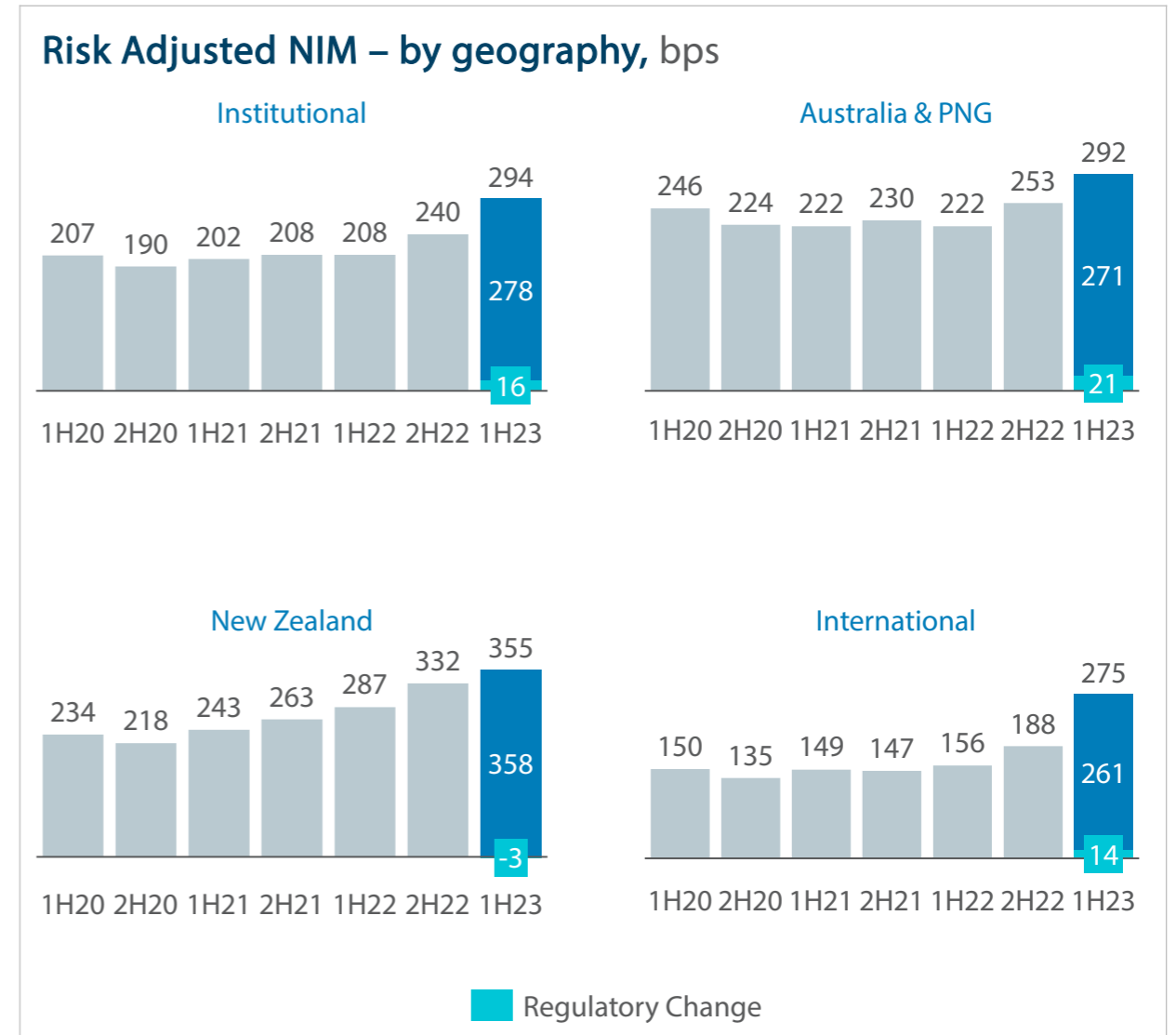
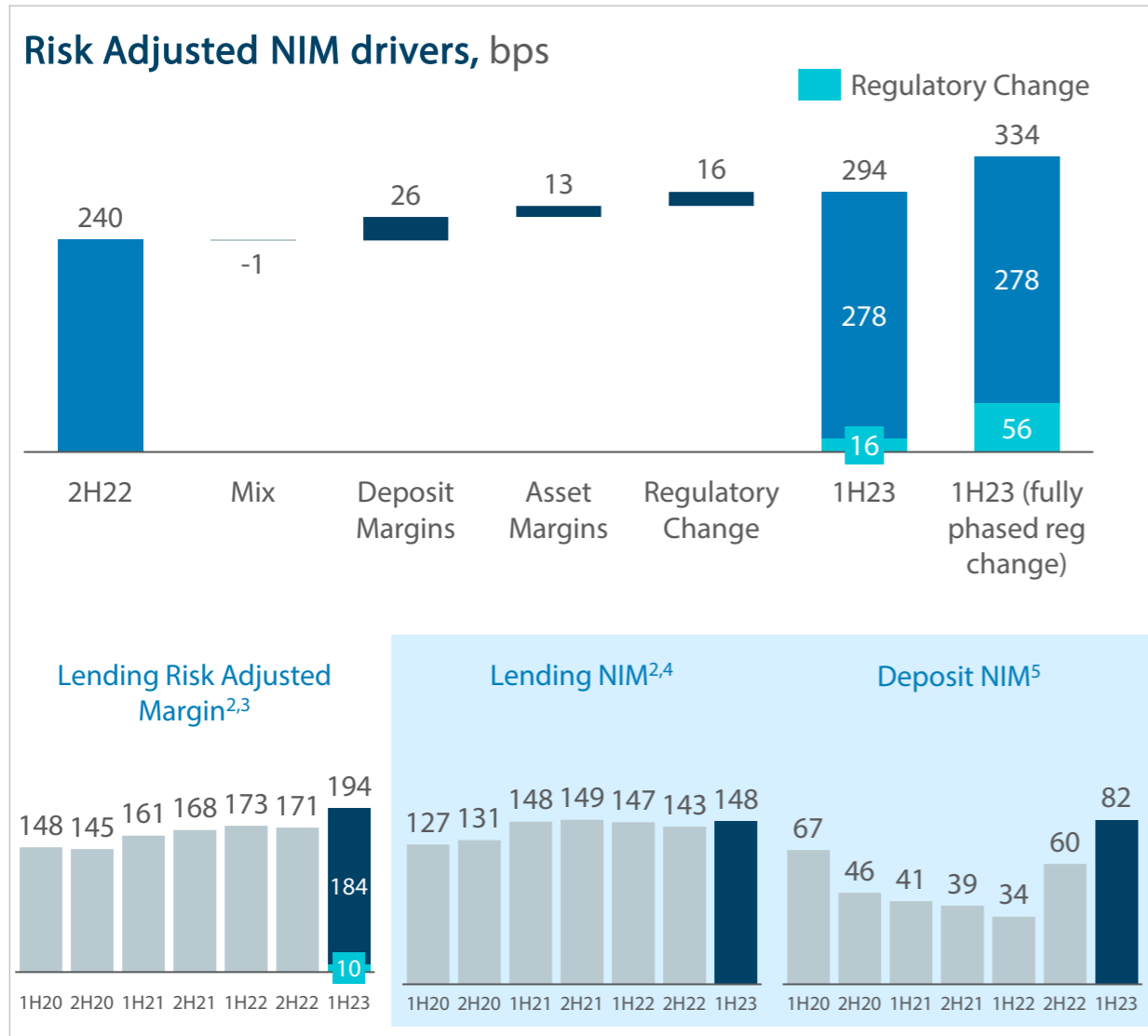
Basis: Continuing Operations including Large / Notable items

1. Trade: Trade & Supply Chain; PCM: Payments & Cash Management

2. Exposure at default excludes amounts for 'Securitisation' and 'Other Assets' Basel classes, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral



INSTITUTIONAL MARGINS¹

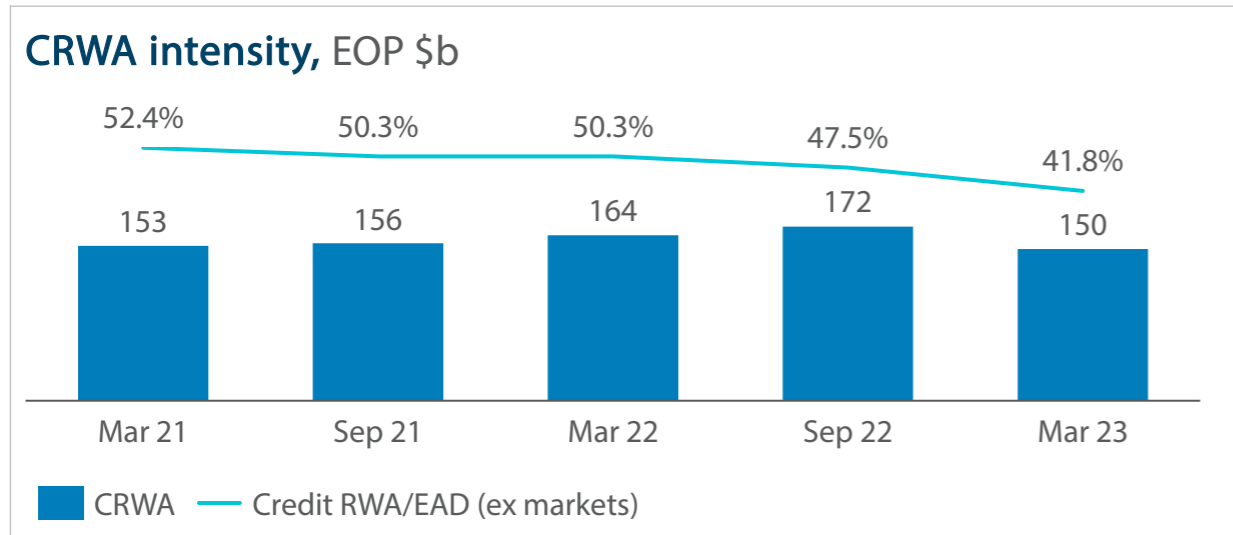
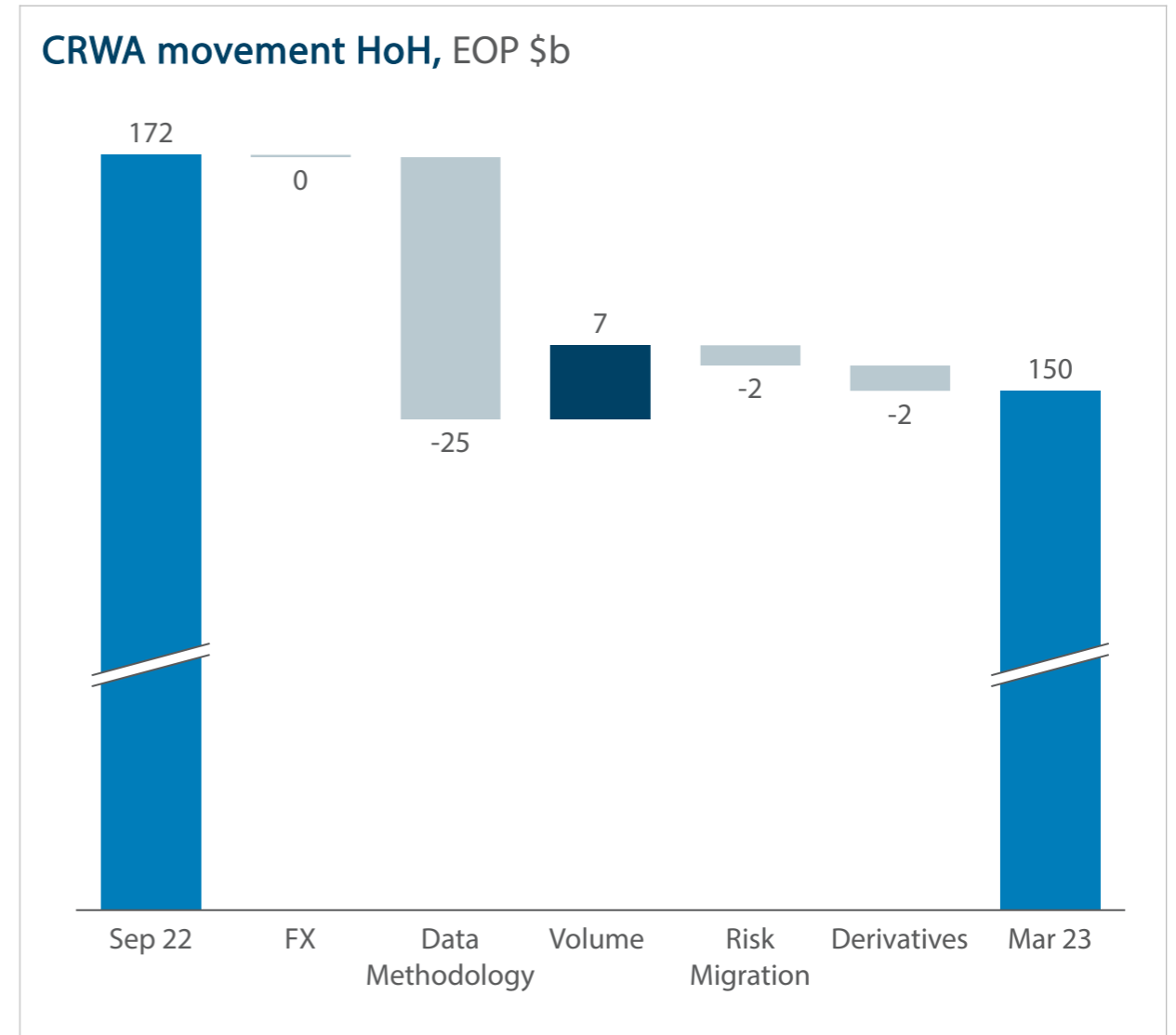
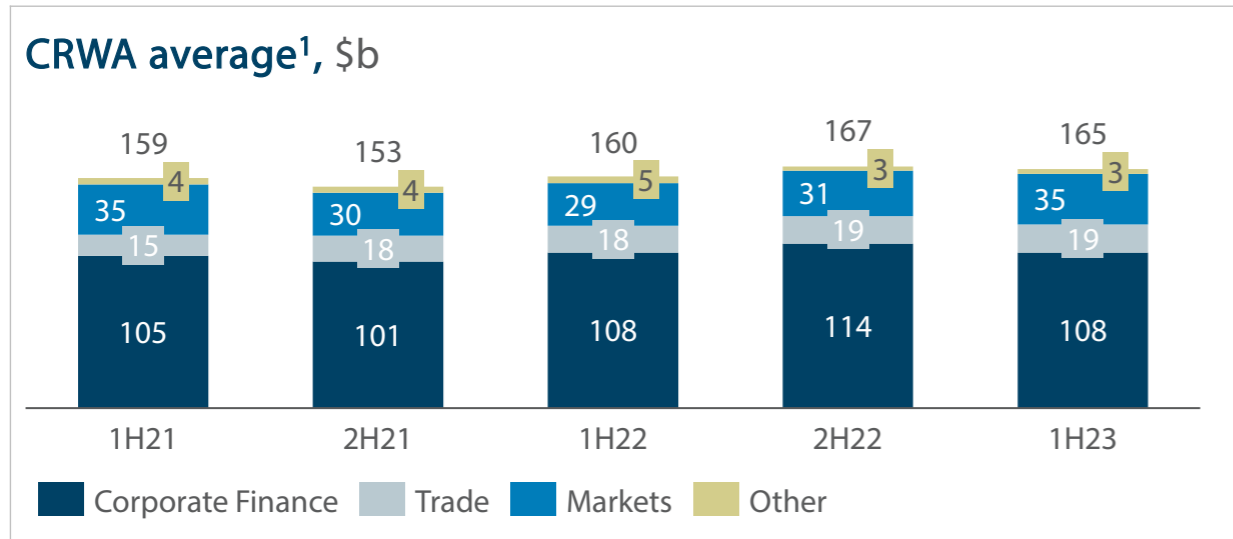


Basis: Cash Profit, Continuing Operations including Large / Notable items.

1. Institutional ex-Markets Net Interest Income divided by average Credit Risk Weighted Assets; 2. Lending NIM represents Corporate Finance and Trade & Supply Chain; 3. Risk Adjusted Lending Margin is calculated as Net Interest Income divided by average Credit Risk Weighted Assets for Corporate Finance and Trade; 4. Calculated Net Interest Income divided by Average Interest Earning Assets; 5. Deposit NIM represents Net Interest Income divided by Net Internal Assets for Payments & Cash Management (PCM)



INSTITUTIONAL - CREDIT RISK WEIGHTED ASSETS (CRWA)

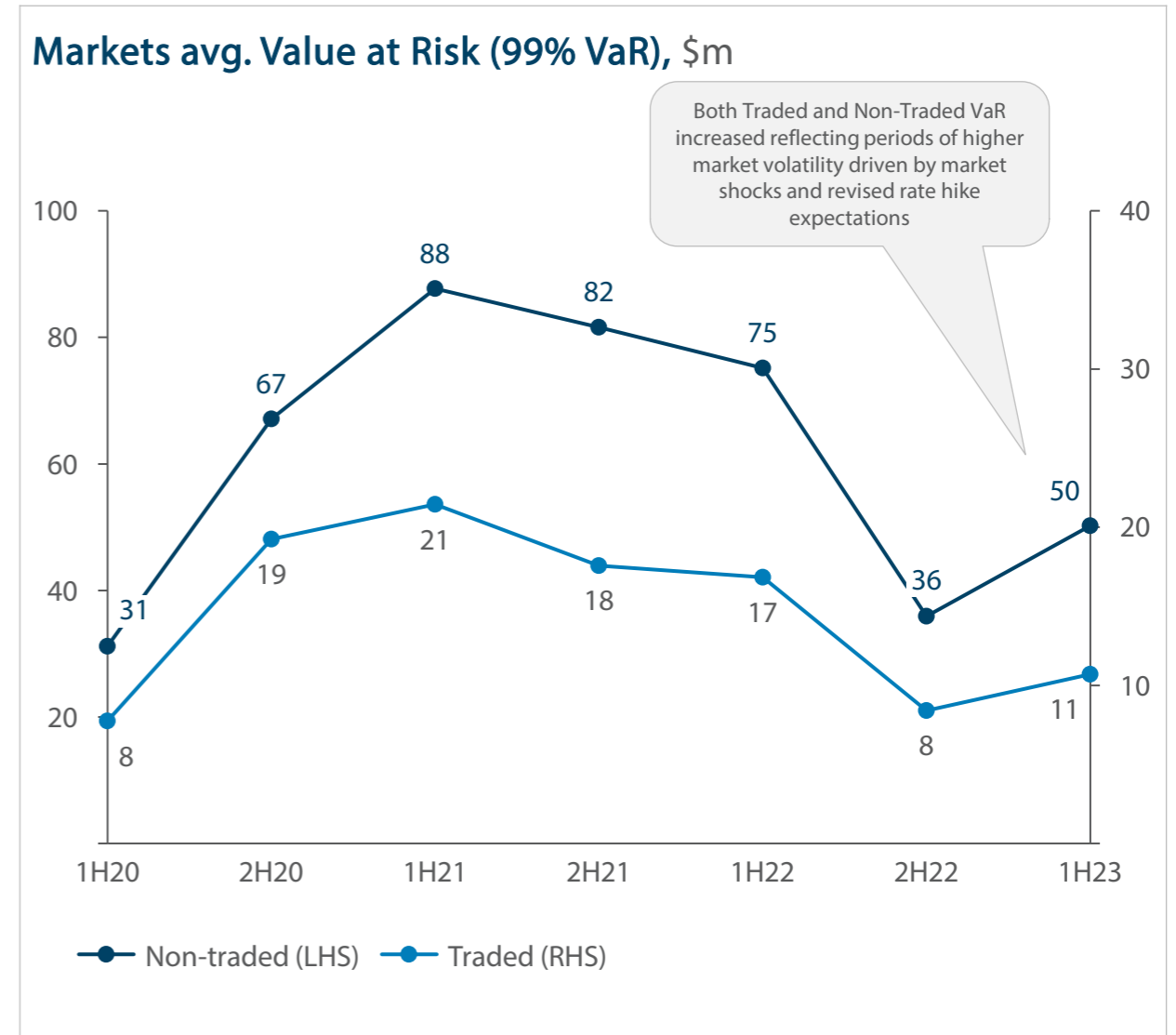
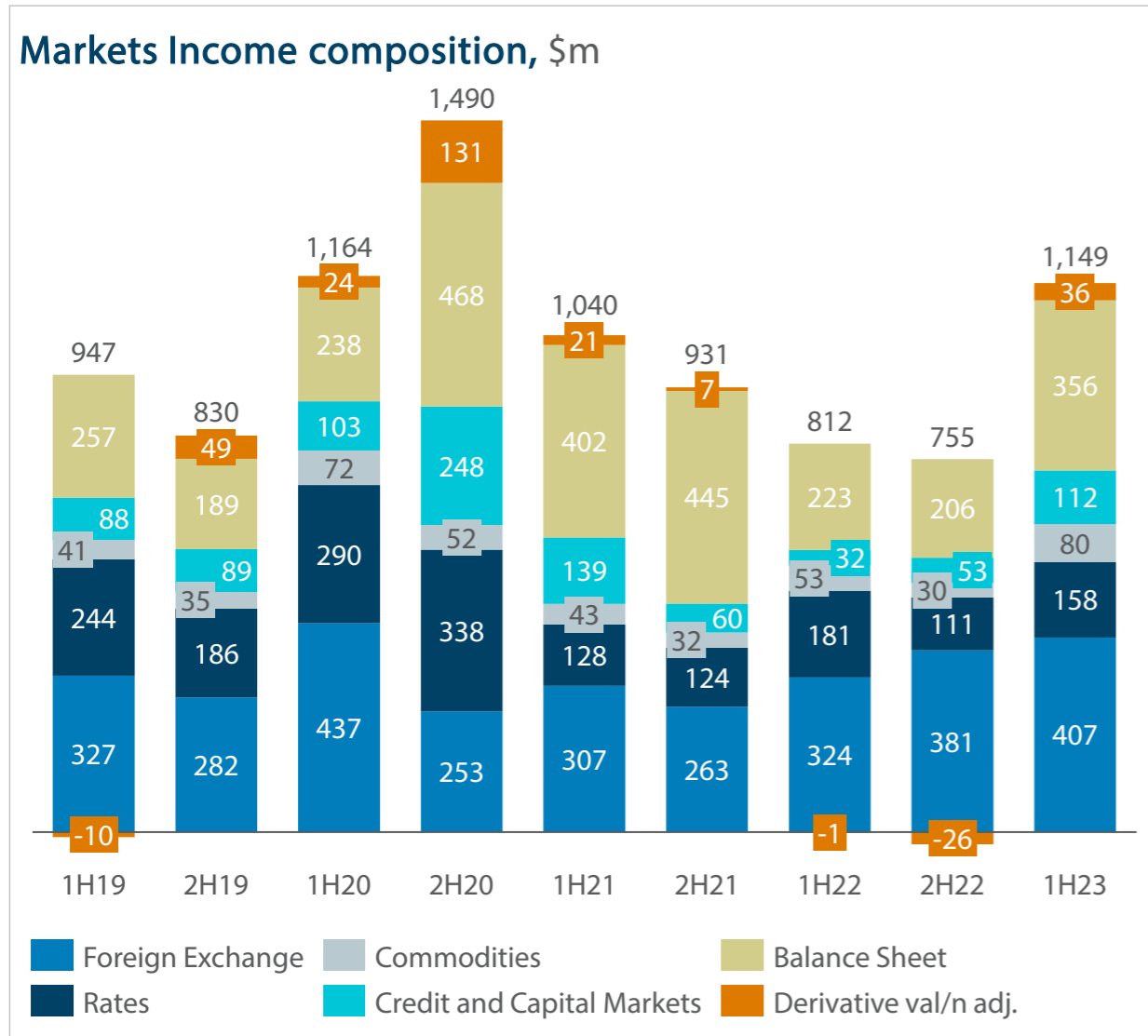


Basis: Continuing Operations including Large / Notable items

1. Trade: Trade & Supply Chain



INSTITUTIONAL - MARKETS INCOME COMPOSITION

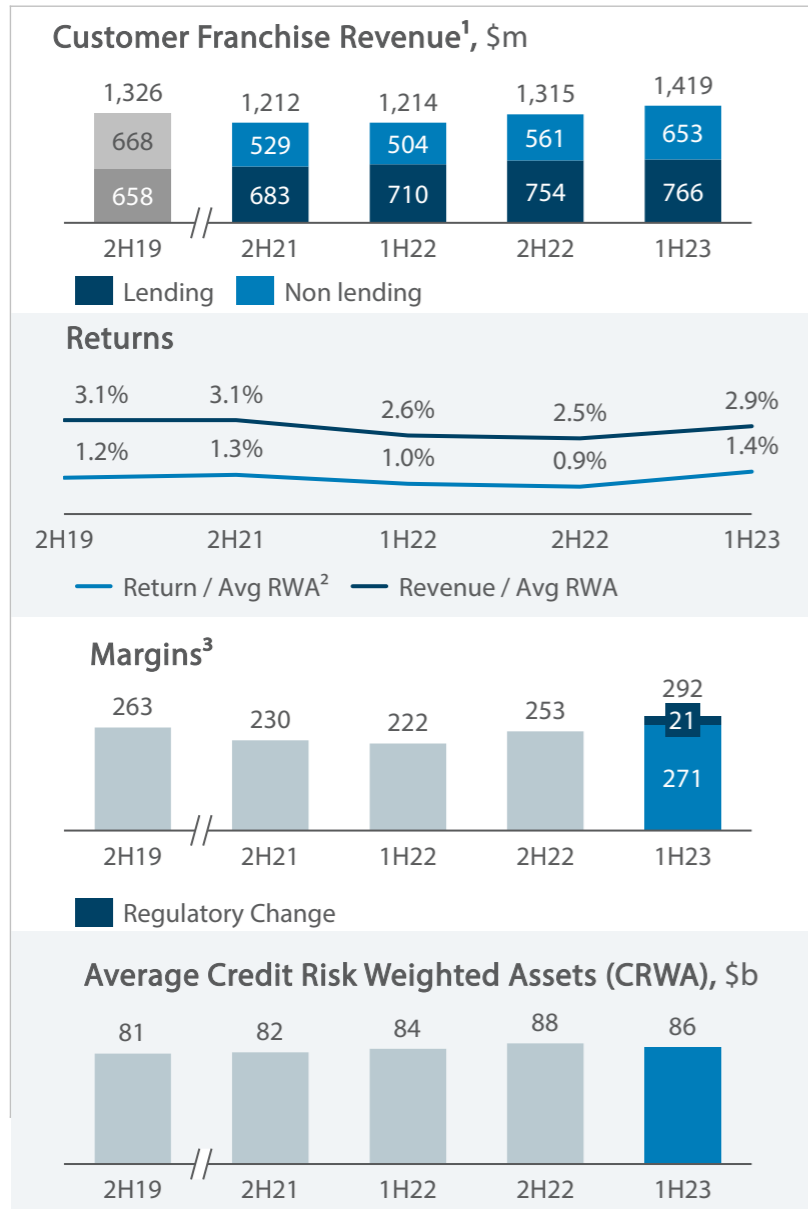


Basis: Continuing Operations including Large / Notable items

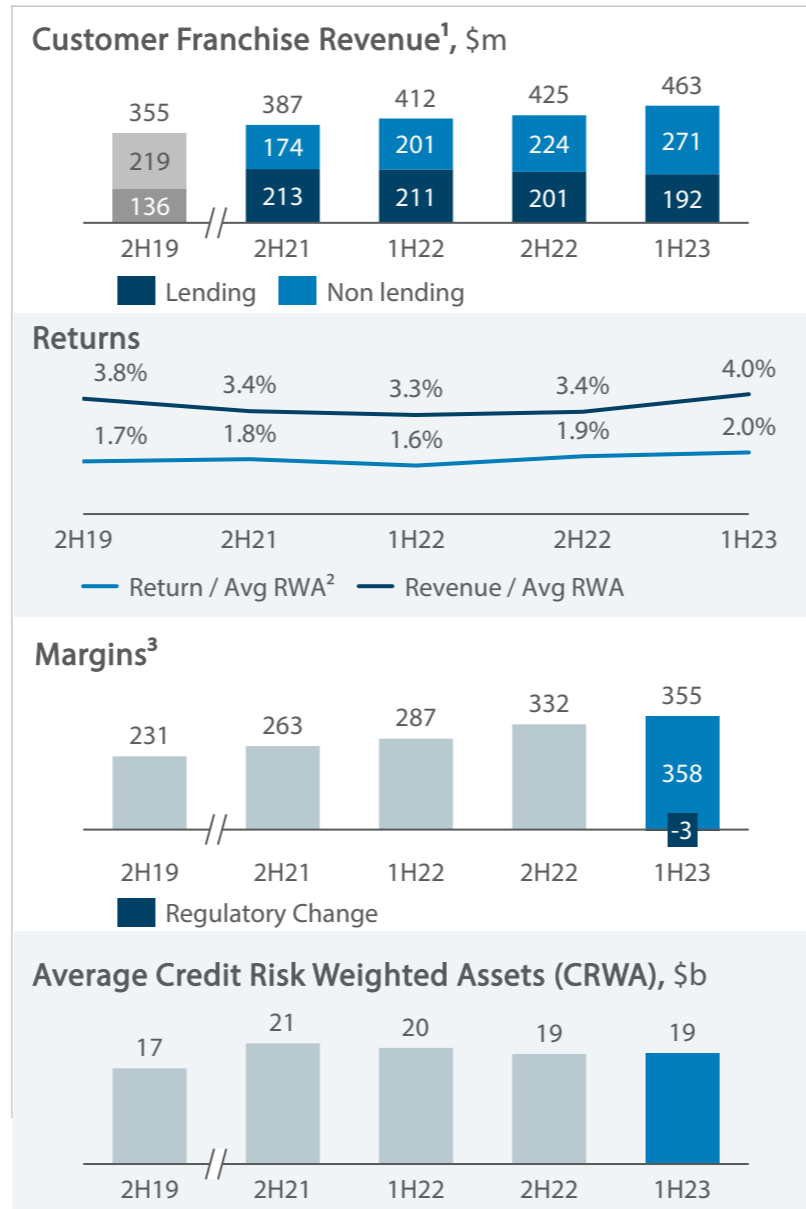


INSTITUTIONAL - REGIONAL SUMMARY

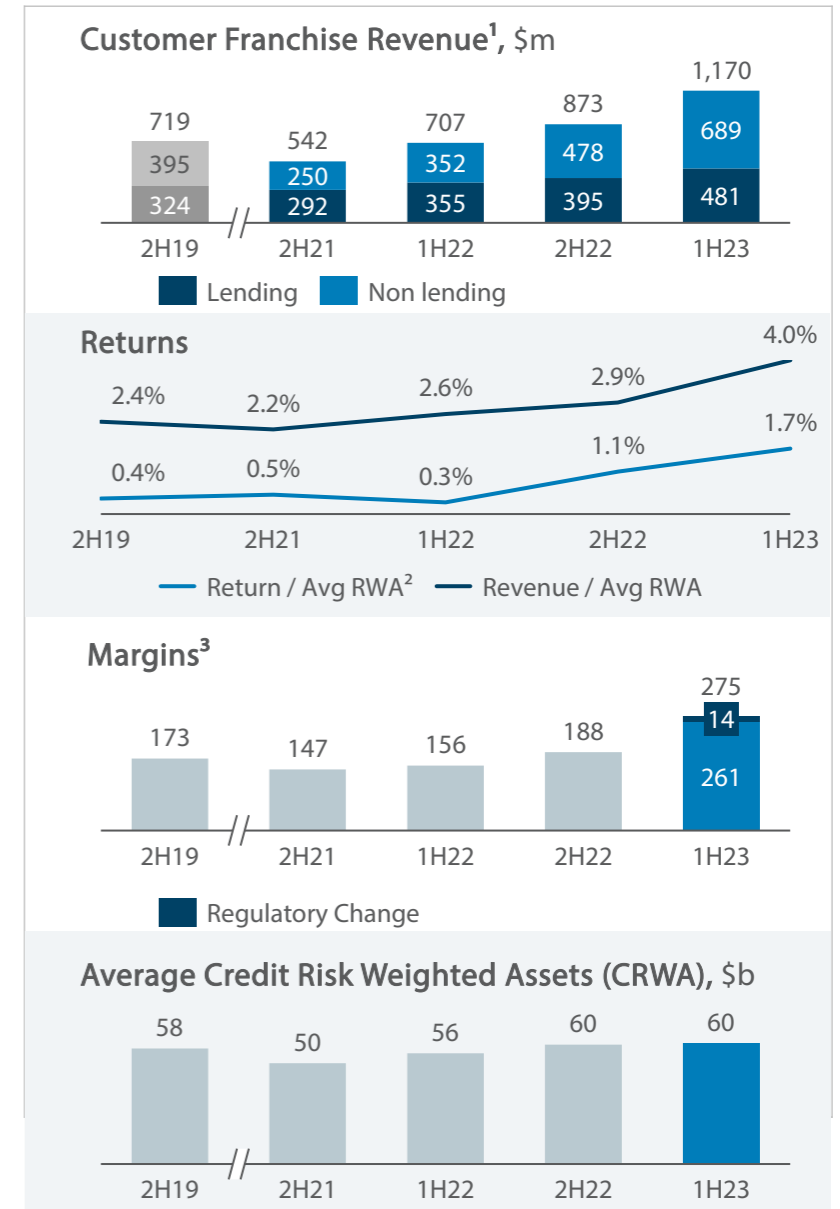
Australia & PNG



New Zealand



International



Basis: Continuing Operations including Large / Notable items

1. Excludes: Balance Sheet Trading and Derivative Valuation Adjustments
2. Return: Cash profit divided by average Risk Weighted Assets
3. Institutional ex-Markets Net Interest income divided by average Credit Risk Weighted Assets



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