

2020

**CUSTOMER SUPPORT (COVID-19) UPDATE
TO 11 DECEMBER 2020**



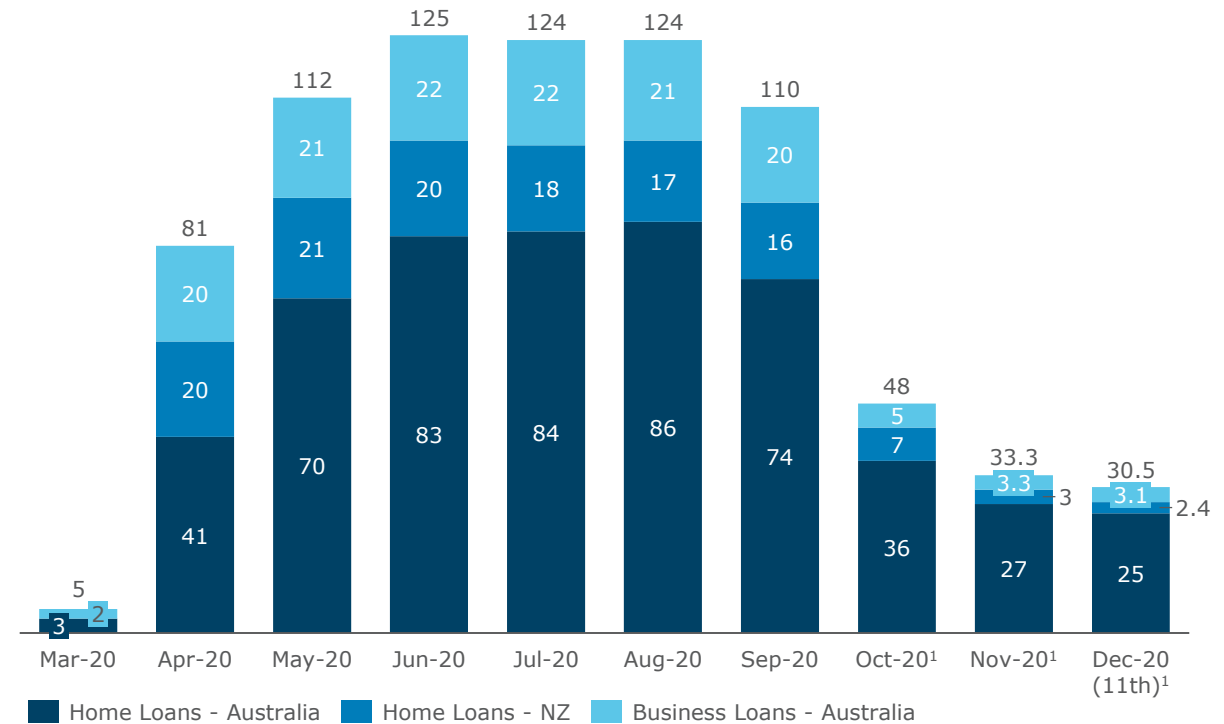
OVERVIEW

AUSTRALIA & NZ HOME LOAN AND AUSTRALIA BUSINESS LOAN PORTFOLIO & ACTIVE LOAN DEFERRALS

	Total ANZ Portfolio 30 Sep-20	Total active deferrals ¹		
		31 Oct-20	30 Nov-20	11-Dec-20
Home loans - Aus.²				
Total # of home loans	1,008k	36k	27k	25k
Total \$ value of home loan balance (\$b)	275	14	10	10
Home Loans - NZ				
Total # of home loans	529k	7k	3k	2.4k
Total \$ value of home loan balance (NZ\$b)	90	2	0.8	0.7
Commercial Loans - Aus.				
Total number	236k	5k	3.3k	3.1k
Total \$ value (\$b EAD)	68	2	1	1
Total ANZ Portfolio (30 Sep-20) for Commercial includes business loans, asset finance & other lending products. Total Active deferrals are business loans only				

ACTIVE LOAN DEFERRALS¹

End of month net position
Account numbers (000s)



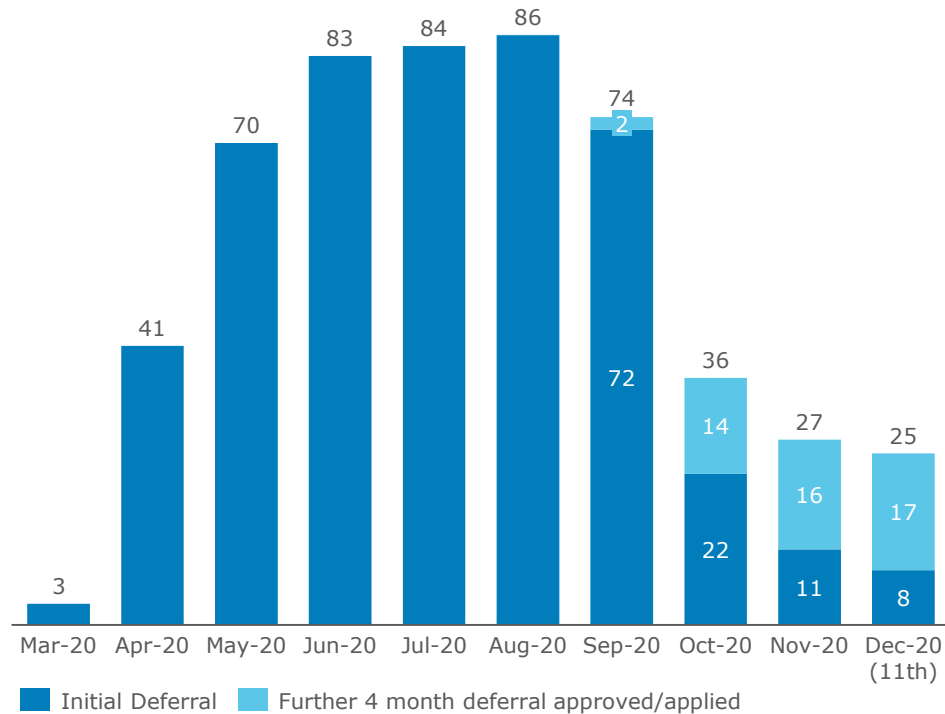
1. 'Home Loans - Australia', 'Home Loans - New Zealand' and 'Business Loans - Australia' numbers, excludes accounts currently deferred where customer has indicated return to payment at expiry
2. Home Loans - Australia deferrals figures exclude a population of Home Loan deferrals where the loan is being managed by Private Bank, at Nov 30 this population is 45 loans

COVID-19 CUSTOMER SUPPORT MEASURES

AUSTRALIA – HOME LOAN DEFERRALS^{1,5}

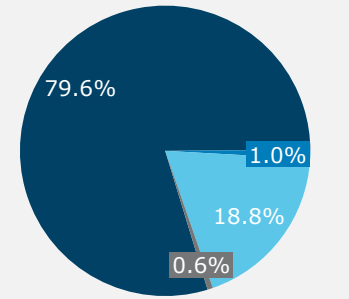
ACTIVE LOAN DEFERRALS²

End of month net position
Accounts (000s)



DEFERRAL ROLL-OFF SUMMARY

~87k loans have completed / exited the 6 month deferral period or advised intended action as at 11 Dec 2020



- Completed / Advised intention to complete deferral
- Restructured
- Further 4 month deferral
- Transferred to hardship

	Loan repayment deferrals Total Active deferrals			Total AUS. Home Loan Portfolio (30 Sep 2020)
	31 Oct 2020	30 Nov 2020	11 Dec 2020	
Total number of home loans	36k	27k	25k	1,008k
Total \$ value of home loan balance	\$14b	\$10b	\$10b	\$275b
Offset balances	\$0.58b	\$0.36b	\$0.32b	\$33b
Avg. Dynamic LVR (Ex. offset) ³	68%	69%	69%	56%
Average Loan Size	\$385k	\$393k	\$395k	\$273k
% Principal & Interest ⁴	94%	93%	94%	87%
% Owner Occupied ⁴	72%	71%	72%	68%

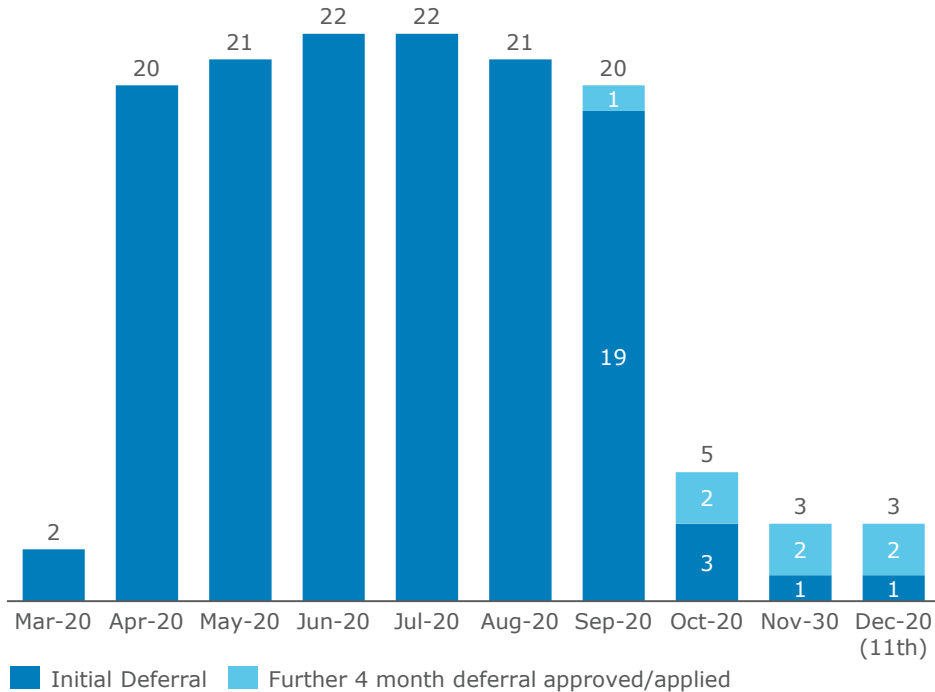
- From 8th October 2020, COVID-19 loan deferrals are available to customers if either their Home Loan repayments are less than 30 days past due, or if their repayments are less than 90 days past due and were up to date at 1 March 2020. From 8th October 2020, loan deferrals are available to customers that are less than 90 days past due
- Excludes accounts currently deferred where customer has indicated return to payment at expiry.
- Unweighted based on # accounts; Includes capitalised LMI premiums, includes Non Performing Loans, excludes accounts with a security guarantee, and unknown DLVR; Valuations for DLVR updated to Aug-20 for 15-Oct and 31-Oct, valuations for DLVR updated to Oct-20 for 30-Nov and 11-Dec
- % based of balances as at end of the previously completed month
- Figures exclude a population of Home Loan deferrals where the loan is being managed by Private Bank, at Nov 30 this population is 45 loans

COVID-19 CUSTOMER SUPPORT MEASURES

AUSTRALIA – COMMERCIAL BUSINESS LOAN DEFERRALS

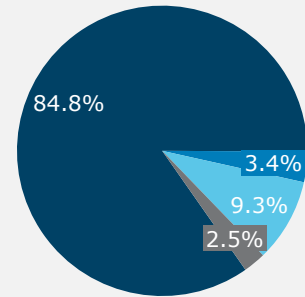
ACTIVE LOAN DEFERRALS¹

End of month net position
Accounts (000s)



DEFERRAL ROLL-OFF SUMMARY²

\$9.9b³ loans (~23k accounts) have completed / exited the 6 month deferral period or advised intended action as at 11 December 2020

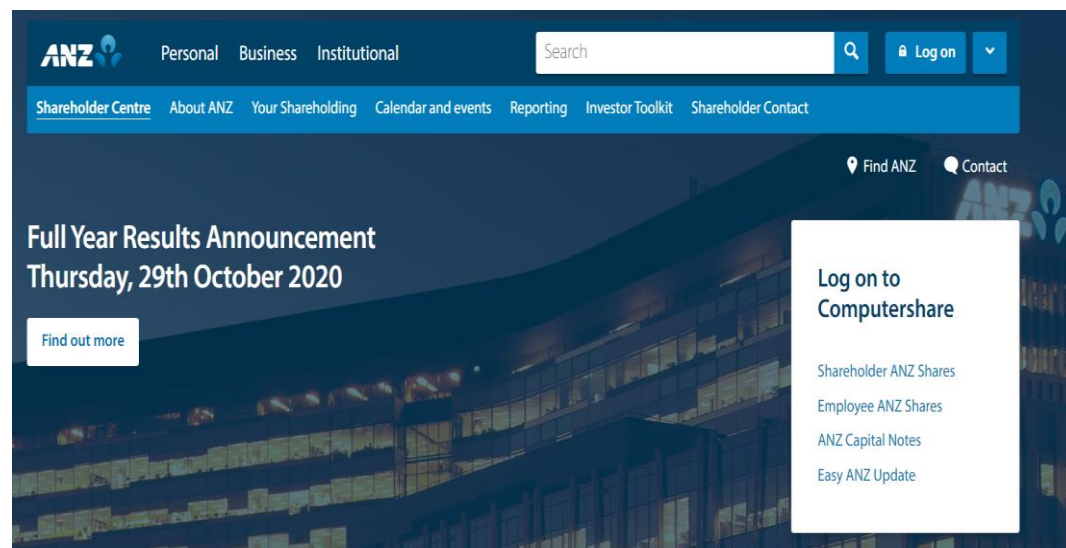


- Completed / Advised intention to complete deferral
- Convert to Interest Only
- Further 4 month deferral
- Transferred to hardship

Assistance Provided	30 November 2020		11 Dec 2020	
	Accounts	EAD ³	Accounts	EAD ³
Total Commercial lending	~236k	\$68b	~236k	\$68b
Business loan deferrals	~3.3k ⁴	~\$1.2b ⁴	~3.1k ⁴	~\$1.2b ⁴
Asset Finance loan deferrals	~1.2k	~\$0.1b	~0.8k	~\$0.1b
Temporary overdraft increases	7.8k	~\$0.8b	7.8k	~\$0.8b
JobKeeper and SME Guarantee Scheme	~2.9k	~\$0.2b	~2.8k	~\$0.2b

1. Excludes accounts currently deferred where customer has indicated return to payment at expiry. Note: due to improved business logic capturing roll off status, volumes of active deferrals across October have decreased since previously published (from 10k accounts and \$4b EAD)
 2. % based on October 2020 EAD associated with customers where original deferral period has concluded (expired/unwound relief) or advised intended action. Accounts paid out/closed are excluded from EAD
 3. EAD as at 31 Oct 2020
 4. Includes deferral extensions, but excludes accounts of customers who have indicated an intent to return to repayments

FURTHER INFORMATION



[ASX Announcements](#)

[Financial calendar](#)

[ASX Share Prices](#)

Our Shareholder information

anz.com/shareholder/centre/

Equity Investors

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

Harsh Vardhan
Senior Manager
Investor Relations
+61 3 8655 0878
+61 466 848 027
harsh.vardhan@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
+61 434 076 876
scott.gifford@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.