



# 2022 FULL YEAR RESULTS

FULL YEAR ENDED 30 SEPTEMBER 2022

DEBT INVESTOR PRESENTATION

Approved for distribution by ANZ's Continuous Disclosure Committee  
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ABN 11 005 357 522



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# 2022 FULL YEAR RESULTS

SHAYNE ELLIOTT  
CHIEF EXECUTIVE OFFICER





# 2022 FULL YEAR RESULTS

SHAYNE ELLIOTT  
CHIEF EXECUTIVE OFFICER



# FY22 GROUP FINANCIAL RESULTS

	FY22	vs FY21
<b>Statutory profit, \$ million</b>	7,119	+16%
<b>Cash profit (continuing operations)<sup>1</sup>, \$ million</b>	6,515	+5%
<b>Return on equity<sup>1</sup>, %</b>	10.4	+47bps
<b>Earnings per share - basic<sup>1</sup>, cents</b>	228.8	+6%
<b>Dividend per share – fully franked, cents</b>	146	+4 cents
<b>APRA Level 2 CET1 ratio, %</b>	12.29	-5bps
<b>NTA per share, \$</b>	20.75	-34 cents

1. Cash profit (continuing operations includes the impact of Large / Notable items, excludes discontinued operations)



## 2022年度グループ財務概要

	2022年度	2021年度からの 変化
法定利益 100万ドル	7,119	+16%
現金利益（継続事業） <sup>1</sup> 100万ドル	6,515	+5%
株主資本利益率（ROE） <sup>1</sup> %	10.4	+47bps
EPS（一株当たり利益）- 希薄化考慮前 <sup>1</sup> セント	228.8	+6%
一株当たり配当- 完全適格配当 セント	146	+4 セント
CET1比率（APRAレベル2） %	12.29	-5bp
一株当たり有形純資産 \$	20.75	-34 セント

1. 現金利益（金額の大きい/特筆すべき項目の影響を含む、継続事業ベースで廃止事業は除く）



# GROWTH HAS BEEN RESTORED IN AUSTRALIA HOME LOANS

## RESTORE

Momentum  
in Australia  
home loans

### Home Loan performance

#### Processing capacity

**+35%**

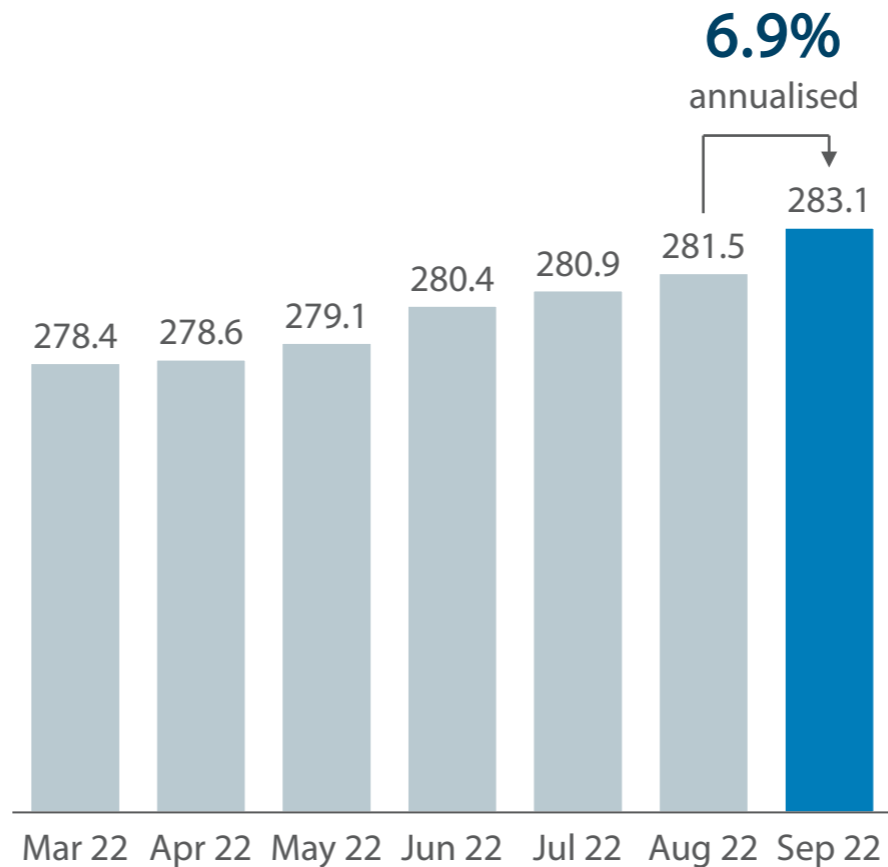
Sep 22 vs. Sep 21

#### Auto credit decided

**79%**

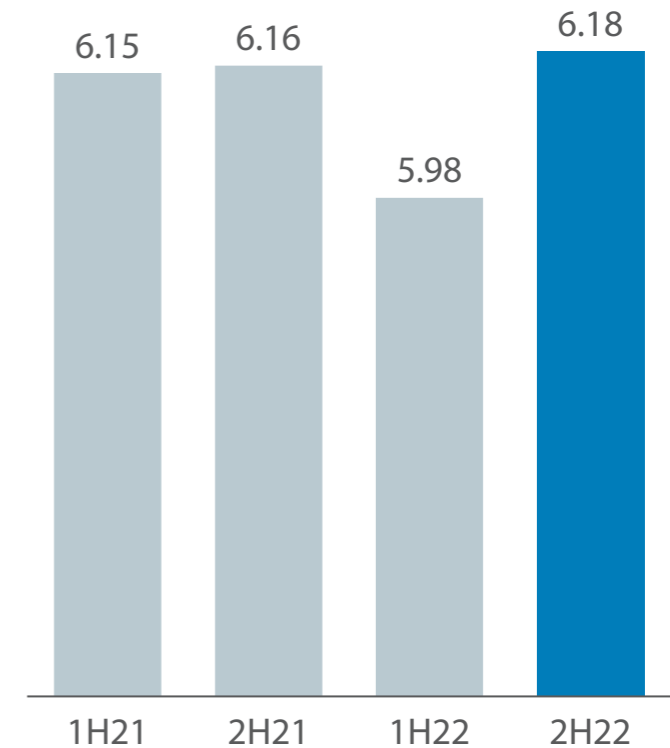
ANZ branch  
applications<sup>1</sup> Sep 22  
(up from 77% in Mar 22)

#### Home Loan balance<sup>2</sup>, \$b



### Australia Retail performance

#### Risk adjusted margins, %



1. Branch applications receiving an instant credit decision

2. Sep 22 balance has not been adjusted for the revision in accounting treatment within 'Net loans and advances' required. The change in accounting treatment is in relation to the payment of trail commission to mortgage brokers, to recognise a liability within 'Payables and other liabilities' equal to the present value of expected future trail commission payments, along with a corresponding increase in capitalised brokerage costs in 'Net loans and advances'. Incorporating this adjustment, Sep 22 Home Loan balance is \$284.4b, \$1.2bn higher than currently presented.



# オーストラリアの住宅ローンの伸び率回復

## 回復

オーストラリアの住宅ローンのモメンタム

### 住宅ローン部門のパフォーマンス

処理能力

**+35%**

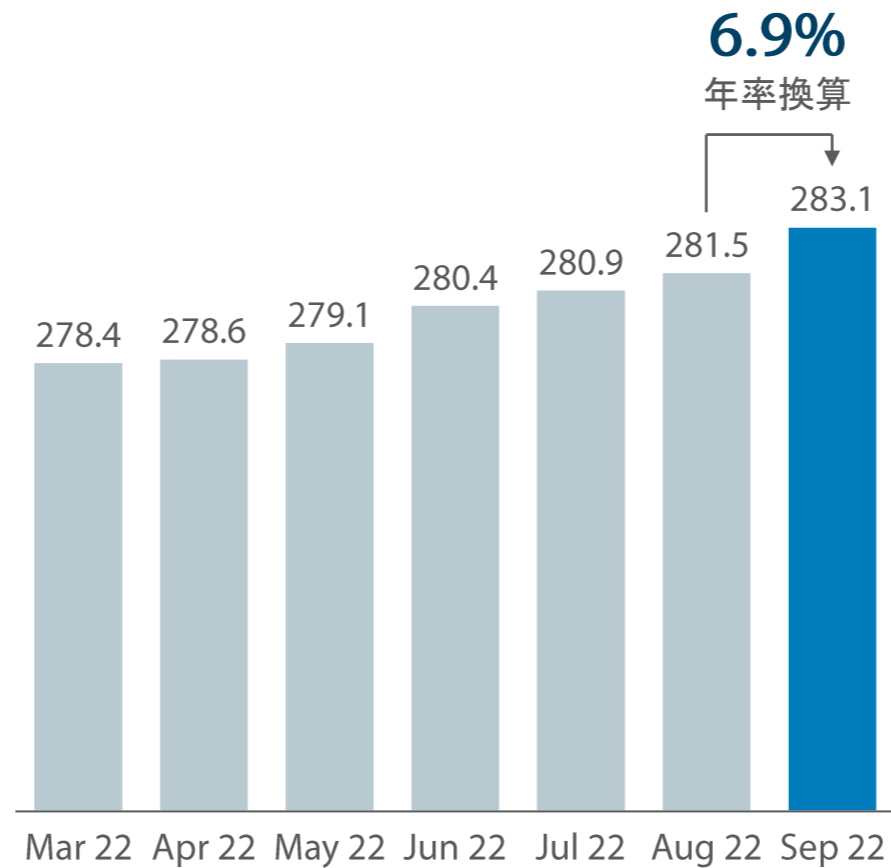
2021年9月から2022年9月の変化

自動審査決定率

**79%**

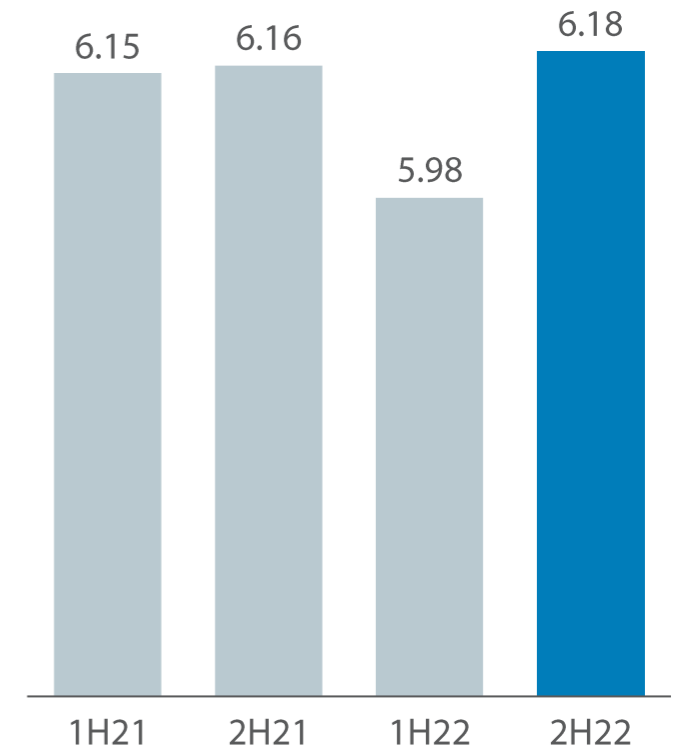
2022年9月のANZ支店での申込分<sup>1</sup>  
2022年3月の77%から上昇

住宅ローン残高<sup>2</sup> 10億ドル



### オーストラリア個人部門の業績

リスク調整後マージン %



1. 支店の申込では即時で審査結果が判明。

2. 2022年9月の残高は「ネットローン・立替金」の改定後会計処理で調整されていない。会計処理の変更は住宅ローンブローカーへのトレールコミッションの支払いに関したもので「買掛金とその他債務」の中の負債が将来予想されるトレールコミッションの現在価値と同じと認識する。同時に「ネットローン・立替金」の中の資産計上仲介コストが増加した。調整後では2022年9月の住宅ローン残高は上記より12億ドル多い2,844億ドルになる。



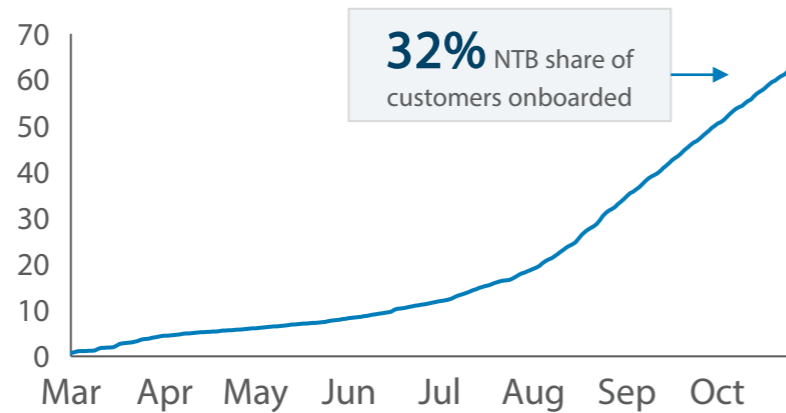
# ANZ PLUS ALREADY DELIVERING

## LAUNCH

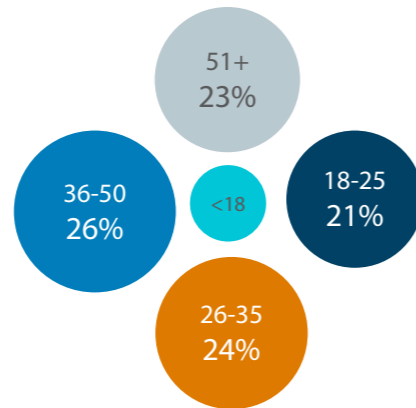
ANZ Plus; drive customer growth and increased customer engagement

### Strong momentum in customer acquisition and customer engagement

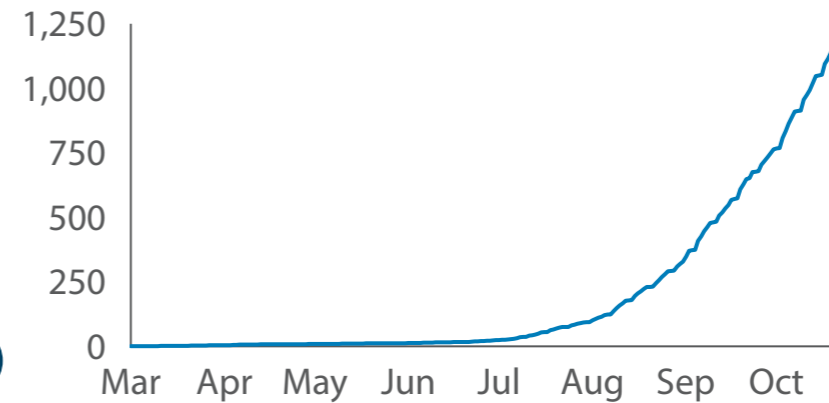
Customer acquisitions<sup>1</sup>, '000s



Customer acquisitions by age group<sup>1</sup>



Total FUM<sup>1</sup>, \$m



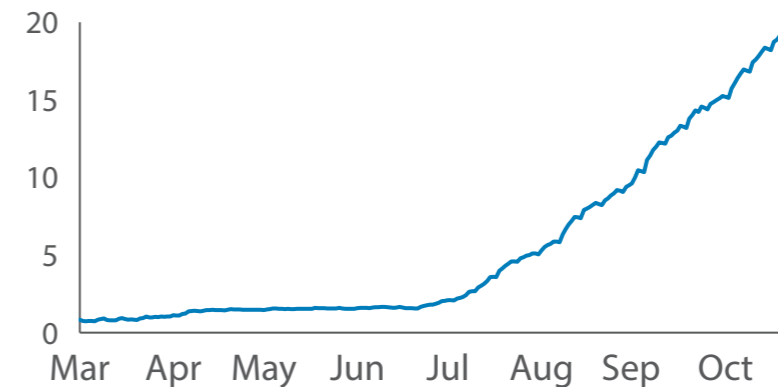
**45%**

of customers have set up saving goals<sup>2</sup>

**+46**

NPS score<sup>3</sup>

Average balance per customer<sup>1</sup>, \$'000



**1,700+**

releases have been deployed to ANZ Plus production since March

1. March 2022 to 25 October 2022  
 2. Of customers with funded account at 30 September 2022  
 3. Rolling 3 month average score for 'Join' episode



# ANZ PLUS の成果が既に現れる

## アプリ稼働

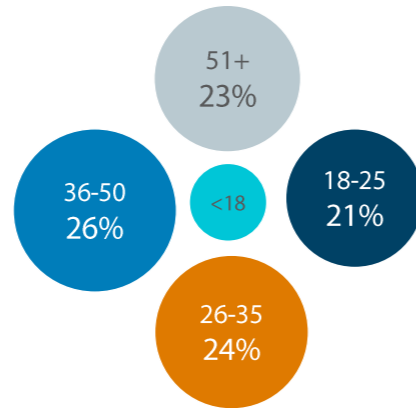
ANZ Plusで顧客は増加、カスタマーエンゲージメントも改善

### 顧客獲得・カスタマーエンゲージメント好調

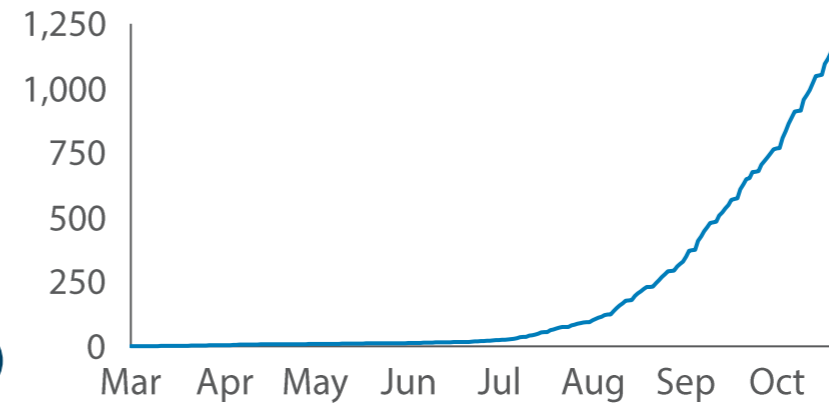
獲得顧客数<sup>1</sup> 1,000人



獲得顧客の年齢層内訳<sup>1</sup>



運用資産合計<sup>1</sup> 100万ドル



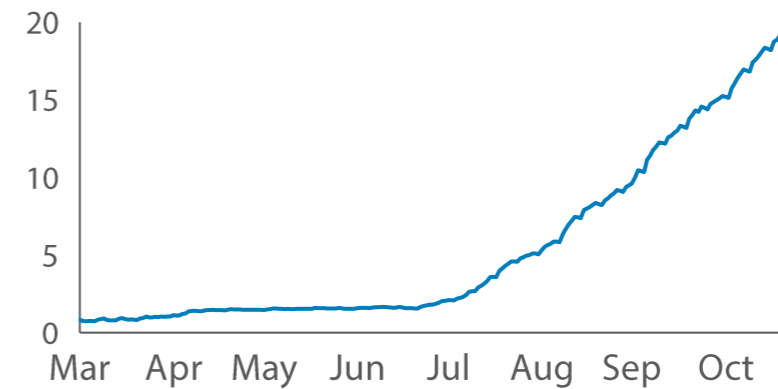
**45%**

のユーザーが貯蓄目標を設定<sup>2</sup>

**+46**

NPSスコア改善<sup>3</sup>

顧客当り平均残高<sup>1</sup> 1,000ドル



**1,700+**

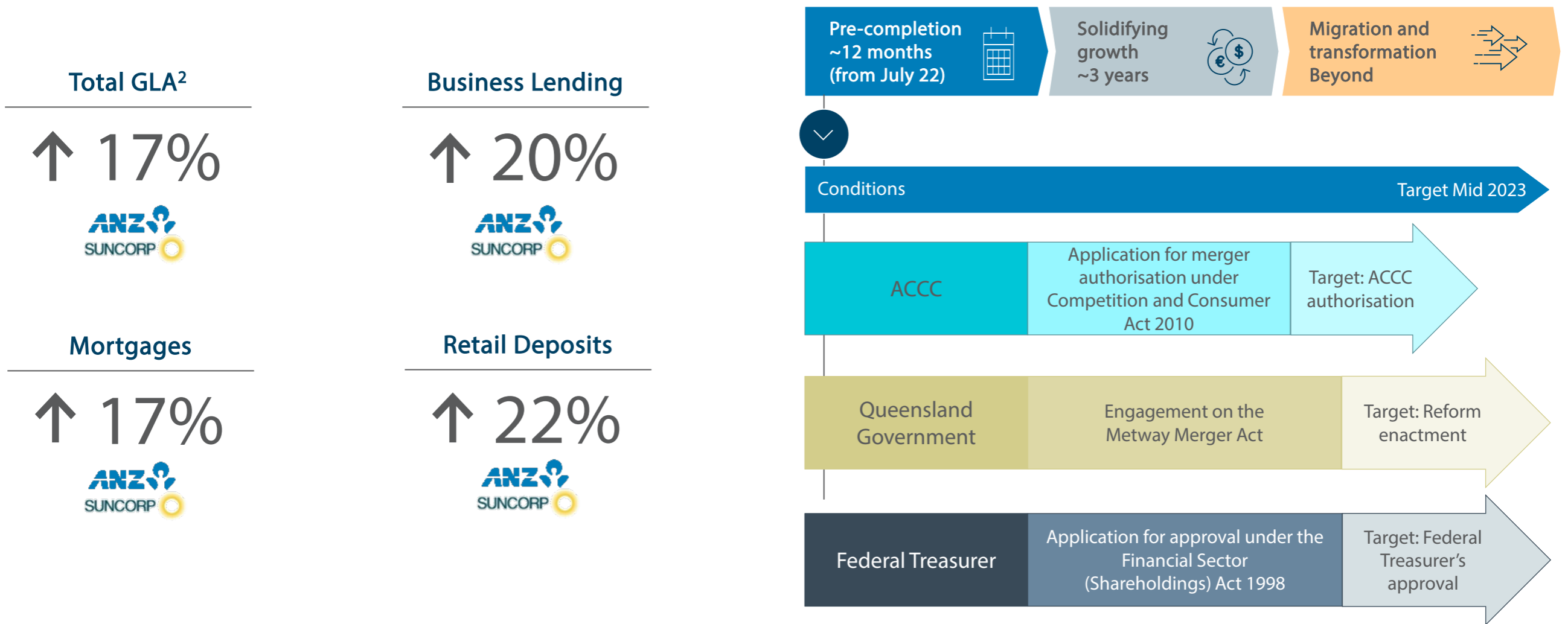
3月以降のANZ Plusのリリース数

1. 2022年3月から2022年10月25日まで  
 2. 2022年9月30日時点で預金口座がある顧客に対する比率  
 3. NPS = Net Promotor Score、「知人に紹介する」のローリング3カ月平均



# SUNCORP BANK ACQUISITION PROVIDES A PLATFORM FOR GROWTH

## Provides increased scale and diversification<sup>1</sup>



1. Percentage increase in the size of ANZ's Retail & Commercial portfolios based on the combined businesses (ANZ Australia Retail & Commercial and Suncorp Bank) as disclosed in ANZ's 'Acquisition of Suncorp Bank and Equity Raising Investor Discussion Pack' of 18 July 2022

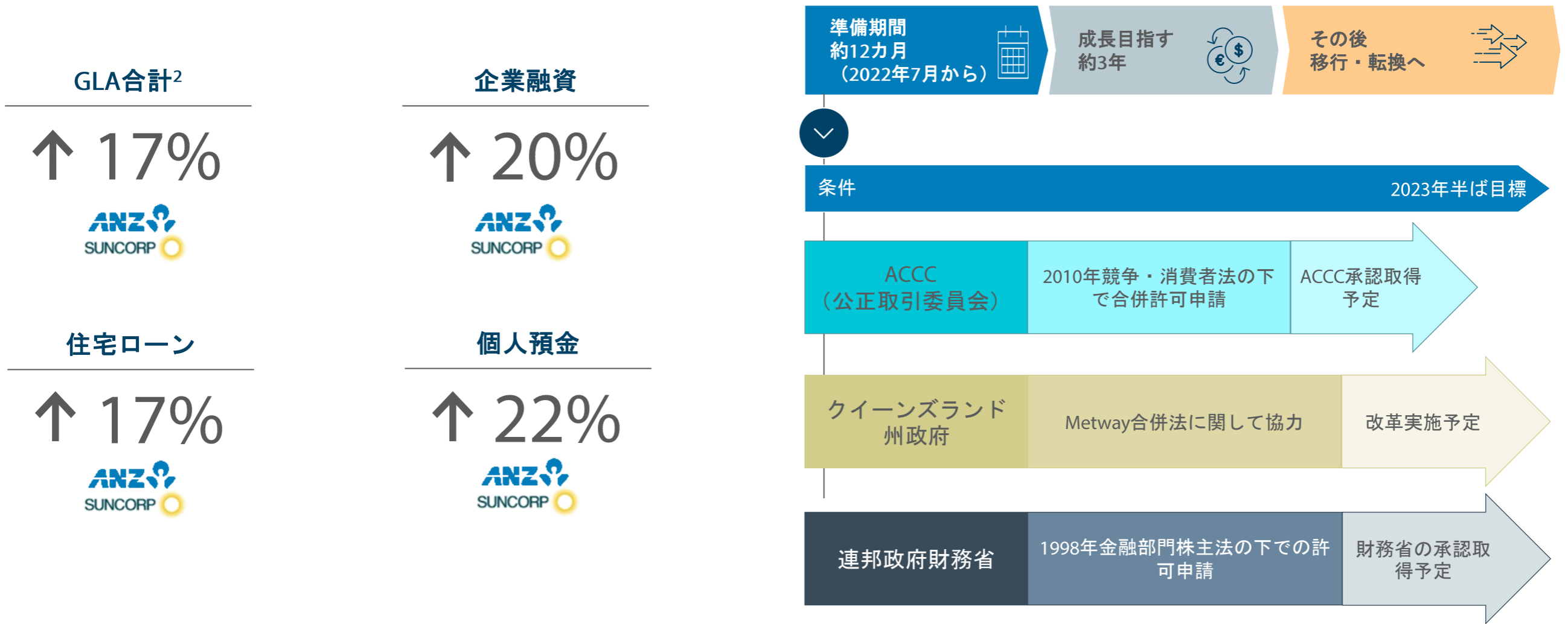
2. Gross Loans and Advances





# SUNCORP BANKの買収で成長プラットフォームが拡大

## 規模拡大、事業多様化<sup>1</sup>



1. ANZの個人・事業法人ポートフォリオの増加率は各事業の合計（ANZオーストラリア個人・事業法人とSuncorp Bank）で計算、2022年7月18日に公表したANZの「Suncorp Bank買収と株式発行に関する投資家向け資料」で開示

2. GLA=総ローン・立替金



# NON-OPERATING HOLDING COMPANY (NOHC)

Introducing a new corporate structure to make our core bank stronger and unlock shareholder value, that will be a subject of a shareholder vote



## Early 2022 – Oct 2022<sup>1</sup>

- ANZ announced intention to establish a NOHC
  - Creating distinct banking and non-banking groups within the organisation
- Engaged with APRA, RBNZ and foreign regulators
- Approval received from APRA, the Federal Treasurer and RBNZ to establish a NOHC



Commencement of normal trading of ANZ NOHC shares on the ASX & NZX (Target January 2023)<sup>1</sup>

1. A detailed timeline is included in ANZ’s Explanatory Memorandum ([anz.com/shareholder/centre/](http://anz.com/shareholder/centre/)), which includes important information about the Non-Operating Holding Company restructure. Further information is available in section 2 and section 7.4 of ANZ’s Explanatory Memorandum. Shareholders are encouraged to read this document in full before making any voting decision

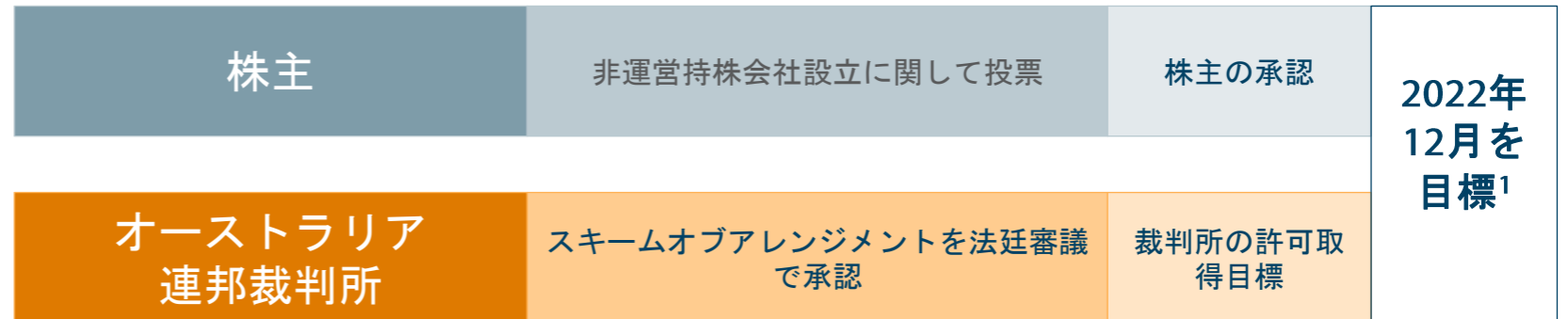


# 非運営持株会社 (NOHC)

新たな企業構造でコアの銀行業務を強化し、株主価値を高める、株主の承認が必要

## 2022年初め – 2022年10月<sup>1</sup>

- NOHC設立計画を発表
  - 組織内の銀行グループと非銀行グループを分ける
- APRA、RBNZ、外国規制当局の指示を仰ぐ
- APRA、政府財務省、RBNZからNOHC設立許可を得る



オーストラリア証券取引所とNZ証券取引所でのANZ NOHC株の通常取引開始 (2023年1月開始目標)<sup>1</sup>

1. 詳細なスケジュールはANZの説明覚書 (anz.com/shareholder/centre/) で開示。非運営持株会社再編に関する重要な内容も含まれる。覚書のセクション2とセクション7.4にその他詳細を記載。株主は議決に際して当該文書を読むことが推奨される。

# 2022 FULL YEAR RESULTS

FARHAN FARUQUI  
CHIEF FINANCIAL OFFICER

# 2022 FULL YEAR RESULTS

FARHAN FARUQUI  
CHIEF FINANCIAL OFFICER

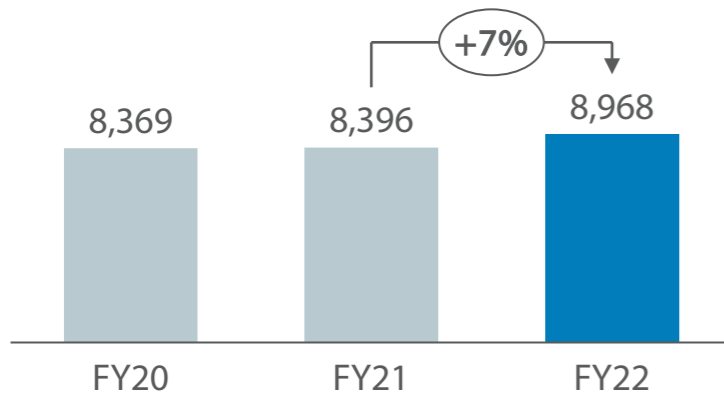


# 2022 FINANCIAL PERFORMANCE

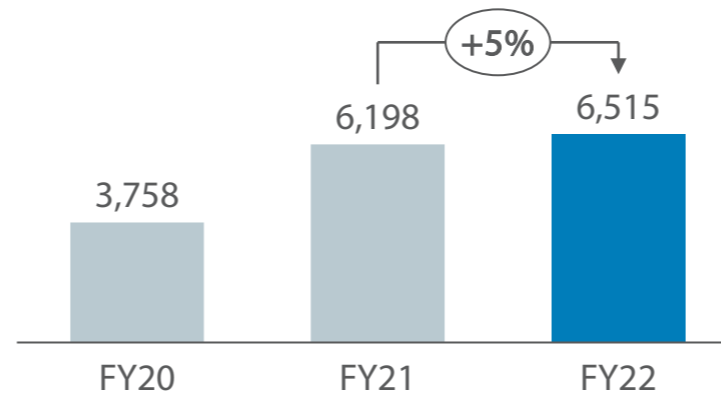
## CASH CONTINUING INCLUDING LARGE / NOTABLE ITEMS

### Full year

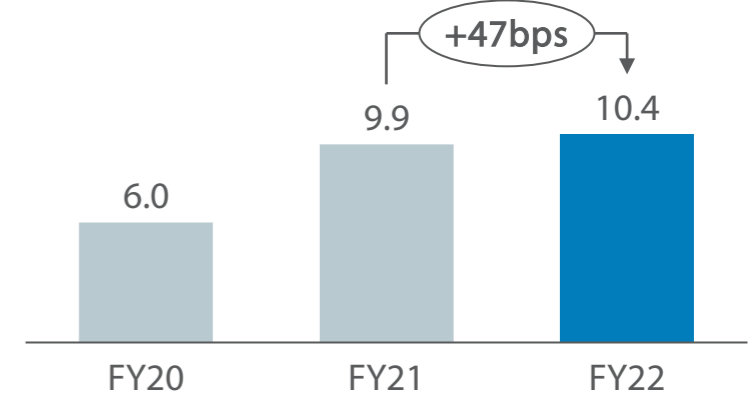
Cash Profit Before Provisions, \$m



Cash NPAT, \$m

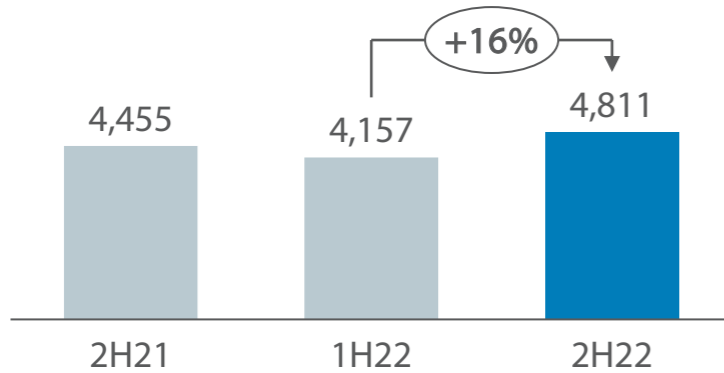


Cash ROE, %

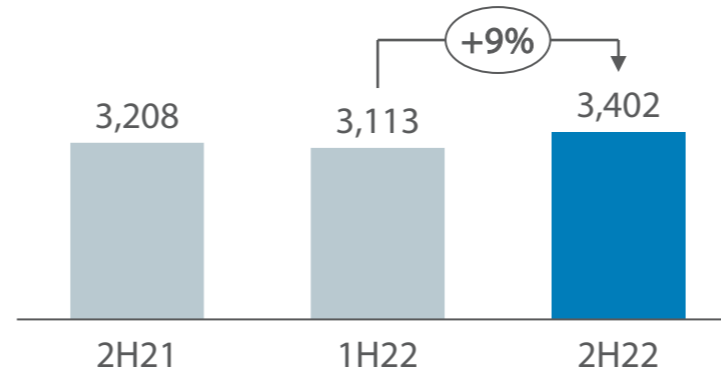


### Second half

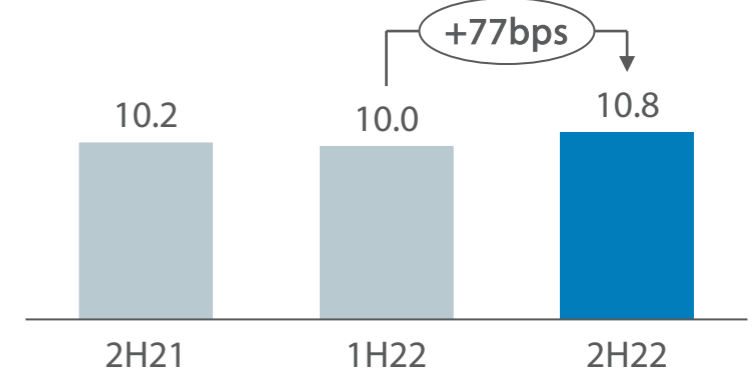
Cash Profit Before Provisions, \$m



Cash NPAT, \$m



Cash ROE, %



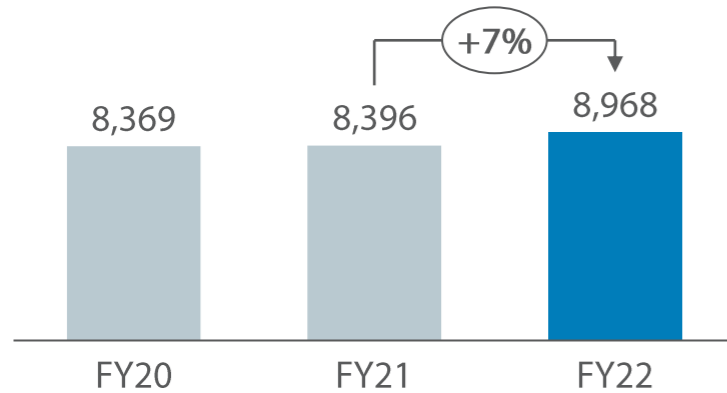


# 2022年度の財務内容

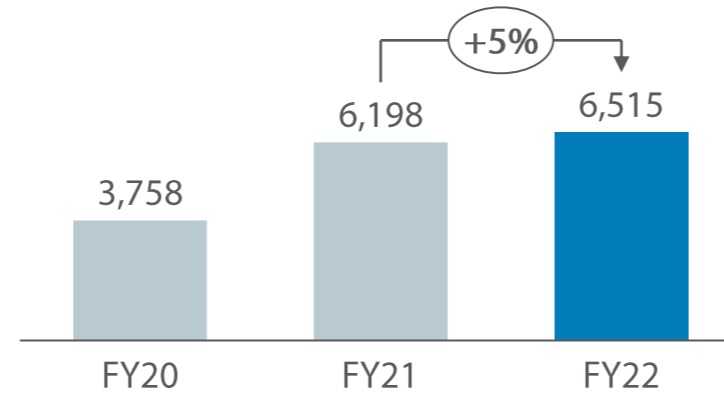
継続事業、現金ベース、金額の大きい/特筆すべき項目を含む

## 通年

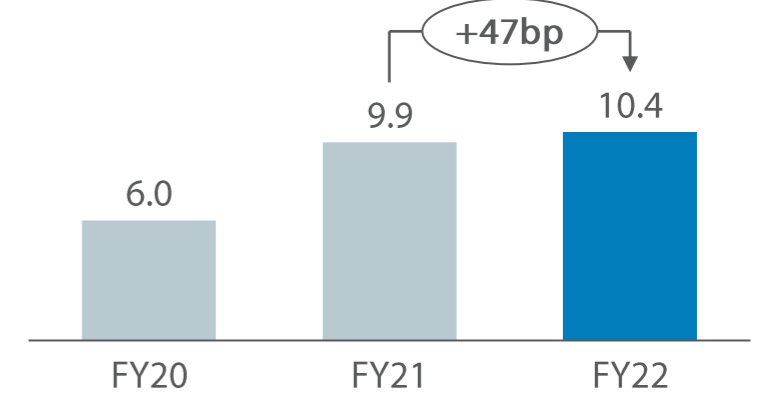
引当前現金利益 100万ドル



税引後現金純利益 100万ドル

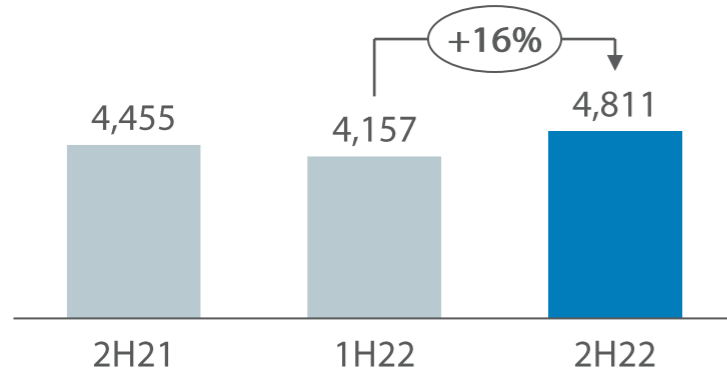


現金ROE %

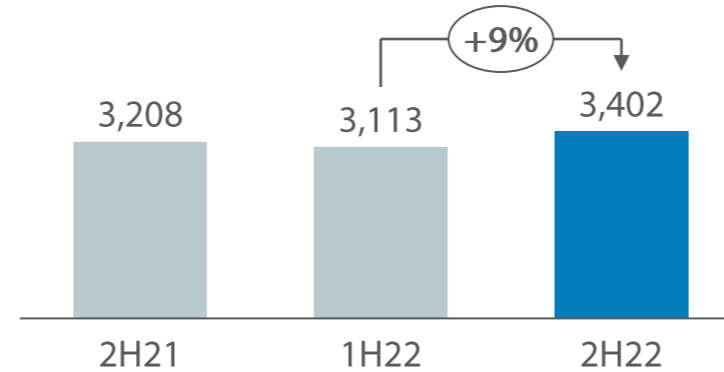


## 下半期

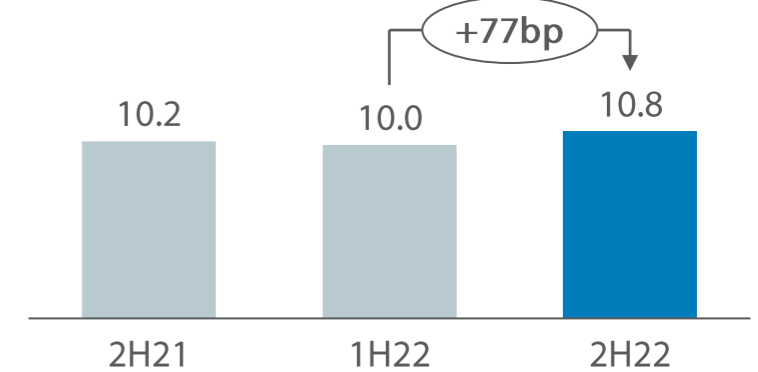
引当前現金利益 100万ドル



税引後現金純利益 100万ドル



現金ROE %

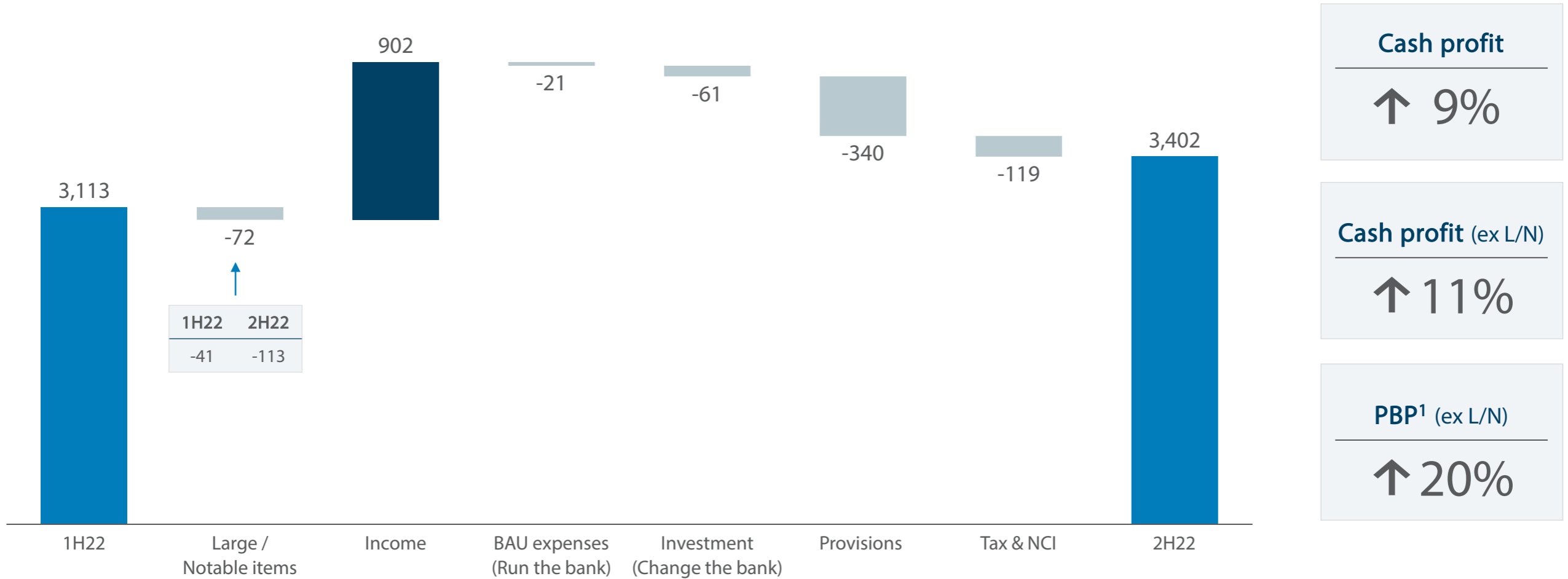




# CASH PROFIT PERFORMANCE

## CASH CONTINUING INCLUDING LARGE / NOTABLE ITEMS

2H22 vs 1H22, \$m



1. Profit before provision and income tax

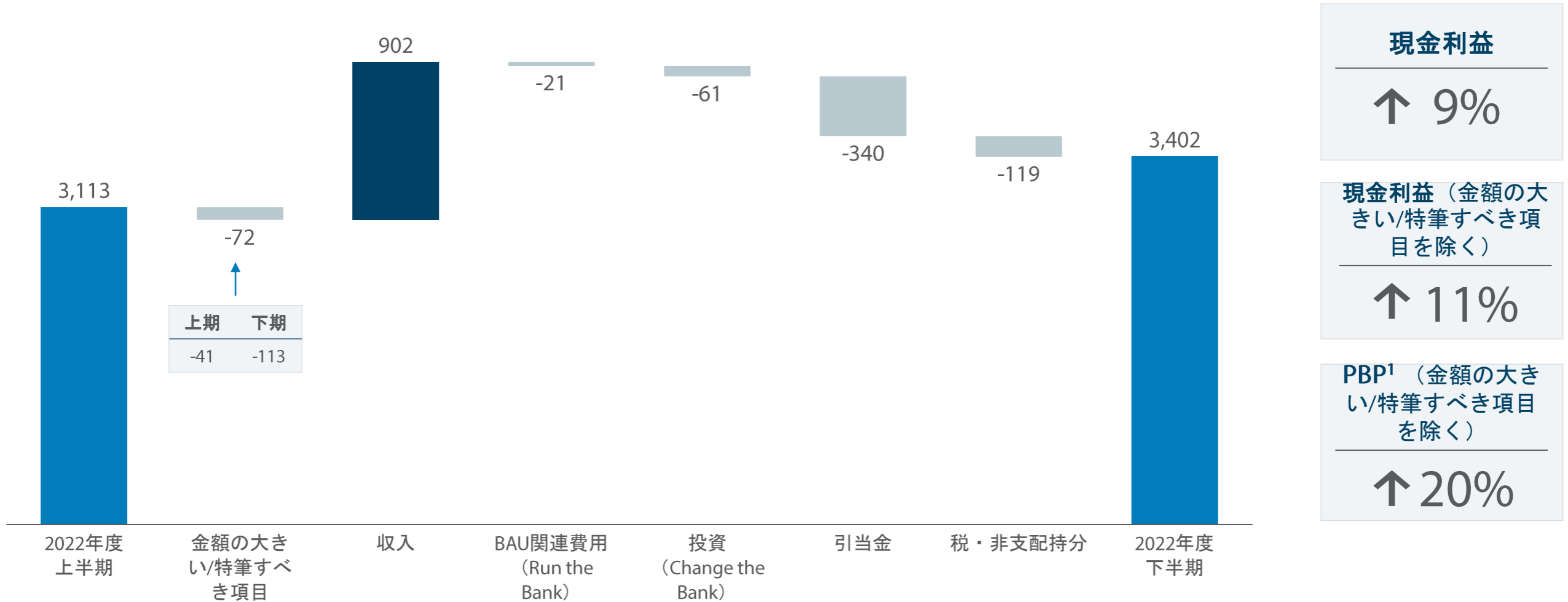




# 現金利益の変化

継続事業、現金ベース、金額の大きい/特筆すべき項目を含む

## 2022年度上半期から下半期の変化 100万ドル



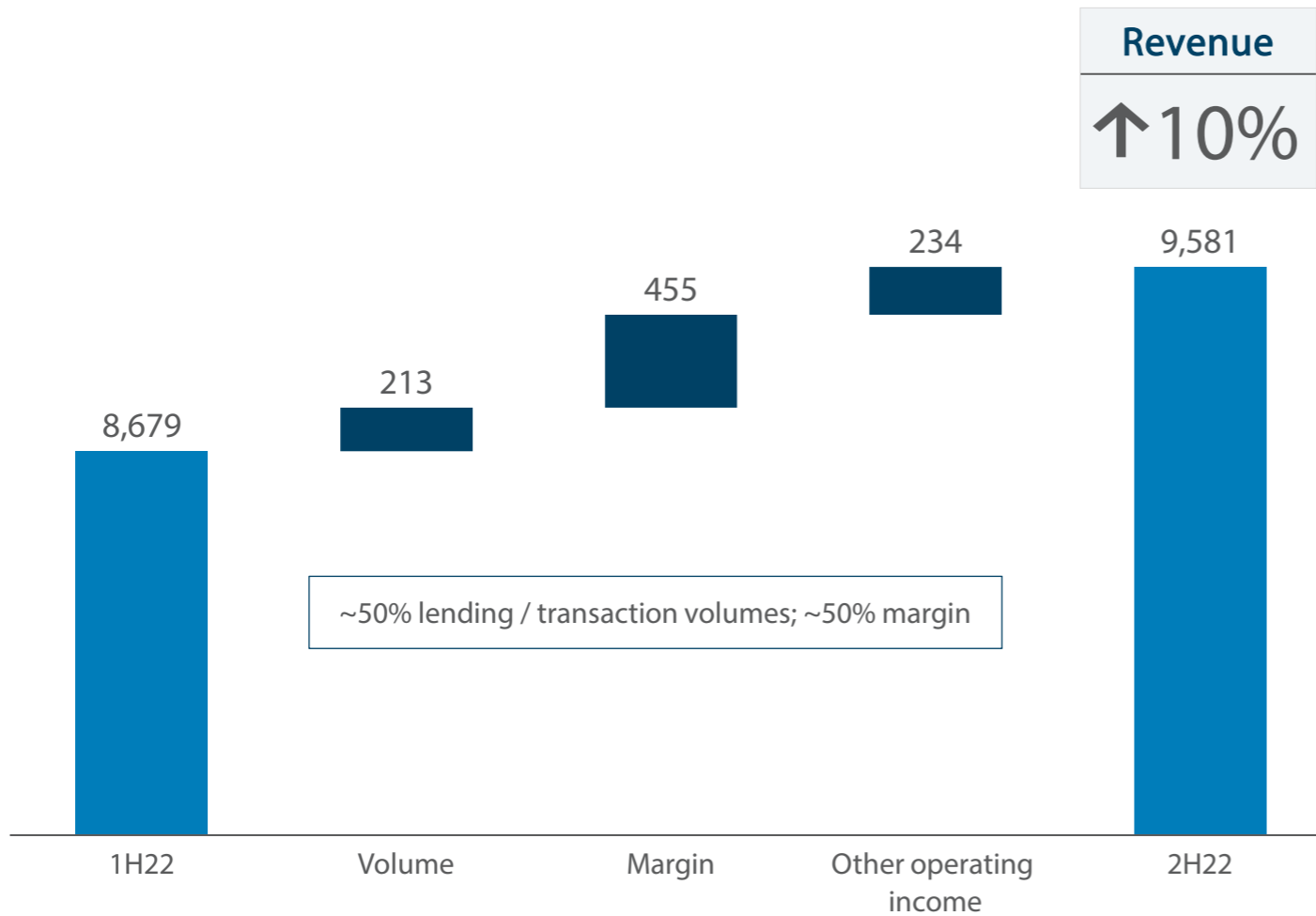
1. PBP = 引当金・法人税前利益



# REVENUE GROWTH

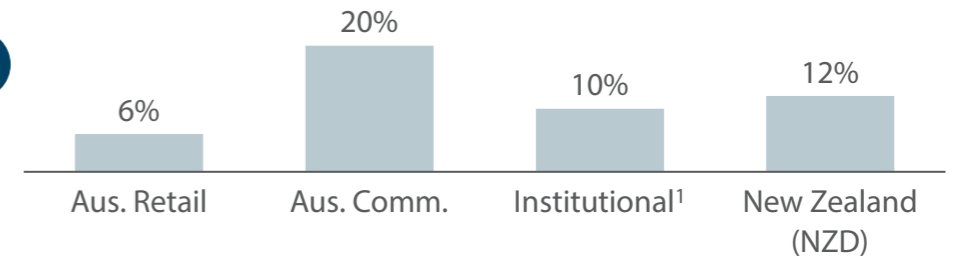
## CASH CONTINUING EXCLUDING LARGE / NOTABLE ITEMS

Group Revenue performance, 2H22 vs 1H22 \$m

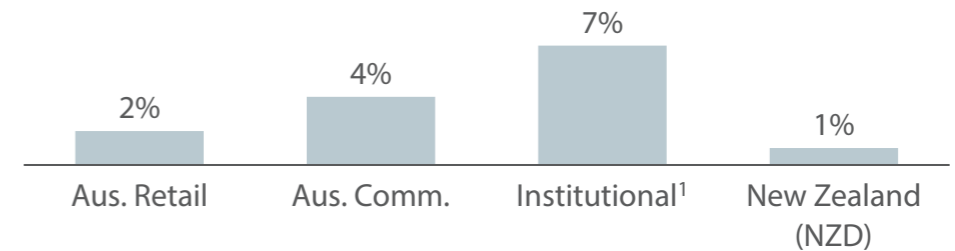


Divisional performance, 2H22 vs 1H22

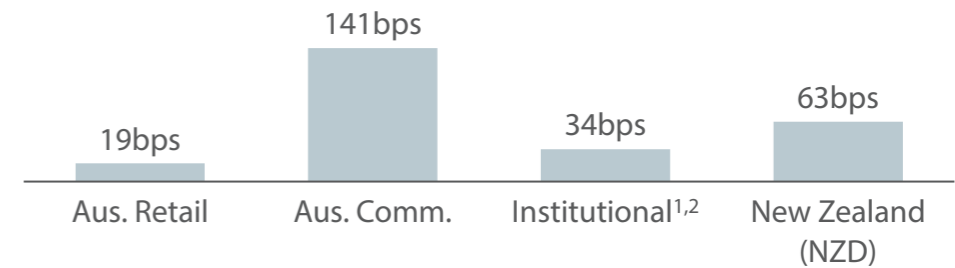
### Revenue growth



### Net Loans & advances growth



### Risk Adj. NIM growth



1. FX adjusted  
2. Excluding Markets

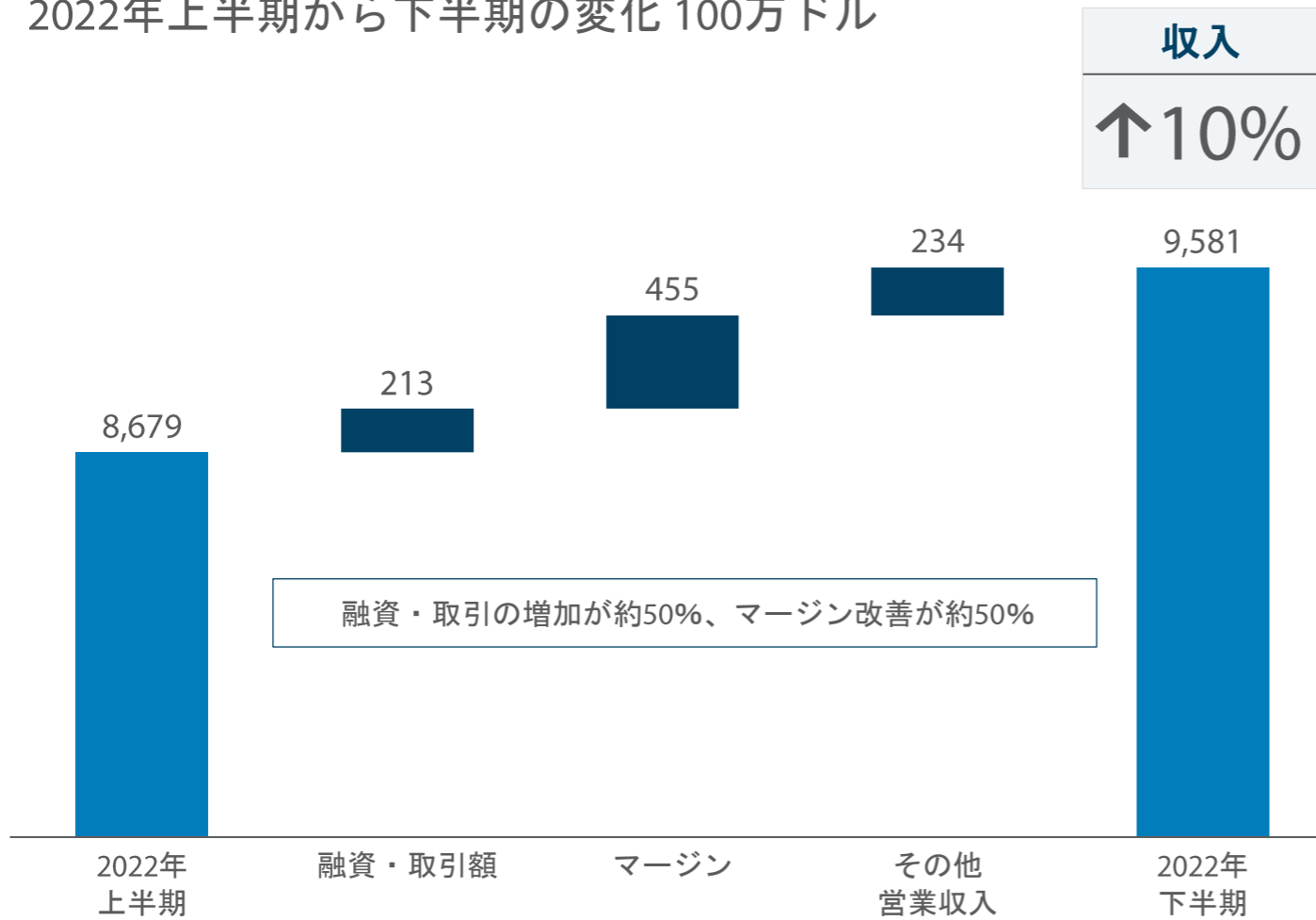


# 収入増加

継続事業、現金ベース、金額の大きい/特筆すべき項目を除く

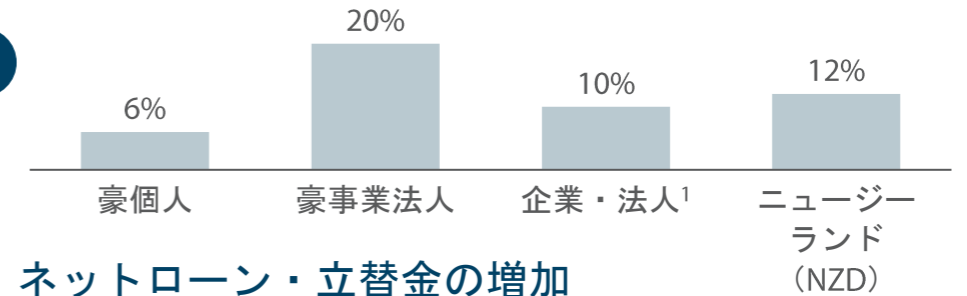
## ANZグループの収入の変化

2022年上半期から下半期の変化 100万ドル

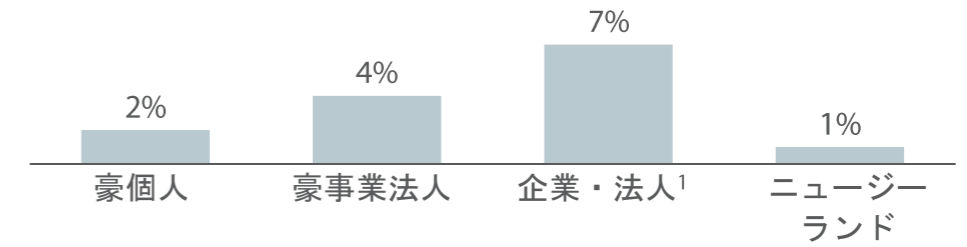


## 部門別の変化 2022年上半期から下半期の変化

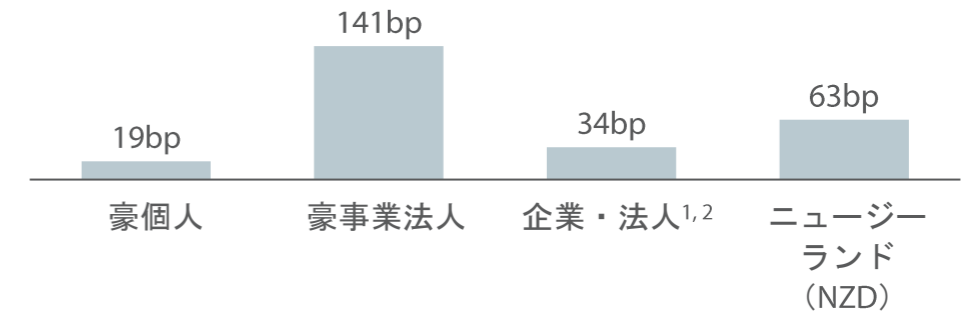
収入増加



ネットローン・立替金の増加



リスク調整後NIM (純金利マージン上昇) (NZD)



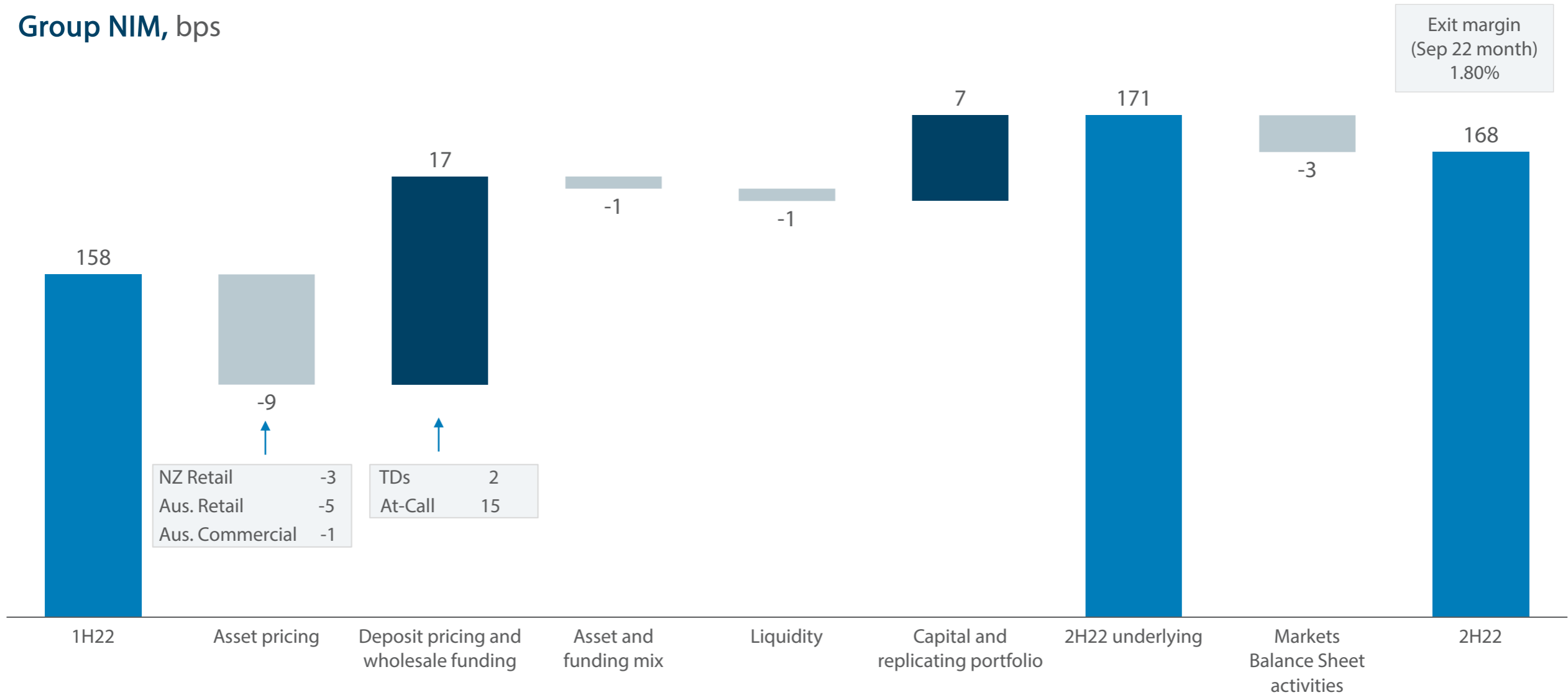
1. 為替調整後  
2. マーケッツ除く



# NET INTEREST MARGIN EXPANSION

## CASH CONTINUING INCLUDING LARGE / NOTABLE

Group NIM, bps

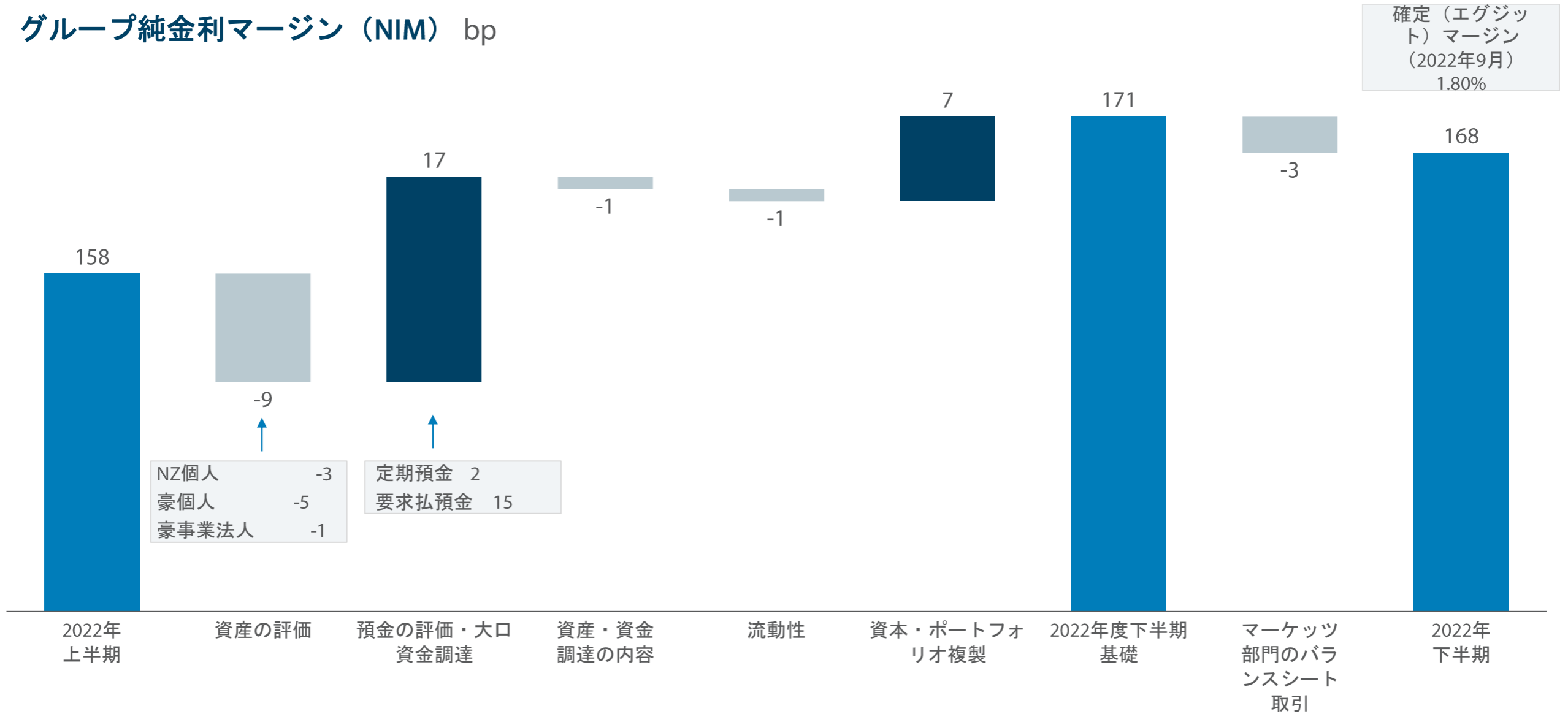




# 純金利マージン (NIM)

継続事業、現金ベース、金額の大きい/特筆すべき項目を含む

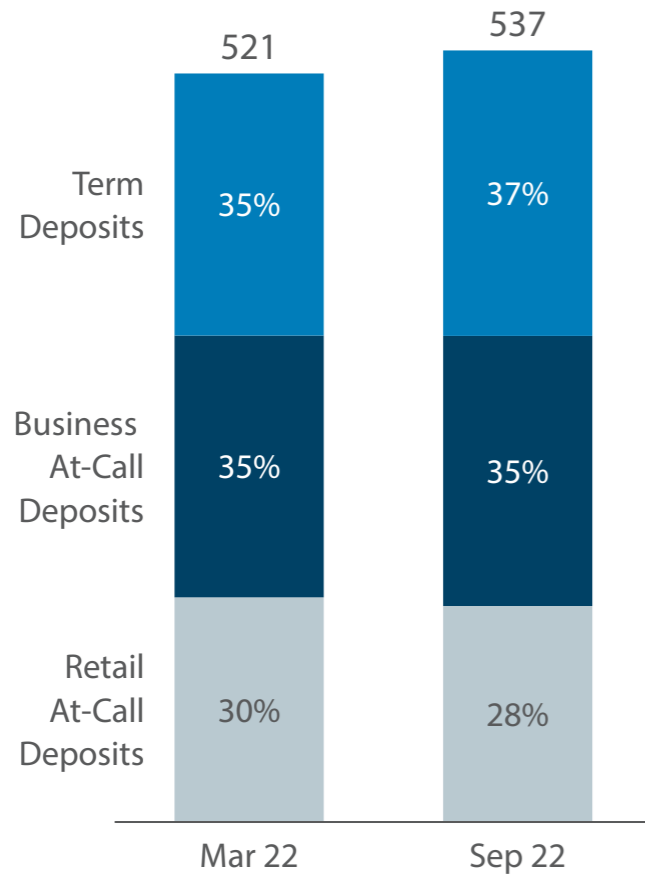
## グループ純金利マージン (NIM) bp



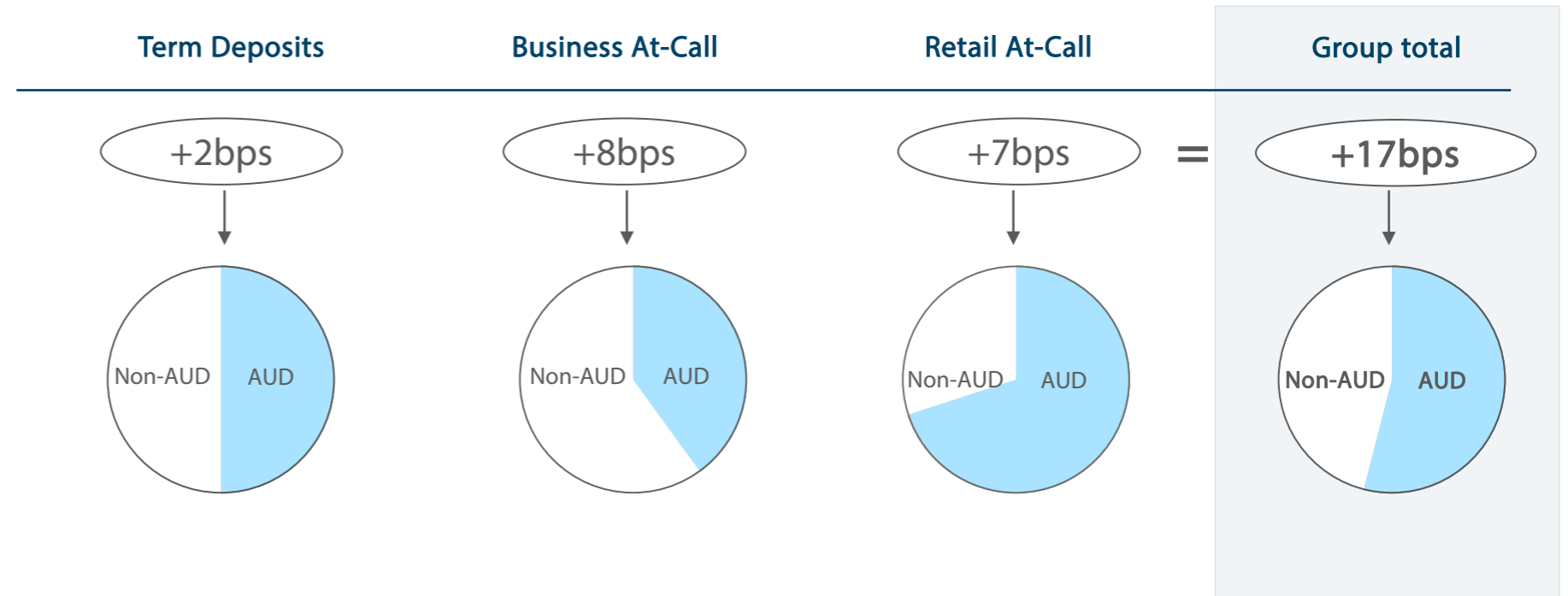


# CUSTOMER DEPOSIT PORTFOLIO CONTRIBUTION TO NIM EXPANSION

Deposit portfolios excluding Replicating balances<sup>1</sup>, \$b



Group NIM movement contributions in 2H22<sup>2</sup>



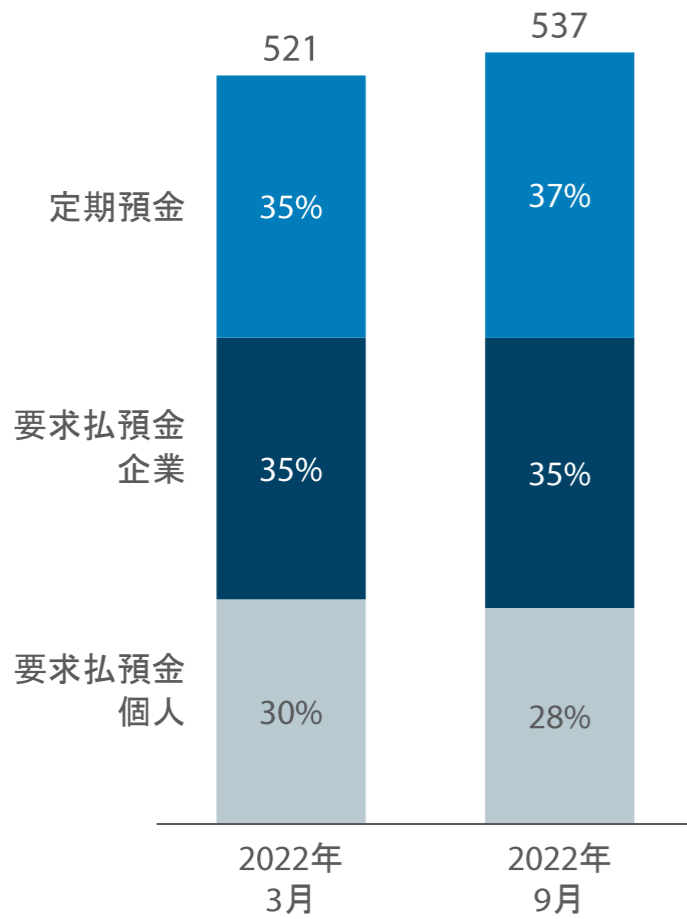
Details on the Capital and Replicated deposit portfolio are contained on page 54 of the Investor Discussion Pack

1. End of period balances. Excludes deposits from Banks
2. Classification of Business At-Call and Retail At-Call are based on internal segmentation. Basis point change (bps) refers to impact on 2H22 Group NIM relative to 1H22

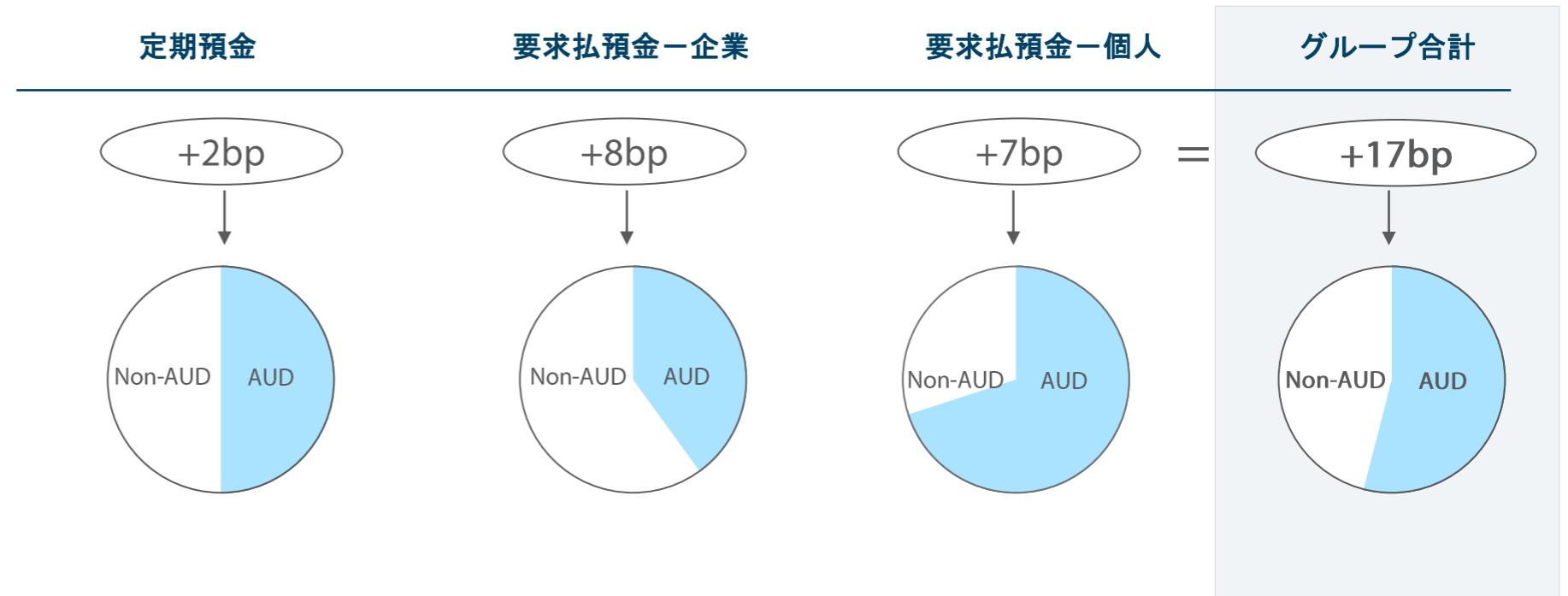


# 顧客預金ポートフォリオ：NIM改善に寄与

複製を除く預金ポートフォリオ<sup>1</sup> 10億ドル



2022年下半期のグループNIMの変化内訳<sup>2</sup>



資本・複製預金ポートフォリオの詳細は投資家向け資料の54ページに記載

1. 期末の残高、他行からの預金は除く
2. 企業と個人の要求払預金の分離は社内の分類に基づく。ベースポイントの変化は2022年上半期から2022年下半期のグループNIMの変化



# NIM OUTLOOK CONSIDERATIONS

## Tailwinds

- Higher capital & replicated deposit earnings
- Rising rate environment
- Increasing mix of variable rate home loan flows

## Headwinds

- Lending and deposit competition
- Deposit mix changes (At-Call to TD shift)
- Higher wholesale costs (including wider spreads and TFF replacement across sector)

“We expect the environment will continue to be supportive for margins in the first half, although any change from the exit margin is likely to be more modest”





## NIM見通しに影響する要因

### 追風

- 資本・複製預金ポートフォリオの収益増加
- 金利上昇
- 変動金利住宅ローン増加

### 逆風

- 融資・預金獲得競争
- 預金内容の変化（要求払から定期に）
- 大口向けコストが上昇（セクター全体でスプレッド拡大、TFF（ターム資金調達ファシリティ）償還等）

「上半期にはエグジットマージン（出口価値）の影響は弱まりそうだが、全体のマージンが支えられるような環境が続くと予想している」

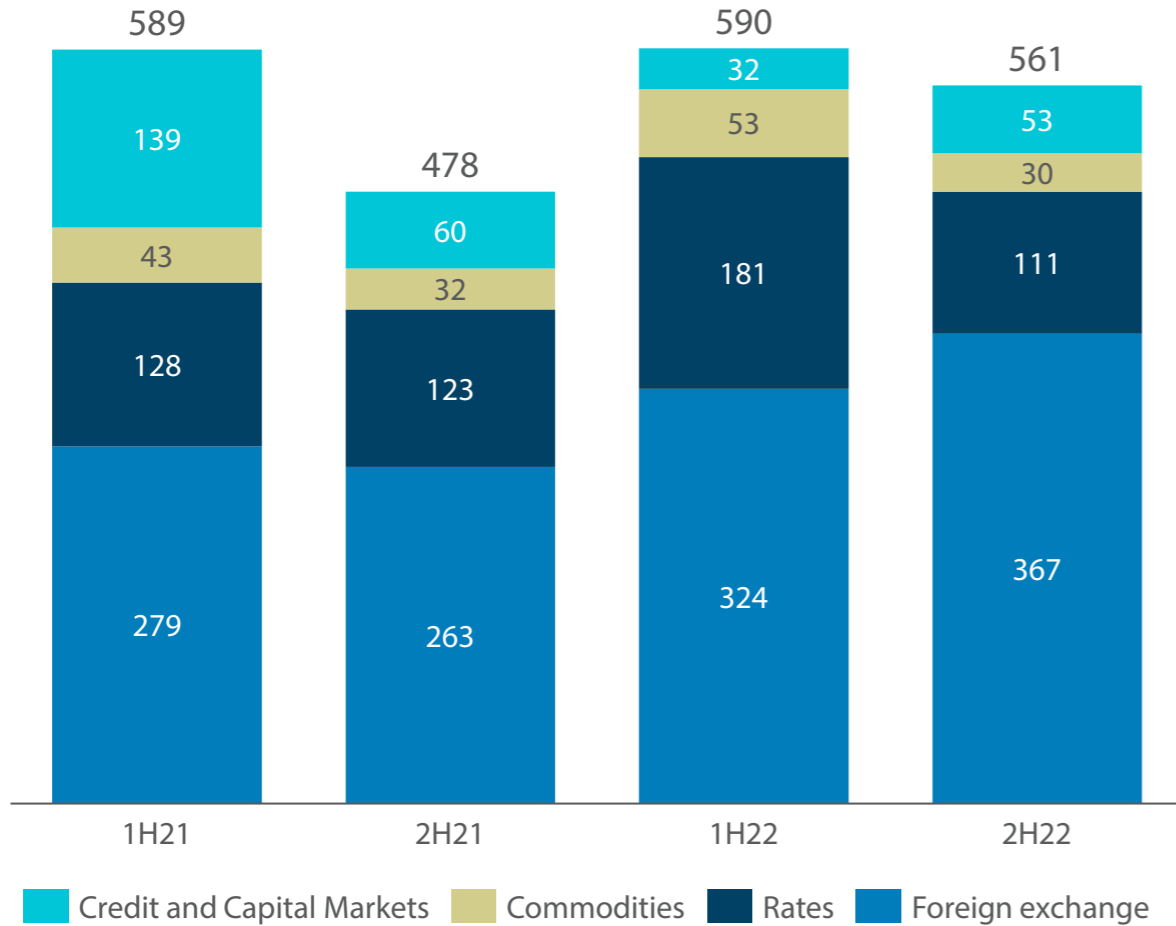
本ページには将来の見通しや意見が含まれている可能性があります。詳細は1ページ目の重要なお知らせを参照願います。



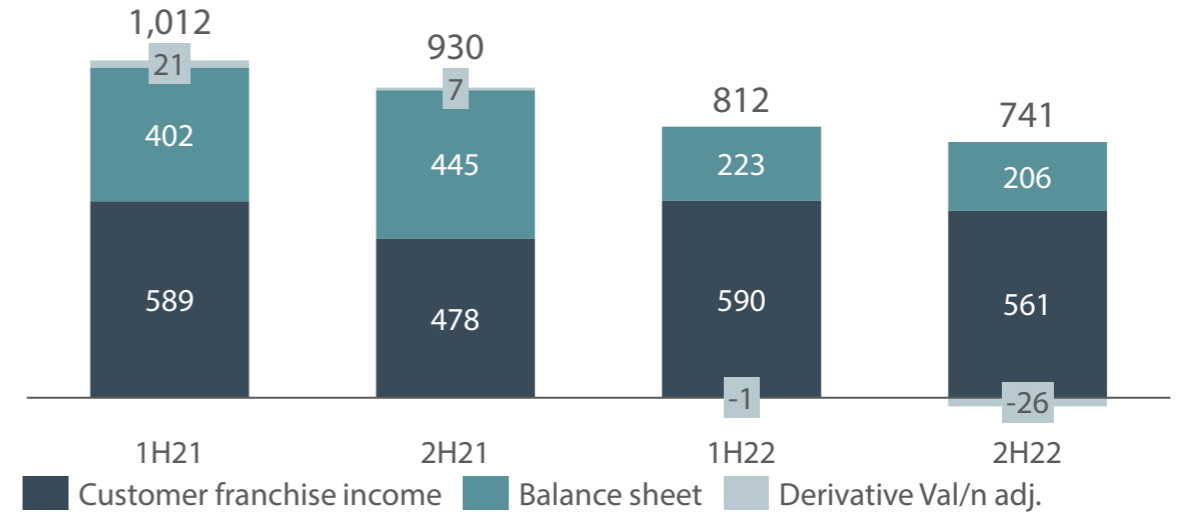
# MARKETS INCOME DIVERSIFICATION, IMPACT FROM GLOBAL EVENTS

## CASH CONTINUING EXCLUDING LARGE / NOTABLE ITEMS

Customer franchise income, \$m



Total Markets income, \$m



**Markets impacted by four extreme conditions across FY22:**

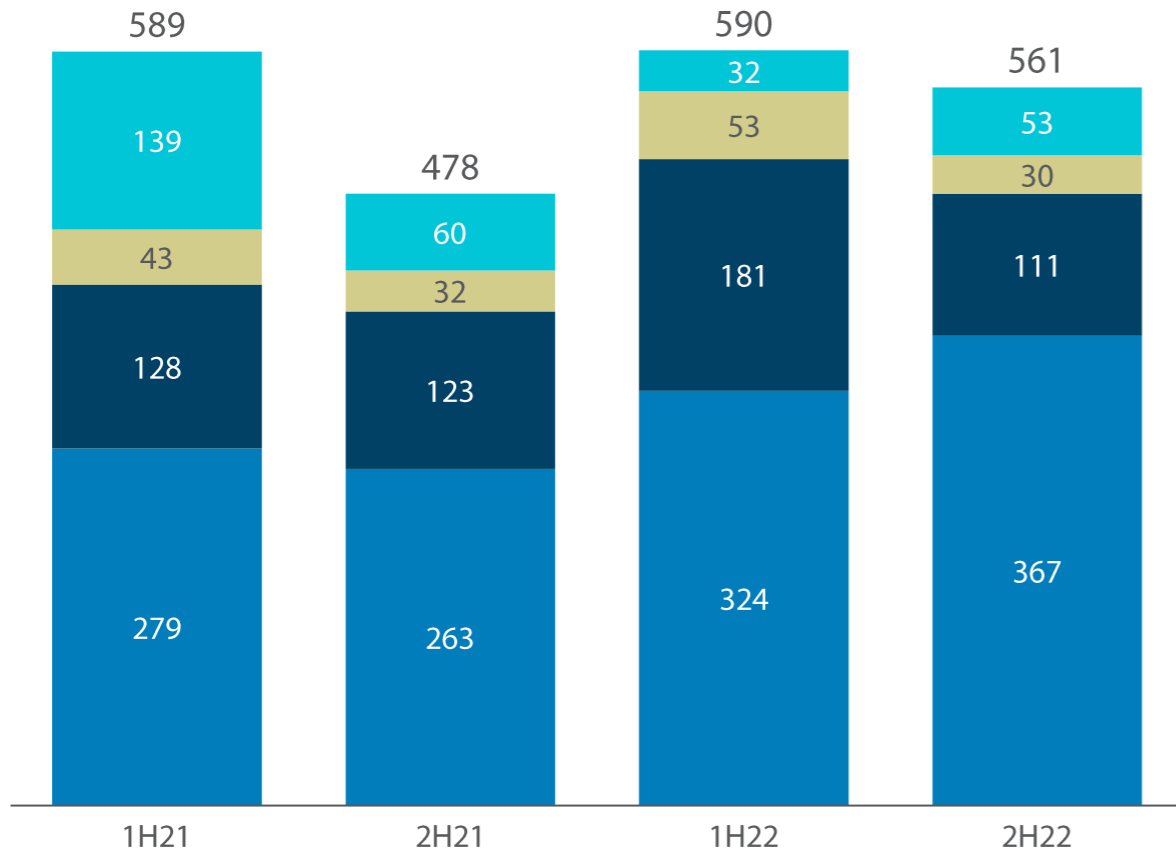
- Oct 21 – Rate shock
- Feb 22 – Russia / Ukraine conflict commences
- July 22 – Credit and volatility correlation breakdown
- Sep 22 – UK currency and bond crisis



# 世界情勢の影響でマーケット部門の収入源が多様化

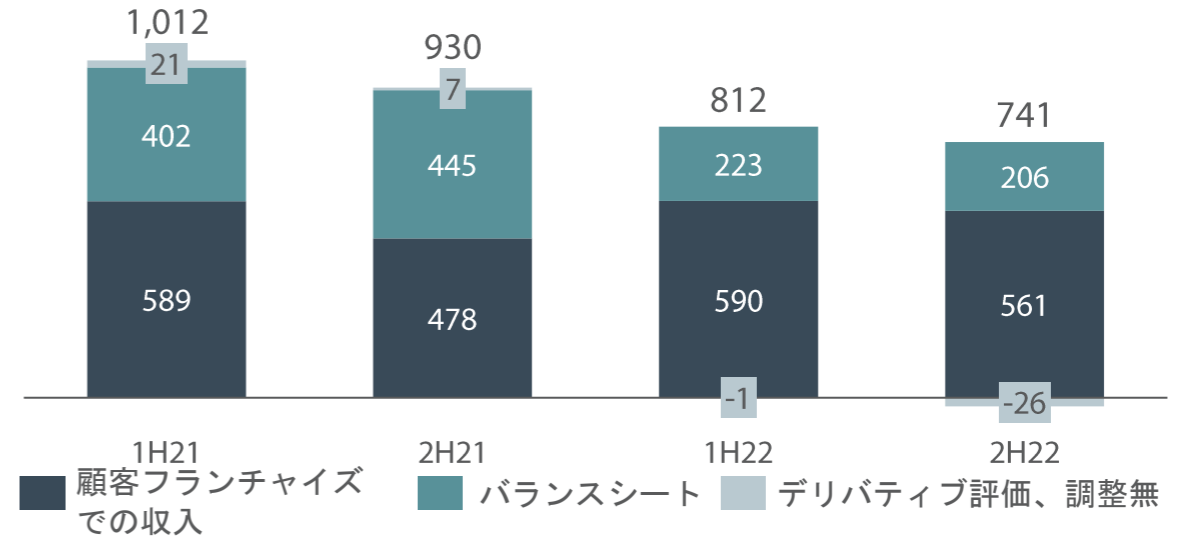
継続事業、現金ベース、金額の大きい/特筆すべき項目を除く

## 顧客フランチャイズでの収入 100万ドル



■ クレジット・キャピタルマーケット 
 ■ コモディティ 
 ■ 金利 
 ■ 為替

## マーケットの収入合計 100万ドル



### 2022年度マーケット事業は4つのイベントの影響を受ける

- 2021年10月 - 金利ショック
- 2022年2月 - ロシアのウクライナ侵攻開始
- 2022年7月 - クレジットとボラティリティの関係が崩れる
- 2022年9月 - ポンドと英国債暴落

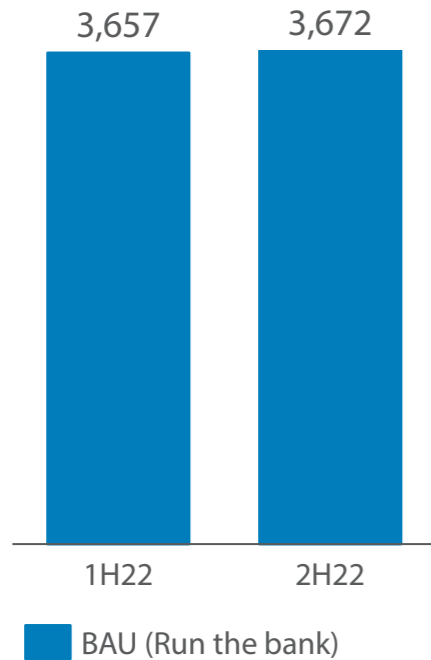


# RUN THE BANK EXPENSE UPLIFT OFFSET BY PRODUCTIVITY ACTIONS

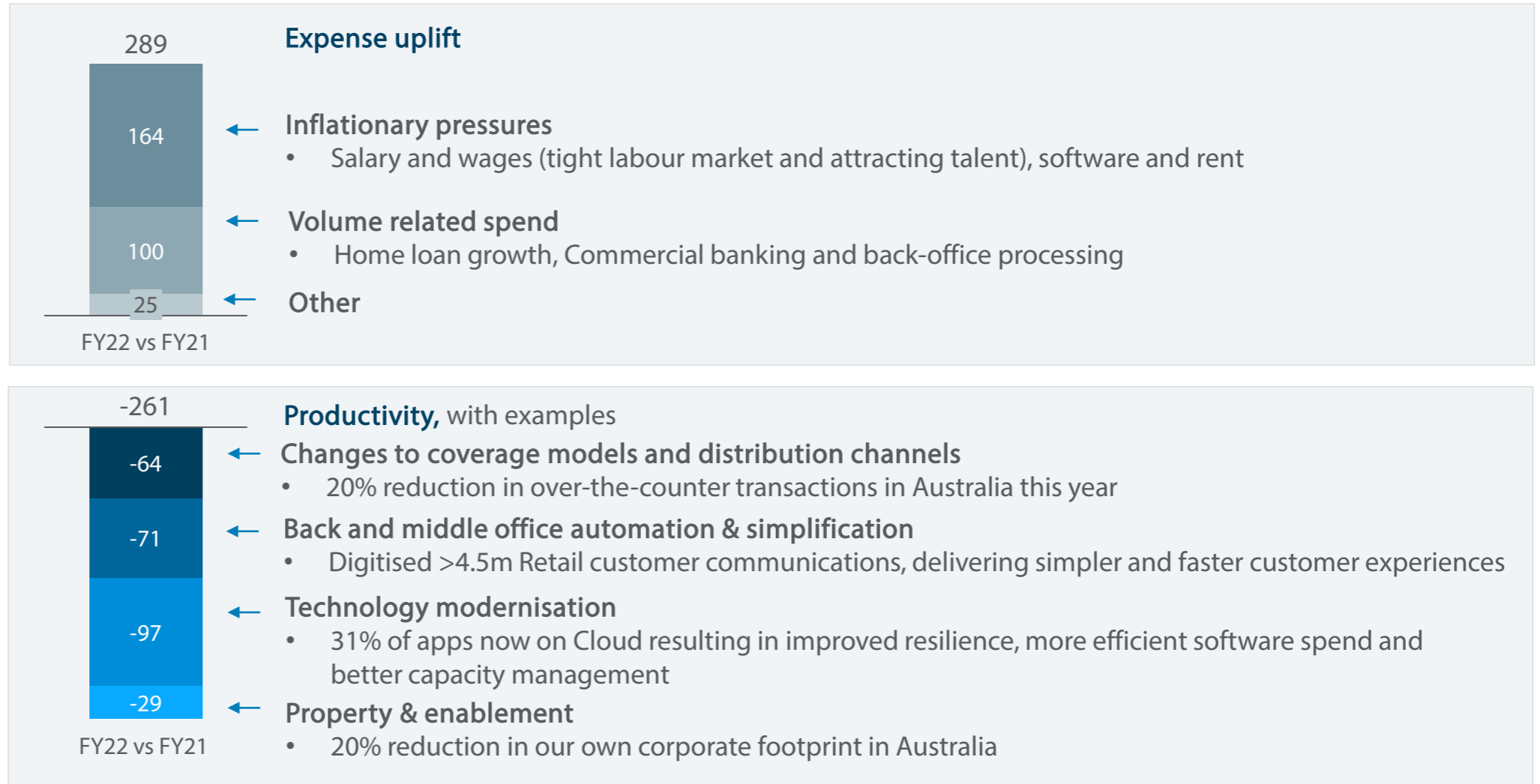
## CASH CONTINUING EXCLUDING LARGE / NOTABLE ITEMS (FX ADJUSTED)

### Half on half <sup>1</sup>\$m

Run the bank expenses broadly flat, in line with 3Q22 trading update guidance



### Full Year run the bank expense uplift and productivity outcomes<sup>1</sup>, \$m



1. Excludes investment spend and CashRewards



# 「Run the Bank」 関連費用の増加を生産性改善で補う

継続事業、現金ベース、金額の大きい/特筆すべき項目を除く（為替調整後）

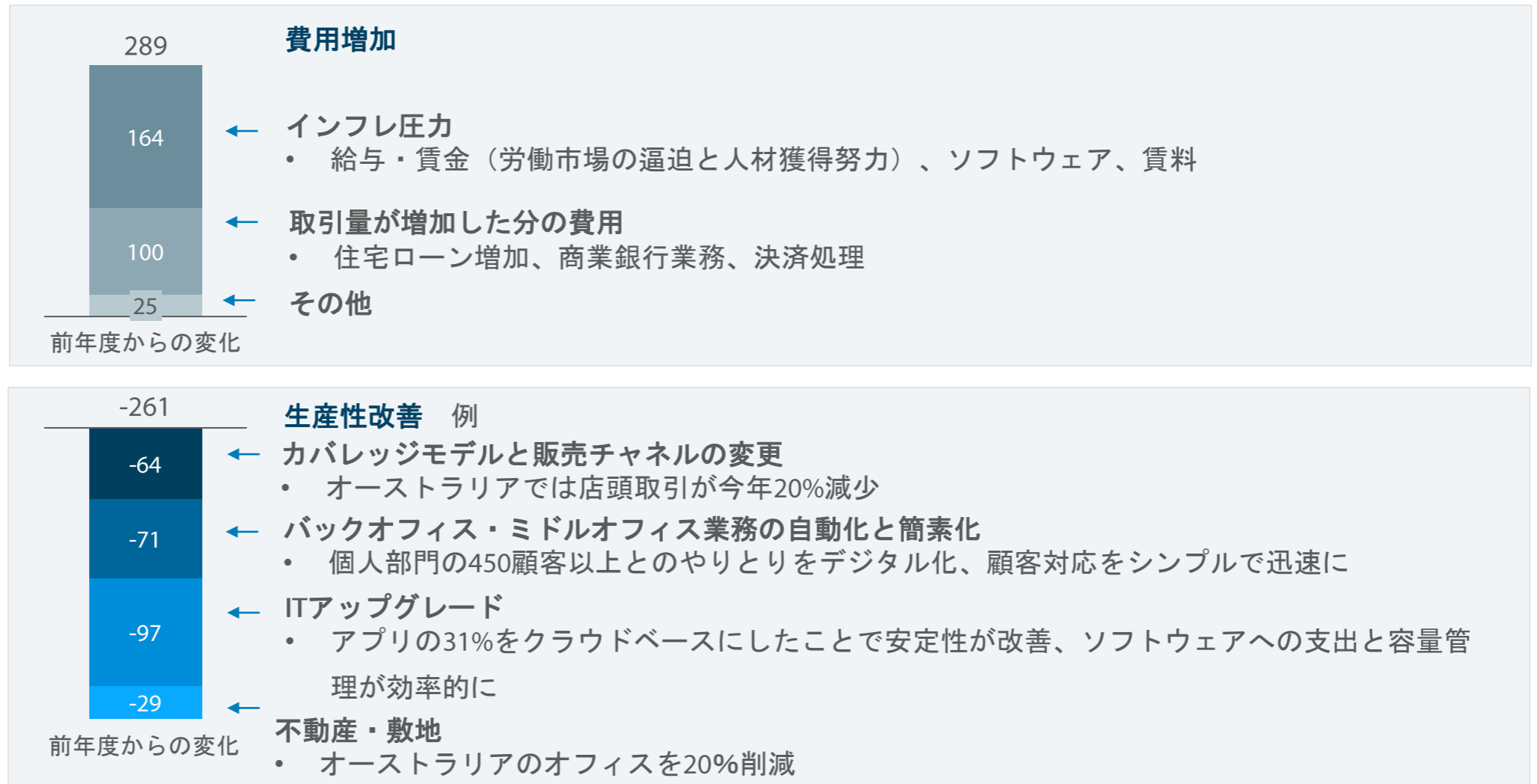
## 前期比<sup>1</sup>

100万ドル

2022年第3四半期の改定後取引指針に沿ってRun the Bank費用は大体横ばい



## Run the Bank費用が通年で増加、生産性改善<sup>1</sup> 100万ドル



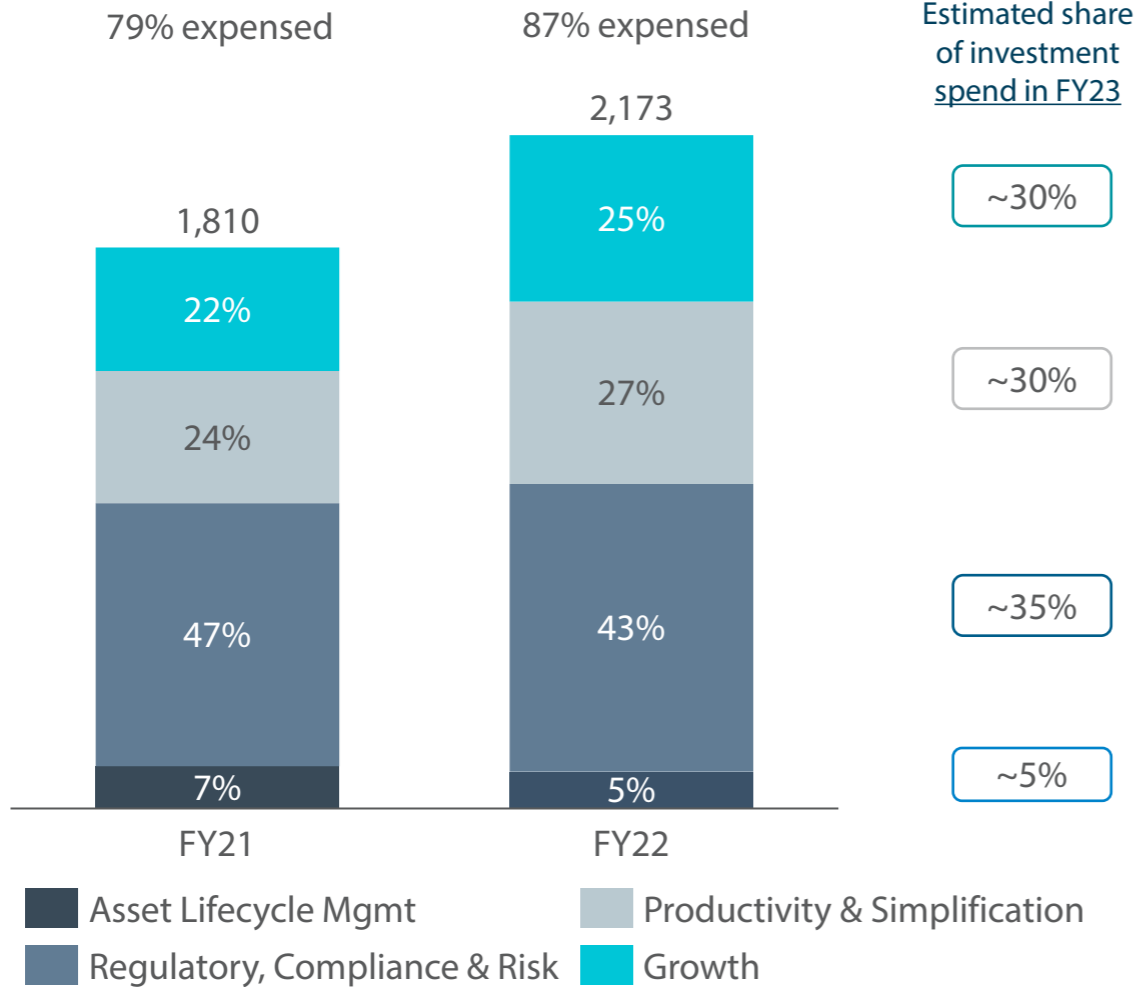
1. 投資とCashRewardsを除く



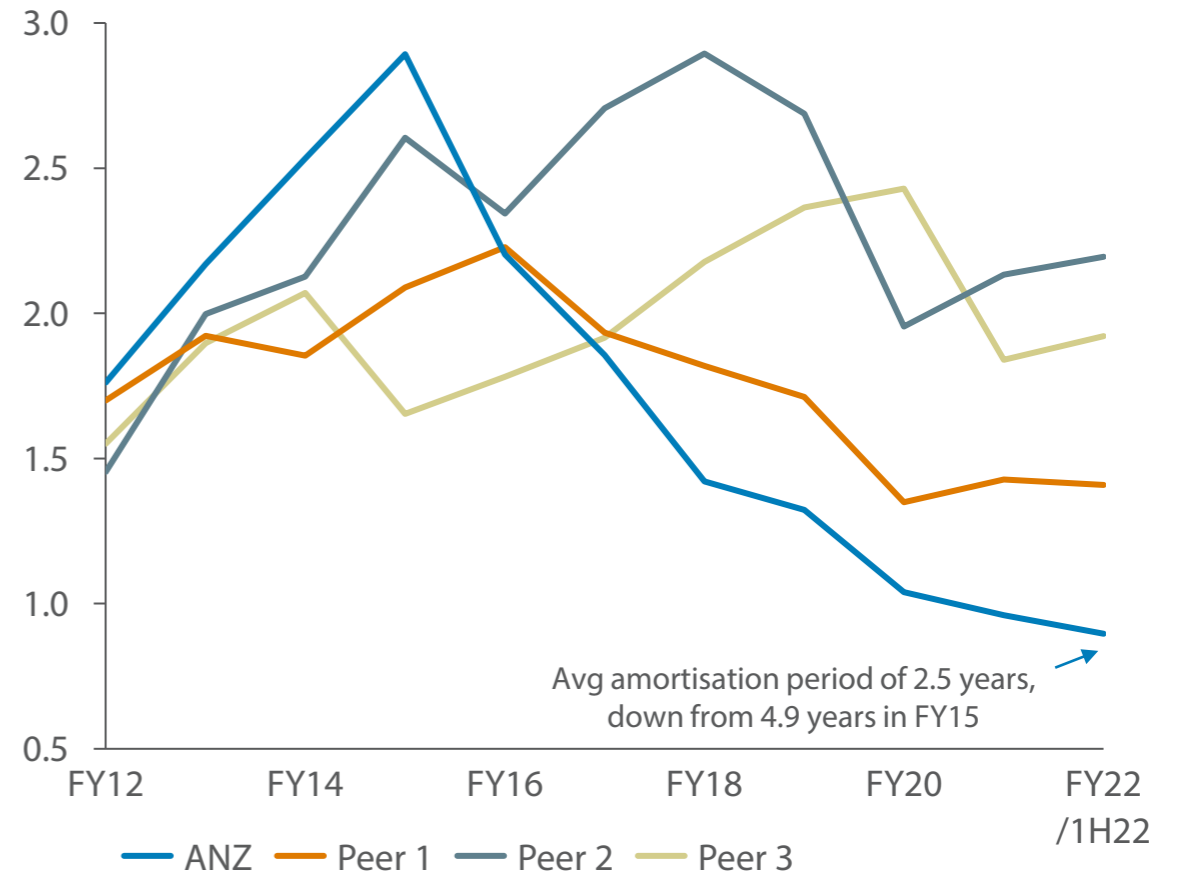
# INVESTMENTS SHIFTING IN LINE WITH PRIORITIES

CASH CONTINUING INCLUDING LARGE / NOTABLE ITEMS

## Total Investment Spend, \$m



## Capitalised Software Balance<sup>1</sup>, \$b



This page may contain forward-looking statements or opinions. Please refer to ANZ's Disclaimer and Important Notice with respect to such statements on page 1

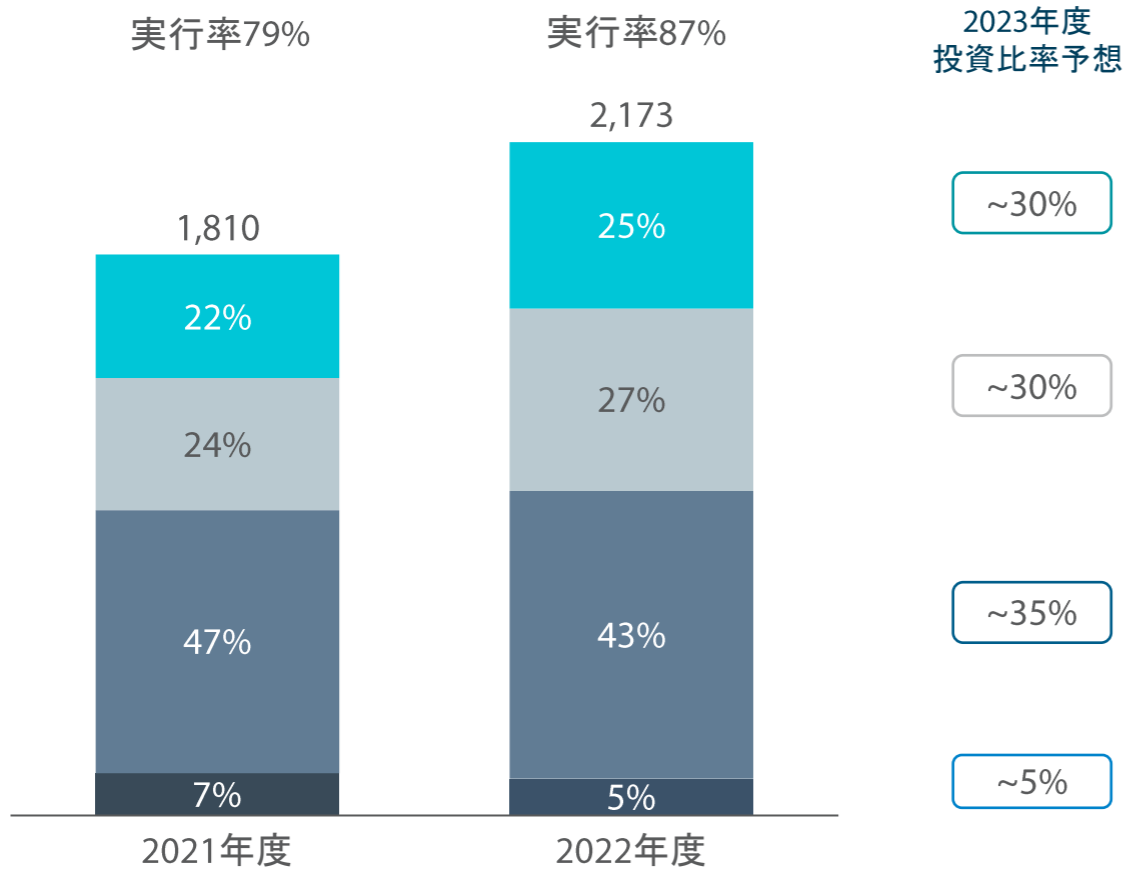
1. Source: Capitalised software balances sourced from publicly available company financials. Peer FY22/1H22 numbers are based on the most recently disclosed financial disclosures



# 優先順位が変わって投資の内容が変化

継続事業、現金ベース、金額の大きい/特筆すべき項目を含む

## 投資実行額合計 100万ドル

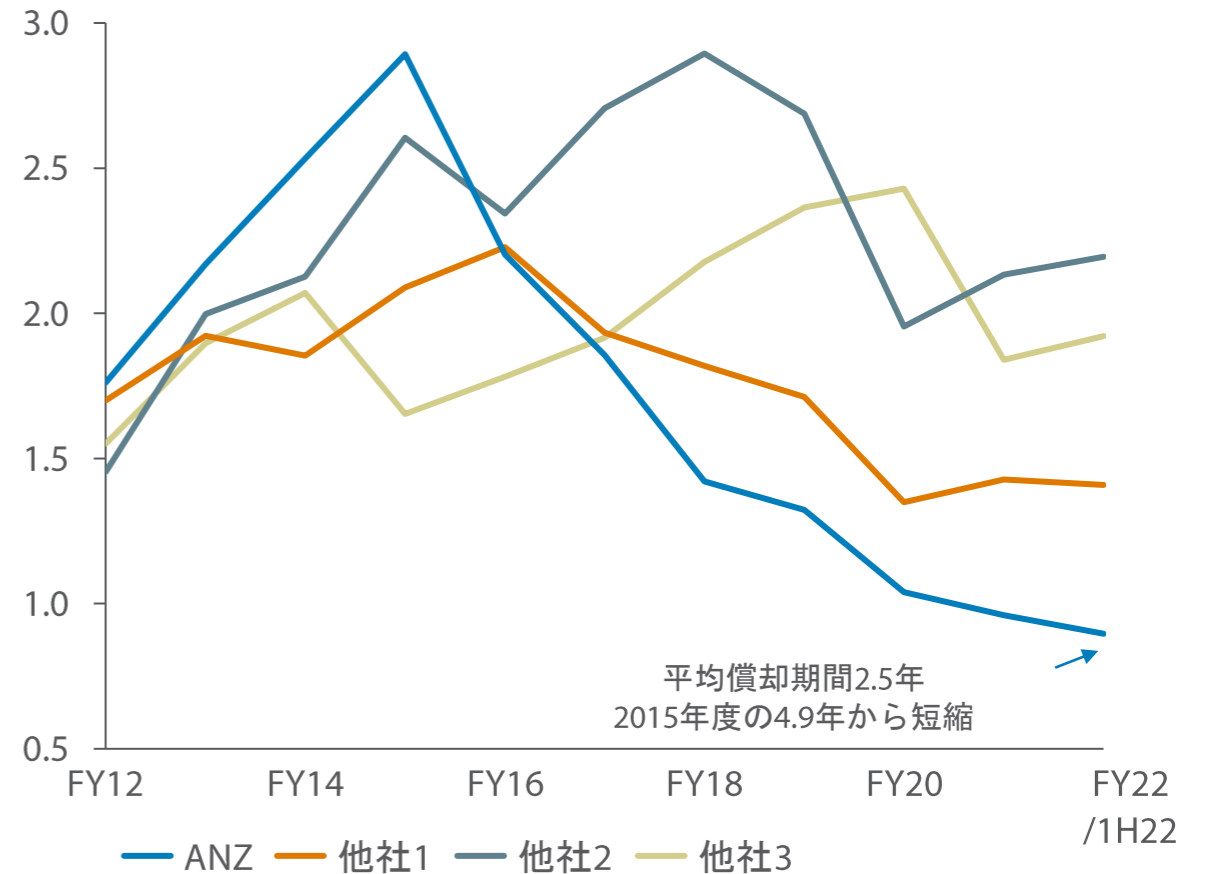


アセットライフサイクル管理
  生産性・合理化  
 規制、コンプライアンス、リスク
  事業拡大

2023年度  
投資比率予想

- ~30%
- ~30%
- ~35%
- ~5%

## 資産計上ソフトウェア<sup>1</sup> 10億ドル



本ページには将来の見通しや意見が含まれている可能性があります。詳細は1ページ目の重要なお知らせを参照願います。

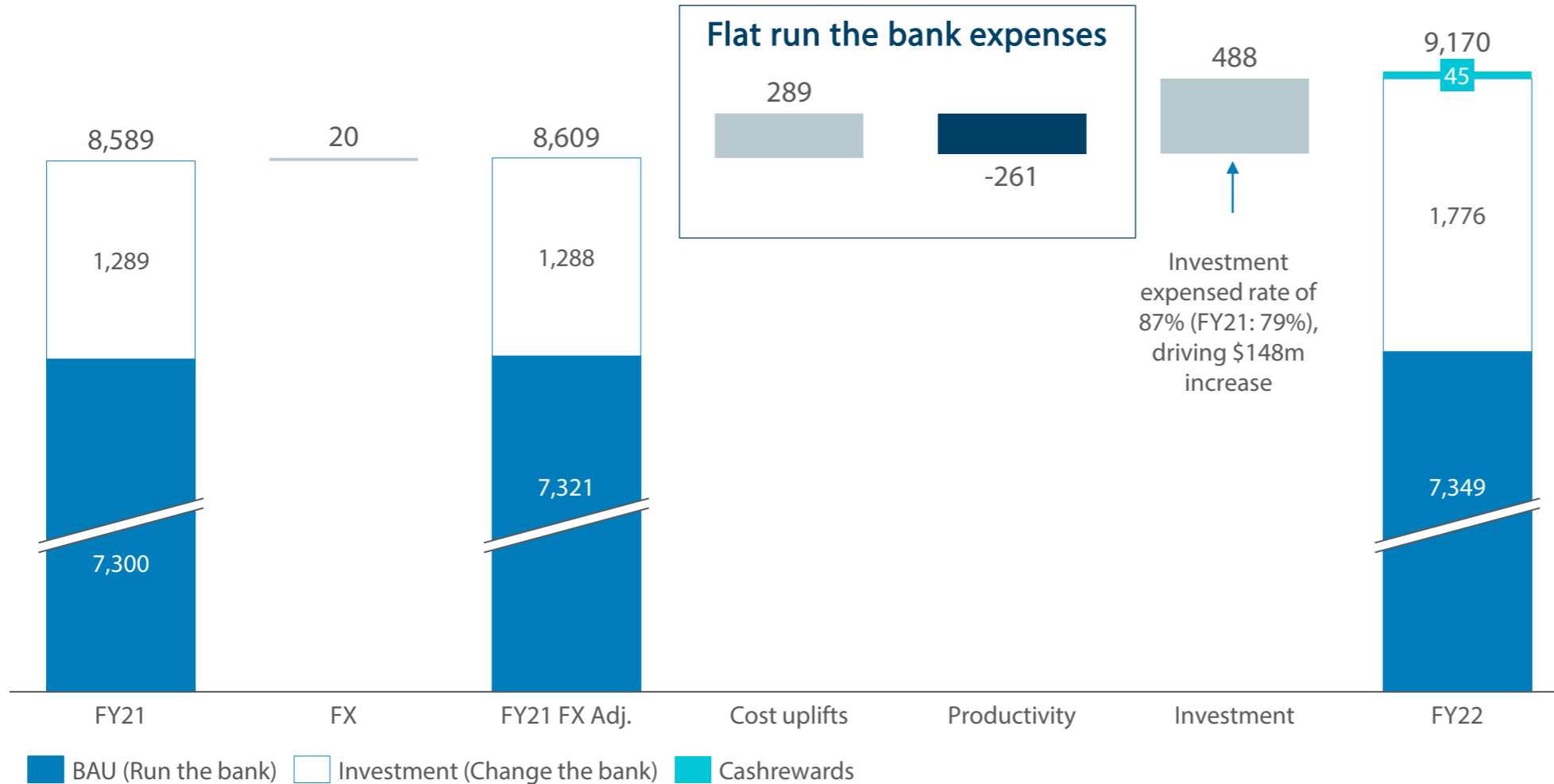
1. 出典：資産計上ソフトウェア残高は公式の財務開示資料からのもの、他社のFY22/1H22（2022年度若しくは2022年度上半期）の数字は直近の財務開示資料からのもの



# CONTINUED DISCIPLINED MANAGEMENT OF EXPENSES

## CASH CONTINUING EXCLUDING LARGE / NOTABLE ITEMS

Total expenses, FY22 vs FY21 \$m



“Looking ahead, expense trends will be impacted by headwinds arising from wage and vendor cost inflation together with uplifts including the annualised impact of the Cashrewards acquisition and stranded costs post the formal separation of the Wealth business.

We will maintain our relentless focus on productivity to help offset some of this impact. It is likely, however, that our total expenses excluding LNI of \$9.17 billion will increase by circa 5% in FY23

All else being equal, we expect revenue growth to be higher than cost growth in FY23”

This page may contain forward-looking statements or opinions. Please refer to ANZ’s Disclaimer and Important Notice with respect to such statements on page 1

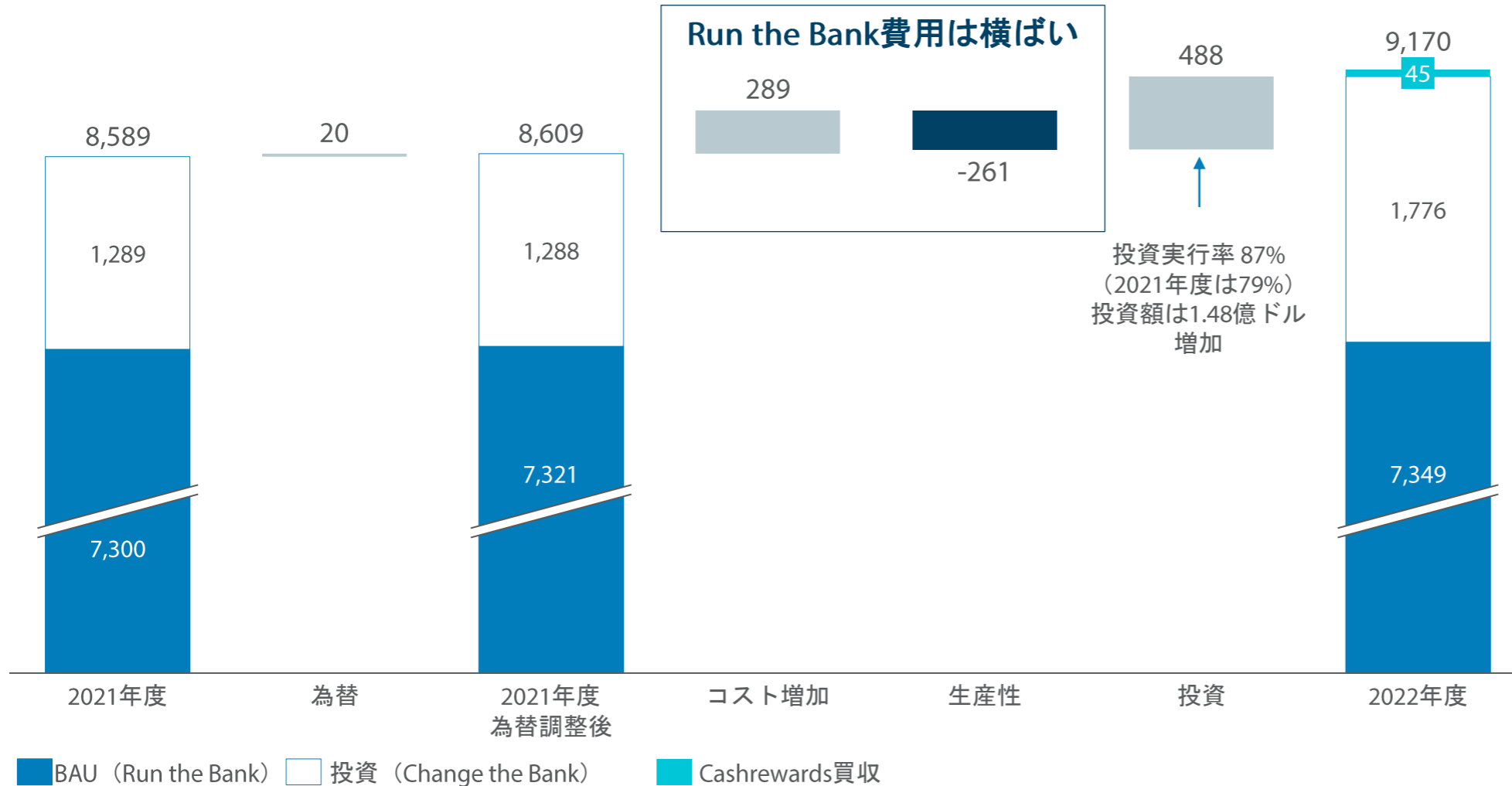




# 厳格な費用管理続く

継続事業、現金ベース、金額の大きい/特筆すべき項目除く

## 費用合計 2021年度から2022年度の変化 100万ドル



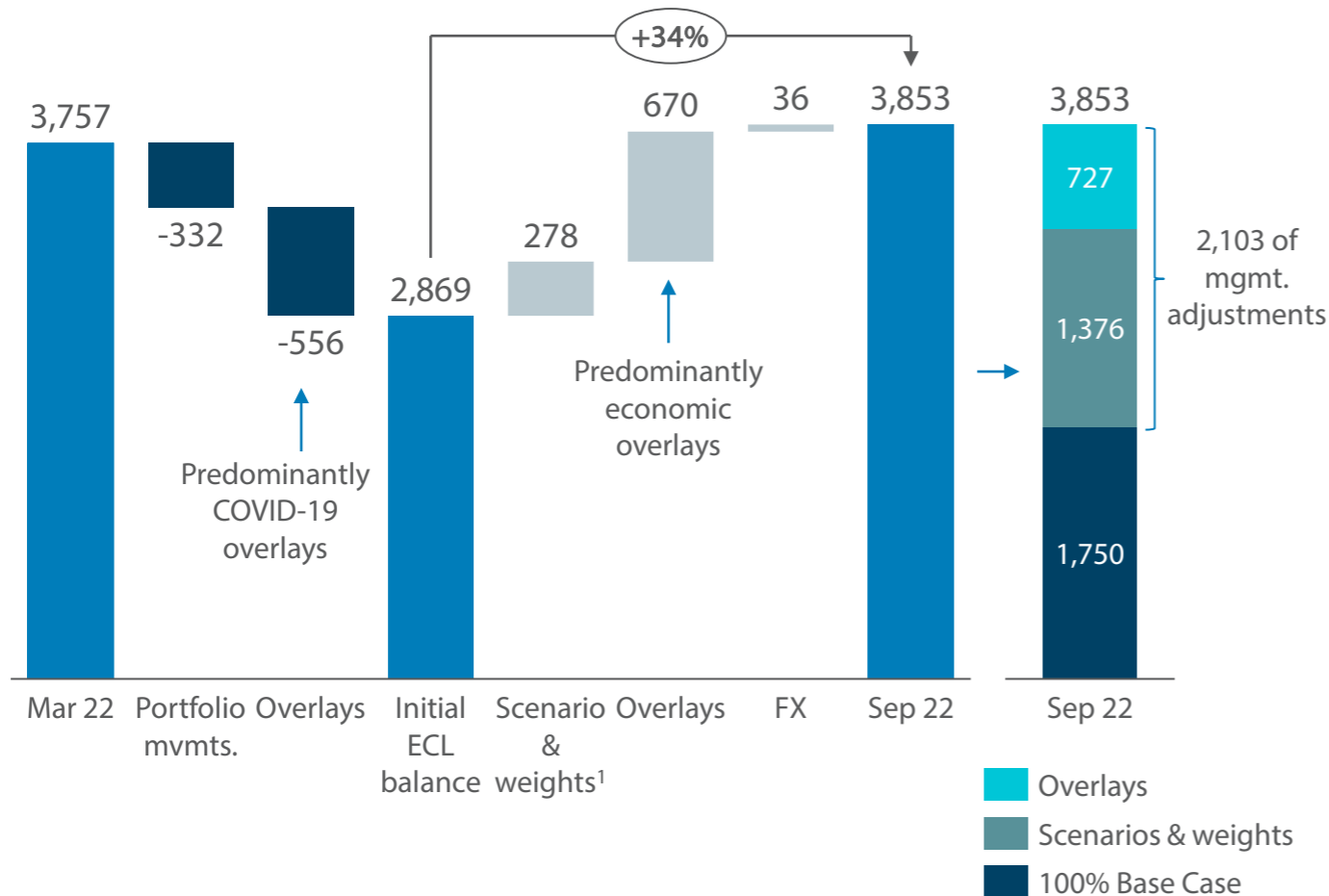
「今後、賃金とベンダーコストの上昇、Cashrewards買収、富裕層事業の正式な売却後のストラクチャードコストといった年間での費用増加の影響を受ける。こういった影響を補う為に生産性を引き続き重視していく。金額の大きい/特筆すべき項目の91.7億ドルを除く支出合計は2023年度には約5%増加すると予想している。それ以外の状況が変わらないとして、2023年度には収入の増加はコストの増加を超えると予想している」

本ページには将来の見通しや意見が含まれている可能性があります。詳細は1ページ目の重要なお知らせを参照願います。

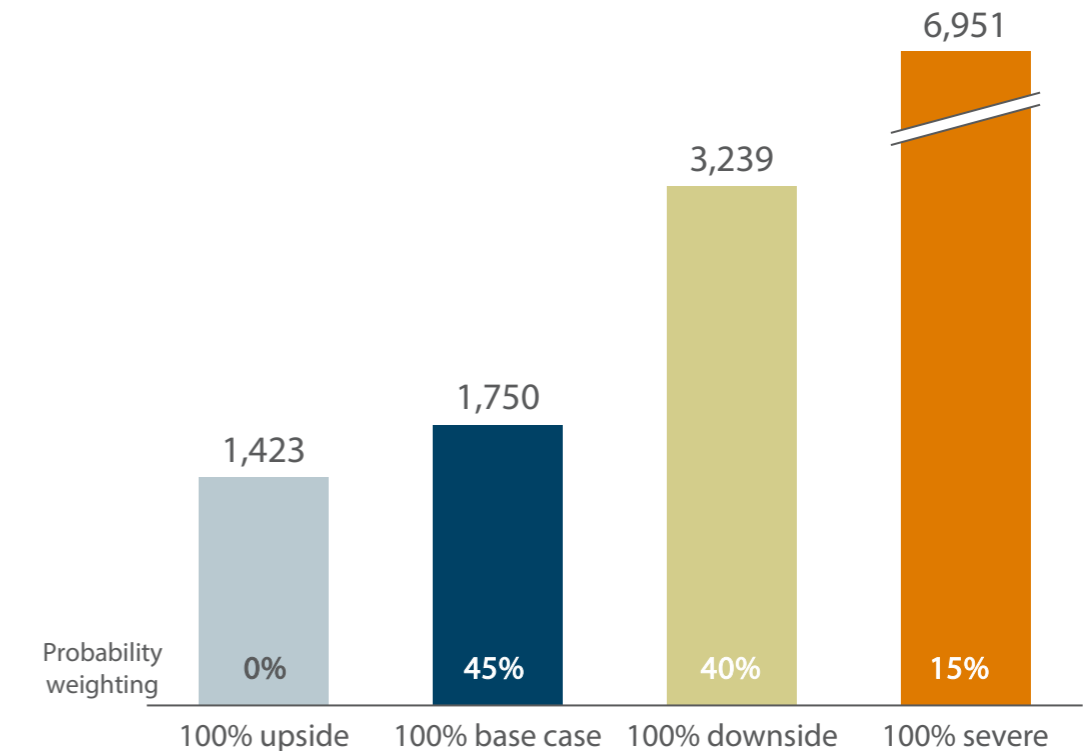


# CHANGES TO CP BALANCE REFLECT THE UNCERTAIN ENVIRONMENT

Collective Provision (CP) balance and movement, \$m



Expected Credit Loss (ECL) scenarios<sup>2</sup>, \$m



Aus. peak impacts of economic scenarios		Base case	Downside	Severe
Unemployment	Peak over 3 years	3.6%	6.4%	10.8%
Resi. Property prices	Peak <sup>3</sup> to trough drop	-17%	-28%	-41%
GDP	Lowest over 3 years	1.4%	-0.5%	-2.8%

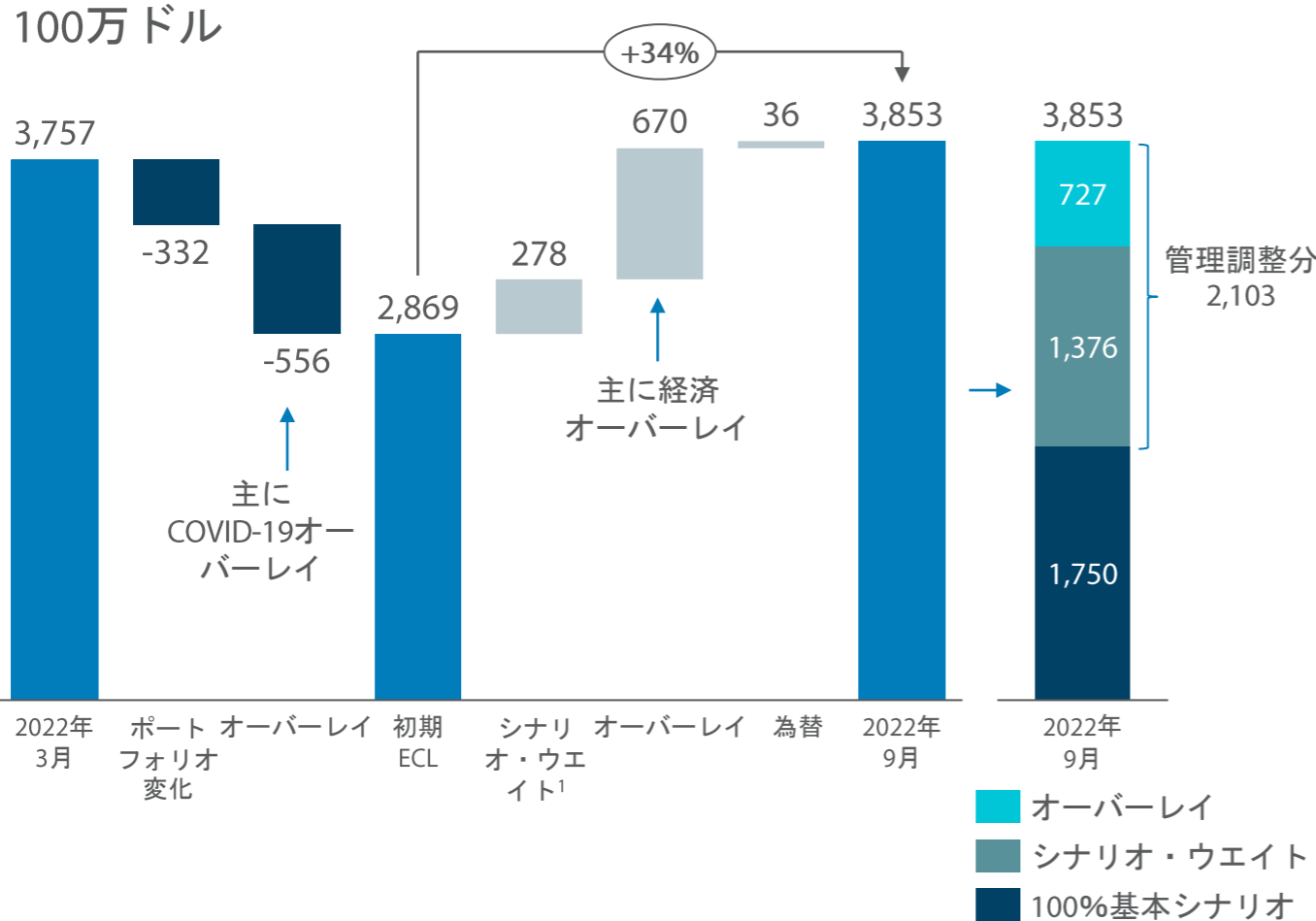
Further details on the Collective Provision balance and Expected Credit Loss scenarios are contained in the Risk Management section of the Investor Discussion Pack

1. Includes impacts of model changes
2. The Downside Scenario is specified in terms of an index of economic stress. The economic variables shown represent a characterisation of the scenario to facilitate comparison
3. Peak based on June 2022 quarter

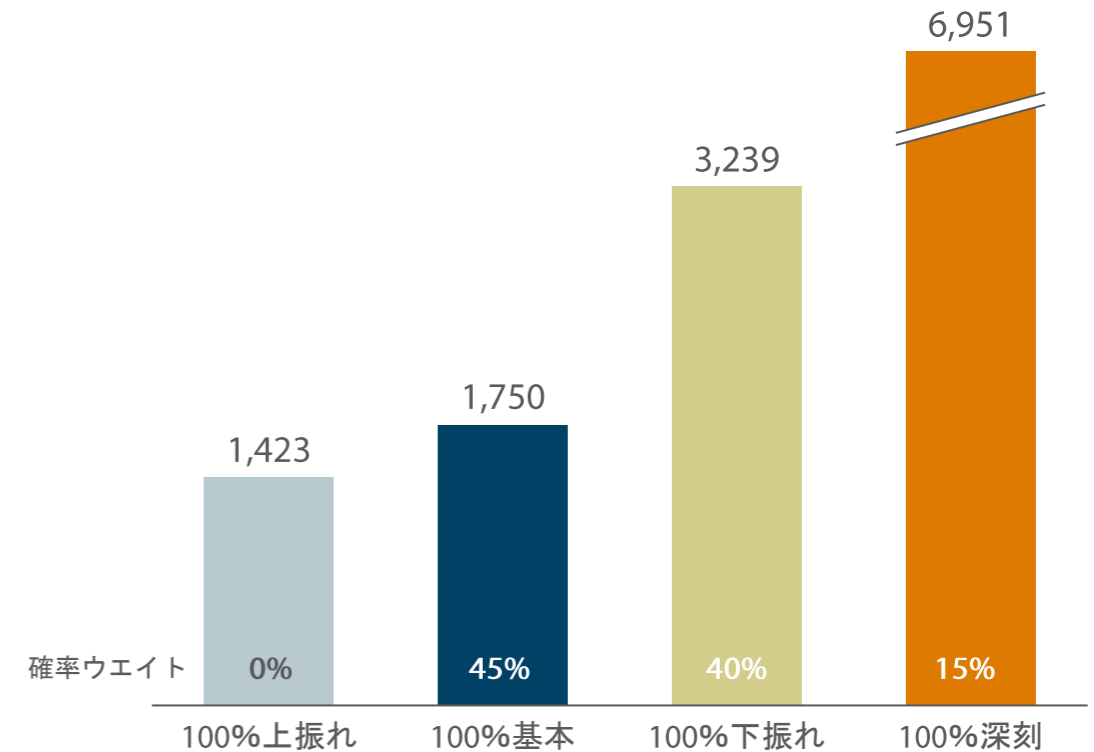


# 状況が不透明な中でCP残高が変化

## 一般貸倒引当金（CP）残高と変化



## 予想信用損失（ECL）シナリオ<sup>2</sup> 100万ドル



オーストラリアの景気シナリオでの最大の変化		基本シナリオ	下振れシナリオ	深刻シナリオ
失業率	今後3年間のピーク	3.6%	6.4%	10.8%
住宅価格	ピーク <sup>3</sup> から底までの変化	-17%	-28%	-41%
GDP	今後3年間の最低	1.4%	-0.5%	-2.8%

CP残高とECLに関する詳細は投資家説明資料のリスク管理の箇所を参照願います。

1. モデル変更の影響を含む
2. 下振れシナリオは経済的ストレスの指標で示す、上記経済変数は比較の為に各シナリオの特徴を示している
3. 2022年第2四半期以降のピーク

# 2022 FULL YEAR RESULTS

GROUP PERFORMANCE  
INVESTOR DISCUSSION PACK

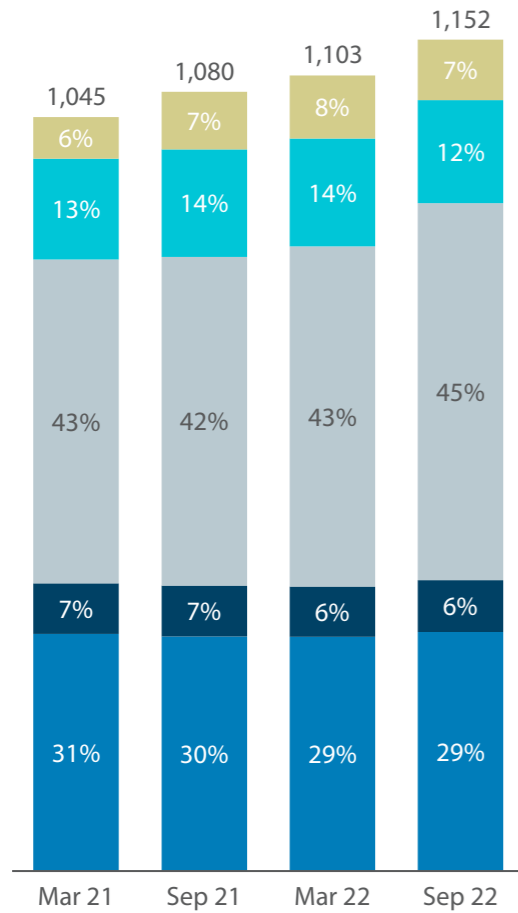
# 2022 FULL YEAR RESULTS

グループのパフォーマンス  
INVESTOR DISCUSSION PACK

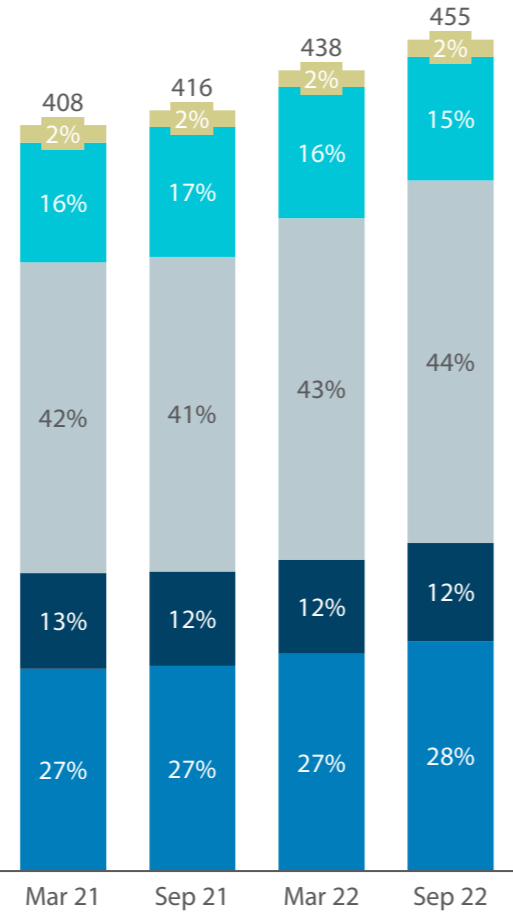


# BALANCE SHEET COMPOSITION

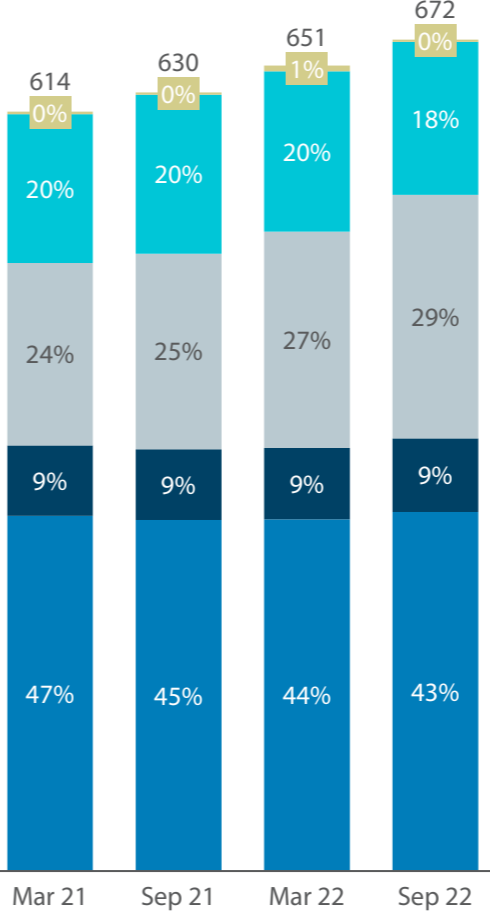
Exposure at default<sup>1</sup>, EOP \$b



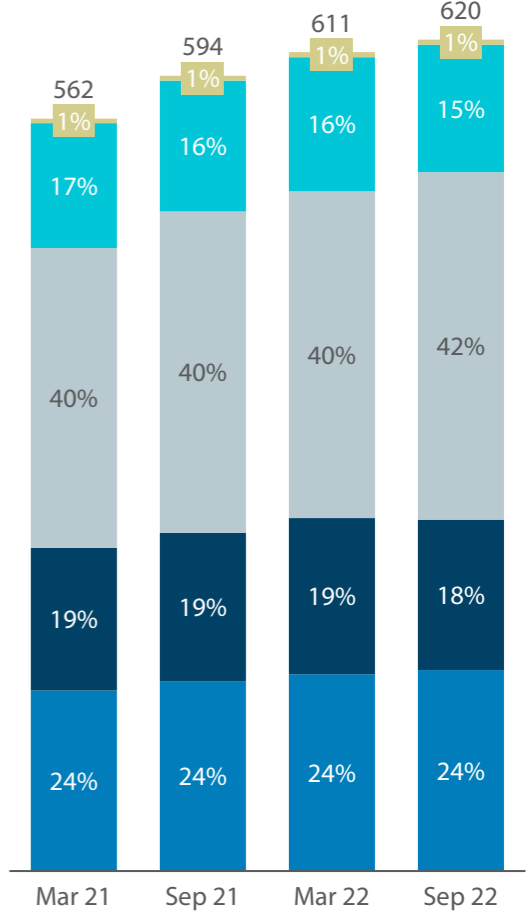
Risk weighted assets, EOP \$b



Net loans & advances, EOP \$b



Customer deposits, EOP \$b



■ Australia Retail 
 ■ Australia Commercial 
 ■ Institutional 
 ■ New Zealand 
 ■ Other

Basis: Continuing Operations

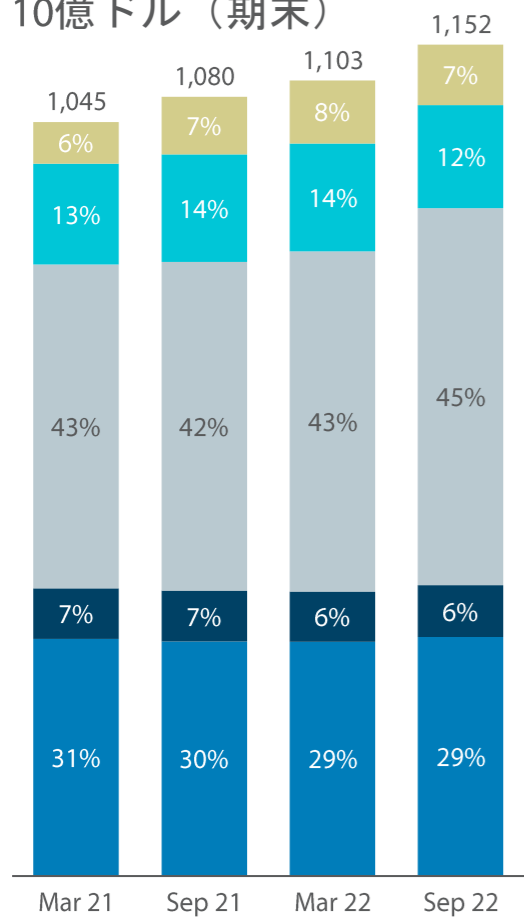
1. EAD excludes amounts for 'Securitisation' and 'Other Assets' Basel classes, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral



# バランスシートの内容

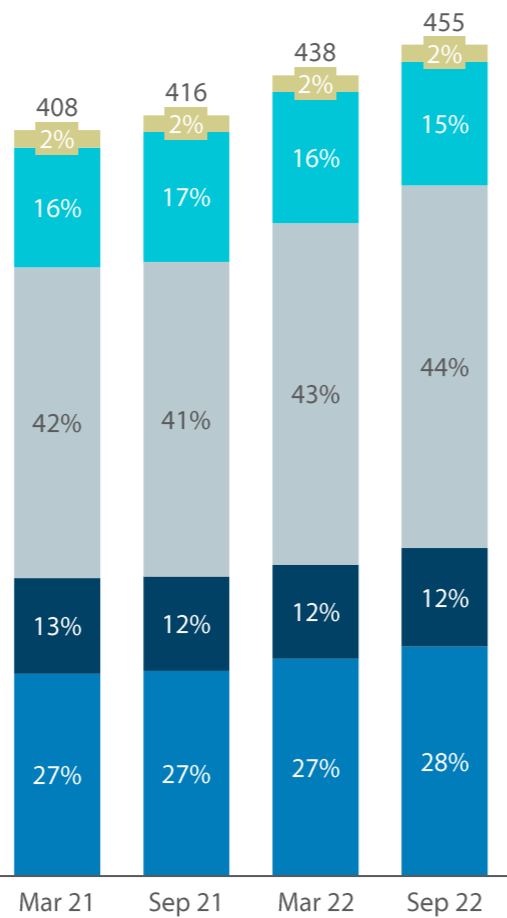
## EAD（デフォルト時エクスポージャー）<sup>1</sup>

10億ドル（期末）



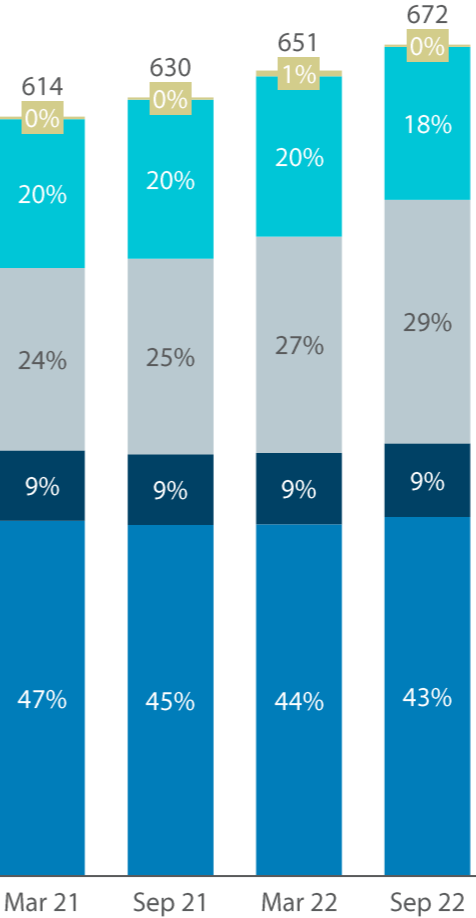
## リスク資産

10億ドル（期末）



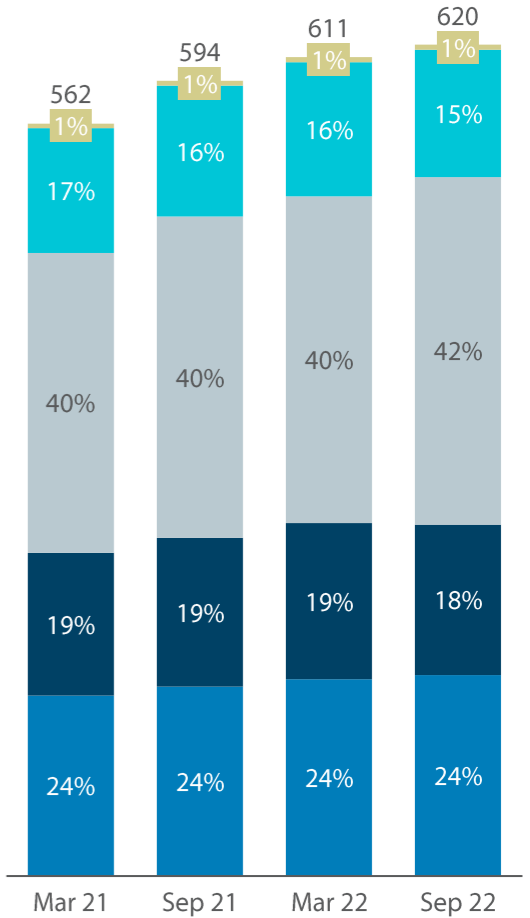
## ネットローン・立替金

10億ドル（期末）



## 顧客預金

10億ドル（期末）



■ 豪個人 ■ 豪事業法人 ■ 企業・法人 ■ NZ ■ その他

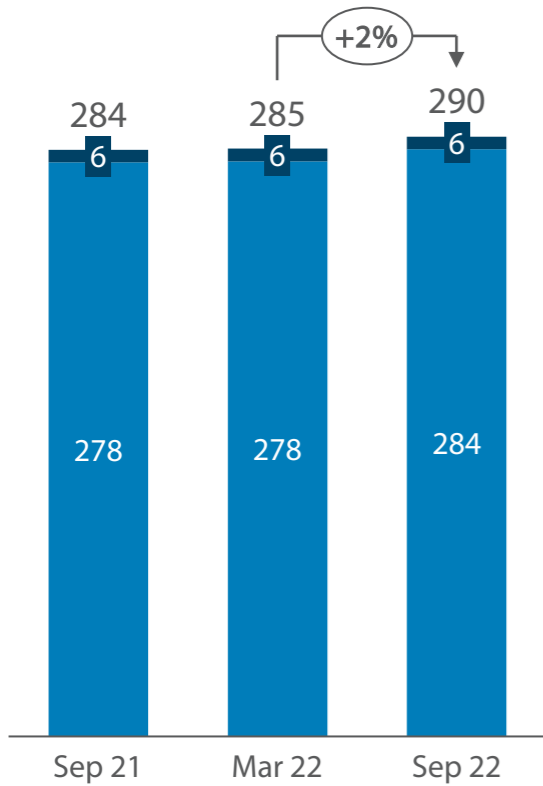
継続事業ベース

1. APS330に従いEADにはバーゼル分類の「証券化」と「その他資産」を含まない。データはCRM効果勘案後（Post CRM）であり、保証、クレジットデリバティブ、ネットティング、金融担保といったクレジットリスク軽減手法を除く。

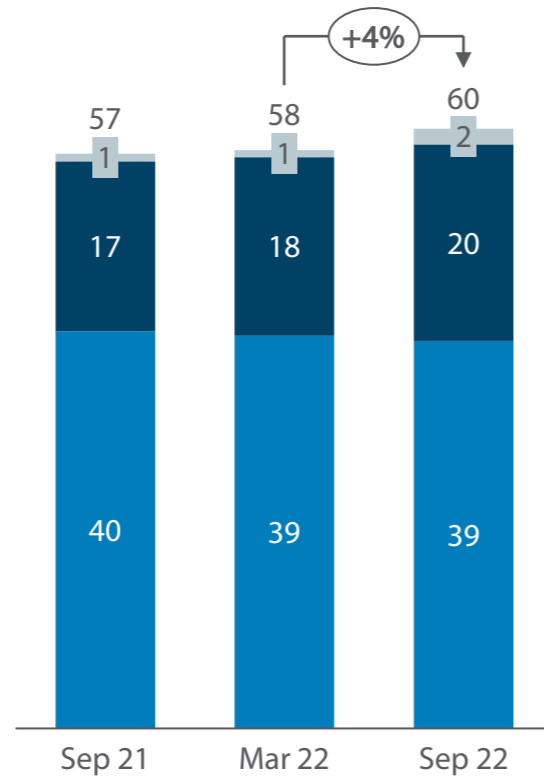


# NET LOANS AND ADVANCES

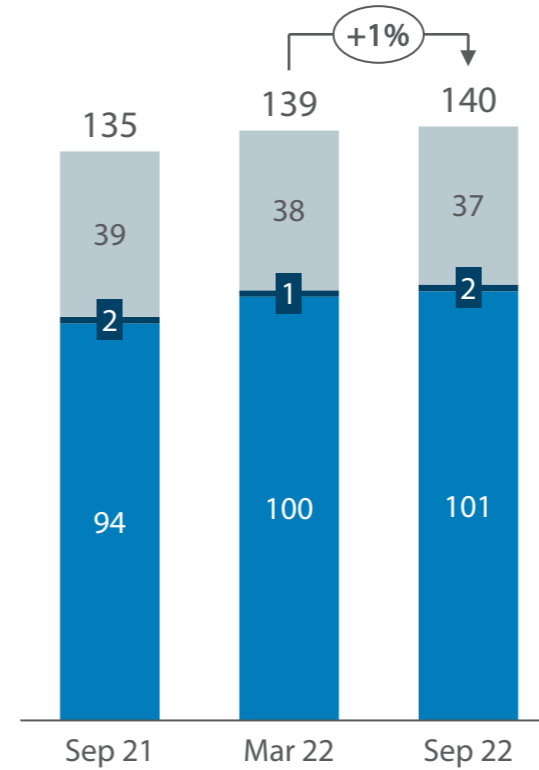
Australia Retail, \$b



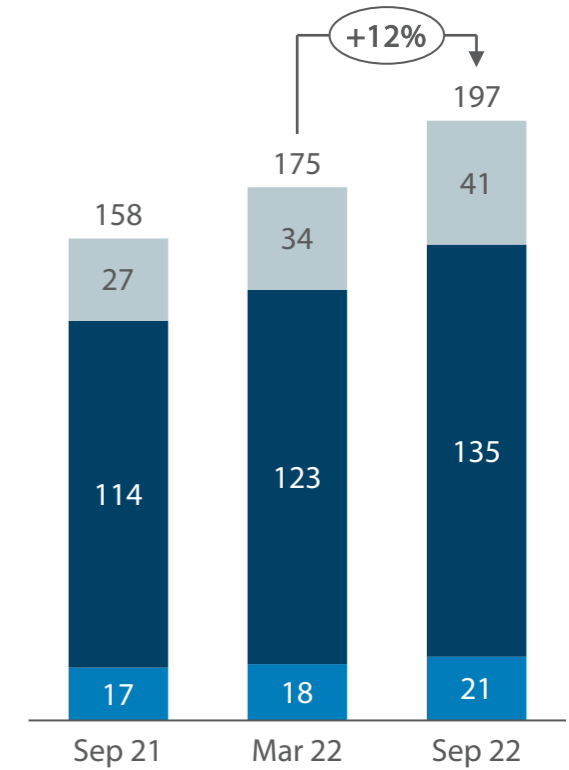
Australia Commercial, \$b



New Zealand, NZDb



Institutional, \$b



Other Retail  
Housing

Central Functions  
Specialist Business  
SME Banking

Business  
Other Personal  
Home Loans

Markets  
Corporate Finance  
Transaction Banking

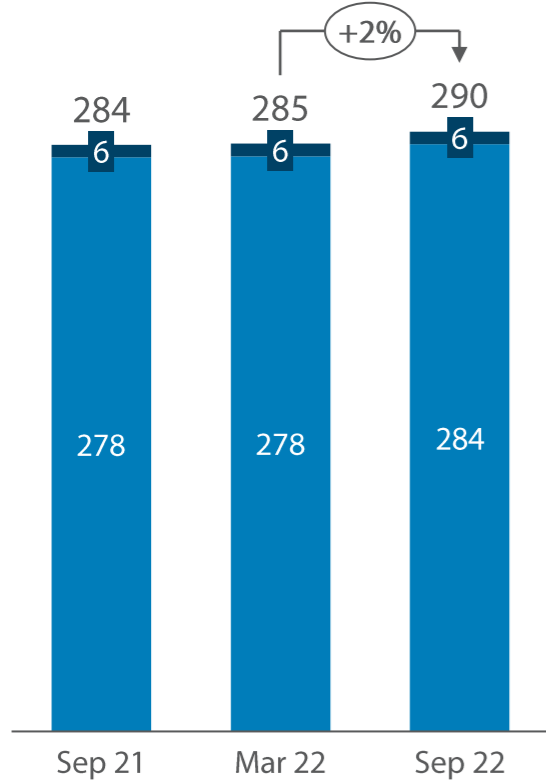
Basis: Continuing Operations



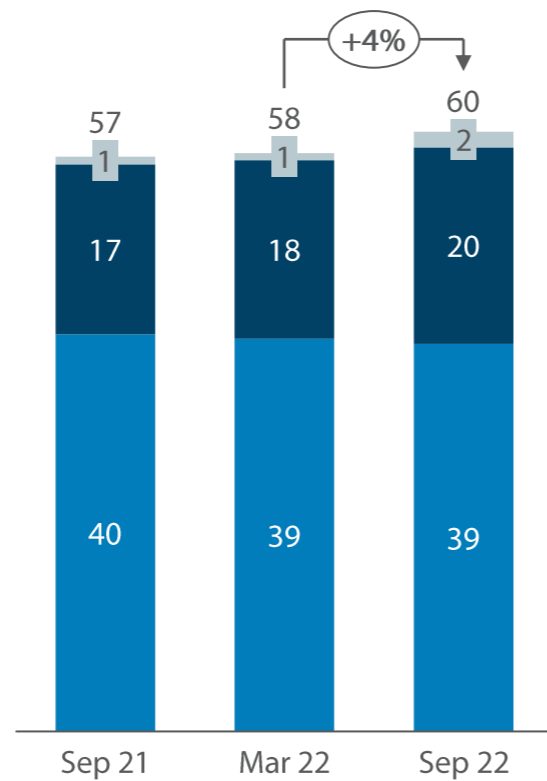


# ネットローン・立替金

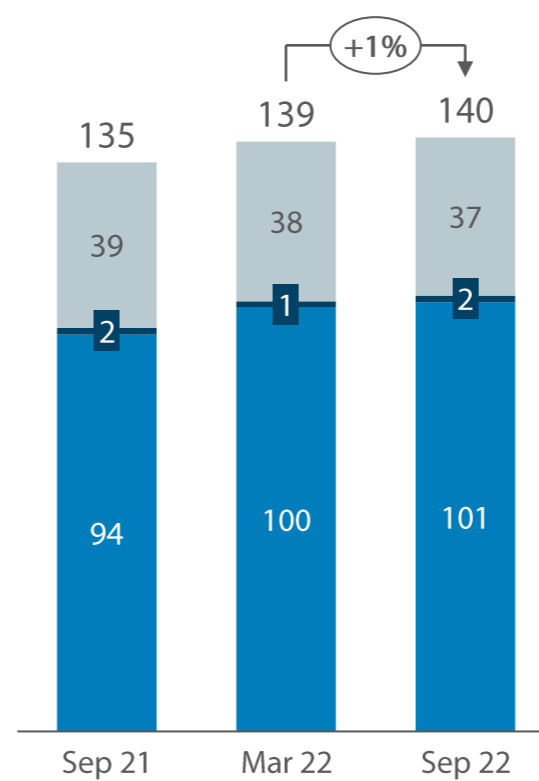
オーストラリア個人部門  
10億ドル



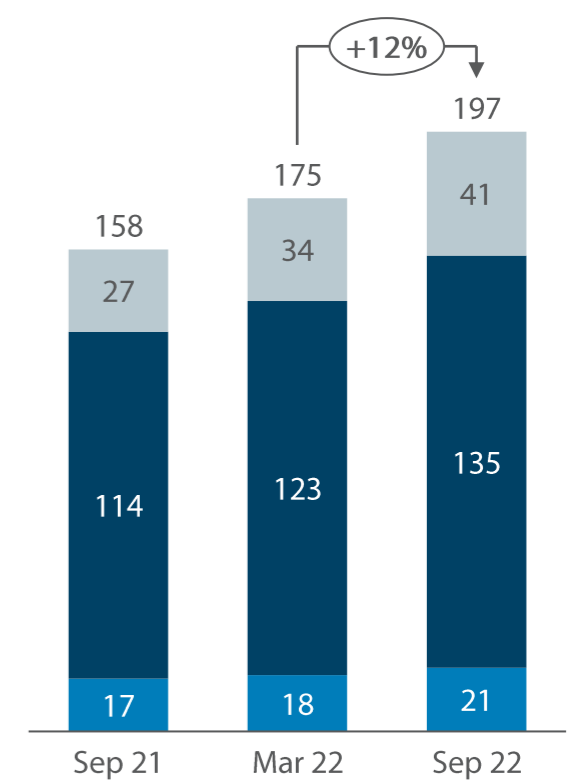
オーストラリア事業法人部門  
10億ドル



ニュージーランド部門  
10億NZドル



企業・法人部門  
10億ドル



■ その他個人  
■ 住宅

■ 中心機能  
■ 専門業務  
■ 中小企業

■ 事業  
■ その他個人  
■ 住宅ローン

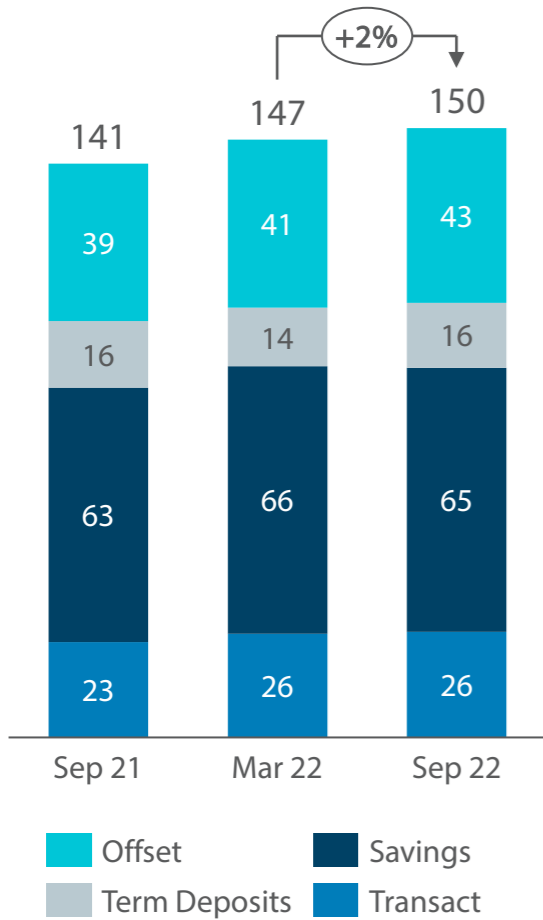
■ マーケッツ  
■ コーポレートファイナンス  
■ トランザクションバンキング



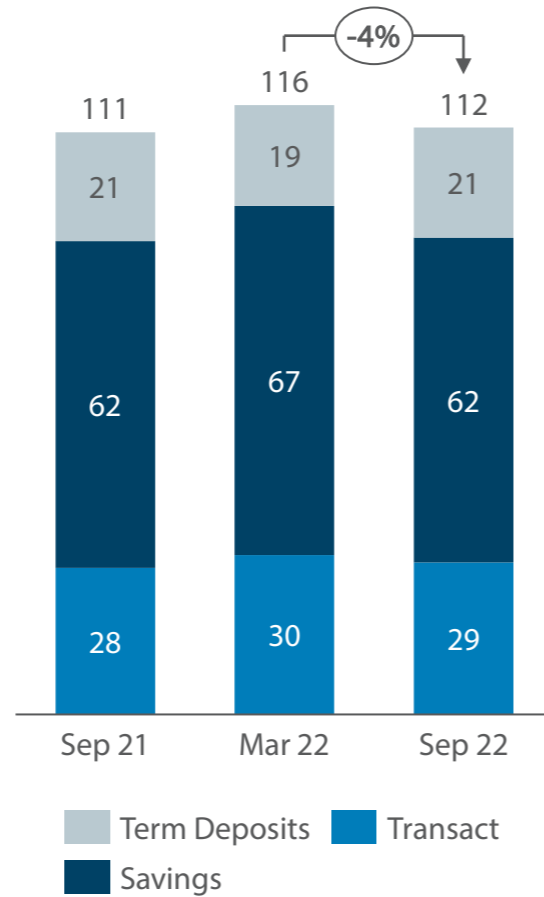
# CUSTOMER DEPOSITS

## CONTINUING OPERATIONS

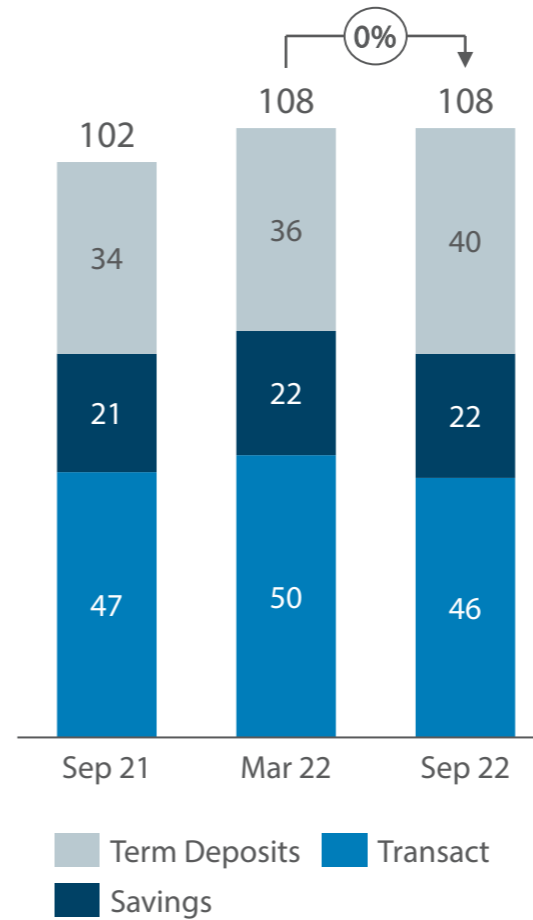
Australia Retail, \$b



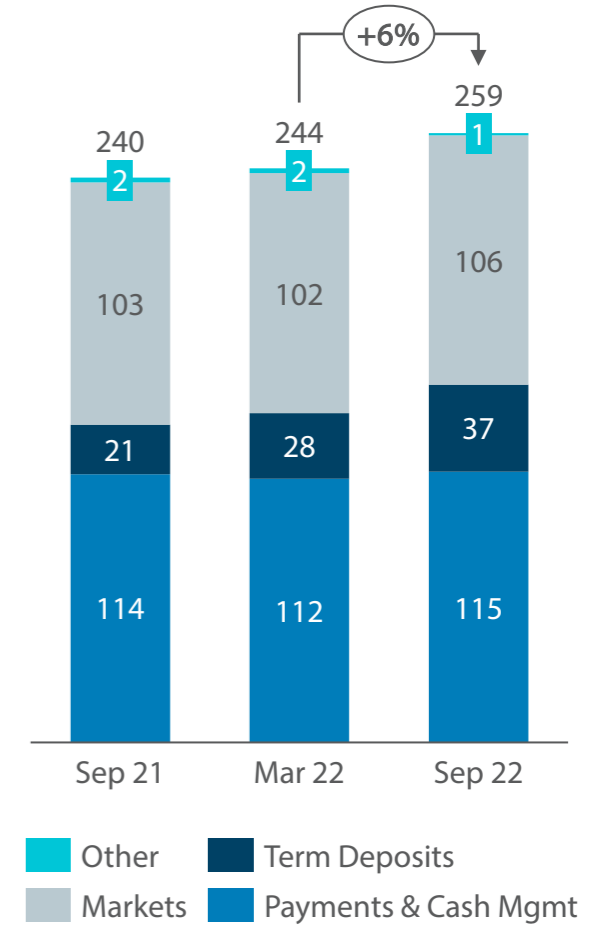
Australia Commercial, \$b



New Zealand, NZDb



Institutional, \$b



Basis: Continuing Operations

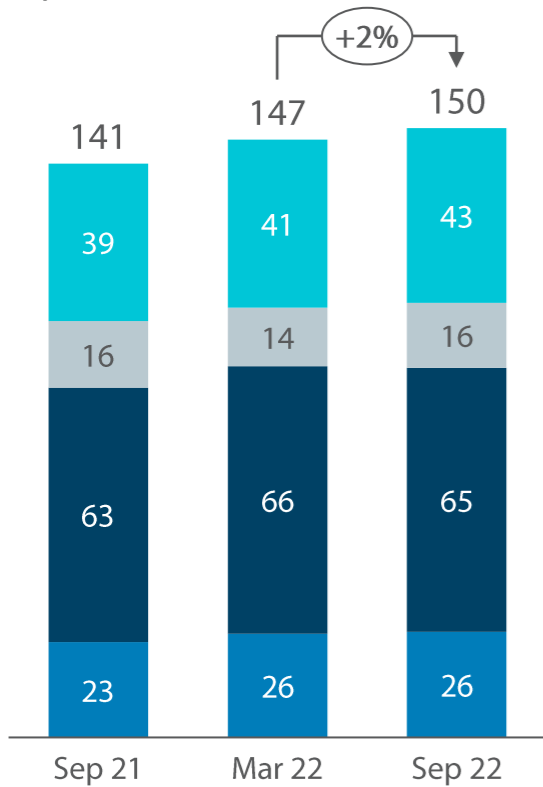


# 顧客預金

継続事業

## オーストラリア個人部門

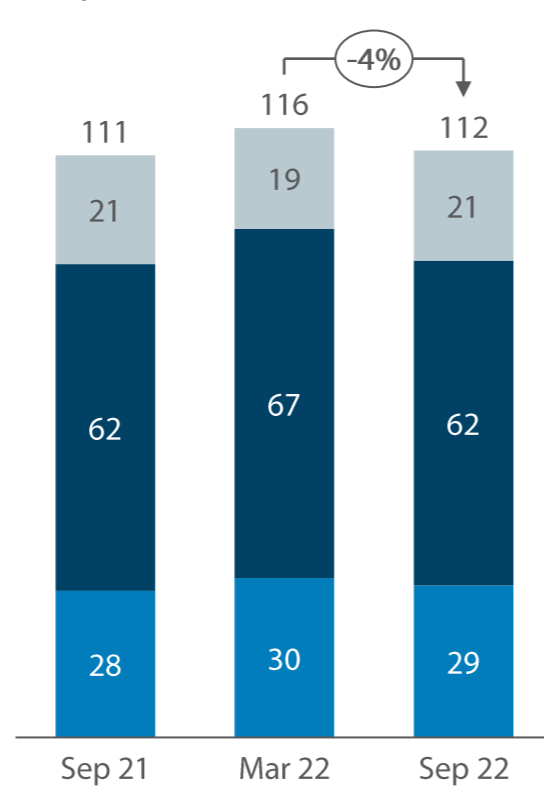
10億ドル



オフセット  
貯蓄  
定期預金  
銀行取引

## オーストラリア事業法人部門

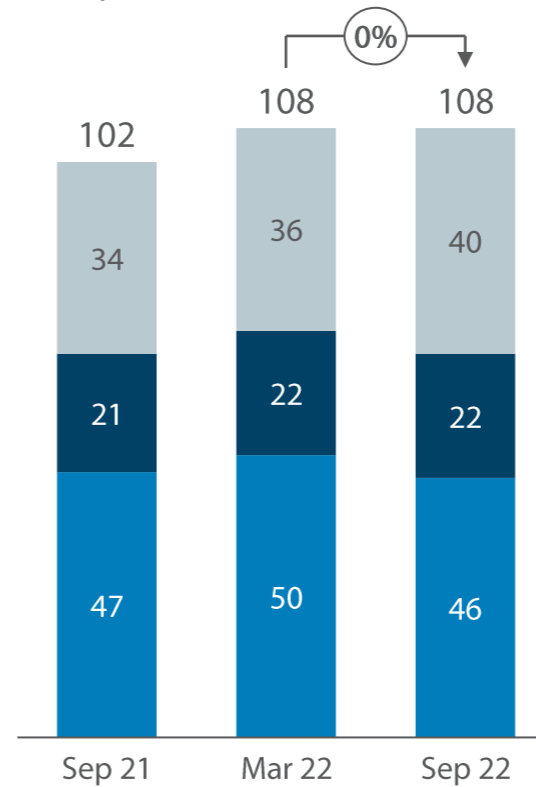
10億ドル



定期預金  
貯蓄  
銀行取引

## ニュージーランド部門

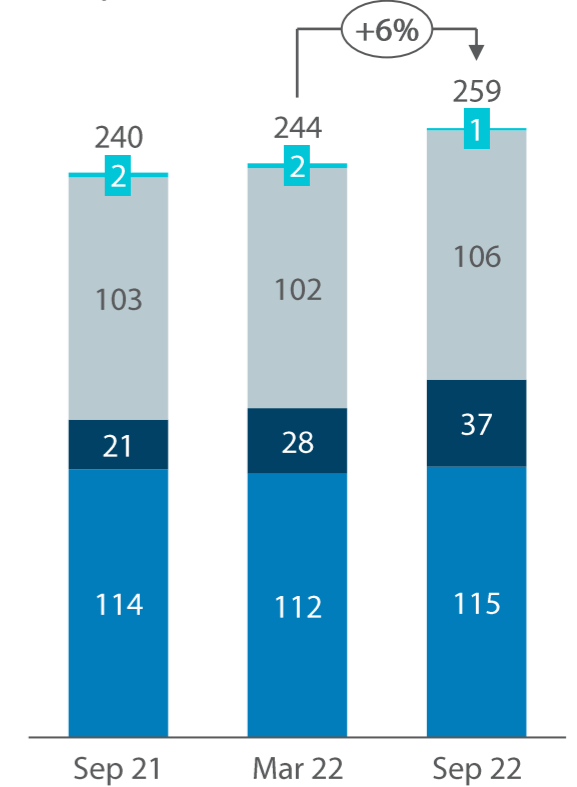
10億NZドル



定期預金  
貯蓄  
銀行取引

## 企業・法人部門

10億ドル



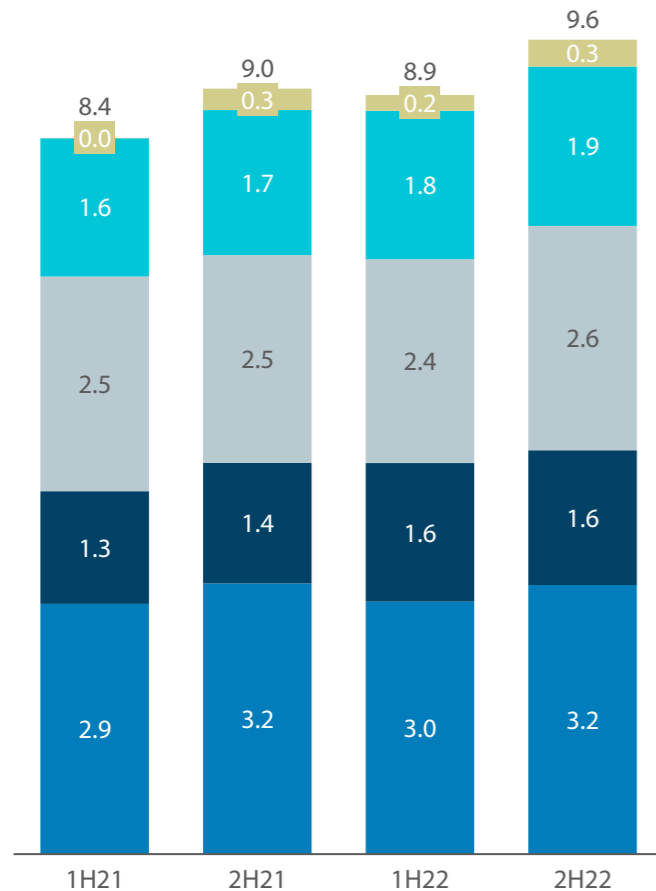
その他  
定期預金  
マーケット  
支払・キャッシュマネジメン



# TOTAL OPERATING INCOME

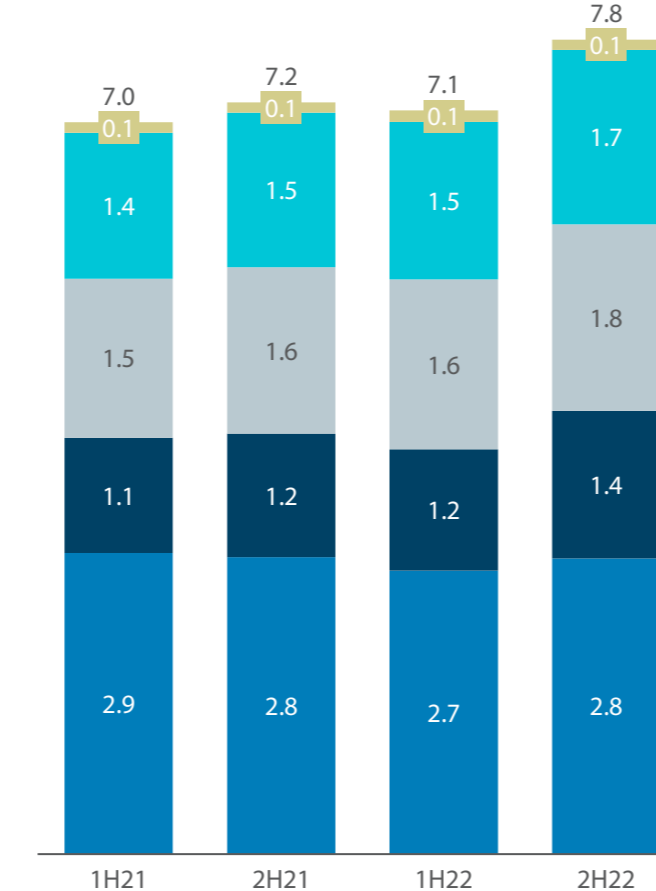
## CONTINUING OPERATIONS

Total income by division, \$b



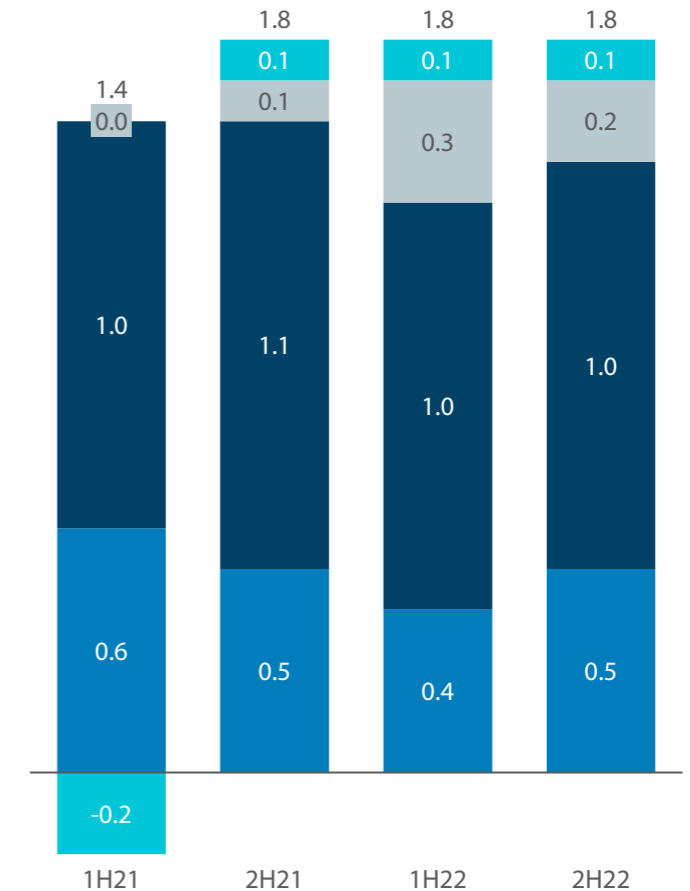
■ Australia Retail    ■ Institutional    ■ Other  
■ Australia Commercial    ■ New Zealand

Net interest income by division, \$b



■ Australia Retail    ■ Institutional    ■ Other  
■ Australia Commercial    ■ New Zealand

Other operating income, \$b



■ Markets    ■ Other  
■ Fee & comm.    ■ Share of associates' profit / (loss)

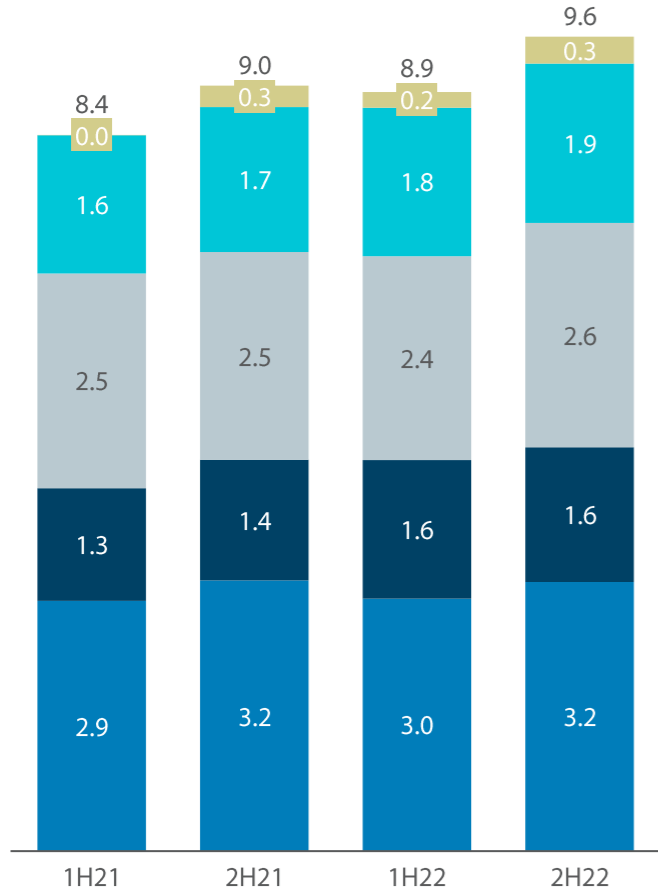


# 営業収入

継続事業

## 部門別収入

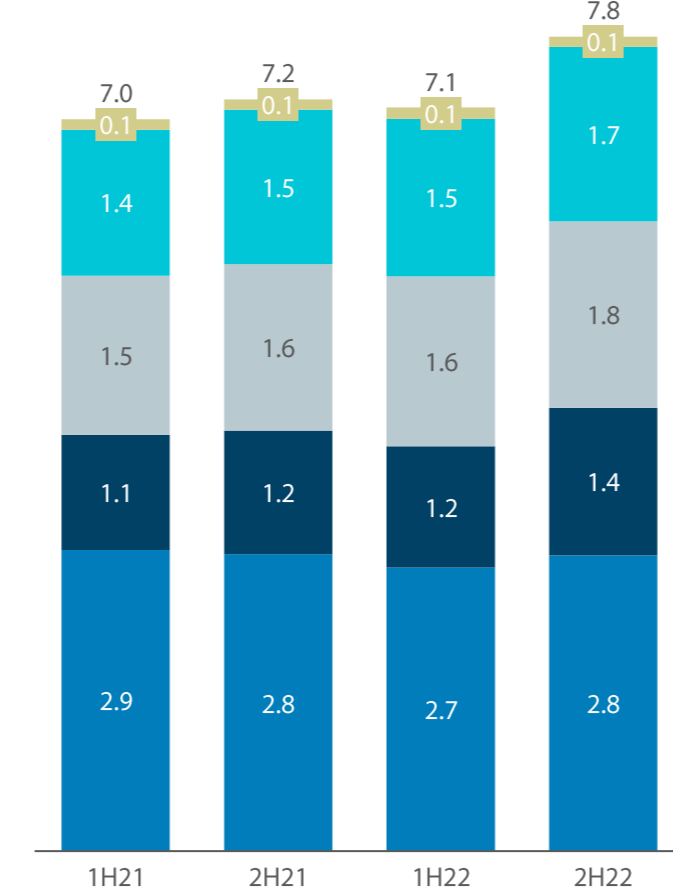
10億ドル



■ 豪個人    ■ 企業・法人    ■ その他  
■ 豪事業法人    ■ NZ

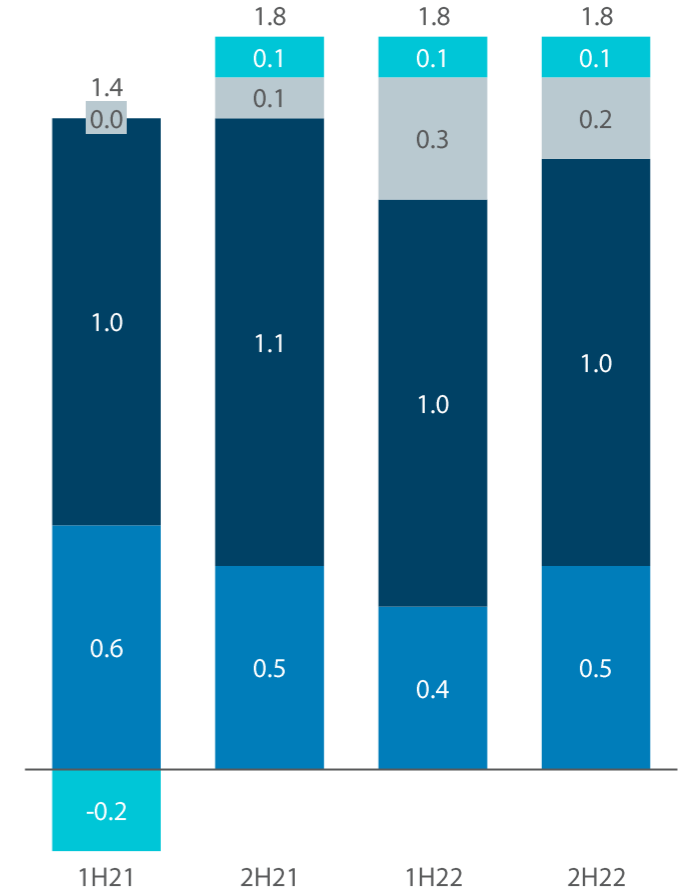
## 部門別純金利収入

10億ドル



■ 豪個人    ■ 企業・法人    ■ その他  
■ 豪事業法人    ■ NZ

## その他営業収入 10億ドル

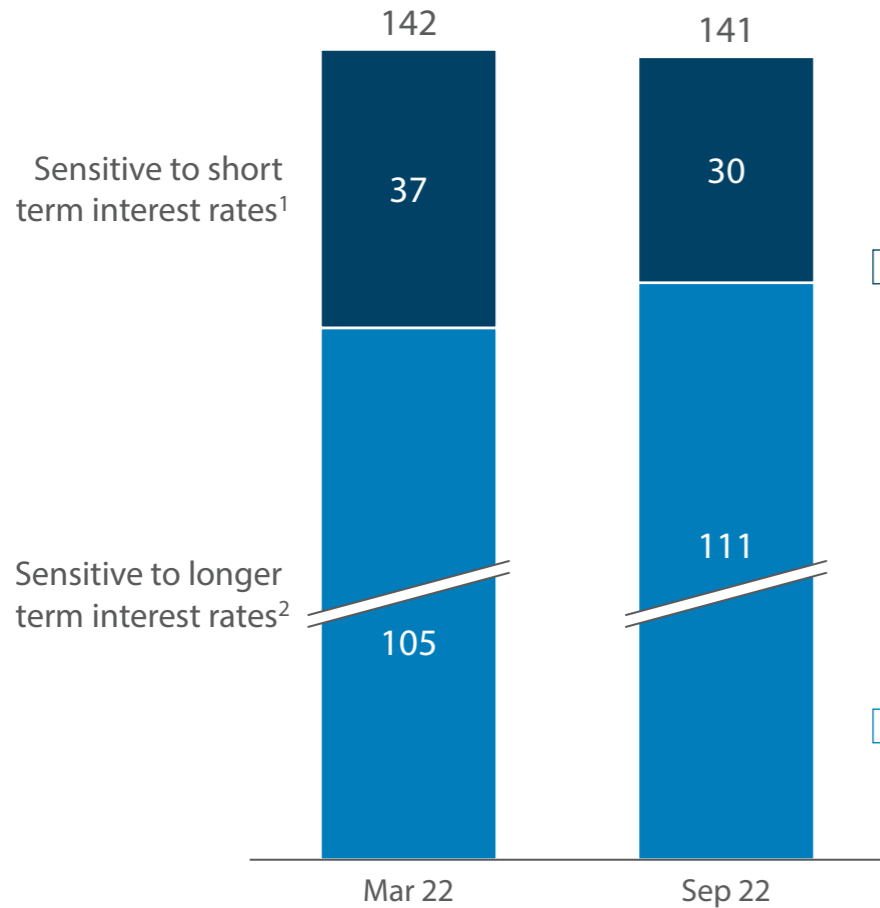


■ マーケッツ    ■ その他  
■ 手数料    ■ 関連損益

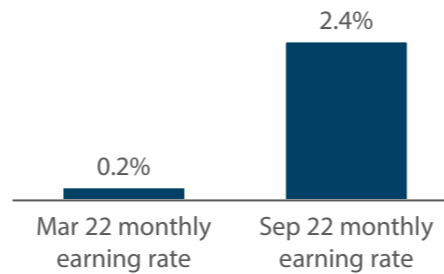


# ILLUSTRATIVE CAPITAL AND REPLICATED DEPOSIT PORTFOLIO BENEFITS FROM INCREASING AUD, NZD, USD RATE ENVIRONMENT

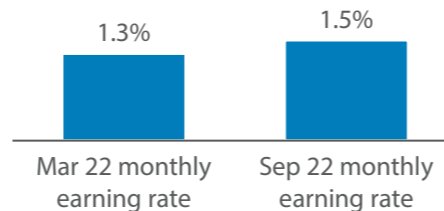
## Portfolio Balance, EOP \$b



## Portfolio interest earning rates impact<sup>3</sup>



Further benefits are dependent on future central bank rate decisions



Further benefits of higher current term interest rates will be seen progressively as maturities are gradually reinvested over next 5 years. Step-up is non-linear.

## Illustrative potential NII benefit

PROSPECTIVE BENEFIT <sup>4</sup> FROM HIGHER INTEREST EARNING RATES		
Relative to 12 months ended Sep 2022	In Year 1 (FY23)	In Year 3 (FY25)
Additional NII earned	~+\$1.5b	~+\$3.2b
Delta on Group NIM	~+17bps	~+34bps

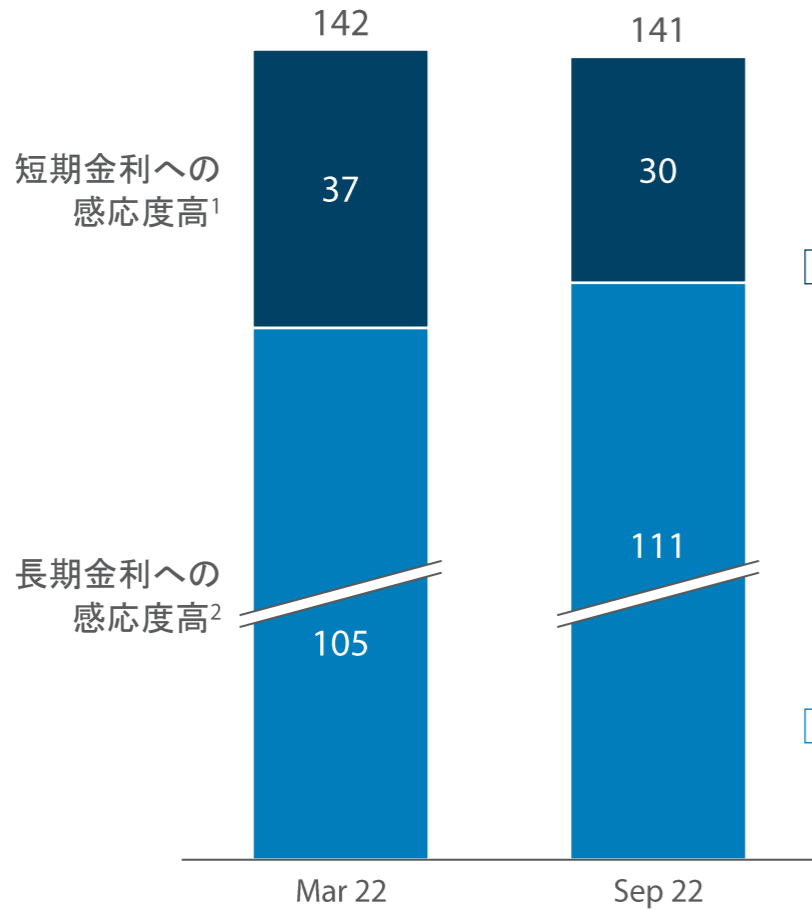
This page may contain forward-looking statements or opinions. Please refer to ANZ's Disclaimer and Important Notice with respect to such statements on page 1

- Overnight to 3 month interest rates
- Primarily 3-to-5-year term interest rates
- Mar 22 and Sep 22 Month rates denote actual portfolio monthly earnings rate achieved
- Future years illustration highlights the potential impact on NII assuming current longer term reinvestment rates are maintained, and shorter-term interest rates follow the path currently forecast by ANZ Research (as at 25 October 2022). Rate timing and magnitude outlined on page 55. Key assumptions: Stable FX rates; Replicating and Capital Portfolio construct remains at current levels in terms of volumes, regions and tenor mix; benefits relate only to Capital and Replicating portfolio. This is a simplified analysis and does not capture the impact of any additional management actions, competitive pressures or other uncertainties

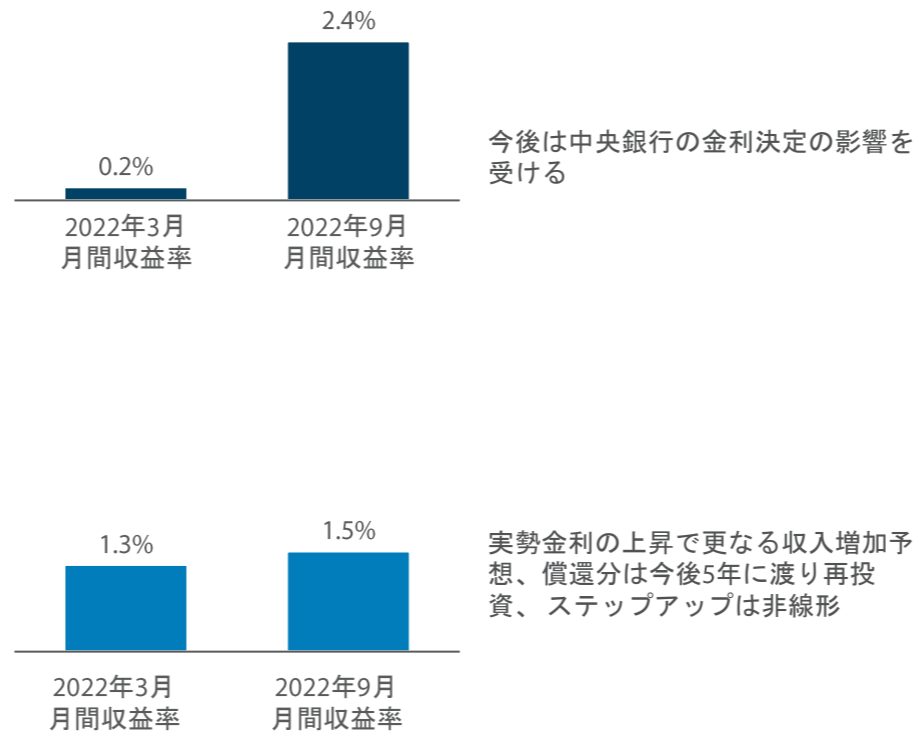


# 資本・複製預金ポートフォリオは豪・NZ・米金利上昇の恩恵を受ける

## ポートフォリオ残高 期末、10億ドル



## ポートフォリオ金利収益率への影響<sup>3</sup>



## NII改善の可能性

### 金利上昇による収益増加予想<sup>4</sup>

	2022年9月までの1年との比較	1年目 (2023年度)	3年目 (2025年度)
NII追加収入		約15億ドル増加	約32億ドル増加
グループNIMデルタ		~+17bp	~+34bp

本ページには将来の見通しや意見が含まれている可能性があります。詳細は1ページ目の重要なお知らせを参照願います。

1. 翌日物から3カ月金利  
 2. 主に3-5年金利  
 3. 2022年3月と2022年9月はポートフォリオの実際の月間収益  
 4. 先の年度の数字では、現行長期再投資率は維持、短期金利はANZ予想（2022年10月25日に出した予想）に沿うという前提で予想されるNIIへの影響。55ページに金利の変化を掲載。為替レートは一定、複製・資本ポートフォリオの金額、地域、期間等の内容は現状のまま、資本・複製ポートフォリオに関連した収益増加のみ。簡素化した分析であり、それ以外の対応、競争、その他不確定要素の影響は考慮していない。



# INTEREST RATE SENSITIVITY

## Illustrative path & magnitude of movements

Short term interest rate outlook – based on ANZ research forecasts<sup>1</sup>

Interest Rate Forecasts (%)	Dec 22	Mar 23	Jun 23	Sep 23	Dec 23	Mar 24	Jun 24
RBA Cash Rate	2.85	3.35	3.60	3.60	3.60	3.60	3.60
NZ OCR	4.25	5.00	5.00	5.00	5.00	5.00	5.00
US Fed Funds Rate <sup>2</sup>	4.25	4.75	5.00	5.00	5.00	5.00	5.00

Current term interest rates earned on maturing capital and replicating portfolio tranches

Term Interest Rates <sup>1</sup> (%)	Current
AUD 5 year	4.34
NZD 3 year	5.11
NZD 5 year	4.97
USD 1 year	4.93

1. Effective as at 25 October 2022

2. For the US, the rate is the ceiling of Fed Fund's corridor





# 金利感応度

## 金利予想

短期金利予想 – ANZ調査部予想に基づく<sup>1</sup>

金利予想 (%)	Dec 22	Mar 23	Jun 23	Sep 23	Dec 23	Mar 24	Jun 24
豪キャッシュレート (政策金利)	2.85	3.35	3.60	3.60	3.60	3.60	3.60
ニュージーランドOCR (政策金利)	4.25	5.00	5.00	5.00	5.00	5.00	5.00
米FF金利 <sup>2</sup>	4.25	4.75	5.00	5.00	5.00	5.00	5.00

資本と複製ポートフォリオの各トランシェの償還に対する実勢金利

長期金利 <sup>1</sup> (%)	金利
豪5年	4.34
NZ3年	5.11
NZ5年	4.97
米1年	4.93

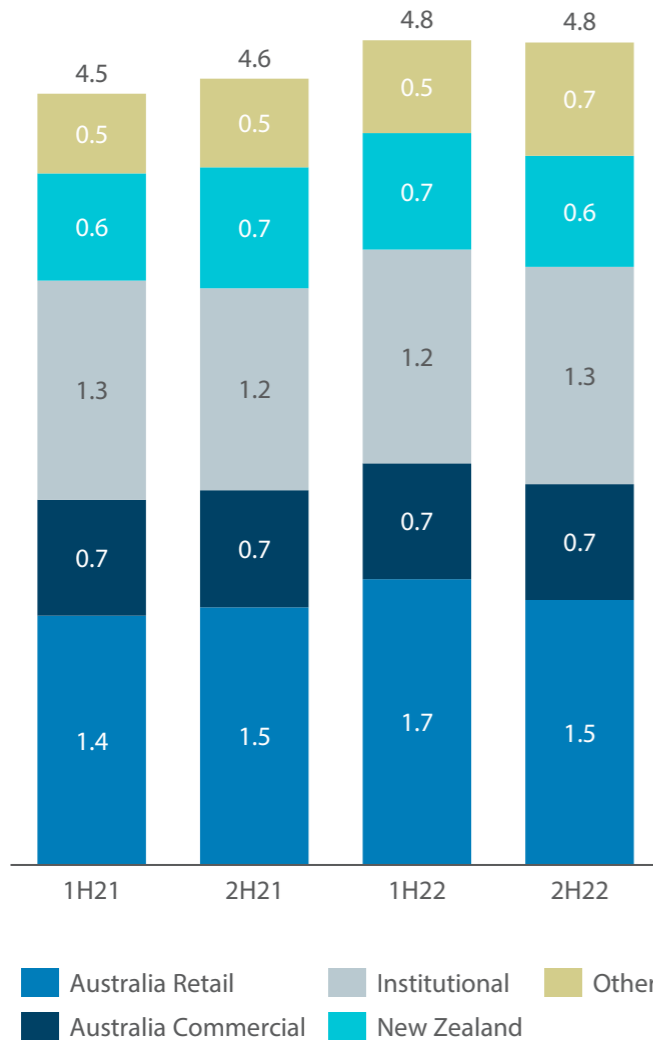
1. 2022年10月25日時点の予想

2. 米国金利はFF金利コリドーの上限



# EXPENSE MANAGEMENT

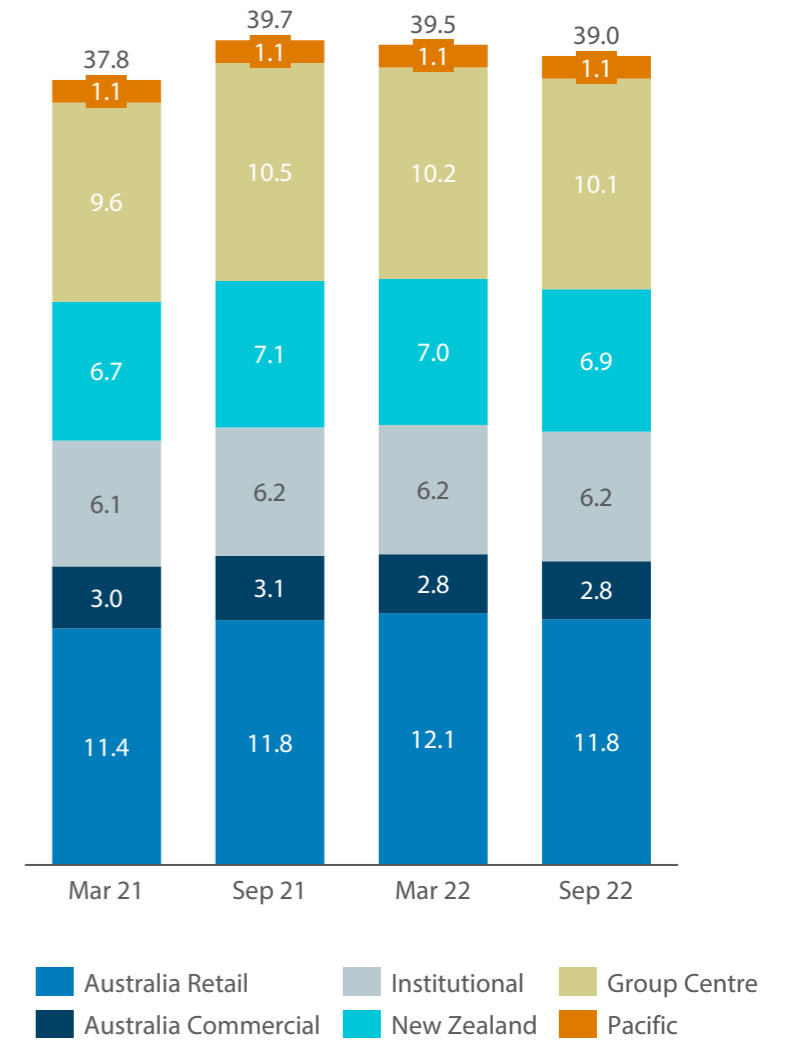
Total expenses by division, \$b



Total expenses by category, \$b



Full time equivalent staff, '000s



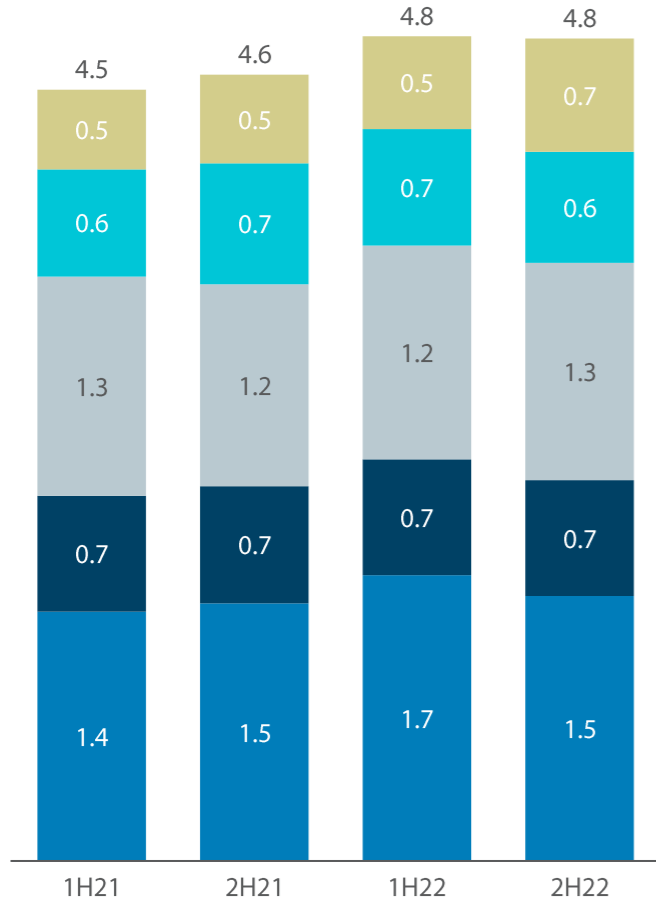
Basis: Continuing Operations



# 費用管理

## 事業部門別費用

10億ドル

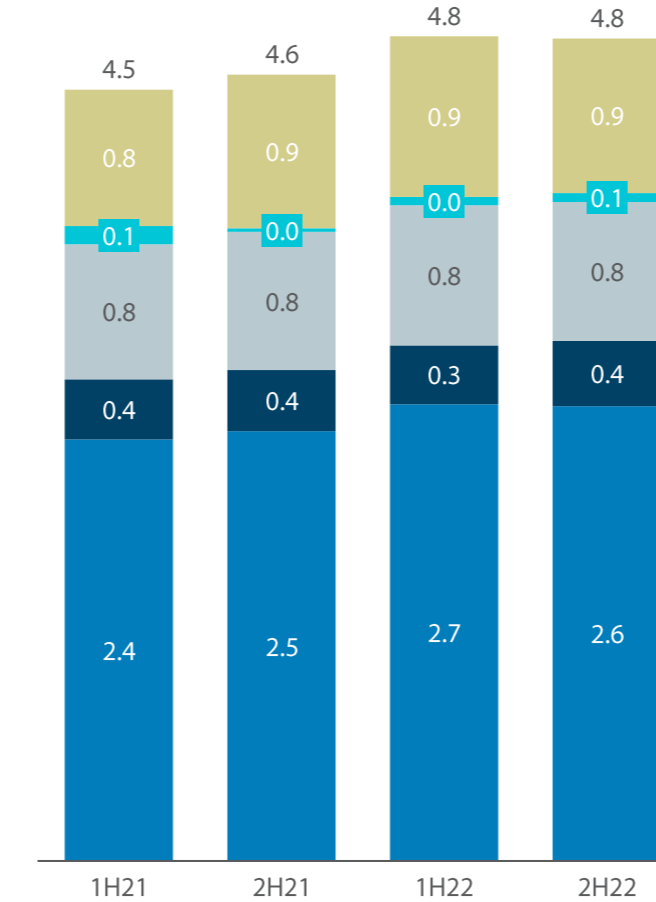


■ 豪個人    ■ 企業・法人    ■ その他  
■ 豪事業法人    ■ NZ

継続事業ベース

## 費用種別

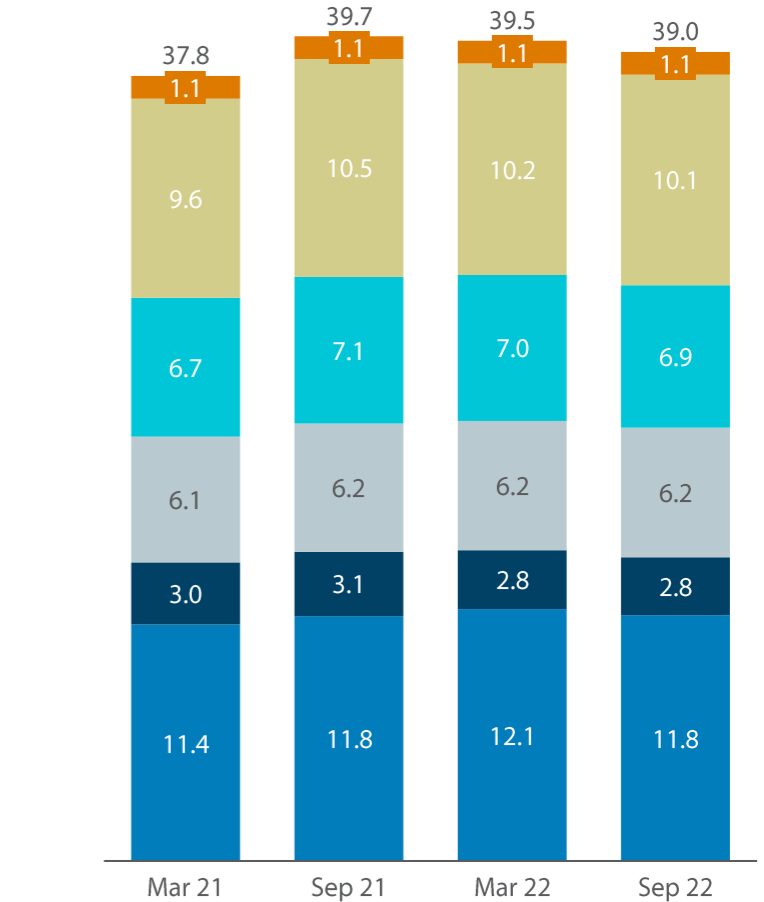
10億ドル



■ 人件費    ■ IT    ■ その他  
■ 敷地    ■ 組織再編

## 専属従業員 換算 (FTE)

1,000人



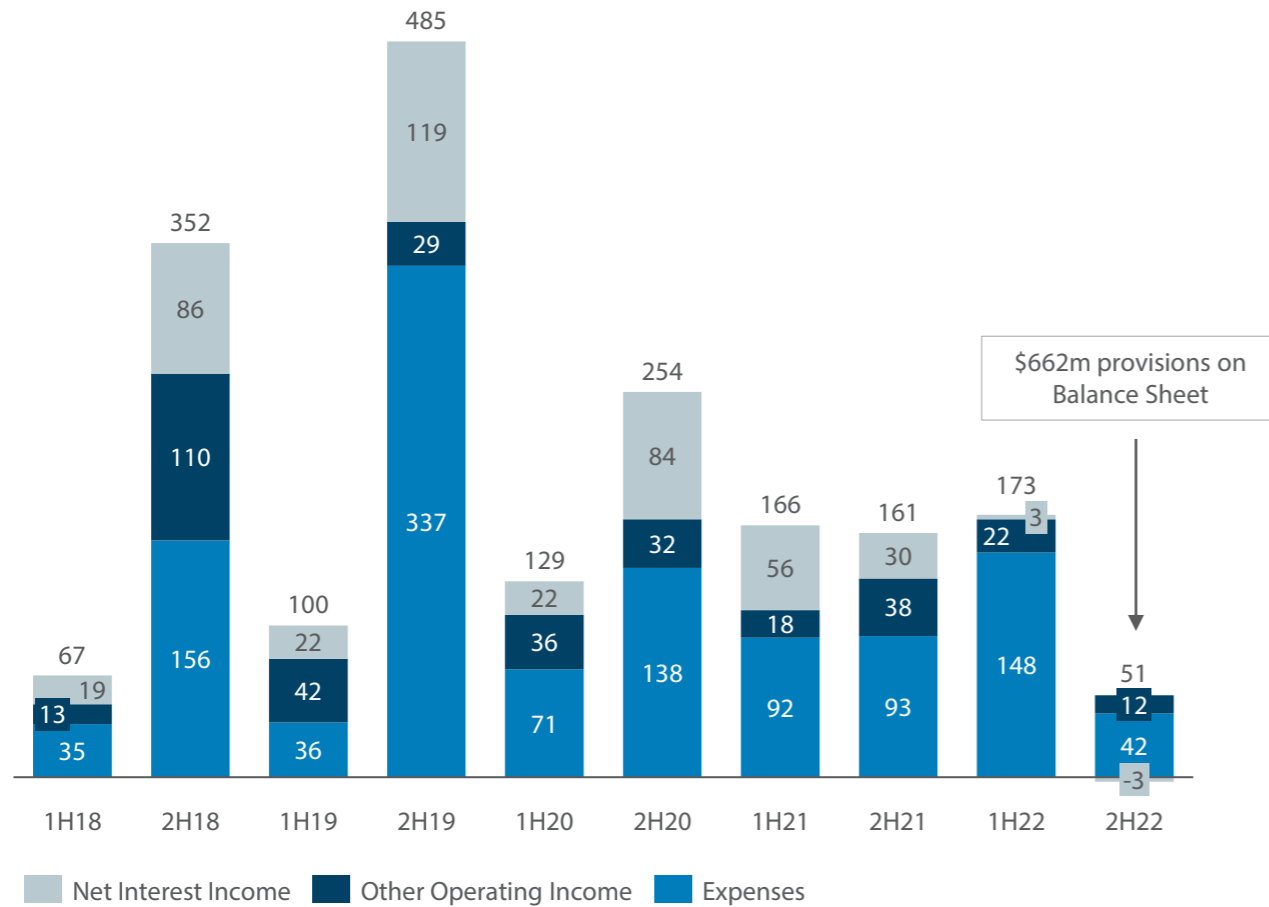
■ 豪個人    ■ 企業・法人    ■ グループセンター  
■ 豪事業法人    ■ NZ    ■ 太平洋地域



# LARGE / NOTABLE ITEMS

## Customer Remediation, \$m

Continuing Operations Pre-Tax



## Large / Notable items, \$m

	FY21	1H22	2H22	FY22
Cash Profit	(854)	(41)	(113)	(154)
Business divestments/closures	(146)	249	(6)	243
Customer remediation and Litigation	(269)	(133)	(43)	(176)
Restructuring	(92)	(31)	(37)	(68)
Asian associate items and M&A related costs	(347)	-	(10)	(10)
Withholding tax	-	(126)	-	(126)
Lease modification	-	-	(17)	(17)

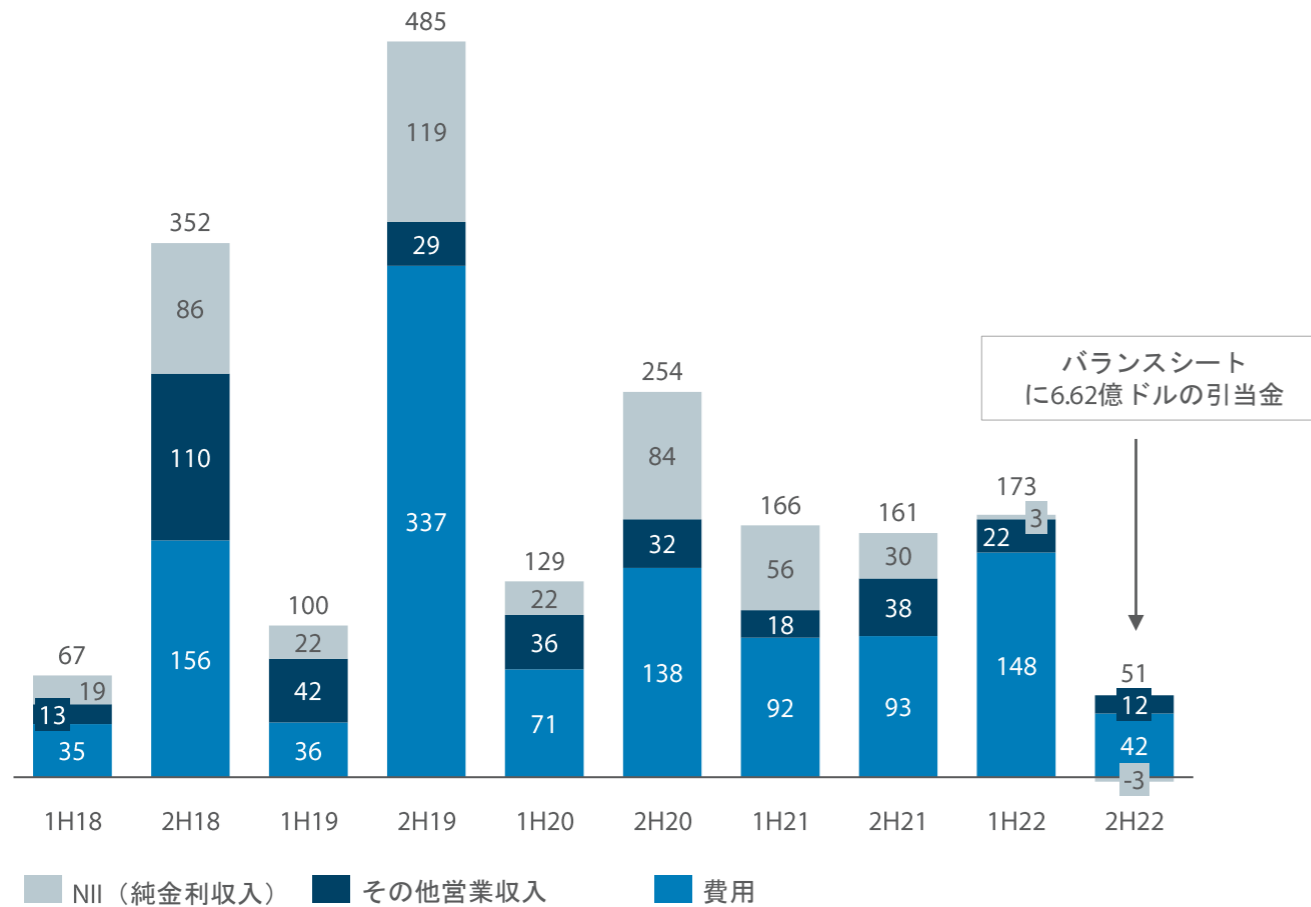


# 金額の大きい/特筆すべき項目 (L/N)

## 顧客修復

100万ドル

継続事業、税引前



## 金額の大きい/特筆すべき項目 100万ドル

	FY21	1H22	2H22	FY22
現金利益	(854)	(41)	(113)	(154)
事業売却・開示	(146)	249	(6)	243
顧客修復・訴訟	(269)	(133)	(43)	(176)
再構築	(92)	(31)	(37)	(68)
アジア関連会社・M&A関連費用	(347)	-	(10)	(10)
源泉税	-	(126)	-	(126)
リース変更	-	-	(17)	(17)

# 2022 FULL YEAR RESULTS

ENVIRONMENT, SOCIAL & GOVERNANCE (ESG)

INVESTOR DISCUSSION PACK

# 2022 FULL YEAR RESULTS

ESG（環境・社会・ガバナンス）  
INVESTOR DISCUSSION PACK



# ESG GOVERNANCE OVERVIEW



## Board of Directors

Paul O'Sullivan, Chairman

### Audit Committee

Chair: Christine O'Reilly

### Risk Committee

Chair: Graeme Liebelt

### Ethics, Environment, Social And Governance (EESG) Committee

Chair: Paul O'Sullivan

### Digital Business and Technology Committee

Chair: Jane Halton

### Human Resources Committee

Chair: Ilana Atlas

### Nomination and Board Operations Committee

Chair: Paul O'Sullivan

### Ethics and Responsible Business Management Committee (ERBC)

Accountable to the Board EESG Committee. Chaired by CEO

A leadership & decision-making body that exists to advance ANZ's purpose. It generally meets five times per year. It comprises senior executives from business divisions & Group functions

### Risk Governance Oversight Committee

Accountable and reports to the Board

Chaired by CRO

A leadership and decision-making body that exists to oversee ANZ's response to the self-assessment of governance, culture and accountability. It is comprised of Group Executives from business divisions and Group functions.

### Climate Advisory Forum

Chaired by our Group Executive Institutional

The forum supports the execution of our climate policy, disclosures and related matters including climate opportunities across the Group, subject to approval by management and Board Committee, ERBC and EESG.





# ESG（環境・社会・ガバナンス） - ガバナンス概要





# BOARD AND EXECUTIVE COMMITTEES AT WORK TOGETHER

Indicative responsibilities demonstrate how committees manage ESG

Ethics, Environment, Social and Governance Board Committee	
Purpose: oversee measures to advance ANZ's purpose, focusing on ethical, environmental, social and governance matters	
Oversight of the Ethics and Responsible Business Committee	Review and monitor ethical and ESG risks and opportunities
Oversight and approval of ANZ's sustainability objectives	Oversight and approval of corporate governance policies and principles
Oversight and approval of ESG reporting	Oversight of elements of Whistleblowing, including the policy and the ANZ Code of Conduct and Ethics

Ethics and Responsible Business Management Committee	
Purpose: seeks to ensure ANZ operates responsibly and achieves fair, ethical and balanced stakeholder outcomes	
Discuss and decide on ethical and ESG risks and opportunities	Establish decision-making principles and guide choices on industry sectors, customers and transactions we bank and how we bank
Review the fairness of ANZ's approach to customers	Monitor progress against ANZ's sustainability priorities including ESG targets and the 'What We Care About Most' agenda
Brand and values are aligned with our community investment, strategic partnerships and corporate sponsorships	Review and decide sensitive wholesale transactions



# 取締役会と経営委員会が協力

各委員会はESG管理において以下の役割を担う

## 倫理・環境・社会・ガバナンス委員会

目的：倫理・環境、社会、ガバナンスに焦点を当ててANZの目標達成度を監視

倫理・レスポンシブルビジネス委員会を監視

倫理・ESG関連リスクとビジネスチャンスをレビュー・監視

ANZのサステナビリティ目標の監視と承認

コーポレートガバナンスのポリシーと原理の監視と承認

ESG報告の監視と承認

ポリシーとANZのコードオブコンダクト、倫理コードを含む内部告発の対応

## 倫理・レスポンシブルビジネスマネジメント委員会

目的：ANZがレスポンシブルで公平な運営を行い、倫理的でバランスの取れた株主価値を生むことを目指す

倫理、ESG関連のリスクとビジネスチャンスを議論、意思決定

意思決定原理の確立と銀行業務における業種、顧客、取引の選択、業務内容の指針

ANZの顧客対応の公平性を評価

ESG目標と「What We Care About Most」関連事項を含むANZのサステナビリティ優先順位を監視

コミュニティ投資、戦略的パートナーシップ、企業スポンサーに合ったブランドと価値



センシティブな大口取引に関するレビューと決定



# OUR FY22 ESG PERFORMANCE AGAINST TARGETS

## Financial Wellbeing

Improving the financial wellbeing of our people, customers and communities by helping them make the most of their money throughout their lives

Target	Performance
<p>Support 1.3 million customers to save regularly, by end 2022 (Australia/New Zealand)</p>	<p>Since October 2021, we have supported nearly <b>1.5 million customers</b> to save regularly, including through:</p> <ul style="list-style-type: none"> <li>○ Delivery of Your Money Report into ANZ App and internet banking (Australia)</li> <li>○ Saver Plus, ANZ's matched savings program delivered in conjunction with community partners (Australia)</li> <li>○ Delivery of a savings campaign that encouraged active savings habits of regular deposits into customers savings accounts (New Zealand)</li> </ul> 
<p>Publish Adult Financial Wellbeing Research to inform our product design and financial literacy program delivery, by end 2022</p>	<ul style="list-style-type: none"> <li>• The triennial Adult Financial Wellbeing Survey and related communications were published in December 2021</li> <li>• We continue to share survey insights with key internal stakeholders and external stakeholders</li> </ul> 

Our ESG targets support **12 of the 17** United Nations Sustainable Development Goals  
 This year we have achieved or made good progress against 63% of our targets, and set refined targets against 37%

See our 2022 ESG Supplement for the complete suite of FY22 ESG targets and details on full year performance (when released)



Our 2022 Climate-related Financial Disclosures will be released prior to our Annual General Meeting (AGM)



# ANZの2022年度のESG目標達成度

## フィナンシャル・ウェルビーイング

従業員、顧客、コミュニティのフィナンシャルウェルビーイングを改善、生涯の資金を最大限活用する為のサポート

目標	達成度
<p>年末までに130万顧客の定期的な貯蓄をサポート (オーストラリア、ニュージーランド)</p>	<p>2021年10月以降、約150万顧客の定期的な貯蓄をサポート、具体的には以下の対応を行う。</p> <ul style="list-style-type: none"> <li>○ ANZのアプリとインターネットバンキングに資金レポートを組み込む(オーストラリア)</li> <li>○ コミュニティのパートナーと協力してANZの貯蓄奨励プログラムであるSaver Plusが稼働(オーストラリア)</li> <li>○ 貯蓄を習慣づけ、定期的に貯蓄口座に入金する貯金キャンペーンを実施(ニュージーランド)</li> </ul> 
<p>2022年末までに成人フィナンシャルウェルビーイング調査を公表、ANZの商品設計と金融リテラシープログラムを紹介</p>	<ul style="list-style-type: none"> <li>● 3年毎に実施している成人フィナンシャルウェルビーイング調査とそれに関連した報告書を2021年12月に公表</li> <li>● 調査結果をグループ内外の主要関係者と引き続き共有</li> </ul> 

ANZのESG目標は国連サステナブル開発目標17項目のうち12項目をカバーしている

今年は目標のうち63%において順調な進捗、37%で目標を引き上げ

2022年度の一連のESG目標と達成度に関する詳細は2022年度ESG Supplementを参照願います(発行予定)



2022年度ANZ気候変動財務開示は年次株主総会前に公表



# OUR FY22 ESG PERFORMANCE AGAINST TARGETS

## Environmental Sustainability

Supporting household, business and financial practices that improve environmental sustainability

Target	Performance
<p>Fund and facilitate at least AU\$50 billion by 2025 towards sustainable solutions for our customers</p>	<p>Since October 2019, we have funded and facilitated <b>AU\$40.04 billion</b> towards the target, of which <b>AU\$25.79 billion</b> is funded and <b>AU\$14.24 billion</b> is facilitated</p> 
<p>Engage with 100 of our largest emitting business customers to encourage them to, by end 2024: strengthen their low carbon transition plans so that more customers achieve a 'well developed' or 'advanced' rating; and enhance their efforts to protect biodiversity</p>	<ul style="list-style-type: none"> <li>Engagement with 100 of our largest emitting business customers has continued</li> <li>This year we broadened our engagement to include a focus on biodiversity, encouraging and supporting 100 of our largest emitting business customers to identify and manage their potential impacts and dependencies on biodiversity</li> <li>Customers continue to value our engagement on this topic, and our perspectives</li> </ul> 

See our 2022 ESG Supplement for the complete suite of FY22 ESG targets and details on full year performance (when released)



Our 2022 Climate-related Financial Disclosures will be released prior to our Annual General Meeting (AGM)



# ANZの2022年度のESG目標達成度

## 環境サステナビリティ

環境サステナビリティ改善を目指して家計と企業の財務業務をサポート

目標	達成度
<p>2025年までにサステナブルソリューションに少なくとも500億ドルの資金とファシリティを提供</p>	<p>2019年10月以降、目標に向けて400.4億豪ドルの資金を提供、その内257.9豪ドルが融資、142.4億豪ドルがファシリティ</p> 
<p>2024年末までにANZの二酸化炭素排出量の多い顧客上位100社の低カーボン移行計画の強化をサポート、格付けが「well developed」若しくは「advanced」の顧客が増加、生物多様性保護の取り組みも強化</p>	<ul style="list-style-type: none"> <li>二酸化炭素排出量の多い法人顧客上位100社に対するエンゲージメント継続</li> <li>今年ANZでは生物多様性に焦点を当て、排出量の大きい上位100社に対して生物多様性への影響を認識・管理を含めてエンゲージメントを拡大</li> <li>顧客が当該分野でのANZのエンゲージメントと方針を引き続き評価</li> </ul> 

2022年度の一連のESG目標と達成度に関する詳細は2022年度ESG Supplementを参照願います（発行予定）



2022年度ANZ気候変動財務開示は年次株主総会前に公表



# OUR FY22 ESG PERFORMANCE AGAINST TARGETS

## Environmental Sustainability

Supporting household, business and financial practices that improve environmental sustainability

Target	Performance
<p>Develop an enhanced climate risk management framework that strengthens our governance and is responsive to climate change, by end 2022</p>	<p>We have continued to <b>improve our management of climate risks</b> within our risk management framework through workstreams focused on regulatory monitoring, policy and processes, risk appetite, data and analytics through:</p> <ul style="list-style-type: none"> <li>• Reviewing and assessing current and emerging regulatory requirements across the jurisdictions in which we operate</li> <li>• Refining our Risk Appetite Statements for Institutional and including climate risk in lending criteria documents in the Australia Retail, Commercial and New Zealand portfolios</li> <li>• Participating in the Australia Prudential Regulation Authority (APRA) Climate Vulnerability Assessment, which assessed the potential impact of physical and transition risks to parts of our Australian mortgages and business lending portfolios</li> </ul> 
<p>Reduce the direct impact of our business activities on the environment<sup>1</sup> increasing renewable energy use to 100%<sup>2</sup> by 2025</p>	<p><b>39% of energy consumption</b> associated with our operations is from existing renewable energy projects</p> 

See our 2022 ESG Supplement for the complete suite of FY22 ESG targets and details on full year performance (when released)

Our 2022 Climate-related Financial Disclosures will be released prior to our Annual General Meeting (AGM)

1. Environmental reporting year is 1 July to 30 June, in line with the Australian regulatory reporting year.
2. Self-generated renewable electricity, direct procurement from offsite grid-connected generators e.g. Power Purchase Agreement (PPA) and default delivered renewable electricity from the grid, supported by credible attributes in accordance with RE100 technical guidelines







# ANZの2022年度のESG目標達成度

## 環境サステナビリティ

環境サステナビリティ改善を目指して家計と企業の財務業務をサポート

目標	達成度
<p>気候変動リスク管理を強化、ANZのガバナンスを改善、2022年末までに気候変動に対応</p>	<p>定期的なモニタリング、ポリシー、プロセス、リスクテイク、データ分析を中心としたANZのリスク管理の枠組み内で気候変動関連のリスク管理を引き続き改善する。具体的には以下の対応を行う。</p> <ul style="list-style-type: none"> <li>• 現行と新しい規制要件をANZが活動する各地域で見直す。</li> <li>• 機関投資家向けのANZリスク選好報告を改定し、オーストラリア個人・事業法人・ニュージーランドの気候変動リスクを融資評価ファイルに含める。</li> <li>• APRA（豪健全性規制庁）の気候脆弱性評価に参加、ANZのオーストラリア住宅ローンと企業融資ポートフォリオにおいて物理的な影響がある可能性・移行リスクを評価</li> </ul> 
<p>当社の企業活動が環境に直接的に与える影響を減らす<sup>1</sup>、2025年までに再生可能エネルギーの比率を100%に<sup>2</sup></p>	<p>ANZの運営におけるエネルギー消費の39%が既存の再生可能エネルギープロジェクトからのもの</p> 

2022年度の一連のESG目標と達成度に関する詳細は2022年度ESG Supplementを参照願います（発行予定）

2022年度ANZ気候変動財務開示は年次株主総会前に公表


1. オーストラリアの規制当局への報告年に合わせて環境報告年度は7月1日から6月30日まで
2. 再生可能自家発電、PPA（電力購入契約）のようなグリッド接続オフサイト発電やグリッドからの基本配送再生可能電力からの直接供給、RE100技術指針に沿った信頼できる内容の電力



# OUR FY22 ESG PERFORMANCE AGAINST TARGETS


## Housing

Improving the availability of suitable and affordable housing options for all Australians and New Zealanders

Target	Performance
<p>Fund &amp; facilitate AU\$10 billion of investment by 2030 to deliver more affordable, accessible and sustainable homes to buy and rent (Australia /New Zealand)</p>	<p>Since October 2018, we have funded and facilitated over <b>AU\$4.4 billion</b> to support the delivery of more affordable, accessible and sustainable homes to buy and rent</p> 

## Fair and responsible banking

Keeping pace with the expectations of our customers, employees and the community, behaving fairly and responsibly and maintaining high standards of conduct

Target	Performance
<p>Achieve the 17 actions in our Reconciliation Action Plan, by end 2024 (Australia)</p>	<p>We made good progress against the 17 actions in our Reconciliation Action Plan, meeting 99% of commitments that fell due within 2022</p> 

See our 2022 ESG Supplement for the complete suite of FY22 ESG targets and details on full year performance (when released)

Our 2022 Climate-related Financial Disclosures will be released prior to our Annual General Meeting (AGM)



# ANZの2022年度のESG目標達成度

## 住宅市場

オーストラリアとニュージーランドの適切でアフォーダブルな住宅の購入を可能に

### 目標

2030年までにアフォーダブル、アクセシブル、サステナブルな住宅の購入と賃貸の為に100億豪ドルの投資に融資とファシリティを提供（オーストラリア・ニュージーランド）

### 達成度

2018年10月以降、よりアフォーダブル、アクセシブル、サステナブルな住宅の購入と賃貸住宅の為に44億豪ドルの融資とファシリティを提供



## 公平なレスポンシブルバンキング（責任あるバンキング）

顧客、従業員、コミュニティの期待に沿った公平でレスポンシブルな態度、高い基準を維持

### 目標

2024年末までにANZの原住民との調和計画（Reconciliation Action Plan）の17項目を達成（オーストラリア）

### 達成度

ANZのReconciliation Action Planの17項目において順調に進捗、2022年の達成目標の99%を満たす



2022年度の一連のESG目標と達成度に関する詳細は2022年度ESG Supplementを参照願います（発行予定）


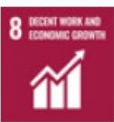
2022年度ANZ気候変動財務開示は年次株主総会前に公表



# OUR FY22 ESG PERFORMANCE AGAINST TARGETS

## Fair and responsible banking

Keeping pace with the expectations of our customers, employees and the community, behaving fairly and responsibly and maintaining high standards of conduct

Target	Performance
<p>Implement ANZ's new Customer Extra Care Framework, including enhanced training of 5,000 employees to build their capabilities with respect to identifying, supporting and referring impacted customers, by end 2022 (Australia)</p>	<p>Enhanced training has been provided to more than 5,000 Australian employees through a combination of leader-led meetings and workshops to identify and support customers in need of extra care. Topics include family violence, elder financial abuse, interpreter services, gambling harm, supporting customers with disability and those experiencing bereavement</p> 
<p>Implement ANZ's new human rights grievance mechanism, and publicly report on complaints received under the mechanism, by end 2022</p>	<ul style="list-style-type: none"> <li>• The grievance mechanism materials were made available on ANZ.com in November 2021. No complaints have been received to date</li> <li>• Internal process documentation will be continually reviewed and refined</li> </ul> 

See our 2022 ESG Supplement for the complete suite of FY22 ESG targets and details on full year performance (when released)



Our 2022 Climate-related Financial Disclosures will be released prior to our Annual General Meeting (AGM)



# ANZの2022年度のESG目標達成度

## 公平なレスポンスブルバンキング（責任あるバンキング）

顧客、従業員、コミュニティの期待に沿った公平でレスポンスブルな態度、高い基準を維持

目標	達成度
<p>2022年末までに新たに顧客エクストラケア制度を導入し、対象となる顧客の認識・サポートの為に強化研修を従業員5,000人に実施（オーストラリア）</p>	<p>専門スタッフによる会議とワークショップでエクストラケアが必要な顧客を見分けてサポートする為の強化研修をオーストラリアの従業員5,000人以上を対象に実施、家庭内暴力、高齢者への金銭的虐待、通訳サービス、ギャンブル依存、障害者、死別を経験した顧客のサポートが含まれる。</p> 
<p>2022年末までに新たな人権苦情処理制度を設定・導入、苦情の内容を公表</p>	<ul style="list-style-type: none"> <li>2021年11月にANZ.comで苦情処理資料を開示、今のところ批判意見はない</li> <li>社内作成書類の見直し・改定を続ける</li> </ul> 

2022年度の一連のESG目標と達成度に関する詳細は2022年度ESG Supplementを参照願います（発行予定）

2022年度ANZ気候変動財務開示は年次株主総会前に公表



# OUR ESG RELATED DISCLOSURES

The screenshot shows the ANZ website's ESG approach page. At the top, there's a navigation bar with 'Personal', 'Business', and 'Institutional' tabs, a search bar, and a 'Log In' button. Below the navigation, the page title is 'Our Environmental, Social and Governance (ESG) approach'. The main content area includes a paragraph about ANZ's purpose and ESG approach, followed by a large image of a woman in a field. On the left side, there's a 'Jump to' section with links for 'ESG news', 'ESG targets', and 'More on sustainability'. At the bottom, there's a 'Focus areas' section with four icons and corresponding text: 'Financial wellbeing', 'Environmental sustainability', 'Housing', and 'Fair and responsible banking'. Each focus area includes a brief description and a 'More about' link.

## ESG Supplement

ESG information & progress against our ESG targets

[anz.com.au/about-us/esg/reporting/esg-reporting/](https://anz.com.au/about-us/esg/reporting/esg-reporting/)

## ESG Briefing

Annual event to brief investors on ESG matters

[anz.com/content/dam/anzcom/shareholder/2022-ESG-investor-presentation-and-reference-pack.pdf](https://anz.com/content/dam/anzcom/shareholder/2022-ESG-investor-presentation-and-reference-pack.pdf)

## Climate Change Disclosures

Climate change commitment and climate related financial disclosures

[anz.com.au/about-us/esg-priorities/environmental-sustainability/climate-change/](https://anz.com.au/about-us/esg-priorities/environmental-sustainability/climate-change/)

## Human Rights

Our approach to human rights

[anz.com.au/about-us/esg-priorities/fair-responsible-banking/human-rights/](https://anz.com.au/about-us/esg-priorities/fair-responsible-banking/human-rights/)

## Housing

ANZ-CoreLogic Housing Affordability Report, the pre-eminent guide to trends & drivers of housing affordability across Australia

[anz.com.au/about-us/esg-priorities/housing/](https://anz.com.au/about-us/esg-priorities/housing/)

## Financial Wellbeing

Our financial wellbeing programs, incl. ANZ Roy Morgan financial wellbeing indicator

[anz.com.au/about-us/esg-priorities/financial-wellbeing/](https://anz.com.au/about-us/esg-priorities/financial-wellbeing/)



# ANZのESG開示

The screenshot shows the ANZ ESG reporting page. At the top, there is a navigation bar with 'Personal', 'Business', and 'Institutional' tabs, a search bar, and a 'Log In' button. Below this is a secondary navigation bar with categories like 'ESG', 'Financial wellbeing', 'Environment', 'Housing', 'Responsible banking', 'Community', 'Diversity & Inclusion', 'Policies & Practices', and 'ESG reporting'. The main content area features the heading 'Our Environmental, Social and Governance (ESG) approach' and a large image of a woman in a field. Below the heading, there is a 'Jump to' section with links for 'ESG news', 'ESG targets', and 'Reporting'. A 'Focus areas' section is also visible, listing 'Financial wellbeing', 'Environmental sustainability', 'Housing', and 'Fair and responsible banking' with brief descriptions and icons.

### ESG Supplement

ESGに関する情報、ESG目標に対する進捗を報告

[anz.com.au/about-us/esg/reporting/esg-reporting/](https://anz.com.au/about-us/esg/reporting/esg-reporting/)

### ESG Briefing

ESG関連の内容に対する投資家向け年一回のプレゼン

[anz.com/content/dam/anzcom/shareholder/2022-ESG-investor-presentation-and-reference-pack.pdf](https://anz.com/content/dam/anzcom/shareholder/2022-ESG-investor-presentation-and-reference-pack.pdf)

### 気候変動開示

気候変動への取り組みと気候関連財務開示

[anz.com.au/about-us/esg-priorities/environmental-sustainability/climate-change/](https://anz.com.au/about-us/esg-priorities/environmental-sustainability/climate-change/)

### 人権

人権に対するANZの取り組みの紹介

[anz.com.au/about-us/esg-priorities/fair-responsible-banking/human-rights/](https://anz.com.au/about-us/esg-priorities/fair-responsible-banking/human-rights/)

### 住宅市場

ANZ-CoreLogic住宅アフォーダビリティ報告、オーストラリアの住宅市場のトレンドと変動要因の専門的な分析

[anz.com.au/about-us/esg-priorities/housing/](https://anz.com.au/about-us/esg-priorities/housing/)

### フィナンシャルウェルビーイング

ANZ Roy Morgan フィナンシャルウェルビーイング指数を含むウェルビーイングプログラム

[anz.com.au/about-us/esg-priorities/financial-wellbeing/](https://anz.com.au/about-us/esg-priorities/financial-wellbeing/)



# OUR APPROACH TO CLIMATE

## ANZ's Climate Ambition

To be the leading Australia and New Zealand-based bank in supporting customers to transition to net zero emissions by 2050

### The opportunity

The pathway to net zero emissions presents significant financing opportunities

### Our environmental sustainability strategy

Support our customers in shifting to low carbon business models and operations through directing our finance, services and advice into key priority areas and sectors

### Our key focus areas to achieve our net zero ambition



Help our customers and industries to transition



Align lending decisions to the Paris goals



Engage constructively and transparently with stakeholders



Reduce our own impact and emissions

### Facilitated by...

Our Climate Change Commitment

Our sensitive sector policies and screening tools

An integrated risk management approach

Industry and product expertise

Staff with deep understanding of climate risks and opportunities





# 気候変動に対するANZのアプローチ

## 気候変動に対するANZの目標

オーストラリア・ニュージーランドの銀行として先行して2050年までに顧客がネットゼロエミッションへ移行できるようサポート

### ビジネスチャンス

ネットゼロエミッションへに向けて融資の機会が多い

### ANZの環境サステナビリティ戦略

顧客企業の事業の低カーボンモデルへ移行をサポート、主要な分野や業種に融資・サービス・アドバイスを提供

### ネットゼロ目標を達成する為のANZの優先分野



顧客・業種の移行をサポート



融資決定をパリ目標に合わせる



関係者と建設的で透明性の高いエンゲージメント



ANZ自身の影響を無くし、排出を減らす

### その為に必要なこと

ANZ自身の気候変動の取り組み

センシティブな業種に対するANZのポリシーとスクリーニング手法

リスク管理に統合アプローチ

業種と商品に関する知識と経験

従業員が気候変動リスクとビジネスチャンスに十分に理解



# HOW WE MEASURE AND COMMUNICATE

## External Report Card – Reputation Indicators

### Context

- Reputation indicators are increasingly being used by investors and analysts to understand our approach to ESG issues and to measure our ESG performance against our peers.
- We are rated based on our ESG disclosures, analysis of media coverage and, in the case of S&P, a detailed survey. Indicators are firmly weighted towards governance and how we manage staff and customers.



In 2022, ANZ received a rating of AA (on a scale of AAA-CCC) in the MSCI ESG Ratings assessment, up from A in 2020.

### Sustainability Award

Silver Class 2021

**S&P Global**

In 2022 received SAM Silver Class distinction with a score of 85 (out of 100) in the 2021 Dow Jones Sustainability Indices Corporate Sustainability Assessment



a Morningstar company

In 2022, ANZ received an ESG Risk Rating of 19.4 (out of 100, lower = better) and was assessed by Sustainalytics to be at low risk of experiencing material financial impacts from ESG factors, down from 24.2 & medium risk in 2021



In 2022, ANZ received a rating of C (on a scale of A+ to D-) in the ISS ESG Corporate Ratings assessment



We achieved a CDP climate disclosure score of A- in 2021



# ANZの評価方法とコミュニケーション

## 外部機関の評価 – レピュテーション指標

### 背景

- 企業のESGへのアプローチを理解し、他社に比べたパフォーマンスを測るに当たり、投資家とアナリストの間でレピュテーション指標の使用が広がっている。
- ANZもESG開示、報道に基づいて格付されている。S&Pは詳細な調査を行った上で評価している。各指標はガバナンスと従業員・顧客対応を重視している。

**MSCI**  
ESG RATINGS

**AA**

CCC B BB BBB A AA AAA

2022年にMSCIのESG格付けでANZはAに格付け（AAA-CCCのレンジで）、2020年のAから改善

**Sustainability Award**

Silver Class 2021

**S&P Global**

2021年ダウジョーンズサステナビリティ評価でスコア85（100のうち）、2022年にSAMシルバークラスの評価を受ける



a Morningstar company

2022年にESGリスク格付け19.4（100のうち低い方が良い）、SustainalyticsはESGが財務に影響するリスクは低いと評価、2021年には24.2、中程度リスクでそこから改善

Corporate ESG  
Performance

**Prime**

RATED BY  
**ISS ESG**

2022年にISSのESG企業格付けでANZはC格を取得（A+からD-において）



**DISCLOSURE INSIGHT ACTION**

2021年のCDP気候開示スコアはA-

留意事項：この中で使われているESG調査、ロゴ、トレードマーク、サービスマーク、指数に関して、ANZがこれらの企業に対してスポンサー、補助、推奨、促進をしているわけではない。

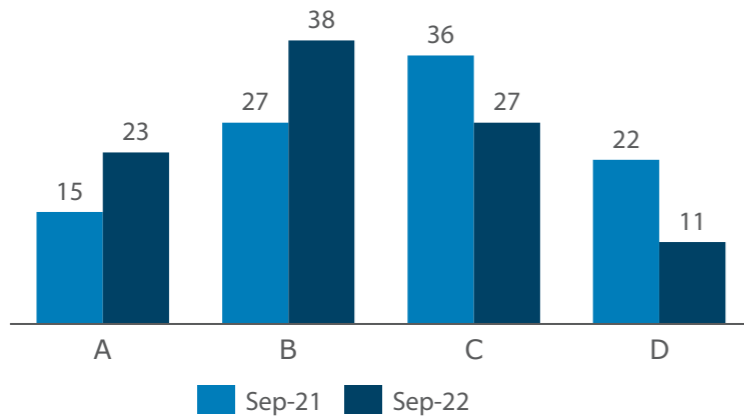


# CUSTOMER ENGAGEMENT TO SUPPORT EMISSIONS REDUCTIONS

## 100 of our largest emitting business customers

- Engaging with 100 of our largest emitting business customers, supporting them to establish or strengthen transition plans
- These customers produced >150 million tonnes of direct (Scope 1) CO<sub>2</sub> emissions during 2019–20 for their Australian-based operations. This is ~ 30% of the national total for Australia
- We consider three key elements constitute a robust low carbon transition plan: governance, targets and disclosures (preferably aligned with the Taskforce on Climate-related Financial Disclosures)
- We are seeing good progress: customers have improved their governance, strategies and targets or disclosures
  - Many customers have clearly demonstrated their intention to develop Paris-aligned or science-based targets
  - As part of our engagement we expect more customers to make substantive progress towards their targets and improve their plans
- We are also encouraging them to establish or strengthen their approach to biodiversity through effective Board governance, policies, strategies and disclosures using recognised indicators or metrics

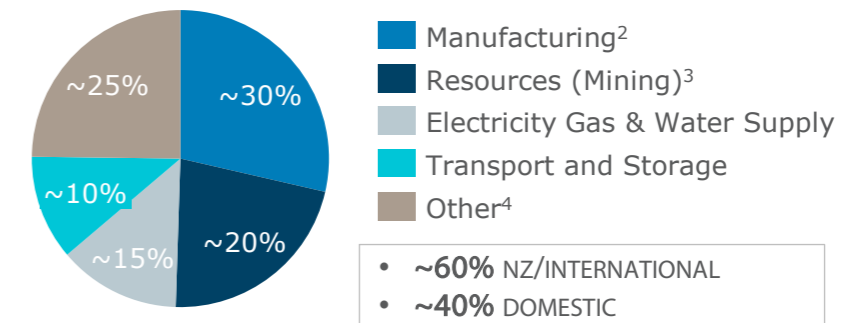
## 100 of our largest emitters – by category



Customer transition plans in 2022 were grouped into levels of maturity	
(A)	ADVANCED
(B)	DEVELOPING/INTERMEDIATE
(C)	UNDERDEVELOPED/STARTING OUT
(D)	NO PUBLIC PLANS

## 100 of our largest emitters<sup>1</sup> – by sector

% based on Exposure at Default



1. Data as at September 2021  
 2. Includes steel, aluminium  
 3. Includes coal, oil and gas  
 4. Includes education, telecommunications, waste management, healthcare facilities and accommodation

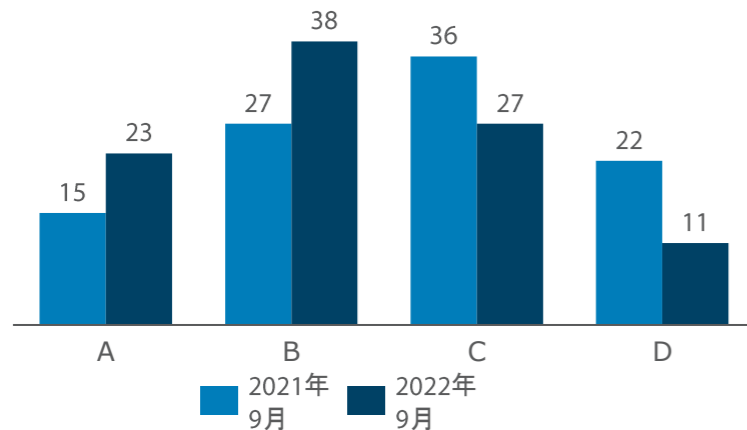


# カスタマーエンゲージメントで二酸化炭素排出削減をサポート

## 排出量の多い顧客企業上位100社

- 排出量の多い顧客企業上位100社における移行計画の設定・強化を助ける
- 2019-2020年にオーストラリアの拠点で直接的な二酸化炭素排出量が1.5億トン以上だった顧客であり、オーストラリア全体の約30%に当たる
- ガバナンス、目標設定、開示の3つの要素が低カーボンへの移行計画で重要（気候関連財務開示タスクフォースに沿っていることが望まれる）
- 順調な進捗が見られる、顧客企業のガバナンス・戦略・目標・開示が改善
  - 多くの顧客企業がパリ協定に沿った科学的根拠のある目標を設定したいと考えている
  - ANZのエンゲージメントの一部として、より多くの顧客が目標に向かって進捗し、計画を改善すると予想
- 取締役会ガバナンス、ポリシー、戦略、知られた指標を用いた開示によって生物多様性へのアプローチも設定して強化するよう奨励

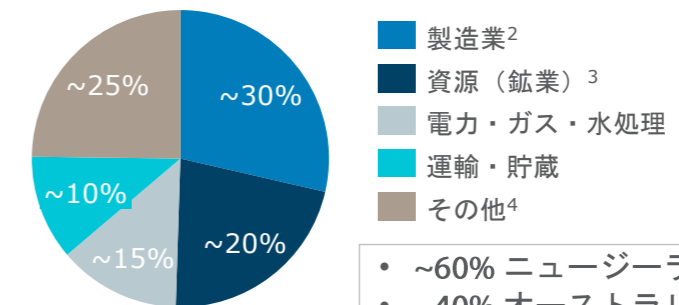
## 排出量の多い顧客企業上位100社：進捗別



2022年顧客企業の移行計画を達成度で分類	
(A)	目標近い「Advanced」
(B)	進捗・中程度 「Developing/Intermediate」
(C)	取り組み初期、開始 「Underdeveloped/Starting Out」
(D)	公式開示された計画無し 「No Public Plans」

## 排出量の多い顧客企業上位100社：業種内訳<sup>1</sup>

EADの比率%



- ~60% ニュージーランド・地域外
- ~40% オーストラリア

1. 2021年9月時点のデータ  
 2. 鉄鋼・アルミニウムを含む  
 3. 石炭・石油・ガスを含む  
 4. 教育、電子通信、ゴミ処理、医療施設、アコモデーションを含む



# ALIGNING OUR LENDING TO THE PARIS AGREEMENT GOALS

- First Australian bank to sign up to the Net Zero Banking Alliance (NZBA)
- On track to set 2030 targets for nine priority sectors in line with our NZBA commitment, aimed at ensuring at least 75% of our portfolio emissions are on a Net Zero pathway by end 2024
- In 2021, set emissions intensity pathways and targets for power generation and large-scale commercial real estate
- Will release pathways and targets for oil and gas and building products this year prior to our Annual General Meeting (AGM) in December
- Our targets, pathways and disclosures demonstrate how we are aligning our lending to the Paris Agreement goals
- Our disclosure is TCFD<sup>1</sup> aligned, and our target setting guided by the Partnership for Carbon Accounting Financials (PCAF) standard
- Our 2022 Climate-related Financial Disclosures will be released prior to our AGM

ANZ

## Climate Change Commitment

Supporting our customers in the net zero transition

To meet the Paris Agreement goals, significant greenhouse gas emission reductions are required across all sectors of the economy. Trillions of dollars are needed to invest in new and existing technologies for clean energy and sustainable infrastructure.

The many financing opportunities linked to our business strategy will contribute to the achievement of the Paris Agreement goals and the transition to a net zero economy. The opportunities will also deliver appropriate returns for our shareholders.

**We want to be the leading Australia- and New Zealand-based bank in supporting customers' transition to net zero emissions by 2050.**

Our environmental sustainability strategy identifies priority sectors, technologies and financing opportunities to help achieve our ambition. ANZ has also joined the Net-Zero Banking Alliance (NZBA) reflecting our commitment with other leading banks globally to enable the transition by aligning our lending portfolio with net zero emissions.

**This commitment summarises our climate change approach and respective targets. Additional disclosures and policies are available at [anz.com.au/about-us/esg/](https://anz.com.au/about-us/esg/).**

### The opportunity:

Society is responding to the shared task of creating a pathway to net zero emissions<sup>1</sup>. To achieve the Paris Agreement goals, historic levels of investment and lending will be needed from businesses, governments and financial institutions. This creates significant financing opportunities for ANZ, which we will realize together with our customers.

By anticipating changes to financial markets and financial systems we will seek to better manage climate risks and opportunities. These changes include:

- regulatory expectations, including disclosure;
- customer, shareholder and civil society expectations; and
- how climate risk is assessed, managed and priced.

### We are responding to these changes and opportunities in four key areas:

#### 1. SUPPORTING OUR CUSTOMERS AND INDUSTRIES TO TRANSITION

The most important role we can play in enabling the transition to net zero is to support our customers to reduce emissions and enhance their resilience to a changing climate.

We will achieve this by executing our environmental sustainability strategy and providing finance, services and advice that support customers to shift to low carbon business models and operations that put them on a path to net zero emissions.

We support an orderly transition that recognises and responds to social, economic and environmental impacts of a net zero transition. This aligns with our purpose to shape a world in which people and communities thrive.

### To achieve this, we are:

- Funding and facilitating A\$550 billion to support our customers to achieve improved environmental outcomes, including the reduction of their greenhouse gas emissions. This includes supporting increased energy efficiency<sup>2</sup>, low-emissions transport, green buildings<sup>3</sup>, reforestation, indigenous land management practices, renewable energy and battery storage, emerging technologies (such as carbon capture and storage, and hydrogen-based technology), disaster resilience<sup>4</sup> and climate change adaptation measures.
- Equipping our employees with a deeper understanding of climate risks and opportunities, including the potential of emerging technologies, focussing on our institutional bankers in key customer segments. This expertise will help us develop products and services to meet our customers' needs, for example in:
  - green, social and sustainability-linked loans and bonds
  - lending and advisory services to help our customers buy, sell and raise capital for renewable energy and other low-emissions projects
  - project finance to support the development of long-term sustainable infrastructure.

1. Net zero emissions in this statement relates to net zero human-made emissions. 2. Includes facilitating concessional loans for business customers to buy energy-efficient equipment. Further details on the criteria and standards we use to assess qualifying activities is set out in our ESG Supplement: <https://www.anz.com.au/about-us/esg/reporting/esg-reporting/> 3. ANZ will only finance the construction of new large-scale office buildings if they are highly energy efficient, and being built to either at least a NABERS (National Australian Built Environment Rating System) 5-star energy rating or 5-star Green Star Design rating (or equivalent international ratings). This is the same standard we apply for inclusion in our A\$550 billion target. 4. ANZ has allocated A\$11 billion of its A\$550 billion target to supporting customers' and communities' disaster recovery and resilience. This may include resilience initiatives for weather-related events or non-weather-related disasters.

23 November 2021



# ANZではパリ協定に沿った融資を行う

- ネットゼロバンキング・アライアンス（NZBA）にオーストラリアの銀行として最初に調印
- NZBAの取り組みに合わせて優先9業種の2030年目標の設定、少なくともANZのポートフォリオの排出量は2024年末ネットゼロ目標を目指すペースの75%を目指す
- 2021年に発電会社と大規模商業不動産の排出強度の改善ペースと目標を設定
- 石油・ガスと建設材料の改善ペースと目標を今年12月の年次株主総会前に発表
- 目標、改善ペース、開示においてANZの融資がパリ協定の目標に沿うことを示す
- ANZの開示はTCFD<sup>1</sup>に沿っており、目標設定はPartnership for Carbon Accounting Financials (PCAF) 基準に沿っている
- ANZの2022年気候関連財務開示は年次株主総会前に公表

ANZ

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We support an orderly transition that recognises and responds to social, economic and environmental impacts of a net zero transition. This aligns with our purpose to shape a world in which people and communities thrive.

### To achieve this, we are:

- Funding and facilitating AU\$50 billion to support our customers to achieve improved environmental outcomes, including the reduction of their greenhouse gas emissions. This includes supporting increased energy efficiency<sup>2</sup>, low-emissions transport, green buildings<sup>3</sup>, reforestation, indigenous land management practices, renewable energy and battery storage, emerging technologies (such as carbon capture and storage, and hydrogen-based technology), disaster resilience<sup>4</sup> and climate change adaptation measures.
- Equipping our employees with a deeper understanding of climate risks and opportunities, including the potential of emerging technologies, focussing on our institutional bankers in key customer segments. This expertise will help us develop products and services to meet our customers' needs, for example in:
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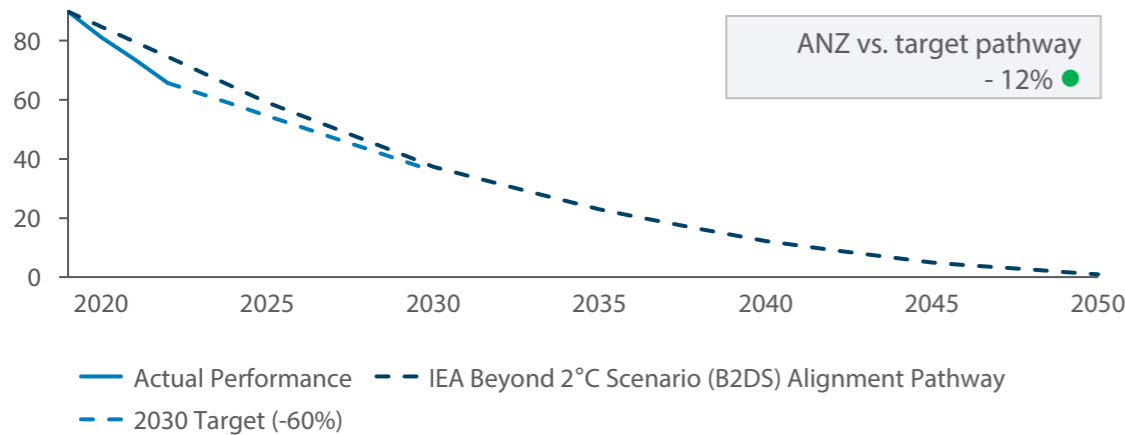
23 November 2021



# PRIORITY SECTORS: PROGRESS UPDATE - LARGE COMMERCIAL BUILDINGS EMISSIONS INTENSITY

## Commercial Real Estate - Shopping Centres

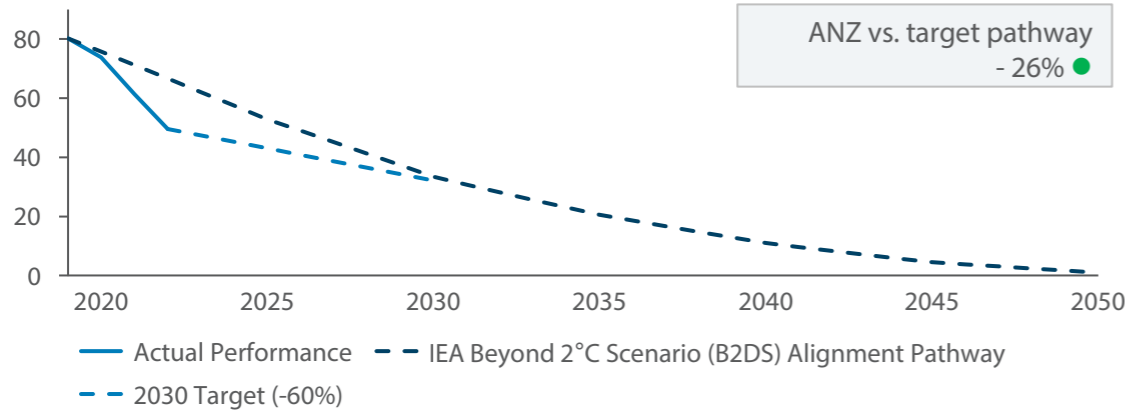
GHG<sup>1</sup> Intensity, kg CO<sub>2</sub>/m<sup>2</sup>NLA (Net Lettable Area)



- Portfolio emissions intensity in the Commercial Building sector continues to reduce and we are below our 2030 target pathways
- Commercial building owners continue to invest in renewable energy, the electrification of building infrastructure and energy efficiency measures
- All new large-scale offices financed by ANZ in the commercial building sector are required to have a 5-star NABERS<sup>2</sup> rating or above

## Commercial Real Estate - Office Buildings

GHG<sup>1</sup> Intensity, kg CO<sub>2</sub>/m<sup>2</sup>NLA (Net Lettable Area)



1. Greenhouse gas emissions (GHG)  
 2. National Australian Built Environment Rating Scheme

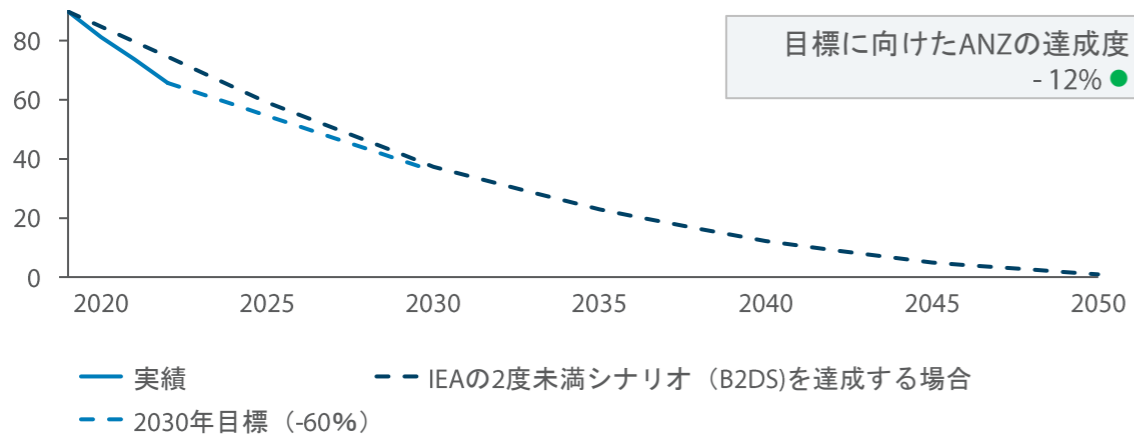




# 優先分野：進捗アップデート - 大型商業施設の排出強度

## 商業用不動産 - ショッピングセンター

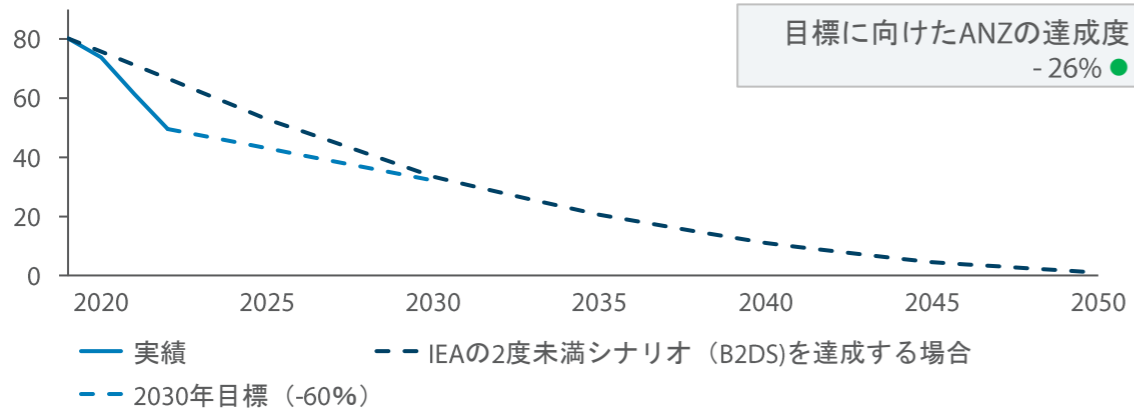
温室効果ガス<sup>1</sup>強度、kg CO<sub>2</sub>/m<sup>2</sup>NLA（正味賃貸面積）



- 商業建設分野のポートフォリオの排出強度の低下が続く、2030年目標を達成するペース以上に改善
- 商業用不動産オーナーは再生可能エネルギー、建物インフラの電気化、エネルギー効率対策へ投資を続ける
- 商業建設分野でANZが融資するには新規大型オフィスはNABERS<sup>2</sup>格付け5以上を取得する必要

## 商業用不動産 - オフィスビル

温室効果ガス<sup>1</sup>強度、kg CO<sub>2</sub>/m<sup>2</sup>NLA（正味賃貸面積）



1. GHG=温室効果ガス  
2. 全国オーストラリア建設環境格付け制度

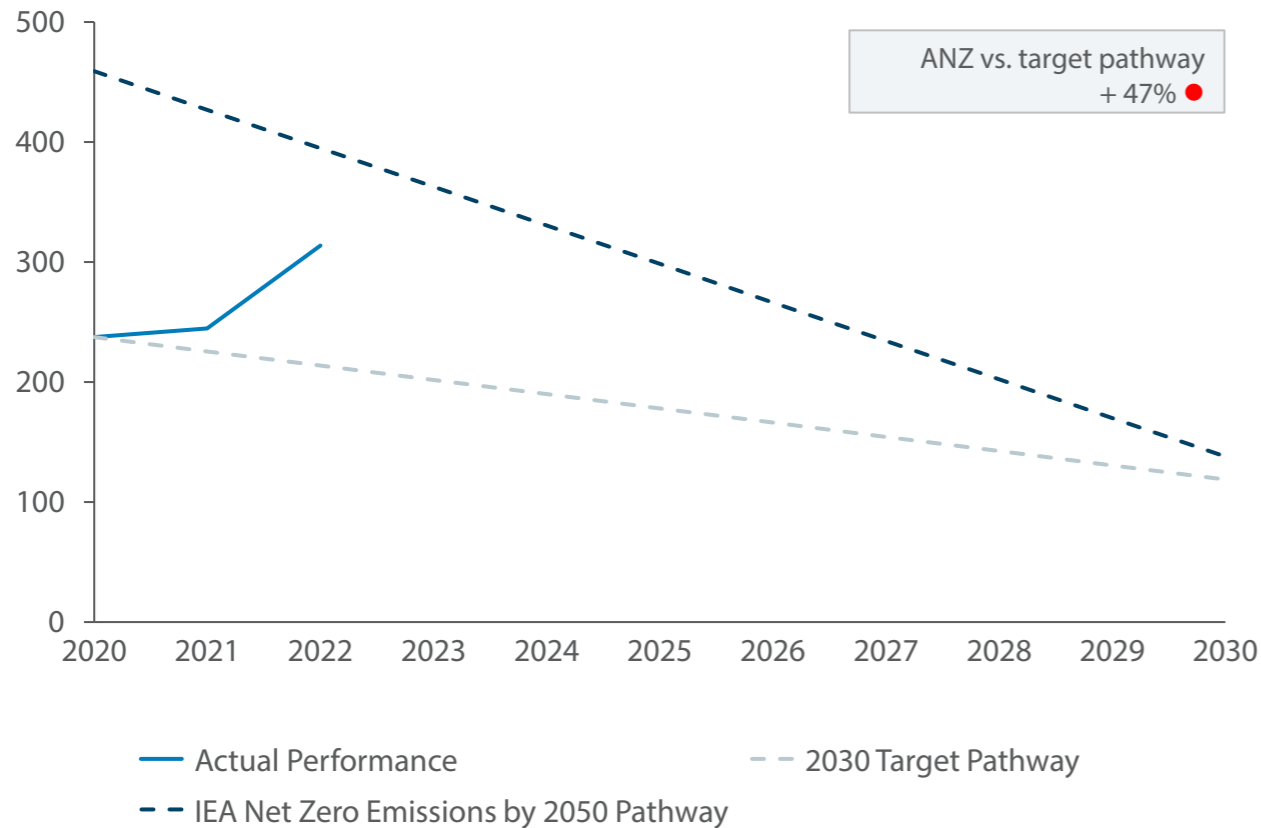


# PRIORITY SECTORS: PROGRESS UPDATE – POWER GENERATION

## PORTFOLIO EMISSIONS INTENSITY

### Power generation

GHG<sup>1</sup> Intensity (kg CO<sub>2</sub>/MWh)



- To ensure the ongoing completeness, accuracy and consistency of our reporting, we are restating our 2020 emissions intensity baseline. This is due to improvements in our ability to identify generation asset(s) that our financing is linked to<sup>2</sup>
- The emissions intensity of our Power Generation portfolio increased this year due to short term financing of existing customers to help them manage through unprecedented volatility in the energy market. This does not translate to an increase in ‘real world’ emissions, as they are existing customers and assets
- We remain committed to our 2030 target pathway and remain well below the IEA Net Zero Emissions by 2050 Scenario pathway

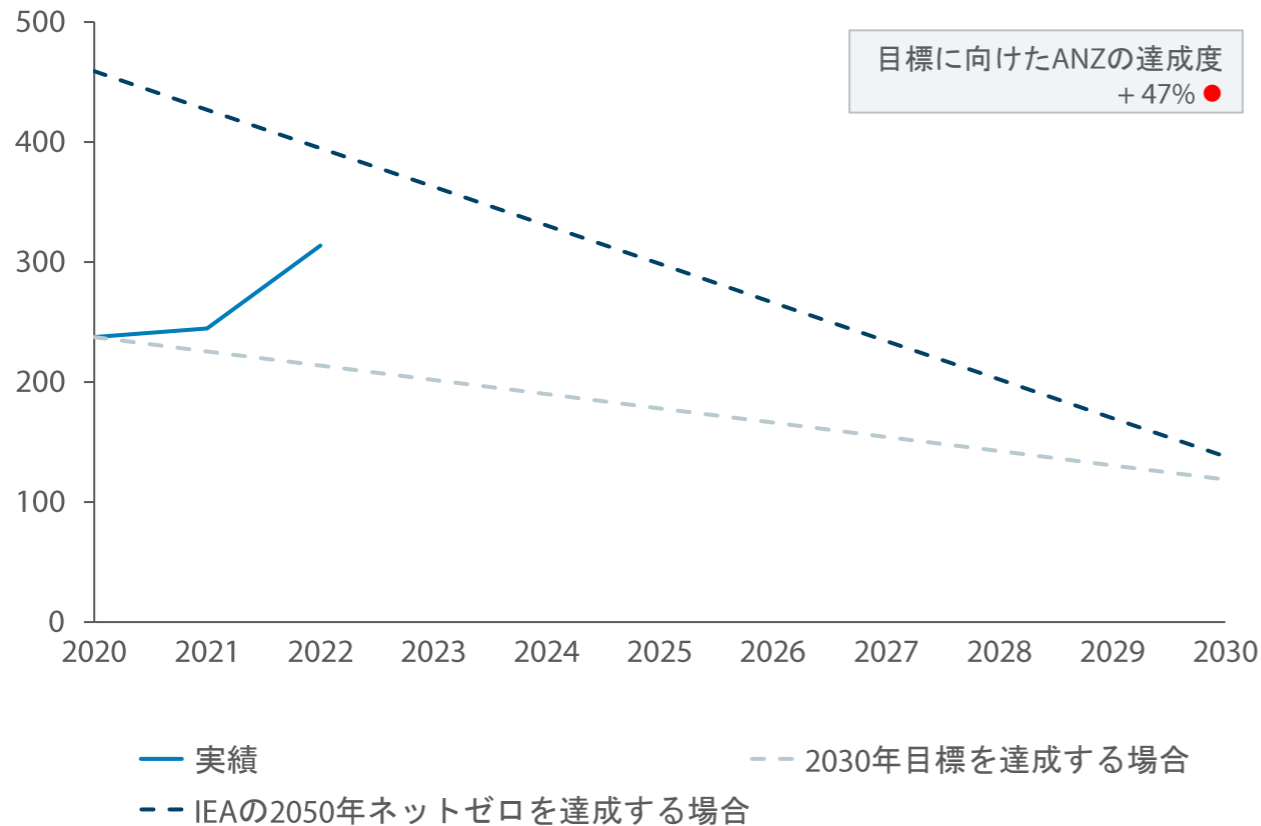
1. Greenhouse gas emissions (GHG)  
 2. More detail will be provided in our 2022 Climate-related Financial Disclosures, to be released prior to our Annual General Meeting



# 不動産セクターの進捗－発電ポートフォリオ排出強度

## 発電

GHG<sup>1</sup> 強度 (kg CO<sub>2</sub>/MWh)



- ANZでは報告の完全性、正確性、一貫性の為に2020年度排出強度基準を改定、融資対象が関係している排出資産の認識が進んだことによる。<sup>2</sup>
- 過去に例のないボラタイルなエネルギー市場を既存顧客が切り抜けられるように短期融資が増えたことで今年発電ポートフォリオの排出強度が上昇、既存顧客と資産が対象であり「実態世界」での排出量の増加にはならない。
- 2030年目標達成ペースを守る、IEAの2050年ネットゼロエミッション達成ペース以上の改善

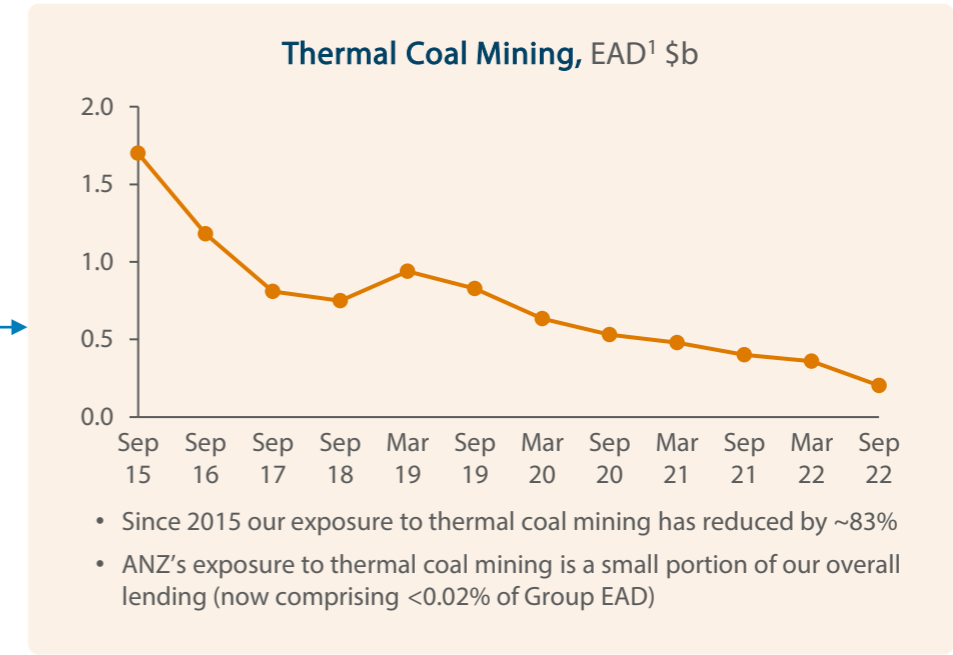
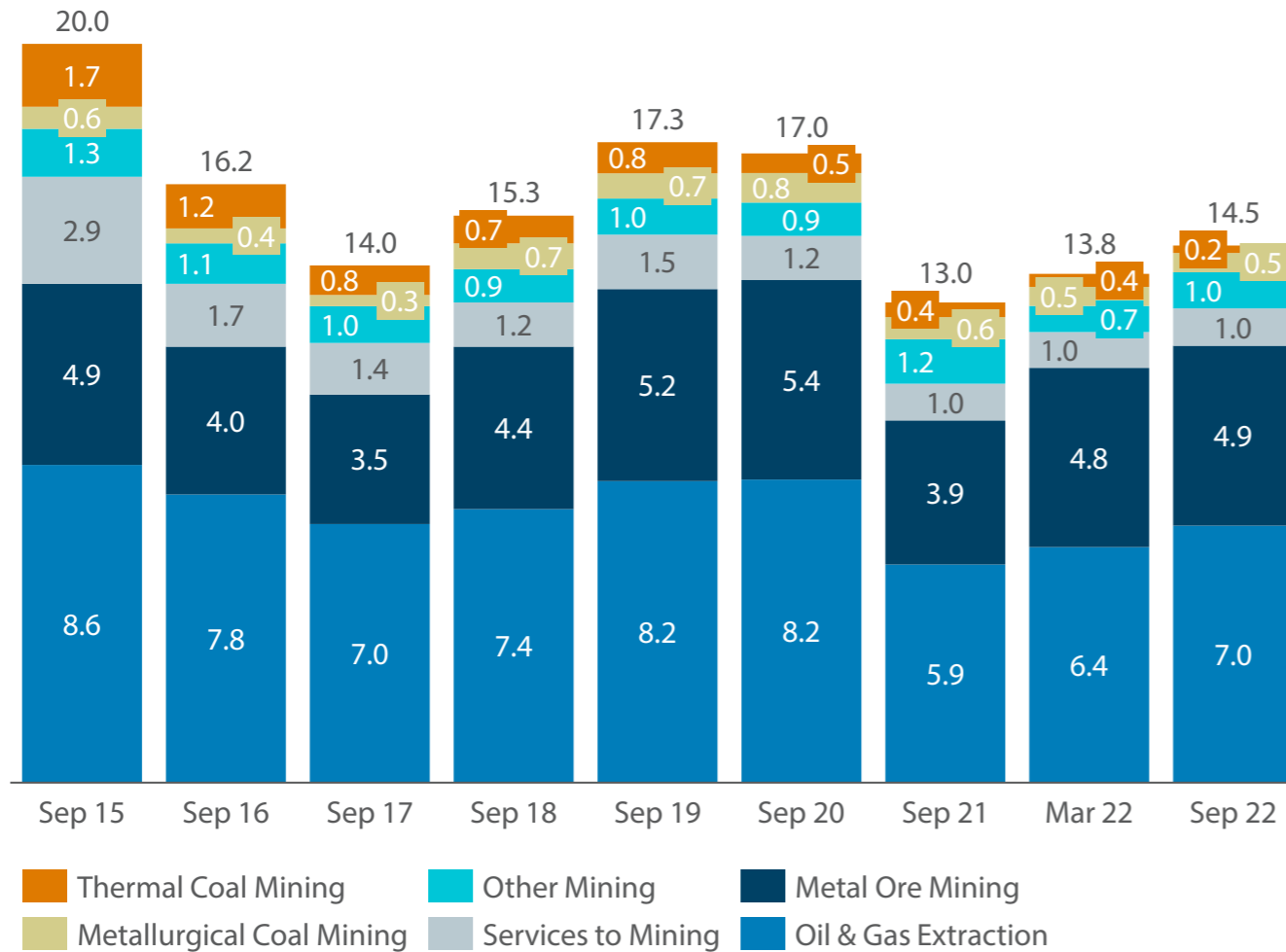
1. GHG=温室効果ガス

2. 年次株主総会前に公表予定の2022年度ANZ気候関連財務開示に詳細を掲載



# OUR RESOURCES PORTFOLIO

## Resources Portfolio, EAD<sup>1</sup> \$b



### Oil and Gas

- The change in oil and gas exposure in FY22 was largely driven by significant foreign exchange movements, which impacted the Australian dollar value of our existing portfolio
- Our oil and gas exposures also increased as a result of higher energy prices and customers expanding their distribution to meet critical supply requirements due to the energy crisis in Europe. This has resulted in increased usage of short-term facilities provided to key customers to assist with funding of these oil and gas cargoes and associated activities

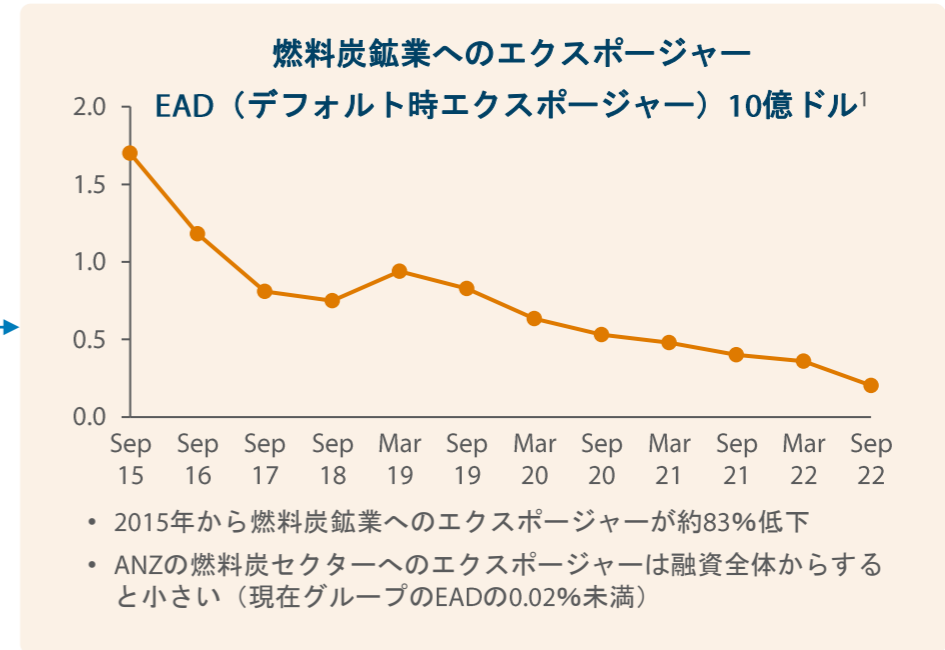
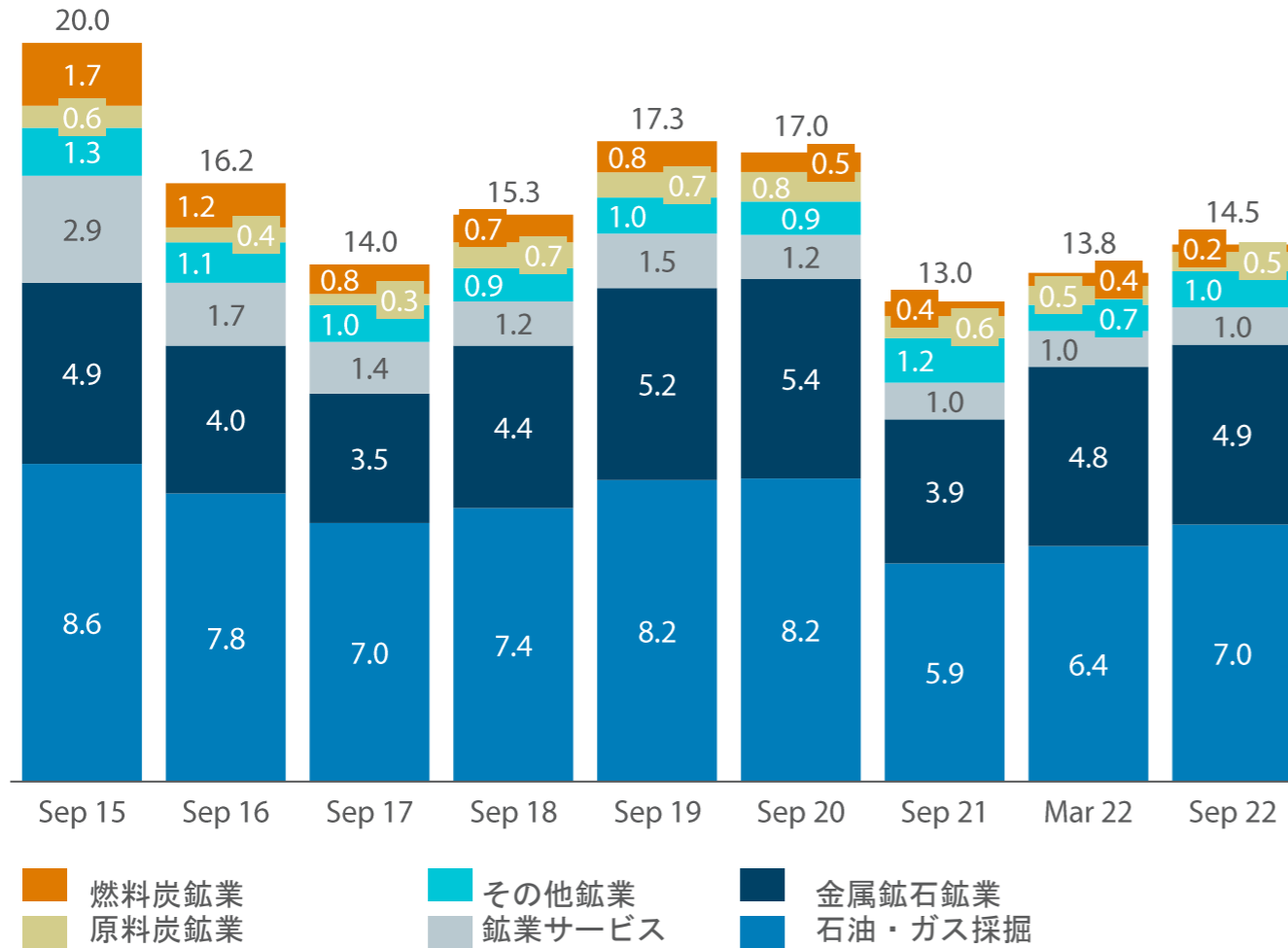
1. Exposure at Default



# ANZの資源ポートフォリオ

## 資源ポートフォリオ

EAD（デフォルト時エクスポージャー）10億ドル



### 石油・ガス

- 2022年度に石油・ガスへのエクスポージャーが変化したのは、主に外国為替市場が変動して既存ポートフォリオの豪ドル価値に影響したことによる。
- エネルギー価格が上昇し、顧客企業が欧州のエネルギー危機の中で供給要件を満たす為に販売を拡大したことで石油・ガスへのエクスポージャーが増えた。そして石油・ガスの輸送とそれに関連した活動向けの資金需要を補助する為に短期ファシリティの使用が増えた。

# 2022 FULL YEAR RESULTS

DIVISIONAL PERFORMANCE  
INVESTOR DISCUSSION PACK

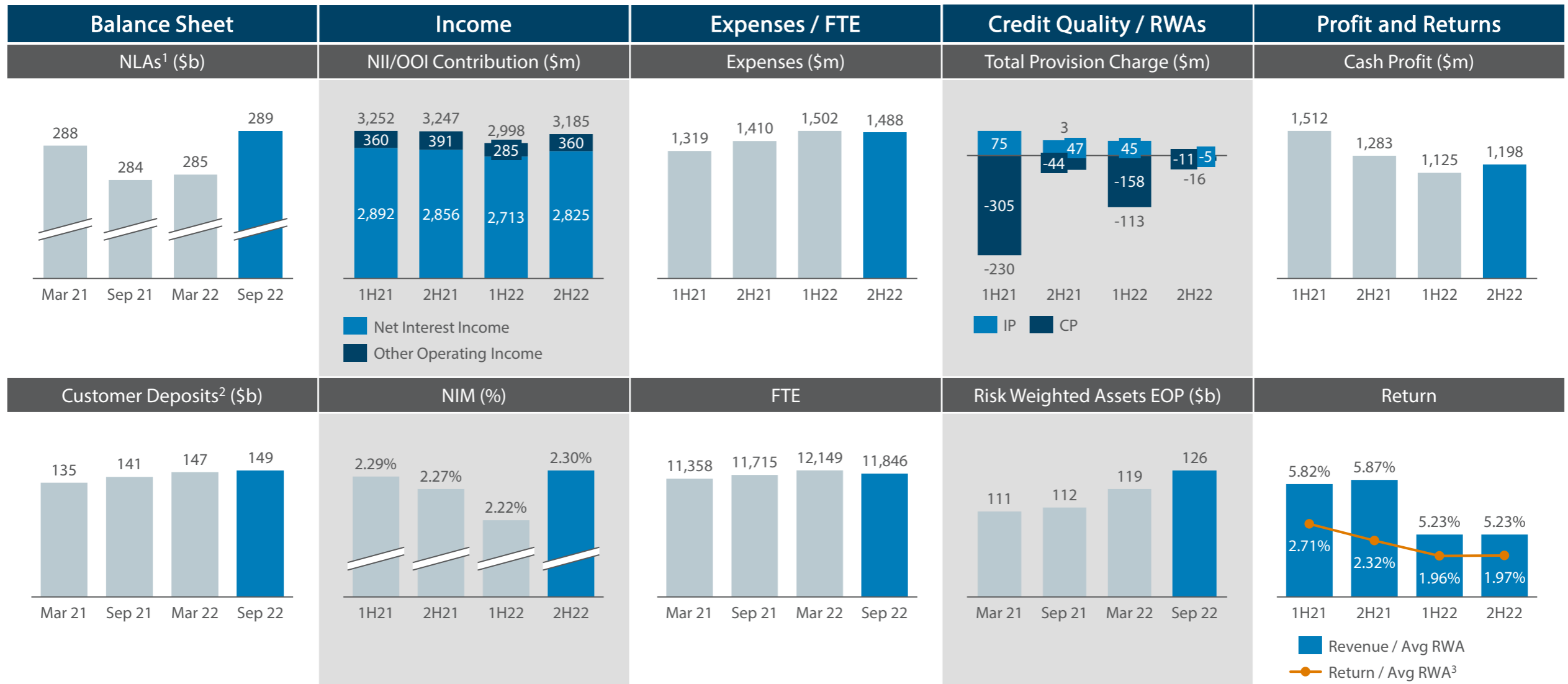
# 2022 FULL YEAR RESULTS

部門別パフォーマンス

INVESTOR DISCUSSION PACK



# AUSTRALIA RETAIL - FINANCIAL PERFORMANCE



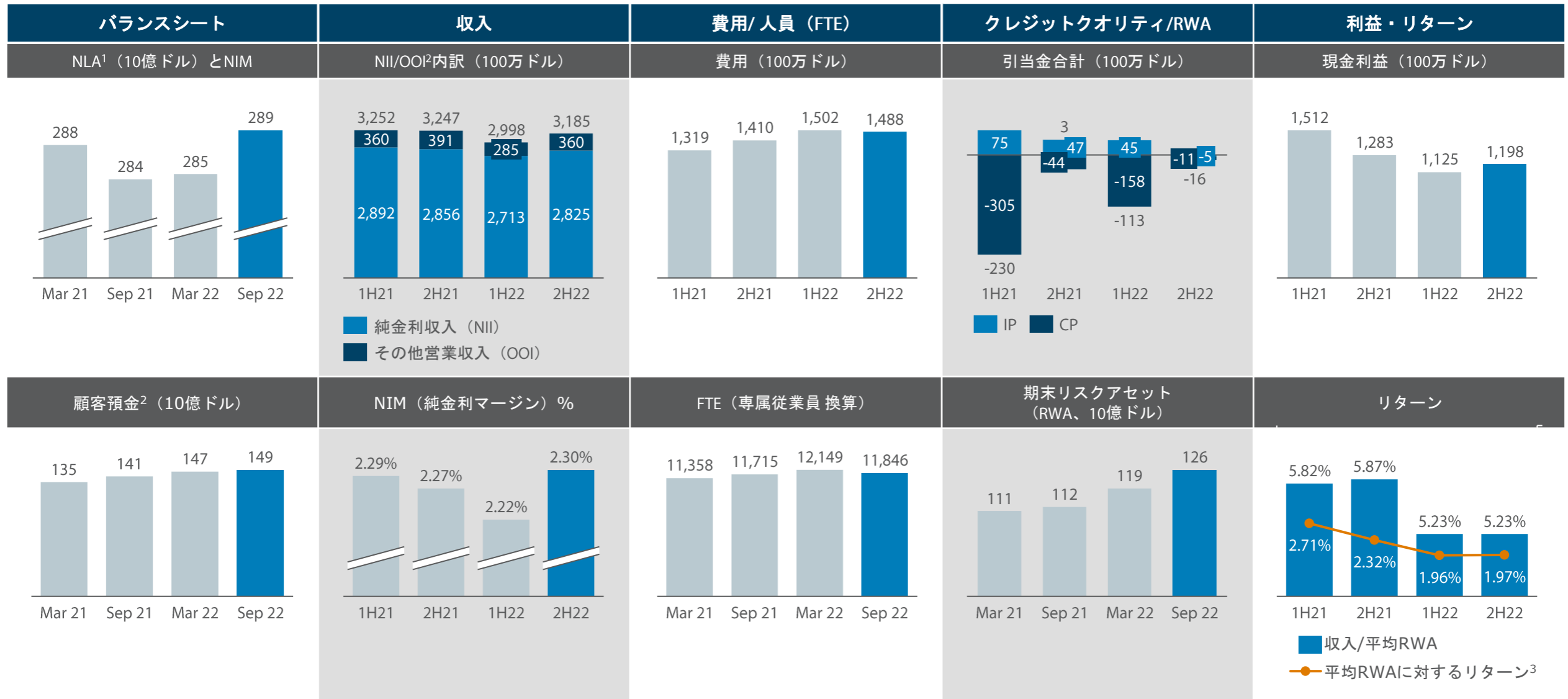
Basis: Continuing Operations Excluding Large / Notable items

- NLAs: Net Loans & Advances; Sep 22 balance has been adjusted to exclude the \$1.2b accounting policy change for ongoing trail commission payable
- Sep 22 balance has been adjusted to exclude the transfer of Business offset accounts from Australia Commercial to Australia Retail
- Cash profit divided by average Risk Weighted Assets





# オーストラリア個人部門-財務パフォーマンス



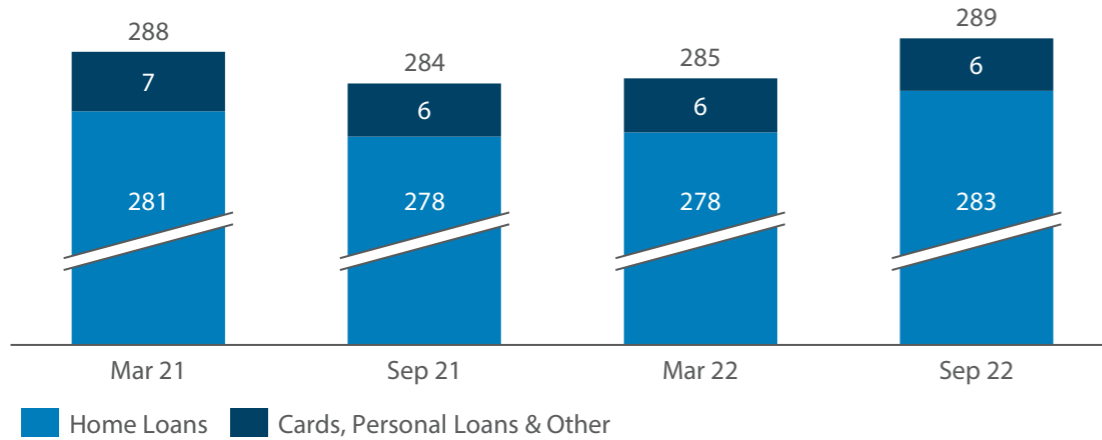
継続事業、金額が大きい/特筆すべき項目を除く

1. NLA : ネットローン・立替金、2022年9月の残高は未払いトレイルコミッションの会計処理を変更した影響の12億ドルを除いて調整
2. 2022年9月の残高はオーストラリア事業法人からオーストラリア個人へ企業のオフセットアカウントを移した影響を除いて調整
3. 現金利益を平均リスクアセット (RWA) で割ったもの

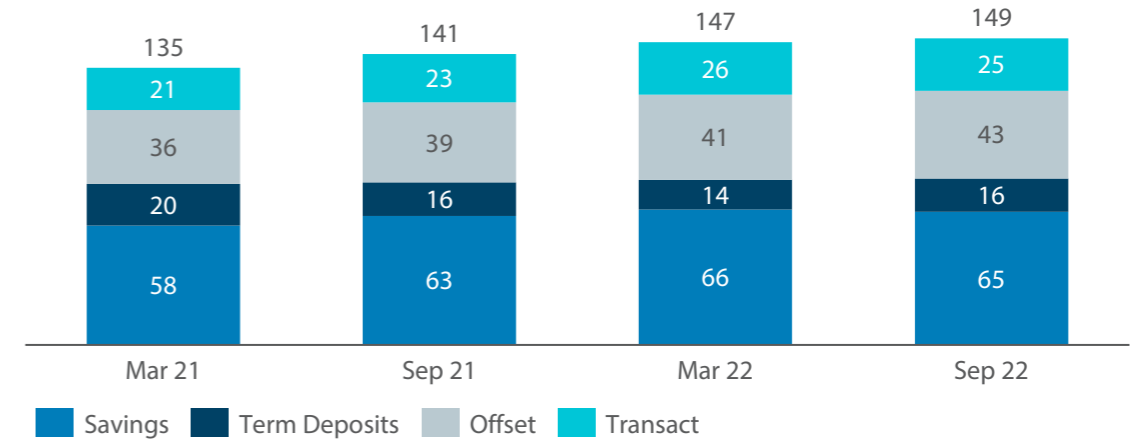


# AUSTRALIA RETAIL - LOANS & DEPOSITS

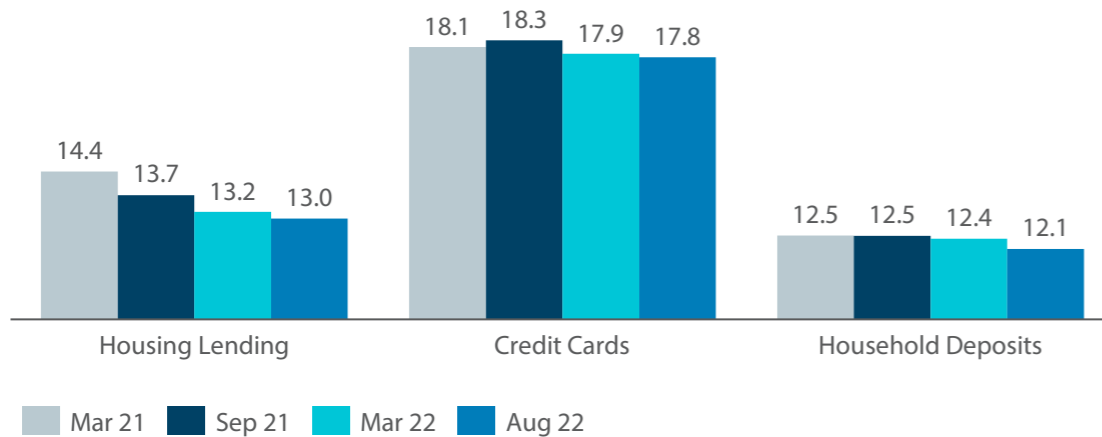
Lending composition<sup>1</sup>, \$b



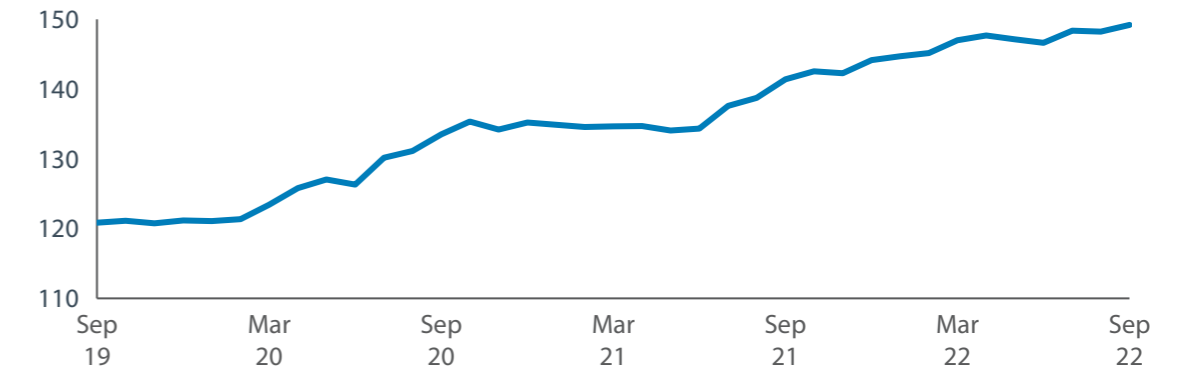
Deposit composition<sup>2</sup>, \$b



Market Share<sup>3</sup>, %



Monthly deposit trend<sup>2</sup>, \$b

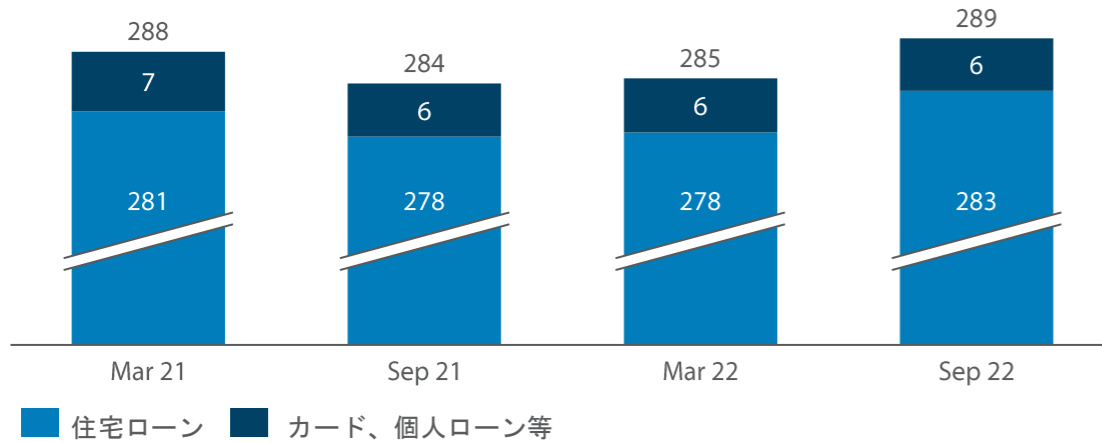


1. Sep 22 balance has been adjusted to exclude the \$1.2b accounting policy change for ongoing trail commission payable  
 2. Sep 22 balance has been adjusted to exclude the transfer of Business offset accounts from Australia Commercial to Australia Retail  
 3. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS)

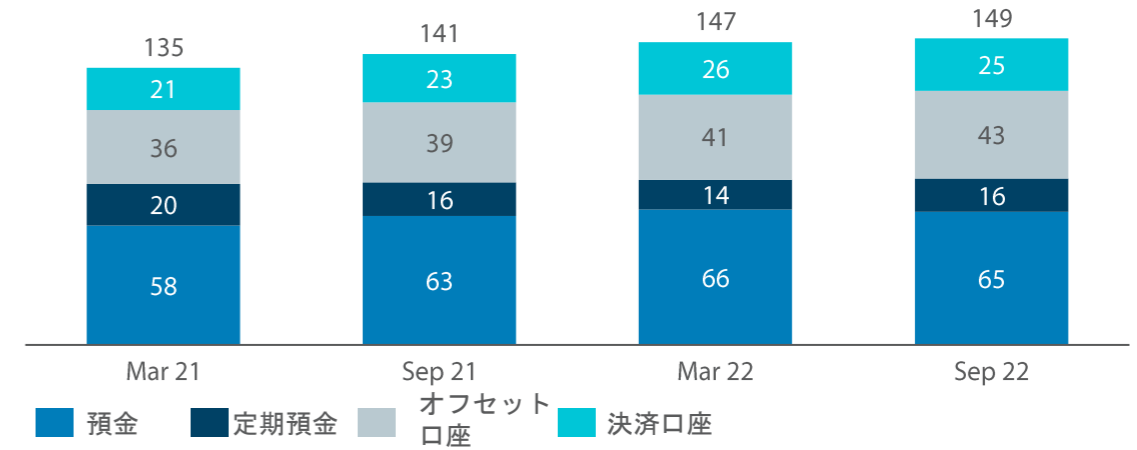


# オーストラリア個人部門 - ローンと預金

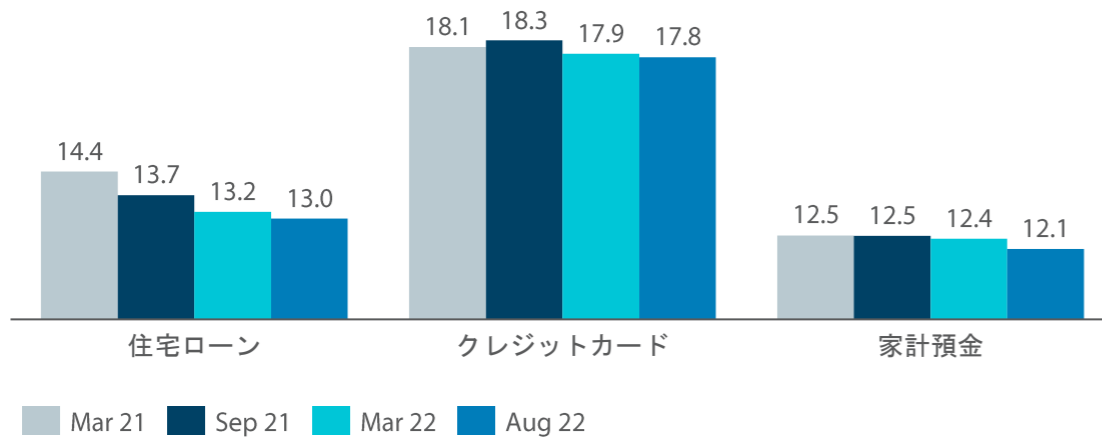
ローン内訳<sup>1</sup> 10億ドル



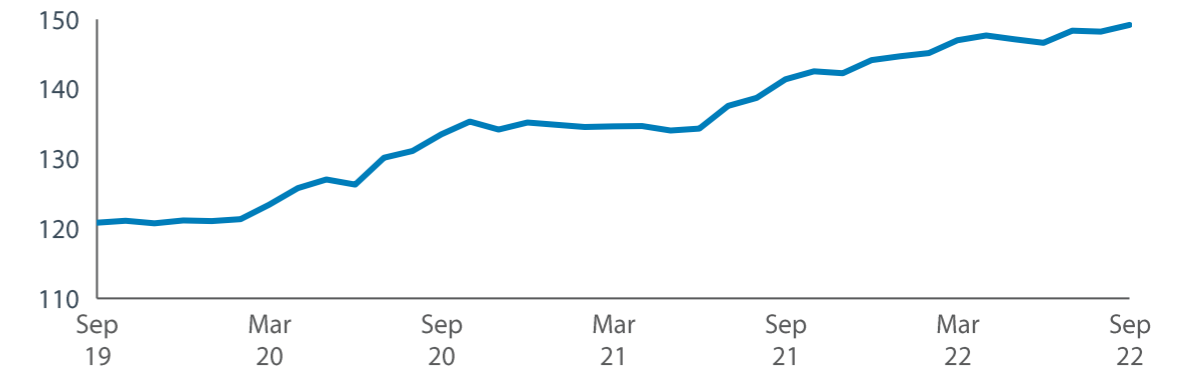
預金内訳<sup>2</sup> 10億ドル



マーケットシェア<sup>3</sup> %



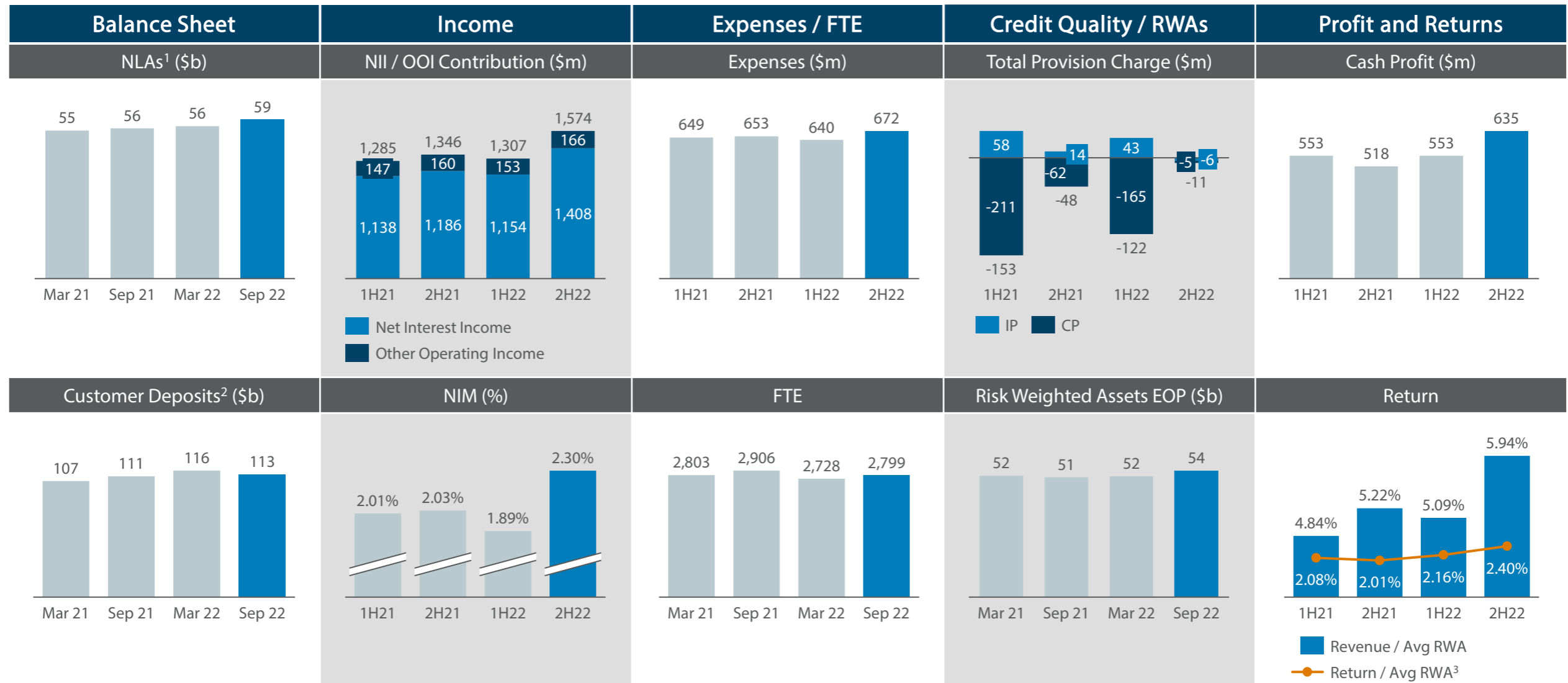
毎月の預金の変化<sup>2</sup> 10億ドル



1. 2022年9月の残高は未払いトレイルコミッションの会計処理を変更した影響の12億ドルを除いて調整  
 2. 2022年9月の残高はオーストラリア事業法人からオーストラリア個人へ企業のオフセットアカウントを移した影響を除いて調整  
 3. 出典：APRA月間ADI統計（MADIS）



# AUSTRALIA COMMERCIAL – FINANCIAL PERFORMANCE

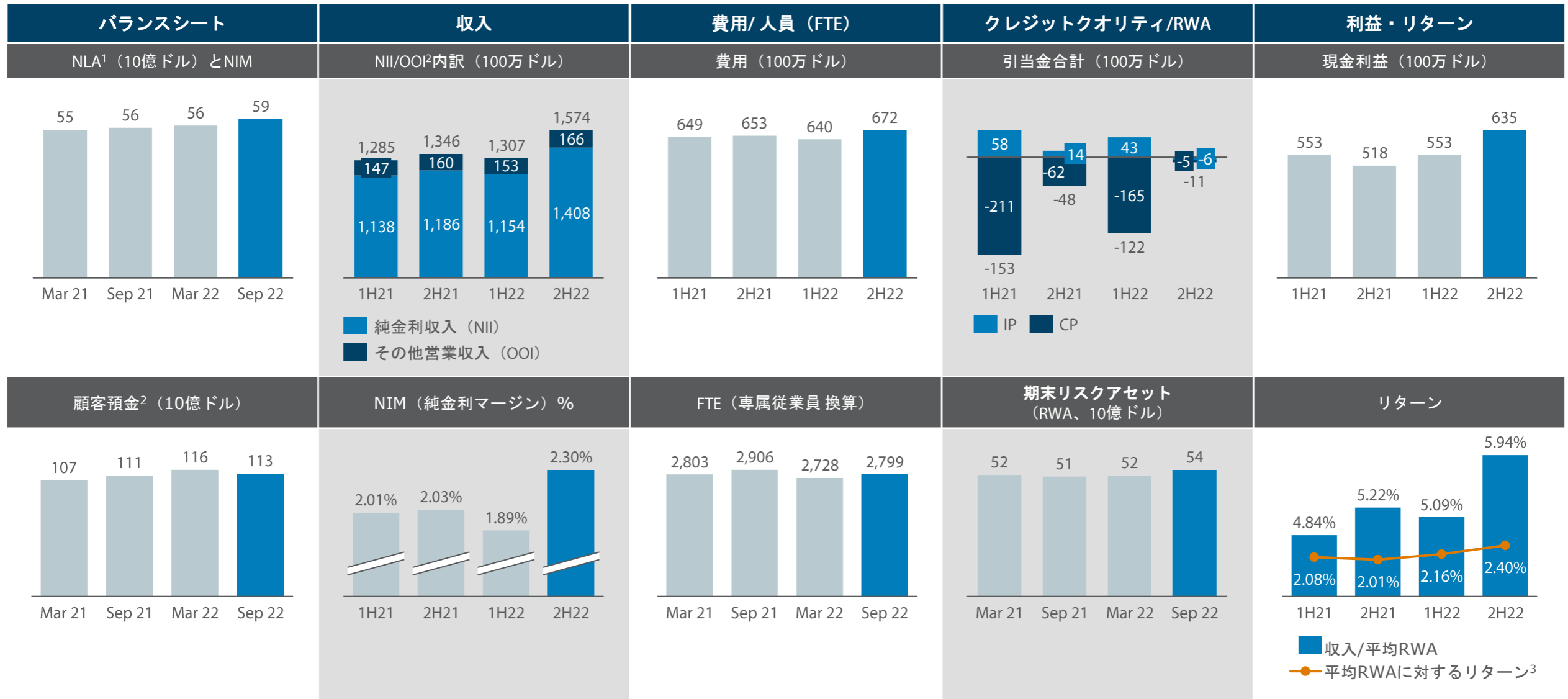


Basis: Continuing Operations Excluding Large / Notable items

- NLAs: Net Loans & Advances; Asset Finance run-off businesses have been excluded from NLAs
- Sep 22 balance has been adjusted to exclude the transfer of Business offset accounts from Australia Commercial to Australia Retail
- Cash profit divided by average Risk Weighted Assets



# オーストラリア事業法人部門-財務パフォーマンス



継続事業、金額が大きい/特筆すべき項目を除く

1. NLA=ネットローン・立替金、アセットファイナンスから除外した事業はNLAに含まない
2. 2022年9月の残高はオーストラリア事業法人からオーストラリア個人へ企業のオフセットアカウントを移した影響を除いて調整
3. 現金利益を平均リスクアセット (RWA) で割ったもの



# AUSTRALIA COMMERCIAL – BOOK COMPOSITION & RISK WEIGHT INTENSITY

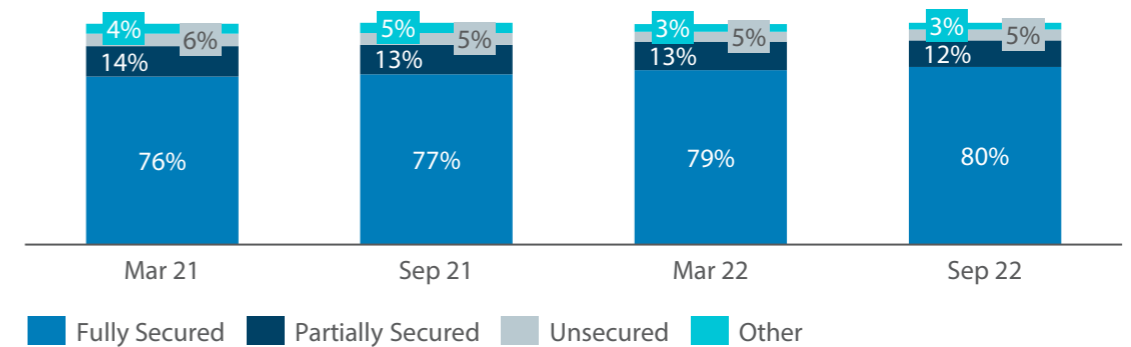
## Diversified portfolio – Geographical view

Sep 22 % of Exposure at Default (EAD)<sup>1,2</sup>



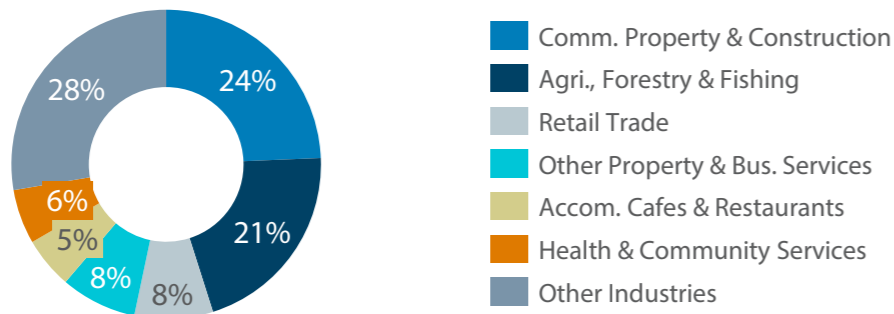
## Security profile

% of Exposure at Default (EAD)<sup>1,3</sup>

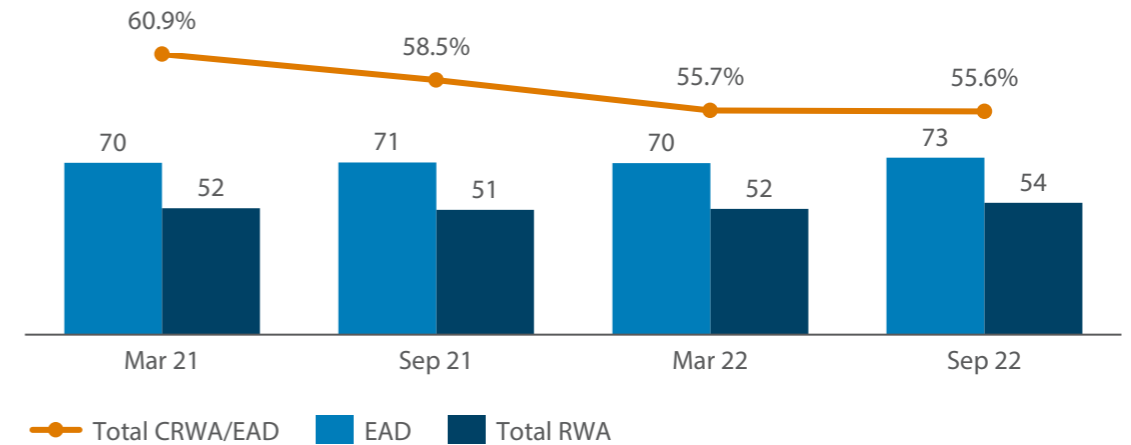


## Diversified portfolio – Industry view

Sep 22 % of Exposure at Default (EAD)<sup>1</sup>



## Risk weight intensity<sup>1</sup>, \$b



1. Excludes the Merchants divested business results; prior periods have been restated to be on a comparable basis where relevant  
 2. States based on primary postcode. 'Other' refers to exposures not reported against a specific state. Some postcodes occur across two states  
 3. Fully Secured on a market value basis. Other includes loans secured by cash or via sovereign backing



# オーストラリア事業法人部門 - 残高内訳、リスクウエイト強度

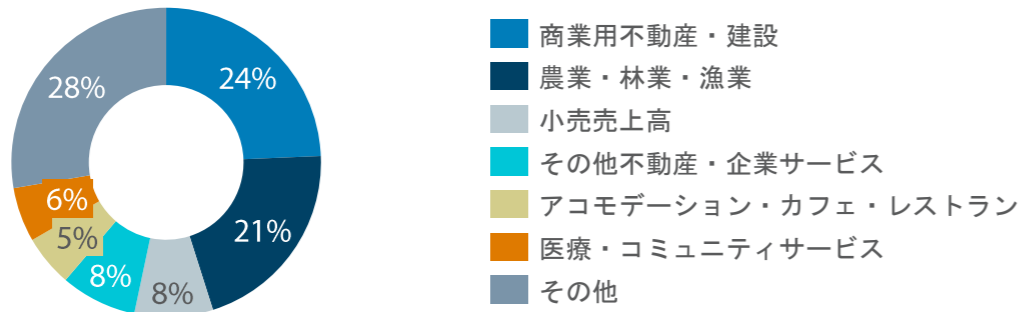
## ポートフォリオ分散 - 地理的

2022年9月のEAD比率%<sup>1,2</sup>



## ポートフォリオ分散 - 業種

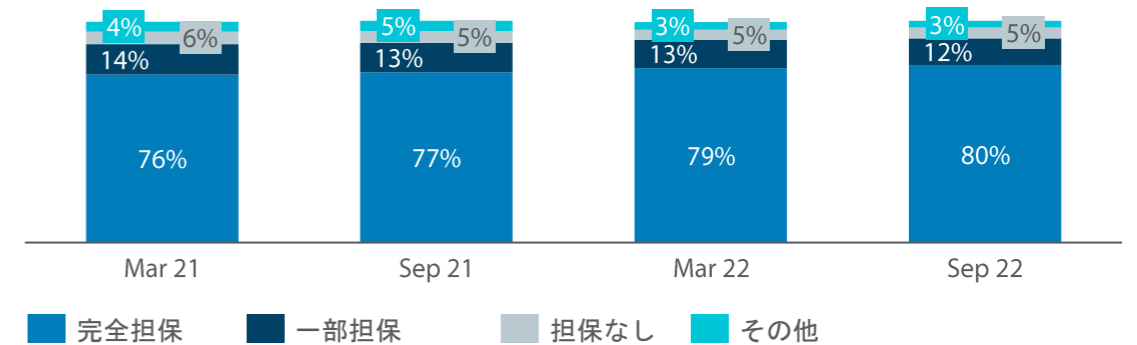
2022年9月のEAD比率%<sup>1</sup>



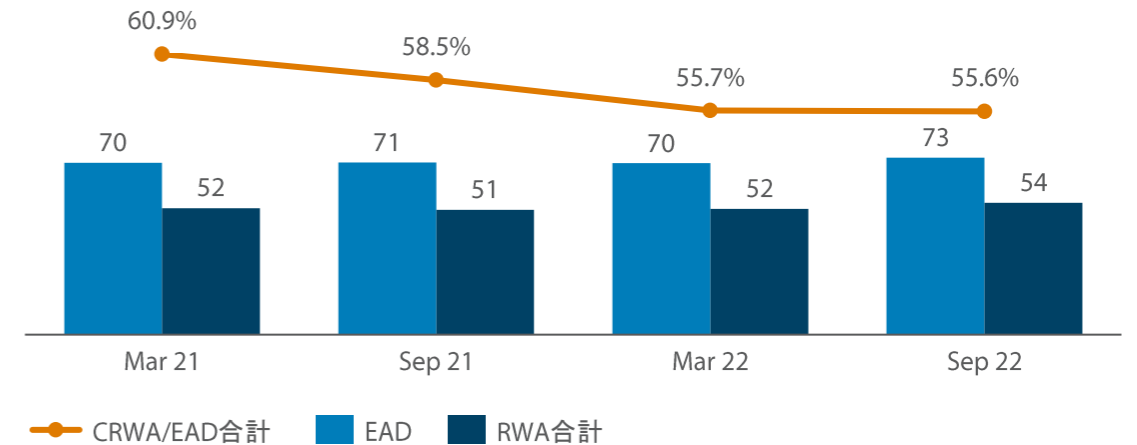
1. 商業サービス事業の売却の影響を除く、それ以前の期間は関係する場合は同一基準で調整した数字  
 2. 基本郵便番号に基づく、「その他」は特定の州でないエクスポージャー、二州にまたがる郵便番号がある  
 3. 市場価値ベースでの完全担保、その他には現金若しくは国債担保のローンが含まれる

## 担保内訳

EADの比率<sup>1,3</sup>

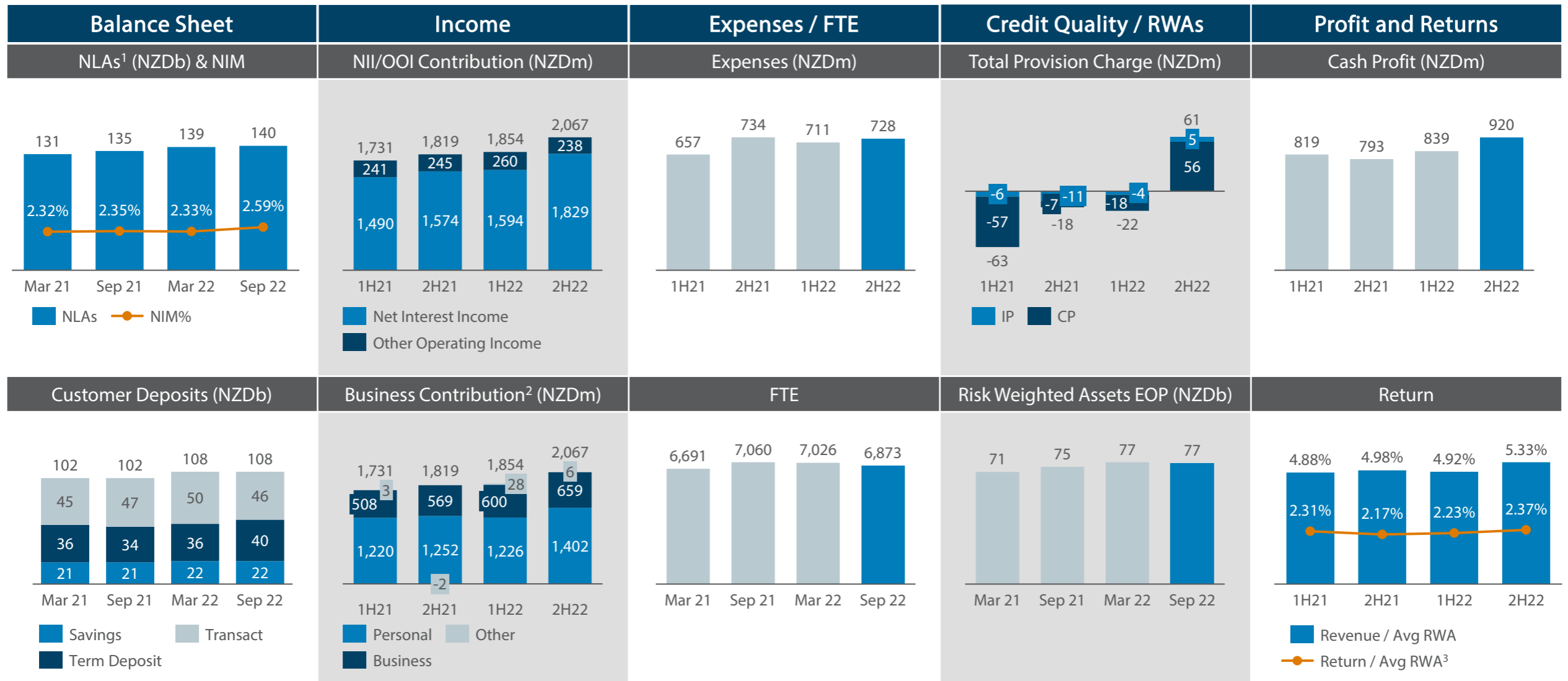


## リスクウエイト強度<sup>1</sup> 10億ドル





# NEW ZEALAND DIVISION - FINANCIAL PERFORMANCE



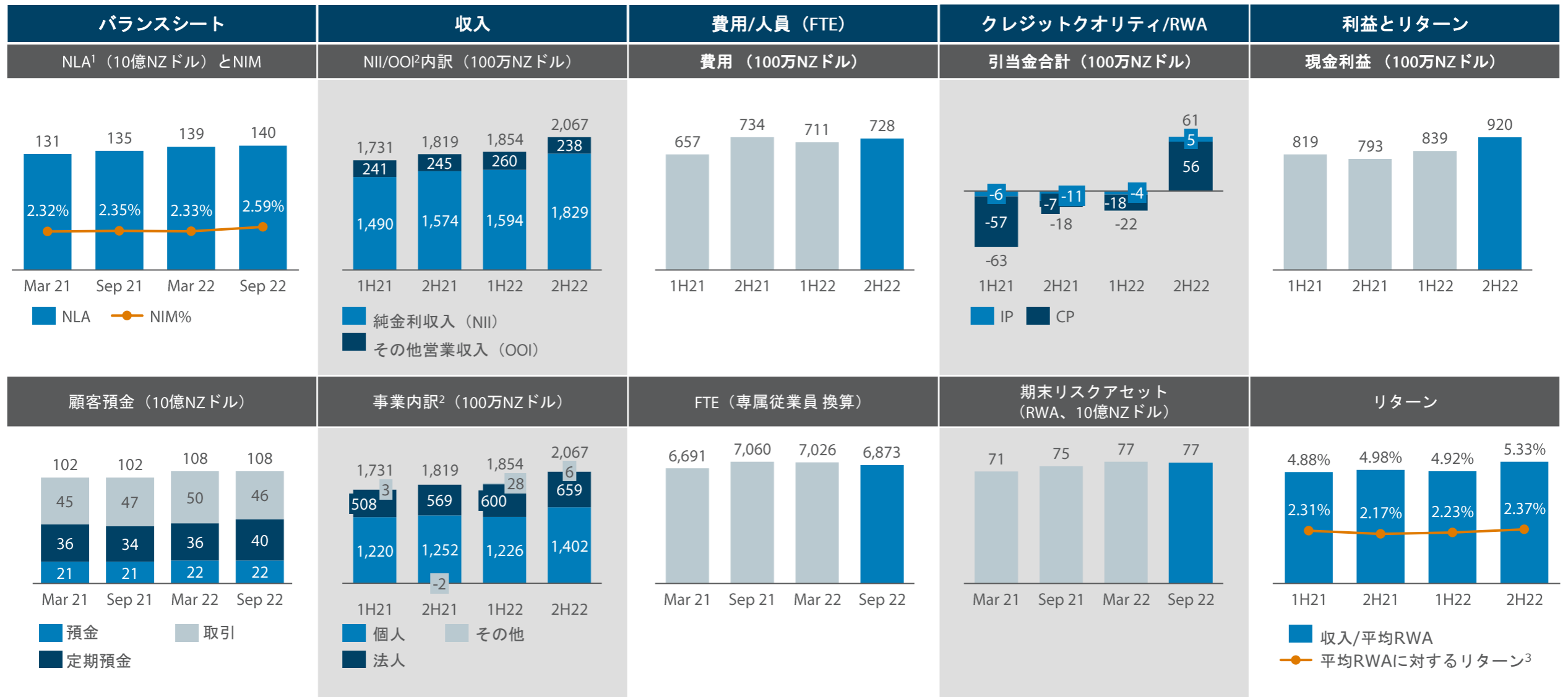
Basis: Continuing Operations Excluding Large / Notable items

- NLAs: Net Loans & Advances
- During 2H21 & 1H22 business units were reorganised from Retail and Commercial to Personal and Business which resulted in some customer re-segmentation
- Cash profit divided by average Risk Weighted Assets





# ニュージーランド部門-財務パフォーマンス



継続事業、金額が大きい/特筆すべき項目を除く

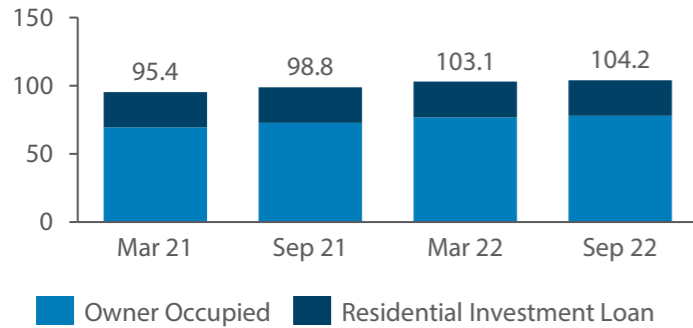
1. NLA: ネットローン・立替金
2. 2021年下半期と2022年上半期には個人・事業法人からパーソナル・ビジネスへと事業部門が再編したことで顧客分類が変更されている。
3. 現金利益を平均リスクアセットで割ったもの



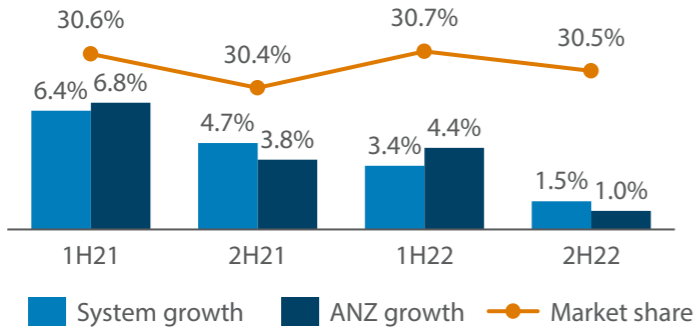
# NEW ZEALAND DIVISION - BALANCE SHEET

## Housing<sup>1</sup>

ANZ Performance (NZDb)

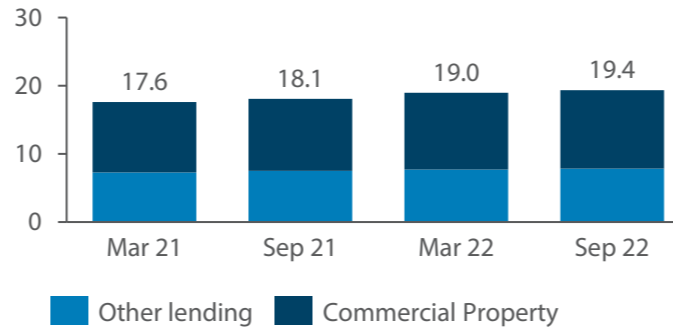


### Relative to system growth<sup>3</sup>

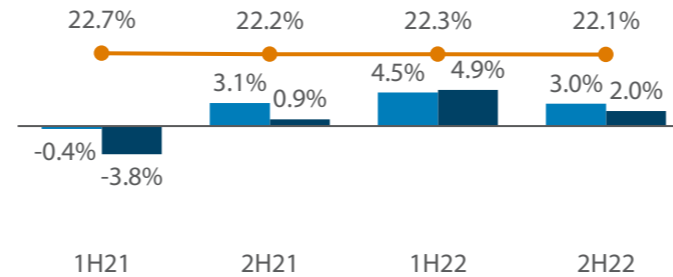


## Business<sup>2</sup>

ANZ Performance (NZDb)

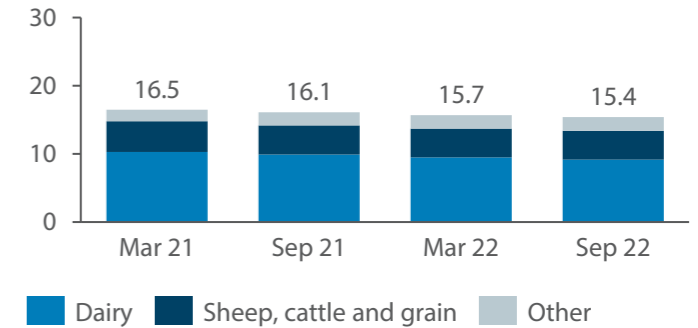


### Relative to system growth<sup>3</sup>

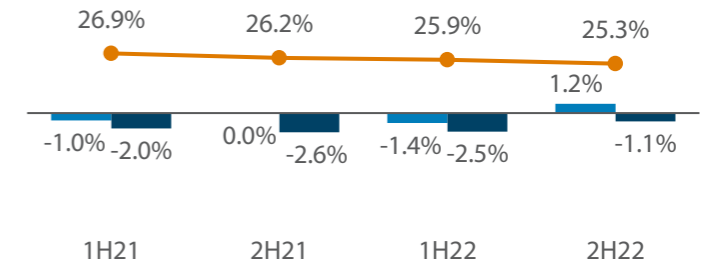


## Agri

ANZ Performance (NZDb)



### Relative to system growth<sup>3</sup>



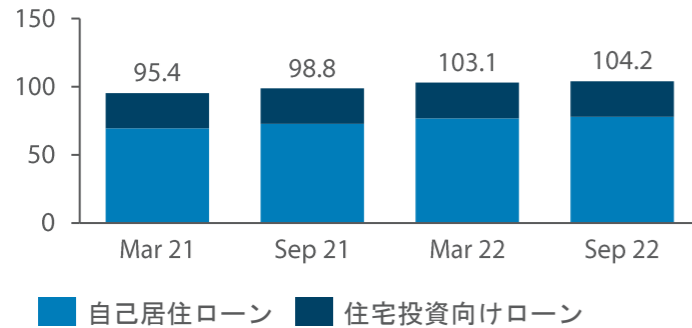
1. Housing includes business loans secured by residential properties  
 2. Business excludes business loans secured by residential properties  
 3. Source: RBNZ, market share at NZ Geography level, 2H22 data as at August 2022



# ニュージーランド部門ーバランスシート

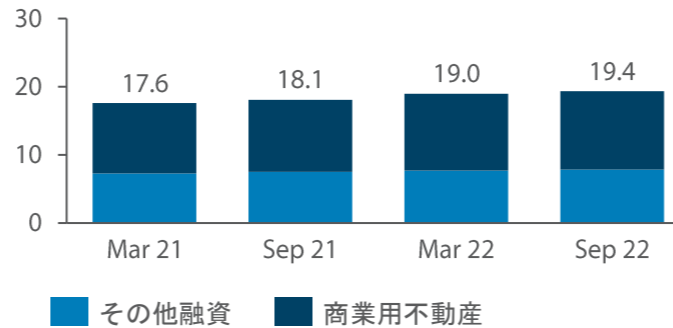
## 住宅ローン<sup>1</sup>

ANZのパフォーマンス（10億NZドル）



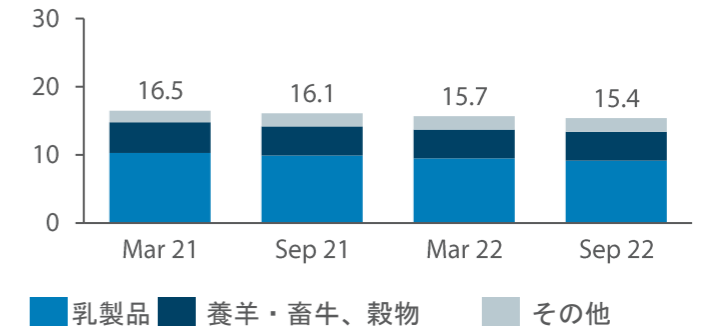
## 企業<sup>2</sup>

ANZのパフォーマンス（10億NZドル）

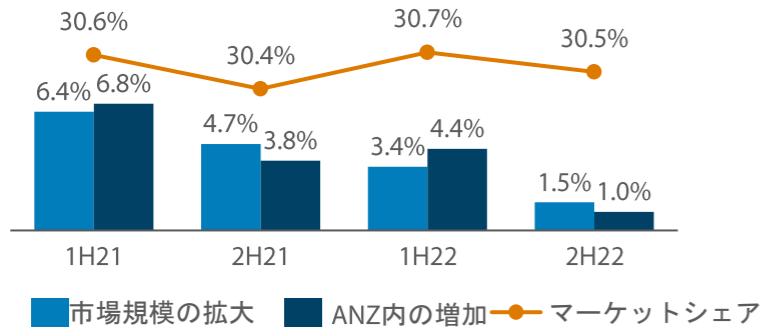


## 農業

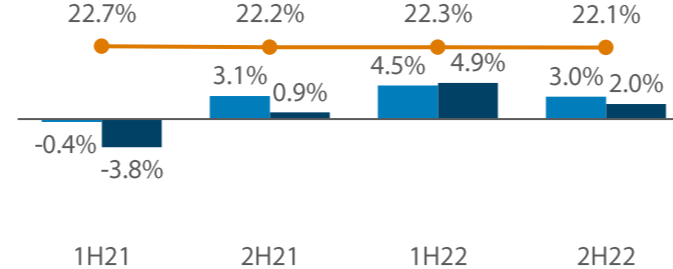
ANZのパフォーマンス（10億NZドル）



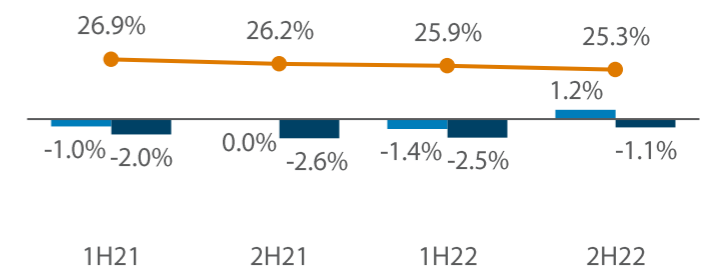
## システム全体の増加に対する比率<sup>3</sup>



## システム全体の増加に対する比率<sup>3</sup>



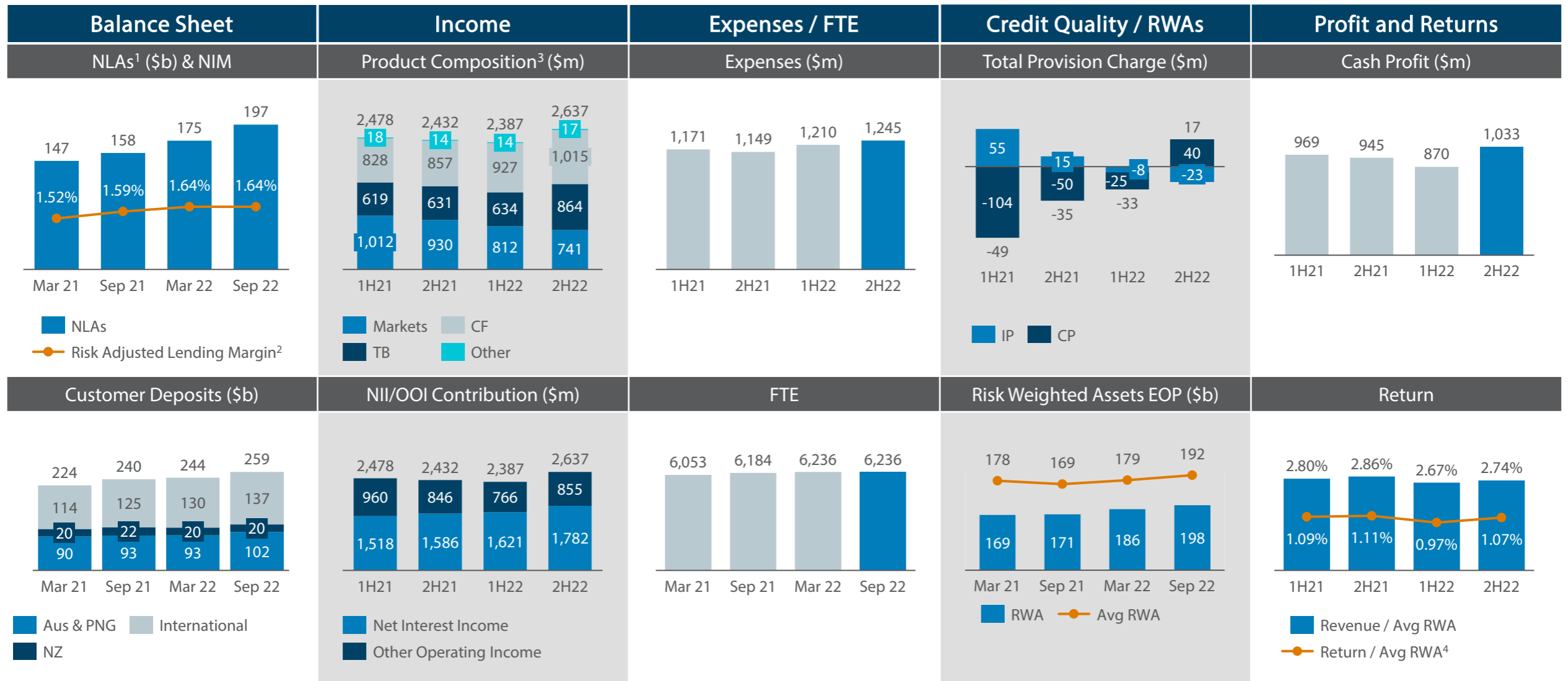
## システム全体の増加に対する比率<sup>3</sup>



1. 住宅ローンには住宅用不動産担保の事業ローンを含む  
 2. 事業ローンには住宅用不動産担保の事業ローンを含まない  
 3. 出典：RBNZ, マーケットシェアは地理上ニュージーランドのもの、2022年下期は2022年8月時点



# INSTITUTIONAL - FINANCIAL PERFORMANCE

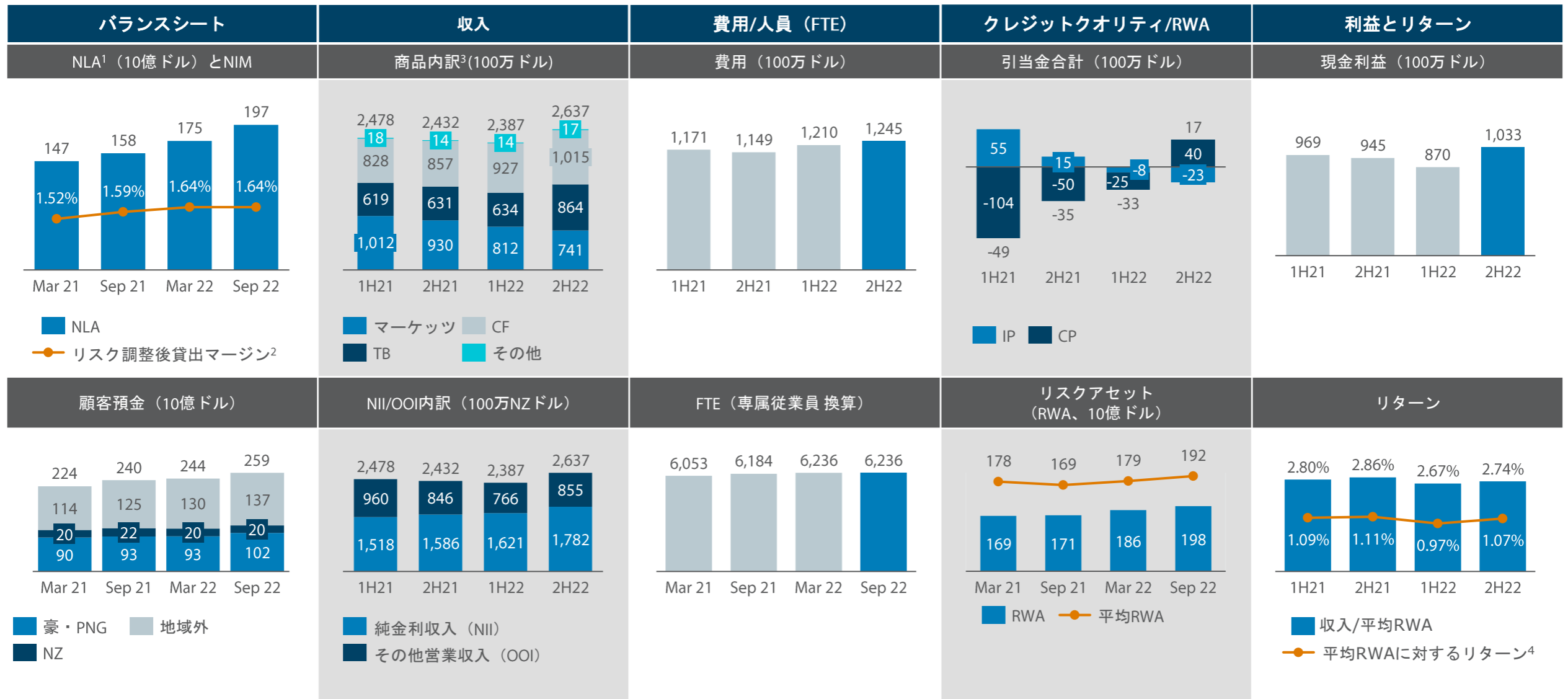


Basis: Continuing Operations Excluding Large / Notable items

- 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



# 法人・企業向け事業一財務パフォーマンス



継続事業、金額が大きい/特筆すべき項目を除く

1. NLA : ネットローン・立替金
2. コーポレートファイナンス・貿易のリスク調整後貸出マージンはNIIを平均CRWAで割ったもの
3. TB: トランザクションバンキング、CF : コーポレートファイナンス
4. 現金利益を平均リスクアセットで割ったもの

# 2022 FULL YEAR RESULTS

TREASURY  
INVESTOR DISCUSSION PACK



# 2022 FULL YEAR RESULTS

資金管理

INVESTOR DISCUSSION PACK



# REGULATORY CAPITAL - 4Q22 UPDATE

## Capital update

- Level 2 CET1 ratio of 12.3% (19.2% on an Internationally Comparable basis<sup>1</sup>) or ~11.1% on a pro forma basis including Suncorp Bank acquisition. This is above APRA's 'Unquestionably Strong' capital benchmark<sup>2</sup>
- Excluding the \$3.5b equity raisings, Level 2 CET1 increased +44 bps mainly from cash earnings (ex large notable item) in the quarter
- Modest RWA growth in Q4 - CRWA growth mainly reflects increased volume in Retail Australia, Q4 IRRBB RWA movement was minimal
- Leverage ratio of 5.4% (or 6.1% on an Internationally Comparable basis)
- Level 1 CET1 ratio of 12.0% or ~11.3% pro forma for the Suncorp Bank acquisition

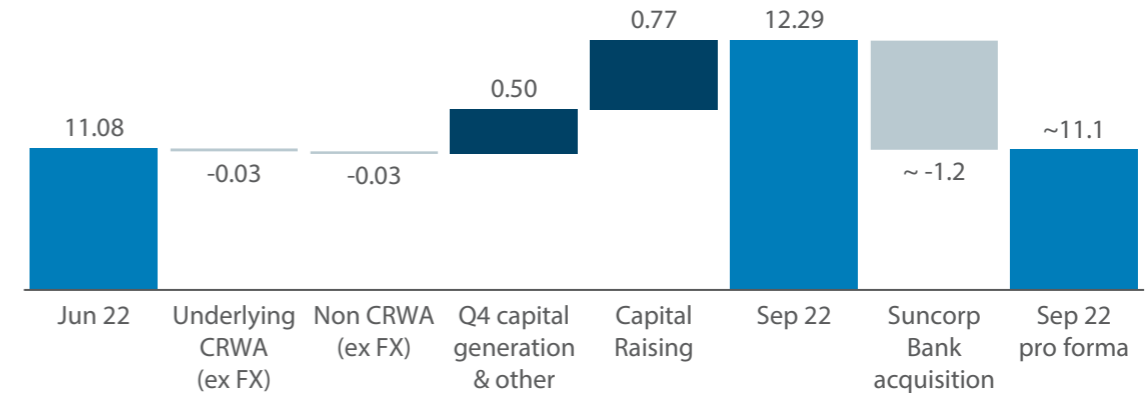
## Dividend

- Interim Dividend of 74 cents fully franked, ~63% DPOR on 2H22 Cash Continuing ex Large / Notable items basis and within ANZ's sustainable DPOR range

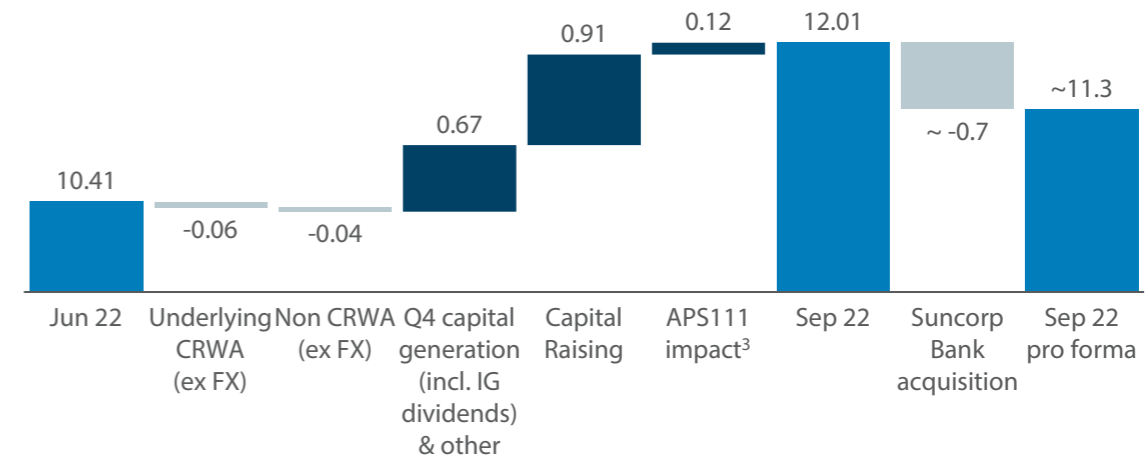
## Regulatory update

- Progressing with implementation of APRA Capital Reforms (1 January 2023 effective date), noting the expectation of lower RWA offset by increased capital buffers
- On track with RNBZ capital reform transition, including issuance of RNBZ compliant capital securities

## APRA Level 2 Common Equity Tier 1 (CET1) ratio, % 4Q22 Movement



## APRA Level 1 Common Equity Tier 1 (CET1) ratio, % 4Q22 Movement



1. Internationally Comparable methodology aligns with APRA's information paper "International Capital Comparison Study (13 July 2015)". Basel III Internationally Comparable ratios do not include an estimate of the Basel I capital floor

2. Based on APRA information paper "Strengthening banking system resilience – establishing unquestionably strong capital ratios" released in July 2017

3. APRA's changes to APS111: Measurement of Capital took effect from 1 January 2022. Benefits to the L1 CET1 ratio was due to a higher L1 CET1 base (as a result of the \$3.5bn equity raise and quarterly earnings), leading to a decrease in L1 CET1 deduction on intra-group equity investments above the 10% CET1 threshold





# 自己資本比率－2022年第4四半期アップデート

## 現状

- レベル2 CET1比率は12.3%（国際基準<sup>1</sup>では19.2%）にあり、Suncorp Bank買収を含めたプロフォーマベースでは約11.1%。APRAが「非常に強い」とする水準<sup>2</sup>以上である。
- 35億ドルの株式発行を除いて、レベル2 CET1比率は+44 bp上昇、同四半期に主に現金利益が増加したことによる（金額が大きい特別な項目を除く）。
- 第4四半期に事業RWAは若干増加、オーストラリア個人部門によるもので、銀行勘定の金利リスク（IRRBB）の変動は小さい。
- レバレッジ比率は5.4%（国際基準では6.1%）
- レベル1 CET1比率は12.0%、Suncorp Bank買収プロフォーマで約11.3%

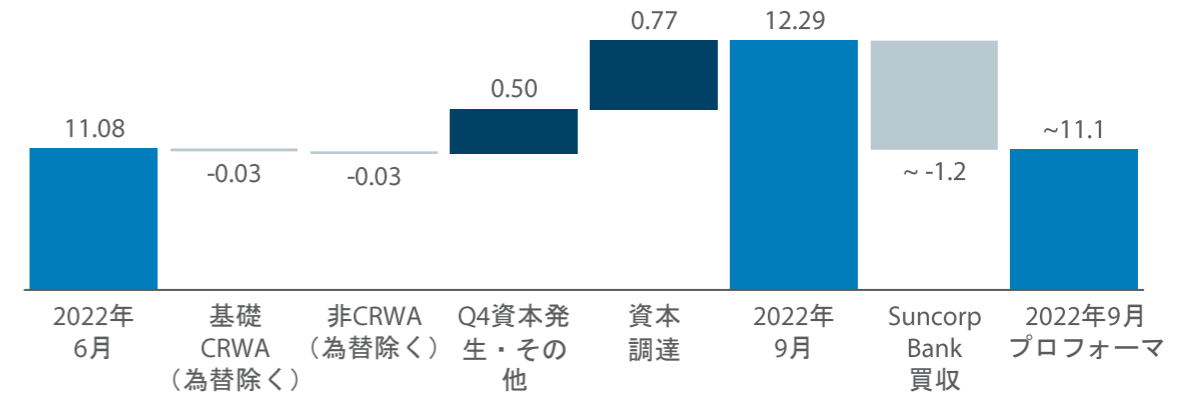
## 配当

- 中間配当は一株当たり74セントの完全適格配当で、2022年下半期の金額の大きい/特筆すべき項目（LNI）を除いた現金ベースの配当性向（DPOR）は約63%、長期的に維持可能である。

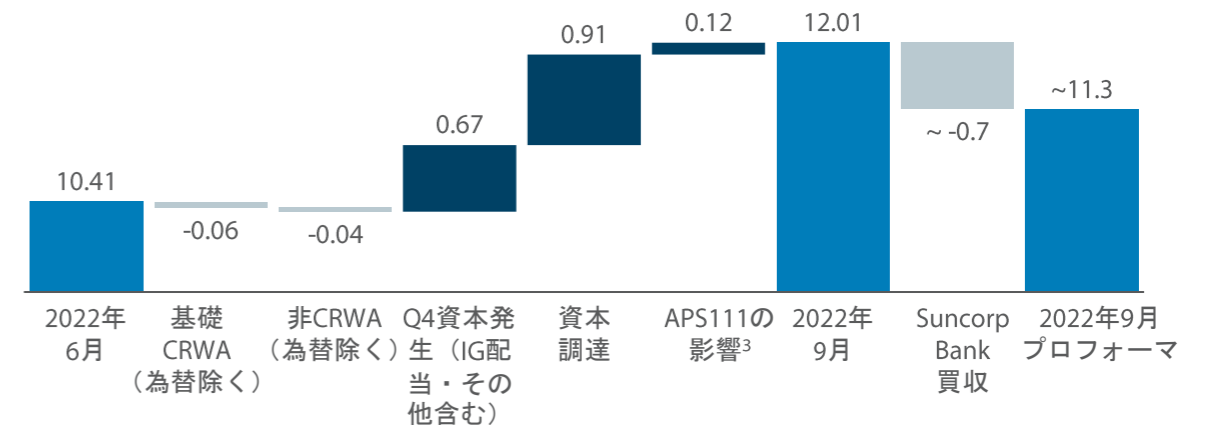
## 最近の資本規制の動き

- APRA資本改革の導入が進み（2023年1月1日実施）、予想されるRWA減少を資本バッファの増加で補う、
- RNBZの資本改革への移行を進めている。RNBZ基準遵守の資本証券の発行を含む。

## APRAレベル2普通株式 TIER 1比率（CET1比率） % 2022年第4四半期の変化



## APRAレベル1普通株式 TIER 1比率（CET1比率） % 2022年第4四半期の変化



1. 上記の国際基準の数字は国際資本比較調査という題のAPRAのペーパー（2015年7月13日）に沿っている。バーゼルⅢ国際基準比率にはバーゼルⅠの資本フロアの試算は含まれない。

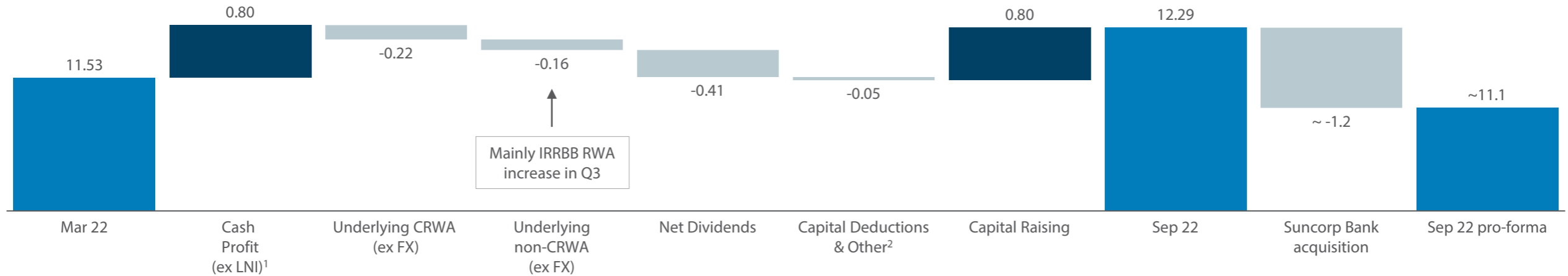
2. 2017年7月発行APRAの発行物「銀行システムの健全性強化－非常に健全な自己資本比率にする為に」による

3. APRAによるAPS111変更：「資本の評価」は2022年1月1日から適用、レベル1 CET1の基準が上がったことでレベル1 CET1比率が上昇（35億ドルの株式発行と四半期収益の結果）、それによりCET1閾値10%以上のグループ企業間株式投資のレベル1 CET1控除は減少

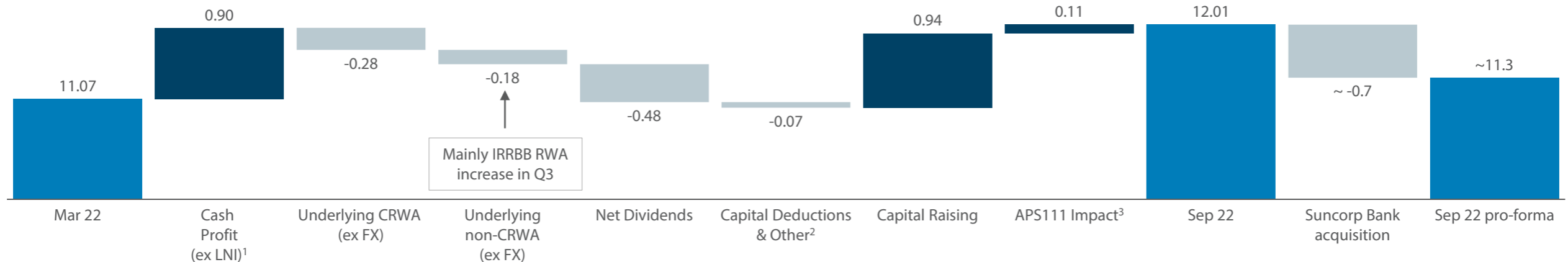


# REGULATORY CAPITAL - 2H22 UPDATE

APRA Level 2 Common Equity Tier 1 (CET1) Ratio – 2H22 Movement, %



APRA Level 1 Common Equity Tier 1 (CET1) Ratio – 2H22 Movement, %

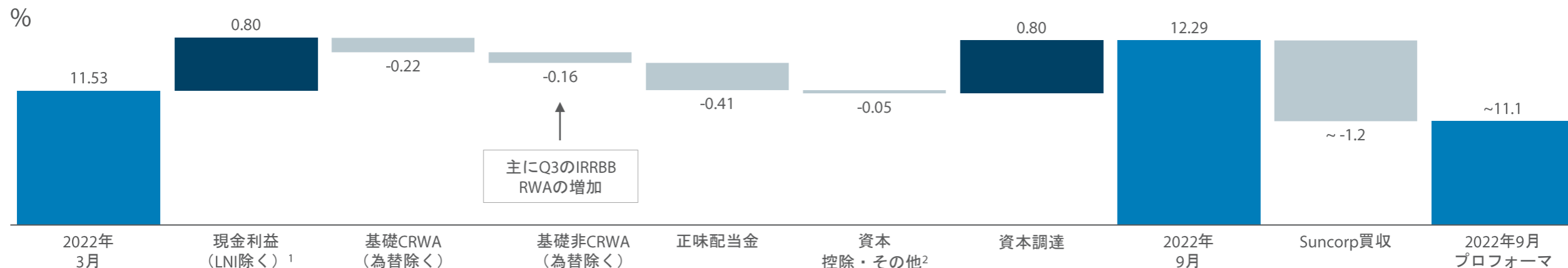


1. Excludes Large / Notable items  
 2. Capital deductions mainly comprises the movement in retained earnings in deconsolidated entities and equity accounted growth in associates and Other impacts include movements in deferred tax asset deduction, M&A transactions, Net RWA imposts & net other impacts  
 3. APRA's changes to APS111: Measurement of Capital took effect from 1 January 2022. Benefits to the L1 CET1 ratio was due to a higher L1 CET1 base (as a result of the \$3.5bn equity raise and half-yearly earnings), leading to a decrease in L1 CET1 deduction on intra-group equity investments above the 10% CET1 threshold

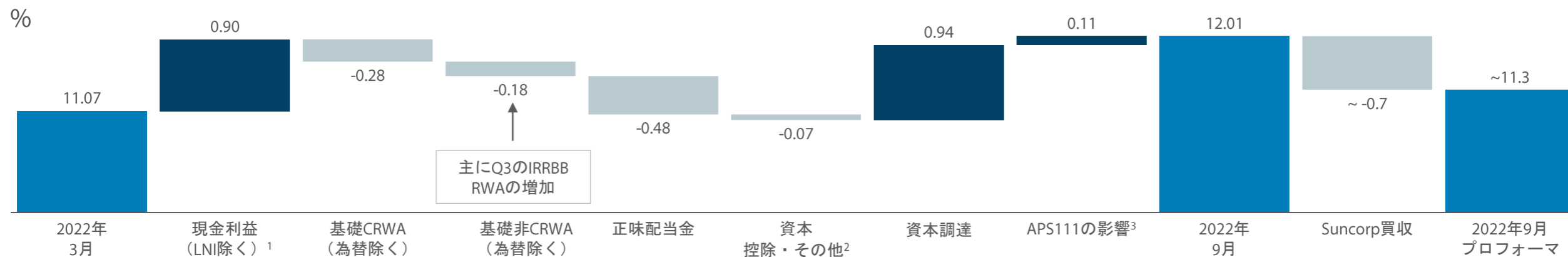


# 自己資本 - 2022年下半期アップデート

## APRAレベル2普通株式 TIER 1比率（CET1比率） 2022年度上期から下期の変化



## APRAレベル1普通株式 TIER 1比率（CET1比率） 2022年度上期から下期の変化



1. 金額の大きい/特筆すべき項目を除く

2. 資本控除は主に非連結企業の内部留保と子会社の持ち分法で会計処理された増加分、その他の影響には繰り延べ税金資産控除、M&A取引、正味RWA税とその他の影響が含まれる。

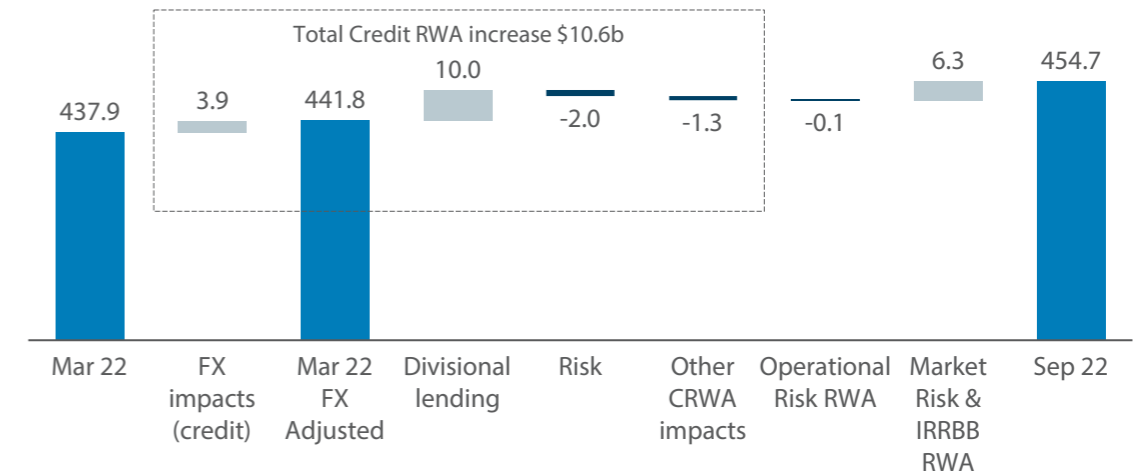
3. APRAによるAPS111変更: 「資本の評価」は2022年1月1日から適用、レベル1 CET1の基準が上がったことでレベル1 CET1比率が上昇（35億ドルの株式発行と四半期収益の結果）、それによりCET1閾値10%以上のグループ企業間株式投資のレベル1 CET1控除は減少



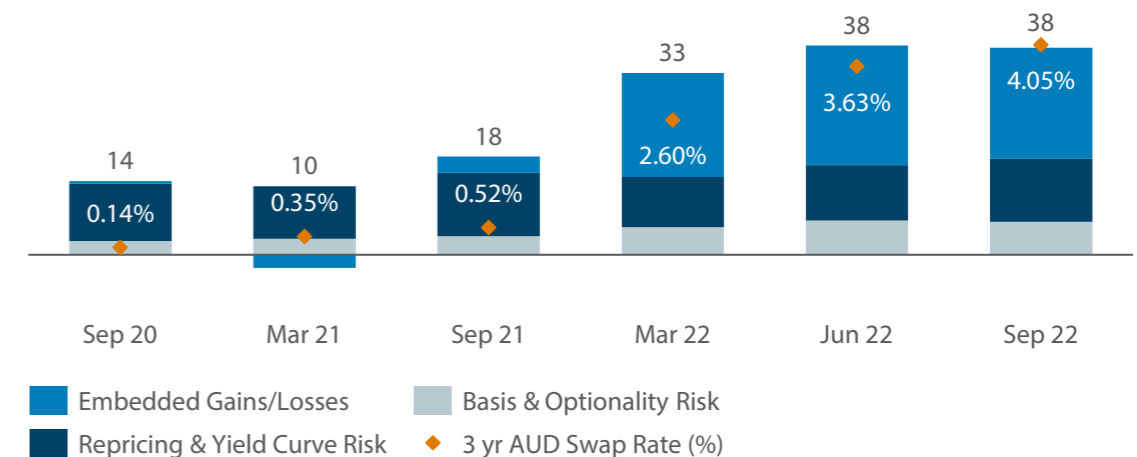
# REGULATORY CAPITAL

Key Capital Ratios (%)	Sep 21	Mar 22	Sep 22
<b>Level 2 CET1 capital ratio</b>	<b>12.3</b>	<b>11.5</b>	<b>12.3</b>
Level 2 CET1 HoH mvmt	-10 bps	-81 bps	+76 bps
Additional Tier 1 capital ratio	2.0	1.7	1.7
Tier 1 capital ratio	14.3	13.2	14.0
Tier 2 capital ratio	4.1	3.4	4.2
Total regulatory capital ratio	18.4	16.6	18.2
Leverage ratio	5.5	5.2	5.4
Risk weighted assets	\$416.1b	\$437.9b	\$454.7b
<b>Level 1 CET1 capital ratio</b>	<b>12.0</b>	<b>11.1</b>	<b>12.0</b>
Level 1 CET1 HoH mvmt	-22 bps	-94 bps	+94 bps
Level 2 vs Level 1 mvmt	12 bps	13 bps	-18 bps
Level 1 risk weighted assets	\$379.4b	\$370.7b	\$392.0b
<b>Internationally comparable ratios<sup>1</sup> (%)</b>			
Leverage ratio	6.1	5.9	6.1
Level 2 CET1 capital ratio	18.3	18.0	19.2

## Risk weighted assets – Level 2, \$b



## Risk weighted assets – IRRBB, \$b



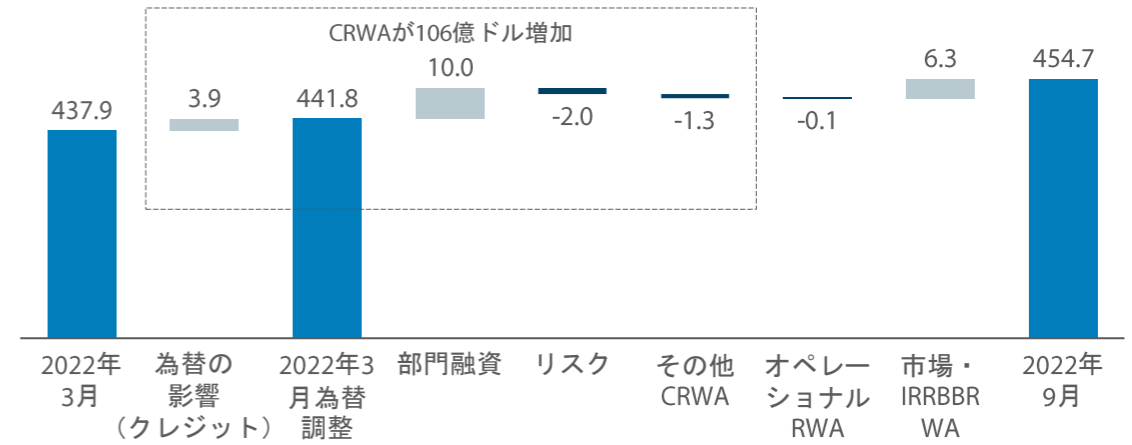
1. Internationally Comparable methodology aligns with APRA's information paper "International Capital Comparison Study (13 July 2015)". Basel III Internationally Comparable ratios do not include an estimate of the Basel I capital floor



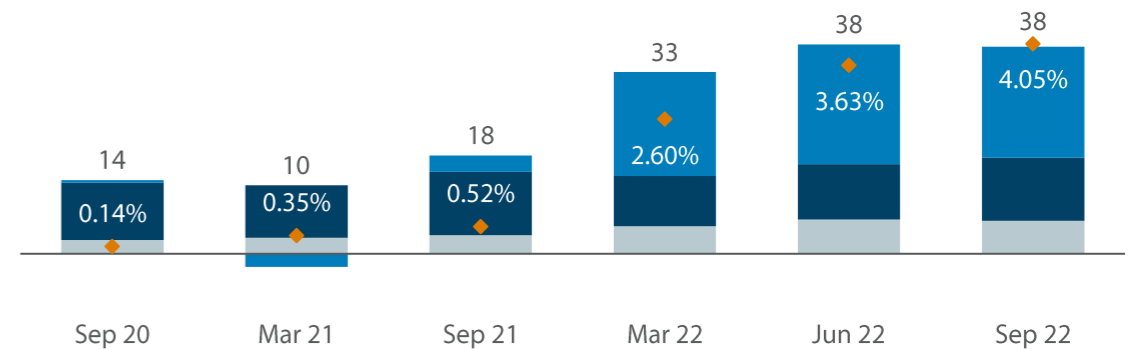
# 自己資本比率

主要指標(%)	2021年 9月	2022年 3月	2022年 9月
レベル2CET1	12.3	11.5	12.3
レベル2 CET1比率、前期からの変化	-10 bp	-81 bp	+76 bp
その他Tier 1比率	2.0	1.7	1.7
Tier 1 比率	14.3	13.2	14.0
Tier 2 比率	4.1	3.4	4.2
自己資本比率	18.4	16.6	18.2
レバレッジ比率	5.5	5.2	5.4
リスク資産	\$416.1b	\$437.9b	\$454.7b
レベル1 CET1比率	12.0	11.1	12.0
レベル1 CET1比率、前期からの変化	-22 bp	-94 bp	+94 bp
レベル1に比べてレベル2の変化	12 bp	13 bp	-18 bp
レベル1リスク資産	\$379.4b	\$370.7b	\$392.0b
<b>国際基準<sup>1</sup> (%)</b>			
レバレッジ比率	6.1	5.9	6.1
レベル2 CET1比率	18.3	18.0	19.2

## リスク資産 – レベル2 10億ドル



## リスク資産 – IRRBB 10億ドル



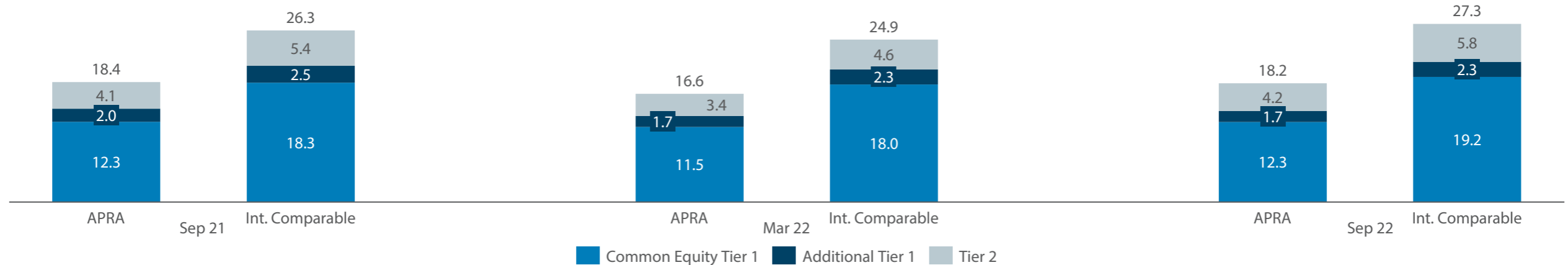
■ 内包損益 ■ ベーシス・オプション性リスク  
 ■ 再評価・利回りカーブリスク ◆ 3年豪スワップ金利 (%)

1. 上記の国際基準の数字は国際資本比較調査という題のAPRAのペーパー（2015年7月13日）に沿っている。バーゼルIII国際基準比率にはバーゼルIの資本フロアの試算は含まれない。



# INTERNATIONALLY COMPARABLE<sup>1</sup> REGULATORY CAPITAL POSITION

## Level 2 capital ratio (APRA vs internationally comparable)<sup>2</sup>, %



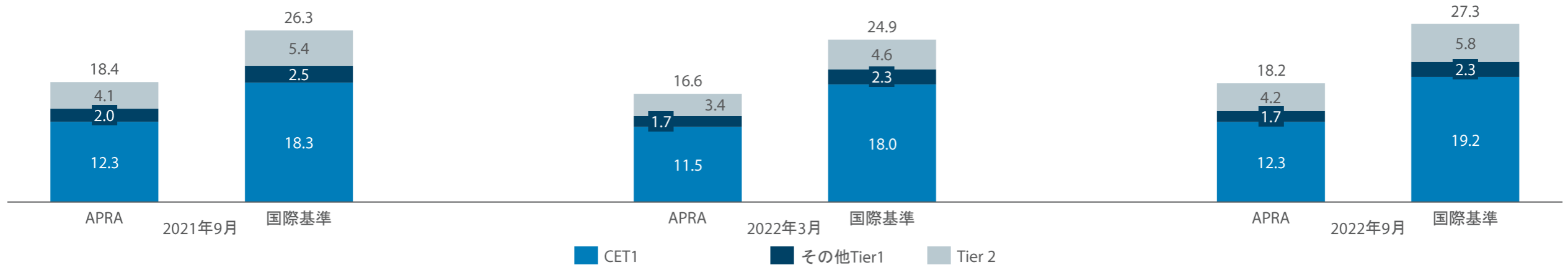
<b>APRA Level 2 CET1 Ratio - 30 September 2022</b>		<b>12.3%</b>
Corporate undrawn EAD and unsecured LGD adjustments	Australian ADI unsecured corporate lending LGDs and undrawn CCFs exceed those applied in many jurisdictions	+2.0%
Equity Investments & DTA	APRA requires 100% deduction from CET1 vs. Basel framework which allows concessional threshold prior to deduction	+0.9%
Mortgages	APRA requires use of 20% mortgage LGD floor vs. 10% under Basel framework. Additionally, APRA also requires a higher correlation factor vs 15% under Basel framework	+1.5%
Specialised Lending	APRA requires supervisory slotting approach which results in more conservative risk weights than under Basel framework	+0.9%
IRRBB RWA	APRA includes in Pillar 1 RWA. This is not required under the Basel framework	+1.2%
Other	Includes impact of deductions from CET1 for capitalised expenses and deferred fee income required by APRA, currency conversion threshold and other retail standardised exposures	+0.4%
<b>Basel III Internationally Comparable CET1 Ratio - 30 September 2022</b>		<b>19.2%</b>

1. Internationally Comparable methodology aligns with APRA's information paper "International Capital Comparison Study (13 July 2015)". Basel III Internationally Comparable ratios do not include an estimate of the Basel I capital floor
2. Sum of individual capital ratios may not be equal to Total Capital ratio due to rounding



# ANZの国際基準の自己資本ポジション<sup>1</sup>

## レベル2自己資本比率（APRA基準と国際基準）<sup>2</sup> %



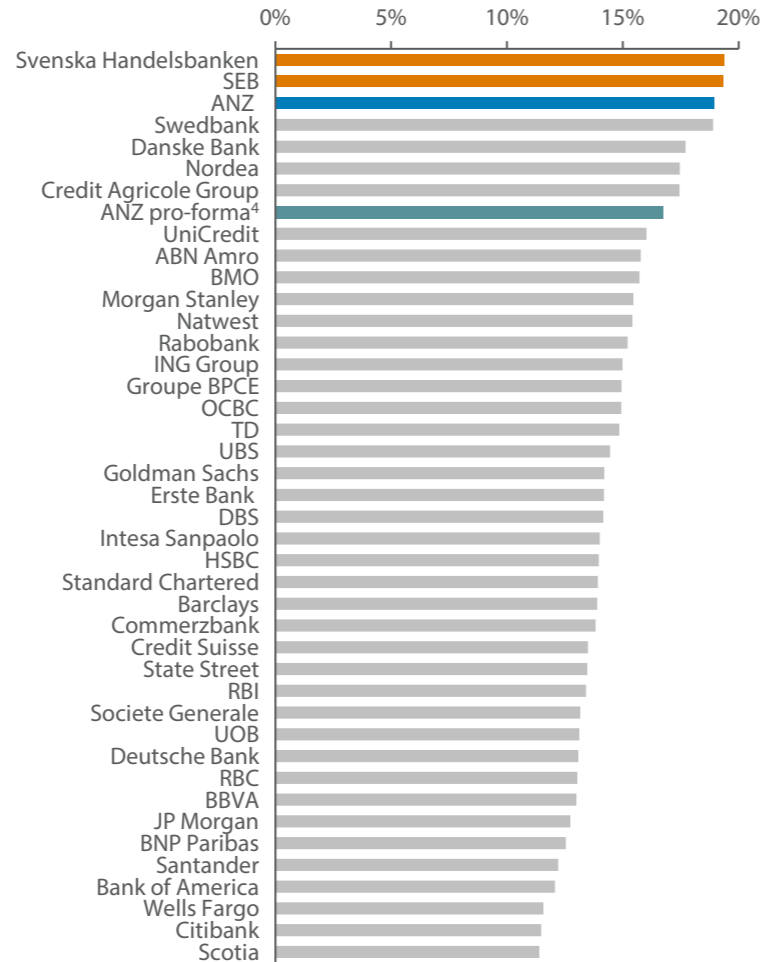
APRA レベル2 CET1比率 – 2022年9月30日		12.3%
未使用の企業EADと無担保 LGD（デフォルト時損失率）調整	オーストラリアにおけるADI（認可預金受入機関）の無担保企業融資のLGDと未使用CCF（クレジット換算係数）は多くの管轄で適用されているものを超える	+2.0%
株式投資とDTA（繰延税金資産）	APRAはCET1から100%除外するのに対し、バーゼルでは控除前に優遇措置を適用	+0.9%
不動産ローン	APRAでは20%の不動産ローンLGDフロアが必要、バーゼルでは10%。バーゼルでは相関ファクターは15%、APRAはそれより高い。	+1.5%
特定貸付債権	APRAではスロットティング手法で、バーゼルよりも保守的なリスクウエイト	+0.9%
IRRBB（銀行勘定の金利リスク）RWA	APRAはPillar 1 RWAが必要、バーゼルでは不要	+1.2%
その他	APRAで必要な資産計上費用と繰延所得、為替変換限度額、その他個人の標準的エクスポージャーにはCET1からの控除の影響を含む	+0.4%
<b>バーゼルIII 国際基準CET1比率</b>		<b>19.2%</b>

1. 国際基準はAPRAのペーパー国際資本比較調査（2015年7月13日）に沿う。バーゼルIII国際基準比率にはバーゼルIの資本フロア調整は含まない。  
 2. 各自己資本比率の合計が四捨五入の影響で最終的な自己資本比率にならない場合もある。

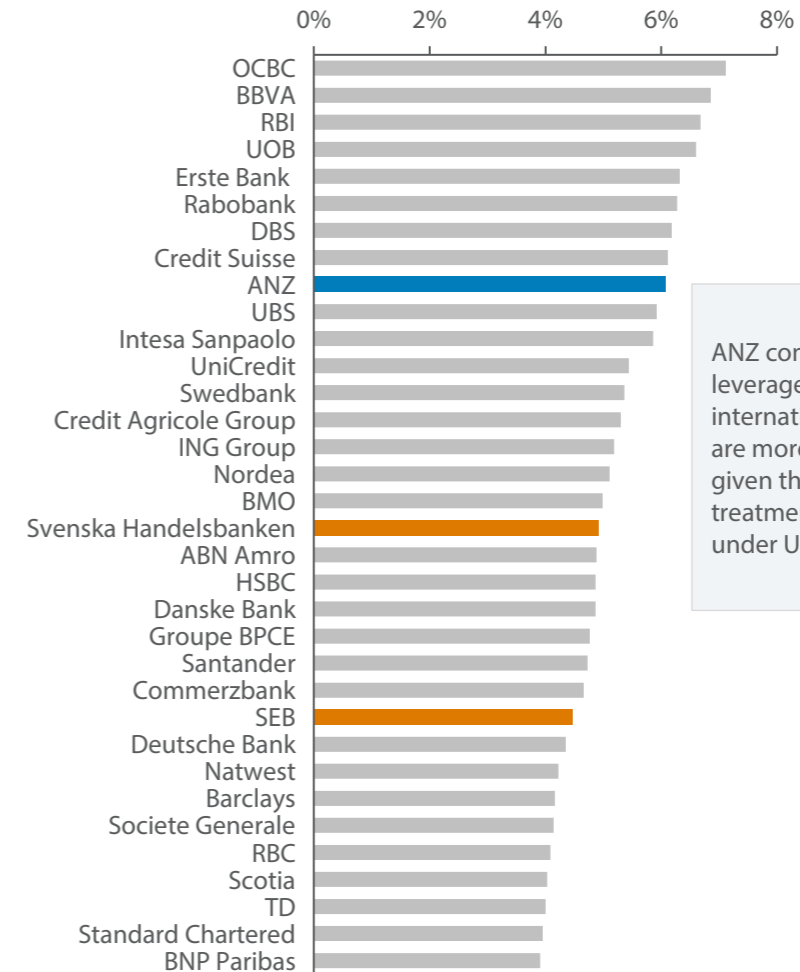


# CET1 AND LEVERAGE IN A GLOBAL CONTEXT

CET1 ratios<sup>1,2</sup>, %



Leverage<sup>1,2,3</sup>, %



Regulators globally have provided specific transitional arrangements for ECL. ANZ has utilised publicly available CET1 information and adjusted for Capital treatment of ECL provisioning where available

ANZ compares well on leverage, however international comparisons are more difficult to make given the favourable treatment of derivatives under US GAAP

1. CET1 and leverage ratios are based on ANZ estimated adjustment for accrued expected future dividends and share buy-backs. Transitional arrangements for expected credit loss and leverage exposure concessional adjustments where details have been externally disclosed. Central bank exposures removed from leverage ratio exposure measure where identified. ANZ ratios are on an Internationally Comparable basis. All data sourced from company reports and ANZ estimates based on last reported half/full year results assuming Basel III capital reforms fully implemented

2. Based on Group 1 banks as identified by the BIS (internationally active banks with Tier 1 capital of more than €3 billion)

3. Includes adjustments for transitional AT1 where applicable. Exclude US banks as leverage ratio exposures are based on US GAAP accounting and therefore incomparable with other jurisdictions which are based on IFRS

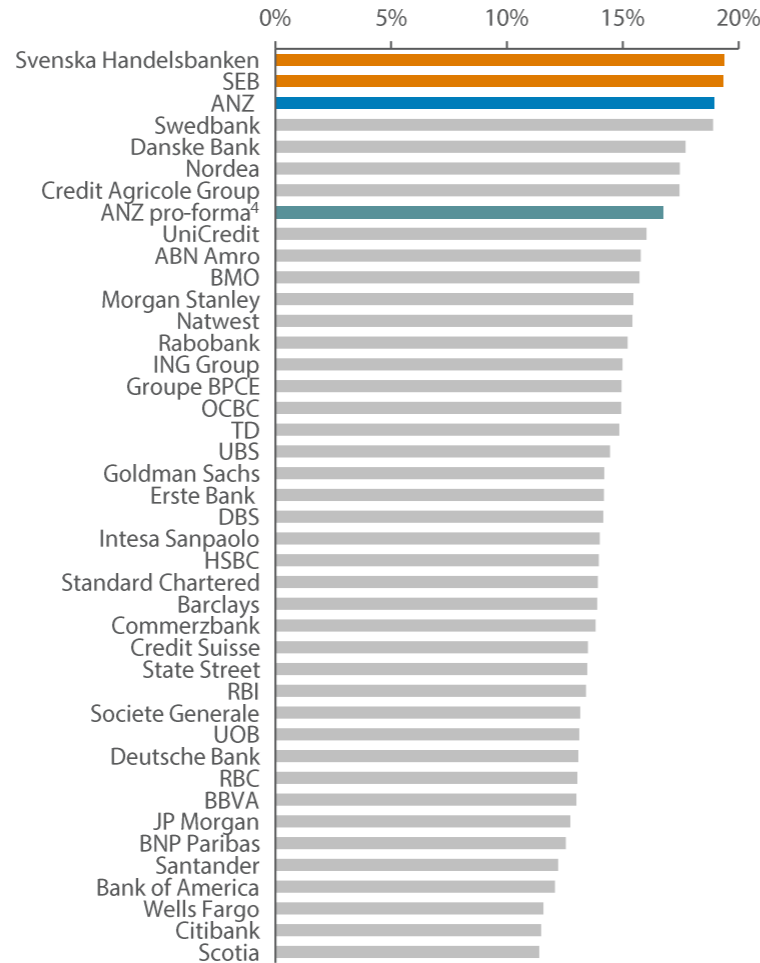
4. ANZ international CET1 proforma ratio adjusted for Suncorp Bank acquisition. Impacts from Suncorp Bank acquisition on Leverage ratio are not expected to be material





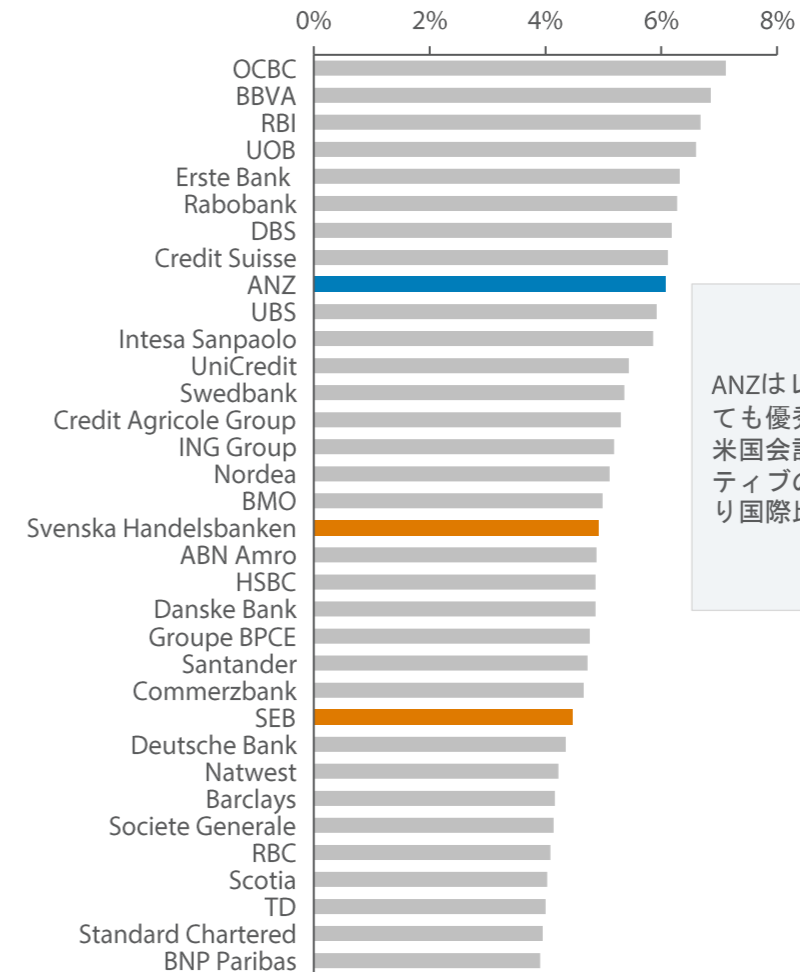
# 世界の銀行のCET1比率とレバレッジ比率

CET1比率<sup>1,2</sup> %



世界各国の規制当局はECLの特別移行的対応を認めている。ANZは公表されたCET1の情報を用い、可能な場合ECL（予想信用損失）引当金の資本処理で調整している。

レバレッジ比率<sup>1,2,3</sup> %



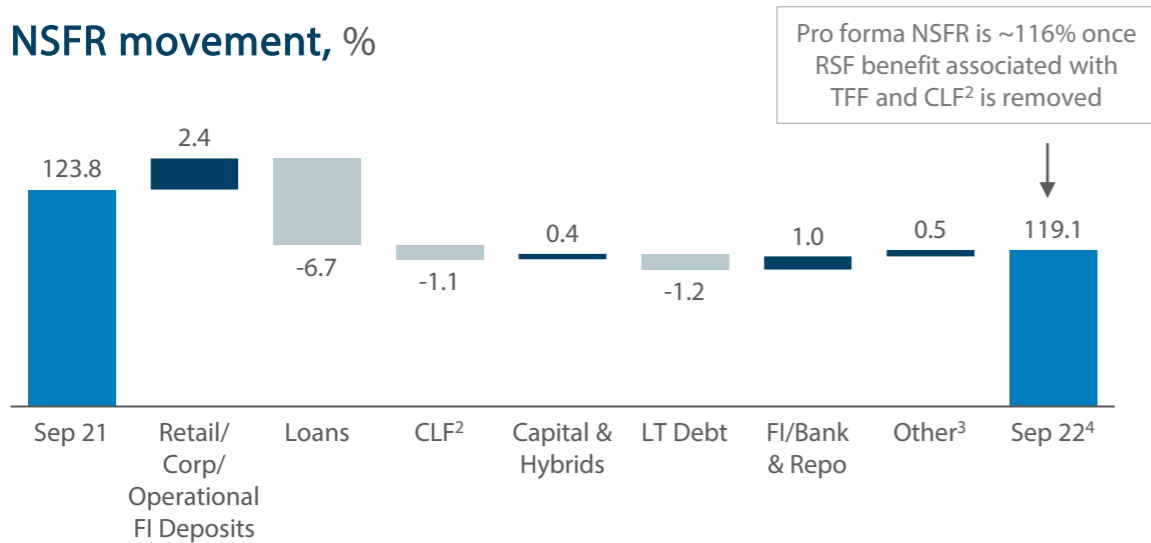
ANZはレバレッジにおいても優秀である。しかし、米国会計基準ではデリバティブの扱いが有利であり国際比較は困難

1. CET1比率とレバレッジ比率はANZによる将来予想される未払配当と自社株買いで調整してある。予想信用損失の移行的措置とレバレッジエクスポージャーの優遇的措置の詳細は社外に開示。中央銀行へのエクスポージャーは分かっている場合はレバレッジ比率から除外、ANZの比率は国際基準。データは企業の開示情報から抜粋、直近の半期・通年決算に基づいたANZの試算はバーゼルIII自己資本改革が完全に行われたと仮定。
2. グループ1銀行はBISの分類による（国際的な業務を行っている銀行でTier1資本が30億ユーロ以上）。
3. 必要な場合移行中のAT1債（その他Tier1）調整を含む。米国会計基準でのレバレッジ比率はIFRSを採用している国と比較不可能である為、米国の銀行を除いてある。
4. ANZのプロフォーマ国際基準CET1はSuncorp Bankの買収で調整してある。買収がレバレッジ比率に与える影響は限定的

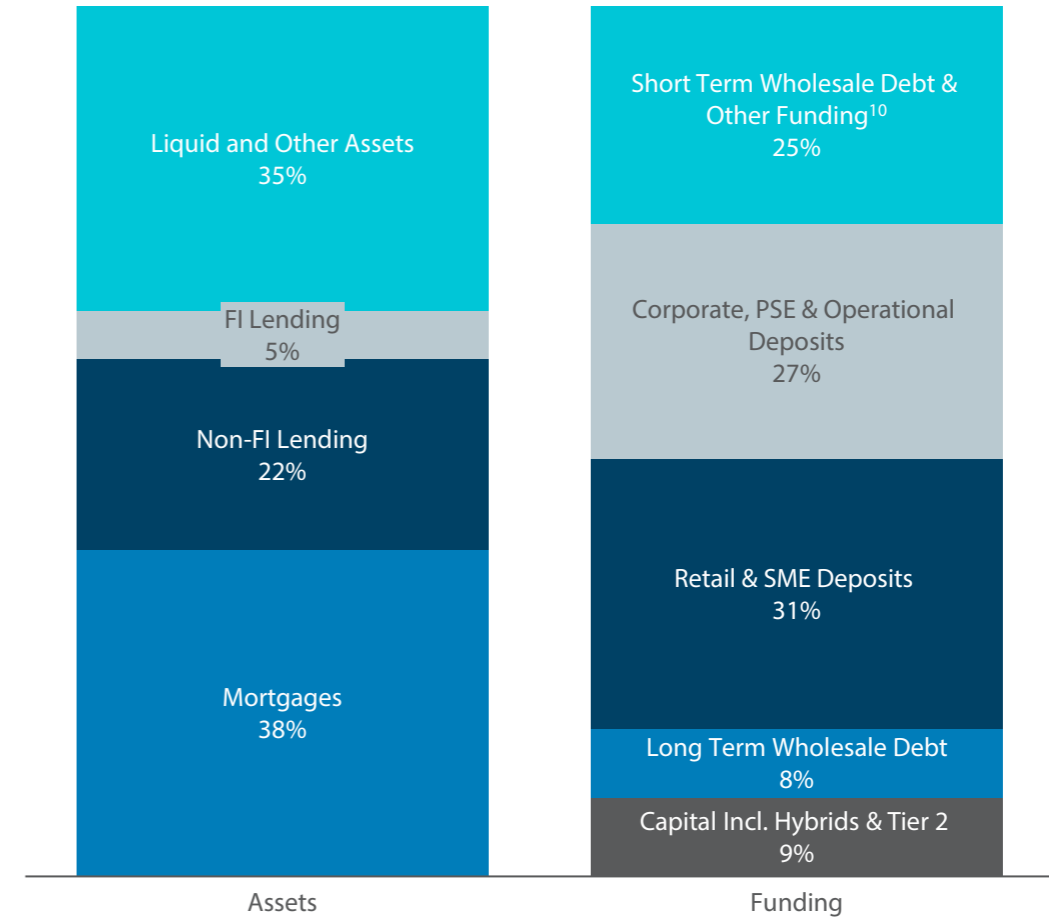


# BALANCE SHEET STRUCTURE<sup>1</sup>

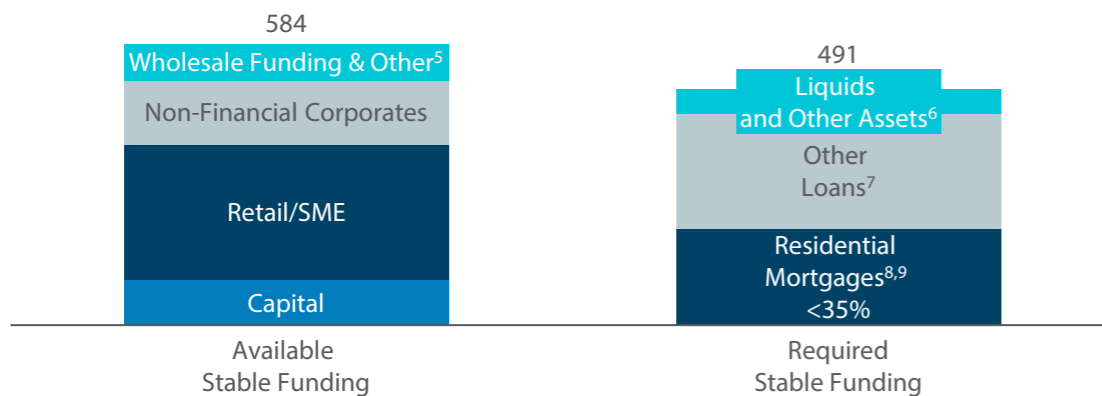
## NSFR movement, %



## Balance sheet composition, Sep 22



## NSFR Composition, Sep 22 \$b

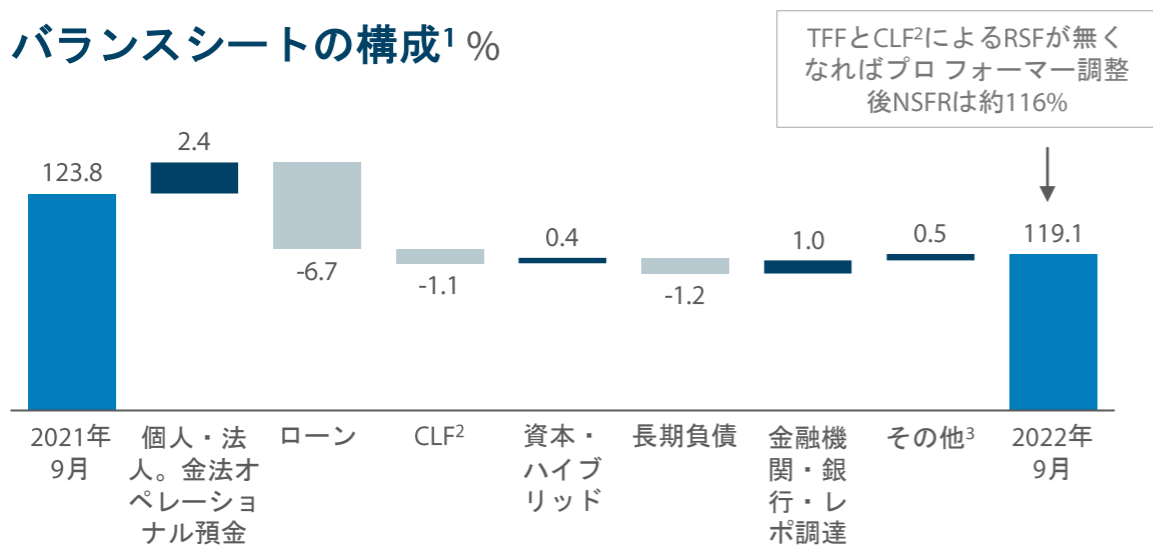


1. NSFR Required Stable Funding (RSF) and Available Stable Funding (ASF) categories and all figures shown are on a Level 2 basis per APRA prudential standard APS210 2. RBA CLF decreased by \$8.0b in FY22. Consistent with APRA's requirement, ANZ's remaining CLF of \$2.7b will cease on 1 January 2023 3. Net of other ASF and other RSF, net FX impacts and Liquids 4. During FY22 ANZ's NSFR reduced by ~2.5% due to the application of revised APRA APS210 FAQs which impacted NSFR attribution across Retail, Corporate and FI classifications 5. 'Other' includes Sovereign, and non-operational FI Deposits 6. 'Other Assets' include Off Balance Sheet, Derivatives, Fixed Assets and Other Assets 7. All lending >35% Risk weight 8. Includes NSFR impact of self-securitised assets backing the Committed Liquidity Facility (CLF) 9. <35% Risk weighting as per APRA Prudential Standard 112 Capital Adequacy: Standardised Approach to Credit Risk 10. Includes FI/Bank deposits, Repo funding and other short dated liabilities

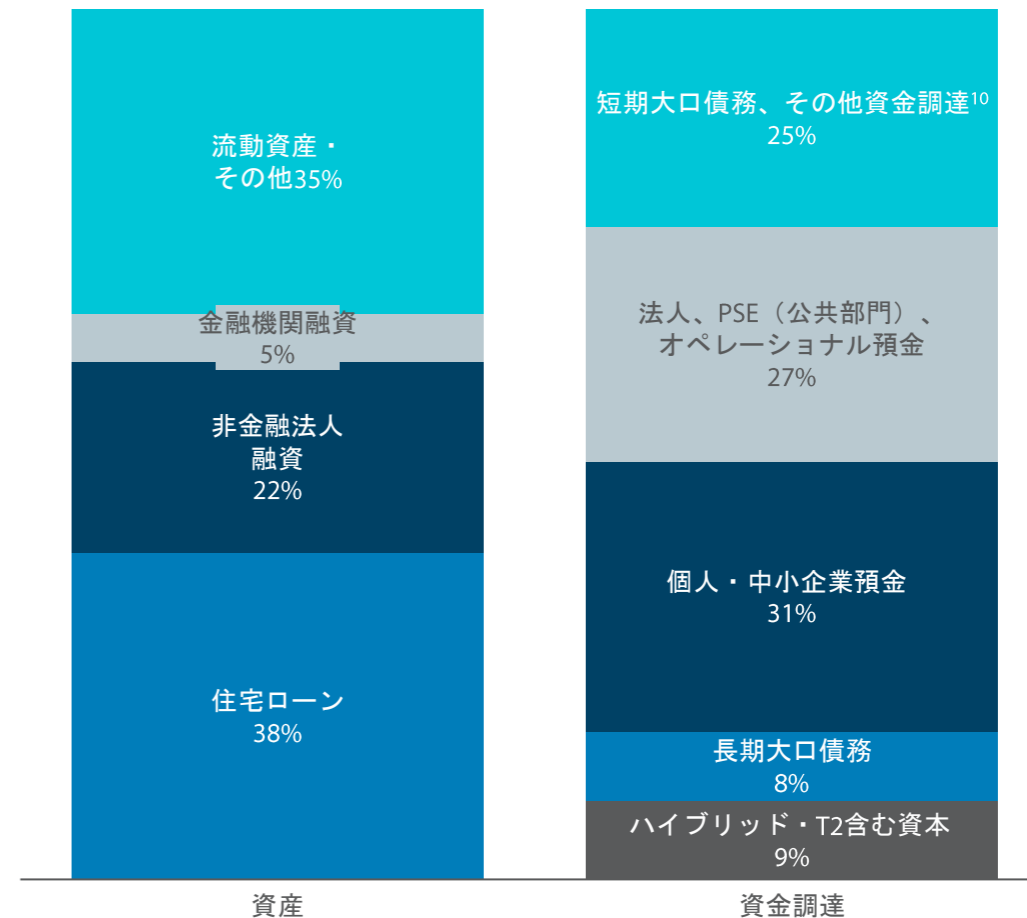


# バランスシートの構成<sup>1</sup>

## バランスシートの構成<sup>1</sup> %

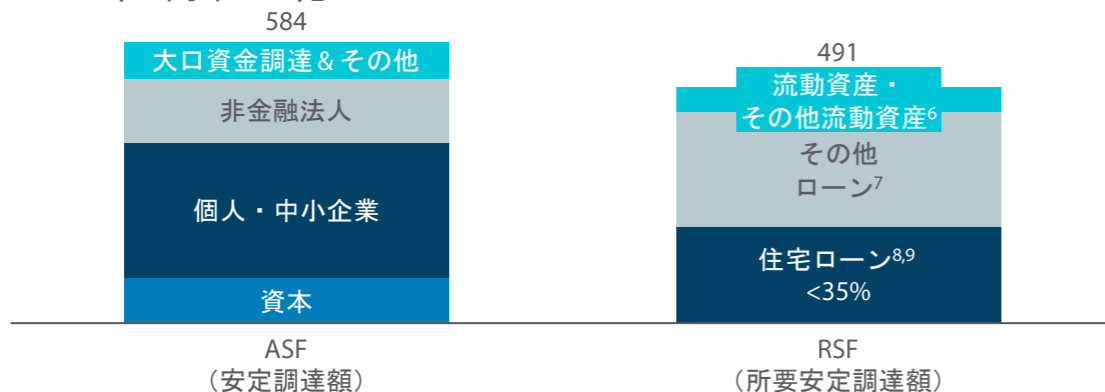


## バランスシート内訳 2022年9月



## NSFR (安定調達比率) 内訳

### 2022年9月、10億ドル

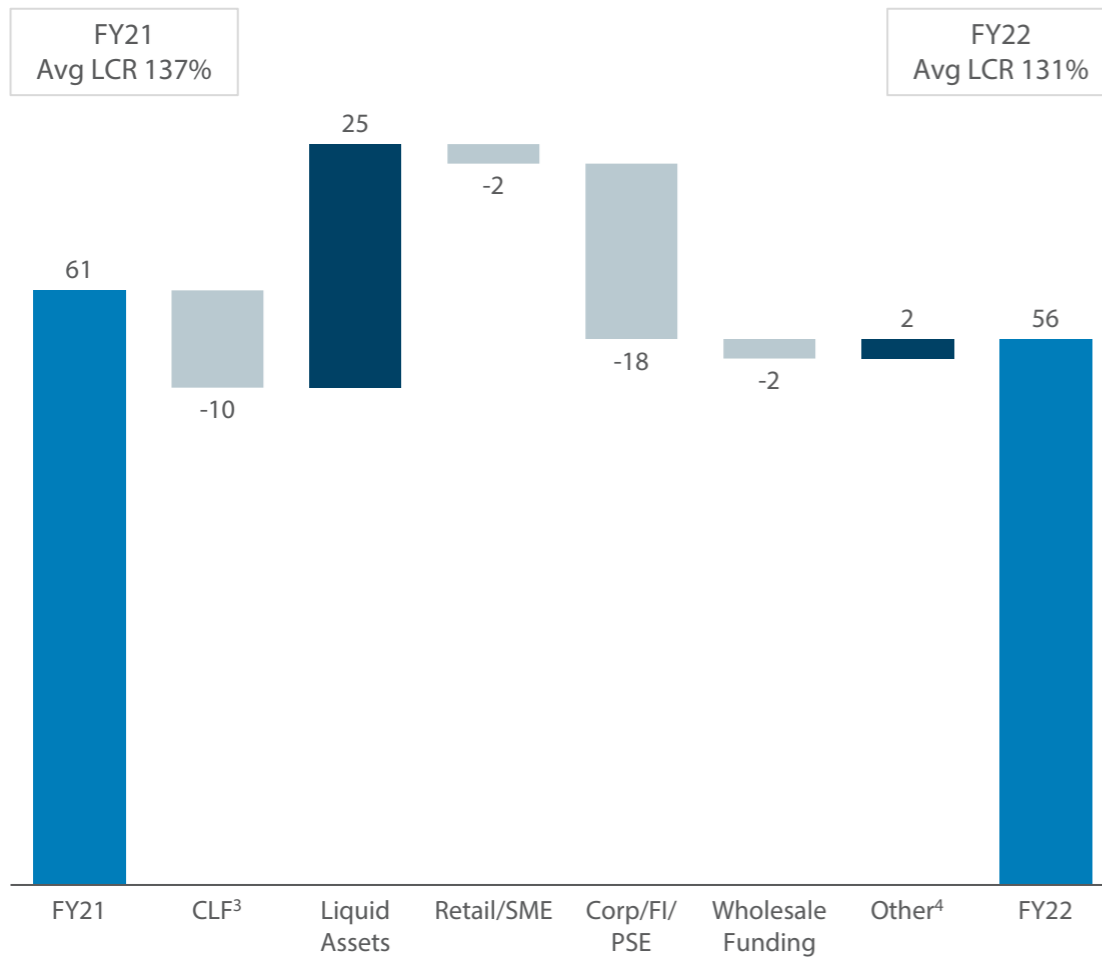


1. NSFRで必要なRSFとASFの分類の数字はすべてAPRAブルーデンス基準APS210のレベル2の数字。2. RBAのCLFは2022年度に80億ドル減少、APRAの要件に沿ってANZで残っているCLFは27億ドルであり、2023年1月1日に終了する。3. その他ASF、その他RSF、流動資産を除く。4. 2022年度にANZのNSFRは約2.5%減少、改定後APRA APS210 FAQを適用したことで、個人、事業法人、金融法人の分類のNSFRに影響。5. 「その他」にはソブリン、非オペレーショナル金融機関預金を含む。6. 「その他資産」にはオフバランスシート、デリバティブ、固定資産、その他資産を含む。7. 融資のリスクウエイトはすべて35%以上。8. CLF (Committed Liquidity Facility) を裏付ける自社証券化資産のNSFRへの影響を含む。9. APRAブルーデンス基準112自己資本比率：クレジットリスクへの標準化アプローチに沿ってリスクウエイト35%未満。10. 金融機関/銀行預金、レポ資金調達。その他短期債務を含む。

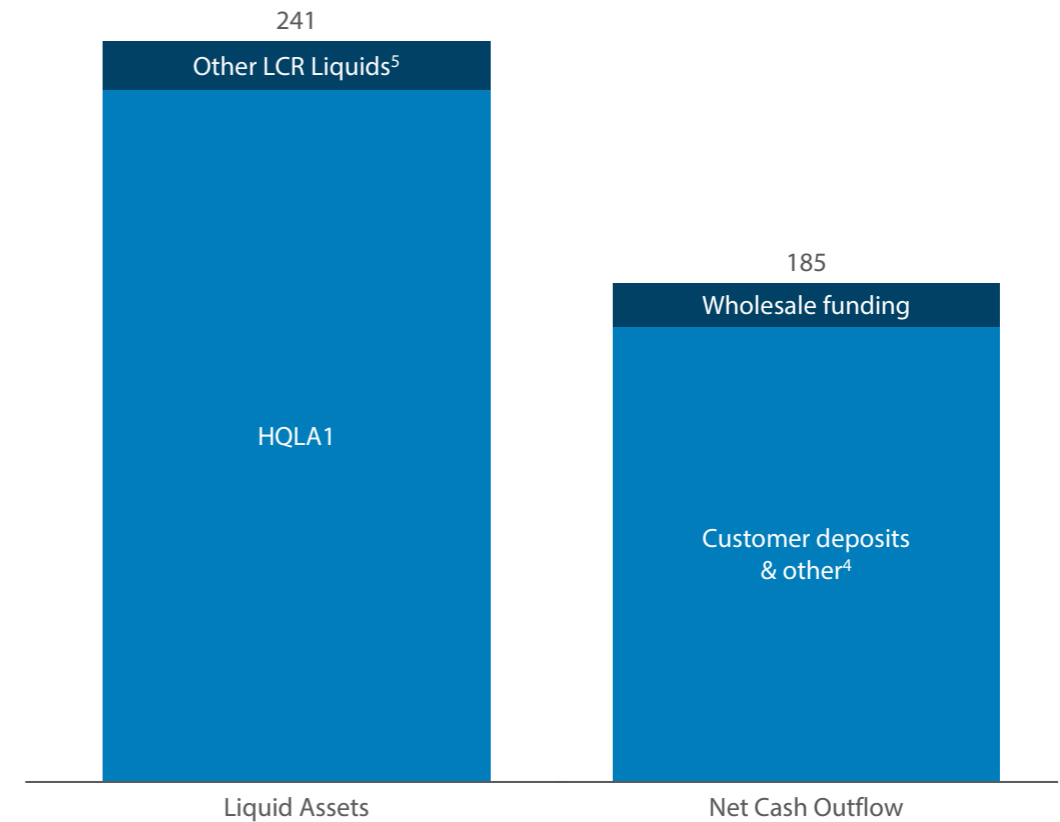


# LIQUIDITY COVERAGE RATIO (LCR) SUMMARY<sup>1</sup>

Movement in average LCR surplus<sup>2</sup>, \$b



LCR composition, Average FY22 \$b



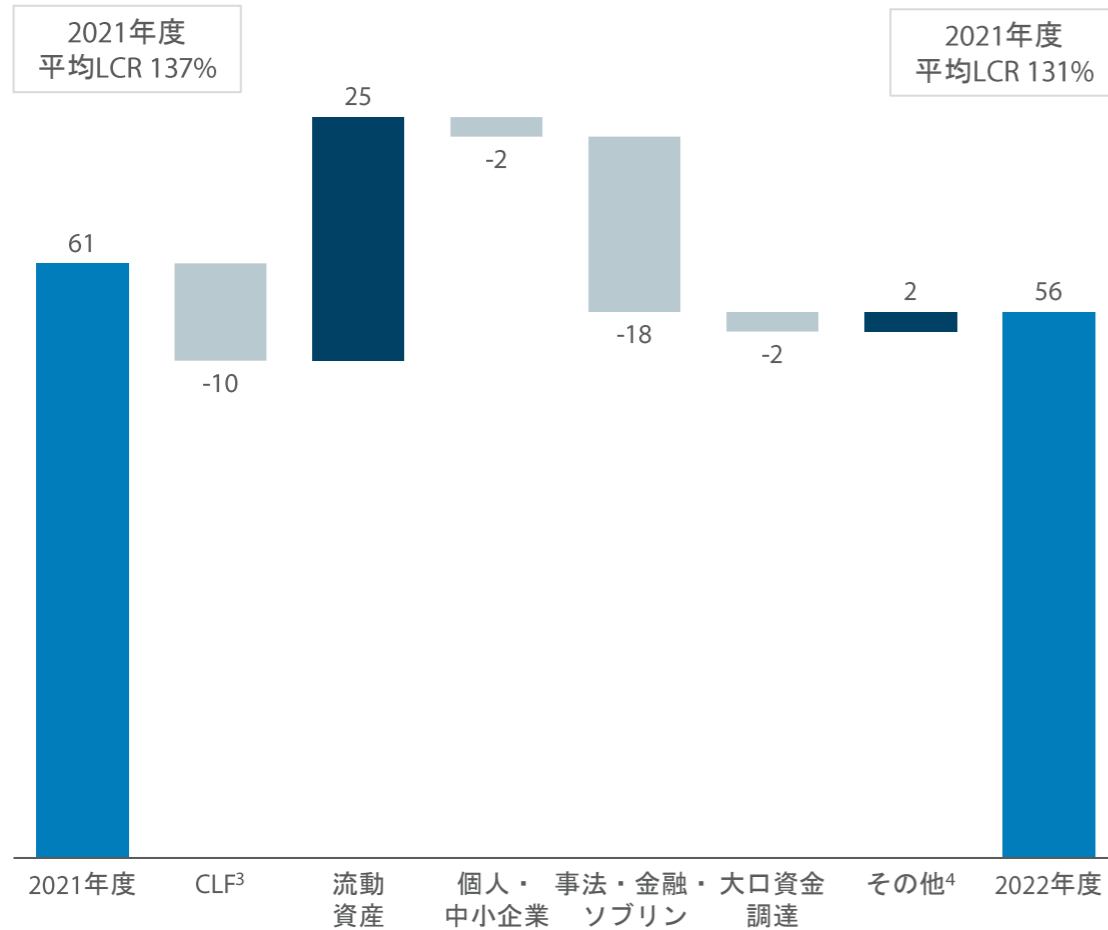
1. All figures shown on a Level 2 basis as per APRA Prudential Standard APS210  
 2. LCR surplus excludes surplus liquids considered non-transferrable across the Group. As at 30 September 2022, this included \$14b of surplus liquids held in NZ  
 3. RBA CLF decreased by \$8.0b in FY22. Consistent with APRA’s requirement, ANZ’s remaining CLF of \$2.7b will cease on 1 January 2023  
 4. ‘Other’ includes off-balance sheet and cash inflows  
 5. Comprised of HQLA2, Internal RMBS and other ALA. Other ALA includes assets qualifying as collateral for the Committed Liquidity Facility (CLF), excluding internal RMBS, up to approved facility limit; and any assets contained in the RBNZ’s liquidity policy – Annex: Liquidity Assets – Prudential Supervision Department Document BS13A



# ANZの流動性カバレッジ比率（LCR）<sup>1</sup>

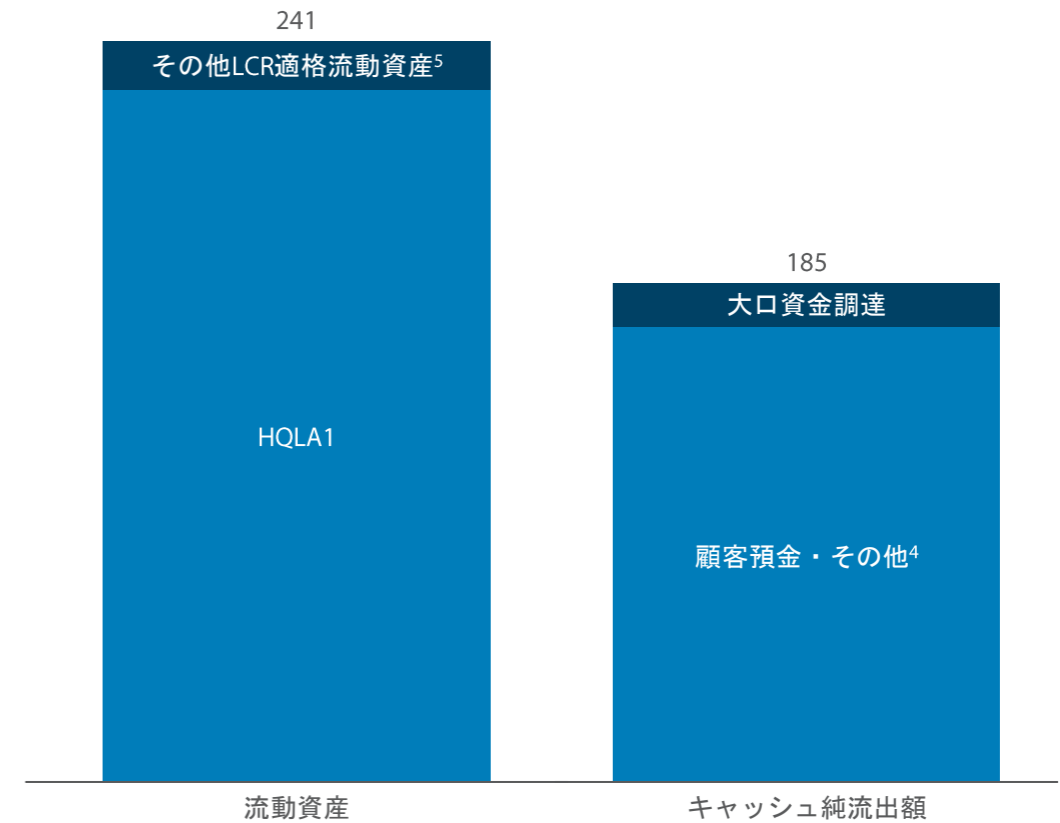
## 平均LCR（流動性カバレッジ比率）余剰の変化<sup>2</sup>

10億豪ドル



## LCR（流動性カバレッジ比率）内訳

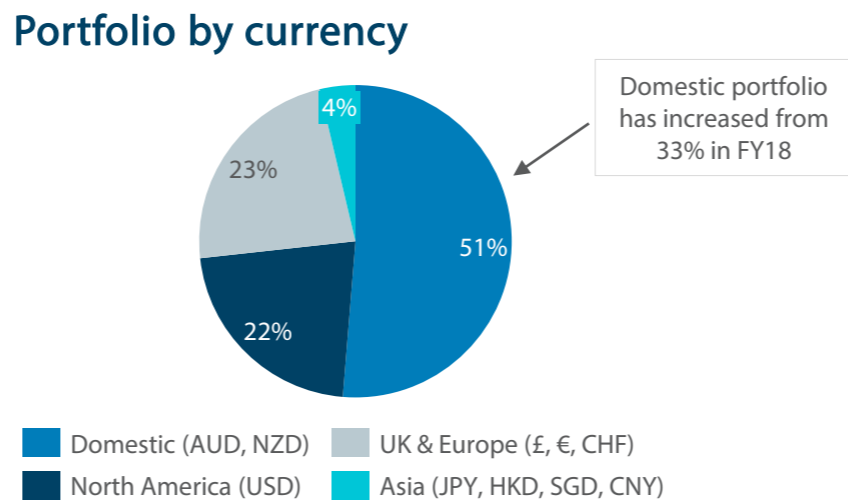
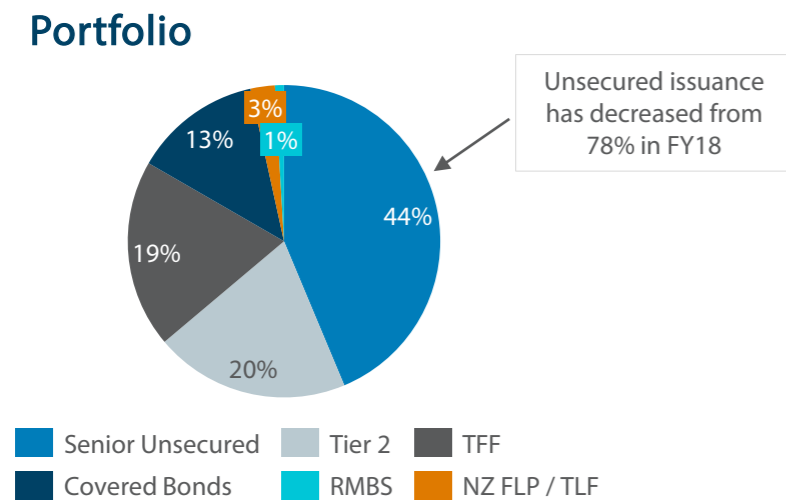
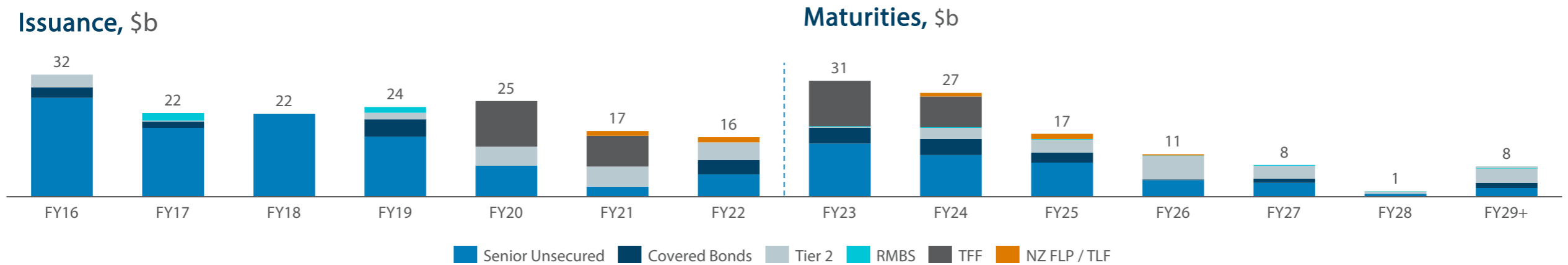
2022年度平均 10億ドル



1. すべてAPRAブルーデンス基準APS210のレベル2の数字。  
 2. LCR余剰にはANZグループに移転できないとされている余剰流動資産は含まない。2022年9月30日時点でニュージーランドに保有する余剰流動資産140億ドルを含む。  
 3. RBAのCLFは2022年度に80億ドル減少、APRAの要件に沿ってANZの27億ドルにのCLFは2023年1月1日に終了  
 4. 「その他」にはオフバランスシートとキャッシュ流入額を含む  
 5. HQLA2は自社RMBSとその他ALAで成る、その他ALAにはCLFの為の担保とされた資産を含む、自社RMBSを除く、ファシリティ承認限度額まで、RBNZの流動性ポリシーに含まれる資産すべて—付録：流動資産—Prudential Supervision Department Document BS13A 7参照



# TERM WHOLESALE FUNDING PORTFOLIO<sup>1</sup>



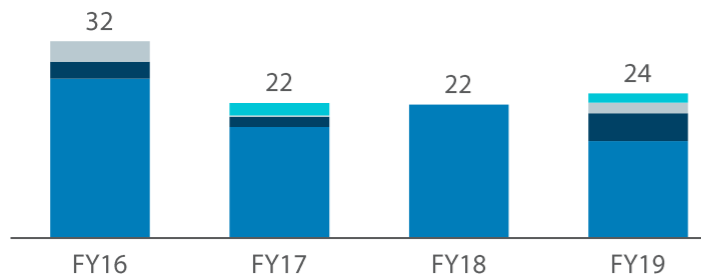
- ANZ’s term funding requirements depend on market conditions, balance sheet needs and exchange rates, amongst other factors
- ANZ’s CLF remaining (\$2.7b) and TFF maturities (\$20b) over next two years, is very manageable
- Current total term wholesale funding outstanding of ~\$103b (incl TFF) has reduced by ~\$11b since FY18
- ANZ’s FY23 funding needs expected to revert to pre-COVID volumes of \$25-30b
- Suncorp Bank’s modest funding needs are in addition to these requirements

1. All figures based on historical FX and exclude AT1. Includes transactions with an original call or maturity date greater than 12 months as at the respective reporting date. Tier 2 maturity profile is based on the next callable date

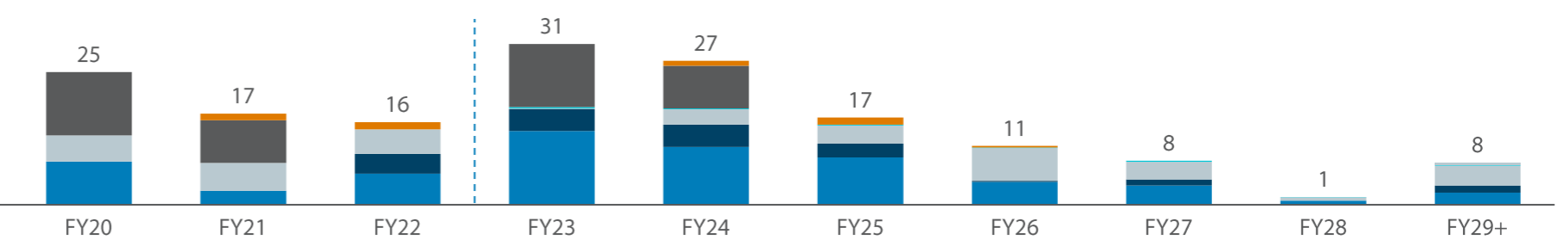


# 長期大口資金調達ポートフォリオ<sup>1</sup>

発行 10億ドル

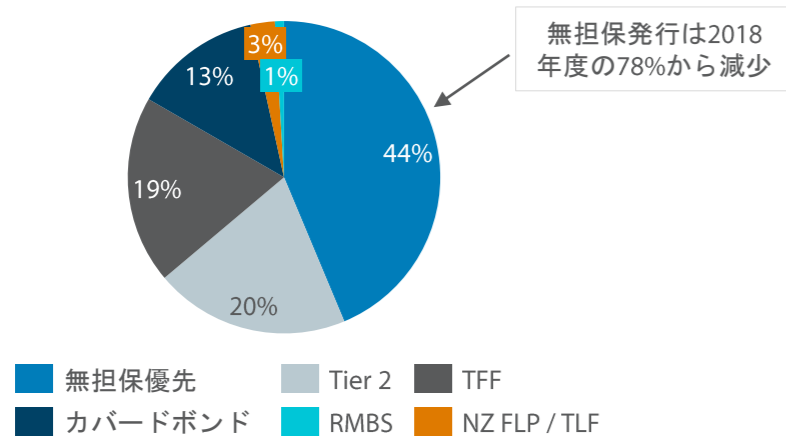


償還 10億ドル

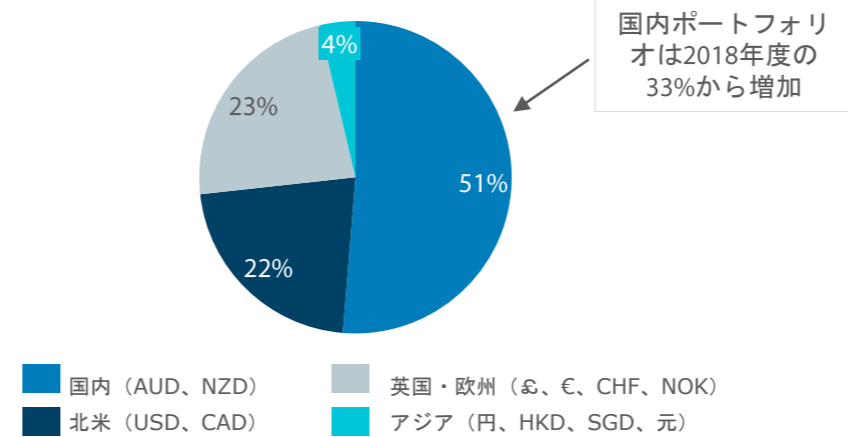


■ 無担保優先債務 ■ カバードボンド ■ Tier 2 ■ RMBS ■ TFF ■ NZ FLP / TLF

ポートフォリオ内訳（種類）



通貨別ポートフォリオ内訳



- ANZの長期資金調達必要額は市況、バランスシート要件、その他の要因によって決まる。
- 今後2年のANZのCLF残余（27億ドル）とTFF（200億ドル）の償還は管理可能
- 現在の長期大口融資残高合計は約1,030億ドル（TFF含む）、2018年度以降約110億ドル減少
- ANZの2023年度の資金調達需要はパンデミック前の250-300億ドルに戻ると予想
- それ以外のSuncorp Bank'の資金調達需要は小さい

1. 過去の為替レートに基づいており、AT1債を除く。最初の報告日においてコール若しくは償還が12カ月以上の取引を含む。Tier 2償還は次のコール可能日に基づく。

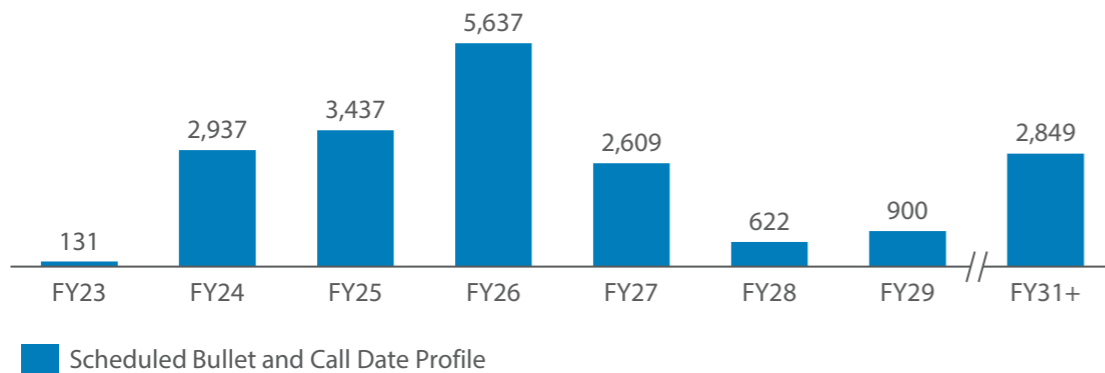


# ANZ'S TIER 2 CAPITAL PROFILE<sup>1</sup>

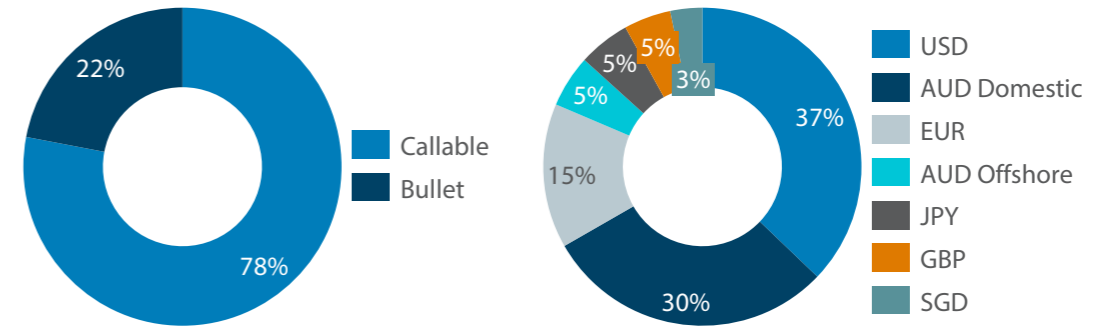
## ANZ's Tier 2 capital requirement to progressively increase to meet TLAC requirement

- ANZBGL has issued \$15.3b since July 2019 across AUD, EUR, GBP, JPY, SGD and USD
- APRA announced a finalised Tier 2 capital requirement of 6.5% of RWA by 1 January 2026 (current Tier 2 ratio is 4.2%)
- Suncorp Bank related RWA requires ~\$2.5b of additional Tier 2 TLAC requirements by 1 January 2026
- ANZBGL (inclusive of Suncorp Bank requirements) FY23 Tier 2 issuance needs expected to be ~\$6.0-6.5b
- Planned issuance in multiple currencies in both callable and bullet format
- In addition to ANZBGL Tier 2 TLAC needs, ANZ NZ has modest Tier 2 requirements of 2% of ANZ NZ RWA by 2028 under RBNZ requirements. ANZ NZ has issued NZD ~\$1.4b Tier 2 under these rules since September 2021
- Well managed amortisation profile provides flexibility regarding issuance tenor

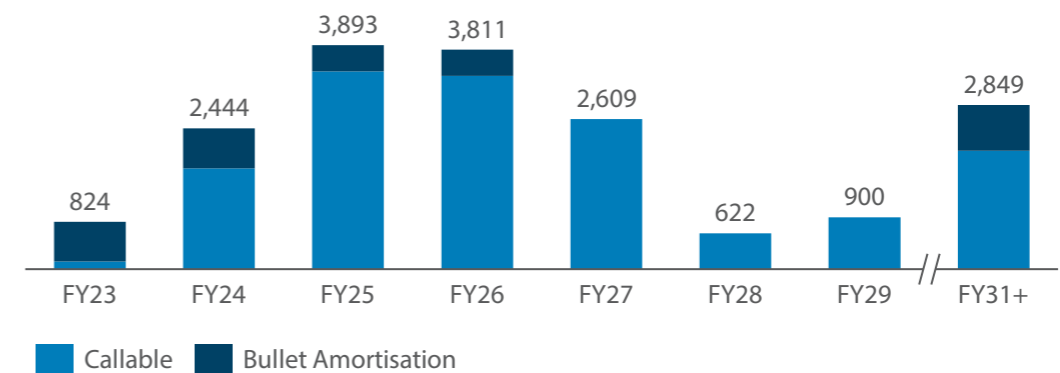
## Funding profile, Notional amount \$m



## Tier 2 capital, Notional amount %



## Capital amortisation profile<sup>2</sup>, \$m



1. Profile is AUD equivalent based on historical FX, excluding Perpetual Floating rate notes issued 30 October 1986, ANZ NZ \$600m floating rate notes issued September 2021 and ANZ NZ USD\$500m fixed rate notes issued August 2022. Comprises Tier 2 capital in the form of Capital Securities only (i.e. does not include other Tier 2 capital such as eligible General reserve for impairment of financial assets)

2. Amortisation profile is modelled based on scheduled first call date for callable structures and in line with APRA's amortisation requirements for bullet structures





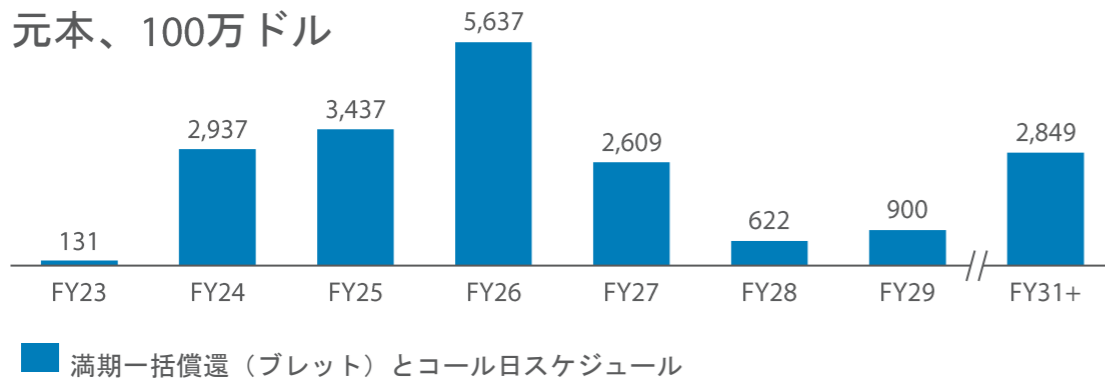
# ANZのTIER2資本<sup>1</sup>

## TLAC要件を満たす為にANZではTier 2資本を徐々に増やしている

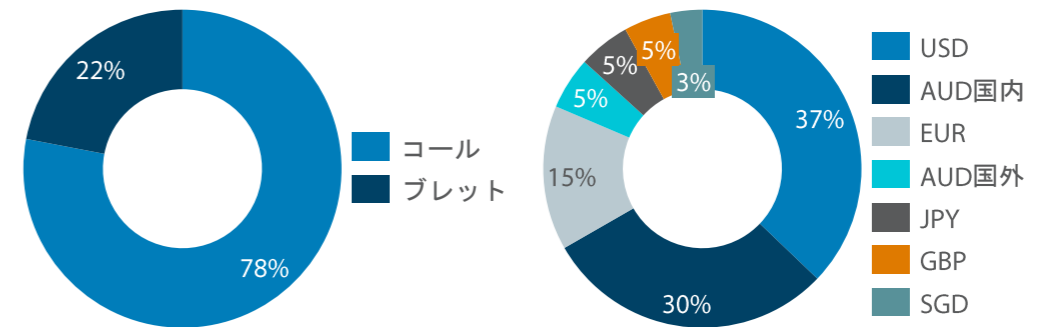
- ANZBGLは2019年7月以降、豪ドル、ユーロ、ポンド、円、シンガポールドル、米ドルで153億豪ドルを発行
- APRAはTier2資本要件を2026年1月1日までにRWAの6.5%と最終決定（現行のTier2比率は4.2%）
- Suncorp Bankに関連したRWAには2026年1月1日までにその他Tier2が25億ドル必要
- ANZBGL（Suncorp Bank要件を含む）の2023年度のTier2発行必要額は60-65億ドル程度と予想
- 複数通貨でコーラブルとブレット型（満期一括償還）の両方を発行予定。
- TLACに必要なANZBGLのTier2資本に加えて、ANZ NZIには2028年までにRWAの2%のTier2資本が必要という要件がある。この為にANZ NZIは2021年9月以降Tier2証券を約14億NZドル発行
- 償還期限では、返済スケジュールを管理して柔軟性を維持。

## 資金調達額の推移

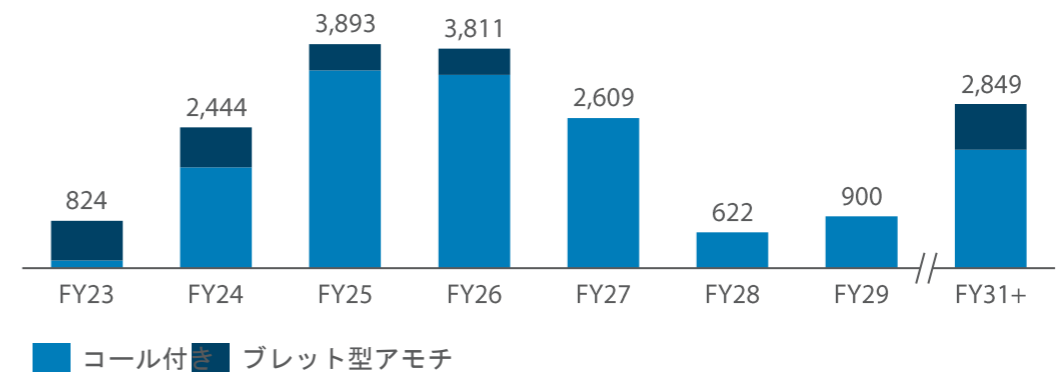
元本、100万ドル



## Tier2資本 元本金額%



## 元本償却スケジュール<sup>2</sup> 100万ドル



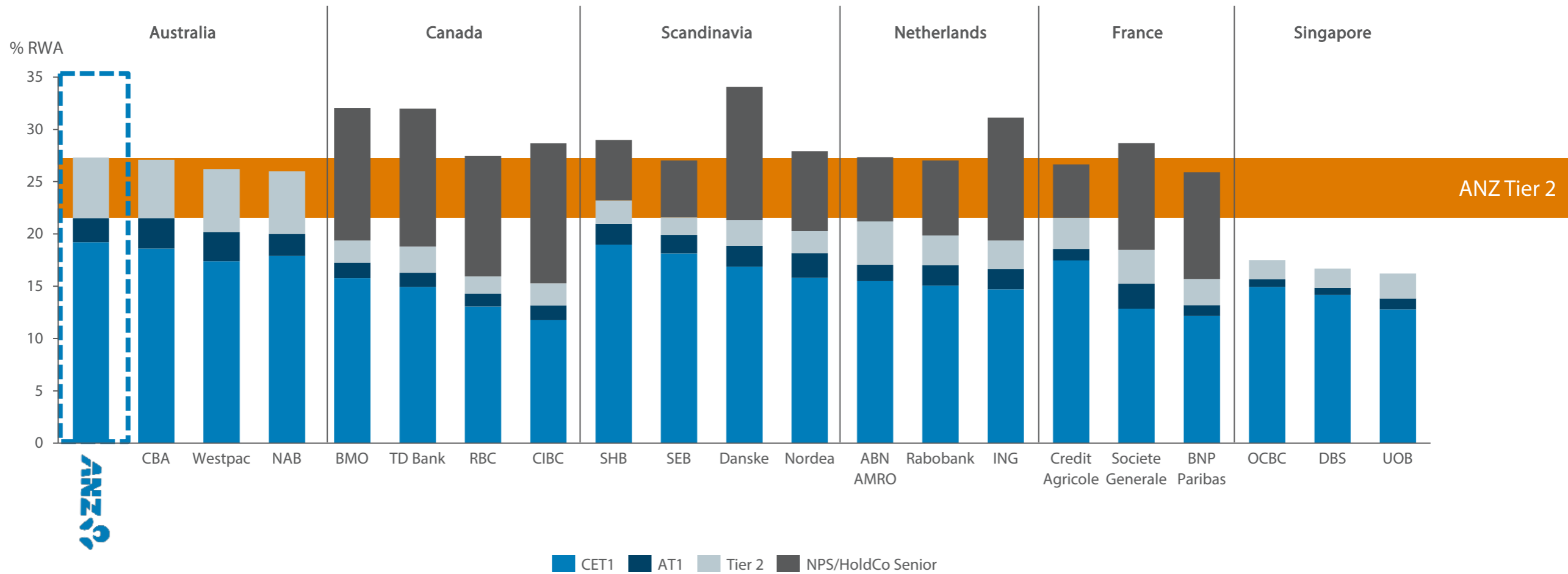
1. 過去の為替レートの推移に基づいて豪ドル換算、1986年10月30日発行の永久変動利付債、2021年9月発行のANZ NZの変動利付債6億ドル、2022年8月発行ANZ NZの固定利付債5億米ドルを除く。Tier2資本証券のみからなる（適格一般金融資産減損引当をのようなその他Tier2資本は含まない）。

2. 償還スケジュールは、コール付では最初のコール日のスケジュールに基づいたモデル、ブレット構造ではAPRAのアモチ要件に沿う。



# AUSTRALIAN TLAC IN A GLOBAL CONTEXT

Australian banks' Tier 2 is supported by large amounts of CET1 and AT1 capital

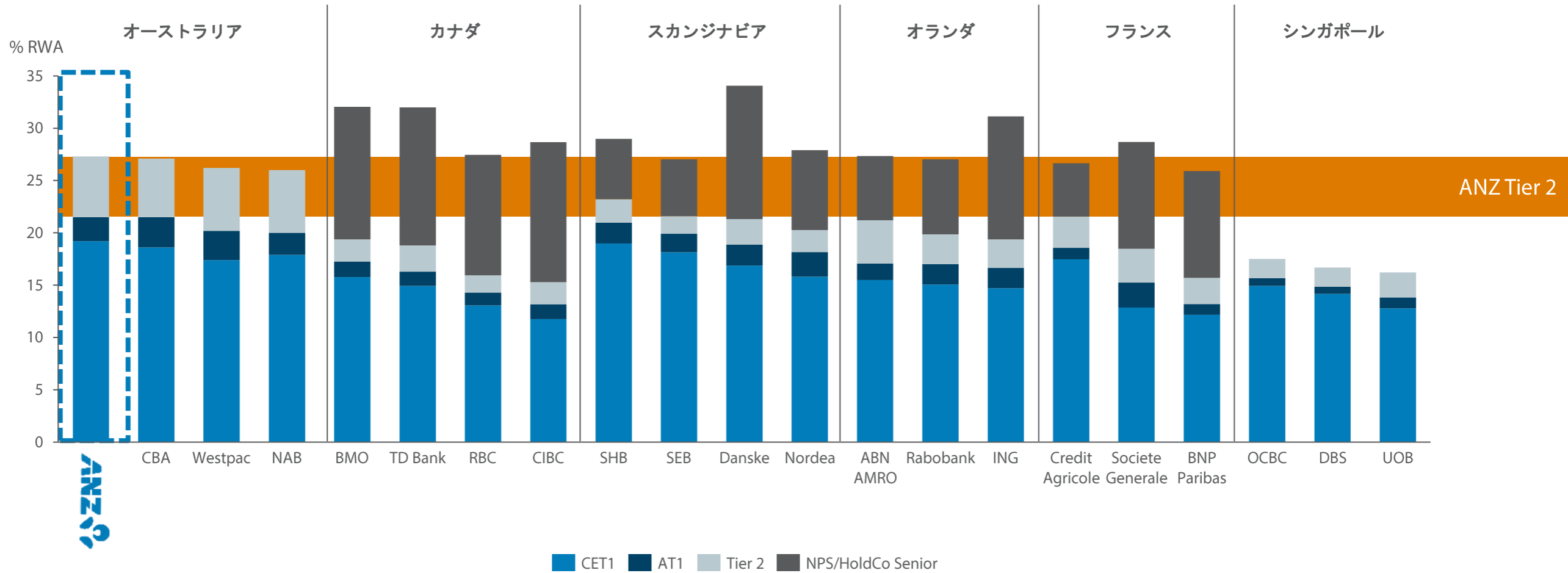


Source: Company disclosures, HSBC. Australian banks' ratios shown on an internationally comparable basis using a methodology that aligns with APRA's information paper entitled International Capital Comparison Study (13 July 2015)



# オーストラリアの銀行のTLAC、他の国との比較

オーストラリアの銀行のTier 2はCET1とAT1資本が大きいことで支えられる



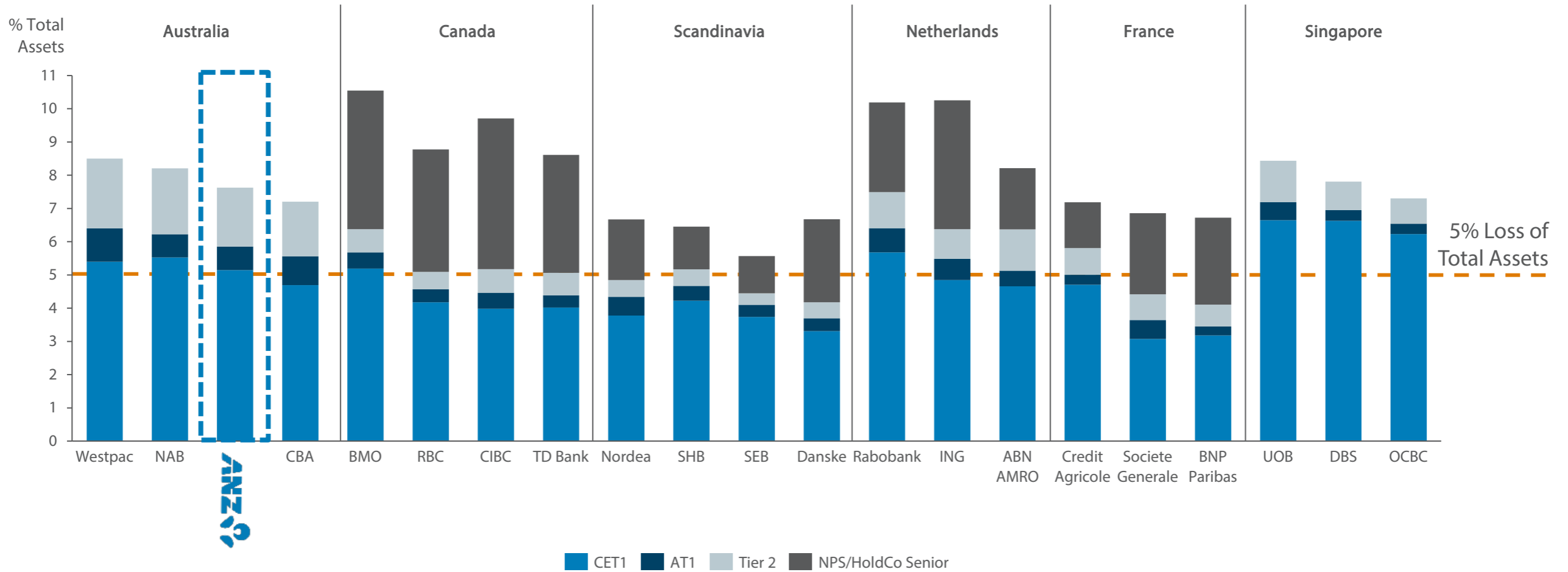
出典：Company disclosures, HSBC.

上記の国際基準の数字は国際資本比較調査という題のAPRAのペーパー（2015年7月13日）に沿っている。バーゼルIII国際基準比率にはバーゼルIの資本フロアの試算は含まれない。



# AUSTRALIAN TLAC IN A GLOBAL CONTEXT

Australian TLAC is well protected from a theoretical loss of 5% of total assets

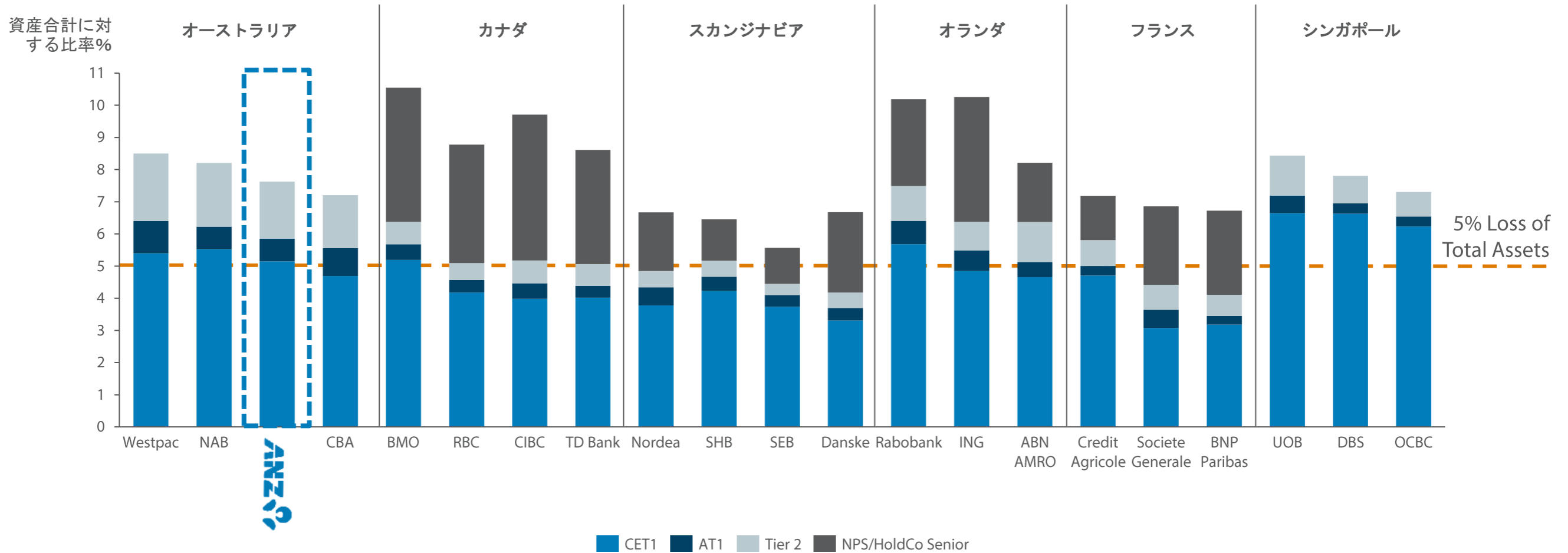


Source: Company disclosures, HSBC



# オーストラリアの銀行のTLAC、他の国との比較

オーストラリアの銀行ではTLACによって理論上資産合計の5%以上の損失から守られている



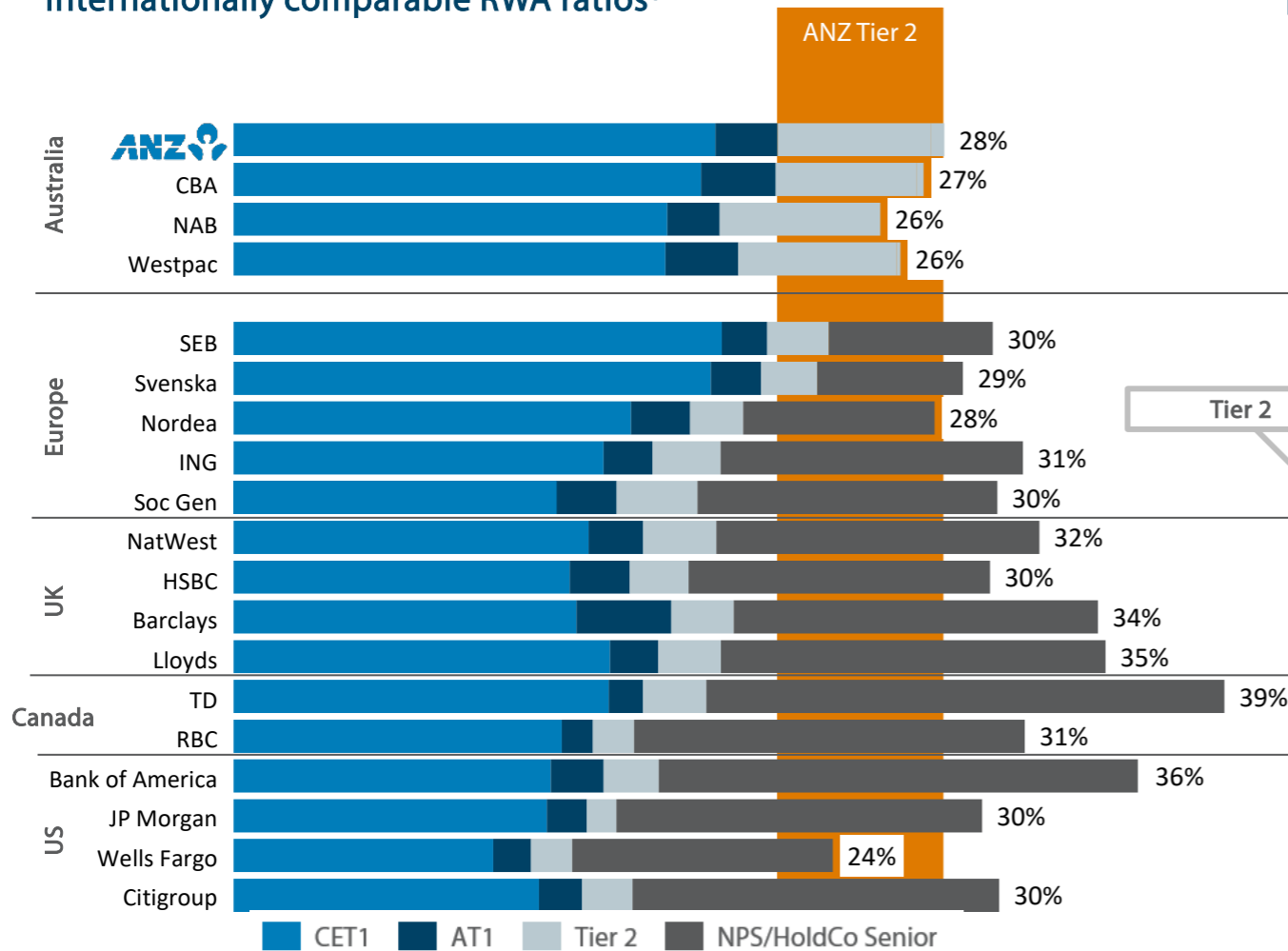
出典 : Company disclosures, HSBC



# AUSTRALIAN TLAC IN A GLOBAL CONTEXT

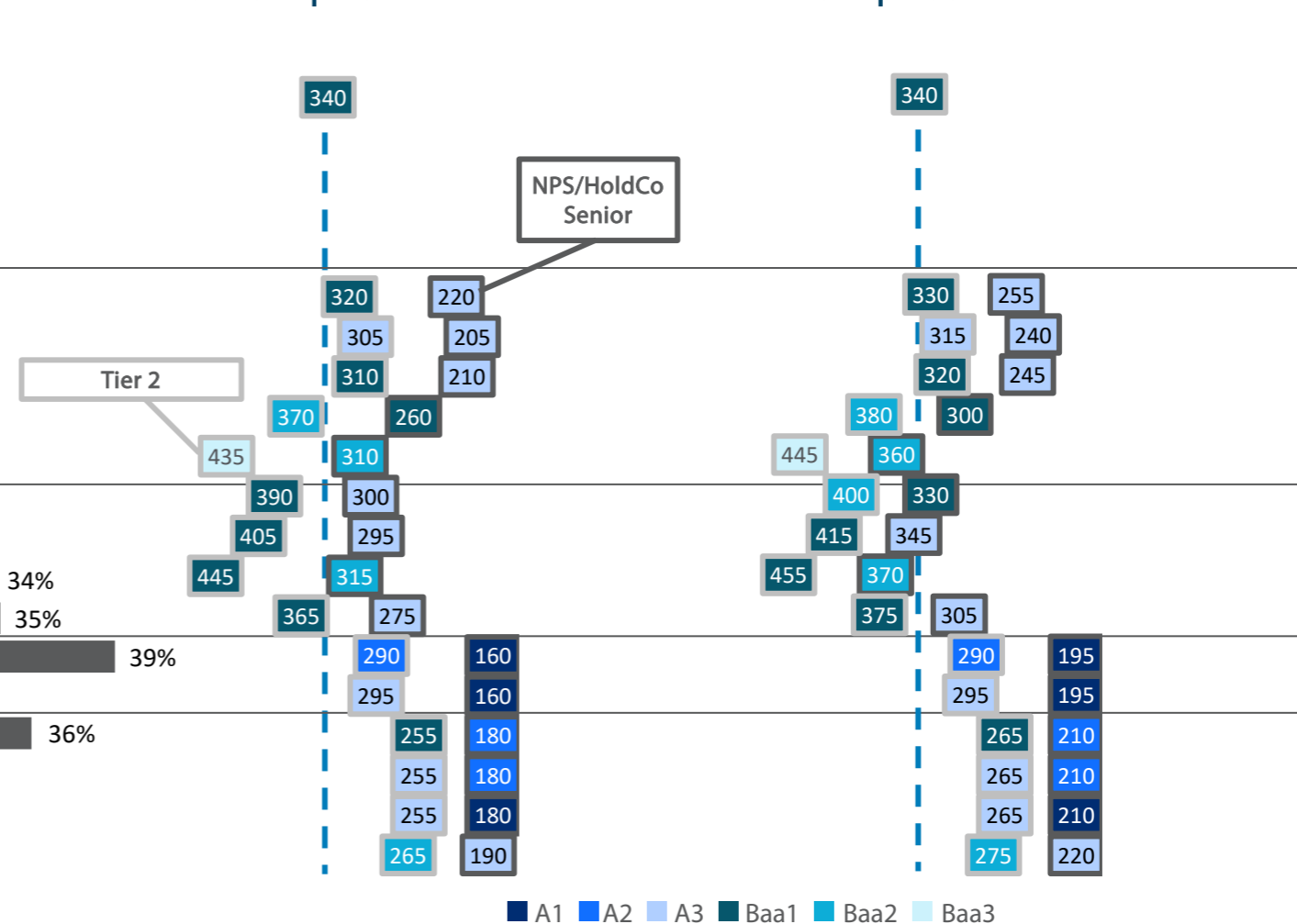
## Australian TLAC offers investors higher returns than global peers

### Internationally comparable RWA ratios<sup>1</sup>



### 10NC5Y spreads<sup>2</sup>

### 10Y spreads<sup>2</sup>



Source: Company disclosures, Citibank

1. Using internationally comparable capital / RWA ratios for 31 March 2022 published by NAB and Westpac for 30 June 2022 published by CBA and for 30 September 2022 published by ANZ. All RWA's and all other ratios are calculated in accordance with prudential requirements of home regulators as at end of latest available 3Q or 2Q 2022 using fully transitioned values for B4. ANZ ratios to 1 January 2026 include an RWA estimate to account for the Suncorp Bank acquisition. No adjustment for the Suncorp Bank acquisition is made in the latest reported data.

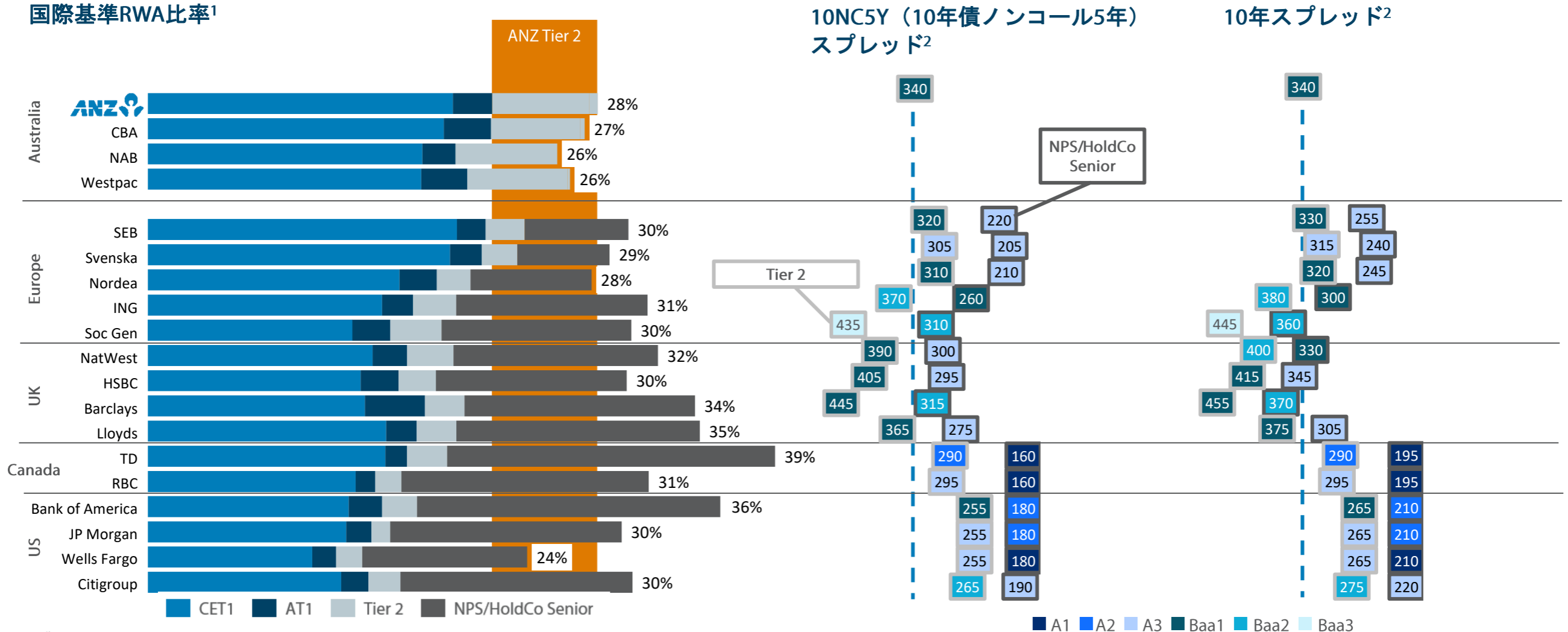
2. 10NC5, 5Y and 10Y Spread to Treasuries is the indicative spread in basis points over the traded yield of the active 5 and 10 Year Treasury respectively at which a USD Yankee placement by the relevant institution would price as at (1) 2 November 2022 for Australian Tier 2 and (2) 28 October 2022 for ROW.



# オーストラリアの銀行のTLAC、他の国との比較

TLACによってオーストラリアの銀行は世界の競合他社よりも高いリターンを提供

国際基準RWA比率<sup>1</sup>



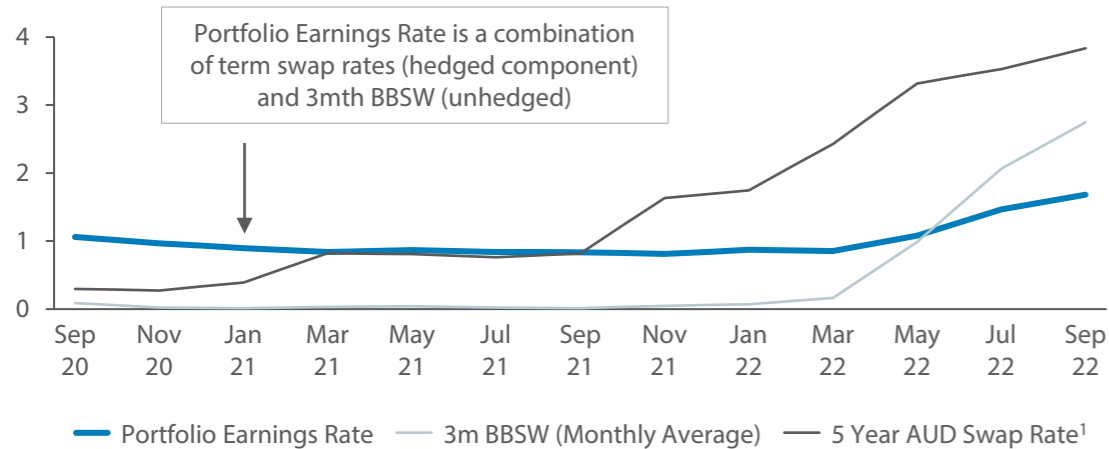
出典：Company disclosures, Citibank

- 国際基準資本/RWA比率では2022年3月31日はNABとウェストパックが発表、2022年6月30日はCBA、2022年9月30日はANZが発表したものを用いる。全てのRWAとその他比率は2022年第2四半期と直近の第3四半期のどちらかの住宅規制当局のプルーデンス規制を遵守してB4Iに完全移行価値を用いて計算。ANZの2026年1月1日の比率にはRWA予想が含まれる。2026年1月1日までのANZの比率にはSuncorp Bank買収を考慮したRWAの予想を含む。直近のデータではSuncorp Bank買収は考慮されていない。
- 10NC5、5年、10年の対米国債スプレッドは取引の多い5年と10年米国債に対するベースポイント、それぞれ各金融機関の米ドル建て債務に関してオーストラリアTier 2は(1) 2022年11月2日、ROWは(2) 2022年10月28日の価格



# CAPITAL & REPLICATING DEPOSITS PORTFOLIO

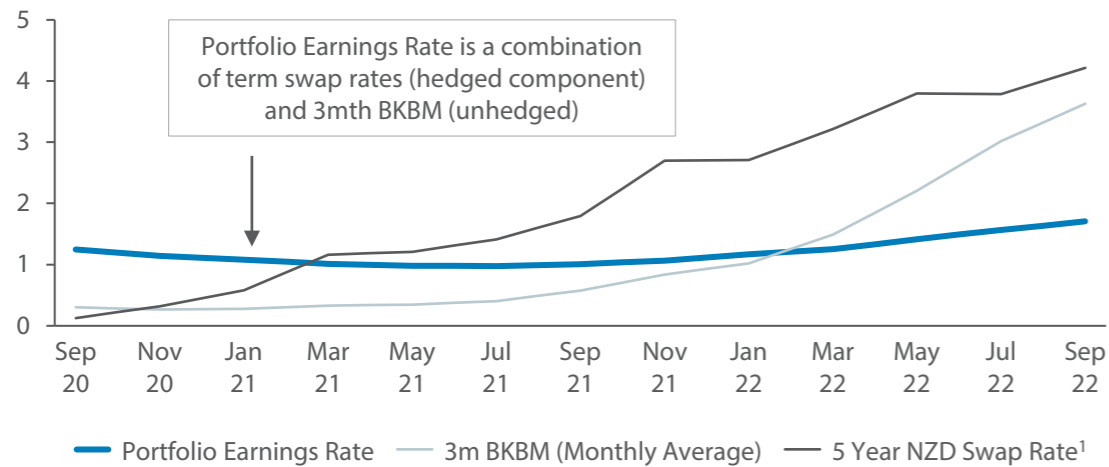
## Australia, %



## Portfolio earnings rate, Average %

	Australia	New Zealand
1H20	1.64%	1.88%
2H20	1.20%	1.40%
1H21	0.92%	1.09%
2H21	0.85%	0.99%
1H22	0.84%	1.13%
2H22	1.32%	1.53%

## New Zealand, %



## Capital<sup>2</sup> & replicating deposits portfolio

	Australia	New Zealand	International
Volume (\$A)	~99b	~33b	~10b
Volume Change (YoY)	~5b increase	~2b decrease	~1b increase
Target Duration	Rolling 3 to 5 years		Various
Proportion Hedged	~74%	~91%	Various

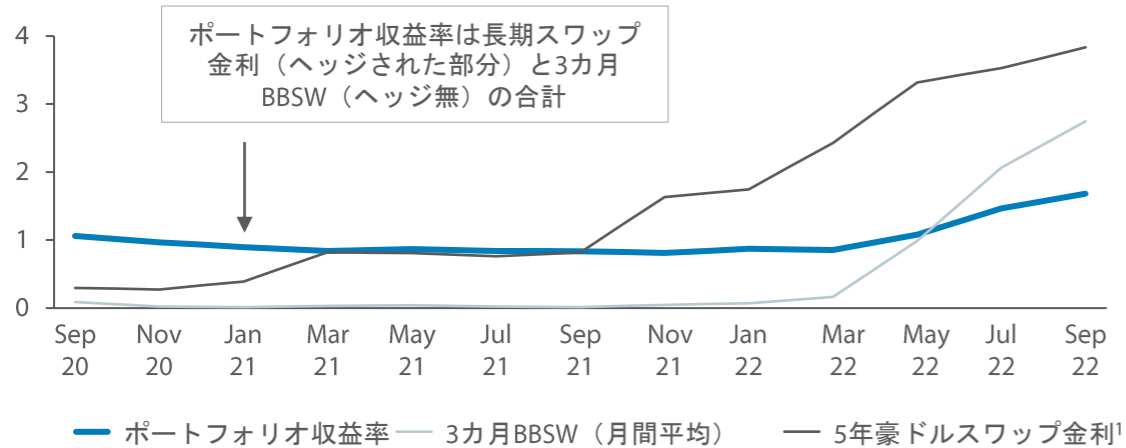
1. Proxy for hedged investment rate  
 2. Includes other Non-Interest Bearing Assets & Liabilities





# 資本と複製預金ポートフォリオ

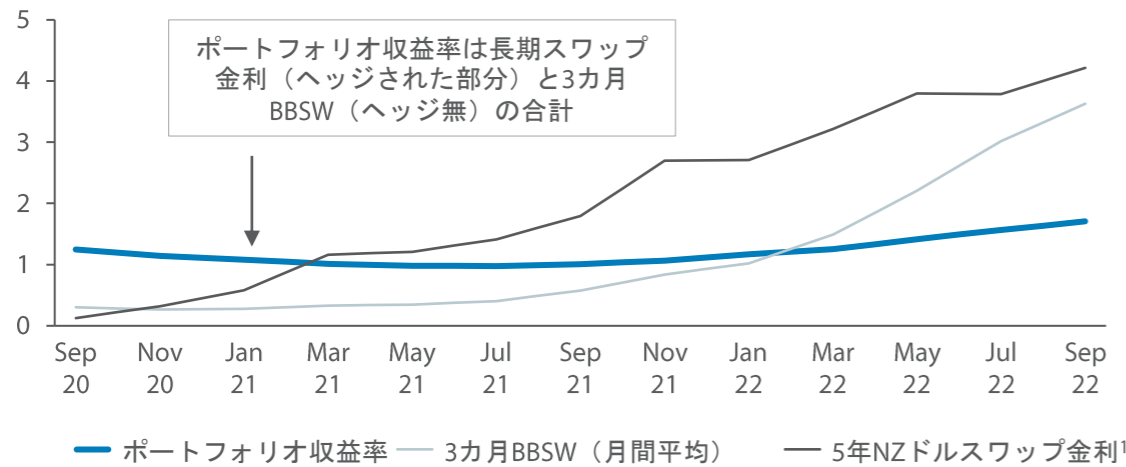
## オーストラリア %



## ポートフォリオ収益率 平均%

	オーストラリア	ニュージーランド
2020上半期	1.64%	1.88%
2020下半期	1.20%	1.40%
2021上半期	0.92%	1.09%
2021下半期	0.85%	0.99%
2022上半期	0.84%	1.13%
2022下半期	1.32%	1.53%

## ニュージーランド %



## 資本<sup>2</sup>と複製預金ポートフォリオ

	オーストラリア	ニュージーランド	地域外
金額 (豪ドル)	~990億ドル	~330億ドル	~100億ドル
金額変化 (前年比)	~50億ドル増加	~20億ドル減少	~10億ドル増加
目標デュレーション	ローリング3年から5年		個別
ヘッジ比率	~74%	~91%	個別

1. ヘッジ付き投資のプロキシ  
2. その他非有利子資産・負債を含む。



# BASEL III CET1 REFORMS AND TLAC FINALISATION

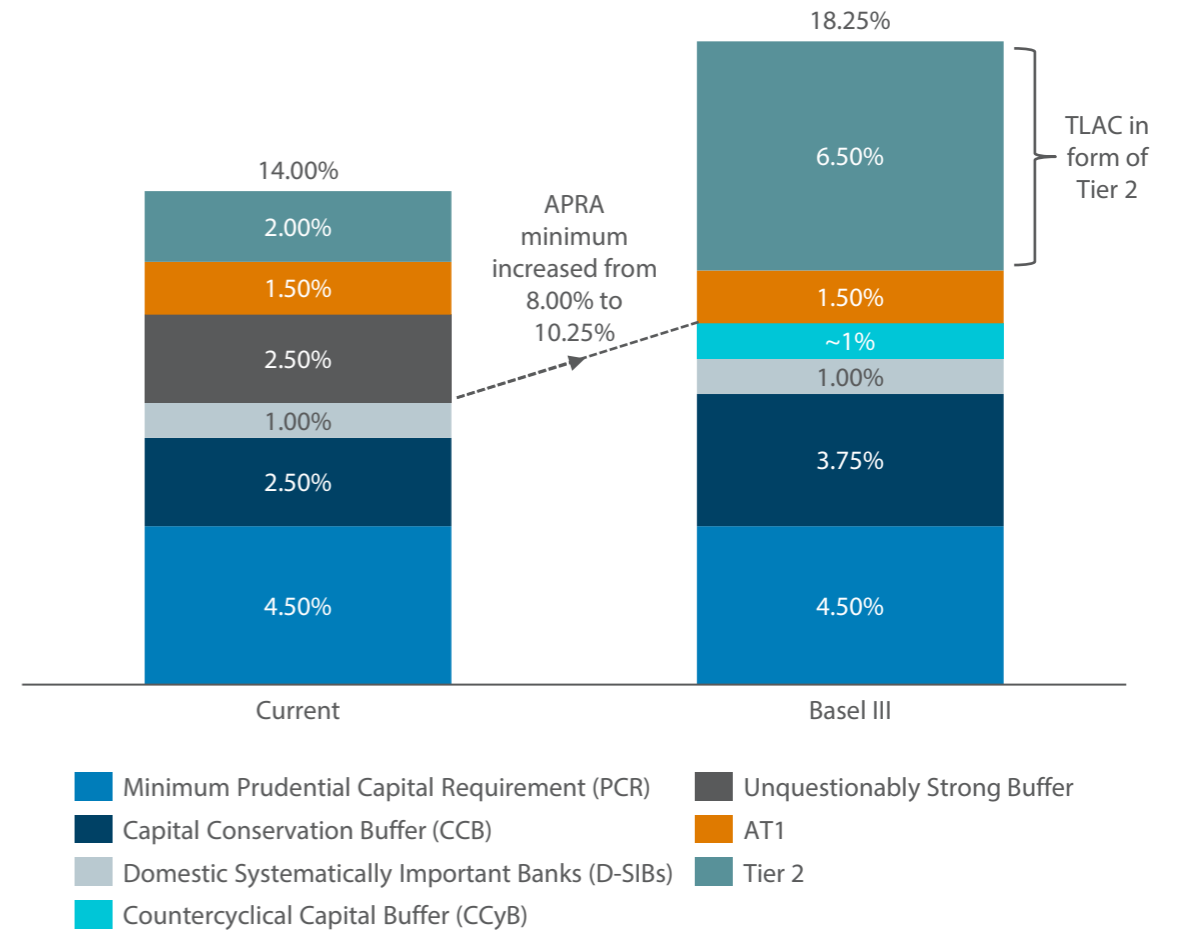
## APRA CET1 reforms

- Revisions to capital framework finalised in November 2021
- Implementation on 1 January 2023
- The reforms will result in changes to the calculation and presentation of capital ratios
- APRA has stated that these changes do not require banks to raise additional capital
- Minimum CET1 ratio 10.25% - which includes a baseline countercyclical capital buffer (CCyB) of 1% of Australian assets that can be released in times of systemic stress<sup>1</sup>
- Enhancing risk sensitivity in residential and commercial property portfolios. Higher capital requirement segments such as interest only and investor mortgages
- 72.5% output floor to limit the gap between Standardised and Advanced ADIs
- Aligning RWA of New Zealand banking subsidiaries by applying a similar framework to Reserve Bank of New Zealand

## TLAC finalisation

- APRA finalised TLAC requirements at 6.5% of RWA in the form of Tier 2 capital<sup>2</sup>
- Implementation on 1 January 2026
- Interim target of 5% of RWA in the form of Tier 2 capital remains at 1 January 2024

## Updated minimum capital requirements, %



1. The CCyB is calculated on a bank's Australian assets only. The final CCyB requirement will reduce based on a bank's international exposures

2. TLAC requirement of 6.5% is calibrated based on future RWA from APRA's Capital Reforms (effective January 2023) which is expected to be lower than current requirements. As a result, APRA noted the additional TLAC requirement of ~4.5% of RWA under the new capital framework will in dollar terms equate to the lower end of APRA's previously announced TLAC range of 4-5% of RWA



# バーゼルIII CET1改革とTLAC要件最終決定

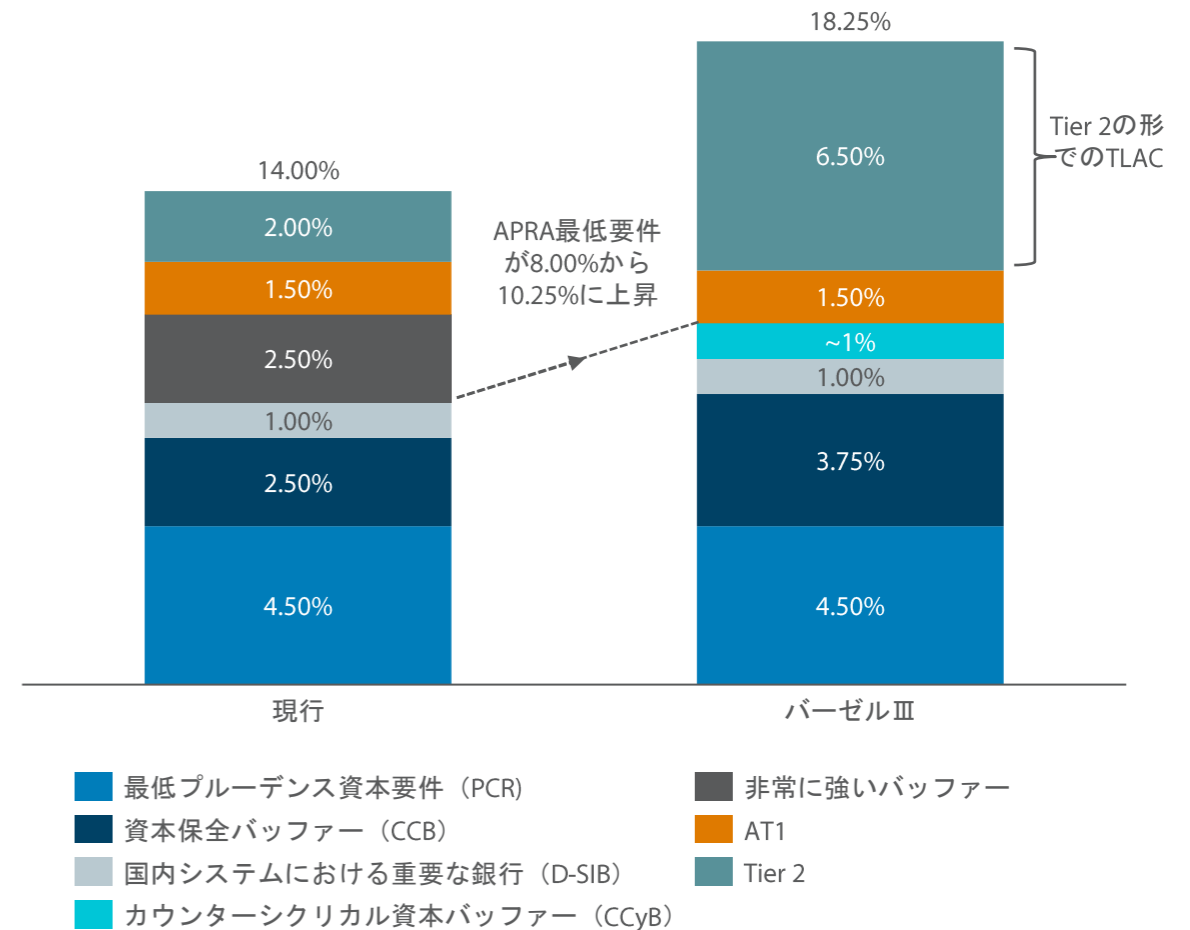
## APRAのCET1 改革

- 2021年11月に資本規制の枠組みの見直し最終決定
- 2023年1月1日から導入
- 変更によって各種資本比率の計算と表示方法が変更
- APRAは今回の変更で銀行が追加で資本調達をする必要はないと述べる。
- 最低CET1比率を10.25%とする。基本カウンターシクリカル資本バッファ（CCyB）としてシステミックリスクが高まった時に売却できるオーストラリア資産の1%を含む<sup>1</sup>
- 住宅と商業用不動産ポートフォリオのリスク感応度を引き上げ、インタレストオンリーと投資家ローンといった分野での資本要件が強化される。
- 「Standardised ADI」と「Advanced ADI」の間の差を制限する為に72.5%の生産フロアを設定（ADI：預金受入認可機関）
- ニュージーランドの銀行の子会社RWAを、RBNZの資本規制と似た条件で評価

## TLAC最終決定

- APRAはTLAC要件をTier2資本の形でRWAの6.5%と最終決定<sup>2</sup>
- 2026年1月1日から導入
- Tier2資本の形でのRWAの暫定目標は2024年1月1日に5%とする。

## 改定後最低資本要件 %



1. CCyBは銀行のオーストラリア資産のみで計算、海外エクスポージャーの影響で最終CCyB要件は減る。

2. TLAC要件の6.5%はAPRAの資本改革適用後の将来のRWAで調整（2023年1月から）、APRAの要件は今より低くなることが予想される。APRAは新しい資本規制でその他TLAC要件はRWAの約4.5%と述べている。ドルベースではAPRAが既に発表したTLACはRWAの4-5%であり、このレンジの下限に近くなる。



# CAPITAL & LIQUIDITY FRAMEWORK<sup>1</sup>

	First Half CY2022	Second Half CY2022	CY2023	Implementation Date
RBNZ Capital Framework	Transition			2028
Leverage Ratio				2023
Standardised Approach to Credit Risk				2023
Internal Ratings-based Approach to Credit Risk				2023
Operational Risk				2023
Fundamental Review of the Trading Book (incl. Counterparty Credit Risk)		Consultation	Finalise	2025
Interest Rate Risk in the Banking Book		Finalise		2024
Loss Absorbing Capacity (LAC)	Transition			2026
Contingency and Resolution planning		Finalise		2024
Liquidity	Review		Consultation	2025 <sup>2</sup>

1. Timeline is based on calendar year and is largely based on APRA's 2022 Information Paper - APRA's Policy Priorities (published February 2022)

2. Based on APRA information paper Post-implementation review of the Basel III liquidity reform (published June 2022)



# 資本と流動性の枠組み<sup>1</sup>

	2022暦年上半期	2022暦年下半期	2023暦年	導入日
RBNZ資本規制	移行			2028
レバレッジ比率				2023
クレジットリスクへの標準化アプローチ				2023
信用リスク内部格付け手法				2023
オペレーションリスク				2023
トレーディング勘定の抜本的見直し (カウンターパーティのクレジットリスク含む)		諮問	最終決定	2025
銀行勘定の金利リスク (IRRBB)		最終決定		2024
損失吸収力 (LAC)	移行			2026
偶発・破綻処理計画		最終決定		2024
流動性	レビュー		諮問	2025 <sup>2</sup>

1. 予定は暦年でAPRAの2022年のAPRAのペーパー「APRAの政策優先順位」に大体沿っている (2022年2月公表)
2. APRAのペーパー「バーゼルⅢ流動性改革Post-implementationレビュー」(2022年6月発表)

# 2022 FULL YEAR RESULTS

RISK MANAGEMENT  
INVESTOR DISCUSSION PACK

# 2022 FULL YEAR RESULTS

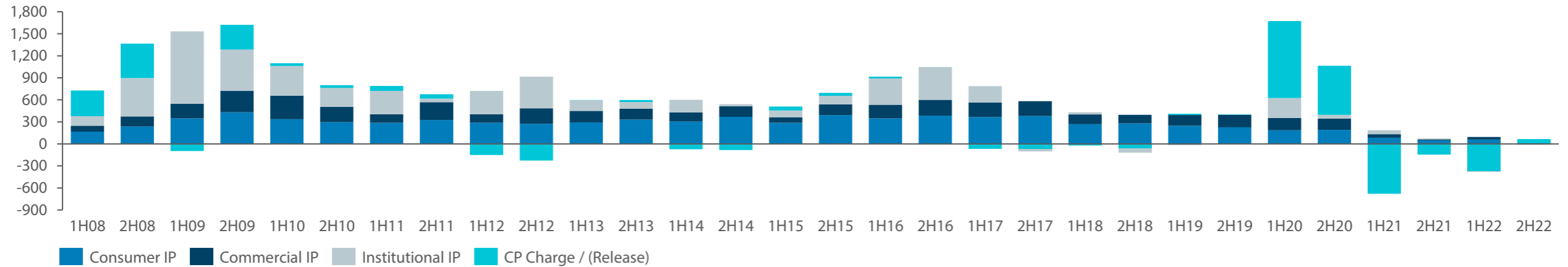
リスク管理

INVESTOR DISCUSSION PACK

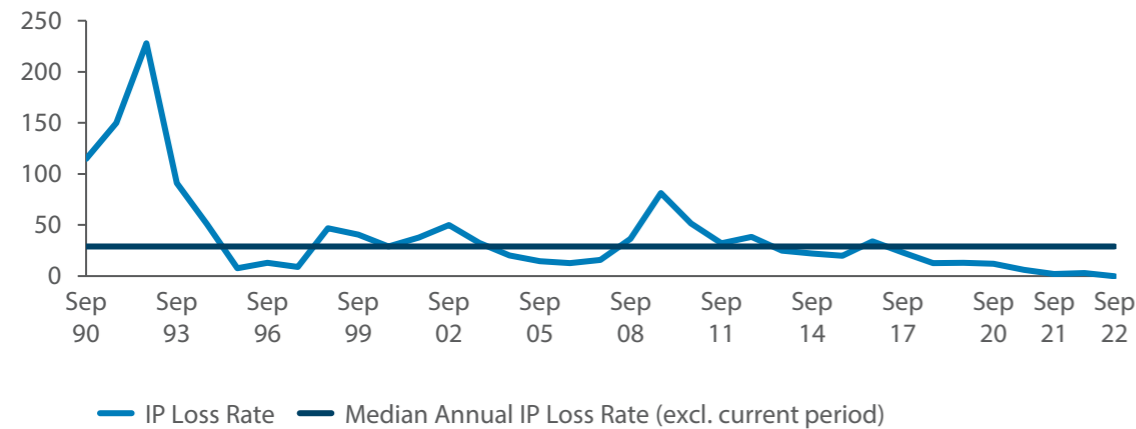


# LONG RUN PROVISIONS & LOSS RATES

## Total credit impairment charge, \$m



## ANZ historical loss rates<sup>1</sup>, bps



## Long run loss rate (Internal Expected Loss<sup>2</sup>), %

Division	Mar 19	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22
Aus. Retail	0.19	0.19	0.19	0.16	0.14	0.12	0.12	0.11
Aus. Commercial	0.75	0.73	0.69	0.81	0.76	0.68	0.62	0.56
New Zealand	0.19	0.18	0.19	0.16	0.15	0.13	0.12	0.11
Institutional	0.27	0.25	0.25	0.30	0.25	0.25	0.21	0.21
Pacific	1.60	1.40	1.30	1.46	1.74	2.15	2.65	2.44
<b>Total</b>	<b>0.27</b>	<b>0.26</b>	<b>0.26</b>	<b>0.26</b>	<b>0.23</b>	<b>0.22</b>	<b>0.20</b>	<b>0.19</b>

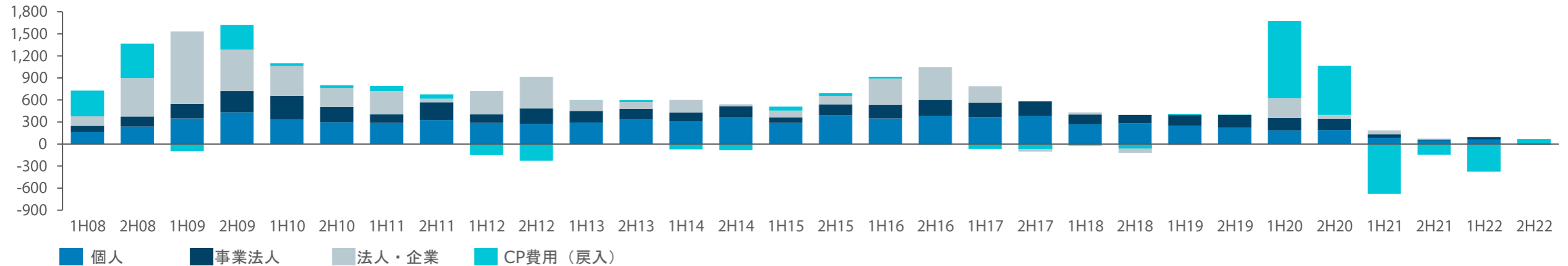
1. IP Charge as a % of average Gross Loans and Advances (GLA)  
 2. Internal Expected Loss (IEL) is an internal estimate of the average annualised loss likely to be incurred through a credit cycle



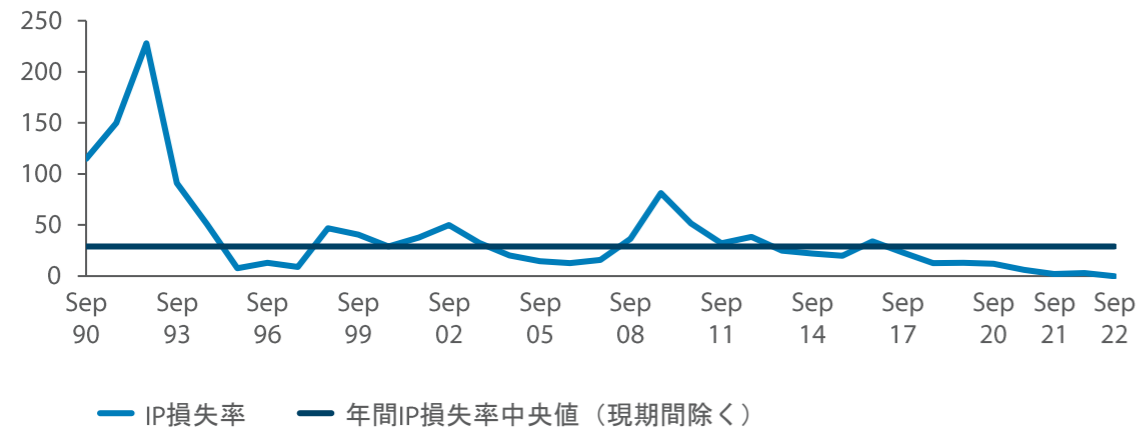


# 長期引当金・損失率

## 信用減損費用合計 100万ドル



## ANZ損失率推移<sup>1</sup> bp



## 長期損失率 (内部予想損失<sup>2</sup>) %

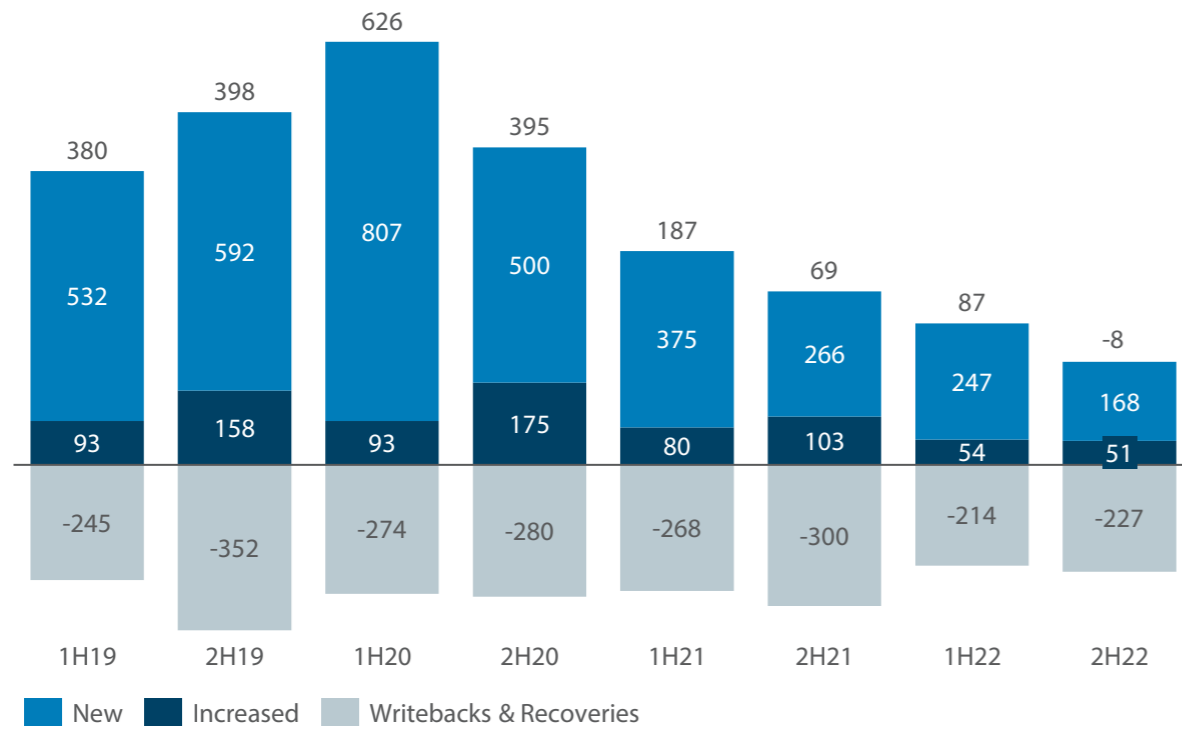
部門	Mar 19	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22
豪個人	0.19	0.19	0.19	0.16	0.14	0.12	0.12	0.11
豪事業法人	0.75	0.73	0.69	0.81	0.76	0.68	0.62	0.56
ニュージーランド	0.19	0.18	0.19	0.16	0.15	0.13	0.12	0.11
法人・企業	0.27	0.25	0.25	0.30	0.25	0.25	0.21	0.21
太平洋地域	1.60	1.40	1.30	1.46	1.74	2.15	2.65	2.44
<b>合計</b>	<b>0.27</b>	<b>0.26</b>	<b>0.26</b>	<b>0.26</b>	<b>0.23</b>	<b>0.22</b>	<b>0.20</b>	<b>0.19</b>

1. 平均総ローン・立替金 (GLA) に対するIP (個別貸倒引当金) の比率  
 2. IEL: 内部予想損失 (IEL) は融資サイクルで生じるとされる平均年間損失の内部予想

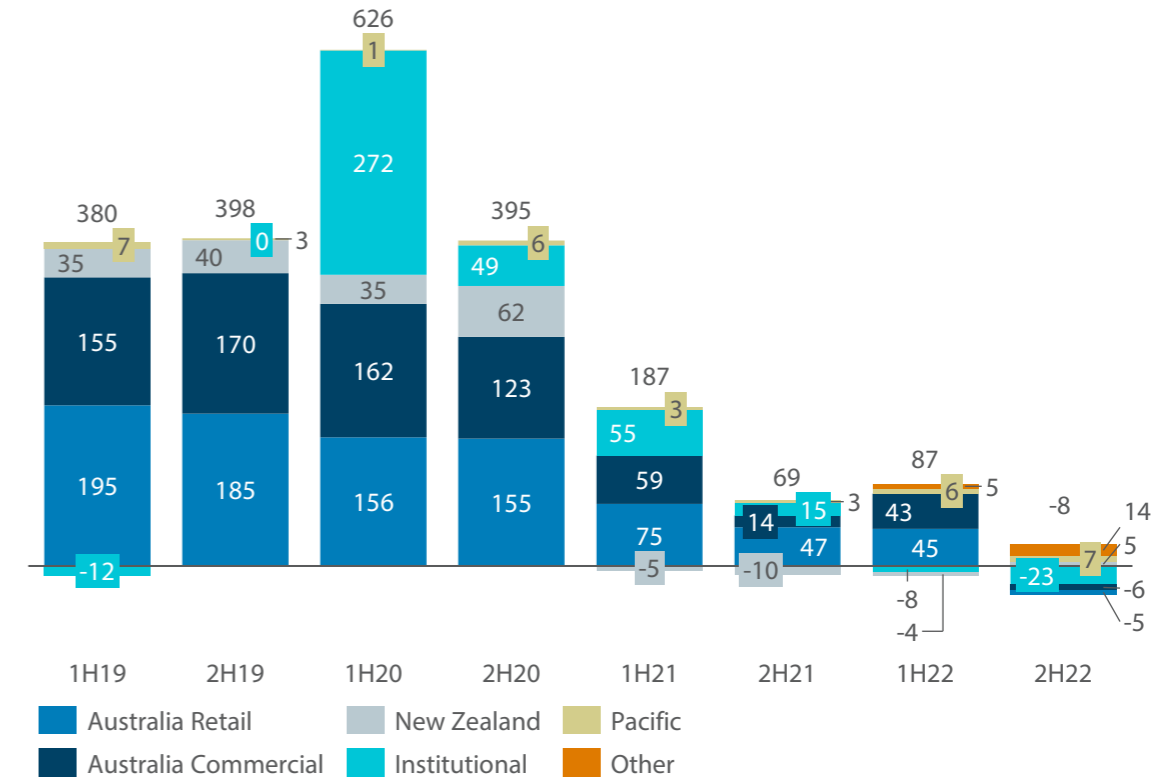


# INDIVIDUAL PROVISION (IP) CHARGE

IP charge, \$m



IP charge by division, \$m



Ratios	1H19	2H19	1H20	2H20	1H21	2H21	1H22	2H22
IP loss rate (bps) <sup>1</sup>	12	13	20	12	6	2	3	0
Total loss rate (bps) <sup>1</sup>	13	13	53	33	-16	-2	-9	2
IP balance / Gross Impaired Assets	42%	40%	42%	36%	33%	35%	37%	38%

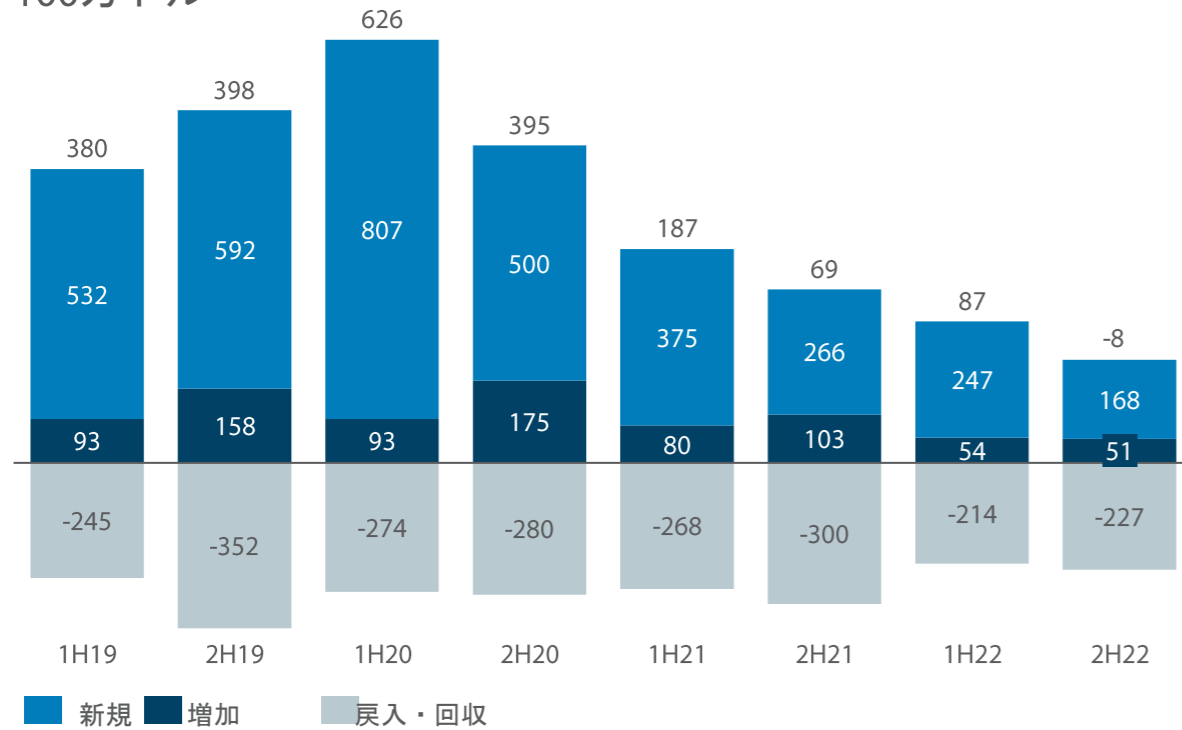
1. Annualised loss rate as a % of Gross Loans and Advances (GLA)



# 個別貸倒引当金 (IP)

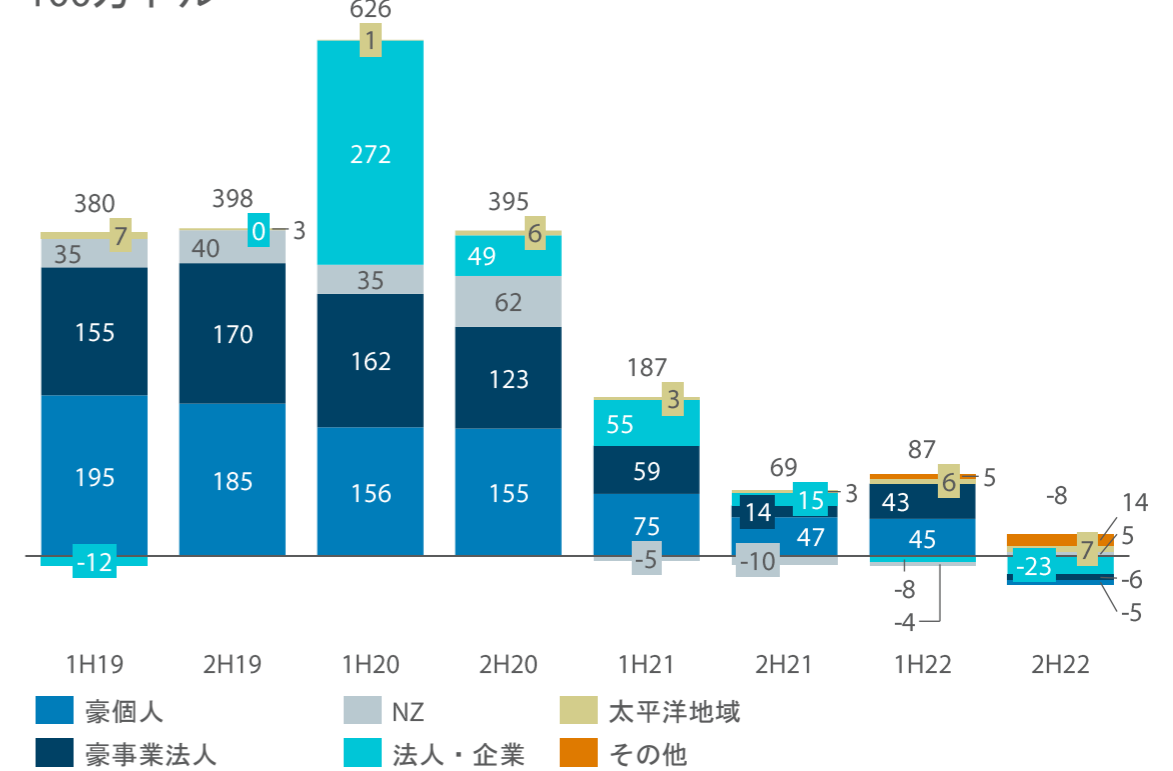
## 個別貸倒引当金 (IP)

100万ドル



## 部門別個別貸倒 (IP) 引当金

100万ドル



比率	1H19	2H19	1H20	2H20	1H21	2H21	1H22	2H22
IP損失率 (bp) <sup>1</sup>	12	13	20	12	6	2	3	0
損失率合計(bp) <sup>1</sup>	13	13	53	33	-16	-2	-9	2
IP残高 / 総減損資産	42%	40%	42%	36%	33%	35%	37%	38%

1. 年間損失率は総ローン・立替金 (GLA) に対する比率

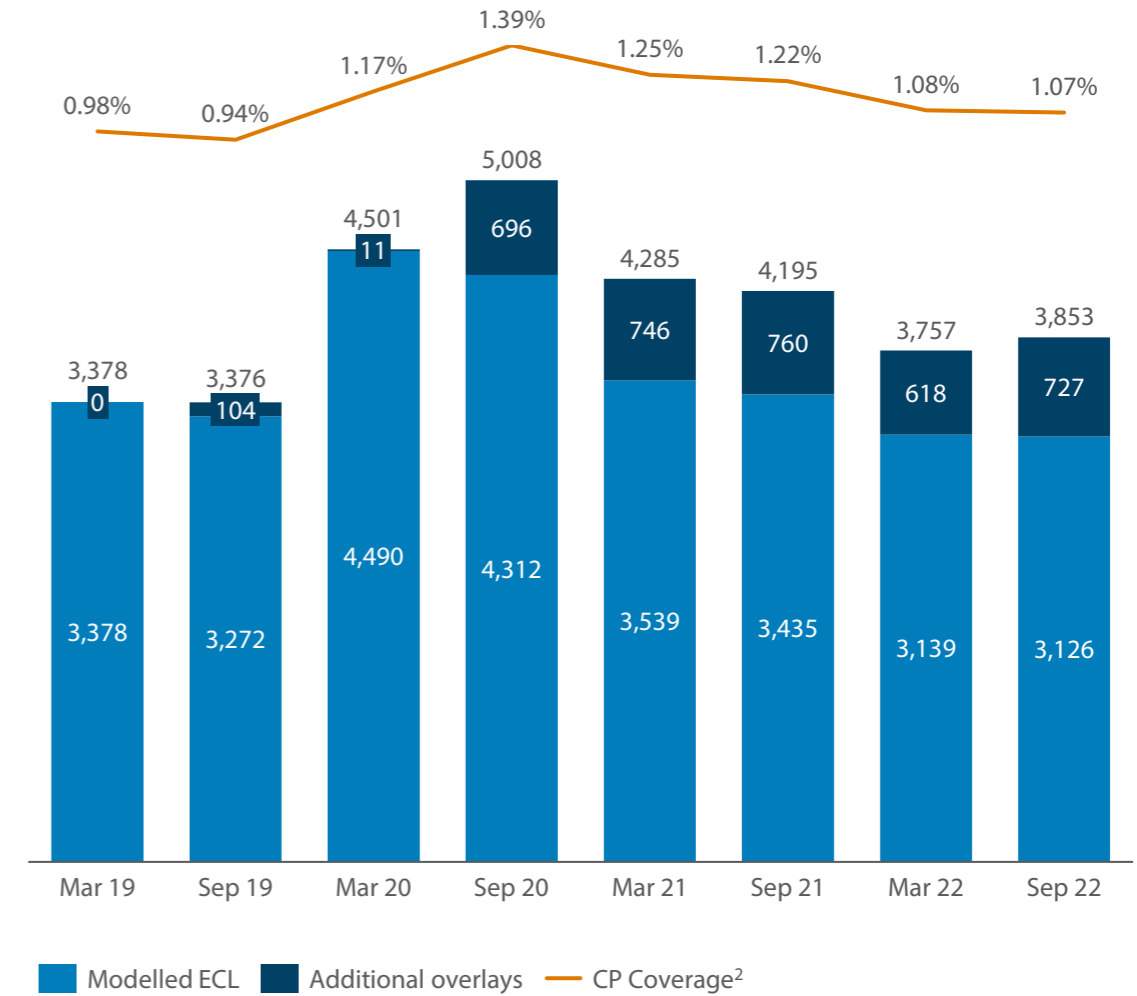


# COLLECTIVE PROVISION (CP) BALANCE & CHARGE

## CP charge, \$m

	1H19	2H19	1H20	2H20	1H21	2H21	1H22	2H22
CP charge	13	4	1,048	669	-678	-145	-371	60
Volume/Mix	-28	-51	0	46	-199	-83	-98	-160
Change in Risk	-40	19	17	44	-112	-41	-172	-172
Economic forecast & scenario weights <sup>1</sup>	99	31	1,124	-106	-417	-31	37	278
Additional overlays	-18	5	-93	685	50	10	-138	114

## CP balance by category, \$m



1. Includes impact of model changes
2. CP as a % of Credit Risk Weighted Assets (CRWA)



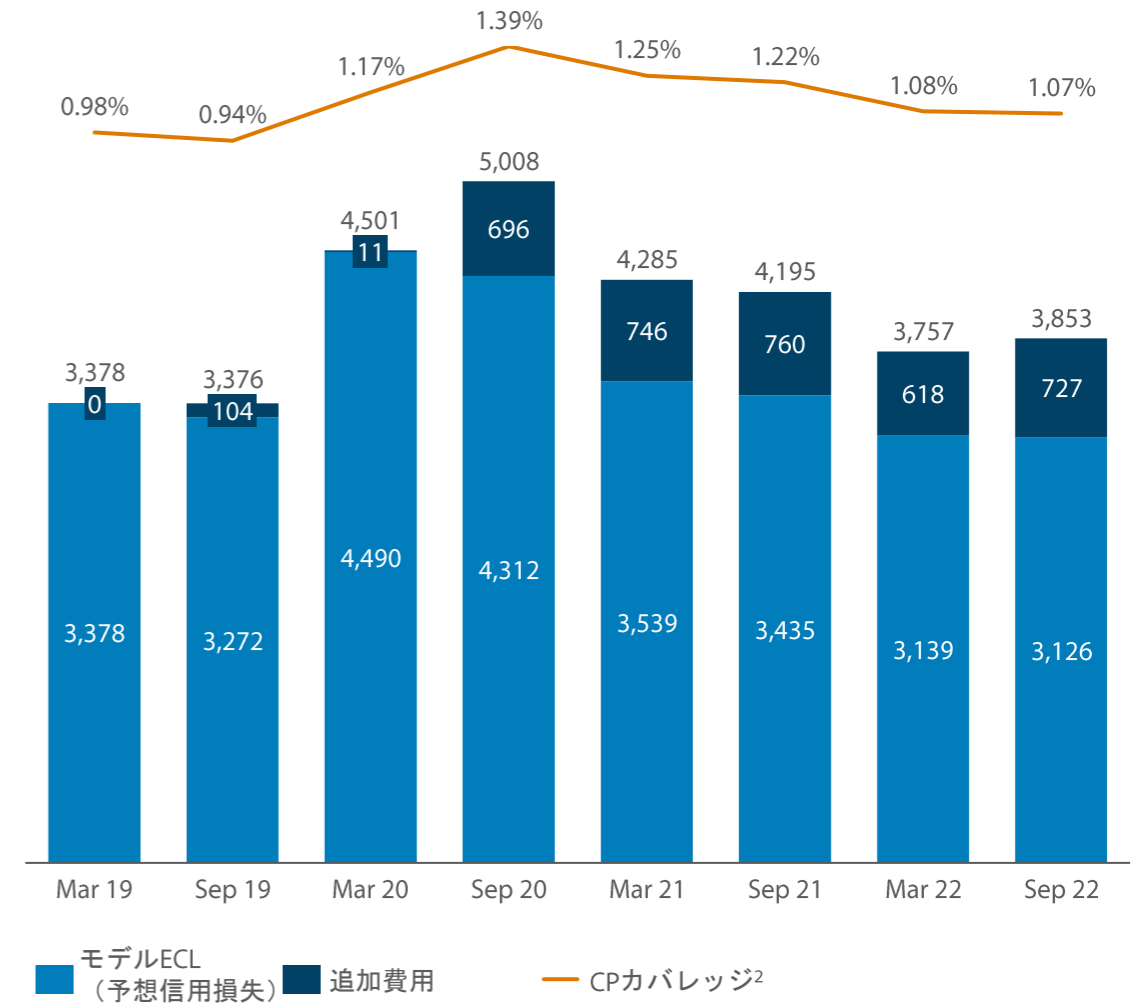
# 一般貸倒引当金（CP）残高

## 一般貸倒引当金

100万ドル

100万ドル	1H19	2H19	1H20	2H20	1H21	2H21	1H22	2H22
CP費用	13	4	1,048	669	-678	-145	-371	60
配分	-28	-51	0	46	-199	-83	-98	-160
リスク変化	-40	19	17	44	-112	-41	-172	-172
経済見通し・シナリオウエイト <sup>1</sup>	99	31	1,124	-106	-417	-31	37	278
その他オーバーレイ	-18	5	-93	685	50	10	-138	114

## CP残高内訳 100万ドル



1. モデル変更の影響有
2. 信用リスク資産（CRWA）に対するCPの比率%



# COLLECTIVE PROVISION (CP) BALANCE

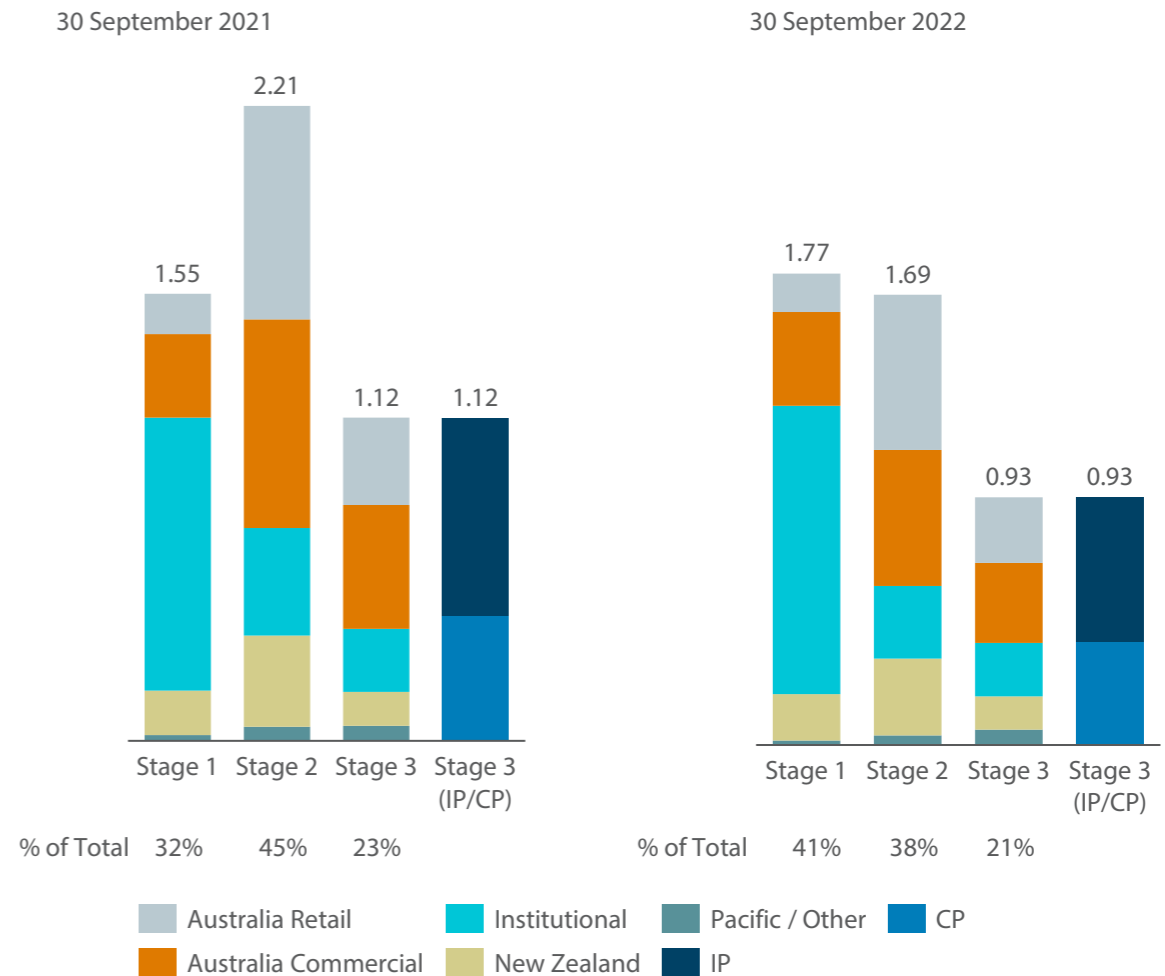
## CP balance by division, \$b

	Mar 19	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22
Australia Retail	0.93	0.91	1.18	1.42	1.11	1.07	0.91	0.90
Australia Commercial	0.90	0.89	1.14	1.43	1.22	1.16	0.98	0.98
Institutional	1.13	1.17	1.59	1.51	1.36	1.35	1.28	1.38
New Zealand	0.37	0.37	0.54	0.57	0.51	0.53	0.50	0.52
Pacific & Other	0.04	0.04	0.05	0.08	0.08	0.10	0.09	0.08
<b>Total</b>	<b>3.38</b>	<b>3.38</b>	<b>4.50</b>	<b>5.01</b>	<b>4.29</b>	<b>4.20</b>	<b>3.76</b>	<b>3.85</b>

## CP balance by portfolio, \$b

	Mar 19	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22
Corporate	1.59	1.62	2.22	2.30	2.13	2.09	1.87	1.96
Specialised Lending	0.18	0.19	0.29	0.32	0.28	0.27	0.23	0.26
Residential Mortgage	0.49	0.52	0.81	1.06	0.78	0.79	0.71	0.73
Retail (ex Mortgages)	1.05	0.97	1.10	1.25	1.04	0.96	0.87	0.81
Sovereign / Banks	0.07	0.08	0.08	0.08	0.06	0.09	0.08	0.09
<b>Total</b>	<b>3.38</b>	<b>3.38</b>	<b>4.50</b>	<b>5.01</b>	<b>4.29</b>	<b>4.20</b>	<b>3.76</b>	<b>3.85</b>

## Provision balance by stage, \$b





# 一般貸倒引当金 (CP) 残高

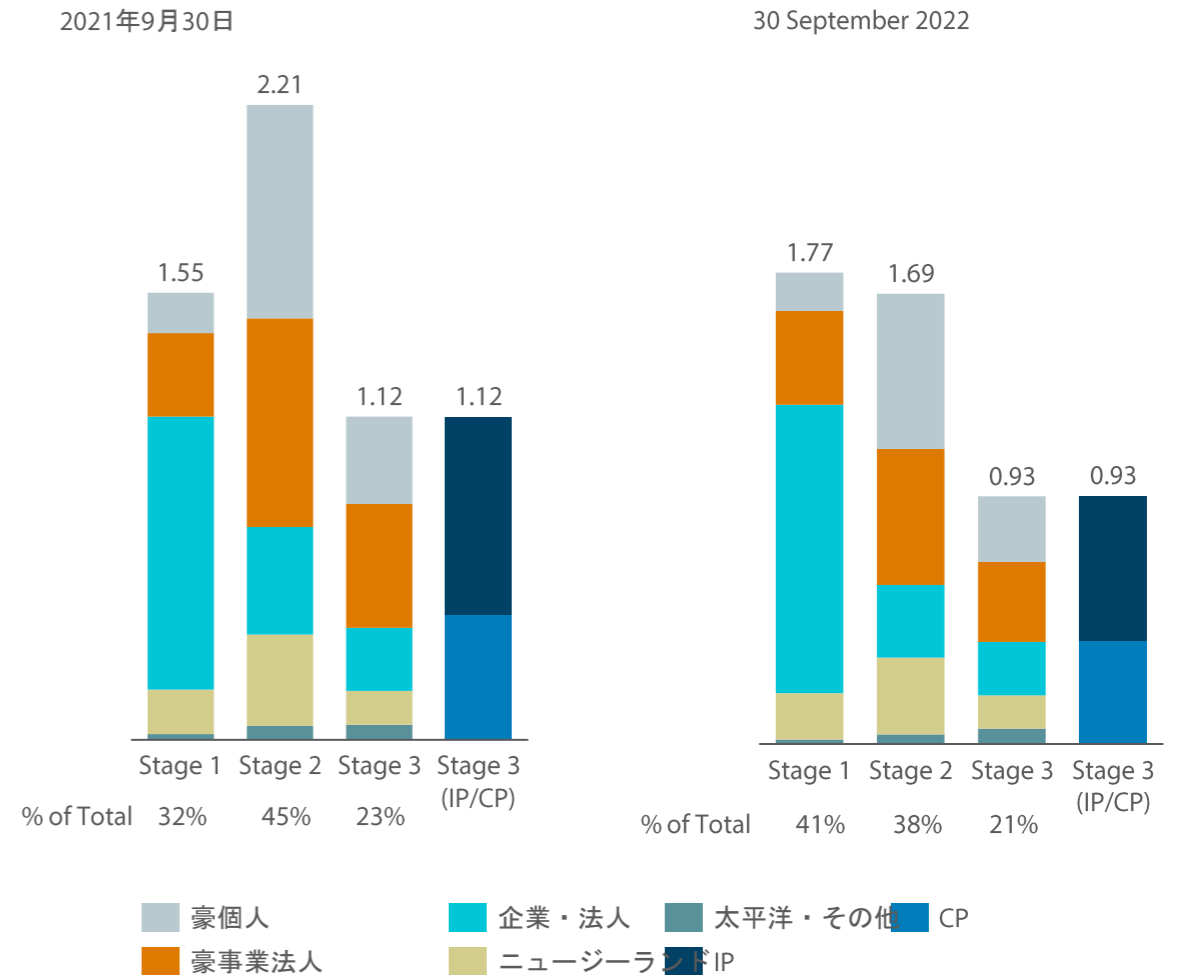
## 部門別CP残高 10億ドル

	Mar 19	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22
豪個人	0.93	0.91	1.18	1.42	1.11	1.07	0.91	0.90
豪事業法人	0.90	0.89	1.14	1.43	1.22	1.16	0.98	0.98
企業・法人	1.13	1.17	1.59	1.51	1.36	1.35	1.28	1.38
ニュージーランド	0.37	0.37	0.54	0.57	0.51	0.53	0.50	0.52
太平洋地域	0.04	0.04	0.05	0.08	0.08	0.10	0.09	0.08
合計	3.38	3.38	4.50	5.01	4.29	4.20	3.76	3.85

## ポートフォリオ別CP残高 10億ドル

	Mar 19	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22
事業ローン	1.59	1.62	2.22	2.30	2.13	2.09	1.87	1.96
スペシャライズド	0.18	0.19	0.29	0.32	0.28	0.27	0.23	0.26
住宅ローン	0.49	0.52	0.81	1.06	0.78	0.79	0.71	0.73
個人（住宅ローン除く）	1.05	0.97	1.10	1.25	1.04	0.96	0.87	0.81
ソブリン・銀行	0.07	0.08	0.08	0.08	0.06	0.09	0.08	0.09
合計	3.38	3.38	4.50	5.01	4.29	4.20	3.76	3.85

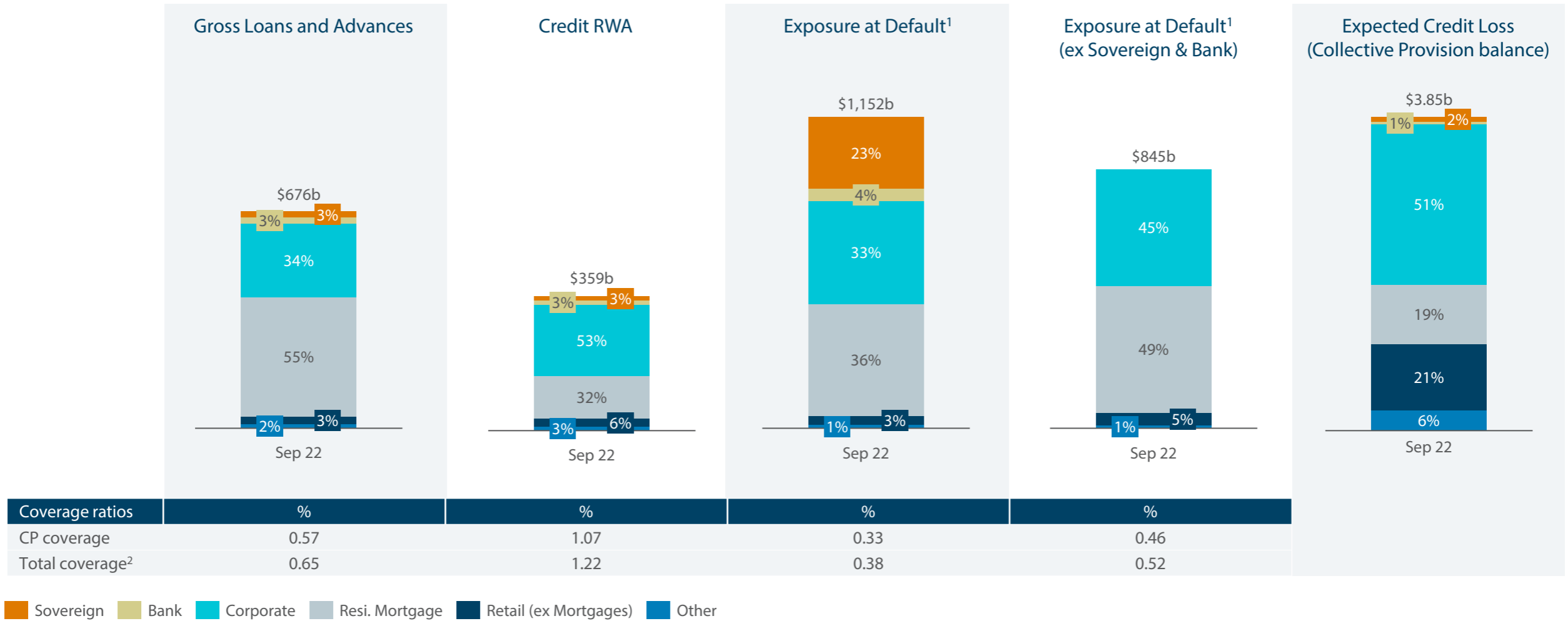
## ステージ別CP残高 10億ドル





# PORTFOLIO COMPOSITION AND COVERAGE RATIOS

## Portfolio composition



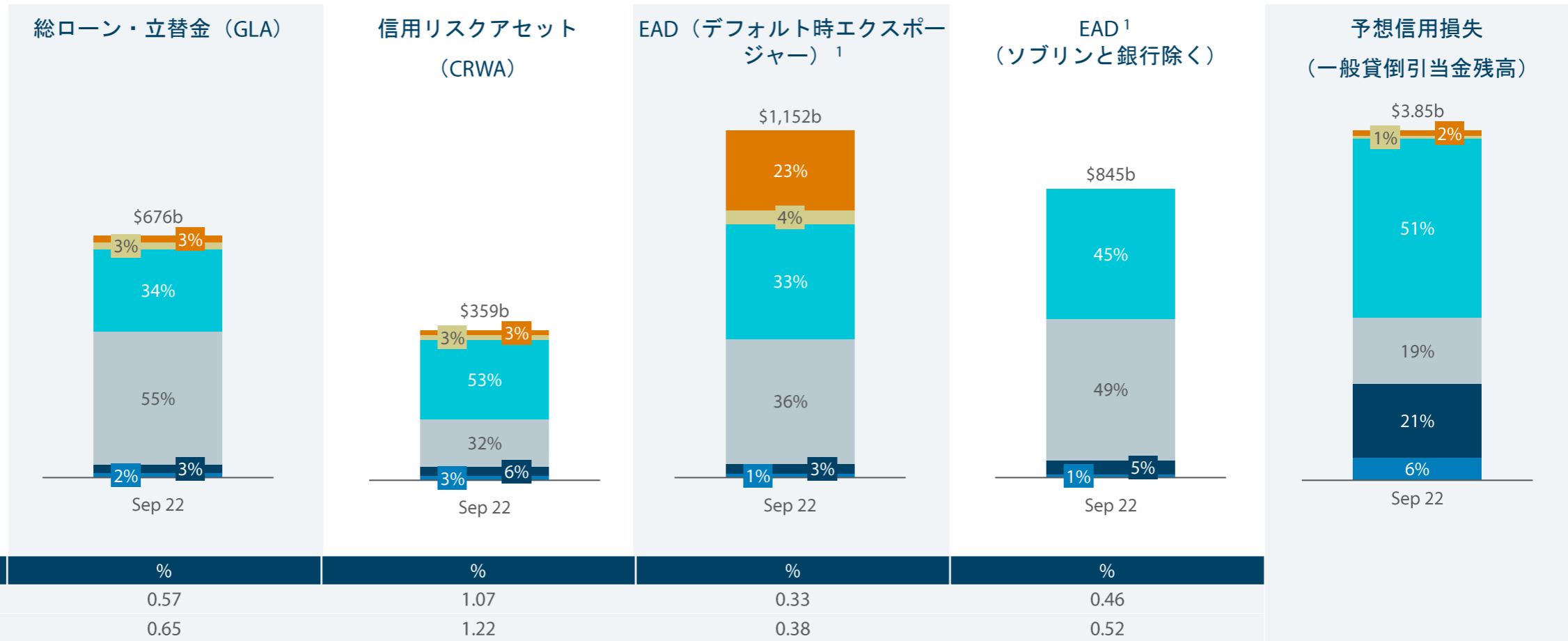
1. EAD excludes amounts for 'Securitisation' and 'Other Assets' Basel classes, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral  
 2. Individual Provision balance and Collective Provision balance





# ポートフォリオ内訳とカバレッジ比率

## ポートフォリオ内訳



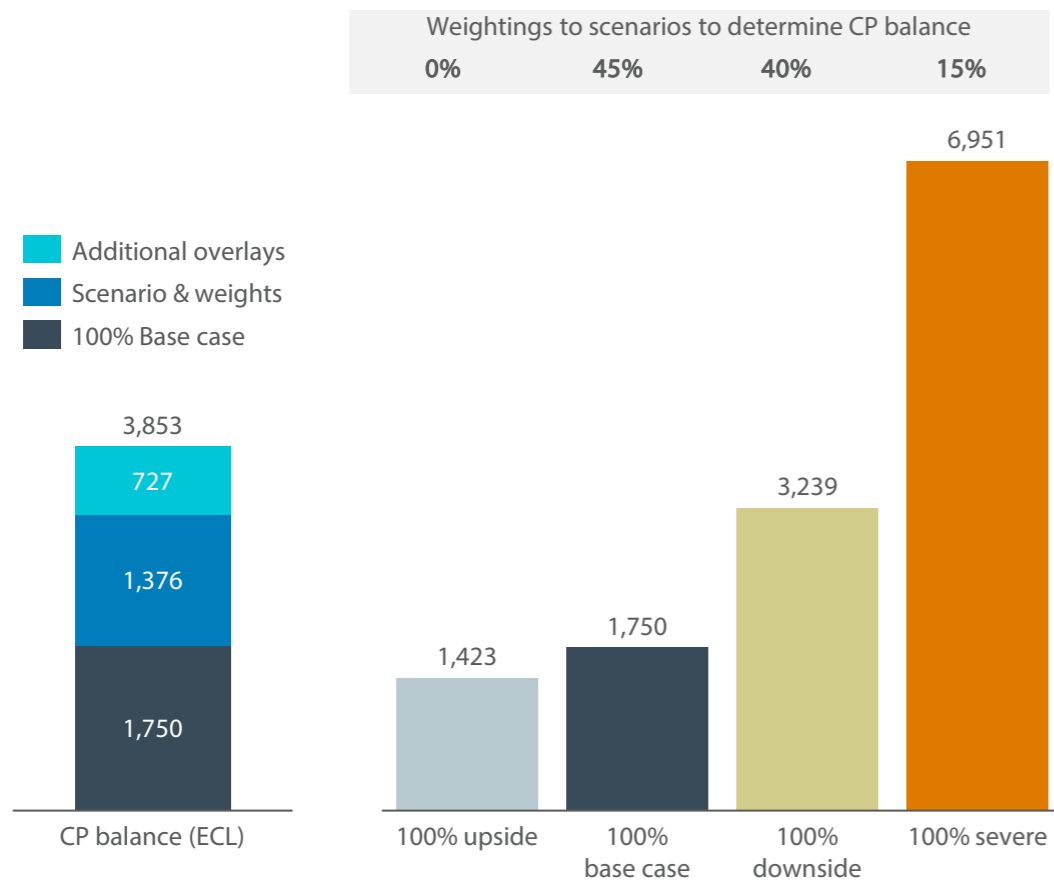
■ ソブリン 
 ■ 銀行 
 ■ 企業 
 ■ 住宅ローン 
 ■ 個人（住宅ローン除く） 
 ■ その他

1. APS330に従いEADにはパーゼルの「証券化」と「その他資産」を含まない。データはCRM効果勘案後（Post CRM）であり、保証、クレジットデリバティブ、ネットティング、金融担保といったクレジットリスク軽減手法を除く。  
 2. IPとCPの残高



# EXPECTED CREDIT LOSS – ECONOMIC SCENARIOS: MODELLED OUTCOMES (COLLECTIVE PROVISION BALANCE SCENARIOS)<sup>1</sup>

Sep 22, \$m



Economic scenarios 30 September 2022	Actual			Base case <sup>2</sup>		
	CY2019A	CY2020A	CY2021A	CY2022F	CY2023F	CY2024F
<b>Australia</b>						
GDP change <sup>3</sup>	1.8%	-2.4%	4.5%	4.0%	2.4%	1.4%
Unemployment rate <sup>4</sup>	5.2%	6.5%	5.1%	3.5%	3.1%	3.6%
Resi. property price change <sup>3</sup>	3.0%	1.9%	21.0%	-2.6%	-8.9%	5.2%
<b>New Zealand</b>						
GDP change <sup>3</sup>	2.2%	-3.0%	5.5%	1.9%	1.8%	1.7%
Unemployment rate <sup>4</sup>	4.1%	4.6%	3.8%	3.3%	3.9%	4.9%
Resi. property price change <sup>3</sup>	5.3%	15.6%	26.5%	-11.3%	-3.1%	2.6%

Australia peak impacts of economic scenarios		Base case	Downside	Severe
Unemployment	Peak over 3 years	3.6%	6.4%	10.8%
Resi. Property prices	Peak <sup>5</sup> to trough drop	-17%	-28%	-41%
GDP	Lowest over 3 years	1.4%	-0.5%	-2.8%

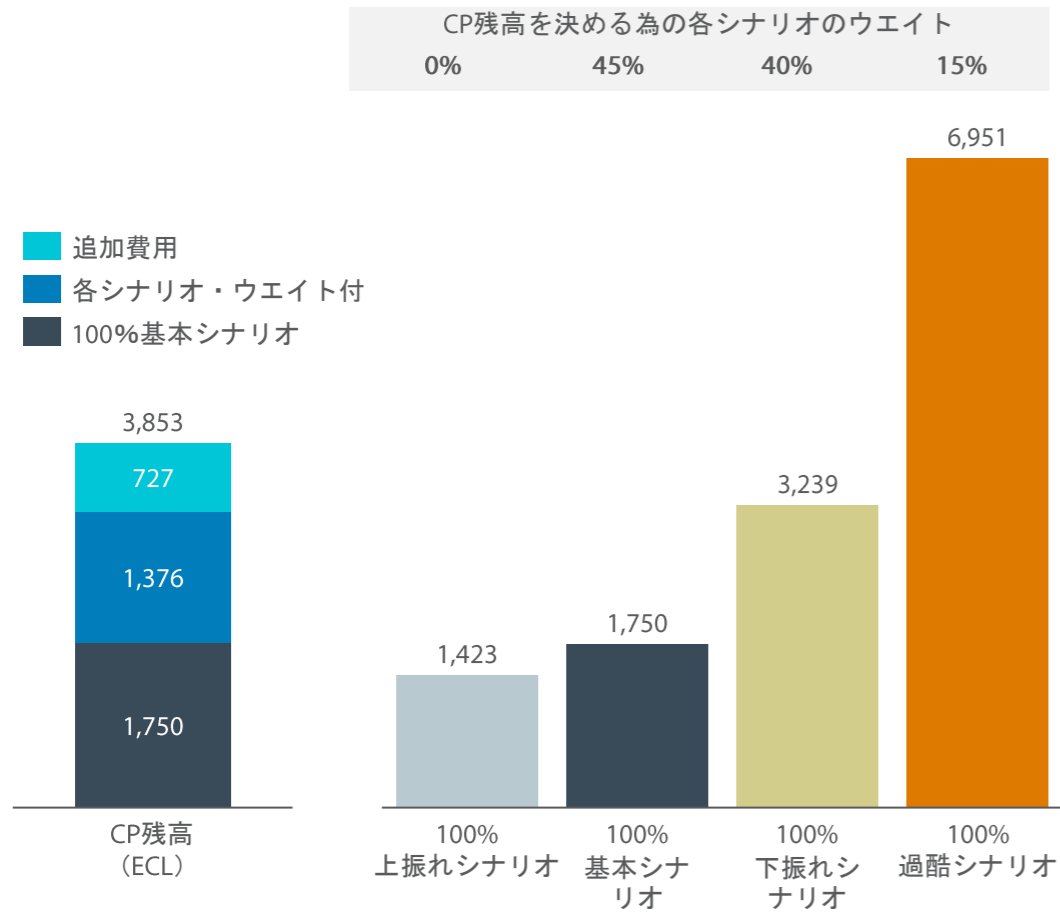
1. The Downside Scenario is specified in terms of an index of economic stress. The economic variables shown represent a characterisation of the scenario to facilitate comparison
2. Subset of a range of economic indicators shown. Economic forecasts also undertaken for international markets
3. 12 months to December Year on Year change
4. Annual average: 12 months to December
5. Peak based on June 2022 quarter



# 予想信用損失 -- モデルによる景気シナリオ分析（CP残高の変化）<sup>1</sup>

2022年9月

100万ドル



景気シナリオ 2021年9月30日	Actual			基本シナリオ <sup>2</sup>		
	CY2019A	CY2020A	CY2021A	CY2022F	CY2023F	CY2024F
<b>オーストラリア</b>						
GDPの変化 <sup>3</sup>	1.8%	-2.4%	4.5%	4.0%	2.4%	1.4%
失業率 <sup>4</sup>	5.2%	6.5%	5.1%	3.5%	3.1%	3.6%
住宅価格の変化 <sup>3</sup>	3.0%	1.9%	21.0%	-2.6%	-8.9%	5.2%
<b>ニュージーランド</b>						
GDPの変化 <sup>3</sup>	2.2%	-3.0%	5.5%	1.9%	1.8%	1.7%
失業率 <sup>4</sup>	4.1%	4.6%	3.8%	3.3%	3.9%	4.9%
住宅価格の変化 <sup>3</sup>	5.3%	15.6%	26.5%	-11.3%	-3.1%	2.6%

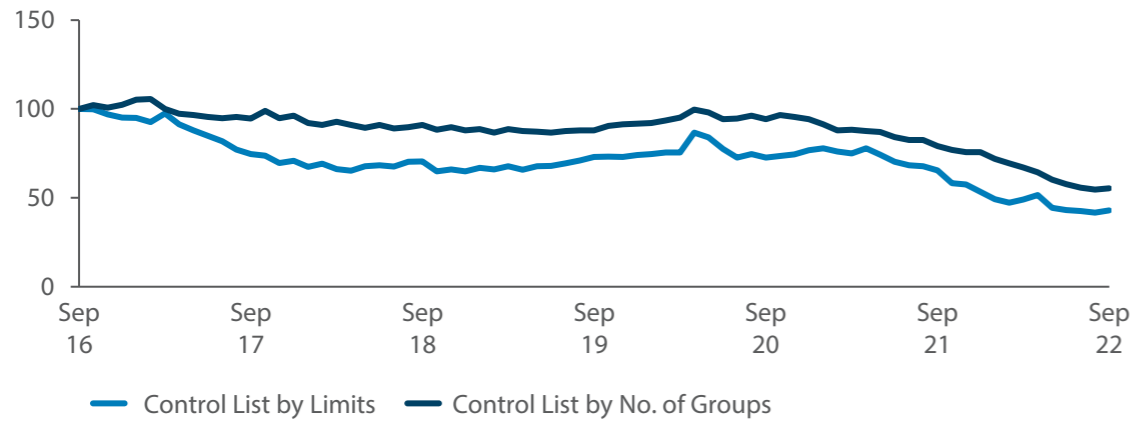
オーストラリアの景気シナリオの最大の影響		基本	下振れ	Severe
失業率	今後3年間のピーク	3.6%	6.4%	10.8%
住宅価格	ピーク <sup>5</sup> から底までの変化	-17%	-28%	-41%
GDP	今後3年間の最低	1.4%	-0.5%	-2.8%

1. 下振れシナリオは経済的ストレスの指標で示す。上記経済変数は比較の為に各シナリオの特徴を示している
2. 一連の経済指標を示す。他国の経済予想も出している。
3. 12月までの12カ月の前年比変化
4. 年間平均：12月までの12カ月
5. 2022年第2四半期からのピーク

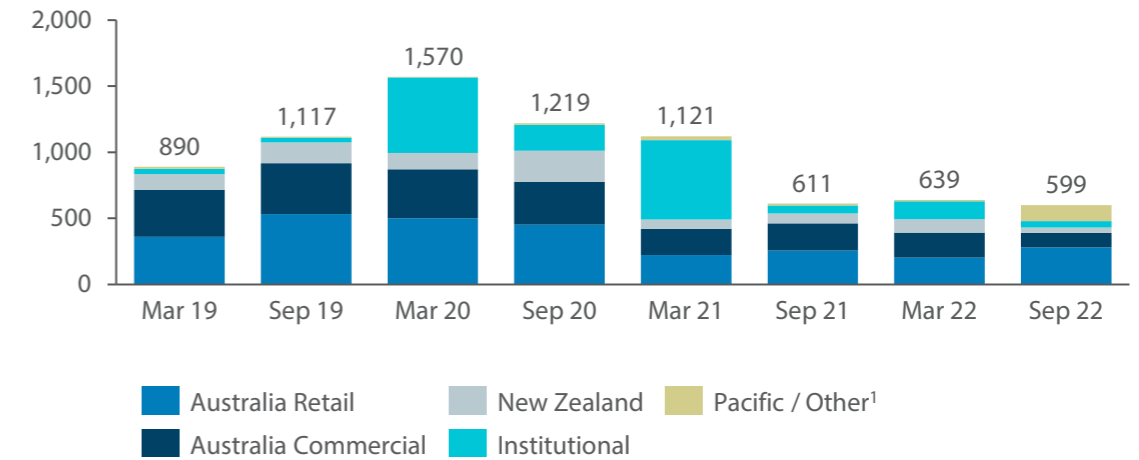


# IMPAIRED ASSETS

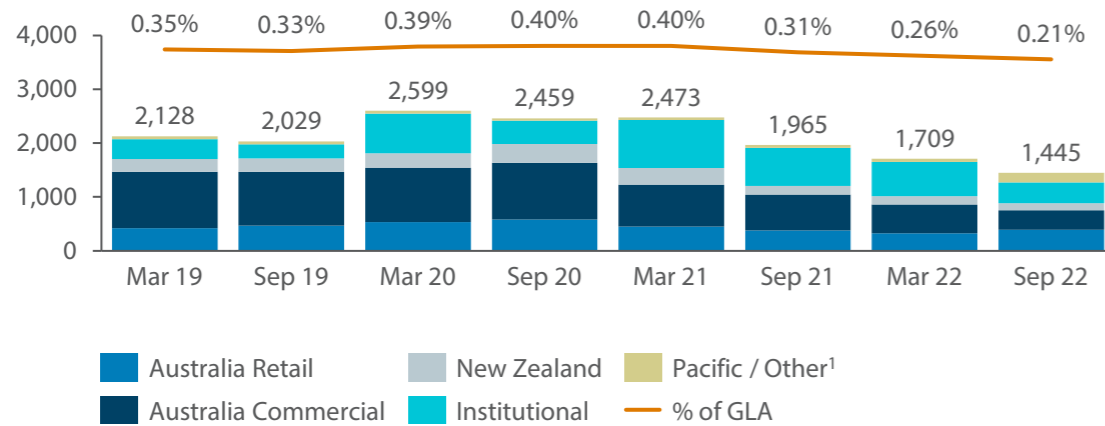
Control list, Index Sep 16=100



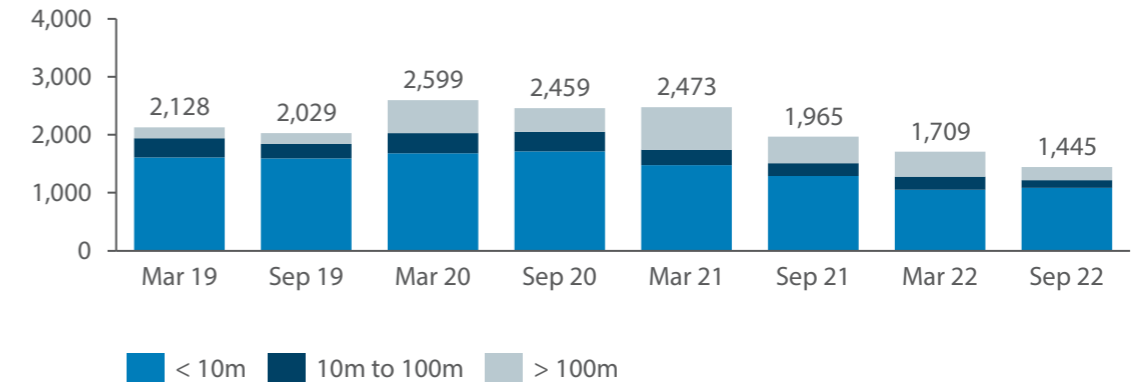
New impaired assets by division, \$m



Gross impaired assets by division, \$m



Gross impaired assets by exposure size, \$m

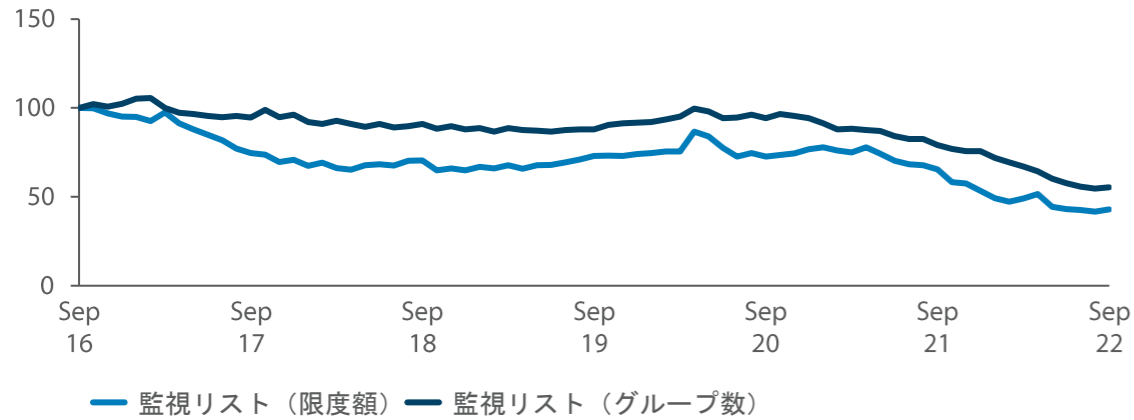


1. Pacific Division customers that rolled off COVID-19 relief packages during 2H22 have subsequently been classified as restructured

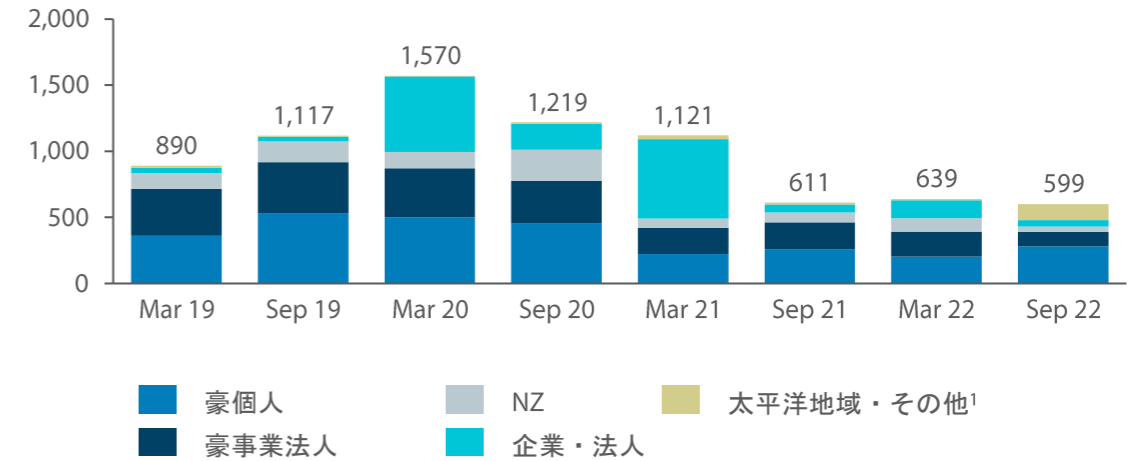


# 減損資産

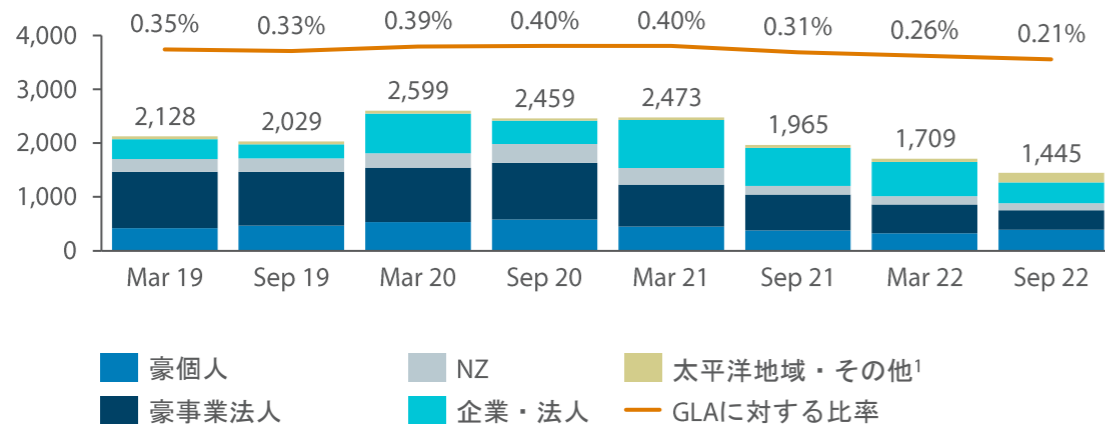
## 監視リスト 2016年9月 = 100



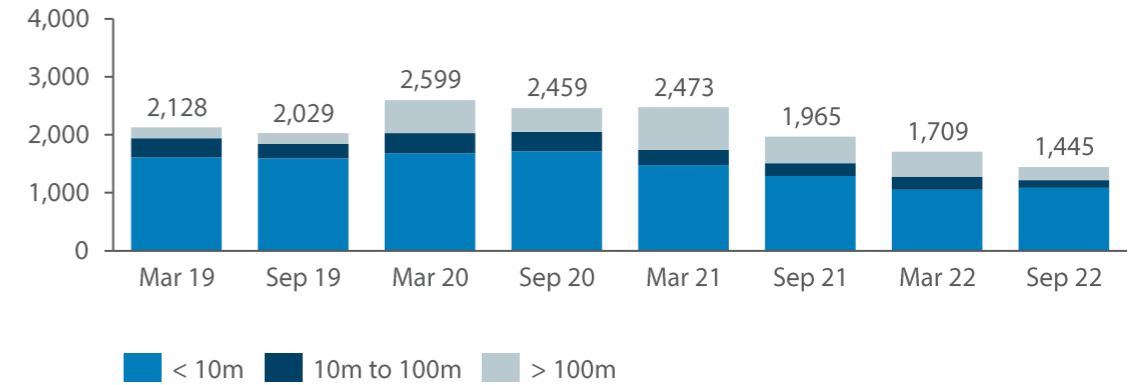
## 部門別新規減損資産 100万ドル



## 部門別総減損資産 100万ドル



## エクスポージャー別総減損資産 100万ドル

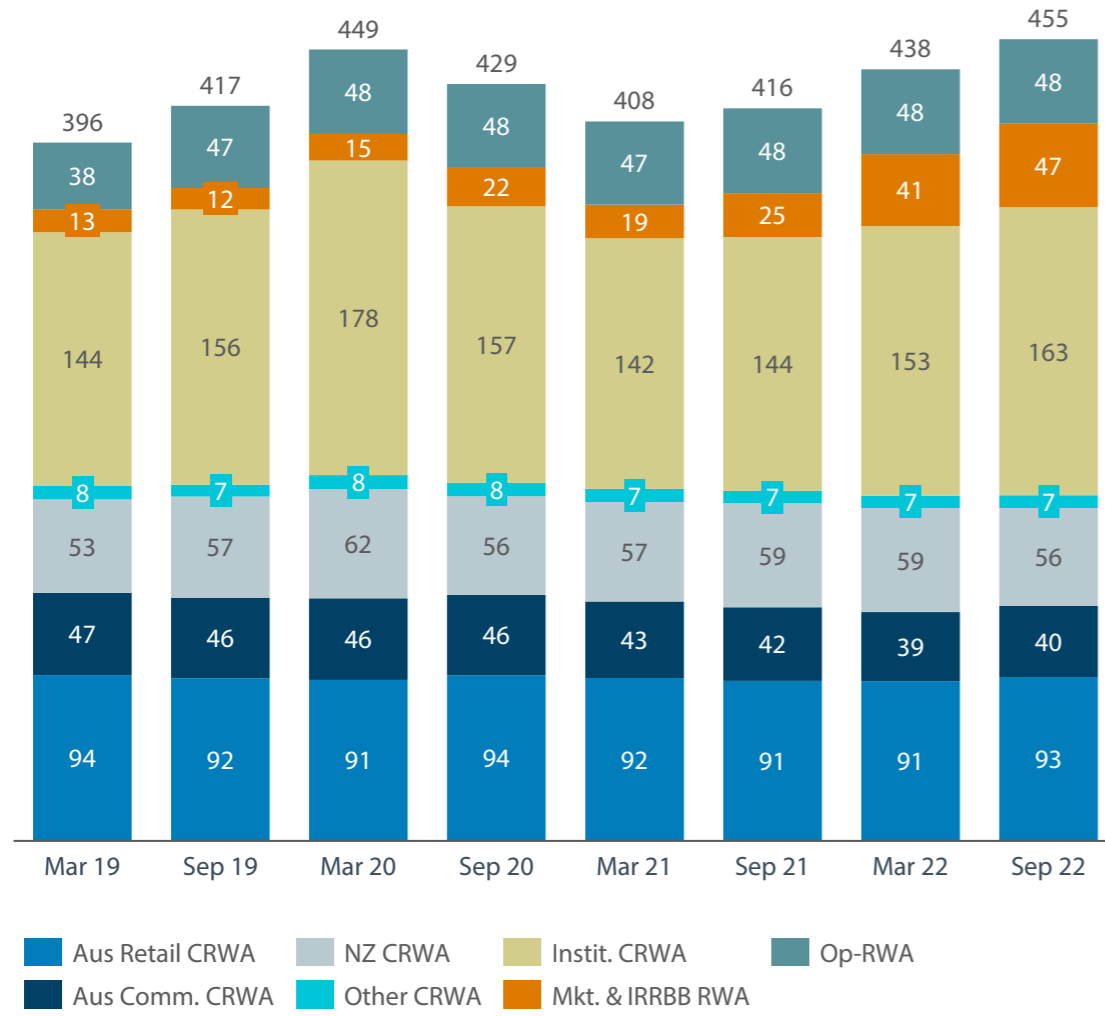


1. 2022年下半期にCOVID-19救済パッケージが終了した太平洋部門の顧客はその後再構築に分類

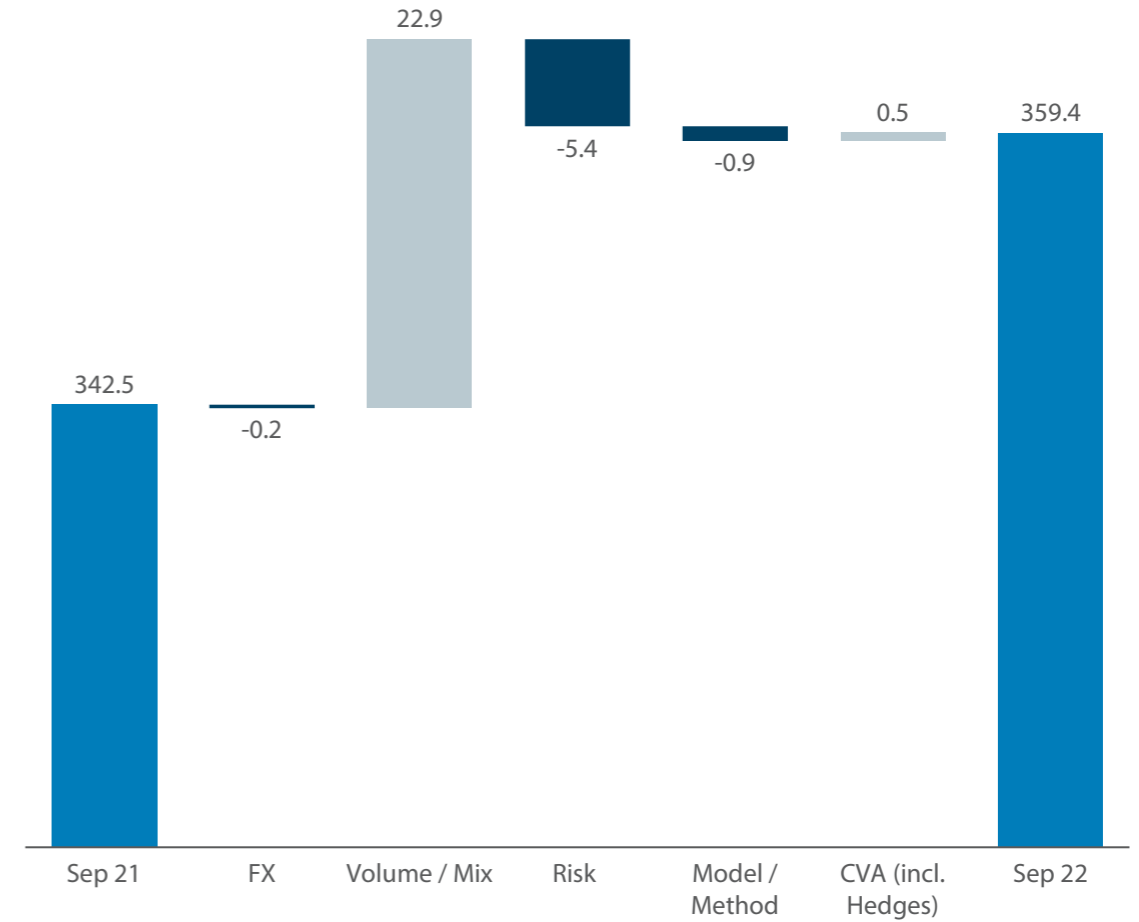


# RISK WEIGHTED ASSETS (RWA)

Total RWAs, \$b



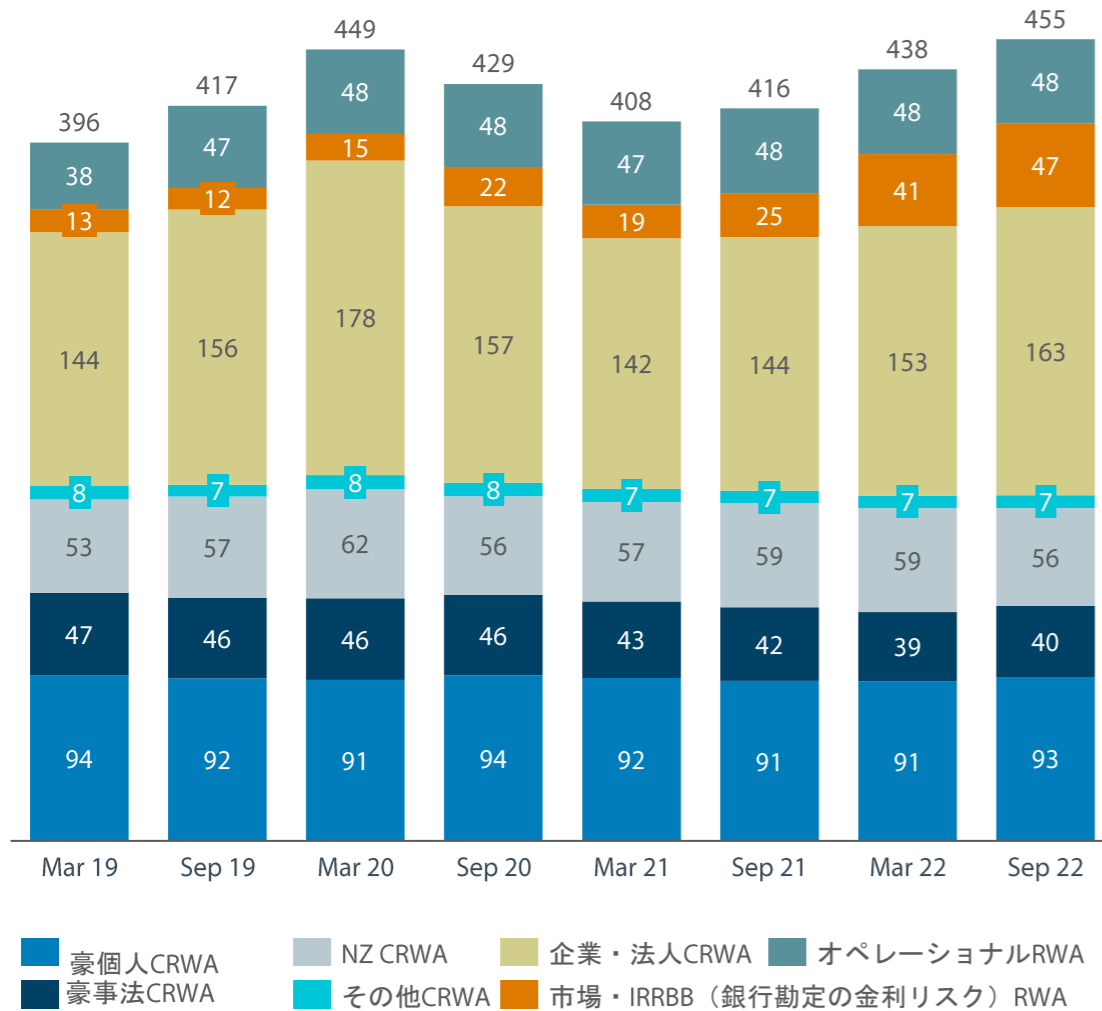
Credit RWA drivers, \$b



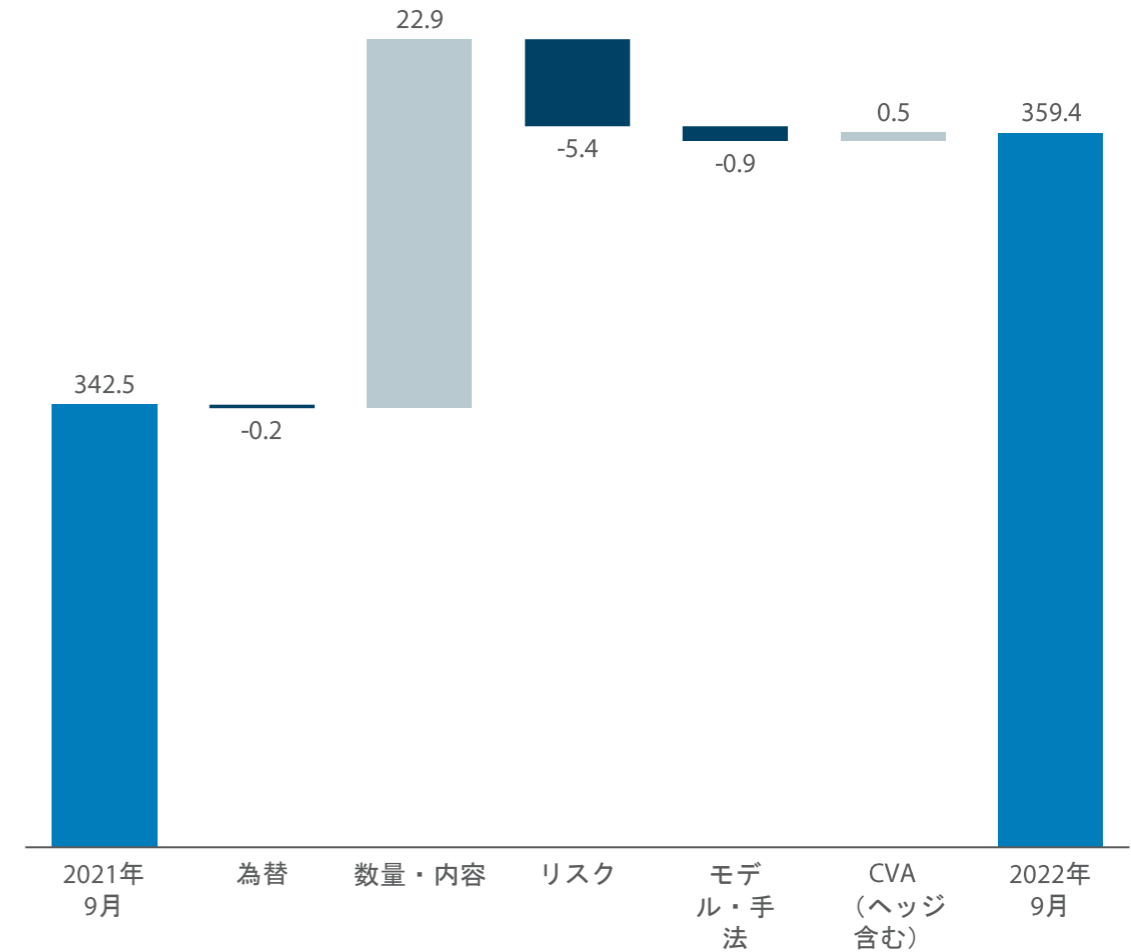


# リスクアセット (RWA)

リスクアセット (RWA) 合計 10億ドル



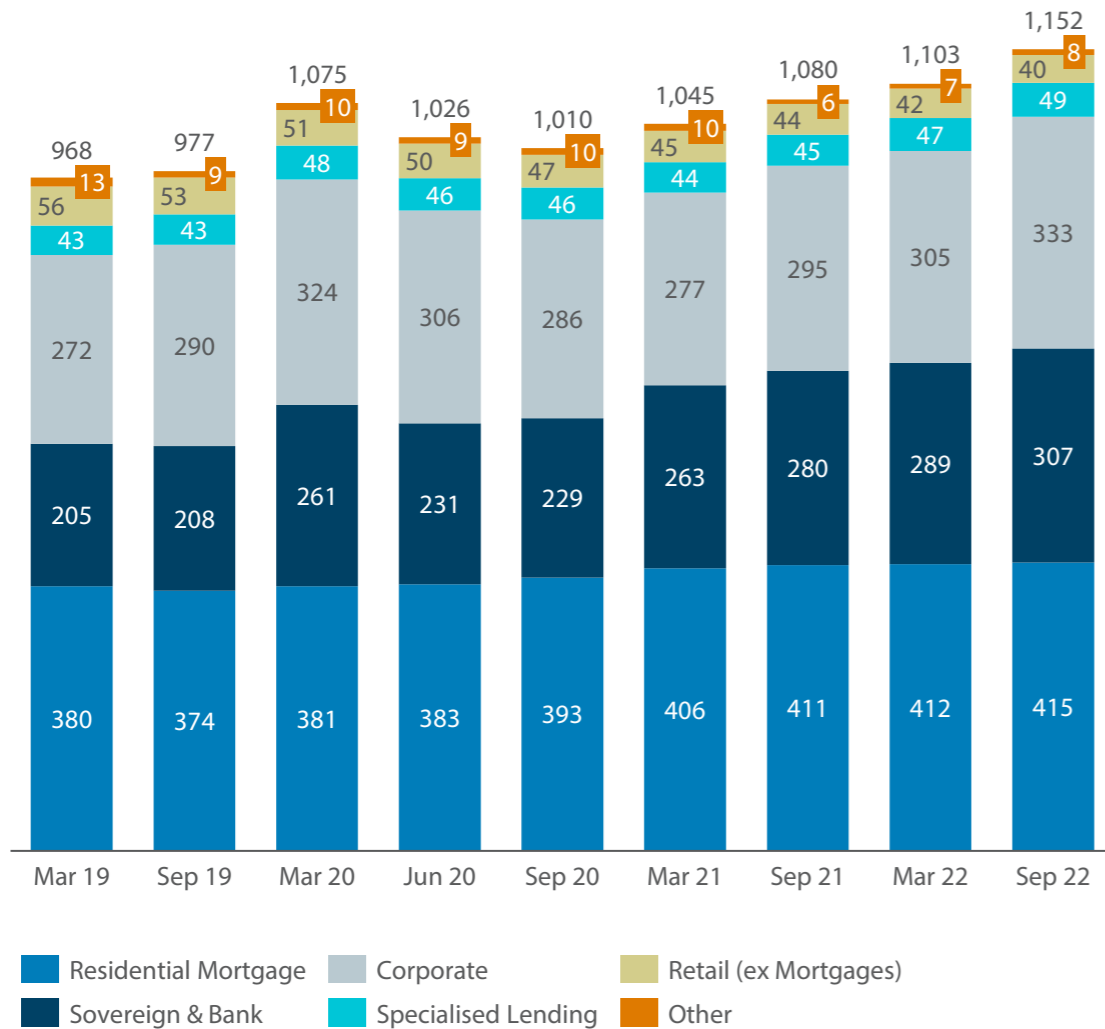
CRWA変動要因 10億ドル



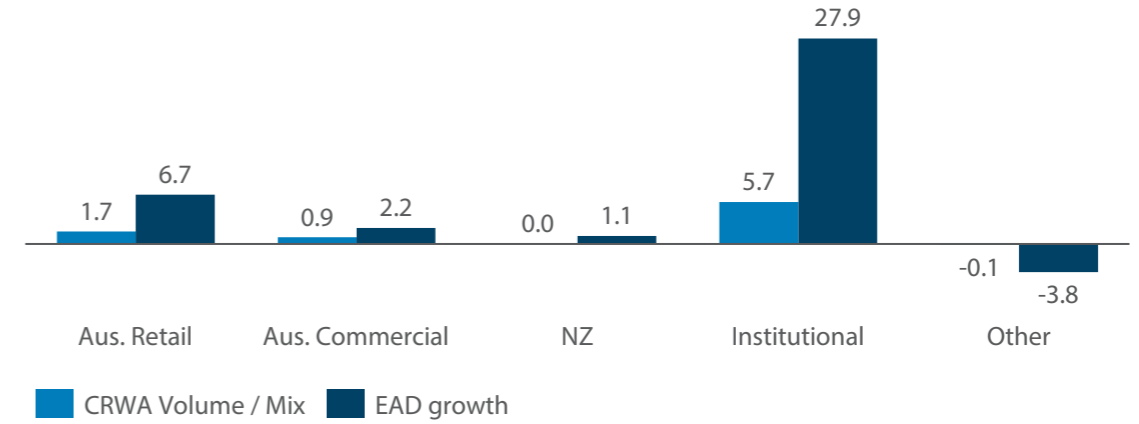


# RISK WEIGHTED ASSETS & EXPOSURE AT DEFAULT COMPOSITION<sup>1</sup>

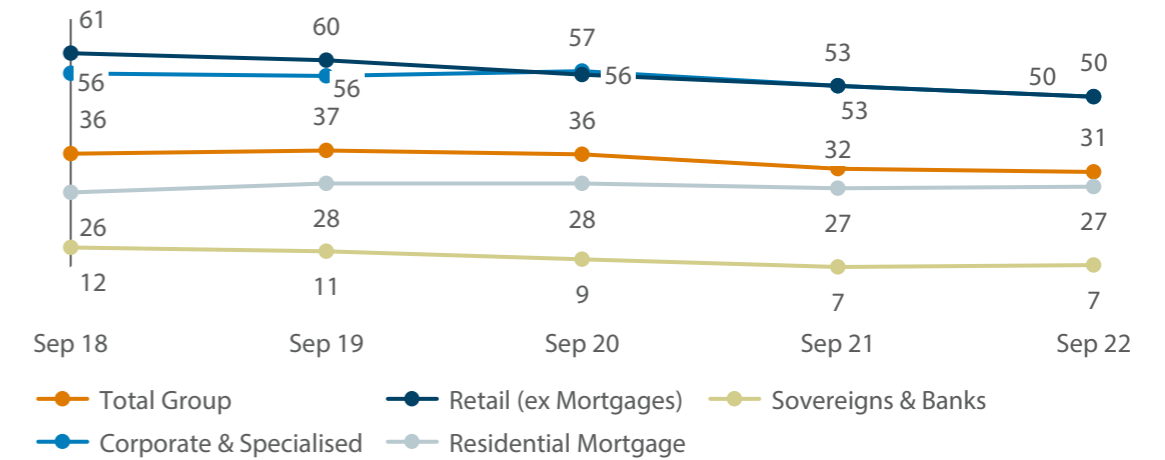
EAD composition, \$b



EAD & CRWA movement, HoH FX adjusted \$b



Credit RWA / EAD by portfolio<sup>2</sup>, %



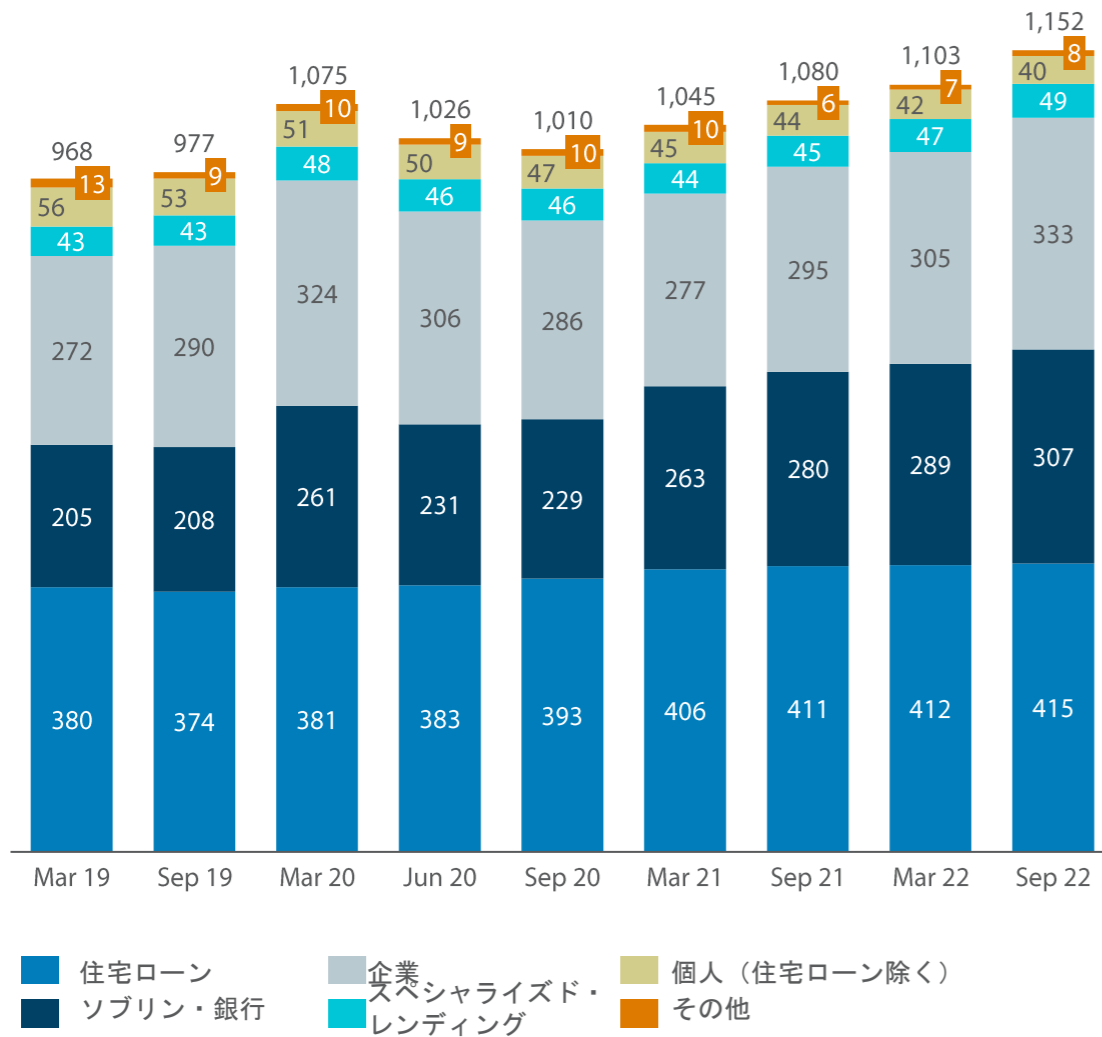
1. EAD excludes Securitisation and Other assets, whereas CRWA is inclusive of these asset classes, as per APS 330. EAD data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral  
 2. Total Group ratio from Mar 21 is inclusive of increased exposure to the RBA via higher exchange settlement account balances





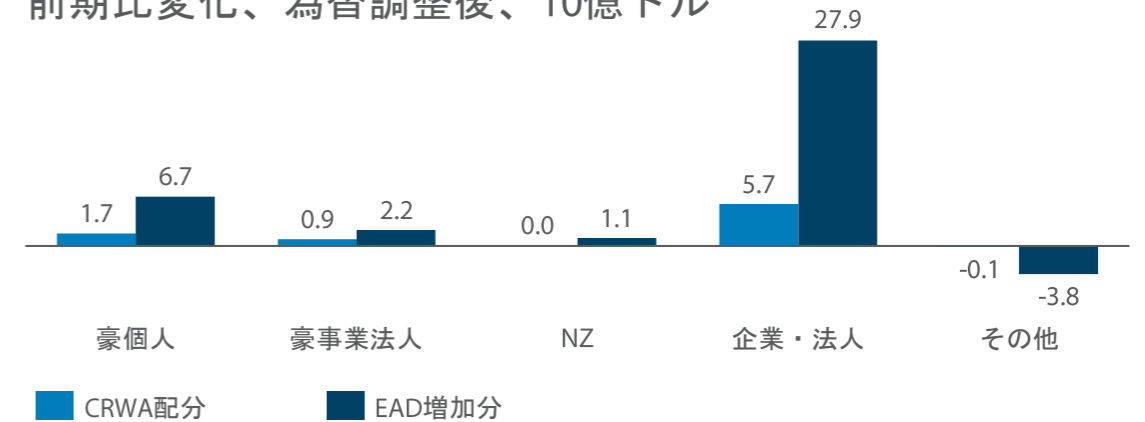
# リスク資産（RWA）とデフォルト時エクスポージャー（EAD）内訳<sup>1</sup>

## EAD内訳 10億ドル

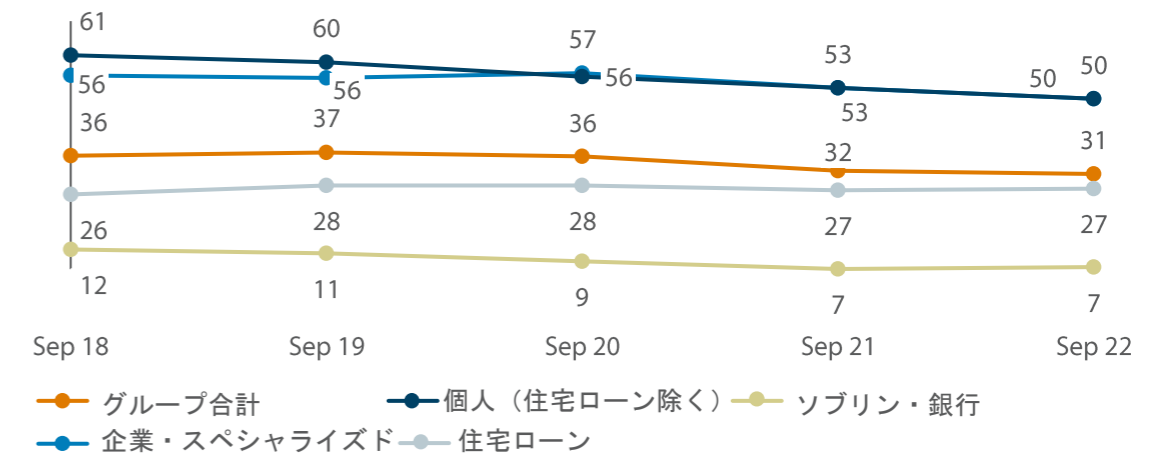


## EADとCRWAの変化

前期比変化、為替調整後、10億ドル



## ポートフォリオ別信用RWA/EAD<sup>2</sup> %

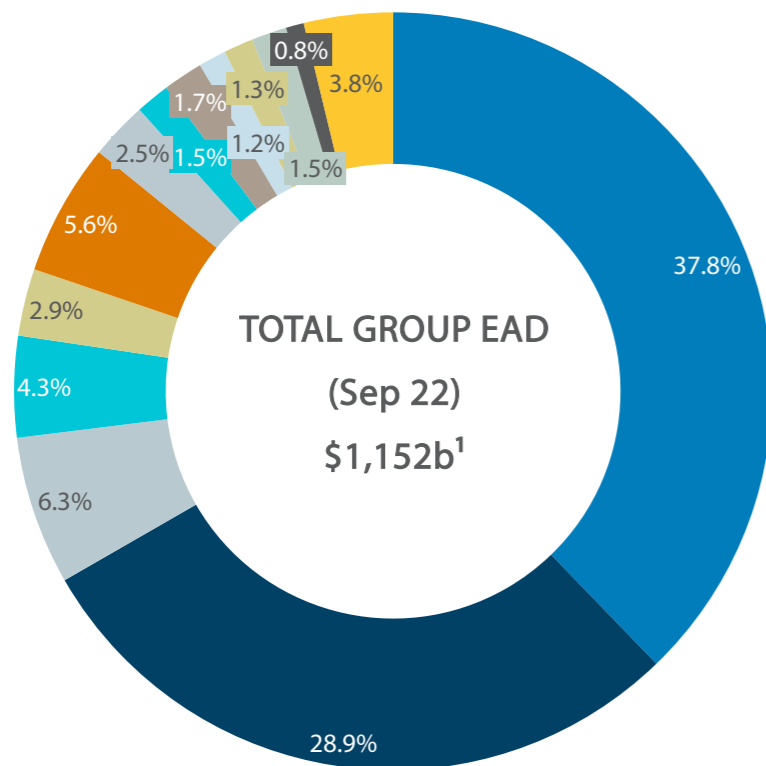


1. APS 330に沿ってEADには「証券化」と「その他資産」を含まないが、CRWAは含まれる。EADは効果勘案後（Post CRM）である。保証、クレジットデリバティブ、ネットティング、金融担保といったクレジットリスク軽減手法を除く。  
 2. 2021年9月のグループ合計の比率は、為替決済勘定残高が増えたことでRWAへのエクスポージャーが増えた分を含む



# TOTAL PORTFOLIO COMPOSITION

## Exposure at Default (EAD) distribution



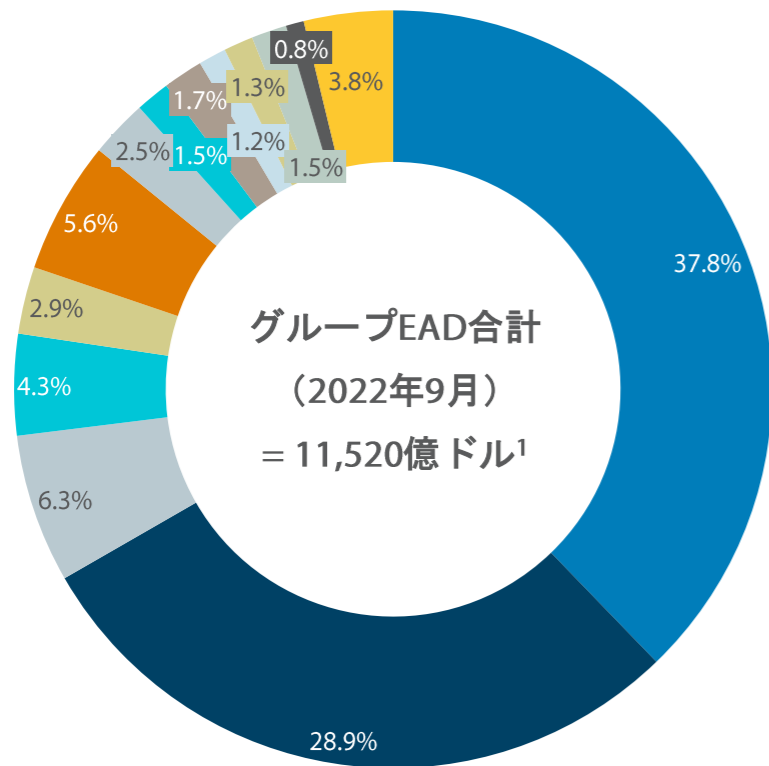
Category	% of Group EAD <sup>1</sup>			% of Impaired Assets to EAD <sup>1</sup>			Gross Impaired Assets <sup>2</sup>
	Sep 21	Mar 22	Sep 22	Sep 21	Mar 22	Sep 22	Sep 22
Consumer Lending	40.1%	39.3%	37.8%	0.1%	0.1%	0.1%	\$453m
Finance, Investment & Insurance	25.3%	27.5%	28.9%	0.0%	0.0%	0.0%	\$33m
Property Services	6.2%	6.3%	6.3%	0.1%	0.2%	0.1%	\$69m
Manufacturing	4.0%	3.9%	4.3%	0.1%	0.1%	0.1%	\$44m
Agriculture, Forestry, Fishing	3.1%	3.0%	2.9%	0.6%	0.5%	0.4%	\$119m
Government & Official Institutions	7.3%	5.6%	5.6%	0.0%	0.0%	0.0%	\$0m
Wholesale Trade	2.1%	2.5%	2.5%	1.3%	0.9%	0.9%	\$270m
Retail Trade	1.5%	1.5%	1.5%	0.7%	0.4%	0.3%	\$49m
Transport & Storage	1.8%	1.8%	1.7%	1.9%	1.5%	0.4%	\$72m
Business Services	1.2%	1.1%	1.2%	0.4%	0.4%	0.3%	\$41m
Resources (Mining)	1.2%	1.2%	1.3%	0.1%	0.1%	0.1%	\$10m
Electricity, Gas & Water Supply	1.3%	1.4%	1.5%	0.1%	0.1%	0.0%	\$2m
Construction	0.8%	0.8%	0.8%	0.9%	0.7%	0.7%	\$63m
Other	4.0%	4.0%	3.8%	0.5%	0.4%	0.5%	\$220m
Total	100%	100%	100%				
<b>Total Group EAD<sup>1</sup></b>	<b>\$1,080b</b>	<b>\$1,103b</b>	<b>\$1,152b</b>	<b>Gross Impaired Assets</b>			<b>\$1,445m</b>

1. EAD 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
2. Excludes unsecured retail products which are 90+ DPD and treated as Impaired for APS330 reporting



# ポートフォリオ内訳

## デフォルト時エクスポージャー（EAD）



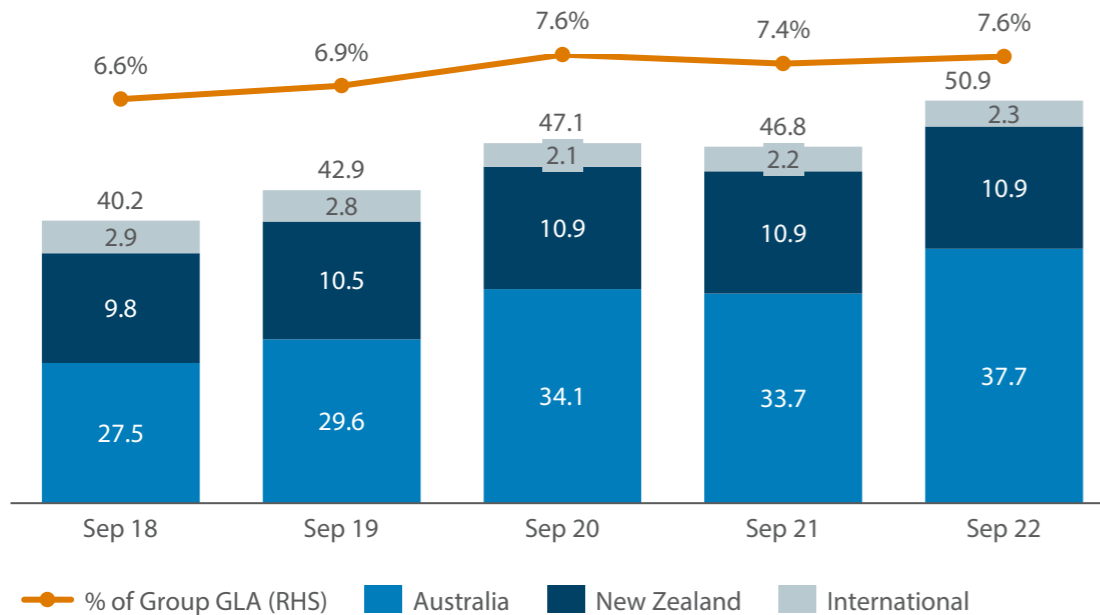
分類	グループEAD <sup>1</sup> に占める割合			減損資産の対EAD <sup>1</sup> 比%			減損資産額 <sup>2</sup>
	Sep 21	Mar 22	Sep 22	Sep 21	Mar 22	Sep 22	Sep 22
個人向け融資	40.1%	39.3%	37.8%	0.1%	0.1%	0.1%	\$453m
金融、投資、保険	25.3%	27.5%	28.9%	0.0%	0.0%	0.0%	\$33m
不動産サービス	6.2%	6.3%	6.3%	0.1%	0.2%	0.1%	\$69m
製造業	4.0%	3.9%	4.3%	0.1%	0.1%	0.1%	\$44m
農業、林業、漁業	3.1%	3.0%	2.9%	0.6%	0.5%	0.4%	\$119m
政府・公的機関	7.3%	5.6%	5.6%	0.0%	0.0%	0.0%	\$0m
卸売業	2.1%	2.5%	2.5%	1.3%	0.9%	0.9%	\$270m
小売業	1.5%	1.5%	1.5%	0.7%	0.4%	0.3%	\$49m
運輸・貯蔵	1.8%	1.8%	1.7%	1.9%	1.5%	0.4%	\$72m
企業サービス	1.2%	1.1%	1.2%	0.4%	0.4%	0.3%	\$41m
資源（鉱業）	1.2%	1.2%	1.3%	0.1%	0.1%	0.1%	\$10m
電気、ガス、水供給	1.3%	1.4%	1.5%	0.1%	0.1%	0.0%	\$2m
建設	0.8%	0.8%	0.8%	0.9%	0.7%	0.7%	\$63m
その他	4.0%	4.0%	3.8%	0.5%	0.4%	0.5%	\$220m
合計	100%	100%	100%				
グループEAD合計 <sup>1</sup>	\$1,080b	\$1,103b	\$1,152b	総減損資産			\$1,445m

1. APS330に準じてEADには「証券化」と「その他資産」のパーゼル分類を除く。データはCRM効果勘案後（Post CRM）である。保証、クレジットデリバティブ、ネットティング、金融担保といったクレジットリスク軽減手法を除く。
2. 個人向け担保なしの90日以上延滞で、APS330報告で減損となるものを除く

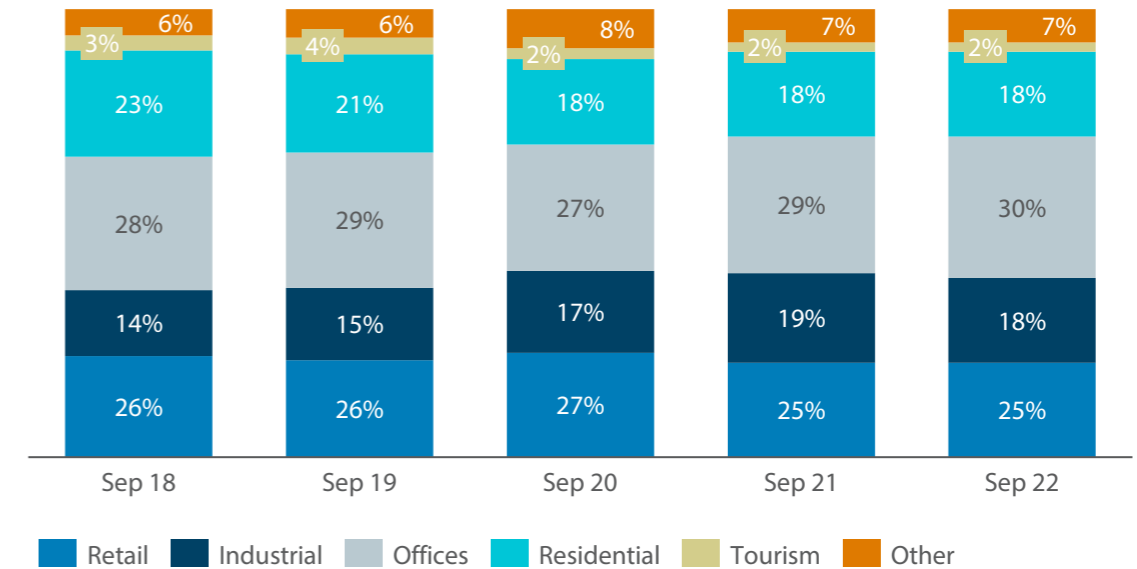


# COMMERCIAL PROPERTY - SEGMENTS OF INTEREST

Outstandings by region, GLA \$b



Outstandings by sector, %



- Australian volumes driven mainly by higher lending to the Offices, Retail and Industrial investment together with Residential development
- Majority of investment lending is to diversified investment grade REITs or assets with stronger fundamentals and stable earnings profile
- Growth in residential consists of land development (sponsors with large diversified portfolios) and residential apartment development which is increasingly focused on local owner occupier / downsizer demand. Longer term trend volumes in high rise development have declined
- International portfolio stable with exposure predominantly to large, well rated names in Singapore and Hong Kong (SAR)

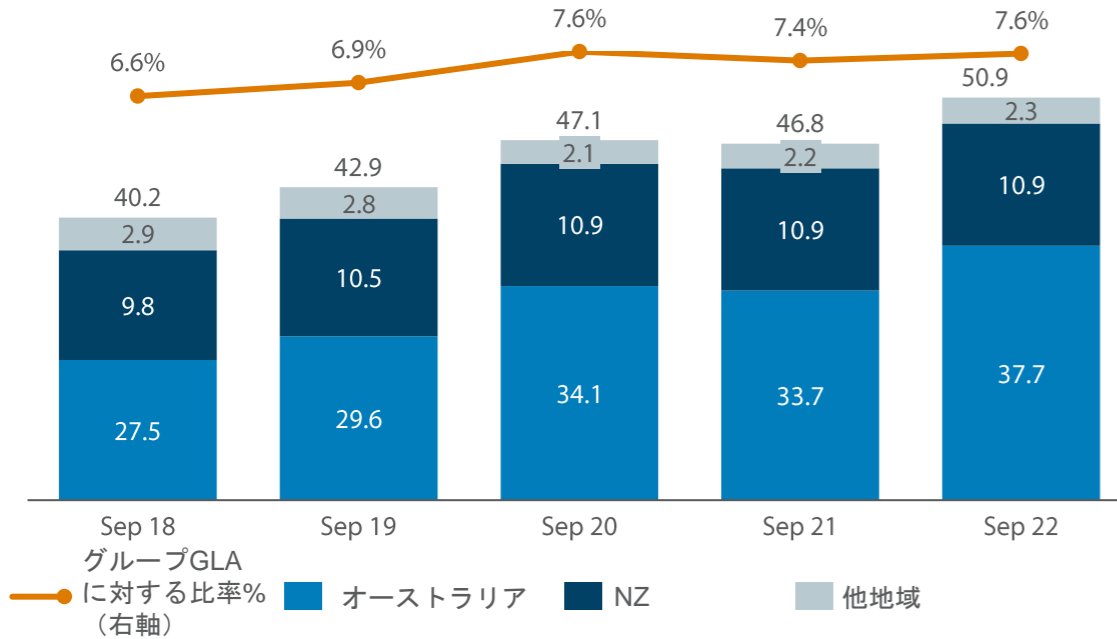
- Growth over the last 12 month has been relatively even across the portfolio of asset types and consequently YoY composition remained relatively stable with only a minor increase in Offices and decrease in Industrial investment exposure



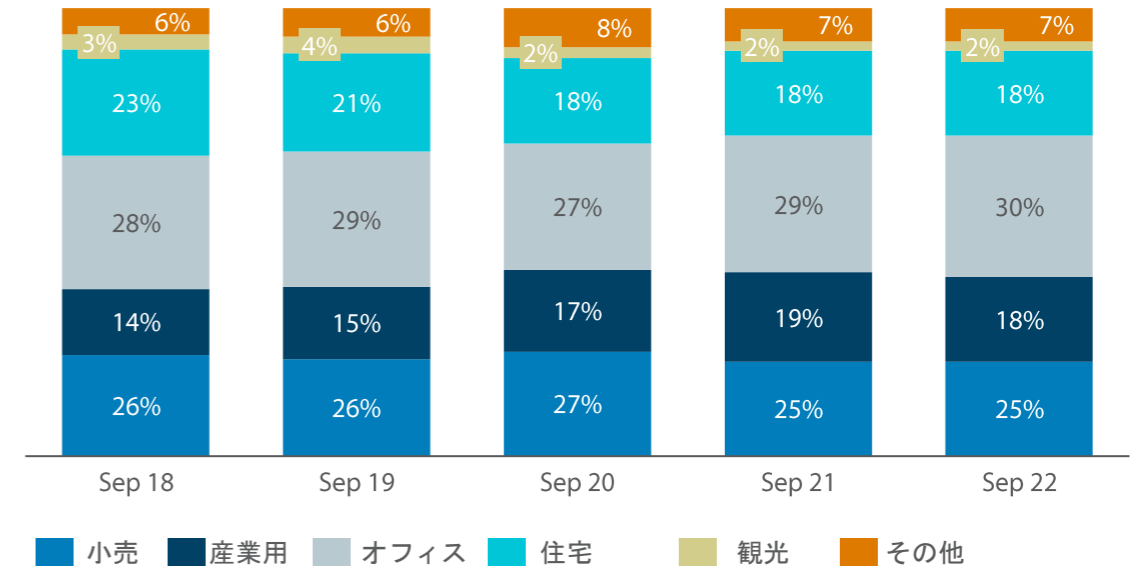
# 商業用不動産 - 重要分野

## 地域別：商業用不動産ローン残高

GLA 10億ドル



## 業種別：商業用不動産ローン残高 %



- オーストラリアが増えたのは住宅建設に加えオフィス用、小売用産業用への融資が増えたことが理由である。
- 投資ローンの大半が各種投資グレードのREIT、若しくはファンダメンタルズが強く、収益が安定している資産向け
- 住宅の増加は、土地開発（各種大型分散ポートフォリオのスポンサー）と国内持自己居住用、ダウンサイザーの需要を中心としたアパート住宅建設によるもの、高層住宅開発は長期的な減少トレンド
- 国外ポートフォリオは安定している。主に大手、シンガポール、香港の高格付けの物件へのエクスポージャーである。

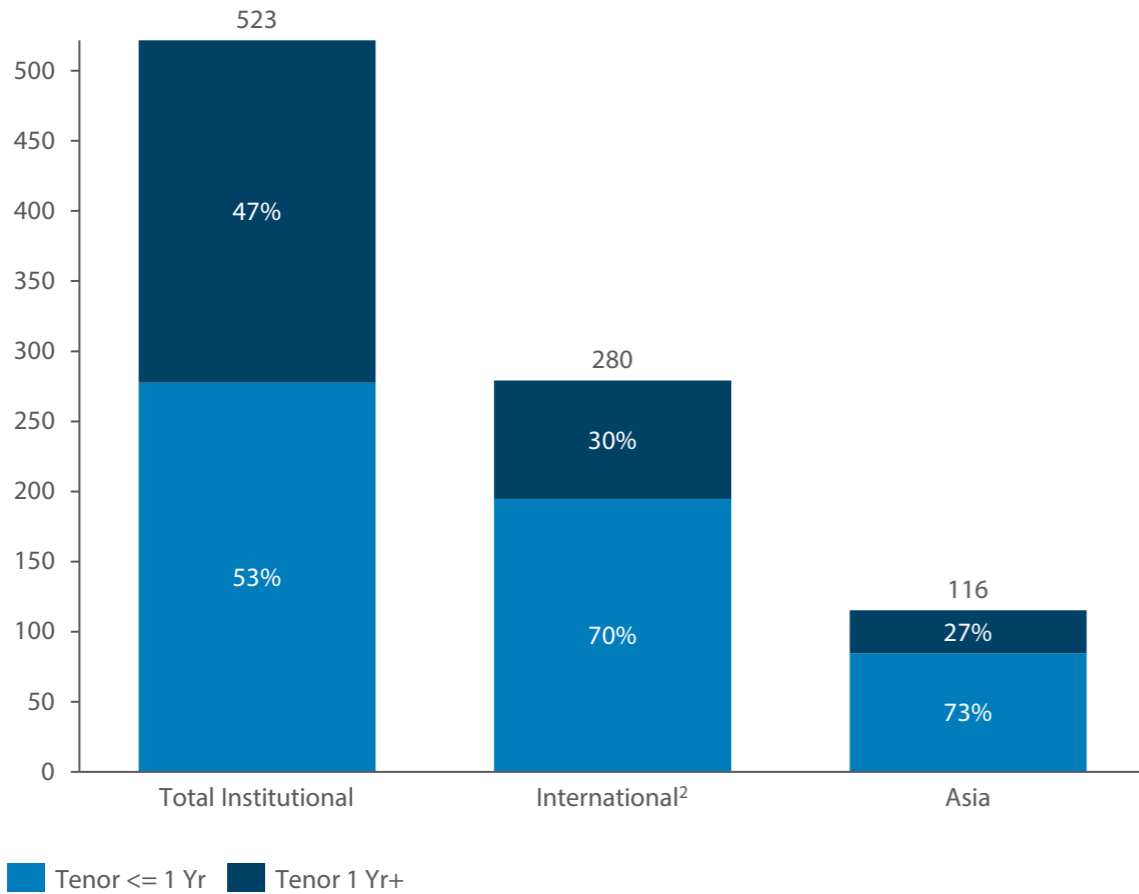
- 過去12カ月では各分類が増加、オフィスが若干増えて産業用へのエクスポージャーが減少しただけで前年比で内訳は安定、



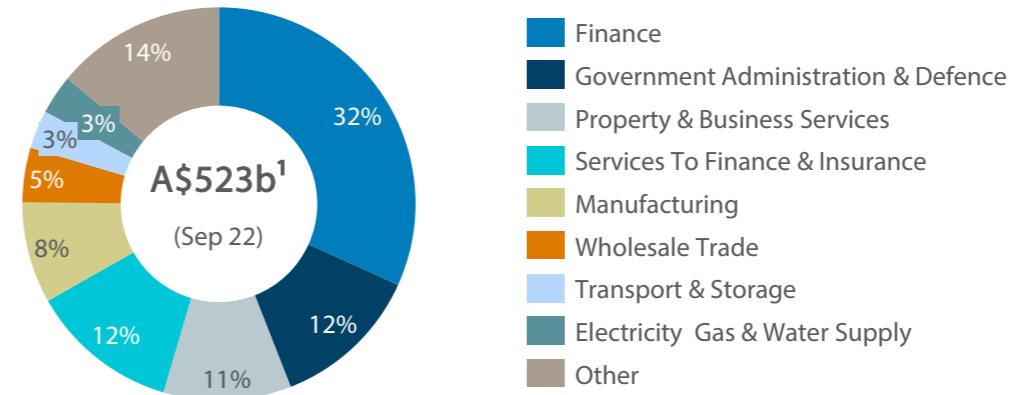
# ANZ INSTITUTIONAL PORTFOLIO

## Size & tenor by market of incorporation, \$b

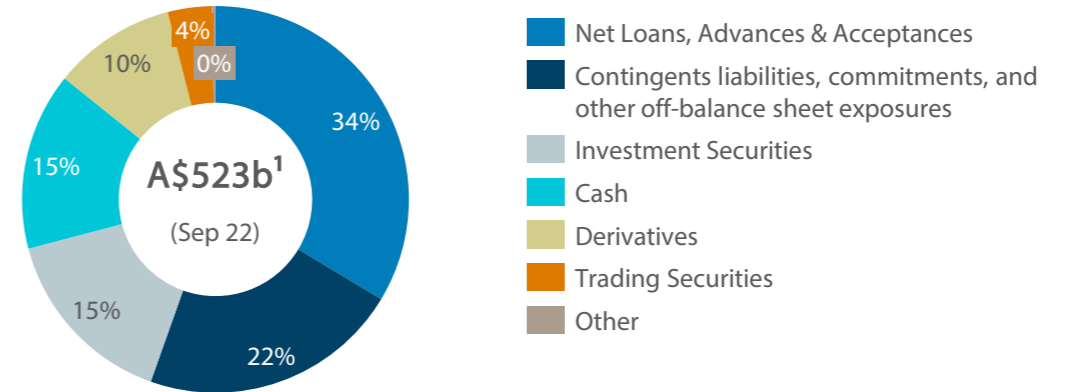
EAD Sep 22<sup>1</sup>



## Industry composition



## Product composition



1. EAD 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

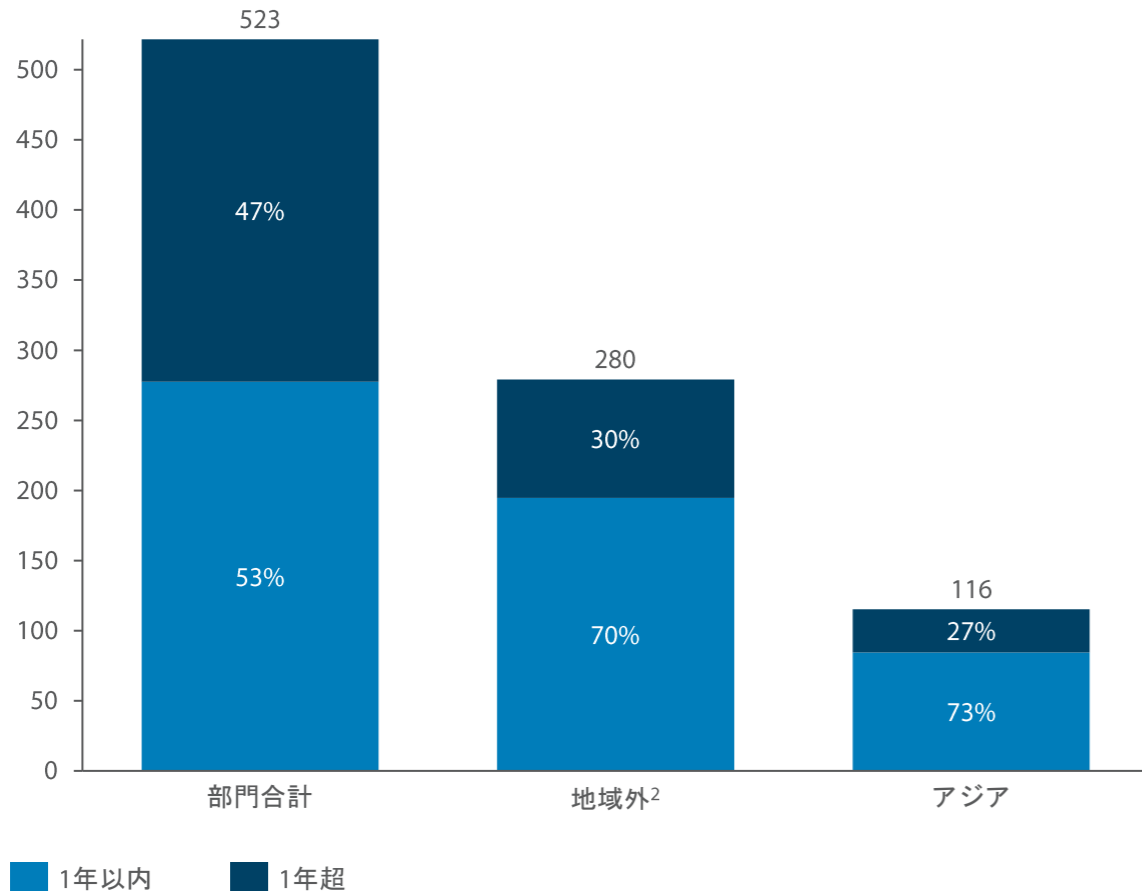
2. International includes Asia Pacific, Europe and America



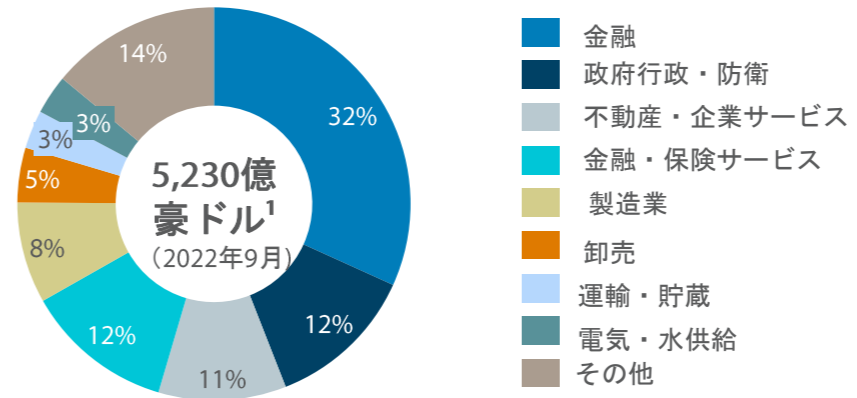
# 法人・企業部門ポートフォリオ

## 登記国別法人・企業ポートフォリオの金額と期間 10億ドル

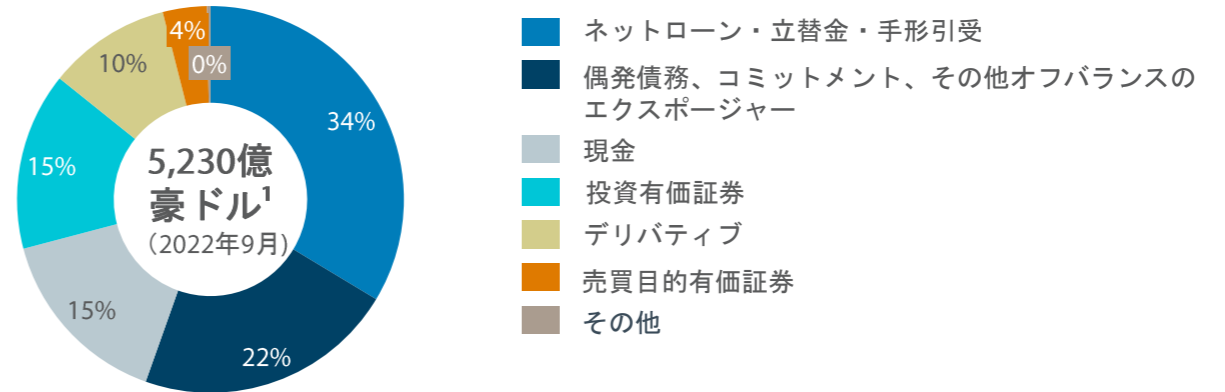
2022年9月のEAD<sup>1</sup>



## 業種内訳



## 商品内訳

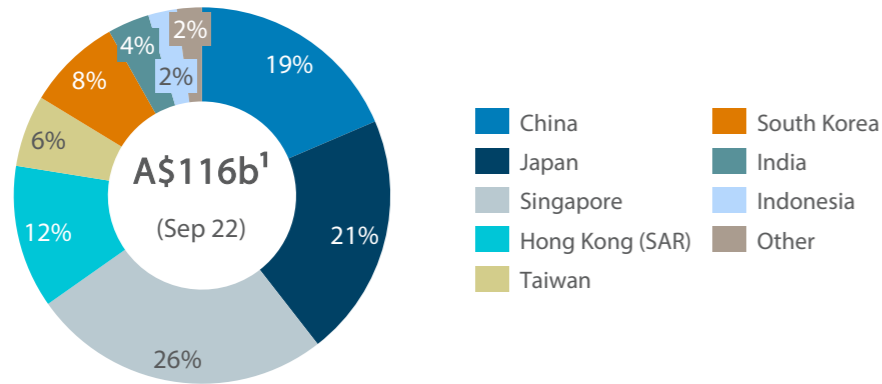


1. APS330に準じてEADには「証券化」と「その他資産」のパーゼル分類を除く。データはCRM効果勘案後（Post CRM）である。保証、クレジットデリバティブ、ネットティング、金融担保といったクレジットリスク軽減手法を除く  
 2. 地域外はアジア太平洋、欧州、アメリカ

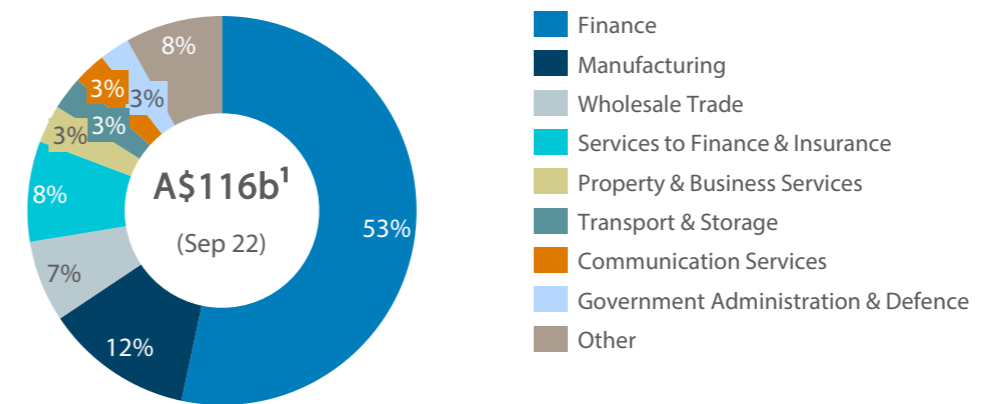


# ANZ ASIAN INSTITUTIONAL PORTFOLIO

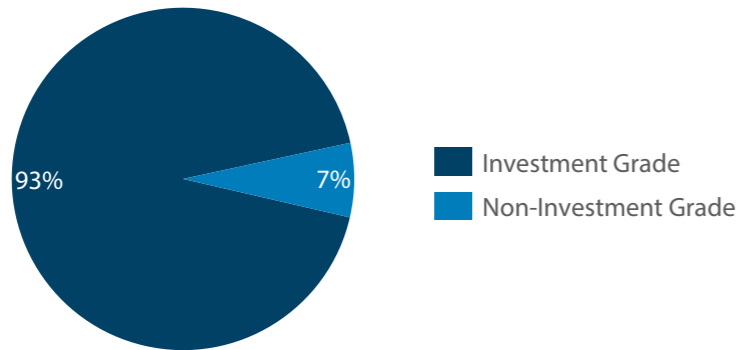
## Market of incorporation



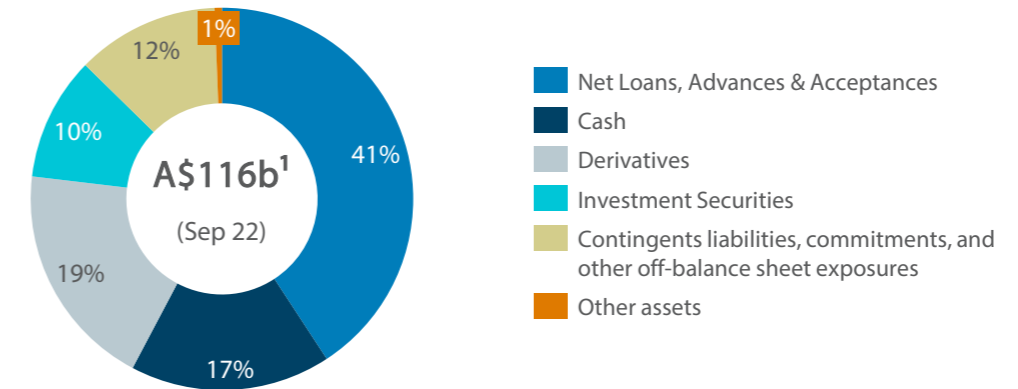
## ANZ Asia industry composition



## ANZ Asia portfolio composition, % of EAD



## ANZ Asia product composition



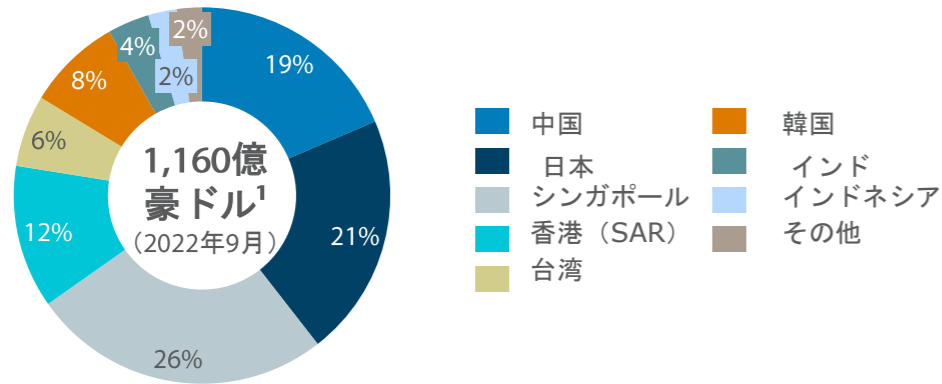
1. EAD excludes amounts for 'Securitisation' and 'Other Assets' Basel classes, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral



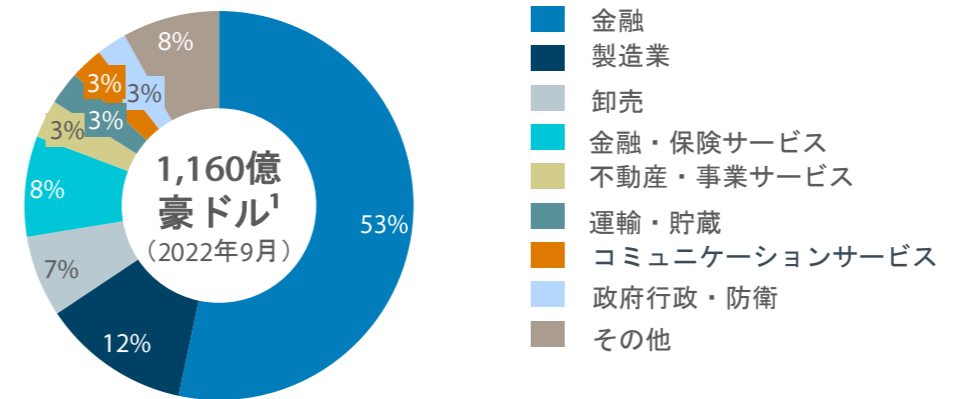


# ANZアジア法人・企業ポートフォリオ

## 登記国

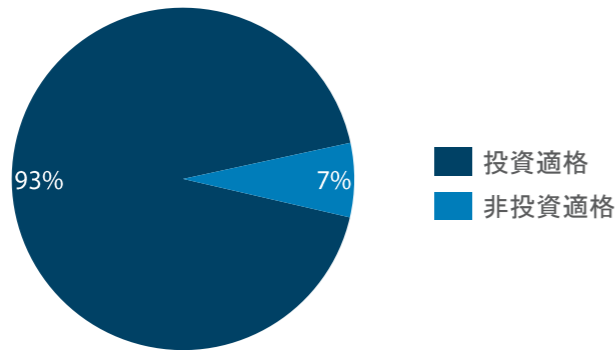


## ANZアジア業種内訳

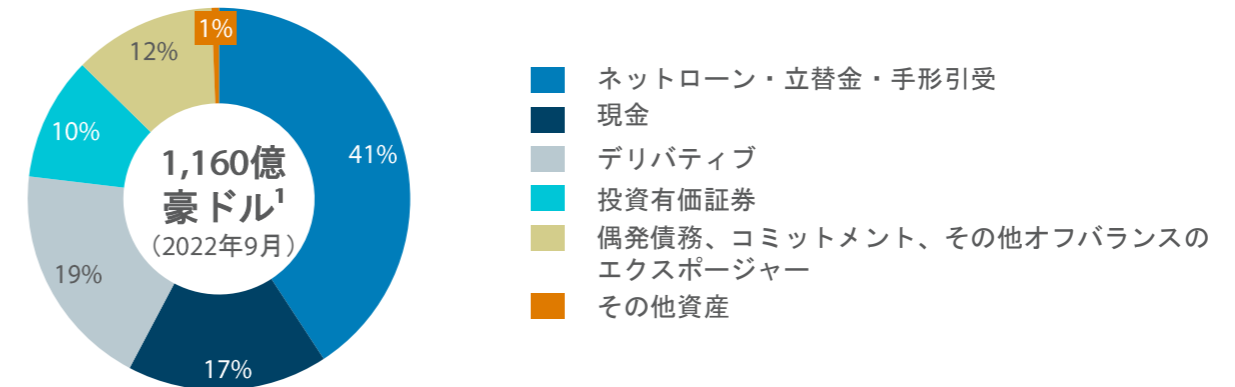


## ANZアジアポートフォリオ内訳

EADでの比率%



## ANZアジアの商品内訳



1. EADIにはAPS330に準じて「証券化」と「その他資産」のパーゼルの分類を除く。データはCRM効果勘案後（Post CRM）である。保証、クレジットデリバティブ、ネットティング、金融担保といったクレジットリスク軽減手法を除く。

# 2022 FULL YEAR RESULTS

HOUSING PORTFOLIO  
INVESTOR DISCUSSION PACK

# 2022 FULL YEAR RESULTS

住宅ローンポートフォリオ  
INVESTOR DISCUSSION PACK



# AUSTRALIA HOME LOANS – PORTFOLIO OVERVIEW

Unless otherwise stated metrics are based on balances

	Portfolio <sup>1</sup>			Flow <sup>2</sup>			Portfolio <sup>1</sup>		
	FY20	FY21	FY22	FY21	FY22		FY20	FY21	FY22
Number of Home Loan accounts	1,008k	1,002k	968k	179k <sup>3</sup>	172k <sup>3</sup>	Average LVR at Origination <sup>9,10</sup>	69%	71%	68%
Total FUM	\$275b	\$278b	\$283b	\$68b	\$75b	Average Dynamic LVR (excl. offset) <sup>10,11</sup>	56%	51%	48%
Average Loan Size <sup>4</sup>	\$273k	\$277k	\$292k	\$412k	\$474k	Average Dynamic LVR (incl. offset) <sup>10,11</sup>	50%	45%	43%
% Owner Occupied <sup>5</sup>	68%	68%	68%	68%	65%	Market share <sup>12</sup>	14.5%	13.7%	13.0%
% Investor <sup>5</sup>	30%	30%	31%	31%	35%	% Ahead of Repayments <sup>13</sup>	72%	70%	69%
% Equity Line of Credit <sup>6</sup>	2%	2%	1%	1%	0%	Offset Balances <sup>14</sup>	\$32b	\$36b	\$39b
% Paying Variable Rate Loan <sup>7</sup>	78%	67%	72%	55%	77%	% First Home Buyer	8%	8%	8%
% Paying Fixed Rate Loan <sup>7</sup>	22%	33%	28%	45%	23%	% Low Doc <sup>15</sup>	3%	2%	2%
% Paying Interest Only <sup>8</sup>	11%	9%	9%	14%	16%	Loss Rate <sup>16</sup>	0.03%	0.03%	0.01%
% Broker Originated	53%	53%	52%	56%	58%	% of Australia Geography Lending <sup>17,18</sup>	62%	64%	61%
						% of Group Lending <sup>17</sup>	44%	44%	42%

1. Home Loans portfolio (includes Non Performing Loans, excludes Offset balances) 2. YTD unless noted 3. New accounts includes increases to existing accounts and split loans (fixed and variable components of the same loan) 4. Average loan size for Flow excludes increases to existing accounts 5. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances 6. ANZ Equity Manager product no longer offered for sale as of 31 July 2021 7. Excludes Equity Manager Accounts 8. Based on customers that request a specific interest only period and does not include loans being progressively drawn e.g. construction 9. Originated in the respective year 10. Unweighted based on # accounts and includes capitalised LMI premiums 11. Valuations updated to Aug 22 where available. Includes Non Performing Loans and excludes accounts with a security guarantee and unknown DLVR 12. Source: APRA Monthly Authorised Deposit-Taking Institutions Statistics (MADIS) to Aug 22 13. % of Owner Occupied and Investor Loans that have any amount ahead of repayments based on available redraw and offset 14. Offset balances reflect only those balances linked to Home Loan accounts, restated to exclude balances in offset accounts which are no longer linked to an active Home Loan account 15. Low Doc is comprised of less than or equal to 60% LVR mortgages primarily for self-employed without scheduled PAYG income. However, it also has <0.1% of less than or equal to 80% LVR mortgages, primarily booked pre-2008. Note Low Doc lending at ANZ is no longer offered 16. Annualised write-off net of recoveries 17. Based on Gross Loans & Advances 18. Australia Geography includes Australia Retail, Australia Commercial and Institutional Australia



# オーストラリアの住宅ローン-ポートフォリオ概要

記載がない場合数字は残高

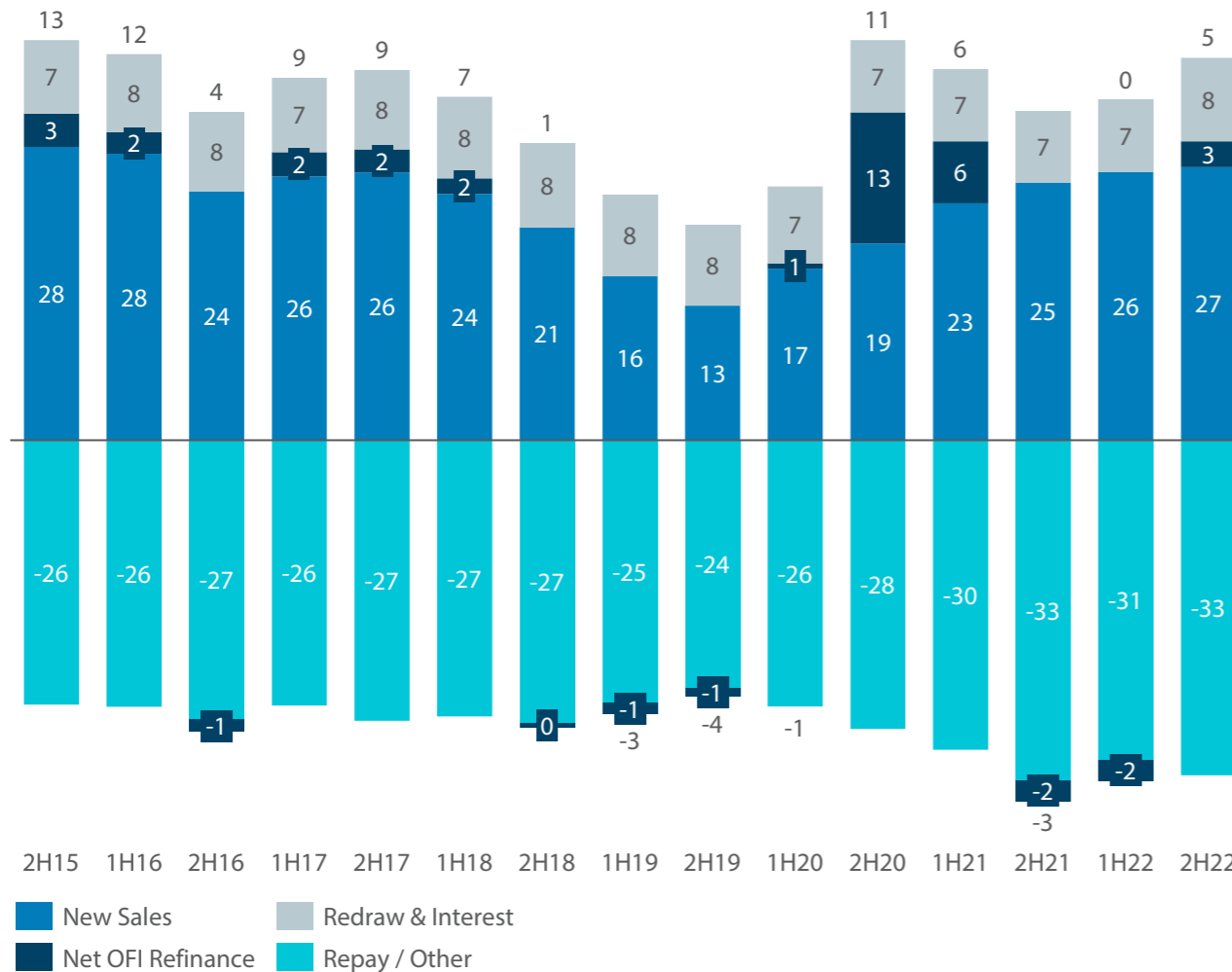
	ポートフォリオ <sup>1</sup>			フロー <sup>2</sup>			ポートフォリオ <sup>1</sup>		
	2020年度	2021年度	2022年度	2021年度	2022年度		2020年度	2021年度	2022年度
住宅ローン口座数	1,008k	1,002k	968k	179k <sup>3</sup>	172k <sup>3</sup>	融資実行時平均LVR <sup>9,10</sup>	69%	71%	68%
運用資産 (FUM) 合計	\$275b	\$278b	\$283b	\$68b	\$75b	平均ダイナミックLVR (オフセット除く) <sup>10,11</sup>	56%	51%	48%
平均ローン額 <sup>4</sup>	\$273k	\$277k	\$292k	\$412k	\$474k	平均ダイナミックLVR (オフセット含む) <sup>10,11</sup>	50%	45%	43%
自己居住用の比率 <sup>5</sup>	68%	68%	68%	68%	65%	市場シェア <sup>12</sup>	14.5%	13.7%	13.0%
投資用の比率 <sup>5</sup>	30%	30%	31%	31%	35%	繰上返済比率 <sup>13</sup>	72%	70%	69%
エクイティ与信枠 <sup>6</sup>	2%	2%	1%	1%	0%	オフセットバランス <sup>15</sup>	\$32b	\$36b	\$39b
変動金利ローン比率 <sup>7</sup>	78%	67%	72%	55%	77%	一軒目の住宅購入%	8%	8%	8%
固定金利ローン比率 <sup>7</sup>	22%	33%	28%	45%	23%	「ロードック (書類不要)」ローン <sup>15</sup>	3%	2%	2%
IOローン比率 <sup>8</sup>	11%	9%	9%	14%	16%	損失率 <sup>16</sup>	0.03%	0.03%	0.01%
ブローカー経由%	53%	53%	52%	56%	58%	地理上オーストラリアの融資の比率 <sup>17, 18</sup>	62%	64%	61%
						グループ全体における比率 <sup>17</sup>	44%	44%	42%

1. 住宅ローンポートフォリオ (不良債権含む、オフセットバランス除く)。2. 特に記載の無い場合は年初来。3. 新規口座には既存口座とスプリットローン (同じローンの固定と変動部分) の増加分を含む。4. フローの平均ローン額には既存口座の増額は含まない。5. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類 (顧客の申告) に沿う。変更があった場合は顧客の連絡によってANZはそれを把握する。6. ANZエクイティマネージャーは2021年7月31日で提供終了。7. エクイティマネージャー口座を除く。8. 特定のIO期間の要望があった顧客であり、建設等の引き出しが継続するローンは含まない。9. 当該年に融資実行分。10. 口座数に基づいて非加重、資産計上LMI保険料を含む。11. データがある場合バリュエーションは2022年8月までアップデート、不良債権ローンを含む、担保のある、DLVRが不明な口座を除く。12. 出典: 2022年8月までのAPRA月間ADI統計 (MADIS)。13. 再引出とオフセットに基づいて繰上返済がある自己居住用と投資用ローン。14. 住宅ローン口座に紐づけされた残高のみ、稼働中の住宅ローン口座に連動しなくなったオフセット口座の残高は除く。15. 「書類無し」 (Low Doc) ローンは主にPAYG所得スケジュールの無い自営業者向けで、LVRは60%以下。しかし主に2008年以前に融資したもので、LVR80%以下のローンが0.1%ある。ロードックの提供は既に終了。16. 回収を除いた年間の減損。17. 総ローン・立替金 (GLA) に基づく。18. 地理上オーストラリアとはオーストラリア個人部門、オーストラリア事業法人部門、法人・企業部門

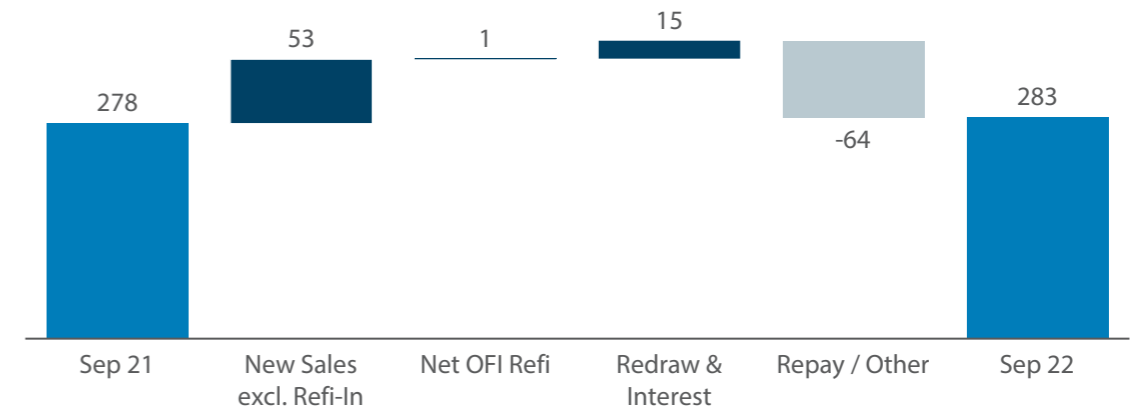


# AUSTRALIA HOME LOANS – PORTFOLIO COMPOSITION

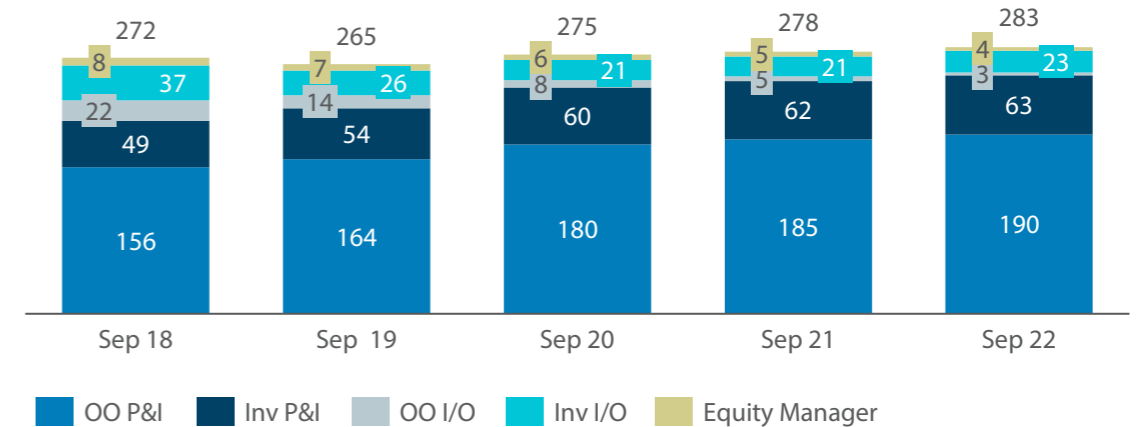
Home Loan flows (Gross Loans & Advances<sup>1</sup>), \$b



Loan balance & lending flows<sup>1</sup>, \$b



Home Loan FUM composition<sup>1,2</sup>, \$b



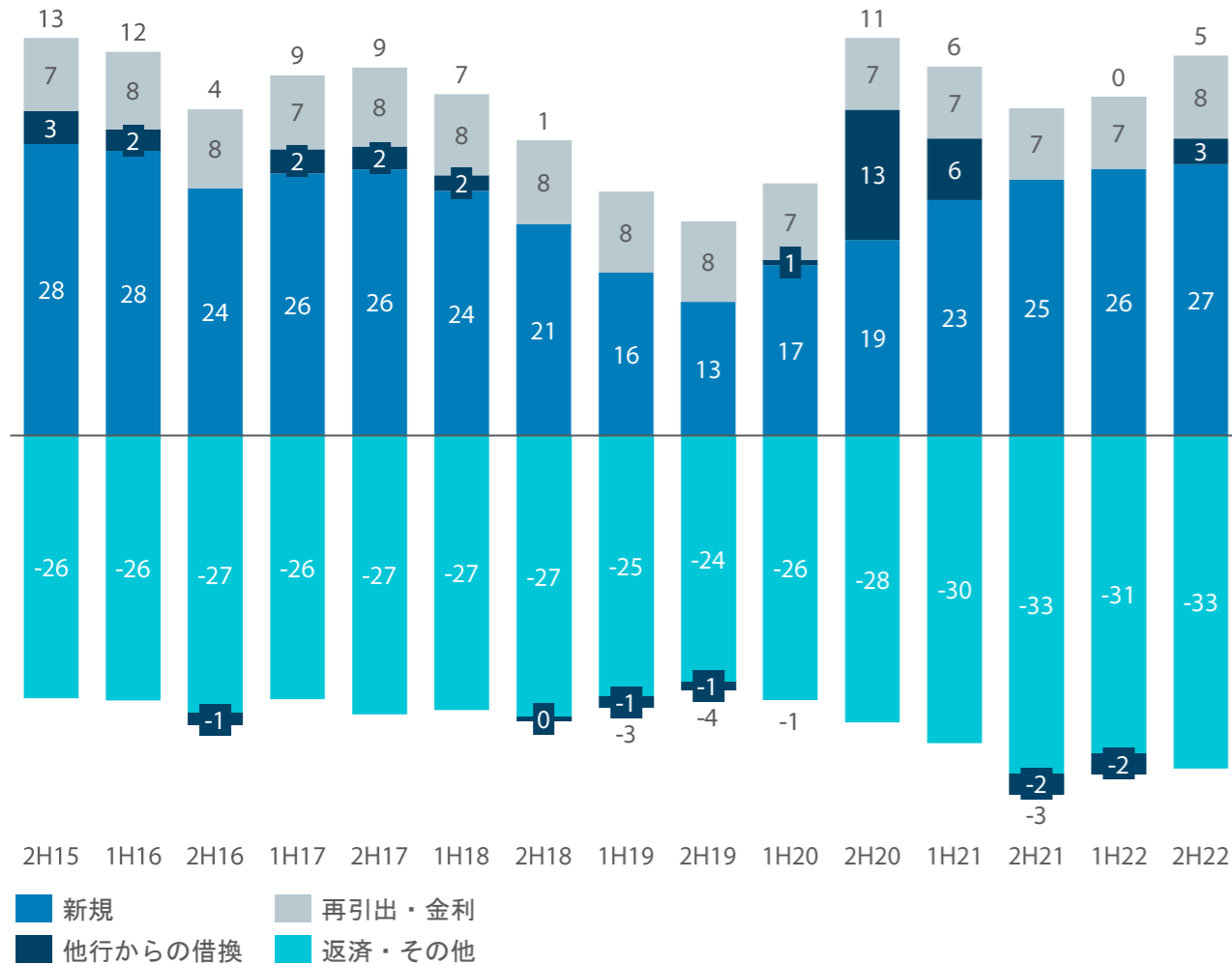
1. Based on Gross Loans and Advances. Includes Non Performing Loans

2. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances. Interest Only (I/O) is based on customers that request a specific interest only period and does not include loans being progressively drawn e.g. construction. ANZ Equity Manager product no longer offered for sale as of 31 July 2021

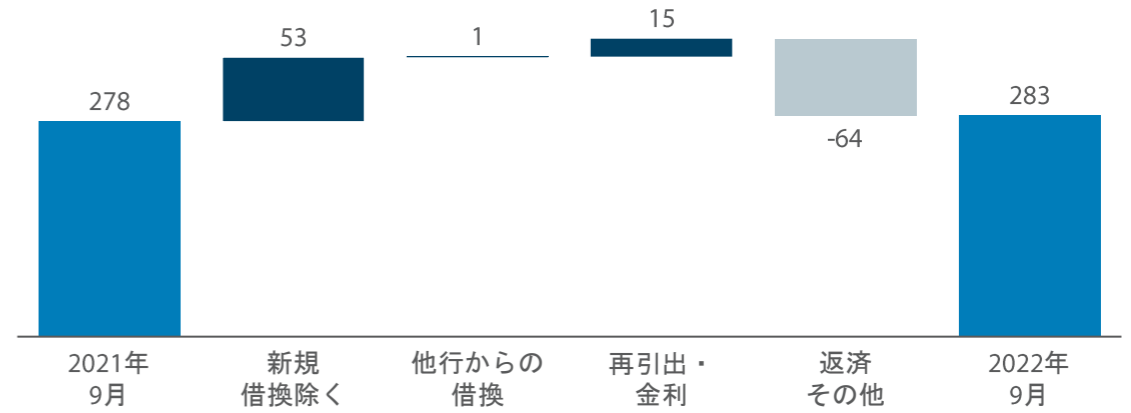


# オーストラリアの住宅ローン - ポートフォリオ内訳

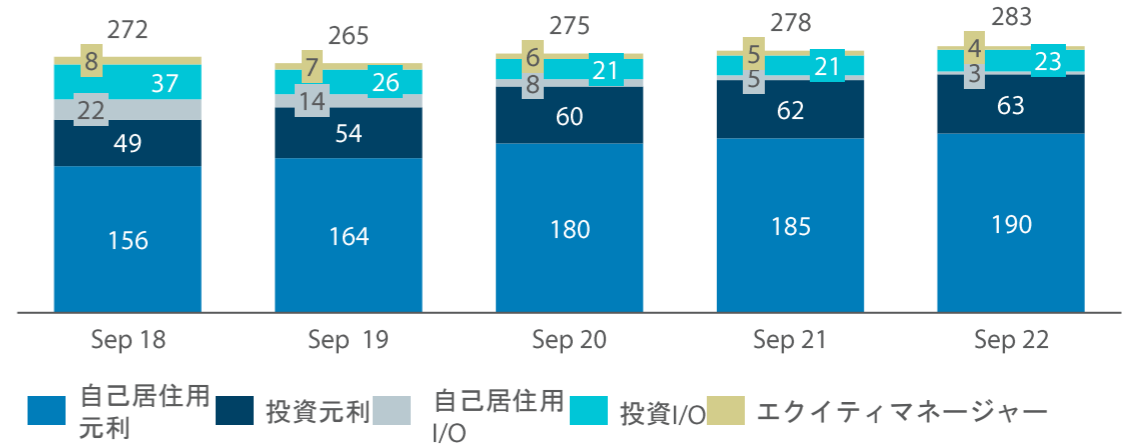
住宅ローンのフロー（総ローン・立替金<sup>1</sup>） 10億ドル



ローン残高と融資のフロー<sup>1</sup> 10億ドル



住宅ローンの種類別内訳<sup>1,2</sup> 10億ドル

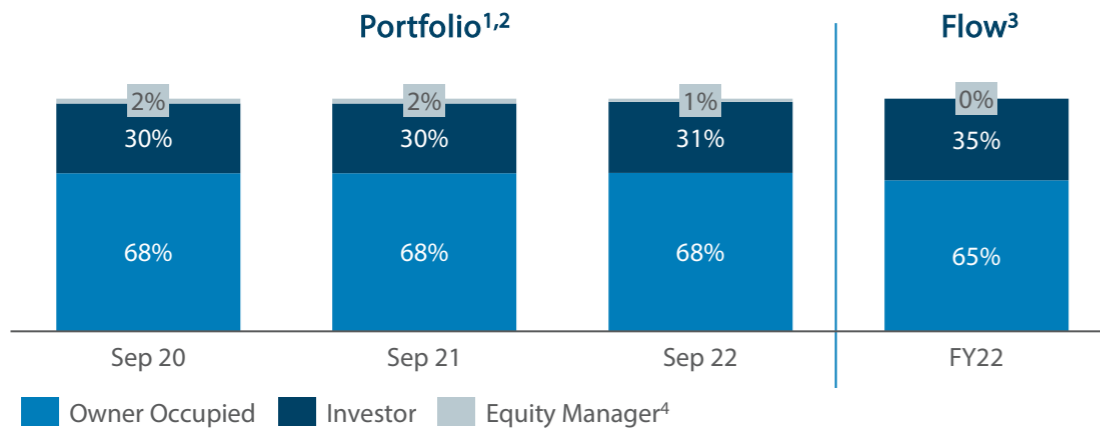


1. 総ローン・立替金（GLA）に基づく、不良債権ローンを含む。  
 2. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類（顧客の申告）に沿う。変更があった場合は顧客の連絡によってANZはそれを把握する。特定のIO期間の要望があった顧客で、建設のような引き出しが続くローンは含まない。ANZエクイティマネージャーの提供は2021年7月31日で終了

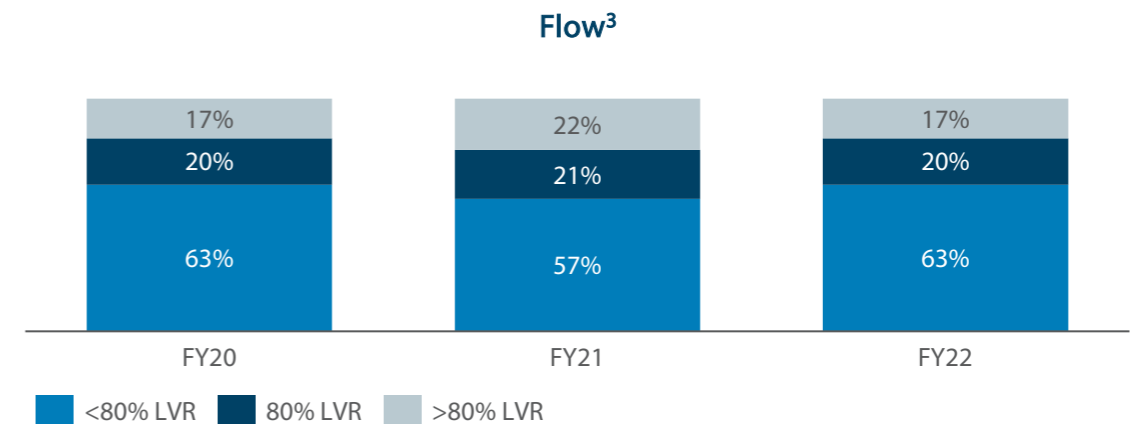


# AUSTRALIA HOME LOANS - PORTFOLIO COMPOSITION & FLOW

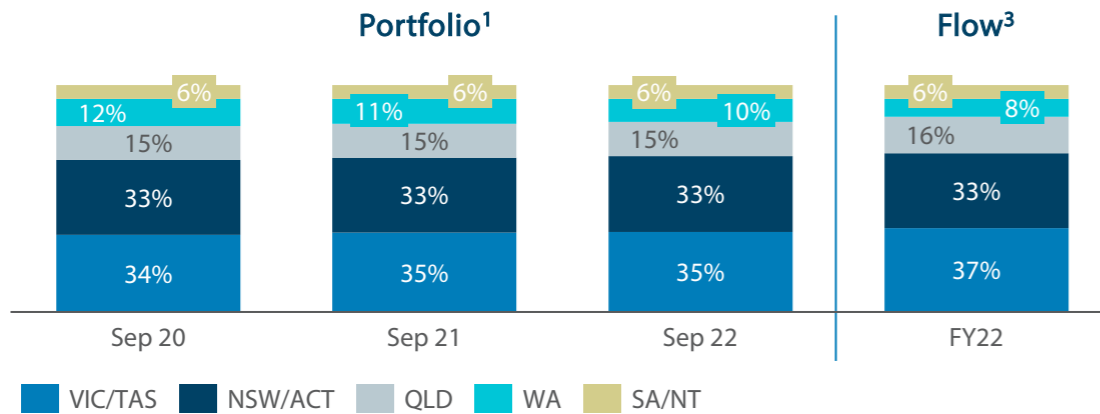
By Purpose, % of Total Balances



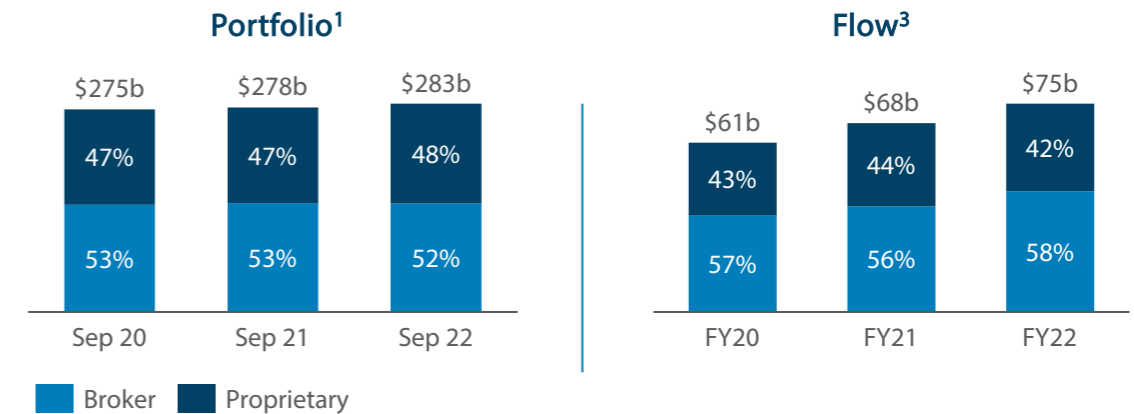
By Origination LVR<sup>4,5</sup>, % of Total Balances



By Location, % of Total Balances



By Channel, % of Total Balances



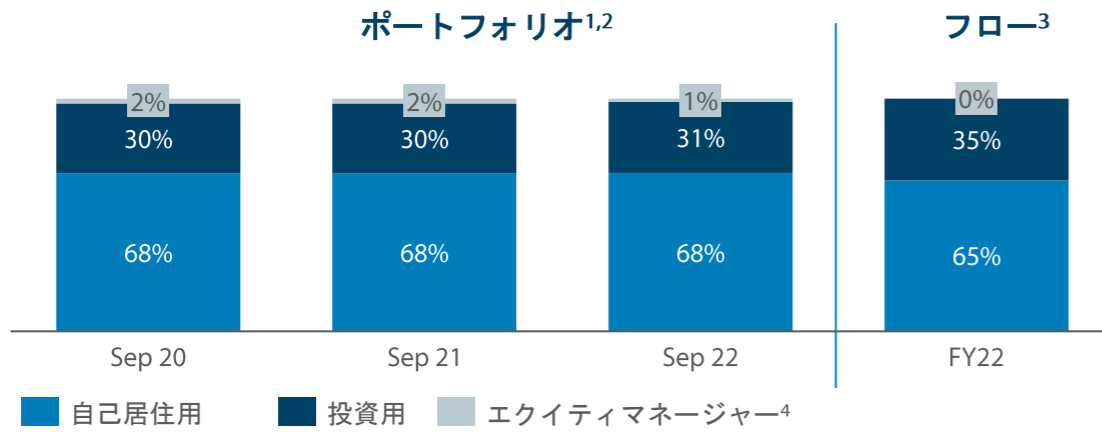
1. Includes Non Performing Loans
2. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances
3. Based on drawn month
4. ANZ Equity Manager product no longer offered for sale as of 31 July 2021
5. Includes capitalised LMI premiums



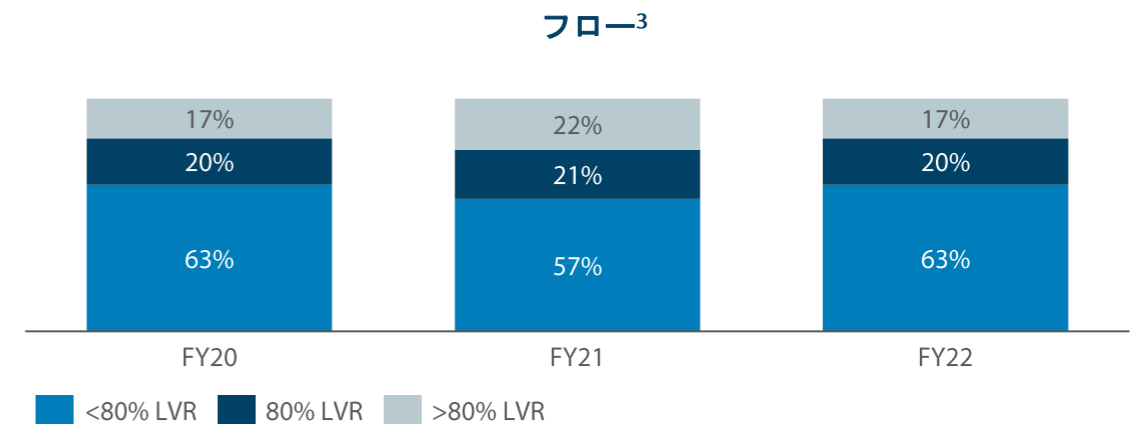


# オーストラリアの住宅ローン-ポートフォリオとフローの内訳

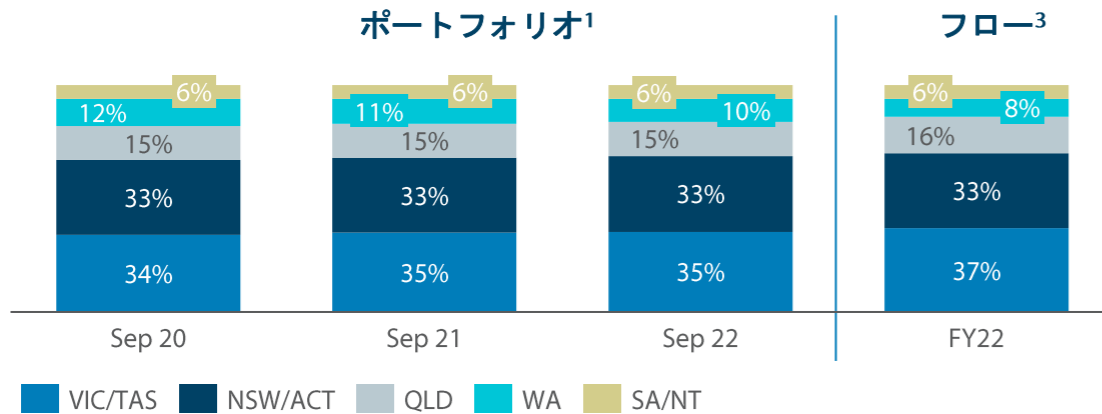
## 目的別 残高合計に対する%



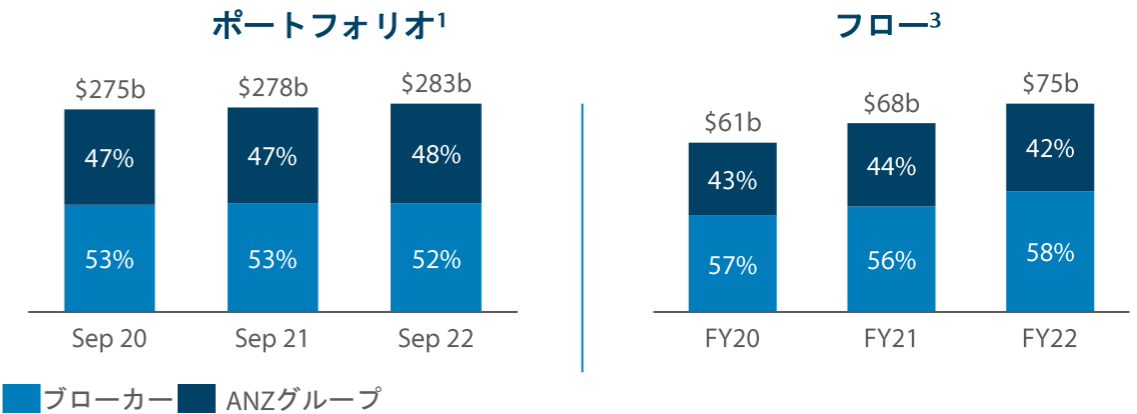
## 融資実行時LVR (Loan to Value) <sup>4,5</sup> 残高合計に対する%



## 地域別 残高合計に対する%



## 融資チャネル別 残高合計に対する%



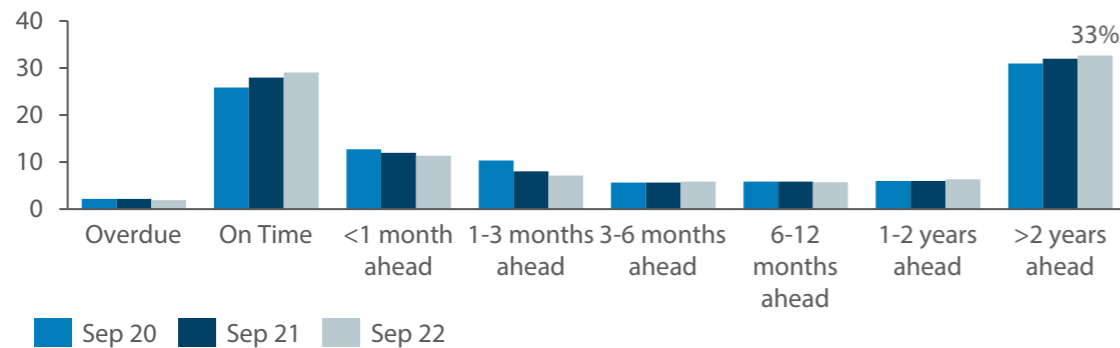
1. 不良債権ローン含む
2. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類（顧客の申告）に沿う。変更があった場合は顧客の連絡によってANZはそれを把握する。
3. 引き出し月に基づく
4. ANZエクイティマネージャーの提供は2021年7月31日で終了
5. 資産計上LMI保険料含む



# AUSTRALIA HOME LOANS – PORTFOLIO RESILIENCE

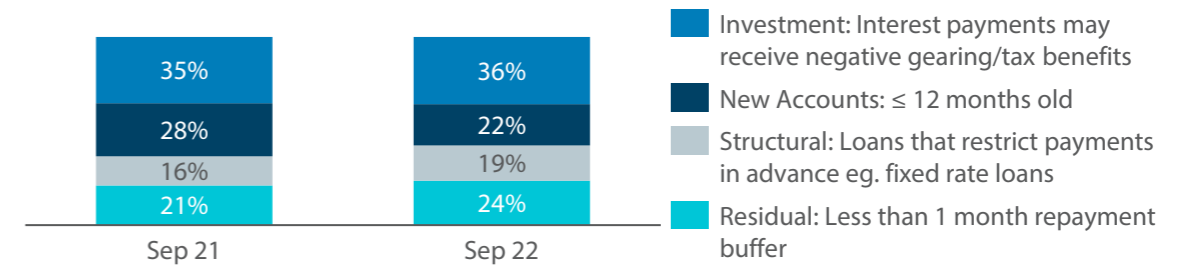
## Home Loans repayment profile<sup>1,2</sup>

% of accounts ahead of repayments

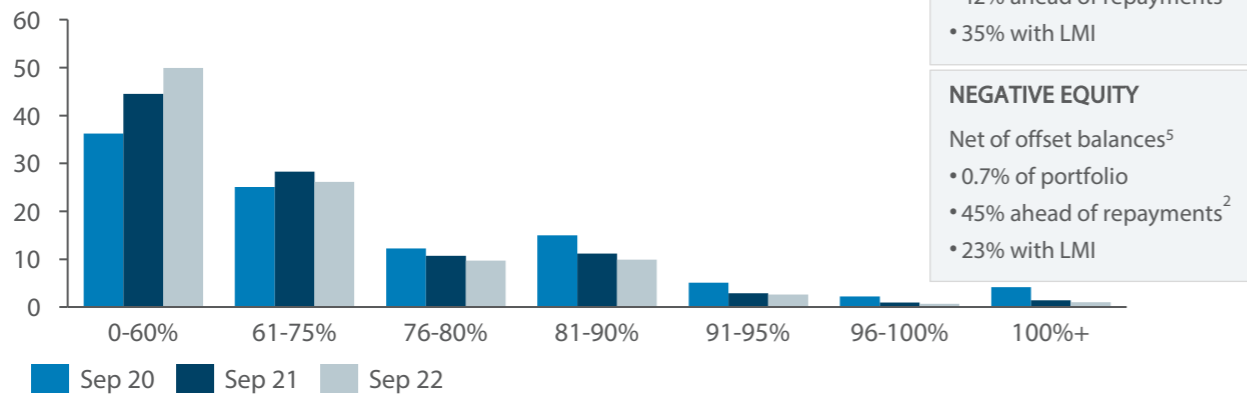


## Home Loans on time and <1 month ahead profile<sup>2,3</sup>

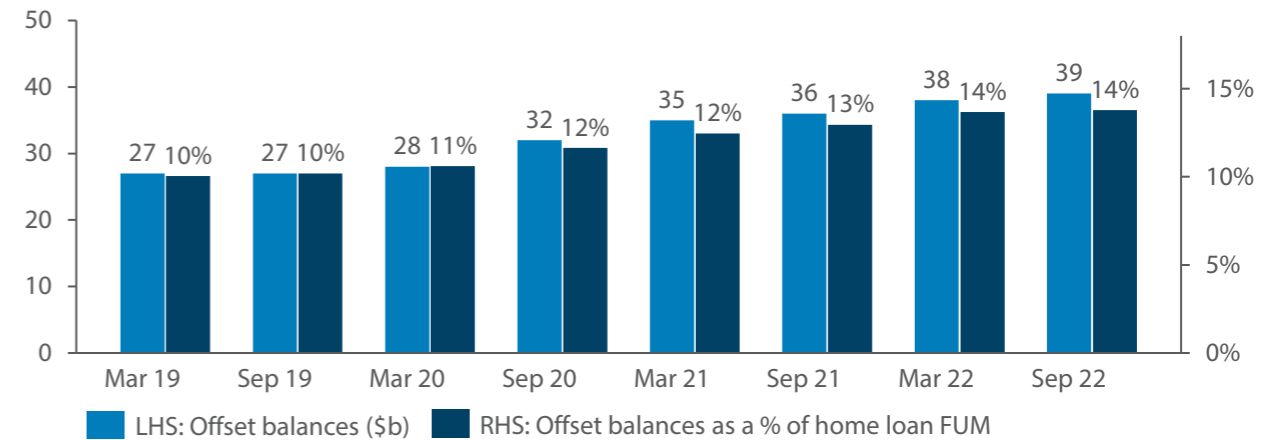
% composition of accounts



## Dynamic LVR based on portfolio balances<sup>1,4</sup>, %



## Offset account balances<sup>5</sup>



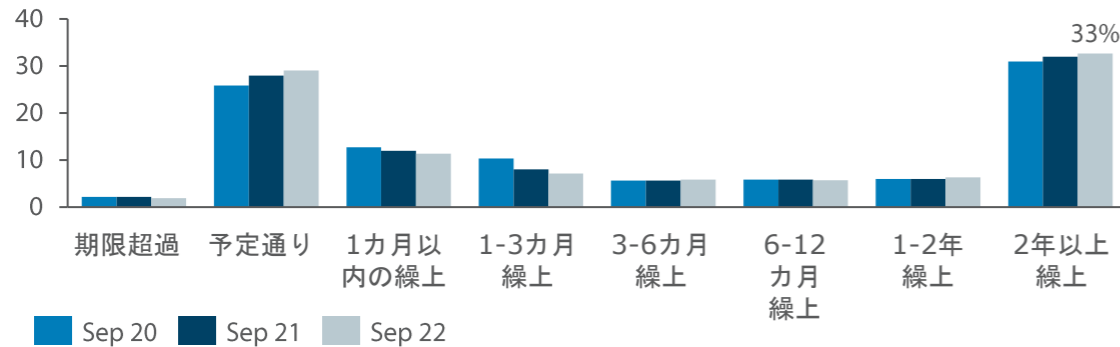
1. Includes Non Performing Loans  
 2. % of Owner Occupied and Investment Loans that have any amount ahead of repayments. Excess repayments based on available redraw and offset. Excludes Equity Manager Accounts  
 3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances. Note: hierarchy changed from previous disclosures  
 4. Includes capitalised LMI premiums and excludes offset balances, accounts with a security guarantee and unknown DLVR. Valuations updated to Aug 22 where available  
 5. Offset balances reflect only those balances linked to Home Loan accounts, restated to exclude balances in offset accounts which are no longer linked to an active Home Loan account



# オーストラリアの住宅ローン - 健全なポートフォリオ

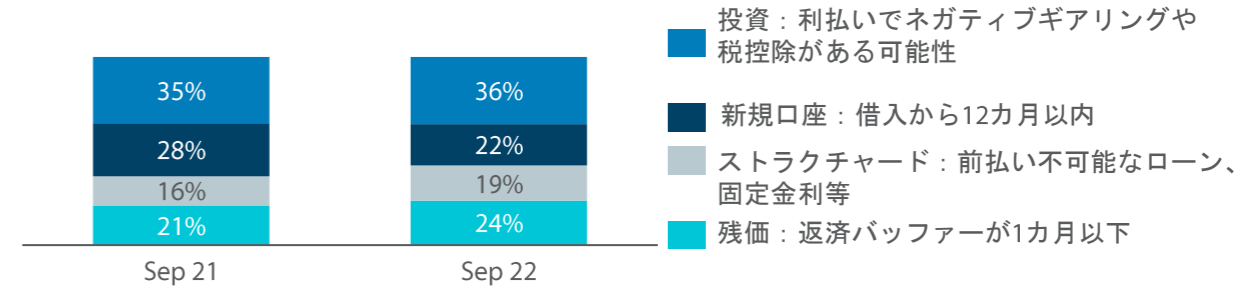
## 住宅ローン返済スケジュール<sup>1,2</sup>

繰上返済している口座数%

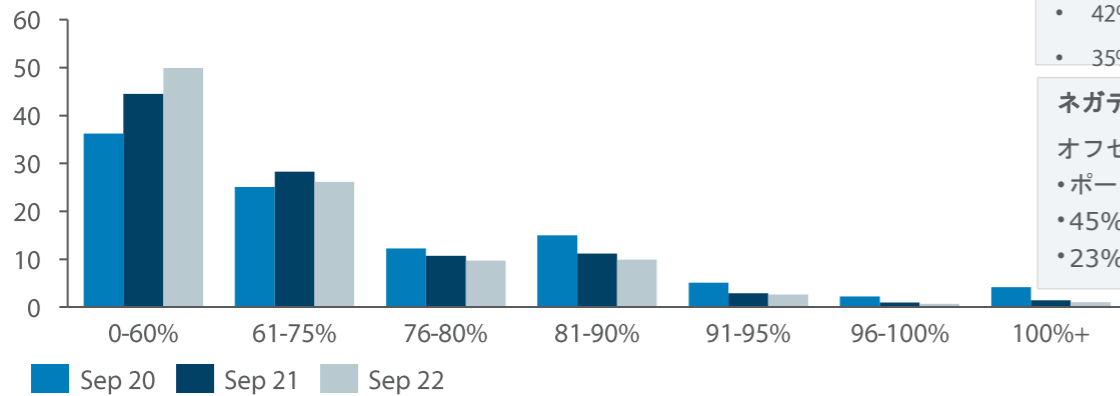


## 予定通り返済・1か月以内の繰上返済がされている住宅ローン<sup>2,3</sup>

口座内訳%



## ポートフォリオ残高に基づいたダイナミックLVR<sup>1,4</sup>



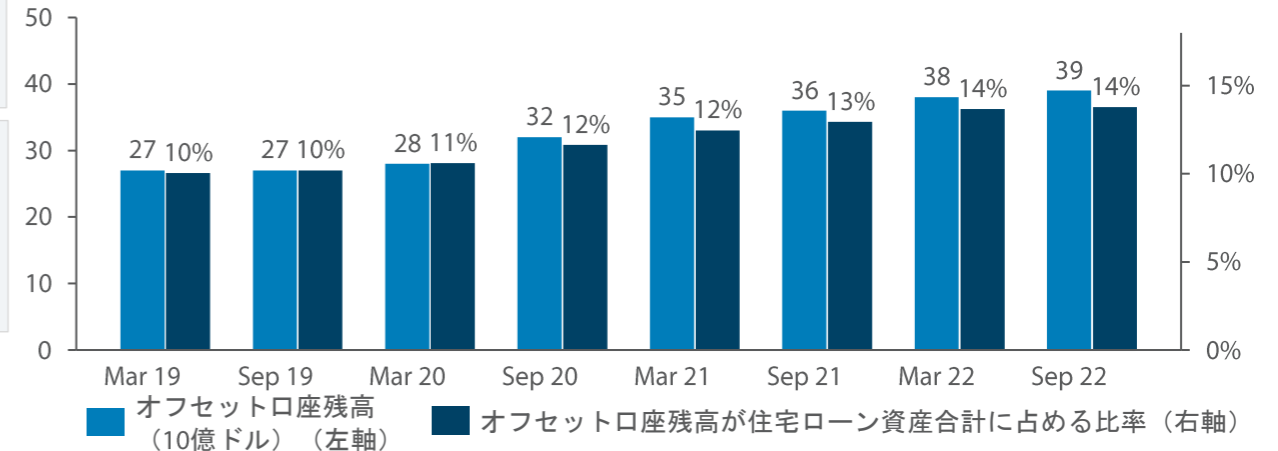
>90%  
オフセットバランス除く<sup>5</sup>

- ・ポートフォリオ3.0%
- ・42%が繰上返済<sup>2</sup>
- ・35%がLMI有

ネガティブエクイティ  
オフセットバランス除く<sup>5</sup>

- ・ポートフォリオの0.7%
- ・45%が繰上返済<sup>2</sup>
- ・23%がLMI有

## オフセット口座残高<sup>5</sup>

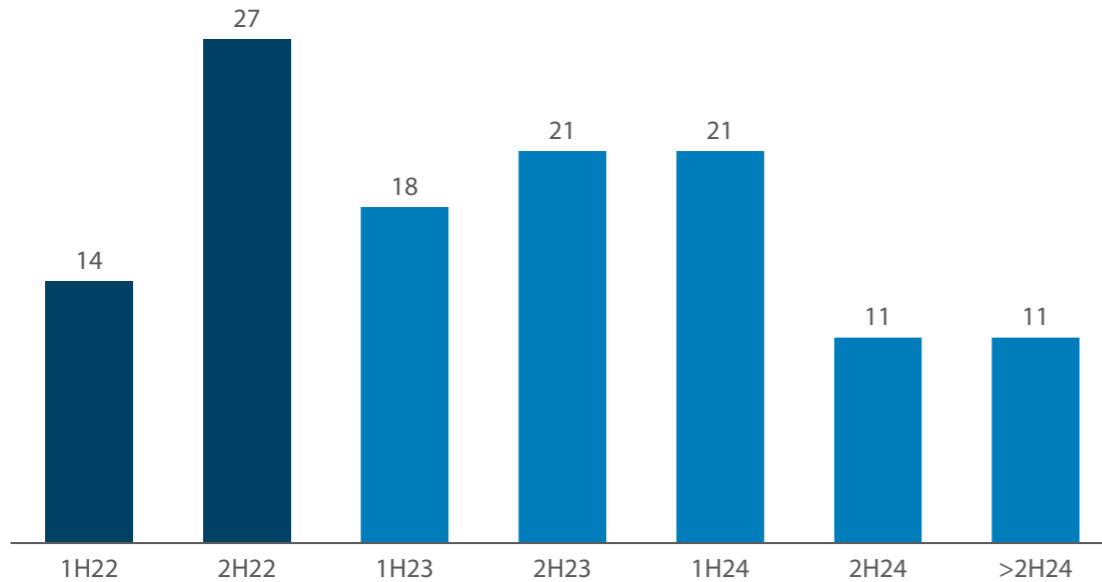


1. 不良債権含む  
 2. 繰上返済のある自己居住用と投資用ローンの比率%、再引出・オフセット、エクイティマネジャー口座での返済は除く  
 3. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類（顧客の申告）に沿う。変更があった場合は顧客の連絡によってANZはそれを把握する。前回決算時からの分類変更有。  
 4. 資産計上LMI保険料を含む、オフセット口座残高、担保のある、DLVRが不明な口座を除く、データがある場合バリュエーションは2022年8月までアップデート  
 5. 住宅ローン口座に紐づけられているオフセットアカウント残高のみを反映、稼働中の住宅ローン口座に運動しなくなったオフセット口座の残高は除く



# AUSTRALIA HOME LOANS – PORTFOLIO RESILIENCE

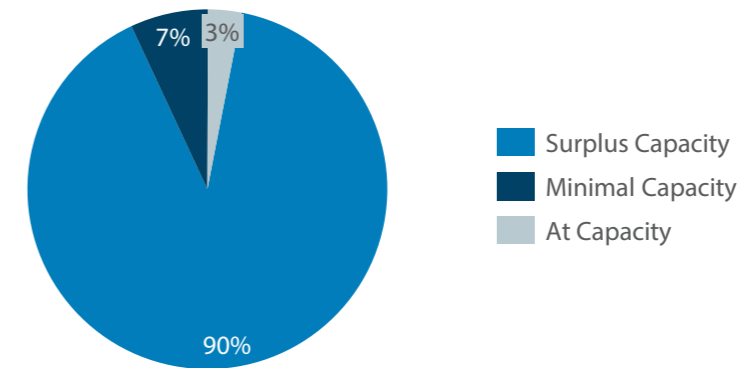
Fixed rate Home Loan expiry profile, \$b



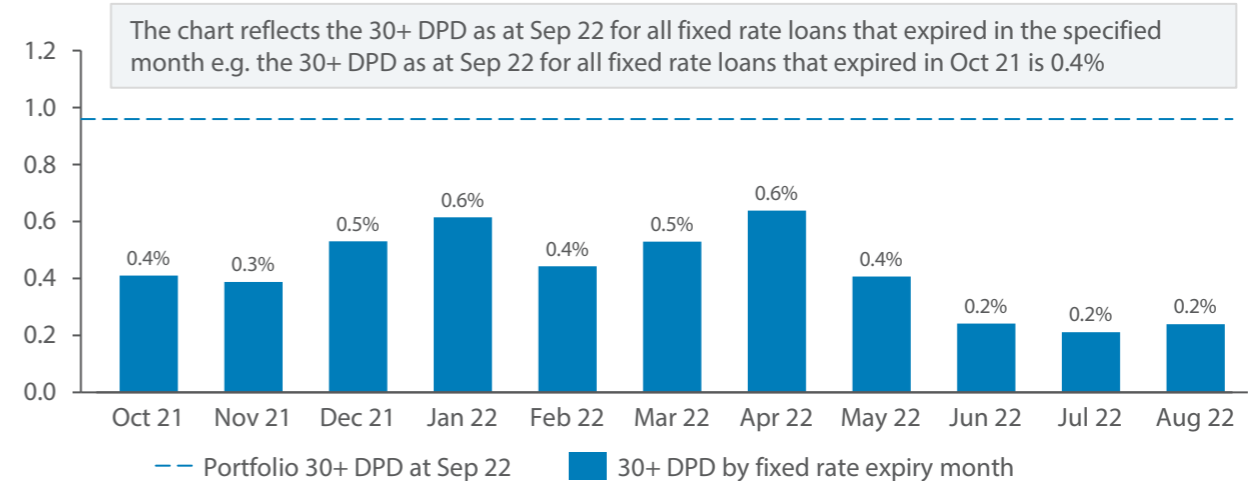
For new ANZ fixed rate loans, serviceability is assessed as:

- if the standard variable rate (less customer discount) plus the 3% serviceability buffer is higher than the customer fixed rate, then the higher of the standard variable rate (less customer discount) plus the 3% serviceability buffer and the floor rate which is currently 5.1%
- else the higher of the customer fixed rate plus the 3% serviceability buffer and the floor rate which is currently 5.1%

ANZ flow borrowing capacity<sup>1</sup>, FY22



30+ DPD at Sep 22 by fixed rate expiry month

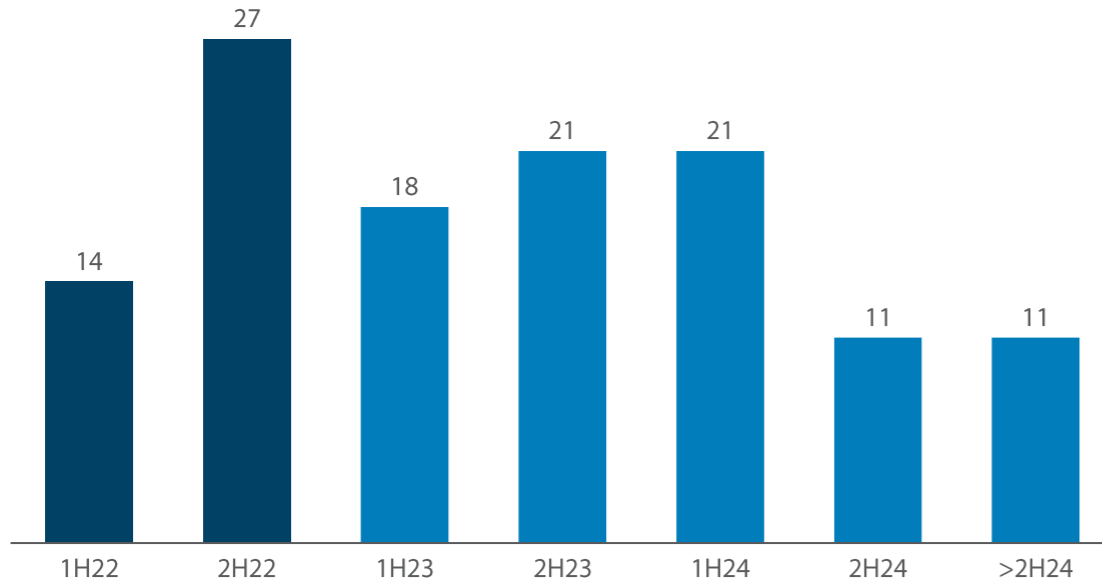


1. Borrowing Capacity is determined after income and expense buffers and shading are applied, and based on verified income only. Majority of lending 'at capacity' is bridging finance



# オーストラリアの住宅ローン - 健全なポートフォリオ

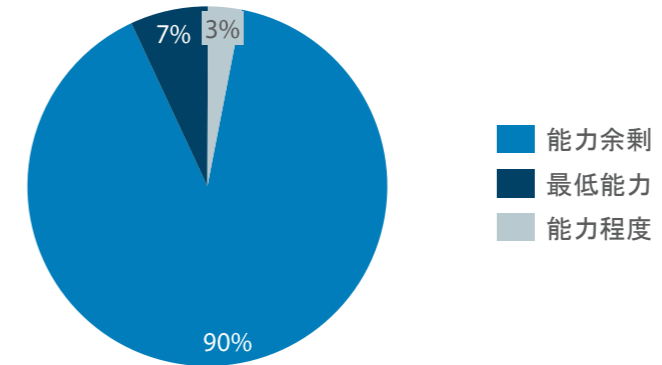
固定金利住宅ローンの償還スケジュール 10億ドル



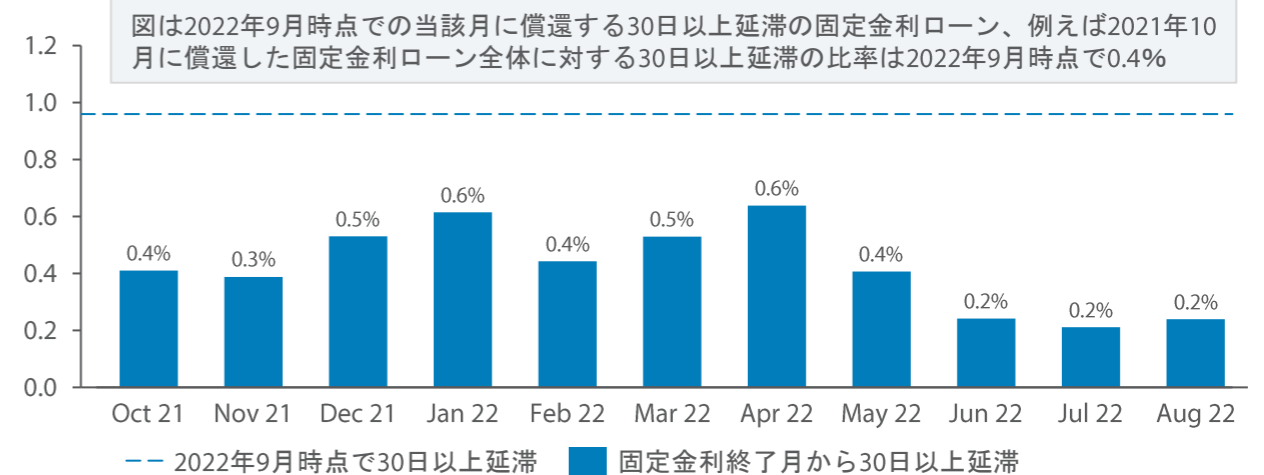
新しいANZ固定金利ローンでは返済能力を以下の方法で評価

- 基準変動金利（から顧客割引を引く）に3%の返済バッファを足したものが顧客固定金利より高ければ、基準変動金利（から顧客割引を引いたもの）と3%のバッファを足したものが、現在5.1%に設定されているフロア金利の高い方
- それ以外では顧客固定金利に3%の返済バッファを足したものが、現在5.1%に設定されているフロア金利の高い方

ANZ貸出ローンの借入能力内訳<sup>1</sup> 2022年度



30日以上延滞、2022年9月時点、固定金利満期月

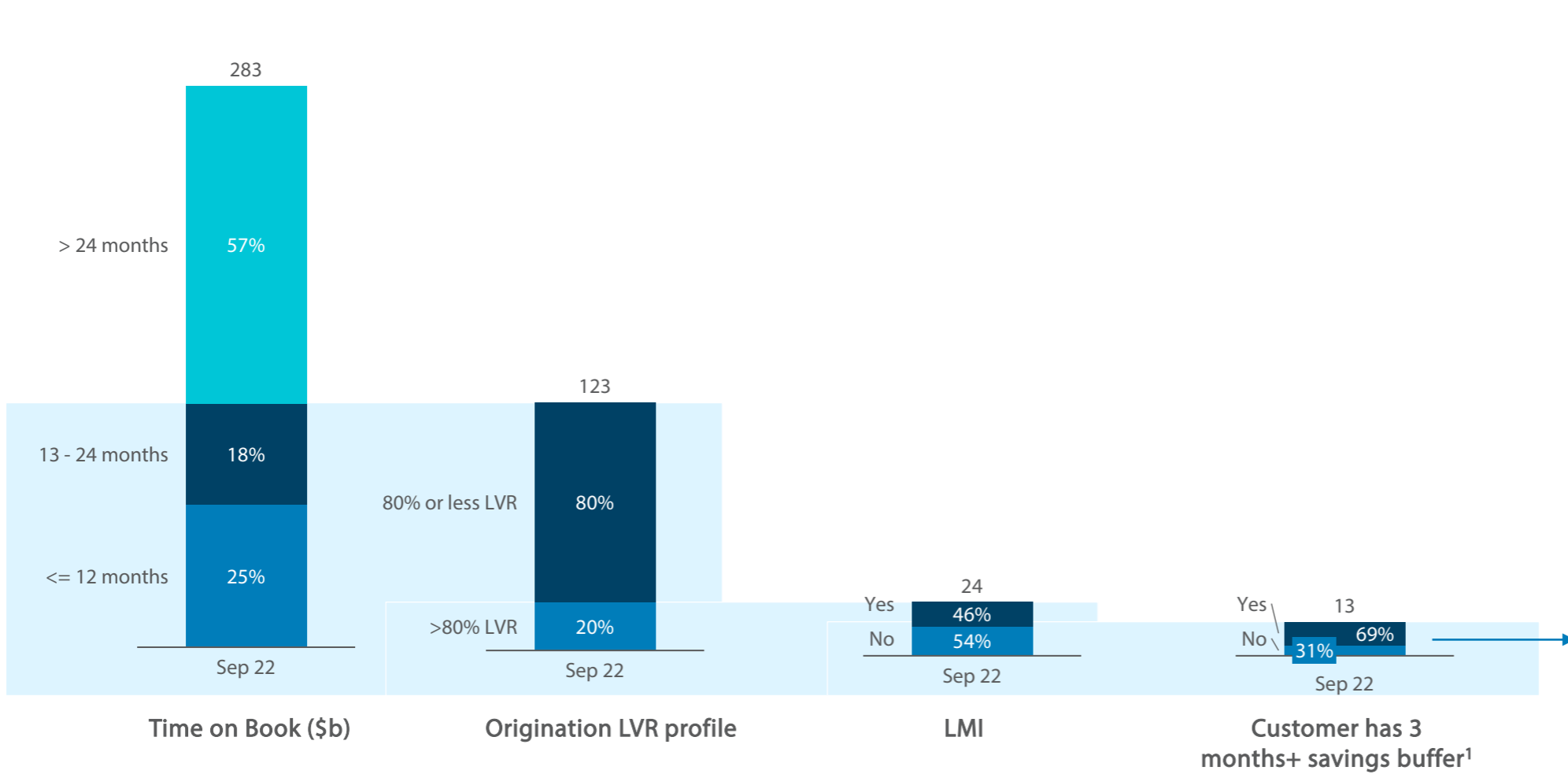


1. 所得・支出バッファとシェーディング適用後に借入能力を決定、確認できる所得のみを用いて計算、「能力程度」の融資の大半が繋ぎ融資



# AUSTRALIA HOME LOANS - BOOK ORIGINATED AND ATTRIBUTES

## Home Loans portfolio, Sep 22



ANZ has limited exposure to recently originated lending at high LVRs with no LMI, and much of this cohort has savings buffers in excess of 3 months of repayments:

- \$4b of the \$283b Home Loans portfolio (or <1.5%) has been on book less than 24 months, has an LVR of greater than 80% with no LMI and less than 3 months savings buffers

**Of the \$4b with less than 3 months savings buffer:**

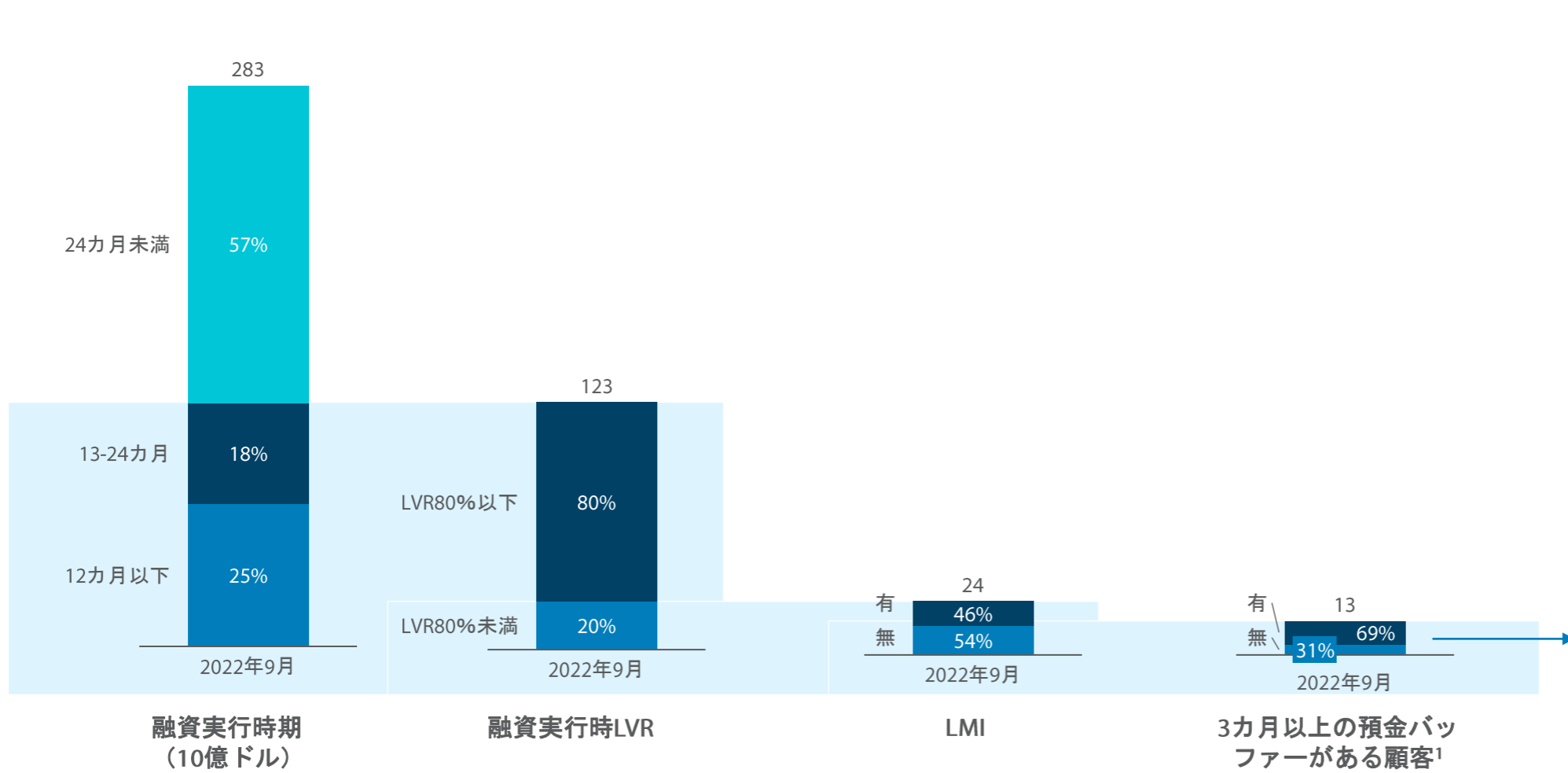
- \$1.2b (29%) are investor loans
- \$475m (11.5%) have UMI<sup>2</sup> ≤ \$100
- \$68m (1.65%) are one or more payment past due and
- <\$1m (0.02%) are 90+ days past due

1. Buffers are calculated at customer level, incorporating all Retail debts within the customer cluster at ANZ, and all funds available in ANZ redraw, offset and transaction and savings accounts  
 2. Uncommitted monthly income (UMI) is determined after income and expense buffers and shading are applied, and based on verified income only



# オーストラリアの住宅ローン - 融資実行時の特徴

## 住宅ローンポートフォリオ 2022年9月



ANZでは高LVRでLMIが無い融資は最近少ない。その大半において3か月以上の返済バッファ貯金がある。

- 過去24か月以内に実行した2,830億ドルの住宅ローンポートフォリオのうち、LVR80%以上でLMIがなく、3か月以下の貯蓄バッファのものは40億ドル（若しくは1.5%未満）

貯蓄バッファが3か月未満のものは40億ドル

- 投資ローンは12億ドル（29%）
- UMI<sup>2</sup>が100ドル未満は4.75億ドル（11.5%）
- 1件以上の延滞は6,800万ドル（1.65%）
- 90日以上延滞は100万ドル未満（0.02%）

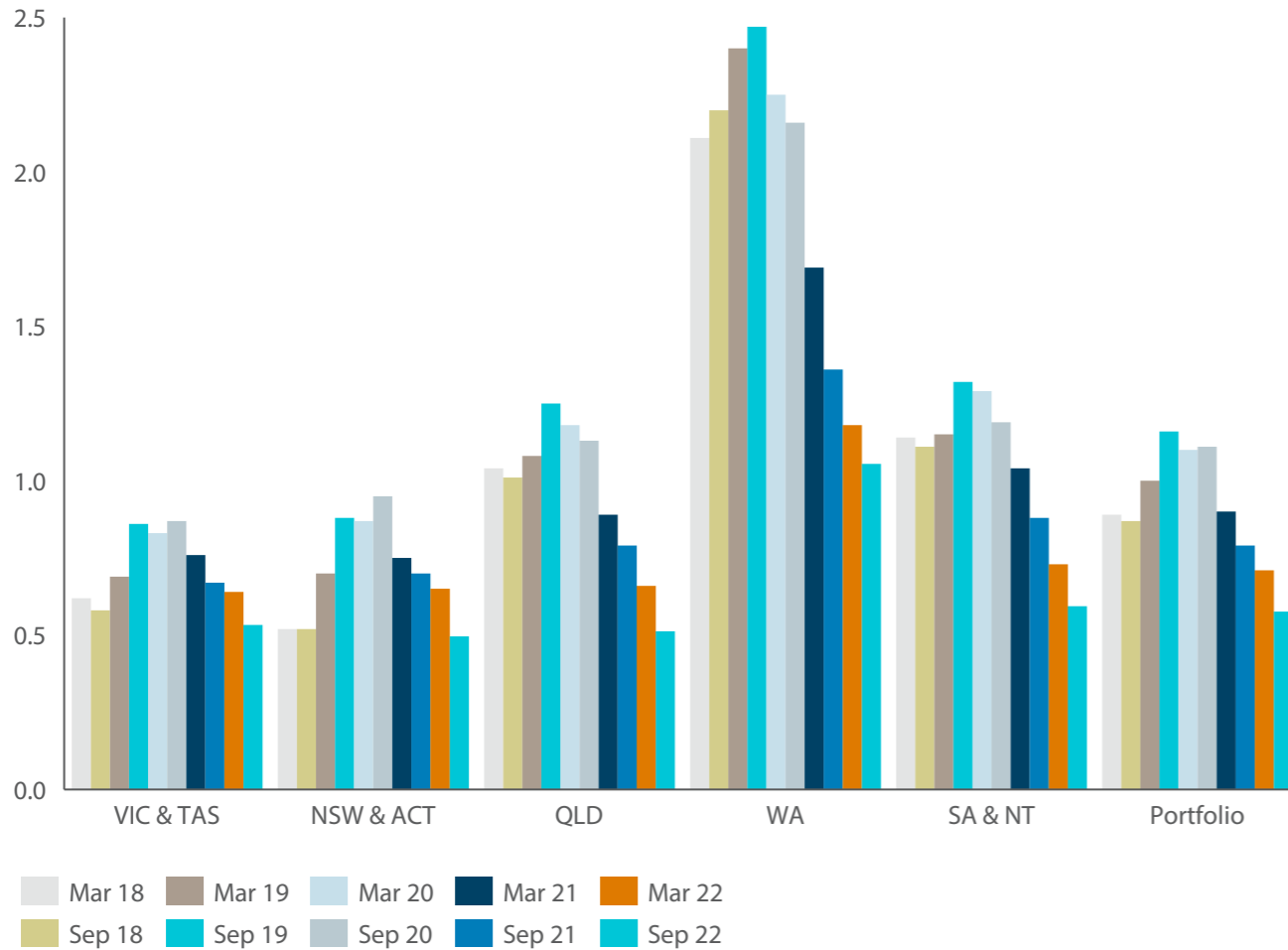
1. バッファは、ANZの顧客分類内での全ての個人債務、ANZの再引出、オフセット、取引、貯蓄口座にあるに全ての資金を基に顧客毎に計算  
 2. 所得・支出バッファとシェーディング適用後にUML（余剰月間所得）決定、確認できる所得のみを用いて計算



# AUSTRALIA HOME LOANS - PORTFOLIO PERFORMANCE

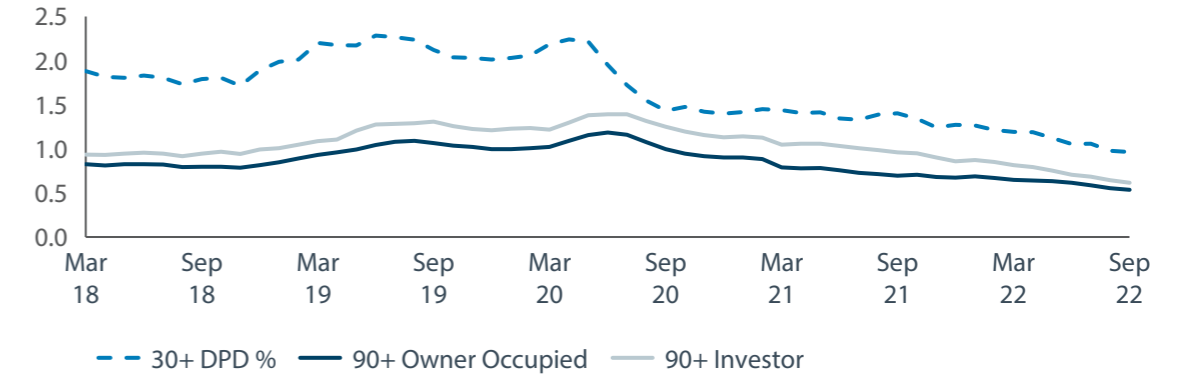
## Home Loans 90+ DPD (by State)<sup>1,2</sup>

% of Portfolio Segment Balances

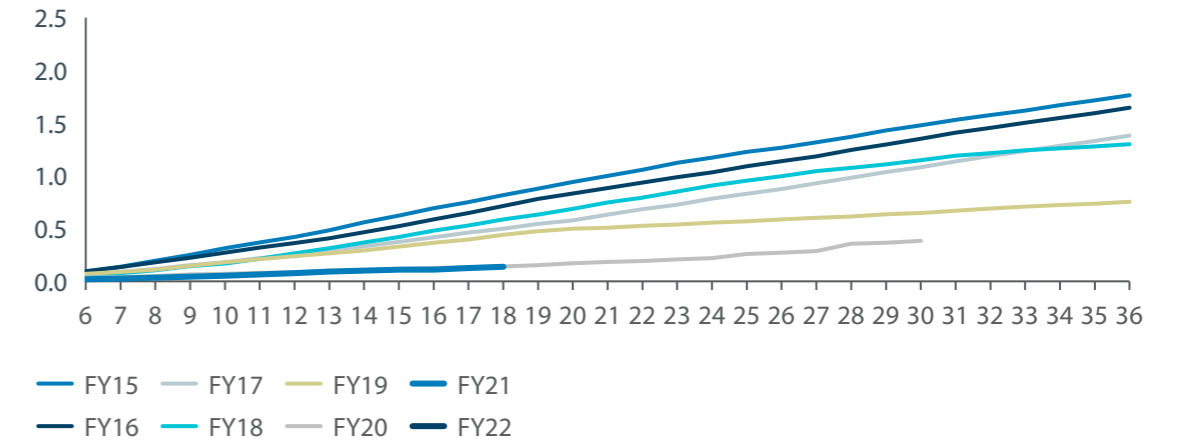


## Home Loans delinquencies<sup>1,2,3,4</sup>

% of Portfolio Segment Balances



## Home Loans 90+ DPD (by vintage)<sup>5</sup>, %



1. Includes Non Performing Loans 2. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans 3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances 4. 30+ and 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account 5. Home Loans 90+ DPD vintages represent % ratio of ever 90+ delinquent (measured by # accounts), contains at least 6 application months of that fiscal year contributing to each data point

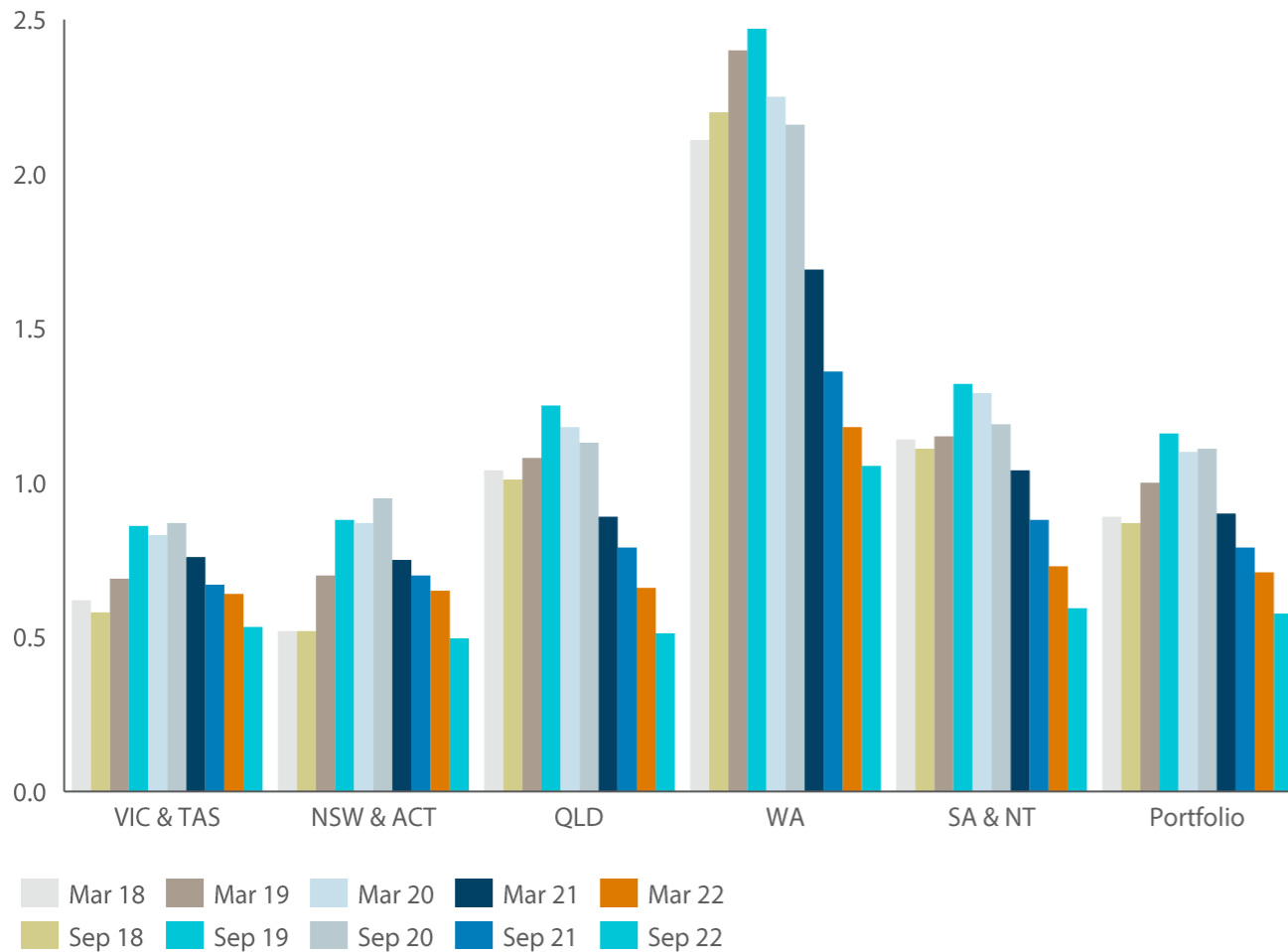




# オーストラリアの住宅ローン-ポートフォリオのパフォーマンス

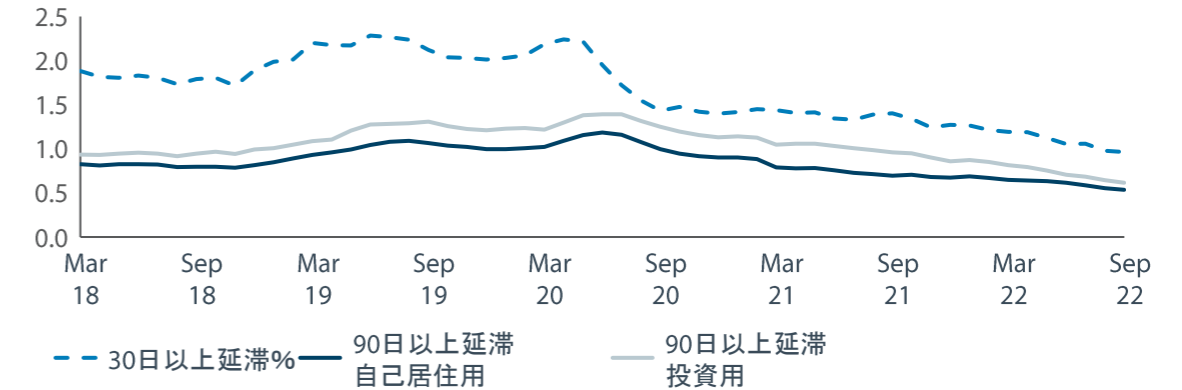
## 州別90日以上延滞している住宅ローン<sup>1,2</sup>

各セグメントのポートフォリオに対する残高の比率%

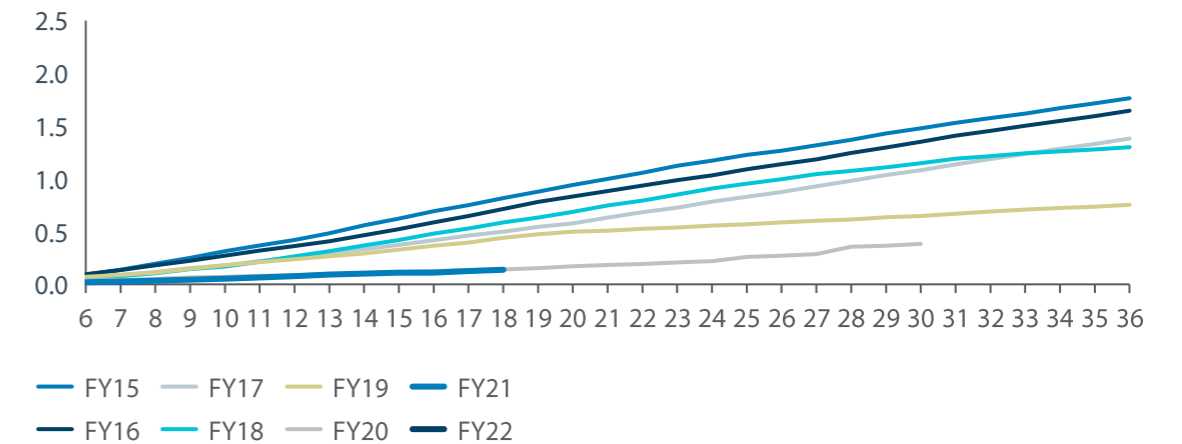


## 住宅ローン延滞<sup>1,2,3,4</sup>

各セグメントのポートフォリオに対する残高の比率%



## 住宅ローン-90日以上延滞 (融資実行年別)<sup>5</sup> %

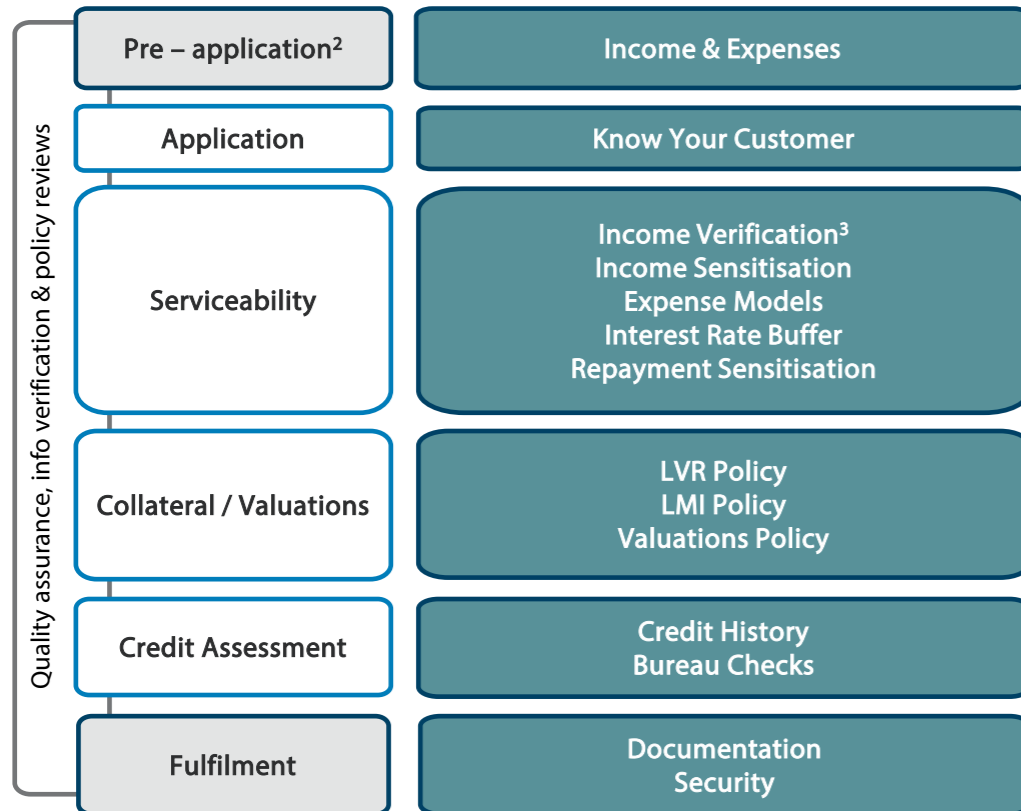


1. 不良債権ローンを含む。2. ANZではアモチとIOローンの延滞を支払い遅延で判断。3. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類（顧客の申告）に沿う。変更があった場合は顧客の連絡によってANZはそれを把握する。4. 2020年3月から2020年6月の間の30日以上延滞と90日以上延滞にはCOVID-19支援を申請したが処理の遅れで返済猶予となっていない適格住宅ローン口座は含まない。5. 延滞日数が90日以上（口座数）の占める比率には各時点の当該年度の少なくとも6申込月を含む。



# AUSTRALIA HOME LOANS - UNDERWRITING PRACTICES & POLICY CHANGES

## Multiple checks during origination process



- End-to-end home lending responsibility managed within ANZ
- Effective hardship & collections processes
- Full recourse lending
- ANZ assessment process across all channels

## Underwriting Practices & Policy Changes<sup>1</sup>

Aug 2015	Interest rate floor applied to new and existing mortgage lending at 7.25%
Apr 2016	Introduction of an income adjusted living expense floor (HEM <sup>4</sup> ) Introduction of a 20% haircut for overtime and commission income
Jun 2017	Minimum default housing expense (rent/board) applied to all borrowers not living in their own home and seeking Investor (or Equity) loans
Nov 2018	Enhanced Responsible Lending processes including additional enquiry regarding expenses and increase in minimum monthly credit card expense
May 2019	Introduced the break down of borrowers' living expenses (subsequently increased from 14 categories to 22 in Sep 2020)
Jul 2019	Increase of interest rate buffer to 2.50% and reduction of interest rate floor to 5.50% (replacing the 7.25% APRA floor)
Oct 2019	Introduced Debt to Income restrictions to decline lending greater than 9x DTI
Feb 2020	Introduced a residential rental income yield cap at 7% of the security value Interest rate floor decreased to 5.25%
Aug 2020	Introduced investment income yield caps: interest income capped at 3% and dividend income capped at 6% Withdrew Low Doc lending Additional Debt to Income restrictions requiring manual assessment where DTI is between 7x and 9x
Feb 2021	Interest rate floor decreased to 5.10%
Aug 2021	Withdrew Equity Manager product offering
Nov 2021	Increase of interest rate buffer to 3.0%
May 2022	Introduced Simpler Switch proposition which allowed a more streamlined Home Loan application
Jun 2022	Debt to Income ratio restrictions tightened to decline lending greater than 7.5x

1. 2015 to 2022 material changes to lending standards and underwriting , excludes temporary COVID related policies

2. Customers have the ability to assess their capacity to borrow on ANZ tools

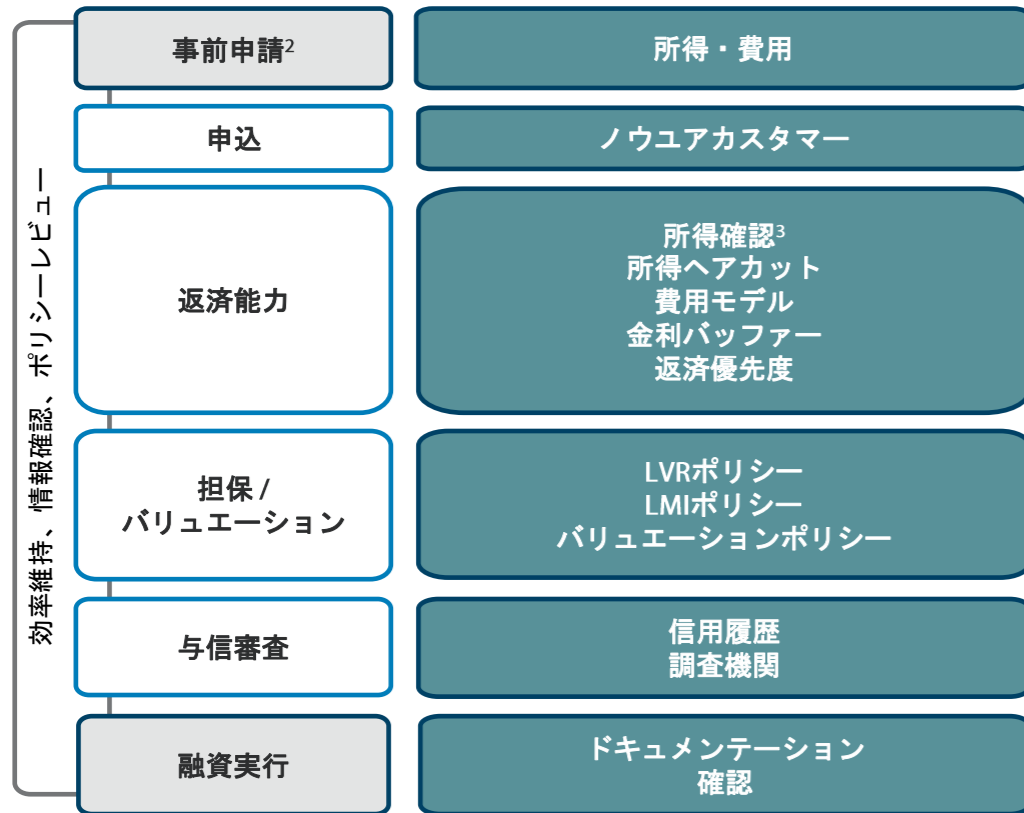
3. Introducing a streamlined refinance process for a segment applications eligible for the simpler switch proposition

4. The HEM benchmark is developed by the Melbourne Institute of Applied Economic and Social Research ('Melbourne Institute'), based on a survey of the spending habits of Australian families



# オーストラリアの住宅ローン-信用審査プロセスとポリシー変更

## 審査過程で複数のチェック



- エンドツーエンドの住宅ローン責任はANZ内で管理
- 困窮ケースの対応、回収
- フルリコース融資
- すべての融資チャンネルでANZが評価

## 信用審査プロセスとポリシー変更<sup>1</sup>

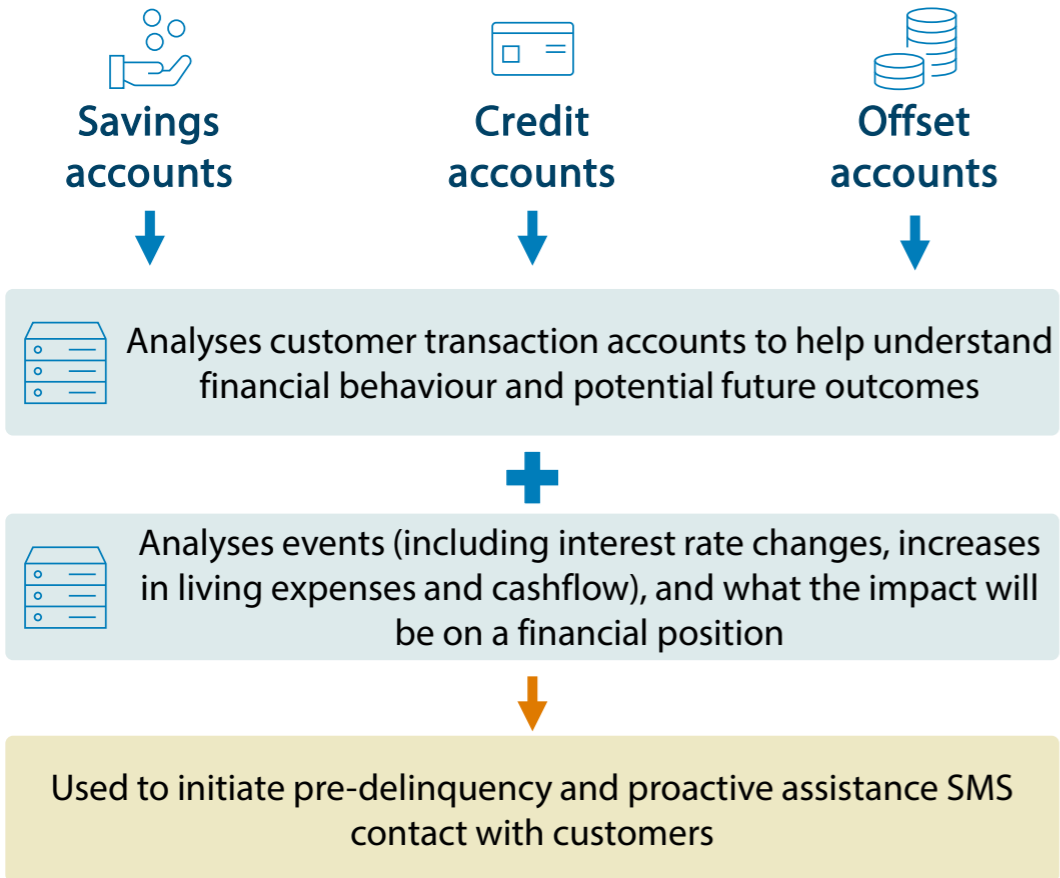
2015年8月	新規・既存住宅ローンに7.25%の金利フロアを適用
2016年4月	所得調整生活費フロア（HEM <sup>4</sup> ）を導入 残業手当と手数料収入には20%のヘアカットを導入
2017年6月	最小基本住宅費用（賃貸/間借り）を、持家に居住しておらず、投資用（若しくはエクイティ）ローンが必要な借入者に適用
2018年11月	レスポンシブルレンディングのプロセスを強化、費用や最低月間クレジットカード支出の増加に関する追加問い合わせを含む
2019年5月	借り手の生活費内訳を審査に導入（その後2020年9月に14分類から22分類に増やす）
2019年7月	金利バッファーを2.50%に引き上げ、金利フロアを5.50%に引き下げ（7.25%のAPRAフロアに代わる）
2019年10月	債務所得比（DTI）制限導入、DTIが9倍以上の融資を減らす
2020年2月	賃貸収入利回り上限を担保価値の7%に 金利フロアを5.25%に引き下げ
2020年8月	投資所得利回りの上限を導入、金利所得上限を3%、配当所得上限を6% ロードック融資終了 追加の債務所得制限、DTIが7倍から9倍の場合には特別審査
2021年2月	金利フロアを5.10%に引き下げ
2021年8月	エクイティマネジャー提供終了
2021年11月	金利バッファーを3.0%に引き上げ
2022年5月	シンプラーズスイッチを導入、住宅ローン申し込みを合理化
2022年6月	債務所得制限を強化、DTIが7.5倍以上の融資を減らす

1. 2015年から2022年に融資要件と審査が大幅に変更、一時的に導入したCOVID-19関連ポリシーは除く
2. 顧客はANZからの借入限度を自身で計算することができる。
3. シンプラーズスイッチ対象の申込に対して合理化借換プロセスを導入
4. HEM基準はオーストラリア家計の支出傾向調査を基にメルボルン応用経済社会研究所（「メルボルン研究所」）が開発

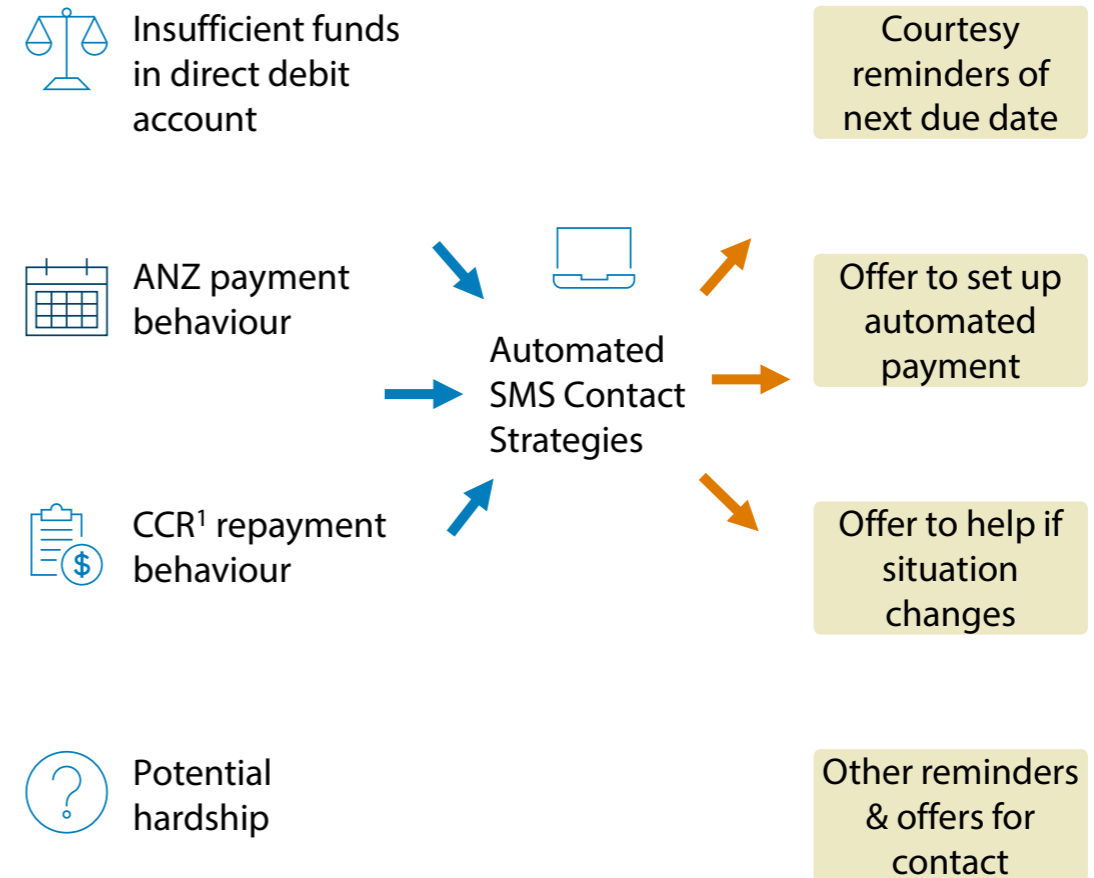


# BUILT INTERNAL CAPABILITIES TO SUPPORT RETAIL AND BUSINESS CUSTOMERS IN DIFFICULTY

We proactively identify potential financial stress using dynamic customer data...



...and we find ways to contact our customers to help them

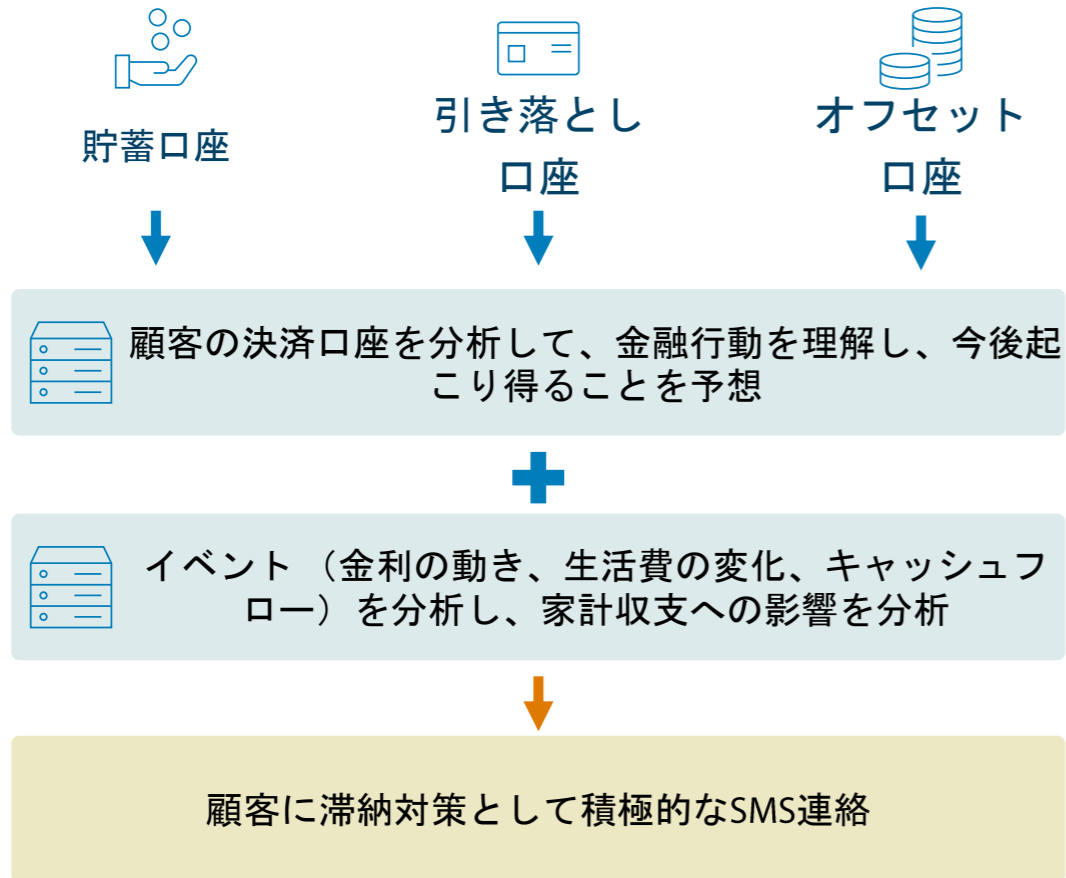


1. Comprehensive Credit Reporting. Information is being used in accordance with The Privacy Act 1988

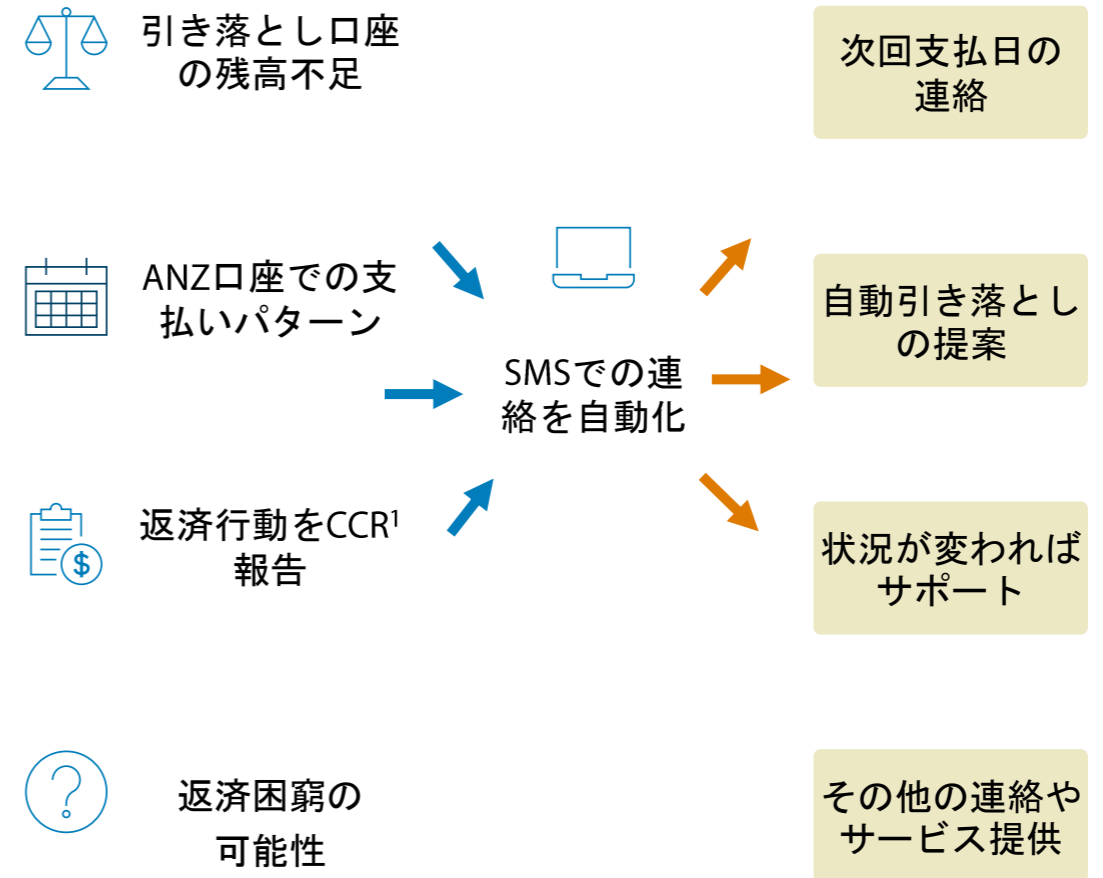


# ANZのケーパビリティ拡大、返済困窮者・企業をサポート

動的な顧客データを用いて金融ストレスを受けている可能性がある顧客を認識



...顧客サポートの為の連絡方法



1. CCR=Comprehensive Credit Reporting、1988年連邦プライバシー法に沿って情報は用いられる



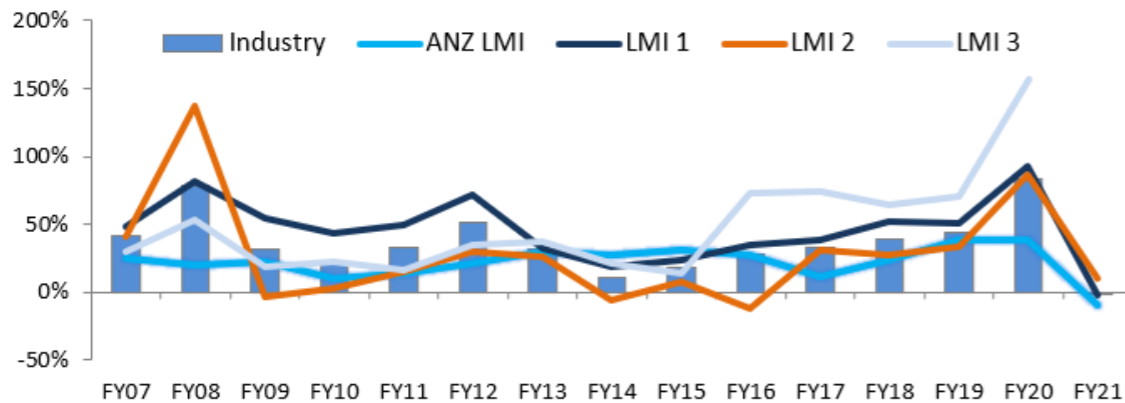
# LENDERS MORTGAGE INSURANCE

## September Full Year 2022 results

Gross Written Premium (\$m)	\$97.9m
Net Claims Paid (\$m)	\$5.6m
Loss Rate* (of Loan Exposure - annualised)	1.7bps

\*Negative Loss Rate driven by reductions in outstanding claims provisions

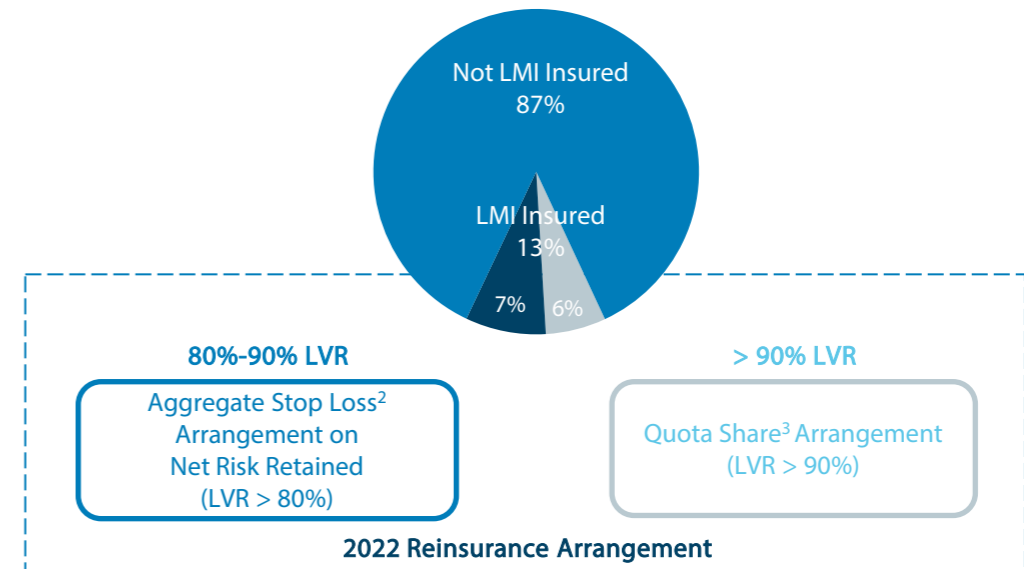
## ANZLMI claims loss ratios remained comparable to peers<sup>1</sup>



1 Source: APRA general insurance statistics (loss ratio net of reinsurance). 2. Aggregate Stop Loss arrangement –reinsurer indemnifies ANZLMI for an aggregate (or cumulative) amount of losses in excess of a specified aggregate amount. When the sum of the losses exceeds the pre-agreed amount, the reinsurer will be liable to pay the excess up to a pre-agreed upper limit. 3. Quota Share arrangement - reinsurer assumes an agreed reinsured % whereby reinsurer shares all premiums and losses accordingly with ANZLMI

## LMI & Reinsurance structure

Australian Home Loan portfolio LMI and Reinsurance structure at 30 Sep 22 (% New Business FUM Oct 21 to Sep 22)



ANZLMI uses a **diversified panel of reinsurers** (10+) comprising a mix of APRA authorised reinsurers and reinsurers with highly rated security

Reinsurance is comprised of a **Quota Share arrangement** with reinsurers for mortgages 90% LVR and above and in addition an **Aggregate Stop Loss arrangement** for policies over 80% LVR



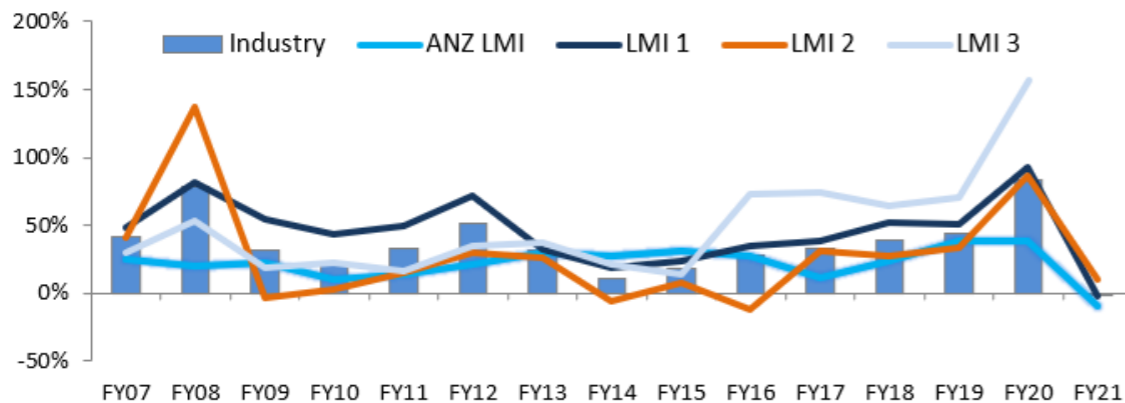
# 金融機関向け住宅ローン保険（LMI）

## 2022年9月期年間保険内容

保険料総額（100万ドル）	\$97.9m
正味支払保険金（100万ドル）	\$5.6m
損失率*（エクスポージャーに対して、年率換算）	1.7bp

\*支払備金残高が減ると損失率がマイナスになる

## ANZLMIは業界の中でも低い損失率を維持<sup>1</sup>



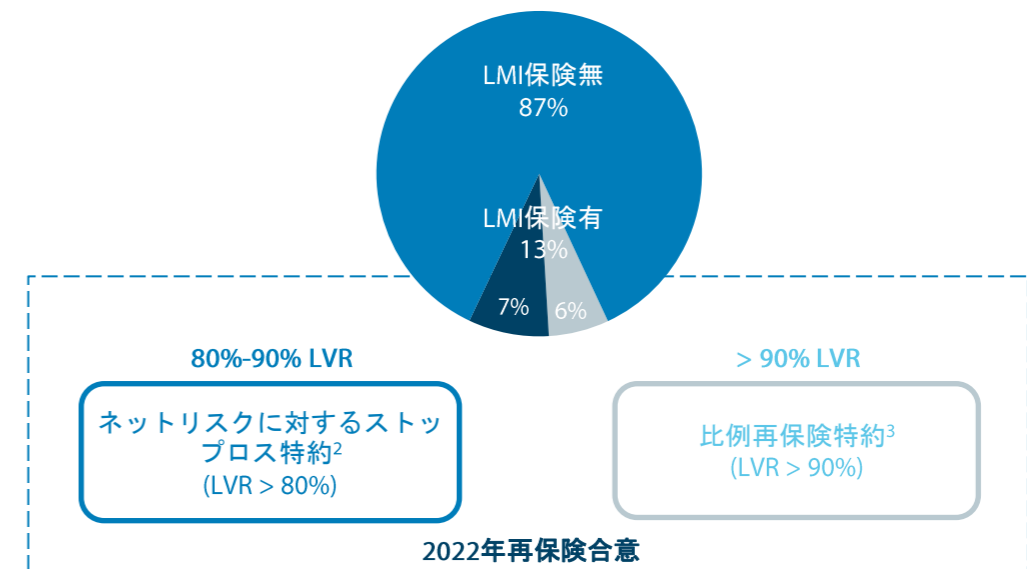
1. 出典：APRA一般保険統計（再保険を除く損害率） 2. 総合ストップロス契約-再保険会社は特定額以上の損害合計（若しくは累積額）を補償する。損失の合計が前もって合意した額を超える場合、再保険会社は前もって合意した上限まで支払う義務がある。 3. 比例再保険契約-再保険会社は保険料と損害をANZLMIと共有する場合の合意再保険割合を決めておく。

## LMIと再保険の仕組み

オーストラリア住宅ローンポートフォリオのLMIと再保険内訳

2021年9月30日時点

（2021年10月から2022年9月までの新規事業運用資産に対する%）



ANZLMIはAPRA認可の再保険会社と高格付けの再保険会社で構成される各パネル（10社以上）を用いる。

LVRが90%以上の住宅ローンに関しては再保険会社と比例再保険特約を結んでおり、LVRが80%以上のローンに関しては総合ストップロス契約を締結している。



# NEW ZEALAND HOME LOANS - PORTFOLIO OVERVIEW

	Portfolio			Flow	
	FY20	FY21	FY22	FY21	FY22
Number of Home Loan Accounts	529k	535k	538k	82k	56k
Total FUM	NZD90b	NZD99b	NZD104b	NZD29b	NZD24b
Average Loan Size	NZD169k	NZD185k	NZD194k	NZD352k	NZD434k
% Owner Occupied	75%	75%	76%	74%	79%
% Investor	25%	25%	24%	26%	21%
% Paying Variable Rate Loan <sup>1</sup>	13%	10%	11%	14%	25%
% Paying Fixed Rate Loan <sup>1</sup>	87%	90%	89%	86%	75%
% Paying Interest Only	21%	15%	13%	18%	20%
% Paying Principal & Interest	79%	85%	87%	82%	80%
% Broker Originated	40%	43%	47%	46%	56%

	Portfolio		
	FY20	FY21	FY22
Average LVR at Origination	58%	57%	56%
Average Dynamic LVR	40%	35%	37%
Market Share <sup>2</sup>	30.5%	30.4%	30.5%
% Low Doc <sup>3</sup>	0.30%	0.26%	0.22%
Home Loan Loss Rates	0.00%	0.00%	0.00%
% of NZ Geography Lending	67%	70%	71%

1. Flow excludes revolving credit facilities

2. Source: RBNZ, market share at NZ Geography level, FY22 data as at August 2022

3. Low documentation (Low Doc) lending allowed customers who met certain criteria to apply for a mortgage with reduced income confirmation requirements. New Low Doc lending ceased in 2007





# ニュージーランドの住宅ローン-ポートフォリオ概要

	ポートフォリオ			フロー	
	2020年度	2021年度	2022年度	2021年度	2022年度
住宅ローン口座数	529k	535k	538k	82k	56k
運用資産 (FUM) 合計	NZD90b	NZD99b	NZD104b	NZD29b	NZD24b
平均ローン額 <sup>2</sup>	NZD169k	NZD185k	NZD194k	NZD352k	NZD434k
自己居住用の比率%	75%	75%	76%	74%	79%
投資用の比率%	25%	25%	24%	26%	21%
変動金利ローン比率% <sup>1</sup>	13%	10%	11%	14%	25%
固定金利ローン比率% <sup>1</sup>	87%	90%	89%	86%	75%
IOローン比率%	21%	15%	13%	18%	20%
元利ローン (P&I) 比率%	79%	85%	87%	82%	80%
ブローカー経由%	40%	43%	47%	46%	56%

	ポートフォリオ		
	2020年度	2021年度	2022年度
融資実行時平均LVR	58%	57%	56%
平均ダイナミックLVR	40%	35%	37%
マーケットシェア <sup>2</sup>	30.5%	30.4%	30.5%
「ロードック (書類不要) 」ローン% <sup>3</sup>	0.30%	0.26%	0.22%
住宅ローン損失率	0.00%	0.00%	0.00%
ニュージーランドでの融資に対する割合%	67%	70%	71%

1. フローにはリボルビングファシリティは含まない

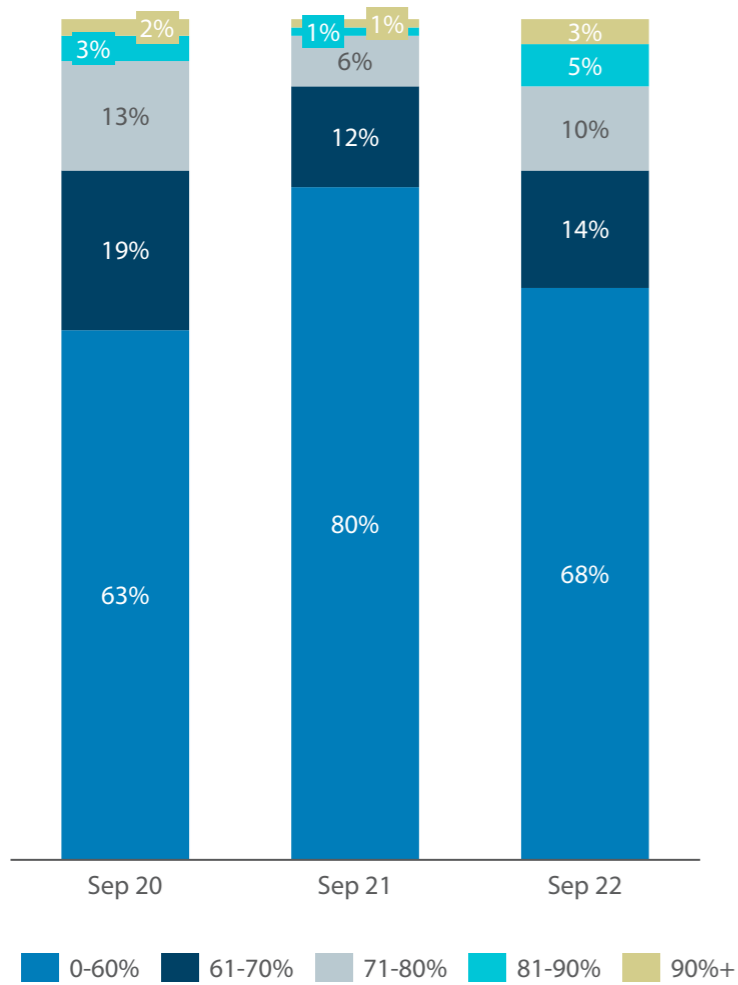
2. 出典: RBNZ, 2022年度のシェアは2022年8月時点の数字。

3. 「ロードック (書類不要) 」ローンは一定の条件を満たした顧客を対象としており、通常より少ない所得証明書類で住宅ローン申込が可能。2007年にロードックの新規融資は終了。

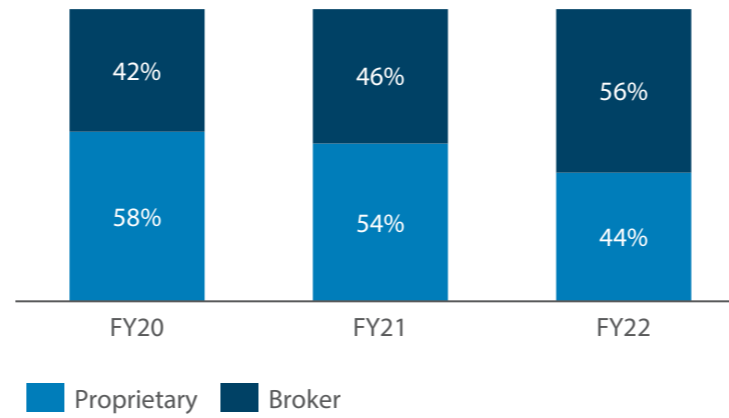


# NEW ZEALAND LOANS - HOME LENDING & ARREARS TRENDS

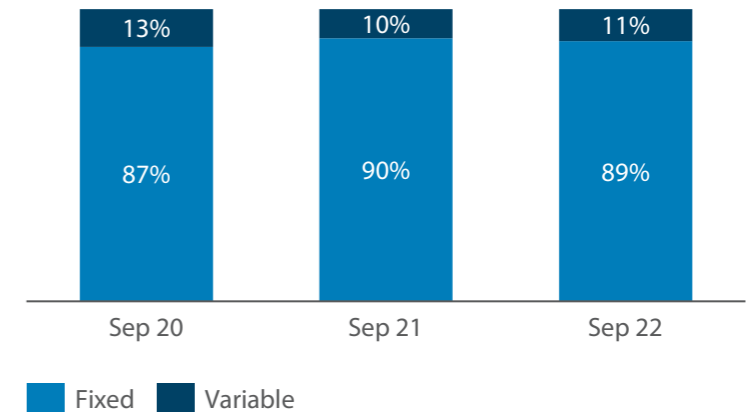
Home Loan LVR profile<sup>1</sup>



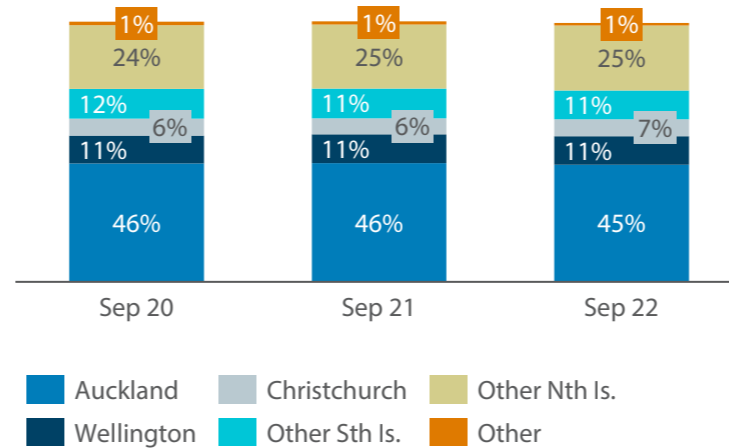
Housing flows



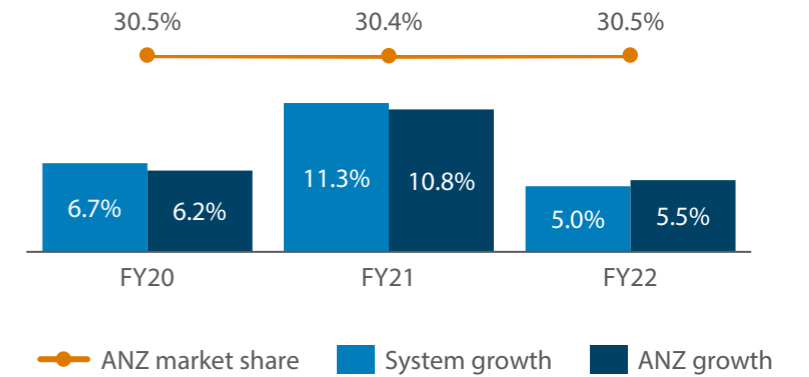
Housing portfolio



Housing portfolio by region



Market share<sup>2</sup>

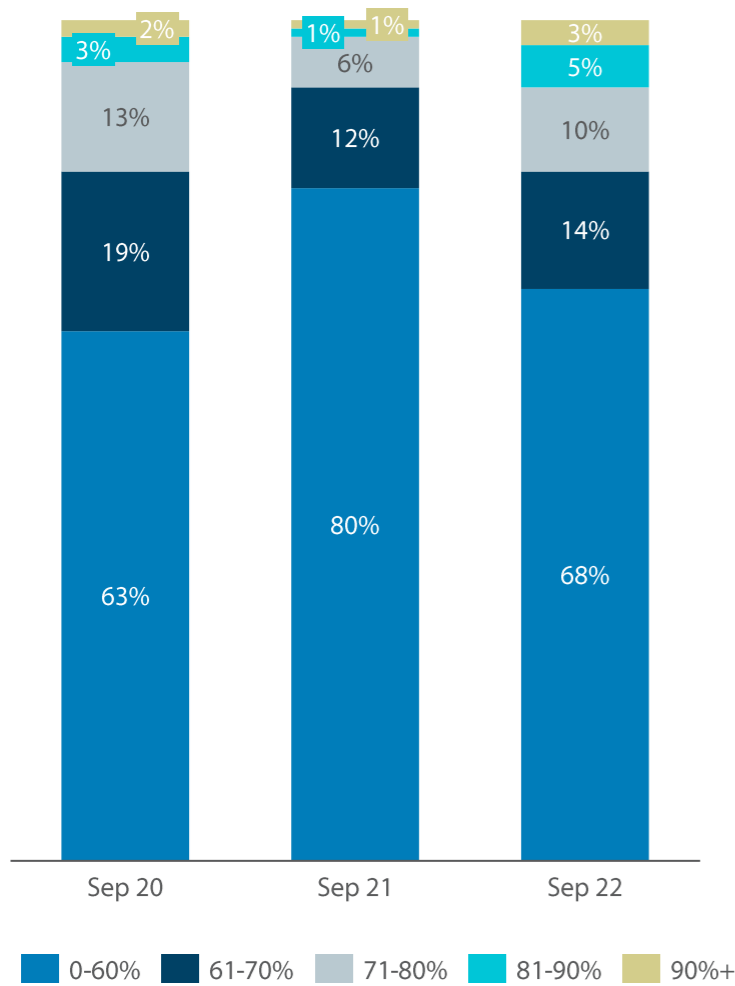


1. Dynamic basis  
 2. Source: RBNZ, market share at NZ Geography level, FY22 as at Aug 22

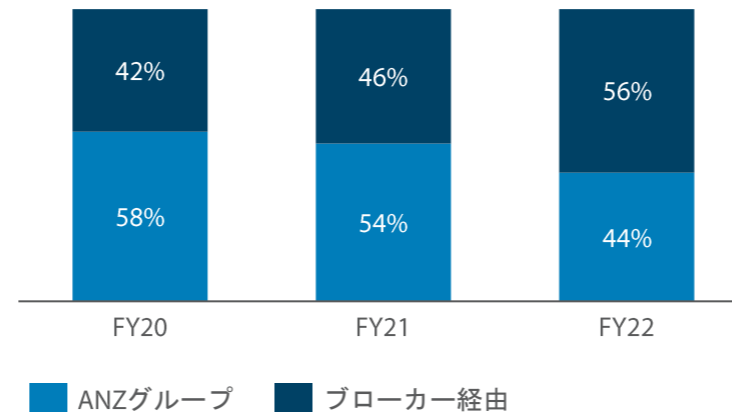


# ニュージーランドの住宅ローン-住宅ローンと延滞の推移

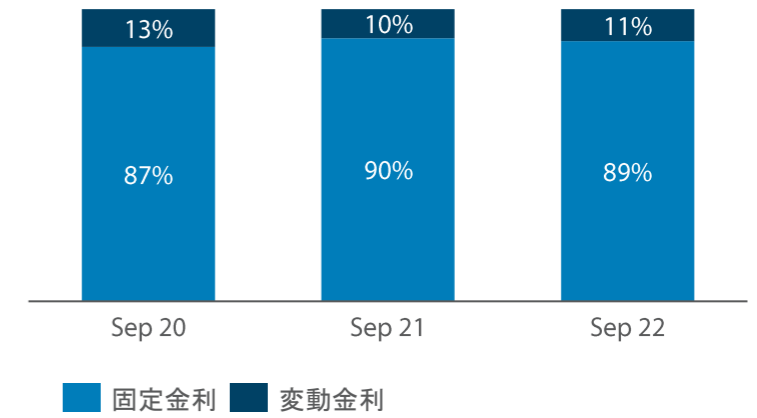
## ANZ住宅ローンLVR内訳<sup>1</sup>



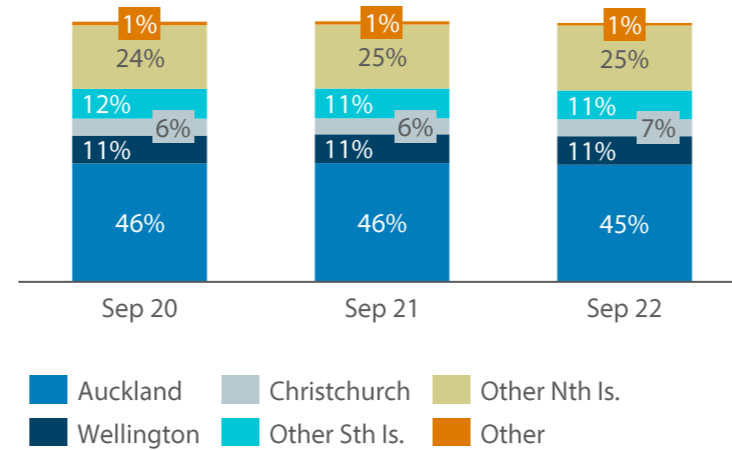
## 住宅ローンのフロー



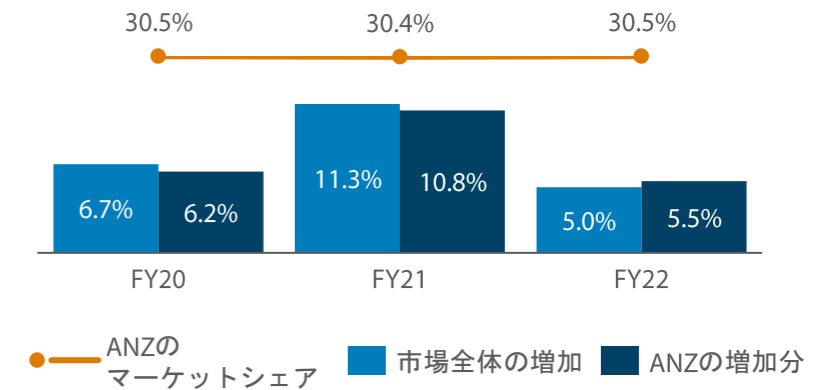
## 住宅ローンポートフォリオ



## 住宅ローンポートフォリオ地域分布



## 市場シェア<sup>2</sup>



1. ダイナミックベース  
 2. 出典：RBNZ, マーケットシェアは地理上ニュージーランドのもの、2022年度のデータは2022年8月時点のもの

# 2022 FULL YEAR RESULTS

經濟

INVESTOR DISCUSSION PACK

# 2022 FULL YEAR RESULTS

ECONOMICS  
INVESTOR DISCUSSION PACK



# AUSTRALIAN ECONOMY FORECAST TABLE

	2018	2019	2020	2021	2022F <sup>1</sup>	2023F <sup>1</sup>
<b>Australia – annual % growth GDP</b>	2.8	2.0	-2.1	4.9	4.1	2.3
Headline CPI (% y/y)	1.9	1.6	0.8	2.9	6.4	3.8
Employment (% y/y)	2.3	2.2	-1.0	2.2	4.5	1.6
Unemployment (% Q4 avg)	5.0	5.2	6.8	4.7	3.0	3.3
Wage Price Index	2.3	2.2	1.4	2.3	3.1	3.3
RBA cash rate (% year end)	1.50	0.75	0.10	0.10	2.85	3.60
3 year bond yield (% year end)	2.06	0.91	0.11	1.18	3.75	4.00
10 year bond yield (% year end)	2.64	1.37	1.12	1.86	4.00	4.25
AUD/USD (year-end value)	0.74	0.70	0.77	0.73	0.66	0.66



# オーストラリア経済予想

	2018	2019	2020	2021	2022 予想 <sup>1</sup>	2023 予想 <sup>1</sup>
年間GDP成長率	2.8	2.0	-2.1	4.9	4.1	2.3
ヘッドラインCPI（前年比%）	1.9	1.6	0.8	2.9	6.4	3.8
雇用者数（前年比%）	2.3	2.2	-1.0	2.2	4.5	1.6
失業率（第4四半期平均%）	5.0	5.2	6.8	4.7	3.0	3.3
賃金価格指数（WPI）	2.3	2.2	1.4	2.3	3.1	3.3
キャッシュレート（政策金利）（年末）	1.50	0.75	0.10	0.10	2.85	3.60
3年債利回り（年末）	2.06	0.91	0.11	1.18	3.75	4.00
10年債利回り（年末）	2.64	1.37	1.12	1.86	4.00	4.25
AUD/USD（年末）	0.74	0.70	0.77	0.73	0.66	0.66

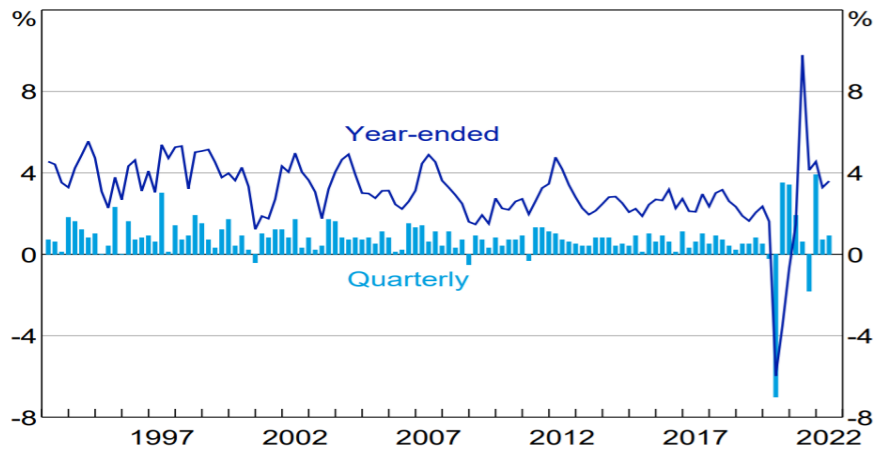
出典：ANZ Economics

1. 2022予想, 2023予想、2024予想 は2022年10月18日付



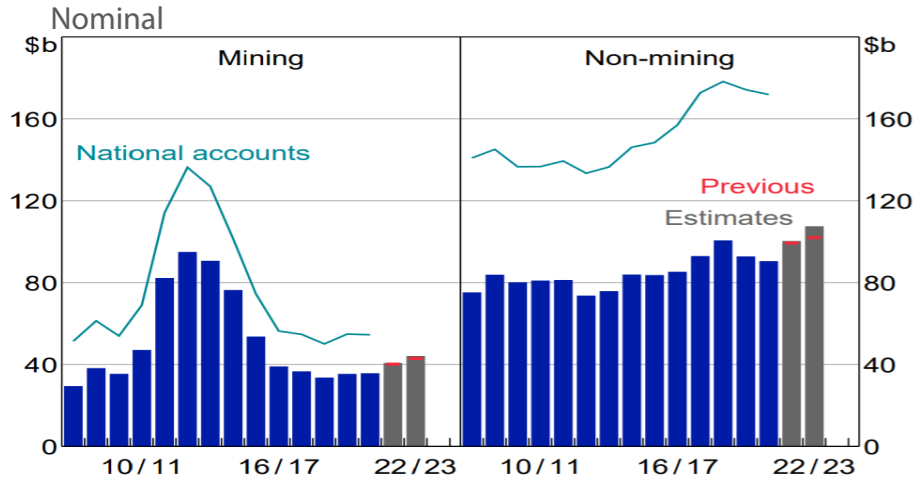
# AUSTRALIAN ECONOMY - ECONOMIC GROWTH

GDP growth<sup>1</sup>

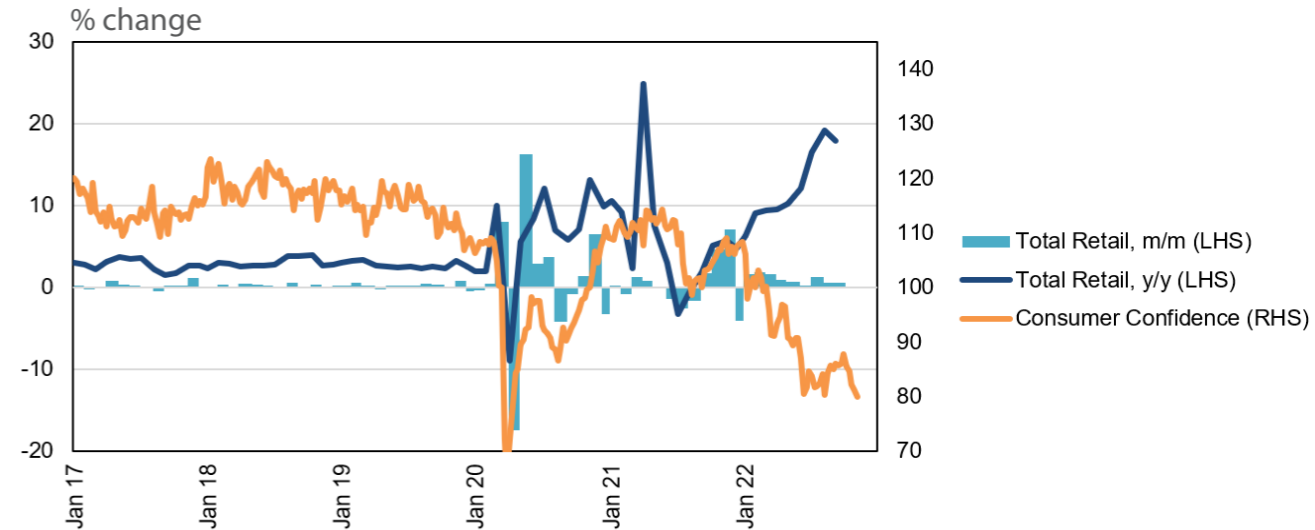


Source: ABS

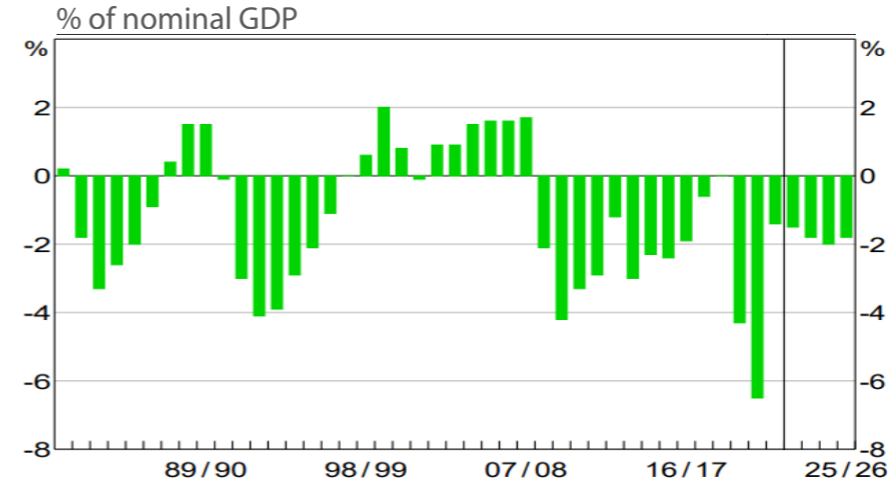
Capital expenditure intentions<sup>4</sup>



Nominal Australian retail sales<sup>2</sup> and Consumer Confidence<sup>3</sup>



Australian government budget balance<sup>1</sup>



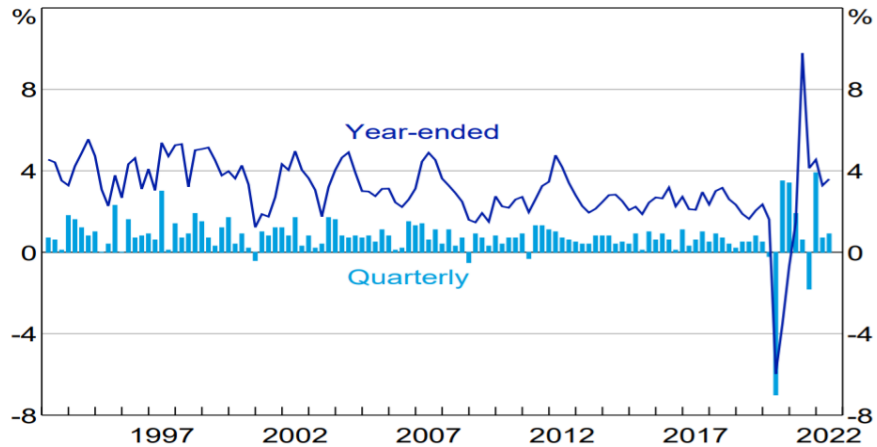
\* Underlying cash balance; 2022/23 October Budget.  
Source: Australian Treasury





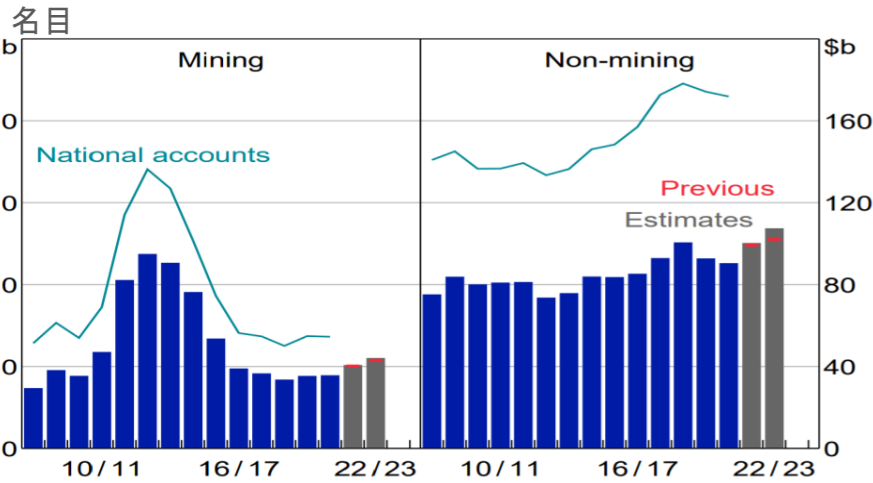
# オーストラリア経済—経済成長率

## GDP成長率<sup>1</sup>



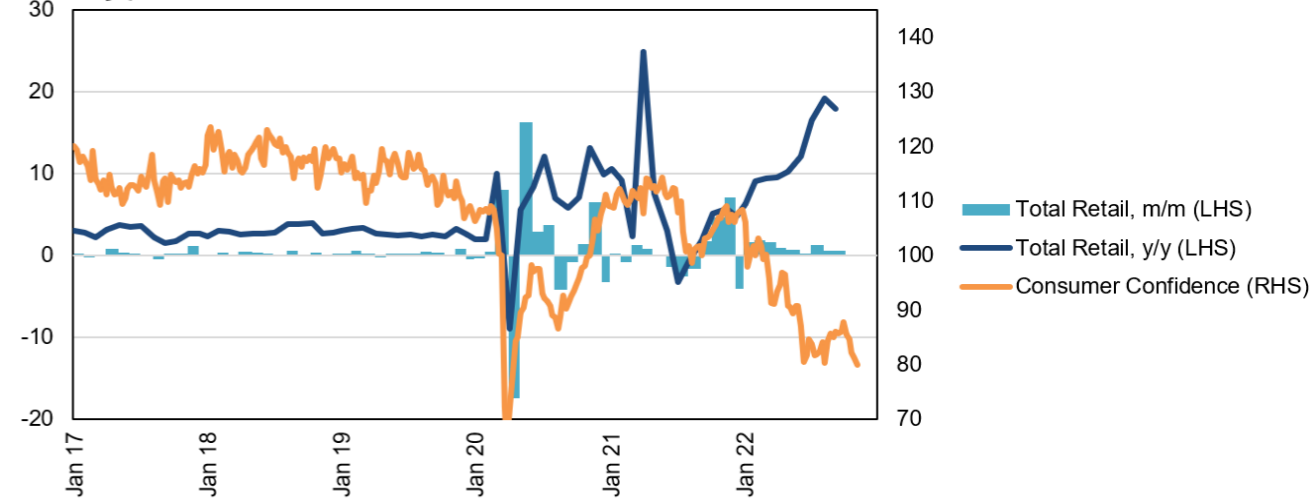
Source: ABS

## 設備投資計画<sup>4</sup>

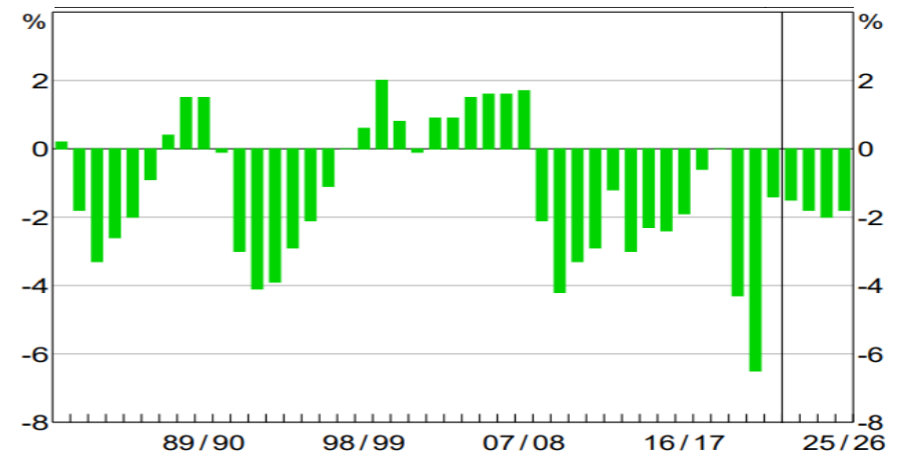


## 名目小売売上高<sup>2</sup>と消費者信頼感<sup>3</sup>

% 変化



## オーストラリア政府財政収支<sup>1</sup> 名目GDPに対する比率



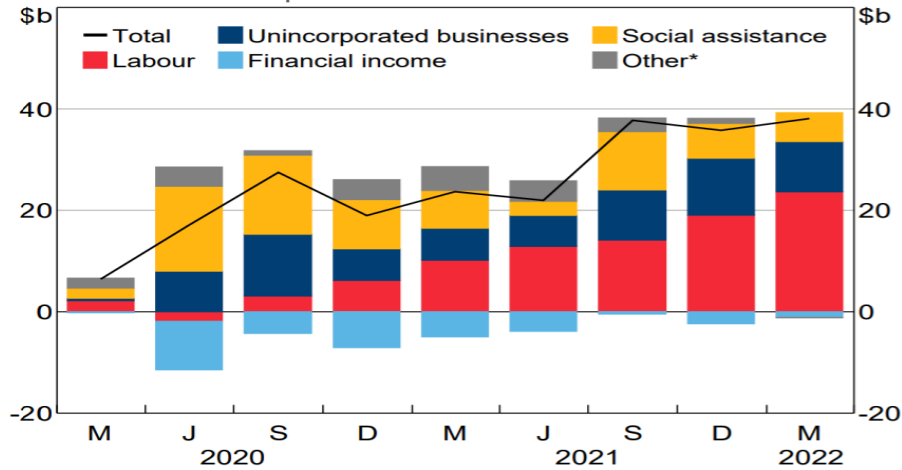
\* Underlying cash balance; 2022/23 October Budget.  
Source: Australian Treasury



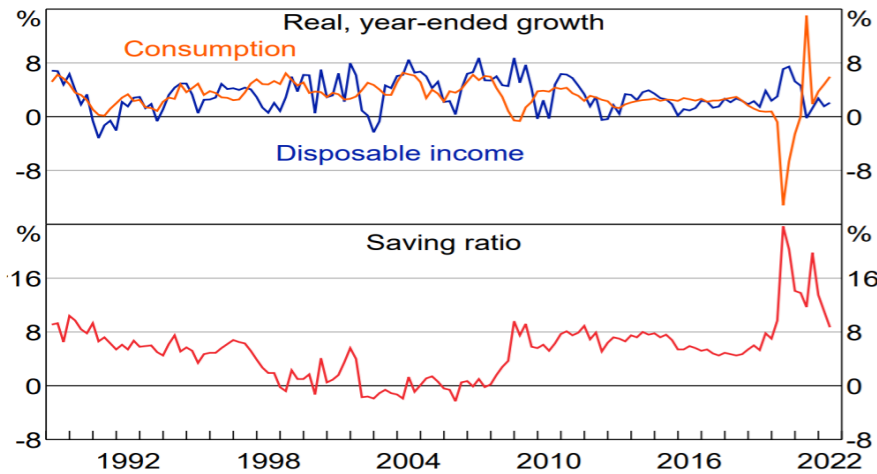
# AUSTRALIAN ECONOMY - INCOME AND SAVINGS

## Change in household income<sup>1</sup>

Since December quarter 2019

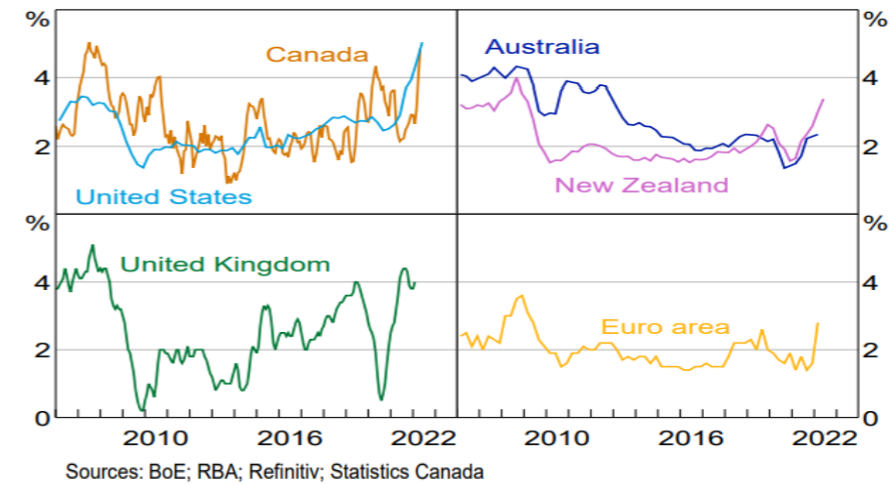


## Household income and consumption<sup>3</sup>



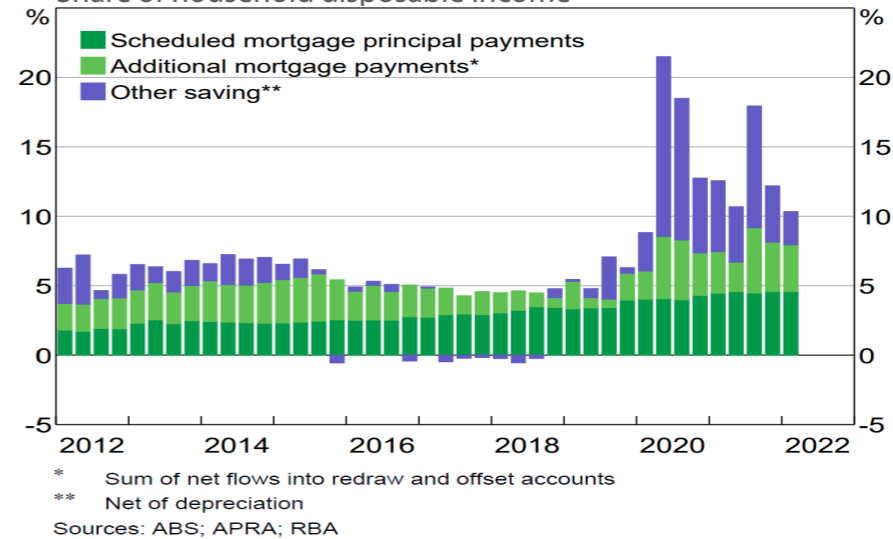
## Wages growth<sup>2</sup>

Year-ended



## Household saving ratio<sup>4</sup>

Share of household disposable income

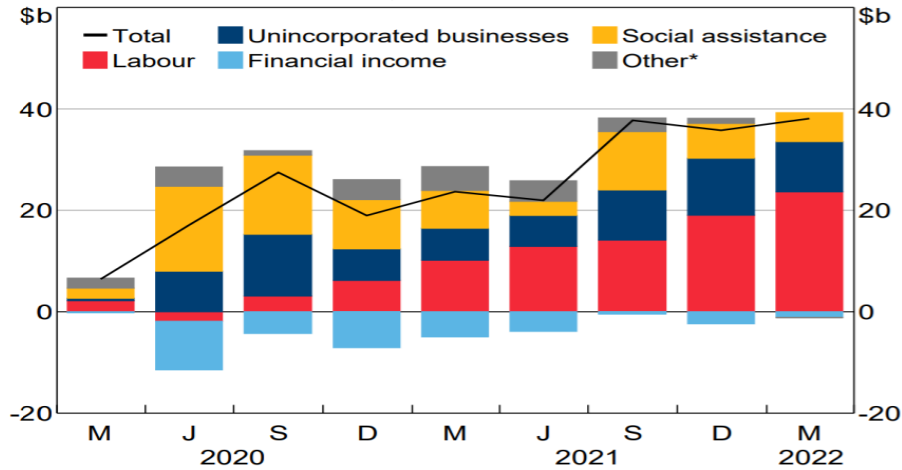




# オーストラリア経済 - 所得と貯蓄

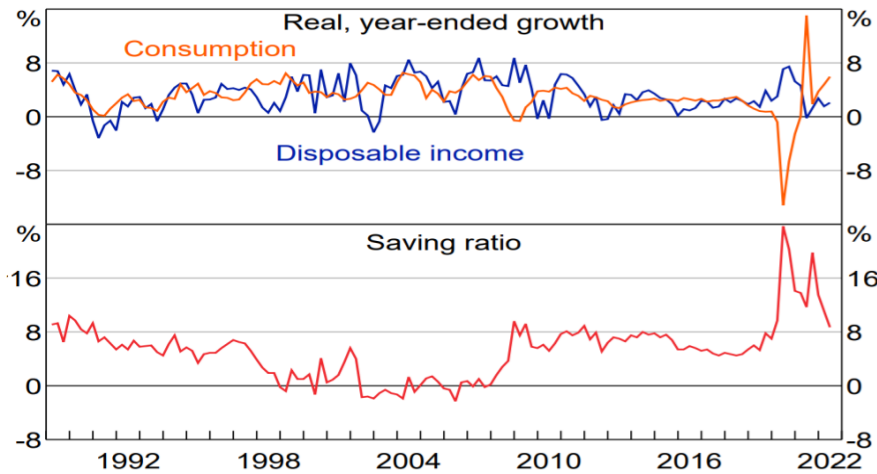
## 家計所得の変化<sup>1</sup>

2019年第4四半期からの変化



Sources: ABS; RBA

## 家計の所得と消費<sup>3</sup>

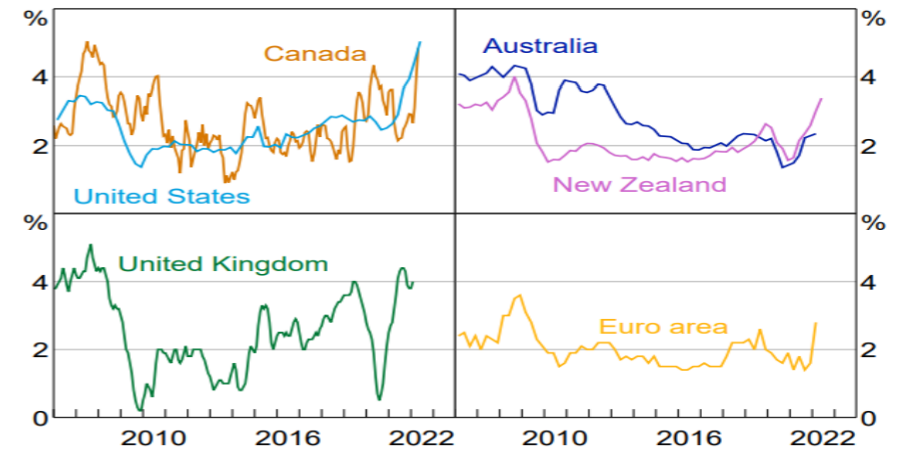


\* Household sector includes unincorporated enterprises; disposable income is after tax and interest payments; saving ratio is net of depreciation.

Sources: ABS; RBA

## 賃金上昇率<sup>2</sup>

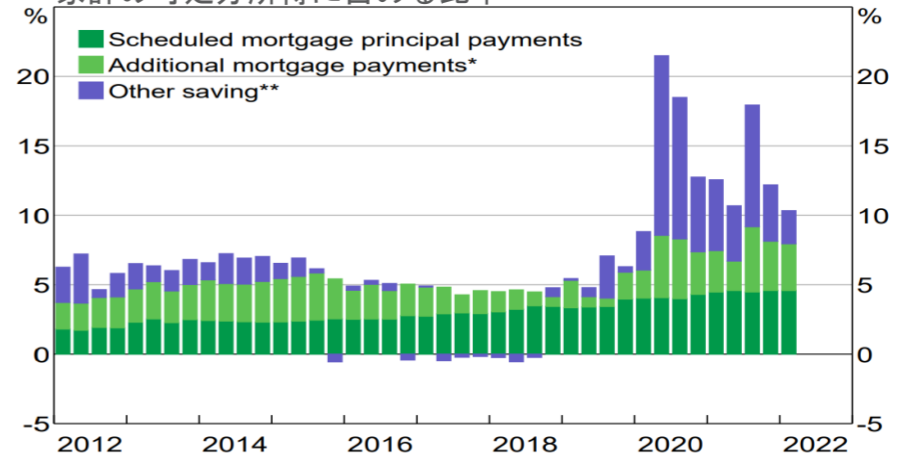
年間



Sources: BoE; RBA; Refinitiv; Statistics Canada

## 家計の貯蓄率<sup>4</sup>

家計の可処分所得に占める比率



\* Sum of net flows into redraw and offset accounts

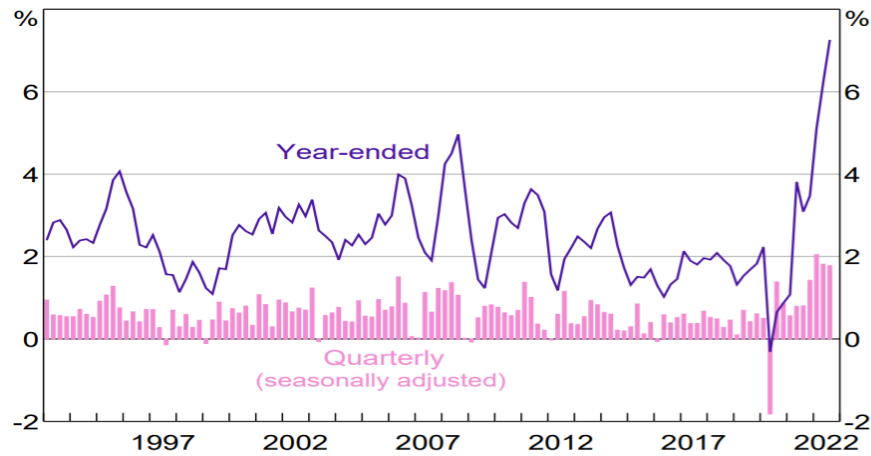
\*\* Net of depreciation

Sources: ABS; APRA; RBA



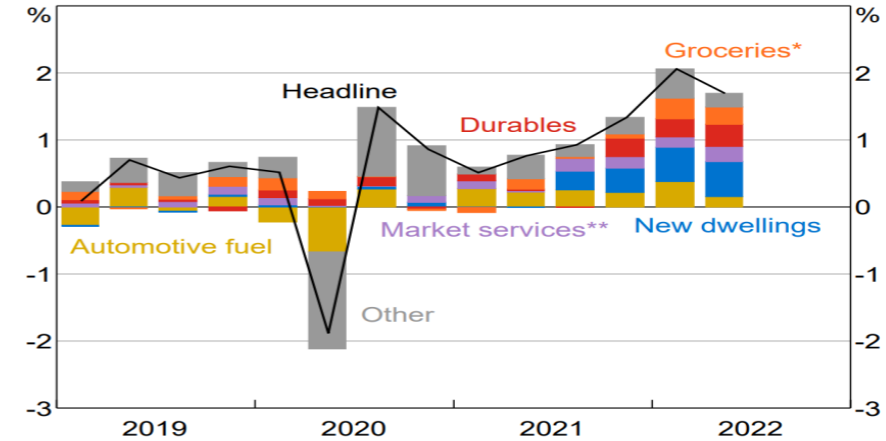
# AUSTRALIAN ECONOMY - INFLATION

## Consumer price inflation<sup>1</sup>



## Quarterly CPI inflation<sup>2</sup>

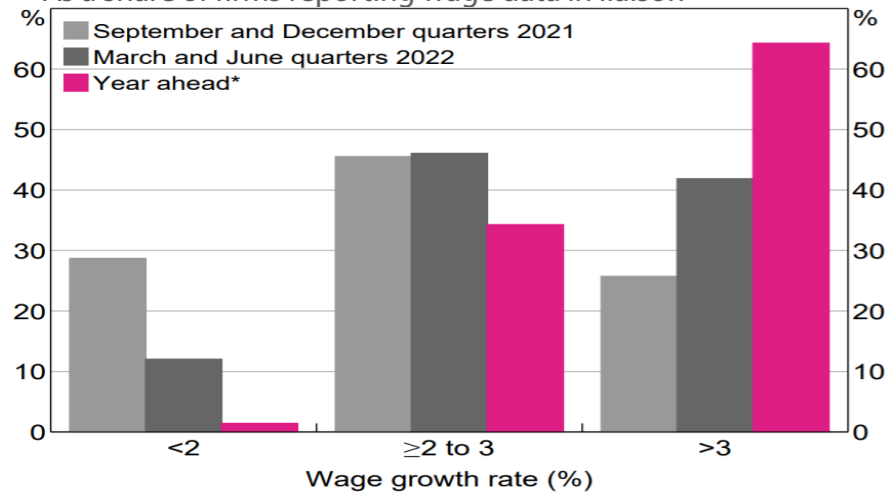
Seasonally adjusted, with contributions



Sources: ABS; RBA

## Distribution of wages growth\*, 2

As a share of firms reporting wage data in liaison

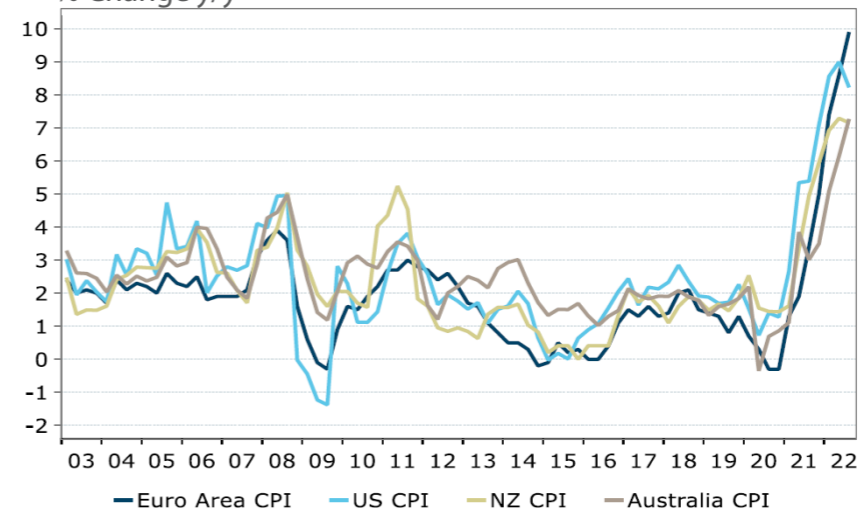


\* Expectations for the year ahead for firms reporting in the March and June quarters of 2022.

Source: RBA

## Global inflation comparisons<sup>3</sup>

% Change y/y

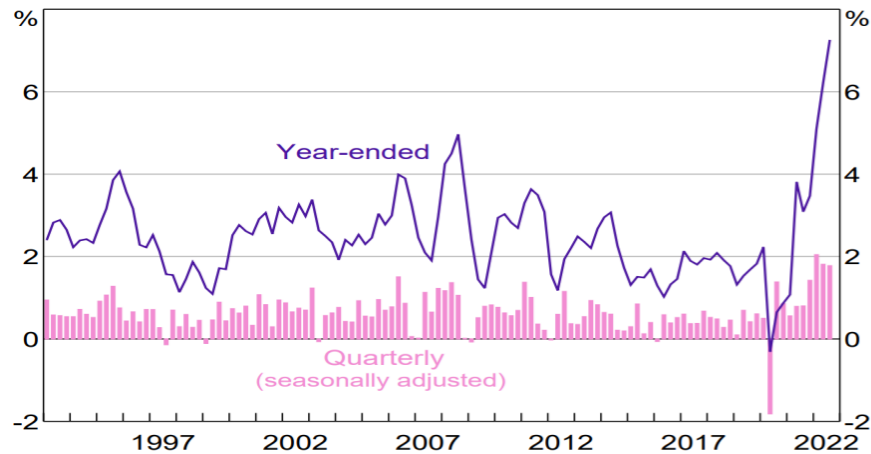


Source: ABS, BLS, Eurostat, Stats NZ, Macrobond, ANZ Research



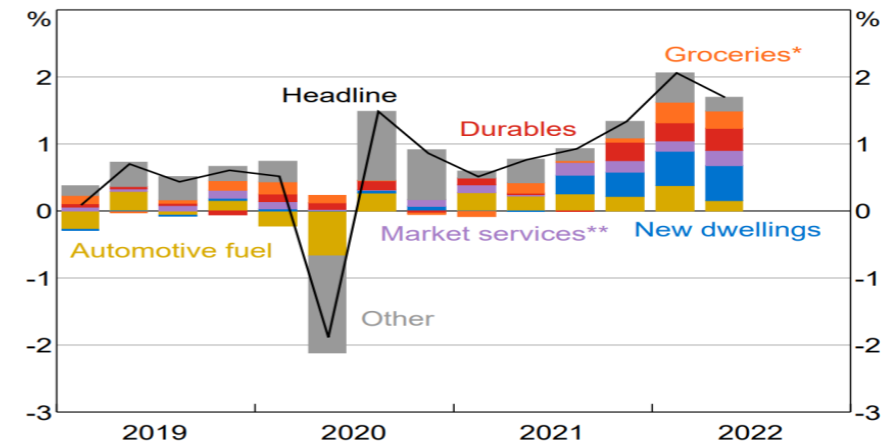
# オーストラリア経済—インフレ率

## CPI<sup>1</sup>



## 四半期CPI上昇率<sup>2</sup>

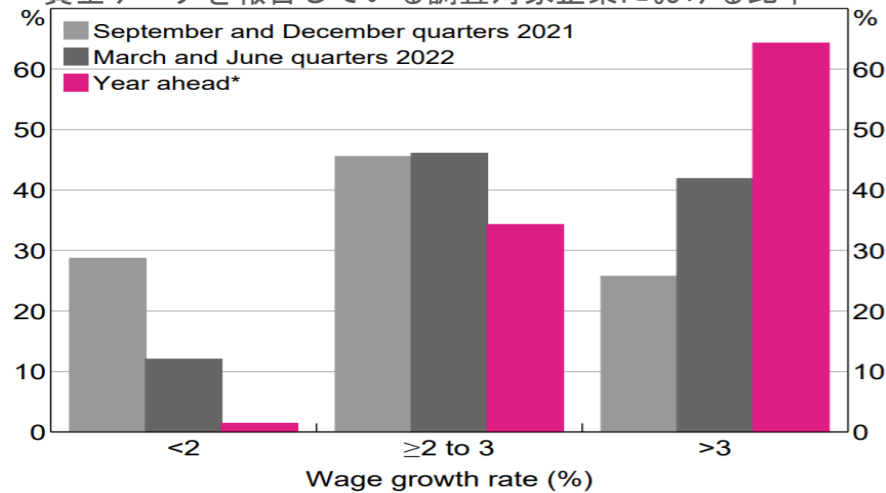
季節調整後、寄与度



Sources: ABS; RBA

## 賃金上昇率の分布<sup>\*,2</sup>

賃金データを報告している調査対象企業における比率

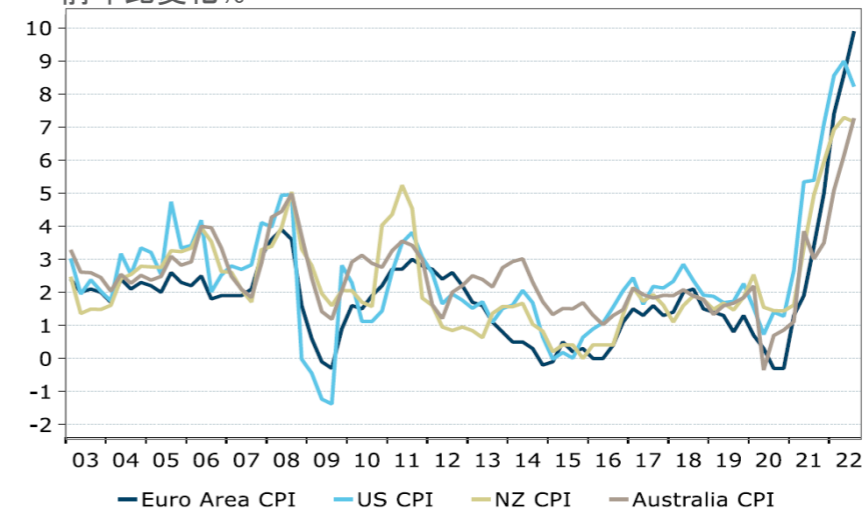


\* Expectations for the year ahead for firms reporting in the March and June quarters of 2022.

Source: RBA

## 世界各国のインフレ率<sup>3</sup>

前年比変化%

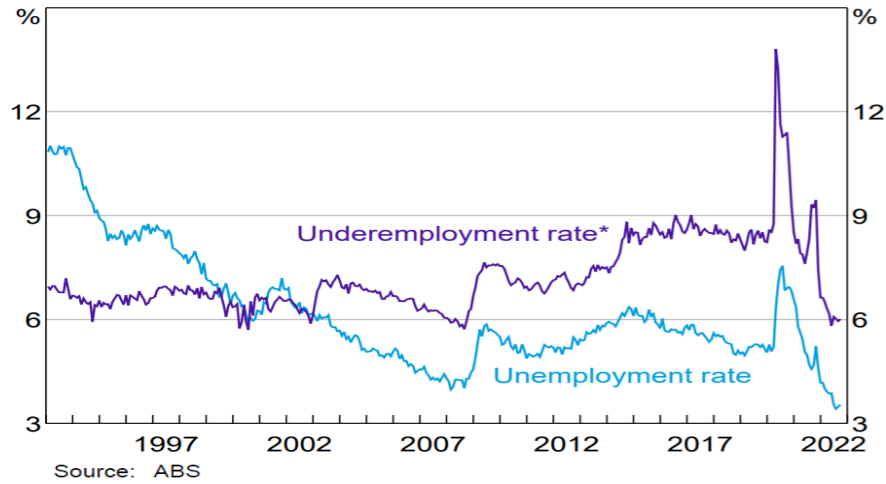


出典: ABS, BLS, Eurostat, Stats NZ, Macrobond, ANZ Research

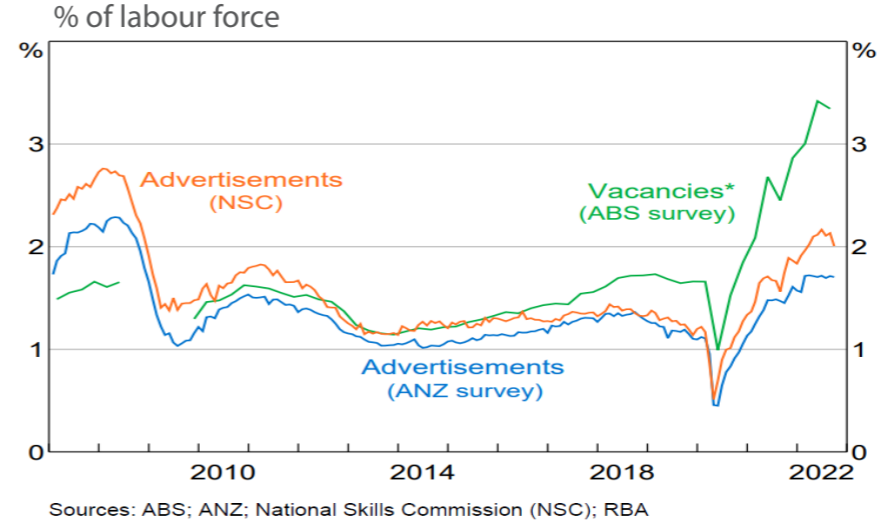


# AUSTRALIAN LABOUR MARKET

## Unemployment and underemployment<sup>1</sup>

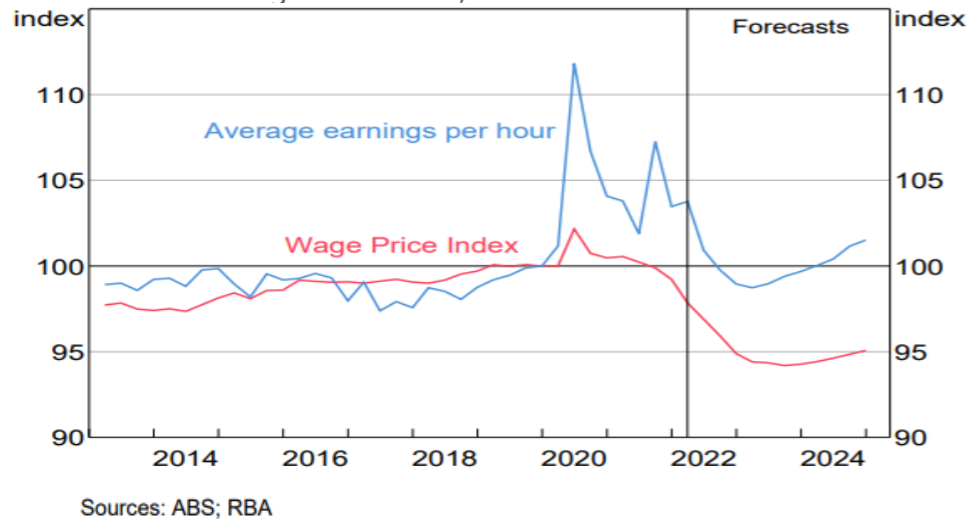


## Job vacancies and advertisements<sup>1</sup>



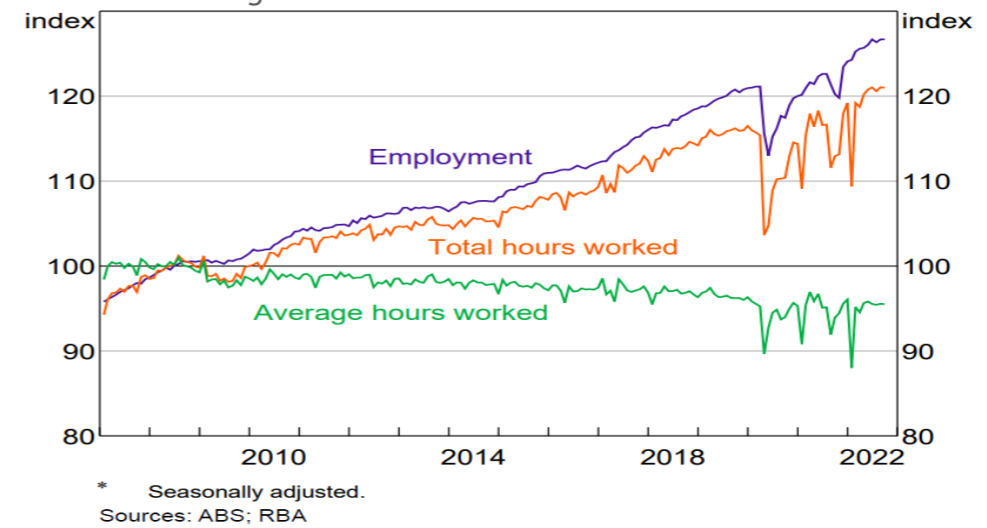
## Real labour income<sup>2</sup>

Deflated using headline CPI, December 19 = 100



## Employment and hours worked\*,<sup>1</sup>

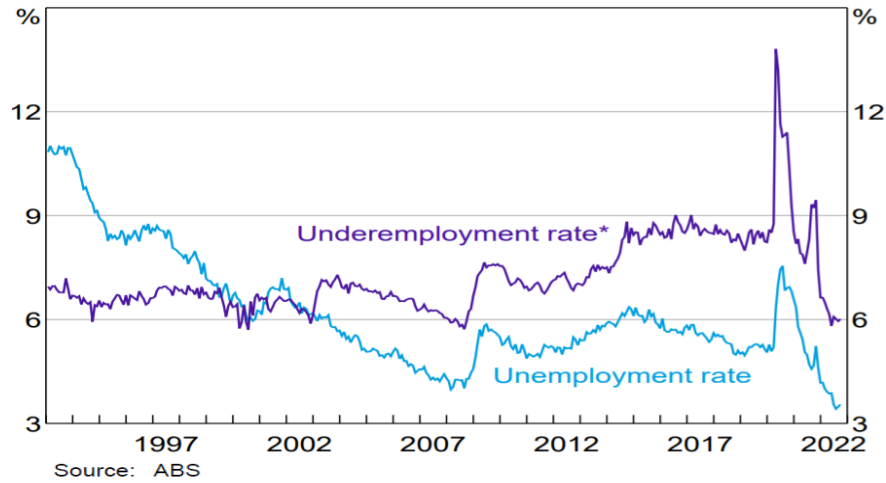
2008 average=100





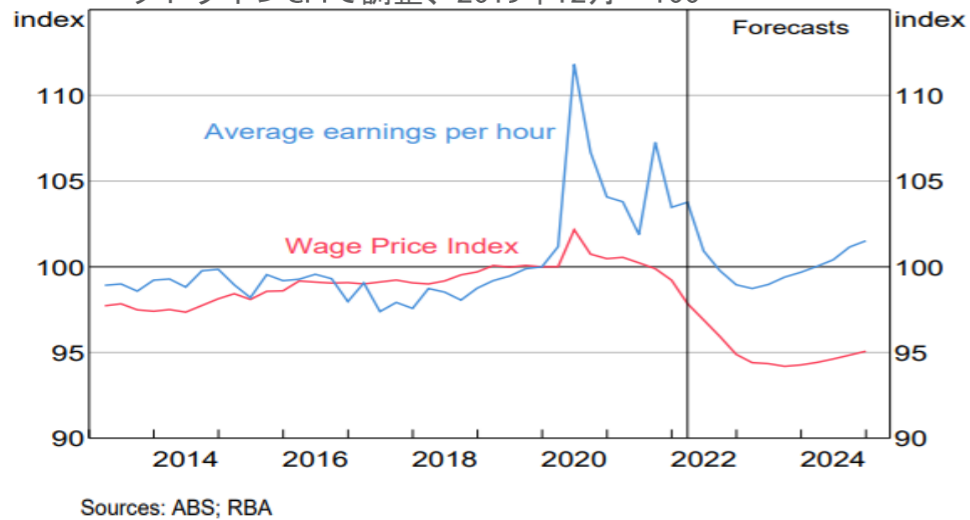
# オーストラリアの労働市場

## 失業率と不完全雇用率<sup>1</sup>



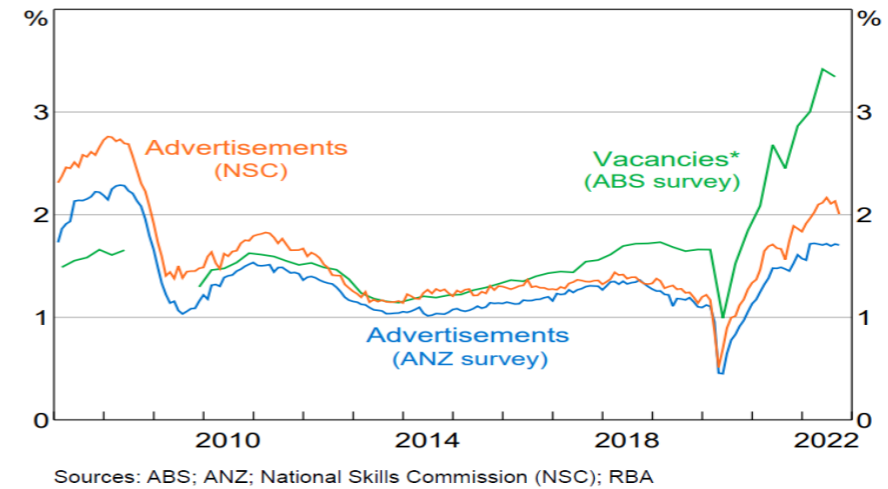
## 実質労働所得<sup>2</sup>

ヘッドラインCPIで調整、2019年12月 = 100



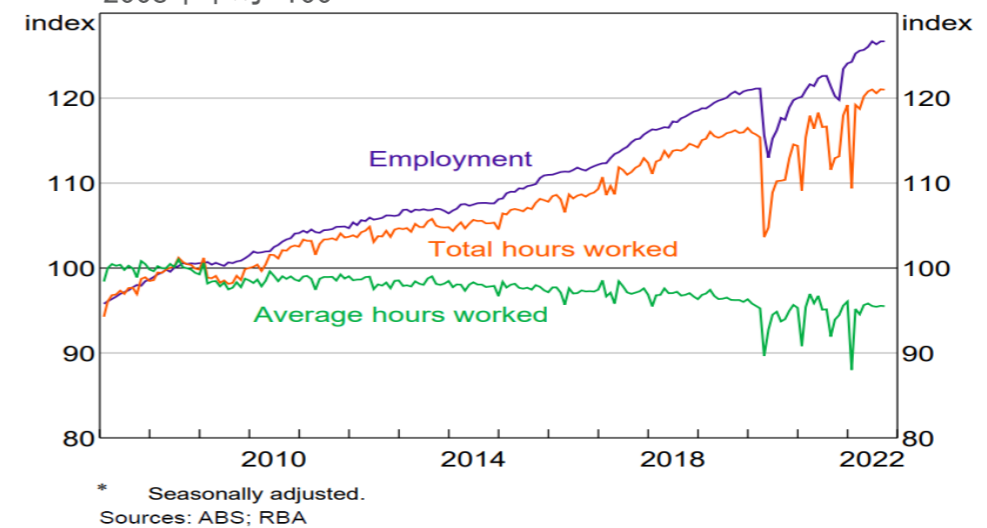
## 求人数と求人広告数<sup>1</sup>

労働力全体に対する比率



## 雇用者数と労働時間数<sup>\*, 1</sup>

2008年平均=100

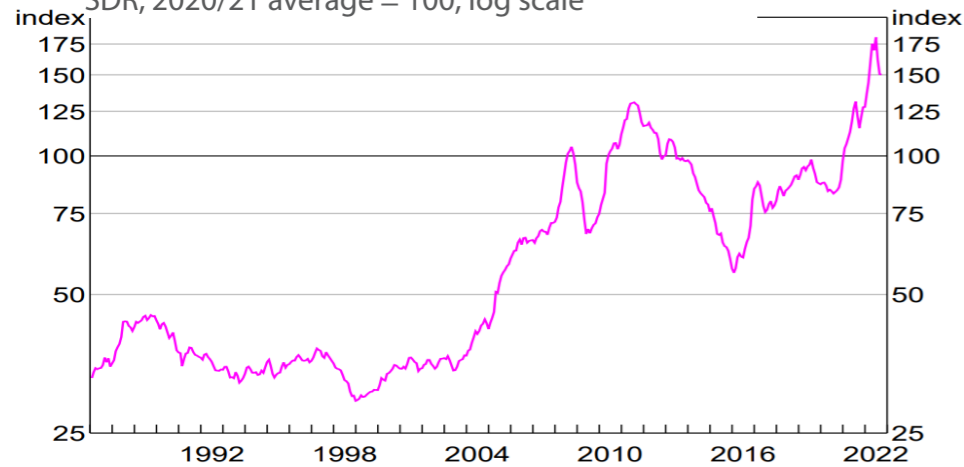




# COMMODITIES

## RBA index of commodity prices<sup>1</sup>

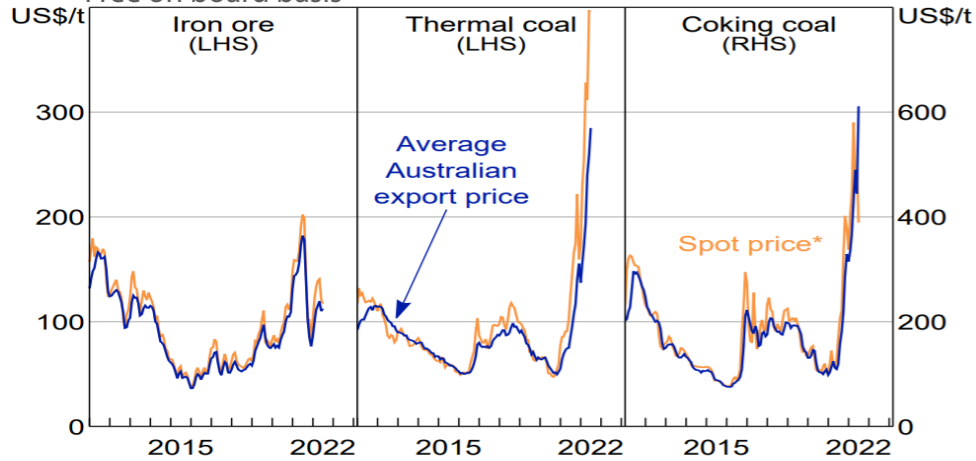
SDR, 2020/21 average = 100, log scale



Source: RBA

## Bulk commodity prices<sup>1</sup>

Free on board basis

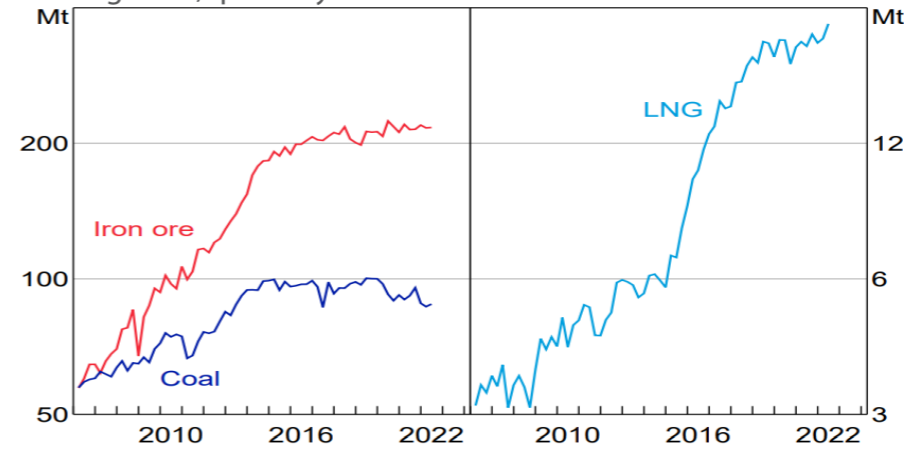


\* Iron ore 62% Fe fines index; Newcastle thermal coal and premium hard coking coal.

Sources: ABS; Bloomberg; McCloskey by OPIS; RBA

## Resource exports<sup>1</sup>

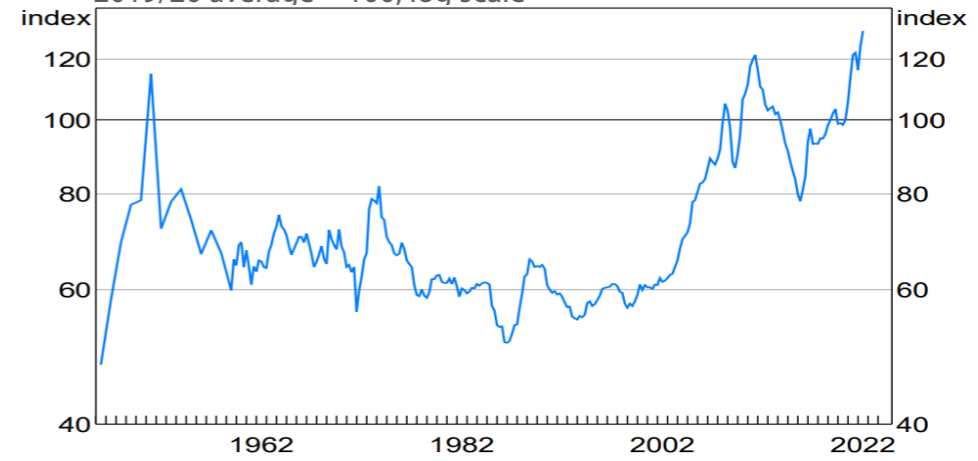
Log scale, quarterly



Sources: ABS; Department of Industry, Science, Energy and Resources; RBA

## Terms of trade\*, 1

2019/20 average = 100, log scale



\* Annual data are used prior to 1960.

Sources: ABS; RBA

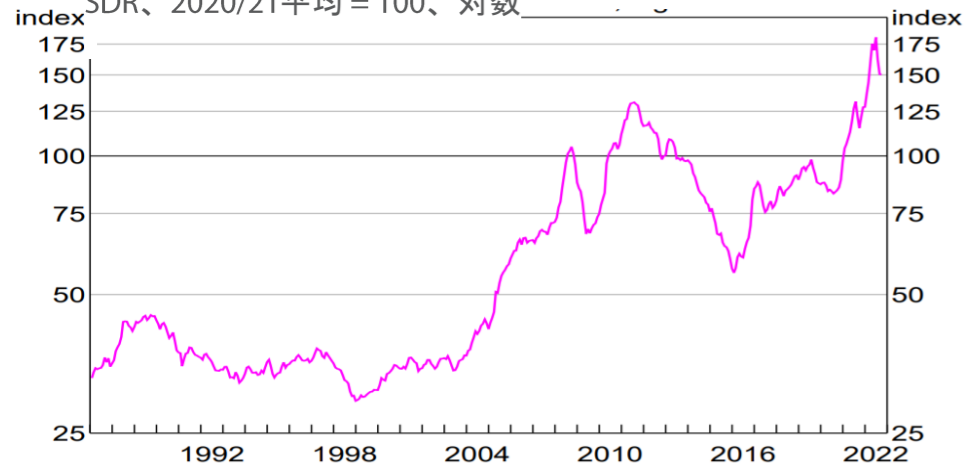




# コモディティ

## RBAのコモディティ価格指数<sup>1</sup>

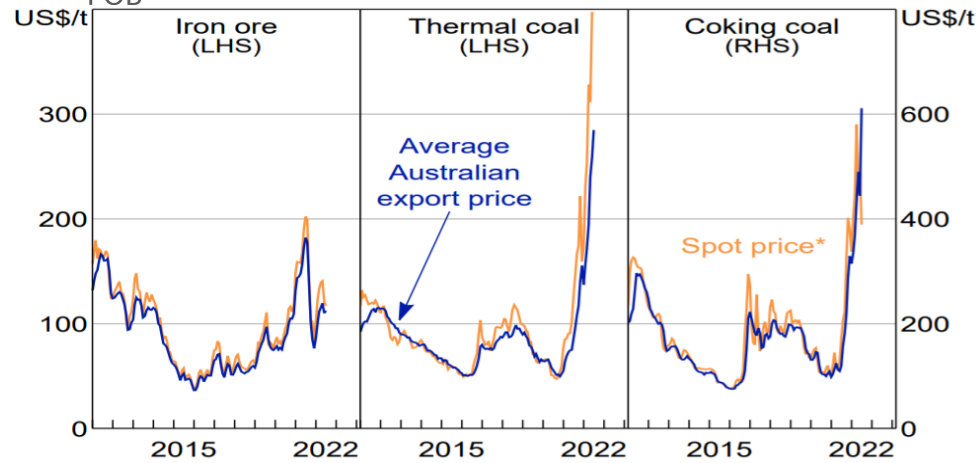
SDR、2020/21平均 = 100、対数



Source: RBA

## バルクコモディティ価格<sup>1</sup>

FOB

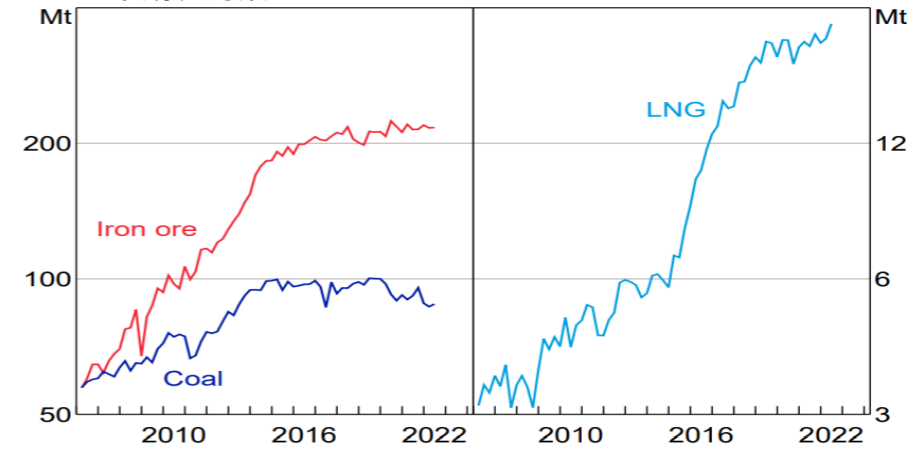


\* Iron ore 62% Fe fines index; Newcastle thermal coal and premium hard coking coal.

Sources: ABS; Bloomberg; McCloskey by OPIS; RBA

## 資源輸出<sup>1</sup>

四半期、対数



Sources: ABS; Department of Industry, Science, Energy and Resources; RBA

## 交易条件<sup>\*,1</sup>

2020/21平均 = 100、対数



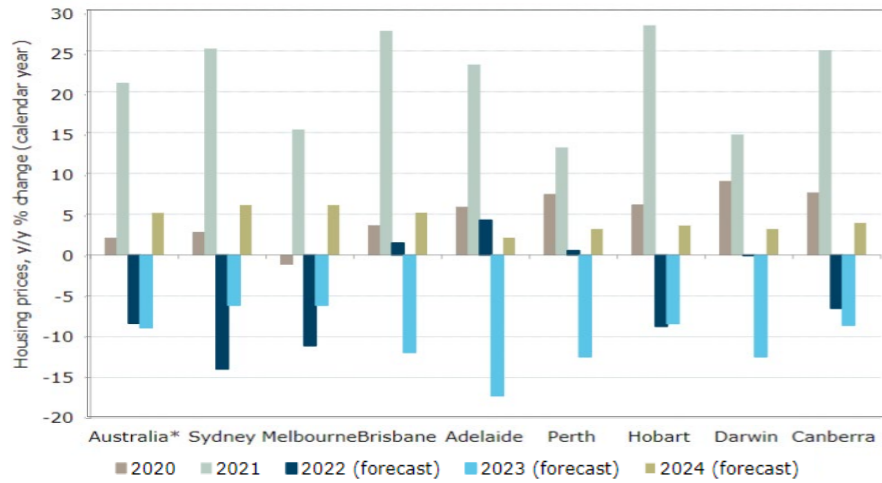
\* Annual data are used prior to 1960.

Sources: ABS; RBA



# AUSTRALIAN HOUSING DYNAMICS

## Housing price forecasts by capital city<sup>1</sup>

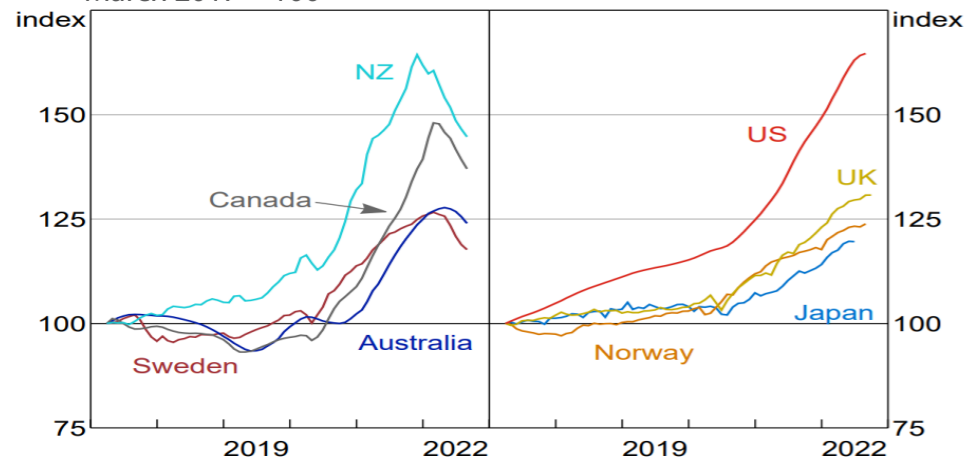


## House price growth<sup>2</sup>

Oct-22	6 Month Change			Year on Year Change			5 Year Cumulative Change			Fall from peak		
	Total	Houses	Units	Total	Houses	Units	Total	Houses	Units	Total	Houses	Units
Sydney	-9.7	-11	-6.3	-8.6	-9.3	-6.8	9.7	13.1	2	-10.2	-11.3	-7.5
Melbourne	-6.2	-7.1	-4.1	-5.6	-6.7	-3.1	4.3	2	9.1	-6.4	-7.6	-4.1
Brisbane	-5.3	-6.5	1.6	8.4	8	10.7	36	39.7	19.2	-6.2	-7.2	-1.2
Adelaide	2.9	2.4	6.8	16.5	16.6	16.3	47.4	50	31.5	-0.6	-1.0	0.0
Perth	0.4	0.3	1	4	4.3	2	18.2	20.1	6.3	-0.7	-0.8	-12.7
Hobart	-5.4	-5.3	-5.7	-1	-0.5	-3.4	51.8	52.9	47.6	-5.7	-5.7	-6.9
Darwin	1.9	2.2	1.4	4.9	5.2	4.2	13.4	20.6	1.3	-10.8	-4.1	-26.3
Canberra	-5.2	-6.3	-1.1	1	-0.9	8.3	44	48.6	28.1	-5.4	-6.3	-2.4
<b>Australia</b>	<b>-6</b>	<b>-6.6</b>	<b>-3.8</b>	<b>-0.9</b>	<b>-0.8</b>	<b>-1.4</b>	<b>18.1</b>	<b>20.3</b>	<b>10.6</b>	<b>-6.0</b>	<b>-6.6</b>	<b>-3.8</b>

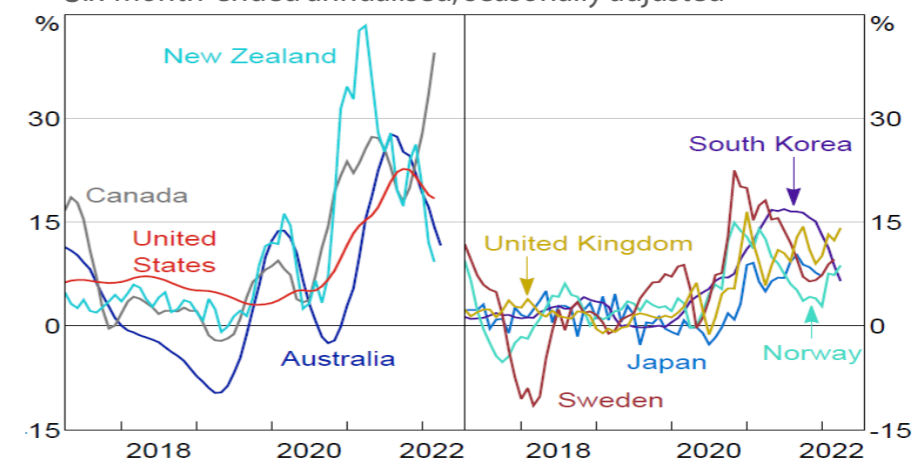
## Housing price indices<sup>3</sup>

March 2017 = 100



## Housing price growth<sup>4</sup>

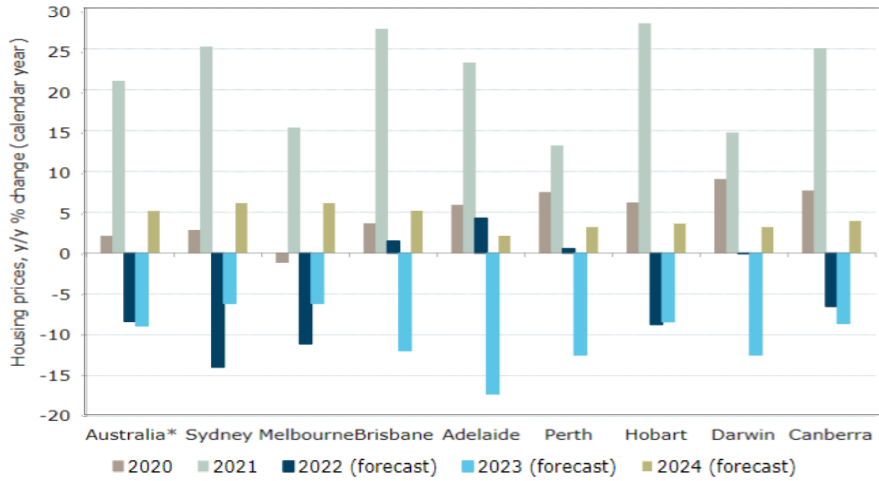
Six-month-ended annualised, seasonally adjusted





# オーストラリア住宅市場の変化

## 州都住宅価格予想<sup>1</sup>

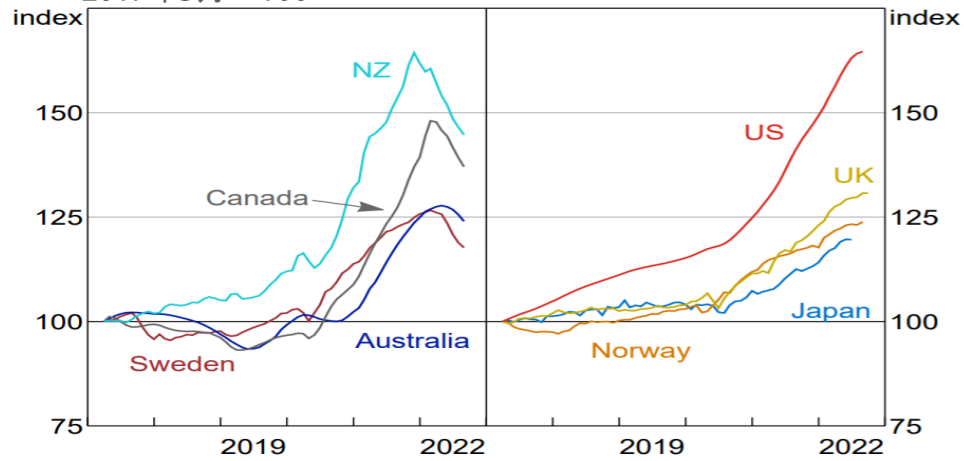


## 住宅価格上昇率<sup>2</sup>

Oct-22	6 Month Change			Year on Year Change			5 Year Cumulative Change			Fall from peak		
	Total	Houses	Units	Total	Houses	Units	Total	Houses	Units	Total	Houses	Units
Sydney	-9.7	-11	-6.3	-8.6	-9.3	-6.8	9.7	13.1	2	-10.2	-11.3	-7.5
Melbourne	-6.2	-7.1	-4.1	-5.6	-6.7	-3.1	4.3	2	9.1	-6.4	-7.6	-4.1
Brisbane	-5.3	-6.5	1.6	8.4	8	10.7	36	39.7	19.2	-6.2	-7.2	-1.2
Adelaide	2.9	2.4	6.8	16.5	16.6	16.3	47.4	50	31.5	-0.6	-1.0	0.0
Perth	0.4	0.3	1	4	4.3	2	18.2	20.1	6.3	-0.7	-0.8	-12.7
Hobart	-5.4	-5.3	-5.7	-1	-0.5	-3.4	51.8	52.9	47.6	-5.7	-5.7	-6.9
Darwin	1.9	2.2	1.4	4.9	5.2	4.2	13.4	20.6	1.3	-10.8	-4.1	-26.3
Canberra	-5.2	-6.3	-1.1	1	-0.9	8.3	44	48.6	28.1	-5.4	-6.3	-2.4
Australia	-6	-6.6	-3.8	-0.9	-0.8	-1.4	18.1	20.3	10.6	-6.0	-6.6	-3.8

## 住宅価格指数<sup>3</sup>

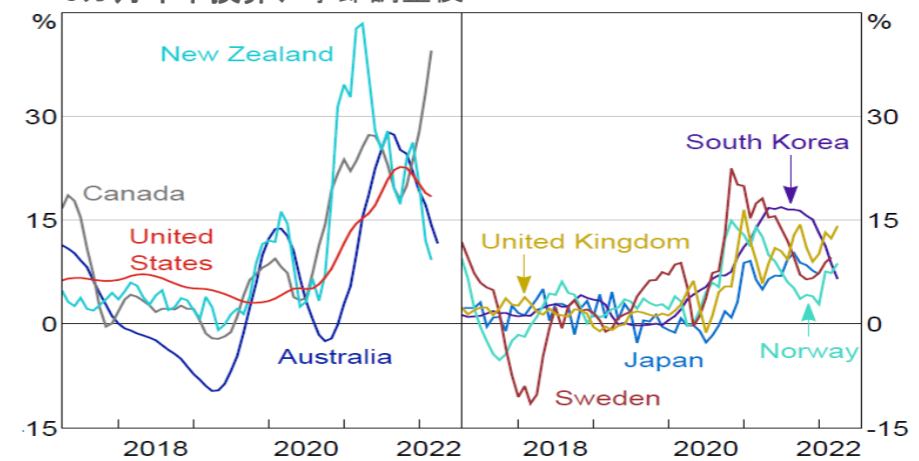
2017年3月 = 100



Sources: national sources; RBA; Refinitiv

## 住宅価格上昇率<sup>4</sup>

6カ月年率換算、季節調整後



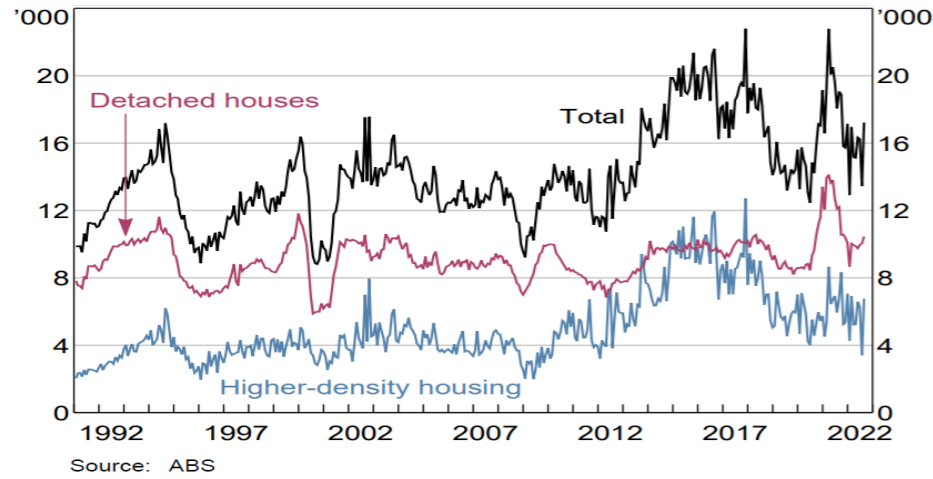
Sources: national sources; RBA; Refinitiv



# AUSTRALIAN HOUSING DYNAMICS

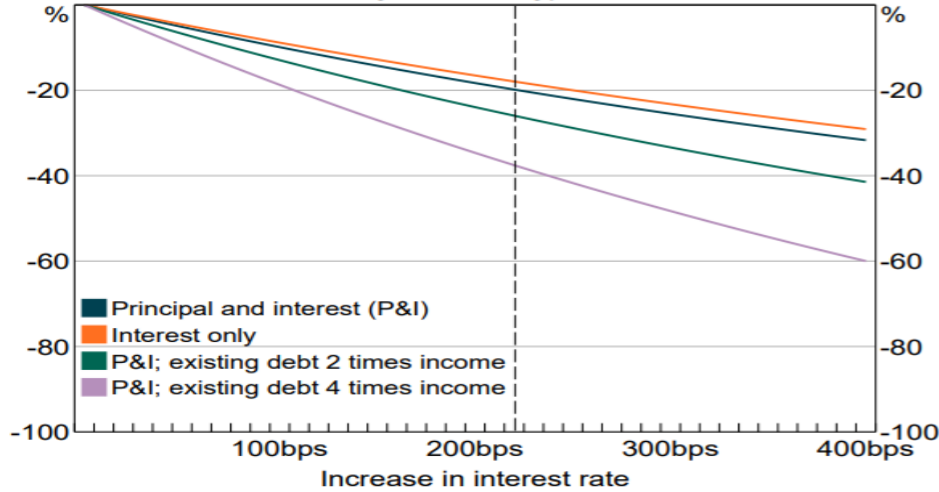
## Private residential building approvals<sup>1</sup>

Monthly



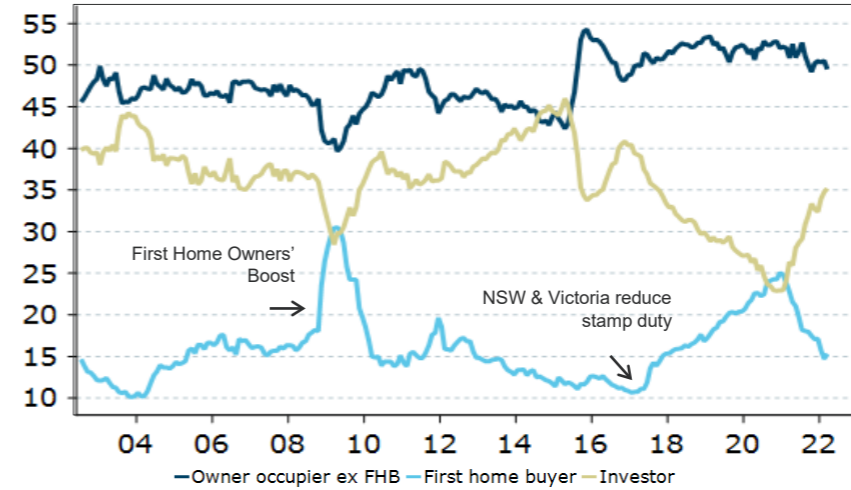
## Reduction in borrowing capacity<sup>3</sup>

By borrower type



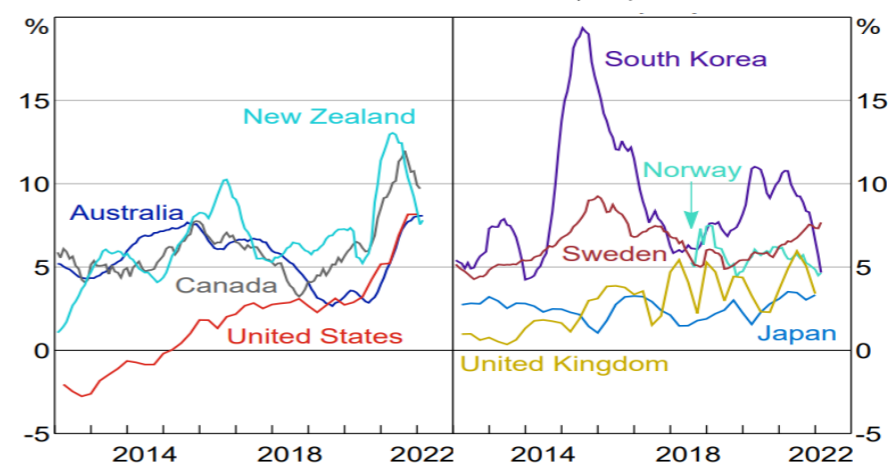
## New housing lending<sup>2</sup>

% monthly housing finance, ex re-financing



## Mortgage credit growth<sup>4</sup>

Six-month-ended annualised, seasonally adjusted\*

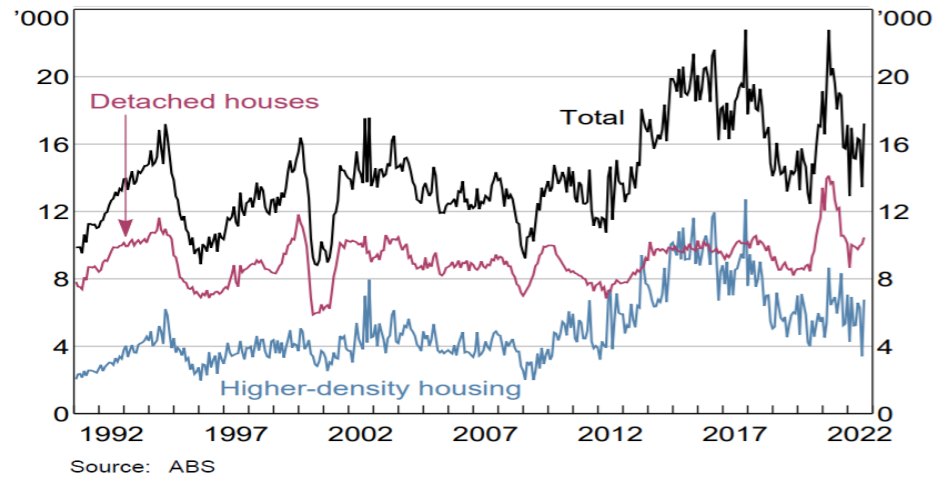




# オーストラリア住宅市場の変化

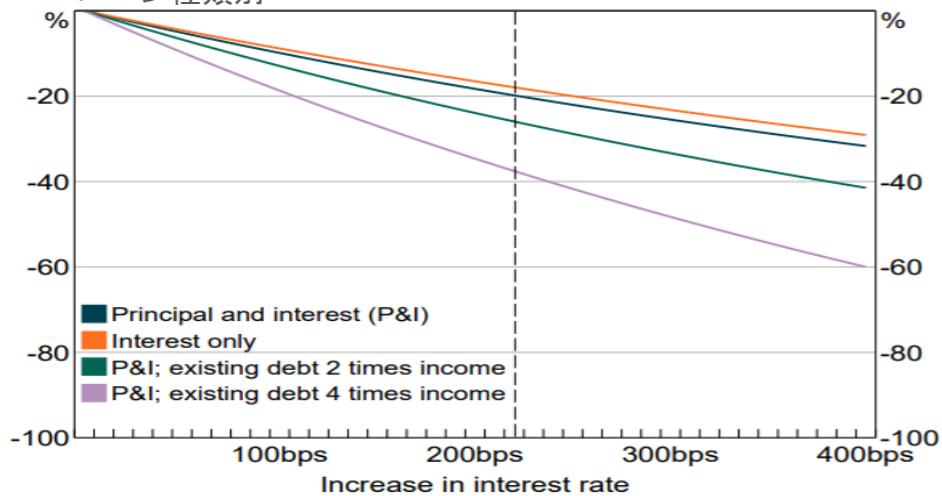
## 民間セクター住宅許可件数<sup>1</sup>

月間



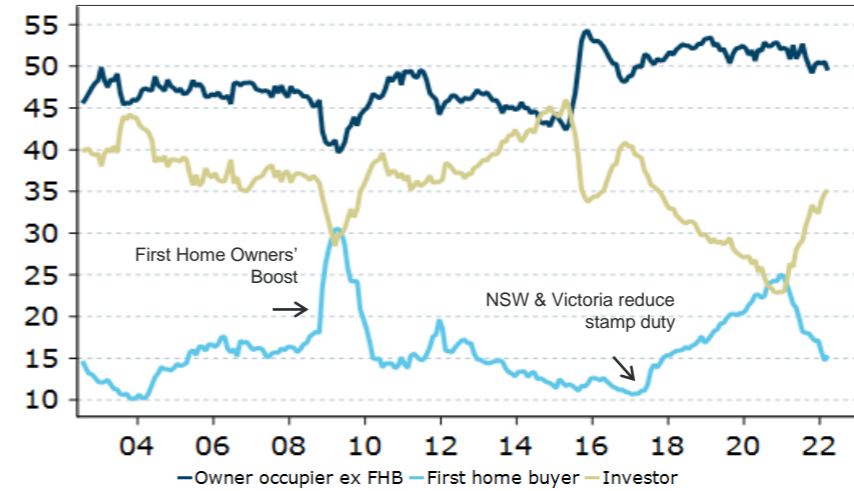
## 借入能力の低下<sup>3</sup>

ローン種類別



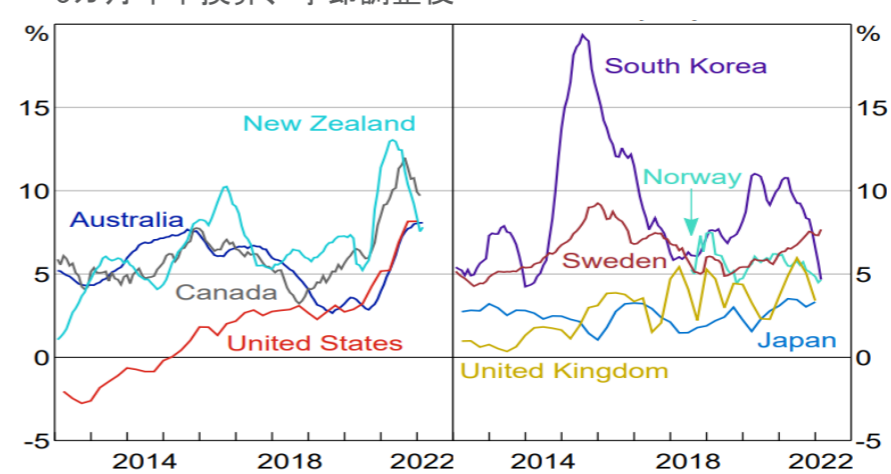
## 新規住宅ローン<sup>2</sup>

月間の住宅ローン%、借換除く



## 住宅ローン増加率<sup>4</sup>

6カ月年率換算、季節調整後\*

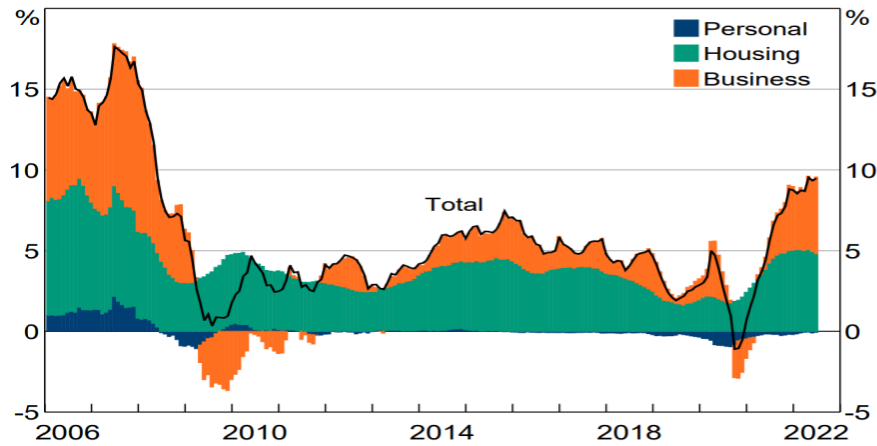




# AUSTRALIAN HOUSING DYNAMICS

## Contribution to total credit growth<sup>1</sup>

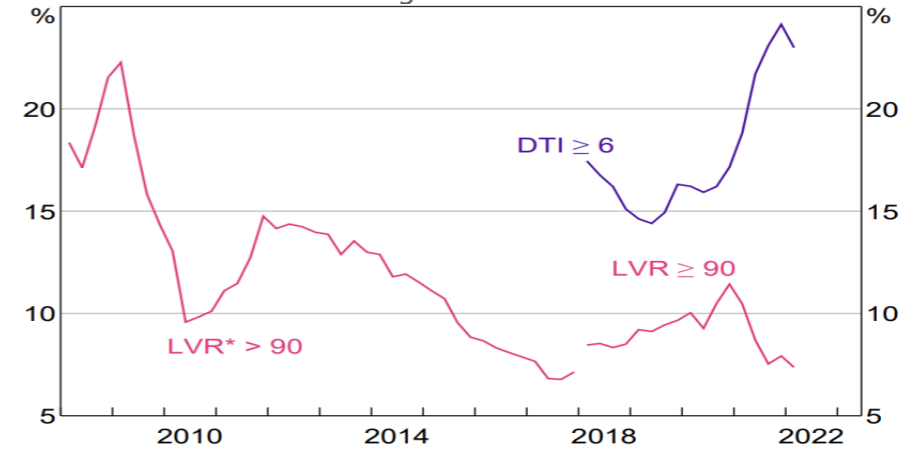
Six-month-ended annualised



Sources: APRA; RBA

## Housing Loan Characteristics<sup>2</sup>

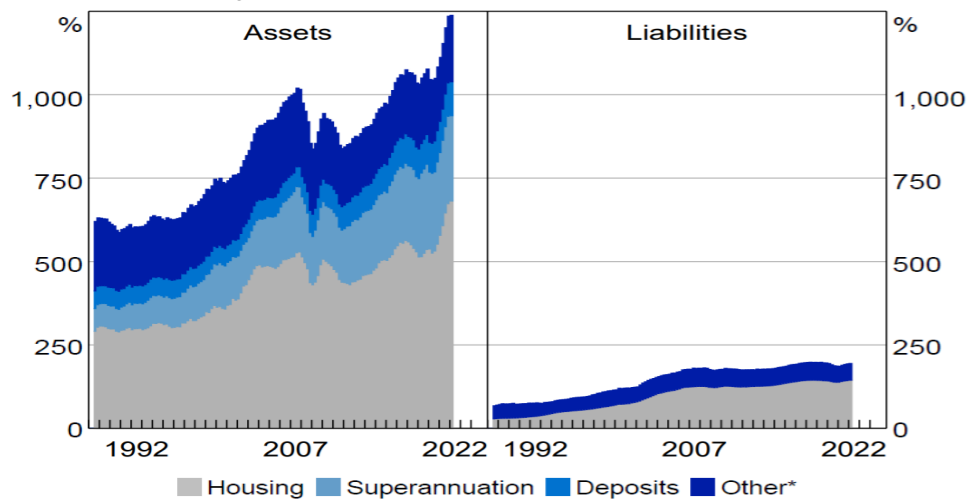
Share of total new lending



Sources: APRA; RBA

## Household balance sheet<sup>2</sup>

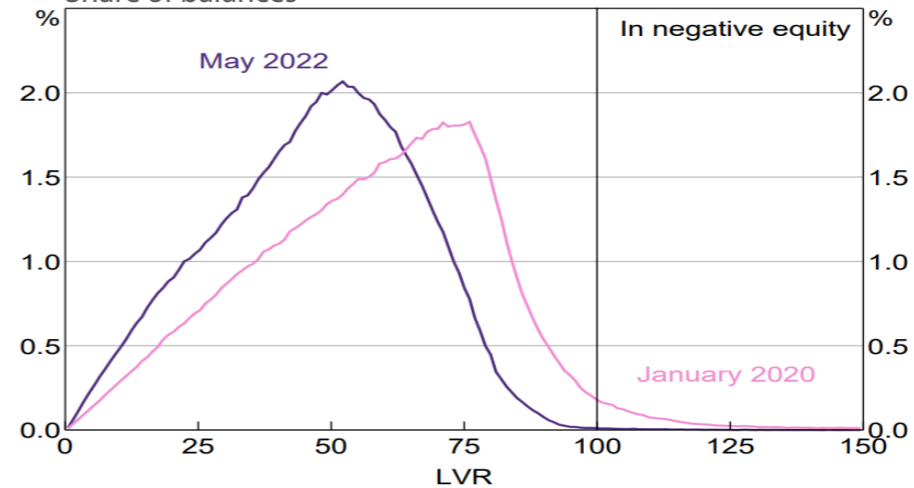
Share of disposable income



Sources: ABS; APRA; RBA

## Outstanding LVR Distribution<sup>2</sup>

Share of balances



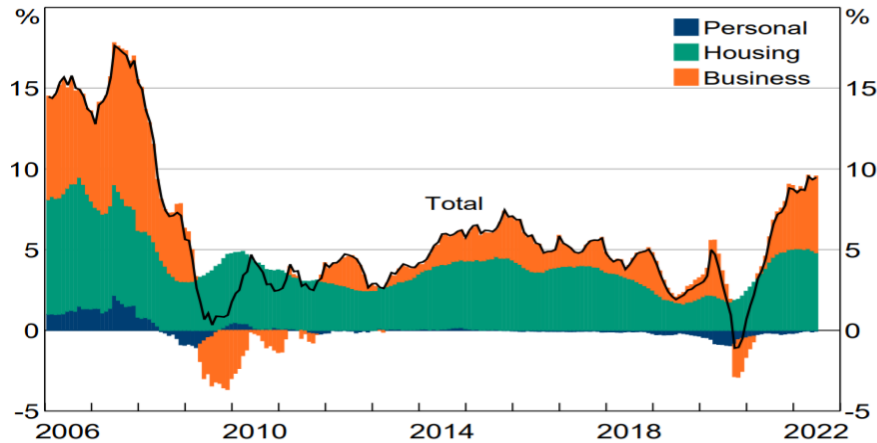
Sources: ABS; CoreLogic; RBA; Securitisation System



# オーストラリア住宅市場の変化

## 融資増加への寄与<sup>1</sup>

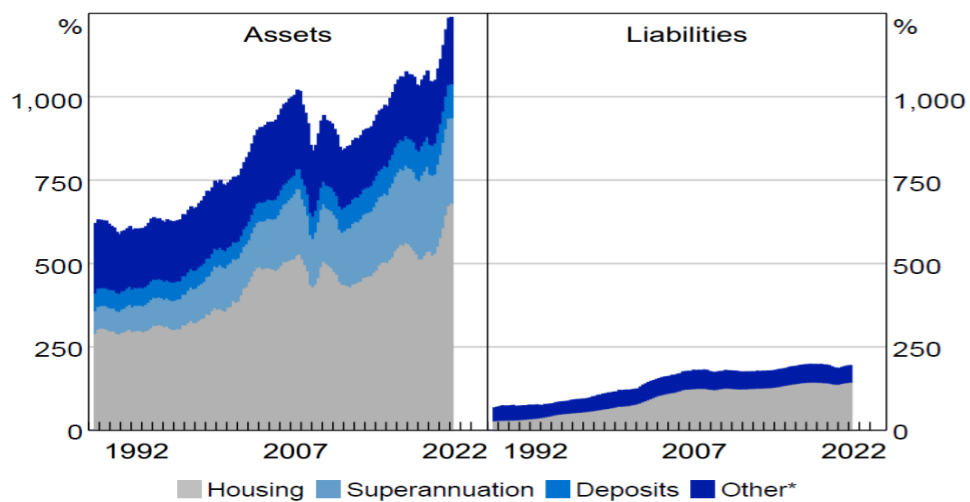
6カ月年率換算



Sources: APRA; RBA

## 家計のバランスシート<sup>2</sup>

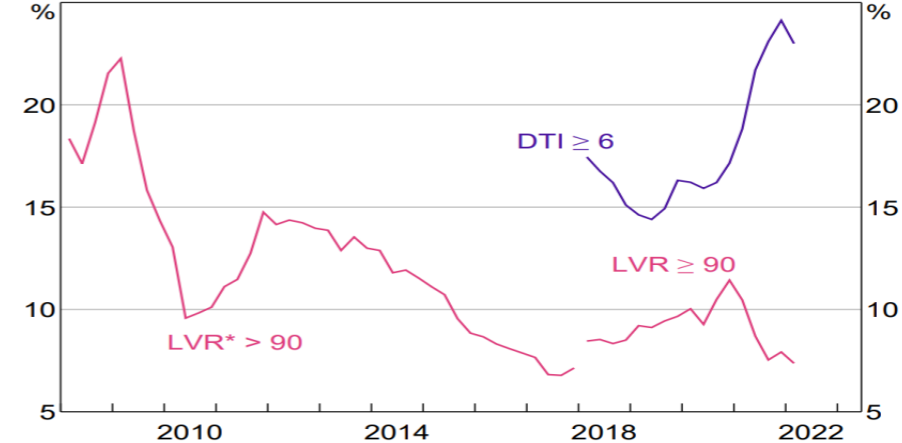
可処分所得に対する比率



Sources: ABS; APRA; RBA

## 住宅ローンの特徴<sup>2</sup>

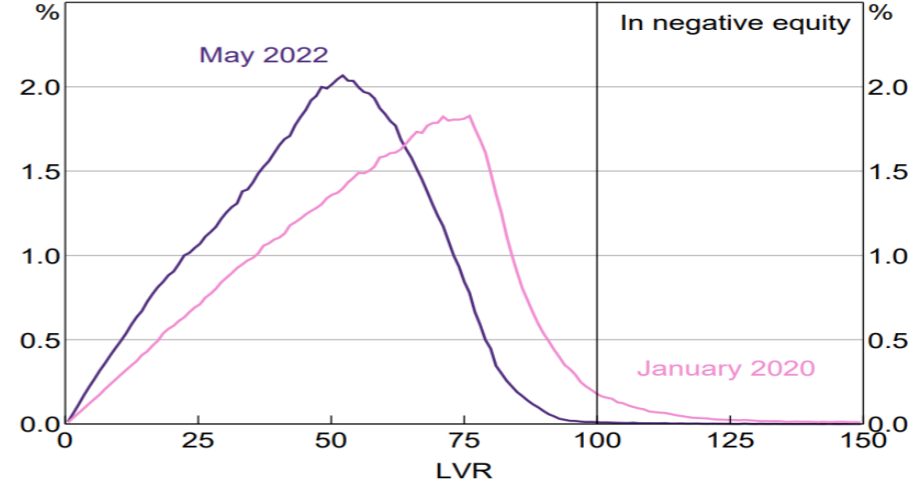
新規融資に対する比率



Sources: APRA; RBA

## LVR分布<sup>2</sup>

残高に対する比率



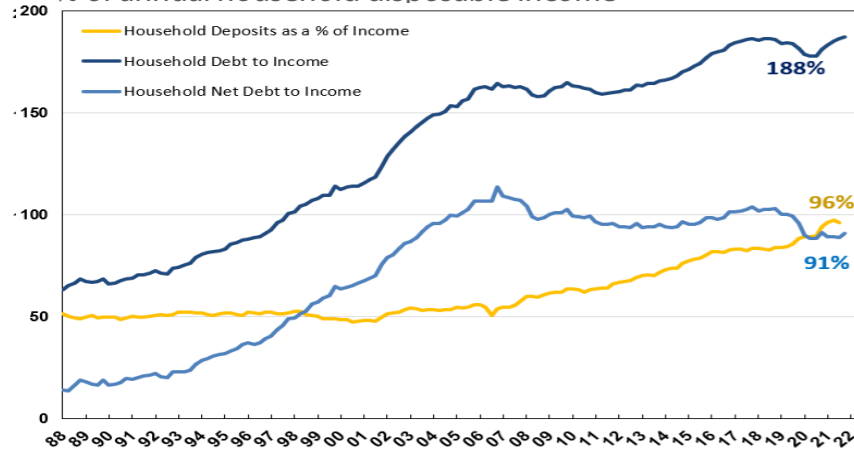
Sources: ABS; CoreLogic; RBA; Securitisation System



# AUSTRALIAN HOUSING - HOUSEHOLD DEBT AND INCOME

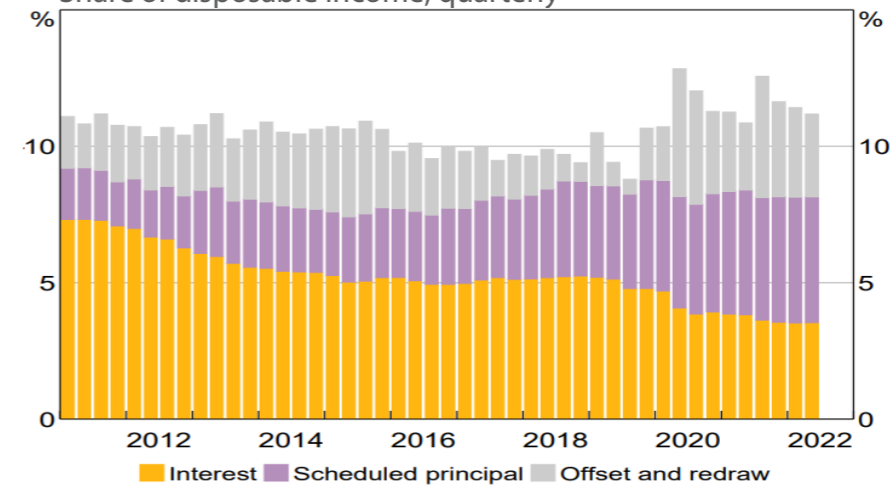
## Household debt and deposits<sup>1</sup>

% of annual household disposable income



## Flows into housing loan and offset accounts<sup>2</sup>

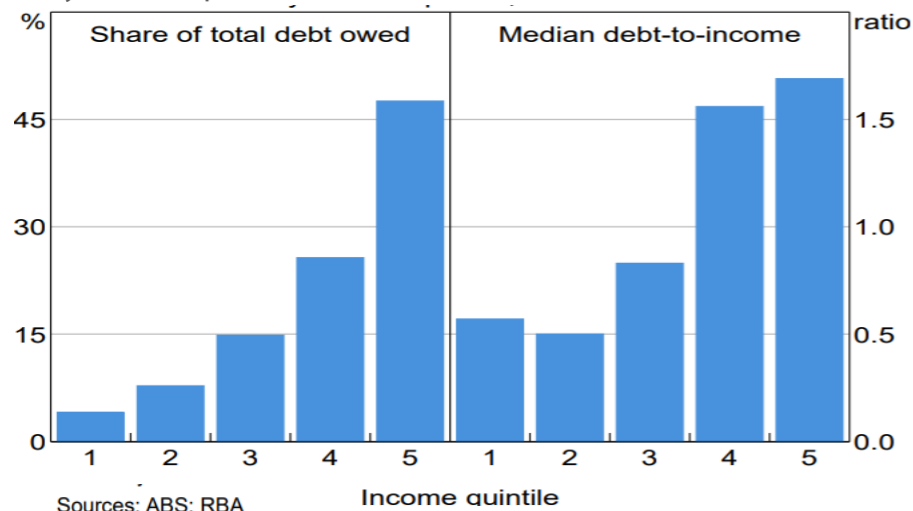
Share of disposable income; quarterly



Sources: ABS; APRA; RBA

## Distribution of household debt<sup>3</sup>

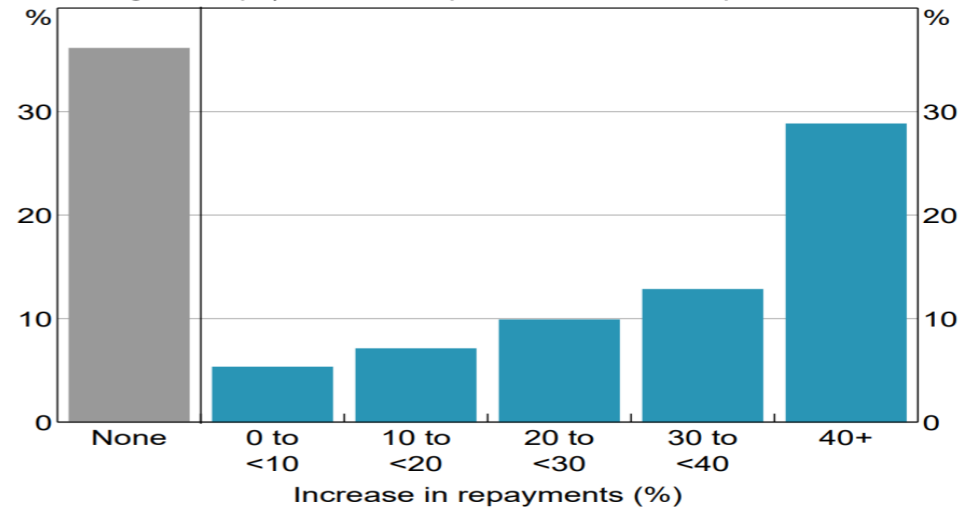
By income quintile, 2019/20



Sources: ABS; RBA

## Repayment increases for variable rate loans<sup>4</sup>

Changes in repayments in response to a 300 basis point increase in interest rates



Sources: RBA; Securitisation System

Sources: 1. ABS, RBA. Housing Debt refers to ratio of housing debt to annualised household disposable income. Deposits include transferrable and other deposits 2. RBA Statement of Monetary Policy, August 2022 3. RBA Financial Stability Review, Apr 2022 4. RBA Speech: How Are Households Placed for Interest Rate Increases? 19 July 2022. Changes between new required repayments and average monthly payments over the past year; share of variable-rate loans (excluding split loans) as at May 2022.



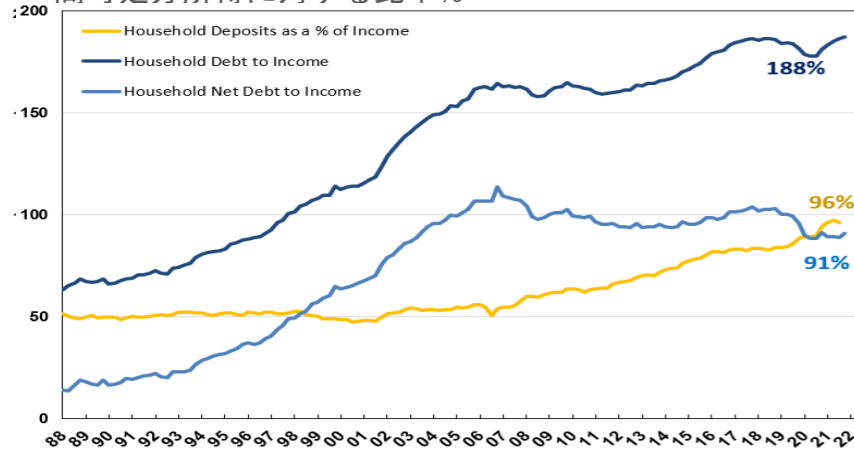


# オーストラリアの住宅市場—家計の債務と所得

## 家計の債務と預金<sup>1</sup>

年間可処分所得に対する比率%

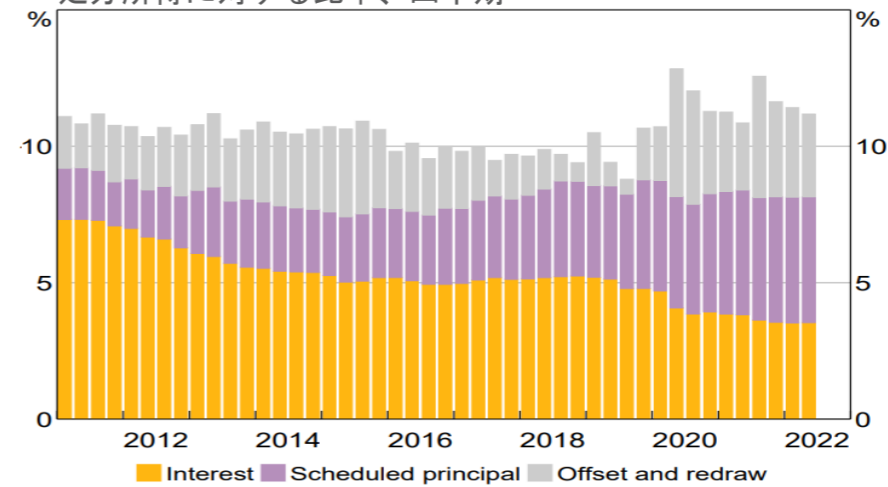
年間の家計の年



## 住宅ローンとオフセット口座へのフロー<sup>2</sup>

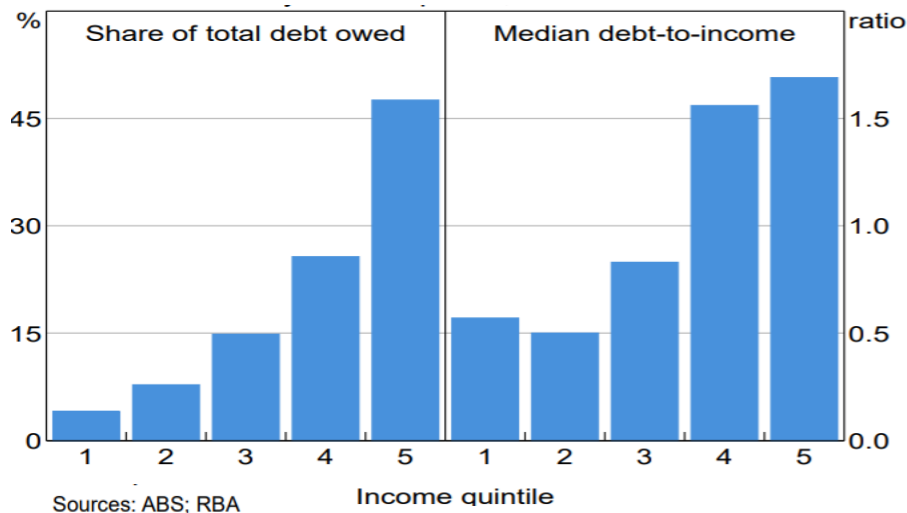
処分所得に対する比率、四半期

S可



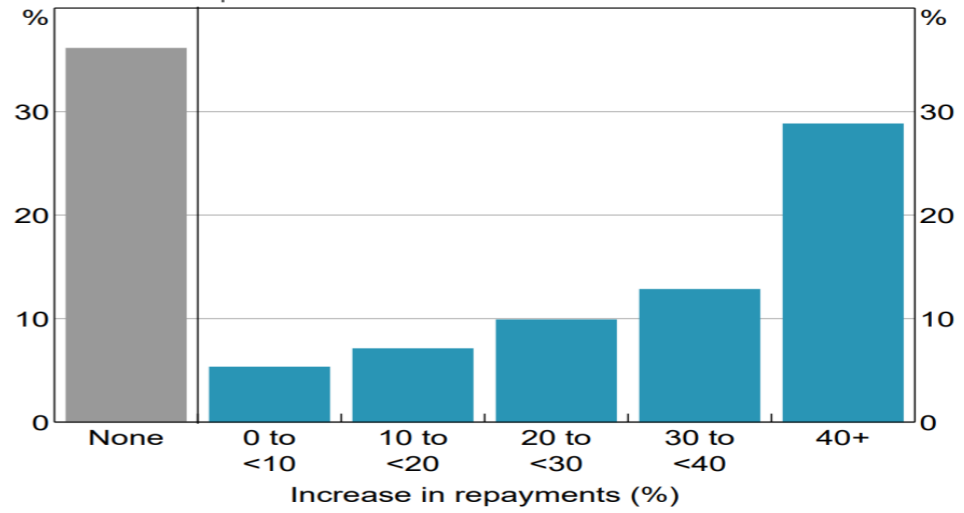
## 家計債務の分布<sup>3</sup>

所得五分位、2019/20



## 変動金利ローンの返済額が増える<sup>4</sup>

金利が300bp上昇した時の返済額の変化



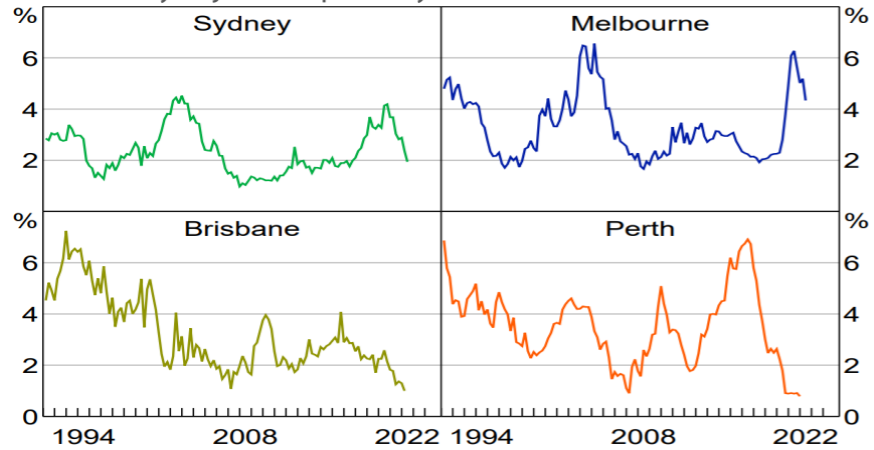
出典： 1. ABS, RBA. 住宅ローンは年間家計可処分所得に対する比率、預金には譲渡性・その他預金を含む 2. RBA Statement of Monetary Policy, August 2022 3. RBA Financial Stability Review, Apr 2022 4. RBA Speech: How Are Households Placed for Interest Rate Increases? 19 July 2022. 新規返済額と平均月間支払額の過去1年の変化、2022年5月時点の変動金利ローンの比率（スプリットローンを除く）



# AUSTRALIAN HOUSING - RENTAL MARKETS

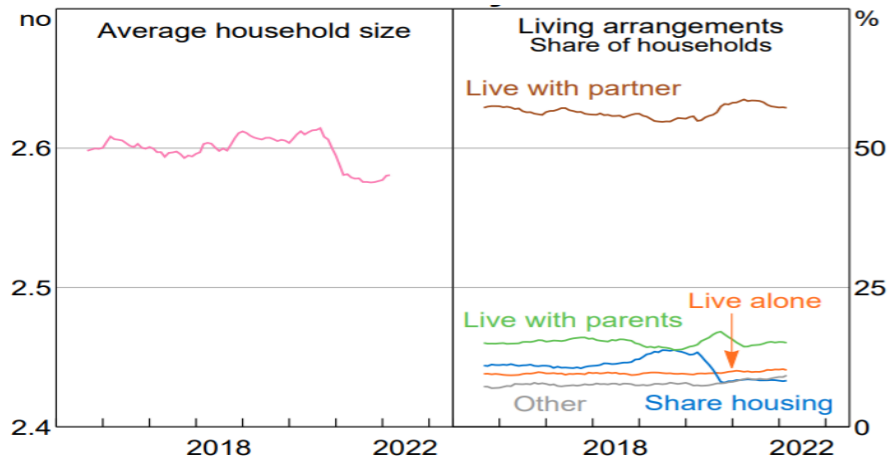
## Rental vacancy rates<sup>1</sup>

Seasonally adjusted, quarterly



Sources: RBA; REIA; REINSW; REIV

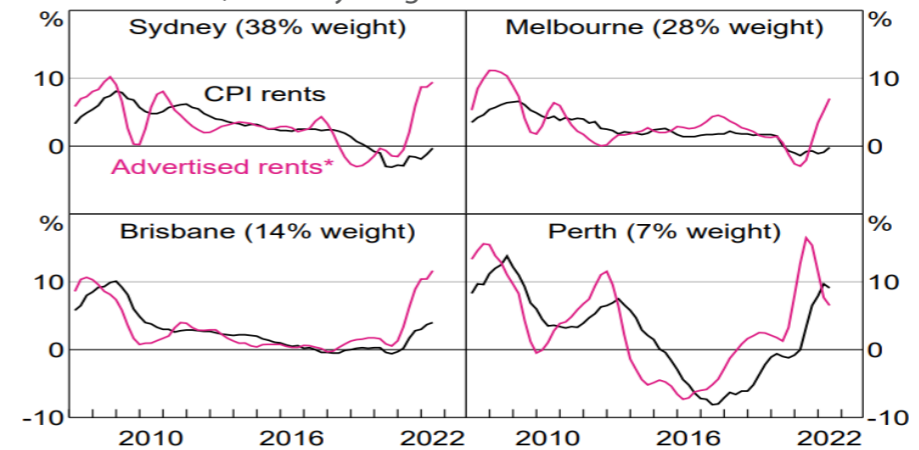
## Household dynamics<sup>2</sup>



Sources: RBA; Securitisation System

## Rent inflation<sup>1</sup>

Year-ended, with city weights indicated



Sources: ABS; CoreLogic; RBA

## Net overseas arrivals<sup>3</sup>



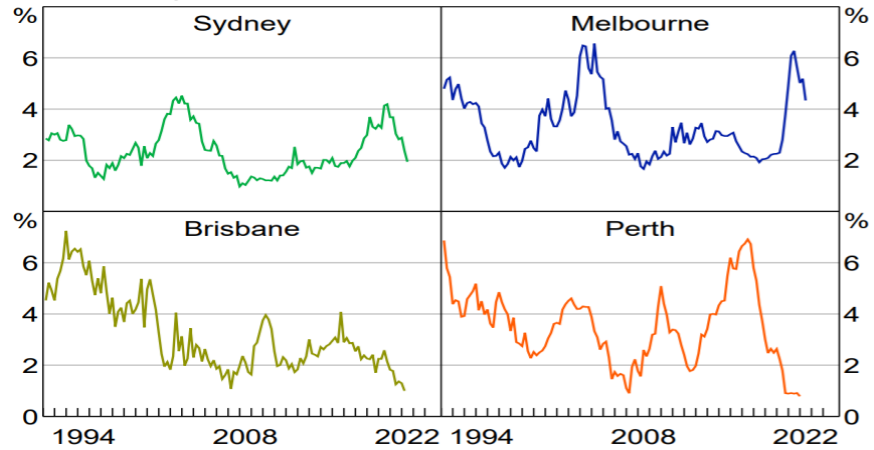
Sources: ABS



# オーストラリアの住宅市場 - 賃貸市場

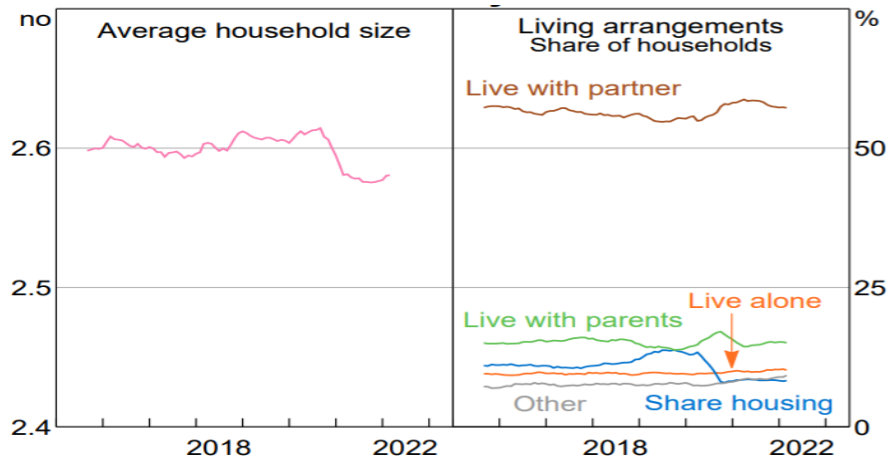
## 賃貸空室率<sup>1</sup>

四半期、季節調整後



Sources: RBA; REIA; REINSW; REIV

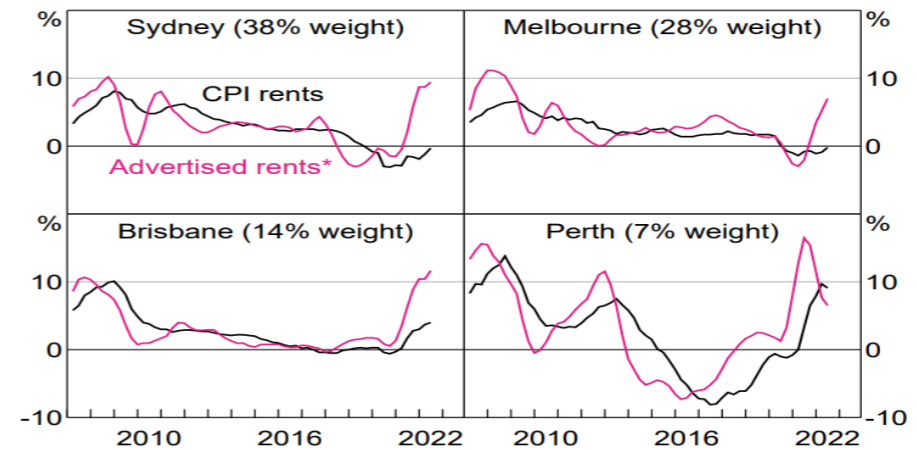
## 家計の形態<sup>2</sup>



Sources: RBA; Securitisation System

## 賃料上昇率<sup>1</sup>

末、都市のウエイト



Sources: ABS; CoreLogic; RBA

## 外国人純入国数<sup>3</sup>

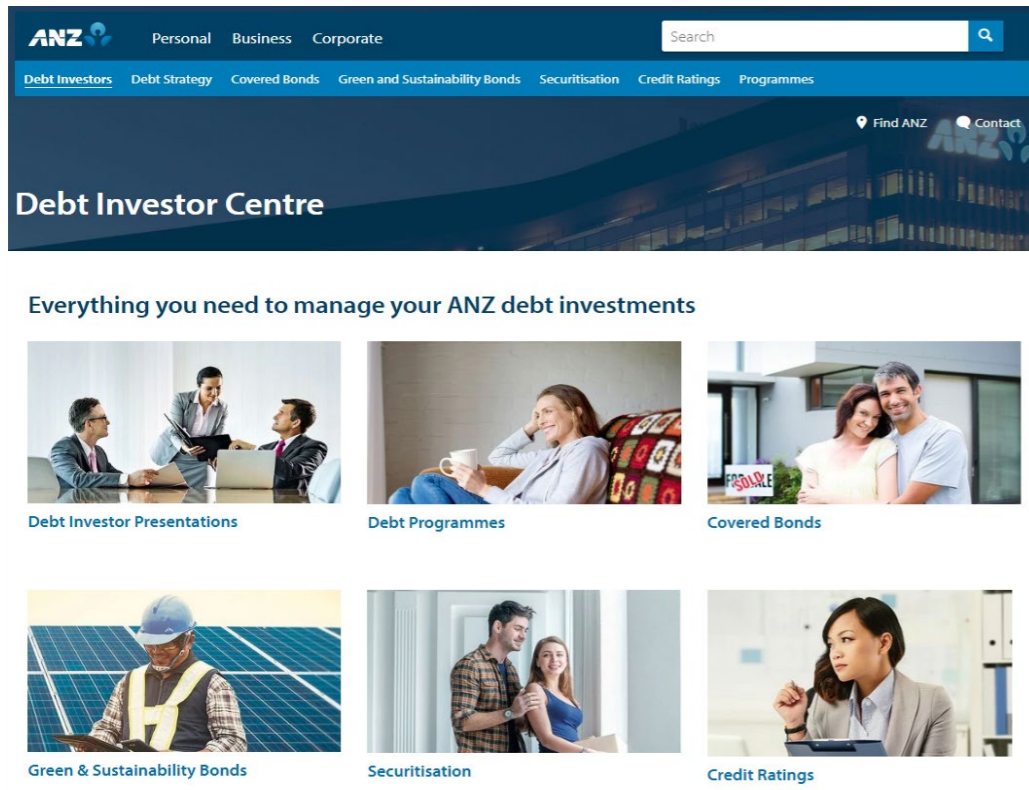


Sources: ABS

年



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