

2020 THIRD QUARTER UPDATE

JUNE 2020 BASEL III PILLAR 3 CHART PACK

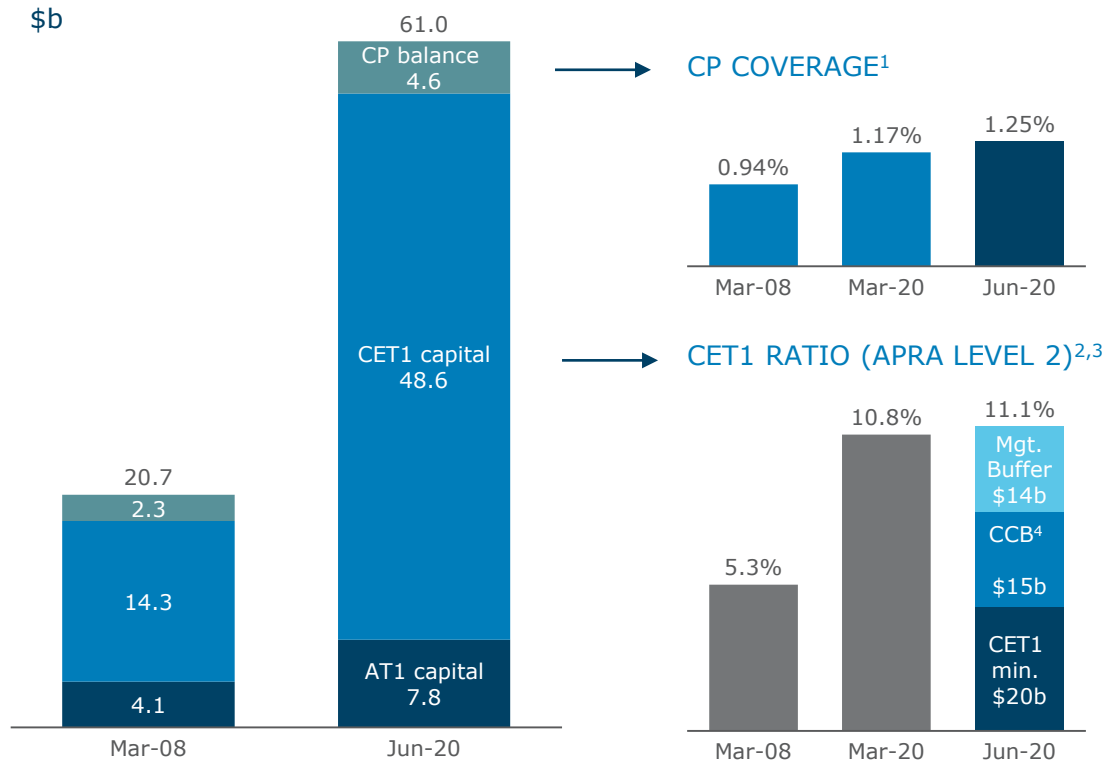
19 AUGUST 2020

This document should be read in conjunction with ANZ Basel III Pillar 3 Disclosure as at June 2020 (APS 330: Public disclosure) and ANZ Investor Discussion Pack Third Quarter Update 2020



BALANCE SHEET STRENGTH

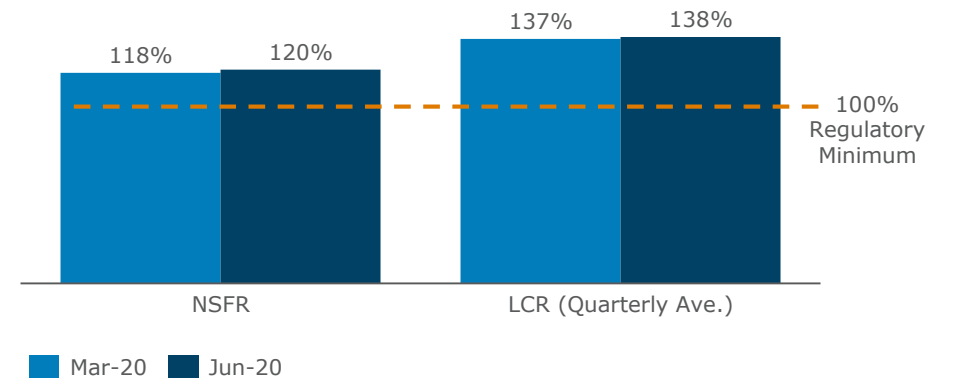
TIER 1 CAPITAL & COLLECTIVE PROVISION BALANCE



FUNDING

- Strong deposit inflows continue to support liquidity metrics
- Initial Allowance Term Funding Facility (TFF) drawn \$7bn with an additional \$5bn available
- Current Additional TFF Allowance of \$8.3bn⁵
- TFF and strong deposit growth has reduced reliance on senior term debt and USCP

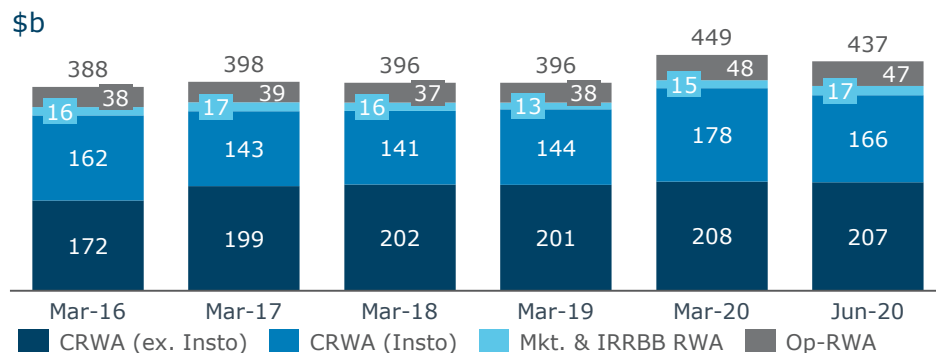
LIQUIDITY



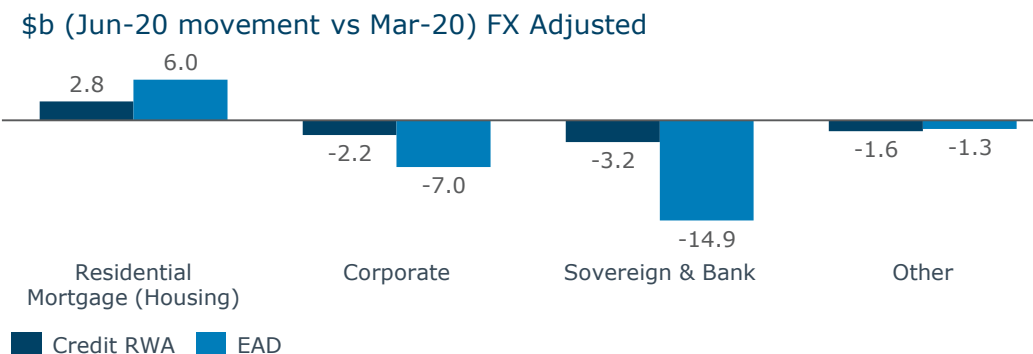
1. Collectively assessed provisions as a % of credit risk weighted assets
2. Mar-08 based on Fundamental Tier 1 Capital
3. Mar-20 and Jun20 capital ratios include RWA increase as a result of APRA modelling and policy related capital changes
4. Capital Conservation Buffer
5. As of 4 August 2020

RISK WEIGHTED ASSETS (RWA) & EXPOSURE AT DEFAULT (EAD)

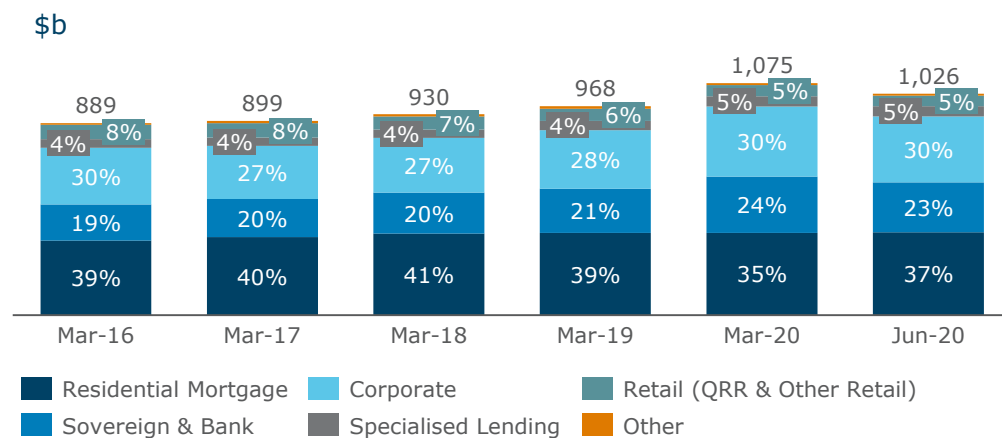
RWA BY CATEGORY¹



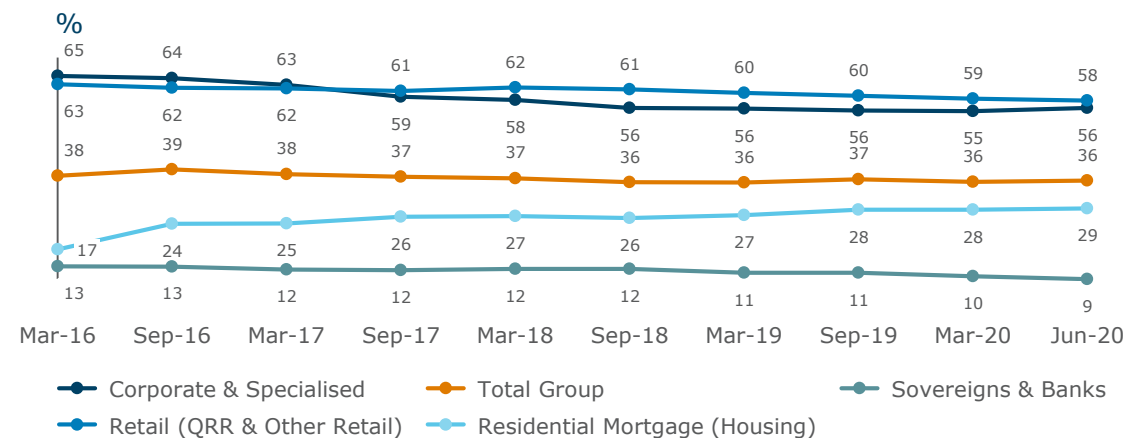
EAD & CRWA MOVEMENT



EAD COMPOSITION²



CREDIT RWA/EAD BY PORTFOLIO¹

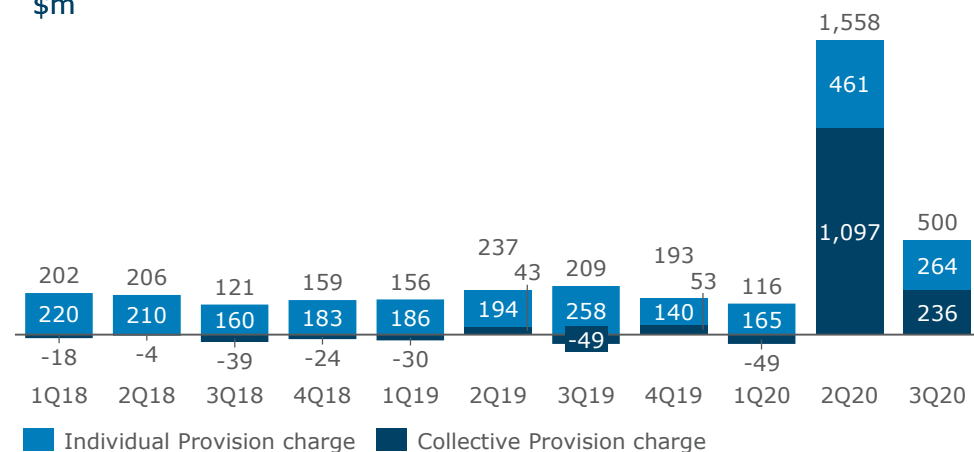


1. Institutional RWAs are inclusive of Corporate Banking, transferred from Australia Division to Institutional in October 2017 and backdated to September 2016 for the purposes of chart time series
 2. EAD excludes Securitisation and Other assets whereas CRWA is inclusive as per APS 330

PROVISIONS

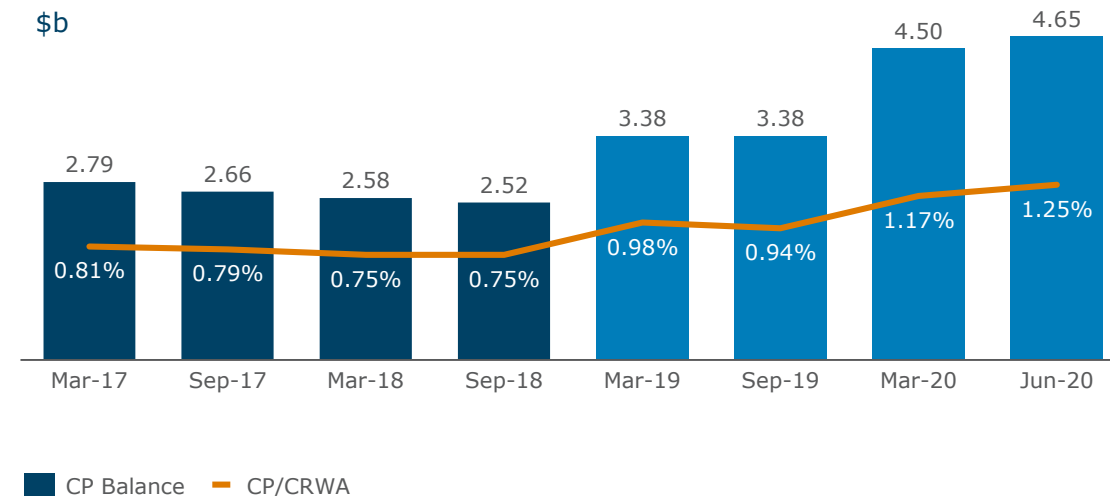
TOTAL PROVISION CHARGE

\$m



COLLECTIVE PROVISION BALANCE & COVERAGE

\$b



TOTAL LOSS RATES

Bps	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20
IP	15	14	11	12	12	13	17	9	11	29	17
Total	14	14	8	11	10	15	14	13	7	98	31

CP BALANCE BY DIVISION

\$b	Sep-19	Mar-20	Jun-20
Aus	1.80	2.32	2.49
Instit	1.17	1.59	1.52
NZ	0.37	0.54	0.57
Pacific	0.04	0.05	0.07

CP BALANCE BY PORTFOLIO

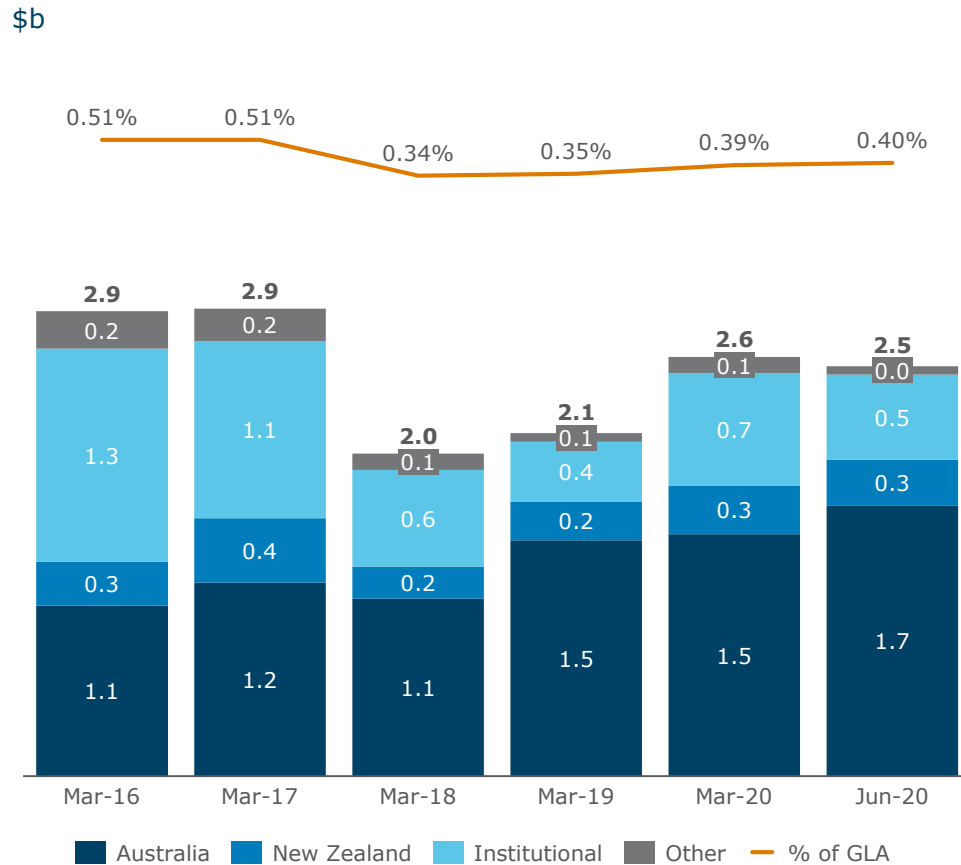
\$b	Sep-19	Mar-20	Jun-20
Corporate	1.62	2.22	2.22
Specialised	0.19	0.29	0.30
Housing	0.52	0.81	0.81
Retail ¹	0.97	1.10	1.25
Sovereign/Banks	0.08	0.08	0.07

1. Includes Qualifying Revolving Retail and Other Retail

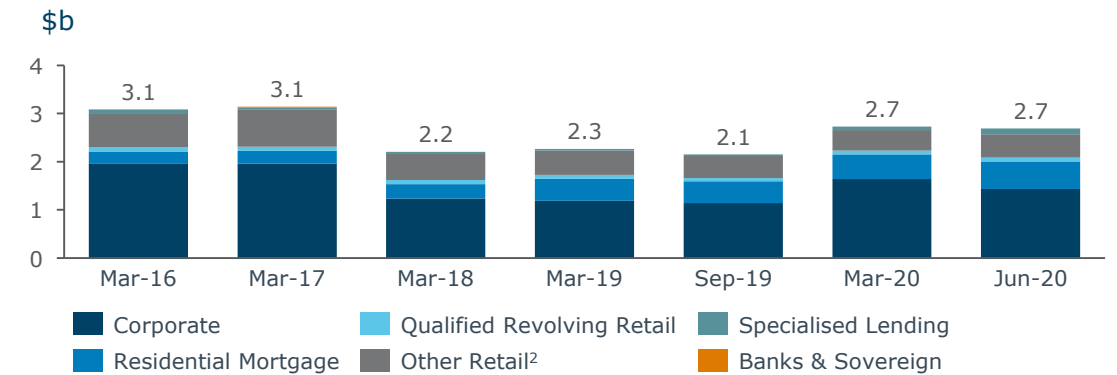
CREDIT QUALITY

IMPAIRED ASSETS AND LOANS PAST DUE

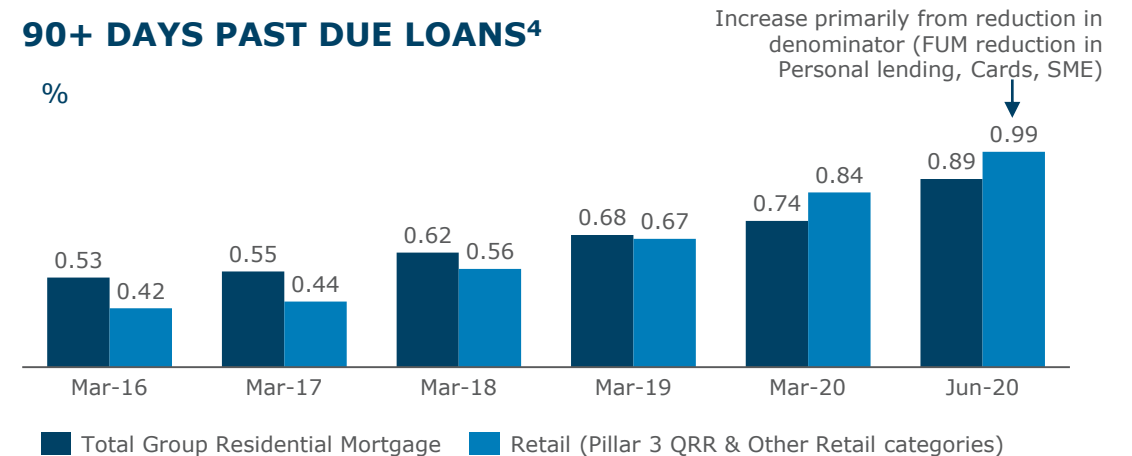
GROSS IMPAIRED ASSETS BY DIVISION^{1,3}



IMPAIRED LOANS / FACILITIES BY PORTFOLIO³



90+ DAYS PAST DUE LOANS⁴

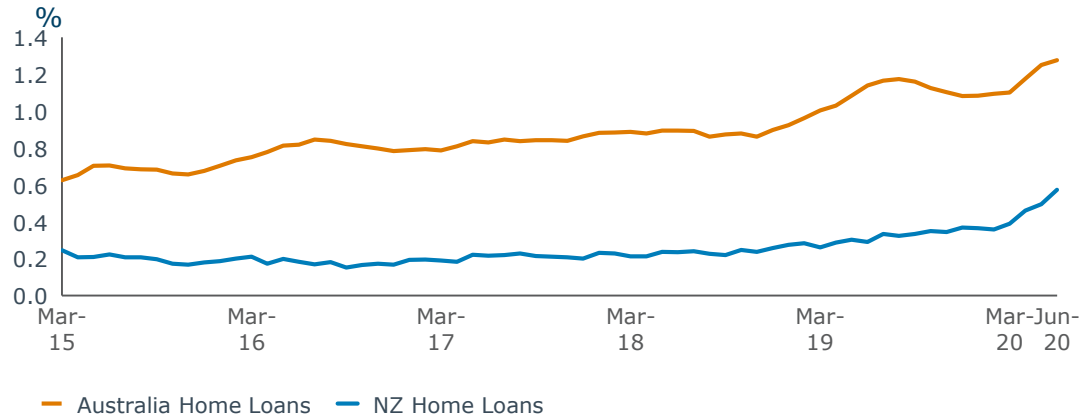


1. Excluding unsecured 90+ days past due; 2. Other includes Retail Asia & Pacific and Australia Wealth; 3. Impaired loans / facilities include restructured items in which the original contractual terms have been modified for reasons related to the financial difficulties of the customer. Restructuring may consist of reduction of interest, principal or other payments legally due, or an extension in maturity materially beyond those typically offered to new facilities with similar risk; 4. As a % of Exposure at Default

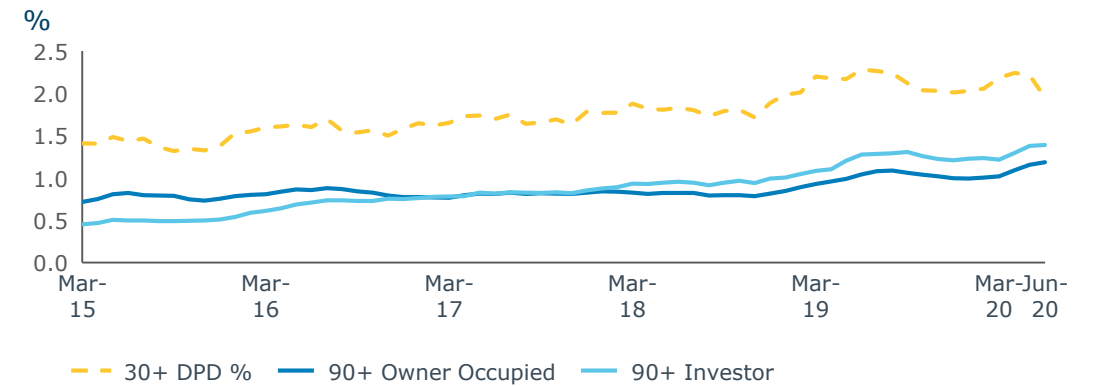
CREDIT QUALITY

HOUSING PORTFOLIO

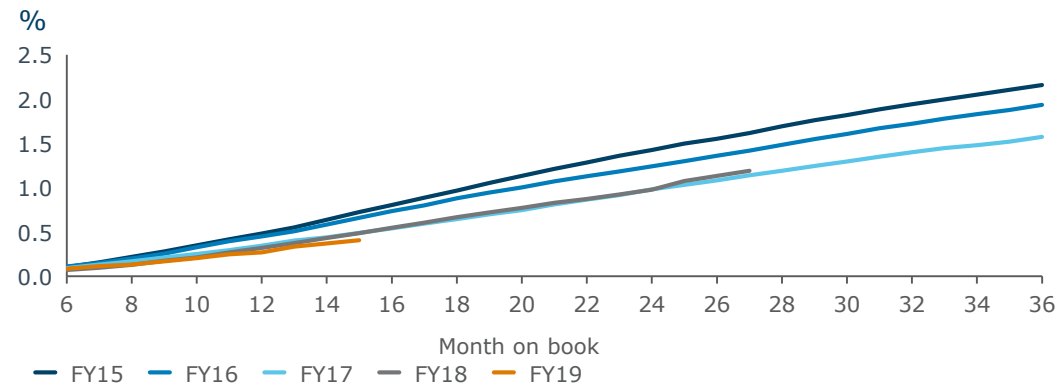
90+ DAY DELINQUENCIES^{1,2,4}



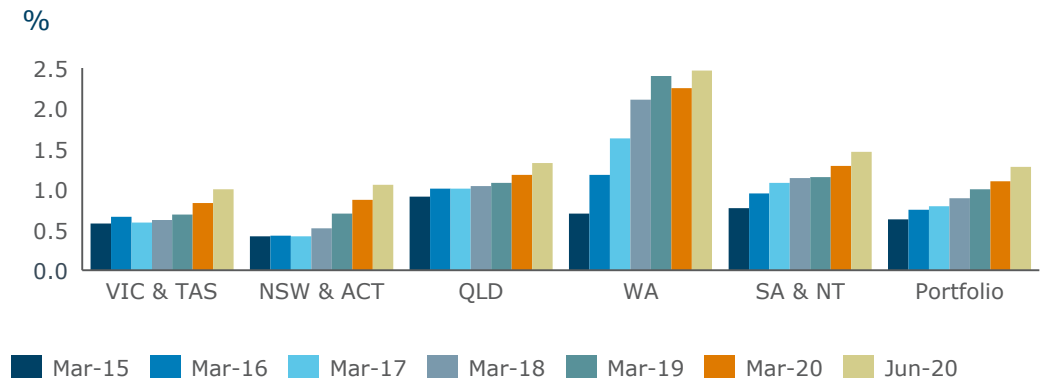
AUS. HOME LOANS – 30+ DAYS & 90+ DAYS PAST DUE^{1,2,3,4}



AUS. HOME LOANS – 90+ DAYS PAST DUE⁵ (BY VINTAGE)



AUS. HOME LOANS – 90+ DAYS PAST DUE^{1,2,4} (BY STATE)

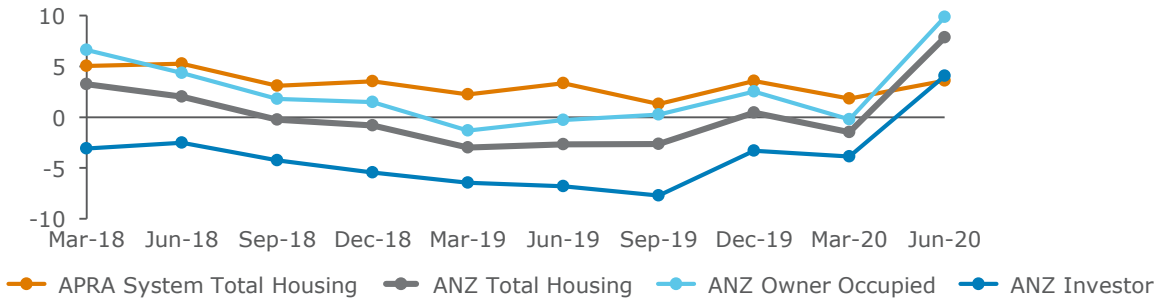


1. Includes Non Performing Loans 2. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans 3. The current classification of Investor vs Owner Occupier, is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances 4. 30+ and 90+ 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 over 90+ delinquent (measured by # accounts), contains at least 6 application months of that fiscal year contributing to each data point

AUSTRALIA – APRA MONTHLY BANKING STATISTICS

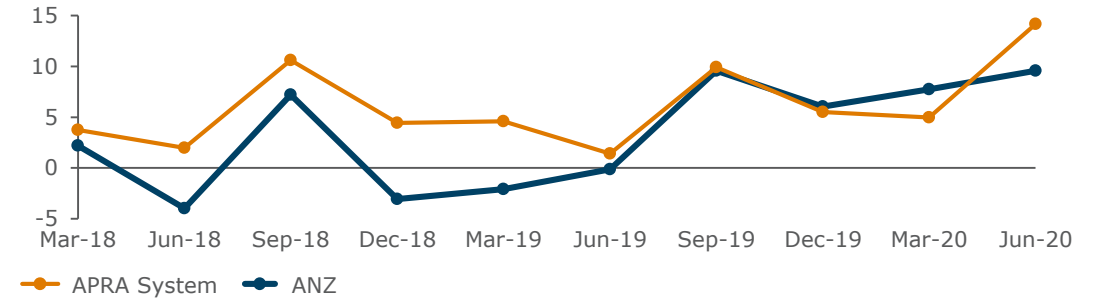
ANZ HOME LOAN GROWTH¹

3 month annualised (%)



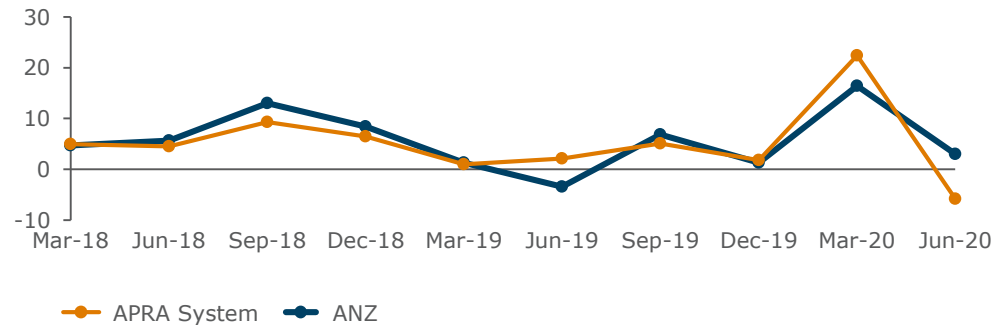
ANZ HOUSEHOLD DEPOSIT GROWTH¹

3 month annualised (%)



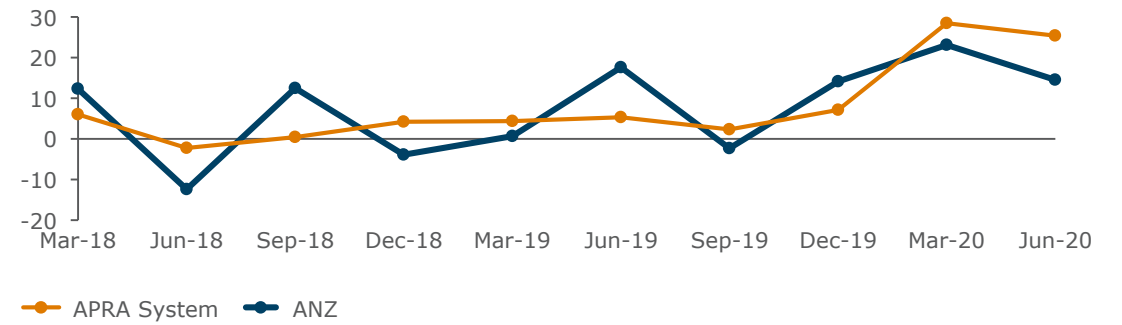
ANZ BUSINESS LOAN GROWTH¹

3 month annualised (%)



ANZ BUSINESS DEPOSIT GROWTH¹

3 month annualised (%)



1. Source: APRA Monthly Banking Statistics (MBS) and Monthly Authorised Deposit-taking Institution Statistics (MADIS). Mar-18 to Mar-19 based on MBS, thereafter MADIS

FURTHER INFORMATION

Royal Commission & COVID-19 update	Corporate Overview & Sustainability	AASB 9
 <p data-bbox="647 444 937 629">Latest commentary on implementation of Hayne recommendations and response to COVID-19 pandemic</p> <p data-bbox="300 725 952 786">https://www.anz.com/shareholder/centre/invest-or-toolkit/</p>	 <p data-bbox="1314 444 1612 572">Progress against our Environment, Social & Governance (ESG) targets</p> <p data-bbox="1090 725 1742 786">https://www.anz.com/shareholder/centre/reporting/sustainability/</p>	 <p data-bbox="2048 444 2232 544">AASB 9 overview and stages</p> <p data-bbox="1801 725 2453 786">https://www.anz.com/shareholder/centre/invest-or-toolkit/</p>

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

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

Our Shareholder information		anz.com/shareholder/centre/	
Equity Investors			
<p>Jill Campbell Group General Manager Investor Relations +61 3 8654 7749 +61 412 047 448 jill.campbell@anz.com</p>	<p>Cameron Davis Executive Manager Investor Relations +61 3 8654 7716 +61 421 613 819 cameron.davis@anz.com</p>	<p>Harsh Vardhan Manager Investor Relations +61 3 8655 0878 +61 466 848 027 harsh.vardhan@anz.com</p>	
Retail Investors		Debt Investors	
<p>Michelle Weerakoon Manager Shareholder Services & Events +61 3 8654 7682 +61 411 143 090 michelle.weerakoon@anz.com</p>	<p>Scott Gifford Head of Debt Investor Relations +61 3 8655 5683 +61 434 076 876 scott.gifford@anz.com</p>		