

2023 FULL YEAR RESULTS

YEAR ENDED 30 SEPTEMBER 2023

DEBT INVESTOR PRESENTATION



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2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

OVERVIEW



2023 FULL YEAR RESULTS

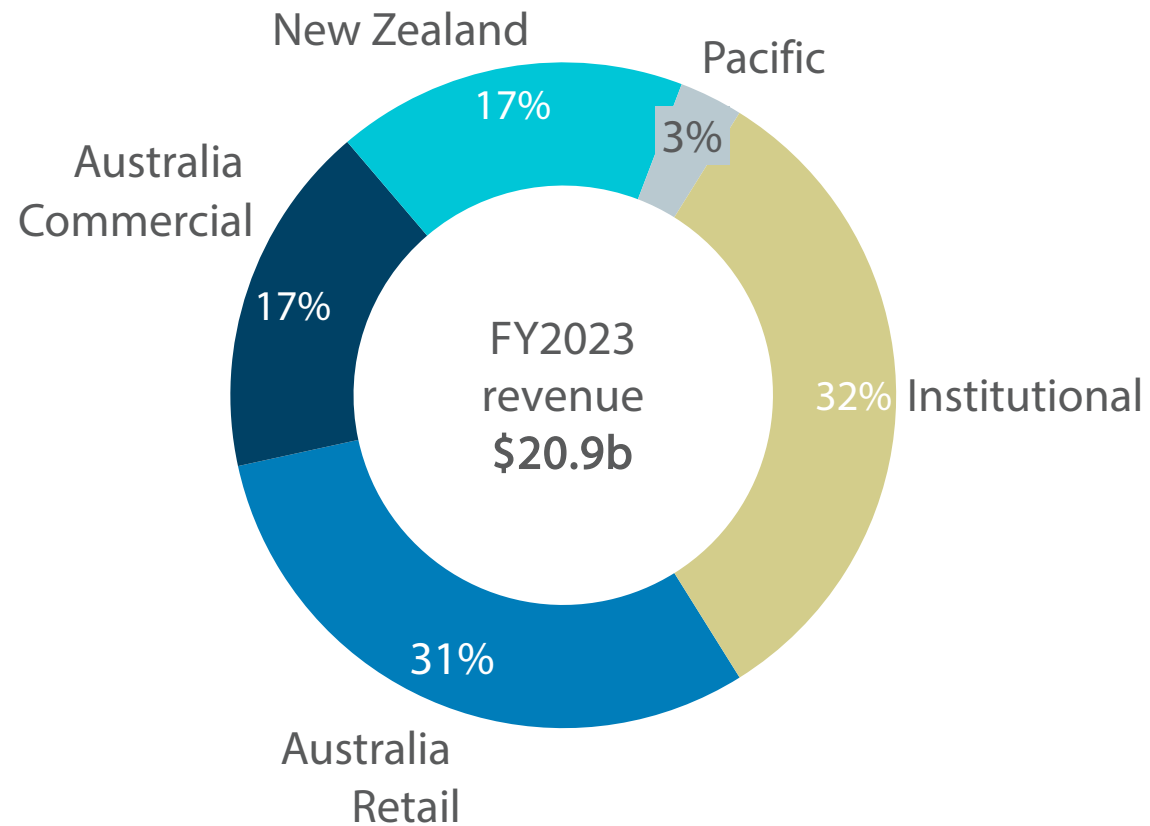
DEBT INVESTOR PRESENTATION

概要



ANZ CORPORATE PROFILE – FOUR KEY DIVISIONS

Group revenue, FY23 %



Institutional

Services global institutional and corporate customers, and governments across Australia, New Zealand and International (including PNG) via Transaction Banking, Corporate Finance and Markets business units

Australia Retail

Provides a range of banking products and services to Australian consumers

Australia Commercial

Provides a range of banking products and financial services to small business owners, medium commercial customers, large commercial customers, high net worth individuals and family groups

New Zealand

Provides a range of banking and wealth management products and services to consumer and private banking customers and a range of banking services to business customers

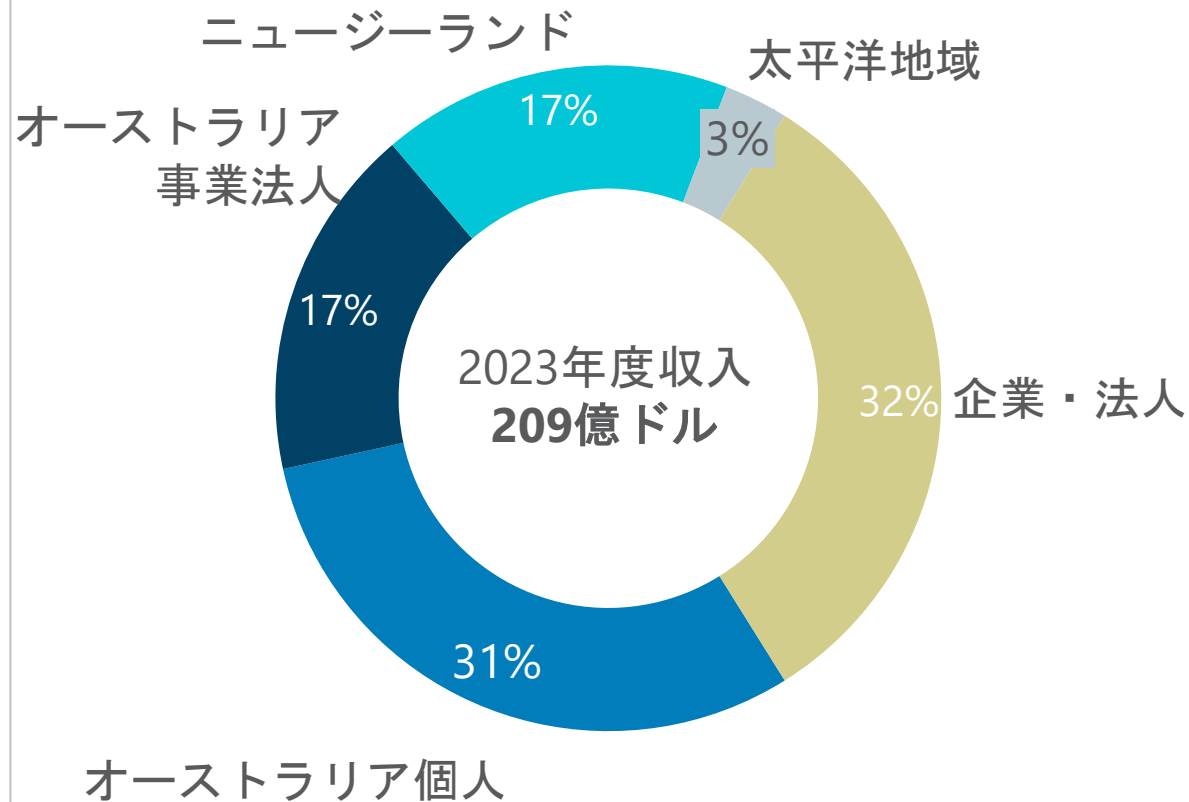
Pacific

Provides banking products and services to retail and commercial customers (including multi-nationals) and to governments located in the Pacific region (excluding PNG which forms part of the Institutional division)



ANZ会社概要 – 主要四部門

ANZグループ収入の部門内訳 2023年度 %



企業・法人

オーストラリア・ニュージーランド（太平洋地域を含む）に加え、世界各国の金融機関、事業法人顧客、政府にトランザクション・バンキング、コーポレート・ファイナンス、マーケット取引といったサービスを提供

オーストラリア個人

オーストラリアの消費者に広範囲に渡る銀行商品とサービスを提供

オーストラリア事業法人

中小企業経営者、中規模事業者、大企業、個人富裕層・家族に幅広い銀行商品と金融サービスを提供

ニュージーランド

個人・プライベートバンキング顧客に一連の銀行取引と富裕層向け商品・サービス、法人顧客には様々な銀行サービスを提供

大太平洋地域

同地域（パプアニューギニアは企業・法人に含める為除外）所在の個人・法人顧客（多国籍企業を含む）、政府に銀行商品・サービスを提供



OVERVIEW

	FY23	vs FY22
FY23 Financial Performance	Cash Profit	\$7.4b +14%
	Return on Equity	10.9% +54bps
	Risk Adj. Margins ¹	5.19% +76bps
Balance Sheet	Customer Deposits	\$647b +4%
	Net Loans & Advances	\$707b +5%
	Collective Provision Balance	\$4.0b +5%
Capital, Funding & Liquidity	CET1 Capital Ratio (Sep 23)	13.3% +105bps
	FY23 Term Wholesale Funding	\$37b³ +\$21b
	NSFR	116% -3%
	LCR (2 nd half avg)	132% +3%

Full Year Highlights, FY23 vs FY22

Revenue growth	+13%
Revenue growth across all major divisions	+4% to +26%
Met cost guidance ²	+5%
Low loss rate (FY23 Individual provision loss rate)	1 bp

Second Half Highlights

Revenue growth (2H23 vs 2H22)	+8% (+6% ex. Markets ¹)
Consistent revenue performance (2H23 vs 1H23)	-2% (+0.3% ex. Markets ¹)
Cost management (2H23 vs 1H23) ²	Flat
Total Shareholder Returns (6 months to 30 Sep 23)	16%

Basis: Cash profit continuing operations

1. Excludes Markets Business Unit
2. FX adjusted, excluding large / notable items
3. Excludes an additional \$3b of funding issued for FY24



概要

2023年度 財務内容

		2022年度 からの変化
現金利益	\$74億	+14%
自己資本利益率 (ROE)	10.9%	+54bp
リスク調整後マージン ¹	5.19%	+76bp

バランス シート

顧客預金	\$6,470億	+4%
ネットローン・立替金	\$7,070億	+5%
一般引当金残高	\$40億	+5%

資本・資金調 達・流動性

CET1比率 (2023年9月)	13.3%	+105bp
2023年度長期大口 調達資金	\$370億 ³	+\$210億
NSFR (安定調達比率)	116%	-3%
LCR (流動性カバレッジ 比率) (下期平均)	132%	+3%

年間ハイライト 2022年度からの変化

収入増加率	+13%
主要部門全体の収入増加率	+4% ~ +26%
コスト目標達成率 ²	+5%
低い損失率 (2023年度個別引当金損失率)	1 bp

下期ハイライト

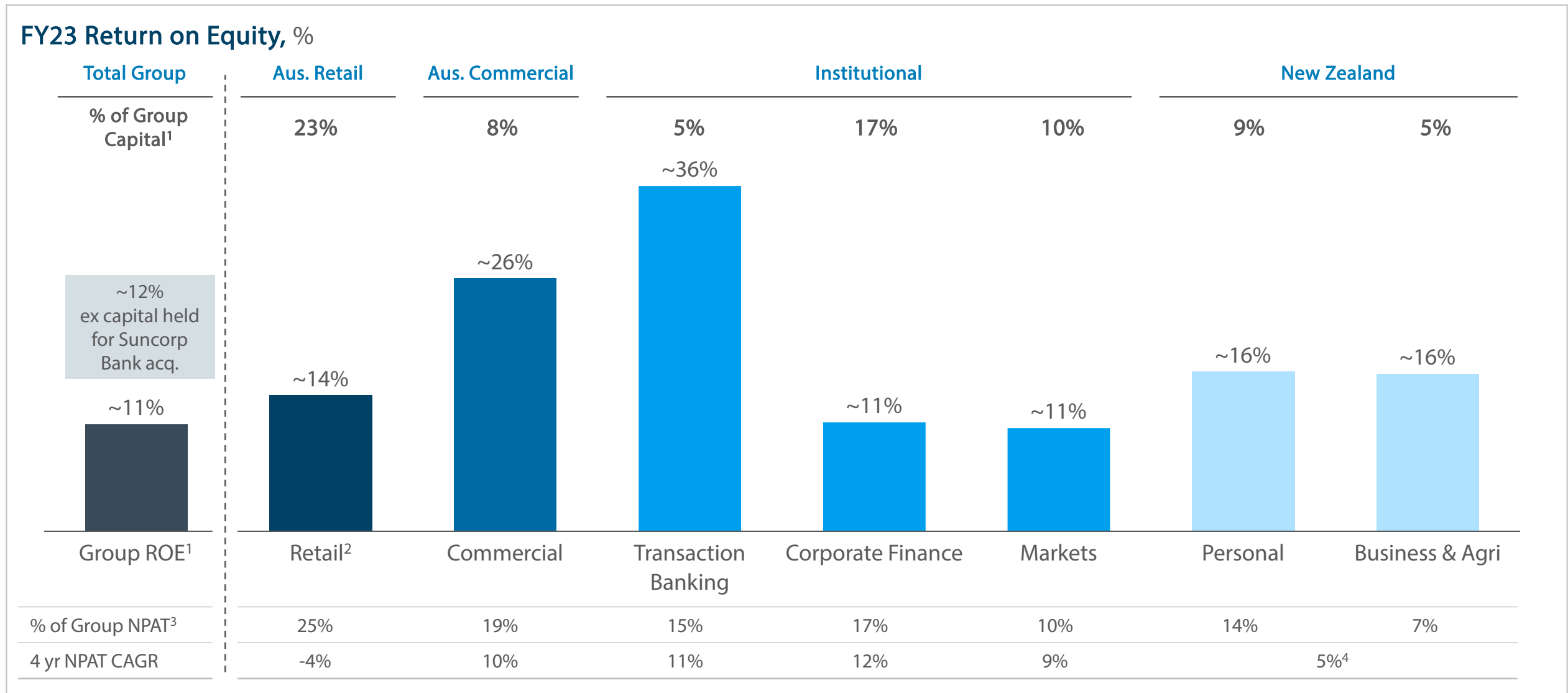
収入増加率 (2022年度下期から2023年下期)	+8% (マーケットズ除いて ¹ +6%)
一貫して堅調な収入 (2023年上期と下期の比較)	-2% (マーケットズ除いて ¹ +0.3%)
コスト管理 (2023年上期と下期の比較) ²	横ばい
TSR (株主総利回り) (2023年9月30日までの6カ月)	16%

継続事業現金利益ベース

1. マーケッツ部門を除く
2. 為替調整後、金額の大きい/特筆すべき項目を除く
3. 2024年度の30億ドルの追加資金調達を除く



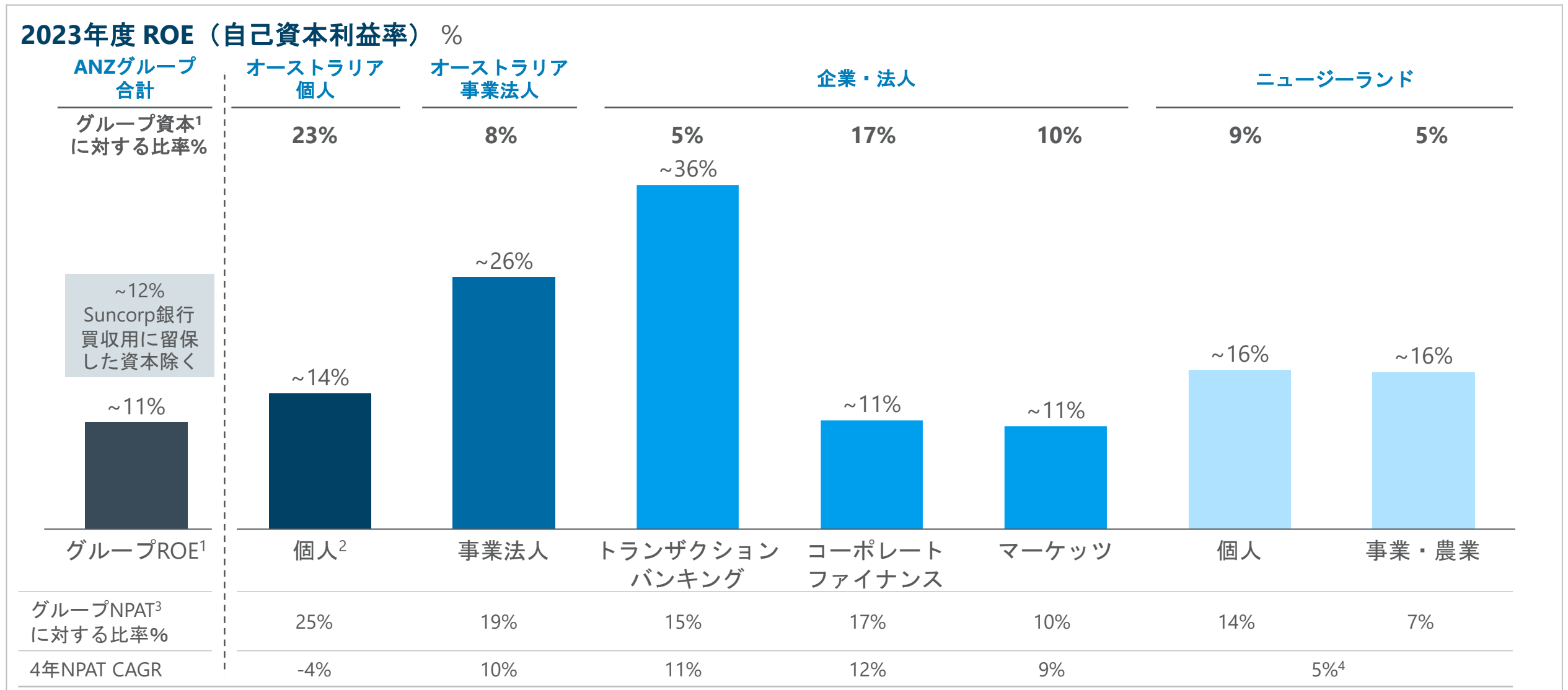
FY23 CAPITAL ALLOCATION AND RETURN PROFILE



1. Group ROE reflects regulatory capital requirements of every division together with capital held in Pacific and Group Centre (including Asia Partnerships, Suncorp Bank acquisition and Non Bank Group)
2. Retail ROE presented excludes ANZ Plus investment spend
3. Subset of total Group profit. Excludes Profit / (Loss) from operations undertaken in Pacific and Group Centre
4. 4 year CAGR presented at a divisional level due to re-segmentation between Personal and Business and Agri in FY22



2023年度資本配分と利益内訳

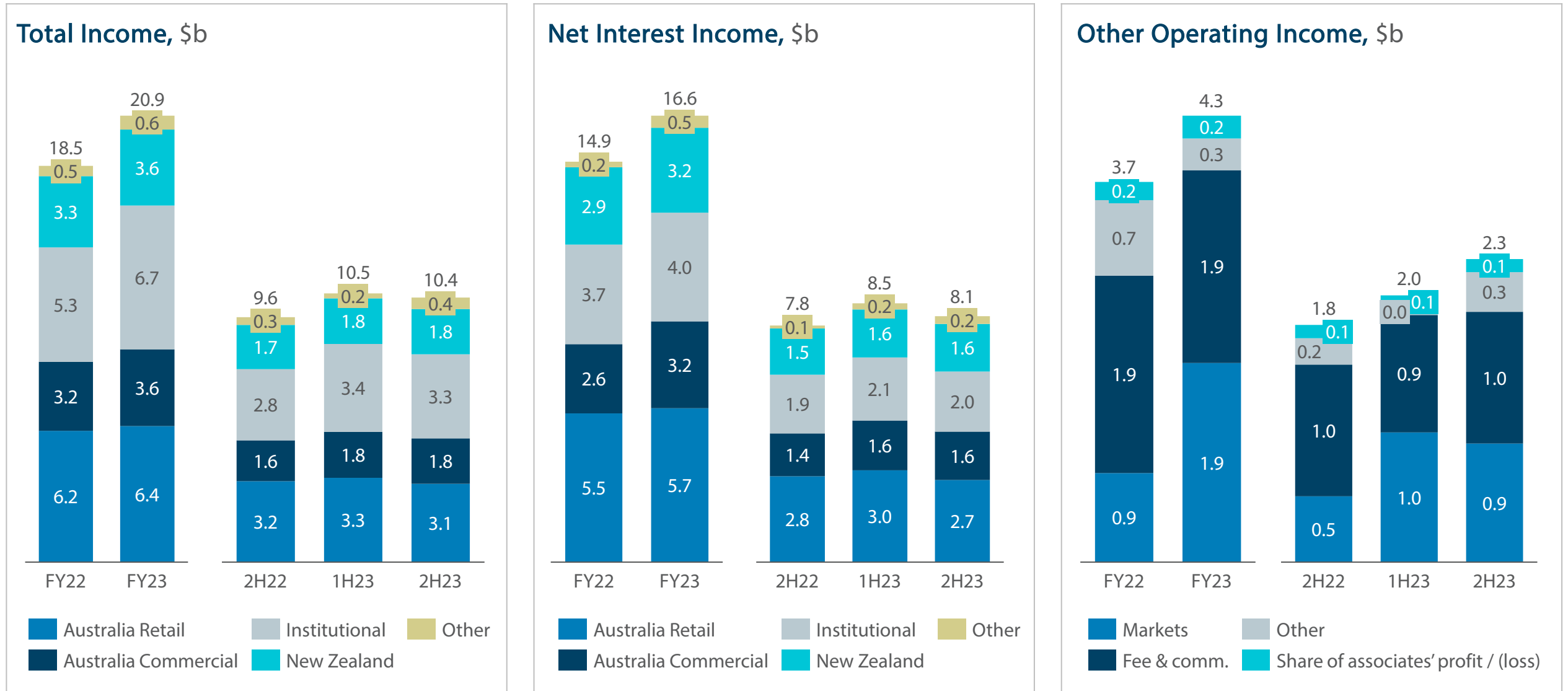


NPAT：税引き後純利益 CAGR：年平均増加率

1. グループROEには各部門の自己資本要件と大太平洋地域部門とグループセンター（アジアパートナーシップ、Suncorp銀行買収、ノンバンクグループ）が留保した資本を反映してある。
2. 個人部門ROEにANZ Plusへの投資額は含まない。
3. グループ全体の利益の内訳を示す。太平洋地域部門とグループセンターの運営における損益は含まれない。
4. 2022年度に個人、事業、農業を再編した為、各部門の4年CAGRを表示



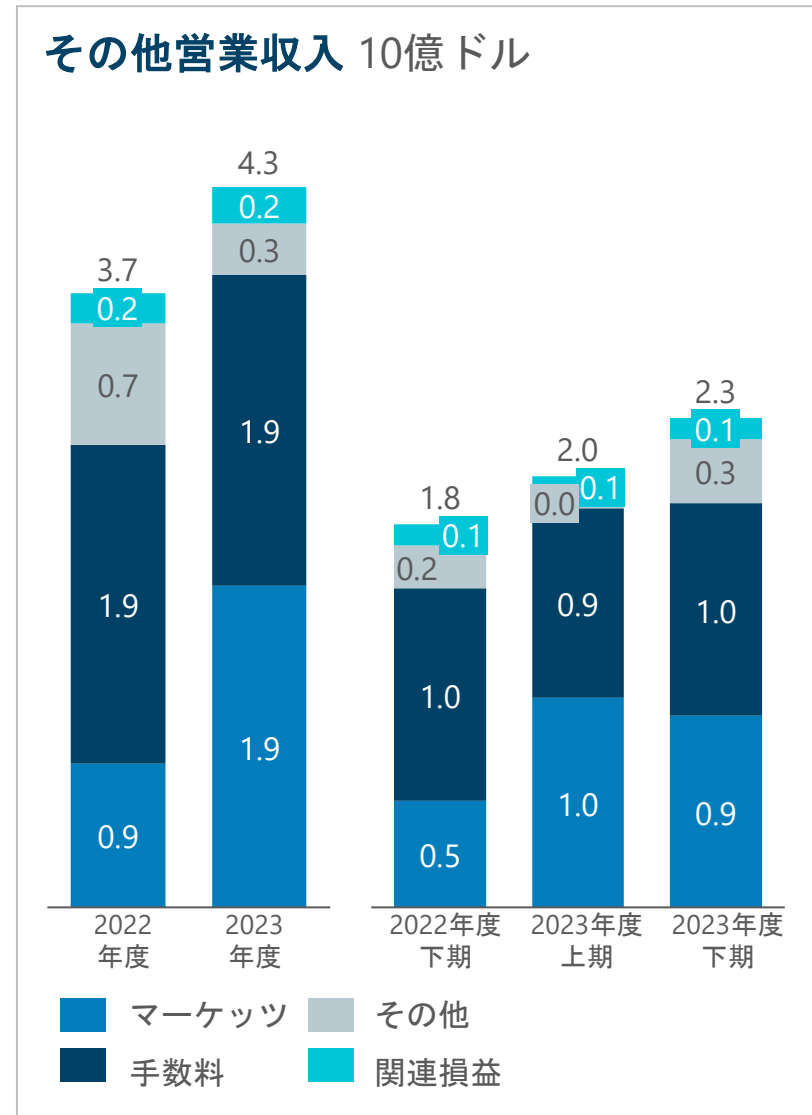
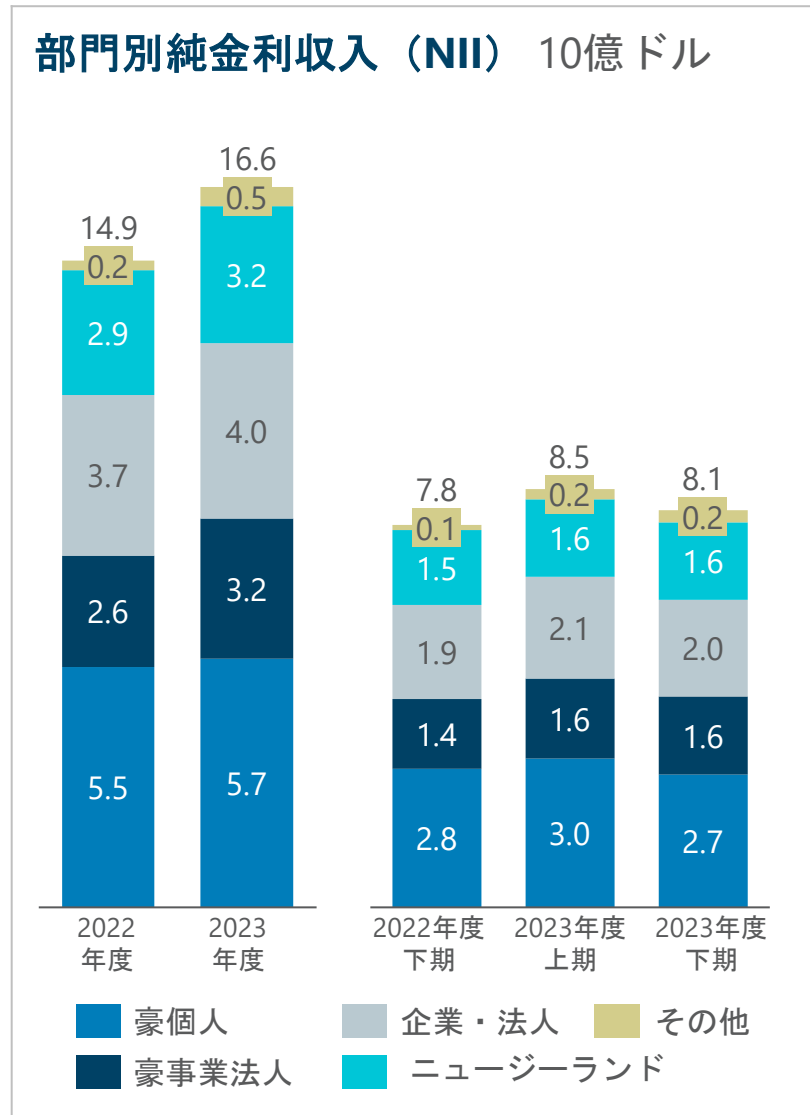
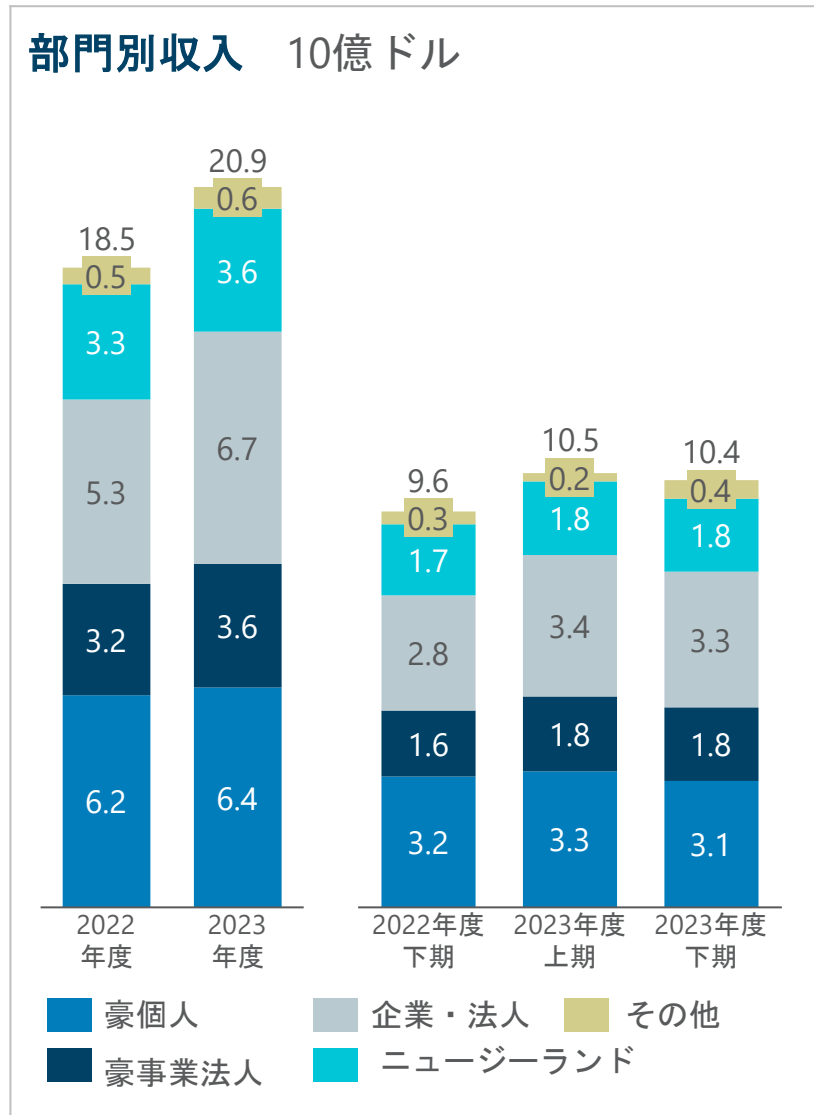
TOTAL OPERATING INCOME



Basis: Cash Profit continuing operations

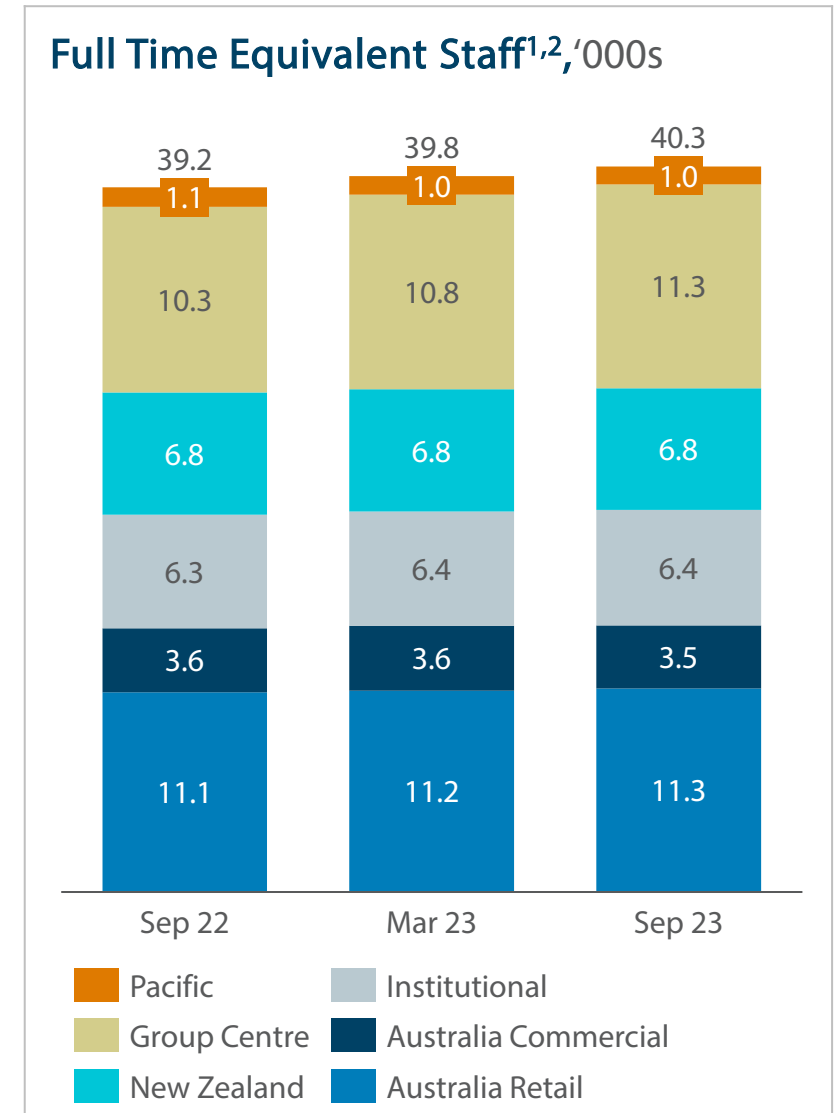
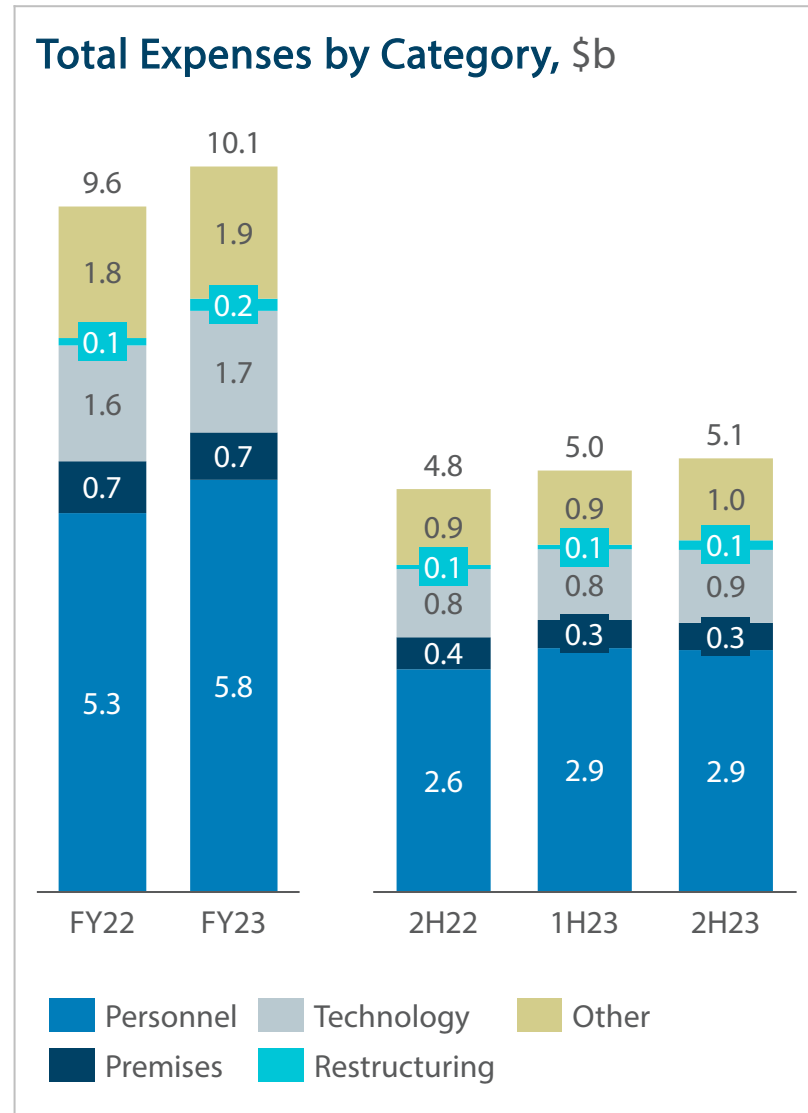
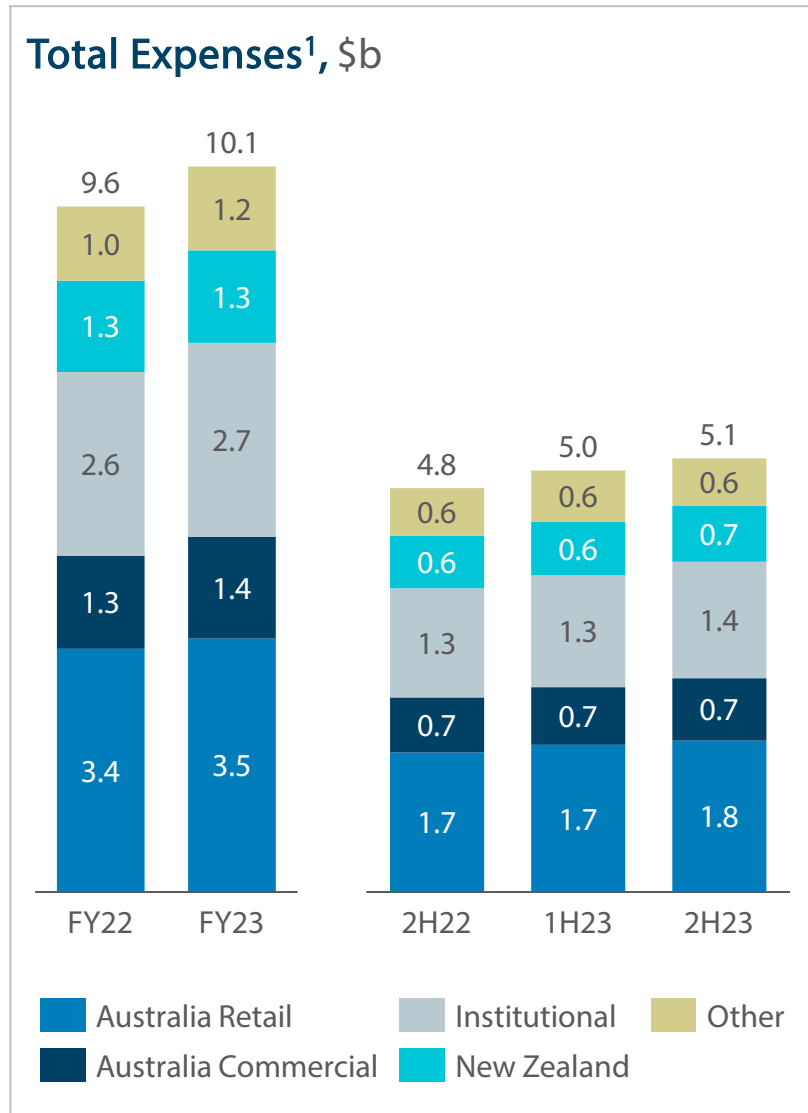


営業収入





OPERATING EXPENSES

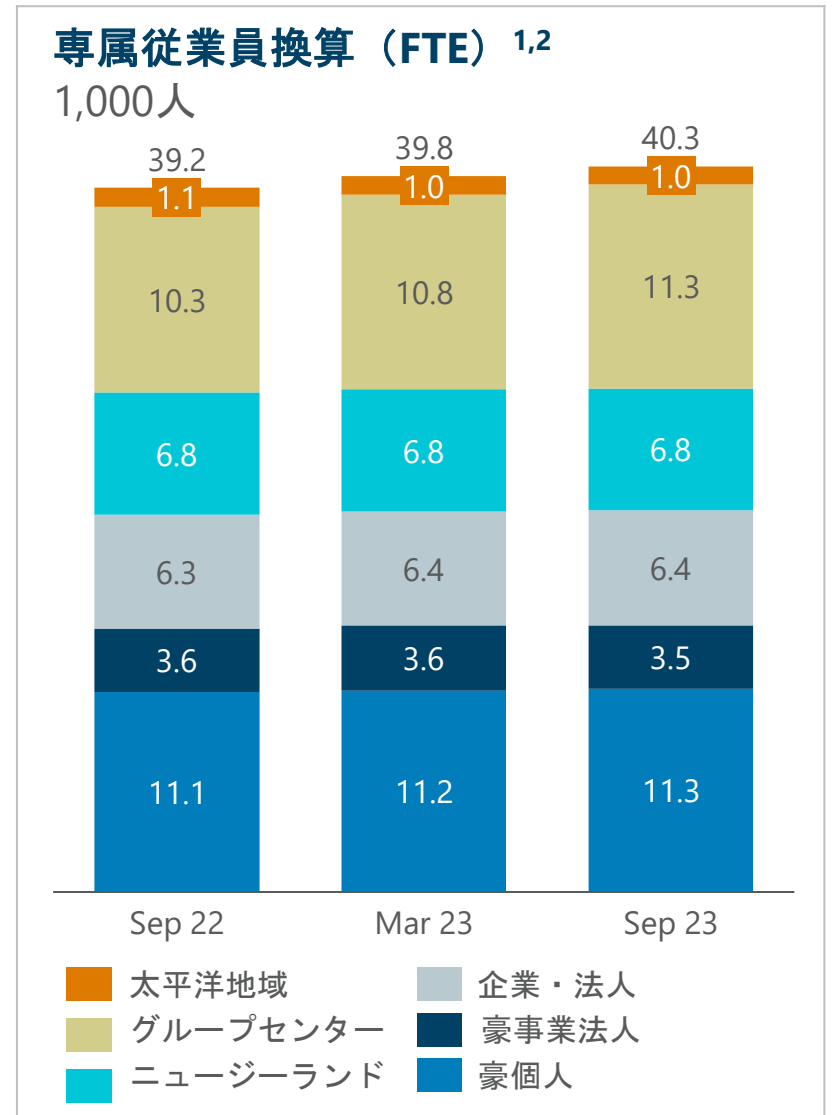
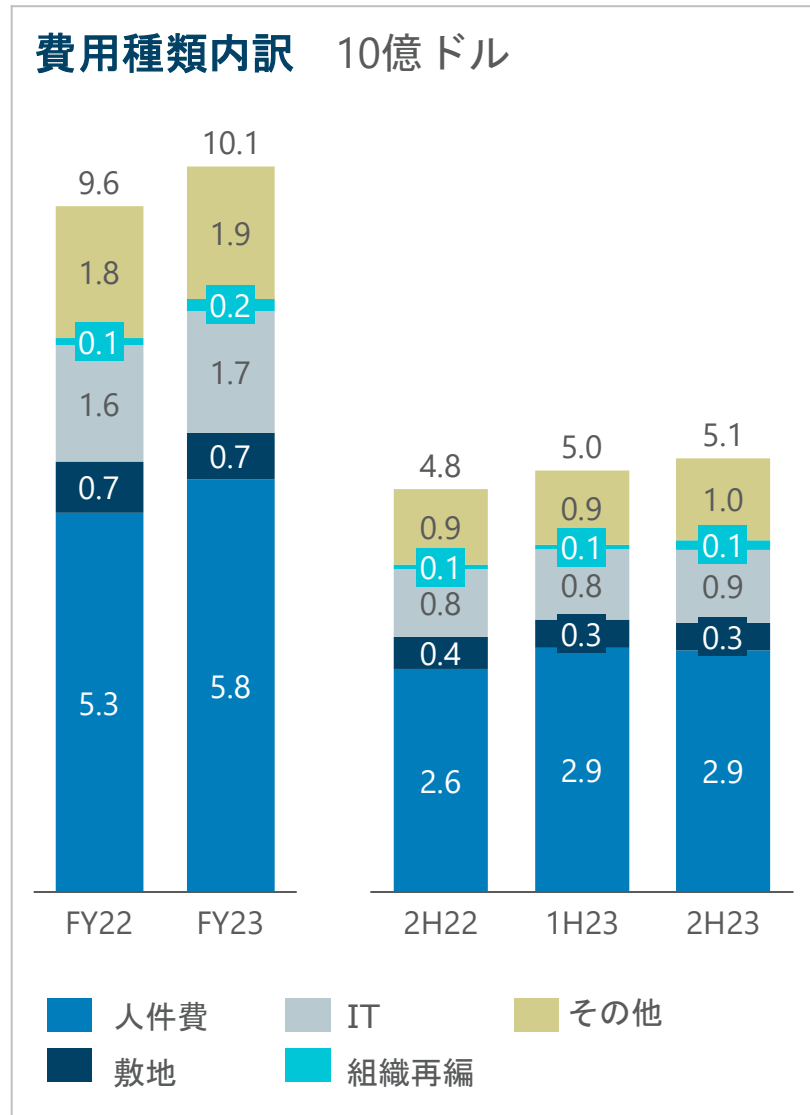
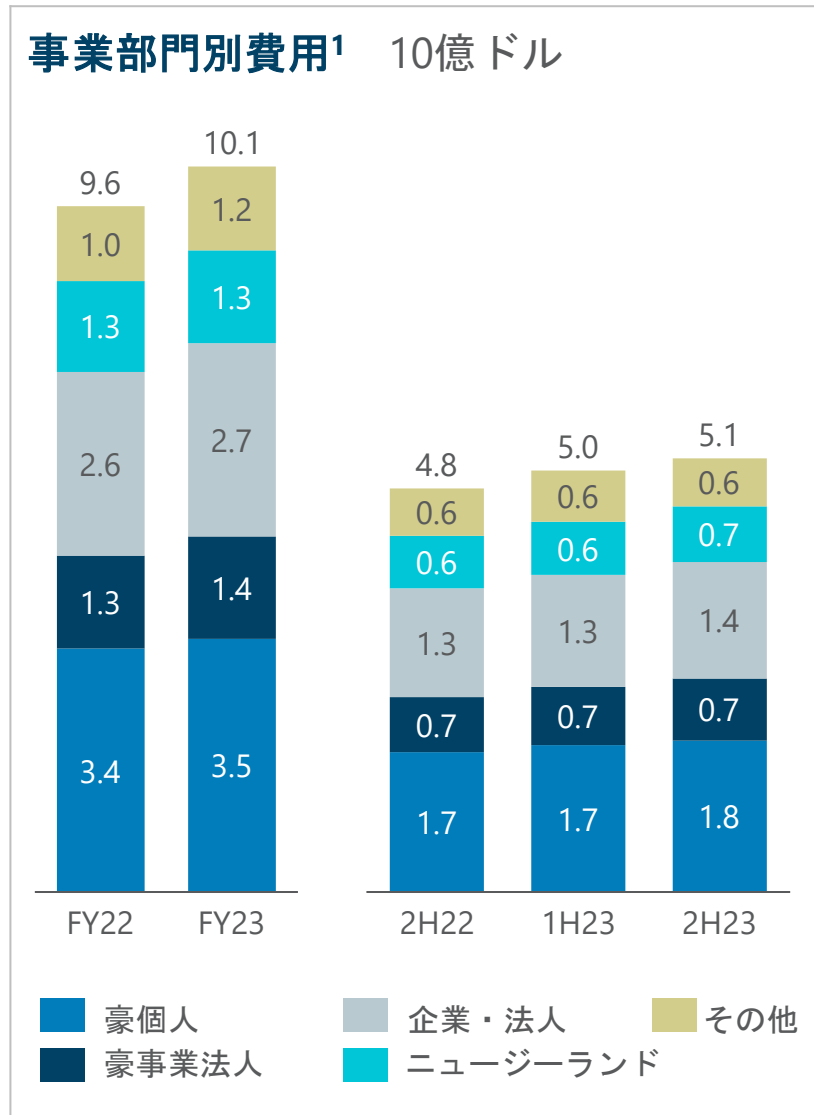


Basis: Cash Profit continuing operations

1. Prior periods have been restated to reflect the latest business structure
2. Comparative information has been restated to include FTE of the consolidated investments managed by 1835i Group Pty Ltd in the Group Centre division



営業費用

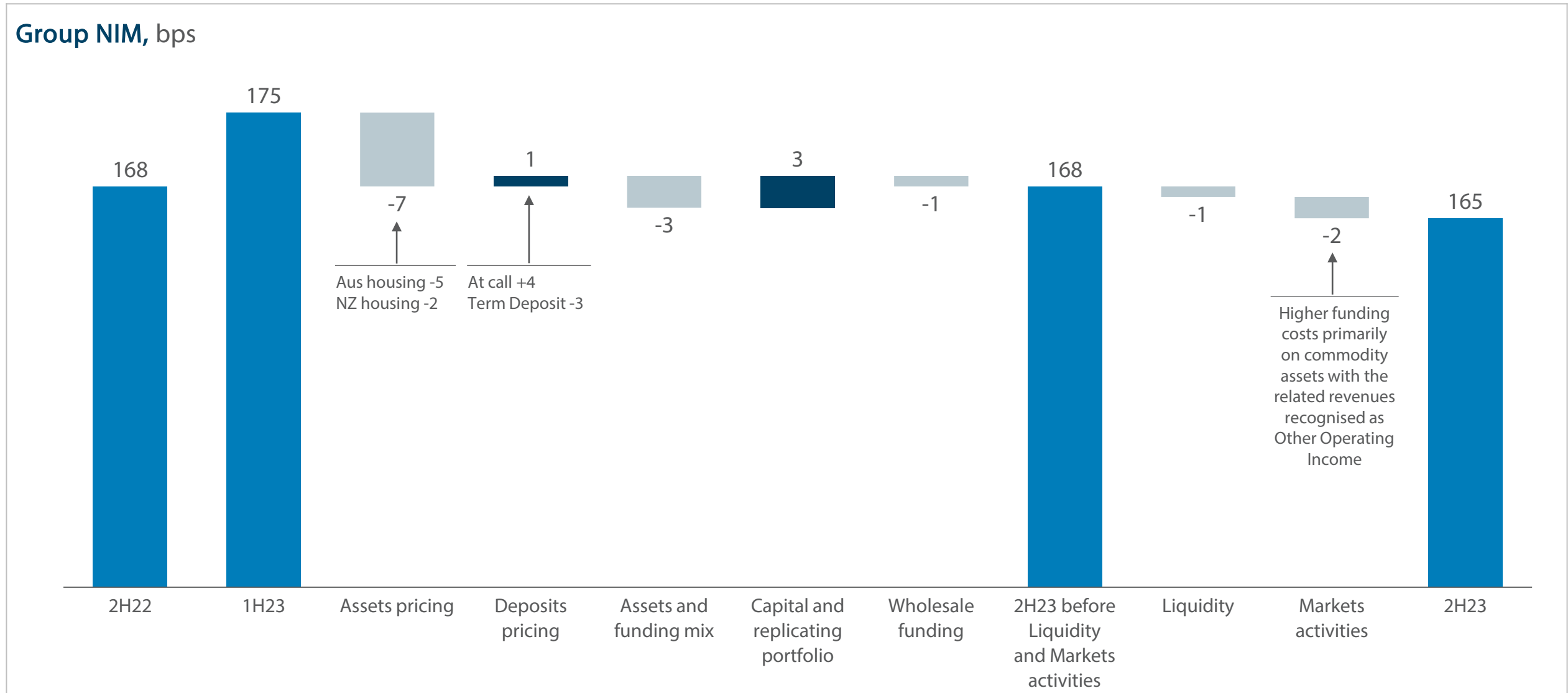


継続事業の現金利益ベース

- 過去の期間は最新の部門構造を反映させて調整
- グループセンター部門では1835i Group Pty Ltdが管理する連結投資のFTEを入れて調整



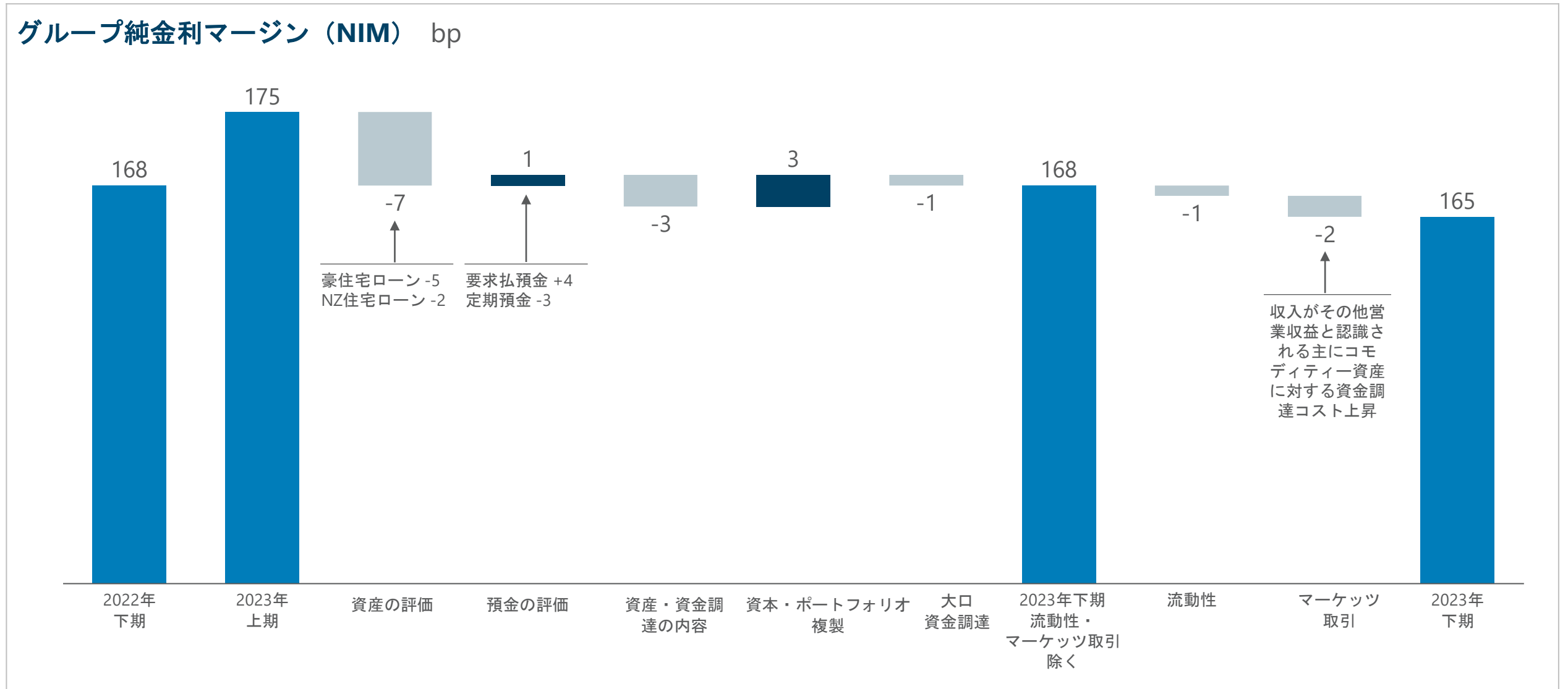
2H23 NET INTEREST MARGIN (NIM) - MOVEMENT



Basis: Cash Profit continuing operations



純金利マージン（NIM） – 2023年度下期の動き

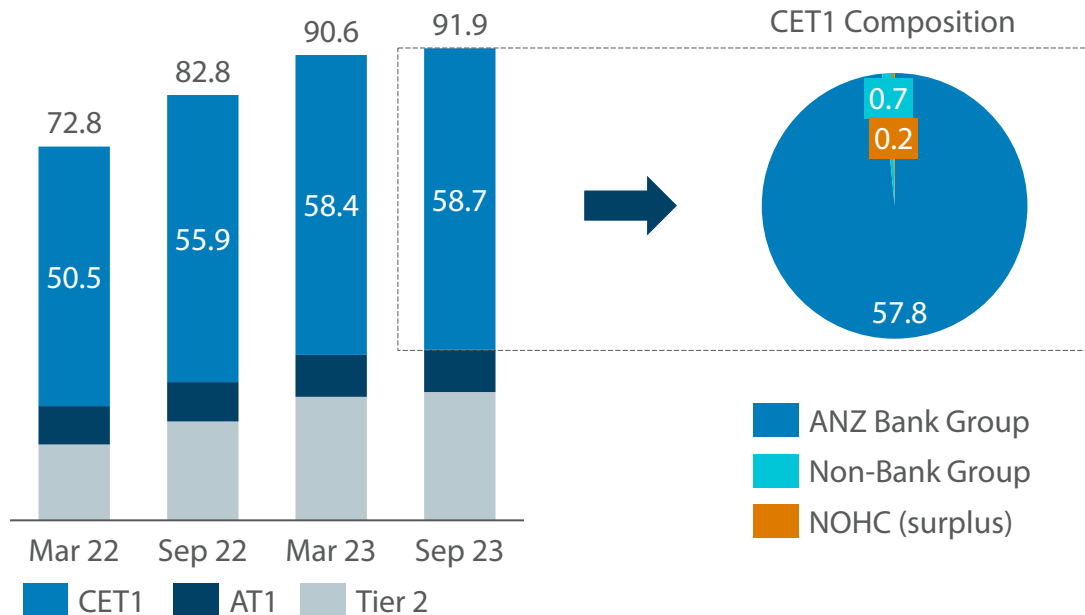


継続事業の現金利益ベース



ANZ GROUP CAPITAL

ANZ Group Capital Composition, \$b



- There is no material impact to capital ratios in ANZ Bank Group under the NOHC structure as the majority of Group capital remained in ANZ Bank Group. The ANZ Bank Group's capital requirements will continue to be determined by existing APRA requirements applied to ADIs
- ANZ Non-Bank Group capital is assessed by using an economic capital model (ECM). The Non-Bank Group is meeting APRA requirements of holding capital equivalent to or greater than the economic requirements

ANZ Bank Group Key Capital Ratios (%)	Sep 22	Mar 23 ¹	Sep 23 ¹
Level 2 CET1 capital ratio	12.3	13.2	13.3
Level 2 CET1 HoH mvmt	+76 bps	+89 bps	+16 bps
Level 2 CET1 capital ratio (pro forma for Suncorp Bank)	~11.1	~12.0	~12.1
Additional Tier 1 capital ratio	1.7	1.9	1.9
Tier 1 capital ratio	14.0	15.1	15.2
Tier 2 capital ratio	4.2	5.5	5.8
Total regulatory capital ratio	18.2	20.6	21.0
Leverage ratio	5.4	5.3	5.4
Risk weighted assets	\$454.7b	\$435.5b	\$433.3b
Level 1 CET1 capital ratio	12.0	12.9	13.2
Level 1 CET1 HoH mvmt	+94 bps	+90 bps	+28 bps
Level 2 vs Level 1 mvmt	-18 bps	-1 bps	-12 bps
Level 1 risk weighted assets	\$392.0b	\$370.4b	\$367.1b
Internationally comparable ratios² (%)			
Leverage ratio	6.1	5.9	6.0
Level 2 CET1 capital ratio	19.2	19.4 ³	19.7

1. Mar 23 and Sep 23 capital balances include APRA Capital Reform updates which impact the calculation of credit RWA and operational RWA

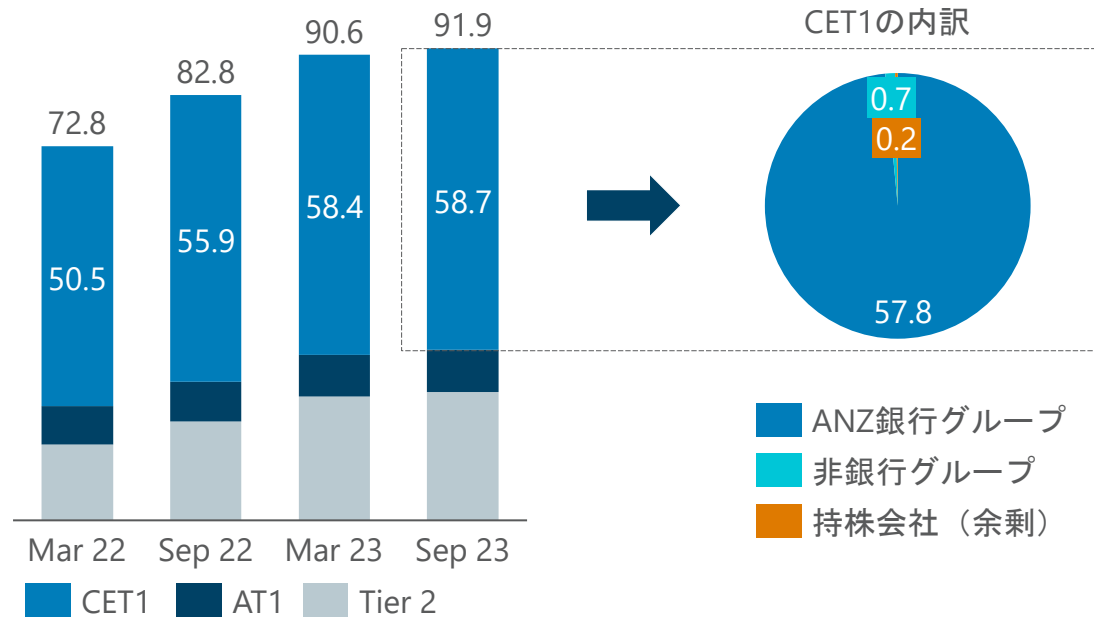
2. Mar 23 and Sep 23 Internationally Comparable methodology aligns with The Australian Banking Association BASEL 3.1 Capital Comparison Study (Mar 2023). Sep 22 Internationally Comparable methodology aligns with APRA's information paper entitled 'International Capital Comparison Study' (13 July 2015).

3. March 2023 International capital ratios have been restated following a revision to the March 2023 International RWA from \$341.8 billion to \$334.4 billion



ANZグループ資本

ANZグループ資本内訳 10億ドル



- グループ資本の大半がANZ銀行グループに残る為、非運営持株会社 (NOHC) 構造の下でもANZ銀行グループの自己資本比率はあまり変化しない。ANZ銀行グループの自己資本要件は引き続き現行のADI向けAPRA要件に準ずる。
- ANZ非銀行グループの資本は経済資本モデル (ECM) で評価される。APRAの資本要件は経済要件以上としているが、ANZ非銀行グループはそれを満たしている。

ANZ 銀行グループ主要指標(%)

	2022年 9月	2023年 3月 ¹	2023年 9月 ¹
レベル2 CET1	12.3	13.2	13.3
レベル2 CET1比率、前期からの変化	+76 bps	+89 bps	+16 bps
レベル2 CET1比率 (サンコープ銀行を入れたプロフォーマ)	~11.1	~12.0	~12.1
その他Tier 1比率	1.7	1.9	1.9
Tier 1 比率	14.0	15.1	15.2
Tier 2 比率	4.2	5.5	5.8
自己資本比率	18.2	20.6	21.0
レバレッジ比率	5.4	5.3	5.4
リスクアセット	\$454.7b	\$435.5b	\$433.3b
レベル1 CET1比率	12.0	12.9	13.2
レベル1 CET1比率、前期からの変化	+94 bps	+90 bps	+28 bps
レベル1に比したレベル2の変化	-18 bps	-1 bps	-12 bps
レベル1リスク資産	\$392.0b	\$370.4b	\$367.1b
国際基準² (%)			
レバレッジ比率	6.1	5.9	6.0
レベル2 CET1比率	19.2	19.4 ³	19.7

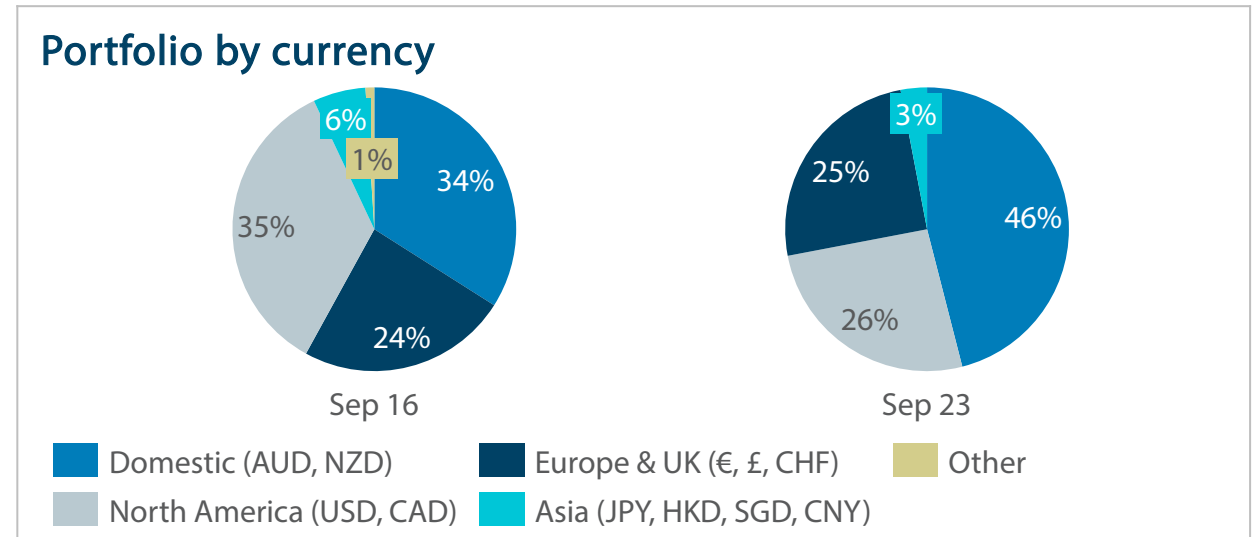
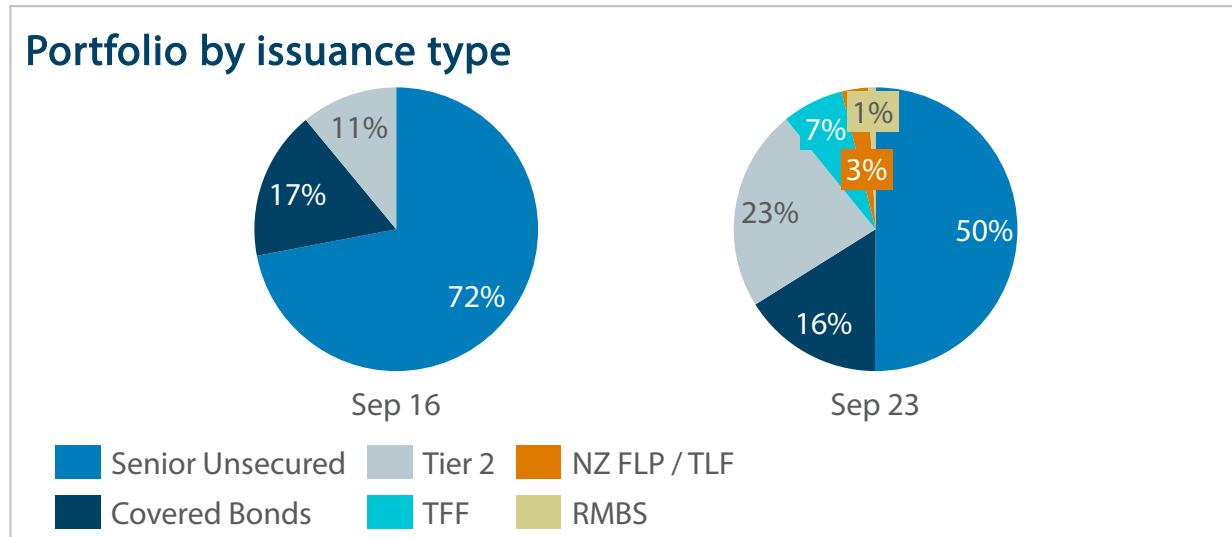
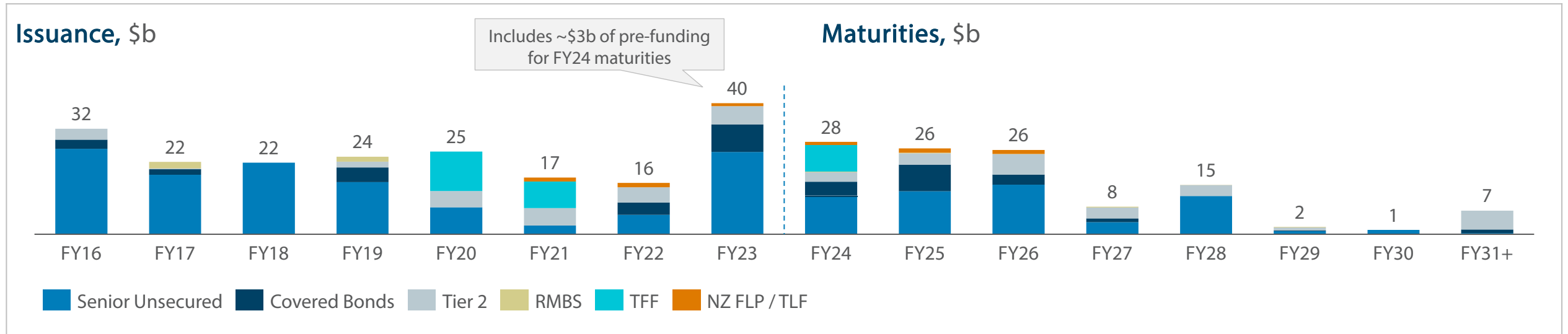
1. 2023年3月と2023年9月の資本には信用RWAとオペレーショナルRWAの計算に影響するAPRA資本改革の変更が含まれる。

2. 2023年3月と2023年9月の国際基準の計算は豪銀行協会バーゼル3.1資本比較調査 (2023年3月)、2022年9月の国際基準の計算はAPRAのペーパー「国際資本比較調査」 (2015年7月13日) に沿っている。

3. 2023年3月の国際基準の資本比率は2023年3月の国際基準RWAが3,418億ドルから3,344億ドルに改定されたのに従って調整



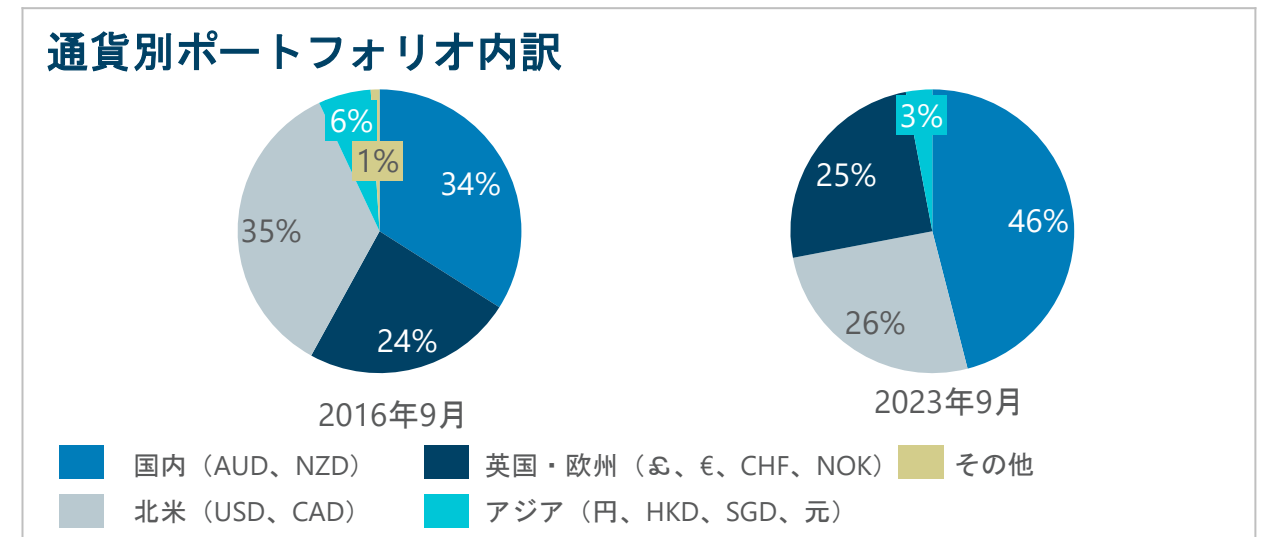
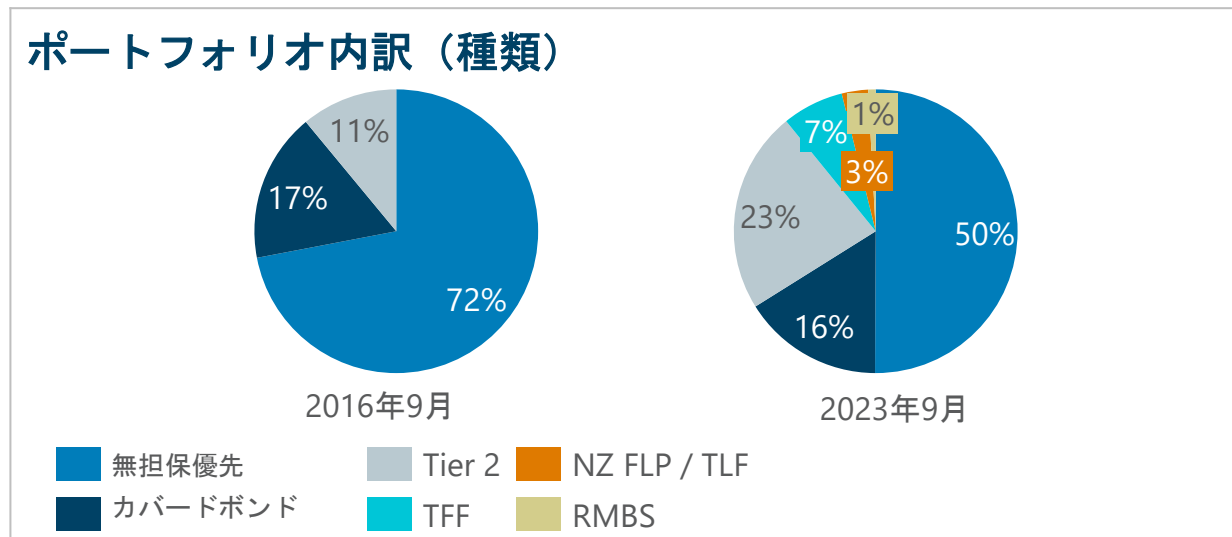
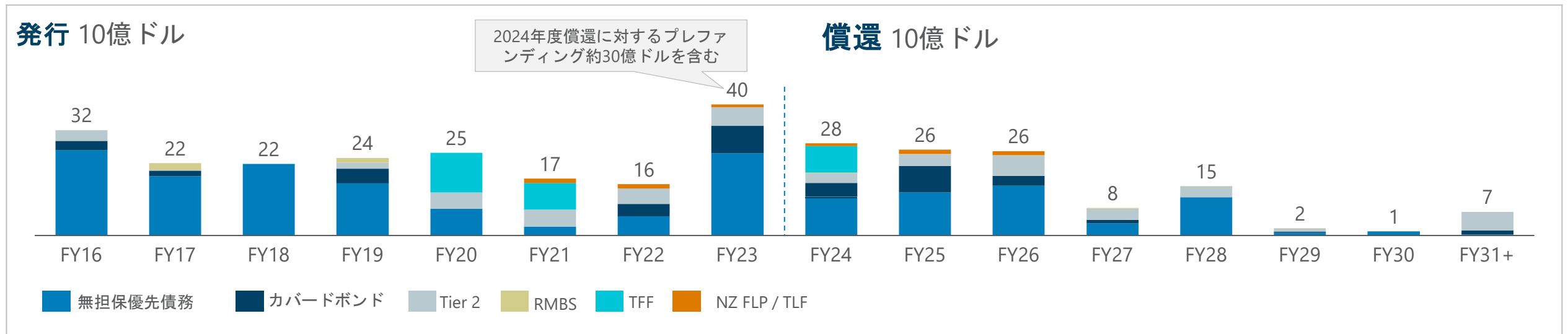
TERM WHOLESALE FUNDING PORTFOLIO¹



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¹



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当初のコール若しくは償還が12カ月超の取引を含む。Tier 2償還予定は次回コール可能日に基づく。



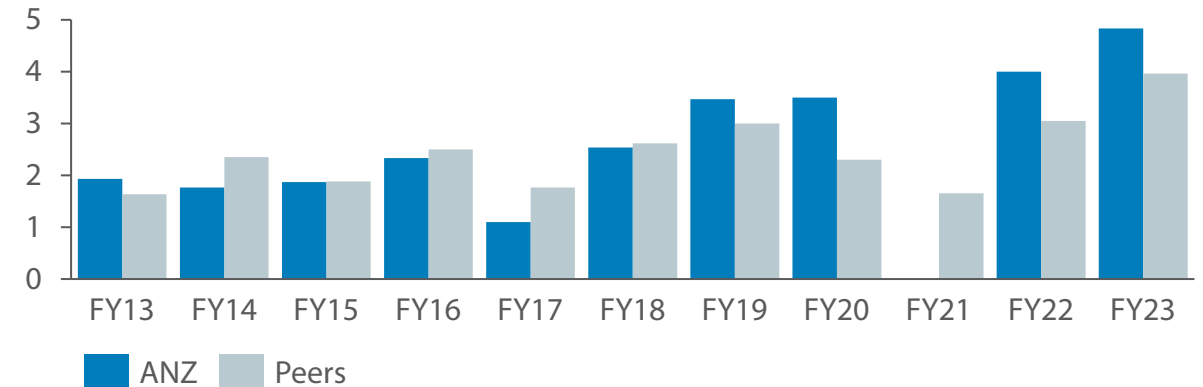
TERM WHOLESALE FUNDING ISSUANCE¹

ANZ has access to a diverse range of wholesale funding

- FY23 term funding issuance of \$40b included ~\$3b of FY24 pre-funding
- ANZ has been able to take advantage of the growing domestic market, issuing ~\$19b of AUD & NZD debt in FY23, including a \$5.5b transaction in September 2023, the largest non-government AUD transaction
- ANZ expects FY24 funding needs of \$30-35b
- ANZ's future term funding issuance depends on market conditions, balance sheet needs and exchange rates, amongst other factors
- Total term wholesale funding outstanding (as at 30 September 2023) of ~\$114b (including TFF) has increased by 5% since September 2016

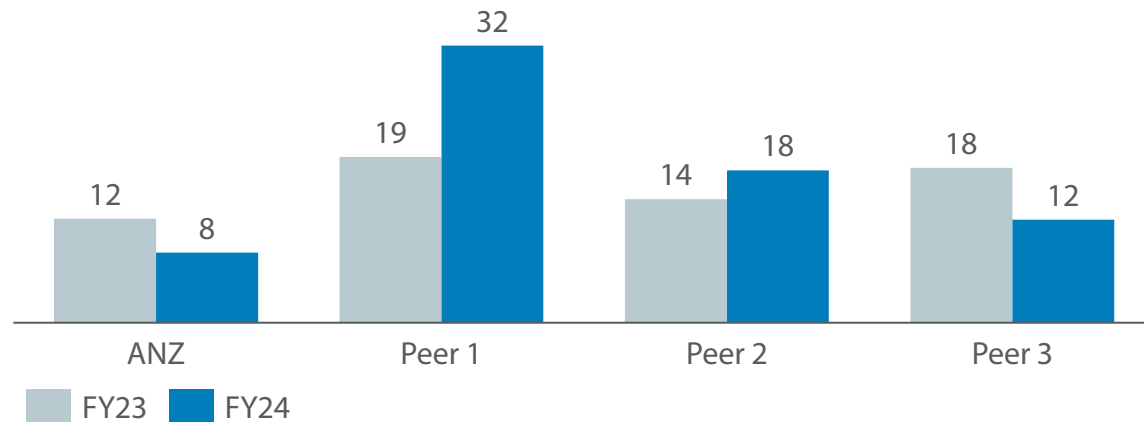
A growing domestic market drives larger benchmark deals

Average AUD senior unsecured benchmark deal size², \$b



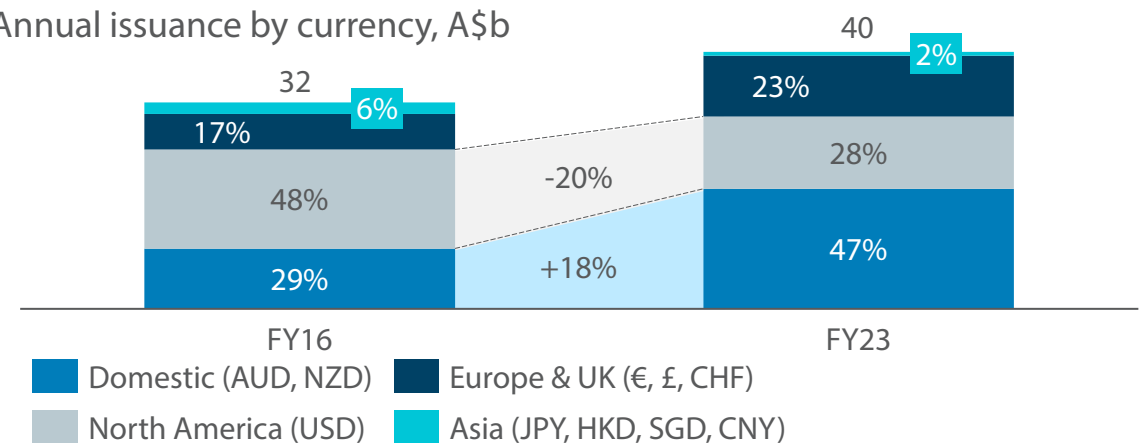
ANZ has modest FY24 Term Funding Facility (TFF) maturities

\$b



The domestic market is ANZ's primary source of funding

Annual issuance by currency, A\$b



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

2. Source: Bloomberg Peers include NAB, WBC and CBA



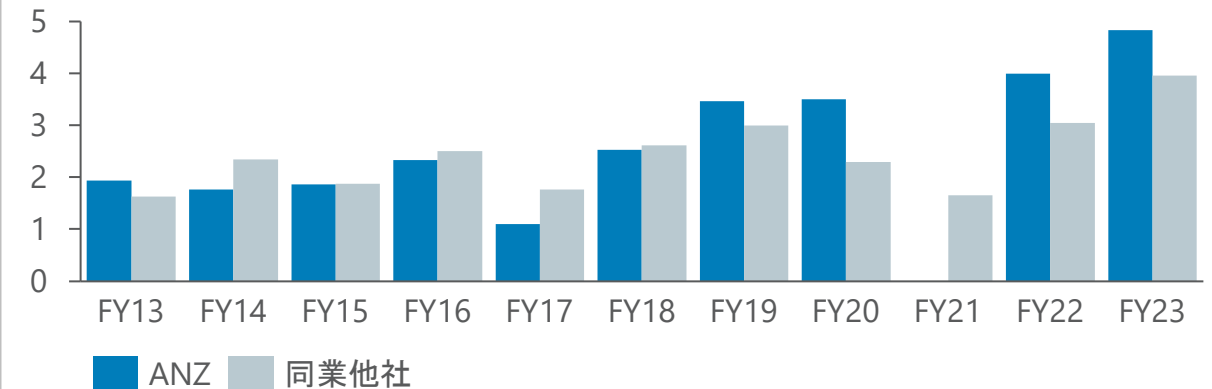
長期大口資金の調達¹

ANZには様々な大口資金の調達源がある

- 2023年度の長期資金調達向けの債券発行は2024年度向け約30億ドルのプレファンディングを含め400億ドルだった。
- 成長する国内市場で2023年度に豪ドル・NZドル建て債務を約190億ドル発行した。2023年9月に発行した非政府では最大となる豪ドル建て債55億ドルの発行があった。
- 2024年度の資金調達必要額は300-350億ドルと予想している。
- 将来の長期資金調達の為の債券発行は市場環境、バランスシートの状況、為替レートといった要因によって決まる。
- 長期大口資金残高（2023年9月30日時点）は約1,140億ドル（TFF含む）で、2016年9月以降5%増加した。

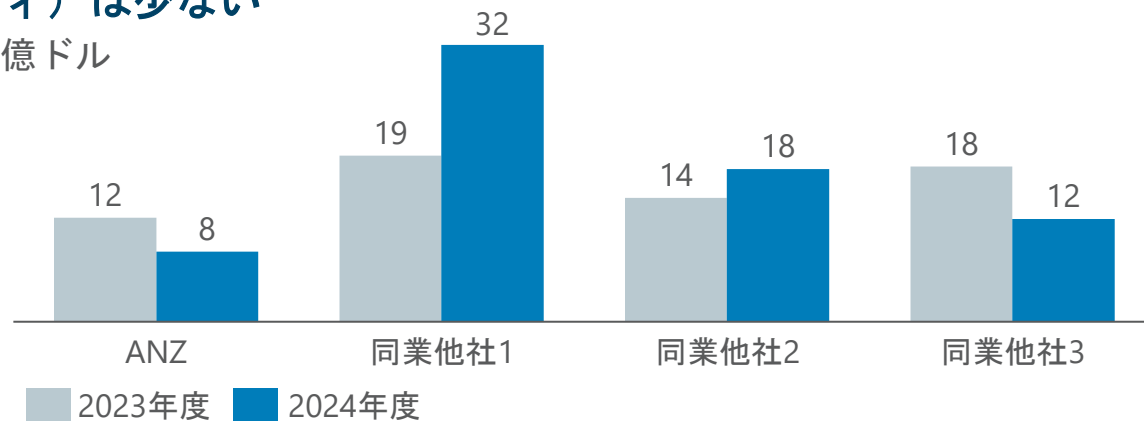
国内市場が拡大して大型案件が増える

豪ドル建て担保無優先債の大型発行の平均金額² 10億ドル



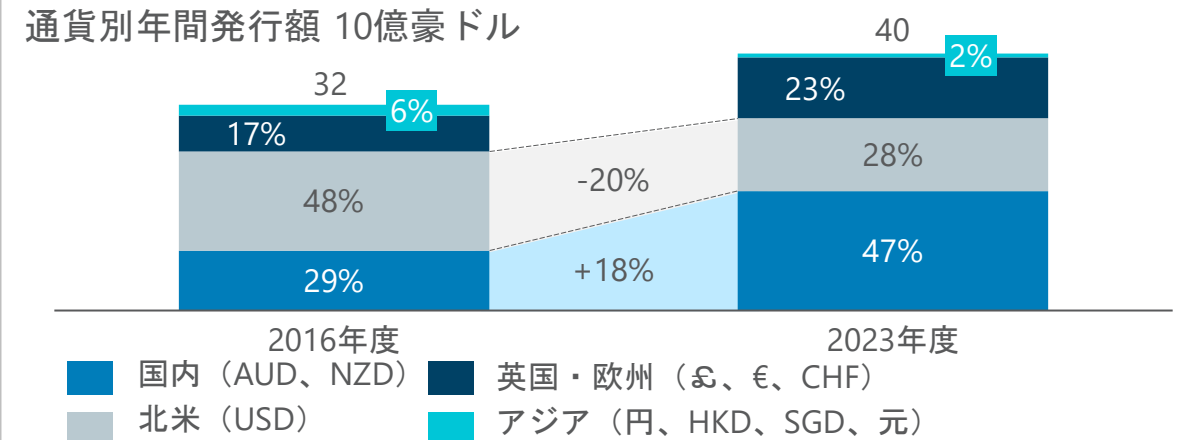
ANZでは2024年度に償還するTFF（ターム資金調達ファシリティ）は少ない

10億ドル



国内市場がANZの主な資金調達源

通貨別年間発行額 10億豪ドル



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当初のコール若しくは償還が12カ月以上の取引を含む。Tier 2償還予定は次回コール可能日に基づく。

2. 出典はブルームバーグ、同業他社とはNAB、WBC、CBA

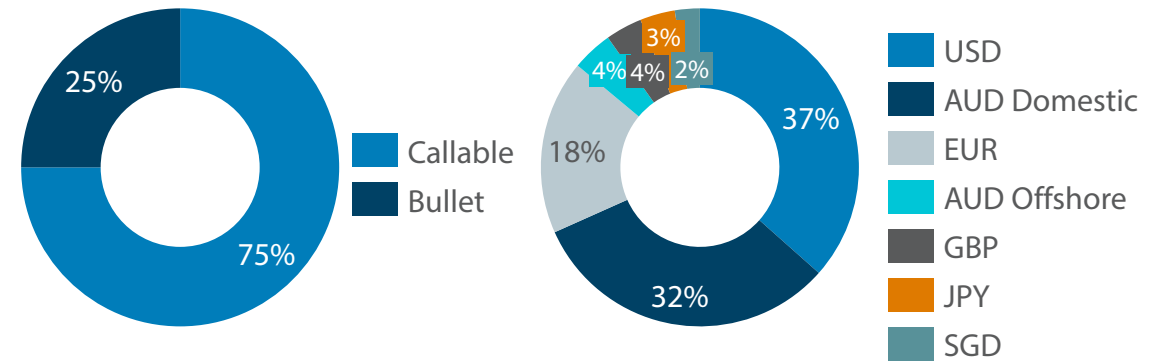


TOTAL LOSS-ABSORBING CAPACITY (TLAC) PROFILE¹

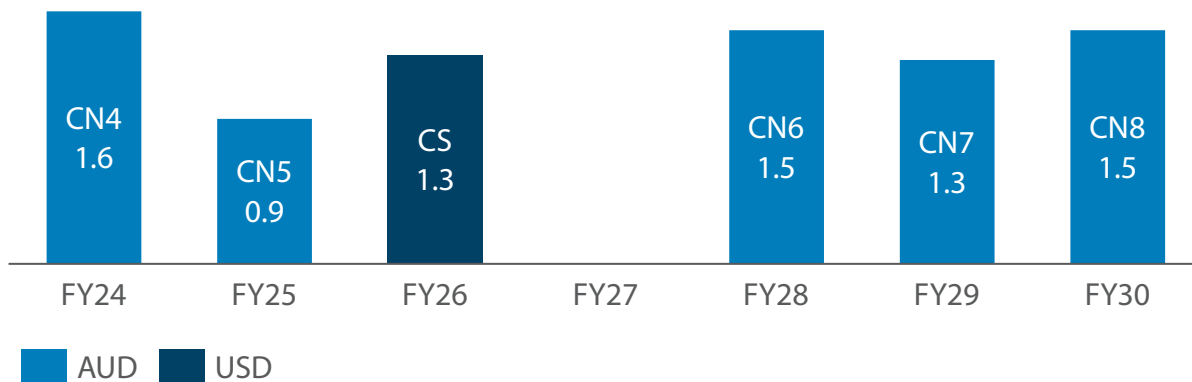
ANZ is well placed to meet APRA’s final TLAC requirements

- ANZ’s current Tier 2 ratio is 5.8%, in excess of APRA’s 1 January 2024 Interim Target of 5.0%, and well placed to meet the finalised Tier 2 capital requirement of 6.5% of RWA by 1 January 2026
- Suncorp Bank related RWA requires ~\$2b of additional Tier 2 TLAC requirements by 1 January 2026
- ANZBGL has issued \$20.9b of Tier 2 since July 2019 across AUD, EUR, GBP, JPY, SGD and USD
- ANZBGL expects FY24 Tier 2 requirements of ~\$6b (inclusive of Suncorp Bank requirements)
- A growing proportion of Tier 2 is being issued in domestic markets (39% of total Tier 2 issuance in FY23)
- In addition to ANZBGL TLAC, ANZ NZ has modest Tier 2 requirements of 2% of ANZ NZ RWA by 2028 under RBNZ requirements. ANZ NZ’s current Tier 2 ratio is 1.4%
- All Tier 2 calls remain subject to APRA approval
- APRA’s Additional Tier 1 (AT1) Discussion paper was released in September and submissions are due on 15 November 2023

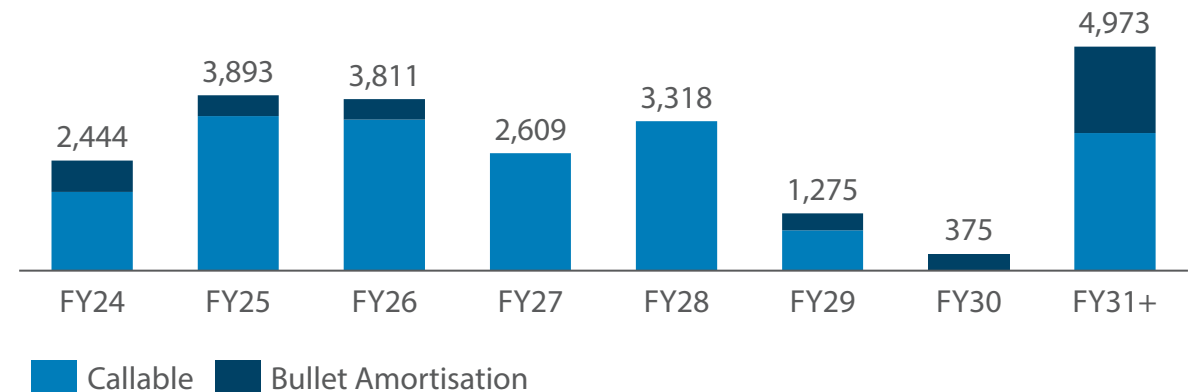
Tier 2 capital, Notional amount %



AT1 First Call date profile², Notional amount A\$b



Tier 2 capital amortisation profile³, \$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. Profile is AUD equivalent based on historical FX. AT1 securities profiled to the first optional redemption date. No redemption may be made without the prior written approval of APRA. Approval is at the discretion of APRA and may or may not be given. There can be no certainty that APRA will provide its prior written approval for any such redemption. Holders should not expect that APRA’s approval will be given for any redemption if requested by ANZ

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

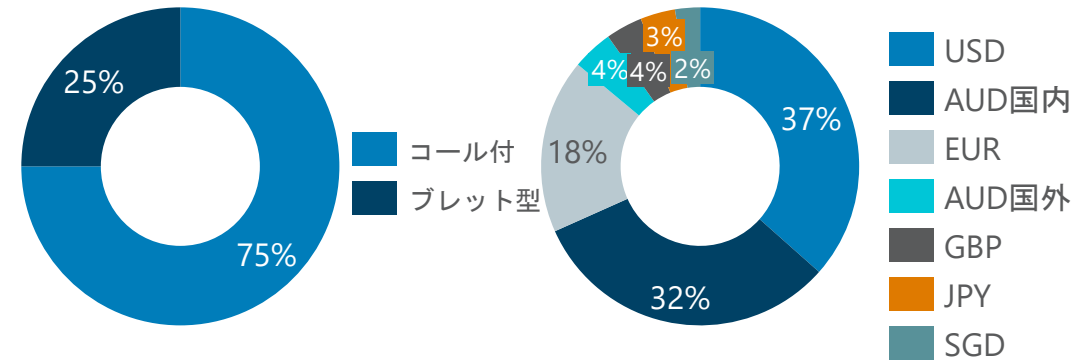


TLAC（総損失吸収力）概要¹

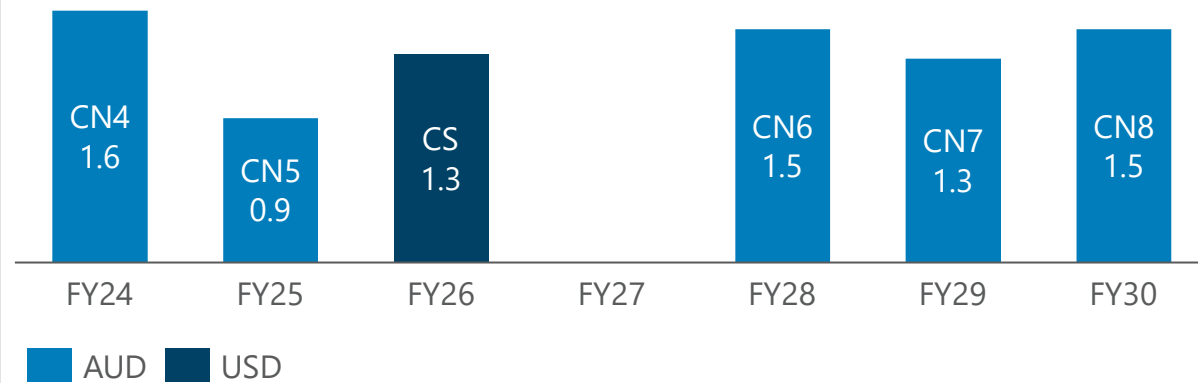
ANZはAPRAのTLAC最終要件達成予定

- 現在のTier2比率は5.8%でAPRAの2024年1月1日暫定目標である5.0%を超えている。APRAはTier2資本要件を2026年1月1日までにRWAの6.5%と最終決定したがそれを達成する予定である。
- Suncorp Bankに関連したRWAには2026年1月1日までにその他Tier2が約29億ドル必要
- 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Tier2証券209億豪ドルを発行
- ANZBGL（Suncorp Bank要件を含む）の2024年度のTier2証券発行必要額は約60億ドル程度と予想
- 国内市場で発行するTier2証券の比率は上昇している（2023年度にはTier2全体の39%）
- ANZBGLのTLACに加えて、RBNZの規制ではANZ NZには2028年までにRWAの2%のTier2資本が必要という緩い要件がある。現在ANZ NZのTier2比率は1.4%である。
- Tier2証券のコールには全てAPRAの承認が必要
- APRAのAT1債ディスカッションペーパーは9月に公表され、回答の提出期限は2023年11月15日である。

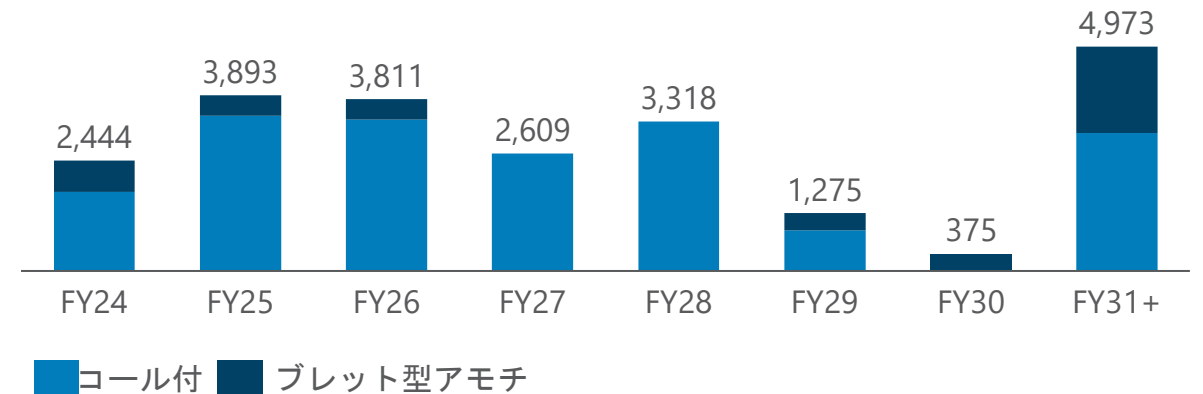
Tier2資本 元本金額%



AT1債の最初のコール日² 元本10億豪ドル



Tier2元本償却スケジュール³ 100万ドル



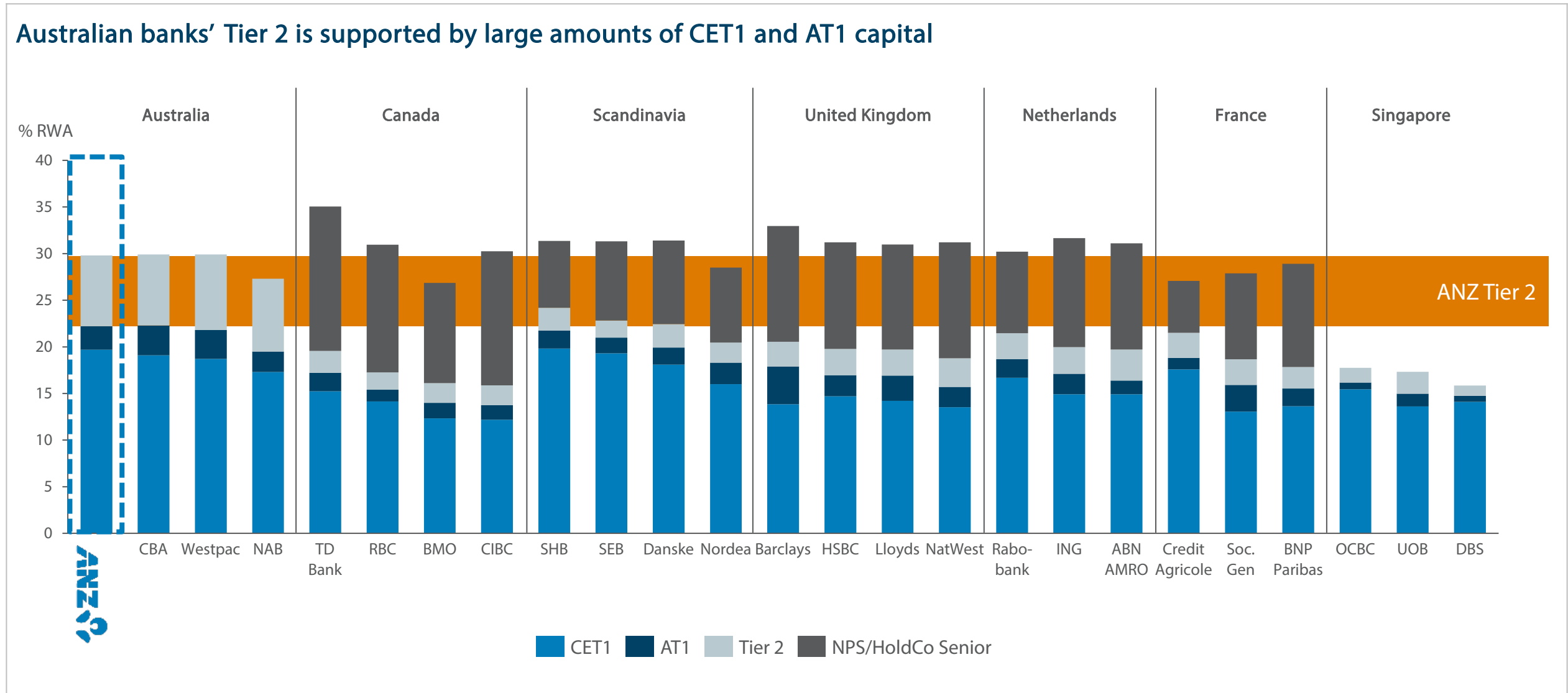
1. 過去の為替レートに基づいて豪ドル換算、1986年10月30日発行の永久変動利付債、2021年9月発行ANZ NZの変動利付債6億ドル、2022年8月発行ANZ NZの固定利付債5億米ドルを除く。Tier2資本証券のみから成る（即ち金融資産減損の為の適格一般引当金のようなその他Tier2資本は含まない）。

2. コールのスケジュールは過去の為替レートに基づいた豪ドル換算で表示、AT1証券のスケジュールは最初のオプション償還日、如何なる償還もAPRAの事前の書面での承認が必要、承認はAPRAの裁量で行われ、承認されることが前もって決まっているわけではない。こういった償還に関してAPRAが事前の書面での承認を提供しないこともある。証券保有者はANZが承認を依頼してもAPRAが承認するとは限らないことを了承しておかなければならない。

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



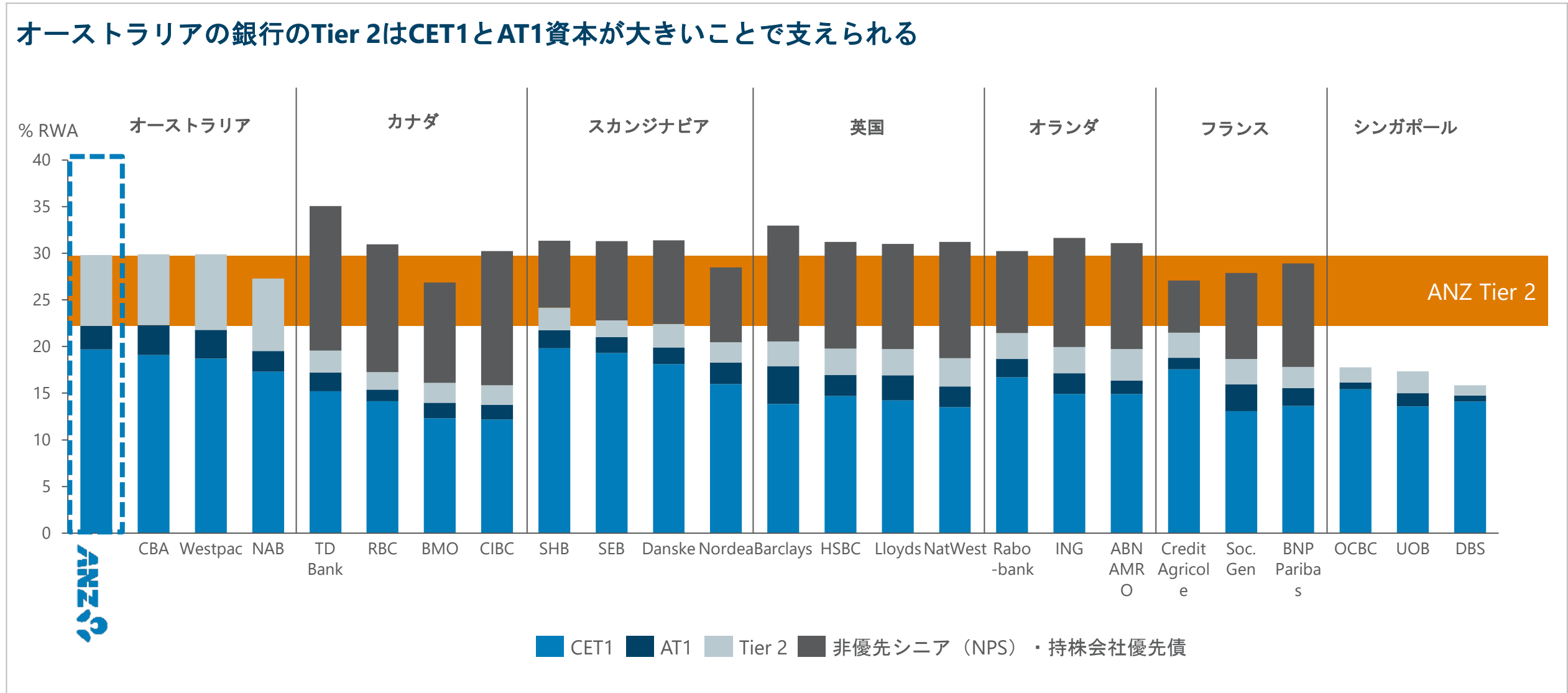
AUSTRALIAN TLAC IN A GLOBAL CONTEXT



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)



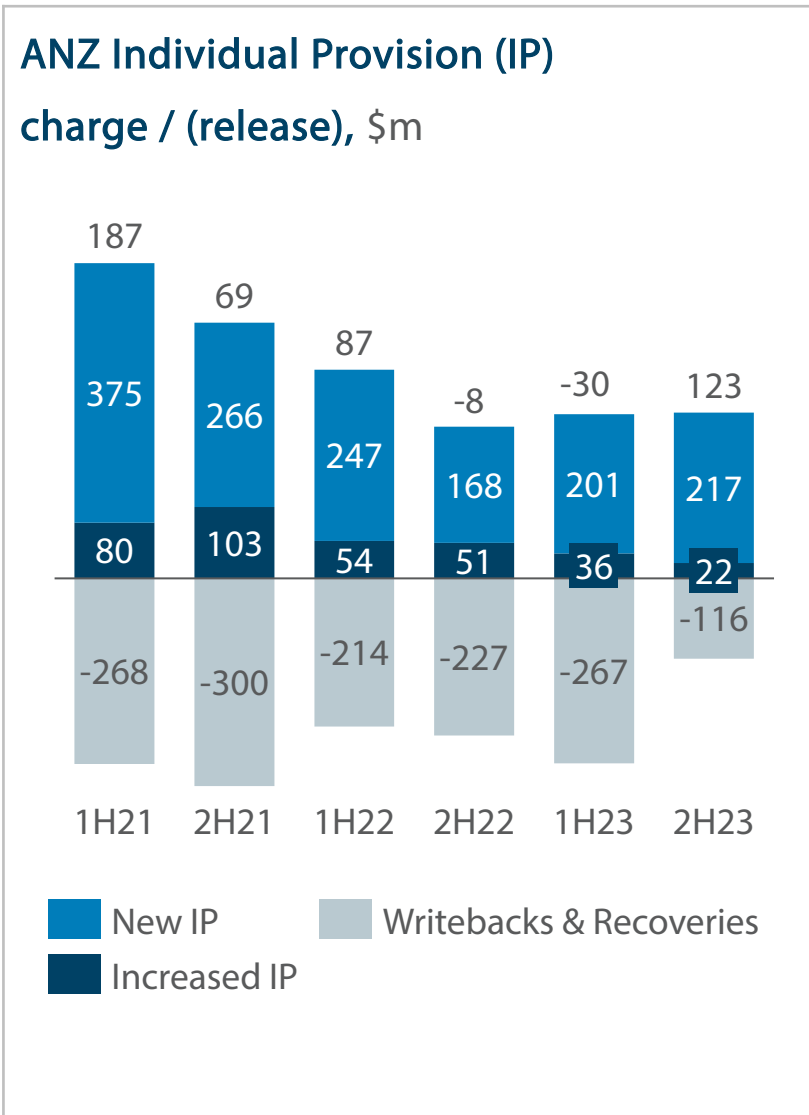
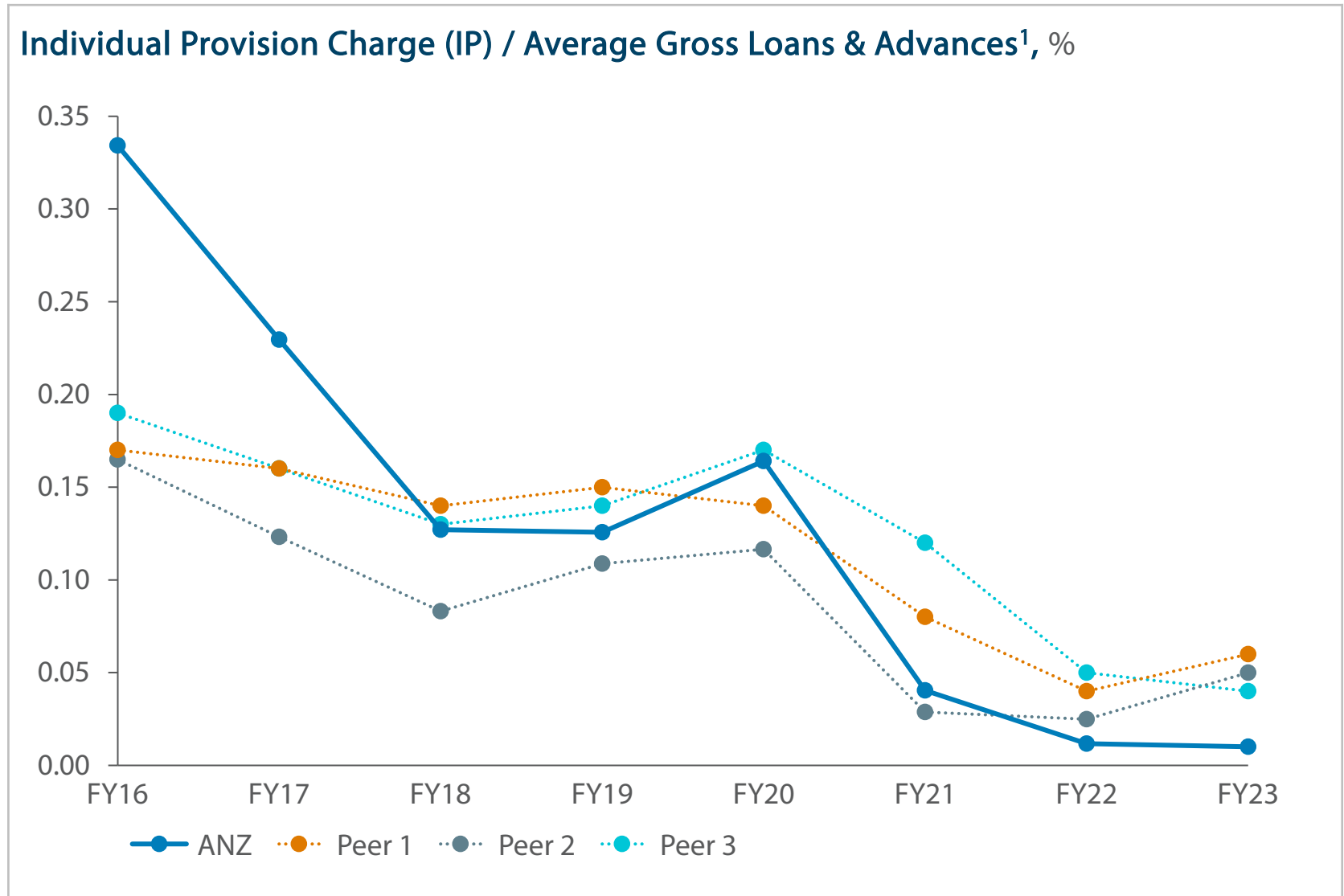
オーストラリアの銀行のTLAC、他の国との比較



出典：各銀行開示資料、HSBC
 オーストラリアの銀行の国際基準の計算は国際資本比較調査という題目のAPRAのペーパー（2015年7月13日）に沿っている。



PROVISION OUTCOMES

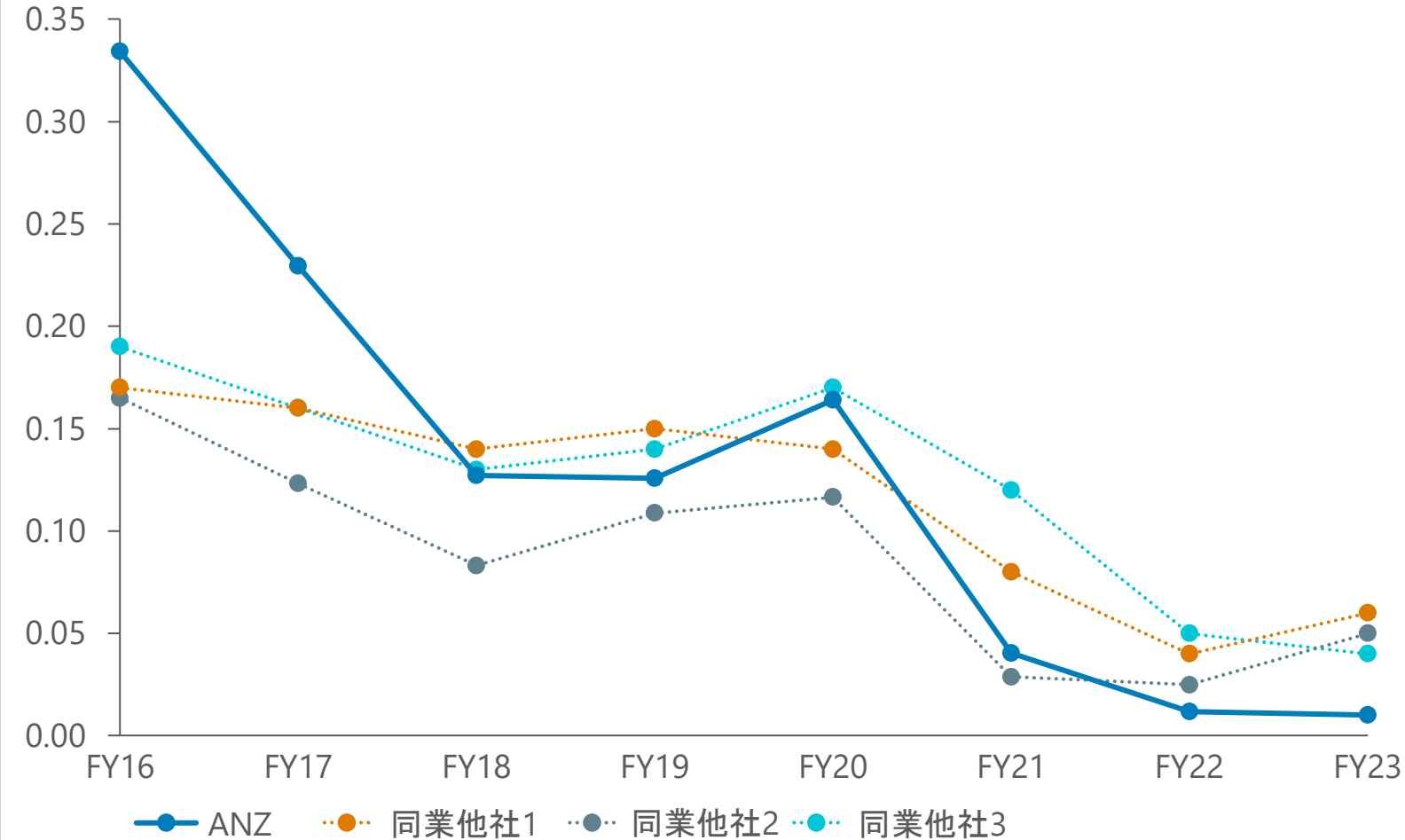


1. Source: Full Year loss rate data sourced from publicly available company financials. Peer bank categorisation of losses between IP and CP has been aligned to ANZ's approach to aid comparability

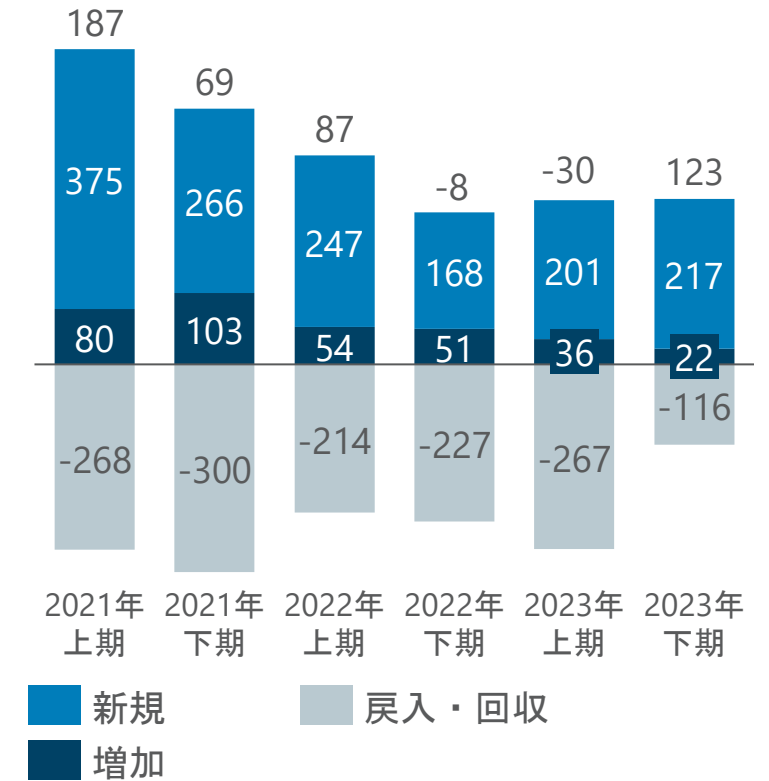


引当金の变化

個別引当金 (IP) / 平均総ローン・立替金¹ %



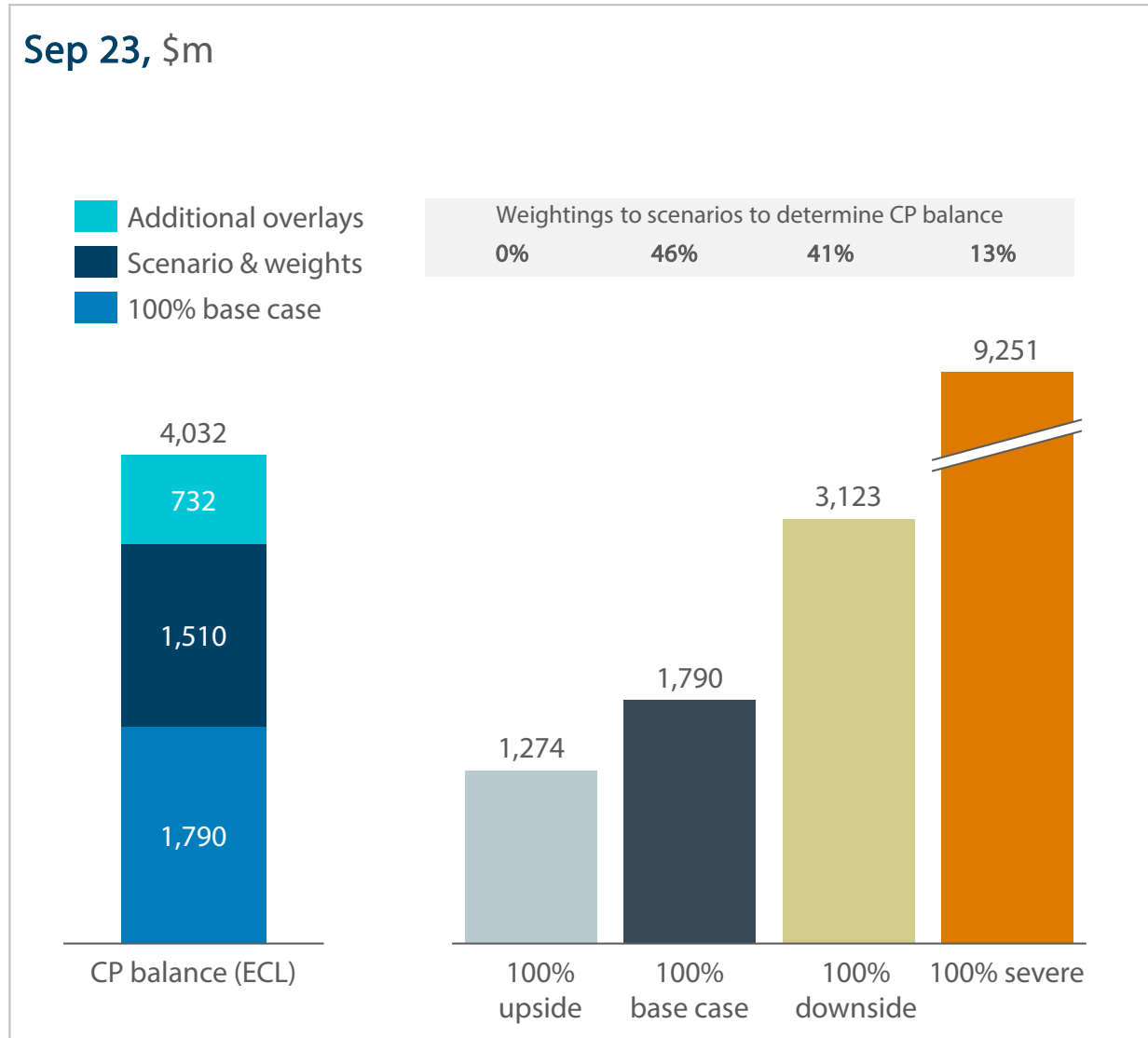
ANZの個別引当金 (IP) の計上・戻入
100万ドル



1. 年間の損失率は公式に入手可能な各企業の財務情報の数字、同業他社のIPとCPの損失の分類は互換性を持たせる為にANZの手法で計算



EXPECTED CREDIT LOSS – ECONOMIC SCENARIOS: MODELLED OUTCOMES (COLLECTIVE PROVISION BALANCE SCENARIOS)¹



Economic scenarios 30 September 2023	Actual		Base case ²		
	CY2021A	CY2022A	CY2023F	CY2024F	CY2025F
Australia					
GDP change ³	4.5%	3.6%	1.5%	1.3%	2.2%
Unemployment rate ⁴	5.1%	3.7%	3.6%	4.4%	4.5%
Resi. property price change ³	21.0%	-6.9%	5.9%	2.8%	4.3%
New Zealand					
GDP change ³	5.5%	2.8%	0.7%	0.3%	1.5%
Unemployment rate ⁴	3.8%	3.3%	3.8%	4.8%	5.1%
Resi. property price change ³	26.5%	-13.0%	-0.6%	2.3%	3.2%

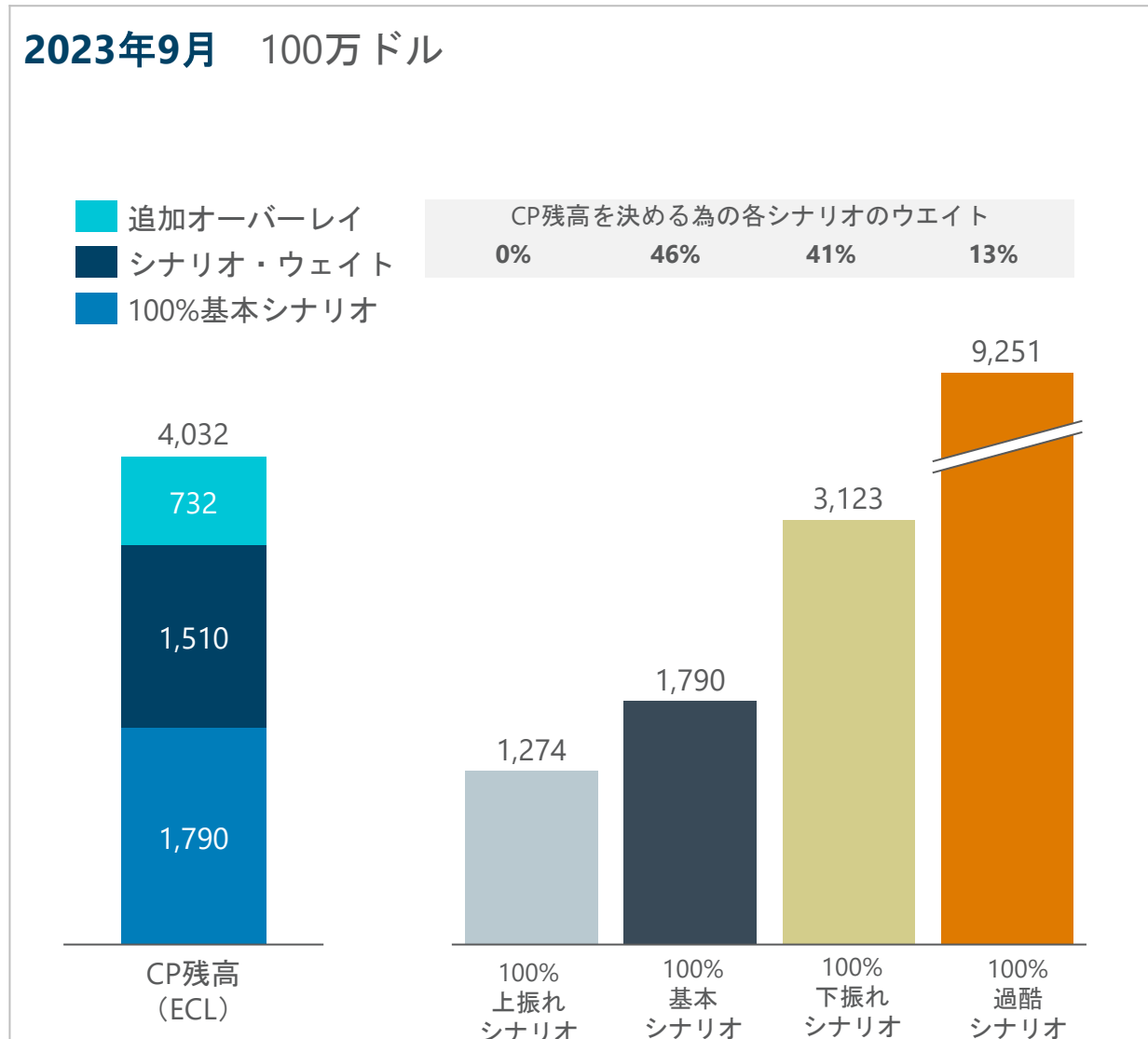
Australia peak impacts of economic scenarios ⁵		Downside	Severe
Unemployment	Peak next 2 years	6.9%	10.5%
Resi. property prices	Peak to trough drop	-14%	-48%
GDP	Lowest over 3 years	-1.3%	-2.8%

New Zealand peak impacts of economic scenarios ⁵		Downside	Severe
Unemployment	Peak next 2 years	6.6%	8.7%
Resi. property prices	Peak to trough drop	-23%	-52%
GDP	Lowest over 3 years	-1.7%	-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. The peak impact of the severe scenario is similar to that at September 2022, however for the September 2023 scenario the peak occurs sooner, leading to a higher expected loss



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）¹

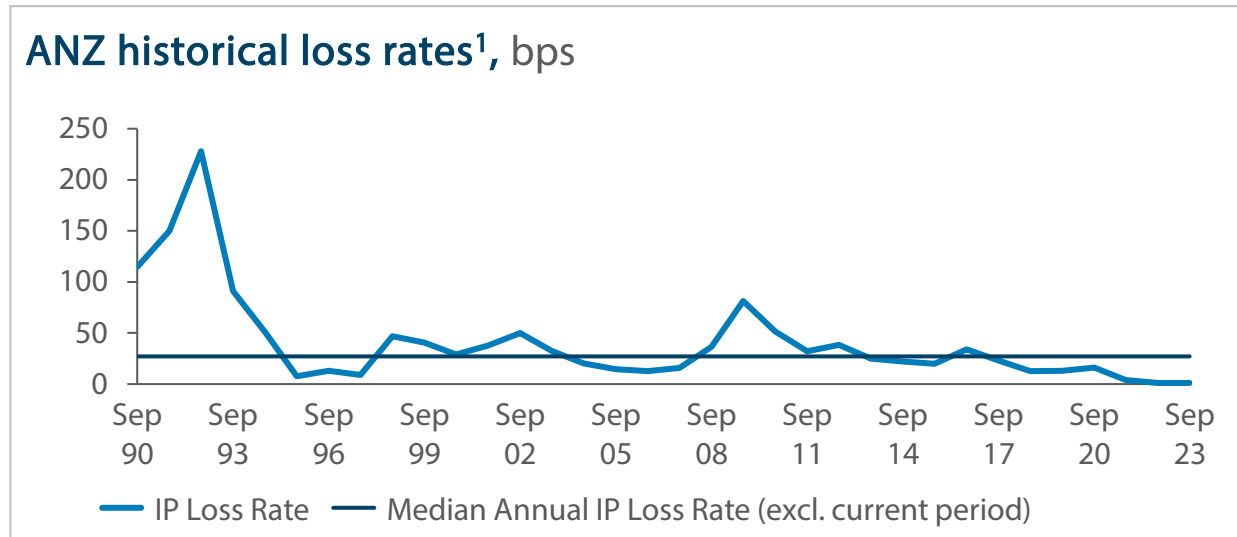
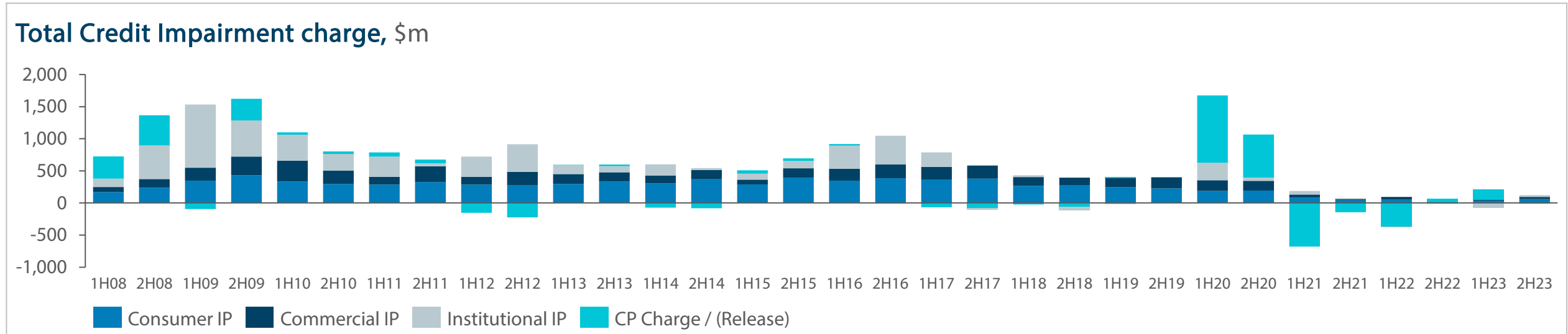


景気シナリオ	実績		基本シナリオ ²		
	2021暦年	2022暦年	2023暦年F	2024暦年F	2025暦年F
オーストラリア					
GDPの変化 ³	4.5%	3.6%	1.5%	1.3%	2.2%
失業率 ⁴	5.1%	3.7%	3.6%	4.4%	4.5%
住宅価格の変化 ³	21.0%	-6.9%	5.9%	2.8%	4.3%
ニュージーランド					
GDPの変化 ³	5.5%	2.8%	0.7%	0.3%	1.5%
失業率 ⁴	3.8%	3.3%	3.8%	4.8%	5.1%
住宅価格の変化 ³	26.5%	-13.0%	-0.6%	2.3%	3.2%
オーストラリアの景気シナリオの最大の影響⁵					
			下振れ	過酷	
失業率	今後2年間のピーク		6.9%	10.5%	
住宅価格	ピーク ⁵ から底までの変化		-14%	-48%	
GDP	今後3年間の最低		-1.3%	-2.8%	
ニュージーランドの景気シナリオの最大の影響⁵					
			下振れ	過酷	
失業率	今後2年間のピーク		6.6%	8.7%	
住宅価格	ピークから底までの変化		-23%	-52%	
GDP	今後3年間の最低		-1.7%	-2.8%	

1. 下振れシナリオは経済的ストレスの指標で示される。比較の為に上記経済変数で各シナリオの特徴を示す。
 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. 過酷シナリオで影響が最大になる時は2022年9月と似ているが、2023年9月のシナリオではピークが早く現れ、予想損失も大きくなっている。



LONG RUN PROVISIONS & LOSS RATES



Long run loss rate (Internal Expected Loss²), %

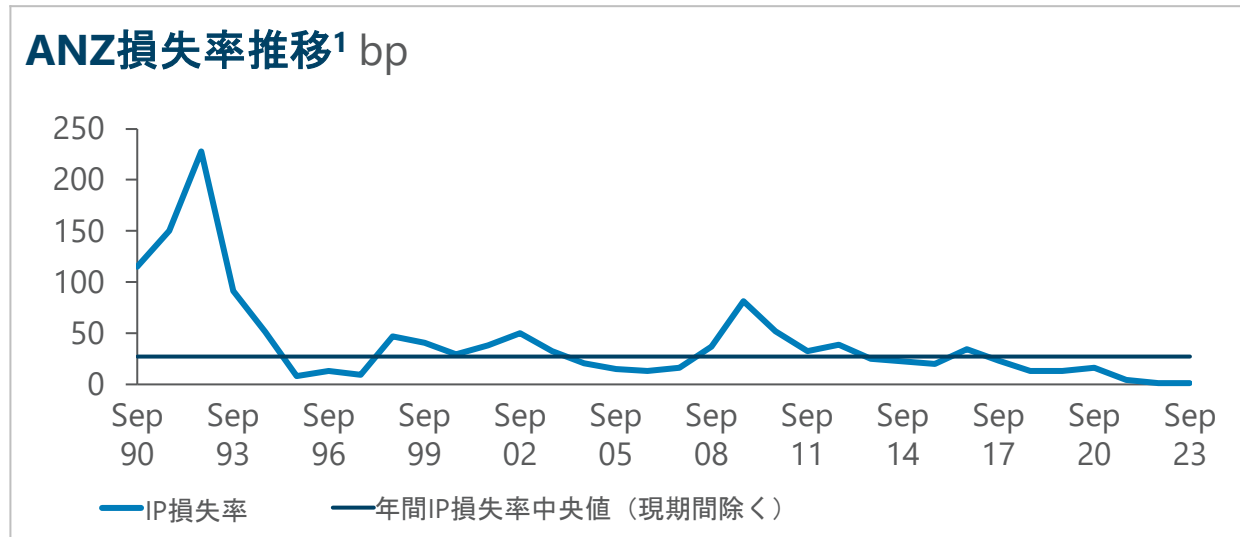
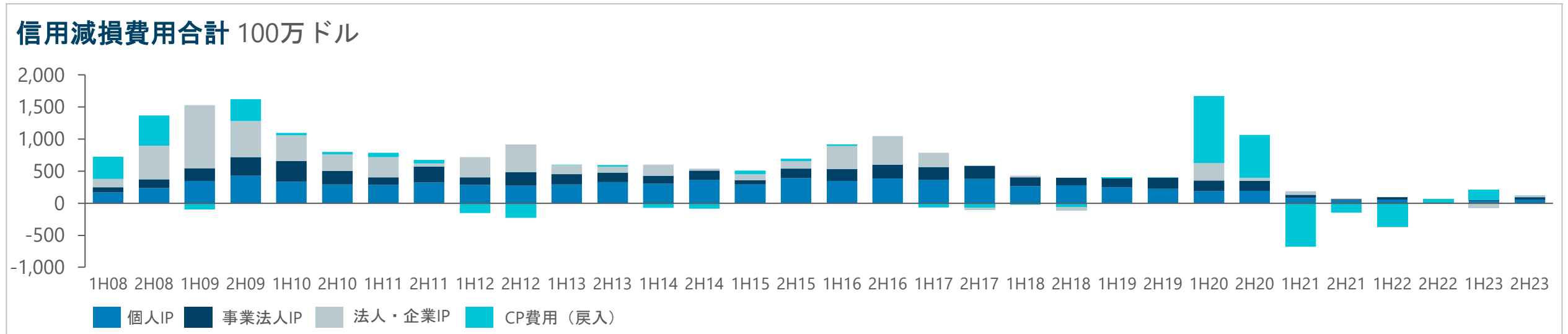
Division	Sep 20	Sep 21	Sep 22	Sep 23
Aus. Retail	0.16	0.12	0.11	0.10
Aus. Commercial	0.81	0.68	0.56	0.52
New Zealand	0.16	0.13	0.11	0.12
Institutional	0.30	0.25	0.21	0.19
Pacific	1.46	2.15	2.44	2.17
Total	0.26	0.22	0.19	0.17

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. Presented as a % of Gross Loans and Advances (GLA)



長期引当金・損失率



長期損失率 (IEL : 内部予想損失²) %

部門	Sep 20	Sep 21	Sep 22	Sep 23
豪個人	0.16	0.12	0.11	0.10
豪事業法人	0.81	0.68	0.56	0.52
ニュージーランド	0.16	0.13	0.11	0.12
法人・企業	0.30	0.25	0.21	0.19
太平洋地域	1.46	2.15	2.44	2.17
合計	0.26	0.22	0.19	0.17

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) 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、GLA (総ローン・立替金) に対する比率で表示



AUSTRALIA HOME LOANS – PORTFOLIO OVERVIEW

	Portfolio ¹			Flow			Portfolio ¹		
	FY21	FY22	FY23	FY22	FY23		FY21	FY22	FY23
Number of Home Loan accounts	1,002k	968k	958k	172k ²	193k ²	Average LVR at Origination ⁹	71%	68%	65%
Total FUM	\$278b	\$283b	\$304b	\$75b	\$89b	Average Dynamic LVR (excl. offset) ^{9,10}	52%	49%	49%
Average Loan Size ³	\$277k	\$292k	\$317k	\$474k	\$486k	Average Dynamic LVR (incl. offset) ^{9,10}	47%	43%	43%
% Owner Occupied ⁴	68%	68%	68%	65%	66%	Market share ¹¹	13.7%	13.0%	13.4%
% Investor ⁴	30%	31%	31%	35%	34%	% Ahead of Repayments ¹²	70%	69%	72%
% Equity Line of Credit ⁵	2%	1%	1%	0%	0%	Offset Balances ¹³	\$36b	\$39b	\$42b
% Paying Variable Rate Loan ⁶	67%	72%	84%	77%	95%	% First Home Buyer	8%	8%	8%
% Paying Fixed Rate Loan ⁶	33%	28%	16%	23%	5%	% Low Doc ¹⁴	2%	2%	1%
% Paying Interest Only ⁷	9%	9%	9%	16%	14%	Loss Rate ¹⁵	0.03%	0.01%	0.01%
% Broker Originated ⁸	54%	54%	56%	58%	64%	% of Australia Geography Lending ^{16,17}	64%	61%	62%
						% of Group Lending ¹⁶	44%	42%	43%

Unless otherwise stated metrics are based on balances

1. Home Loans portfolio (includes Non Performing Loans, excludes Offset balances) 2. New accounts includes increases to existing accounts and split loans (fixed and variable components of the same loan) 3. Average loan size for Flow excludes increases to existing accounts 4. 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 5. ANZ Equity Manager product no longer offered for sale as of 31 July 2021 6. Excludes Equity Manager Accounts 7. Based on customers that request a specific interest only period and does not include loans being progressively drawn e.g. construction 8. Historical 'Portfolio' numbers restated due to changes in reporting classifications 9. Unweighted based on # accounts and includes capitalised LMI premiums 10. Valuations updated to Aug 23 where available. Excludes unknown DLVR. Historical DLVR has been restated as a result of enhancements to methodology 11. Source: APRA Monthly Authorised Deposit-Taking Institutions Statistics (MADIS) to Sep 23 12. % of Owner Occupied and Investor Loans that have any amount ahead of repayments based on available redraw and offset 13. Offset balances reflect only those balances linked to Home Loan accounts 14. Note Low Doc lending at ANZ is no longer offered 15. Annualised write-off net of recoveries 16. Based on Gross Loans & Advances 17. 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

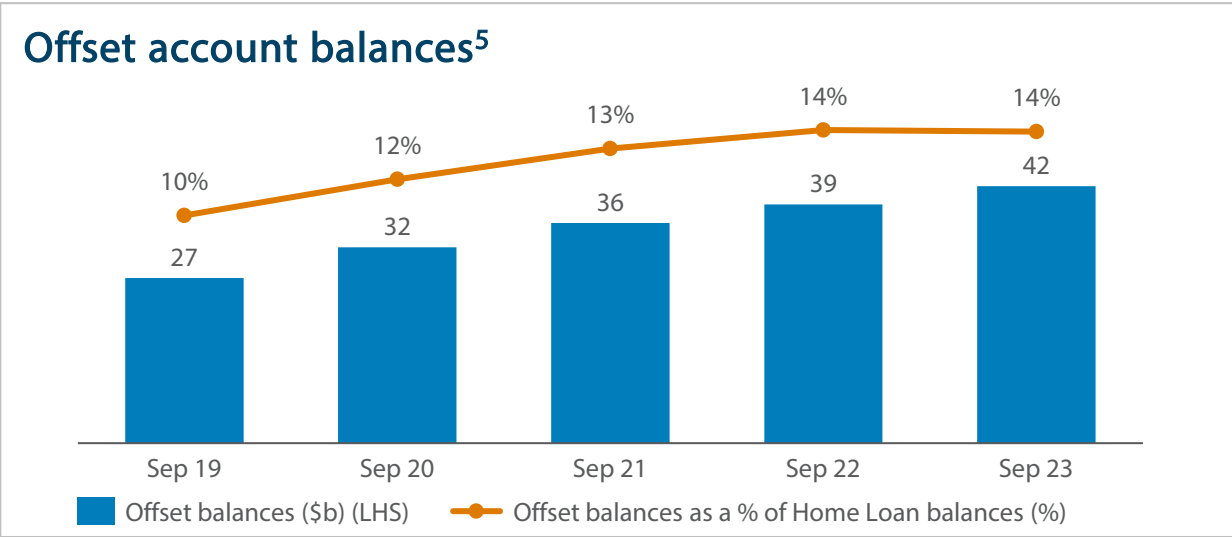
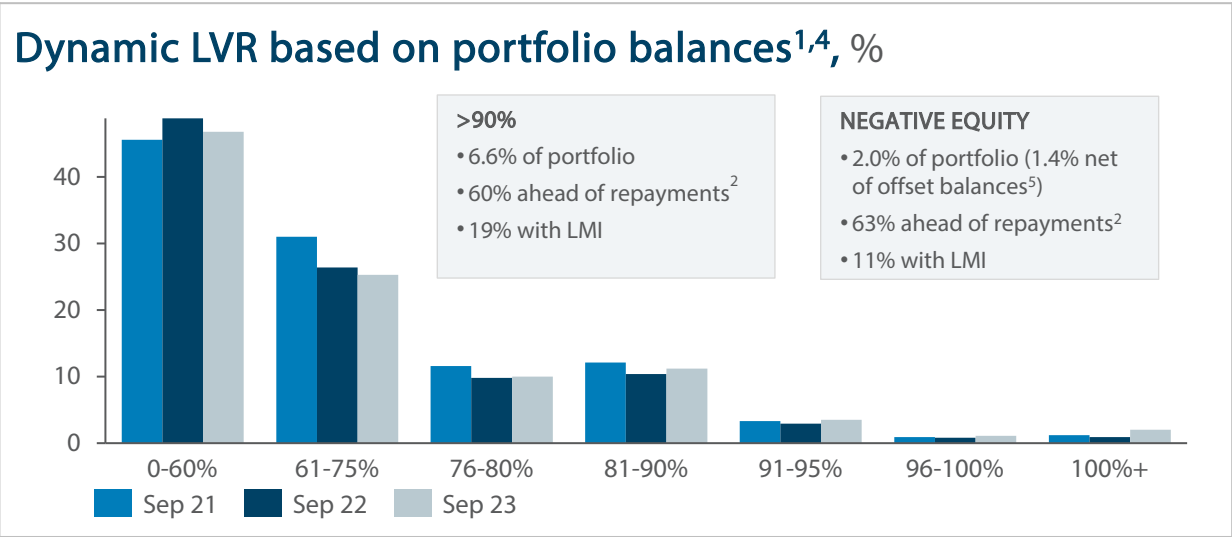
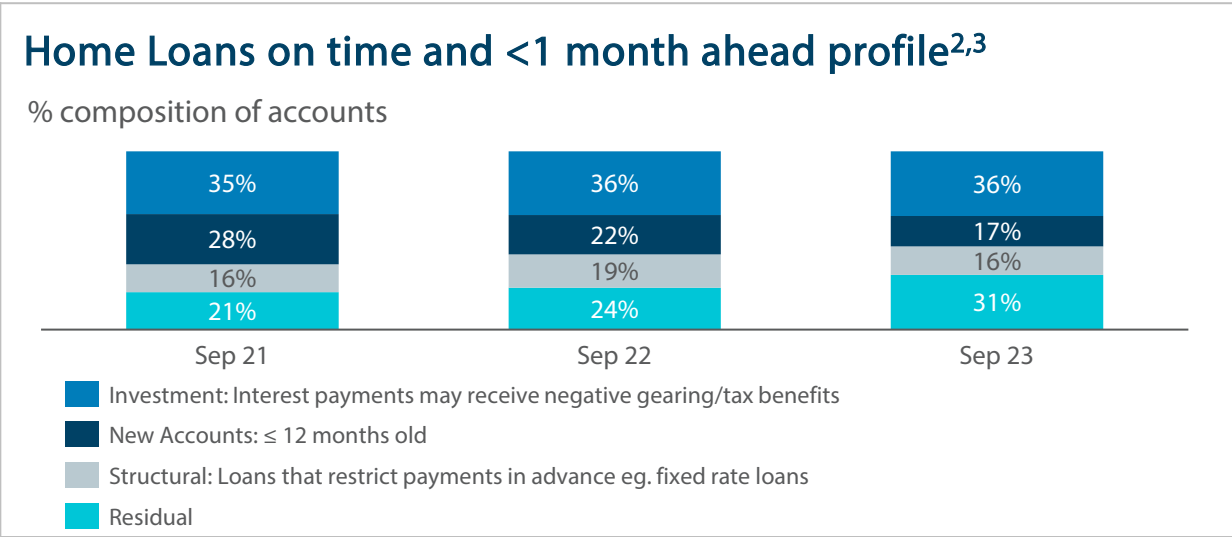
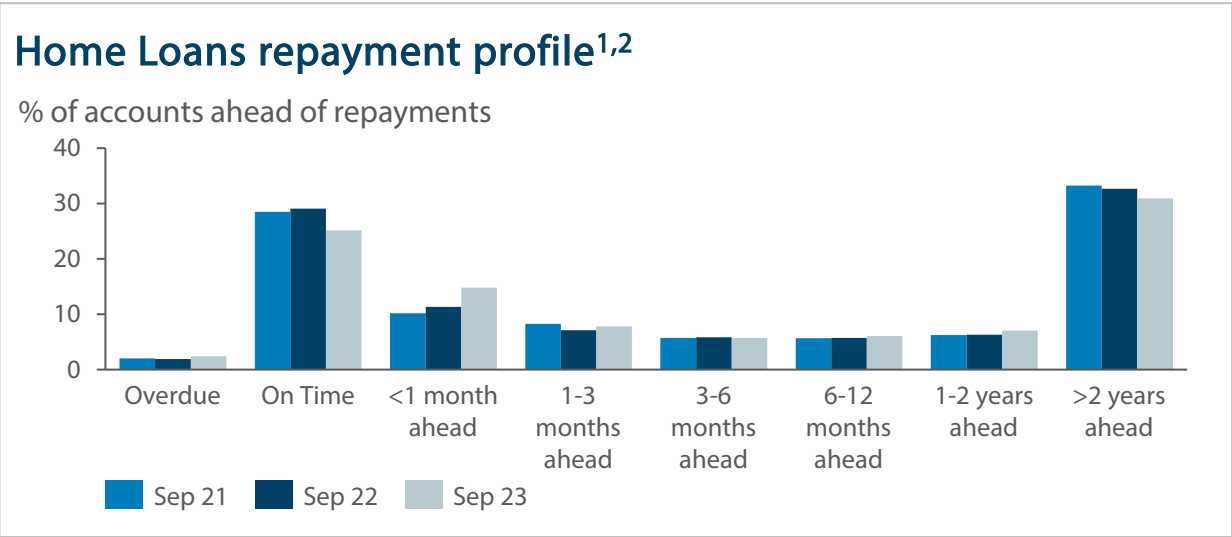
	ポートフォリオ ¹			フロー			ポートフォリオ ¹		
	2021年度	2022年度	2023年度	2022年度	2023年度		2021年度	2022年度	2023年度
住宅ローン口座数	1,002k	968k	958k	172k ²	193k ²	融資実行時平均LVR ⁹	71%	68%	65%
運用資産 (FUM) 合計	\$278b	\$283b	\$304b	\$75b	\$89b	平均ダイナミックLVR (オフセット除く) ^{9, 10}	52%	49%	49%
平均ローン額 ³	\$277k	\$292k	\$317k	\$474k	\$486k	平均ダイナミックLVR (オフセット含む) ^{9, 10}	47%	43%	43%
自己居住用の比率 ⁴	68%	68%	68%	65%	66%	市場シェア ¹¹	13.7%	13.0%	13.4%
投資用の比率 ⁴	30%	31%	31%	35%	34%	繰上返済比率 ¹²	70%	69%	72%
エクイティ与信枠 ⁵	2%	1%	1%	0%	0%	オフセットバランス ¹³	\$36b	\$39b	\$42b
変動金利ローン比率 ⁶	67%	72%	84%	77%	95%	一軒目の住宅購入%	8%	8%	8%
固定金利ローン比率 ⁶	33%	28%	16%	23%	5%	「ロードック (書類不要)」ローン ¹⁴	2%	2%	1%
IOローン比率 ⁷	9%	9%	9%	16%	14%	損失率 ¹⁵	0.03%	0.01%	0.01%
ブローカー経由 ⁸	54%	54%	56%	58%	64%	地理上オーストラリアの 融資の比率 ^{16, 17}	64%	61%	62%
						グループ全体における比率 ¹⁶	44%	42%	43%

特に記載がない場合数字は残高を表示

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. 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。3. フローの平均ローン額には既存口座の増額は含まない。4. 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。5. ANZエクイティマネージャーは2021年7月31日で提供終了。6. エクイティマネージャー口座を除く。7. 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。8. 報告分類が変更された為、過去の「ポートフォリオ」数は調整してある。9. 口座数に基づいて非加重、資産計上LMI保険料を含む。10. データがある場合バリュエーションは2023年8月までアップデート、DLVRが不明のものは除く、計算手法を改良した為過去のDLVRは調整してある。11. 出典: 2023年9月までのAPRA月間ADI統計 (MADIS) 12. 再引出とオフセットに基づいて繰上返済がある持家用と投資用ローン 13. 住宅ローン口座に紐づけされたオフセット残高のみ 14. ロードックの提供は既に終了 15. 回収を除いた年間の減損 16. 総ローン・立替金 (GLA) に基づく 17. 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 RESILIENCE



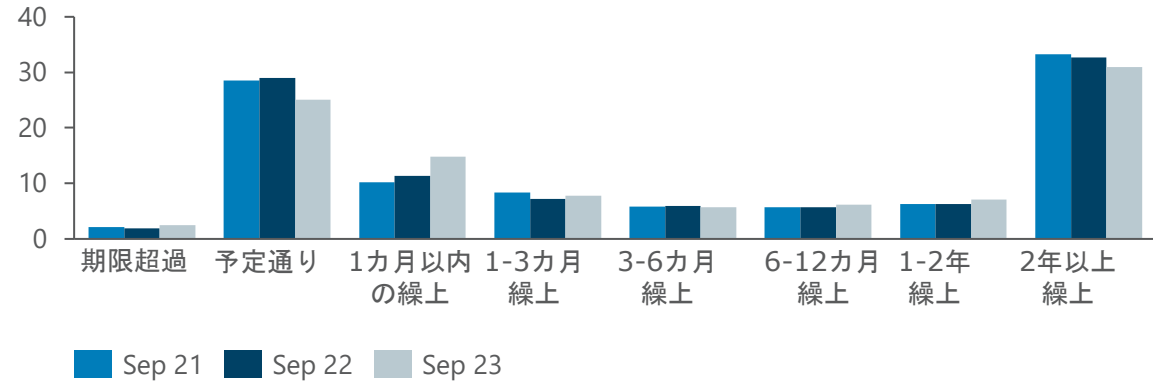
1. Includes Non Performing Loans
 2. % of Owner Occupied and Investment Loans that are ahead of repayments by >\$100. Excess repayments based on available redraw and offset. Excludes Equity Manager Accounts
 3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, 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.
 4. Includes capitalised LMI premiums, doesn't consider offset balances, and excludes unknown DLVR. Valuations updated to Aug 23 where available. Historical DLVR has been restated as a result of enhancements to methodology
 5. Offset balances reflect only those balances linked to Home Loan accounts



オーストラリアの住宅ローン-ポートフォリオ内訳

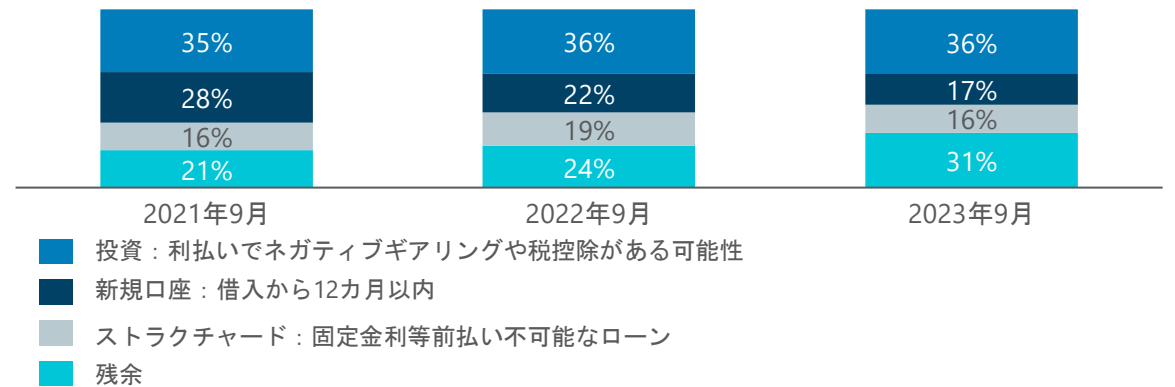
住宅ローン返済スケジュール^{1,2}

繰上返済している口座数%

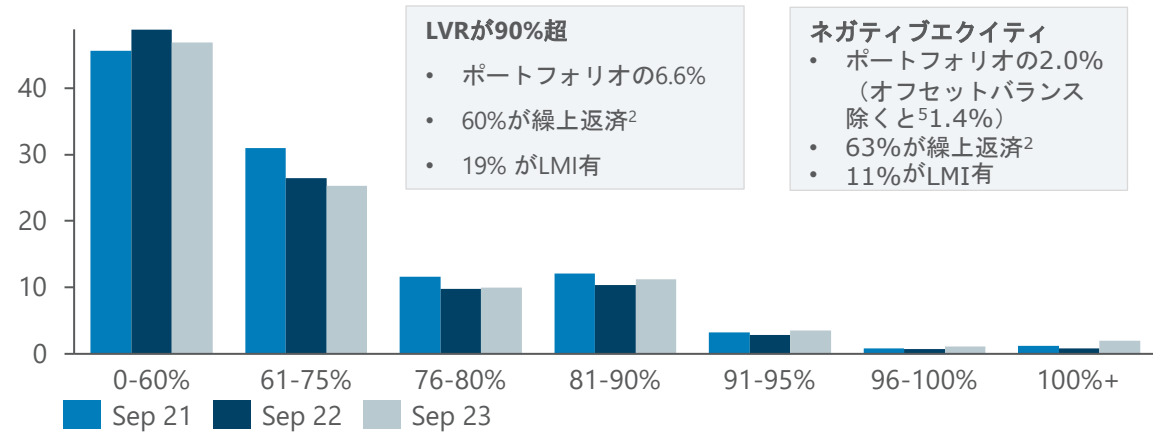


予定通り返済・1か月以内の繰上返済がされている住宅ローン^{2,3}

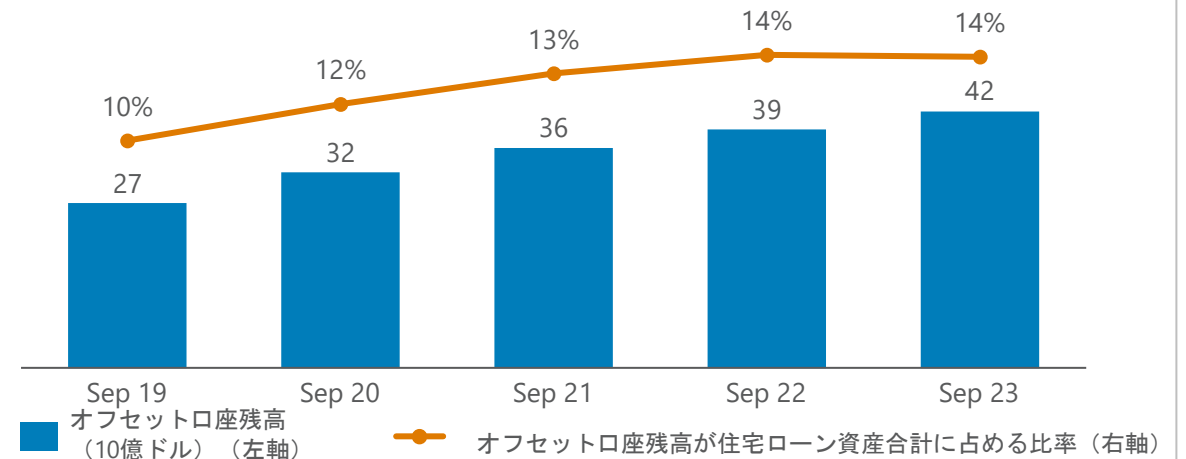
口座内訳%



ポートフォリオ残高に基づいたダイナミックLVR^{1,4}%



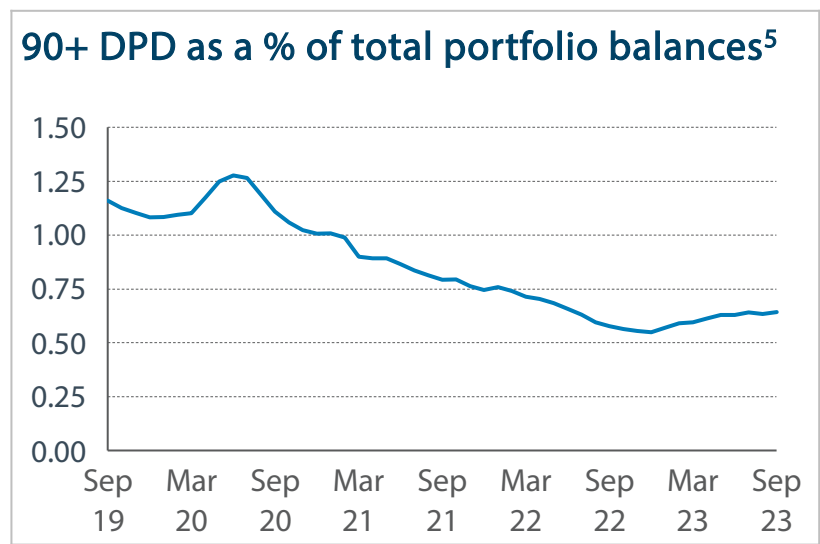
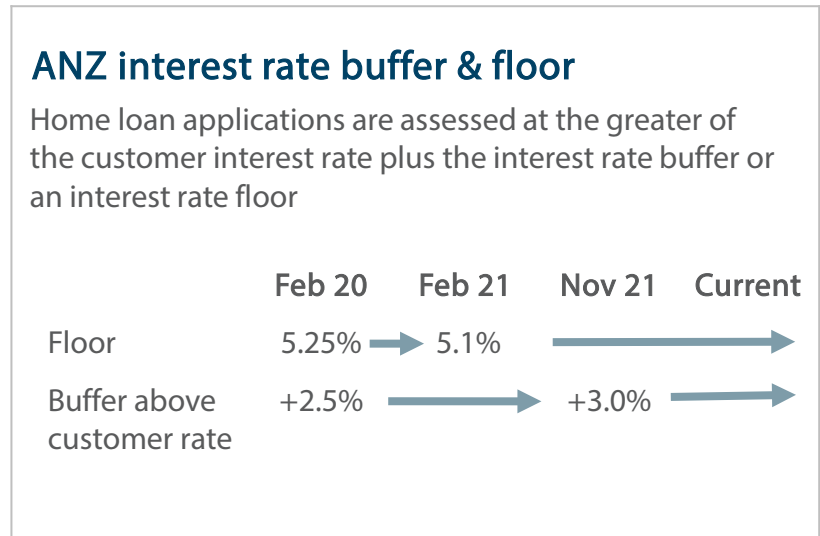
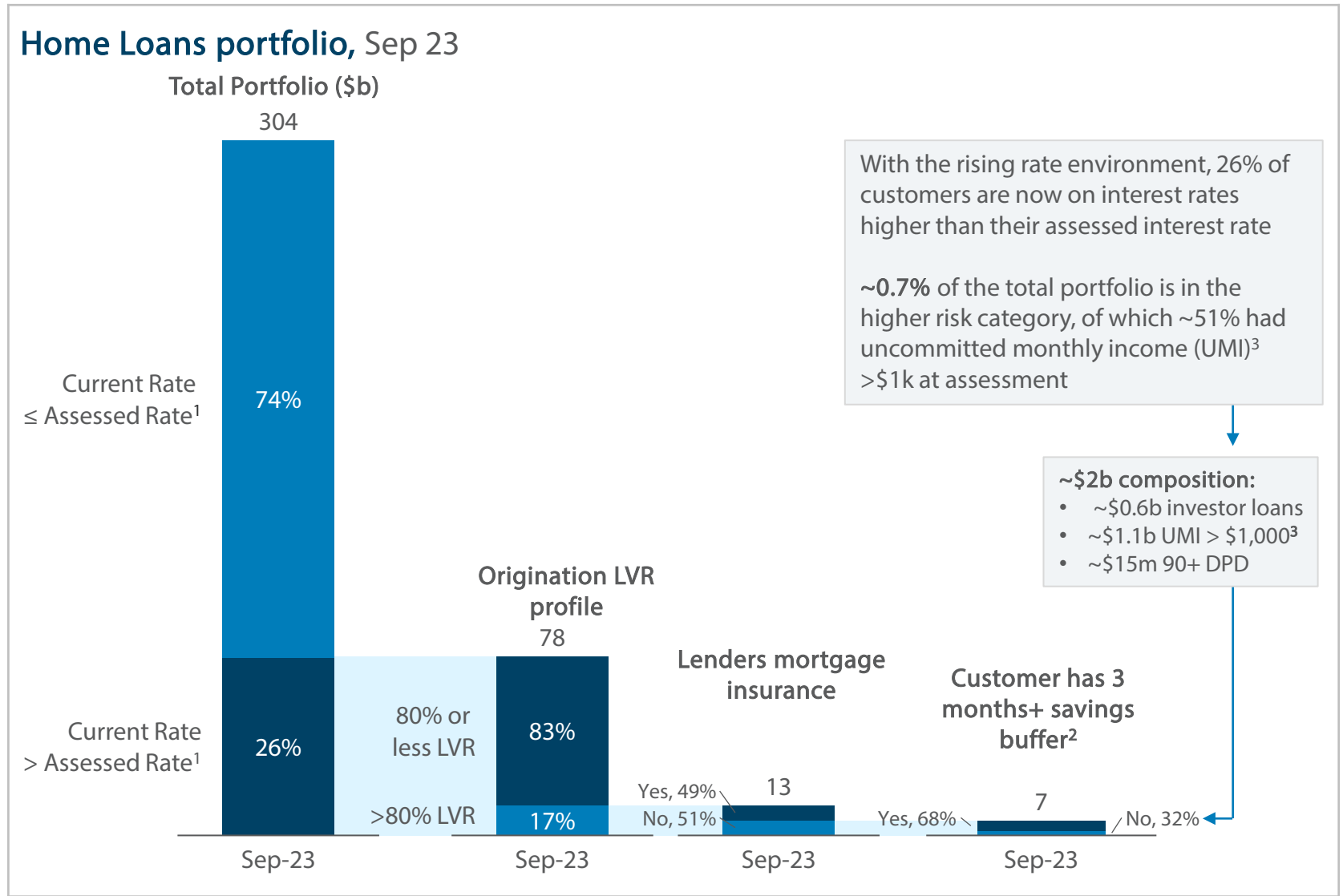
オフセット口座残高⁵



1. 不良債権含む
 2. 100ドル以上の繰上返済のある持家用と投資用ローンの比率%、再引出・オフセット残高に基づいた繰上返済、エクイティマネジャー口座は除く
 3. 現在の投資用と持家用の分類は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. 資産計上LMI保険料を含む、オフセット口座残高は考慮せず、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2023年8月までアップデートしてある。計算手法を改良した為、過去のDLVRは調整している。
 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



AUSTRALIA HOME LOANS - BOOK ORIGINATED AND ATTRIBUTES



1. Accounts with missing assessed rate information are grouped into customer rate ≤ assessed rate based on the assumption that the assessed rate used in the mortgage assessment stage to account for borrower's ability to repay at origination should be higher than the current interest rate

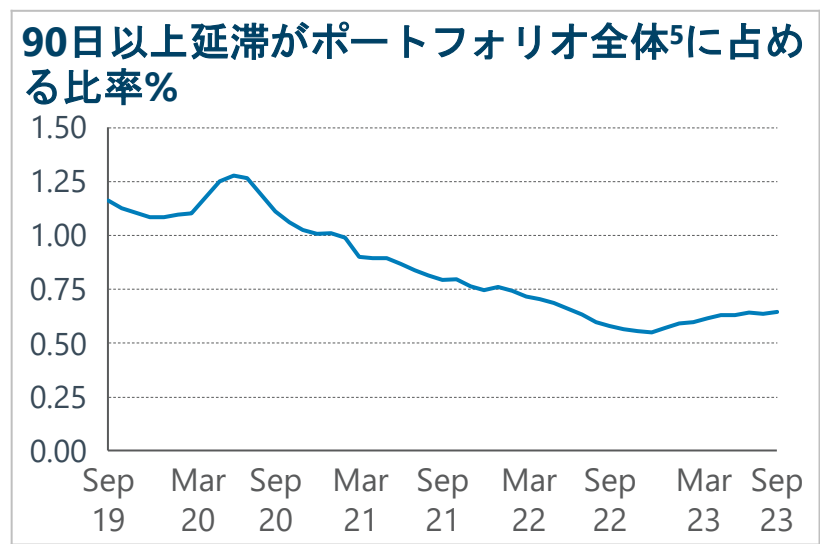
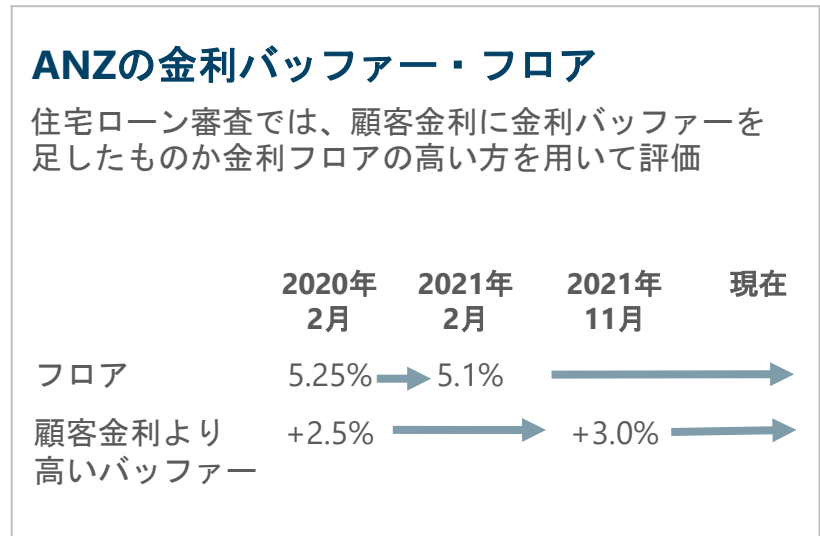
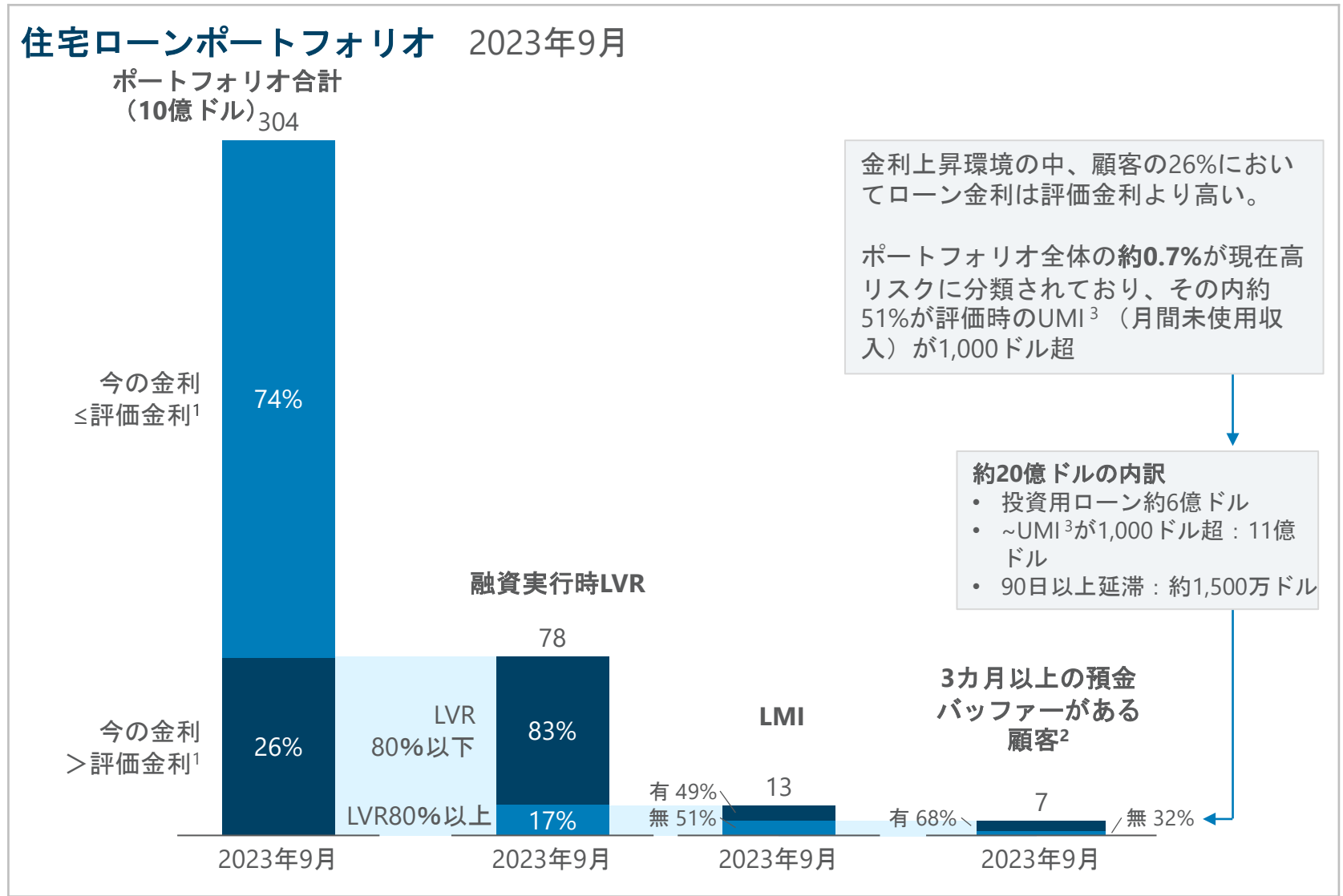
2. Buffers are calculated at customer level, incorporating all Retail debts within the customer cluster at ANZ, and all funds available in ANZ redraw, offset and transaction and savings accounts

3. Uncommitted monthly income (UMI) is determined after income and expense buffers and shading are applied, and based on verified income only

4. Includes Non Performing Loans. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans. Australia Home Loans 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



オーストラリアの住宅ローン – 融資額と特徴



1. 返済能力の審査で用いる評価金利は現在の金利より高いとして、評価金利が不明な口座は顧客金利が評価金利より低いグループに分類

2. 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

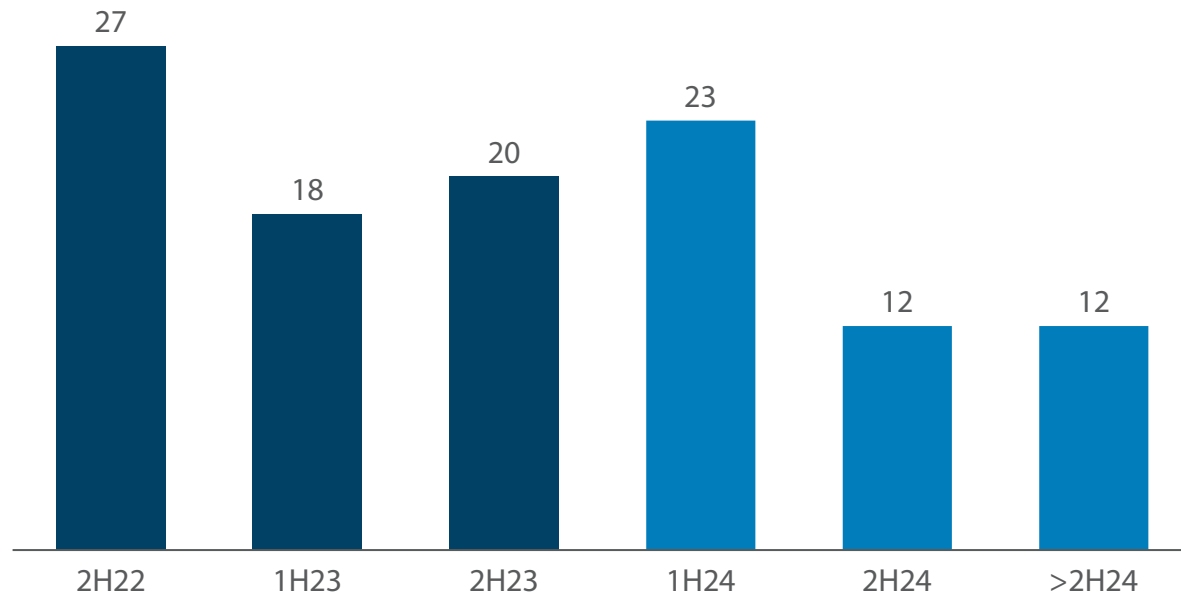
3. UMI（未使用月間収入）は所得・費用バッファとシェーディングを適用して計算、証明できる所得のみを用いる。

4. 不良債権ローンを含む。ANZではアモチとIOローンの延滞を支払い遅延で判断。オーストラリア住宅ローンの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。



AUSTRALIA HOME LOANS – PORTFOLIO RESILIENCE

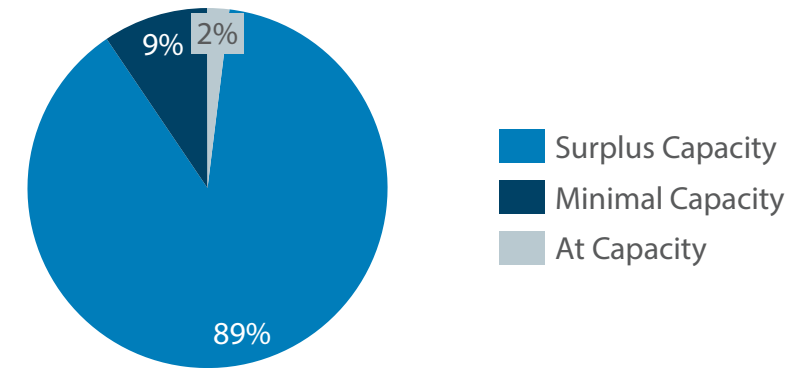
Fixed rate Home Loan expiry profile, \$b



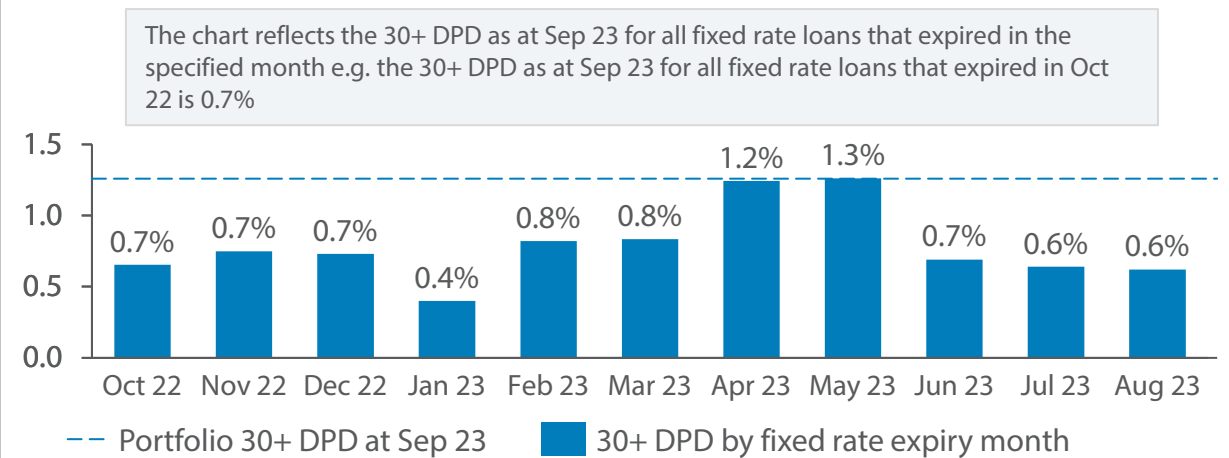
For new ANZ fixed rate loans, serviceability is assessed as:

- 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 capacity¹, FY23



30+ DPD at September 23 by fixed rate expiry month

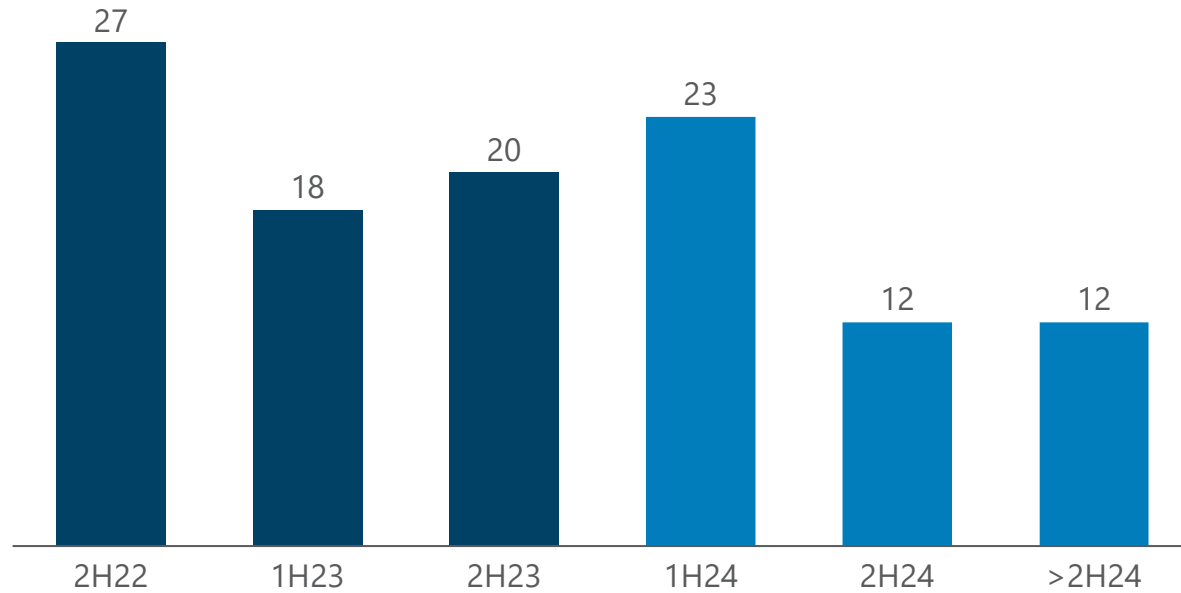


1. Majority of lending 'at capacity' is bridging finance while 'minimal capacity' reflects the proportion of customers with a borrowing capacity of less than \$50 of uncommitted monthly income (UMI). Borrowing capacity is determined after income and expense buffers and shading are applied, and based on verified income only therefore the customer's actual borrowing capacity will be higher than what is reflected in the chart



オーストラリアの住宅ローン – 健全なポートフォリオ

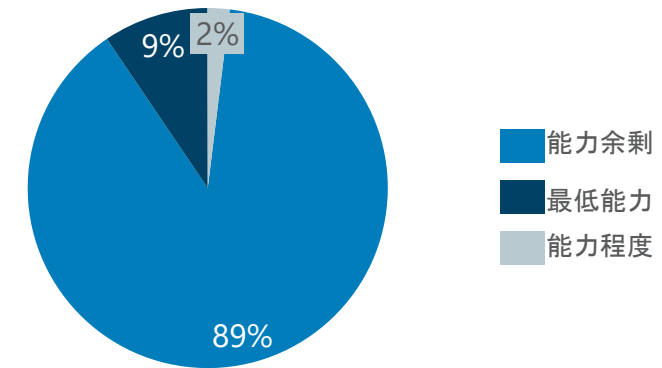
固定金利住宅ローンの償還スケジュール 10億ドル



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

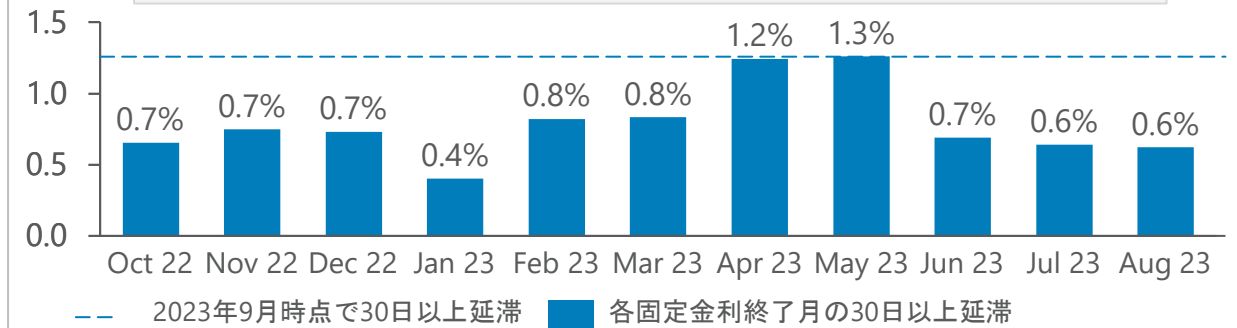
- 基準変動金利（から顧客割引を引く）に3%の返済バッファを足したものが顧客固定金利より高ければ、基準変動金利（から顧客割引を引いたもの）と3%のバッファを足したもののか、現在5.1%に設定されているフロア金利の高い方
- それ以外では顧客固定金利に3%の返済能力バッファを足したもののか、現在5.1%に設定されているフロア金利の高い方

ANZのローン顧客の借入能力内訳¹ 2023年度



30日以上延滞、2023年9月時点、固定金利ローン満期月

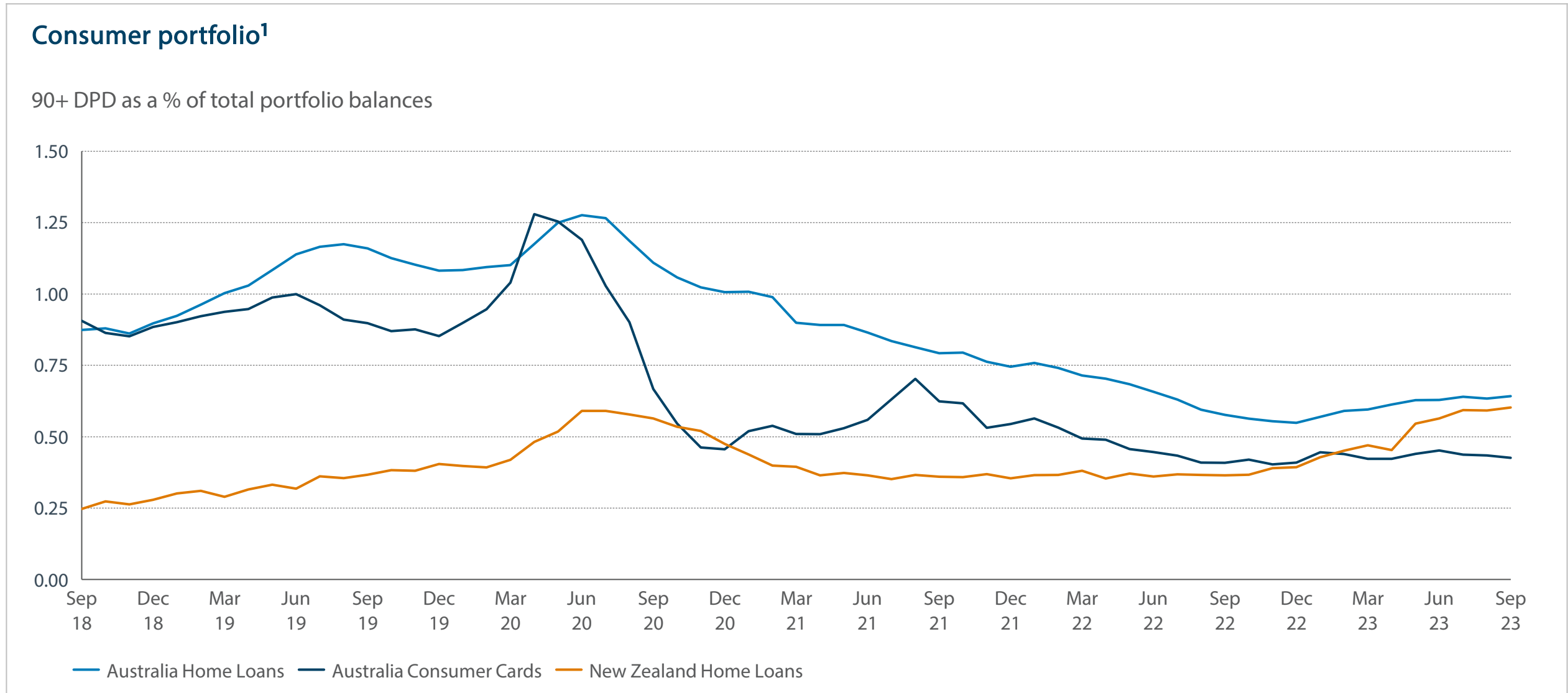
図は2023年9月時点における各月に満期となる30日以上延滞している固定金利ローン、例えば2022年10月に満期となった固定金利ローン全体に対する30日以上延滞の比率は2023年9月時点で0.7%



1. 「能力程度」の融資の大半が繋ぎ融資で、「最低能力」は借入能力が50ドルのUMI（未使用月間所得）以下の顧客の比率である。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、よって借り手の実際の借入能力は図にあるよりも高い。



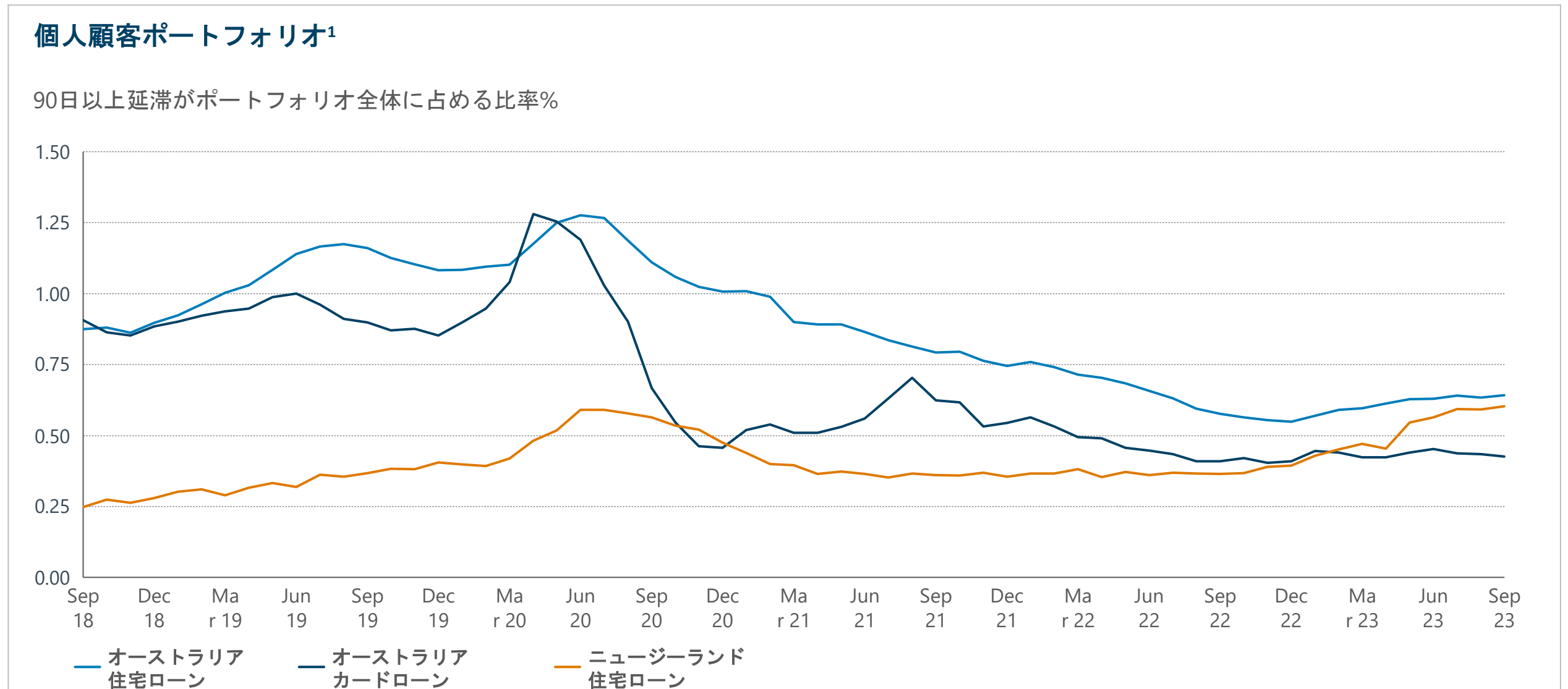
AUSTRALIA & NEW ZEALAND 90+ DAYS PAST DUE (DPD)



1. Includes Non Performing Loans. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans. Australia Home Loans 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



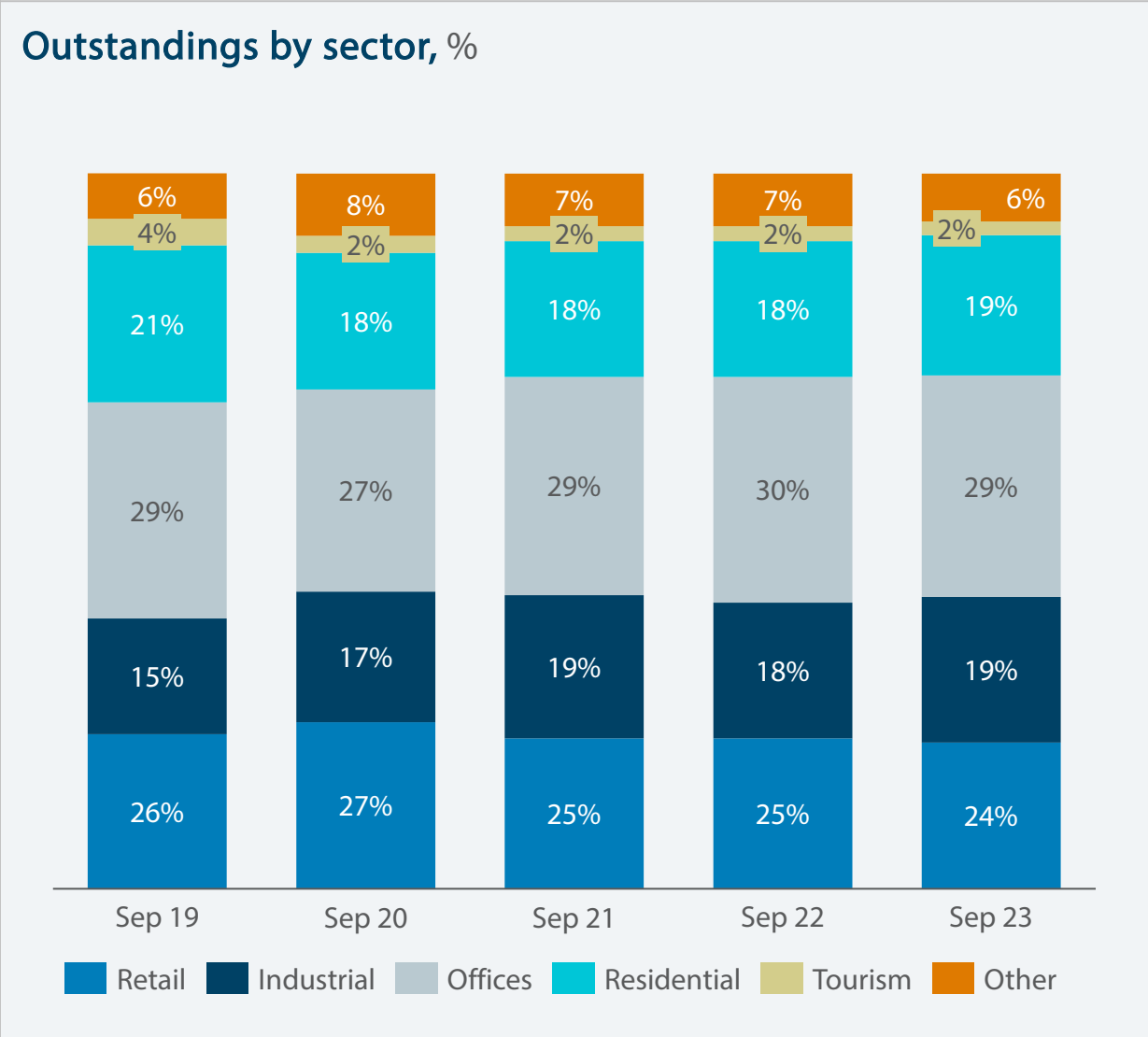
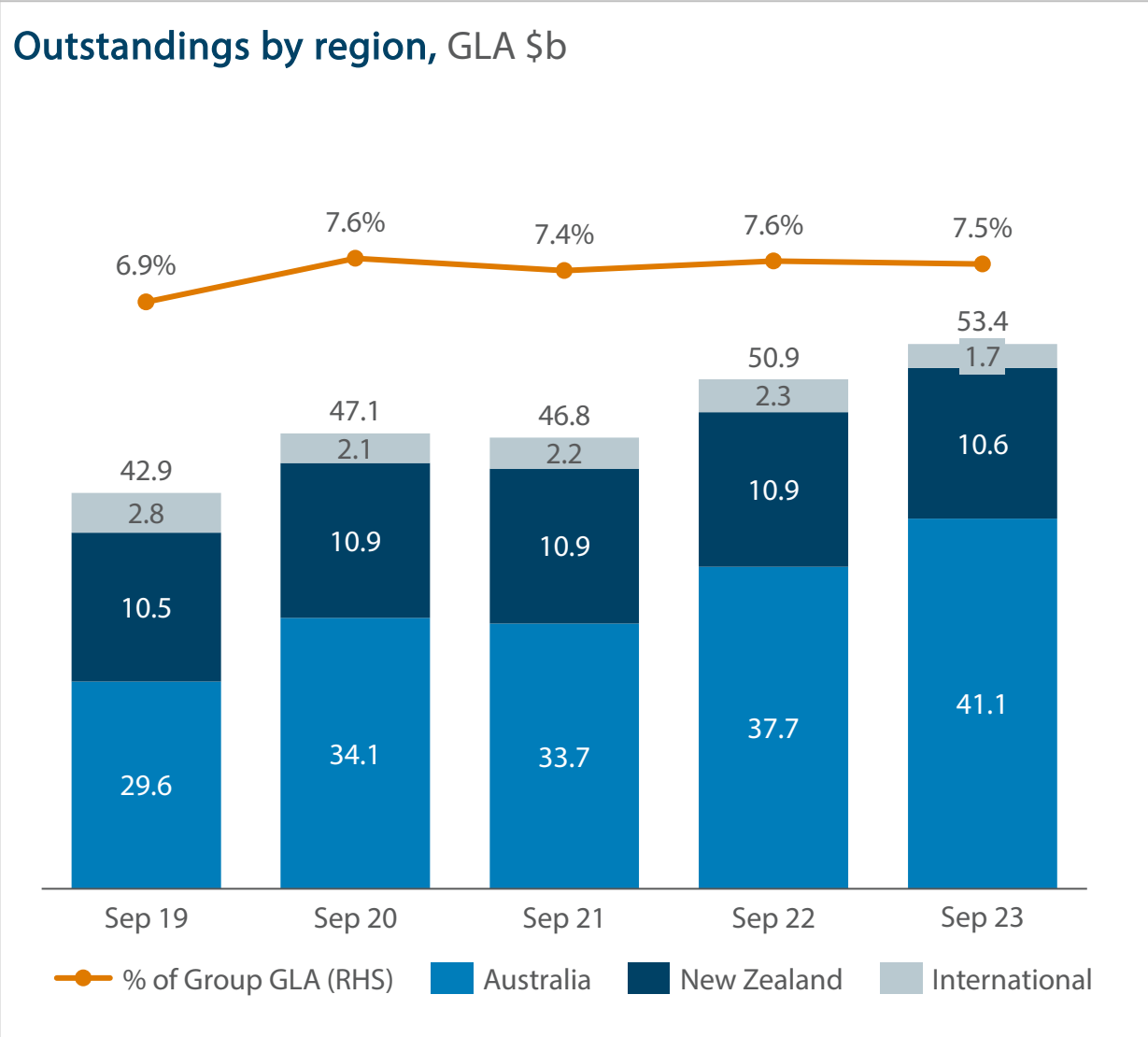
オーストラリア・ニュージーランドで90日以上延滞している個人向けローン



1. 不良債権ローンを含む。ANZではアモチとIOローンの延滞を支払い遅延で判断。オーストラリア住宅ローンの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。



COMMERCIAL PROPERTY - SEGMENTS OF INTEREST

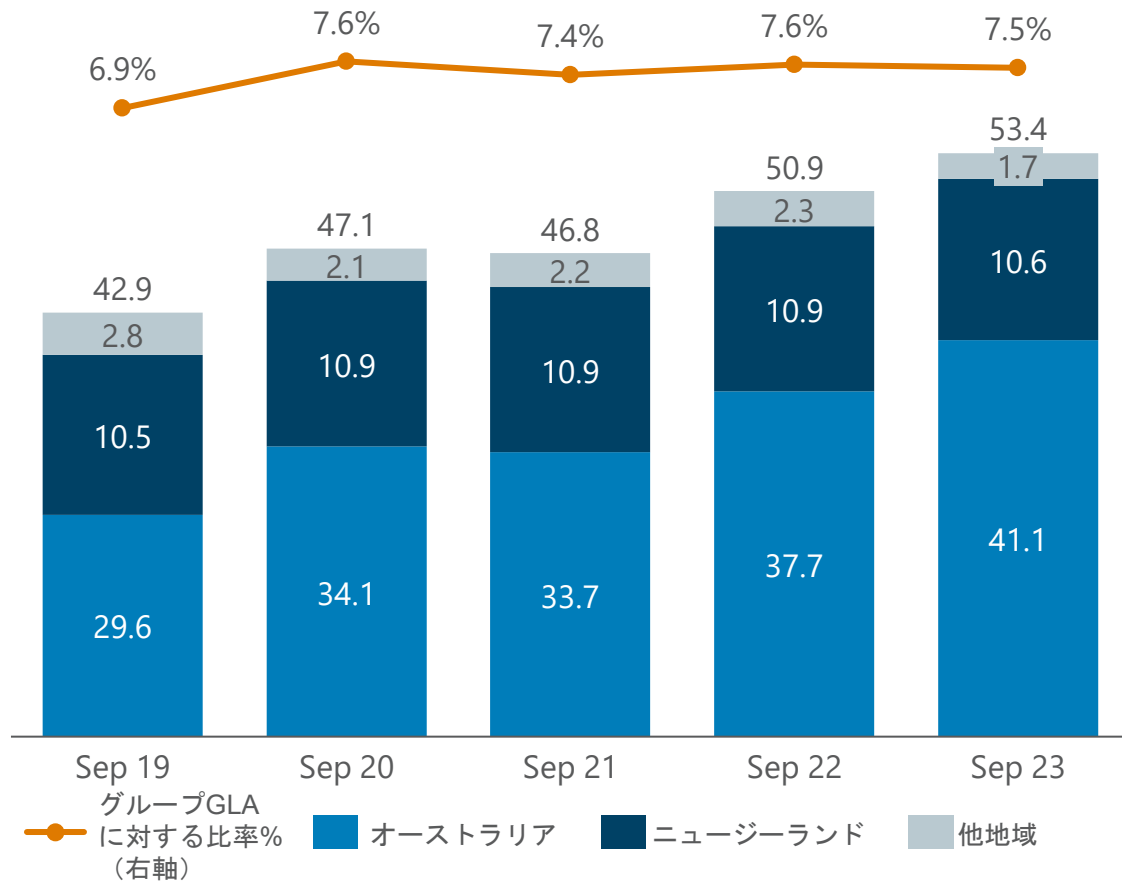




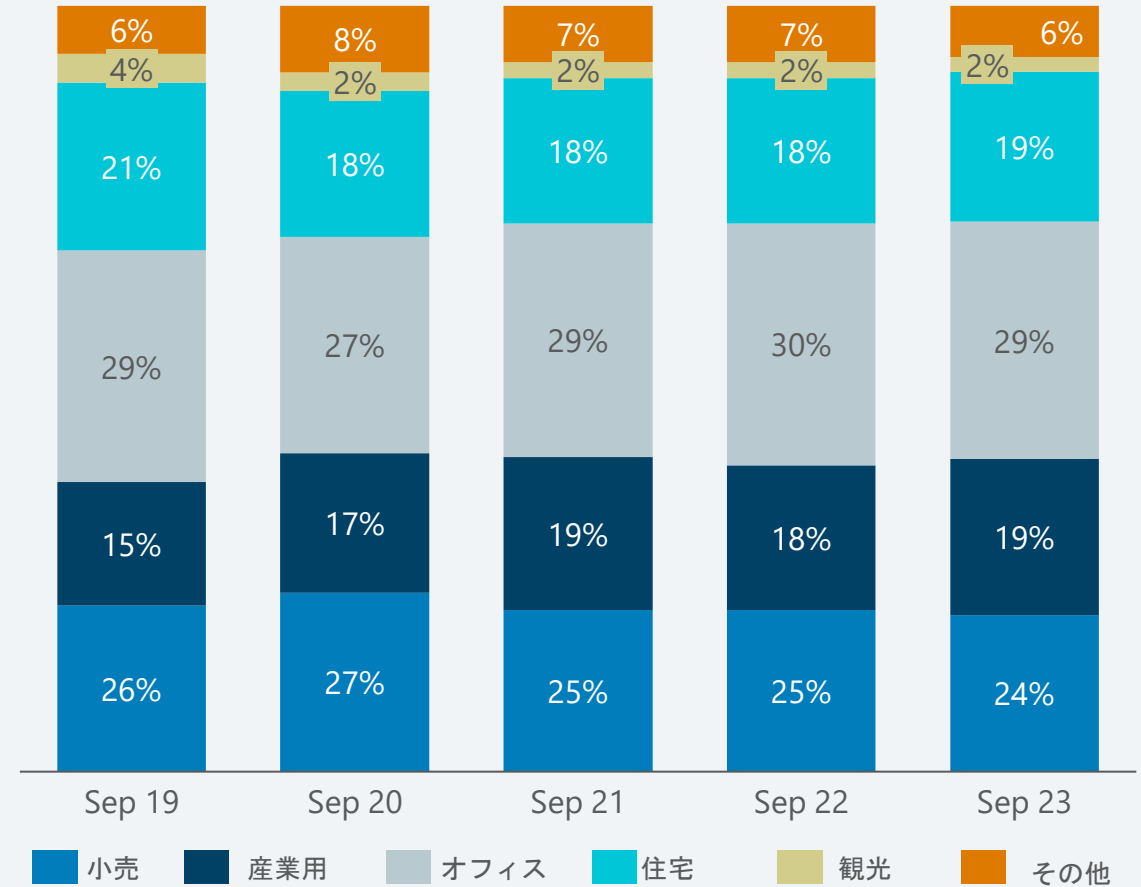
商業用不動産 – 重要分野

地域別：商業用不動産ローン残高

GLA 10億ドル



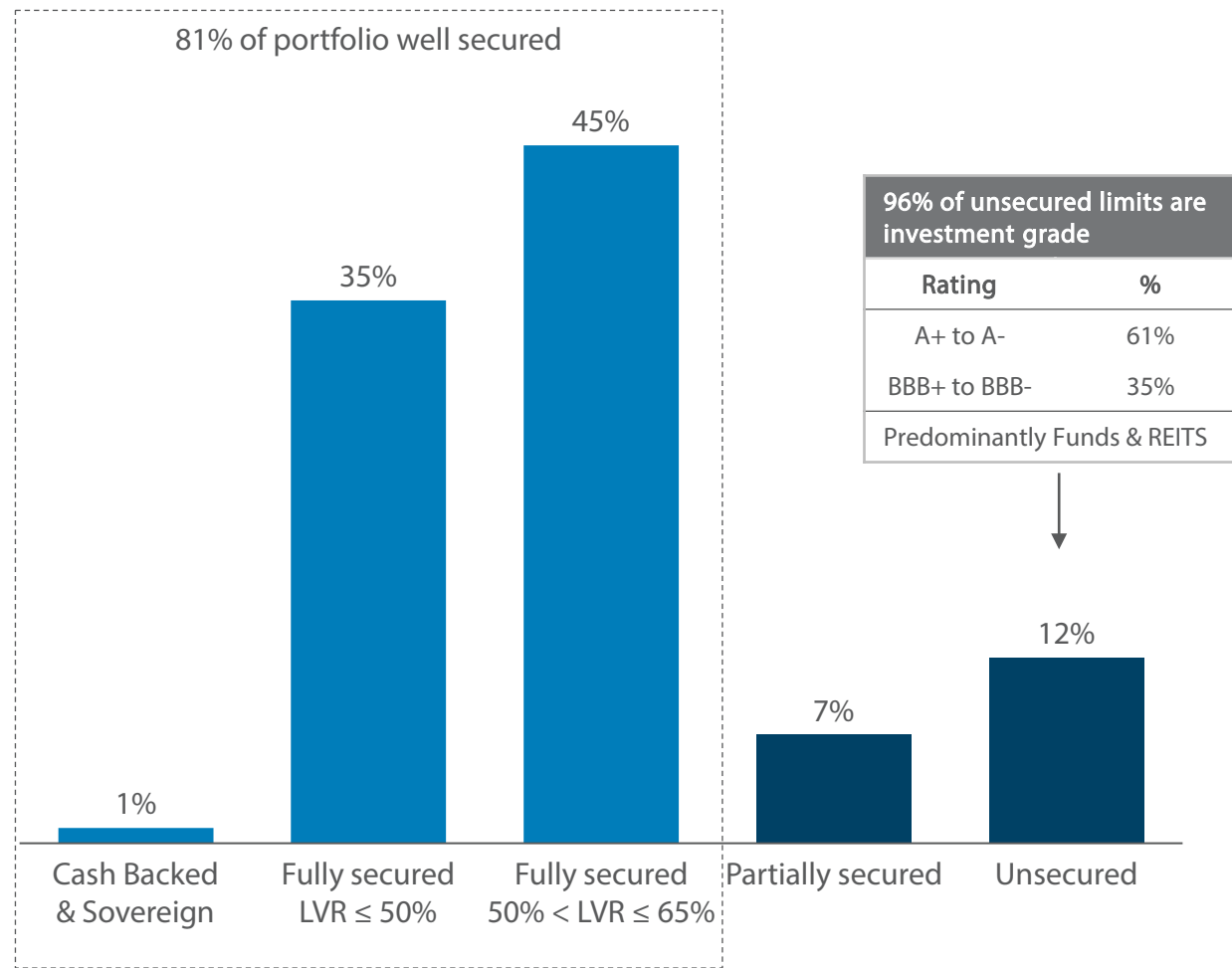
業種別：商業用不動産ローン残高 %





COMMERCIAL PROPERTY - SEGMENTS OF INTEREST

Commercial property collateral^{1,2}, %



Portfolio growth

- Predominately in Australia across a diversified portfolio of lending segments

Portfolio quality

- ~80% of exposures well secured
- >95% of unsecured exposure to investment grade customers, supported by diversified investment grade REITs or assets with stronger fundamentals, stable earnings profile, and low gearing
- International portfolio remains stable with exposure predominately to large, well rated names in Singapore and Hong Kong (SAR)

Portfolio approach

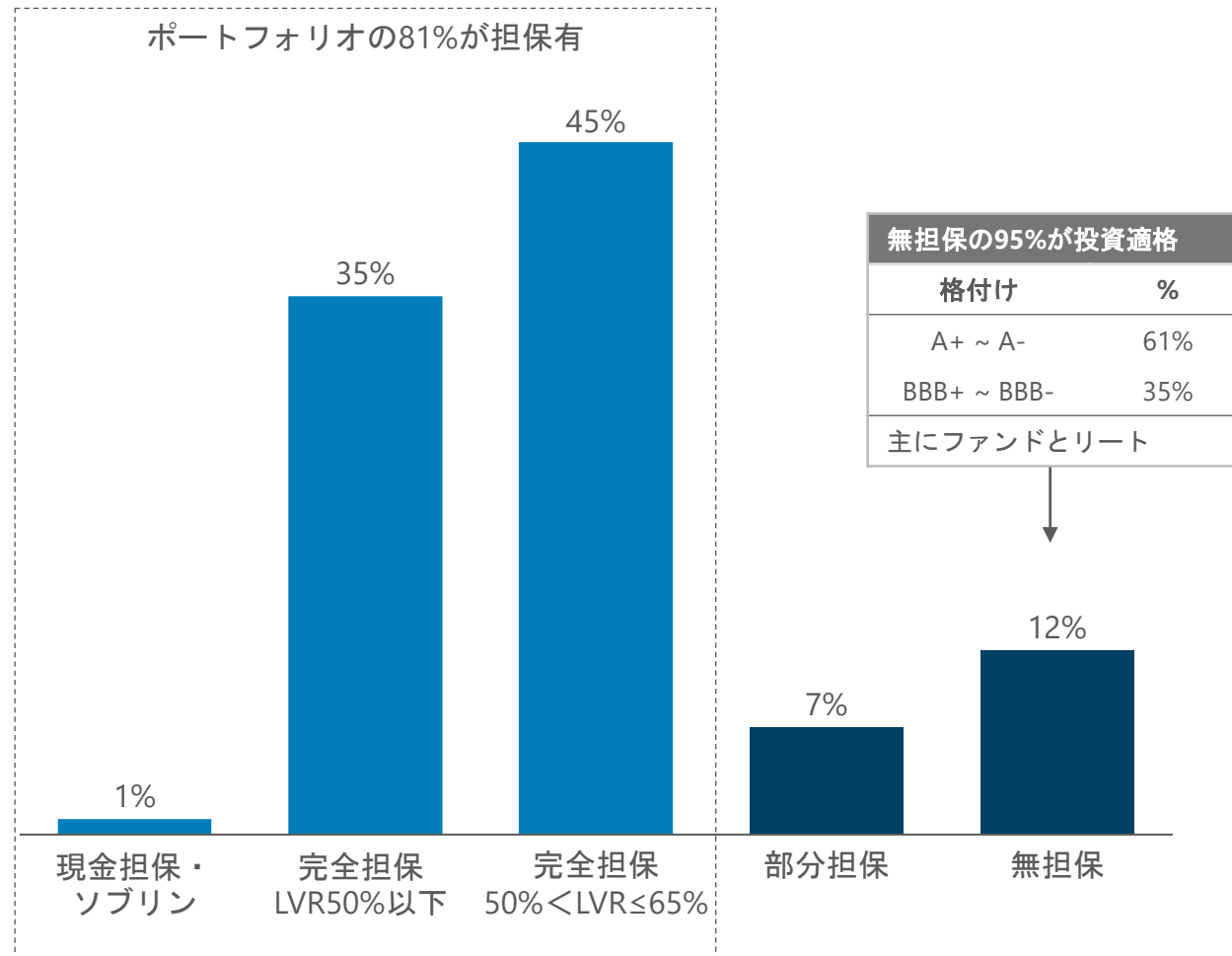
- ANZ exposure to office sector is predominantly Premium / A Grade (investment grade). Secondary (B&C grade) office exposure ~\$1.8b (2.7% of portfolio) with strong sponsor recourse, cross-collateralisation, and moderate gearing
- Residential development strategy is to support existing customers and grow selectively. These are experienced sponsors with technical capability and a track record of delivery. Strong developer and contractor selection is a well-entrenched discipline in the business
- Contractor risk remains high but ANZ's direct exposure to the sector is limited. Portfolio is comprised of larger exposures that are well secured and diversified smaller exposures

1. Commercial property collateral distribution based on limits (includes drawn and undrawn exposures)
 2. Fully Secured: loan amount ≤100% of extended security value; Partially Secured: loan amount >100% of the extended security value



商業用不動産 – 重要分野

商業用不動産の担保^{1,2} %



ポートフォリオ拡大

- 主にオーストラリアが増加、多様な融資先

ポートフォリオの内容

- エクスポージャーの約80%が担保有
- 無担保エクスポージャーの95%以上が投資適格顧客で、各種投資適格リート、若しくはファンダメンタルズが強く、収益が安定して、ギアリングが低い資産を保有する。
- 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、香港の高格付け物件へのエクスポージャーである

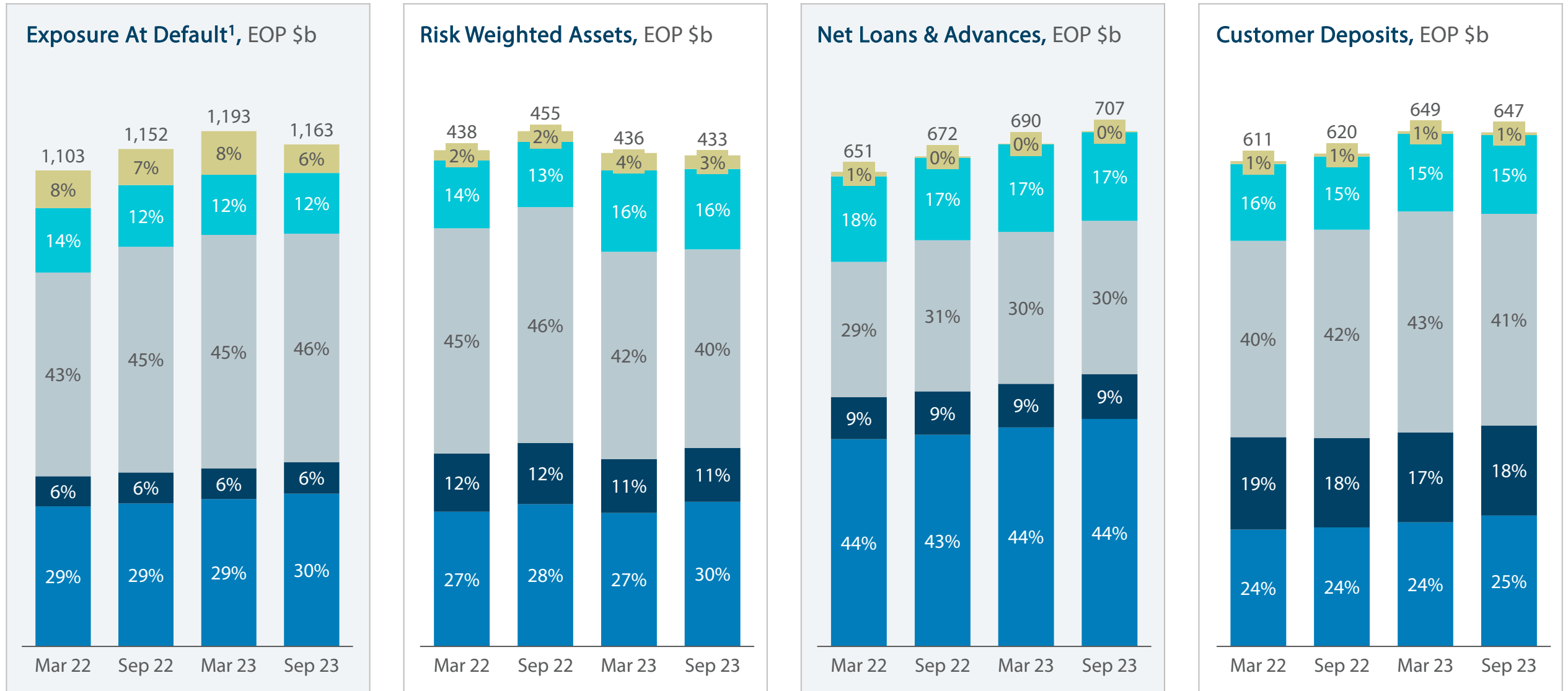
ポートフォリオに対するアプローチ

- オフィス物件へのエクスポージャーは主にプレミアム・Aグレード物件（投資適格）である。それに次ぐグレード（B・Cグレード）のオフィスへのエクスポージャーは約18億ドルで（ポートフォリオの2.7%）、信頼できるスポンサーリコース、相互担保があり、ギアリングは低い。
- 住宅開発分野では既存顧客へのサービスを中心とし、選択的に拡大する戦略にしている。実績があり、取引に精通しているスポンサーを中心とする。開発業者と請負企業を正しく選択することが事業成功の鍵を握る。
- 請負業者のリスクは高いがANZでは同セクターへの直接的なエクスポージャーは小さい。ポートフォリオは担保がある大きいエクスポージャーと分散された小口のエクスポージャーで構成される。

1. 商業用不動産担保の内訳は上限に基づいている（引出・未引出エクスポージャーを含む）
 2. 完全担保とはローン金額が当該担保価値の100%より小さいもの、部分担保はローン金額が当該担保価値の100%より大きいもの



BALANCE SHEET COMPOSITION



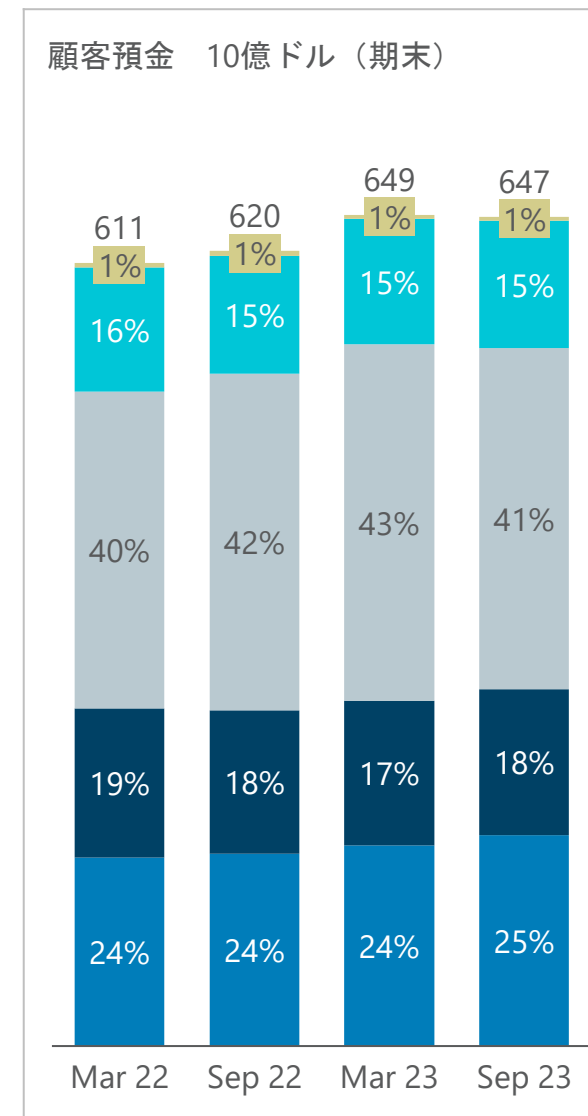
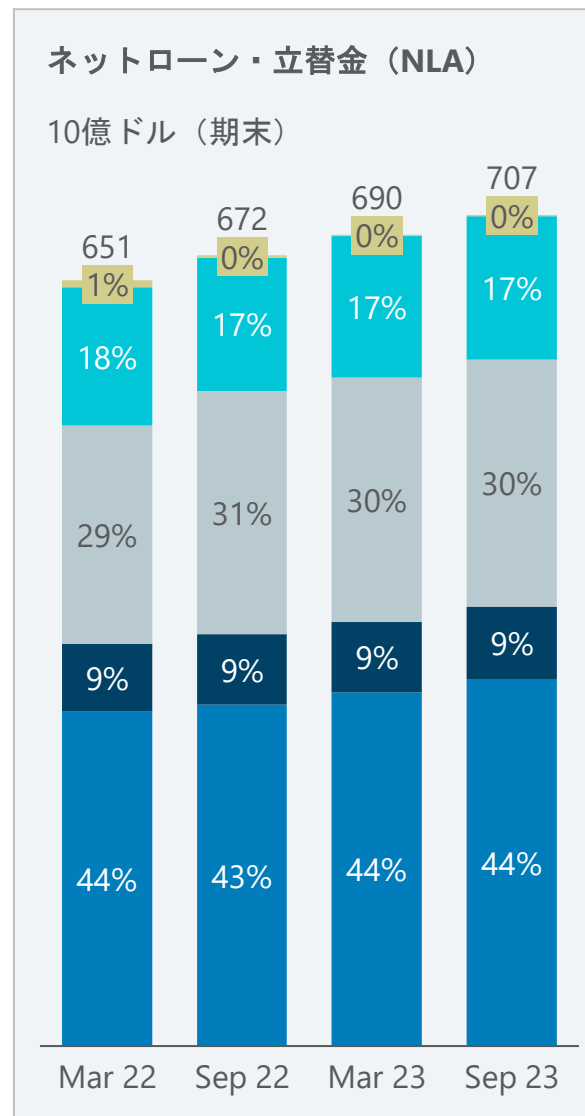
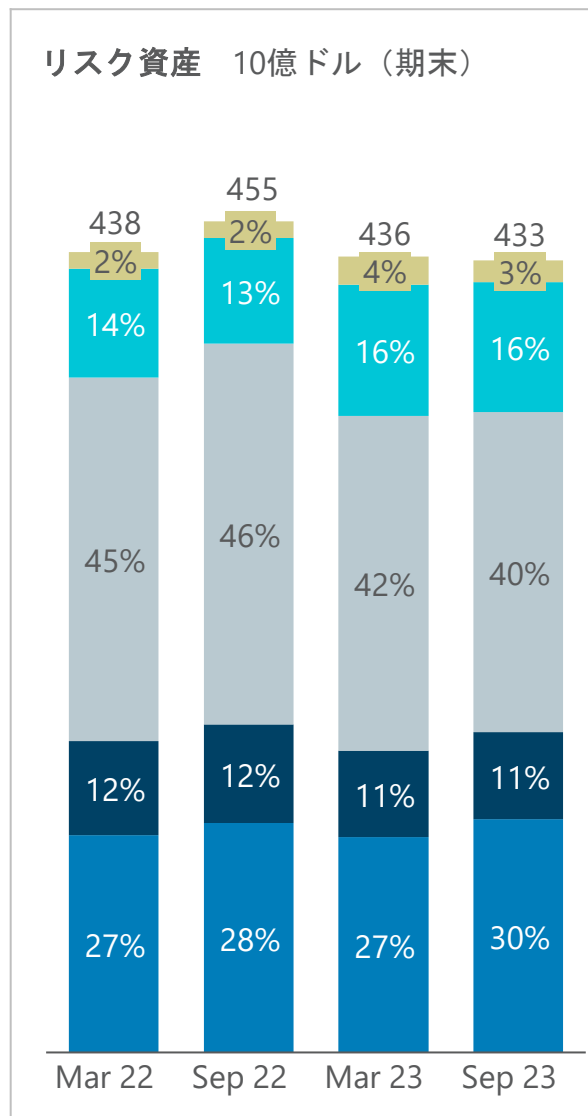
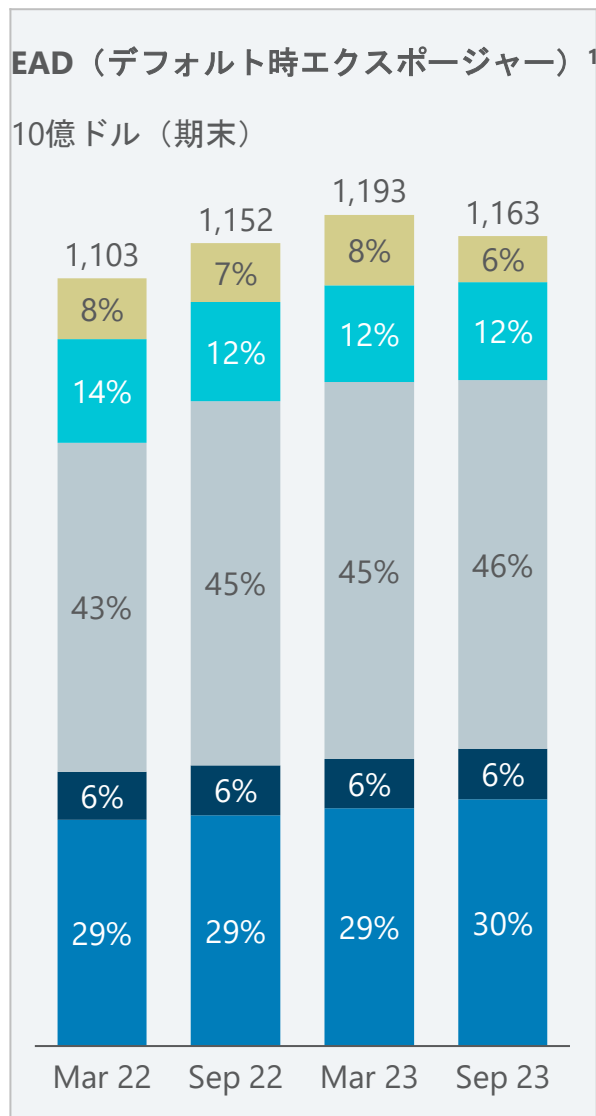
■ Australia Retail
 ■ Australia Commercial
 ■ Institutional
 ■ New Zealand
 ■ Other

Basis: Cash Profit 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



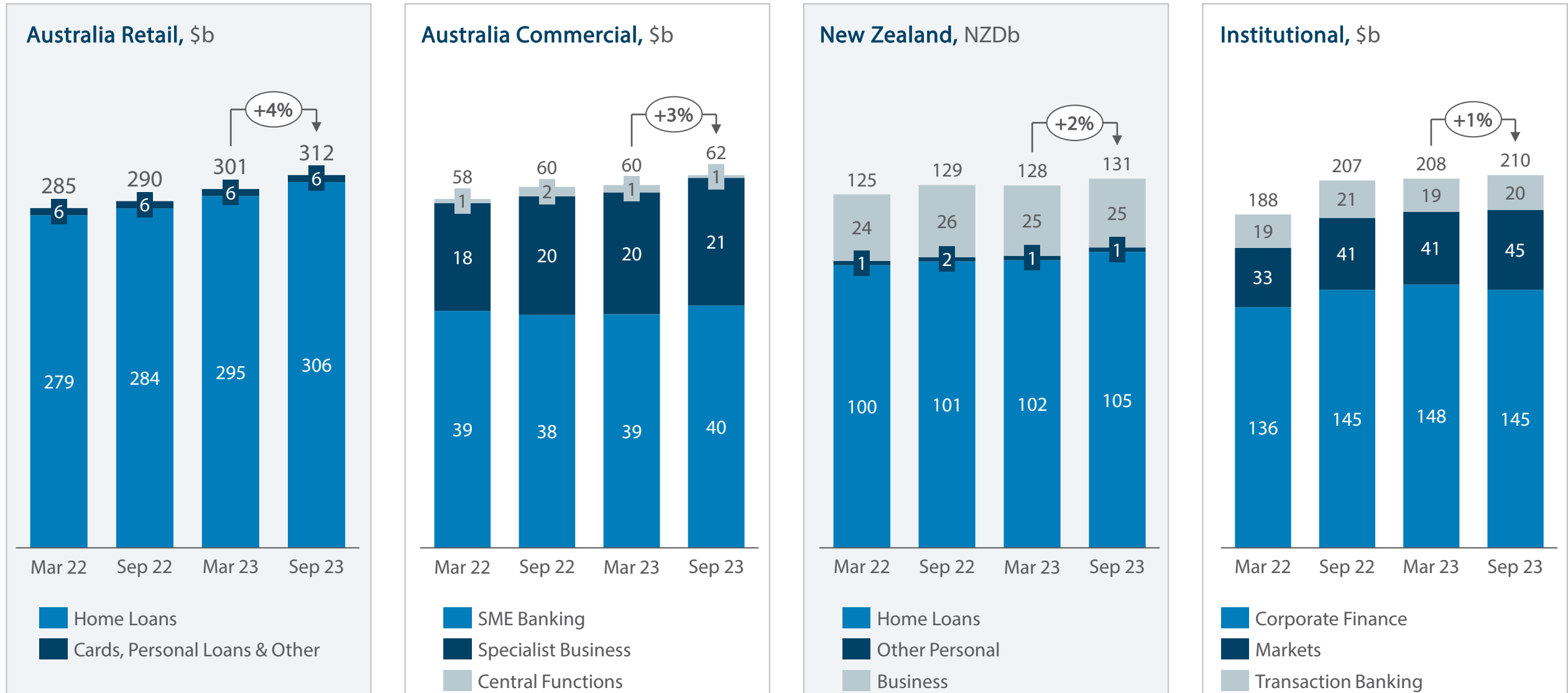
■ 豪個人
 ■ 豪事業法人
 ■ 企業・法人
 ■ ニュージーランド
 ■ その他

継続事業の現金利益ベース

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。



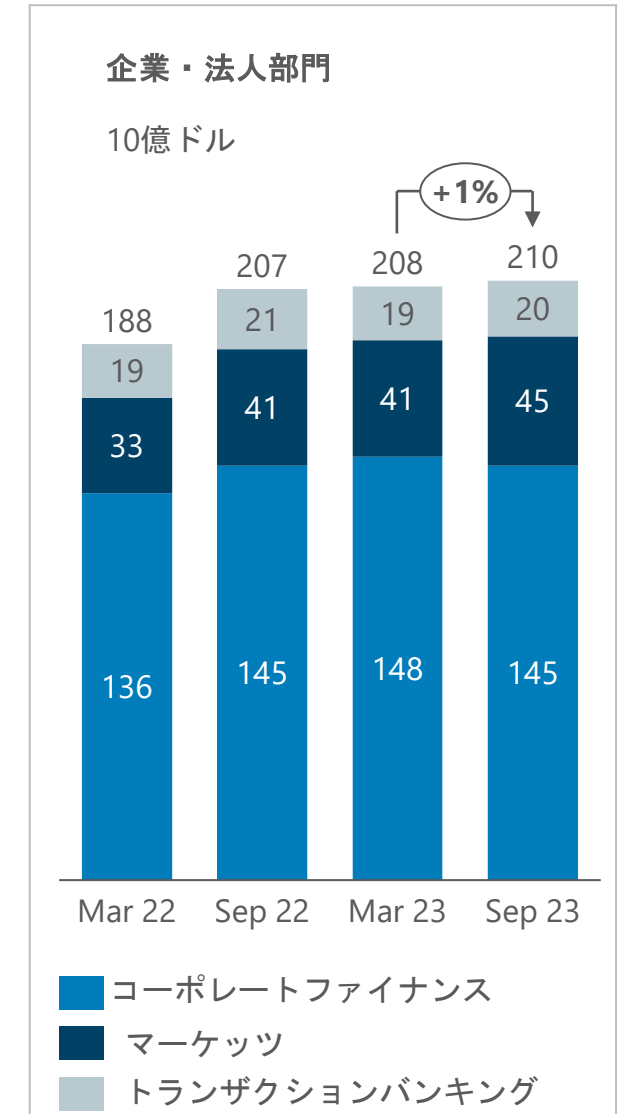
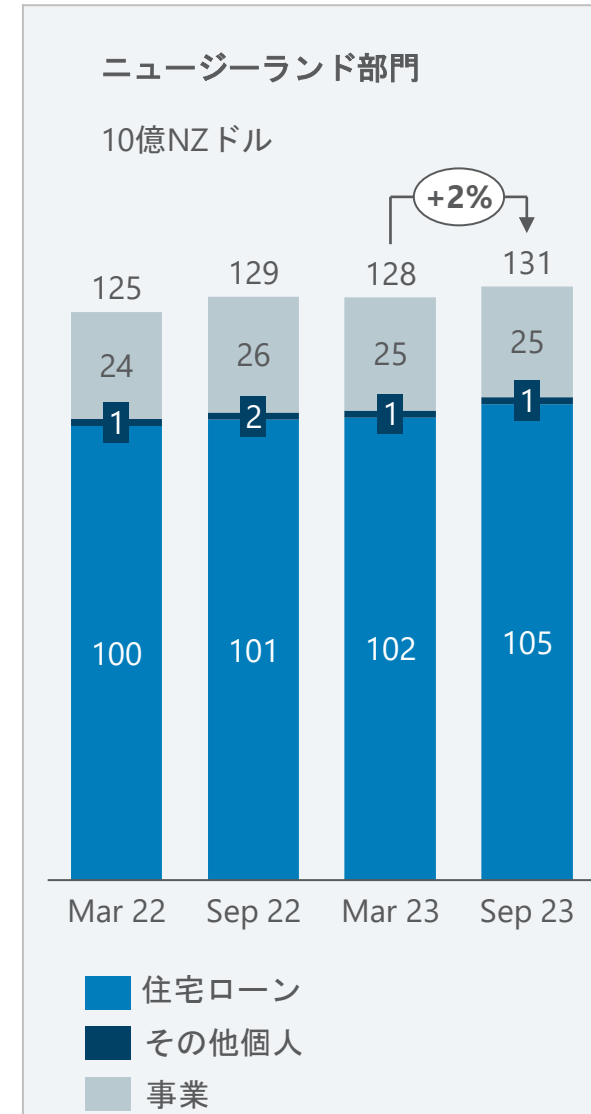
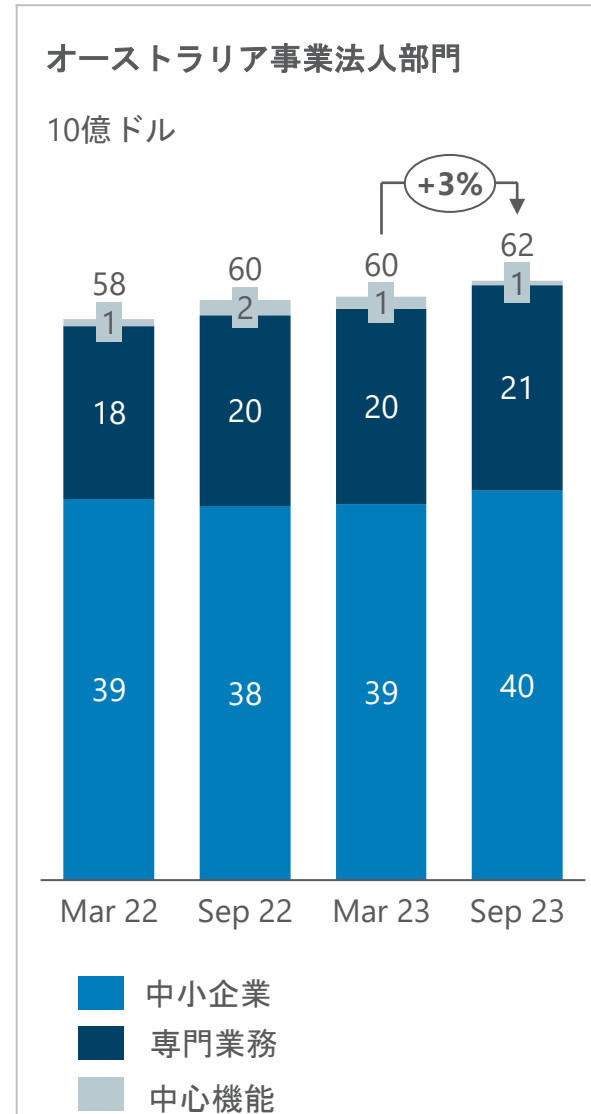
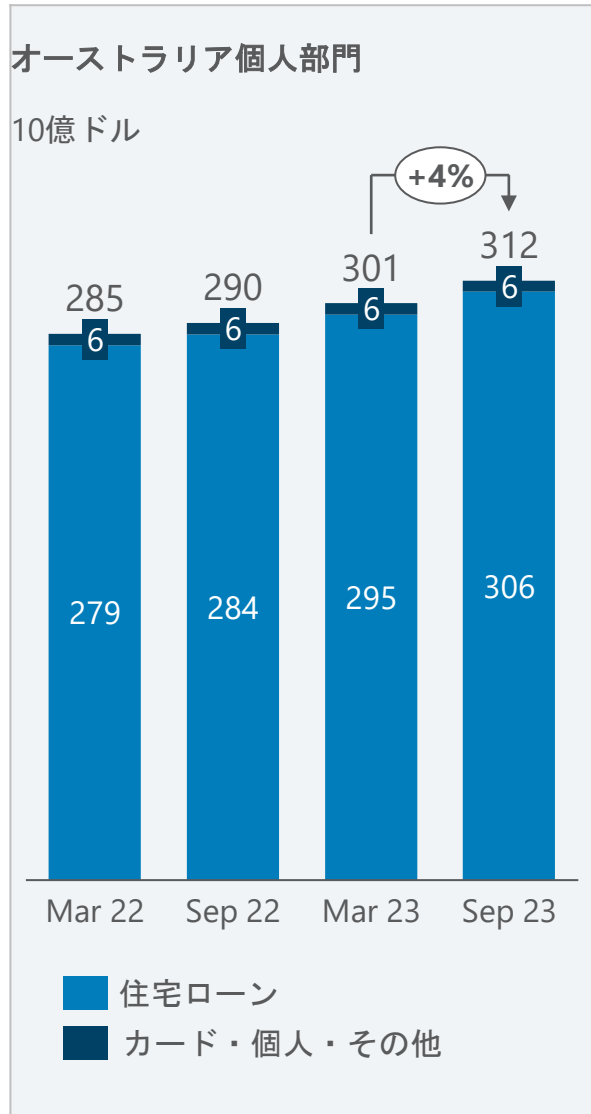
NET LOANS AND ADVANCES



Basis: Cash Profit continuing operations

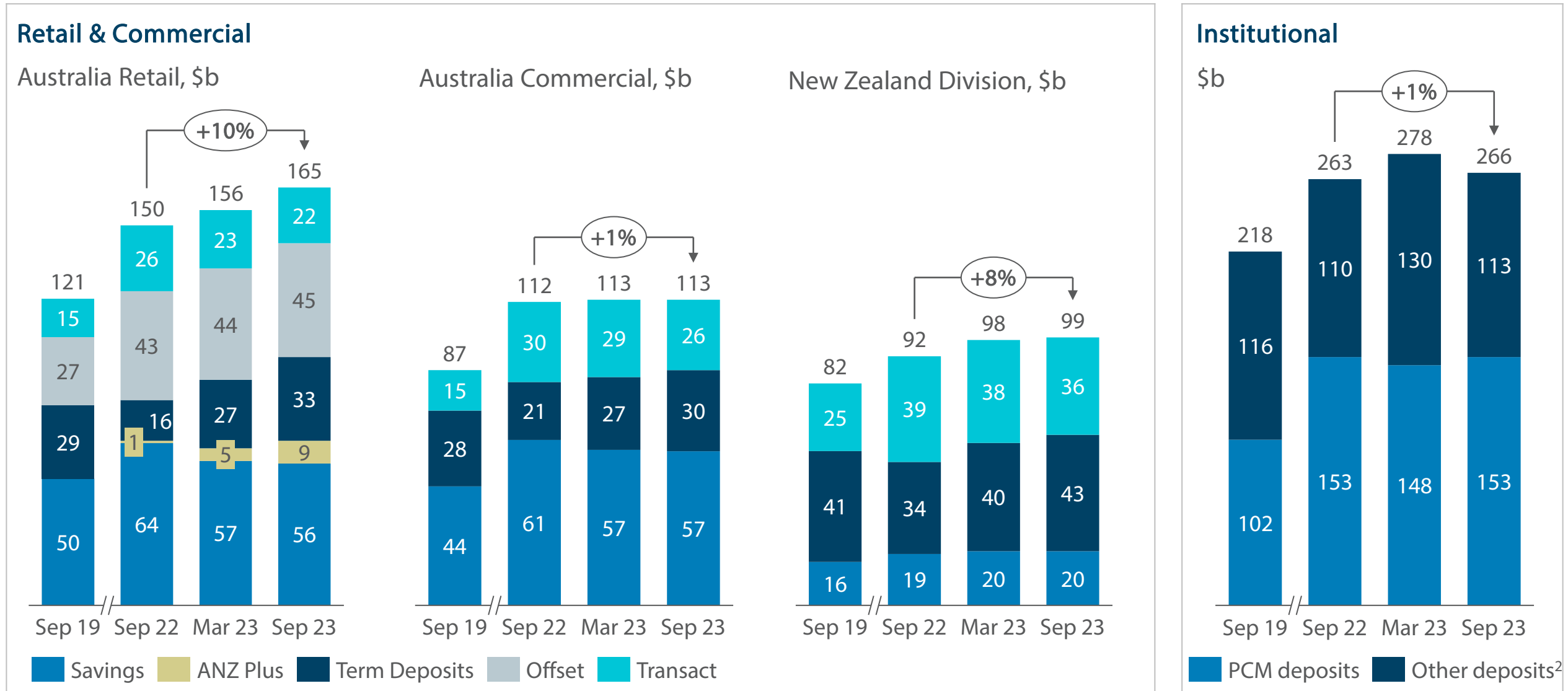


ネットローン・立替金 (NLA)





CUSTOMER DEPOSITS¹

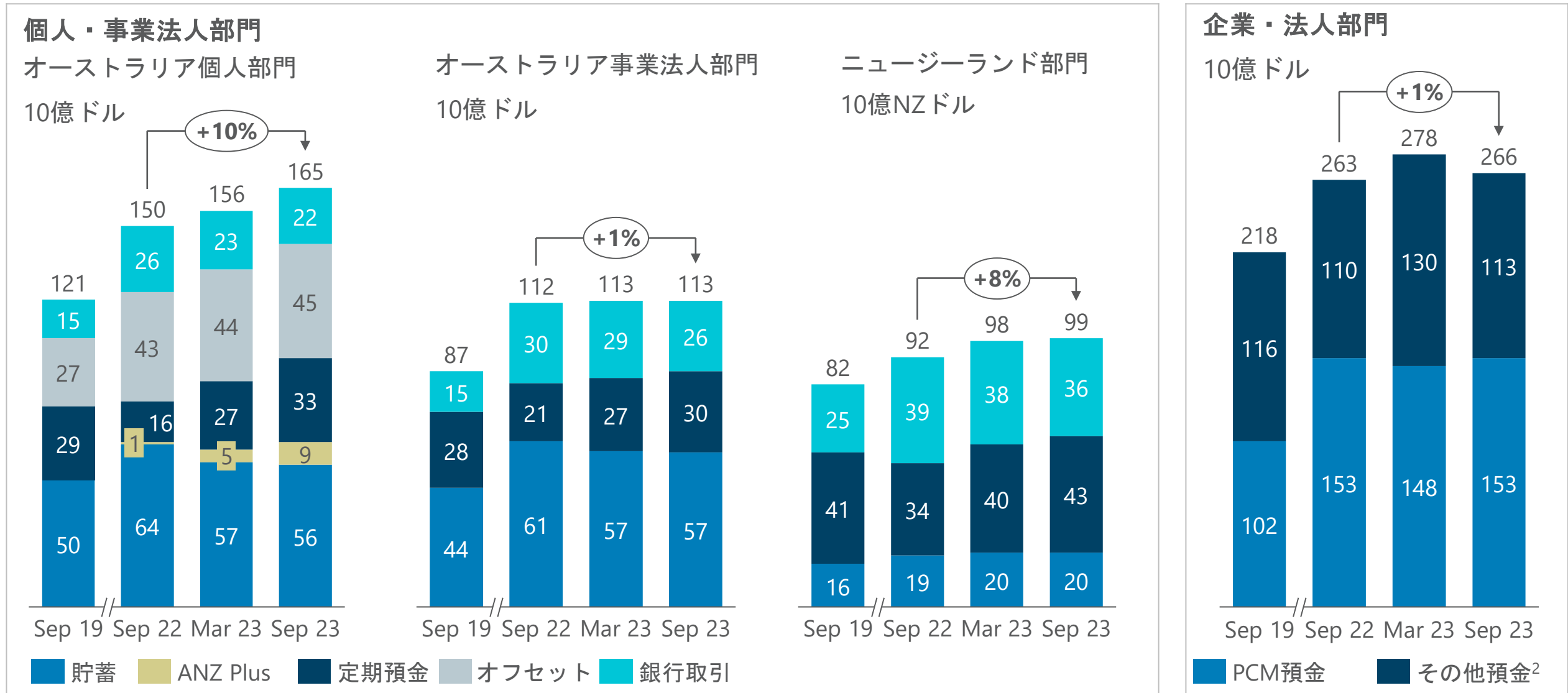


1. Excludes Pacific and Group Centre

2. Primarily Markets deposits



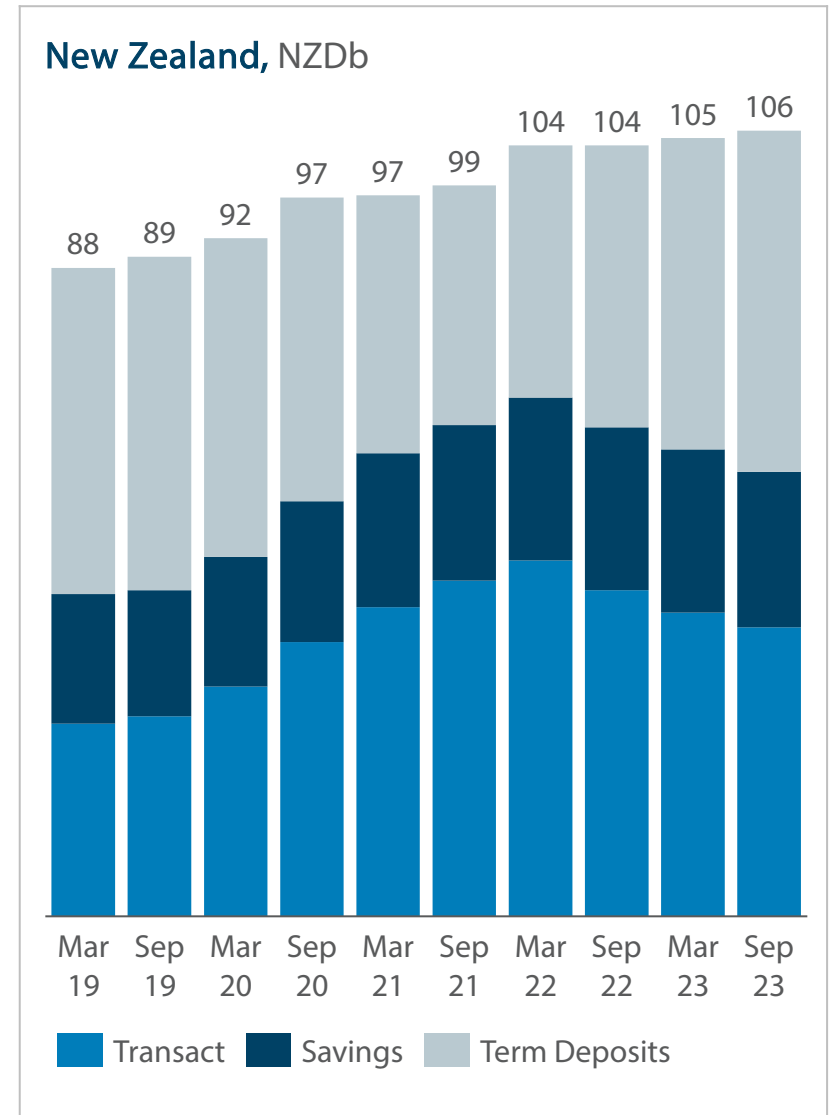
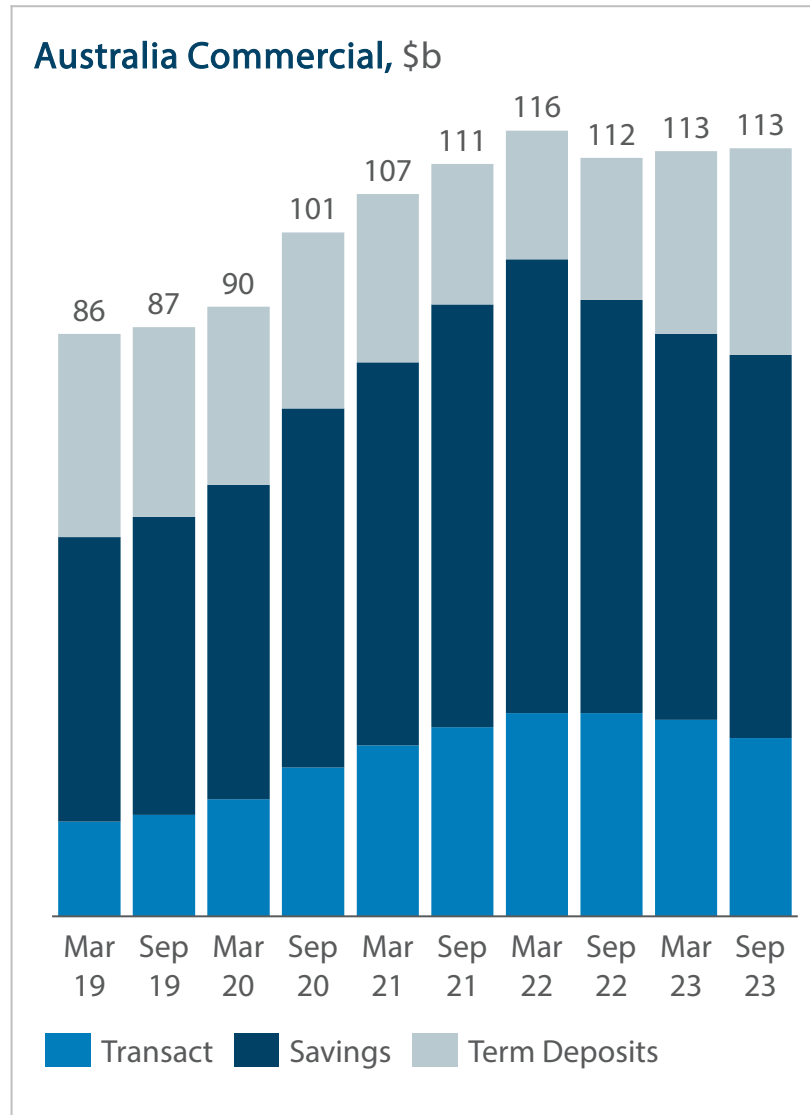
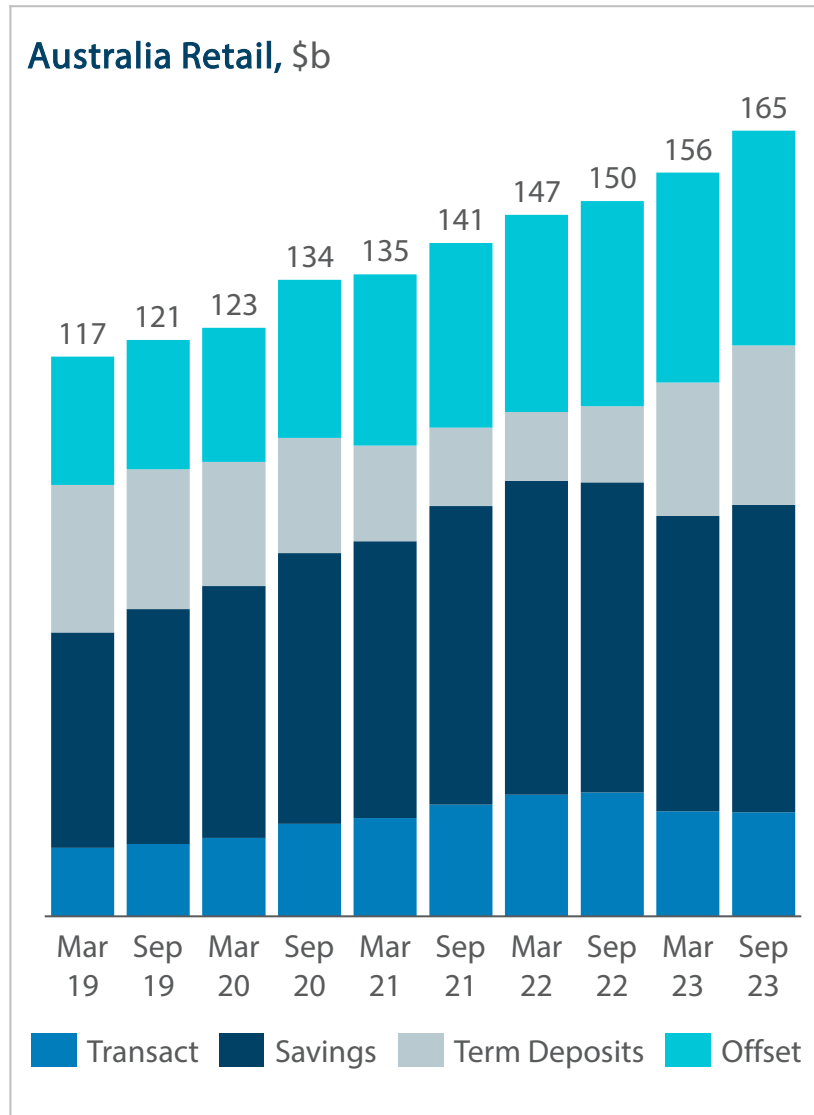
顧客預金¹



1. 太平洋地域とグループセンターを除く
2. 主にマーケット部門の預金



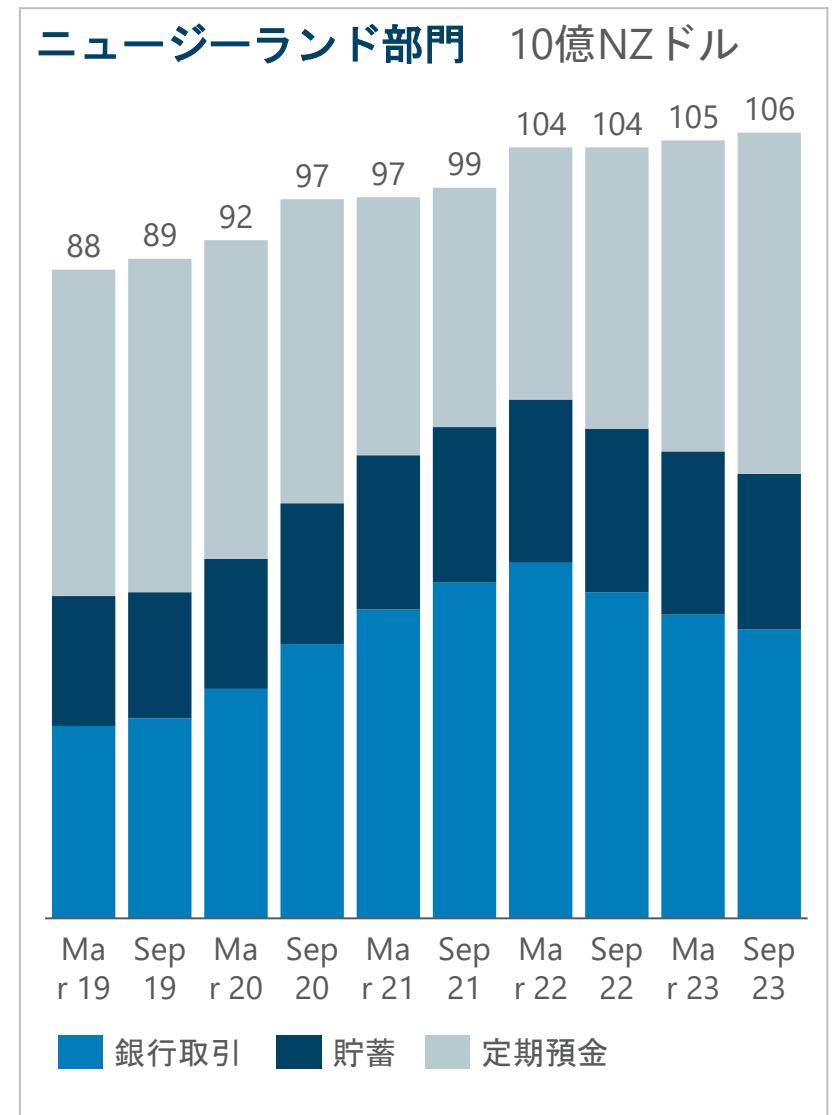
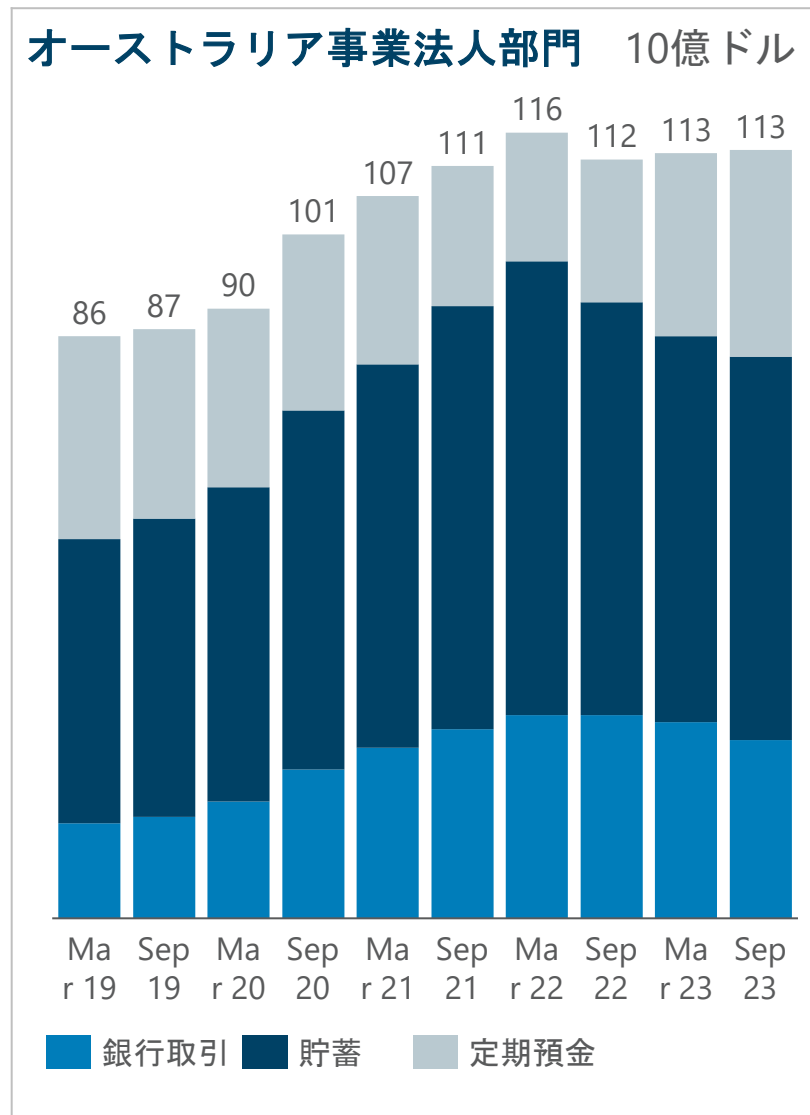
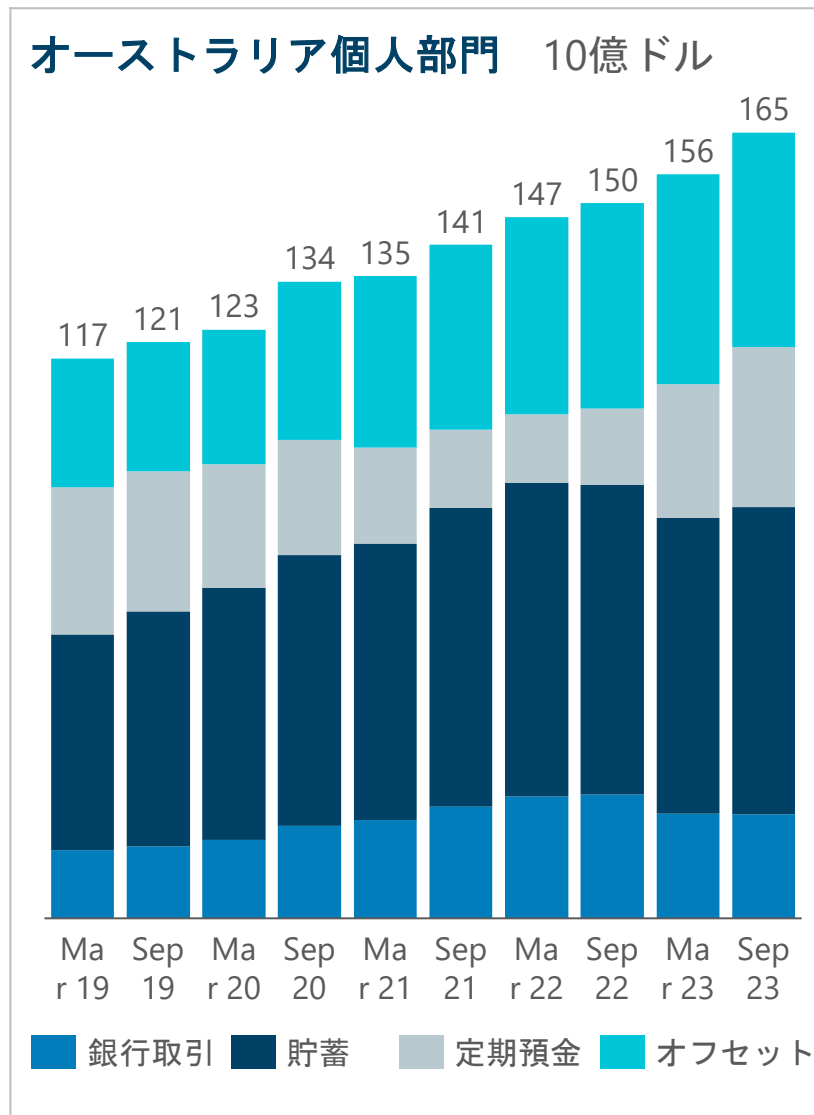
CUSTOMER DEPOSITS - RETAIL & COMMERCIAL



Basis: Cash Profit continuing operations



顧客預金-個人・事業法人





AUSTRALIA & NEW ZEALAND ECONOMIC FORECASTS

	2019	2020	2021	2022	2023F ¹	2024F ¹	2025F ¹
Australia – annual % growth GDP	1.9	-1.9	5.2	3.7	1.8	1.2	2.1
Australia - headline CPI (% y/y)	1.6	0.8	2.9	6.6	5.6	3.5	2.9
Australia - unemployment (% Q4 avg)	5.2	6.8	4.7	3.5	3.9	4.5	-
Australia - Wage Price Index	2.2	1.4	2.3	3.3	4.1	4.0	-
RBA cash rate (% year end)	0.75	0.10	0.10	3.10	4.35	4.10	3.60 ²
3 year Aus. bond yield (% year end)	0.91	0.11	1.18	3.39	4.00	3.50	3.25 ²
10 year Aus. bond yield (% year end)	1.37	1.12	1.86	3.83	4.25	4.10	3.90 ²
AUD/USD (year-end value)	0.70	0.77	0.73	0.71	0.65	0.72	0.72 ²
New Zealand – annual % growth GDP	3.1	-1.5	6.0	2.7	1.5	0.8	1.6
New Zealand - headline CPI (% y/y)	1.6	1.7	3.9	7.2	5.8	3.6	2.4
New Zealand – unemployment (% Q4 avg)	4.1	4.9	3.2	3.4	4.3	5.1	5.1
RBNZ cash rate (% year end)	1.0	0.25	0.75	4.25	5.50	5.50	5.00 ²
NZD/USD (year-end value)	0.65	0.72	0.66	0.66	0.59	0.63	0.63 ²

Source: ANZ Research research.anz.com/forecasts

1. 2023F, 2024F and 2025F as at 8 November 2023

2. 2025F forecast for June 2025



オーストラリア・ニュージーランド経済予想

	予想						
	2019	2020	2021	2022	2023F ¹	2024F ¹	2025F ¹
オーストラリア - 年間GDP成長率%	1.9	-1.9	5.2	3.7	1.8	1.2	2.1
オーストラリア - ヘッドラインCPI (前年比%)	1.6	0.8	2.9	6.6	5.6	3.5	2.9
オーストラリア - ヘッドラインCPI (前年比%)	5.2	6.8	4.7	3.5	3.9	4.5	-
オーストラリア - 賃金価格指数	2.2	1.4	2.3	3.3	4.1	4.0	-
キャッシュレート (政策金利、年末の水準%)	0.75	0.10	0.10	3.10	4.35	4.10	3.60 ²
3年豪国債利回り (年末の水準%)	0.91	0.11	1.18	3.39	4.00	3.50	3.25 ²
10年豪国債利回り (年末の水準%)	1.37	1.12	1.86	3.83	4.25	4.10	3.90 ²
AUD/USD (年末の水準)	0.70	0.77	0.73	0.71	0.65	0.72	0.72 ²
ニュージーランド - 年間GDP成長率%	3.1	-1.5	6.0	2.7	1.5	0.8	1.6
ニュージーランド - ヘッドラインCPI (前年比%)	1.6	1.7	3.9	7.2	5.8	3.6	2.4
ニュージーランド - 失業率 (第4四半期平均%)	4.1	4.9	3.2	3.4	4.3	5.1	5.1
キャッシュレート (政策金利、年末の水準%)	1.0	0.25	0.75	4.25	5.50	5.50	5.00 ²
NZD/USD (年末の水準)	0.65	0.72	0.66	0.66	0.59	0.63	0.63 ²

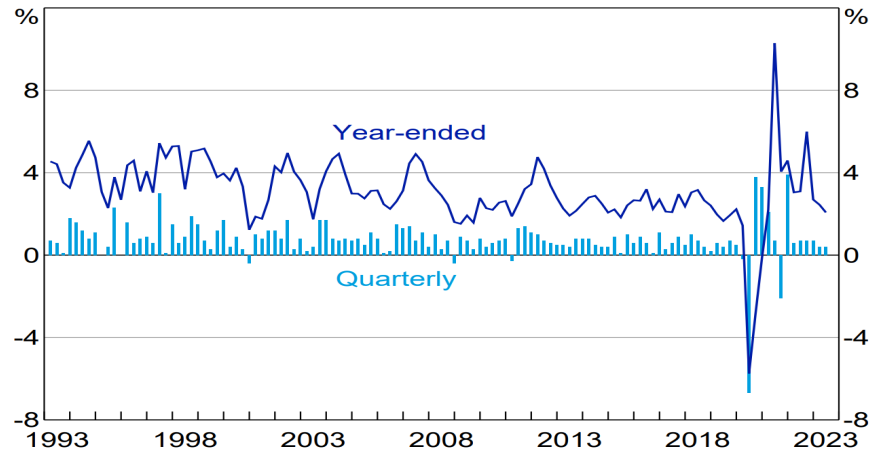
Source: ANZ Research research.anz.com/forecasts

1. 2023F、2024F、2025Fは2023年11月8日時点の予想
2. 2025F は2025年6月の予想



AUSTRALIAN ECONOMY - SNAPSHOT

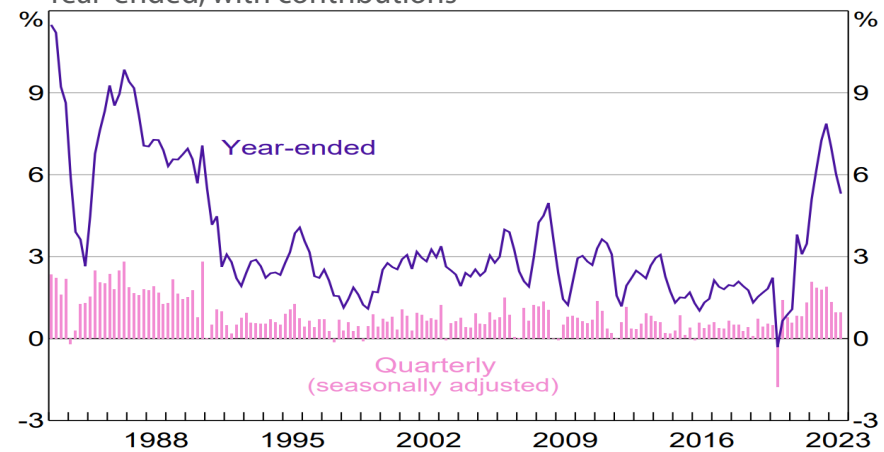
GDP growth¹



Source: ABS.

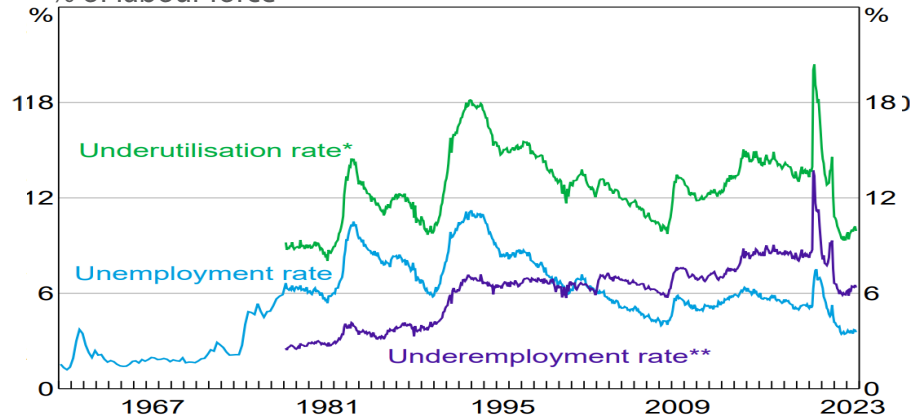
CPI inflation¹

Year-ended, with contributions



Unemployment and underemployment¹

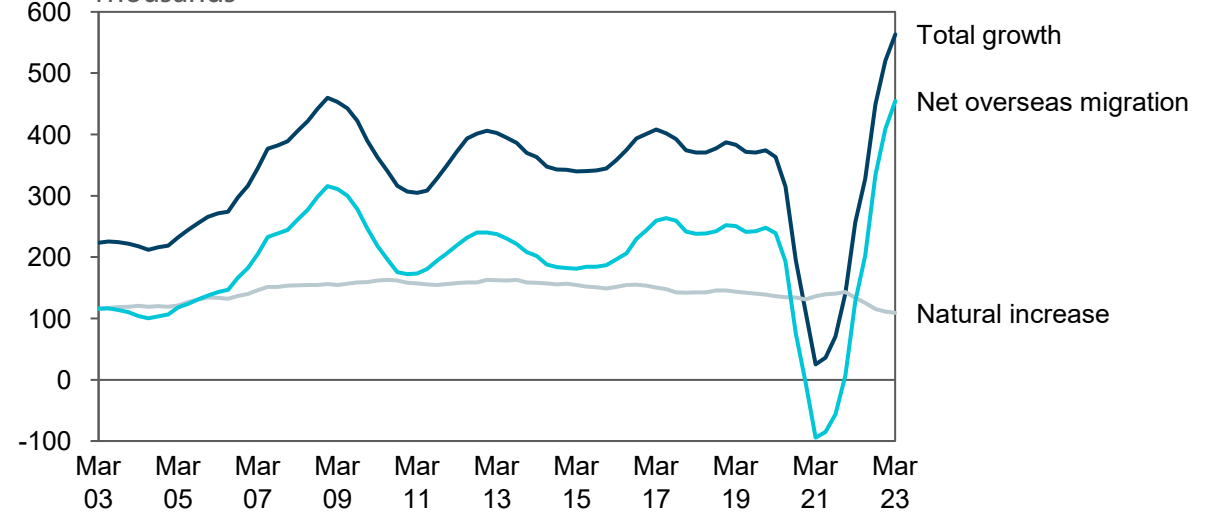
% of labour force



* Sum of the unemployment and underemployment rates.
 ** Employed people who want, and are available, to work more hours.
 Source: ABS.

Annual population change²

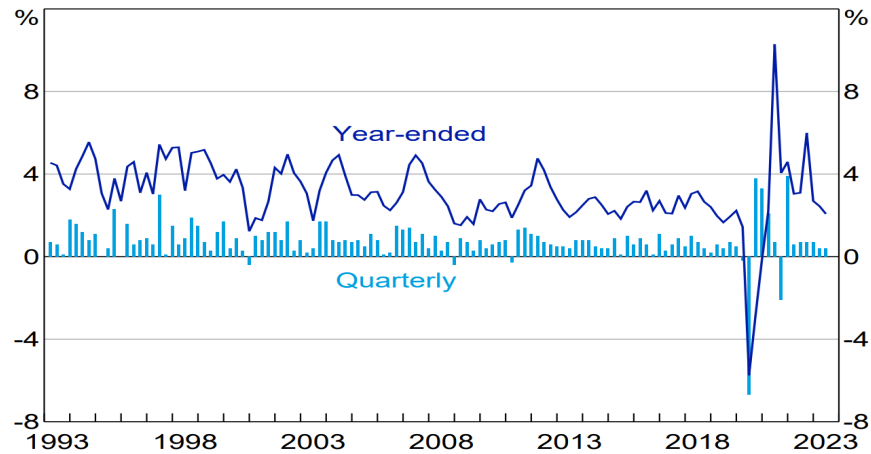
Thousands





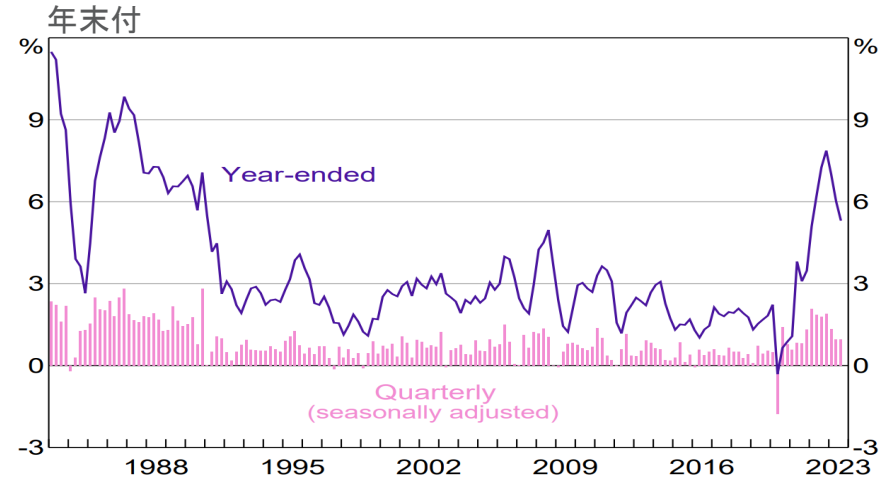
オーストラリア経済 – 概要

GDP成長率¹



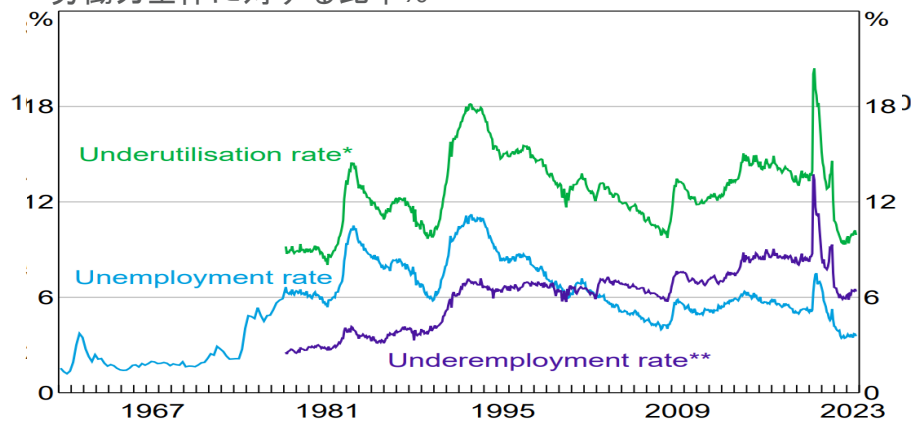
Source: ABS.

CPI上昇率¹



失業率と不完全雇用率¹

労働力全体に対する比率%

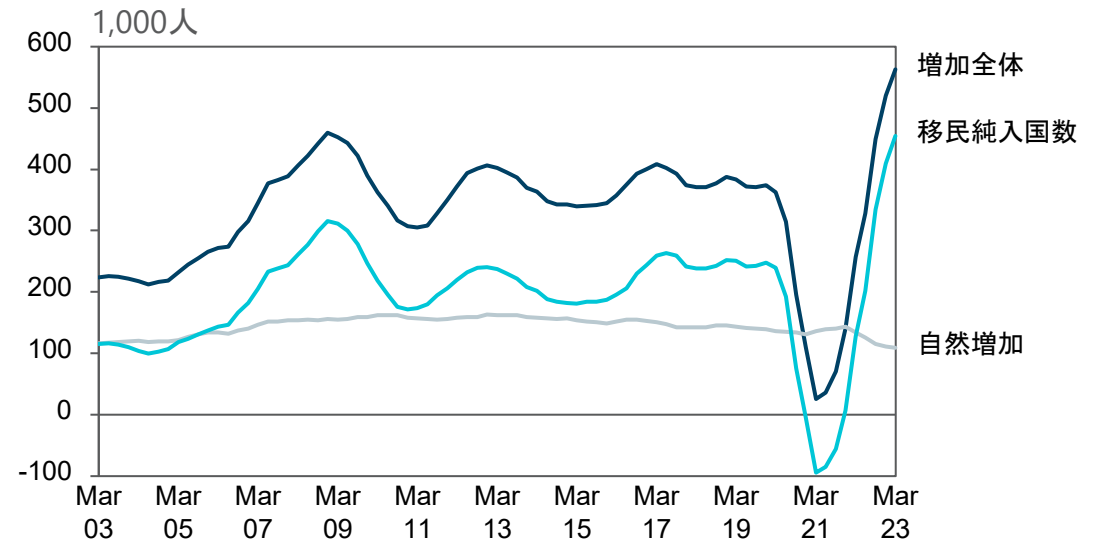


* Sum of the unemployment and underemployment rates.

** Employed people who want, and are available, to work more hours.

Source: ABS.

年間人口変化²





2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

FY23 FINANCIAL RESULTS



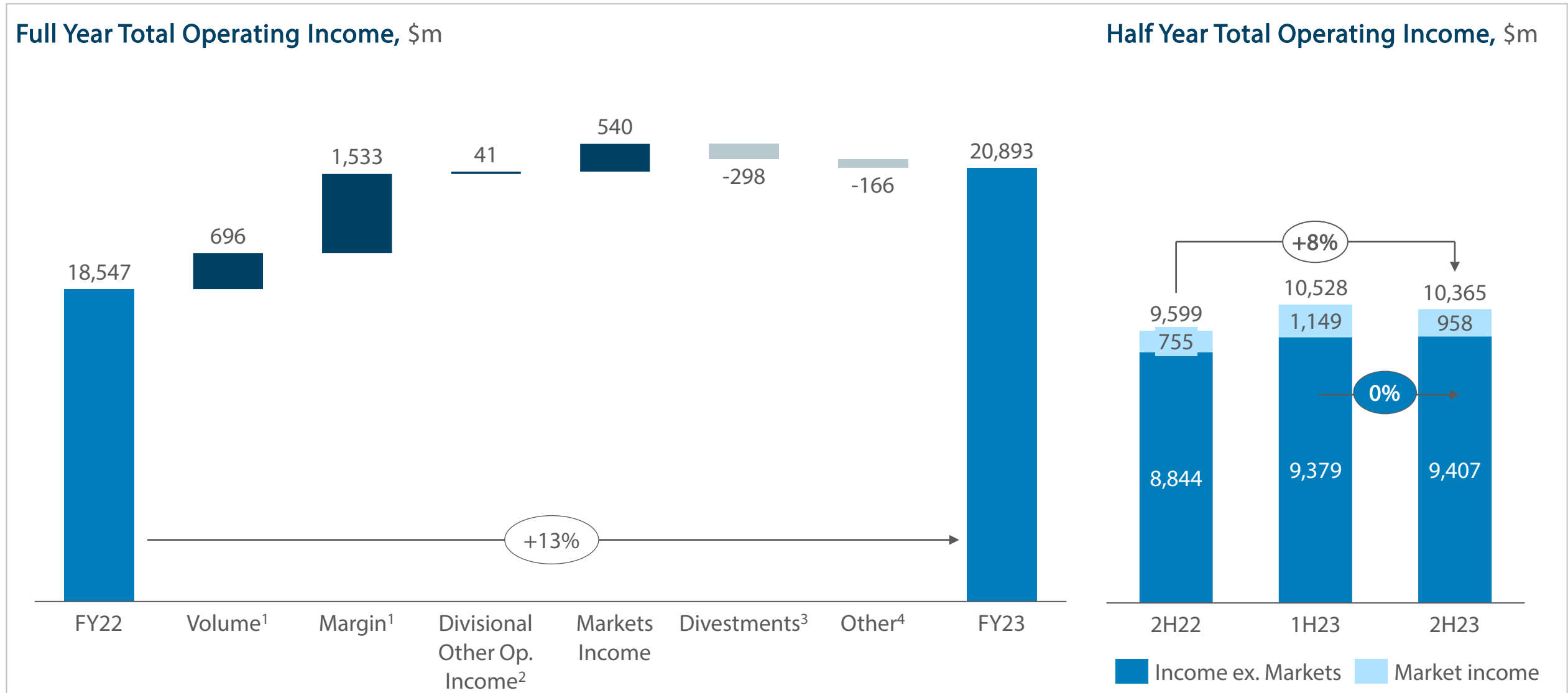
2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

2023年度決算報告



OPERATING INCOME

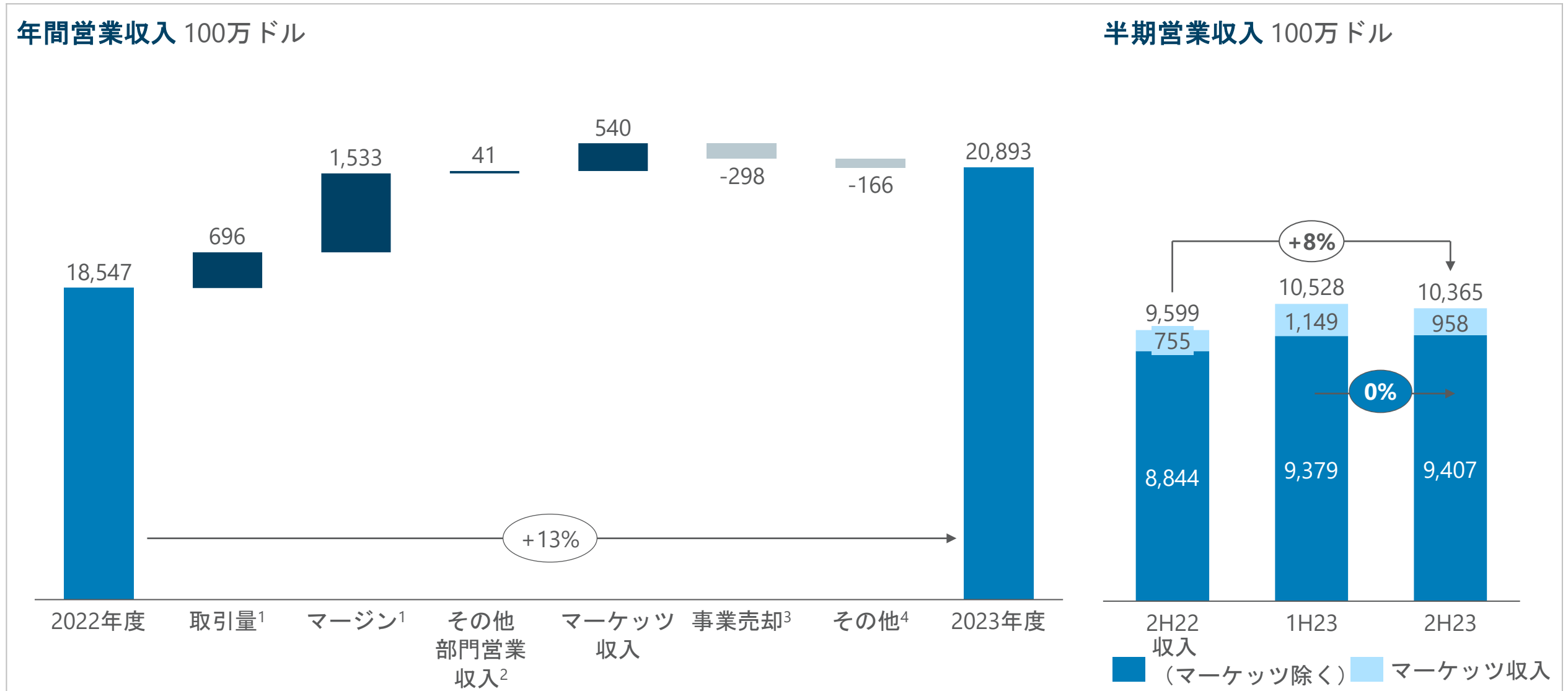


Basis: Cash profit continuing operations

1. Excludes Markets income (Markets Business Unit)
2. Excludes Markets income, Divestments and Other
3. Includes business divestments / closures (including ANZ Worldline partnership – gain on completion of the partnership arrangement in FY22) and property rationalisation, as detailed on pages 14-16 of ANZ Full Year 2023 Financial Report
4. Other includes realised gains on economic hedges, valuation adjustments from investments, and gains on sale of government securities in FY22



営業収入

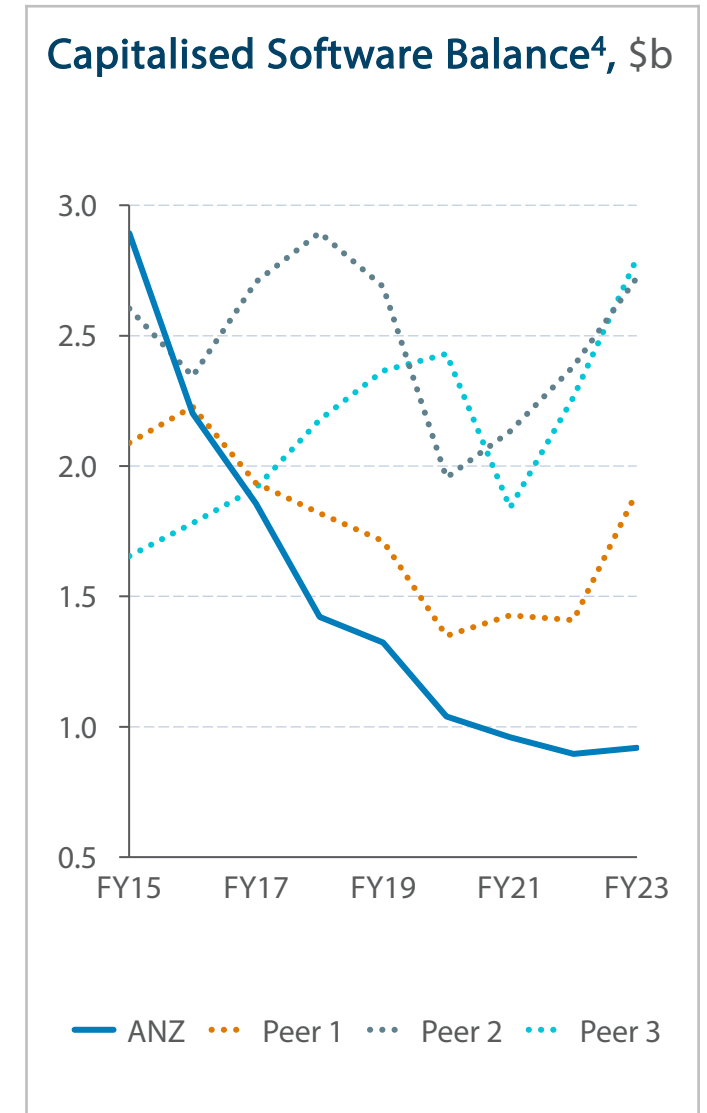
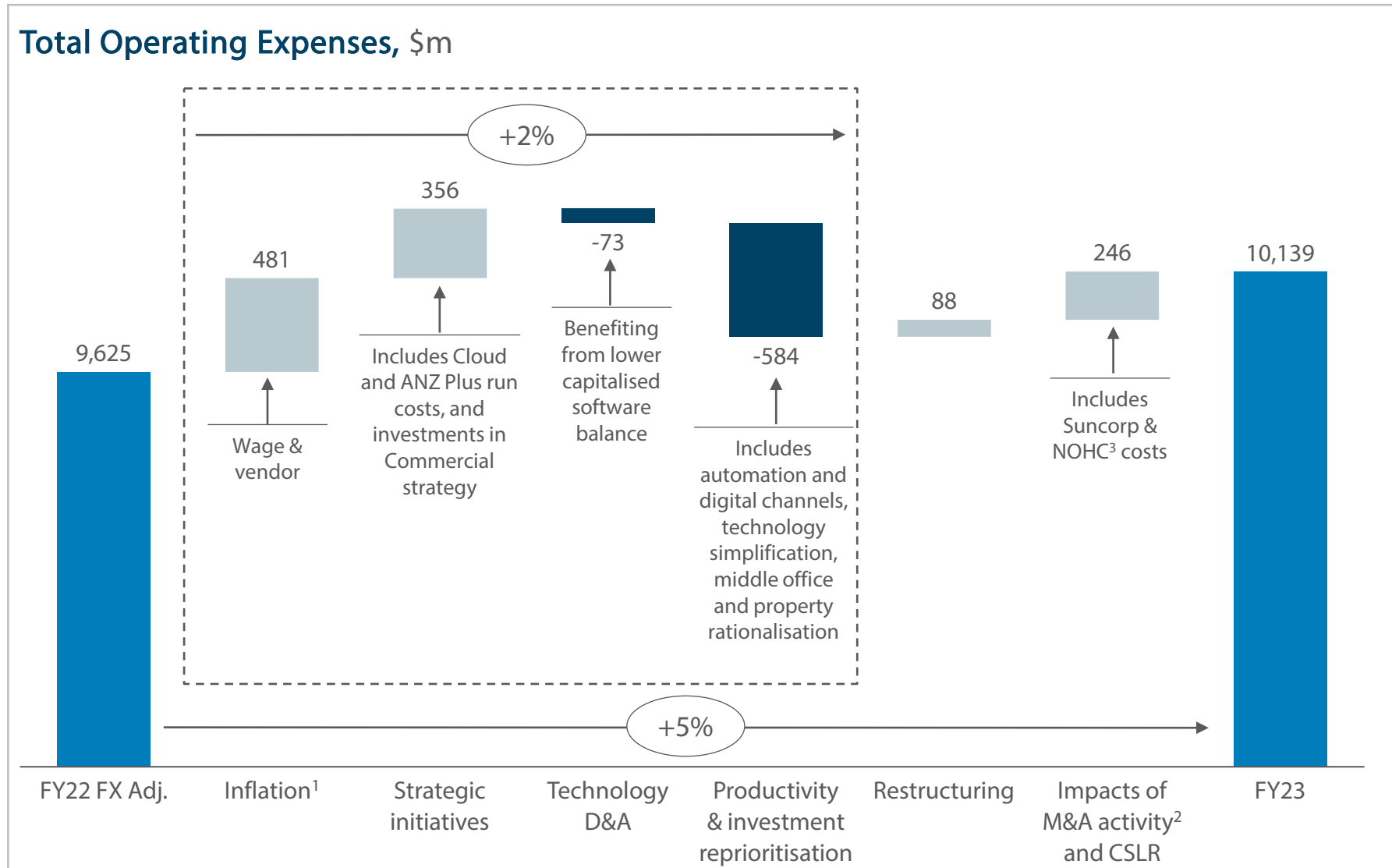


継続事業の現金利益ベース

1. マーケッツ収入除く（マーケット事業部門の収入除く）
2. マーケッツ収入、部門売却、その他除く
3. 事業売却・閉鎖含む（ANZワールドライン提携を含む、2022年度に提携が完了して利益が生じる）、2023年度ANZ財務報告の14-16ページに記載している資産合理化を含む
4. その他には経済ヘッジ実現益、投資評価の調整、2022年度の国債売却益を含む



OPERATING EXPENSES



Basis: Cash Profit continuing operations

1. Includes increase in leave provisions

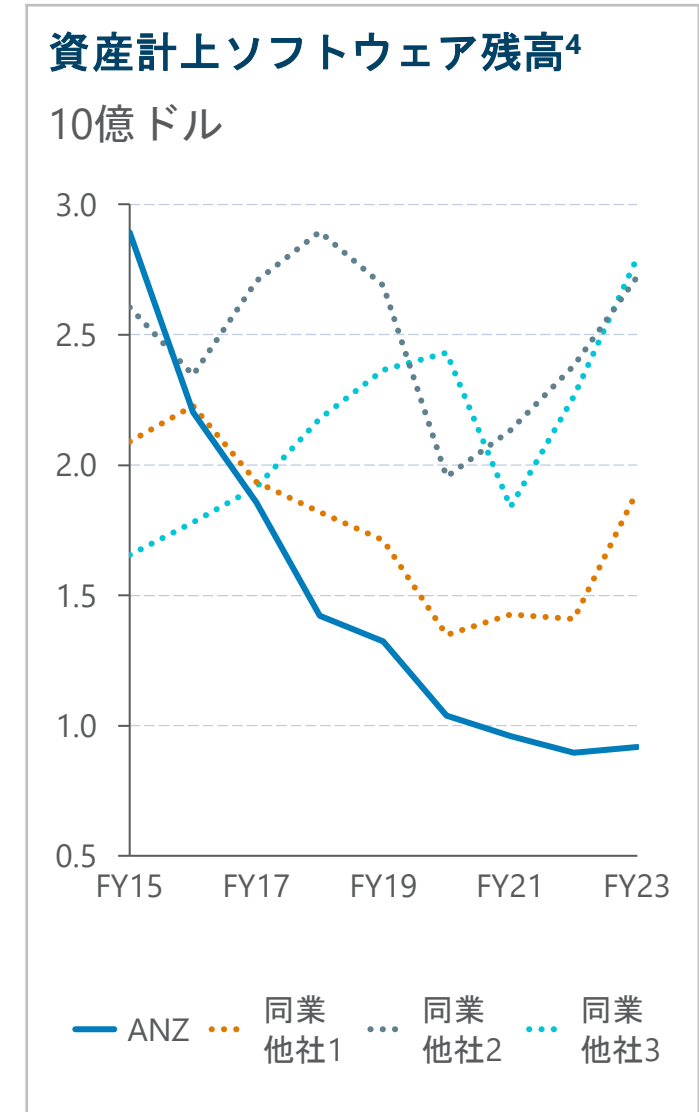
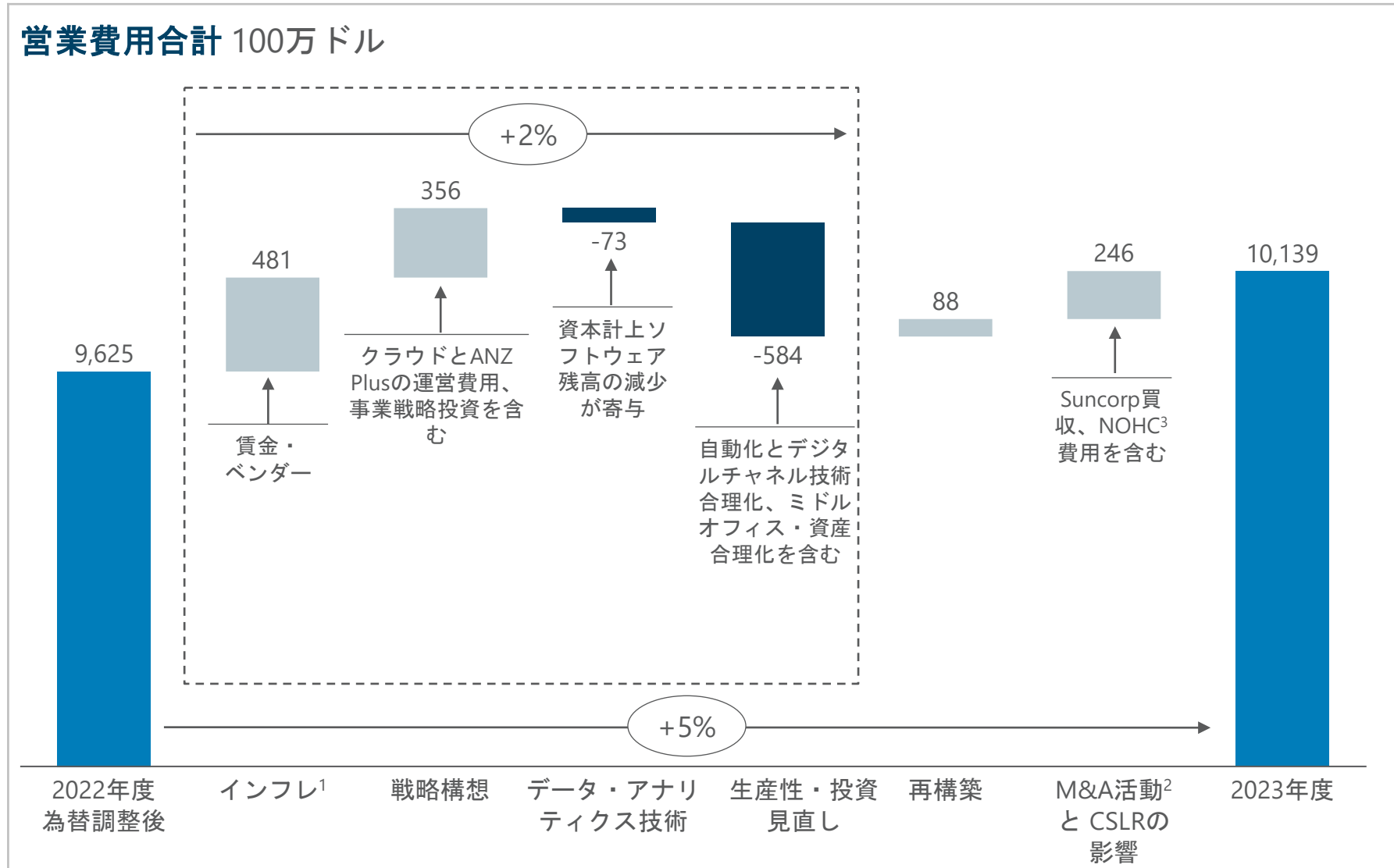
2. Includes costs previously attributed to discontinued operations

3. Non-Operating Holding Company

4. Capitalised software balances sourced from publicly available company financials. Peer numbers are based on the most recently disclosed financial disclosures



営業費用

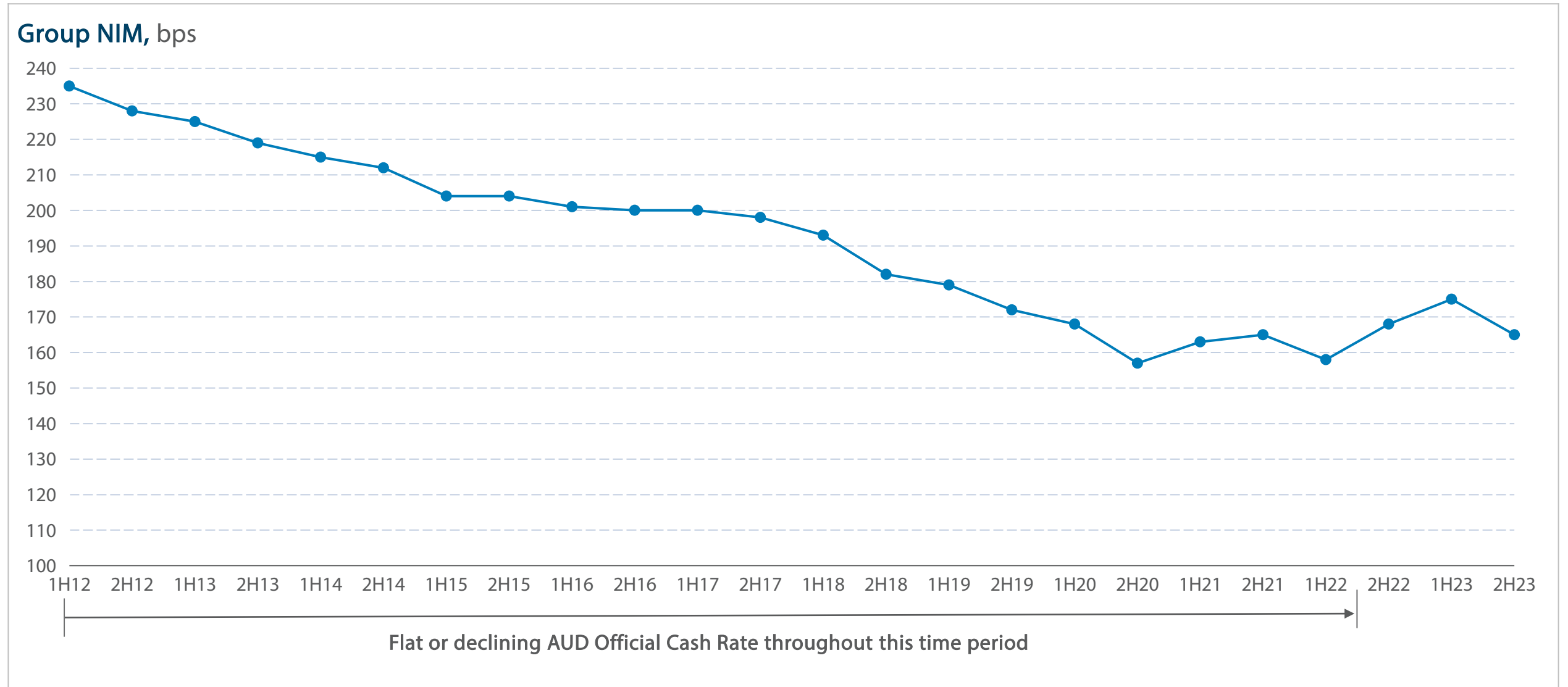


継続事業の現金利益ベース

1. 休暇引当金の増加を含む
2. 廃止事業によって過去に生じた費用を含む
3. NOHCとは非運営持株会社
4. 資産計上ソフトウェア残高は企業の公式な財務情報からのデータ、同業他社に関しては一番直近で開示されている財務情報



REPORTED GROUP NET INTEREST MARGIN TREND¹

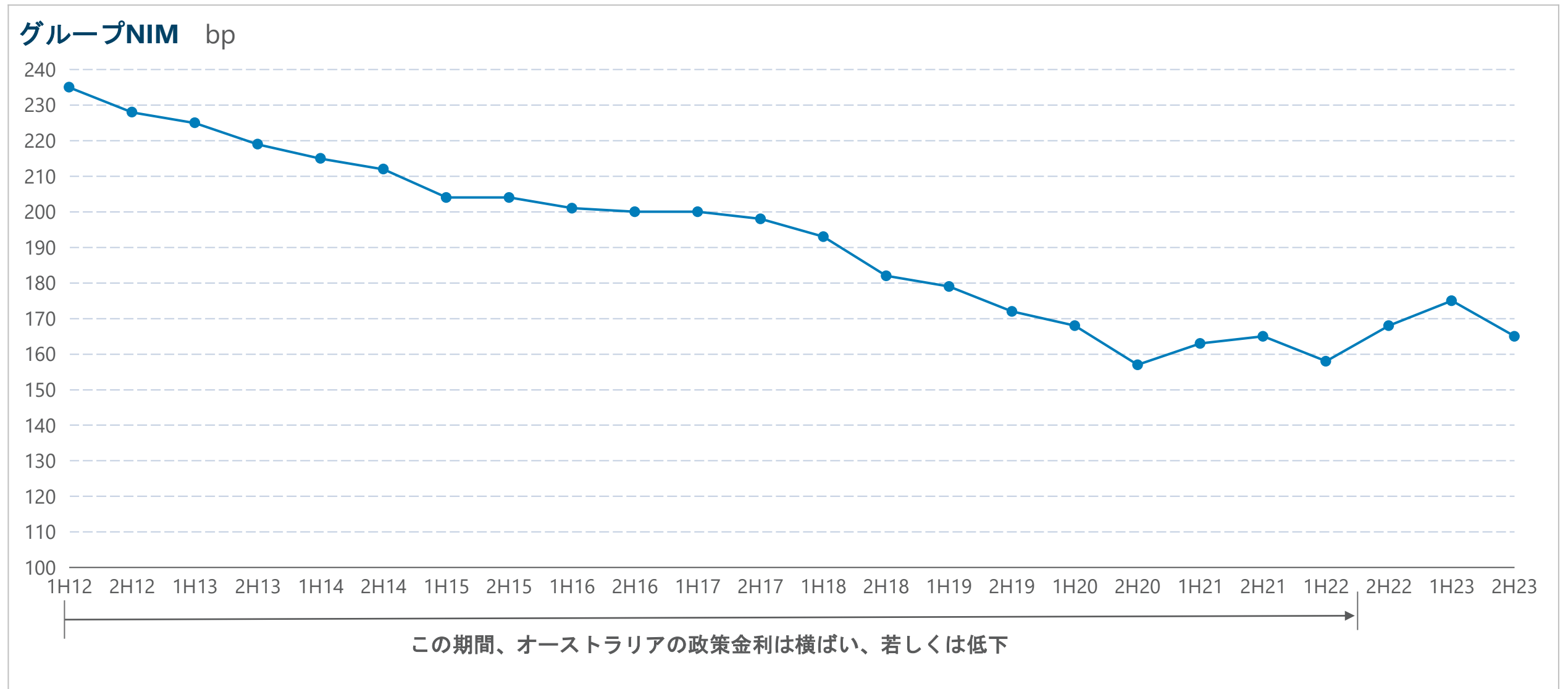


Basis: Cash Profit continuing operations

1. Group Net Interest Margin for each Half Year as reported in the original Results Announcement for each financial period



グループ純金利マージン（NIM）の推移¹

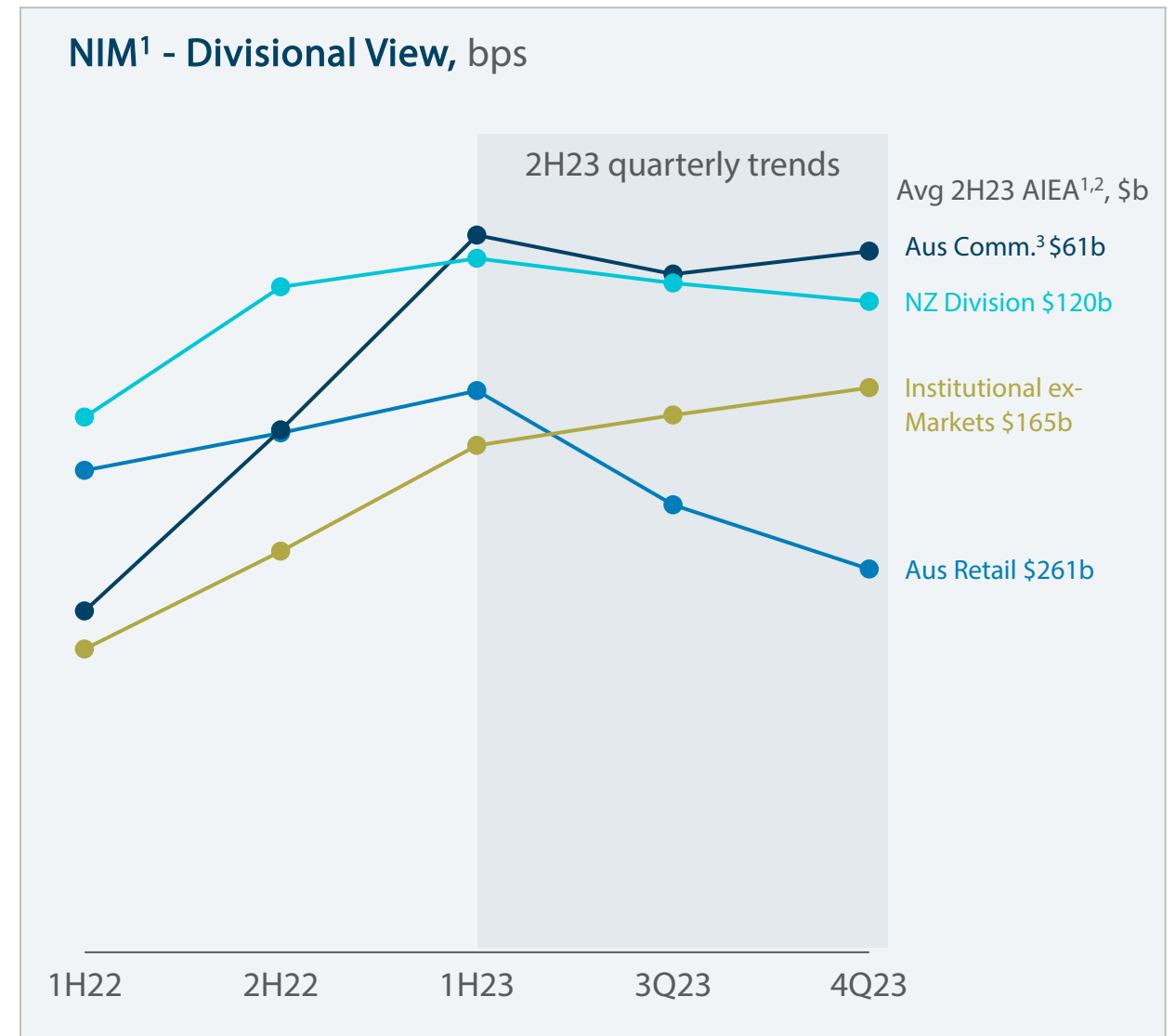
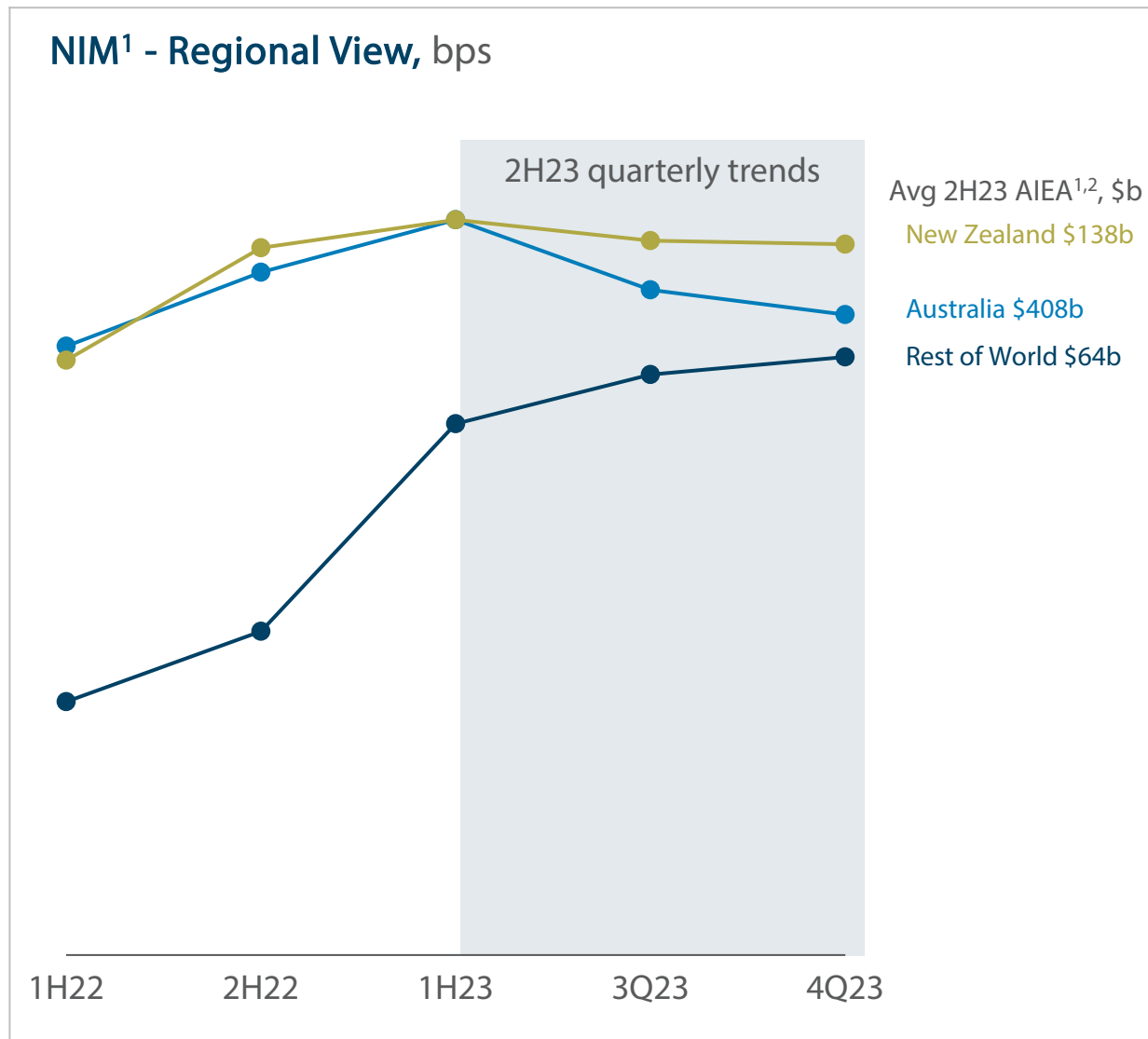


継続事業の現金利益ベース

1. 毎四半期のグループNIMは各期間の元々の決算発表のもの



NET INTEREST MARGINS (NIM) - HALF YEARLY TRENDS¹



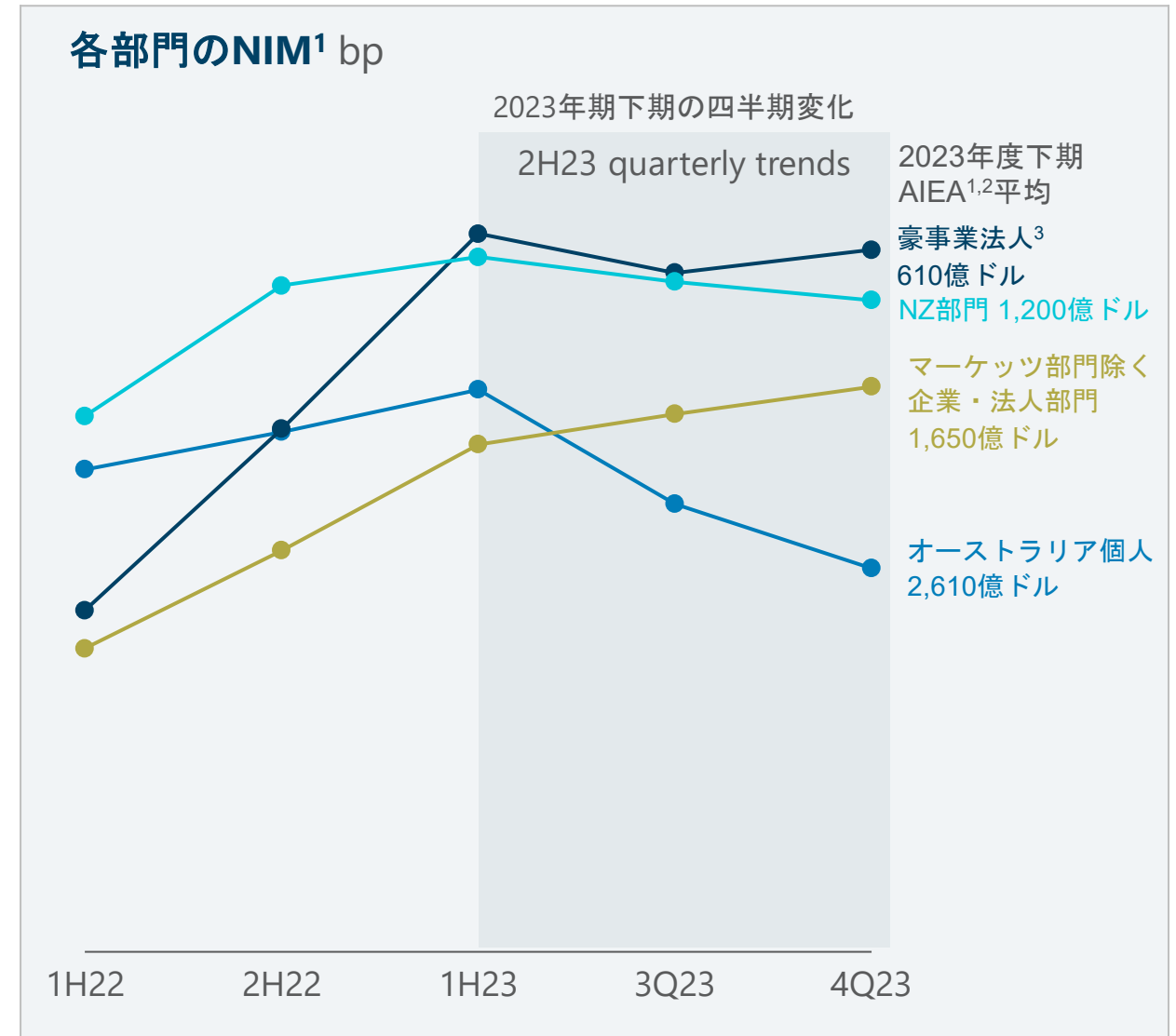
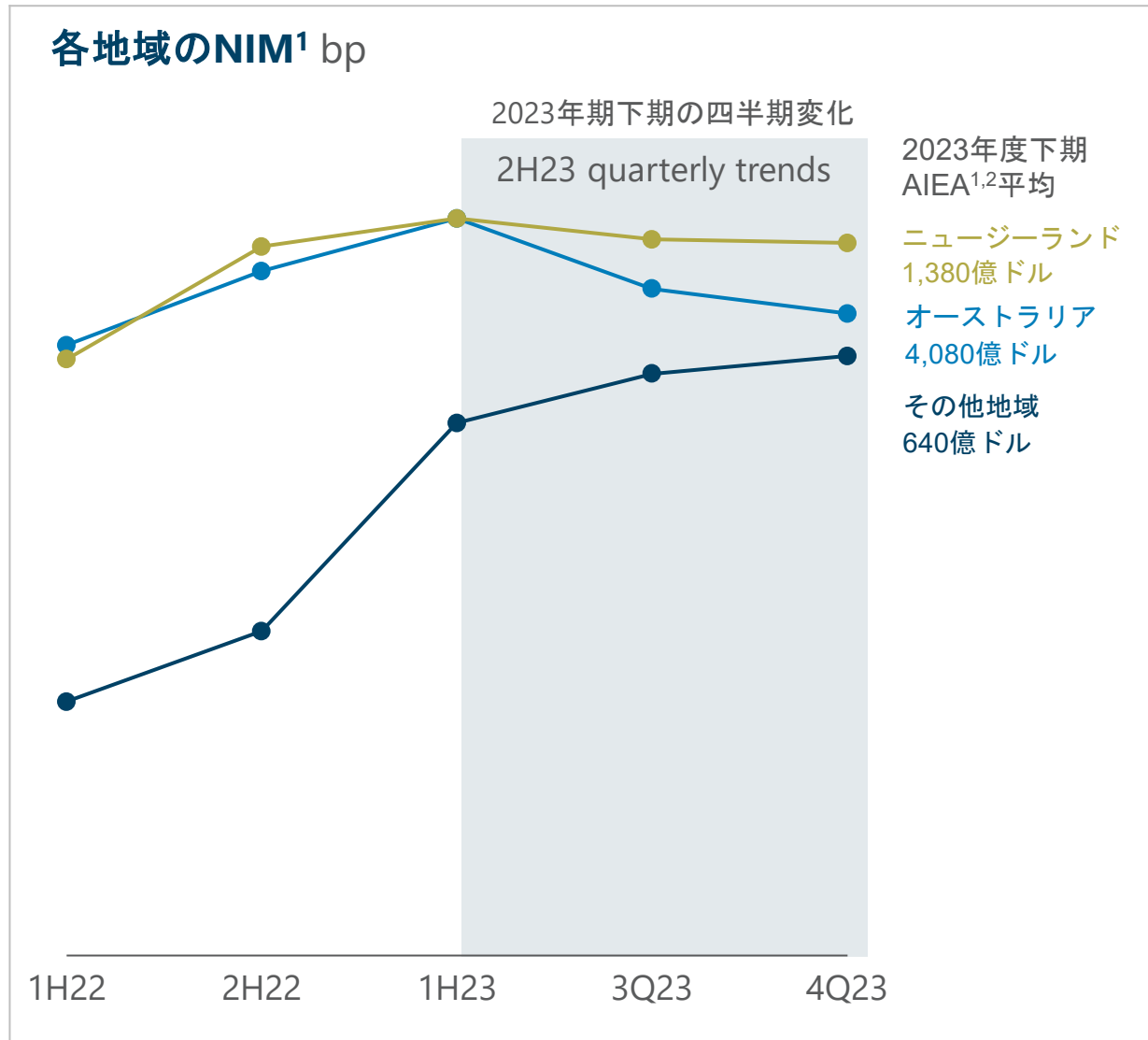
1. Group excluding Markets and Treasury

2. AIEA: Average interest earning assets

3. Australia Commercial division generates positive net interest income from surplus deposits held. Accordingly, \$57.3b of average deposits for the September 2023 quarter (Jun 23 quarter: \$57.9b; Mar 23 quarter: \$59.5b; Dec 22 quarter: \$59.1b; Sep 22 quarter: \$61.3b; Jun 22 quarter: \$64.3b) have been included within average net interest earning assets for the net interest margin calculation to align with internal management reporting view. AIEA of \$61b presented above represents lending assets only



純金利マージン（NIM） – 半期毎の推移¹



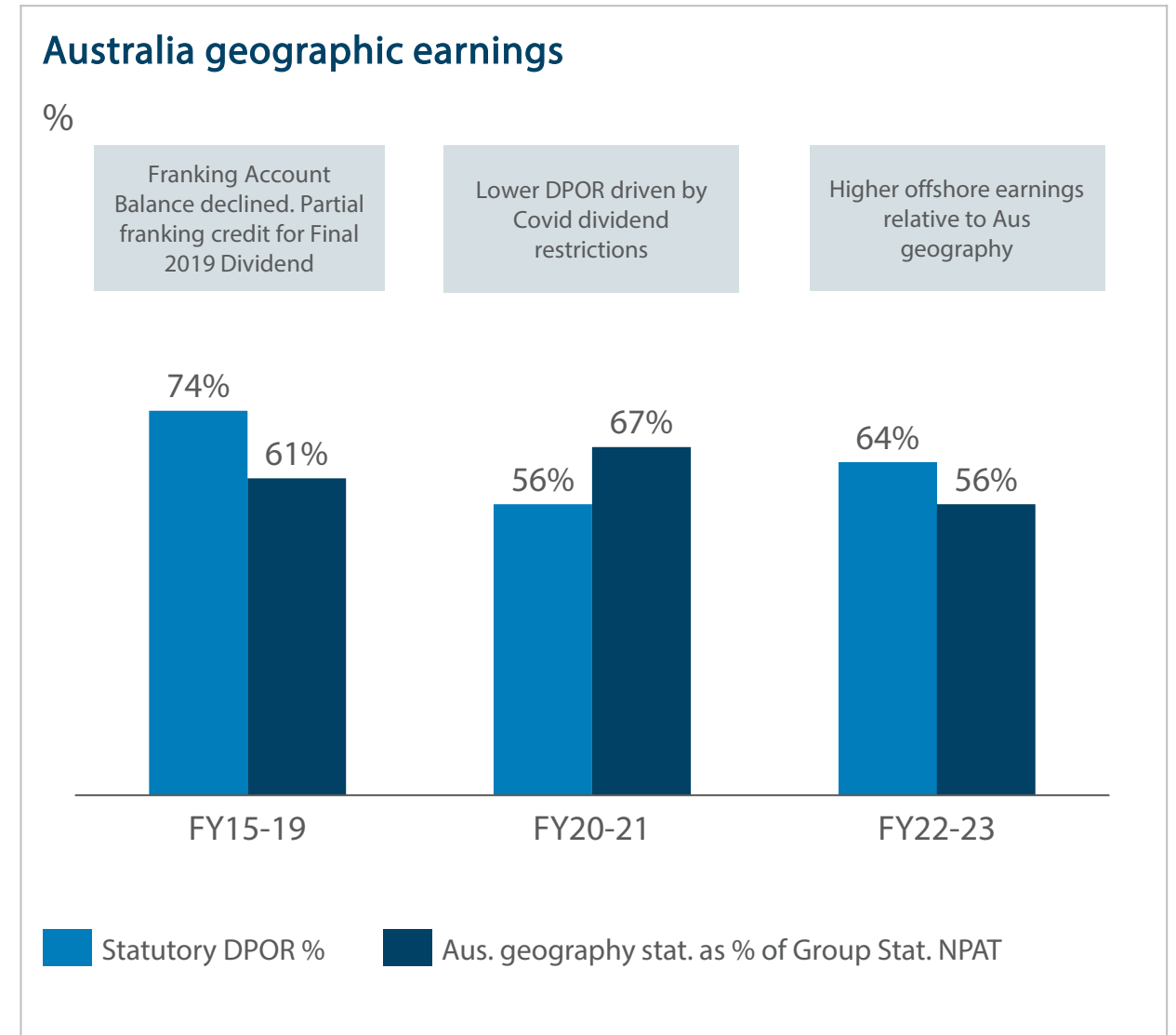
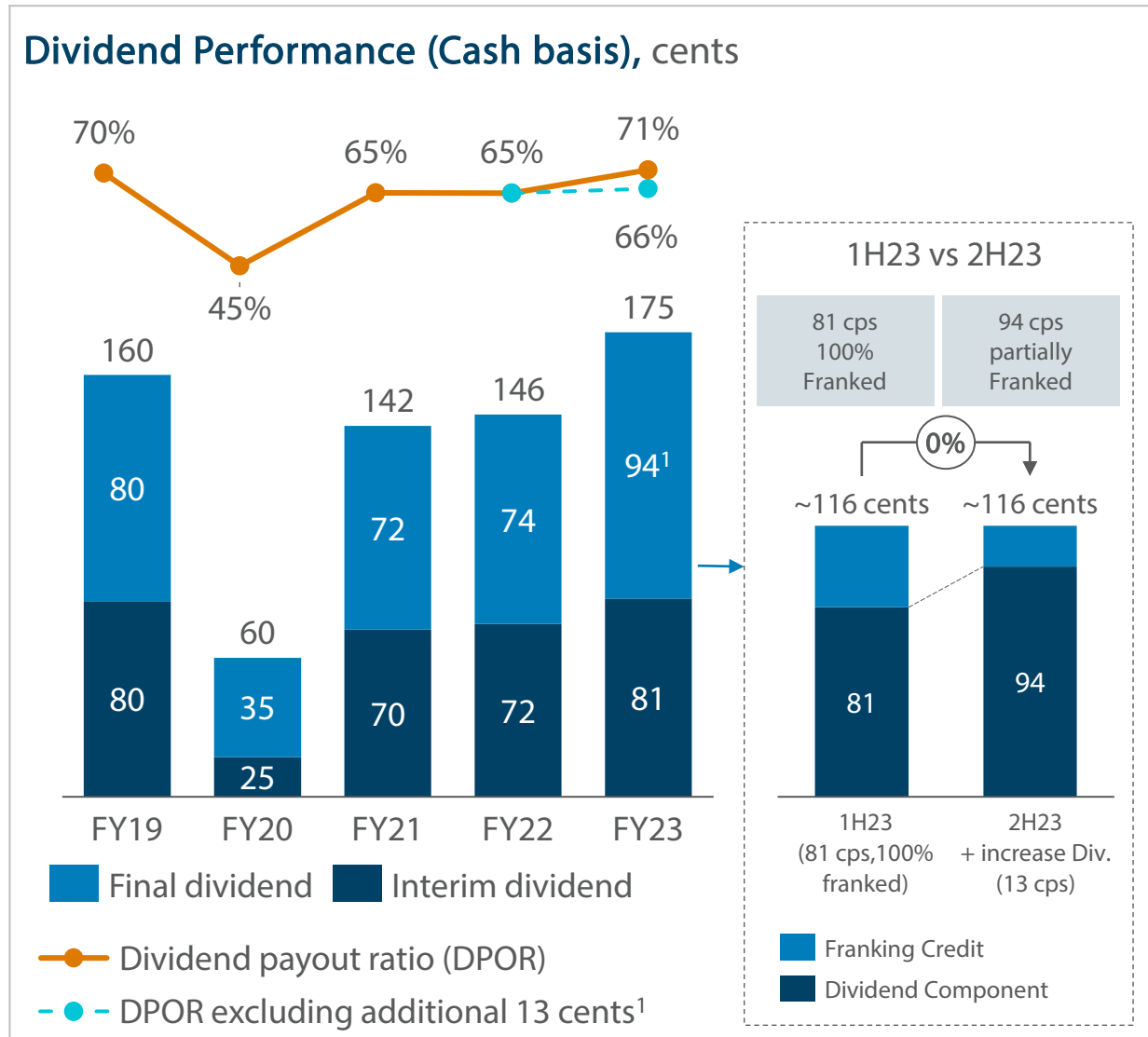
1. グループにはマーケットと資金管理は含まない。

2. AIEAは平均金利収入資産

3. オーストラリア事業法人部門では余剰預金からの金利純収入がプラス。2023年第3四半期の平均預金額573億ドル（2023年第2四半期：579億ドル、2023年第1四半期 595億ドル、2022年第4四半期 591億ドル、2022年第3四半期: 613億ドル、2022年第2四半期 643億ドル）はNIM計算において内部管理報告に沿うよう平均純金利収入資産に含まれる。上記610億ドルのAIEAは貸出資産のみを示す。



DIVIDENDS

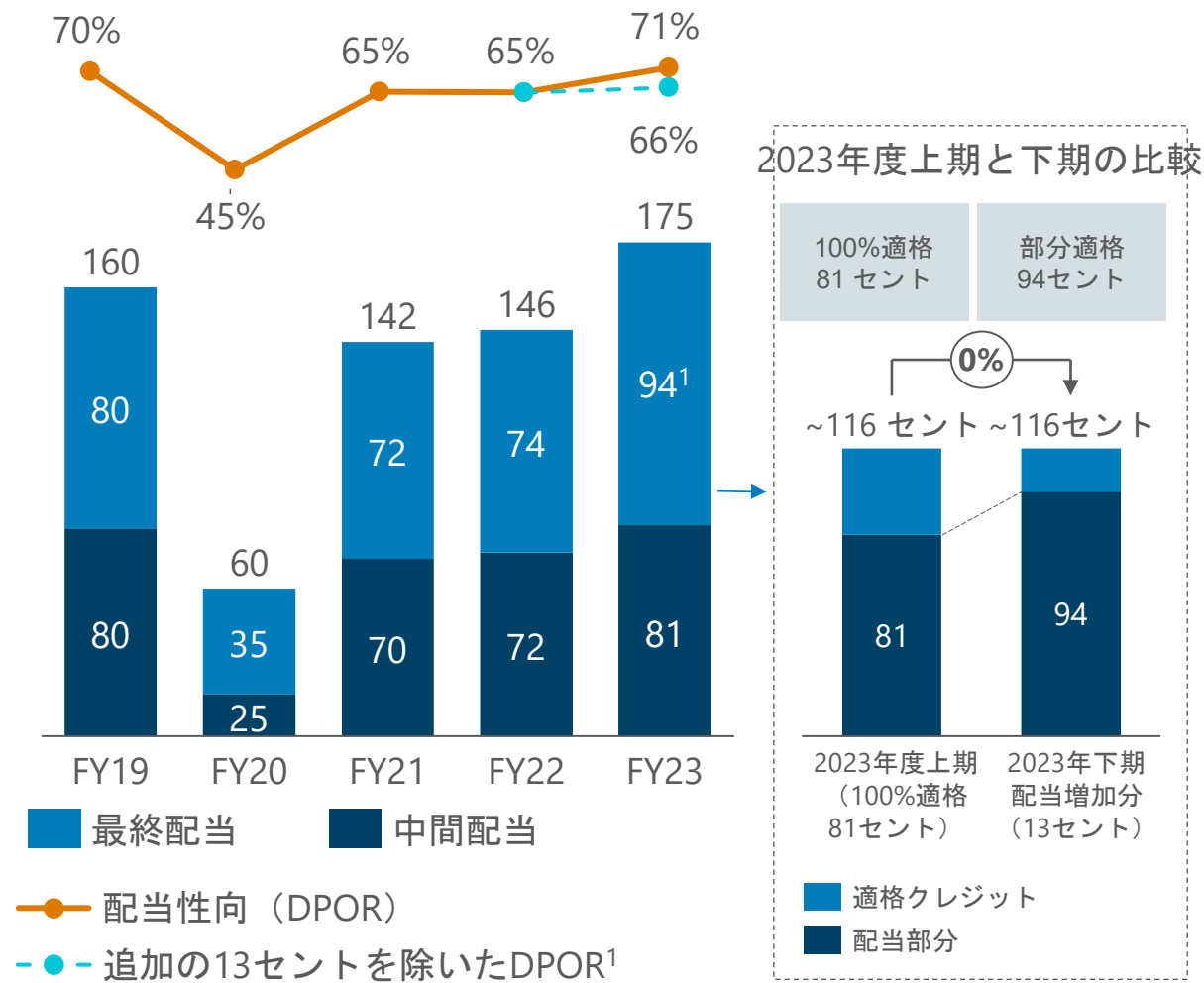


1. Final dividend comprising an 81 cents per share dividend partially franked at 65% and an additional one-off unfranked dividend of 13 cents per share (total of 94 cents per share, 56% franked)

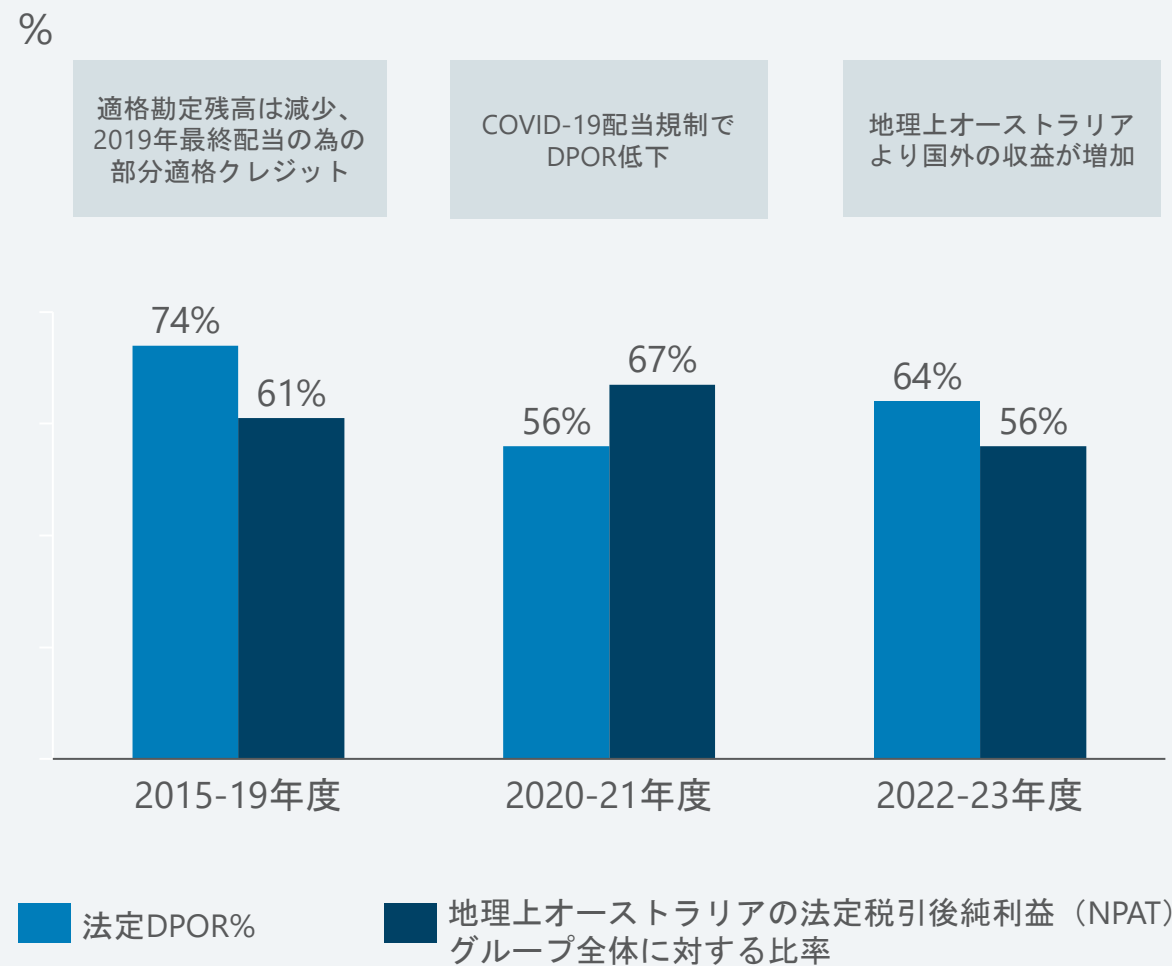


配当

配当の変化（現金ベース） セント



地理上オーストラリアの収益

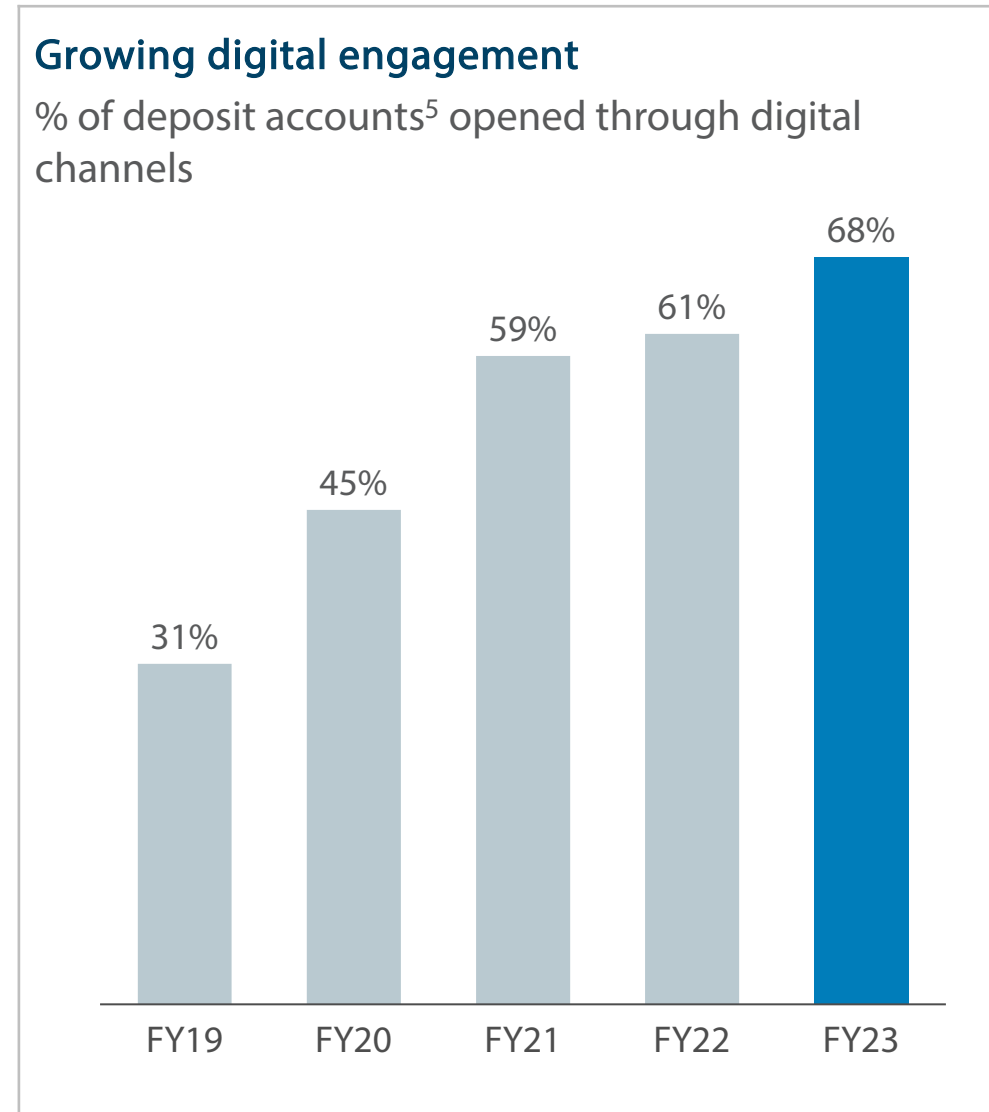


1. 最終配当は一株当たり81セントで部分適格が65%、特別非適格配当13セント（合計一株当たり94セント、適格56%）



AUSTRALIA RETAIL - 14% ROE¹

Home loan capability	<ul style="list-style-type: none"> • Sales volume up 19% • Time to first decision² consistently within 3 days • First touch approval rate up 58% • Broker NPS improved 14 points
Digital engagement	<ul style="list-style-type: none"> • 4 million digitally active users • 83% customers regularly engage digitally³ • ANZ Plus app store rating up 21%
Emerging partnerships	<ul style="list-style-type: none"> • Cashrewards members now exceed 2 million⁴ • Investment in View Media Group for a minority shareholding⁴



Growth Rates FY23 vs FY22 / Sep 23 vs Sep 22

1. Australia Retail ROE excludes ANZ Plus investment spend
2. Refers to simple deals via broker and mobile lender channels
3. % of customers (in-use transaction or savings accounts that are eligible for digital access) who have logged on to ANZ App or ANZ Internet Banking in the last 30 days
4. Part of ANZ Non-Bank Group
5. Includes Access, Online Saver, Progress Saver and ANZ Plus accounts



オーストラリア個人部門 – ROEは14% ¹

住宅ローン 処理量

- 貸出は19%増加
- 3日以内で暫定審査完了²
- 初回申請の承認率は58%上昇
- ブローカーNPSは14ポイント改善
(NPS: ネットプロモータースコア)

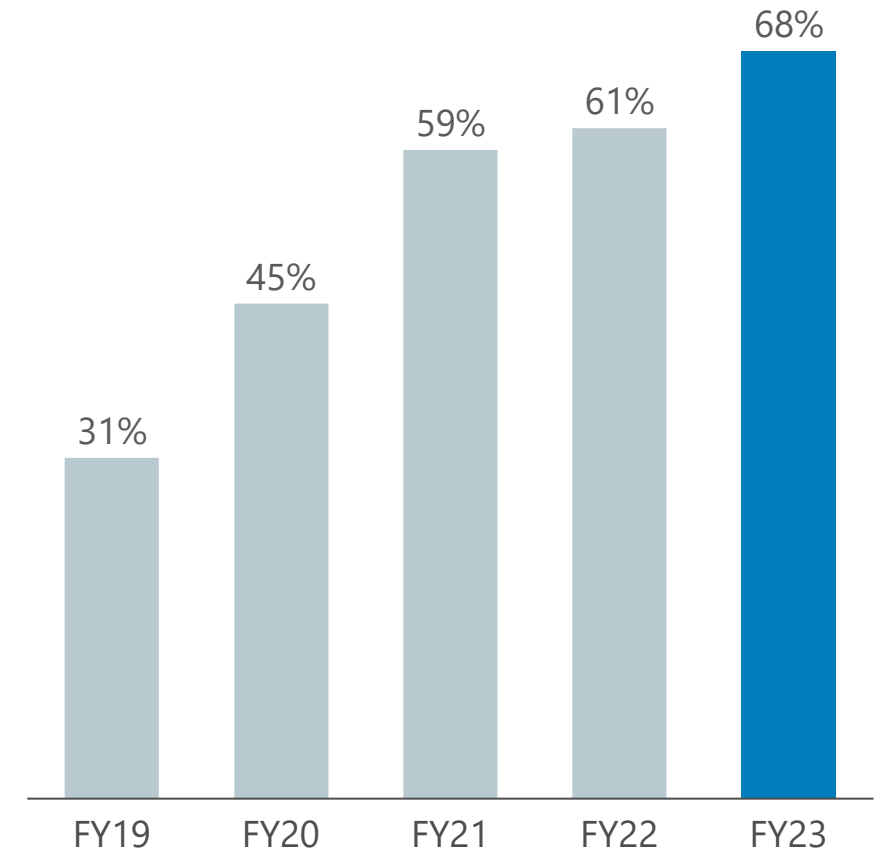
デジタル エンゲージメント

- 400万のアクティブなデジタルユーザー
- 顧客の83%が定期的にデジタルプラットフォームを使用³
- ANZ Plusアプリのストア評価が21%上昇

新たな パートナー シップ

- Cashrewardsメンバーは200万を超える⁴
- View Mediaグループの少数株保有⁴

デジタルエンゲージメント高まる デジタル開設された預金口座の比率%⁵

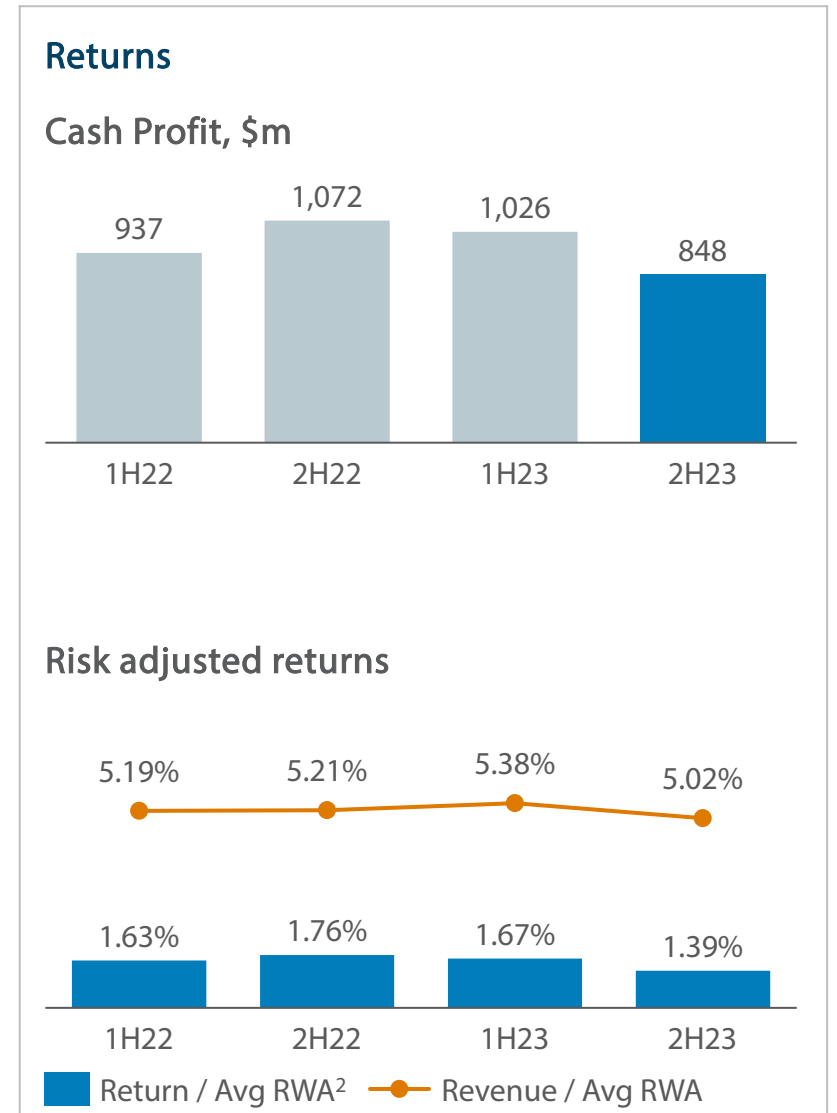
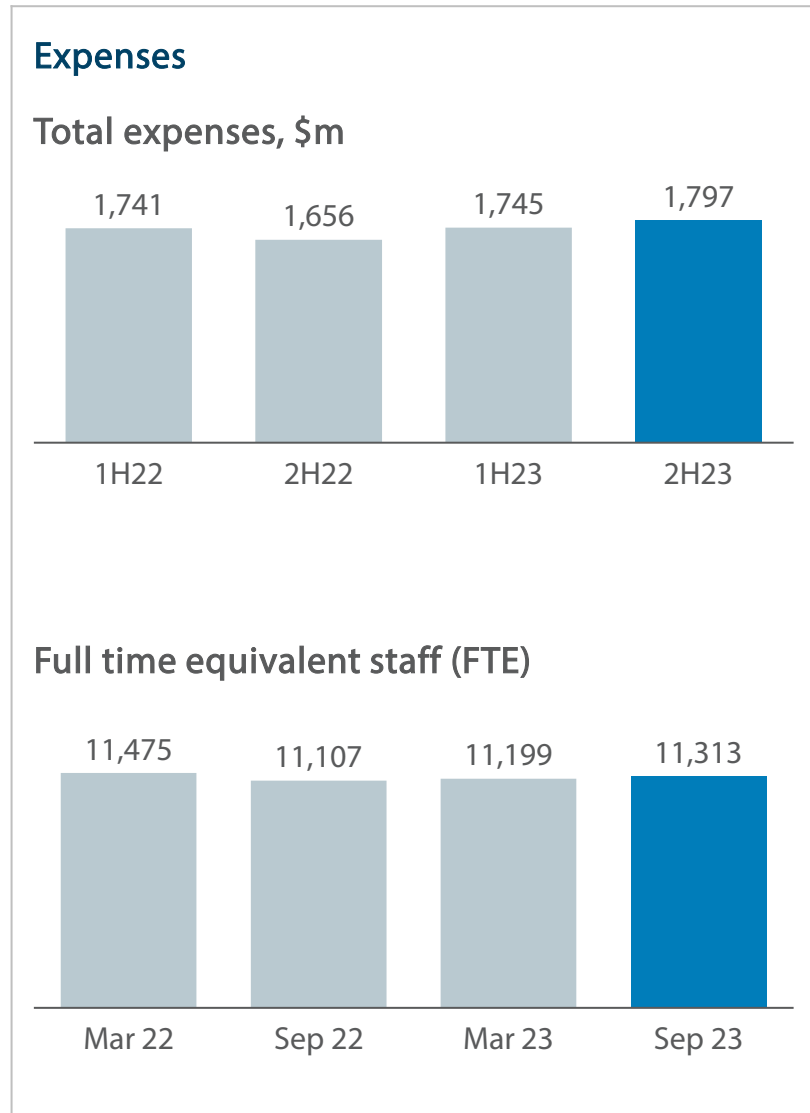
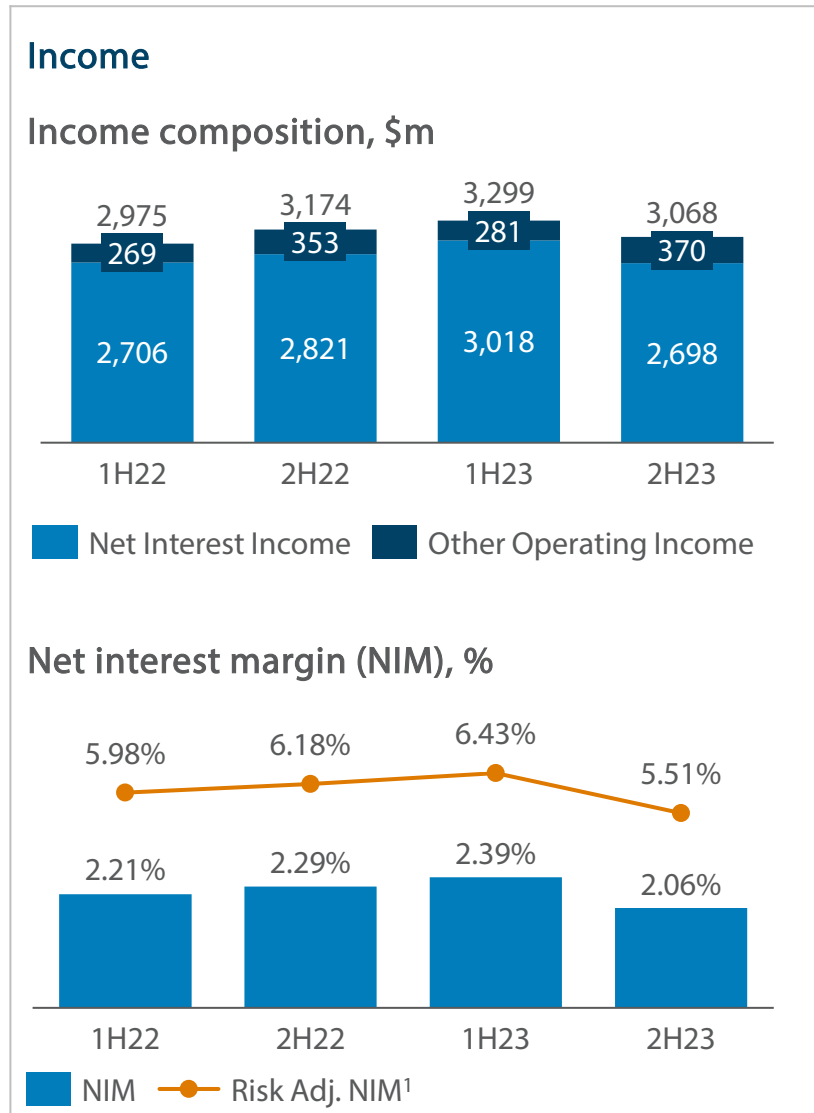


増加率は2022年度と2023年度、若しくは2022年9月と2023年9月の比較

1. オーストラリア個人部門のROEにはANZ Plus投資は含まない。
2. ブローカーとモバイル経由のシンプルな案件
3. 過去30日間でANZのアプリとインターネットバンキングにログインした顧客の比率% (使用中の決済口座、若しくは貯蓄口座でデジタルアクセスできる顧客)
4. ANZ非銀行グループの一部
5. Access、Online Saver、Progress Saver、ANZ Plus口座を含む。



AUSTRALIA RETAIL - FINANCIAL PERFORMANCE

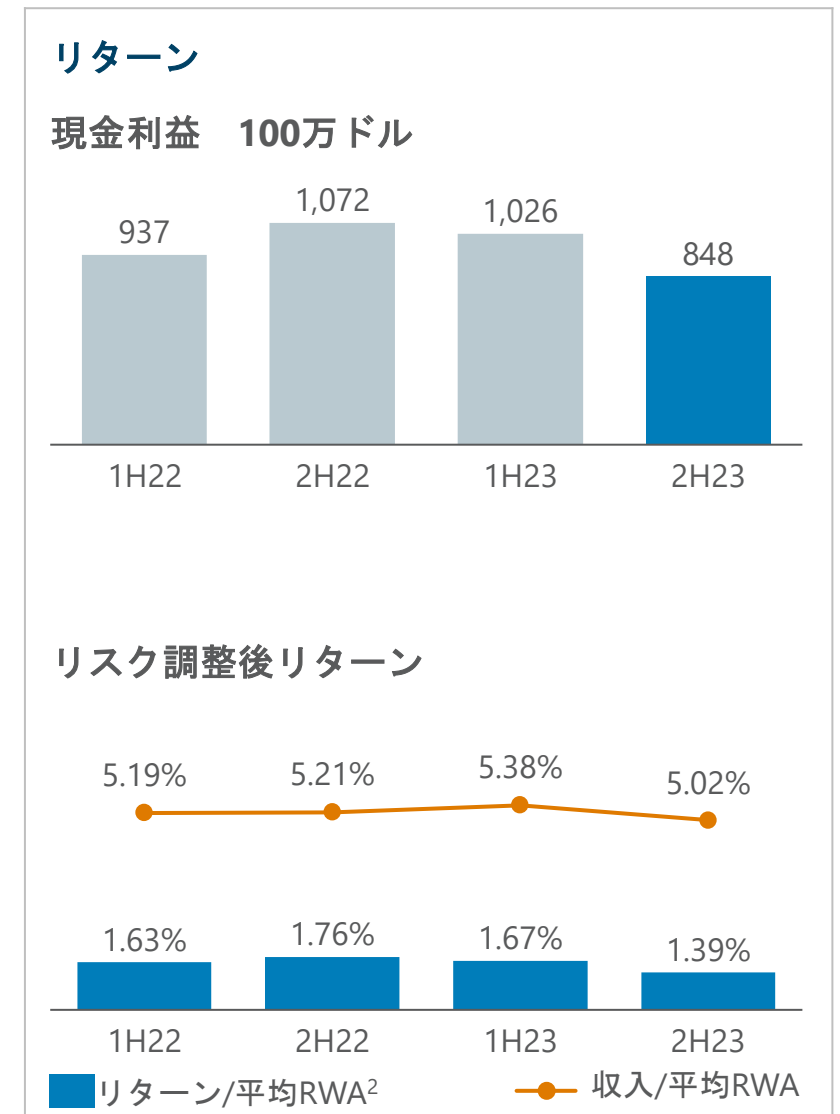
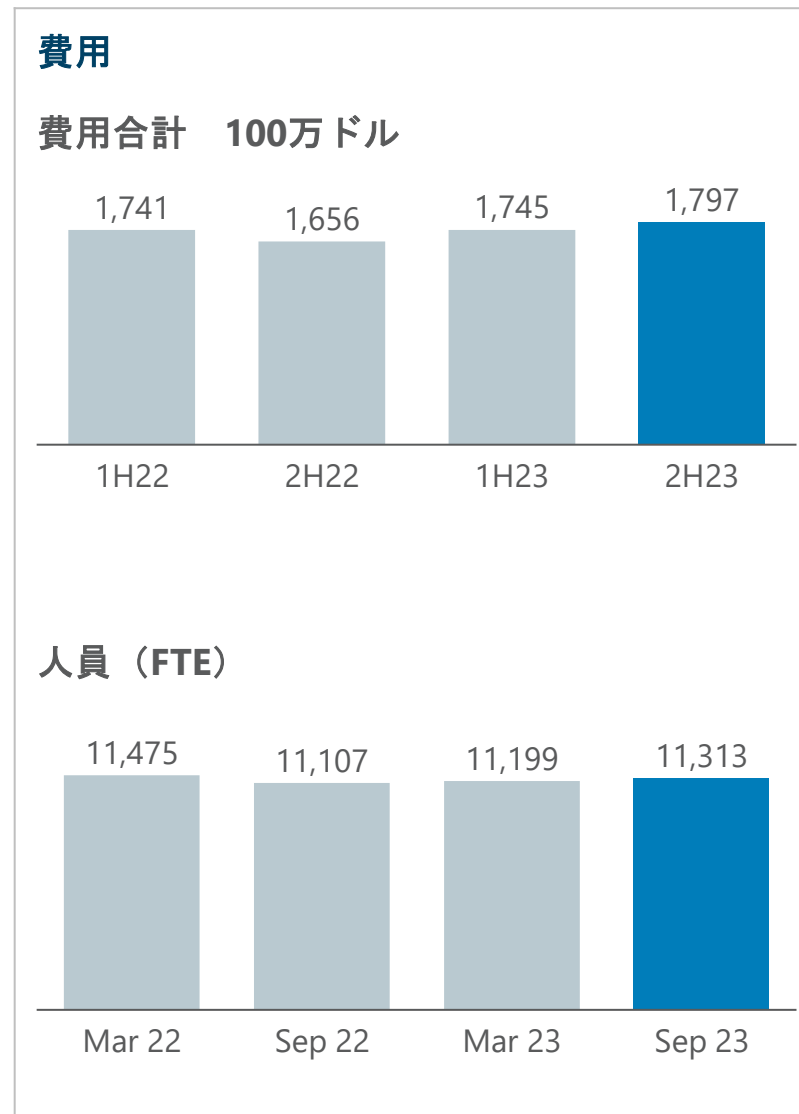
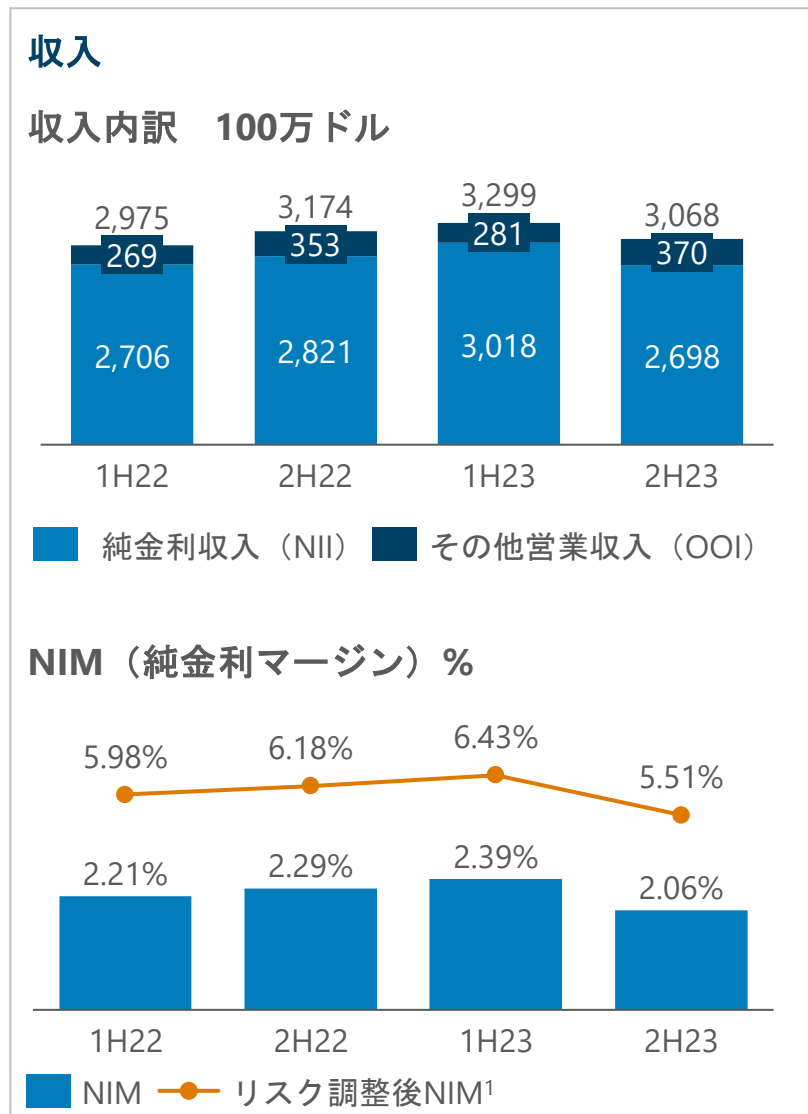


Basis: Continuing Operations including Large / Notable items

1. Net interest income divided by average Credit Risk Weighted Assets (CRWA)
2. 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

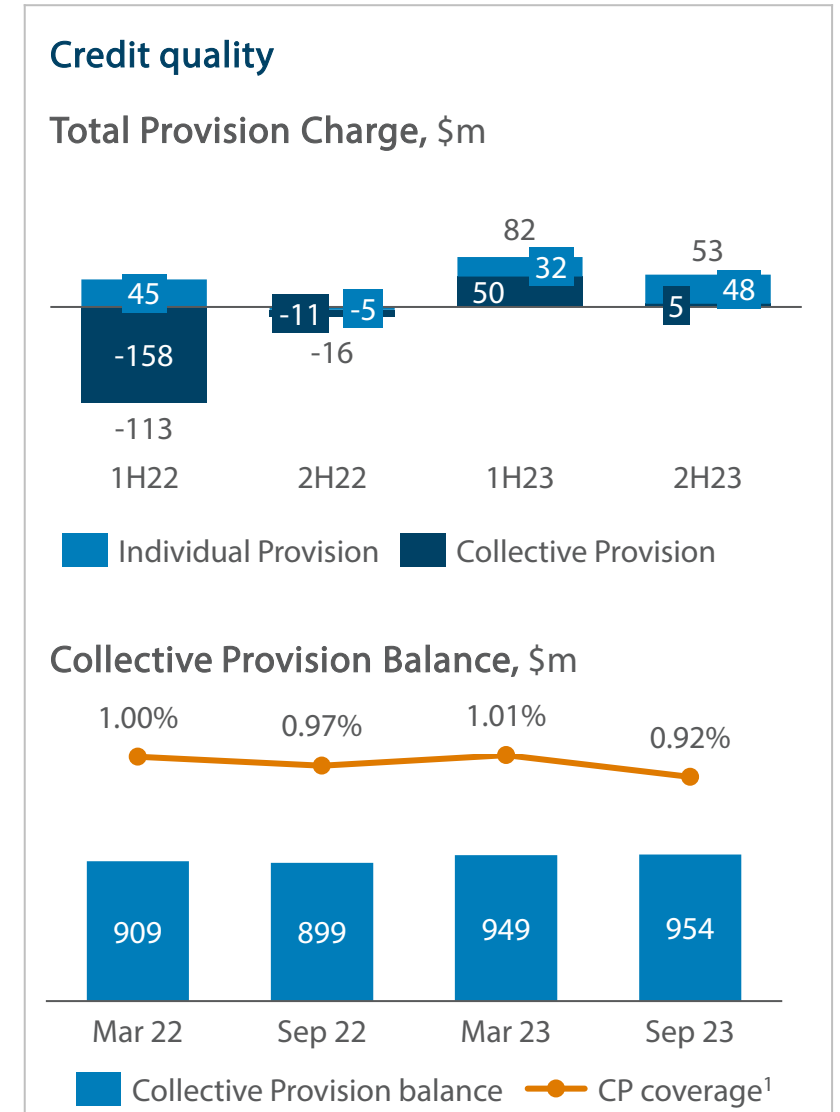
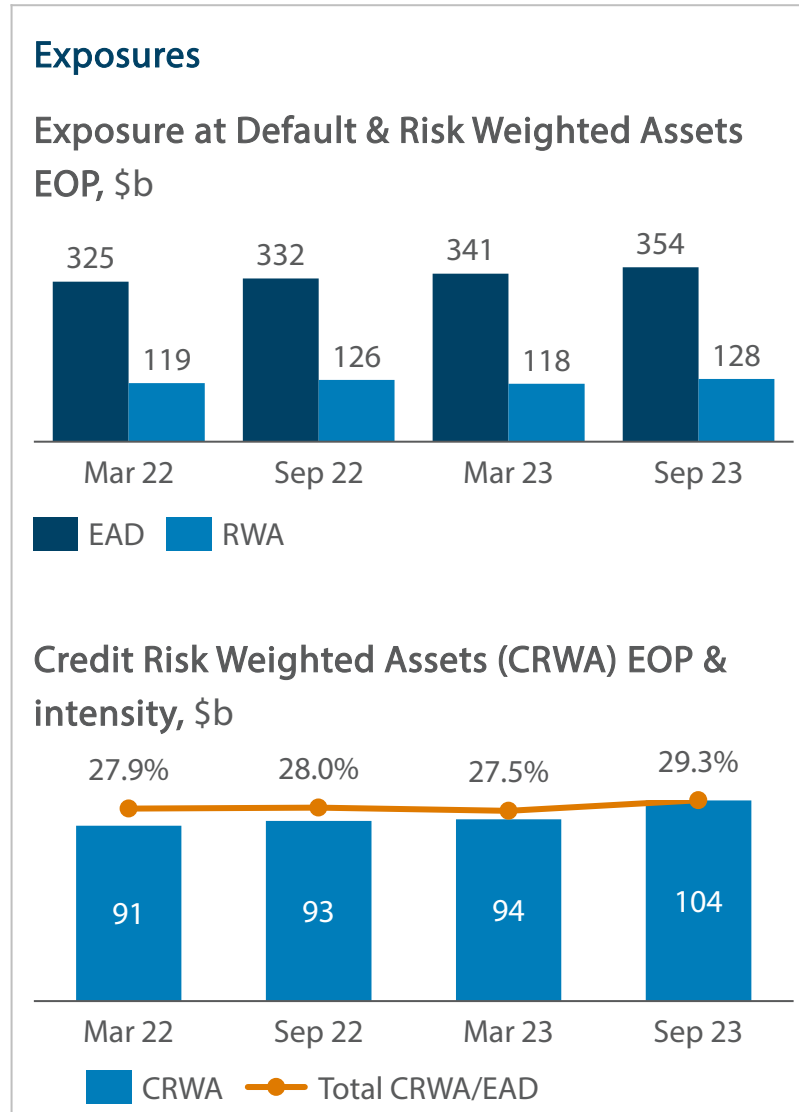
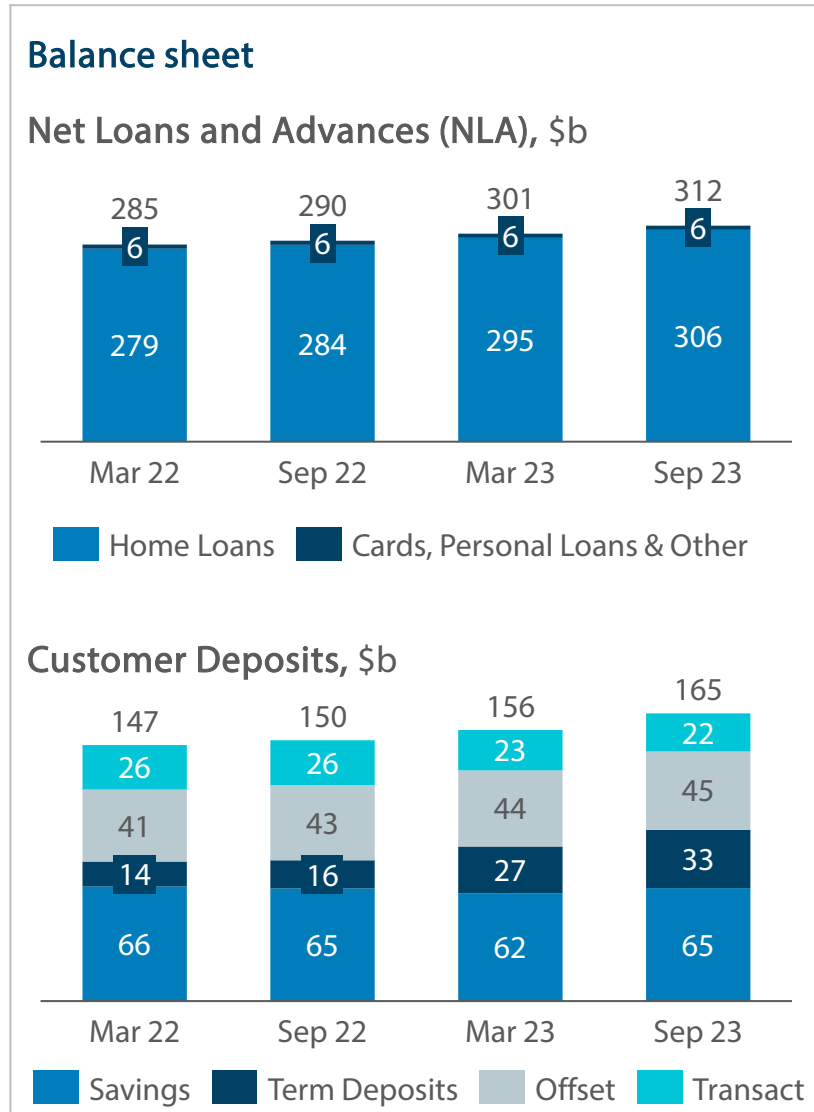


金額が大きい/特筆すべき項目を含む継続事業ベース

1. 純金利収入を信用リスクアセット (CRWA) で割ったもの
2. 現金利益を平均リスクアセット (RWA) で割ったもの



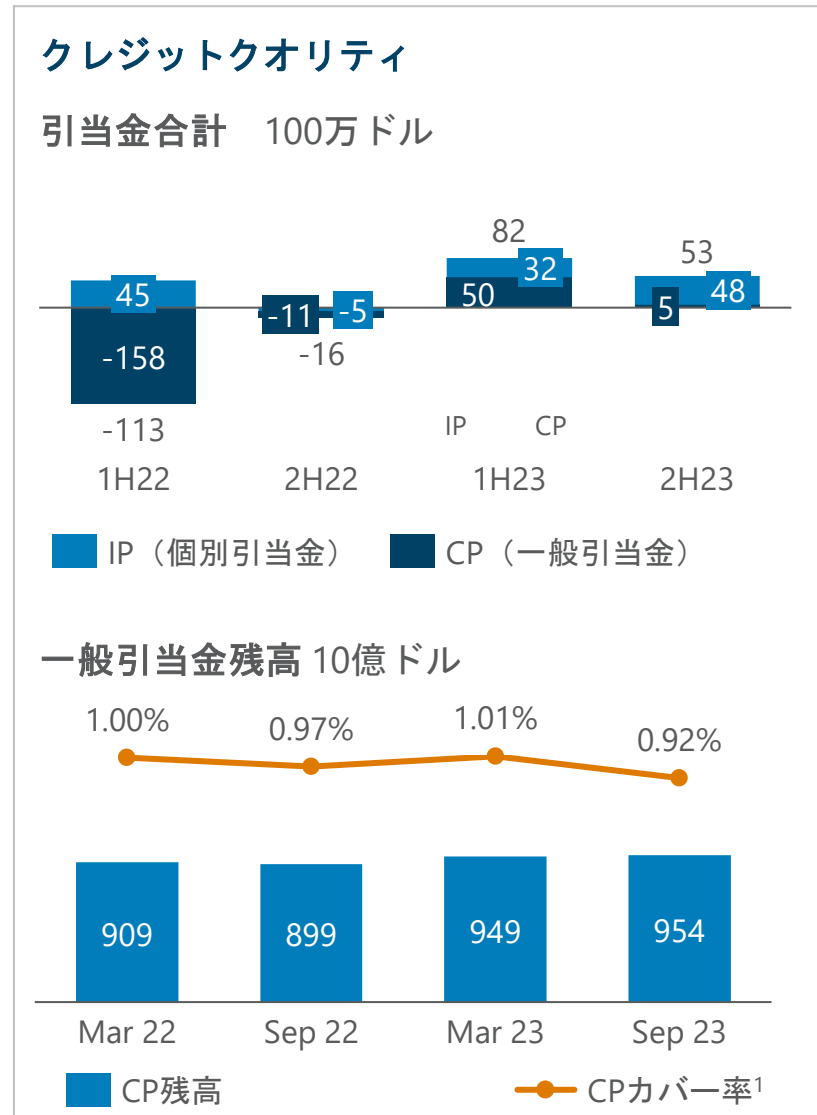
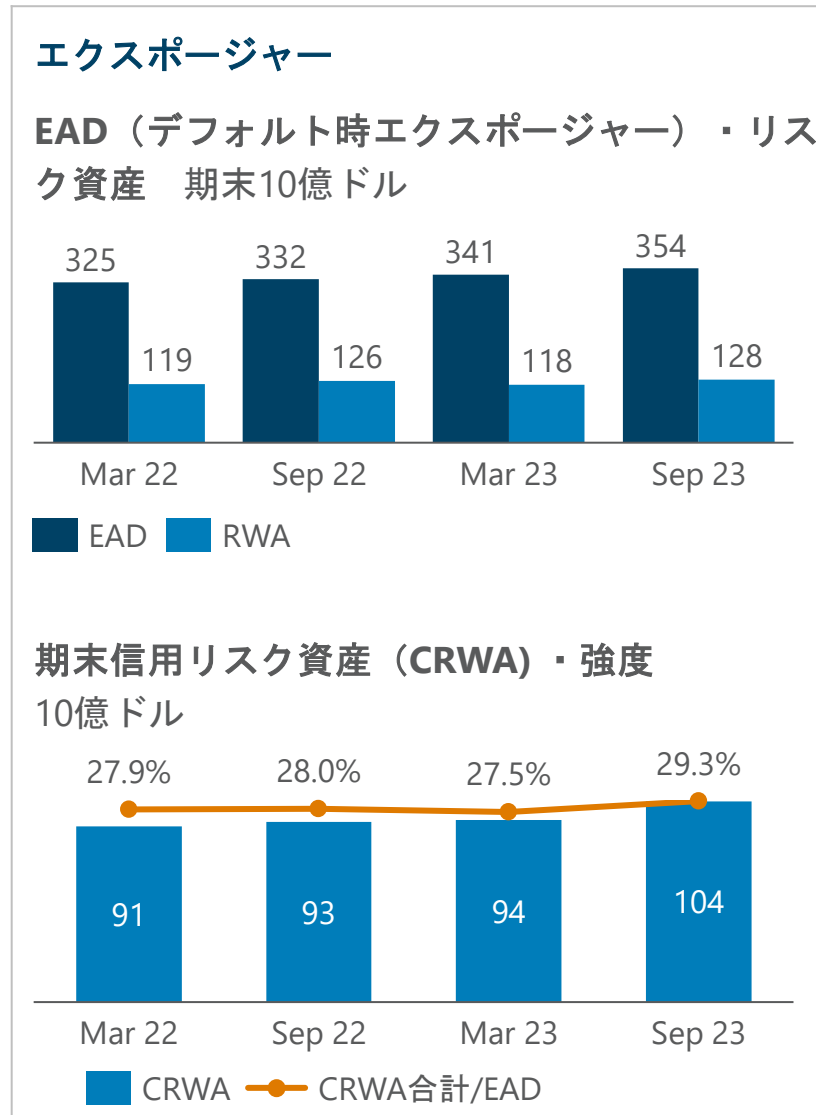
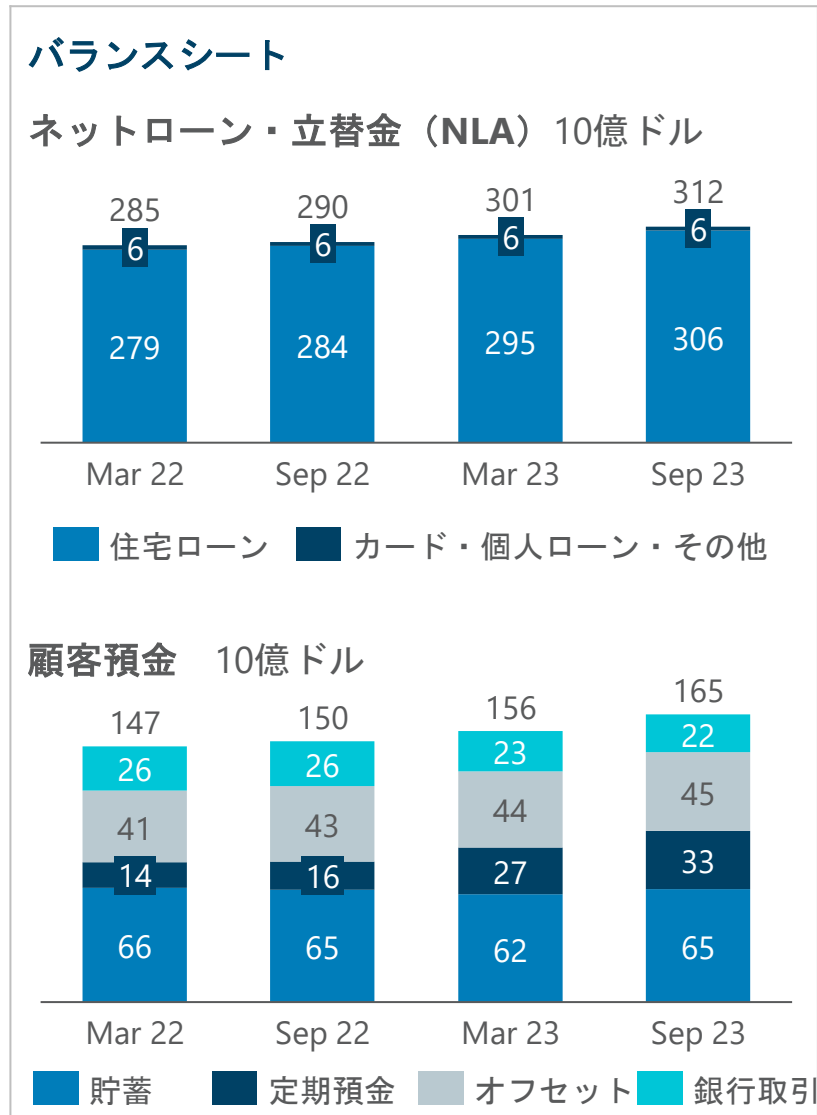
AUSTRALIA RETAIL - FINANCIAL STRENGTH



1. CP as a % of Credit Risk Weighted Assets (CRWA)



オーストラリア個人部門- 堅調な業績

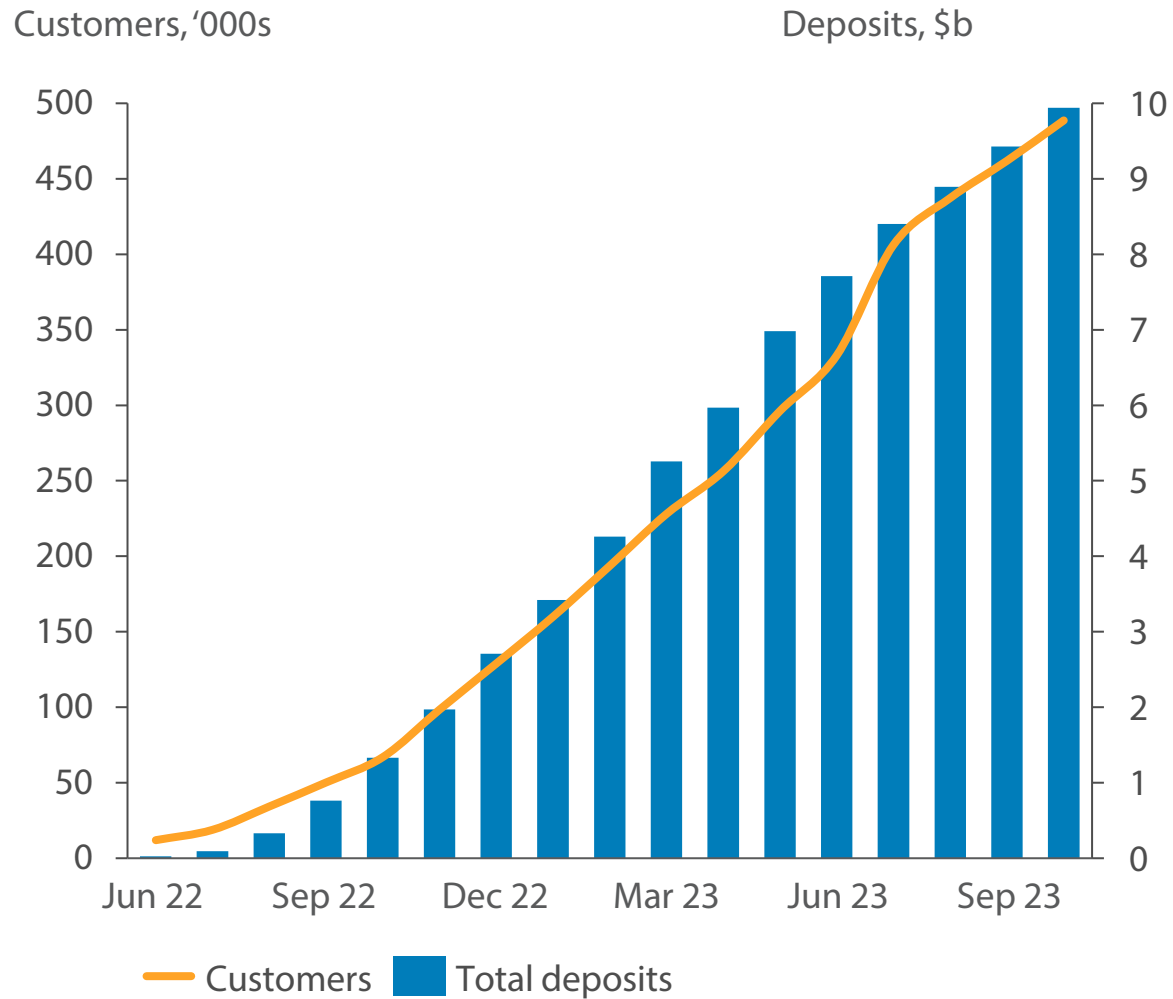


1. 信用リスクアセット (CRWA) に対するCPの比率%

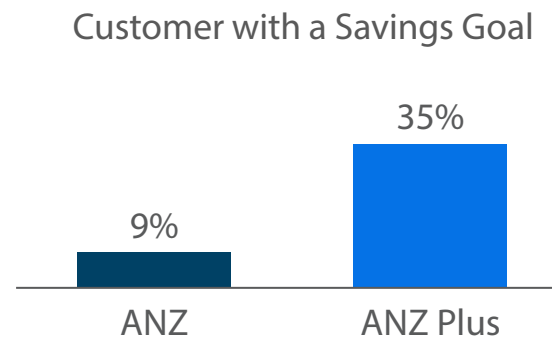
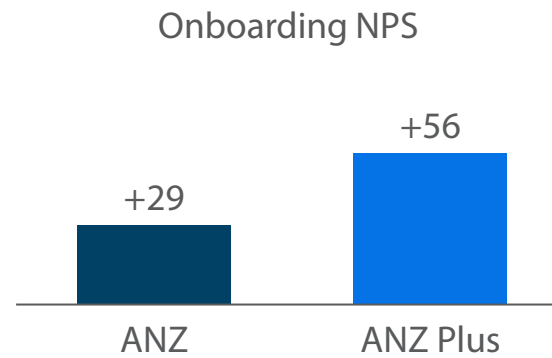



OUR ANZ PLUS BUSINESS

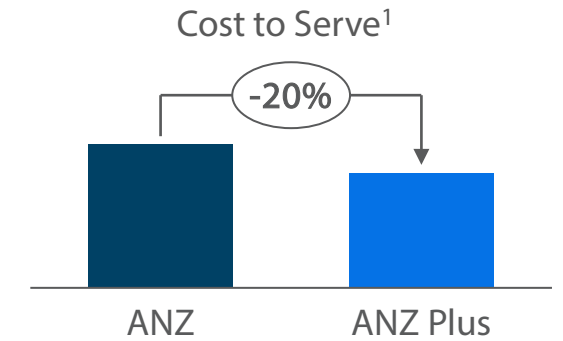
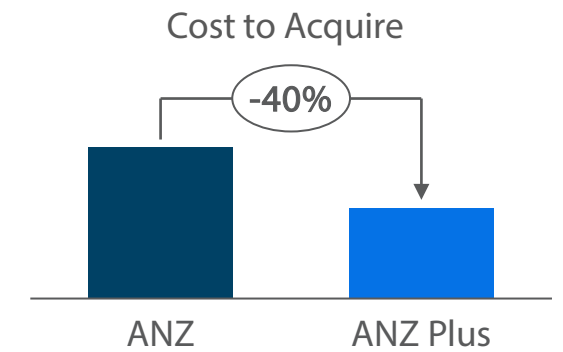
ANZ Plus Customers and Deposits, cumulative



Better 
More engaged customers



Lower cost 
More efficient, highly automated

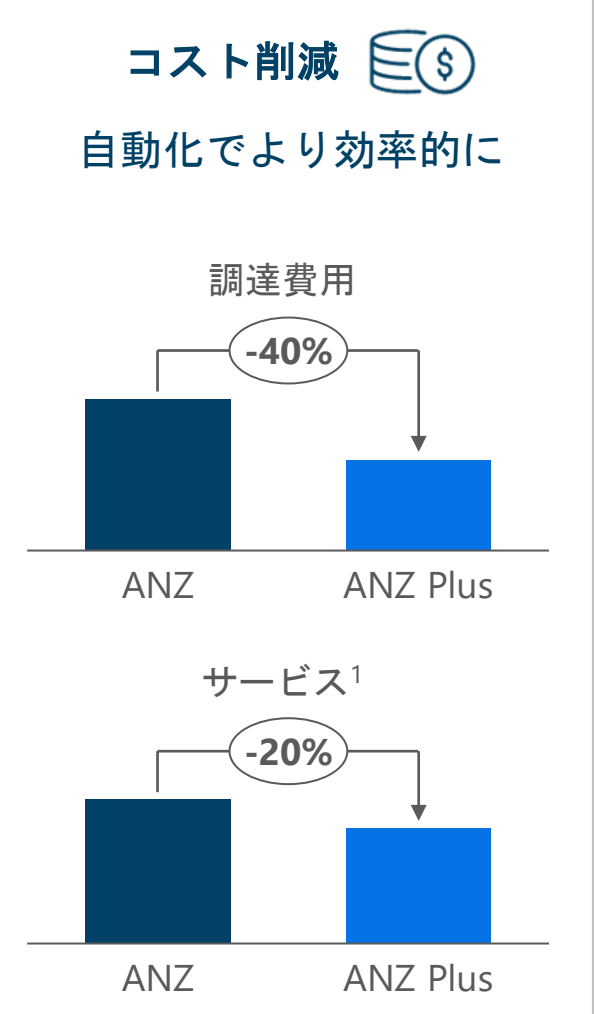
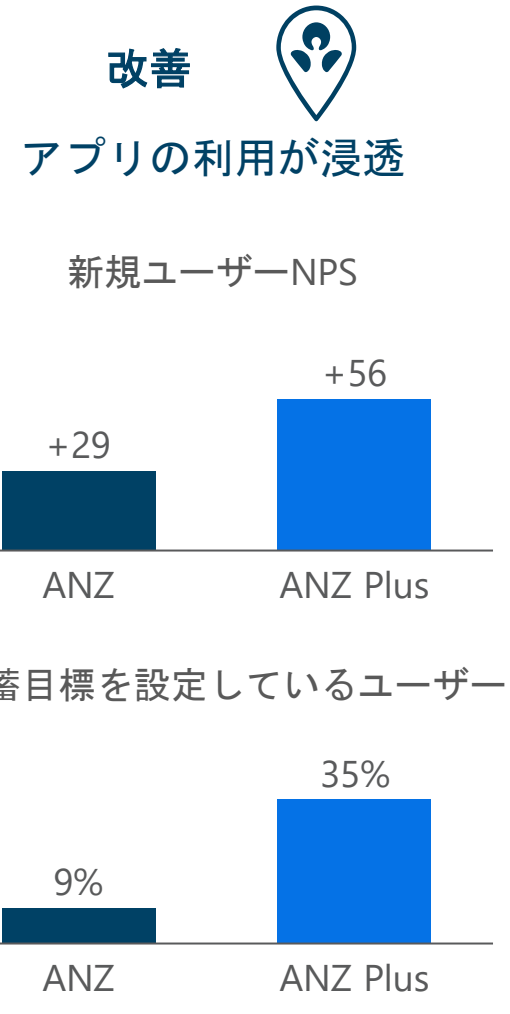
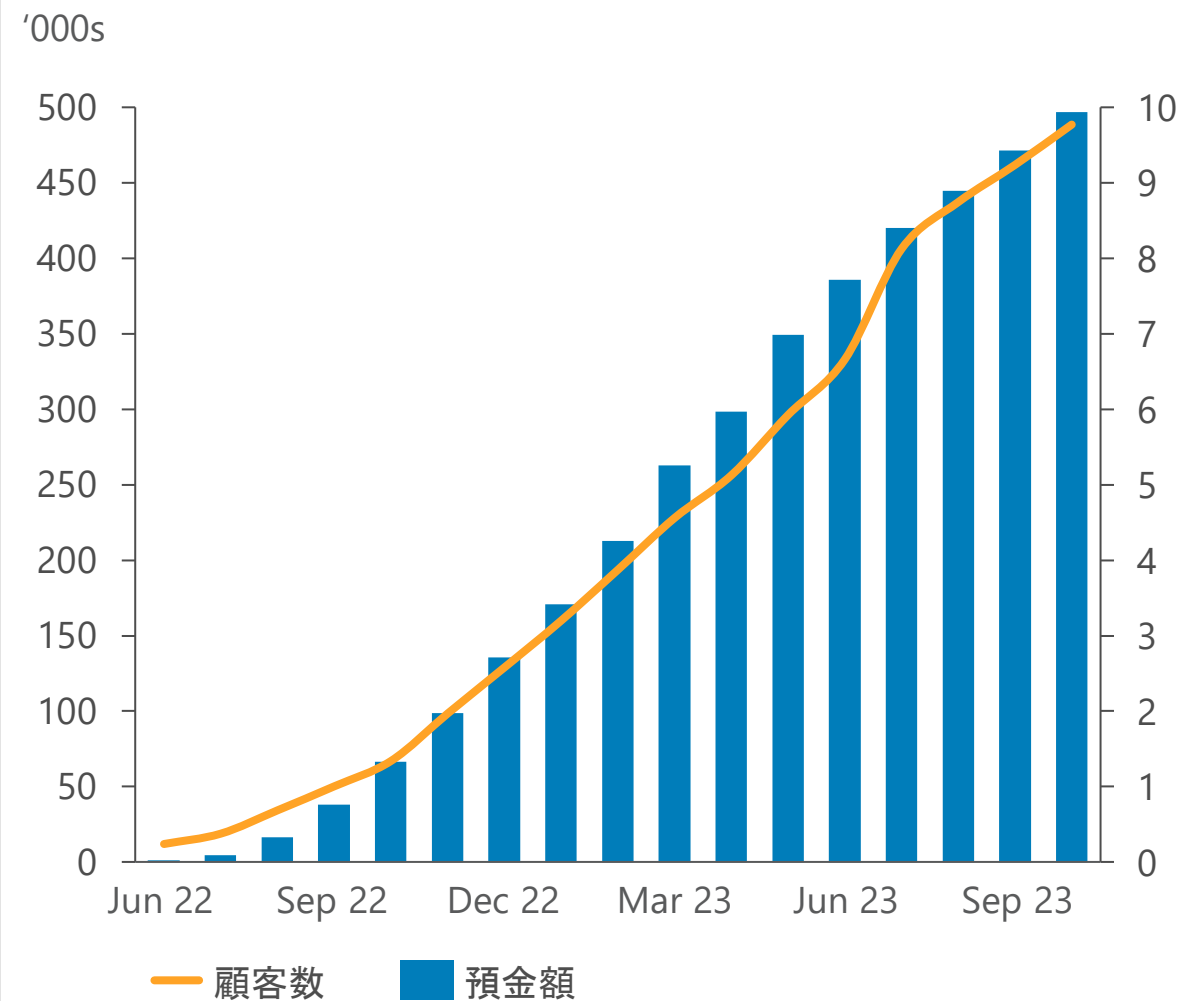


1. Variable costs include distribution, operations and product costs



ANZ Plus事業

ANZ Plus 顧客数と預金額 累積顧客数1,000人 預金額10億ドル



1. 変動コストには配布、運営、製品コストが含まれる。



AUSTRALIA COMMERCIAL - 26% ROE

Commercial customer contribution

- ~25% of total group revenue¹
- ~56% of customers have a Retail product
- Over 60% of Transactive Global users are Commercial customers

Commercial innovation

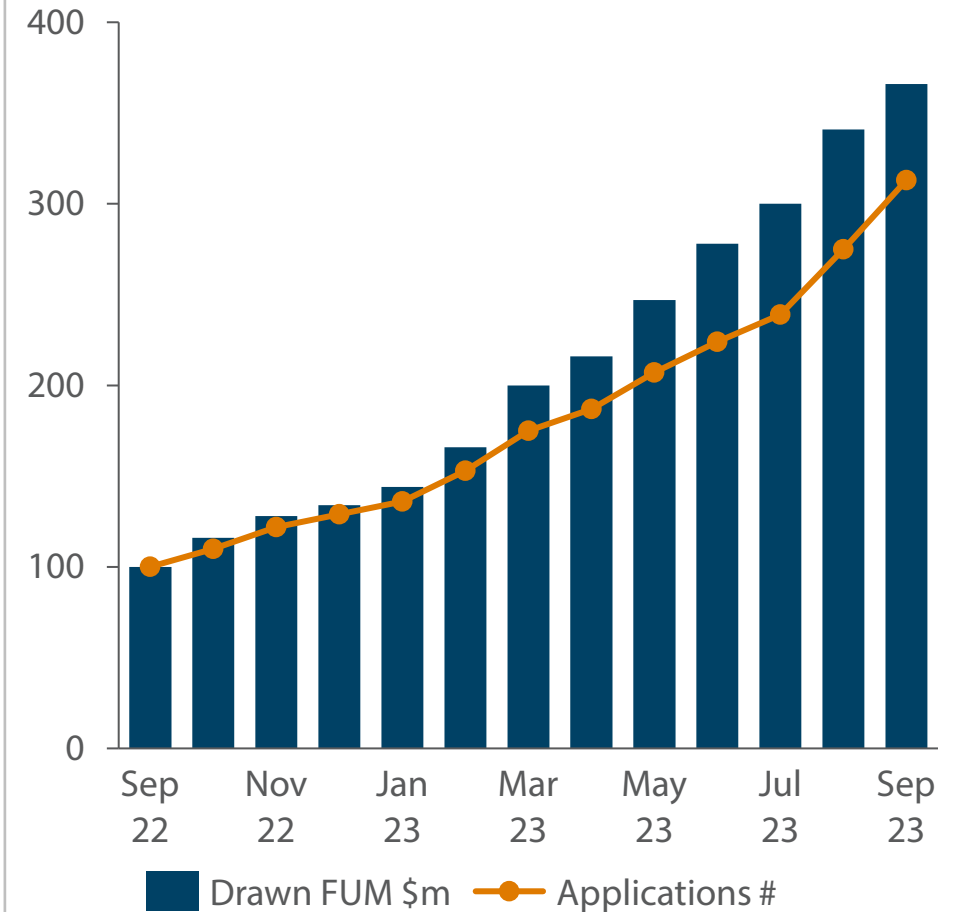
- ~25% reduction in Time to Yes & Time to Money²
- ~95% increase in digital account openings²
- ANZ Worldline³ launched Tap to Pay on iPhone

Commercial strength

- ~\$1.80 in deposits for every \$1.00 in loans
- ~81% of exposures fully are secured
- Return on RWA 7.17%, up 102bps

Momentum in Digital Solution

GoBiz Applications & Drawn FUM, Index Sep 22 = 100



Growth Rates FY23 vs FY22 / Sep 23 vs Sep 22

1. Including Commercial customer revenue in Institutional and Retail
 2. Refers to Small Business Banking
 3. ANZ and Worldline hold 49% and 51% interest respectively



オーストラリア事業法人部門 – ROEは26%

事業法人顧客の寄与度

- グループ収入¹の約25%
- 顧客の56%が個人向け商品を保有
- Transactive Globalユーザーの60%以上が事業法人顧客

事業革新

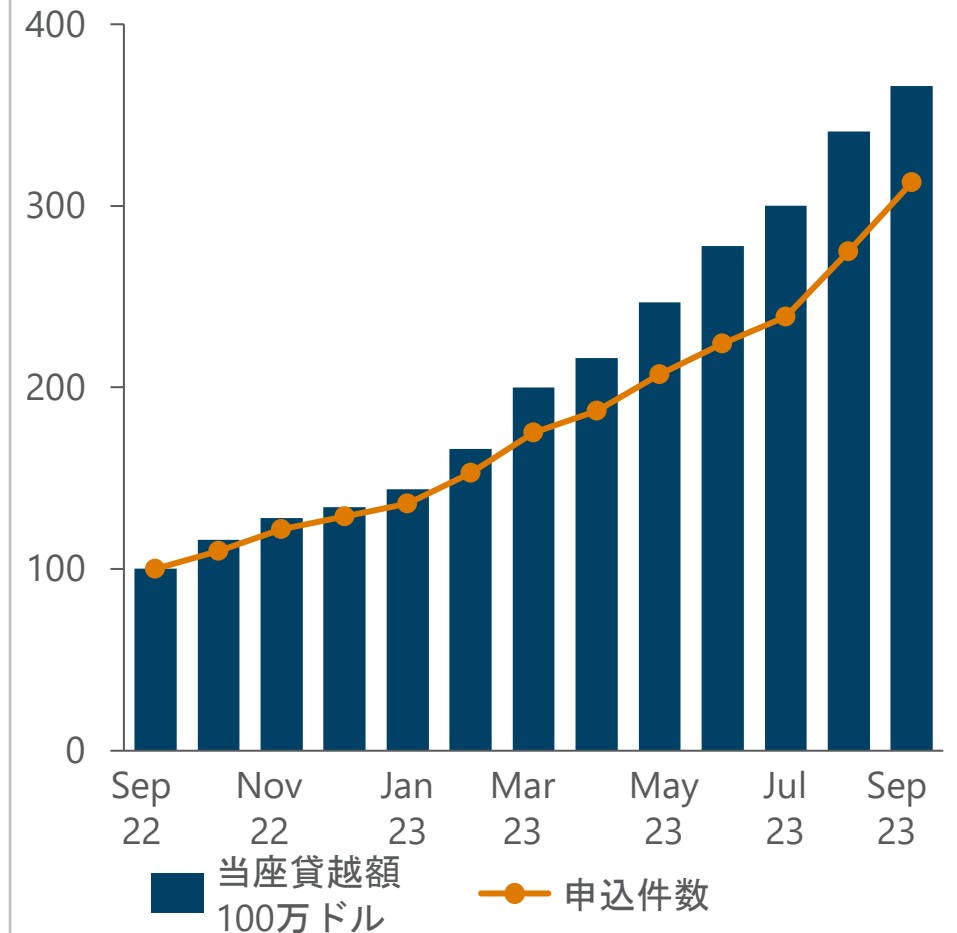
- Time to Yes & Time to Money²が約25%減少
- 新規デジタル口座が約95%増加²
- ANZ Worldline³がiPhoneのTap to Payを開始

健全な事業

- ローンが1ドル増える毎に預金は約1.80ドル増加
- エクスポーザーの約81%が担保有
- リスクアセット対比収益率は7.17%、102bp上昇

デジタル・ソリューションのモメンタム

GoBizアプリ・当座貸越額、2022年9月 = 100

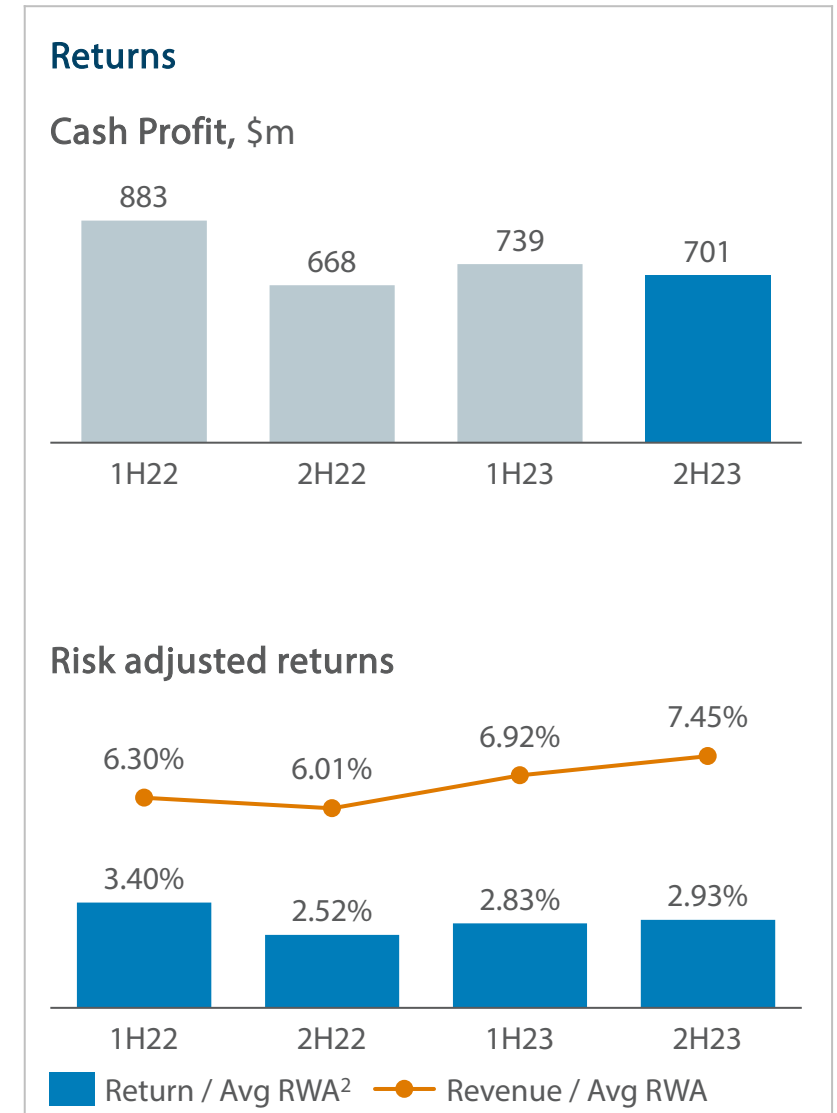
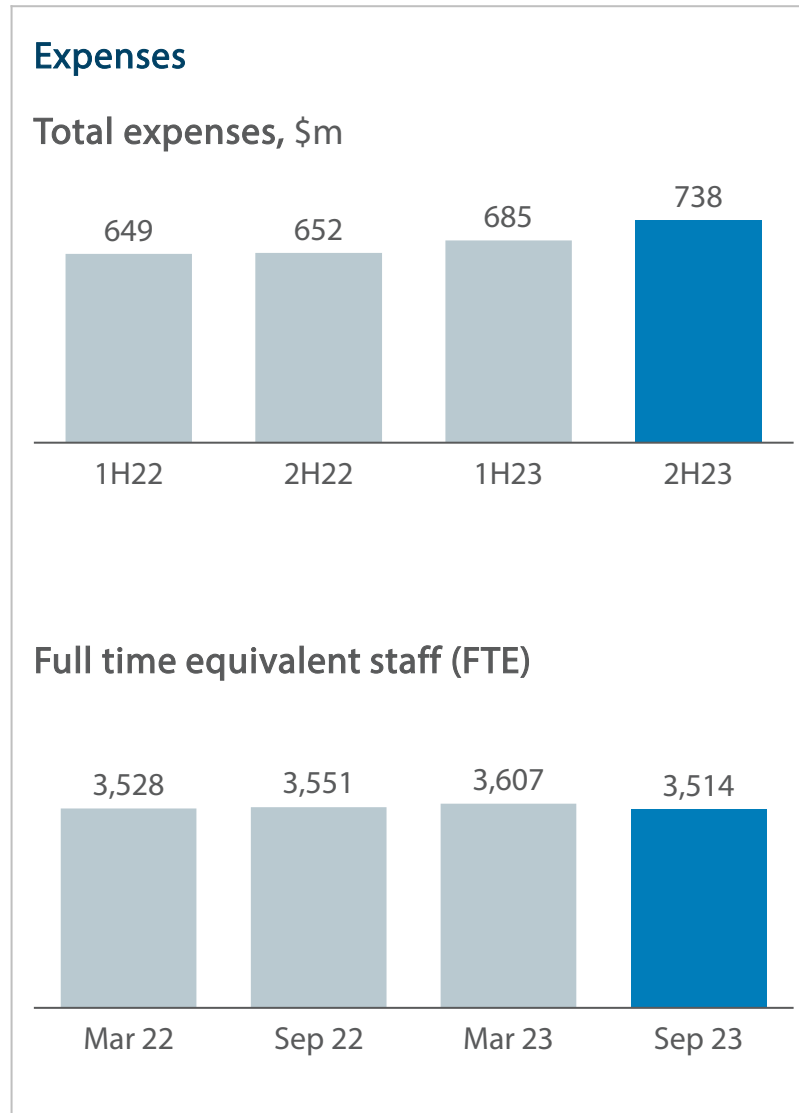
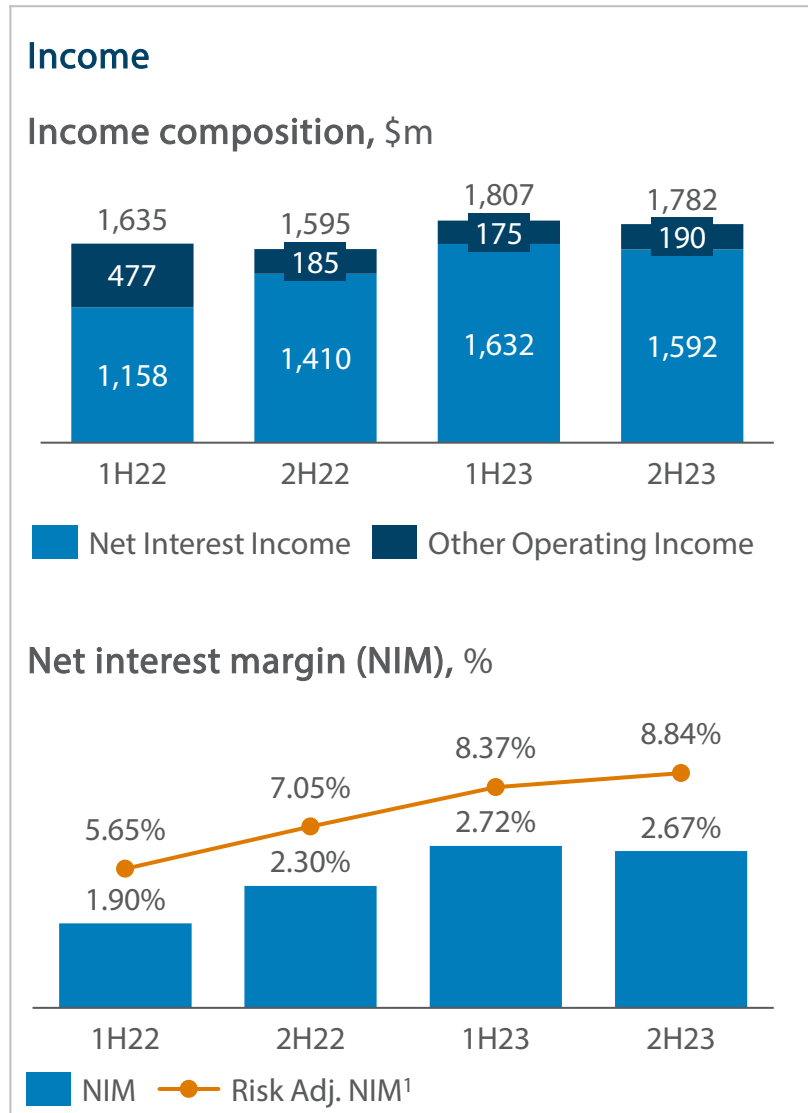


増加率は2022年度と2023年度、若しくは2022年9月と2023年9月の比較

1. 企業・法人部門と個人部門の事業法人顧客からの収入を含む
2. 中小企業業務に関連
3. ANZとWorldlineがそれぞれ49%、51%保有



AUSTRALIA COMMERCIAL - FINANCIAL PERFORMANCE

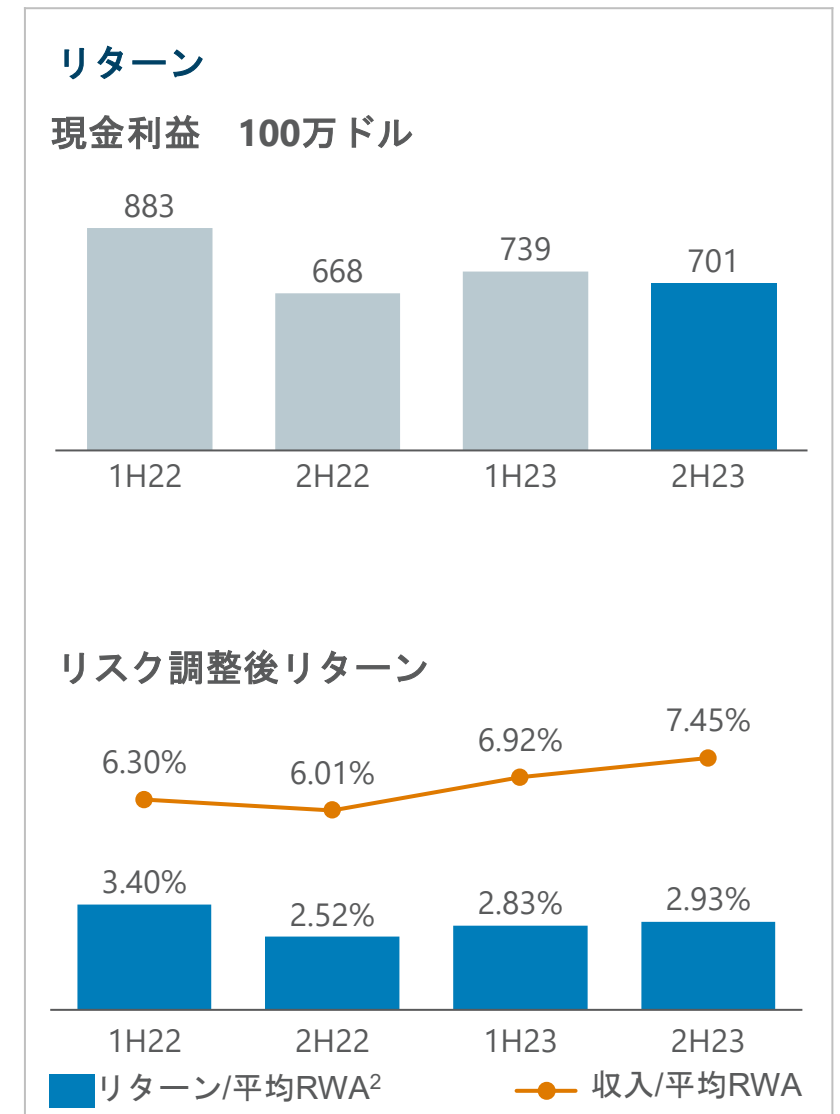
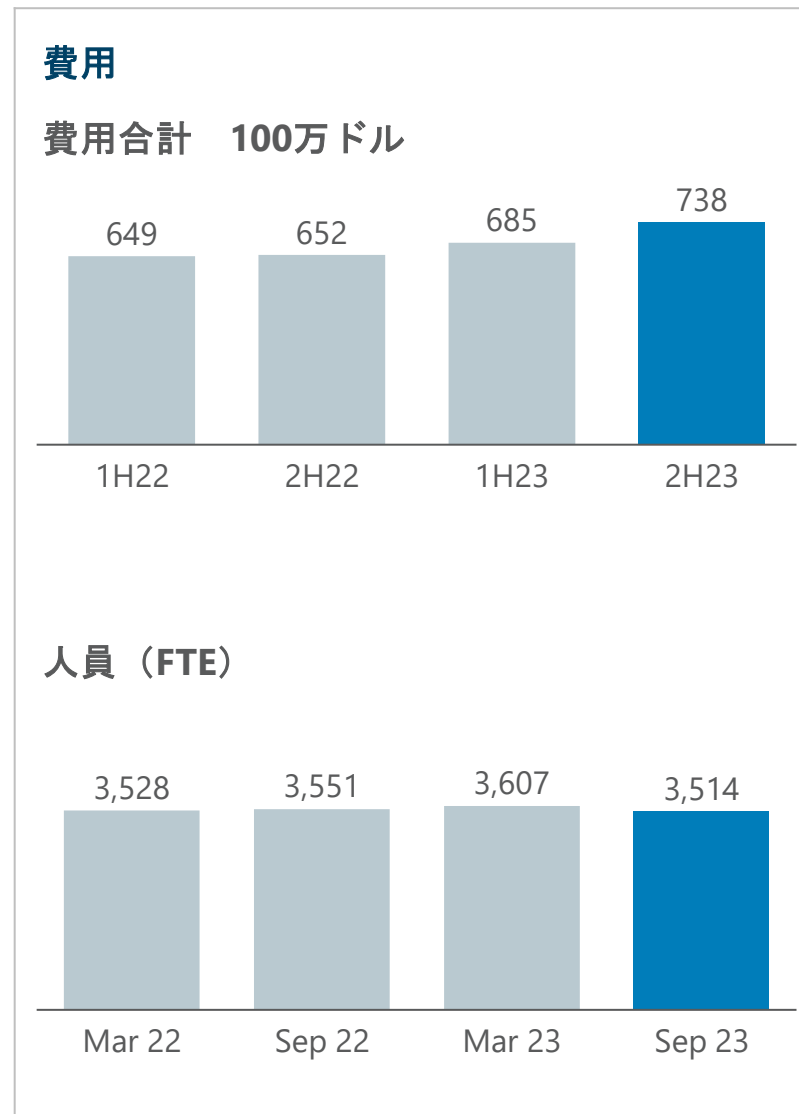
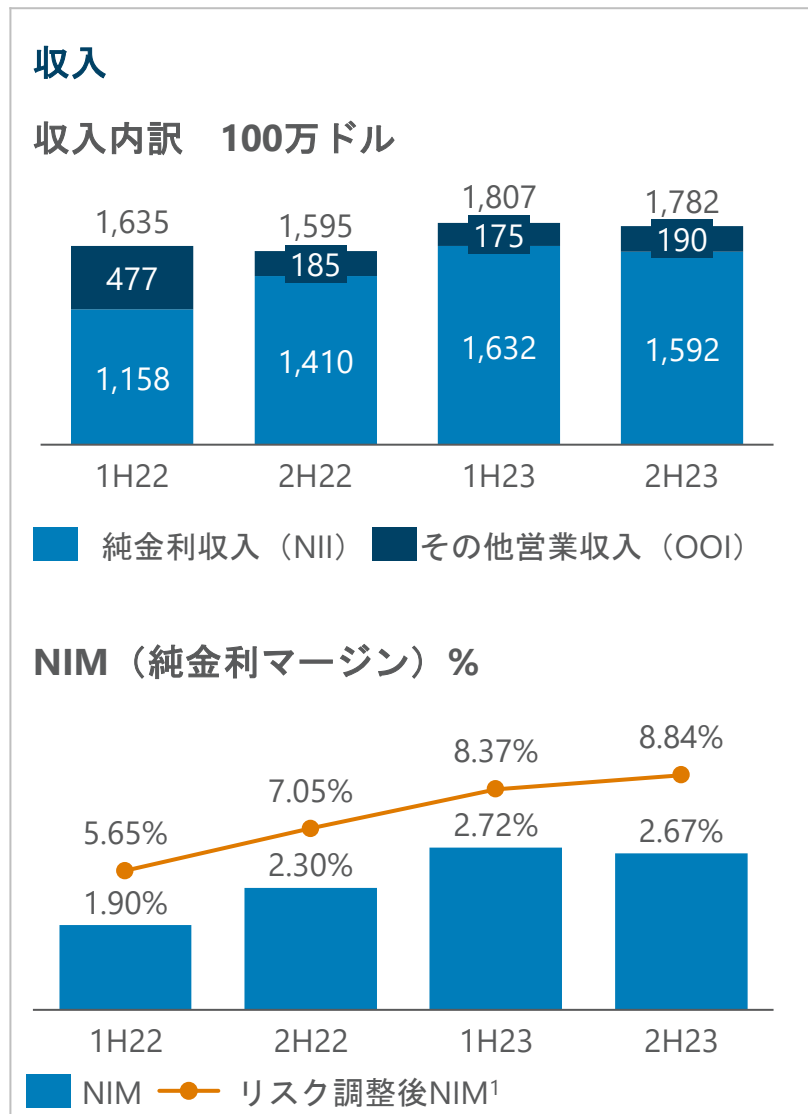


Basis: Continuing Operations including Large / Notable items

1. Net interest income / average Credit Risk Weighted Assets (CRWA)
2. 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

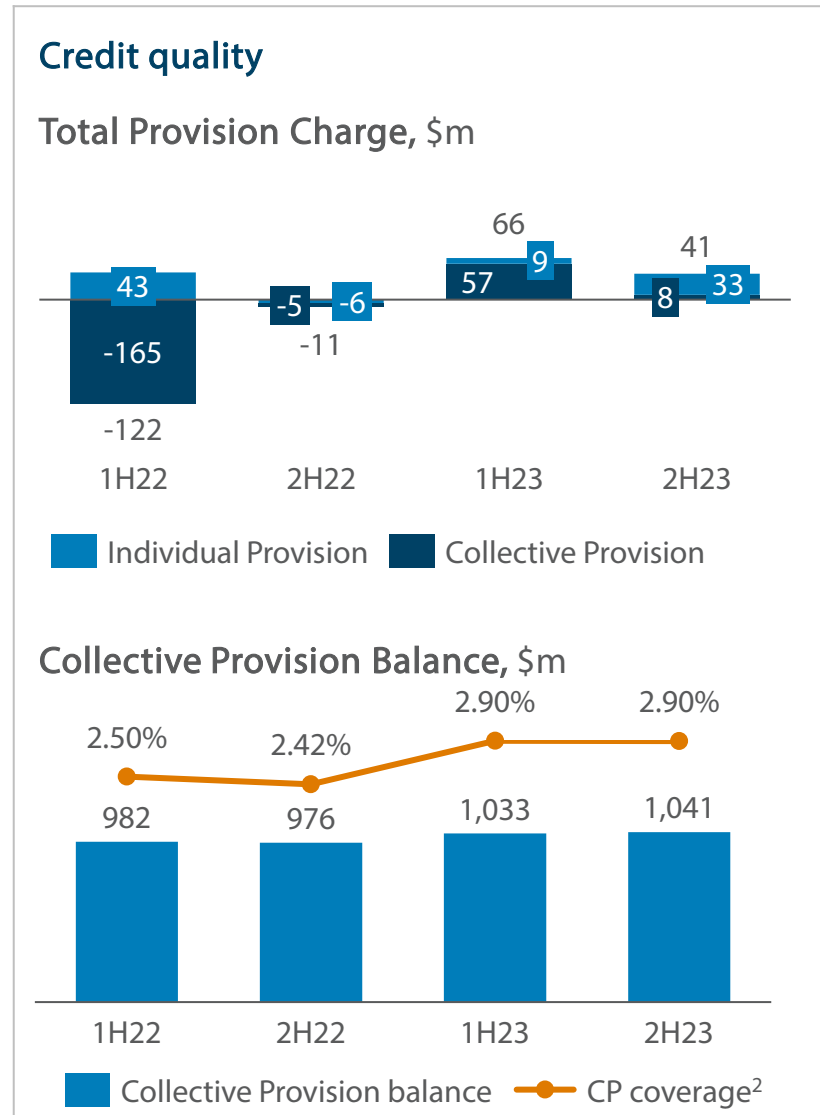
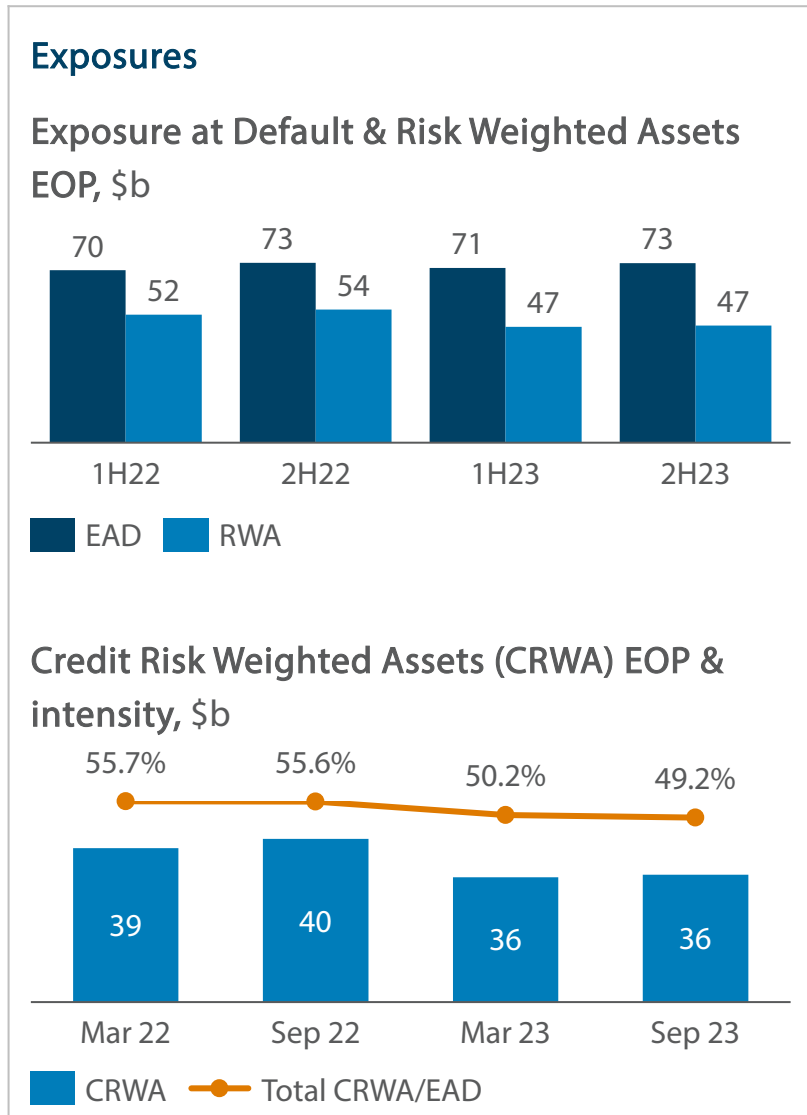
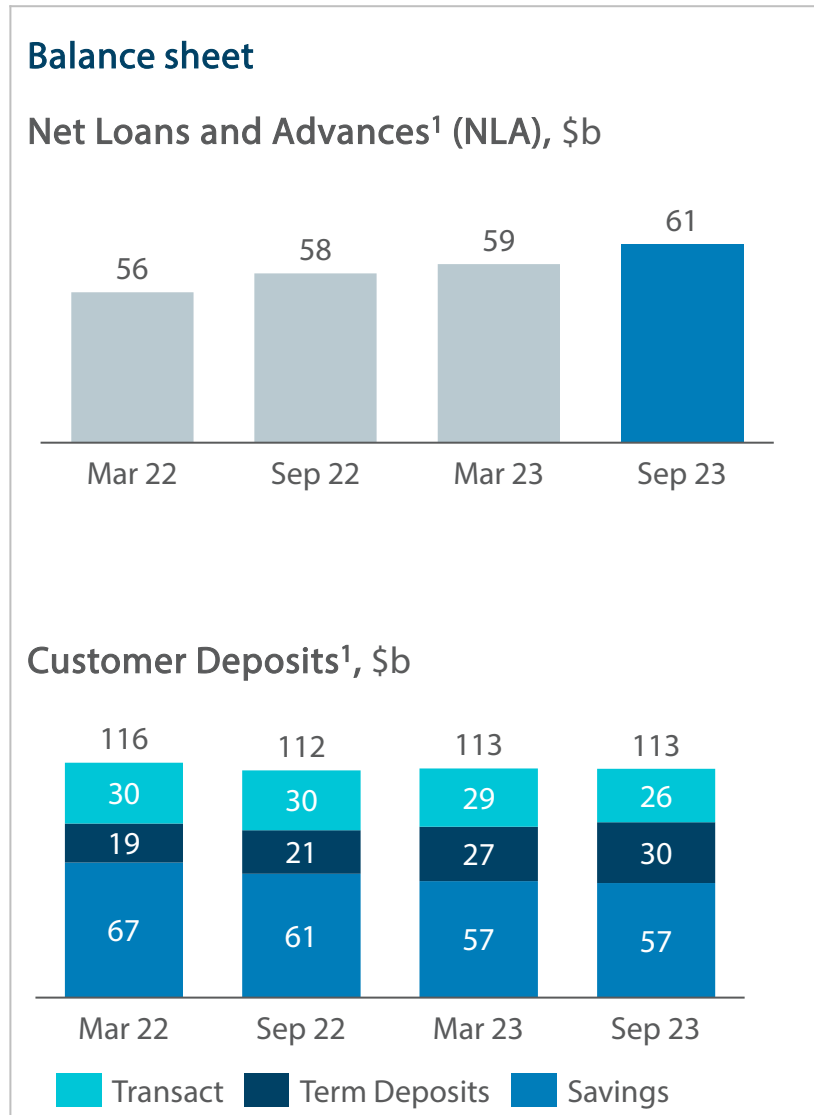


金額が大きい/特筆すべき項目を含む継続事業ベース

1. 純金利収入を信用リスクアセット (CRWA) で割ったもの
2. 現金利益を平均リスクアセット (RWA) で割ったもの



AUSTRALIA COMMERCIAL - FINANCIAL STRENGTH

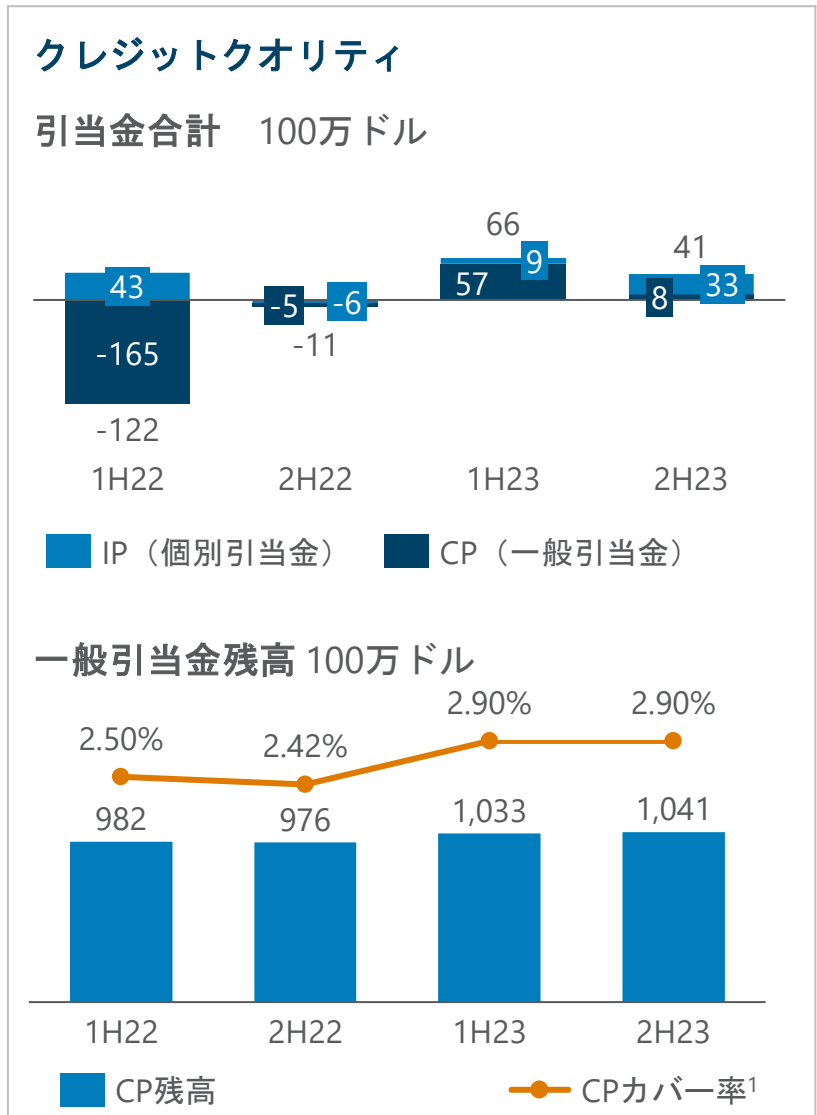
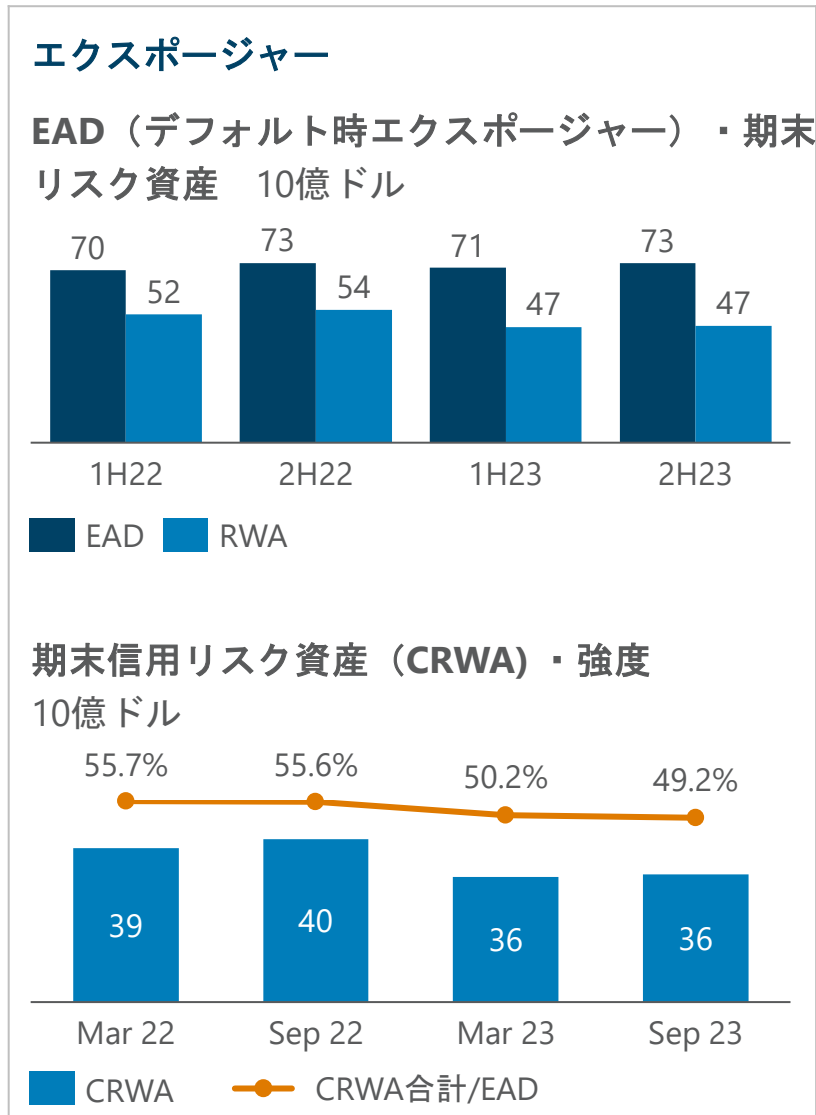
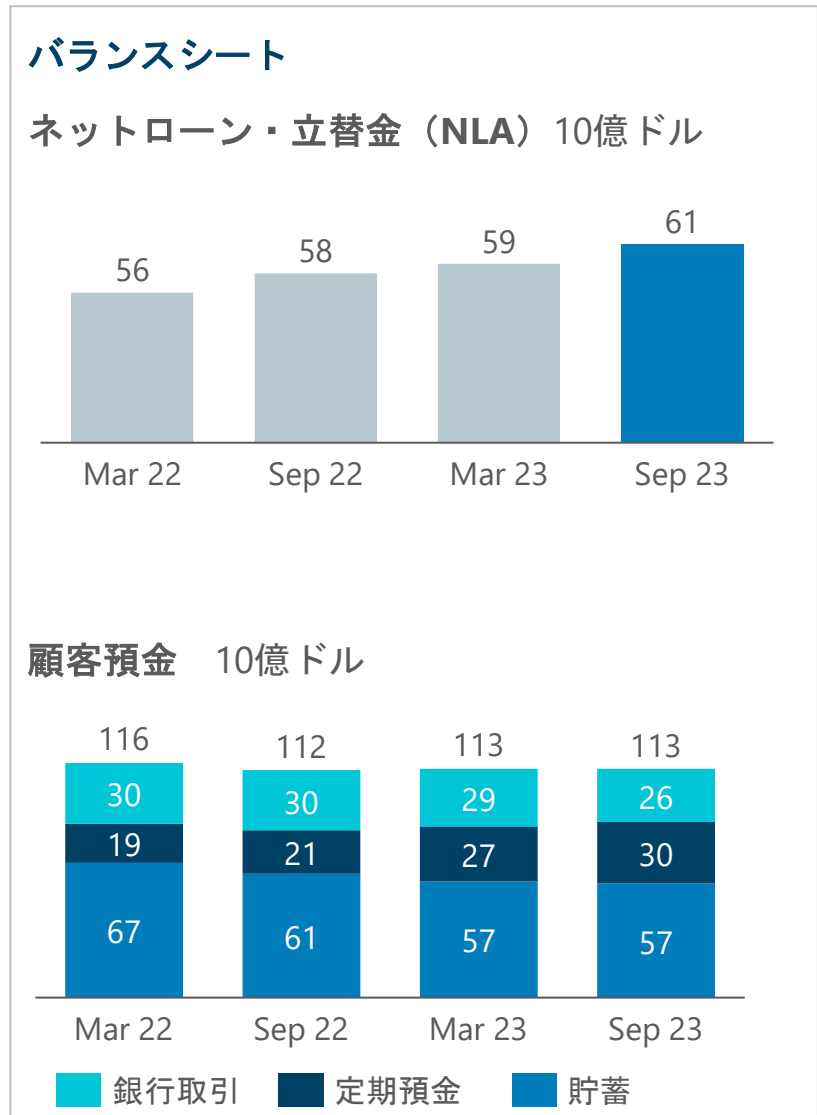


Basis: Continuing Operations including Large / Notable items

1. Asset Finance run-off businesses and April 23 divested Investment Lending business have been excluded from NLAs and Customer Deposits
2. CP as a % of Credit Risk Weighted Assets (CRWA)



オーストラリア事業法人部門- 堅調な業績



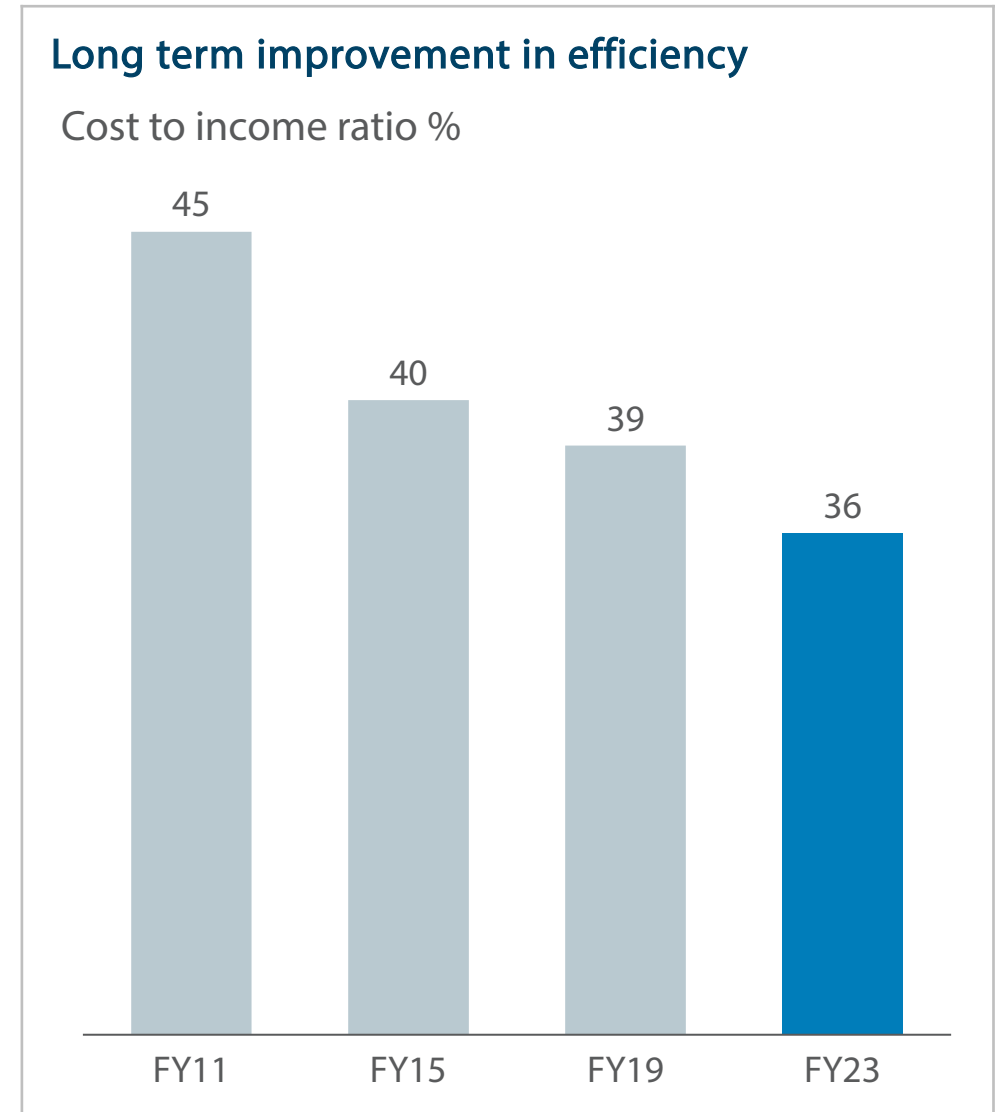
金額が大きい/特筆すべき項目を含む継続事業ベース

1. アセットファイナンスから除外した事業と2023年4月に売却した投資貸付事業ははNLAと顧客預金に含まれない。
2. 信用リスクアセット (CRWA) に対するCPの比率%



NEW ZEALAND - 16% ROE¹

Market strength	<ul style="list-style-type: none"> • #1 market position in New Zealand, incl. Home Loans, Agri and Funds Management (KiwiSaver) • Canstar Bank of the Year for Small Business • Canstar Bank of the Year for Agriculture
Digital capability	<ul style="list-style-type: none"> • ~1.7m digitally active customers, up 5% • ~81% of deposits² opened digitally • ~1.2m customers are registered for Voice ID, up 13%
Well diversified and well managed	<ul style="list-style-type: none"> • Housing, Business & Agri portfolio diversification • Completed BS11 project • 0 bps avg loss rate in FY21 to FY23



Growth Rates FY23 vs FY22 / Sep 23 vs Sep 22

1. New Zealand Division, excludes Institutional
 2. Including KiwiSaver



ニュージーランド部門 – ROEは16%¹

マーケットリーダーとして

- 住宅ローン、農業、資金管理（KiwiSaver）を含めニュージーランドでトップ
- 小規模事業業務でCanstarバンクオブザイヤー
- 農業部門でCanstarバンクオブザイヤー

デジタル事業拡大

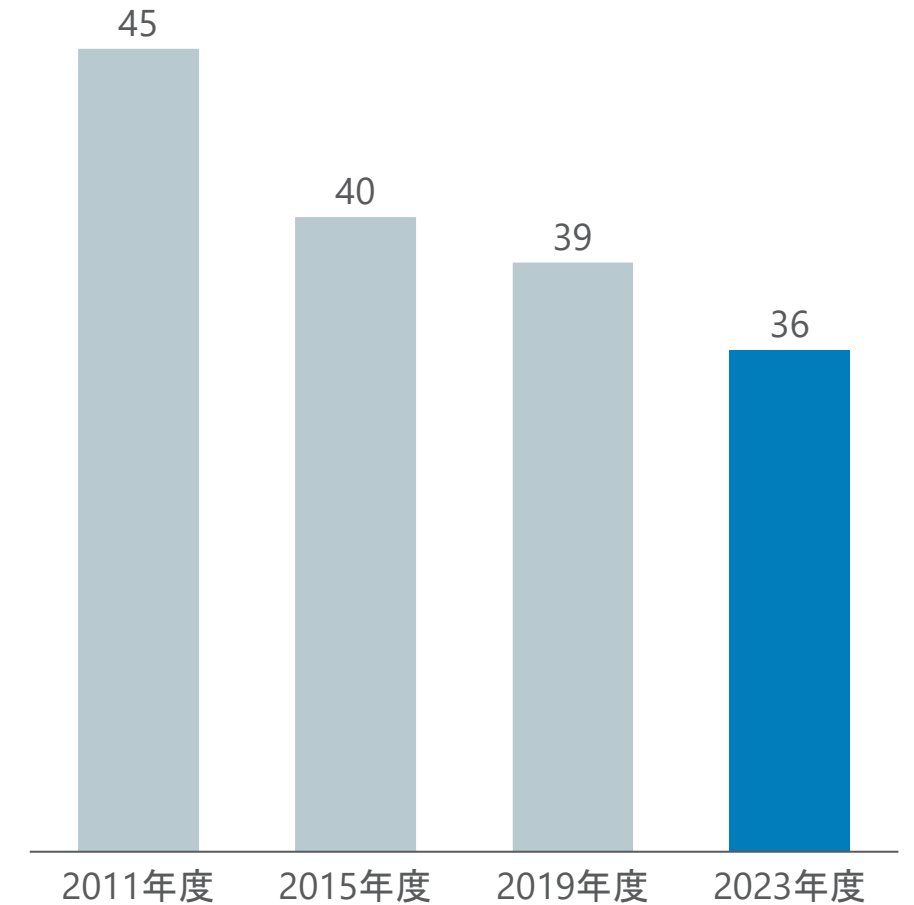
- デジタルプラットフォームユーザーが約170万顧客、5%増加
- 預金の約81%がデジタルで開設した口座²
- Voice ID登録約120万顧客、13%増加

事業分散と管理

- 住宅・企業・農業ポートフォリオの多様化
- BS11導入プロジェクト完了
- 2021年度から2023年度の平均損失率0bp

長期的に効率が改善

費用収益比率（CIR）%

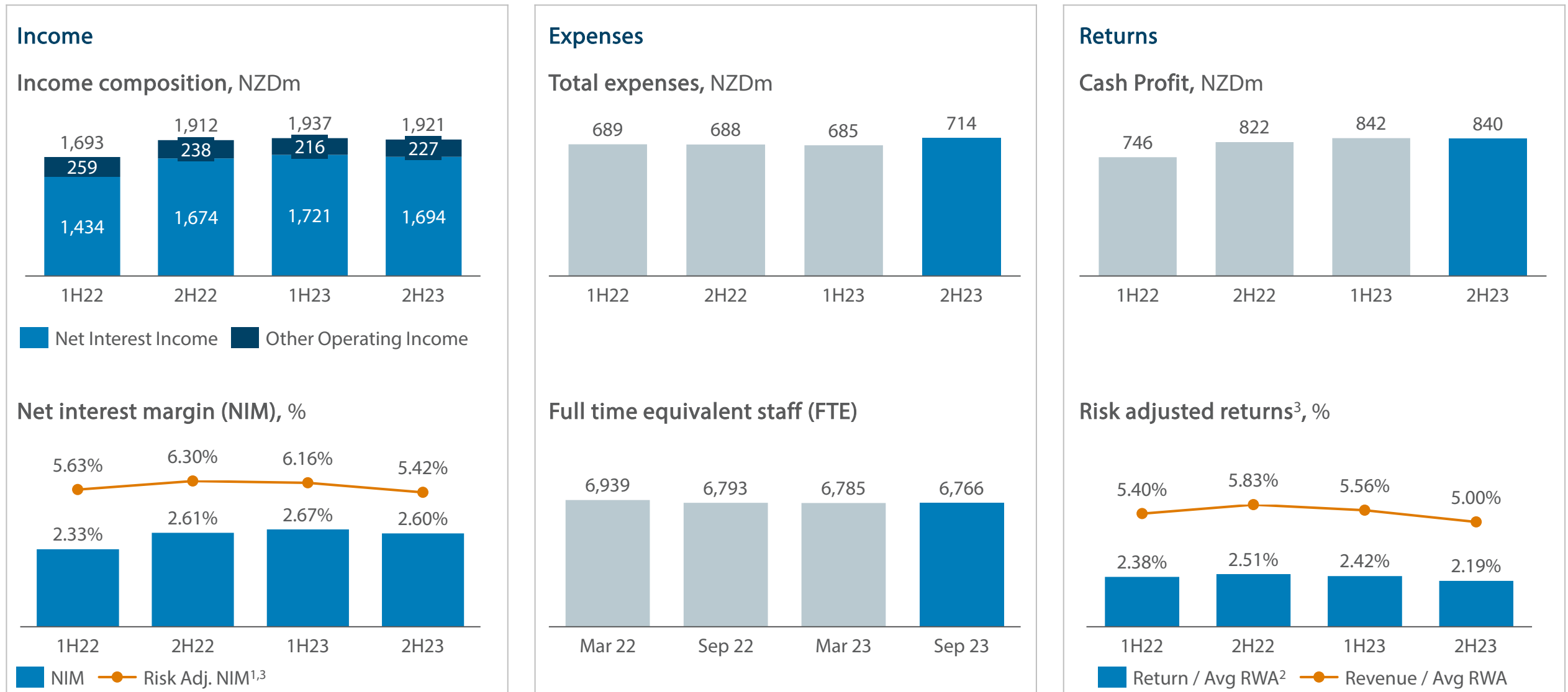


増加率は2022年度と2023年度、若しくは2022年9月と2023年9月の比較

1. ニュージーランド部門、企業・法人部門を除く
2. KiwiSaverを含む



NEW ZEALAND DIVISION - FINANCIAL PERFORMANCE

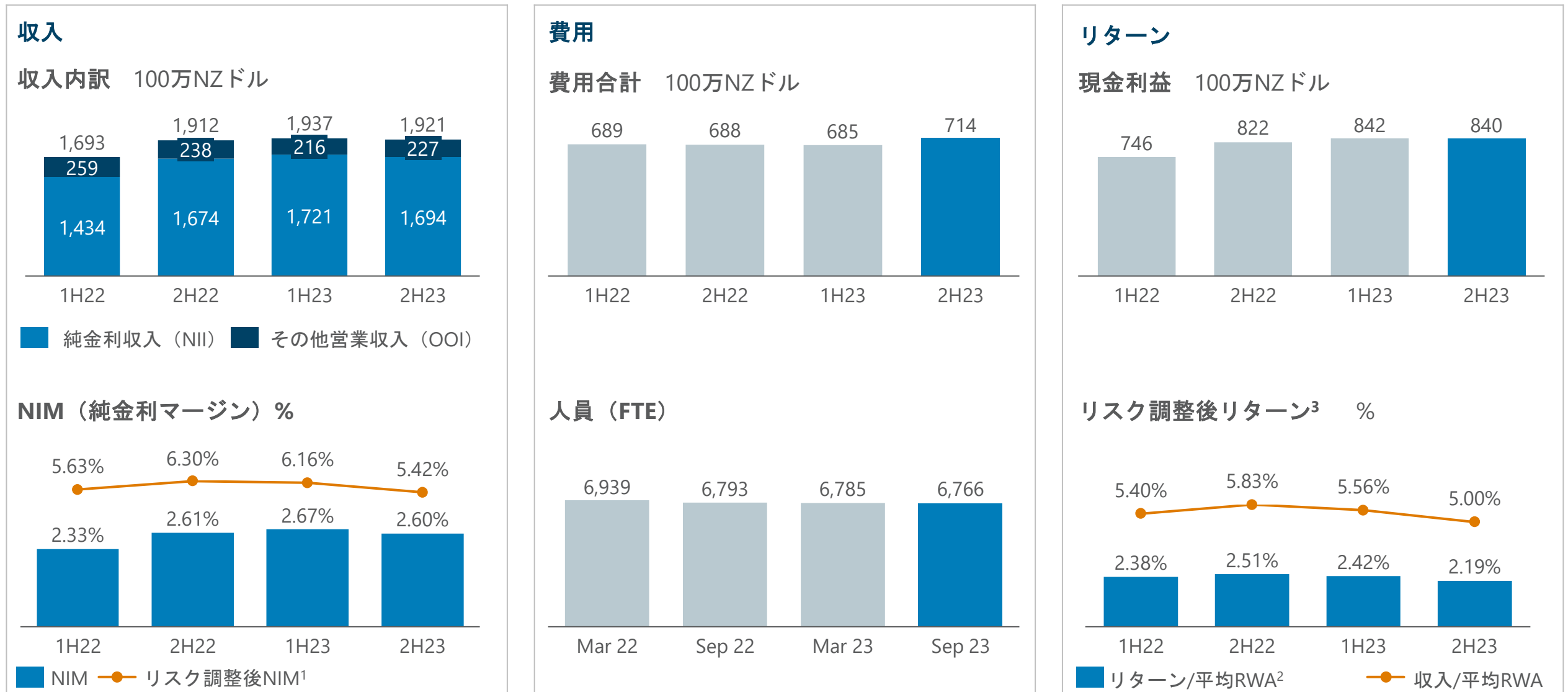


Basis: Continuing Operations including Large / Notable items

1. Net interest income divided by average Credit Risk Weighted Assets (CRWA)
2. Cash profit divided by average Risk Weighted Assets
3. Current year metrics impacted by increase in Risk Weighted Assets with the implementation of APRA Capital Review



ニュージーランド部門 – 財務パフォーマンス

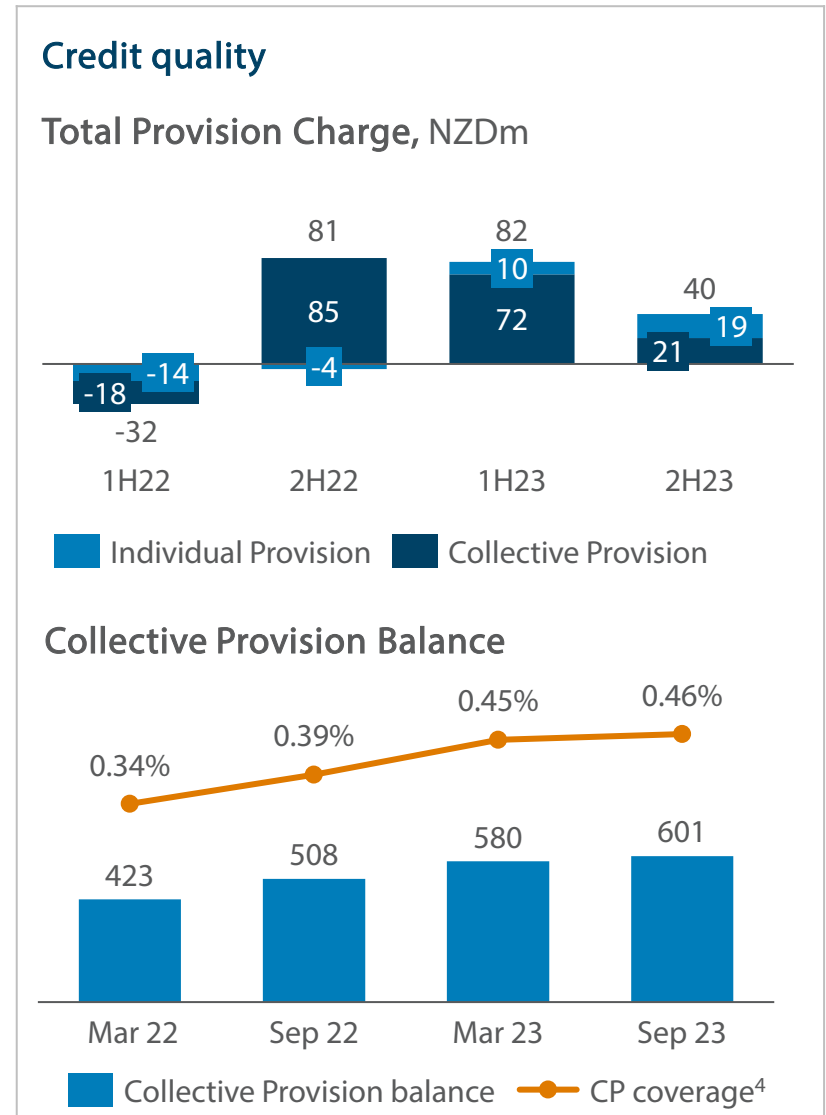
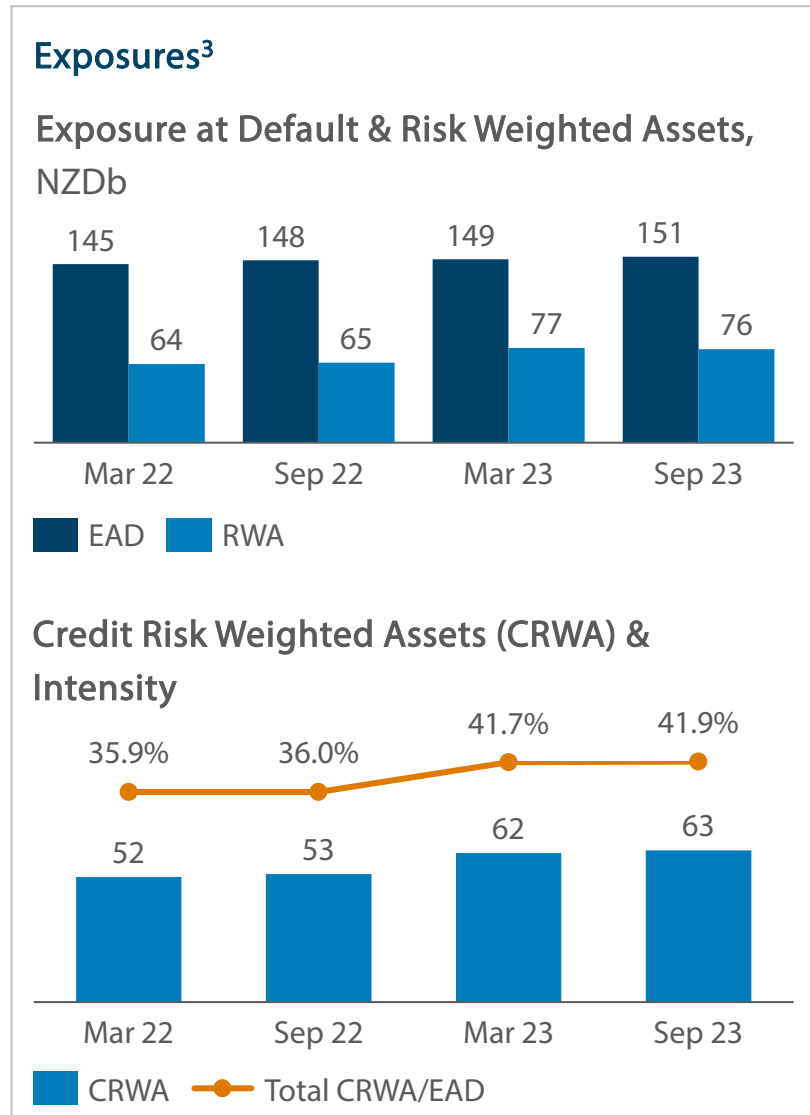
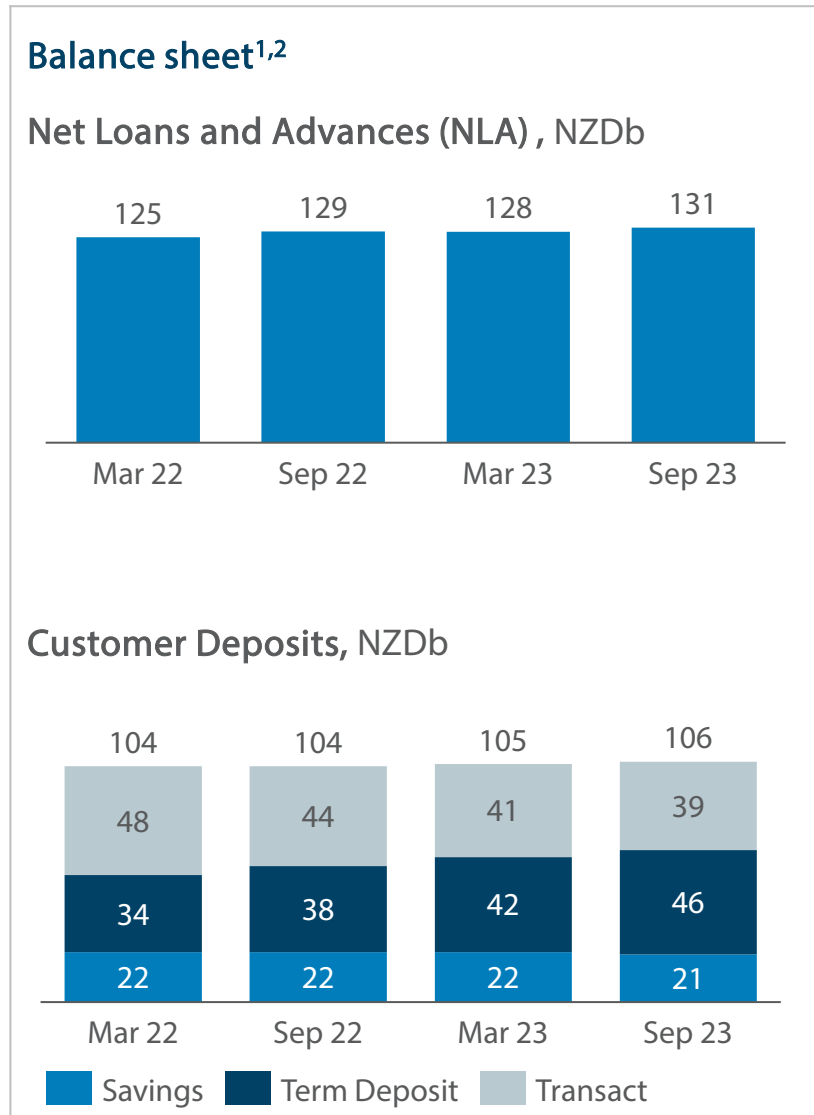


金額が大きい/特筆すべき項目を含む継続事業ベース

1. 純金利収入を信用リスクアセット (CRWA) で割ったもの
2. 現金利益を平均リスクアセット (RWA) で割ったもの
3. 現年度の指標はAPRA資本レビューの導入に伴ってリスク資産 (RWA) が増加した影響を受けている。



NEW ZEALAND DIVISION - FINANCIAL STRENGTH

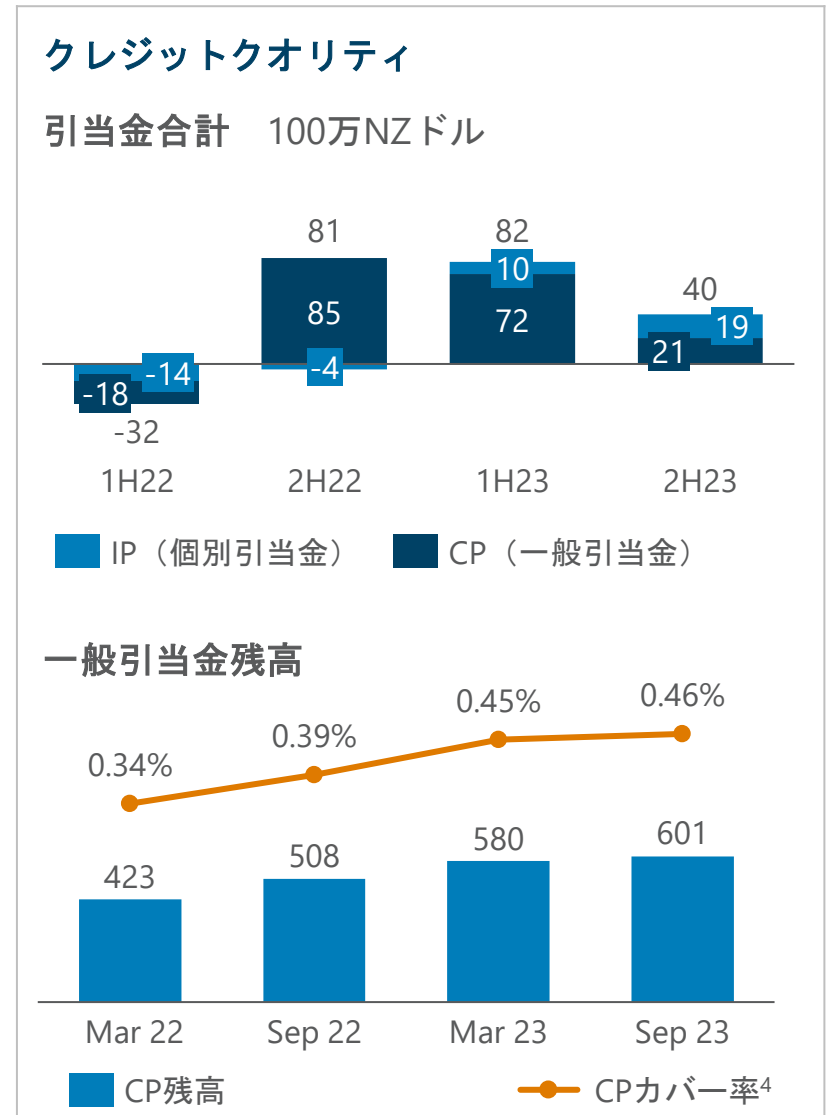
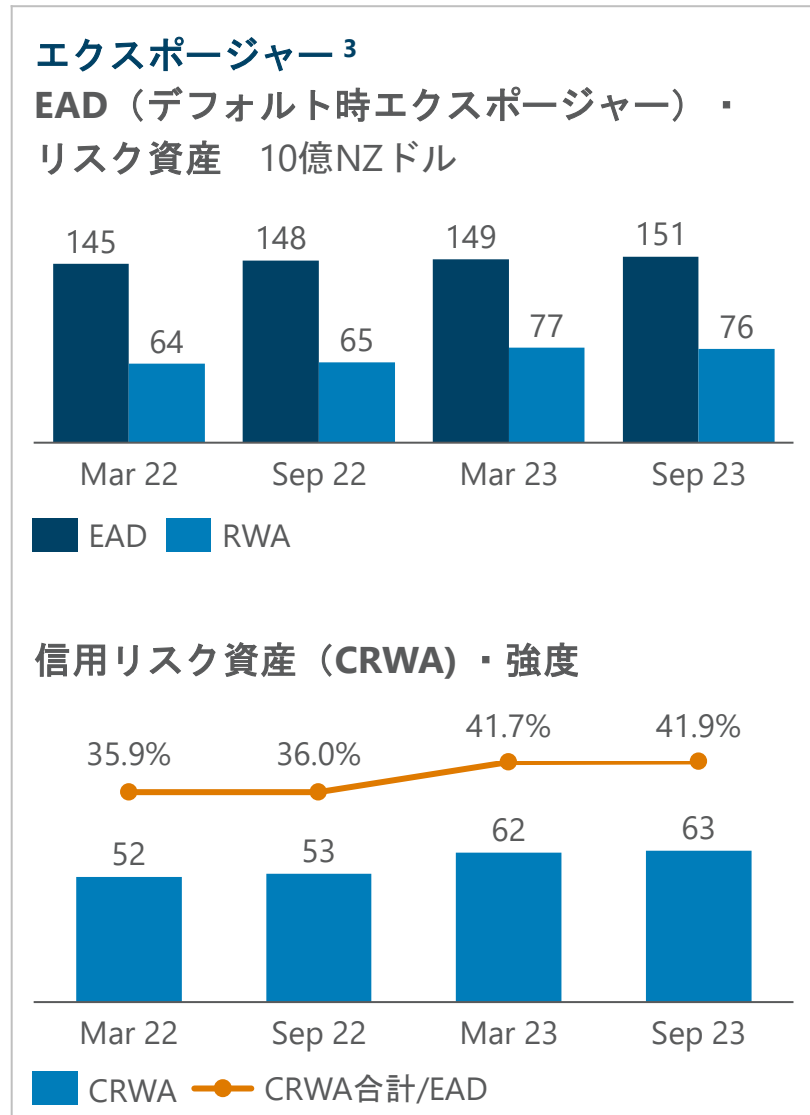
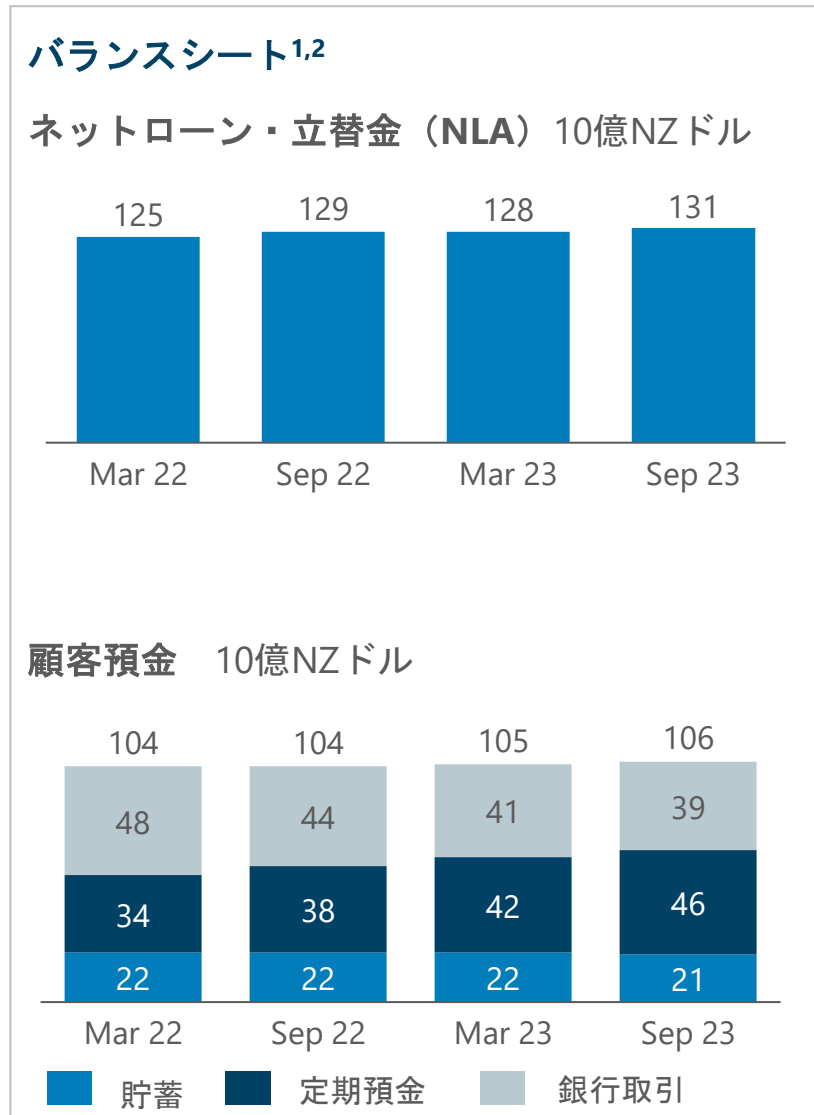


Basis: Continuing Operations including Large / Notable items

1. During 2H22 Business & Agri was re-segmented for large Agri customers; 1H22 not restated
2. During 1H22 business units were reorganised from Retail and Commercial to Personal and Business & Agri which resulted in some customer re-segmentation
3. Current year metrics impacted by increase in Risk Weighted Assets with the implementation of APRA Capital Review
4. CP as a % of Credit Risk Weighted Assets (CRWA)



ニュージーランド部門- 堅調な業績

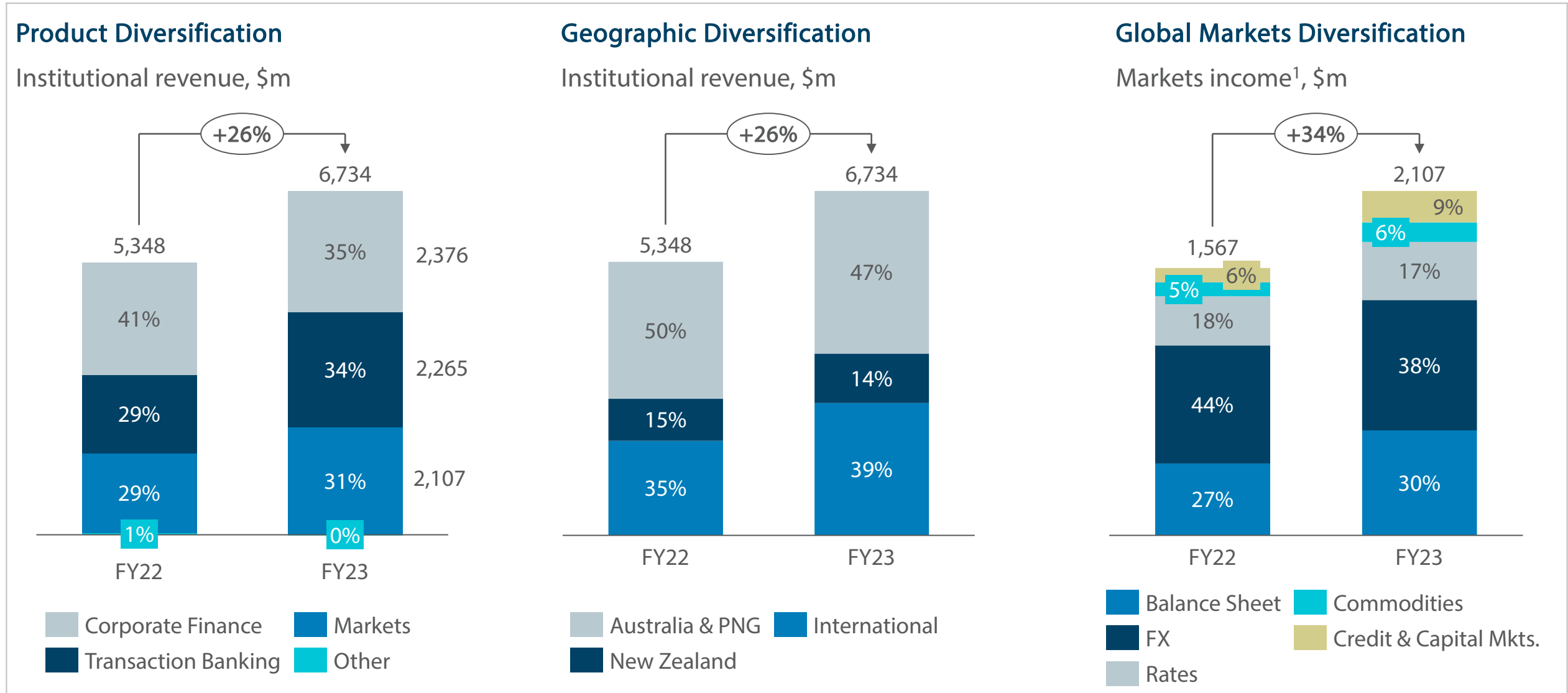


金額が大きい/特筆すべき項目を含む継続事業ベース

- 2022年下期に企業・農業を大口農業顧客に再分類、2022年上半期は調整無し
- 2022年上期に個人と事業法人から個人と企業・農業に事業ユニットを再編し、一部顧客の分類が変わった。
- 現年度の指標はAPRA資本レビューの導入に伴ってリスク資産 (RWA) が増加した影響を受けている。
- 信用リスクアセット (CRWA) に対するCPの比率%



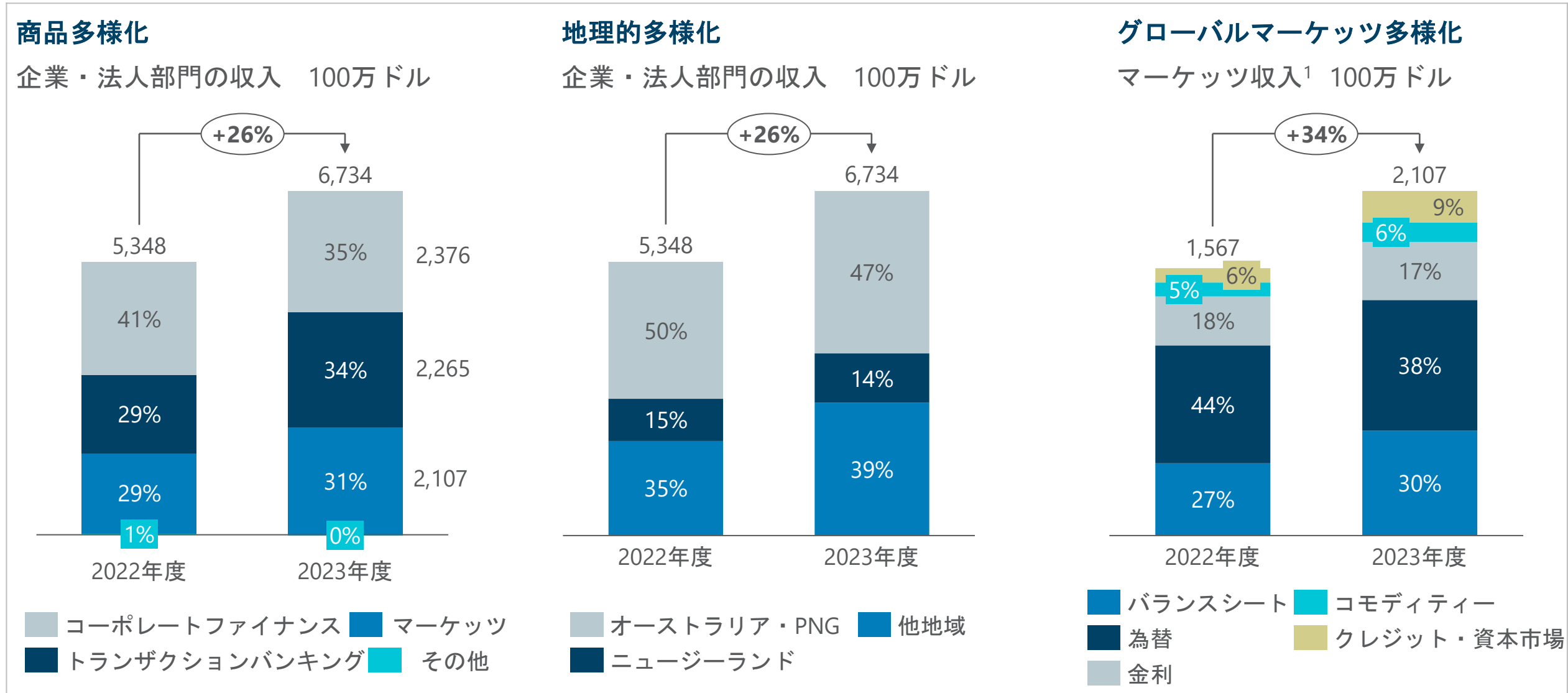
INSTITUTIONAL - 13% ROE



1. Markets income mix shown excluding derivative valuation adjustments. Derivative valuation adjustment amount is included in total



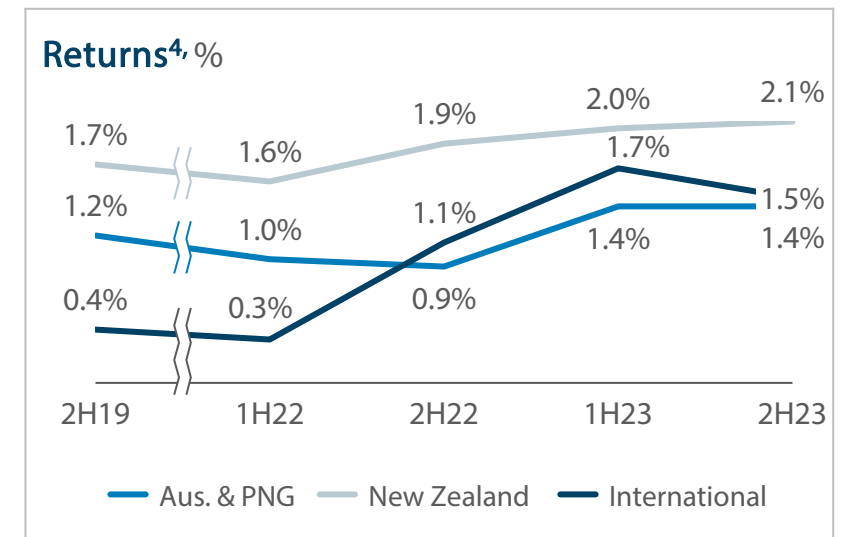
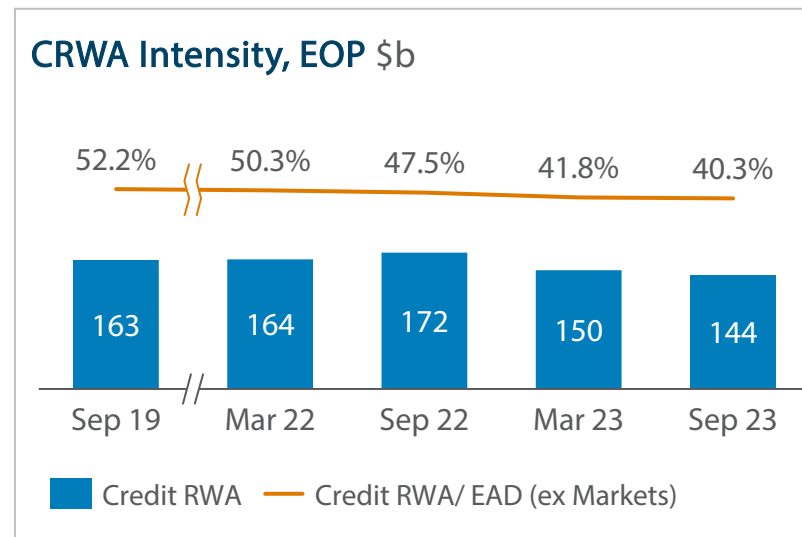
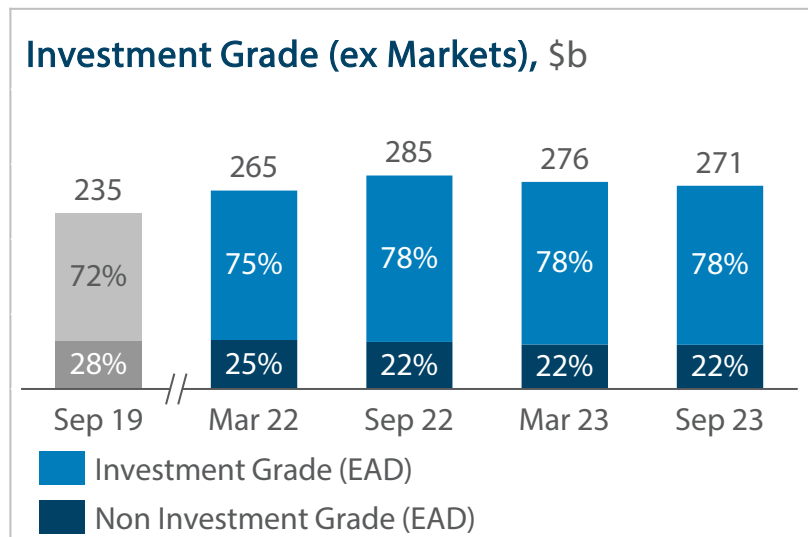
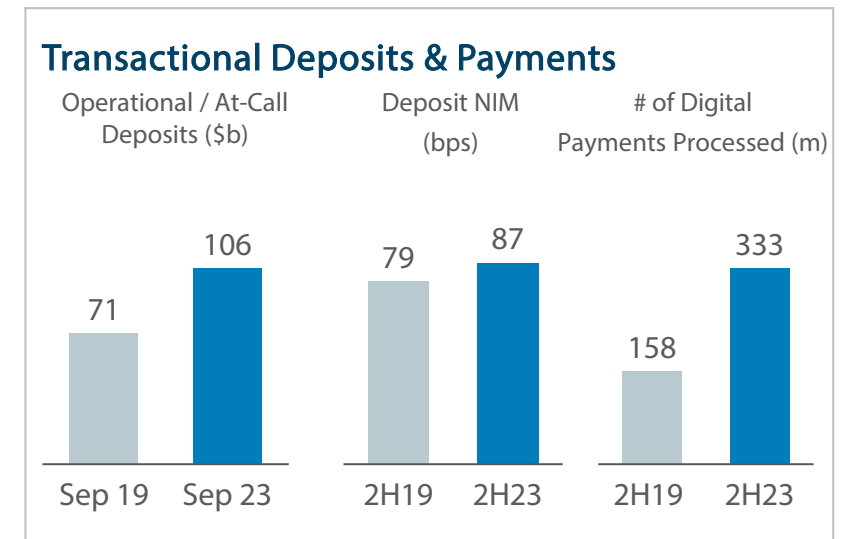
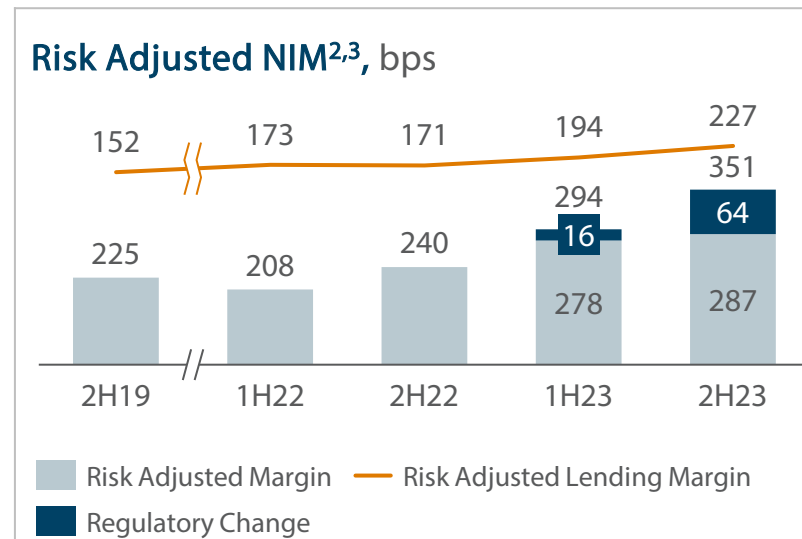
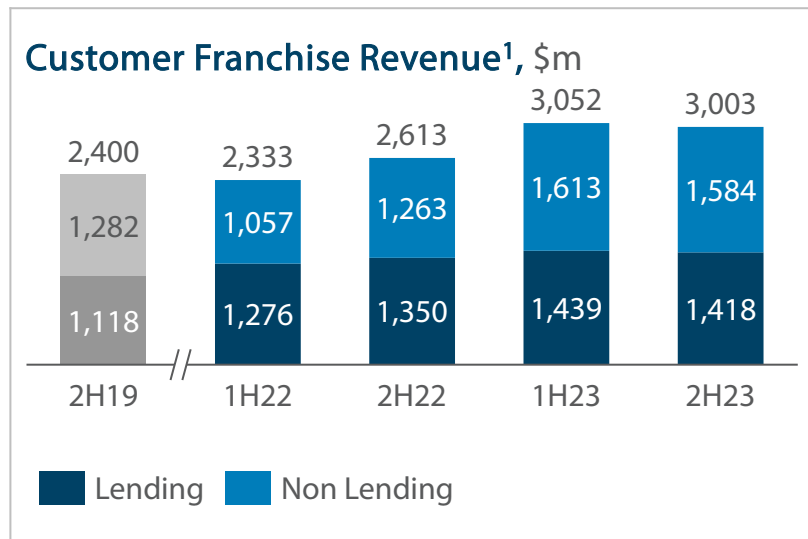
企業・法人部門 – ROEは13%



1. マーケッツ収入はデリバティブの評価調整は含まない。デリバティブ評価調整額は合計に含まれる。



INSTITUTIONAL - SUMMARY

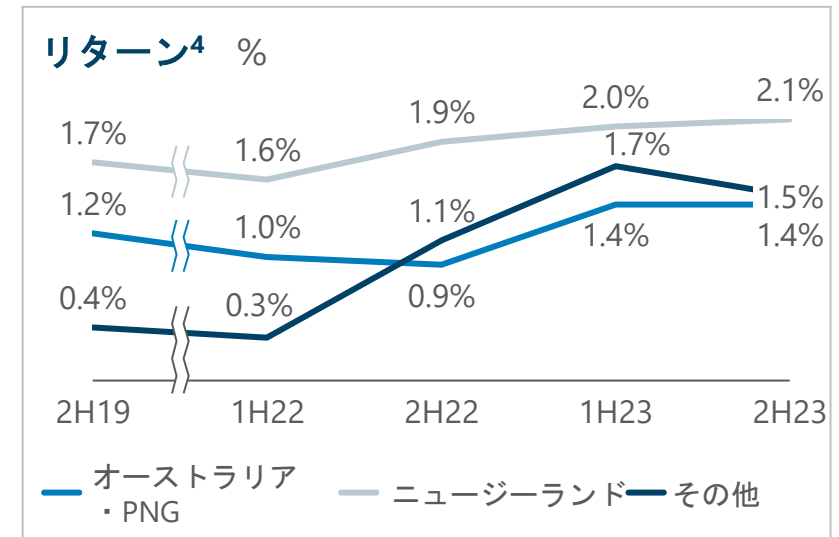
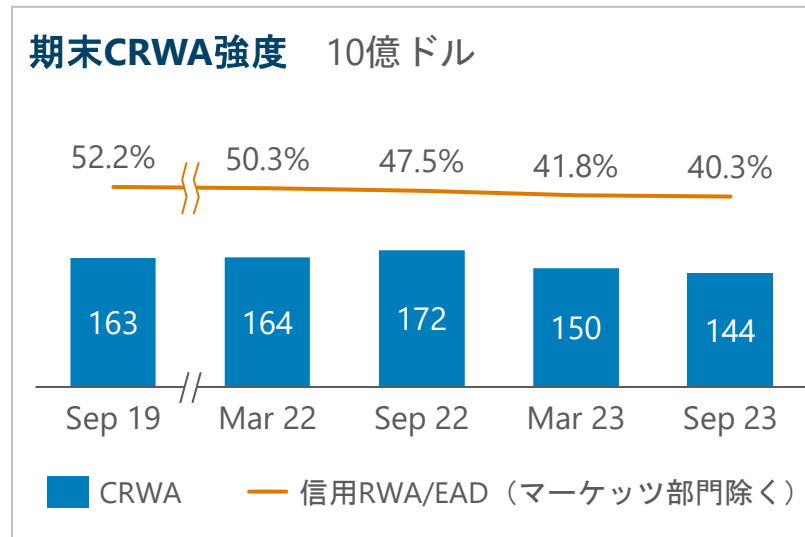
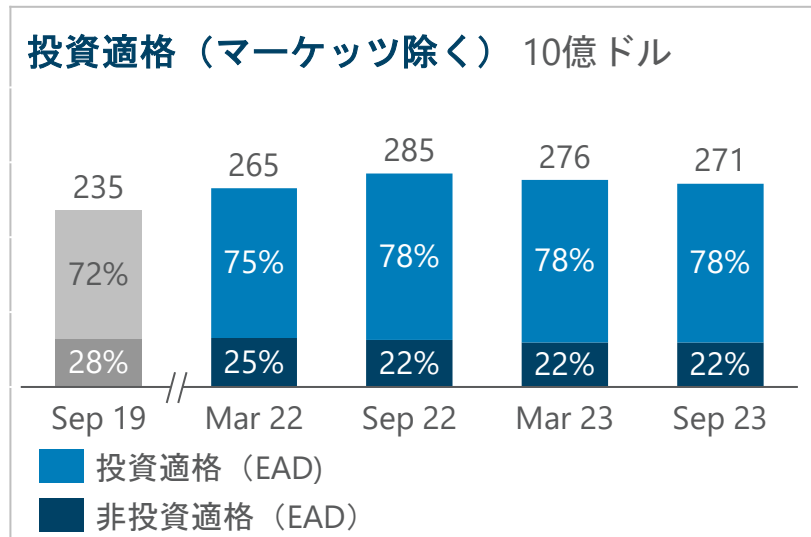
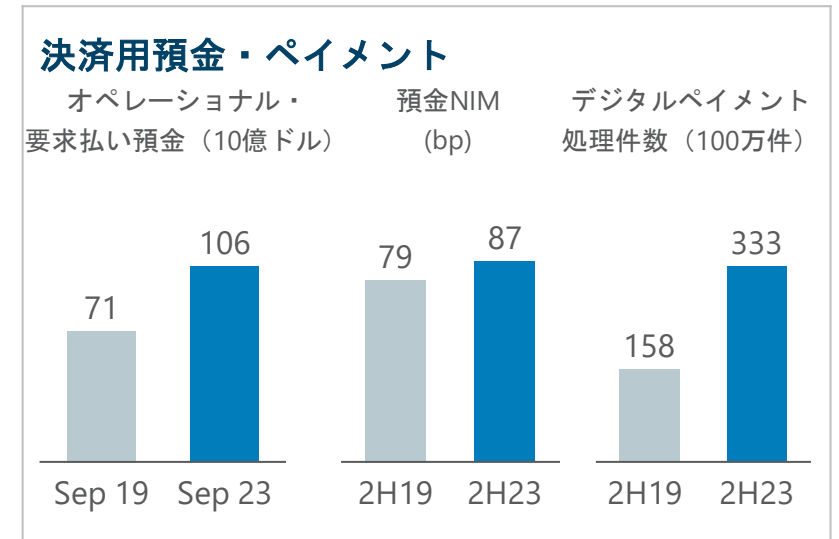
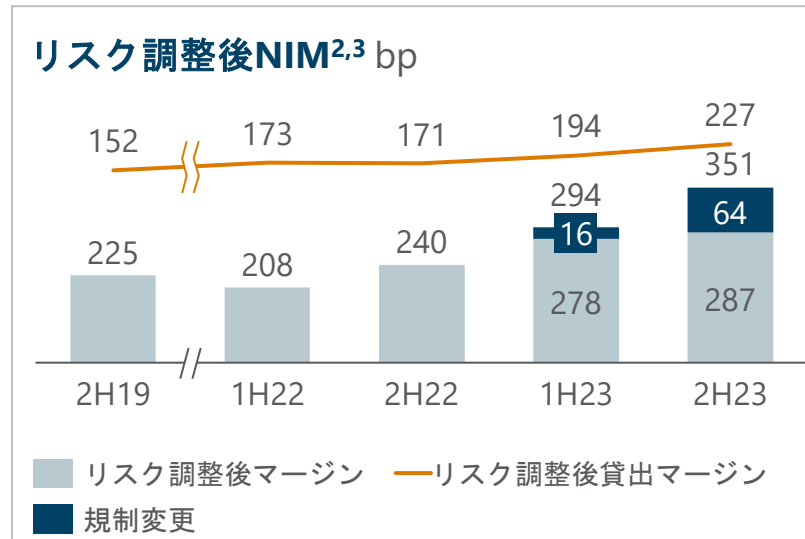
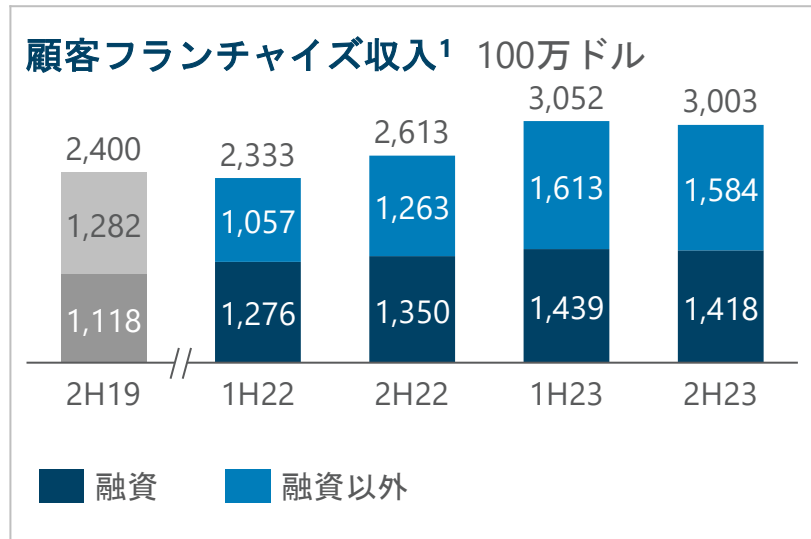


Basis: Continuing Operations including Large / Notable items

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



企業・法人部門 – 概要

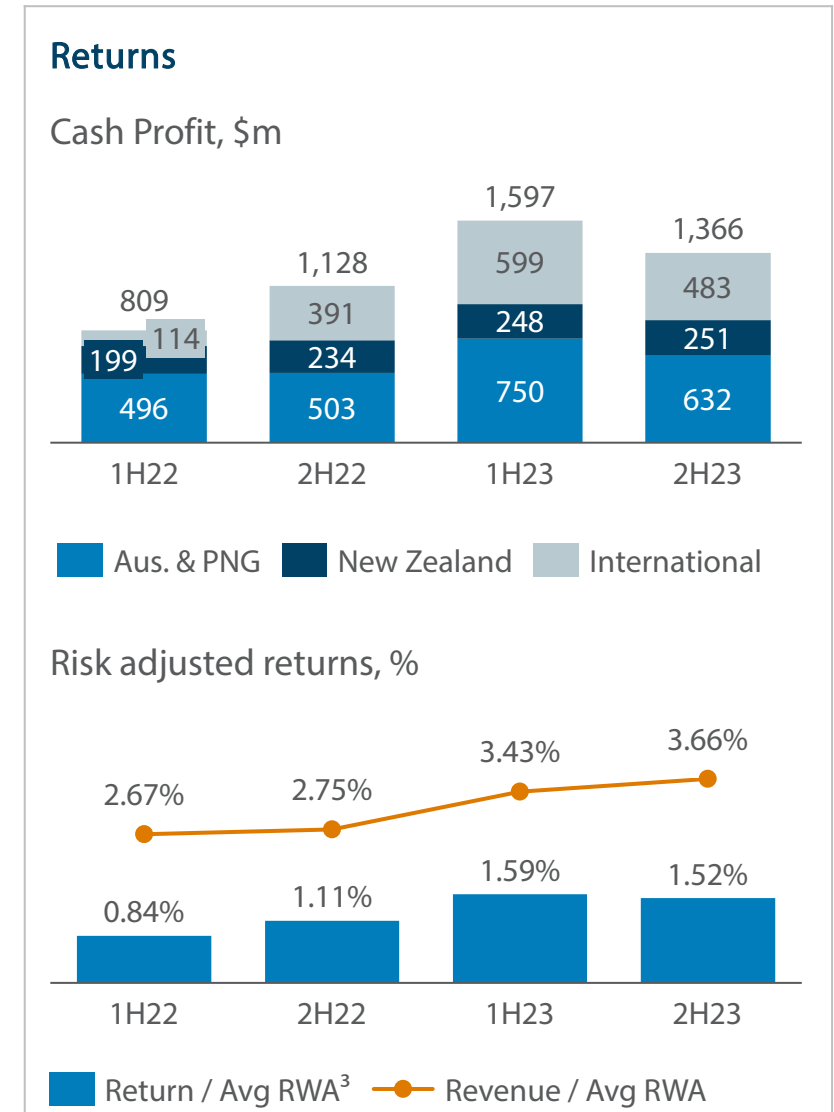
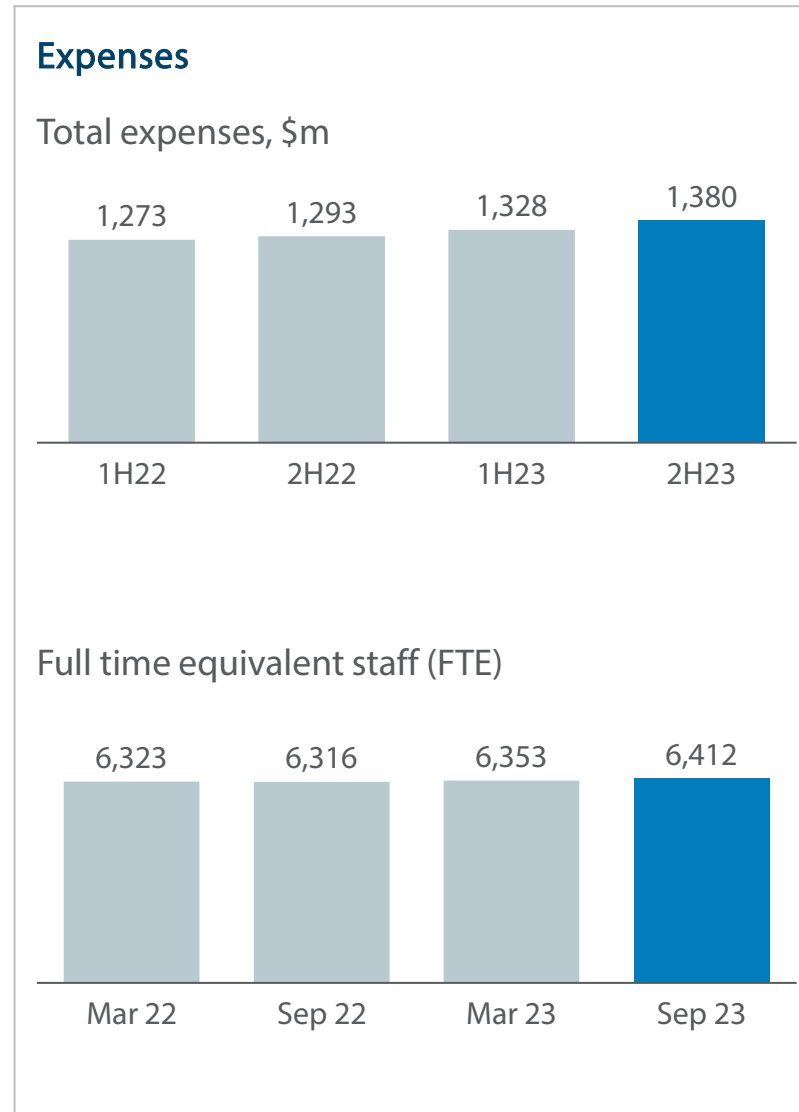
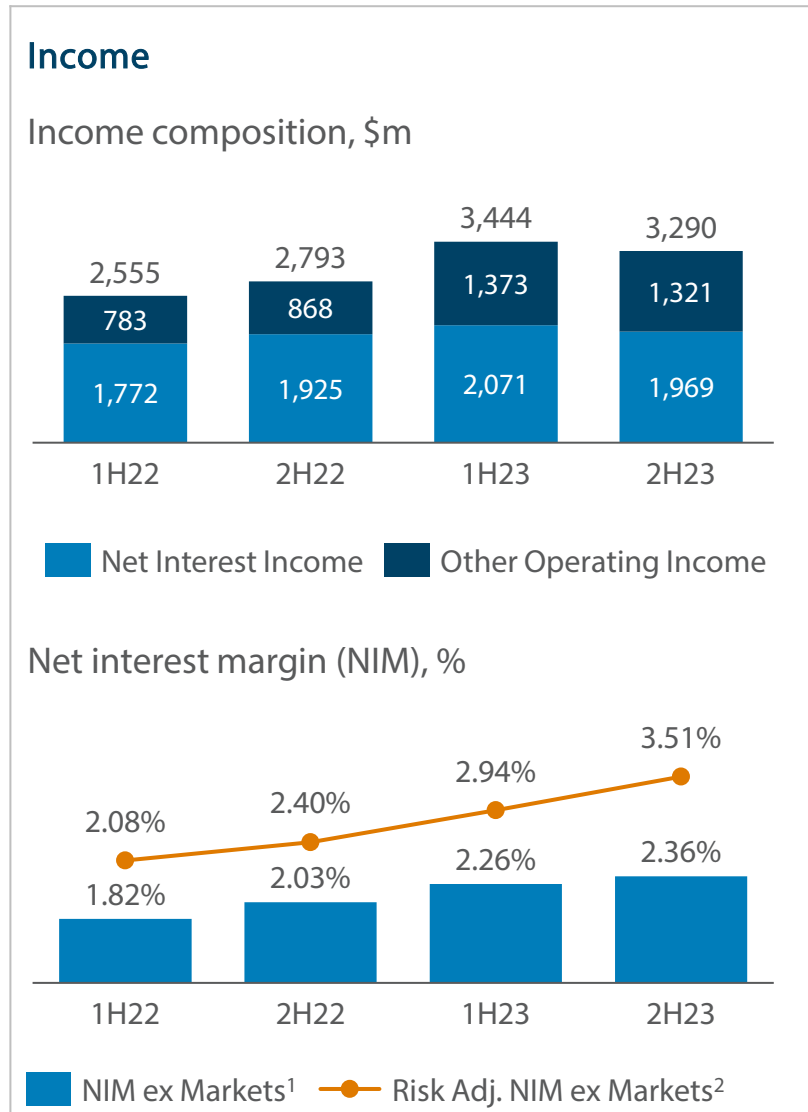


金額が大きい/特筆すべき項目を含む継続事業ベース

1. バランスシート取引とデリバティブ評価調整を除く
2. マーケッツ部門を除く大企業部門の純金利収入 (NII) を平均信用リスクアセット (CRWA) で割ったもの
3. 融資NIMはコーポレートファイナンスと貿易・サプライチェーン
4. リターンは現金利益を平均リスクアセット (RWA) で割ったもの



INSTITUTIONAL - FINANCIAL PERFORMANCE

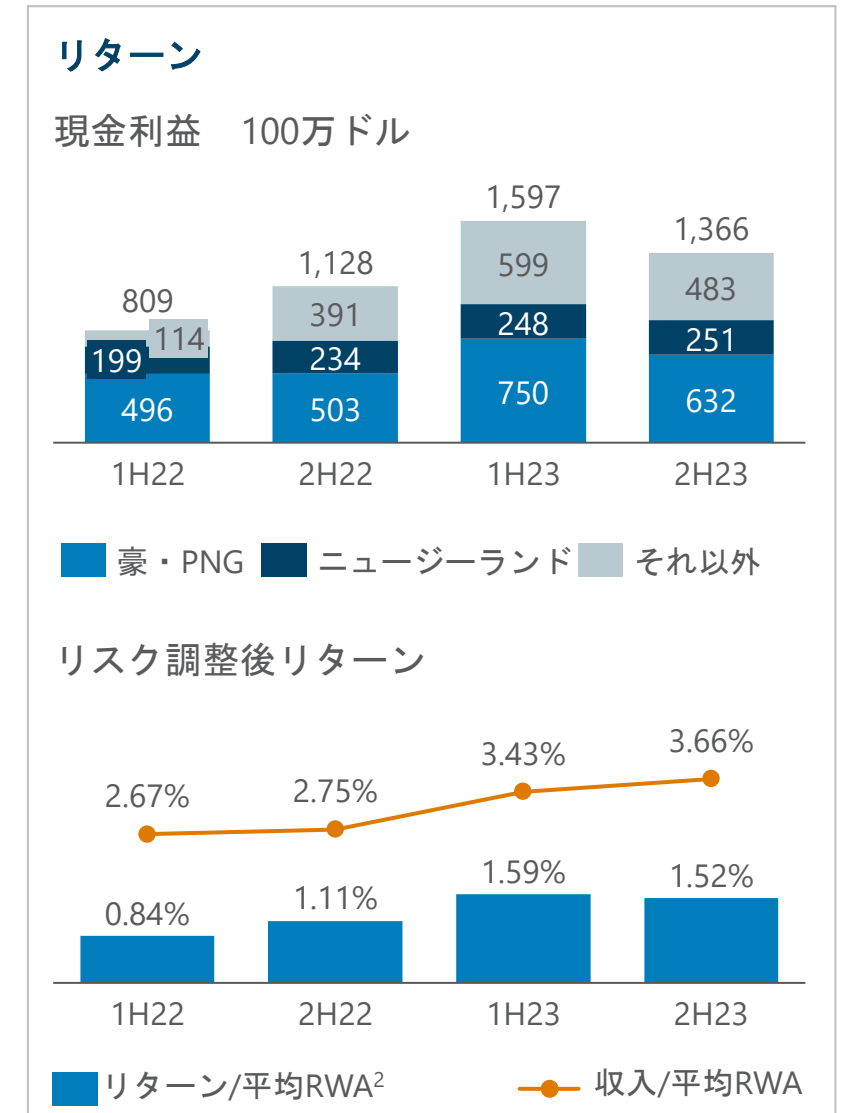
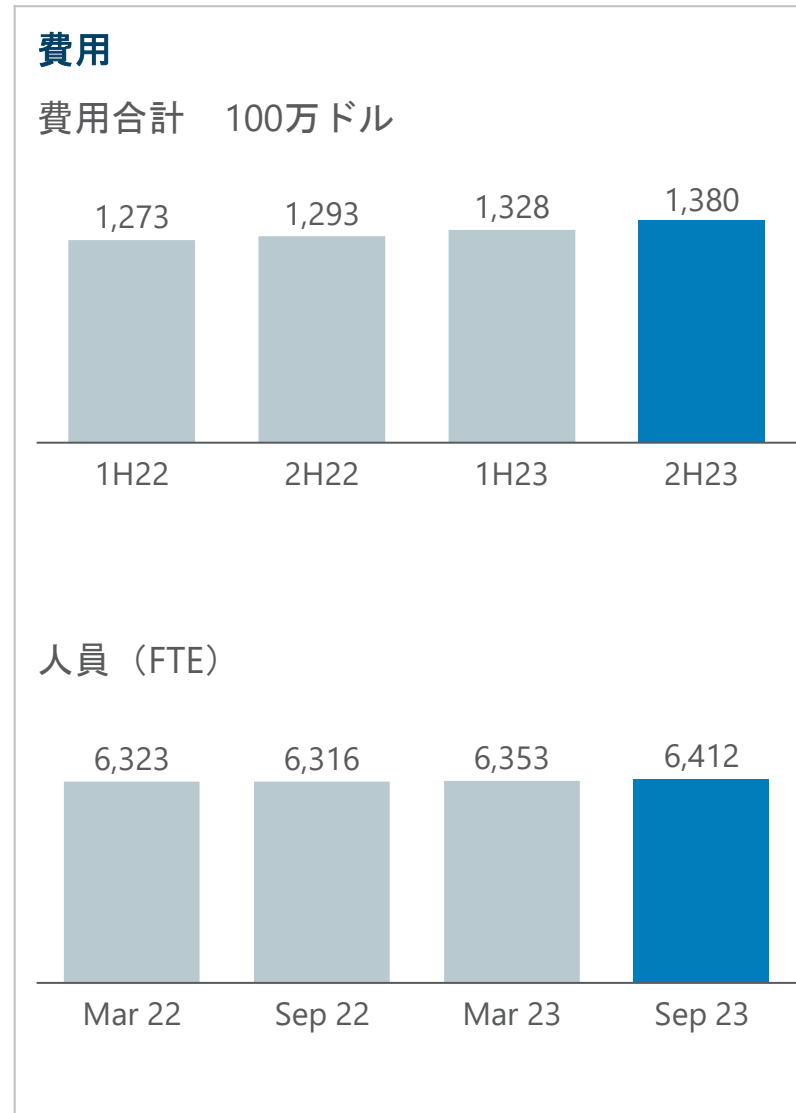
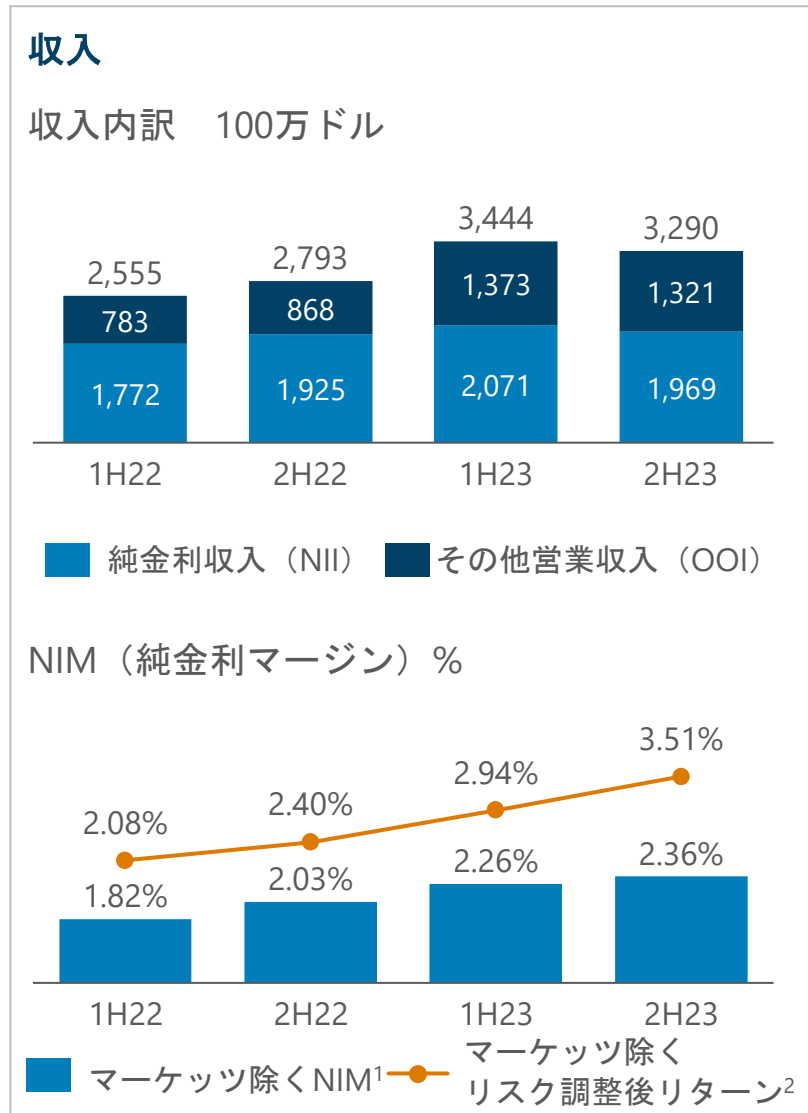


Basis: Continuing Operations including Large / Notable items

1. Calculated Net Interest Income divided by Average Interest Earning Assets
2. Net interest income divided by average Credit Risk Weighted Assets (CRWA)
3. Cash profit divided by average Risk Weighted Assets



企業・法人 – 財務パフォーマンス

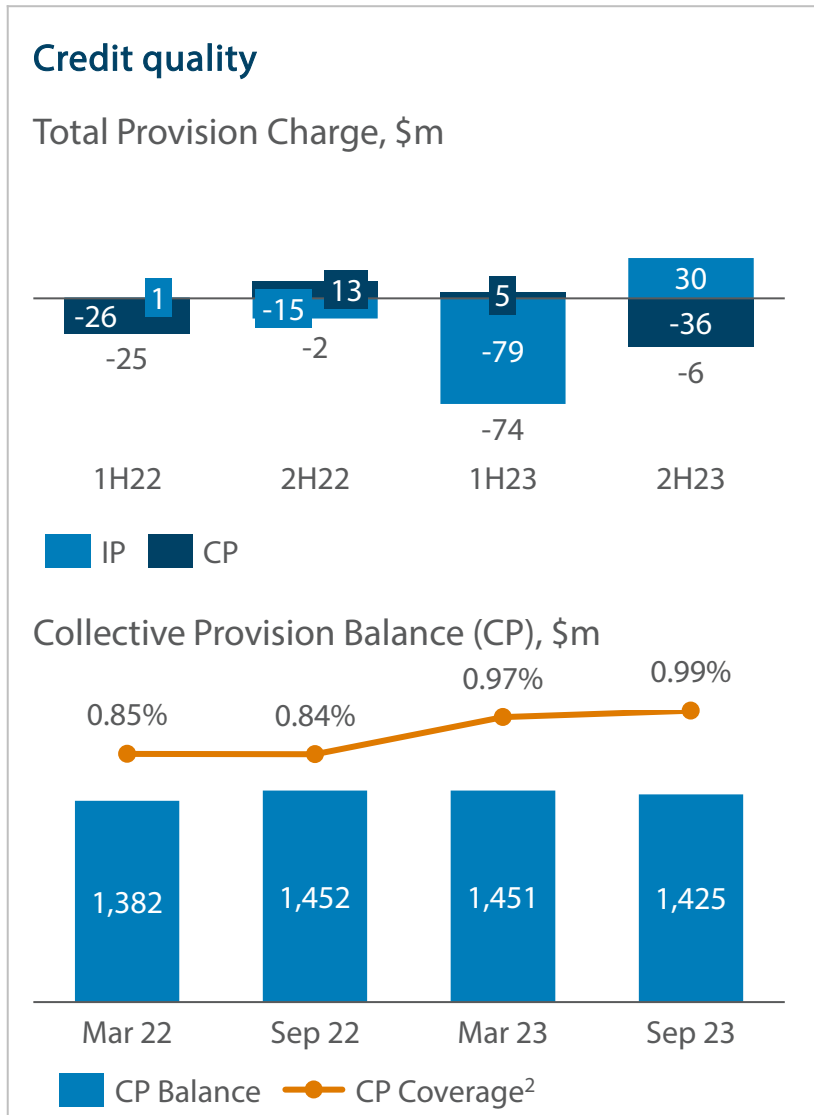
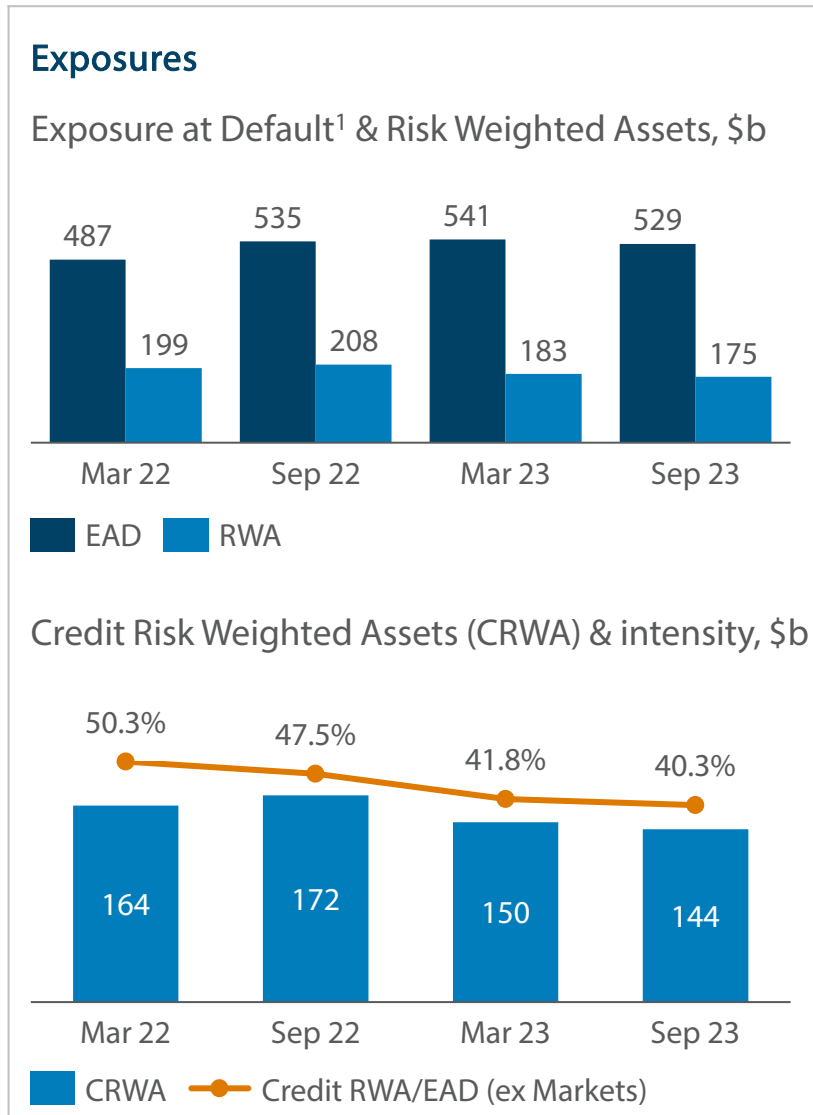
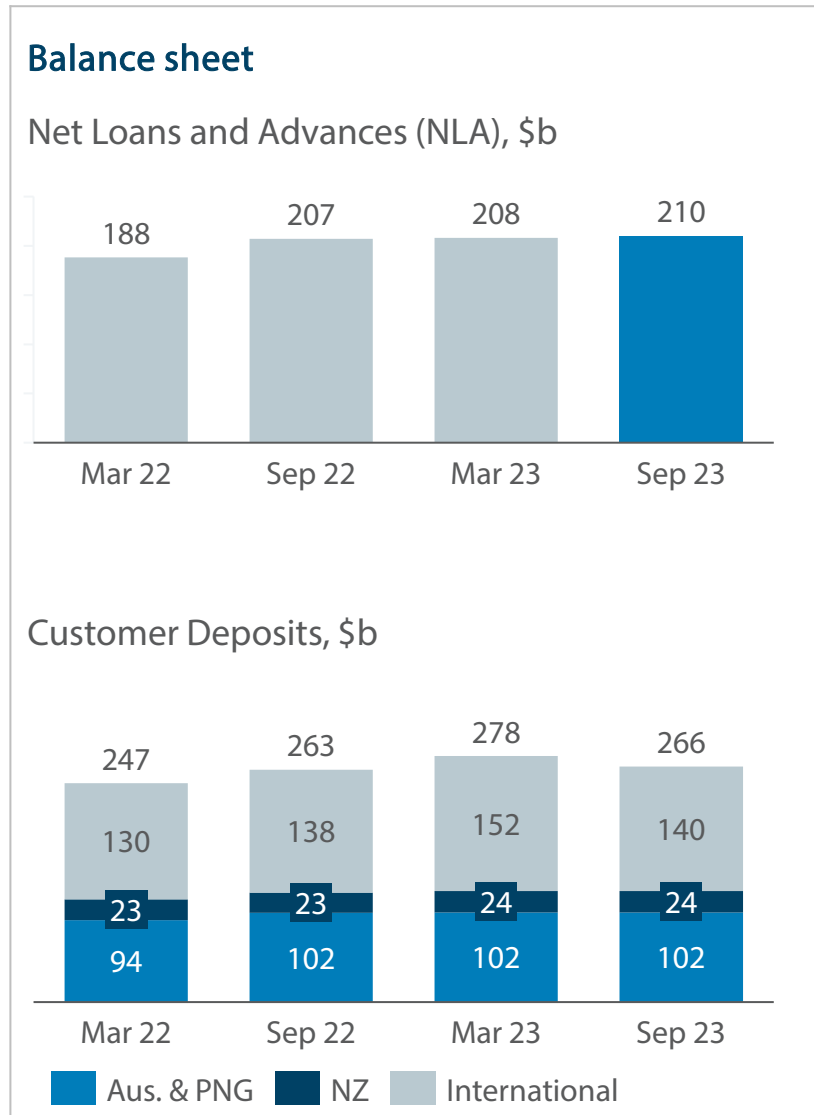


金額が大きい/特筆すべき項目を含む継続事業ベース

1. 純金利収入 (NII) を平均金利収入資産で割ったもの
2. 純金利収入 (NII) を平均リスクアセット (RWA) で割ったもの
3. 現金利益を平均リスクアセット (RWA) で割ったもの



INSTITUTIONAL - FINANCIAL STRENGTH



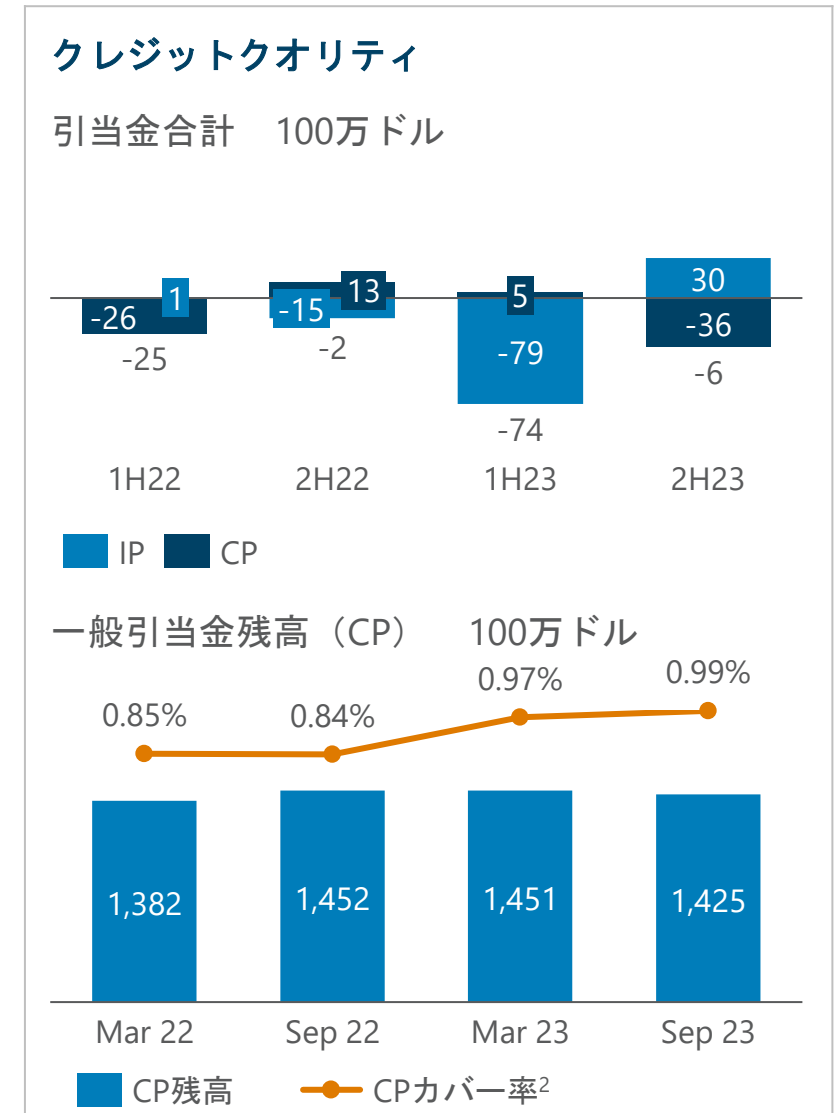
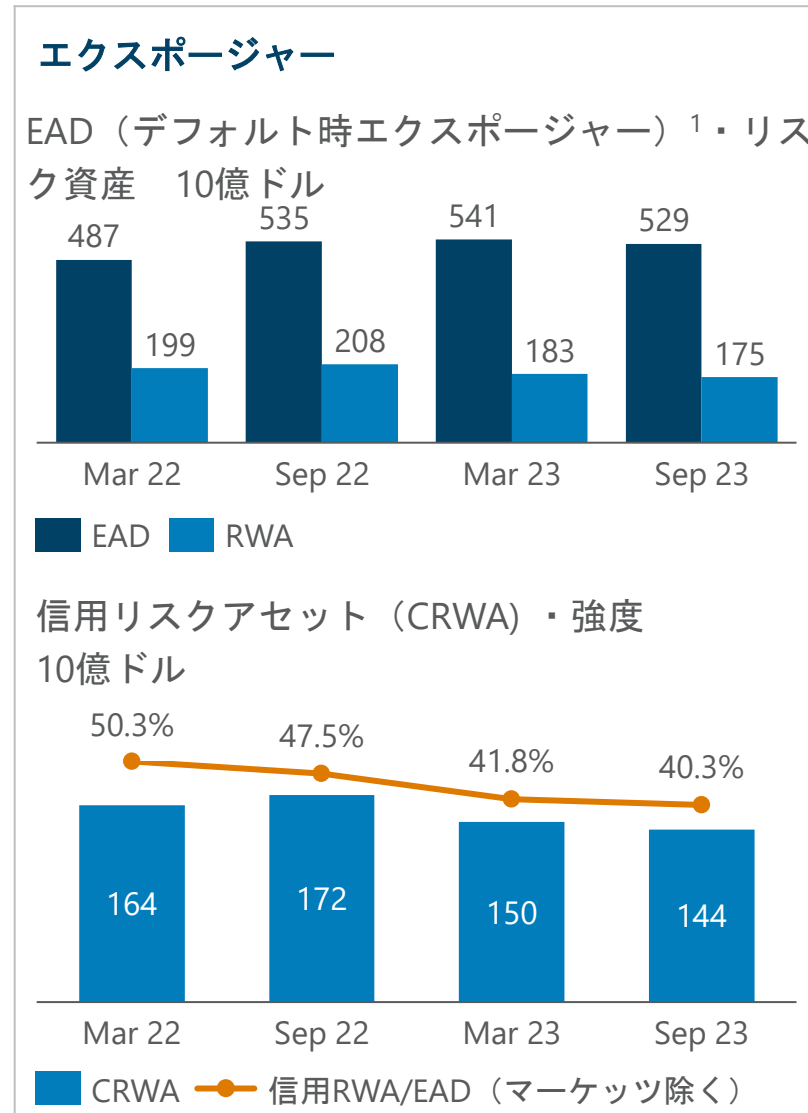
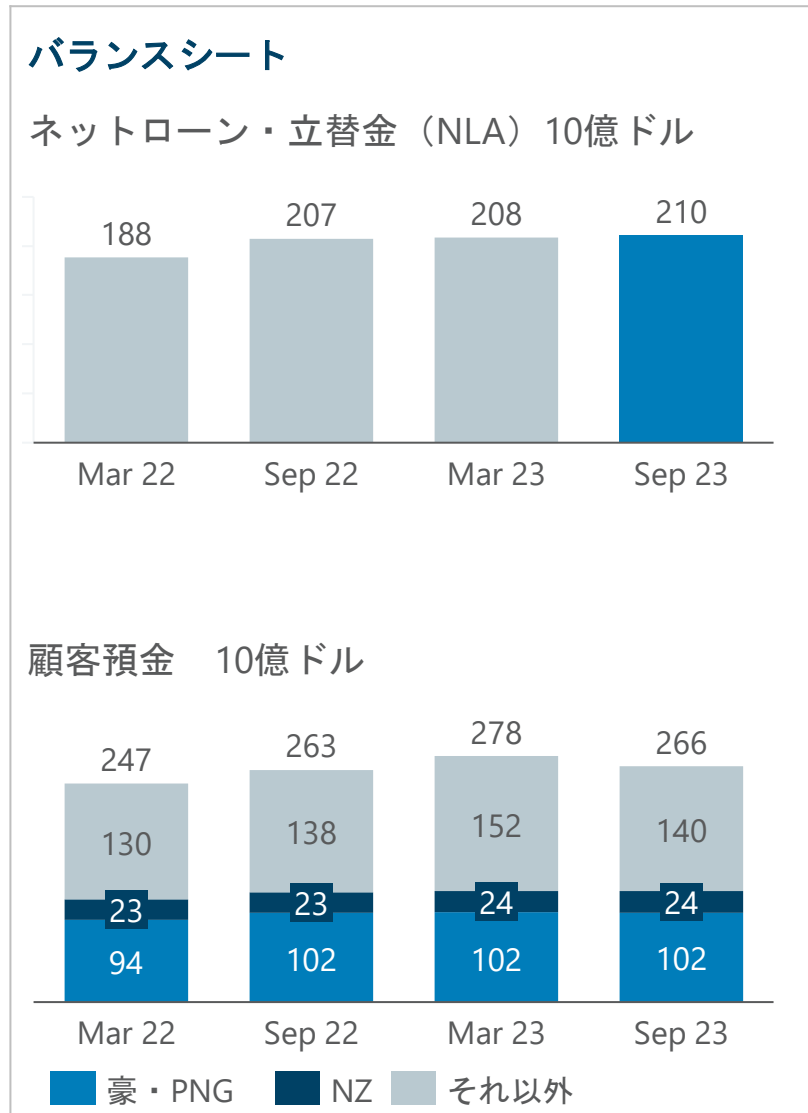
Basis: Continuing Operations including Large / Notable items

1. EAD excludes amounts for 'Securitisation', and for 'Other Assets' prior to March 2023 (included from March 2023 due to the implementation of APRA's new capital framework). EAD data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

2. CP as a % of Credit Risk Weighted Assets (CRWA)



企業・法人 – 堅調な業績



金額が大きい/特筆すべき項目を含む継続事業ベース

1. 2023年3月以前はEADにはバーゼル分類の「証券化」と「その他資産」を含まない（2023年3月以降はAPRAの新資本規制が導入された為含める）。EAD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は含まない。

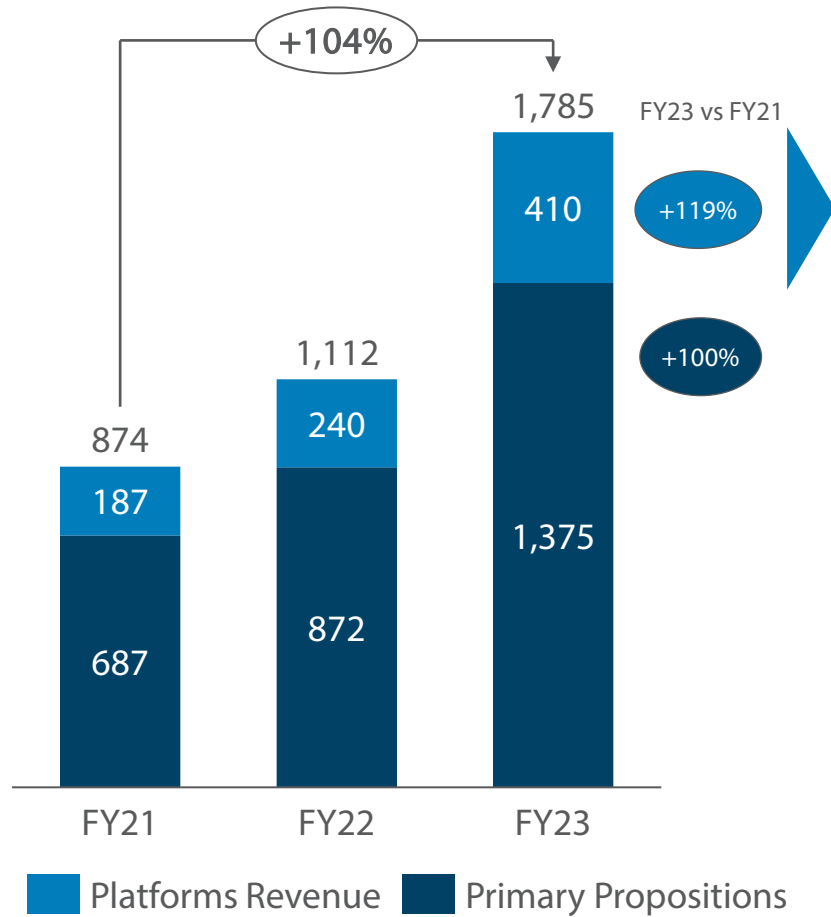
2. 信用リスクアセット (CRWA) に対するCPの比率%



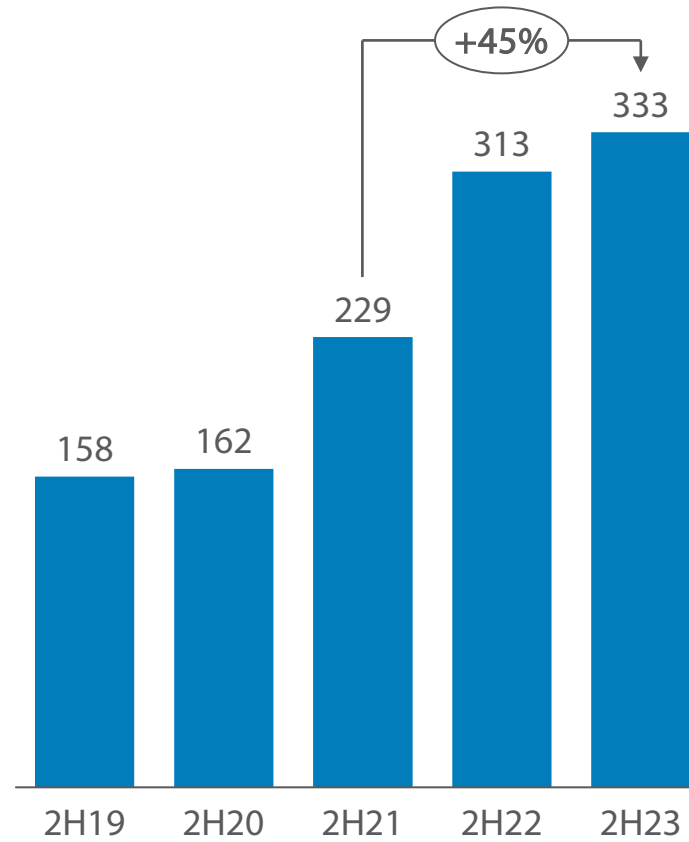
INSTITUTIONAL PAYMENTS AND CASH MANAGEMENT (PCM)

Continued growth in payments and accounts, delivering \$410m (23%) of PCM revenue in FY23

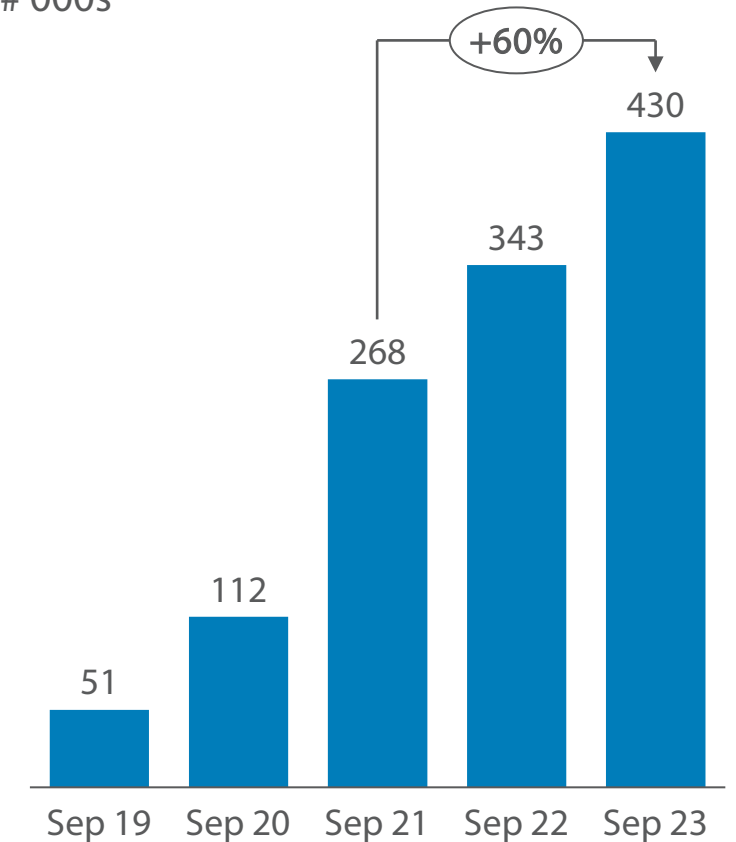
PCM Revenue, \$m



Payments¹, #m



Client Monies, Platform Cash Mgt. Accounts² #'000s



1. Number of payments, includes subsets 'Direct Integration Payments' and 'Retail Time Payments (NPP Agency)'. Further detail included in the Investor Discussion Pack (Divisional performance section)
 2. Number of Australian virtual client monies accounts



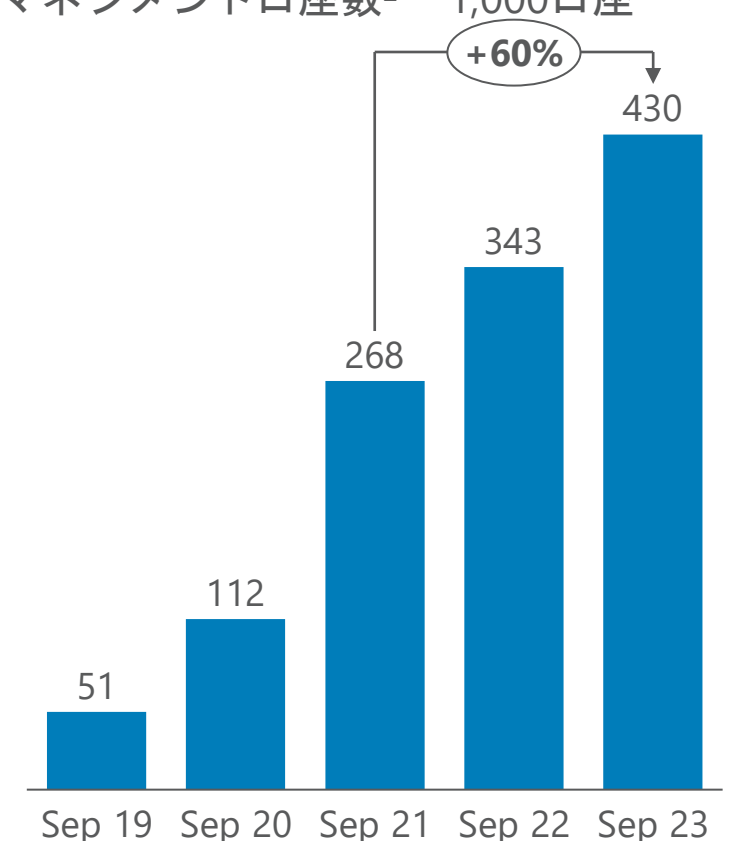
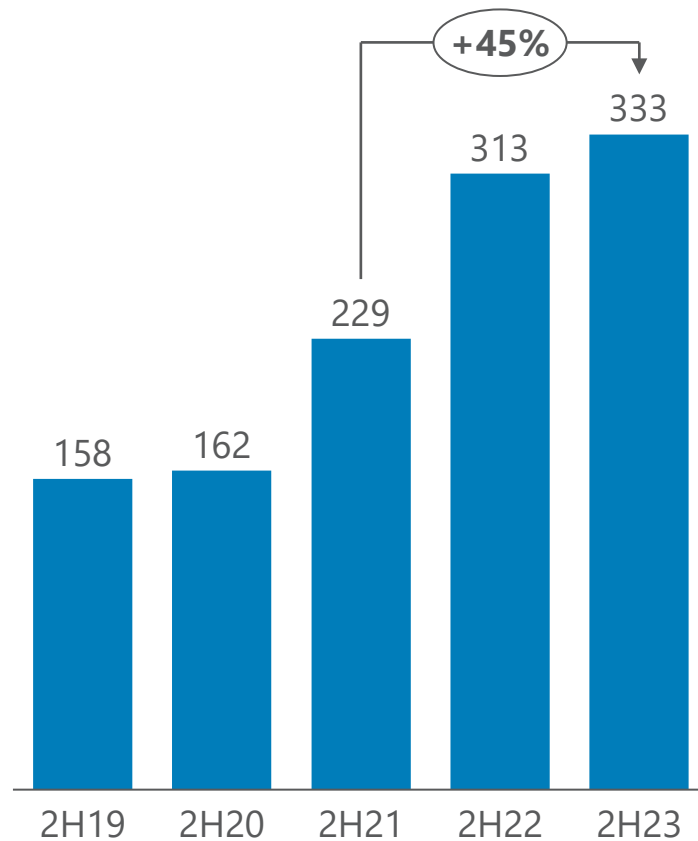
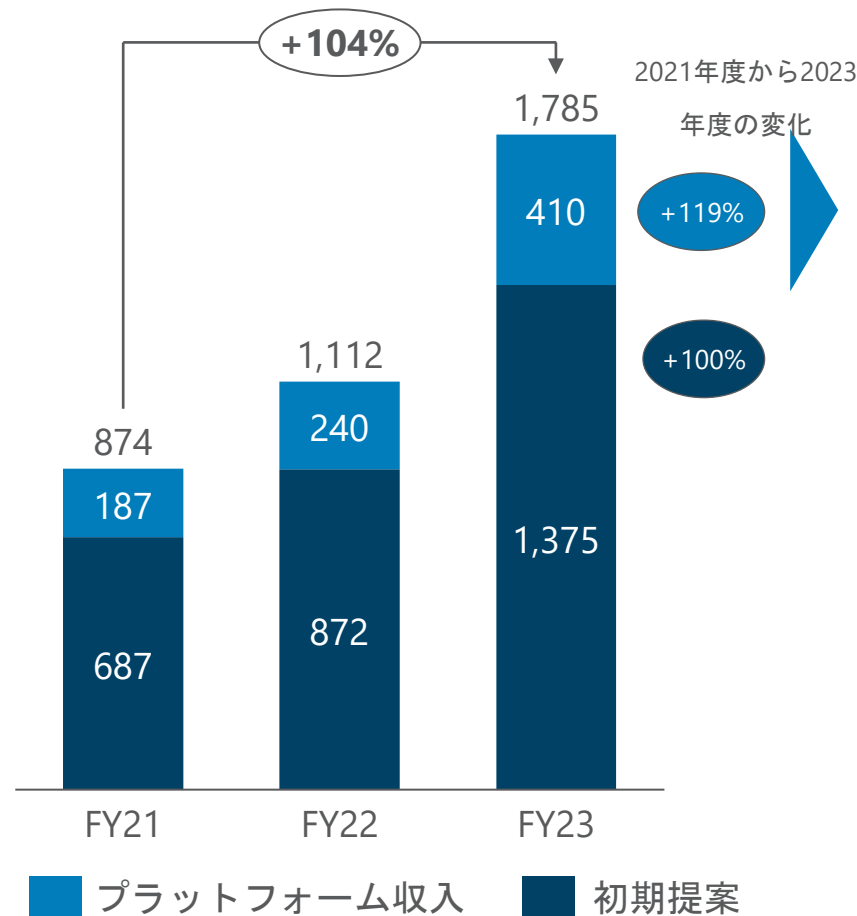
企業・法人向け決済・キャッシュマネジメント事業（PCM事業）

決済と口座が増加し続け、2023年度にはPCM収入が4.1億ドルに（23%）

PCM収入 100万ドル

決済¹ 100万件

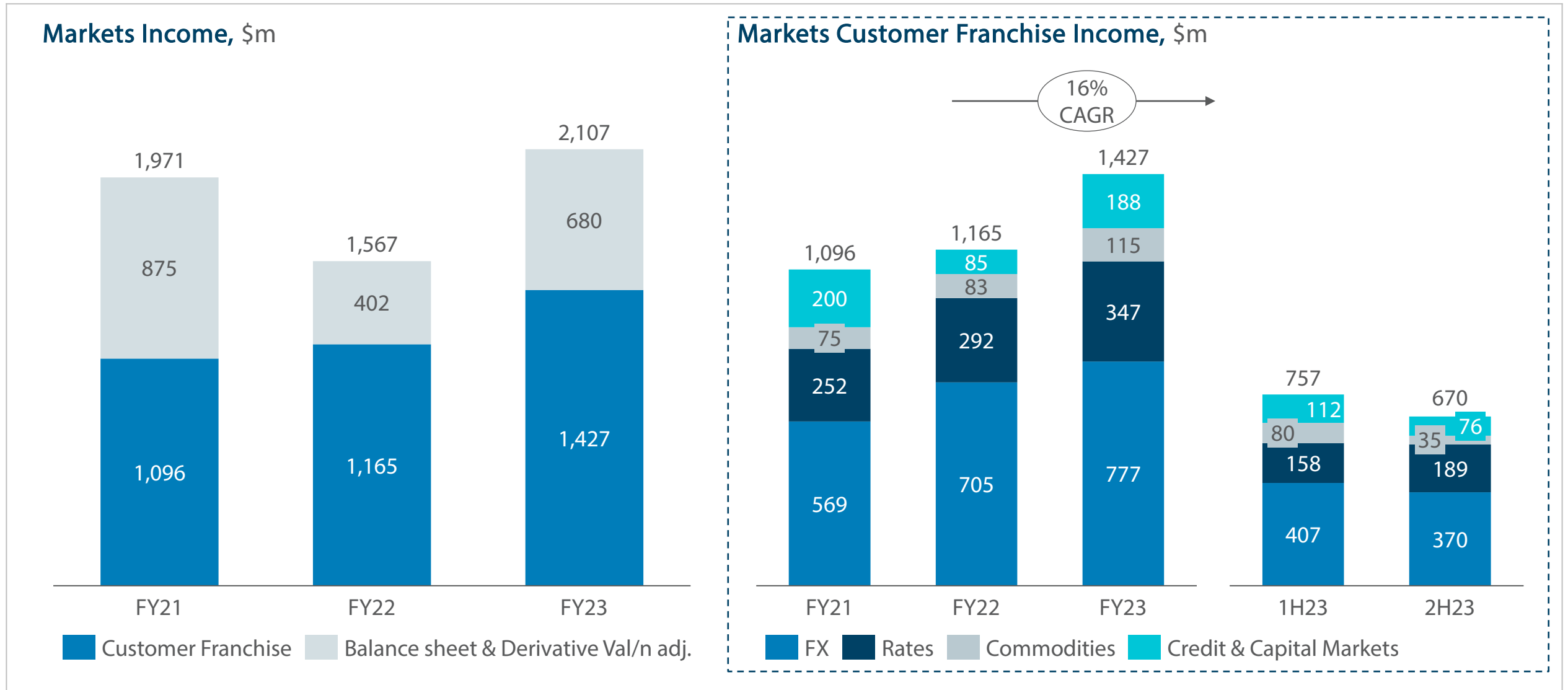
現金口座・プラットフォームキャッシュ
マネジメント口座数² 1,000口座



1. 「ダイレクトインテグレーション決済」と「リアルタイム決済(NPP決済)」を含む支払い件数。詳細は投資家向け資料参照（部門別業績のセクション）
 2. オーストラリアのオンライン顧客の現金口座



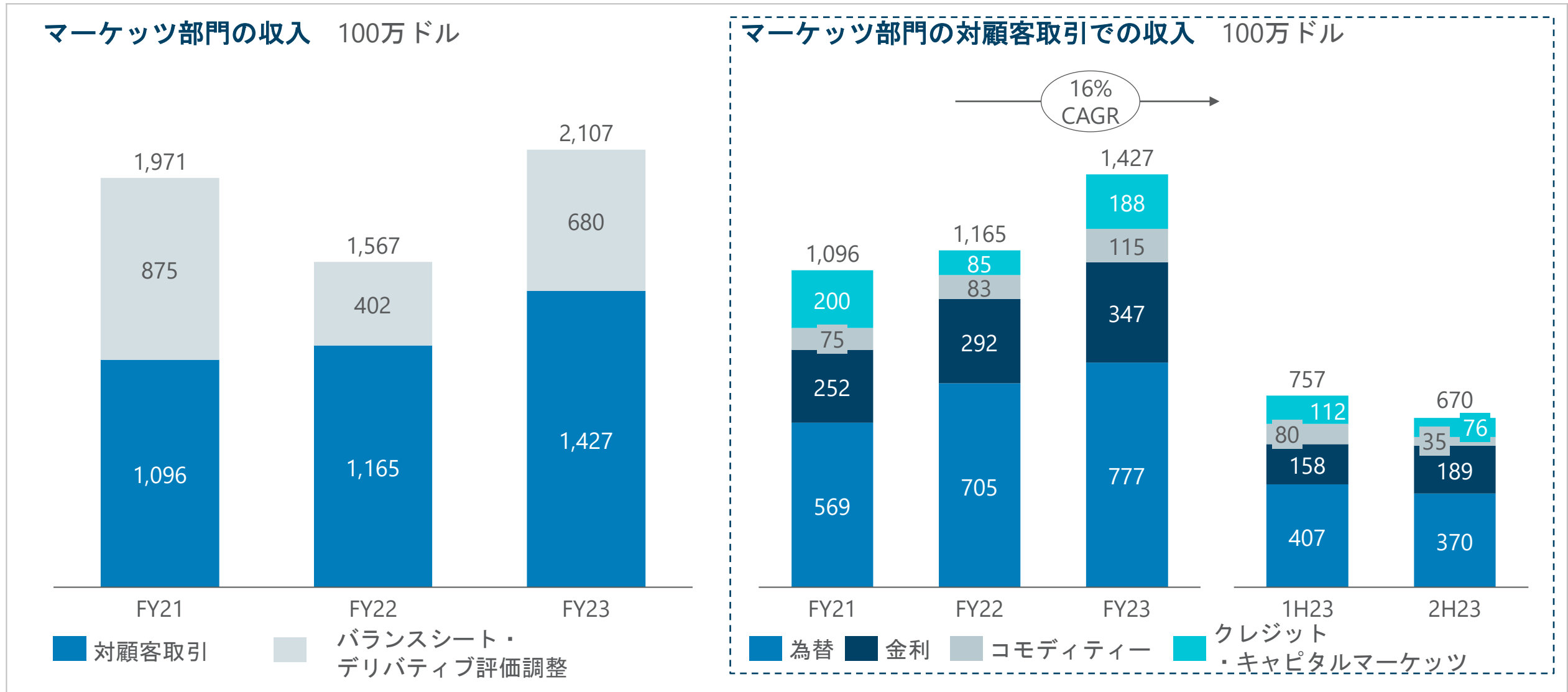
MARKETS INCOME



Basis: Cash Profit continuing operations



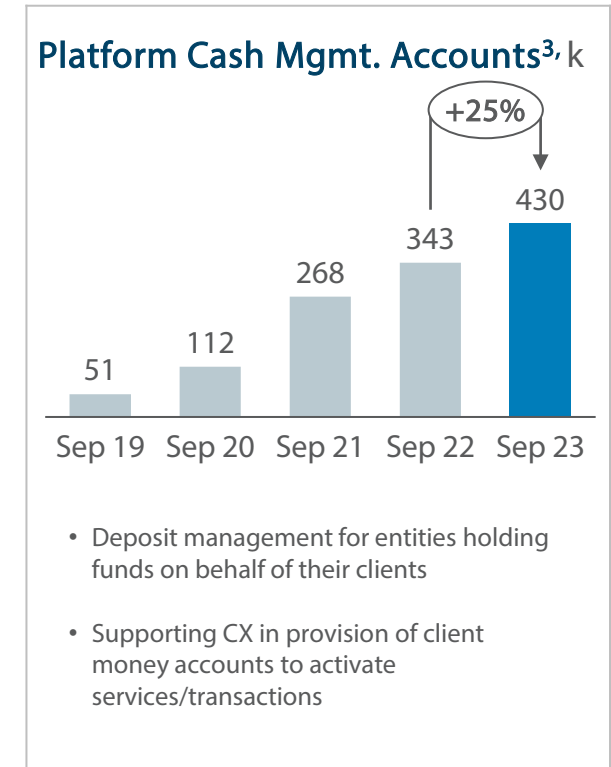
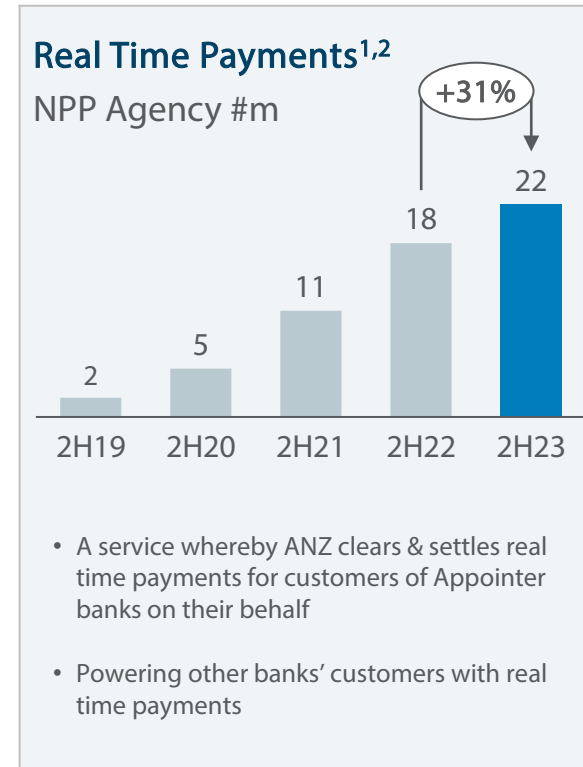
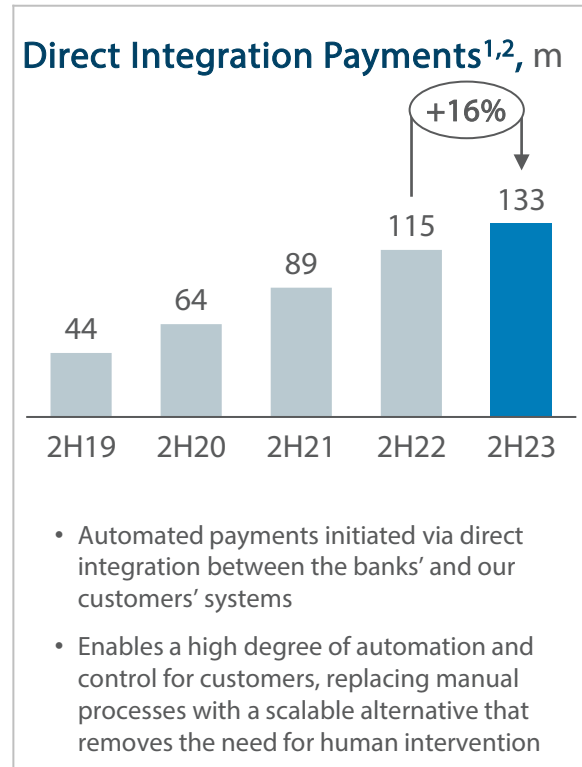
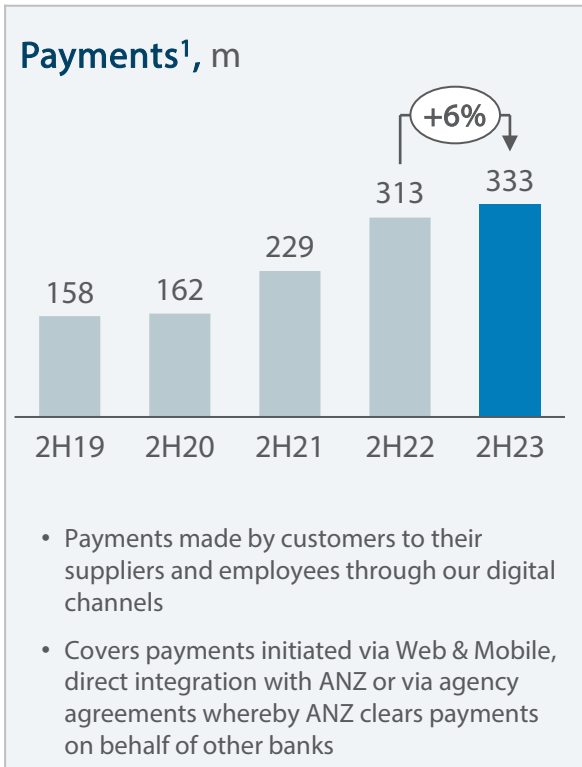
マーケット部門の収入



継続事業の現金利益ベース



DIGITAL PLATFORMS – SCALABLE OPERATING LEVERAGE, CAPITAL LIGHT



Digital self service

- 300% increase in Digital Self Service usage.
- Saving Institutional customers more than 850 hours, and bankers more than 1,750 hours.
- Digital Self Service rated #1 by customers in Peter Lee Survey.

Data insights

- New module using machine learning to help customers predict attrition rates across their customer base.
- Providing over 4,500 data feeds p/a to Government and Corporate customers.

API integration

- Delivered Real Time Notifications in Australia, enabling customers to reconcile and redeploy their funds faster.
- Expanded cross border payment capabilities to Singapore and Hong Kong, further embedding our payments capability into our customers' systems.

Incidents per million payments

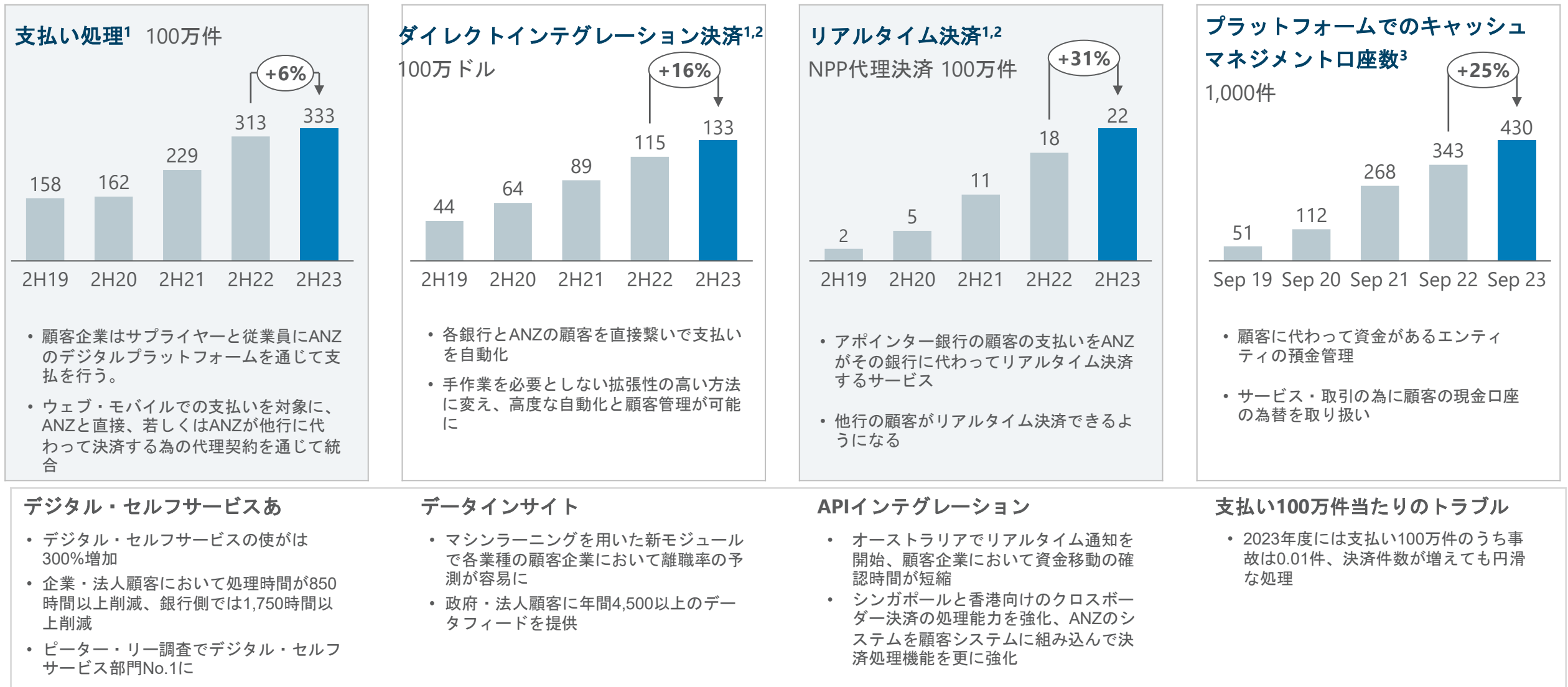
- 0.01 incidents per million payments for FY23, delivering quality and resilient payment platforms for customers despite growing volumes.

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

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



デジタルプラットフォーム – 拡張性の高いシステムをレバレッジ、資本は軽く



ANZペイメント・キャッシュマネジメント事業ではプラットフォーム戦略で収益機会が増える

1. 支払い件数
 2. 支払い合計の内訳
 3. オーストラリアのオンライン顧客の現金口座



INSTITUTIONAL SIMPLIFIED NETWORK AND TECHNOLOGY

SUPPORTING OUR BUSINESS





スリム化したネットワークとテクノロジー

ANZの事業インフラ

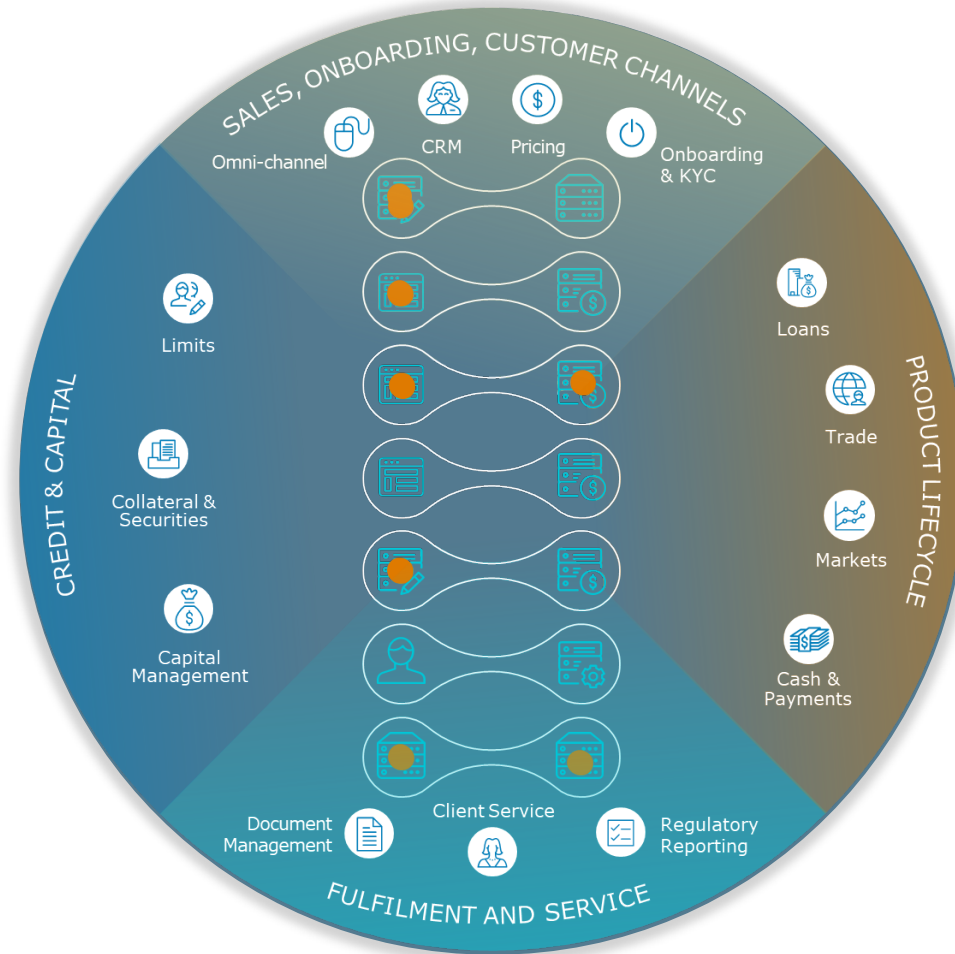


INSTITUTIONAL STREAMLINED NETWORK OF DIGITAL & DATA CAPABILITIES

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

Key principles

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



Resulting in



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

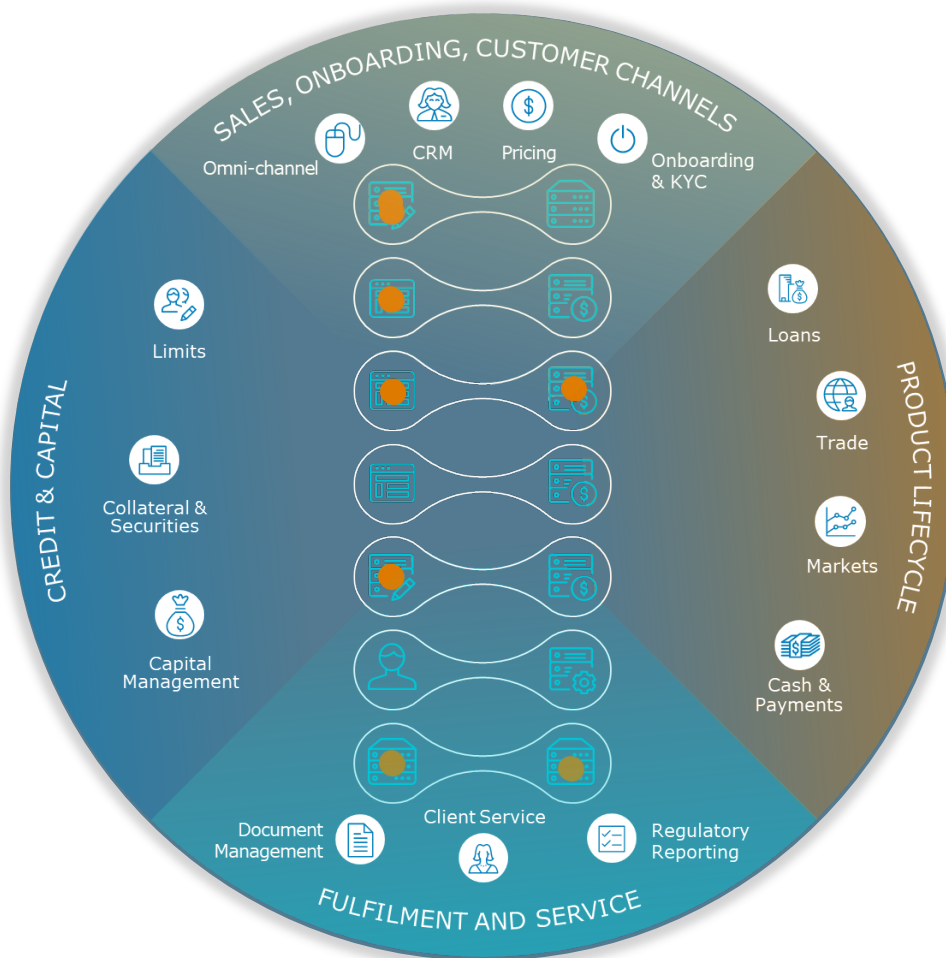


スリムなデジタルネットワークとデータ処理

デジタルバックボーン：システムとデータを繋げて合理化し、カスタマーエクスペリエンスを改善、自動化で意思決定を円滑に

原理

- 単一のデータソース
- GoldTier IDの使用
- 大量のデータを公開



成果



リアルタイムインテグレーションとネットワーク化したデータ処理、オンデマンドでいつでもアクセスできる高品質なデータソース、オペレーショナル・コンプライアンスリスクを低減



FY24 PRIORITIES

1.

Continue to run
the Group
prudently

2

Further improve
productivity

3.

Grow ANZ Plus
customers,
deepen
engagement

4.

Invest more in
Commercial
strategy

5.

Further enhance
Sustainability,
Payments &
Currency
platforms

6.

Complete the
acquisition of
Suncorp Bank



2024年度の優先事項

1.

慎重なグループ
運営

2

生産性の更なる
向上

3.

ANZ Plus顧客
層拡大、エン
ゲージメント高
める

4.

事業戦略への投
資拡大

5.

サステナビリ
ティ、決済・通
貨プラット
フォームを更に
強化

6.

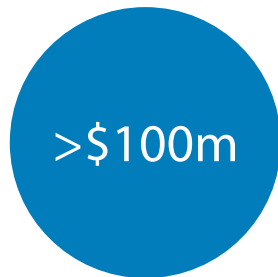
Suncorp銀行買
収を完了



CUSTOMER PROTECTION

Investing significantly to keep customers safer from frauds and scams

Prevented



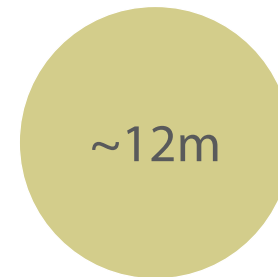
from being transferred to criminals¹

Removed



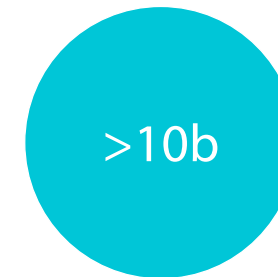
phishing or fraudulent websites impersonating ANZ¹

Blocked



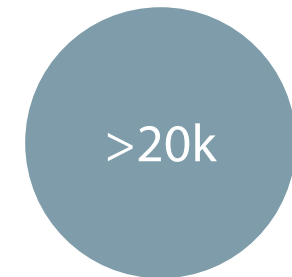
attacks against customer facing services each month

Analysed



events through our Security Operations Centre each day

Stopped



scam SMS impersonating 'ANZ'²

1. Over a 12 month period
2. Over a 4 week period



顧客保護

顧客を詐欺や不正使用から守る

抑止

1億ドル
超

犯罪口座への振り込み¹

削除

約1,600
件

フィッシング・ANZ
を騙った疑わしい
ウェブサイト¹

ブロック

約1,200
万件

毎月のANZ顧客
への攻撃

分析

100億
ドル
超

セキュリティセン
ターで把握している
一日の事例

阻止

>20k

「ANZ」²を騙った
SMS詐欺

1. 12カ月間の数字
2. 4週間の数字



2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION
CAPITAL, FUNDING & LIQUIDITY



2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

資本、資金調達、流動性



REGULATORY CAPITAL - 2H23 UPDATE

ANZ Bank Group Capital update

- Level 2 CET1 ratio of 13.3% (19.7% on an Internationally Comparable basis¹) or ~12.1% on a pro forma basis including Suncorp Bank acquisition and surplus capital in NOHC. This is above APRA's expectation of an 11% - 11.5% operating range
- RWA growth in 2H23 mainly reflects higher CRWA from Australia Retail division; partially offset by a reduction in Traded Market Risk RWA
- Leverage ratio of 5.4% (or 6.0% on an Internationally Comparable basis)
- Level 1 (L1) CET1 ratio of 13.2% or ~12.6% pro forma for the Suncorp Bank acquisition and surplus capital in the NOHC

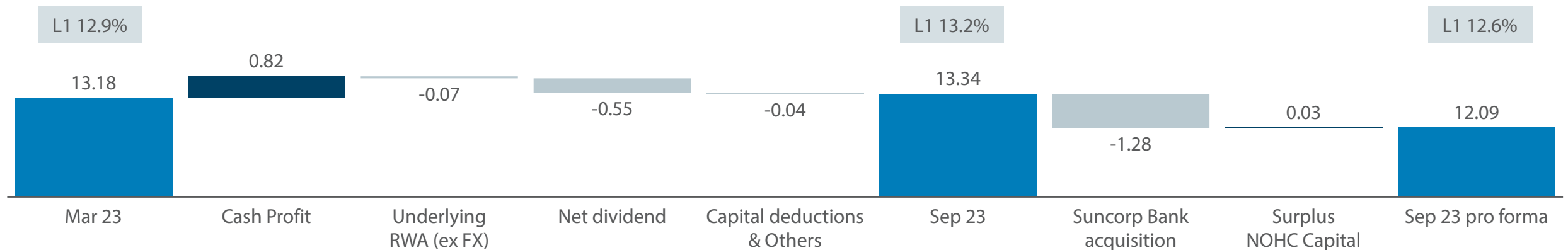
ANZ Group Dividend

- Final dividend comprising an 81 cents per share dividend partially franked at 65% and an additional one-off unfranked dividend of 13 cents per share (total of 94 cents per share, 56% franked).

Regulatory update

- APRA's Additional Tier 1 Discussion paper was released in September and submissions are due on 15 November 2023
- ANZ is on track with RBNZ capital reform transition, including issuance of RBNZ compliant capital securities
- ANZ's current Tier 2 ratio is 5.8%, in excess of APRA's 1 January 2024 interim target of 5.0%, and well placed to meet the finalised Tier 2 capital requirement of 6.5% of RWA by 1 Jan 2026

APRA Level 2 Common Equity Tier 1 (CET1) ratio – 2H23 Movement, %



1. Internationally Comparable methodology aligns with The Australian Banking Association BASEL 3.1 Capital Comparison Study (Mar 2023)



自己資本比率－2023年下半期アップデート

ANZ銀行グループ資本の現状

- レベル2 CET1比率は13.3%で（国際基準¹では19.7%）、Suncorp銀行買収とNOHCの余剰資本を含めたプロフォーマベースでは約12.1%。APRAが期待している11-11.5%を超える。
- 2023年下期にRWAが増加したのは主にオーストラリア個人部門のものである。取引マーケットリスクRWAが減少してそれを一部打ち消した。
- レバレッジ比率は5.4%（国際基準では6.0%）
- レベル1CET比率は13.2%、若しくはSuncorp銀行買収とNOHCの余剰資本を入れたプロフォーマは約12.6%

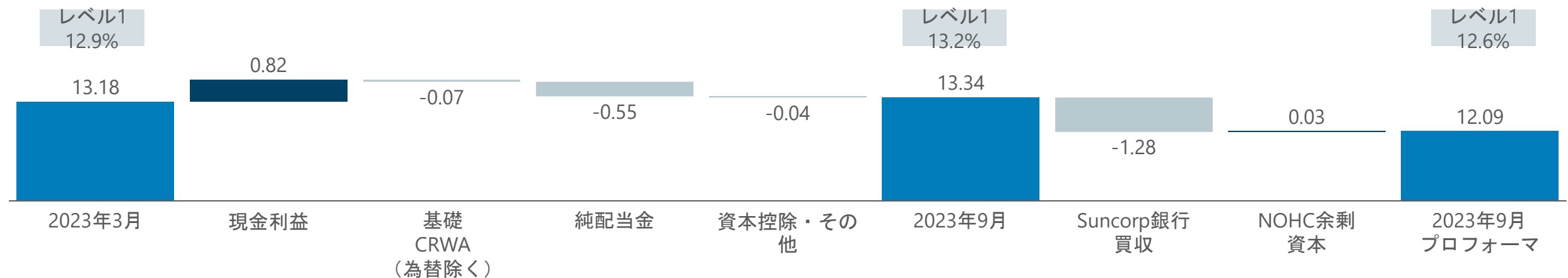
ANZグループ配当金

- 最終配当は一株当たり81セントの65%部分適格配当と、13セントの特別非適格配当（合計一株当たり94セントで56%適格）。

最近の資本規制の動き

- 9月にAPRAのその他Tier1ディスカッションペーパーが公表され、提出期限は2023年11月15日
- ANZはRBNZ基準を遵守する為の資本証券の発行を含め、RBNZの資本改革の動きに合わせている。
- ANZの現在の Tier 2比率は5.8%で、APRAの2024年1月1日の暫定目標5.0%を超えており、2026年1月1日までにRWAの6.5%という最終Tier2資本要件を満たすことができる。

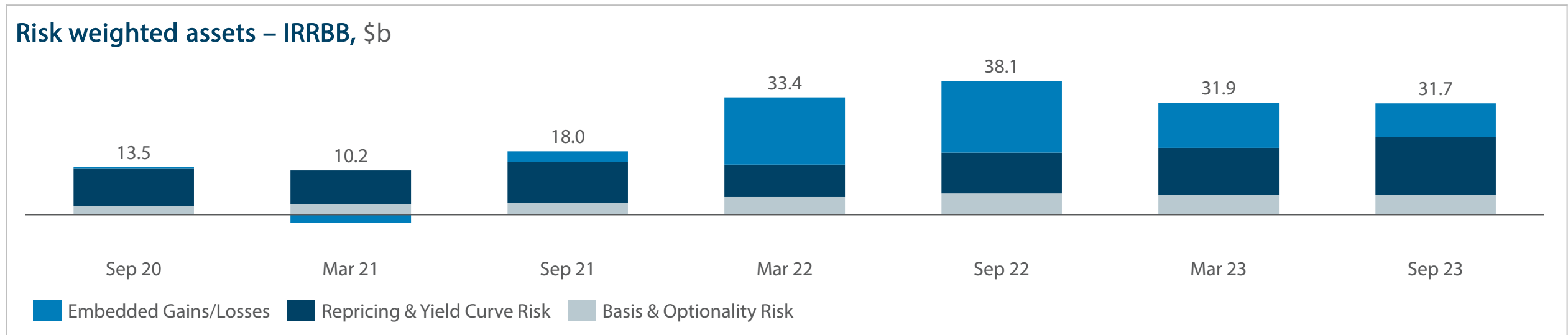
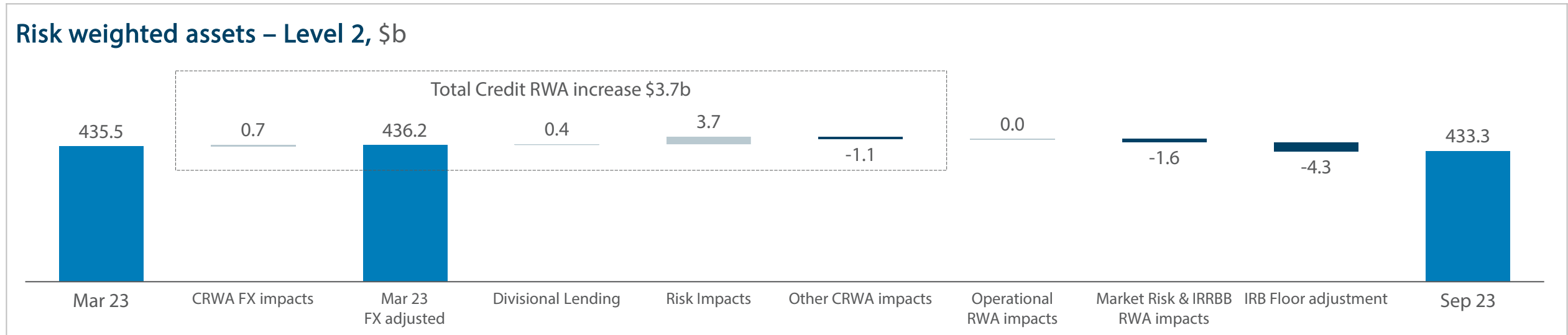
APRAレベル2普通株式 TIER 1比率（CET1比率） 2023年下半期の変化%



1. 国際基準の計算は豪銀行協会パーゼル3.1資本比較調査（2023年3月）に沿っている。

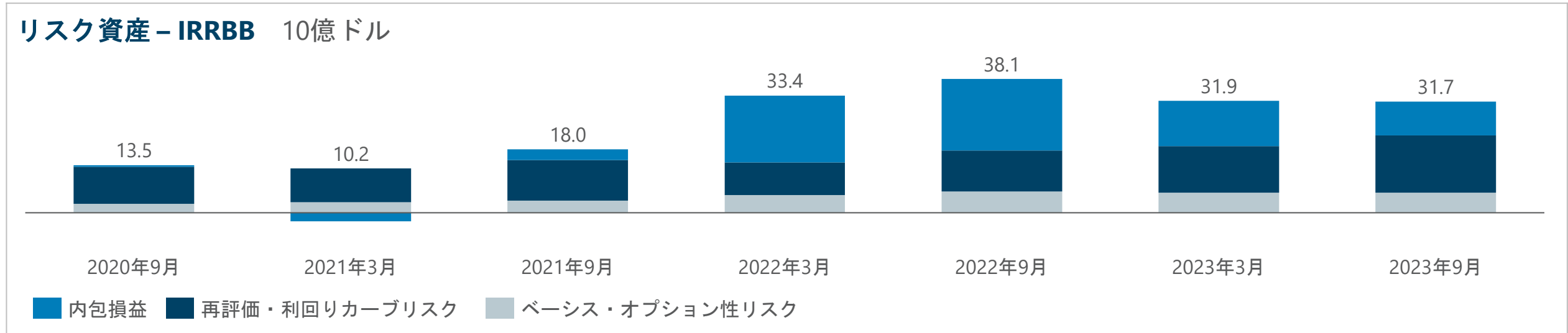
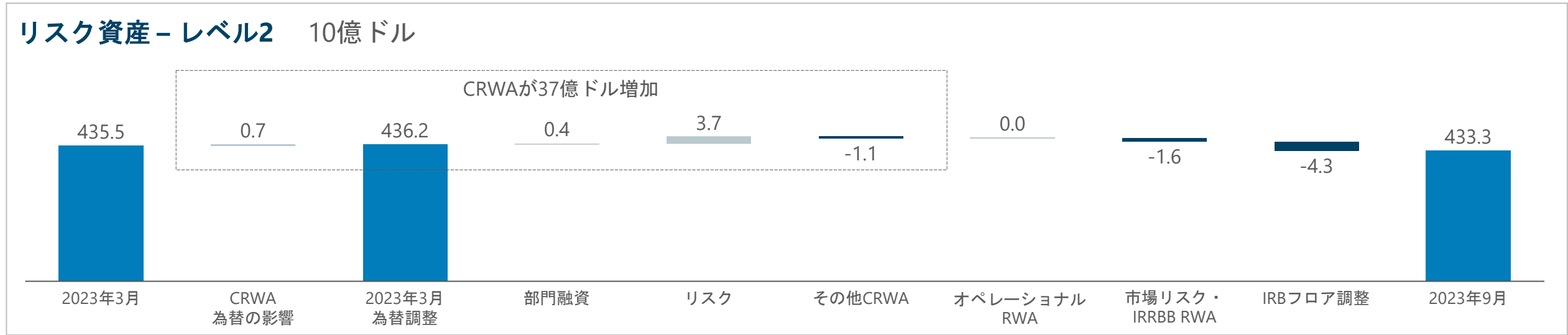


REGULATORY CAPITAL – RISK WEIGHTED ASSETS



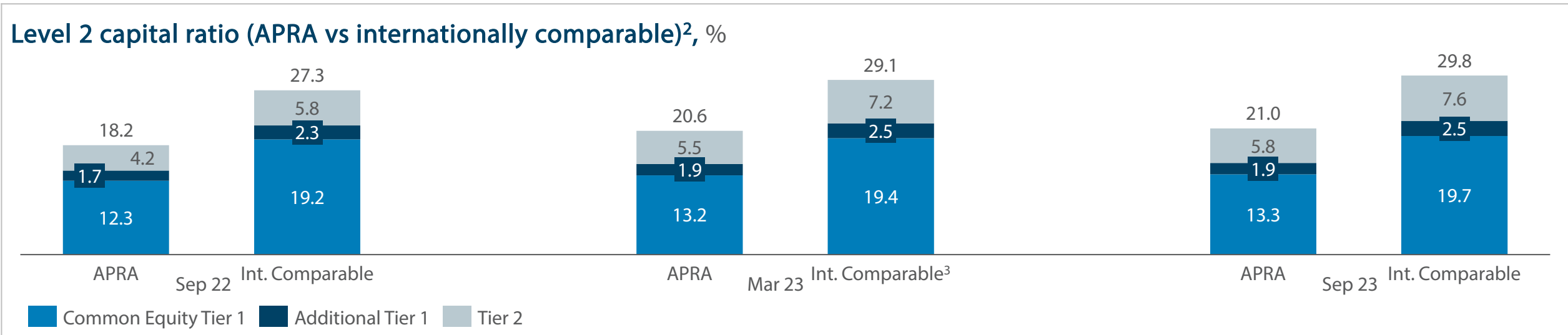


自己資本比率 – リスクアセット (RWA)





INTERNATIONALLY COMPARABLE¹ REGULATORY CAPITAL POSITION

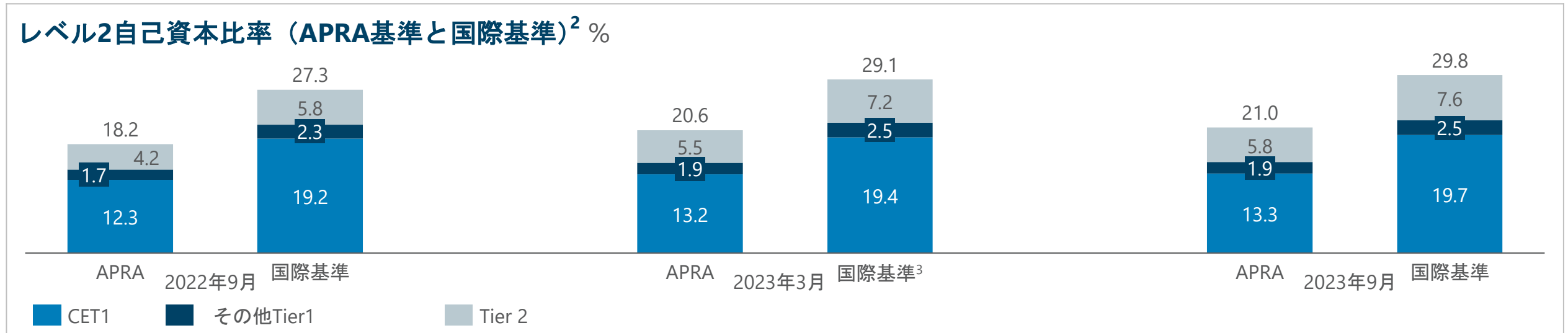


APRA Level 2 CET1 Ratio – 30 September 2023		13.3%
Residential Mortgages	APRA requires cohort specific multipliers (i.e. 1.4x for Owner Occupier Principal and Interest & 1.7x for all Other mortgage types) and other adjustments that are not imposed by Basel	+ 1.3%
IRB Scaling Factor	APRA requires a scaling factor of 1.1 times for all Risk Weighted Assets, unlike Basel	+ 0.9%
New Zealand Exposures	APRA requires the use of Reserve Bank of New Zealand (RBNZ) capital rules to calculate the Credit Risk Weighted Assets for all New Zealand subsidiary credit exposures, which are generally more conservative than the Basel rules	+ 1.0%
Equity Investments & DTA	APRA requires 100% deduction from CET1, unlike Basel	+ 0.9%
IRRBB RWA	APRA includes IRRBB in Pillar 1 RWA, which is not a requirement under Basel	+ 1.1%
Non-Retail Loss Given Default	APRA specifies non-retail LGDs that are lower than Basel for sovereigns (5% or 25%) and critical infrastructure operators (25%), but higher for other general corporate exposures (50%)	+ 0.6%
Other Risk Weighted Assets	Includes impact of reversing APRA required 1.5x scalar for IPRE exposures and conservative supervisory slotting risk weights for project, object and commodity finance	+ 0.3%
Other Capital	Includes impact of reversing APRA required deductions from CET1 for capitalised expenses & deferred fee income	+ 0.3%
Basel III Internationally Comparable CET1 Ratio - 30 September 2023		19.7%

- Sep 23 and Mar 23 Internationally Comparable methodology aligns with The Australian Banking Association BASEL 3.1 Capital Comparison Study (Mar 2023). Sep 22 Internationally Comparable methodology aligns with APRA's information paper entitled 'International Capital Comparison Study' (13 July 2015)
- Sum of individual capital ratios may not be equal to Total Capital ratio due to rounding
- March 2023 International capital ratios have been restated following a revision to the March 2023 International RWA from \$341.8 billion to \$334.4 billion



国際基準¹で見たANZの自己資本ポジション



APRA レベル2 CET1比率 – 2023年9月30日		13.3%
住宅ローン	APRAは各分類で特定の乗数を求めている（持家元利ローンは1.4倍、他の住宅ローンは1.7倍）。それ以外にもバーゼルが課していない調整がある。	+ 1.3%
IRBスケールリング・ファクター	バーゼルと違い、APRA規制では全てのリスクアセットに対してスケールリングファクター1.1%が必要	+ 0.9%
ニュージーランドへのエクスポージャー	APRAはニュージーランド子会社のクレジットエクスポージャーに対してバーゼルより全体的に保守的なRBNZの資本規制を用いて信用リスクアセット（CRWA）を計算することを求めている。	+ 1.0%
株式投資とDTA（繰延税金資産）	バーゼルと違い、APRAではCET1から100%除外	+ 0.9%
IRRBB（銀行勘定の金利リスク）RWA	APRA規制ではPillar 1 RWAにIRRBBを含める、バーゼルでは不要	+ 1.1%
非個人LGD（デフォルト時損失率）	APRA規制では非個人LGDはバーゼルのソブリン（5%か25%）と重要なインフラ運営企業（255）より低い、他の一般企業のエクスポージャー（50%）ではバーゼルより高い。	+ 0.6%
その他リスク資産	APRAはIPREエクスポージャーに対するスケールリングファクター1.5倍、プロジェクト、資産、コモディティファイナンスに対して保守的な監視スロッシングリスクウエイトを要求しているが、それを戻した時の影響を含む。	+ 0.3%
その他資本	資産経常費用・繰り延べ手数料収入ではAPRAが要求しているCET1からの控除を戻した影響を含む	+ 0.3%
バーゼルIII 国際基準CET1比率- 2023年9月30日		19.7%

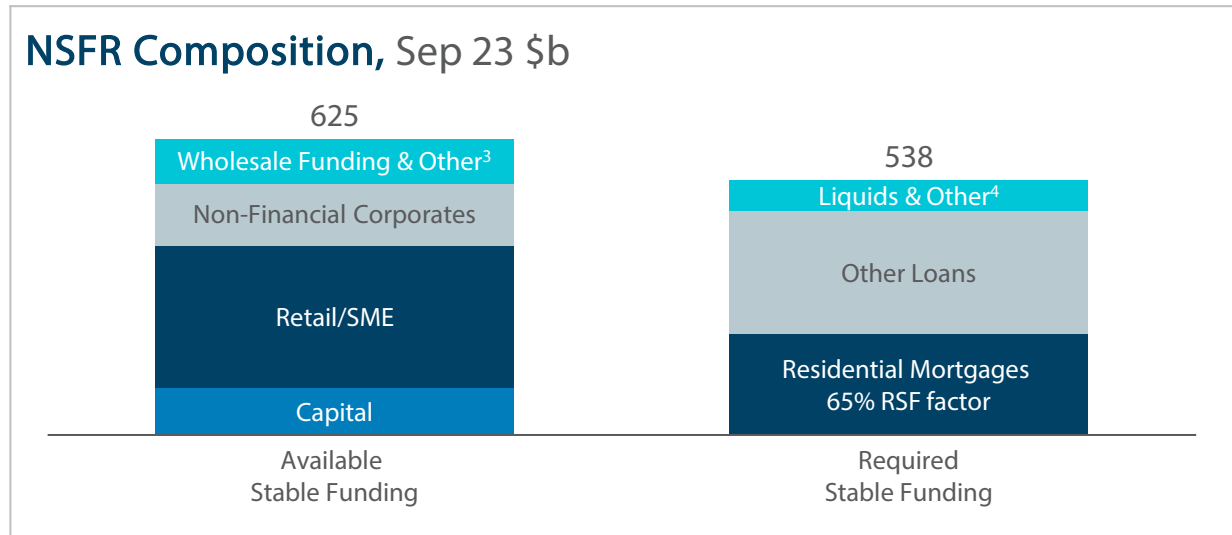
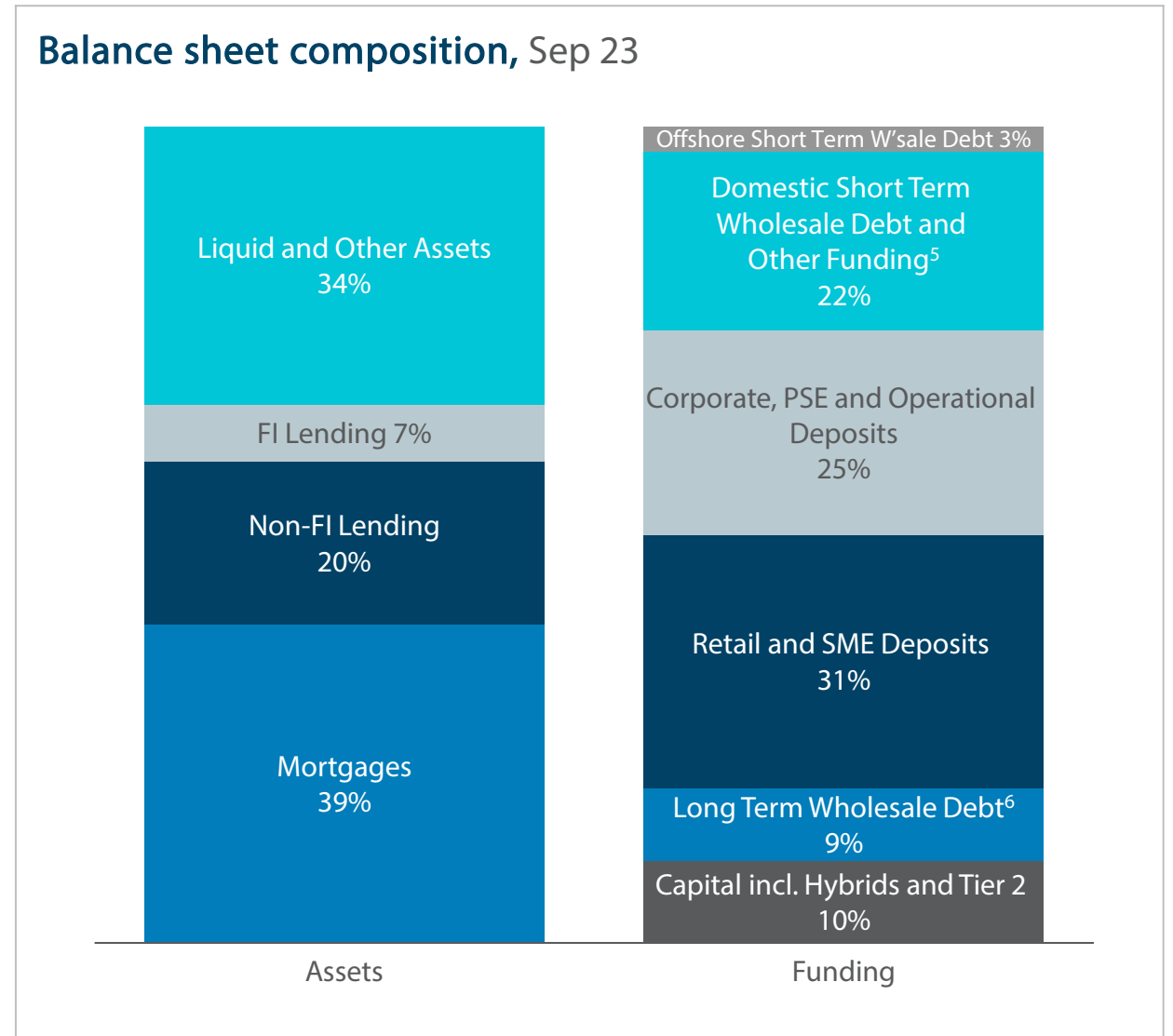
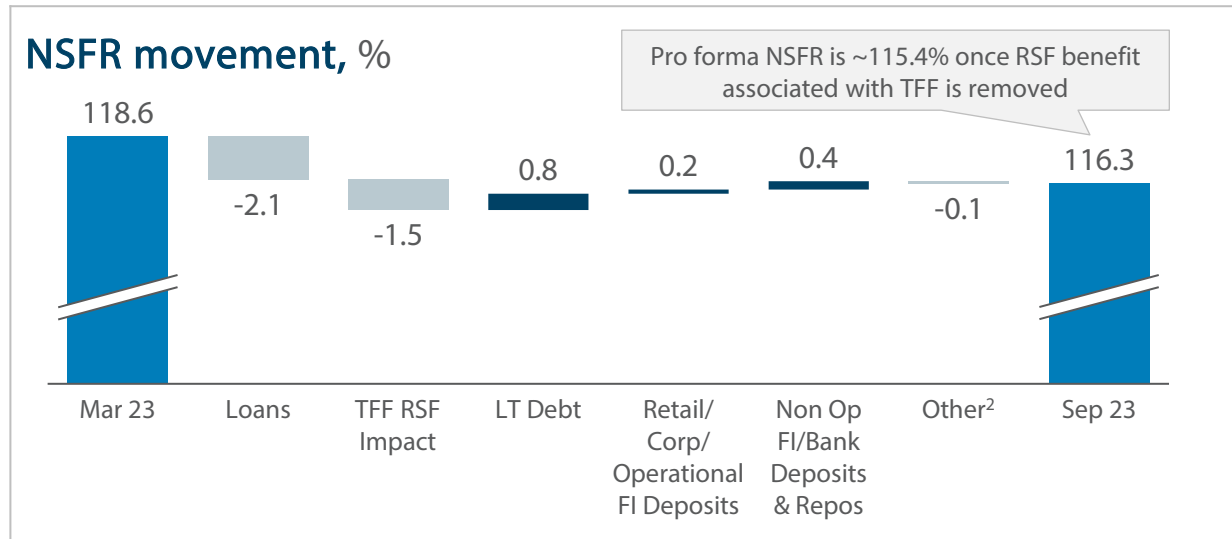
1. 2023年3月と2023年9月の国際基準の計算は豪銀行協会バーゼル3.1資本比較調査（2023年3月）、2022年9月国際基準の計算はAPRAのペーパー「国際資本比較調査」（2015年7月13日）に沿っている。

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がある。

3. 2023年3月の国際比較自己資本比率は2023年3月国際基準RWAが3,418億ドルから3,344億ドルに改定されたのに従って調整



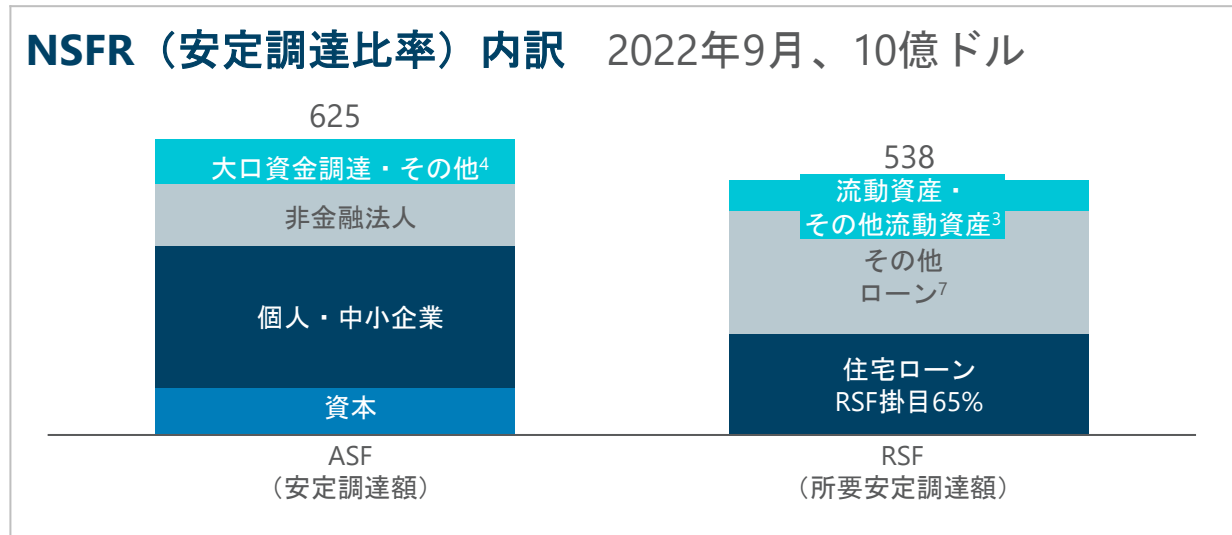
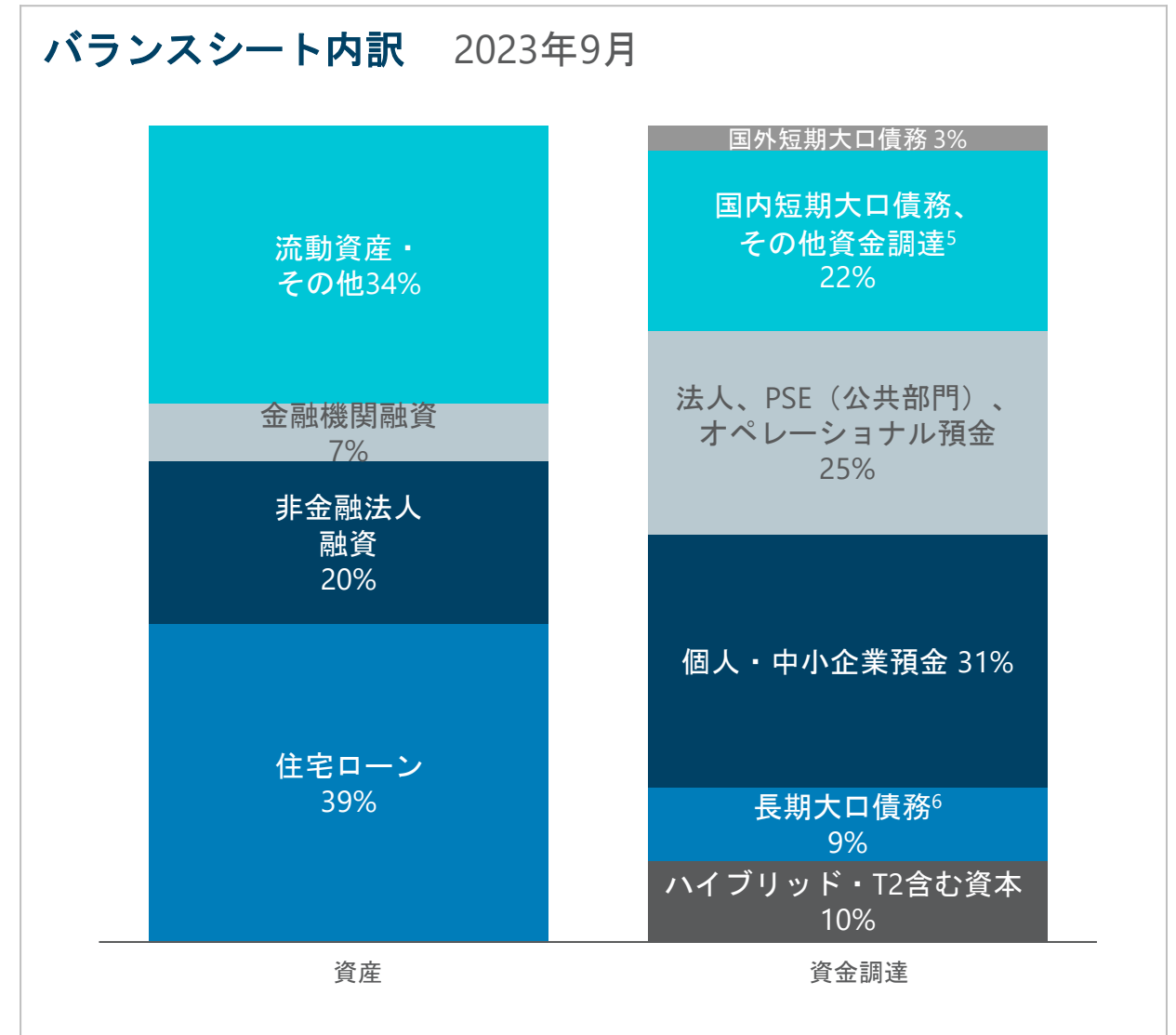
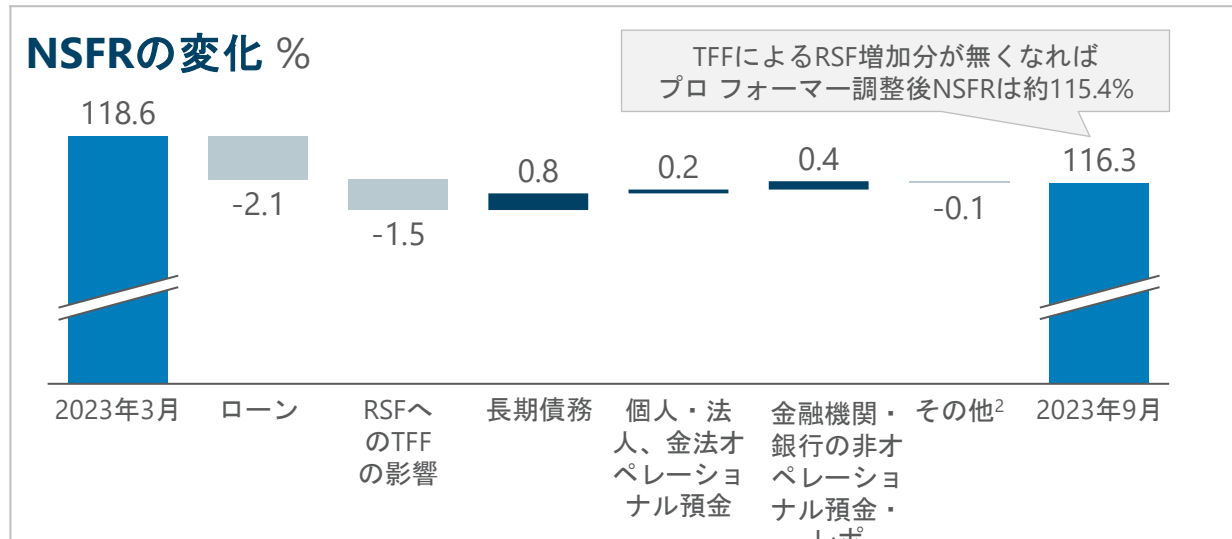
BALANCE SHEET STRUCTURE¹



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. Includes Securities, Derivatives, Other Assets and net FX impacts
3. 'Other' includes Sovereign, and non-operational FI Deposits
4. 'Other' include Off Balance Sheet, Derivatives, and Fixed Assets
5. Includes FI/Bank deposits, Repo funding and other short dated liabilities
6. Includes Central Bank Term Funding (RBA TFF, RBNZ FLP/TLF)



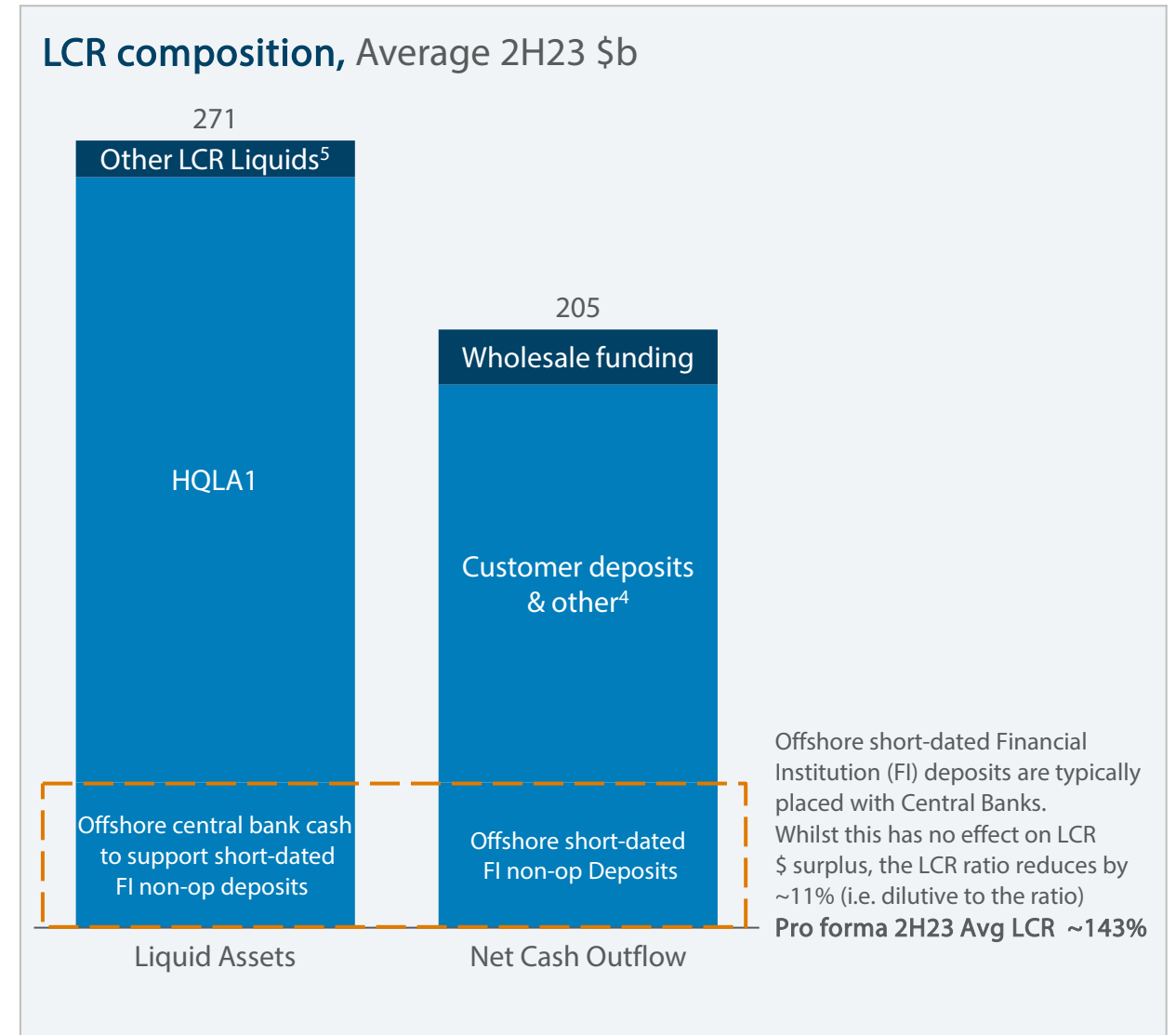
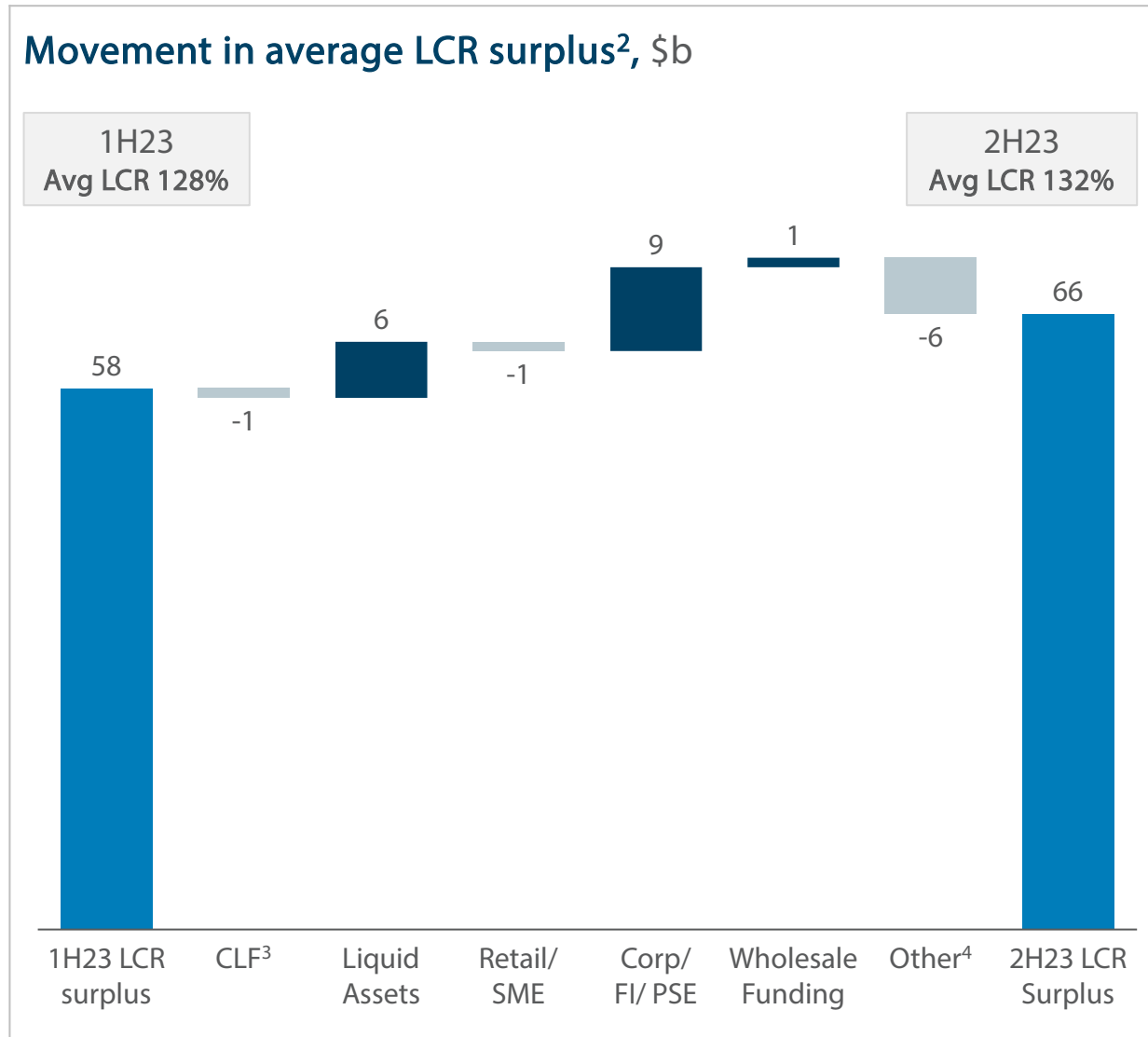
バランスシートの構成¹



- NSFRに必要なRSFとASFの分類の数字はすべてAPRAプルーデンス基準APS210のレベル2ベースの数字
- 証券、デリバティブ、その他資産、ネット為替の影響を含む
- 「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
- 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
- 金融機関/銀行預金、レポ資金調達、その他短期負債を含む
- 中央銀行のターム資金を含む（RBAのTFF（ターム資金調達ファシリティ）、RBNZのFLPやTLF）



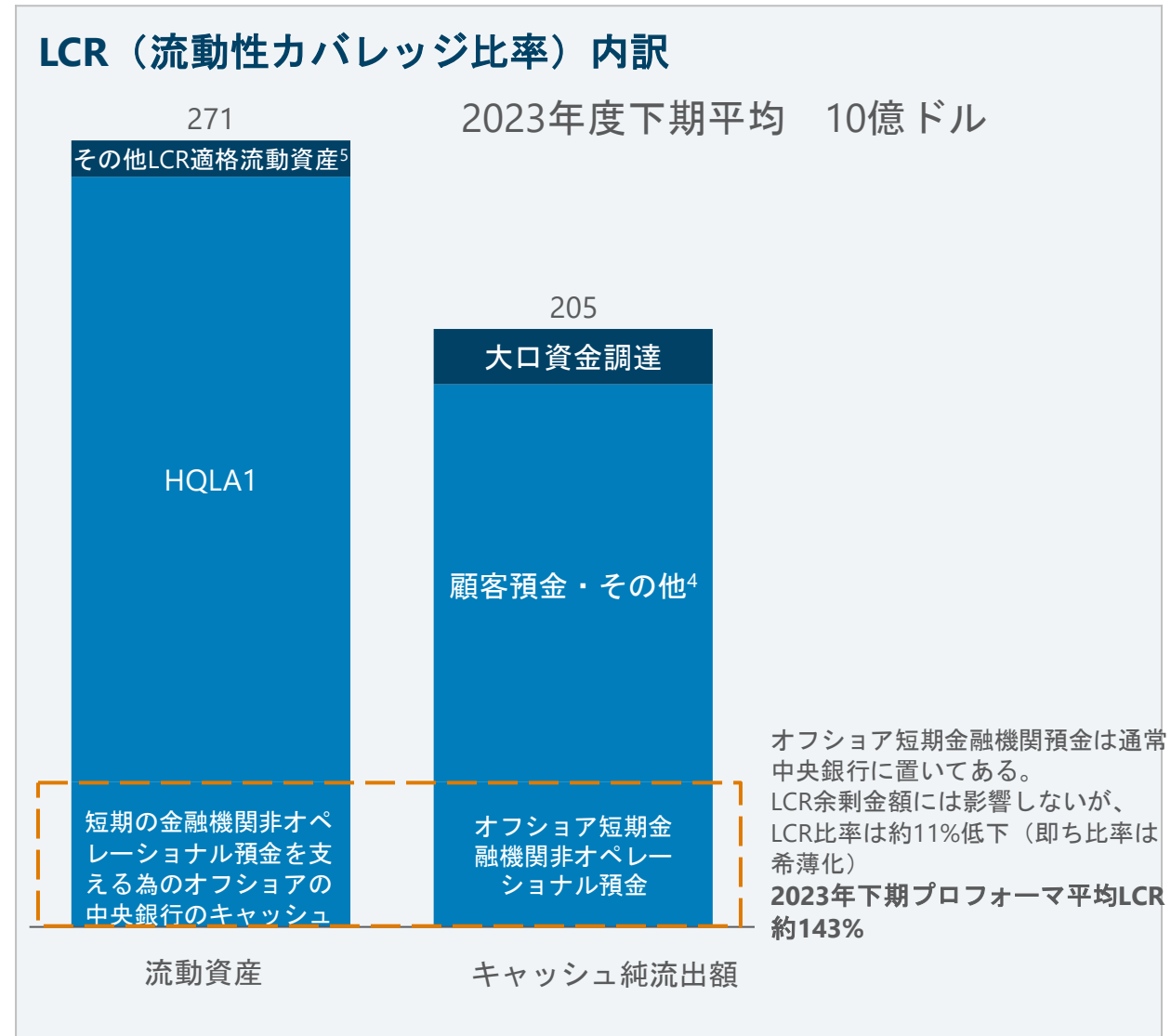
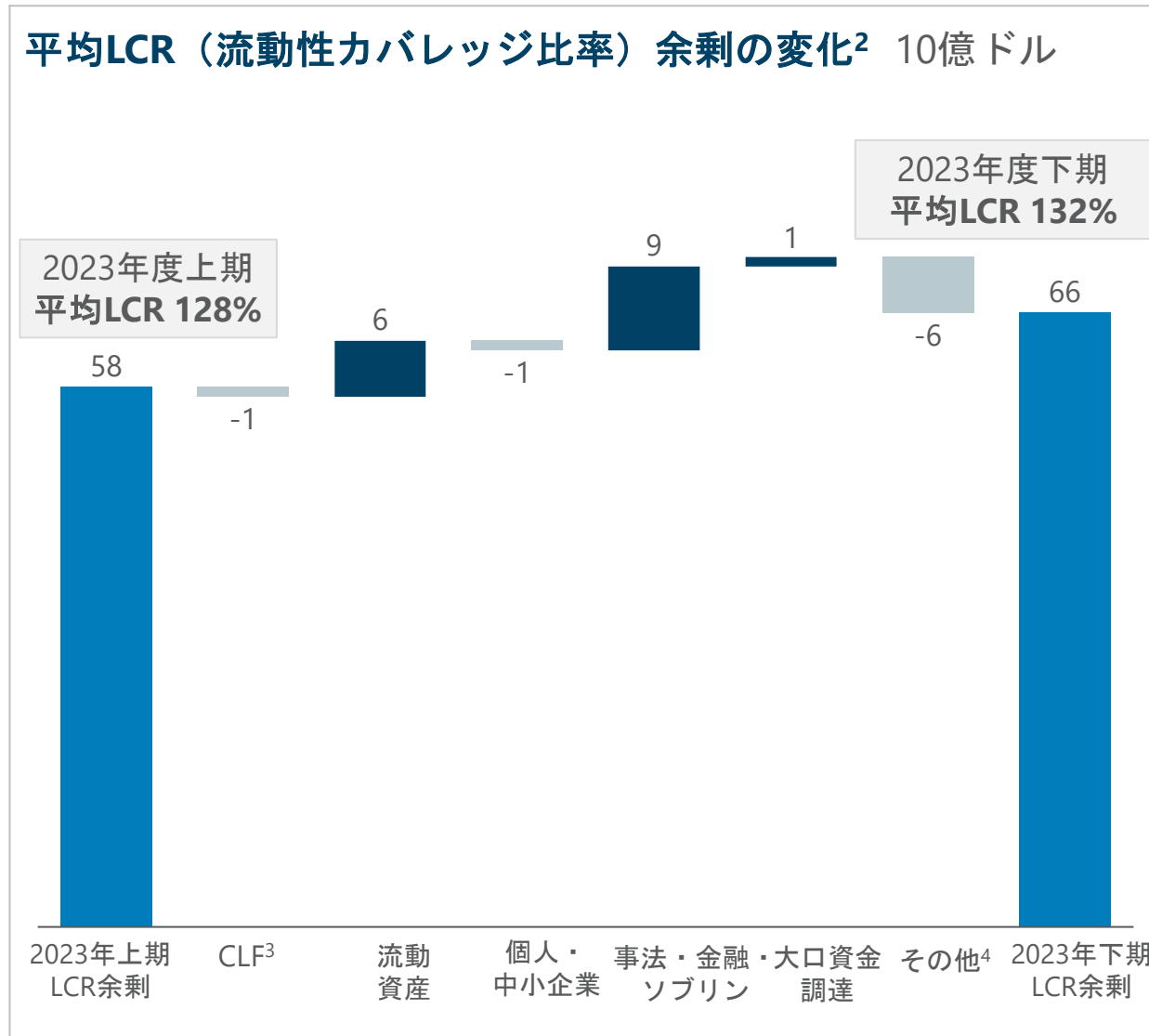
LIQUIDITY COVERAGE RATIO (LCR) SUMMARY¹



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 2023, this included \$14b of surplus liquids held in New Zealand
3. ANZ CLF has decreased to zero as of 1 January 2023
4. 'Other' includes off-balance sheet and cash inflows
5. Comprised of HQLA2 and Alternative Liquid Assets (ALA)



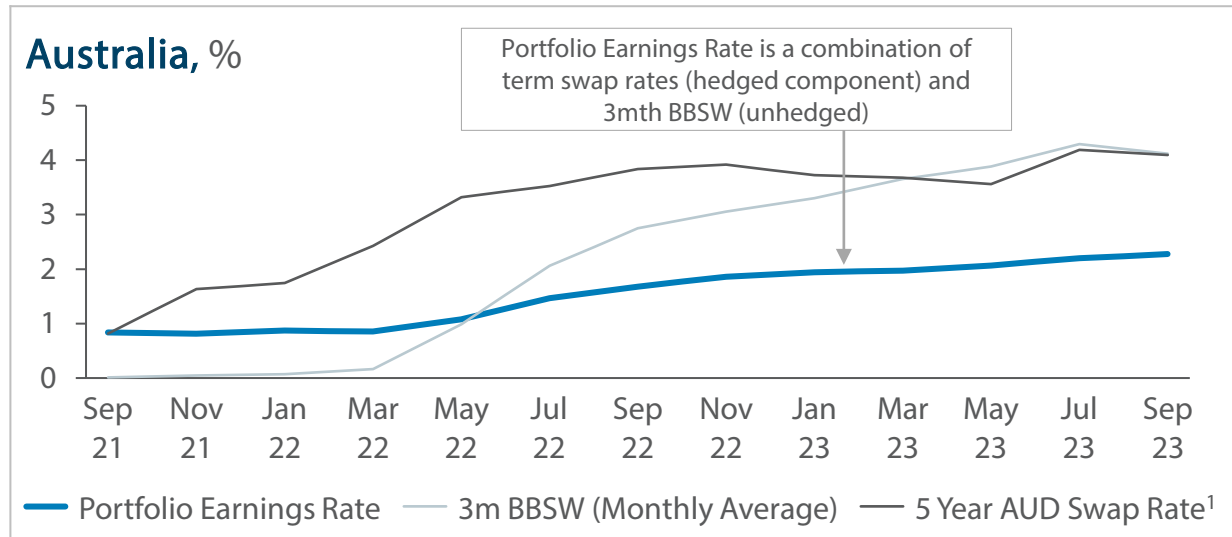
流動性カバレッジ比率（LCR）概要¹



1. すべてAPRAプルーデンス基準APS210のレベル2ベースの数字
 2. LCR余剰にはANZグループ内で移転できないとされている余剰流動資産は含まない。2023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. ANZのCLFは2023年1月1日時点でゼロまで低下
 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とその他流動資産（ALA）から成る

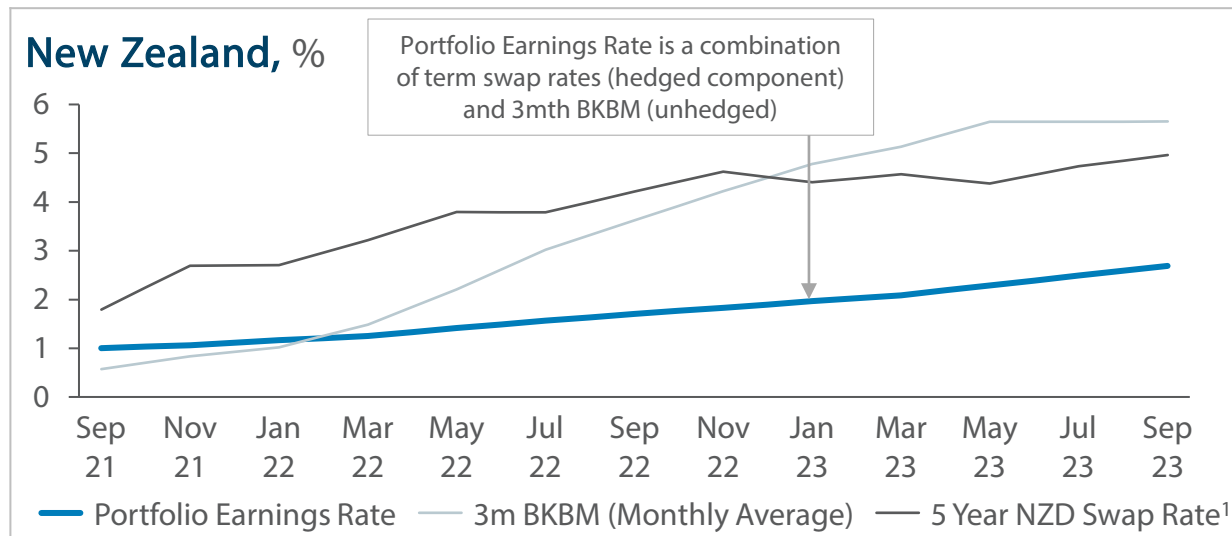


CAPITAL & REPLICATING DEPOSITS PORTFOLIO



Portfolio earnings rate, Average %

	Australia	New Zealand
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%
1H23	1.90%	1.93%
2H23	2.16%	2.43%



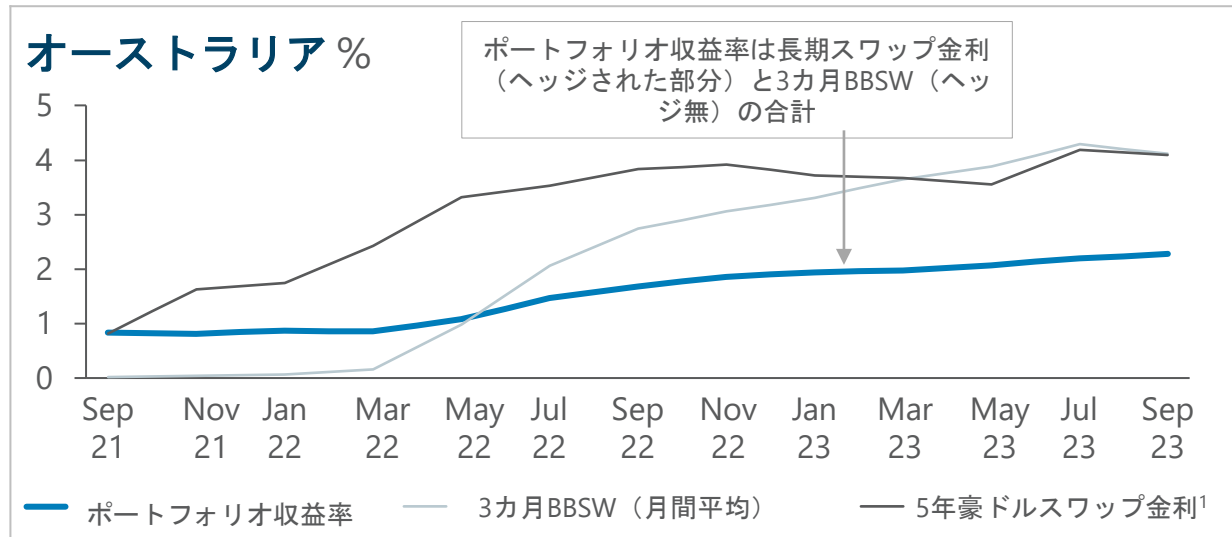
Capital & replicating deposits portfolio²

	Australia	New Zealand	International
Volume (\$A)	~88b	~30b	~10b
Volume Change (YoY)	~11b decrease	~3b decrease	Flat
Target Duration	Rolling 3 to 5 years		Various
Proportion Hedged	~74%	~87%	Various

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

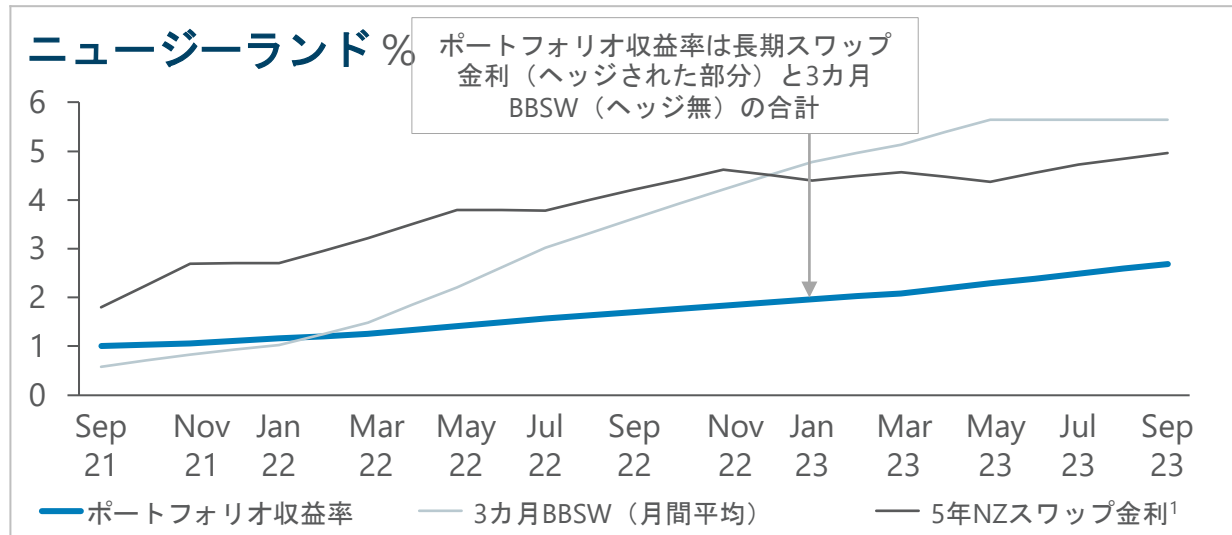


資本と複製預金ポートフォリオ



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年下期	1.20%	1.40%
2021年上期	0.92%	1.09%
2021年下期	0.85%	0.99%
2022年上期	0.84%	1.13%
2022年下期	1.32%	1.53%
2023年上期	1.90%	1.93%
2023年下期	2.16%	2.43%



資本と複製預金ポートフォリオ²

	オーストラリア	ニュージーランド	地域外
金額 (豪ドル)	~880億ドル	~300億ドル	~100億ドル
金額変化 (前年比)	~110億ドル減少	~30億ドル減少	横ばい
目標デュレーション	ローリング3-5年		各種
ヘッジ比率	~74%	~87%	各種

1. ヘッジ付き投資率のプロキシ
 2. その他非有利子資産・負債を含む。



CAPITAL & LIQUIDITY FRAMEWORK¹

	Quarter 4 CY2023	CY2024	CY2025	Implementation Date
RBNZ Capital Framework	Transition			2028
Fundamental Review of the Trading Book (incl. Counterparty Credit Risk)		Consultation		2026
Interest Rate Risk in the Banking Book	Finalise		Implementation	2025
Loss Absorbing Capacity (LAC)	Transition			2026
Recovery and Resolution planning		Implementation		2024
Liquidity (APS210 Comprehensive Review)		Consultation	Finalise	2026
Groups Regulation: roadmap for review		Consultation	Implementation (TBC)	2025 (TBC)
AT1 Discussion Paper	Submission of responses to the discussion paper	Consultation if there is change to Prudential Standards		(TBC)

1. Timeline is based on calendar year and is largely based on APRA's 2023 Information Paper - APRA's Policy Priorities (published February 2023) and APRA Discussion paper - Enhancing bank resilience: Additional Tier 1 Capital Australia (published September 2023)



資本と流動性の枠組み¹

	2023暦年第4四半期	2024暦年	2025暦年	導入日
RBNZ資本規制		移行		2028
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 を含む)		諮問		2026
銀行勘定の金利リスク (IRRBB)	最終決定		導入	2025
損失吸収力 (LAC)		移行		2026
再建・破綻処理計画 (RRP)		導入		2024
流動性 (APS210包括レビュー)		諮問	最終決定	2026
グループ規制：レビューに向けて		諮問	導入 (未確定)	2025 (未確定)
AT1ディスカッションペーパー	ディスカッションペーパー に対する回答提出	プルーデンス規制の変更が あれば諮問		(未確定)

1. 予定は暦年で表示。2023年のAPRAのペーパー「APRAの政策優先事項」(2023年2月公表)とAPRAのディスカッションペーパー「銀行の健全性を高める：オーストラリアのその他Tier1比率」(2023年9月公表)に沿っている。



2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

ASSET QUALITY



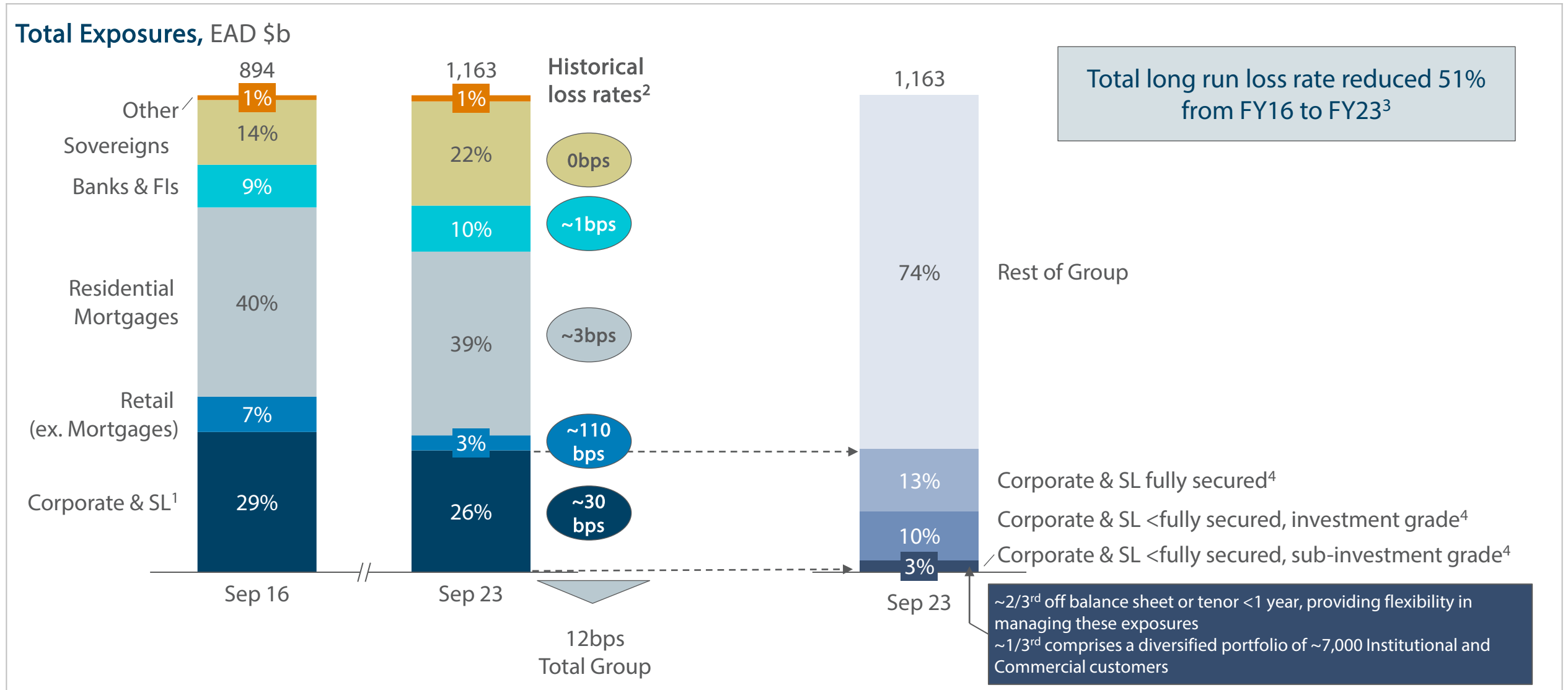
2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

資產內容



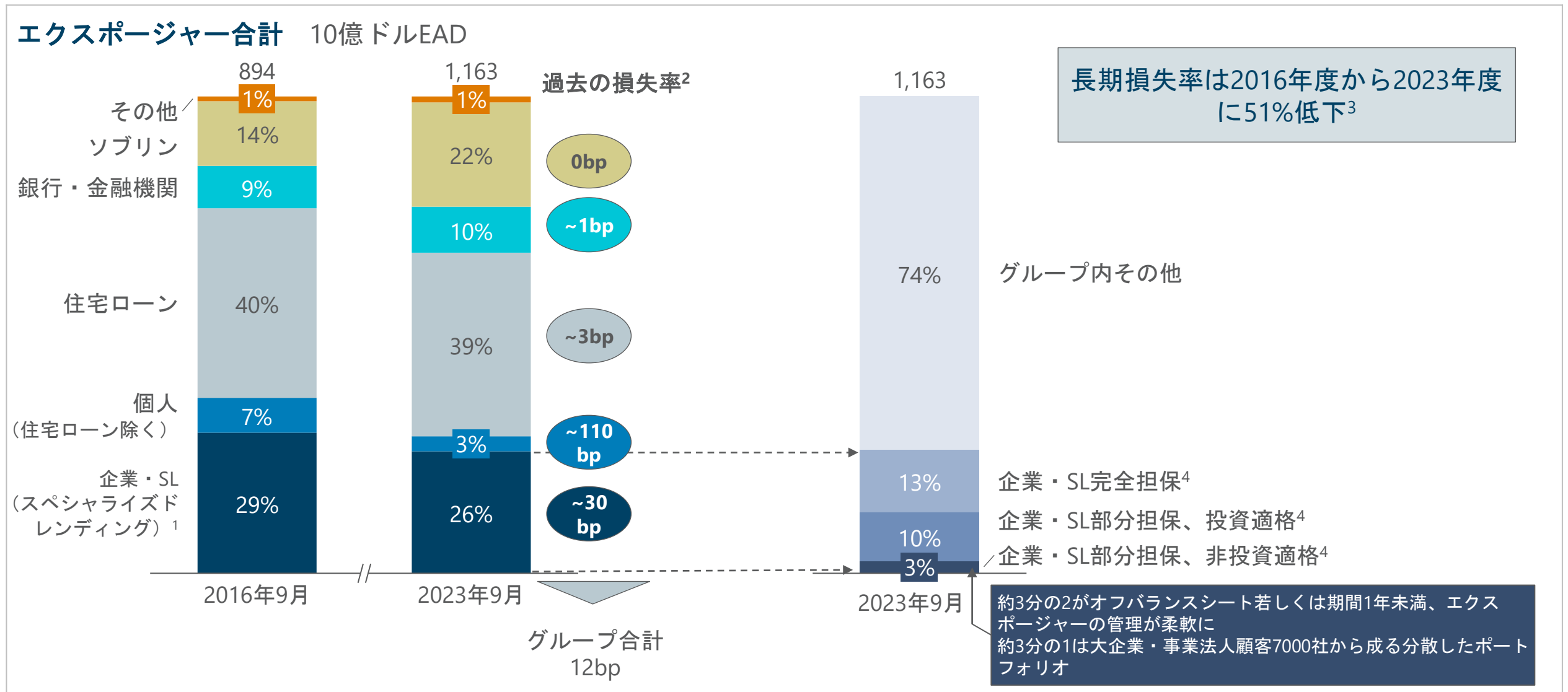
RESHAPED THE PORTFOLIO OVER 7+ YEARS



1. Specialised Lending
 2. Historical loss rates represent IPC /EAD over the period 2008 to 2019
 3. Based on Internal Expected Loss (IEL)
 4. Security coverage at market value / rates



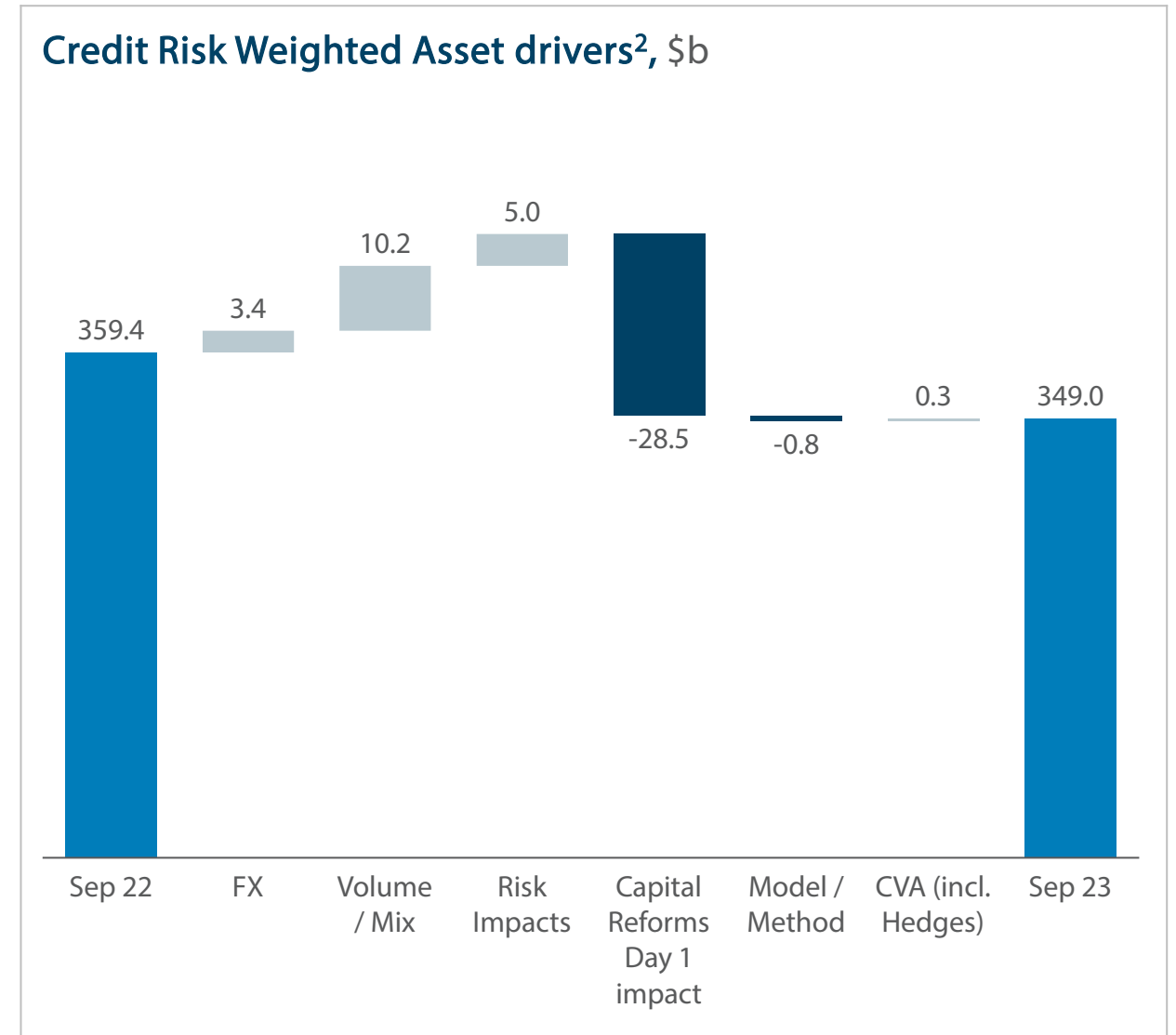
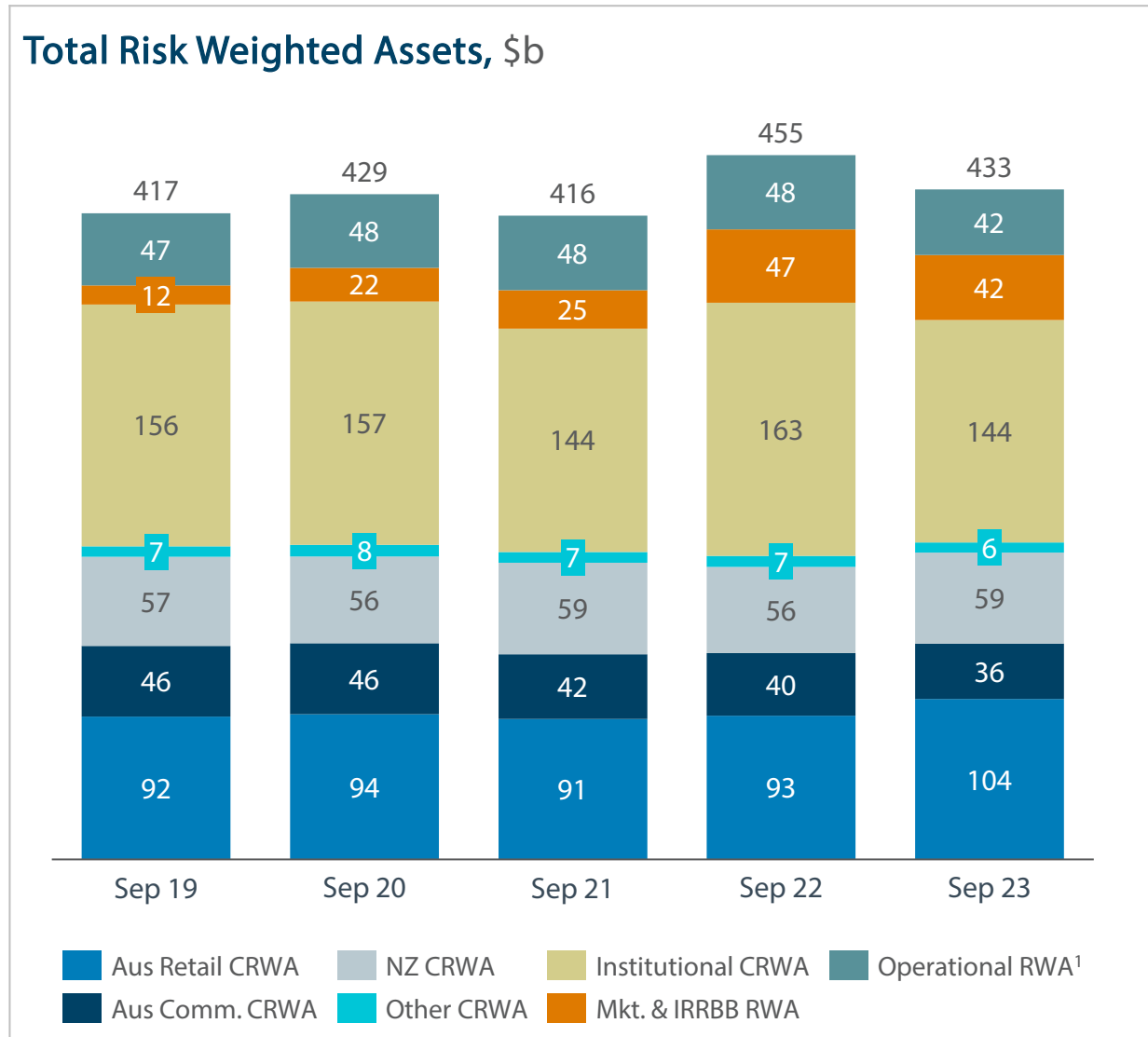
7年超のポートフォリオを再編



1. SL:スペシャライズドレンディング
 2. 過去の損失率は2008年から2019年にのIPC /EAD
 3. 内部予想損失 (IEL) に基づく
 4. 市場価格・市場金利での担保



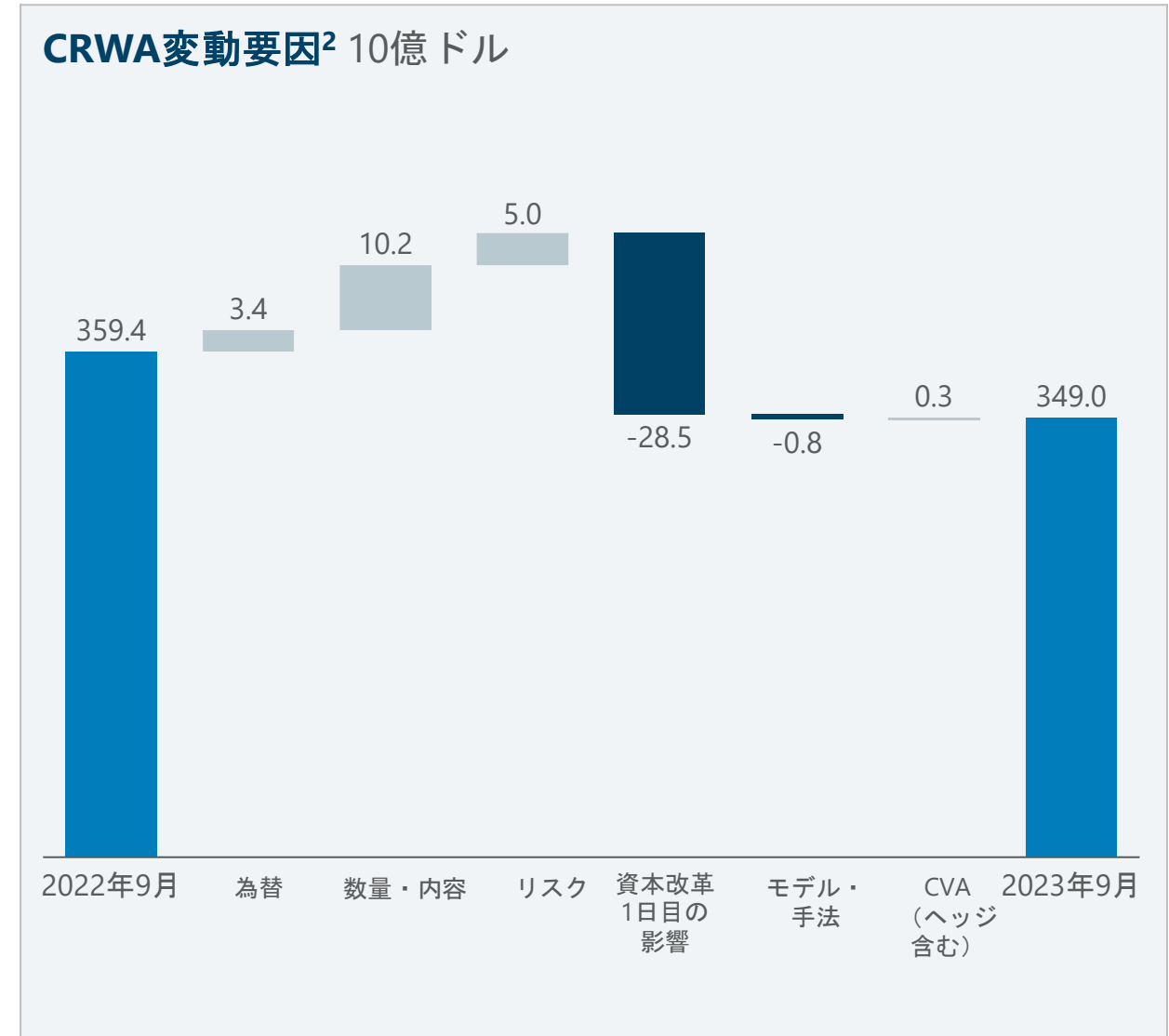
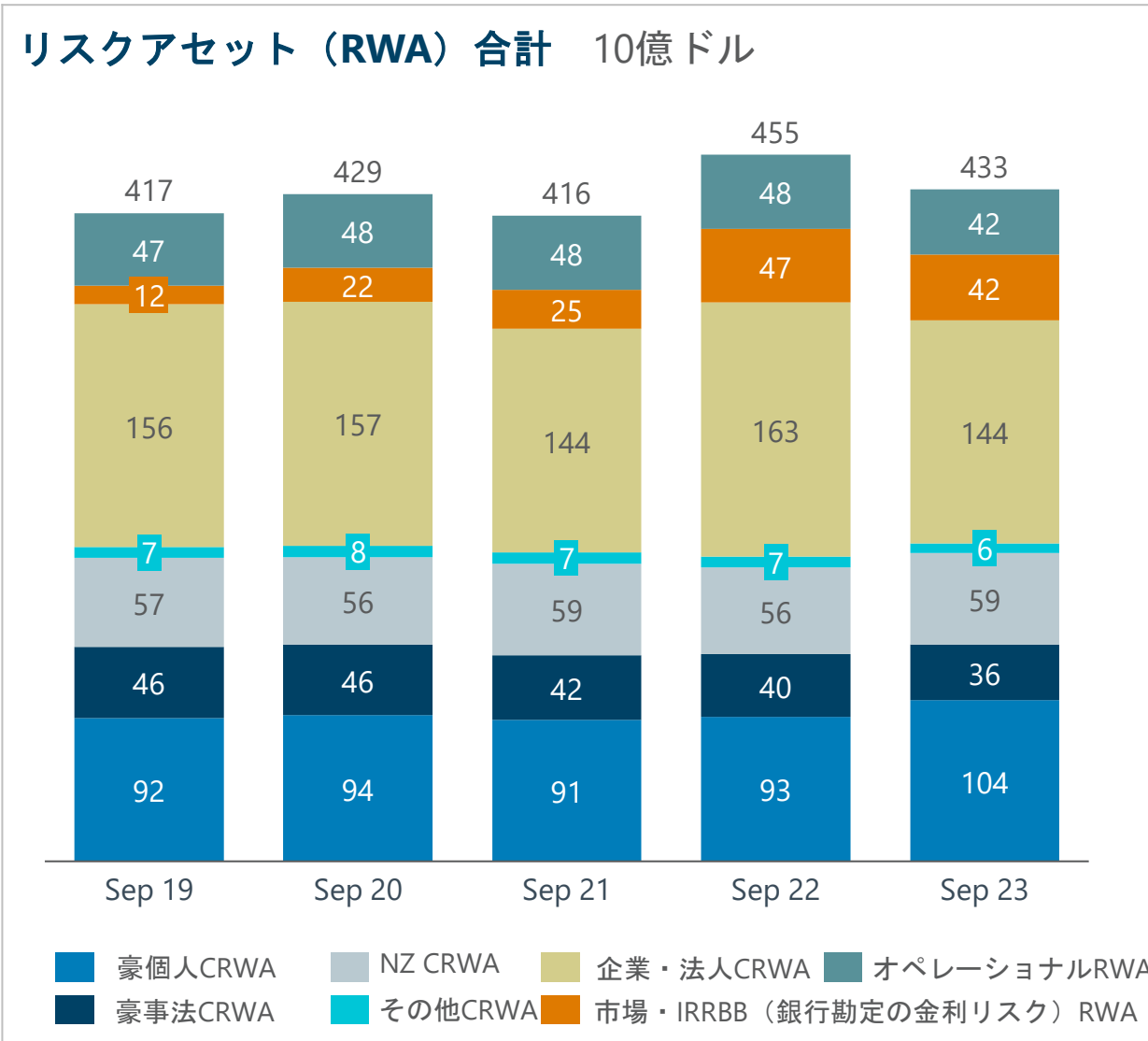
RISK WEIGHTED ASSETS (RWA)



1. Operational Risk RWA decreased by \$6 billion due to adoption APS 115 Capital Adequacy: Standardised Measurement Approach (SMA) to Operational Risk in December 2022
 2. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions



リスクアセット (RWA)

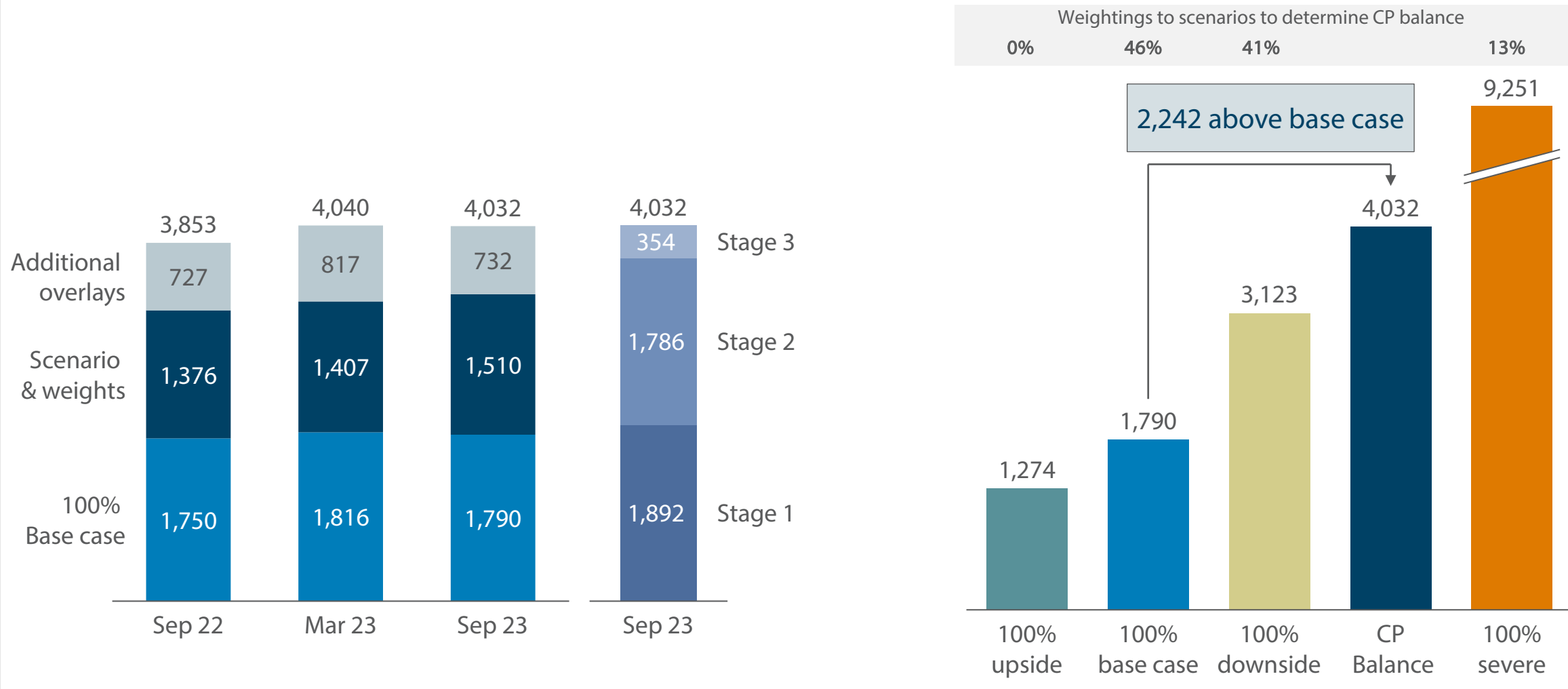


1. 2022年12月にAPS115自己資本：オペレーショナルリスクの標準的計測手法（SMA）を適用してオペレーショナルリスクRWAは60億ドル減少
 2. CRWAの変化を計算するには前提が必要、前提が違くと結果が変わる可能性がある。



COLLECTIVE PROVISION BALANCE

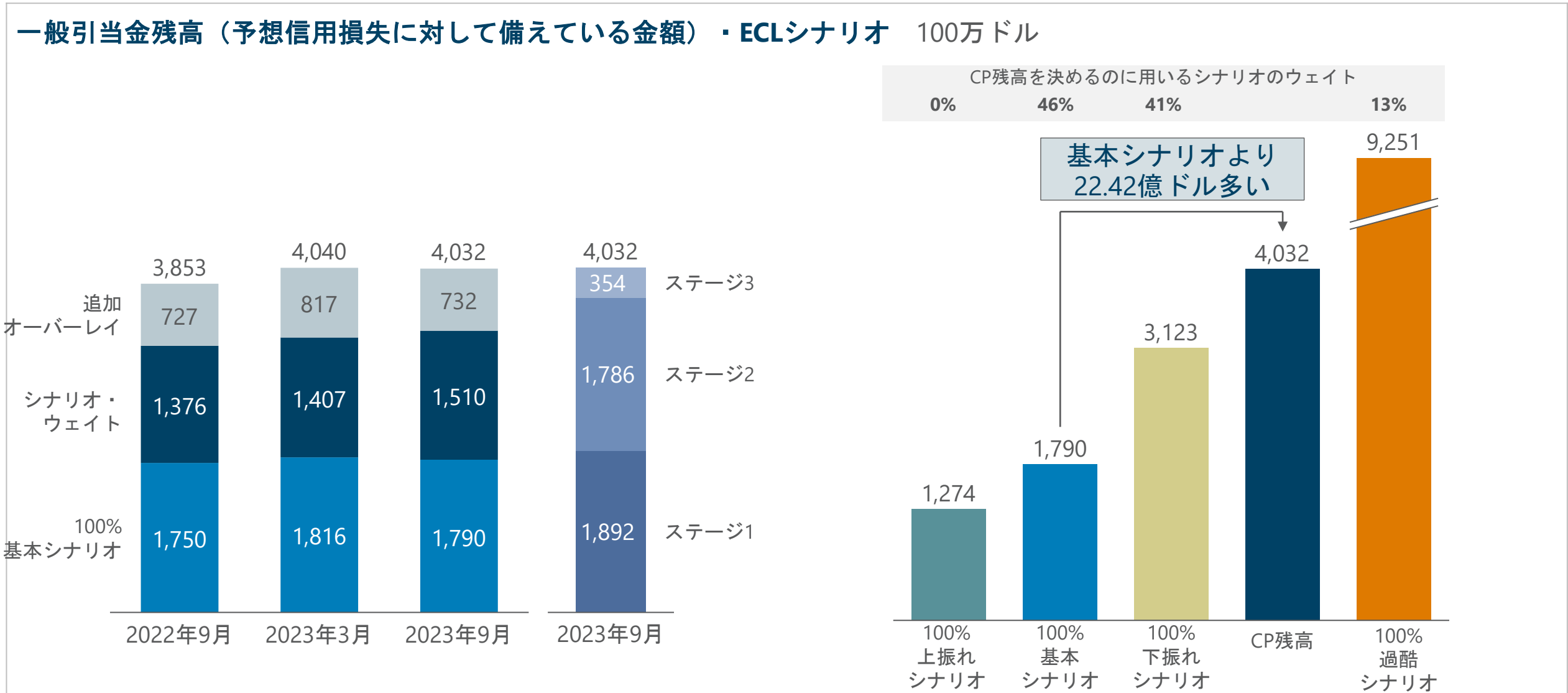
Collective Provision Balance (Allowance for Expected Credit Loss) & ECL Scenarios \$m



Basis: Cash Profit continuing operations



一般引当金残高（CP残高）



継続事業の現金利益ベース



COLLECTIVE PROVISION (CP) BALANCE

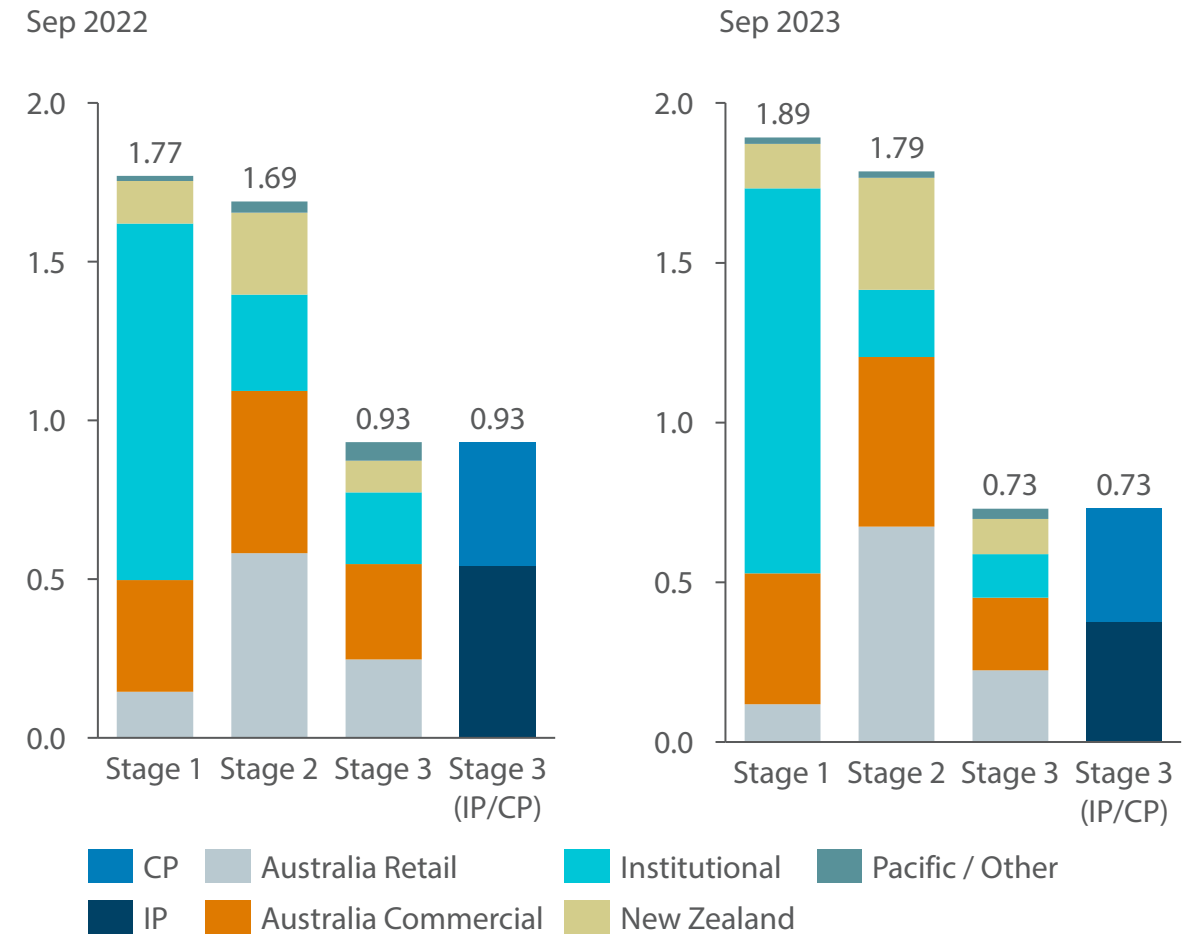
Collective Provision balance by division, \$b

	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22	Mar 23	Sep 23
Aus. Retail	0.91	1.18	1.42	1.11	1.07	0.91	0.90	0.95	0.95
Aus. Commercial	0.89	1.14	1.43	1.22	1.16	0.98	0.98	1.03	1.04
Institutional	1.17	1.59	1.51	1.36	1.35	1.28	1.38	1.45	1.43
New Zealand	0.37	0.54	0.57	0.51	0.53	0.50	0.52	0.54	0.56
Pacific & Other	0.04	0.05	0.08	0.08	0.10	0.09	0.08	0.07	0.05
Total	3.38	4.50	5.01	4.29	4.20	3.76	3.85	4.04	4.03

Collective Provision balance by portfolio, \$b

	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22	Mar 23	Sep 23
Corporate	1.62	2.22	2.30	2.13	2.09	1.87	1.96	1.84	1.87
Specialised Lending	0.19	0.29	0.32	0.28	0.27	0.23	0.26	0.28	0.27
Residential Mortgage	0.52	0.81	1.06	0.78	0.79	0.71	0.73	0.82	0.79
Retail (ex Mortgages)	0.97	1.10	1.25	1.04	0.96	0.87	0.81	0.84	0.82
Sovereign / Financial Institution ¹	0.08	0.08	0.08	0.06	0.09	0.08	0.09	0.26	0.28
Total	3.38	4.50	5.01	4.29	4.20	3.76	3.85	4.04	4.03

Provision balance by stage, \$b



1. Due to the implementation of APRA's new capital framework the exposure reported in the Sovereign and Financial Institution (incl Banks) includes non-bank Financial Institutions. Prior to March 2023, non-bank FIs were reported as Corporate



一般貸倒引当金（CP）残高

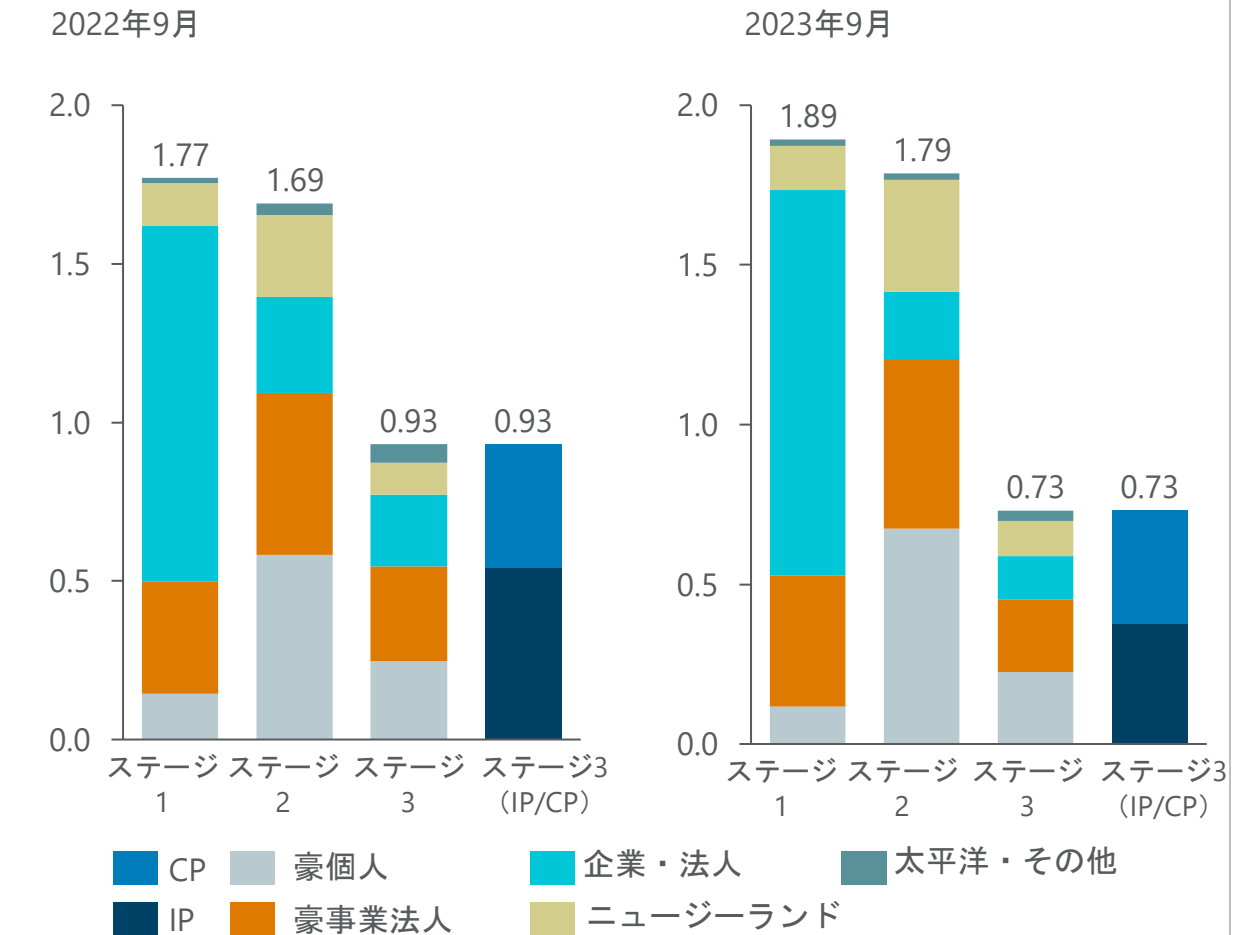
部門別CP残高 10億ドル

	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22	Mar 23	Sep 23
豪個人	0.91	1.18	1.42	1.11	1.07	0.91	0.90	0.95	0.95
豪事業法人	0.89	1.14	1.43	1.22	1.16	0.98	0.98	1.03	1.04
企業・法人	1.17	1.59	1.51	1.36	1.35	1.28	1.38	1.45	1.43
ニュージーランド	0.37	0.54	0.57	0.51	0.53	0.50	0.52	0.54	0.56
太平洋地域	0.04	0.05	0.08	0.08	0.10	0.09	0.08	0.07	0.05
合計	3.38	4.50	5.01	4.29	4.20	3.76	3.85	4.04	4.03

ポートフォリオ別CP残高 10億ドル

	Sep 19	Mar 20	Sep 20	Mar 21	Sep 21	Mar 22	Sep 22	Mar 23	Sep 23
事業ローン	1.62	2.22	2.30	2.13	2.09	1.87	1.96	1.84	1.87
スペシャライズド	0.19	0.29	0.32	0.28	0.27	0.23	0.26	0.28	0.27
住宅ローン	0.52	0.81	1.06	0.78	0.79	0.71	0.73	0.82	0.79
個人（住宅ローン除く）	0.97	1.10	1.25	1.04	0.96	0.87	0.81	0.84	0.82
ソブリン・金融 ¹	0.08	0.08	0.08	0.06	0.09	0.08	0.09	0.26	0.28
合計	3.38	4.50	5.01	4.29	4.20	3.76	3.85	4.04	4.03

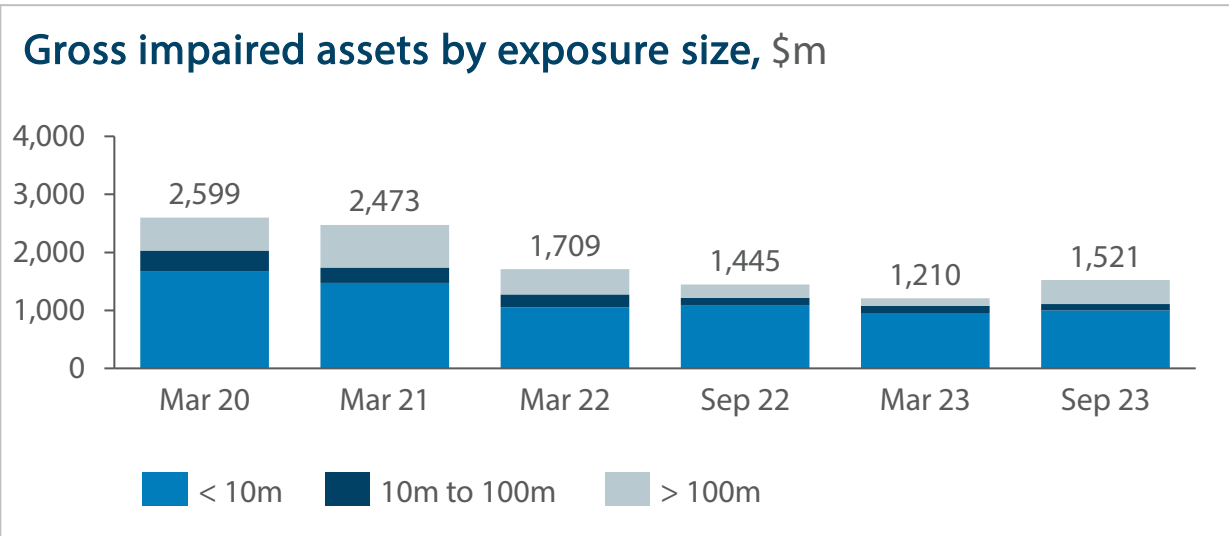
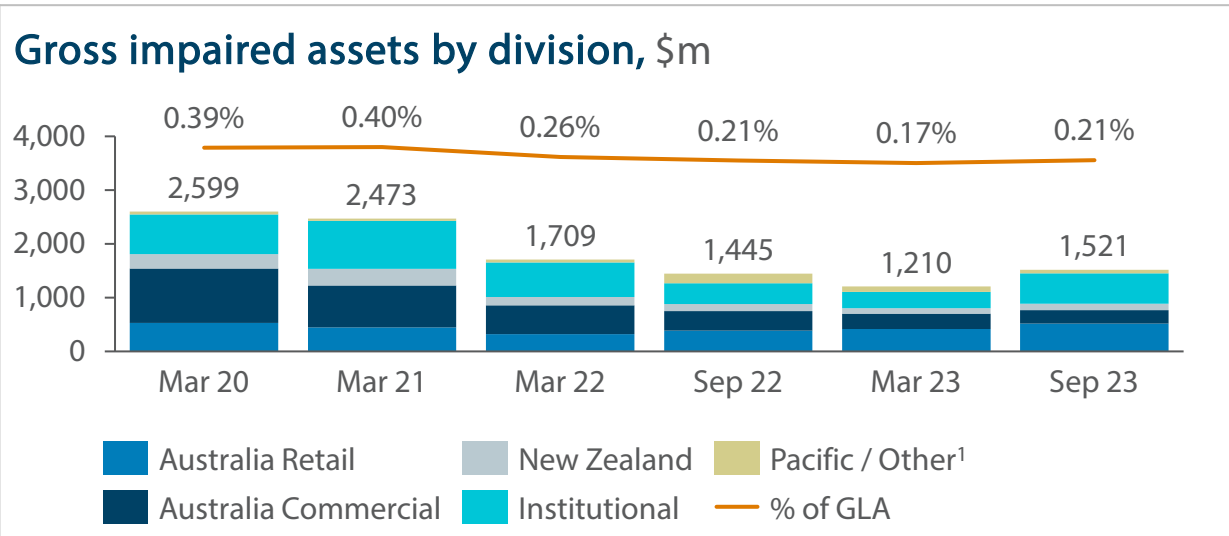
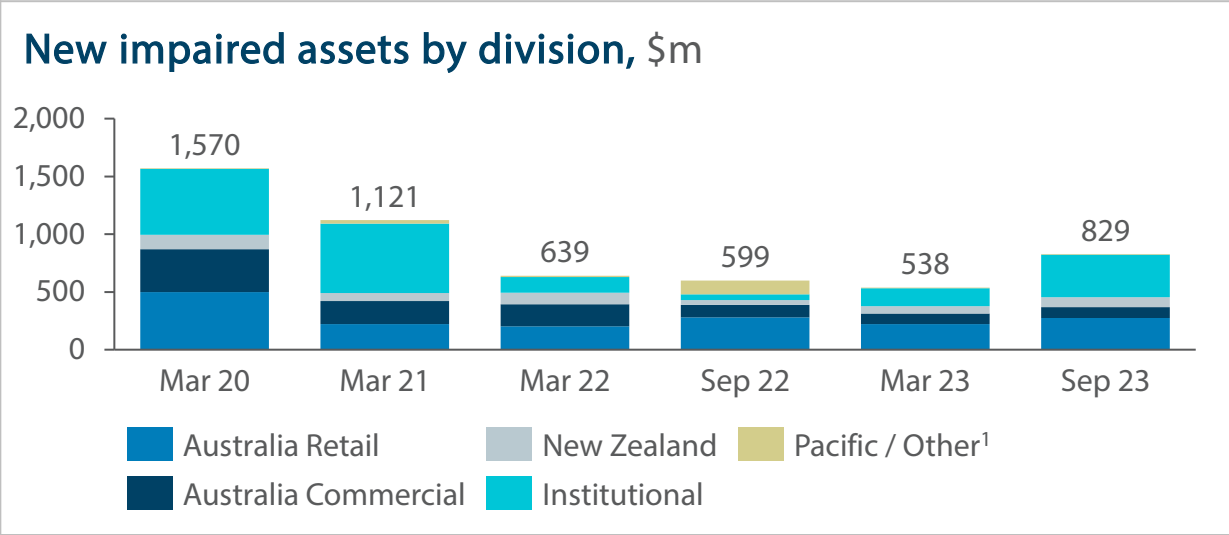
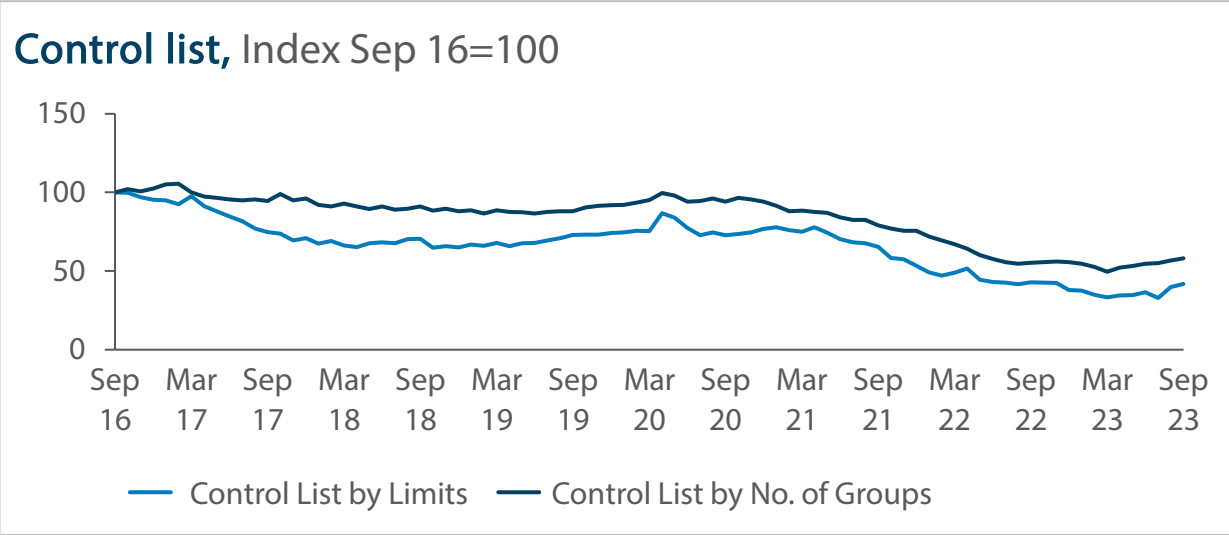
ステージ別CP残高 10億ドル



1. APRAの新しい資本規制を導入したことで、ソブリン・金融機関（銀行含む）のエクスポージャーには非銀行金融機関が含まれる。2023年3月までは非銀行金融機関は事業法人に分類



IMPAIRED ASSETS

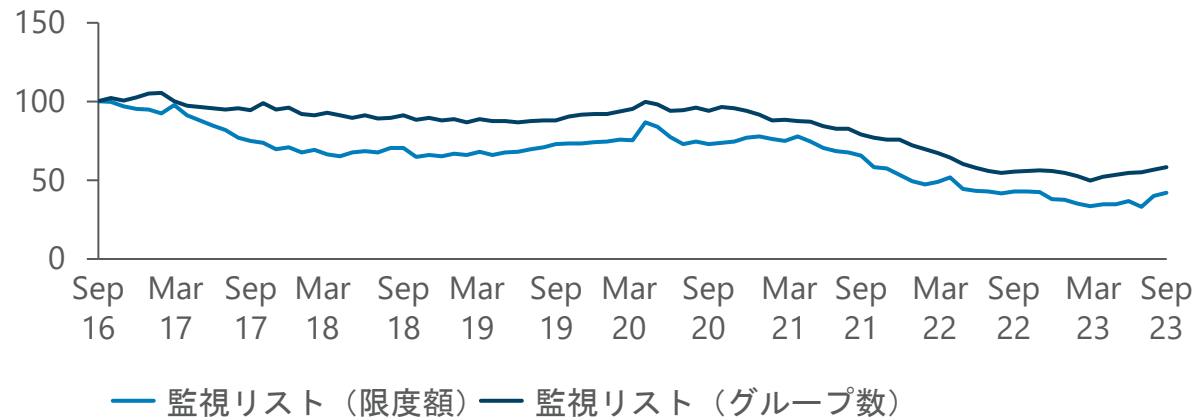


1. Pacific Division customers that rolled off COVID-19 relief packages during 2H22 have subsequently been classified as restructured

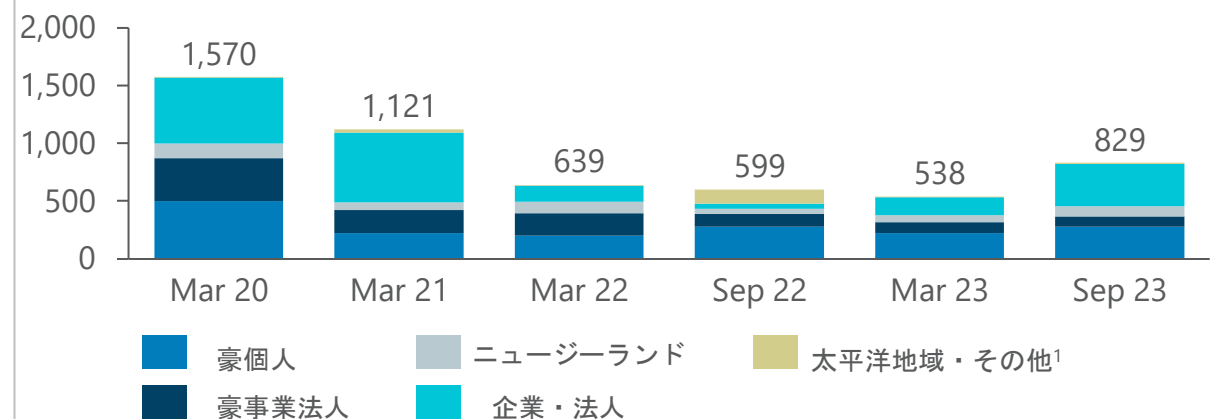


減損資産

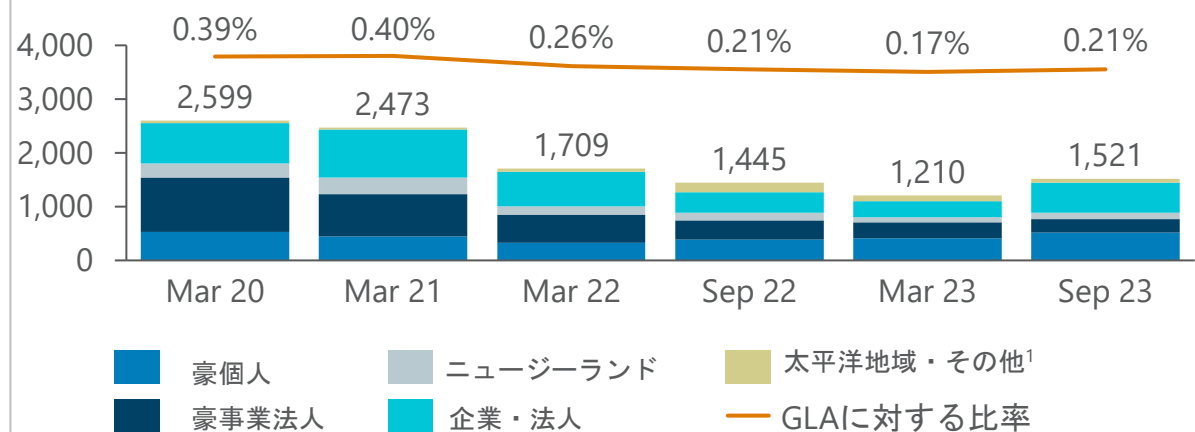
監視リスト 2016年9月 = 100



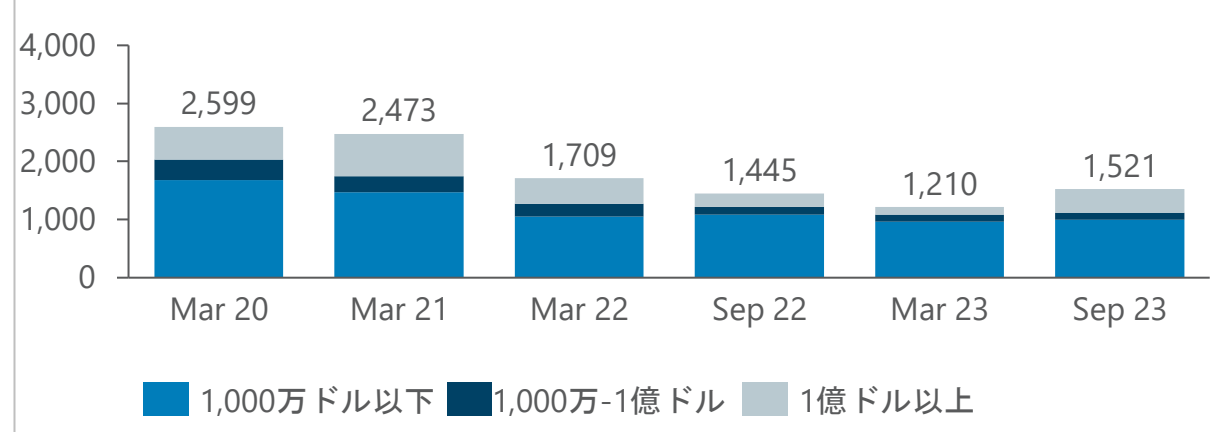
部門別新規減損資産 100万ドル



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

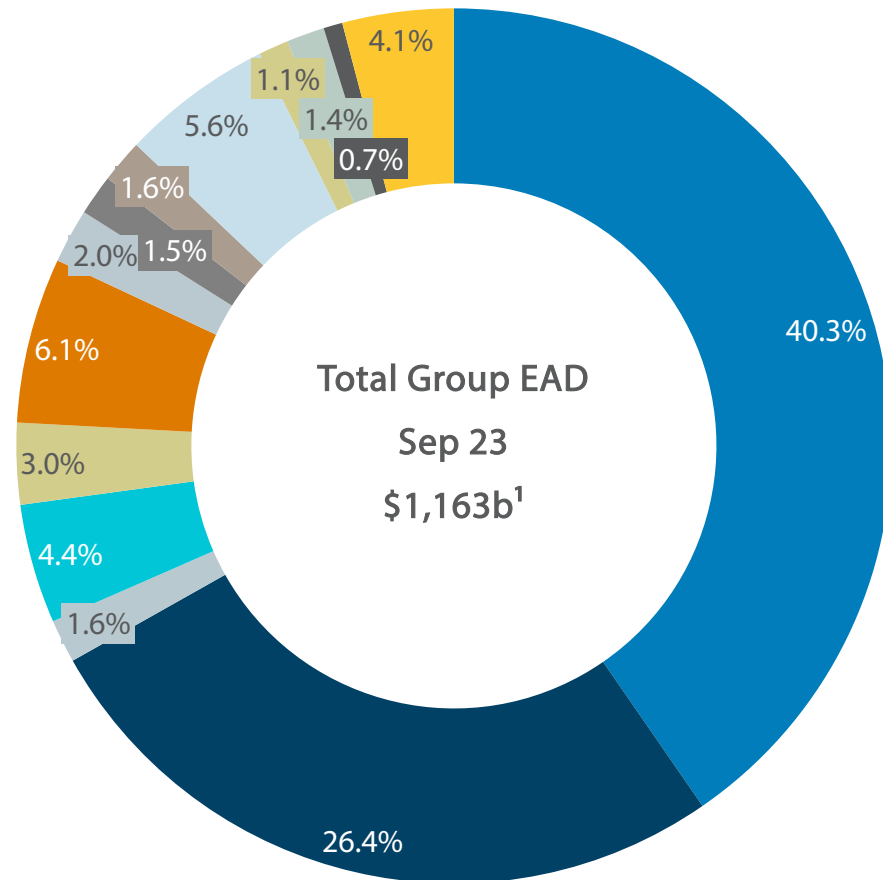


1. 2022年下半年にCOVID-19救済パッケージが終了した太平洋部門の顧客はその後再構築済に分類



TOTAL PORTFOLIO COMPOSITION

Exposure at Default (EAD) distribution



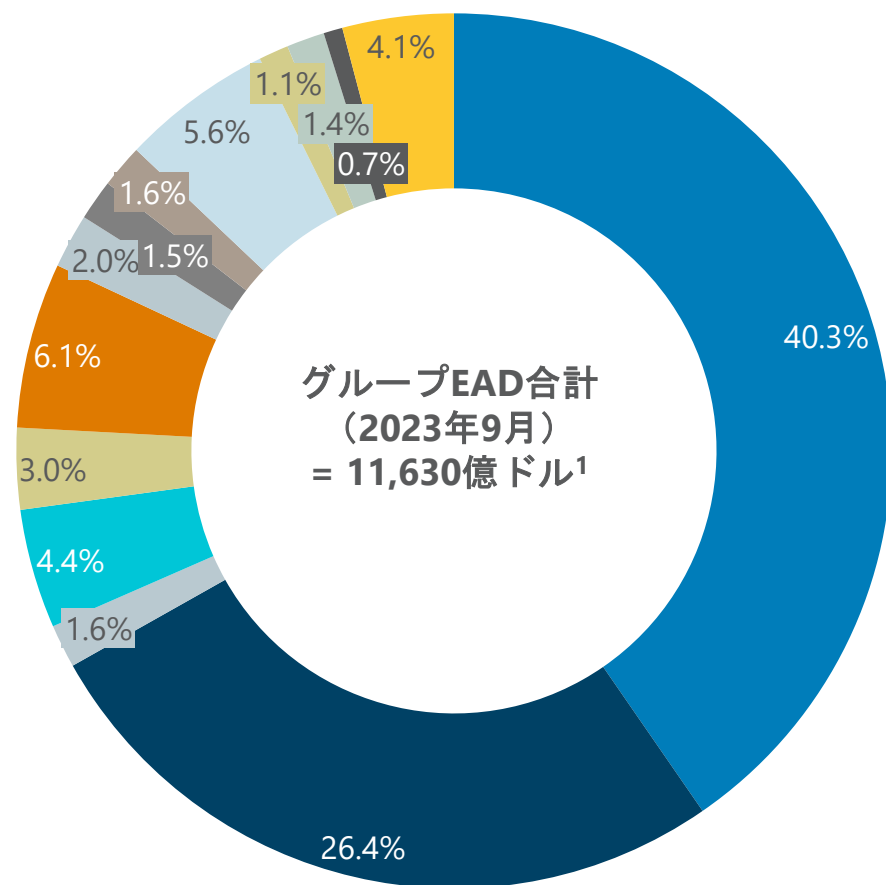
Category	% of Group EAD ¹		% of Impaired Assets to EAD ¹		Gross Impaired Assets ²
	Sep 22	Sep 23	Sep 22	Sep 23	Sep 23
Consumer Lending	37.8%	40.3%	0.1%	0.1%	\$567m
Finance, Investment & Insurance	28.9%	26.4%	0.0%	0.0%	\$7m
Business & Property Services	1.8%	1.6%	0.1%	0.2%	\$36m
Manufacturing	4.3%	4.4%	0.1%	0.1%	\$42m
Agriculture, Forestry, Fishing	2.9%	3.0%	0.4%	0.3%	\$87m
Government & Official Institutions	5.6%	6.1%	0.0%	0.0%	\$0m
Wholesale Trade	2.5%	2.0%	0.9%	0.1%	\$35m
Retail Trade	1.5%	1.5%	0.3%	0.5%	\$80m
Transport & Storage	1.7%	1.6%	0.4%	0.1%	\$27m
Commercial Property	5.7%	5.6%	0.3%	0.4%	\$241m
Resources (Mining)	1.2%	1.1%	0.1%	0.1%	\$11m
Electricity, Gas & Water Supply	1.5%	1.4%	0.0%	0.0%	\$2m
Construction	0.8%	0.7%	0.7%	0.5%	\$44m
Other	3.8%	4.1%	0.5%	0.7%	\$342m
Total	100%	100%			
Total Group EAD¹	\$1,152b	\$1,163b			\$1,521m

1. EAD excludes amounts for 'Securitisation', and for 'Other assets' prior to March 2023 (included from March 2023 due to the implementation of APRA's new capital framework), 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. 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)

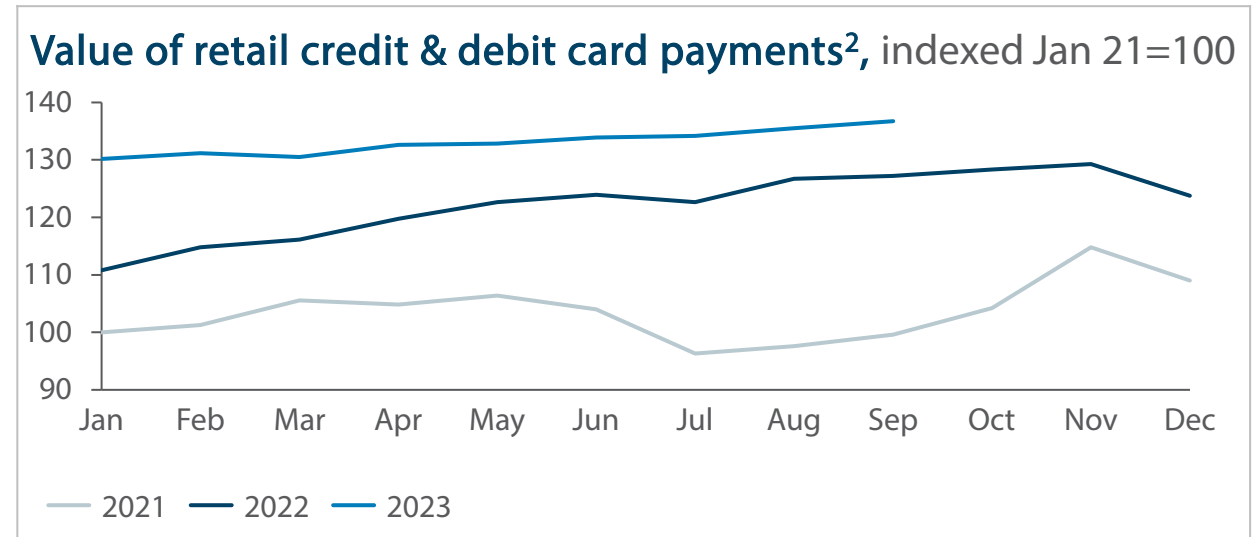
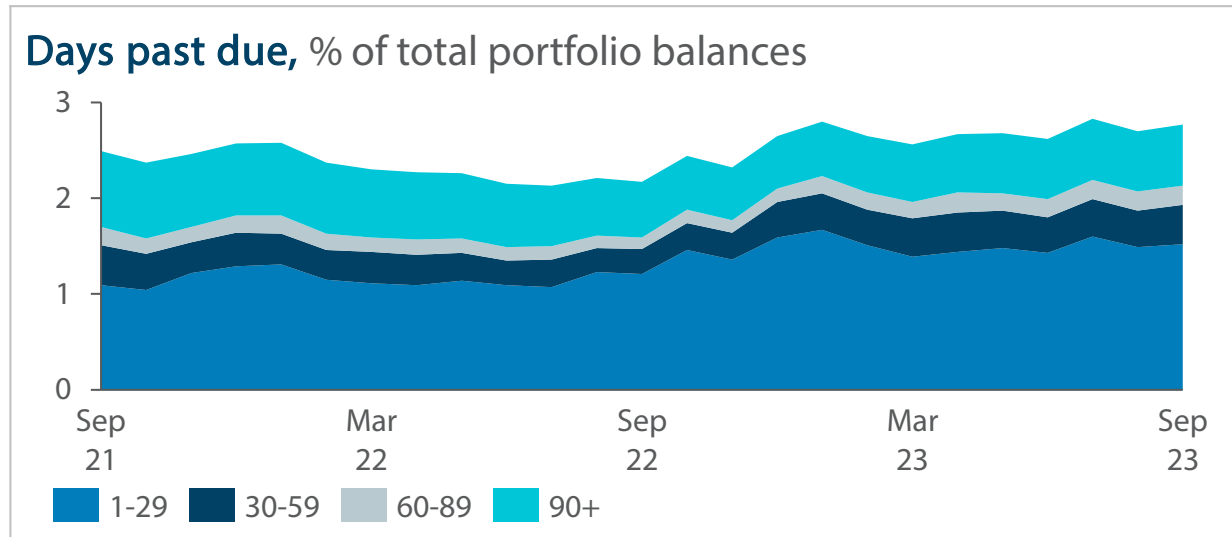
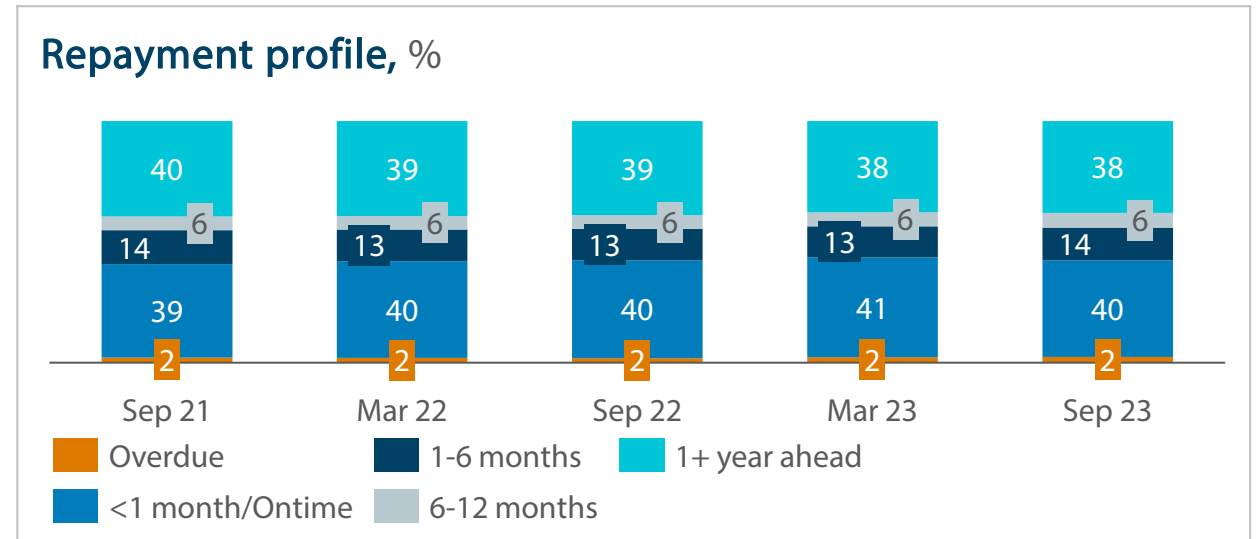
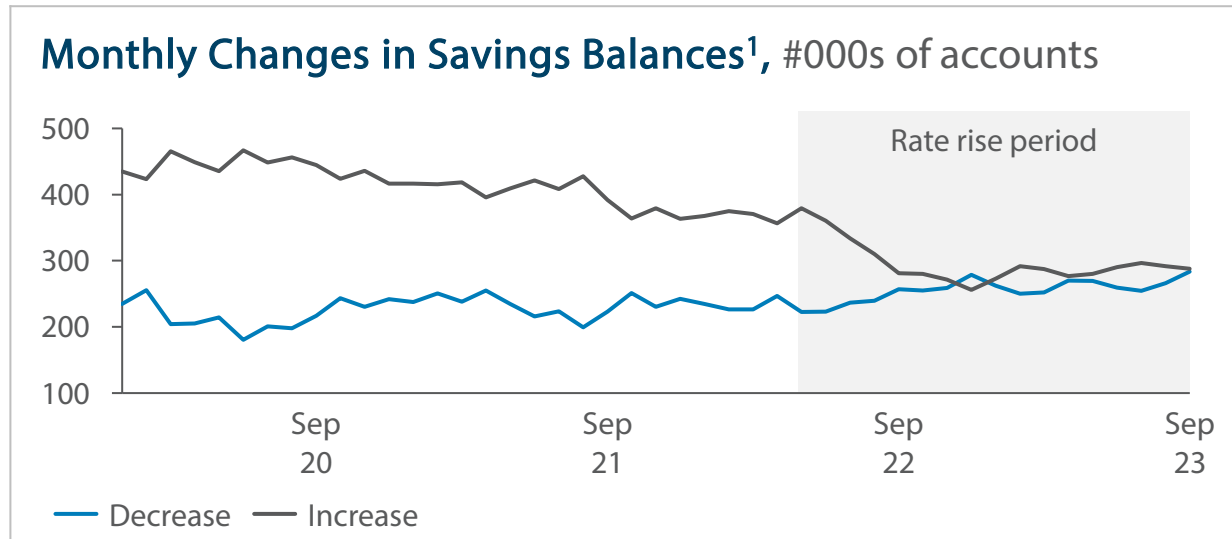


分類	グループEAD ¹ に占める割合%		減損資産の対EAD ¹ 比%		減損資産額 ²
	2022年9月	2023年9月	2022年9月	2023年9月	2023年9月
個人向け融資	37.8%	40.3%	0.1%	0.1%	\$567m
金融、投資、保険	28.9%	26.4%	0.0%	0.0%	\$7m
企業・不動産サービス	1.8%	1.6%	0.1%	0.2%	\$36m
製造業	4.3%	4.4%	0.1%	0.1%	\$42m
農業、林業、漁業	2.9%	3.0%	0.4%	0.3%	\$87m
政府・公的機関	5.6%	6.1%	0.0%	0.0%	\$0m
卸売業	2.5%	2.0%	0.9%	0.1%	\$35m
小売業	1.5%	1.5%	0.3%	0.5%	\$80m
運輸・貯蔵	1.7%	1.6%	0.4%	0.1%	\$27m
商業用不動産	5.7%	5.6%	0.3%	0.4%	\$241m
資源（鉱業）	1.2%	1.1%	0.1%	0.1%	\$11m
電気、ガス、水供給	1.5%	1.4%	0.0%	0.0%	\$2m
建設	0.8%	0.7%	0.7%	0.5%	\$44m
その他	3.8%	4.1%	0.5%	0.7%	\$342m
合計	100%	100%			
グループEAD合計 ¹	\$1,152b	\$1,163b			\$1,521m

- 2023年3月までEADには「証券化」と「その他資産」を含まない（APRAの新資本規制の導入で2023年3月以降は含む）。APS330に従いCRWAIにはCRM効果勘案後（Post CRM）の資産を含め、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は含まない。
- 個人向け担保なしローンの90日以上の延滞で、APS330報告で減損となるものを除く。



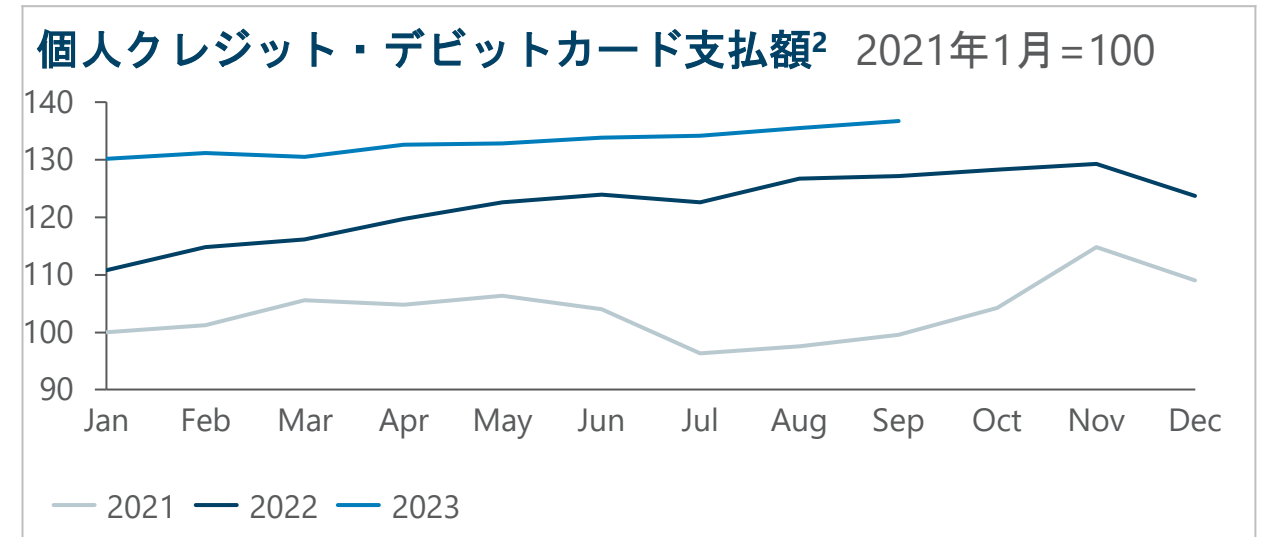
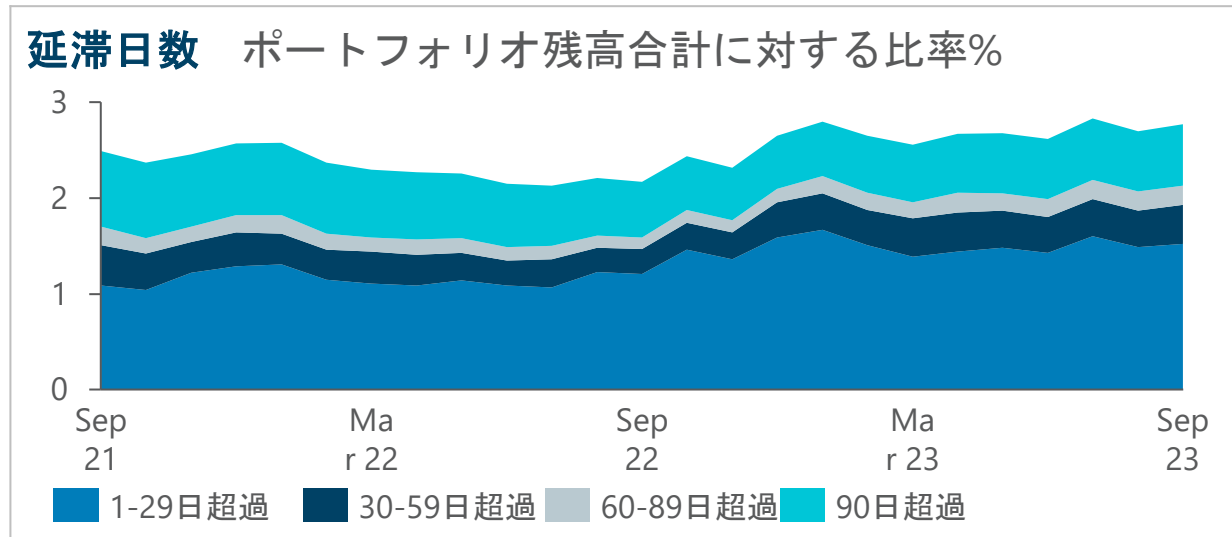
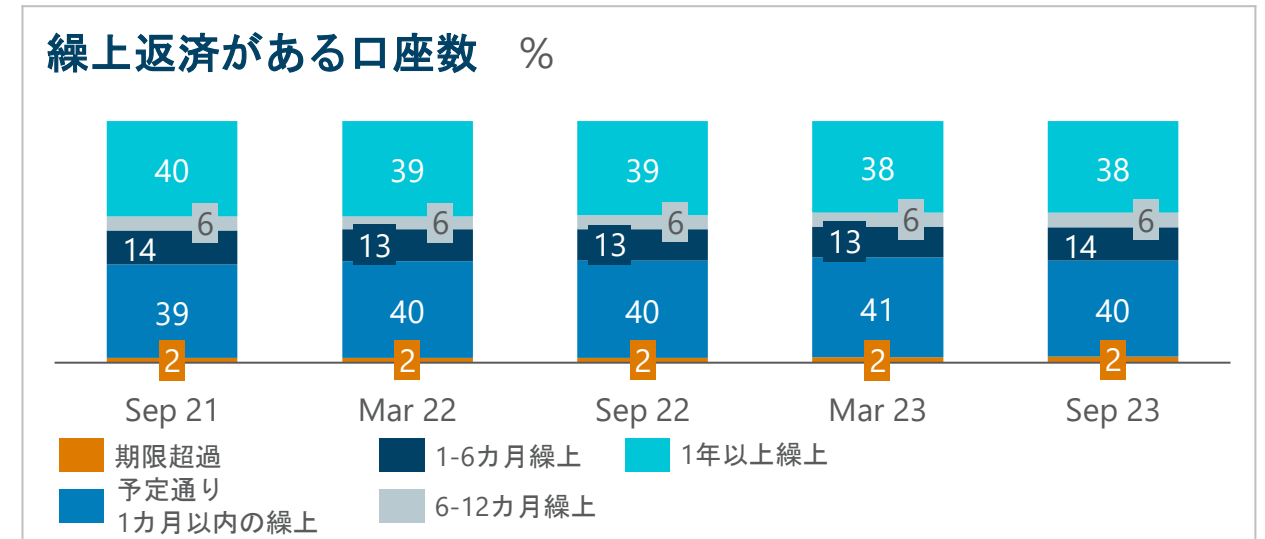
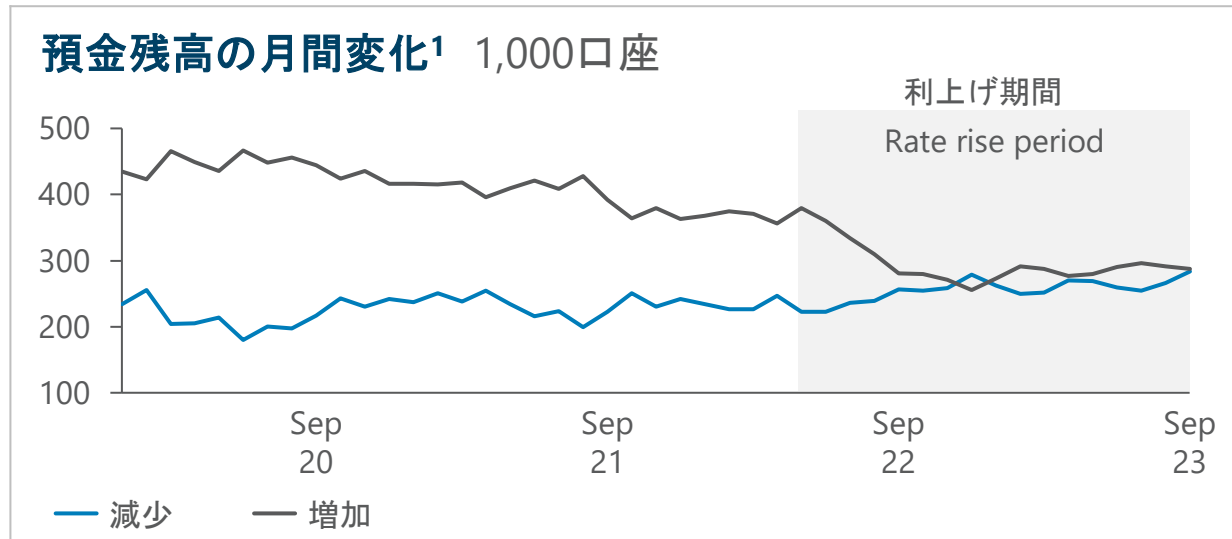
AUSTRALIAN HOUSING - LEADING INDICATORS



1. Includes Offset and Redraw balances (combined) and shows any month-on-month movement with no minimum threshold. Chart will not show accounts where savings balances are stable month-on-month
 2. Total purchases on Australian-issued credit and debit cards Source: RBA



オーストラリアの住宅ローン – 先行指標



1. オフセット残高と再引出残高（合計）を含め、下限が無い月間の動きを示す。毎月の貯金残高が安定している口座は除く。
 2. オーストラリアで発行されたクレジットカードとデビットカードでの購入合計額、出典RBA

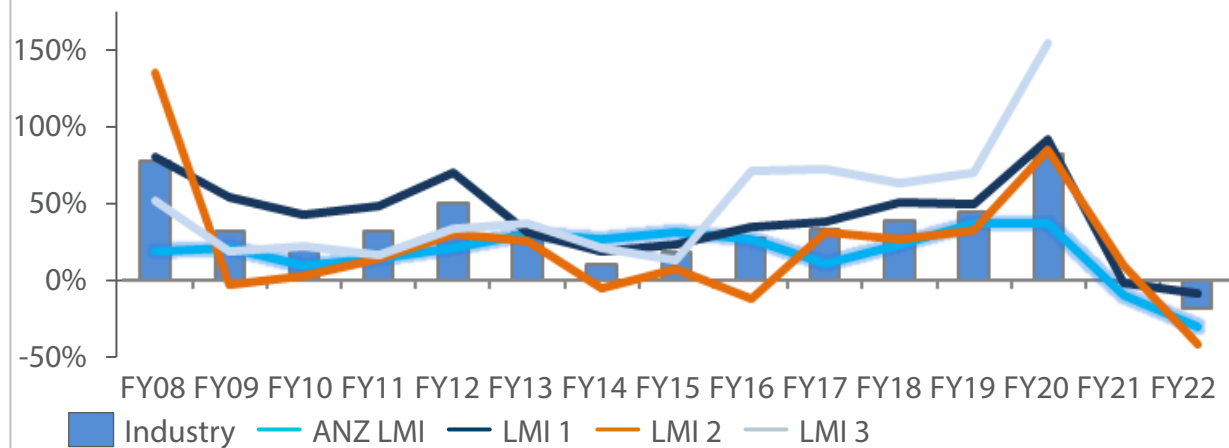


LENDERS MORTGAGE INSURANCE

September Full Year 2023 results

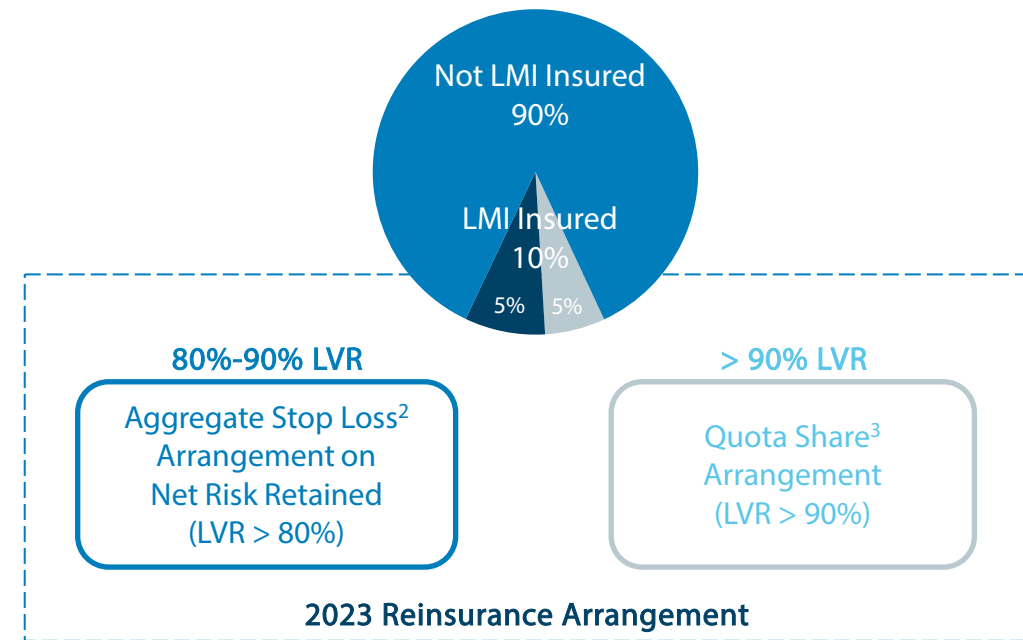
Gross Written Premium (\$m)	\$83.1m
Net Claims Paid (\$m)	\$4.0m
Loss Rate (of Loan Exposure - annualised)	1.4bps

ANZLMI claims loss ratios remained comparable to peers¹



LMI & Reinsurance structure

Australian Home Loan portfolio LMI and Reinsurance structure at 30 Sep 23
(% New Business FUM Oct 22 to Sep 23)



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

Source: APRA general insurance statistics (loss ratio net of reinsurance)

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

Quota Share arrangement - reinsurer assumes an agreed reinsured % whereby reinsurer shares all premiums and losses accordingly with ANZLMI

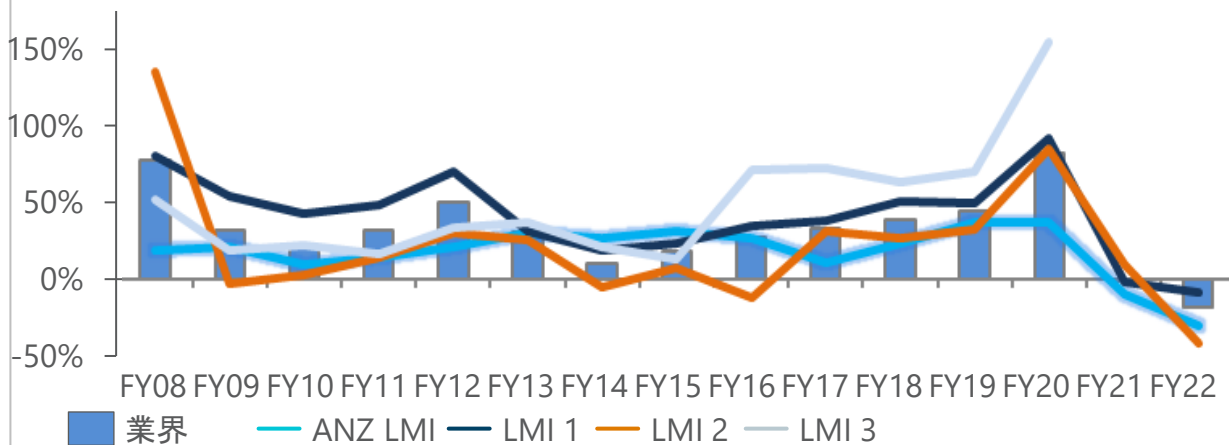


金融機関向け住宅ローン保険 (LMI)

2023年9月期年間保険内容

保険料総額 (100万ドル)	\$83.1m
正味支払保険金 (100万ドル)	\$4.0m
損失率* (ローンエクスポージャーに対して、年率換算)	1.4bp

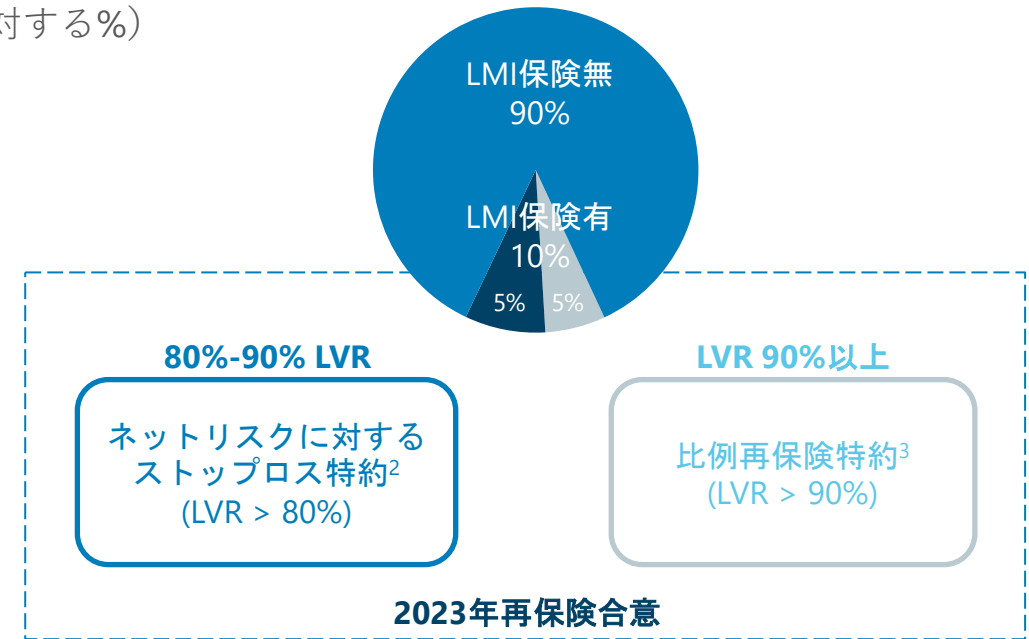
ANZLMIは業界の中でも低い損失率を維持¹



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

2023年9月30日時点 (2022年10月から2023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多様なパネル (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。

出典：APRA一般保険統計 (再保険を除く損失率)

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。

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。



NEW ZEALAND HOME LOANS - PORTFOLIO OVERVIEW

	Portfolio			Flow	
	FY21	FY22	FY23	FY22	FY23
Number of Home Loan Accounts	535k	538k	545k	56k	50k
Total FUM	NZD99b	NZD104b	NZD107b	NZD24b	NZD19b
Average Loan Size	NZD185k	NZD194k	NZD197k	NZD434k	NZD371k
% Owner Occupied	75%	76%	77%	79%	81%
% Investor	25%	24%	23%	21%	19%
% Paying Variable Rate Loan ¹	10%	11%	11%	25%	19%
% Paying Fixed Rate Loan ¹	90%	89%	89%	75%	81%
% Paying Interest Only	15%	13%	11%	20%	17%
% Paying Principal & Interest	85%	87%	89%	80%	83%
% Broker Originated	43%	47%	50%	56%	60%

	Portfolio		
	FY21	FY22	FY23
Average LVR at Origination	57%	56%	55%
Average Dynamic LVR	35%	37%	40%
Market Share ²	30.4%	30.4%	30.4%
% Low Doc ³	0.26%	0.22%	0.20%
Home Loan Loss Rates	0.00%	0.00%	0.00%
% of NZ Geography Lending	70%	71%	72%

1. Flow excludes revolving credit facilities

2. Source: RBNZ, market share at NZ Geography level

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			ポートフォリオ		
	2021年度	2022年度	2023年度	2022年度	2023年度		2021年度	2022年度	2023年度
住宅ローン口座数	535k	538k	545k	56k	50k	融資実行時平均LVR	57%	56%	55%
運用資産 (FUM) 合計	NZD99b	NZD104b	NZD107b	NZD24b	NZD19b	平均ダイナミックLVR	35%	37%	40%
平均ローン額	NZD185k	NZD194k	NZD197k	NZD434k	NZD371k	マーケットシェア ²	30.4%	30.4%	30.4%
自己居住用の比率%	75%	76%	77%	79%	81%	「ロードック (書類不要)」ローン ³	0.26%	0.22%	0.20%
投資用の比率%	25%	24%	23%	21%	19%	住宅ローン損失率	0.00%	0.00%	0.00%
変動金利ローン比率% ¹	10%	11%	11%	25%	19%	ニュージーランドでの融資に対する割合%	70%	71%	72%
固定金利ローン比率% ¹	90%	89%	89%	75%	81%				
IOローン比率%	15%	13%	11%	20%	17%				
元利ローン (P&I) 比率%	85%	87%	89%	80%	83%				
ブローカー経由%	43%	47%	50%	56%	60%				

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、マーケットシェアは地理上ニュージーランド

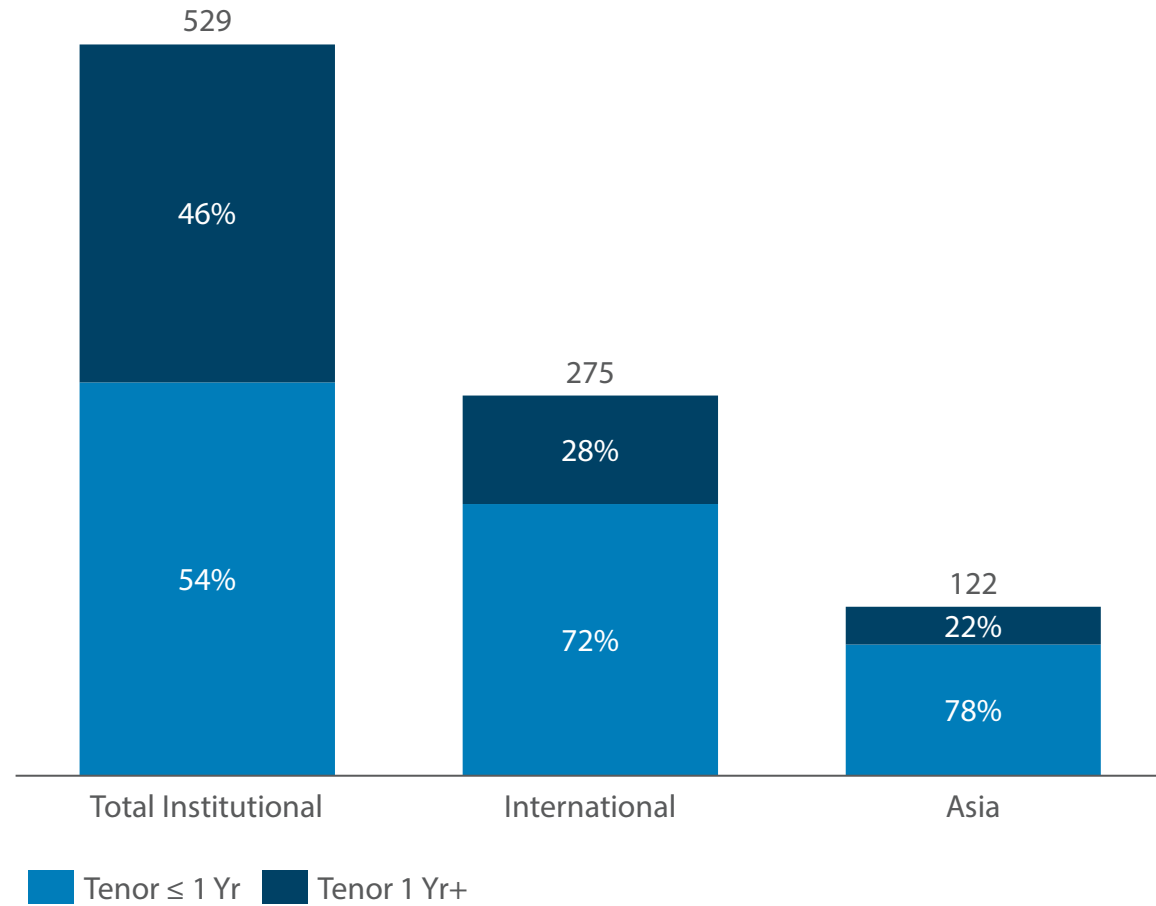
3. 「ロードック (書類不要)」ローンは一定の条件を満たした顧客を対象としており、通常より少ない所得証明書類で住宅ローン申込が可能。2007年にロードックの新規融資は終了



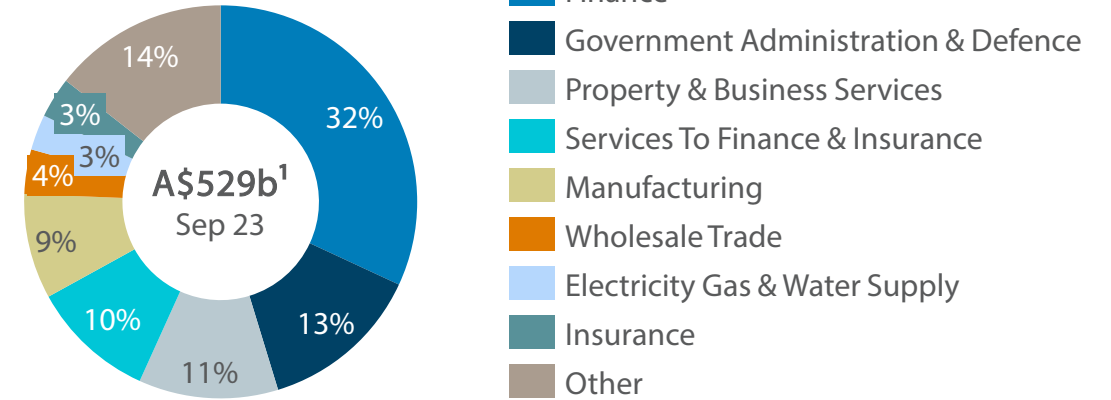
ANZ INSTITUTIONAL PORTFOLIO

Size & tenor by market of incorporation, \$b

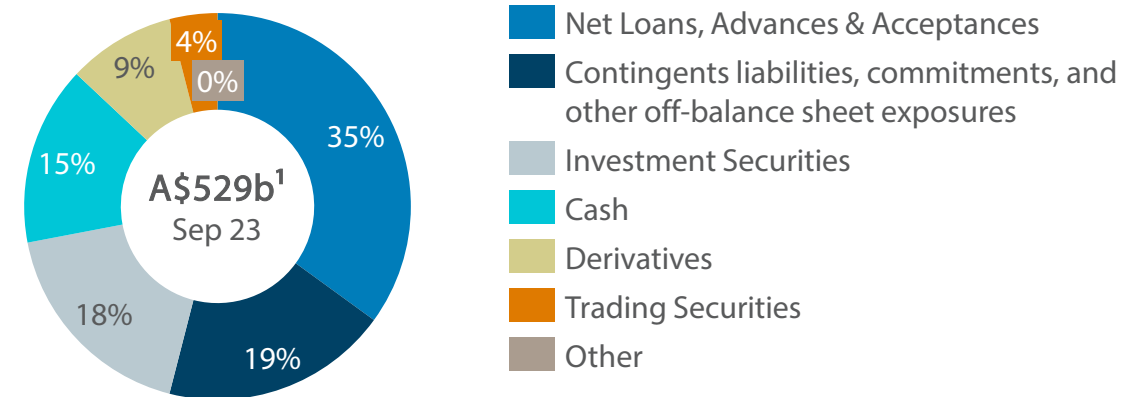
EAD Sep 23¹



Industry composition



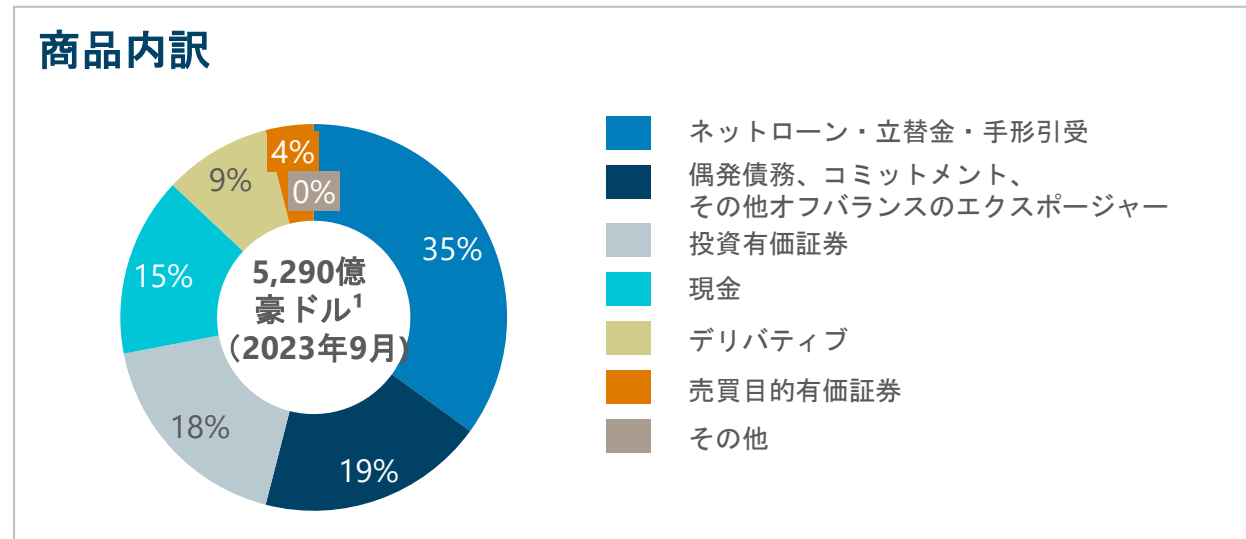
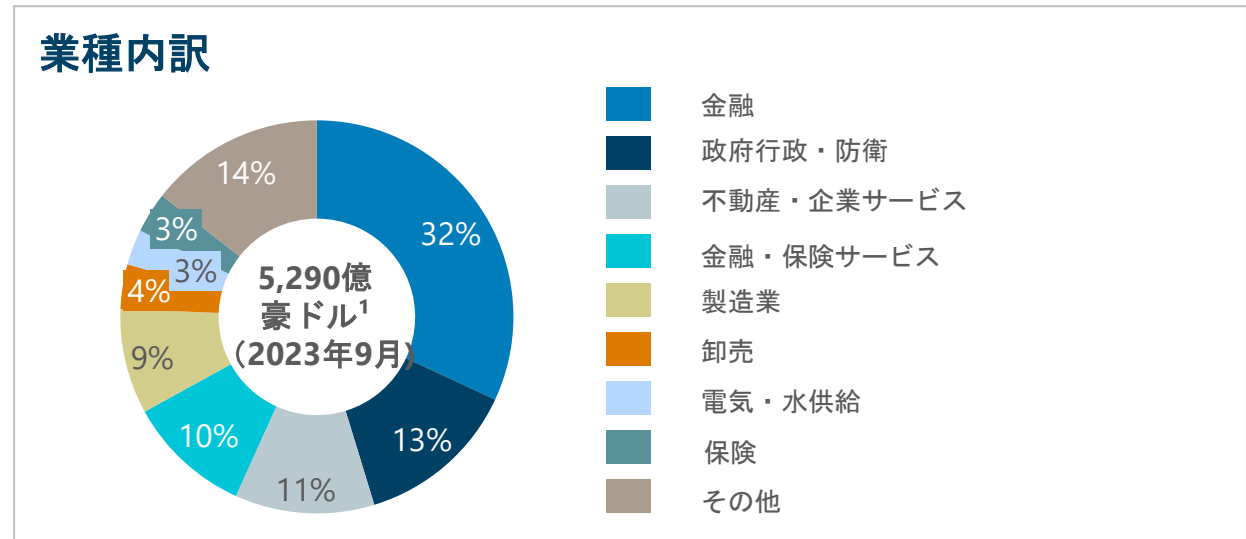
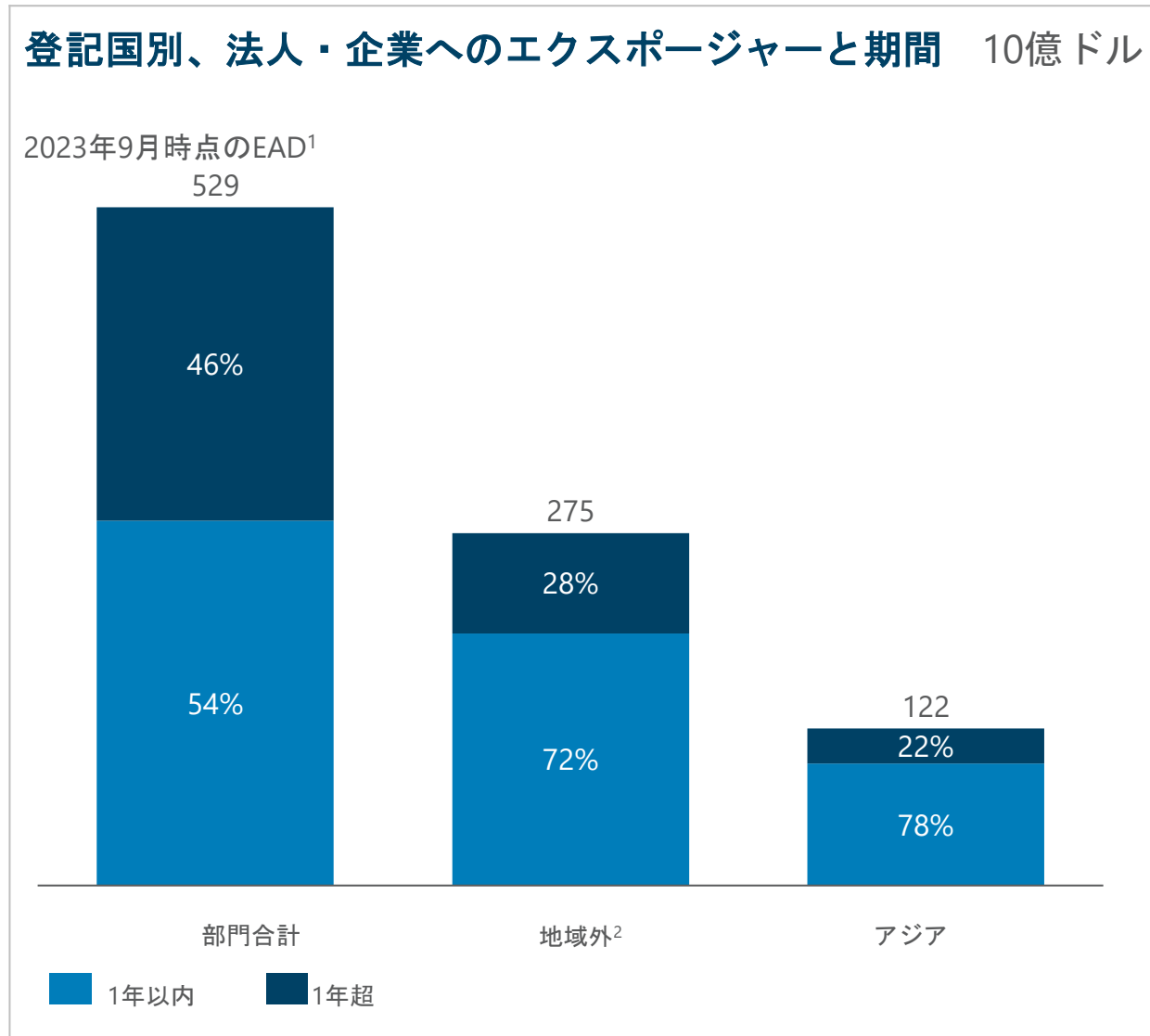
Product composition



1. EAD excludes amounts for the 'Securitisation' Basel class, 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



法人・企業部門ポートフォリオ

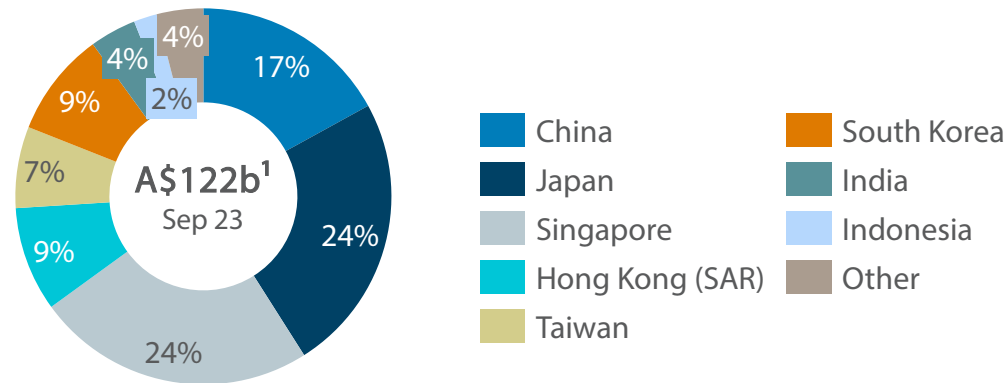


1. AP330に準じてEADには「証券化」のバーゼル分類を含めない。データはCRM効果勘案後（Post CRM）で、保証、クレジットデリバティブ、ネットティング、金融担保といったクレジットリスク軽減手法は含めない。

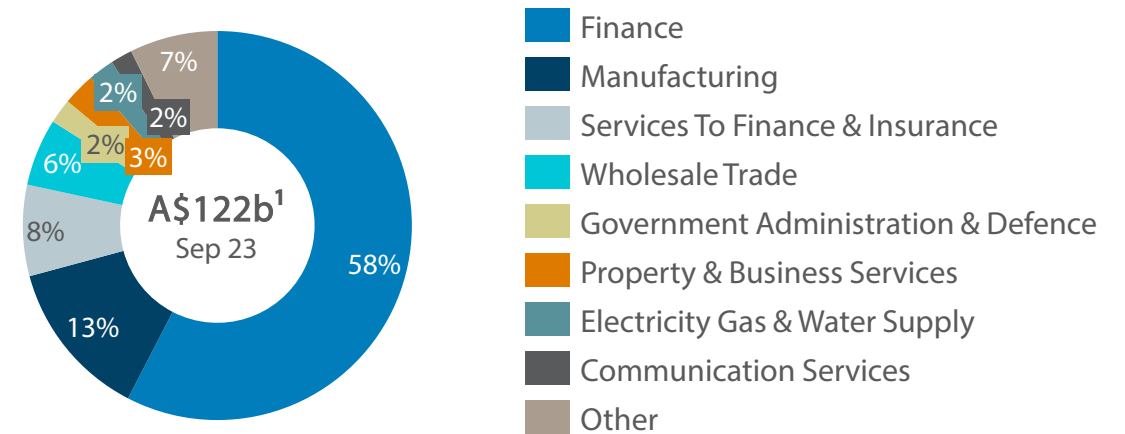


ANZ ASIA INSTITUTIONAL PORTFOLIO

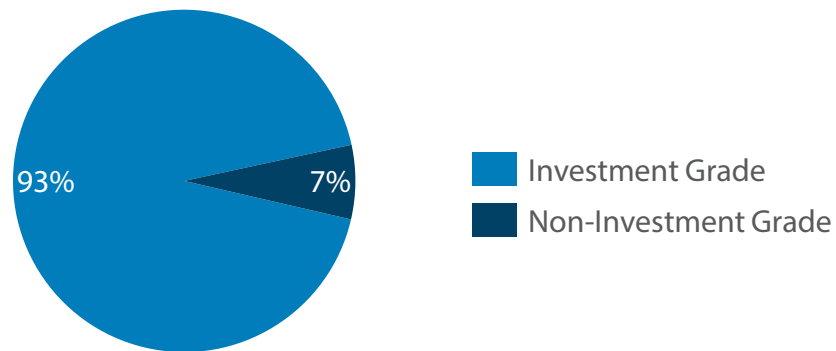
Market of incorporation



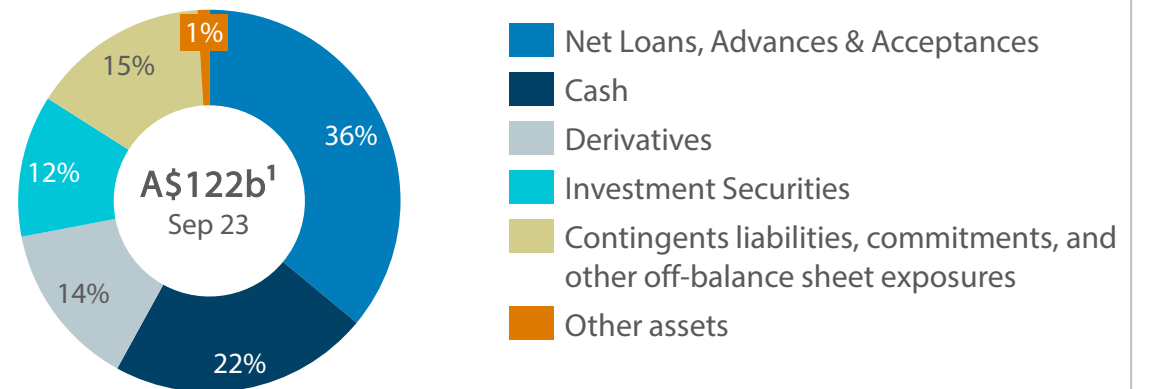
ANZ Asia industry composition



ANZ Asia portfolio composition, % of EAD (Sep 23)



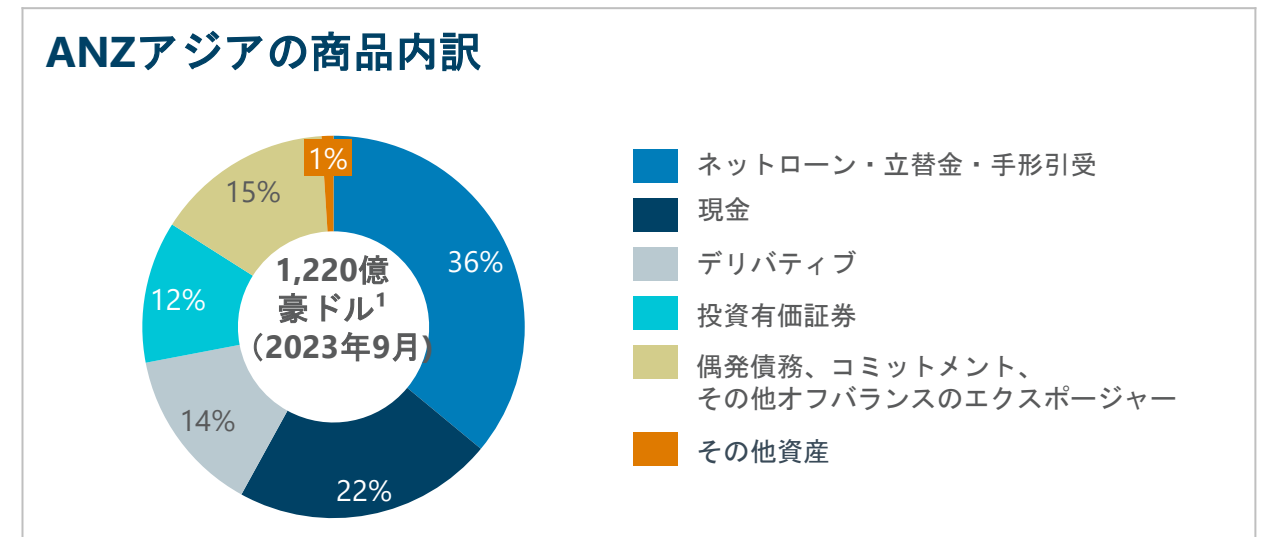
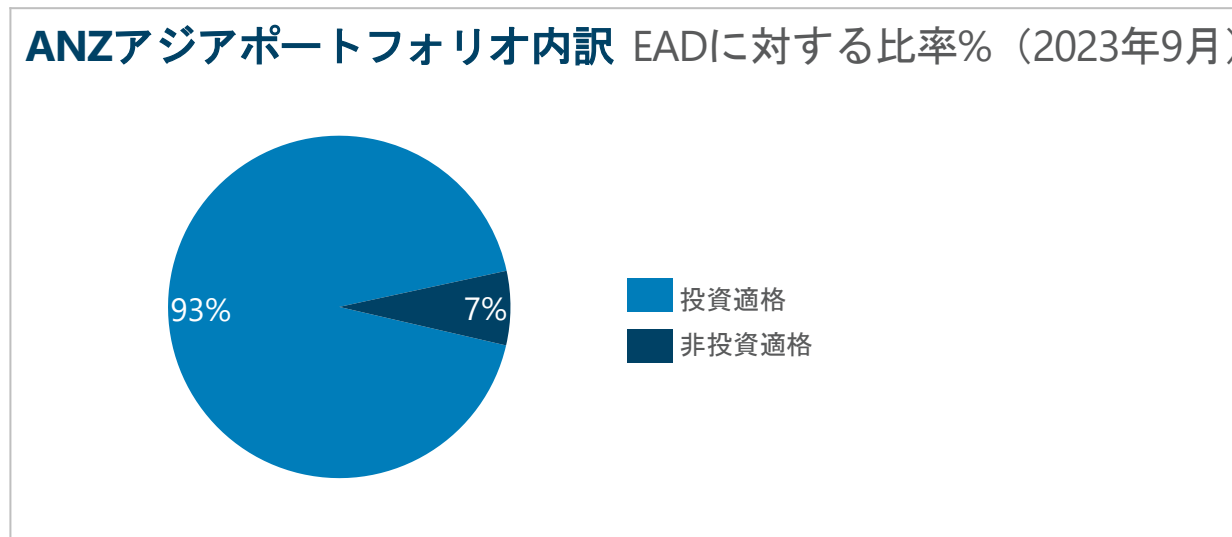
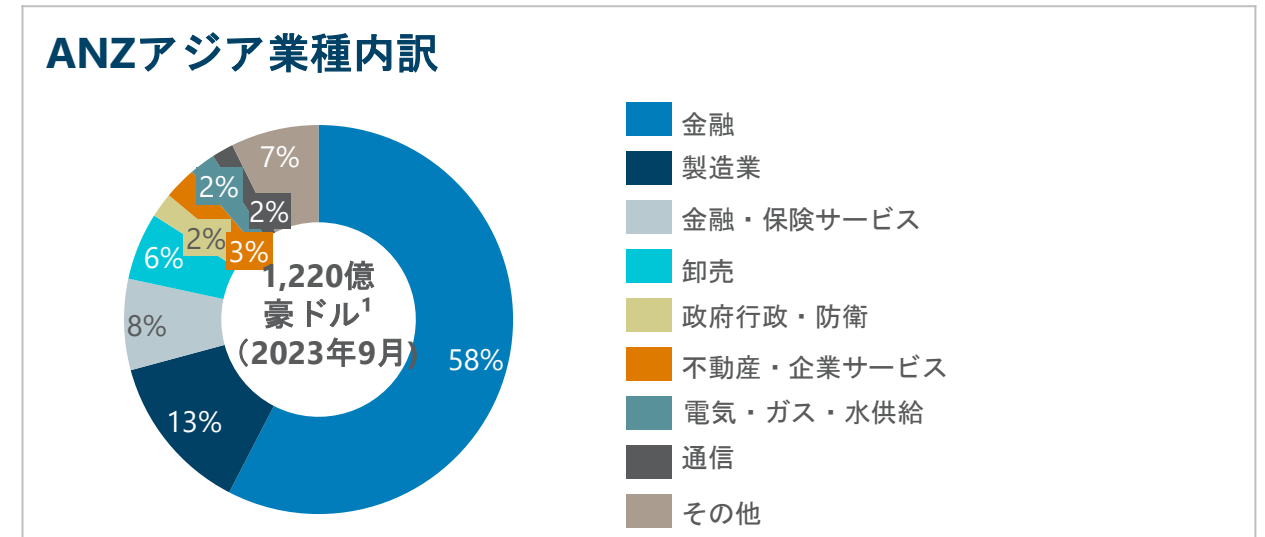
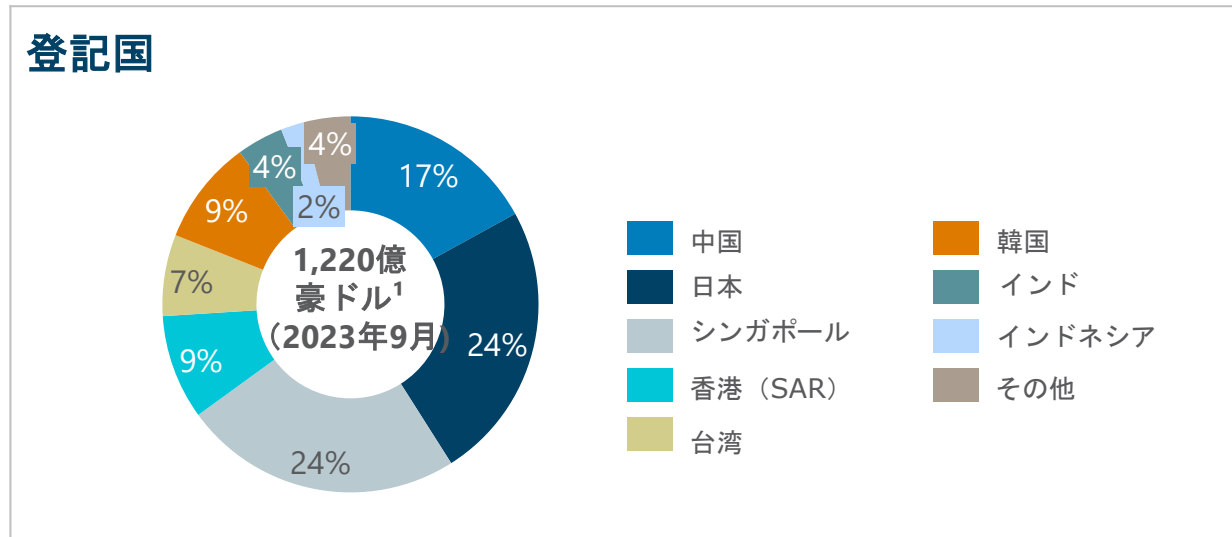
ANZ Asia product composition



1. EAD excludes amounts for the 'Securitisation' Basel class, 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



1. AP330に準じてEADには「証券化」のバーゼル分類を含めない。データはCRM効果勘案後（Post CRM）で、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は含めない。



2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

ENVIRONMENT, SOCIAL & GOVERNANCE (ESG)



2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

ESG（環境・社会・ガバナンス）



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 by 2050

The opportunity

The pathway to net zero emissions presents significant financing opportunities. ANZ has an opportunity to assist customers as they invest in new capabilities, technologies and assets, provide lower emissions energy and power, nature positive solutions or adapt to a less carbon intensive economy.

Our climate change commitment

Provides the framework to achieve our strategy of transitioning our lending in line with the goals of the Paris Agreement.

Our key focus areas to achieve our net zero ambition



Support our customers to transition



Transition our lending in line with the goals of the Paris Agreement



Engage constructively and transparently with stakeholders



Reduce emissions from our operations

Facilitated by...

Our Environmental Sustainability Strategy

Our risk management approach

Our sensitive sector requirements

Industry and product expertise

Progressively deepening our staff's understanding of climate risks and opportunities

Developing the right internal culture and mindset

Target and pathways

Customer engagement

Strategic partnerships



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・ニュージーランドを代表する銀行として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。顧客企業が新たな設備、技術、資産へ投資、低炭素エネルギー・電力に転換、自然に優しいソリューションを採用、炭素強度を減らす為のサポート

ANZの気候変動への取り組み

パリ協定の目標を達成できるような融資戦略に移行

ネットゼロ目標を達成する為のANZの優先分野



顧客の低カーボン移行をサポート



融資内容をパリ協定の目標に合わせる



建設的で透明性の高い関係者のエンゲージメント



ANZ内部でも排出量削減

ANZでその為に必要なこと

環境サステナビリティ戦略

リスク管理

機微分野への対応

業種と商品に関する知識と経験

従業員は気候変動関連のリスクとビジネスチャンスについて理解を深める

適切な社内カルチャーとマインドセット

目標とその達成方法

顧客エンゲージメント

戦略的パートナーシップ



2023 ESG - PERFORMANCE SNAPSHOT

<p>Environmental sustainability</p> <p>~\$8.8B</p> <p>funded and facilitated¹ in social and environmental outcomes</p> <p>80%</p> <p>reduction in combined Scope 1 and 2 greenhouse gas emissions against a 2015 baseline</p>	<p>Financial wellbeing</p> <p>36%</p> <p>of ANZ Plus customers have set up a savings goal since October 2022</p> <p>More than</p> <p>87,000</p> <p>participants in our financial education programs²</p>	<p>Housing</p> <p>Over</p> <p>\$5.3B</p> <p>funded and facilitated to deliver more affordable, accessible and sustainable homes to buy and rent since 2018</p> <p>Supported more than</p> <p>8,000</p> <p>customers into healthier homes in New Zealand⁴</p>
<p>Ethics, conduct and culture</p> <p>Spent</p> <p>\$11.7M</p> <p>with 46 Indigenous businesses in Australia</p>	<p>Employee wellbeing and inclusion</p> <p>87%</p> <p>employee engagement</p> <p>37.3%</p> <p>of women in leadership⁵</p>	<p>Information security</p> <p>Stopped more than</p> <p>\$100M</p> <p>going to criminals⁶</p>

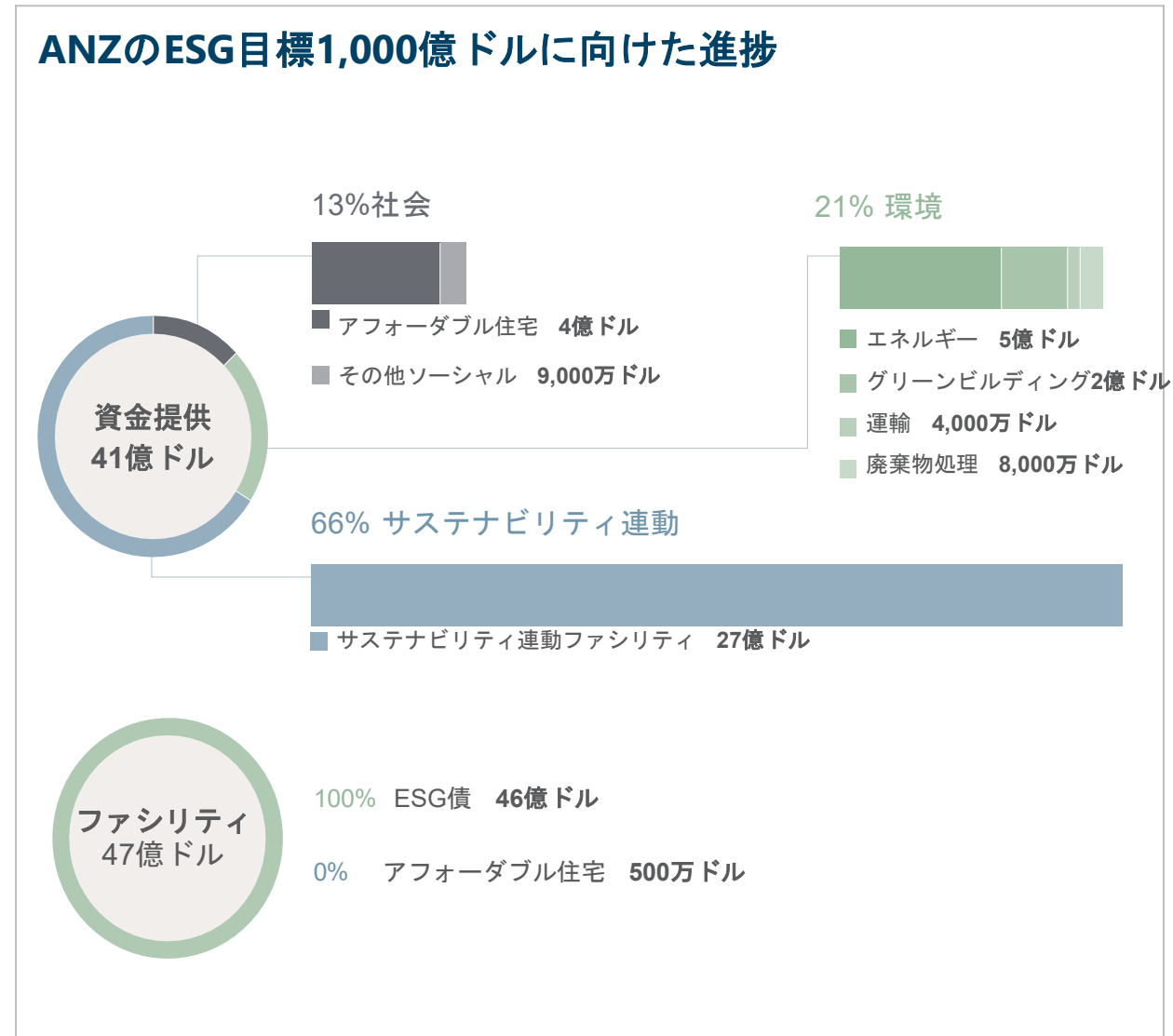


1. Target to fund and facilitate at least \$100 billion by end 2030 in social and environmental outcomes through customer activities and direct investments by ANZ, commenced 1 April 2023. 2. Includes individuals who have participated in more than one program (for example, people who have participated in MoneyMinded as part of Saver Plus are counted twice as they are included in both the MoneyMinded and Saver Plus totals). 3. In Australia and New Zealand. 4. Cumulative, includes the following products that have been provided since 1 October 2020: Healthy Home Loan Package and Good Energy Home Loan. 5. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (who are included in Full Time Equivalents (FTE)). 6. Via our people and systems, in reference to scams protection.



2023年ESG – 進捗概要

<p>環境サステナビリティ</p> <p>約88億ドル</p> <p>社会・環境分野への資金調達¹</p>	<p>フィナンシャルウェルビーイング</p> <p>36%</p> <p>のANZ Plusユーザーが2022年10月以降貯蓄目標を設定</p>	<p>住居</p> <p>53億ドル</p> <p>以上の融資・ファシリティ設定、2018年以降よりアフォーダブルでアクセス可能でサステナブルな住宅の購入、賃貸向け³</p>
<p>80%</p> <p>2015年基準に対して温室効果ガスのスコープ1とスコープ2合計</p>	<p>87,000人</p> <p>以上がANZの金融教育プログラムに参加²</p>	<p>8,000</p> <p>以上のニュージーランド顧客の住居を高機能に改修サポート⁴</p>
<p>倫理・コンダクト・カルチャー</p> <p>1,170億ドル</p> <p>オーストラリア先住民企業46社に支出</p>	<p>従業員のウェルビーイングとインクルージョン</p> <p>87%</p> <p>従業員エンゲージメント</p> <p>37.3%</p> <p>女性管理職⁵</p>	<p>インフォメーションセキュリティ</p> <p>1億ドル</p> <p>以上が犯罪に用いられるのを阻止⁶</p>



1. 2023年4月1日からANZ顧客の活動や直接投資によって社会・環境分野で2030年末までに最低1,000億ドルの融資・ファシリティを目標 2. 1つ以上のプログラムに参加している個人を含む（例えば、MoneyMindedに参加した人は、Saver Plusの一部として、MoneyMindedとSaver Plusの両方に参加しており2人と数える。 3. オーストラリアとニュージーランド 4. 累積には2020年10月1日以降に提供されたヘルシーローンパッケージとグッドエナジーホームローンを含む 5. 上席管理職・役員の比率、休暇中の従業員は含むが請負業者は含まない（FTEには含まれる） 6. ANZの人手とシステムによる詐欺行為阻止



100 OF OUR LARGEST EMITTING BUSINESS CUSTOMERS

We have four transition plan categories under our upgraded assessment framework to be applied from 2024

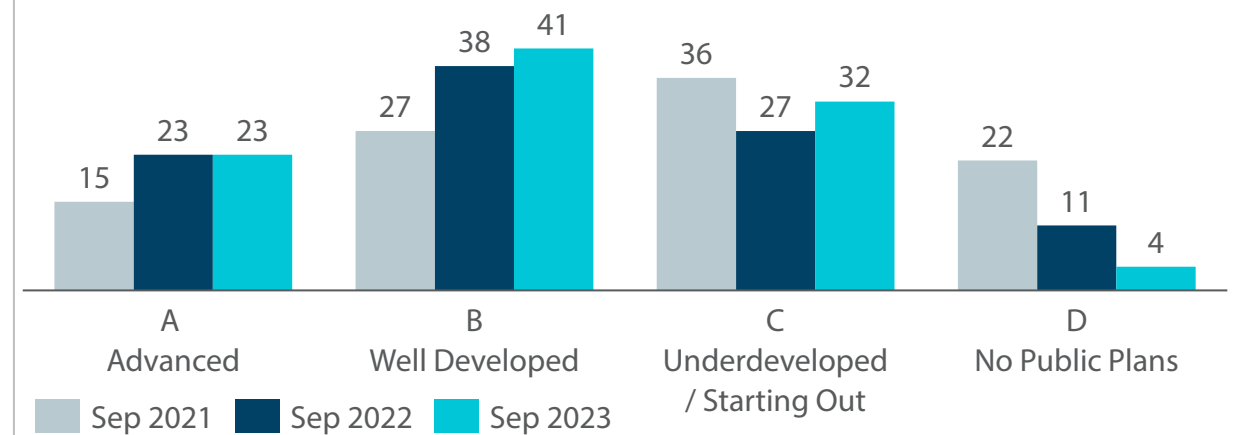
	Category A 'Advanced'	Category B 'Well Developed'	Category C 'Underdeveloped'	Category D 'No public plans'
Governance	Strong governance in place to manage climate risk Acknowledges climate risk is a material risk and opportunity	Public climate change commitment	Sustainability and climate risk discussed with senior leaders	Acknowledges the need to develop a transition plan
Targets & Policies	Decarbonisation trajectory is on track for scope 1 & 2 "Paris-aligned" targets Discloses material scope 3 emissions Incorporates climate change performance into executive remuneration	"Paris-aligned" 2030 emissions reductions targets for scope 1 & 2	Has targets to reduce 'emissions intensity' across some of its operations	No public targets or other plans to reduce emissions Developing sustainability projects Developing sustainability framework
Disclosures	TCFD-aligned reporting	TCFD-aligned reporting	Moving towards TCFD-aligned reporting	Has not reported against TCFD

In place/ met In Progress

We consider a robust low carbon transition plan has three key elements

Governance	A framework outlining Board and senior management accountability and oversight of management of climate change risks and opportunities.
Targets & Policies	Public greenhouse gas emission reduction targets which typically run up to 2030 that are "Paris-aligned" and cover the highest emitting parts of their business. Company policies or statements setting out long-term goals, including whether they support or commit to achieving net zero emissions by 2050.
Public Disclosures	Public reporting aligned with the Task Force on Climate-related Financial Disclosures (TCFD) recommendations, or comparable framework(s).

Customers grouped by transition plan category





二酸化炭素排出量が多い顧客企業上位100社

2024年から導入されるANZの新しい評価の枠組みでも4つの移行段階

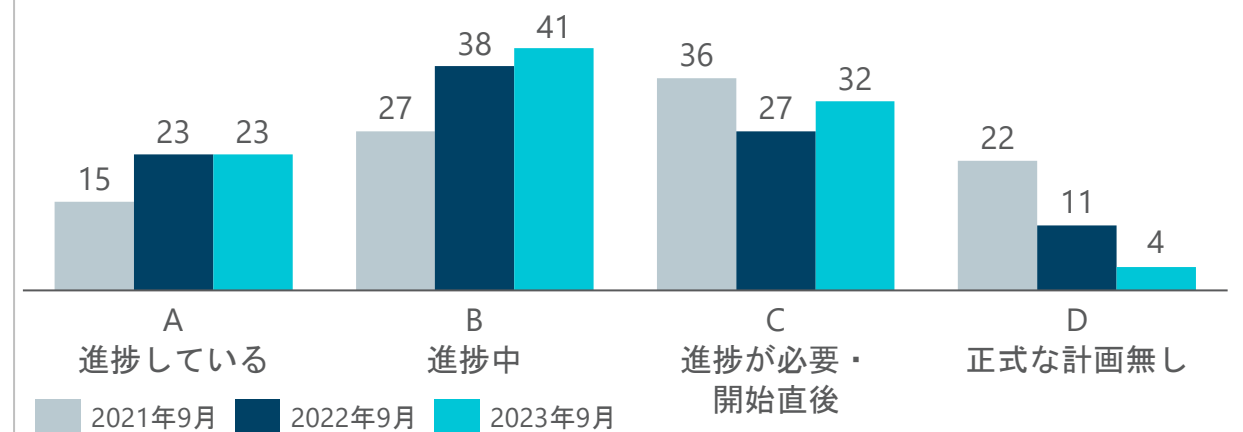
	カテゴリーA 「進捗している」	カテゴリーB 「進捗中」	カテゴリーC 「進捗が必要」	カテゴリーD 「正式な計画無し」
ガバナンス	気候関連リスクに関してガバナンスは既に厳格 気候関連リスクはリスクでありチャンスでもあることを認識	公式に気候変動への取り組みが行われている	サステナビリティと気候関連リスク、に関して経営陣と議論している	移行計画を設定する必要性を認識
目標・政策	脱カーボン化の過程が「パリ協定」のスコップ1とスコップ2に沿っている。 スコップ3排出量の開示 気候変動の目標達成度を役員報酬に組み込む	2030年「パリ協定」の目標に沿ってスコップ1とスコップ2の排出量削減	事業の一部で「排出強度」を下げることを目指している	排出量削減の公式目標やその他計画が無い サステナビリティ検討中 プロジェクト段階 サステナビリティの枠組みを検討中
開示	TCFDに沿った報告	TCFDに沿った報告	報告をTCFDに合わせつつある	TCFDに沿った報告実績無し

導入済・達成済 進行中

堅実な低カーボンへの移行計画には3つの要素が必要と考えている

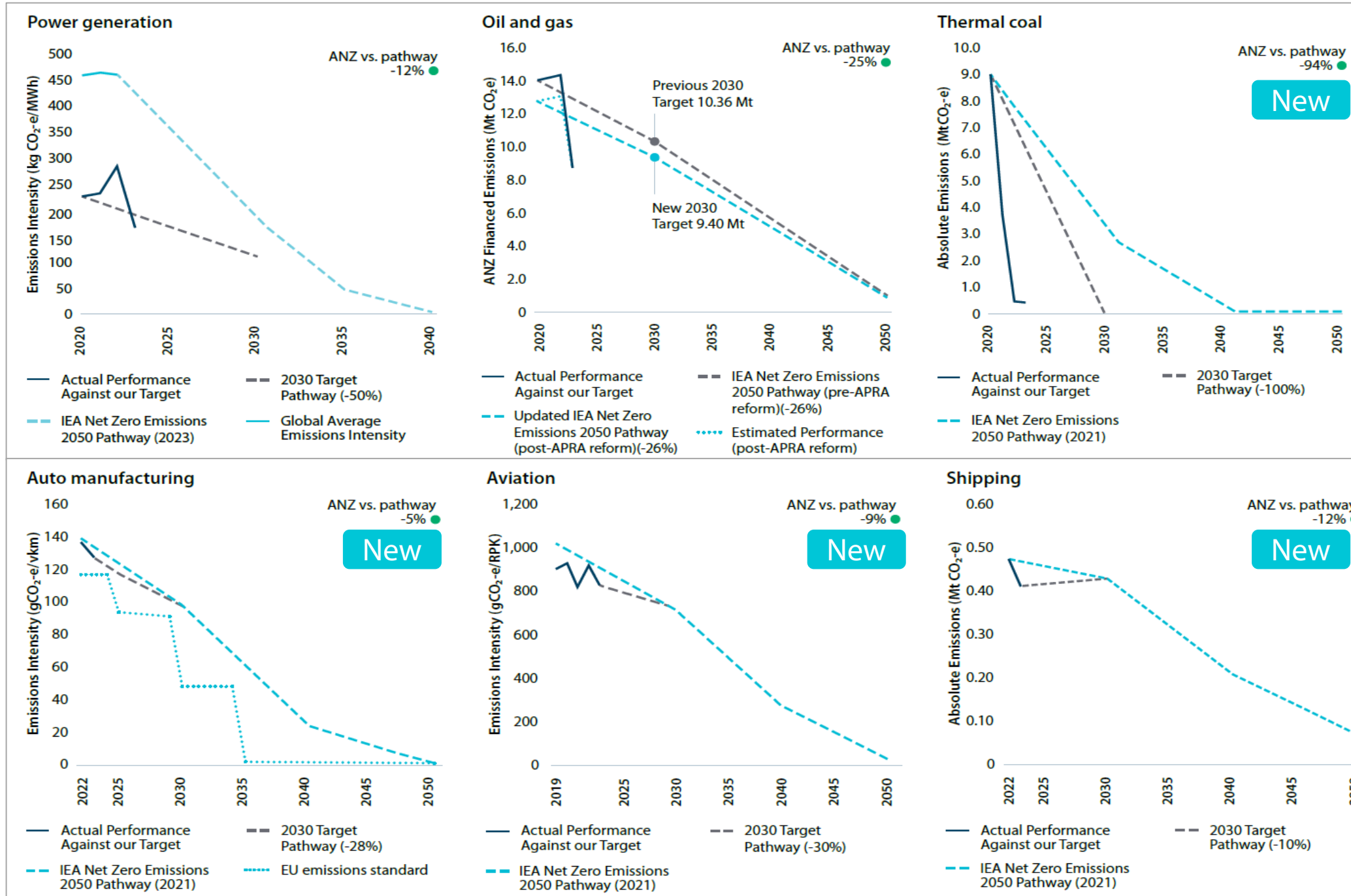
ガバナンス	気候変動のリスクとチャンスの管理に関して役員・経営陣の説明責任と監視の枠組み
目標・政策	「パリ協定」に沿った通常2030年までの温室効果ガスの公式削減目標があり、自社事業で一番排出量が多い分野が対象になっている。 2050年までにネットゼロエミッションを達成するかどうかを含め、長期目標を説明する会社の方針や文書がある。
開示	気候関連財務開示タスクフォース(TCFD)の推奨、若しくはそれ同様の枠組みに沿った開示

移行計画の進捗状況による顧客分類



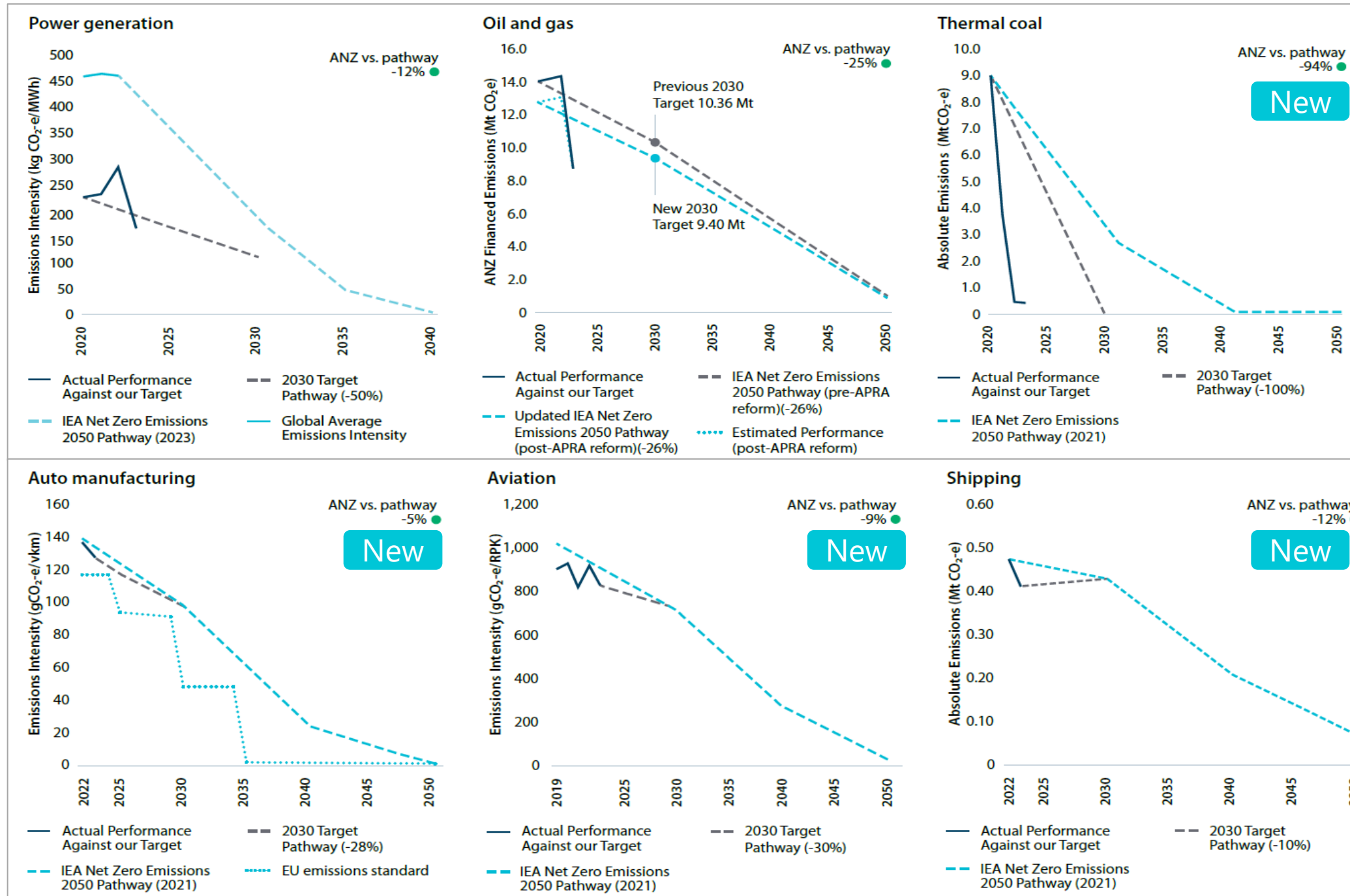


PORTFOLIO EMISSIONS PATHWAYS - PERFORMANCE DASHBOARD



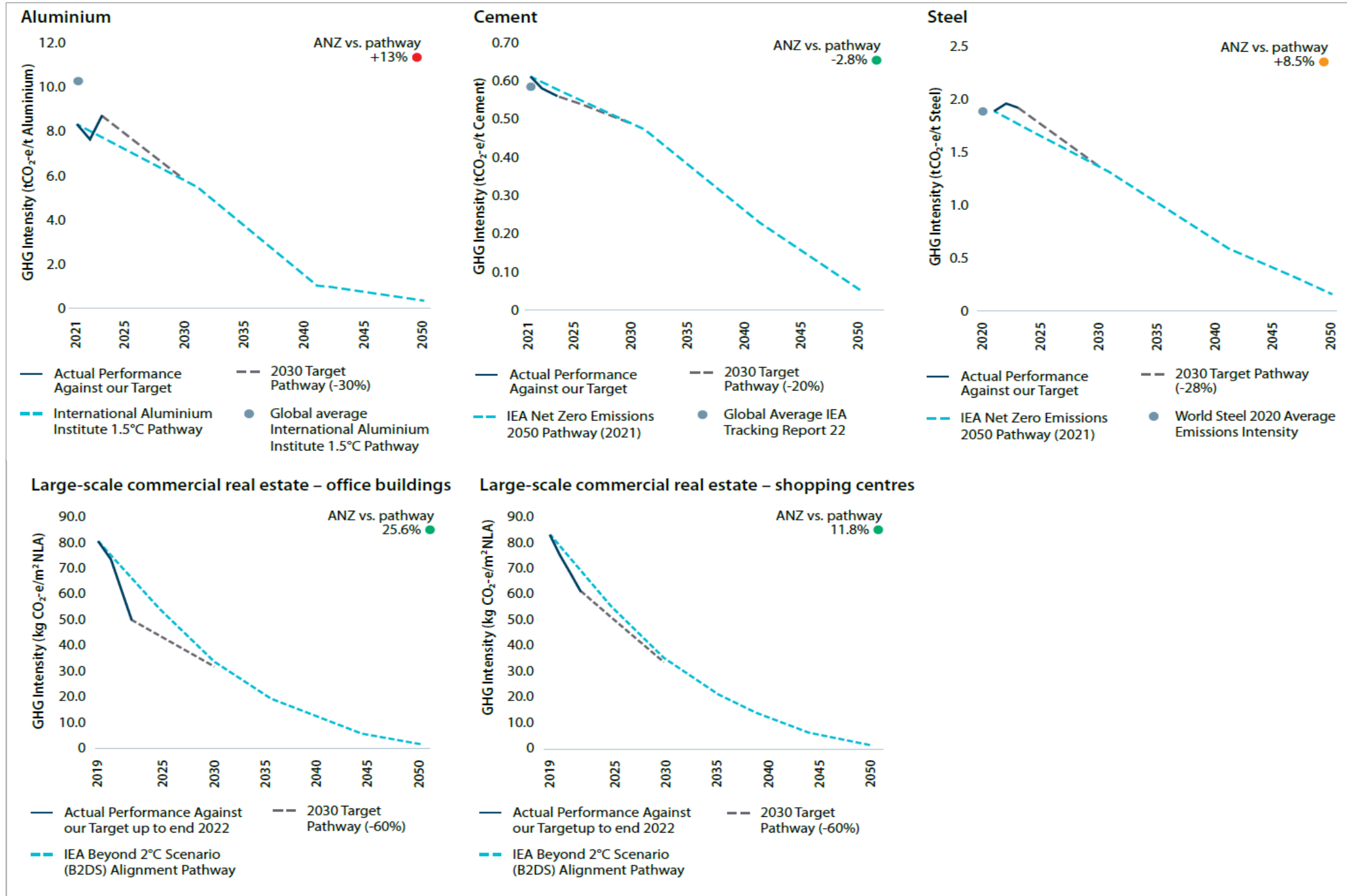


ANZの顧客ポートフォリオ - ゼロエミッションに向けた進捗



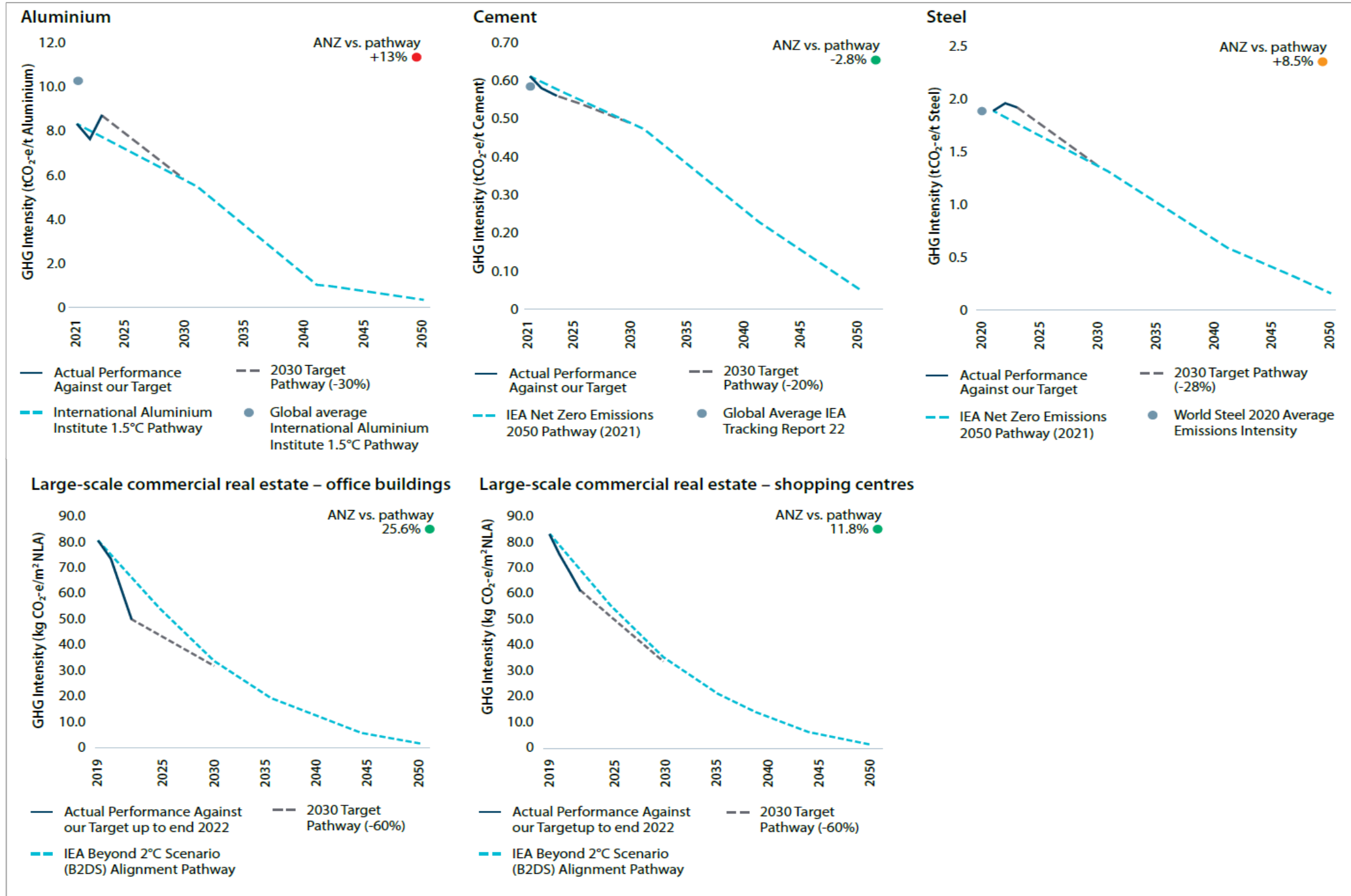


PORTFOLIO EMISSIONS PATHWAYS - PERFORMANCE DASHBOARD



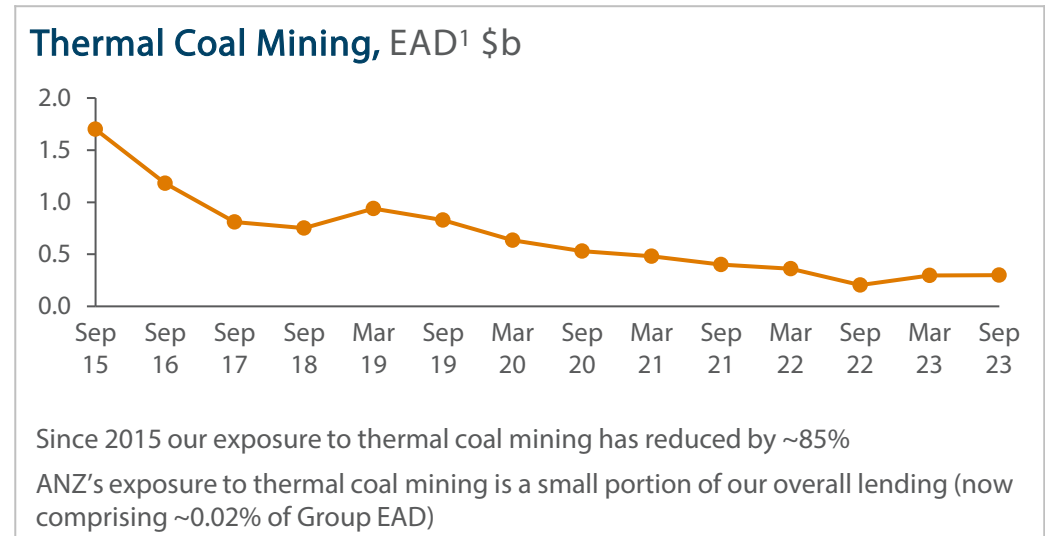
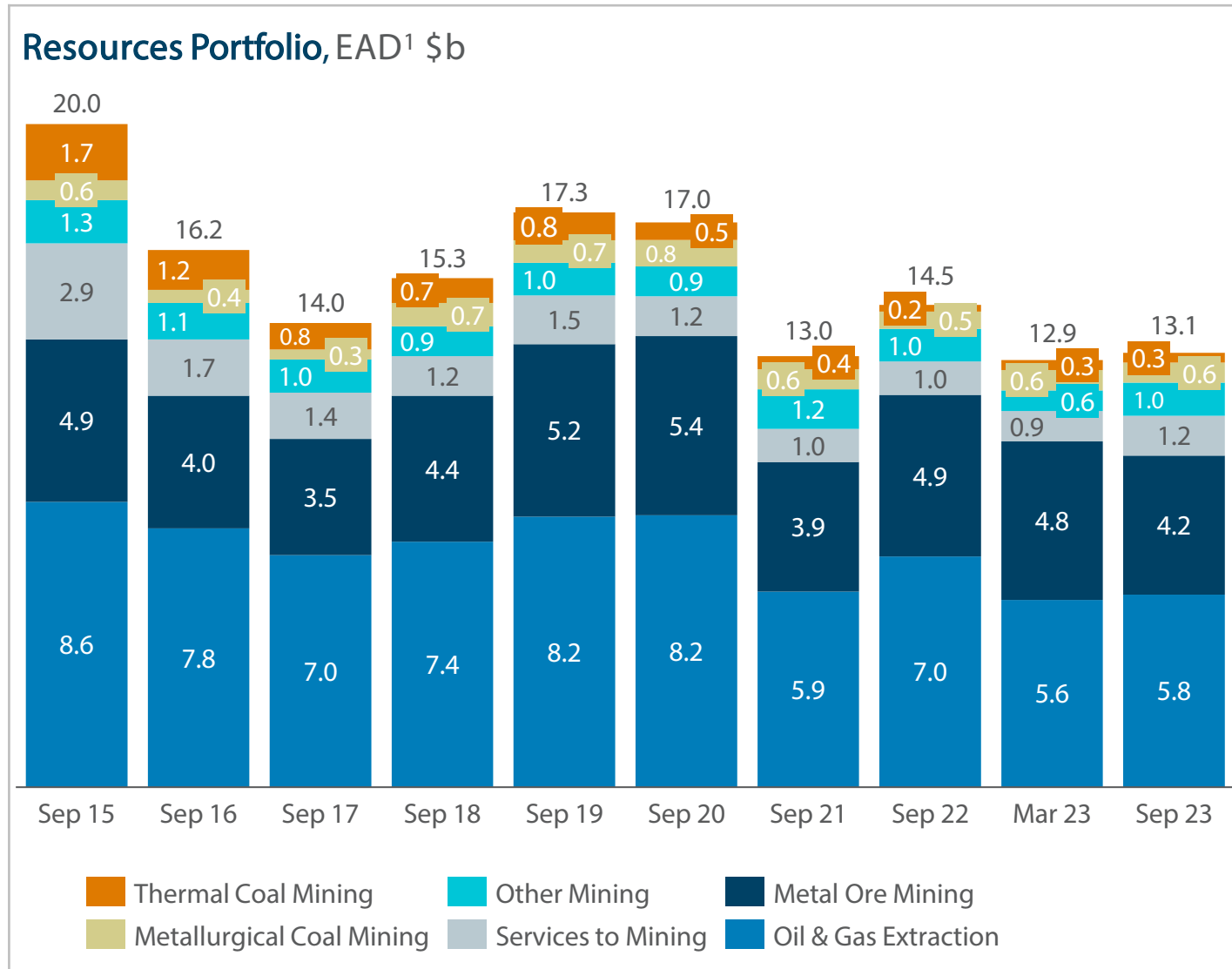


ANZの顧客ポートフォリオ – ゼロエミッションに向けた進捗





OUR RESOURCES PORTFOLIO



Movements in Oil and Gas and Thermal Coal Mining exposures

Some of the movements in our exposures this year can be attributed to APRA's capital reforms², which changed the factors applied to loan amounts used to determine our EAD, requiring more capital to be held for certain types of lending and other banking facilities, and less for others.

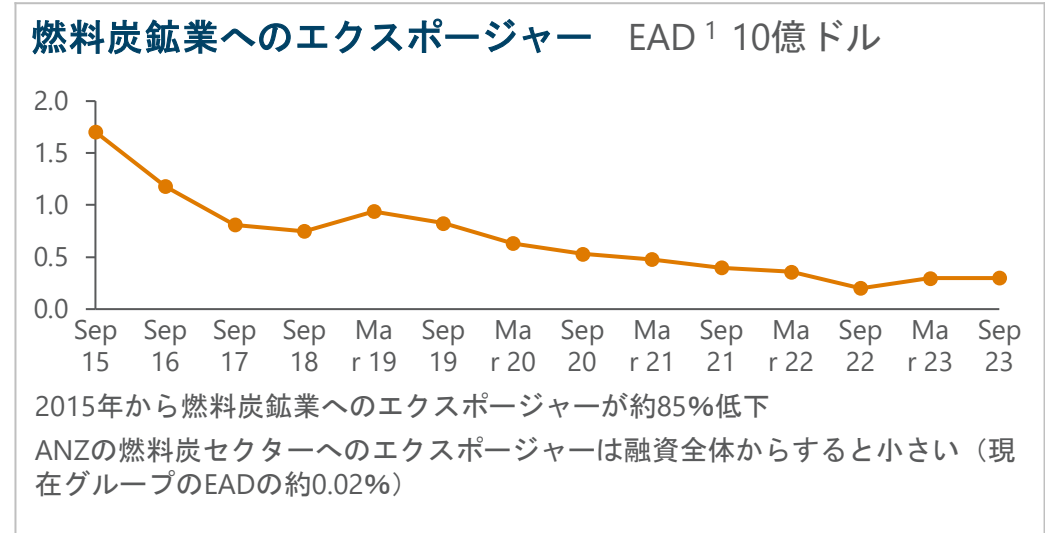
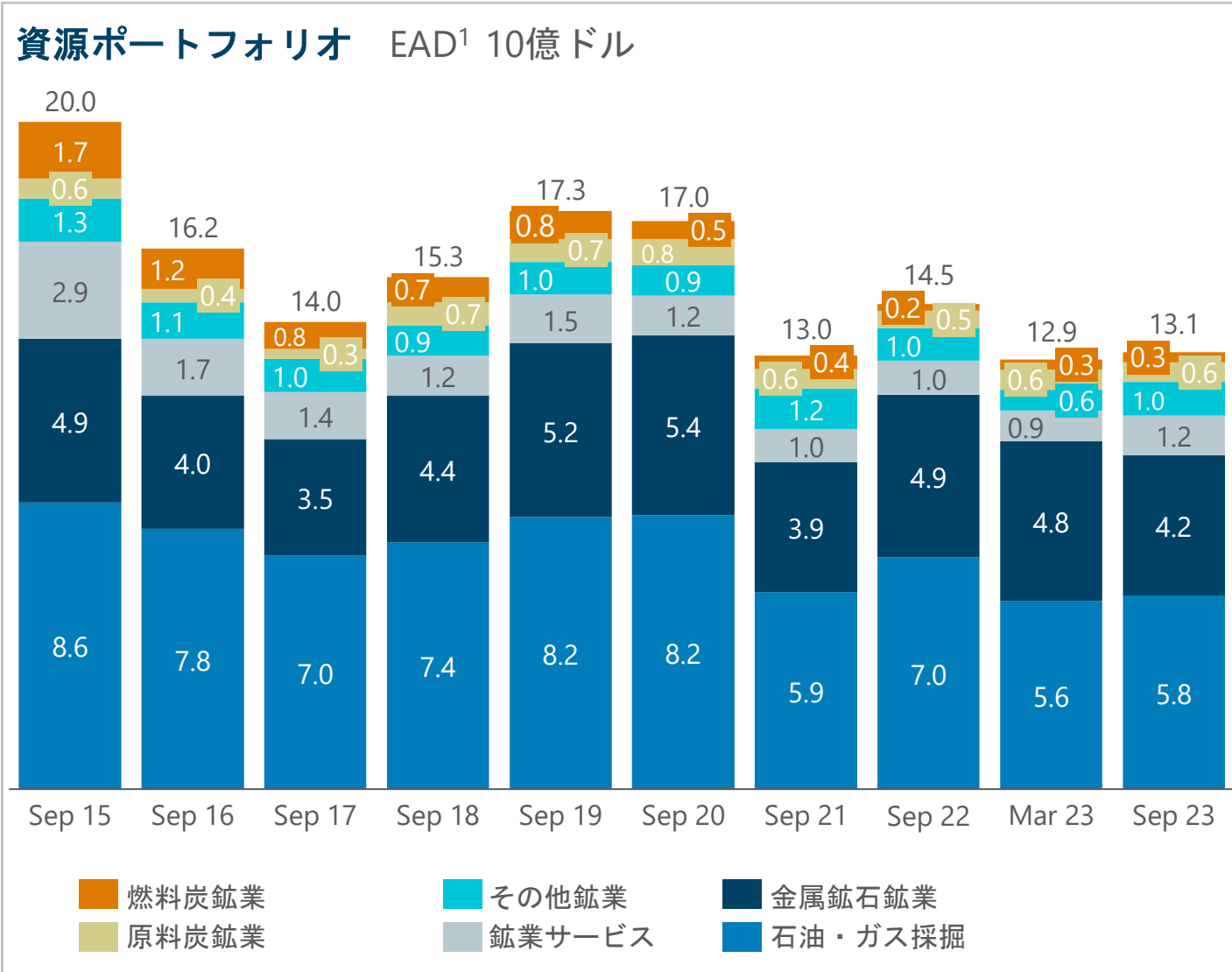
The impact on two sectors is outlined below:

- Our thermal coal mining exposure³ increased this year, almost entirely related to the impact of the capital reforms. The majority of our exposures to the thermal coal mining sector are made up of mining rehabilitation guarantees, which requires increased capital under the reforms. The increase was not due to new lending to the sector.
- Our upstream oil and gas exposures decreased in FY23, driven by the capital reforms, lower lending balances, and decreases in trade and markets exposures

1. Exposure at Default
 2. APRA release minor amendments to capital frameworks for ADIs: <https://www.apra.gov.au/news-and-publications/apra-releases-minor-amendments-to-capital-framework-for-adis>
 3. This exposure is to the ANZSIC code 1102, ie those customers for whom thermal coal mining is their predominant activity. It does not include other thermal coal mining exposure to diversified miners, which will be captured under other ANZSIC codes



ANZの資源ポートフォリオ



石油・ガスと燃料炭鉱業へのエクスポージャーの変化

今年の石油・ガスへのエクスポージャーの変化は、APRAの資本改革2を受けてEADを算出する為に用いるローン額に適用する係数に変更になり、一部の融資やその他銀行ファシリティに必要とされる資本が増えたが、それ例外では減ったことが理由である。

両セクターには以下のような影響があった。

- 今年燃料炭鉱業へのエクスポージャー3が増えたのは、殆どが資本改革の影響である。燃料炭セクターへのエクスポージャーの大半は鉱業再生保証の影響で、この改革の下では資本を増やす必要がある。同セクターへの新規融資の影響ではない。
- 2023年度には資本改革、融資残高の減少、トレード・市場エクスポージャーの減少で石油・ガス上流部門へのエクスポージャーは減った。

1. EAD（デフォルト時エクスポージャー）
 2. APRAはADI向けの資本規制を若干修正した。 <https://www.apra.gov.au/news-and-publications/apra-releases-minor-amendments-to-capital-framework-for-adis>
 3. ANZSICコード1102へのエクスポージャー、即ち燃料炭鉱業を主な事業とする顧客企業のエクスポージャーである。鉱山事業の内容が分散している他のANZSICコードに該当する企業の燃料炭へのエクスポージャーは含まない。



IMPORTANT INFORMATION – CLIMATE-RELATED INFORMATION

This presentation may contain climate-related statements, including in relation to climate-related risks and opportunities, climate-related goals and ambitions, climate scenarios, emissions reduction pathways and climate projections. While the Group has prepared the statements in good faith, climate-related statements are subject to significant uncertainty, challenges and risks that may affect their usefulness, accuracy and completeness, including:

1. *Availability and reliability of data* – emissions and climate-related data may be incomplete, inconsistent, unreliable or unavailable (including information from the Group's clients), and it may be necessary to rely on assumptions, estimates or proxies where that is the case.
2. *Uncertain methodologies and modelling* – methodologies, frameworks and standards used for calculations of climate-related metrics, modelling and climate data are not universally applied, are rapidly evolving and subject to change. This may impact the data modelling, approaches, and targets used in preparation of this presentation.
3. *Complexity of calculations and estimates* – Estimating financed emissions (including allocating emissions to financing activities) and emissions reduction is complex and relies on assumptions and judgments, often made in respect of long periods of time. For facilitated emissions, suitable standards to allow financial institutions to calculate facilitated emissions are still under development as at October 2023.
4. *Changes to climate-related governing frameworks* - changes to climate-related policy, laws, regulations and market practices, standards and developments, including those resulting from legal proceedings and regulatory investigations.
5. *Lack of consistency in definitions and climate-science terminology subject to changes* – definitions and standards for climate-related data and assessment frameworks used across industries and jurisdictions may vary, and terminology and concepts relating to climate science and decarbonisation pathways may evolve and change over time. These inconsistencies and changes can also make comparisons between different organisations' climate targets and achievements difficult or inappropriate.
6. *Reliance on third parties for data or involvement* – the Group may need to rely on assistance, data or other information from external data and methodology providers or other third parties, which may also be subject to change and uncertainty. Additionally, action and continuing participation of third parties, such as stakeholders, may be required (including financial institutions and governmental and non-governmental organisations).

Due to these uncertainties, challenges and risks, statements, assumptions, judgments, calculations, estimates or proxies made or used by the Group may turn out to be incorrect, inaccurate or incomplete. You should conduct your own independent analysis and not rely on the information for investment decision-making. The information in this notice should be read with the qualifications, limitations and guidance included throughout this presentation, as well as the:

- ANZ Financed Emissions Calculation Methodology available anz.com/esgreport
- ANZ Greenhouse Gas Reporting and Carbon Offset Guidelines available anz.com/esgreport
- ANZ Social and Environmental Sustainability Target Methodology available anz.com/esgreport

重要事項 – 気候関連の情報について

本資料には気候関連のリスク・収益機会、気候関連の目標・要望、気候シナリオ、排出量削減方法、気候予想といった気候関連の記述が含まれる。ANZグループでは誠意を持って本資料を準備しているが、気候関連の記述には不透明要素、課題、リスクがあり、それが記述内容の有用性、正確性、完全性に影響することがある。

1. *信頼性の高いデータが入手できるかどうか* – 排出量と気候関連のデータは不完全で、矛盾があり、信頼性が低いこともあり、入手できない場合もある（ANZグループの顧客からの情報を含めて）。その場合は前提を置く、若しくは推定やプロキシを用いることがある。
2. *評価方法やモデル予想の不透明さ* – 気候関連指標の計算に用いる手法、枠組み、基準やモデル、気候データは普遍的に適用されるものではなく、急速に変化しており、変更される可能性がある。これが本資料で用いているデータのモデル化、アプローチ、目標に影響することがある。
3. *計算と推定の複雑さ* – 融資先・投資先の排出量（金融活動に配分される排出量を含める）と排出量削減量の推定は複雑で、前提や推測に頼っており、長期間の前提を置くこともある。ファシリティに係る排出の計算では金融機関が排出量を計算する時の適正な基準は2023年10月時点でまだ検討中である。
4. *気候関連のガバナンスの枠組みの変更* – 気候関連の政策、法律、規制、市場慣行、基準、開発の変更を指す。訴訟手続きや規制庁さから生じるものを含める。
5. *定義や気候関連用語に一貫性が無いことがあり、変更されることもある* – 気候関連データに対する各行府、地域の評価の定義や基準は違うことがあり、気候科学や脱炭素化の方法に関する用語や概念も時間と共に変化することがある。このように一貫性を欠き、変化もすることで各組織の機構目標と達成度の比較が難しく不適切となることもある。
6. *データや参加で第三者機関に依存* – ANZグループは外部サービス、データ、その他外部データからの情報、方法論提供者、その他第三者機関に依存することがあるが、それも変更される可能性があり、不透明である。そして関係者のような第三者の活動や継続的参加が必要となることがある（金融機関や政府・非政府機関を含む）。

こういった不確定要素、課題、リスクによって、ANZグループが作った、若しくは用いる記述、前提、判断、計算、推定、プロキシが不適切、不正確、不完全であると判明する可能性もある。投資決定に際しては各自が独立して分析を行い、本文書にある情報に頼ることがあってはならない。本文書にある情報は以下の文書に含まれる、条件、限度、指針と併せて読み、理解しなければならない。

- ANZの融資先排出量計算手法 anz.com/esgreport
- ANZの温室効果ガス報告とカーボンオフセット指針 anz.com/esgreport
- ANZのESG目標設定方法 anz.com/esgreport



2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

ECONOMICS



2023 FULL YEAR RESULTS

DEBT INVESTOR PRESENTATION

經濟



GLOBAL TRENDS

Major trends

- Greater demands on government, more government debt
- Resilient corporate balance sheets
- Changing political structures
- More complex domestic and global politics
- Advances in technology and the advent of AI
- Acceleration of climate change, biodiversity and sustainability
- Ageing population
- Housing affordability

Challenges arising

- Heightened community expectations of business and government
- Government fiscal prioritisation
- Funding requirements (energy transition, infrastructure, defense)
- Competition for resources keeping asset prices and inflation high
- Rapid changes to workforce composition
- Intergenerational wealth transfers
- Higher interest rates for longer
- Hyper connectivity leads to faster and amplified reactions to events



世界の政治・経済の動き

主な動き

- 財政出動の必要性、政府債務増える
- 企業のバランスシートは堅調
- 政治構造の変化
- 国内外で政治が複雑化
- テクノロジーの進化とAIの台頭
- 気候変動、生物多様性、サステナビリティに向けた動き
- 人口高齢化
- 住宅アフォーダビリティ

新たな課題

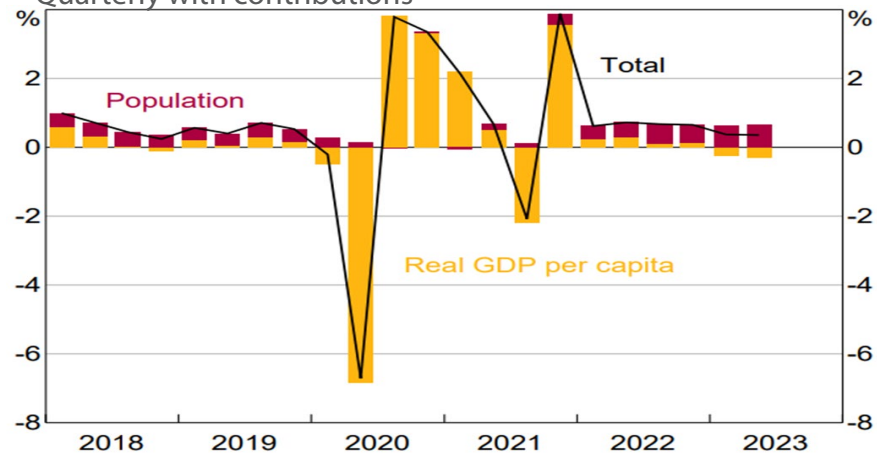
- 企業と政府に対して人々の要求が高まる
- 財政再建の必要性
- 資金調達における基準（エネルギー転換、インフラ、防衛）
- 資源獲得競争で資産価格が上昇、インフレも高い
- 労働力の内訳が急速に変化
- 世代間の富の移転
- 金利は長期間高水準に
- ハイパーコネクティビティで各事象への反応が迅速で大きく



AUSTRALIAN ECONOMY - ECONOMIC GROWTH

GDP growth¹

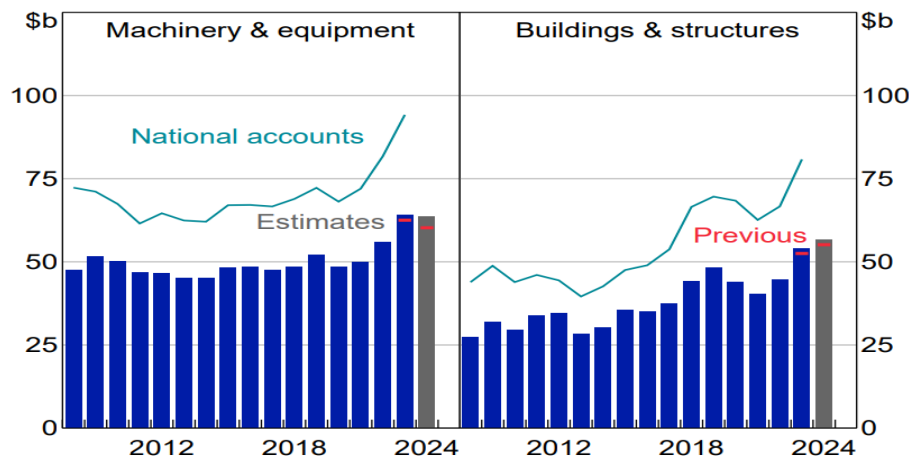
Quarterly with contributions



Sources: ABS; RBA.

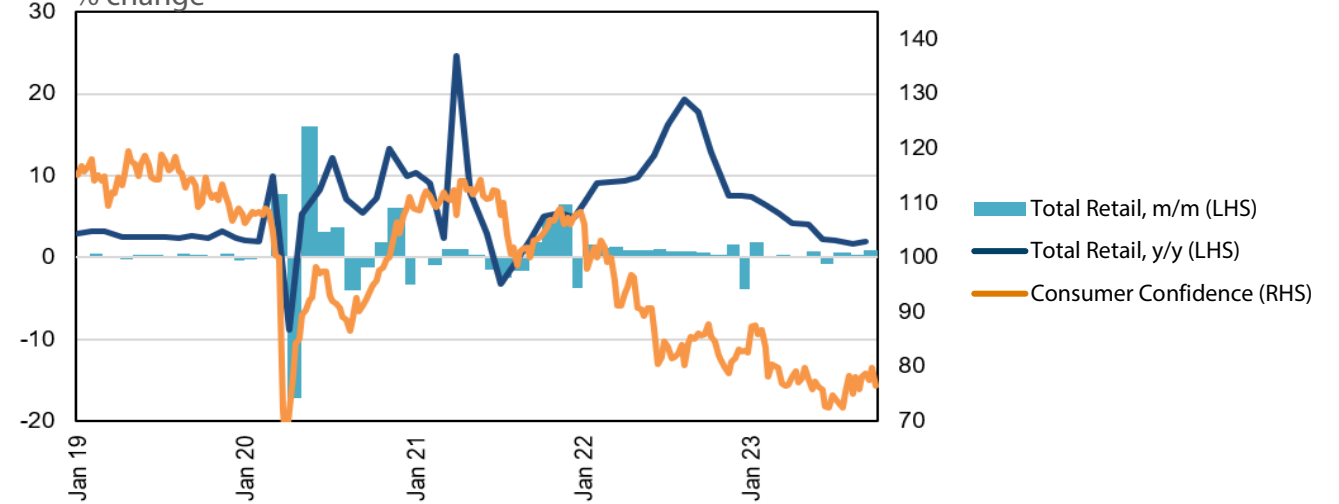
Non-mining capital expenditure intentions¹

Nominal



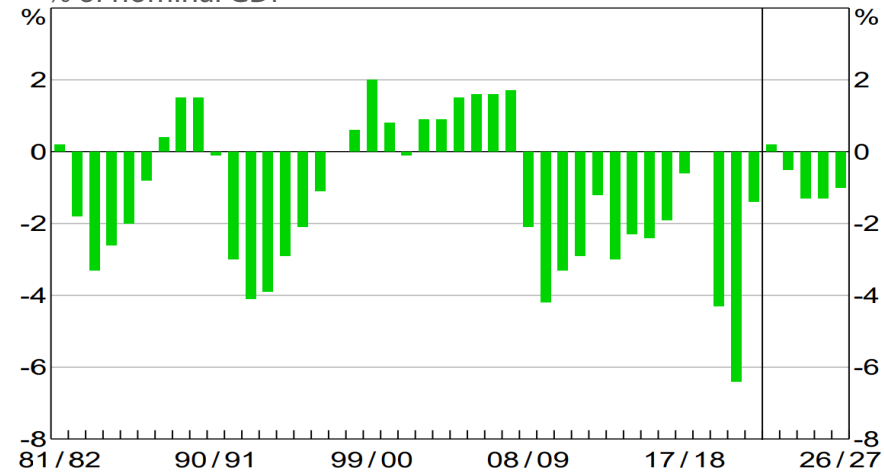
Nominal Australian retail sales² and Consumer Confidence³

% change



Australian government budget balance⁴

% of nominal GDP

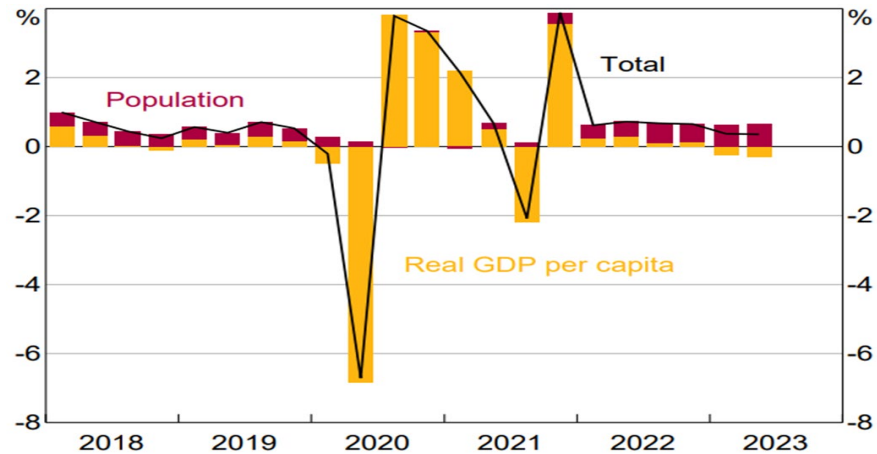




オーストラリア経済 – 経済成長

GDP成長率¹

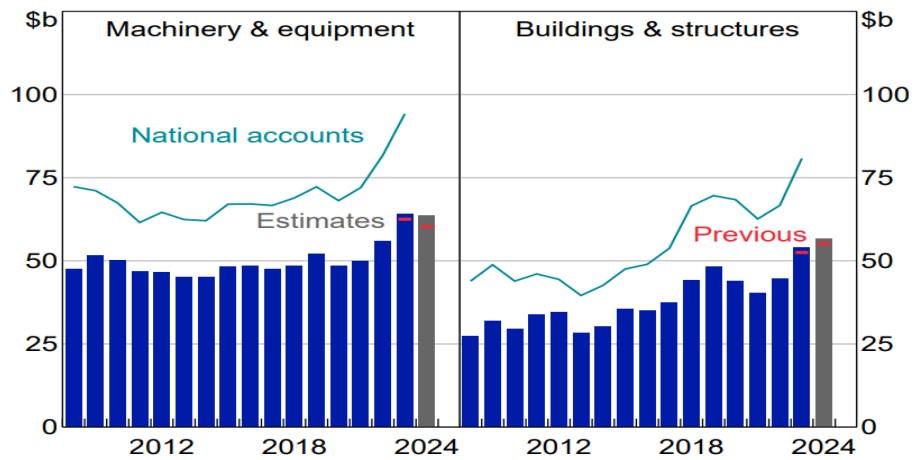
四半期、寄与度



Sources: ABS; RBA.

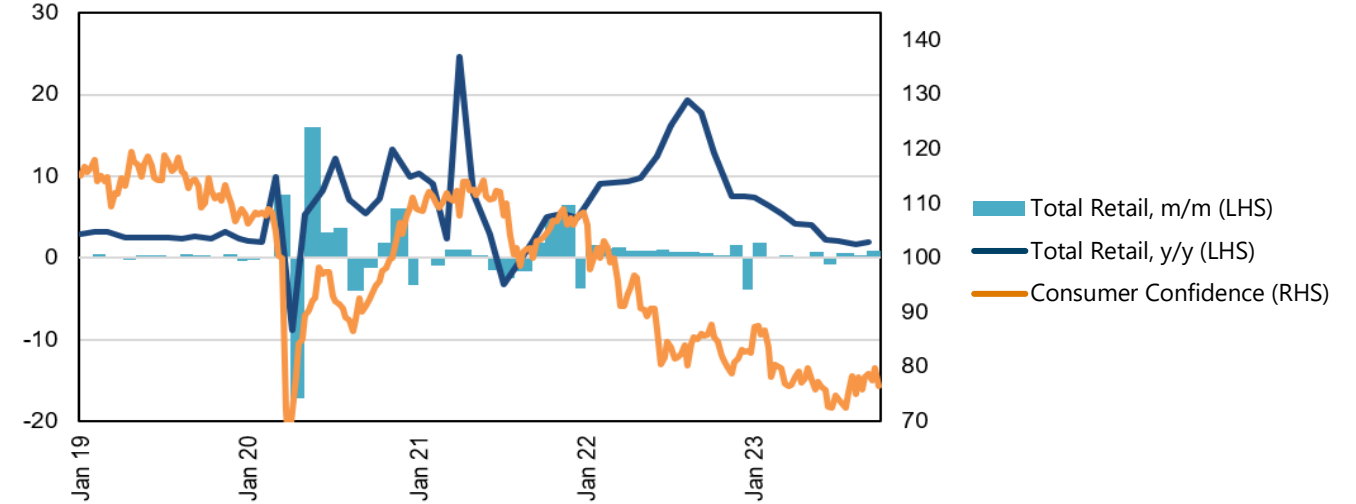
非鉱業セクターの設備投資計画¹

名目



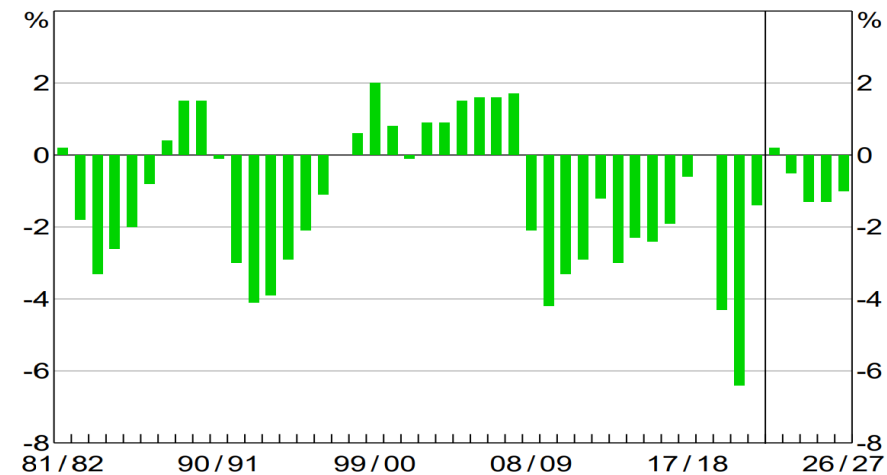
オーストラリア名目小売売上高²と消費者信頼感³

変化率%



オーストラリア政府の財政収支⁴

名目GDPに対する比率%



出典

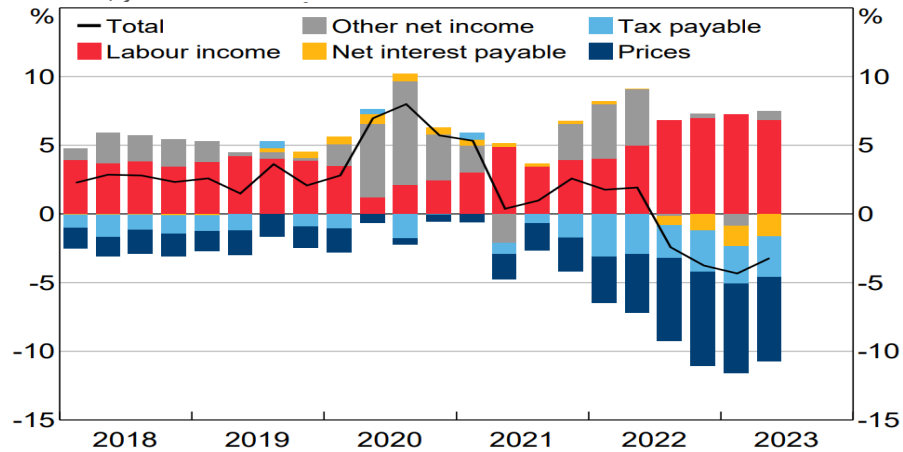
1. RBAの2032年11月2日金融政策声明
 2. ABZ, Macrobond, ANZ Research 3. Roy-Morgan 4. 2023年11月RBAチャートパック



AUSTRALIAN ECONOMY - INCOME AND SAVINGS

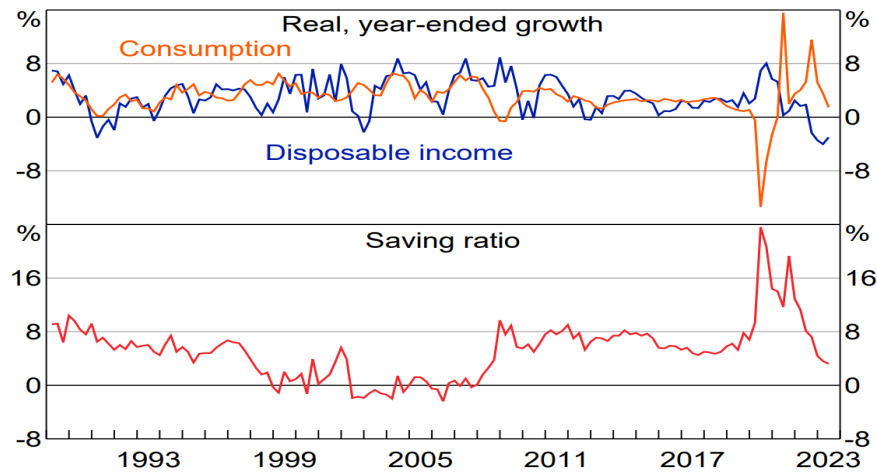
Household disposable income growth¹

Real, year-ended with contributions



Sources: ABS; RBA

Household income and consumption²

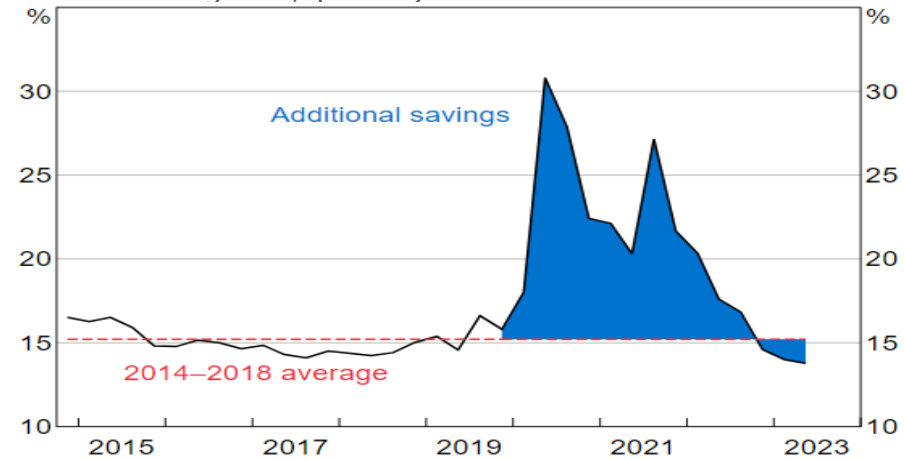


* Household sector includes unincorporated enterprises; disposable income is after tax and interest payments; saving ratio is net of depreciation.

Sources: ABS; RBA.

Household Savings¹

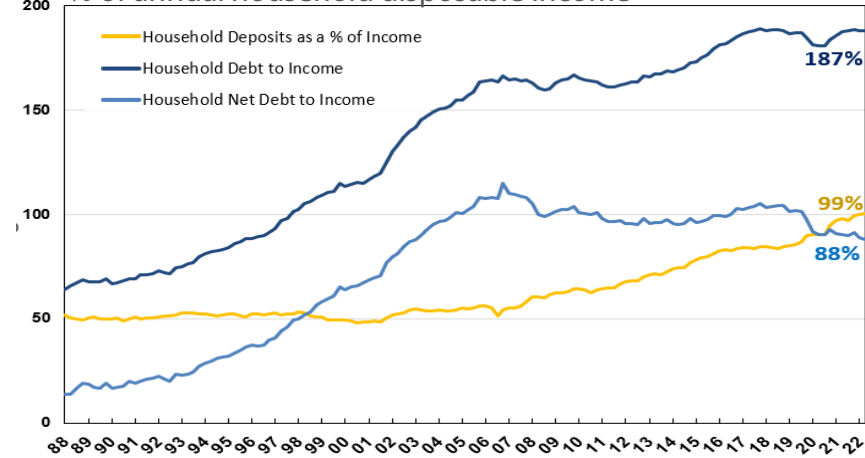
Gross savings rate, quarterly



Sources: ABS; RBA.

Household debt & deposits³

% of annual household disposable income

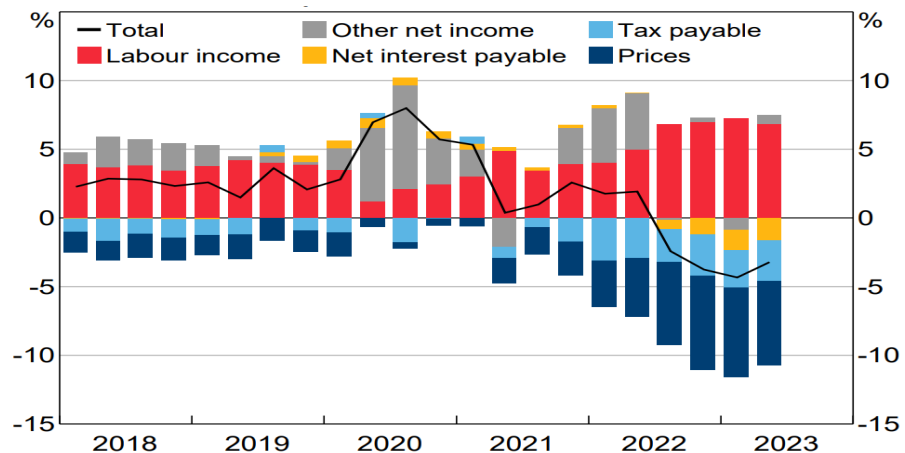




オーストラリア経済 – 所得・貯蓄

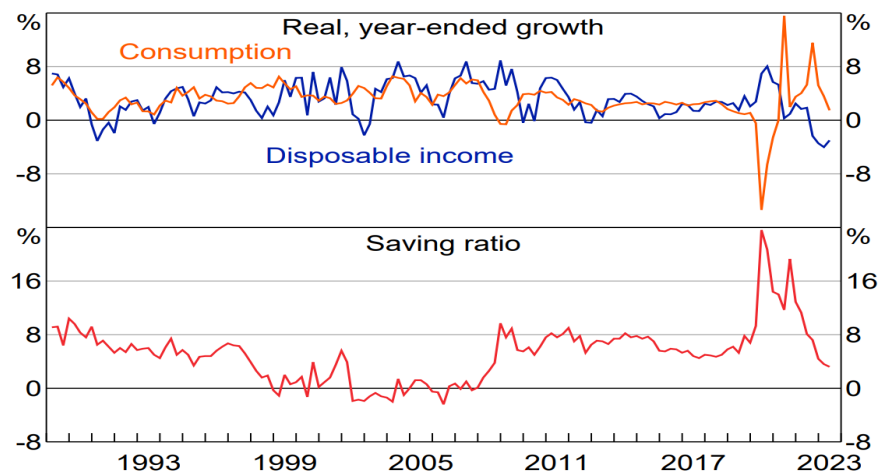
家計の可処分所得増加率¹

実質、年末付、寄与度



Sources: ABS; RBA

家計所得・家計消費²

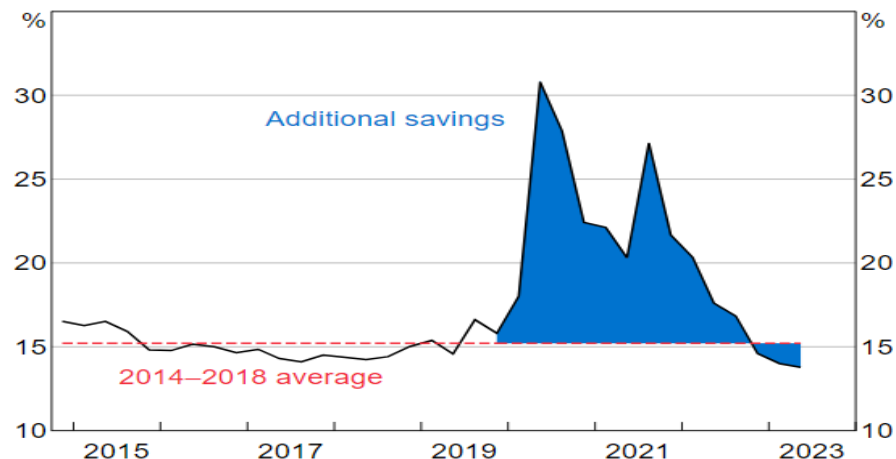


* Household sector includes unincorporated enterprises; disposable income is after tax and interest payments; saving ratio is net of depreciation.

Sources: ABS; RBA.

家計貯蓄¹

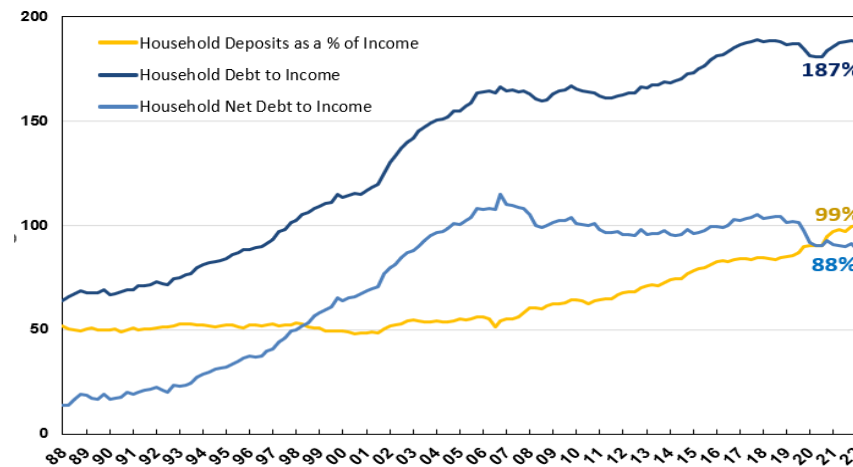
総所得率、四半期



Sources: ABS; RBA.

家計債務・預金³

家計の年間可処分所得に対する比率%

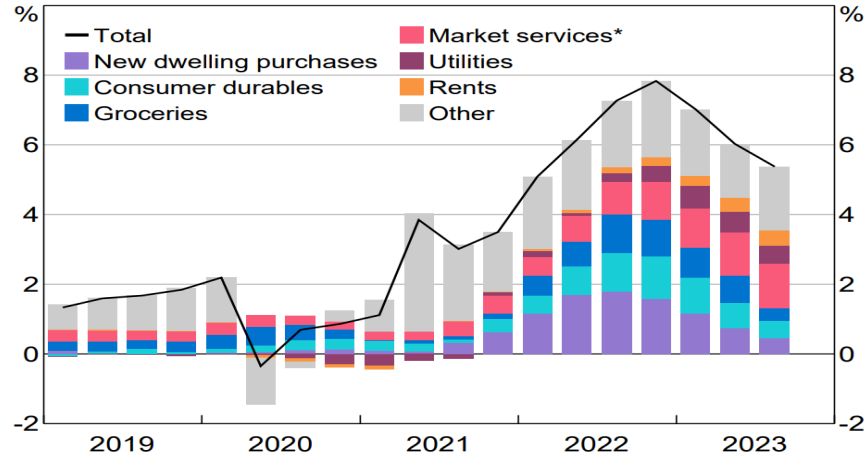




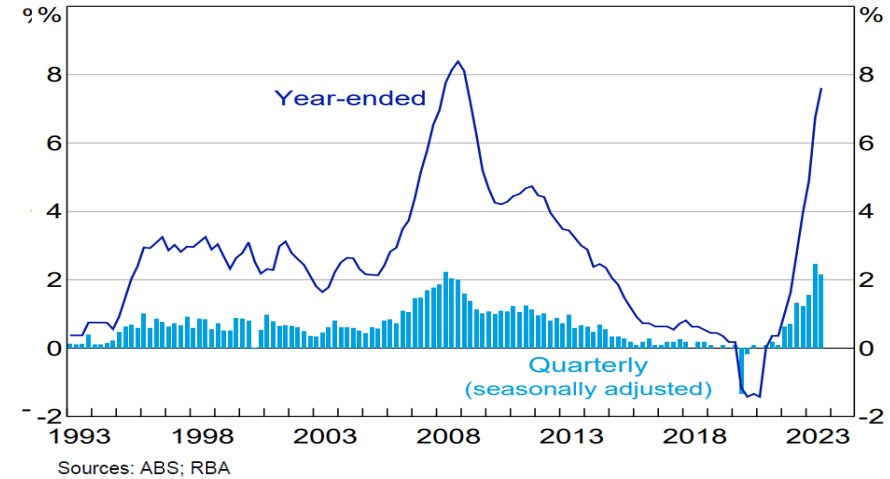
AUSTRALIAN ECONOMY - INFLATION

CPI inflation¹

Year-ended, with contributions

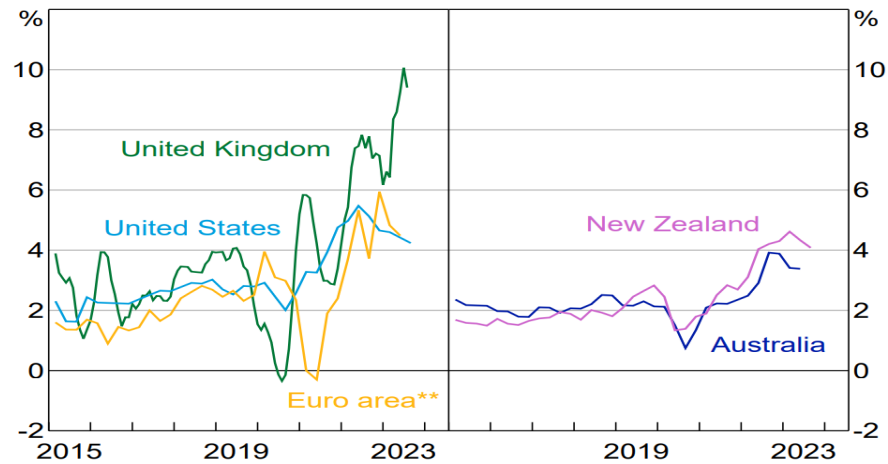


Rent inflation¹



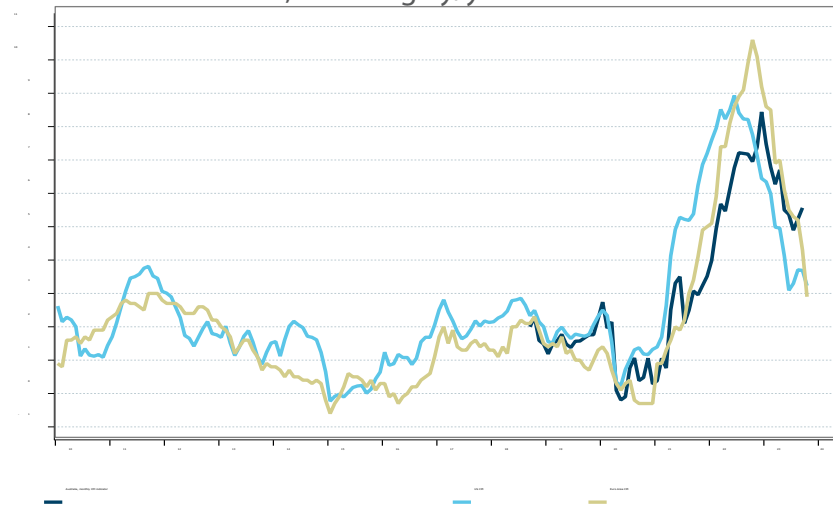
Wages growth¹

Six-month annualised



Global inflation comparisons²

Headline inflation, % Change y/y

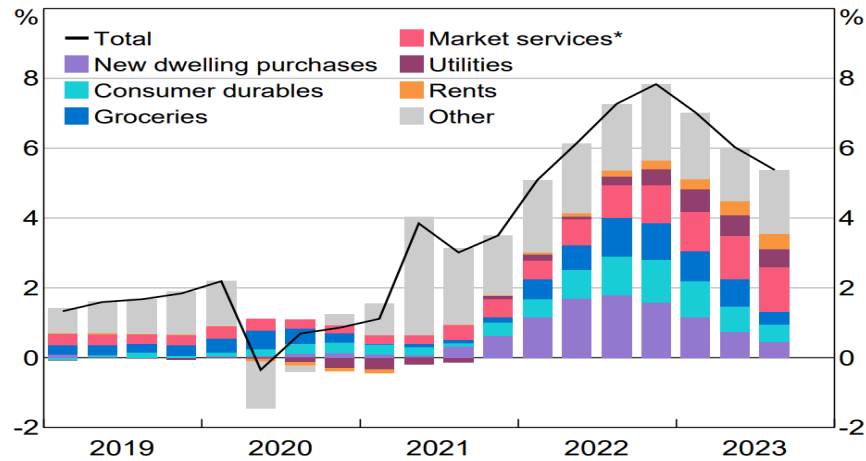




オーストラリア経済 - インフレ

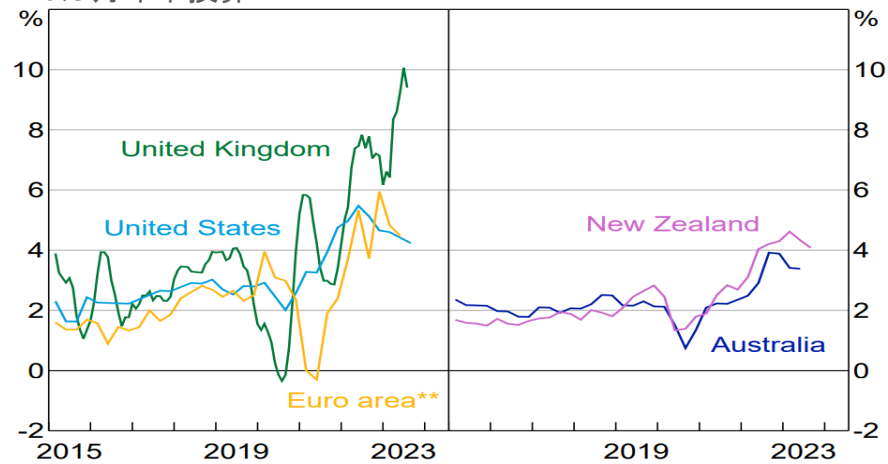
CPI上昇率¹

年末付、寄与度



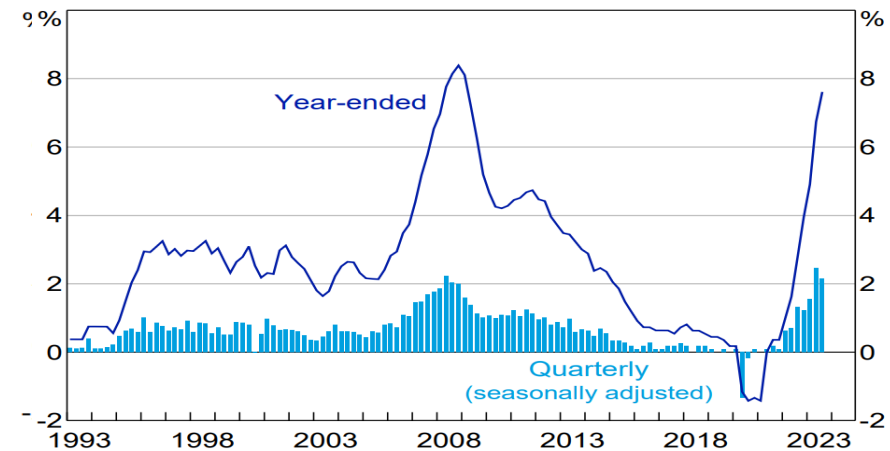
賃金上昇率¹

6カ月年率換算



Sources: BoE; RBA; Refinitiv

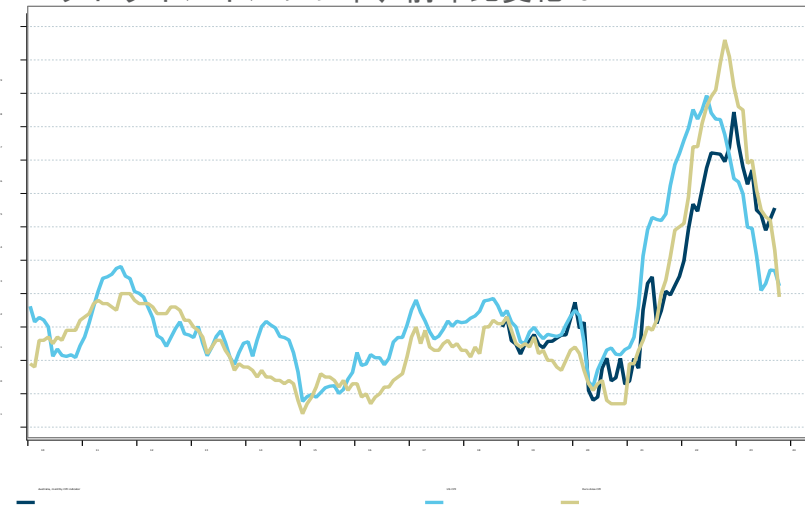
賃料上昇率¹



Sources: ABS; RBA

世界のインフレ比較²

ヘッドラインインフレ率、前年比変化%



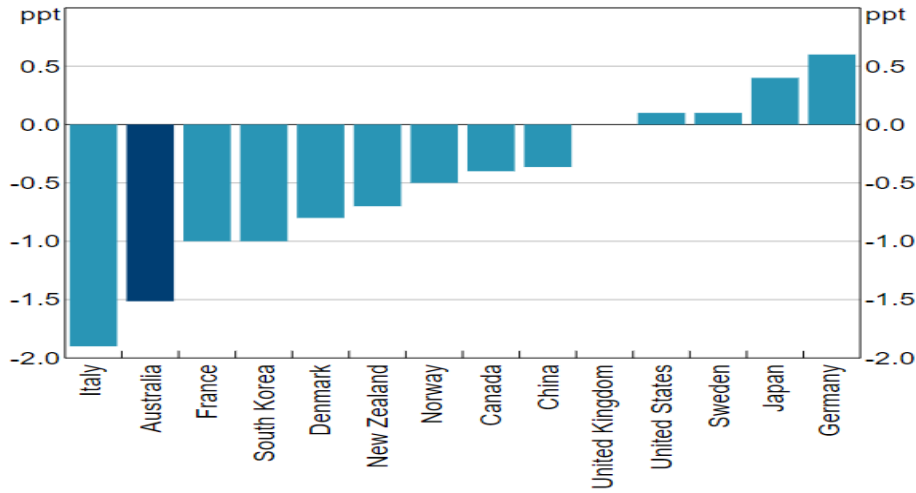
Source: ABS, BLS, Eurostat, Stats NZ, Macrobond, ANZ Research



AUSTRALIAN LABOUR MARKET

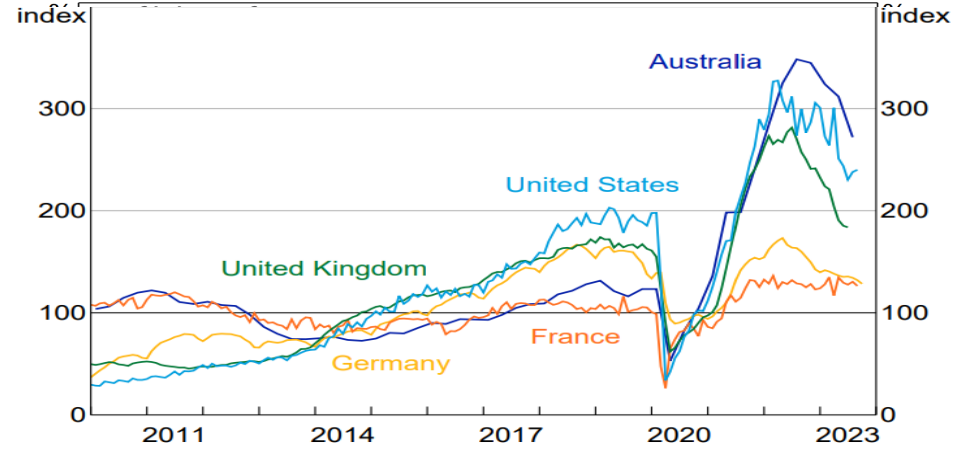
Unemployment Rates¹

Change since December 2019



Vacancies-to-unemployment²

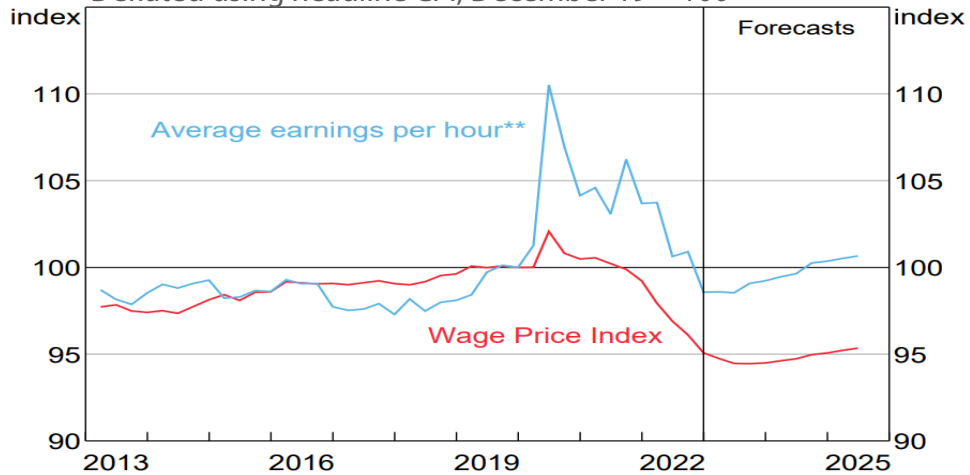
2010-2019 average = 100



Sources: RBA; Refinitiv.

Real labour income³

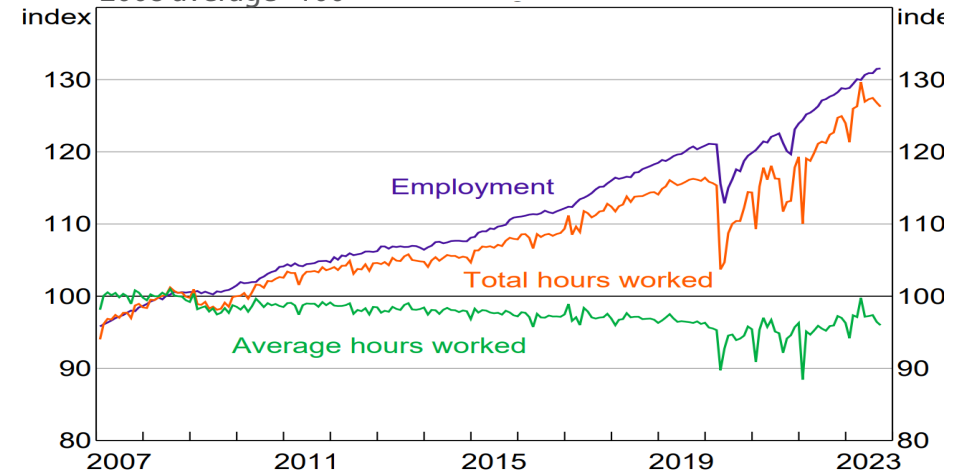
Deflated using headline CPI, December 19 = 100



Sources: ABS; RBA

Employment and hours worked^{*, 4}

2008 average=100



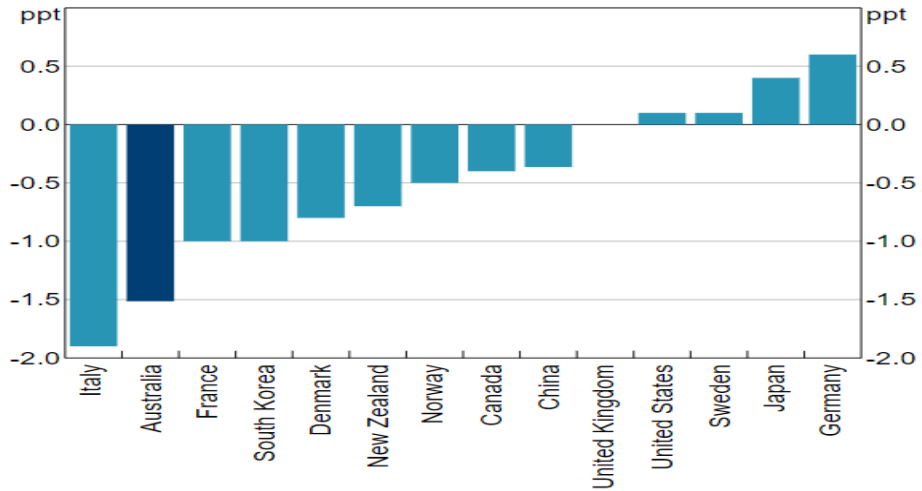
* Seasonally adjusted.
Sources: ABS; RBA.



オーストラリアの労働市場

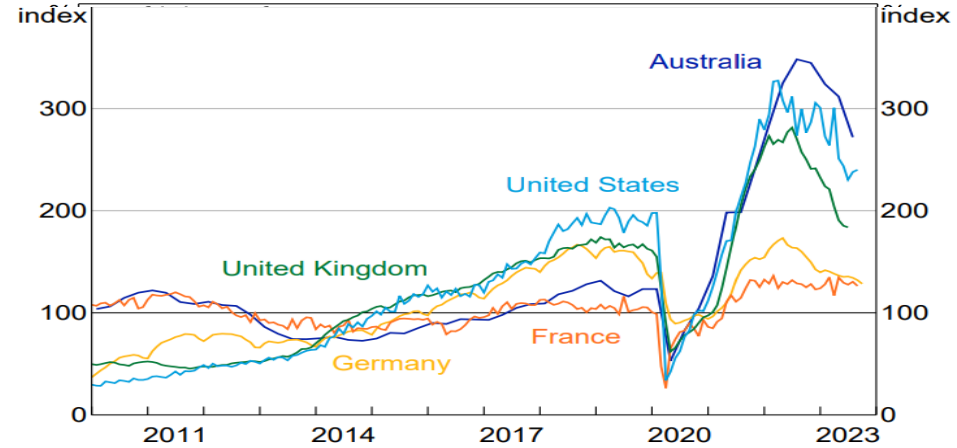
失業率¹

2019年12月以降の変化



求人失業比²

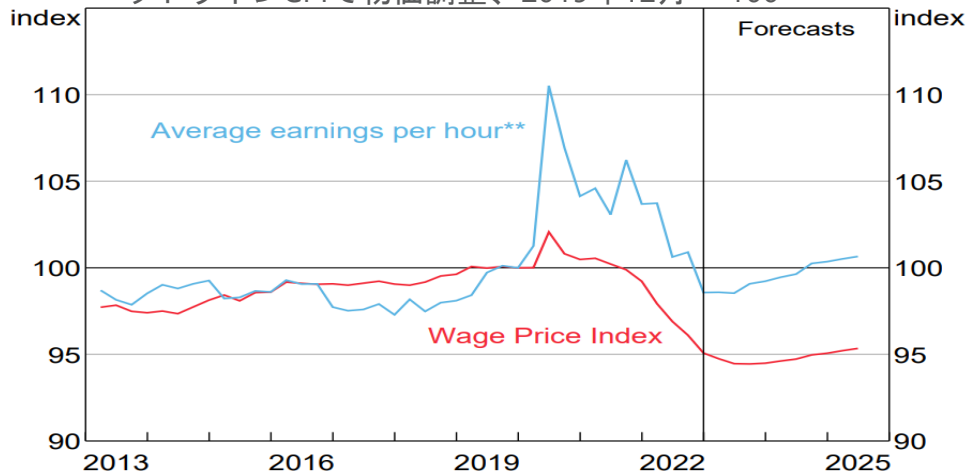
2010-2019年平均 = 100



Sources: RBA; Refinitiv.

実質労働所得³

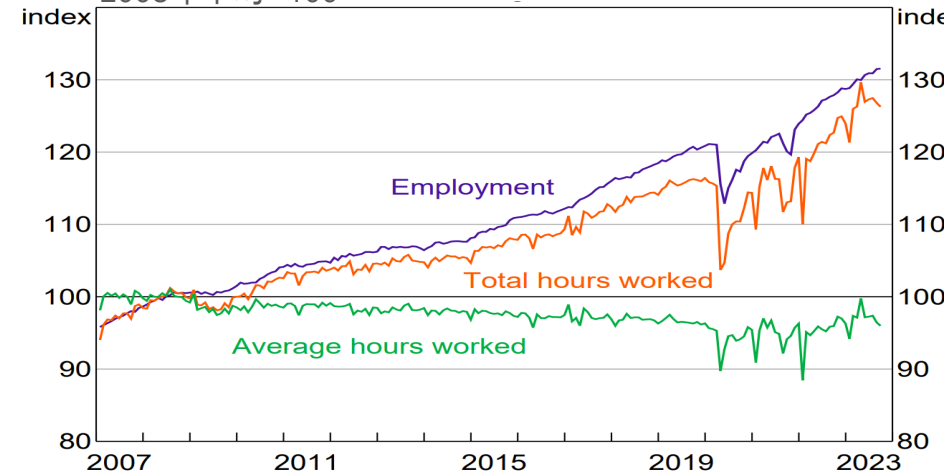
ヘッドラインCPIで物価調整、2019年12月 = 100



Sources: ABS; RBA

雇用者数と労働時間数⁴

2008年平均 = 100



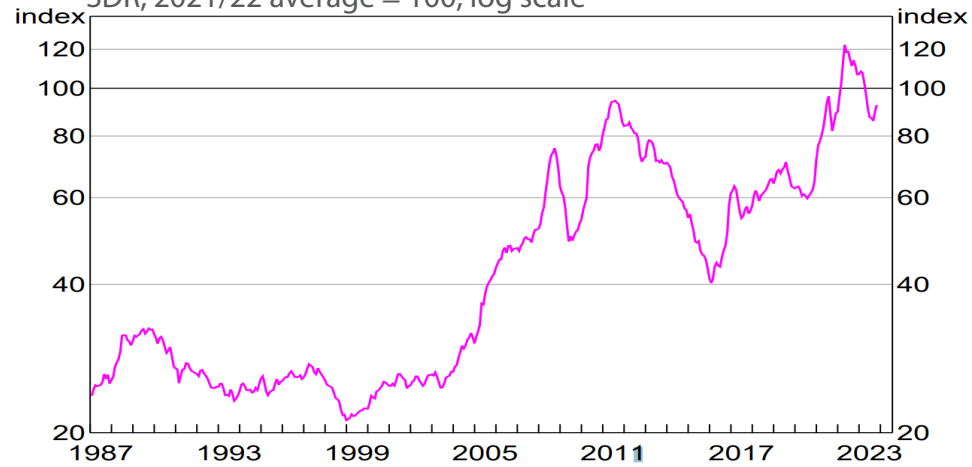
* Seasonally adjusted.
Sources: ABS; RBA.



COMMODITIES

RBA index of commodity prices¹

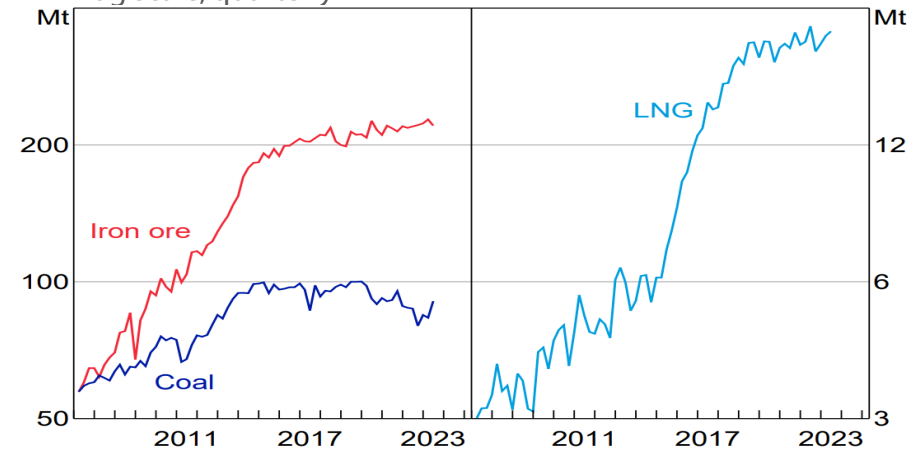
SDR, 2021/22 average = 100, log scale



Source: RBA.

Resource exports¹

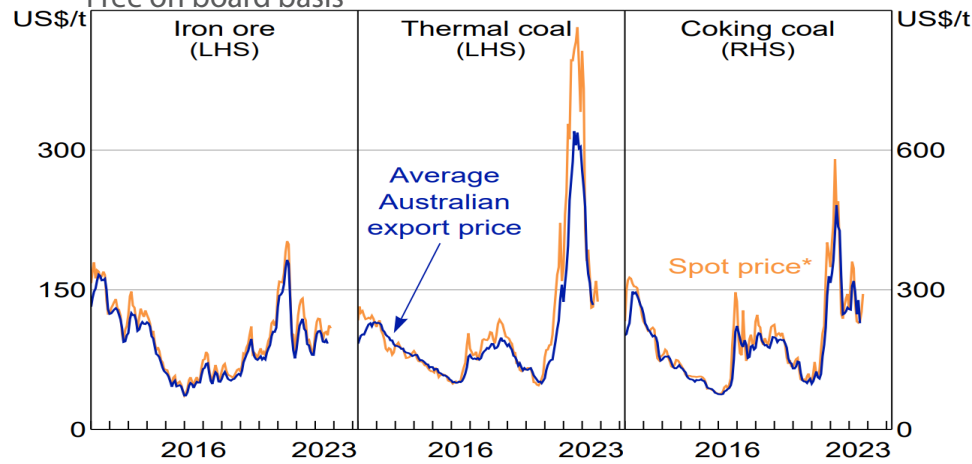
Log scale, quarterly



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

Bulk commodity prices¹

Free on board basis

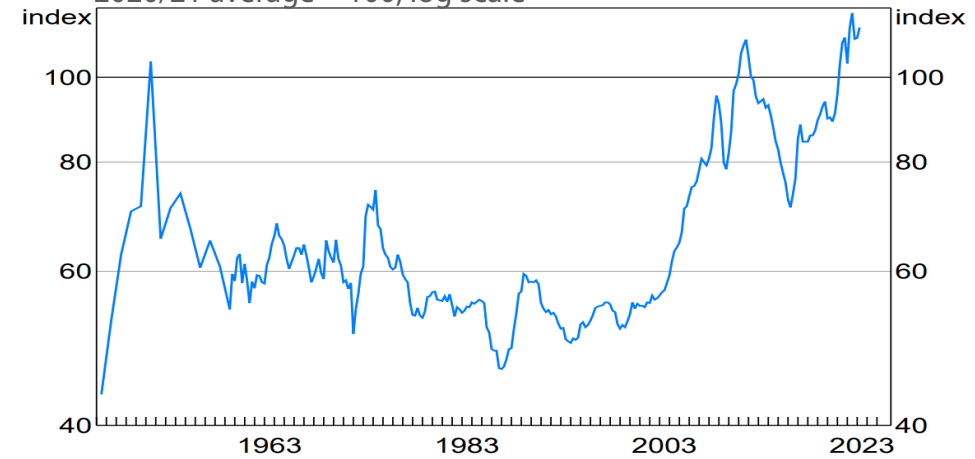


* Iron ore 62% Fe fines index; Newcastle thermal coal and premium hard coking coal.

Sources: ABS; Bloomberg; McCloskey by OPIS; RBA.

Terms of trade*, 1

2020/21 average = 100, log scale



* Annual data are used prior to 1960.

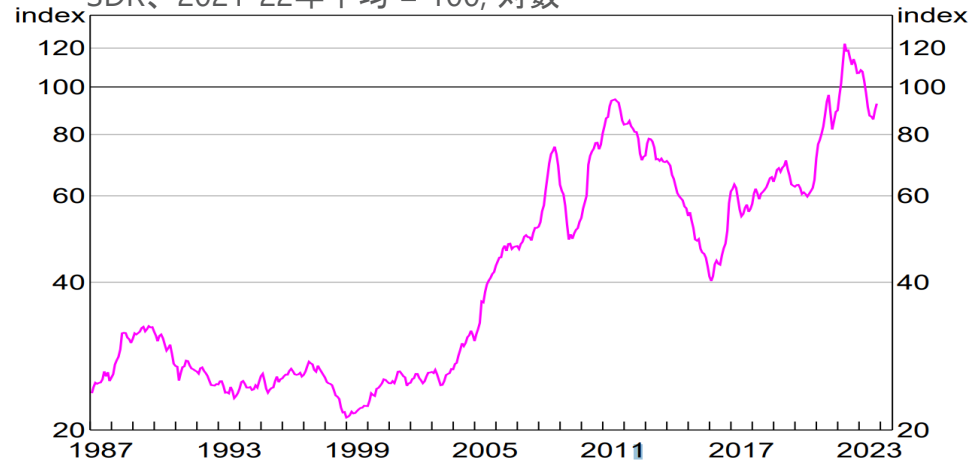
Sources: ABS; RBA.



コモディティ

RBAコモディティ価格指数¹

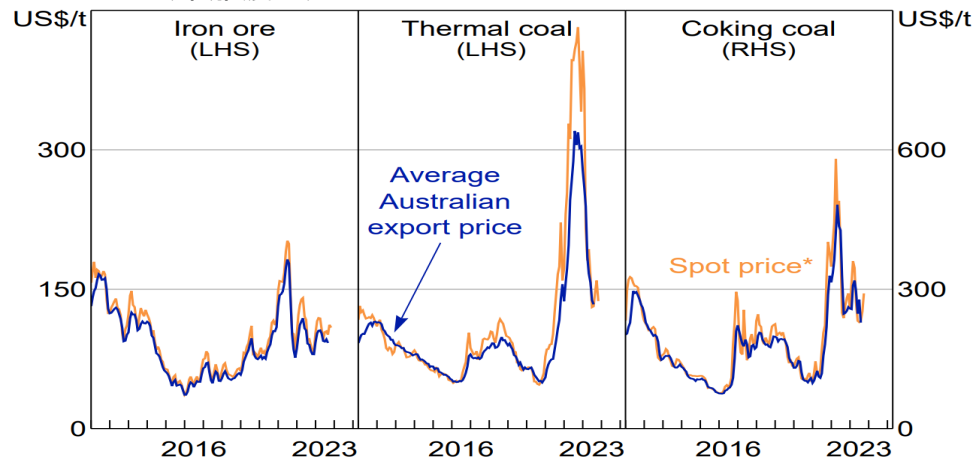
SDR、2021-22年平均 = 100、対数



Source: RBA.

バルクコモディティ価格¹

FOB (本船渡し) ベース

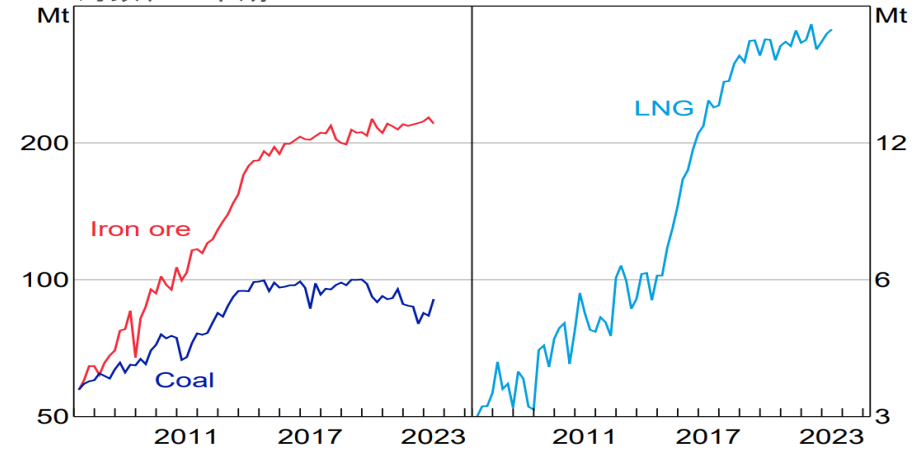


* Iron ore 62% Fe fines index; Newcastle thermal coal and premium hard coking coal.

Sources: ABS; Bloomberg; McCloskey by OPIS; RBA.

資源輸出¹

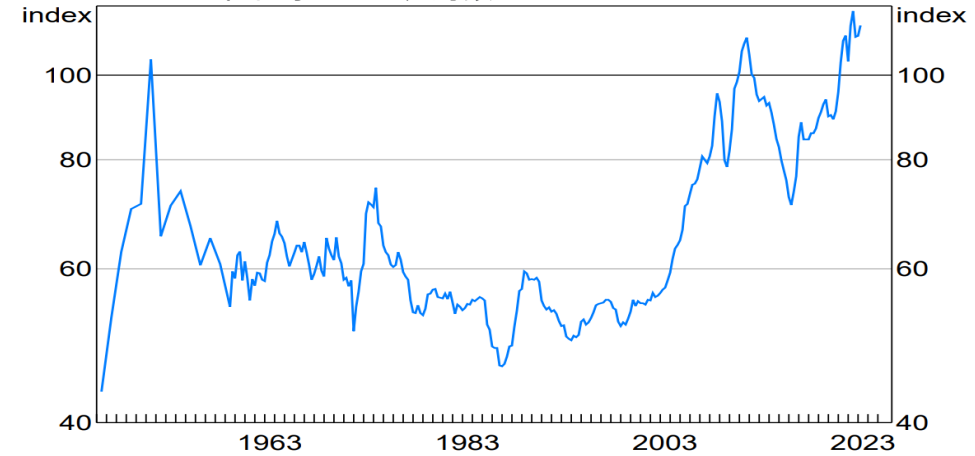
対数、四半期



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

交易条件^{*,1}

2020-21年平均 = 100、対数



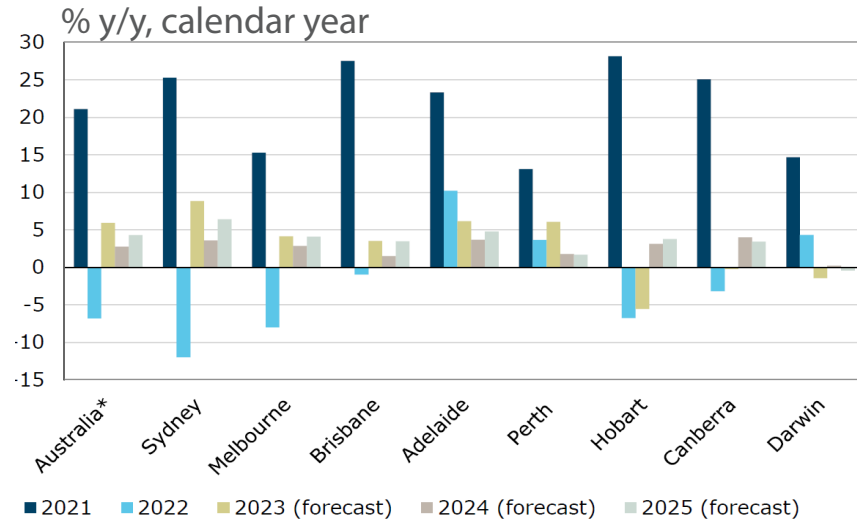
* Annual data are used prior to 1960.

Sources: ABS; RBA.



AUSTRALIAN HOUSING DYNAMICS

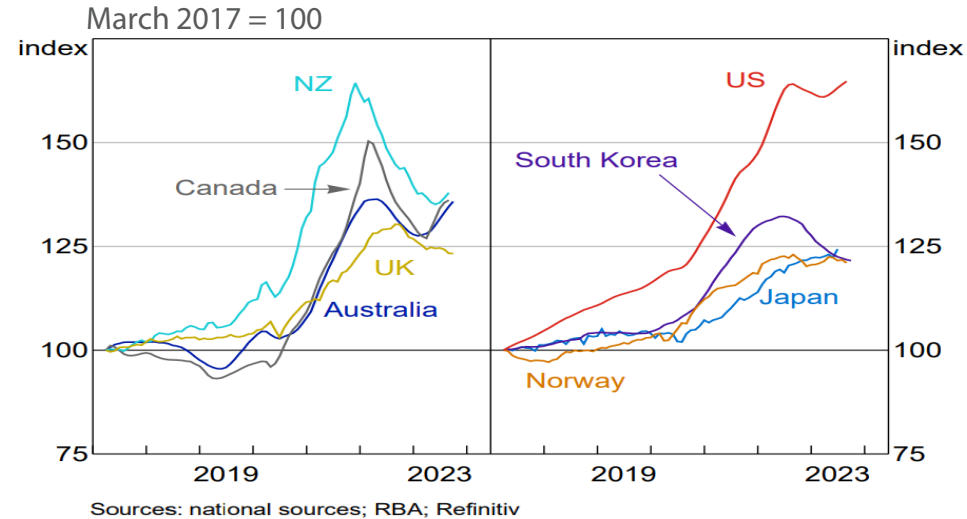
Housing price forecasts by capital city¹



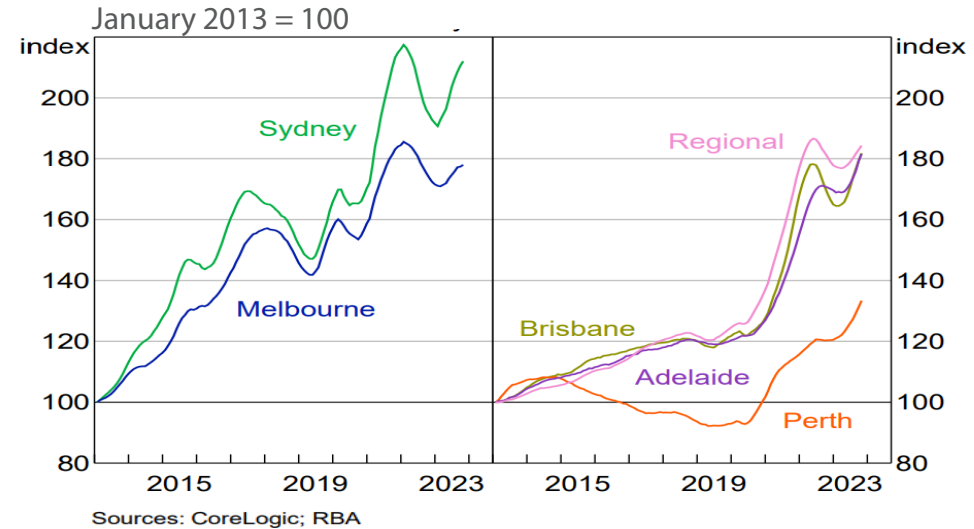
House price growth²

Oct-23	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	7.2	8	5.2	9	10	6.3	35.2	45.9	13.1	-2.2	-2.2	-2.3
Melbourne	3.3	3.1	3.8	2.4	2.2	2.8	18.7	23.6	8.8	-3.7	-4.6	-1.9
Brisbane	8.6	8.8	7.5	7.8	7.5	9.6	49.9	53.1	36.1	0	-0.8	0
Adelaide	7.3	7.5	5.7	6.5	6.3	8	50.9	52.6	41.1	0	0	0
Perth	7.8	7.9	6.9	10.8	11.1	8.8	41.2	44	22.1	0	0	-2.8
Hobart	-0.3	-0.1	-1.5	-4.9	-5.1	-3.7	36.1	37.3	32.1	-11.6	-12	-9.8
Darwin	1.7	2.3	0.6	-1.7	-1.3	-2.5	15.8	15.2	16.6	-7.1	-3.9	-15.3
Canberra	1.2	1.9	-0.9	-1.6	-1.7	-0.9	38.2	41.2	28.1	-6.7	-7.9	-2.9
Australia	5.4	5.6	4.6	5.6	5.7	5.1	37.3	43.5	19.1	-0.5	-0.8	0

Housing price indices³



Housing prices⁴

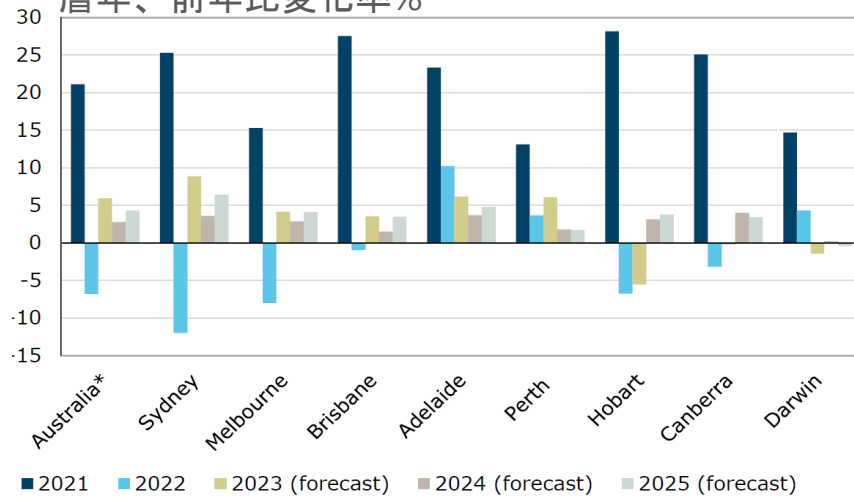




オーストラリア住宅市場

州都別住宅価格¹

暦年、前年比変化率%

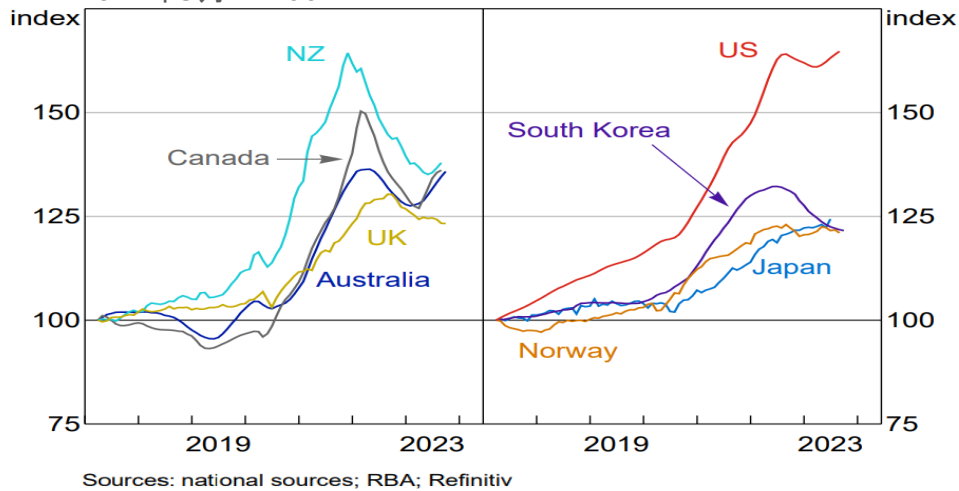


住宅価格上昇率²

Oct-23	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	7.2	8	5.2	9	10	6.3	35.2	45.9	13.1	-2.2	-2.2	-2.3
Melbourne	3.3	3.1	3.8	2.4	2.2	2.8	18.7	23.6	8.8	-3.7	-4.6	-1.9
Brisbane	8.6	8.8	7.5	7.8	7.5	9.6	49.9	53.1	36.1	0	-0.8	0
Adelaide	7.3	7.5	5.7	6.5	6.3	8	50.9	52.6	41.1	0	0	0
Perth	7.8	7.9	6.9	10.8	11.1	8.8	41.2	44	22.1	0	0	-2.8
Hobart	-0.3	-0.1	-1.5	-4.9	-5.1	-3.7	36.1	37.3	32.1	-11.6	-12	-9.8
Darwin	1.7	2.3	0.6	-1.7	-1.3	-2.5	15.8	15.2	16.6	-7.1	-3.9	-15.3
Canberra	1.2	1.9	-0.9	-1.6	-1.7	-0.9	38.2	41.2	28.1	-6.7	-7.9	-2.9
Australia	5.4	5.6	4.6	5.6	5.7	5.1	37.3	43.5	19.1	-0.5	-0.8	0

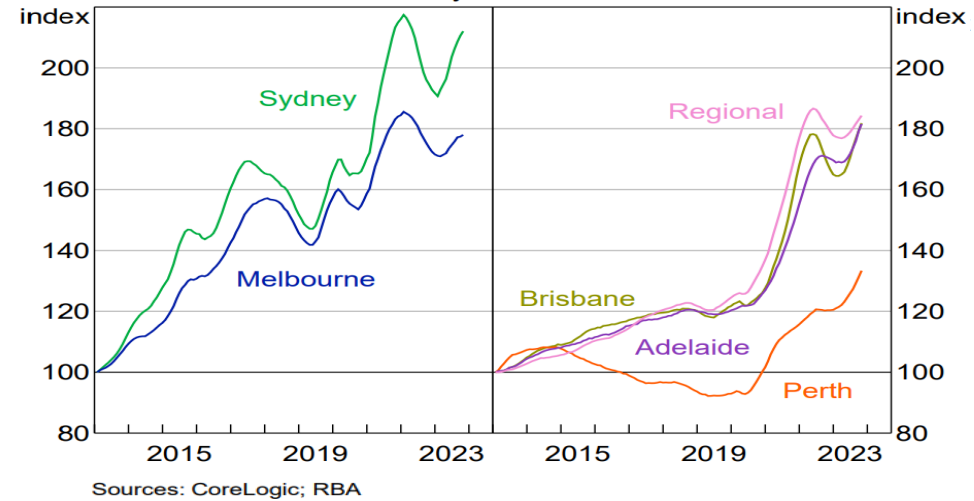
住宅価格指数³

2017年3月 = 100



住宅価格⁴

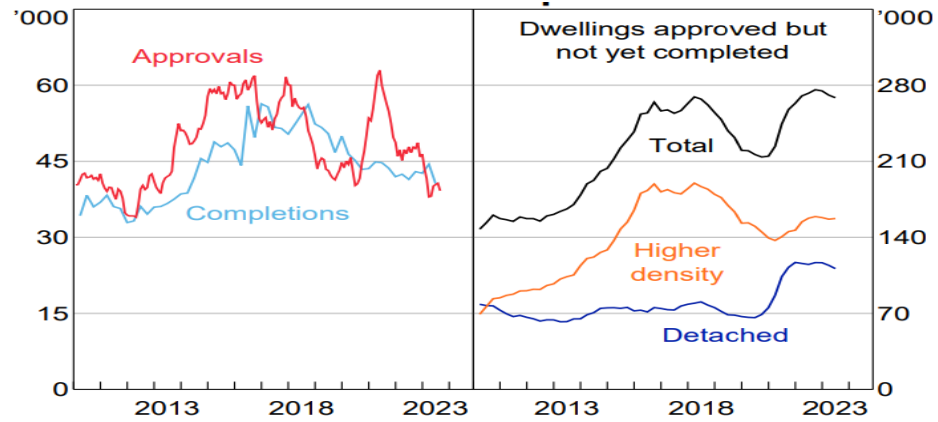
2013年1月 = 100





AUSTRALIAN PROPERTY DYNAMICS

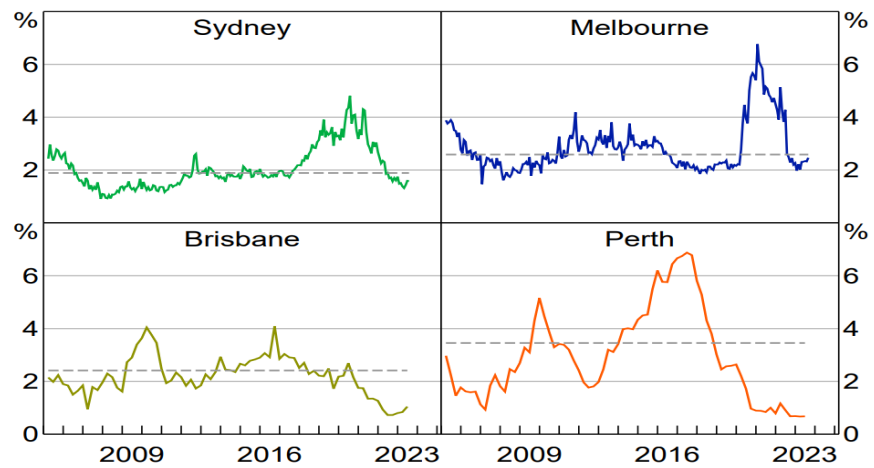
Residential pipeline¹



* Quarterly data except building approvals, which sum the three latest monthly observations.

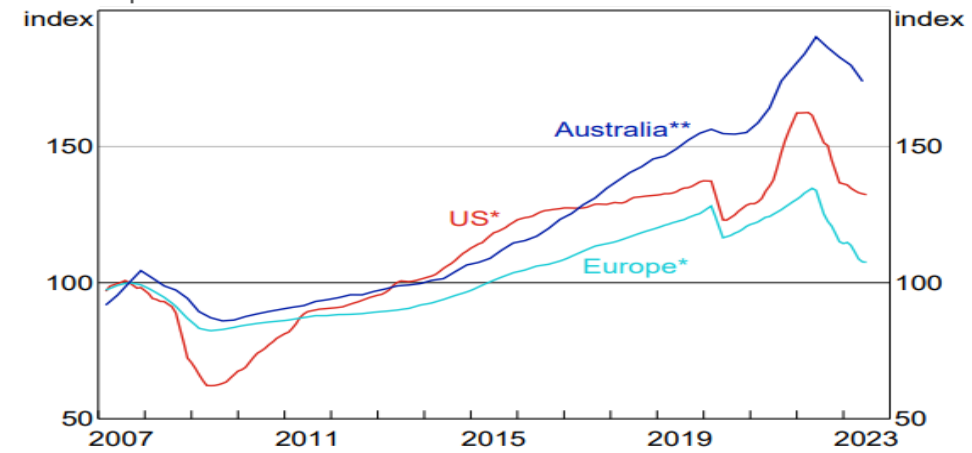
Sources: ABS; RBA.

Rental vacancies¹



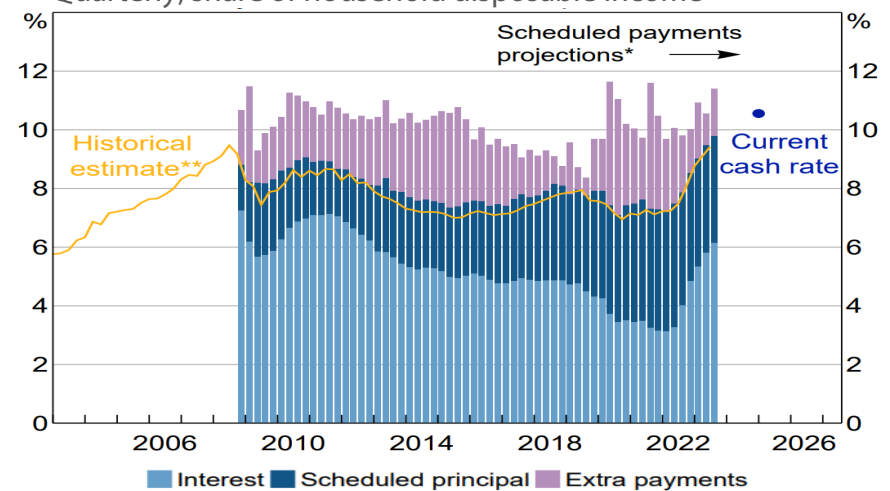
Commercial Real Estate Prices²

September 2007= 100



Housing mortgage payments¹

Quarterly; share of household disposable income

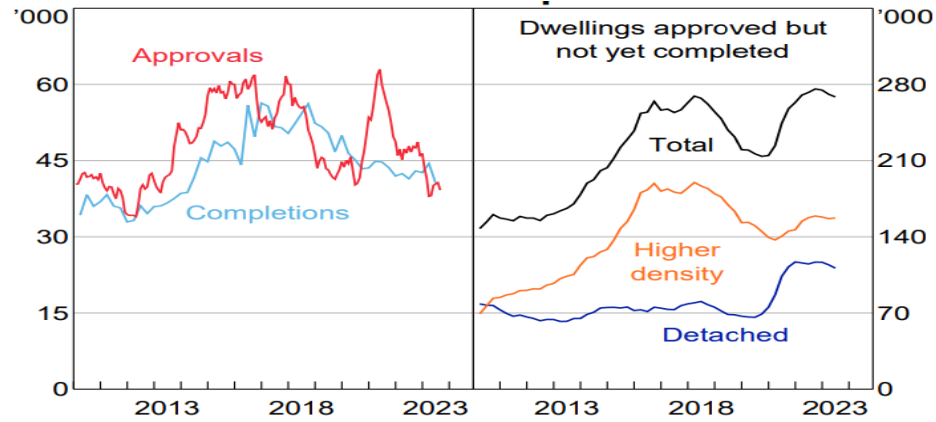


Sources: ABS; APRA; RBA



オーストラリア不動産市場

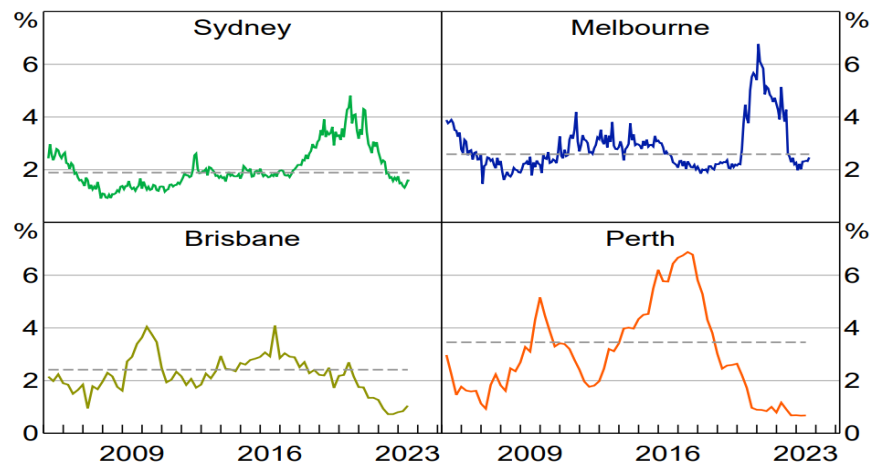
住宅建設計画¹



* Quarterly data except building approvals, which sum the three latest monthly observations.

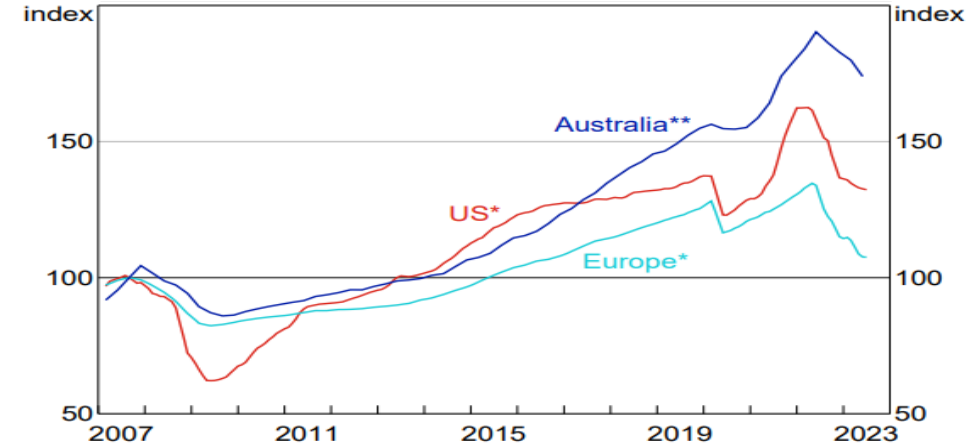
Sources: ABS; RBA.

賃貸空室率¹



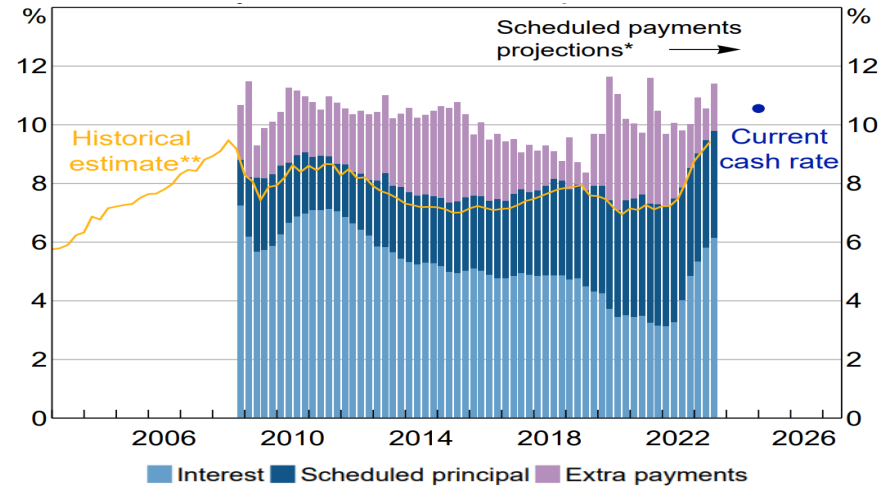
商業用不動産価格²

2007年9月 = 100



住宅ローン返済負担¹

四半期、家計可処分所得に対する比率%

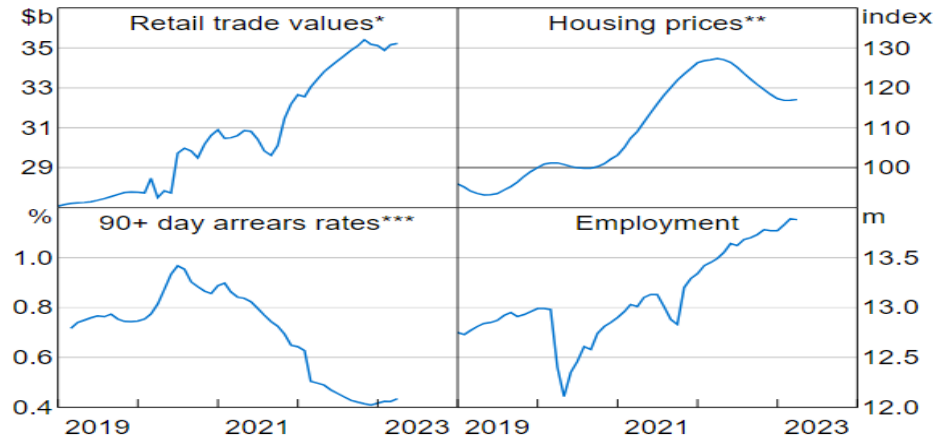


Sources: ABS; APRA; RBA



AUSTRALIAN HOUSING DYNAMICS - HOUSEHOLD RESILIENCE

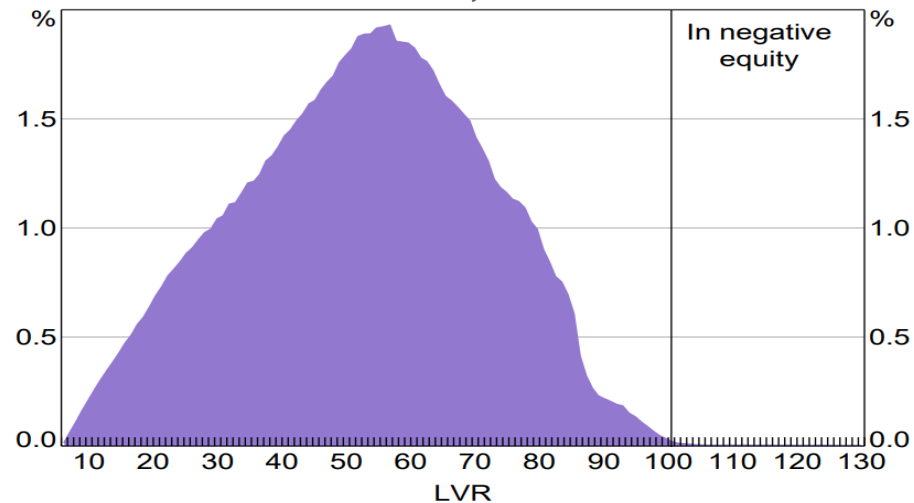
Household indicators¹



* Three-month moving average.
 ** January 2020 = 100.

Outstanding LVR distribution²

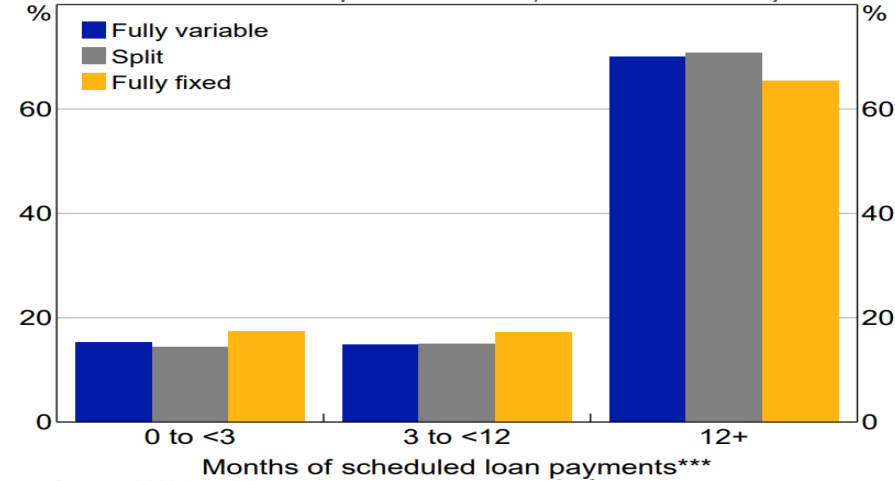
Share of loans and balances, July 2023



Sources: ABS; CoreLogic; RBA; Securitisation System

Liquid assets of mortgage holders²

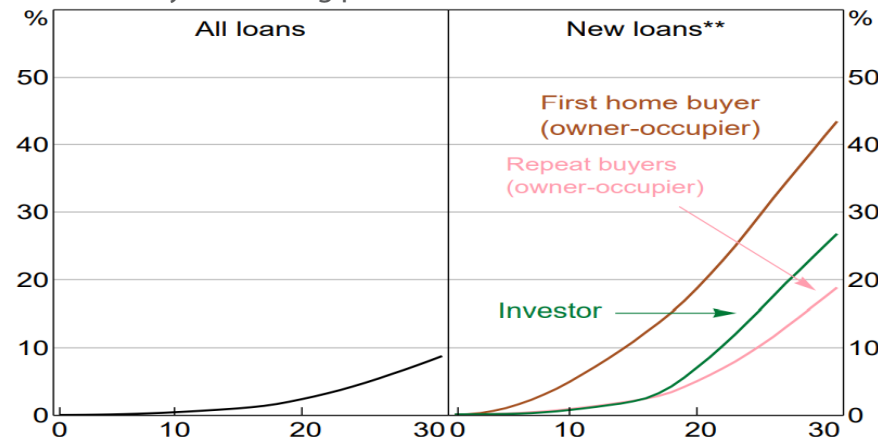
Share of owner-occupier borrowers, six months to July 2023



Sources: DBM Atlas; RBA

Share of loans in negative equity²

Sensitivity to housing price declines*



* Each percentage decline is applied to the price levels that prevailed in each GCCSA region during July 2023, separately for houses and apartments.

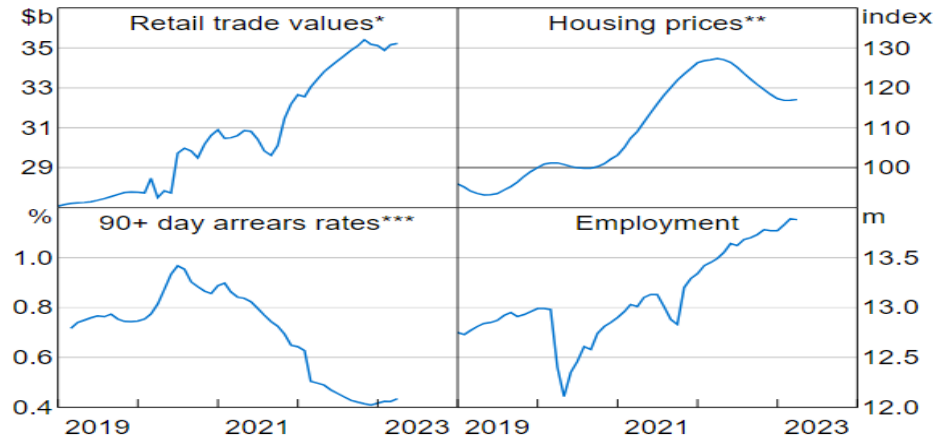
** New loans are those originated since January 2021. These are somewhat under-represented in the Securitisation data as new loans can take some time to be securitised.

Sources: ABS; CoreLogic; RBA; Securitisation System.



オーストラリア住宅市場 – 家計セクター堅調

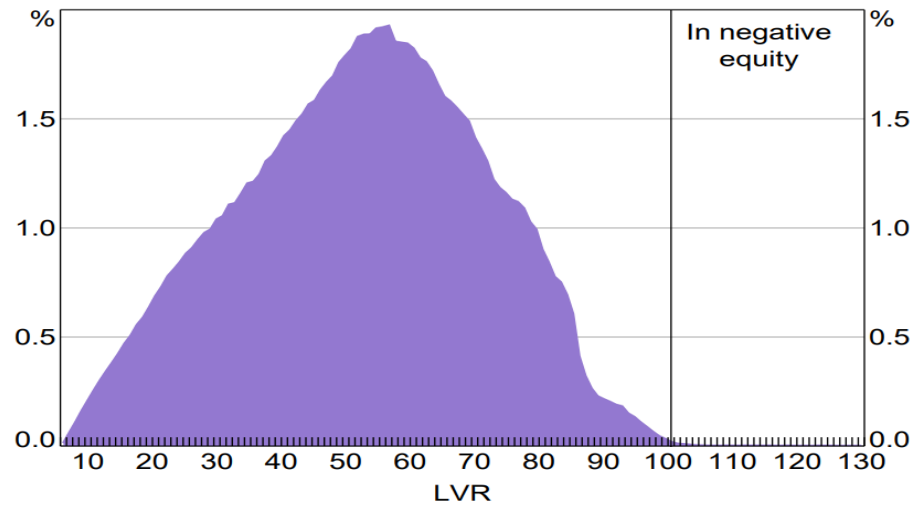
家計関連指標¹



* Three-month moving average.
 ** January 2020 = 100.

残存住宅ローンのLVR（ロントウバリュー比率）分布²

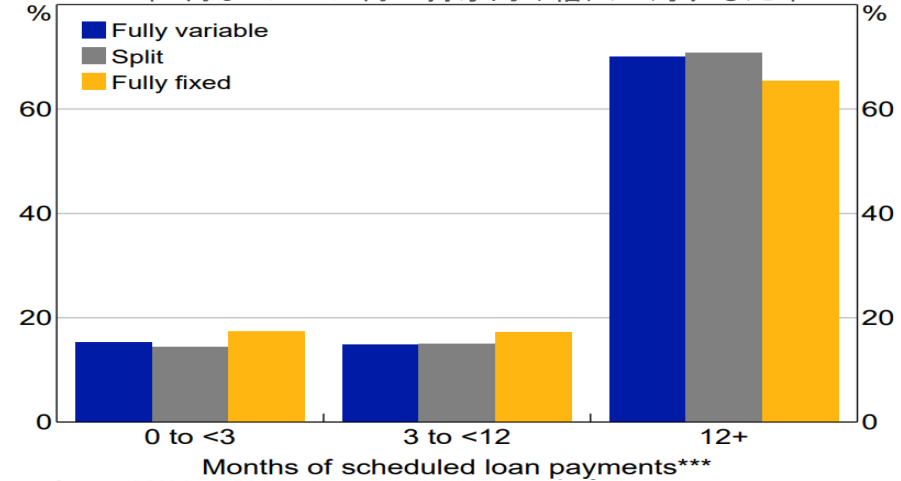
ローン残高に対する比率、2023年7月



Sources: ABS; CoreLogic; RBA; Securitisation System

住宅ローン借入がある家計の流動資産²

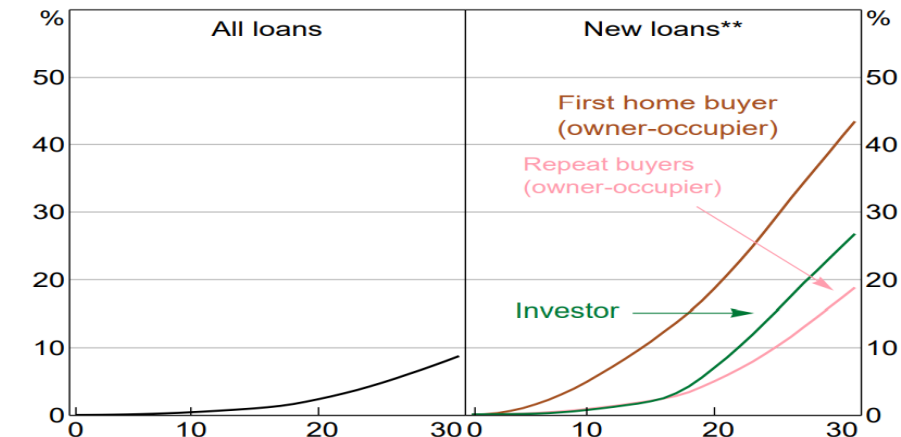
2023年7月までの6カ月の持家向け借入に対する比率



Sources: DBM Atlas; RBA

ネガティブエクイティローンの比率²

住宅価格の下落に対する感応度*



* Each percentage decline is applied to the price levels that prevailed in each GCCSA region during July 2023, separately for houses and apartments.

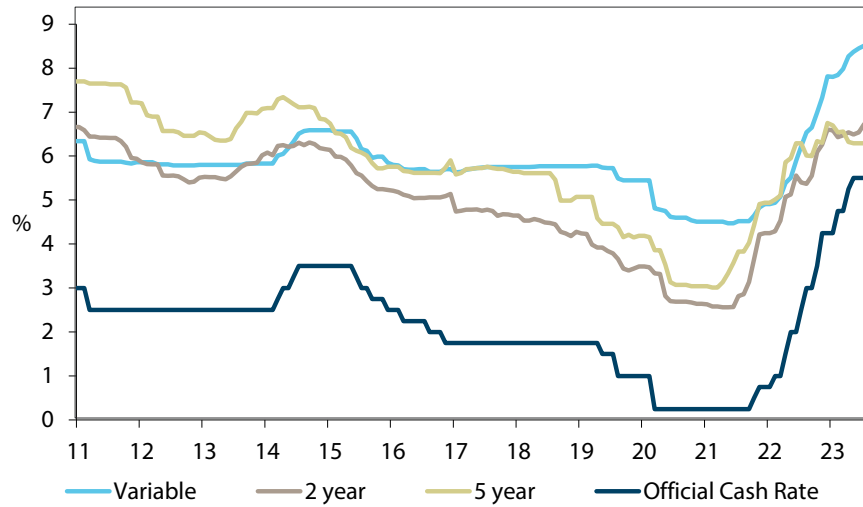
** New loans are those originated since January 2021. These are somewhat under-represented in the Securitisation data as new loans can take some time to be securitised.

Sources: ABS; CoreLogic; RBA; Securitisation System.

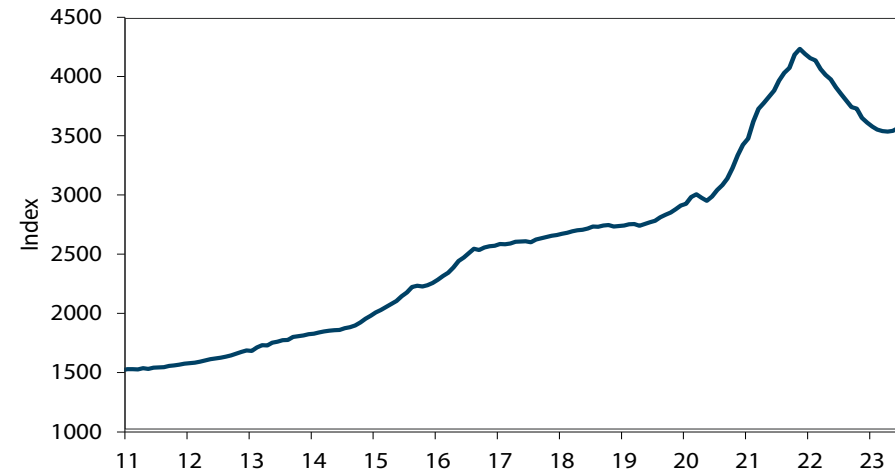


NEW ZEALAND HOUSING MARKET

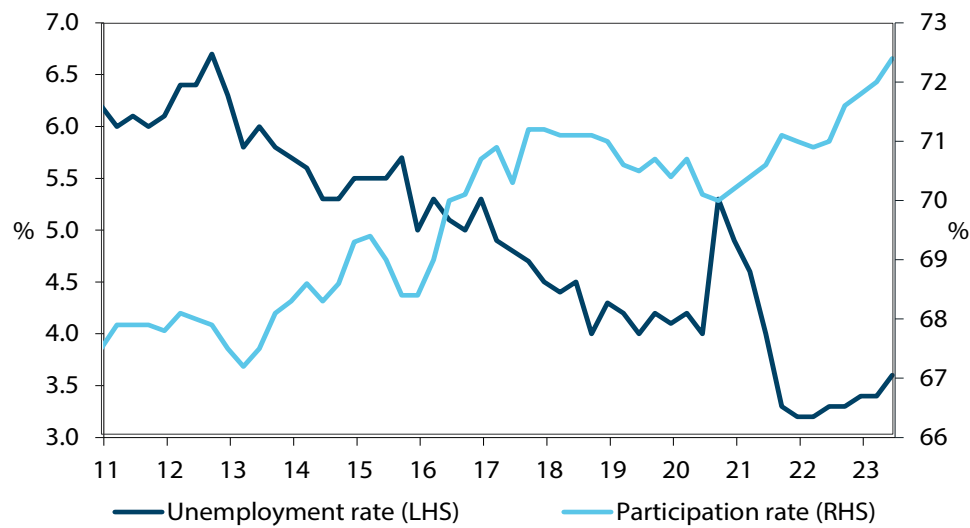
NZ Residential Mortgage Rate



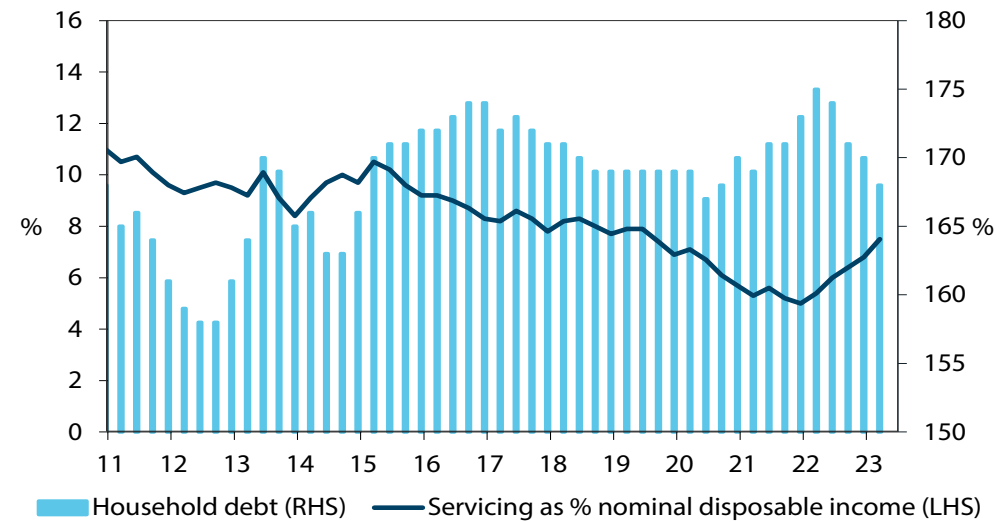
Monthly House Price Index



NZ Unemployment Rate



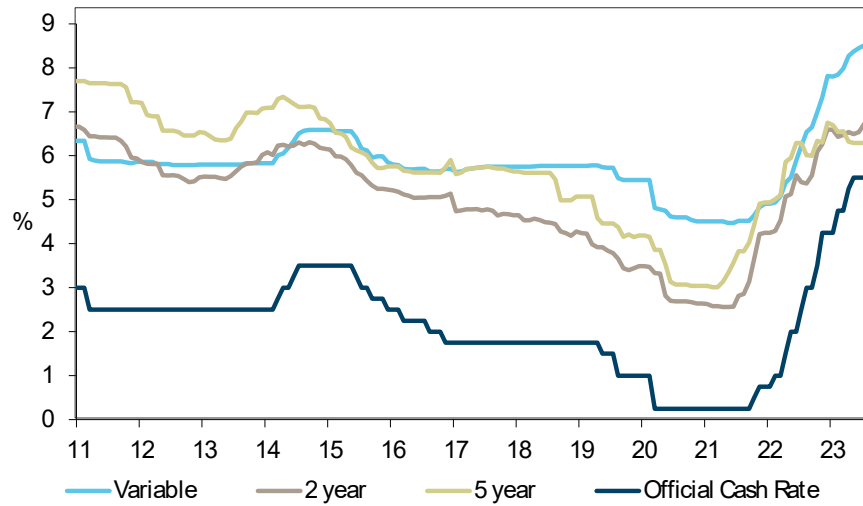
NZ Household Debt



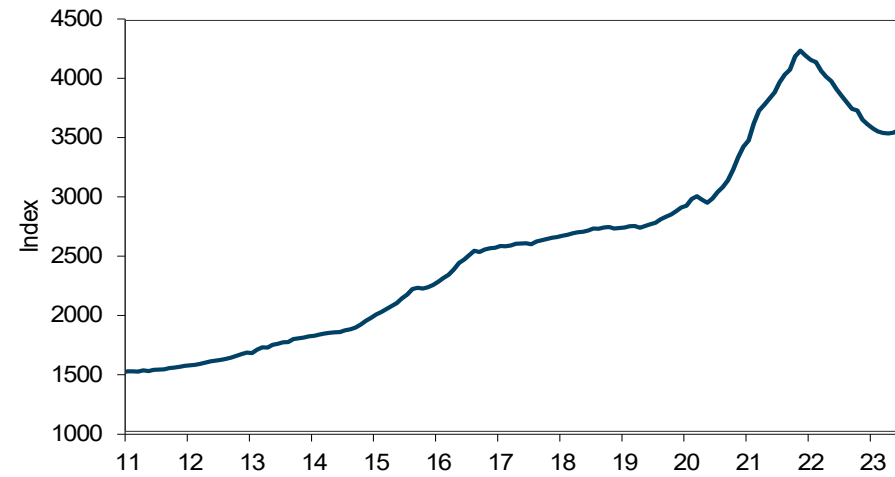


ニュージーランドの住宅市場

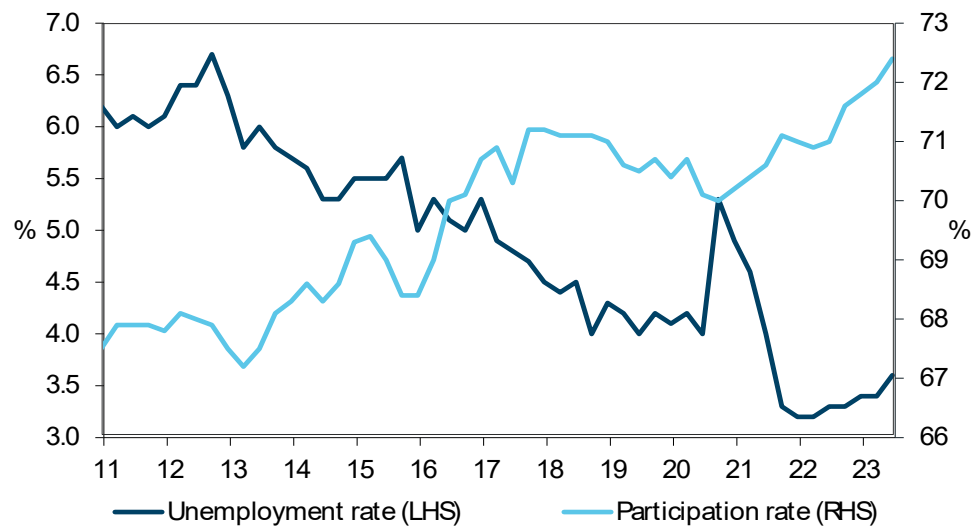
NZ住宅ローン金利



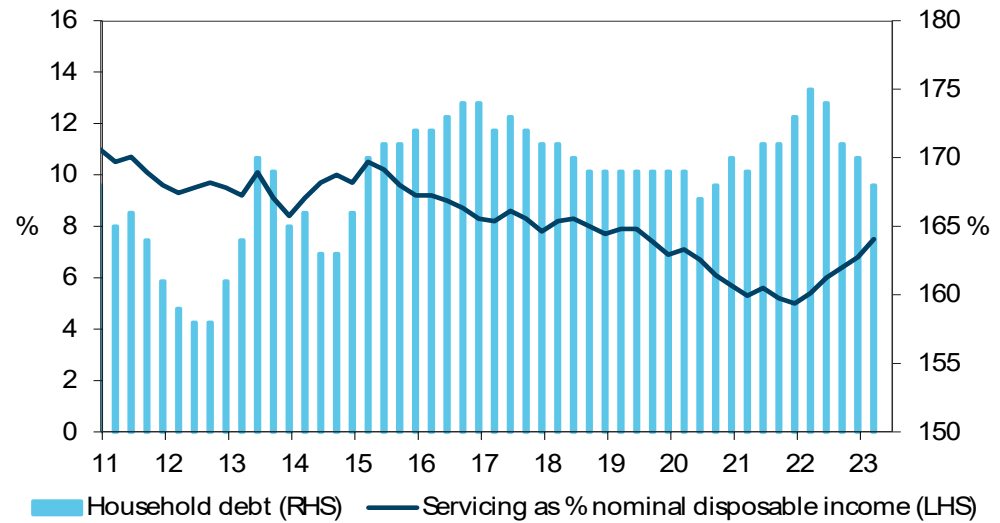
月間住宅価格指数



NZ失業率



NZ家計債務





KEY CONTACTS

ANZ Debt Investors Centre

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