

2023 THIRD QUARTER CHART PACK

QUARTER ENDED 30 JUNE 2023

17 August 2023

This document should be read in conjunction with ANZ Basel III Pillar 3 Disclosure as at June 2023 (APS 330: Public disclosure)

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NOTE: Sum of parts within charts and commentary may not equal totals due to rounding



SUMMARY

THIRD QUARTER FY2023 (PERIOD ENDED 30 JUNE)

ALL COMMENTS REFER TO MOVEMENT IN 3Q23 ENDED 30 JUNE 2023, RELATIVE TO 31 MARCH 2023 UNLESS OTHERWISE STATED

Capital	<p>APRA Level 2 CET1 ratio</p> <ul style="list-style-type: none"> 13.5% at 30 June 2023, 12.3% on a pro forma basis. June CET1 excludes the impact of the 1H23 dividend, paid in early July 2023 	Page 3
Balance Sheet	<p>Customer Deposits</p> <ul style="list-style-type: none"> Continued growth in Retail and Institutional¹ customer deposits. Australia Commercial and New Zealand division deposits remained broadly flat Liability portfolio mix continued a shift towards higher interest rate, lower margin, savings accounts and term deposits 	Page 4, 5
	<p>Net loans and advances / Housing</p> <ul style="list-style-type: none"> Australia Retail & Australia Commercial each grew 2% in the quarter; New Zealand division grew 1% and Institutional remained broadly flat 	Page 6, 7
	<p>Exposure at Default (EAD)</p> <ul style="list-style-type: none"> Total EAD reduced 3%, with \$34b² reduction in lower risk intensive Sovereigns and Financial Institutions (largely reductions in central bank exposures) 	Page 8
	<p>Risk Weighted Assets (RWA)</p> <ul style="list-style-type: none"> Underlying RWA, inclusive of Volume, Risk, IRRBB & Market risk grew \$8b Total RWA, inclusive of FX, capital reforms, capital floor impacts, reduced \$2b 	Page 2 Page 9
Provisions	<ul style="list-style-type: none"> Total provision charge of \$77m, including \$64m individual provision charge and \$13m collective provision Collective provision balance stable at \$4.04b, including 100% base case (\$1.85b), Scenario & weights (\$1.38b) & additional overlays (\$0.81b) 	Page 10 Page 11
Credit Quality	<p>Gross Impaired Assets</p> <ul style="list-style-type: none"> Gross Impaired Assets as a % of total Gross Loans and Advances increased slightly from 17bps to 18bps <p>Housing 90+ days past due (DPD)</p> <ul style="list-style-type: none"> Continued to trend upwards from recent lows, impacted by higher interest rates and inflation and weather events in NZ <ul style="list-style-type: none"> Australian Housing 90+DPD 63bps (up 3 bps), NZ 90+DPD 53bps (up 8bps) 	Page 12

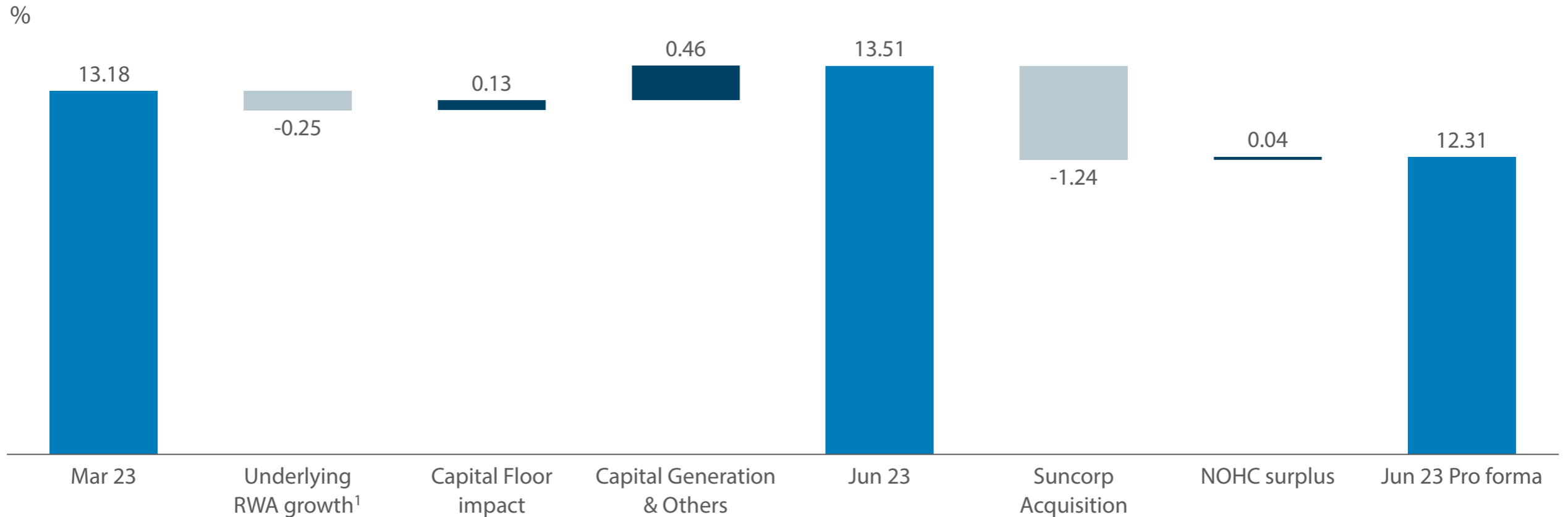
1. Excluding Markets

2. FX adjusted



CAPITAL

APRA Level 2 CET1 ratio – capital movement



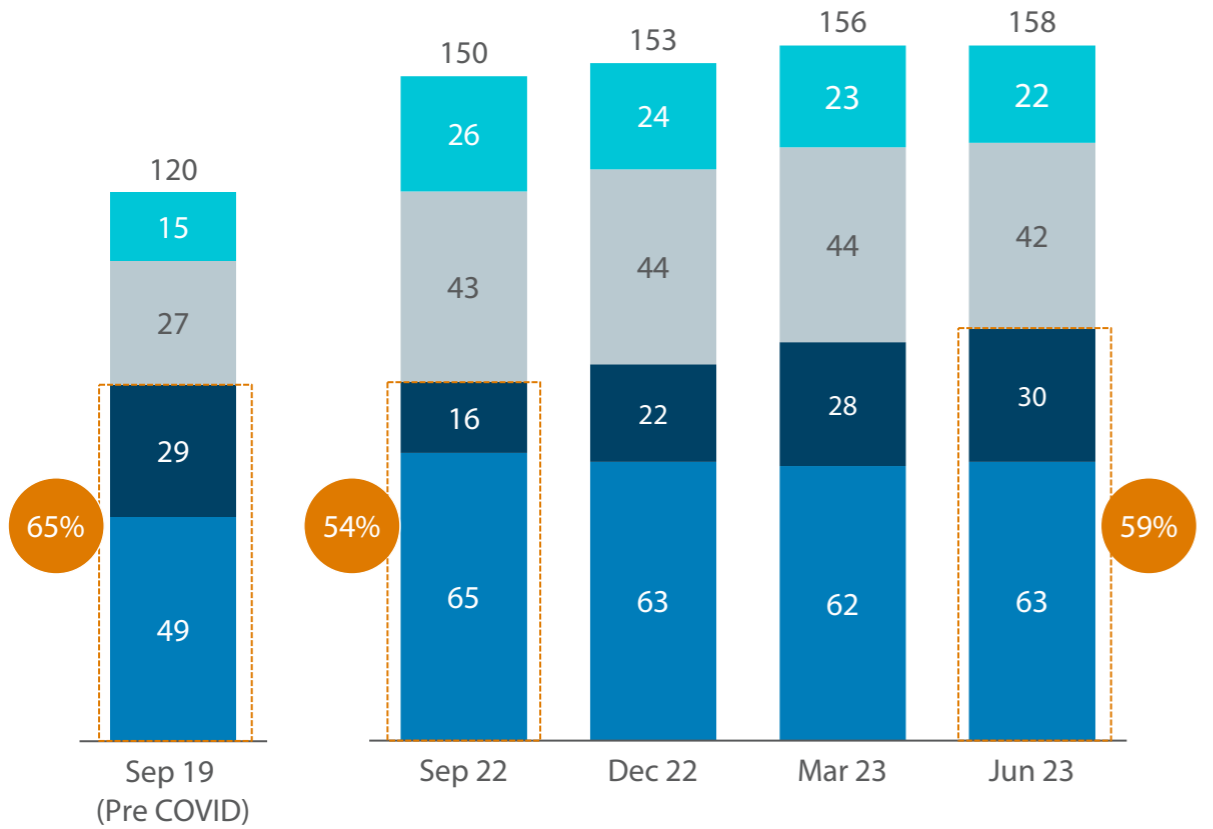
- June CET1 excludes the impact of the 1H23 dividend, paid in early July 2023 (previously dividend impact was based on determination date)
- Change in timing in recognition of dividend from determination date to payment date follows a review with the establishment of the non-operating holding company & better reflects the impact of the ordinary share dividend payment with ANZBGL's constitution
- Impact from the Interim 2023 dividend payment (~56bps to the Level 2 CET1 ratio) will be recognised in 4Q23 capital

1. Underlying RWA growth of \$8b inclusive of Volume, Risk, IRRBB & Market risk

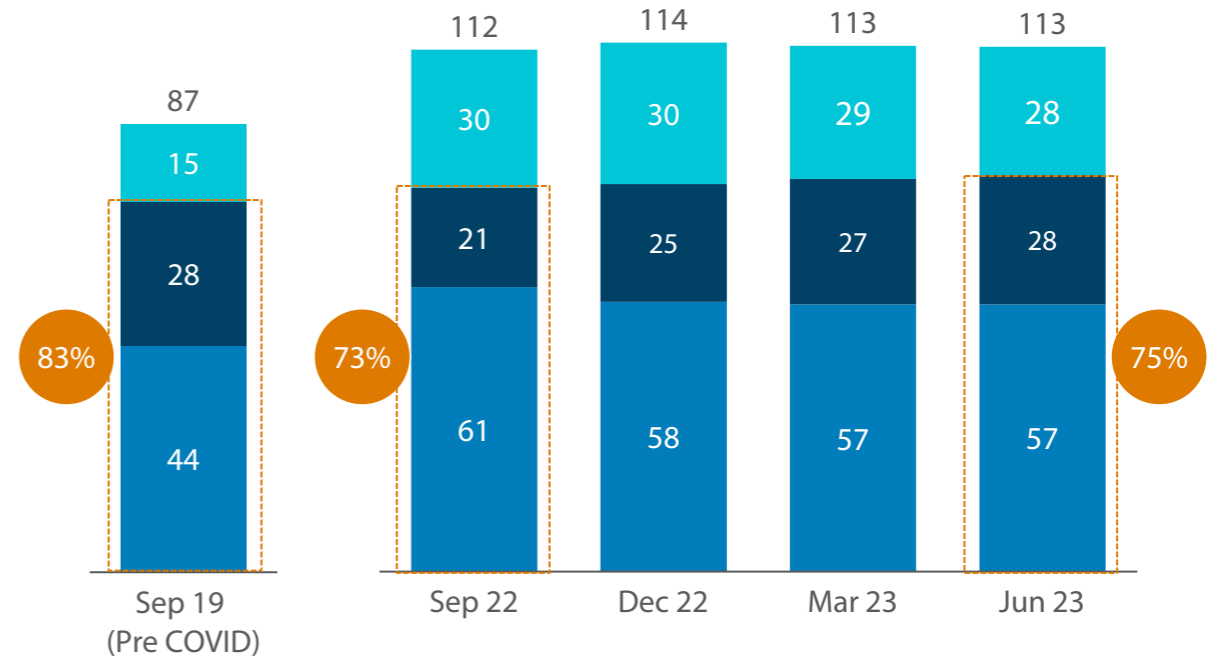


CUSTOMER DEPOSITS - AUSTRALIA

Australia Retail, \$b



Australia Commercial, \$b



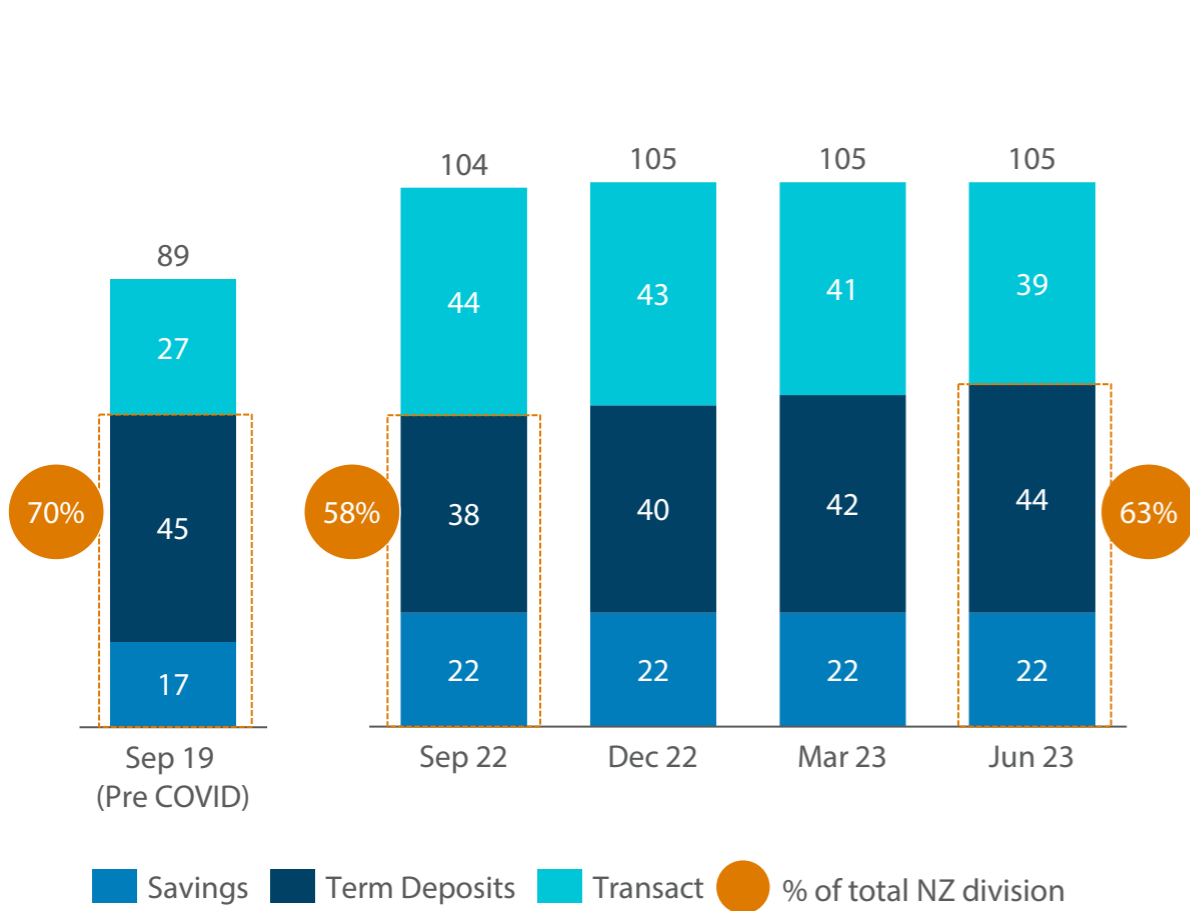
■ Savings
 ■ Term Deposits
 ■ Offset
 ■ Transact
 ● % of total Aus. Retail

■ Savings
 ■ Term Deposits
 ■ Transact
 ● % of total Aus. Commercial

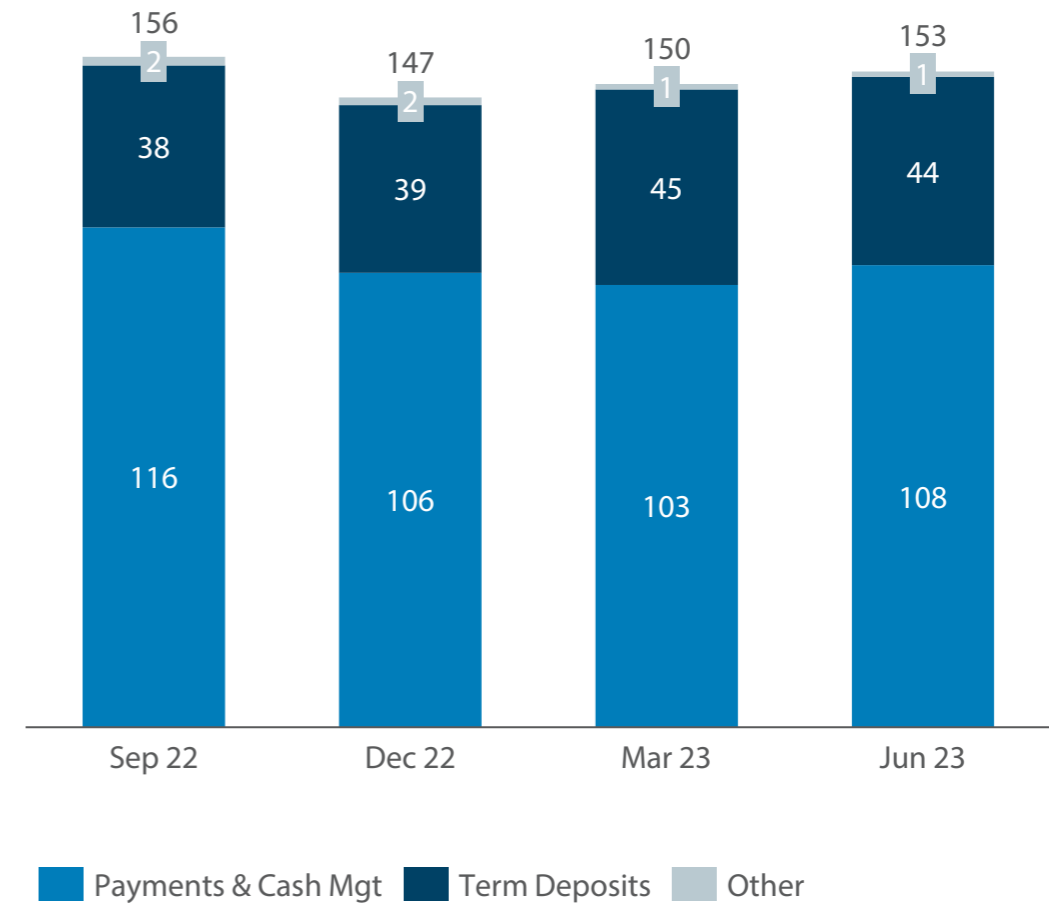


CUSTOMER DEPOSITS - NEW ZEALAND & INSTITUTIONAL

New Zealand division, NZDb



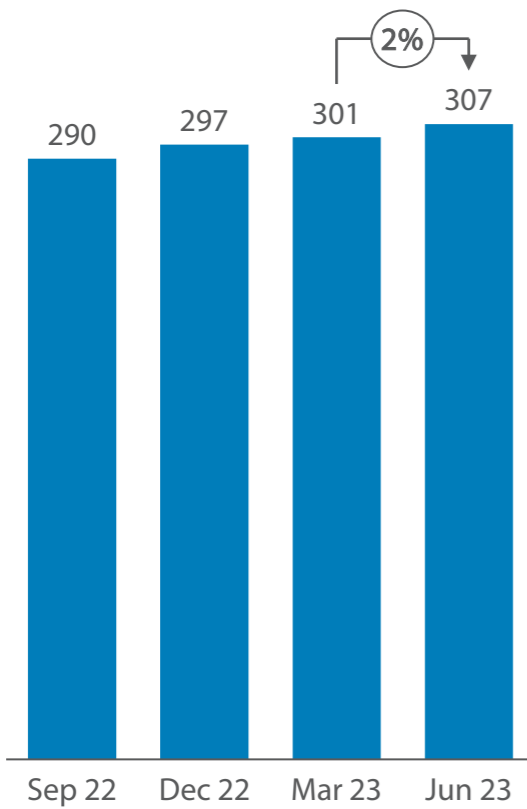
Institutional (ex Markets), \$b



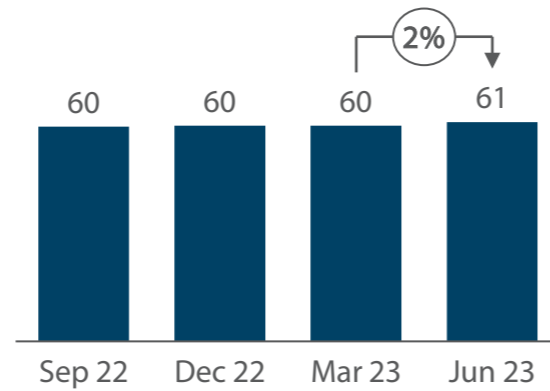


NET LOANS AND ADVANCES

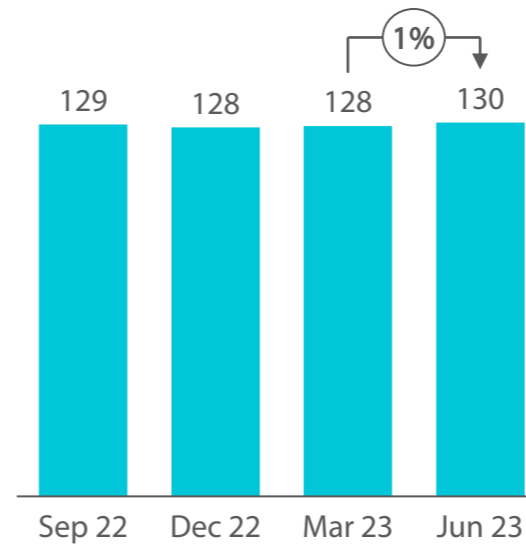
Australia Retail, \$b



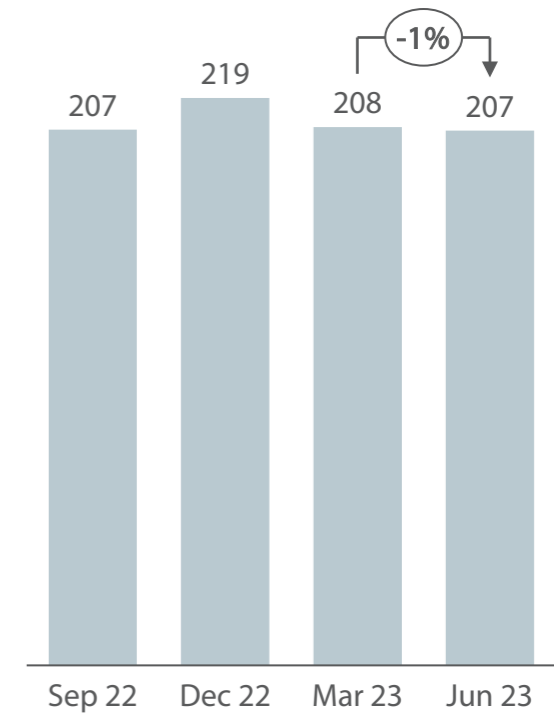
Australia Commercial, \$b



New Zealand division, NZDb



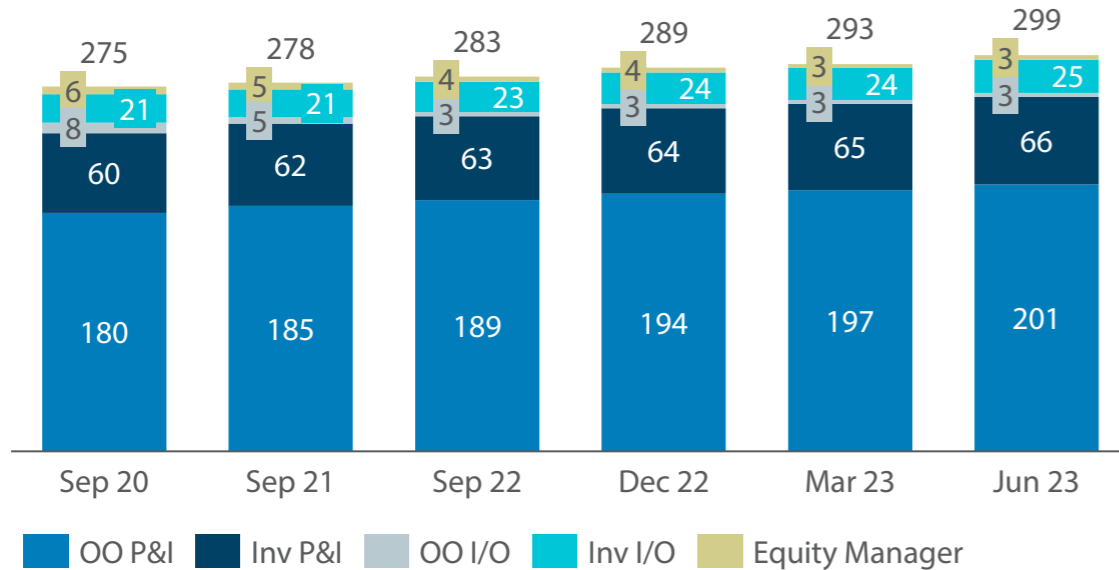
Institutional, \$b



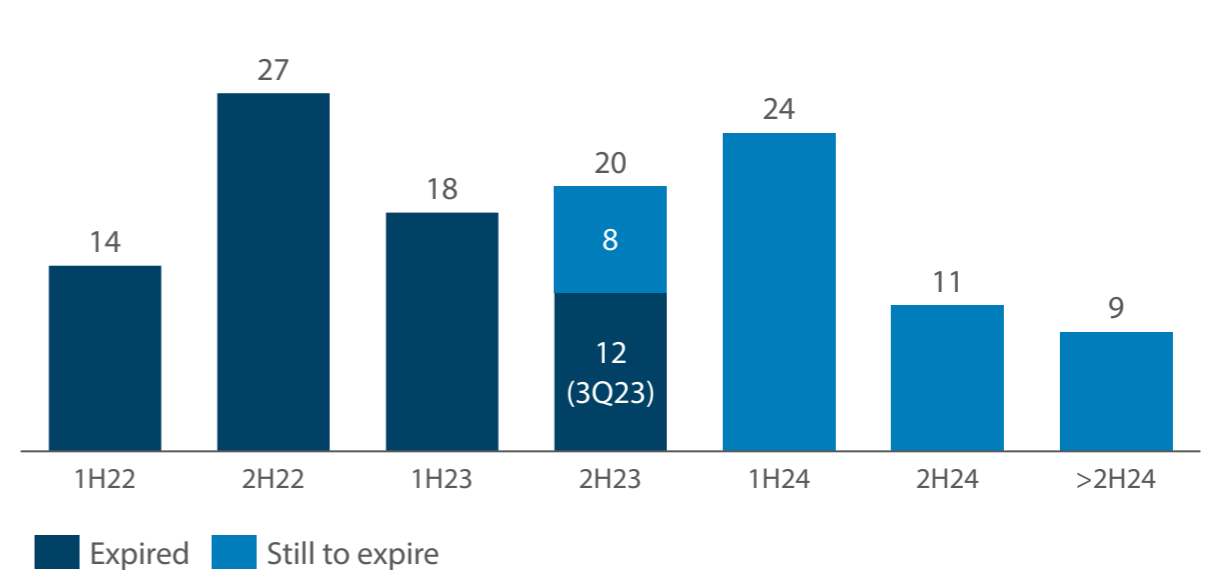


AUSTRALIA HOME LOAN PORTFOLIO

Home Loan FUM composition^{1,2,3,4}, \$b



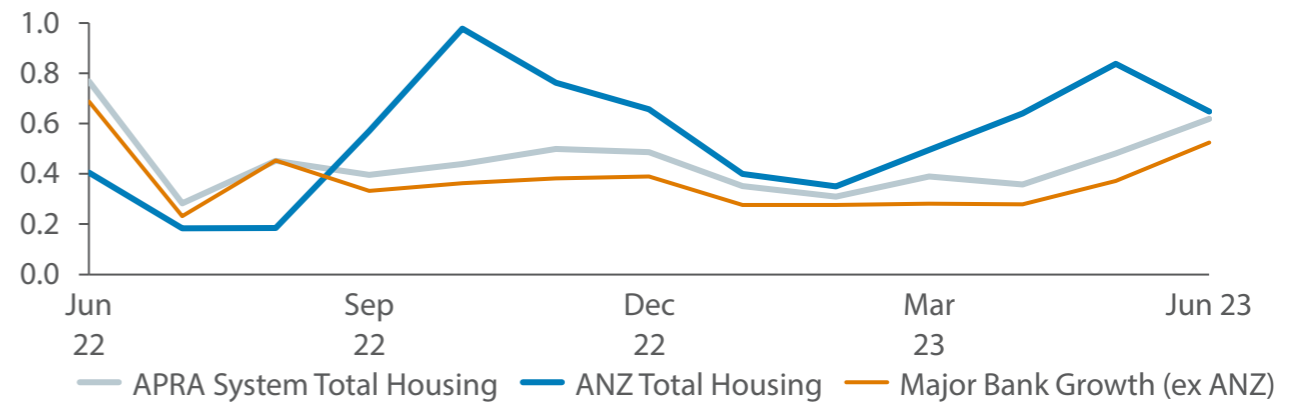
Fixed rate Home Loan expiry profile, \$b



Loan balance & lending flows – 3Q23¹, \$b



Home loan growth – past 12 months⁵, MoM %

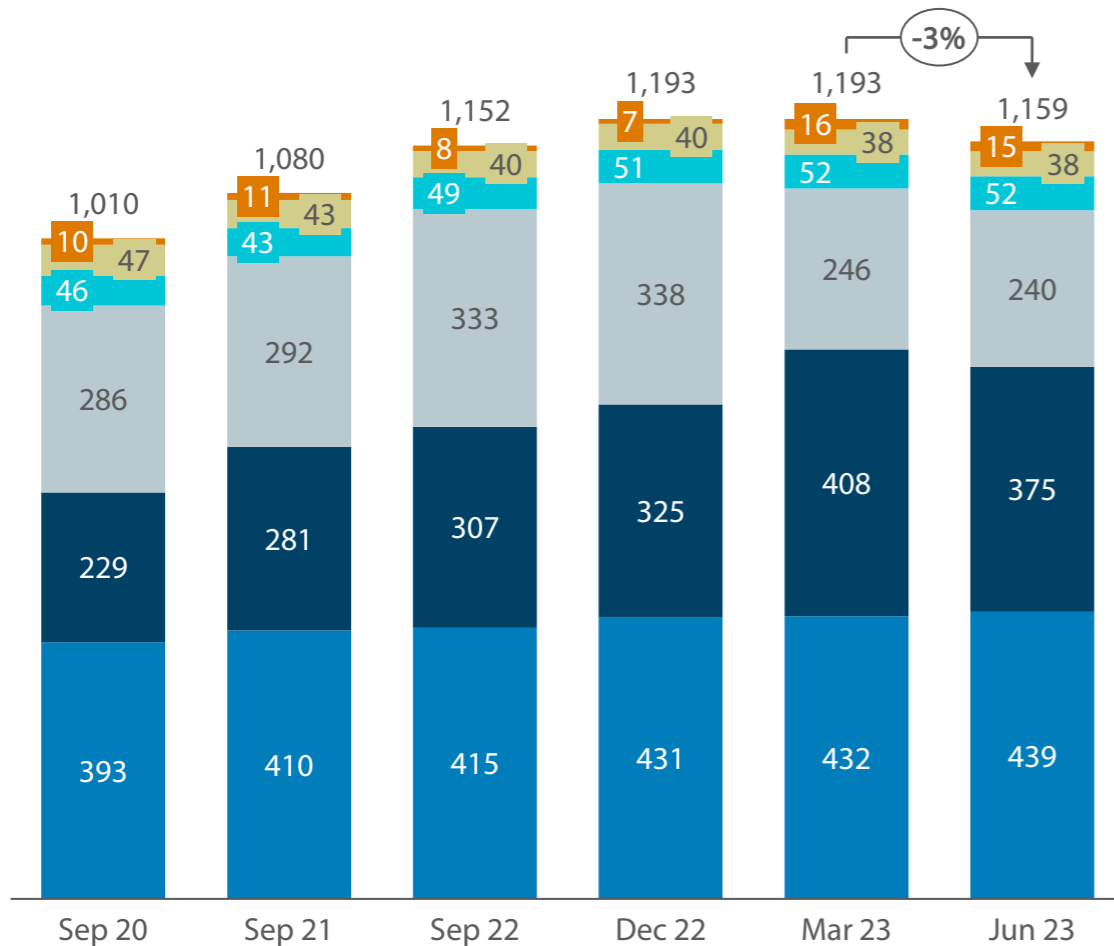


1. Based on Gross Loans and Advances. Includes Non Performing Loans. Excludes the impact of ANZ accounting policy change for ongoing trail commission payable
 2. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances
 3. Interest Only (I/O) is based on customers that request a specific interest only period and does not include loans being progressively drawn e.g. construction
 4. ANZ Equity Manager product no longer offered for sale as of 31 July 2021
 5. Month on month growth. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS)



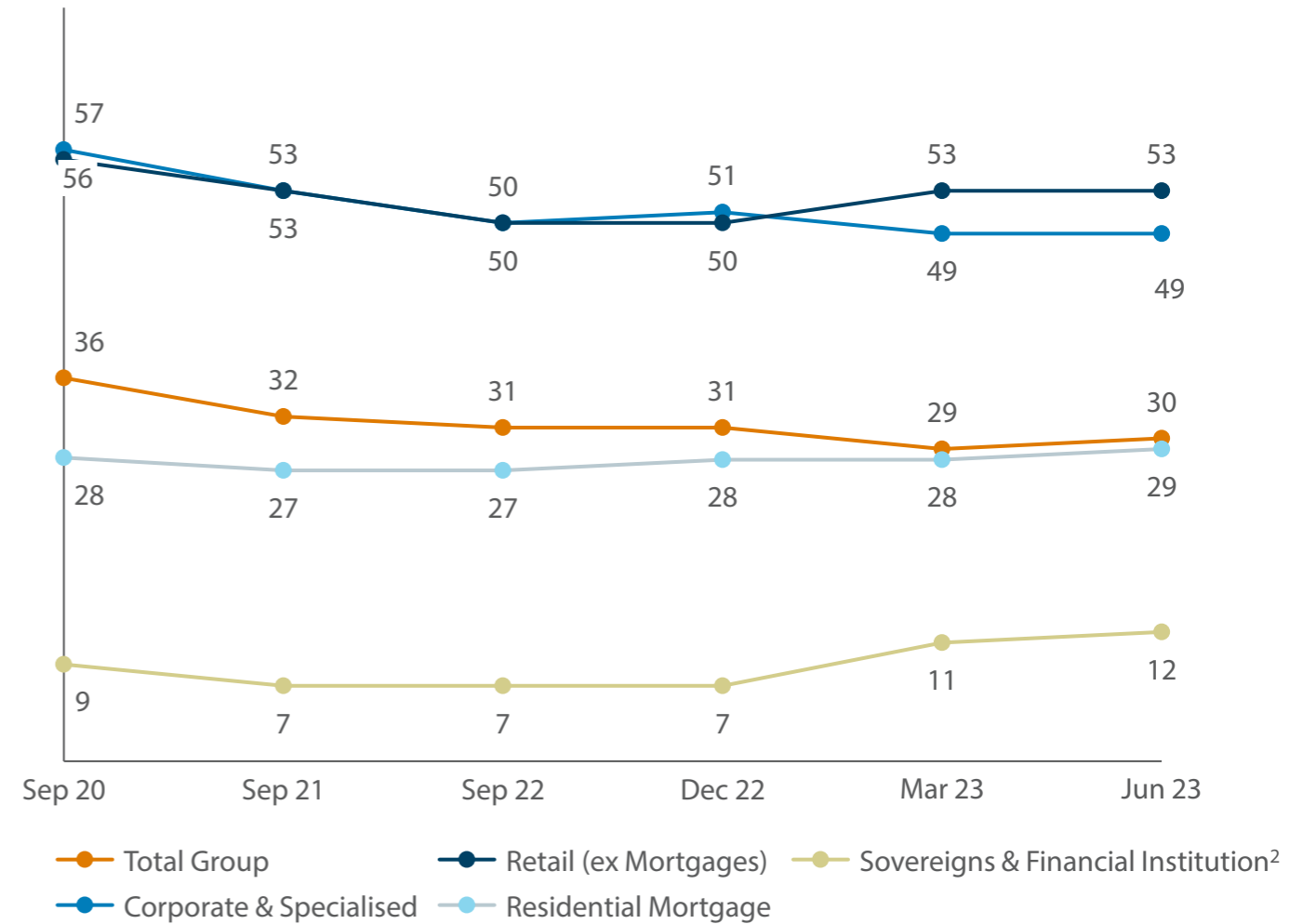
EXPOSURE AT DEFAULT (EAD)

EAD composition¹, \$b



■ Residential Mortgage
 ■ Corporate
 ■ Retail (QRR & Other Retail)
■ Sovereign & Financial Institution²
 ■ Specialised Lending
 ■ Other

Credit RWA as a percentage of EAD – by portfolio³, %

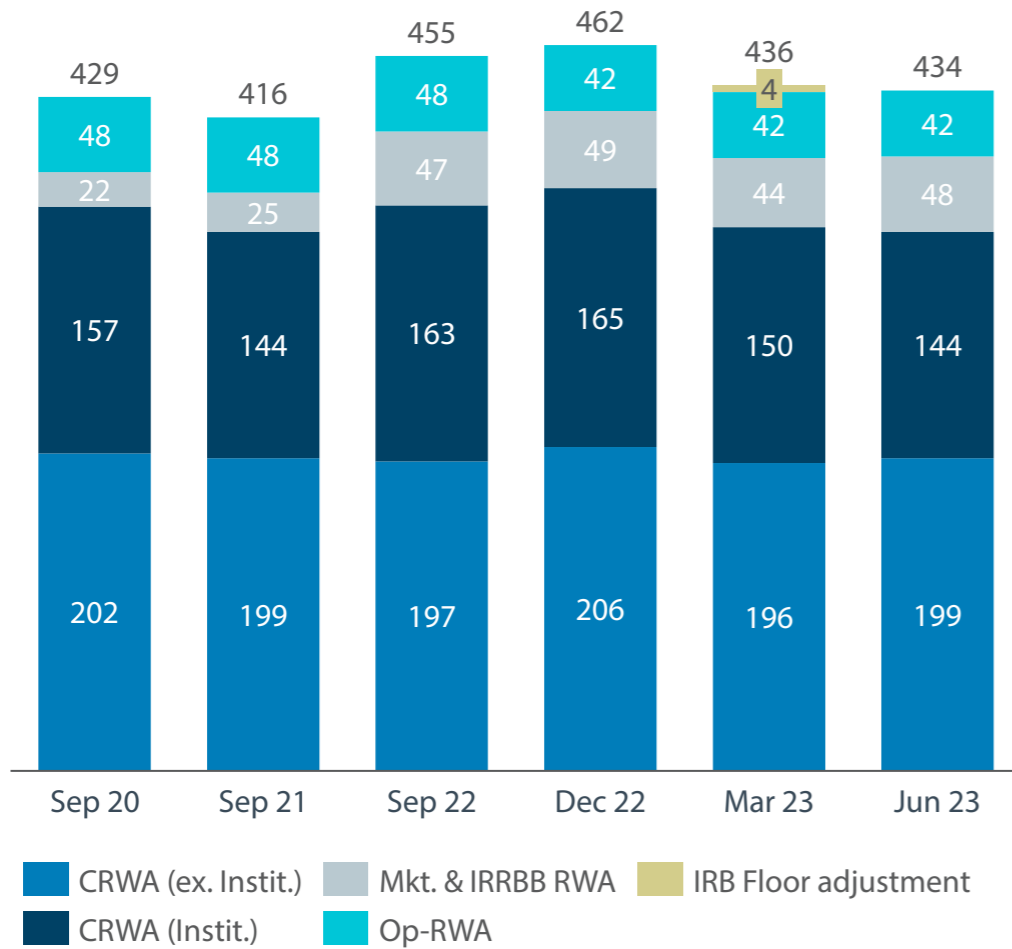


1. EAD excludes amounts for 'Securitisation', and for 'Other assets' prior to March 2023 (included from March 2023 due to the implementation of APRA's new capital framework), whereas CRWA is inclusive of these asset classes, as per APS 330. EAD data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
 2. 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
 3. Total Group ratio from Mar 21 is inclusive of increased exposure to the RBA via higher exchange settlement account balances

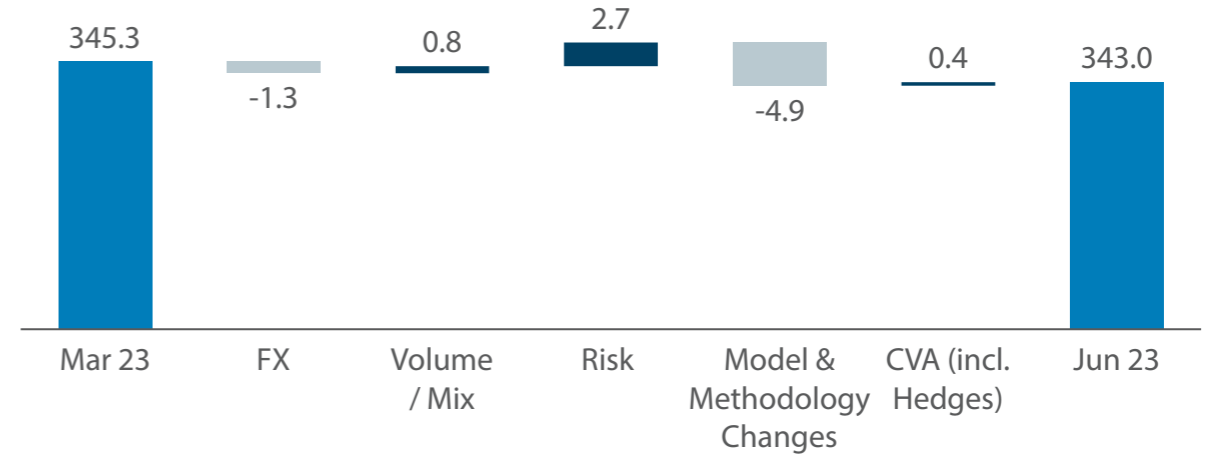


RISK WEIGHTED ASSETS (RWA)

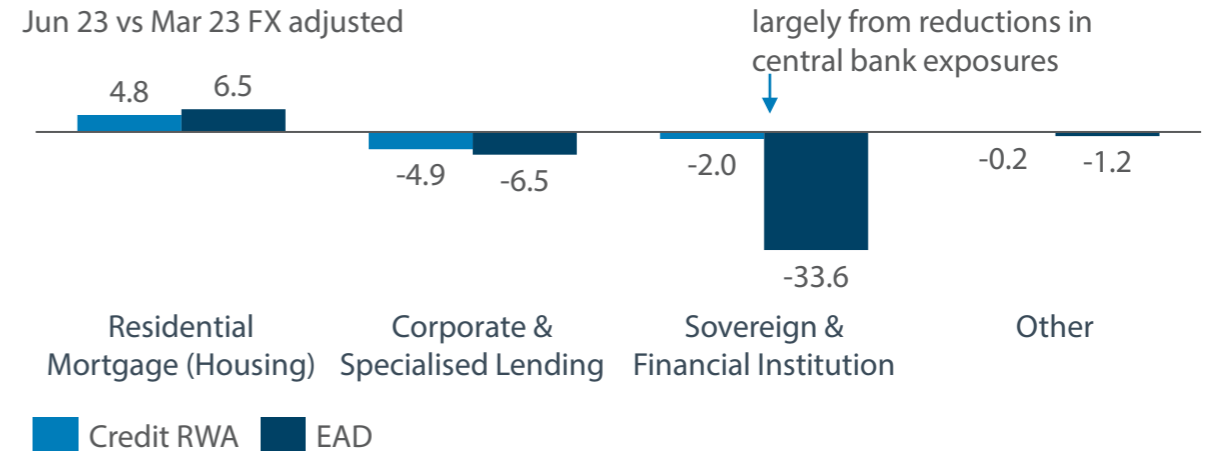
RWA by category, \$b



CRWA movement – Total group, \$b



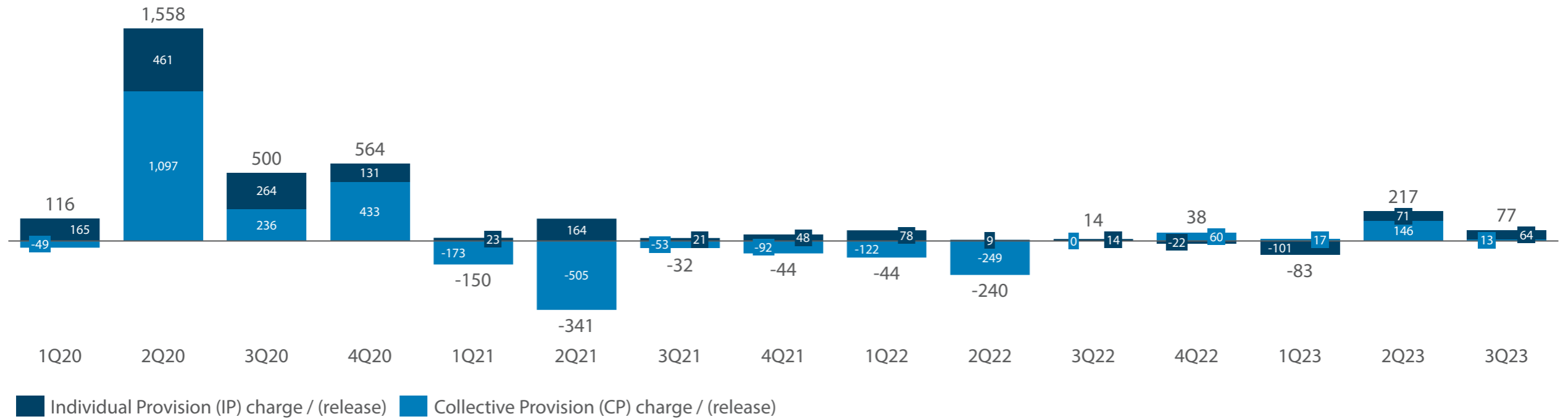
Credit RWA and EAD movement, \$b





PROVISION CHARGE

Total provision charge / (release), \$m



Loss rates¹, bps

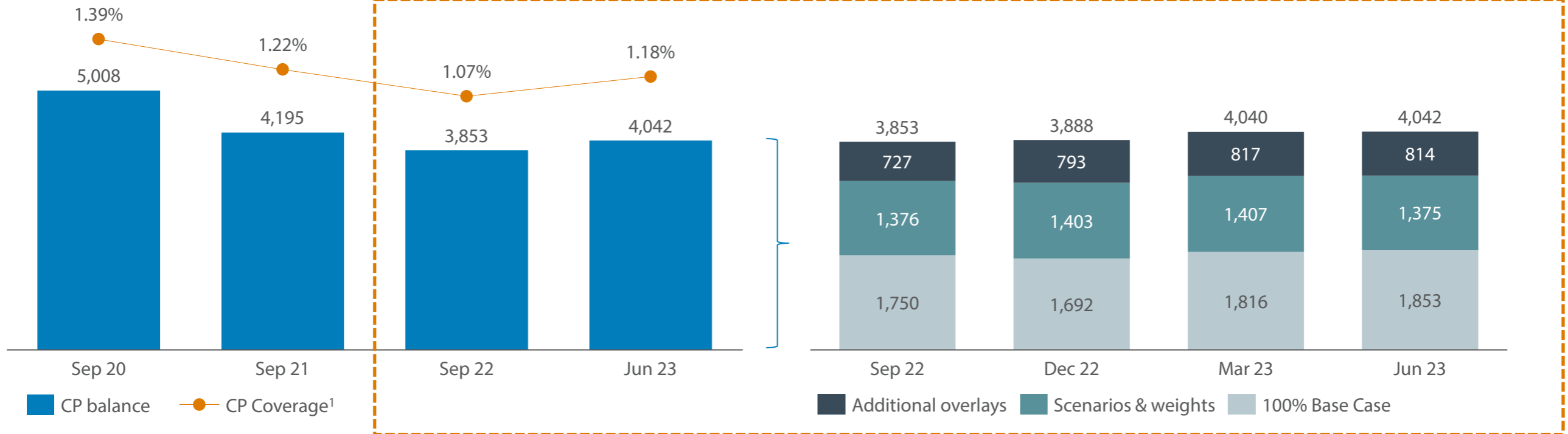
Bps	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23
Individual Provision	11	29	17	8	1	11	1	3	5	1	1	-1	-6	4	4
Total Provision	7	98	31	35	-10	-22	-2	-3	-3	-15	1	2	-5	13	4

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



COLLECTIVE PROVISION (CP)

CP balance and coverage, \$m



CP balance by division, \$b

	Sep 20	Sep 21	Sep 22	Dec 22	Mar 23	Jun 23
Australia Retail	1.42	1.07	0.90	0.90	0.95	0.96
Australia Commercial	1.43	1.16	0.98	0.98	1.03	1.06
Institutional	1.51	1.35	1.38	1.37	1.45	1.41
New Zealand	0.57	0.53	0.52	0.56	0.54	0.56
Pacific	0.08	0.10	0.08	0.08	0.07	0.06

CP balance by portfolio, \$b

	Sep 20	Sep 21	Sep 22	Dec 22	Mar 23	Jun 23
Corporate	2.30	2.09	1.96	1.95	1.84	1.84
Specialised Lending	0.32	0.27	0.26	0.28	0.28	0.29
Residential Mortgage	1.06	0.79	0.73	0.77	0.82	0.84
Retail (ex Mortgages)	1.25	0.96	0.81	0.80	0.84	0.81
Sovereign / Financial Institution ²	0.08	0.09	0.09	0.09	0.26	0.26

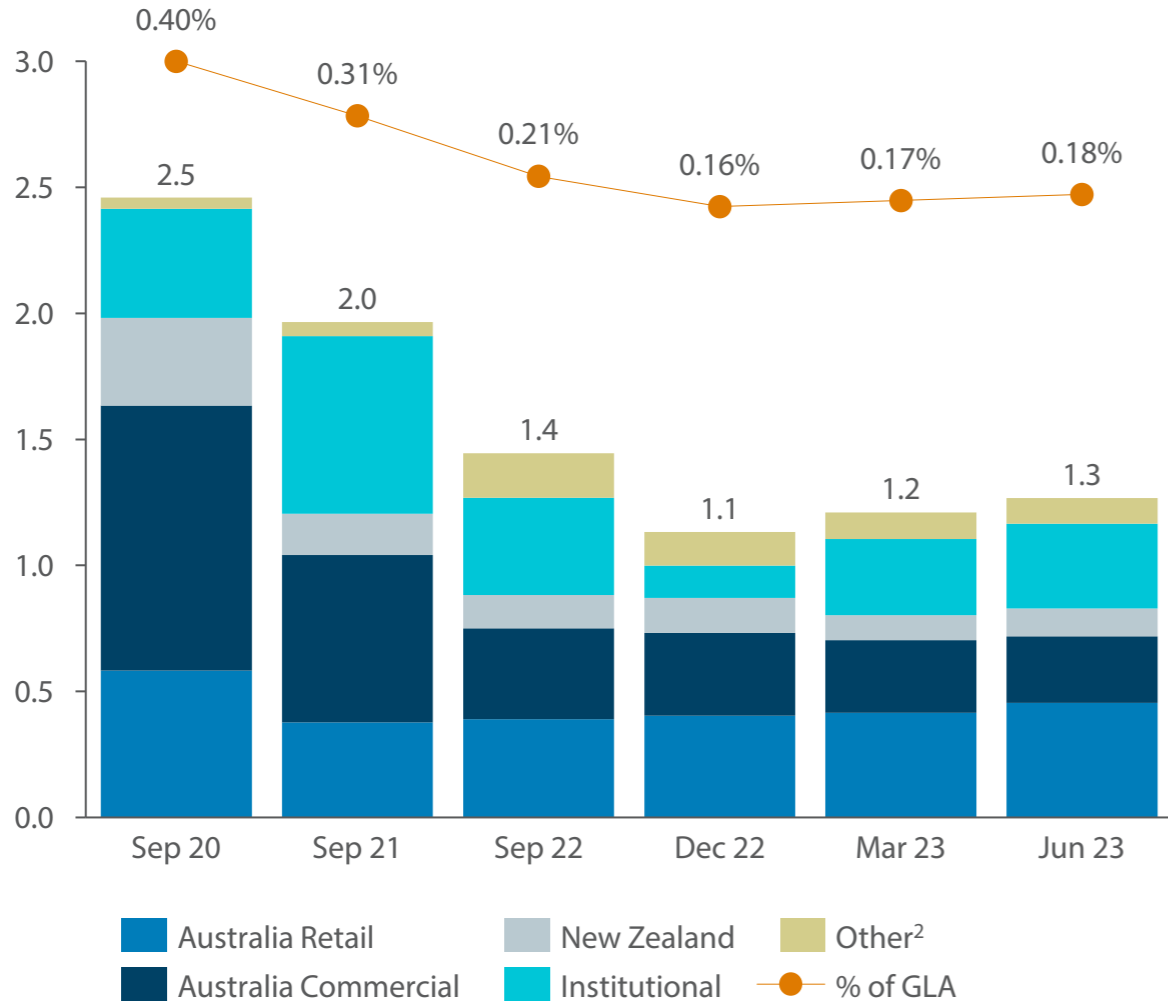
1. Collective Provision balance as a % of Credit Risk Weighted Assets

2. 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



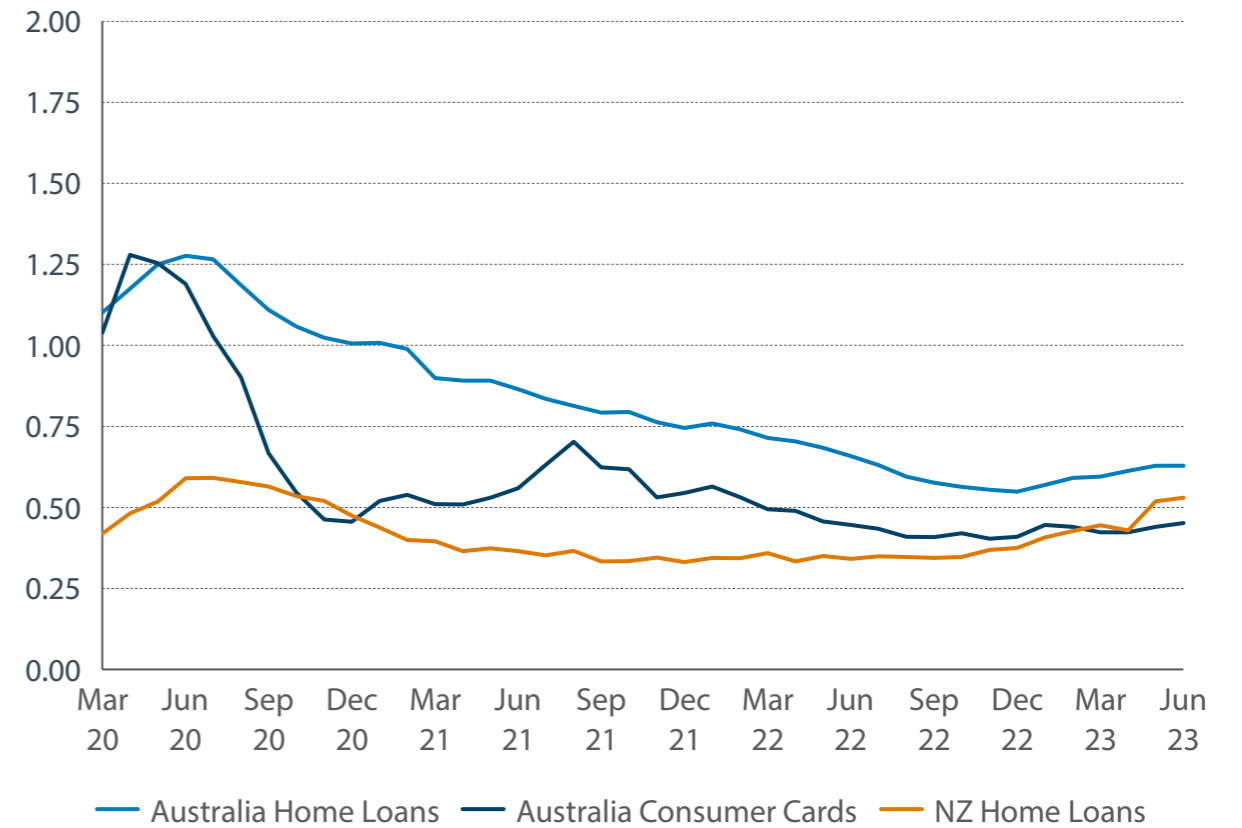
IMPAIRED ASSETS & 90+ DAYS PAST DUE

Gross impaired assets by division^{1,3}, \$b



Consumer portfolio⁴

90+ days past due as a % of portfolio balances



1. Excluding unsecured 90+ days past due
 2. Other includes Pacific and Australia Wealth
 3. Impaired loans / facilities include restructured items in which the original contractual terms have been modified for reasons related to the financial difficulties of the customer. Restructuring may consist of reduction of interest, principal or other payments legally due, or an extension in maturity materially beyond those typically offered to new facilities with similar risk
 4. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans



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