

2017

3rd Quarter Trading Update & APS330 Pillar 3

Investor discussion pack

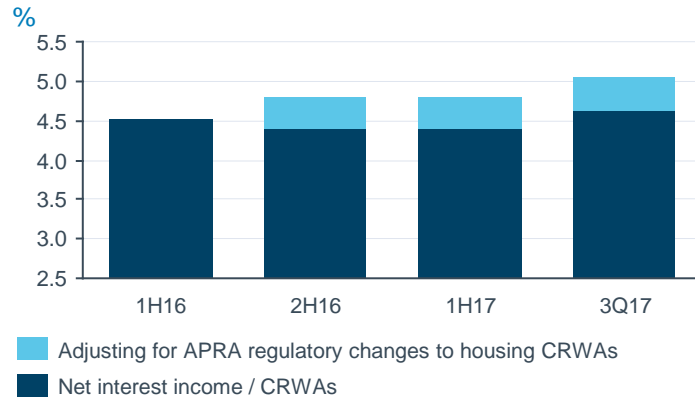
AUSTRALIA AND NEW ZEALAND
BANKING GROUP LIMITED

15 August 2017

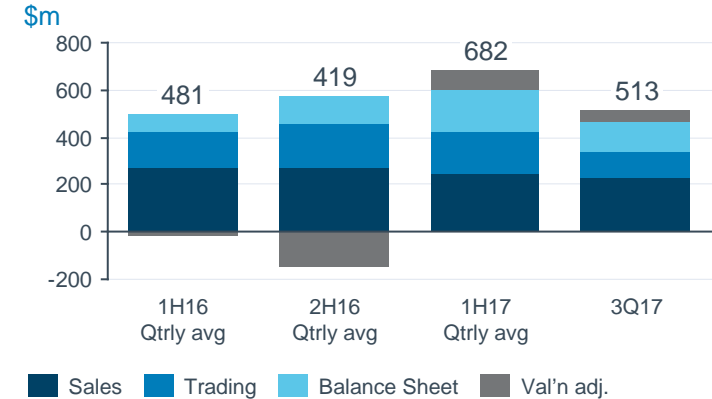


GROUP FINANCIAL HIGHLIGHTS - PROFITABILITY

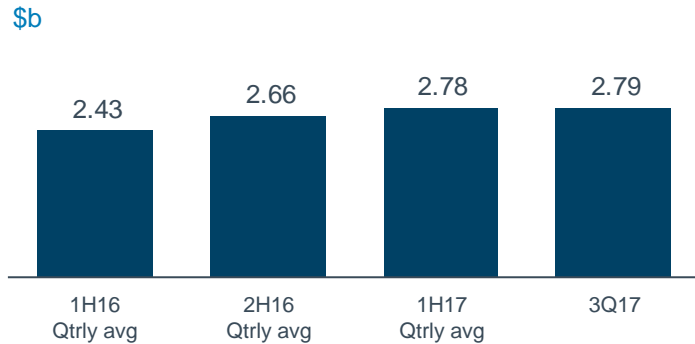
Group Net Interest Income / Credit RWA¹



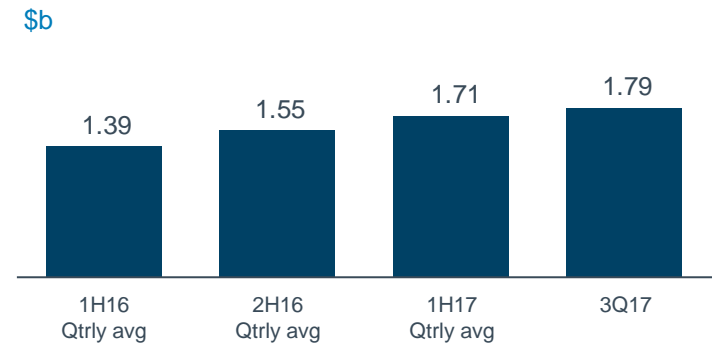
Institutional Markets Income



Profit Before Provisions (Cash basis)



Net Profit After Tax (Cash basis)

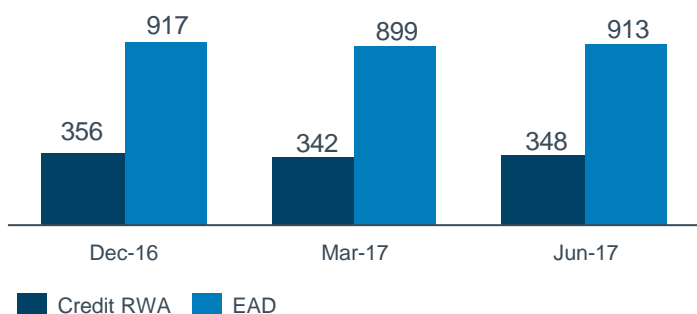


1. Excluding Markets income

GROUP FINANCIAL HIGHLIGHTS – BALANCE SHEET

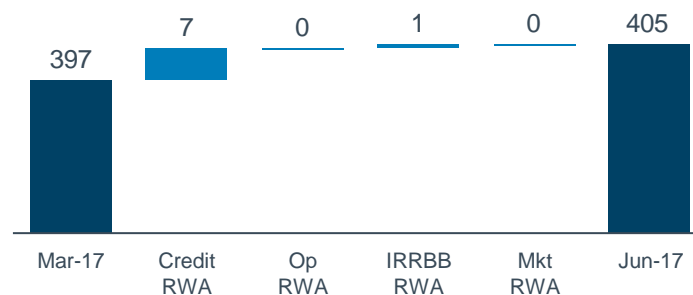
Total Credit RWAs & Exposure at Default (EAD)

\$b



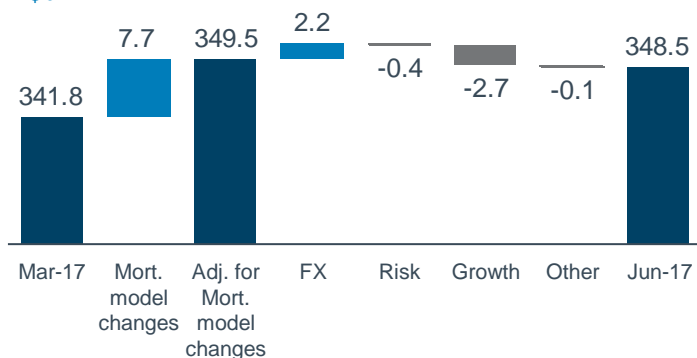
Total Risk Weighted Assets – 3Q17

\$b



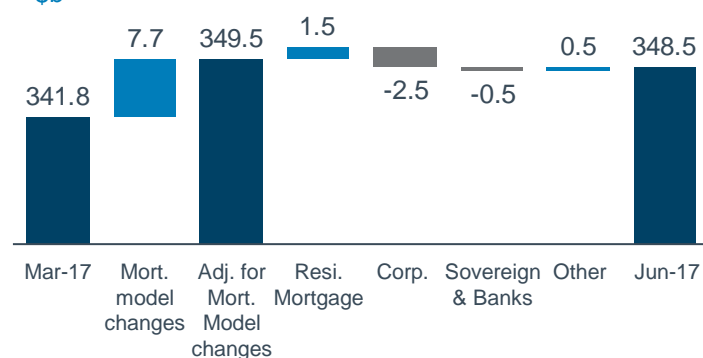
Credit Risk Weighted Assets – 3Q17¹

\$b



Credit Risk Weighted Assets – 3Q17¹

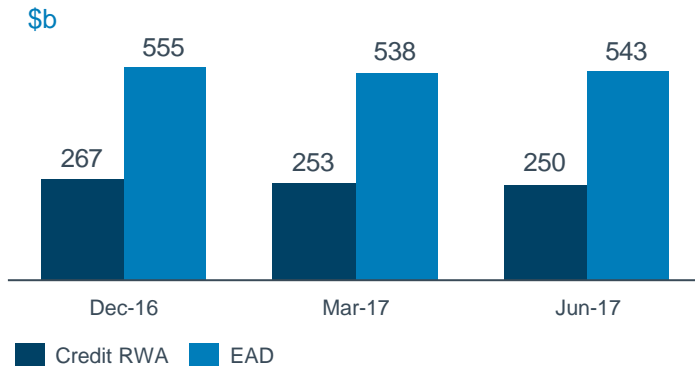
\$b



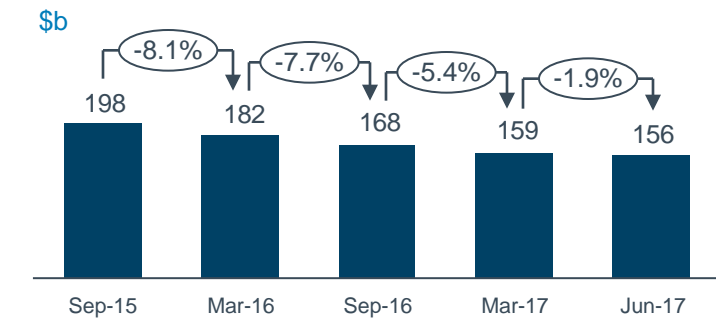
1. Increase in Risk Weighted Assets was impacted by model changes to Australia Residential Mortgage risk weighted assets (new ANZ mortgage capital models approved by APRA as noted in ANZ news release of 1 June 2017)

GROUP FINANCIAL HIGHLIGHTS – BALANCE SHEET

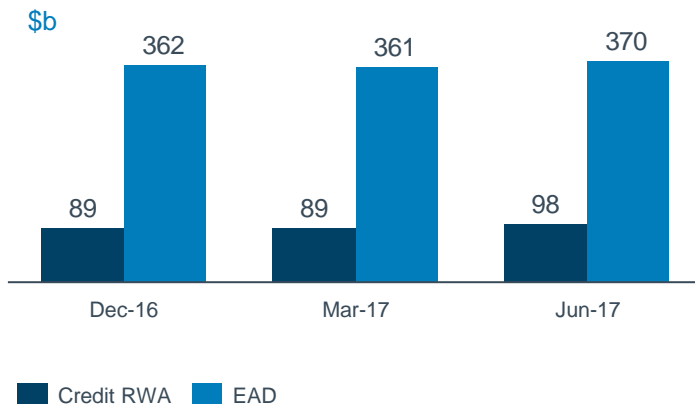
Non Housing credit RWAs & EAD¹



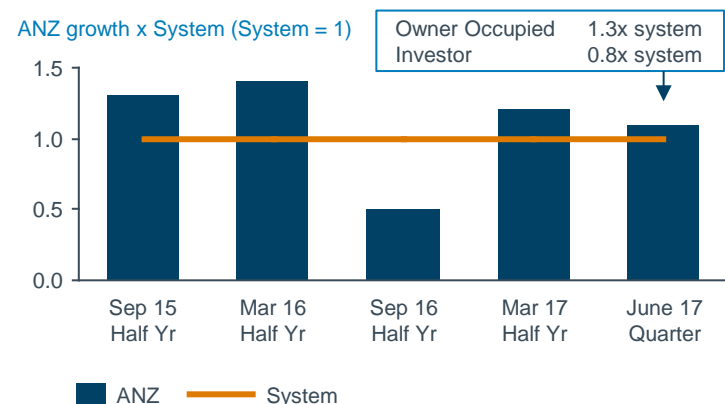
Institutional RWA



Total Housing Credit RWA & EAD²



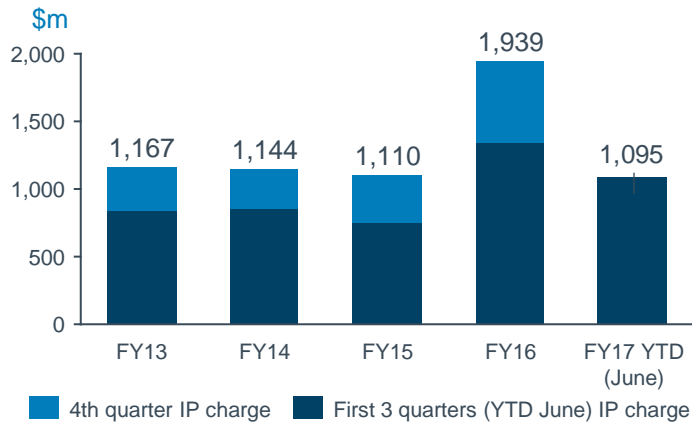
Aus. Household Lending Growth³



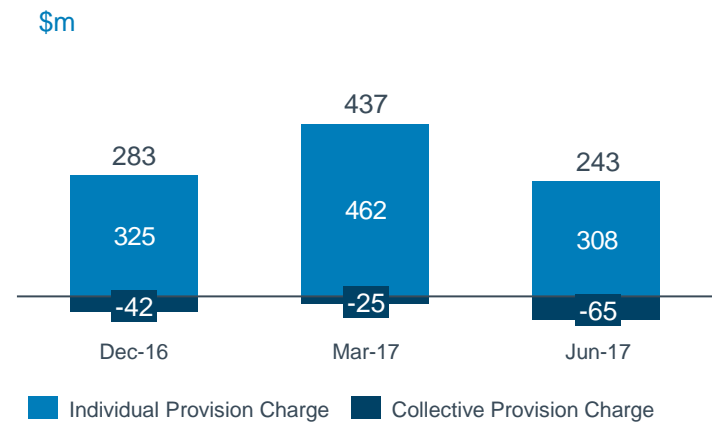
1. Non Housing based on APS330 Pillar 3, all Credit RWA categories excluding Residential Mortgage category
 2. Housing based on APS330 Pillar 3 Residential Mortgage category. Increase in Risk Weighted Assets was impacted by model changes to Australia Residential Mortgage risk weighted assets (new ANZ mortgage capital models approved by APRA as noted in ANZ news release of 1 June 2017)
 3. Source: ANZ analysis of APRA monthly banking statistics

CREDIT QUALITY & CAPITAL

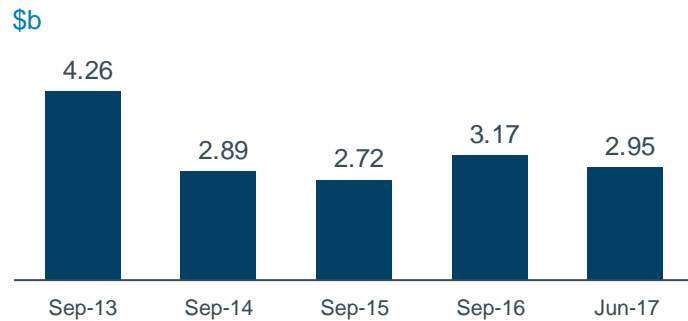
Individual Provision Charge



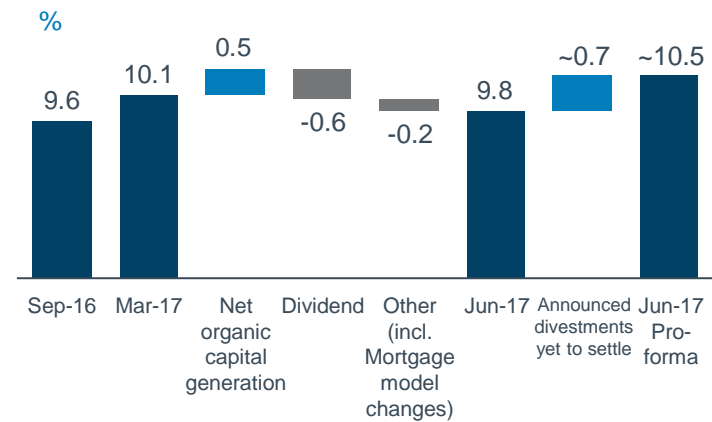
Total Provision Charge - Financial year to date



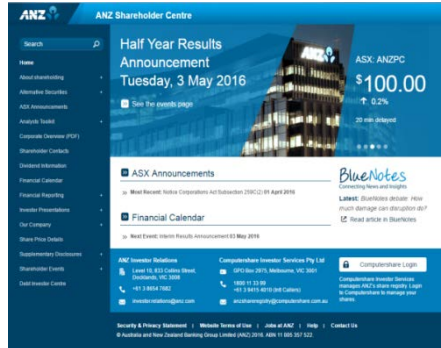
Gross Impaired Assets



Capital (CET1)



FURTHER INFORMATION



Our Shareholder information

shareholder.anz.com

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