

2015

AUSTRALIA AND NEW ZEALAND BANKING GROUP

17 February 2015

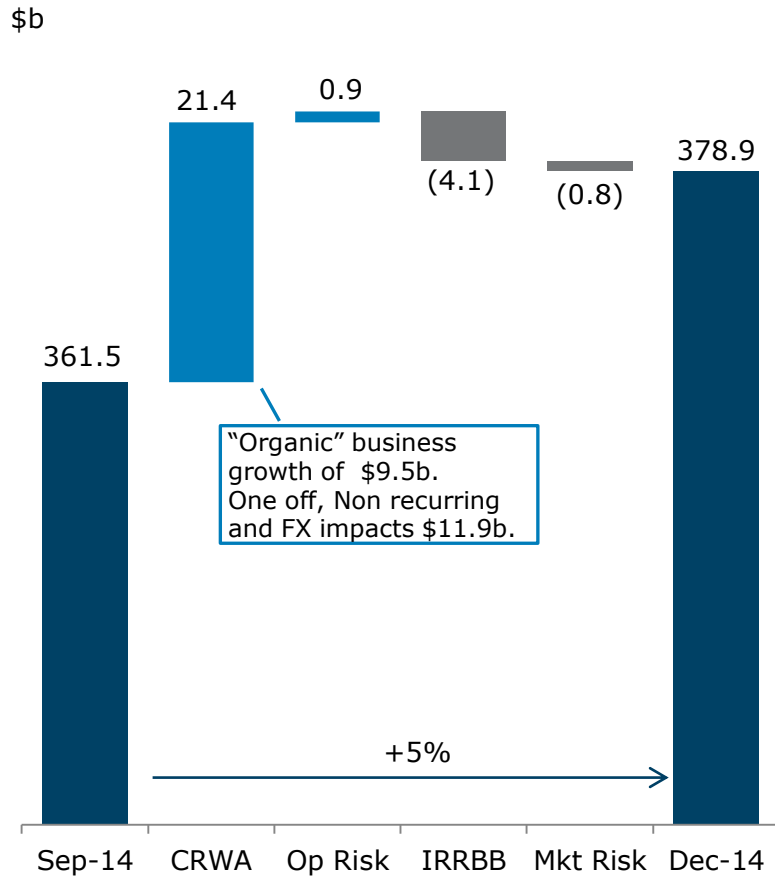
Information Pack

ANZ Basel III Pillar 3 Disclosure &
3 Months Trading Update to 31 December 2014

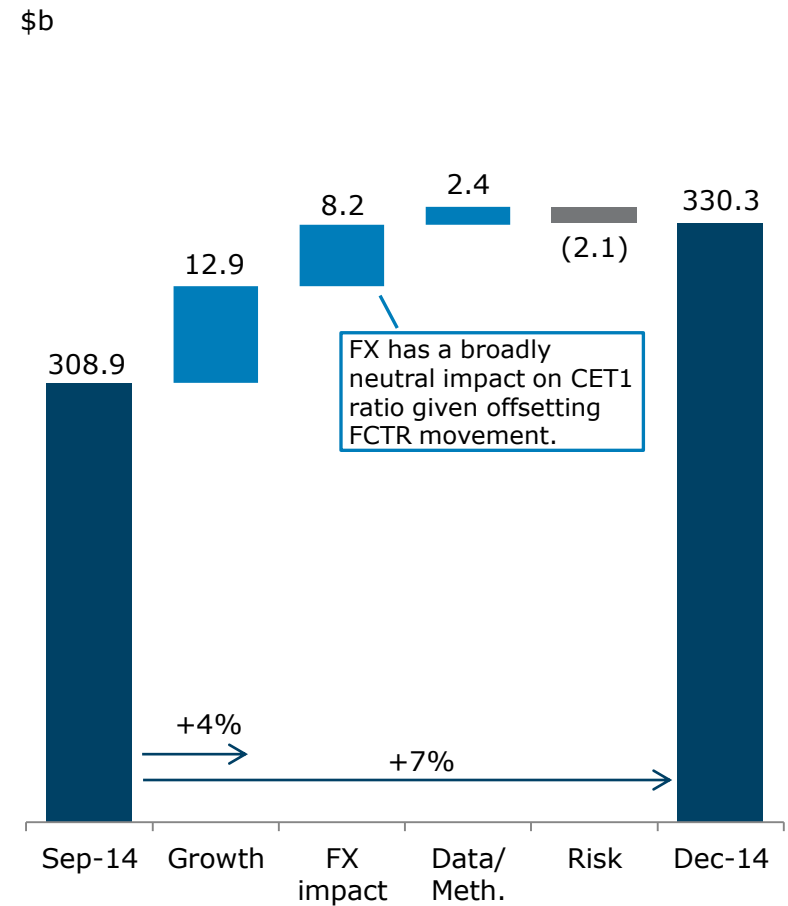


Risk Weighted Assets as at Dec 2014

Total Risk Weighted Assets Quarterly movement

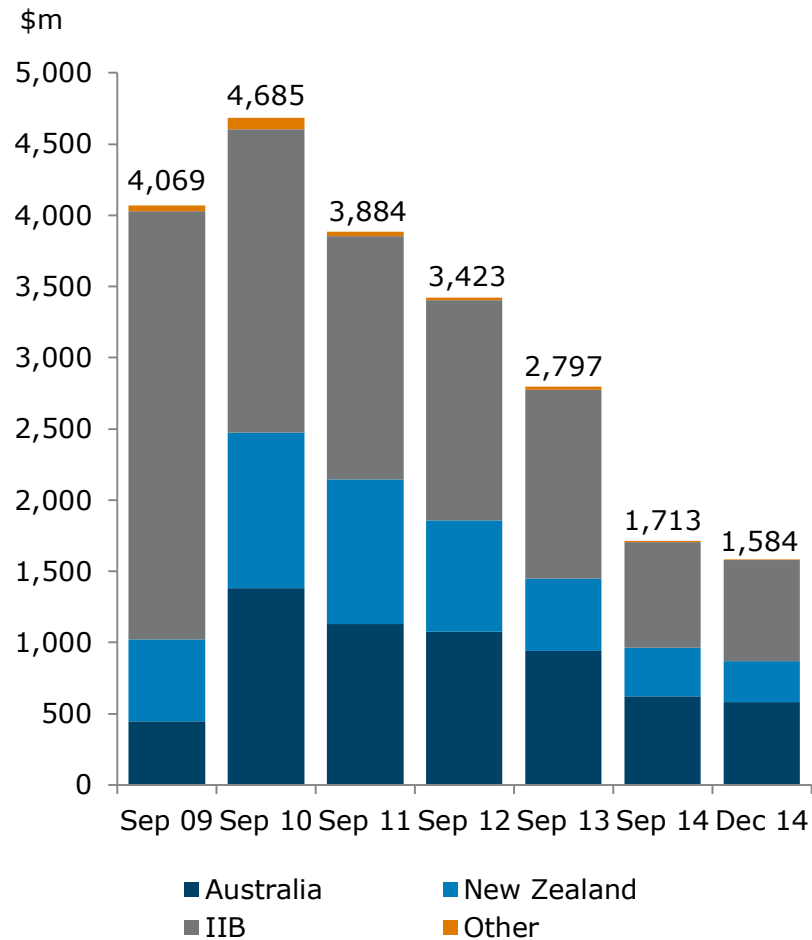


Credit Risk Weighted Assets Quarterly movement

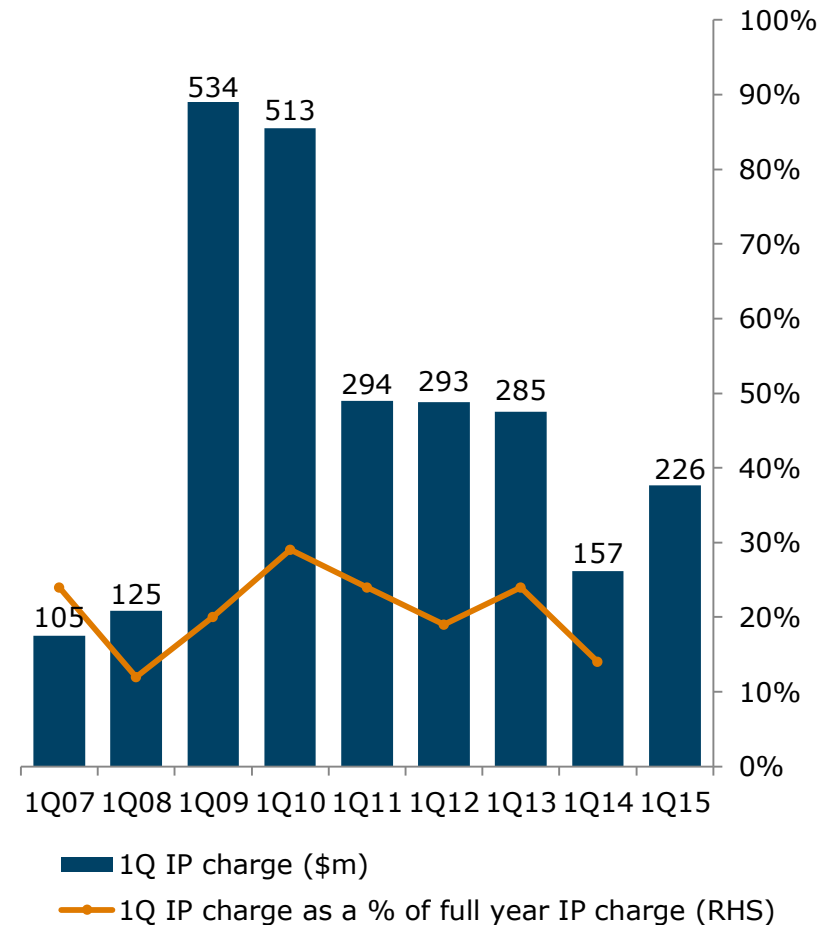


Credit Quality – continued portfolio improvement in 1Q15

Net Impaired Assets

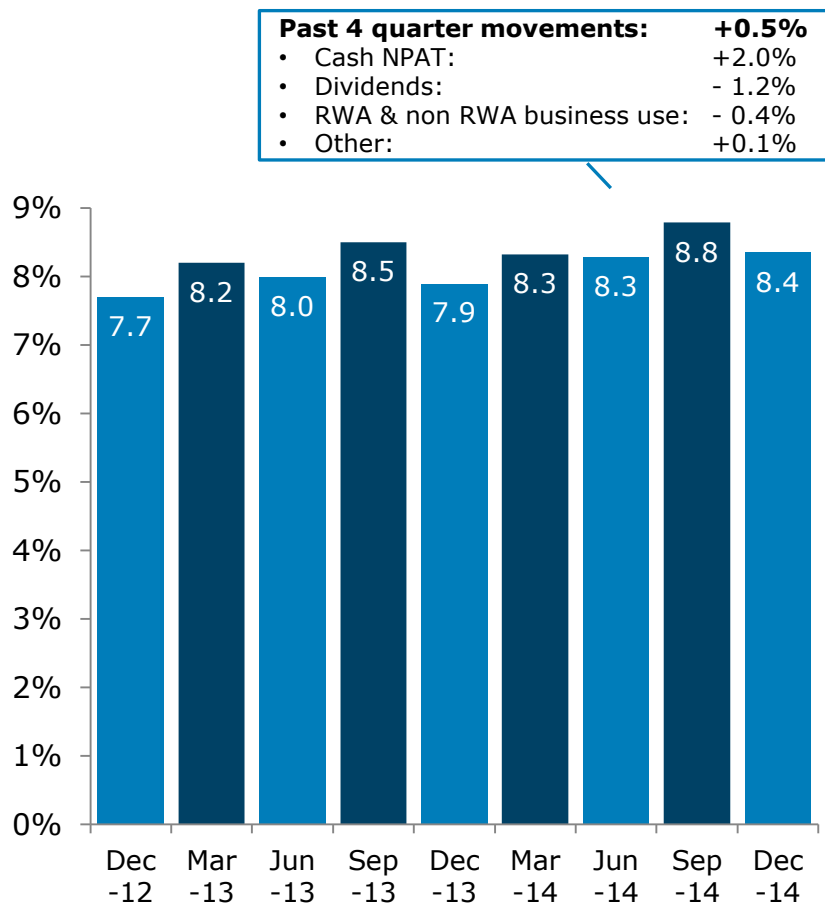


Individual Provision charge



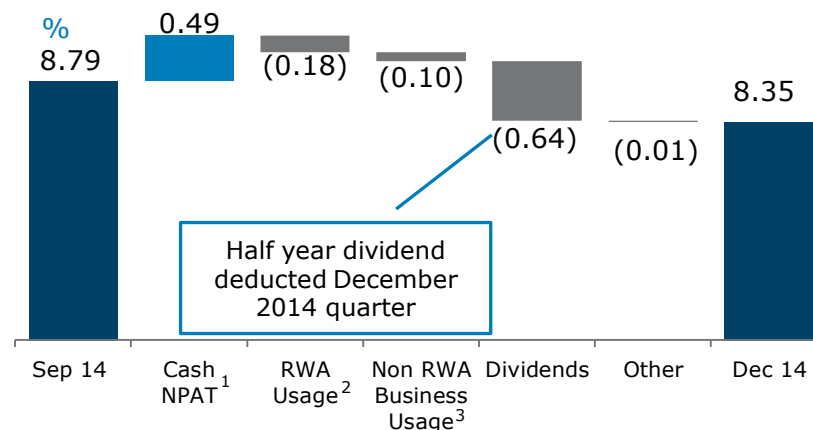
Capital movements

APRA Basel 3 Common Equity Tier 1 Ratio



- CET1 (Quarters in which dividend payments are deducted)
- CET1 (Quarters in which no dividend payments are deducted)

APRA CET1 Quarterly movement



Capital reconciliation under Basel 3 (December 2014)

	CET1	Tier 1	Total Capital
APRA	8.4%	9.9%	11.8%
10%/15% allowance fore equity investments and DTA	0.9%	0.9%	0.8%
Mortgage 20% LGD floor	0.3%	0.4%	0.5%
IRRBB RWA (APRA Pillar 1 approach)	0.2%	0.3%	0.3%
Specialised Lending (Advanced Treatment)	0.3%	0.4%	0.4%
Corporate undrawn EAD and unsecured LGD adjustments	1.4%	1.5%	1.8%
Other capital items	0.4%	0.4%	0.5%
Internationally Comparable	11.9%	13.8%	16.1%

1. Cash earnings net of preference share dividends
2. Includes impact of expected loss versus eligible provision shortfall
3. Includes capital retention of deconsolidated entities, capitalised software and other intangibles

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