



2024 THIRD QUARTER CHART PACK

QUARTER ENDED 30 JUNE 2024

20 AUGUST 2024

This document should be read in conjunction with ANZBGL's Basel III Pillar 3 Disclosure as at June 2024 (APS 330: Public disclosure)

Approved for distribution by ANZ's Continuous Disclosure Committee
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SUMMARY - 2024 THIRD QUARTER (3Q24)

BALANCES AS AT JUNE 24, MOVEMENTS JUNE 24 VS MARCH 24

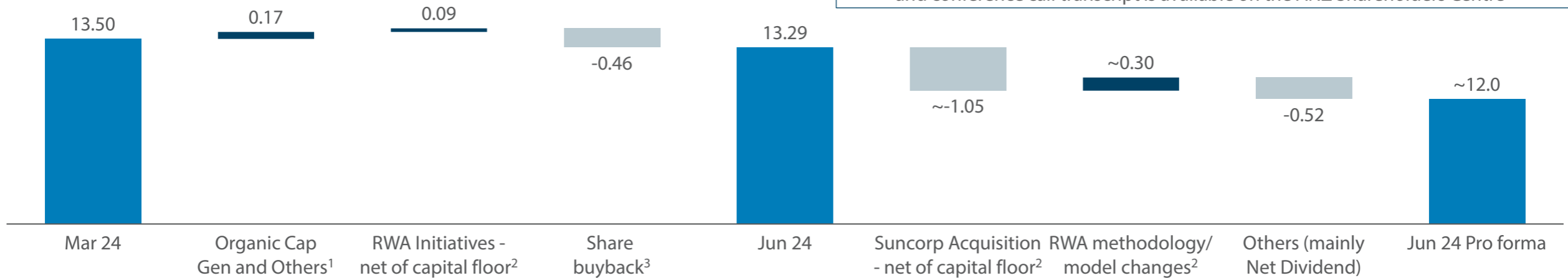
		Slide #
Capital	<p>APRA Level 2 CET1 ratio</p> <ul style="list-style-type: none"> • 13.3%, including full impact of the \$2b share buy back¹ • ~12.0% on a pro forma basis (refer page 3 for pro forma adjustments) 	3-4
Balance Sheet	<p>Customer Deposits: +2%</p> <ul style="list-style-type: none"> • Australia Retail and New Zealand division deposits were both flat while Commercial deposits increased with ~\$1b growth in savings deposits • Institutional deposits (ex Markets) increased 6%, 5% excluding the transfer of funds within the ANZ Group for the share buy back¹. The underlying increase was driven by higher at-call / operational balances from several large corporate customers <p>Net loans and advances (NLA) +3%</p> <ul style="list-style-type: none"> • NLA increased \$19b with growth in all 4 major divisions: Australia Retail (+2%), Australia Commercial (+2%), New Zealand division (+1%) and Institutional (+5%). Institutional growth due largely to an increase in Markets lending balances and Trade lending <p>Exposure at Default (EAD) & Risk Weighted Assets (RWA)</p> <ul style="list-style-type: none"> • EAD increased 1% (+\$15b), larger drivers including +\$6b in residential mortgage and +\$5b in Sovereigns and Financial Institutions • RWA was flat with 4% reduction in Credit RWA primarily from mortgage PD model changes, offset by CRWA volume growth, mix and risk changes and Capital Floor Adjustment (refer slide 10 for details) 	5-10
Provisions & credit quality	<ul style="list-style-type: none"> • Total Provision charge of \$45m (2bps loss rate) in the June quarter, comprising a \$27m individual provision charge (1bp loss rate) and \$18m collective provision charge • Collective provision balance was stable at \$4.05b, with 5bps increase in CP Coverage ratio (CP/CRWA) to 1.21% reflecting a reduction in CRWA arising from Mortgage PD model changes • Gross Impaired Assets (GIA) reduced from \$1.5b to \$1.4b with GIA as a % of total Gross Loans and Advances reducing 2bps to 0.19% • Australian Housing 90+ Days Past Due (DPD) increased 5bps to 84bps while Australian consumer cards 90+ DPD remained relatively stable at 47bps. Both housing and card 90+ DPD remain below 2020 levels • NZ 90+DPD was 67bps, an increase of 3bps in the June quarter 	11-13

1. A \$2b share buyback was announced at ANZ's 1H24 result in May with \$548m completed to 16 August. Note however that the full \$2bn of capital has been paid from ANZBGL to ANZGHL and so is incorporated in the 13.3% CET1 at 30 June 2024



CAPITAL, LIQUIDITY, FUNDING

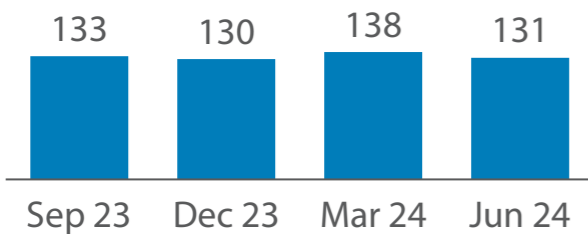
APRA Level 2 CET1 ratio – 3Q24 Movement, %



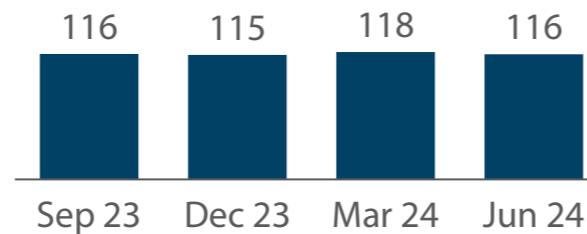
Update on capital position
 On 8 August 2024, ANZ provided an update on its capital position following a series of adjustments to CET1 arising from ANZ’s acquisition of Suncorp and future model and prudential changes, reflected in the below capital position. A copy of the ASX release and conference call transcript is available on the ANZ Shareholders Centre²

Liquidity⁴

LCR, quarterly avg. %



NSFR, end of period %



Funding

- ANZ’s final Term Funding Facility (TFF) tranche of \$8b fully repaid
- ANZ BGL & ANZ NZ have issued a combined \$34b of term funding, largely completing FY24 requirements
- Suncorp Bank will continue to manage its own issuance alongside ANZ BGL and ANZ NZ requirements

1. Including June quarter profit, CRWA changes (excluding RWA initiatives – net of capital floor), IRRBB, Operational Risk, Market Risk, CVA, proceeds from the sale of 5.2% of the issued capital of AMMB Holdings Bhd (+5bps as announced on 31 May 2024) and unrealised valuation changes mainly from hedged Semi-government securities (-5bps) and associated tax impact (-3bps)

2. Further detail provided on the following slide and in the ‘Update on capital position’ ASX announcement and conference call on 8 August 2024, available on ANZ’s Shareholder Centre at <https://www.anz.com/shareholder/centre/investor-toolkit/anz-updates/>

3. A \$2b share buyback was announced at ANZ’s 1H24 result in May with \$548m completed to 16 August. Note however that the full \$2bn of capital has been paid from ANZBGL to ANZGHL and so is incorporated in the 13.3% CET1 at 30 June 2024

4. LCR and NSFR figures shown are on a Level 2 basis per APRA prudential standard APS210



JUNE 2024 RWA CALCULATIONS WITH IRB CAPITAL FLOOR ADD-ON AND PRO FORMA ADJUSTMENTS¹

Update on capital position

On 8 August 2024, ANZ provided an update on its capital position following a series of adjustments to CET1 arising from ANZ's acquisition of Suncorp and future model and prudential changes, reflected in the below capital position. A copy of the ASX release and conference call transcript is available on the ANZ Shareholders Centre²

\$bn	Mar-24	BAU growth and Others ³	Aus & NZ Mortgage PD model changes	Jun-24	Suncorp ⁴	AUS Mortgage LGD changes	Estimated revised APS112 RWA rules	Jun-24 pro forma
Standardised RWA	597	1	-	598	33	-	(17)	614
A: Standardised RWA @ 72.5%	433	0	-	433	24	-	(12)	445
B: Advanced RWA	430	(1)	(16)	413	33	(6)	-	440
C: IRB capital floor add-on (A-B)	3	2	16	20	(9)	6	(12)	5
Total RWA (B+C)	433			433				445

1. Numbers include rounding

2. Further detail provided in the 'Update on capital position' ASX announcement and conference call on 8 August 2024, available on ANZ's Shareholder Centre at <https://www.anz.com/shareholder/centre/investor-toolkit/anz-updates/>

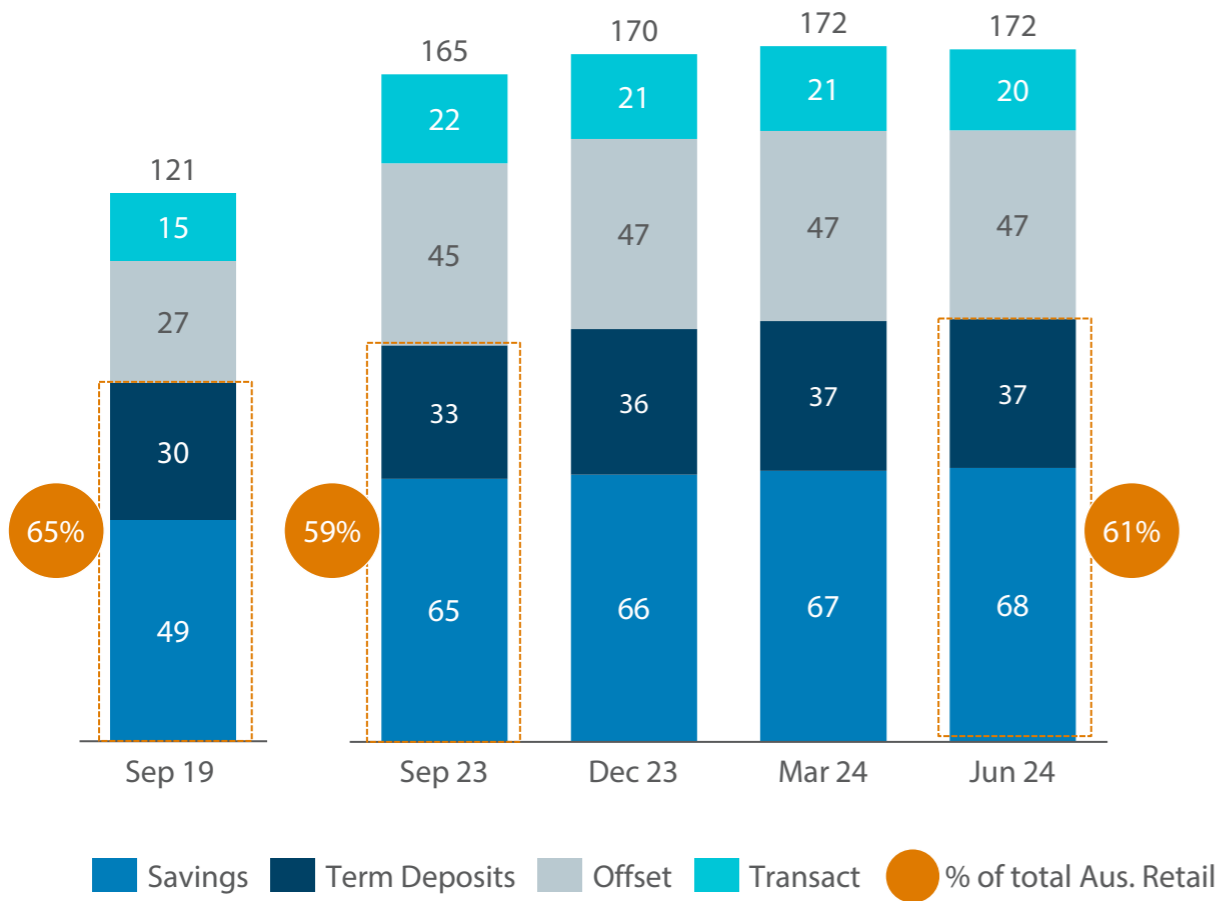
3. Including RWA initiatives except for Mortgage PD model changes

4. Estimated impacts based on Mar-24 Suncorp Pillar 3 report

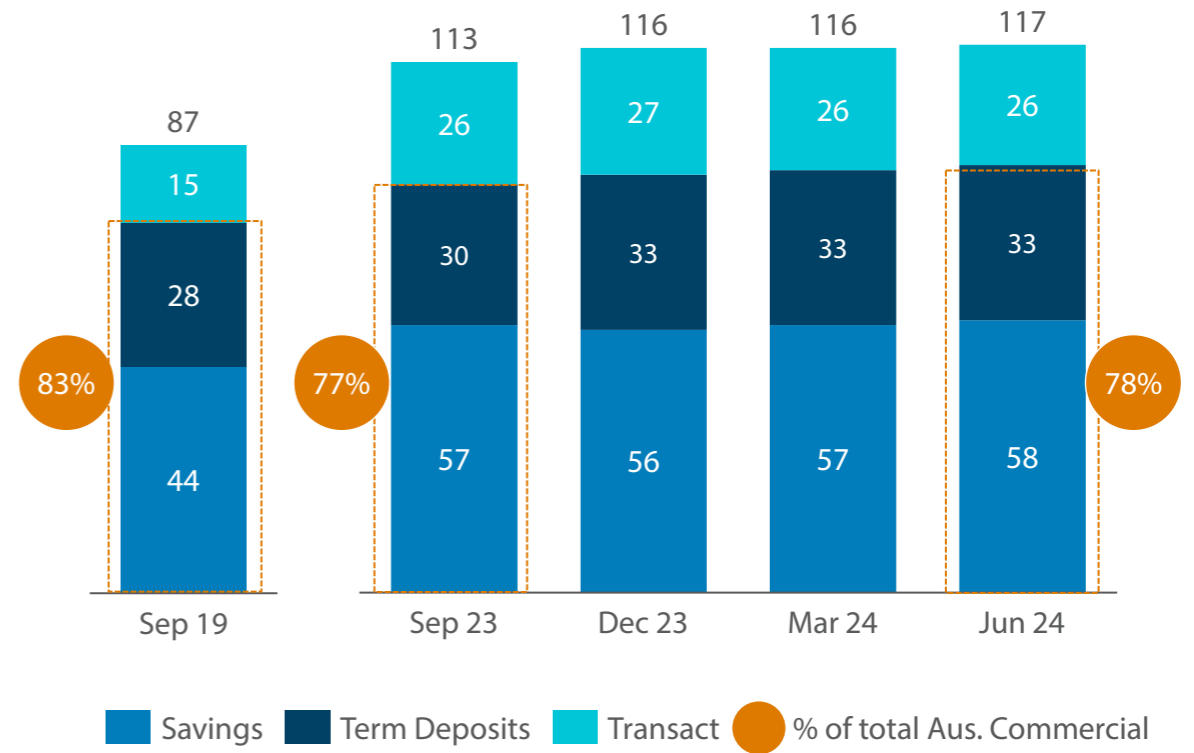


CUSTOMER DEPOSITS - AUSTRALIA

Australia Retail, \$b



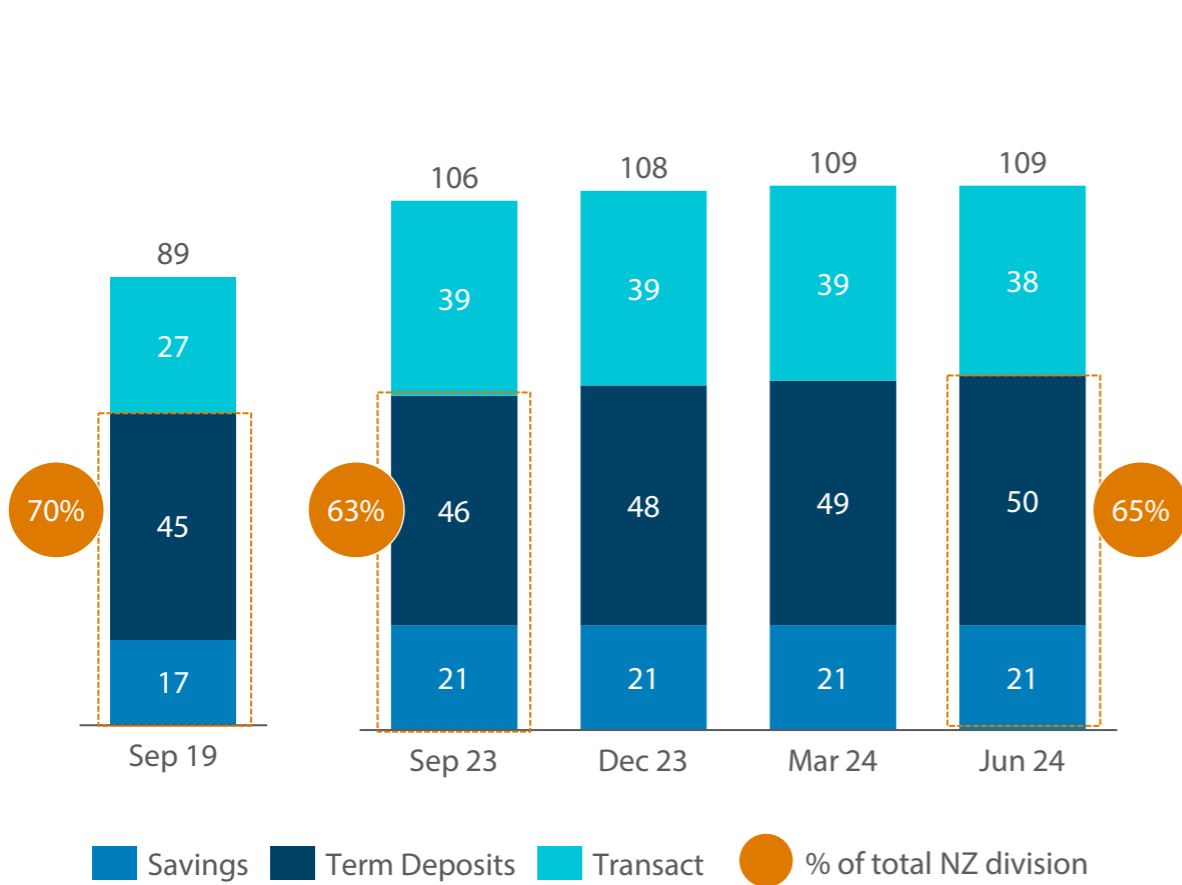
Australia Commercial, \$b



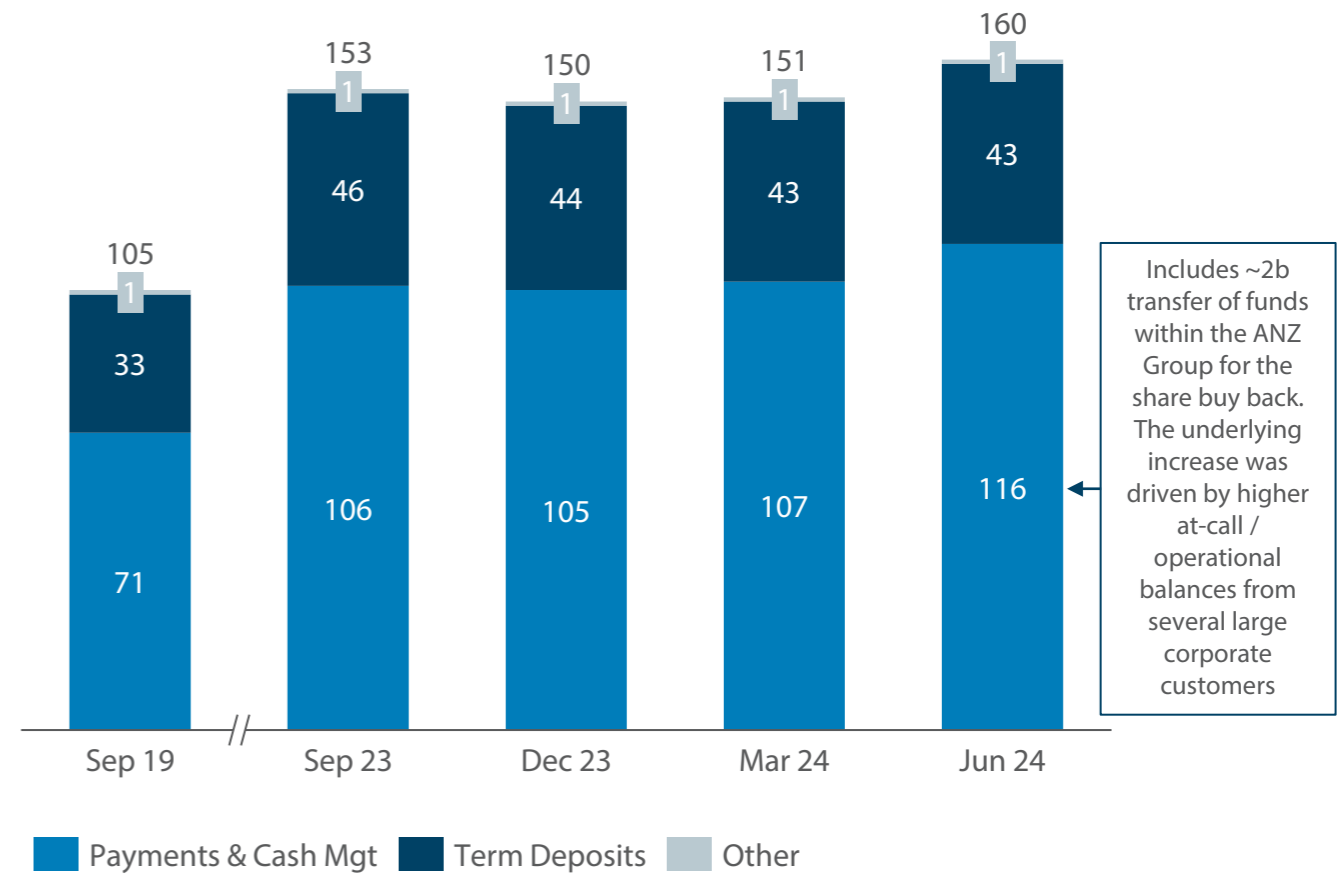


CUSTOMER DEPOSITS - NEW ZEALAND & INSTITUTIONAL

New Zealand division, NZDb



Institutional (ex. Markets¹), \$b

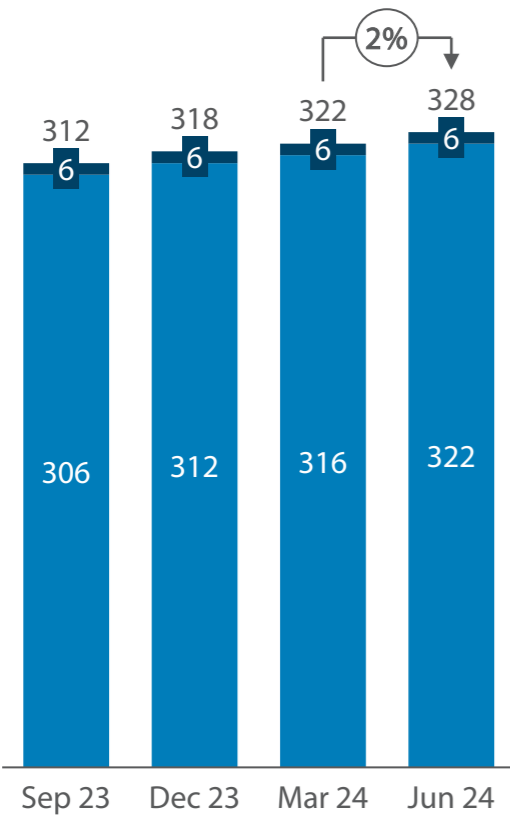


1. Excludes Markets business unit deposits (Sep 19: \$112b; Sep 23 \$113b; Dec 23 \$124b; Mar 24 \$98b; Jun 24 \$105b)

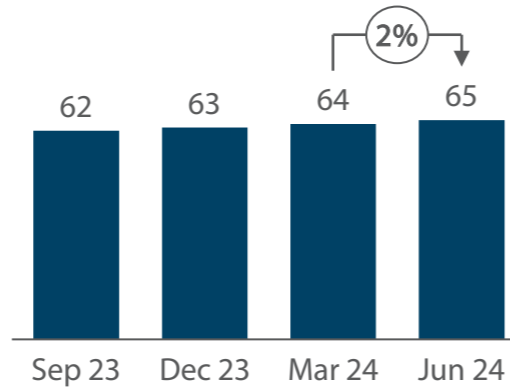


NET LOANS AND ADVANCES

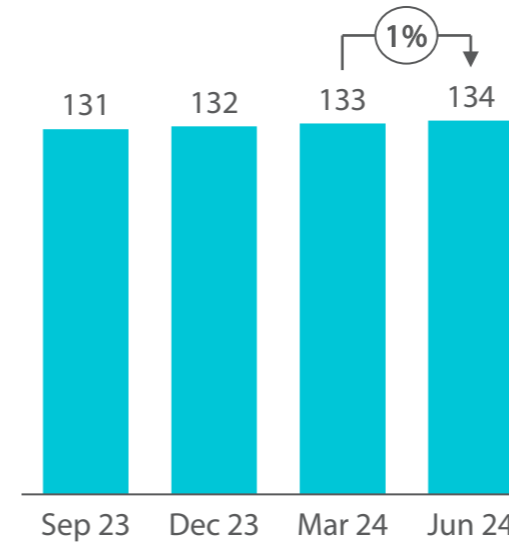
Australia Retail, \$b



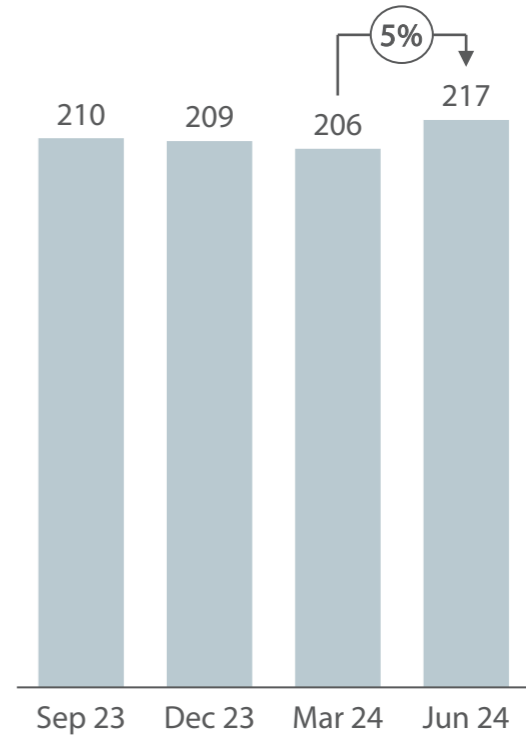
Australia Commercial, \$b



New Zealand division, NZDb



Institutional, \$b

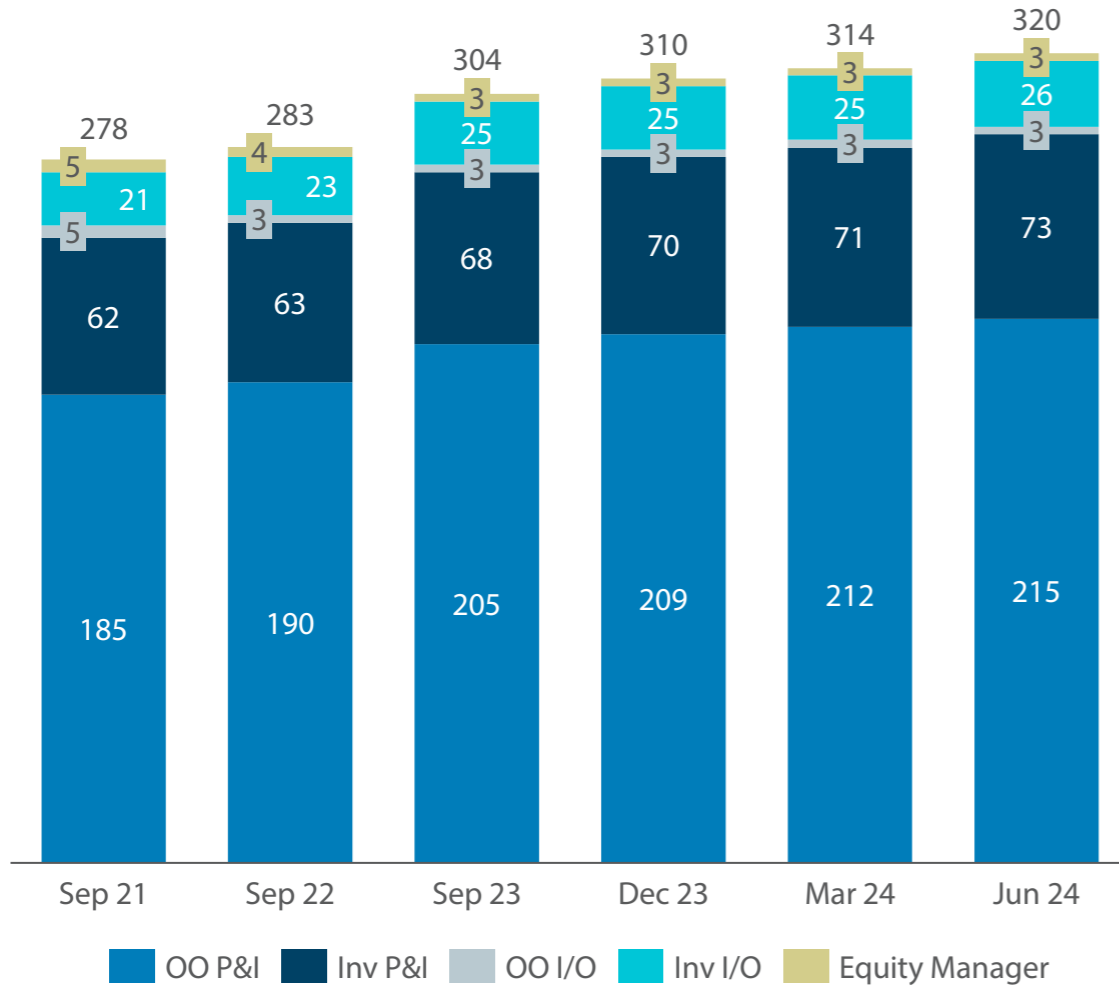


■ Home Loans
■ Cards, Personal Loans & Other

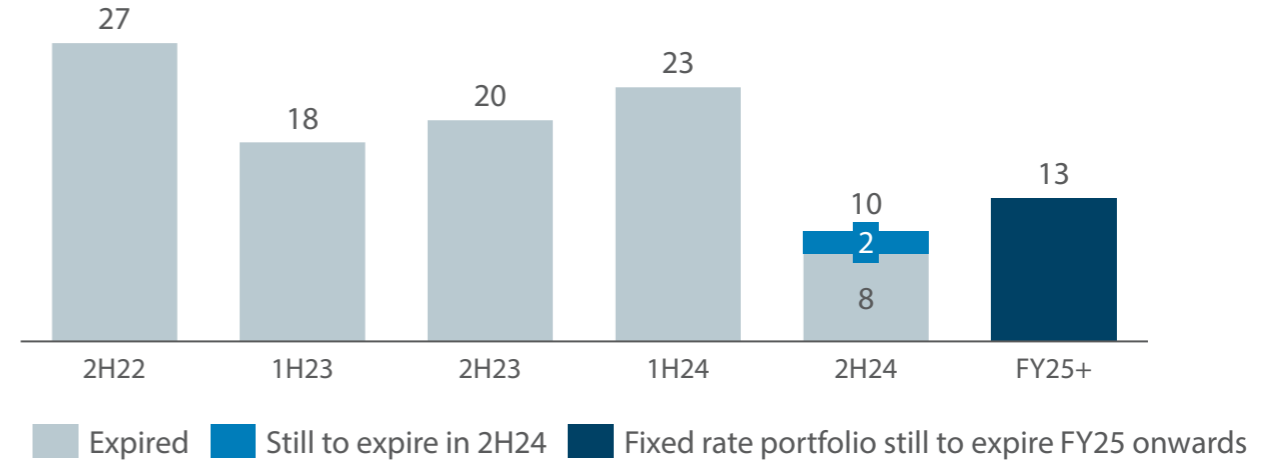


AUSTRALIA HOME LOAN PORTFOLIO

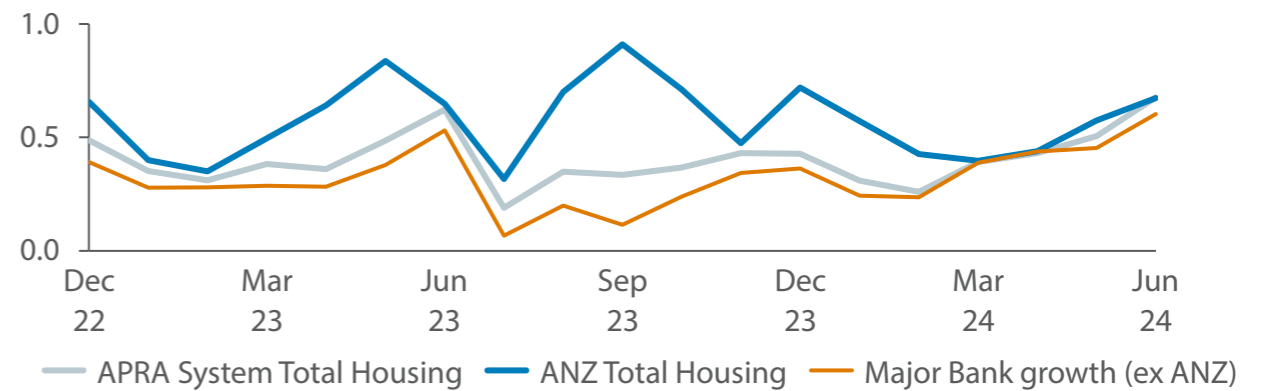
Home Loan FUM composition¹, \$b



Fixed rate Home Loan expiry profile, \$b



Home loan growth², MoM %



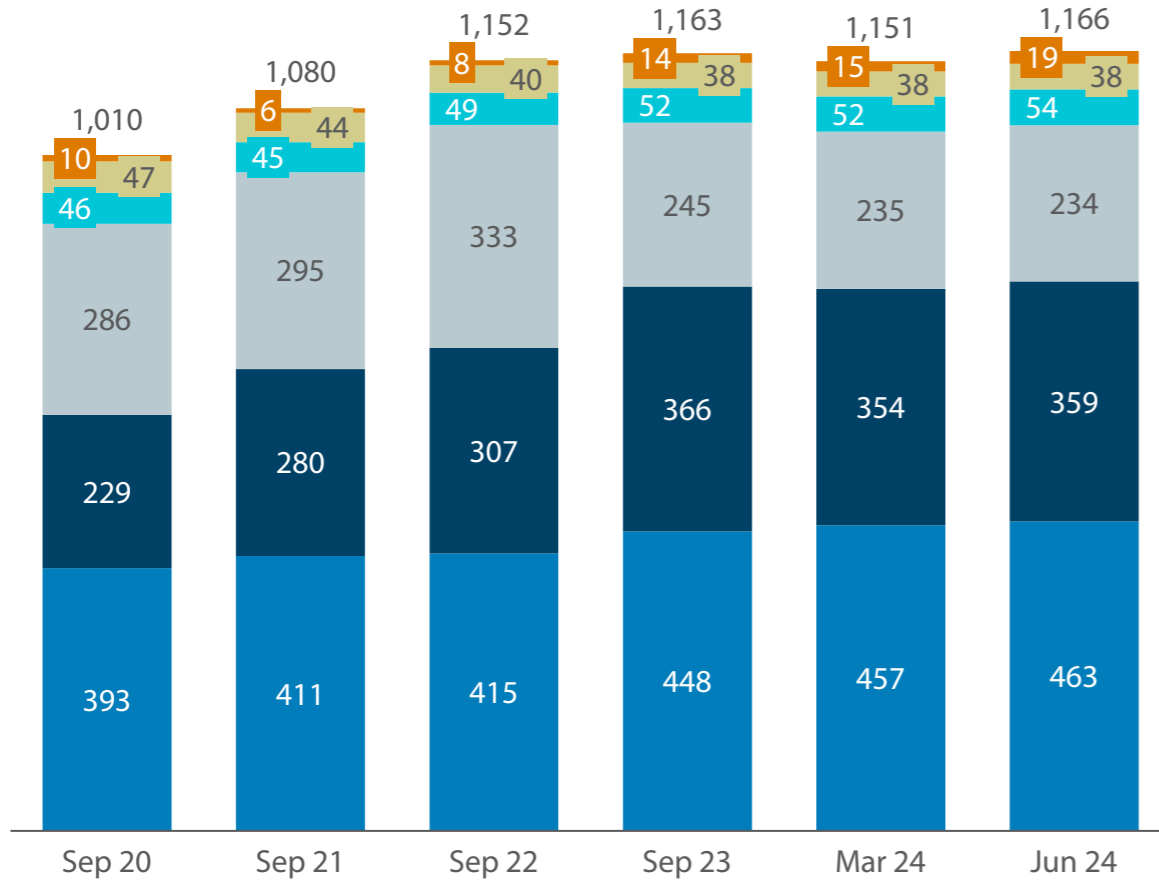
1. Based on Gross Loans and Advances. Includes Non- Performing Loans. Excludes the impact of ANZ accounting policy change for ongoing trail commission payable. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances. 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. ANZ Equity Manager product no longer offered for sale as of 31 July 2021

2. Month on month growth. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS)

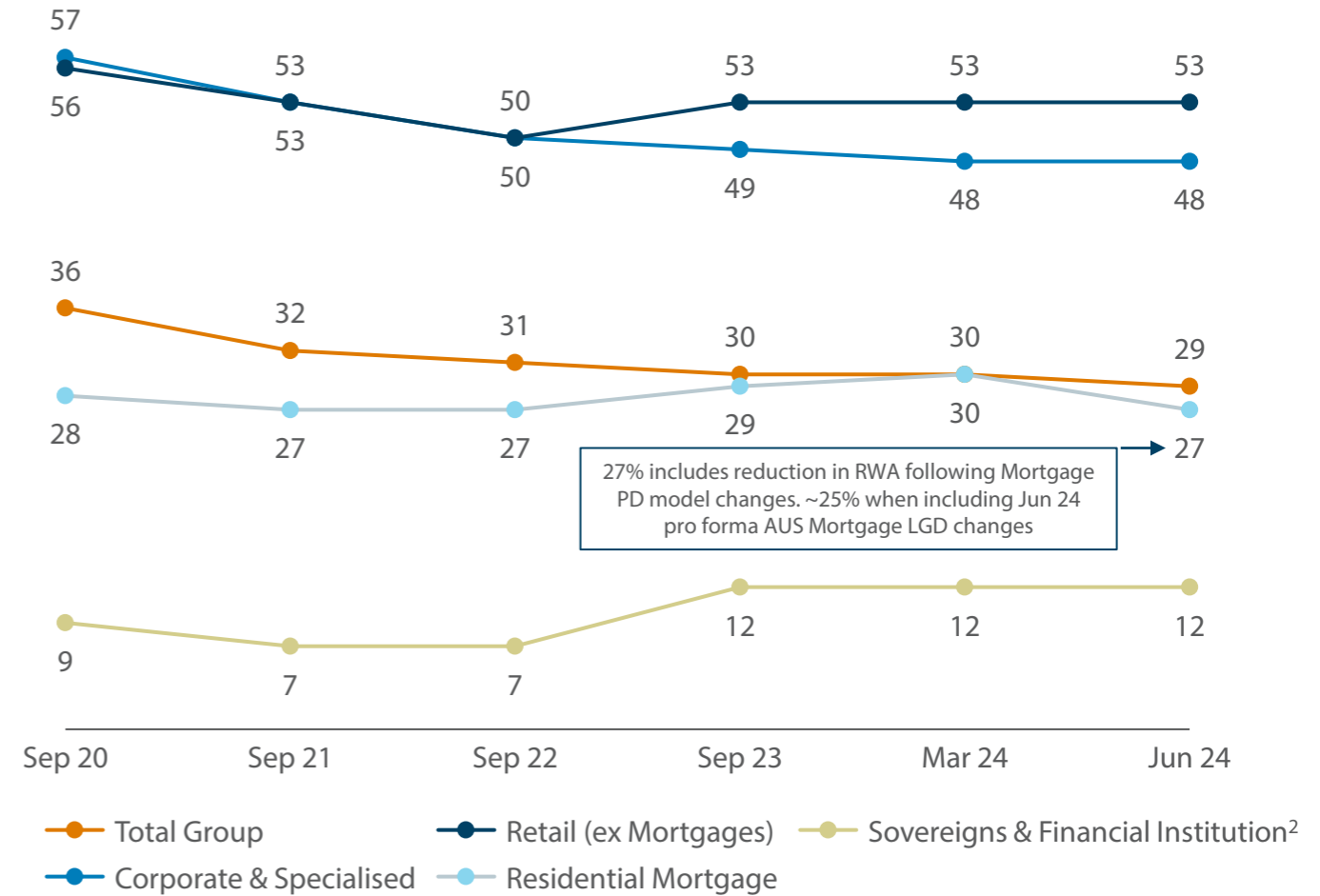


EXPOSURE AT DEFAULT (EAD)

EAD composition¹, \$b



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



■ Residential Mortgage
 ■ Corporate
 ■ Retail (QRR & Other Retail)

■ Sovereign & Financial Institution²
 ■ Specialised Lending
 ■ Other

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

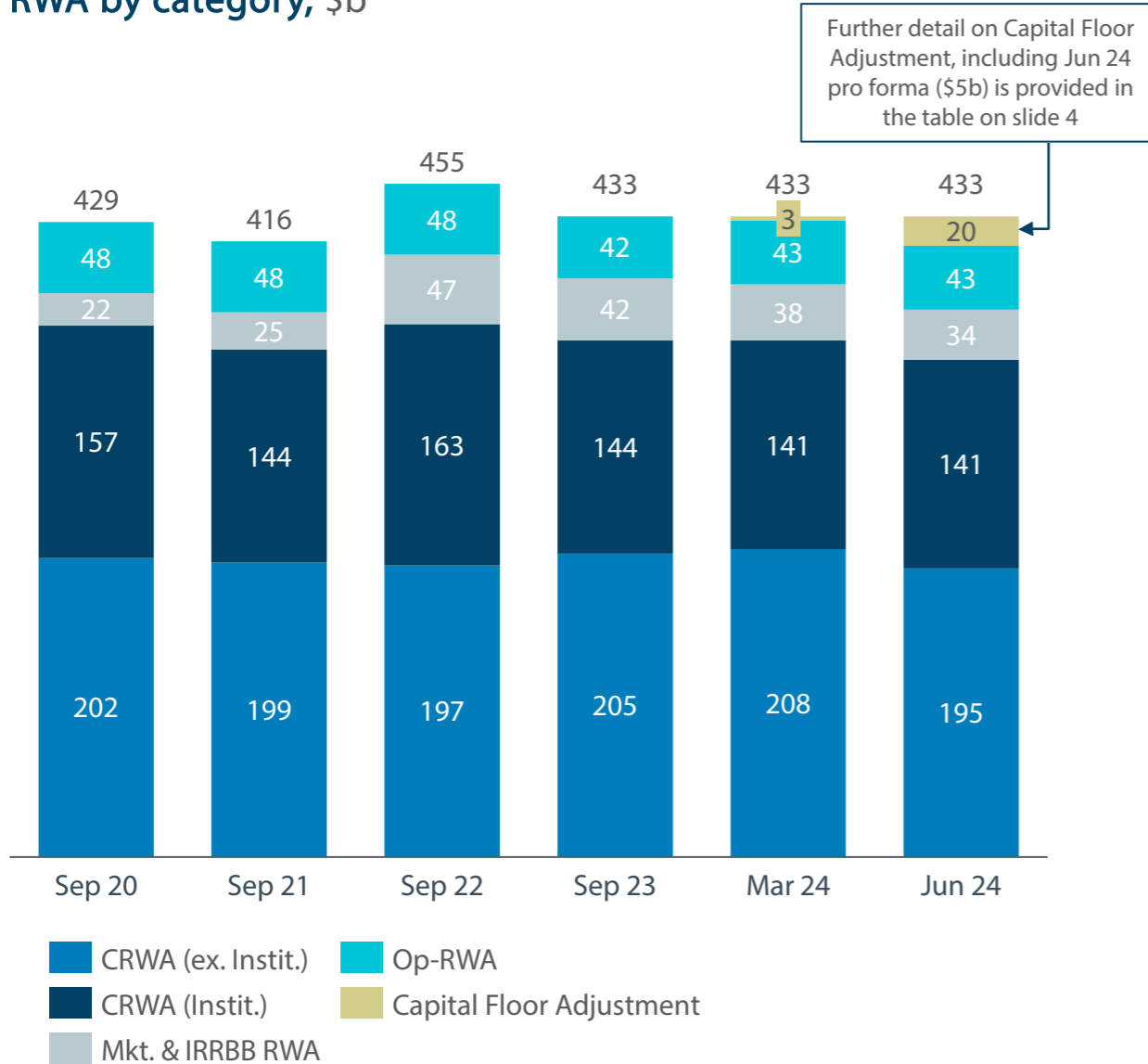
2. Due to the implementation of APRA's new capital framework the exposure reported in the Sovereign and Financial Institution (incl Banks) includes non-bank Financial Institutions. Prior to March 2023, non-bank FIs were reported as Corporate

3. Total Group ratio from Mar 21 is inclusive of increased exposure to the RBA via higher exchange settlement account balances

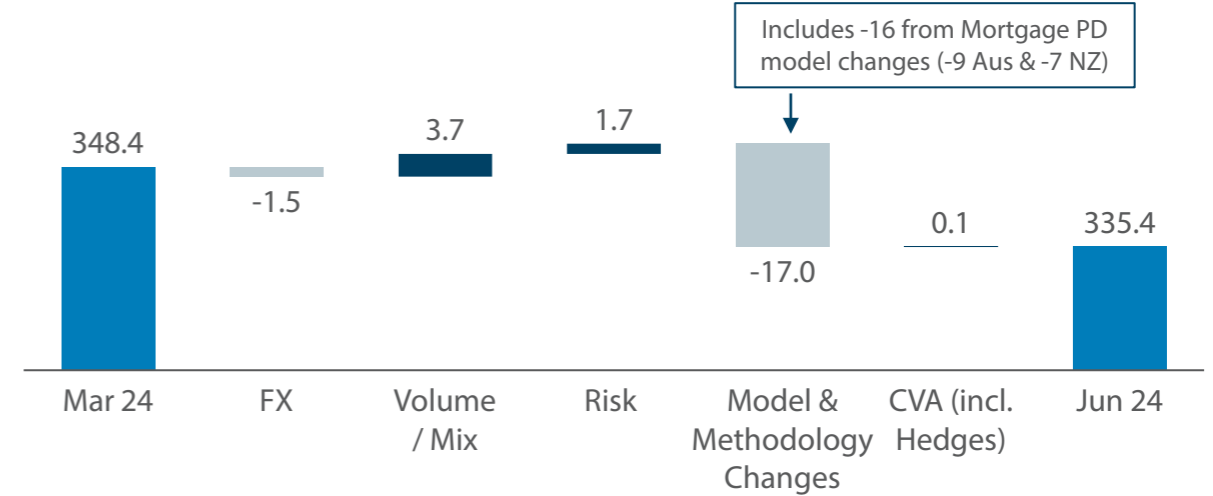


RISK WEIGHTED ASSETS (RWA)

RWA by category, \$b

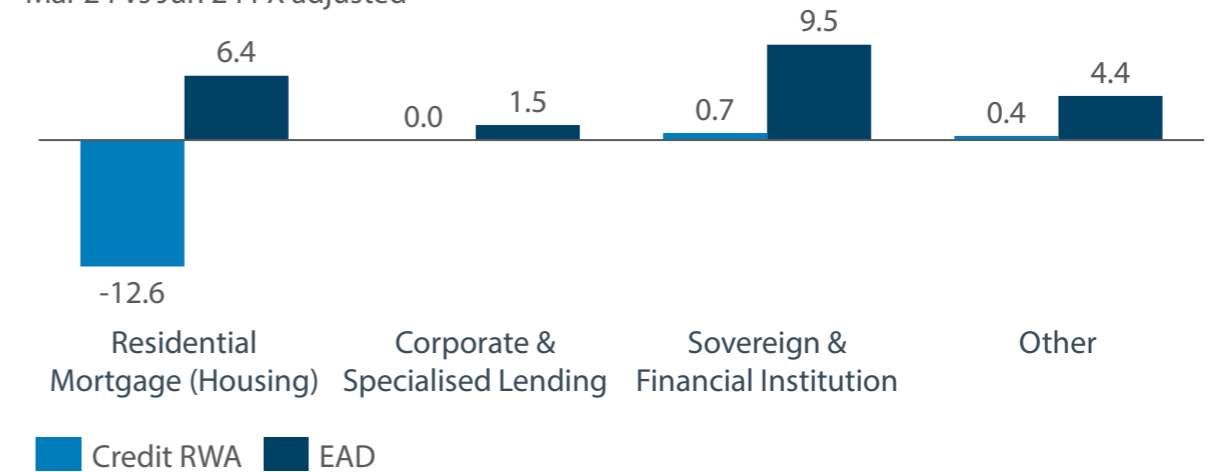


CRWA movement¹ – Total group, \$b



Credit RWA and EAD movement, \$b

Mar 24 vs Jun 24 FX adjusted

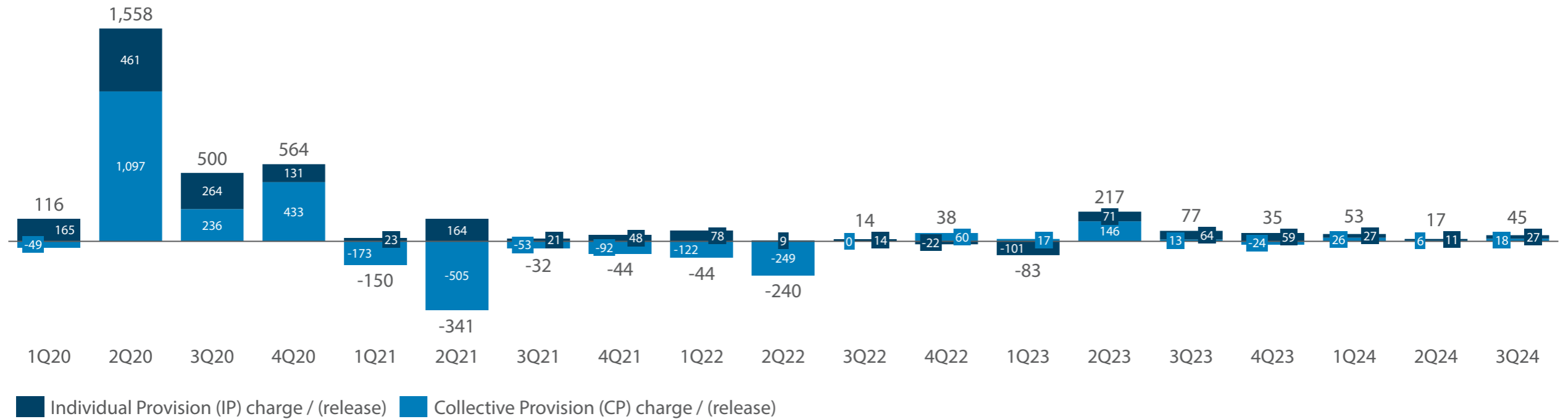


1. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions



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	4Q23	1Q24	2Q24	3Q24
Individual Provision	11	29	17	8	1	11	1	3	5	1	1	-1	-6	4	4	3	2	1	1
Total Provision	7	98	31	35	-10	-22	-2	-3	-3	-15	1	2	-5	13	4	2	3	1	2

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

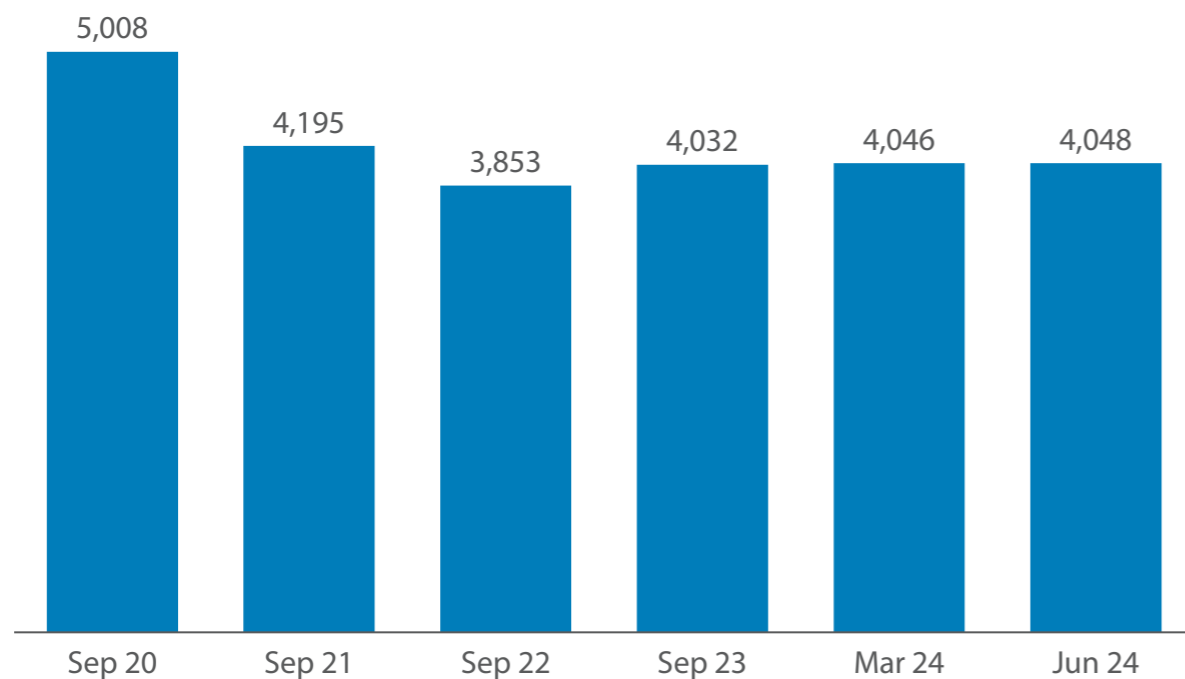


COLLECTIVE PROVISION (CP)

CP balance and coverage

CP coverage %	Sep 20	Sep 21	Sep 22	Sep 23	Mar 24	Jun 24
CP / EAD ¹	0.50	0.39	0.33	0.35	0.35	0.35
CP / CRWA ¹	1.39	1.22	1.07	1.16	1.16	1.21

CP balance, \$m



1. CP/EAD: Collective Provision balance as a % of Exposure at Default; CP/CRWA: 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

CP balance by division, \$b

	Sep 20	Sep 21	Sep 22	Sep 23	Mar 24	Jun 24
Australia Retail	1.42	1.07	0.90	0.95	0.95	0.95
Australia Commercial	1.43	1.16	0.98	1.04	1.05	1.05
Institutional	1.51	1.35	1.38	1.43	1.46	1.46
New Zealand	0.57	0.53	0.52	0.56	0.54	0.54
Pacific	0.08	0.10	0.08	0.05	0.05	0.05

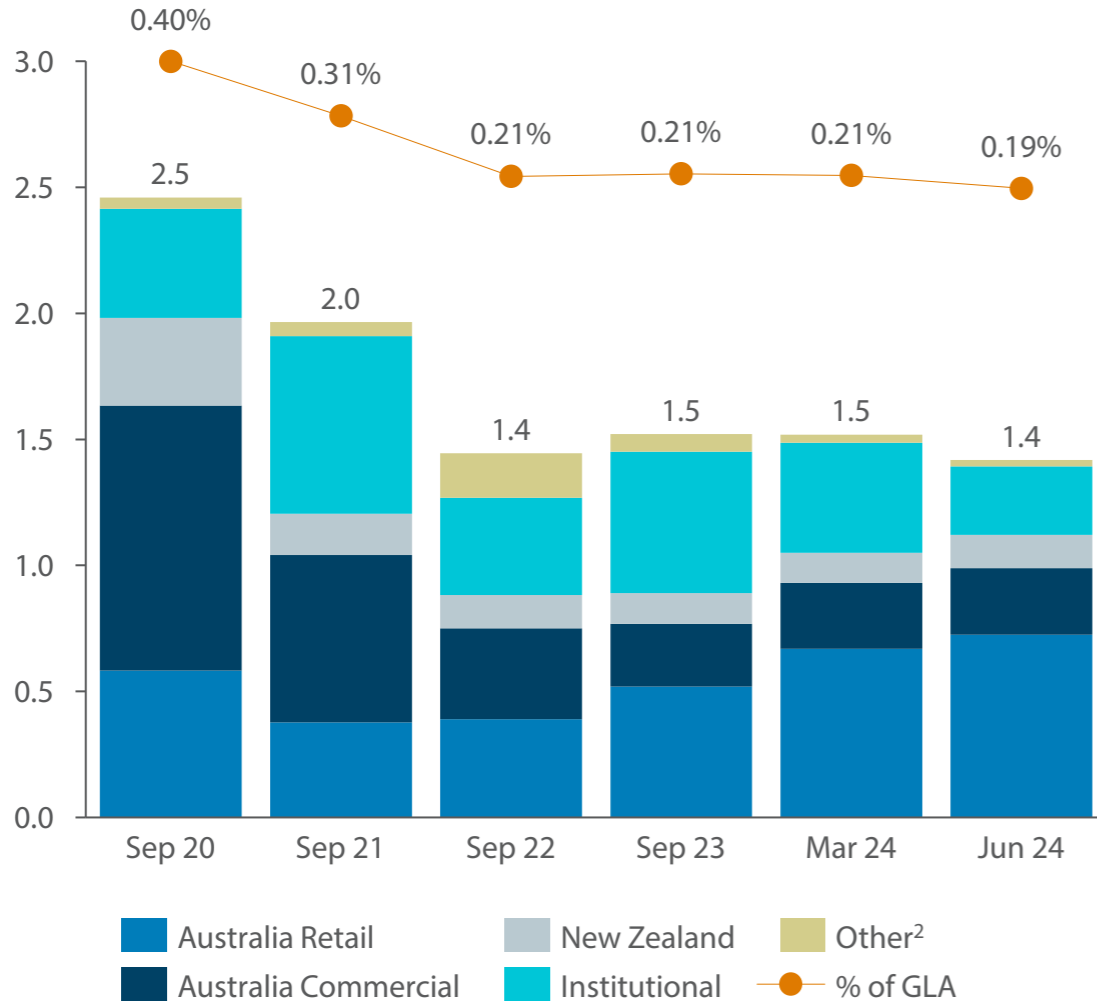
CP balance by portfolio, \$b

	Sep 20	Sep 21	Sep 22	Sep 23	Mar 24	Jun 24
Corporate	2.30	2.09	1.96	1.87	1.86	1.87
Specialised Lending	0.32	0.27	0.26	0.27	0.29	0.27
Residential Mortgage	1.06	0.79	0.73	0.79	0.81	0.82
Retail (ex Mortgages)	1.25	0.96	0.81	0.82	0.81	0.82
Sovereign / Financial Institution ²	0.08	0.09	0.09	0.28	0.28	0.27



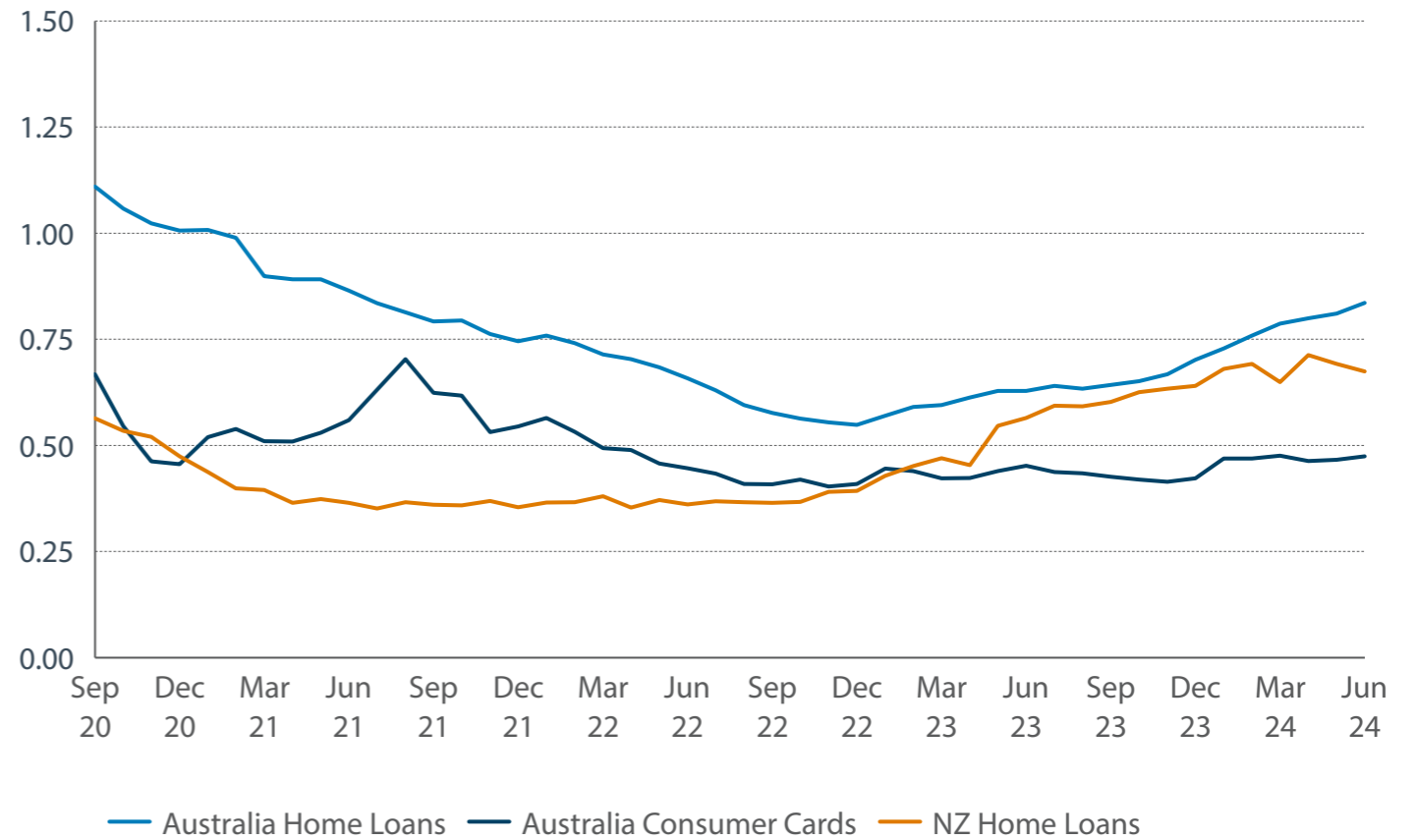
IMPAIRED ASSETS & 90+ DAYS PAST DUE

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



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