2016

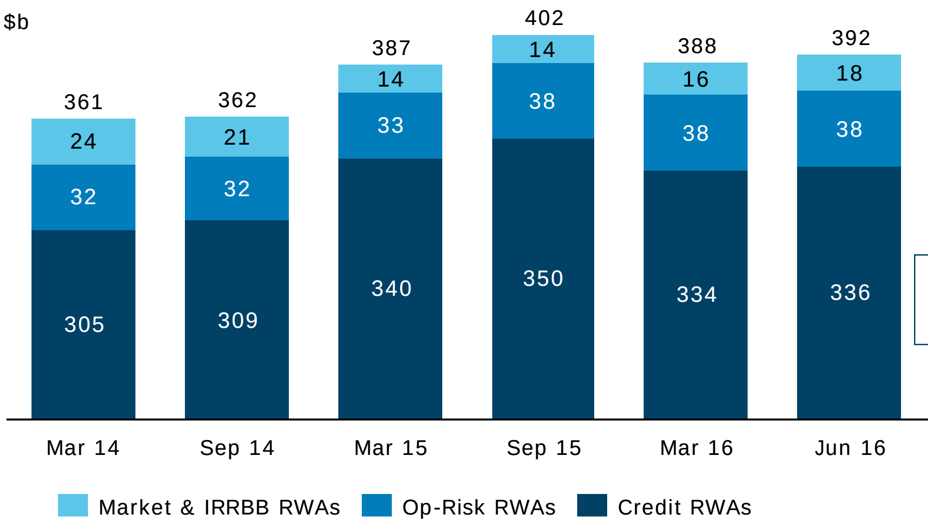
AUSTRALIA AND NEW ZEALAND
BANKING GROUP LIMITED
9 AUGUST 2016

June 2016 APS330, Pillar 3
Chart pack

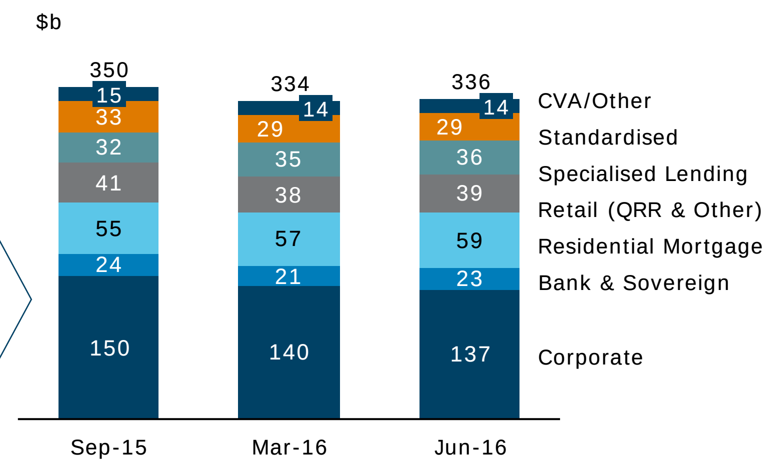
To be read in conjunction with ANZ June 2016 APS330, Pillar 3 disclosure

Risk Weighted Assets

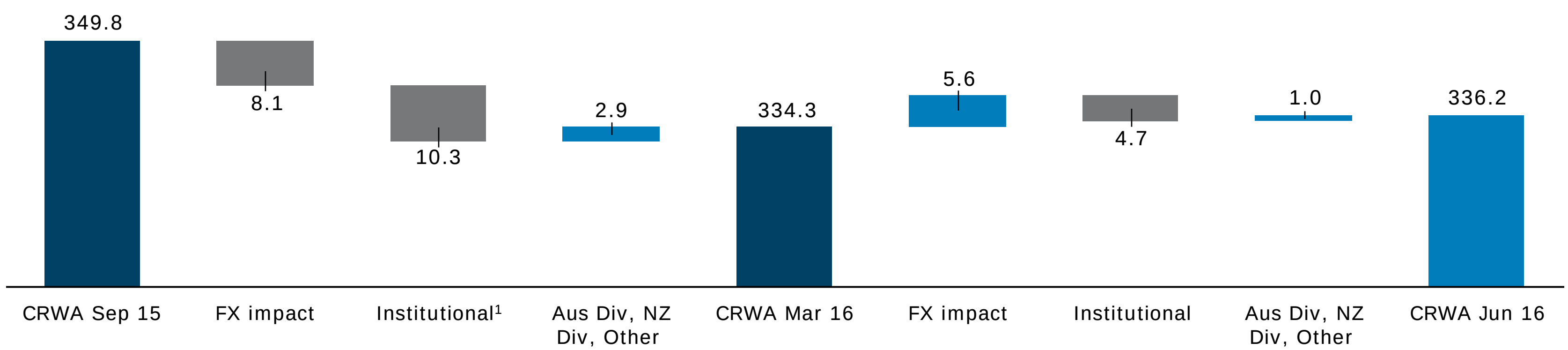
TOTAL RISK WEIGHTED ASSETS (RWAs)



CREDIT RWA BY CATEGORY



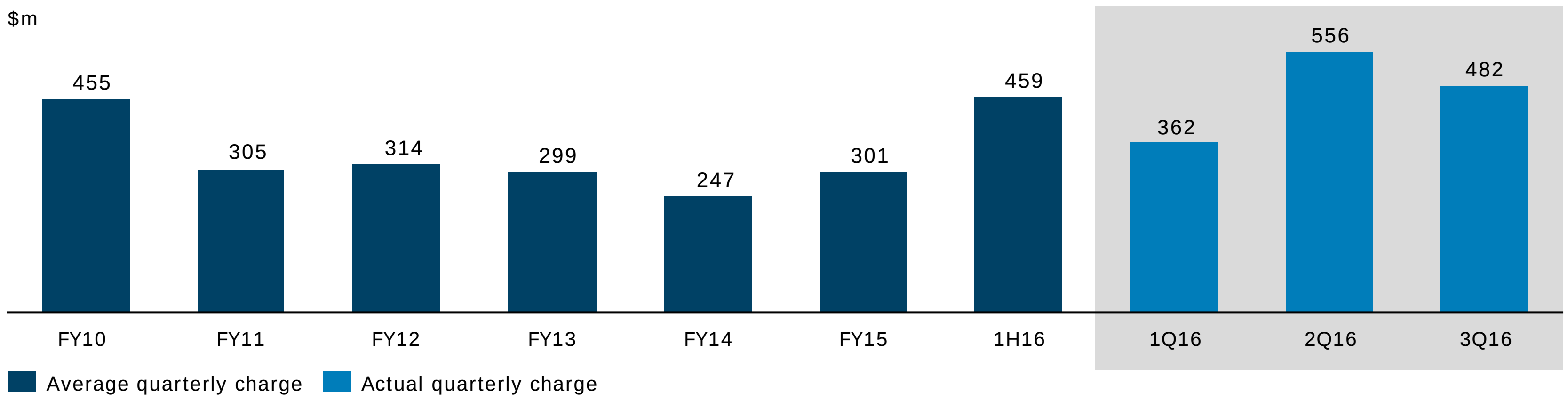
CREDIT RWA MOVEMENT – FY16 YTD ($13.6bn reduction)



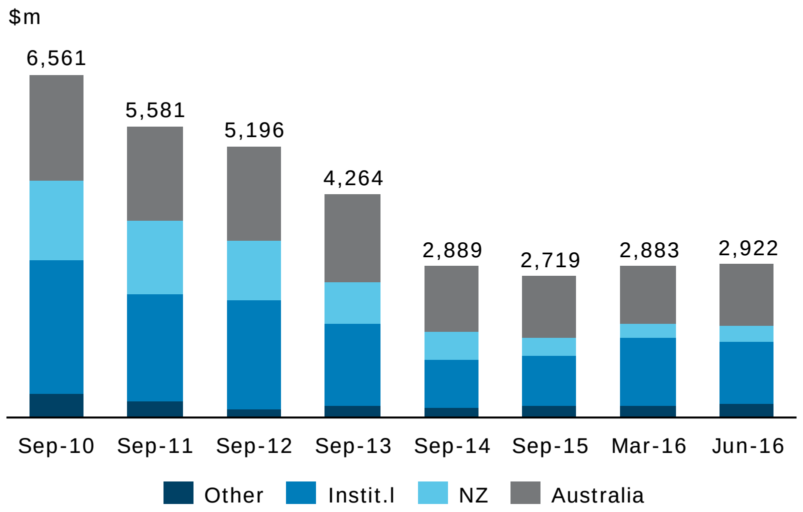
1. For further details refer to the 2016 Half Year Results Presentation and Investor Discussion Pack, including slides 35 and 112

Credit Quality

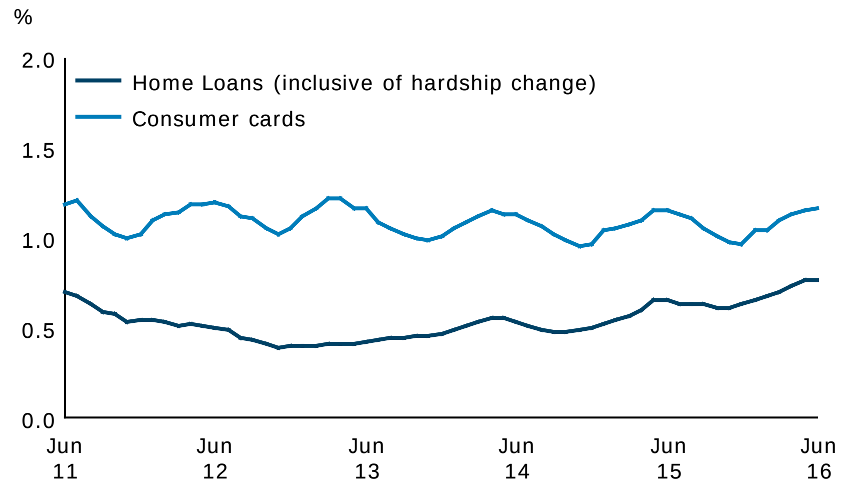
TOTAL PROVISION CHARGE



GROSS IMPAIRED ASSETS



90+ DAY DELINQUENCIES[1]



1. 90+ days as a percentage of total loans, exclusive of Non Performing Loans

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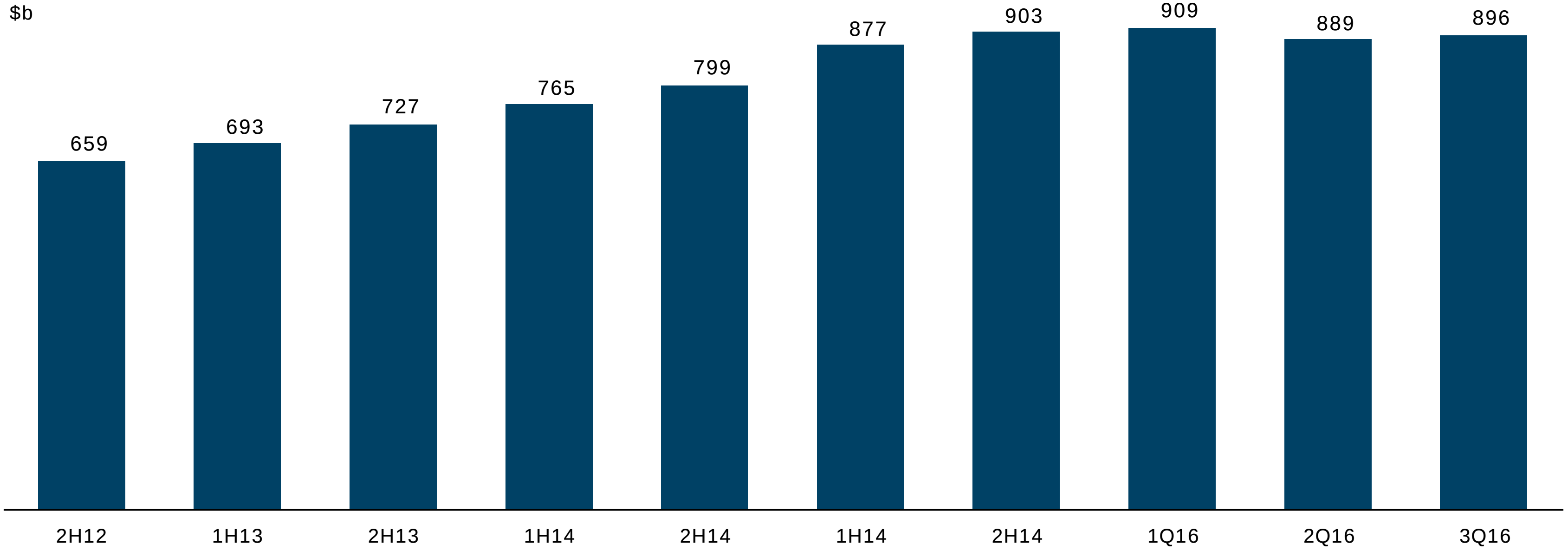
EAD & RWA position

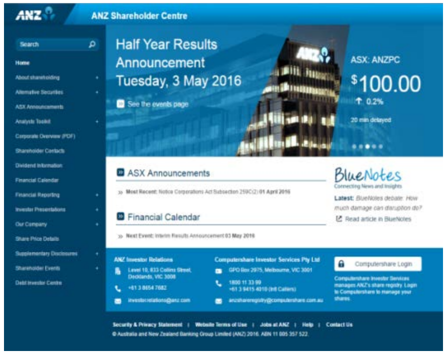
EAD REPORTING CHANGES

- In order to provide better alignment to the prudential reporting of other IRB accredited ADIs ANZ has changed the reporting of Exposure at default (EAD) in APS330, Pillar 3 from a pre credit risk mitigation (CRM) basis to post credit risk mitigation basis.
- Post CRM exposures are net of offsets for credit risk mitigation such as guarantees, credit derivatives, netting & financial collateral.
- March 2016 and December 2015 EAD has been restated in the June 2016 APS330 Pillar 3 document to reflect these changes. Longer term EAD on the post credit risk mitigation basis is detailed below:

EXPOSURE AT DEFAULT POST CRM BASIS



Further Information



Our Shareholder information

shareholder.anz.com

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