

2024 FIRST QUARTER CHART PACK

QUARTER ENDED 31 DECEMBER 2023

12 FEBRUARY 2024

This document should be read in conjunction with ANZBGL's Basel III Pillar 3 Disclosure as at December 2023 (APS 330: Public disclosure)

Approved for distribution by ANZ's Continuous Disclosure Committee
ANZ Group Holdings Limited ABN 16 659 510 791
9/833 Collins Street Docklands Victoria 3008 Australia



IMPORTANT INFORMATION – FORWARD-LOOKING STATEMENTS

The material in this presentation contains general background information about the Group's activities current as at 9 February 2024. It is information given in summary form and does not purport to be complete.

It is not intended to be and should not be relied upon as advice to investors or potential investors, and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice, when deciding if an investment is appropriate.

This presentation may contain forward-looking statements or opinions including statements regarding our intent, belief or current expectations with respect to the Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices. When used in the presentation, the words 'forecast', 'estimate', 'goal', 'target', 'indicator', 'plan', 'pathway', 'ambition', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the Group and its management, are intended to identify forward-looking statements or opinions. Those statements are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or may differ materially from results ultimately achieved. As such, these statements should not be relied upon when making investment decisions. These statements only speak as at the date of publication and no representation is made as to their correctness on or after this date. Forward-looking statements constitute 'forward-looking statements' for the purposes of the *United States Private Securities Litigation Reform Act of 1995*. The Group does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.



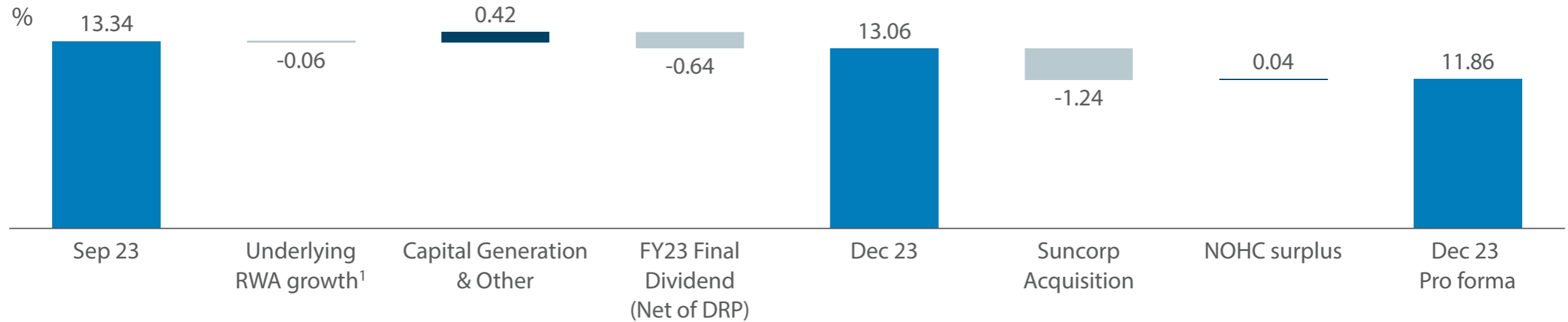
SUMMARY - 2024 FIRST QUARTER (1Q24)

ANZ performance (1Q24 vs 1H23 quarterly average)	<ul style="list-style-type: none"> 1Q24 Group revenue was in line with the First Half FY23 quarterly average (1H23QA \$5.26b) with Non-Markets revenue broadly in line with the First Half FY23 average (1H23QA \$4.69b), assisted by growth in average interest earning assets The Institutional Division's Markets business had a good start to the year with revenues a little better than the First Half FY23 average (1H23QA \$575m) ANZ has demonstrated a proven ability over many years to manage our expenses well and while facing into ongoing inflationary pressures, we continue to execute on productivity initiatives to partially offset these headwinds Lending growth remains robust across our Australia Retail and Commercial franchises. Our investment in home loan processing capability and capacity and improved broker experience is providing ongoing benefits. We are continuing to grow our Australian Home Loan book profitably by continuing to offer reliable turnaround times, and in line with that we are competitive but not market leading on pricing. Lending growth was substantially self funded across both Divisions by deposits Our long-term focus on high quality customer selection and prudent risk appetite means credit quality remains strong, with the total provision charge of \$53m (for comparison to prior periods see slide 10) 	
Capital (at 31 Dec 23)	APRA Level 2 CET1 ratio <ul style="list-style-type: none"> 13.06% or 11.86% on a pro forma basis (excludes Capital being held for the SUN acquisition and NOHC surplus capital) The December CET1 includes the impact of the FY23 dividend, paid in December 2023 (Slide 3) 	3
Balance Sheet (31 Dec 23 vs 30 Sept 23)	Customer Deposits <ul style="list-style-type: none"> +\$8b in Australian Retail and Commercial deposits with the New Zealand Divisional Deposits +2b NZD. Liability mix shifts have slowed markedly in both Australia and New Zealand (Slides 4 & 5) Institutional Deposits (ex Markets) reduced \$3b with half the decline attributable to FX and the remainder largely a small number of Fixed Deposit maturities (Slide 5) Net loans and advances (NLA) <ul style="list-style-type: none"> NLA increased 1% (+\$7b), with Australia Retail and Commercial and New Zealand Retail and Commercial all contributing to balance sheet growth Exposure at Default (EAD) & Risk Weighted Assets (RWA) <ul style="list-style-type: none"> EAD increased 1% (+\$14b) (Slide 8 & 9) RWA reduced 1%, primarily from the reduction in Corporate Credit RWA and IRRBB RWA 	4-9
Provisions & credit quality	<ul style="list-style-type: none"> Total Provision charge was \$53m, comprised of a \$27m individual provision charge and a \$26m collective provision charge (Slide 10) Collective provision balance stable at \$4.03b with CP charge offset by FX impacts (0.34bps coverage ratio CP/EAD, 117bps CP/CRWA) (Slide 11) Gross Impaired Assets as a % of total Gross Loans and Advances increased 1bp to 22bps (Slide 12) Australian Housing 90+DPD at 70bps remains well below pre Covid levels , NZ 90+DPD was 64bps (Slide 12) 	10-12



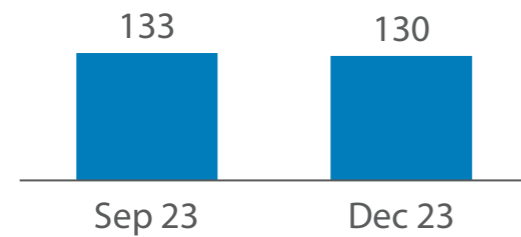
CAPITAL, LIQUIDITY, FUNDING

APRA Level 2 CET1 ratio – capital movement

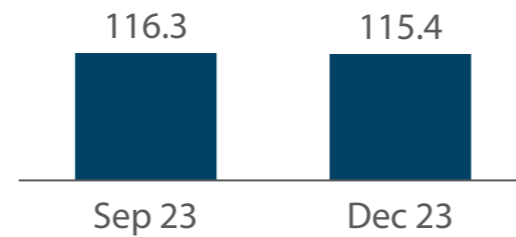


Liquidity²

LCR, quarterly avg. %



NSFR, end of period %



Funding

- In addition to \$3b of pre-funding completed in FY23, ANZ has issued a further ~\$16b of term funding in FY24
- ANZ expectations for FY24 term funding needs is \$30-35b
- ANZ remains well prepared for the modest Term Funding Facility maturities of ~\$8b in 2H24

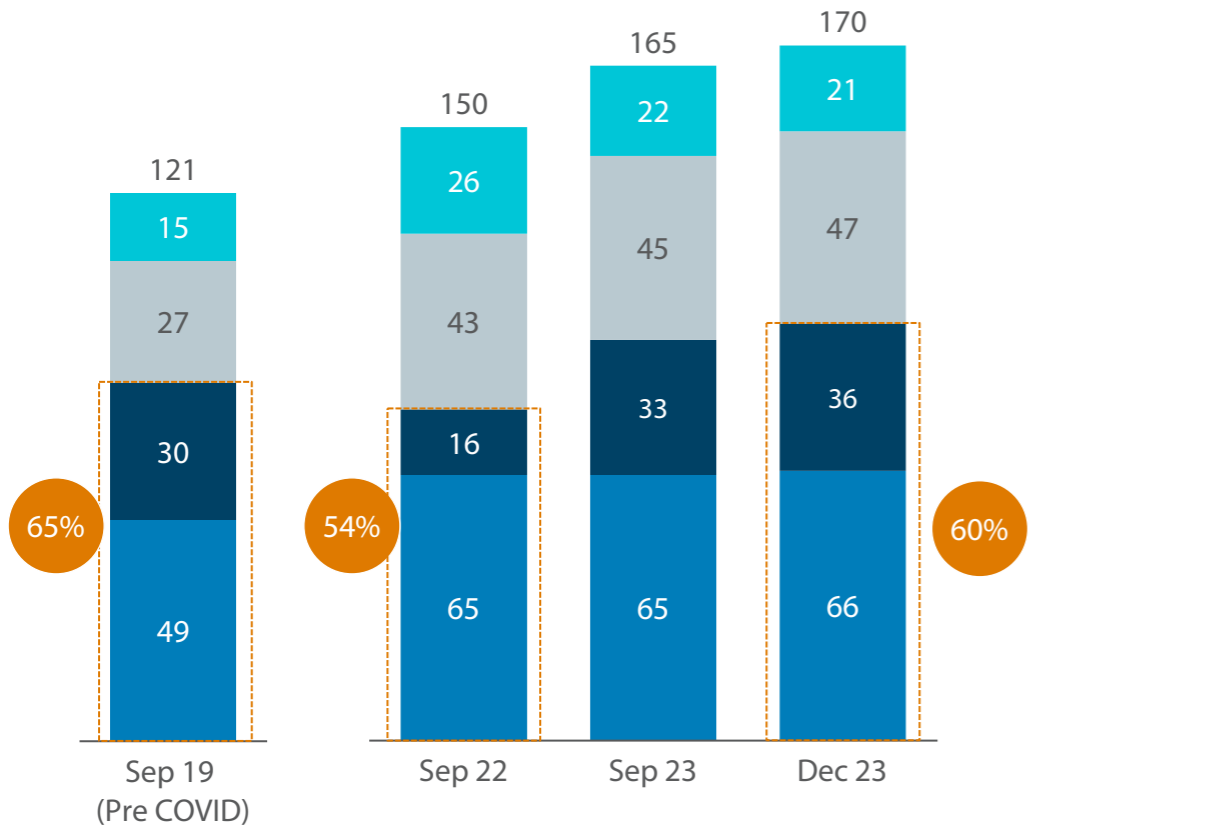
1. Underlying RWA growth of \$2.0b inclusive of CRWA Volume & Risk changes, IRRBB, Operational Risk, Market Risk and underlying CVA (excluding CVA hedges)

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

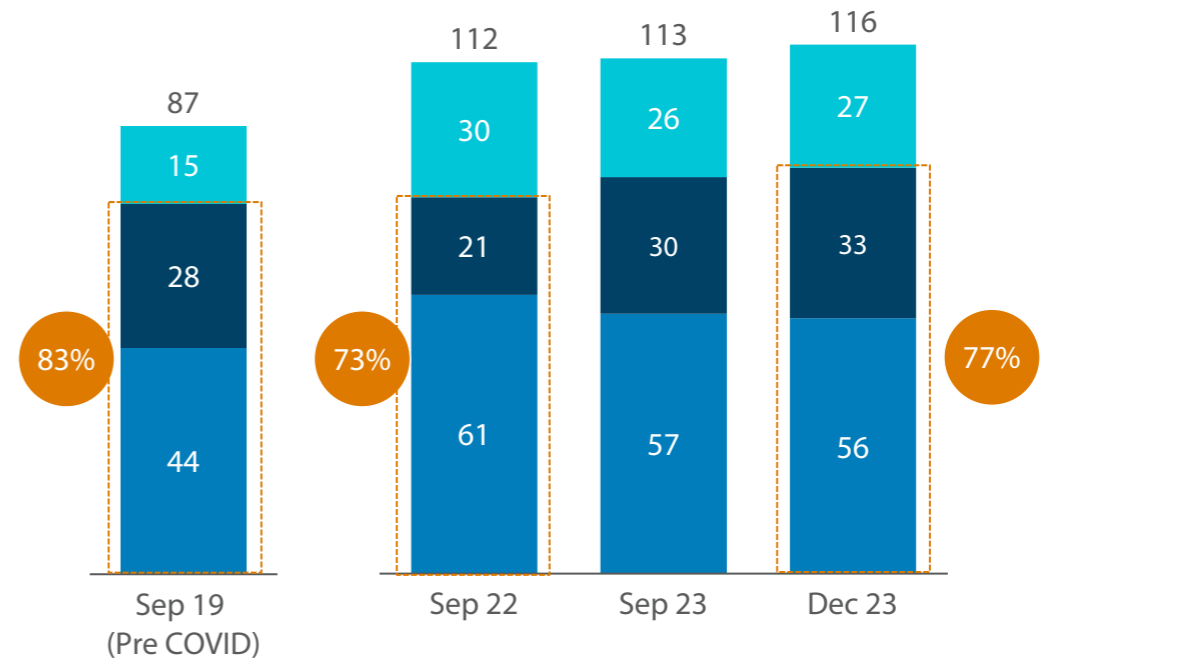


CUSTOMER DEPOSITS - AUSTRALIA

Australia Retail, \$b



Australia Commercial, \$b



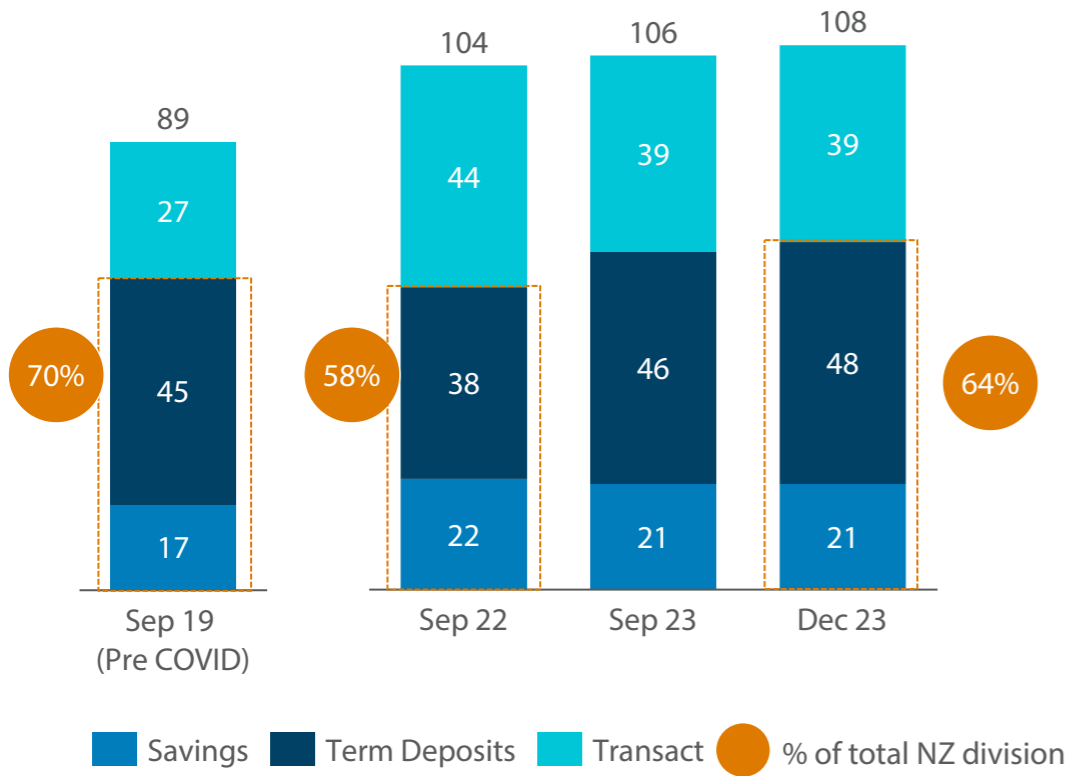
■ Savings ■ Term Deposits ■ Offset ■ Transact ● % of total Aus. Retail

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

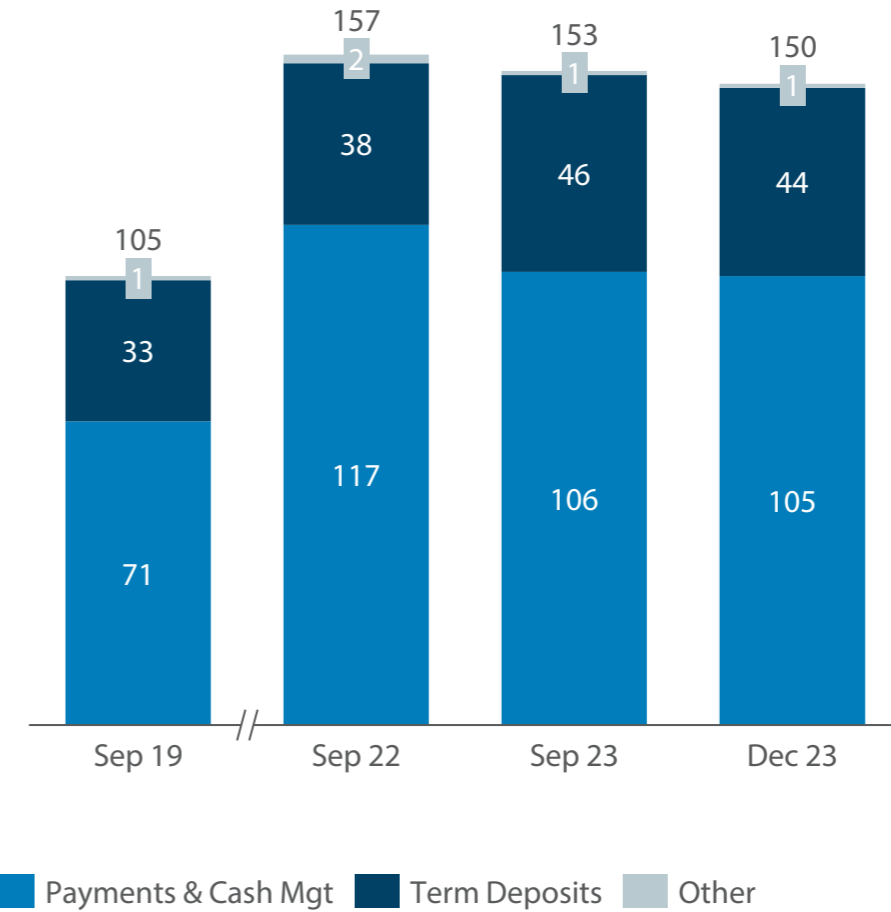


CUSTOMER DEPOSITS - NEW ZEALAND & INSTITUTIONAL

New Zealand division, NZDb



Institutional (ex. Markets¹), \$b

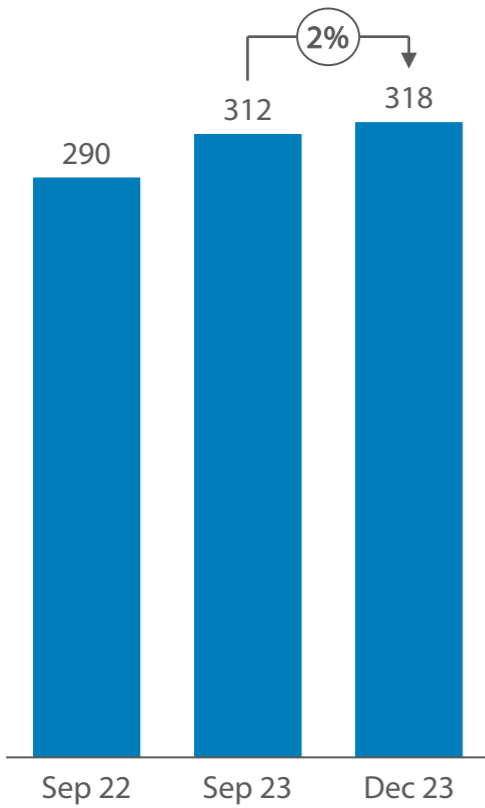


1. Excludes Markets business unit deposits (Sep 19: \$112b; Sep 22 \$106b; Sep 23 \$113b; Dec 23 \$124b)

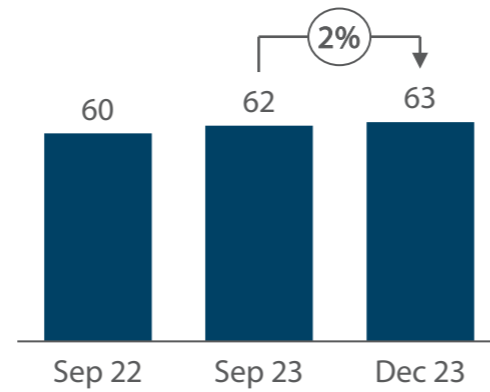


NET LOANS AND ADVANCES

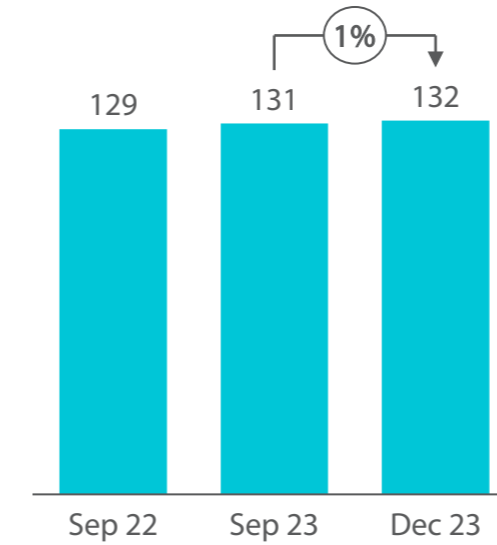
Australia Retail, \$b



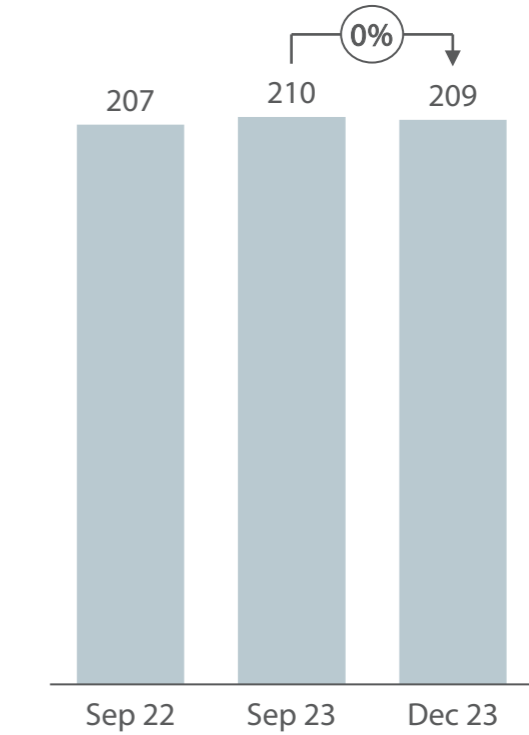
Australia Commercial, \$b



New Zealand division, NZDb



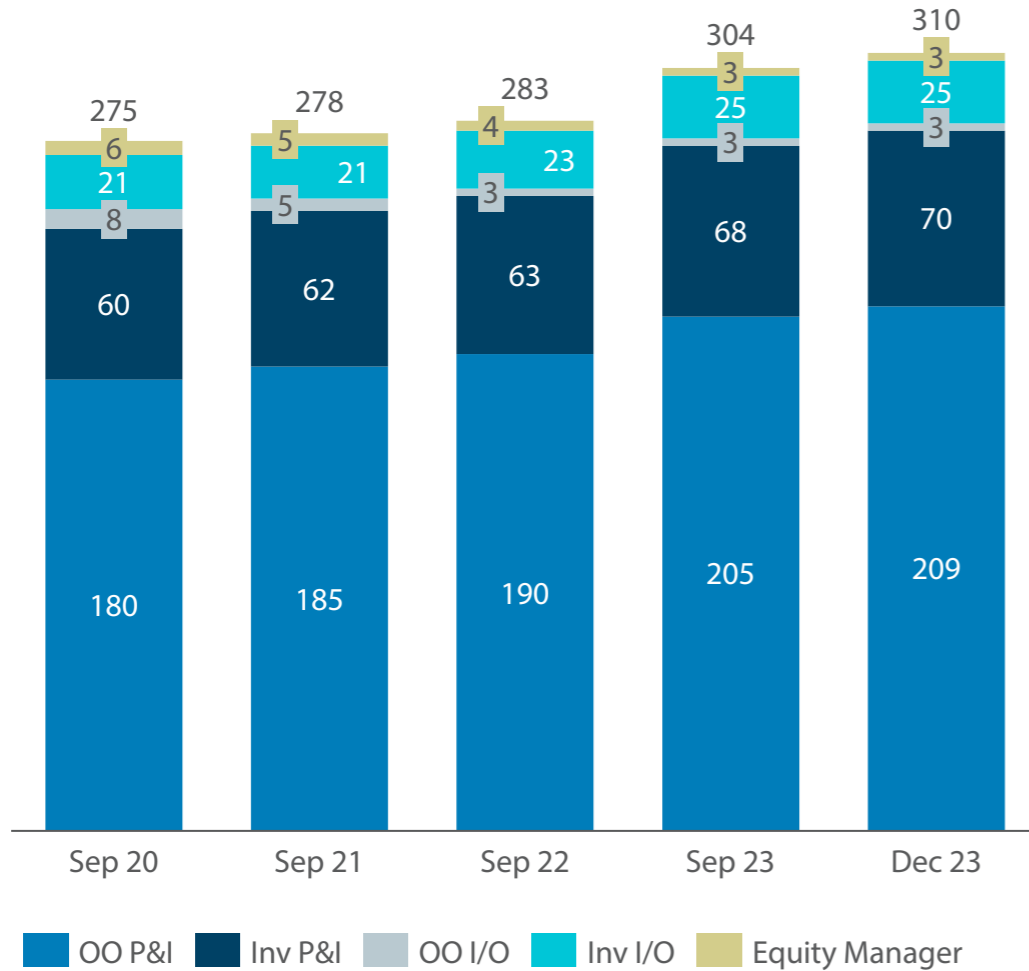
Institutional, \$b



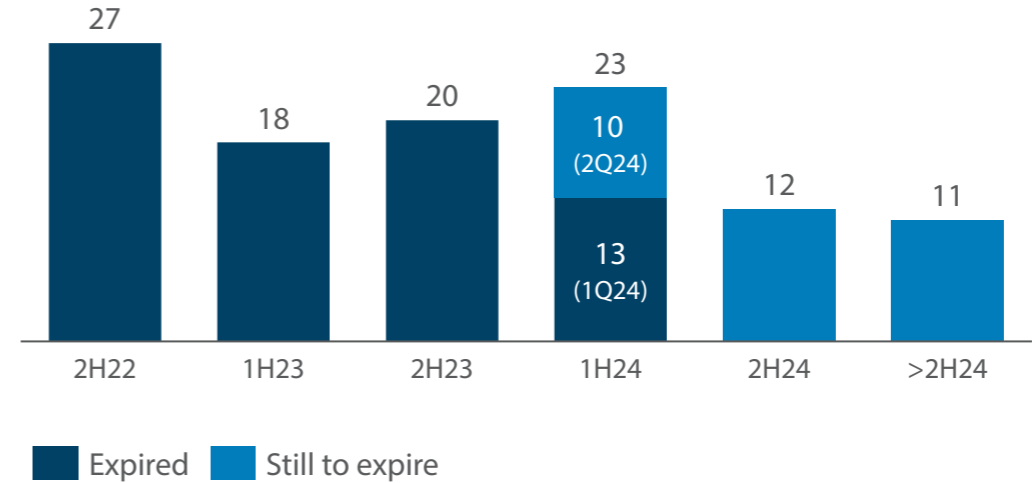


AUSTRALIA HOME LOAN PORTFOLIO

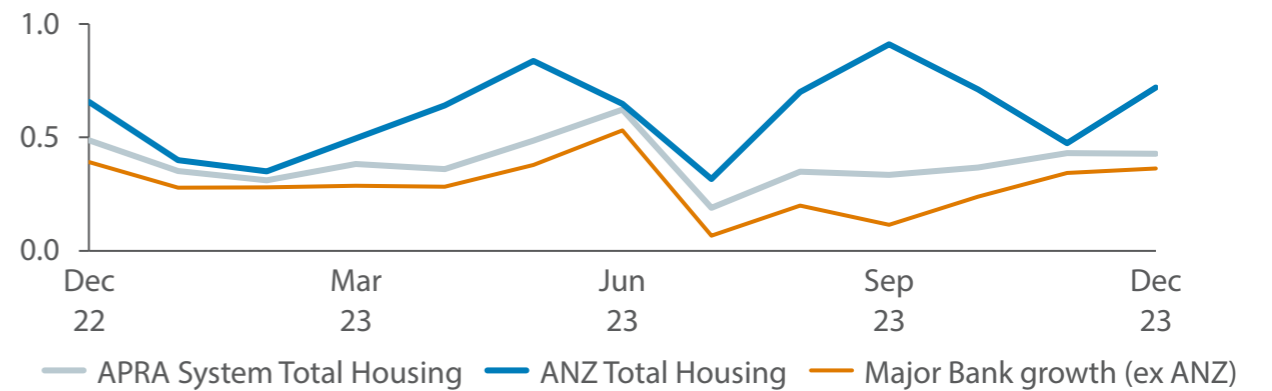
Home Loan FUM composition¹, \$b



Fixed rate Home Loan expiry profile, \$b



Home loan growth², MoM %



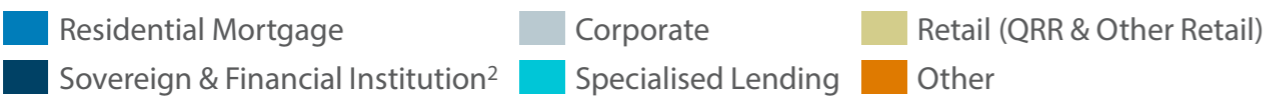
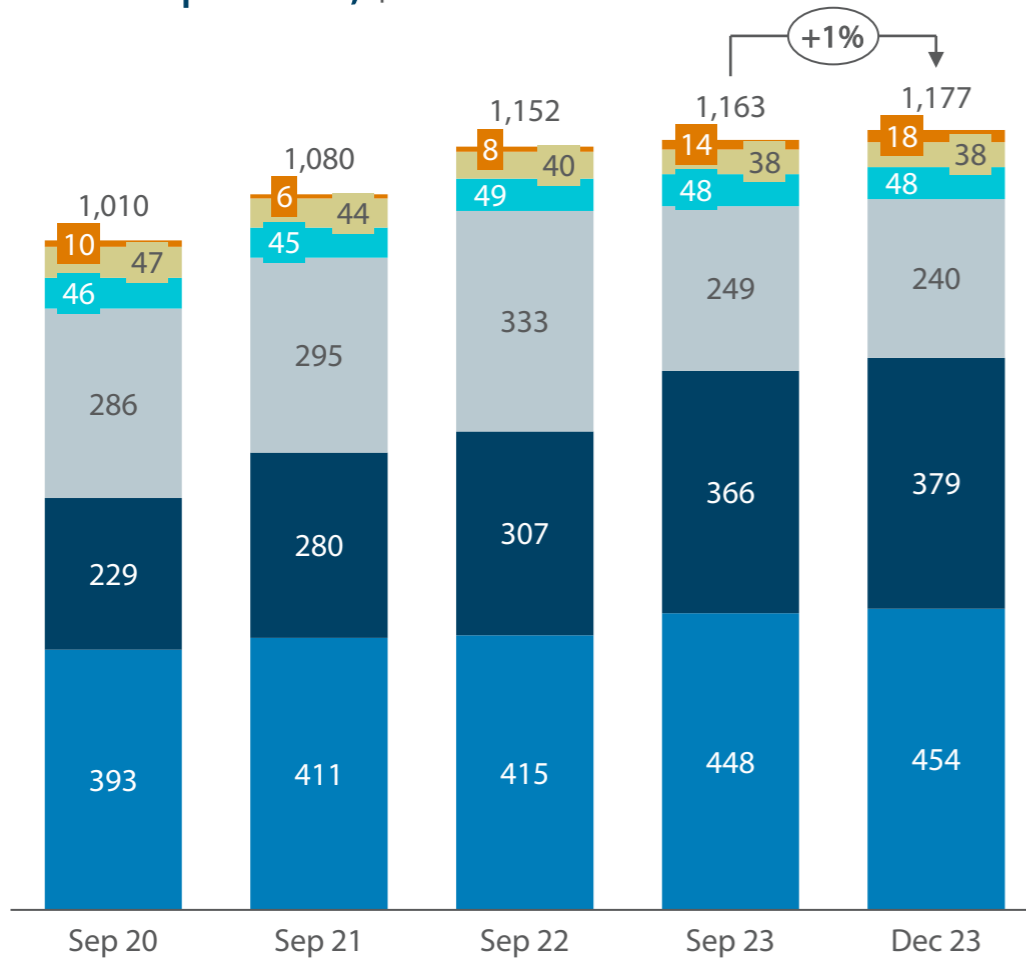
1. Based on Gross Loans and Advances. Includes Non Performing Loans. Excludes the impact of ANZ accounting policy change for ongoing trail commission payable. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer 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)

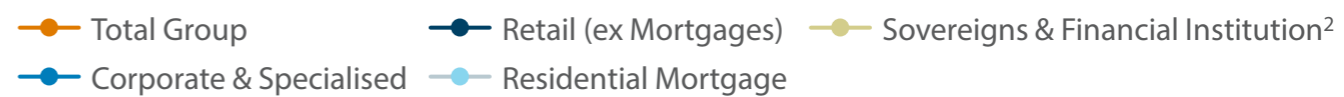
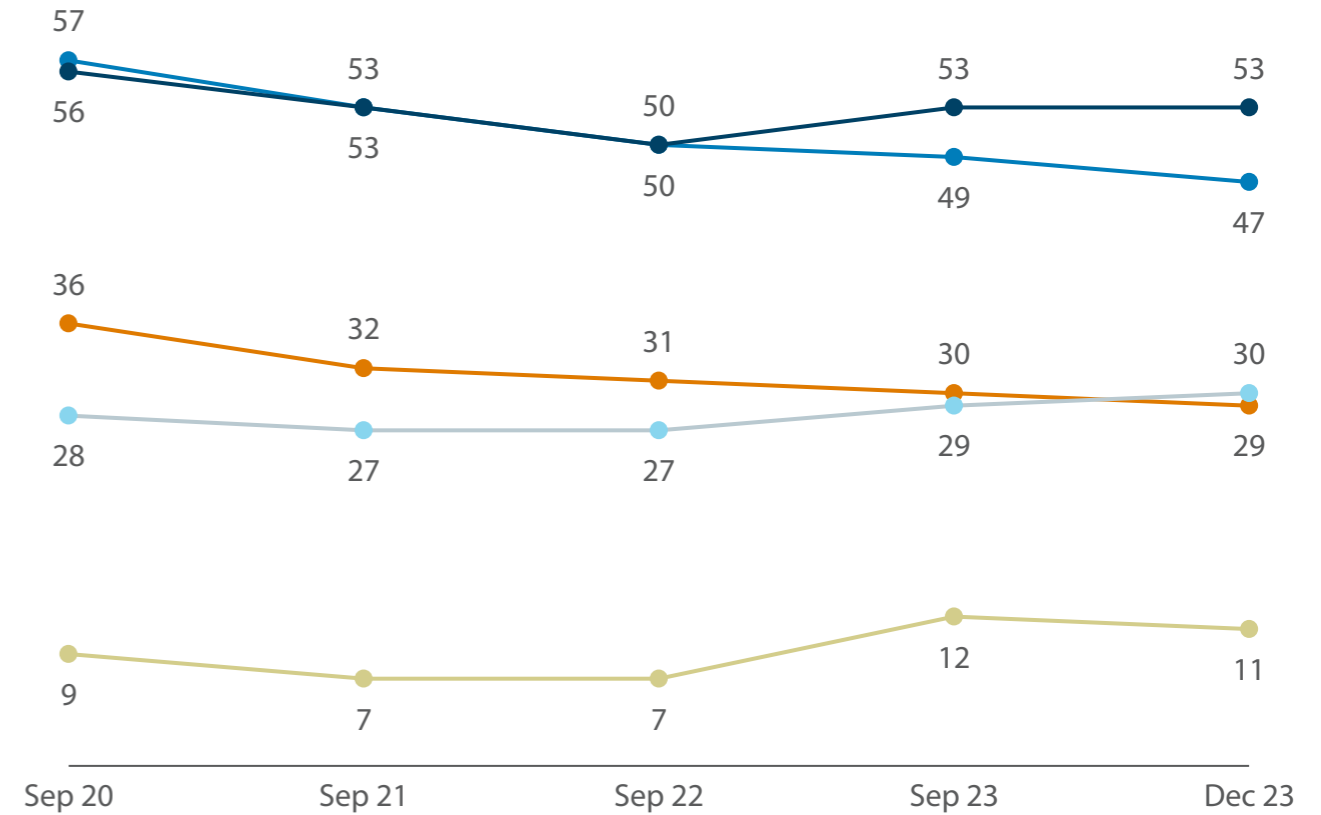


EXPOSURE AT DEFAULT (EAD)

EAD composition¹, \$b



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



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

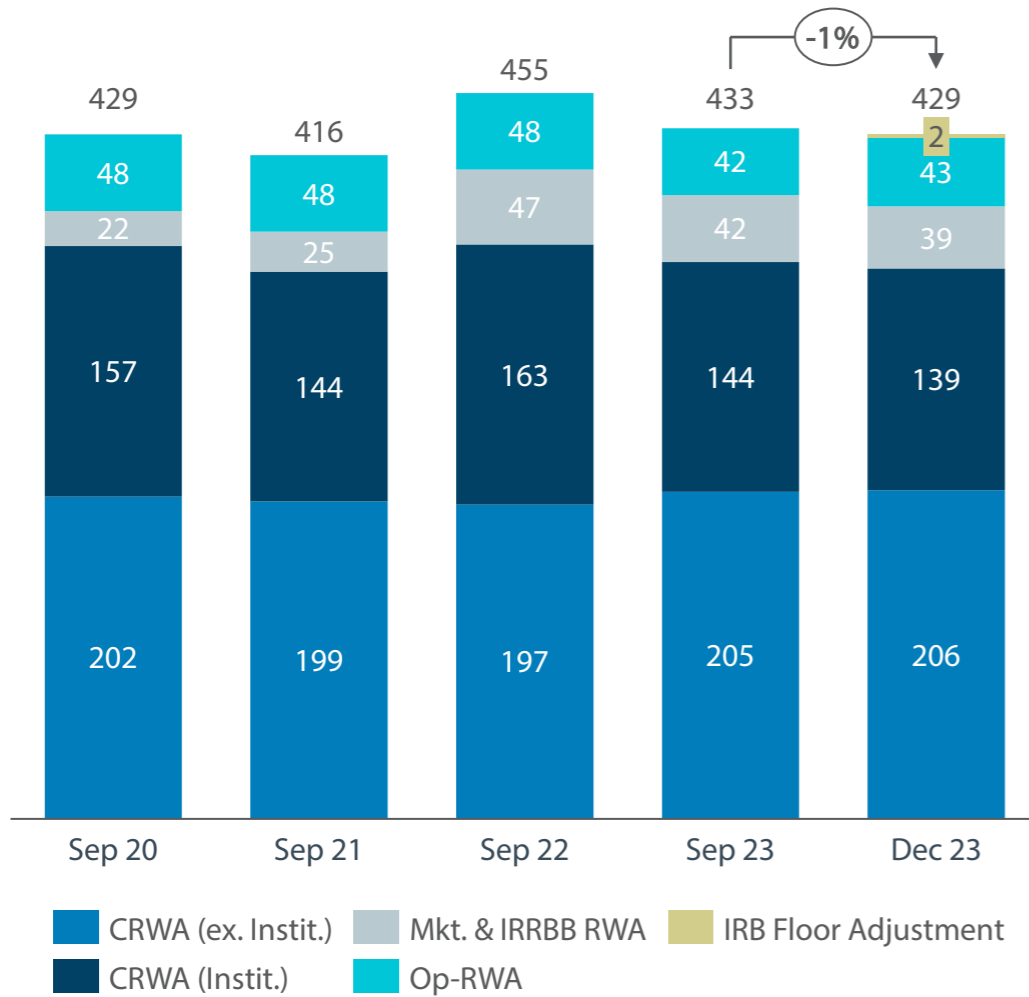
2. Due to the implementation of APRA's new capital framework the exposure reported in the Sovereign and Financial Institution (incl Banks) includes non-bank Financial Institutions. Prior to March 2023, non-bank FIs were reported as Corporate

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

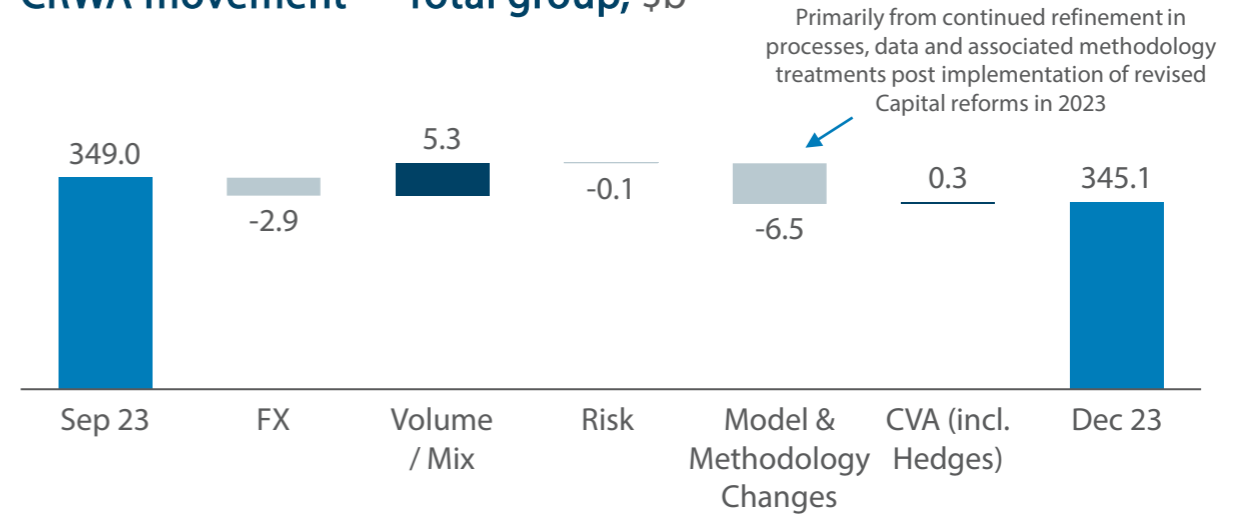


RISK WEIGHTED ASSETS (RWA)

RWA by category, \$b

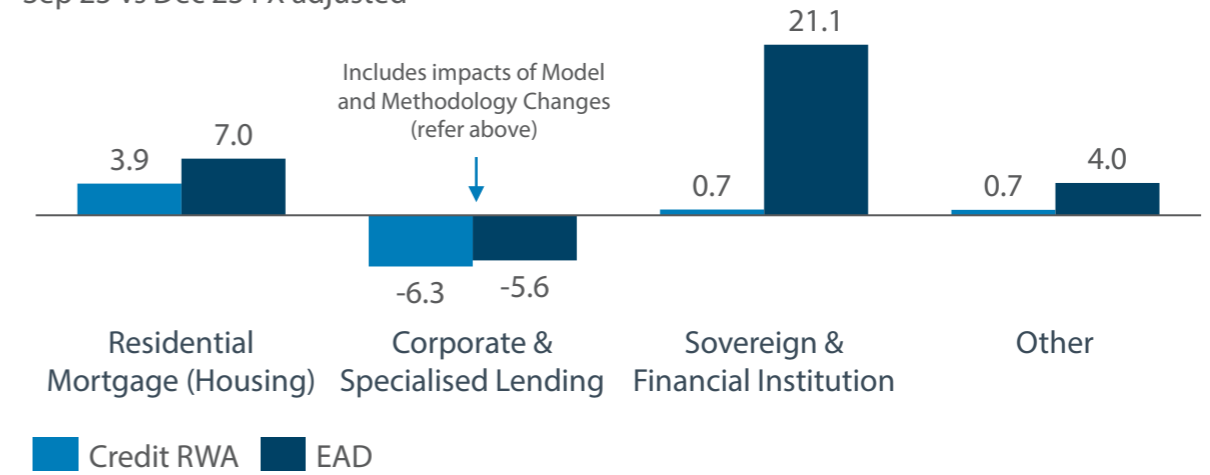


CRWA movement¹ – Total group, \$b



Credit RWA and EAD movement, \$b

Sep 23 vs Dec 23 FX adjusted

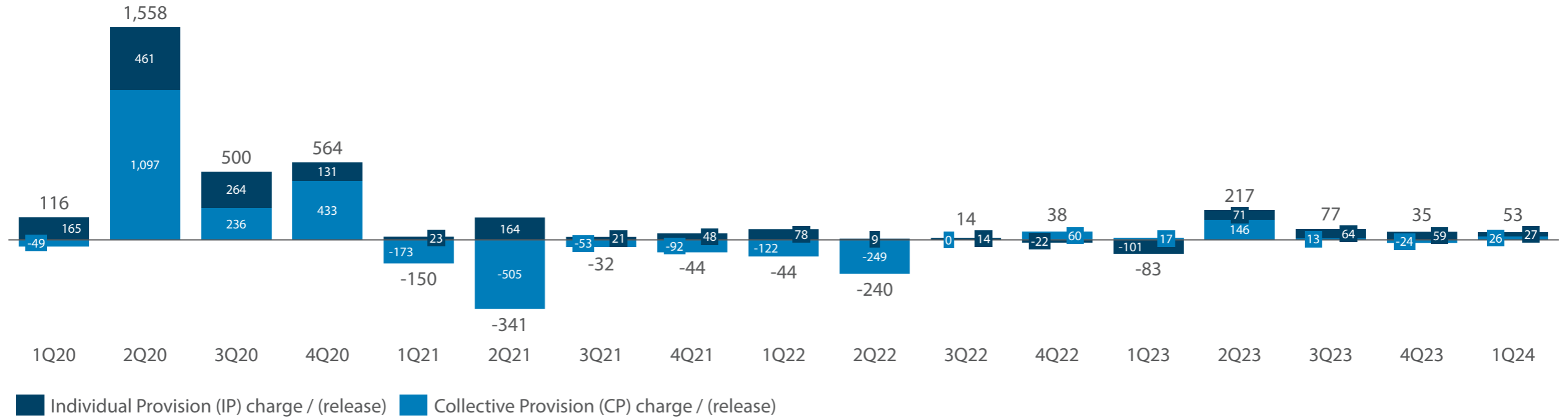


1. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions



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

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

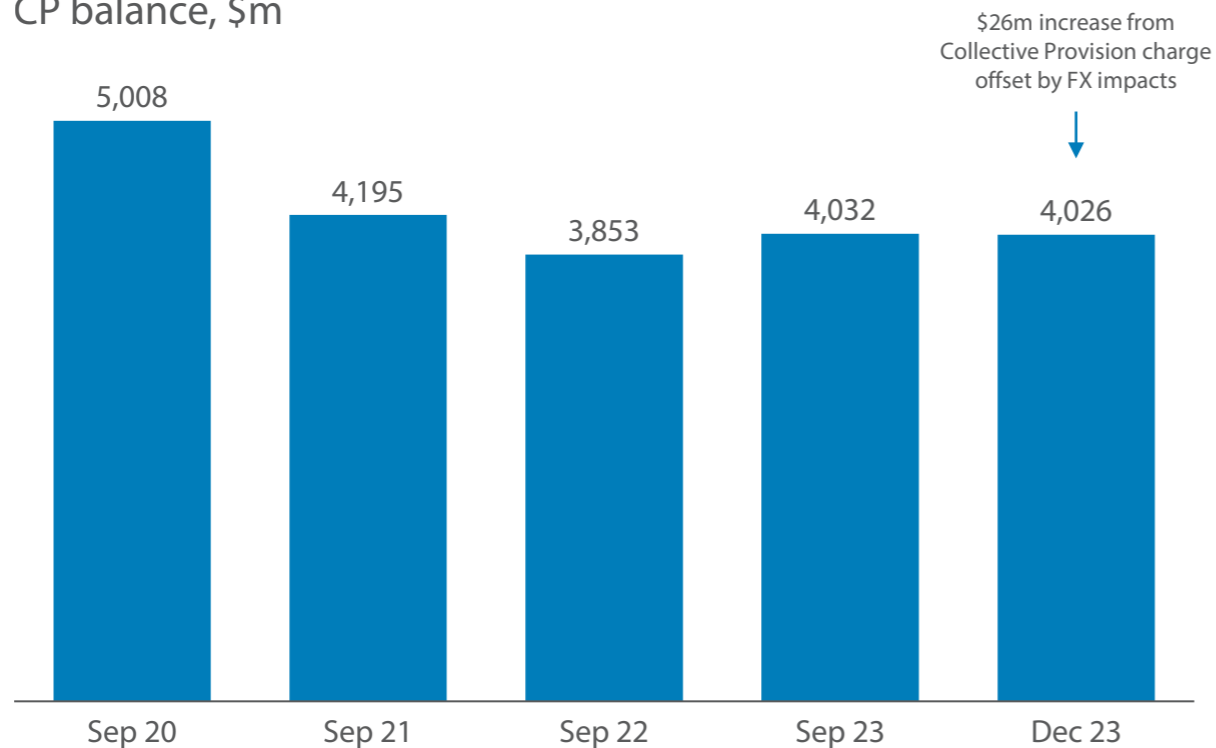


COLLECTIVE PROVISION (CP)

CP balance and coverage

CP coverage %	Sep 20	Sep 21	Sep 22	Sep 23	Dec 23
CP / EAD ¹	0.50	0.39	0.33	0.35	0.34
CP / CRWA ¹	1.39	1.22	1.07	1.16	1.17

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	Dec 23
Australia Retail	1.42	1.07	0.90	0.95	0.97
Australia Commercial	1.43	1.16	0.98	1.04	1.04
Institutional	1.51	1.35	1.38	1.43	1.41
New Zealand	0.57	0.53	0.52	0.56	0.56
Pacific	0.08	0.10	0.08	0.05	0.05

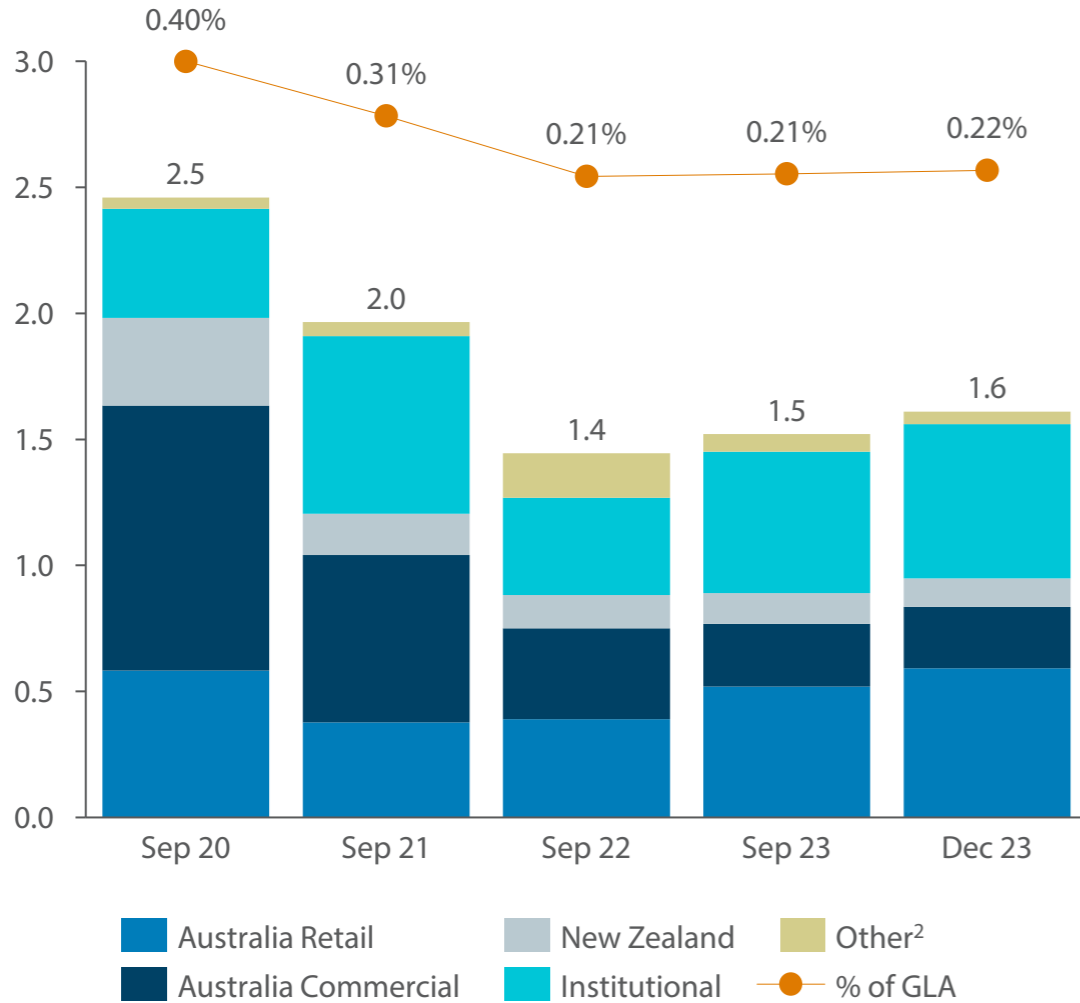
CP balance by portfolio, \$b

	Sep 20	Sep 21	Sep 22	Sep 23	Dec 23
Corporate	2.30	2.09	1.96	1.87	1.85
Specialised Lending	0.32	0.27	0.26	0.27	0.28
Residential Mortgage	1.06	0.79	0.73	0.79	0.81
Retail (ex Mortgages)	1.25	0.96	0.81	0.82	0.81
Sovereign / Financial Institution ²	0.08	0.09	0.09	0.28	0.28



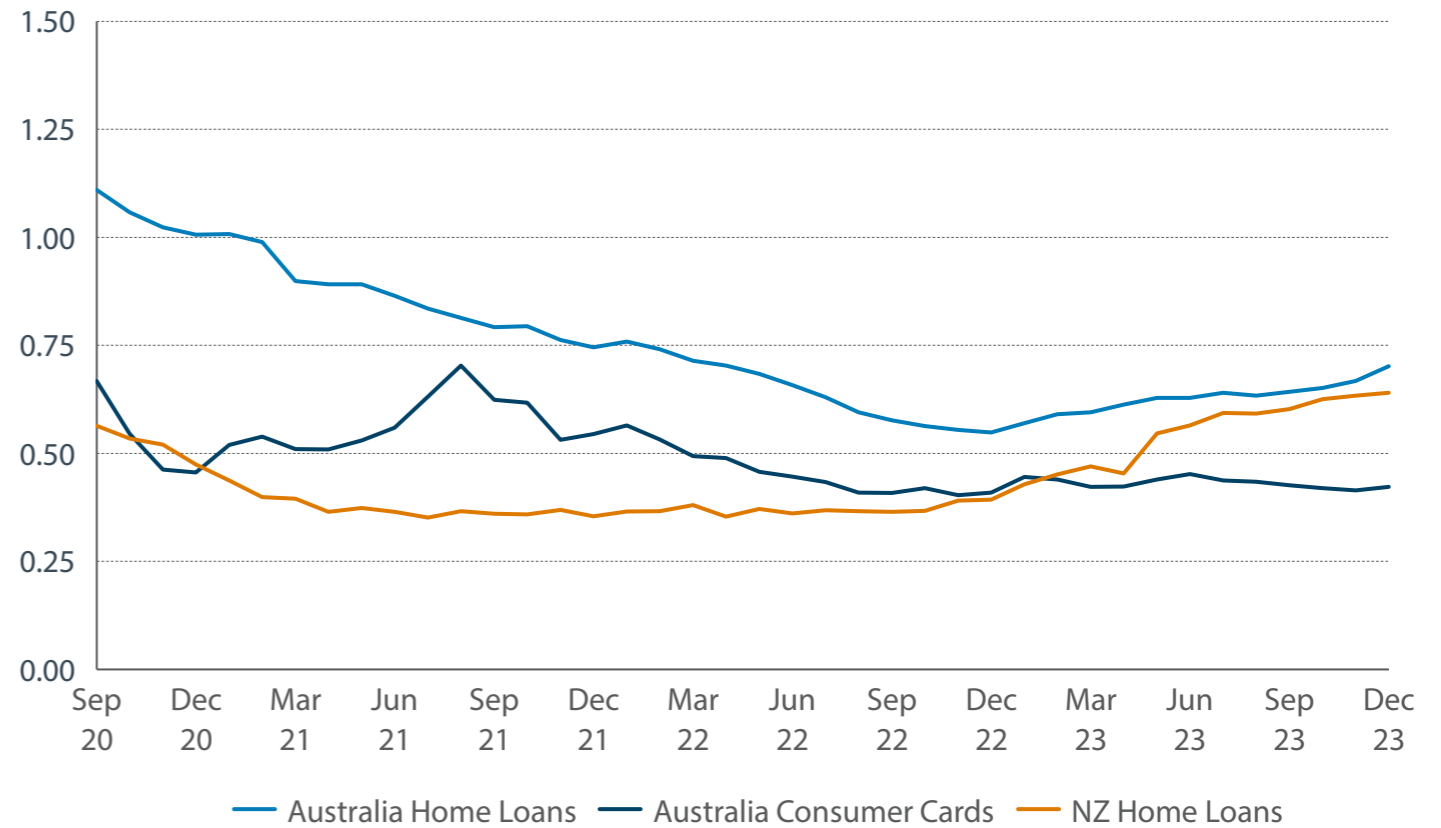
IMPAIRED ASSETS & 90+ DAYS PAST DUE

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. Australia Home Loans 90+ between Mar-20 and Jun-20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account



SHAREHOLDER CENTRE & INVESTOR RELATIONS CONTACTS

ANZ Shareholders Centre

Calendar and events



Financial calendar

Key financial dates for the ANZ.
[Learn more](#)

Financial results

Information pertaining to the latest financial results.
[Learn more](#)

Annual General Meeting

Latest AGM information including notice of meeting.
[Learn more](#)

ESG briefing

Annual event providing update on progress on ESG matters.
[Learn more](#)

Investor toolkit



ASX announcements

Latest announcements for ANZ and ANZ.
[Learn more](#)

Share price details

Customisable and downloadable share price chart.
[Learn more](#)

Share registry profile

Ownership by type and domicile over time.
[Learn more](#)

Other information

Financial summaries, capital management and more.
[Learn more](#)

Latest reports



Annual Report / Reviews

A suite of reports for a wide range of stakeholders.
[Learn more](#)

Environment, Social and Governance

ESG framework, targets and progress.
[Learn more](#)

Results announcements

Financial disclosures, investor packs and more.
[Learn more](#)

Other reporting

Regulatory disclosures, trading updates, NZ disclosure statements and more.
[Learn more](#)

ANZ Debt Investors Centre

Equity Investors

Jill Campbell
Group General Manager
Investor Relations
+61 3 8654 7749
+61 412 047 448
jill.campbell@anz.com

Cameron Davis
Executive Manager
Investor Relations
+61 3 8654 7716
+61 421 613 819
cameron.davis@anz.com

Pavita Sivakumar
Senior Manager
Investor Relations
+61 3 8655 2597
+61 466 848 027
pavita.sivakumar@anz.com

Retail Investors

Michelle Weerakoon
Manager
Shareholder Services & Events
+61 3 8654 7682
+61 411 143 090
michelle.weerakoon@anz.com

Debt Investors

David Goode
Head of
Debt Investor Relations
+61 410 495 399
david.goode@anz.com

Steve Aquilina
Associate Director
Debt Investor Relations
+61 3 8654 7778
+61 447 744 542
steven.aquilina@anz.com