

2025 FIRST QUARTER CHART PACK

Quarter ended 31 December 2024

This document should be read in conjunction with ANZBGL's Basel III Pillar 3 Disclosure as at 31 December 2024
(APS 330: Public disclosure)

20 February 2025

Approved for distribution by ANZ's Continuous Disclosure Committee

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Important information

Forward-looking statements

The material in this presentation contains general background information about the Group's activities current as at 19 February 2025. It is information given in summary form and does not purport to be complete.

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It also contains climate-related statements. Those statements should be read with the important notices in relation to the uncertainties, challenges and risks associated with climate-related information included at the end of this presentation pack



Summary – 2025 first quarter (1Q25)

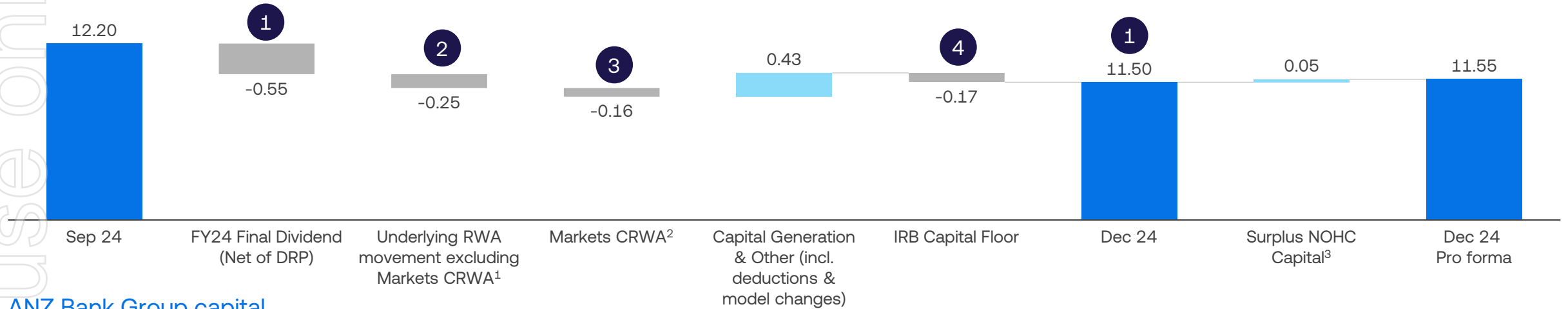
Contents	Summary (Balances at end Dec. 2024, movements Dec. 2024 vs Sep. 2024)	Page
Capital	Level 2 CET1 ratio of 11.5%, includes 55bps impact of final FY24 dividend payment and the full impact of \$2b share buy-back ¹	4
Balance Sheet	<p>Customer deposits: +2%</p> <ul style="list-style-type: none"> All retail and commercial divisions, including NZ and Suncorp Bank, increased deposits in 1Q25 (between 1% and 5%) Institutional Payments and Cash Management (PCM) deposits increased 3%. Total Institutional deposits (ex. Markets) were broadly flat, with PCM increases offset by a reduction in Term Deposits 	5
	<p>Net Loans and Advances: +4%</p> <ul style="list-style-type: none"> Majority of growth was in Institutional, with increases across Corporate Finance, Transaction Banking (including Trade) and Markets portfolios. This Institutional growth was relatively broad-based across products and regions and included short dated Markets NLA facilities, short dated Trade lending, and the impact of a weaker AUD/USD 	6
	<p>Risk Weighted Assets (RWA) and Exposure at Default (EAD)</p> <ul style="list-style-type: none"> RWA increased 6% predominantly driven by Credit RWA growth of \$18b (+5%) with ~\$15b from portfolio volume and mix changes (including foreign exchange impacts on market- related derivative products) and ~\$4b FX, plus a \$6b increase in the IRB Capital Floor Adjustment EAD increased 6% predominantly in Sovereign and Financial Institution asset class (+11%) and Corporate and Specialised Lending (+7%), while Residential Mortgages grew 1% 	7
Provisions & Credit Quality	<ul style="list-style-type: none"> Gross Impaired Assets (GIA) increased \$200m to \$1.9b, primarily driven by Australian mortgage restructures Australian Housing 90+ DPD reduced 1bp to 83bps while NZ 90+ DPD increased from 75bps to 83bps Provision charges remained well below long run loss rates at 2bps, with total charge of \$47m comprising a \$35m Individual Provision Charge and \$12m Collective Provision Charge. The Collective Provision Balance increased slightly to \$4.3b 	8 & 9

1. A \$2b share buyback was announced at ANZ's 1H24 result in May with \$918m completed as at 31 December 2024 (\$1.046b completed as at 31 January 2025). Note however that the full \$2bn of capital has been paid from ANZBGL to ANZGHL and so is incorporated in the 11.5% CET1 at 31 December 2024



Capital

APRA Level 2 CET1 ratio – 1Q25 movement, %



ANZ Bank Group capital

- 1 Level 2 CET1 ratio of 11.5% includes impact of final FY24 dividend payment
- 2 Underlying RWA growth (excluding Markets) primarily driven by lending growth in the Institutional and Australia Retail divisions
- 3 Markets CRWA includes impact of weaker AUD/USD (AUD/USD moved from ~69c to ~62c over the quarter)
- 4 Increase in capital floor driven by business lending growth and standardised RWA calculation of Markets CRWA exposures (also FX driven)

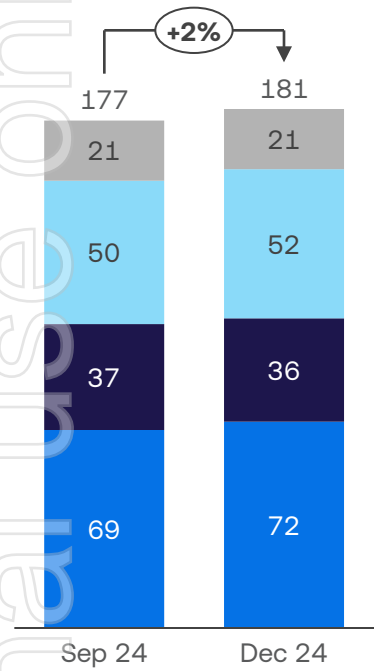
Note: The FX driven Markets CRWA exposure movements largely relate to short-dated derivatives and therefore, subject to FX rates, is anticipated to normalise in the near term

1. Underlying RWA growth inclusive of; CRWA volumes and risk changes, IRRBB, Operational Risk and Market Risk (excluding FX impacts)
2. Includes Credit Valuation Adjustment (CVA) RWA
3. Excluding the capital for the remaining share buy-back

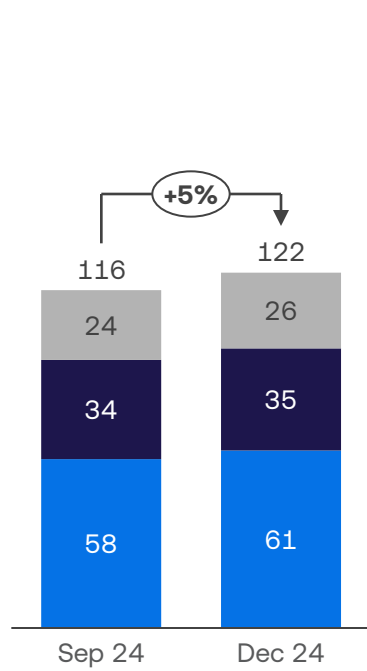


Customer deposits - Australia

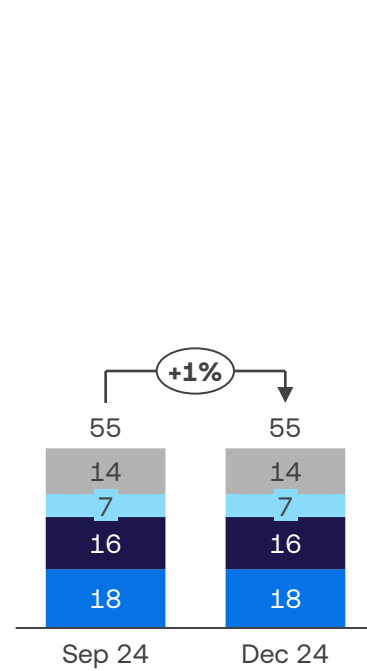
Australia Retail, \$b



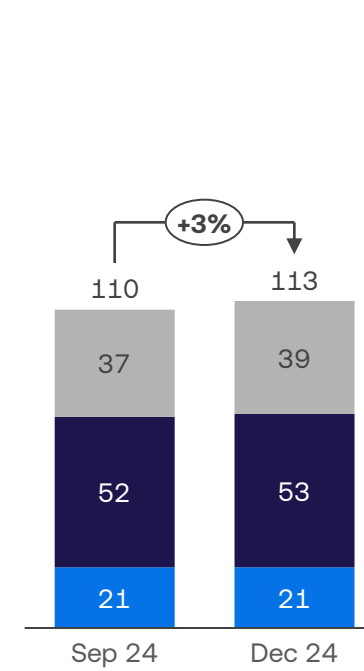
Australia Commercial, \$b



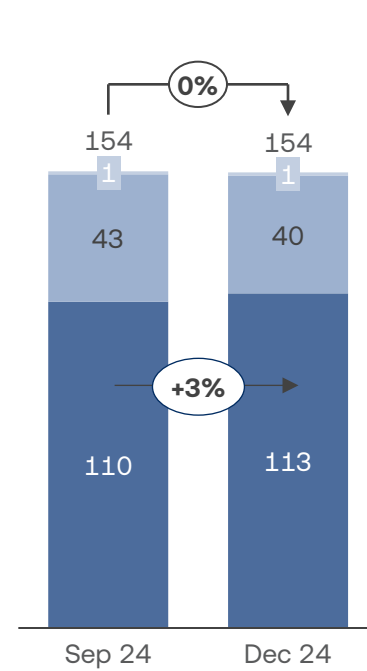
Suncorp Bank, \$b



New Zealand, NZDb



Institutional¹, \$b



■ Savings ■ Term Deposits ■ Offset ■ Transact

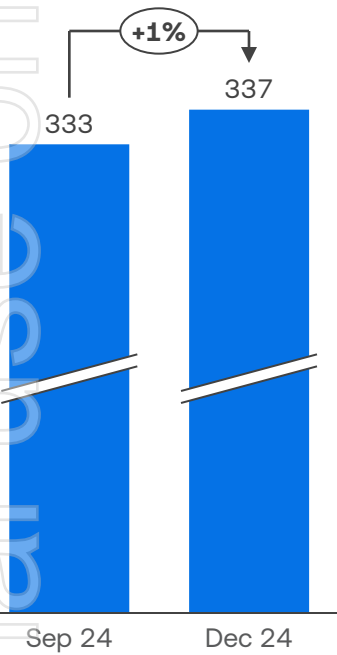
■ Payments & Cash Mgt
■ Term Deposits
■ Other

1. Excludes Markets business unit deposits (Sep 23 \$113b; Mar 24 \$98b; Sep 24 \$110b; Dec 24 \$134b)

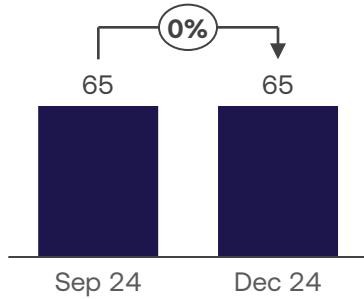


Net Loans and Advances

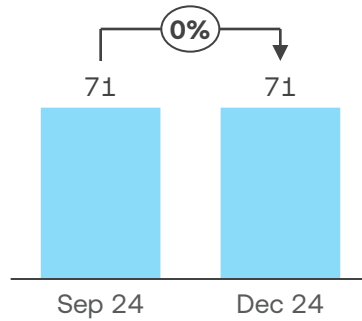
Australia Retail, \$b



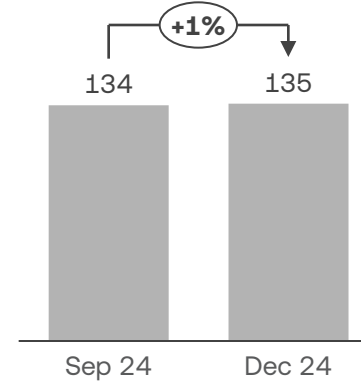
Australia Commercial, \$b



Suncorp Bank, \$b

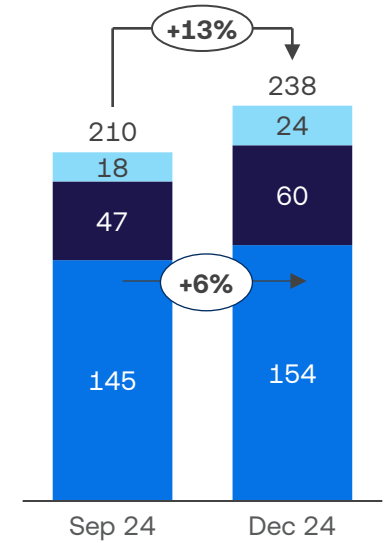


New Zealand, NZDb



Institutional, \$b

Growth relatively broad-based across products and regions and included short dated Markets NLA facilities, short dated Trade lending, and the impact of a weaker AUD/USD

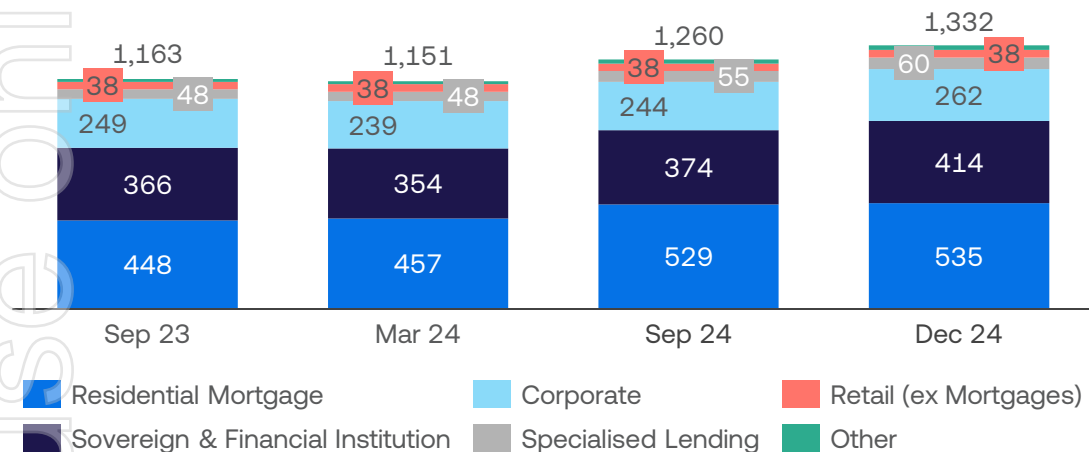


- Corporate Finance
- Markets
- Transaction Banking

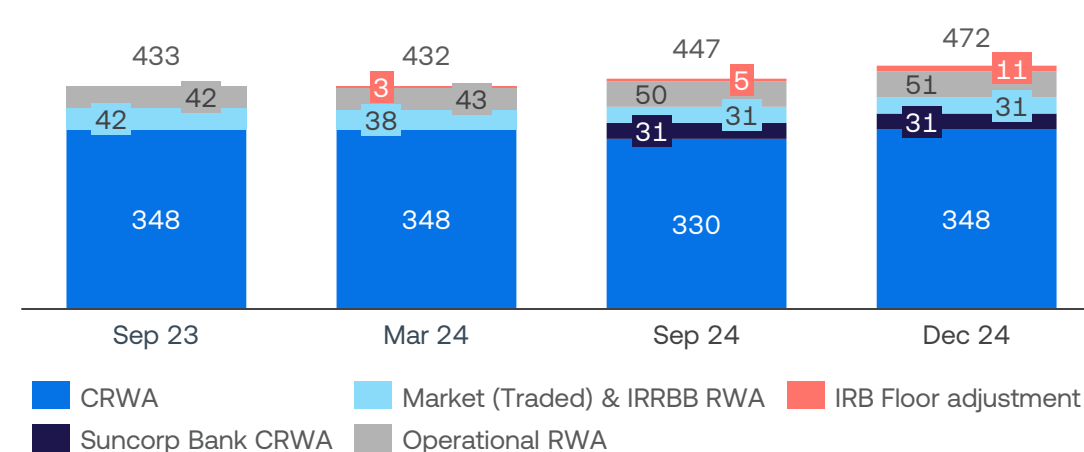


Risk Weighted Assets (RWA) and Exposure at Default (EAD)

Exposure at Default^{1,2}, \$b

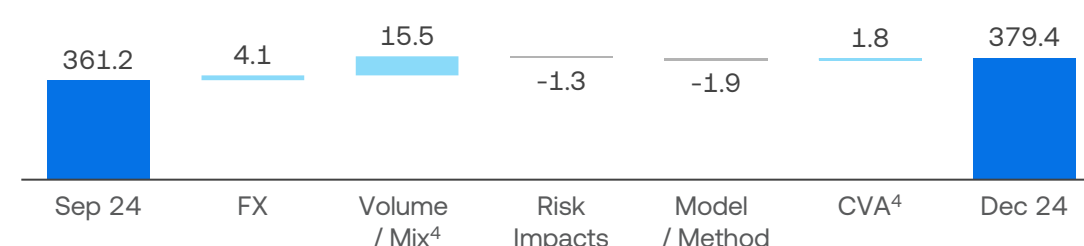


Risk Weighted Assets², \$b



Risk intensity (CRWA/EAD) ² , %	Sep 23	Mar 24	Sep 24	Dec 24
Total Group	30	30	29	28
Corporate & Specialised	49	48	50	50
Retail (ex Mortgages)	53	53	52	52
Residential Mortgage	29	30	26	26
Sovereign & FI (inc. Bank)	12	12	11	11

Credit Risk Weighted Asset drivers^{2,3}, \$b

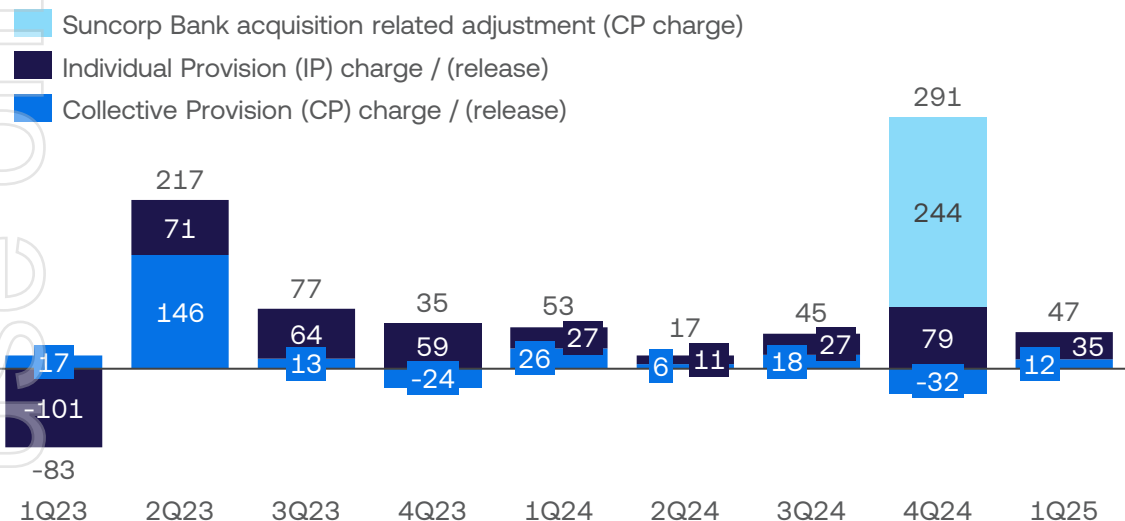


1. EAD excludes amounts for the 'Securitisation' Basel class, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
 2. Includes Suncorp Bank from Sep 24
 3. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions
 4. Volume / Mix and CVA movements include foreign exchange impacts on markets-related derivative products



Provision Charge and Collective Provision Balance

Total provision charge / (release)¹, \$m



Loss rates^{1,2}, bps

	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25
Individual Provision	-6	4	4	3	2	1	1	4	2
Total Provision	-5	13	4	2	3	1	2	3 ³	2

1. Including Suncorp Bank from Sep 24

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

3. Excludes \$244m establishment of ECL allowance for performing loans in the Suncorp Bank portfolio. This does not reflect a change in the credit quality of the portfolio but is instead a one-off acquisition-related charge

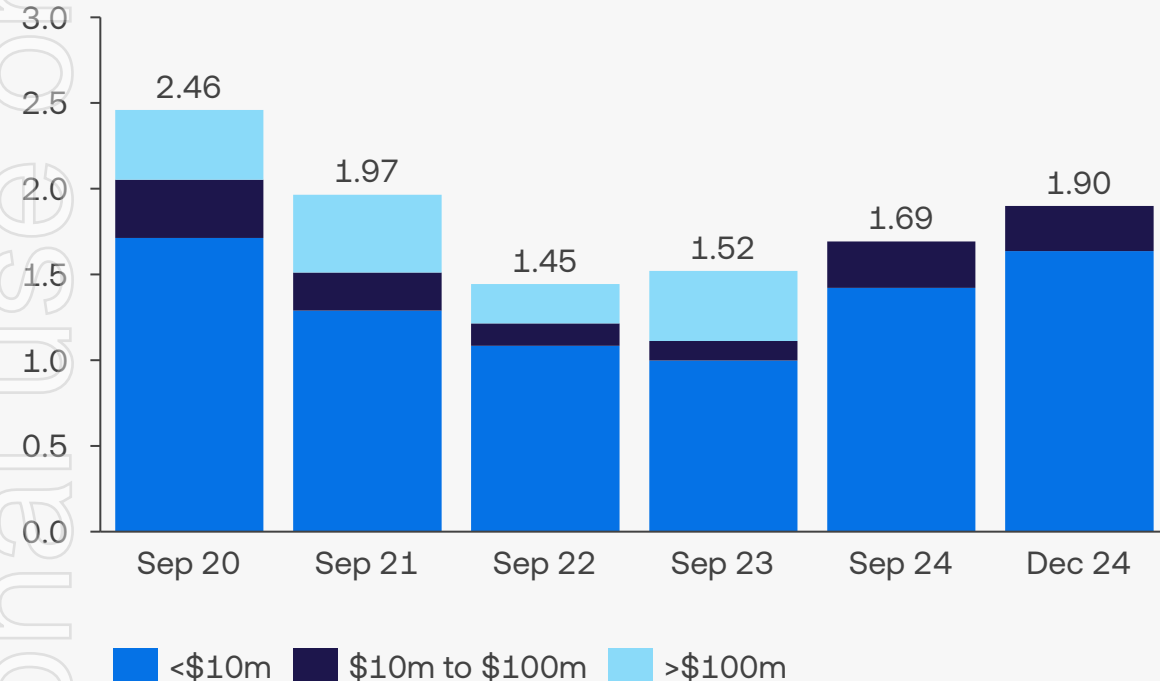
CP balance by division ¹ \$b	Sep 23	Mar 24	Sep 24	Dec 24
Australia Retail	0.95	0.95	0.93	0.92
Australia Commercial	1.04	1.05	1.05	1.05
Institutional	1.43	1.46	1.44	1.51
New Zealand	0.56	0.54	0.54	0.53
Suncorp Bank	-	-	0.25	0.24
Pacific & Other	0.05	0.05	0.04	0.05
Total	4.03	4.05	4.25	4.30

CP balance by portfolio ¹ \$b	Sep 23	Mar 24	Sep 24	Dec 24
Corporate	1.87	1.86	1.93	1.92
Specialised Lending	0.27	0.29	0.36	0.38
Residential Mortgage	0.79	0.81	0.84	0.84
Retail (ex Mortgages)	0.82	0.81	0.84	0.87
Sovereign / Financial Institution	0.28	0.28	0.28	0.29
Total	4.03	4.05	4.25	4.30



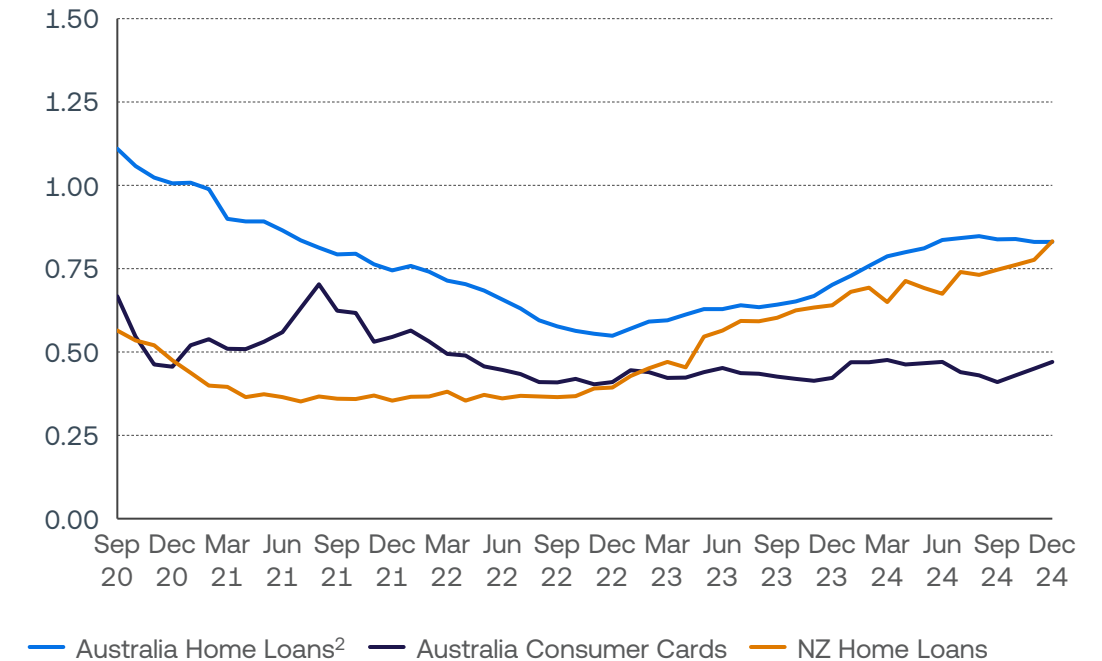
Impaired assets & 90+ days past due

Gross impaired assets by size of exposure, \$b



Consumer portfolio¹

90+ days due as a % of portfolio balances



1. Excludes Suncorp Bank

2. Includes Gross Impaired Assets and Hardship accounts. 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



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