

FULL YEAR 2020 FINANCIAL RESULTS

KEY FINANCIAL RESULTS¹

\$3.58b

STATUTORY
PROFIT

-40%

\$3.76b

CASH
PROFIT

-42%

\$2.74b

CREDIT
IMPAIRMENT
CHARGE

+\$1.9b

6.2%

RETURN ON
EQUITY

-471BPS

11.3%

CET1 CAPITAL
RATIO

-2BPS

35c

FINAL
DIVIDEND
(FULLY
FRANKED)

DIVISIONAL RESULTS²

AUSTRALIA RETAIL & COMMERCIAL

\$2.7b

CASH PROFIT

-26%

\$9.2b

REVENUE

-4%

\$3.8b

EXPENSES

+1%

\$1.6b

CREDIT
IMPAIRMENT
CHARGE

+\$0.9b

\$234.6b

CUSTOMER
DEPOSITS

+13%

\$339.4b

CUSTOMER
LENDING

+2%

NEW ZEALAND (IN NZD)

\$1.1b

CASH PROFIT

-22%

\$3.3b

REVENUE

-3%

\$1.4b

EXPENSES

+5%

\$0.3b

CREDIT
IMPAIRMENT
CHARGE

+\$0.3b

\$98.3b

CUSTOMER
DEPOSITS

+9%

\$126.0b

CUSTOMER
LENDING

+3%

INSTITUTIONAL

\$1.9b

CASH PROFIT

+4%

\$5.9b

REVENUE

+13%

\$2.5b

EXPENSES

-4%

\$0.7b

CREDIT
IMPAIRMENT
CHARGE

+\$0.7b

\$223.3b

CUSTOMER
DEPOSITS³

+6%

+\$0.9b

MARKETS
REVENUE

+51%

COVID-19 SUPPORT

AUSTRALIA HOME LOANS⁴

ANZ has over 1m home loan accounts with

~95k

loans having received a loan repayment deferral

~55k

accounts have completed their deferral & returned to normal repayment or advised intended action at maturity



~50%

of remaining deferrals have a 3-month payment or greater savings 'buffer'

Of the remaining deferrals with ANZ transaction data

~80%

have stable or improved income

AUSTRALIA COMMERCIAL⁴

ANZ has over 236k commercial lending accounts with

~23k

loans having received a loan repayment deferral

~15k

accounts have completed/ exited their deferral or advised intended action at maturity



Of 1.6k deferrals having received a 4 month extension,

~60%

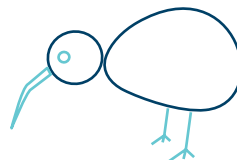
are from Victoria & impacted by a longer lockdown

NEW ZEALAND HOME LOANS⁴

ANZ has over 529k home loan accounts with

~24k

loans having received a loan repayment deferral



10k accounts currently on a deferral plan =

~2%

of total NZ mortgage book

INSTITUTIONAL

In March half, supported customers with increased core lending of

\$16b



In second half, as global liquidity conditions improved, many of these customers paid down, with core lending falling

\$17b

1. All financials are on a Cash Profit Continuing Basis with growth rates compared to the Full Year ended 30 September 2019 unless otherwise stated.

2. Divisional results are presented on a Cash Profit Continuing Basis excluding large/notable items.

3. Growth rates presented on an FX adjusted basis.

4. Data as at 15 October 2020.