

# 2020 HALF YEAR RESULTS

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HALF YEAR ENDED 31 MARCH 2020

**EXTRACT: CUSTOMER SUPPORT,  
INCLUDING LOAN DEFERRALS**



# PROTECT OUR PEOPLE, OUR CUSTOMERS & SHAREHOLDERS

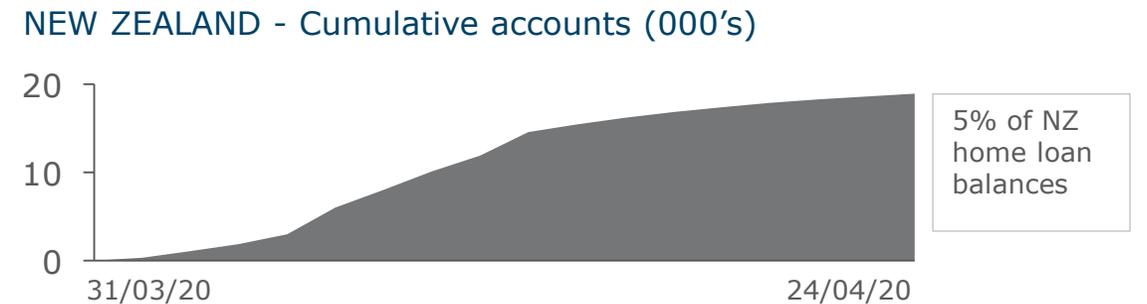
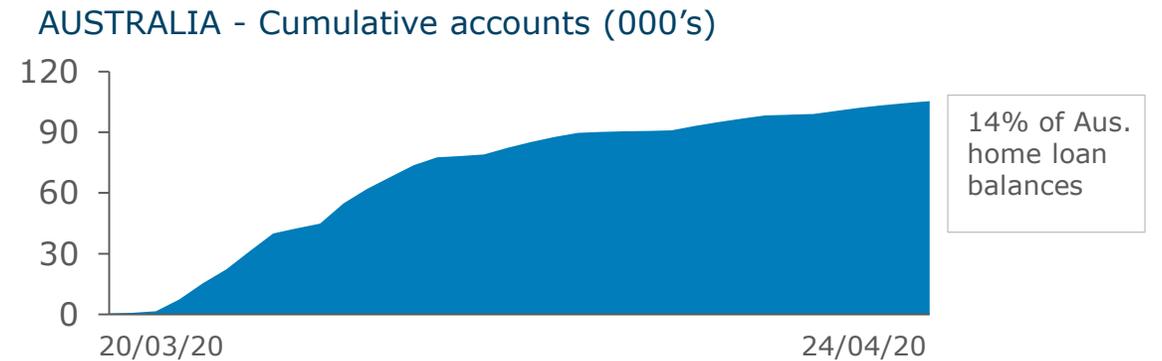


Support measures for customers

Introduced health & safety measures

Deep-dive industry reviews

## REQUESTS FOR HOME LOAN DEFERRALS<sup>1</sup>



1. For Australia home loans, includes all requests for assistance by COVID19 impacted customers

# CUSTOMER SUPPORT<sup>1</sup>

COVID-19 RELIEF AND ASSISTANCE (AS AT 24 APRIL 2020)

## AUSTRALIA

### Home loans

Requests for repayment deferral <sup>2</sup>	~105,000
Lending value of assistance requested	\$36b
Average dynamic LVR	66%

### Business loans<sup>3</sup>

Lending value of repayment deferrals	\$7.5b
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## NEW ZEALAND

### Home loans

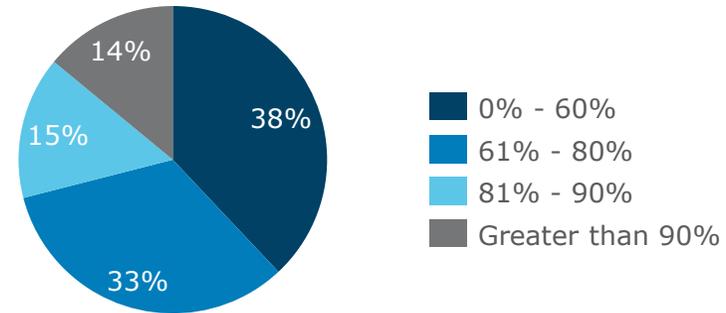
Requests for repayment deferral	~19,000
Lending value of assistance requested	NZD 12b

### Business loans

Temporary overdraft for working capital	NZD 25m
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## AUSTRALIA HOME LOANS

RELIEF ASSISTANCE REQUESTS (BY DLVR BAND)



## AUSTRALIA BUSINESS LENDING

RELIEF BY INDUSTRY (% OF LENDING EXPOSURE)



1. Requests by number of accounts
2. includes all requests for assistance by COVID19 impacted customers
3. Business loans as at 20<sup>th</sup> April 2020

# AUSTRALIA COMMERCIAL BANKING<sup>1</sup>

## COVID-19 RELIEF AND ASSISTANCE

### DETAILS OF RELIEF MEASURES

- Initial relief and support offering available to ANZ's Commercial Banking customers are:
  - 6 month payment deferral on loan repayments for term loans, with interest capitalised; and
  - Temporary increases in overdraft facilities for 12 months
- Additional support is available to eligible customers for Asset Finance, Commercial Cards, Trade and Merchants products

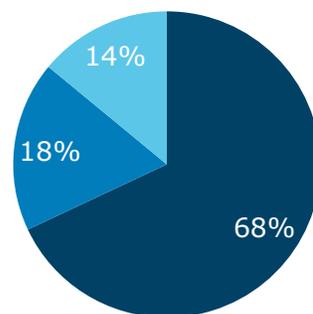
### ADDITIONAL FUNDING AVAILABLE

- A funding initiative to support businesses accessing the Federal Government's Job Keeper stimulus package has been launched
- ANZ is also offering new lending up to \$250,000 for 3 years supported by the 50% backed Government Guarantee Scheme

### CUSTOMER RELIEF PROVIDED

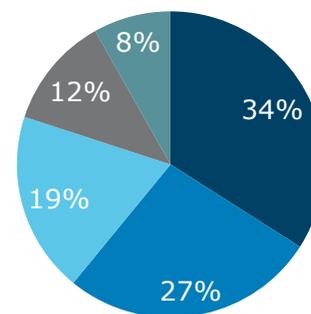
- ~42,000 total requests for assistance (based on product numbers)
- ~15% of Commercial lending customers have been provided assistance via the relief offering<sup>2</sup>
- As part of our initial COVID-19 relief, payment deferrals have been provided on \$7.5bn of lending and temporary overdraft increases have been provided on over ~5,500 accounts
- All assistance and relief has been made available on an opt-in basis

**RELIEF PROVIDED BY TYPE**  
% OF CUSTOMERS



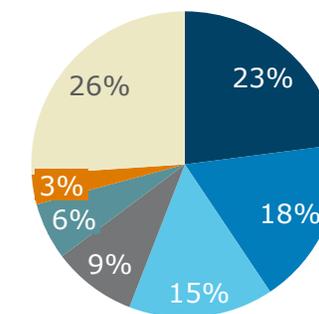
■ Payment Deferral  
■ Overdraft Increase  
■ Both

**RELIEF PROVIDED BY STATE**  
% OF CUSTOMERS



■ VIC/TAS  
■ NSW/ACT  
■ QLD  
■ WA  
■ SA/NT

**RELIEF PROVIDED BY INDUSTRY**  
% OF LENDING EXPOSURE



■ Property & Business Services  
■ Accommodation, Cafes & Restaurants  
■ Retail Trade  
■ Health & Community Services  
■ Manufacturing  
■ Agriculture, Forestry & Fishing  
■ Other Industries

1. Commercial is made up of three segments: Small Business Banking (SBB), Business Banking (BB) and Specialist Distribution (SD). Figures exclude Consumer Asset Finance which has ceased being offered since 30 April 2018

2. As at 20<sup>th</sup> April 2020. COVID assistance has also been provided through Customer Hardship channels

# AUSTRALIA HOME LOANS

## RECENT INTEREST RATE CHANGES; COVID-19 RELIEF AND ASSISTANCE

### INTEREST RATE CHANGES

#### Variable interest rates

- Decreased Standard Variable Interest rates in Australia by 0.40% p.a. in March 2020

#### Fixed Interest rates

- New lower fixed rate home loans for Owner Occupied and Investor
- Introduced a two-year fixed rate of 2.19% for owner occupied paying principal & interest<sup>3</sup>

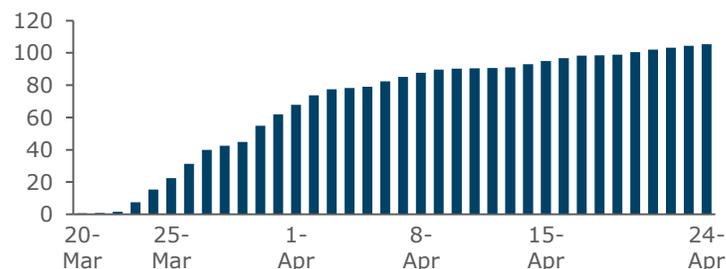
### DETAILS OF RELIEF MEASURES

#### Loan Repayment deferrals<sup>1</sup>

- Deferral of home loan repayments for up to six-months, with a review at three-months, with interest capitalised
- For customers seeking assistance where the account is less than 30 days past due, the repayments are deferred and the account delinquency status does not age<sup>2</sup>. For accounts at 30 days past due or greater a repayment moratorium is applied, and the account delinquency status will continue to age

### CUSTOMER RELIEF PROVIDED<sup>4</sup>

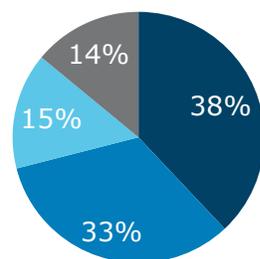
# Accounts (000s)



- Customers have requested assistance on ~105,000 home loan accounts
- ~\$36.1b in lending of assistance requests
- ~66%<sup>5,6</sup> average DLVR of assistance requests
- ~\$343k avg. loan account size of assistance requests

#### REQUESTS BY DYNAMIC LOAN TO VALUE RATIO<sup>6,7</sup>

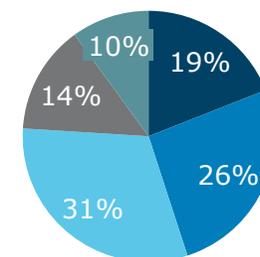
% of Accounts



DLVR	Total Portfolio
0 - 60%	52%
61% - 80%	28%
81% - 90%	11%
> 90%	9%

#### REQUESTS BY STATE

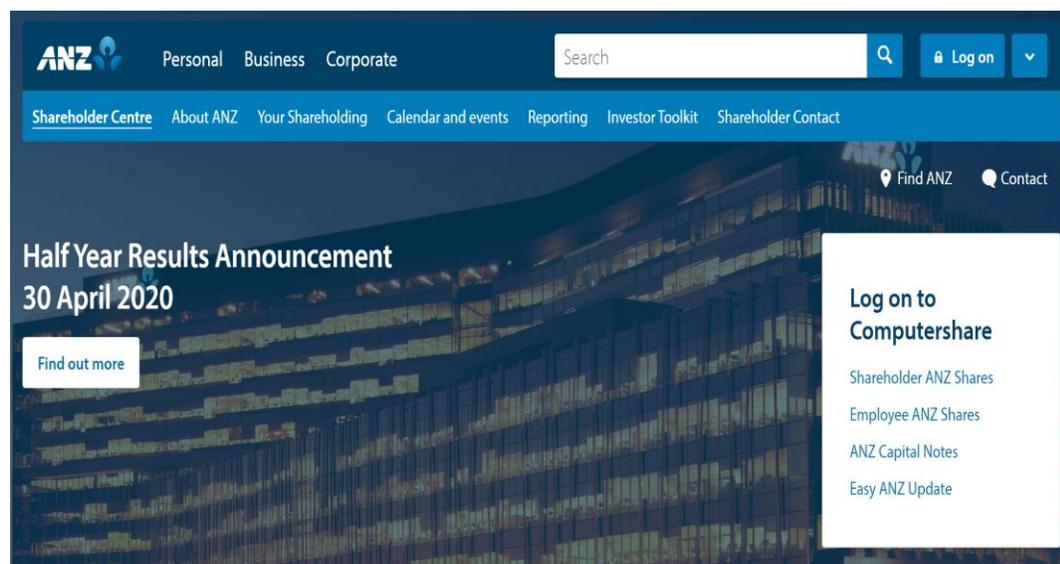
% of Accounts



STATE	Total Portfolio
QLD	18%
NSW	25%
VIC	30%
WA	14%
Other States	13%

1. Excluding Equity Manager Accounts 2. If the home loan is at least 1 day or more past due, arrears will be capitalised 3. Under the ANZ Breakfree package 4. As at 24 April 2020 5. Unweighted based on # accounts 6. Includes capitalised LMI premiums, valuations for DLVR updated to Feb-20 where available, includes Non Performing Loans, excludes accounts with a security guarantee, and unknown DLVR. 7. DLVR does not incorporate offset balances, aligning with calculations that produce a portfolio average DLVR of 56%

# FURTHER INFORMATION



## Our Shareholder information

[anz.com/shareholder/centre/](https://anz.com/shareholder/centre/)

### Equity Investors

**Jill Campbell**  
Group General Manager  
Investor Relations  
+61 3 8654 7749  
+61 412 047 448  
[jill.campbell@anz.com](mailto:jill.campbell@anz.com)

**Cameron Davis**  
Executive Manager  
Investor Relations  
+61 3 8654 7716  
+61 421 613 819  
[cameron.davis@anz.com](mailto:cameron.davis@anz.com)

**Harsh Vardhan**  
Manager  
Investor Relations  
+61 3 8655 0878  
+61 466 848 027  
[harsh.vardhan@anz.com](mailto:harsh.vardhan@anz.com)

### Retail Investors

**Michelle Weerakoon**  
Manager Shareholder  
Services & Events  
+61 3 8654 7682  
+61 411 143 090  
[michelle.weerakoon@anz.com](mailto:michelle.weerakoon@anz.com)

### Debt Investors

**Scott Gifford**  
Head of Debt Investor  
Relations  
+61 3 8655 5683  
+61 434 076 876  
[scott.gifford@anz.com](mailto:scott.gifford@anz.com)

**Mary Makridis**  
Associate Director  
Debt Investor Relations  
+61 3 8655 4318  
[mary.makridis@anz.com](mailto:mary.makridis@anz.com)

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