

# 2020 FULL YEAR RESULTS

**INVESTOR DISCUSSION PACK**  
CUSTOMER SUPPORT (COVID-19) EXTRACT

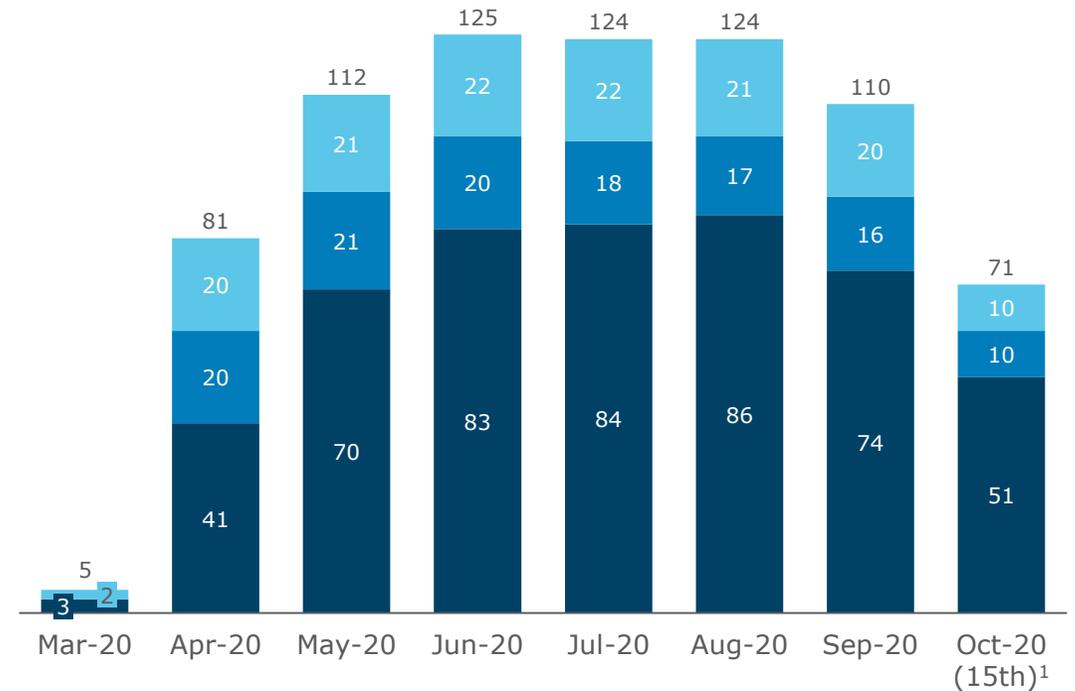
# OVERVIEW

## AUSTRALIA & NZ HOME LOAN AND AUSTRALIA BUSINESS LOAN PORTFOLIO & ACTIVE LOAN DEFERRALS

	Total ANZ Portfolio (30 Sep-20)	Total active deferrals <sup>1</sup> (15 Oct-20)
<b>Home loans – Australia</b>		
Total number of home loans	1,008k	51k
Total \$ value of home loan balance (\$b)	275	19
<b>Home Loans – New Zealand</b>		
Total number of home loans	529k	10k
Total \$ value of home loan balance (NZ\$b)	90	3
<b>Commercial Loans – Australia</b>		
Total number	236k	10k
Total \$ value (\$b EAD)	68	4
Total ANZ Portfolio (30 Sep-20) for Commercial includes business loans, asset finance & other lending products. Total Active deferrals are business loans only		

### ACTIVE LOAN DEFERRALS<sup>1</sup>

End of month net position  
Account numbers (000s)



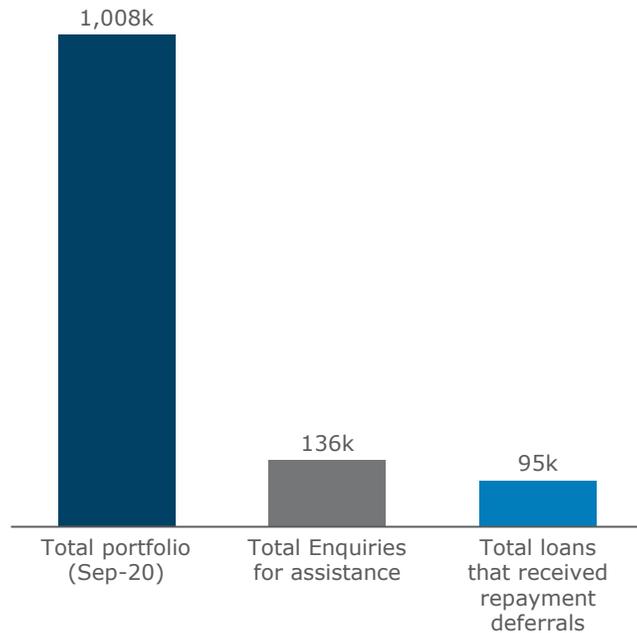
■ Home Loans - Australia
 ■ Home Loans - NZ
 ■ Business Loans - Australia

# COVID-19 CUSTOMER SUPPORT MEASURES

## AUSTRALIA – HOME LOAN DEFERRALS

### PORTFOLIO SUMMARY

Accounts



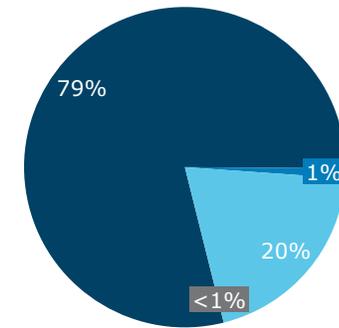
### ACTIVE LOAN DEFERRALS<sup>1</sup>

End of month net position  
Accounts (000s)



### DEFERRAL ROLL-OFF SUMMARY

~55k loans have completed / exited the 6 month deferral period or advised intended action as at 15 October 2020



- Completed / Advised intention to complete deferral
- Restructured
- Further 4 month deferral
- Transferred to hardship

Refer last page of section for footnote references

# COVID-19 CUSTOMER SUPPORT MEASURES

## AUSTRALIA – HOME LOAN DEFERRAL METRICS<sup>1</sup>

### Of the current ~40k active 6 month loan deferrals:

- ~ **25%** have made at least one payment while on deferral
- ~ **50%** have at least a 3 month payment or greater savings 'buffer'<sup>2</sup>
- ~ **20%** have Lenders Mortgage Insurance

### Of those with ANZ associated transaction account data:

- ~ **80%** have stable or improved income<sup>3</sup>
- ~ **10%** in JobKeeper/JobSeeker payment scheme<sup>4</sup>

### Of the ~11K loan deferrals that have requested and received an approval for a 4 month extension:

- ~ **50%** are from Victoria (impacted by the extended lockdown period)
- ~ **85%** have DLVR <90%<sup>5</sup>

	Loan repayment deferrals Total Active deferrals		Total AUS. Home Loan Portfolio (30 Sep 2020)
	31 Jul 2020	15 Oct 2020	
Total number of home loans	84k	51k	1,008k
Total \$ value of home loan balance	\$31b	\$19b	\$275b
Offset balances	\$1b	\$1b	\$33b
Avg. Dynamic LVR (Ex. offset) <sup>5</sup>	68%	68%	56%
Average Loan Size	\$371k	\$379k	\$273k
% Principal & Interest <sup>6</sup>	92%	95%	87%
% Owner Occupied <sup>6</sup>	73%	72%	68%

### ACCOUNTS ENTERING & SCHEDULED FOR EXIT/EXPIRY FROM DEFERRAL

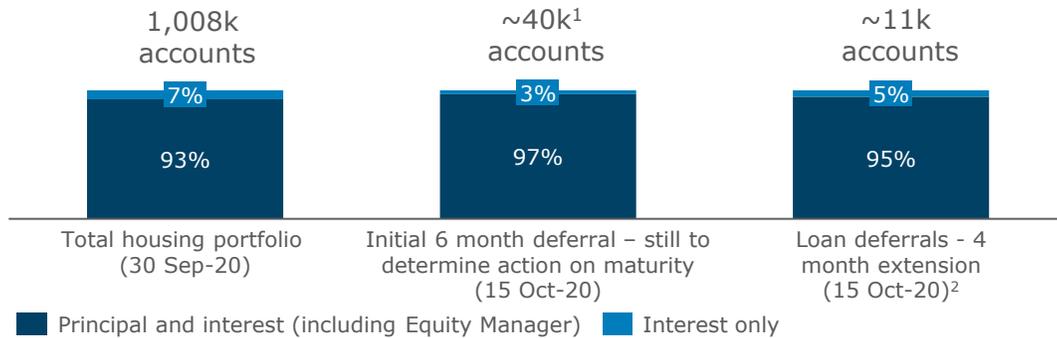


# COVID-19 CUSTOMER SUPPORT MEASURES

## AUSTRALIA – HOME LOAN DEFERRALS – PORTFOLIO PROFILES

### REPAYMENT PROFILE

(% of accounts)



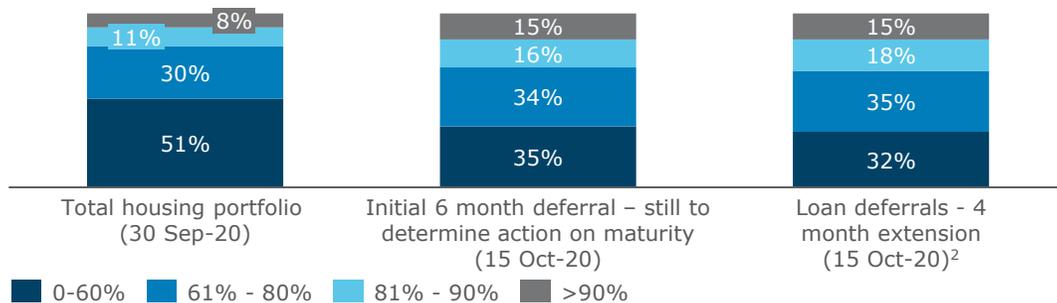
### LOAN PURPOSE

(% of accounts)<sup>3,4</sup>



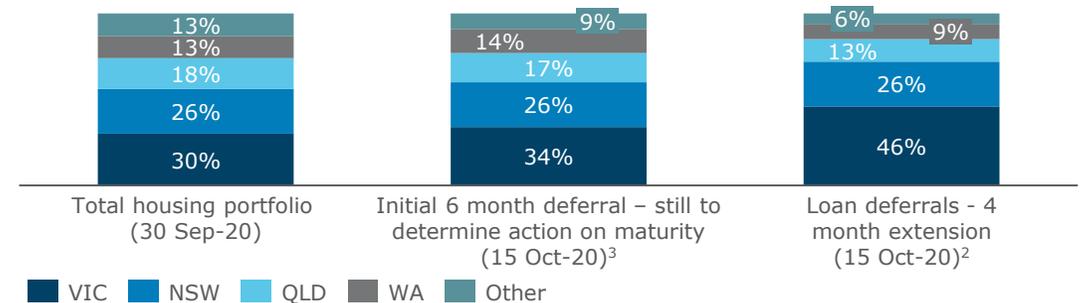
### DYNAMIC LOAN TO VALUE RATIO

(% of accounts)<sup>3,4</sup>



### PORTFOLIO BY STATE

(% of accounts)



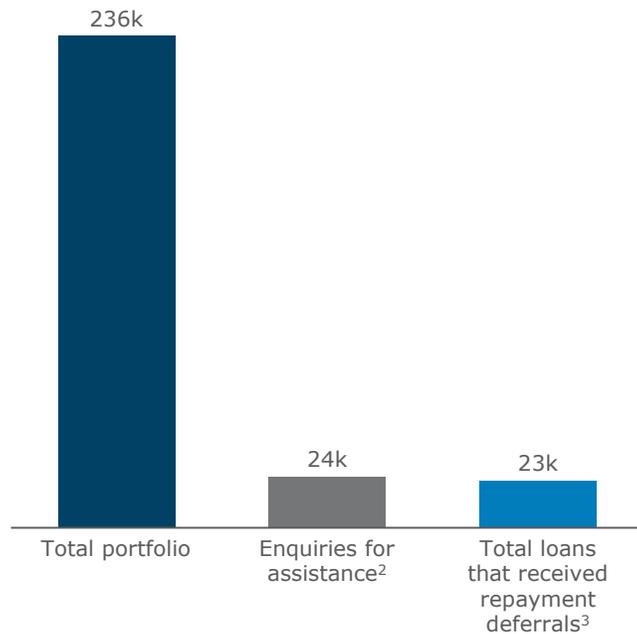
Refer last page of section for footnote references

# COVID-19 CUSTOMER SUPPORT MEASURES

## AUSTRALIA – COMMERCIAL BUSINESS LOAN DEFERRALS

### PORTFOLIO SUMMARY

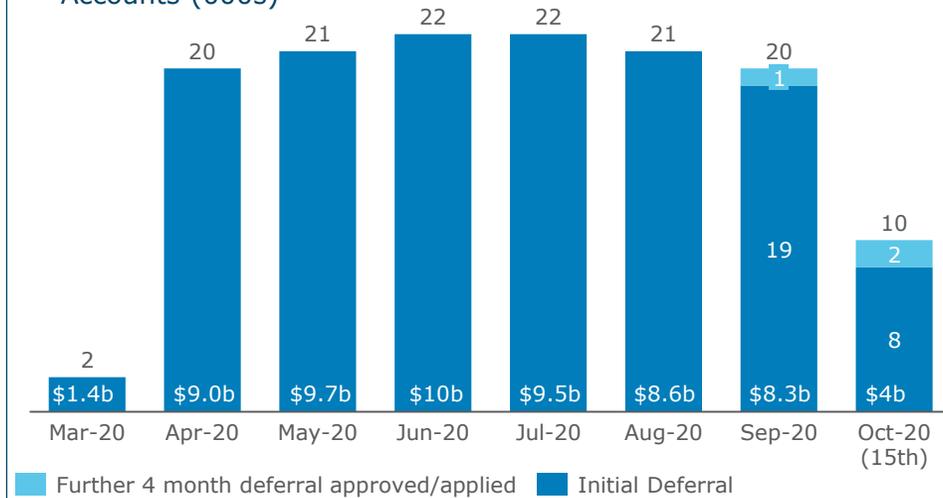
Accounts



### ACTIVE LOAN DEFERRALS<sup>1</sup>

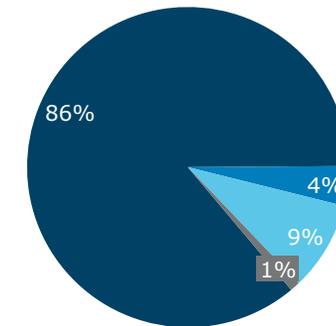
End of month net position

Accounts (000s)



### DEFERRAL ROLL-OFF SUMMARY<sup>4</sup>

**\$6.8b** loans (~15k accounts) have completed / exited the 6 month deferral period or advised intended action as at 15 October 2020



- Completed / Advised intention to complete deferral
- Convert to Interest Only
- Further 4 month deferral
- Transferred to hardship

Refer last page of section for footnote references

# COVID-19 CUSTOMER SUPPORT MEASURES

## AUSTRALIA – COMMERCIAL LOAN DEFERRAL METRICS

All customers are contacted 4-6 weeks pre-expiry. Those with a relationship manager and any customer deemed 'at risk' also receive a phone call.

Of the current **~8k** active 6 month loan deferrals (where still to determine action on maturity as at 15 October), for those with ANZ associated transaction account data<sup>1</sup> (compared to the same time last year):

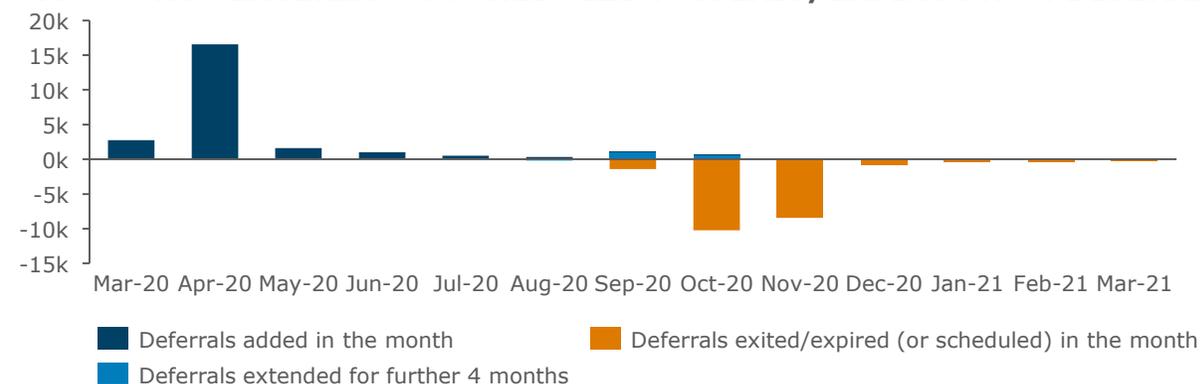
- **~20%** have increased cash inflows by >30%<sup>2</sup>
- **~25%** have reduced cash outflows by >30%<sup>2</sup>
- **~50%** are receiving JobKeeper payments from the ATO<sup>2</sup>
- **~65%** have higher cash balances since March 2020 (Pre-COVID)<sup>3</sup>

**1.6k** business loan deferrals have received a 4 month extension:

- **~60%**<sup>6</sup> are from Victoria impacted by the longer lockdown period
  - Of which, **~30%** are within Accommodation, Cafés and Tourism and **~20%** within Retail Trade industries
- **~40%** have a 'savings buffer' of 10 months or more<sup>7</sup>

Assistance Provided at 31 July 2020	31 July 2020		15 October 2020	
	Accounts	EAD <sup>4</sup>	Accounts	EAD <sup>5</sup>
Total Commercial lending	~240k	\$69b	~236k	\$68b
Business loan deferrals	~22k	\$10b	~10k <sup>8</sup>	\$4b <sup>8</sup>
Asset Finance loan deferrals	~13k	\$0.9b	~10k	\$0.7b
Temporary overdraft increases	~11k	\$1.2b	~10k	\$1b
JobKeeper and SME Guarantee Scheme	~3k	\$0.2b	~3k	\$0.2b

### ACCOUNTS ENTERING & SCHEDULED FOR EXIT/EXPIRY FROM DEFERRAL

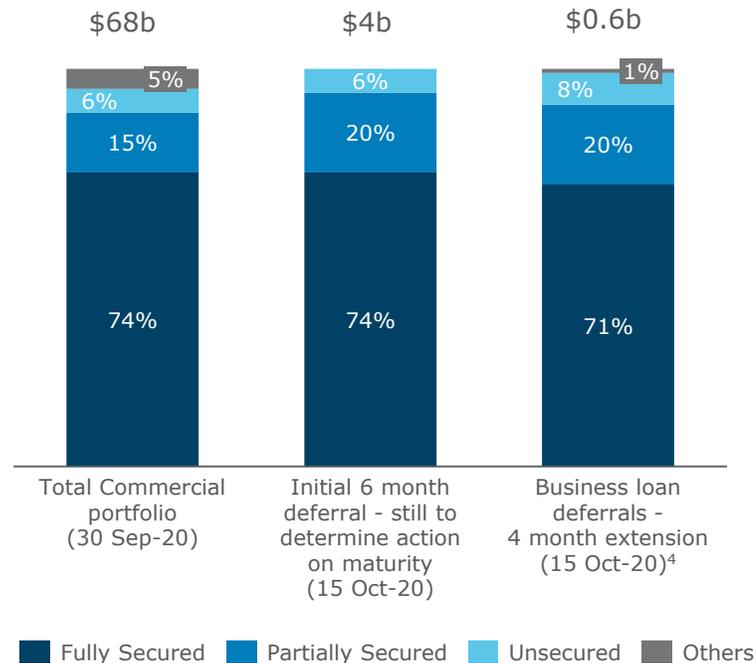


# COVID-19 CUSTOMER SUPPORT MEASURES

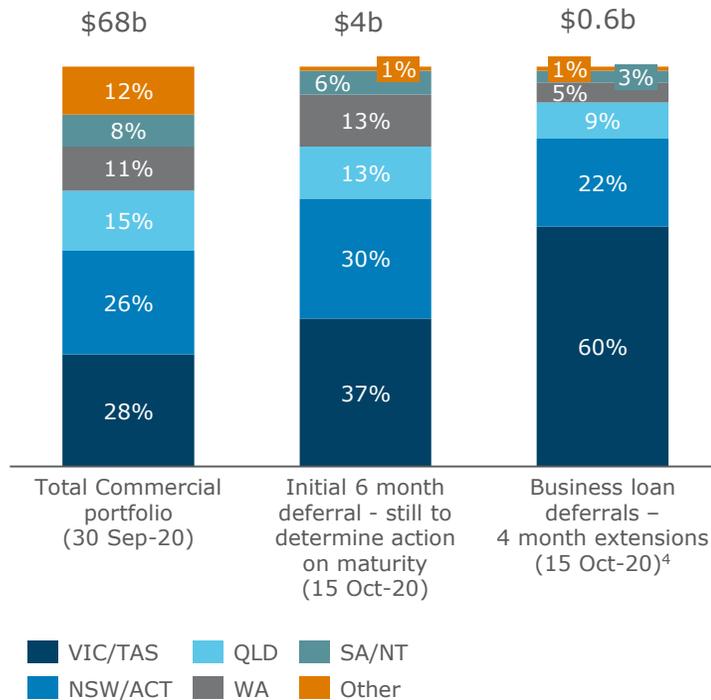
## AUSTRALIA – COMMERCIAL BUSINESS LOAN DEFERRALS PORTFOLIO PROFILES

### BUSINESS LOAN DEFERRALS PROVIDED<sup>1</sup>

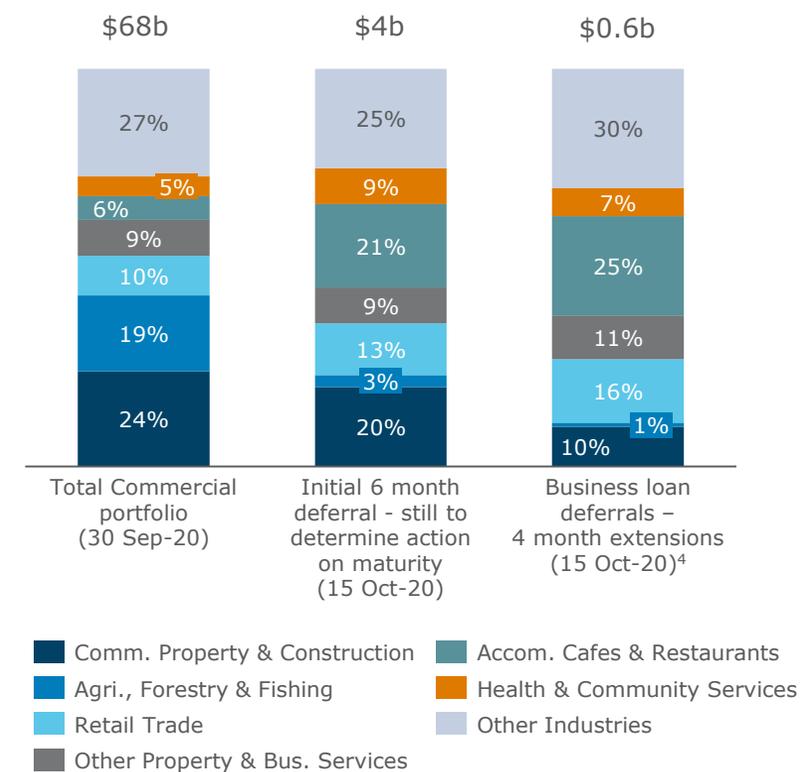
BY SECURITY PROFILE (% OF EAD)<sup>2</sup>



BY STATE (% OF EAD)<sup>3</sup>



BY INDUSTRY (% OF EAD)



Refer last page of section for footnote references

# COVID-19 CUSTOMER SUPPORT MEASURES

## NEW ZEALAND

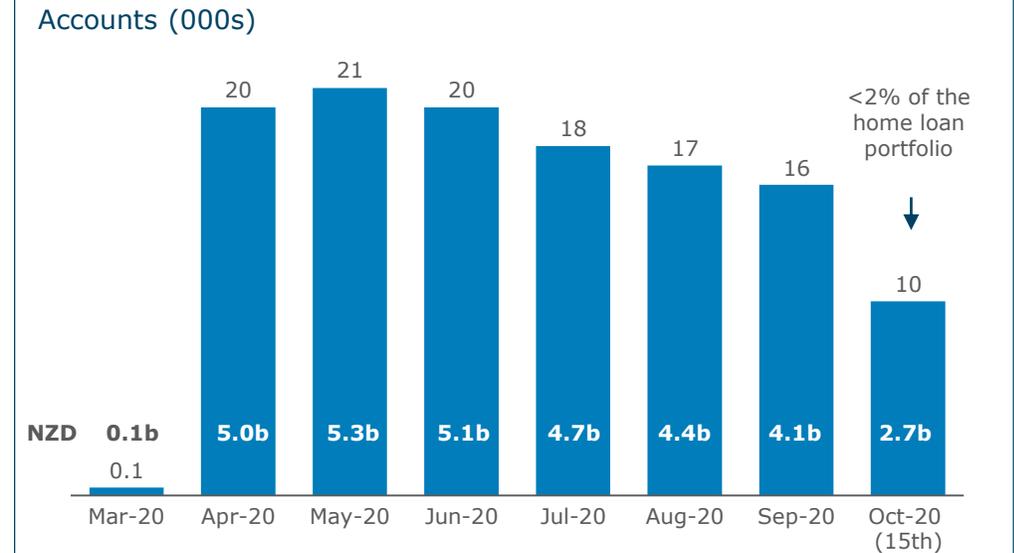
- Financial support provided to ~43,000 personal, home and business loans customers through repayment deferrals, moving to interest only, or loan adjustments covering lending of NZD27b
- Deferred repayments on ~24,000 home loans and moved ~21,000 home loans to interest only
- Granted 2,780 temporary overdraft facilities to businesses needing more working capital, worth ~NZD46m

	LOAN REPAYMENT DEFERRALS			Total NZ Home Loan Portfolio (Sep-20)
	Jul-20	Sep-20	15-Oct-20	
Total number of home loans	18k	16k	10k	529k
Total \$ value of home loan balance (NZD)	4.7b	4.1b	2.7b	90b
Median LVR	62.4%	62.9%	62.9%	51.4%
Average Loan Size (NZD)	256k	258k	276k	169k

### PORTFOLIO SUMMARY



### NUMBER OF ACTIVE HOME LOANS WITH REPAYMENTS DEFERRED

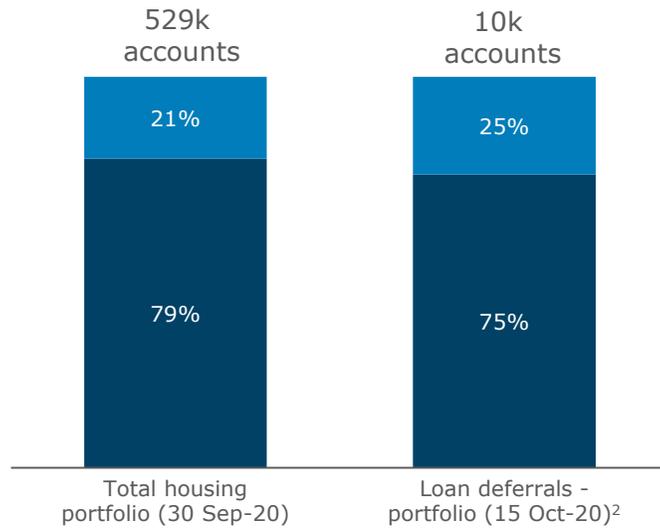


# COVID-19 CUSTOMER SUPPORT MEASURES

## NEW ZEALAND HOUSING REPAYMENT DEFERRAL PORTFOLIO PROFILES

### REPAYMENT PROFILE

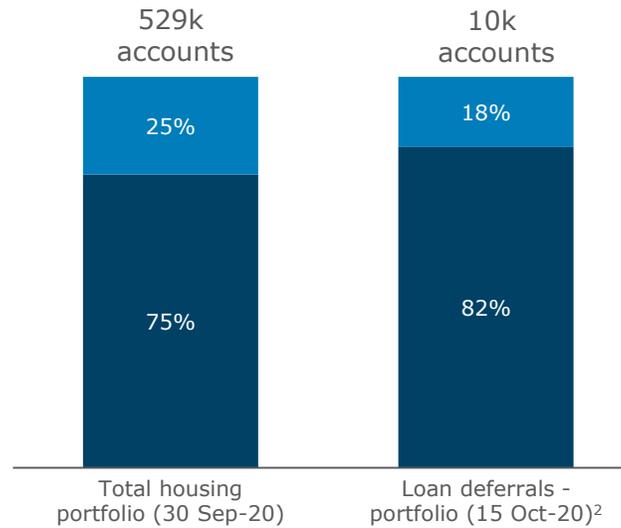
(% of accounts)



Principal and interest Interest only

### LOAN PURPOSE

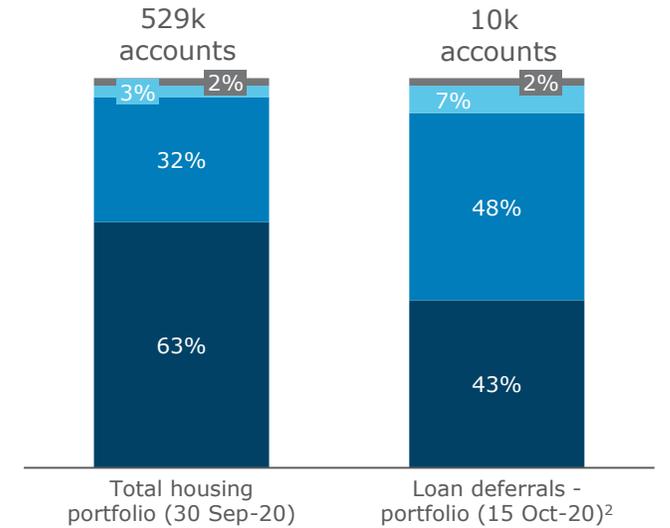
(% of accounts)



Owner Occupier Investor

### LOAN TO VALUE RATIO

(% of accounts)<sup>1</sup>



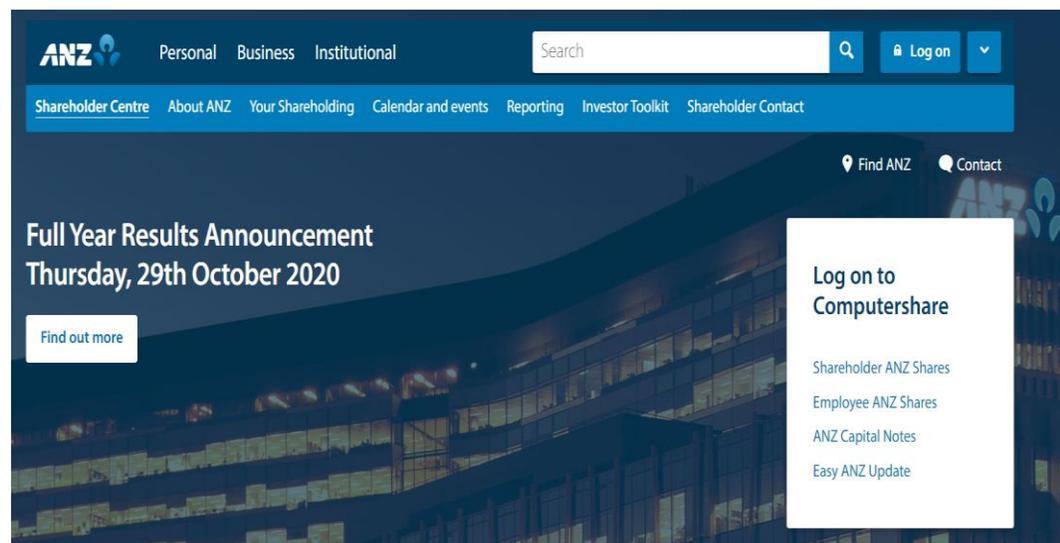
0 - 60% 61% - 80% 81% - 90% >90%

Refer last page of section for footnote references

# CUSTOMER SUPPORT (COVID-19)

Page	Footnote reference								
<b>OVERVIEW</b> Australia & New Zealand Home loan and Australia Business loan portfolio & active loan deferrals	1. 'Home Loans – Australia', 'Home Loans – New Zealand' and 'Business Loans – Australia' numbers exclude accounts due to expire / exit where customers have already confirmed they will recommence repayment								
<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>Australia</u> – Home loan deferrals	1. Excludes accounts currently deferred where customer has indicated return to payment at expiry								
<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>Australia</u> – Home loan deferral metrics	<ol style="list-style-type: none"> <li>COVID-19 loan deferrals are available to customers if either their Home Loan repayments are less than 30 days past due, or if their repayments are less than 90 days past due and were up to date at 1 March 2020</li> <li>Buffers are calculated at customer level, incorporating all Retail debts within the customer cluster at ANZ, and all funds available in ANZ redraw, offset and transaction and savings accounts</li> <li>Based on deferral customers where ANZ can identify salary income, this represents ~32% of Home Loan customers. Salary income excludes other income types and segments such as self-employed. Stable is defined as income at or above 80% of income in Feb-2020</li> <li>Based on ANZ transactional data, does not capture payment flows to non-ANZ accounts. JobSeeker accounts are based on customers who received one or more JobSeeker transactions between 1 Sep and 30 Sep. JobKeeper accounts are based on customers that ANZ can identify as being on JobKeeper between 1 Sep and 30 Sep 2020 but due to identifying complexities, there may be customers receiving JobKeeper that ANZ have not been able to identify.</li> <li>Unweighted based on # accounts; Includes capitalised LMI premiums, valuations for DLVR updated to Aug-20 where available, includes Non Performing Loans, excludes accounts with a security guarantee, and unknown DLVR</li> <li>% based of balances as at 30 Sep 2020</li> </ol>								
<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>Australia</u> – Home loan deferrals portfolio profiles	<ol style="list-style-type: none"> <li>Current loans on active repayment deferral on initial 6 month deferral – still to determine action on maturity and excludes loans extended/requested for a further 4 months and customers who have indicated they will return to repayments at expiry)</li> <li>Current loan deferrals that have requested and received an approval for a 4 month extension</li> <li>Includes capitalised LMI premiums, valuations for DLVR updated to Aug-20 where available, includes Non Performing Loans, excludes accounts with a security guarantee, and unknown DLVR</li> <li>DLVR does not incorporate offset balances</li> </ol>								
<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>Australia</u> – Commercial Loan deferrals	<ol style="list-style-type: none"> <li>Excludes accounts currently deferred where customer has indicated return to payment at expiry</li> <li>57.5k for all Commercial products (excl Trade Product assistance and merchant fee waivers). 24.4k of these were enquiries for Business Loan deferrals</li> <li>Total business loan deferrals that have had a deferral over the COVID19 period (including the unwind/rolled off population) – excludes Asset finance and other commercial facilities</li> <li>% based on September 2020 EAD associated with customers where original deferral period has concluded (expired/unwound relief) or advised intended action. Accounts paid out/closed are excluded from EAD</li> </ol> <p>Note: Commercial is made up Small Business Banking (lending &lt;\$1m), Business Banking (typically lending &lt;\$10m), and Specialist Distribution (typically \$10m-\$40m). Note excludes Private Banking</p>								
<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>Australia</u> – Commercial loan deferral metrics	<table border="0"> <tr> <td>1. Transactional data flows able to contribute to this analysis include 91% of customers associated with the 8k deferred business loans</td> <td>5. EAD as at 30 September 2020</td> </tr> <tr> <td>2. Small Business Banking &amp; Business Banking only, via ANZ transactional banking data (excluding trust accounts). Inflows exclude gvt. payments</td> <td>6. % is based on volumes</td> </tr> <tr> <td>3. Quarter on Quarter PCP: June-Aug 20 vs Jun-Aug19. Includes govt payments and excludes trust accounts.</td> <td>7. Savings buffer is where savings compared to debt repayment ratio would cover 10+ months</td> </tr> <tr> <td>4. EAD as at 30 June 2020</td> <td>8. Includes deferral extensions, but excludes accounts of customers who have indicated an intent to return to repayments</td> </tr> </table>	1. Transactional data flows able to contribute to this analysis include 91% of customers associated with the 8k deferred business loans	5. EAD as at 30 September 2020	2. Small Business Banking & Business Banking only, via ANZ transactional banking data (excluding trust accounts). Inflows exclude gvt. payments	6. % is based on volumes	3. Quarter on Quarter PCP: June-Aug 20 vs Jun-Aug19. Includes govt payments and excludes trust accounts.	7. Savings buffer is where savings compared to debt repayment ratio would cover 10+ months	4. EAD as at 30 June 2020	8. Includes deferral extensions, but excludes accounts of customers who have indicated an intent to return to repayments
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<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>Australia</u> – Commercial loan deferral portfolio profiles	<ol style="list-style-type: none"> <li>Active deferrals as at 15 October 2020, EAD as at 30 September 2020</li> <li>Fully Secured on a market value basis. Other includes loans secured by cash or via sovereign backing</li> <li>States based on primary postcode and Other represents where none recorded in system. Some postcodes occur across two states</li> <li>Current loan deferrals that have requested and received an approval for a 4 month extension</li> </ol>								
<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>New Zealand</u>	-								
<b>COVID-19 CUSTOMER SUPPORT MEASURES</b> <u>New Zealand</u> - Housing repayment deferral portfolio profiles	<ol style="list-style-type: none"> <li>LVR is origination LVR. Note if calculated as % of portfolio then total housing is 49% (0-60), 44% (61-80), 5% (81-90) &amp; 2% (&gt;90) and LRD is 34% (0-60), 54% (61-80), 9% (81-90) &amp; 3% (&gt;90)</li> <li>Home loans with Loan Repayment Deferral in place as at 15/10/2020</li> </ol>								

# FURTHER INFORMATION



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