

Pillar 3 restatement



ANZ has undertaken the reissue of historical Pillar 3 returns for the disclosure periods 30 September 2019 to 31 March 2024 inclusive.

For each reissued document, ANZ has restated historical values for APRA Level 1 Extended licensed entity Total Risk Weighted Assets and Level 1 Capital Ratios (including the Level 1 CET1 ratio) to reflect the application of the \$500 million Operational Risk capital overlay to both our Level 1 and Level 2 entities. No Level 2 values have been affected. Note that these changes were already incorporated in the June 2024 Pillar 3 disclosure.

Disclosure Period

31-Mar-24	Old Value		
Document Table : 6	Mar-23	Sep-23	Mar-24
Level 1: Extended licensed Common Equity Tier 1 capital ratio	12.9%	13.2%	13.4%
Level 1: Extended licensed entity Tier 1 capital ratio	15.2%	15.5%	15.7%
Level 1: Extended licensed entity Total capital ratio	21.6%	22.2%	23.3%
Level 1: Total Risk Weighted Assets (\$m)	370,007	367,093	369,370

New Value		
Mar-23	Sep-23	Mar-24
12.9%	13.1%	13.3%
15.1%	15.4%	15.6%
21.6%	22.2%	23.2%
371,346	368,432	370,730

Impact		
Mar-23	Sep-23	Mar-24
-0.05%	-0.05%	-0.05%
-0.05%	-0.05%	-0.05%
-0.08%	-0.08%	-0.08%
1,339	1,339	1,360

31-Dec-23	Old Value		
Document Table : 3	Jun-23	Sep-23	Dec-23
Level 1: Total Risk Weighted Assets (\$m)	365,486	367,093	365,402
Level 1: Extended licensed Common Equity Tier 1 capital ratio	13.5%	13.2%	12.6%

New Value		
Jun-23	Sep-23	Dec-23
366,825	368,432	366,761
13.4%	13.1%	12.6%

Impact		
Jun-23	Sep-23	Dec-23
1,339	1,339	1,359
-0.05%	-0.05%	-0.05%

30-Sep-23	Old Value		
Document Table : 6	Sep-22	Mar-23	Sep-23
Level 1: Extended licensed Common Equity Tier 1 capital ratio	12.0%	12.9%	13.2%
Level 1: Extended licensed entity Tier 1 capital ratio	14.0%	15.2%	15.5%
Level 1: Extended licensed entity Total capital ratio	18.9%	21.6%	22.2%
Level 1: Total Risk Weighted Assets (\$m)	392,018	370,007	367,093

New Value		
Sep-22	Mar-23	Sep-23
12.0%	12.9%	13.1%
13.9%	15.1%	15.4%
18.8%	21.6%	22.2%
394,140	371,346	368,432

Impact		
Sep-22	Mar-23	Sep-23
-0.06%	-0.05%	-0.05%
-0.07%	-0.05%	-0.05%
-0.10%	-0.08%	-0.08%
2,122	1,339	1,339

30-Jun-23	Old Value		
Document Table : 3	Dec-22	Mar-23	Jun-23
Level 1: Total Risk Weighted Assets (\$m)	397,399	370,007	365,486
Level 1: Extended licensed Common Equity Tier 1 capital ratio	11.6%	12.9%	13.5%

New Value		
Dec-22	Mar-23	Jun-23
399,246	371,346	366,825
11.5%	12.9%	13.4%

Impact		
Dec-22	Mar-23	Jun-23
1,847	1,339	1,339
-0.05%	-0.05%	-0.05%

31-Mar-23	Old Value		
Document Table : 6	Mar-22	Sep-22	Mar-23
Level 1: Extended licensed Common Equity Tier 1 capital ratio	11.1%	12.0%	12.9%
Level 1: Extended licensed entity Tier 1 capital ratio	13.1%	14.0%	15.2%
Level 1: Extended licensed entity Total capital ratio	17.1%	18.9%	21.6%
Level 1: Total Risk Weighted Assets (\$m)	370,715	392,018	370,007

New Value		
Mar-22	Sep-22	Mar-23
11.0%	12.0%	12.9%
13.1%	13.9%	15.1%
17.0%	18.8%	21.6%
372,837	394,140	371,346

Impact		
Mar-22	Sep-22	Mar-23
-0.07%	-0.06%	-0.05%
-0.08%	-0.07%	-0.05%
-0.10%	-0.10%	-0.08%
2,122	2,122	1,339

31-Dec-22	Old Value		
Document Table : 3	Jun-22	Sep-22	Dec-22
Level 1: Total Risk Weighted Assets (\$m)	384,319	392,018	397,399
Level 1: Extended licensed Common Equity Tier 1 capital ratio	10.4%	12.0%	11.6%

New Value		
Jun-22	Sep-22	Dec-22
386,442	394,140	399,246
10.4%	11.9%	11.5%

Impact		
Jun-22	Sep-22	Dec-22
2,123	2,122	1,847
-0.05%	-0.06%	-0.05%

30-Sep-22	Old Value			New Value			Impact		
Document Table : 6	Sep-21	Mar-22	Sep-22	Sep-21	Mar-22	Sep-22	Sep-21	Mar-22	Sep-22
Level 1: Extended licensed Common Equity Tier 1 capital ratio	12.0%	11.1%	12.0%	11.9%	11.0%	11.9%	-0.07%	-0.07%	-0.06%
Level 1: Extended licensed entity Tier 1 capital ratio	14.1%	13.1%	14.0%	14.0%	13.1%	13.9%	-0.08%	-0.08%	-0.07%
Level 1: Extended licensed entity Total capital ratio	18.6%	17.1%	18.9%	18.5%	17.0%	18.8%	-0.11%	-0.10%	-0.10%
Level 1: Total Risk Weighted Assets (\$m)	379,387	370,715	392,018	381,515	372,837	394,140	2,128	2,122	2,122

30-Jun-22	Old Value			New Value			Impact		
Document Table : 3	Dec-21	Mar-22	Jun-22	Dec-21	Mar-22	Jun-22	Dec-21	Mar-22	Jun-22
Level 1: Total Risk Weighted Assets (\$m)	393,522	370,715	384,319	395,649	372,837	386,442	2,127	2,122	2,123
Level 1: Extended licensed Common Equity Tier 1 capital ratio	11.2%	11.1%	10.4%	11.1%	11.0%	10.4%	-0.06%	-0.07%	-0.05%

31-Mar-22	Old Value			New Value			Impact		
Document Table : 6	Mar-21	Sep-21	Mar-22	Mar-21	Sep-21	Mar-22	Mar-21	Sep-21	Mar-22
Level 1: Extended licensed Common Equity Tier 1 capital ratio	12.2%	12.0%	11.1%	12.2%	11.9%	11.0%	-0.07%	-0.07%	-0.07%
Level 1: Extended licensed entity Tier 1 capital ratio	14.2%	14.1%	13.1%	14.2%	14.0%	13.1%	-0.08%	-0.08%	-0.08%
Level 1: Extended licensed entity Total capital ratio	18.6%	18.6%	17.1%	18.5%	18.5%	17.0%	-0.11%	-0.11%	-0.10%
Level 1: Total Risk Weighted Assets (\$m)	374,939	379,387	370,715	377,075	381,515	372,837	2,136	2,128	2,122

31-Dec-21	Old Value			New Value			Impact		
Document Table : 3	Jun-21	Sep-21	Dec-21	Jun-21	Sep-21	Dec-21	Jun-21	Sep-21	Dec-21
Level 1: Total Risk Weighted Assets (\$m)	377,876	379,387	393,522	380,015	381,515	395,649	2,139	2,128	2,127
Level 1: Extended licensed Common Equity Tier 1 capital ratio	12.0%	12.0%	11.2%	12.0%	11.9%	11.1%	-0.07%	-0.07%	-0.06%

30-Sep-21	Old Value			New Value			Impact		
Document Table : 6	Sep-20	Mar-21	Sep-21	Sep-20	Mar-21	Sep-21	Sep-20	Mar-21	Sep-21
Level 1: Extended licensed Common Equity Tier 1 capital ratio	11.2%	12.2%	12.0%	11.1%	12.2%	11.9%	-0.06%	-0.07%	-0.07%
Level 1: Extended licensed entity Tier 1 capital ratio	13.2%	14.2%	14.1%	13.1%	14.2%	14.0%	-0.07%	-0.08%	-0.08%
Level 1: Extended licensed entity Total capital ratio	16.7%	18.6%	18.6%	16.6%	18.5%	18.5%	-0.09%	-0.11%	-0.11%
Level 1: Total Risk Weighted Assets (\$m)	391,939	374,939	379,387	394,081	377,075	381,515	2,142	2,136	2,128

30-Jun-21	Old Value			New Value			Impact		
Document Table : 3	Dec-20	Mar-21	Jun-21	Dec-20	Mar-21	Jun-21	Dec-20	Mar-21	Jun-21
Level 1: Total Risk Weighted Assets (\$m)	384,857	374,939	377,876	386,996	377,075	380,015	2,139	2,136	2,139
Level 1: Extended licensed Common Equity Tier 1 capital ratio	11.5%	12.2%	12.0%	11.5%	12.2%	12.0%	-0.06%	-0.07%	-0.07%

31-Mar-21	Old Value		
Document Table : 6	Mar-20	Sep-20	Mar-21
Level 1: Extended licensed Common Equity Tier 1 capital ratio	10.6%	11.2%	12.2%
Level 1: Extended licensed entity Tier 1 capital ratio	12.6%	13.2%	14.2%
Level 1: Extended licensed entity Total capital ratio	15.8%	16.7%	18.6%

New Value		
Mar-20	Sep-20	Mar-21
10.6%	11.1%	12.2%
12.5%	13.1%	14.2%
15.8%	16.6%	18.5%

Impact		
Mar-20	Sep-20	Mar-21
-0.06%	-0.06%	-0.07%
-0.07%	-0.07%	-0.08%
-0.09%	-0.09%	-0.11%

31-Dec-20	Old Value		
Document Table : 3	Jun-20	Sep-20	Dec-20
Level 1: Total Risk Weighted Assets (\$m)	396,235	391,939	384,857
Level 1: Extended licensed Common Equity Tier 1 capital ratio	11.0%	11.2%	11.5%

New Value		
Jun-20	Sep-20	Dec-20
398,416	394,081	386,996
11.0%	11.1%	11.5%

Impact		
Jun-20	Sep-20	Dec-20
2,181	2,142	2,139
-0.06%	-0.06%	-0.06%

30-Sep-20	Old Value		
Document Table : 6	Sep-19	Mar-20	Sep-20
Level 1: Extended licensed Common Equity Tier 1 capital ratio	11.4%	10.6%	11.2%
Level 1: Extended licensed entity Tier 1 capital ratio	13.4%	12.6%	13.2%
Level 1: Extended licensed entity Total capital ratio	15.7%	15.8%	16.7%

New Value		
Sep-19	Mar-20	Sep-20
11.3%	10.6%	11.1%
13.3%	12.5%	13.1%
15.6%	15.8%	16.6%

Impact		
Sep-19	Mar-20	Sep-20
-0.06%	-0.06%	-0.06%
-0.08%	-0.07%	-0.07%
-0.09%	-0.09%	-0.09%

30-Jun-20	Old Value		
Document Table : 3	Dec-19	Mar-20	Jun-20
Level 1: Total Risk Weighted Assets (\$m)	383,575	403,766	396,235
Level 1: Extended licensed Common Equity Tier 1 capital ratio	10.9%	10.6%	11.0%

New Value		
Dec-19	Mar-20	Jun-20
385,780	405,961	398,416
10.8%	10.6%	11.0%

Impact		
Dec-19	Mar-20	Jun-20
2,205	2,195	2,181
-0.06%	-0.06%	-0.06%

31-Mar-20	Old Value		
Document Table : 6	Mar-19	Sep-19	Mar-20
Level 1: Extended licensed Common Equity Tier 1 capital ratio		11.4%	10.6%
Level 1: Extended licensed entity Tier 1 capital ratio		13.4%	12.6%
Level 1: Extended licensed entity Total capital ratio		15.7%	15.8%

New Value		
Mar-19	Sep-19	Mar-20
	11.3%	10.6%
	13.3%	12.5%
	15.6%	15.8%

Impact		
Mar-19	Sep-19	Mar-20
	-0.06%	-0.06%
	-0.08%	-0.07%
	-0.09%	-0.09%

31-Dec-19	Old Value		
Document Table : 3	Jun-19	Sep-19	Dec-19
Level 1: Total Risk Weighted Assets (\$m)		379,539	383,575
Level 1: Extended licensed Common Equity Tier 1 capital ratio		11.4%	10.9%

New Value		
Jun-19	Sep-19	Dec-19
	381,741	385,780
	11.3%	10.8%

Impact		
Jun-19	Sep-19	Dec-19
	2,202	2,205
	-0.06%	-0.06%

30-Sep-19	Old Value		
Document Table : 6	Sep-18	Mar-19	Sep-19
Level 1: Extended licensed Common Equity Tier 1 capital ratio			11.4%
Level 1: Extended licensed entity Tier 1 capital ratio			13.4%
Level 1: Extended licensed entity Total capital ratio			15.7%

New Value		
Sep-18	Mar-19	Sep-19
		11.3%
		13.3%
		15.6%

Impact		
Sep-18	Mar-19	Sep-19
		-0.06%
		-0.08%
		-0.09%