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AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

11 FEBRUARY 2014

Trading Update
3 Months to 31 December 2013

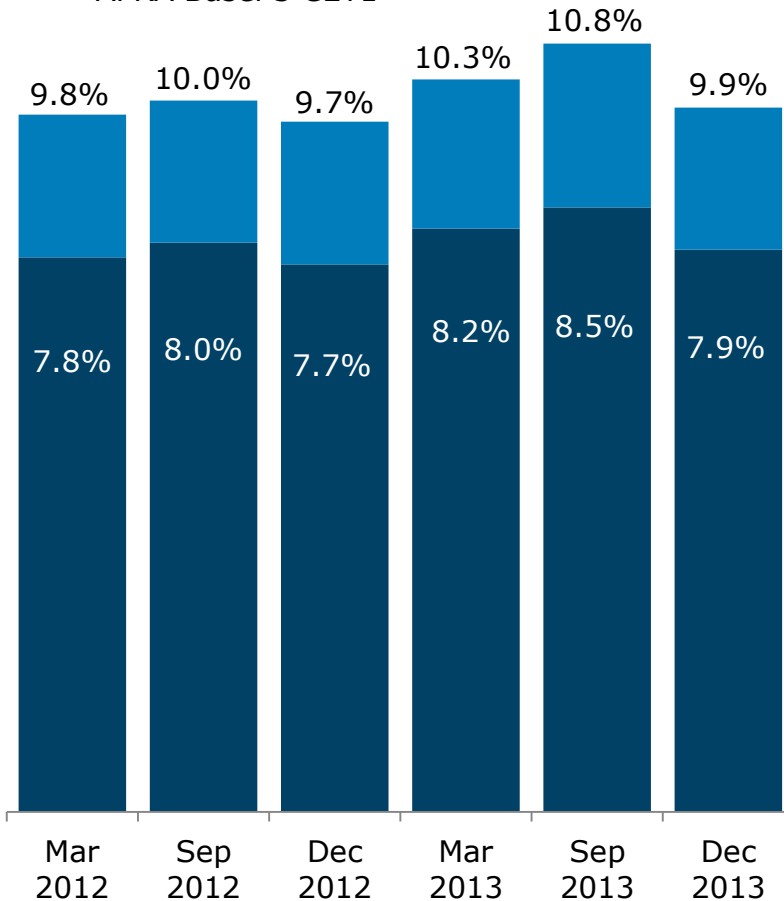


Capital & Risk Weighted Assets

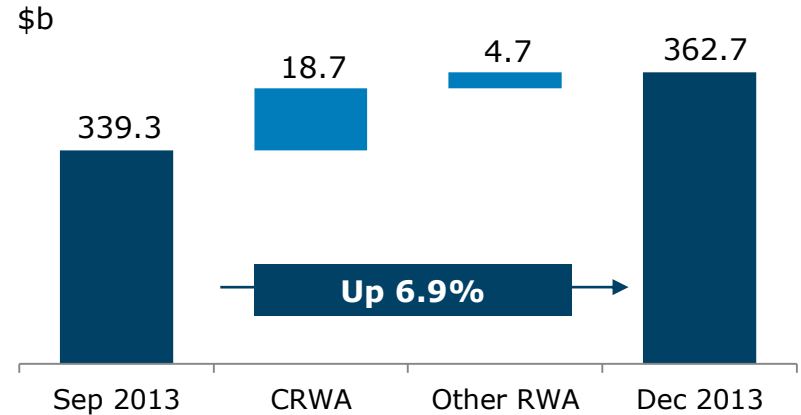
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APRA Basel 3 Common Equity Tier 1 Ratio

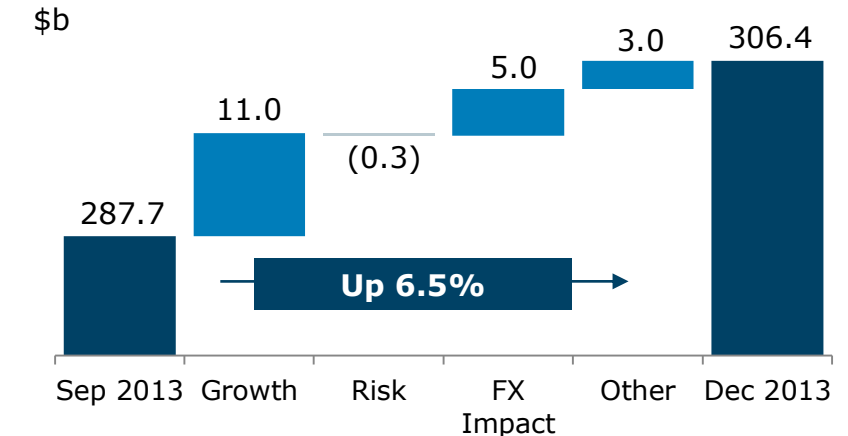
- Internationally Harmonised Basel 3 CET1
- APRA Basel 3 CET1



Risk Weighted Assets Movement Dec 2013 v Sep 2013



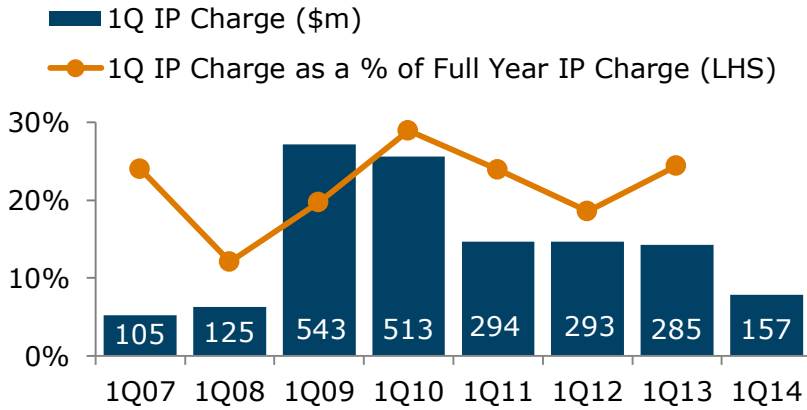
Credit Risk Weighted Assets Movement Dec 2013 v Sep 2013



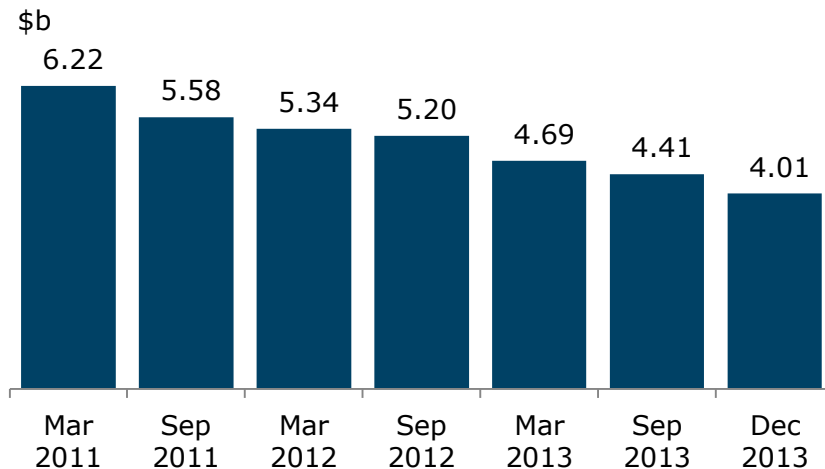
Credit quality

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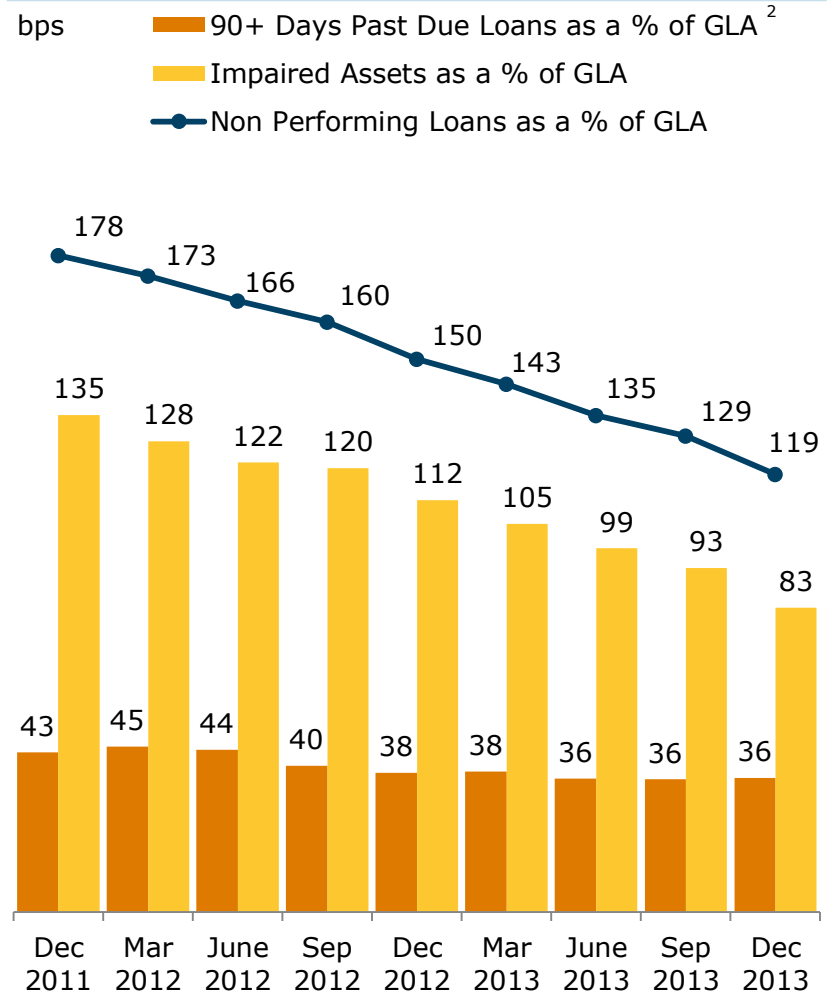
Individual Provision Charge



Gross Impaired Assets¹



Non Performing Loans (90+ DPD plus Impaired Assets)¹



1. Presented on a regulatory basis, consistent with ANZ's APS 330 disclosure.

2. GLA - Gross Loans & Advances.

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