AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

11 FEBRUARY 2014

Trading Update
3 Months to 31 December 2013

ANZ

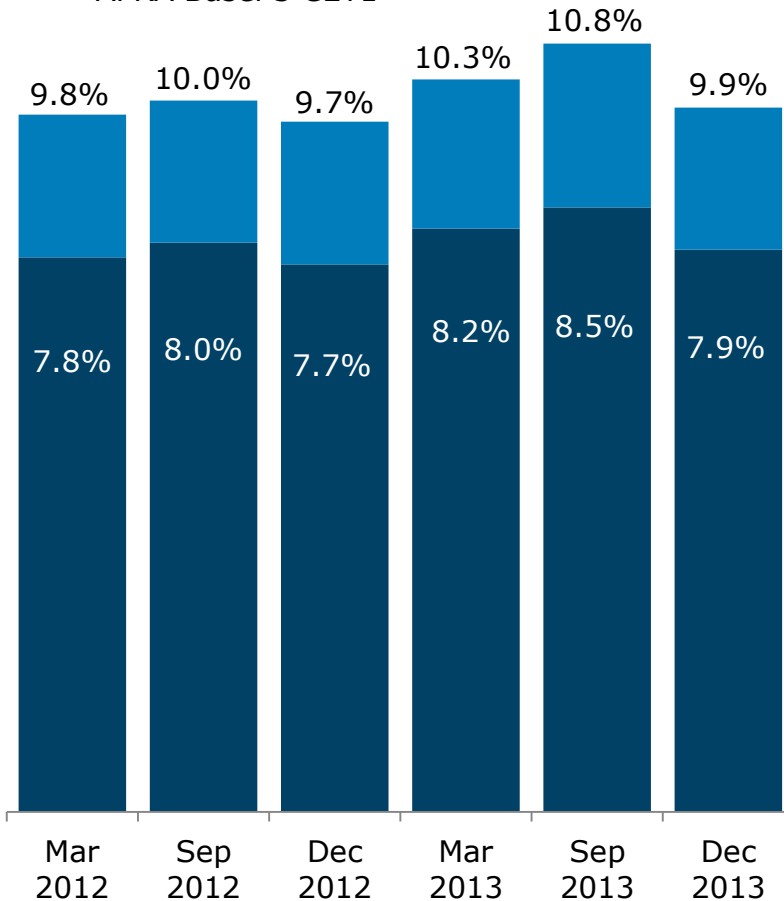# Capital & Risk Weighted Assets
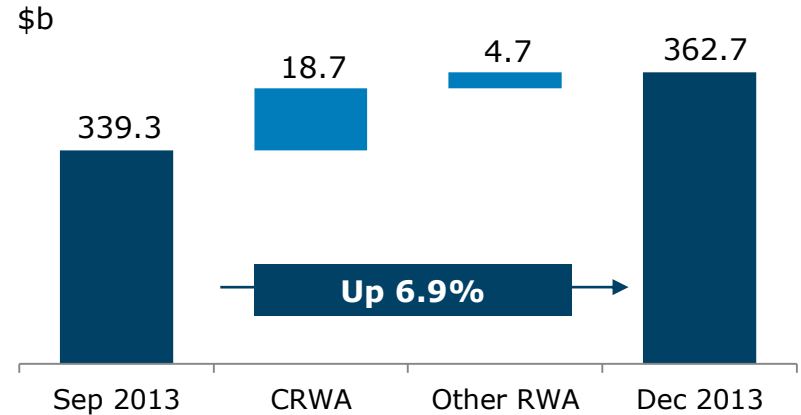
APRA Basel 3 Common Equity Tier 1 Ratio

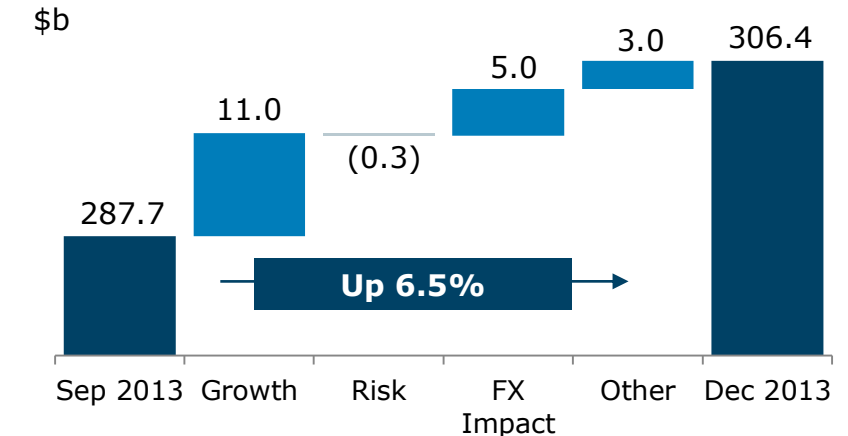■ Internationally Harmonised Basel 3 CET1
■ APRA Basel 3 CET1

	Mar 2012	Sep 2012	Dec 2012	Mar 2013	Sep 2013	Dec 2013
Total	9.8%	10.0%	9.7%	10.3%	10.8%	9.9%
APRA Basel 3 CET1	7.8%	8.0%	7.7%	8.2%	8.5%	7.9%

Risk Weighted Assets Movement Dec 2013 v Sep 2013

$b

Sep 2013	CRWA	Other RWA	Dec 2013
339.3	18.7	4.7	362.7

Up 6.9%

Credit Risk Weighted Assets Movement Dec 2013 v Sep 2013

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Sep 2013	Growth	Risk	FX Impact	Other	Dec 2013
287.7	11.0	(0.3)	5.0	3.0	306.4

Up 6.5%

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Credit quality

Individual Provision Charge

■ 1Q IP Charge ($m)

—●— 1Q IP Charge as a % of Full Year IP Charge (LHS)

	1Q07	1Q08	1Q09	1Q10	1Q11	1Q12	1Q13	1Q14
IP Charge ($m)	105	125	543	513	294	293	285	157

Gross Impaired Assets[1]

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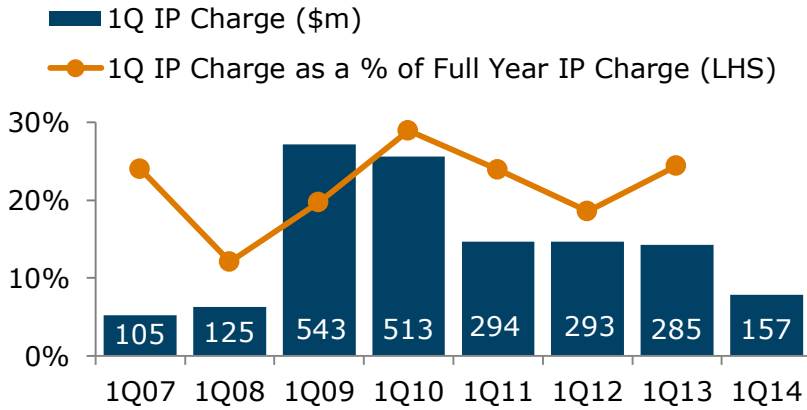
Mar 2011	Sep 2011	Mar 2012	Sep 2012	Mar 2013	Sep 2013	Dec 2013
6.22	5.58	5.34	5.20	4.69	4.41	4.01
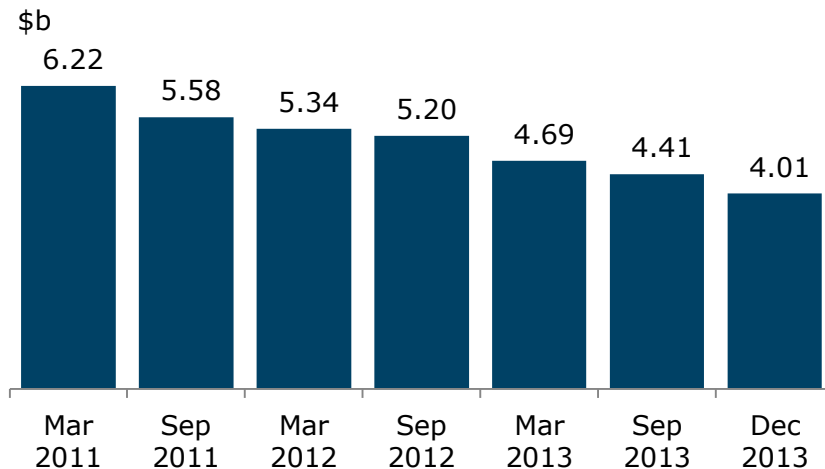
Non Performing Loans (90+ DPD plus Impaired Assets)[1]

bps

■ 90+ Days Past Due Loans as a % of GLA [2]

■ Impaired Assets as a % of GLA

—●— Non Performing Loans as a % of GLA

	Dec 2011	Mar 2012	June 2012	Sep 2012	Dec 2012	Mar 2013	June 2013	Sep 2013	Dec 2013
Non Performing Loans	178	173	166	160	150	143	135	129	119
Impaired Assets	135	128	122	120	112	105	99	93	83
90+ Days Past Due	43	45	44	40	38	38	36	36	36
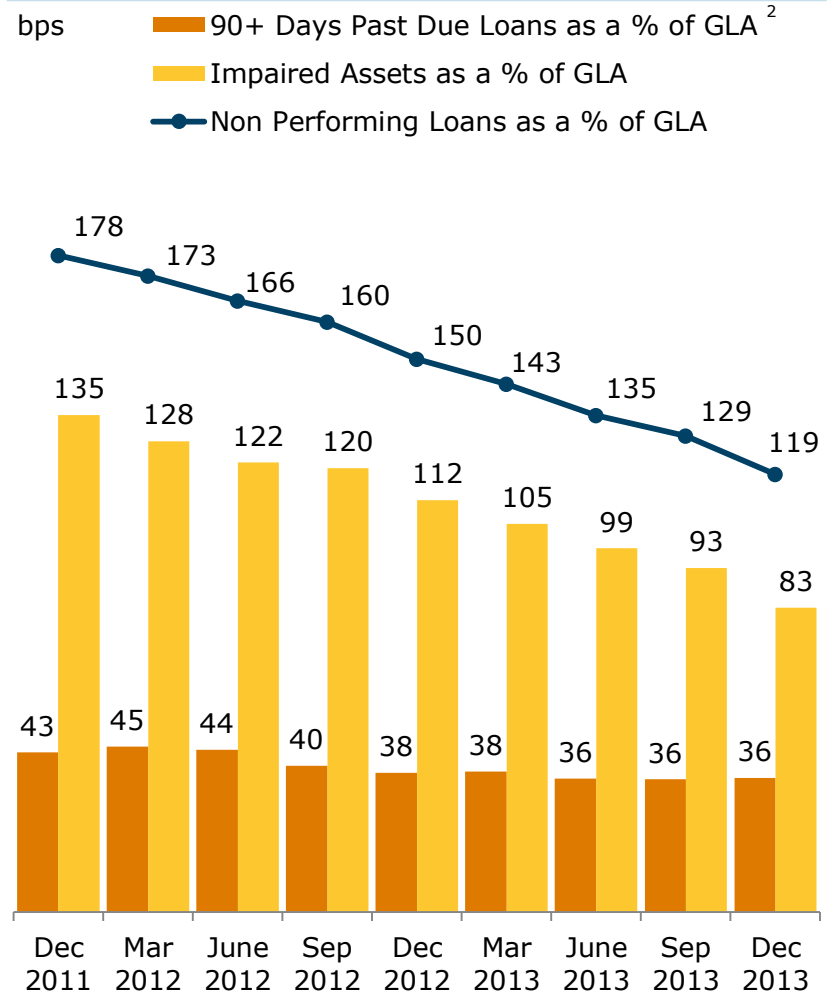
1. Presented on a regulatory basis, consistent with ANZ's APS 330 disclosure.
2. GLA – Gross Loans & Advances.

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For further information visit

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