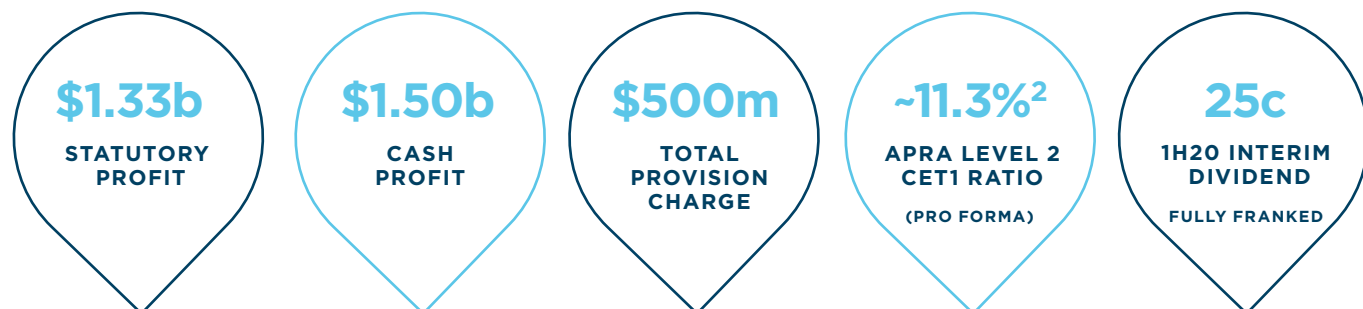


THIRD QUARTER 2020¹ TRADING UPDATE

FINANCIAL PERFORMANCE SUMMARY

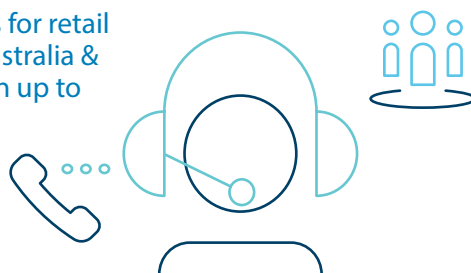


COVID-19 SUPPORT

ANZ launched support packages for retail and commercial customers in Australia & NZ that included the option of an up to

6 month

loan repayment deferral.



ANZ is continuing to work with customers impacted by COVID-19 to restructure loans and in some circumstances, provide an extension to loan repayment deferrals for a further

4 months

In **Australia**, ANZ has ~84k deferrals in place for home loan accounts valued at

~\$31b

representing 9% of Australian home loan accounts.



In **NZ**, ANZ provided support to ~39k personal, home & business loan customers through repayment deferrals or adjustments covering lending of

~NZ\$23b

In **Australia**, ANZ has deferred

~22,000

business loans valued at \$9.5b, representing ~14% of commercial lending exposures.



In **NZ**, ANZ granted

~2,700

temporary overdraft facilities to businesses needing more working capital.

1. All financials are on an unaudited Cash Profit Continuing Basis to end June 2020 unless otherwise stated.

2. On a Pro Forma basis after adjusting for the conversion of NZ capital notes in 2022 and the announced sale of UDC to Shinsei Bank Limited.