

# FULL YEAR 2020 FINANCIAL RESULTS

## KEY FINANCIAL RESULTS<sup>1</sup>

**\$3.58b**

STATUTORY  
PROFIT

-40%

**\$3.76b**

CASH  
PROFIT

-42%

**\$2.74b**

CREDIT  
IMPAIRMENT  
CHARGE

+\$1.9b

**6.2%**

RETURN ON  
EQUITY

-471BPS

**11.3%**

CET1 CAPITAL  
RATIO

-2BPS

**35c**

FINAL  
DIVIDEND  
(FULLY  
FRANKED)

## DIVISIONAL RESULTS<sup>2</sup>

### AUSTRALIA RETAIL & COMMERCIAL

**\$2.7b**

CASH PROFIT

-26%

**\$9.2b**

REVENUE

-4%

**\$3.8b**

EXPENSES

+1%

**\$1.6b**

CREDIT  
IMPAIRMENT  
CHARGE

+\$0.9b

**\$234.6b**

CUSTOMER  
DEPOSITS

+13%

**\$339.4b**

CUSTOMER  
LENDING

+2%

### NEW ZEALAND (IN NZD)

**\$1.1b**

CASH PROFIT

-22%

**\$3.3b**

REVENUE

-3%

**\$1.4b**

EXPENSES

+5%

**\$0.3b**

CREDIT  
IMPAIRMENT  
CHARGE

+\$0.3b

**\$98.3b**

CUSTOMER  
DEPOSITS

+9%

**\$126.0b**

CUSTOMER  
LENDING

+3%

### INSTITUTIONAL

**\$1.9b**

CASH PROFIT

+4%

**\$5.9b**

REVENUE

+13%

**\$2.5b**

EXPENSES

-4%

**\$0.7b**

CREDIT  
IMPAIRMENT  
CHARGE

+\$0.7b

**\$223.3b**

CUSTOMER  
DEPOSITS<sup>3</sup>

+6%

**+\$0.9b**

MARKETS  
REVENUE

+51%

# COVID-19 SUPPORT

## AUSTRALIA HOME LOANS<sup>4</sup>

ANZ has over 1m home loan accounts with

**~95k**

loans having received a loan repayment deferral

**~55k**

accounts have completed their deferral & returned to normal repayment or advised intended action at maturity



**~50%**

of remaining deferrals have a 3-month payment or greater savings 'buffer'

Of the remaining deferrals with ANZ transaction data

**~80%**

have stable or improved income

## AUSTRALIA COMMERCIAL<sup>4</sup>

ANZ has over 236k commercial lending accounts with

**~23k**

loans having received a loan repayment deferral

**~15k**

accounts have completed/ exited their deferral or advised intended action at maturity



Of 1.6k deferrals having received a 4 month extension,

**~60%**

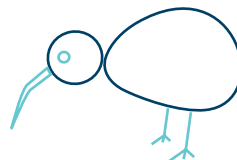
are from Victoria & impacted by a longer lockdown

## NEW ZEALAND HOME LOANS<sup>4</sup>

ANZ has over 529k home loan accounts with

**~24k**

loans having received a loan repayment deferral



10k accounts currently on a deferral plan =

**~2%**

of total NZ mortgage book

## INSTITUTIONAL

In March half, supported customers with increased core lending of

**\$16b**



In second half, as global liquidity conditions improved, many of these customers paid down, with core lending falling

**\$17b**

1. All financials are on a Cash Profit Continuing Basis with growth rates compared to the Full Year ended 30 September 2019 unless otherwise stated.

2. Divisional results are presented on a Cash Profit Continuing Basis excluding large/notable items.

3. Growth rates presented on an FX adjusted basis.

4. Data as at 15 October 2020.