13 August 2026

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APS 330 Pillar 3 Disclosure at 30 June 2026

Australia and New Zealand Banking Group Limited (**ANZ**) today released its APS 330 Pillar 3 Disclosure as at 30 June 2026.

It has been approved for distribution by ANZ's Continuous Disclosure Committee.

Yours faithfully

Simon Pordage
Company Secretary
Australia and New Zealand Banking Group Limited

2026 Basel III Pillar 3 Disclosure

As at 30 June 2026
APS 330: Public Disclosure

Important notice

This document has been prepared by ANZ BH Pty Ltd as the head of ANZ's Level 2 Banking Group (ANZ) to meet its disclosure obligations under the Australian Prudential Regulation Authority (APRA) ADI Prudential Standard (APS) 330 Public Disclosure.

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1 Each table reference adopted in this document aligns to those required by APS 330, as defined by the Basel Committee on Banking Supervision (BCBS) and adjusted by APRA for the Australian context.

Introduction

Purpose of this document

This document has been prepared in accordance with the Australian Prudential Regulation Authority (APRA) Prudential Standard (APS) 330: Public Disclosure.

APS 330 Public Disclosure Prudential Standard (APS 330) requires locally-incorporated authorised deposit-taking institutions (ADIs) to meet minimum requirements for the public disclosure of key information on their capital and risk exposures and, where applicable, leverage ratio, liquidity coverage ratio, net stable funding ratio and indicators for the identification of potential global systemically important banks, so as to contribute to the transparency of financial markets and to enhance market discipline.

This document is prepared for ANZ BH Pty Ltd (ANZ Bank HoldCo) in accordance with ANZ Board policy and the APS 330 reporting standard requirements. It presents information on Capital Adequacy and Risk Weighted Assets (RWA) calculations for credit risk, securitisation, traded market risk, interest rate risk in the banking book and operational risk.

Australia and New Zealand Banking Group Limited (ANZBGL) is an authorised deposit-taking institution (ADI) and a wholly owned subsidiary of ANZ Bank Holdco. The ultimate parent entity is ANZ Group Holdings Limited (ANZGHL). ANZGHL and its subsidiaries are collectively referred to as the ANZGHL Group.

The APS 330 disclosure has been prepared on the Level 2 basis being ANZ Bank HoldCo as the head of ANZ's Level 2 Banking Group.

Any reference to ANZ / the Group refers to ANZ's Level 2 Banking Group.

Suncorp Bank Acquisition

On 31 July 2024, the Group acquired 100% of the shares in SBGH Limited, the immediate holding company of Suncorp Bank. The reported figures in this disclosure include Suncorp Bank for the period since ownership as applicable.

Suncorp Bank is the trading name of Norfina Limited ABN 66 010 831 722 (formerly Suncorp-Metway Limited). Norfina Limited is an ADI and a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL).

Suncorp Bank is a standardised ADI with Credit RWA calculated based on APS 112 Capital Adequacy: Standardised Approach to Credit Risk. Suncorp Bank is exposed to a similar range of inter-related business risks as the pre-existing ANZ portfolio, although with a domestic focus and has its own Risk Management Framework, Risk Management Strategy, Risk Appetite Statement and supporting suite of policies and procedures to manage these risks.

Worldline Acquisition

On 31 July 2026 the Group completed the acquisition of Worldline S.A.'s 51% interest in ANZ Worldline. The impact of the acquisition will be incorporated into ANZ's Pillar 3 reporting from 30 September 2026.

Verification of disclosures

These Pillar 3 disclosures have been verified in accordance with Board-approved policy, including ensuring consistency with information contained in returns provided to APRA. In addition, ANZ's external auditor performs an agreed-upon procedures engagement with respect to the annual and semi-annual disclosures.

Comparison to ANZBGL's Financial Reporting

These disclosures have been produced in accordance with regulatory capital adequacy concepts and rules, rather than with accounting policies adopted in ANZBGL's financial reports. As such, there are different areas of focus and measures in some common areas of these disclosures. These differences are most pronounced in the credit risk disclosures, for instance:

- The principal method for measuring the amount at risk is Exposure at Default (EAD), which is the estimated exposure owed on a credit obligation (including on-balance sheet and commitments and contingents) at the time of default.
- Loss Given Default (LGD) is an estimate of the loss expected in the event of default. LGD is essentially calculated as the amount at risk (EAD) less expected net recoveries from realisation of collateral as well as any post-default repayments of principal and interest.
- Most credit risk disclosures split ANZ's portfolio into regulatory asset classes, which span different areas of ANZ's internal divisional and business unit organisational structure.

Unless otherwise stated, all amounts are rounded to AUD millions.

Pillar 3 disclosure requirements

In accordance with APS 330, an ADI must make the prudential disclosures as set out in the Standard issued by the *Basel Committee on Banking Supervision* (BCBS Standard) titled "Disclosure requirements", subject to the modifications specified in Attachment A of APS 330. The BCBS Standard, including disclosure templates and tables that an ADI must complete and disclose, is available on the *Bank of International Settlements* website.

An ADI may make minor modifications to the content of its disclosures under the BCBS Standard where there are inconsistencies between the BCBS Standard and the applicable requirements in any Prudential Standards[1]. These modifications are noted in the respective disclosure tables throughout this document. For further detail on the modifications, see Appendix 1 of the September 2025 disclosure (page 115).

[1] APS 330, Para. 19-20

DIS20: Overview of risk management, key prudential metrics and RWA

KM1: Key metrics (at consolidated group level)

The table below sets out the key regulatory metrics and ratios covering capital (including buffer requirements and ratios), RWA, Leverage ratio, Liquidity coverage ratio (LCR) and Net Stable Funding Ratio (NSFR). This table has minor modifications from the original BCBS standard.

		Jun 26 $M	Mar 26 $M	Dec 25 $M	Sep 25 $M	Jun 25 $M
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	59,310	57,472	56,563	55,184	56,942
2	Tier 1	65,135	64,747	63,881	62,541	64,322
3	Total capital	98,362	98,494	98,473	96,351	96,834
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	474,088	464,026	465,618	458,547	476,830
4a	Total risk-weighted assets (pre-floor)	473,398	461,376	457,797	455,048	465,879
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	12.5%	12.4%	12.1%	12.0%	11.9%
5b	CET1 ratio (%) (pre-floor ratio)	12.5%	12.5%	12.4%	12.1%	12.2%
6	Tier 1 ratio (%)	13.7%	14.0%	13.7%	13.6%	13.5%
6b	Tier 1 ratio (%) (pre-floor ratio)	13.8%	14.0%	14.0%	13.7%	13.8%
7	Total capital ratio (%)	20.7%	21.2%	21.1%	21.0%	20.3%
7b	Total capital ratio (%) (pre-floor ratio)	20.8%	21.3%	21.5%	21.2%	20.8%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (%)	3.75%	3.75%	3.75%	3.75%	3.75%
9	Countercyclical buffer requirement (%)	0.7363%	0.7231%	0.7163%	0.7199%	0.7191%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%)	5.49%	5.47%	5.47%	5.47%	5.47%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.0%	7.9%	7.6%	7.5%	7.4%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,455,800	1,424,952	1,458,304	1,424,842	1,447,763
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	4.5%	4.5%	4.4%	4.4%	4.4%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	306,971	310,981	306,472	314,879	324,230
16	Total net cash outflow	234,122	235,995	230,953	238,504	242,689
17	LCR ratio (%)	131.1%	131.8%	132.7%	132.1%	133.6%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	748,291	740,506	744,637	730,141	744,791
19	Total required stable funding	660,495	644,573	643,769	637,319	642,418
20	NSFR ratio	113.3%	114.9%	115.7%	114.6%	115.9%

Common Equity Tier 1

Level 2 CET1 ratio increased +12bps to 12.51% during the June 2026 quarter. Key drivers were:

- Cash profit (Level 2) increased the CET1 ratio by +40bps. This was partially offset by the following prior to the RWA floor adjustment:
  - Underlying RWA (excluding IRRBB) growth decreased the CET1 ratio by -15bps, driven by lending growth in the Institutional and Business & Private Bank divisions.
  - Capital deductions and others decreased the CET1 ratio by -9bps, mainly due to credit RWA updates to data methodologies related to certain secured exposures in Institutional and Business and Private Bank divisions.
  - IRRBB RWA growth decreased the CET1 ratio by -9bps mainly due to additional hedging of the core replicating portfolios.
- A decrease in the capital floor adjustment increased the CET1 ratio by +5bps, mainly due to an increase in IRRBB RWA partially offset by growth in Institutional high-quality exposures that increased the Output Floor by more than actual RWA.

KM1: Key metrics (continued)

Leverage ratio

APRA leverage ratio decreased 7bps during the June 2026 quarter. Key drivers were:

- Net organic capital generation (largely from Level 2 cash profit and movements in capital deductions) increased the leverage ratio by +13bps.
- AT1 redemption of USD1 billion capital security decreased the leverage ratio by -10bps.
- Growth in exposures (excluding the impacts from foreign currency translation) decreased the leverage ratio by -11bps driven by lending growth mainly in the Australia Retail, Institutional and Business & Private Banking divisions.
- Net other impacts increased the leverage ratio by +1bps.

For key movements in RWA see table OV1: Overview of RWA.

Liquidity

The Group's average LCR for the 3 months to 30 June 2026 decreased 0.7% from 131.8% as at 31 March 2026 to 131.1% with total liquid assets exceeding net cash outflows by an average of $72.8 billion.

Through the period the LCR remained within the range of 126.9% to 135.5%. The liquid asset portfolio was made up of on average 33% ($101.7 billion) cash and central bank reserves and 61% ($186.6 billion) HQLA1 securities, with the remaining balance mainly HQLA2 securities.

The Group's NSFR decreased 1.6% over the quarter from 114.9% as at 31 March 2026 to 113.3% as at 30 June 2026 due to loan growth and the impact of foreign exchange rate movement on derivative positions.

The main sources of Available Stable Funding (ASF) at 30 June 2026 were deposits from retail and small and medium enterprise (SME) customers (50%), other wholesale funding (28%) and capital (15%).

The majority of ANZ's Required Stable Funding (RSF) at 30 June 2026 was driven by home loans (50%) and other lending to non-financial institution customers (28%).

Key metrics - Suncorp Bank

Suncorp Bank is a standardised ADI with Credit RWA calculated based on APS 112 Standardised Approach to Credit Risk.

As of March 2025, Suncorp Bank does not produce a separate Pillar 3 report. The table below sets out the key information on regulatory metrics and ratios covering capital and RWAs for Suncorp Bank.

		Jun 26	Mar 26	Dec 25	Sep 25	Jun 25
		$M	$M	$M	$M	$M
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	3,971	3,793	3,759	3,638	3,666
2	Tier 1	4,531	4,353	4,319	4,198	4,226
3	Total capital	5,378	5,207	5,166	5,047	5,063
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	33,610	33,920	34,340	33,821	34,060
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	11.8%	11.2%	10.9%	10.8%	10.8%
6	Tier 1 ratio (%)	13.5%	12.8%	12.6%	12.4%	12.4%
7	Total capital ratio (%)	16.0%	15.3%	15.0%	14.9%	14.9%

OV1: Overview of RWA

The table below shows RWA and minimum capital requirements by risk type and approach. For the purpose of this table, the minimum capital requirement is defined to be 8% of RWA. This table has minor modifications from the original BCBS standard.

		RWA			Minimum capital requirements
		Jun 26	Mar 26	Dec 25	Jun 26
		$M	$M	$M	$M
1	**Credit risk (excluding counterparty credit risk)**	**351,114**	**344,891**	**348,966**	**28,088**
2	of which: standardised approach (SA)	40,476	40,576	40,775	3,238
3	of which: foundation internal ratings-based (FIRB) approach	66,718	65,033	68,849	5,337
4	of which: supervisory slotting approach	13,179	13,202	13,941	1,054
5	of which: advanced internal ratings-based (AIRB) approach[1, 2]	230,741	226,080	225,401	18,459
6	**Counterparty credit risk (CCR)**	**14,417**	**14,368**	**13,671**	**1,153**
7	of which: standardised approach for counterparty credit risk	13,631	13,690	12,964	1,090
8	of which: IMM	-	-	-	-
9	of which: other CCR	786	678	707	63
10	**Credit valuation adjustment (CVA)**	**5,143**	**4,763**	**4,113**	**411**
16	**Securitisation exposures in banking book**	**2,692**	**2,335**	**2,351**	**215**
17	of which: securitisation IRB approach (SEC-IRBA)	-	-	-	-
18	of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	718	688	771	57
19	of which: securitisation standardised approach (SEC-SA)	1,974	1,647	1,580	158
20	**Market risk[3]**	**8,731**	**6,954**	**7,222**	**699**
21	of which: standardised approach (SA)	2,032	1,558	1,433	163
22	of which: internal model approach (IMA)	6,699	5,396	5,789	536
24	**Operational risk[4]**	**54,687**	**54,687**	**54,537**	**4,375**
25a	**IRRBB regulatory RWA**	**36,614**	**33,378**	**26,937**	**2,929**
26	Output floor applied (%)	72.5%	72.5%	72.5%	
28	Floor adjustment	**690**	**2,650**	**7,821**	**55**
29	**Total**	**474,088**	**464,026**	**465,618**	**37,925**

[1] RWA includes a $3.2 billion overlay relating to the Australian Residential Mortgages PD model. (March 2026: $3.2 billion, December 2025: $3.1 billion)

[2] RWA includes a $4.0 billion overlay relating to an Income Producing Real Estate (IPRE) risk weight floor. (March 2026: $4.0 billion, December 2025: $3.8 billion)

[3] Traded Market Risk RWA includes an additional $1.7 billion relating to increased capital multiplier for risk models.

[4] Includes $12.5 billion ($1 billion capital) operational risk RWA overlay, applied to both Level 1 and Level 2. Operational Risk RWA increased by $150 million over the March 2026 quarter following a revision to the business indicator calculation.

The **minimum capital requirement** is based on an 8% capitalisation rate. However, ANZ's CET1 ratio was 12.5% as at 30 June 2026.

Credit risk weighted assets

Credit RWA (CRWA) for 30 June 2026 totalled $373.4 billion (which includes Credit Risk, Counterparty Credit Risk, CVA and Securitisation), a $7.0 billion increase over the June 2026 quarter. Key drivers of this movement include:

- Volume increase (+$4.2 billion) driven by growth in Institutional and Business and Private Bank divisions.
- Portfolio risk was lower (-$0.5 billion), mainly in the Institutional division.
- Data, models and methodology (+$4.1 billion), primarily from updates to data flows related to certain secured exposures in Institutional and Business and Private Bank divisions.
- Other movements which include foreign exchange impact (-$1.2 billion) and an increase in CVA RWA ($0.4 billion).

Market risk, Operational risk and IRRBB RWA

Traded Market Risk RWA increased by $1.7 billion over the June 2026 quarter, driven by an increased capital multiplier for risk models. Traded market risk positions had remained stable.

IRRBB RWA increase of $3.2 billion over the June 2026 quarter was mainly driven by additional hedging of the core replicating portfolios.

Floor adjustment RWA

For 30 June 2026, the RWA floor adjustment was $0.7 billion, a decrease of $2.0 billion over the quarter. The decrease in the RWA floor adjustment was the result of the following movements:

- A reduction of $3.2 billion arising from an increase in IRRBB RWA (IRRBB RWA is not included in the Output Floor).
- A reduction of $0.5 billion from an increase in Market Risk RWA which increased the Output Floor (after 72.5%) by less than actual RWA.
- A net increase of $1.7 billion from credit and counterparty risks, primarily driven by:
  - Growth attribution increased the floor adjustment ($3.8 billion), driven by the Institutional business from growth in high quality exposures that increased the Output Floor by more than actual RWA.
  - Data and methodology changes (-$2.7 billion) which increased actual RWA by more than the Output Floor.
  - Risk, foreign exchange and CVA CRWA movements increased the floor adjustment ($0.6 billion).

Overview of EAD and RWA

The table below shows a summary of EAD and RWA by asset class.

		Jun 26					
		EAD Post-CCF and Post-CRM			RWA		
		Credit risk	Counterparty credit risk	Total	Credit risk	Counterparty credit risk	Total
		$m	$m	$m	$m	$m	$m
1	**Subject to AIRB approach**	**709,669**	**3,026**	**712,695**	**230,741**	**1,214**	**231,955**
2	of which Corporate (including SME)[1]	146,255	1,114	147,369	69,750	535	70,285
3	of which Retail SME	16,128	-	16,128	8,947	-	8,947
4	of which Residential mortgage[2]	384,383	-	384,383	93,646	-	93,646
5	of which Qualifying revolving retail	12,257	-	12,257	2,913	-	2,913
6	of which Other retail	1,455	-	1,455	1,650	-	1,650
7	of which RBNZ regulated banking subsidiary	149,191	1,912	151,103	53,835	679	54,514
8	**Subject to FIRB approach**	**405,041**	**43,338**	**448,379**	**66,718**	**11,548**	**78,266**
9	of which Corporate	91,955	6,619	98,574	35,400	2,654	38,054
10	of which Sovereign	227,398	3,058	230,456	8,293	250	8,543
11	of which Financial institution	85,688	33,661	119,349	23,025	8,644	31,669
12	**Subject to supervisory slotting (including RBNZ)**	**15,957**	**306**	**16,263**	**13,179**	**244**	**13,423**
13	**Subject to standardised approach**	**128,544**	**11,354**	**139,898**	**40,476**	**1,411**	**41,887**
14	of which Corporate (including SME)	15,021	439	15,460	11,872	407	12,279
15	of which Residential mortgage	65,862	-	65,862	22,783	-	22,783
16	of which Sovereign	10,407	266	10,673	10	266	276
17	of which Other exposures	14,301	8,024	22,325	3,975	263	4,238
18	of which RBNZ regulated banking subsidiary	22,953	2,625	25,578	1,836	475	2,311
19	**Total credit and counterparty credit risk**	**1,259,211**	**58,024**	**1,317,235**	**351,114**	**14,417**	**365,531**
20	Credit valuation adjustment						5,143
21	Securitisation exposures in banking book			17,158			2,692
22	**Total subject to calculation of RWA for credit risk**			**1,334,393**			**373,366**
23	Market risk						8,731
24	Operational risk						54,687
25	Interest rate risk in the banking book						36,614
26	Floor adjustment						690
27	**Total RWA**						**474,088**

1 RWA includes a $4.0 billion overlay relating to an IPRE risk weight floor.

2 RWA includes a $3.2 billion overlay relating to the Australian Residential Mortgages PD model.

Overview of EAD and RWA (continued)

		Mar 26					
		EAD Post-CCF and Post-CRM			RWA		
		Credit risk	Counterparty credit risk	Total	Credit risk	Counterparty credit risk	Total
		$m	$m	$m	$m	$m	$m
1	**Subject to AIRB approach**	**701,611**	**3,119**	**704,730**	**226,080**	**1,208**	**227,288**
2	of which Corporate (including SME)[1]	142,131	1,123	143,254	65,669	500	66,169
3	of which Retail SME	16,287	-	16,287	9,081	-	9,081
4	of which Residential mortgage[2]	379,194	-	379,194	92,513	-	92,513
5	of which Qualifying revolving retail	12,357	-	12,357	2,954	-	2,954
6	of which Other retail	1,453	-	1,453	1,642	-	1,642
7	of which RBNZ regulated banking subsidiary	150,189	1,996	152,185	54,221	708	54,929
8	**Subject to FIRB approach**	**397,735**	**42,735**	**440,470**	**65,033**	**11,454**	**76,487**
9	of which Corporate	89,916	6,851	96,767	33,454	2,746	36,200
10	of which Sovereign	221,420	2,969	224,389	8,455	227	8,682
11	of which Financial institution	86,399	32,915	119,314	23,124	8,481	31,605
12	**Subject to supervisory slotting (including RBNZ)**	**15,785**	**231**	**16,016**	**13,202**	**183**	**13,385**
13	**Subject to standardised approach**	**131,161**	**11,355**	**142,516**	**40,576**	**1,523**	**42,099**
14	of which Corporate (including SME)	15,388	613	16,001	12,070	537	12,607
15	of which Residential mortgage	66,276	-	66,276	22,922	-	22,922
16	of which Sovereign	11,080	259	11,339	10	259	269
17	of which Other exposures	13,274	7,739	21,013	3,817	246	4,063
18	of which RBNZ regulated banking subsidiary	25,143	2,744	27,887	1,757	481	2,238
19	**Total credit and counterparty credit risk**	**1,246,292**	**57,440**	**1,303,732**	**344,891**	**14,368**	**359,259**
20	Credit valuation adjustment						4,763
21	Securitisation exposures in banking book			14,829			2,335
22	**Total subject to calculation of RWA for credit risk**			**1,318,561**			**366,357**
23	Market risk						6,954
24	Operational risk						54,687
25	Interest rate risk in the banking book						33,378
26	Floor adjustment						2,650
27	**Total RWA**						**464,026**

1 Includes a $4.0 billion RWA overlay relating to an IPRE risk weight floor.

2 Includes a $3.2 billion RWA overlay relating to the Australian Residential Mortgages PD model.

Overview of EAD and RWA (continued)

		Dec 25					
		EAD Post-CCF and Post-CRM			RWA		
		Credit risk	Counterparty credit risk	Total	Credit risk	Counterparty credit risk	Total
		$m	$m	$m	$m	$m	$m
1	**Subject to AIRB approach**	**698,041**	**2,677**	**700,718**	**225,401**	**1,095**	**226,496**
2	of which Corporate (including SME)[1]	138,475	1,288	139,763	63,902	588	64,490
3	of which Retail SME	16,567	-	16,567	9,353	-	9,353
4	of which Residential mortgage[2]	374,821	-	374,821	91,319	-	91,319
5	of which Qualifying revolving retail	12,406	-	12,406	2,981	-	2,981
6	of which Other retail	1,459	-	1,459	1,642	-	1,642
7	of which RBNZ regulated banking subsidiary	154,313	1,389	155,702	56,204	507	56,711
8	**Subject to FIRB approach**	**427,580**	**40,926**	**468,506**	**68,849**	**11,097**	**79,946**
9	of which Corporate	93,548	6,321	99,869	35,331	2,457	37,788
10	of which Sovereign	245,189	4,078	249,267	8,537	366	8,903
11	of which Financial institution	88,843	30,527	119,370	24,981	8,274	33,255
12	**Subject to supervisory slotting (including RBNZ)**	**16,581**	**309**	**16,890**	**13,941**	**246**	**14,187**
13	**Subject to standardised approach**	**130,780**	**12,908**	**143,688**	**40,775**	**1,233**	**42,008**
14	of which Corporate (including SME)	15,474	290	15,764	12,019	268	12,287
15	of which Residential mortgage	66,076	-	66,076	22,880	-	22,880
16	of which Sovereign	9,623	207	9,830	10	207	217
17	of which Other exposures	15,310	9,556	24,866	3,907	286	4,193
18	of which RBNZ regulated banking subsidiary	24,297	2,855	27,152	1,959	472	2,431
19	**Total credit and counterparty credit risk**	**1,272,982**	**56,820**	**1,329,802**	**348,966**	**13,671**	**362,637**
20	Credit valuation adjustment						4,113
21	Securitisation exposures in banking book			14,981			2,351
22	**Total subject to calculation of RWA for credit risk**			**1,344,783**			**369,101**
23	Market risk						7,222
24	Operational risk						54,537
25	Interest rate risk in the banking book						26,937
26	Floor adjustment						7,821
27	**Total RWA**						**465,618**

1 Includes a $3.8 billion RWA overlay relating to an IPRE risk weight floor.

2 Includes a $3.1 billion RWA overlay relating to the Australian Residential Mortgages PD model.

DIS21: Comparison of modelled and standardised RWA

CMS1: Comparison of modelled and standardised RWA at risk level

The table below outlines the comparison of modelled and standardised RWA at Risk level.

		Jun 26			
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA	RWA calculated using full standardised approach
		$M	$M	$M	$M
1	Credit risk (excluding counterparty credit risk)	310,638	40,476	351,114	553,126
2	Counterparty credit risk	13,006	1,411	14,417	29,535
3	Credit valuation adjustment		5,143	5,143	5,143
4	Securitisation exposures in the banking book	-	2,692	2,692	2,692
5	Market risk	6,699	2,032	8,731	8,731
6	Operational risk		54,687	54,687	54,687
7a	IRRBB	36,614		36,614	
7	Residual RWA[1]	-	690	690	-
8	**Total**	**366,957**	**107,131**	**474,088**	**653,914**

1 Reflects the standardised floor adjustment.

		Mar 26			
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA	RWA calculated using full standardised approach
		$M	$M	$M	$M
1	Credit risk (excluding counterparty credit risk)	304,315	40,576	344,891	543,113
2	Counterparty credit risk	12,845	1,523	14,368	28,184
3	Credit valuation adjustment		4,763	4,763	4,763
4	Securitisation exposures in the banking book	-	2,335	2,335	2,335
5	Market risk	5,396	1,558	6,954	6,954
6	Operational risk		54,687	54,687	54,687
7a	IRRBB	33,378		33,378	
7	Residual RWA[1]	-	2,650	2,650	-
8	**Total**	**355,934**	**108,092**	**464,026**	**640,036**

1 Reflects the standardised floor adjustment.

CMS1: Comparison of modelled and standardised RWA at risk level (continued)

		Dec 25			
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA	RWA calculated using full standardised approach
		$M	$M	$M	$M
1	Credit risk (excluding counterparty credit risk)	308,191	40,775	348,966	547,346
2	Counterparty credit risk	12,438	1,233	13,671	26,663
3	Credit valuation adjustment		4,113	4,113	4,113
4	Securitisation exposures in the banking book	-	2,351	2,351	2,351
5	Market risk	5,789	1,433	7,222	7,222
6	Operational risk		54,537	54,537	54,537
7a	IRRBB	26,937		26,937	
7	Residual RWA[1]	-	7,821	7,821	-
8	**Total**	**353,355**	**112,263**	**465,618**	**642,232**

1 Reflects the standardised floor adjustment.

In accordance with current prudential regulations, APRA (and Reserve Bank of New Zealand (RBNZ) in the New Zealand context) has approved ANZ's use of the internal ratings-based approach for calculating the required capital for the majority of credit risk and counterparty credit risk exposures, with the standardised approach used for only a relatively small proportion of credit exposures (noting the Suncorp Bank portfolio continues to calculate required capital under the standardised approach).

Methodological differences primarily arise due to the measurement of exposure at default (EAD) and the risk weights applied. In both cases, the treatment of credit risk mitigation, such as collateral, can have a significant effect. In line with the BCBS objectives, the internal model approach aims to balance the maintaining of prudent levels of capital while encouraging, where appropriate, the use of advanced risk management techniques.

Risk weights

Under the internal ratings-based approach, internal estimates of the probability of default (PD) and the loss given default (LGD), and for wholesale exposures the maturity, are used as inputs to the risk-weight formula for calculating RWA. Additionally, a 1.1 scaling factor is applied to internal ratings-based exposures. Under the standardised approach, risk weights are less granular and are driven by ratings provided by external credit assessment institutions (ECAIs) or the amount of collateral with which an exposure is secured which is used in the loan to value ratio (LVR).

The material divergences between the Standardised and Internal Ratings-Based approaches are in the Corporate and Financial Institutions asset classes. Much of this comes about due to the limited availability of external credit ratings across the portfolios, including for high-quality Institutional customers. Under the Standardised rules for unrated exposures, the risk-weight outcome is relatively conservative with only minor difference in treatment between customer credit profiles, resulting in a material divergence to the Internal Ratings-Based outcome for the same portfolios.

The Retail Residential Mortgage sub-asset class also exhibits conservatism in the standardised approach driven by the prescribed risk weights primarily using LVR.

EAD measurement

Prescribed credit conversion factors (CCFs) applied to off-balance sheet amounts are mostly consistent across internal ratings-based and standardised approaches. Some differences are observed in non-revolving retail exposures (requiring 100% CCF in internal ratings-based) and revolving retail exposures (allowing an internal estimate under internal ratings-based).

Regulatory developments

On 16th March 2026, APRA announced that it will consult on a package of proposed reforms to bank capital and liquidity settings. The proposed changes include:

1. Targeted amendments to the standardised credit risk capital framework to increase risk sensitivity and better align capital requirements with underlying risk. On 29th June 2026, APRA commenced consultation on changes to the standardised risk weights of certain exposures, including infrastructure lending, unrated corporate lending, and land acquisition, development and construction lending. The proposed effective date for changes is currently 1st April 2027.

2. Changes to the liquidity framework including measures to address risks not covered by LCR minimum requirements, including consideration of a Pillar 2 liquidity framework. Consultation is expected to commence in the second half of 2026.

3. Implementation of a simplified version of the Basel Committees Fundamental Review of the Trading Book standard. Consultation is expected to commence in the first half of 2027.

DIS40: Credit risk

CR8: RWA flow statements of credit risk exposures under IRB

The table below presents the changes in IRB RWA amounts over the reporting period for the key drivers of credit risk[1].

		Jun 26 RWA Amount $M	Mar 26 RWA Amount $M	Dec 25 RWA Amount $M
1	RWA as at end of previous reporting period	304,315	308,191	309,697
2	Asset size	4,974	1,058	6,508
3	Asset quality	(461)	(692)	(2,875)
4	Model updates	-	-	(436)
5	Methodology and policy	3,871	(626)	(2,709)
6	Acquisitions and disposals	-	-	-
7	Foreign exchange movements	(1,155)	(3,616)	(1,994)
8	Other	(906)	-	-
9	**RWA as at end of reporting period**	**310,638**	**304,315**	**308,191**

1 The attribution of Credit RWA movements requires assumptions and judgement; different assumptions could lead to different attributions. This table presents the contribution of changes in Credit RWA amounts under the IRB approach only and hence may not directly reconcile to Group level Credit RWA attributions.

CRWA under the IRB approach increased $6.3 billion over the June 2026 quarter with the increase primarily due to asset size and methodology & policy changes.

Asset size increase (+$5.0 billion) predominantly to corporates in the Institutional and Business and Private Bank divisions.

Asset quality related movements (-$0.5 billion) were stable with an overall reduction mainly in the Institutional division.

Methodology and policy (+$3.9 billion), primarily from updates to data flows related to certain secured exposures in Institutional and Business and Private Bank divisions.

Foreign exchange movements (-$1.2 billion) impacting translation of foreign denominated exposures, particularly New Zealand to Australian dollars.

Other relates to a new ANZ securitisation of residential mortgages eligible for capital relief under APS 120 (-$0.9 billion).

DIS80: Leverage ratio

LR2: Leverage ratio common disclosure template

The table below provides a detailed breakdown of the components of the leverage ratio, as well as information on the actual leverage ratio, minimum requirements and buffers.

		Jun 26 $M	Mar 26 $M	Dec 25 $M
On-balance sheet exposures				
1	On-balance sheet exposures (excl. derivatives and securities financing transactions (SFTs), but incl. collateral)	1,175,635	1,155,484	1,183,817
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	7,634	8,106	9,332
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(6,480)	(6,196)	(8,011)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-	-
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(13,913)	(14,055)	(14,113)
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs)	**1,162,876**	**1,143,339**	**1,171,025**
Derivative exposures				
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	26,759	27,060	23,780
9	Add-on amounts for potential future exposure associated with *all* derivatives transactions	38,622	39,856	40,722
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-
11	Adjusted effective notional amount of written credit derivatives	28,639	24,089	16,380
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(28,340)	(23,949)	(15,988)
13	**Total derivative exposures (sum of rows 8 to 12)**	**65,680**	**67,056**	**64,894**
Securities financing transaction exposures				
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	93,742	86,602	91,335
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(2,751)	(2,942)	(2,556)
16	Counterparty credit risk exposure for SFT assets	1,329	1,060	1,086
17	Agent transaction exposures	-	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**92,320**	**84,720**	**89,865**
Other off-balance sheet exposures				
19	Off-balance sheet exposure at gross notional amount	287,179	283,866	288,452
20	(Adjustments for conversion to credit equivalent amounts)	(151,364)	(153,149)	(155,092)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(891)	(880)	(840)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**134,924**	**129,837**	**132,520**
Capital and total exposures				
23	**Tier 1 capital**	**65,135**	**64,747**	**63,881**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**1,455,800**	**1,424,952**	**1,458,304**
Leverage ratio				
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**4.5%**	**4.5%**	**4.4%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**4.5%**	**4.5%**	**4.4%**
26	**National minimum leverage ratio requirement**	**3.5%**	**3.5%**	**3.5%**
27	**Applicable leverage buffers**	**1.0%**	**1.0%**	**0.9%**
Disclosure of mean values				
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	**90,991**	**83,660**	**88,779**
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	**101,550**	**85,985**	**95,607**
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**1,455,800**	**1,424,952**	**1,458,304**
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**1,455,800**	**1,424,952**	**1,458,304**
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**4.5%**	**4.5%**	**4.4%**
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**4.5%**	**4.5%**	**4.4%**

DIS85: Liquidity

Liquidity risk overview, management and control responsibilities

Liquidity risk is the risk that the Group is unable to meet its payment obligations as they fall due, including repaying depositors or maturing wholesale debt, or that the Group has insufficient capacity to fund increases in assets. The timing mismatch of cash flows and the related liquidity risk is inherent in all banking operations. This risk is closely monitored by the Group and managed in accordance with the risk appetite set by the relevant Boards that includes:

- maintaining the ability to meet all payment obligations in the immediate term;
- ensuring the Group has adequate liquidity to meet short to medium term cash flow requirements under ANZ-specific and market-wide liquidity stress scenarios at both country and Group levels;
- maintaining strength in the Group's balance sheet structure to ensure long term resilience in the liquidity and funding risk profile;
- ensuring the liquidity management framework aligns with local regulatory requirements;
- targeting a diversified funding base to avoid undue concentrations by investor type, maturity, market source and currency;
- holding a portfolio of high-quality liquid assets to protect against adverse funding conditions and to support day-to-day operations; and
- establishing detailed and credible contingency plans to manage a variety of liquidity crisis events.

The Group operates under a non-operating holding company (NOHC) structure whereby:

- ANZBGL operates its own liquidity and funding program, governance frameworks and reporting regime reflecting its Authorised Deposit-taking Institution (ADI) operations;
- ANZGHL (parent entity) has no material liquidity risk given the structure and nature of its balance sheet; and
- ANZ Non-Bank Group is not expected to have separate funding arrangements and will rely on ANZGHL for funding.

ANZBGL Group's approach to liquidity risk management incorporates two key components:

Scenario modelling of funding sources

The Group's liquidity risk appetite is defined by the ability to meet a range of regulatory requirements and internal liquidity metrics mandated by the ANZBGL Board. The metrics cover a range of scenarios of varying duration and level of severity. The objective of this framework is to:

- Provide protection against shorter term extreme market dislocation and stress.
- Maintain structural strength in the balance sheet by ensuring that an appropriate amount of longer-term assets are funded with longer-term funding.
- Ensure that no undue timing concentrations exist in the Group's funding profile.

Key components of this framework include the Liquidity Coverage Ratio (LCR), which is a severe short term liquidity stress scenario, the Net Stable Funding Ratio (NSFR), a longer-term structural liquidity measure (both of which are mandated by banking regulators including APRA) and internally developed liquidity scenarios for stress testing purposes.

Liquid assets

The Group holds a portfolio of high quality unencumbered liquid assets in order to protect the Group's liquidity position in a severely stressed environment, as well as to meet regulatory requirements. High Quality Liquid Assets comprise three categories, with the definitions consistent with Basel III LCR requirements:

- Highest-quality liquid assets (HQLA1): Cash, highest credit quality government, central bank or public sector securities eligible for repurchase with central banks to provide same-day liquidity.
- High-quality liquid assets (HQLA2): High credit quality government, central bank or public sector securities, high-quality corporate debt securities and high-quality covered bonds eligible for repurchase with central banks to provide same-day liquidity.
- Alternative liquid assets (ALA): Eligible securities listed by the RBNZ.

The Group monitors and manages the size and composition of its liquid assets portfolio on an ongoing basis in line with regulatory requirements and the risk appetite set by the ANZBGL Board.

Liquidity crisis contingency planning

The Group maintains liquidity crisis contingency plans for analysing and responding to a liquidity threatening event at a country and Group-wide level. Key liquidity contingency crisis planning requirements and guidelines include:

Ongoing business management	Early signs/ mild stress	Severe stress
establish crisis/severity levels	monitor and review	activate contingency funding plans
liquidity limits	management actions not requiring business rationalisation	management actions for altering asset and liability behaviour
early warning indicators		
Assigned responsibility for internal and external communications and the appropriate timing to communicate.		

Since the precise nature of any stress event cannot be known in advance, the plans are designed to be flexible to the nature and severity of the stress event with multiple variables able to be accommodated.

Group funding

The Group monitors the composition and stability of its funding so that it remains within the Group's funding risk appetite. This approach ensures that an appropriate proportion of the Group's assets are funded by stable funding sources, including customer deposits; longer-dated wholesale funding (with a remaining term exceeding one year); and equity.

Funding plans prepared	Considerations in preparing funding plans
3 year strategic plan prepared annually	customer balance sheet growth
annual funding plan as part of the ANZBGL Group's planning process	changes in wholesale funding including: target funding volumes; markets; investors; tenors; and currencies for senior, secured, subordinated, and market conditions
forecasting in light of actual results as a calibration to the annual plan	liquidity stress testing

LIQ1: Liquidity coverage ratio (LCR)

The Group's average[1] LCR decreased 0.7% from 131.8% for the 3 months 31 March 2026 to 131.1% for the 3 months to 30 June 2026 with total liquid assets exceeding net cash outflows by an average of $72.8 billion.

Through the period the LCR remained within the range of 126.9% to 135.5%. The liquid asset portfolio was made up of on average 33% ($101.7 billion) cash and central bank reserves and 61% ($186.6 billion) HQLA1 securities, with the remaining balance mainly HQLA2 securities.

As per APRA's requirements, liquid assets beyond the regulatory minimum are not included in the consolidated Group position where they are deemed non-transferable between geographies. This applies to some liquid assets held in New Zealand.

The main contributors to net cash outflows were modelled outflows associated with the bank's corporate and retail deposit portfolios, offset by inflows from maturing loans. While cash outflows associated with derivatives are material, these are effectively offset by derivative cash inflows. Modelled outflows are also included for market valuation changes of derivatives based on the past 24 months largest 30-day movements in collateral balances.

The Group has a well-diversified deposit and funding base avoiding undue concentrations by investor type, maturity, market source and currency.

The Group monitors and manages its liquidity risk on a daily basis, including calculating LCR for various geographies and currencies. The Group's liquidity risk framework ensures ongoing monitoring of foreign currency LCR (including derivative flows) and sets limits at the Group level to ensure mismatches are managed effectively.

The Group's liquidity and funding management includes monitoring of liquidity across the Group, specifically for:

- Individual countries, including any local regulatory requirements
- Consolidated ANZ Group Level 1 and 2 LCR
- AUD only LCR for Australia as well as Level 2

Other contingent funding obligations include outflows for revocable credit and liquidity facilities, trade finance related obligations, buybacks of domestic Australian debt securities and other contractual outflows such as interest payments.

[1] There were 65 daily LCR data points used in calculating the average for the current quarter and 64 in the previous quarter.

LIQ1: Liquidity coverage ratio (LCR) (continued)

		Jun 26		Mar 26	
		Total Unweighted value	Total weighted value	Total Unweighted value	Total weighted value
		$M	$M	$M	$M
	High-quality liquid assets				
1a	High-quality liquid assets (HQLA)		**304,335**		**307,179**
1b	Alternative liquid assets (ALA)		**-**		**-**
1c	Reserve Bank of New Zealand (RBNZ) securities		**2,636**		**3,802**
	Cash outflows				
2	**Retail deposits and deposits from small business customers**	**330,960**	**31,589**	**330,541**	**31,052**
3	of which: Stable deposits	181,073	9,054	178,553	8,928
4	of which: Less stable deposits	149,887	22,535	151,988	22,124
5	**Unsecured wholesale funding**	**330,641**	**183,662**	**335,582**	**184,300**
6	of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks	106,474	25,811	108,005	26,183
7	of which: Non-operational deposits (all counterparties)	210,993	144,677	215,091	145,631
8	of which: Unsecured debt	13,174	13,174	12,486	12,486
9	**Secured wholesale funding**		**1,236**		**415**
10	**Additional requirements**	**202,791**	**63,930**	**219,255**	**71,867**
11	of which: Outflows related to derivative exposures and other collateral requirements	40,596	40,098	50,547	47,342
12	of which: Outflows related to loss of funding on debt products	-	-	-	-
13	of which: Credit and liquidity facilities	162,195	23,832	168,708	24,525
14	**Other contractual funding obligations**	**10,805**	**639**	**10,370**	**799**
15	**Other contingent funding obligations**	**133,547**	**9,447**	**135,301**	**8,884**
16	**Total Cash Outflows**		**290,503**		**297,317**
	Cash inflows				
17	Secured lending (e.g. reverse repos)	53,826	690	53,090	1,135
18	Inflows from fully performing exposures	34,921	24,755	33,046	23,474
19	Other cash inflows	30,936	30,936	36,713	36,713
20	**Total Cash Inflows**	**119,683**	**56,381**	**122,849**	**61,322**
			Total adjusted value		**Total adjusted value**
21	**Total HQLA**		306,971		310,981
22	**Total net cash outflows**		234,122		235,995
23	**Liquidity Coverage Ratio (%)**		**131.1%**		**131.8%**

Accountable person attestation

I, Christine Palmer, Group Chief Risk Officer, am the Accountable Person responsible for APRA prudential compliance with APS 330 Public Disclosure and confirm that the disclosures required by APRA's Prudential Standard APS 330 Public Disclosure for the period ending 30 June 2026, have been prepared in accordance with ANZ's Public Disclosure of Prudential Information Policy in all material respects.

Christine Palmer
Group Chief Risk Officer

13 August 2026

Glossary

ADI	Authorised Deposit-taking Institution.
Collectively Assessed Provision for Credit Impairment	Collectively assessed provisions for credit impairment represent the Expected Credit Loss (ECL) calculated in accordance with AASB 9 Financial Instruments (AASB 9). These incorporate forward looking information and do not require an actual loss event to have occurred for an impairment provision to be recognised.
Counterparty credit risk	Counterparty credit risk (CCR) is the risk of loss due to a counterparty failing to meet its obligations before the final settlement of the transaction's cash flows.
Credit exposure	The aggregate of all claims, commitments and contingent liabilities arising from on- and off-balance sheet transactions (in the banking book and trading book) with the counterparty or group of related counterparties.
Credit risk	The risk of financial loss resulting from a counterparty failing to fulfil its obligations or a decrease in credit quality of a counterparty resulting in a deterioration of value.
Credit Valuation Adjustment (CVA)	Over the life of a derivative instrument, ANZ uses a CVA model to adjust fair value to take into account the impact of counterparty credit quality. The methodology calculates the present value of expected losses over the life of the financial instrument as a function of probability of default, loss given default, expected credit risk exposure and an asset correlation factor. Impaired derivatives are also subject to a CVA.
Credit Valuation adjustment (CVA) capital charge	A capital charge to reflect potential mark-to-market losses due to counterparty migration risk for bilateral over-the-counter derivative contracts.
Days past due	The number of days a credit obligation is overdue, commencing on the date that the arrears or excess occurs and accruing for each completed calendar day thereafter.
Encumbered and unencumbered assets	Encumbered assets are assets that the bank is restricted or prevented from liquidating, selling, transferring or assigning due to legal, regulatory, contractual or other limitations. Unencumbered assets are assets which do not meet the definition of encumbered.
Exposure at Default (EAD)	Exposure At Default is defined as the expected facility exposure at the date of default.
IPRE	Income-producing real estate
Individually Assessed Provisions for Credit Impairment	Individually assessed provisions for credit impairment are calculated in accordance with AASB 9 Financial Instruments (AASB 9). They are assessed on a case-by-case basis for all individually managed impaired assets taking into consideration factors such as the realisable value of security (or other credit mitigants), the likely return available upon liquidation or bankruptcy, legal uncertainties, estimated costs involved in recovery, the market price of the exposure in secondary markets and the amount and timing of expected receipts and recoveries.
Market risk	The risk stems from ANZ's trading and balance sheet activities and is the risk to the Group's earnings arising from changes in interest rates, foreign exchange rates, credit spreads, volatility, correlations or fluctuations in bond, commodity or equity prices. ANZ has grouped market risk into two broad categories to facilitate the measurement, reporting and control of market risk: Traded market risk - the risk of loss from changes in the value of financial instruments due to movements in price factors for both physical and derivative trading positions. Trading positions arise from transactions where ANZ acts as principal with customers, financial exchanges or inter-bank counterparties. Non-traded market risk (or balance sheet risk) - comprises interest rate risk in the banking book and the risk to the AUD denominated value of ANZ's capital and earnings due to foreign exchange rate movements.

Operational risk	The risk of loss resulting from inadequate or failed internal processes, people, systems, or from external events. This includes the non-financial risk themes of model, third party, physical security, transaction processing and execution, people, legal, statutory reporting & tax and change execution.
Past due facilities	Facilities where a contractual payment has not been met or the customer is outside of contractual arrangements are deemed past due. Past due facilities include those operating in excess of approved arrangements or where scheduled repayments are outstanding but do not include impaired assets.
Qualifying Central Counterparties (QCCP)	QCCP is a central counterparty which is an entity that interposes itself between counterparties to derivative contracts. Trades with QCCP attract a more favourable risk weight calculation.
Recoveries	Payments received and taken to profit for the current period for the amounts written off in prior financial periods.
Risk Weighted Assets (RWA)	Assets (both on and off-balance sheet) are risk weighted according to each asset's inherent potential for default and what the likely losses would be in the case of default. In the case of non-asset backed risks (i.e., market and operational risk), RWA is determined by multiplying the capital requirements for those risks by 12.5.
Securitisation risk	The risk of credit related losses greater than expected due to a securitisation failing to operate as anticipated, or of the values and risks accepted or transferred, not emerging as expected.
Write-Offs	Facilities are written off against the related provision for impairment when they are assessed as partially or fully uncollectable, and after proceeds from the realisation of any collateral have been received. Where individual provisions recognised in previous periods have subsequently decreased or are no longer required, such impairment losses are reversed in the current period income statement.

Important information- forward-looking statements

This report may contain forward-looking statements or opinions including statements regarding ANZ's intent, belief or current expectations with respect to the Group's business operations, market conditions, results of operations and financial condition, capital adequacy, specific provisions and risk management practices. Those matters are subject to risks and uncertainties that could cause the actual results and financial position of the Group to differ materially from the information presented herein.

When used in the report, the words 'forecast', 'estimate', 'goal', 'target', 'indicator', 'plan', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the Group and its management, are intended to identify forward-looking statements or opinions. Those statements are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or may differ materially from results ultimately achieved. As such, these statements should not be relied upon when making investment decisions.

There can be no assurance that actual outcomes will not differ materially from any forward-looking statements or opinions contained herein.

The forward-looking statements or opinions only speak as at the date of publication, and no representation is made as to their correctness on or after this date. No member of the Group undertakes to publicly release the result of any revisions to these statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

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