2020
THIRD QUARTER UPDATE

INVESTOR DISCUSSION PACK

19 AUGUST 2020

This document should be read in conjunction with ANZ Basel III Pillar 3 Disclosure as at June 2020 (APS 330: Public disclosure) and ANZ June 2020 Basel III Pillar 3 Chart Pack

Approved for distribution by ANZ's Continuous Disclosure Committee

Australia and New Zealand Banking Group Limited 9/833 Collins Street Docklands Victoria 3008 Australia
ABN 11 005 357 522

OVERVIEW

FINANCIAL INFORMATION AS AT 30 JUNE 2020

(ALL COMPARISONS TO 1H20 QUARTERLY AVG UNLESS OTHERWISE STATED)

3Q20 Profit

- Unaudited Statutory Profit $1.3b. For Continuing Operations, unaudited Cash Profit excluding Large / Notable Items $1.6b (including Large / Notable items $1.5b)
- Operating expenses down 1% reflecting disciplined cost management for the environment, while also investing record levels this quarter
- Revenue increased, benefiting from a stronger markets performance (~60% higher in 3Q20), partly offset by lower margins and transaction volumes
- Net interest margin of 1.59% for 3Q20 (1.69% for 1H20). Key drivers included low interest rates (-6 bps impact net of repricing), higher liquids, competition and mix (e.g. higher fixed rate mortgages), partially offset by lower funding costs and deposit mix

Capital, Dividend and RWA

- Group CET1 ratio (APRA Level 2) 11.1%. Pro Forma Group CET1 ratio (APRA Level 2) 11.3%[1]
- Following strong growth in March, Institutional Credit RWA (ex FX & risk migration) was down $10b in 3Q20 (see page 3)
- Dividend of 25 cents per share fully franked declared for 1H20, no DRP discount
- Too early to update the 110bp base case capital impact from risk migration

Provision Charge and Credit Quality

- 3Q20 total provision charge $500m. Individual provision charge $264m, collective provision charge $236m. Annualised 3Q20 loss rate 31 bps
- Group provision balance $4.65b, collective provision coverage ratio 1.25%[2] (see page 4)
- Regrading wholesale exposures is well progressed, prioritising the segments and customers deemed more susceptible under the current crisis (regrading increased RWA by $4b in 3Q20)

COVID-19 Assistance (at 31 July 2020)

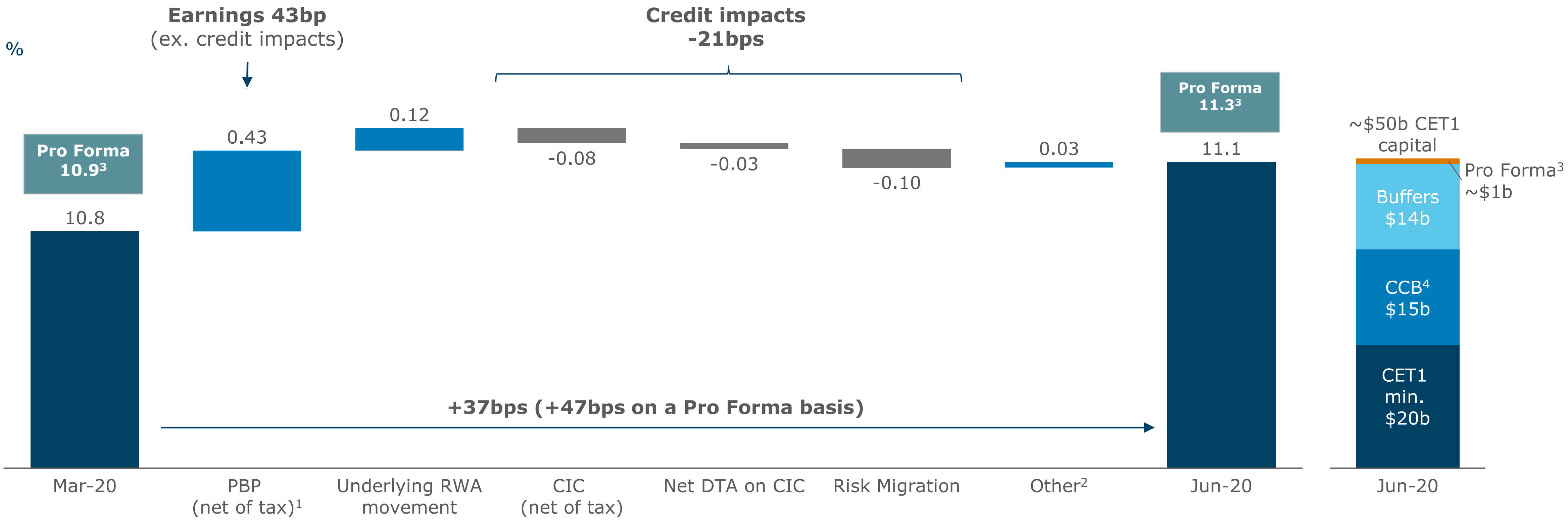
- ~84,000 Australian Home Loan accounts (~$31b of home loan balances) on COVID-19 loan repayment deferral (~9% of accounts, ~12% of home loan balances) (see page 8)
- ~22,000 Australian Commercial lending accounts (~$10b EAD) on COVID-19 loan repayment deferral (see page 9)

1. Including conversion of NZD500m Capital Note & announced sale of UDC
2. Collective Provision balance as a % of Credit Risk Weighted Assets

CAPITAL & DIVIDEND

APRA LEVEL 2 COMMON EQUITY TIER 1 RATIO (CET1)

1H20 DIVIDEND DECLARED	
Dividend per share (fully franked) (no discount on DRP)	25c
% of 1H20 statutory profit	46%
% of 1H20 statutory profit (adj. for Panin & AmBank impairments)	30%
4Q20 CET1 impact of 1H20 dividend	15bps



1. Excludes large / notable items & one-off items
2. Includes Capital Deductions (mainly comprises the movement in retained earnings in deconsolidated entities and capitalised software) & other impacts including net RWA imposts/efficiencies movements in non-cash earnings, net foreign currency translation and other
3. Including conversion of NZD500m Capital Note (Mar-20 & Jun-20) & announced sale of UDC (Jun-20)
4. Capital Conservation Buffer

CREDIT RISK WEIGHTED ASSETS MOVEMENT

Key credit RWA trends 3Q20

FX

- Reversal of 2Q20 FX impact, primarily driven by USD and NZD rate movements (no material capital impact)

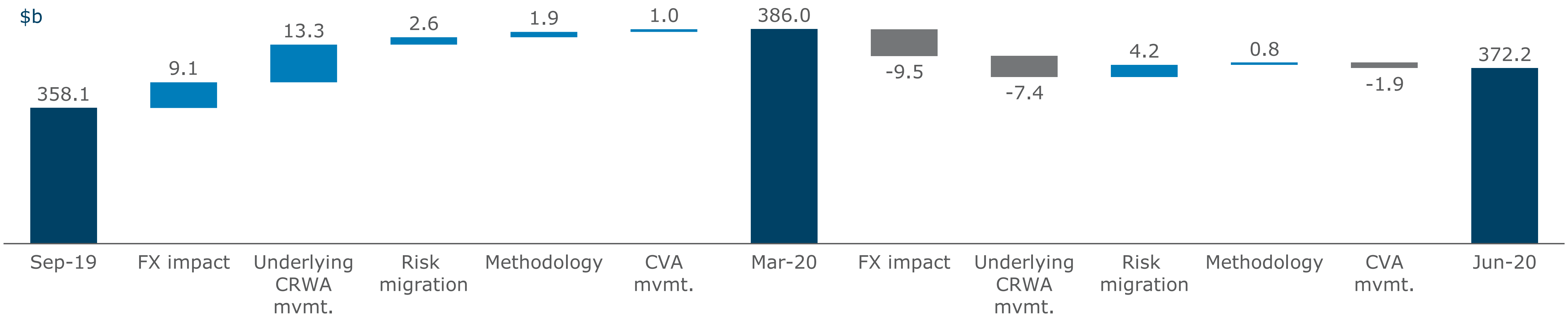
UNDERLYING CRWA MOVEMENT

- Following strong growth in March, Institutional's underlying CRWA declined by $8b in the June quarter (excluding CVA), driven by lower risk intensity and lending volumes as customers adjusted their requirements to reflect the changing environment
- Australia Retail & Commercial up $1.8b, including Mortgages up $1.5b driven by new customer lending

RISK MIGRATION

- Regrading wholesale exposures is well progressed, prioritising the segments and customers deemed more susceptible under the current crisis (regrading increased RWA by $4b in 3Q20)

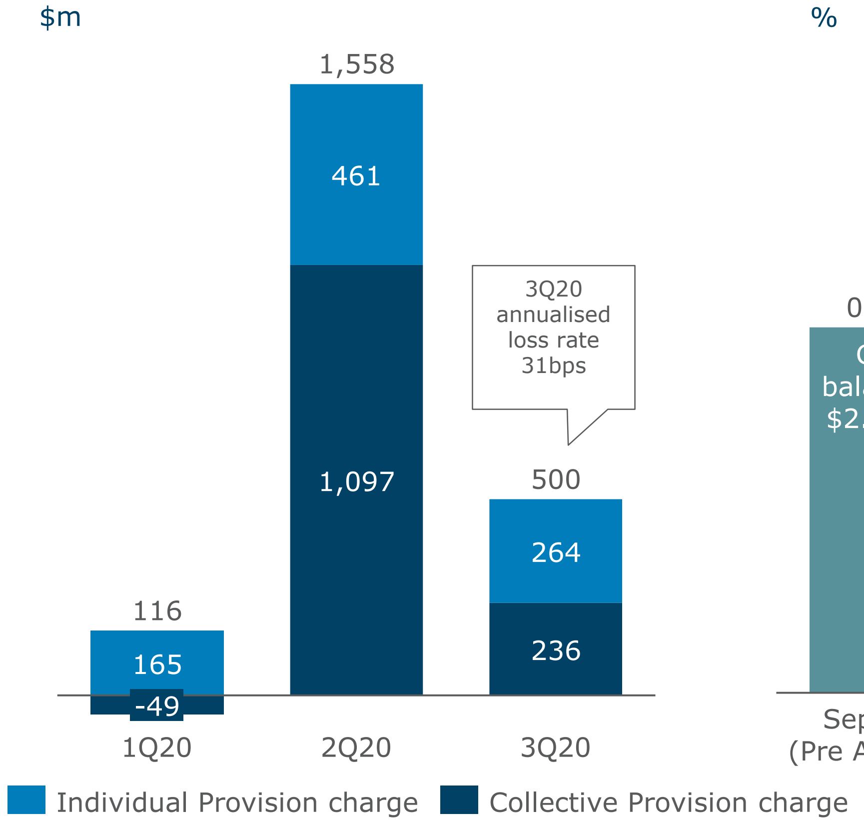
CRWA MOVEMENT – TOTAL GROUP



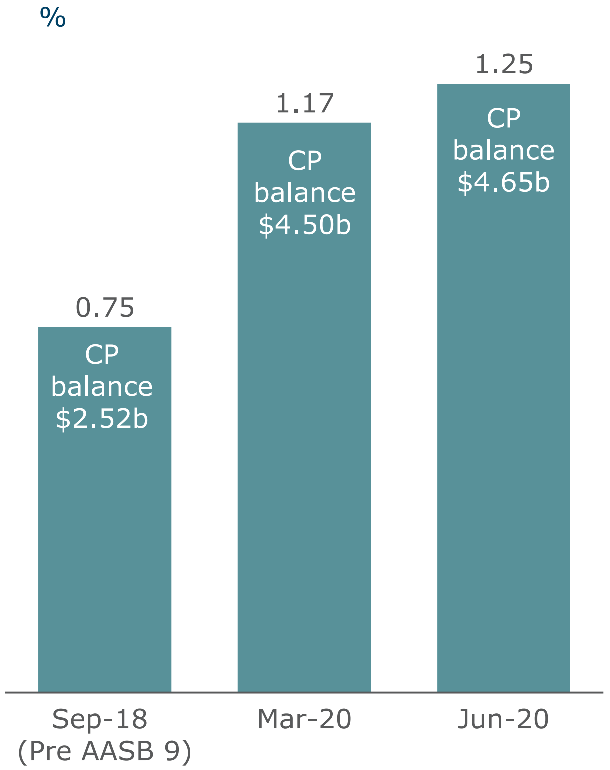
PROVISION CHARGE & COVERAGE

- 3Q20 Provision charge $500m included:
  - $264m Individual provision charge
  - $236m Collective provision charge increasing total CP balance to $4.65b as at 30 June 2020
- CP charge outcome for 3Q20 reflected:
  - the less adverse economic outlook as at 30 June 2020 relative to 31 March 2020, offset by;
  - additional downside risk and overlays reflecting ongoing COVID-19 uncertainties, including considerations around deferral packages and higher risk segments in the Commercial portfolios in Australia and New Zealand
  - the regrading of wholesale exposures, prioritising the segments and customers deemed more susceptible under the current crisis

PROVISION CHARGE



CP COVERAGE[1]



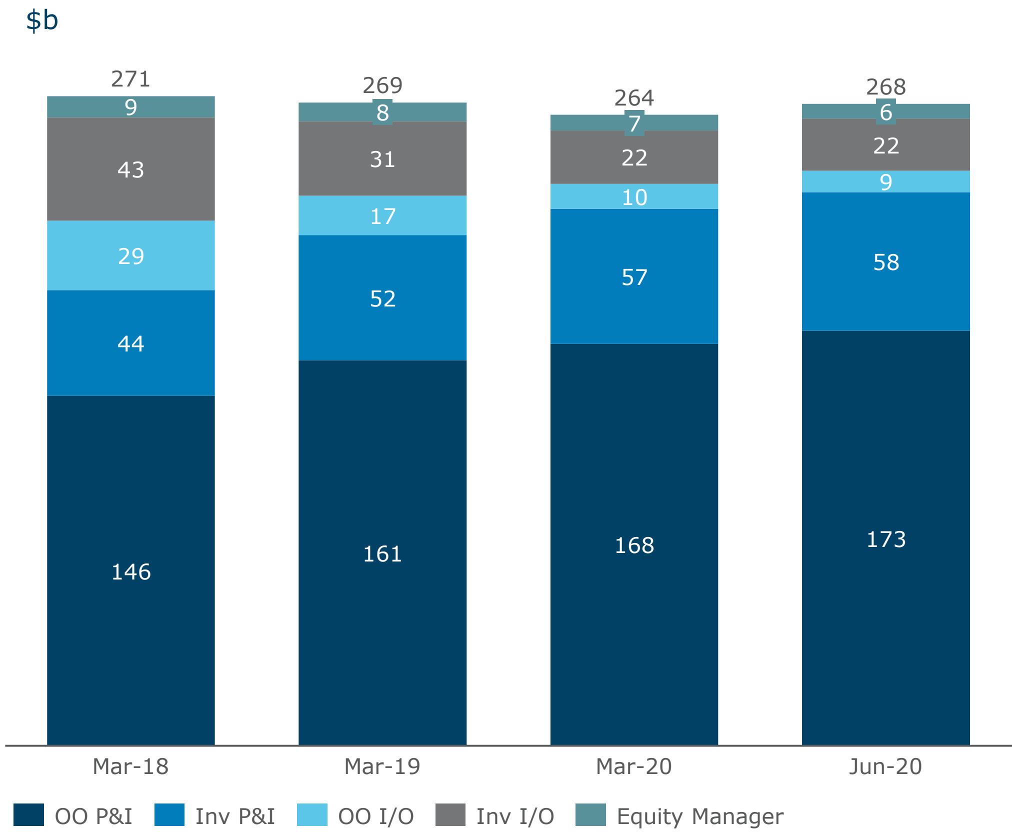
Long run provision charge, loss rates and coverage ratios are included in the 3Q20 Basel III Pillar 3 chart pack

1. Collective Provision Balance as a % of Credit RWA

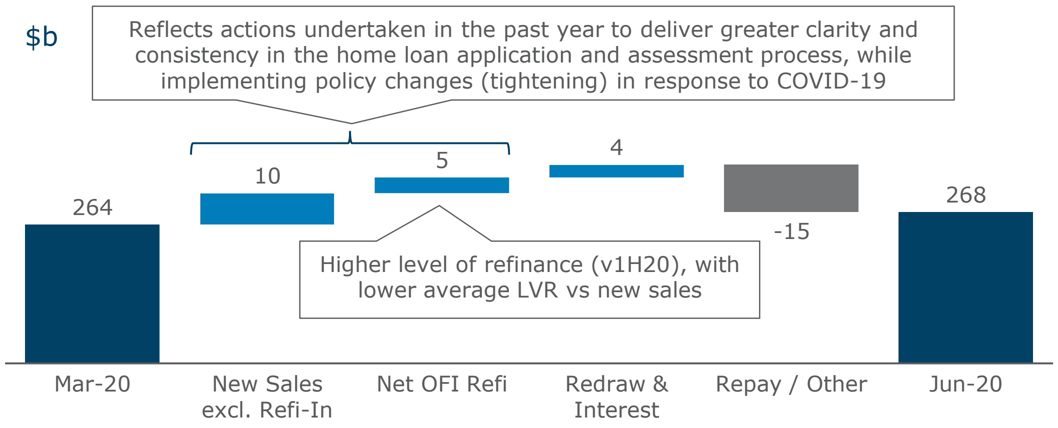
AUSTRALIA HOME LOAN PORTFOLIO

LOAN BALANCE & LENDING FLOWS[1]

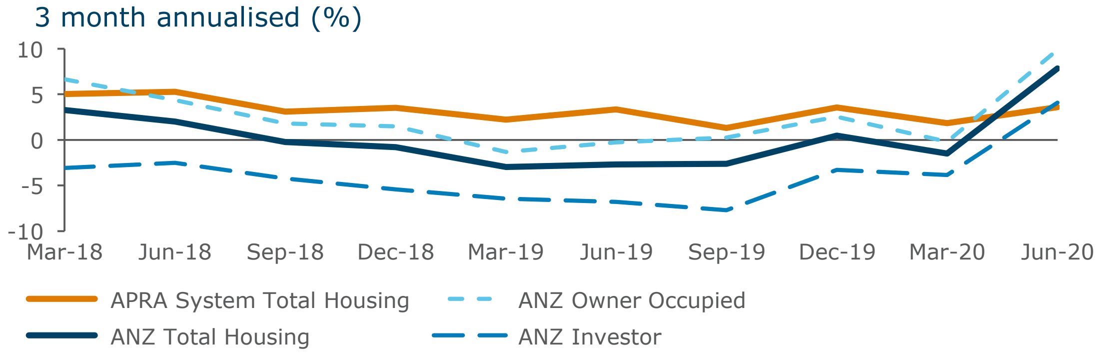
HOME LOAN FUM COMPOSITION[1,2]



LOAN BALANCE & LENDING FLOWS[1]



ANZ HOME LOAN GROWTH[3]

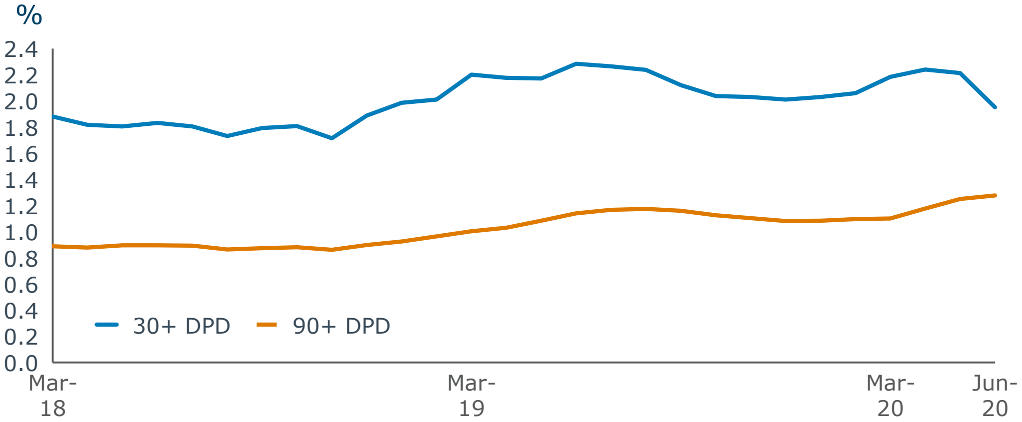


1. Based on Gross Loans and Advances. Includes Non Performing Loans
2. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances
3. Source: APRA Monthly Banking Statistics (MBS) and Monthly Authorised Deposit-taking Institution Statistics (MADIS). Mar-18 to Mar-19 based on MBS, thereafter MADIS

AUSTRALIA HOME LOAN CREDIT QUALITY

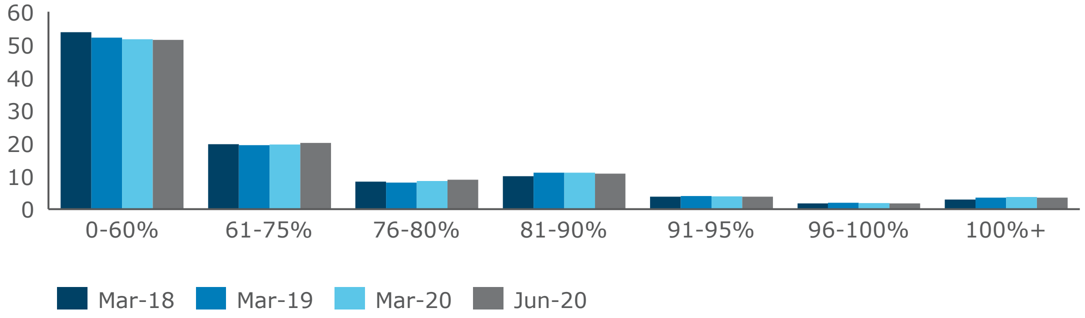
- For eligible home loans[1] receiving COVID-19 assistance, arrears are frozen for the period of the loan deferral
- Customers who requested assistance but were ineligible for repayment deferral based on these criteria were considered under ANZ Hardship arrangements, including payment moratoriums, where delinquency continues to increase when scheduled repayments are not made
- The increase in 90+ delinquency to 1.28% at June 2020 (up 18bps from March 2020) was driven by these customers impacted by COVID-19 but ineligible for deferral
- As a result of the assistance measures, a reduced number of accounts have missed scheduled payments in the quarter and 30+ delinquency has reduced 23bps QoQ to Jun-20

AUS. HOME LOANS DELINQUENCIES[2,3,4]

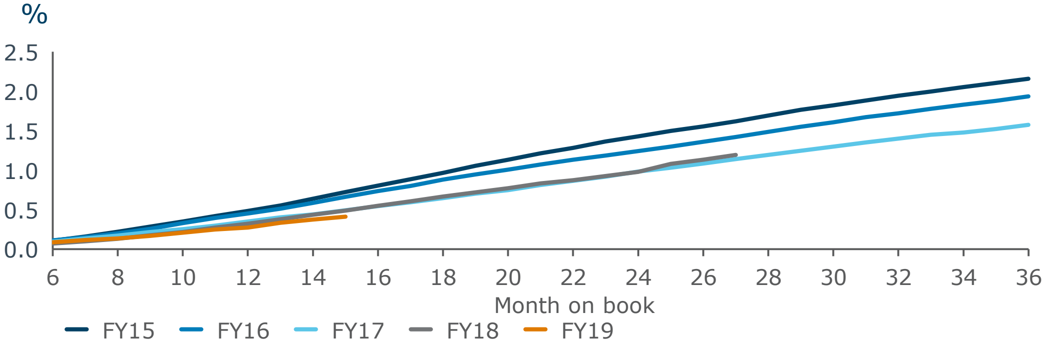


DYNAMIC LOAN TO VALUE RATIO[5]

% of total Portfolio Accounts



AUS. HOME LOANS 90+ DAYS PAST DUE[6] (BY VINTAGE)

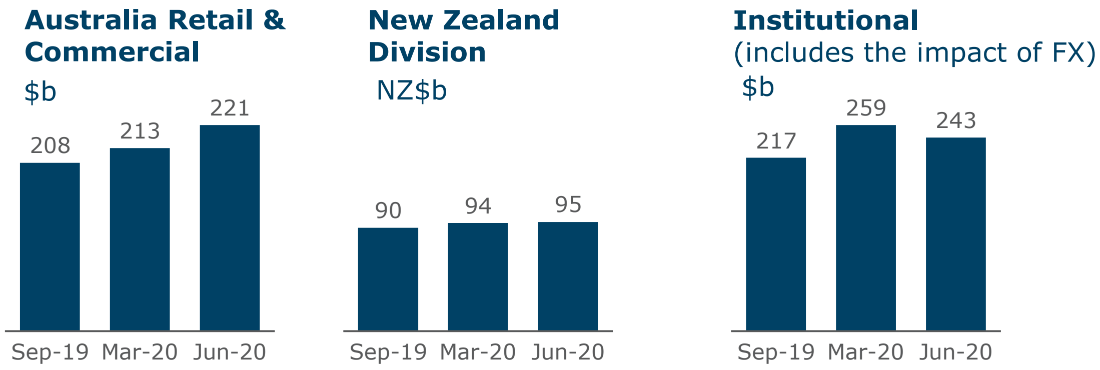


1. COVID-19 loan deferrals are available to customers if either their Home Loan repayments are less than 30 days past due, or if their repayments are less than 90 days past due and were up to date at 1 March 2020
2. Includes Non Performing Loans
3. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans
4. 30+ and 90+ excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account
5. Includes capitalised LMI premiums. Valuations updated to May-20 where available. Includes Non Performing Loans and excludes accounts with a security guarantee and unknown DLVR. DLVR does not incorporate offset balances
6. Home loans 90+ DPD vintages represent % ratio of over 90+ delinquent (measured by # accounts), contains at least 6 application months of that fiscal year contributing to each data point

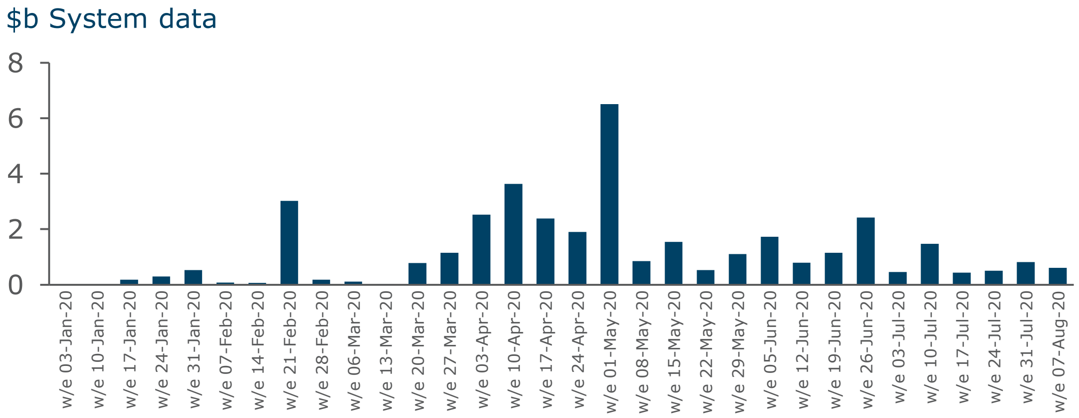
CUSTOMER BEHAVIOUR

- Increased deposit balances YTD in Retail, Commercial and Institutional
- Within the Institutional and Corporate customer base, a number of customers have been proactive in managing costs and taking a conservative approach to capital and distribution
- Within the Retail portfolio:
  - credit card debt has reduced and offset balances increased
  - ~ two thirds of Australia home loan customers with loan repayment deferrals have increased their “buffer” (offset, redraw and credit in transaction and savings account) over the period February to July 2020

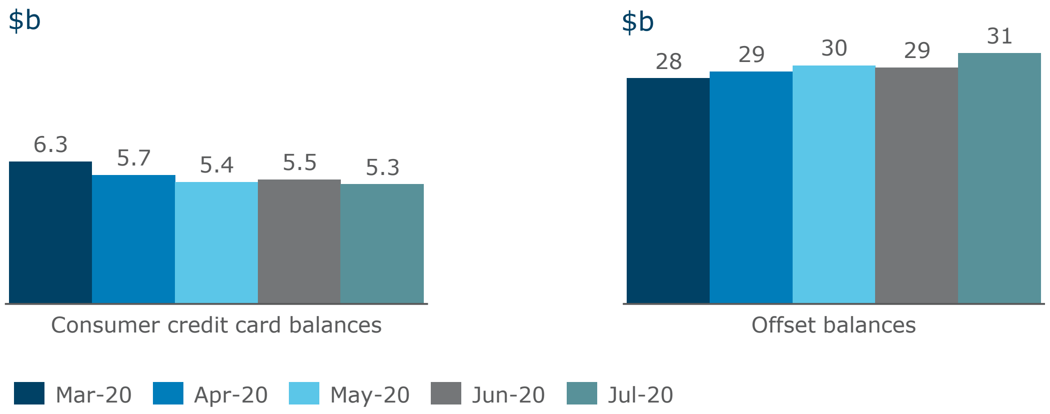
ANZ DEPOSIT ACTIVITY



$37B IN LARGE CORPORATE EQUITY RAISINGS FOR ASX AND NZX YTD[1]



ANZ AUSTRALIA RETAIL ACCOUNT ACTIVITY



1. Source Dealogic, week ending 7 August 2020

CUSTOMER SUPPORT – AUSTRALIA (HOME LOANS)

COVID-19 RELIEF - HOME LOAN PAYMENT DEFERRALS AT 31 JULY 2020

Home Loan relief at 31 July 2020:

- ~130k COVID-19 enquiries have been received to date, with 90k of these going onto COVID-19 relief measures offering payment deferral[1]:
  - ~6,000 accounts have completed or unwound deferral arrangements over the period of March to end July 2020
  - ~84,000 accounts as at 31 July 2020 representing ~$31b of home loan balances (~81,000 accounts at 30 June 2020) on deferral, ~9% of all home loan accounts, ~12% of home loan balances

Deferral cohort observation:

- ~ two thirds have stable or improved income[5]
- ~ one quarter have made at least one payment while on deferral
- ~ 95% have a 'savings buffer' (offset, redraw and credit in savings account)
- ~ half have at least a 3 month or greater payment 'buffer'[6]

3 month check in process:

- Formal processes have been developed to pro-actively identify customers at risk of being unable to return to full repayments, and put in place appropriate treatment strategies to minimise any adverse impacts
- Contact program is well progressed, prioritised to focus on home loan account cohorts where internal data suggests a potentially higher risk of difficulty

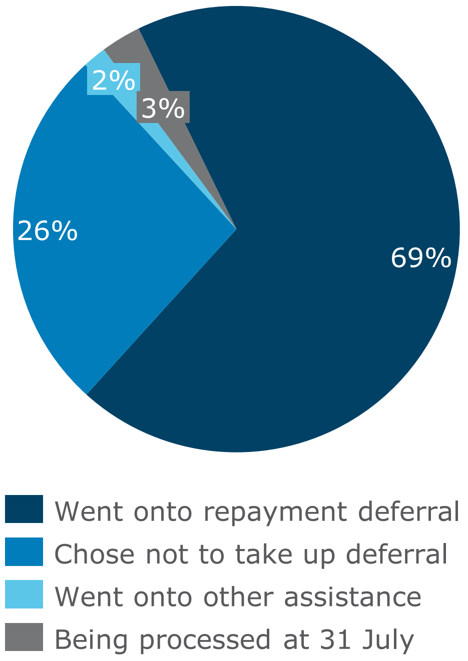
	Loan repayment deferrals Total Active deferrals at 31 July 2020	Total AUS. Home Loan Portfolio[2]
Total number of home loans	84k	986k
Total $ value of home loan balance	$31b	$268b
Offset balances	$1.2b	$29.4b
Avg. Dynamic LVR (Ex. offset)[3,4]	68%	56%
Average Loan Size	$371k	$272k
% Principal & Interest	92%	86%
% Owner Occupied	73%	68%

1. COVID-19 loan deferrals are available to customers if either their Home Loan repayments are less than 30 days past due, or if their repayments are less than 90 days past due and were up to date at 1 March 2020
2. Total portfolio statistics as at 30 June 2020
3. Unweighted based on # accounts
4. Includes capitalised LMI premiums, valuations for DLVR updated to May-20 where available, includes Non Performing Loans, excludes accounts with a security guarantee, and unknown DLVR
5. Based on deferral customers where ANZ can identify salary income, this excludes other income types and segments such as self-employed
6. Buffers are calculated at customer level, incorporating all Retail debts within the customer cluster at ANZ, and all funds available in ANZ redraw, offset and transaction and savings accounts

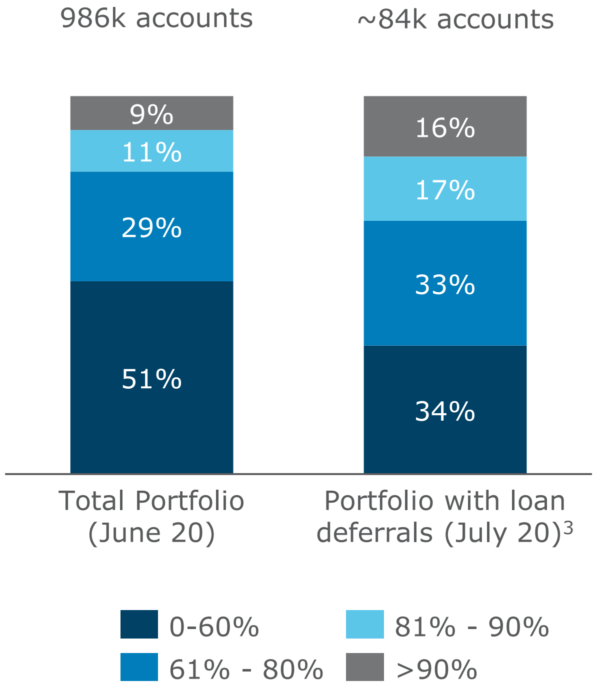
CUSTOMER SUPPORT – AUSTRALIA (HOME LOANS)

COVID-19 RELIEF - HOME LOAN PAYMENT DEFERRALS AT 31 JULY 2020

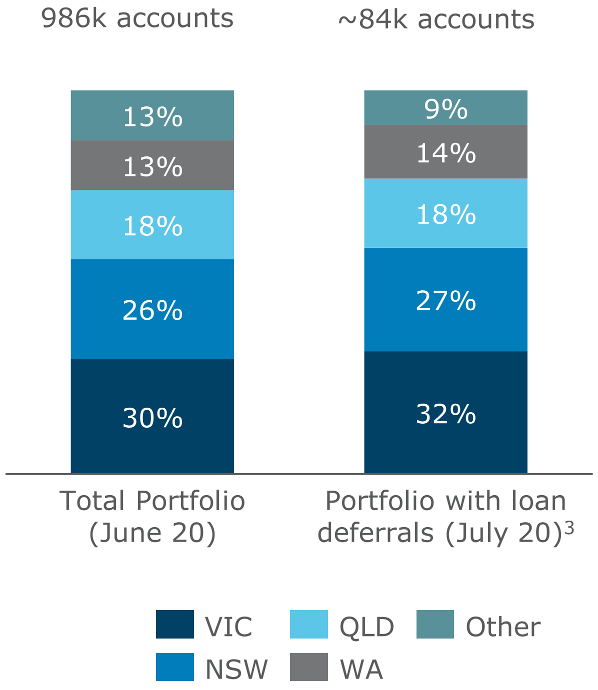
~130,000 COVID-19 ENQUIRIES RECEIVED
% of total requests (Mar-20 to Jul-20)



DYNAMIC LOAN TO VALUE RATIO
(% of accounts)[1,2]



PORTFOLIO BY STATE
(% of accounts)



1. Includes capitalised LMI premiums, valuations for DLVR updated to May-20 where available, includes Non Performing Loans, excludes accounts with a security guarantee, and unknown DLVR
2. DLVR does not incorporate offset balances
3. Active (outstanding) deferrals as at 31 July 2020

CUSTOMER SUPPORT – AUSTRALIA (COMMERCIAL)

COVID-19 RELIEF – COMMERCIAL BANKING[1] AT 31 JULY 2020

ANZ Commercial Banking:

- ~485k customers in Commercial Banking of which ~165k have lending across ~240k accounts
- Small Business Banking segment, ~91% of total Commercial lending customers, is weighted to deposits (currently ~3x deposit to lending)

Commercial customer relief at 31 July 2020:

- Deferrals are on an opt-in basis for the Commercial Banking portfolio
- All Commercial customers were spoken to prior to being processed for assistance to ensure they understood the terms of the assistance being offered
- As at 31 July ~22k accounts representing $9.5b EAD (~21.5k accounts at 30 June) are receiving business loan deferrals
- ~3% of business loan deferrals have been partially or fully unwound at the customer's request

Deferred cohort observations[2]:

- ~45% have recorded stable or higher cash inflow vs same time last year
- ~30% have reduced cash outflows by >30%
- ~60% have higher cash balances vs March 2020
- ~50% are receiving JobKeeper payments

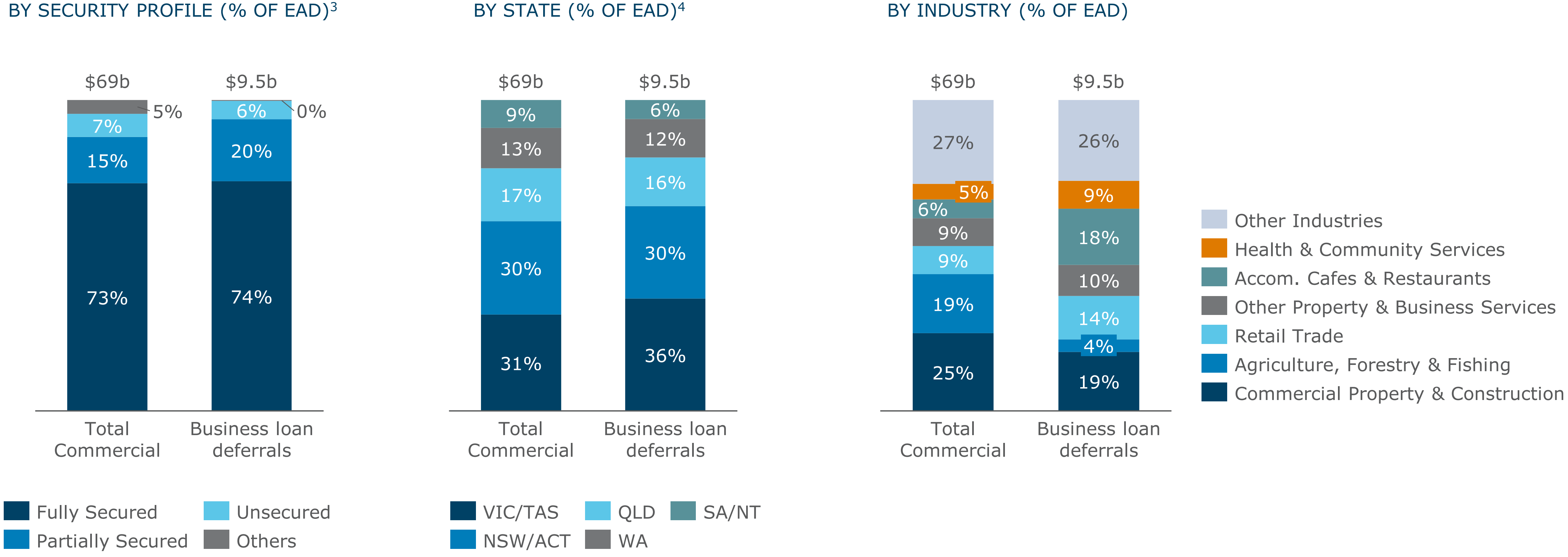
Assistance Provided at 31 July 2020	Accounts	EAD at 30 June 2020
Total Commercial lending	~240k	$69b
Business loan deferrals	~22k	$9.5b
Asset Finance loan deferrals	~13k	$0.9b
Temporary overdraft increases	~11k	$1.2b
JobKeeper and SME Guarantee Scheme	~3k	$151m

1. Commercial is made up Small Business Banking (lending <$1m) & Business Banking (typically lending <$10m)
2. For Small Business Banking and Business Banking only, via ANZ transactional banking data

CUSTOMER SUPPORT – AUSTRALIA (COMMERCIAL)

COVID-19 RELIEF – COMMERCIAL BANKING[1] AT 31 JULY 2020

BUSINESS LOAN DEFERRALS PROVIDED[2]



1. Commercial is made up Small Business Banking (lending <$1m) & Business Banking (typically lending <$10m). Note excludes Private Banking
2. Active deferrals as at 31 July 2020, EAD as at 30 June 2020
3. Fully Secured on a market value basis. Other includes loans secured by cash or via sovereign backing
4. States based on primary postcode and excludes where none recorded in system. Some postcodes occur across two states

CUSTOMER SUPPORT – NEW ZEALAND

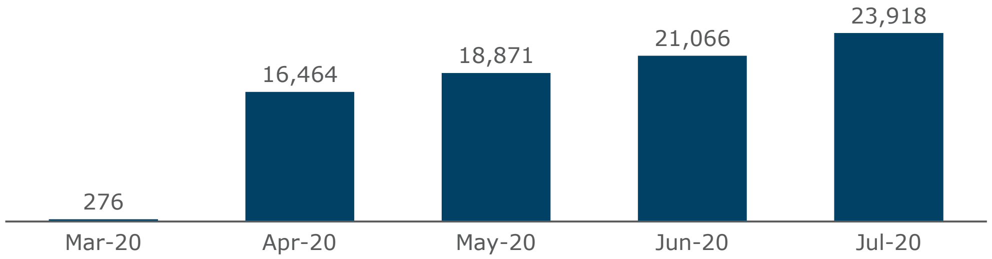
COVID-19 RELIEF AT 31 JULY 2020

- Financial support provided to ~39,000 personal, home and business loan customers through repayment deferrals or adjustments covering lending of ~NZ$23b
- Deferred ~24,000 home loan repayments and moved ~20,000 home loans to interest only
- Granted 2,730 temporary overdraft facilities to businesses needing more working capital, worth ~NZ$46m

	LOAN REPAYMENT DEFERRALS (31-Jul 20)[1]	Total NZ Home Loan Portfolio[1]
Total number of home loans	24k	414k
Total $ value of home loan balance	NZ$6b	NZ$85b
Median Indexed LVR	56.2%	46.8%
Average Loan Size	NZ$252k	NZ$204k

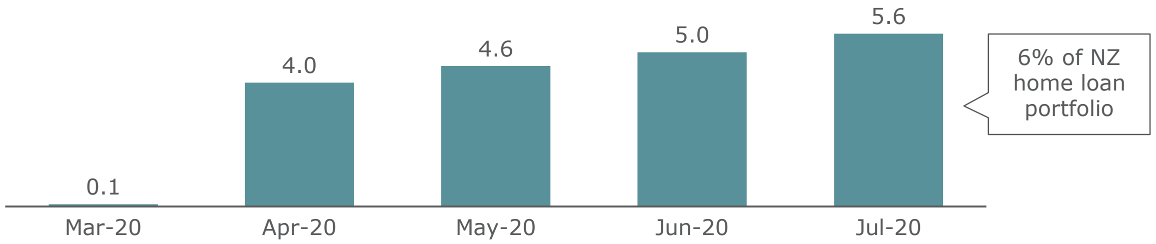
ANZ NZ HOME LOAN REPAYMENTS DEFERRED

NUMBER OF HOME LOANS REPAYMENTS DEFERRED (CUMULATIVE)



VALUE OF HOME LOAN BALANCES ON LOAN REPAYMENT DEFERRAL (CUMULATIVE)

NZ$ b



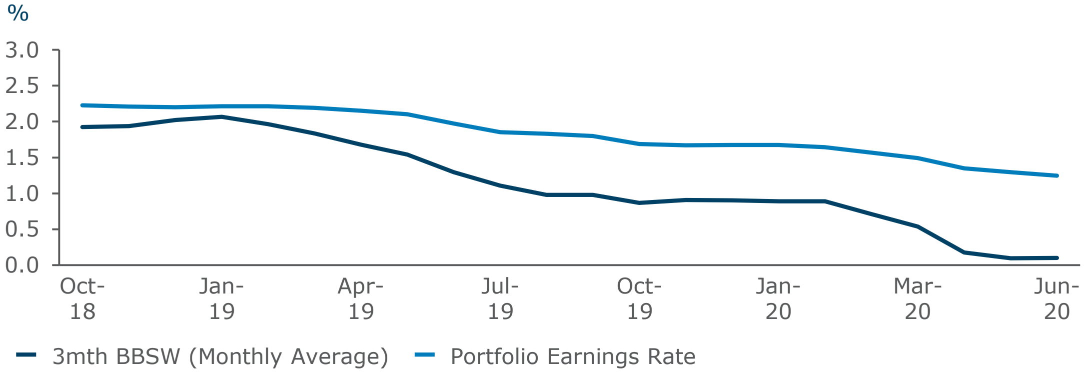
1. Total portfolio statistics as at 30 June 2020

MARGIN CONSIDERATIONS

KEY MARGIN CONSIDERATIONS

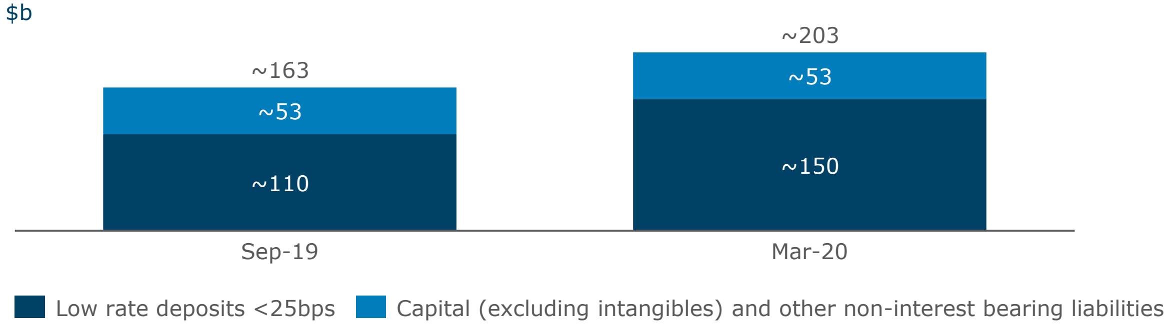
- Low rate environment in all geographies
- Strong growth in at-call deposits
- Increase in liquid assets
- Shifting customer preferences (e.g. home loan switching to fixed rates)
- Competition and retention pricing
- Reduction in unsecured retail lending

CAPITAL & REPLICATING DEPOSITS PORTFOLIO (AUSTRALIA)



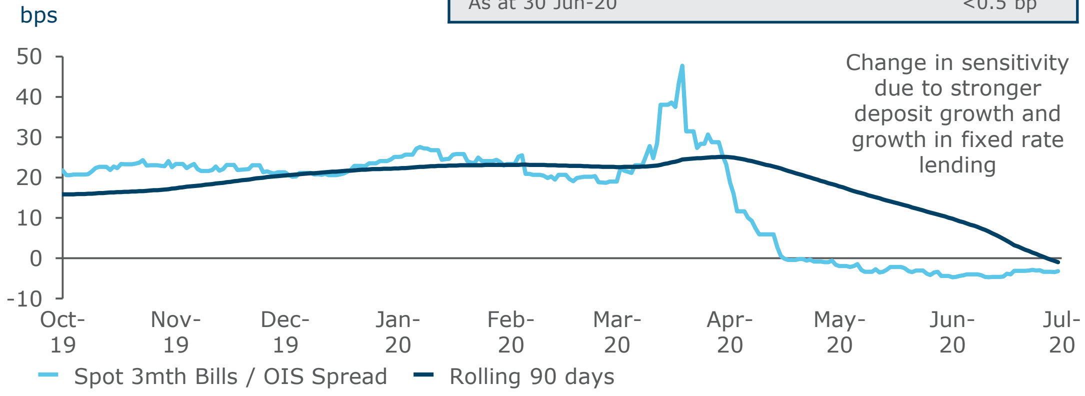
LOW RATE ENVIRONMENT

Net impact of previously announced AUD, NZD & USD rate cuts	
2H20 impact (net of repricing)	~6bps



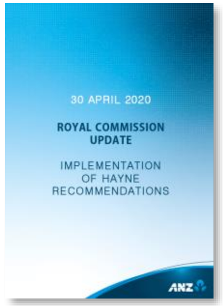
BILLS / OIS SPREAD

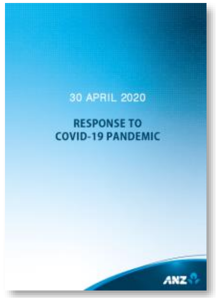
Sensitivity of 10bp change in Bills/OIS	NIM impact
As at 30 Sep-19	1 bp
As at 31 Mar-20	0.5 bp
As at 30 Jun-20	<0.5 bp



FURTHER INFORMATION

Royal Commission & COVID-19 update

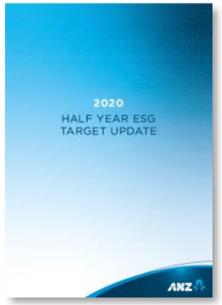




Latest commentary on implementation of Hayne recommendations and response to COVID-19 pandemic

https://www.anz.com/shareholder/centre/investor-toolkit/

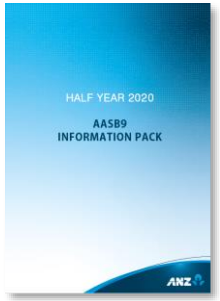
Corporate Overview & Sustainability



Progress against our Environment, Social & Governance (ESG) targets

https://www.anz.com/shareholder/centre/reporting/sustainability/

AASB 9



AASB 9 overview and stages

https://www.anz.com/shareholder/centre/investor-toolkit/

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Our Shareholder information anz.com/shareholder/centre/

Equity Investors

Jill Campbell
Group General Manager
Investor Relations
+61 3 8654 7749
+61 412 047 448
jill.campbell@anz.com

Cameron Davis
Executive Manager
Investor Relations
+61 3 8654 7716
+61 421 613 819
cameron.davis@anz.com

Harsh Vardhan
Manager
Investor Relations
+61 3 8655 0878
+61 466 848 027
harsh.vardhan@anz.com

Retail Investors

Michelle Weerakoon
Manager Shareholder Services & Events
+61 3 8654 7682
+61 411 143 090
michelle.weerakoon@anz.com

Debt Investors

Scott Gifford
Head of Debt Investor Relations
+61 3 8655 5683
+61 434 076 876
scott.gifford@anz.com

2020
THIRD QUARTER UPDATE

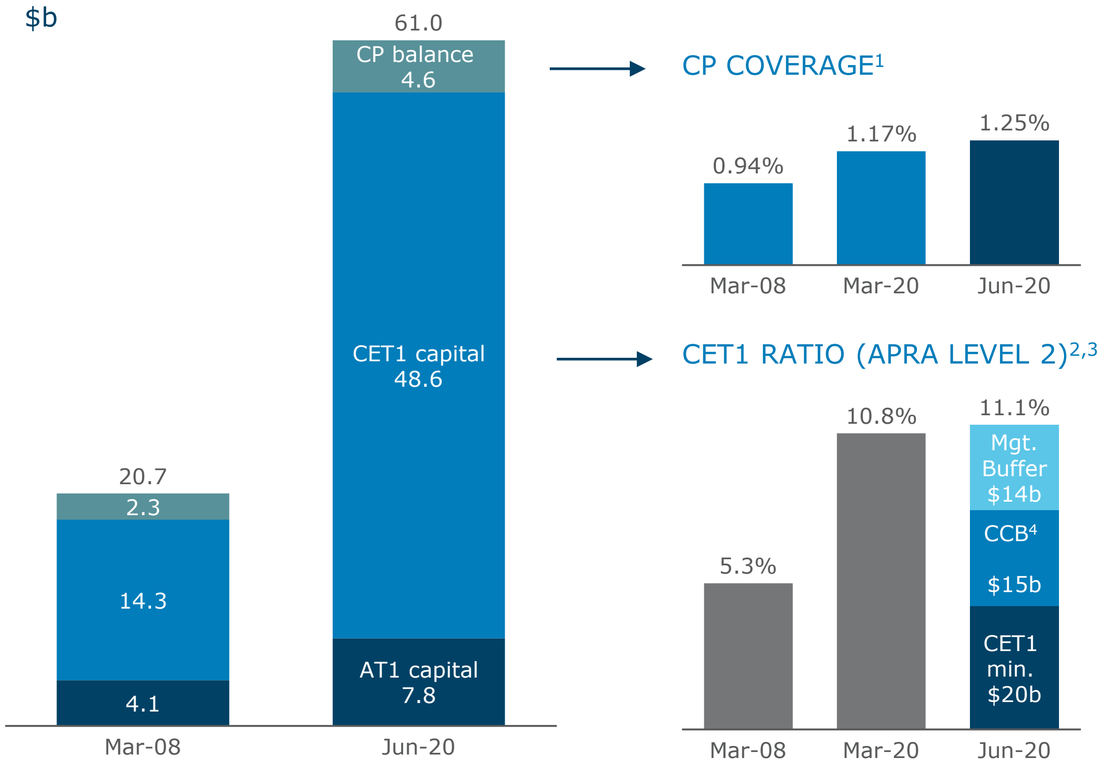
JUNE 2020 BASEL III PILLAR 3 CHART PACK

19 AUGUST 2020

This document should be read in conjunction with ANZ Basel III Pillar 3 Disclosure as at June 2020 (APS 330: Public disclosure) and ANZ Investor Discussion Pack Third Quarter Update 2020

BALANCE SHEET STRENGTH

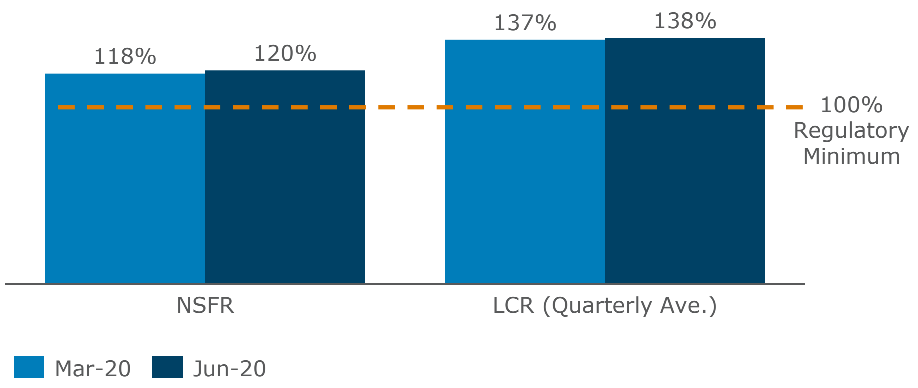
TIER 1 CAPITAL & COLLECTIVE PROVISION BALANCE



FUNDING

- Strong deposit inflows continue to support liquidity metrics
- Initial Allowance Term Funding Facility (TFF) drawn $7bn with an additional $5bn available
- Current Additional TFF Allowance of $8.3bn[5]
- TFF and strong deposit growth has reduced reliance on senior term debt and USCP

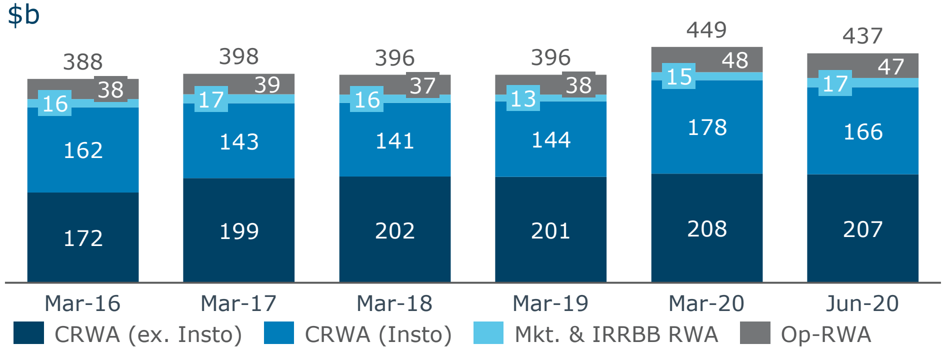
LIQUIDITY



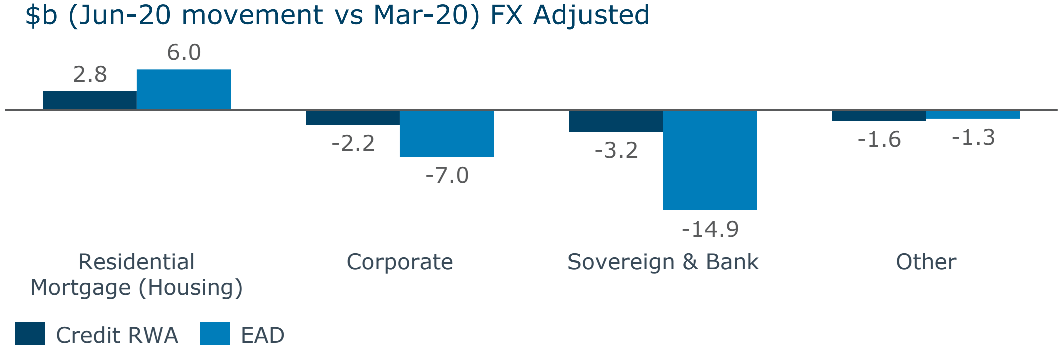
1. Collectively assessed provisions as a % of credit risk weighted assets
2. Mar-08 based on Fundamental Tier 1 Capital
3. Mar-20 and Jun20 capital ratios include RWA increase as a result of APRA modelling and policy related capital changes
4. Capital Conservation Buffer
5. As of 4 August 2020

RISK WEIGHTED ASSETS (RWA) & EXPOSURE AT DEFAULT (EAD)

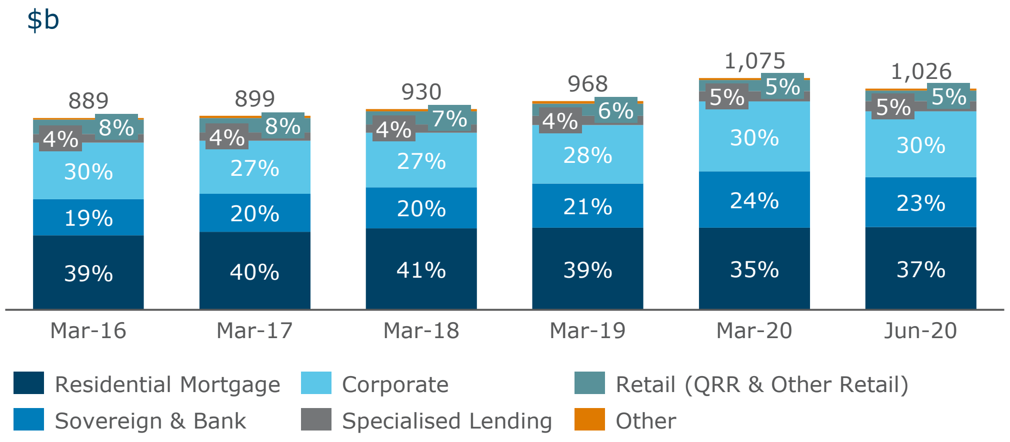
RWA BY CATEGORY[1]



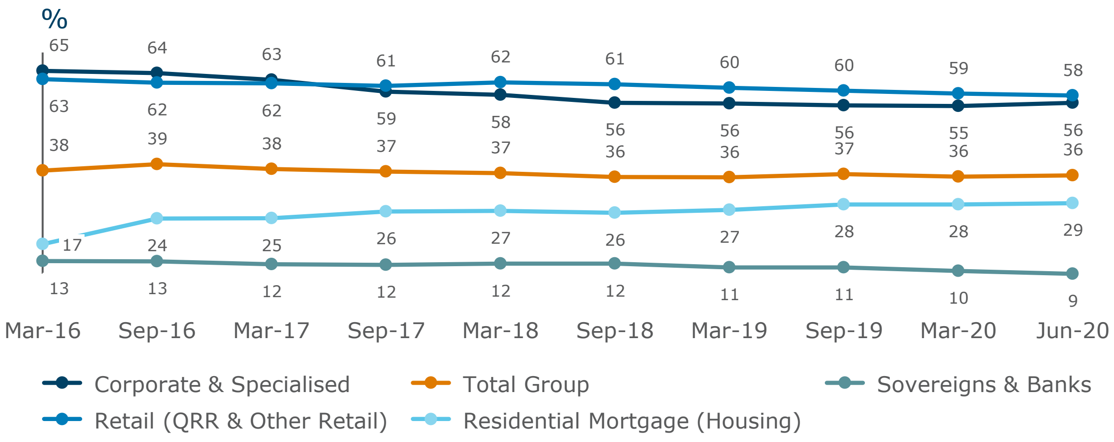
EAD & CRWA MOVEMENT



EAD COMPOSITION[2]



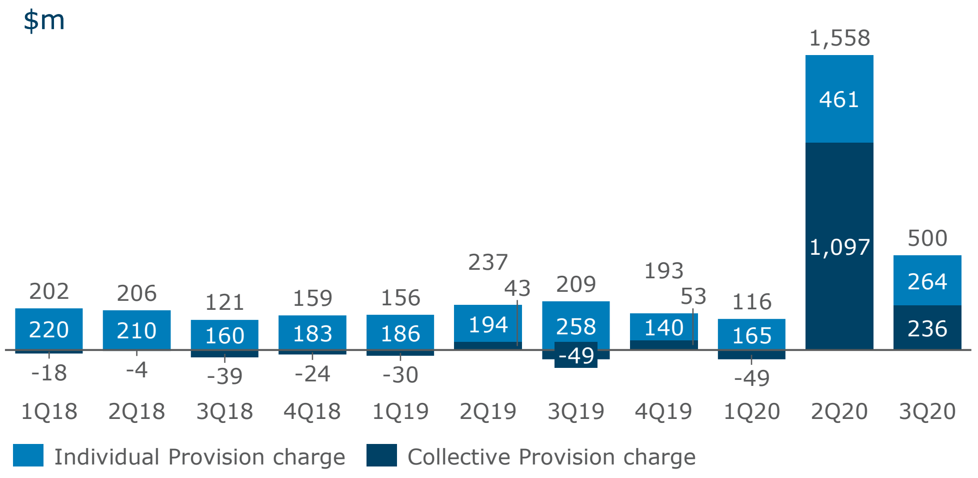
CREDIT RWA/EAD BY PORTFOLIO[1]



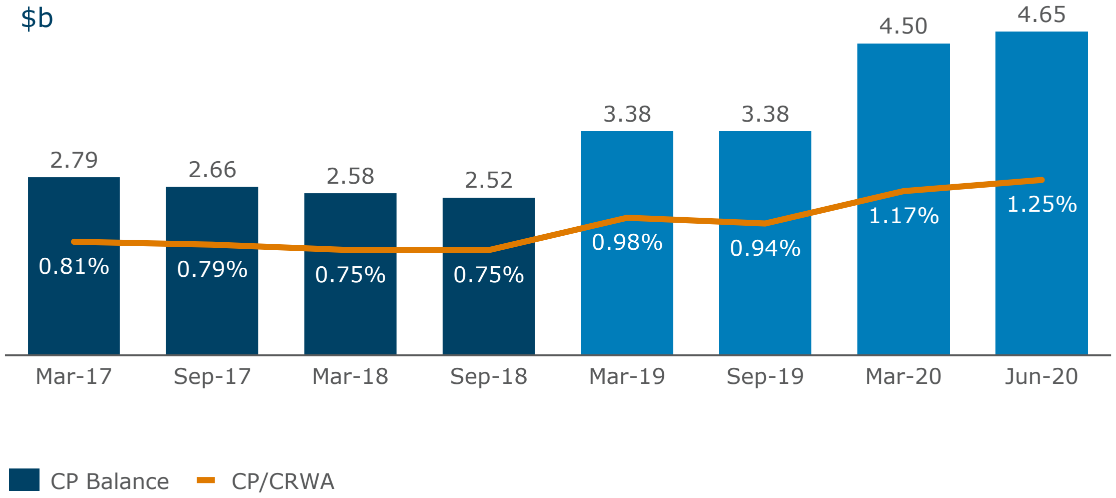
1. Institutional RWAs are inclusive of Corporate Banking, transferred from Australia Division to Institutional in October 2017 and backdated to September 2016 for the purposes of chart time series
2. EAD excludes Securitisation and Other assets whereas CRWA is inclusive as per APS 330

PROVISIONS

TOTAL PROVISION CHARGE



COLLECTIVE PROVISION BALANCE & COVERAGE



TOTAL LOSS RATES

Bps	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20
IP	15	14	11	12	12	13	17	9	11	29	17
Total	14	14	8	11	10	15	14	13	7	98	31

CP BALANCE BY DIVISION

$b	Sep-19	Mar-20	Jun-20
Aus	1.80	2.32	2.49
Instit	1.17	1.59	1.52
NZ	0.37	0.54	0.57
Pacific	0.04	0.05	0.07

CP BALANCE BY PORTFOLIO

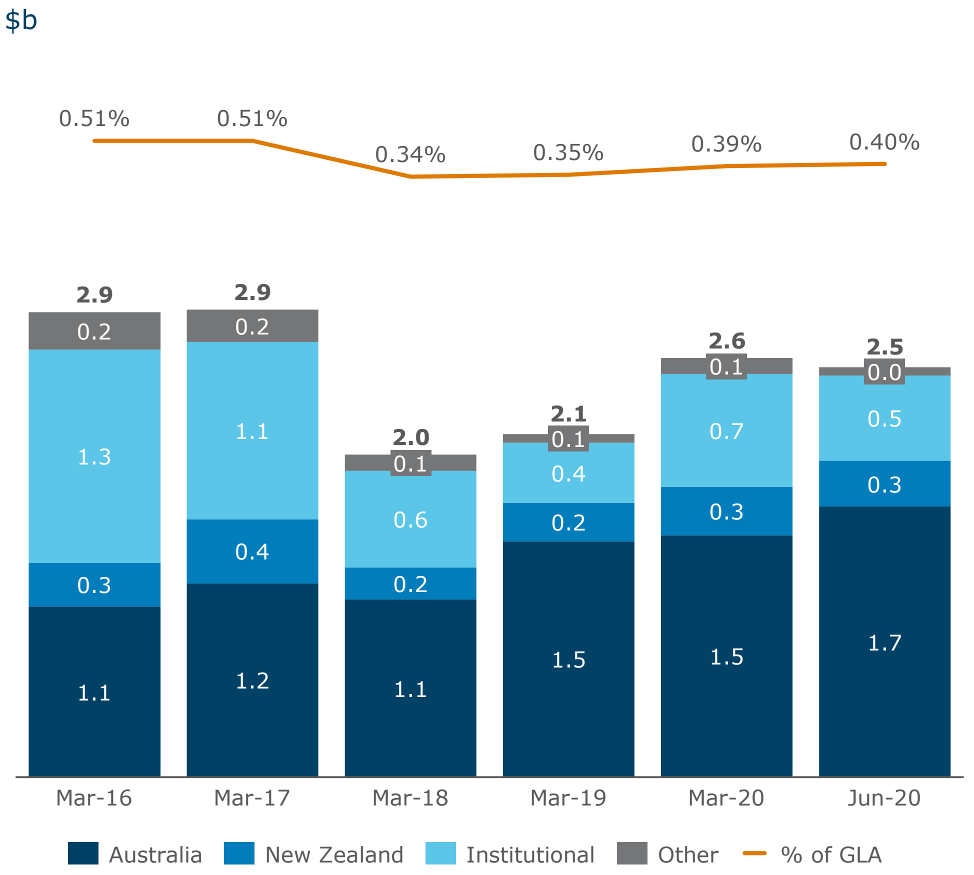
$b	Sep-19	Mar-20	Jun-20
Corporate	1.62	2.22	2.22
Specialised	0.19	0.29	0.30
Housing	0.52	0.81	0.81
Retail[1]	0.97	1.10	1.25
Sovereign/Banks	0.08	0.08	0.07

1. Includes Qualifying Revolving Retail and Other Retail

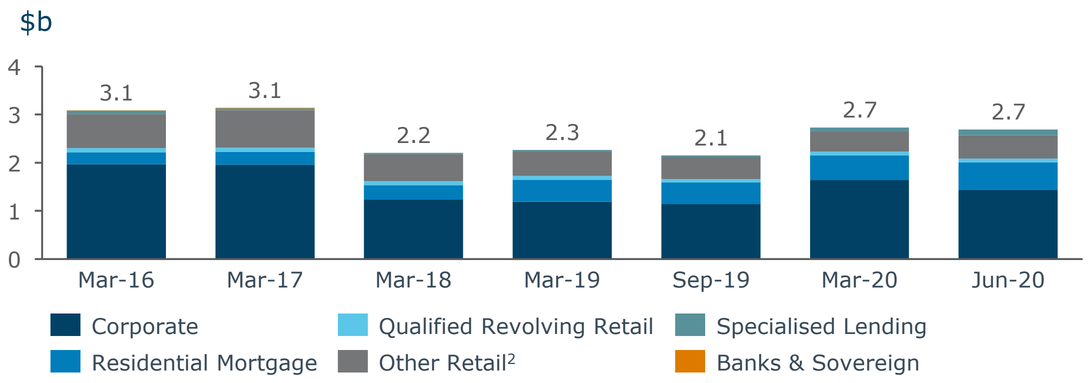
CREDIT QUALITY

IMPAIRED ASSETS AND LOANS PAST DUE

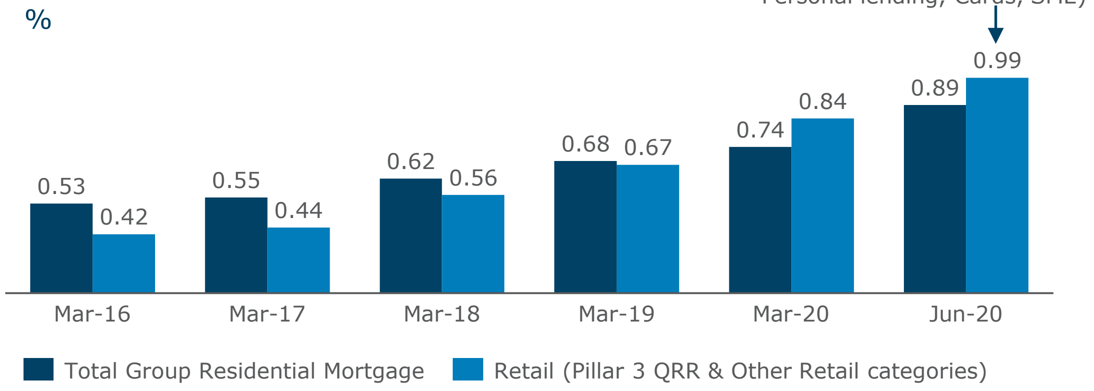
GROSS IMPAIRED ASSETS BY DIVISION[1,3]



IMPAIRED LOANS / FACILITIES BY PORTFOLIO[3]



90+ DAYS PAST DUE LOANS[4]

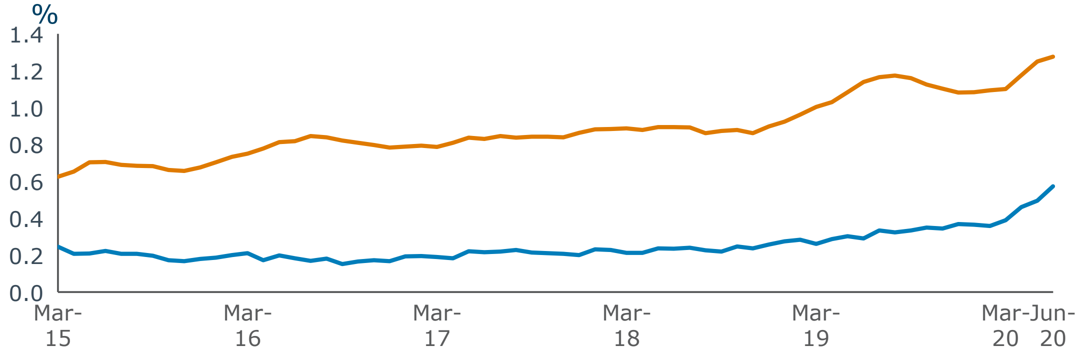


1. Excluding unsecured 90+ days past due; 2. Other includes Retail Asia & Pacific and Australia Wealth; 3. Impaired loans / facilities include restructured items in which the original contractual terms have been modified for reasons related to the financial difficulties of the customer. Restructuring may consist of reduction of interest, principal or other payments legally due, or an extension in maturity materially beyond those typically offered to new facilities with similar risk; 4. As a % of Exposure at Default

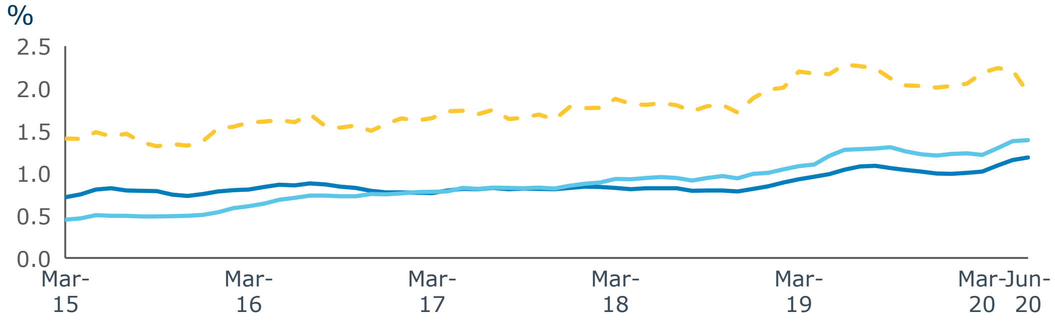
CREDIT QUALITY

HOUSING PORTFOLIO

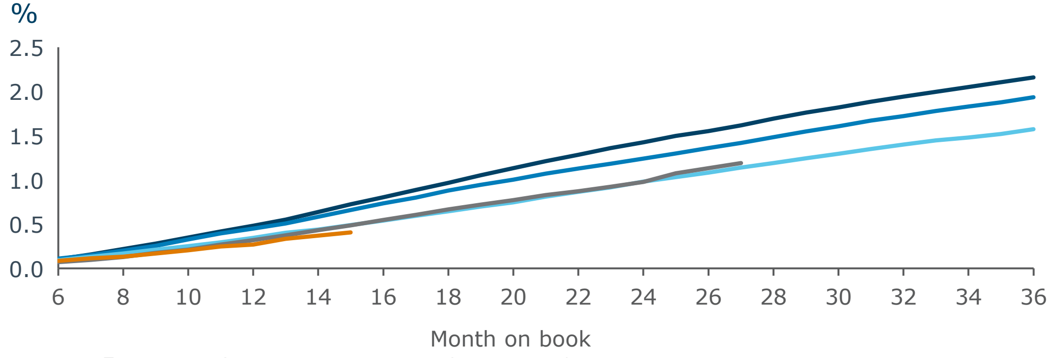
90+ DAY DELINQUENCIES[1,2,4]



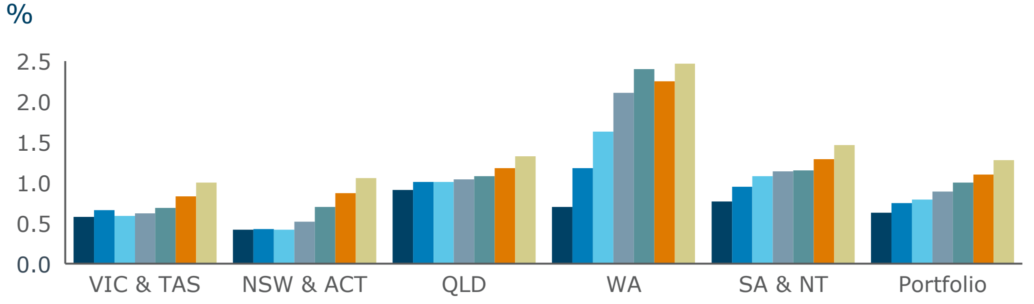
AUS. HOME LOANS – 30+ DAYS & 90+ DAYS PAST DUE[1,2,3,4]



AUS. HOME LOANS – 90+ DAYS PAST DUE[5] (BY VINTAGE)



AUS. HOME LOANS – 90+ DAYS PAST DUE[1,2,4] (BY STATE)

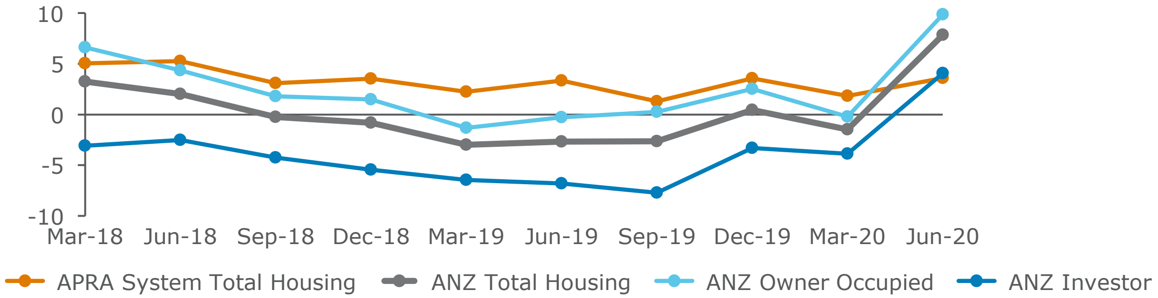


1. Includes Non Performing Loans 2. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans 3. The current classification of Investor vs Owner Occupier, is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances 4. 30+ and 90+ excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account 5. Home loans 90+ DPD vintages represent % ratio of over 90+ delinquent (measured by # accounts), contains at least 6 application months of that fiscal year contributing to each data point

AUSTRALIA – APRA MONTHLY BANKING STATISTICS

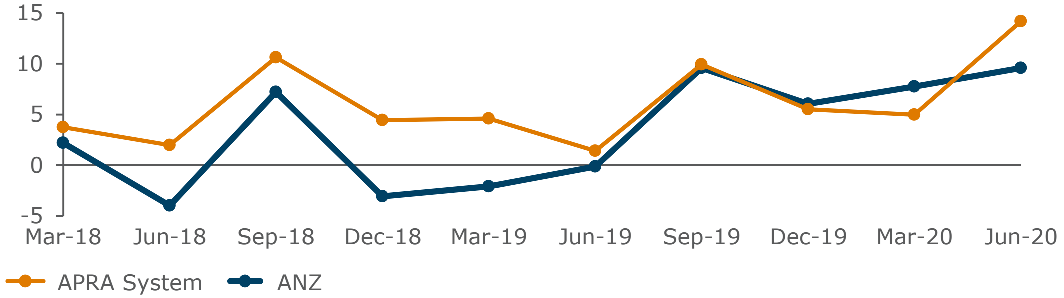
ANZ HOME LOAN GROWTH[1]

3 month annualised (%)



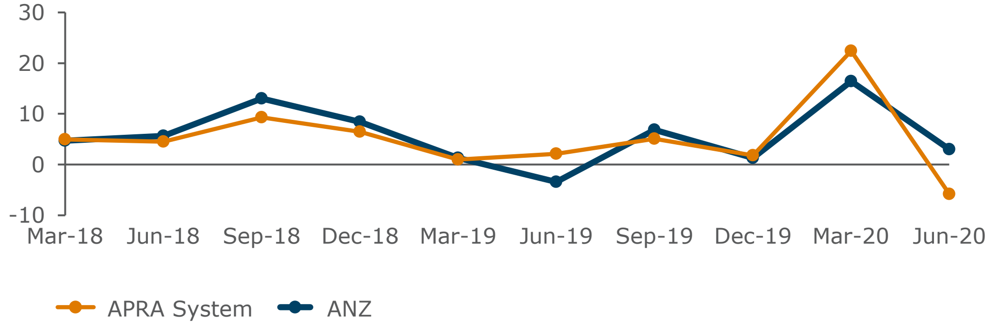
ANZ HOUSEHOLD DEPOSIT GROWTH[1]

3 month annualised (%)



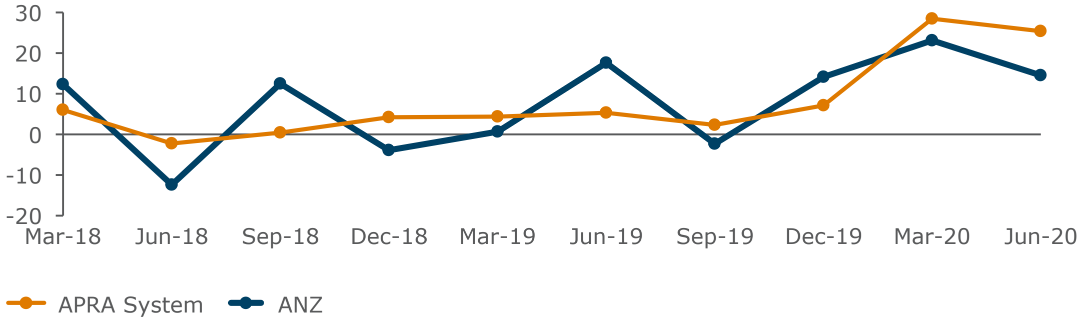
ANZ BUSINESS LOAN GROWTH[1]

3 month annualised (%)



ANZ BUSINESS DEPOSIT GROWTH[1]

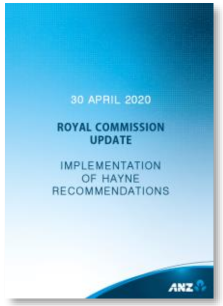
3 month annualised (%)

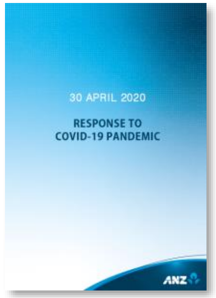


1. Source: APRA Monthly Banking Statistics (MBS) and Monthly Authorised Deposit-taking Institution Statistics (MADIS). Mar-18 to Mar-19 based on MBS, thereafter MADIS

FURTHER INFORMATION

Royal Commission & COVID-19 update

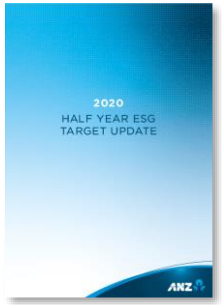




Latest commentary on implementation of Hayne recommendations and response to COVID-19 pandemic

https://www.anz.com/shareholder/centre/investor-toolkit/

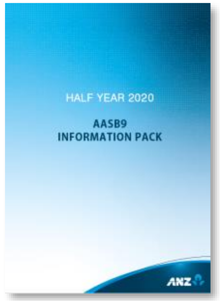
Corporate Overview & Sustainability



Progress against our Environment, Social & Governance (ESG) targets

https://www.anz.com/shareholder/centre/reporting/sustainability/

AASB 9



AASB 9 overview and stages

https://www.anz.com/shareholder/centre/investor-toolkit/

Our Shareholder information anz.com/shareholder/centre/

Equity Investors

Jill Campbell
Group General Manager Investor Relations
+61 3 8654 7749
+61 412 047 448
jill.campbell@anz.com

Cameron Davis
Executive Manager Investor Relations
+61 3 8654 7716
+61 421 613 819
cameron.davis@anz.com

Harsh Vardhan
Manager Investor Relations
+61 3 8655 0878
+61 466 848 027
harsh.vardhan@anz.com

Retail Investors

Michelle Weerakoon
Manager Shareholder Services & Events
+61 3 8654 7682
+61 411 143 090
michelle.weerakoon@anz.com

Debt Investors

Scott Gifford
Head of Debt Investor Relations
+61 3 8655 5683
+61 434 076 876
scott.gifford@anz.com