



# U.S. Investor Website Update

September 12, 2016

## Basel III Pillar 3 Disclosure

Attached is ANZ's Basel III Pillar 3 Disclosure as at 30 June 2016 (the "**Pillar 3 Report**"). The following additional reconciliation information is provided in respect of Table 4 (Credit risk exposures) on page 4 of the Pillar 3 Report:

The following numbers are in AUD.

Dec-15							
\$bn	EAD Pre Credit Risk Mitigation	Credit risk mitigations					EAD Post Credit Risk Mitigation
		Guarantees	Balance Netting	OTC Netting	Cash Collateral	Debt Collateral	
<b>Advanced IRB approach</b>							
Corporate	274.8	(0.43)	(1.22)	(11.25)	(1.69)	(8.43)	251.8
Sovereign	141.7	(0.01)	-	(0.77)	(9.99)	(4.96)	126.0
Bank	111.9	0.54	-	(42.44)	(6.45)	(10.84)	52.7
Residential Mortgage	334.4	-	-	-	-	-	334.4
Qualifying Revolving Retail	22.2	-	-	-	-	-	22.2
Other Retail	40.9	-	-	-	-	-	40.9
<b>Total Advanced IRB approach</b>	<b>925.9</b>	<b>0.10</b>	<b>(1.22)</b>	<b>(54.46)</b>	<b>(18.13)</b>	<b>(24.23)</b>	<b>827.9</b>
Specialised Lending	39.6	(0.02)	-	(0.03)	-	-	39.5
<b>Standardised approach</b>							
Corporate	27.7	-	-	-	-	-	23.8
Residential Mortgage	7.5	-	-	-	-	-	7.5
Qualifying Revolving Retail	-	-	-	-	-	-	-
Other Retail	3.6	-	-	-	-	-	3.6
<b>Total Standardised approach</b>	<b>38.8</b>	<b>(0.08)</b>	<b>-</b>	<b>(1.23)</b>	<b>(0.36)</b>	<b>(2.21)</b>	<b>34.9</b>
CVA and QCCP	29.6	-	-	(22.77)	(0.02)	-	6.8
<b>Pillar 3</b>	<b>1,033.9</b>	<b>0.00</b>	<b>(1.22)</b>	<b>(78.49)</b>	<b>(18.51)</b>	<b>(26.44)</b>	<b>909.2</b>

Mar-16							
\$bn	EAD Pre Credit Risk Mitigation	Credit risk mitigations					EAD Post Credit Risk Mitigation
		Guarantees	Balance Netting	OTC Netting	Cash Collateral	Debt Collateral	
<b>Advanced IRB approach</b>							
Corporate	264.7	(0.30)	(1.30)	(13.36)	(2.29)	(6.45)	241.0
Sovereign	129.6	-	-	(1.20)	(9.58)	(0.62)	118.2
Bank	112.5	0.41	-	(47.22)	(7.18)	(9.36)	49.1
Residential Mortgage	337.3	-	-	-	-	-	337.3
Qualifying Revolving Retail	22.4	-	-	-	-	-	22.4
Other Retail	40.9	-	-	-	-	-	40.9
<b>Total Advanced IRB approach</b>	<b>907.5</b>	<b>0.11</b>	<b>(1.30)</b>	<b>(61.78)</b>	<b>(19.05)</b>	<b>(16.43)</b>	<b>809.0</b>
Specialised Lending	39.5	(0.02)	(0.01)	(0.01)	-	-	39.4
<b>Standardised approach</b>							
Corporate	27.0	-	-	-	-	-	22.5
Residential Mortgage	7.2	-	-	-	-	-	7.2
Qualifying Revolving Retail	-	-	-	-	-	-	-
Other Retail	3.6	-	-	-	-	-	3.6
<b>Total Standardised approach</b>	<b>37.8</b>	<b>(0.09)</b>	<b>-</b>	<b>(1.50)</b>	<b>(0.30)</b>	<b>(2.65)</b>	<b>33.2</b>
CVA and QCCP	43.0	-	-	(35.28)	(0.03)	-	7.7
<b>Pillar 3</b>	<b>1,027.7</b>	<b>(0.00)</b>	<b>(1.31)</b>	<b>(98.57)</b>	<b>(19.38)</b>	<b>(19.08)</b>	<b>889.4</b>