

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands
VIC 3000
MELBOURNE

AUSTRALIA

www.anz.com

Bilancio Consolidato

Commercial Bank
30/09/2015

Numero filiali 952 Dipendenti 34.000
Country Rank 2 World Rank 40

Rating Paese

S&P	07/2015	aff	AAA	Rischio Basso
MOODY'S	05/2011	aff	Aaa	Ceiling applicato 100
FITCH	03/2015	aff	AAA	
Rating Banca				
FITCH	01/1995	up	AA-	F1+
S&P	12/2011	dwn	AA-	A-1+
MOODY'S	05/2011	dwn	Aa2	P-1

Analisi Qualitativa	02/12/2015
Qualità del Management	
Supporto della Banca Centrale	
Qualità dell'azionariato	
Importanza strategica	

PRINCIPALI AZIONISTI

HSBC Custody Nominees (Australia) Limited	AU	19.38
JP Morgan Nominees Australia Limited	AU	14.78
National Nominees Limited	AU	10.47
Citicorp Nominees Pty Limited	AU	4.62
BNP Paribas Noms Pty Ltd DRP	AU	0.31

PRINCIPALI PARTECIPAZIONI

ANZ Nominees Ltd	AU	100.00
Esanda Finance Corp Ltd	AU	100.00
Australia and New Zealand Banking Group (PNG) Limited	PG	100.00
ANZ Pensions (UK) Limited	GB	100.00
ANZ Funds Pty Ltd	AU	100.00

Valuta di pubblicazione del bilancio

AUD

Valuta di visualizzazione dati

Milioni di EUR

Tasso di cambio utilizzato
STATO PATRIMONIALE

	1,47	1,47	1,47	
Annual Report	Annual Report	Annual Report	Annual Report	Var. %
30/09/2013	30/09/2014	30/09/2015		

ATTIVO

Prestiti	328.331,1	354.480,0	381.942,1	7,75
Altri Impieghi Fruttiferi	95.320,3	109.691,0	128.524,1	17,17
di cui Crediti verso Banche	-	-	-	-
Totale Impieghi Fruttiferi	423.651,4	464.171,0	510.466,2	9,97
Sofferenze e incagli	2.548,4	1.822,2	1.658,4	-8,99
Immobilizzazioni Materiali	1.470,2	1.481,8	1.509,0	1,83
Immobilizz. Immateriali	5.224,6	5.401,3	5.647,2	4,55
Attività non Fruttifere	52.495,4	58.909,0	92.625,8	57,24
TOTALE ATTIVO	477.617,1	524.561,8	604.600,9	15,26

PASSIVO

Depositi e Raccolta a Breve	326.832,4	361.033,5	400.761,6	11,00
Debiti verso Banche	18.507,6	25.948,4	26.486,5	2,07
Altre Passività Onerose	77.571,5	84.860,2	118.907,1	40,12
Passività non Onerose	37.956,2	41.105,3	45.966,4	11,83
Altri Fondi per Rischi e Oneri	4.274,1	4.079,1	-	n.s.
Capitale Sociale e Riserve	30.982,8	33.483,7	38.965,8	16,37
TOTALE PASSIVO	477.617,1	524.561,8	604.600,9	15,26
Garanzie e Impegni	140.773,7	159.020,4	184.205,9	15,84
Totale Fondi Rischi su Crediti	2.958,1	2.672,1	2.729,2	2,14
Attivo Liquido	24.560,4	27.149,0	33.775,9	24,41

CONTO ECONOMICO

Interessi attivi e proventi assimilati	19.449,3	20.058,7	20.739,5	3,39
Interessi passivi e oneri assimilati	10.781,4	10.676,1	10.809,3	1,25
Margine di Interesse	8.667,8	9.382,6	9.930,2	5,84
Ricavi da Servizi	3.756,4	3.940,5	4.385,5	11,29
Margine di Intermediazione	12.424,2	13.323,1	14.315,7	7,45
Costi Operativi	5.609,8	5.951,6	6.358,5	6,84
Acc.to Fondo Rischi di Credito	974,9	669,9	801,0	19,57
Saldo Proventi e Oneri Straordinari	327,5	301,7	-0,0	n.s.
Risultato Lordo	6.166,9	7.003,3	7.156,2	2,18
Imposte	1.873,1	2.055,2	2.055,9	0,03
Risultato d'Esercizio	4.293,8	4.948,1	5.100,3	3,08

Total Capital Ratio

12,2 12,7 13,3 4,72

Tier 1 Ratio

10,4 10,7 11,3 5,61

CET1 Ratio

10,4 8,8 9,6 9,09

Total Capital

28.106,9 31.075,2 36.303,9 16,83

Tier 1 Capital

23.901,4 26.225,6 30.902,0 17,83

ANALISI PER INDICI

Qualità dell'Attivo

F.do Rischi su Crediti / Prestiti Lordi	0,89	0,75	0,71	-5,17
Acc. F.do Rischi su Cr. / Marg. di Int.	11,25	7,14	8,07	12,98
Sofferenze e Incagli / Prestiti Lordi	0,77	0,51	0,43	-15,50
Soff. nette e Incagli / Patrimonio Netto	-1,32	-2,54	-2,75	n.s.
Soff. nette e Incagli / Prestiti	-0,12	-0,24	-0,28	n.s.

Capitale

Capitale Soc. e Riserve / Totale Attivo	6,49	6,38	6,44	0,97
Capitale Soc. e Riserve / Prestiti	9,44	9,45	10,20	8,01
Capitale Soc. e Riserve / Depositi	9,48	9,27	9,72	4,84

Operatività

ROA Return on Assets	0,90	0,94	0,84	-10,57
ROE Return on Equity	13,86	14,78	13,09	-11,43
Marg. di Interesse / Impieghi Fruttiferi	2,05	2,02	1,95	-3,76
Ricavi Servizi / Margine d'Interesse	43,34	42,00	44,16	5,16
Ricavi Servizi / Margine intermediazione	30,23	29,58	30,63	3,58
Cost / Income	45,15	44,67	44,42	-0,57

Liquidità

Prestiti / Totale Attivo	68,74	67,58	63,17	-6,52
Prestiti / Depositi e Raccolta a Breve	100,46	98,18	95,30	-2,93
Attivo Liquido / Dep. e Racc. a Breve	7,51	7,52	8,43	12,08

Scoring Analysis

Ultimo Anno

69,77

A

Rischio Basso

Legenda Scoring		
80 - 100	AAA	Rischio molto basso
79 - 71	AA	basso
70 - 61	A	Rischio basso
60 - 55	BBB	
54 - 51	BB	Stato di allerta
50 - 45	B	
44 - 20	CCC	Rischio molto alto
19 - 0	D	Default

30/09/2012 30/09/2013 30/09/2014 30/09/2015

71,27

71,79

67,27

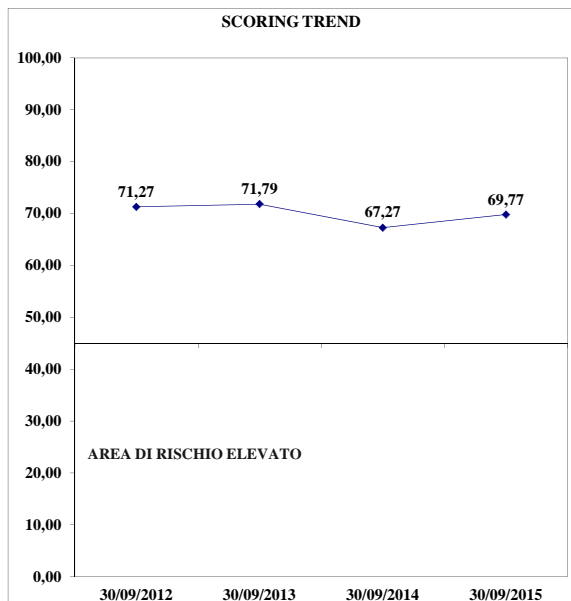
69,77

AA

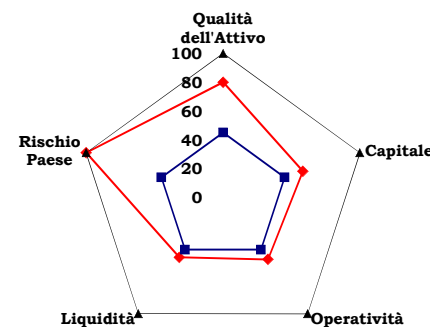
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Analisi Punti di Forza e Debolezza



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

STORIA DELLA BANCA

Established January 1969, being a merger of Australia and New Zealand Bank Ltd (founded 1828) and the English, Scottish and Australian Bank Ltd (1852). Commenced business on October 1, 1970. On November 30, 1979, acquired Bank of Adelaide.

24/07/2015 - Standard & Poor's has affirmed its 'AAA/A-1+' unsolicited sovereign credit ratings on the Commonwealth of Australia. The outlook remains stable. The rating affirmation on Australia is based on S&P view of the country's strong public policy settings, economic resilience, and significant monetary and fiscal policy flexibility. S&P believe these factors enable Australia to absorb large economic and financial shocks, as was demonstrated during the global recession in 2009. Australia's high external imbalances, dependence on commodity exports, and high household debt moderate these strengths. Australia is a wealthy economy, with GDP per capita of an estimated US\$60,000 in fiscal 2015. This high level of wealth derives from decades of economic reform and reflects the country's diverse economic structure and flexible labor and product markets. Economic growth remains subdued as drivers of growth rotate from mining investment to nonmining sectors and the country's falling terms of trade dampen income growth. S&P estimate Australia's economy expanded by 2.4% in the year ended June 30, 2015. Mining investment continues to decline from very high levels, weighing on growth.

18/03/2015 - Fitch has affirmed Australia's Long-Term foreign and local currency Issuer Default Ratings (IDR) at 'AAA'. The Outlook is Stable. The Country Ceiling is affirmed at 'AAA', and the Short-Term foreign currency IDR at 'F1+'. Australia's highly developed economy, strong governance and effective public and social institutions are consistent with its status as one of the world's most highly-rated sovereigns. A credible policy framework, low public debt and free-floating exchange rate give Australia flexibility to respond to changing economic conditions. Real GDP growth is high relative to 'AAA' rated peers, and has been more stable, despite reliance on commodity exports, particularly to China. Fitch forecasts real GDP growth to accelerate to 3.2% in 2016, as a growing output of natural resources more than offsets slowing mining investment. However, the continued fall in the terms of trade has further slowed real income growth. High foreign ownership in the mining industry also curbs the benefits from rising resource exports for the domestic economy. Weak domestic demand, along with cost-cutting in the mining sector, has contributed to a gradual rise in the unemployment rate to 6.3% in February 2015.

29/07/2014 - Standard & Poor's has affirmed its 'AAA/A-1+' unsolicited sovereign credit ratings on the Commonwealth of Australia. The outlook remains stable. "The unsolicited ratings on the Commonwealth of Australia benefit from the country's strong public policy settings, economic resilience, and significant fiscal and monetary policy flexibility". " S&P believe these factors provide Australia with a strong ability to absorb large economic and financial shocks, as was demonstrated during the global recession in 2009. Australia's high external imbalances, dependence on commodity exports, and high household debt moderate these strengths." Australia is a wealthy economy, with GDP per capita of about US\$67,500 in 2013. Australia's economic resilience reflects decades of economic reform, its diverse economic structure, and flexible labor and product markets. Growth of the Australian economy is expected to have remained below trend at 2.9% in the year ended June 30, 2014, as mining investment continued to decline from very high levels and weigh on growth. Partly offsetting this will have been further strong growth in commodity exports as mining and energy projects are progressively completed and commence production.

NOTA

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