

FIVE YEAR SUMMARY

	2020 ¹ \$m	2019 ¹ \$m	2018 ¹ \$m	2017 ¹ \$m	2016 \$m
Financial performance - cash²					
Net interest income	14,049	14,339	14,514	14,875	15,095
Other operating income	3,703	4,690	4,853	4,941	5,499
Operating expenses	(9,383)	(9,071)	(9,401)	(8,967)	(10,439)
Profit before credit impairment and income tax	8,369	9,958	9,966	10,849	10,155
Credit impairment charge	(2,738)	(795)	(688)	(1,199)	(1,956)
Income tax expense	(1,872)	(2,678)	(2,775)	(2,826)	(2,299)
Non-controlling interests	(1)	(15)	(16)	(15)	(11)
Cash profit from continuing operations²	3,758	6,470	6,487	6,809	5,889
Cash profit/(loss) from discontinued operations	(98)	(309)	(682)	129	n/a
Cash profit	3,660	6,161	5,805	6,938	5,889
Adjustments to arrive at statutory profit ²	(83)	(208)	595	(532)	(180)
Profit attributable to shareholders of the Company	3,577	5,953	6,400	6,406	5,709
Financial position					
Assets	1,042,286	981,137	943,182	897,326	914,869
Net assets	61,297	60,794	59,405	59,075	57,927
Common Equity Tier 1	11.3%	11.4%	11.4%	10.6%	9.6%
Common Equity Tier 1 – Internationally Comparable Basel 3 ³	16.7%	16.4%	16.8%	15.8%	14.5%
Return on average ordinary equity (statutory) ⁴	5.9%	10.0%	10.9%	11.0%	10.0%
Return on average assets (statutory)	0.3%	0.6%	0.7%	0.7%	0.6%
Cost to income ratio (cash) ²	53.8%	49.5%	52.0%	46.1%	50.7%
Shareholder value – ordinary shares					
Total return to shareholders (share price movement plus dividends)	-36.9%	9.2%	0.6%	13.1%	9.2%
Market capitalisation	48,839	80,842	80,979	86,948	80,886
Dividend (cents)	60	160	160	160	160
Franked portion					
– interim	100%	100%	100%	100%	100%
– final	100%	70%	100%	100%	100%
Share price					
– high (dollars)	\$28.67	\$29.30	\$30.80	\$32.95	\$29.17
– low (dollars)	\$14.10	\$22.98	\$26.08	\$25.78	\$21.86
– closing (dollars)	\$17.22	\$28.52	\$28.18	\$29.60	\$27.63
Share information					
(per fully paid ordinary share)					
Earnings per share (cents) (statutory)	126.4	210.0	221.6	220.1	197.4
Dividend payout ratio (statutory)	47.6%	76.2%	72.1%	73.4%	81.9%
Net tangible assets per ordinary share ⁵	\$20.04	\$19.59	\$18.47	\$17.66	\$17.13
No. of fully paid ordinary shares issued (millions)	2,840	2,835	2,874	2,937	2,927
Dividend reinvestment plan (DRP) issue price					
– interim	\$18.06	\$27.79	\$27.76	\$28.80	\$24.82
– final	-	\$25.03	\$26.03	\$29.02	\$28.16
Other information					
No. of employees (full time equivalents)	38,579	39,060	39,924	44,896	46,554
No. of shareholders	553,171	506,847	509,238	522,425	545,256

¹ During 2018, part of Wealth Australia and TSO and Group Centre division was classified as a discontinued operation. 2017 comparatives have been restated accordingly. 2016 has not been restated. All ratios are presented on a Group basis inclusive of discontinued operations across all periods.

² Cash profit excludes non-core items included in statutory profit and is provided to assist readers in understanding the result of the ongoing business activities of the Group. Cash profit is not audited; however, the external auditor has informed the Audit Committee that the adjustments have been determined on a consistent basis across each period presented, and the adjustments for the sale impact of Shanghai Rural Commercial Bank (SRCB) in 2018 and 2017 are appropriate.

³ Internationally Comparable Methodology applied for 2016–2020 aligns with APRA's information paper entitled 'International Capital Comparison Study' (13 July 2015). Basel Internationally Comparable ratios do not include an estimate of the Basel I capital floor requirement.

⁴ Average ordinary equity excludes non-controlling interests and preference shares.

⁵ Equals shareholders' equity less preference share capital, goodwill, software and other intangible assets divided by the number of ordinary shares

Five year summary (continued)

2020 2019 2018 2017 2016

Fair and Responsible Banking

Net Promoter Score Ranking (relative to peers)

Australia Retail ¹	3	4	3	4	2
Australia Commercial ²	4	3	3	4	4
Australia Institutional ³	1	1	1	2	1
New Zealand Retail ⁴	4	4	4	4	4
New Zealand Commercial and Agricultural ⁵	5	5	5	5	5
New Zealand Institutional ⁶	1	1	1	3	1

Code of conduct

Breaches ⁷	569	784	1,114	1,443	1,408
Investigations resulting in termination	93	151	226	262	254
Whistleblower reports	157	156	137	121	71

Financial Wellbeing

Help enable social and economic participation of 1 million people by 2020 (cumulative total)⁸ 1,070,930 998,474 889,135 550,361 453,054

Employees

Employee engagement (%) ⁹	86	77	73	72	74
Total Women in Leadership (%) ¹⁰	33.4	32.5	32.0	31.1	29.9

Community

Total community investment (\$m)	139.5	142.2	136.9	131.1	89.8
Volunteer hours	66,402	134,930	124,113	113,127	113,071
Employee volunteering participation rate (%) ¹¹	20.5	42.4	34.6	29.4	-

Sustainable solutions AU\$50 billion target¹²

Total funded or facilitated towards:

Environmental sustainability (\$ billion)	7.57	7.60	4.65	4.51	2.37
Housing (\$ billion) ¹³	1.45				
Other social (\$ billion) ¹⁴	0.06				

Environmental Sustainability

Environmental footprint

Total scope 1 & 2 GHG emissions (tCO ₂ e)	134,093	156,568	171,012	180,993	193,569
Total scope 1,2 & 3 GHG emissions (tCO ₂ e)	203,700	250,857	266,906	273,216	299,224

Project finance portfolio¹⁵

Renewables (%)	87	83	76	70	63
Coal (%)	5	9	13	16	19
Gas (%)	7	8	10	13	18
Project finance commitment to renewable energy (\$m)	1,501	1,371	1,076	1,141	875

Average emissions intensity of generation financed

Australia (tCO ₂ e/Mwh generated)	0.40	0.54	0.66	0.58	0.62
Outside Australia (tCO ₂ e/Mwh generated)	0.01	0.02	0.08	0.24	0.16

1. Roy Morgan Single Source, Australian population aged 14+, Main Financial Institution, six month rolling average to Sep'16, Sep'17, Sep'18, Sep'19 & Sep'20. Ranking based on the four major Australian banks. 2. DBM Business Atlas. Base: Commercial (<\$100 million annual turnover) Main Financial Institution customers. Six month average to Sep'16, Sep'17, Sep'18, Sep'19 & Sep'20. Ranking based on the four major Australian banks. 3. Peter Lee Associates, 2020 Large Corporate and Institutional Relationship Banking surveys, Australia. 4. Retail Market Monitor, Camorra Research, six month rolling average to Sep'16, Sep'17, Sep'18, Sep'19 & Sep'20. Ranking based on the five major New Zealand banks. 5. Business Finance Monitor, TNS Kantar Research. Base: Commercial (\$3 million – \$150 million annual turnover) and Agricultural (>\$500K annual turnover) customers. Four quarter rolling average to Q3'16, Q3'17, Q3'18, Q3'19 & Q3'20. Ranking based on the five major New Zealand commercial / agricultural banks. 6. Peter Lee Associates Large Corporate and Institutional Relationship Banking surveys, New Zealand 2016 - 2020, ranked against the Top 4 competitors (in 2016 rank based on question 'which bank would you most likely to recommend'). 7. Resulting in a formal consequence or the employee leaving ANZ. 8. Target commenced in 2016. Performance includes people helped through our initiatives to support financial wellbeing, including our financial inclusion, employment and community programs, and targeted banking products and services for small business and retail customers. Refer to the 2020 ESG Supplement for methodology. 9. The 2017 engagement survey was run as a pulse survey sent to 10% of the bank's employees with a 57% response rate. 10. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE). 11. Commenced reporting in 2017. 12. 2016 – 2019 figures represent annual contributions towards ANZ's 2020 \$15bn sustainable solutions target, which had an environmental focus. In 2020, ANZ set a new 2025 \$50bn target with an expanded focus on environmental sustainability, housing and financial wellbeing. 13. Commenced reporting in 2020. 14. Commenced reporting in 2020. Includes Green, Social, Sustainability Bond transactions issued by Financial Institutions that align to SDG 6, 7, 9, 11, 12 and 13 and indirectly align to Financial Wellbeing. 15. Breakdowns for 2020, 2018 and 2017 do not total to 100% due to rounding.