

For the purpose of complying with the Otoritas Jasa Keuangan (OJK) regulation no. 6/POJK.03/2015 dated 31 March 2015 on the "Transparency and Bank's Report Publication", the following financial information is extracted from the consolidated financial statements of Australia and New Zealand Banking Group Limited as at and for the year ended 30 September 2018 (audited) and 30 September 2017 (audited), which has been completed and authorized for issuance by the Directors on 30 October 2018. The accounting period of Australia and New Zealand Banking Group Limited starting from 1 October to 30 September which is different from PT Bank ANZ Indonesia starting from 1 January to 31 December.

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED BALANCE SHEET AS AT 30 SEPTEMBER 2018 AND 2017 (in AUD Millions)		
	Sep-18	Sep-17
Assets		
Cash	84,636	68,048
Settlement balances owed to ANZ	2,319	5,504
Collateral paid	11,043	8,987
Trading securities	37,722	43,605
Derivative financial instruments	68,423	62,518
Available-for-sale assets	74,284	69,384
Net loans and advances	603,938	574,331
Regulatory deposits	882	2,015
Assets held for sale	45,248	7,970
Investment in associates	2,553	2,248
Current tax assets	268	30
Deferred tax assets	900	675
Goodwill and other intangible assets	4,930	6,970
Investments backing policy liabilities	-	37,964
Premises and equipment	1,833	1,965
Other assets	3,645	5,112
Total assets	942,624	897,326
Liabilities		
Settlement balances owed by ANZ	11,810	9,914
Collateral received	6,542	5,919
Deposits and other borrowings	618,150	595,611
Derivative financial instruments	69,676	62,252
Current tax liabilities	300	241
Deferred tax liabilities	59	257
Liabilities held for sale	47,159	4,693
Policy liabilities	-	37,448
External unit holder liabilities	-	4,435
Payables and other liabilities	6,788	8,350
Employee entitlements	540	530
Other provisions	1,038	628
Debt issuances	121,179	107,973
Total liabilities	883,241	838,251
Net assets	59,383	59,075
Shareholders' equity		
Ordinary share capital	27,205	29,088
Reserves	323	37
Retained earnings	31,715	29,834
Share capital and reserves attributable to shareholders of the Company	59,243	58,959
Non-controlling interests	140	116
Total shareholders' equity	59,383	59,075

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 30 SEPTEMBER 2018 AND 2017 (in AUD Millions)		
	Sep-18	Sep-17
Contract amount of:		
Undrawn facilities	202,531	191,323
Guarantees and letters of credit	18,441	20,009
Performance related contingencies	24,136	20,830
Total	245,108	232,162

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED INCOME STATEMENT FOR THE YEAR ENDED 30 SEPTEMBER 2018 AND 2017 (in AUD Millions)		
	Sep-18	Sep-17
Interest income	30,327	29,120
Interest expense	(15,813)	(14,245)
Net interest income	14,514	14,875
Other operating income	4,558	3,589
Net funds management and insurance income	576	634
Share of associates' profit	183	300
Operating income	19,831	19,398
Operating expenses	(9,248)	(8,967)
Profit before credit impairment and income tax	10,583	10,431
Credit impairment charge	(688)	(1,198)
Profit before income tax	9,895	9,233
Income tax expense	(2,784)	(2,874)
Profit after tax from continuing operations	7,111	6,359
Profit/(Loss) after tax from discontinued operations	(695)	62
Profit for the year	6,416	6,421
Comprising:		
Profit attributable to shareholders of the Company	6,400	6,406
Profit attributable to non-controlling interests	16	15
Earnings per ordinary share (cents) including discontinued operations		
Basic	221.6	220.1
Diluted	212.1	210.8
Earnings per ordinary share (cents) including continuing operations		
Basic	245.6	218.0
Diluted	234.2	208.8
Dividend per ordinary share (cents)	160	160

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 SEPTEMBER 2018 AND 2017 (in AUD Millions)		
	Sep-18	Sep-17
Profit for the year from continuing operations	7,111	6,359
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss	32	26
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	222	(748)
Other reserve movements	137	(297)
Income tax attributable to the above items	(118)	8
Share of associates' other comprehensive income	25	1
Other comprehensive income net of tax from continuing operations	298	(1,010)
Profit/(Loss) after tax from discontinued operations	(695)	62
Other comprehensive income after tax from discontinued operations	18	(30)
Total comprehensive income for the year	6,732	5,381
Comprising total comprehensive income attributable to:		
Shareholders of the Company	6,706	5,372
Non-controlling interest	26	9

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2018 AND 2017 (in AUD Millions)						
	Ordinary share capital	Reserves	Retained earnings	Share capital and reserves attributable to shareholders of the Company	Non-controlling interests	Total Shareholders' equity
As at 1 October 2016	28,765	1,078	27,975	57,818	109	57,927
Profit or loss from continuing operations	-	-	6,344	6,344	15	6,359
Profit or loss from discontinued operations	-	-	62	62	-	62
Other comprehensive income for the year from continuing operations	-	(1,019)	15	(1,004)	(6)	(1,010)
Other comprehensive income for the year from discontinued operations	-	(30)	-	(30)	-	(30)
Total comprehensive income for the year	-	(1,049)	6,421	5,372	9	5,381
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(4,609)	(4,609)	(1)	(4,610)
Dividend income on treasury shares held within the Group's life insurance statutory funds	-	-	26	26	-	26
Dividend reinvestment plan	198	-	-	198	-	198
Other equity movements:						
Treasury shares Wealth Australia adjustment	69	-	-	69	-	69
Group employee share acquisition scheme	56	-	-	56	-	56
Other items	-	8	21	29	(1)	28
As at 30 September 2017	29,088	37	29,834	58,959	116	59,075
Profit or loss from continuing operations	-	-	7,095	7,095	16	7,111
Profit or loss from discontinued operations	-	-	(695)	(695)	-	(695)
Other comprehensive income for the year from continuing operations	-	264	24	288	10	298
Other comprehensive income for the year from discontinued operations	-	18	-	18	-	18
Total comprehensive income for the year	-	282	6,424	6,706	26	6,732
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(4,585)	(4,585)	(2)	(4,587)
Dividend income on treasury shares held within the Group's life insurance statutory funds	-	-	24	24	-	24
Dividend reinvestment plan	-	-	-	-	-	-
Group share buy-back	(1,880)	-	-	(1,880)	-	(1,880)
Other equity movements:						
Treasury shares Wealth Australia adjustment	(2)	-	-	(2)	-	(2)
Group employee share acquisition scheme	(1)	-	-	(1)	-	(1)
Other items	-	4	18	22	-	22
As at 30 September 2018	27,205	323	31,715	59,243	140	59,383

Melbourne, 30 October 2018
Committee of the Board Directors
Australia and New Zealand Banking Group Limited

Shareholders' equity attributable to equity holders of the Bank