

For the purpose of complying with the Otoritas Jasa Keuangan (OJK) regulation no. 6/POJK.03/2015 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 period ended 31 March 2019 (reviewed by KPMG) and 31 March 2018 (reviewed by KPMG), which has been completed and authorized for issue by the Directors on 30 April 2019. 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 CONDENSED CONSOLIDATED BALANCE SHEET AS AT 31 MARCH 2019 AND 2018 (in AUD Millions) | | |
|--|----------------|----------------|
| | Mar-19 | Mar-18 |
| Assets | | |
| Cash and cash equivalent | 93,996 | 82,071 |
| Settlement balances owed to ANZ | 4,041 | 5,037 |
| Collateral paid | 11,860 | 10,863 |
| Trading securities | 42,857 | 45,058 |
| Derivative financial instruments | 79,375 | 70,915 |
| Investment Securities | 78,882 | - |
| Available-for-sale assets | - | 70,239 |
| Net loans and advances | 609,255 | 589,468 |
| Regulatory deposits | 944 | 1,229 |
| Assets held for sale | 43,549 | 45,278 |
| Investment in associates | 2,737 | 2,481 |
| Current tax assets | 500 | 15 |
| Deferred tax assets | 1,146 | 840 |
| Goodwill and other intangible assets | 5,017 | 5,338 |
| Premises and equipment | 1,863 | 1,892 |
| Other assets | 4,222 | 4,946 |
| Total assets | 980,244 | 935,670 |
| Liabilities | | |
| Settlement balances owed by ANZ | 12,371 | 10,577 |
| Collateral received | 5,726 | 9,395 |
| Deposits and other borrowings | 634,989 | 616,230 |
| Derivative financial instruments | 80,871 | 70,624 |
| Current tax liabilities | 159 | 371 |
| Deferred tax liabilities | 48 | 268 |
| Liabilities held for sale | 46,555 | 44,773 |
| Payables and other liabilities | 7,641 | 7,542 |
| Provisions | 2,221 | 1,532 |
| Debt issuances | 129,692 | 114,836 |
| Total liabilities | 920,273 | 876,148 |
| Net assets | 59,971 | 59,522 |
| Shareholders' equity | | |
| Ordinary share capital | 26,048 | 27,933 |
| Reserves | 1,709 | 541 |
| Retained earnings | 32,064 | 30,922 |
| Share capital and reserves attributable to shareholders of the Company | 59,821 | 59,396 |
| Non-controlling interests | 150 | 126 |
| Total shareholders' equity | 59,971 | 59,522 |

| AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 31 MARCH 2019 AND 2018 (in AUD Millions) | | |
|--|---------|---------|
| | Mar-19 | Mar-18 |
| Undrawn and contingent facilities | 245,311 | 233,005 |

| AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2019 AND 2018 (in AUD Millions) | | |
|--|--------------|--------------|
| | Mar-19 | Mar-18 |
| Interest income | 15,970 | 14,849 |
| Interest expense | (8,671) | (7,499) |
| Net interest income | 7,299 | 7,350 |
| Other operating income | 1,786 | 2,659 |
| Net income from insurance business | 77 | 140 |
| Share of associates' profit | 131 | 88 |
| Operating income | 9,293 | 10,237 |
| Operating expenses | (4,365) | (4,473) |
| Profit before credit impairment and income tax | 4,928 | 5,764 |
| Credit impairment charge | (392) | (408) |
| Profit before income tax | 4,536 | 5,356 |
| Income tax expense | (1,284) | (1,426) |
| Profit after tax from continuing operations | 3,252 | 3,930 |
| Profit/(Loss) after tax from discontinued operations | (70) | (600) |
| Profit for the period | 3,182 | 3,330 |
| Comprising: | | |
| Profit attributable to shareholders of the Company | 3,173 | 3,323 |
| Profit attributable to non-controlling interests | 9 | 7 |
| Earnings per ordinary share (cents) including discontinued operations | | |
| Basic | 111.7 | 114.2 |
| Diluted | 106.4 | 108.6 |
| Earnings per ordinary share (cents) from continuing operations | | |
| Basic | 114.1 | 134.8 |
| Diluted | 108.7 | 127.4 |
| Dividend per ordinary share (cents) | 80 | 80 |

| AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2019 AND 2018 (in AUD Millions) | | |
|---|--------------|--------------|
| | Mar-19 | Mar-18 |
| Profit for the period from continuing operation | 3,252 | 3,930 |
| Other comprehensive income | | |
| Items that will not be reclassified subsequently to profit or loss | | |
| Investment securities - equity securities at FVOCI | 176 | - |
| Other reserve movements | 11 | 27 |
| Items that may be reclassified subsequently to profit or loss | | |
| Foreign currency translation reserve | 834 | 460 |
| Other reserve movements | 517 | 174 |
| Income tax attributable to the above items | 187 | 121 |
| Share of associates' other comprehensive income | 13 | 5 |
| Other comprehensive income after tax from continuing operation | 1,364 | 535 |
| Profit/(Loss) after tax from discontinued operations | (70) | (600) |
| Other comprehensive income after tax from discontinued operations | 42 | 10 |
| Total comprehensive income for the period | 4,588 | 3,875 |
| Comprising total comprehensive income attributable to: | | |
| Shareholders of the Company | 4,578 | 3,865 |
| Non-controlling interests | 10 | 10 |

| AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2019 AND 2018 (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 2017 | 29,088 | 37 | 29,834 | 58,959 | 116 | 59,075 |
| Impact on transition to AASB 15 | - | - | 22 | 22 | - | 22 |
| Profit or loss from continuing operations | - | - | 3,923 | 3,923 | 7 | 3,930 |
| Profit or loss from discontinued operations | - | - | (600) | (600) | - | (600) |
| Other comprehensive income for the period from continuing operations | - | 511 | 21 | 532 | 3 | 535 |
| Other comprehensive income for the period from discontinued operations | - | 10 | - | 10 | - | 10 |
| Total comprehensive income for the period | - | 521 | 3,344 | 3,865 | 10 | 3,875 |
| Transactions with equity holders in their capacity as equity holders: | | | | | | |
| Dividends paid | - | - | (2,308) | (2,308) | - | (2,308) |
| Dividend income on treasury shares held within the Group's life insurance statutory funds | - | - | 12 | 12 | - | 12 |
| Group share buy-back | (1,132) | - | - | (1,132) | - | (1,132) |
| Other equity movements: | | | | | | |
| Treasury shares Wealth Australia adjustment | 20 | - | - | 20 | - | 20 |
| Group employee share acquisition scheme | (43) | - | - | (43) | - | (43) |
| Other items | - | (17) | 18 | 1 | - | 1 |
| As at 31 March 2018 | 27,933 | 541 | 30,922 | 59,396 | 126 | 59,522 |
| Profit or loss from continuing operations | - | - | 3,172 | 3,172 | 9 | 3,181 |
| Profit or loss from discontinued operations | - | - | (95) | (95) | - | (95) |
| Other comprehensive income for the period from continuing operations | - | (247) | 3 | (244) | 7 | (237) |
| Other comprehensive income for the period from discontinued operations | - | 8 | - | 8 | - | 8 |
| Total comprehensive income for the period | - | (239) | 3,080 | 2,841 | 16 | 2,857 |
| Transactions with equity holders in their capacity as equity holders: | | | | | | |
| Dividends paid | - | - | (2,277) | (2,277) | (2) | (2,279) |
| Dividend income on treasury shares held within the Group's life insurance statutory funds | - | - | 12 | 12 | - | 12 |
| Group share buy-back | (748) | - | - | (748) | - | (748) |
| Other equity movements: | | | | | | |
| Treasury shares Wealth Australia adjustment | (22) | - | - | (22) | - | (22) |
| Group employee share acquisition scheme | 42 | - | - | 42 | - | 42 |
| Other items | - | 21 | - | 21 | - | 21 |
| As at 30 September 2018 | 27,205 | 323 | 31,737 | 59,265 | 140 | 59,405 |
| Impact on transition to AASB 9 | - | 14 | (624) | (610) | - | (610) |
| Profit or loss from continuing operations | - | - | 3,243 | 3,243 | 9 | 3,252 |
| Profit or loss from discontinued operations | - | - | (70) | (70) | - | (70) |
| Other comprehensive income for the period from continuing operations | - | 1,351 | 12 | 1,363 | 1 | 1,364 |
| Other comprehensive income for the period from discontinued operations | - | 42 | - | 42 | - | 42 |
| Total comprehensive income for the period | - | 1,393 | 3,185 | 4,578 | 10 | 4,588 |
| Transactions with equity holders in their capacity as equity holders: | | | | | | |
| Dividends paid | - | - | (2,254) | (2,254) | - | (2,254) |
| Dividend income on treasury shares held within the Group's life insurance statutory funds | - | - | 12 | 12 | - | 12 |
| Group share buy-back | (1,120) | - | - | (1,120) | - | (1,120) |
| Other equity movements: | | | | | | |
| Treasury shares Wealth Australia adjustment | (37) | - | - | (37) | - | (37) |
| Group employee share acquisition scheme | - | - | - | - | - | - |
| Other items | - | (21) | 8 | (13) | - | (13) |
| As at 31 March 2019 | 26,048 | 1,709 | 32,064 | 59,821 | 150 | 59,971 |

Shareholders' equity attributable to equity holders of the Bank