

For the purpose of complying with the Otoritas Jasa Keuangan (OJK) regulation POJK No. 37/POJK.03/2019 dated 20 December 2019 on the "Transparency and Bank's Report Publication" and SEOJK No.9/SEOJK.03/2020 dated 30 June 2020 on "Transparency and Commercial 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 2023 (audited by KPMG) and 30 September 2022 (audited by KPMG), which has been completed and authorized for issue by the Directors on 10 November 2023. 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 30 SEPTEMBER 2023 AND 2022 (in AUD Millions)			
	Sep-23	Sep-22	
Assets			
Cash and cash equivalents	168,154	168,132	
Settlement balances owed to ANZ	9,349	4,762	
Collateral paid	8,558	12,700	
Trading assets	37,004	35,237	
Derivative financial instruments	60,406	90,174	
Investment Securities	97,429	86,153	
Net loans and advances	707,044	672,407	
Regulatory deposits	646	632	
Investment in associates	2,349	2,181	
Current tax assets	114	46	
Deferred tax assets	3,336	3,384	
Goodwill and other intangible assets	4,058	3,877	
Premises and equipment	2,053	2,431	
Other assets	5,120	3,613	
Total assets	1,105,620	1,085,729	
Liabilities			
Settlement balances owed by ANZ	19,267	13,766	
Collateral received	10,382	16,230	
Deposits and other borrowings	814,711	797,281	
Derivative financial instruments	57,482	85,149	
Current tax liabilities	305	829	
Deferred tax liabilities	82	83	
Payables and other liabilities	15,045	9,835	
Employee entitlements	569	549	
Other provisions	1,717	1,872	
Debt issuances	116,014	93,734	
Total liabilities	1,035,574	1,019,328	
Net assets	70,046	66,401	
Shareholders' equity			
Ordinary share capital	29,082	28,797	
Reserves	(1,735)	(2,606)	
Retained earnings	42,177	39,716	
Share capital and reserves attributable to shareholders of the Company	69,524	65,907	
Non-controlling interests	522	494	
Total shareholders' equity	70,046	66,401	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 30 SEPTEMBER 2023 AND 2022 (in AUD Millions)			
	Sep-23	Sep-22	
Undrawn and contingent facilities	290,055	285,041	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE YEAR ENDED 30 SEPTEMBER 2023 AND 2022 (in AUD Millions)			
	Sep-23	Sep-22	
Interest income	49,902	23,609	
Interest expense	(33,321)	(8,735)	
Net interest income	16,581	14,874	
Other operating income	3,568	4,235	
Net income from insurance business	89	140	
Share of associates' profit / (loss)	221	177	
Operating income	20,459	19,426	
Operating expenses	(10,139)	(9,579)	
Profit before credit impairment and income tax	10,320	9,847	
Credit impairment (charge)/release	(245)	232	
Profit before income tax	10,075	10,079	
Income tax expense	(2,949)	(2,940)	
Profit after tax from continuing operations	7,126	7,139	
Profit/(Loss) after tax from discontinued operations	-	(19)	
Profit for the year	7,126	7,120	
Comprising:			
Profit attributable to shareholders of the Company	7,098	7,119	
Profit attributable to non-controlling interests	28	1	
Earnings per ordinary share (cents) including discontinued operations			
Basic	236.8	250.0	
Diluted	227.2	233.2	
Earnings per ordinary share (cents) from continuing operations			
Basic	236.8	250.7	
Diluted	227.2	233.8	
Dividend per ordinary share (cents)	175.0	146.0	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 SEPTEMBER 2023 AND 2022 (in AUD Millions)			
	Sep-23	Sep-22	
Profit for the year from continuing operations	7,126	7,139	
Other comprehensive income			
Items that will not be reclassified subsequently to profit or loss			
Investment securities - equity securities at FVOCI	(27)	(55)	
Other reserve movements	(80)	127	
Items that may be reclassified subsequently to profit or loss			
Foreign currency translation reserve	718	(759)	
Other reserve movements	199	(4,180)	
Income tax attributable to the above items	(23)	1,172	
Share of associates' other comprehensive income	31	(40)	
Other comprehensive income after tax from continuing operations	818	(3,735)	
Profit/(Loss) after tax from discontinued operations	-	(19)	
Total comprehensive income for the year	7,944	3,385	
Comprising total comprehensive income attributable to:			
Shareholders of the Company	7,889	3,399	
Non-controlling interests	55	(14)	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 2023 AND 2022
(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 2021	25,984	1,228	36,453	63,665	11	63,676
Profit/(loss) from continuing operations	-	-	7,138	7,138	1	7,139
Profit/(loss) from discontinued operations	-	-	(19)	(19)	-	(19)
Other comprehensive income for the year from continuing operations	-	(3,835)	115	(3,720)	(15)	(3,735)
Total comprehensive income for the year	-	(3,835)	7,234	3,399	(14)	3,385
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(3,965)	(3,965)	(2)	(3,967)
Dividend reinvestment plan	183	-	-	183	-	183
Group share buy-back	(846)	-	-	(846)	-	(846)
Share entitlement issue	3,497	-	-	3,497	-	3,497
Other equity movements:						
Employee share and option plans	(21)	-	-	(21)	-	(21)
Preference shares issued	-	-	(7)	(7)	499	492
Other items	-	1	1	2	-	2
As at 30 September 2022	28,797	(2,606)	39,716	65,907	494	66,401
Profit/(loss) from continuing operations	-	-	7,098	7,098	28	7,126
Other comprehensive income for the year from continuing operations	-	865	(74)	791	27	818
Total comprehensive income for the year	-	865	7,024	7,889	55	7,944
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(4,559)	(4,559)	(27)	(4,586)
Dividends reinvestment plan	206	-	-	206	-	206
Other equity movements:						
Employee share and option plans	79	-	-	79	-	79
Other items	-	6	(4)	2	-	2
As at 30 September 2023	29,082	(1,735)	42,177	69,524	522	70,046

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 10 November 2023
Committee of the Board Directors
Australia and New Zealand Banking Group
Limited