

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 period ended 31 March 2024 (reviewed by KPMG) and 31 March 2023 (reviewed by KPMG), which has been completed and authorized for issue by the Directors on 6 May 2024. 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 2024 AND 2023 (in AUD Millions)			
	Mar-24	Mar-23	
Assets			
Cash and cash equivalents	137,699	208,800	
Settlement balances owed to ANZ	3,809	7,020	
Collateral paid	8,241	9,245	
Trading assets	42,442	39,611	
Derivative financial instruments	47,481	45,614	
Investment Securities	118,055	93,972	
Net loans and advances	715,171	690,087	
Regulatory deposits	696	646	
Investment in associates	1,419	2,253	
Current tax assets	294	49	
Deferred tax assets	3,149	2,974	
Goodwill and other intangible assets	3,998	4,037	
Premises and equipment	2,005	2,289	
Other assets	5,240	4,640	
Total assets	1,089,699	1,111,237	
Liabilities			
Settlement balances owed by ANZ	15,026	23,010	
Collateral received	7,409	8,002	
Deposits and other borrowings	806,737	842,564	
Derivative financial instruments	42,728	46,154	
Current tax liabilities	201	347	
Deferred tax liabilities	78	79	
Payables and other liabilities	17,094	13,057	
Employee entitlements	580	593	
Other provisions	1,663	1,694	
Debt issuances	127,109	106,157	
Total liabilities	1,018,625	1,041,657	
Net assets	71,074	69,580	
Shareholders' equity			
Ordinary share capital	29,033	29,054	
Reserves	(1,466)	(1,019)	
Retained earnings	42,739	41,020	
Share capital and reserves attributable to shareholders of the Company	70,306	69,055	
Non-controlling interests	768	525	
Total shareholders' equity	71,074	69,580	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 31 MARCH 2024 AND 2023 (in AUD Millions)			
	Mar-24	Mar-23	
Undrawn and contingent facilities	289,371	292,550	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2024 AND 2023 (in AUD Millions)			
	Mar-24	Mar-23	
Interest income	29,811	22,832	
Interest expense	(21,912)	(14,332)	
Net interest income	7,899	8,500	
Other operating income	2,114	1,495	
Net income from insurance business	48	55	
Share of associates' profit / (loss)	84	101	
Operating income	10,145	10,151	
Operating expenses	(5,215)	(4,997)	
Profit before credit impairment and income tax	4,930	5,154	
Credit impairment (charge)/release	(70)	(133)	
Profit before income tax	4,860	5,021	
Income tax expense	(1,439)	(1,452)	
Profit for the period	3,421	3,569	
Comprising:			
Profit attributable to shareholders of the Company	3,407	3,555	
Profit attributable to non-controlling interests	14	14	
Earnings per ordinary share (cents)			
Basic	113.5	118.7	
Diluted	111.5	113.0	
Dividend per ordinary share (cents)	83.0	81.0	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2024 AND 2023 (in AUD Millions)			
	Mar-24	Mar-23	
Profit for the period from continuing operations	3,421	3,569	
Other comprehensive income			
Items that will not be reclassified subsequently to profit or loss			
Investment securities - equity securities at FVOCI	(3)	62	
Other reserve movements	(59)	(34)	
Items that may be reclassified subsequently to profit or loss			
Foreign currency translation reserve	(378)	792	
Cash flow hedge reserve	1,075	1,067	
Other reserve movements	(128)	6	
Income tax attributable to the above items	(268)	(306)	
Share of associates' other comprehensive income	(17)	8	
Total comprehensive income for the period	3,643	5,164	
Comprising total comprehensive income attributable to:			
Shareholders of the Company	3,640	5,120	
Non-controlling interests	3	44	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 MARCH 2024 AND 2023
(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 2022	28,797	(2,606)	39,716	65,907	494	66,401
Impact on transition to AASB 17	-	-	(37)	(37)	-	(37)
Profit/(Loss) for the period	-	-	3,555	3,555	14	3,569
Other comprehensive income for the period	-	1,607	(42)	1,565	30	1,595
Total comprehensive income for the period	-	1,607	3,513	5,120	44	5,164
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,172)	(2,172)	(13)	(2,185)
Group share buy-back	206	-	-	206	-	206
Other equity movements:						
Employee share and option plans	53	-	-	53	-	53
Other items	(2)	(20)	-	(22)	-	(22)
As at 31 March 2023	29,054	(1,019)	41,020	69,055	525	69,580
Profit/(Loss) for the period	-	-	3,551	3,551	14	3,565
Other comprehensive income for the period	-	(742)	(32)	(774)	(3)	(777)
Total comprehensive income for the period	-	(742)	3,519	2,777	11	2,788
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,387)	(2,387)	(14)	(2,401)
Dividends reinvestment plan	-	-	-	-	-	-
Other equity movements:						
Employee share and option plans	26	-	-	26	-	26
Other items	2	26	(4)	24	-	24
As at 30 September 2022	29,082	(1,735)	42,148	69,495	522	70,017
Profit/(Loss) from continuing operations	-	-	3,407	3,407	14	3,421
Other comprehensive income for the period from continuing operations	-	281	(48)	233	(11)	222
Total comprehensive income for the period	-	281	3,359	3,640	3	3,643
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,771)	(2,771)	(13)	(2,784)
Dividends reinvestment plan	-	-	-	-	-	-
Other equity movements:						
Employee share and option plans	(49)	-	-	(49)	-	(49)
ANZ Bank New Zealand Perpetual Preference Shares	-	-	(4)	(4)	256	252
Other items	-	(12)	7	(5)	-	(5)
As at 31 March 2024	29,033	(1,466)	42,739	70,306	768	71,074

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 6 May 2024
Committee of the Board Directors
Australia and New Zealand Banking Group
Limited