

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", 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 2020 (reviewed by KPMG) and 31 March 2019 (reviewed by KPMG), which has been completed and authorized for issue by the Directors on 29 April 2020. 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 2020 AND 2019 (in AUD Millions)		
	Mar-20	Mar-19
Assets		
Cash and cash equivalent	143,093	93,996
Settlement balances owed to ANZ	6,961	4,041
Collateral paid	16,762	11,860
Trading securities	49,068	42,857
Derivative financial instruments	173,677	79,375
Investment Securities	85,923	78,882
Net loans and advances	656,609	609,281
Regulatory deposits	804	944
Assets held for sale	-	43,549
Investment in associates	2,313	2,737
Current tax assets	452	500
Deferred tax assets	1,816	1,146
Goodwill and other intangible assets	4,957	5,017
Premises and equipment	3,211	1,863
Other assets	4,309	4,222
Total assets	1,149,955	980,270
Liabilities		
Settlement balances owed by ANZ	22,314	12,371
Collateral received	17,463	5,726
Deposits and other borrowings	726,909	634,989
Derivative financial instruments	167,364	80,871
Current tax liabilities	244	159
Deferred tax liabilities	94	48
Liabilities held for sale	-	46,555
Payables and other liabilities	10,536	7,641
Employee entitlements	635	567
Other provisions	2,773	1,680
Debt issuances	140,248	129,692
Total liabilities	1,088,580	920,299
Net assets	61,375	59,971
Shareholders' equity		
Ordinary share capital	26,440	26,048
Reserves	2,851	1,709
Retained earnings	32,073	32,064
Share capital and reserves attributable to shareholders of the Company	61,364	59,821
Non-controlling interests	11	150
Total shareholders' equity	61,375	59,971

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 31 MARCH 2020 AND 2019 (in AUD Millions)		
	Mar-20	Mar-19
Undrawn and contingent facilities	269,417	245,285

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2020 AND 2019 (in AUD Millions)		
	Mar-20	Mar-19
Interest income	13,800	15,970
Interest expense	(6,578)	(8,671)
Net interest income	7,222	7,299
Other operating income	1,489	1,786
Net income from insurance business	47	77
Share of associates' profit	135	131
Operating income	8,893	9,293
Operating expenses	(4,605)	(4,365)
Profit before credit impairment and income tax	4,288	4,928
Credit impairment charge	(1,674)	(392)
Profit before income tax	2,614	4,536
Income tax expense	(978)	(1,284)
Profit after tax from continuing operations	1,636	3,252
Profit/(Loss) after tax from discontinued operations	(90)	(70)
Profit for the period	1,546	3,182
Comprising:		
Profit attributable to shareholders of the Company	1,545	3,173
Profit attributable to non-controlling interests	1	9
Earnings per ordinary share (cents) including discontinued operations		
Basic	54.6	111.7
Diluted	51.5	106.4
Earnings per ordinary share (cents) from continuing operations		
Basic	57.8	114.1
Diluted	54.3	108.7
Dividend per ordinary share (cents)	TBD	80

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2020 AND 2019 (in AUD Millions)		
	Mar-20	Mar-19
Profit for the period from continuing operation	1,636	3,252
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	(115)	176
Other reserve movements	236	11
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	1,281	834
Other reserve movements	83	517
Income tax attributable to the above items	(76)	(187)
Share of associates' other comprehensive income	10	13
Other comprehensive income net of tax from continuing operation	1,419	1,364
Profit/(Loss) after tax from discontinued operations	(90)	(70)
Other comprehensive income after tax from discontinued operations	-	42
Total comprehensive income for the period	2,965	4,588
Comprising total comprehensive income attributable to:		
Shareholders of the Company	2,965	4,578
Non-controlling interests	-	10

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2020 AND 2019 (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 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	-	-	-	-	-	-
Group employee share acquisition scheme	(37)	-	-	(37)	-	(37)
Other items	-	(21)	8	(13)	-	(13)
As at 31 March 2019	26,048	1,709	32,064	59,821	150	59,971
Profit or loss from continuing operations	-	-	3,053	3,053	6	3,059
Profit or loss from discontinued operations	-	-	(273)	(273)	-	(273)
Other comprehensive income for the period from continuing operations	-	42	46	88	4	92
Other comprehensive income for the period from discontinued operations	-	(139)	-	(139)	-	(139)
Total comprehensive income for the period	-	(97)	2,826	2,729	10	2,739
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,227)	(2,227)	(2)	(2,229)
Other equity movements:						
Treasury shares Wealth Australia adjustment	405	-	-	405	-	405
Group employee share acquisition scheme	37	-	-	37	-	37
Other items	-	17	1	18	(147)	(129)
As at 30 September 2019	26,490	1,629	32,664	60,783	11	60,794
Impact on transition to AASB 16	-	-	(88)	(88)	-	(88)
Profit or loss from continuing operations	-	-	1,635	1,635	1	1,636
Profit or loss from discontinued operations	-	-	(90)	(90)	-	(90)
Other comprehensive income for the period from continuing operations	-	1,249	171	1,420	-1	1,419
Other comprehensive income for the period from discontinued operations	-	-	-	-	-	-
Total comprehensive income for the period	-	1,249	1,716	2,965	-	2,965
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,228)	(2,228)	-	(2,228)
Other equity movements:						
Group employee share acquisition scheme	(50)	-	-	(50)	-	(50)
Other items	-	(27)	9	(18)	-	(18)
As at 31 March 2020	26,440	2,851	32,073	61,364	11	61,375

Melbourne, 29 April 2020
Committee of the Board Directors
Australia and New Zealand Banking Group Limited

Shareholders' equity attributable to equity holders of the Bank