

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 2022 (reviewed by KPMG) and 31 March 2021 (reviewed by KPMG), which has been completed and authorized for issue by the Directors on 3 May 2022. 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 2022 AND 2021
(in AUD Millions)

	Mar-22	Mar-21
Assets		
Cash and cash equivalents	168,054	124,460
Settlement balances owed to ANZ	7,141	9,778
Collateral paid	10,764	12,059
Trading securities	39,433	46,331
Derivative financial instruments	45,238	104,666
Investment Securities	79,757	91,990
Net loans and advances	651,436	614,359
Regulatory deposits	661	859
Investment in associates	2,018	1,854
Current tax assets	227	170
Deferred tax assets	2,903	2,105
Goodwill and other intangible assets	4,068	4,024
Premises and equipment	2,702	2,792
Other assets	2,959	2,892
Total assets	1,017,361	1,018,339
Liabilities		
Settlement balances owed by ANZ	19,752	19,188
Collateral received	6,716	7,552
Deposits and other borrowings	780,288	706,623
Derivative financial instruments	47,795	102,926
Current tax liabilities	320	203
Deferred tax liabilities	82	73
Payables and other liabilities	10,579	8,558
Employee entitlements	585	600
Other provisions	2,262	2,417
Debt issuances	87,226	107,623
Total liabilities	955,605	955,763
Net assets	61,756	62,576
Shareholders' equity		
Ordinary share capital	25,091	26,615
Reserves	(1,422)	741
Retained earnings	38,078	35,210
Share capital and reserves attributable to shareholders	61,747	62,566
Non-controlling interests	9	10
Total shareholders' equity	61,756	62,576

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED OFF BALANCE SHEET
AS AT 31 MARCH 2022 AND 2021
(in AUD Millions)

	Mar-22	Mar-21
Undrawn and contingent facilities	264,137	252,392

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE PERIOD ENDED 31 MARCH 2022 AND 2021
(in AUD Millions)

	Mar-22	Mar-21
Interest income	9,707	9,879
Interest expense	(2,607)	(2,893)
Net interest income	7,100	6,986
Other operating income	2,313	1,571
Net income from insurance business	55	52
Share of associates' profit / (loss)	74	(242)
Operating income	9,542	8,367
Operating expenses	(4,791)	(4,482)
Profit before credit impairment and income tax	4,751	3,885
Credit impairment (charge)/release	284	491
Profit before income tax	5,035	4,376
Income tax expense	(1,500)	(1,425)
Profit after tax from continuing operations	3,535	2,951
Profit/(Loss) after tax from discontinued operations	(5)	(8)
Profit for the period	3,530	2,943
Comprising:		
Profit attributable to shareholders of the Company	3,530	2,943
Profit attributable to non-controlling interests	-	-
Earnings per ordinary share (cents) including discontinued operations		
Basic	125.7	103.7
Diluted	117.7	98.4
Earnings per ordinary share (cents) from continuing operations		
Basic	125.9	104.0
Diluted	117.9	98.7
Dividend per ordinary share (cents)	72.0	70.0

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2022 AND 2021
(in AUD Millions)

	Mar-22	Mar-21
Profit for the period from continuing operations	3,535	2,951
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	11	124
Other reserve movements	99	(20)
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	(775)	(658)
Other reserve movements	(2,631)	(319)
Income tax attributable to the above items	743	82
Share of associates' other comprehensive income	10	41
Other comprehensive income after tax from continuing operations	(2,543)	(750)
Profit/(Loss) after tax from discontinued operations	(5)	(8)
Other comprehensive income after tax from discontinued operations	-	-
Total comprehensive income for the period	987	2,193
Comprising total comprehensive income attributable to:		
Shareholders of the Company	987	2,193
Non-controlling interests	-	-

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 MARCH 2022 AND 2021
(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 2020	26,531	1,501	33,255	61,287	10	61,297
Profit or loss from continuing operations	-	-	2,951	2,951	-	2,951
Profit or loss from discontinued operations	-	-	(8)	(8)	-	(8)
Other comprehensive income for the period from continuing operations	-	(731)	(19)	(750)	-	(750)
Total comprehensive income for the period	-	(731)	2,924	2,193	-	2,193
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(973)	(973)	-	(973)
Dividend reinvestment plan	94	-	-	94	-	94
Other equity movements:						
Group employee share acquisition scheme	(10)	-	-	(10)	-	(10)
Other items	-	(29)	4	(25)	-	(25)
As at 31 March 2021	26,615	741	35,210	62,566	10	62,576
Profit or loss from continuing operations	-	-	3,228	3,228	1	3,229
Profit or loss from discontinued operations	-	-	(9)	(9)	-	(9)
Other comprehensive income for the period from continuing operations	-	467	(21)	446	-	446
Total comprehensive income for the period	-	467	3,198	3,665	1	3,666
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(1,955)	(1,955)	-	(1,955)
Dividends reinvestment plan	-	-	-	-	-	-
Group share buy-back	(654)	-	-	(654)	-	(654)
Other equity movements:						
Group employee share acquisition scheme	23	-	-	23	-	23
Other items	-	20	-	20	-	20
As at 30 September 2021	25,984	1,228	36,453	63,665	11	63,676
Profit or loss from continuing operations	-	-	3,535	3,535	-	3,535
Profit or loss from discontinued operations	-	-	(5)	(5)	-	(5)
Other comprehensive income for the period from continuing operations	-	(2,628)	85	(2,543)	-	(2,543)
Total comprehensive income for the period	-	(2,628)	3,615	987	-	987
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(1,992)	(1,992)	(2)	(1,994)
Group share buy-back	(846)	-	-	(846)	-	(846)
Other equity movements:						
Group employee share acquisition scheme	(47)	-	-	(47)	-	(47)
Other items	-	(22)	2	(20)	-	(20)
As at 31 March 2022	25,091	(1,422)	38,078	61,747	9	61,756

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 3 May 2022
Committee of the Board Directors
Australia and New Zealand Banking Group
Limited