

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 2022 (audited by KPMG) and 30 September 2021 (audited by KPMG), which has been completed and authorized for issue by the Directors on 26 October 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 30 SEPTEMBER 2022 AND 2021 (in AUD Millions)		
	Sep-22	Sep-21
Assets		
Cash and cash equivalents	168,132	151,260
Settlement balances owed to ANZ	4,762	7,530
Collateral paid	12,700	9,166
Trading assets	35,237	44,688
Derivative financial instruments	90,174	38,736
Investment Securities	86,153	83,126
Net loans and advances	672,407	629,719
Regulatory deposits	632	671
Investment in associates	2,181	1,972
Current tax assets	46	57
Deferred tax assets	3,384	2,339
Goodwill and other intangible assets	3,877	4,124
Premises and equipment	2,431	2,734
Other assets	3,613	2,735
Total assets	1,085,729	978,857
Liabilities		
Settlement balances owed by ANZ	13,766	17,427
Collateral received	16,230	5,657
Deposits and other borrowings	797,281	743,056
Derivative financial instruments	85,149	36,035
Current tax liabilities	829	419
Deferred tax liabilities	83	70
Payables and other liabilities	9,835	8,647
Employee entitlements	549	602
Other provisions	1,872	2,214
Debt issuances	93,734	101,054
Total liabilities	1,019,328	915,181
Net assets	66,401	63,676
Shareholders' equity		
Ordinary share capital	28,797	25,984
Reserves	(2,606)	1,228
Retained earnings	39,716	36,453
Share capital and reserves attributable to shareholders of	65,907	63,665
Non-controlling interests	494	11
Total shareholders' equity	66,401	63,676

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 30 SEPTEMBER 2022 AND 2021 (in AUD Millions)		
	Sep-22	Sep-21
Undrawn and contingent facilities	285,041	259,789

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE YEAR ENDED 30 SEPTEMBER 2022 AND 2021 (in AUD Millions)		
	Sep-22	Sep-21
Interest income	23,609	19,529
Interest expense	(8,735)	(5,368)
Net interest income	14,874	14,161
Other operating income	4,235	3,325
Net income from insurance business	140	110
Share of associates' profit / (loss)	177	(176)
Operating income	19,426	17,420
Operating expenses	(9,579)	(9,051)
Profit before credit impairment and income tax	9,847	8,369
Credit impairment (charge)/release	232	567
Profit before income tax	10,079	8,936
Income tax expense	(2,940)	(2,756)
Profit after tax from continuing operations	7,139	6,180
Profit/(Loss) after tax from discontinued operations	(19)	(17)
Profit for the year	7,120	6,163
Comprising:		
Profit attributable to shareholders of the Company	7,119	6,162
Profit attributable to non-controlling interests	1	1
Earnings per ordinary share (cents) including discontinued operations		
Basic	250.0	215.3
Diluted	233.2	203.2
Earnings per ordinary share (cents) from continuing operations		
Basic	250.7	215.9
Diluted	233.8	203.7
Dividend per ordinary share (cents)	146.0	142.0

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 SEPTEMBER 2022 AND 2021 (in AUD Millions)		
	Sep-22	Sep-21
Profit for the year from continuing operations	7,139	6,180
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	(55)	80
Other reserve movements	127	(41)
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	(759)	456
Other reserve movements	(4,180)	(1,052)
Income tax attributable to the above items	1,172	301
Share of associates' other comprehensive income	(40)	(48)
Other comprehensive income after tax from continuing operations	(3,735)	(304)
Profit/(Loss) after tax from discontinued operations	(19)	(17)
Total comprehensive income for the year	3,385	5,859
Comprising total comprehensive income attributable to:		
Shareholders of the Company	3,399	5,858
Non-controlling interests	(14)	1

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 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	-	-	6,179	6,179	1	6,180
Profit or loss from discontinued operations	-	-	(17)	(17)	-	(17)
Other comprehensive income for the year from continuing operations	-	(264)	(40)	(304)	-	(304)
Total comprehensive income for the year	-	(264)	6,122	5,858	1	5,859
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,928)	(2,928)	-	(2,928)
Dividend reinvestment plan	94	-	-	94	-	94
Group share buy-back	(654)	-	-	(654)	-	(654)
Other equity movements:						
Group employee share acquisition scheme	13	-	-	13	-	13
Other items	-	(9)	4	(5)	-	(5)
As at 30 September 2021	25,984	1,228	36,453	63,665	11	63,676
Profit or loss from continuing operations	-	-	7,138	7,138	1	7,139
Profit or 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)
Dividends reinvestment plan	183	-	-	183	-	183
Group share buy-back	(846)	-	-	(846)	-	(846)
Share entitlement issue	3,497	-	-	3,497	-	3,497
Other equity movements:						
Group employee share acquisition scheme	(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

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 26 October 2022
Committee of the Board Directors
Australia and New Zealand Banking Group
Limited