

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 2023 (reviewed by KPMG) and 31 March 2022 (reviewed by KPMG), which has been completed and authorized for issue by the Directors on 4 May 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 31 MARCH 2023 AND 2022 (in AUD Millions)			
	Mar-23	Mar-22	
Assets			
Cash and cash equivalents	208,800	168,054	
Settlement balances owed to ANZ	7,020	7,141	
Collateral paid	9,245	10,764	
Trading assets	39,611	39,433	
Derivative financial instruments	45,614	45,238	
Investment Securities	93,972	79,757	
Net loans and advances	690,087	651,436	
Regulatory deposits	646	661	
Investment in associates	2,253	2,018	
Current tax assets	49	227	
Deferred tax assets	2,962	2,903	
Goodwill and other intangible assets	4,037	4,068	
Premises and equipment	2,289	2,702	
Other assets	4,615	2,959	
Total assets	1,111,200	1,017,361	
Liabilities			
Settlement balances owed by ANZ	23,010	19,752	
Collateral received	8,002	6,716	
Deposits and other borrowings	842,564	780,288	
Derivative financial instruments	46,154	47,795	
Current tax liabilities	347	320	
Deferred tax liabilities	79	82	
Payables and other liabilities	12,991	10,579	
Employee entitlements	593	585	
Other provisions	1,694	2,262	
Debt issuances	106,157	87,226	
Total liabilities	1,041,591	955,605	
Net assets	69,609	61,756	
Shareholders' equity			
Ordinary share capital	29,054	25,091	
Reserves	(1,019)	(1,422)	
Retained earnings	41,049	38,078	
Share capital and reserves attributable to shareholders of the Company	69,084	61,747	
Non-controlling interests	25	9	
Total shareholders' equity	69,609	61,756	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 31 MARCH 2023 AND 2022 (in AUD Millions)			
	Mar-23	Mar-22	
Undrawn and contingent facilities	292,550	264,137	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2023 AND 2022 (in AUD Millions)			
	Mar-23	Mar-22	
Interest income	22,830	9,707	
Interest expense	(14,327)	(2,607)	
Net interest income	8,503	7,100	
Other operating income	1,495	2,313	
Net income from insurance business	40	55	
Share of associates' profit / (loss)	101	74	
Operating income	10,139	9,542	
Operating expenses	(4,997)	(4,791)	
Profit before credit impairment and income tax	5,142	4,751	
Credit impairment (charge)/release	(133)	284	
Profit before income tax	5,009	5,035	
Income tax expense	(1,448)	(1,500)	
Profit after tax from continuing operations	3,561	3,535	
Profit/(Loss) after tax from discontinued operations	-	(5)	
Profit for the period	3,561	3,530	
Comprising:			
Profit attributable to shareholders of the Company	3,547	3,530	
Profit attributable to non-controlling interests	14	-	
Earnings per ordinary share (cents) including discontinued operations			
Basic	118.5	124.6	
Diluted	112.8	116.7	
Earnings per ordinary share (cents) from continuing operations			
Basic	118.5	124.8	
Diluted	112.8	116.9	
Dividend per ordinary share (cents)	81.0	72.0	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2023 AND 2022 (in AUD Millions)			
	Mar-23	Mar-22	
Profit for the period from continuing operations	3,561	3,535	
Other comprehensive income			
Items that will not be reclassified subsequently to profit or loss			
Investment securities - equity securities at FVOCI	62	11	
Other reserve movements	(34)	99	
Items that may be reclassified subsequently to profit or loss			
Foreign currency translation reserve	792	(775)	
Other reserve movements	1,073	(2,631)	
Income tax attributable to the above items	(306)	743	
Share of associates' other comprehensive income	8	10	
Other comprehensive income after tax from continuing operations	1,595	(2,543)	
Profit/(Loss) after tax from discontinued operations	-	(5)	
Total comprehensive income for the period	5,156	987	
Comprising total comprehensive income attributable to:			
Shareholders of the Company	5,112	987	
Non-controlling interests	44	-	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 MARCH 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	-	-	3,535	3,535	-	3,535
Profit/(Loss) from discontinued operations	-	-	(5)	(5)	-	(5)
Other comprehensive income for the period 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:						
Employee share and option plans	(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
Profit/(Loss) from continuing operations	-	-	3,603	3,603	1	3,604
Profit/(Loss) from discontinued operations	-	-	(14)	(14)	-	(14)
Other comprehensive income for the period from continuing operations	-	(1,207)	30	(1,177)	(15)	(1,192)
Total comprehensive income for the period	-	(1,207)	3,619	2,412	(14)	2,398
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(1,973)	(1,973)	-	(1,973)
Dividends reinvestment plan	183	-	-	183	-	183
Share entitlement issue	3,497	-	-	3,497	-	3,497
Other equity movements:						
Employee share and option plans	26	-	-	26	-	26
ANZ Bank New Zealand Perpetual Preference Shares issued	-	-	(7)	(7)	499	492
Other items	-	23	(1)	22	-	22
As at 30 September 2022	28,797	(2,606)	39,716	65,907	494	66,401
Profit/(Loss) from continuing operations	-	-	3,547	3,547	14	3,561
Other comprehensive income for the period from continuing operations	-	1,607	(42)	1,565	30	1,595
Total comprehensive income for the period	-	1,607	3,505	5,112	44	5,156
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,172)	(2,172)	(13)	(2,185)
Dividends reinvestment plan	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)	41,049	69,084	525	69,609

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 4 May 2023
Committee of the Board Directors
Australia and New Zealand Banking Group
Limited