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 2024 (audited by KPMG) and 30 September 2023 (audited by KPMG), which has been completed and authorized for issue by the Directors on 10 November 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 30 SEPTEMBER 2024 AND 2023
(in AUD Millions)

	Sep-24	Sep-23
Assets		
Cash and cash equivalents	150,967	168,154
Settlement balances owed to ANZ	5,484	9,349
Collateral paid	10,090	8,558
Trading assets	45,755	37,004
Derivative financial instruments	54,370	60,406
Investment Securities	140,549	97,429
Net loans and advances	803,382	707,044
Regulatory deposits	665	646
Investment in associates	1,444	2,349
Current tax assets	46	114
Deferred tax assets	3,254	3,348
Goodwill and other intangible assets	5,511	4,058
Premises and equipment	2,222	2,053
Other assets	5,376	5,131
Total assets	**1,229,115**	**1,105,643**
Liabilities		
Settlement balances owed by ANZ	16,188	19,267
Collateral received	6,583	10,382
Deposits and other borrowings	903,554	814,711
Derivative financial instruments	55,254	57,482
Current tax liabilities	360	305
Deferred tax liabilities	78	82
Payables and other liabilities	17,851	15,097
Employee entitlements	646	569
Other provisions	1,585	1,717
Debt issuances	156,388	116,014
Total liabilities	**1,158,487**	**1,035,626**
Net assets	**70,628**	**70,017**
Shareholders' equity		
Ordinary share capital	28,182	29,082
Reserves	(1,774)	(1,735)
Retained earnings	43,449	42,148
Share capital and reserves attributable to shareholders of the Company	**69,857**	**69,495**
Non-controlling interests	771	522
Total shareholders' equity	**70,628**	**70,017**

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED OFF BALANCE SHEET
AS AT 30 SEPTEMBER 2024 AND 2023
(in AUD Millions)

	Sep-24	Sep-23
Undrawn and contingent facilities	298,152	290,055

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2024 AND 2023
(in AUD Millions)

	Sep-24	Sep-23
Interest income	60,639	49,904
Interest expense	(44,570)	(33,330)
Net interest income	16,069	16,574
Other operating income	4,251	3,568
Net income from insurance business	122	108
Share of associates' profit / (loss)	105	221
Operating income	20,547	20,471
Operating expenses	(10,741)	(10,139)
Profit before credit impairment and income tax	9,806	10,332
Credit impairment (charge)/release	(406)	(245)
Profit before income tax	9,400	10,087
Income tax expense	(2,830)	(2,953)
Profit after tax from continuing operations	**6,570**	**7,134**
Profit/(Loss) after tax from discontinued operations	-	-
Profit for the year	**6,570**	**7,134**
Comprising:		
Profit attributable to shareholders of the Company	6,535	7,106
Profit attributable to non-controlling interests	35	28
Earnings per ordinary share (cents)		
Basic	217.9	237.1
Diluted	215.1	237.1
Dividend per ordinary share (cents)	166.0	175.0

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 SEPTEMBER 2024 AND 2023
(in AUD Millions)

	Sep-24	Sep-23
Profit for the year from continuing operations	**6,570**	**7,134**
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	(25)	(27)
Other reserve movements	(17)	(80)
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	(930)	718
Cash flow hedge reserve	2,069	235
Other reserve movements	(774)	(36)
Income tax attributable to the above items	(388)	(23)
Share of associates' other comprehensive income	(23)	31
Total comprehensive income for the year	**6,482**	**7,952**
Comprising total comprehensive income attributable to:		
Shareholders of the Company	6,457	7,897
Non-controlling interests	25	55

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 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 year	-	-	7,106	**7,106**	28	**7,134**
Other comprehensive income for the year	-	865	(74)	**791**	27	**818**
Total comprehensive income for the year	-	865	7,032	**7,897**	55	**7,952**
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(4,559)	**(4,559)**	(27)	**(4,586)**
Dividend reinvestment plan	206	-	-	**206**	-	**206**
Other equity movements:						
Employee share and option plans	79	-	-	**79**	-	**79**
Other items	-	6	(4)	**2**	-	**2**
As at 30 September 2023	**29,082**	**(1,735)**	**42,148**	**69,495**	**522**	**70,017**
Profit/(loss) for the year	-	-	6,535	**6,535**	35	**6,570**
Other comprehensive income for the year	-	(58)	(20)	**(78)**	(10)	**(88)**
Total comprehensive income for the year	-	(58)	6,515	**6,457**	25	**6,482**
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(5,220)	**(5,220)**	(32)	**(5,252)**
Dividends reinvestment plan	-	-	-	**-**	-	**-**
Share buy-back	(883)	-	-	**(883)**	-	**(883)**
Other equity movements:						
Employee share and option plans	(17)	25	4	**12**	-	**12**
ANZ Bank New Zealand Perpetual Preference Shares	-	-	(4)	**(4)**	256	**252**
Other items	-	(6)	6	**-**	-	**-**
As at 30 September 2024	**28,182**	**(1,774)**	**43,449**	**69,857**	**771**	**70,628**

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 7 November 2024
Committee of the Board Directors
Australia and New Zealand Banking Group Limited