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 2025 (reviewed by KPMG) and 31 March 2024 (reviewed by KPMG), which has been completed and authorized for issue by the Directors on 7 May 2025. 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 2025 AND 2024
(in AUD Millions)

	Mar-25	Mar-24
Assets		
Cash and cash equivalents	195,791	137,699
Settlement balances owed to ANZ	6,225	3,809
Collateral paid	10,464	8,241
Trading assets	45,745	42,442
Derivative financial instruments	49,552	47,481
Investment Securities	155,377	118,055
Net loans and advances	820,202	715,171
Regulatory deposits	644	696
Investment in associates	1,496	1,419
Current tax assets	256	294
Deferred tax assets	3,128	3,149
Goodwill and other intangible assets	5,865	3,998
Premises and equipment	2,172	2,005
Other assets	5,692	5,240
Total assets	**1,302,609**	**1,089,699**
Liabilities		
Settlement balances owed by ANZ	16,085	15,026
Collateral received	10,129	7,409
Deposits and other borrowings	972,219	806,737
Derivative financial instruments	44,279	42,728
Current tax liabilities	394	201
Deferred tax liabilities	205	78
Payables and other liabilities	15,047	17,094
Employee entitlements	656	580
Other provisions	1,709	1,663
Debt issuances	169,555	127,109
Total liabilities	**1,230,278**	**1,018,625**
Net assets	**72,331**	**71,074**
Shareholders' equity		
Ordinary share capital	27,860	29,033
Reserves	(990)	(1,466)
Retained earnings	44,697	42,739
Share capital and reserves attributable to shareholders of the Company	**71,567**	**70,306**
Non-controlling interests	764	768
Total shareholders' equity	**72,331**	**71,074**

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED OFF BALANCE SHEET
AS AT 31 MARCH 2025 AND 2024
(in AUD Millions)

	Mar-25	Mar-24
Undrawn and contingent facilities	319,672	289,371

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE PERIOD ENDED 31 MARCH 2025 AND 2024
(in AUD Millions)

	Mar-25	Mar-24
Interest income	32,734	29,811
Interest expense	(23,865)	(21,912)
Net interest income	8,869	7,899
Other operating income	2,310	2,246
Operating income	11,179	10,145
Operating expenses	(5,824)	(5,215)
Profit before credit impairment and income tax	5,355	4,930
Credit impairment (charge)/release	(145)	(70)
Profit before income tax	5,210	4,860
Income tax expense	(1,547)	(1,439)
Profit for the period	**3,663**	**3,421**
Comprising:		
Profit attributable to shareholders of the Company	3,642	3,407
Profit attributable to non-controlling interests	21	14
Earnings per ordinary share (cents)		
Basic	122.5	113.5
Diluted	119.3	111.5
Dividend per ordinary share (cents)	83.0	83.0

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2025 AND 2024
(in AUD Millions)

	Mar-25	Mar-24
Profit for the period	**3,663**	**3,421**
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	98	(3)
Other reserve movements	39	(59)
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	608	(378)
Cash flow hedge reserve	289	1,075
Other reserve movements	(116)	(128)
Income tax attributable to the above items	(84)	(268)
Share of associates' other comprehensive income	(5)	(17)
Total comprehensive income for the period	**4,492**	**3,643**
Comprising total comprehensive income attributable to:		
Shareholders of the Company	4,479	3,640
Non-controlling interests	13	3

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 MARCH 2025 AND 2024
(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 2023	**29,082**	**(1,735)**	**42,148**	**69,495**	**522**	**70,017**
Profit/(Loss) for the period	-	-	3,407	**3,407**	14	**3,421**
Other comprehensive income for the period	-	281	(48)	**233**	(11)	**222**
Total comprehensive income for the period	-	281	3,359	**3,640**	3	**3,643**
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,771)	**(2,771)**	(13)	**(2,784)**
Other equity movements:						
Employee share and option plans	(49)	-	-	**(49)**	-	**(49)**
ANZ Bank New Zealand Perpetual Preference Shares	-	-	(4)	**(4)**	256	**252**
Other items	-	(12)	7	**(5)**	-	**(5)**
As at 31 March 2024	**29,033**	**(1,466)**	**42,739**	**70,306**	**768**	**71,074**
Profit/(Loss) for the period	-	-	3,128	**3,128**	21	**3,149**
Other comprehensive income for the period	-	(339)	28	**(311)**	1	**(310)**
Total comprehensive income for the period	-	(339)	3,156	**2,817**	22	**2,839**
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,449)	**(2,449)**	(19)	**(2,468)**
Dividends reinvestment plan	(883)	-	-	**(883)**	-	**(883)**
Other equity movements:						
Employee share and option plans	32	25	4	**61**	-	**61**
Other items	-	6	(1)	**5**	-	**5**
As at 30 September 2024	**28,182**	**(1,774)**	**43,449**	**69,857**	**771**	**70,628**
Profit/(Loss) from continuing operations	-	-	3,642	**3,642**	21	**3,663**
Other comprehensive income for the period from continuing operations	-	811	26	**837**	(8)	**829**
Total comprehensive income for the period	-	811	3,668	**4,479**	13	**4,492**
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,426)	**(2,426)**	(20)	**(2,446)**
Share buy-back	(285)	-	-	**(285)**	-	**(285)**
Other equity movements:						
Employee share and option plans	(37)	(27)	3	**(61)**	-	**(61)**
Other items	-	-	3	**3**	-	**3**
As at 31 March 2025	**27,860**	**(990)**	**44,697**	**71,567**	**764**	**72,331**

Shareholders' equity attributable to equity holders of the Bank

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