Consolidated financial statements of Australia and New Zealand Banking Group Limited

PT Bank ANZ Indonesia
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31 March 2026

Classification: Public

For the purpose of complying with the Otoritas Jasa Keuangan (OJK) regulation POJK No. 18/POJK.03/2025 dated 4 August 2025 on the "Transparency and 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 31 March 2026 (reviewed by KPMG) and 31 March 2025 (audited by KPMG), which has been completed and authorized for issue by the Directors on 30 April 2026. 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 2026 and 2025
(in AUD Millions)

	Mar-26	Mar-25
Assets		
Cash and cash equivalents	165,539	195,791
Settlement balances owed to ANZ	16,393	6,225
Collateral paid	8,173	10,464
Trading assets	51,225	45,745
Derivative financial instruments	67,911	49,552
Investment Securities	164,579	155,377
Net loans and advances	821,777	820,202
Regulatory deposits	570	644
Investment in associates	1,144	1,496
Current tax assets	95	256
Deferred tax assets	3,601	3,128
Goodwill and other intangible assets	5,584	5,865
Premises and equipment	1,989	2,172
Other assets	5,225	5,692
Total assets	**1,313,805**	**1,302,609**
Liabilities		
Settlement balances owed by ANZ	32,370	16,085
Collateral received	11,284	10,129
Deposits and other borrowings	960,422	972,219
Derivative financial instruments	59,466	44,279
Current tax liabilities	323	394
Deferred tax liabilities	250	205
Payables and other liabilities	14,807	15,047
Employee entitlements	697	656
Other provisions	1,950	1,709
Debt issuances	160,480	169,555
Total liabilities	**1,242,049**	**1,230,278**
Net assets	**71,756**	**72,331**
Shareholders' equity		
Ordinary share capital	29,138	27,860
Reserves	(3,830)	(990)
Retained earnings	45,745	44,697
Share capital and reserves attributable to shareholders of the Company	**71,053**	**71,567**
Non-controlling interests	703	764
Total shareholders' equity	**71,756**	**72,331**

Australia and New Zealand Banking Group Limited
Condensed Consolidated Off Balance Sheet
As at 31 March 2026 and 2025
(in AUD Millions)

	Mar-26	Mar-25
Undrawn and contingent facilities	242,281	251,202

Australia and New Zealand Banking Group Limited
Condensed Consolidated Income Statement
For The Year Ended 31 March 2026 and 2025
(in AUD Millions)

	Mar-26	Mar-25
Interest income	63,923	32,734
Interest expense	(45,962)	(23,865)
Net interest income	**17,961**	**8,869**
Other operating income	4,225	2,310
Operating income	**22,186**	**11,179**
Operating expenses	(13,023)	(5,824)
Profit before credit impairment and income tax	**9,163**	**5,355**
Credit impairment (charge)/release	(441)	(145)
Profit before income tax	**8,722**	**5,210**
Income tax expense	(2,790)	(1,547)
Profit for the year	**5,932**	**3,663**
Comprising:		
Profit attributable to shareholders of the Company	5,891	3,642
Profit attributable to non-controlling interests	41	21
Earnings per ordinary share (cents)		
Basic	198	123
Diluted	197	119
Dividend per ordinary share (cents)	166	83

Australia and New Zealand Banking Group Limited
Condensed Consolidated Statement of Comprehensive Income
For The Year Ended 31 March 2026 and 2025
(in AUD Millions)

	Mar-26	Mar-25
Profit for the year from continuing operations	**5,932**	**3,663**
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	(207)	98
Other reserve movements	(59)	39
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	(602)	608
Cash flow hedge reserve	843	289
Other reserve movements	508	(116)
Income tax attributable to the above items	(316)	(84)
Share of associates' other comprehensive income	12	(5)
Total comprehensive income for the year	**6,111**	**4,492**
Comprising total comprehensive income attributable to:		
Shareholders of the Company	6,105	4,479
Non-controlling interests	6	13

Australia and New Zealand Banking Group Limited
Condensed Consolidated Statement of Changes in Equity
For The Year Ended 31 March 2026 and 2025
(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 2024	28,182	(1,774)	43,449	69,857	771	70,628
Profit for the year	-	-	3,642	**3,642**	21	**3,663**
Other comprehensive income for the year	-	811	26	**837**	(8)	**829**
Total comprehensive income for the year	**-**	**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
Profit for the year	-	-	2,249	**2,249**	20	**2,269**
Other comprehensive income for the year	-	(574)	(49)	**(623)**	(27)	**(650)**
Total comprehensive income for the year	**-**	**(574)**	**2,200**	**1,626**	**(7)**	**1,619**
Transactions with equity holders in their capacity as equity holders:				**-**		**-**
Dividends paid	-	-	(2,421)	**(2,421)**	(18)	**(2,439)**

Dividends reinvestment plan	312	-	-	**312**	-	**312**
Share buy-back	(6)	-	-	**(6)**	-	**(6)**
Other equity movements:				**-**		**-**
Employee share and option plans	25	27	(1)	**51**	-	**51**
Other items	-	(18)	17	**(1)**	-	**(1)**
As at 30 September 2025	**28,191**	**(1,555)**	**44,492**	71,128	739	71,867
Profit for the year	-	-	3,650	**3,650**	20	**3,670**
Other comprehensive income for the year	-	(2,247)	11	**(2,236)**	(38)	**(2,274)**
Total comprehensive income for the year	**-**	**(2,247)**	**3,661**	**1,414**	**(18)**	**1,396**
Transactions with equity holders in their capacity as equity holders:				**-**		**-**
Dividends paid	-	-	(2,407)	**(2,407)**	(18)	**(2,425)**
Dividends reinvestment plan	905	-	-	**905**	-	**905**
Other equity movements:				**-**		**-**
Employee share and option plans	42	(28)	2	**16**	-	**16**
Other items	-	-	(3)	**(3)**	-	**(3)**
As at 31 March 2026	**29,138**	**(3,830)**	**45,745**	71,053	703	71,756

Melbourne, 30 April 2026
Committee of the Board Directors
Australia and New Zealand Banking Group Limited

Thank you