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 2025 (audited by KPMG) and 30 September 2024 (audited by KPMG), which has been completed and authorized for issue by the Directors on 7 November 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 30 SEPTEMBER 2025 AND 2024
(in AUD Millions)

	Sep-25	Sep-24
Assets		
Cash and cash equivalents	155,211	150,967
Settlement balances owed to ANZ	23,394	5,484
Collateral paid	9,831	10,090
Trading assets	48,248	45,755
Derivative financial instruments	47,480	54,370
Investment Securities	165,693	140,549
Net loans and advances	829,456	803,382
Regulatory deposits	541	665
Investment in associates	1,142	1,444
Current tax assets	33	46
Deferred tax assets	3,287	3,254
Goodwill and other intangible assets	5,765	5,511
Premises and equipment	2,144	2,222
Other assets	4,883	5,376
Total assets	**1,297,108**	**1,229,115**
Liabilities		
Settlement balances owed by ANZ	31,144	16,188
Collateral received	7,428	6,583
Deposits and other borrowings	955,064	903,554
Derivative financial instruments	43,902	55,254
Current tax liabilities	537	360
Deferred tax liabilities	228	78
Payables and other liabilities	14,493	17,851
Employee entitlements	690	646
Other provisions	2,481	1,585
Debt issuances	169,274	156,388
Total liabilities	**1,225,241**	**1,158,487**
Net assets	**71,867**	**70,628**
Shareholders' equity		
Ordinary share capital	28,191	28,182
Reserves	(1,555)	(1,774)
Retained earnings	44,492	43,449
Share capital and reserves attributable to shareholders of the Company	**71,128**	**69,857**
Non-controlling interests	739	771
Total shareholders' equity	**71,867**	**70,628**

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED OFF BALANCE SHEET
AS AT 30 SEPTEMBER 2025 AND 2024
(in AUD Millions)

	Sep-25	Sep-24
Undrawn and contingent facilities	241,224	233,054

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2025 AND 2024
(in AUD Millions)

	Sep-25	Sep-24
Interest income	63,923	60,639
Interest expense	(45,962)	(44,570)
Net interest income	17,961	16,069
Other operating income	4,225	4,478
Operating income	22,186	20,547
Operating expenses	(13,023)	(10,741)
Profit before credit impairment and income tax	9,163	9,806
Credit impairment (charge)/release	(441)	(406)
Profit before income tax	8,722	9,400
Income tax expense	(2,790)	(2,830)
Profit for the year	**5,932**	**6,570**
Comprising:		
Profit attributable to shareholders of the Company	5,891	6,535
Profit attributable to non-controlling interests	41	35
Earnings per ordinary share (cents)		
Basic	198.2	217.9
Diluted	196.5	215.1
Dividend per ordinary share (cents)	166.0	166.0

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 SEPTEMBER 2025 AND 2024
(in AUD Millions)

	Sep-25	Sep-24
Profit for the year from continuing operations	**5,932**	**6,570**
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	(207)	(25)
Other reserve movements	(59)	(17)
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	(602)	(930)
Cash flow hedge reserve	843	2,069
Other reserve movements	508	(774)
Income tax attributable to the above items	(316)	(388)
Share of associates' other comprehensive income	12	(23)
Total comprehensive income for the year	**6,111**	**6,482**
Comprising total comprehensive income attributable to:		
Shareholders of the Company	6,105	6,457
Non-controlling interests	6	25

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 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 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)**
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**
Profit for the year	-	-	5,891	**5,891**	41	**5,932**
Other comprehensive income for the year	-	237	(23)	**214**	(35)	**179**
Total comprehensive income for the year	-	237	5,868	**6,105**	6	**6,111**
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(4,847)	**(4,847)**	(38)	**(4,885)**
Dividends reinvestment plan	312	-	-	**312**	-	**312**
Share buy-back	(291)	-	-	**(291)**	-	**(291)**
Other equity movements:						
Employee share and option plans	(12)	-	2	**(10)**	-	**(10)**
Other items	-	(18)	20	**2**	-	**2**
As at 30 September 2025	**28,191**	**(1,555)**	**44,492**	**71,128**	**739**	**71,867**

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 7 November 2025
Committee of the Board Directors
Australia and New Zealand Banking Group Limited