

5 YEAR SUMMARY FINANCIAL

	2023 \$m	2022 \$m	2021 \$m	2020 \$m	2019 \$m
Financial performance - cash¹					
Net interest income	16,581	14,874	14,161	14,049	14,339
Other operating income	4,312	3,673	3,286	3,703	4,690
Operating expenses	(10,139)	(9,579)	(9,051)	(9,383)	(9,071)
Profit before credit impairment and income tax	10,754	8,968	8,396	8,369	9,958
Credit impairment charge	(245)	232	567	(2,738)	(795)
Income tax expense	(3,076)	(2,684)	(2,764)	(1,872)	(2,678)
Non-controlling interests	(28)	(1)	(1)	(1)	(15)
Cash profit from continuing operations¹	7,405	6,515	6,198	3,758	6,470
Cash profit/(loss) from discontinued operations ¹	-	(19)	(17)	(98)	(309)
Cash profit¹	7,405	6,496	6,181	3,660	6,161
Adjustments to arrive at statutory profit ¹	(307)	623	(19)	(83)	(208)
Profit attributable to shareholders of the Company	7,098	7,119	6,162	3,577	5,953
Financial position					
Gross loans and advances	710,590	675,989	633,764	622,074	618,767
Assets	1,105,620	1,085,729	978,857	1,042,286	981,137
Customer Deposits	647,119	620,429	593,582	552,363	511,693
Net assets	70,046	66,401	63,676	61,297	60,794
CET1	13.3%	12.3%	12.3%	11.3%	11.4%
CET1 – Internationally Comparable Basel III ²	19.7%	19.2%	18.3%	16.7%	16.4%
Return on average ordinary equity (statutory) ³	10.5%	11.4%	9.9%	5.9%	10.0%
Cost to income ratio (cash) ¹	48.5%	52.0%	52.2%	53.8%	49.5%
Shareholder value – ordinary shares					
Total return to shareholders	20.0%	-14.0%	70.7%	-36.9%	9.2%
Market capitalisation	77,116	68,170	79,483	48,839	80,842
Dividend (cents)	175	146	142	60	160
Franked portion					
– interim	100%	100%	100%	100%	100%
– final	56%	100%	100%	100%	70%
Share price					
– high (dollars)	\$26.08	\$28.98	\$29.64	\$28.67	\$29.30
– low (dollars)	\$22.39	\$20.95	\$16.97	\$14.10	\$22.98
– closing (dollars)	\$25.66	\$22.80	\$28.15	\$17.22	\$28.52
Share information					
(per fully paid ordinary share)					
Earnings per share (cents) (statutory)	236.8	250.0	215.3	125.3	208.2
Dividend payout ratio (statutory)	74.1%	59.3%	65.3%	47.6%	76.2%
Net tangible assets per ordinary share ⁴	\$21.78	\$20.75	\$21.09	\$20.04	\$19.59
No. of fully paid ordinary shares issued (millions)	3,005	2,990	2,824	2,840	2,835
Dividend reinvestment plan (DRP) issue price					
– interim	\$23.55	\$25.52	\$27.91	\$18.06	\$27.79
– final	-	\$24.51	\$27.68	\$22.19	\$25.03
Other information					
No. of employees (full time equivalents) ⁵	40,342	39,381	40,221	38,579	39,060
No. of shareholders	530,601	541,788	534,166	553,171	506,847

1. Cash profit excludes non-core items included in statutory profit and is provided to assist readers in understanding the result of the ongoing business activities of the Group. Cash profit is not audited; however, the external auditor has informed the Audit Committee that the adjustments have been determined on a consistent basis across each period presented. **2.** 2023 Internationally Comparable methodology aligns with the Australia Banking Association Basel 3.1 Capital Comparison Study (March 2023). For years prior to 2023, Internationally Comparable Methodology aligns with APRA's information paper entitled 'International Capital Comparison Study' (13 July 2015). **3.** Average ordinary equity excludes non-controlling interests. **4.** Equals shareholders' equity less total non-controlling interests, goodwill and other intangible assets, divided by the number of ordinary shares. **5.** 2022 comparative information has been restated to include FTE of the consolidated investments managed by 1835i Group Pty Ltd.

5 YEAR SUMMARY NON-FINANCIAL

	2023	2022	2021	2020	2019
Total funded and facilitated towards:					
\$100 billion social and environmental outcomes target ¹	8.79	-	-	-	-
\$50 billion sustainable solutions target ²	6.95	18.08	12.87	9.08	7.60
\$10 billion housing target ³	0.61	0.81 ⁴	1.40	1.45	-
Customer experience					
Customer complaints ⁵	365,629	403,150	144,391	90,750	101,803
Customer requests for hardship assistance ⁶	31,134	39,664	117,216	162,192	21,979
Environmental sustainability					
Environmental footprint					
Total scope 1 & 2 GHG emissions (tonnes CO ₂ -e)	89,038	101,879	111,409	134,093	156,568
Total scope 1, 2 & 3 GHG emissions (tonnes CO ₂ -e) ⁷	149,658	140,514	153,697	203,700	250,857
Project Finance portfolio					
Renewables (%)	97	90	88	87	83
Coal (%)	1	2	3	5	9
Gas (%)	1	8	9	7	8
Project finance commitment to renewable energy (\$m) ⁸	2,242	1,505	1,425	1,501	1,371
Ethics, conduct and culture					
Investigations resulting in formal outcome ⁹	501	518	573	569	784
Termination ¹⁰	100	95	114	93	151
Whistleblower reports	170	142	157	157	156
Financial wellbeing					
People reached by our financial inclusion programs ¹¹	87,181	58,038	67,620	61,367	90,927
Total community investment (AU\$ million) ¹²	141.1	136.4	139.7	139.5	142.21
Volunteering hours	75,812.5	52,443.5	54,645.0	66,402.0	134,930.0
Employees					
Employee engagement (%)	87	84	81	86	77
Total women in leadership (%) ¹³	37.3	35.9	35.3	32.5	32.0
Recruitment of under represented groups ¹⁴	268	320	255	185	224
Investment in learning and development (\$m)	55.6	53.6	49.2	52.0	47.1



For more information please see the 2023 ESG Supplement, 2023 ESG Data and Framework Pack and 2023 Climate-related Financial Disclosures, available at anz.com/esgreport.

1. Target to fund and facilitate at least \$100 billion by end 2030 in social and environmental outcomes through customer activities and direct investments by ANZ, commenced 1 April 2023. For more information, see the social and environment sustainability target methodology available at anz.com/esgreport. 2. Target to fund and facilitate \$50 billion in sustainable solutions by 2025, commenced 1 October 2019 and closed 31 March 2023. For more information, see the explanatory notes available on page 95 in the 2022 ESG Supplement at anz.com/esgreport. 3. Target to fund and facilitate \$10 billion in affordable, secure and sustainable housing by 2030 across Australia and New Zealand, commenced 1 October 2018. Commenced reporting progress against target in 2020. Eligible transactions for this target (excluding deferred deals) contributed to the \$50 billion target from 1 October 2019 to 31 March 2023 and contribute to the \$100b target from 1 April 2023. For more information, see the explanatory notes available on page 69 in the 2023 ESG Supplement at anz.com/esgreport. 4. Figure for 2022 has been restated to include around an additional \$288 million in deferred deals. 5. Retail and Commercial customers in Australia and New Zealand. 6. Australia and New Zealand. 7. Scope 3 emissions from our lending ('portfolio emissions') are not included. This assessment scope is limited to ANZ's operations. See ANZ's 2023 Climate-related Financial Disclosures for more disclosures at anz.com/esgreport. 8. Refers to ANZ's lending commitments as at 30 September 2022 to renewable energy projects made only on a non or limited recourse basis to the ultimate sponsors. This figure does not include ANZ lending made to renewable energy projects that may be funded under corporate debt facilities or through other lending products. 9. Resulting in a formal consequence or the employee leaving ANZ. 10. Subset of Investigations resulting in formal outcome. 11. Includes MoneyMinded, MoneyBusiness and Saver Plus. 12. Includes cash: gross monetary amount paid in support of a community organisation/project. Time: cost to the company of the paid working hours contributed by employees to a community organisation or activity. In-kind services: other non-cash resources to community activities (eg. company products or services or corporate resources). Management costs: costs incurred in making contributions, such as salaries and overheads. Forgone revenue: the cost of providing low or free-free accounts to a range of customers such as government benefit recipients, not-for-profit organisations, students and the elderly. International transfer fees were waived for funds sent from Australia and New Zealand to Türkiye, Sri Lanka, Ukraine and the Pacific to support communities impacted by disaster-related events. Figure does not include remediation funds distributed to charity. 13. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE). 14. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE).