

FULL YEAR 2019

FINANCIAL RESULTS

KEY FINANCIAL RESULTS¹

\$5.95b STATUTORY PROFIT -7%

\$6.47b

CASH
PROFIT
0%

10.9%
RETURN ON
EQUITY
-10BPS

11.4%
CET1 CAPITAL
RATIO
STABLE

80c FINAL DIVIDEND PER SHARE² PARTIALLY FRANKED AT 70%

227.6c CASH EARNINGS PER SHARE +2%

DIVISIONAL RESULTS¹

\$3.6b
CASH PROFIT

\$208.0b CUSTOMER DEPOSITS +3%



\$3.7b EXPENSES 0% \$331.9b CUSTOMER LENDING -3% \$9.6b
REVENUE
-6%

\$1.5b

CASH PROFIT -4%

\$90.0b CUSTOMER DEPOSITS +3%



\$1.3b EXPENSES +5% \$126.0b CUSTOMER LENDING +4% \$3.5b REVENUE +2%

\$1.9b CASH PROFIT +11%

2.28%
RISK ADJUSTED
MARGIN³
+8BPS



\$2.6b EXPENSES -13bps
CHANGE IN GROSS
IMPAIRED ASSETS
(% OF GLA)

\$5.2b

REVENUE
+5%

HIGHLIGHTS



Business initiatives



users onto new Institutional customer self-service platform, providing access to all transaction accounts & payments in one place

bond

& NZ4

Increased Australian home loan applications by more than

> half through targeted campaign & operational



Building trust, leading with purpose





Continued proactive approach to remediation, returning more than

to impacted customers



\$19.1b



funded and facilitated in environmentally sustainable solutions since 2015



Capital allocation efficiency

Completed

buy-back



shares on issue by 108.7m

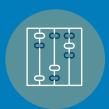
Coverage Ratio at

143%



and Net Stable

116%



Expense control & productivity Delivered around

\$260m



of productivity benefits driven by business simplification & process <u>improvements</u> Investment spend increased by



to improve customer experience & origination systems and increased regulatory obligations

- 1. All financials are on a Cash Profit Continuing Basis with growth rates compared to the Full Year ended 30 September 2018 unless otherwise stated. Divisional results are presented on a Cash Profit Continuing Basis excluding large/notable items.
- 2. Proposed final dividend.
- 3. Excluding Markets business unit, calculated as net interest income divided by average credit risk weighted assets.
- 4. ANZ was Joint Lead Manager on \$315m National Housing Finance and Investment Corporation social bond and Lead Manager for two Housing New Zealand wellbeing bonds for NZ\$500m and NZ\$600m.