

Guna memenuhi Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tanggal 31 Maret 2015 tentang "Transparansi dan Publikasi Laporan Bank", berikut ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasi Australia and New Zealand Banking Group Limited pada tanggal dan untuk periode enam bulan yang berakhir pada tanggal 31 Maret 2016 (*unaudited*), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 2 Mei 2016. Periode pembukuan Australia and New Zealand Banking Group Limited dimulai dari 1 Oktober sampai dengan 30 September yang mana berbeda dengan PT Bank ANZ Indonesia yang dimulai dari 1 Januari sampai dengan 31 Desember.

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED BALANCE SHEET AS AT 31 MARCH 2016 AND 2015 (in AUD Millions)		
	Mar - 16	Mar - 15
Assets		
Cash	49,144	46,004
Settlement balances owed to ANZ	26,048	22,570
Collateral paid	12,783	10,707
Trading securities	50,073	51,386
Derivative financial instruments	88,747	73,580
Available-for-sale assets	50,377	38,336
Net loans and advances	561,768	558,203
Regulatory deposits	2,135	1,804
Investment in associates	4,213	5,315
Current tax assets	289	38
Deferred tax assets	578	162
Goodwill and other intangible assets	7,585	8,384
Investments backing policy liabilities	34,541	36,495
Premises and equipment	2,188	2,203
Other assets	4,809	4,900
Total assets	895,278	860,087
Liabilities		
Settlement balances owed by ANZ	13,626	7,759
Collateral received	6,615	4,844
Deposits and other borrowings	578,071	567,215
Derivative financial instruments	91,706	73,210
Current tax liabilities	129	123
Deferred tax liabilities	286	322
Policy liabilities	35,159	36,820
External unit holder liabilities (life insurance funds)	3,265	3,489
Provisions	1,202	1,128
Payables and other liabilities	9,251	10,999
Debt issuances	81,947	85,664
Subordinated debt	17,557	16,463
Total liabilities	838,814	808,036
Net assets	56,464	52,051
Shareholders' equity		
Ordinary share capital	28,625	24,152
Reserves	377	2,188
Retained earnings	27,361	25,616
Share capital and reserves attributable to shareholders of the Company	56,363	51,956
Non-controlling interests	101	95
Total shareholders' equity	56,464	52,051

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED CREDIT RELATED COMMITMENTS, GUARANTEES AND CONTINGENCIES AS AT 31 MARCH 2016 AND 2015 (in AUD Millions)		
	Mar - 16	Mar - 15
Undrawn facilities	219,086	213,303
Contingent facilities	38,750	41,018

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2016 AND 2015 (in AUD Millions)		
	Mar - 16	Mar - 15
Interest income	15,090	15,394
Interest expense	(7,522)	(8,256)
Net interest income	7,568	7,138
Other operating income	1,539	1,768
Net funds management and insurance income	857	1,020
Share of associates' profit	301	314
Operating income	10,265	10,240
Operating expenses	(5,479)	(4,603)
Profit before credit impairment and income tax	4,786	5,637
Credit impairment charge	(904)	(494)
Profit before income tax	3,882	5,143
Income tax expense	(1,140)	(1,629)
Profit for the period	2,742	3,514
Comprising:		
Profit attributable to non-controlling interests	4	8
Profit attributable to shareholders of the Company	2,738	3,506
Earnings per ordinary share (cents)		
Basic	94.8	128.0
Diluted	89.7	124.6
Dividend per ordinary share (cents)	80	86

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2016 AND 2015 (in AUD Millions)		
	Mar - 16	Mar - 15
Profit for the period	2,742	3,514
Other comprehensive income		
<i>Items that will not be reclassified subsequently to profit or loss</i>		
Remeasurement gain/(loss) on defined benefit plans	(4)	(2)
Fair value gain/(loss) attributable to changes in own credit risk of financial liabilities designated at fair value	11	13
<i>Income tax on items that will not be reclassified subsequently to profit or loss</i>		
Remeasurement gain/(loss) on defined benefit plans	1	3
Fair value gain/(loss) attributable to changes in own credit risk of financial liabilities designated at fair value	(3)	(4)
<i>Items that may be reclassified subsequently to profit or loss</i>		
Foreign currency translation reserve		
Exchange differences taken to equity	(1,015)	2,181
Exchange differences transferred to income statement	(126)	-
Available-for-sale revaluation reserve		
Valuation gain/(loss) taken to equity	(11)	117
Transferred to income statement	(31)	(50)
Cash flow hedge reserve		
Valuation gain/(loss) taken to equity	(60)	237
Transferred to income statement	14	(12)
<i>Income tax on items that may be reclassified subsequently to profit or loss</i>		
Available-for-sale assets revaluation reserve	16	(17)
Cash flow hedge reserve	16	(69)
Share of associates' other comprehensive income	(6)	50
Other comprehensive income net of tax	(1,198)	2,447
Total comprehensive income for the period	1,544	5,961
Comprising total comprehensive income attributable to:		
Non-controlling interests	(4)	18
Shareholders of the Company	1,548	5,943

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2016 AND 2015 (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 31 March 2015	24,152	2,188	25,616	51,956	95	52,051	
Profit or loss	-	-	6,725	6,725	10	6,735	
Other comprehensive income for the period	-	(1,820)	28	(1,792)	(2)	(1,794)	
Total comprehensive income for the period	-	(1,820)	6,753	4,933	8	4,941	
Transactions with equity holders in their capacity as equity holders:							
Dividends paid	-	-	(5,039)	(5,039)	(2)	(5,041)	
Dividend income on treasury shares held within the Group's life insurance statutory funds	-	-	22	22	-	22	
Dividend reinvestment plan	1,080	-	-	1,080	-	1,080	
Other equity movements:							
Share based payments	-	18	-	18	-	18	
Share placement and purchase plan	3,206	-	-	3,206	-	3,206	
Group share option scheme	2	-	-	2	-	2	
Treasury shares Wealth adjustment	31	-	-	31	-	31	
Group employee share acquisition scheme	154	-	-	154	-	154	
Transfer of options/rights lapsed	-	(9)	9	-	-	-	
As at 31 March 2016	28,625	377	27,361	56,363	101	56,464	

Melbourne, 2 May 2016
Approved by Board of Directors
Australia and New Zealand Banking Group Limited