

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 2020 (audited by KPMG) and 30 September 2019 (audited by KPMG), which has been completed and authorized for issue by the Directors on 4 November 2020. 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 2020 AND 2019
(in AUD Millions)

	Sep-20	Sep-19
Assets		
Cash and cash equivalent	107,923	81,621
Settlement balances owed to ANZ	7,541	3,739
Collateral paid	14,308	15,006
Trading securities	50,913	44,088
Derivative financial instruments	135,331	120,667
Investment Securities	93,391	83,709
Net loans and advances	617,093	615,258
Regulatory deposits	801	879
Assets held for sale	-	1,831
Investment in associates	2,164	2,957
Current tax assets	161	265
Deferred tax assets	2,124	1,356
Goodwill and other intangible assets	4,379	4,861
Premises and equipment	3,013	1,924
Other assets	3,144	2,976
Total assets	1,042,286	981,137
Liabilities		
Settlement balances owed by ANZ	22,241	10,867
Collateral received	9,304	7,929
Deposits and other borrowings	682,333	637,677
Derivative financial instruments	134,711	120,951
Current tax liabilities	349	260
Deferred tax liabilities	80	67
Liabilities held for sale	-	2,121
Payables and other liabilities	9,128	7,968
Employee entitlements	596	589
Other provisions	2,579	2,223
Debt issuances	119,668	129,691
Total liabilities	980,989	920,343
Net assets	61,297	60,794
Shareholders' equity		
Ordinary share capital	26,531	26,490
Reserves	1,501	1,629
Retained earnings	33,255	32,664
Share capital and reserves attributable to shareholders of the Company	61,287	60,783
Non-controlling interests	10	11
Total shareholders' equity	61,297	60,794

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED OFF BALANCE SHEET
AS AT 30 SEPTEMBER 2020 AND 2019
(in AUD Millions)

	Sep-20	Sep-19
Undrawn and contingent facilities	266,716	253,123

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2020 AND 2019
(in AUD Millions)

	Sep-20	Sep-19
Interest income	24,426	31,077
Interest expense	(10,377)	(16,738)
Net interest income	14,049	14,339
Other operating income	3,355	4,058
Net income from insurance business	78	126
Share of associates' profit	155	262
Operating income	17,637	18,785
Operating expenses	(9,383)	(9,071)
Profit before credit impairment and income tax	8,254	9,714
Credit impairment charge	(2,738)	(794)
Profit before income tax	5,516	8,920
Income tax expense	(1,840)	(2,609)
Profit after tax from continuing operations	3,676	6,311
Profit/(Loss) after tax from discontinued operations	(98)	(343)
Profit for the year	3,578	5,968
Comprising:		
Profit attributable to shareholders of the Company	3,577	5,953
Profit attributable to non-controlling interests	1	15
Earnings per ordinary share (cents) including discontinued operations		
Basic	126.4	210.0
Diluted	118.0	201.9
Earnings per ordinary share (cents) from continuing operations		
Basic	129.8	222.1
Diluted	121.1	213.0
Dividend per ordinary share (cents)	60.0	160.0

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 SEPTEMBER 2020 AND 2019
(in AUD Millions)

	Sep-20	Sep-19
Profit for the year from continuing operation	3,676	6,311
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	(157)	45
Other reserve movements	13	67
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	(550)	697
Other reserve movements	712	909
Income tax attributable to the above items	(180)	(288)
Share of associates' other comprehensive income	51	26
Other comprehensive income net of tax from continuing operation	(111)	1,456
Profit/(Loss) after tax from discontinued operations	(98)	(343)
Other comprehensive income after tax from discontinued operations	-	(97)
Total comprehensive income for the year	3,467	7,327
Comprising total comprehensive income attributable to:		
Shareholders of the Company	3,467	7,307
Non-controlling interests	-	20

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 SEPTEMBER 2020 AND 2019
(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 2018	27,205	323	31,737	59,265	140	59,405
Impact on transition to AASB 9	-	14	(624)	(610)	-	(610)
Profit or loss from continuing operations	-	-	6,296	6,296	15	6,311
Profit or loss from discontinued operations	-	-	(343)	(343)	-	(343)
Other comprehensive income for the year from continuing operations	-	1,393	58	1,451	5	1,456
Other comprehensive income for the year from discontinued operations	-	(97)	-	(97)	-	(97)
Total comprehensive income for the year	-	1,296	6,011	7,307	20	7,327
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(4,481)	(4,481)	(2)	(4,483)
Dividend income on treasury shares held within the Group's life insurance statutory	-	-	12	12	-	12
Group share buy-back	(1,120)	-	-	(1,120)	-	(1,120)
Other equity movements:						
Treasury shares Wealth Australia discontinued operation adjustment	405	-	-	405	-	405
Other items	-	(4)	9	5	(147)	(142)
As at 30 September 2019	26,490	1,629	32,664	60,783	11	60,794
Impact on transition to AASB 16	-	-	(88)	(88)	-	(88)
Profit or loss from continuing operations	-	-	3,675	3,675	1	3,676
Profit or loss from discontinued operations	-	-	(98)	(98)	-	(98)
Other comprehensive income for the year from continuing operations	-	(124)	14	(110)	(1)	(111)
Total comprehensive income for the year	-	(124)	3,591	3,467	-	3,467
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,922)	(2,922)	-	(2,922)
Dividends reinvestment plan	61	-	-	61	-	61
Other equity movements:						
Group employee share acquisition scheme	(20)	-	-	(20)	-	(20)
Other items	-	(4)	10	6	(1)	5
As at 30 September 2020	26,531	1,501	33,255	61,287	10	61,297

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 4 November 2020
Committee of the Board Directors
Australia and New Zealand Banking Group
Limited