

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 period ended 31 March 2021 (reviewed by KPMG) and 31 March 2020 (reviewed by KPMG), which has been completed and authorized for issue by the Directors on 4 May 2021. 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 31 MARCH 2021 AND 2020 (in AUD Millions)			
	Mar-21	Mar-20	
<b>Assets</b>			
Cash and cash equivalent	124,460	143,093	
Settlement balances owed to ANZ	9,778	6,961	
Collateral paid	12,059	16,762	
Trading securities	46,331	49,068	
Derivative financial instruments	104,666	173,677	
Investment Securities	91,990	85,923	
Net loans and advances	614,359	656,609	
Regulatory deposits	859	804	
Investment in associates	1,854	2,313	
Current tax assets	170	452	
Deferred tax assets	2,105	1,816	
Goodwill and other intangible assets	4,024	4,957	
Premises and equipment	2,792	3,211	
Other assets	2,892	4,309	
<b>Total assets</b>	<b>1,018,339</b>	<b>1,149,955</b>	
<b>Liabilities</b>			
Settlement balances owed by ANZ	19,188	22,314	
Collateral received	7,552	17,463	
Deposits and other borrowings	706,623	726,909	
Derivative financial instruments	102,926	167,364	
Current tax liabilities	203	244	
Deferred tax liabilities	73	94	
Payables and other liabilities	8,558	10,536	
Employee entitlements	600	635	
Other provisions	2,417	2,773	
Debt issuances	107,623	140,248	
<b>Total liabilities</b>	<b>955,763</b>	<b>1,088,580</b>	
<b>Net assets</b>	<b>62,576</b>	<b>61,375</b>	
<b>Shareholders' equity</b>			
Ordinary share capital	26,615	26,440	
Reserves	741	2,851	
Retained earnings	35,210	32,073	
<b>Share capital and reserves attributable to shareholders of</b>	<b>62,566</b>	<b>61,364</b>	
Non-controlling interests	10	11	
<b>Total shareholders' equity</b>	<b>62,576</b>	<b>61,375</b>	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 31 MARCH 2021 AND 2020 (in AUD Millions)			
	Mar-21	Mar-20	
Undrawn and contingent facilities	252,392	269,417	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2021 AND 2020 (in AUD Millions)			
	Mar-21	Mar-20	
Interest income	9,879	13,800	
Interest expense	(2,893)	(6,578)	
<b>Net interest income</b>	<b>6,986</b>	<b>7,222</b>	
Other operating income	1,571	1,489	
Net income from insurance business	52	47	
Share of associates' profit	(242)	135	
<b>Operating income</b>	<b>8,367</b>	<b>8,893</b>	
<b>Operating expenses</b>	<b>(4,482)</b>	<b>(4,605)</b>	
Profit before credit impairment and income tax	3,885	4,288	
Credit impairment charge	491	(1,674)	
Profit before income tax	4,376	2,614	
Income tax expense	(1,425)	(978)	
<b>Profit after tax from continuing operations</b>	<b>2,951</b>	<b>1,636</b>	
Profit/(Loss) after tax from discontinued operations	(8)	(90)	
<b>Profit for the period</b>	<b>2,943</b>	<b>1,546</b>	
Comprising:			
Profit attributable to shareholders of the Company	2,943	1,545	
Profit attributable to non-controlling interests	-	1	
<b>Earnings per ordinary share (cents) including discontinued operations</b>			
Basic	103.7	54.6	
Diluted	98.4	51.5	
<b>Earnings per ordinary share (cents) from continuing operations</b>			
Basic	104.0	57.8	
Diluted	98.7	54.3	
<b>Dividend per ordinary share (cents)</b>	<b>70.0</b>	<b>25.0</b>	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2021 AND 2020 (in AUD Millions)			
	Mar-21	Mar-20	
<b>Profit for the period from continuing operation</b>	<b>2,951</b>	<b>1,636</b>	
<b>Other comprehensive income</b>			
<b>Items that will not be reclassified subsequently to profit or loss</b>			
Investment securities - equity securities at FVOCI	124	(115)	
Other reserve movements	(20)	236	
<b>Items that may be reclassified subsequently to profit or loss</b>			
Foreign currency translation reserve	(658)	1,281	
Other reserve movements	(319)	83	
Income tax attributable to the above items	82	(76)	
Share of associates' other comprehensive income	41	10	
<b>Other comprehensive income net of tax from continuing operation</b>	<b>(750)</b>	<b>1,419</b>	
Profit/(Loss) after tax from discontinued operations	(8)	(90)	
Other comprehensive income after tax from discontinued operations	-	-	
<b>Total comprehensive income for the period</b>	<b>2,193</b>	<b>2,965</b>	
Comprising total comprehensive income attributable to:			
Shareholders of the Company	2,193	2,965	
Non-controlling interests	-	-	

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED  
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE PERIOD ENDED 31 MARCH 2021 AND 2020  
(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
<b>As at 1 October 2019</b>	<b>26,490</b>	<b>1,629</b>	<b>32,664</b>	<b>60,783</b>	<b>11</b>	<b>60,794</b>
<b>Impact on transition to AASB 16</b>	-	-	(88)	(88)	-	(88)
Profit or loss from continuing operations	-	-	1,635	1,635	1	1,636
Profit or loss from discontinued operations	-	-	(90)	(90)	-	(90)
Other comprehensive income for the period from continuing operations	-	1,249	171	1,420	(1)	1,419
<b>Total comprehensive income for the period</b>	-	1,249	1,716	2,965	-	2,965
<b>Transactions with equity holders in their capacity as equity holders:</b>						
Dividends paid	-	-	(2,228)	(2,228)	-	(2,228)
Dividend income on treasury shares held within the Group's life insurance statutory funds	-	-	-	-	-	-
Group share buy-back	-	-	-	-	-	-
<b>Other equity movements:</b>						
Group employee share acquisition scheme	(50)	-	-	(50)	-	(50)
Other items	-	(27)	9	(18)	-	(18)
<b>As at 31 March 2020</b>	<b>26,440</b>	<b>2,851</b>	<b>32,073</b>	<b>61,364</b>	<b>11</b>	<b>61,375</b>
Profit or loss from continuing operations	-	-	2,040	2,040	-	2,040
Profit or loss from discontinued operations	-	-	(8)	(8)	-	(8)
Other comprehensive income for the period from continuing operations	-	(1,373)	(157)	(1,530)	-	(1,530)
<b>Total comprehensive income for the period</b>	-	(1,373)	1,875	502	-	502
<b>Transactions with equity holders in their capacity as equity holders:</b>						
Dividends paid	-	-	(694)	(694)	-	(694)
Dividends reinvestment plan	61	-	-	61	-	61
<b>Other equity movements:</b>						
Group employee share acquisition scheme	30	-	-	30	-	30
Other items	-	23	1	24	(1)	23
<b>As at 30 September 2020</b>	<b>26,531</b>	<b>1,501</b>	<b>33,255</b>	<b>61,287</b>	<b>10</b>	<b>61,297</b>
Profit or loss from continuing operations	-	-	2,951	2,951	-	2,951
Profit or loss from discontinued operations	-	-	(8)	(8)	-	(8)
Other comprehensive income for the period from continuing operations	-	(731)	(19)	(750)	-	(750)
<b>Total comprehensive income for the period</b>	-	(731)	2,924	2,193	-	2,193
<b>Transactions with equity holders in their capacity as equity holders:</b>						
Dividends paid	-	-	(973)	(973)	-	(973)
Dividends reinvestment plan	94	-	-	94	-	94
<b>Other equity movements:</b>						
Group employee share acquisition scheme	(10)	-	-	(10)	-	(10)
Other items	-	(29)	4	(25)	-	(25)
<b>As at 31 March 2021</b>	<b>26,615</b>	<b>741</b>	<b>35,210</b>	<b>62,566</b>	<b>10</b>	<b>62,576</b>

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 4 May 2021  
Committee of the Board Directors  
Australia and New Zealand Banking Group  
Limited