

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 30 September 2021 (audited by KPMG) and 30 September 2020 (audited by KPMG), which has been completed and authorized for issue by the Directors on 27 October 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 30 SEPTEMBER 2021 AND 2020 (in AUD Millions)		
	Sep-21	Sep-20
Assets		
Cash and cash equivalent	151,260	107,923
Settlement balances owed to ANZ	7,530	7,541
Collateral paid	9,166	14,308
Trading securities	44,688	50,913
Derivative financial instruments	38,736	135,331
Investment Securities	83,126	93,391
Net loans and advances	629,719	617,093
Regulatory deposits	671	801
Investment in associates	1,972	2,164
Current tax assets	57	161
Deferred tax assets	2,339	2,124
Goodwill and other intangible assets	4,124	4,379
Premises and equipment	2,734	3,013
Other assets	2,735	3,144
Total assets	978,857	1,042,286
Liabilities		
Settlement balances owed by ANZ	17,427	22,241
Collateral received	5,657	9,304
Deposits and other borrowings	743,056	682,333
Derivative financial instruments	36,035	134,711
Current tax liabilities	419	349
Deferred tax liabilities	70	80
Payables and other liabilities	8,647	9,128
Employee entitlements	602	596
Other provisions	2,214	2,579
Debt issuances	101,054	119,668
Total liabilities	915,181	980,989
Net assets	63,676	61,297
Shareholders' equity		
Ordinary share capital	25,984	26,531
Reserves	1,228	1,501
Retained earnings	36,453	33,255
Share capital and reserves attributable to shareholders of	63,665	61,287
Non-controlling interests	11	10
Total shareholders' equity	63,676	61,297

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 30 SEPTEMBER 2021 AND 2020 (in AUD Millions)		
	Sep-21	Sep-20
Undrawn and contingent facilities	259,789	266,716

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2021 AND 2020 (in AUD Millions)		
	Sep-21	Sep-20
Interest income	19,529	24,426
Interest expense	(5,368)	(10,377)
Net interest income	14,161	14,049
Other operating income	3,325	3,355
Net income from insurance business	110	78
Share of associates' profit	(176)	155
Operating income	17,420	17,637
Operating expenses	(9,051)	(9,383)
Profit before credit impairment and income tax	8,369	8,254
Credit impairment (charge)/release	567	(2,738)
Profit before income tax	8,936	5,516
Income tax expense	(2,756)	(1,840)
Profit after tax from continuing operations	6,180	3,676
Profit/(Loss) after tax from discontinued operations	(17)	(98)
Profit for the period	6,163	3,578
Comprising:		
Profit attributable to shareholders of the Company	6,162	3,577
Profit attributable to non-controlling interests	1	1
Earnings per ordinary share (cents) including discontinued operations		
Basic	217.1	126.4
Diluted	204.9	118.0
Earnings per ordinary share (cents) from continuing operations		
Basic	217.7	129.8
Diluted	205.4	121.1
Dividend per ordinary share (cents)	142.0	60.0

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2021 AND 2020 (in AUD Millions)		
	Sep-21	Sep-20
Profit for the period from continuing operations	6,180	3,676
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Investment securities - equity securities at FVOCI	80	(157)
Other reserve movements	(41)	13
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve	456	(550)
Other reserve movements	(1,052)	712
Income tax attributable to the above items	301	(180)
Share of associates' other comprehensive income	(48)	51
Other comprehensive income after tax from continuing operations	(304)	(111)
Profit/(Loss) after tax from discontinued operations	(17)	(98)
Other comprehensive income after tax from discontinued operations	-	-
Total comprehensive income for the period	5,859	3,467
Comprising total comprehensive income attributable to:		
Shareholders of the Company	5,858	3,467
Non-controlling interests	1	-

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 SEPTEMBER 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
As at 1 October 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 period from continuing operations	-	(124)	14	(110)	(1)	(111)
Total comprehensive income for the period	-	(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)
Dividend 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
Profit or loss from continuing operations	-	-	6,179	6,179	1	6,180
Profit or loss from discontinued operations	-	-	(17)	(17)	-	(17)
Other comprehensive income for the period from continuing operations	-	(264)	(40)	(304)	-	(304)
Total comprehensive income for the period	-	(264)	6,122	5,858	1	5,859
Transactions with equity holders in their capacity as equity holders:						
Dividends paid	-	-	(2,928)	(2,928)	-	(2,928)
Dividends reinvestment plan	94	-	-	94	-	94
Group share buy-back	(654)	-	-	(654)	-	(654)
Other equity movements:						
Group employee share acquisition scheme	13	-	-	13	-	13
Other items	-	(9)	4	(5)	-	(5)
As at 30 September 2021	25,984	1,228	36,453	63,665	11	63,676

Shareholders' equity attributable to equity holders of the Bank

Melbourne, 27 October 2021
Committee of the Board Directors
Australia and New Zealand Banking Group
Limited