

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 dan New Zealand Banking Group Limited pada tanggal dan untuk periode yang berakhir pada tanggal 31 Maret 2015 (direvisi oleh KPMG) dan 31 Maret 2014 (direvisi oleh KPMG), yang telah diselesaikan dan didoritori untuk terbit oleh Direksi pada tanggal 4 Mei 2015. Periode pembukuan Australia dan 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 2015 AND 2014 (in AUD Millions)		
	As At	
	Mar - 15	Mar - 14
Assets		
Cash	46,004	33,651
Settlement balances owed to ANZ	22,570	16,209
Collateral paid	10,707	6,219
Trading securities	51,386	46,170
Derivative financial instruments	73,580	43,829
Available-for-sale assets	38,336	27,330
Net loans and advances	558,203	509,250
Regulatory deposits	1,804	2,205
Investment in associates	5,315	4,323
Current tax assets	38	64
Deferred tax assets	162	446
Goodwill and other intangible assets	8,384	7,969
Investments backing policy liabilities	36,495	33,197
Premises and equipment	2,203	2,150
Other assets	4,900	4,803
Total assets	860,087	737,815
Liabilities		
Settlement balances owed by ANZ	7,759	8,133
Collateral received	4,844	3,880
Deposits and other borrowings	567,215	498,318
Derivative financial instruments	73,210	45,876
Current tax liabilities	123	285
Deferred tax liabilities	322	41
Policy liabilities	36,820	33,402
External unit holder liabilities (life insurance funds)	3,489	3,334
Payables and other liabilities	10,999	9,615
Provisions	1,128	1,115
Debt issuances	85,664	73,552
Subordinated debt	16,463	13,226
Total liabilities	808,036	690,777
Net assets	52,051	47,038
Shareholders' equity		
Ordinary share capital	24,152	23,529
Preference share capital	-	871
Reserves	2,188	(334)
Retained earnings	25,616	22,905
Share capital and reserves attributable to shareholders of the Company	51,956	46,971
Non-controlling interests	95	67
Total shareholders' equity	52,051	47,038

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED OFF BALANCE SHEET AS AT 31 MARCH 2015 AND 2014 (in AUD Millions)		
	As At	
	Mar - 15	Mar - 14
Undrawn facilities	213,303	177,386
Contingent facilities	41,018	39,268

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2015 AND 2014 (in AUD Millions)		
	Half Year	
	Mar - 15	Mar - 14
Interest income	15,394	14,430
Interest expense	(8,256)	(7,652)
Net interest income	7,138	6,778
Other operating income	1,799	1,898
Net funds management and insurance income	979	611
Share of associates' profit	314	247
Operating income	10,230	9,534
Operating expenses	(4,593)	(4,286)
Profit before credit impairment and income tax	5,637	5,248
Credit impairment change	(494)	(527)
Profit before income tax	5,143	4,721
Income tax expense	(1,629)	(1,323)
Profit for the period	3,514	3,398
Comprising:		
Profit attributable to non-controlling interests	8	6
Profit attributable to shareholders of the Company	3,506	3,392
Earnings per ordinary share (cents)		
Basic	128.0	124.8
Diluted	124.6	120.6
Dividend per ordinary share (cents)	86	83

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2015 AND 2014 (in AUD Millions)		
	Half Year	
	Mar - 15	Mar - 14
Profit for the period	3,514	3,398
Other comprehensive income		
<i>Items that will not be reclassified subsequently to profit or loss</i>		
Remeasurement gain/(loss) on defined benefit plans	(2)	36
Fair value gain/(loss) attributable to changes in own credit risk of financial liabilities designated at fair value	13	(16)
<i>Income tax on items that will not be reclassified subsequently to profit or loss</i>		
Remeasurement gain/(loss) on defined benefit plans	3	(10)
Fair value gain/(loss) attributable to changes in own credit risk of financial liabilities designated at fair value	(4)	5
<i>Items that may be reclassified subsequently to profit or loss</i>		
Foreign currency translation reserve		
Exchange differences taken to equity	2,181	570
Exchange differences transferred to income statement	-	(11)
Available-for-sale revaluation reserve		
Valuation gain/(loss) taken to equity	117	133
Transferred to income statement	(50)	(45)
Cash flow hedge reserve		
Valuation gain/(loss) taken to equity	237	-
Transferred to income statement	(12)	(16)
Share of associates' other comprehensive income	50	(32)
<i>Income tax on items that may be reclassified subsequently to profit or loss</i>		
Available-for-sale assets revaluation reserve	(17)	(26)
Cash flow hedge reserve	(69)	3
Other comprehensive income net of tax	2,447	591
Total comprehensive income for the period	5,961	3,989
Comprising total comprehensive income attributable to:		
Non-controlling interests	18	6
Shareholders of the Company	5,943	3,983

**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 31 MARCH 2015 AND 2014
(in AUD Millions)**

	Ordinary share capital	Preference 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 2014	23,529	871	(334)	22,905	46,971	67	47,038
Profit or loss	-	-	-	7,385	7,385	14	7,399
Other comprehensive income for the period	-	-	2,504	2	2,506	14	2,520
Total comprehensive income for the period	-	-	2,504	7,387	9,891	28	9,919
Transactions with equity holders in their capacity as equity holders: ¹⁾							
Dividends paid	-	-	-	(4,821)	(4,821)	-	(4,821)
Dividend income on treasury shares held within the Group's life insurance statutory funds	-	-	-	22	22	-	22
Dividend reinvestment plan	632	-	-	-	632	-	632
Transactions with non-controlling interests	-	-	10	-	10	-	10
Preference shares bought back	-	(871)	-	-	(871)	-	(871)
Other equity movements: ¹⁾							
Share based payments	-	-	15	-	15	-	15
Group share option scheme	2	-	-	-	2	-	2
Treasury shares Global Wealth adjustment	(13)	-	-	-	(13)	-	(13)
Group employee share acquisition scheme	2	-	-	-	2	-	2
Transfer of options/rights lapsed	-	-	(7)	7	-	-	-
Foreign exchange gains on preference share capital bought back	-	-	-	116	116	-	116
As at 31 March 2015	24,152	-	2,188	25,616	51,956	95	52,051

¹⁾ Transactions with equity holders in their capacity as equity holders and other equity movements as disclosed in this submission have been derived as the summation of the two halves as presented in the Interim condensed consolidated financial statements for the period ended 31 March 2015.

Melbourne, 4 May 2015
Committee of the Board Directors
Australia and New Zealand Banking Group Limited