

Cuma 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 30 September 2015 (diaudit oleh KPMG) dan 30 September 2014 (diaudit oleh KPMG), yang telah diselesaikan dan ditandatangani untuk terbit oleh Direksi pada tanggal 4 November 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 CONSOLIDATED BALANCE SHEET AS AT 30 SEPTEMBER 2015 AND 2014 (in AUD Millions)		
	Sep - 15	Sep - 14
<b>Assets</b>		
Cash	53,903	32,559
Settlement balances owed to ANZ	18,596	20,241
Collateral paid	9,967	5,459
Trading securities	49,000	49,692
Derivative financial instruments	85,625	56,369
Available-for-sale assets	43,667	30,917
Net loans and advances	562,173	521,752
Regulatory deposits	1,773	1,565
Investment in associates	5,440	4,582
Current tax assets	90	38
Deferred tax assets	402	417
Goodwill and other intangible assets	8,312	7,950
Investments backing policy liabilities	34,820	33,579
Premises and equipment	2,221	2,181
Other assets	5,846	4,791
Esanda dealer finance assets held for sale	8,065	-
<b>Total assets</b>	<b>889,900</b>	<b>772,092</b>
<b>Liabilities</b>		
Settlement balances owed by ANZ	11,250	10,114
Collateral received	7,829	5,599
Deposits and other borrowings	570,794	510,079
Derivative financial instruments	81,270	52,925
Current tax liabilities	267	449
Deferred tax liabilities	249	120
Policy liabilities	35,401	34,554
External unit holder liabilities (life insurance funds)	3,291	3,181
Provisions	1,074	1,100
Payables and other liabilities	10,366	10,984
Debt issuances	93,747	80,096
Subordinated debt	17,009	13,607
<b>Total liabilities</b>	<b>832,547</b>	<b>722,808</b>
<b>Net assets</b>	<b>57,353</b>	<b>49,284</b>
<b>Shareholders' equity</b>		
Ordinary share capital	28,367	24,031
Preference share capital	-	871
Reserves	1,571	(239)
Retained earnings	27,309	24,544
Share capital and reserves attributable to shareholders of the Company	57,247	49,207
Non-controlling interests	106	77
<b>Total shareholders' equity</b>	<b>57,353</b>	<b>49,284</b>

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED OFF BALANCE SHEET AS AT 30 SEPTEMBER 2015 AND 2014 (in AUD Millions)		
	Sep - 15	Sep - 14
Undrawn facilities	230,794	193,984
Contingent facilities	40,335	40,075

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2015 AND 2014 (in AUD Millions)		
	Sep - 15	Sep - 14
Interest income	30,526	29,524
Interest expense	(15,910)	(15,714)
Net interest income	14,616	13,810
Other operating income	4,094	4,189
Net funds management and insurance income	1,736	1,538
Share of associates' profit	625	517
Operating income	21,071	20,554
Operating expenses	(9,359)	(8,760)
Profit before credit impairment and income tax	11,712	11,294
Credit impairment charge	(1,179)	(986)
Profit before income tax	10,533	10,308
Income tax expense	(3,026)	(3,025)
Profit for the year	7,507	7,283
Comprising:		
Profit attributable to non-controlling interests	14	12
Profit attributable to shareholders of the Company	7,493	7,271
Earnings per ordinary share (cents)		
Basic	271.5	267.1
Diluted	257.2	257.0
Dividend per ordinary share (cents)	181	178

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2015 AND 2014 (in AUD Millions)		
	Sep - 15	Sep - 14
Profit for the year	7,507	7,283
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Remeasurement gain/(loss) on defined benefit plans	(6)	43
Fair value gain/(loss) attributable to changes in own credit risk of financial liabilities designated at fair value	52	(35)
Income tax on items that will not be reclassified subsequently to profit or loss	4	(11)
Remeasurement gain/(loss) on defined benefit plans	(15)	10
Fair value gain/(loss) attributable to changes in own credit risk of financial liabilities designated at fair value		
Items that may be reclassified subsequently to profit or loss		
Foreign currency translation reserve		
Exchange differences taken to equity	1,736	487
Exchange differences transferred to income statement	(4)	37
Available-for-sale revaluation reserve		
Valuation gain/(loss) taken to equity	(40)	134
Transferred to income statement	(71)	(47)
Cash flow hedge reserve		
Valuation gain/(loss) taken to equity	160	165
Transferred to income statement	(15)	(31)
Income tax on items that may be reclassified subsequently to profit or loss		
Available-for-sale assets revaluation reserve	36	(23)
Cash flow hedge reserve	(45)	(41)
Share of associates' other comprehensive income	59	(24)
Other comprehensive income net of tax	1,851	664
<b>Total comprehensive income for the year</b>	<b>9,358</b>	<b>7,947</b>
Comprising total comprehensive income attributable to:		
Non-controlling interests	30	16
Shareholders of the Company	9,328	7,931

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2015 AND 2014 (in AUD Millions)							
	Ordinary share capital	Preference share capital	Reserves	Retained earnings	Shareholders' equity attributable to equity holders of the Bank	Non-controlling interests	Total Shareholders' equity
As at 1 October 2013	23,641	871	(907)	21,936	45,541	62	45,603
Profit or loss	-	-	-	7,271	7,271	12	7,283
Other comprehensive income for the year	-	-	653	7	660	4	664
<b>Total comprehensive income for the year</b>	-	-	653	7,278	7,931	16	7,947
Transactions with equity holders in their capacity as equity holders:							
Dividends paid	-	-	-	(4,700)	(4,700)	(1)	(4,701)
Dividend income on Treasury shares held within the Group's life insurance statutory funds	-	-	-	22	22	-	22
Dividend reinvestment plan	851	-	-	-	851	-	851
Transactions with non-controlling interests	-	-	10	-	10	-	10
Other equity movements:							
Share-based payments(exercises)	-	-	13	-	13	-	13
Treasury shares Global Wealth adjustment	24	-	-	-	24	-	24
Group share option scheme	4	-	-	-	4	-	4
Group employee share acquisition scheme	11	-	-	-	11	-	11
Group share buyback	(500)	-	-	-	(500)	-	(500)
Transfer of options/rights lapsed	-	-	(8)	8	-	-	-
As at 30 September 2014	24,031	871	(239)	24,544	49,207	77	49,284
Profit or loss	-	-	-	7,493	7,493	14	7,507
Other comprehensive income for the year	-	-	1,802	33	1,835	16	1,851
<b>Total comprehensive income for the year</b>	-	-	1,802	7,526	9,328	30	9,358
Transactions with equity holders in their capacity as equity holders:							
Dividends paid	-	-	-	(4,907)	(4,907)	(1)	(4,908)
Dividend income on Treasury shares held within the Group's life insurance statutory funds	-	-	-	22	22	-	22
Dividend reinvestment plan	1,122	-	-	-	1,122	-	1,122
Preference shares bought back	-	(871)	-	-	(871)	-	(871)
Other equity movements:							
Share-based payments(exercises)	-	-	16	-	16	-	16
Share placement and share purchase plan	3,206	-	-	-	3,206	-	3,206
Treasury shares Global Wealth adjustment	5	-	-	-	5	-	5
Group share option scheme	2	-	-	-	2	-	2
Group employee share acquisition scheme	1	-	-	-	1	-	1
Transfer of options/rights lapsed	-	-	(8)	8	-	-	-
Foreign exchange gains on preference shares bought back	-	-	-	116	116	-	116
As at 30 September 2015	28,367	-	1,571	27,309	57,247	106	57,353

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