

FINANCIAL RESULTS

2021 HALF YEAR

KEY FINANCIAL RESULTS¹

\$2.94b STATUTORY PROFIT +45%

\$2.99b

CASH
PROFIT

\$491m CREDIT IMPAIRMENT RELEASE 9.7%
RETURN ON EQUITY +206BPS

12.4%
CETI CAPITAL
RATIO
+110BPS

70c
INTERIM
DIVIDEND
(FULLY
FRANKED)

DIVISIONAL RESULTS²



AUSTRALIA RETAIL & COMMERCIAL

\$2.20b CASH PROFIT +72% \$4.63b REVENUE +2% \$1.87b
EXPENSES

-1%

\$381m

CREDIT IMPAIRMENT RELEASE \$241b

CUSTOMER DEPOSITS +3%

\$344b CUSTOMER LENDING



NEW ZEALAND (IN NZD)

\$0.82bCASH PROFIT

+50%

\$1.73b REVENUE

\$0.66b EXPENSES \$63m

CREDIT
IMPAIRMENT
RELEASE

\$102b customer deposits +3%

\$131b CUSTOMER LENDING



INSTITUTIONAL

\$0.98b

REVENUE

\$2.51b

\$1.19b EXPENSES \$55m CREDIT IMPAIRMENT RELEASE

\$224b CUSTOMER DEPOSITS \$119b CUSTOMER/ CORE LENDING³

AUSTRALIA RETAIL & COMMERCIAL



Provided

92k

new home loan accounts, lifting ANZ to third largest home lender Launching online lending for small business customers with funds in

4 days

down from 30 days

42%

of all retail sales now through digital channels Operating costs² down

1% on 2H20

NEW ZEALAND



Provided

42k
new home loan
accounts and
remain number
one lender in
N7

Commercial customer deposits up

9%

Funds under management for KiwiSaver super at record level of NZD

\$17.9b

up 9% during the half

Secured 12 new clearing mandates from customers, taking ANZ's share of NZD wholesale payments to

58%

INSTITUTIONAL



Clearing Services in Australia & New Zealand now at

58%

market share

Increased NPP⁴ payments for other banks by

115%

on prior comparable period

Launched cross-border tracking of digital payments, saving

~35k

minutes of customer effort in the first week

DIGITAL & TECHNOLOGY



ANZ App users increased by 23% with transactions up

26%

over the same period

5%

of new customer account openings generated via the ANZ App in Australia Launched 'gambling block' on credit cards in March; over



customers activated the service in first month

^{1.} All financials are on a Cash Profit Continuing Basis compared to the half year ended 30 September 2020 unless otherwise stated.

^{2.} Divisional results are presented on a Cash Profit Continuing Basis excluding large/notable items compared to the half year ended September 2020.

^{3.} Excludes Markets.

^{4.} NPP: New Payments Platform.