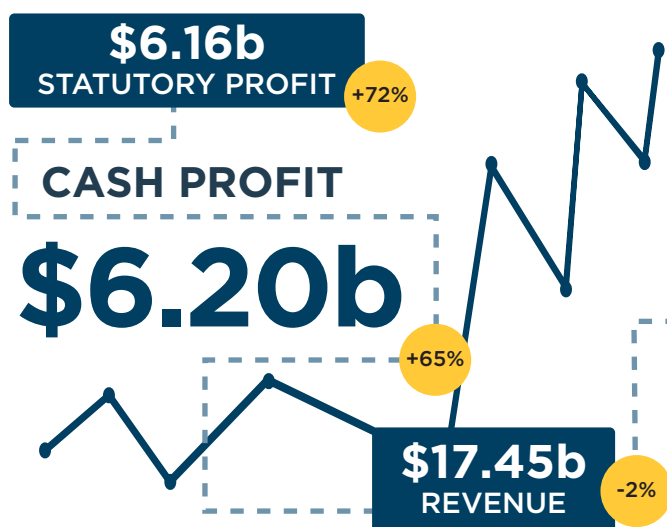


FULL YEAR 2021

FINANCIAL RESULTS

KEY FINANCIALS¹



DIVISIONAL RESULTS

\$3.62b

AUSTRALIA RETAIL
& COMMERCIAL

+55%



\$1.51b

NEW ZEALAND

+48%



\$1.89b

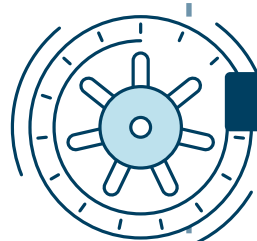
INSTITUTIONAL

+2%



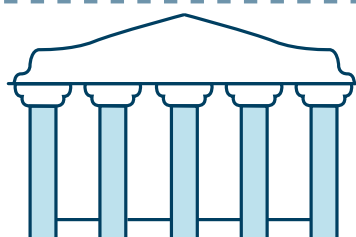
RETURN ON EQUITY

9.9%



+376bps

CET1 CAPITAL RATIO



12.3%

+100 bps

FINAL DIVIDEND

72¢

FULLY FRANKED

218.3¢
EARNINGS
PER SHARE

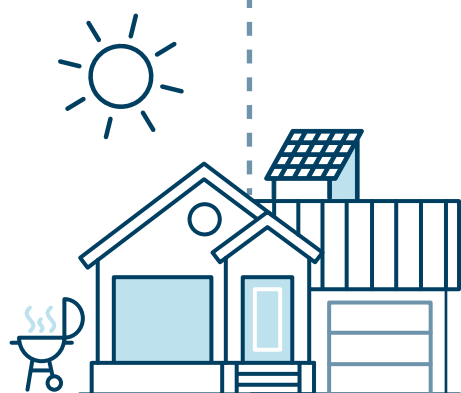
+65%



HIGHLIGHTS

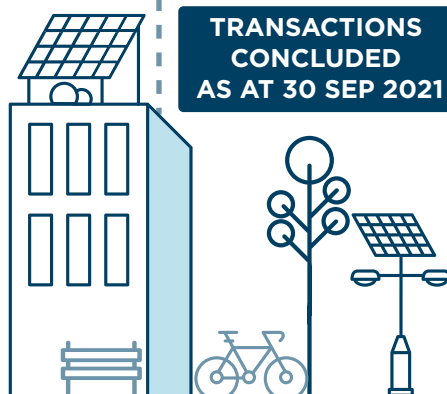
NZ HOME LOANS

+11%



SUSTAINABILITY

~\$22b



TRANSACTIONS
CONCLUDED
AS AT 30 SEP 2021

ANZ GOBIZ APPLICATIONS

2,900

PER MONTH SINCE
LAUNCH IN
MAY 2021



1. All financials are on a Cash Profit Continuing Basis compared to the Full Year ended 30 September 2020 unless otherwise stated.