

FULL YEAR 2019 FINANCIAL RESULTS

KEY FINANCIAL RESULTS¹

\$5.95b

STATUTORY
PROFIT
-7%

\$6.47b

CASH
PROFIT
0%

10.9%

RETURN ON
EQUITY
-10BPS

11.4%

CET1 CAPITAL
RATIO
STABLE

80c

FINAL
DIVIDEND
PER SHARE²
PARTIALLY
FRANKED
AT 70%

227.6c

CASH
EARNINGS
PER SHARE
+2%

DIVISIONAL RESULTS¹

\$3.6b

CASH PROFIT
-10%

\$208.0b

CUSTOMER
DEPOSITS
+3%

AUSTRALIA

\$3.7b

EXPENSES
0%

\$331.9b

CUSTOMER
LENDING
-3%

\$9.6b

REVENUE
-6%

\$1.5b

CASH PROFIT
-4%

\$90.0b

CUSTOMER
DEPOSITS
+3%

NEW ZEALAND
(IN NZD)

\$1.3b

EXPENSES
+5%

\$126.0b

CUSTOMER
LENDING
+4%

\$3.5b

REVENUE
+2%

\$1.9b

CASH PROFIT
+11%

2.28%

RISK ADJUSTED
MARGIN³
+8BPS

INSTITUTIONAL

\$2.6b

EXPENSES
-3%

-13bps

CHANGE IN GROSS
IMPAIRED ASSETS
(% OF GLA)

\$5.2b

REVENUE
+5%

HIGHLIGHTS



Business initiatives

Migrated more than
60,000



users onto new Institutional customer self-service platform, providing access to all transaction accounts & payments in one place



Increased Australian home loan applications by more than

30%

in the most recent half through targeted campaign & operational improvements



Building trust, leading with purpose

Arranged
~\$1.4b



of social & wellbeing bond issuances for housing in Australia & NZ⁴

Continued proactive approach to remediation, returning more than

\$100m

to impacted customers



\$19.1b



funded and facilitated in environmentally sustainable solutions since 2015



Capital allocation & efficiency

Completed
\$3b
buy-back



which reduced shares on issue by 108.7m

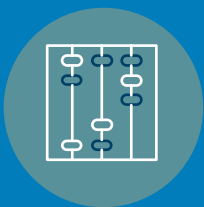
Maintained strong liquidity & funding with Liquidity Coverage Ratio at

143%



and Net Stable Funding Ratio at

116%



Expense control & productivity

Delivered around
\$260m



of productivity benefits driven by business simplification & process improvements

Investment spend increased by

\$185m



to improve customer experience & origination systems and increased regulatory obligations

1. All financials are on a Cash Profit Continuing Basis with growth rates compared to the Full Year ended 30 September 2018 unless otherwise stated. Divisional results are presented on a Cash Profit Continuing Basis excluding large/notable items.

2. Proposed final dividend.

3. Excluding Markets business unit, calculated as net interest income divided by average credit risk weighted assets.

4. ANZ was Joint Lead Manager on \$315m National Housing Finance and Investment Corporation social bond and Lead Manager for two Housing New Zealand wellbeing bonds for NZ\$500m and NZ\$600m.