

FULL YEAR 2023
FINANCIAL RESULTS

KEY FINANCIALS¹

\$7.1b
STATUTORY PROFIT flat

CASH PROFIT
\$7.4b +14%

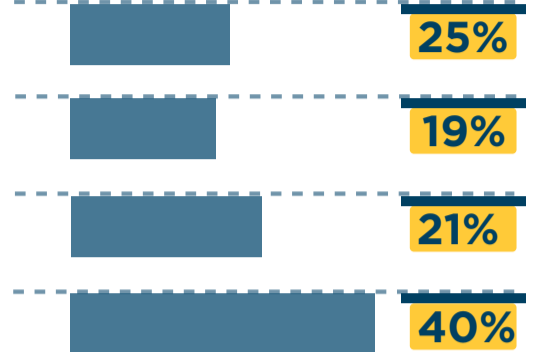
\$20.9b
REVENUE +13%



DIVISIONAL RESULTS

Aus Retail
\$1.9b
Aus Commercial
\$1.4b
New Zealand
\$1.6b
Institutional
\$3.0b

CONTRIBUTION TO GROUP PROFIT²



RETURN ON EQUITY

10.9%
+54bps

CET1 CAPITAL RATIO

13.3%
+105bps

FINAL DIVIDEND³

94¢
PARTIALLY FRANKED
247.1¢
EARNINGS PER SHARE +8%

HIGHLIGHTS

AUS RETAIL

\$312b
loans to customers⁴
Home loans grew \$22b YoY

AUS COMMERCIAL

\$62b
business loans⁴
with growth in both SME & Specialist Business segments

NEW ZEALAND

NZD131b
loans to customers⁴
Diversified, well managed business

INSTITUTIONAL

+26%
YoY revenue growth
All 3 core businesses contributing >\$2b revenue in FY23

ANZ PLUS⁵

>\$10b
in deposits, >500,000 customers, ~40% new to ANZ

SUSTAINABILITY

~\$8.8b
funded and facilitated in social & environmental outcomes⁶



1. All financials are on a Cash Profit Continuing Basis compared to the full year ended 30 September 2022 unless otherwise stated
2. Sum of the major divisions does not equal 100% due to additional financials within Pacific and Group Centre
3. Final dividend comprising of an 81¢ per share dividend partially franked at 65% and an additional one-off unfranked dividend of 13 cents per share (total 94¢ per share, 56% franked)
4. Net loans and advances
5. ANZ Plus metrics are as at 10 November 2023
6. Target to fund and facilitate at least \$100 billion by end 2030 in social and environmental outcomes through customer activities and direct investments by ANZ, commenced 1 April 2023