

FULL YEAR 2023
FINANCIAL RESULTS

KEY FINANCIALS¹

\$7.1b
STATUTORY PROFIT

flat

CASH PROFIT

\$7.4b

+14%

\$20.9b
REVENUE

+13%



DIVISIONAL RESULTS

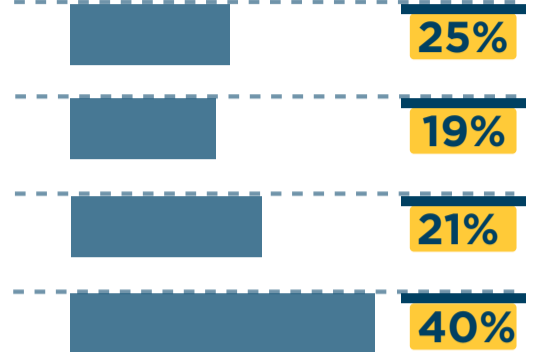
Aus Retail
\$1.9b

Aus Commercial
\$1.4b

New Zealand
\$1.6b

Institutional
\$3.0b

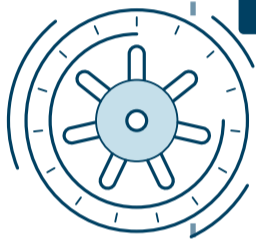
CONTRIBUTION TO GROUP PROFIT²



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

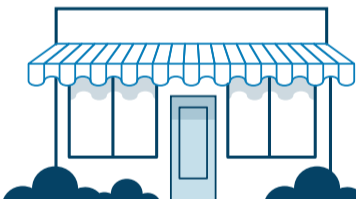
Home loans grew
\$22b YoY



AUS COMMERCIAL

\$62b

business loans⁴



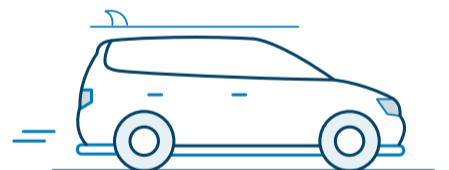
with growth in both SME &
Specialist Business segments

NEW ZEALAND

NZD131b

loans to customers⁴

Diversified, well
managed business

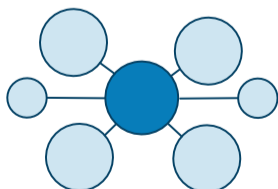


INSTITUTIONAL

+26%

YoY revenue growth

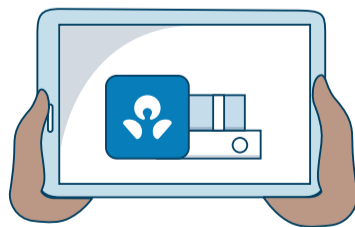
All 3 core businesses
contributing >\$2b
revenue in FY23



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