

HALF YEAR 2024
FINANCIAL RESULTS

FINANCIAL PERFORMANCE¹

CASH PROFIT

\$3.6b

-1%

118.3¢
EARNINGS
PER SHARE

-1%

10.1%
RETURN ON
EQUITY

-42bps

INTERIM DIVIDEND²

83¢

partially franked

NET
TANGIBLE
ASSETS
PER SHARE
\$22.05

+1%

CET1 CAPITAL RATIO

13.5%

+16bps

REVENUE

\$10.3b

flat

EXPENSES

\$5.2b

+1%

LENDING³

\$715b

+1%

DEPOSITS³

\$641b

-1%

HIGHLIGHTS

AUSTRALIA
RETAIL

22%
contribution to group profit⁴



+48%

ANZ Plus deposit
growth⁵

46% of acquired
customers in 1H24
are new to bank

REVENUE OF

\$2.9b

AUSTRALIA
COMMERCIAL

19%
contribution to group profit⁴



+4%

loan growth⁵

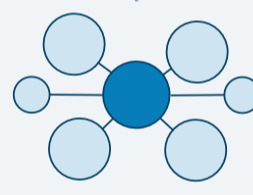
Strongest ever growth
for Commercial as
a division

REVENUE OF

\$1.7b

INSTITUTIONAL

43%
contribution to group profit⁴



+27%

Markets revenue

Strongest 1H for
Markets since FY17

REVENUE OF

\$3.6b

NEW ZEALAND

22%
contribution to group profit⁴



+3%

deposit growth⁵

+9% Funds
Management
volume growth

REVENUE OF

\$1.8b

SUSTAINABILITY

\$20.32b

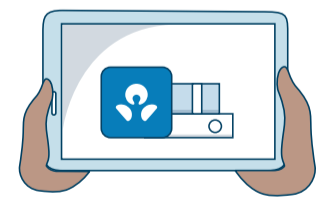
funded and facilitated in social
and environmental outcomes⁶



FRAUD PROTECTION

33%

reduction in customer
scam losses⁷



1. All financials are on a Cash Profit basis compared to the half year ended 30 September 2023 unless otherwise stated.

2. Interim dividend partially franked at 65%.

3. Lending represents total Net Loans and Advances; Deposits represents total Customer Deposits.

4. Sum of the major divisions does not equal 100% due to additional financials within Pacific and Group Centre.

5. Based on average deposits; NZ growth in NZD.

6. Since 1 April 2023. 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. For disclaimers and target eligibility refer to the 2024 Half Year Results Investor Discussion Pack.

7. Across Australia Retail and Australia Commercial customers comparing the 6 months ending 31 March 2024 relative to the 6 months ending 30 September 2023; Excludes ANZ Plus.