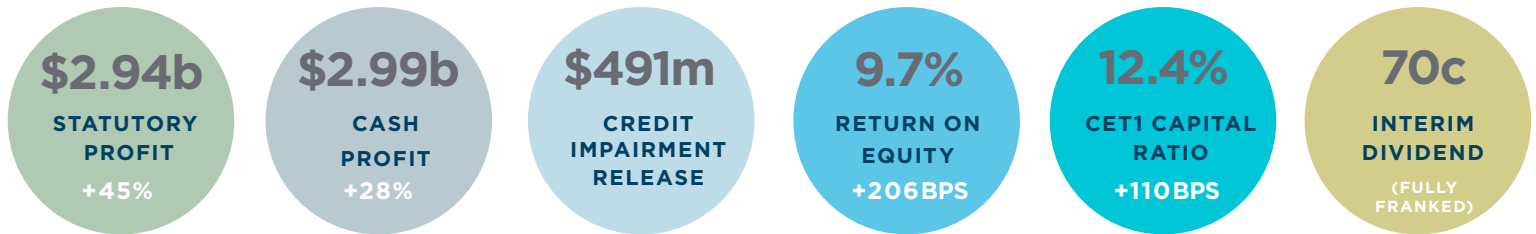


# FINANCIAL RESULTS

2021 HALF YEAR

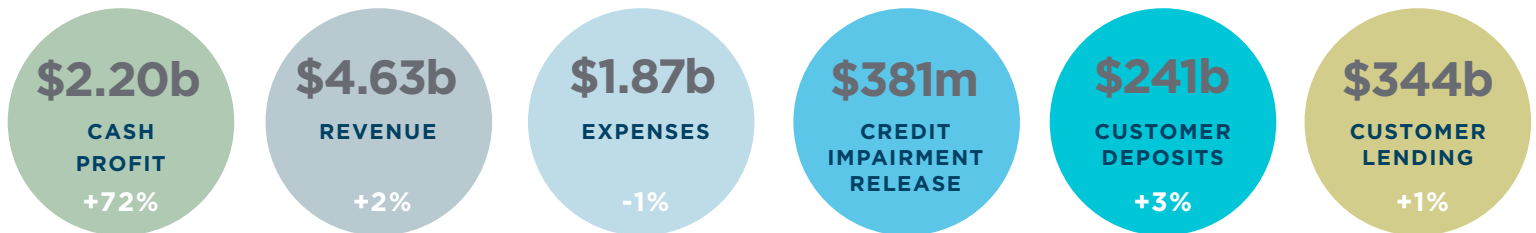
## KEY FINANCIAL RESULTS<sup>1</sup>



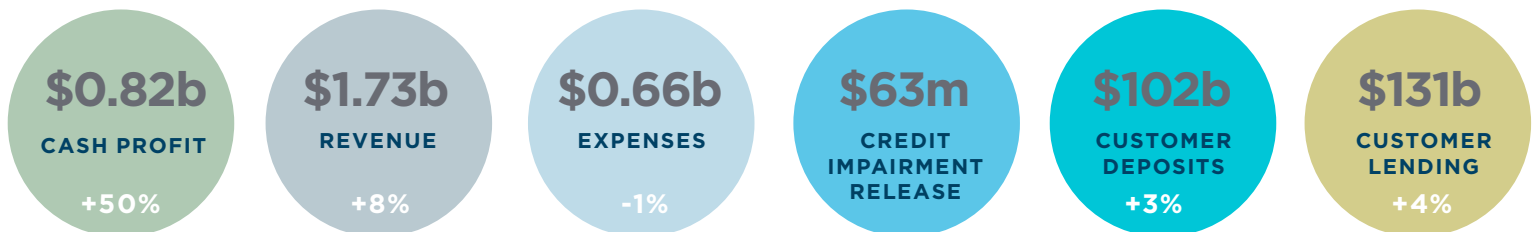
## DIVISIONAL RESULTS<sup>2</sup>



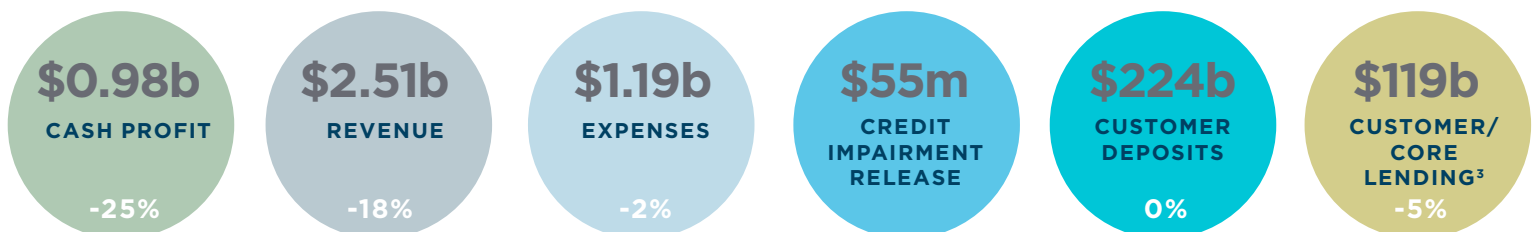
### AUSTRALIA RETAIL & COMMERCIAL



### NEW ZEALAND (IN NZD)



### INSTITUTIONAL



# OPERATIONAL HIGHLIGHTS

## AUSTRALIA RETAIL & COMMERCIAL



Provided  
**92k**  
new home loan  
accounts, lifting  
ANZ to third  
largest home  
lender

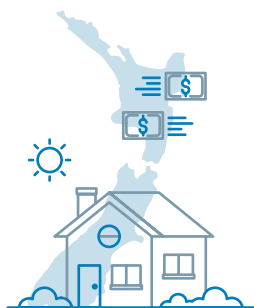
Launching online  
lending for  
small business  
customers with  
funds in

**4 days**  
down from 30  
days

**42%**  
of all retail  
sales now  
through digital  
channels

Operating  
costs<sup>2</sup> down  
**1%**  
on 2H20

## NEW ZEALAND



Provided  
**42k**  
new home loan  
accounts and  
remain number  
one lender in  
NZ

Commercial customer  
deposits up  
**9%**

Funds under  
management for  
KiwiSaver super at  
record level of NZD  
**\$17.9b**  
up 9% during the  
half

Secured 12 new  
clearing mandates  
from customers,  
taking ANZ's share  
of NZD wholesale  
payments to  
**58%**

## INSTITUTIONAL

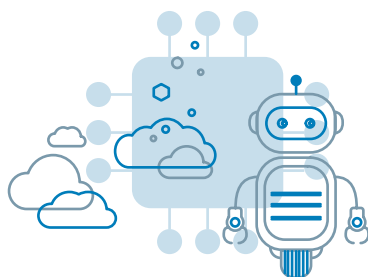


Clearing Services  
in Australia & New  
Zealand now at  
**58%**  
market share

Increased NPP<sup>4</sup>  
payments for other  
banks by  
**115%**  
on prior  
comparable period

Launched cross-border  
tracking of digital  
payments, saving  
**~35k**  
minutes of customer  
effort in the first week

## DIGITAL & TECHNOLOGY



ANZ App users  
increased by 23%  
with transactions up  
**26%**  
over the same period

**5%**  
of new customer account  
openings generated via  
the ANZ App in Australia

Launched 'gambling  
block' on credit cards in  
March; over  
**1k**  
customers activated the  
service in first month

1. All financials are on a Cash Profit Continuing Basis compared to the half year ended 30 September 2020 unless otherwise stated.  
2. Divisional results are presented on a Cash Profit Continuing Basis excluding large/notable items compared to the half year ended September 2020.  
3. Excludes Markets.  
4. NPP: New Payments Platform.