

HALF YEAR 2023 FINANCIAL RESULTS

KEY FINANCIALS¹

\$3.5b
STATUTORY PROFIT

flat

CASH PROFIT

\$3.8b

+23%

\$10.5b
REVENUE

+18%

DIVISIONAL RESULTS²

Aus Retail

\$1.03b

CONTRIBUTION TO GROUP PROFIT

27%

Aus Commercial

\$0.74b

19%

New Zealand

\$0.77b

20%

Institutional

\$1.60b

42%

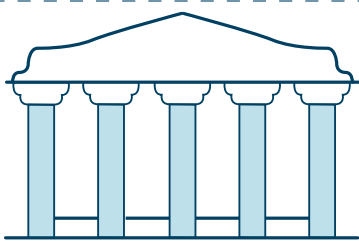


RETURN ON EQUITY

11.4%

+140bps

CET1 CAPITAL RATIO



13.2%

+165 bps

INTERIM DIVIDEND

81¢

FULLY FRANKED

127.6¢
EARNINGS
PER SHARE

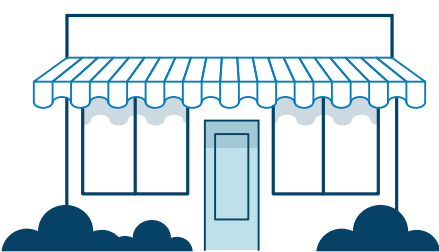
+16%

HIGHLIGHTS

AUS COMMERCIAL

13%

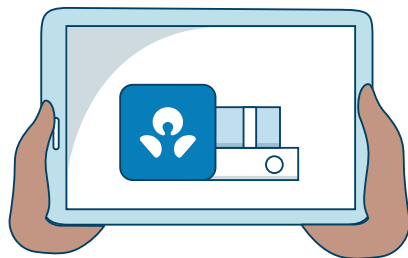
Revenue increase
in the half



AUS RETAIL³

\$6b

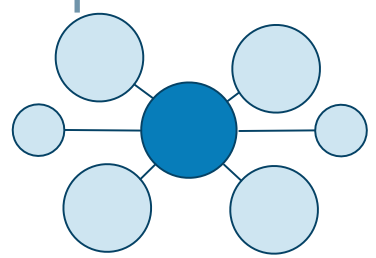
Of ANZ Plus deposits with
over 250,000 customers



INSTITUTIONAL

31%

Growth in customer
franchise revenue



NEW ZEALAND³

4,800

Households supported
with over NZD 200m
in new lending under
the Good Energy
Home Loan



SUSTAINABILITY

\$100b

[NEW TARGET]

Towards improved social
& environmental
sustainability by 2030



1. All financials are on a Cash Profit Continuing Basis compared to the Half Year ended Mar 31, 2022 unless otherwise stated.

2. Divisional results exclude Pacific and Group Centre

3. As at end of April 2023.