



2023

ANNUAL REVIEW



SHAPING A WORLD WHERE PEOPLE AND COMMUNITIES THRIVE



More than ever, ANZ has shaped itself as a bank that supports our customers across 29 markets.

And today, from individuals to businesses, we continue to build a bank that helps them achieve sustainable financial wellbeing.

It's an uncompromising purpose that helps our customers make the most of their world, every day.



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OUR 2023 REPORTING SUITE



ANZ GROUP HOLDINGS LIMITED

- [2023 Full Year Results Announcement](https://anz.com/results)
anz.com/results
- [2023 ANZGHL Annual Report](https://anz.com/annualreport)
anz.com/annualreport
- [2023 Corporate Governance Statement](https://anz.com/corporategovernance)
anz.com/corporategovernance
- [2023 Climate-Related Financial Disclosures](https://anz.com/annualreport)
anz.com/annualreport
- [2023 Environment, Social and Governance \(ESG\) Supplement](https://anz.com/annualreport)
anz.com/annualreport

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

- [2023 ANZBGL Annual Report](https://anz.com/annualreport)
anz.com/annualreport
- [2023 September Quarter APS 330 Pillar III Disclosure](https://anz.com/results)
anz.com/results
- [2023 Principal Risks and Uncertainties Disclosure](https://anz.com/results)
anz.com/results
- [2023 United Kingdom Disclosure and Transparency Rules Submission](https://anz.com/results)
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The Annual Review¹

ANZ's Annual Review provides a selection of key aspects of the larger Annual Report document including our Chair and CEO Reports, a Five Year Financial Summary and sections of our Remuneration Report.

As with its companion documents the Annual Review discusses outcomes from the Financial Year 2023

You can see listed to the left of this column all of the available documents which comprise the Annual Reporting Suite. Each document is available on the ANZ Website if you would like to go into more detail.

Our Reporting Suite

We produce a suite of reports to meet the needs and requirements of a wide range of stakeholders including shareholders, customers, employees, regulators, non-government organisations and the community. We continue to evolve our disclosures, taking into consideration stakeholder feedback, legislation, guidelines and frameworks.

Our 2023 Corporate Governance Statement discloses how we have complied with the ASX Corporate Governance Council's 'Corporate Governance Principles and Recommendations – 4th edition' and is available at anz.com/corporategovernance.

Our 2023 Climate-related Financial Disclosures report describes the Group's progress towards implementing our Climate Change Commitment and Environmental Sustainability Strategy and is prepared in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) recommendations 2017.

Our ESG Supplement provides stakeholders with detailed ESG disclosures, including performance against our ESG targets.

We are continually seeking to improve our reporting suite and welcome feedback on this report. Please address any questions, comments or suggestions to investor.relations@anz.com.

DISCLAIMER & IMPORTANT NOTICES

The material in this report contains general background information about the Group's activities current as at 10th November 2023. It is information given in summary form and does not purport to be complete. It is not intended to be and should not be relied upon as advice to investors or potential investors, and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice, when deciding if an investment is appropriate.

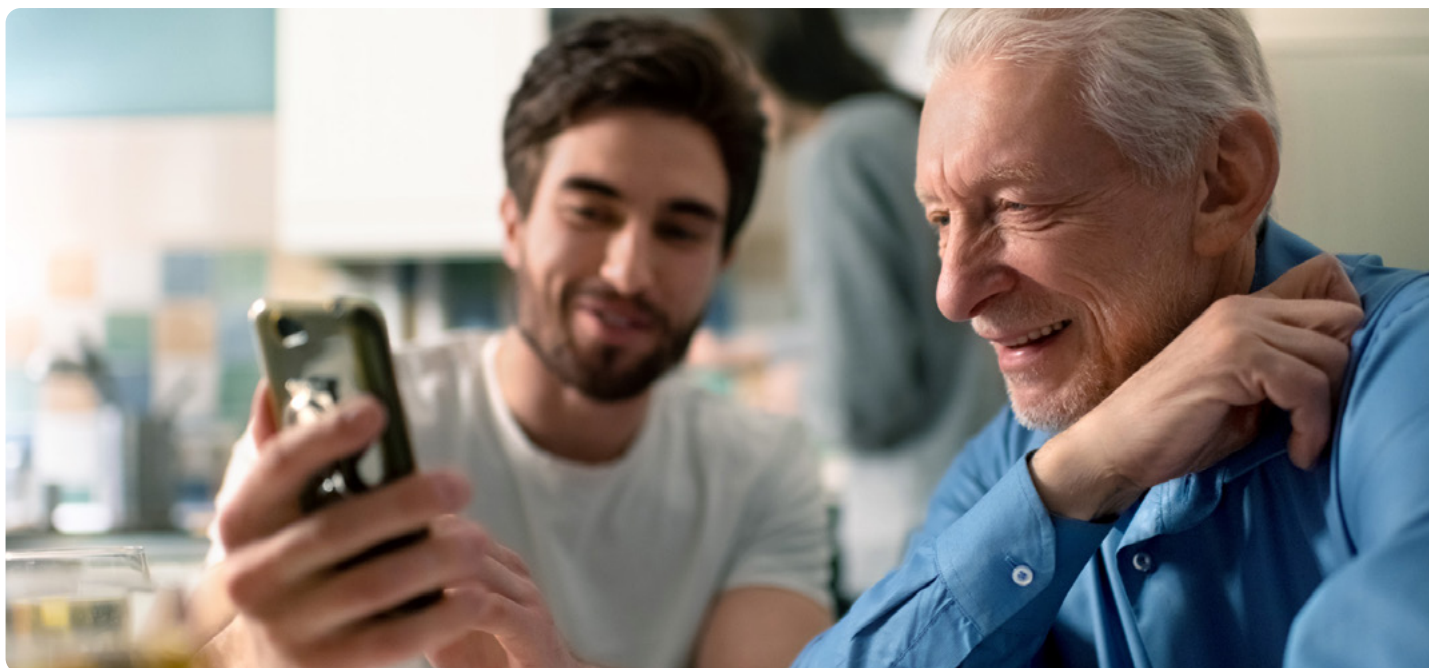
FORWARD-LOOKING STATEMENTS

This report may contain forward-looking statements or opinions including statements regarding our intent, belief or current expectations with respect to the Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices. When used in the report, the words 'forecast', 'estimate', 'goal', 'target', 'indicator', 'plan', 'pathway', 'ambition', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the Group and its management, are intended to identify forward-looking statements or opinions. Those statements are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or may differ materially from results ultimately achieved. As such, these statements should not be relied upon when making investment decisions. These statements only speak as at the date of publication and no representation is made as to their correctness on or after this date. Forward-looking statements constitute 'forward-looking statements' for the purposes of the *United States Private Securities Litigation Reform Act of 1995*. The Group does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

CLIMATE-RELATED INFORMATION

This report also contains climate-related statements. Those statements should be read with the important notices in relation to the uncertainties, challenges and risks associated with climate-related information in our 2023 Climate-related Financial Disclosures report available at anz.com/annualreport.

¹ The 2023 Annual Review is comprised of pages 1 to 11 and 14-17 of the Annual Report and a Remuneration Overview.



2023 PERFORMANCE SNAPSHOT

Financial performance highlights

\$7,098M

Statutory profit, (flat)

\$7,405M

Cash profit¹,
(up 14%)

10.9%

Cash return on equity¹,
(up 54bps)

\$21.78

Net tangible assets per
share², (up 5%)

247.1c

Cash earnings per share
(Basic)¹, (up 8%)

175c

Total Dividend for
2023 per share, (up 20%)

13.3%

Common Equity Tier 1 Capital³,
(up 105bps)

Our stakeholders

531k

Shareholders

9.5M

Customers

40.3k

Employees (FTE)⁴

\$141M

Community investment

20%

1 Year Total
shareholder Return

\$711B

Gross loans and advances

87%

Staff engagement score

~\$8.8B

funded and facilitated in social
and environmental outcomes⁵

\$4,559M

in dividends paid

\$647B

Customer deposits

37.3%

Women in leadership⁶

More than **87k**

participants in our financial
education programs⁷

1. On a cash profit (continuing operations) basis. Excludes non-core items included in statutory profit and discontinued operations and is provided to assist readers in understanding the result of the ongoing business activities of the Group. For further information on adjustments between statutory and cash profit refer to page 33. **2.** Equals total shareholders' equity less total non-controlling interests, goodwill and other intangible assets divided by the number of ordinary shares. **3.** APRA Level 2. **4.** Number of employees (Full Time Equivalent). **5.** Target to fund and facilitate at least \$100 billion by end 2030 in improving social and environmental outcomes through customer activities and direct investments by ANZ, commenced 1 April 2023. **6.** Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (who are included in Full Time Equivalents (FTE)). **7.** Includes individuals who have participated in more than one program (for example, people who have participated in MoneyMinded as part of Saver Plus are counted twice as they are included in both the MoneyMinded and Saver Plus totals).

CHAIRMAN'S MESSAGE



Paul O'Sullivan
Chairman

ANZ produced a strong outcome for our shareholders in the 2023 financial year with all four core divisions performing well.

The Australia Retail division saw continued strong home loan growth above industry levels and the Australia Commercial business grew deposits and lending. Our de-risked Institutional business significantly increased its return on equity and the New Zealand division retained its number one market position.

The performance of all four divisions illustrates the value of our investment and diversification and reflects our consistent strategy.

This produced a well-balanced result and a full-year statutory profit of \$7.1 billion, flat on the prior year. Cash profit was \$7.4 billion, up 14% on the prior year.

Our total 2023 dividend was 175 cents per share with the final dividend of 94 cents partially franked at 56%. The final dividend comprised an 81 cents dividend partially franked at 65% and an additional one-off unfranked dividend of 13 cents. The dividend outcome reflects our geographic diversity and the particularly strong results of our businesses outside of Australia.

Globally this year saw a combination of rapidly rising interest rates and higher inflation. Central banks continue to grapple with those trends as consumers deal with the associated cost-of-living increases.

While the inflationary pressures have moderated and central banks have largely paused interest rate tightening, considerable uncertainty remains and we know many of our customers are feeling the impacts.

Against this backdrop, ANZ is well prepared with high levels of provision balance, capital, liquidity and funding. This allows us to help those customers in need.

Furthermore, while the financial services industry continues to change rapidly, we have been investing for several years now to enable ANZ to better compete in the emerging world.

Digital technology

Your Board recognise that banking is changing and doing so rapidly. Key to that change is the growing use of digital technology across the business including improved customer assistance, faster application approvals, better operational efficiency and importantly the protection of your information.

The investments we have made in new technology and improved processes include our new digital retail banking platform in Australia, ANZ Plus, migration to more flexible

cloud-based applications and the increased capacity of our Institutional platforms services business and payments technology.

Suncorp Bank

In July 2022 we announced the acquisition of Suncorp Bank to add significant scale to our retail business and to our digital bank platform allowing ANZ to more effectively compete in the Australian market.

ANZ has filed an application with the Australian Competition Tribunal for authorisation for the proposed acquisition. A decision is likely in February 2024.

The acquisition then remains subject to approval from the Federal Treasurer and the passage of legislative amendments by the Queensland Parliament. We continue preparations to integrate Suncorp Bank into the ANZ Group, subject to these conditions being met.

Environment Social and Governance (ESG)

ANZ is a leader in acting on climate change. Our consistent strategy is to support and encourage our customers, especially in the energy sector, to set and pursue net zero aligned transition plans.

Our goal is to be the leading Australia and New Zealand bank supporting customers' transition to net zero by 2050. Our social and environmental sustainability target to fund and facilitate a further \$100 billion by the end of 2030 makes our aspiration clear.

We were the Australian first bank to formally engage with 100 of our largest emitting business customers on their transition plans and disclose progress – both since followed by our domestic and global peers.

We were also the first Australian bank to publish commitments on emissions reduction pathways linked to our lending for energy intensive industries – including power generation, commercial real estate, oil & gas, aluminium, cement and steel.

We are expanding these commitments to include 2030 targets for four new industries: thermal coal, aviation, shipping and auto manufacturing.

We have high expectations for our customers, especially in the energy sector, and we expect plans to be net-zero aligned, public, specific and measurable.

We recognise we can have the most impact by working with our customers to reduce their emissions. Our policy is to back their plans by providing more finance for less emissions.

We believe it is in our shareholders' interests for the bank to support companies genuinely committed to implementing their climate transition plans.

More broadly, ESG helps determine how we manage relationships with suppliers, customers, staff and the wider community.

We set high standards in these areas and produce a range of reports for a wide range of stakeholders, including our ESG supplement and Climate Related Financial Disclosures (TCFD report) which are released at the same time as our Annual Report.

Board Renewal

Your board continues its process of renewal as we continue to attract the skills and expertise required for the evolving financial services industry.

I would like to acknowledge the enormous contributions of Ilana Atlas and John Macfarlane who will be retiring from the Board at the upcoming Annual General Meeting (AGM).

Ilana has been an invaluable member of the board since 2014, most recently as Chair of the Human Resources Committee and a member of the Audit Committee, Ethics, Environment, Social and Governance Committee and Nomination and Board Operations Committee.

John has provided tireless service during his nine years as a Non-Executive Director, particularly in his role chairing the Risk Committee and as a member of the Audit Committee, Digital Business and Technology Committee and Nomination and Board Operations Committee.

I will personally miss their insight, experience, professionalism and wise counsel.

I am also pleased to formally welcome Holly Kramer, who joined the Board in August and will stand for election at the AGM.

Holly has extensive experience as a director and has served on a range of major listed and unlisted boards in Australia and New Zealand. She has chaired remuneration, sustainability, and audit and risk committees.

As an executive, Holly was Chief Executive Officer of retailer Best & Less and served in a range of senior customer-facing roles at Telstra, Ford and Pacific Brands.

Holly brings a strong focus on people, customers and culture, as well as extensive experience in retail and digital channels.

Finally, I would like to thank our customers and my fellow shareholders for their support in what has been a successful year for the Group against a backdrop of significant uncertainty.

I would also like to acknowledge the more than 40,000 people who come to work at ANZ each day, who embody our purpose and culture and who work tirelessly for our customers.



Paul O'Sullivan Chairman

CEO'S MESSAGE

Our performance and strategy

This year ANZ reported a strong and consistent outcome for our shareholders, customers and the community. The one-year total shareholder return was 20%, while the three-year return was 76%.

Each of our four divisions performed well to contribute to a 13% year-on-year increase in cash revenue and a 14% year-on-year increase in cash profit from continuing operations to \$7.4 billion. These are record results.

Our long-standing commitment to our purpose, shaping a world where people and communities thrive, and our transformation to a simpler, better run bank, helped generate these steady and sustainable returns.

Over the last seven years we have significantly reshaped ANZ through the disposal of assets in lower performing, non-core or riskier segments, resulting in a unique, diversified portfolio of high performing businesses which differentiates us from our peers. This is particularly valuable in a more challenging environment and gives us more options for growth.

Our focus on long-term productivity has provided the capacity for us to increase investment to transform and re-platform all of our divisions for long-term success. This includes our Institutional technology and payments systems and our new retail platform ANZ Plus.

We have further strengthened our balance sheet and reduced overall risk. We closed the year with more capital than ever before.

We also continue to see the benefits of the disciplined execution of our strategy. We finalised our Non-Operating Holding Company structure, completed the BS11 regulatory program in New Zealand, and made a strategic investment in View Media Group. We exceeded our target of two million Cashrewards members, while ANZ Worldline Payment Solutions launched 'Tap to Pay on iPhone'.

Divisional highlights

Today we have four core divisions: Australia Retail, Australia Commercial, New Zealand and Institutional. Each has a clear sense of purpose and a well-articulated strategy,

with a funded roadmap to build contemporary, relevant customer propositions to win in the marketplace.

Australia Retail continued to invest in processing capability for Home Loans, which delivered improved service levels and consistent turnaround times contributing to high quality growth in our retail balance sheet.

Australia Commercial is our highest returning division and gross loans and advances achieved the highest level on record while deposits grew to \$113 billion. Named as 2023 Small Business Bank of the Year from Canstar, this division has a strong future and we are investing at record levels to build further capability and capacity.

Institutional continued to show the benefits of its transformation, to a sustainable value-creating business built around cash management, currency and processing rather than lending alone. We are particularly pleased with the strong performance in Transaction Banking. After long-term and sustained investment, and a complete re-platforming of our technology, ANZ has extended its market leadership in Payments and Cash Management in Australia and New Zealand, with a developing presence in Asia. This business is fast growing, high-returning and capital efficient.

We facilitated the movement of \$164 trillion in all payments and capital flows to, from and within the markets in which we operate, and either cleared or provided payment services to more than 90% of the world's globally systemic banks. This enterprise business has enormous economies of scale and this year's results are a major step forward.

The strength of our New Zealand franchise was once again evident as we maintained leading market positions in major segments including home loans, retail deposits, institutional, agriculture and funds management. Our brand consideration in New Zealand is at an all-time high and we were again named Canstar Bank of the Year for Small Business and for Agriculture. At the same time, we supported our customers following the devastation of Cyclone Gabrielle, pledging NZ\$3 million to communities that were affected.

ANZ Plus

When we launched ANZ Plus, we set out to create a point of difference for ANZ in Australia that would support our customers' financial wellbeing and respond to their rapidly evolving needs, in a way that was highly engaging, far more efficient, quick to adapt and low cost to run.

Since then, ANZ Plus has become one of the fastest growing digital banking platforms in Australia. As of 30 September 2023, ANZ Plus had attracted more than 460,000 customers and \$9.4 billion in deposits.

About 40% of ANZ Plus customers are new to ANZ, and since going live we have added more than 200 new features or enhancements. Our new ANZ Plus digital home loan is now available and being rolled out to eligible customers.

In line with our financial wellbeing ambitions, some 35% of ANZ Plus customers are actively saving towards a goal, which is the single most important action a customer can take to improve their financial wellbeing. Importantly, the advanced security measures on ANZ Plus continue to result in one of the lowest incidents of digital fraud in the industry.

Supporting our customers and communities

This year we have worked hard to support our customers and the community, and help keep them safe.

We have deployed significant resources, including 440 customer protection specialists, to help prevent more than \$100 million of customer's money from going into the hands of cyber criminals.

We also supported financial wellbeing and literacy, with more than 87,000 people participating in our education programs, Saver Plus and Money Minded, the latter of which was delivered in 16 of our markets this year.

Through the year we supported more than 19,000 first home buyers in Australia and New Zealand, and funded and facilitated \$610 million to deliver more affordable, accessible and sustainable housing to buy and rent in Australia.

Supporting sustainability

We have made significant progress in our ambition to be the leading Australia and New Zealand-based bank in supporting customers' transition to net zero emissions by 2050.

In April 2023, we commenced a new social and environmental sustainability target, to fund and facilitate a further \$100 billion by the end of 2030 towards improving social and environmental outcomes. Since then we have funded and facilitated approximately \$8.8 billion against this target, across 54 transactions.

In New Zealand, we supported more than 6,400 households in lending through our Good Energy Home Loan top up, while our business and agriculture customers accessed over NZ\$30 million to reduce emissions or improve sustainability through our Business Green Loans.

We are also reducing the direct impact of our own business activities on the environment, with 49% of energy consumption associated with our operations now coming from renewable energy and a 71% reduction in waste to landfill since 2017. More information about our progress is contained in this annual report.

Our outlook and priorities

Our priorities for the coming year are clear: to further build out ANZ Plus, increase productivity across the Group, focus on sustainability, currency and cash management platforms, and strengthen our digital and data offerings. We also want to continue the disciplined growth in each of our divisions.

We remain committed to completing the acquisition of Suncorp Bank once all sale conditions are met. The acquisition would create value and scale for our Australian Retail and Commercial businesses, allowing us to be competitive over the long term.



Shayne Elliott
Chief Executive Officer

A combined bank would be better equipped to respond to competitive pressures and deliver significant customer and public benefits, particularly in Queensland.

We recognise that while our customers have generally remained resilient some are facing increased pressure amid rising costs and sustained high interest rates.

Our simpler, stronger bank coupled with growth and positive momentum across our businesses, means we are in a strong position to support these customers, whether big or small, and help them navigate the uncertain environment ahead.

We are more resilient than ever before and have the right portfolio balance, leadership team and strategy in place, underpinned by a highly-engaged, diverse workforce and a purpose-led culture. I want to thank the team at ANZ for their efforts.

As CEO, I am pleased with our progress and look forward to continued momentum across our businesses in the years ahead.



Shayne Elliott Chief Executive Officer

OUR OPERATING ENVIRONMENT

Our operating environment

The environment in which we operate is characterised by a range of conflicting forces.

Economic activity and inflationary pressure have broadly moderated, resulting in an evolving peak in the most aggressive interest rate tightening cycle in more than a decade. This has reduced the risk of a deep recession, but a range of economic outcomes are still possible.

China has tracked a different path, with weak activity and a flirtation with deflation promoting policy easing. Economic activity in China continues to grow, albeit at a slower rate than has been the case in recent decades. The world's second largest economy remains an important source of

demand and business activity, even as its slowdown is contributing to businesses and investors examining other opportunities.

Unemployment remains low and immigration has returned to Australia and New Zealand at record rates. These are supporting house price levels and demand for mortgages, even as consumer spending has moderated. Workforce shortages are not as acute, but input costs remain a challenge for many businesses.

On average, household balance sheets are strong and corporates hold high levels of liquidity. In some part this reflects the regulatory efforts of the past 15 years. This has reduced the level of delinquencies in the current interest rate tightening cycle, but also contributed to sustaining demand.

Public sector demand is strong across a range of sectors including infrastructure, defence, and housing. Housing affordability, in particular, has been subject to more vigorous policy action. Many governments are also active in addressing perceived supply chain vulnerabilities and prioritising domestic resilience.

The climate transition has gathered momentum. Over the past year Australia has introduced the safeguard mechanism, New Zealand has agreed methane should be taxed differently from carbon dioxide, the USA introduced the *Inflation Reduction Act* and in Europe the Carbon Border Adjustment Mechanism began administrative operation. This is altering patterns of economic activity, investment, and trade, and creating opportunities and challenges for banks.

Economic outlook

The year ahead is likely to be one of economic consolidation across ANZ's geographies. In Australia and New Zealand we expect somewhat slower growth and only modest movements in interest rates around the peak in the cycle. Consumer spending is likely to remain weak as the full impact of interest rate increases is felt. Demand is also likely to be supported by strong household balance sheets, resilient housing markets, government activity, solid business investment intentions in Australia and strong migration in New Zealand. Modest increases in unemployment and underemployment, while disruptive for the individuals involved, should be sufficient to encourage inflation back towards target without undue delinquency stress. Both ANZ and the Reserve Bank of Australia expect to see inflation back at the top of the band by the end of 2025.

In China, weak demand has been the main challenge. Policy has responded, activity has begun to stabilise and inflation, though there are still deflationary pressures normalise. China's stabilisation will support the region as it copes with the effects of its own tightening cycle and weaker global demand.

Challenges

Our response

Inflationary pressures and higher interest rates

- Assessing borrowers' resilience to rising interest rates
- Offering appropriate products and services to customers
- Dealing appropriately with customers experiencing financial hardship or in need of extra care
- Adjusting our staff salaries appropriately

Public and regulatory scrutiny

- Building trust by 'doing what we say'
- Working cooperatively with regulators, government and non-governmental organisations (NGOs)
- Continuing to evolve our ESG policies and processes and seek to implement them effectively and transparently disclose our progress

Competitive banking industry

- Deploying new and improved digital services, products and processes to help meet customer needs for efficient and accessible banking
- Investing in underlying technology and systems to establish more flexible and responsive platforms (including ANZ Plus and Institutional Payments and Cash Management Platforms)

Cyber-security threats

- Ongoing investment in cyber-security, fraud and scams detection capabilities and raising customer awareness as to the relevant risks

Geopolitical tension

- Contingency plans for our medium-to-higher risk jurisdictions with trigger events identified and monitored

Climate change and nature including biodiversity loss

- Providing sustainable banking and finance products and services, such as green and sustainability-linked loans and bonds, that drive the transition to a low carbon economy
- Continuing to evolve our strategy, policies, processes, products and services to seek to manage the risks and opportunities associated with climate change and nature, including biodiversity loss



HOW WE CREATE VALUE

VALUE DRIVERS

Products and services

Loans, transaction banking services, deposits and other financial products developed for our customers.

Finance

Access to capital through customer deposits, debt and equity investors, to support our operations and strategy.

People

Engaged workforce with the skills required to reinvent banking, in line with our purpose and culture.

Technology, data and risk management

Flexible, digital-ready infrastructure to provide a great customer experience, with systems and processes that are less complex, less prone to error and more secure.

Social

Trusted relationships with our customers, business partners and the community to strengthen our brand and reputation.

Environment

Minimising the impact of our operations by:

- The customers we choose to bank
- How we design and distribute our products
- Collaboration with partners.

OUR STRATEGY AND BUSINESS MODEL

To embrace the opportunities, address the risks presented by the external environment and realise our vision, we are pursuing a strategy to create value for all our stakeholders.



CREATING VALUE FOR OUR STAKEHOLDERS

Shareholder value

We generate stronger long-term financial results (in terms of sustainable economic profits) enabling shareholders to meet their goals.

Customer value

Our customers are financially better off over their lifetime and implement more sustainable business practices than others.

Employee value

Our diverse teams are engaged and optimised for success.

Community value

Our practices and services provide more opportunity for the community and we have supported and improved positive economic development and transition.

OUR PURPOSE AND STRATEGY

Our purpose is to shape a world where people and communities thrive. It explains ‘why’ we exist and drives everything we do at ANZ, including the choices we make each day about those we serve and how we operate.

We bring our purpose to life through our strategy: to improve the financial wellbeing and sustainability of customers through excellent services, tools and insights that engage and retain them, and help positively change their behaviour.

IN PARTICULAR, WE WANT TO HELP CUSTOMERS:



Save for, buy and own a liveable home



Start or buy and sustainably grow their business



Move capital and goods around the region and sustainably grow their business

Through our purpose we have elevated three areas facing significant societal challenges aligned with our strategy and our reach which include commitments to:

- Improving the financial wellbeing of our people, customers and communities by helping them make the most of their money throughout their lives;
- Supporting household, business and financial practices that improve environmental sustainability; and
- Improving the availability of suitable and affordable housing options for all Australians and New Zealanders.

We will achieve our strategy through:

- **Propositions** our customers love ... with easy-to-use services that evolve to meet their changing needs
- Flexible and resilient digital banking **platforms** ... powering our customers and made available for others to power the industry
- **Partnerships** that unlock new value ... with ecosystems that help customers further improve their financial wellbeing and sustainability
- Purpose and values-led **people** ... who drive value by caring about our customers and the outcomes we create.

Our people listen, learn, adapt and do the right thing the first time - delivering the outcomes that address financial and sustainability challenges.

Our values

Our values shape how we deliver our purpose-led strategy. They are the foundation of ‘how’ we work – living our values every day enables us to deliver on our strategy and purpose, strengthen stakeholder relationships and earn the community’s trust. All employees and contractors must comply with our Code of Conduct, which sets down the expected standards of professional behaviour and guides us in applying our values.

OUR VALUES ARE: I.C.A.R.E



Integrity: We are honest and fair by speaking openly and transparently, making thoughtful and balanced decisions, doing what’s right and acting with courage.



Collaboration: We work together for the customer, by getting the right people together to get the job done and helping each other.



Accountability: We take ownership and get things done – we do what we say we will do – find the solutions by testing and learning and act with determination.



Respect: We care for all those we serve. We value difference and encourage everyone to have a voice, think and act with consideration for our customers, community and the environment.



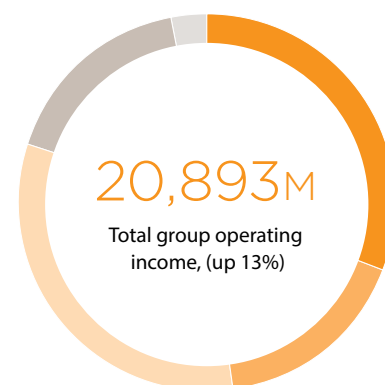
Excellence: We challenge ourselves to be better. This is done by making things simple, finding ways to work differently, using data to improve and asking as well as acting on feedback.

ABOUT OUR BUSINESS

We operate across a diverse business structure:

Australia Retail	Provides a range of banking products and services to Australian consumers.
Australia Commercial	Provides a range of banking products and financial services to small business owners, medium commercial customers, large commercial customers, and high net worth individuals and family groups.
Institutional	Serves global institutional and corporate customers, and governments across Australia, New Zealand and International (including Papua New Guinea (PNG)) via Transaction Banking, Corporate Finance and Markets business units.
New Zealand	Provides a range of banking and wealth management products and services to consumer and private banking customers and a range of banking services to business customers.
Pacific	Provides banking products and services to retail and commercial customers (including multi-nationals) and to governments located in the Pacific region (excluding PNG which forms part of the Institutional division).
Group Centre	Provides support to the operating divisions, including technology, property, risk management, financial management, treasury, strategy, marketing, human resources, corporate affairs, and shareholder functions. It also includes minority investments in Asia and interests in the ANZ Non-Bank Group.

Operating income



■ 31% Australia Retail	■ 17% New Zealand
■ 17% Australia Commercial	■ 3% Pacific & Group Centre
■ 32% Institutional	

Our international presence and earning composition by geography¹



International

Asia

China	The Philippines
Hong Kong	Singapore
India	South Korea
Indonesia	Taiwan
Japan	Thailand
Laos	Vietnam
Malaysia	

Pacific

Cook Islands	Solomon Islands
Fiji	Timor-Leste
Kiribati	Tonga
Papua New Guinea	Vanuatu
Samoa	

Europe

France
Germany
United Kingdom

Middle East

United Arab Emirates (Dubai)

United States of America

¹ On a cash profit basis. Excludes non-core items included in statutory profit. It is provided to assist readers in understanding the result of the ongoing business activities of the Group. For further information on adjustments between statutory and cash profit refer to page 33.



“Our focus on long-term productivity has provided the capacity for us to increase investment to transform and re-platform all of our divisions for long-term success. This includes our Institutional technology and payments systems and our new retail platform ANZ Plus.

We have further strengthened our balance sheet and reduced overall risk. We closed the year with more capital than ever before.”

Shayne Elliott

Chief Executive Officer



DIRECTORS' MEETINGS

The number of Board, and Board Committee, meetings held during the year and each Director's attendance at those meetings are set out below. The listed head entity changed from ANZBGL to ANZGHL during the year as a consequence of our corporate restructure in January 2023. Further details regarding the restructure can be found in ANZ's 2023 Annual Report.

The table below sets out Director attendances at Board and Committee meetings of the listed group head entity during the year.¹

1. During the year, ANZBGL was the listed group head entity from 1 October 2022 to 3 January 2023, after which ANZGHL became the listed group head entity.

	Board		Risk Committee		Audit Committee		Human Resources Committee		Ethics, Environment, Social and Governance Committee		Digital Business and Technology Committee		Special Committee of the Board		Committee of the Board ¹		Nominations and Board Operations		Shares Committee ¹	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
	Paul O'Sullivan	11	11	8	8	7	7	5	5	5	5	6	6	1	1			2	2	3
Ilana Atlas, AO	11	11			7	7	5	5	5	5			1	1			2	2	1	1
Shayne Elliott	11	11											1	1					2	2
Jane Halton, AO PSM	11	11					5	5	5	5	6	6	1	1			2	2		
RT Hon Sir John Key, GNZM AC	11	11	8	7					5	4	6	5	1	1			2	1		
Holly Kramer²	2	2																		
Graeme Liebelt³	4	4	2	2	2	2	1	1												
John Macfarlane	11	11	8	8	7	7					6	6	1	1			2	2		
Christine O'Reilly	11	11	8	8	7	7	5	5					1	1			2	2		
Jeff Smith	11	11	6	6			4	4			4	4					2	2		

Column A Indicates the number of meetings the Director was eligible to attend as a member. **Column B** Indicates the number of meetings attended. With respect to Committee meetings, the table above records attendance of Committee members. **1.** The meetings of the Committee of the Board and Shares Committee as referred to in the table above include those conducted by written resolution. **2.** Holly Kramer commenced as a Non-Executive Director on 1 August 2023. **3.** Graeme Liebelt ceased as a Non-Executive Director of ANZBGL on 15 December 2022.

"The Board continues to focus on immediate and longer-term strategic matters. The Board closely monitored the rapidly changing operating environment, including inflation and interest rates and the continuing impact of COVID-19, together with ANZ's approach to dealing with those matters in alignment with ANZ's purpose."

Paul O'Sullivan
Chairman

BOARD OF DIRECTORS



Paul O'Sullivan

Chairman, Independent
Non-Executive Director



Shayne Elliott

Chief Executive Officer,
Executive Director



Ilana Atlas, AO

Independent
Non-Executive Director



Jane Halton, AO PSM

Independent
Non-Executive Director



RT Hon Sir John Key, GNZM AC

Independent
Non-Executive Director



Holly Kramer

Independent
Non-Executive Director



John Macfarlane

Independent
Non-Executive Director



Christine O'Reilly

Independent
Non-Executive Director



Jeff Smith

Independent
Non-Executive Director

EXECUTIVE COMMITTEE¹



Shayne Elliott

Chief Executive Officer (appointed CEO on 1 January 2016)

Joined the Executive Committee on 1 June 2009



Maile Carnegie

Group Executive Australia Retail

Joined the Executive Committee on 27 June 2016



Elisa Clements

Group Executive Talent & Culture

Joined the Executive Committee on 9 October 2023



Gerard Florian

Group Executive Technology & Group Services

Joined the Executive Committee on 30 January 2017



Clare Morgan

Group Executive Australia Commercial

Joined the Executive Committee on 6 March 2023



Antony Strong

Group Executive Strategy & Transformation

Joined the Executive Committee on 1 November 2022

**Kevin Corbally**

Group Chief Risk Officer

Joined the Executive Committee
on 19 March 2018

**Farhan Faruqi**

Chief Financial Officer (appointed
CFO on 11 October 2021)

Joined the Executive Committee
on 1 February 2016

**Antonia Watson**

Chief Executive Officer New Zealand

Joined the Executive Committee
on 17 June 2019

**Mark Whelan**

Group Executive Institutional

Joined the Executive Committee
on 20 October 2014



Full biography details can
be found on our website
at anz.com/exco

1. Current as at 10th October

5 YEAR SUMMARY FINANCIAL

	2023 \$m	2022 \$m	2021 \$m	2020 \$m	2019 \$m
Financial performance - cash¹					
Net interest income	16,581	14,874	14,161	14,049	14,339
Other operating income	4,312	3,673	3,286	3,703	4,690
Operating expenses	(10,139)	(9,579)	(9,051)	(9,383)	(9,071)
Profit before credit impairment and income tax	10,754	8,968	8,396	8,369	9,958
Credit impairment charge	(245)	232	567	(2,738)	(795)
Income tax expense	(3,076)	(2,684)	(2,764)	(1,872)	(2,678)
Non-controlling interests	(28)	(1)	(1)	(1)	(15)
Cash profit from continuing operations¹	7,405	6,515	6,198	3,758	6,470
Cash profit/(loss) from discontinued operations ¹	-	(19)	(17)	(98)	(309)
Cash profit¹	7,405	6,496	6,181	3,660	6,161
Adjustments to arrive at statutory profit ¹	(307)	623	(19)	(83)	(208)
Profit attributable to shareholders of the Company	7,098	7,119	6,162	3,577	5,953
Financial position					
Gross loans and advances	710,590	675,989	633,764	622,074	618,767
Assets	1,105,620	1,085,729	978,857	1,042,286	981,137
Customer Deposits	647,119	620,429	593,582	552,363	511,693
Net assets	70,046	66,401	63,676	61,297	60,794
CET1	13.3%	12.3%	12.3%	11.3%	11.4%
CET1 – Internationally Comparable Basel III ²	19.7%	19.2%	18.3%	16.7%	16.4%
Return on average ordinary equity (statutory) ³	10.5%	11.4%	9.9%	5.9%	10.0%
Cost to income ratio (cash) ¹	48.5%	52.0%	52.2%	53.8%	49.5%
Shareholder value – ordinary shares					
Total return to shareholders	20.0%	-14.0%	70.7%	-36.9%	9.2%
Market capitalisation	77,116	68,170	79,483	48,839	80,842
Dividend (cents)	175	146	142	60	160
Franked portion					
– interim	100%	100%	100%	100%	100%
– final	56%	100%	100%	100%	70%
Share price					
– high (dollars)	\$26.08	\$28.98	\$29.64	\$28.67	\$29.30
– low (dollars)	\$22.39	\$20.95	\$16.97	\$14.10	\$22.98
– closing (dollars)	\$25.66	\$22.80	\$28.15	\$17.22	\$28.52
Share information					
(per fully paid ordinary share)					
Earnings per share (cents) (statutory)	236.8	250.0	215.3	125.3	208.2
Dividend payout ratio (statutory)	74.1%	59.3%	65.3%	47.6%	76.2%
Net tangible assets per ordinary share ⁴	\$21.78	\$20.75	\$21.09	\$20.04	\$19.59
No. of fully paid ordinary shares issued (millions)	3,005	2,990	2,824	2,840	2,835
Dividend reinvestment plan (DRP) issue price					
– interim	\$23.55	\$25.52	\$27.91	\$18.06	\$27.79
– final	-	\$24.51	\$27.68	\$22.19	\$25.03
Other information					
No. of employees (full time equivalents) ⁵	40,342	39,381	40,221	38,579	39,060
No. of shareholders	530,601	541,788	534,166	553,171	506,847

1. Cash profit excludes non-core items included in statutory profit and is provided to assist readers in understanding the result of the ongoing business activities of the Group. Cash profit is not audited; however, the external auditor has informed the Audit Committee that the adjustments have been determined on a consistent basis across each period presented. **2.** 2023 Internationally Comparable methodology aligns with the Australia Banking Association Basel 3.1 Capital Comparison Study (March 2023). For years prior to 2023, Internationally Comparable Methodology aligns with APRA's information paper entitled 'International Capital Comparison Study' (13 July 2015). **3.** Average ordinary equity excludes non-controlling interests. **4.** Equals shareholders' equity less total non-controlling interests, goodwill and other intangible assets, divided by the number of ordinary shares. **5.** 2022 comparative information has been restated to include FTE of the consolidated investments managed by 1835i Group Pty Ltd.

5 YEAR SUMMARY NON-FINANCIAL

	2023	2022	2021	2020	2019
Total funded and facilitated towards:					
\$100 billion social and environmental outcomes target ¹	8.79	-	-	-	-
\$50 billion sustainable solutions target ²	6.95	18.08	12.87	9.08	7.60
\$10 billion housing target ³	0.61	0.81 ⁴	1.40	1.45	-
Customer experience					
Customer complaints ⁵	365,629	403,150	144,391	90,750	101,803
Customer requests for hardship assistance ⁶	31,134	39,664	117,216	162,192	21,979
Environmental sustainability					
Environmental footprint					
Total scope 1 & 2 GHG emissions (tonnes CO ₂ -e)	89,038	101,879	111,409	134,093	156,568
Total scope 1, 2 & 3 GHG emissions (tonnes CO ₂ -e) ⁷	149,658	140,514	153,697	203,700	250,857
Project Finance portfolio					
Renewables (%)	97	90	88	87	83
Coal (%)	1	2	3	5	9
Gas (%)	1	8	9	7	8
Project finance commitment to renewable energy (\$m) ⁸	2,242	1,505	1,425	1,501	1,371
Ethics, conduct and culture					
Investigations resulting in formal outcome ⁹	501	518	573	569	784
Termination ¹⁰	100	95	114	93	151
Whistleblower reports	170	142	157	157	156
Financial wellbeing					
People reached by our financial inclusion programs ¹¹	87,181	58,038	67,620	61,367	90,927
Total community investment (AU\$ million) ¹²	141.1	136.4	139.7	139.5	142.21
Volunteering hours	75,812.5	52,443.5	54,645.0	66,402.0	134,930.0
Employees					
Employee engagement (%)	87	84	81	86	77
Total women in leadership (%) ¹³	37.3	35.9	35.3	32.5	32.0
Recruitment of under represented groups ¹⁴	268	320	255	185	224
Investment in learning and development (\$m)	55.6	53.6	49.2	52.0	47.1



For more information please see the 2023 ESG Supplement, 2023 ESG Data and Framework Pack and 2023 Climate-related Financial Disclosures, available at anz.com/esgreport.

1. 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. For more information, see the social and environment sustainability target methodology available at anz.com/esgreport. 2. Target to fund and facilitate \$50 billion in sustainable solutions by 2025, commenced 1 October 2019 and closed 31 March 2023. For more information, see the explanatory notes available on page 95 in the 2022 ESG Supplement at anz.com/esgreport. 3. Target to fund and facilitate \$10 billion in affordable, secure and sustainable housing by 2030 across Australia and New Zealand, commenced 1 October 2018. Commenced reporting progress against target in 2020. Eligible transactions for this target (excluding deferred deals) contributed to the \$50 billion target from 1 October 2019 to 31 March 2023 and contribute to the \$100b target from 1 April 2023. For more information, see the explanatory notes available on page 69 in the 2023 ESG Supplement at anz.com/esgreport. 4. Figure for 2022 has been restated to include around an additional \$288 million in deferred deals. 5. Retail and Commercial customers in Australia and New Zealand. 6. Australia and New Zealand. 7. Scope 3 emissions from our lending ('portfolio emissions') are not included. This assessment scope is limited to ANZ's operations. See ANZ's 2023 Climate-related Financial Disclosures for more disclosures at anz.com/esgreport. 8. Refers to ANZ's lending commitments as at 30 September 2022 to renewable energy projects made only on a non or limited recourse basis to the ultimate sponsors. This figure does not include ANZ lending made to renewable energy projects that may be funded under corporate debt facilities or through other lending products. 9. Resulting in a formal consequence or the employee leaving ANZ. 10. Subset of Investigations resulting in formal outcome. 11. Includes MoneyMinded, MoneyBusiness and Saver Plus. 12. Includes cash: gross monetary amount paid in support of a community organisation/project. Time: cost to the company of the paid working hours contributed by employees to a community organisation or activity. In-kind services: other non-cash resources to community activities (eg. company products or services or corporate resources). Management costs: costs incurred in making contributions, such as salaries and overheads. Forgone revenue: the cost of providing low or free-free accounts to a range of customers such as government benefit recipients, not-for-profit organisations, students and the elderly. International transfer fees were waived for funds sent from Australia and New Zealand to Türkiye, Sri Lanka, Ukraine and the Pacific to support communities impacted by disaster-related events. Figure does not include remediation funds distributed to charity. 13. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE). 14. Measures representation at the Senior Manager, Executive and Senior Executive levels. Includes all employees regardless of leave status but not contractors (which are included in FTE).

REMUNERATION OVERVIEW

The Remuneration Overview for ANZ Group Holdings Limited (ANZGHL) provides a summary of the remuneration for our ANZGHL Key Management Personnel (KMP): Non-Executive Directors (NEDs), Chief Executive Officer (CEO) and Disclosed Executives. ANZGHL replaced Australia and New Zealand Banking Group Limited (ANZBGL) as the listed entity on 3 January 2023 under a scheme of arrangement approved by shareholders at the Annual General Meeting (AGM) on 15 December 2022. This overview includes disclosures for the full financial year 2023 (1 October 2022 to 30 September 2023).

In this section we have included the remuneration tables that feedback from shareholders has told us are of the most interest. The full ANZGHL Remuneration Report is contained in the ANZGHL Annual Report from page 46 onwards - it includes discussion of the Board's decisions concerning executive remuneration outcomes, with particular reference to the CEO, together with our remuneration strategy and structure and the practices that apply to KMP. The report can be accessed via the ANZ website at anz.com/annualreport.

Non-Executive Director (NED) remuneration

The HR Committee reviewed NED fees and determined not to increase fees for 2023. See section 9 of the full ANZGHL Remuneration Report contained in the ANZGHL Annual Report for the 2023 NED fee policy structure.

For 2024, the HR Committee has reviewed and approved a 2% increase to the NED member fee (from \$240,000 to \$245,000) which has remained unchanged since 2016. The Board Chairman fee remains unchanged. Following review, the HR Committee also approved the alignment of the fee structure across all Committees increasing each Committee chair fee to \$68,000, and each Committee member fee to \$34,000. This fee review considered increased complexity in the regulatory environment, uplifts for ANZ's broader employee population, and the external market.

The fee structure is applicable to NEDs of ANZGHL and ANZBGL. Fees prior to the implementation of the Non-Operating Holding Company (NOHC) structure related to membership of the ANZBGL Board, and post implementation are viewed as a single fee covering both Boards (i.e., membership of ANZGHL and ANZBGL Boards/Committees). Currently the fee structure applies irrespective of whether NEDs serve on one or more Boards.

NEDs receive a fee for being a Director of the Board, and additional fees for either chairing, or being a member of a Board Committee. The Chairman of the Board does not receive additional fees for serving on a Board Committee.





2023 Statutory remuneration – NEDS

The following table outlines the statutory remuneration of NEDs¹ disclosed in accordance with Australian Accounting Standards.

1. In addition to the fee shown below, Sir John Key received NZD 422,050 in 2022 and 2023 for his role as Chairman for ANZ Bank New Zealand Limited.

2023 Statutory remuneration – NEDS

	Financial year	Short-term NED benefits		Post-employment	Total remuneration ³ \$
		Fees ¹ \$	Non monetary benefits ² \$	Super contributions ¹ \$	
CURRENT NON-EXECUTIVE DIRECTORS					
P O'Sullivan	2023	824,181	-	25,819	850,000
	2022	813,501	6,128	23,999	843,628
I Atlas	2023	339,181	-	25,819	365,000
	2022	330,751	-	23,999	354,750
J Halton	2023	329,181	-	25,819	355,000
	2022	318,001	-	23,999	342,000
J Key	2023	301,681	-	25,819	327,500
	2022	290,251	-	23,999	314,250
H Kramer⁴	2023	35,841	-	3,942	39,783
J Macfarlane	2023	336,443	-	25,819	362,262
	2022	301,501	-	23,999	325,500
C O'Reilly⁴	2023	344,181	-	25,819	370,000
	2022	302,863	-	22,579	325,442
J Smith⁴	2023	298,889	-	25,819	324,708
	2022	36,003	-	3,780	39,783
FORMER NON-EXECUTIVE DIRECTORS					
G Liebelt⁴	2023	72,439	2,104	-	74,543
	2022	360,427	-	6,323	366,750
Total of all Non-Executive Directors	2023	2,882,017	2,104	184,675	3,068,796
	2022	2,753,298	6,128	152,677	2,912,103

1. Year-on-year differences in fees relate to changes to the NED fees and also to the superannuation Maximum Contribution Base. G Liebelt elected to receive all payments in fees and therefore did not receive superannuation contributions during 2022 and 2023 with exception to fees paid in Q422. 2. Non monetary benefits generally consist of company-funded benefits (and the associated Fringe Benefits Tax) such as car parking and gifts provided upon retirement. 3. Long-term benefits and share-based payments do not apply for the NEDs. 4. Remuneration based on time as a NED (2022 for C O'Reilly and J Smith, 2023 for H Kramer and G Liebelt).

CEO and Disclosed Executives' Remuneration

2023 Received remuneration

This table shows the remuneration the CEO and Disclosed Executives actually received in relation to the 2023 financial year as cash paid, or in the case of prior equity awards, the value which vested in 2023.

Fixed remuneration (FR) adjustments were received by Disclosed Executives in accordance with the executive remuneration structure changes made in 2022, as disclosed in the 2022 Remuneration Report. There were no other adjustments to FR for Disclosed Executives in 2023, apart from the Group Executive, Technology & Group Services whose FR was increased on 1 November 2022 from \$1.15m to \$1.25m to reflect the expansion of responsibilities and to improve alignment with the market.

2023 Received remuneration – CEO and Disclosed Executives:

Received value includes the value of prior equity awards which vested in that year

	Fixed remuneration \$	Cash variable remuneration \$	Total cash \$	Deferred variable remuneration which vested during the year ¹ \$	Other deferred remuneration which vested during the year ¹ \$	Actual remuneration received ² \$
CEO AND CURRENT DISCLOSED EXECUTIVES						
S Elliott	2,500,000	1,160,000	3,660,000	919,413	-	4,579,413
M Carnegie	1,250,000	550,000	1,800,000	561,264	-	2,361,264
K Corbally	1,250,000	532,500	1,782,500	471,287	-	2,253,787
F Faruqui	1,250,000	600,000	1,850,000	795,274	-	2,645,274
G Florian³	1,242,000	497,500	1,739,500	496,698	-	2,236,198
R Howell⁴	231,792	180,000	411,792	-	-	411,792
C Morgan^{4,5}	627,000	250,000	877,000	-	407,000	1,284,000
A Strong⁴	690,000	315,100	1,005,100	291,162	-	1,296,262
A Watson⁶	1,106,505	472,570	1,579,075	450,151	-	2,029,226
M Whelan	1,460,000	730,000	2,190,000	753,723	-	2,943,723
FORMER DISCLOSED EXECUTIVES						
K van der Merwe^{1,4}	780,000	n/a	780,000	488,194	-	1,268,194

1. Deferred variable remuneration which either vested or lapsed/forfeited during the year is the point in time value of previously deferred remuneration granted as deferred shares, deferred shares rights and/or restricted rights/performance rights, and is based on the one day Volume Weighted Average Price (VWAP) of the Company's shares traded on the ASX on the date of vesting or lapsing/forfeiture multiplied by the number of deferred shares/deferred share rights and/or restricted rights/performance rights. No previously deferred variable remuneration lapsed/forfeited during the year for the CEO or Disclosed Executives (due to no performance rights due to vest in 2023) other than for K van der Merwe -\$4,880,967, which relates to forfeiture on resignation of unvested deferred remuneration. **2.** The sum of fixed remuneration, cash variable remuneration and deferred variable remuneration which vested during the year. **3.** Fixed remuneration reflects changes in fixed remuneration during the financial year due to expanded role (G Florian). **4.** Fixed remuneration based on time as a Disclosed Executive (R Howell, C Morgan, A Strong, K van der Merwe). **5.** Other deferred remuneration for C Morgan relates to deferred remuneration forfeited and bonus opportunity forgone as a result of joining ANZ, that was deferred as cash and vested during the year. **6.** Paid in NZD and converted to AUD. Year to date average exchange rate used to convert NZD to AUD as at 30 September for the relevant year.



2023 variable remuneration (VR) Awarded

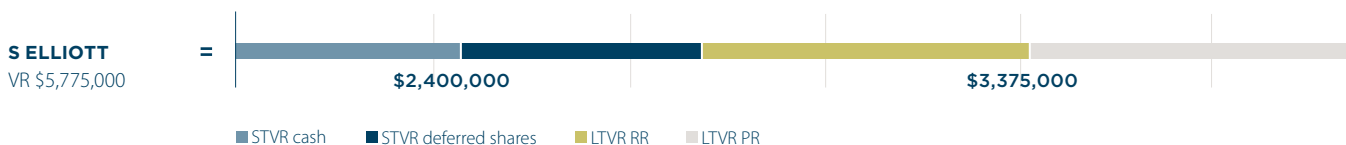
The below charts show the Short Term Variable Remuneration (STVR) and Long Term Variable Remuneration (LTVR) awarded to the CEO and Disclosed Executives for the year ending 30 September 2023.

For the CEO, the Board determined that an STVR outcome of \$2.4m (96% of maximum opportunity) was appropriate for 2023 having regard to both the overall performance of the CEO and also the overall performance of the Group. The average STVR outcome for current Disclosed Executives is 89% of maximum opportunity which reflects both the overall assessment of ANZ Group performance as above target, and also individual performance.

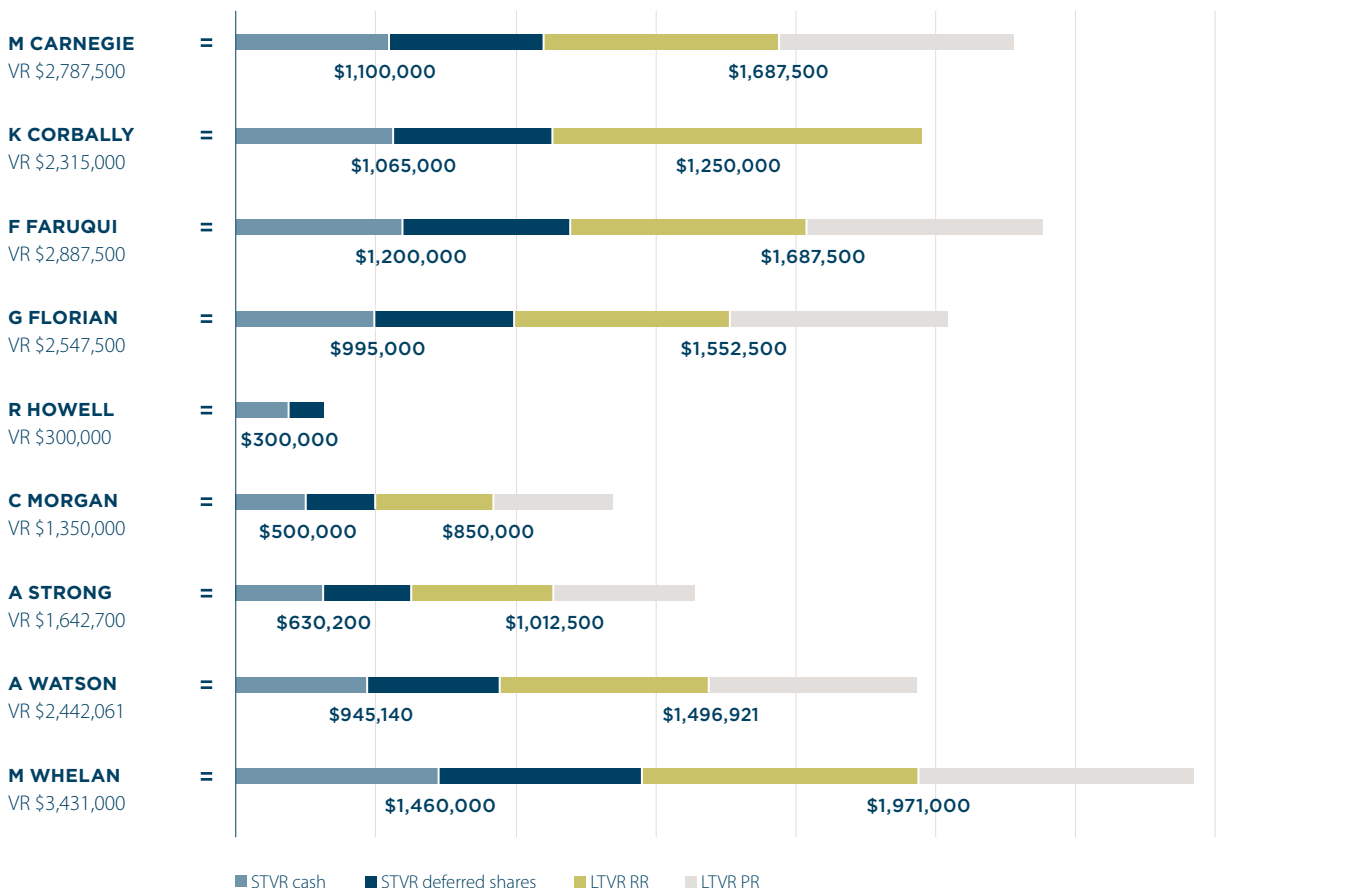
The first award of LTVR under the new remuneration structure was made at the start of the 2023 financial year to Disclosed Executives (Nov 2022) and the CEO (Dec 2022 post AGM), and it was awarded at full opportunity.

See the full ANZGHL Remuneration Report contained in the ANZGHL Annual Report for details on the 2023 remuneration outcomes for the CEO and Disclosed Executives.

CEO 2023 VR



Disclosed Executives 2023 VR



IMPORTANT DATES FOR SHAREHOLDERS 2024¹

MAY	07 May	Half Year Results Announcement	NOVEMBER	08 Nov	Annual Results Announcement
	13 May	Interim Dividend Ex-Date		13 Nov	Final Dividend Ex-Date
	14 May	Interim Dividend Record Date		14 Nov	Final Dividend Record Date
	15 May	DRP/BOP/Foreign Currency Election Date		15 Nov	DRP/BOP/Foreign Currency Election Date
JULY	01 Jul	Interim Dividend Payment Date	DECEMBER	19 Dec	Annual General Meeting
	20 Dec	Final Dividend Payment Date			
OCTOBER	17 Oct	Closing date for receipt of Director Nominations			

¹. If there are any changes to these dates, the Australian Securities Exchange will be notified accordingly.





CONTACTS

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Simon Pordage

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MORE INFORMATION

General information on ANZ can be obtained from our website at anz.com. Shareholders can visit our Shareholder Centre at anz.com/shareholder/centre. ANZ Corporate Governance: for information about ANZ's approach to Corporate Governance and to obtain copies of ANZ's Constitution, Board/Board Committee Charters, Code of Conduct and summaries of other ANZ policies of interest to shareholders and stakeholders, visit anz.com/corporategovernance.

ANZ Group Holdings Limited (ANZ)
ABN 16 659 510 791.

This Annual Review has been prepared for ANZ Group Holdings Limited (the Company) together with its subsidiaries which are variously described as: "ANZ", "ANZGHL", "Group", "ANZ Group", "us", "we" or "our".

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