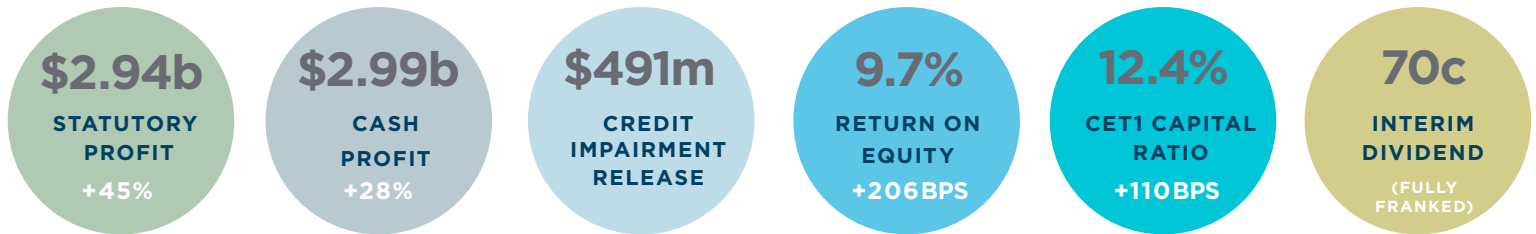


FINANCIAL RESULTS

2021 HALF YEAR

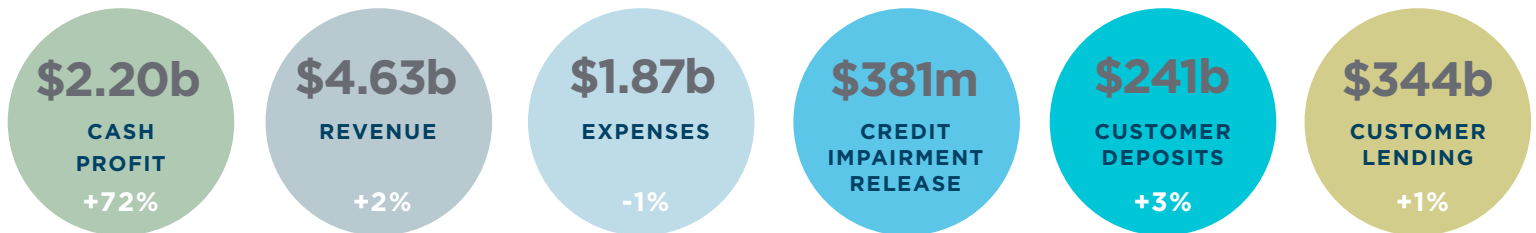
KEY FINANCIAL RESULTS¹



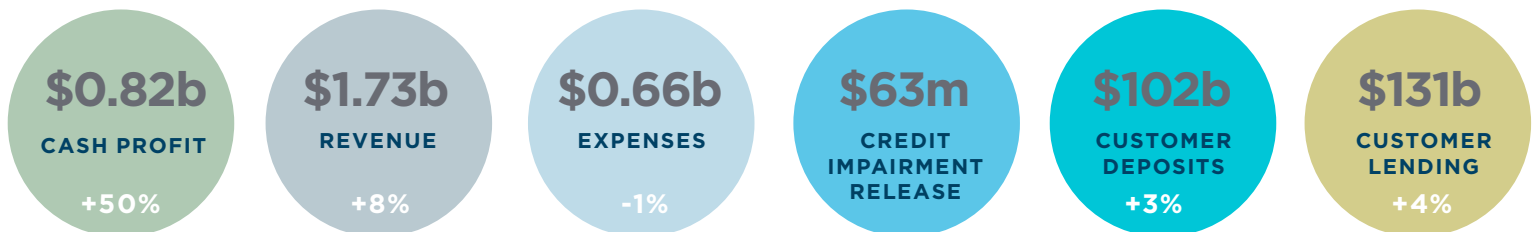
DIVISIONAL RESULTS²



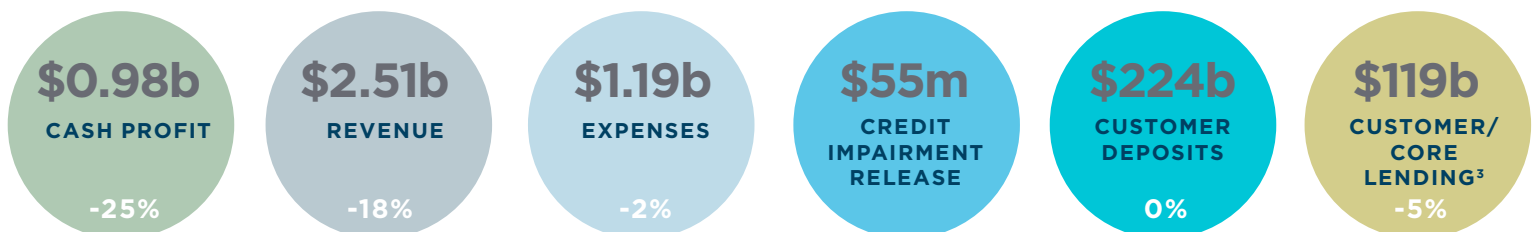
AUSTRALIA RETAIL & COMMERCIAL



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
costs² 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

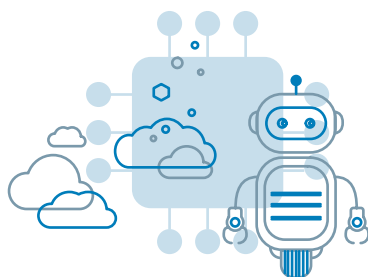


Clearing Services
in Australia & New
Zealand now at
58%
market share

Increased NPP⁴
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.