

2023 ANNUAL GENERAL MEETING

CHAIRMAN & CEO PRESENTATIONS

21 DECEMBER 2023

Approved for distribution by ANZ's Continuous Disclosure Committee
ANZ Group Holdings Limited ABN 16 659 510 791
9/833 Collins Street Docklands Victoria 3008 Australia



IMPORTANT INFORMATION – FORWARD-LOOKING STATEMENTS

The material in this presentation contains general background information about the Group's activities current as at 20 December 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.

This presentation 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 presentation, 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.

Annual General Meeting 2023



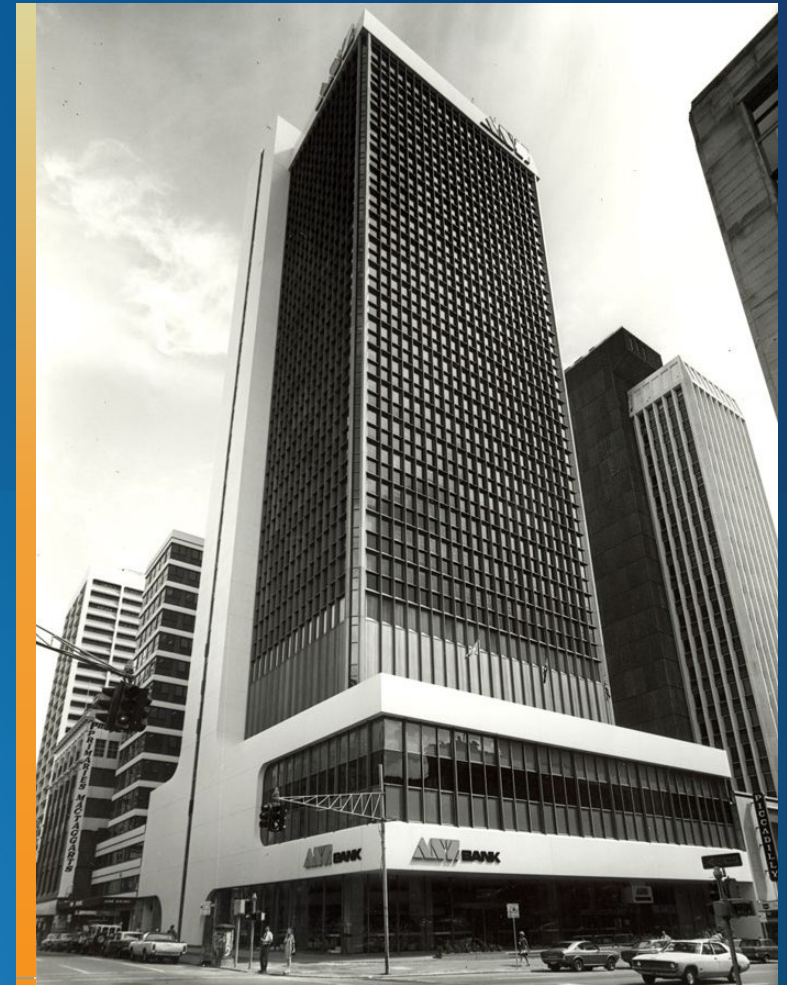
PAUL O'SULLIVAN

Chairman

Queen & Creek Streets, Brisbane



ANZ Centre, 324 Queen Street



ANZ FY23 RESULTS

	FY23	vs FY22
Statutory profit, \$ million	7,098	Flat
Cash Profit Continuing operations		
Cash profit, \$ million	7,405	+14%
Return on equity, %	10.9%	+54bps
Earnings per share - basic, cents	247.1	+8%
NTA per share, \$	21.78	+5%



FY23 Total Dividends Per Share

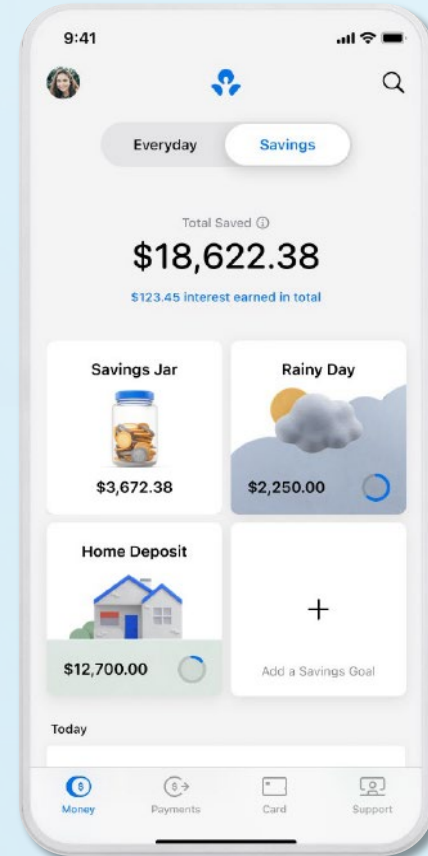
175 cents

Interim dividend of 81 cents, fully franked.

Final dividend comprised an 81 cents dividend partially franked at 65% and an additional one-off unfranked dividend of 13 cents.



ANZ Plus



ANZ PLUS CUSTOMERS AND DEPOSITS

Customers (cumulative), '000s

Deposits (cumulative), \$b

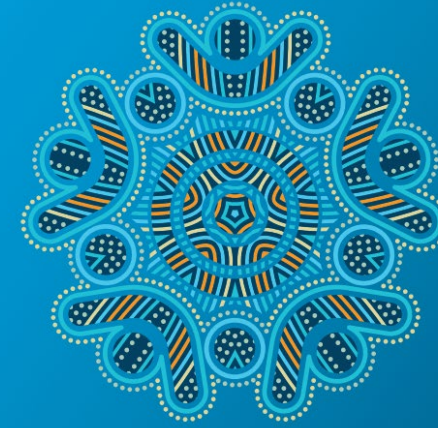






ANZ RECONCILIATION ACTION PLAN

OCTOBER 2021 - OCTOBER 2024



ANZ RECONCILIATION ACTION PLAN

2023 PROGRESS REPORT



SHAYNE ELLIOTT

Chief Executive Officer



Plans for a major tech hub in Brisbane

700 jobs
in **digital,**
cloud and
data

Cloud
training to
tech hub
employees

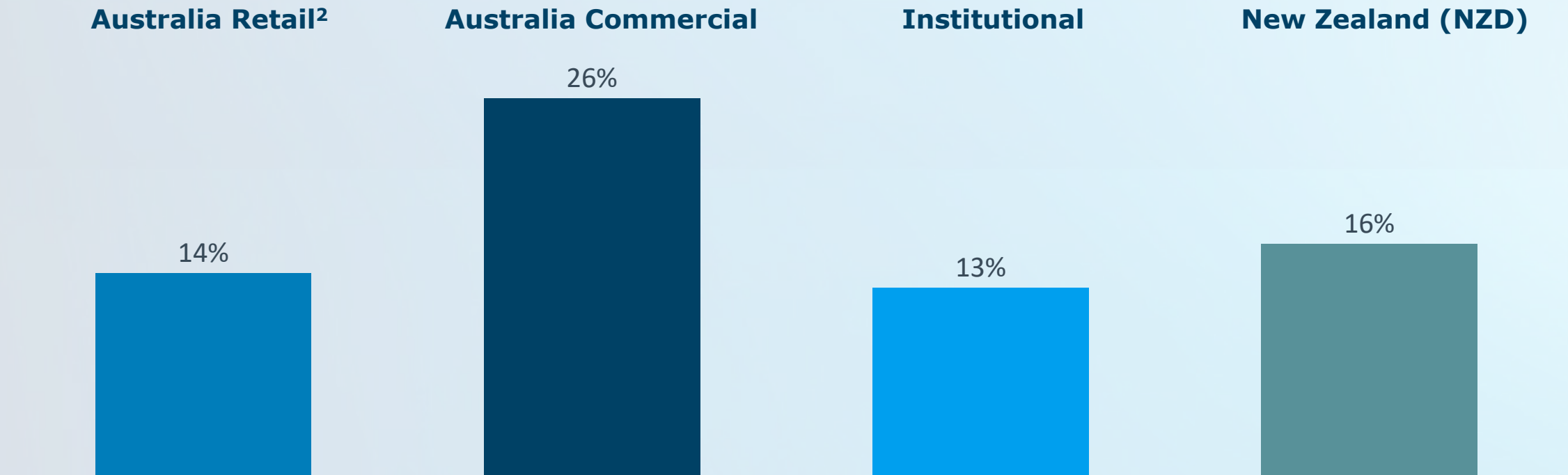
Research
and **training**
in **technology**

Announced in ANZ News Release dated 16 June 2023 (ANZ and Queensland Government sign implementation agreement). ANZ's commitments in the implementation agreement are conditional on it successfully completing its acquisition of Suncorp Bank. In addition to the tech hub, the implementation agreement contains further commitments to the State of Queensland, including ANZ's lending commitments that were announced on 18 July 2022



FOUR MAJOR DIVISIONS CONTRIBUTED TO A STRONG RESULT

RETURN ON EQUITY¹ FY23



Basis: Cash profit continuing operations

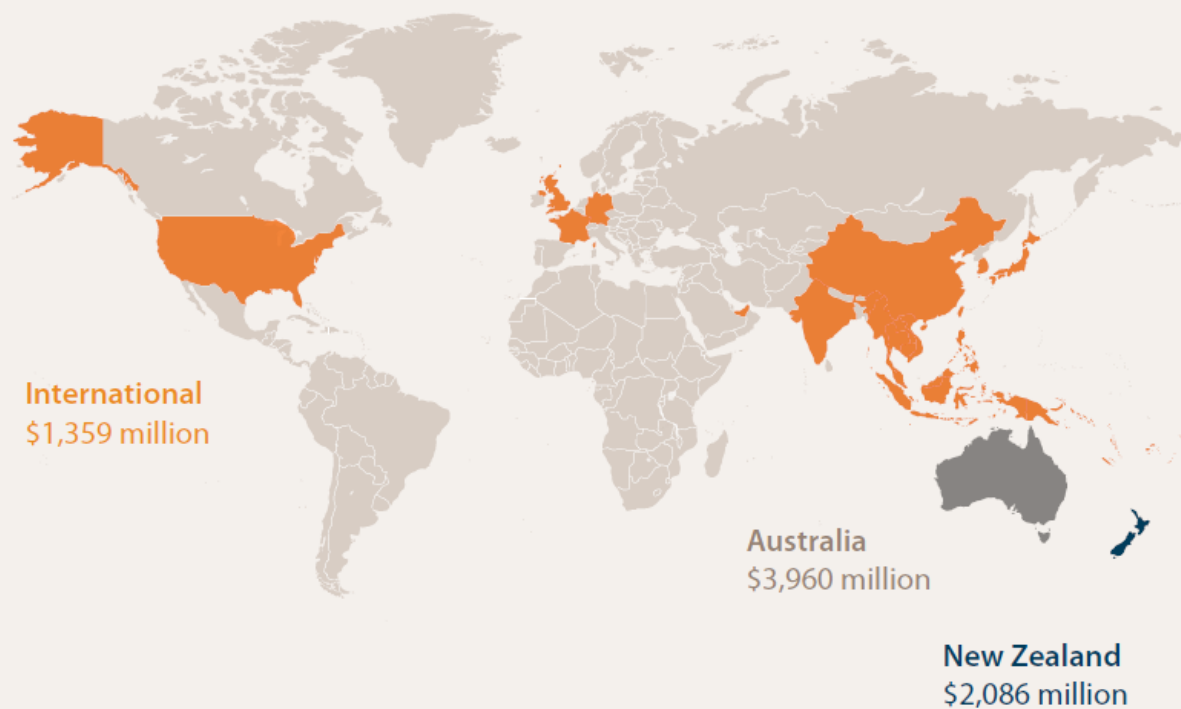
1. Australia Retail, Australia Commercial, Institutional & New Zealand represent 77% of Group capital with the balance of capital held in Pacific and Group Centre (including Asia Partnerships, Suncorp Bank acquisition and Non Bank Group)
2. Australia Retail ROE excludes ANZ Plus investment spend



Hanoi 1993: ANZ's first branch in Vietnam



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)

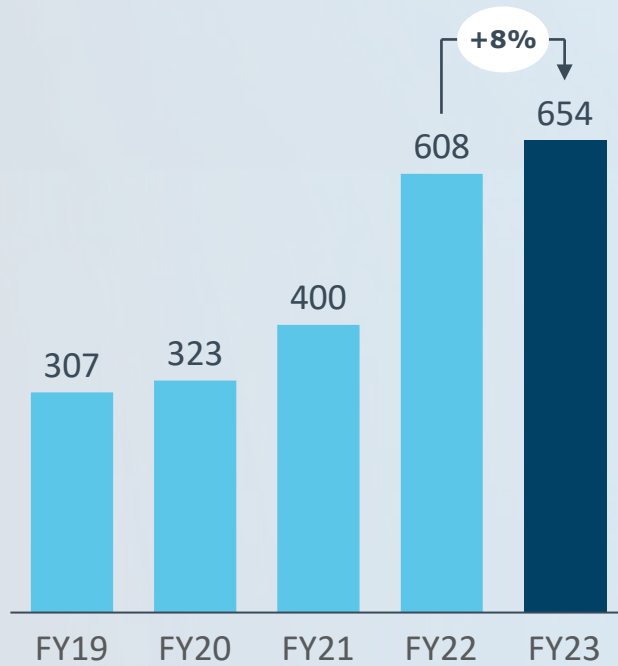
United States of America

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.

INSTITUTIONAL PAYMENTS & CURRENCY PROCESSING

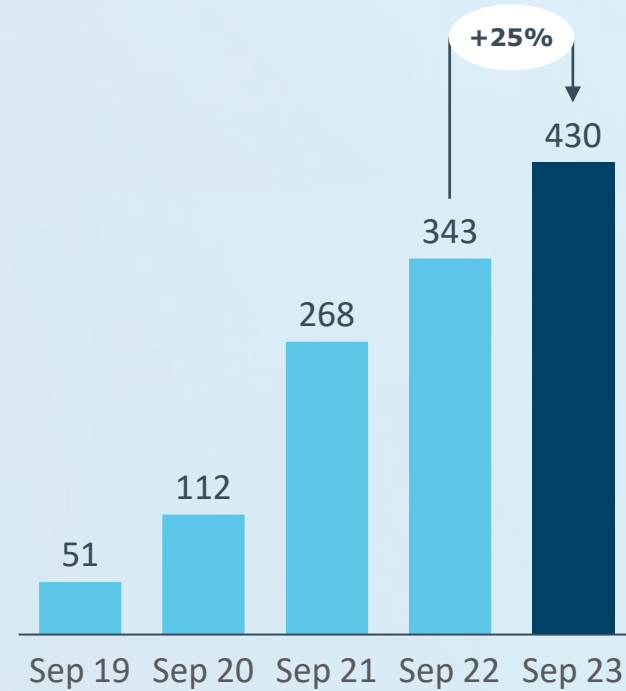
Payments

#m



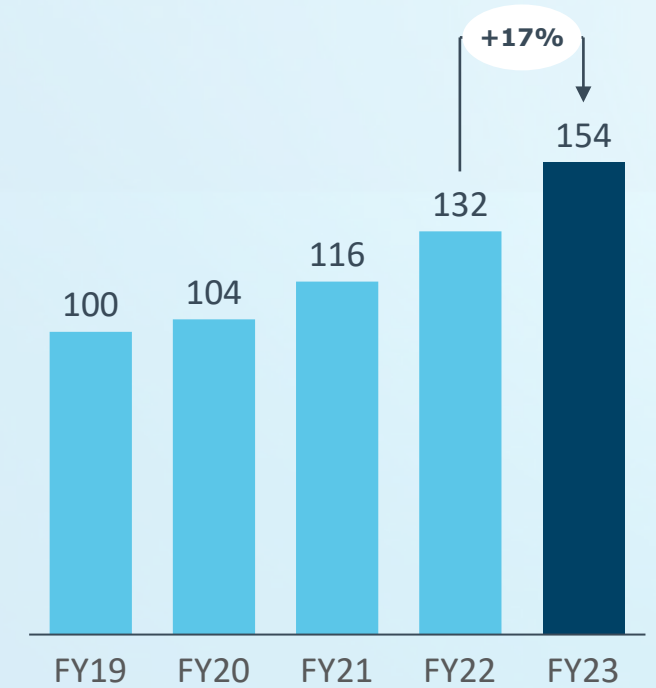
Client Monies

Platform Cash Mgt Accounts¹, #'000s



Markets FX

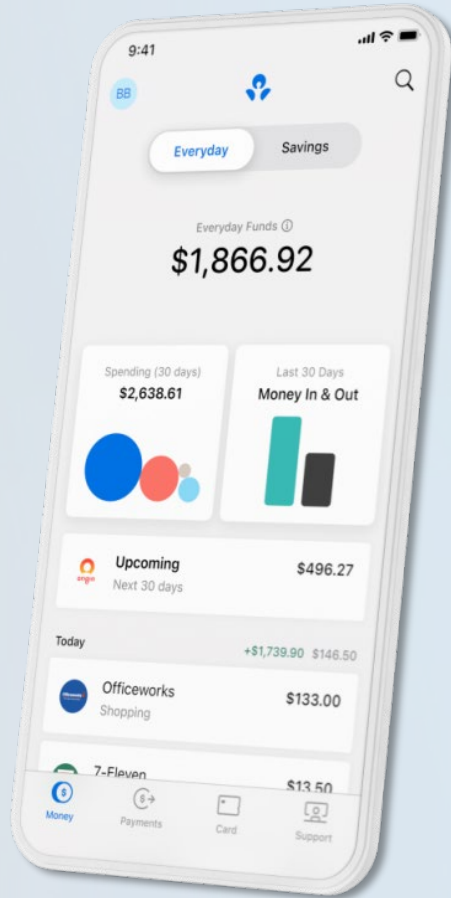
Turnover volume, Index FY19 = 100



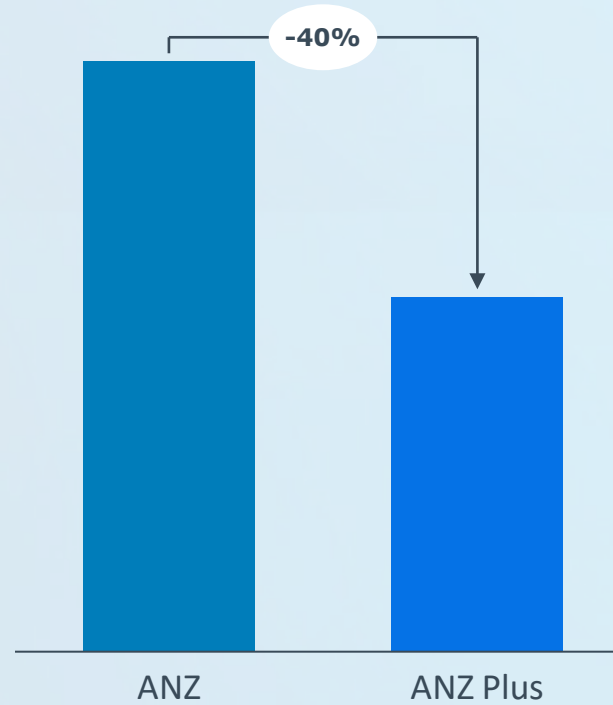
1. Number of Australian virtual client monies accounts



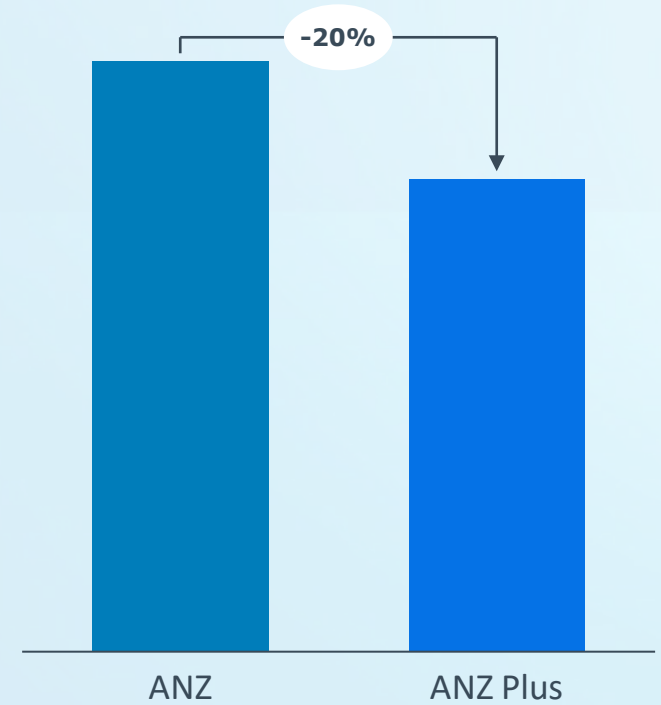
ANZ PLUS



Cost to acquire



Cost to serve¹



1. Variable costs include distribution, operations and product costs



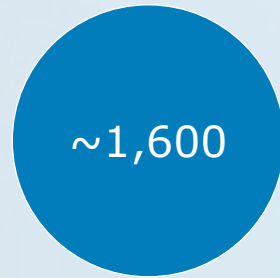
CUSTOMER PROTECTION

Prevented



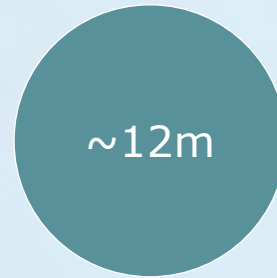
from being transferred to criminals¹

Removed



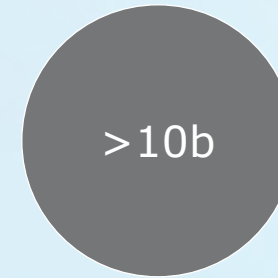
phishing or fraudulent websites impersonating ANZ¹

Blocked



attacks against customer facing services each month

Analysed



events through our Security Operations Centre each day

Stopped

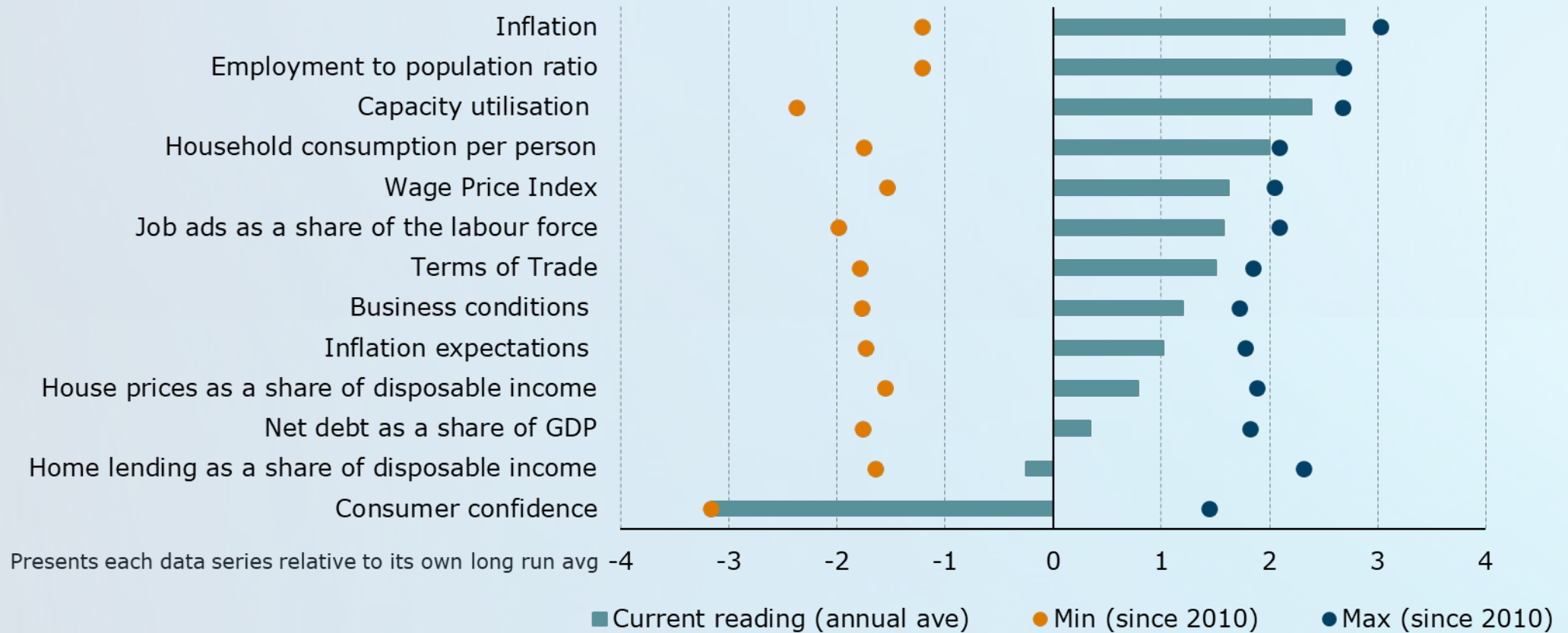


scam SMS impersonating 'ANZ'²

1. Over a 12 month period
2. Over a 4 week period



AUSTRALIAN ECONOMY



Annual General Meeting 2023

