



Full Year 2024 Financial Results

Financial Overview¹



Cash profit

\$6.7b

Earnings per share

224.3¢

Return on equity

9.7%



Revenue

\$20.8b

Expenses

\$10.7b

Lending²

\$807b

Deposits²

\$715b

Shareholder Value



Dividend per share³

166¢

Total shareholder returns

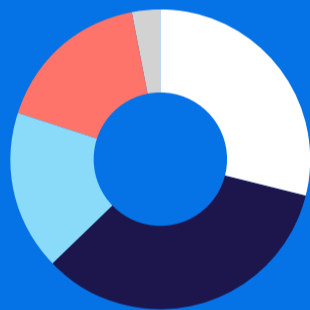
27%

CET1 capital ratio

12.2%

Strategic Highlights

Revenue diversification⁴



- Australia Retail 29%
- Australia Commercial 17%
- Institutional 34%
- New Zealand 17%
- Other 3%

Investment spend⁴



- Growth & productivity 63%
- Compliance 30%
- Other 7%

Suncorp Bank acquisition



~1.2m customers

~\$55b of deposits

~\$70b of lending

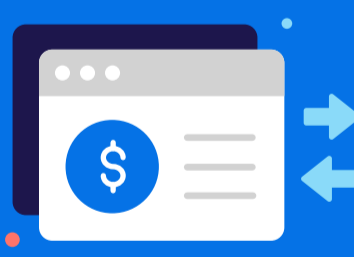
Fraud protection



>\$140m

prevented from being sent to criminals in FY24⁵

Institutional platforms



Over the last 4 years digital payments have grown

117%

700m payments processed in FY24

ANZ Plus



~850k customers (+84% vs Sep 2023)

~\$16b of deposits (+70% vs Sep 2023)

1. All financials are on a Cash basis.

2. Lending represents total Gross Loans and Advances. Deposits represents total Customer Deposits.

3. Comprises interim dividend of 83 cents per share partially franked at 65% and final dividend of 83 cents per share partially franked at 70%.

4. Excludes Suncorp Bank given only two months of financials included in FY24.

5. Across Australia Retail and Australia Commercial customers.