Supplementary Prospectus
Dated 9 November 2026

Australia and New Zealand Banking Group Limited

Australian Business Number 11 005 357 522
(Incorporated with limited liability in Australia and registered in the State of Victoria) as Issuer

US$30,000,000,000
ANZ Global Covered Bond Programme

unconditionally and irrevocably guaranteed as to payments of interest and principal by

Perpetual Corporate Trust Limited

Australian Business Number 99 000 341 533 (incorporated with limited liability in Australia)
as Trustee of the ANZ Residential Covered Bond Trust

This supplementary prospectus (the **"Supplement"**) to the prospectus of Australia and New Zealand Banking Group Limited (**"ANZBGL"** and **"Issuer"**) dated 14 May 2026 as supplemented by the supplementary prospectus dated 13 August 2026 (the **"Prospectus"**), constitutes a supplementary prospectus to the Prospectus in compliance with PRM 10.1 of the Prospectus Rules: Admission to Trading on a Regulated Market sourcebook of the Financial Conduct Authority ("**FCA**") Handbook (the "**PRM**") made in accordance with the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**" and, together with the PRM, the "**UK Prospectus Regime**") and is prepared in connection with the US$30,000,000,000 ANZ Global Covered Bond Programme established by ANZBGL.

This Supplement has been approved by the FCA under the UK Prospectus Regime. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the rules in the PRM and such approval should not be considered as an endorsement of the Issuer or the Covered Bond Guarantor nor as an endorsement of the quality of any Covered Bonds that are the subject of the Prospectus. Investors should make their own assessment as to the suitability of investing in any such Covered Bonds.

The purpose of this Supplement is to

(a) incorporate by reference into the Prospectus:

(i) the audited annual consolidated financial statements of the ANZBGL Group (including the auditor's report thereon and the notes thereto) for the year ended 30 September 2026 (as set out on pages 105 to 238 of the 2026 Annual Report of the ANZBGL Group) (the "**2026 Financial Statements**");

(ii) the sections entitled "Liquidity", "Funding" and "Capital management" (as set out on pages 56 to 57 of the 2026 Annual Report of the ANZBGL Group) (the "**ANZBGL 2026 Annual Report**"); and

(iii ANZBGL's 2026 Basel III Pillar 3 Disclosure as at 30 September 2026 (the "**Basel III Disclosure**");

(b) update the section of the Prospectus entitled "*General Information*"; and

(c) update the section of the Prospectus entitled "Australia and New Zealand Banking Group Limited and its Subsidiaries" with information pertaining to the ANZ Group's 2026 Full Year Result and Proposed Final Dividend.

Terms defined in the Prospectus have the same meaning when used in this Supplement.

This Supplement is supplemental to, and should be read and construed together with, the Prospectus.

ANZBGL accepts responsibility for the information contained in this Supplement and to the best of the knowledge of ANZBGL, the information contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect its import.

(1) 2026 Financial Statements, ANZBGL Group's 2026 Annual Report and Basel III Disclosure

On 9 November 2026, ANZBGL released the 2026 Financial Statements, the ANZBGL 2026 Annual Report and the Basel III Disclosure. Copies of the 2026 Financial Statements, the ANZBGL 2026 Annual Report and the the Basel III Disclosure have been filed with the National Storage Mechanism and will be available for inspection at https://data.fca.org.uk/#/nsm/nationalstoragemechanism and, by virtue of this Supplement, the 2026 Financial Statements, the sections entitled "Liquidity", "Funding" and "Capital management" (as set out on pages 56 to 57 of the ANZBGL 2026 Annual Report) and the Basel III Disclosure shall be deemed to be incorporated into, and form part of, the Prospectus.

Copies of the 2026 Financial Statements, the sections entitled "Liquidity", "Funding" and "Capital management" (as set out on pages 56 to 57 of the ANZBGL 2026 Annual Report) and the Basel III Disclosure are also available at https://www.anz.com/debtinvestors/centre/covered-bonds/programmes/anz-global-emtn/.

For the purposes of the UK Prospectus Regime and this Supplement, any information or other documents incorporated by reference, either expressly or implicitly, into the 2026 Financial Statements, the ANZBGL 2026 Annual Report or the Basel III Disclosure, do not form part of this Supplement. Information in the 2026 Financial Statements, the ANZBGL 2026 Annual Report or the Basel III Disclosure which is not incorporated by reference into the Prospectus is either not relevant for the investor or is covered elsewhere in the Prospectus.

(2) Update of the section entitled "General Information"

By virtue of this Supplement, the information contained in the section entitled "General Information" in the Prospectus shall be updated with the following information:

(a) The first paragraph under the sub-section entitled "Significant or Material Change" on page 391 of the Prospectus shall be deleted and replaced with the following:

"There has been no significant change in the financial position or in the financial performance of the Issuer or the ANZBGL Group since 30 September 2026. There has been no material adverse change in the prospects of the Issuer since 30 September 2026."

(b) The first paragraph under the sub-section entitled "Litigation" on page 391 of the Prospectus shall be deleted and replaced with the following:

"There are no governmental, legal or arbitration proceedings (including any such proceedings which are pending or threatened of which the Issuer is aware) during the 12 months before the date of this Prospectus which may have, or have had in the recent past, significant effects on the Issuer's financial position or profitability or the financial position or profitability of ANZBGL and its subsidiaries taken as a whole, except as set out under the sections entitled "Contingent liabilities and contingent assets", "Contingent liabilities" and "Contingent assets" in Note 31 to the 2026 Financial Statements of the ANZBGL Group, which are incorporated by reference into this Prospectus."

(3) Update of the section entitled "Recent Developments"

The sub-section entitled "Recent Developments" in the section entitled "Australia and New Zealand Banking Group Limited and its Subsidiaries" on page 253 of the Prospectus shall be supplemented by inserting the below at the end of the abovementioned sub-section:

*"**ANZ Group's 2026 Full Year Result and Proposed Final Dividend***

Overview of financial performance

The ANZ Group announced on 9 November 2026:

- a Statutory Profit of $7.27 billion for the full year ended 30 September 2026 ("FY26"), an increase of 23% against its Statutory Profit for the full year ended 30 September 2025 ("FY25") (or an increase of 4% against its FY25 statutory profit (excluding significant items)); and
- a Common Equity Tier 1 ("CET1") ratio at 30 September 2026 of 11.99%, a decrease of 4 basis points ("bps") from 30

September 2025.

Balance Sheet metrics	30 Sep 2025	30 Sep 2026	30 Sep 2026 vs 30 Sep 2025	
APRA Level 2 CET1 ratio	12.03%	11.99%	-4bps	
				Constant currency basis
Customer deposits, $b	748	815	+9%	*+12%*
Net loans and advances, $b	829	861	+4%	*+6%*

Credit quality

- The total credit impairment charge for FY26 was $582 million, comprising:
    - An Individual provision ("IP") charge of $360 million, $33 million higher than for FY25. This represents a 4bps annualised IP loss rate, unchanged from FY25. Portfolio losses remain low, reflecting continued strong overall credit quality of a well-diversified portfolio.
    - A Collective provision charge of $222 million, $108 million higher than for FY25. This reflects portfolio growth together with emerging risk under the evolving macroeconomic backdrop, with higher interest rates and costs of living conditions becoming more challenging for our customers.
- The Collective provision balance increased by $151 million to $4.53 billion, with a Collective provision balance to credit risk weighted assets ratio of 1.20%, up 2bps from 30 September 2025. The ANZBGL Group remains well covered for a range of economic scenarios, holding $2.1 billion above its base economic scenario.
- Non-performing exposures to total credit exposure was 0.57% at 30 September 2026, unchanged from 30 September 2025.

Capital, funding and liquidity

- Level 2 CET1 capital ratio was 11.99% at 30 September 2026, a decrease of 4 bps from 30 September 2025. The ANZBGL Group's capital position remains robust whilst continuing to support customers and absorbing the capital impact of an increase in term rates and the impact of the acquisition of ANZ Worldline.
- The ANZGHL Board has proposed a 2026 final dividend of 83 cents per share, with franking rising from 75% to 80% (following the increase from 70% to 75% for the 2026 interim dividend, also 83 cents per share), driven by a continued improvement in the Australian geography performance as part of the ANZ 2030 strategy.
- Given current capital levels continue to remain robust and well above regulatory minimums, no discount will apply to the dividend reinvestment plan for the 2026 final dividend, and it will be neutralised through an on-market purchase of shares.
- Liquidity ratios remained stable over the half year ended 30 September 2026 ("2H26") with an average liquidity coverage ratio of 132% and a net stable funding ratio of 116% at 30 September 2026, both remaining well above regulatory minimums.
- $25 billion of term wholesale debt was issued across the ANZBGL Group in 2H26, resulting in $40 billion in total of term wholesale debt issued across the ANZBGL Group in FY26."

A copy of this Supplement has been filed with the National Storage Mechanism and will be available for inspection at https://data.fca.org.uk/#/nsm/nationalstoragemechanism.

To the extent that there is any inconsistency between any statement contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement and any other statement contained in the Prospectus or in any information or document incorporated by reference into, and forming part of, the Prospectus, the statements contained in this

Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement will prevail.

Save as disclosed in this Supplement or in any document incorporated by reference into, and forming part of, this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Prospectus has arisen or been noted, as the case may be, since the publication of the Prospectus.

Information contained in or accessible from any website referenced in this Supplement (including in any information incorporated by reference by virtue of the Supplement) does not form a part of this Supplement, except as specifically incorporated by reference.

This Supplement, and any information or document incorporated by reference into and forming part of this Supplement, may contain certain forward-looking statements including statements regarding the ANZ Group's or the ANZBGL Group's intent, belief or current expectations with respect to the ANZ Group's or the ANZBGL Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices. These matters are subject to risks and uncertainties that could cause the actual results and financial position of the ANZ Group or the ANZBGL Group to differ materially from the information presented in or incorporated by reference into and forming part of this Supplement. Such forward-looking statements are made as at 6 November 2026 and are provided to assist investors with their understanding of the ANZ Group, the ANZBGL Group and their activities. When used in this Supplement, the words 'guidance', '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 ANZ Group or the ANZBGL Group and their management, are intended to identify forward-looking statements. Forward-looking statements may also be otherwise identified in this Supplement, including by use of footnotes. Those statements including in respect of ANZ's 2030 strategy, immediate priorities and targets, are not guarantees or predictors of future performance, and may be affected by inaccurate assumptions or unknown risks and uncertainties; or other factors, many of which are beyond the control of the ANZ Group or the ANZBGL Group or may not be known to the ANZ Group or the ANZBGL Group at the time of the preparation of this Supplement, such as instability in global economic conditions, external exchange rates, competition in the markets in which the ANZ Group or the ANZBGL Group will operate, and the regulatory environment. Each of these statements and related actions is also subject to a range of assumptions and contingencies, including the actions of third parties, interdependencies between strategic and regulatory programs of work, management decisions, execution risk, and is based on corporate plans that are subject to change and may vary materially as plans continue to be developed. As such, these statements should not be relied upon in isolation when making investment decisions.

There can be no assurance that actual outcomes will not differ materially from any forward-looking statements contained herein. To the maximum extent permitted by law, the ANZ Group and the ANZBGL Group make no assurance, guarantee or warranty (express or implied) that the forward-looking statements will be realised.

The forward-looking statements only speak as at 6 November 2026 and no representation is made as to their correctness on or after that date. Unless required by law, no member of the ANZ Group or the ANZBGL Group undertakes any obligation to publicly release the result of any revisions to these statements to reflect events or circumstances after the date of this Supplement.