

2026 Half Year Results

1 May 2026

Half year ended 31 March 2026
Results Presentation & Investor Discussion Pack

Approved for distribution by ANZ's Continuous Disclosure Committee

ANZ Group Holdings Limited 9/833 Collins Street Docklands Victoria 3008 Australia ABN 16 659 510 791



Important information

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There can be no assurance that actual outcomes will not differ materially from any forward-looking statements or opinions contained herein.

The forward-looking statements or opinions only speak as at 30 April 2026 and no representation is made as to their correctness after this date. No member of the ANZ Group undertakes to publicly release the result of any revisions to these statements to reflect events or circumstances after this date.

Financial information in this document is presented on a cash profit basis unless otherwise stated. Cash profit, a non-IFRS measure, represents the Group’s preferred measure of the result of its core business activities, enabling readers to assess Group and divisional performance against prior periods and against peer institutions. To calculate cash profit, the Group excludes non-core items from statutory profit (refer to pages 69 to 71 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D for analysis of the adjustments between statutory profit and cash profit and Definitions on pages 127 to 130 for further information).

All amounts in this document are in Australian dollars unless otherwise stated. Sum of parts within charts and commentary may not equal totals due to rounding.





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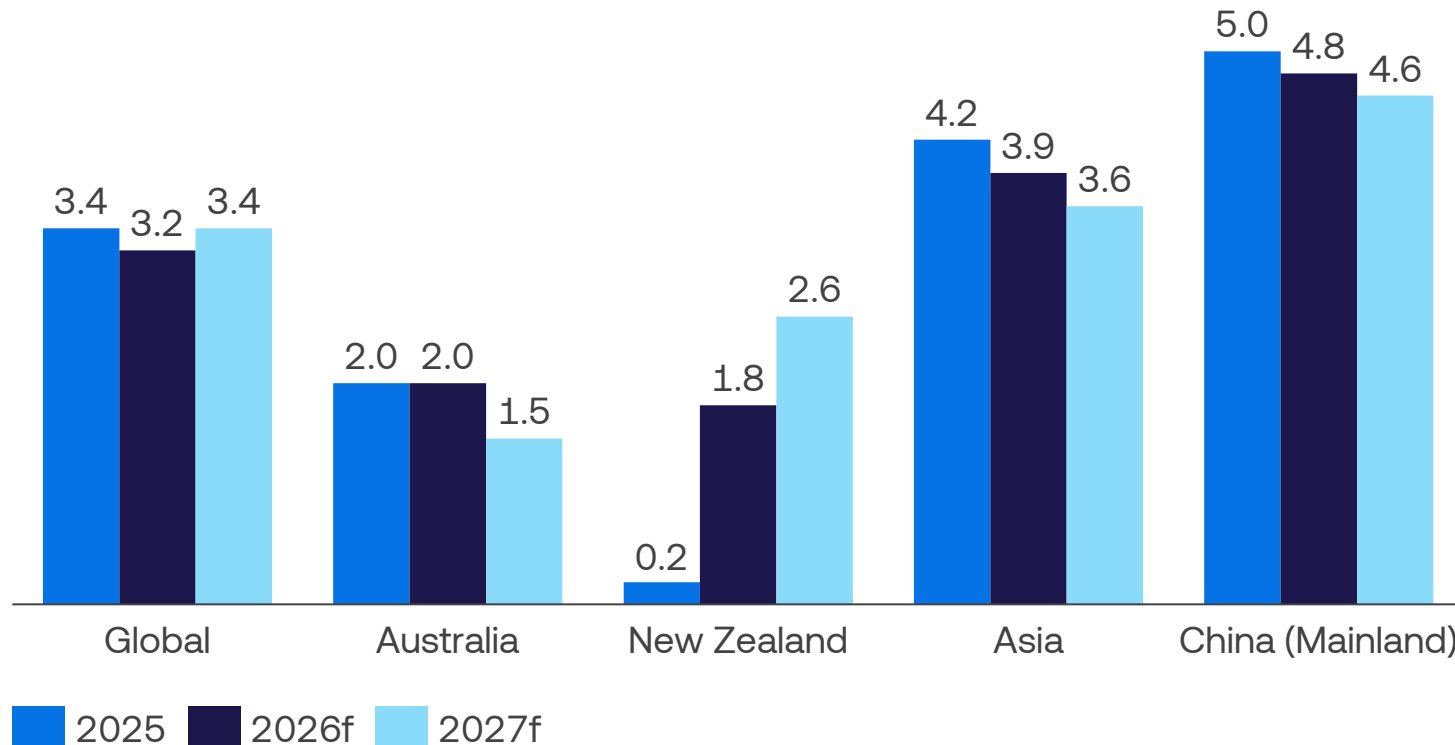
2026 Half Year Results

Nuno Matos
Chief Executive Officer



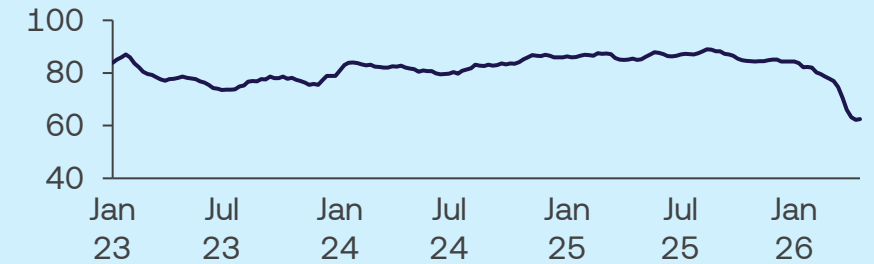
Our external operating environment

GDP growth across key markets¹, %

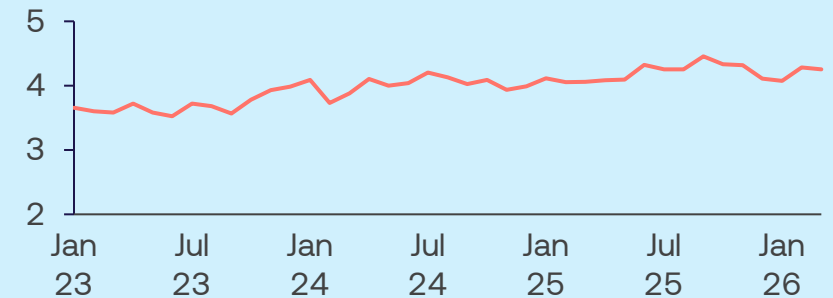


1. Source: Bloomberg, Macrobond, IMF, ANZ Research, April 2026
2. Source: ANZ- Roy Morgan, Macrobond, ANZ Research
3. Source: ABS, Macrobond, ANZ Research

Australia consumer confidence index² 4-week moving average



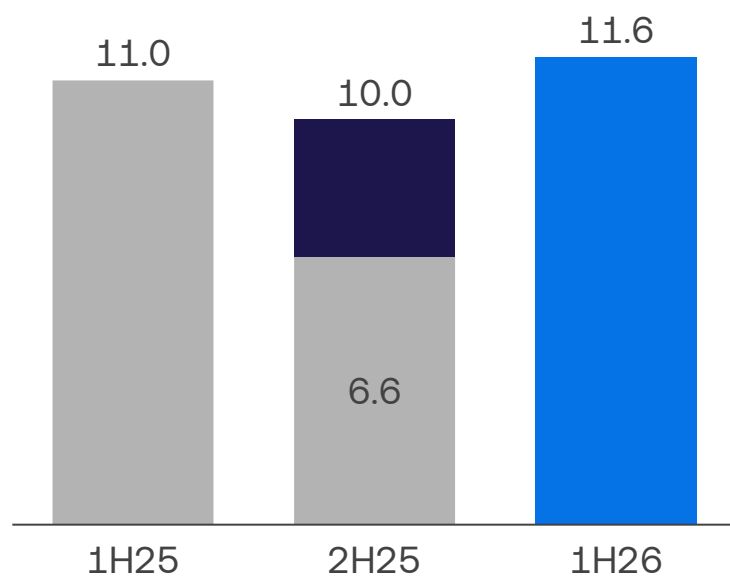
Australian unemployment rate³, %



1H26 overview

Financial performance

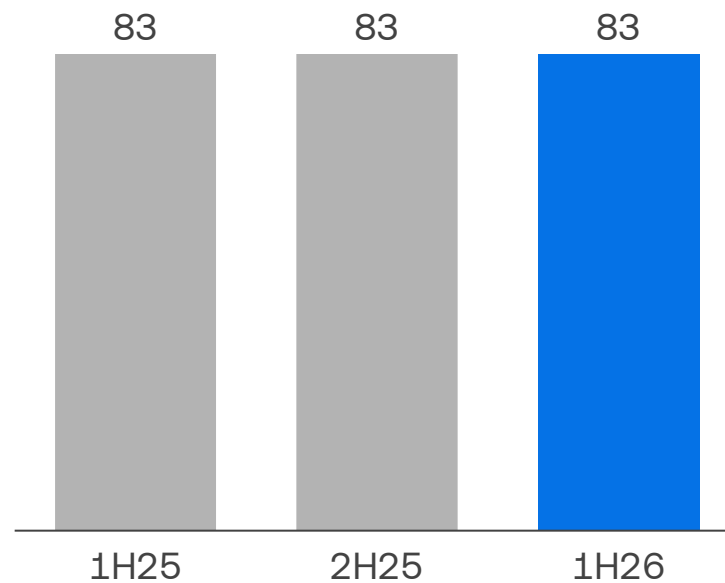
Return on tangible equity (ROTE)¹, %



Significant items impact²

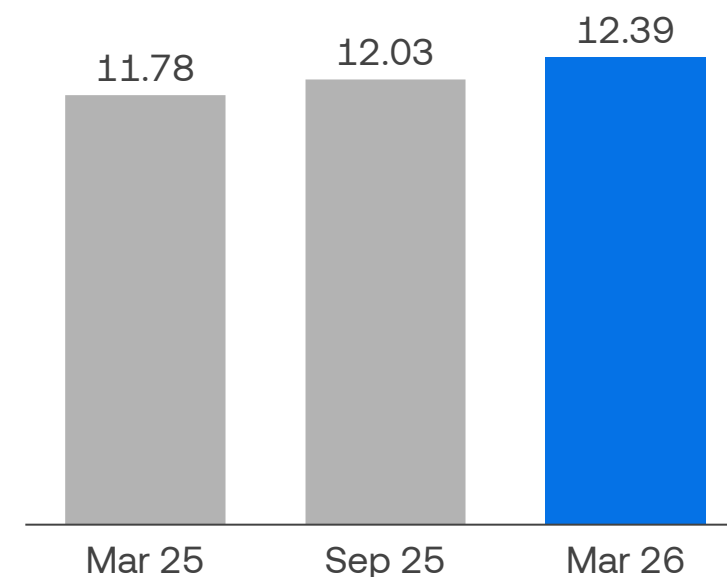
Shareholder outcomes

Dividend per share, cents



Balance sheet strength

ANZBGL Group Level 2 CET1 ratio, %



1. Cash profit basis. Refer to Important Information on page 2 for further detail on cash profit

2. Information on 2H25 significant items provided on page 12 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D



ANZ 2030 – Two phases to our strategy¹

First phase – Across FY26 & FY27



Delivering on immediate priorities to get the basics right

- › Substantial improvement in productivity
- › Initial investment for growth

Second phase – Beyond FY27



Realise the benefits of these strong foundations

- › Accelerate growth
- › Outperform the market

In each phase – improve returns and deliver value

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.



Five immediate priorities¹

1

Embed new leadership team and continue to drive a cultural reset
New Executive Committee and corporate values in place

2

Integrate Suncorp Bank faster to deliver value
On track to complete a safe and secure migration of Suncorp Bank customers to ANZ by June 2027

3

Accelerate the delivery of the single customer front-end
On track to deliver to all Retail and Small Business customers by September 2027

4

Reduce duplication and simplify the organisation
78%² of 3,500 announced roles exited the bank by end-April 2026

5

Enhance non-financial risk management to improve resilience
On track to deliver our Root Cause Remediation Plan

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.

2. Calculated on an FTE basis between 1 April 2025 and 30 April 2026



1. Embed new leadership team and continue to drive a cultural reset

Our values



Put customers first

By providing better outcomes
for customers every day



Deliver with excellence

By setting high standards and
delivering on commitments



Own the outcome

By taking accountability
and doing what's right



Work as one

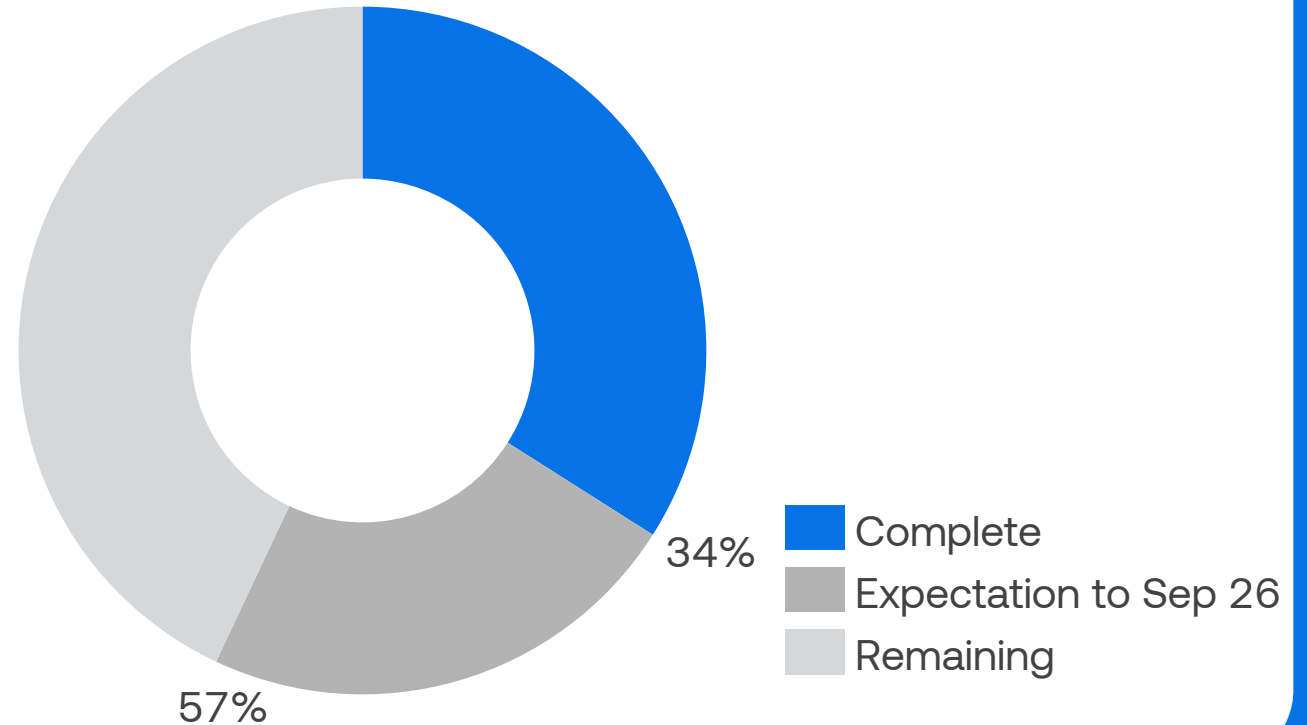
By bringing the best of
ANZ together to succeed



2. Integrate Suncorp Bank faster to deliver value¹

Complete a safe and secure migration of Suncorp Bank to ANZ by June 2027

Integration activity since resetting the program as announced at ANZ strategy update in Oct 25, %²



1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.

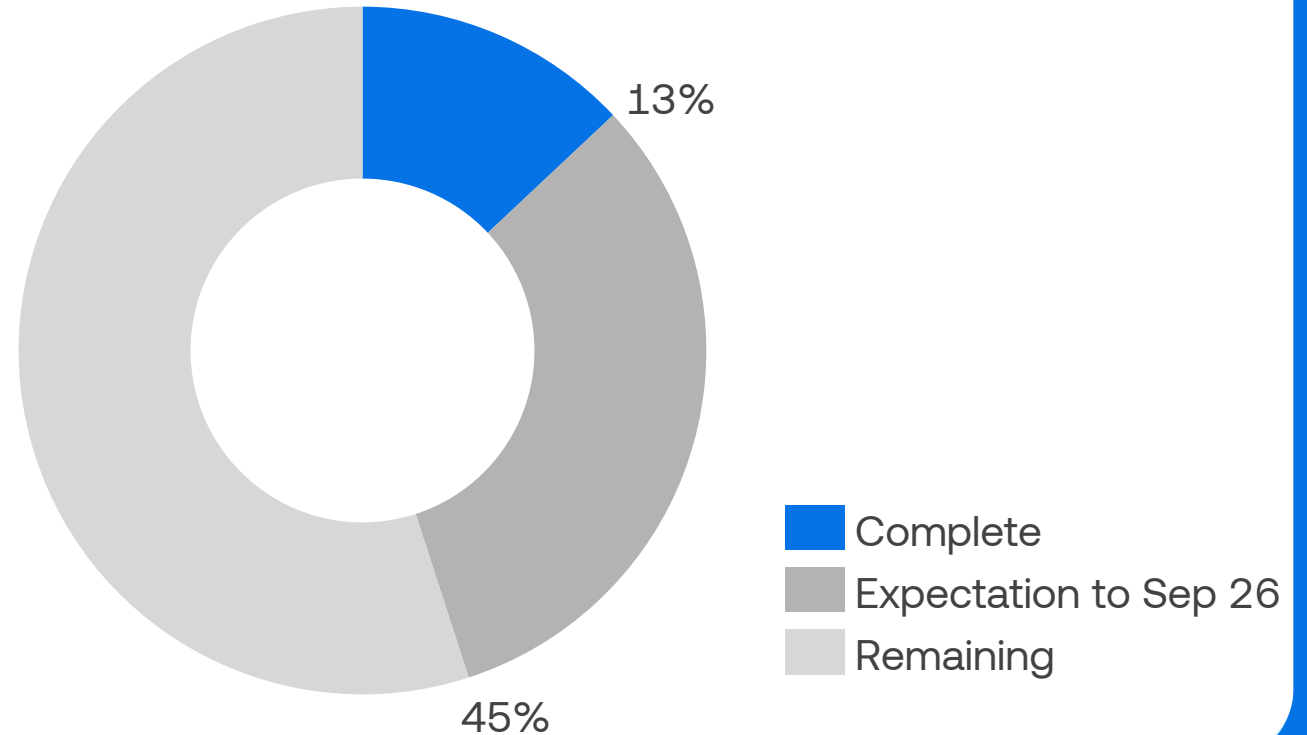
2. Overall percentage completion is calculated based on the number of approved solution design decisions and deliverables (also defined as work packages) in Suncorp Bank Integration and SCFE program plans completed as at the week ending 3 April 2026. Deliverables in plan vary in size and complexity, and remain subject to change. Progress to date is not a representation of likely progress in equivalent future periods.



3. Accelerate the delivery of the single customer front-end¹

Deliver the single customer front-end to our 8 million Retail and Small Business customers by September 2027

Execution progress since resetting the program as announced at ANZ strategy update in Oct 25, %²



1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.

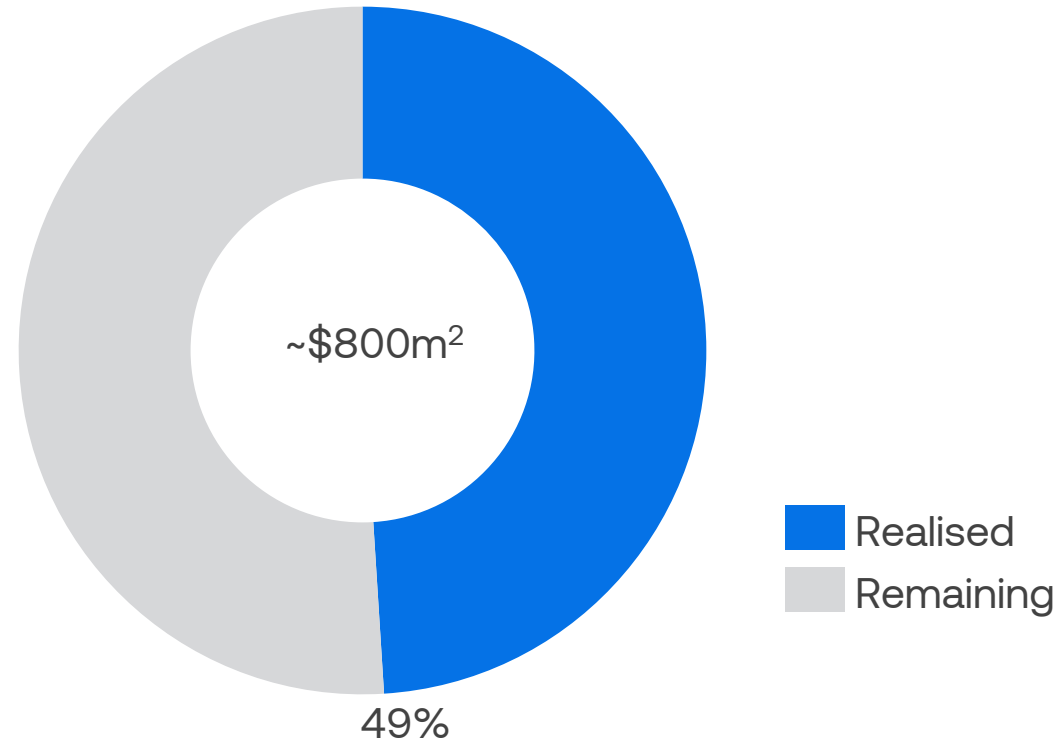
2. Overall percentage completion is calculated based on the number of approved solution design decisions and deliverables (also defined as work packages) in Suncorp Bank Integration and SCFE program plans completed as at the week ending 3 April 2026. Deliverables in plan vary in size and complexity, and remain subject to change. Progress to date is not a representation of likely progress in equivalent future periods.



4. Reduce duplication and simplify the organisation¹

Estimated gross cost savings of \$800 million² in FY26 announced at strategy day in October 2025

Progress of estimated gross cost savings in FY26, Oct 25 to Mar 26, %



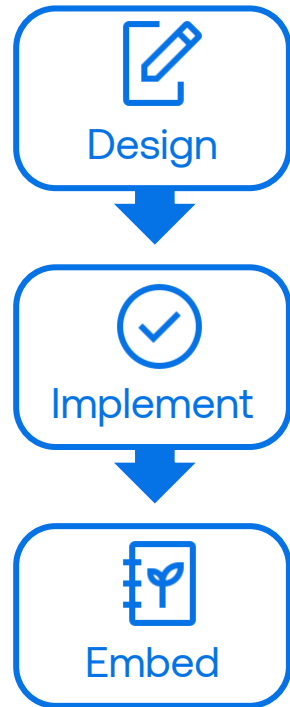
1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.
2. Refer to page 33 for updated target



5. Enhance non-financial risk management to improve resilience¹

On track to deliver our Root Cause Remediation Plan, approved by APRA in September 2025

Non-financial risk management progress



- Released the second report by Promontory²
- Through the set-up phase of the PACT³ program
- On track to largely complete the design phase this year

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.
2. First Promontory independent assurance report on progress under the RCRP
3. PACT is ANZ's enterprise-wide non-financial risk program (standing for People, Accountability, Customers and Trust)



Unlocking our potential to win the preference of customers, shareholders and the community

Strategic pillars



Customer first



Simplicity



Resilience



Delivering value

Broader strategic Initiatives

- | | | | |
|---|---|--|--|
| <ul style="list-style-type: none"> • Improve customer service • Differentiate through superior propositions • Strengthen proprietary origination • Transactional bank of choice for our customers in all segments and extend our leading position in payments | <ul style="list-style-type: none"> • Simplify organisational structure • Cost management as discipline • Leverage process automation and AI • Optimise external spend • Divest non-core assets | <ul style="list-style-type: none"> • Strong in capital and liquidity • High quality credit risk portfolio • Strong resilience of operations • Well managed from a non-financial risk perspective | <ul style="list-style-type: none"> • Consistent reporting on financial metrics • Improve return on equity and strong cost discipline • Manage capital for efficient returns |
|---|---|--|--|

Culture

People

Technology

Customer first

Australia Retail

Customers

6.50m

MFI share¹

11.6%

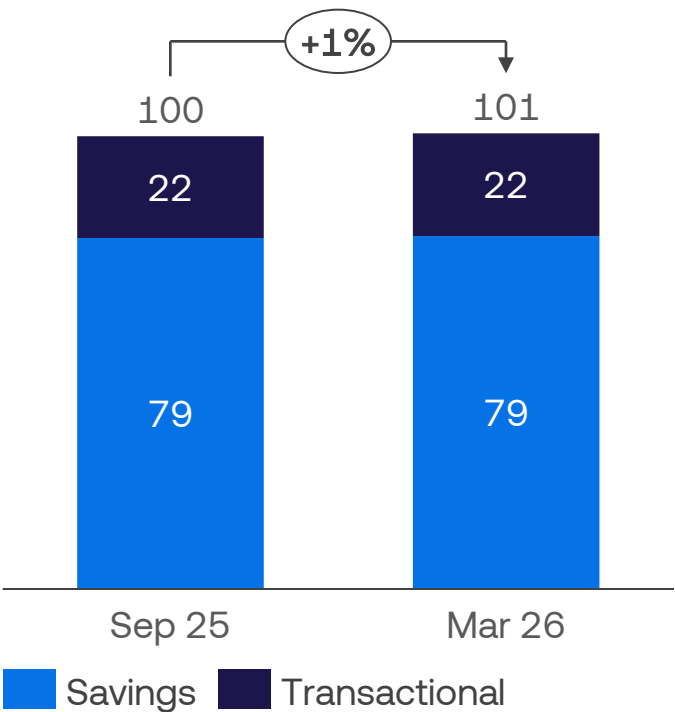
-0.1% vs Sep 25

NPS²

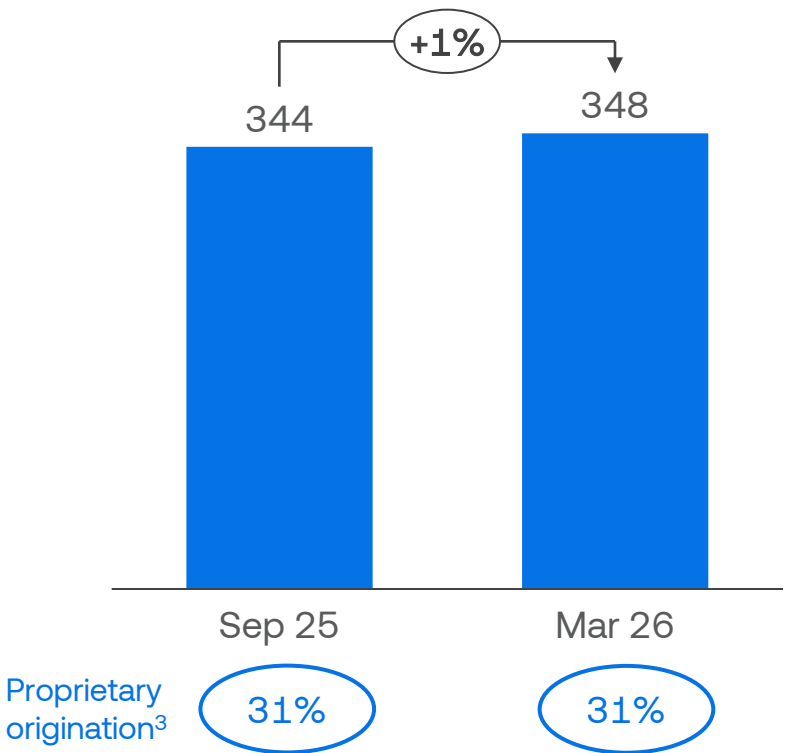
+2.9

+1.2 pts vs Sep 25

Save and transact deposits, \$b



Home loan lending, \$b



Customer, MFI share & NPS at Mar 26

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to March 2026. ANZ includes ANZ Plus. MFI relationship is based on who consumers perceive to be their main bank.

2. Source: Consumer Atlas - RFI Global. Using a scale of 0-10, customers are asked how likely they are to recommend their Main Financial Institution (MFI) to a friend or colleague. Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). **Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld.

3. Half year origination

Customer first

Business & Private Bank

Customers

580k

MFI share¹

16.4%

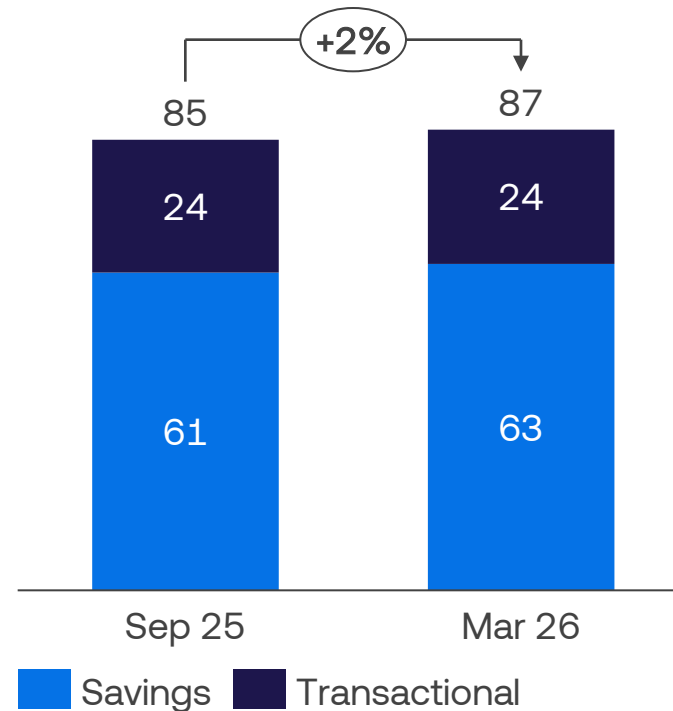
flat vs Sep 25

NPS²

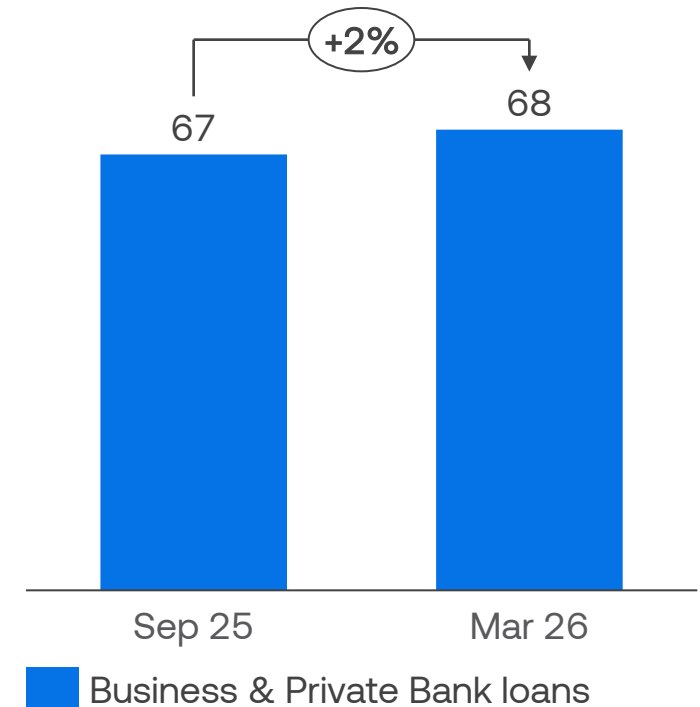
-4.2

-2.4 pts vs Sep 25

Save and transact deposits, \$b



Business lending, \$b



Customer, MFI share & NPS at Mar 26

1. Source: *Business Atlas - RFI Global*. Covers Business/Commercial customers (except Private Bank) with annual turnover <\$100m. MFI relationship is based on who consumers perceive to be their main bank.
2. Source: *Business Atlas - RFI Global - Atlas*. Covers Business Banking customers (except Private Bank) with annual turnover <\$100m. NPS data weighted to 47.25% SME Portfolio (which includes businesses with <\$5m turnover), 32.75% SME Relationship Managed (which includes businesses with \$5m - \$30m turnover) and 20.00% Specialist Industries (which includes businesses with <\$100m turnover). NPS results are shown as a six-month moving average. **Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld"



Customer first

Suncorp Bank

Customers

1.26m

Retail MFI share¹

2.3%

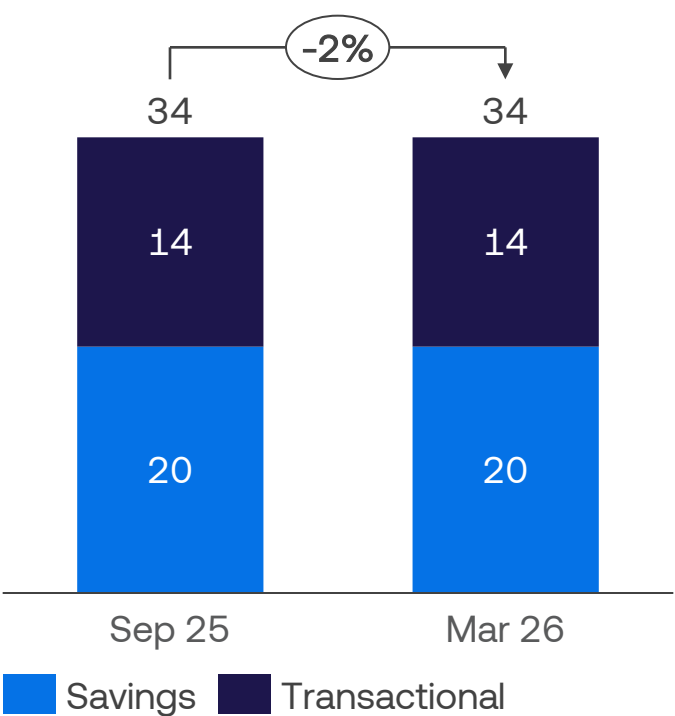
-0.2% vs Sep 25

Retail NPS²

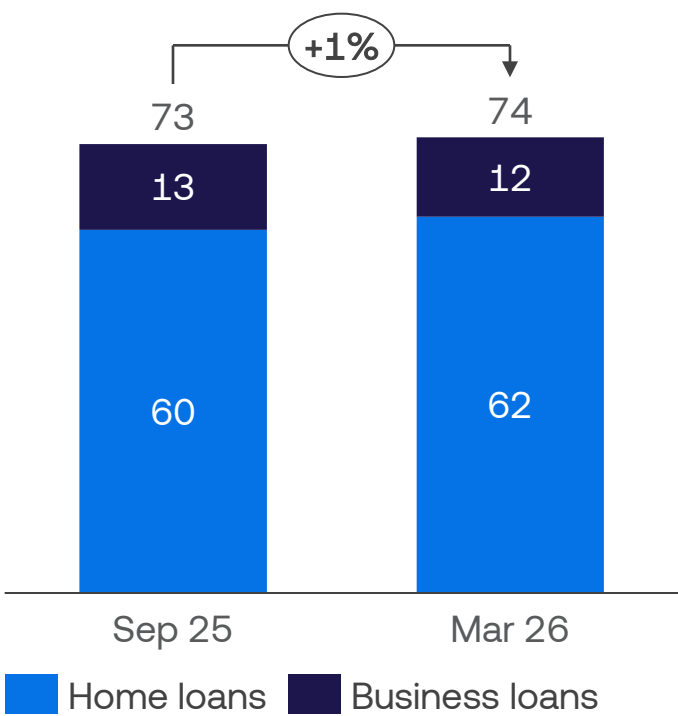
+17.8

+1.3pts vs Sep 25

Save and transact deposits, \$b



Home loan & Business lending, \$b



Customer, MFI share & NPS at Mar 26

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to March 2026. MFI relationship is based on who consumers perceive to be their main bank.
2. Source: Consumer Atlas - RFI Global. Based on all 18+ survey respondents that nominate Suncorp Bank as their MFI and hold deposit, lending or card products with Suncorp Bank. Reported as six month moving average.



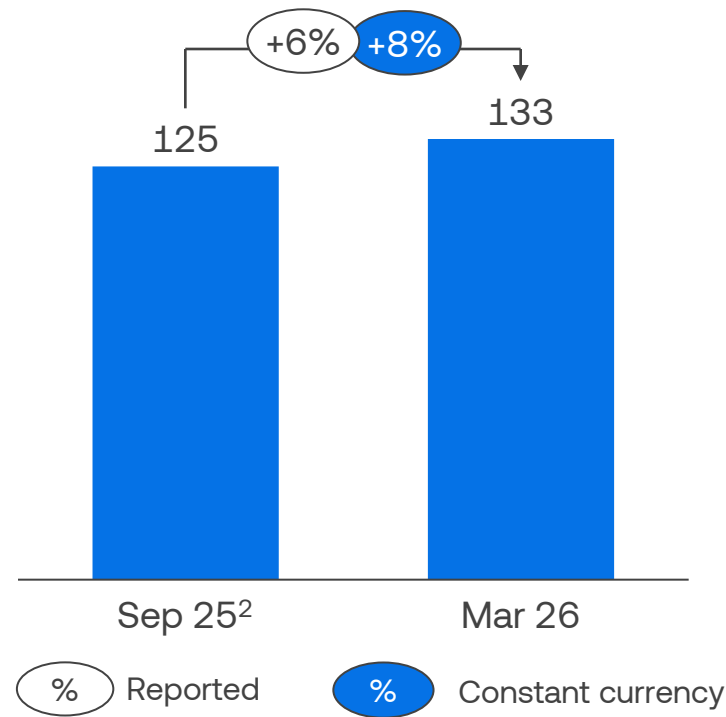
Customer first

Institutional

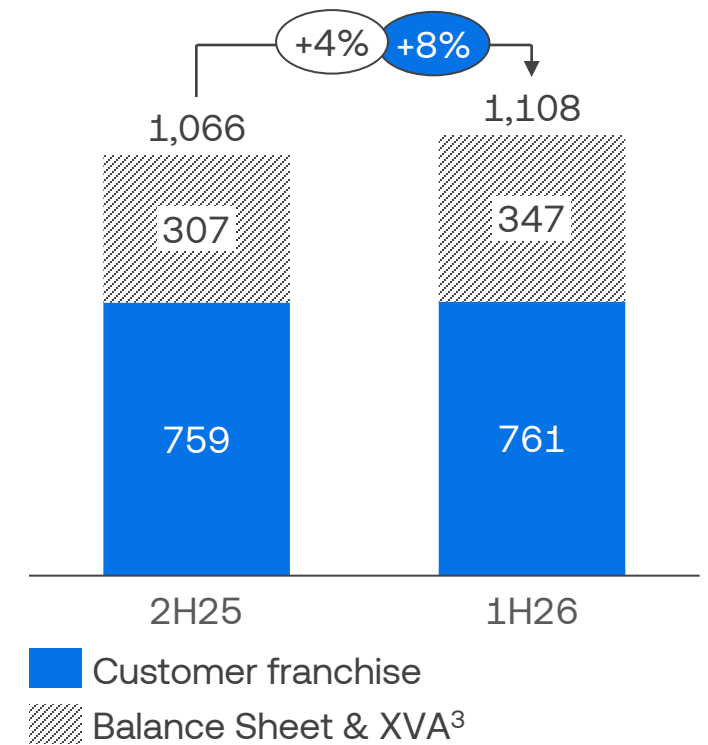
#1

Institutional Bank
across Australia and
New Zealand for
relationship strength
and quality and the
best bank for
Corporate Banking in
Asia¹

Operational / at-call deposits, \$b



Markets revenue, \$m



1. No.1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2025 Australia Large Corporate Relationship Banking Study and Coalition Greenwich Voice of Client 2025 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2025 Asian Corporate Banking Study.
2. Prior year operational deposits restated to include ~\$2bn of deposits transferred from Corporate Finance
3. Derivative valuation adjustment



Customer first

New Zealand

Customers (Personal & Business)

2.69m

Personal

MFI share¹

33.3%

+1.3% vs Sep 25

NPS²

+19.1

+0.3 pts vs Sep 25

Business

MFI share¹

31.6%

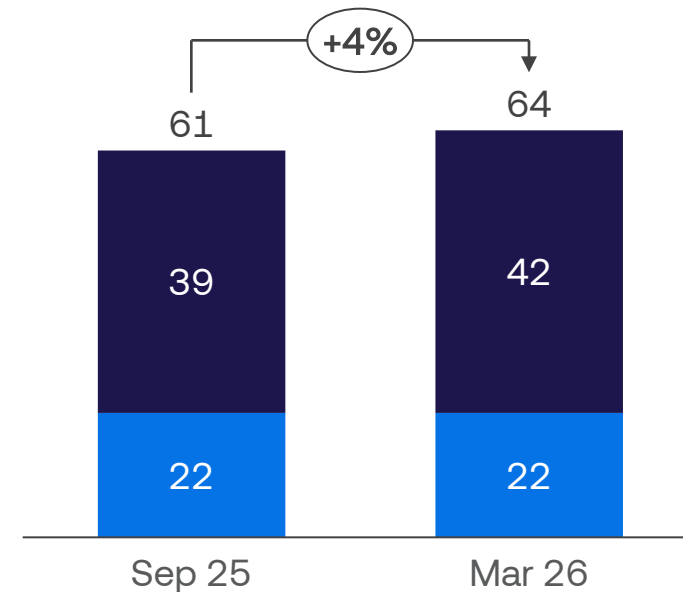
+1.4% vs Sep 25

NPS²

-3.5

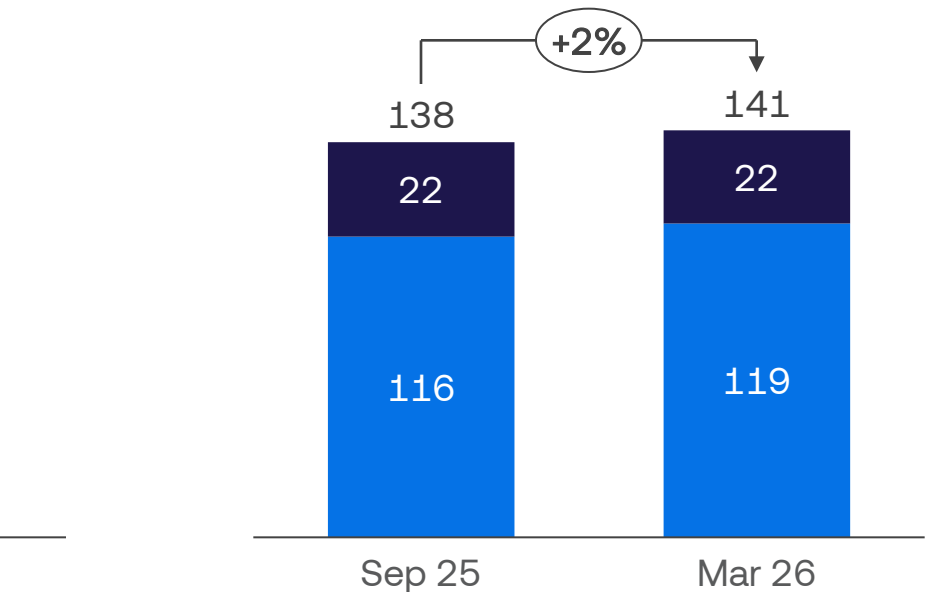
+1.1 pts vs Sep 25

Save and transact deposits, NZDb



■ Savings ■ Transactional

Home loan & Business lending, NZDb



Home loan
Proprietary origination³

■ Home loans ■ Business loans

Customer, MFI share & NPS at Mar 26

1. Source: Personal MFI - Insights HQ Retail Market Monitor (RMM) 6 month rolling data, sample size: 1125 a month, customers are asked "Which of these is your main provider of financial services?"; Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments. Sample size is 2175 per quarter, customers are asked "Who would you regard as your business's/organisation's main bank?"
2. Source: Insights HQ Retail Market Monitor (RMM) and Business Finance Monitor (BFM). *Net Promoter Score* = % Promoters (score 9-10) - % Detractors (score 0-6). *Net Promoter*®, *NPS*®, *NPS Prism*®, and the *NPS-related emoticons* are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. *Net Promoter Score*SM and *Net Promoter System*SM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld.
3. Half year origination



Key messages



Our transformation is running at pace



Investing for growth in line with our ANZ 2030 strategic initiatives



Already delivering value for shareholders



2026 Half Year Results

Farhan Faruqui
Chief Financial Officer

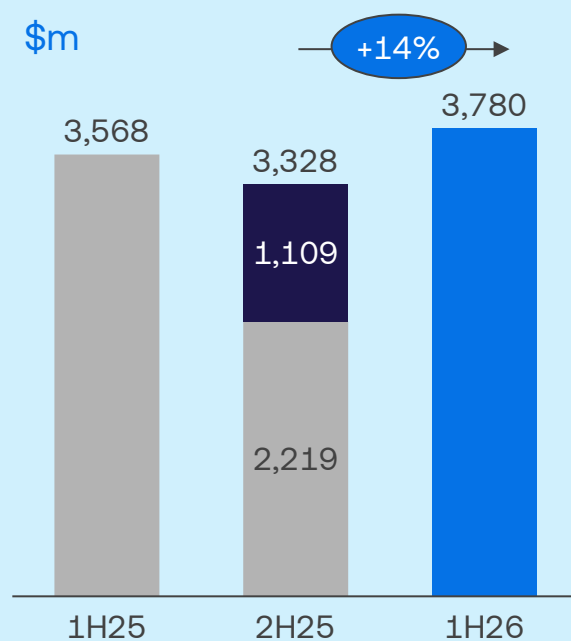


1H26 overview

Financial performance & key financial metrics (ANZ 2030 strategy)

Cash Profit

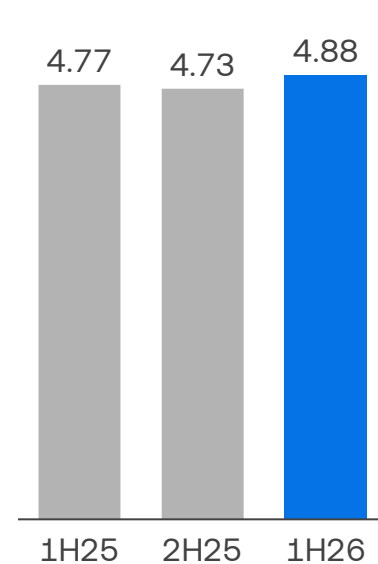
\$m



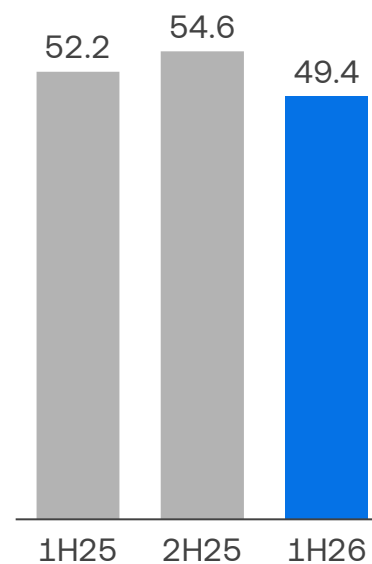
■ Impact of significant items¹

Revenue/Avg RWA²

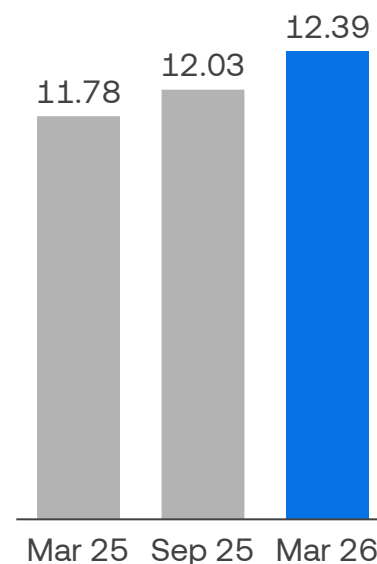
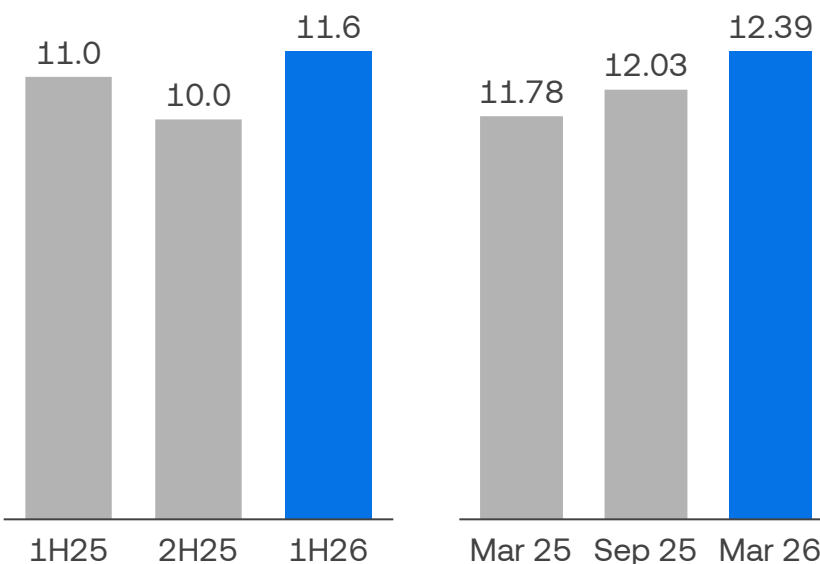
%



Cost to income ratio²



Return on tangible equity² CET1 ratio³



1. Information on 2H25 significant items provided on page 12 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D

2. Excluding 2H25 significant items

3. ANZBGL Group Level 2 CET1 ratio



Cash profit – Half Year

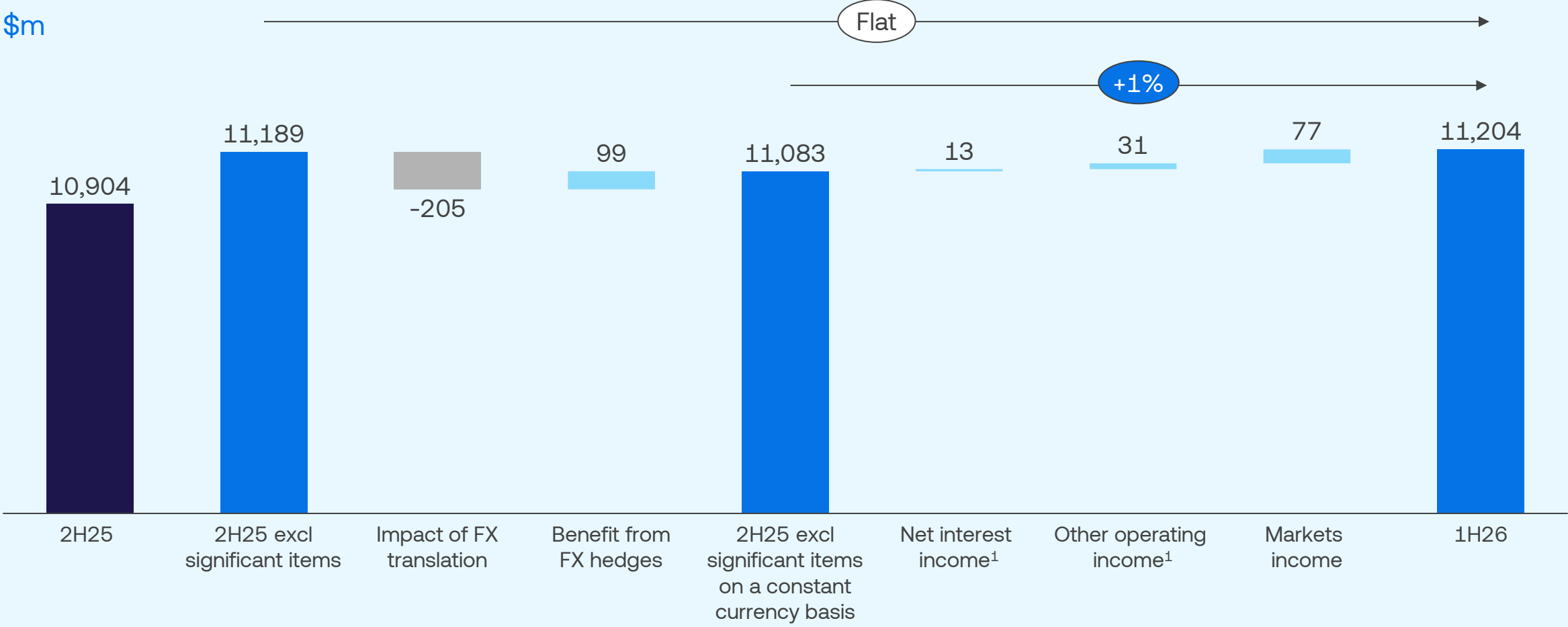
\$m	1H25	2H25	1H26	(1H26 vs 2H25)	
Statutory Profit	3,642	2,249	3,650	+62%	
Cash Profit	3,568	2,219	3,780	+70%	
Significant items included in Cash Profit ¹ :	0	(1,109)	0		<i>On a constant currency basis²</i>
Cash Profit adjusting for 2H25 significant items	3,568	3,328	3,780	+14%	+14%
> Revenue	10,995	11,189	11,204	0%	+1%
> Expenses	(5,742)	(6,107)	(5,534)	-9%	-8%
> Profit Before Provisions	5,253	5,082	5,670	+12%	+12%
> CTI	52.2%	54.6%	49.4%	-519bps	
> ROTE	11.0%	10.0%	11.6%	+161bps	

1. Information on 2H25 significant items provided on page 12 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D

2. Comparative data has been adjusted to remove the translation impact of foreign currency movements by retranslating prior period comparatives at current period foreign exchange rates. Further information provided on page 32 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D.



Revenue – 1H26 v 2H25



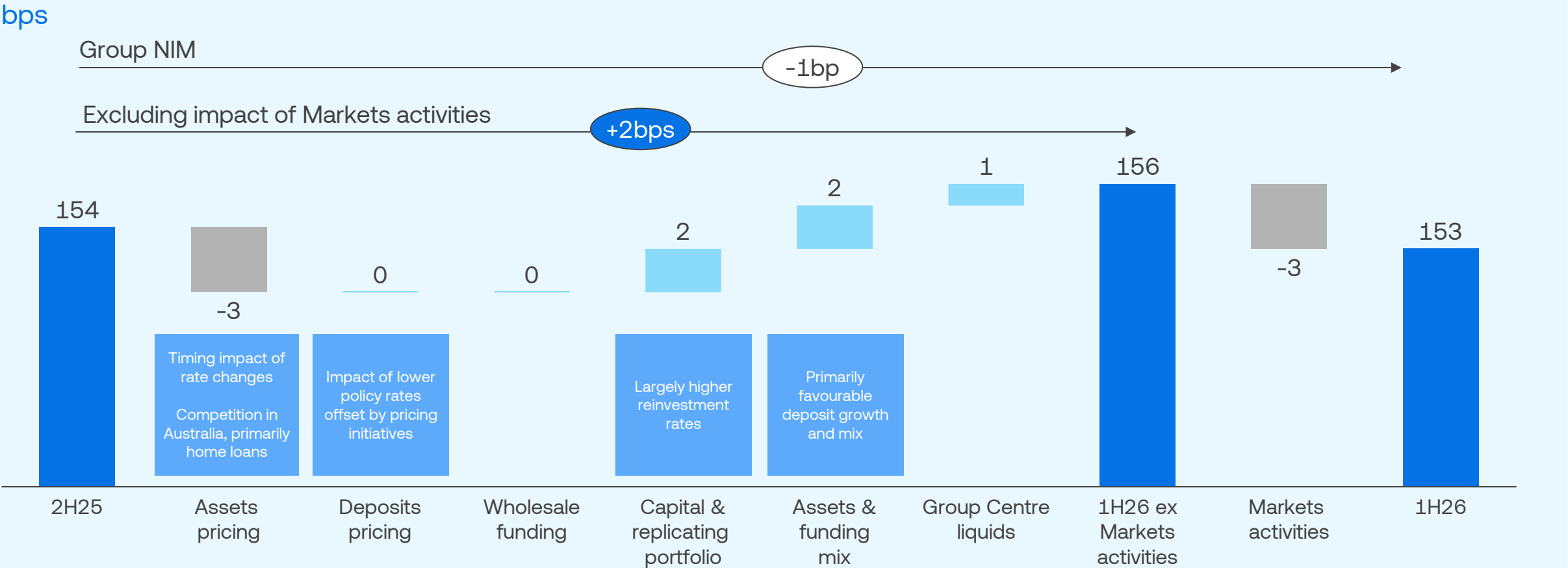
(%) Reported, excluding 2H25 significant items

(%) Reported, excluding 2H25 significant items, on a constant currency basis

1. Excluding Markets income

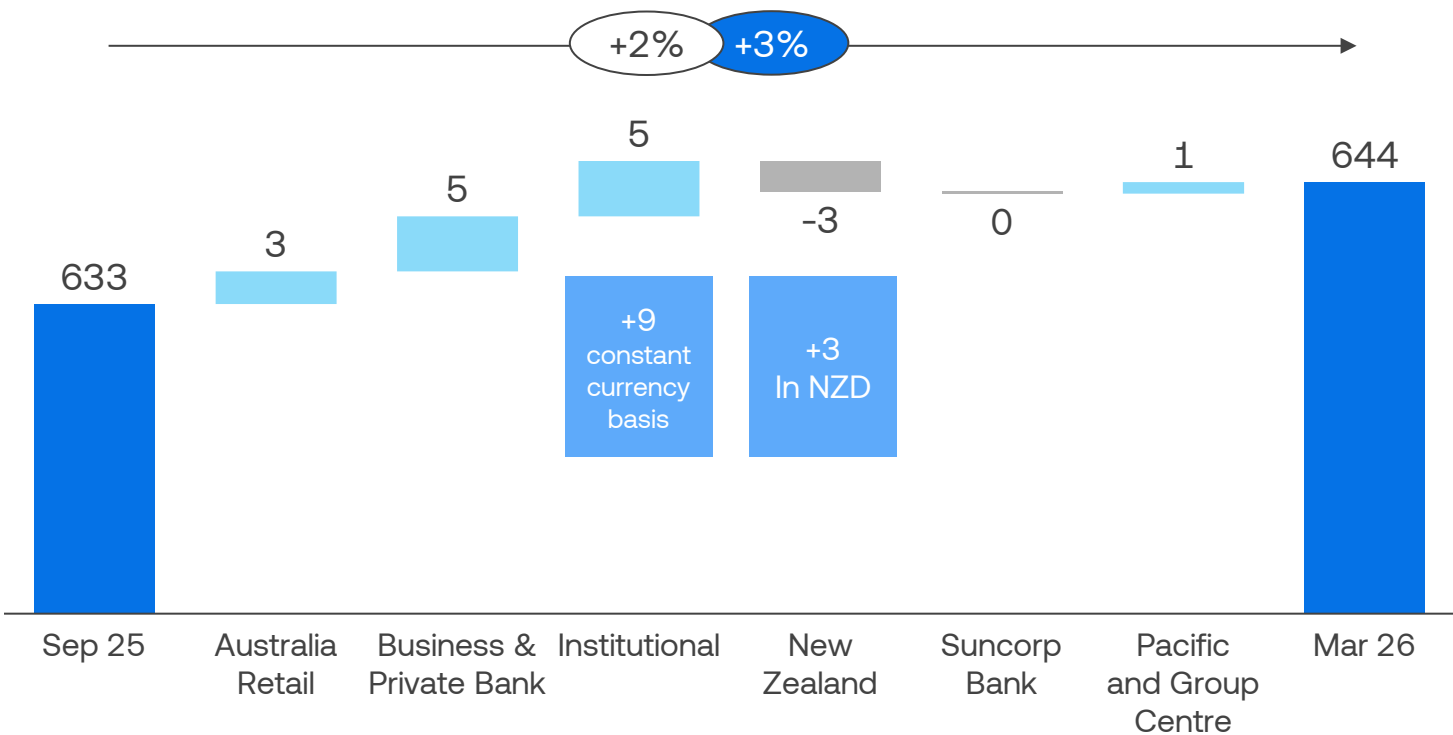


Net interest margin (NIM)



Balance Sheet – Customer deposits

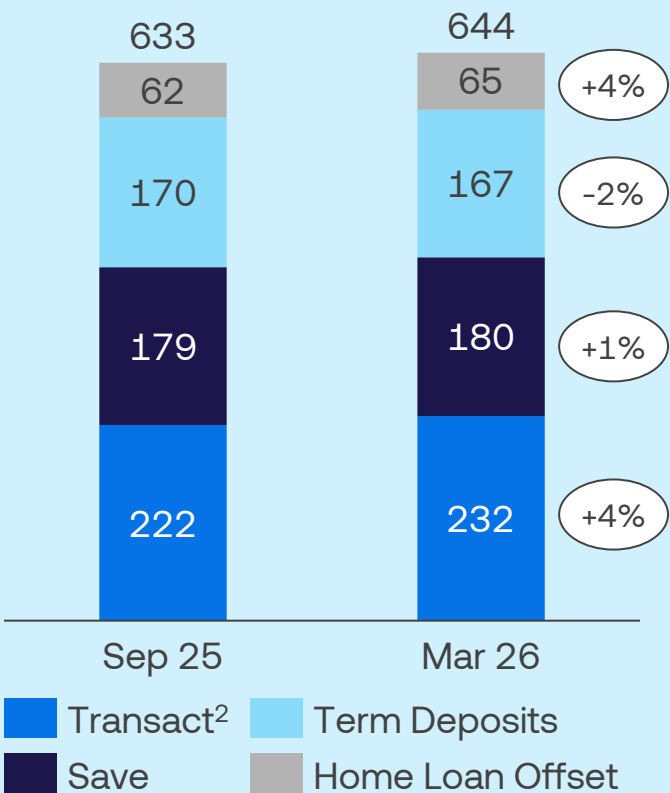
Customer deposits by division¹, \$b



% Reported % Constant currency

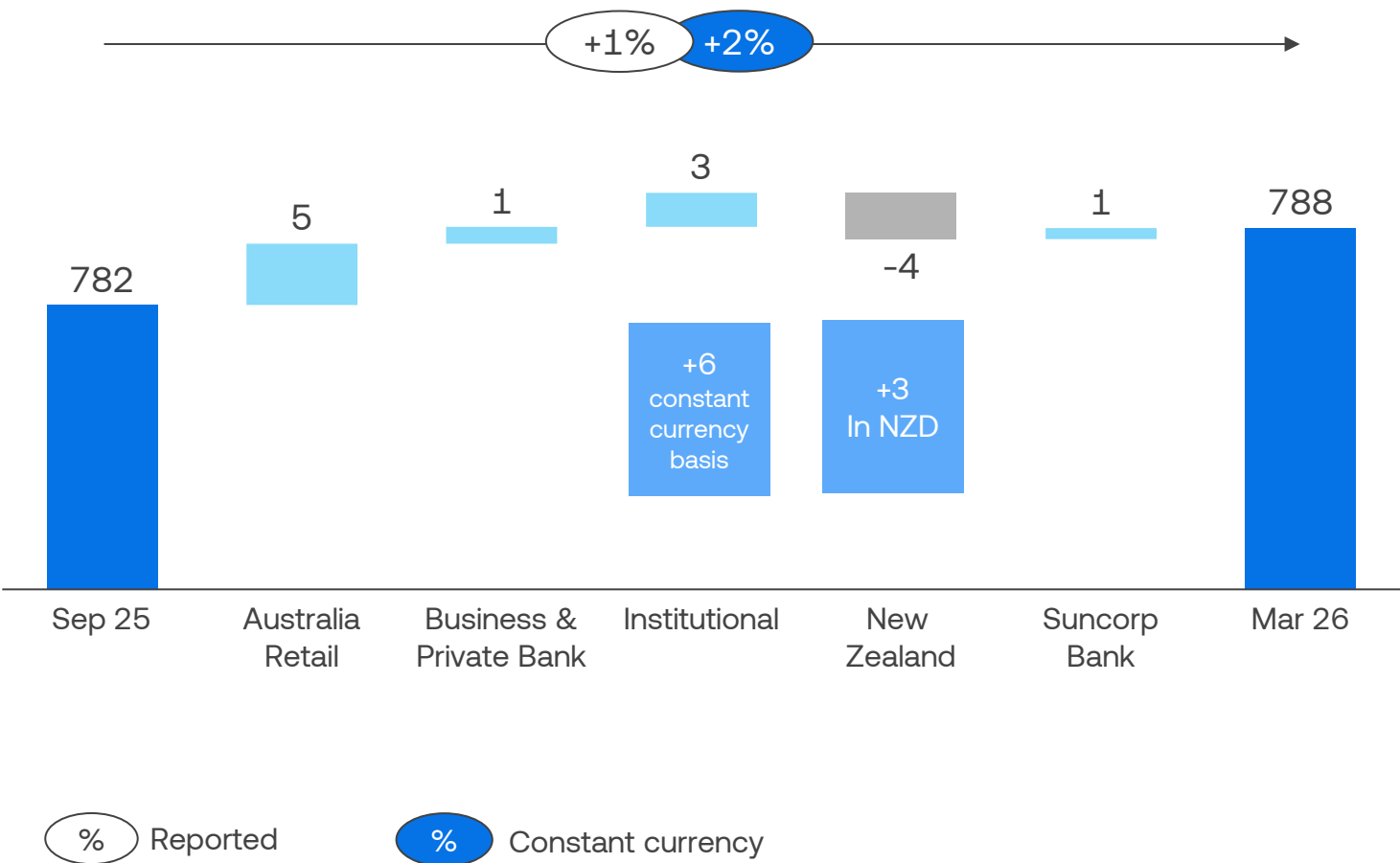
1. Excluding Markets deposits
2. Includes Payments and Cash Management operational / at call deposits

Customer deposits by type¹, \$b



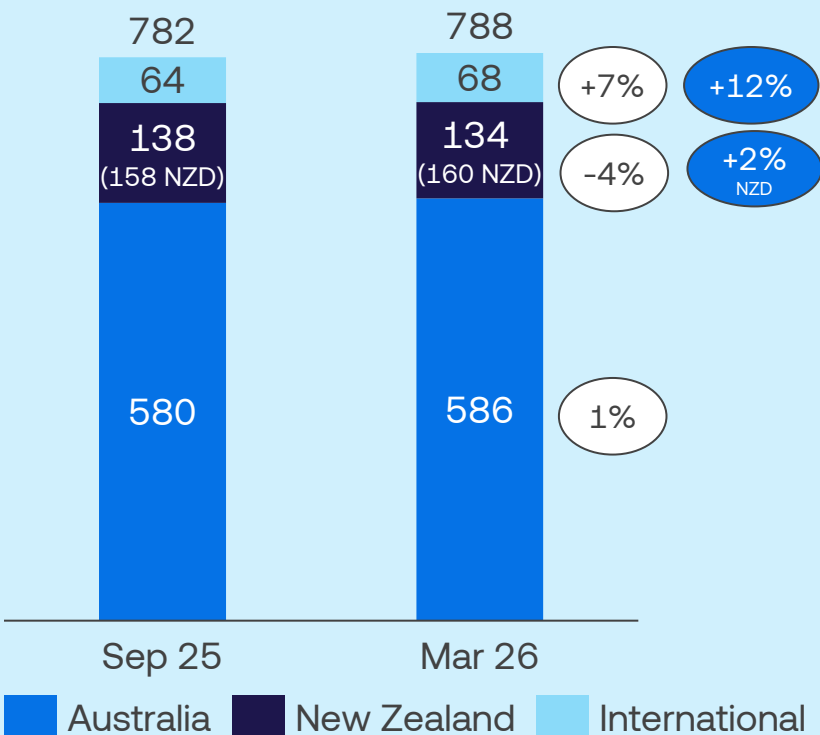
Balance Sheet – Lending

Net loans and advances (NLA) by division¹, \$b



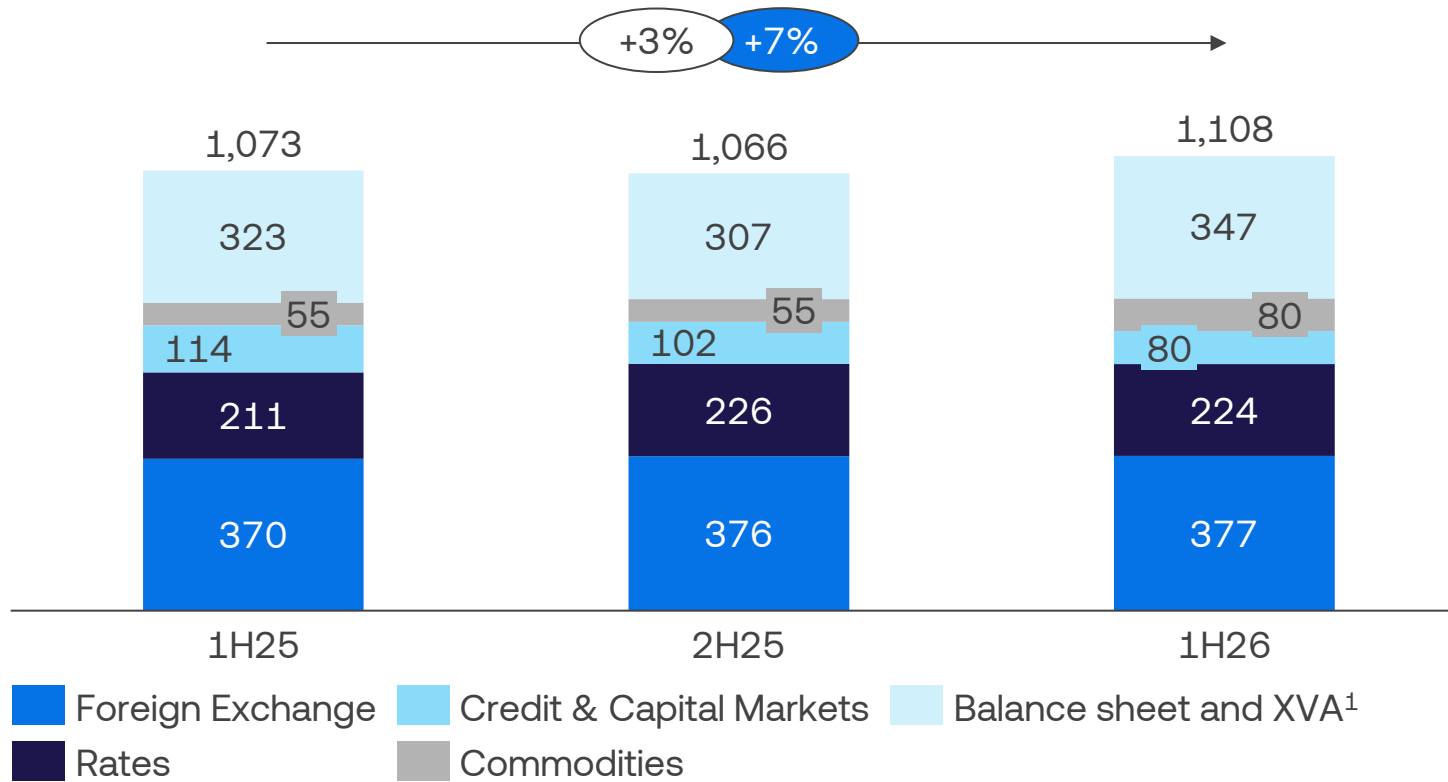
1. Excluding Markets Net loans & advances

NLA by Geography¹, \$b



Markets revenue

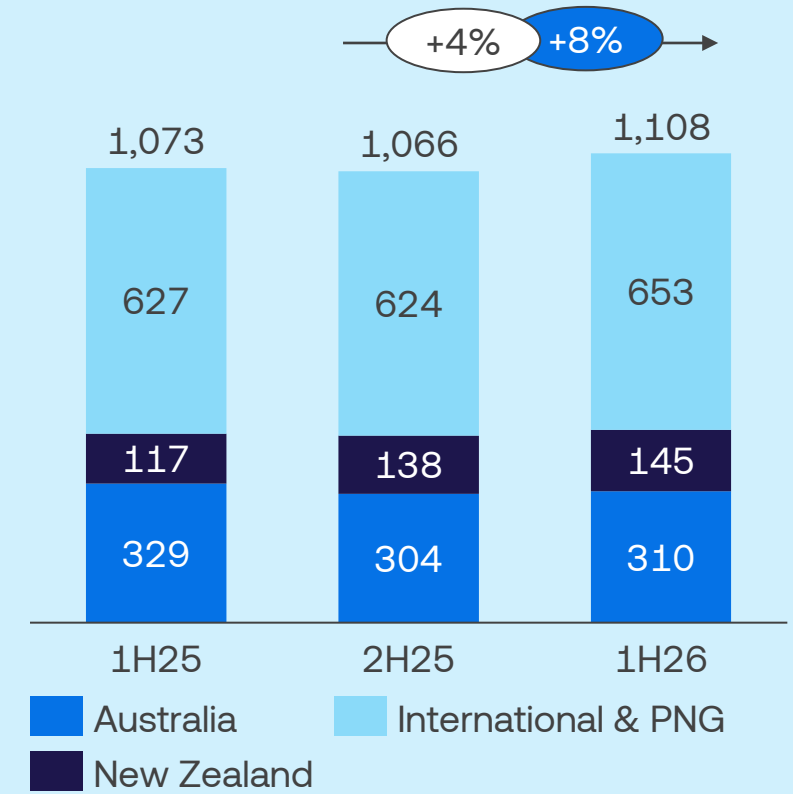
Total Markets revenue composition, \$m



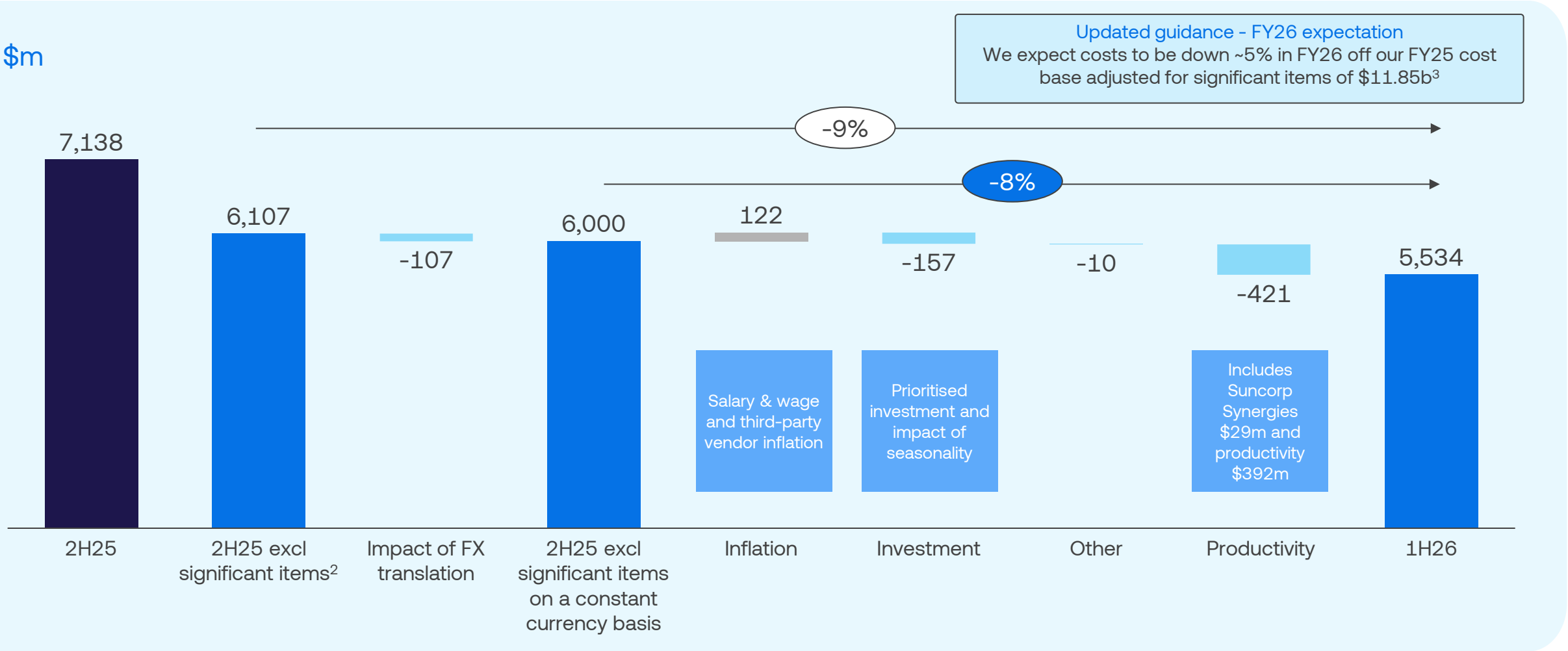
% Reported % Constant currency

1. Derivative valuation adjustment

Markets revenue by Geography, \$m



Operating expenses¹



% Reported, excluding 2H25 significant items

% Reported, excluding 2H25 significant items, on a constant currency basis

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.
2. Information on 2H25 significant items provided on page 12 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D
3. Includes FX translation benefit in FY26 of \$210m, assuming FX rates remain consistent with the 1H26 average

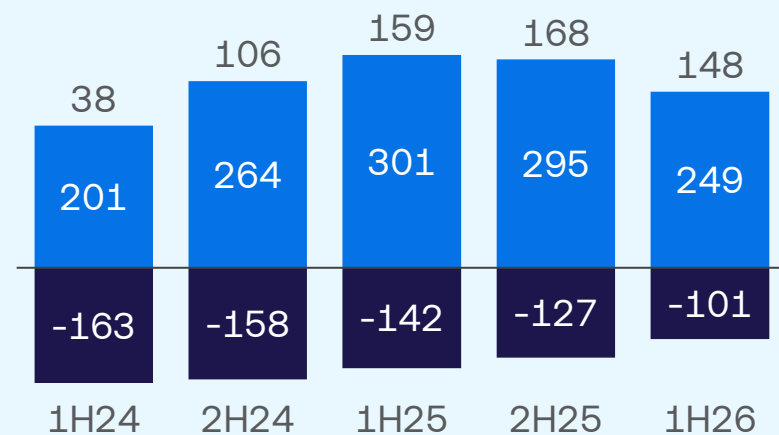
Portfolio credit quality

Individual provision charge and loss rate

Loss rate¹, bps

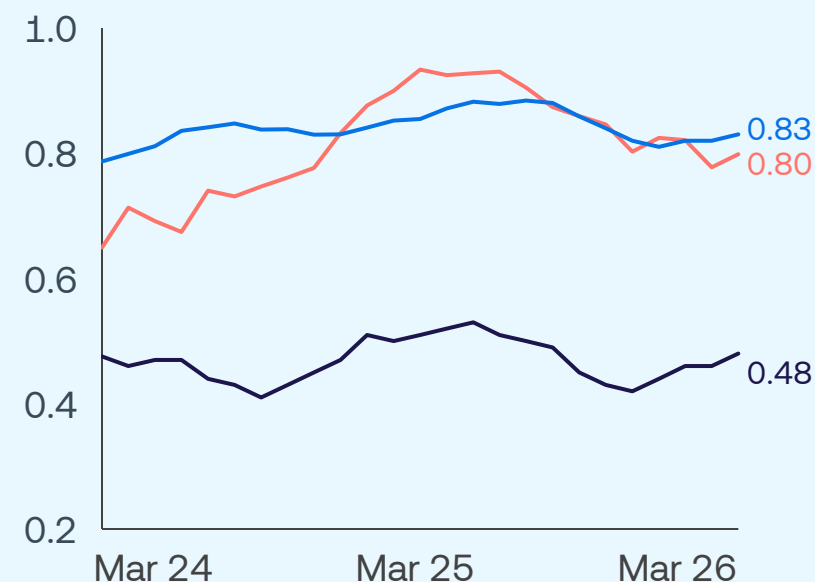
1	3	4	4	4
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Charge, \$m



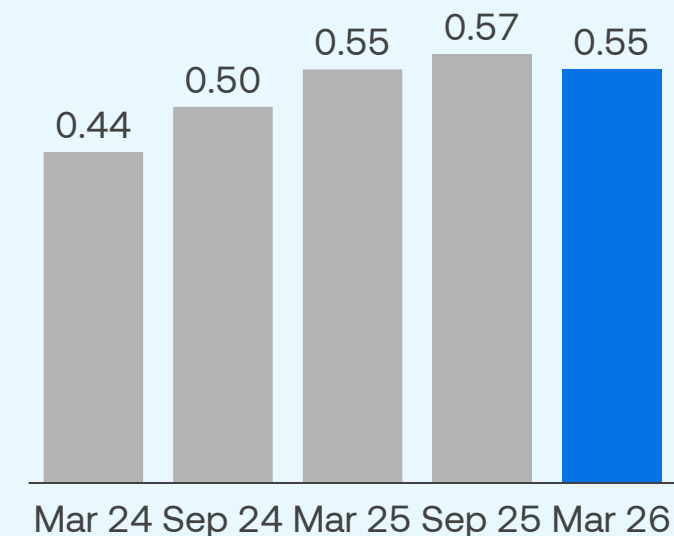
■ New & increased IP charge
■ Writebacks & recoveries

Consumer portfolio 90+ DPD², %



— Aus. Home Loans
— NZ Home Loans
— Aus. Consumer Cards

Non-performing exposures³, %



1. Annualised loss rate as a % of gross loans and advances (GLA)
2. 90+ days past due, excludes Suncorp Bank
3. Non-performing exposures as a percentage of Total committed exposures (TCE): TCE are the maximum exposure to credit risk, comprising both on-balance sheet exposures and off-balance sheet commitments, adjusted to exclude netting items, such as provisions for impairment losses, unearned income, and capitalised brokerage and other origination costs. It is a gross measure of credit risk exposure.

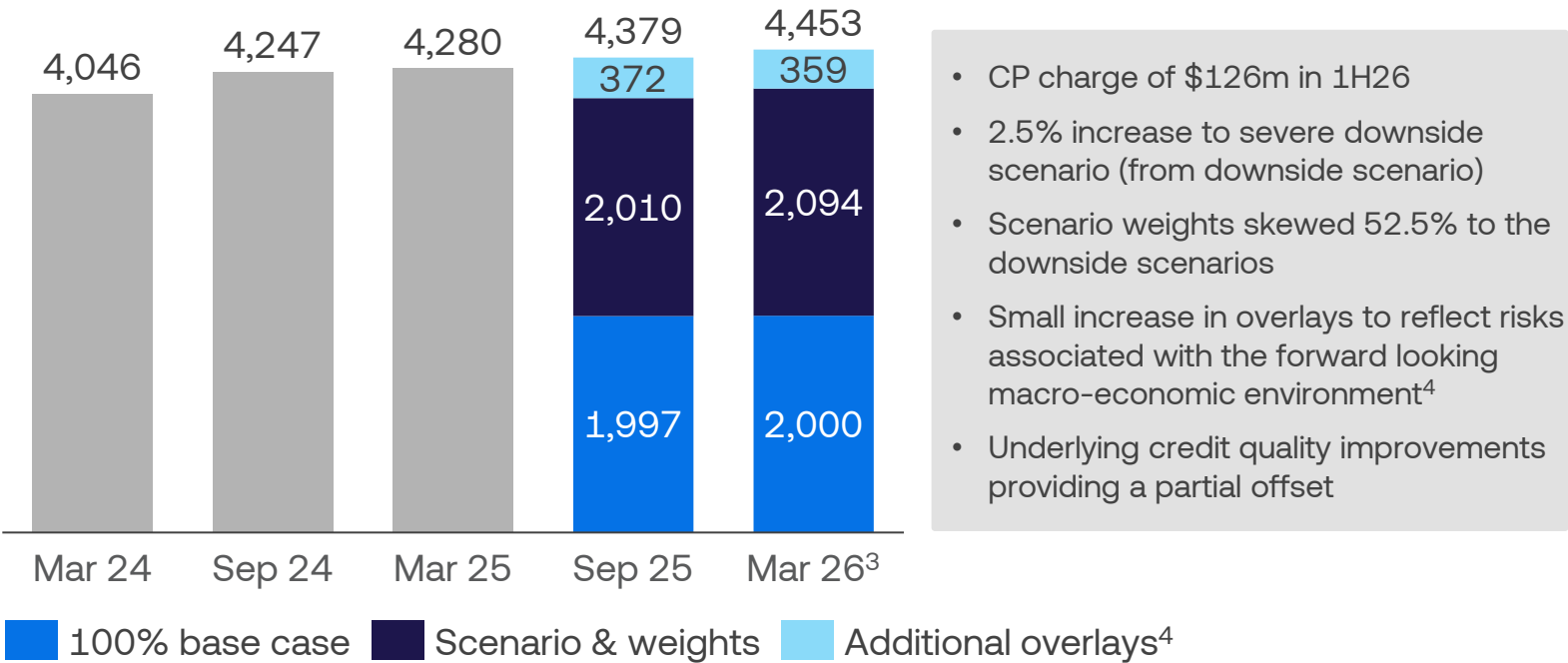


Provisioning

Collective provision (CP) coverage ratio¹, %

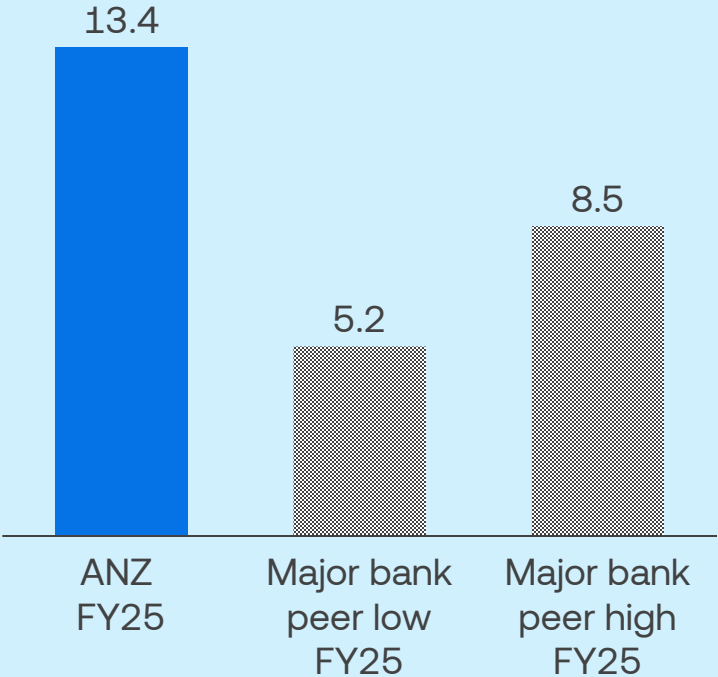
1.16	1.18	1.13	1.18	1.22
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CP balance, \$m



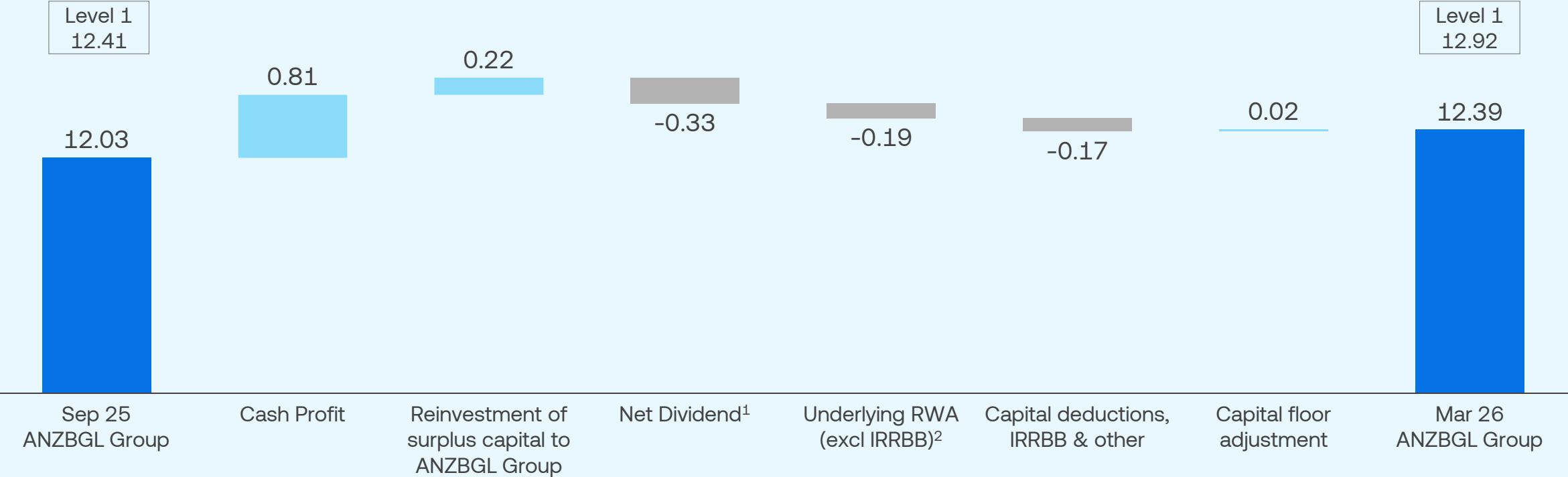
1. Provision balance as a percentage of credit Risk Weighted Assets
2. Collective Provision balance (FY25 end of period) / Individual Provision charge (FY25). Source: ANZ analysis of loss rate and collective provision balance data sourced from publicly available company financials. Peer bank categorisation of losses between IP and CP has been aligned to ANZ's approach to aid comparability
3. Increased in CP balance reflects the CP charge of \$126m and movement in FX, resulting in net CP balance increase of \$74m
4. Between September 2025 and March 2026, \$29m was reclassified from additional overlays to 100% base case

CP loss coverage², # of years



Capital

ANZBGL APRA Level 2 Common Equity Tier 1 (CET1) ratio – 1H26 Movement, %



1. Includes gross dividend of -54bps and +21bps from Dividend Reinvestment Plan discount and Bonus Option Plan
2. Excludes IRRBB, including risk impacts



Our targets¹

- ✓ Increase Return on Tangible Equity (ROTE) towards 12% by FY28 and towards 13% by FY30
- ✓ Achieve a cost-to-income ratio in the mid-40s percent by FY28 and sustained through to FY30, including
 - ✓ Estimated gross cost savings of \$875 million to be delivered in FY26
 - ✓ Estimated Suncorp Bank synergies of \$500 million with full run-rate synergies realised in FY29

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2. Based on Cash Profit. Cash profit, a non-IFRS measure, represents the Group's preferred measure of the result of its core business activities, enabling readers to assess Group and divisional performance against prior periods and against peer institutions. To calculate cash profit, the Group excludes non-core items from statutory. The adjustments made in arriving at cash profit are included in statutory profit which is subject to review within the context of the external auditor's review of the Condensed Consolidated Financial Statements. Cash profit is not subject to review by the external auditor.



Tracking our progress

Key performance indicators

Customer first 

Australia Retail	Business & Private Bank	Suncorp Bank	New Zealand Retail	New Zealand Business	Institutional
MFI share ¹	MFI share ³	Retail MFI share ⁵	MFI share ⁷	MFI share ⁷	
11.6%	16.4%	2.3%	33.3%	31.6%	#1
-0.1% vs Sep 25	Flat vs Sep 25	-0.2% vs Sep 25	+1.3% vs Sep 25	+1.4% vs Sep 25	Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia ⁹
NPS ²	NPS ⁴	Retail NPS ⁶	NPS ⁸	NPS ⁸	No change from Sep 25
+2.9	-4.2	+17.8	+19.1	-3.5	
+1.2 pts vs Sep 25	-2.4 pts vs Sep 25	+1.3 pts vs Sep 25	+0.3 pts vs Sep 25	+1.1 pts vs Sep 25	
# 4 of major banks on NPS	# 4 of major banks on NPS	# 5 of 12 banks on NPS	# 4 of major banks on NPS	# 3 of major banks on NPS	

Tracking our progress¹

Key performance indicators

Simplicity 

Resilience 

Delivering value 

Cost to income ratio (CTI)²

49.4%

-519bps vs 2H25

Estimated gross cost savings of \$875m to be delivered in FY26

\$392m

to March 2026

Suncorp Bank cost synergies

\$55m

since completion of acquisition

Common Equity Tier 1 (CET1) Ratio

12.39%

+36bps vs Sep 25

NFR remediation progress

First Promontory independent assurance report completed

Return on Tangible Equity (ROTE)²

11.6%

+161bps vs 2H25

Revenue / Risk Weighted Assets²

4.88%

+15bps vs 2H25

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2. Based on Cash Profit. Cash profit, a non-IFRS measure, represents the Group's preferred measure of the result of its core business activities, enabling readers to assess Group and divisional performance against prior periods and against peer institutions. To calculate cash profit, the Group excludes non-core items from statutory. The adjustments made in arriving at cash profit are included in statutory profit which is subject to review within the context of the external auditor's review of the Condensed Consolidated Financial Statements. Cash profit is not subject to review by the external auditor.

2. Excluding significant items

2026 Half Year Results

ANZ has a strong foundation

A strong heritage, with a history dating back to 1828, evolving through organic growth and mergers and acquisitions to become a "Big Four" bank in Australia & New Zealand



Employees and customers

- Operating across 29 markets
- >11m customers across Retail, Business & Private Bank, Institutional



Balance Sheet

- Assets of \$1,314b including \$822b in net loans and advances
- Liabilities of \$1,242b, including \$771b in customer deposits



ANZ ownership

- Market capitalisation of \$108.4b
- Shareholding: ~38% retail; ~62% institutional (based on issued capital)

Unlocking our potential to win the preference of customers, shareholders and the community

Strategic pillars



Customer first

With market leading, differentiated and superior propositions, we will raise the standard of every digital and human interaction for our customers.



Simplicity

To set the market standard for productivity, we will deliver organisational simplification, divest non-core assets and improve efficiency.



Resilience

Leading the industry in trust, safety and risk management, we will adhere to the highest standards of non-financial risk management and strengthen end-to-end accountability across the bank.



Delivering value

To sustainably improve our financial performance, we will create lasting value by delivering higher returning growth and results that matter for our stakeholders.

Customer first

Australia Retail¹



Differentiated propositions for customer segments

Mass affluent segment

People relocating to Australia



Strengthen proprietary origination

Invest and train mortgage sales force

Increase lenders in branches, up to 50% more over next 5 years



Elevate channel experiences

Single customer front-end

Invest in bankers' tools

Re-platforming our contact centre experience

Customer first

Business & Private Bank¹



Front line that matches our ambition

Increase bankers by close to 50%

Better tools and systems

Commercial Bankers Academy



The right platform for the right customer

Transactive Global to the middle-market segment

Single customer front-end to small business by end of FY27



Build on strong Private Bank foundations

More relationship managers

Improve quality of offering

Leverage mass affluent segment work



Customer first

Institutional



Targeted customer acquisition

Financial Institutions; Corporates with links to Australia and New Zealand; and multi-nationals operating intra-Asia



Market leading platforms

Extending our leading position in payments, cash management and market flow products in Australia and New Zealand

Broaden these capabilities across our international network



Capital management to optimise returns

New capital management structure

Enhance our capabilities in originate-to-distribute and balance sheet recycling



Customer first

New Zealand



Re-platformed for the future

Bring customer experience in line with leadership position, by redesigning the customer journey



Refreshed segment propositions

Bespoke propositions to customer segments, including affluent and small business customers

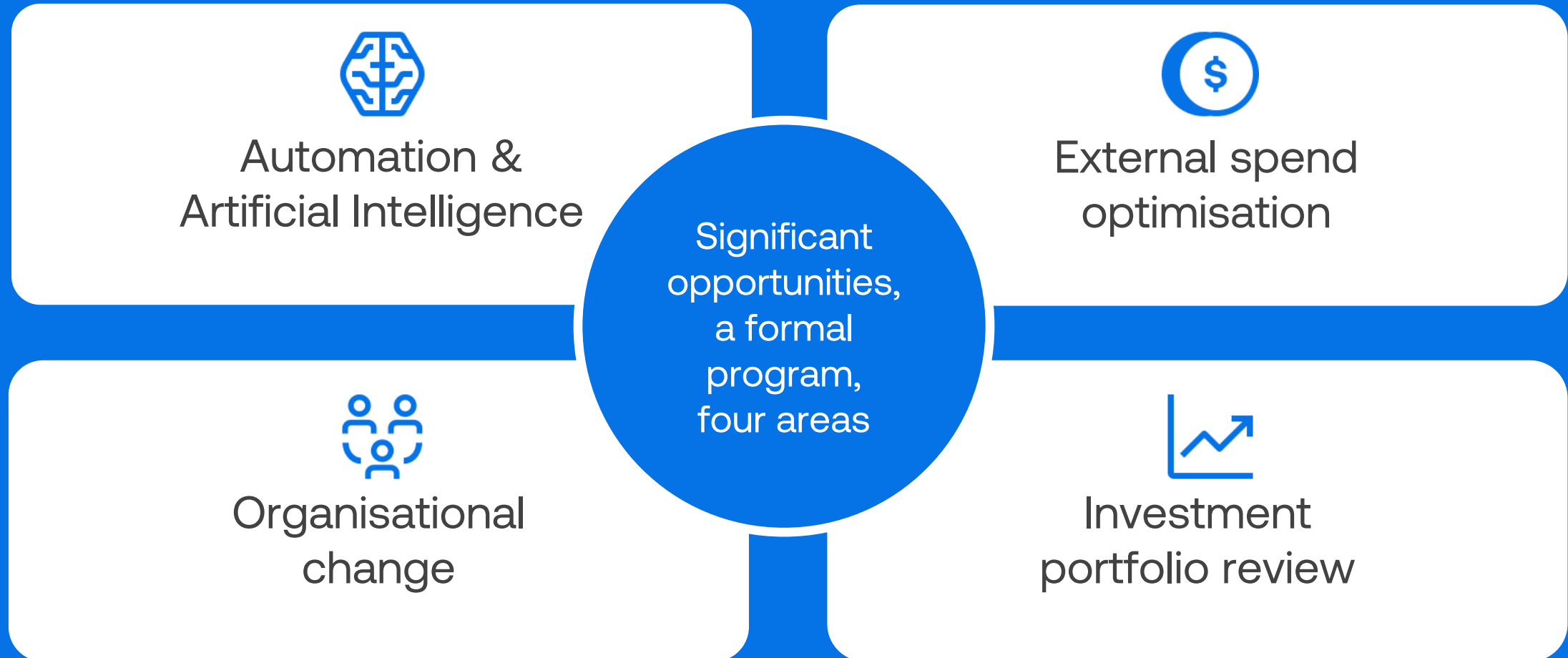


Investing in business bankers

Provide business relationship managers the right tools to outperform in target segments



Simplicity



Resilience



Capital & balance sheet

Strong capital, funding and liquidity position

One of only 12 banks globally in the AA band by all three rating agencies¹



Credit quality

Reshaped lending book, drive good risk outcomes, believe structural in nature

83% of wholesale lending to investment grade counterparties



Non-Financial Risk management

A better run bank

1. Based on global comparable banks with an issuer rating and debt rated in the AA band from all 3 major ratings agencies



Delivering value

Financial outcomes of immediate priorities¹

Integrate Suncorp Bank faster to deliver value

Estimated total cost synergies (pre-tax)

\$500m

per annum full run-rate from FY29

Status at Mar 26, \$m

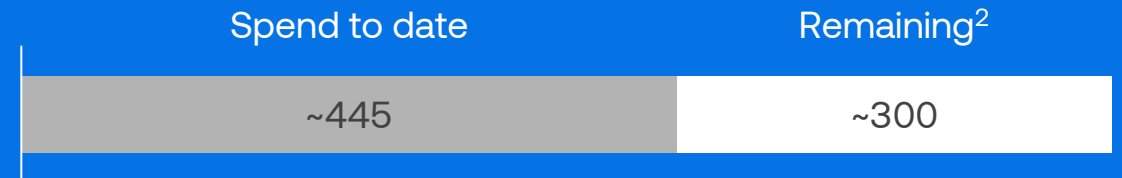
Synergies to date



Estimated integration costs (pre-tax)

\$745m

Status at Mar 26, \$m



1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.

2. We expect the remaining spend to be phased at ~\$130m in 2H26m and ~\$150m in FY27 with a small residual in FY28. Timing of spend is based on current estimates and remains subject to change.



Supporting our stakeholders

Our customers & debt (fixed income) investors

Paying interest to our customers and debt investors, enabling us to provide lending and related services to our customers

Our people

Our people in 29 markets are equipped with the skills and tools to deliver on our strategy and adapt to change

Our suppliers and other partners

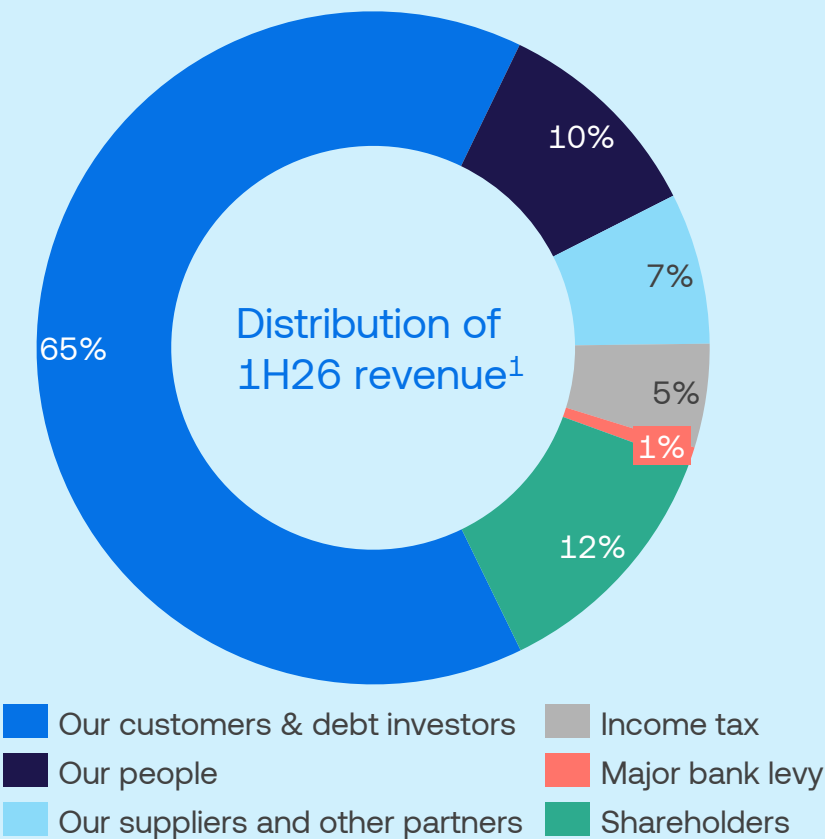
Technology, property and other products and services to help support our customers

Government

Paying taxes and Major Bank Levy, supporting our broader community

Our shareholders

Paying dividends to superannuation funds and other equity investors and increasing equity to reinvest in the company's future



1. Group revenue including gross interest income and other operating income, net of credit impairment charges and non-controlling interests

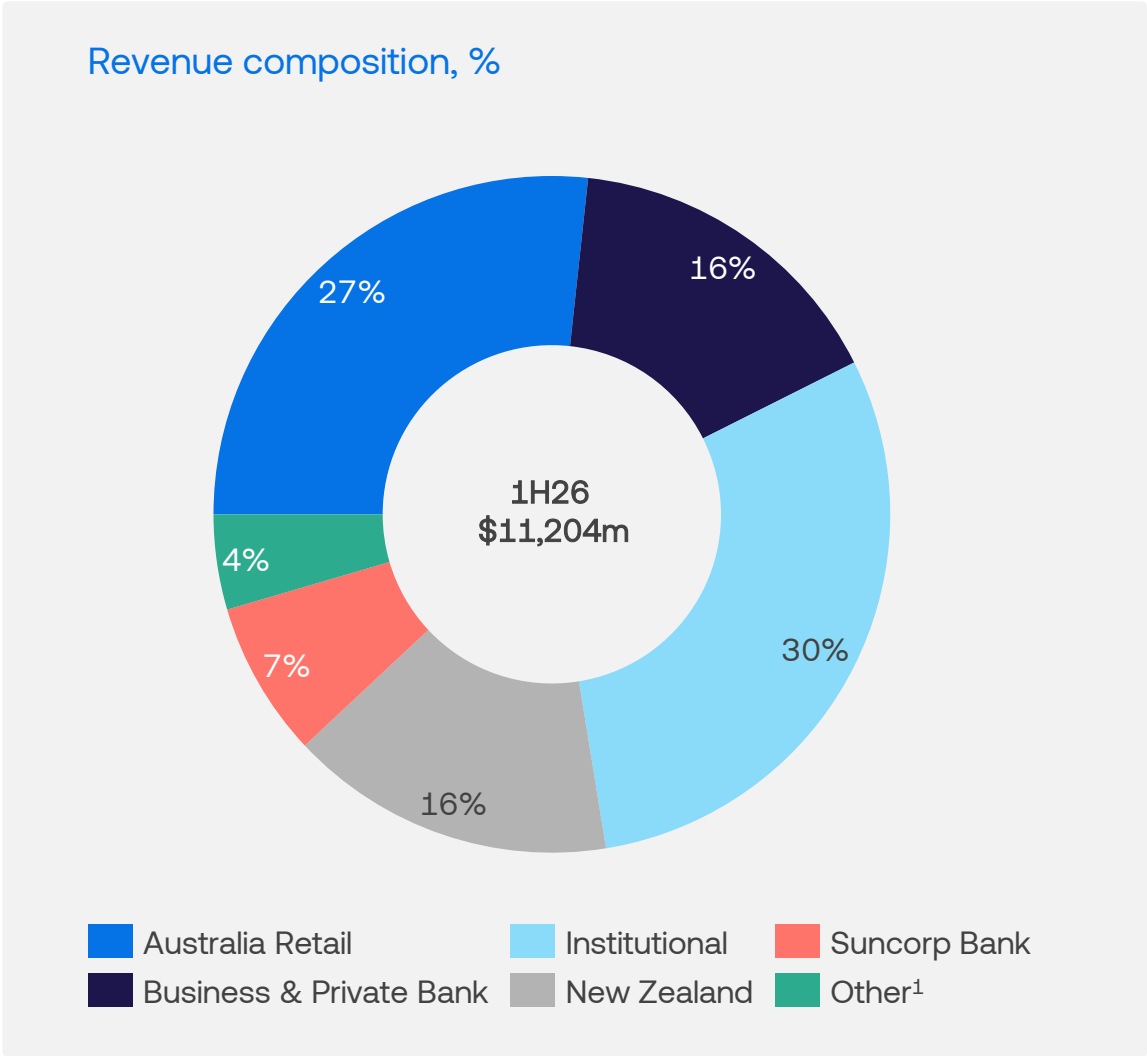


2026 Half Year Results

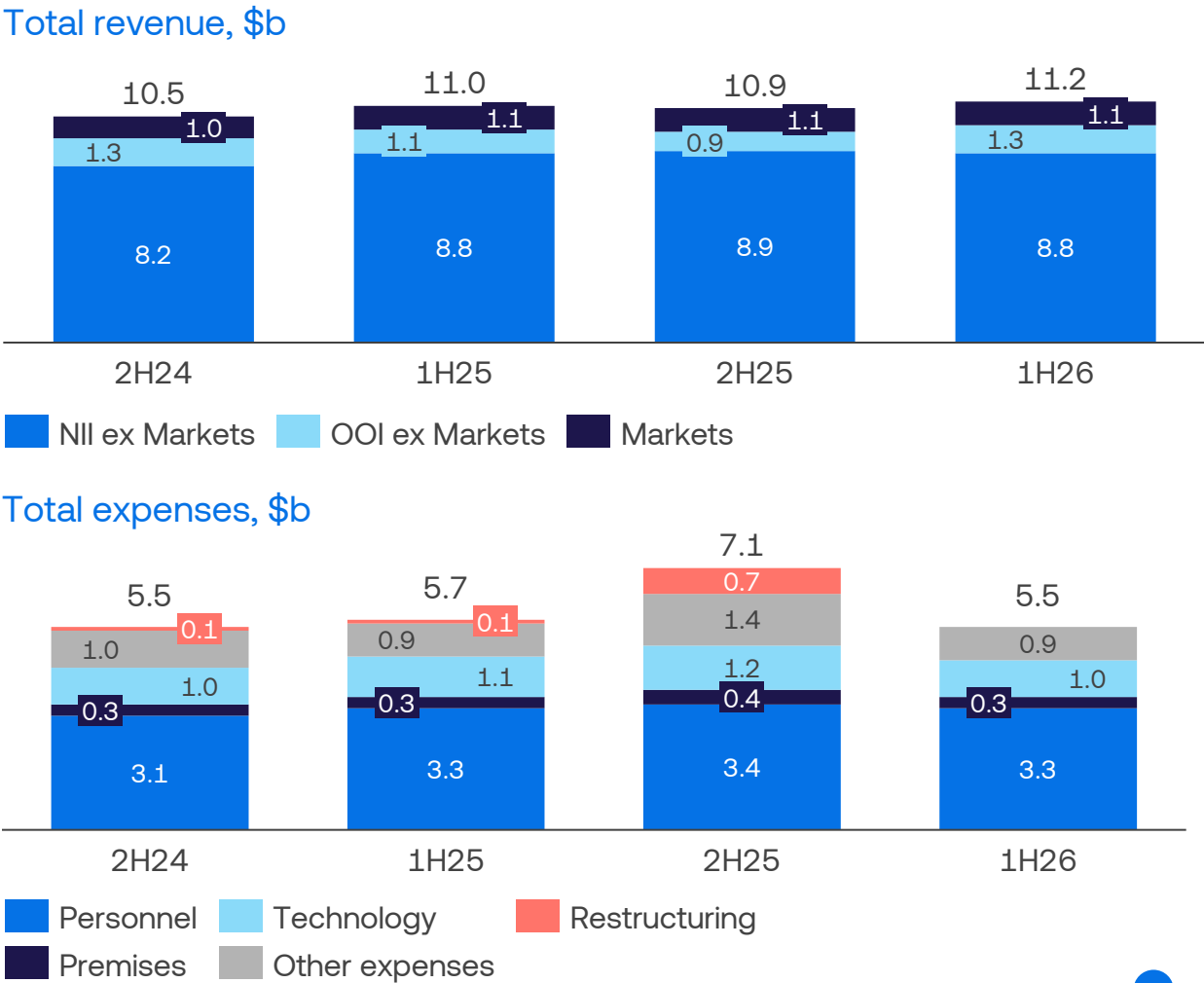
Investor Discussion Pack
Additional financial information



Revenue & expenses

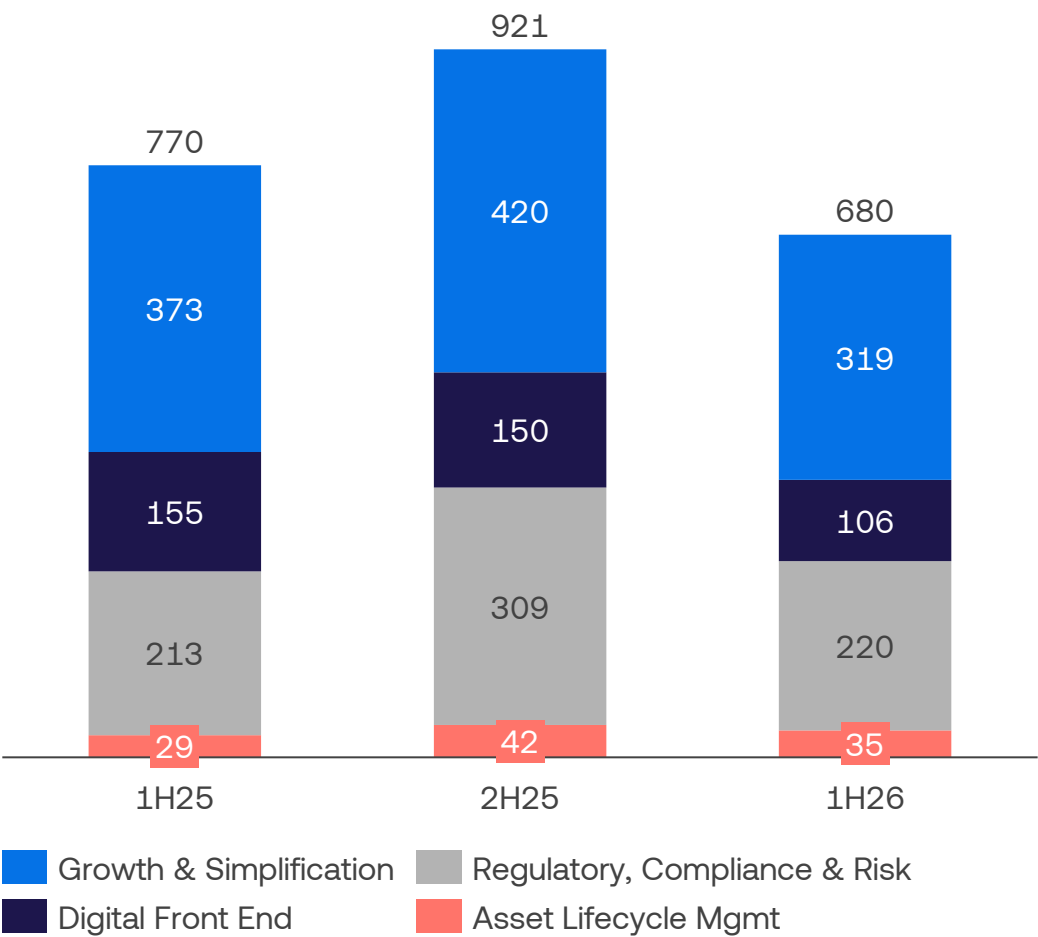


1. Other includes Pacific division and Group Centre



Total investment spend

Investment Spend by Category, \$m



	1H25	2H25	1H26
Investment spend expensed	80%	84%	80%
Investment spend expensed, \$m	612	777	546
Capitalised Software balance, \$m	1,001	998	1,018
Amortisation expense, \$m	148	200	137
Avg amortisation period (years)	3.4	3.0	3.6



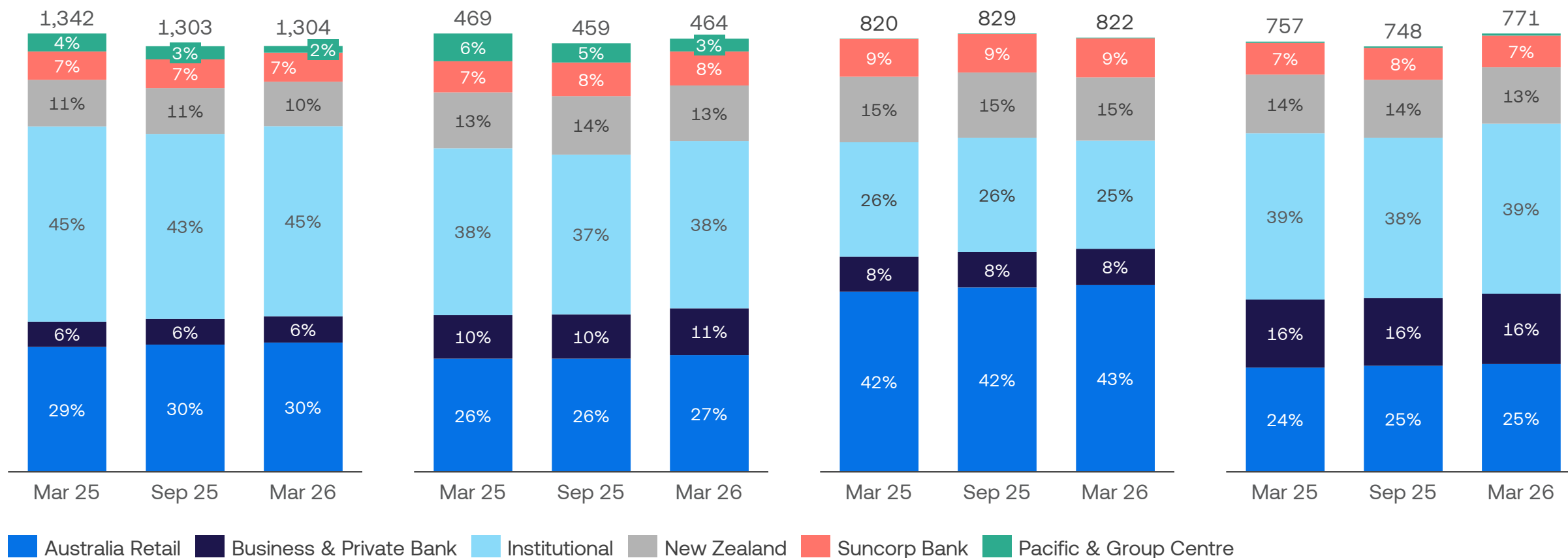
Total balance sheet composition

Exposure at default¹, \$b

Risk weighted assets, \$b

Net loans & advances, \$b

Customer deposits, \$b

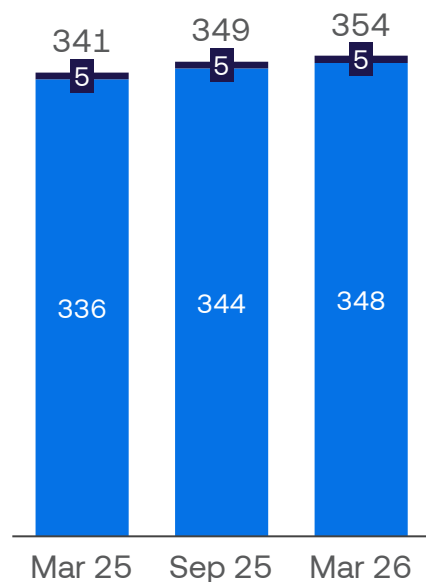


1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral.

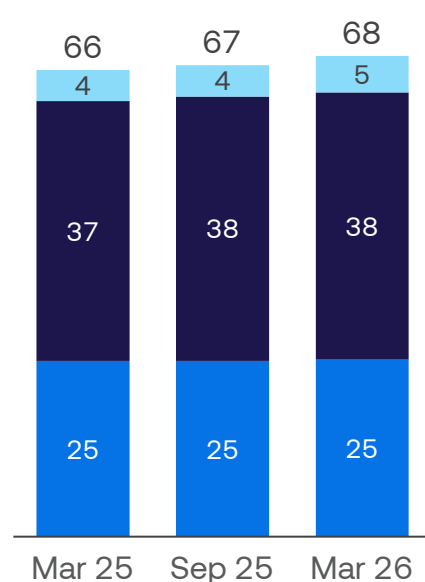


Net loans and advances

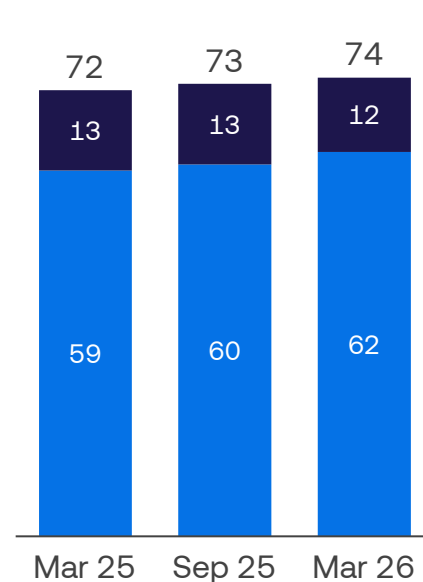
Australia Retail, \$b



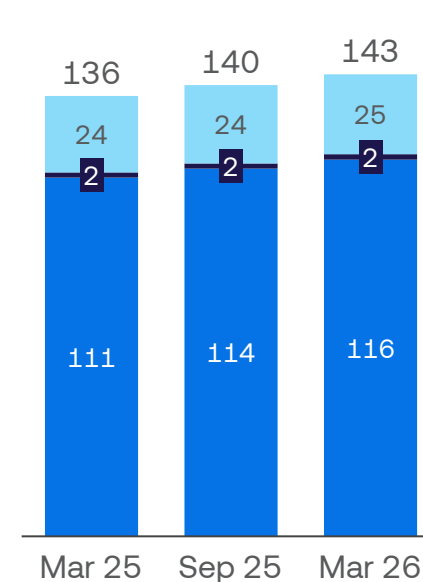
Business & Private Bank¹, \$b



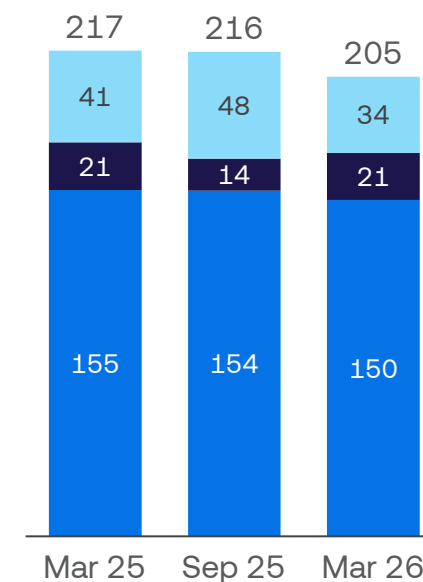
Suncorp Bank, \$b



New Zealand, NZDb



Institutional, \$b



Home loans
Cards, personal loans & other

SME Banking
Diversified & Specialist Businesses
Private Bank

Home Lending
Business Lending

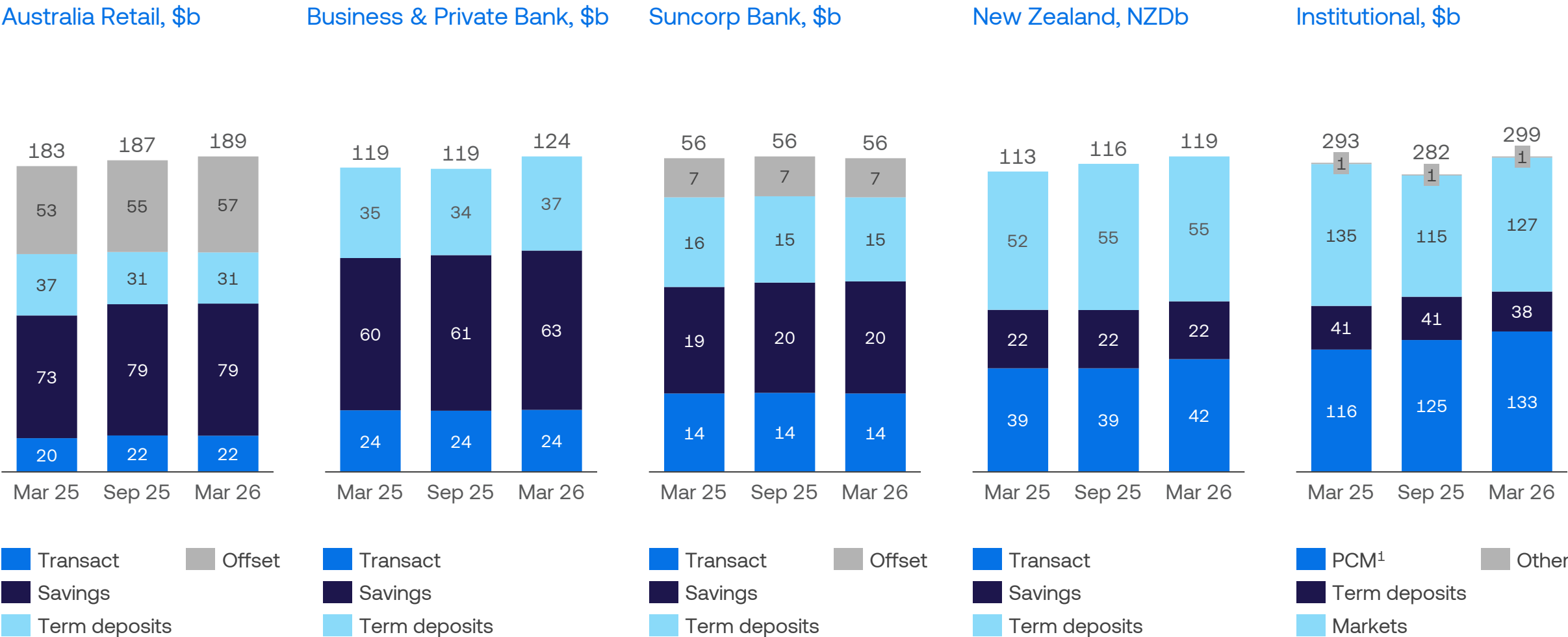
Personal Home Loans
Personal Other
Business & Agri

Corporate Finance
Transaction Banking
Markets

1. Prior period divisional comparative information was restated to align with current period presentation



Customer deposits



1.

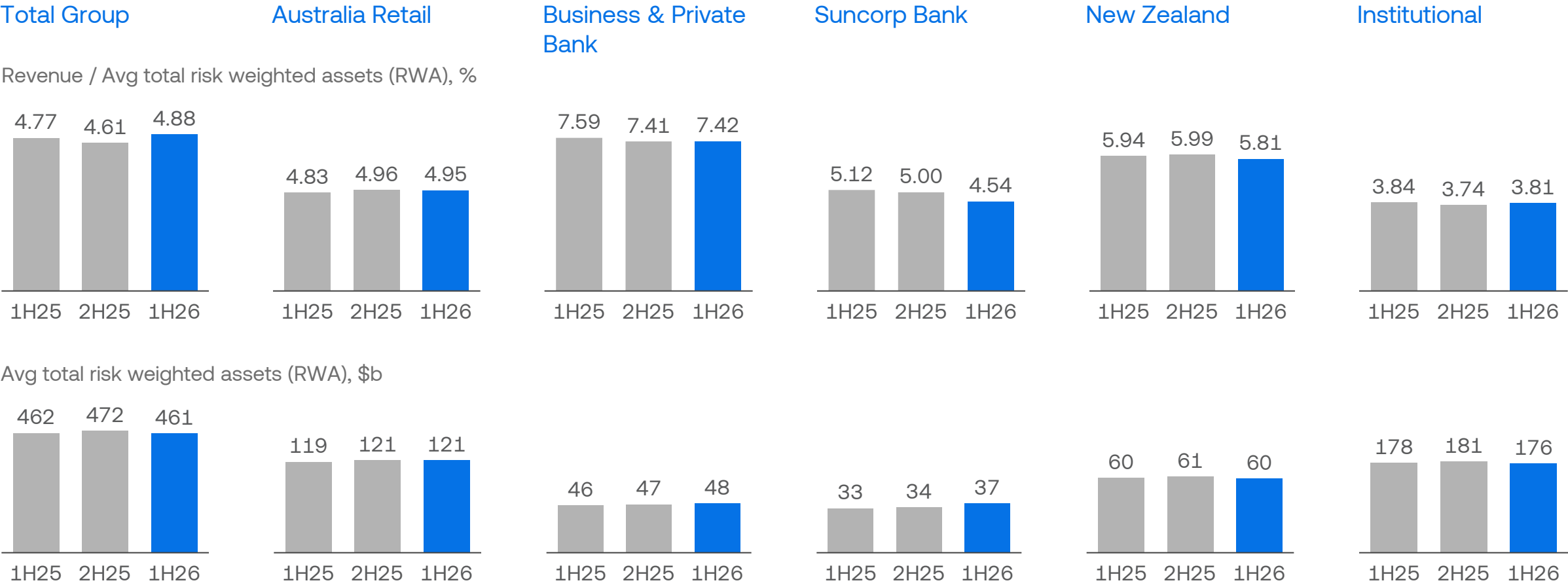
Payments and Cash Management

2.

Prior period comparative information restated to align with current period presentation

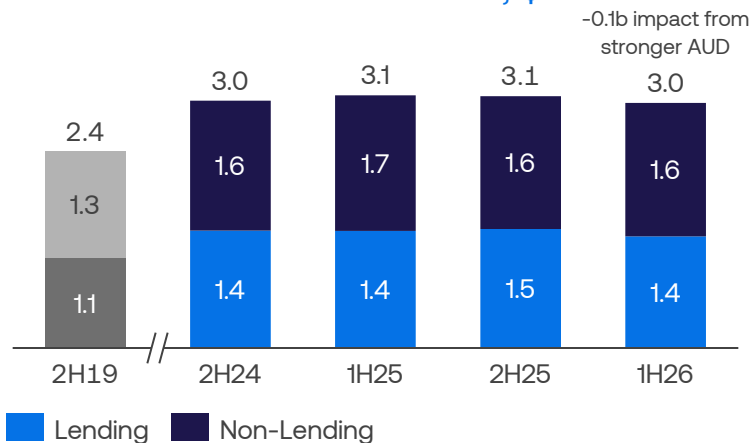


Risk adjusted revenue

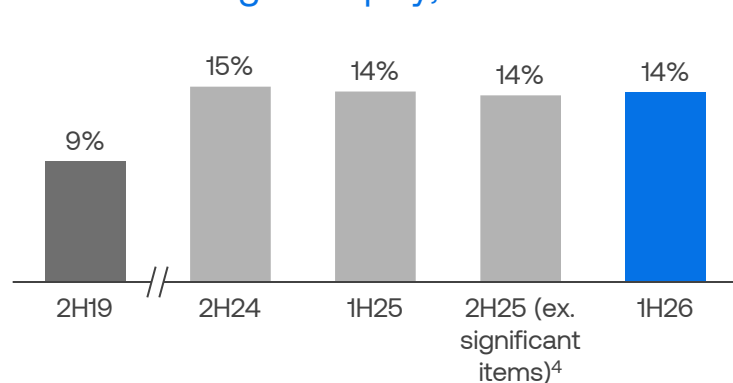


Institutional performance summary

Customer franchise revenue¹, \$b

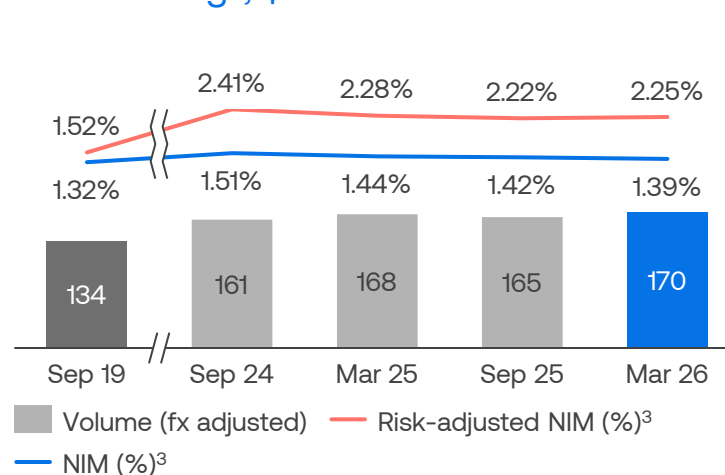


Return on tangible equity, %

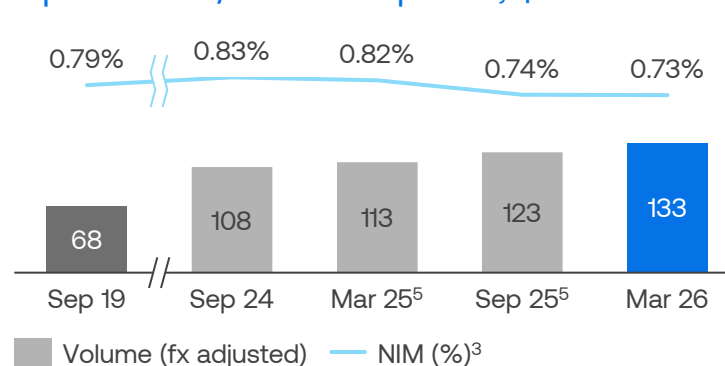


1. Excludes balance sheet trading and derivative adjustments
2. Represents Corporate Finance and Trade & Supply Chain
3. Net Interest Margin (NIM) represent half year averages

Core lending², \$b

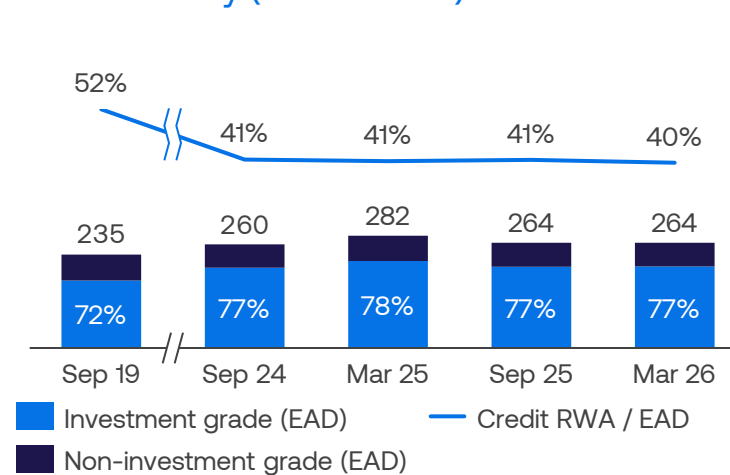


Operational / at-call deposits, \$b

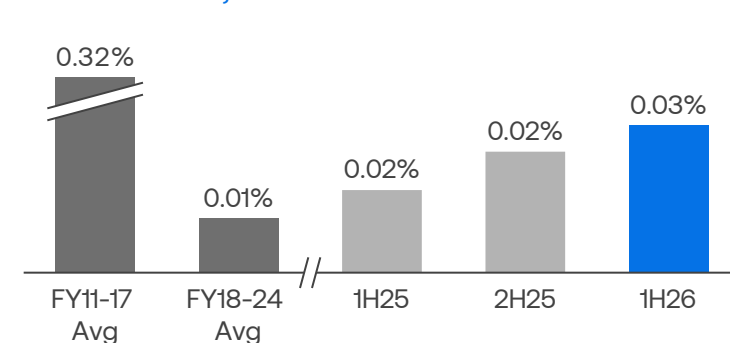


4. Significant items include ASIC settlement of \$143m and strategic restructuring expenses of \$22m
5. Prior year operational deposits restated to include ~\$2bn of certain deposits
6. Represents Individual Provision charge / (release) divided by average gross loans and advances

Risk intensity (ex. Markets)

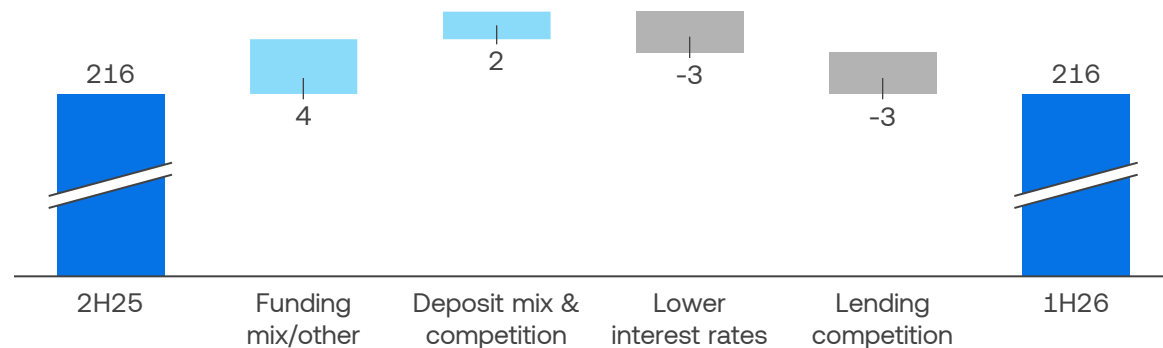


IP loss rate⁶, %

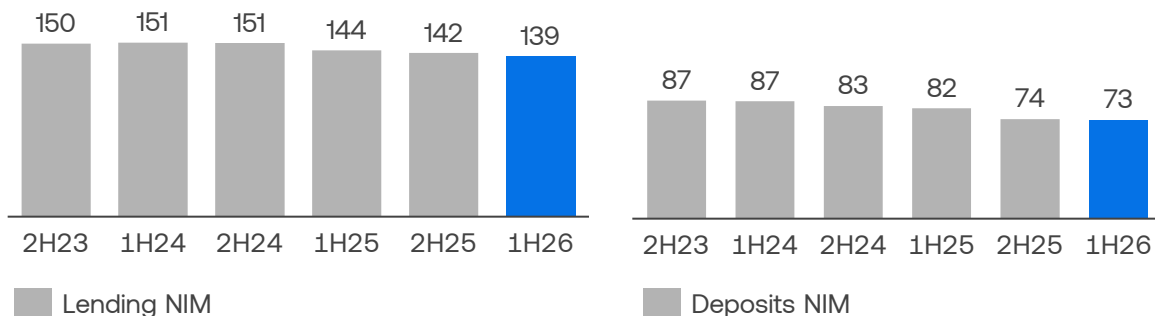


Institutional margins

NIM¹ drivers (ex. Markets), bps

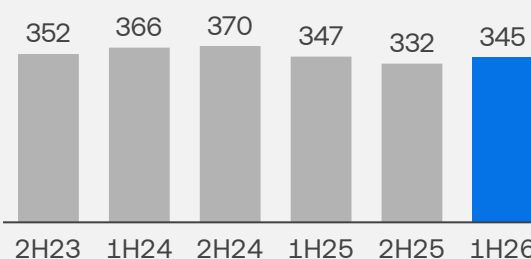


Lending & Deposit NIM^{2,3,5}, bps

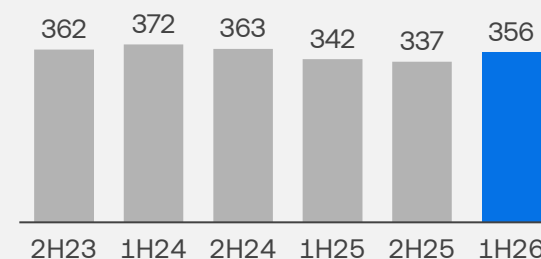


Risk adjusted NIM⁴ (ex. Markets) – by geography, bps

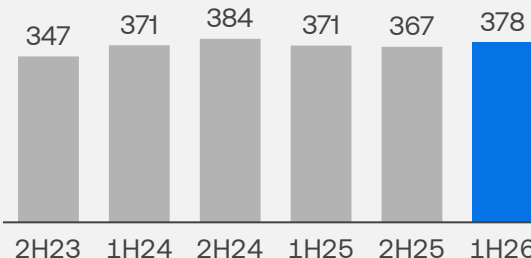
Institutional



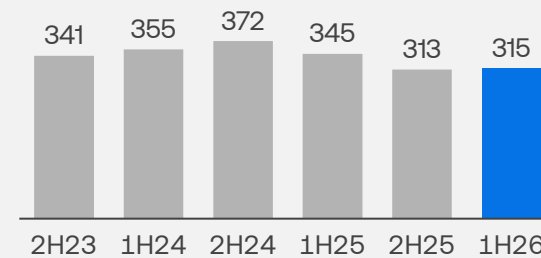
Australia & PNG



New Zealand



International

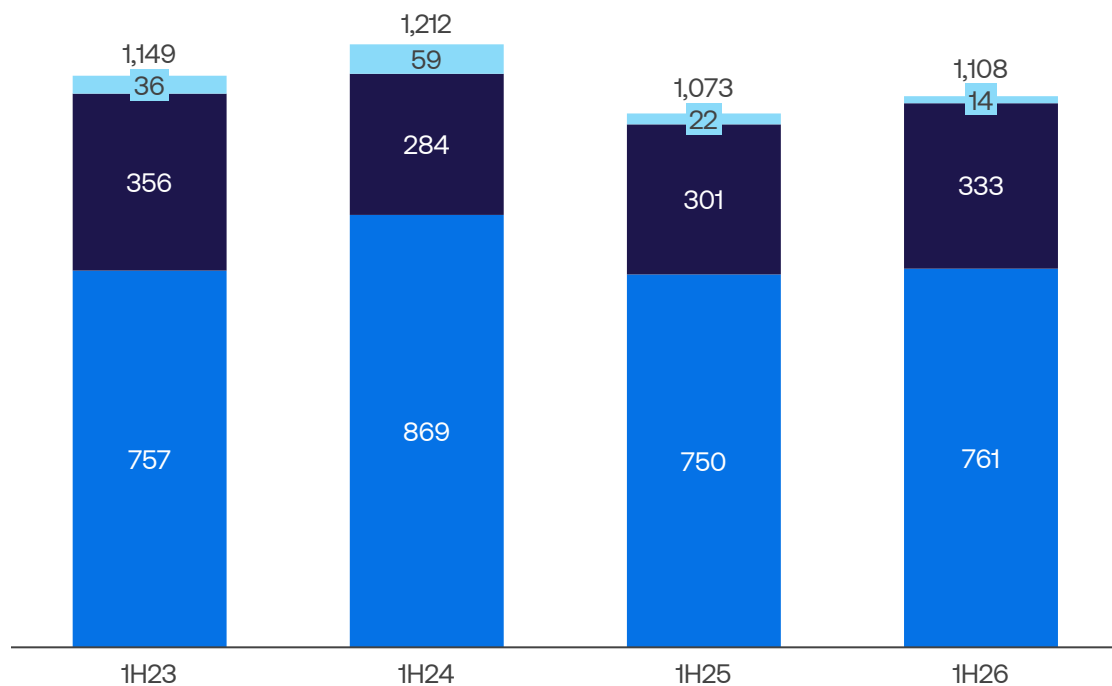


1. NIM: Net interest Margin (Net interest Income divided by Average Interest Earning Assets)
2. Lending NIM represents Net Interest Income divided by Average Interest Earning Assets for Corporate Finance and Trade & Supply Chain
3. Deposits NIM represents Net Interest Income divided by Net Internal Assets for Payments and Cash Management
4. Risk adjusted NIM represents Institutional ex. Markets Net Interest Income divided by average Credit Risk Weighted Assets
5. Prior year PCM numbers restated to include ~\$2bn of internal deposit transfer and ~\$7m net interest income



Institutional Markets

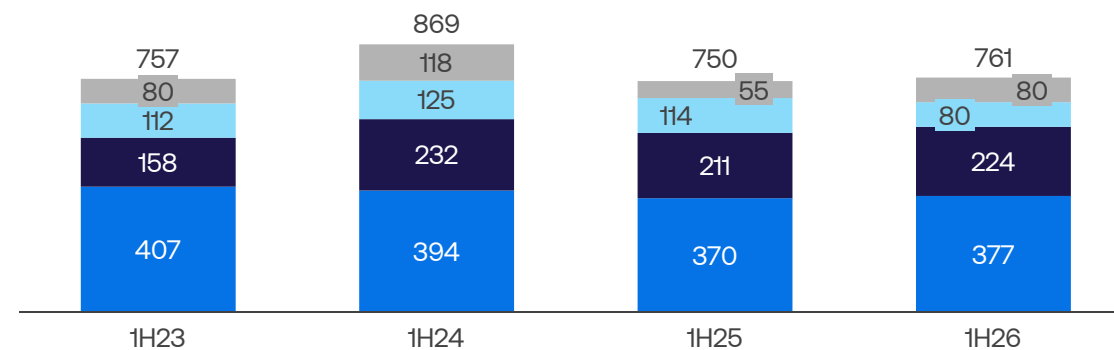
Total Markets income, \$m



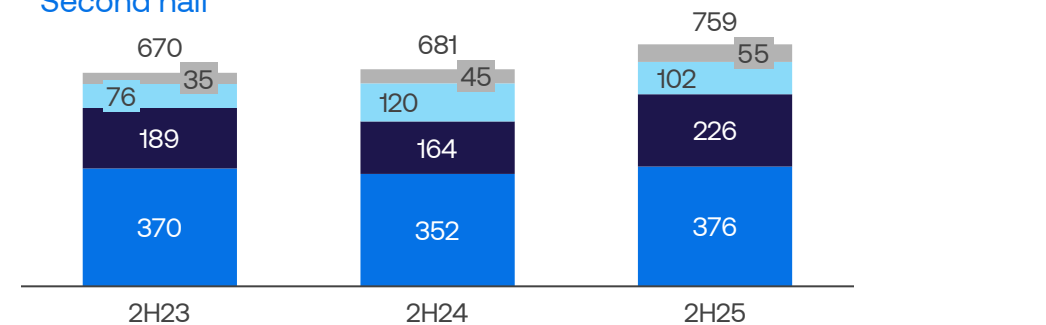
Customer franchise Balance sheet Derivative valuation adjustment

Customer Franchise income¹, \$m

First half



Second half



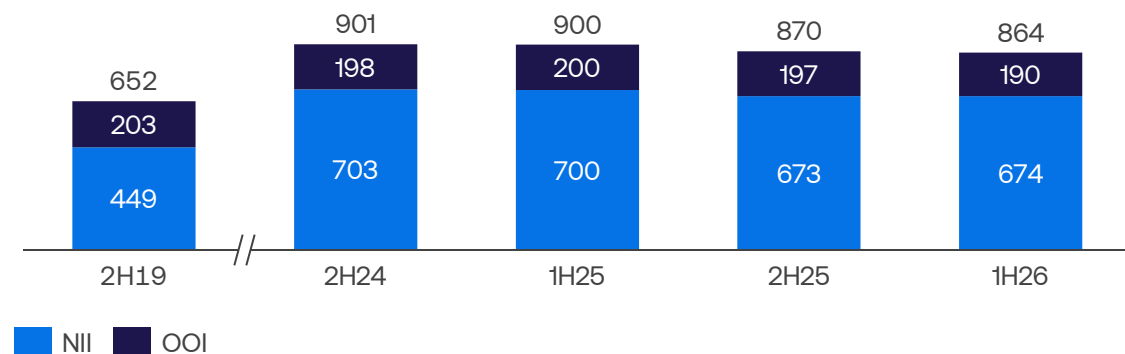
Foreign exchange Rates Credit and capital markets Commodities

1. Excludes balance sheet trading and derivative valuation adjustments

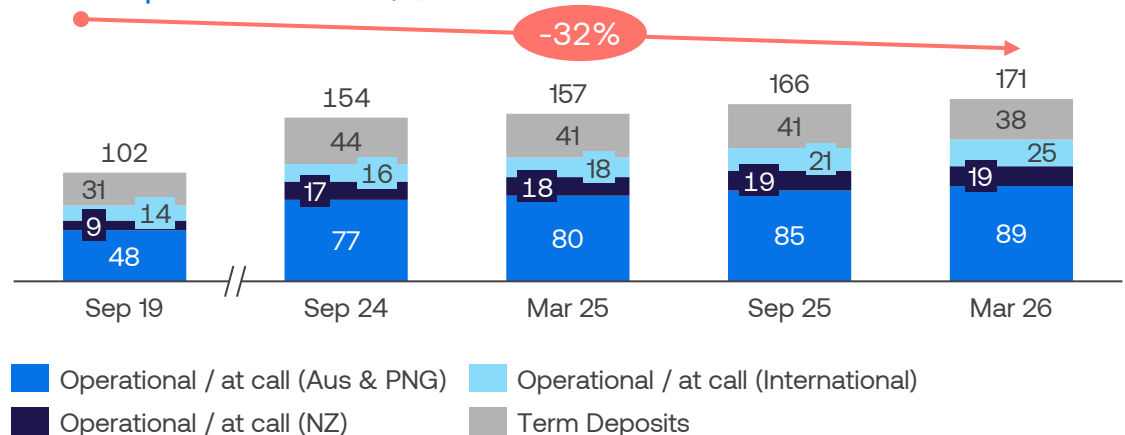


Institutional payments and cash management

PCM revenue^{1,2}, \$m



PCM deposit volumes¹, \$b

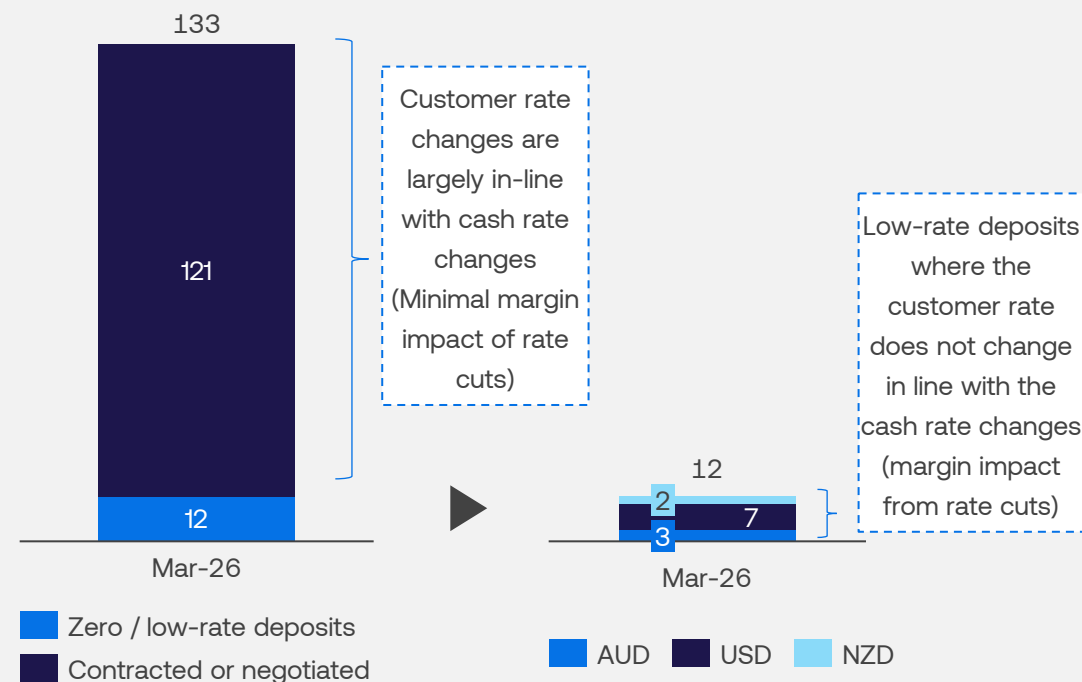


→ Operating cost per customer deposit

1. Prior period PCM numbers restated to include ~\$2bn of certain deposits and ~\$7m of net interest income
2. Prior period comparatives have been restated for these changes with no impact to Group results

Balance by rate sensitivity, \$b
(excluding term deposits)

Zero low-rate deposits
(by currency)



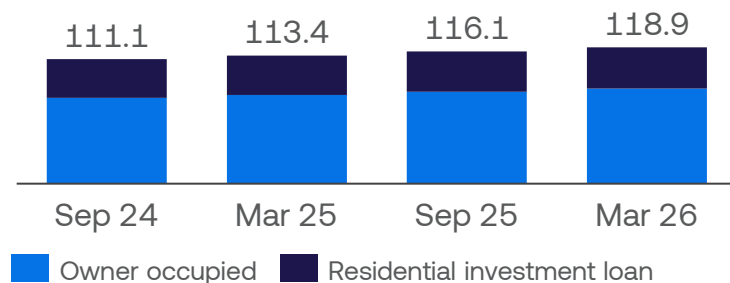
The relationship between cash rates and deposit margins is not linear and can be impacted by changes in deposit mix and deposit price competition.



New Zealand division – Balance sheet and financial position

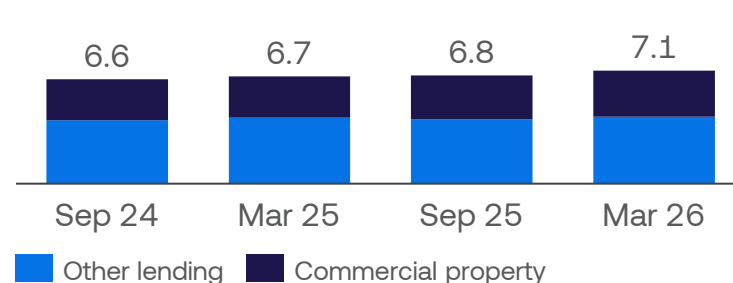
Housing lending¹

NZDb



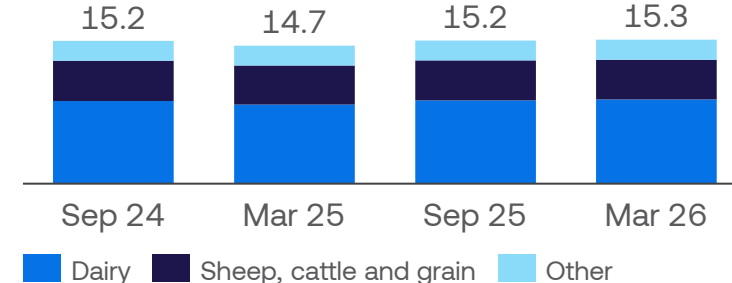
Business lending²

NZDb



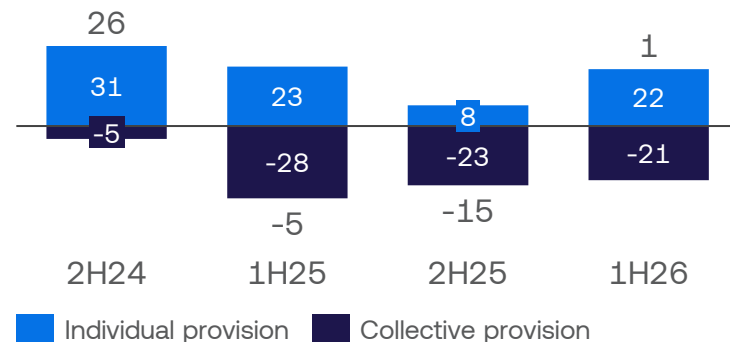
Agri lending

NZDb



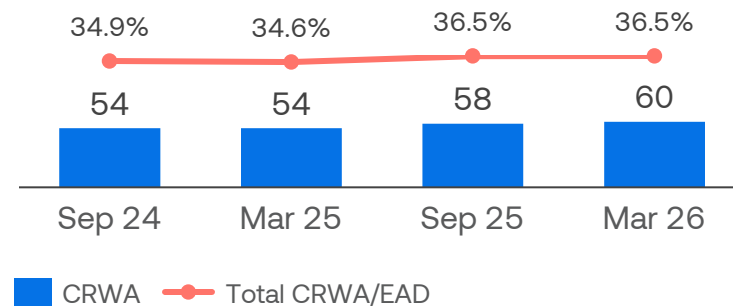
Credit quality

Total provision charge/(release), NZDm



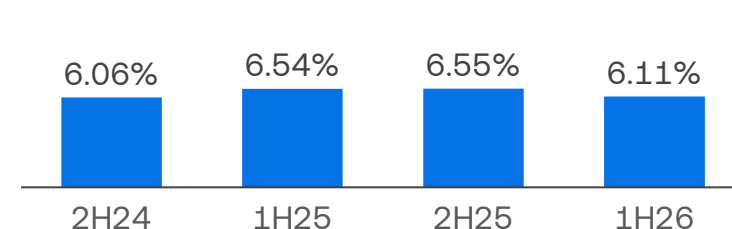
Exposures³

Credit risk weighted assets (CRWA) EOP & intensity, NZDb



Balanced Financial Performance³

Net interest income / Avg credit risk weighted assets (CRWA), %



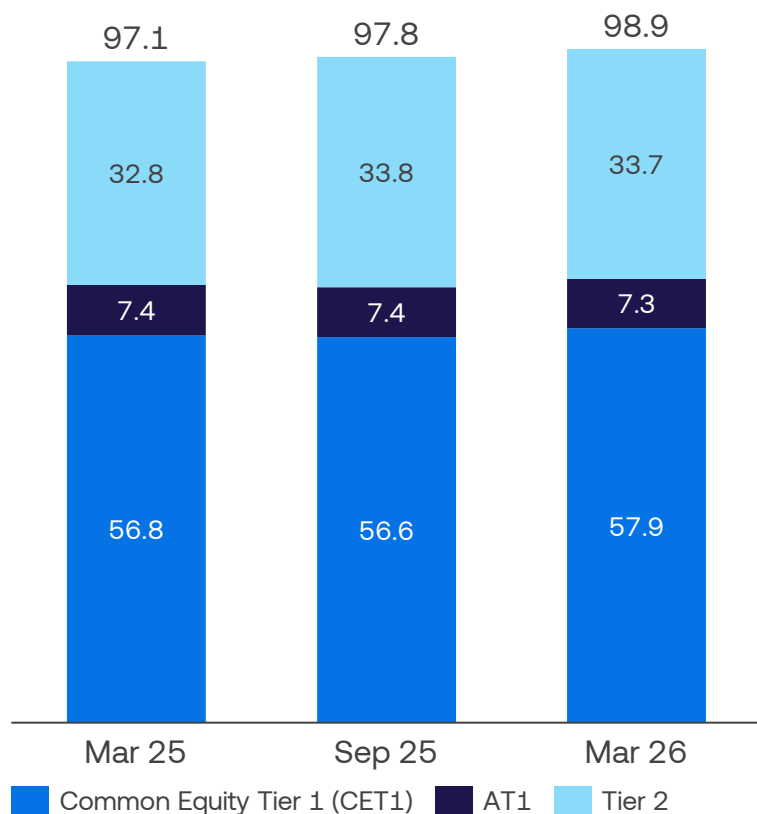
- Housing includes business loans secured by residential properties
- Business excludes business loans secured by residential properties and Corporate and Institutional lending
- Credit risk weighted assets impacted by the implementation of the new Agri credit model in Mar 24 and a mortgage credit model change in Sep 24



2026 Half Year Results

ANZ Group capital

ANZ Group capital composition¹, \$b



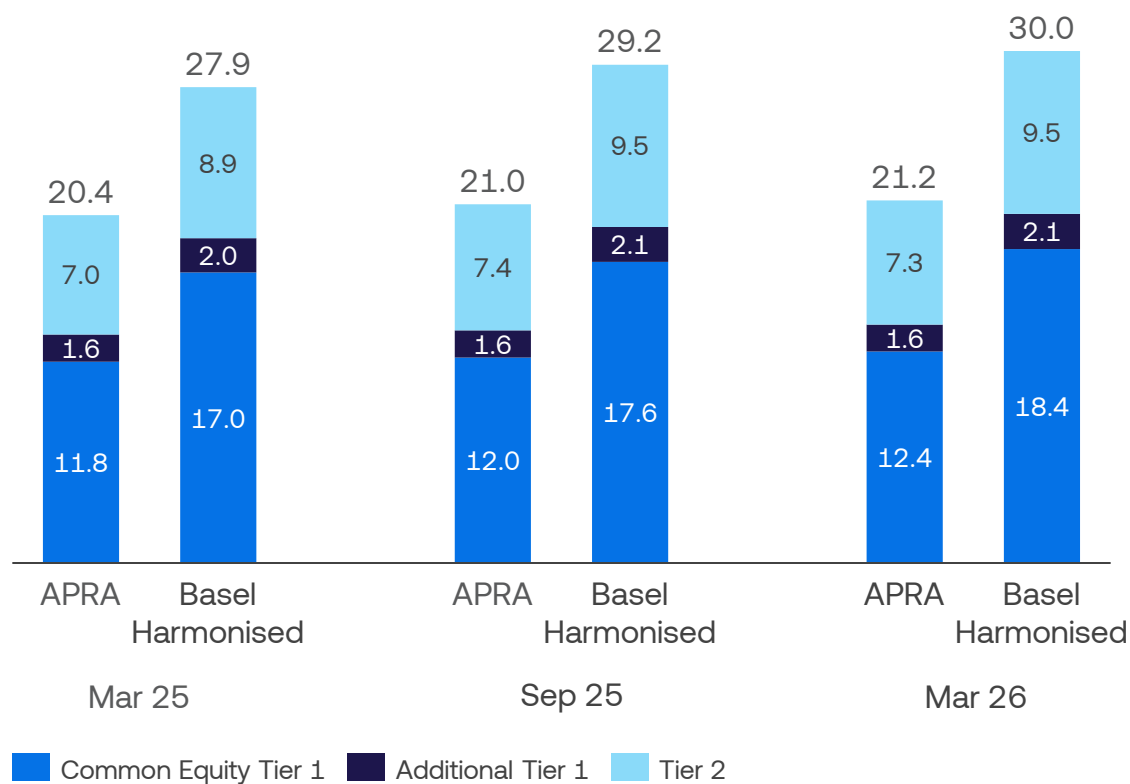
ANZ Bank Group key capital ratios (%)	Mar 25	Sep 25	Mar 26
Level 2 CET1 capital ratio	11.8	12.0	12.4
Level 2 CET1 HoH mvmt	-42 bps	+25 bps	+36 bps
Additional Tier 1 capital ratio	1.6	1.6	1.6
Tier 1 capital ratio	13.4	13.6	14.0
Tier 2 capital ratio	7.0	7.4	7.2
Total regulatory capital ratio	20.4	21.0	21.2
Leverage ratio	4.4	4.4	4.5
Risk weighted assets (RWA)	\$469b	\$459b	\$464b
Level 1 CET1 capital ratio	12.0	12.4	12.9
Level 1 risk weighted assets	\$396b	\$384b	\$391b
Basel Harmonised ratios (%)			
Leverage ratio	4.9	4.9	5.1
Level 2 CET1 capital ratio	17.0	17.6	18.4

1. Capital composition excludes additional RBNZ compliant capital (currently \$2.6b) in ANZNZ



Capital ratios on a Basel Harmonised basis

Level 2 capital ratio (APRA vs Basel Harmonised)¹, %



APRA Level 2 CET1 ratio – 31 March 2026		12.4%
Australia Residential Mortgages	APRA requires cohort specific multipliers (i.e. 1.4x for Owner Occupier Principal and Interest & 1.7x for all Other mortgage types) and other adjustments	+1.07%
IRB Scaling Factor	APRA requires a scaling factor of 1.1 times for all RWA	+0.88%
New Zealand Exposures	APRA requires the use of Reserve Bank of New Zealand (RBNZ) capital rules to calculate Credit RWA for all New Zealand subsidiary credit exposures, which are generally more conservative than the Basel rules	+0.89%
Equity Investments & DTA	APRA requires 100% deduction from CET1	+0.83%
IRRBB RWA	APRA includes IRRBB in Pillar 1 RWA	+1.01%
Non-NZ Non-Retail Loss Given Default	APRA specifies higher LGD floors for other general corporate exposures (50%) but has lower floors for sovereigns (5% or 25%) and utilities that provide essential services to the economy (25%)	+0.64%
Other Risk Weighted Assets	APRA require 1.5x scalar for IPRE exposures and conservative supervisory slotting risk weights for project, object and commodity finance	+0.31%
Other Capital	APRA require deductions from CET1 for capitalised expenses & deferred fee income	+0.37%
Basel Harmonised CET1 ratio – 31 March 2026		18.4%

1. IRB capital floor has not been adjusted in Basel Harmonised ratios



Regulatory capital

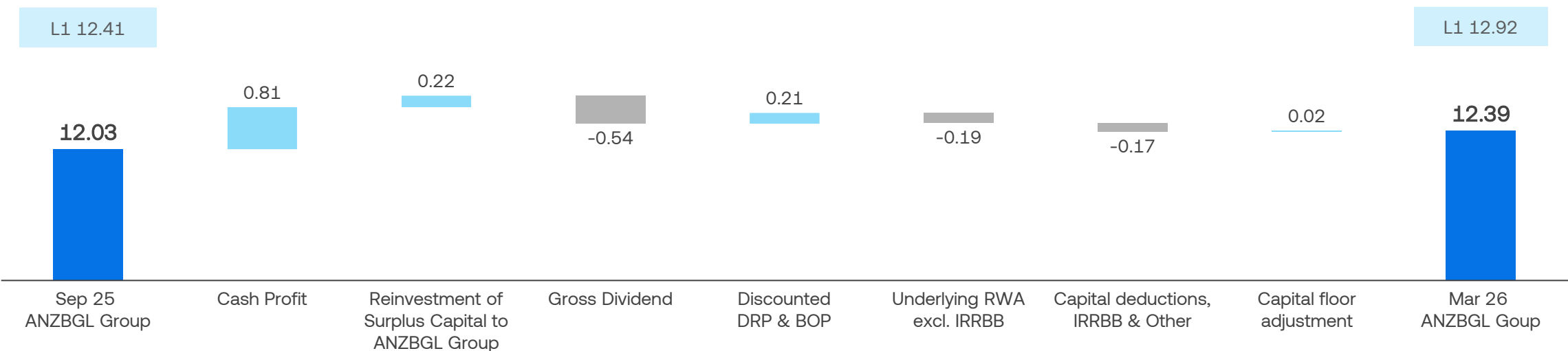
ANZ Bank Group capital

- Level 2 CET1 ratio of 12.39% (Level 1 CET1 ratio of 12.92%), an increase of 36bps from September 2025 driven by:
 - Reinvestment of surplus capital to ANZBGL as a result of ceasing the remaining ~\$0.8 billion of the share buy-back, and returning surplus capital to ANZBGL
 - +21bps impact of discounted DRP for the final 2025 dividend
 - Underlying increase in CRWA is primarily driven by volume growth in Institutional, Australia Retail and Australia Business & Private Bank
 - Capital deductions, IRRBB & Other of -17bps mainly due to an increase in IRRBB (-24bps prior to applying the capital floor adjustment)
 - The capital floor adjustment decreased by \$1b in 1H26, as higher IRRBB RWA was partially offset by the impacts of CRWA growth and advanced (IRB) model enhancement benefits

ANZ Group dividend

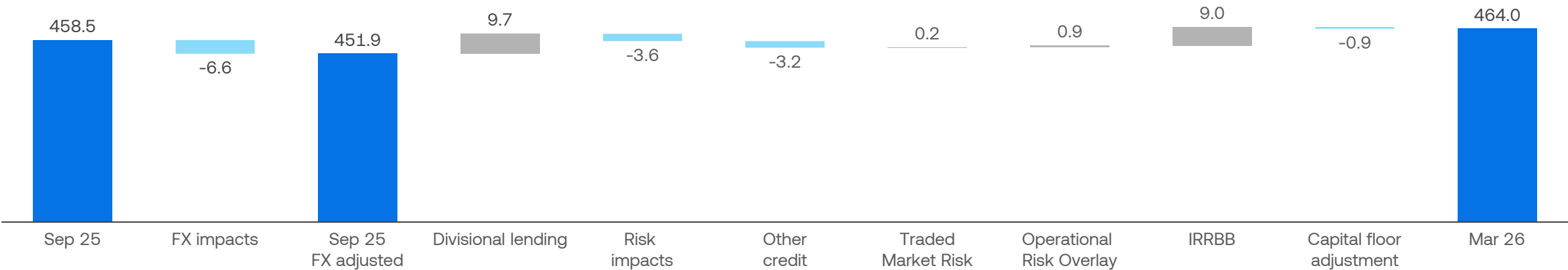
- Interim dividend of 83 cents per share partially franked at 75%, ~66% Half Year DPOR on Cash NPAT basis

APRA Level 2 Common Equity Tier 1 (CET1) ratio – 1H26 Movement, %

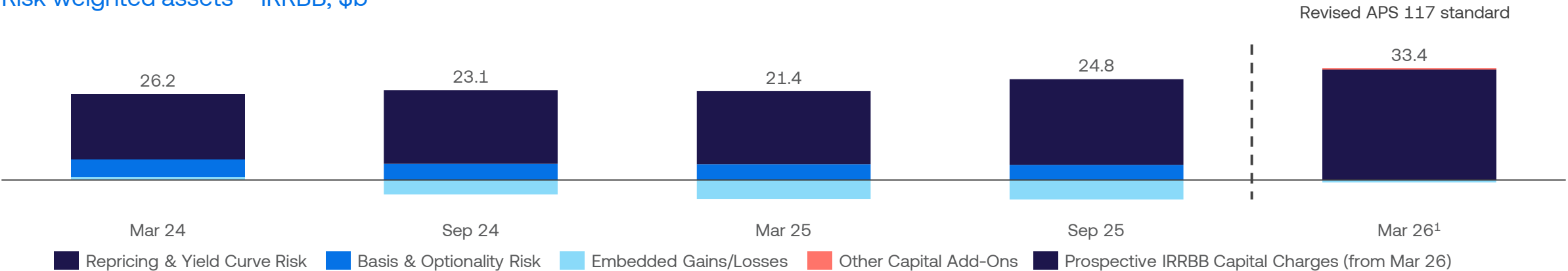


Regulatory capital – risk weighted assets

Risk weighted assets – Level 2, \$b



Risk weighted assets – IRRBB, \$b



1. Mar 26 calculated on a revised APS 117 basis, composed of prospective IRRBB capital charges, embedded gains/losses and other capital add-ons

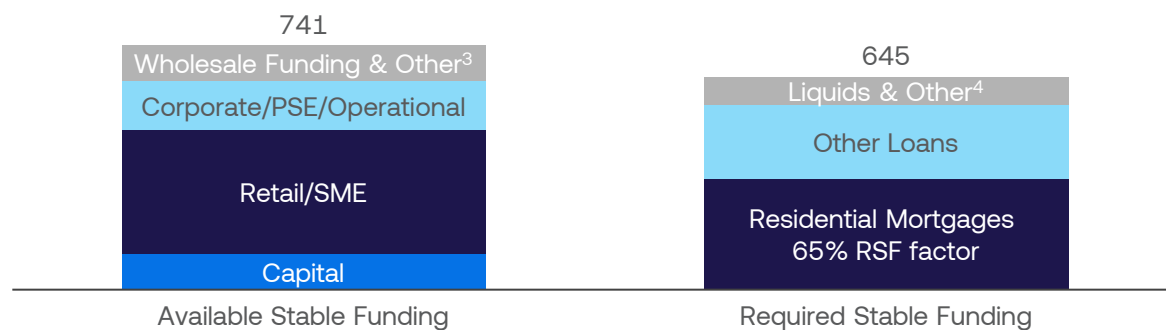


Balance sheet structure¹

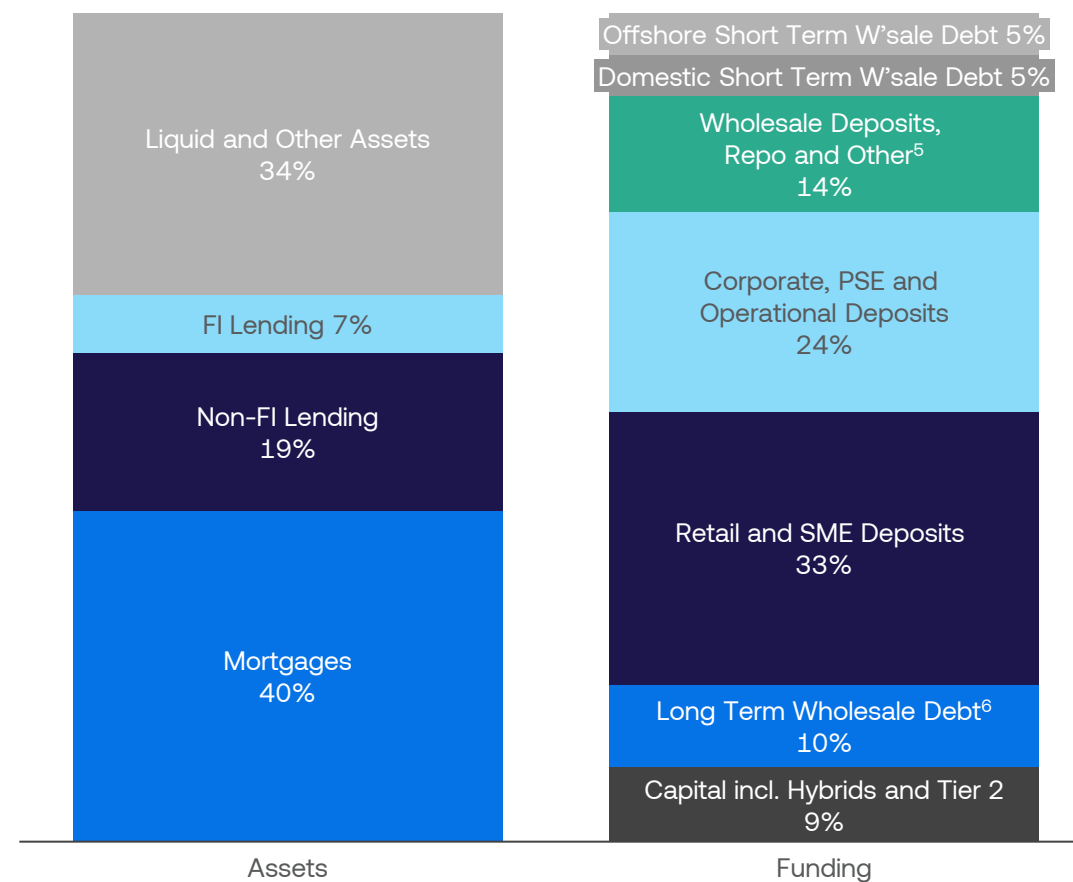
NSFR movement, %



NSFR composition, Mar 26 \$b



Balance sheet composition, Mar 26



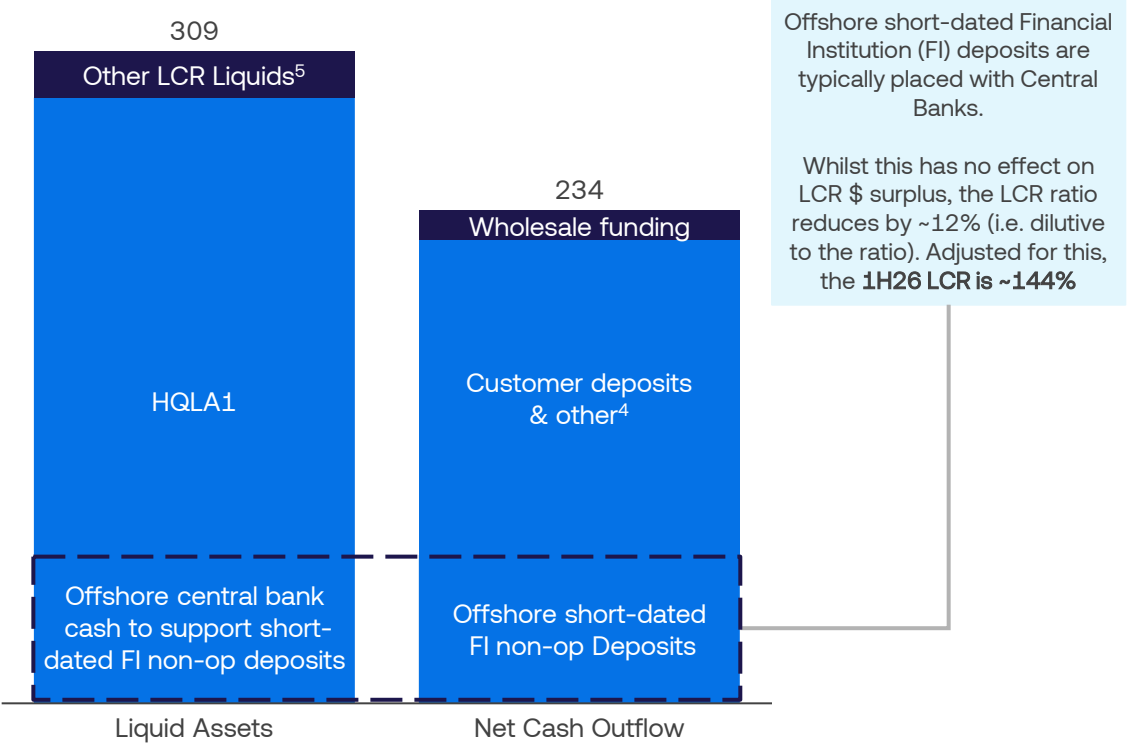
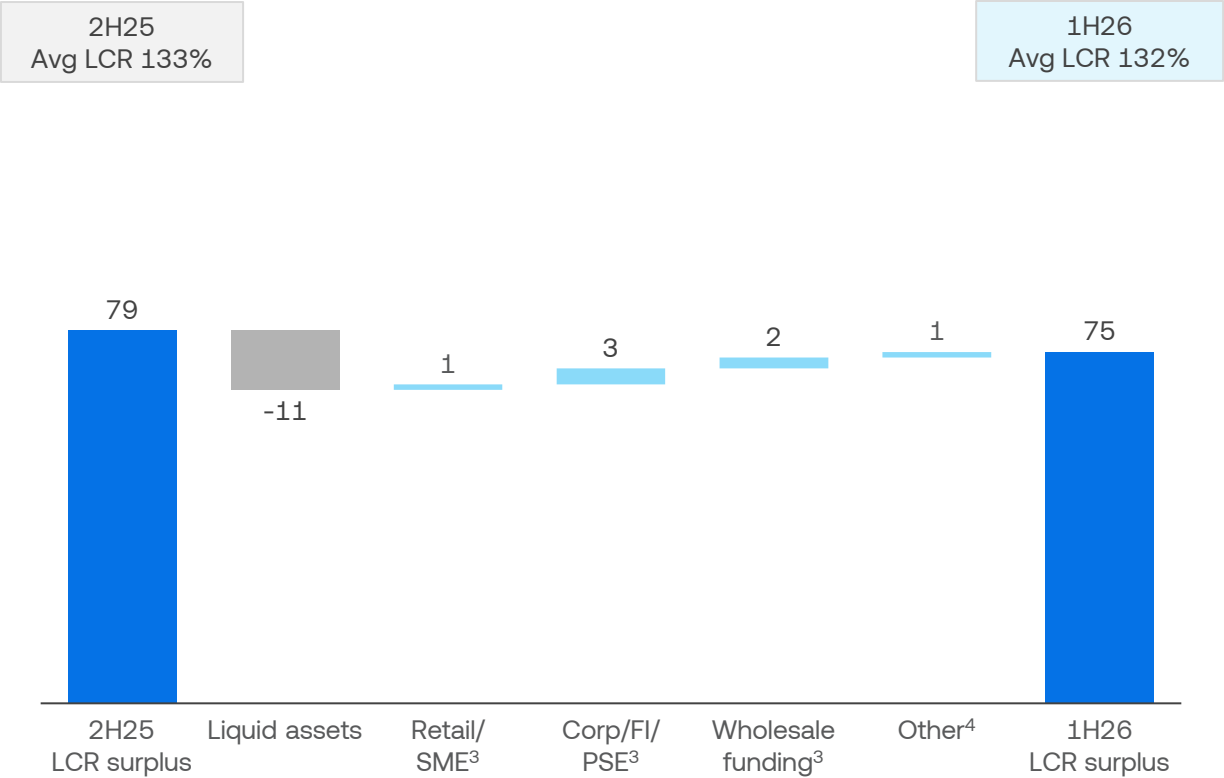
1. NSFR Required Stable Funding (RSF) and Available Stable Funding (ASF) categories and all figures shown are on a Level 2 basis per APRA prudential standard APS210
2. 'Other' includes Securities, Repo, Secured Lending, Off Balance Sheet, Derivatives, Other Assets and Capital (excluding Tier 2 Capital)
3. 'Other' includes Sovereign and non-operational FI Deposits
4. 'Other' includes Off Balance Sheet, Derivatives and Fixed Assets
5. 'Other' includes other short dated liabilities
6. Includes Central Bank Term Funding (RBNZ FLP/TLF)



Liquidity coverage ratio (LCR) summary¹

\$4b decrease in average LCR surplus²

LCR composition, Average 1H26 \$75b



1. All figures shown on a Level 2 basis as per APRA Prudential Standard APS210
2. LCR surplus excludes surplus liquids considered non-transferrable across the Group. As at 31 March 2026, this included \$13.7b of surplus liquids held in New Zealand.
3. Change in cash outflow impacts on LCR surplus
4. 'Other' includes off-balance sheet and cash inflows
5. Comprised of HQLA2 and Alternative Liquid Assets (ALA)



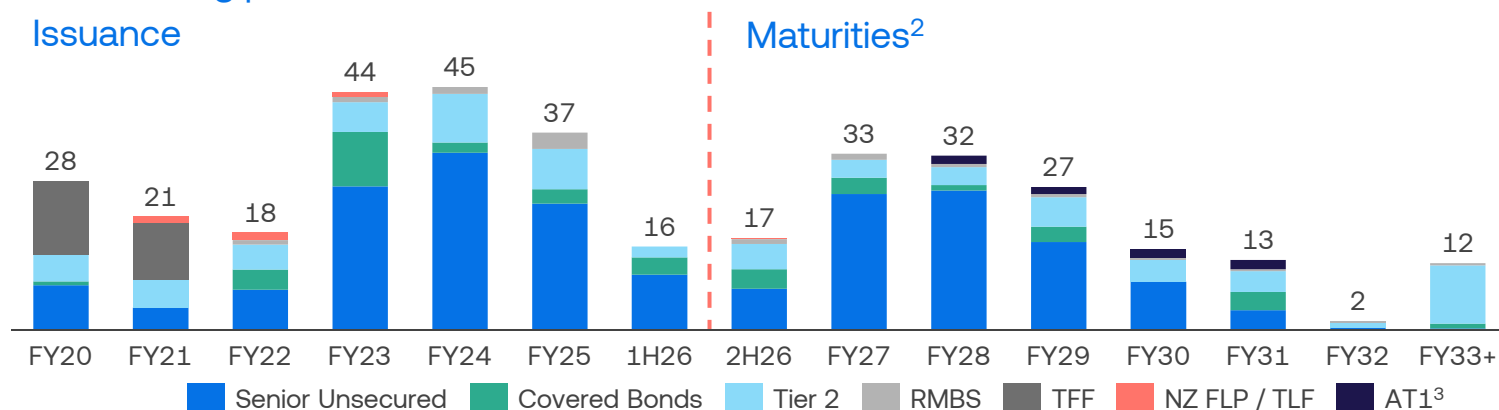
Term wholesale funding¹

ANZ has access to a diverse range of wholesale funding

- Term funding issuance in 1H26 of \$16b against a full year target of ~\$30-35b across ANZBGL (~\$20-25b), ANZNZ (~\$4b) and Suncorp Bank (~\$3-4b)
- ANZ's future term funding issuance depends on market conditions, balance sheet needs, regulatory changes and exchange rates, amongst other factors

Term funding profile, \$b

Issuance



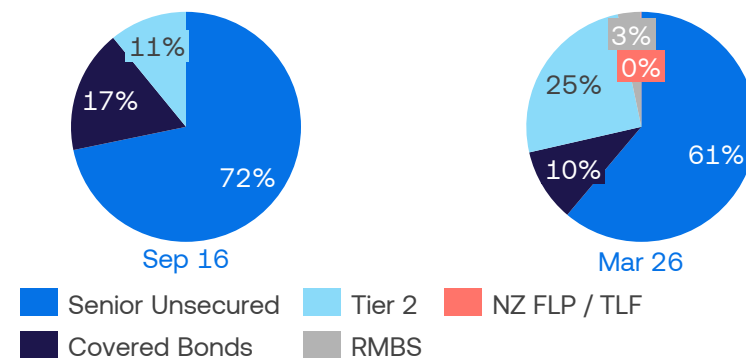
Strong credit ratings across all group entities

	ANZ Banking Group Ltd (ANZBGL)		ANZ New Zealand (ANZNZ)		Suncorp Bank ⁴
	Senior	Tier 2	Senior	Tier 2	Senior
S&P	AA-	A-	AA-	A	AA-
Moody's	Aa2	A3	A1	A3	Aa2
Fitch	AA-	A-	A+	Not rated	AA-

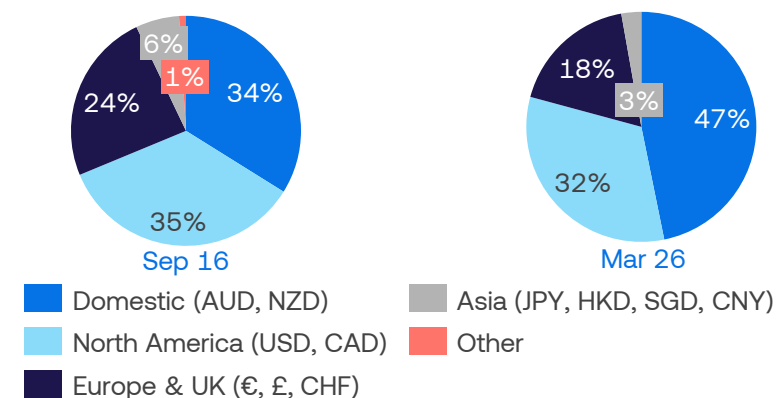
- This page contains forward looking statements. These statements are subject to the disclaimer on page 2. All figures based on historical FX. Includes any issuance from ANZBGL, ANZNZ and Suncorp Bank but excludes issuance with original tenor less than 18 months, APRA compliant Additional Tier 1 capital callable prior to 1 January 2027, ANZNZ Perpetual Preference Shares and ANZ Holdings (New Zealand) Limited Perpetual Subordinated Notes.
- Maturity profile is based on the next call date
- Includes ANZBGL AT1 securities with a first call date after 1 January 2027 which will be grandfathered as Tier 2 until their scheduled first call dates
- Norfin Limited trading as Suncorp Bank
- Sep 16 excludes Suncorp Bank

Portfolio composition⁵

Product



Currency



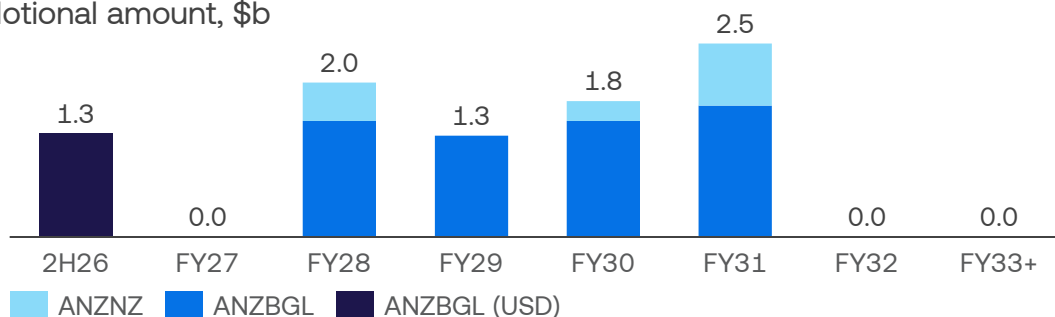
Tier 2 and AT1 portfolio¹

ANZ is well placed to meet Tier 2 requirements

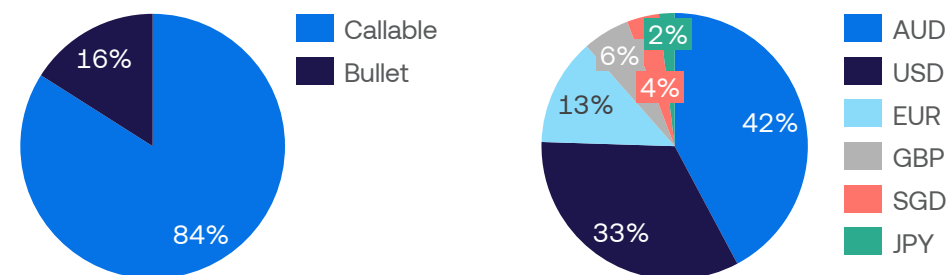
- ANZ has a diversified approach to sourcing Tier 2 funding and issued in GBP and AUD in 1H26
- ANZBGL has issued ~\$2b of Tier 2 in 1H26 against an expected FY26 Tier 2 requirement of ~\$5b²
- APRA Level 2 Total Capital ratio is 21.2%, 30.0% on a Basel Harmonised basis
- Current APRA Level 2 Tier 2 ratio is 7.2%
- APRA announced its AT1 phase out in December 2024 with outstanding AT1 securities to be grandfathered as Tier 2 from January 2027 until their first scheduled call date.
- ANZ's pro forma 1 January 2027 Tier 2 ratio³ is 8.0%, on track for APRA's January 2027 Tier 2 requirement of 7.75% ahead of schedule
- ANZBGL and ANZNZ AT1 and Tier 2 calls remain subject to APRA or RBNZ approval respectively

AT1 first call date profile

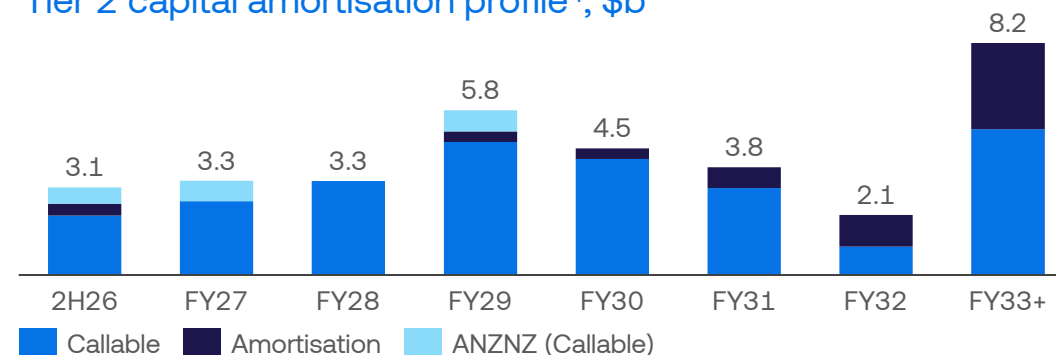
Notional amount, \$b



Tier 2 capital, Notional amount %



Tier 2 capital amortisation profile⁴, \$b



1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2. AUD equivalent profiles based on historical FX, Tier 2 ratios on spot FX. Comprises Tier 2 capital in the form of capital securities only (i.e. does not include other Tier 2 capital such as eligible General reserve for impairment of financial assets). ANZNZ AT1 and Tier 2 does not constitute APRA compliant regulatory capital and so has been excluded. Securities profiled to the first call date. Redemption is subject to APRA's prior written approval in its discretion and there is no assurance that it will be forthcoming.
2. Subject to the finalisation of RBNZ's new capital requirements
3. Includes ANZBGL AT1 with a first call date after 1 January 2027 as Tier 2 and assumes any AT1 or Tier 2 with a call before 1 January 2027 is called and not replaced. Based on RWA as at 31 March 2026
4. Profile is modelled based on scheduled first call date for Callable structures and in line with APRA's amortisation requirements for bullet and 11NC10 structures. Excludes the A\$800m ANZ Holdings (New Zealand) Limited Perpetual Subordinated Notes issued to fund ANZNZ Perpetual Preference Shares that qualify as RBNZ AT1 issued in September 2024



Regulatory Updates

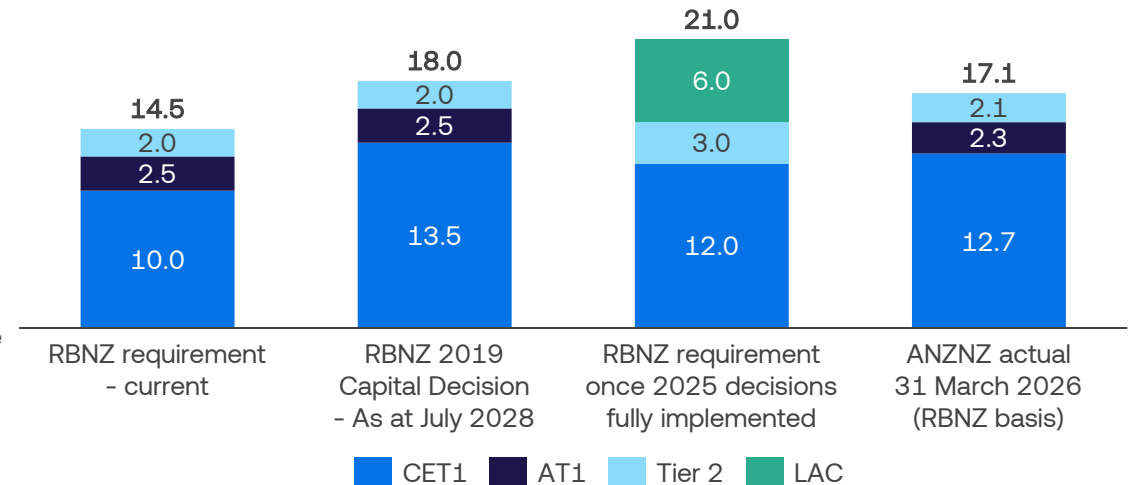
APRA Update

- On 16 March 2026, APRA outlined a package of reforms across 3 key areas :
 - Liquidity** : APRA will review APS210. This includes addressing risks not covered by current LCR requirements including intraday liquidity risk and cliff risk. It is also proposing to broaden the universe of liquid assets included for LCR purposes, including covered bonds, to improve the flexibility and efficiency of liquidity management.
 - Capital** : will make the capital framework more risk sensitive through amendments to the standardised capital framework focusing on infrastructure projects, unrated corporates and residential property development
 - Traded market risk** : Fundamental Review of the Trading Book (FRTB) will progress and will be tailored to Australian conditions
- Next steps : APRA will consult firstly on capital from H1 2026, then on liquidity in H2 2026 followed by traded market risk in H1 2027

RBNZ Update

- In 2025, RBNZ conducted a review of key capital settings for New Zealand banks. For the New Zealand systemically important banks, including ANZ, the final decisions included to:
 - Lower and increase the granularity of RWA settings under the standardised approach
 - Revise the capital stack by :
 - Reducing CET1 requirements relative to the 2019 RBNZ capital decision
 - Removing AT1 capital
 - Implementing a new loss absorbing capacity (LAC) requirement and requiring all Tier 2 and LAC eligible instruments to be issued to the parent bank. APRA has confirmed internal T2 and LAC will be subject to the corresponding deduction approach (subject to conditions being met)
- What does this mean for existing ANZ AT1 and Tier 2 securities?
 - None of ANZ's current AT1 or Tier 2 capital instruments will be eligible regulatory capital once the revised requirements are fully implemented (expected to be December 2030 at earliest)
 - Each of ANZ's current AT1 instruments have been deemed to have been subject to a regulatory event but no decision has been made as to whether any instrument will be redeemed
- RBNZ indicated the RWA setting changes and a 50bp increase to the CET1 ratio will be implemented on 1 October 2026. Other changes are expected to be implemented progressively from 1 December 2028.

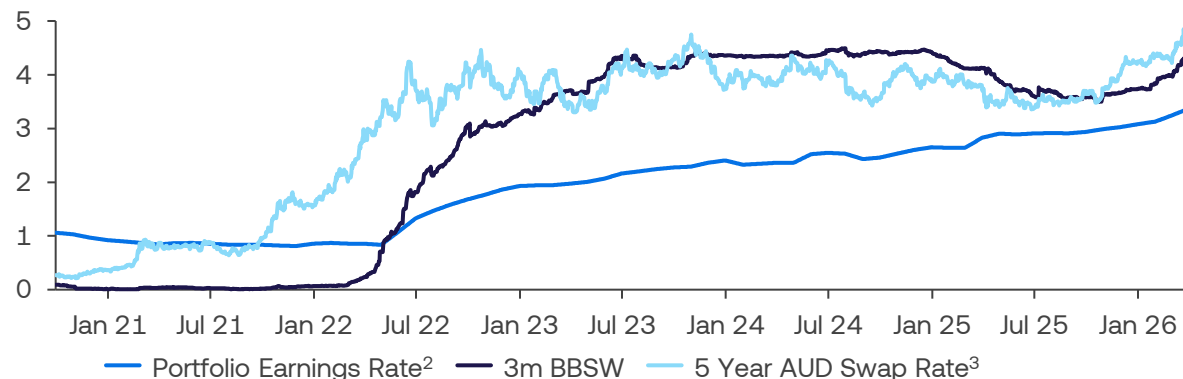
Revised RBNZ Capital stack, %



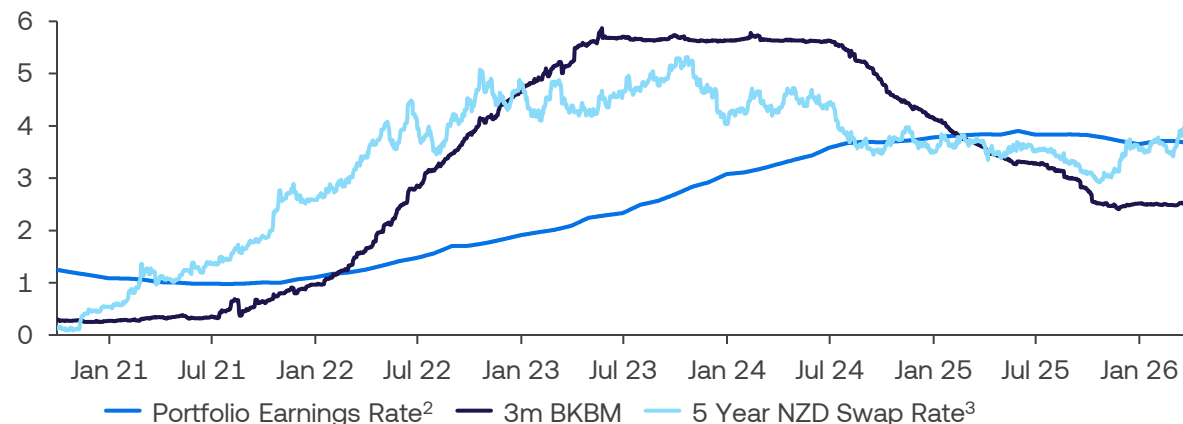
Capital and replicating deposits portfolio¹

Includes unhedged component

Australia, %



New Zealand, %



1. Aus includes Suncorp from 1 August 2024 onwards
2. Portfolio Earnings Rate is a combination of term swap rates (hedged component) and 3mth BBSW/BKBM (unhedged)
3. Proxy for hedged investment rate
4. This balance comprises of various currencies of which ~53% is USD

Portfolio earnings rate, Average %

	Australia	New Zealand
1H23	1.90%	1.93%
2H23	2.16%	2.43%
1H24	2.35%	3.06%
2H24	2.54%	3.57%
1H25	2.78%	3.78%
2H25	2.91%	3.84%
1H26	3.14%	3.70%

Capital & replicating deposits portfolio

	Australia	New Zealand	International
Capital Volume (\$A)	~35b	~13b	~11b ⁴
Replicating Volume (\$A)	~58b	~17b	-
Total Volume (\$A)	~93b	~30b	~11b ⁴
Proportion Hedged	~85%	~87%	~86%
Hedged Investment Term	5 years	3 and 5 years	Various
Hedged Duration	2.5 years	2.0 years	Various

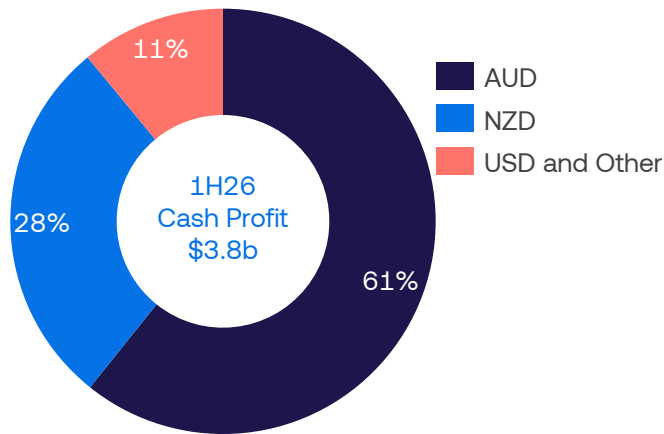


Foreign Currency Earnings Hedges¹

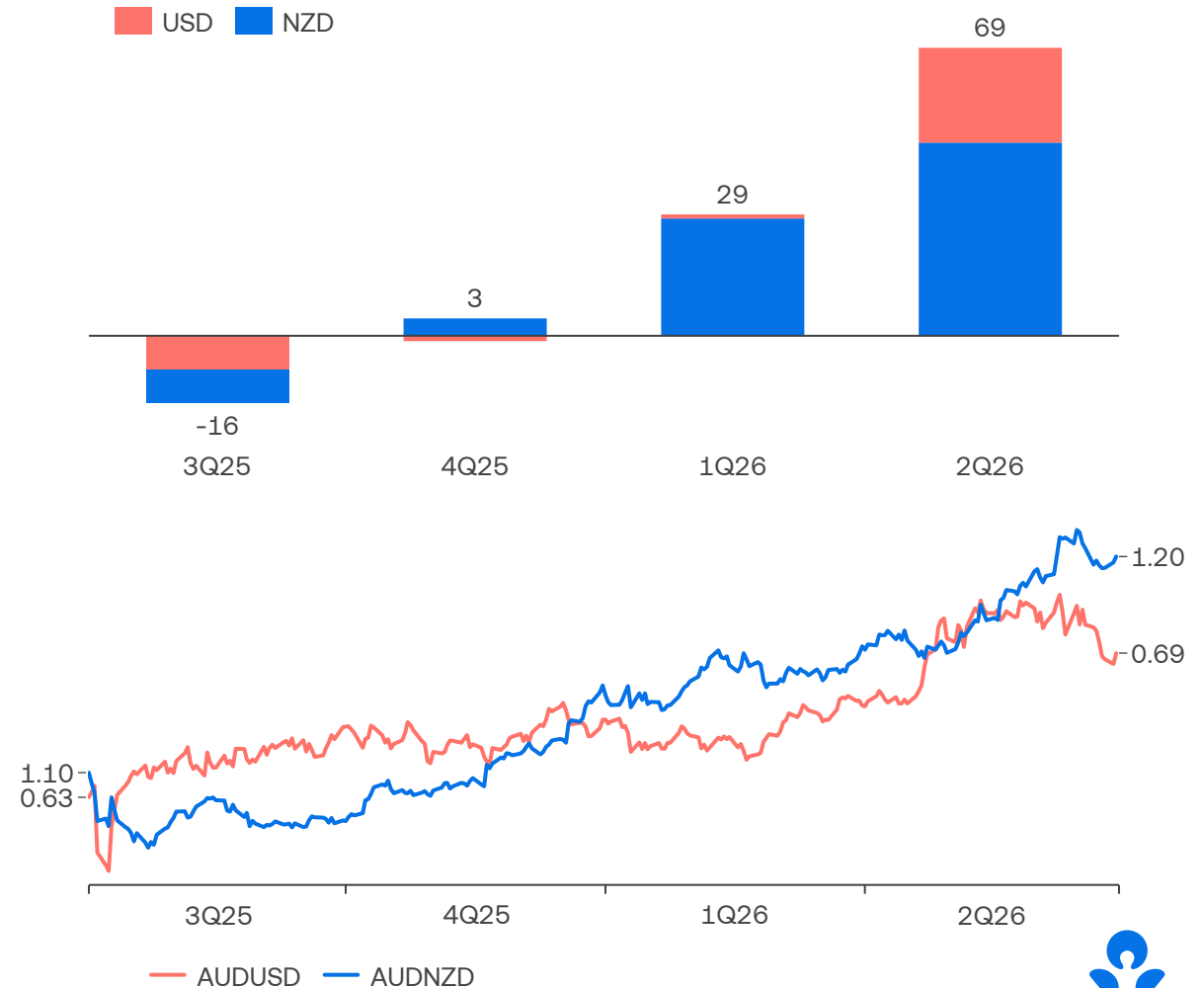
Hedging Strategy

- Where appropriate, the Group takes out economic hedges against foreign currency denominated revenue streams (primarily NZD and USD)
- These hedges protect the Group's reported earnings and capital ratios from adverse movement in foreign exchange rates
- Realised gains/losses are reported in other operating income therefore do not impact NIM
- Unrealised gains/losses are included in statutory profit but excluded from cash profit
- Earnings hedges are executed through a series of FX forward contracts (primarily in the next 1-2 years)
- NZD hedges of NZD2.8b are in place at a forward rate of NZD1.10 per AUD²
- USD hedges of USD0.5b are in place at a forward rate of USD0.65 per AUD²

Cash Profit Composition (By Functional Currency)



Earnings Related Hedge P&L (pre-tax) (\$m)



1. Excludes debt, capital and expense related hedges across the Group. Quarters shown on an ANZ Financial Year basis.
 2. As at 31 March 2026



Capital & liquidity prudential outlook^{1,2}

	2026	2027	2028 onwards	Implementation Date
APRA Additional Tier 1		Implementation		2027
APRA Credit Risk (Standardised) Capital	Consultation/ Implementation (TBC)			TBC
Comprehensive review of APS210 (Liquidity)	Consultation		Implementation	2028 onwards
Recovery and Resolution planning	Implementation			2026
Fundamental Review of the Trading Book (incl. Counterparty Credit Risk)		Consultation	Implementation (TBC)	2028 (TBC)
RBNZ Capital Framework	Consultation ³		Implementation	2028 onwards
RBNZ Crisis Management under the Deposit Takers Act 2023 (DTA)	Consultation		Implementation	TBC (No later than 2029)
RBNZ updated standards under the DTA (including new liquidity and capital standards)	Consultation		Implementation	2028

1. Timeline is based on calendar year and is largely based on APRA's Corporate Plan (published March 2026)

2. RBNZ information largely based off the RBNZ's Deposit Takers Act 'DTA Timeline' and the RBNZ's 2025 Review of key capital settings decisions document

3. RBNZ has indicated it expects to implement certain changes to standardised risk weighted asset settings, a 50bp increase to the common equity tier 1 regulatory buffer requirement and potentially other transitional measures in October 2026 71



2026 Half Year Results

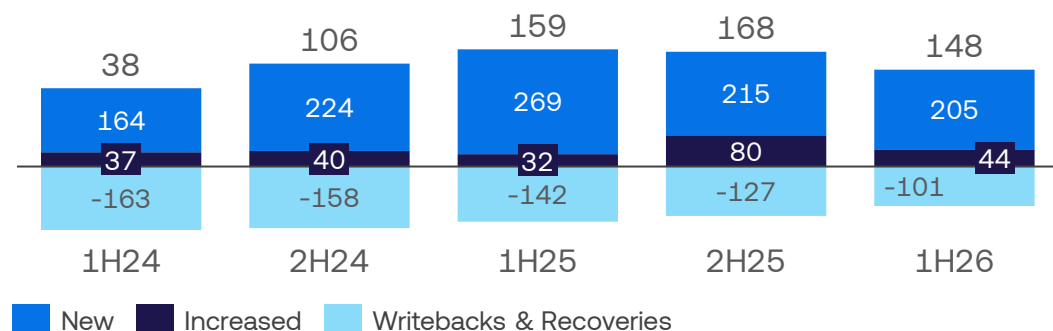
Investor Discussion Pack
Risk Management & Housing

Risk Management metrics include Suncorp Bank from Sep 24 onwards

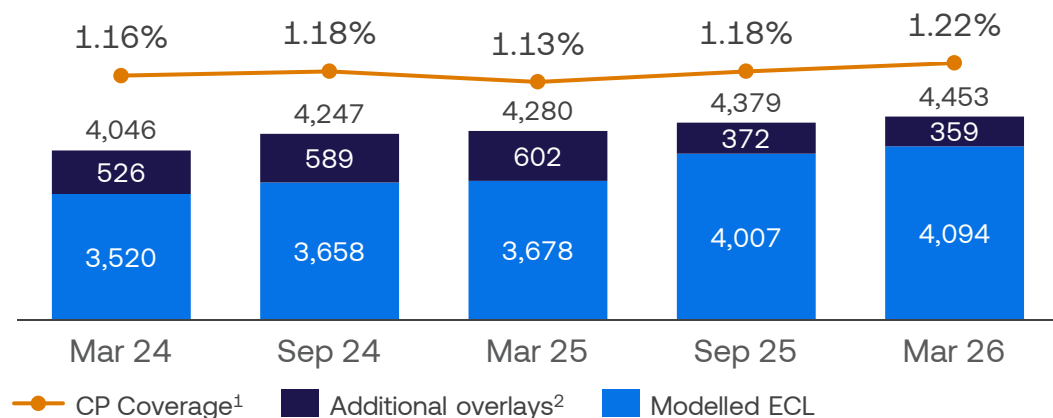


Individual and collective credit impairment

Individual provision (IP) charge / (release), \$m



Collective provision balance, \$m



1. Collective provision balance as a % of credit risk weighted assets (CRWA)

2. Between September 2025 and March 2026, \$29m was reclassified from additional overlays to 100% base case

3. Annualised loss rate as a % of gross loans and advances (GLA). Total loss rate is inclusive of the collective provision charge.

4. 2H24 total loss rate excludes \$244m establishment of ECL allowance for performing loans in the Suncorp Bank portfolio. This did not reflect a change in the credit quality of the portfolio and was a one-off charge.

Collective provision (CP) charge / (release), \$m

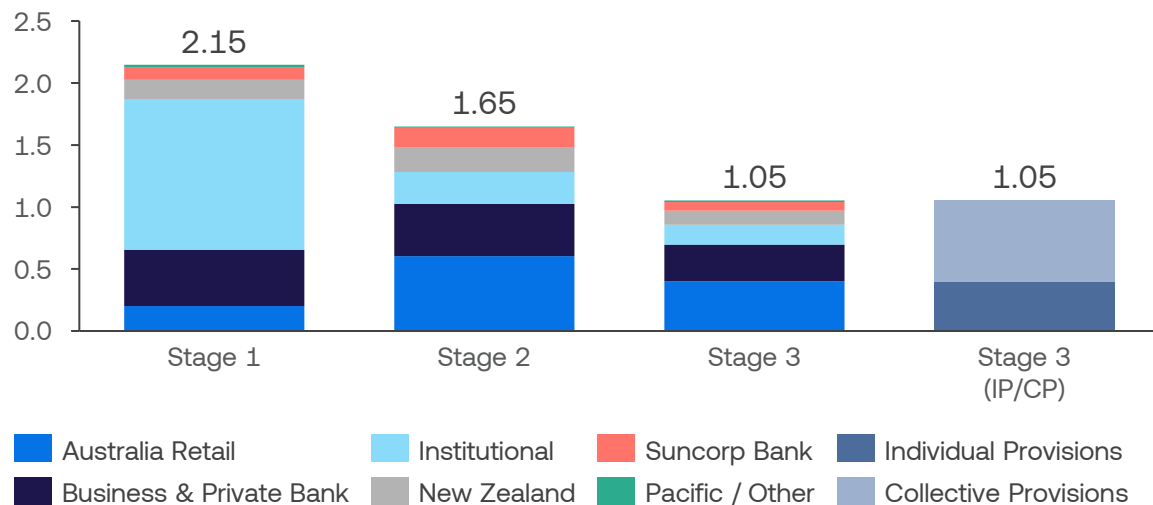
	1H24	2H24	1H25	2H25	1H26
Total CP charge / (release)	32	230	-14	128	126
Volume/Mix	63	210	17	-13	38
Change in Risk	169	98	50	42	-82
Economic forecast & scenario weights	5	-141	-95	-52	181
Methodology	0	0	0	380	-30
Additional overlays	-205	63	14	-229	19

Ratios	1H24	2H24	1H25	2H25	1H26
IP loss rate (bps) ³	1	3	4	4	4
Total loss rate (bps) ³	2	3 ⁴	4	7	7



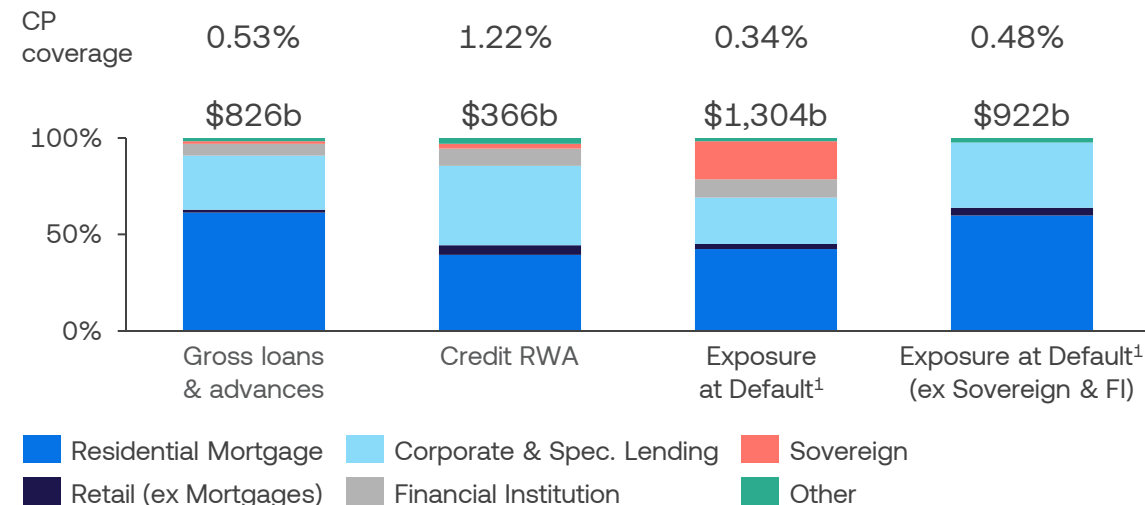
Collective provision (CP) balance

Provision balance by stage, Mar 26 \$b



CP balance by division \$b	Mar 24	Sep 24	Mar 25	Sep 25	Mar 26
Australia Retail	0.95	0.93	0.94	1.11	1.16
Business & Private Bank	1.05	1.05	1.04	1.02	1.03
Institutional	1.46	1.44	1.49	1.45	1.49
New Zealand	0.54	0.54	0.51	0.47	0.43
Suncorp Bank	-	0.25	0.25	0.28	0.30
Pacific & Other	0.05	0.04	0.05	0.05	0.04
Total	4.05	4.25	4.28	4.38	4.45

Portfolio composition and coverage, Mar 26 %



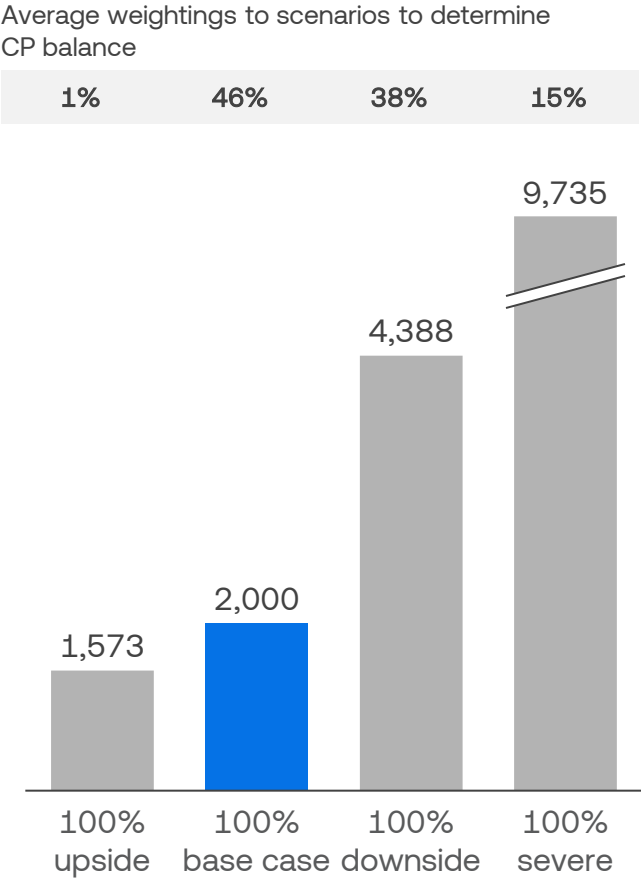
CP balance by portfolio \$b	Mar 24	Sep 24	Mar 25	Sep 25	Mar 26
Corporate	1.86	1.93	1.90	1.87	1.83
Specialised Lending	0.29	0.36	0.40	0.41	0.44
Residential Mortgage	0.81	0.84	0.89	1.08	1.15
Retail (ex Mortgages)	0.81	0.84	0.84	0.80	0.80
Sovereign / Financial Institution	0.28	0.28	0.25	0.22	0.23
Total	4.05	4.25	4.28	4.38	4.45

1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral.



Expected credit loss – Economic scenarios and modelled outcomes

Mar 26, \$m



Economic scenarios		Actual		Base case ¹	
31 March 2026		CY2024A	CY2025A	CY2026F	CY2027F
Australia					
GDP change ²		1.0%	1.9%	2.0%	2.0%
Unemployment rate ³		4.0%	4.2%	4.3%	4.4%
Resi. property price change ²		5.6%	7.3%	4.8%	3.8%
New Zealand					
GDP change ²		-0.3%	0.4%	2.6%	2.8%
Unemployment rate ³		4.8%	5.3%	5.1%	4.7%
Resi. property price change ²		-1.0%	-0.1%	2.0%	4.5%

Australia peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-0.9%	-2.8%
Unemployment	Peak next 2 years	6.9%	10.7%
Resi. property prices	Peak to trough drop	-24.5%	-44.5%

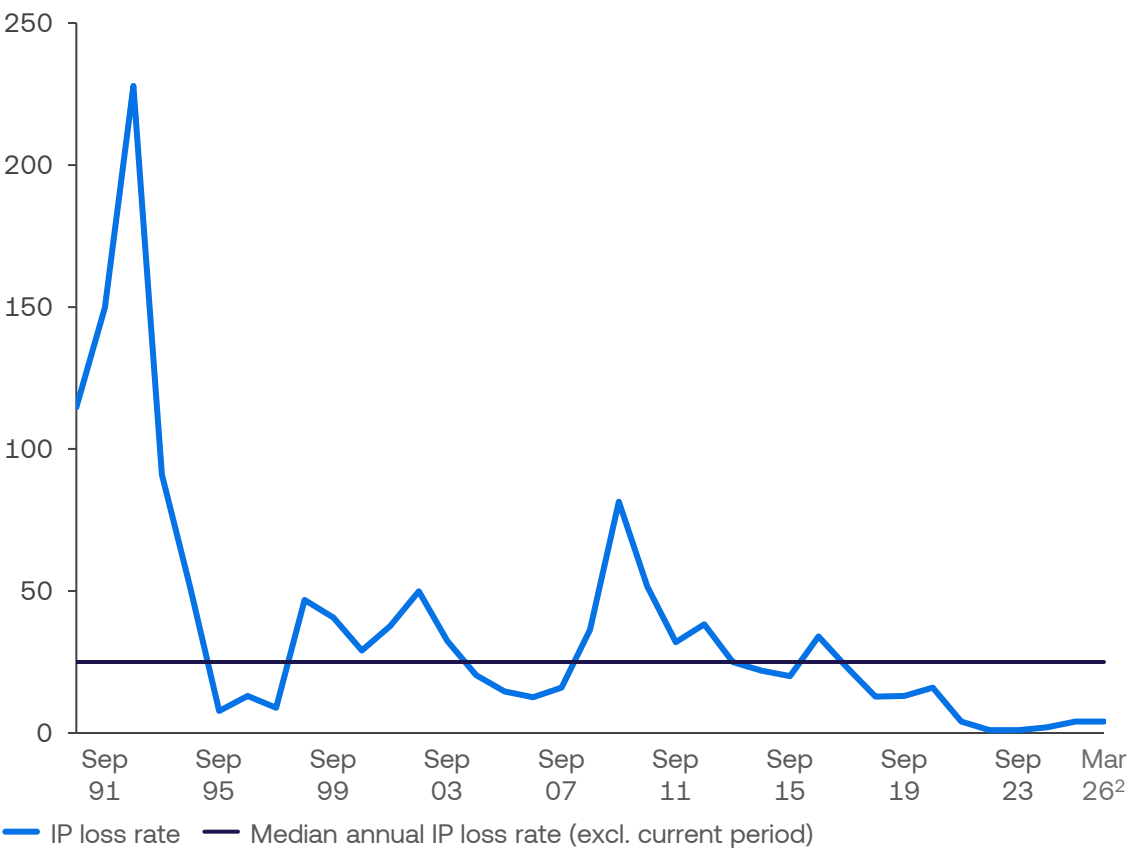
New Zealand peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-0.5%	-2.8%
Unemployment	Peak next 2 years	7.0%	10.7%
Resi. property prices	Peak to trough drop	-23.8%	-42.6%

1. Subset of a range of economic indicators shown. Economic forecasts also undertaken for international markets.
2. 12 months to December year on year change
3. Annual average: 12 months to December



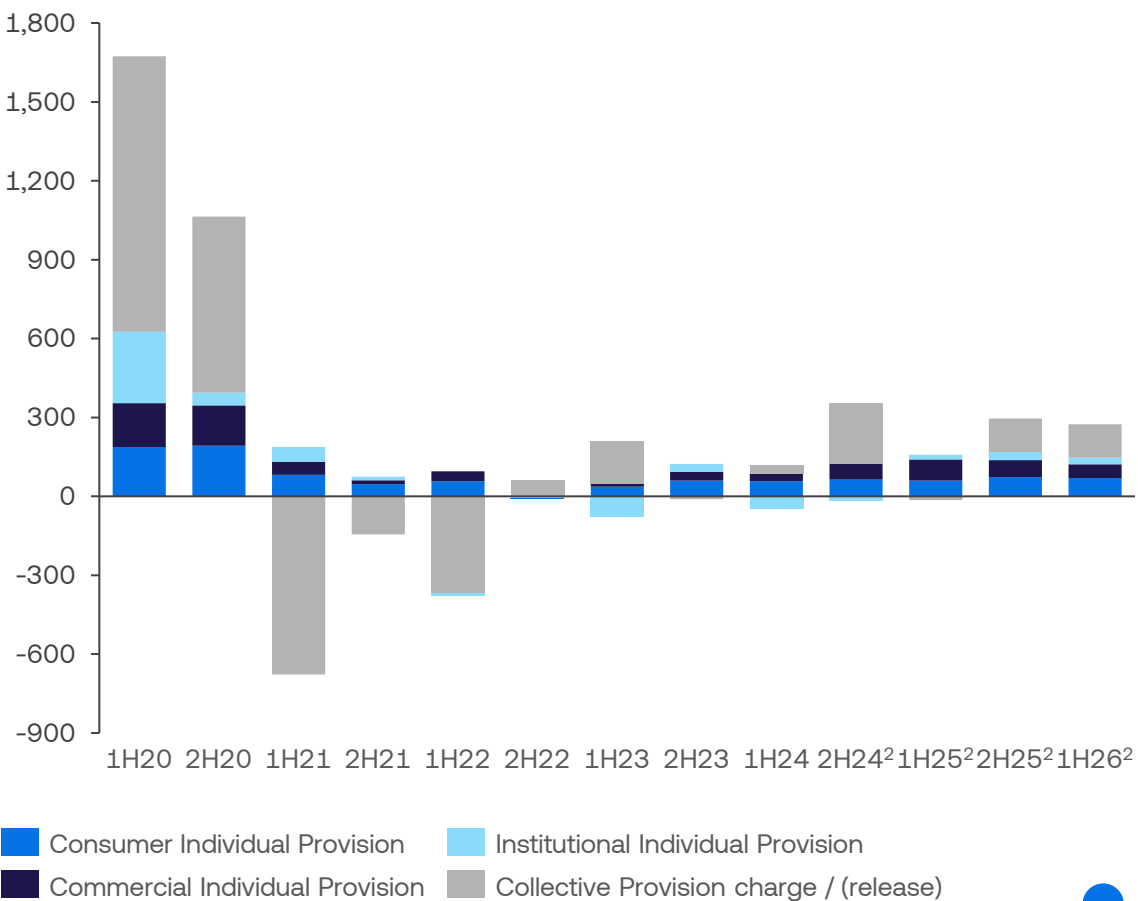
Credit impairment charges & historical loss trends

ANZ historical loss rates¹, bps



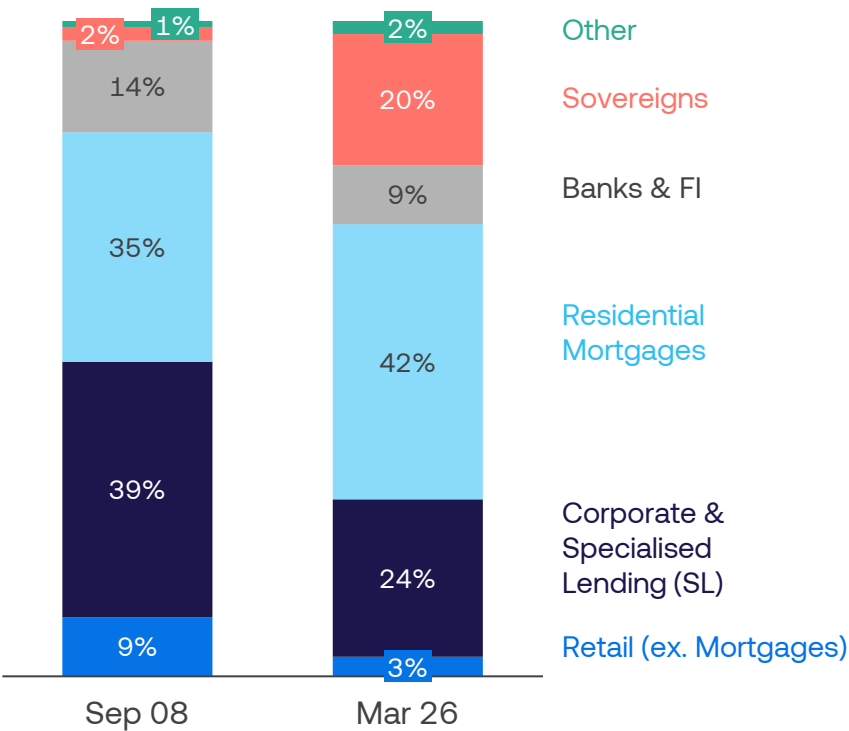
1. IP charge as a % of average gross loans and advances (GLA)
2. Including Suncorp Bank

Total credit impairment charge, \$m

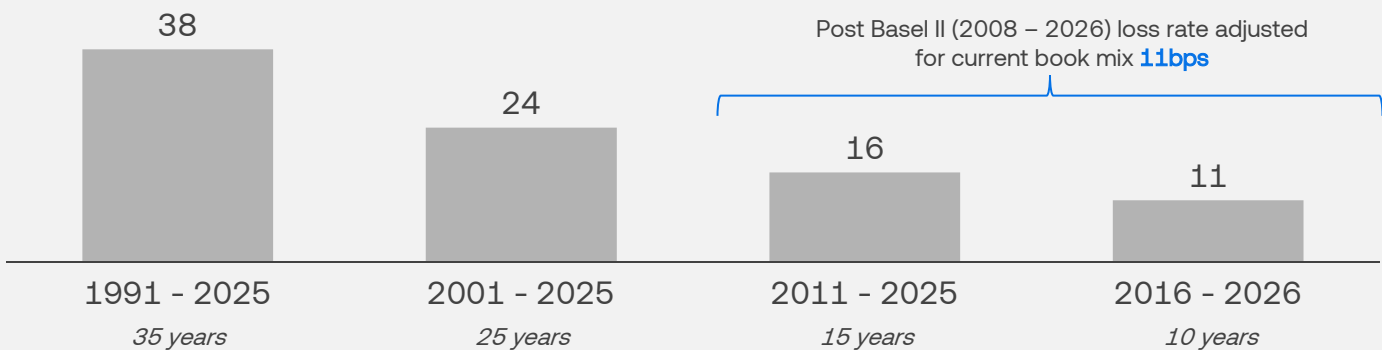


Long run loss rate based on current book mix ~11bps

Total exposures, EAD %



Average Group observed loss rates (IPC/GLA), bps



Implied loss rate¹, bps

2008 Portfolio	23
2026 Portfolio	11

ANZ loss history IPC/GLA², bps

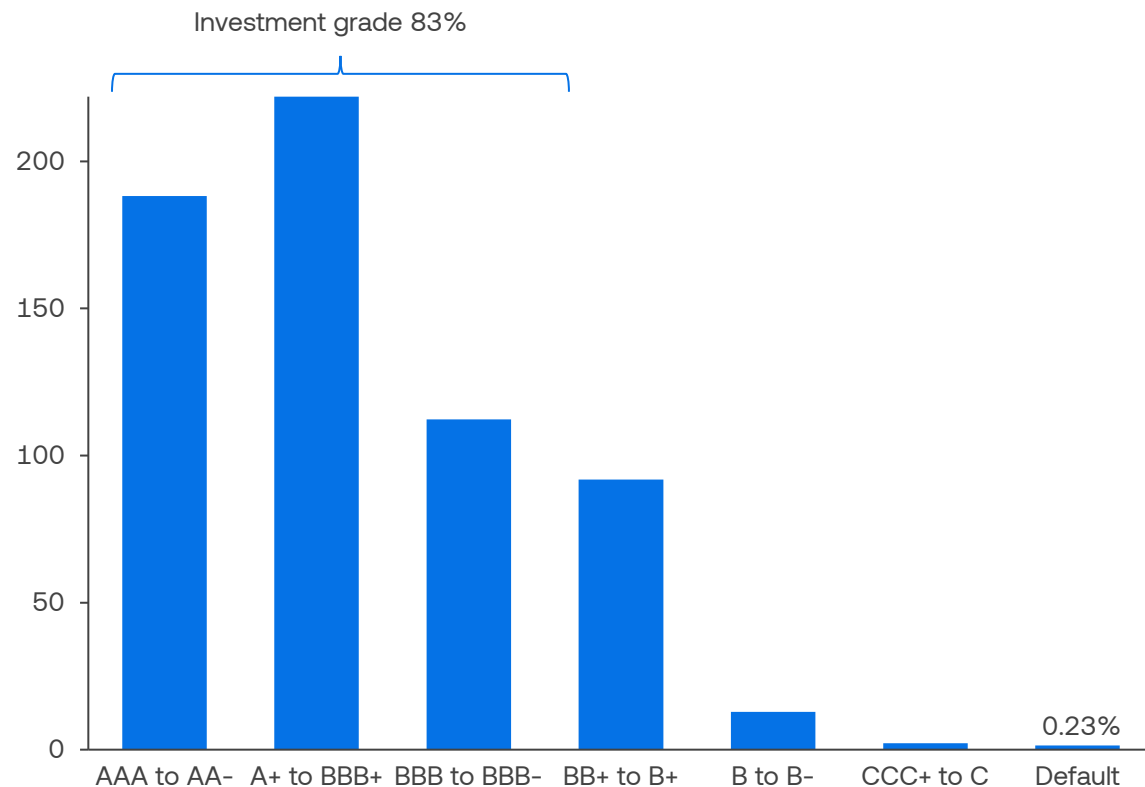
Sovereign / Banks	0
Mortgages	3
Corporate & SL	29
Other Retail	120

1. Implied loss rate based on book mix and observed Basel asset class loss history from 2008 to 2026
2. Historical loss rates represent IPC/GLA by Basel asset class from 2008 to 2026

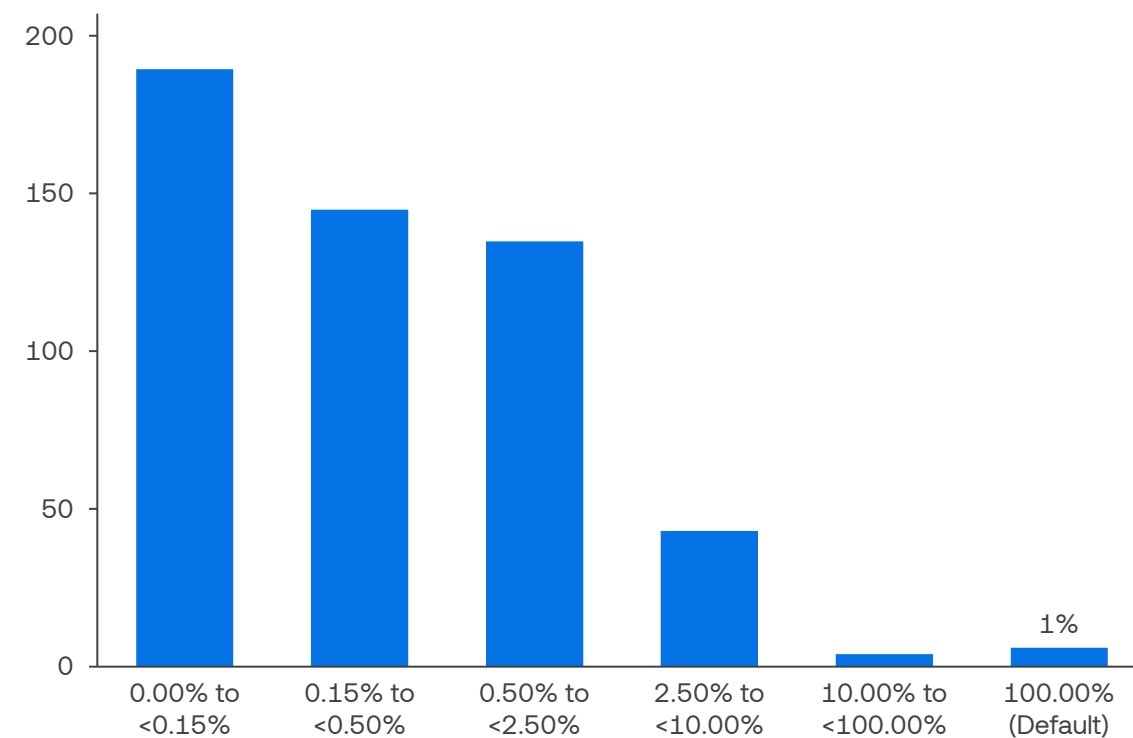


Portfolio quality

Probability of default distribution, wholesale IRB EAD¹ 1H26, \$b



Probability of default distribution, retail IRB EAD² 1H26, \$b



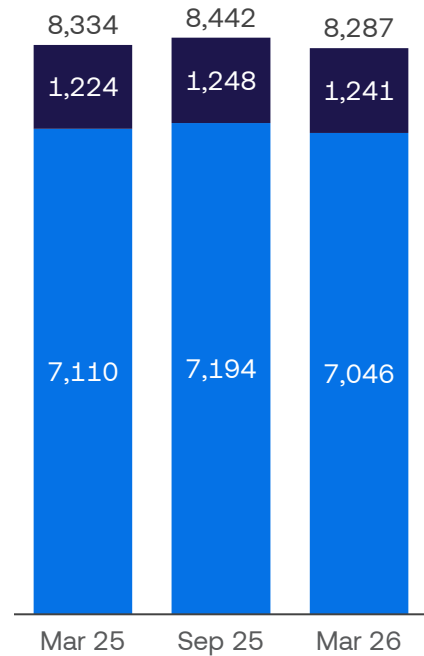
1. Wholesale exposures subject to the Internal Ratings Based (IRB) approach, includes Corporate, Financial Institution and Sovereign asset classes
2. Retail exposures subject to the Internal Ratings Based (IRB) approach includes Residential Mortgages, Retail SME, Qualifying Revolving Retail, and Other Retail asset classes



Non-performing exposures

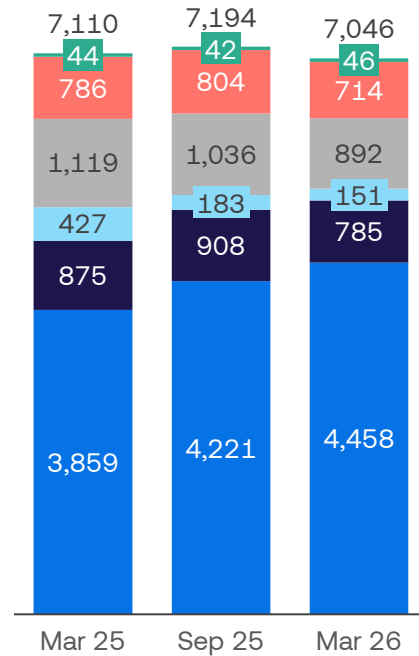
Non-performing exposures, \$m

By level of security



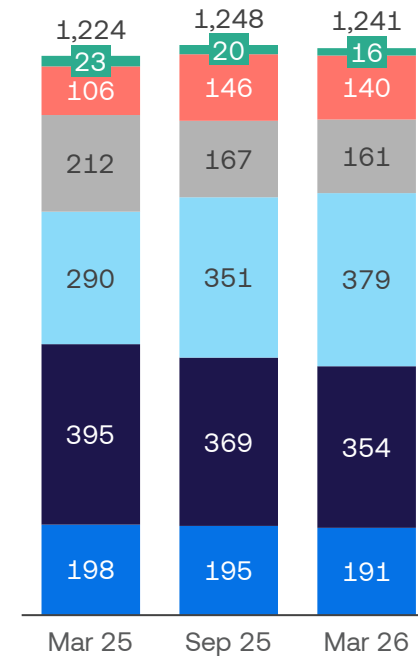
Non-performing Well secured exposures, \$m

By division



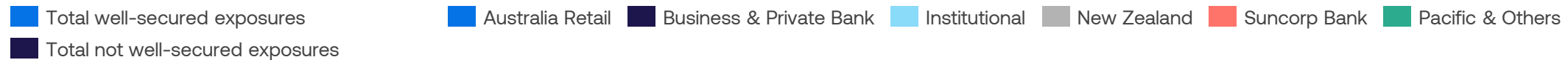
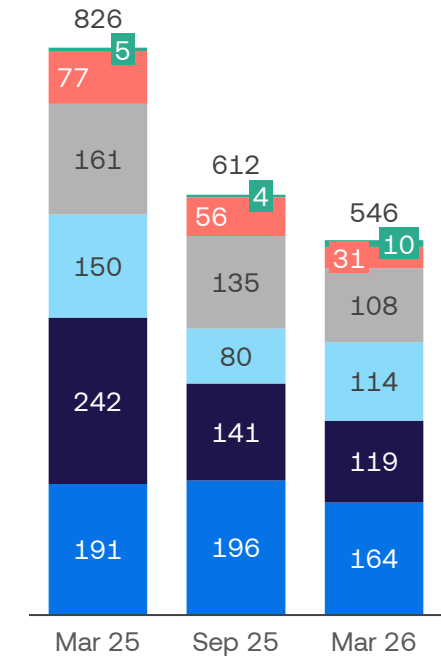
Non-performing Not well secured exposures, \$m

By division



New non-performing Not well secured exposures, \$m

By division



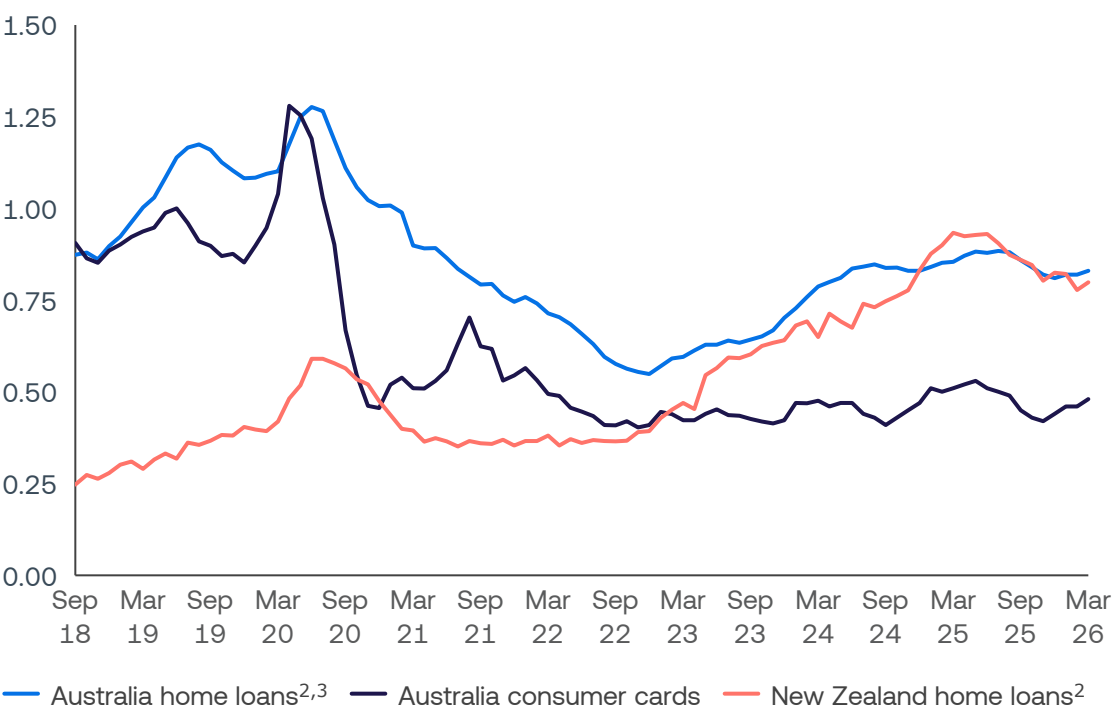
- Non-performing exposures are exposures that are in default, either because it is considered unlikely that the borrower will be able to repay the exposure in full without recourse to any available security or the borrower is 90 days or more past-due. Non-performing exposures are aligned with the definition in APS 220 Credit Risk Management. It includes restructured items, where the original contractual terms have been modified for reasons related to the financial difficulties of customers. Well-secured exposures are non-performing exposures for which the fair value of associated security, discounted to allow for reasonable realisation costs, is sufficient to cover payment of principal and any accrued interest. Not well-secured exposures are non-performing exposures for which the fair value of associated security, discounted to allow for reasonable realisation costs, is not sufficient to cover payment of principal and any accrued interest.



Consumer and wholesale portfolio risk trends

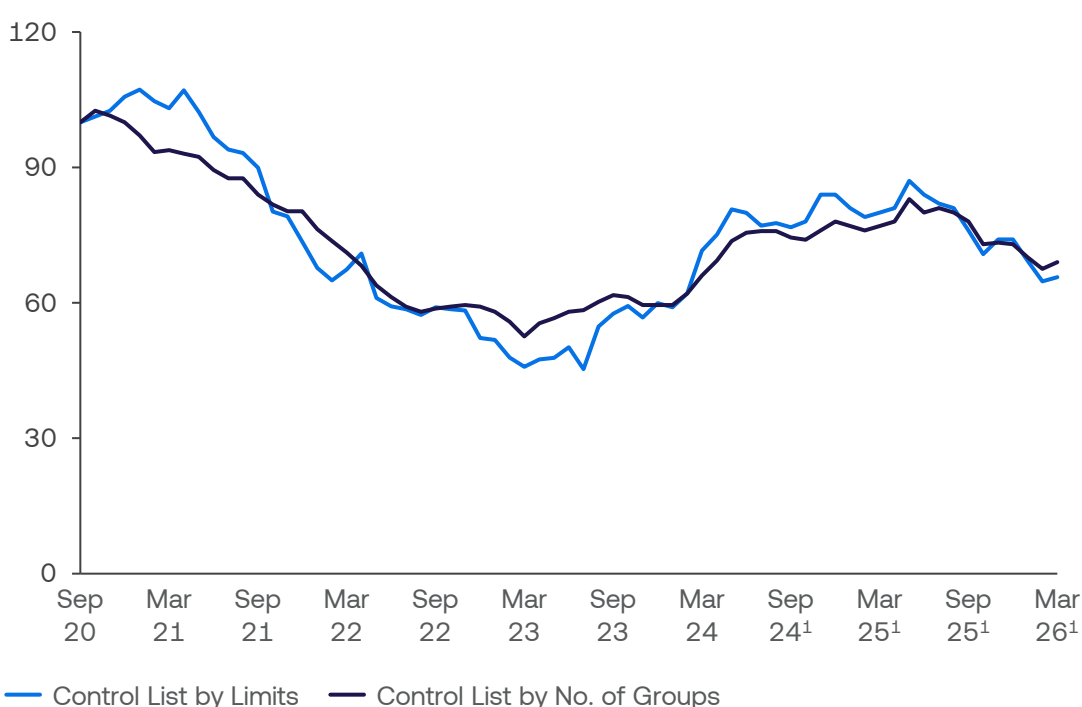
Consumer portfolio¹

90+ DPD as a % of total portfolio balances



Control list⁴, indexed data

Sep 20=100

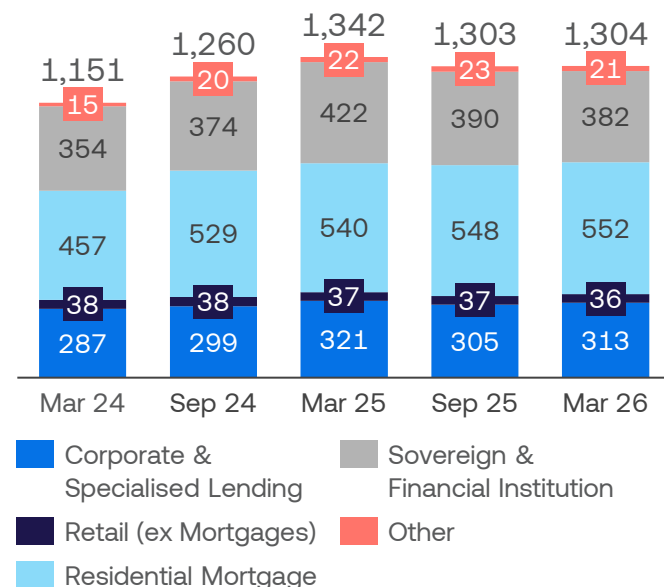


1. Excludes Suncorp
2. Delinquencies are calculated on a missed payment basis for amortising and interest only loans. 90+ includes non-performing loans and hardship accounts.
3. Australia Home Loans 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account. As at Mar 26, the 90+ DPD rate is 0.83%.
4. The control list identifies wholesale customers that are at a heightened level of risk of not being able to pay their credit obligations in full (such as facility delinquency or excesses against limits) and provides a mechanism to focus management attention on the monitoring and application of management strategies for those customers

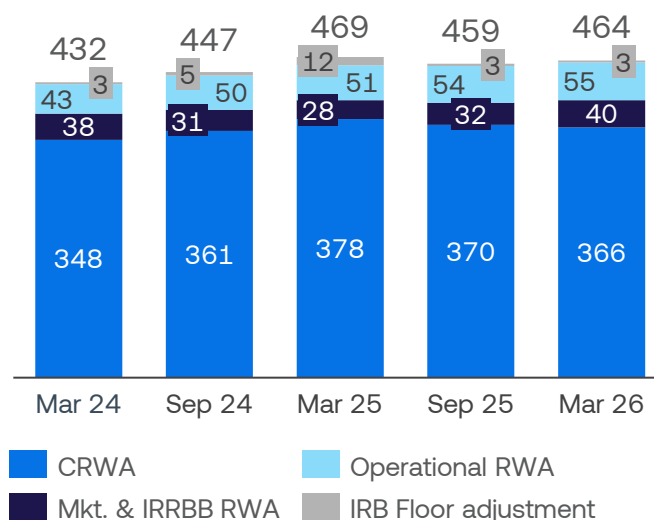


Risk weighted assets and exposure at default

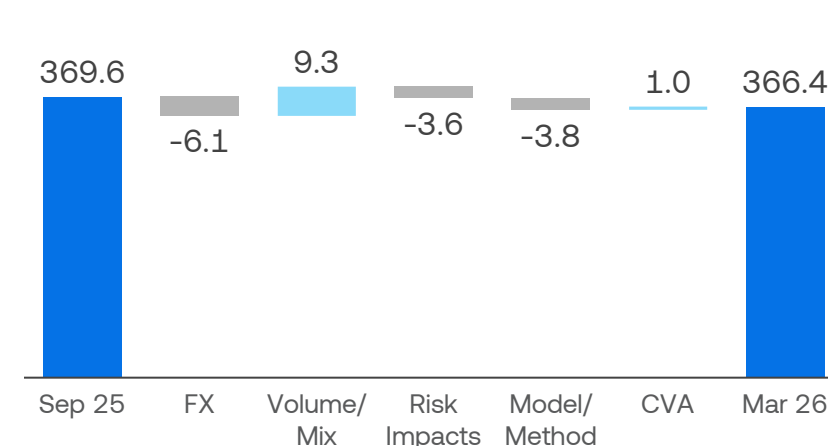
Exposure at default¹, \$b



Total risk weighted assets (RWA), \$b



Credit risk weighted asset drivers², \$b



Risk intensity (CRWA/EAD), %	1H24	2H24	1H25	2H25	1H26
Corporate & Specialised Lending	48	50	49	50	48
Retail (ex Mortgages)	53	52	52	52	52
Residential Mortgage	30	26	27	27	26
Sovereign & Financial Institution	12	11	11	11	11
Total Group	30	29	28	28	28

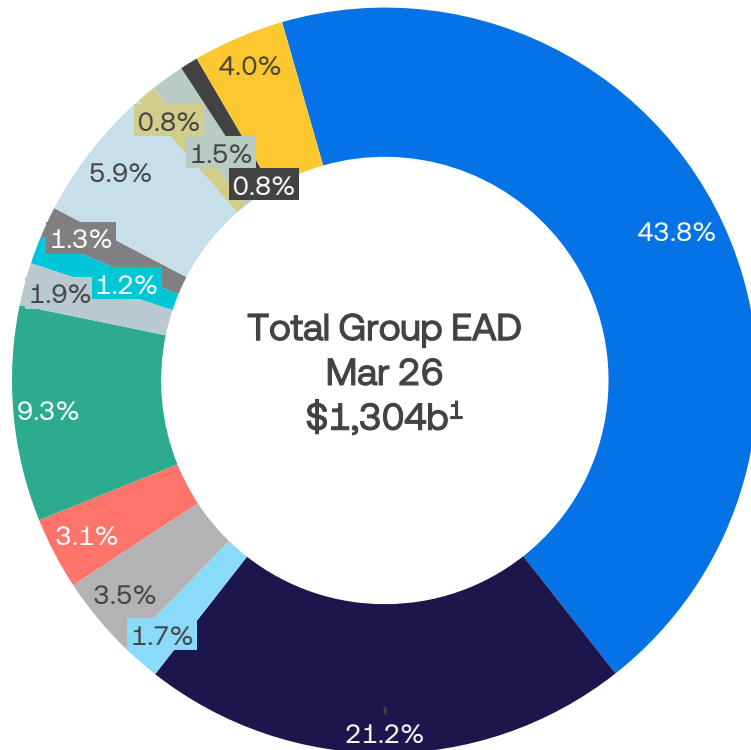
1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral. Exposures regulated by the Reserve Bank of New Zealand (RBNZ) are classified under their respective asset classes.

2. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions



Total portfolio composition

Exposure at Default (EAD) distribution



Category	% of Group EAD ¹			% of Non-performing not well secured to EAD ¹			Non-performing not well secured (\$M)
	Mar 25	Sep 25	Mar 26	Mar 25	Sep 25	Mar 26	Mar 26
Consumer Lending	41.7%	43.5%	43.8%	0.1%	0.1%	0.1%	356
Finance, Investment & Insurance ²	24.1%	21.9%	21.2%	0.0%	0.0%	0.0%	7
Business & Property Services	1.5%	1.6%	1.7%	0.2%	0.2%	0.1%	31
Manufacturing	3.6%	3.3%	3.5%	0.2%	0.2%	0.1%	56
Agriculture, Forestry, Fishing	3.0%	3.2%	3.1%	0.5%	0.4%	0.4%	178
Government & Official Institutions	8.5%	9.3%	9.3%	0.0%	0.0%	0.0%	0
Wholesale Trade	1.9%	1.6%	1.9%	0.1%	0.1%	0.1%	23
Retail Trade	1.2%	1.2%	1.2%	0.8%	0.8%	0.7%	113
Transport & Storage	1.4%	1.4%	1.3%	0.2%	0.2%	0.1%	17
Commercial Property	5.6%	5.8%	5.9%	0.2%	0.3%	0.3%	223
Resources (Mining)	0.8%	0.8%	0.8%	0.1%	0.1%	0.0%	2
Electricity, Gas & Water Supply	1.7%	1.6%	1.5%	0.0%	0.0%	0.4%	78
Construction	0.8%	0.8%	0.8%	0.5%	0.4%	0.4%	40
Other	4.1%	4.0%	4.0%	0.3%	0.3%	0.2%	117
Total Group EAD¹	\$1,342b	\$1,303b	\$1,304b	0.1%	0.1%	0.1%	\$1,241m

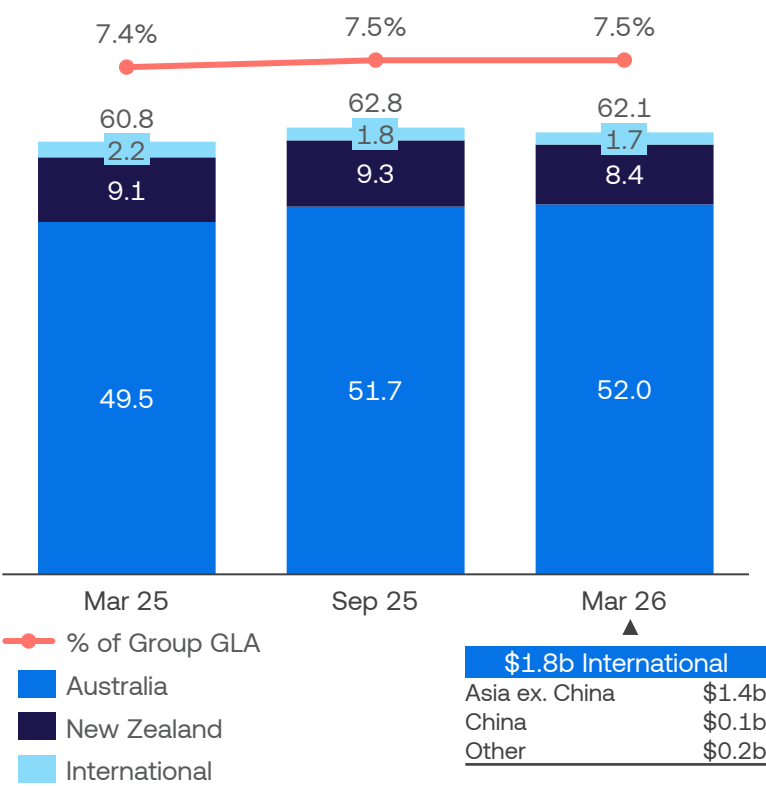
1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

2. Includes exposure to Central Banks: Mar 26 \$112b (8.6%), Sep 25 \$123b (9.4%), Mar 25 \$156b (11.6%)

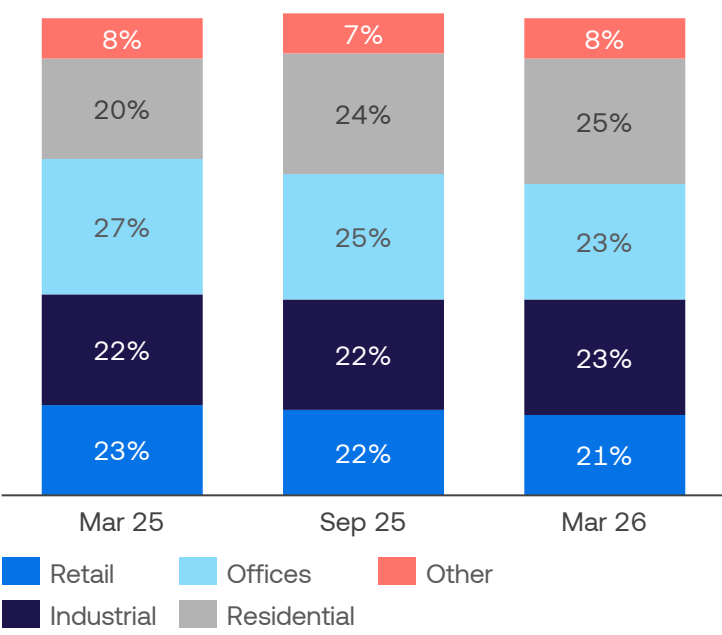


Commercial Property

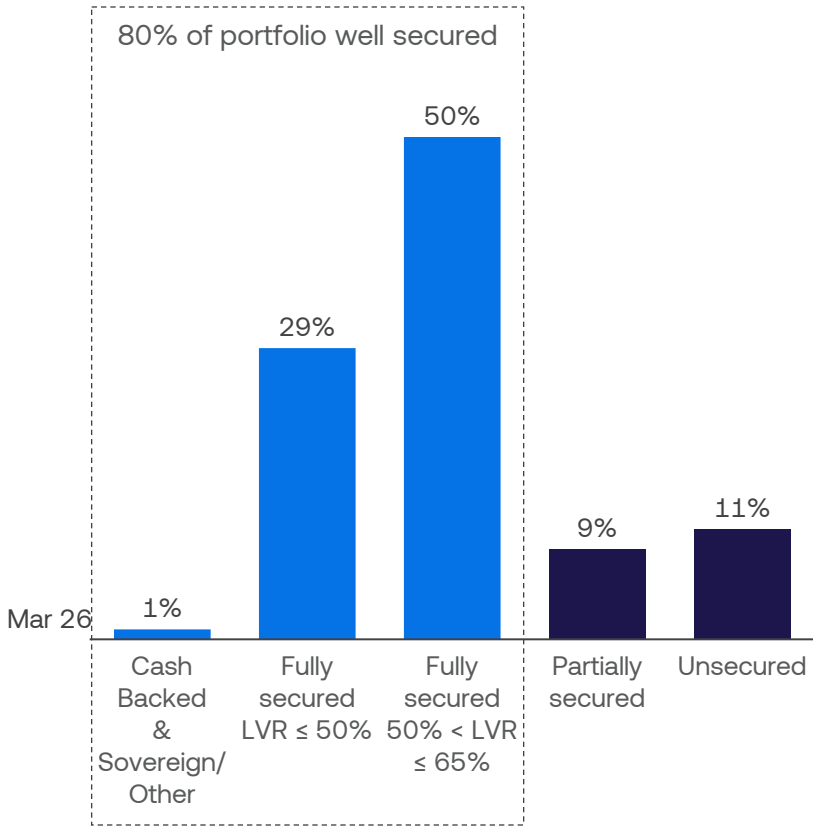
Outstandings by region, GLA¹ \$b



Outstandings by sector, GLA¹ %



Commercial property collateral^{1,2}, %



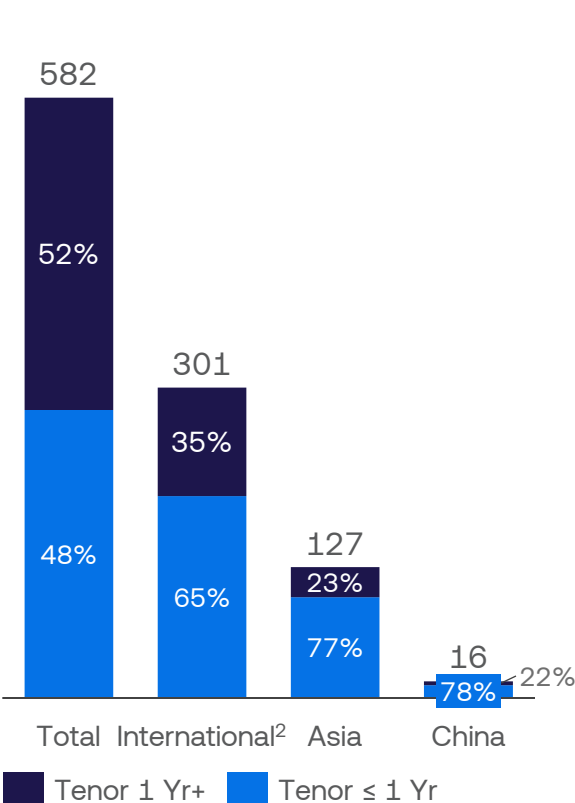
1. Figures including Suncorp Bank. Commercial property collateral distribution based on limits (includes drawn and undrawn exposures).
 2. Fully Secured: loan amount ≤100% of extended security value; Partially Secured: loan amount >100% of the extended security value



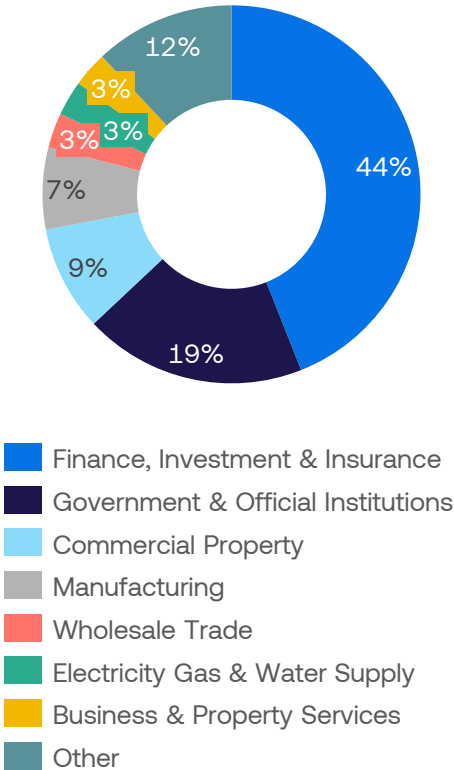
ANZ Institutional portfolio

Size & tenor by market of EAD¹

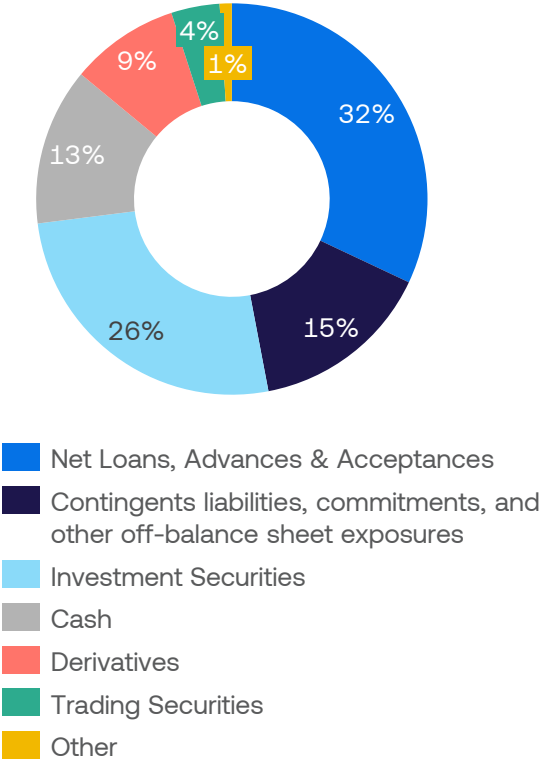
By market of incorporation, \$b Mar 26



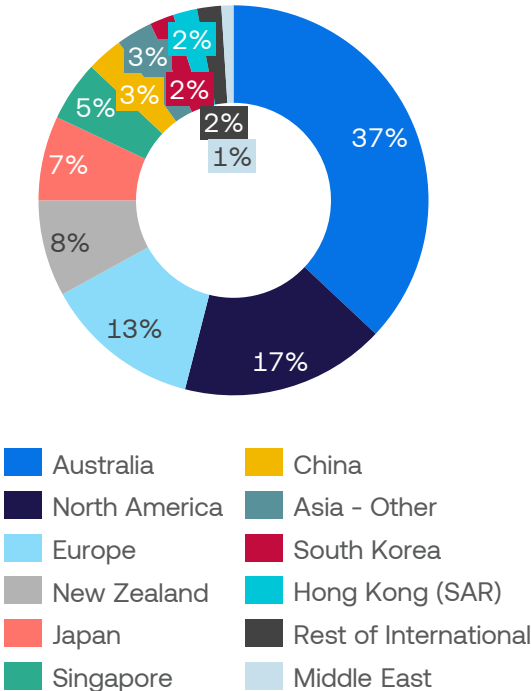
Industry composition, % of EAD¹



Product composition, % of EAD¹



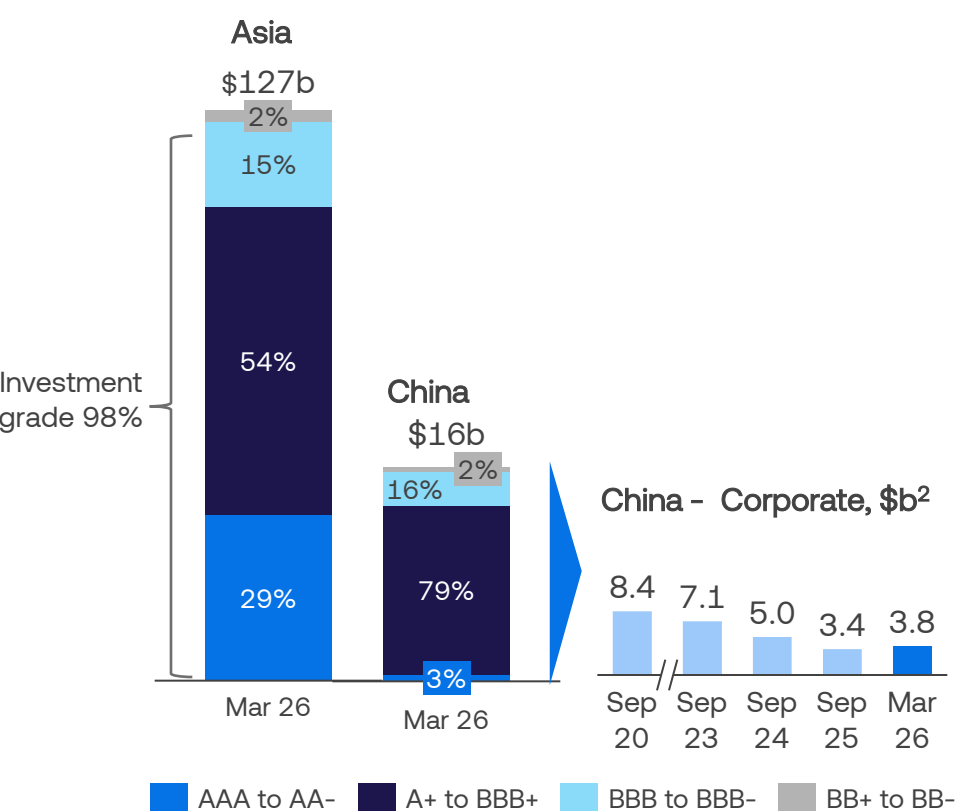
Market of incorporation, % of EAD¹



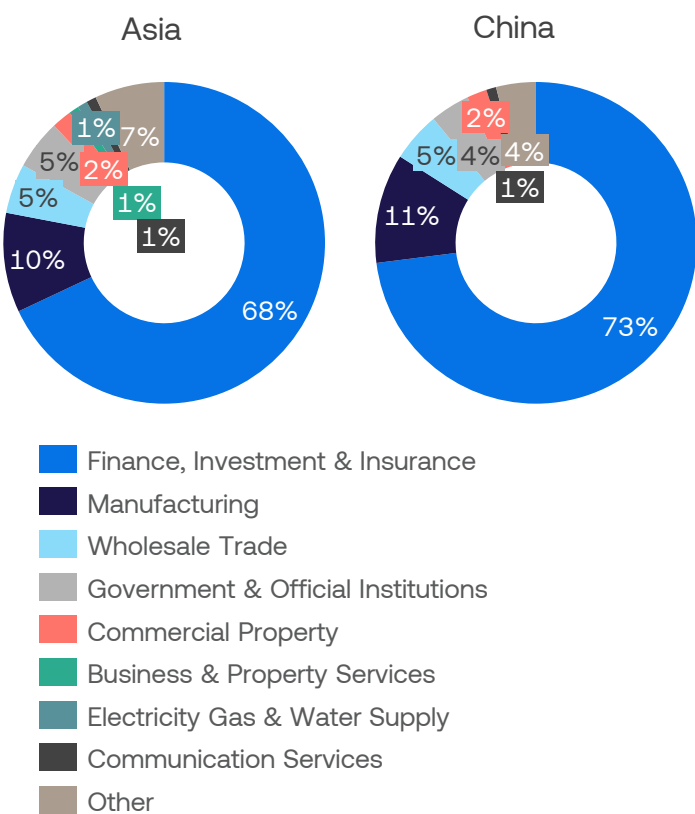
1. EAD excludes amounts for the ‘Securitisation’ Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral.
 2. International includes Asia Pacific, Europe and America

Institutional Asia portfolio

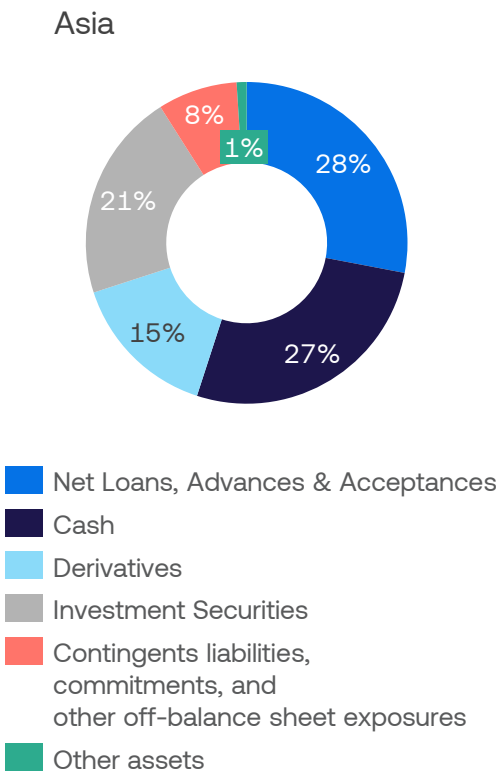
Asia portfolio composition, % of EAD¹



Asia industry composition, % of EAD¹



Asia product composition, % of EAD¹

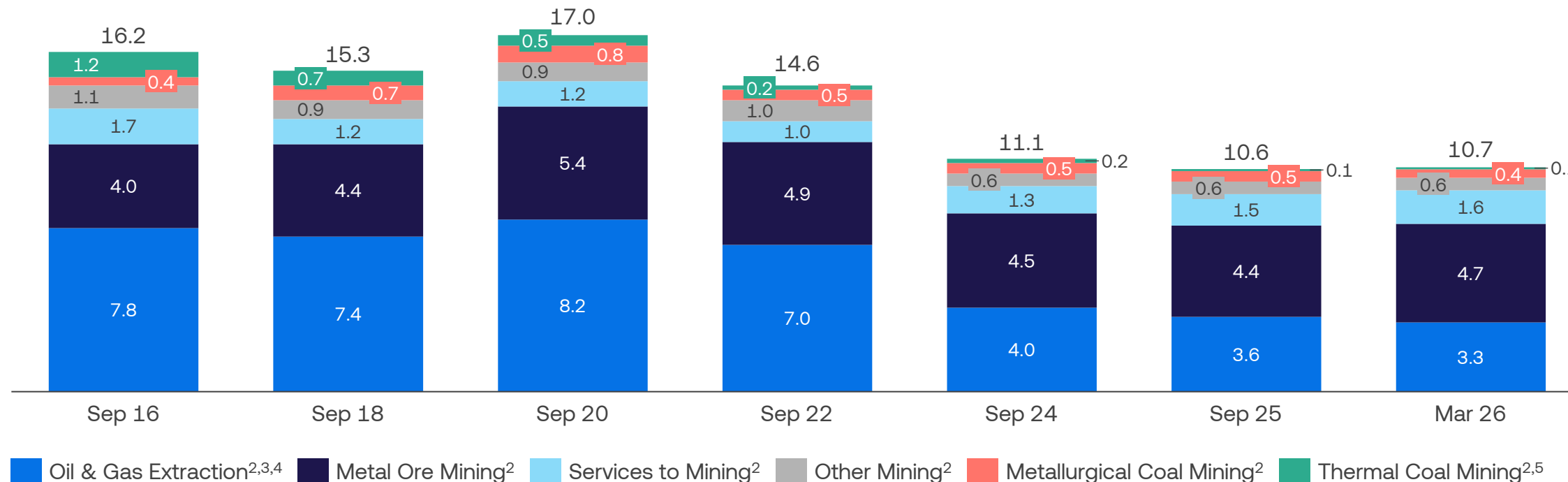


1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
 2. Corporate exposure includes AIRB, FIRB and Standardised Corporate Basel asset class treatments



Our Resources exposures

Resources Portfolio, EAD¹ \$b



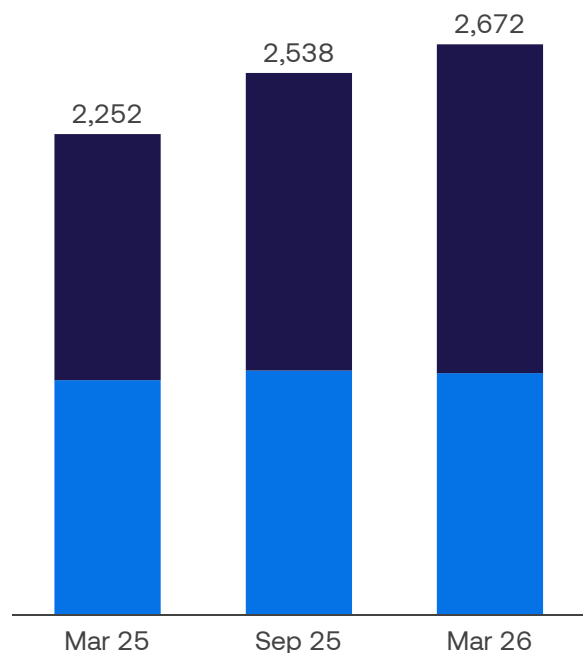
1. Exposure at Default – represents the exposure to each sector based on APRA's calculation formula which includes total committed loans (drawn plus a proportion of off-balance sheet exposures as specified by APRA)
2. ANZ applies the 1993 ANZSIC codes, which ANZ may adapt where it considers appropriate, to allocate customers to industry sectors. ANZ's allocation is intended to reflect the predominant source of revenue for the customer. ANZSIC codes are applied manually at the time of customer onboarding and may be subject to change due to changes in a customer's activities over time.
3. Oil & Gas Extraction includes exposure to exploration and extraction only as the focus is on resources (mining) exposure in line with industry groupings
4. Some of the reduction in EAD since September 2020 is a result of the APRA Capital Reforms rule changes which came into effect 1 January 2023. The changes altered the way EAD is calculated. When applied to ANZ's oil and gas EAD, the revised calculation resulted in a lower EAD amount compared with the original EAD calculation which was based on the old method. A portion of our overall reduction is attributed to the changes to our EAD calculation methodology brought on by the APRA Basel IV rule changes.
5. Institutional customers allocated to ANZSIC code 1102 (Brown coal mining). ANZ considers the end-use of coal when allocating an ANZSIC code. If a customer's predominant activity is producing thermal coal used for power generation, they are assigned to ANZSIC code 1102. ANZ excludes metallurgical coal miners and diversified miners that produce thermal coal from ANZSIC code 1102.



Impaired assets

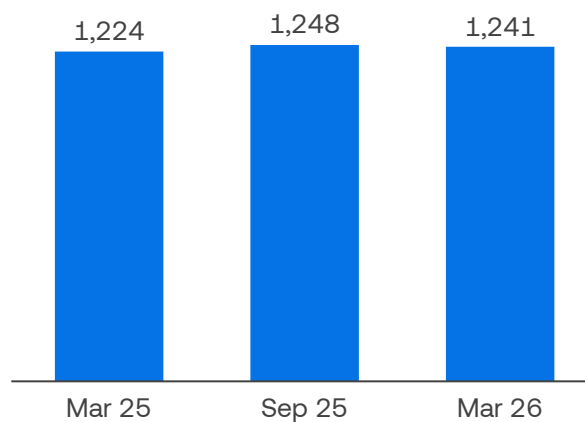
Gross Impaired Assets, \$m

By category



■ Impaired Loans (with IP charge)
■ Restructured Items (no IP charge)

Non-performing not well secured, \$m



From 2H26, ANZ will cease external disclosure of Gross Impaired Assets. The term 'impaired', previously defined by regulatory standards, has been replaced by non-performing, which has a broader definition by not taking account of the level of security.

Gross Impaired Assets has historically been comprised of impaired loans (loans with an individual provision (IP) charge), and restructured items (which do not have an IP charge). Changes in the level of restructures resulted in movements in Gross Impaired Assets not aligned to the movements in loss generating exposures (those with IP).

Reporting of Non-Performing Exposures includes a view by level of security. Non-performing not well secured exposures are comparable to Gross Impaired Assets, excluding restructures. These also include exposures that are portfolio managed and have provisions managed collectively rather than individually.

Non-performing not well secured exposures provides the clearest view on exposures that lead to actual credit losses.

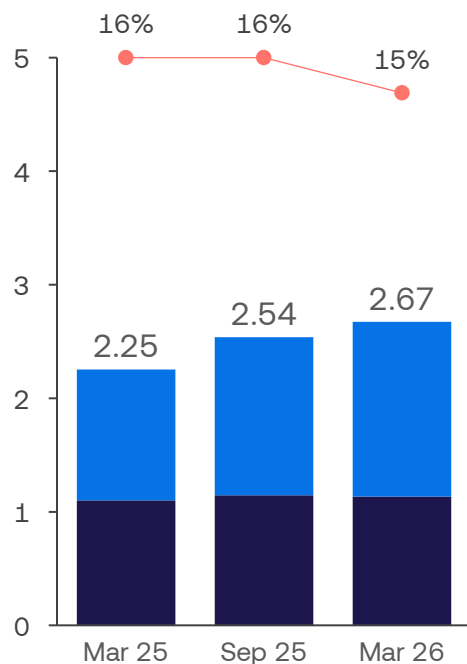


Impaired assets

From 2H26, ANZ will cease external disclosure of Gross Impaired Assets, replacing this with disclosure of non-performing exposures

Gross impaired assets, \$b

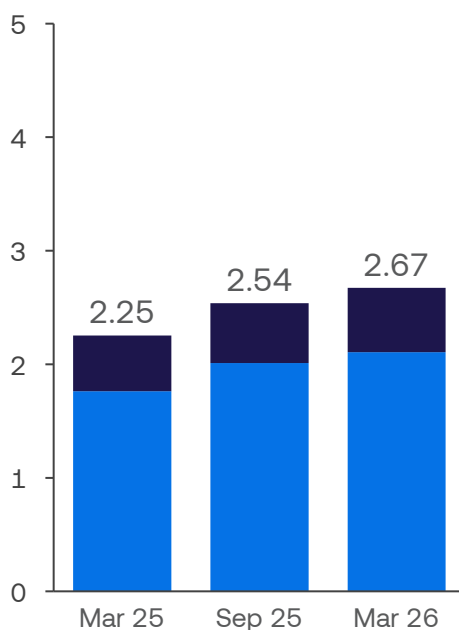
By category



■ Restructured items (no IP charge)
■ Impaired loans (with IP charge)
—●— IP balance as % of GIA

Gross impaired assets, \$b

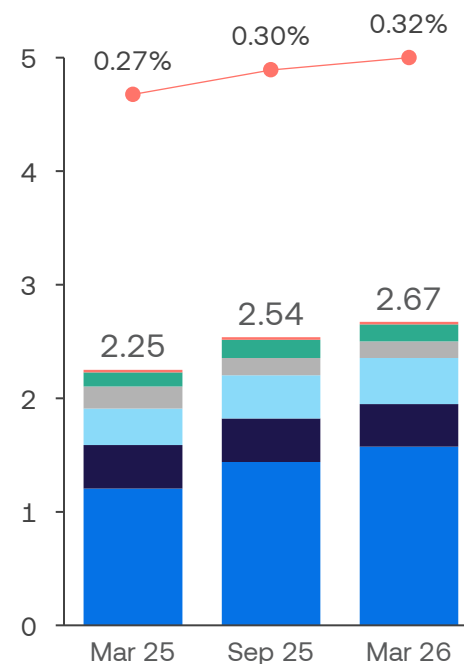
By size of exposure



■ <\$10m
■ \$10m to \$100m
■ >\$100m

Gross impaired assets, \$b

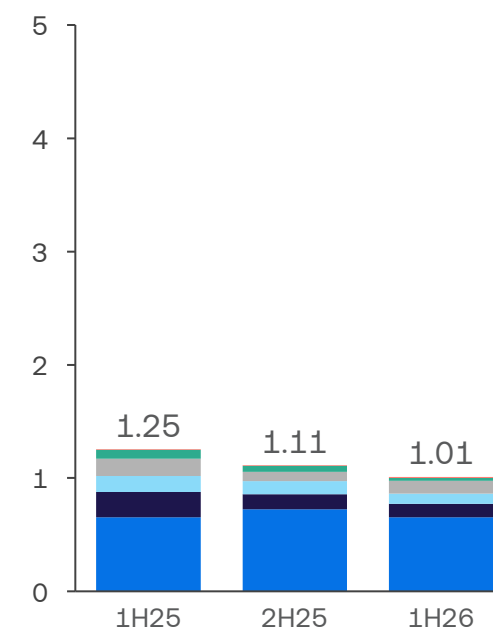
By division



■ Australia Retail
■ Business & Private Bank
■ Institutional
■ New Zealand
■ Suncorp Bank
■ Pacific / Other
—●— % of GLA

New impaired assets, \$b

By division



Australia home loans – portfolio overview

excluding Suncorp Bank

	Portfolio ¹			Flow	
	Mar 24	Mar 25	Mar 26	1H25	1H26
Home Loan accounts ²	950k	940k	923k	86k	84k
Total FUM	\$314b	\$333b	\$346b	\$42b	\$44b
Average Loan Size ⁴	\$331k	\$354k	\$375k	\$569k ³	\$627k
% Owner Occupied ⁵	68%	68%	67%	62%	59%
% Investor ⁵	31%	31%	32%	38%	41%
% Equity Line of Credit ⁶	1%	1%	1%	0%	0%
% Paying Variable Rate Loan ⁷	92%	97%	96%	97%	97%
% Paying Fixed Rate Loan ⁷	8%	3%	4%	3%	3%
% Paying Interest Only ⁸	9%	10%	10%	17%	19%
% Broker ⁷	58%	60%	62%	67%	69%

	Portfolio ¹		
	Mar 24	Mar 25	Mar 26
Average LVR at Origination ^{9,10}	66%	66%	65%
Average Dynamic LVR (excl. offset) ^{10,11}	49%	48%	45%
Average Dynamic LVR (incl. offset) ^{10,11}	43%	42%	39%
Market share ¹²	13.5%	13.6%	13.2%
% Ahead of Repayments ^{7,13}	79%	83%	88%
Offset Balances ¹⁴	\$45b	\$50b	\$55b
% First Home Buyer	8%	9%	9%
% Low Doc ¹⁵	1%	1%	1%
Loss Rate ¹⁶	0.01%	0.01%	0.00%

NOTE: Unless otherwise stated metrics are based on balances

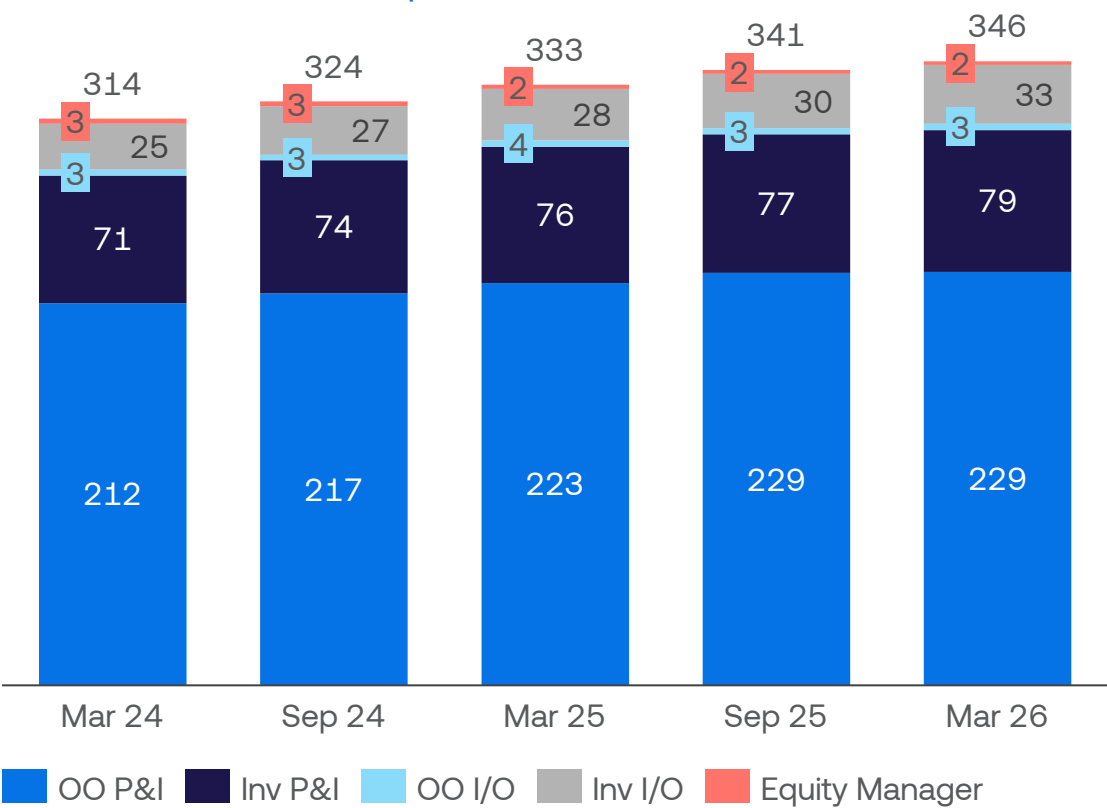
1. Home Loans portfolio - includes non-performing loans, excludes offset balances 2. Number of new accounts ('Flow') includes increases to existing accounts and split loans 3. Historical numbers restated as a result of data quality improvements 4. Average loan size for 'Flow' excludes increases to existing accounts 5. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances 6. ANZ Equity Manager product is no longer offered for sale as of 31 July 2021 7. Excludes Equity Manager accounts 8. Interest Only is the repayment type as at the reporting month and excludes loans being progressively drawn e.g. construction 9. Based on accounts originated in the respective year 10. Unweighted based on # accounts and includes capitalised LMI premiums 11. Valuations updated to Feb 26 where available. Excludes unknown DLVR 12. Source: APRA Monthly Authorised Deposit-Taking Institutions Statistics (MADIS) to Mar 26 13. Unweighted based on # of accounts ahead of repayments, with excess repayments based on available redraw and offset 14. Offset balances reflect only those balances linked to Home Loan accounts 15. Low Doc lending at ANZ is no longer offered 16. Annualised write-off net of recoveries



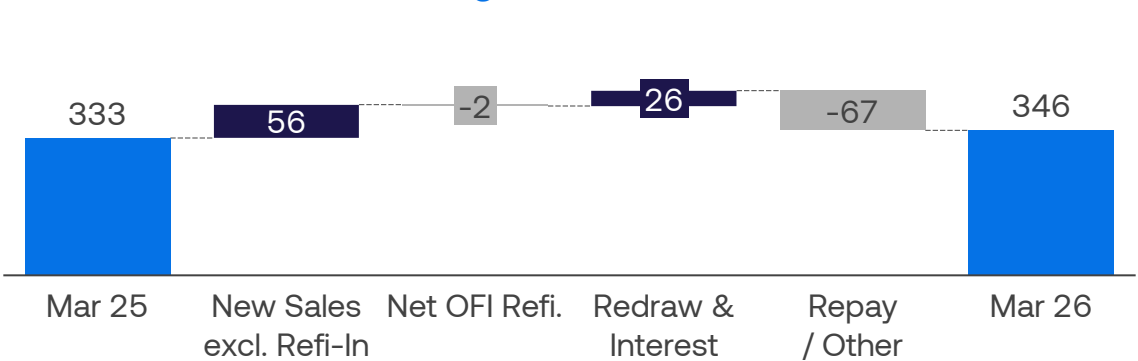
Australia home loans – portfolio composition

excluding Suncorp Bank

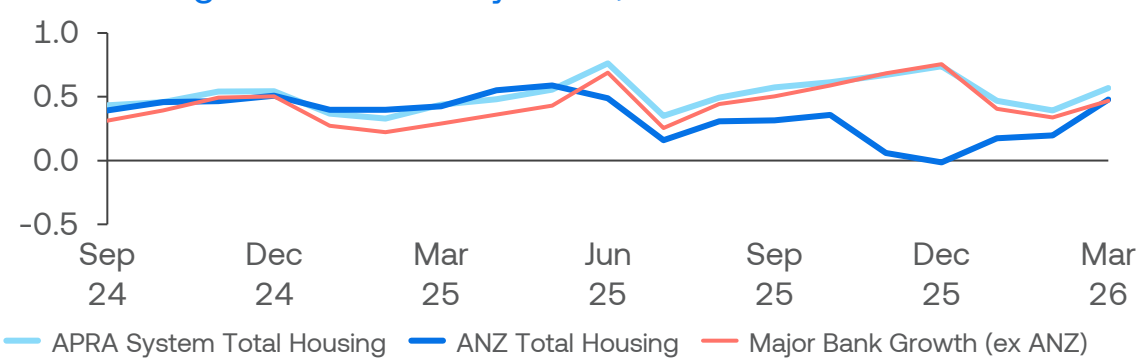
Home loan balance composition^{1,2}, \$b



Home loan balance & lending flow ¹, \$b



Home loan growth – ANZ & system³, MoM %



1. Based on gross loans and advances and includes non-performing loans

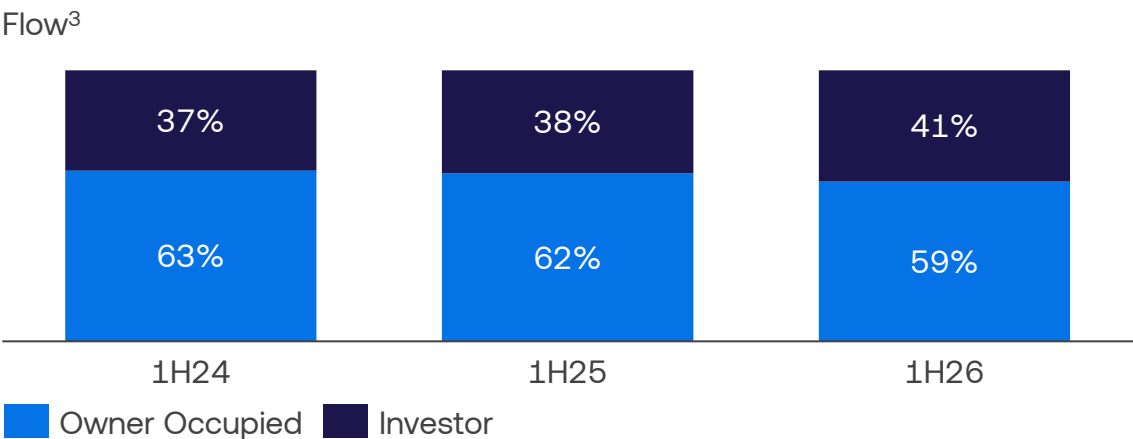
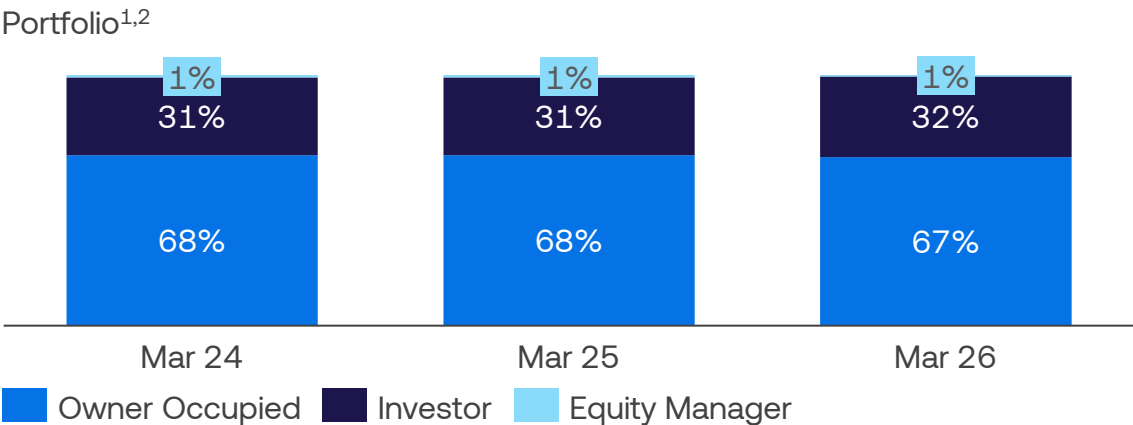
2. The current classification of Investor vs Owner Occupied is based on ANZ’s product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer’s obligation to advise ANZ of any change in circumstances. The payment type classification of Interest Only (I/O) or Principal & Interest (P&I) is the repayment type as at the reporting month. ANZ Equity Manager product is no longer offered for sale as of 31 July 2021

3. Month-on-month growth. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS)

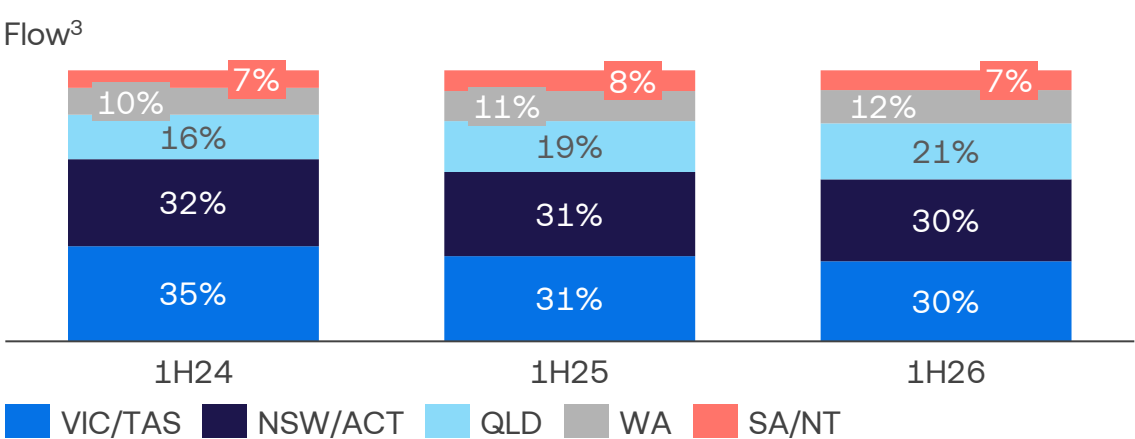
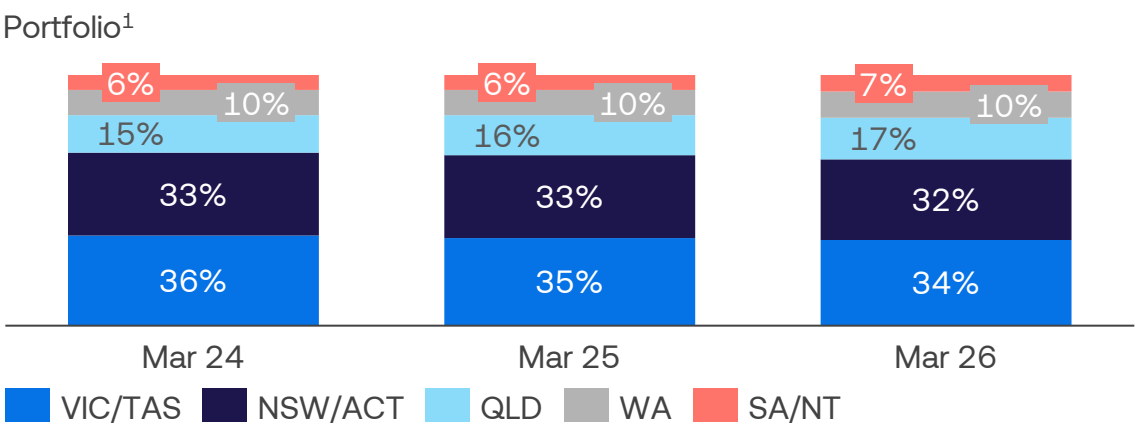
Australia home loans – portfolio composition & flow

excluding Suncorp Bank

By purpose, % of total balances



By location, % of total balances



1.

Includes non-performing loans

2.

The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances. ANZ Equity Manager product is no longer offered for sale as of 31 July 2021.

3.

Based on drawn month

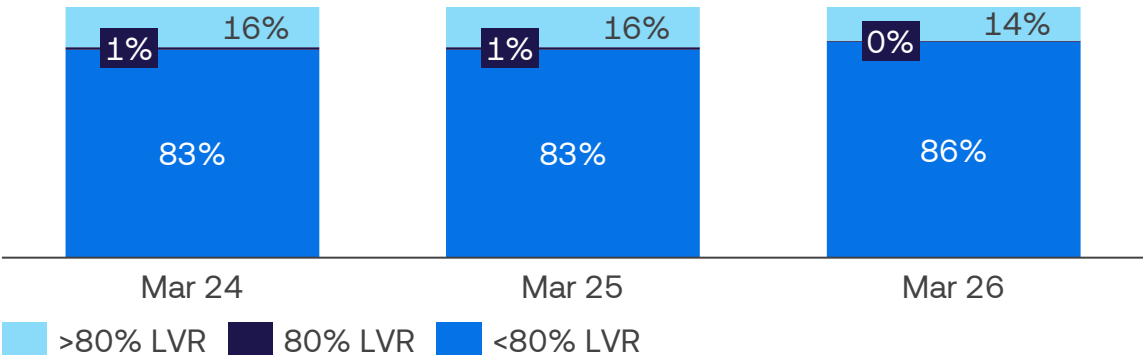
91

Australia home loans – portfolio composition & flow

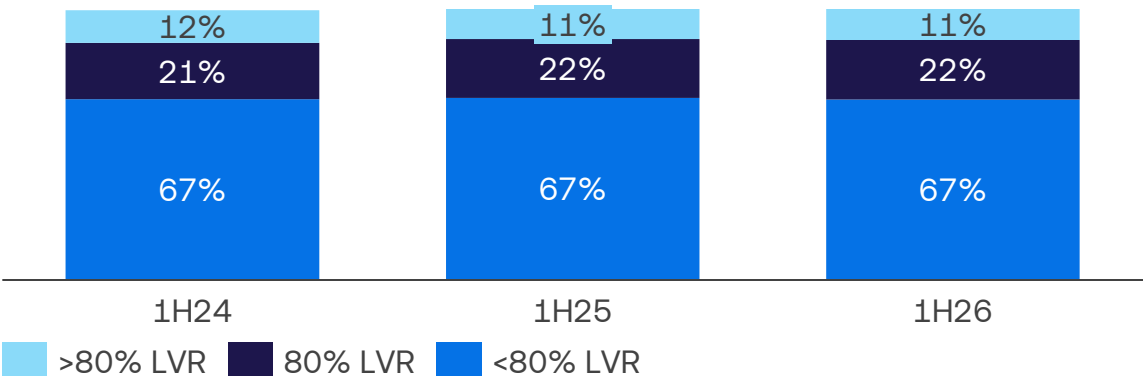
excluding Suncorp Bank

LVR profile¹, % of total balances

Dynamic LVR – Portfolio^{2,3}



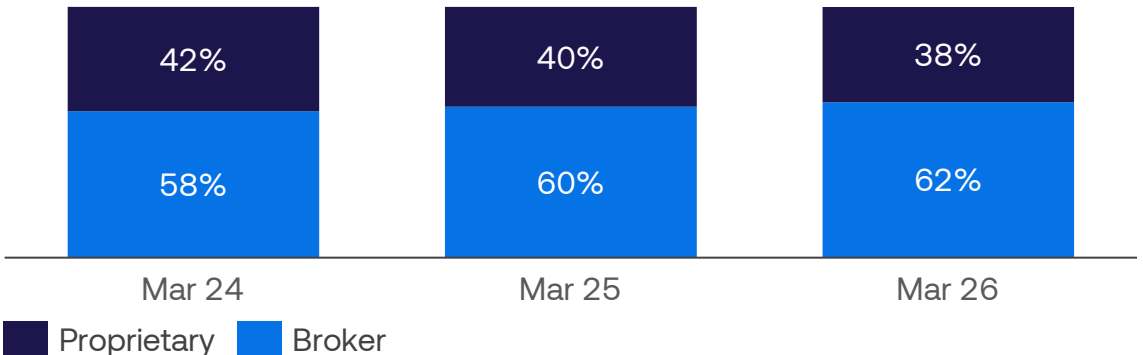
Origination LVR – Flow⁴



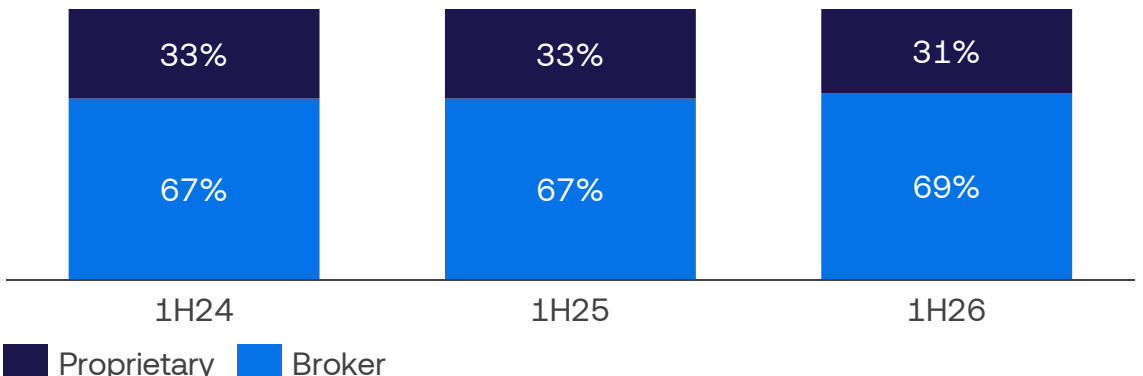
1. Includes capitalised LMI premiums
 2. Includes non-performing loans
 3. Doesn't consider offset balances and excludes unknown DLVR. Valuations updated to Feb 26 where available.
 4. Based on drawn month
 5. Excludes Equity Manager accounts

By channel, % of total balances

Portfolio^{2,5}



Flow⁴

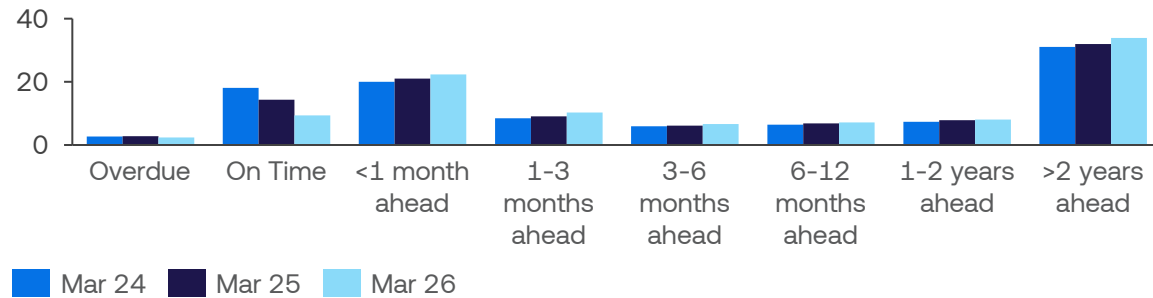


Australia home loans – portfolio resilience

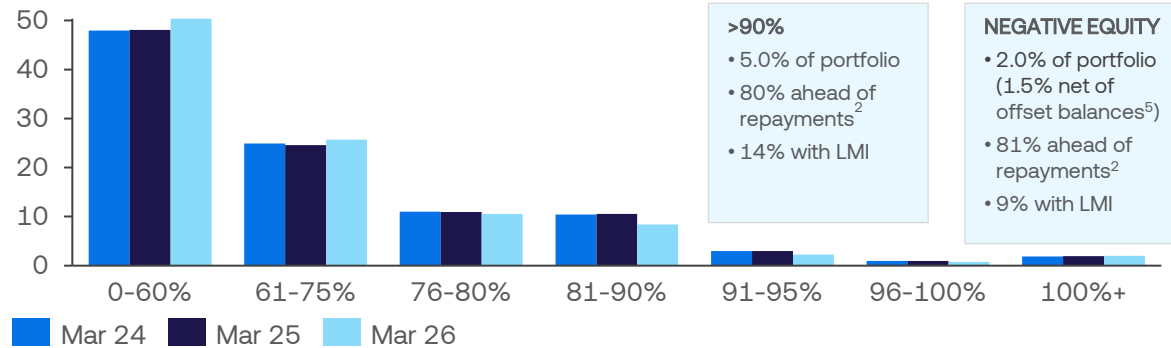
excluding Suncorp Bank

Home Loans repayment profile^{1,2}

% of accounts ahead of repayments

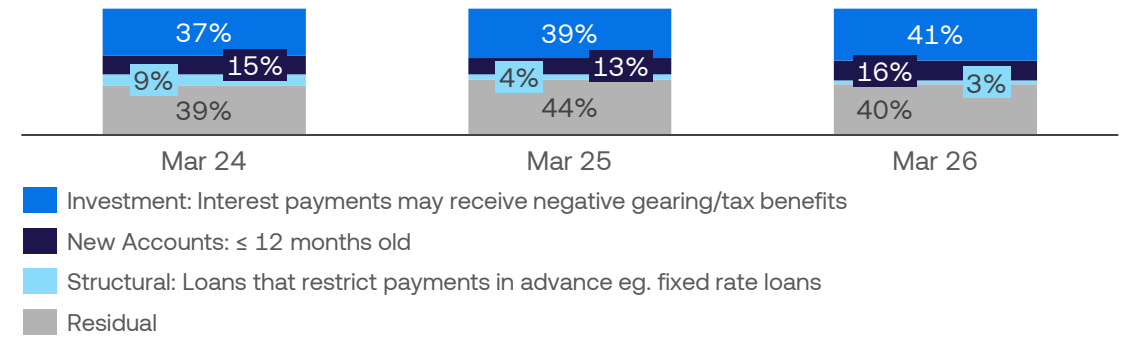


Dynamic LVR based on portfolio balances^{1,4}

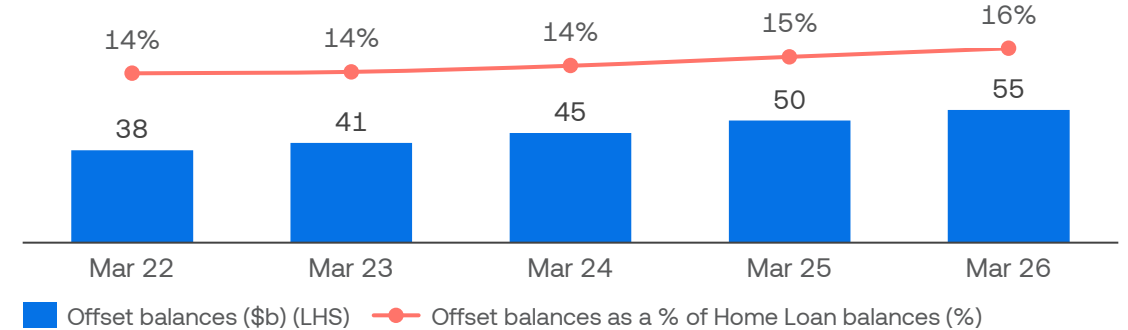


Home Loans on time and <1 month ahead profile^{2,3}

% composition of accounts



Offset account balances⁵



1. Includes non-performing loans
2. Excess repayments based on available redraw and offset. Excludes Equity Manager accounts.
3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances
4. Includes capitalised LMI premiums, doesn't consider offset balances, and excludes unknown DLVR. Valuations updated to Feb 26 where available.
5. Offset balances reflect only those balances linked to Home Loan accounts

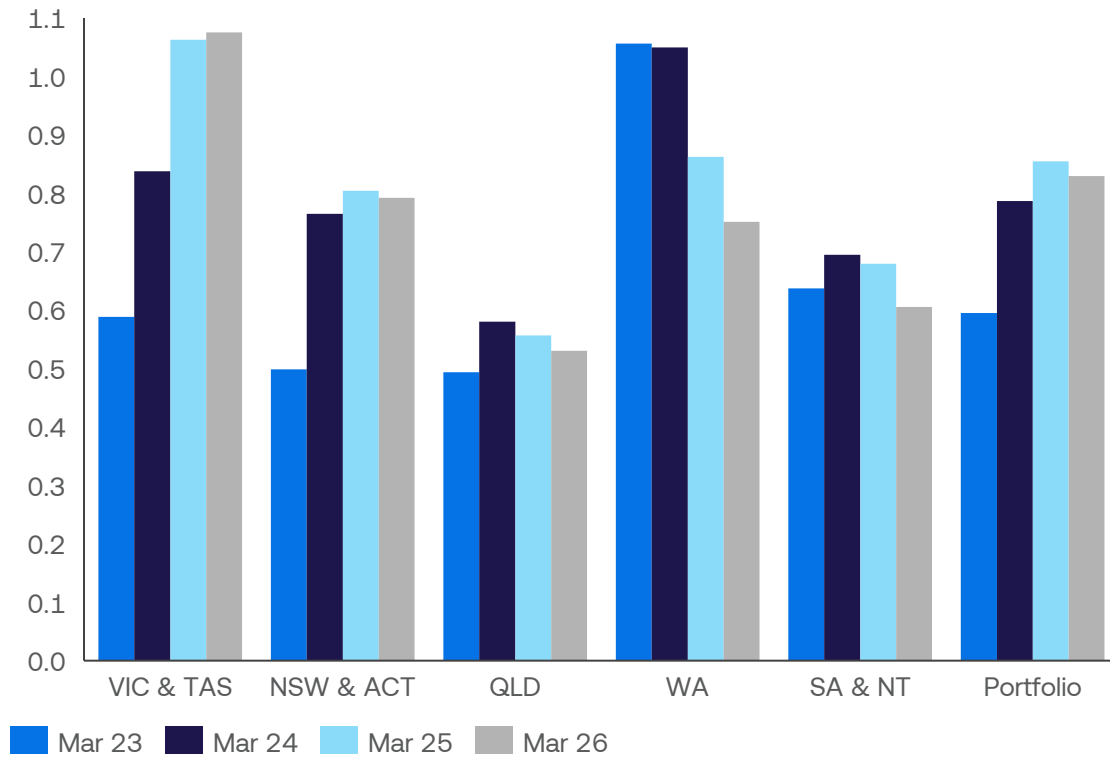


Australia home loans – portfolio performance

excluding Suncorp Bank

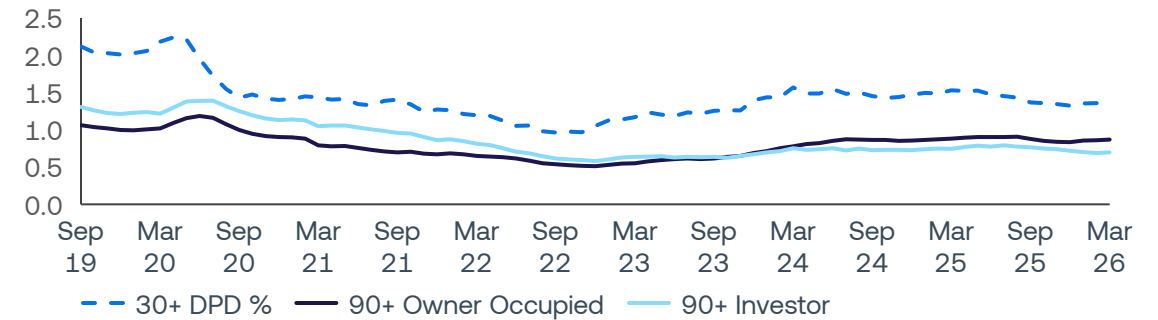
Home loans 90+ DPD (by state) ^{1,2}

% of portfolio segment balances

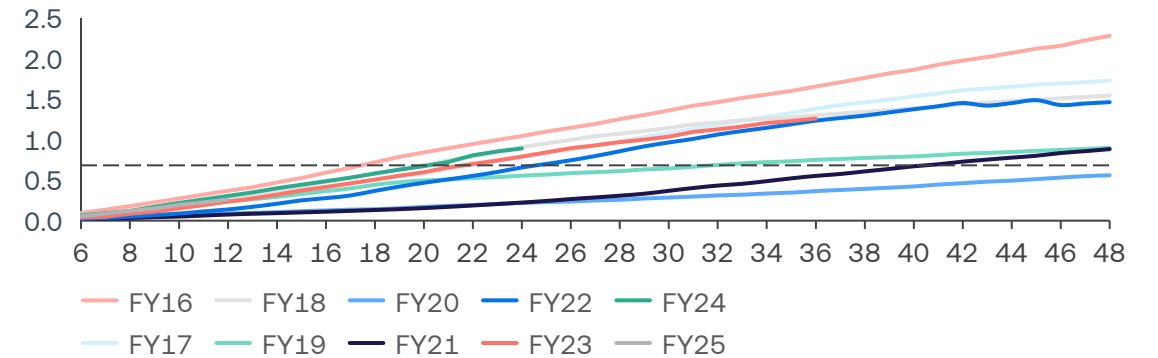


Home loans delinquencies ^{1,2,3}

% of portfolio segment balances



Home loans 90+ DPD (by vintage) ^{4,%}



- Includes non-performing loans and hardship accounts
- ANZ delinquencies are calculated on a missed payment basis for amortising and interest only loans. 30+ and 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account.
- The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances
- Home Loans 90+ days past due (DPD) vintages represent the ratio of ever 90+ delinquent (measured by # accounts) and contain credit critical applications with at least 6 months on book



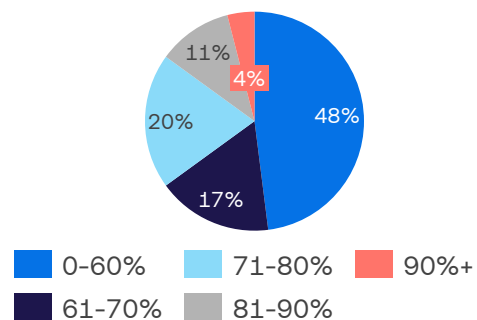
New Zealand home loans – portfolio overview

excluding Suncorp Bank

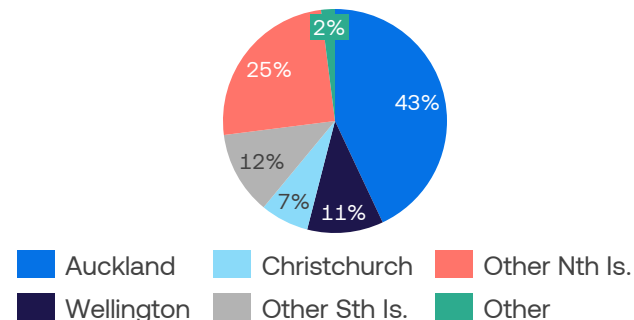
	Portfolio			Flow	
	Mar 24	Mar 25	Mar 26	1H25	1H26
Number of Home Loan Accounts	552k	562k	582k	30k	33k
Total FUM (NZD)	109b	113b	119b	12b	15b
Average Loan Size (NZD)	198k	202k	204k	401k	455k
Market Share ¹	30.5%	30.2%	29.8%		
% Owner Occupied	77%	78%	78%	76%	75%
% Investor	23%	22%	22%	24%	25%
% Paying Variable Rate Loan ²	11%	12%	9%	35%	30%
% Paying Fixed Rate Loan ²	89%	88%	91%	65%	70%

	Portfolio			Flow	
	Mar 24	Mar 25	Mar 26	1H25	1H26
% Paying Interest Only	11%	10%	10%	17%	20%
% Paying Principal & Interest	89%	90%	90%	83%	80%
% Broker Originated	51%	52%	53%	59%	58%
Average LVR at Origination	56%	58%	60%		
Average Dynamic LVR	40%	43%	45%		
% Low Doc ³	0.19%	0.17%	0.15%		
Home Loan Loss Rate	0.00%	0.00%	0.00%		
% of NZ Geography Lending	72%	74%	74%		

Home loan dynamic basis LVR profile



Housing portfolio by region



NOTE: Unless otherwise stated metrics are based on balances

1. Source: RBNZ, market share at NZ Geography level
2. Flow excludes revolving credit facilities
3. Low documentation (Low Doc) lending allowed customers who met certain criteria to apply for a mortgage with reduced income confirmation requirements. New Low Doc lending ceased in 2007



2026 Half Year Results

Environmental, Social and Governance (ESG)



Our ESG targets¹

Targets with half-year updates		Performance as at 31 March 2026
\$10 billion social housing²	Fund and facilitate at least \$10 billion of investment by end 2030, including \$750 million in 2026, to deliver homes to buy and rent that are more affordable, accessible or sustainable. ³	We have funded and facilitated \$8.33 billion towards the target since it commenced in October 2018. This includes \$961.20 million in 1H 2026.
\$100 billion social and environment activities²	Fund and facilitate at least \$100 billion by end 2030, including \$18.5 billion in 2026, in social and environmental activities through customer transactions and direct investments by ANZ. This includes initiatives that aim to help lower carbon emissions, protect or restore nature, increase access to affordable housing and promote financial wellbeing. ⁴	We have contributed \$98.50 billion in total towards the target since it commenced on 1 April 2023. ⁵ This includes \$14.06 billion allocated towards the target in 1H 2026 ⁶ .
Gender equity^{7,8,9}	Increase representation of women as Key Management Personnel to at least 40% by end 2026.	Representation of women as Key Management Personnel is at 40%.
	Increase the representation of Women in Leadership by 1 percentage point from a baseline of 40.5% by end 2026.	Representation of Women in Leadership has increased by 1.2 percentage points from the target baseline to 41.7%.
Targets with annual updates		For further details on these targets and our other ESG-related targets including our climate sectoral pathways and operational emissions target see our 2025 ESG Report and 2025 Climate Report, both available at anz.com/esgreport .
Sectoral pathways¹⁰	Sectoral pathways and 2030 interim targets in place for 10 sectors or sub-sectors, to transition lending to net zero financed emissions by 2050.	
Operational emissions	Reducing combined Scope 1 and Scope 2 emissions by 85% by 2030 (against a 2024 baseline).	

1. Please see the important notice in relation to the uncertainties, challenges and risks associated with climate-related information at the end of this presentation pack. Targets exclude Suncorp Bank unless otherwise stated.

2. Performance subject to limited assurance by KPMG. The KPMG report is available at anz.com/esgreport within the “Half Year Targets and Updates – 2014 to current” section under “ESG Reporting”.

3. Eligible housing transactions that also meet the eligibility criteria for the social and environmental target to achieve \$100 billion by end 2030 may contribute towards both targets

4. For further detail on ANZ’s approach for assessing the eligibility of transactions for inclusion towards the target, refer to the ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport.

5. The direct investment total in the cumulative amount excludes 3 bonds purchased and recorded in FY25. These were not held for the requisite 12 months and so are removed from the total, as required under the ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport.

6. 1H26 includes transactions validated as eligible for inclusion in the target from 20/09/2025 to 13/03/2026

7. Includes Suncorp Bank

8. ‘Senior Executive’ means “KMP”, which means Chief Executive Officer and Disclosed Executives as set out in the Remuneration Report contained within the Annual Report available at anz.com/annualreport.

9. Data is unaudited

10. Our 2025 Climate Report available at anz.com/esgreport details important information about the scope of our sectoral pathways. Revised pathways and targets include customers of Suncorp Bank that meet our in-scope criteria for inclusion in our pathways.

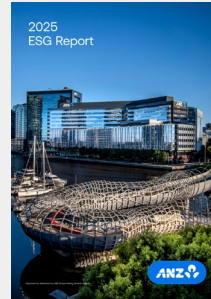


Our ESG approach and related disclosures

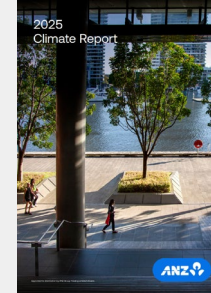
Our suite of ESG reports are produced to meet the needs of our key external stakeholders, including our investors and customers, and take account of our social, environmental and economic risks and opportunities.

Our ESG approach is focused on responding to seven key material issues identified in our 2025 materiality assessment¹:

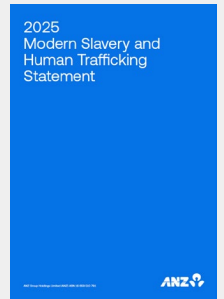
- Environmental sustainability
- Ethics, conduct and culture
- Financial wellbeing
- Housing
- Improving non-financial risk
- Information security
- Responsible customer engagement



2025 ESG Report



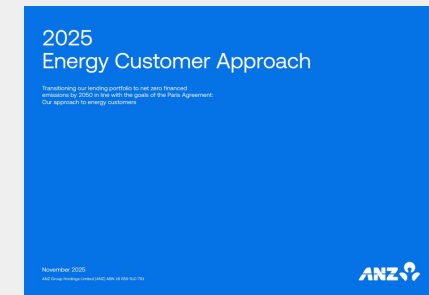
2025 Climate Report



2025 Modern Slavery and Human Trafficking Statement



Climate Change Commitment



Energy Customer Approach

Our full suite of ESG and climate-related reporting, and supporting documents, are available at anz.com/esgreport.

1. See our 2025 ESG Report for more information on our materiality assessment available at anz.com/esgreport



Important information – Climate-related information

This presentation may contain climate-related statements, including in relation to climate-related risks and opportunities and climate-related goals and ambitions. While the statements were prepared in good faith, climate-related statements are subject to significant uncertainty, challenges and risks that may affect their usefulness, accuracy and completeness, including:

1. *Availability and reliability of data* – emissions and climate-related data may be incomplete, inconsistent, unreliable or unavailable (including information from the ANZ Group's customers), and it may be necessary to rely on assumptions, estimates or proxies where that is the case.
2. *Uncertain methodologies and modelling* – methodologies, frameworks and standards used for calculations of climate-related metrics, modelling and climate data are not universally applied, are rapidly evolving and subject to change. This may impact the data modelling, approaches, and targets used in preparation of this presentation.
3. *Complexity of calculations and estimates* – estimating financed or facilitated emissions (including allocating emissions to banking activities) and emissions reduction is complex and relies on assumptions and judgments, often made in respect of long periods of time.
4. *Changes to climate-related governing frameworks* – changes to climate-related policy, laws, regulations and market practices, standards and developments, including those resulting from legal proceedings and regulatory investigations.
5. *Lack of consistency in definitions and climate-science terminology subject to changes* – definitions and standards for climate-related data and assessment frameworks used across industries and jurisdictions may vary, and terminology and concepts relating to climate science and decarbonisation pathways may evolve and change over time. These inconsistencies and changes can also make comparisons between different organisations' climate targets and achievements difficult or inappropriate.
6. *Reliance on third parties for data or involvement* – the ANZ Group may need to rely on assistance, data or other information from external data and methodology providers or other third parties, which may also be subject to change and uncertainty. Additionally, action and continuing participation of third parties, such as stakeholders, may be required (including financial institutions and governmental and non-governmental organisations).

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- ANZ 2025 ESG Report available at anz.com/esgreport.
- ANZ 2025 ESG Data and Frameworks Pack available at anz.com/esgreport.
- ANZ 2025 Climate Report available at anz.com/esgreport.
- ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport.



Sources and notes for MFI, NPS and Institutional Relationship strength

Slide 34

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to March 2026. ANZ includes ANZ Plus. MFI relationship is based on who consumers perceive to be their main bank
2. Source: *Consumer Atlas - RFI Global*. Using a scale of 0-10, customers are asked how likely they are to recommend their Main Financial Institution (MFI) to a friend or colleague. Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). *“Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld.”*
3. Source: *Business Atlas - RFI Global*. Covers Business/Commercial customers (except Private Bank) with annual turnover <\$100M. MFI relationship is based on who consumers perceive to be their main bank
4. Source: *Business Atlas - RFI Global*. *RFI Global – Atlas*. Covers Business Banking customers (except Private Bank) with annual turnover <\$100m. NPS data weighted to 47.25% SME Portfolio (which includes businesses with <\$5m turnover), 32.75% SME Relationship Managed (which includes businesses with \$5m - \$30m turnover) and 20.00% Specialist Industries (which includes businesses with <\$100m turnover). NPS results are shown as a six-month moving average. *“Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld”*
5. Source: Roy Morgan Single Source, Aged 14+, 12 months to March 2026. MFI relationship is based on who consumers perceive to be their main bank
6. Source: *Consumer Atlas - RFI Global*. Based on all 18+ survey respondents that nominate Suncorp Bank as their MFI and hold deposit, lending or card products with Suncorp Bank. Reported as six month moving average
7. Source: Personal MFI - Insights HQ Retail Market Monitor (RMM) 6 month rolling data, sample size: 1125 a month, customers are asked “Which of these is your main provider of financial services?”; Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments. Sample size is 2175 per quarter, customers are asked “Who would you regard as your business’s/organisation’s main bank?”
8. Source: : Insights HQ Retail Market Monitor (RMM) and Business Finance Monitor (BFM). *Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). “Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld.”*
9. No.1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2025 Australia Large Corporate Relationship Banking Study and Coalition Greenwich Voice of Client 2025 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2025 Asian Corporate Banking Study





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