



Supplementary Prospectus

Dated 1 May 2026

Australia and New Zealand Banking Group Limited

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

US\$60,000,000,000 Euro Medium Term Note Programme

This supplementary prospectus (the "**Supplement**") to the base prospectus of Australia and New Zealand Banking Group Limited ("**ANZBGL**") dated 20 November 2025 as supplemented by the supplementary prospectus dated 13 February 2026, (the "**Base Prospectus**"), constitutes a supplementary prospectus for the purposes of Article 23 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018, as amended (the "**EUWA**") (the "**UK Prospectus Regulation**") and is prepared in connection with the US\$60,000,000,000 Euro Medium Term Note Programme established by ANZBGL (as Issuer), ANZ Bank New Zealand Limited ("**ANZ New Zealand**") (as Issuer and Guarantor of Notes issued by ANZNIL) and ANZ New Zealand (Int'l) Limited ("**ANZNIL**") (as Issuer). For the avoidance of doubt, this Supplement is not a supplement to the ANZ New Zealand or the ANZNIL Base Prospectus and shall not update or amend the information contained therein.

This Supplement has been approved by the United Kingdom Financial Conduct Authority (the "**FCA**"), as competent authority under the UK Prospectus Regulation. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation and such approval should not be considered as an endorsement of an Issuer or the Guarantor nor as an endorsement of the quality of any Notes that are the subject of the Base Prospectus. Investors should make their own assessment as to the suitability of investing in any such Notes.

The purpose of this Supplement is to:

- (a) incorporate by reference into the Base Prospectus:
 - (i) ANZBGL's 2026 Basel III Pillar 3 Disclosure as at 31 March 2026 (the "**Basel III Disclosure**"); and
 - (ii) ANZBGL's unaudited condensed consolidated financial statements (including the independent auditor's review report thereon and notes thereto) in respect of the six months ended 31 March 2026 (the "**ANZBGL 2026 Interim Financial Statements**");
- (b) update the section of the Base Prospectus entitled "*Description of Australia and New Zealand Banking Group Limited and its Subsidiaries*" with information pertaining to compliance with Australian anti-money laundering/counter-terrorism reforms, and with information pertaining to the ANZ Group's 2026 Half Year Result and Proposed Interim Dividend; and
- (c) update the section entitled "*Additional Information*" of the Base Prospectus.

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

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

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

(1) ANZBGL Basel III Disclosure

On 1 May 2026, ANZBGL released its Basel III Disclosure. A copy of the Basel III Disclosure has been filed with the National Storage Mechanism and will be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism> and, by virtue of this Supplement, the Basel III Disclosure shall be deemed to be incorporated into, and form part of, the Base Prospectus.

A copy of the Basel III Disclosure is also available at <https://www.anz.com/debtinvestors/centre/programmes/anz-banking-group/euro-medium-term-note-programme-aus/>.

For the purposes of the UK Prospectus Regulation and this Supplement, any information or other documents incorporated by reference, either expressly or implicitly, into the Basel III Disclosure, do not form part of this Supplement.

(2) Financial statements in respect of the six months ended 31 March 2025

On 1 May 2026, ANZBGL released its 2026 Interim Financial Statements as set out on pages 2 to 48 of the Half-Year 31 March 2026 Consolidated Financial Report. A copy of the ANZBGL 2026 Interim Financial Statements has been filed with the National Storage Mechanism and will be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism> and, by virtue of this Supplement, the ANZBGL 2026 Interim Financial Statements shall be deemed to be incorporated into, and form part of, the Base Prospectus.

A copy of the ANZBGL 2026 Interim Financial Statements is also available at <https://www.anz.com/debtinvestors/centre/programmes/anz-banking-group/euro-medium-term-note-programme-aus/>.

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

(3) Recent Developments

The sub-section entitled "Recent Developments" in the section entitled "Description of Australia and New Zealand Banking Group Limited and its Subsidiaries" on page 175 of the Base Prospectus shall be supplemented by inserting the below at the end of the above-mentioned sub-section:

"Australian anti-money laundering/counter-terrorism reforms

In November 2024, the Australian Parliament passed legislation to reform the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (the "Australian AML/CTF Act"), resulting in changes to regulatory requirements including those relating to AML/CTF programs, risk assessments, customer due diligence, reporting of suspicious matters reports, transaction threshold reports and transfers of value ("Australian AML/CTF Reforms"). The Australian AML/CTF Reforms were supported by new and amended AML/CTF Rules issued in August 2025, which set out how certain obligations are to be implemented. In March 2026, further amendments to the Australian AML/CTF Act were introduced in the Australian Parliament. If passed, those amendments will introduce further changes to AML/CTF obligations.

The Australian Government has issued transitional rules that defer the commencement of certain key obligations under the amended Australian AML/CTF Act. Most notably, the 'Initial Customer Due Diligence' requirements have now been deferred until 31 March 2029. Except for the matters covered in the transitional rules, most of the reforms came into effect on 31

March 2026 for current reporting entities, including those in the ANZBGL Group.

Full compliance with these reforms will involve complex technology upgrades to onboarding, operating systems and reporting systems. In addition, associated policies, procedures and staff training will also require substantial updates. This means that implementation will be a multi-year undertaking and the ANZBGL Group was not compliant with all new requirements as at 31 March 2026. AUSTRAC has acknowledged the tight timeframes and challenges for businesses in implementing the reforms. In line with AUSTRAC's published guidance, the ANZBGL Group will maintain its current money laundering controls, which are intended to ensure ongoing compliance with those controls during the transition. The ANZBGL Group has developed an implementation plan that specifically address money laundering /terrorism financing and proliferation financing risks.

The ANZBGL Group will monitor progress against the implementation plan, adapting it as required during this implementation phase. Key risks associated with the Australian AML/CTF Reforms include misalignment of the ANZBGL Group's implementation plan with AUSTRAC expectations or transitional rules (including timeframes), delays, or failure to achieve intended compliance outcomes, exposing the ANZBGL Group to regulatory scrutiny, enforcement, and penalties. Failure to adequately update systems and processes to address increasingly complex financial crime risks (including during the transition) may also result in breaches of AML/CTF and other laws, leading to significant financial penalties, reputational damage, or a material adverse impact on the ANZBGL Group's Position.

ANZ Group's 2026 Half Year Result and Proposed Interim Dividend

Overview of financial performance

The ANZ Group announced on 1 May 2026 a Statutory Profit of \$3.65 billion for the half year ended 31 March 2026 ("1H26") and a Common Equity Tier 1 ("CET1") ratio at 31 March 2026 of 12.39%, up 36 basis points ("bps") from 30 September 2025.

Balance sheet metrics	30 Sep 2025	31 Mar 2026	31 Mar 2026 vs 30 Sep 2025
APRA Level 2 CET1 ratio, %	12.03	12.39	+36bps
Customer deposits, \$b	748	771	+3% (+2%*)
Net loans and advances, \$b	829	822	-1% (+1%*)

*Excluding Markets division

Credit quality

- Portfolio losses remain low, reflecting continued strong overall credit quality and limited impact from the Middle East conflict during 1H26.
- The 1H26 Individual provision ("IP") charge was \$148 million, \$20 million lower than for the half year ended 30 September 2025 ("2H25"). This represents a 4bps annualised IP loss rate, in line with the levels for the full year ended 30 September 2025 ("FY25").
- Conflict in the Middle East is translating to greater economic uncertainty, with expectations of lower growth, higher inflation and interest rates likely to challenge some customers.
- The 1H26 Collective provision charge was \$126 million, which included a \$175 million charge for the potential impacts of the Middle East conflict partially offset by improvement in underlying portfolio credit quality.
- The Collective provision balance increased to \$4.45 billion, with a Collective provision balance to credit risk weighted assets coverage ratio of 1.22%, up 4bps from 30 September 2025.
- Non-performing exposures to total credit exposure was 0.55% at 31 March 2026, down 2bps from 30 September 2025.

Capital, funding, liquidity and dividend

- Level 2 CET1 capital ratio was 12.39% at 31 March 2026. The increase from 12.03% as of 30 September 2025 includes the return of surplus capital to ANZBGL, including capital from ceasing the remaining ~\$800 million of the share buy-back as announced in October 2025, as well as the discounted dividend reinvestment plan utilised for the final 2025 dividend.
- The ANZGHL Board has proposed a 2026 interim dividend of 83 cents per share, with franking rising from 70% to 75% driven by an improvement in the Australian geography performance.
- Current capital levels are appropriate. As a result, no discount will apply to the dividend reinvestment plan (“DRP”) for the interim dividend, which will now be neutralised through an on-market purchase of shares.
- Liquidity ratios remained broadly stable in 1H26, with the average liquidity coverage ratio of 132% and a net stable funding ratio of 115% at 31 March 2026, both remaining well above regulatory minimums.
- \$15.5 billion of term wholesale debt was issued across the ANZBGL Group in 1H26.”

(4) Additional Information

Paragraph 3(i) of the section entitled "Additional Information" on page 264 of the Base Prospectus shall be deleted and replaced with the following:

“There has been no significant change in the financial position or in the financial performance of ANZBGL or the ANZBGL Group since 31 March 2026. There has been no material adverse change in the prospects of ANZBGL since 30 September 2025.”

Paragraph 4(i) of the section entitled "Additional Information" on page 264 of the Base Prospectus shall be deleted and replaced with the following:

“ANZBGL only, as set out under the sections entitled "Other Contingent Liabilities and Contingent Assets" in Note 17 to the ANZBGL 2026 Interim Financial Statements and under the sections entitled "Contingent Liabilities and Contingent Assets" in Note 31 to the ANZBGL 2025 Audited Financial Statements, which are in each case incorporated by reference into this Base Prospectus”.

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

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

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

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

This Supplement may contain forward-looking statements or opinions including statements or opinions regarding ANZ Group's intent, belief or current expectations with respect to the ANZ Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices. When used in this Supplement, the words 'forecast', 'estimate', 'goal', 'target', 'indicator', 'plan', 'pathway', 'ambition', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the ANZ Group and its management, are intended to identify forward-looking statements or opinions. Those statements or opinions are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or other factors, many of which are beyond the control of the ANZ Group or may not be known to the ANZ Group at the time of the preparation of this Supplement, such as general global economic conditions, external exchange rates, competition in the markets in which the ANZ Group will operate, and the regulatory environment. Each of these statements and related actions is subject to a range of assumptions and contingencies, including the actions of third parties. As such, these statements or opinions should not be relied upon when making investment decisions, particularly in circumstances of economic and market volatility. There can be no assurance that actual outcomes will not differ materially from any forward-looking statements or opinions contained herein.

These statements and opinions only speak as at the date of publication and no representation is made as to their correctness on or after this date. No member of the ANZ Group undertakes any obligation to publicly release the result of any revisions to these forward-looking statements and opinions to reflect events or circumstances after the date of this Supplement to reflect the occurrence of unanticipated events.