



Supplementary Prospectus

Dated 10 November 2025

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 2024, as supplemented by the supplementary prospectuses dated 9 December 2024, 20 February 2025, 4 April 2025, 8 May 2025, 15 August 2025, 15 September 2025, 17 September 2025 and 3 November 2025 (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) the audited annual consolidated financial statements of the ANZBGL Group (including the auditor's report thereon and the notes thereto) for the year ended 30 September 2025 (as set out on pages 75 to 210 of the 2025 Annual Report of the Group) (the "**ANZBGL 2025 Audited Financial Statements**");
 - (ii) the sections entitled "Liquidity", "Funding" and "Capital management" (as set out on pages 30 to 31 of the 2025 Annual Report of the ANZBGL Group) (the "**ANZBGL 2025 Annual Report**"); and
 - (iii) ANZBGL's 2025 Basel III Pillar 3 Disclosure as at 30 September 2025 (the "**Basel III Disclosure**"); and
- (b) 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.

ANZBGL 2025 Audited Financial Statements, ANZBGL's 2025 Annual Report and Basel III Disclosure

On 10 November 2025, ANZBGL released the ANZBGL 2025 Audited Financial Statements, the ANZBGL 2025 Annual Report and the Basel III Disclosure. Copies of the ANZBGL 2025 Audited Financial Statements, the ANZBGL 2025 Annual Report and the Basel III Disclosure have been filed with the National Storage Mechanism and will be available for inspection at <https://data.fca.org.uk/#!/nsm/nationalstoragemechanism>. By virtue of this Supplement:

- (i) the ANZBGL 2025 Audited Financial Statements;
- (ii) the sections entitled "Liquidity", "Funding" and "Capital management" (as set out on pages 30 to 31 of the ANZBGL 2025 Annual Report); and
- (iii) the Basel III Disclosure,

shall be deemed to be incorporated into, and form part of, the Base Prospectus.

Copies of the ANZBGL 2025 Audited Financial Statements, the sections entitled "Liquidity", "Funding" and "Capital management" (as set out on pages 30 to 31 of the ANZBGL 2025 Annual Report), and the Basel III Disclosure are also available at <https://www.anz.com/debtinvestors/centre/covered-bonds/programmes/anz-global-emtn/>.

For the purposes of the UK Prospectus Regulation and this Supplement, any information or other documents incorporated by reference, either expressly or implicitly, into the ANZBGL 2025 Audited Financial Statements, the ANZBGL 2025 Annual Report or the Basel III Disclosure, do not form part of this Supplement. Information in the ANZBGL 2025 Audited Financial Statements, the ANZBGL 2025 Annual Report or the Basel III Disclosure 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.

Updating of the section entitled "Additional Information"

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

- (a) Paragraph 3(i) of the section entitled " *Additional Information*" on page 253 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 30 September 2025. There has been no material adverse change in the prospects of ANZBGL since 30 September 2025."

- (b) Paragraph 4(i) of the section entitled "Additional Information" on page 253 of the Base Prospectus shall be deleted and replaced with the following:

"ANZBGL only, as set out under the sections entitled "Contingent liabilities and contingent assets", "Contingent liabilities" and "Contingent assets" in Note 31 to the ANZBGL 2025 Audited Financial Statements, which are 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.