News Release

For Release: 9 November 2026

2026 Full Year Result & Proposed Final Dividend

$7,270m
Statutory Profit
+23% vs FY25
(**+4%** vs FY25 excluding significant items)

$7,591m
Cash Profit
+31% vs FY25
(**+10%** vs FY25 excluding significant items)

11.56%
Cash RoTE
+277bps vs FY25
(**+109bps** vs FY25 excluding significant items)

11.99%
CET1 Ratio
-4bps vs Sep 2025

83¢
Dividend per share franked at **80%**
166¢ total FY26

ANZ today announced[1] a Statutory Profit for the full year ended 30 September 2026 of $7,270 million and a Cash Profit[2] of $7,591 million.

Cash Profit was up 31% on the prior year ended 30 September 2025. Excluding the impact of FY25 significant items[3], Cash Profit was up 10% and cash Return on Tangible Equity (RoTE) was up 109 basis points (bps) to 11.56%.

ANZ's Common Equity Tier 1 (CET1) Ratio at 30 September 2026 was 11.99%, a decrease of 4 bps from 30 September 2025.

Overview of financial performance

Cash profit results	Cash profit			Cash profit excluding significant items			
	FY25	FY26	Movement	FY25	FY26	Movement	*Constant currency basis*
Operating income $m	21,899	22,479	+3%	22,184	22,479	+1%	*+3%*
Operating expenses $m	(12,880)	(11,074)	-14%	(11,849)	(11,074)	-7%	*-4%*
Profit before provisions $m	**9,019**	**11,405**	**+26%**	**10,335**	**11,405**	**+10%**	*+11%*
Provision charge $m	(441)	(582)	+32%	(441)	(582)	+32%	*+30%*
Income tax expense[4] $m	(2,791)	(3,232)	+16%	(2,998)	(3,232)	+8%	*+8%*
Cash profit $m	**5,787**	**7,591**	**+31%**	**6,896**	**7,591**	**+10%**	*+11%*
Cost-to-income ratio	58.82%	49.26%	-956bps	53.42%	49.26%	-416bps	
Return on tangible equity	8.79%	11.56%	+277bps	10.47%	11.56%	+109bps	
Return on equity	8.09%	10.65%	+256bps	9.64%	10.65%	+101bps	
Dividend, cents per share	166 cps	166 cps	-	n/a	n/a	n/a	

Balance Sheet metrics	Sep 25	Sep 26	Movement	
APRA Level 2 CET1 ratio	12.03%	11.99%	-4bps	
				Constant currency basis
Customer deposits $b	748	815	+9%	*+12%*
Net loans and advances $b	829	861	+4%	*+6%*

1 Unless otherwise stated FY26 financial results are presented on a cash profit basis.
2 Cash profit excludes non-core items included in statutory profit. It is provided to assist readers in understanding the result of the ongoing business activities of the Group. For an explanation of and reconciliation between statutory profit and cash profit refer to page 72 of the ANZ Group Holdings Limited (ANZGHL) FY26 Consolidated Financial Report Dividend Announcement and Appendix 4E available on ANZ shareholder website.
3 For further information on FY25 significant items, refer to page 14 of ANZGHL FY26 Consolidated Financial Report Dividend Announcement and Appendix 4E available on ANZ shareholder website.
4 Includes non-controlling interests.

CEO commentary

ANZ Chief Executive Officer Nuno Matos said: "A year ago we laid out a clear strategic plan, ANZ 2030. We committed to a set of financial targets and transparently reporting on our progress with consistent disclosures.

"The results we are announcing today demonstrate the significant progress we have made through disciplined execution in the first year of our ANZ 2030 strategy.

"We are on track to deliver all five immediate priorities on time. In parallel we are investing in strategic growth initiatives, and our business execution is improving quarter on quarter.

"Our transformation is happening – and we have momentum.

"Our full year cash profit is $7.59 billion. Excluding the impact of significant items recognised in 2025, cash profit was up 10% and return on tangible equity up 109 basis points to 11.56%. This increase in our cash profit and higher shareholder returns was underpinned by our disciplined management of margins, capital and costs, and business growth.

"Our balance sheet and capital position remain strong, with Common Equity Tier 1 at 11.99%. We declared a final dividend of 83 cents per share at a franking rate of 80%, increased from 75% in the first half. The full year dividend is 166 cents per share.

"We have remained focused on delivering our five immediate priorities across the year. We have embedded our new leadership team and begun a cultural reset, including introducing new values and updating our Code of Conduct to give our people clarity on the behaviours, decisions and pace expected of them.

"We are on track to deliver both the integration of Suncorp Bank and the single customer front-end for our retail and small business customers by June 2027 and September 2027 respectively, in line with accelerated timelines announced last year. We have also made significant and sustained progress in materially simplifying the organisation, realising a productivity benefit of $902 million, exceeding the $875 million of gross cost savings we foreshadowed at the first half results. Our cost-to-income ratio improved by more than 4 percentage points to 49.26%.

"We continue to make progress on our non-financial risk management uplift and remain on track to deliver our Root Cause Remediation Plan through our PACT Program. Today we have released the second and third reports from Promontory, the independent reviewer appointed to assess our progress, and we continue to report regularly to the Board and APRA on execution of the plan. We have also made progress under our ASIC Matters Resolution Program and remain focused on fully delivering our commitments.

"In the last year the external environment has become even more volatile, shaped by geopolitical tensions, energy price shocks and rapid technological change. Competition for capital to fund data centres, government spending and the energy transition has intensified, with this expenditure super-cycle, combined with inflationary supply side shocks, driving interest rates higher globally. Against this backdrop, the economies across our geographic footprint remain relatively resilient.

"In this context, our focus is on helping customers leverage opportunities and navigate risk, drawing on our deep product capabilities, our two home markets and our international network across 29 markets. For large corporate customers, we are working with them on their funding needs, hedging activity, access to debt capital markets and supply chain finance, to support their participation in the technology-led export boom in Asia and the energy transition.

"We are also helping small and medium-sized businesses as they weather a more challenging environment, improve efficiency and build their businesses. In Australia, retail customers are largely resilient, with the majority ahead of scheduled repayments. However, for some customers, financial pressure did become more evident in the second half. We continue to work with those requiring assistance to identify appropriate, sustainable support.

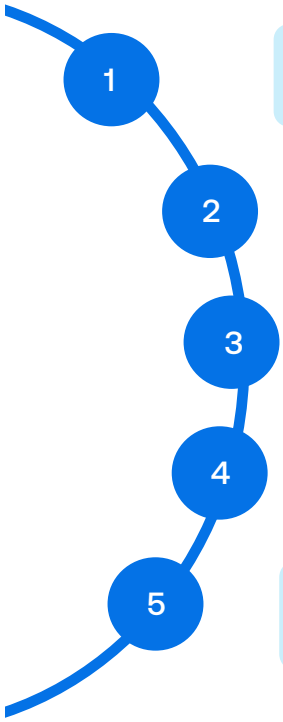
"We have the right strategy for this complex environment. The work we have done to strengthen execution, simplify ANZ and build resilience has created a stronger bank. This work will continue.

"Our mix of business continues to demonstrate our high-quality portfolio, which is mostly comprised of investment grade or highly secured wholesale customers and well-secured mortgage customers. Our capital levels remain strong, and we continue to be a highly rated bank globally and benefit from diverse funding from both depositors and debt investors.

"Looking ahead, 2027 will be pivotal for ANZ. We will deliver two major transformation projects – the integration of Suncorp Bank and the single customer front-end – as well as a significant uplift and investment in capabilities through our growth initiatives.

"Our transformation is moving at pace and shareholders are being rewarded, we are continuing to invest for growth in line with ANZ 2030, and the business is gaining momentum," Mr Matos concluded.

Progress under the ANZ 2030 five immediate priorities[5]



Embed new leadership team and continue to drive a cultural reset
Launched new values: Put customers first, Deliver with excellence, Own the outcome, Work as one.

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. 60% of activities completed as at end-September 2026. Expectation is to be at 85% by end-March 2027.

Accelerate the delivery of the single customer front-end
On track to deliver to all Retail and SME customers by September 2027. 45% of activities completed as at end-September 2026. Expectation is to be at 80% by end-March 2027.

Reduce duplication and simplify the organisation
$902m in gross cost savings realised in FY26, exceeding the estimated $875m announced at 1H26. Program announced in September 2025 to reduce roles by ~3,500 now complete.

Enhance non-financial risk management to improve resilience
On track to deliver the activities in the Root Cause Remediation Plan.

Credit quality

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

Capital, funding and liquidity

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

Attached: Tracking our Progress for ANZ 2030

[5] 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 Single Customer Front-End ('SCFE') program plans, completed as at 30 September 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. See media release of 9 September 2025: https://www.anz.com.au/newsroom/media/2025/september/anz-announces-changes-to-better-focus-on-priorities/

Interviews with relevant executives, including Nuno Matos, can be found at anz.com.au/bluenotes

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Approved for distribution by ANZ's Continuous Disclosure Committee

Important Information

References to "ANZ" and "ANZ Group" are to ANZ Group Holdings Limited ABN 16 659 510 791 and its subsidiaries.

This document contains information about the activities of the ANZ Group current as at 6 November 2026. It is information given in summary form, does not purport to be complete and should be considered together with other information published by ANZ.

It is not intended to be and should not be relied upon as financial advice to investors or potential investors, and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice, when deciding if an investment is appropriate.

This document contains certain forward-looking statements including statements regarding our 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. These matters are subject to risks and uncertainties that could cause the actual results and financial position of the ANZ Group to differ materially from the information presented herein. Such forward-looking statements are made as at 6 November 2026 and are provided to assist investors with their understanding of the ANZ Group and its activities. When used in this document, the words 'guidance', 'forecast', 'estimate', 'goal', 'target', 'indicator', 'plan', 'pathway', 'ambition', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the ANZ Group and its management, are intended to identify forward-looking statements. Forward-looking statements may also be otherwise included in this document, including by the use of footnotes. Those statements, including in respect of ANZ's 2030 Strategy, immediate priorities and targets, are not guarantees or predictors of future performance, and may be affected by inaccurate assumptions or unknown risks and uncertainties or other factors, many of which are beyond the control of the ANZ Group or may not be known to the ANZ Group at the time of the preparation of this content, such as instability in 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 also subject to a range of assumptions and contingencies, including the actions of third parties, interdependencies between strategic and regulatory programs of work, management decisions, execution risk, and is based on corporate plans that are subject to change and may vary materially as plans continue to be developed. As such, these statements should not be relied upon in isolation when making investment decisions.

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

The forward-looking statements only speak as at 6 November 2026 and no representation is made as to their correctness after this date. Unless required by law, 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 ANZ Group's preferred measure of the result of its core business activities, enabling readers to assess ANZ Group and divisional performance against prior periods and against peer institutions. To calculate cash profit, the ANZ Group excludes non-core items from statutory profit. For the definition cash profit refer to page 72 of the ANZ Group Holdings Limited (ANZGHL) FY26 Consolidated Financial Report Dividend Announcement and Appendix 4E available on ANZ shareholder website.

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.

Tracking our progress for ANZ 2030

Our targets announced on 15 October 2025

- 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:
  - Gross cost savings of $875[1] million delivered in FY26
  - Estimated Suncorp Bank synergies of $500 million with full run-rate synergies realised in FY29

Customer first

Australia Retail	Business & Private Bank	Suncorp Bank	New Zealand Personal	New Zealand Business	Institutional
MFI share[2]	MFI share[4]	MFI share[6]	MFI share[8]	MFI share[8]	Leading Institutional Bank across Australia (#2) and New Zealand (#1) for relationship strength and quality and the best bank for Corporate Banking in Asia (#1)[10]
11.3%	17.1%	1.9%	33.6%	31.3%	
-0.4% vs Sep 25	+0.7% vs Sept 25	-0.6% vs Sep 25	+1.5% vs Sep 25	+1.2% vs Sep 25	
NPS[3]	NPS[5]	NPS[7]	NPS[9]	NPS[9]	
+5.2	-5.0	+11.5	+26.8	-2.5	
+3.5 pts vs Sep 25	-3.2 pts vs Sept 25	-5.0 pts vs Sep 25	+8.1 pts vs Sep 25	+2.2 pts vs Sep 25	
#4 of major banks on NPS	#4 of major banks on NPS	#7 of 12 bank on NPS	#3 of major bank on NPS	#3 of major bank on NPS	

Simplicity

Cost to income ratio (CTI)[11]

49.26%

-416 bps vs FY25

Delivered gross cost savings in FY26

$902m

exceeded $875m guidance

Suncorp Bank cost synergies

$108m

since completion of acquisition

Resilience

Common Equity Tier 1 Ratio

11.99%

-4 bps vs Sep 25

NFR remediation progress

Released second and third independent assurance reports by Promontory[12]

reports completed

Delivering value

Return on Tangible Equity[11]

11.56%

+109 bps vs FY25

Revenue / Risk Weighted Assets[11]

4.83%

+8 bps vs FY25

Notes on Progress on ANZ 2030 as announced on 13 October 2025

1. At ANZ's Half Year Result on 1 May 2026 this was increased to $875 million, up from $800 million originally announced on 13 October 2025.
2. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2026. ANZ includes ANZ Plus. MFI relationship is based on who consumers perceive to be their main bank
3. 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."
4. 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
5. Source: Business Atlas - RFI Global. Covers Business/Commercial customers (except Private Bank) with annual turnover <$100M .Using a scale of 0-10, customers are asked how likely they are to recommend their Main Financial Institution (MFI) to others for business banking. 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."
6. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2026. MFI relationship is based on who consumers perceive to be their main bank.
7. 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
8. Source: Personal MFI - Insights HQ Retail Market Monitor (RMM) 12 month rolling data (sample size 1,125 per month), customers are asked "Which of these is your main provider of financial services?". RMM age criteria changed from 15-79 years to 18-79 years in October 2025. Prior period numbers have been restated to align with current methodology. Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments (sample size 8,801) customers are asked "Who would you regard as your business's/organisation's main bank?"
9. Source: Insights HQ Retail Market Monitor (RMM) 6 month rolling average (sample size 1,125 per month) and Business Finance Monitor (BFM) weighted 4 quarter rolling average (sample size 2,732). RMM age criteria changed from ƒ-79 years to 18-79 years in October 2025. 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."

10. No.2 Relationship Strength Index in the Coalition Greenwich Voice of Client 2026 Australia Large Corporate Relationship Banking Study and No. 1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2026 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2026 Asian Corporate Banking Study.
11. Excluding significant items in FY25 results outlined on page 14 of the FY26 ANZGHL Results Announcement
12. Promontory independent assurance report on progress under the Root Cause Remediation Plan (RCRP).