2026 Full Year Results

9 November 2026



Full year ended 30 September 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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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.

Forward-looking statements

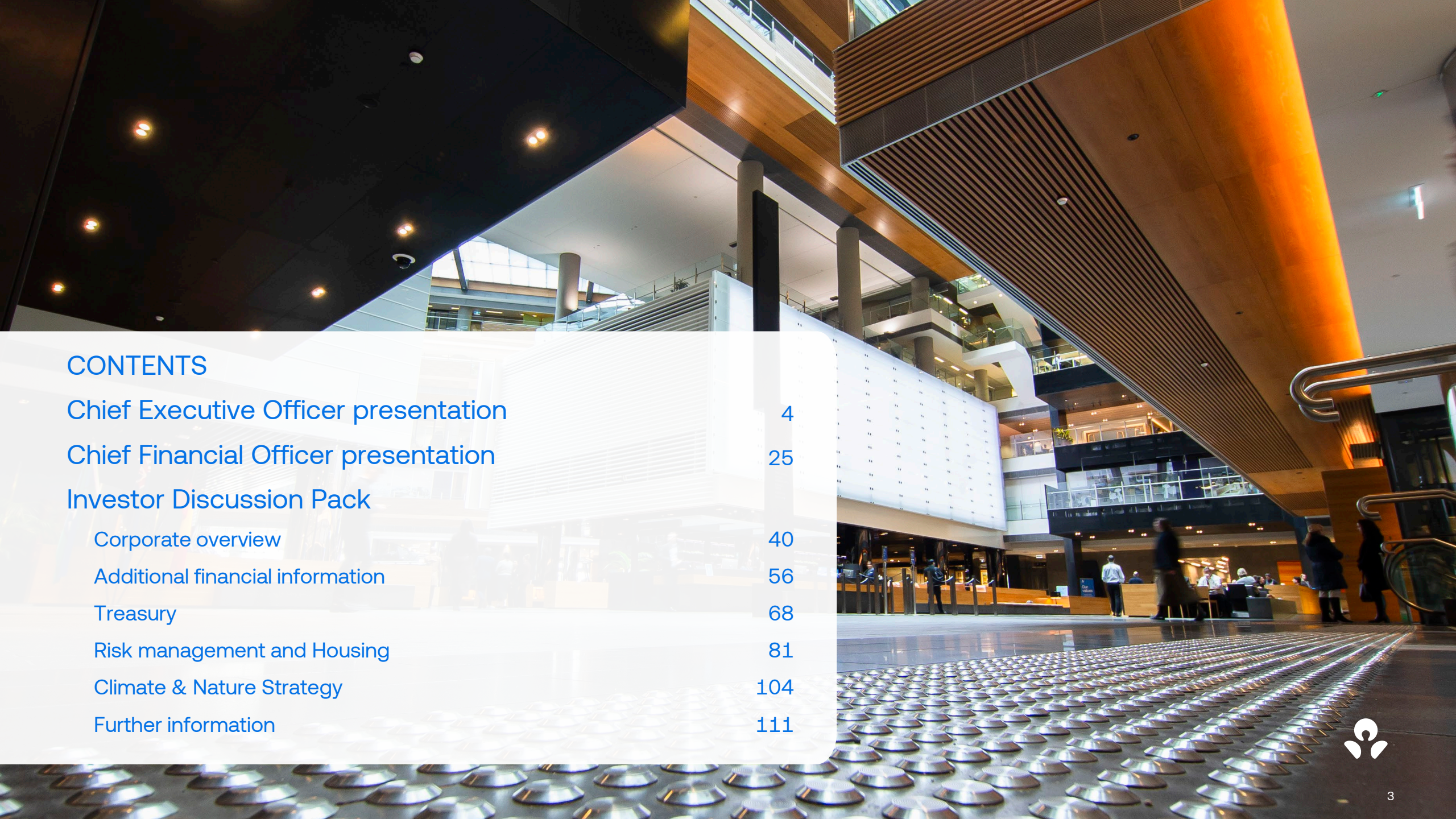
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The forward-looking statements only speak as at 6 November 2026 and no representation is made as to their correctness after this date. Unless required by law, no member of the ANZ Group undertakes to publicly release the result of any revisions to 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 (refer to pages 72 to 74 of ANZ Group Holdings Limited Full Year 2026 Consolidated Financial Report Dividend Announcement and Appendix 4E for analysis of the adjustments between statutory profit and cash profit and Definitions on pages 106 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 Full Year Results

Nuno Matos
Chief Executive Officer

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.

Immediate priorities

- New leadership team drives cultural reset
- Integrate Suncorp Bank faster to deliver value
- Accelerating the delivery of ANZ Plus digital front-end
- Reducing duplication and simplifying the business
- Enhancing non-financial risk management

Broader strategic Initiatives

- 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

- Simplify organisational structure
- Cost management as discipline
- Leverage process automation and AI
- Optimise external spend
- Divest non-core assets

- Strong in capital and liquidity
- High quality credit risk portfolio
- Strong resilience of operations
- Well managed from a non-financial risk perspective

- Consistent reporting on financial metrics
- Improve return on equity and strong cost discipline
- Manage capital for efficient returns

Metrics

- Strategic Net Promotor Score
- Main Financial Institution
- Relationship strength for Institutional

- Cost to income ratio
- FY26 cost savings
- Suncorp Bank synergies

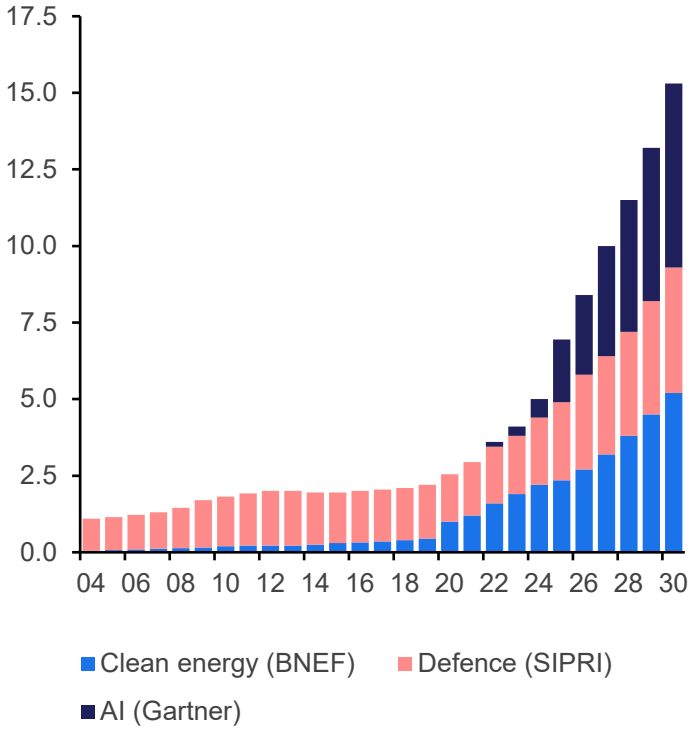
- Non-financial risk remediation progress
- Common Equity Tier 1 Capital Ratio

- Return on Tangible Equity
- Revenue / Risk Weighted Assets

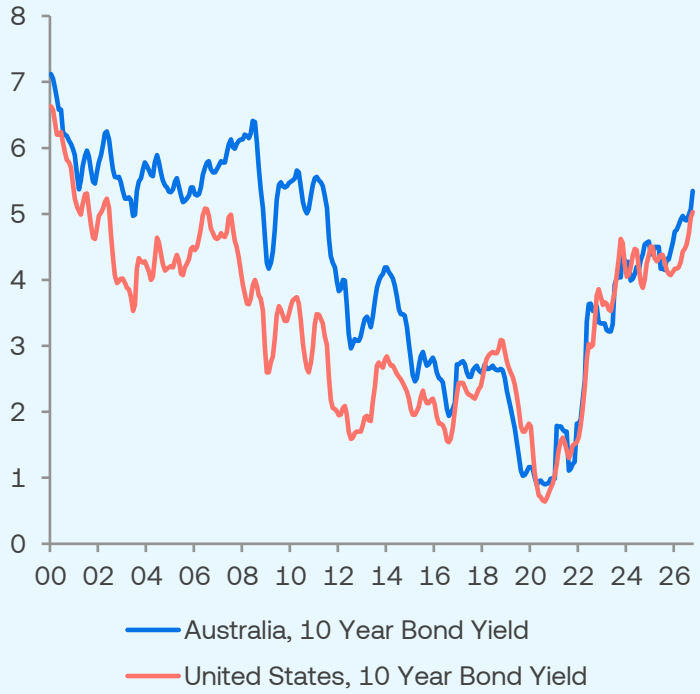
Culture People Technology

Our external operating environment

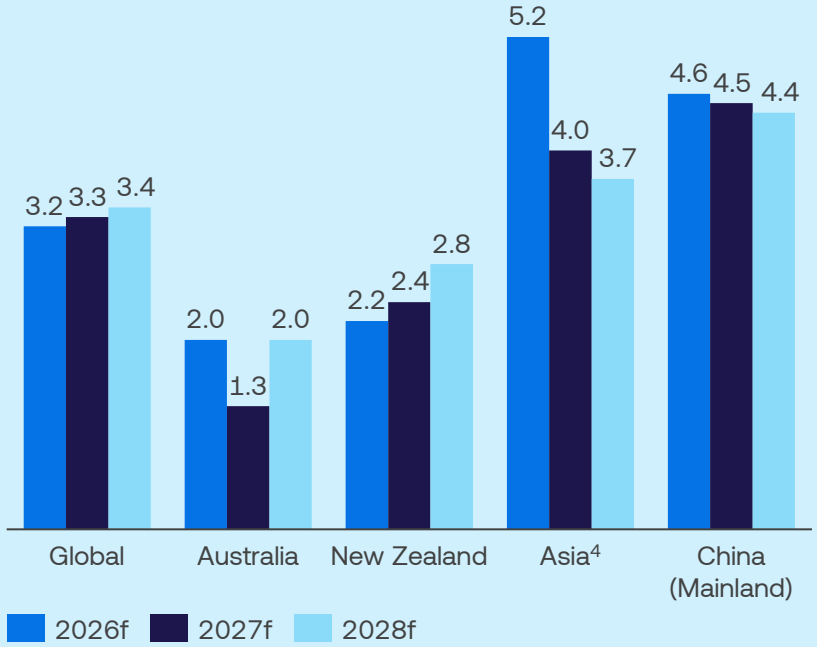
Global investment in clean energy, defence and AI spend[1], USD trn



Australia 10-year bond yield vs US 10-year bond yield[2], %



GDP growth across key markets[3],%

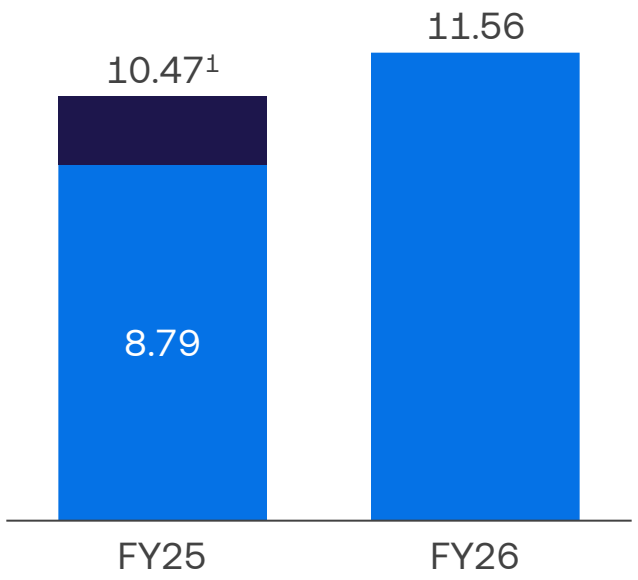


1. Source: Tri Polar World, BNEF, SIPRI, Gartner, Macrobond, ANZ Research
2. Source: U.S. Treasury, RBA, Bloomberg, Macrobond, ANZ Research
3. Source: Bloomberg, Macrobond, IMF, ANZ Research, October 2026
4. Asia ex-Mainland China & India

FY26 overview

Financial performance

Return on tangible equity (ROTE), %

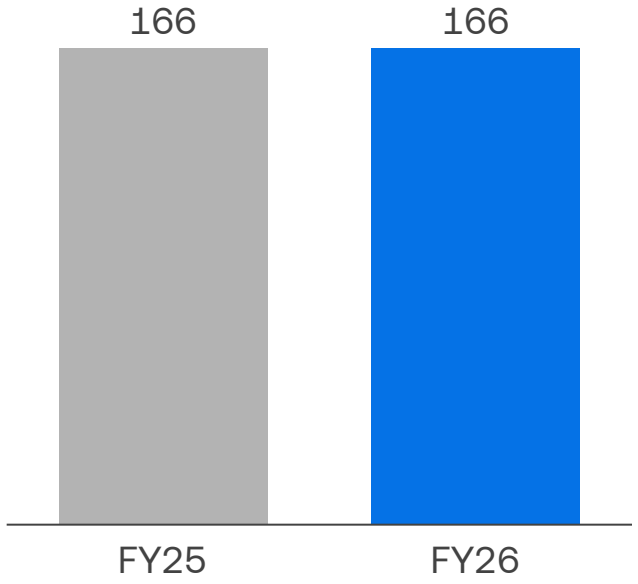


ROTE

Significant items impact

Shareholder outcomes

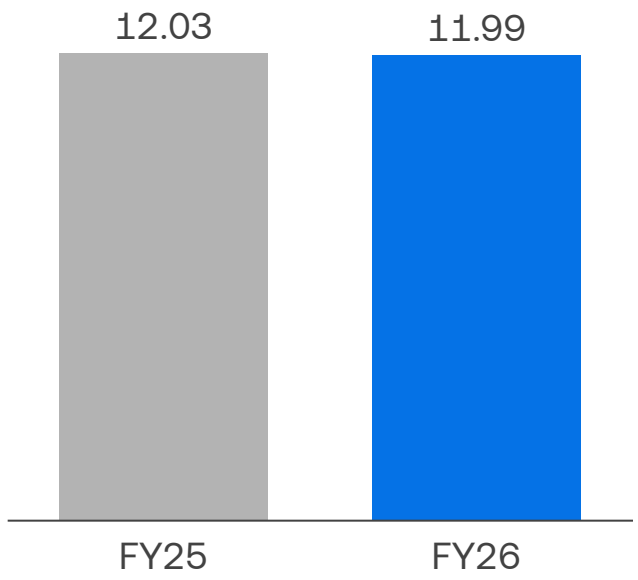
Dividend per share, cents



Franking rate		
Interim dividend	70%	75%
Final dividend	70%	80%

Balance sheet strength

Level 2 CET1 ratio, %



1. Excluding FY25 significant items. Further information of FY25 significant items is provided on page 14 of ANZ Group Holdings Limited Consolidated Financial Report, Dividend Announcement and Appendix 4E. No items classified as significant in FY26

Progress under the ANZ 2030 five immediate priorities[1]

1

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

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. 60% of activities completed as at end-September 2026[2]. Expectation is to be at 85% by end-March 2027

3

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.[2] Expectation is to be at 80% by end-March 2027

4

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[3] to reduce roles by ~3,500 now complete

5

Enhance non-financial risk management to improve resilience

On track to deliver the activities in the Root Cause Remediation Plan

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 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
3. See media release of 9 September 2025: https://www.anz.com.au/newsroom/media/2025/september/anz-announces-changes-to-better-focus-on-priorities/

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



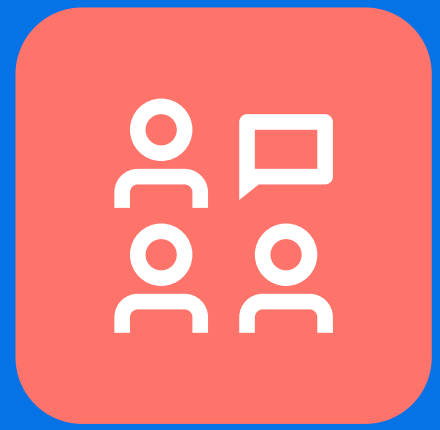
Deliver with excellence

By setting high standards and delivering on commitments



Own the outcome

By taking accountability and doing what's right



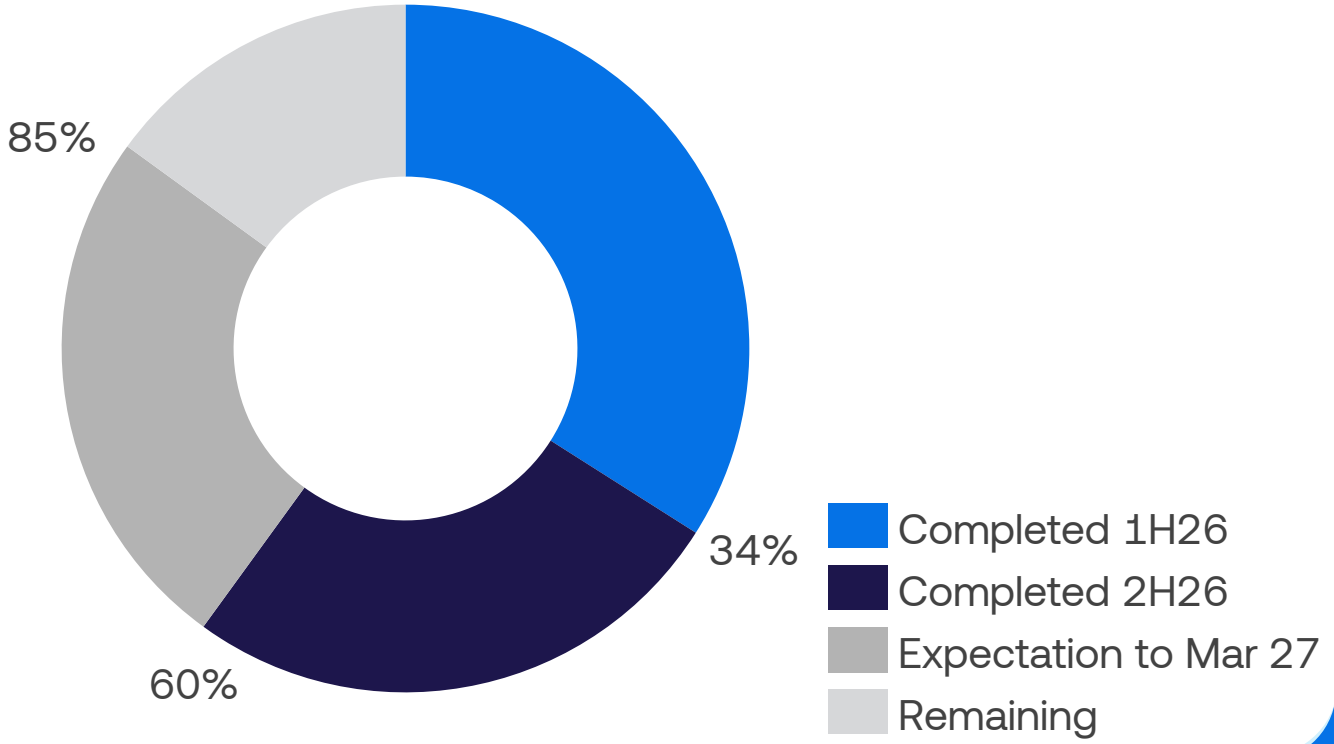
Work as one

By bringing the best of ANZ together to succeed

2. Integrate Suncorp Bank faster to deliver value[1]

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]

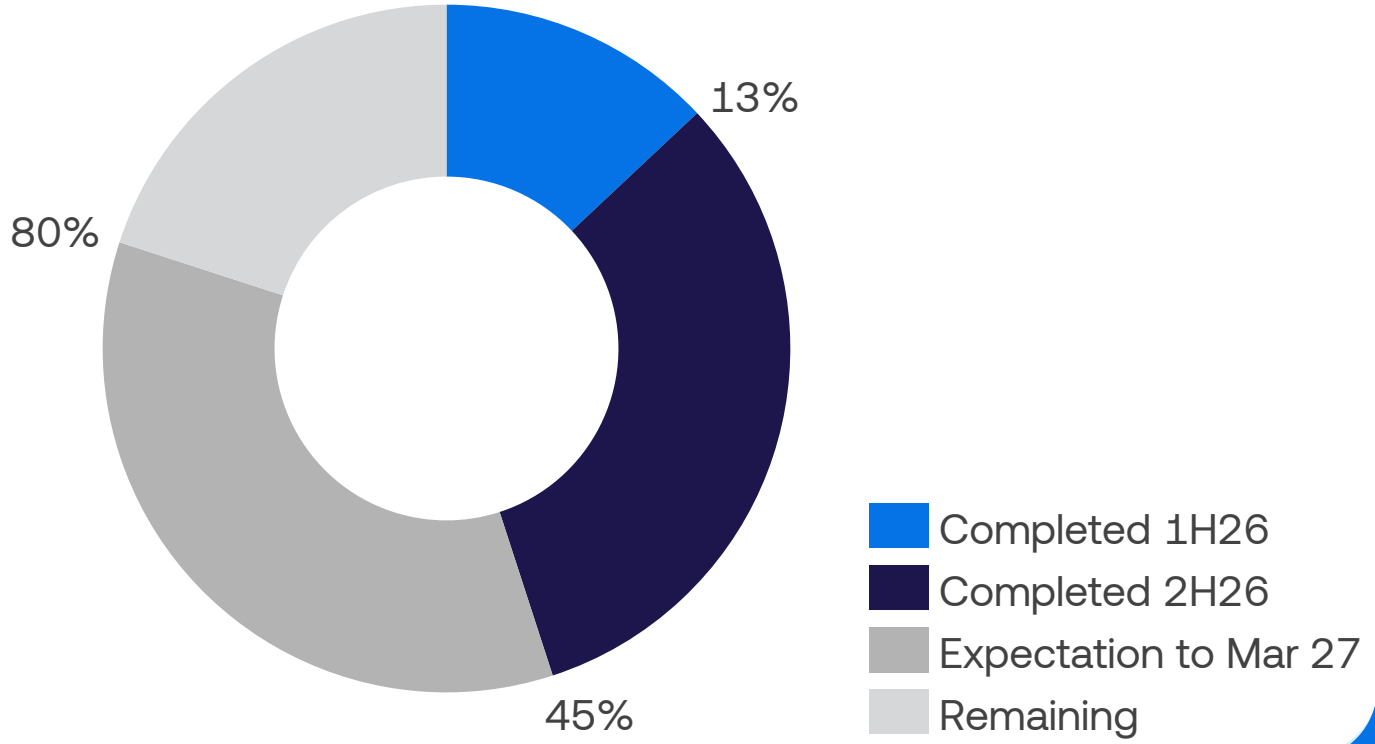


1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. Overall percentage completion is calculated based on the number of approved solution design decisions and deliverables (also defined as work packages) in Suncorp Bank Integration program plans. 1H26 completed as at the week ended 3 April 2026. 2H26 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

3. Accelerate the delivery of the single customer front-end[1]

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]

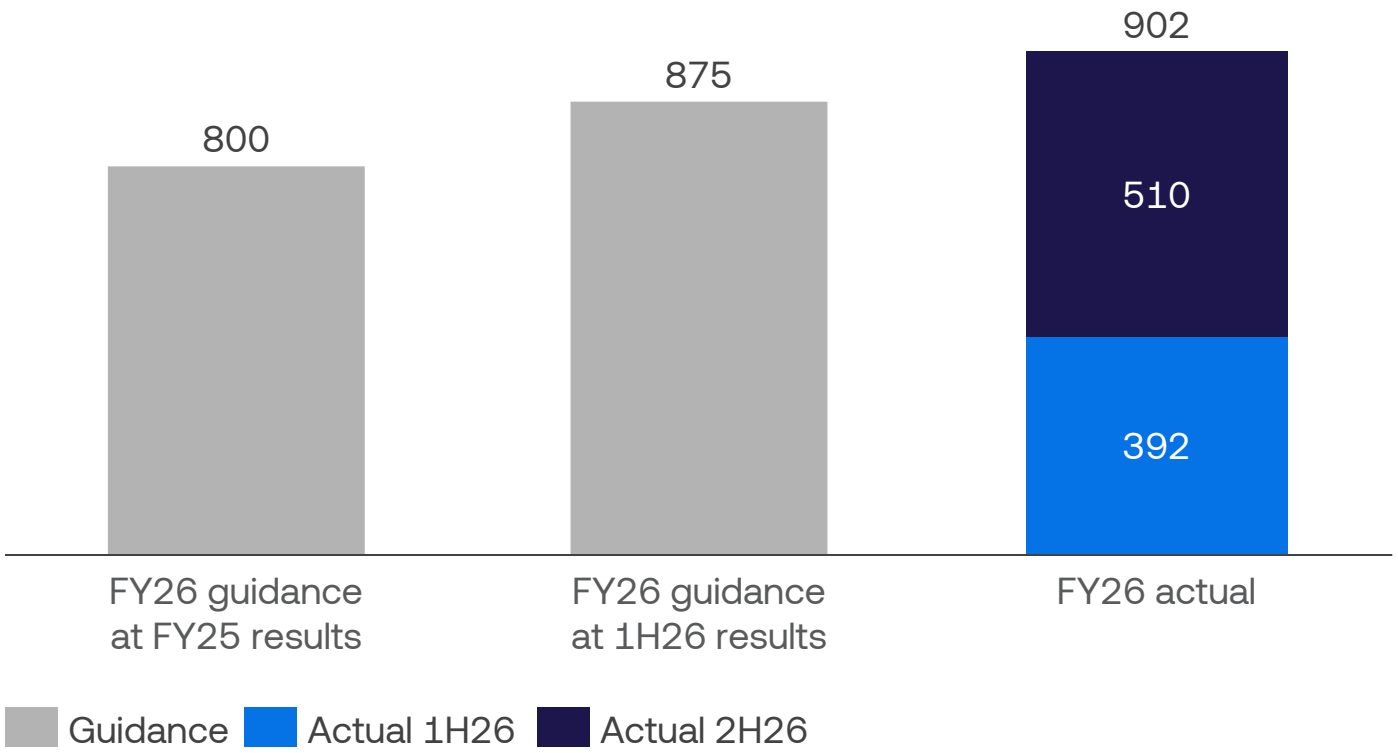


1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
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4. Reduce duplication and simplify the organisation

Delivered $902m in gross cost savings in FY26, exceeding guidance provided at FY25 & 1H26

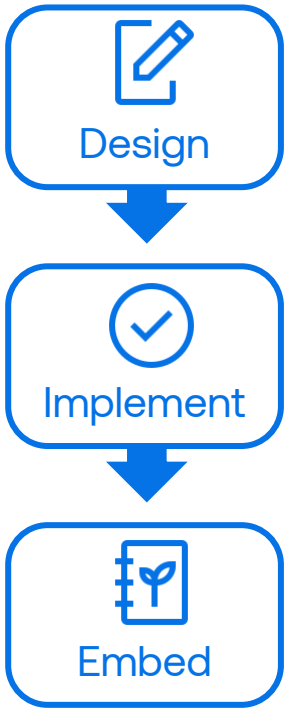
Estimated and actual gross cost savings in FY26, $m



5. Enhance non-financial risk management to improve resilience[1]

On track to deliver the activities in the Root Cause Remediation Plan (RCRP)

Non-financial risk management progress



- Released second and third independent assurance reports by Promontory[2]
- Made substantial progress in building the foundations under PACT[3]
- Submitted the majority of Design Activities, most Deliverables transitioned or transitioning into Implement phase

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. Promontory independent assurance report on progress under the Root Cause Remediation Plan (RCRP)
3. PACT is ANZ's enterprise-wide non-financial risk program

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.

Core enablers

Culture

People

Technology

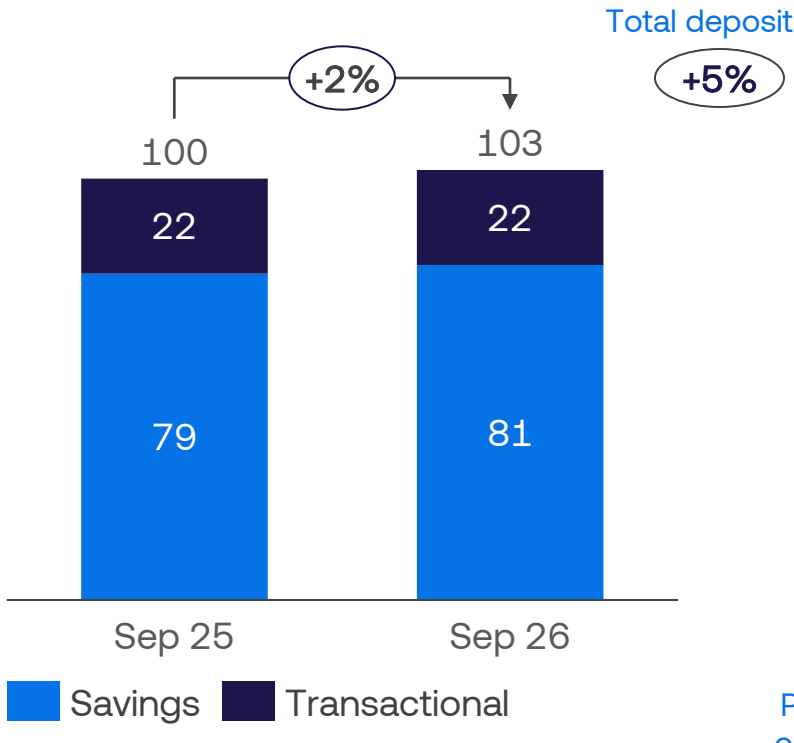
Customer first
Australia Retail

Customers
6.57m

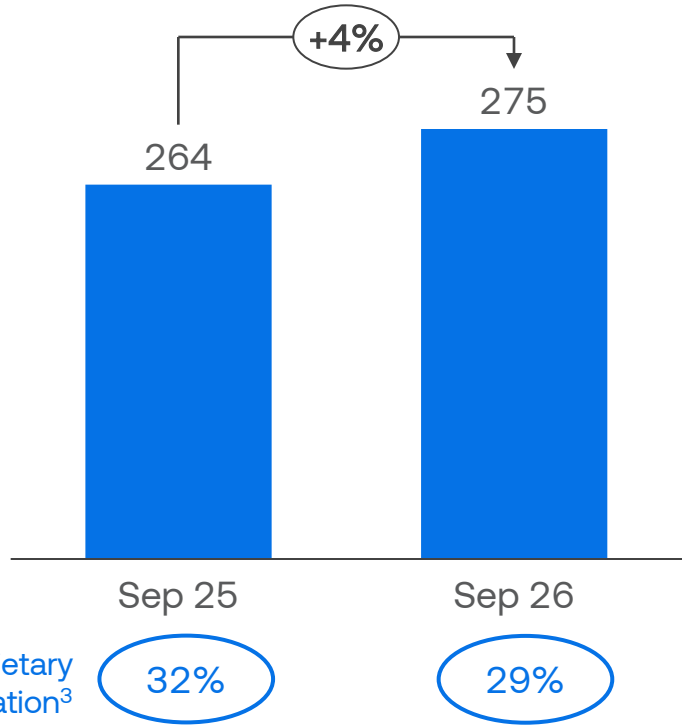
MFI share[1]
11.3%
-0.4% vs Sep 25

NPS[2]
+5.2
+3.5 pts vs Sep 25

Save and transact deposits, $b



Home lending, $b



Customer, MFI share & NPS at Sep 26

1. 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
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. Full year origination includes home loan portfolios in both Australia Retail and Business & Private Bank divisions
4. Includes Australia Retail Save and Transact, Offset accounts and Term Deposits

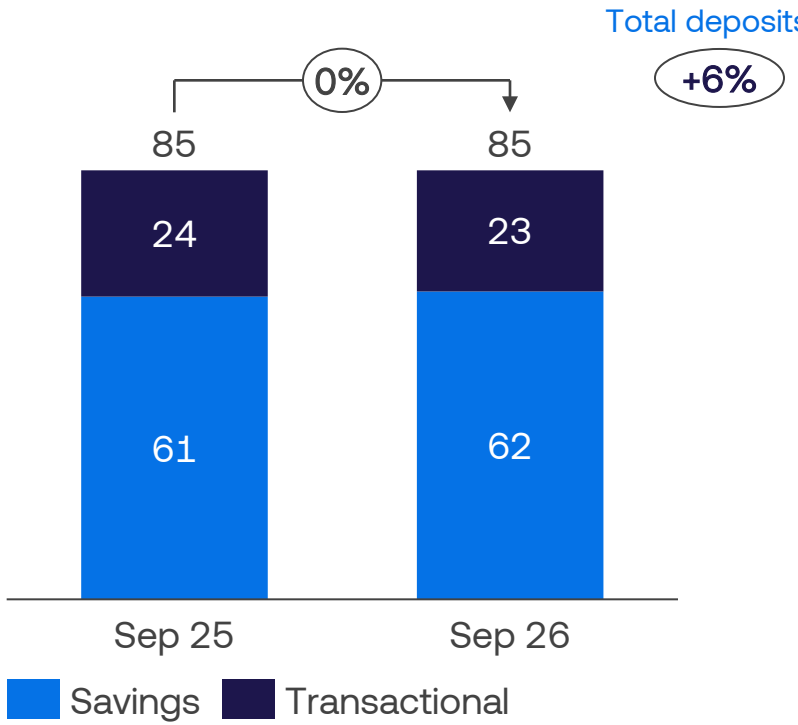
Customer first
Business & Private Bank

Customers
590k

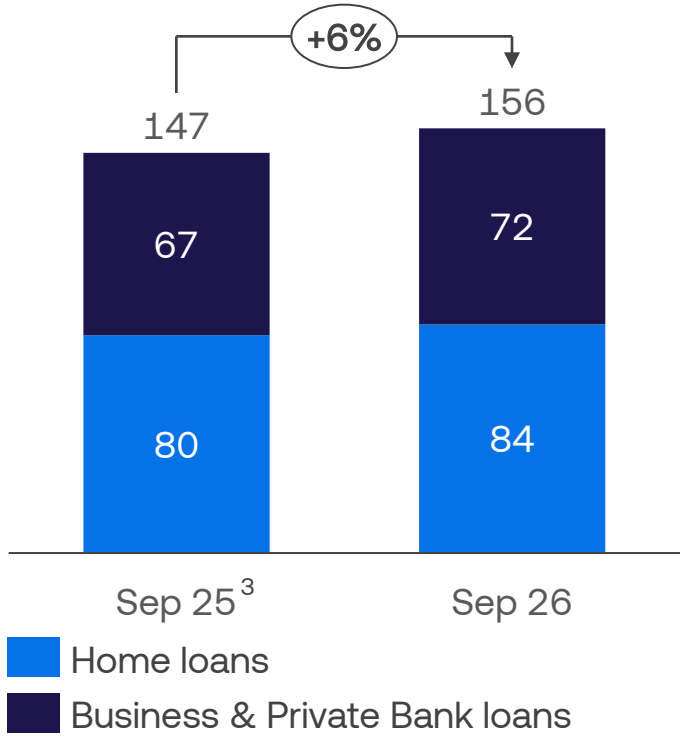
MFI share[1]
17.1%
+0.7% vs Sep 25

NPS[2]
-5.0
-3.2 pts vs Sep 25

Save and transact deposits, $b



Lending, $b



Customer, MFI share & NPS at Sep 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. 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."
3. Prior year lending restated to include ~$80bn of home loans transferred from Australia Retail to Business & Private Bank, as announced on 28 October 2026
4. Includes Business & Private Bank Save and Transact, Offset accounts and Term Deposits

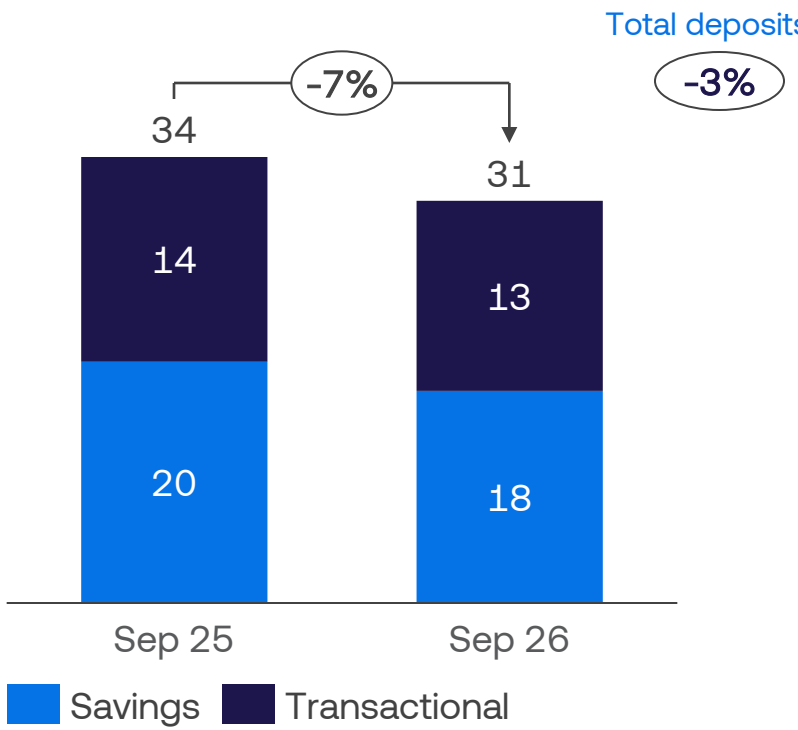
Customer first
Suncorp Bank

Customers
1.25m

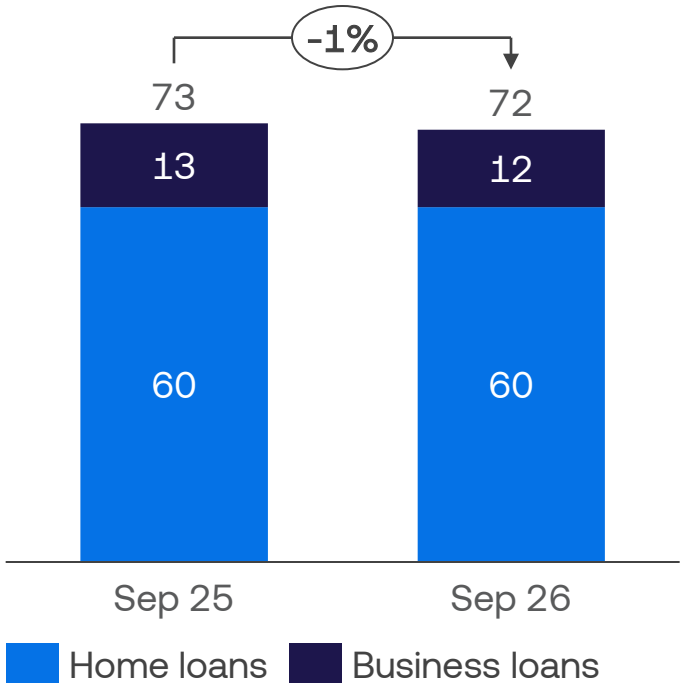
Retail MFI share[1]
1.9%
-0.6% vs Sep 25

Retail NPS[2]
+11.5
-5.0 pts vs Sep 25

Save and transact deposits, $b



Lending, $b



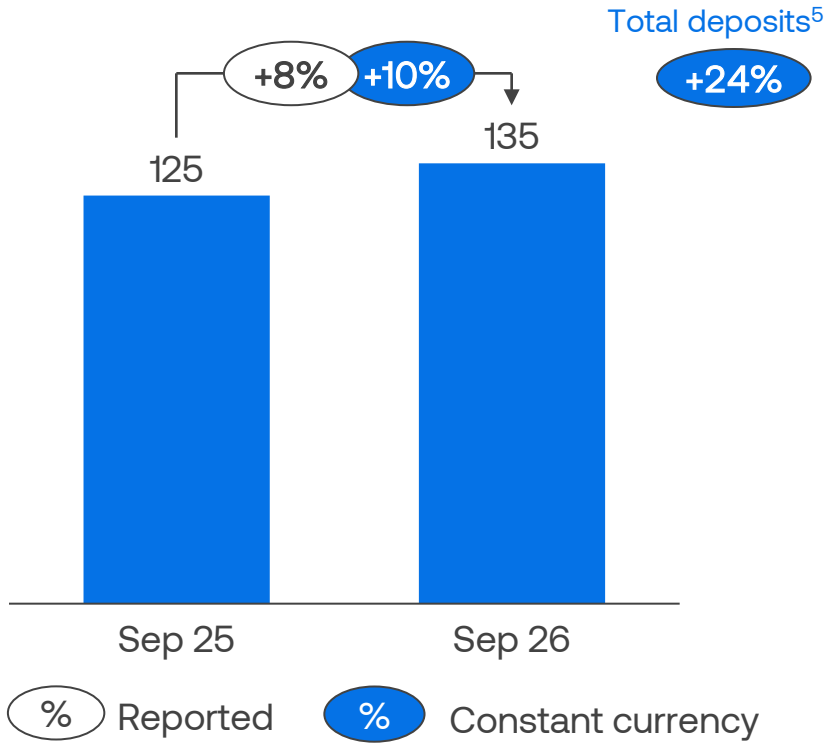
Customer, MFI share & NPS at Sep 26

1. 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
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
3. Includes Suncorp Bank Save and Transact, Offset accounts and Term Deposits

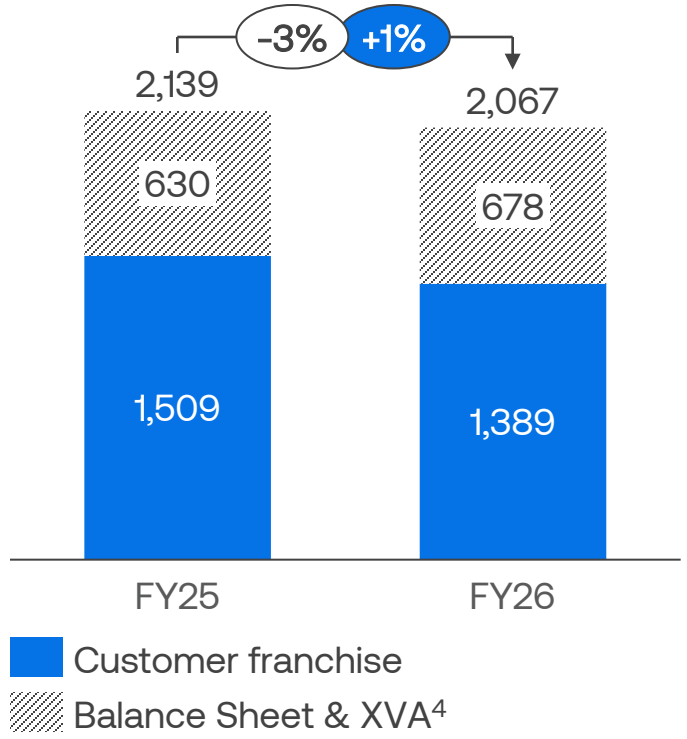
Customer first
Institutional

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)[1]

Operational / at-call deposits[2], $b



Markets revenue[3], $m



1. 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
2. Represents Payments & Cash Management operational / at-call deposits
3. Includes Markets revenue recognised in all divisions
4. Derivative valuation adjustment
5. On a constant currency basis. Total Institutional deposits, including Markets

Customer first
New Zealand

Customers (Personal & Business)
2.72m

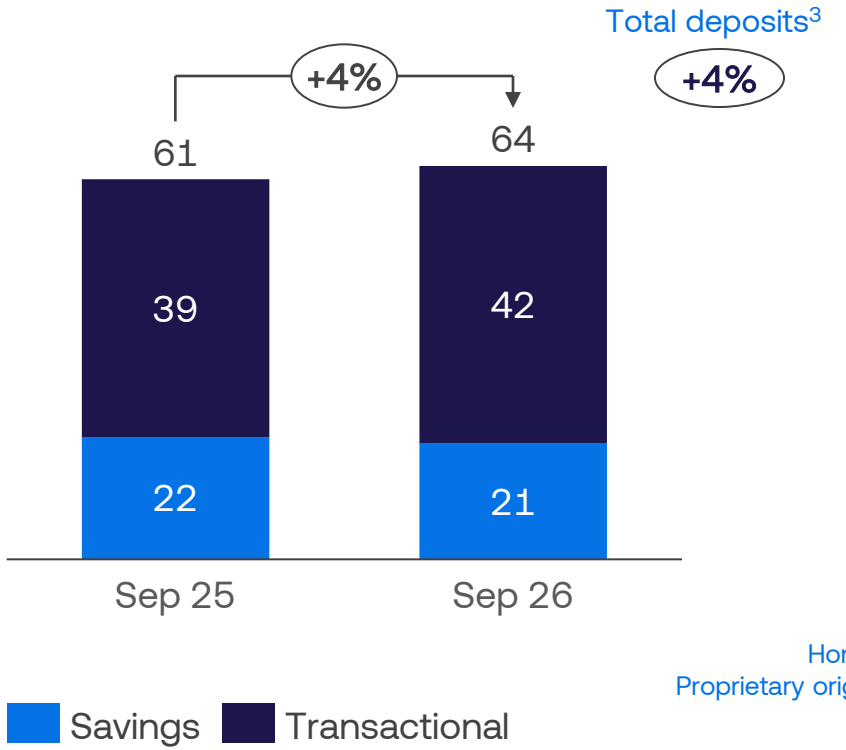
Personal
MFI share[1]
33.6%
+1.5% vs Sep 25

NPS[2]
+26.8
+8.1 pts vs Sep 25

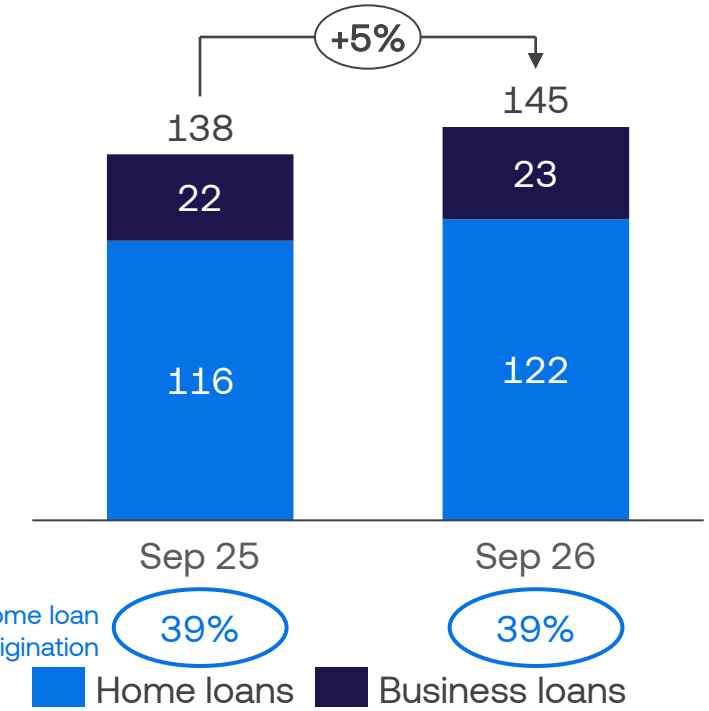
Business
MFI share[1]
31.3%
+1.2% vs Sep 25

NPS[2]
-2.5
+2.2 pts vs Sep 25

Save and transact deposits, NZDb



Lending, NZDb



Customer, MFI share & NPS at Sep 26

1. 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?"
2. 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 15-79 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."
3. Includes New Zealand Save and Transact and Term Deposits

Our AI framework[1]

A critical enabler of our ANZ 2030 strategy

AI framework aligned to ANZ 2030 pillars

Customer first

- Differentiated segment propositions
- Better tools for our frontline bankers
- Improved channel experiences

Simplicity

- Simplified organisational structure
- Automated processes
- External spend optimisation

Resilience

- Strengthened non-financial risk management and controls

Delivering value

- Higher returning growth, improved return on tangible equity, strong cost discipline

Governed by existing Enterprise AI Council and monitored by

Enterprise AI Control Plane[2]

Centralised visibility, cost management, control enforcement and cyber protection

Underpinned by three foundations

- AI Architecture & Platforms
- AI-ready data foundations
- AI Skills & Literacy

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. Enterprise AI Control Plane is being implemented progressively

Our priority AI use cases[1]

High-value AI use cases supporting ANZ 2030

Better tools and systems for our frontline bankers

- Consolidated CRM view equips our frontline and product partners with customer insights enabling more informed and personalised conversations
- AI-powered summaries and next steps reduce administration and improve engagement

>50%

AI-assisted interactions within Business & Private Bank[2]

Re-platforming our contact centre experience

- Automated post-call summaries reduce manual administration and after-call work
- AI-resolved interactions reduce the need for human assistance, freeing capacity across our contact centre staff

>90%

AI-assisted interactions[3]

Accelerating engineering: including the delivery of our Single Customer Front End

- Faster requirements analysis and feature design through AI-assisted engineering
- Engineers spend less time on routine tasks and more time solving higher-value problems

2x

software engineering capacity[4]

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. Business & Private Bank customer interactions across face-to-face, phone and virtual meetings
3. Expected AI-enabled interaction range across overall contact centre volumes at platform completion, based on diagnostic assessment and solution design
4. Related to Single Customer Front End (SCFE) deliverables in FY26

Enterprise AI Control Plane[1]

Is being implemented to safely scale AI faster, with humans in control

Enterprise AI Control Plane[2]

Common point of control

- AI systems connect through a common control layer
- Designed to provide consistent enterprise control
- Works across our AI tools and providers

Visibility across all AI

- AI tools are registered and owned
- Inventory of use cases and progress is tracked
- AI token consumption and value tracked

Ongoing governance

- AI behaviour is watched as it happens
- Issues can be identified earlier
- Continuous monitoring supports oversight

Built-in safety guardrails

- Limits can be enforced automatically
- AI activity can be stopped where it operates outside defined rules
- People remain in control

Auditability

- AI activity is recorded
- A clear record of what happened
- Records are available to help with reviews

Building on the AI Council and existing controls, the initial MVP establishes the core technology capability for centralised visibility and control, with coverage progressively expanded over time.

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. The Enterprise AI Control Plane is being delivered progressively

Our AI foundations[1]

underpin how targeted use cases scale across ANZ

AI Architecture & Platforms[2]

Reusable AI capabilities to scale delivery, reduce fragmentation, retain flexibility

Hybrid AI platform
Balance AI cost & performance

Document intelligence
Turn documents into usable data

Knowledge management
Connect AI to trusted enterprise knowledge

Workflow & automation
Automate work through AI agents

AI-ready data foundations[2]

Progressively improving legacy data to provide trusted, governed and reusable data to scale AI safely

Strengthening data management
Improve data trust & control

Building reusable data products
Deliver reusable data for priority AI use cases

Simplifying the data estate
Reduce duplication & legacy complexity

AI Skills & Literacy[3]

Practical, role-based AI skill uplift to build confidence and responsible adoption

9,000+ Enrolments in Data & Responsible AI fundamentals

5,000+ AI Masterclass attendees

Expanding through an AI Academy
Build role-based AI skills through practical learning & immersion

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. Architecture & platforms and data-foundation initiatives are being delivered progressively across the Group; scope, maturity and timing vary by capability and division
3. Participation figures reflect existing learning activity and are rounded. The broader AI Academy and role-based pathways are being progressively developed and introduced

Key messages

Transformation is moving at pace, shareholders are being rewarded

Continuing to invest for growth in line with ANZ 2030

The business is gaining momentum

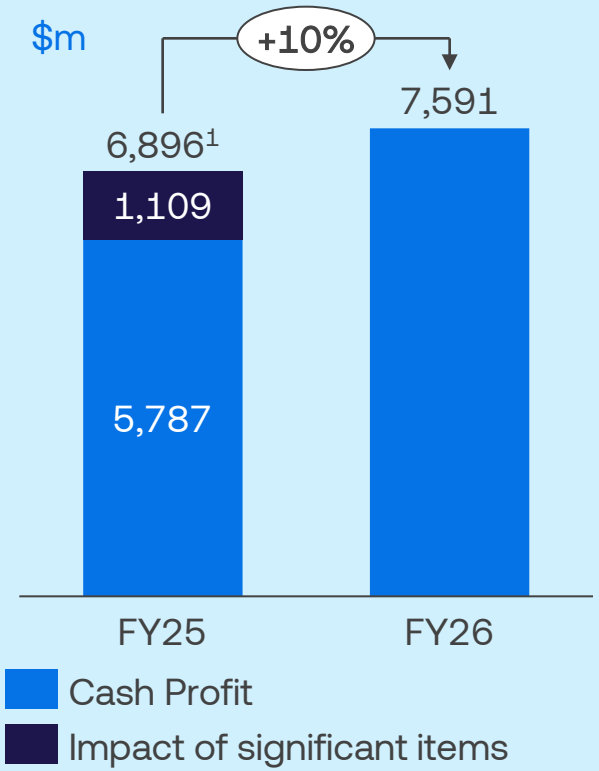
2026 Full Year Results

Farhan Faruqui
Chief Financial Officer

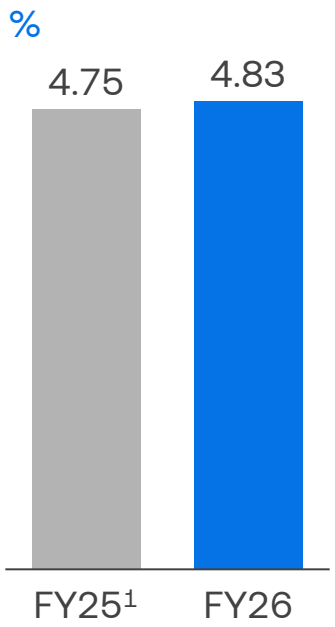
FY26 overview

Financial performance & key financial metrics (ANZ 2030 strategy)

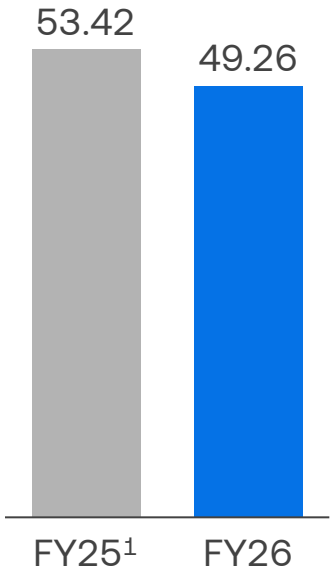
Cash profit



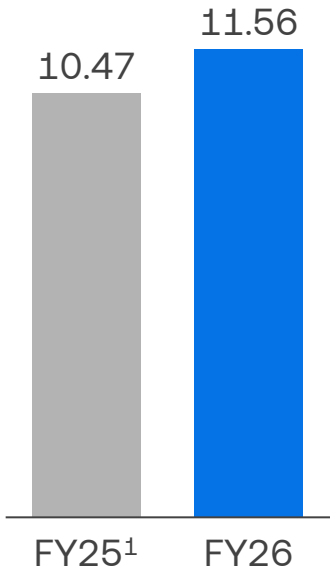
Revenue/Avg RWA



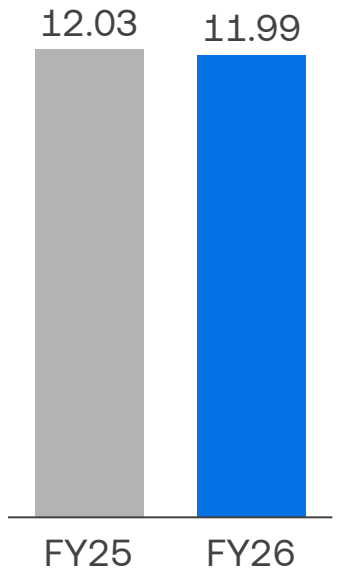
Cost to income ratio



Return on tangible equity



CET1 ratio



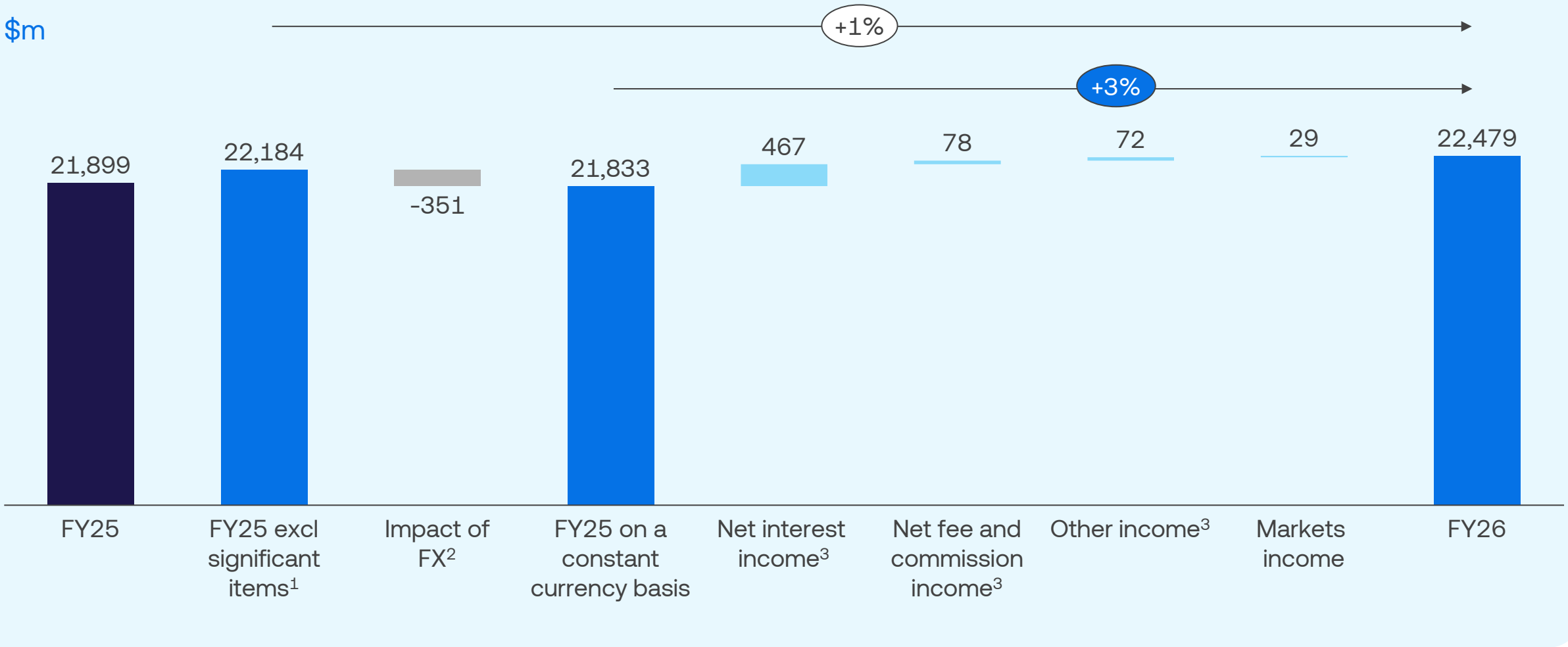
1. Excluding FY25 significant items. Further information of FY25 significant items is provided on page 14 of ANZ Group Holdings Limited Consolidated Financial Report, Dividend Announcement and Appendix 4E. No items classified as significant in FY26

Cash profit and impact of significant items – Full Year

$m	FY25	FY26	FY26 vs FY25	FY26 vs FY25 *(on a constant currency basis)*
Statutory Profit	**5,891**	**7,270**	**+23%**	
Cash Profit	**5,787**	**7,591**	**+31%**	***+32%***
Significant items included in Cash Profit[1]:	(1,109)			
Cash Profit adjusting for significant items	**6,896**	**7,591**	**+10%**	***+11%***
> Revenue	22,184	22,479	+1%	***+3%***
> Expenses	(11,849)	(11,074)	-7%	***-4%***
> Profit Before Provisions	10,335	11,405	+10%	***+11%***
> Cost-to-income	53.42%	49.26%	-416bps	
> ROTE	10.47%	11.56%	+109bps	

1. Excluding FY25 significant items. Further information of FY25 significant items is provided on page 14 of ANZ Group Holdings Limited Consolidated Financial Report, Dividend Announcement and Appendix 4E. No items classified as significant in FY26

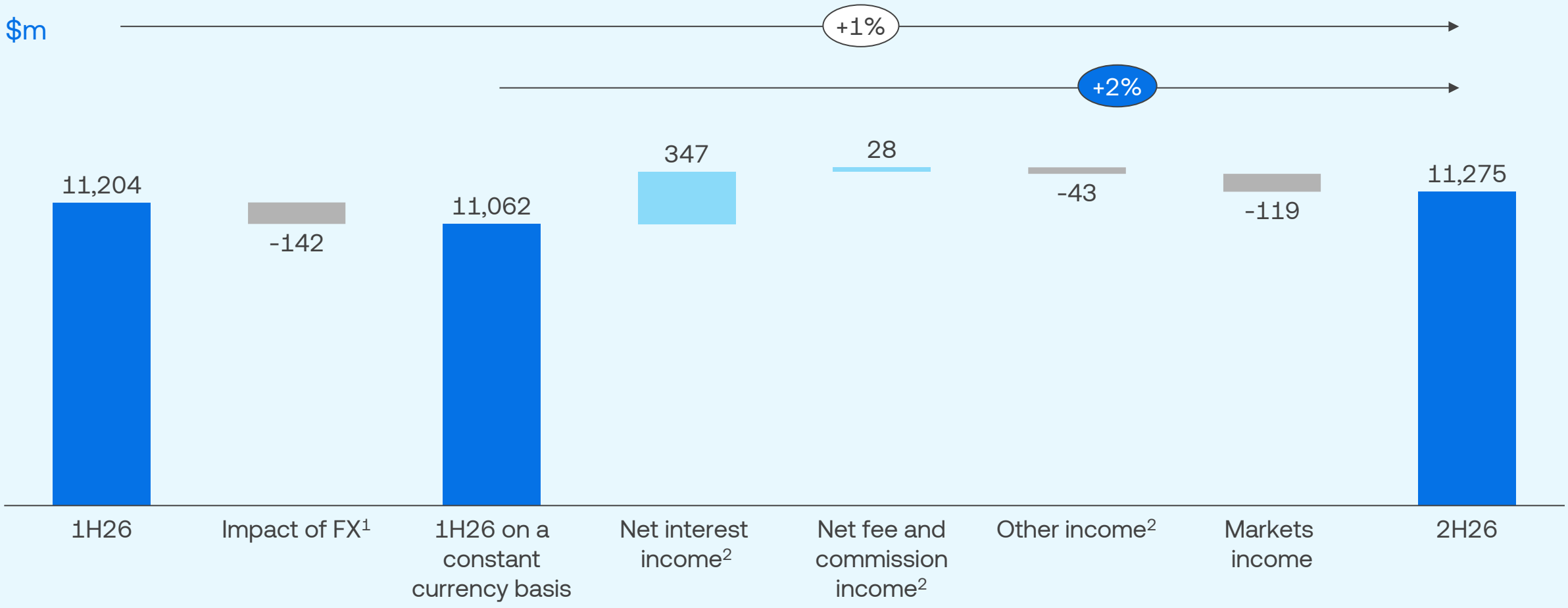
Revenue – Full Year



% Reported % Constant currency

1. Panin impairment
2. Includes FX translation impact -$594m offset by FX hedge movements (FY25 -$9m, FY26 $234m)
3. Excluding revenue from Markets activities

Revenue – Second half

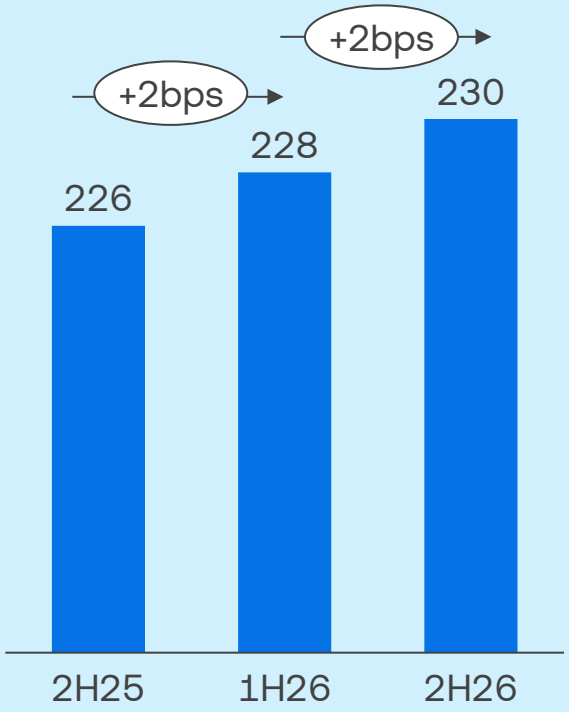


% Reported % Constant currency

1. Includes FX translation impact -$178m offset by FX hedge movements (1H26 $99m, 2H26 $135m)
2. Excluding revenue from Markets activities

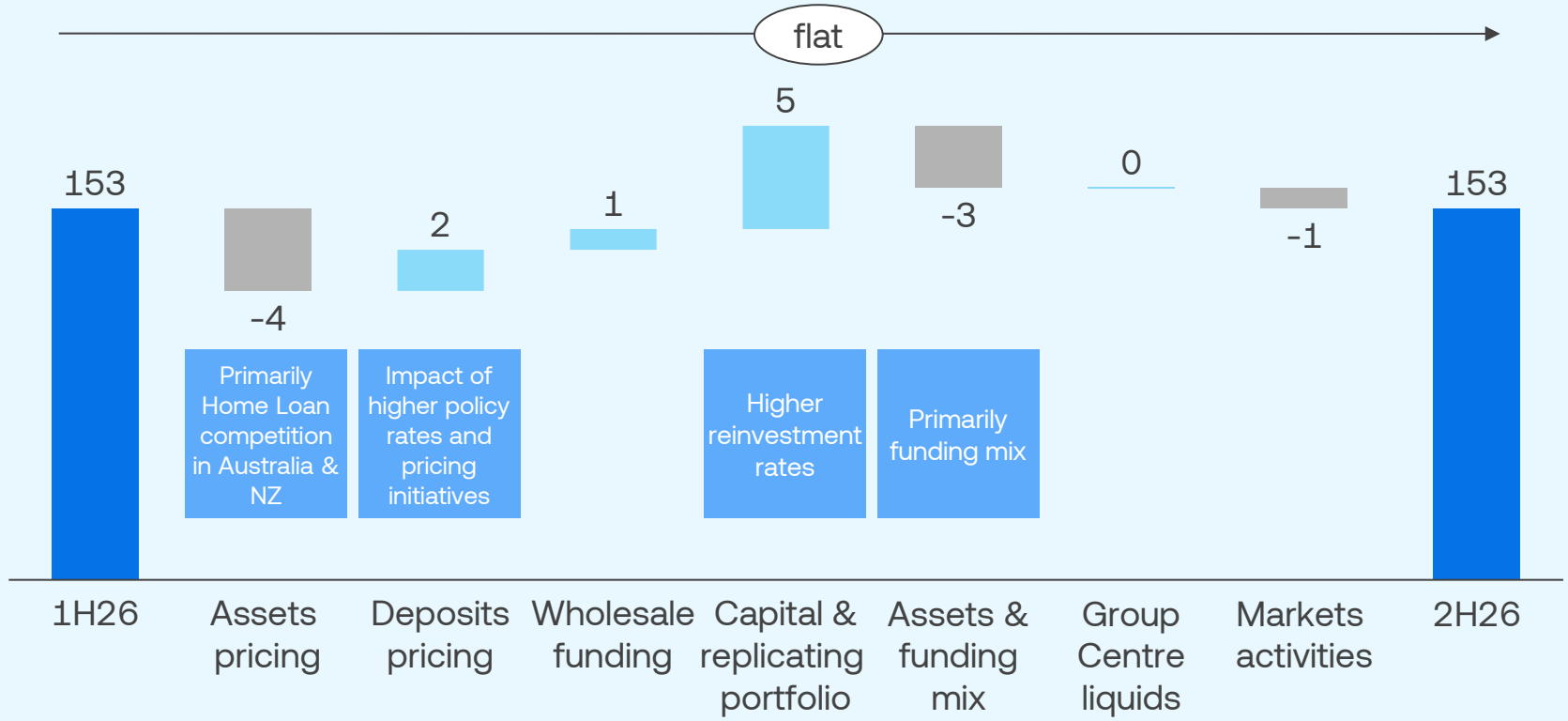
Net interest margin (NIM)[1]

Group NIM ex Markets, bps



Group NIM, bps

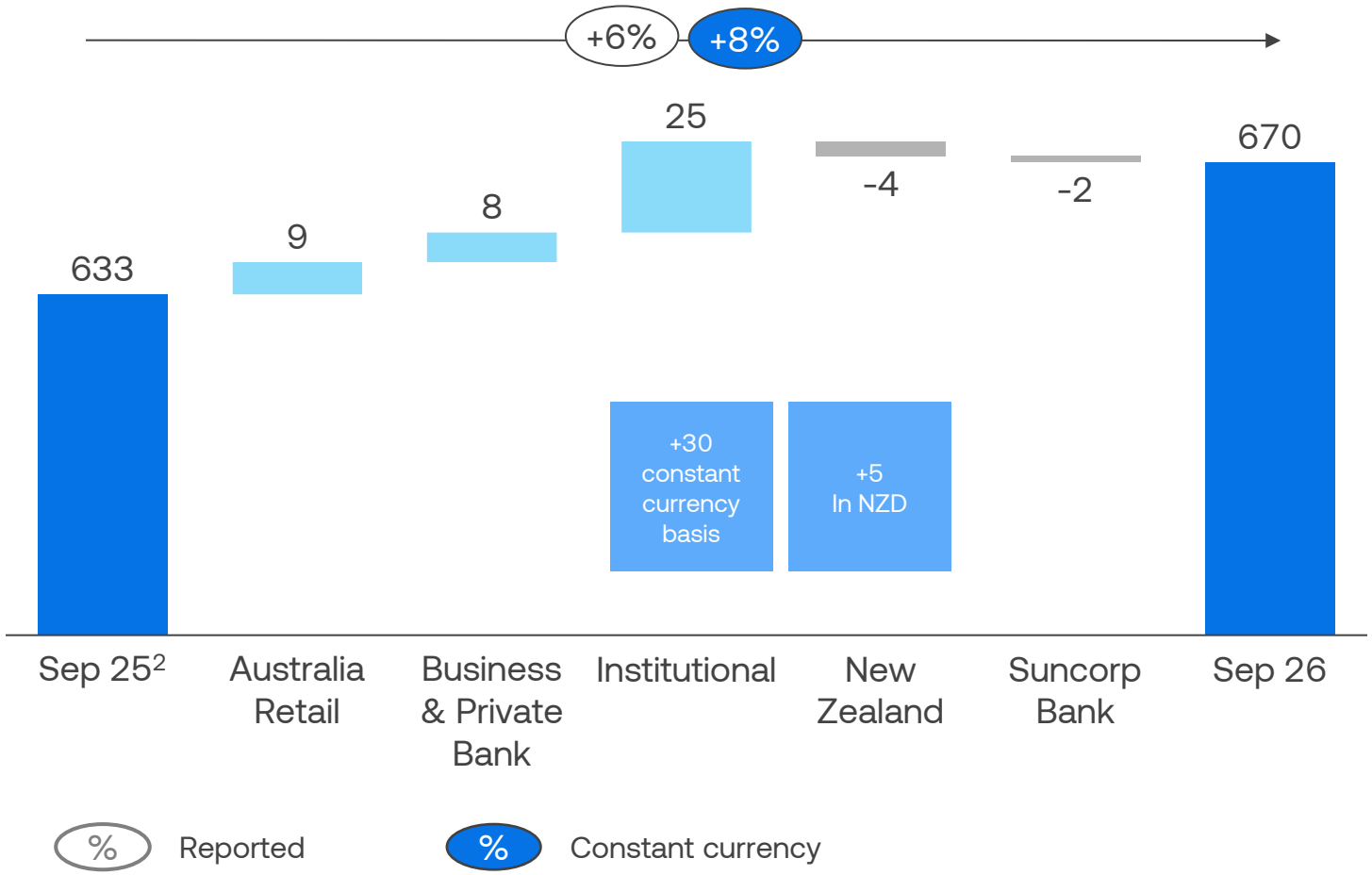
FY27 expectations:
4bps NIM benefit from the replicating portfolio expected over the next 12 months (2bps higher than previously indicated).
1H27 NIM ex Markets expected to remain broadly stable half on half.



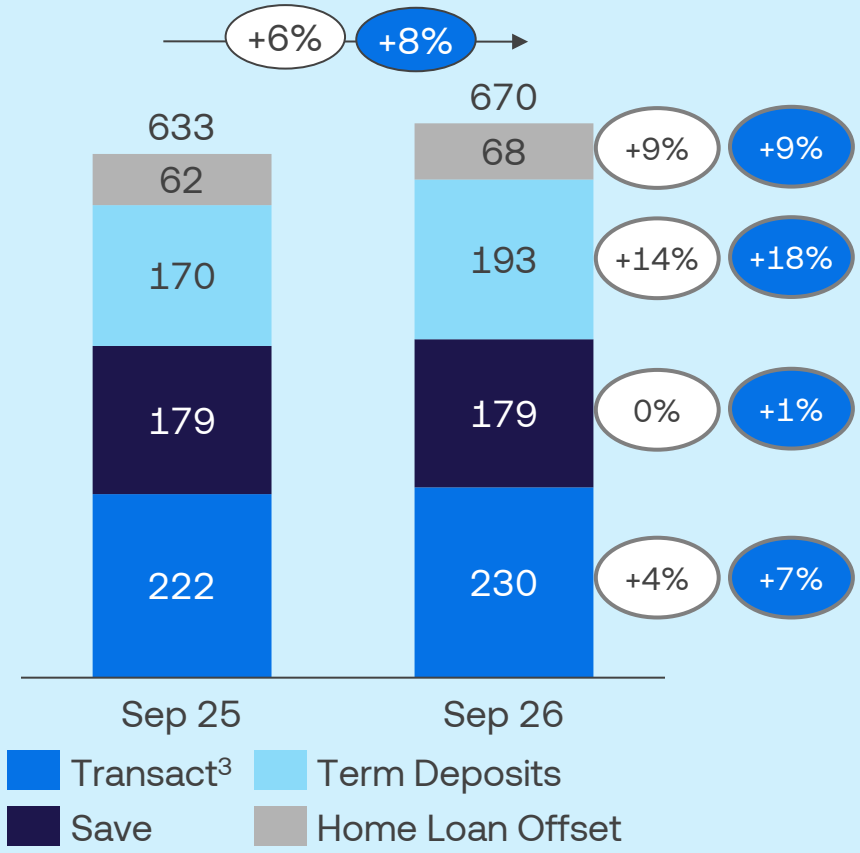
1. This page includes forward looking statements. These statements are subject to the disclaimer on page 2

Balance Sheet – Customer deposits[1]

Customer deposits by division, $b



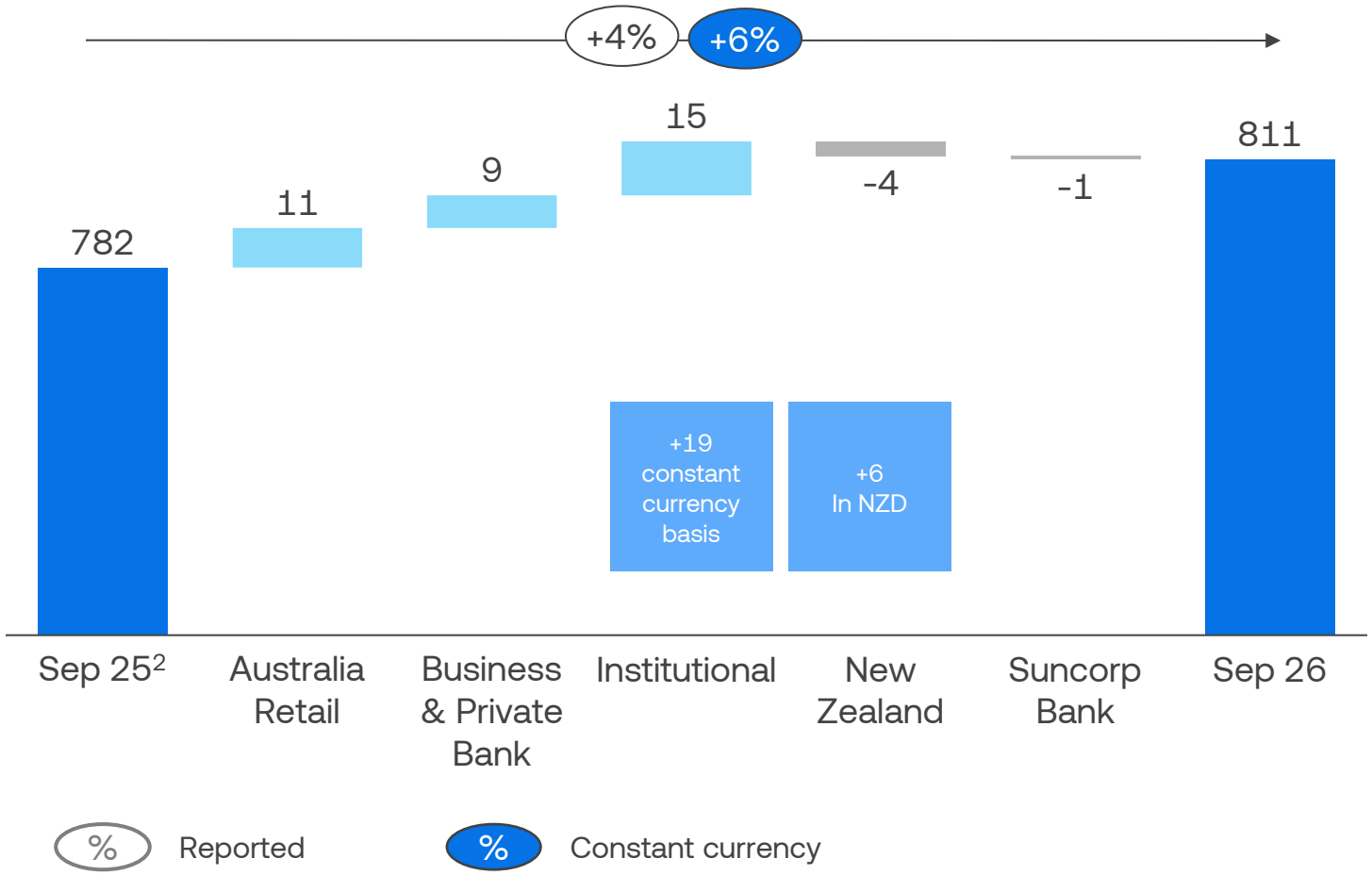
Customer deposits by type, $b



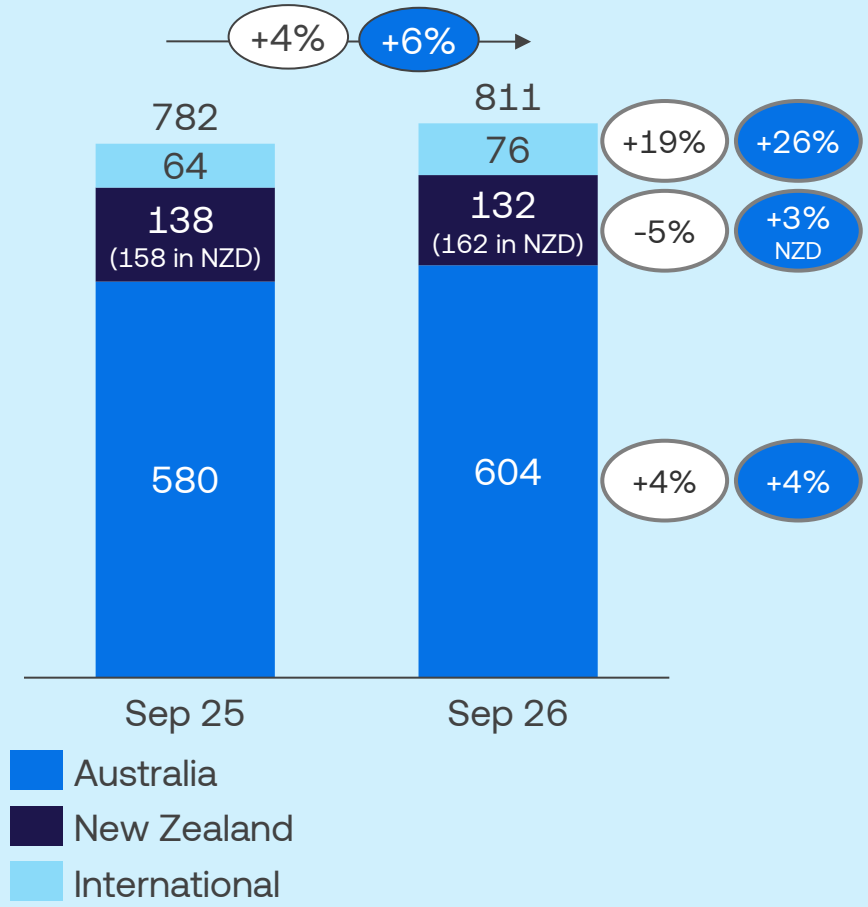
1. Excluding Markets deposits
2. $619b on a constant currency basis
3. Includes Payments and Cash Management operational / at-call deposits

Balance Sheet – Lending[1]

Net loans and advances (NLA) by division, $b



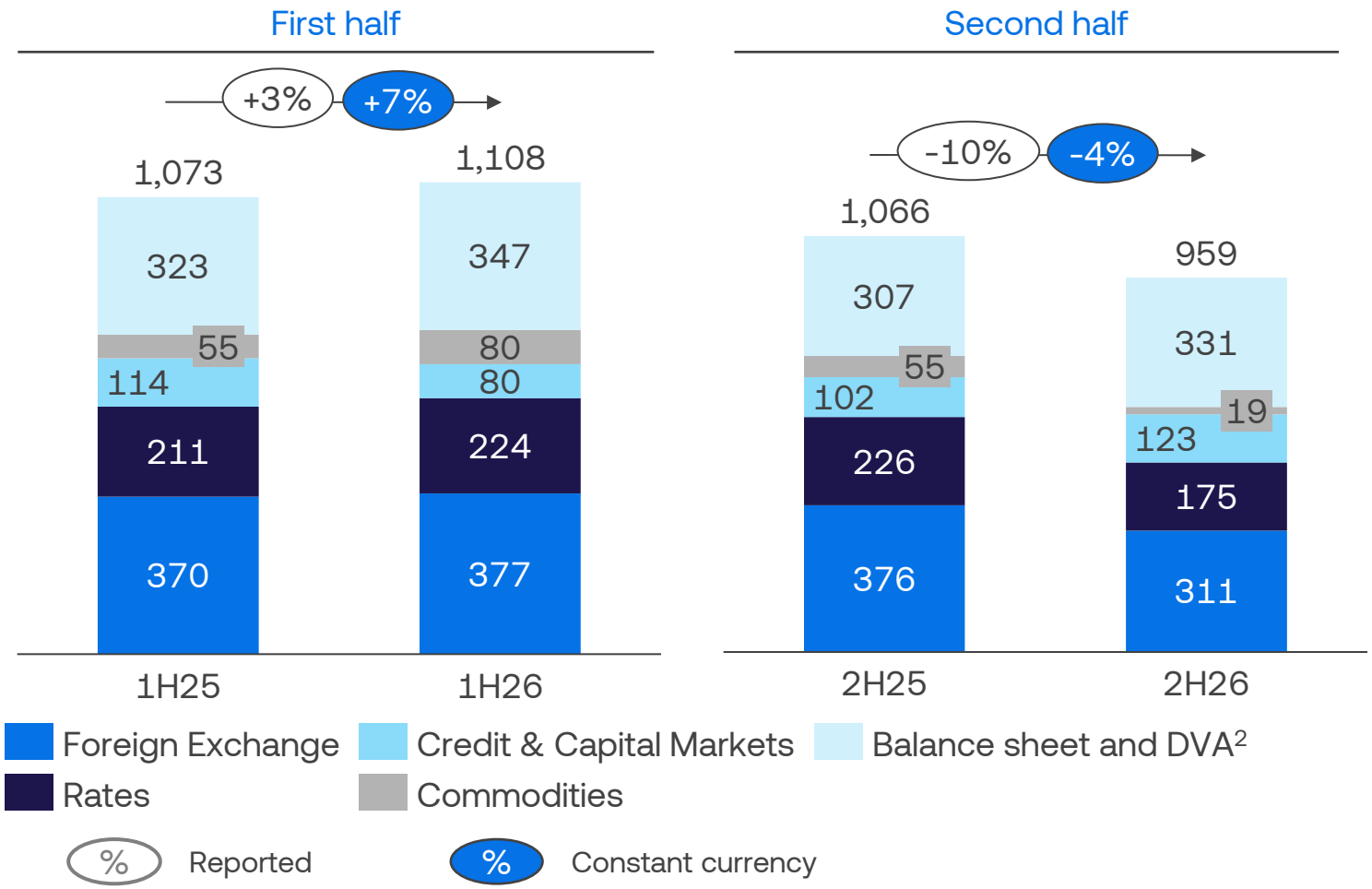
NLA by Geography, $b



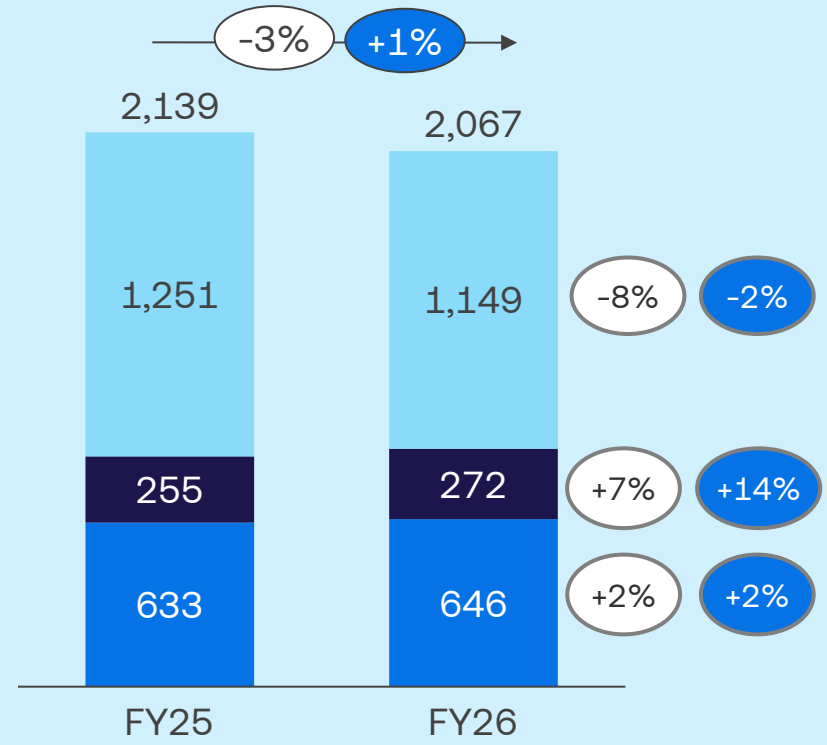
1. Excluding Markets Net loans & advances
2. $767b on a constant currency basis

Markets revenue[1]

Total Markets revenue composition, $m

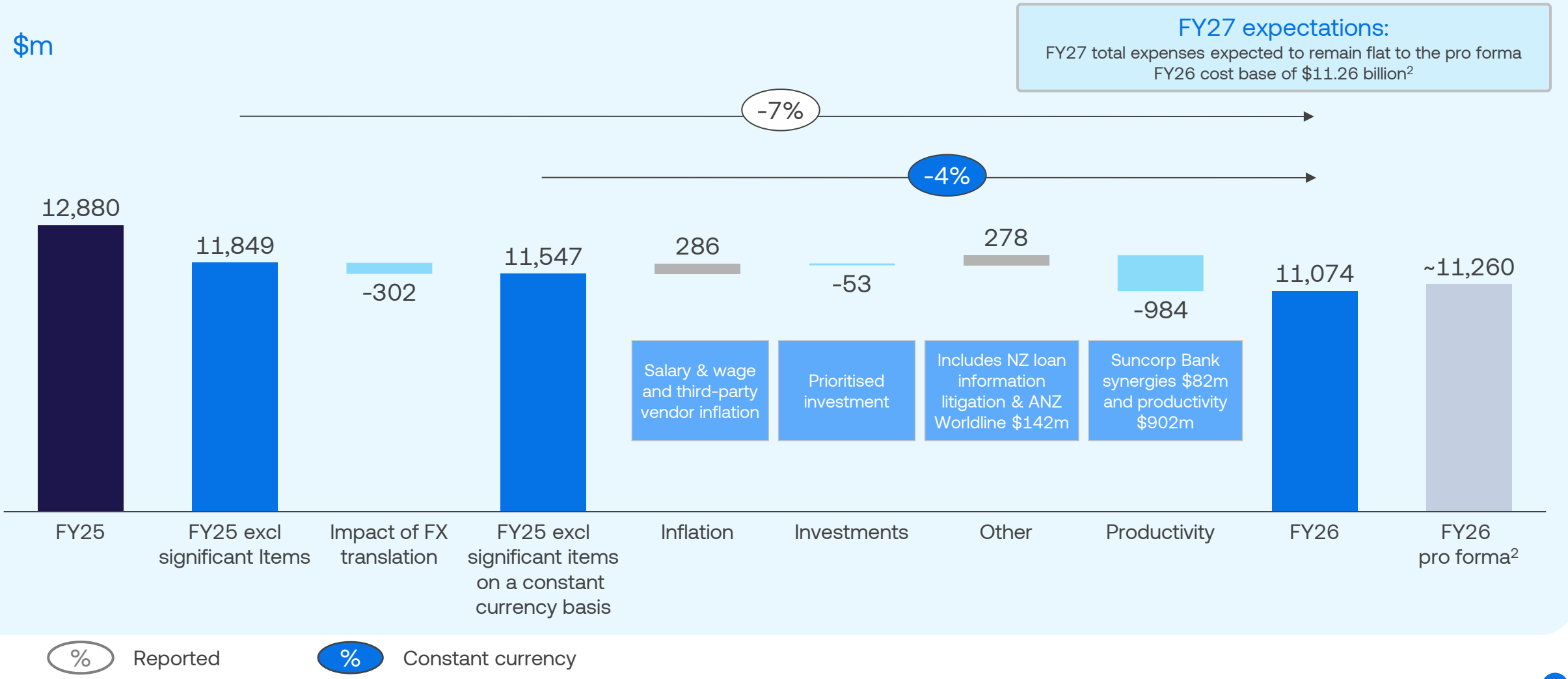


Markets revenue by Geography, $m



1. Includes Markets revenue recognised in all divisions
2. Derivative valuation adjustment

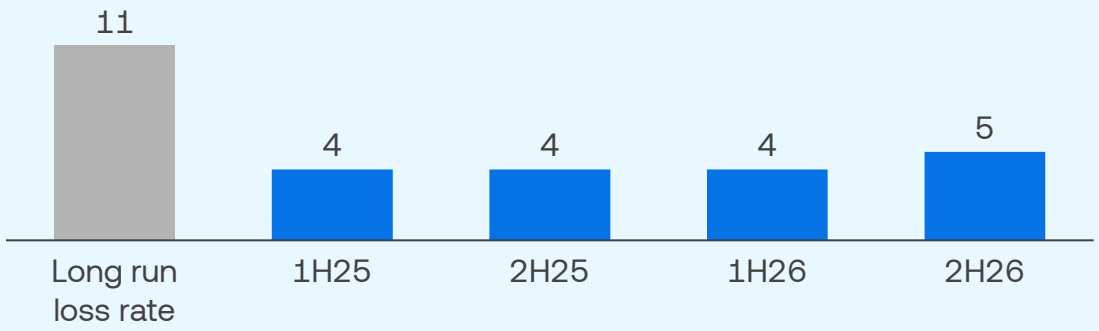
Operating expenses[1]



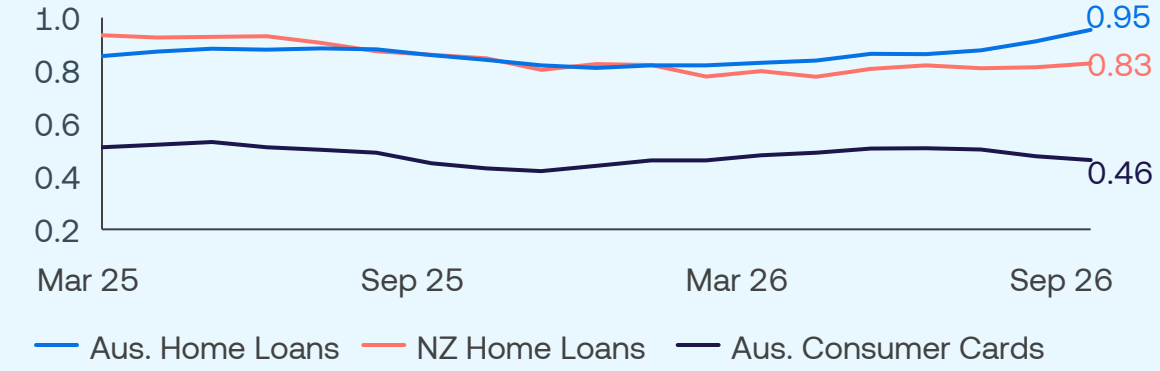
1. This page includes forward looking statements. These statements are subject to the disclaimer on page 2
2. Taking into account expected full year cost of the ANZ Worldline ownership, pro forma FY26 cost base would be $11.26 billion

Portfolio credit quality

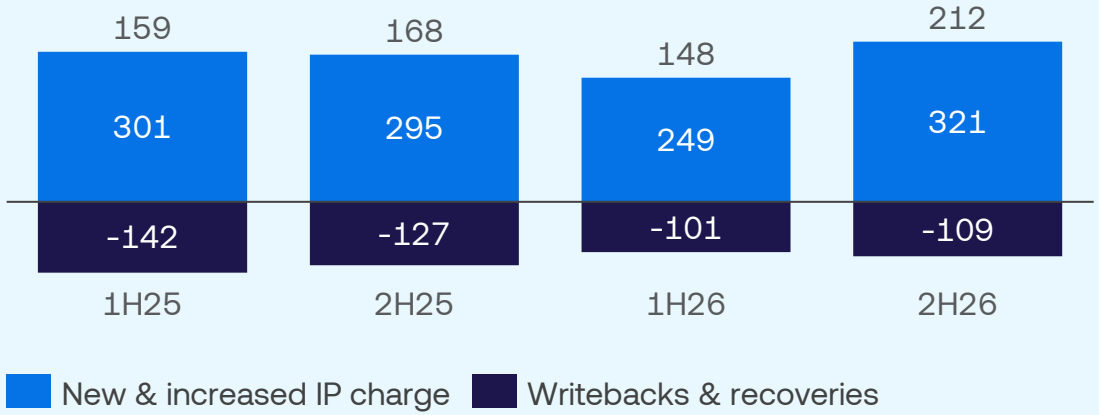
Individual provision loss rate[1], bps



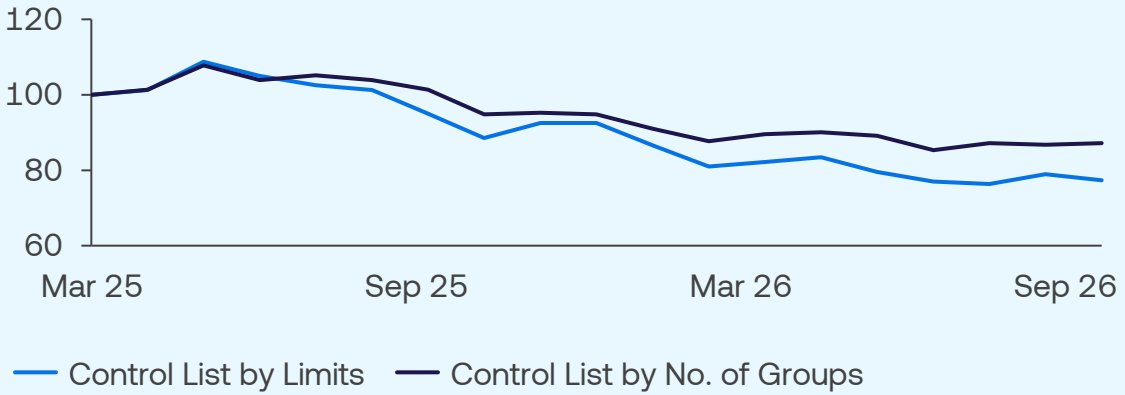
Consumer portfolio 90+ DPD[2], %



Individual provision charge, $m



Wholesale control list[3,4], indexed data



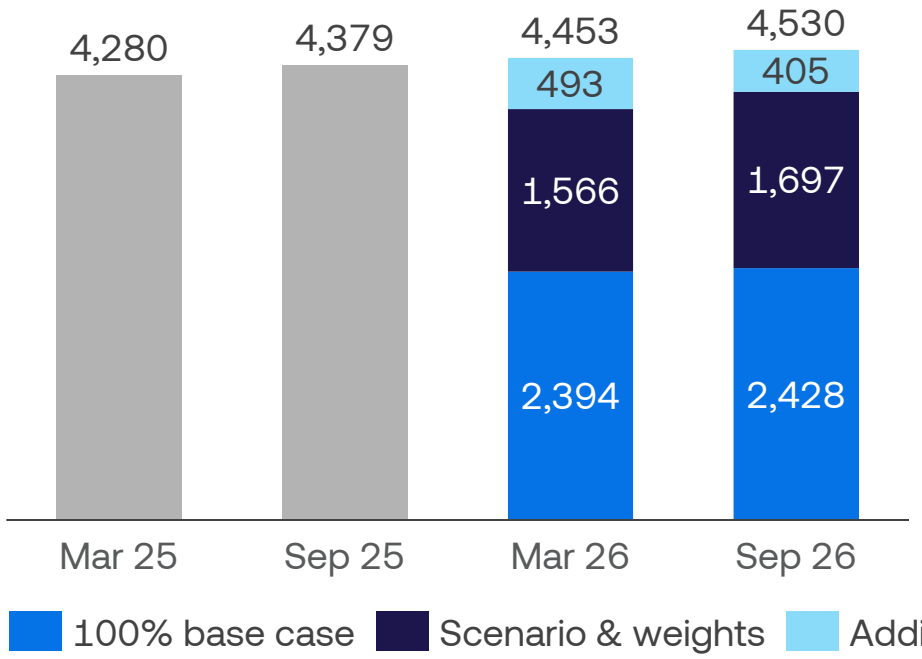
1. Annualised loss rate as a % of gross loans and advances (GLA)
2. 90+ days past due, excludes Suncorp Bank
3. The control list identifies wholesale customers that are at a heightened risk of not being able to pay their credit obligations in full (such as facility delinquency or excesses against limits) and provides a mechanism to focus management attention on the monitoring and application of strategies for those customers
4. Excludes Suncorp Bank

Provisioning

Collective provision (CP) coverage ratio[1], %

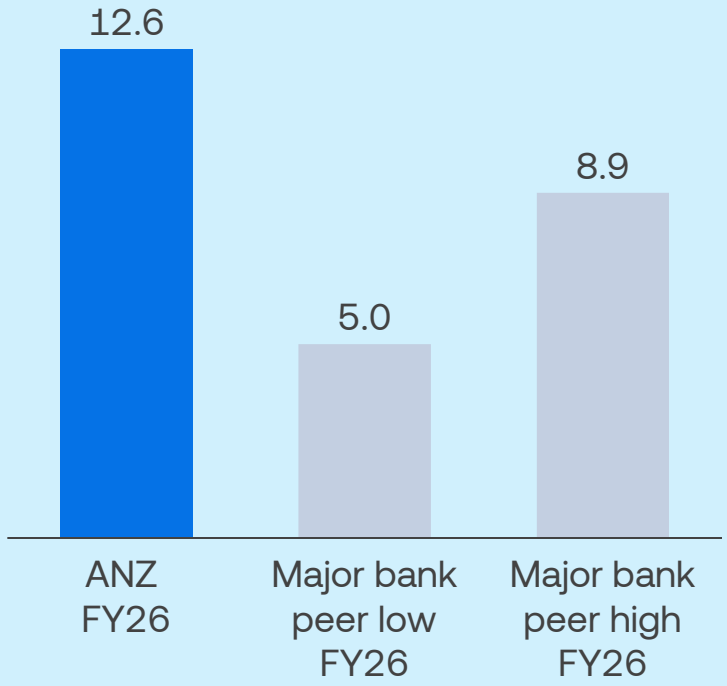
1.13	1.18	1.22	1.20

CP balance, $m



- CP charge of $96m in 2H26 with a resulting balance of $4.53b, $2.1b above base case scenario
- 53% of scenario weight settings are weighted toward downside outcomes
- Australia Mortgage balances have increased by $65m for the half and $327m over the past 18 months
- Onshore and offshore portfolios continue to be both resilient and of high quality

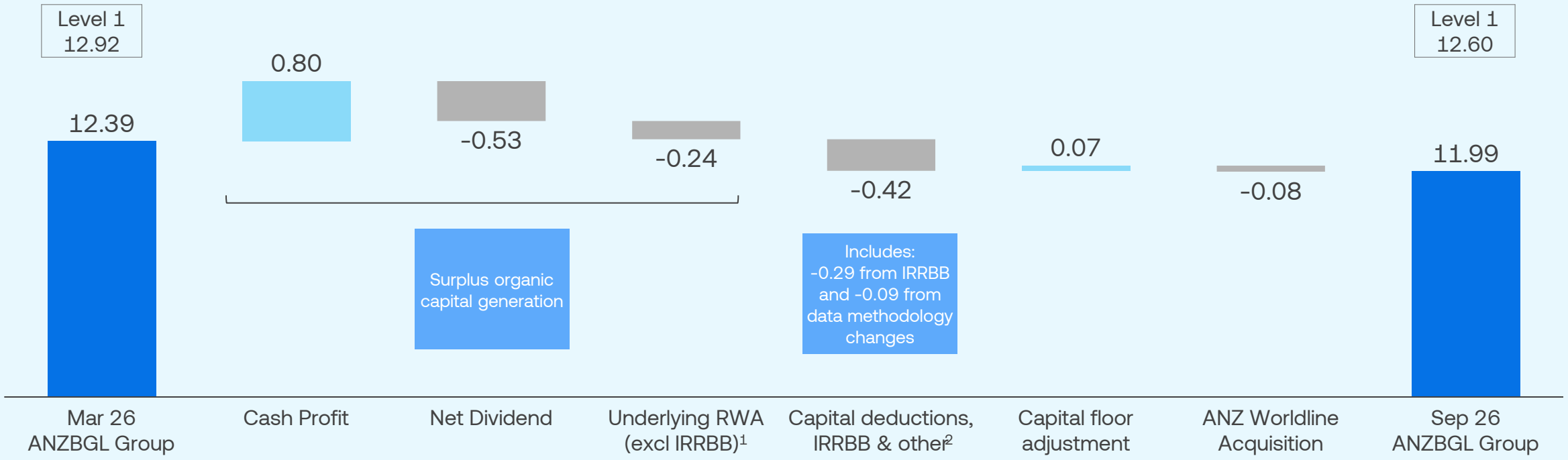
CP loss coverage[2], # of years



1. Provision balance as a percentage of credit Risk Weighted Assets
2. Collective Provision balance (FY26 end of period) / Individual Provision charge (FY26). 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

Capital

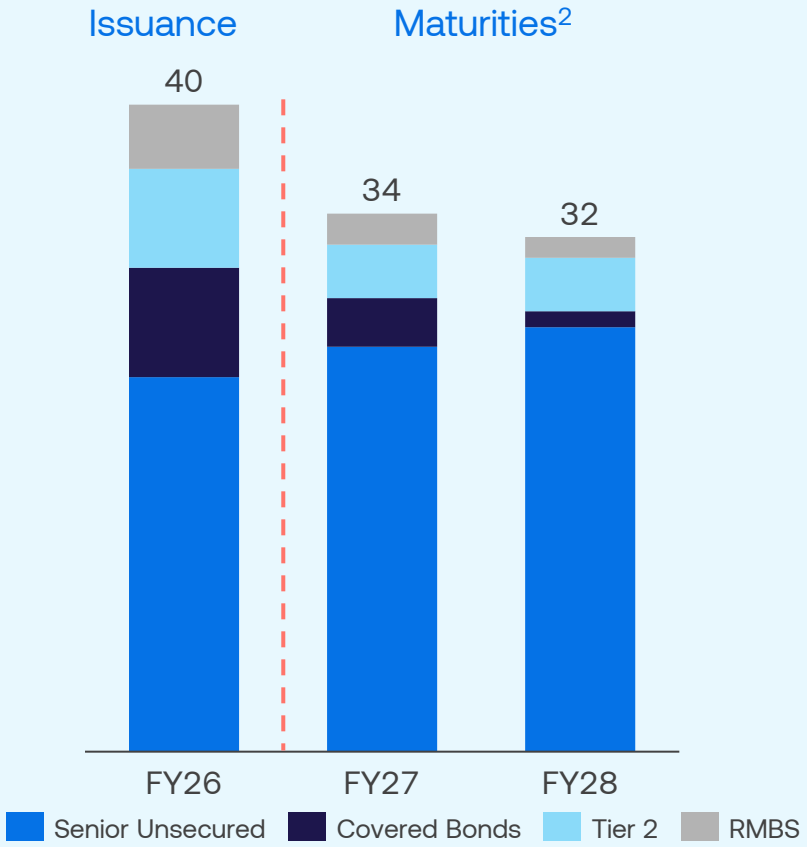
ANZBGL APRA Level 2 Common Equity Tier 1 (CET1) ratio – 2H26 Movement, %



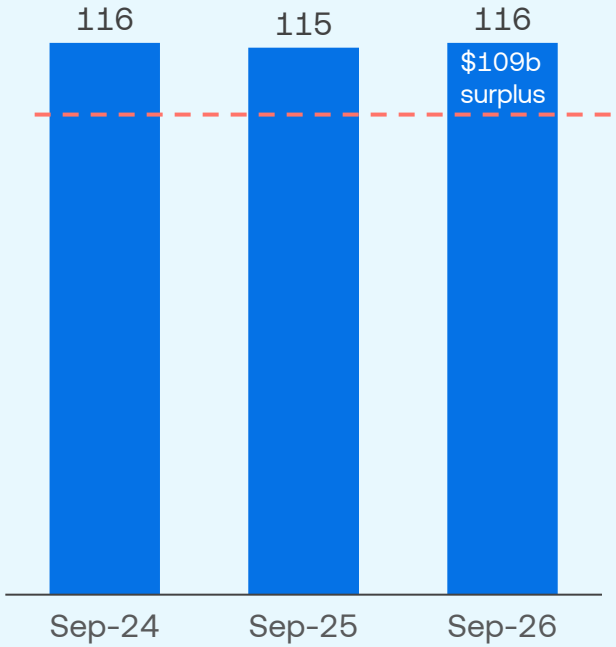
1. Excludes IRRBB RWA, including risk impacts
2. IRRBB RWA impact includes temporary impact from replicating hedges executed in advance, and impact of higher interest rates. Data methodology changes related to secured exposures, disclosed in the third quarter

Liquidity and Funding

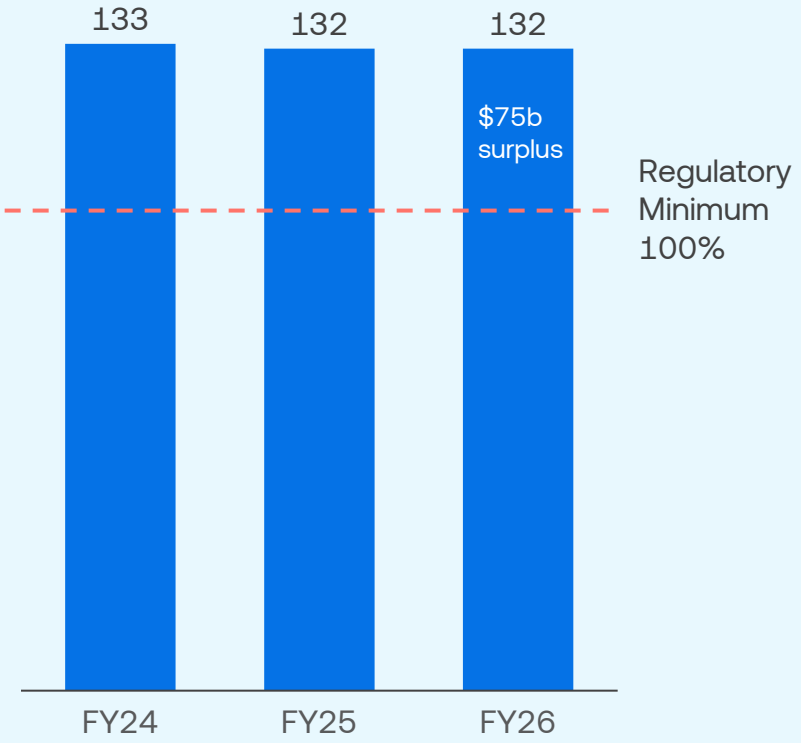
Term Wholesale Funding Profile[1], $b



Net Stable Funding Ratio[3], %



Liquidity Coverage Ratio[3], Average %



1. All figures based on historical FX. Includes issuance from ANZBGL, ANZNZ and Suncorp Bank but excludes issuance with original tenor less than 18 months, APRA compliant Additional Tier 1 capital, ANZNZ Perpetual Preference Shares and ANZ Holdings (New Zealand) Limited Perpetual Subordinated Notes
2. Maturity profile is based on the next call date and excludes maturities beyond FY28
3. All figures shown on a Level 2 basis per APRA prudential standard APS210

FY27 Focus

- Sustaining revenue momentum
- Maintaining cost discipline
- Efficient funding and capital allocation

2026 Full Year Results

Investor Discussion Pack
Corporate overview

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 $1,365b including $861b in net loans and advances
- Liabilities of $1,293b, including $815b in customer deposits

ANZ ownership

- Market capitalisation of $115.5b
- Shareholding: ~37% retail; ~63% institutional (based on issued capital)

All numbers as at 30 September 2026

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.

Culture

People

Technology

Our targets[1]

- 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 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 profit. 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]	
11.3%	17.1%	1.9%	33.6%	31.3%	
-0.4% vs Sep 25	+0.7% vs Sep 25	-0.6% vs Sep 25	+1.5% vs Sep 25	+1.2% vs Sep 25	
NPS[2]	NPS[4]	Retail NPS[6]	NPS[8]	NPS[8]	
+5.2	-5.0	+11.5	+26.8	-2.5	
+3.5 pts vs Sep 25	-3.2 pts vs Sep 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 banks on NPS	# 3 of major banks on NPS	# 3 of major banks on NPS	

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)[9]

Footnotes 1,2,3,4,5,6,7,8,9 provided on page 110 of the Results Presentation & Investor Discussion Pack

Tracking our progress
Key performance indicators

Simplicity

Cost to income ratio (CTI)[1]

49.26%

-416bps vs FY25

Delivered gross cost savings in FY26

$902m

Suncorp Bank cost synergies

$108m

since completion of acquisition

Resilience

Common Equity Tier 1 (CET1) Ratio

11.99%

-4bps vs Sep 25

NFR remediation progress

Released second and third independent assurance reports by Promontory[2]

Delivering value

Return on Tangible Equity (ROTE)[1]

11.56%

+109bps vs FY25

Revenue / Risk Weighted Assets[1]

4.83%

+8bps vs FY25

1. Excluding FY25 significant items. Further information of FY25 significant items is provided on page 14 of ANZ Group Holdings Limited Consolidated Financial Report Dividend Announcement and Appendix 4E. No items classified as significant in FY26
2. Promontory independent assurance report on progress under the Root Cause Remediation Plan (RCRP)

Customer first

Australia Retail[1]



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

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

Customer first
Business & Private Bank[1]

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

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

Customer first

Institutional[1]



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

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

Customer first
New Zealand[1]



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

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

Simplicity

Automation & Artificial Intelligence

External spend optimisation

Significant opportunities, a formal program, four areas

Organisational change

Investment portfolio review

Resilience



Capital & balance sheet

Strong capital, funding and liquidity position

One of only 13 banks globally in the AA band by all three rating agencies[1]



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 priorities[1]

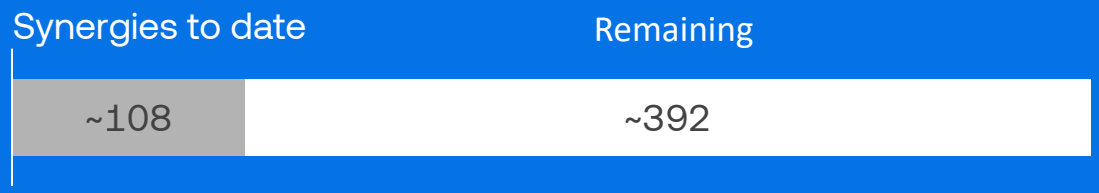
Integrate Suncorp Bank faster to deliver value

Estimated total cost synergies (pre-tax)

$500m

per annum full run-rate from FY29

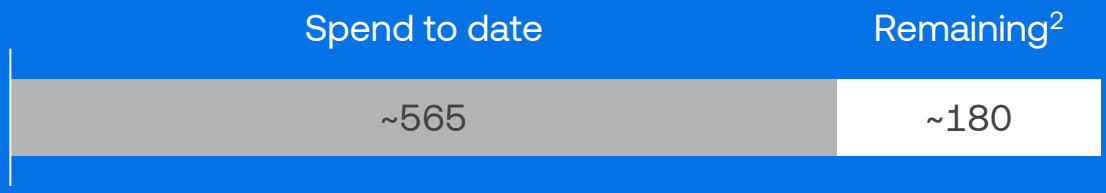
Status at Sep 26, $m



Estimated integration costs (pre-tax)

$745m

Status at Sep 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 utilised throughout FY27 at approximately ~$165 million with a small residual in FY28. Timing of spend is based on current estimates and remains subject to change

Supporting our stakeholders

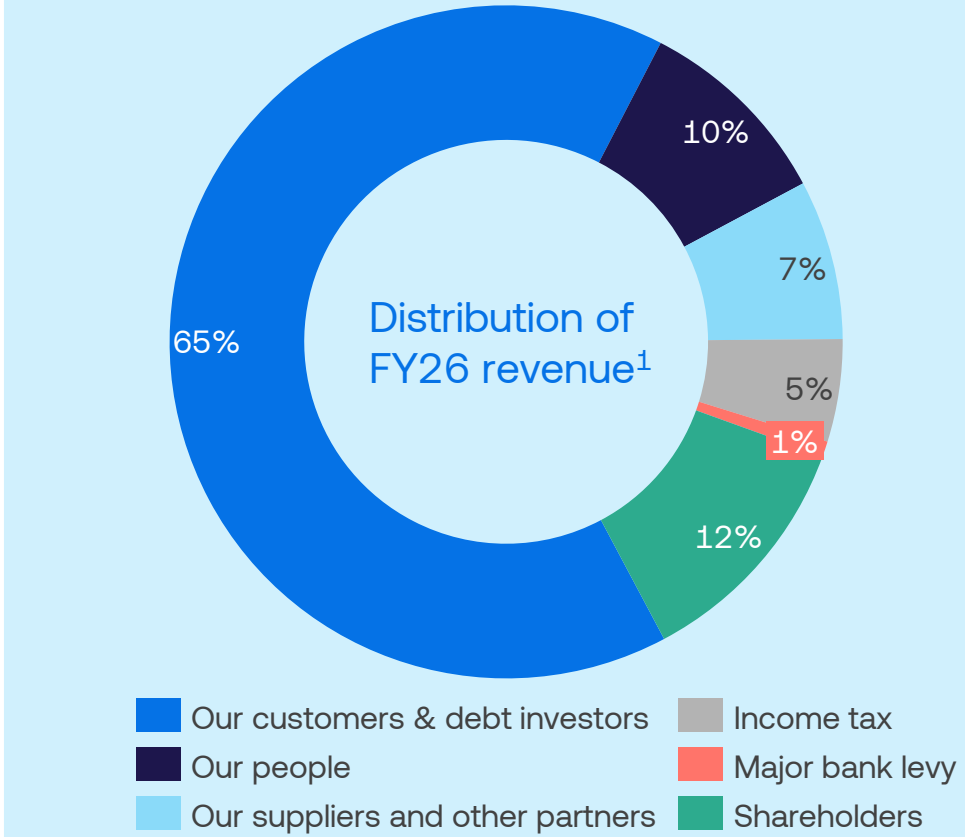
Our customers & debt (fixed income) investors
Paying interest to our customers and debt investors, enabling us to provide lending and related services to our customers

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

Fuelling the fire: ANZ's First Nations Strategy (Australia)[1]

ANZ's *Fuelling the Fire* strategy is a long-term investment in growth and resilience, aligned to the expansion of the First Nations economy – forecast to generate $50b in annual revenue within a decade[2]

Our focus on three strategic priorities will drive progress toward achieving this by 2035.

Improving financial inclusion and empowerment

2035 Vision

The next generation of First Nations people are financially empowered and confident

2026 key outcomes

- Partnered with First Nations Foundation to improve access to financial education and banking support, reaching 258 people through two regional events.
- Enhanced MoneyBusiness with the Indigenous Consumer Assistance Network (ICAN), adding new modules and reaching more First Nations communities.

Banking and growing the First Nations economy

2035 Vision

ANZ is recognised as a thought leader, trusted adviser and bank of choice within the growing First Nations economy.

2026 key outcomes

- Delivered strong growth in First Nations business lending, including landmark transactions with Jinbi Solar Farm and PKKP Dry Hire Pty Ltd
- Surpassed $180 million in cumulative lending through ANZ's First Nations Guarantee.

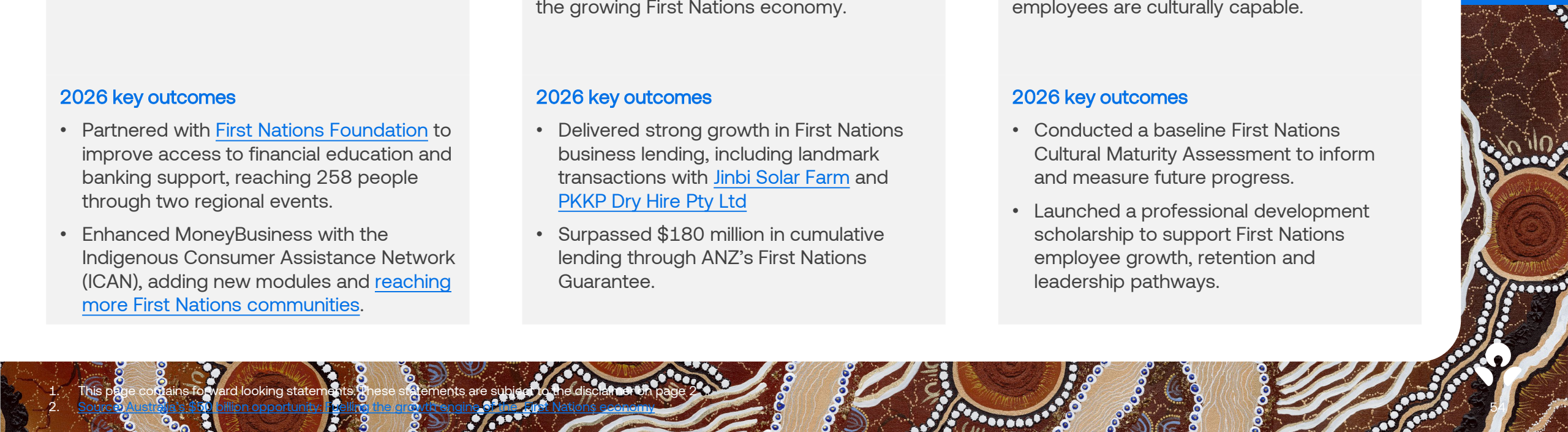
Building ANZ's cultural intelligence

2035 Vision

First Nations people are respected, safe and equitably represented. Non-First Nations employees are culturally capable.

2026 key outcomes

- Conducted a baseline First Nations Cultural Maturity Assessment to inform and measure future progress.
- Launched a professional development scholarship to support First Nations employee growth, retention and leadership pathways.



1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.
2. Source: Australia's $30 billion opportunity: Fuelling the growth engine of the First Nations economy

Tākiri-ā-Rangi - ANZ NZ’s Te Ao Māori Strategy 2040

Tākiri-ā-Rangi is ANZ NZ’s undertaking to work toward a better future with Māori and New Zealand. Running to 2040, the strategy supports Māori economic development through building internal language and cultural capability, recruiting and retaining Māori staff and enhancing relationships with iwi (tribes), hapu (sub-tribes) and whānau (families), and Māori run businesses.



Strengthening Māori Business

Twenty-eight Māori Business Champions, a Māori Banking Specialist and an Institutional Māori Business Pod now serve Māori business customers nationwide, making ANZ NZ's approach more coordinated. The Institutional team worked on one of the largest lending deals to a Māori entity (to be announced early in FY27), while Commercial & Agri secured more than $NZ104m in deals during FY26.



Extending Our Customer Access

Sixteen Māori Regional Champions now operate across NZ’s branch network, and a dedicated Māori Business Specialist service was launched in the Contact Centre during FY26 to widen the ways ANZ NZ can connect with and serve its Māori customers. ANZ NZ is now a significant partner working with iwi and their respective entities to grow the Māori economy.



Deepening Relationships & Engagement

With Māori entities controlling almost $NZ130b in assets, the FY26 Māori Investor Forum centred on strengthening iwi commercial governance. The Chair and CEO discussed economic development with the Māori Queen, Te Arikinui Kuini Ngā wai hono i te pō. A new partnership with the Federation of Māori Authorities, the largest collective of Māori entities, will back its leadership programme.



Building Cultural Capability & Connections

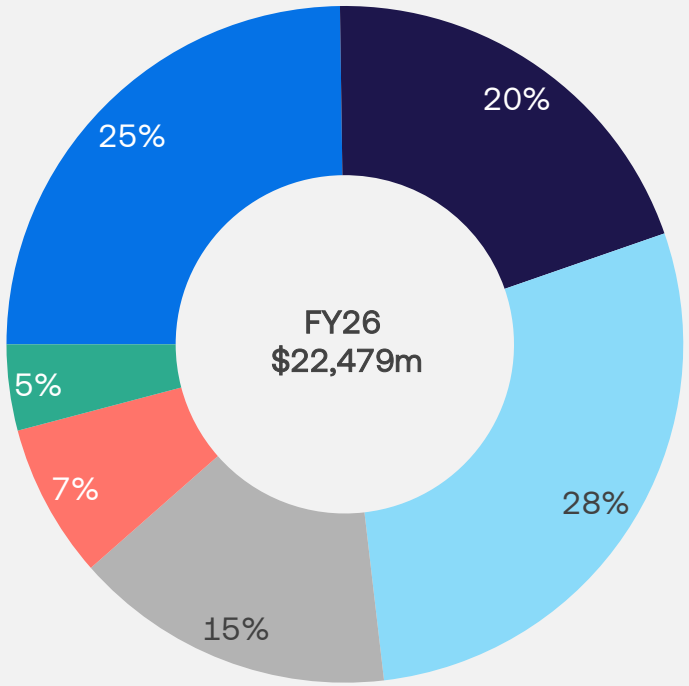
By the end of FY26 17,792 Māori language and cultural training modules were completed by ANZ NZ staff. Kia Puāwai, ANZ NZ’s Māori cultural group, is now flourishing in Auckland and Wellington further enhancing staff engagement. ANZ NZ’s Tākiri Te Awatea annual hui (meeting) in FY26 brought together more than 180 staff from across the country to discuss how to grow the Māori economy and the company’s contribution to it.

2026 Full Year Results

Investor Discussion Pack
Additional financial information

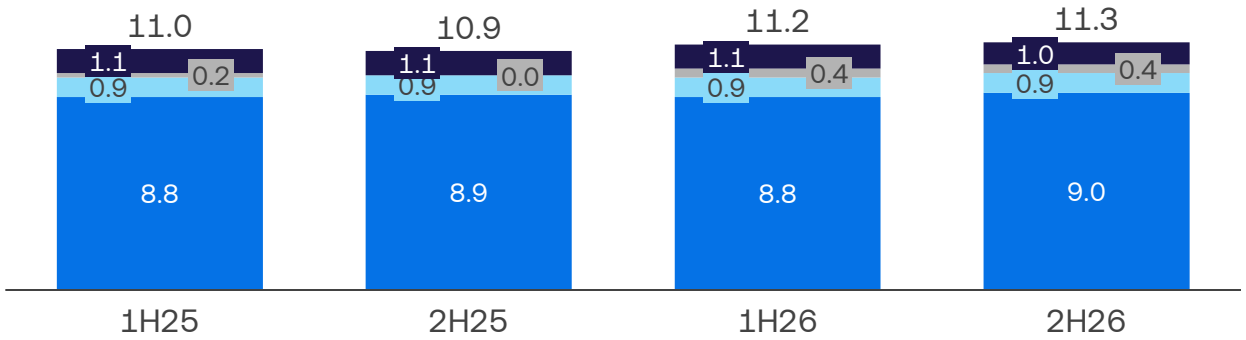
Revenue & expenses

Revenue composition, %



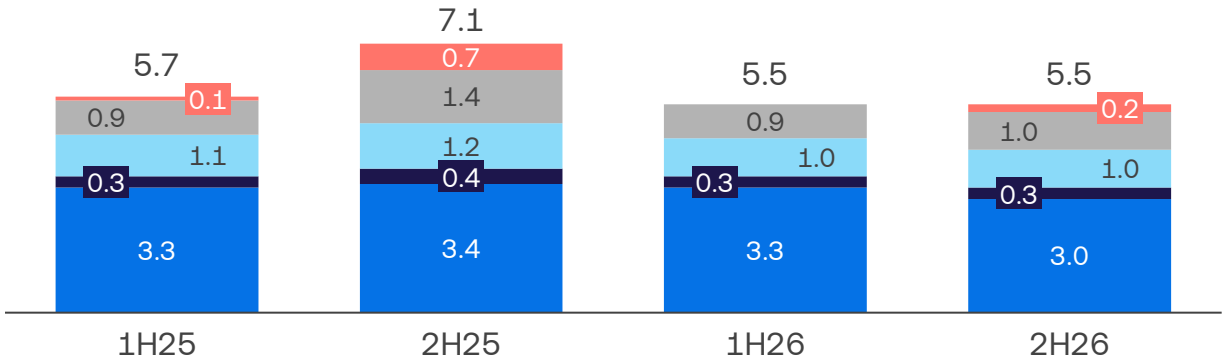
Australia Retail
Business & Private Bank
Institutional
New Zealand
Suncorp Bank
Other[1]

Total revenue, $b



NII ex Markets
Net fee and commission ex Markets
Other income ex Markets
Markets

Total expenses, $b

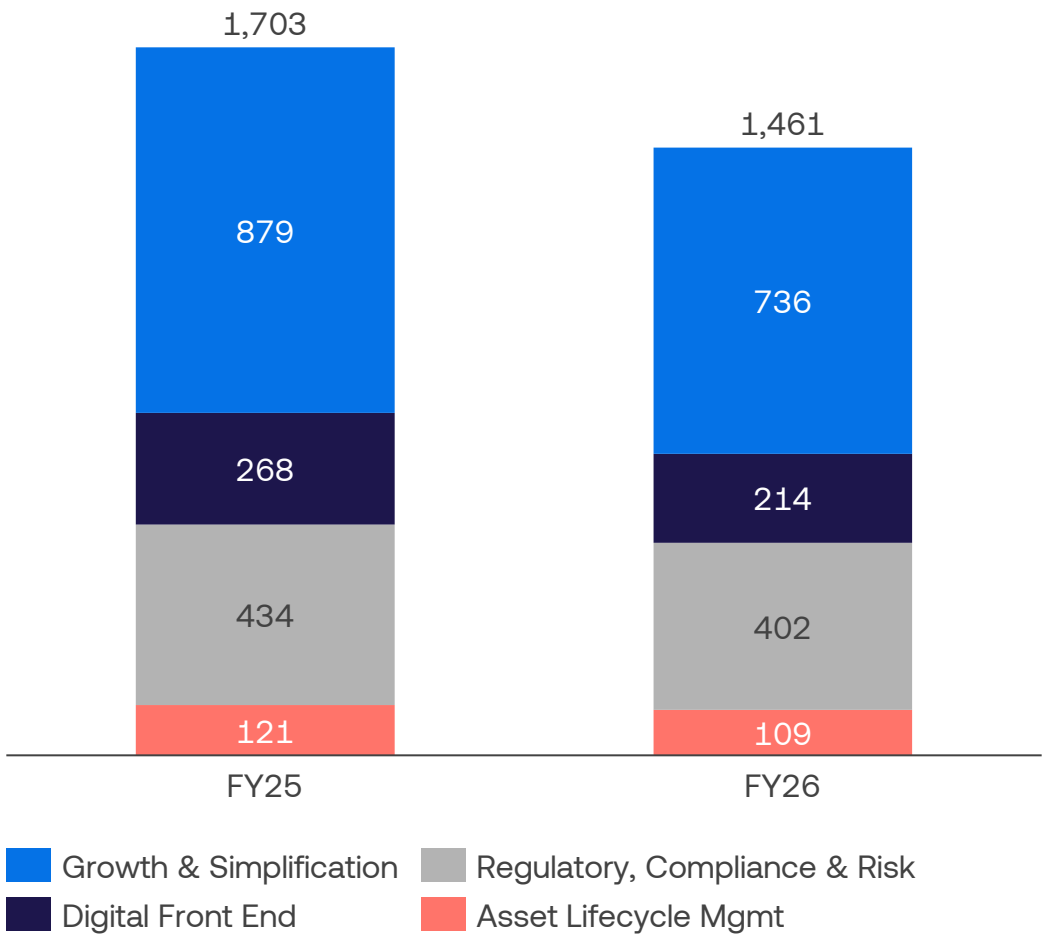


Personnel
Technology
Restructuring
Premises
Other expenses

1. Other includes Pacific division and Group Centre

Total investment spend

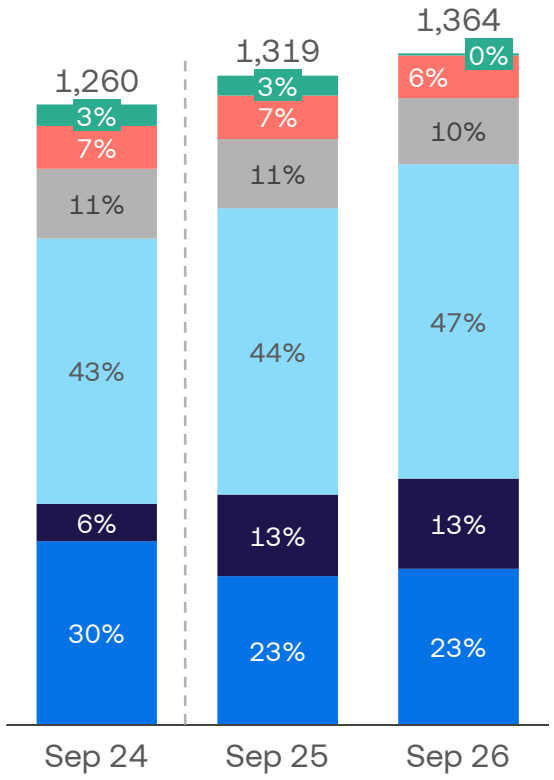
Investment spend by category, $m



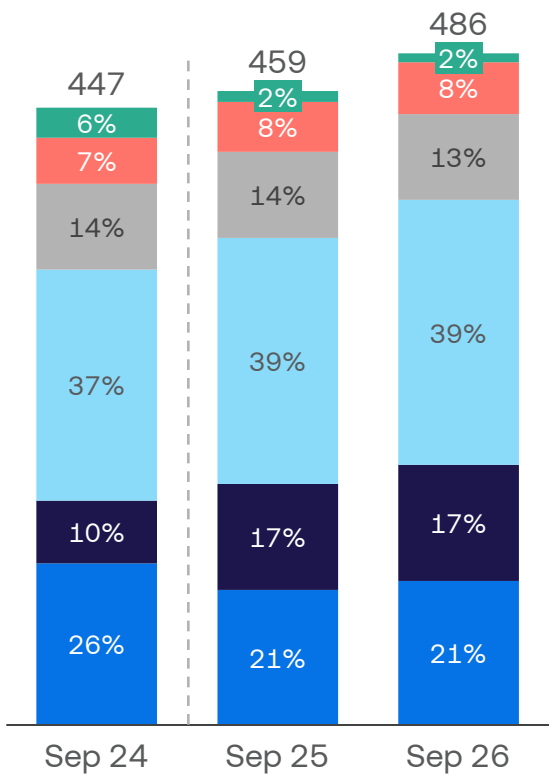
	FY25	FY26
Investment spend expensed	74%	71%
Investment spend expensed, $m	1,257	1,030
Capitalised Software balance, $m	998	1,090
Amortisation expense, $m	348	258
Avg amortisation period (years)	3.2	3.9

Total balance sheet composition

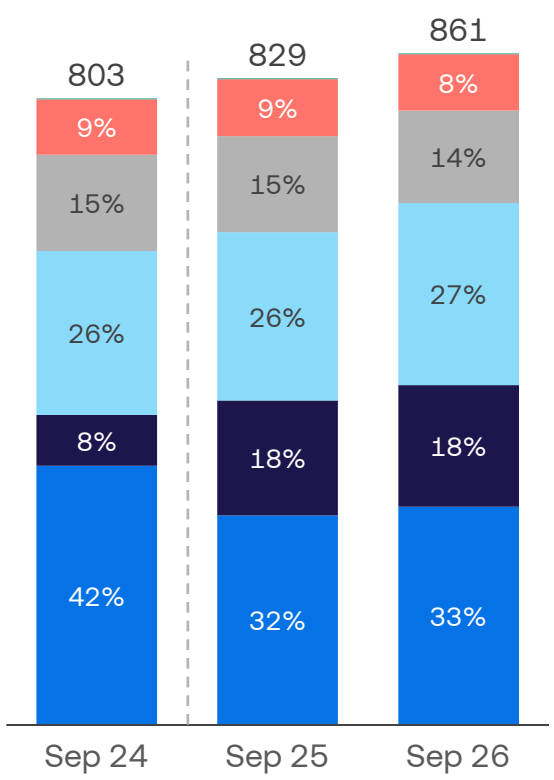
Exposure at default[1], $b



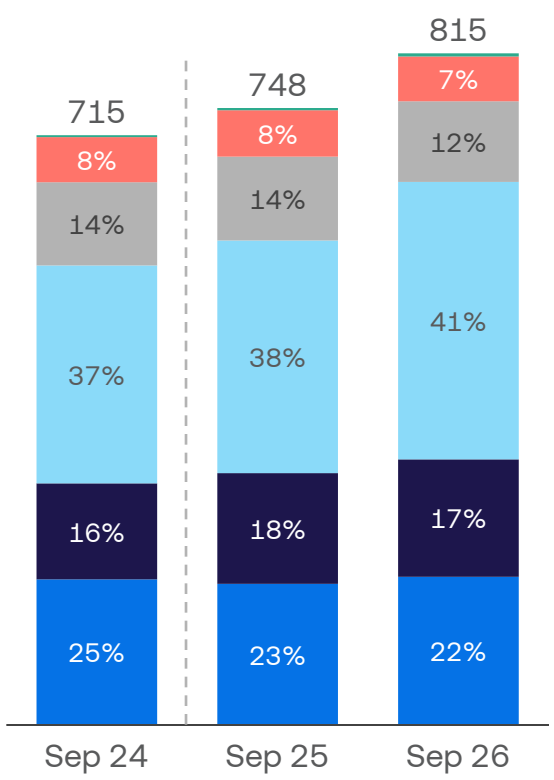
Risk weighted assets[2], $b



Net loans & advances[2], $b



Customer deposits[2], $b

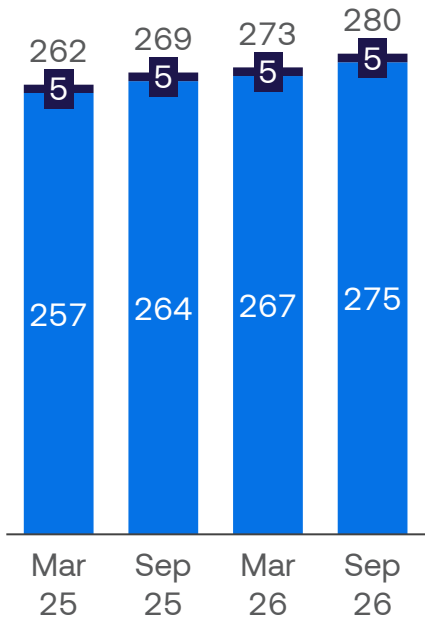


Australia Retail | Business & Private Bank | Institutional | New Zealand | Suncorp Bank | Pacific & Group Centre

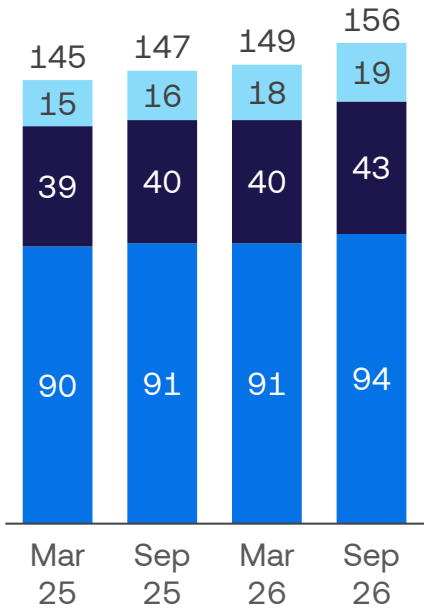
1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
2. Prior period FY25 divisional comparative information was restated to align with current period presentation, prior period FY24 has not been restated

Net loans and advances

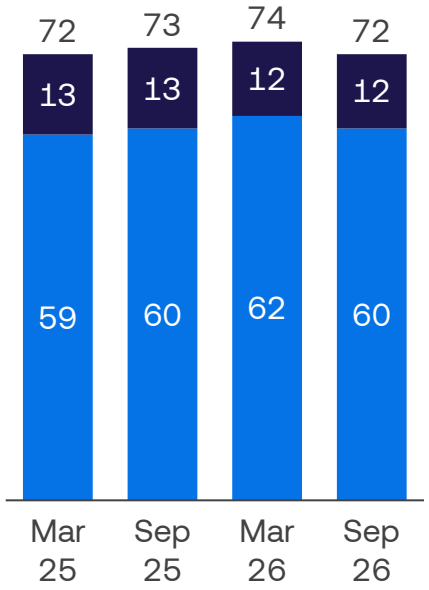
Australia Retail[1], $b



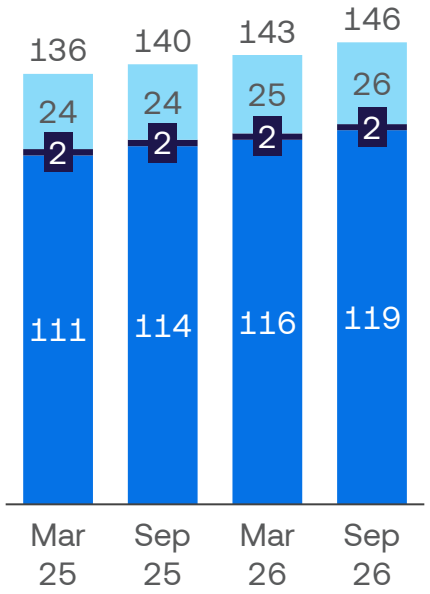
Business & Private Bank[1], $b



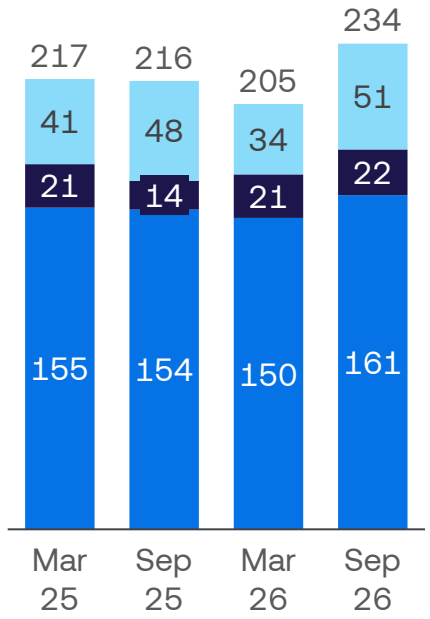
Suncorp Bank, $b



New Zealand, NZDb



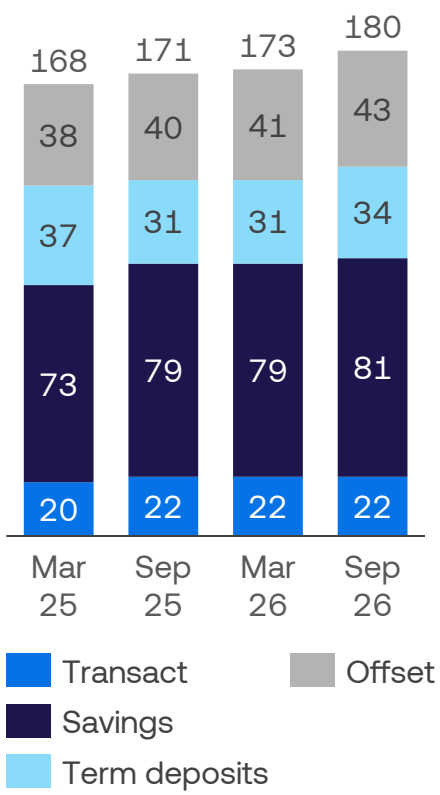
Institutional, $b



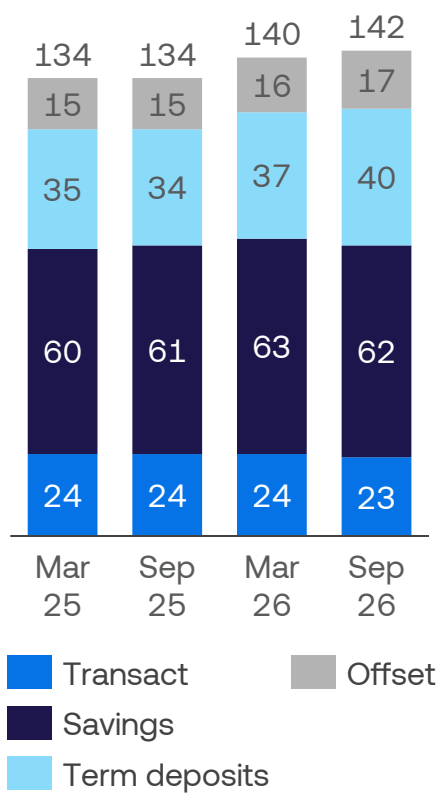
1. Prior period divisional comparative information was restated to align with current period presentation

Customer deposits

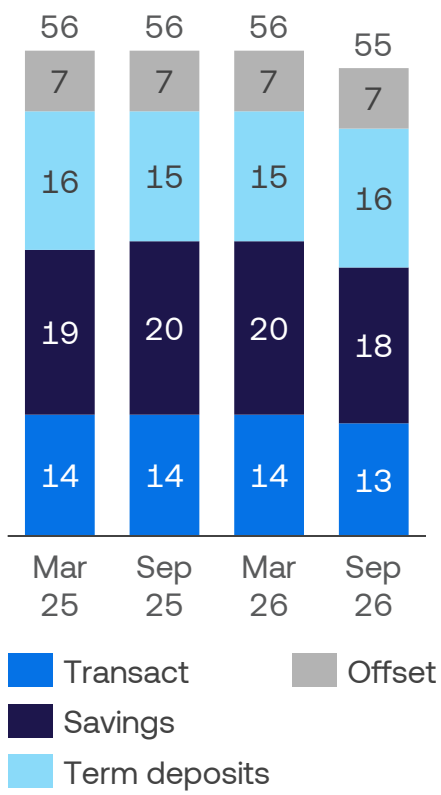
Australia Retail[1], $b



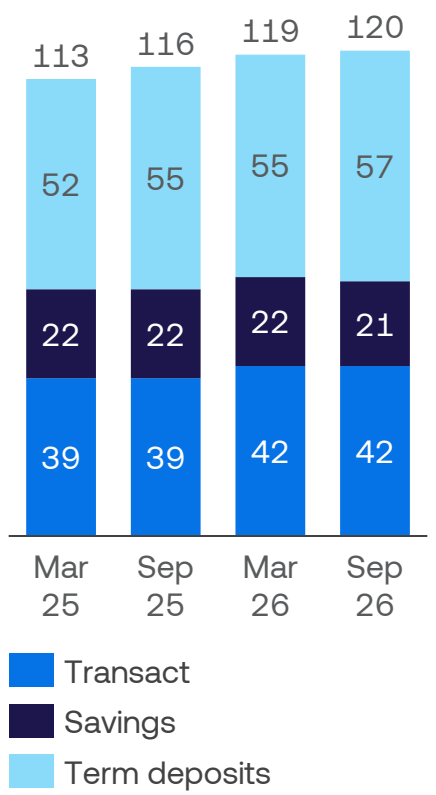
Business & Private Bank[1], $b



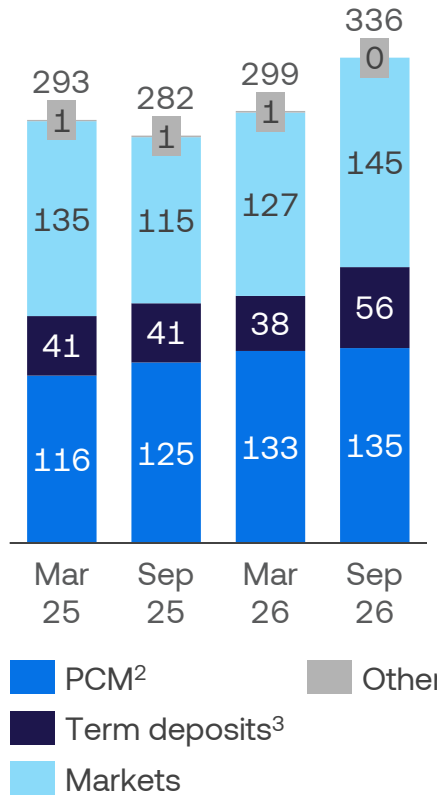
Suncorp Bank, $b



New Zealand, NZDb



Institutional, $b

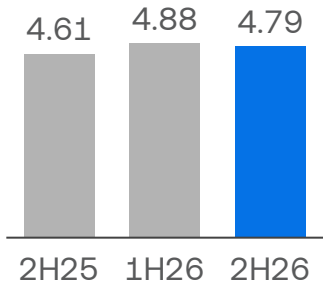


1. Prior period comparative information restated to align with current period presentation
2. Payments and Cash Management
3. Term deposits excluding Markets business unit

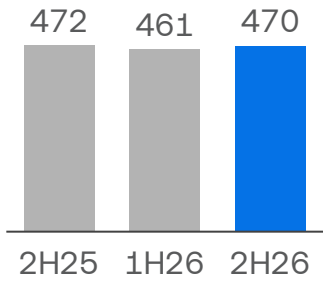
Risk adjusted revenue

Total Group

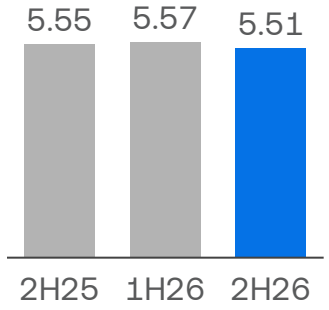
Revenue / Avg total risk weighted assets (RWA), %

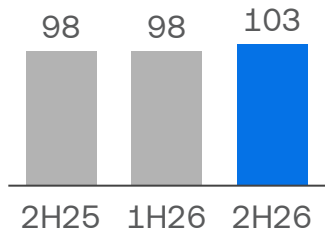


Avg total risk weighted assets (RWA), $b

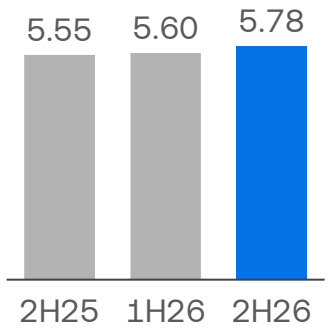


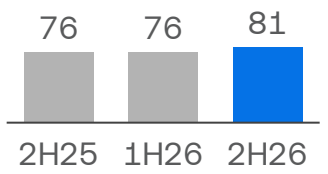
Australia Retail[1]



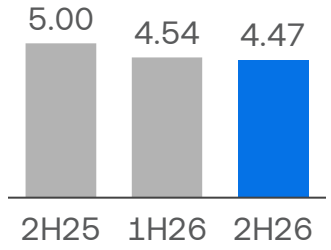


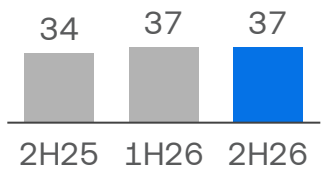
Business & Private Bank[1]



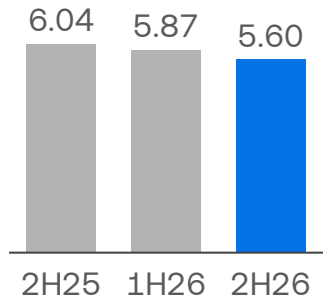


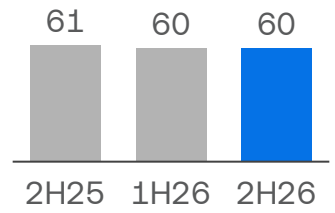
Suncorp Bank



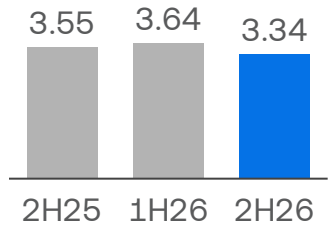


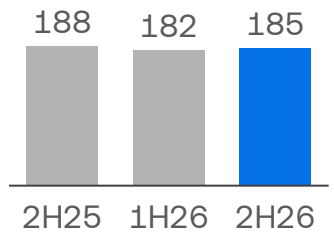
New Zealand[1]





Institutional[1]

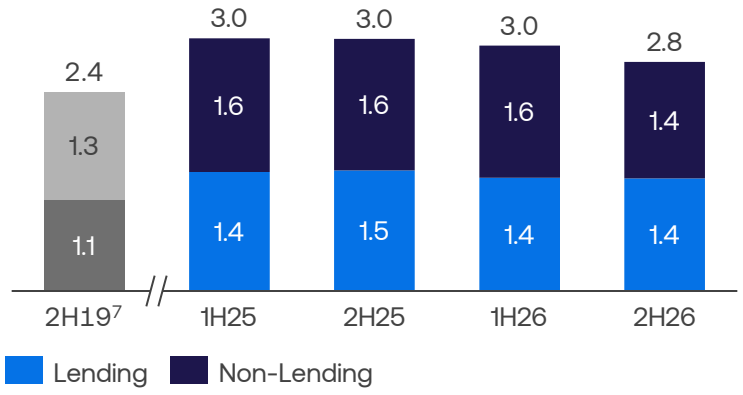




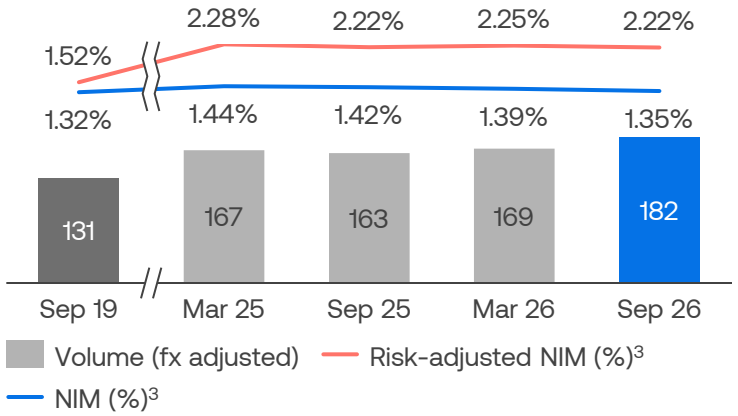
1. Prior period divisional comparative information was restated to align with current period presentation

Institutional performance summary

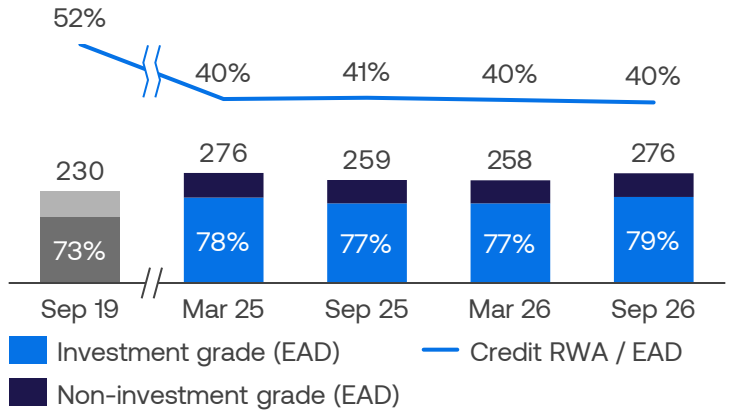
Customer franchise revenue[1], $b



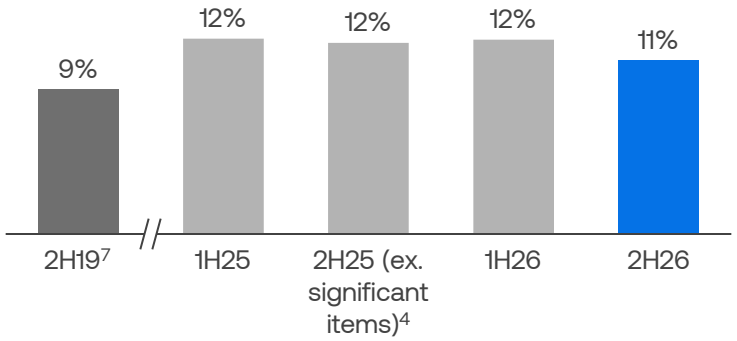
Core lending[2], $b



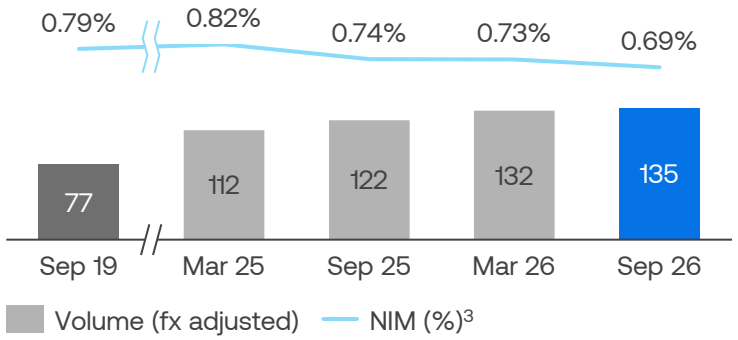
Risk intensity (Core lending[2])



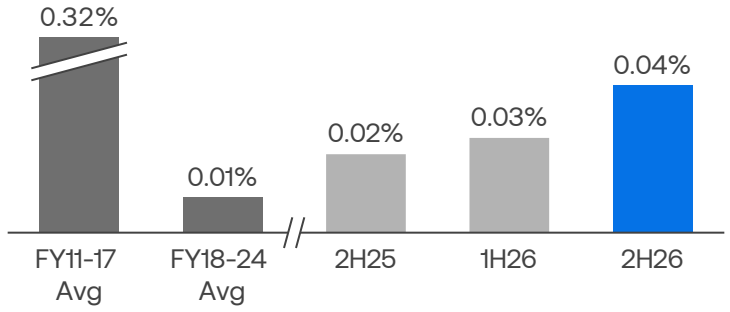
Return on tangible equity, %



Operational / at-call deposits[5], $b



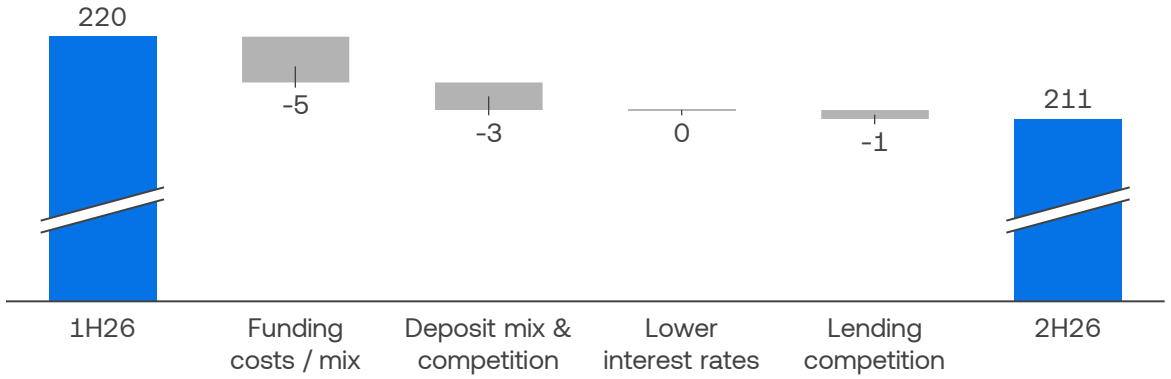
IP loss rate[6], %



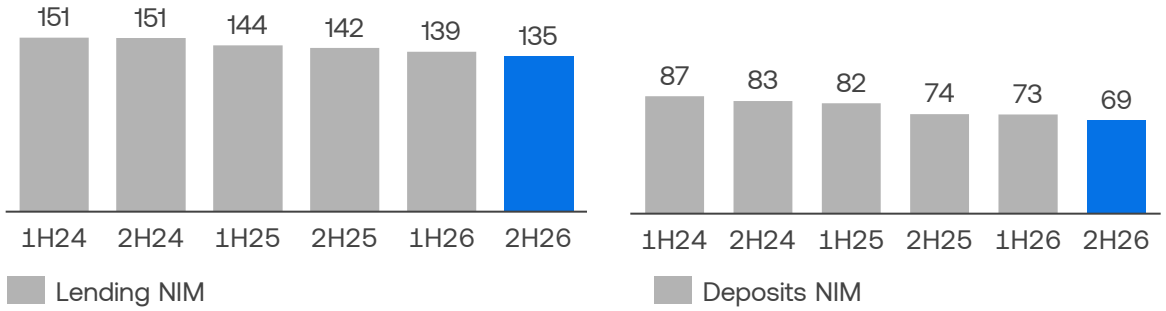
1. Excludes balance sheet trading and derivative adjustments
2. Represents Corporate Finance and Trade & Supply Chain
3. Net Interest Margin (NIM) represent half year averages
4. Significant items include ASIC settlement of $143m and strategic restructuring expenses of $22m
5. Represents Payments & Cash Management operational / at-call deposits
6. Represents Individual Provision charge / (release) divided by average gross loans and advances
7. Prior period not restated for Group segmentation changes

Institutional margins

NIM[1] drivers (ex. Markets), bps

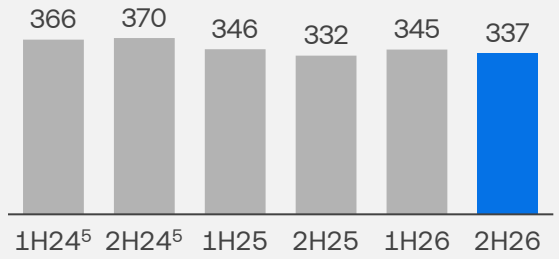


Lending & Deposit NIM[2,3], bps

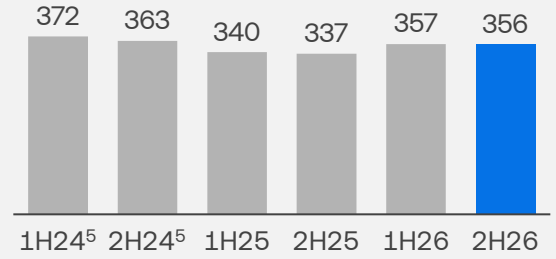


Risk adjusted NIM[4] (ex. Markets) – by geography, bps

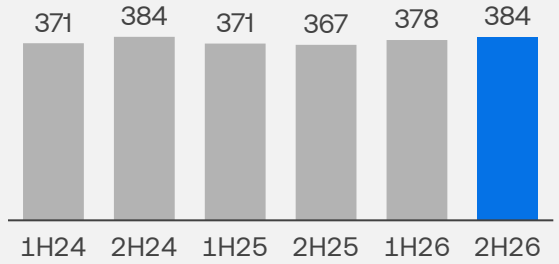
Institutional



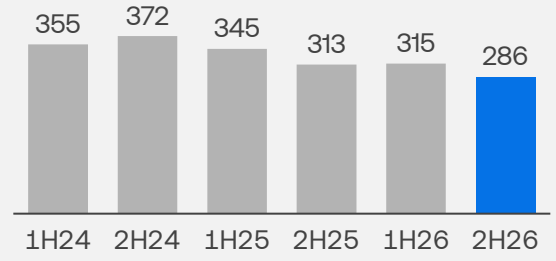
Australia & PNG



New Zealand



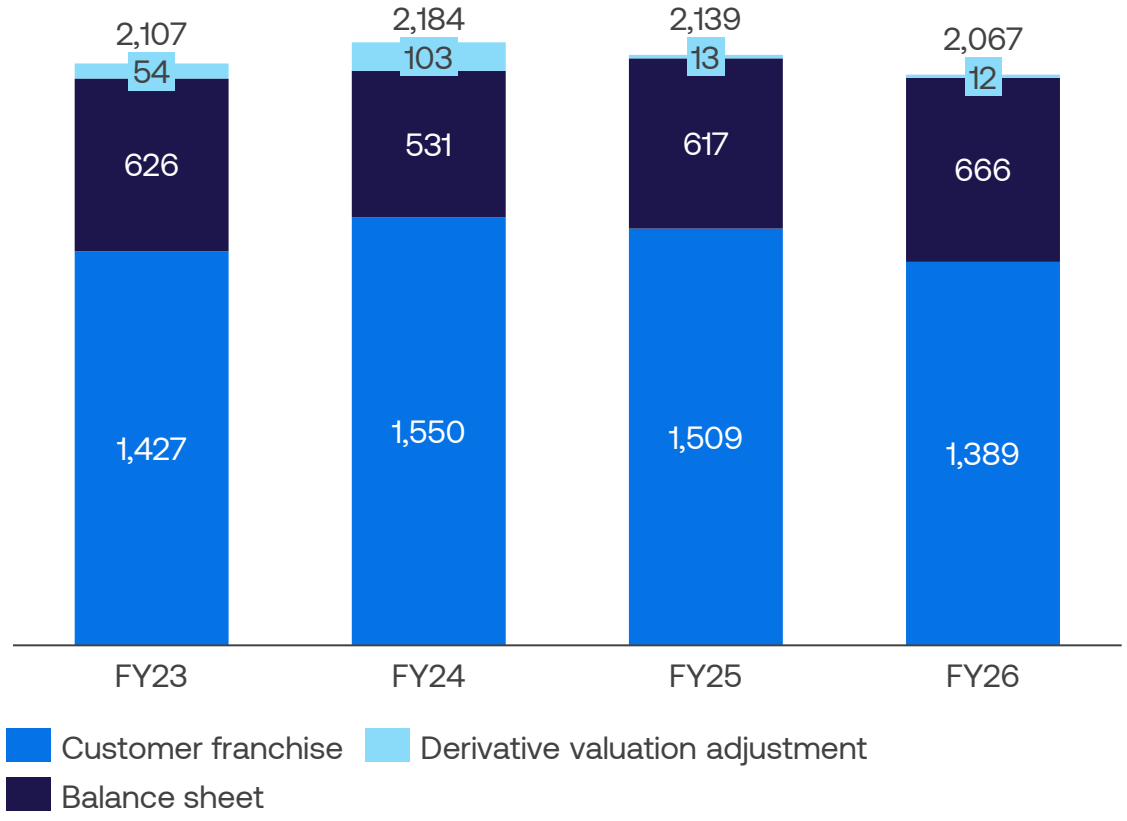
International



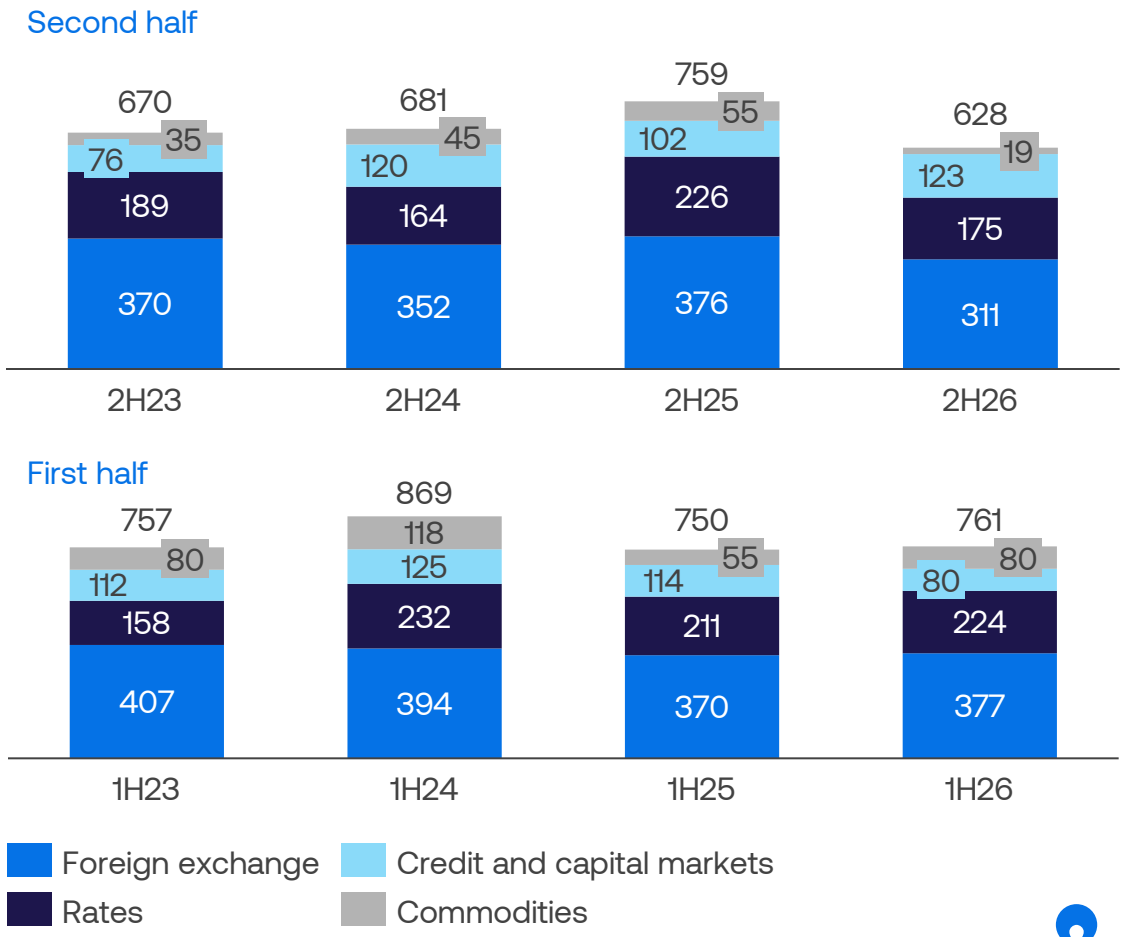
1. NIM: Net Interest Margin (Net Interest Income divided by Average Interest Earning Assets)
2. Lending NIM represents Net Interest Income divided by Average Interest Earning Assets for Corporate Finance and Trade & Supply Chain
3. Deposits NIM represents Net Interest Income divided by Net Internal Assets 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 period not restated for Group segmentation changes

Markets revenue[1]

Total Markets revenue, $m



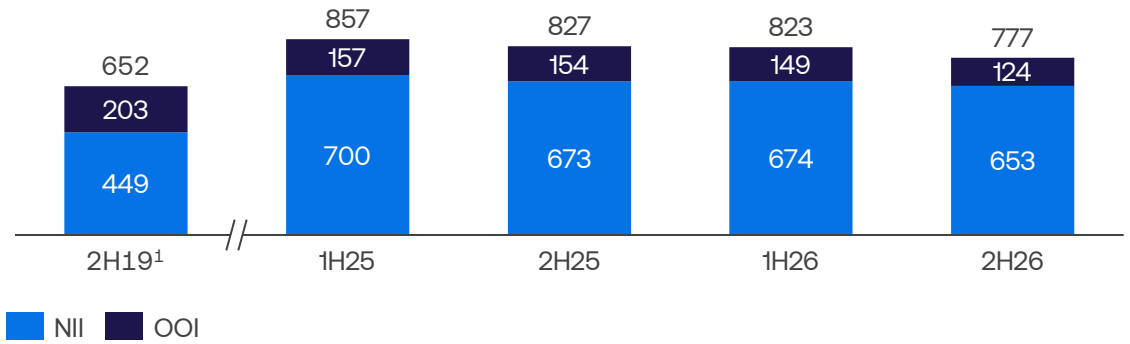
Customer Franchise revenue[2], $m



1. Includes Markets revenue recognised in other divisions
2. Excludes balance sheet trading and derivative valuation adjustments

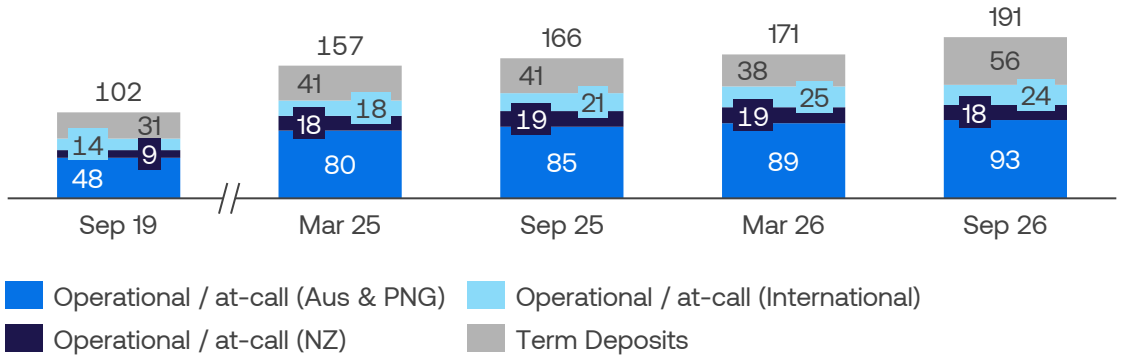
Institutional payments and cash management

PCM revenue, $m

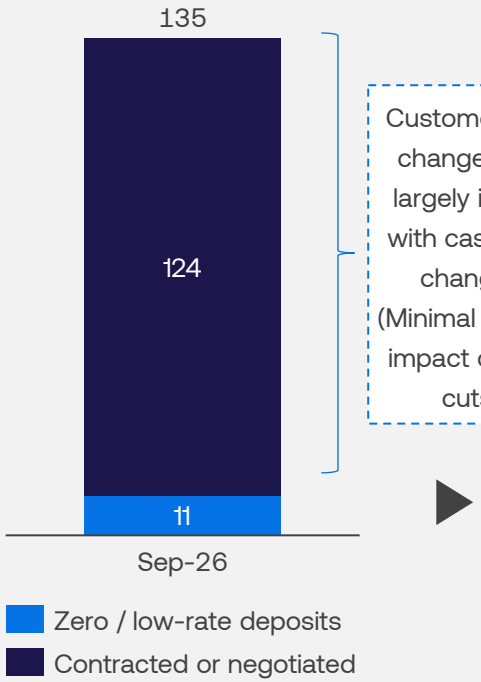


PCM deposit volumes, $b

Operating cost per customer deposit reduced 27% (Sep 26 vs Sep 19)

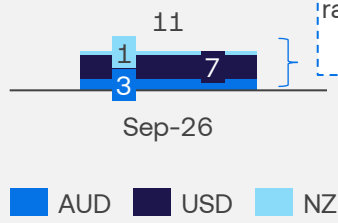


Balance by rate sensitivity, $b
(excluding term deposits)



Customer rate changes are largely in-line with cash rate changes (Minimal margin impact of rate cuts)

Zero low-rate deposits, $b
(by currency)



Low-rate deposits where the customer rate does not change in line with the cash rate changes (margin impact: headwinds from rate cuts / tailwind from rate hike)

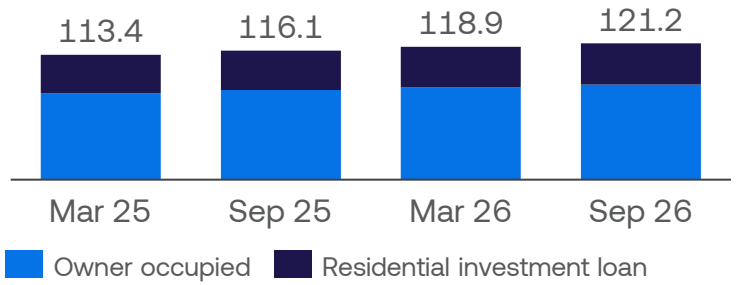
The relationship between cash rates and deposit margins is not linear and can be impacted by changes in deposit mix and deposit price competition.

1. Prior period not restated for Group segmentation changes

New Zealand division – Balance sheet and financial position

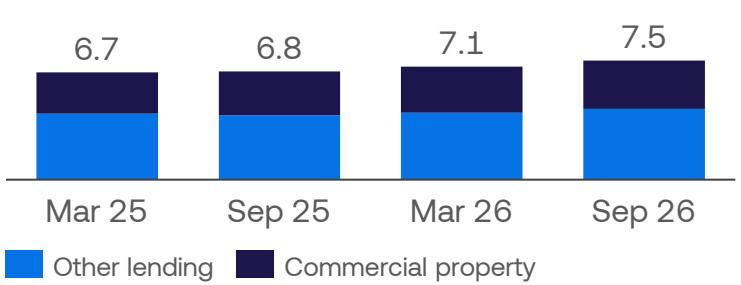
Housing lending[1]

NZDb



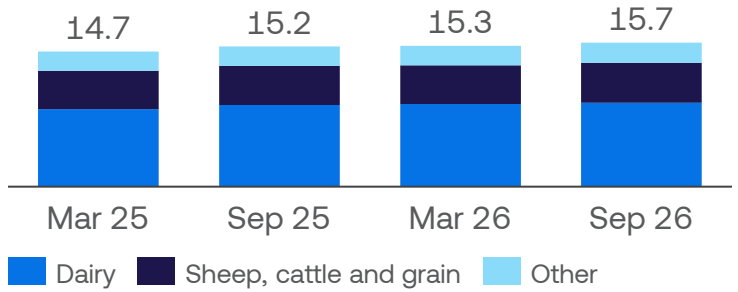
Business lending[2]

NZDb



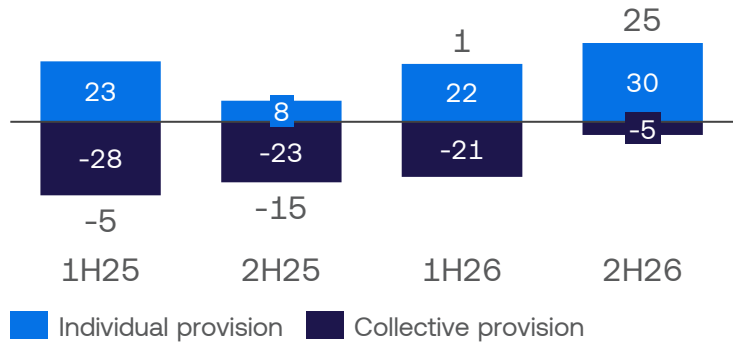
Agri lending

NZDb



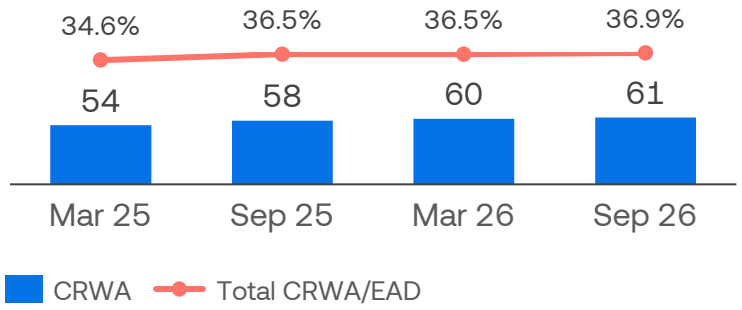
Credit quality

Total provision charge/(release), NZDm



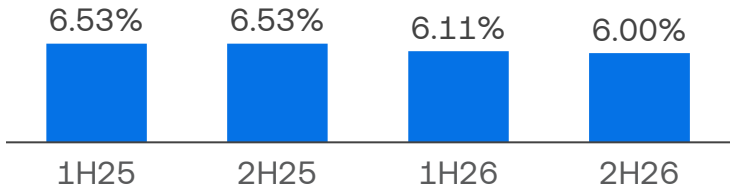
Exposures[3]

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



Balanced Financial Performance[3]

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



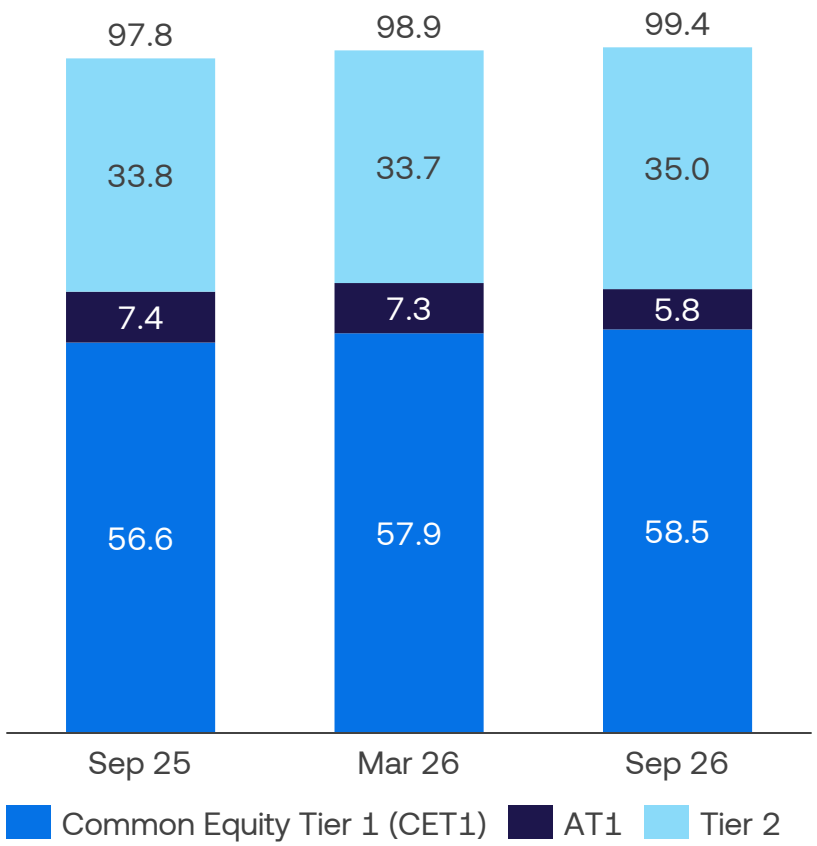
1. Housing includes business loans secured by residential properties
2. Business excludes business loans secured by residential properties and Corporate and Institutional lending
3. Prior period comparatives have been restated to reflect reporting changes

2026 Full Year Results

Investor Discussion Pack
Treasury

ANZ Group capital

ANZ Group capital composition[1], $b

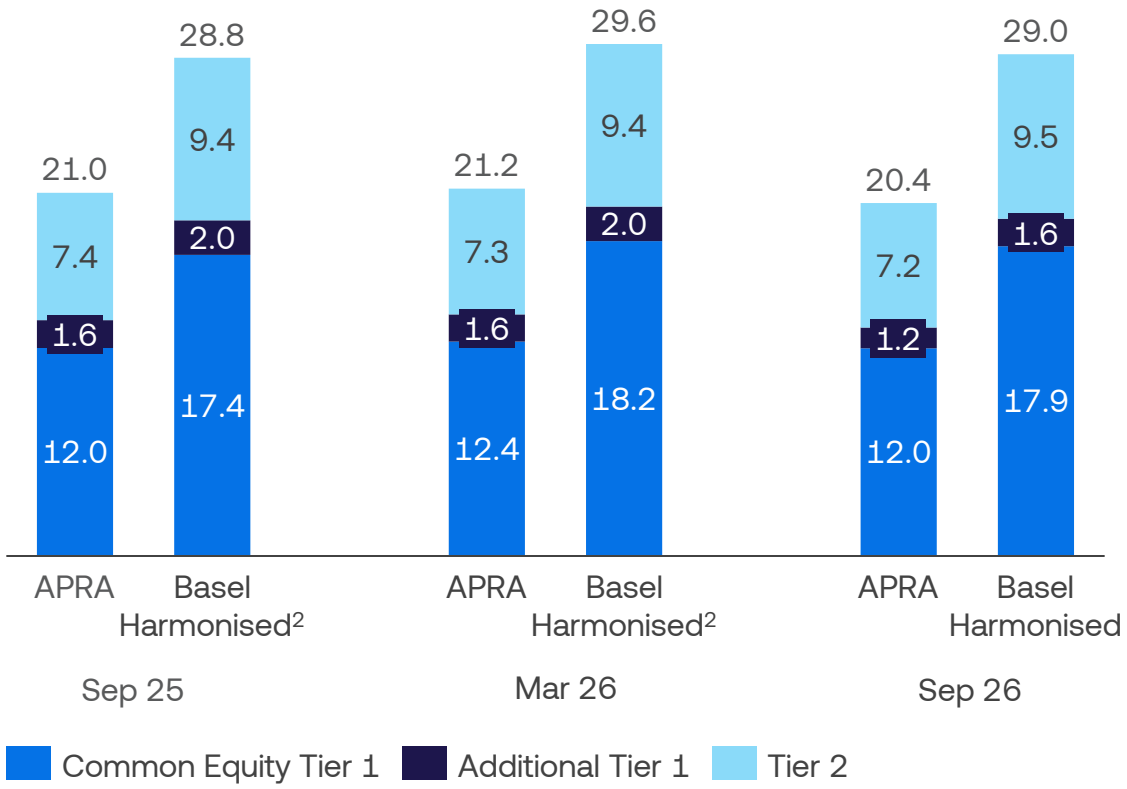


ANZ Bank Group key capital ratios (%)	Sep 25	Mar 26	Sep 26
Level 2 CET1 capital ratio	12.0	12.4	12.0
Level 2 CET1 HoH mvmt	+25 bps	+36 bps	-40 bps
Additional Tier 1 capital ratio	1.6	1.6	1.2
Tier 1 capital ratio	13.6	14.0	13.2
Tier 2 capital ratio	7.4	7.2	7.2
Total regulatory capital ratio	21.0	21.2	20.4
Leverage ratio	4.4	4.5	4.3
Risk weighted assets (RWA)	$459b	$464b	$486b
Level 1 CET1 capital ratio	12.4	12.9	12.6
Level 1 risk weighted assets	$384b	$391b	$406b
Basel Harmonised ratios (%)			
Leverage ratio	4.9	5.1	4.8
Level 2 CET1 capital ratio	17.4[2]	18.2[2]	17.9

1. Capital composition excludes additional RBNZ compliant capital (currently $2.1b) in ANZNZ
2. Sep 25 and Mar 26 ratios revised following updated Basel Harmonised process

Capital ratios on a Basel Harmonised basis

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



APRA Level 2 CET1 ratio – 30 September 2026		**12.0%**
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	+1.01%
IRB Scaling Factor	APRA requires a scaling factor of 1.1 times for all RWA	+0.87%
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	+0.87%
Equity Investments & DTA	APRA requires 100% deduction from CET1	+0.79%
IRRBB RWA	APRA includes IRRBB in Pillar 1 RWA	+1.27%
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%)	+0.44%
Other Risk Weighted Assets	APRA require 1.5x scalar for IPRE exposures and conservative supervisory slotting risk weights for project, object and commodity finance	+0.32%
Other Capital	APRA require deductions from CET1 for capitalised expenses & deferred fee income	+0.36%
Basel Harmonised CET1 ratio – 30 September 2026		**17.9%**

1. IRB capital floor has not been adjusted in Basel Harmonised ratios
2. Sep 25 and Mar 26 ratios revised following updated Basel Harmonised process.

Regulatory capital

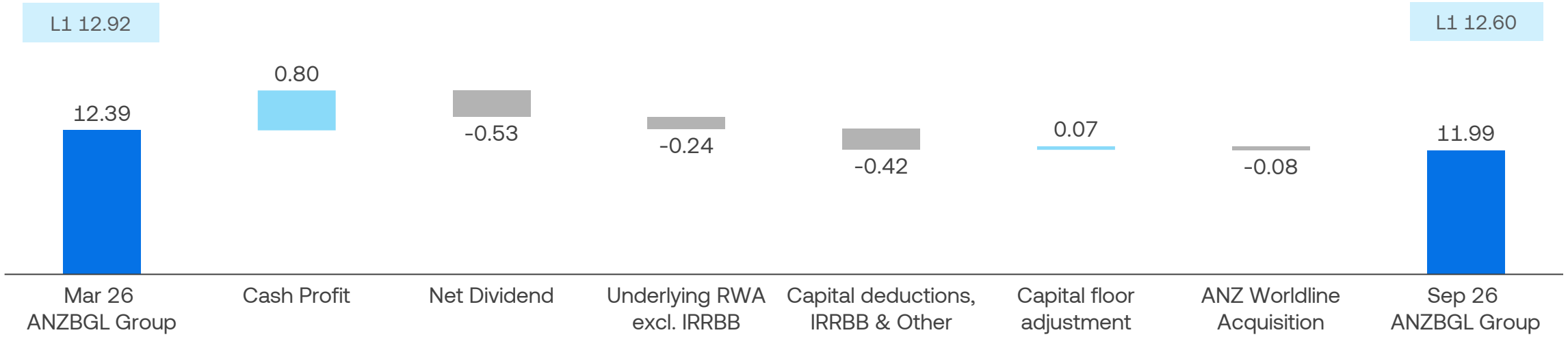
ANZ Bank Group capital

- Level 2 CET1 ratio of 11.99% (Level 1 CET1 ratio of 12.60%), key drivers included:
  - Cash profit less dividend and underlying RWA growth (+3bps)
  - An increase in IRRBB RWA (-29bps), including a temporary impact from replicating portfolio hedges undertaken in advance, and the impact of higher interest rates
  - The impact from implementing RWA data methodology changes (-9bps)
  - The impact of the ANZ Worldline Acquisition (-8bps)
  - The capital floor adjustment (+7bps) in 2H26 mainly due to the higher IRRBB RWA

ANZ Group dividend

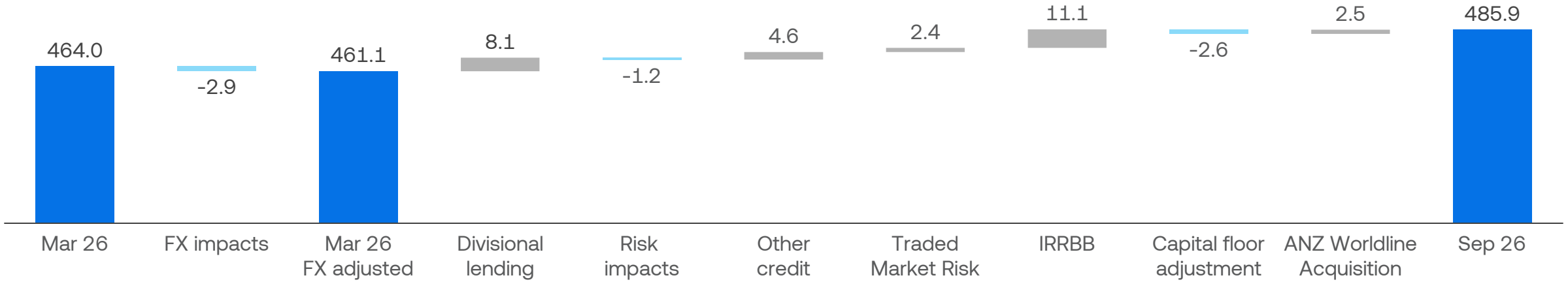
- Final dividend of 83 cents per share partially franked at 80%, ~66% Full Year DPOR on Cash NPAT basis

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

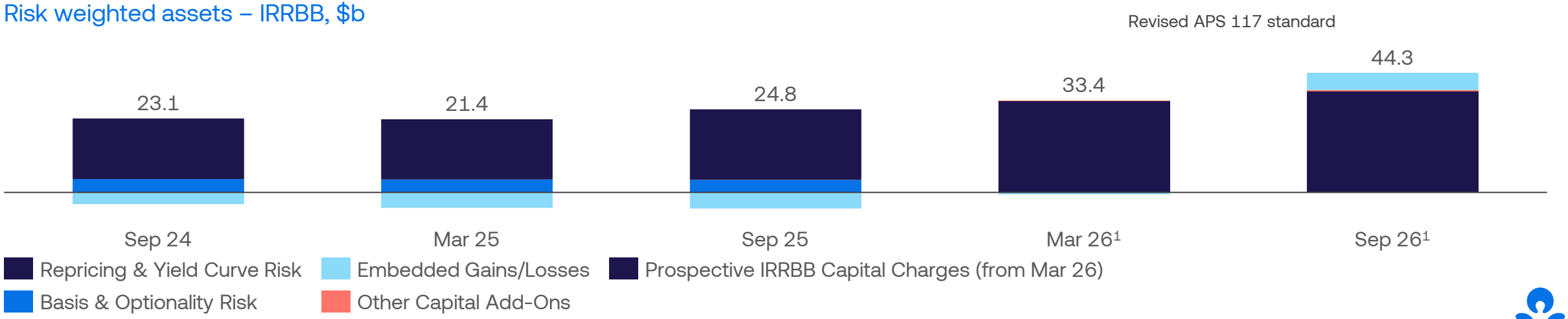


Regulatory capital – risk weighted assets

Risk weighted assets – Level 2, $b



Risk weighted assets – IRRBB, $b



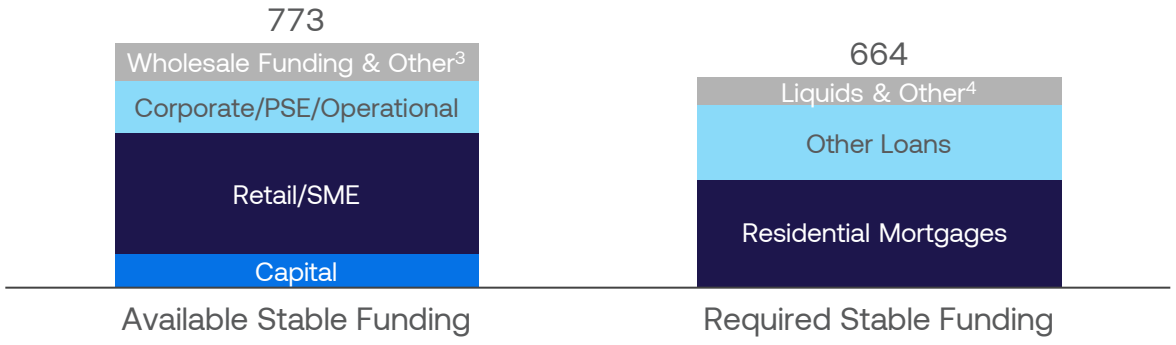
1. From Mar 26 calculated on a revised APS 117 basis, composed of prospective IRRBB capital charges, embedded gains/losses and other capital add-ons

Balance sheet structure[1]

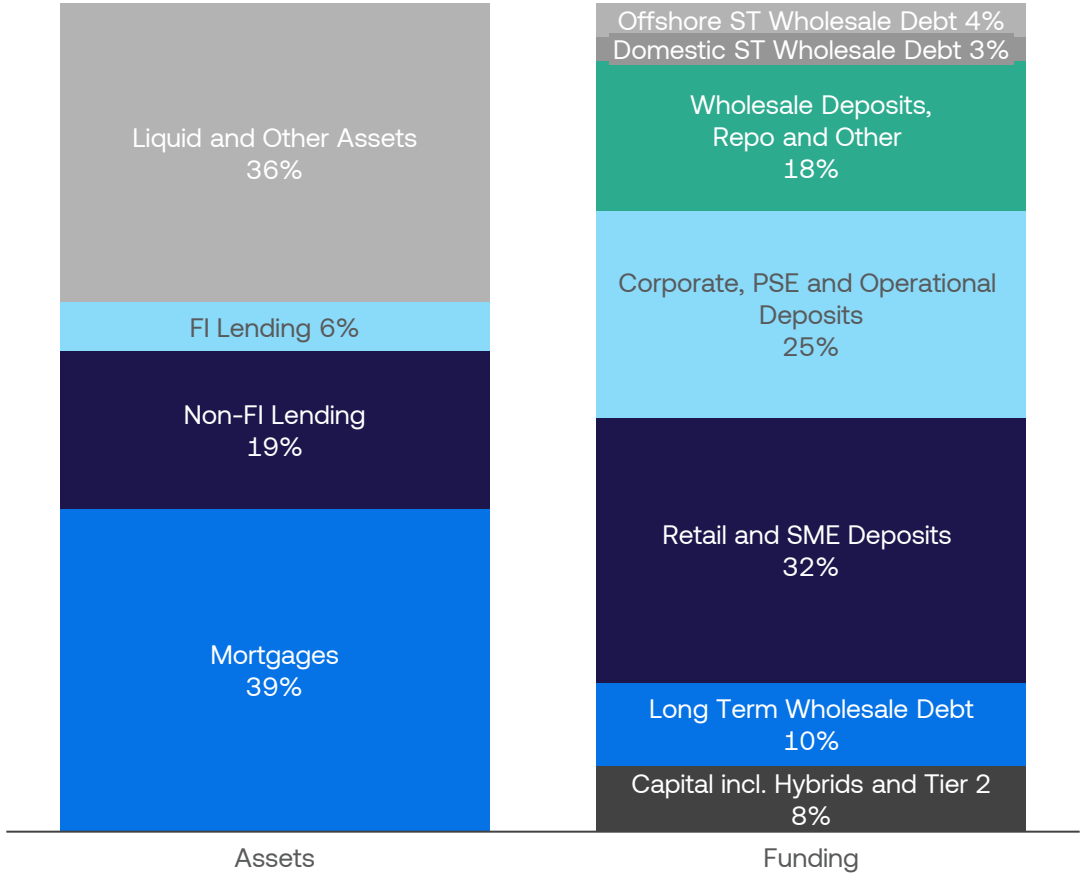
NSFR Year-on-Year movement, Sep 26 %



NSFR composition, Sep 26 $b



Balance sheet composition, Sep 26



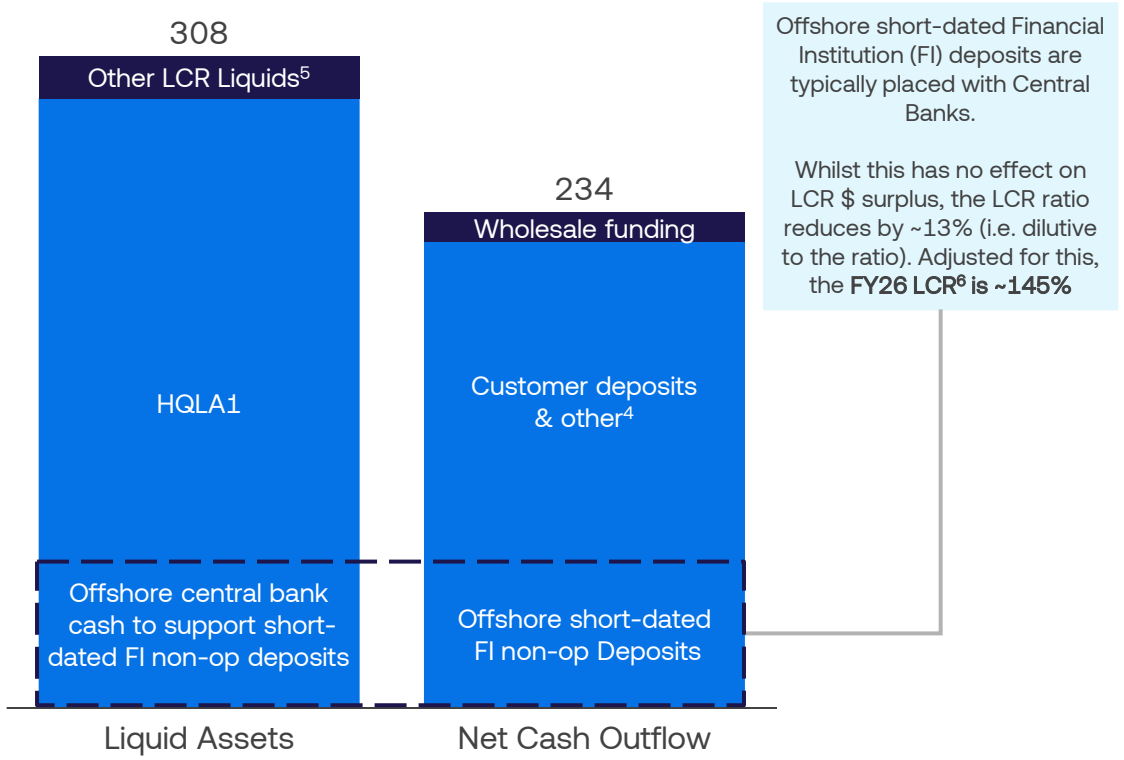
1. NSFR Required Stable Funding (RSF) and Available Stable Funding (ASF) categories and all figures shown are on a Level 2 basis per APRA prudential standard APS210
2. 'Other' includes Securities, Reverse Repo, Secured Lending, Off Balance Sheet, Derivatives and Capital (excluding Tier 2 Capital)
3. 'Other' includes Sovereign and non-operational FI Deposits
4. 'Other' includes Off Balance Sheet, Derivatives and Fixed Assets

Liquidity coverage ratio (LCR) summary[1]

Average LCR surplus[2]

$b	FY25	FY26	YoY
Total Liquid Assets	**313**	**308**	**-5**
HQLA1	293	288	-5
HQLA2	16	17	1
Other ALA[3]	4	4	-
Total Cash Outflows	**297**	**290**	**-7**
Retail/SME deposits	31	31	-
Corp/FI/PSE deposits	166	168	2
Wholesale funding	15	14	-2
Other cash outflows[4]	85	77	-8
Total Cash Inflows	**60**	**56**	**-4**
Inflows from fully performing exposures	22	23	1
Other cash inflows[4]	38	33	-5
Total Net Cash Outflows	**236**	**234**	**-2**
Average Liquidity Coverage Ratio (%)	**132**	**132**	**-**
Average LCR Surplus[2]	**77**	**75**	**-2**

Average FY26 LCR composition, $b



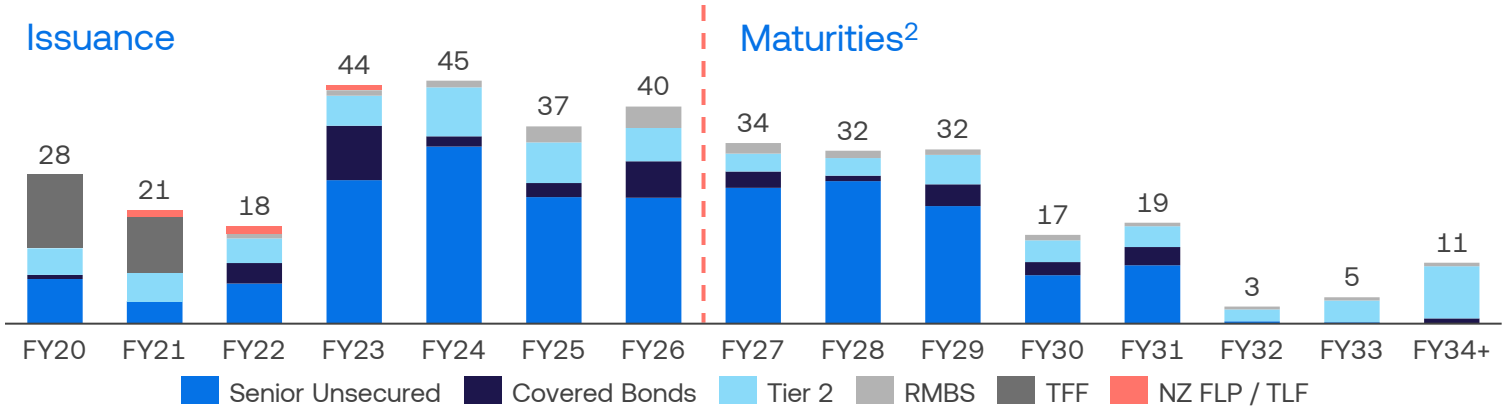
1. All figures shown on a Level 2 basis as per APRA Prudential Standard APS210
2. LCR surplus excludes surplus liquids considered non-transferrable across the Group
3. Alternative Liquid Assets (ALA)
4. 'Other' includes off-balance sheet and cash inflows/outflows
5. Comprised of HQLA2 and Alternative Liquid Assets (ALA)
6. Excluding Suncorp Bank

Term wholesale funding[1]

ANZ has access to a diverse range of wholesale funding

- Term funding issuance in FY26 of $40b, including $3.5b of FY27 prefunding, ~52% issued in domestic currencies
- Expected FY27 term funding of ~$25-30b including ~$5b from ANZNZ
- ANZ's future term funding issuance depends on market conditions, balance sheet needs, regulatory changes and exchange rates, amongst other factors

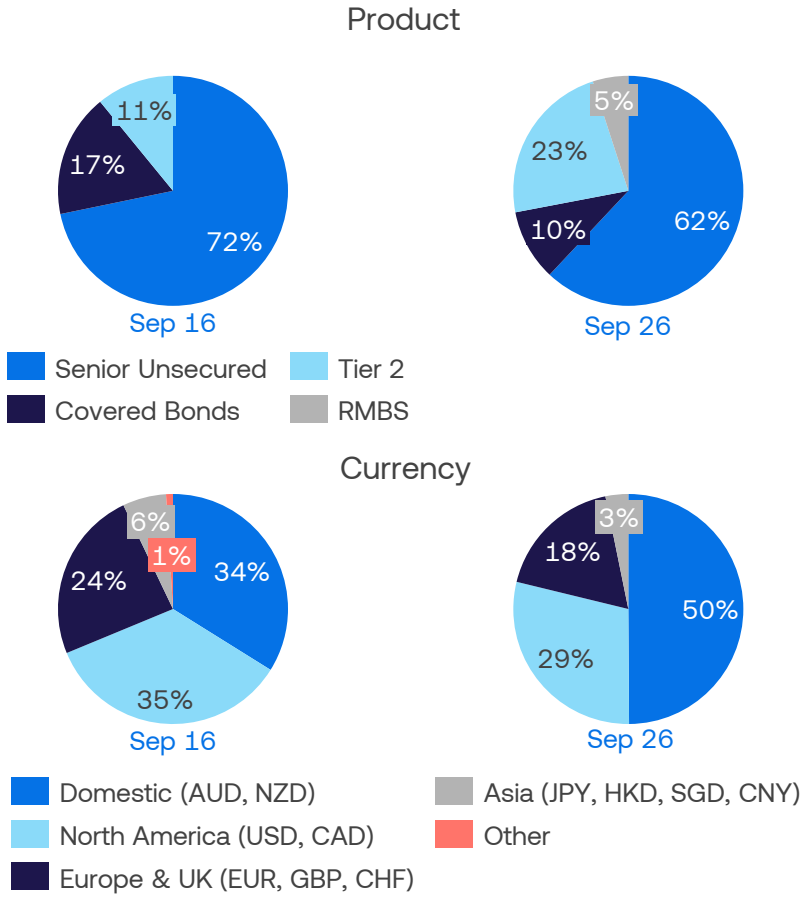
Term funding profile, $b



Strong credit ratings across all group entities[3]

	ANZ Banking Group Ltd (ANZBGL)		ANZ New Zealand Ltd (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+ (Positive)	Not rated	AA-

Portfolio composition[5]



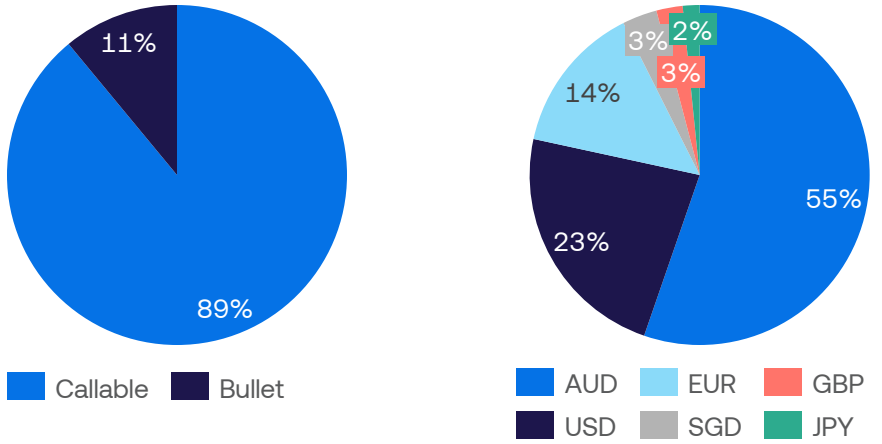
1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2. All figures based on historical FX. Includes issuance from ANZBGL, ANZNZ and Suncorp Bank but excludes issuance with original tenor less than 18 months, APRA compliant Additional Tier 1 capital, ANZNZ Perpetual Preference Shares and ANZ Holdings (New Zealand) Limited Perpetual Subordinated Notes.
2. Maturity profile is based on the next call date
3. All ratings on stable outlook except where noted otherwise
4. Norfina Limited trading as Suncorp Bank
5. Sep 16 excludes Suncorp Bank

Tier 2 and AT1 portfolio[1]

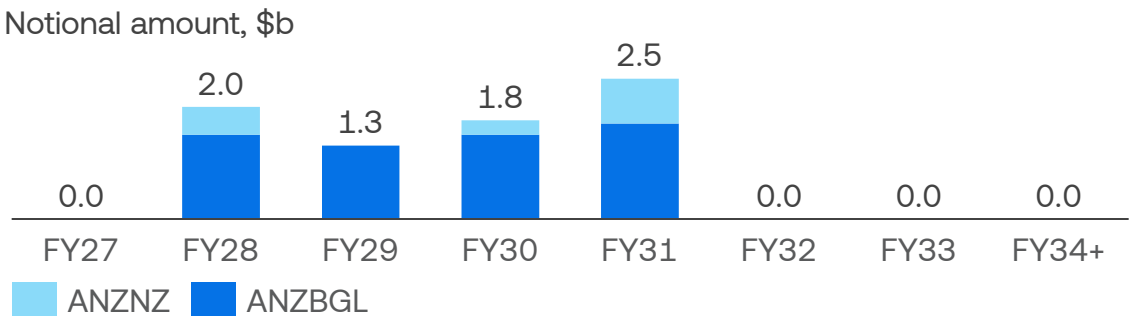
ANZ is well placed to meet Tier 2 requirements

- ANZBGL issued ~$6b of Tier 2 in FY26. This included the first ever AUD Benchmark 15nc10 FRN transaction
- ANZ has a diversified approach to sourcing Tier 2 funding and issued in GBP, EUR and AUD in FY26
- FY27 Tier 2 issuance requirement of ~$5-6b of APRA compliant Tier 2 and $1-1.5b of RBNZ compliant transitional Tier 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
- APRA Level 2 Total Capital ratio is 20.4%, 29.0% on a Basel Harmonised basis
- Current APRA Level 2 Tier 2 ratio is 7.2%, 8.4% including grandfathered AT1
- ANZBGL and ANZNZ AT1 and Tier 2 calls remain subject to APRA or RBNZ approval respectively

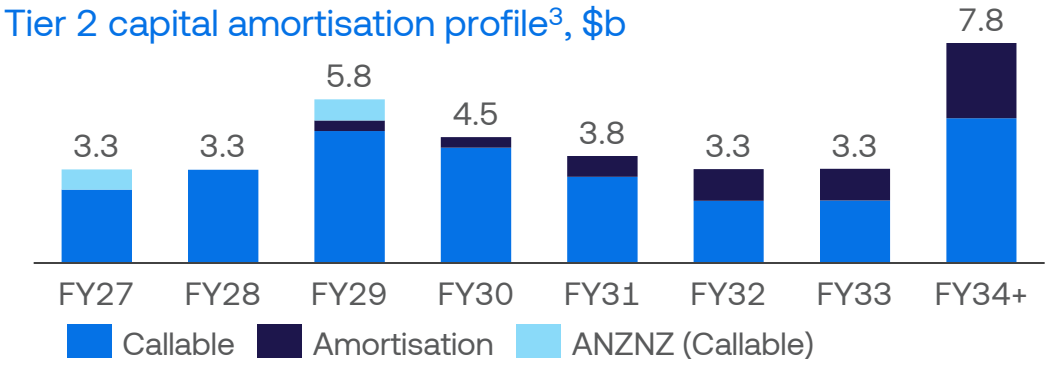
APRA Tier 2 and AT1 capital, Notional amount %



AT1 first call date profile[2]



Tier 2 capital amortisation profile[3], $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 is not included in APRA Total Capital and Tier 2 ratios. 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. ANZNZ includes 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
3. 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

Australia Regulatory Update

- In June 2026, APRA released a consultation paper outlining targeted reforms to the credit risk capital framework for ADIs. The proposals include lowering standardised credit risk for public infrastructure exposures, improving risk sensitivity of high-quality unrated corporate exposures and supporting productive lending to land acquisition, development and construction.
- APRA expects the proposals to be implemented from 1 April 2027, with further consultation on the liquidity framework and Fundamental Review of the Trading Book (FRTB) to occur over the following 12 months.
- On 30 October 2026, the consultation period for Treasury's draft Banking Regulations closed, with the proposed regulations increasing the covered bond issuance limit from 8% to 12% of Australian assets
- The proposed covered bond reforms will support further development of the Australian covered bond market, with APRA also considering recognition of eligible covered bonds as HQLA

New Zealand Regulatory Update

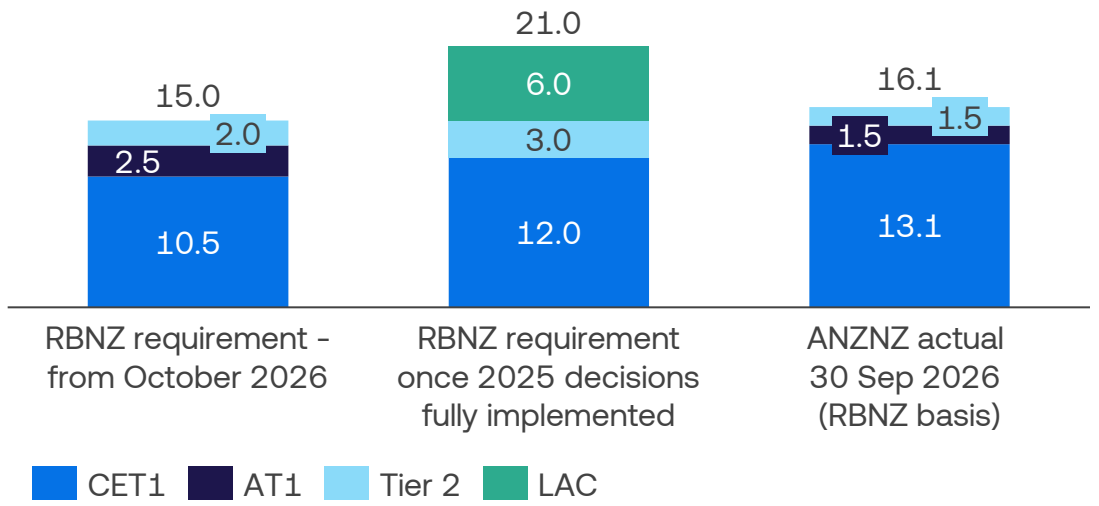
Changes to New Zealand capital settings:

- Capital ratio requirements increased by 50bps and lower standardised RWA settings were implemented from October 2026
- From December 2028 ANZNZ's Tier 2 and new loss absorbing capacity instrument requirements are expected to be issued internally within the ANZBGL Group
- Short dated external Tier 2 issuance can qualify as regulatory capital until at least 1 December 2029
- RBNZ has consulted on new crisis management and resolution policy proposals

The impacts to ANZNZ's existing AT1 securities are:

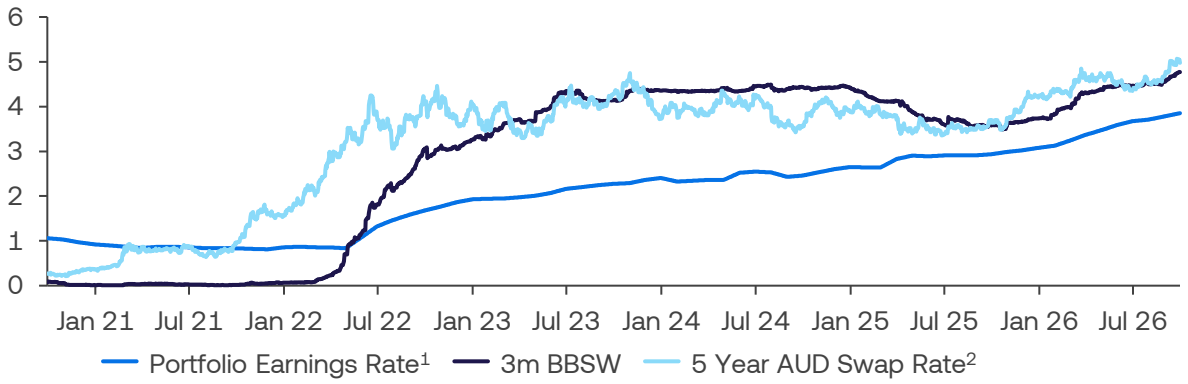
- Each of ANZNZ's AT1 instruments deemed to have been subject to a regulatory event but no decision has been made as to whether any instrument will be redeemed.
- These AT1 instruments will continue to qualify as Tier 1 capital for ANZNZ, but will progressively lose regulatory capital recognition from December 2029

Revised RBNZ Capital stack, %

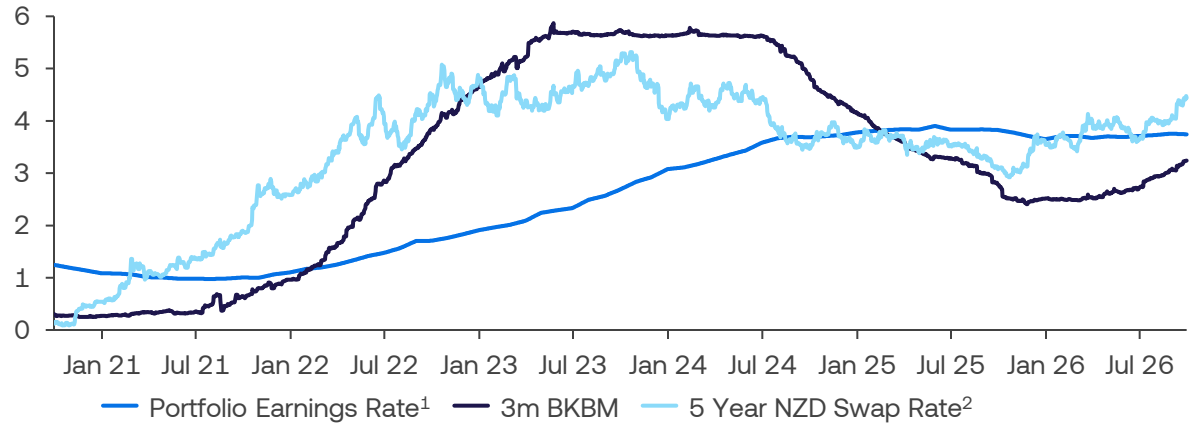


Equity and replicating deposits portfolio
Includes unhedged component

Australia, %



New Zealand, %



Portfolio earnings rate, Average %

	Australia	New Zealand
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%
2H26	3.68%	3.72%

Equity & replicating deposits portfolio, Sep 26

	Australia	New Zealand	International
Equity Volume ($A)	~36b	~13b	~12b[3]
Replicating Volume ($A)	~57b	~17b	-
Total Volume ($A)	~93b	~30b	~12b[3]
Proportion Hedged	~86%	~89%	~87%
Hedged Investment Term	5 years	3 and 5 years	Various
Hedged Duration	2.7 years	2.0 years	Various

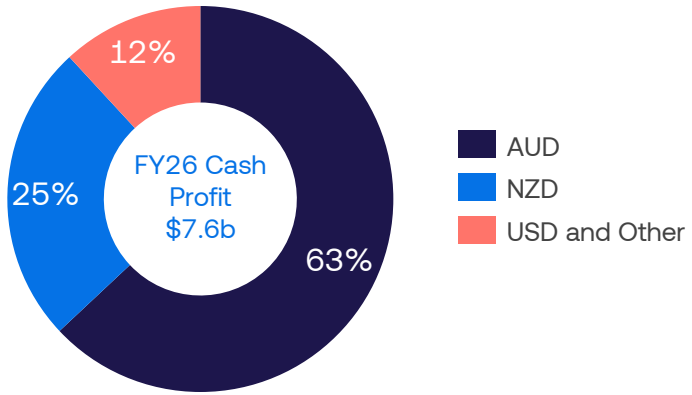
1. Portfolio Earnings Rate is a combination of term swap rates (hedged component) and 3mth equivalent rate (unhedged component)
2. Proxy for hedged investment rate.
3. This balance comprises of various currencies of which ~54% is USD.

Foreign Currency Earnings Hedges[1]

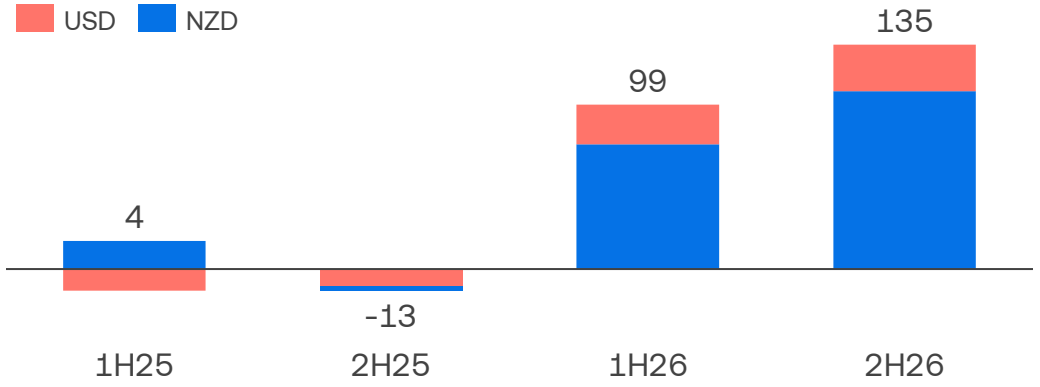
Hedging Strategy

- 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 and 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 NZD2.3b are in place at a forward rate of NZD1.13 per AUD[2]
- USD hedges of USD0.4b are in place at a forward rate of USD0.66 per AUD[2]

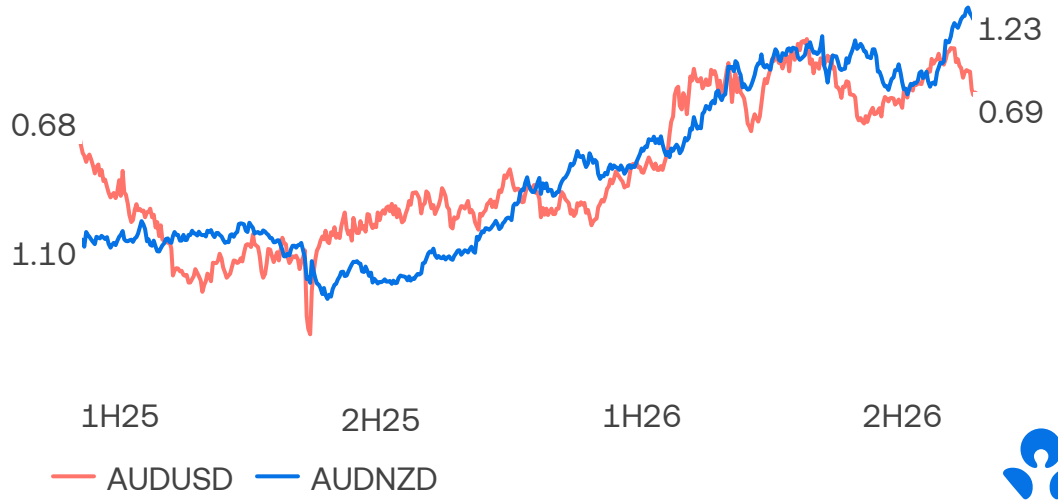
Cash Profit Composition (By Functional Currency)



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



Historical AUDUSD and AUDNZD FX Rates



1. Excludes debt, capital and expense related hedges across the Group. Quarters shown on an ANZ Financial Year basis.
2. As at 30 September 2026

Regulatory outlook[1,2]

	2026	2027	2028 onwards	Implementation Date
APRA Additional Tier 1		Implementation		2027
APRA Credit Risk (Standardised) Capital	Consultation	Implementation		2027
Comprehensive review of APS210 (Liquidity)	Consultation		Implementation	2028 onwards
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	2029 onwards
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 based off the RBNZ's Deposit Takers Act 'DTA Timeline'
3. RBNZ implemented certain changes to standardised risk weighted asset settings, and a 50bp increase to the common equity tier 1 regulatory buffer requirement in October 2026

2026 Full Year Results

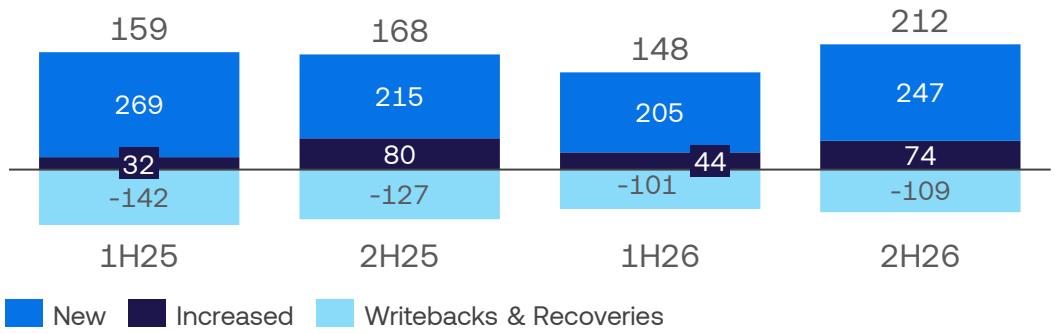
Investor Discussion Pack

Risk Management & Housing

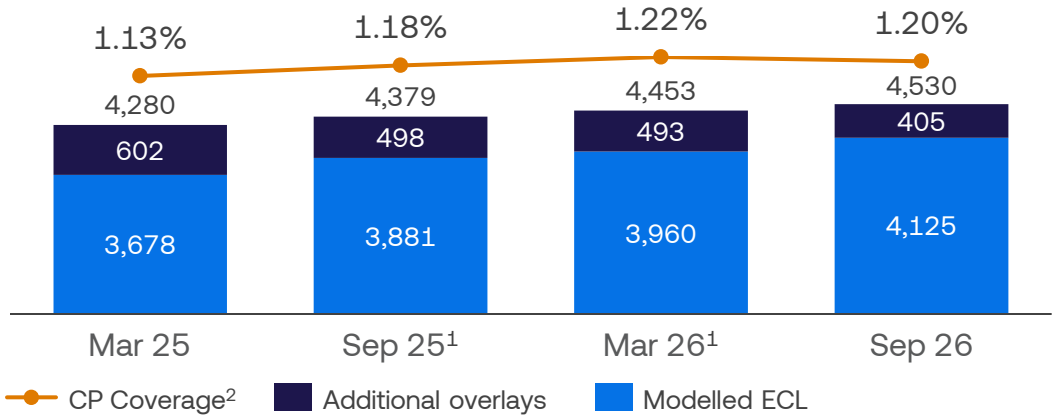
Risk Management metrics include Suncorp Bank from Sep 24 onwards

Individual and collective credit impairment

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



Collective provision balance, $m



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

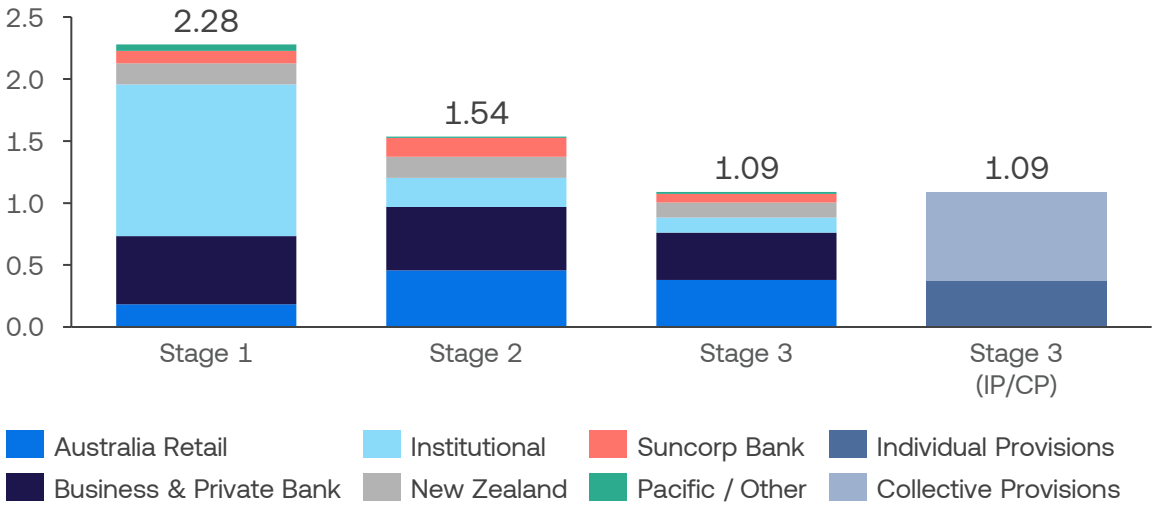
	1H25	2H25	1H26	2H26
Total CP charge / (release)	**-14**	**128**	**126**	**96**
Volume/Mix	17	-13	38	42
Change in Risk	50	42	-82	72
Economic forecast & scenario weights	-95	-52	181	1
Methodology	0	380	-30	70
Additional overlays	14	-229	19	-89

Ratios	1H25	2H25	1H26	2H26
IP loss rate (bps)[3]	4	4	4	5
Total loss rate (bps)[3]	4	7	7	7

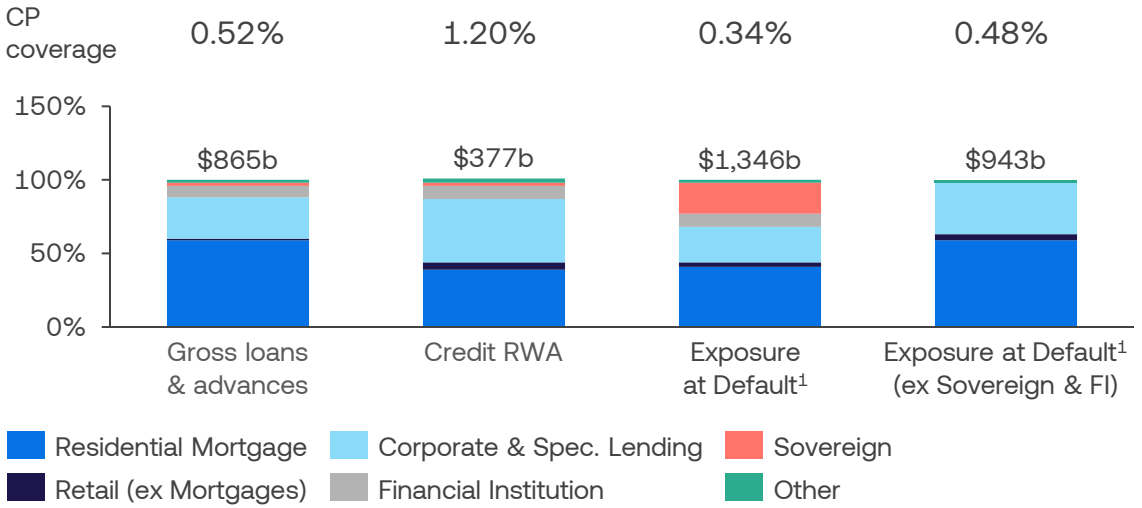
1. Certain model adjustments have been reclassified from modelled ECL to additional overlays for September 2025 ($126m) and March 2026 ($134m)
2. Collective provision balance as a % of credit risk weighted assets (CRWA)
3. Annualised loss rate as a % of average gross loans and advances (GLA). Total loss rate is inclusive of the collective provision charge.

Collective provision (CP) balance

Provision balance by stage, Sep 26 $b



Portfolio composition and coverage, Sep 26 %



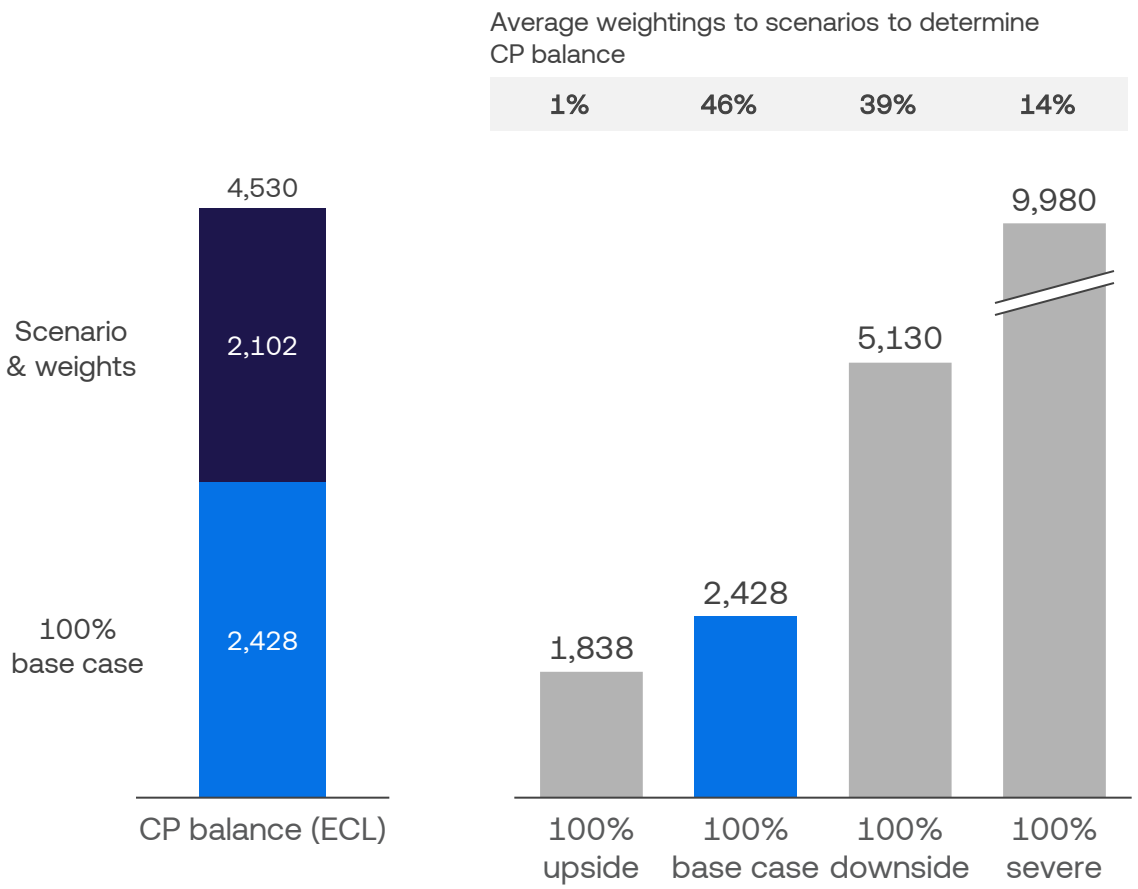
CP balance by division[2] $b	Mar 25	Sep 25	Mar 26	Sep 26
Australia Retail	0.77	0.91	0.93	0.98
Business & Private Bank	1.21	1.22	1.26	1.30
Institutional	1.49	1.45	1.49	1.47
New Zealand	0.51	0.47	0.43	0.41
Suncorp Bank	0.25	0.28	0.30	0.30
Pacific & Other	0.05	0.05	0.04	0.07
Total	**4.28**	**4.38**	**4.45**	**4.53**

CP balance by portfolio $b	Mar 25	Sep 25	Mar 26	Sep 26
Corporate	1.90	1.87	1.83	1.89
Specialised Lending	0.40	0.41	0.44	0.43
Residential Mortgage	0.89	1.08	1.15	1.23
Retail (ex Mortgages)	0.84	0.80	0.80	0.76
Sovereign / Financial Institution	0.25	0.22	0.23	0.22
Total	**4.28**	**4.38**	**4.45**	**4.53**

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. March 2025 to March 2026 amounts restated to reflect reclassification of home loans for business and private bank customers from the Australia Retail division to the Business & Private Bank division

Expected credit loss – Economic scenarios and modelled outcomes

Sep 26[1], $m



Economic scenarios	Actual	Base case [2]		
30 September 2026	CY2025A	CY2026F	CY2027F	CY2028F
Australia				
GDP change[3]	2.0%	1.9%	1.3%	2.0%
Unemployment rate[4]	4.2%	4.4%	4.7%	4.7%
Resi. property price change[3]	7.8%	-4.3%	-3.4%	4.3%
New Zealand				
GDP change[3]	0.2%	1.7%	2.6%	2.8%
Unemployment rate[4]	5.3%	5.6%	5.4%	5.0%
Resi. property price change[3]	-0.1%	-1.0%	2.0%	4.0%

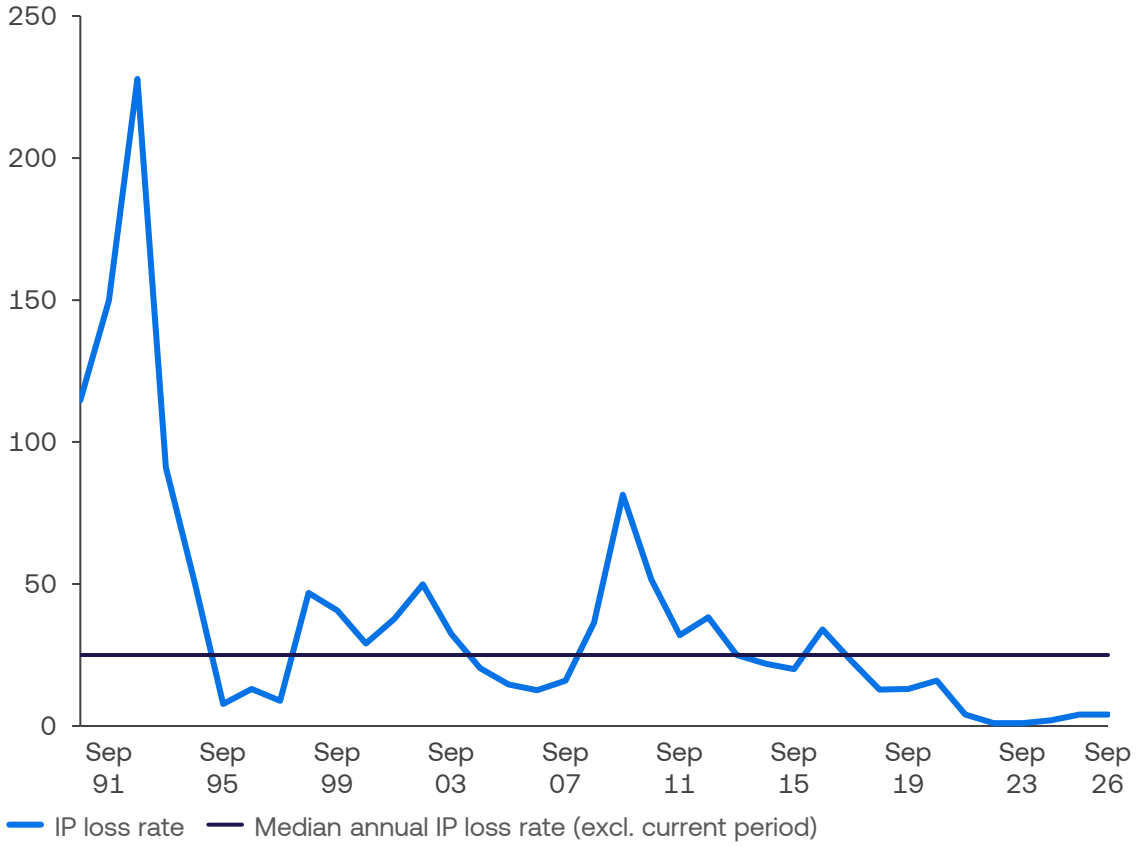
Australia peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-1.4%	-3.3%
Unemployment	Peak next 2 years	7.3%	11.0%
Resi. property prices	Peak to trough drop	-27.3%	-41.2%

New Zealand peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-2.0%	-5.3%
Unemployment	Peak next 2 years	7.5%	10.8%
Resi. property prices	Peak to trough drop	-25.7%	-42.5%

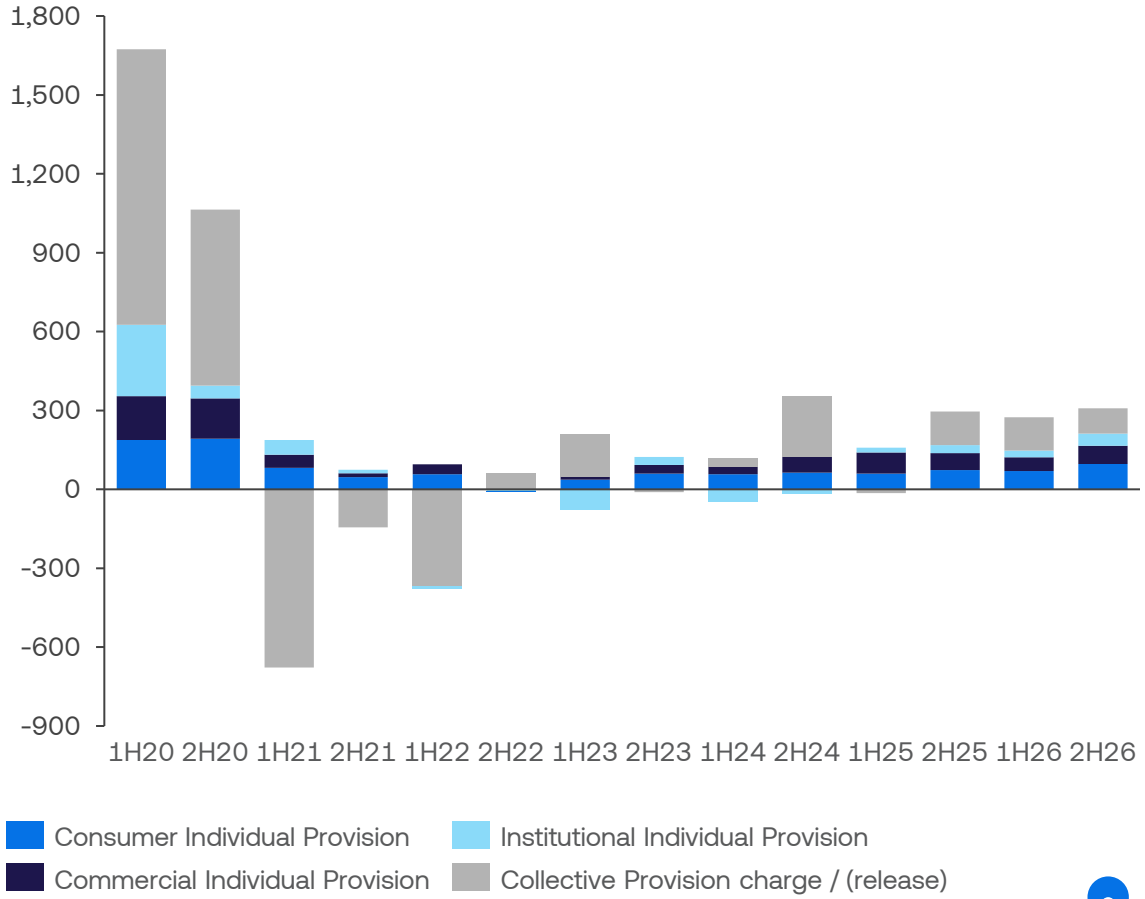
1. Assumes 100% weighting was applied to each scenario, including scenario specific management temporary adjustments where appropriate, and holding all other management temporary adjustments constant
2. Subset of a range of economic indicators shown. Economic forecasts also undertaken for international markets
3. 12 months to December year on year change
4. Annual average: 12 months to December

Credit impairment charges & historical loss trends

ANZ historical loss rates[1], bps



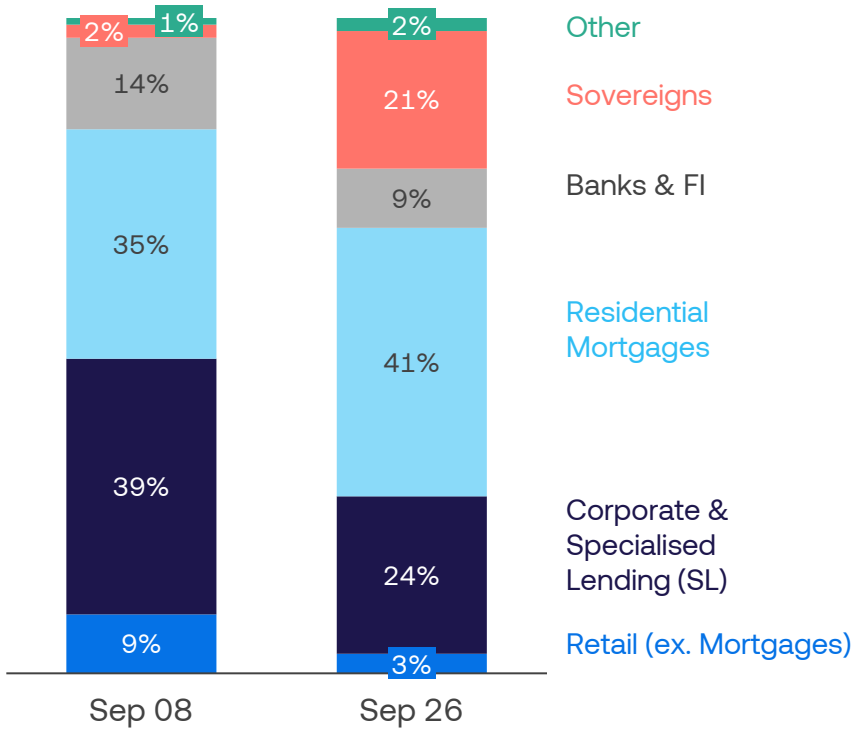
Total credit impairment charge[2], $m



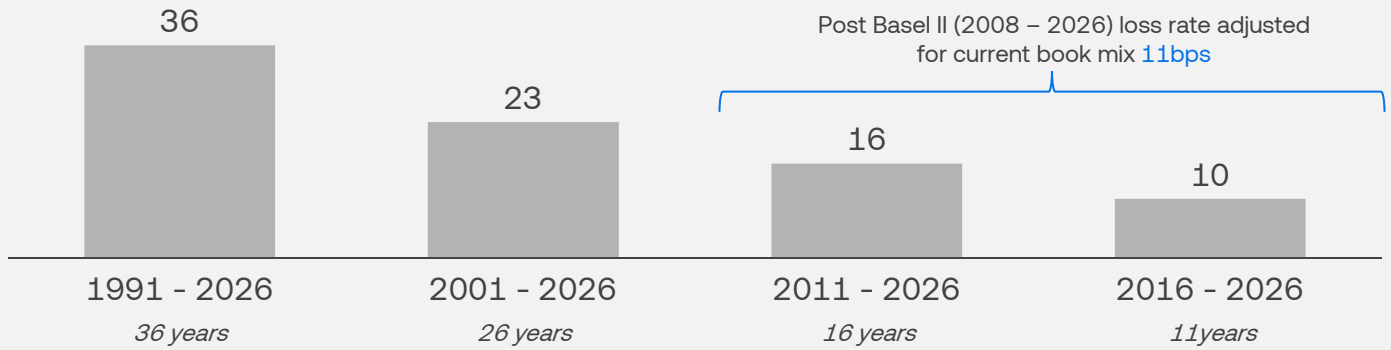
1. IP charge as a % of average gross loans and advances (GLA)
2. Including Suncorp Bank from 2H24 onwards

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

Total exposures, EAD %



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



Implied loss rate[1], bps

2008 Portfolio	23
2026 Portfolio	11

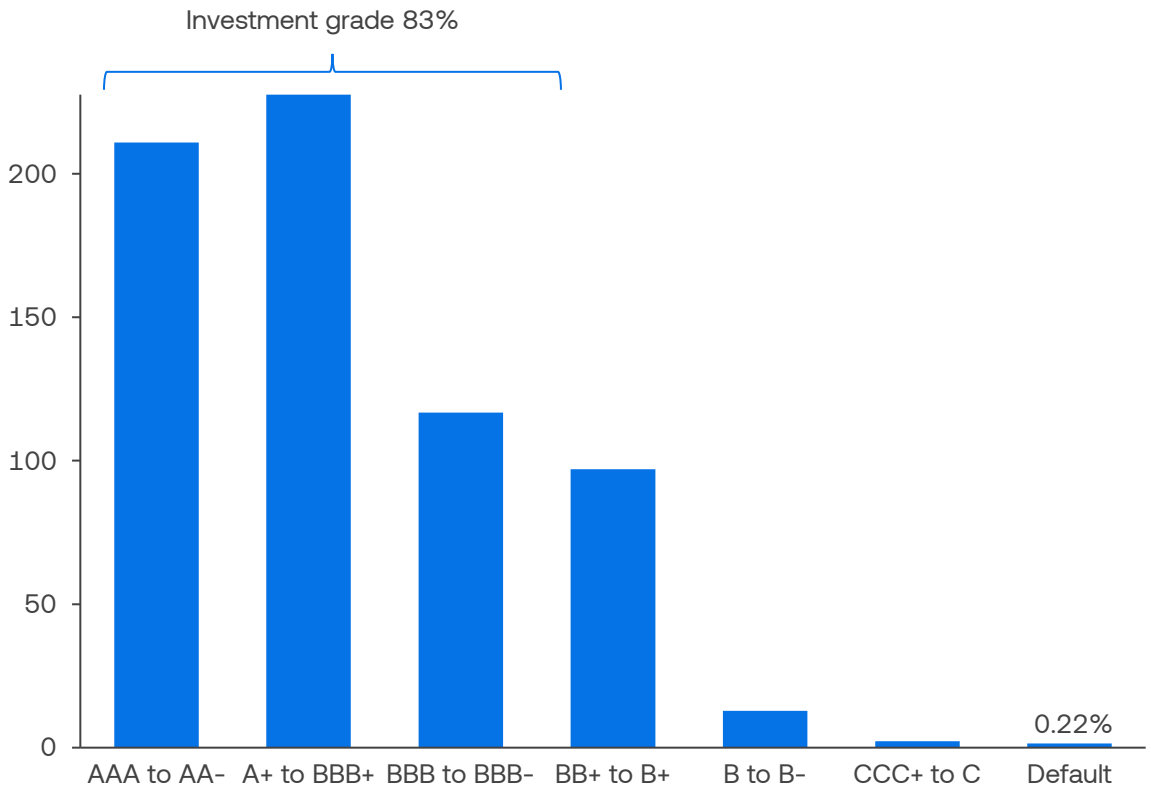
ANZ loss history IPC/GLA[2], bps

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

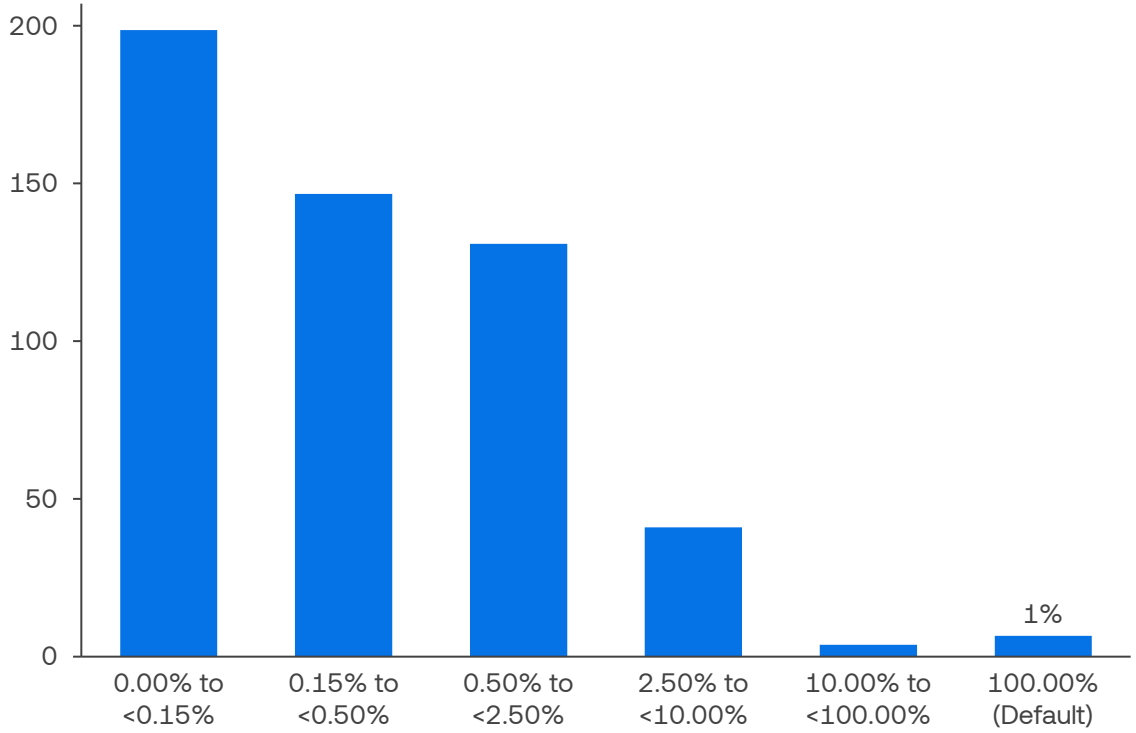
1. Implied loss rate based on book mix and observed Basel asset class loss history from 2008 to 2026
2. Historical loss rates represent IPC/GLA by Basel asset class from 2008 to 2026

Portfolio quality

Probability of default distribution, wholesale IRB EAD[1,3] 2H26, $b



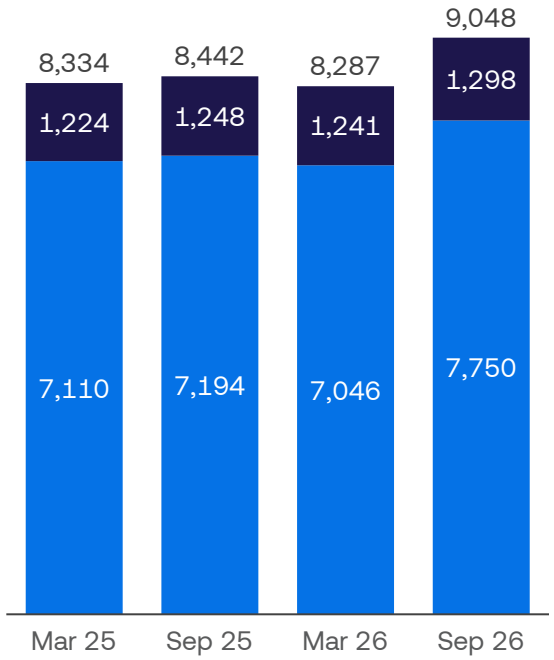
Probability of default distribution, retail IRB EAD[2,3] 2H26, $b



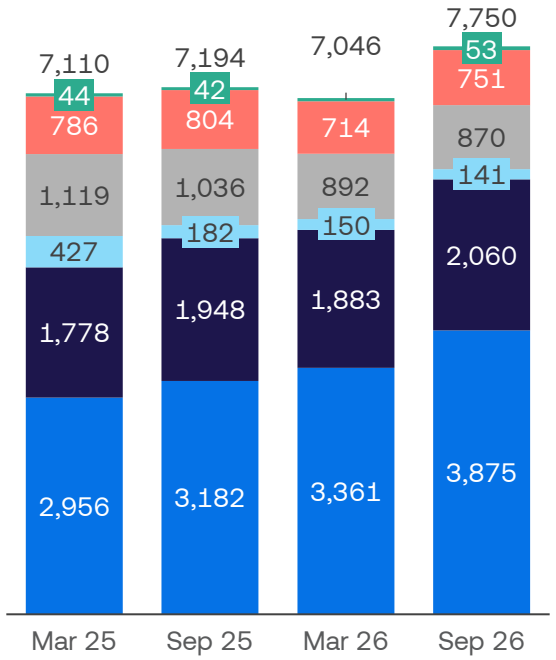
1. Wholesale exposures subject to the Internal Ratings Based (IRB) approach, includes Corporate, Financial Institution and Sovereign asset classes
2. Retail exposures subject to the Internal Ratings Based (IRB) approach includes Residential Mortgages, Retail SME, Qualifying Revolving Retail, and Other Retail asset classes
3. Excludes Suncorp Bank exposures which are subject to the Standardised Approach

Non-performing exposures

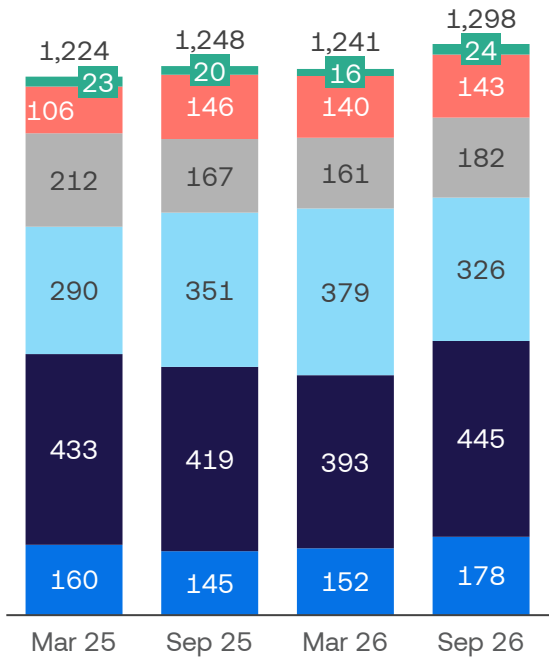
Non-performing exposures[1], $m
By level of security



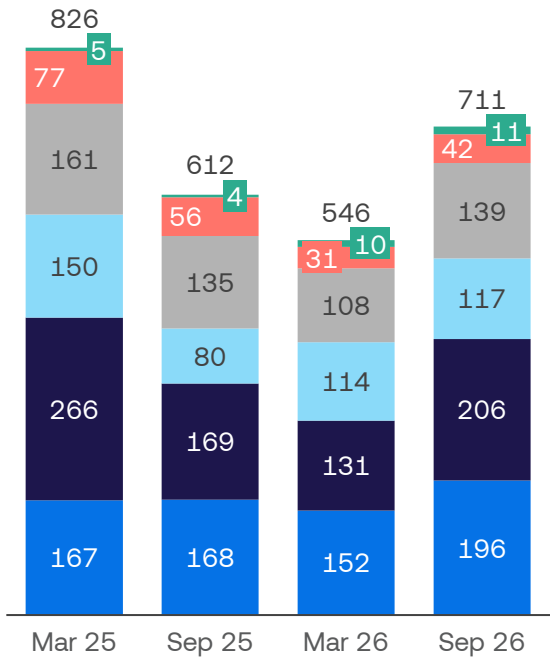
Non-performing Well secured exposures, $m
By division



Non-performing Not well secured exposures, $m
By division



New non-performing Not well secured exposures, $m
By division



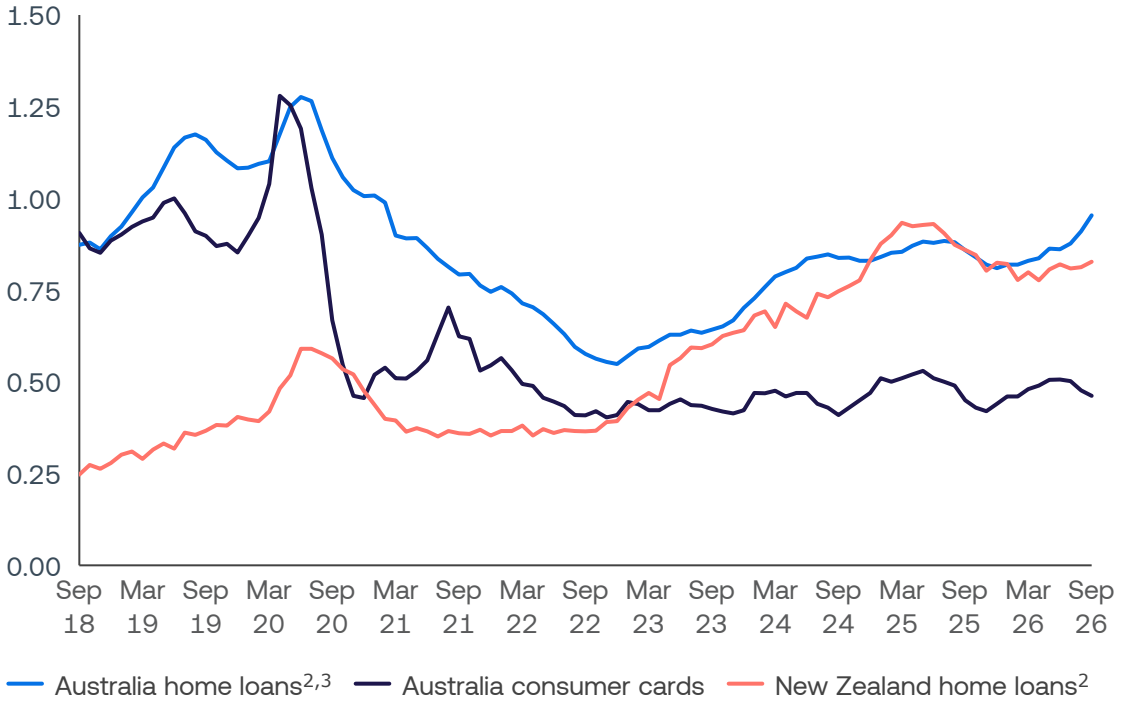
Total well-secured exposures
Total not well-secured exposures
Australia Retail[2]
Business & Private Bank[2]
Institutional
New Zealand
Suncorp Bank
Pacific & Others

1. 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.
2. March 2025 to March 2026 amounts restated to reflect reclassification of home loans for business and private bank customers from the Australia Retail division to the Business & Private Bank division

Consumer and wholesale portfolio risk trends

Consumer portfolio[1]

90+ DPD as a % of total portfolio balances



Control list[4], indexed data

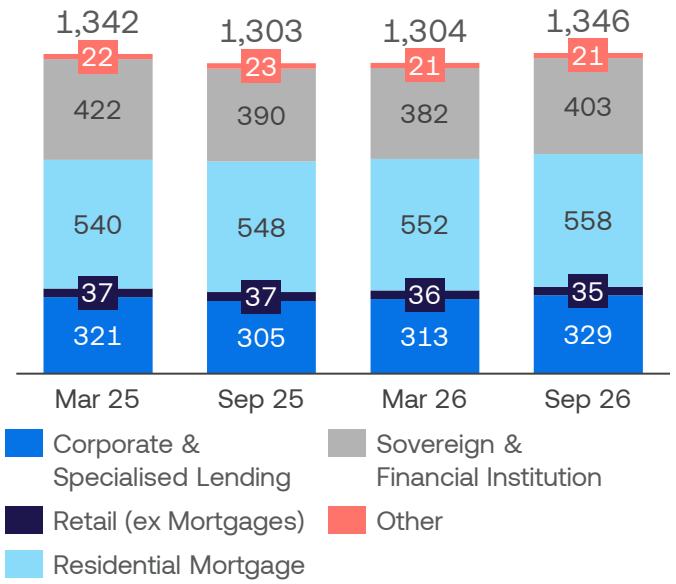
Sep 20=100



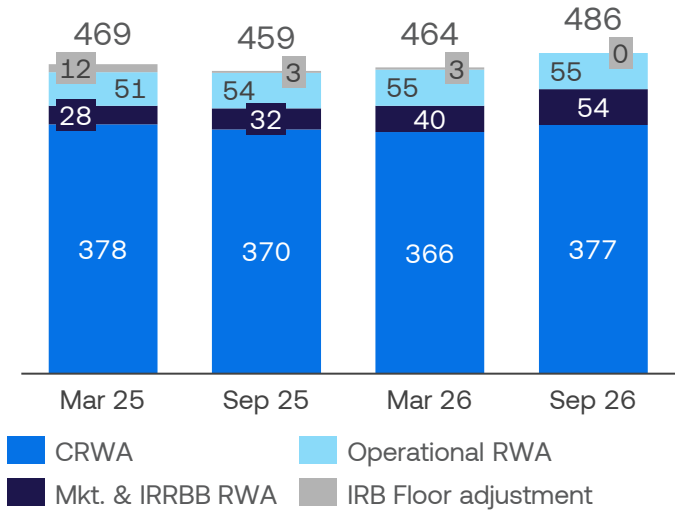
1. Excludes Suncorp Bank
2. Delinquencies are calculated on a missed payment basis for amortising and interest only loans. 90+ includes non-performing loans and hardship accounts.
3. Australia Home Loans 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account. As at Sep 26, the 90+ DPD rate of 0.83%.
4. The control list identifies wholesale customers that are at a heightened 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 strategies for those customers

Risk weighted assets and exposure at default

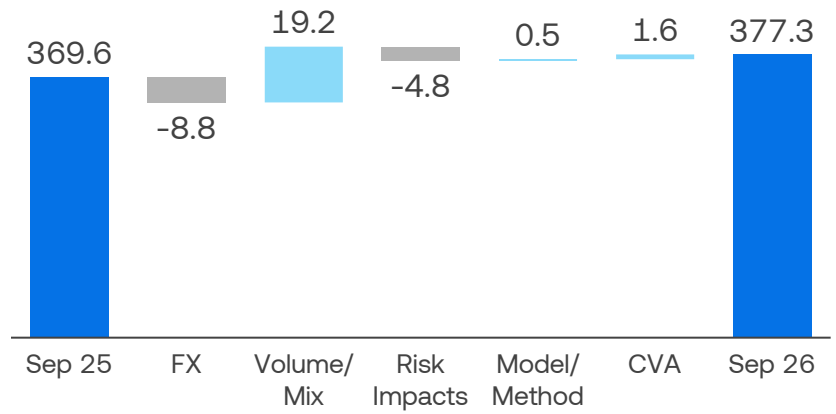
Exposure at default[1], $b



Total risk weighted assets (RWA), $b



Credit risk weighted asset drivers[2], $b

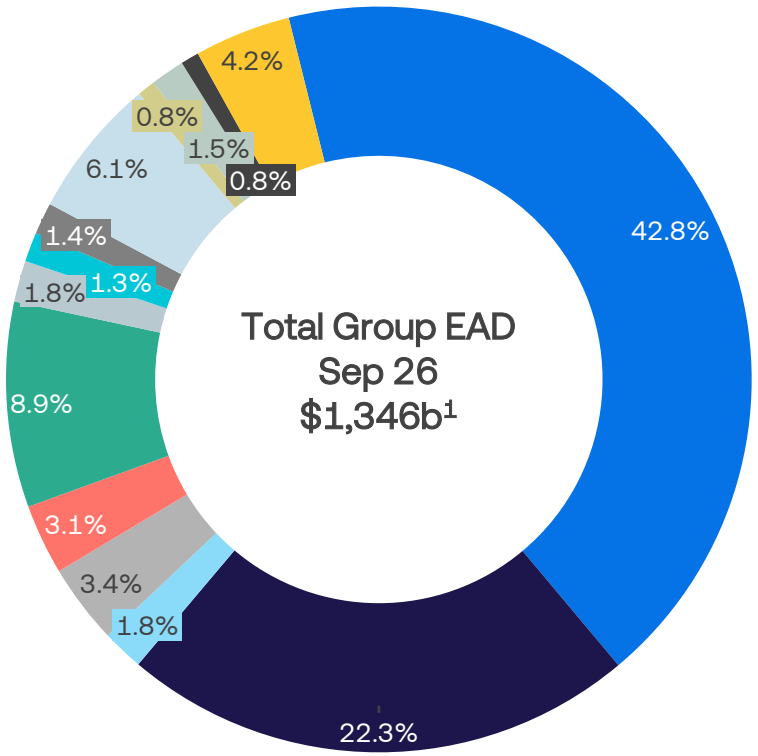


Risk intensity (CRWA/EAD), %	1H25	2H25	1H26	2H26
Corporate & Specialised Lending	49	50	48	49
Retail (ex Mortgages)	52	52	52	51
Residential Mortgage	27	27	26	26
Sovereign & Financial Institution	11	11	11	10
Total Group	**28**	**28**	**28**	**28**

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

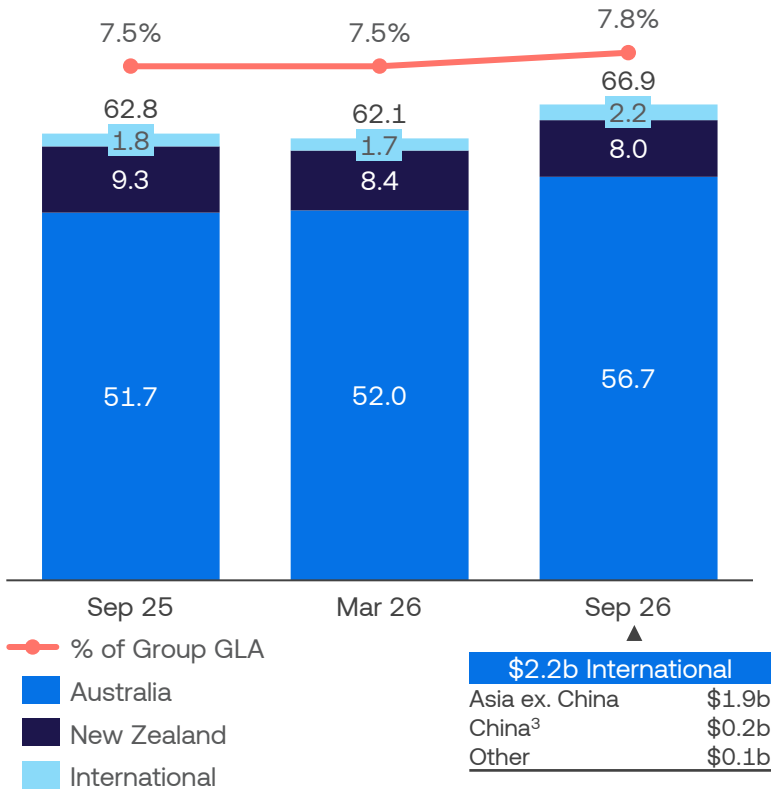


Category	% of Group EAD[1]			% of Non-performing not well secured to EAD[1]			Non-performing not well secured ($m)
	Sep 25	Mar 26	Sep 26	Sep 25	Mar 26	Sep 26	Sep 26
Consumer Lending	43.5%	43.8%	42.8%	0.1%	0.1%	0.1%	445
Finance, Investment & Insurance[2]	21.9%	21.2%	22.3%	0.0%	0.0%	0.0%	5
Business & Property Services	1.6%	1.7%	1.8%	0.2%	0.1%	0.1%	35
Manufacturing	3.3%	3.5%	3.4%	0.2%	0.1%	0.2%	80
Agriculture, Forestry, Fishing	3.2%	3.1%	3.1%	0.4%	0.4%	0.4%	176
Government & Official Institutions	9.3%	9.3%	8.9%	0.0%	0.0%	0.0%	0
Wholesale Trade	1.6%	1.9%	1.8%	0.1%	0.1%	0.1%	23
Retail Trade	1.2%	1.2%	1.3%	0.8%	0.7%	0.2%	39
Transport & Storage	1.4%	1.3%	1.4%	0.2%	0.1%	0.1%	17
Commercial Property	5.8%	5.9%	6.1%	0.3%	0.3%	0.3%	220
Resources (Mining)	0.8%	0.8%	0.8%	0.1%	0.0%	0.0%	0
Electricity, Gas & Water Supply	1.6%	1.5%	1.5%	0.0%	0.4%	0.7%	133
Construction	0.8%	0.8%	0.8%	0.4%	0.4%	0.3%	31
Other	4.0%	4.0%	4.2%	0.3%	0.2%	0.2%	93
Total Group EAD[1]	**$1,303b**	**$1,304b**	**$1,346b**	**0.1%**	**0.1%**	**0.1%**	**$1,298m**

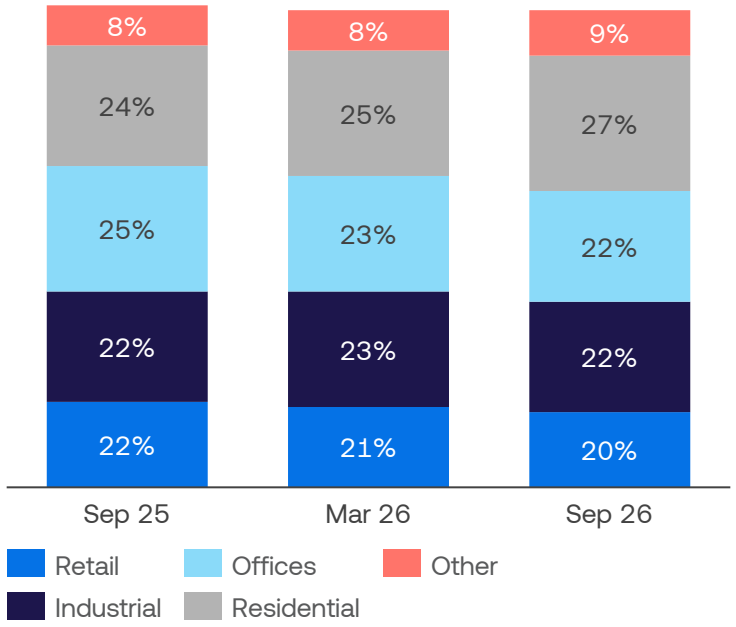
1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
2. Includes exposure to Central Banks: Sep 26 $138b (10.2%), Mar 26 $112b (8.6%), Sep 25 $123b (9.4%)

Commercial Property

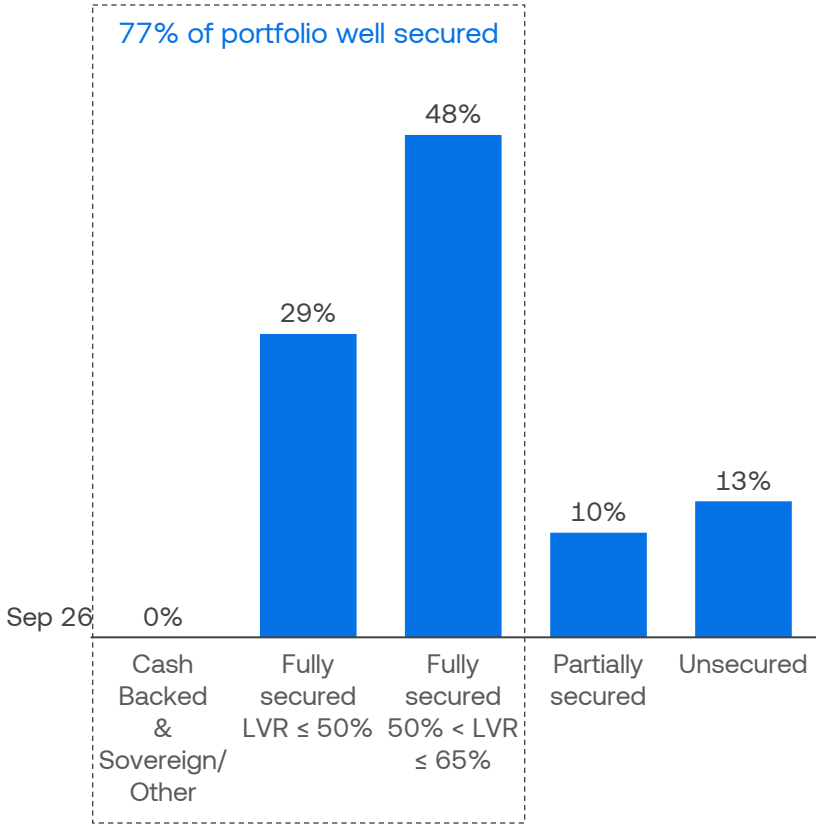
Outstandings by region, GLA[1] $b



Outstandings by sector, GLA[1] %



Commercial property collateral[1,2], %

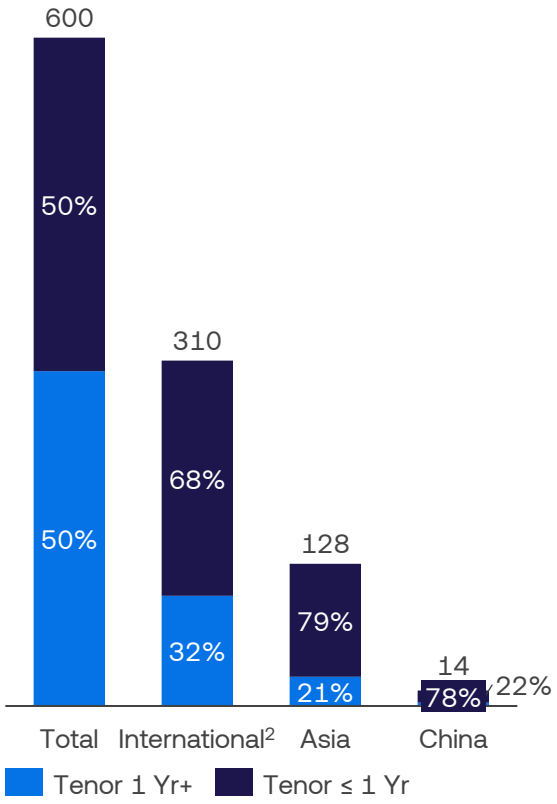


1. Figures including Suncorp Bank. Commercial property collateral distribution based on limits (includes drawn and undrawn exposures).
2. Fully Secured: loan amount ≤100% of extended security value; Partially Secured: loan amount >100% of the extended security value
3. China exposure of $0.2b is to Real Estate Investment Trust counterparties

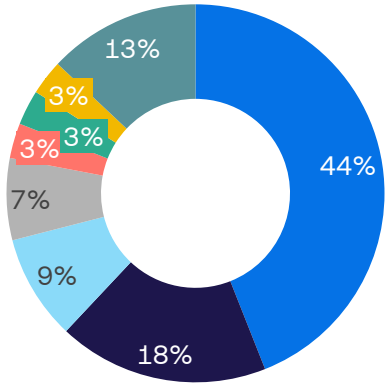
ANZ Institutional portfolio

Size & tenor by market of EAD[1]

By market of incorporation, $b Mar 26

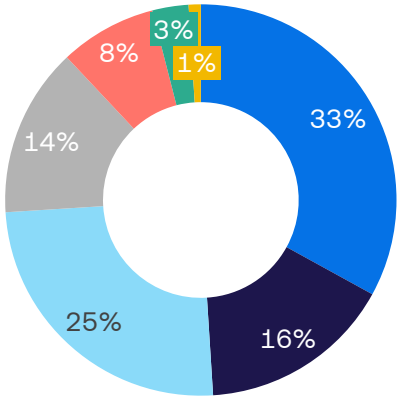


Industry composition, % of EAD[1]



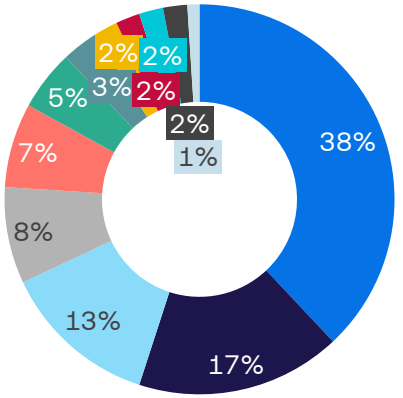
- Finance, Investment & Insurance
- Government & Official Institutions
- Commercial Property
- Manufacturing
- Wholesale Trade
- Electricity Gas & Water Supply
- Business & Property Services
- Other

Product composition, % of EAD[1]



- Net Loans, Advances & Acceptances
- Contingents liabilities, commitments, and other off-balance sheet exposures
- Investment Securities
- Cash
- Derivatives
- Trading Securities
- Other

Market of incorporation, % of EAD[1]

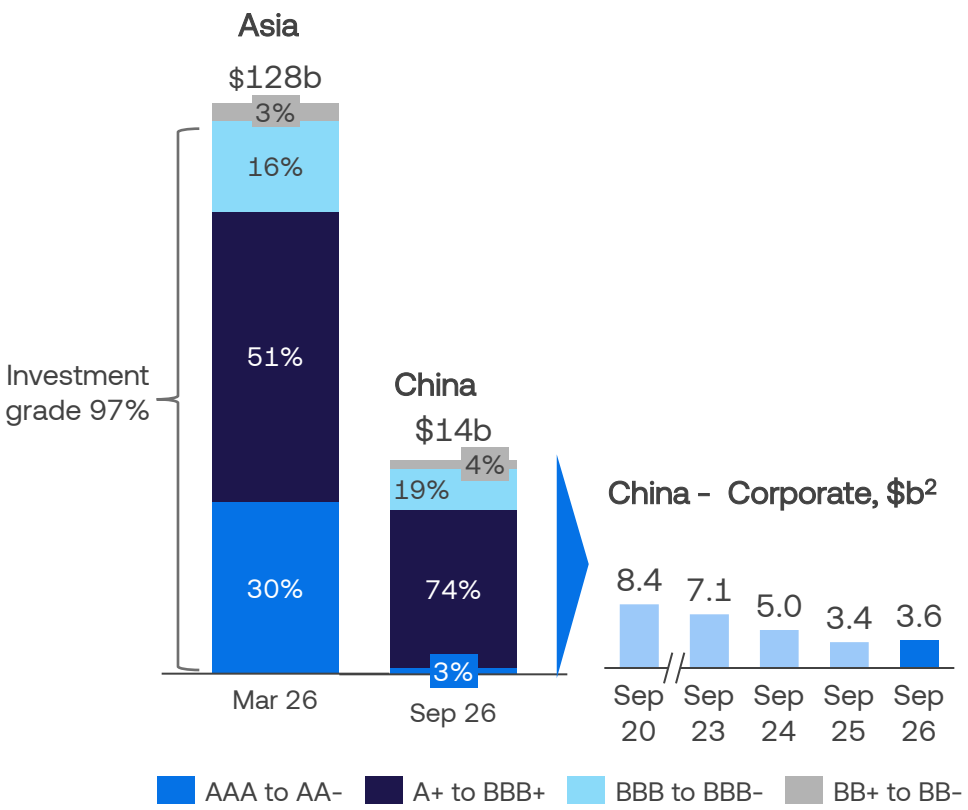


- Australia
- North America
- Europe
- New Zealand
- Japan
- Singapore
- Asia - Other
- China
- South Korea
- Hong Kong (SAR)
- Rest of International
- Middle East

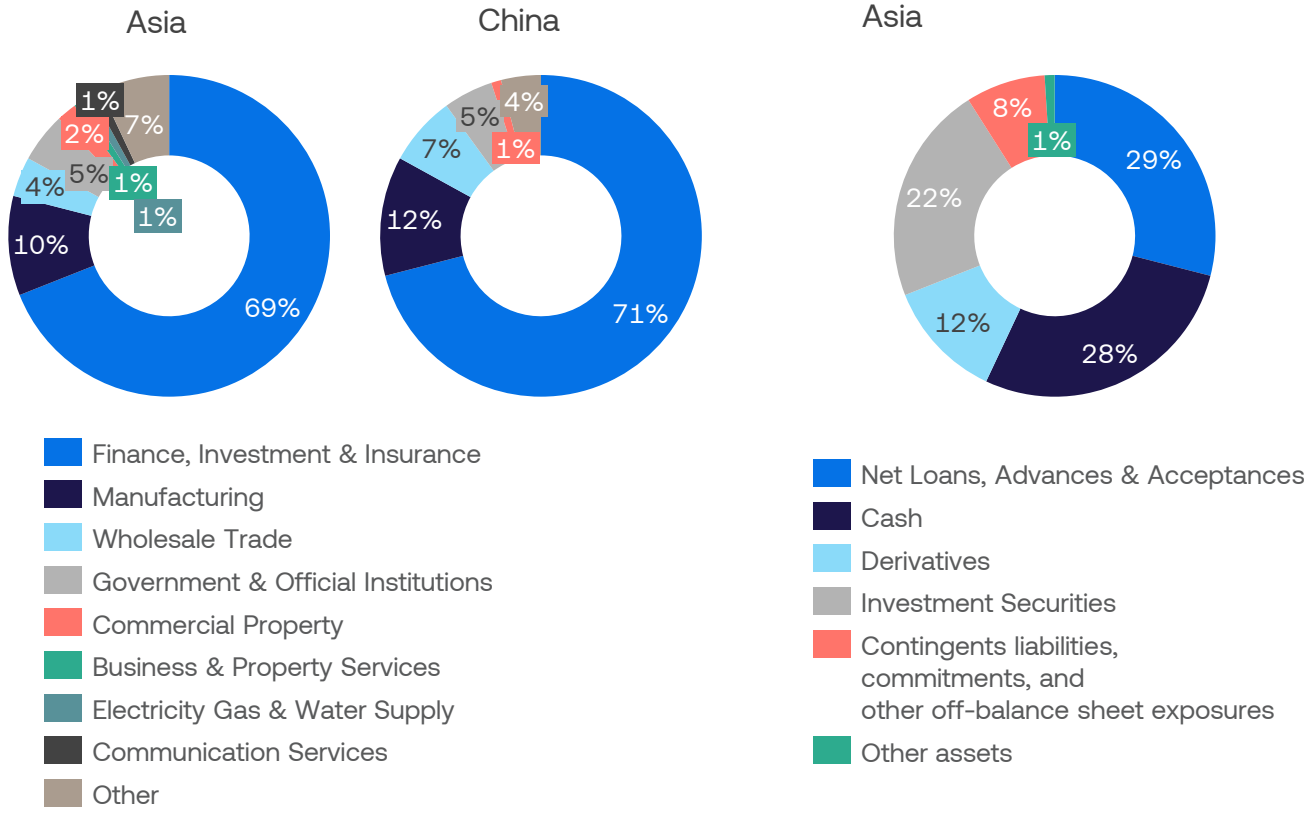
1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
2. International includes Asia Pacific, Europe and America

Institutional Asia portfolio

Asia portfolio composition, % of EAD[1]



Asia industry composition, % of EAD[1]

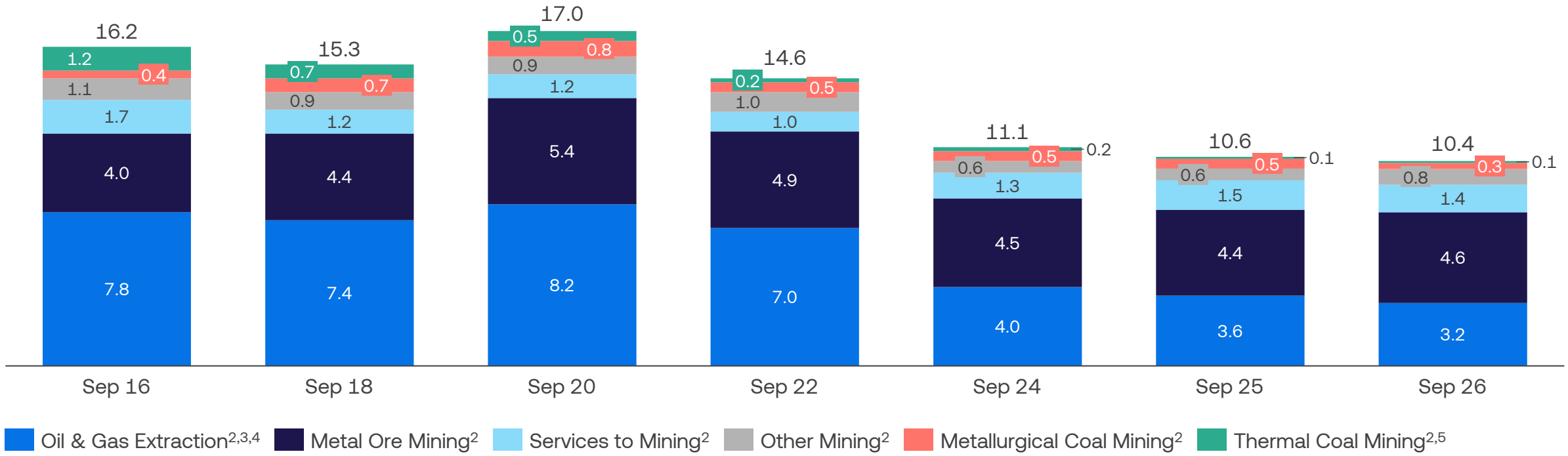


Asia product composition, % of EAD[1]

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, EAD[1] $b



1. Exposure at Default – represents the exposure to each sector based on APRA's prudential standards which includes total committed loans (drawn plus a proportion of off-balance sheet exposures)
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. Our exposures categorised as thermal coal and metallurgical coal includes mine rehabilitation bonding

Australia home loans – portfolio overview

excluding Suncorp Bank

	Portfolio[1]			Flow	
	Sep 24	Sep 25	Sep 26	FY25	FY26
Home Loan accounts[2]	944k	936k	920k	179k[3]	171k
Total FUM	$324b	$341b	$356b	$89b	$91b
Average Loan Size[4]	$344k	$365k	$387k	$571k[3]	$635k
% Owner Occupied[5]	68%	68%	66%	62%	60%
% Investor[5]	31%	31%	33%	38%	40%
% Equity Line of Credit[6]	1%	1%	1%	0%	0%
% Paying Variable Rate Loan[7]	96%	98%	96%	98%	98%
% Paying Fixed Rate Loan[7]	4%	2%	4%	2%	2%
% Paying Interest Only[8]	9%	10%	11%	17%	20%
% Broker[7]	59%	61%	63%	68%	71%

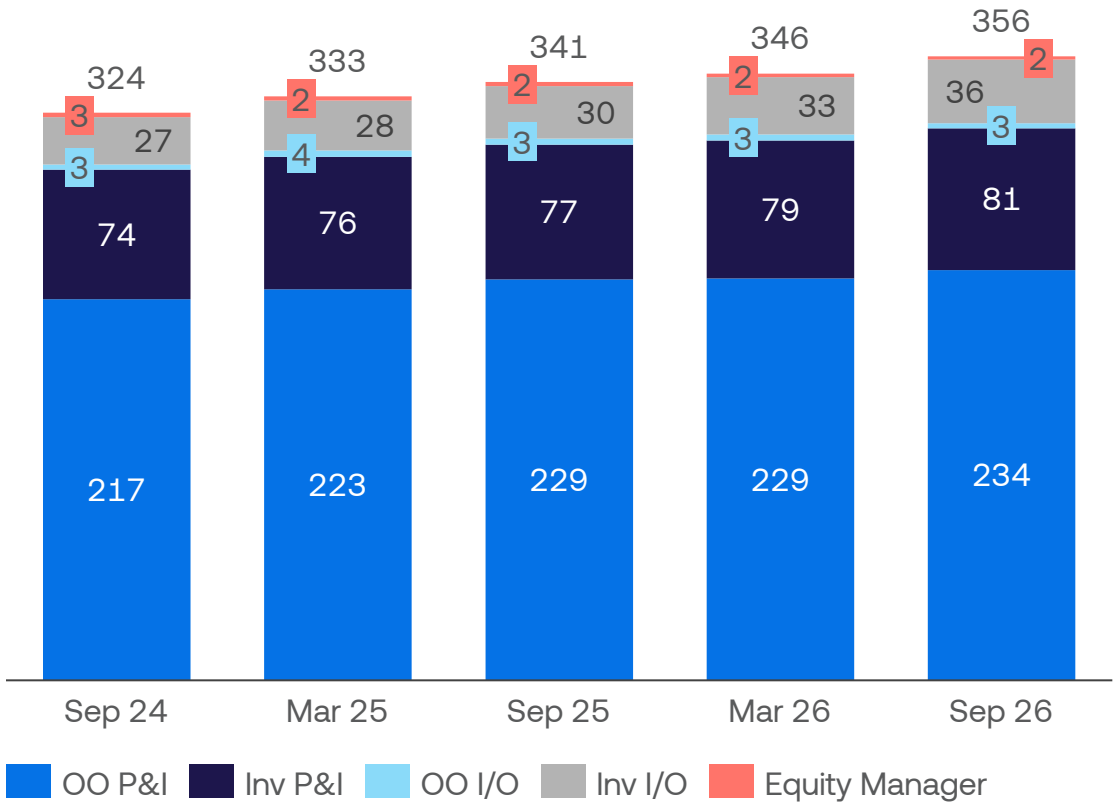
	Portfolio[1]		
	Sep 24	Sep 25	Sep 26
Average LVR at Origination[9,10]	66%	65%	65%
Average Dynamic LVR (excl. offset)[10,11]	48%	47%	46%
Average Dynamic LVR (incl. offset)[10,11]	42%	41%	40%
Market share[12]	13.6%	13.5%	13.3%
% Ahead of Repayments[7,13]	82%	89%	87%
Offset Balances[14]	$48b	$52b	$57b
% First Home Buyer	8%	9%	10%
% Low Doc[15]	1%	1%	1%
Loss Rate[16]	0.01%	0.01%	0.00%

NOTE: Unless otherwise stated metrics are based on balances

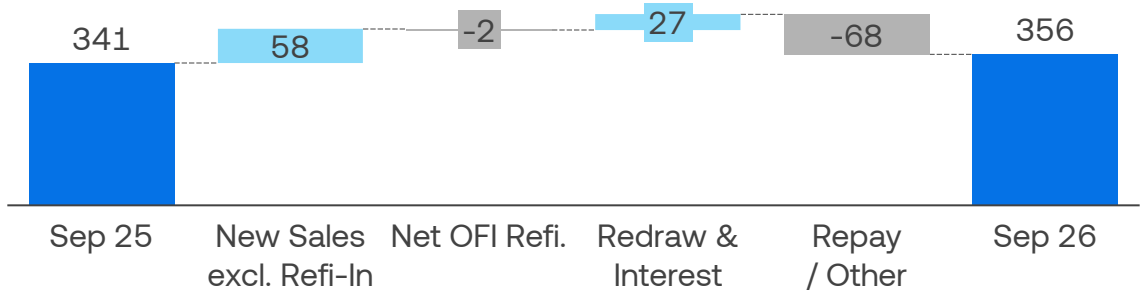
1. Home Loans portfolio - includes non-performing loans, excludes offset balances 2. Number of new accounts ('Flow') includes increases to existing accounts and split loans 3. Historical numbers restated as a result of data quality improvements 4. Average loan size for 'Flow' excludes increases to existing 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 Aug 26 where available. Excludes unknown DLVR 12. Source: APRA Monthly Authorised Deposit-Taking Institutions Statistics (MADIS) 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

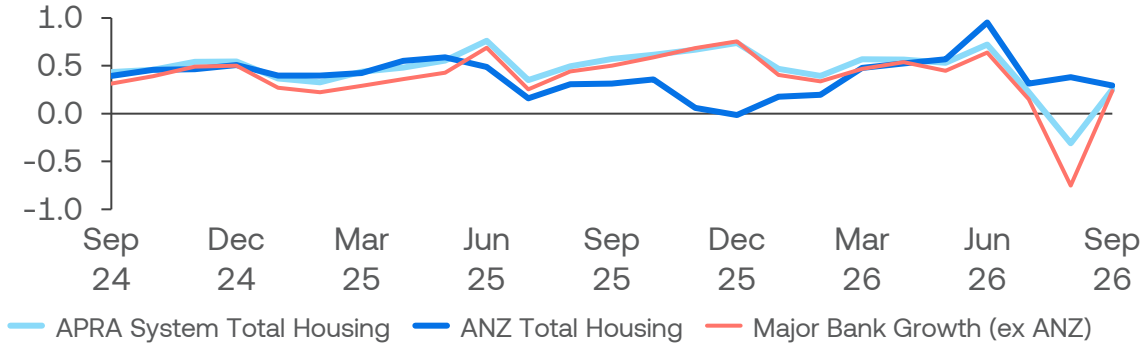
Home loan balance composition[1,2], $b



Home loan balance & lending flow [1], $b



Home loan growth – ANZ & system[3], MoM %



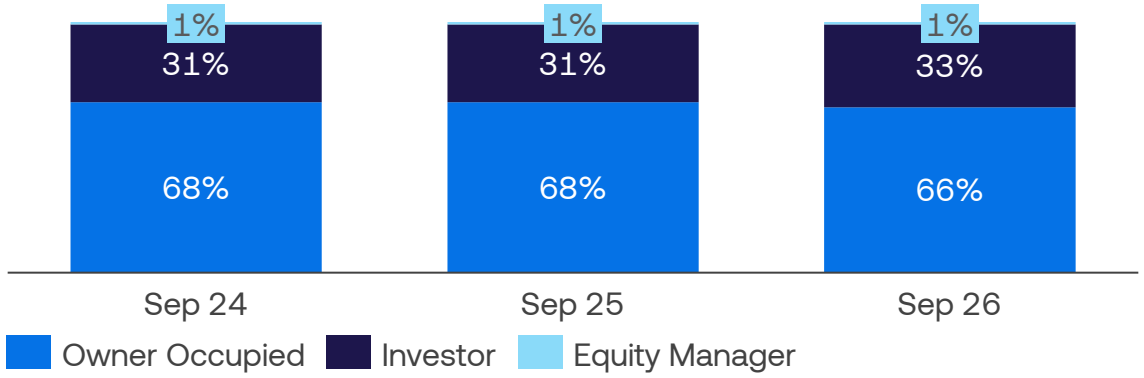
1. Based on gross loans and advances and includes non-performing loans
2. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer's obligation to advise 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

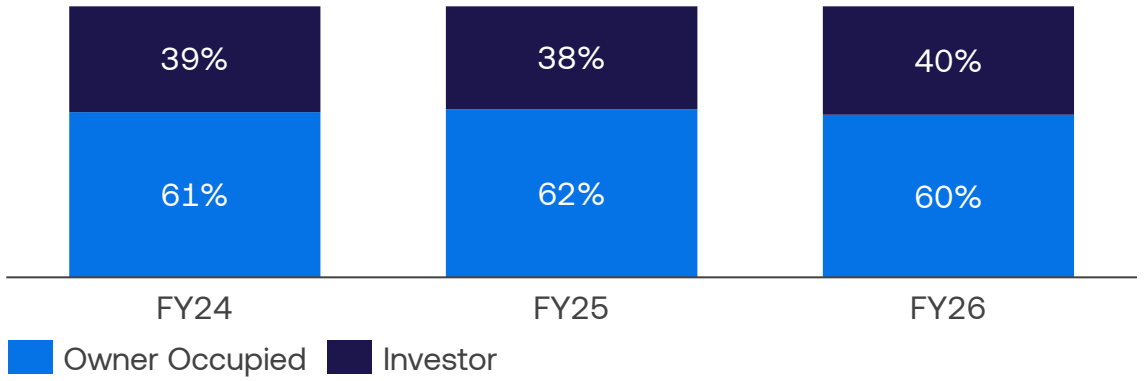
excluding Suncorp Bank

By purpose, % of total balances

Portfolio[1,2]

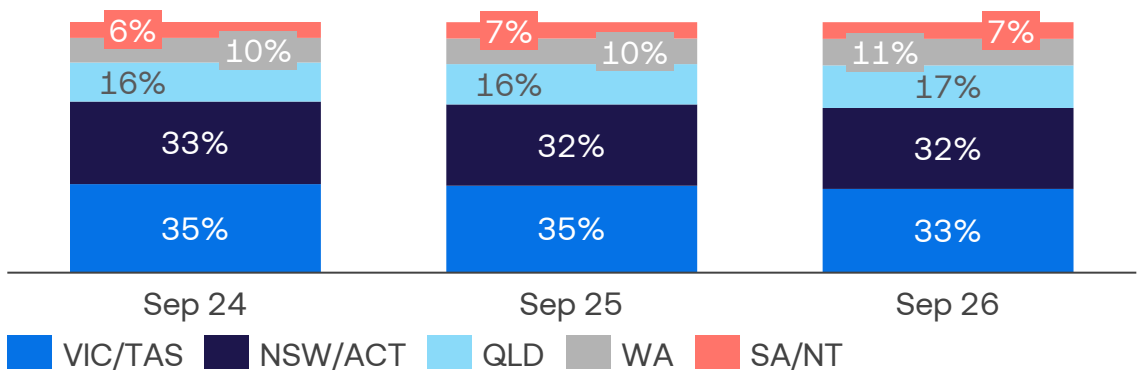


Flow[3]

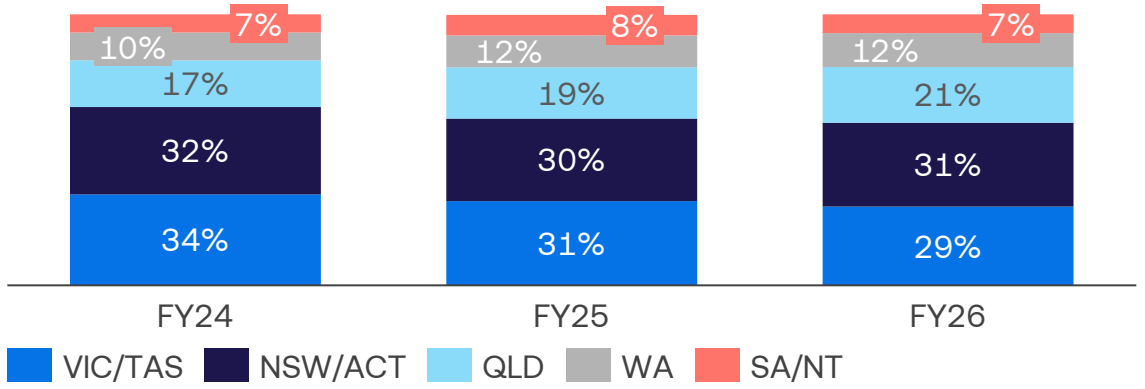


By location, % of total balances

Portfolio[1]



Flow[3]

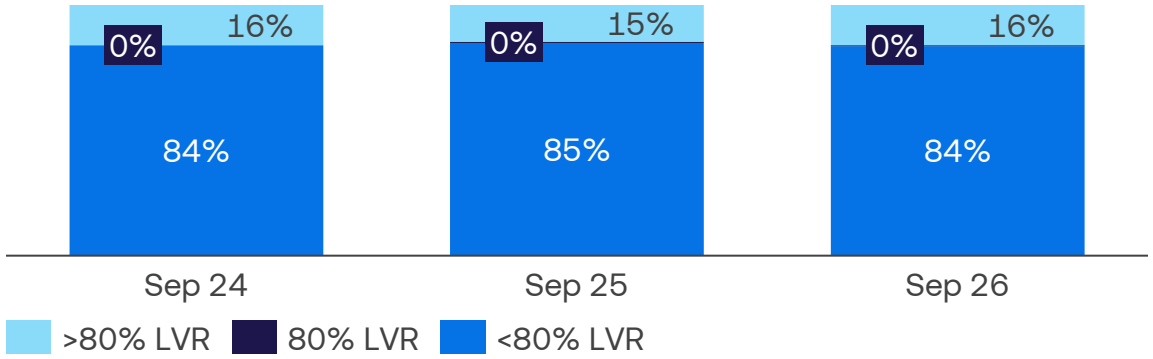


1. Includes non-performing loans
2. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances.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

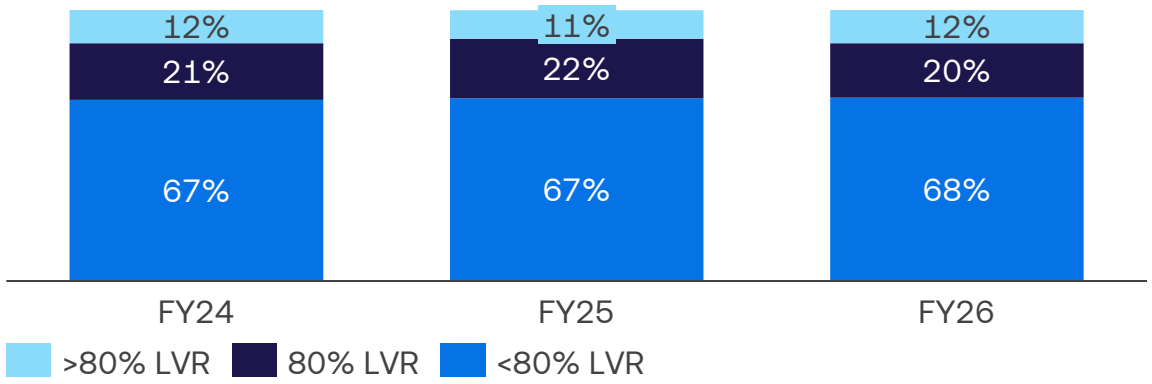
Australia home loans – portfolio composition & flow
excluding Suncorp Bank

LVR profile[1], % of total balances

Dynamic LVR – Portfolio[2,3]

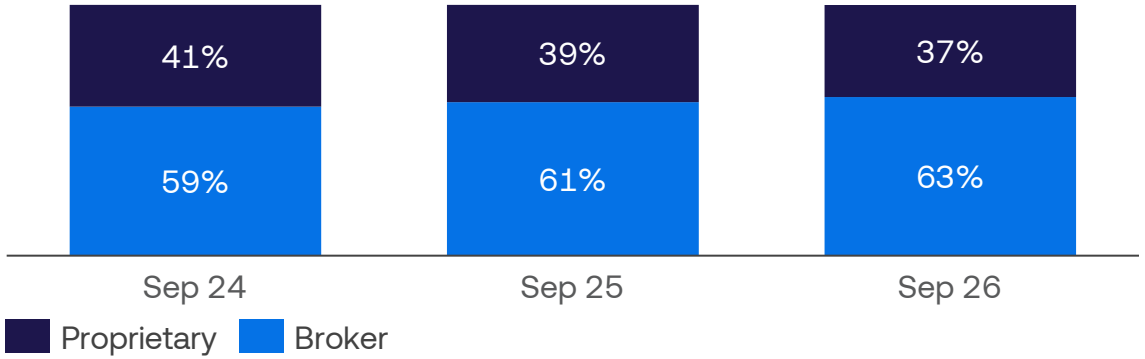


Origination LVR – Flow[4]

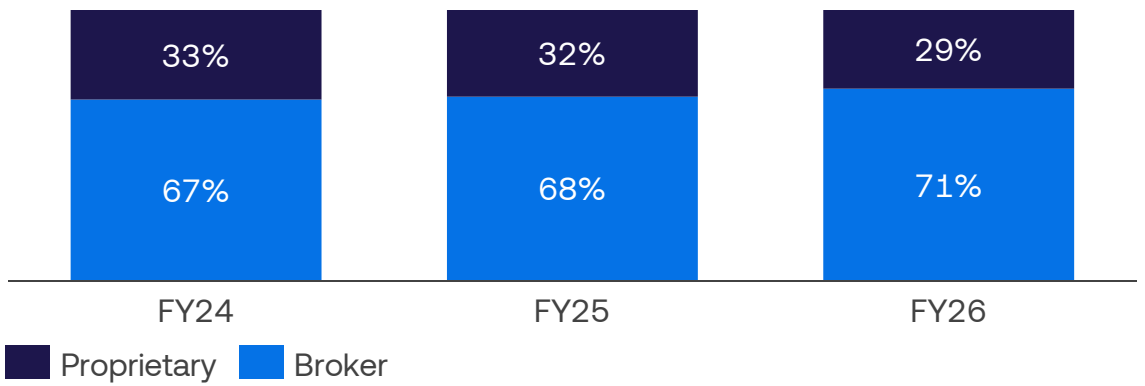


By channel, % of total balances

Portfolio[2,5]



Flow[4]

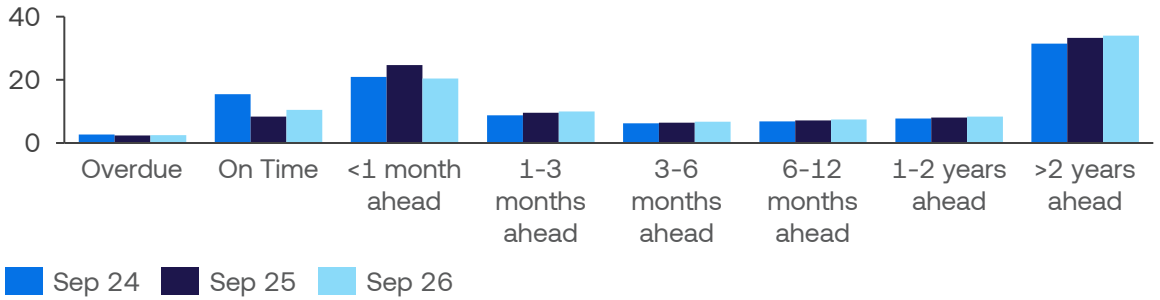


1. Includes capitalised LMI premiums
2. Includes non-performing loans
3. Doesn't consider offset balances and excludes unknown DLVR. Valuations updated to Aug 26 where available
4. Based on drawn month
5. Excludes Equity Manager accounts

Australia home loans – portfolio resilience
excluding Suncorp Bank

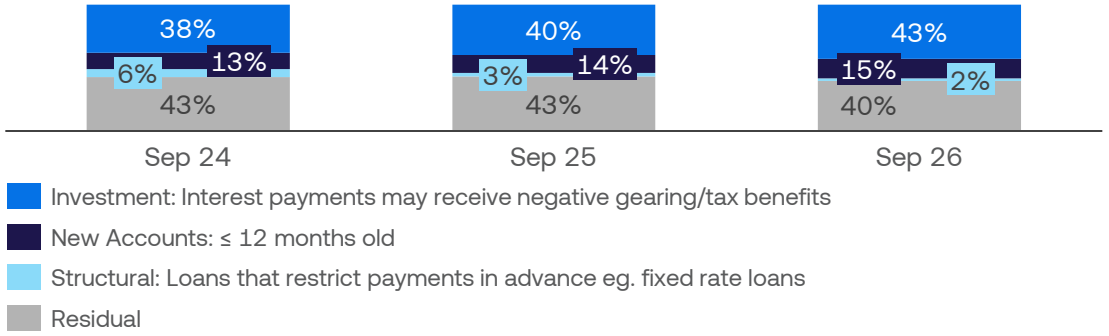
Home Loans repayment profile[1,2]

% of accounts ahead of repayments

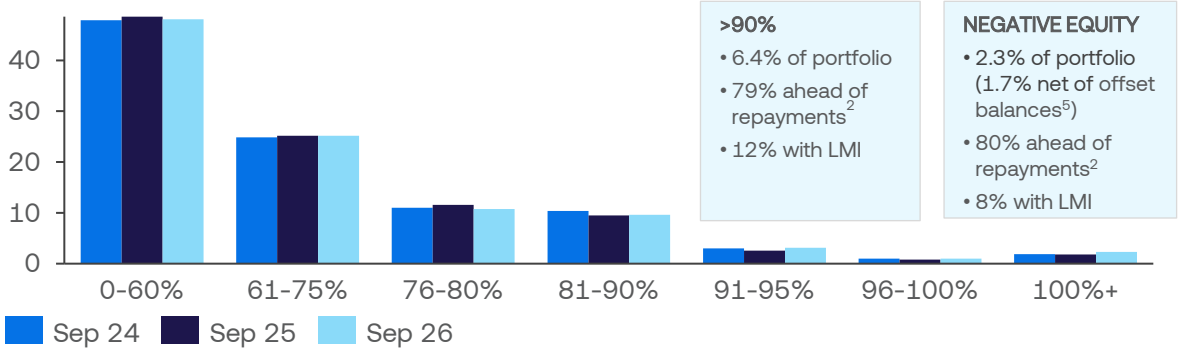


Home Loans on time and <1 month ahead profile [2,3]

% composition of accounts



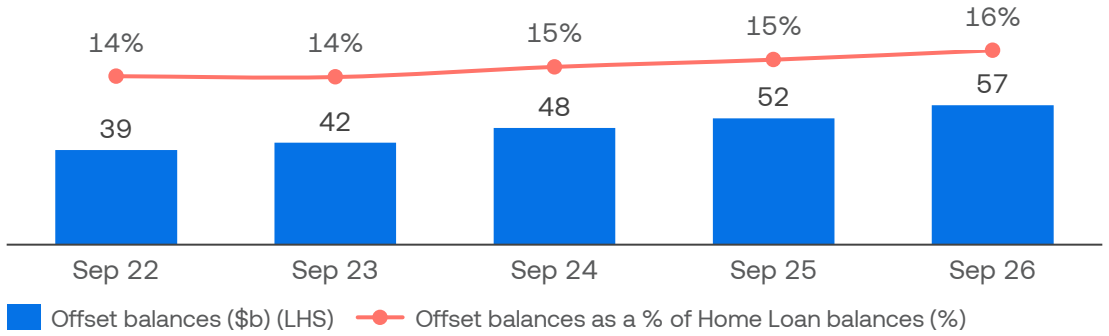
Dynamic LVR based on portfolio balances[1,4]



>90%
- 6.4% of portfolio
- 79% ahead of repayments[2]
- 12% with LMI

NEGATIVE EQUITY
- 2.3% of portfolio (1.7% net of offset balances[5])
- 80% ahead of repayments[2]
- 8% with LMI

Offset account balances[5]

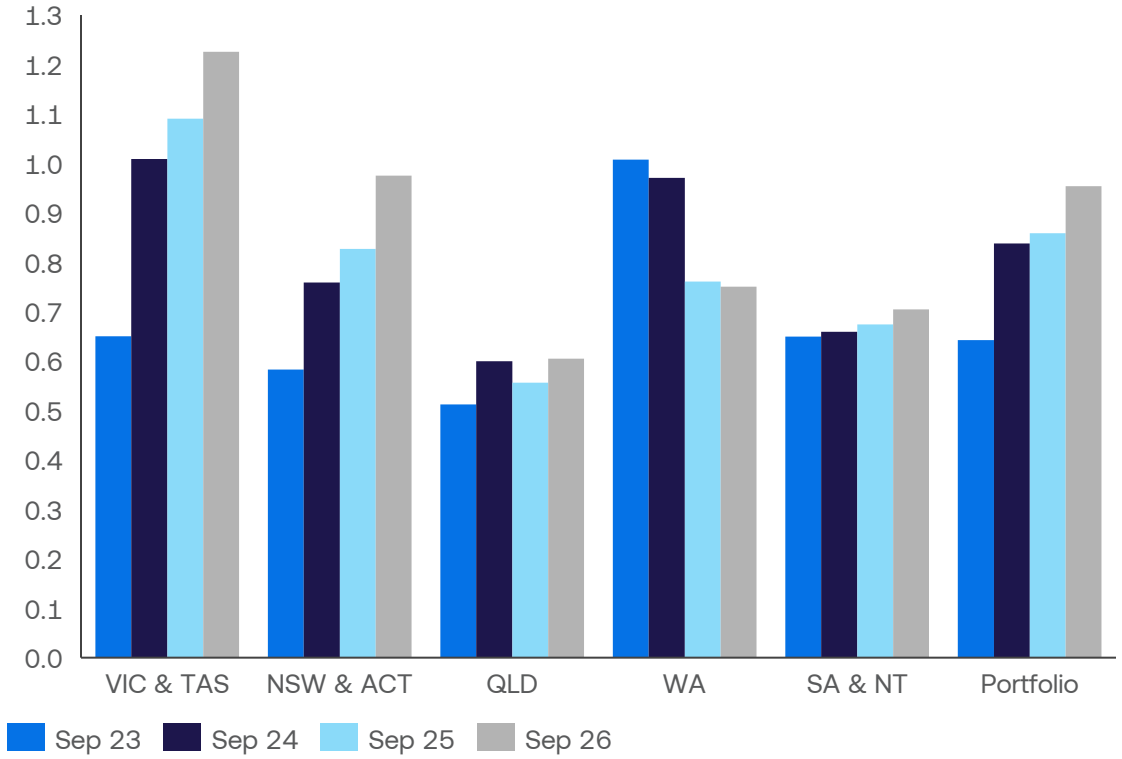


1. Includes non-performing loans
2. Excess repayments based on available redraw and offset. Excludes Equity Manager accounts
3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision 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 Aug 26 where available
5. Offset balances reflect only those balances linked to Home Loan accounts

Australia home loans – portfolio performance
excluding Suncorp Bank

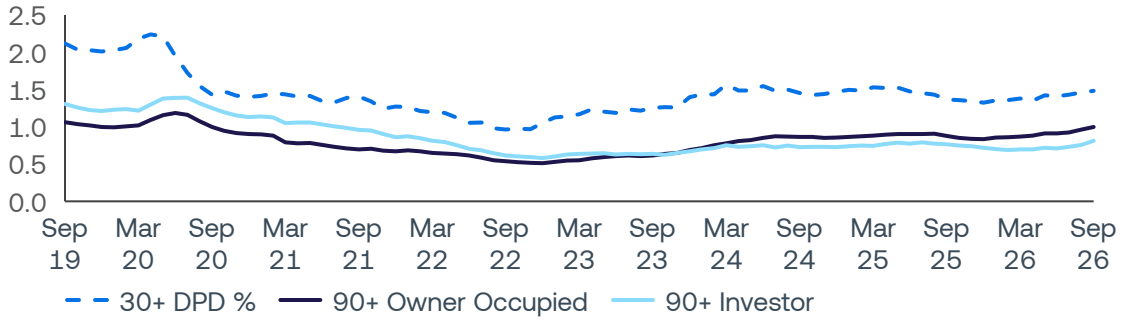
Home loans 90+ DPD (by state) [1,2]

% of portfolio segment balances

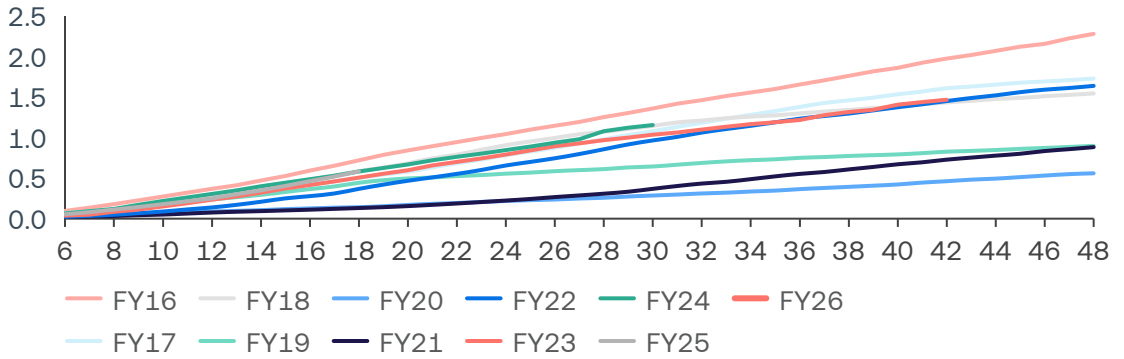


Home loans delinquencies[1,2,3]

% of portfolio segment balances



Home loans 90+ DPD (by vintage) [4],%



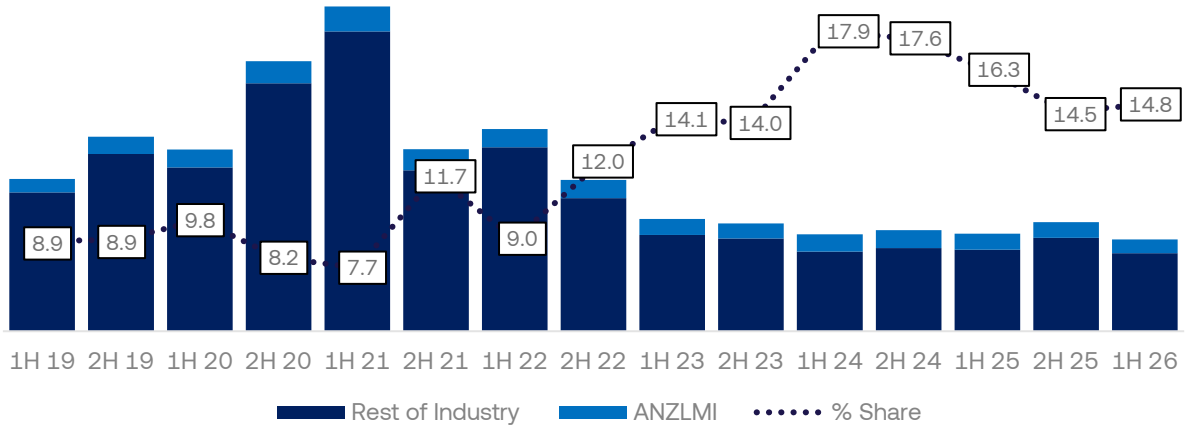
1. Includes non-performing loans and hardship accounts
2. ANZ delinquencies are calculated on a missed payment basis for amortising and interest only loans. 30+ and 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account
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. 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

Australia home loans - Lenders Mortgage Insurance
excluding Suncorp Bank

September Full Year 2026 Results

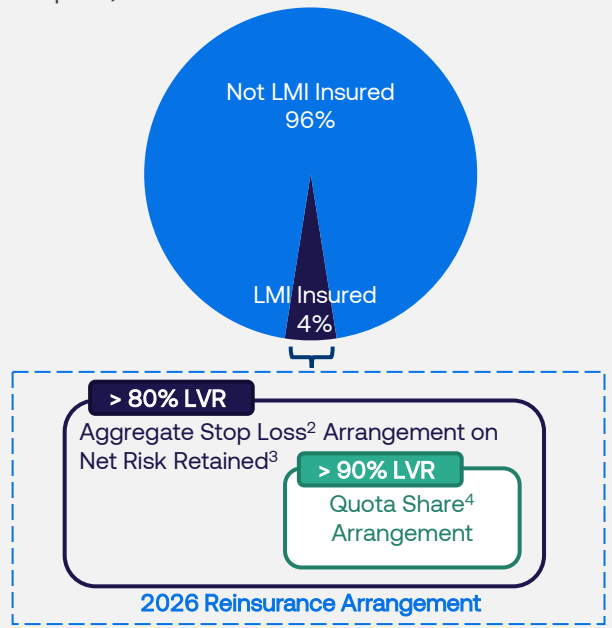
Gross Written Premium ($m)	$64.6m
Net Claims Paid ($m)	$1.6m
Loss Rate (of Loan Exposure - annualised)	0.7bps

Australian LMI Industry New Business
($ Annual LMI Industry GWP[1])



LMI & Reinsurance Structure

Australian Home Loan portfolio LMI and Reinsurance structure at 30 Sep 26 (% New Business FUM Oct 25 to Sep 26)



ANZLMI uses a **diversified panel of reinsurers** (10+) comprising a mix of APRA authorised reinsurers and reinsurers with highly rated security

Reinsurance is comprised of a **Quota Share arrangement** with reinsurers for mortgages greater than 90% LVR and an **Aggregate Stop Loss arrangement** for policies over 80% LVR

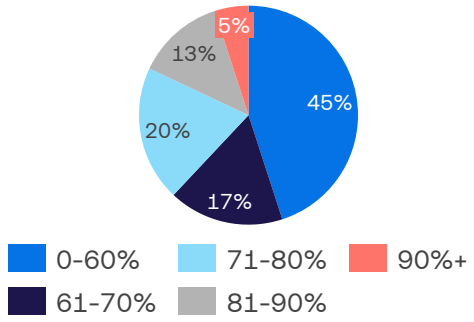
1. Source: APRA Quarterly General Insurance Performance Statistics
2. Aggregate Stop Loss arrangement –reinsurer indemnifies ANZLMI for an aggregate (or cumulative) amount of losses in excess of a specified aggregate amount. When the sum of the losses exceeds the pre-agreed amount, the reinsurer will be liable to pay the excess up to a pre-agreed upper limit
3. Net Risk Retained – risk after accounting for recoveries from Quota Share reinsurance arrangements
4. Quota Share arrangement - reinsurer assumes an agreed reinsured % whereby reinsurer shares all premiums and losses accordingly with ANZLMI

New Zealand home loans – portfolio overview

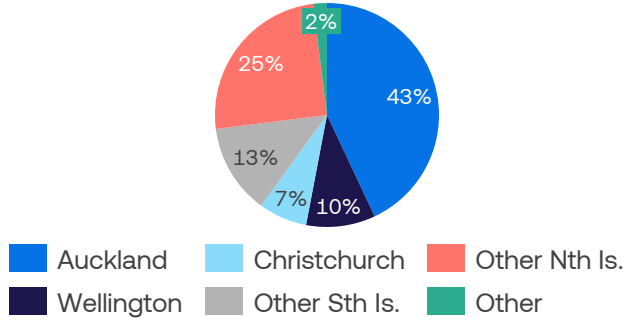
	Portfolio			Flow	
	Sep 24	Sep 25	Sep 26	FY25	FY26
Number of Home Loan Accounts	555k	572k	602k	62k	67k
Total FUM (NZD)	111b	116b	121b	26b	29b
Average Loan Size (NZD)	200k	203k	201k	416k	431k
Market Share[1]	30.4%	30.0%	29.7%		
% Owner Occupied	77%	78%	78%	76%	75%
% Investor	23%	22%	22%	24%	25%
% Paying Variable Rate Loan[2]	10%	11%	8%	32%	23%
% Paying Fixed Rate Loan[2]	90%	89%	92%	68%	77%

	Portfolio			Flow	
	Sep 24	Sep 25	Sep 26	FY25	FY26
% Paying Interest Only	11%	10%	10%	18%	20%
% Paying Principal & Interest	89%	90%	90%	82%	80%
% Broker Originated[3]	52%	53%	54%	61%	61%
Average LVR at Origination	56%	59%	60%		
Average Dynamic LVR	42%	44%	46%		
% Low Doc[4]	0.18%	0.16%	0.14%		
Home Loan Loss Rate	0.01%	0.01%	0.02%		
% of NZ Geography Lending	73%	73%	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. FY25 flow restated to align with revised methodology introduced in FY26 as a result of data refinements
4. 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 Full Year Results

Our climate and nature strategy

Our vision is to finance a sustainable and orderly transition

Our Climate & Nature Strategy sets out how we respond to climate and nature-related risks and opportunities in support of our purpose and ANZ 2030

Customer first	Supporting customers' transition needs and resilience
Simplicity	Improving consistency and efficiency through stronger climate and nature data, analytics and reporting.
Resilience	Strengthening our climate and nature risk and opportunity management
Delivering Value	Delivering commercial value and measurable outcomes for customers and stakeholders

Social and Environmental Sustainability Target[1]

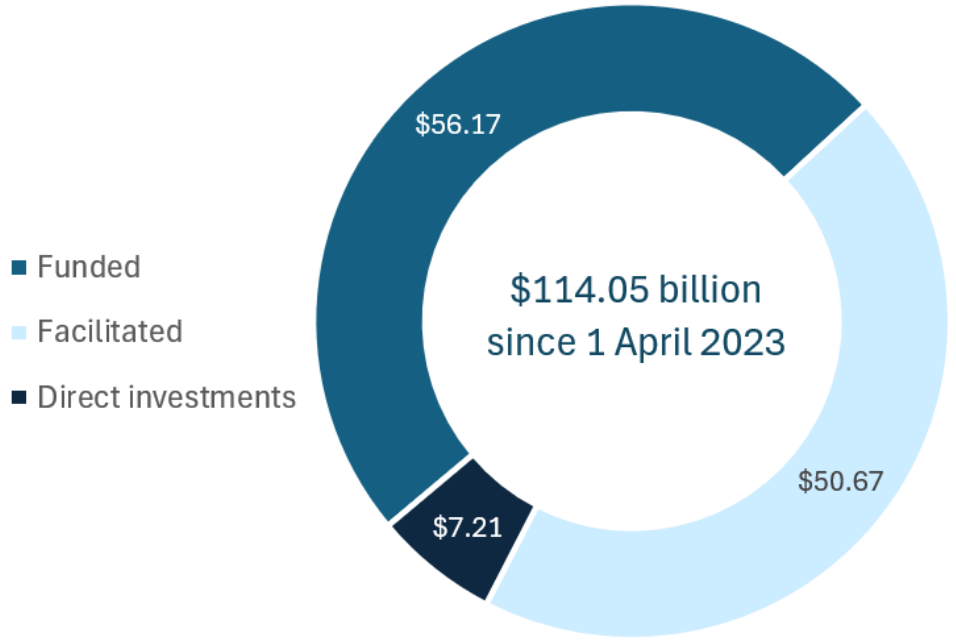
- Achieved our original $100 billion target four years ahead of its end of 2030 deadline[2]
- Extended our target to $200 billion by end-2030 to support customers' transition needs and resilience
- The increased target reflects the significant opportunity to support customers' transition needs and resilience.

Delivered **$114.05 billion** towards our Social and Environmental Sustainability Target through funded and facilitated customer transactions and direct investments[3] since 1 April 2023.

In 2026[4], we delivered **$30.06 billion**[5] from:

- **$14.07 billion** funded
- **$11.72 billion** facilitated
- **$4.28 billion** directly invested
- comprised 165 transactions, with direct investment through 70 bond purchases

Total cumulative performance since 1 April 2023



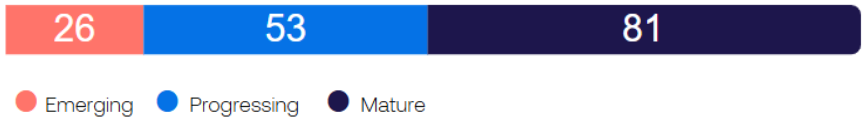
1. This page contains forward looking statements. These statements are subject to the disclaimer on pages 2 and 109
2. For further detail on ANZ's approach for assessing the eligibility of transactions for inclusion towards the target, refer to the ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport. The methodology will be reviewed in 2027
3. To limit complexity, we have not included direct investments made prior to 8 November 2024 (publication of an earlier version of the target methodology) and those on or after 8 November 2024 where the overlapping facilitation amount in relation to the relevant bond issuance was included towards the target under the version of the target methodology that applied before 8 November 2024. The direct investment total in the cumulative amount excludes 8 bonds counted towards the target in FY25 that were not held for the requisite 12 months and so were removed from the total
4. 2026 includes transactions assessed as eligible for inclusion in the target from 20/09/2025 to 18/09/2026
5. Sum of figures may not add to totals due to rounding

Our Large Emitters Engagement Program (LEEP)

LEEP links customer transition plan assessments with engagement, account planning and financing decisions.[1]

- It provides a structured approach to understanding LEEP customers' transition strategies, planned capital expenditure, progress and financing needs.
- Insights support customer engagement, account planning and help us manage climate-related transition risks and identify opportunities.
- ANZ assesses transition plans as 'Emerging', 'Progressing' or 'Mature'.

Outcomes of LEEP customer transition plans assessed under ANZ's framework

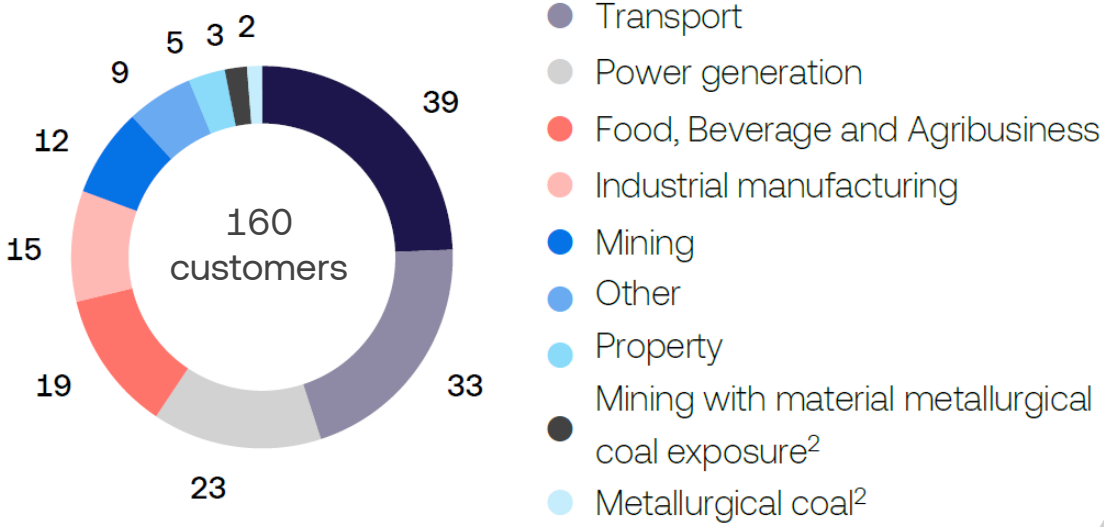


Account plans

We capped or reduced limits for the majority of the 22 'Emerging' customers with account plans implemented in 2026.

Account plans are being developed for the other 4 "Emerging" customers.

2026 Number of LEEP customers by sector



1. See page 87 to 89 of our 2026 Sustainability Report (within ANZ's 2026 Annual Report) for further information about LEEP, including customer selection and the criteria relevant to ANZ's assessment framework
2. This includes all material metallurgical coal customers, representing ~88% of our exposure at default to metallurgical coal

Supporting our customers' transition and resilience[1]

Our sectoral pathways help inform portfolio management, customer engagement and risk management

Our sectoral emissions pathways[2]

	2030 interim target	Baseline	Status
Power generation	36-54% reduction in emissions intensity	2020	On-track
Oil and gas	32% reduction in absolute emissions	2020	On-track
Thermal coal	100% reduction in absolute emissions	2020	On-track
Auto manufacturing	18-33% reduction in emissions intensity	2022	On-track
Aviation	16-26% reduction in emissions intensity	2019	Off-track
Shipping	23-30% reduction in emissions intensity	2022	On-track
Aluminium	17-30% reduction in emissions intensity	2021	On-track
Cement	13-25% reduction in emissions intensity	2021	Close to on-track
Steel	11-22% reduction in emissions intensity	2021	On-track
Australian large-scale commercial real estate	60% reduction in emissions intensity (office buildings and shopping centres)	2019	On-track

Key considerations

- 10 pathways across 8 sectors (3 sub-sectors in transport).
- ANZ supports delivery through financing, customer engagement and risk management.
- Achievement also depends on customer actions, supportive policy settings, infrastructure and the availability of commercially viable lower-emissions technologies.
- Pathways reflect regional and sectoral transition differences across our markets.
- Our sectoral pathway targets are informed by the goals of the Paris Agreement.
- Oil and Gas and Thermal Coal pathways are aligned with 1.5°C scenarios.
- Pathways are periodically reviewed as transition conditions evolve.

1. This page contains forward looking statements. These statements are subject to the disclaimer on pages 2 and 109
2. Our 2026 Sustainability Report (within ANZ's 2026 Annual Report), details important information about the scope of our sectoral pathways including the part of each sector's value chain in scope, how we identify pathway customers and our Financed and Facilitated Emissions Methodology for identifying the part of each sector's value chain, pathway customers and other thresholds apply. Please also see the important information about forward-looking statements and climate-related information at the start and end of this presentation pack

Important information – Climate-related information

This presentation includes climate-related statements, including about climate-related risks and opportunities, targets, goals and ambitions, scenarios, sectoral pathways, projections, financial position, performance and cash flows over the short, medium and long term.

While prepared in good faith, climate-related statements are subject to significant limitations, including:

- Emissions and climate-related data used to prepare climate-related statements may be limited or imprecise, including where information depends on external sources (including information from the Group's customers). Assumptions, estimates or proxies may be required where data is limited or unavailable.
- Methodologies, frameworks and standards used for climate-related metrics, modelling and data are not universally applied, are rapidly evolving and subject to change.
- Scenario analysis is further limited by its reliance on assumptions, estimates and projections that are not exact.
- Estimating financed or facilitated emissions and emissions reduction is complex and relies on assumptions and judgments, often over long periods.
- Climate-related policy, laws, regulations, market practices, standards, definitions and climate-science terminology may change over time and may differ across sectors and jurisdictions. This can affect comparability between organisations and reporting groups.

Readers should take these limitations into account when considering the statements, assumptions, judgments, calculations, estimates or proxies made or used by the Group in this presentation. The parts of this presentation on pages 105 to 108 containing climate related information also contain forward looking statements.
Please see the important notice about forward-looking statements on page 2 of this presentation. Readers should conduct their own independent analysis and not rely on such information in isolation for investment decision-making.

Sources and notes for MFI, NPS and Institutional Relationship strength

Page 44

1. 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.
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*. 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."
5. 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.
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) 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?"
8. 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 15-79 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."
9. 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.



Group Investor Relations

Kylie Bundrock
Group General Manager
Investor Relations and M&A

+61 403 738 809

kylie.bundrock@anz.com

Cameron Davis
Executive Manager
Investor Relations

+61 421 613 819

cameron.davis@anz.com

Pavita Sivakumar
Senior Manager
Investor Relations

+61 466 848 027

pavita.sivakumar@anz.com

Retail investors

Michelle Weerakoon
Manager
Shareholder Services & Events

+61 3 8654 7682
+61 411 143 090

michelle.weerakoon@anz.com

Debt investors

David Goode
Head of
Debt Investor Relations

+61 410 495 399

david.goode@anz.com

Liam Toohey
Associate Director
Debt Investor Relations

+61 477 329 372

liam.toohey@anz.com

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https://www.anz.com/shareholder/centre/

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