

2026

Third Quarter Trading Update and Pillar 3 Discussion Pack

Quarter ended 30 June 2026

This document should be read in conjunction with ANZBGL's Basel III Pillar 3 Disclosure as at 30 June 2026
(APS 330: Public disclosure)

13 August 2026

Approved for distribution by ANZ's Continuous Disclosure Committee

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The material in this presentation contains background information about the activities of ANZ Group Holdings Limited and its subsidiaries (the “ANZ Group”) current as at 12 August 2026. It is information given in summary form and does not purport to be complete.

It is not intended to be and should not be relied upon as 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.

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This presentation contains certain forward-looking statements or opinions including statements regarding our intent, belief or current expectations with respect to the ANZ Group’s business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices. These matters are subject to risks and uncertainties that could cause the actual results and financial position of the ANZ Group to differ materially from the information presented herein. When used in the presentation, the words ‘guidance’, ‘forecast’, ‘estimate’, ‘goal’, ‘target’, ‘indicator’, ‘plan’, ‘pathway’, ‘ambition’, ‘modelling’, ‘project’, ‘intend’, ‘anticipate’, ‘believe’, ‘expect’, ‘may’, ‘probability’, ‘risk’, ‘will’, ‘seek’, ‘would’, ‘could’, ‘should’ and similar expressions, as they relate to the ANZ Group and its management, are intended to identify forward-looking statements or opinions. Forward-looking statements or opinions may also be otherwise identified within this presentation, including by the use of footnotes. Those statements, including in respect of ANZ’s 2030 Strategy, immediate priorities and financial targets, are not guarantees or predictors of future performance, and may be affected by inaccurate assumptions or unknown risks and uncertainties or other factors, many of which are beyond the control of the ANZ Group or may not be known to the ANZ Group at the time of the preparation of the presentation, such as instability in global economic conditions, external exchange rates, competition in the markets in which the ANZ Group will operate, and the regulatory environment. Each of these statements and related actions is also subject to a range of assumptions and contingencies, including the actions of third parties, interdependencies between strategic and regulatory programs of work, management decisions, execution risk, and are based on corporate plans that are subject to change and may vary materially as plans continue to be developed. As such, these statements should not be relied upon when making investment decisions.

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

The forward-looking statements or opinions only speak as at 12 August 2026 and no representation is made as to their correctness after this date. No member of the ANZ Group undertakes to publicly release the result of any revisions to these statements to reflect events or circumstances after this date.

Financial information in this document is presented on a cash profit basis unless otherwise stated. Cash profit, a non-IFRS measure, represents the Group’s preferred measure of the result of its core business activities, enabling readers to assess Group and divisional performance against prior periods and against peer institutions. To calculate cash profit, the Group excludes non-core items from statutory profit. For the definition cash profit refer to page 127 of the ANZGHL 1H26 Consolidated Financial Report, Dividend Announcement and Appendix 4D

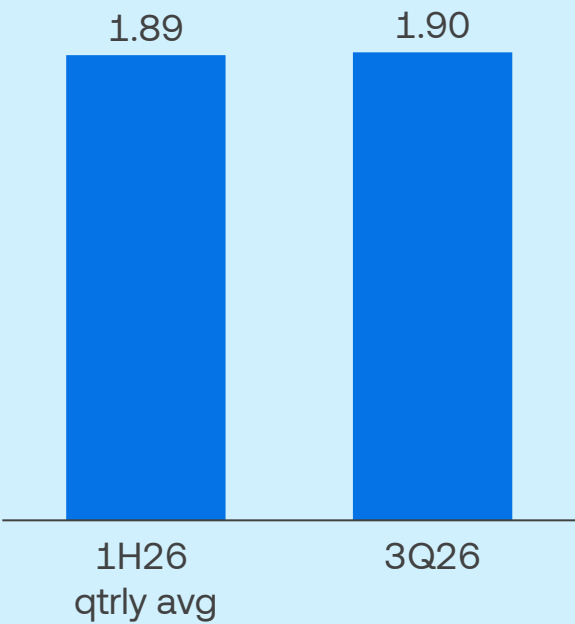


3Q26 overview

Financial performance & key financial metrics (ANZ 2030 strategy)

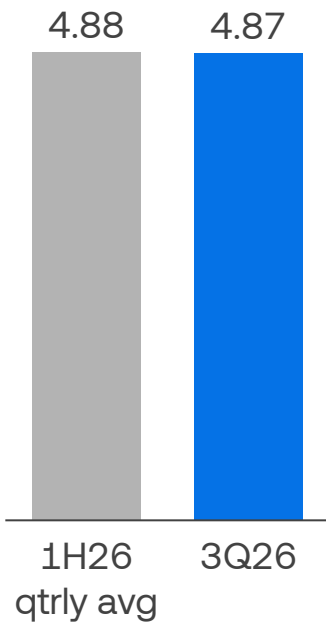
Cash Profit¹

\$b

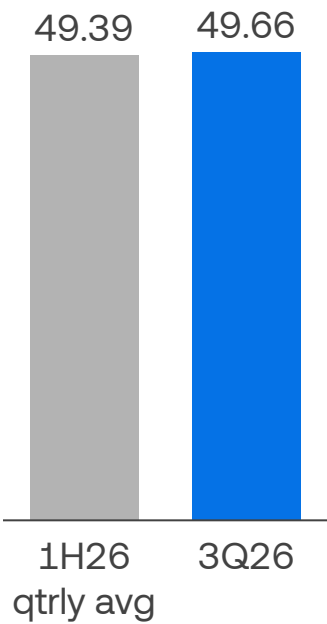


Revenue/Avg RWA

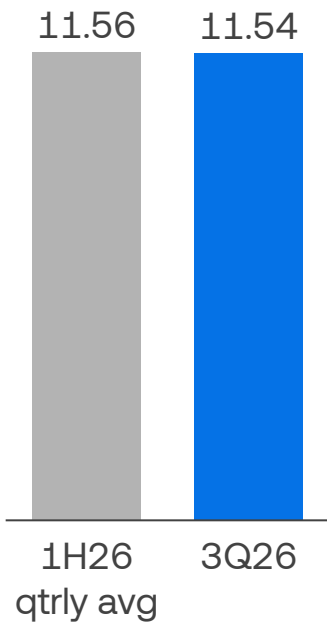
%



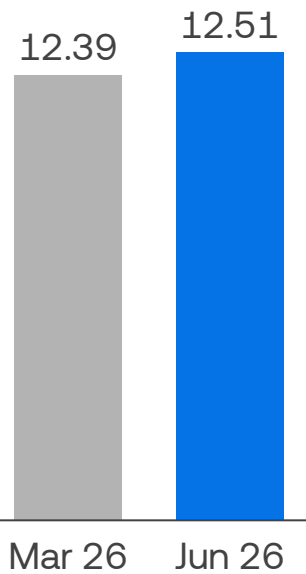
Cost to income ratio¹



Return on tangible equity¹



CET1 ratio (Level 2)



1. 3Q26 cash profit was impacted by a NZD 125 million pre-tax expense provision relating to the New Zealand class action. Using the 30 June 2026 exchange rate, this equates to AUD 103 million pre-tax (AUD 74 million post-tax). Excluding this provision, 3Q26 vs 1H26 quarterly average cash profit increased by 5% to \$1.98 billion and operating expenses reduced by 3%. See media release of 6 May 2026. The provision followed the 5 May 2026 High Court ruling in relation to claims against ANZ Bank New Zealand Limited (ANZ NZ) under the Credit Contracts and Consumer Finance Act 2003, and reflects the Group's assessment of its maximum potential liability for costs of borrowing following the High Court Judgment. ANZ has appealed the High Court Decision. <https://www.anz.com.au/newsroom/new-zealand/2026/05/anz-new-zealand-class-action-decision/>

Cash Profit

Cash Profit ¹ results	1H26 quarterly avg	3Q26	Cash Profit (3Q26 vs 1H26 quarterly avg)		Cash Profit (3Q26 vs 3Q25)	
			Movement	Constant currency basis	Movement	Constant currency basis
Operating income \$m	5,602	5,607	0%	+1%	-1%	+2%
Operating expenses \$m	(2,767)	(2,785)	+1%	+2%	-4%	0%
Profit before provisions \$m	2,835	2,822	0%	0%	+3%	+4%
Provision charge \$m	(137)	(102)	-26%		+6%	
Income tax expense ² \$m	(808)	(819)	+1%		+4%	
Cash profit \$m	1,890	1,901	+1%	+1%	+2%	+3%
Cost-to-income ratio	49.39%	49.66%	+27bps		-155bps	
Return on tangible equity	11.56%	11.54%	-2bps		+38bps	
Return on equity	10.64%	10.65%	+1bp		+39bps	

1. 3Q26 cash profit was impacted by a NZD 125 million pre-tax expense provision relating to the New Zealand class action. Using the 30 June 2026 exchange rate, this equates to AUD 103 million pre-tax (AUD 74 million post-tax). Excluding this provision, 3Q26 vs 1H26 quarterly average cash profit increased by 5% to \$1.98 billion and operating expenses reduced by 3%. See media release of 6 May 2026. The provision followed the 5 May 2026 High Court ruling in relation to claims against ANZ Bank New Zealand Limited (ANZ NZ) under the Credit Contracts and Consumer Finance Act 2003, and reflects the Group's assessment of its maximum potential liability for costs of borrowing following the High Court Judgment. ANZ has appealed the High Court Decision. <https://www.anz.com.au/newsroom/new-zealand/2026/05/anz-new-zealand-class-action-decision/>

2. Includes non-controlling interests

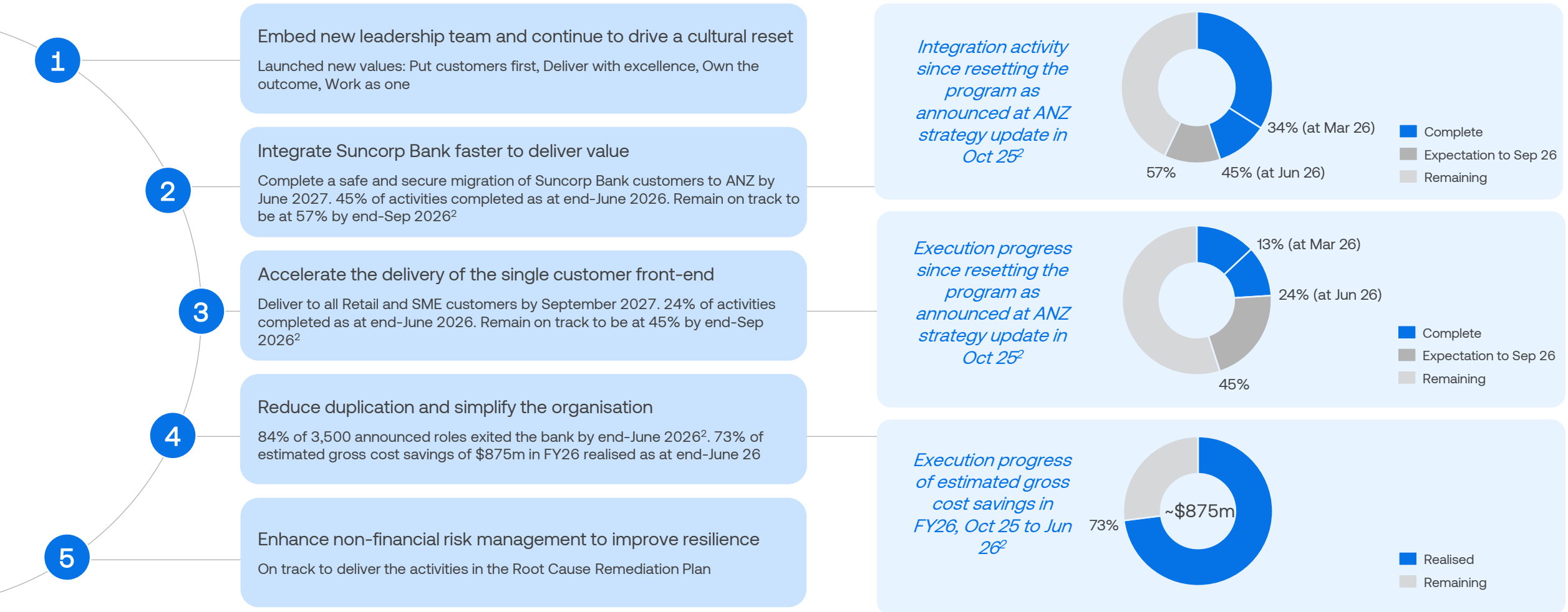


Balance sheet

Balance Sheet metrics	Mar 26	Jun 26	Jun 26 vs Mar 26		Jun 26 vs Jun 25	
APRA Level 2 CET1 ratio	12.39%	12.51%	+12bps		+57bps	
				<i>Constant currency basis</i>		<i>Constant currency basis</i>
Customer deposits \$b	771	786	+2%	+2%	+1%	+4%
<i>Customer deposits ex Markets \$b</i>	<i>644</i>	<i>644</i>	<i>0%</i>	<i>0%</i>	<i>+1%</i>	<i>+4%</i>
Net loans and advances \$b	822	846	+3%	+3%	0%	+3%
<i>Net loans and advances ex Markets \$b</i>	<i>788</i>	<i>800</i>	<i>+2%</i>	<i>+2%</i>	<i>+1%</i>	<i>+3%</i>



Progress under the ANZ 2030 five immediate priorities¹



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

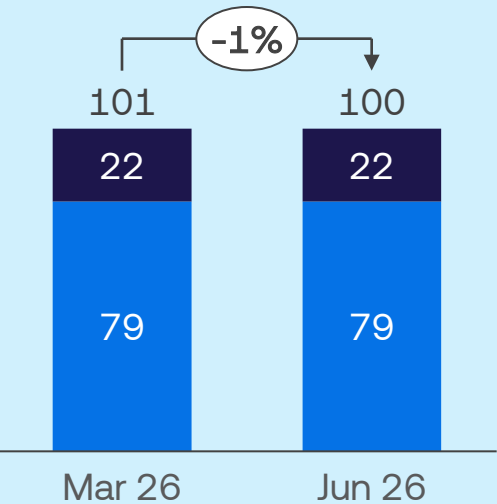
2. Overall percentage completion is calculated based on the number of approved solution design decisions and deliverables (also defined as work packages) in Suncorp Bank Integration and Single Customer Front-End ('SCFE') program plans completed as 30 June 2026. Deliverables in plan vary in size and complexity, and remain subject to change. Progress to date is not a representation of likely progress in equivalent future periods. 84% of 3,500 announced roles is calculated on an FTE basis between 1 April 2025 and 30 June 2026. See media release of 9 September 2025: <https://www.anz.com.au/newsroom/media/2025/september/anz-announces-changes-to-better-focus-on-priorities/>



Customer first

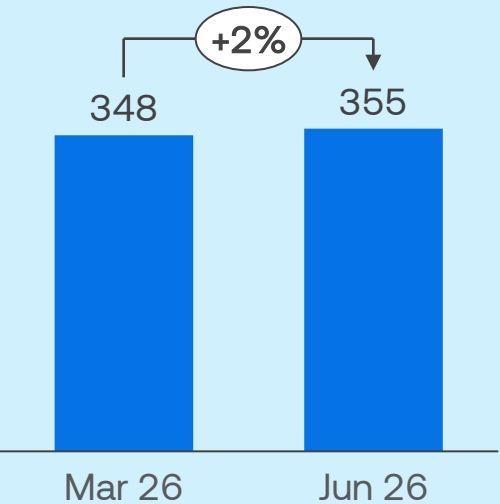
Australia Retail

Save and transact deposits, \$b



■ Savings
■ Transactional

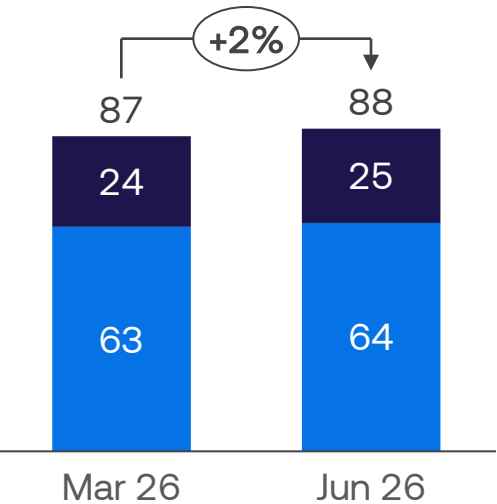
Home lending, \$b



■ Home loans

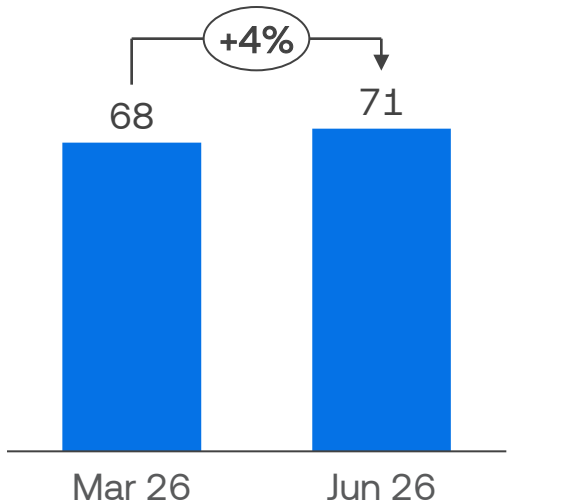
Business & Private Bank

Save and transact deposits, \$b



■ Savings
■ Transactional

Business lending, \$b



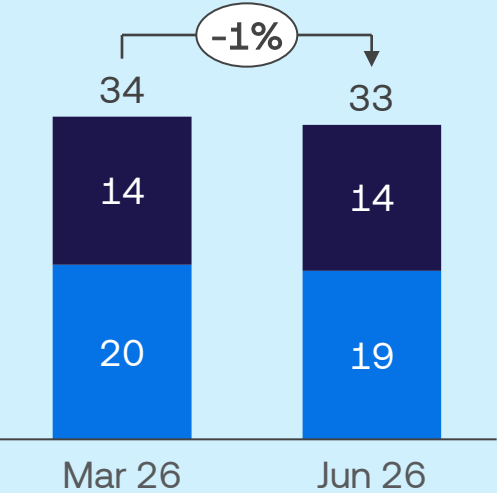
■ Business & Private Bank loans



Customer first

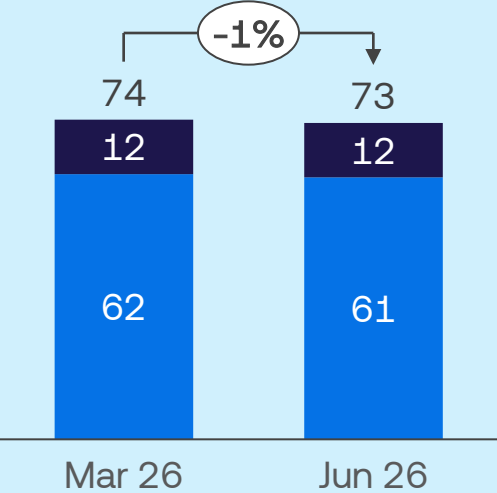
Suncorp Bank

Save and transact deposits, \$b



■ Savings
■ Transactional

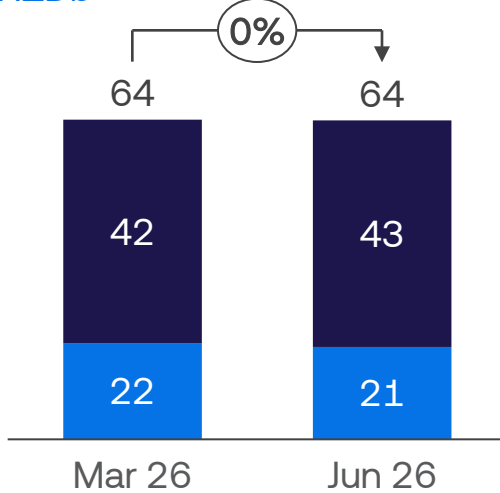
Home and business lending, \$b



■ Home loans
■ Business loans

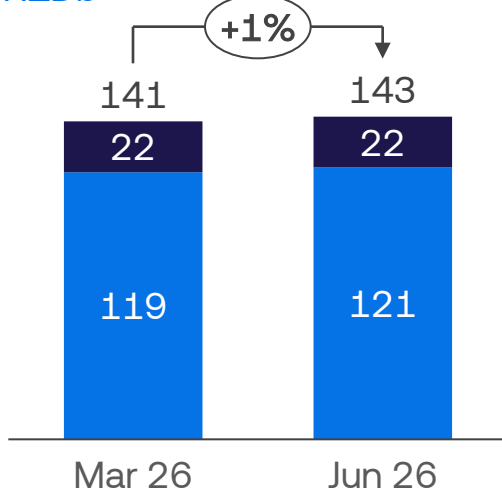
New Zealand

Save and transact deposits, NZDb



■ Savings
■ Transactional

Home and business lending, NZDb



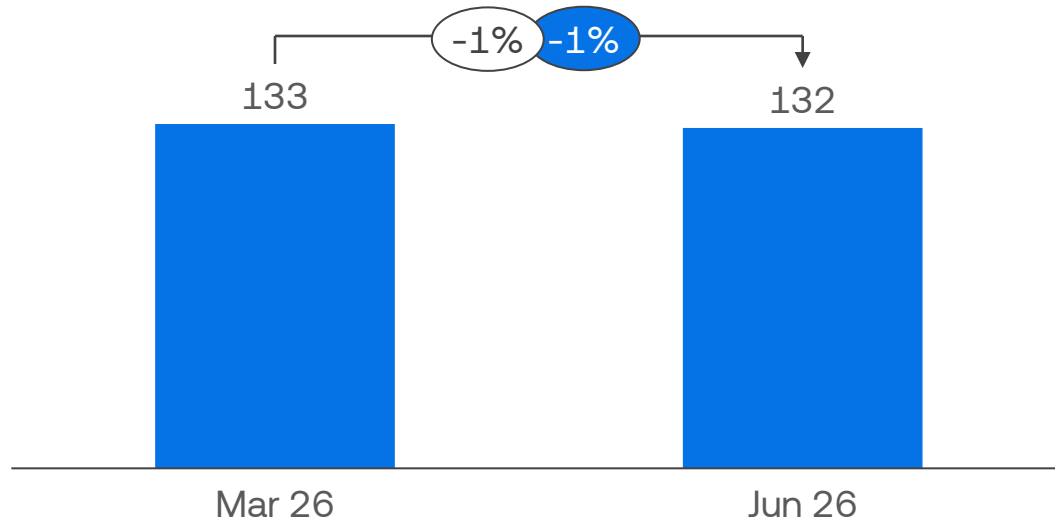
■ Home loans
■ Business & Agri loans



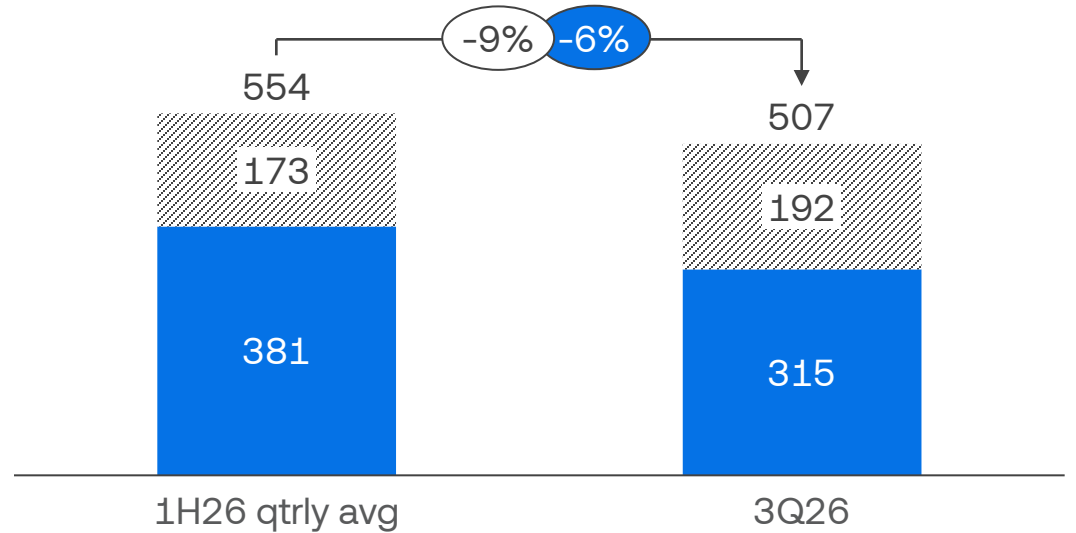
Customer first

Institutional

Operational / at-call deposits, \$b



Markets revenue, \$m

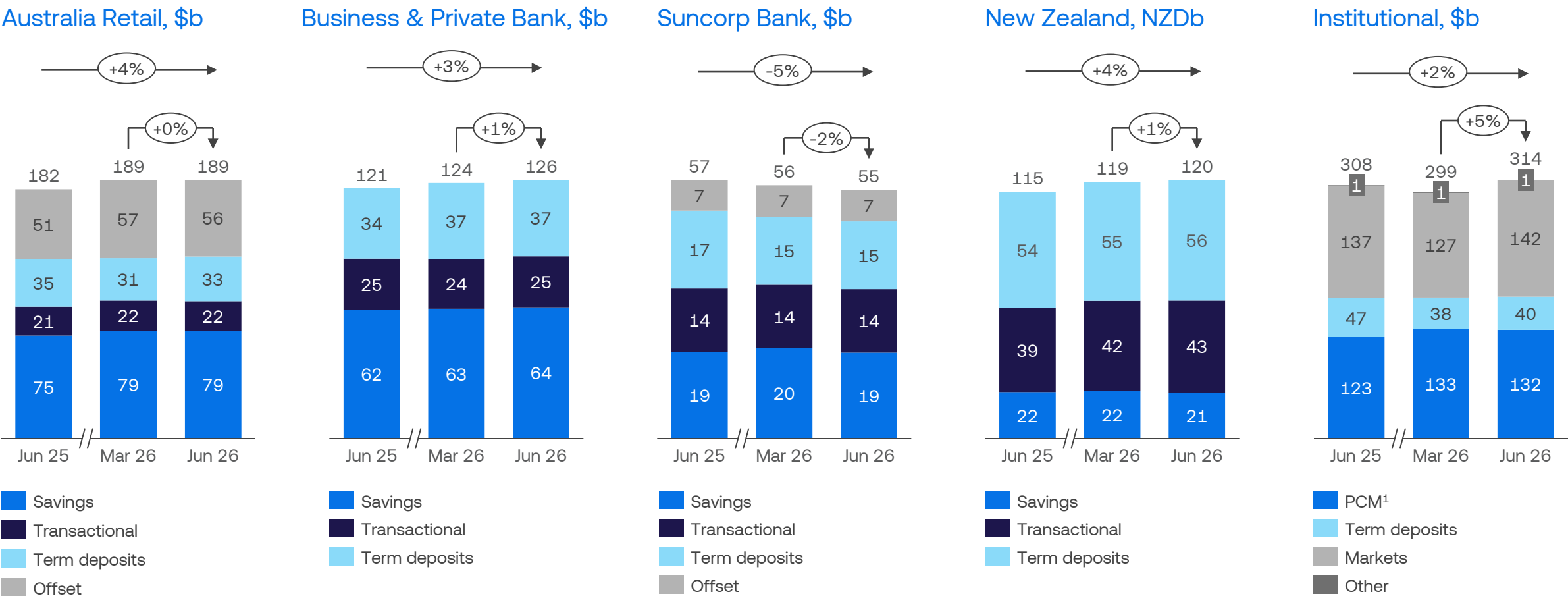


■ Customer franchise ■ Balance Sheet & XVA¹

1. Derivative valuation adjustment

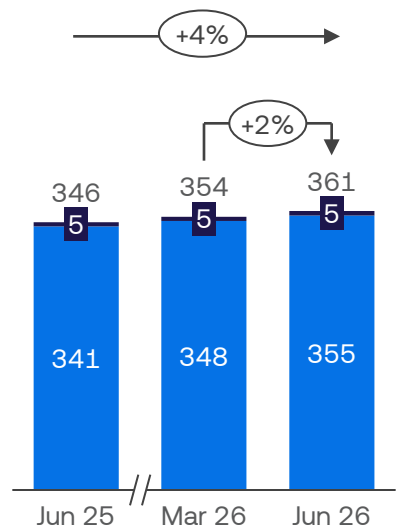


Customer deposits



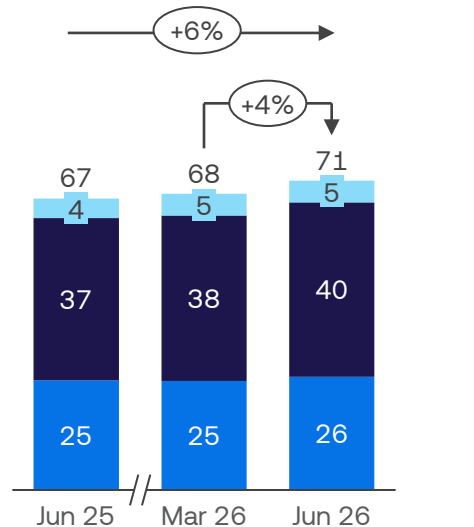
Net loans and advances

Australia Retail, \$b



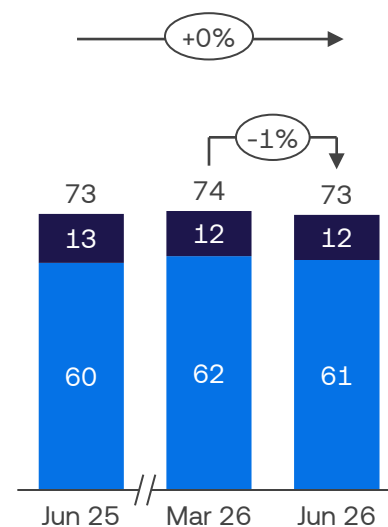
Home loans
Cards, personal loans & other

Business & Private Bank, \$b



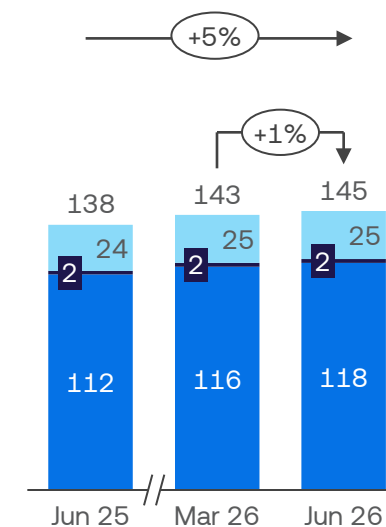
SME Banking
Diversified & Specialist Businesses
Private Bank

Suncorp Bank, \$b



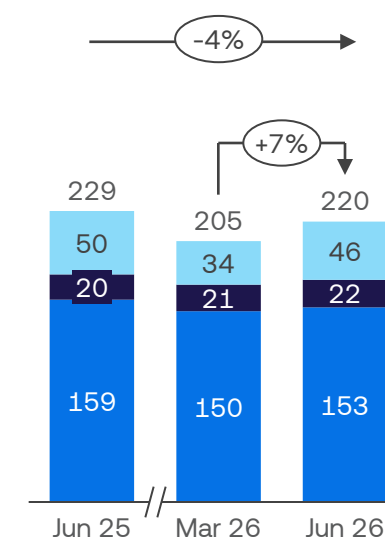
Home loans
Business loans

New Zealand, NZDb



Personal home loans
Personal other
Business & agri¹

Institutional, \$b



Corporate Finance
Transaction Banking
Markets

Australia Retail Home Loan applications²

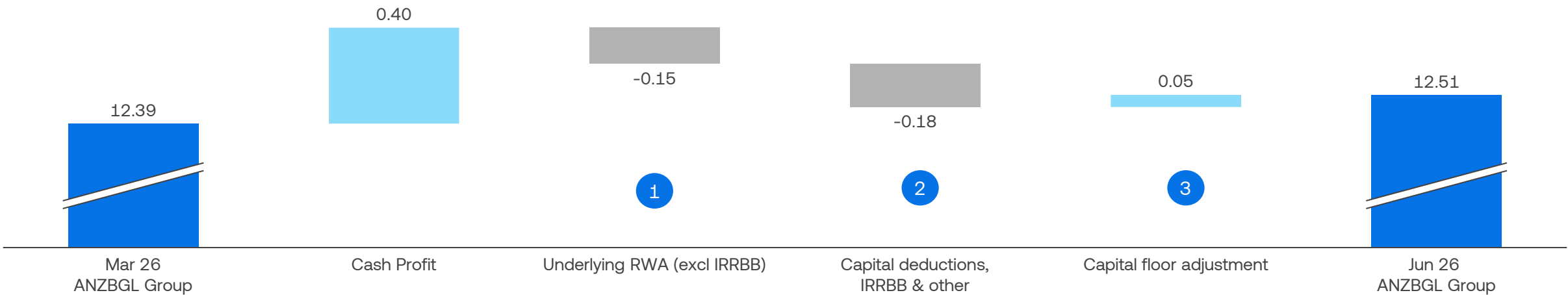
- ANZs mortgage application value in 3Q26 was broadly flat compared with 2Q26, supported by participation in the Australian Government 5% Deposit Scheme (the scheme) from late March 2026. Excluding the impact of the scheme, application value declined 5% quarter on quarter
- Also excluding the impact of the scheme, application value declined 12% in the period from the budget announcement to the end of July when compared to 2Q26³

1. Business & Agri includes NZD 3b of lending for residential property
2. Based on total dollar value of home lending applications in the Australia Retail business
3. Comparison to 2Q26 is based on average application dollar value between 15th May 2026 and 31st July 2026



Capital, funding & liquidity¹

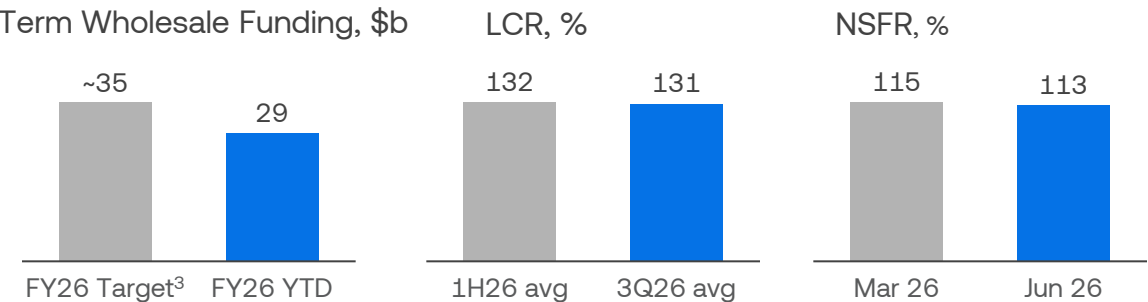
APRA Level 2 CET1 ratio – 3Q26 movement, %



APRA Level 2 CET1 ratio call outs

- 1 Underlying RWA (excluding IRRBB) growth is primarily volume growth in the Institutional and Business & Private Bank divisions
- 2 Capital deductions, IRRBB & other includes updates to data methodologies related to certain secured exposures in Institutional and Business & Private Bank divisions, higher deferred tax asset deductions and net foreign currency translation impact
- 3 Capital floor adjustment mainly reflects the impact of IRRBB RWA increase partly offset by growth in Institutional high quality exposures that increased the Output Floor by more than actual RWA

Funding and liquidity²



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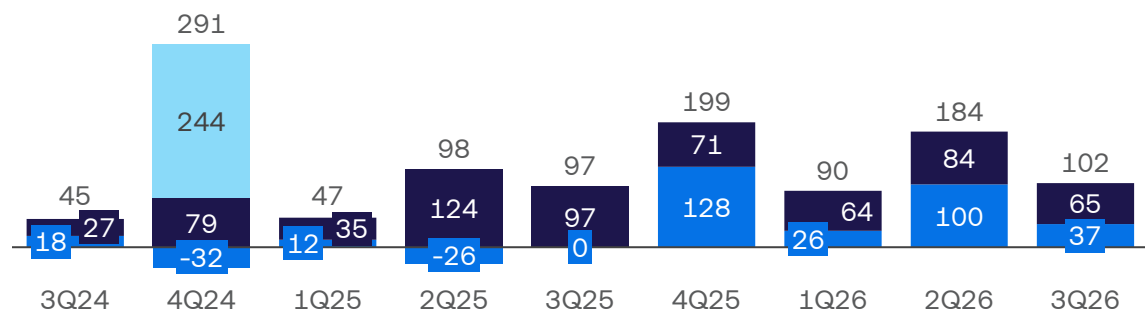
2. All figures shown on a Level 2 basis as per APRA Prudential Standard APS210

3. Expected FY26 term funding of ~\$35b across ANZBGL Group excludes any FY27 pre-funding



Provision Charge and Collective Provision Balance

Total provision charge / (release)¹, \$m



■ Suncorp Bank acquisition related adjustment (CP charge) ■ Individual Provision (IP) charge / (release) ■ Collective Provision (CP) charge / (release)

Loss rates^{1,2} and CP coverage^{1,3}, bps

Ratios	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
IP loss rate (bps)	1	4	2	6	5	3	3	4	3
Total loss rate (bps)	2	3 ⁴	2	5	5	9	4	9	5
CP coverage (%)	1.21	1.18	1.13	1.13	1.12	1.18	1.19	1.22	1.20

CP balance by division ¹ \$b	Mar 25	Sep 25	Mar 26	Jun 26
Australia Retail	0.94	1.11	1.16	1.17
Business & Private Bank	1.04	1.02	1.03	1.05
Institutional	1.49	1.45	1.49	1.50
New Zealand	0.51	0.47	0.43	0.43
Suncorp Bank	0.25	0.28	0.30	0.30
Pacific & Other	0.05	0.05	0.04	0.03
Total	4.28	4.38	4.45	4.48

CP balance by portfolio ¹ \$b	Mar 25	Sep 25	Mar 26	Jun 26
Corporate	1.90	1.87	1.83	1.87
Specialised Lending	0.40	0.41	0.44	0.44
Residential Mortgage	0.89	1.08	1.15	1.15
Retail (ex Mortgages)	0.84	0.80	0.80	0.79
Sovereign / Financial Institution	0.25	0.22	0.23	0.23
Total	4.28	4.38	4.45	4.48

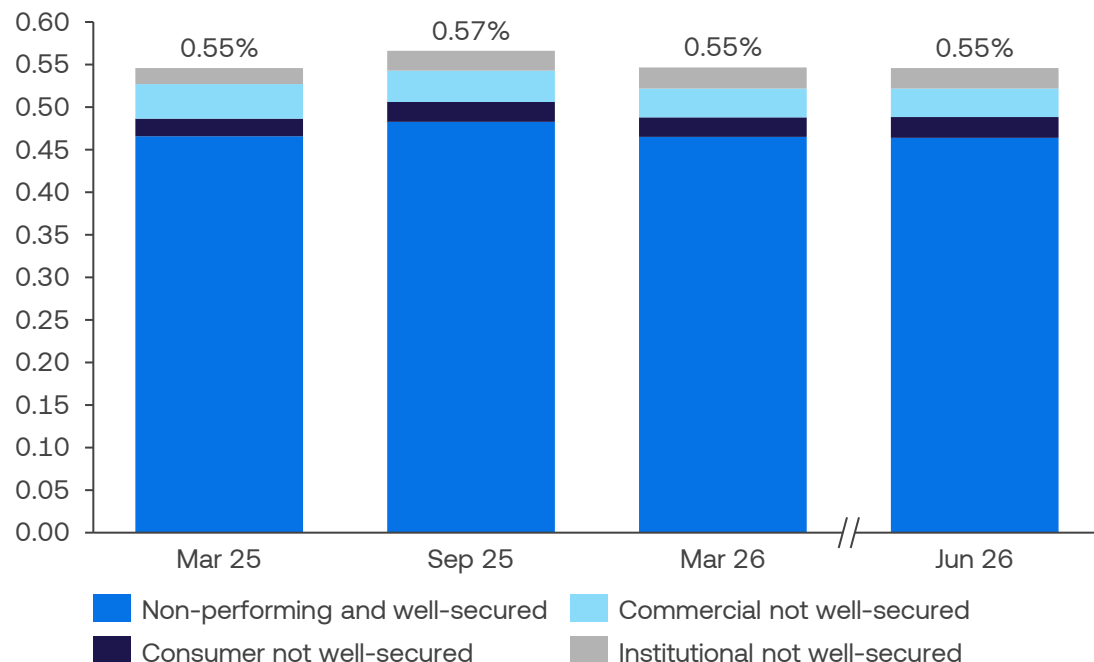
1. Including Suncorp Bank from Sep 24
2. Annualised loss rate as a % of Gross Loans and Advances (GLA)
3. Collective provision balance as a % of credit risk weighted assets (CRWA)
4. Excludes \$244m establishment of ECL allowance for performing loans in the Suncorp Bank portfolio. This does not reflect a change in the credit quality of the portfolio but is instead a one-off acquisition-related charge



Non-performing credit exposures & 90+ days past due

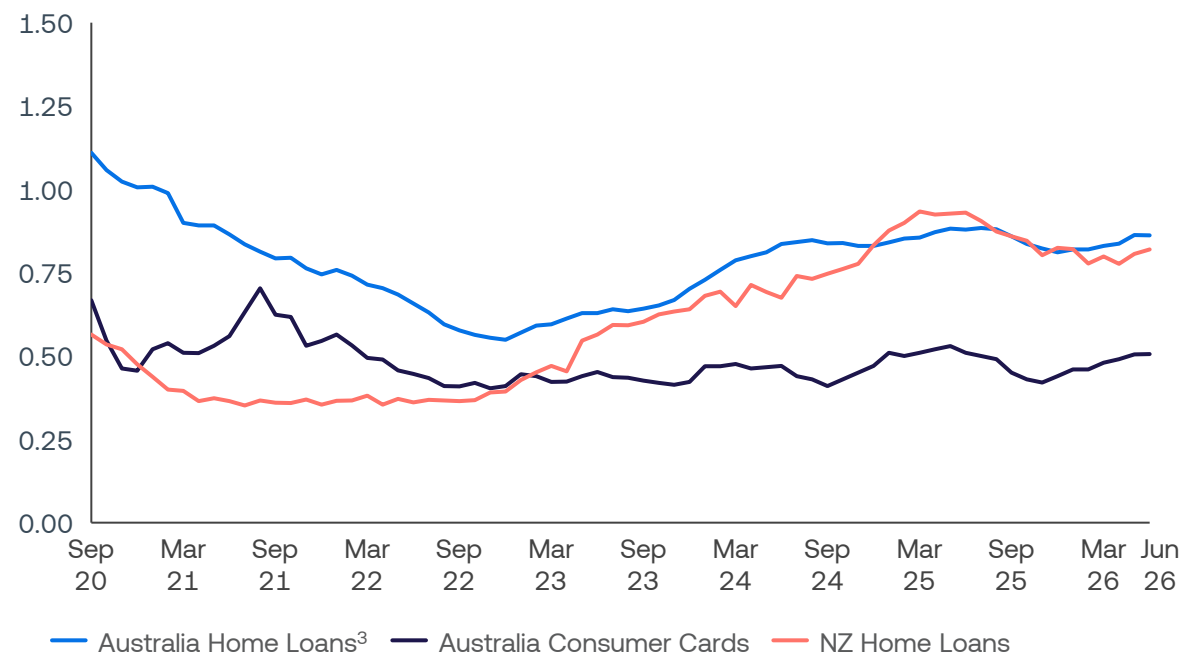
Non-performing credit exposures

as a % of total exposures¹



Consumer portfolio²

90+ days due as a % of portfolio balances

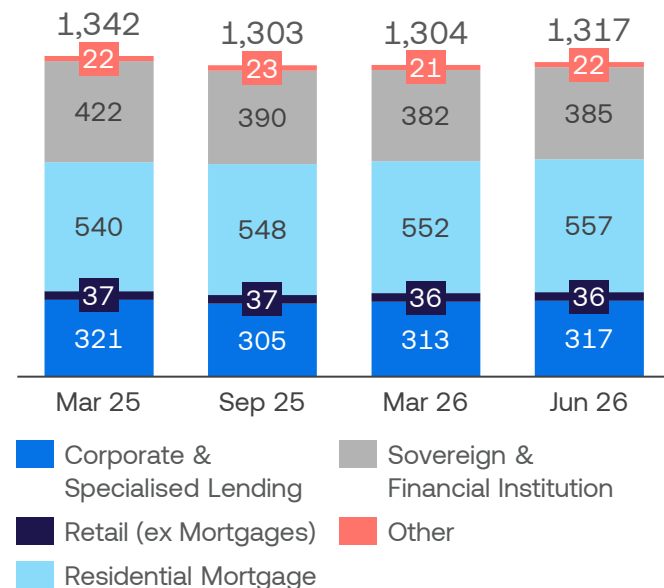


1. Non-performing exposures as a percentage of total committed exposures (TCE): TCE are the maximum exposure to credit risk, comprising both on-balance sheet exposures and off-balance sheet commitments, adjusted to exclude netting items, such as provisions for impairment losses, unearned income, and capitalised brokerage and other origination costs. It is a gross measure of credit risk exposure.
2. Excludes Suncorp Bank
3. Includes non-performing loans and Hardship accounts. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans

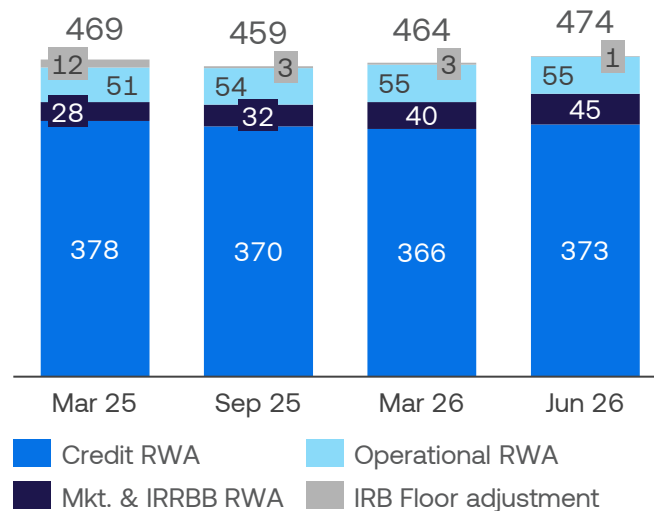


Risk weighted assets and exposure at default

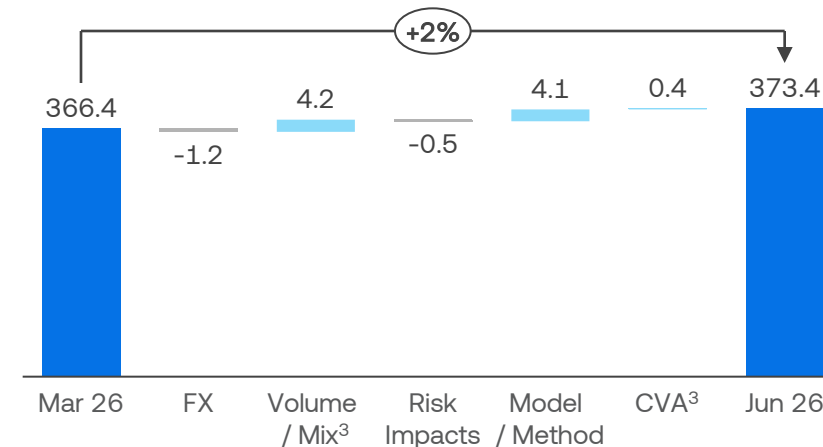
Exposure at default¹, \$b



Total risk weighted assets (RWA), \$b



Credit risk weighted asset drivers², \$b



Risk intensity (CRWA/EAD), %	Mar 25	Sep 25	Mar 26	Jun 26
Total Group	28	28	28	29
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	11

1. EAD excludes amounts for the 'Securitisation' Basel class, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

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

3. Volume / Mix and CVA movements include foreign exchange impacts on markets-related derivative products





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