

For Release: 28 October 2026

Update on divisional reporting to better align to ANZ 2030 strategy

ANZ today announced it will make changes to better align its divisional reporting with how the Group manages customer relationships, allocates resources and measures divisional performance.

These changes have been implemented during the September 2026 half and will be reflected in the divisional financial information in the Group's Full Year 2026 reporting.

These changes will have no impact on the Group's statutory profit, cash profit, net assets or capital position.

Better aligning divisional reporting to customer relationship management

ANZ has reclassified home loans and associated offset accounts for Business & Private Bank (B&PB) customers from Australia Retail to B&PB, together with the associated revenue and expenses. The change aligns divisional reporting with B&PB's ownership and management of the Business-Owners Home-Owners (BOHO) customer segment.

In addition, a share of Markets' Foreign Exchange (FX) and Payments & Cash Management (PCM) revenues generated from Australia Retail, B&PB and New Zealand division customers, currently reported in the Institutional division, will now be recognised in the respective Retail and B&PB divisions in Australia and in New Zealand division. This change strengthens accountability and alignment between product manufacturing and distribution, with a greater focus on growing these important offerings for our customers.

Group Centre allocations

ANZ has also reduced costs and capital in the Group Centre through reallocation to divisions to better align resource consumption and capital usage with the economic activity and revenue generation of each division. This reduced operating expenses retained in the Group Centre from 13% to 9% in the March 2026 half and the September 2025 full year. This change is more consistent with the approach of global peers.

Prior period divisional financial information has been restated to reflect these changes, with a summary of the impacts provided in **Appendix 1 – Summary of Restatement Impacts** and the restated divisional numbers for the September 2025 full year and the March 2026 half provided in **Appendix 2 – Restated Divisional Numbers**. Comparative financial information for the Suncorp Bank and Pacific divisions is unchanged.

Other presentational changes

In addition to the changes above, Net Fee and Commission income is now presented separately on the face of the Income Statement to provide greater clarity over the composition and drivers of non-interest income. Previously Net Fee and Commission income was only presented in the notes to the financial statements.

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Approved for distribution by ANZ's Continuous Disclosure Committee

Appendix 1 – Summary of Restatement Impacts

	Australia Retail		Business & Private Bank		Institutional		New Zealand		Group Centre	
	FY25 \$M	1H26 \$M	FY25 \$M	1H26 \$M	FY25 \$M	1H26 \$M	FY25 \$M	1H26 \$M	FY25 \$M	1H26 \$M
Key income statement metrics										
Operating income										
Reported	5,872	2,993	3,486	1,779	6,804	3,344	3,624	1,746	210	410
BOHO	(632)	(296)	632	296	-	-	-	-	-	-
FX & PCM revenues	19	10	79	40	(139)	(70)	41	20	-	-
Group Centre allocations	39	23	34	19	54	31	(9)	(1)	(118)	(72)
Restated	5,298	2,730	4,231	2,134	6,719	3,305	3,656	1,765	92	338
Operating expenses										
Reported	4,015	1,532	1,520	728	3,081	1,365	1,407	652	1,640	746
BOHO	(365)	(163)	365	163	-	-	-	-	-	-
Group Centre allocations	231	115	117	58	136	66	15	8	(499)	(247)
Restated	3,881	1,484	2,002	949	3,217	1,431	1,422	660	1,141	499
Credit impairment charges										
Reported	289	107	102	52	31	104	(19)	1	6	(4)
BOHO	(43)	(28)	43	28	-	-	-	-	-	-
Restated	246	79	145	80	31	104	(19)	1	6	(4)
Cash profit										
Reported	1,048	945	1,302	698	2,604	1,347	1,609	788	(1,237)	(285)
BOHO	(157)	(74)	157	74	-	-	-	-	-	-
FX & PCM revenues	14	7	55	28	(99)	(49)	30	14	-	-
Group Centre allocations	(134)	(64)	(58)	(28)	(58)	(26)	(17)	(6)	267	124
Restated	771	814	1,456	772	2,447	1,272	1,622	796	(970)	(161)
Key balance sheet metrics										
Net loans and advances										
Reported	348,826	353,524	67,174	68,458	216,123	205,064	122,925	119,391	(504)	(444)
BOHO	(79,799)	(80,901)	79,799	80,901	-	-	-	-	-	-
Restated	269,027	272,623	146,973	149,359	216,123	205,064	122,925	119,391	(504)	(444)
Customer deposits										
Reported	186,532	189,450	118,941	123,856	282,175	298,905	101,568	98,871	(1,134)	(196)
BOHO	(15,475)	(16,358)	15,475	16,358	-	-	-	-	-	-
Restated	171,057	173,092	134,416	140,214	282,175	298,905	101,568	98,871	(1,134)	(196)
Risk weighted assets										
Reported	121,084	125,472	47,449	49,963	170,968	179,006	62,405	59,293	16,696	11,117
BOHO	(26,177)	(25,967)	26,177	25,967	-	-	-	-	-	-
Group Centre allocations	2,793	2,392	3,012	2,425	6,887	5,349	-	-	(12,692)	(10,166)
Restated	97,700	101,897	76,638	78,355	177,855	184,355	62,405	59,293	4,004	951

Appendix 2 – Restated Divisional Numbers

	Australia Retail \$M	Business & Private Bank \$M	Institutional \$M	New Zealand \$M	Suncorp Bank \$M	Pacific \$M	Group Centre \$M	Group \$M
Restated September 2025 Full Year								
Net interest income	4,662	3,836	4,201	3,230	1,640	108	284	17,961
Net fee and commission income	503	286	677	383	53	12	(13)	1,901
Other operating income	133	109	1,841	43	13	77	(179)	2,037
Operating income	5,298	4,231	6,719	3,656	1,706	197	92	21,899
Operating expenses	(3,881)	(2,002)	(3,217)	(1,422)	(1,073)	(144)	(1,141)	(12,880)
Cash profit/(loss) before credit impairment and income tax	1,417	2,229	3,502	2,234	633	53	(1,049)	9,019
Credit impairment (charge)/release	(246)	(145)	(31)	19	(36)	4	(6)	(441)
Cash profit/(loss) before income tax	1,171	2,084	3,471	2,253	597	57	(1,055)	8,578
Income tax (expense)/benefit	(400)	(628)	(1,024)	(631)	(179)	(12)	124	(2,750)
Non-controlling interests	-	-	-	-	-	(2)	(39)	(41)
Cash profit/(loss)	771	1,456	2,447	1,622	418	43	(970)	5,787
Key Balance Sheet Metrics								
Net loans and advances	269,027	146,973	216,123	122,925	73,214	1,698	(504)	829,456
Customer deposits	171,057	134,416	282,175	101,568	56,242	3,733	(1,134)	748,057
Risk weighted assets	97,700	76,638	177,855	62,405	36,178	3,767	4,004	458,547
Average interest earning assets	223,516	129,414	554,327	124,671	78,694	2,197	n/a	1,159,688

	Australia Retail \$M	Business & Private Bank \$M	Institutional \$M	New Zealand \$M	Suncorp Bank \$M	Pacific \$M	Group Centre \$M	Group \$M
Restated March 2026 Half Year								
Net interest income	2,399	1,936	2,021	1,545	783	55	149	8,888
Net fee and commission income	266	145	318	198	20	6	(2)	951
Other operating income	65	53	966	22	30	38	191	1,365
Operating income	2,730	2,134	3,305	1,765	833	99	338	11,204
Operating expenses	(1,484)	(949)	(1,431)	(660)	(444)	(67)	(499)	(5,534)
Cash profit/(loss) before credit impairment and income tax	1,246	1,185	1,874	1,105	389	32	(161)	5,670
Credit impairment (charge)/release	(79)	(80)	(104)	(1)	(20)	6	4	(274)
Cash profit/(loss) before income tax	1,167	1,105	1,770	1,104	369	38	(157)	5,396
Income tax (expense)/benefit	(353)	(333)	(498)	(308)	(111)	(8)	15	(1,596)
Non-controlling interests	-	-	-	-	-	(1)	(19)	(20)
Cash profit/(loss)	814	772	1,272	796	258	29	(161)	3,780
Key Balance Sheet Metrics								
Net loans and advances	272,623	149,359	205,064	119,391	74,050	1,734	(444)	821,777
Customer deposits	173,092	140,214	298,905	98,871	56,005	3,833	(196)	770,724
Risk weighted assets	101,897	78,355	184,355	59,293	36,458	2,717	951	464,026
Average interest earning assets	229,056	131,895	570,103	121,804	79,316	2,244	n/a	1,167,366

Important Information

References to “ANZ” and “ANZ Group” are to ANZ Group Holdings Limited ABN 16 659 510 791 and its controlled entities.

This document contains general background information about the activities of the ANZ Group current as at 27 October 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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The forward-looking statements or opinions only speak as at 27 October 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 to reflect the occurrence of unanticipated events.

All amounts in this document are in Australian dollars unless otherwise stated and all financial performance metrics are on a cash profit basis unless otherwise stated. Sum of parts within charts and commentary may not equal totals due to rounding.