

2025 THIRD QUARTER CHART PACK

Quarter ended 30 June 2025

This document should be read in conjunction with ANZBGL's Basel III Pillar 3 Disclosure as at 30 June 2025
(APS 330: Public disclosure)

15 August 2025

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

Forward-looking statements

The material in this presentation contains general background information about the Group's activities current as at 14 August 2025. 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.

This presentation may contain forward-looking statements or opinions including statements regarding our intent, belief or current expectations with respect to the Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices. When used in the presentation, the words '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 Group and its management, are intended to identify forward-looking statements or opinions. Those statements are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or may differ materially from results ultimately achieved. As such, these statements should not be relied upon when making investment decisions. These statements only speak as at the date of publication and no representation is made as to their correctness on or after this date. Forward-looking statements constitute 'forward-looking statements' for the purposes of the *United States Private Securities Litigation Reform Act of 1995*. The Group does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

It also contains climate-related statements. Those statements should be read with the important notices in relation to the uncertainties, challenges and risks associated with climate-related information included at the end of this presentation pack



Summary – 2025 third quarter (3Q25)

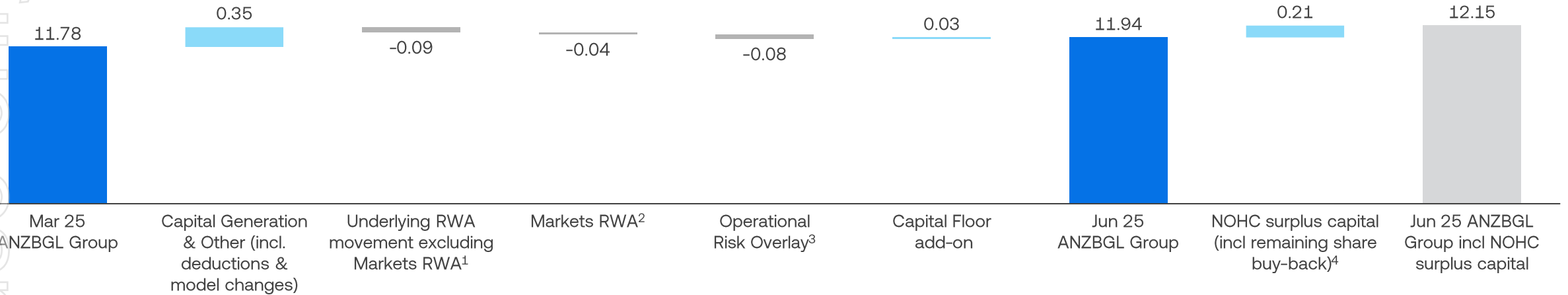
Contents	Summary (Balances at 30 June 2025, movements 30 June 2025 vs 31 March 2025)	Page
Capital & RWA	Capital <ul style="list-style-type: none"> Level 2 CET1 ratio of 11.94% for ANZBGL, an increase of 16bps since March 2025. 12.15% including NOHC surplus capital 	4
	RWA <ul style="list-style-type: none"> Credit RWA increased \$6b (+1%), largely from lending in Institutional and Australia Retail (primarily housing) Operational RWA increased \$3b, including the impact of the additional operational risk capital overlay of \$250m¹ Capital floor add-on reduced by \$1b from the management of standardised Credit RWA, together with non-Credit RWA movements 	5
Balance Sheet	Customer deposits ² : +\$19b (+3%) <ul style="list-style-type: none"> Institutional deposits² increased \$13b (+8%) with Payments and Cash Management deposits up \$7b and Term Deposits up \$6b Total Retail & Commercial deposits in Australia (including Suncorp Bank) increased \$3b (+1%) with increases in savings and transactions, partly offset by reductions in offset and term deposits. New Zealand division increased by NZ\$2b (+2%) 	6
	Net Loans and Advances (NLA) ² : +\$16b (+2%) <ul style="list-style-type: none"> Institutional NLA² increased \$3b (+2%) with growth primarily in Financial Institutions and Property segments Total Retail & Commercial NLA in Australia (including Suncorp Bank) increased \$8b (+2%) and New Zealand division increased NZ\$2b (+1%) 	7
Provisions & Credit Quality	<ul style="list-style-type: none"> Individual provision (IP) charge of \$97m, represents a 5bps annualised IP loss rate (2Q25 6bps annualised IP loss rate) The Collective Provision balance stable at \$4.28b with no net Collective Provision charge in the June quarter Australian Housing 90+ Days Past Due (DPD) 88bps, NZ Housing 90+ DPD 93bps and Australian Credit Cards 90+ DPD 51bps – refer slide 9 for 90+ DPD trends 	8 & 9

1. Announced on 3 April 2025
 2. Excludes Markets business unit



Capital

APRA Level 2 CET1 ratio – 3Q25 movement, %



ANZ Bank Group capital

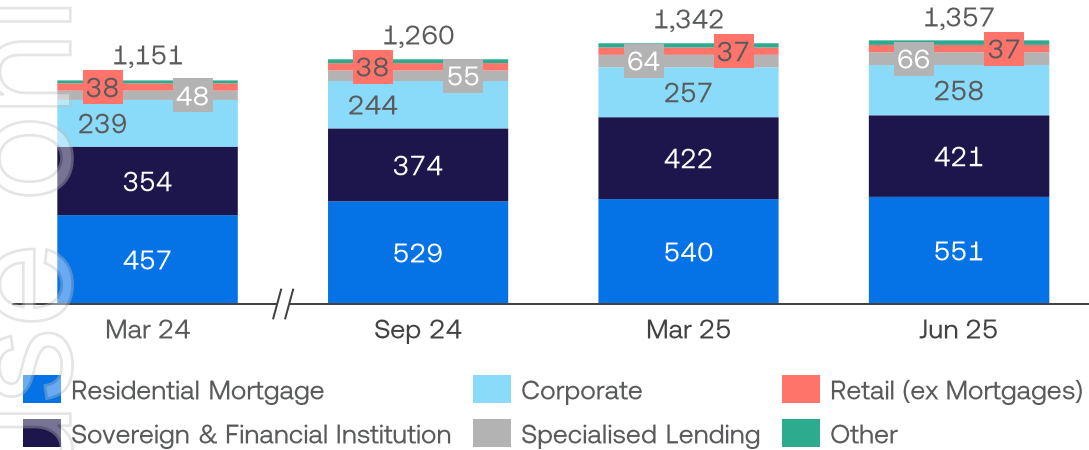
- Level 2 CET1 ratio of 11.94% an increase of 16bps since Mar-25
- Underlying RWA growth (excluding Markets RWA) was mainly due to lending growth in the Institutional and Australia Retail divisions
- Markets RWA increase was mainly due to an increase in Traded Market Risk
- Capital floor add-on contributed a +3bps increase to the CET1 ratio in 3Q25, driven by +2bps from the management of standardised Credit RWA and +1bp from non-Credit RWA movements

1. Underlying RWA growth inclusive of CRWA volumes and risk changes, IRRBB, Operational Risk (excluding FX impacts)
 2. Markets RWA Includes Markets CRWA (volume growth and Credit Valuation Adjustment), and Traded Market Risk
 3. Additional \$250m Operational Risk capital overlay effective from Apr-25 contributed an extra \$3.1b Operational Risk RWA
 4. Including the remaining \$832m (as at 30 June 2025) of the \$2bn share buy-back announced in FY24 held in ANZGHL

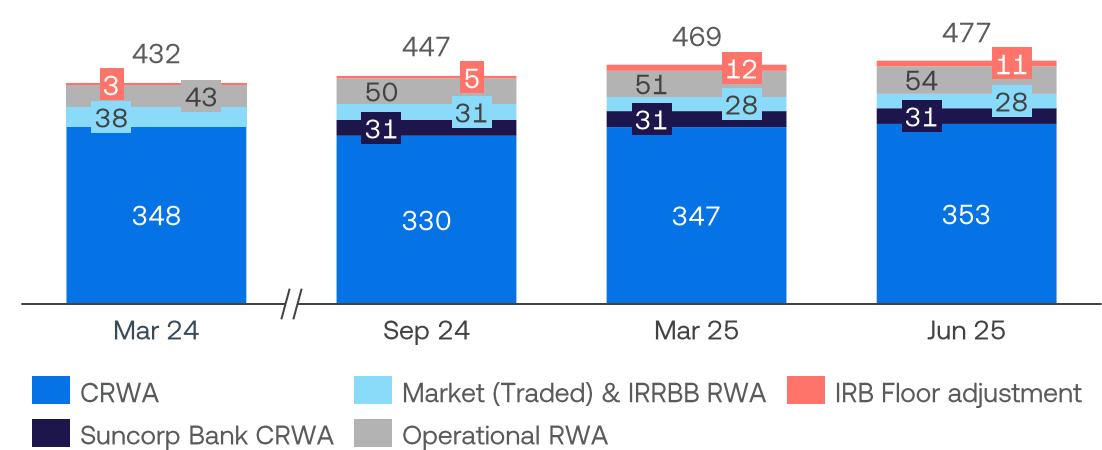


Risk Weighted Assets (RWA) and Exposure at Default (EAD)

Exposure at Default^{1,2}, \$b

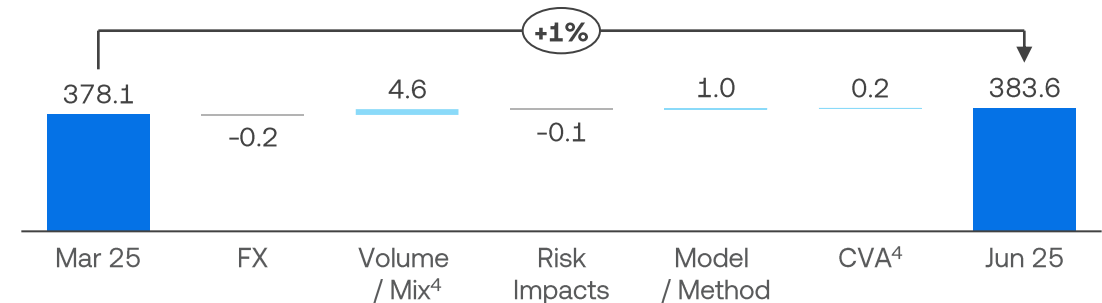


Risk Weighted Assets², \$b



Risk intensity (CRWA/EAD) ² , %	Mar 24	Sep 24	Mar 25	Jun 25
Total Group	30	29	28	28
Corporate & Specialised	48	50	49	50
Retail (ex Mortgages)	53	52	52	52
Residential Mortgage	30	26	27	27
Sovereign & FI (inc. Bank)	12	11	11	11

Credit Risk Weighted Asset drivers^{2,3}, \$b

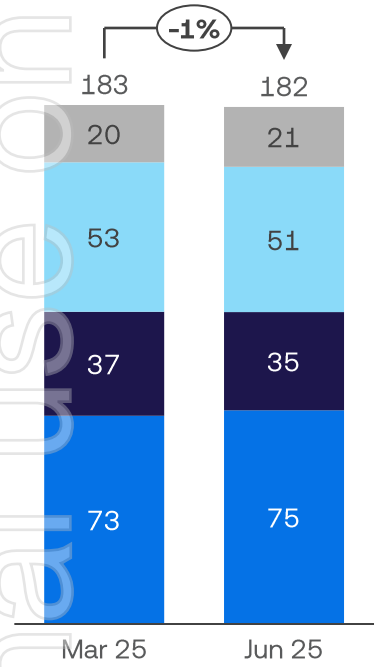


1. EAD excludes amounts for the 'Securitisation' Basel class, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
 2. Includes Suncorp Bank from Sep 24
 3. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions
 4. Volume / Mix and CVA movements include foreign exchange impacts on markets-related derivative products

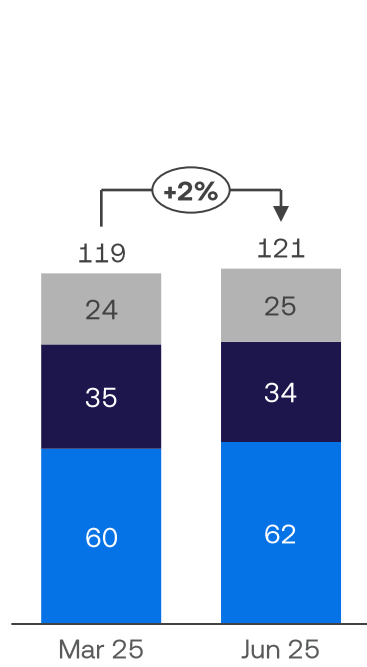


Customer deposits

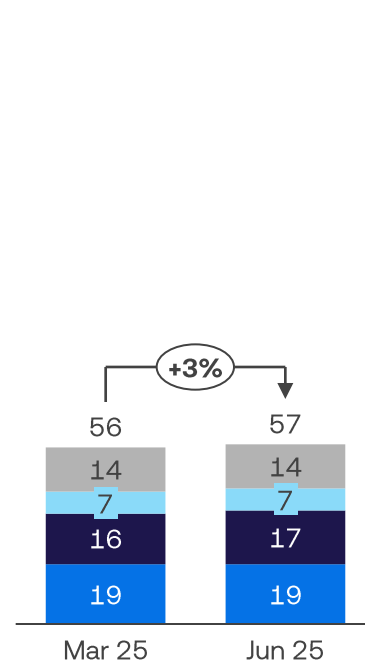
Australia Retail, \$b



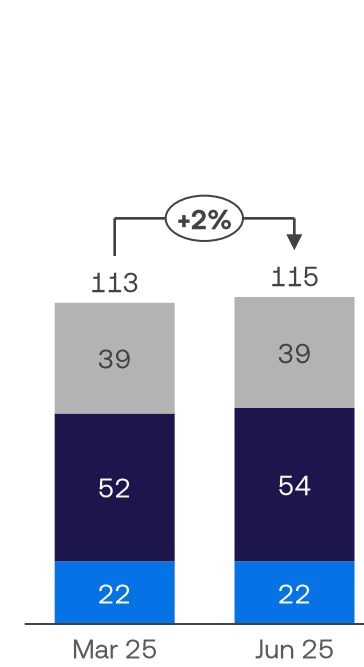
Australia Commercial, \$b



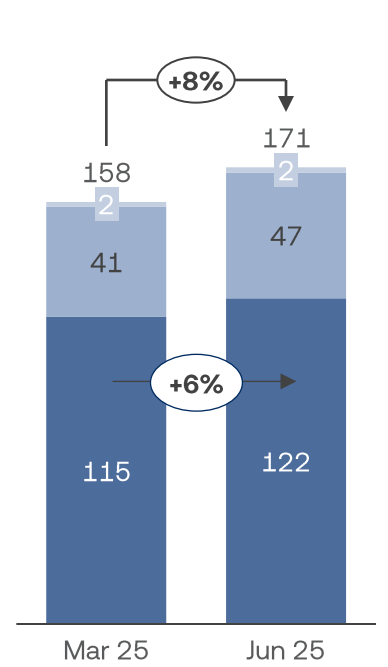
Suncorp Bank, \$b



New Zealand, NZDb



Institutional¹, \$b



■ Savings
 ■ Term Deposits
 ■ Offset
 ■ Transact

■ Payments & Cash Mgt
■ Term Deposits
■ Other

1. Excludes Markets business unit deposits (Mar 25 \$135b; Jun 25 \$137b)

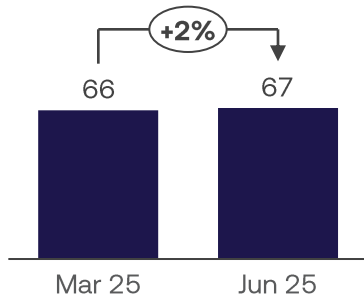


Net Loans and Advances

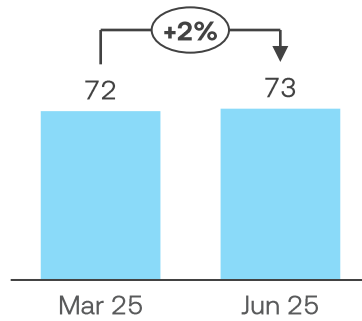
Australia Retail, \$b



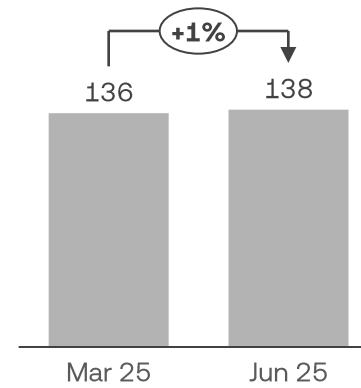
Australia Commercial, \$b



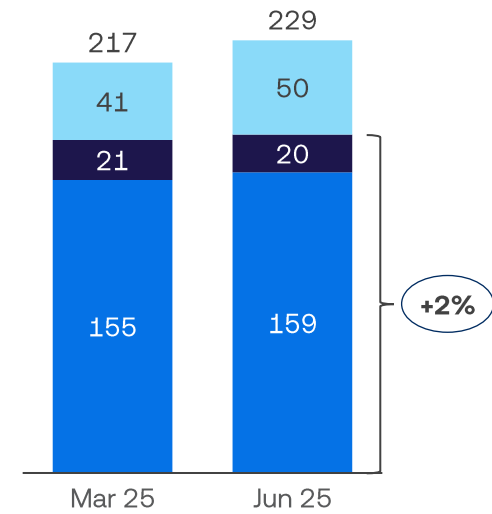
Suncorp Bank, \$b



New Zealand, NZDb



Institutional, \$b



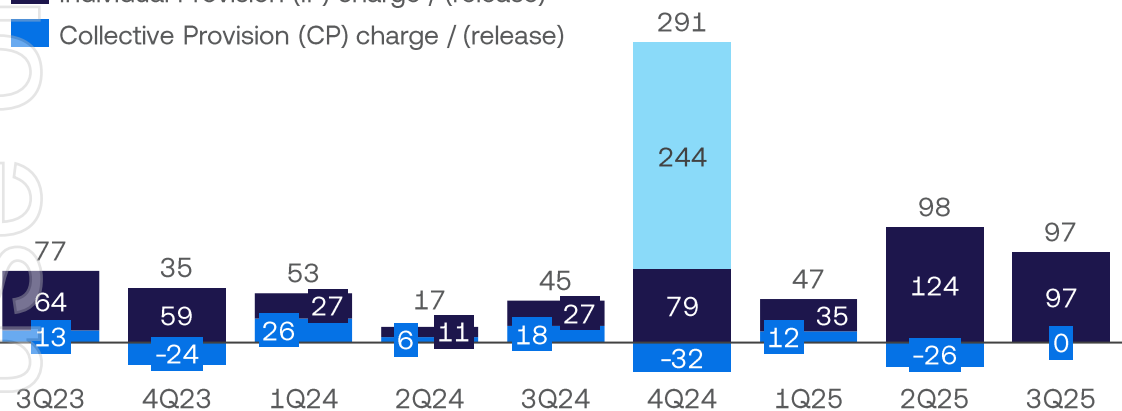
- Corporate Finance
- Transaction Banking
- Markets



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}, bps

	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25
Individual Provision	4	3	2	1	1	4	2	6	5
Total Provision	4	2	3	1	2	3 ³	2	5	5

1. Including Suncorp Bank from Sep 24

2. Annualised loss rate as a % of Gross Loans and Advances (GLA)

3. 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

CP balance by division ¹ \$b	Mar 24	Sep 24	Mar 25	Jun 25
Australia Retail	0.95	0.93	0.94	0.94
Australia Commercial	1.05	1.05	1.04	1.04
Institutional	1.46	1.44	1.49	1.48
New Zealand	0.54	0.54	0.51	0.52
Suncorp Bank	-	0.25	0.25	0.25
Pacific & Other	0.05	0.04	0.05	0.05
Total	4.05	4.25	4.28	4.28

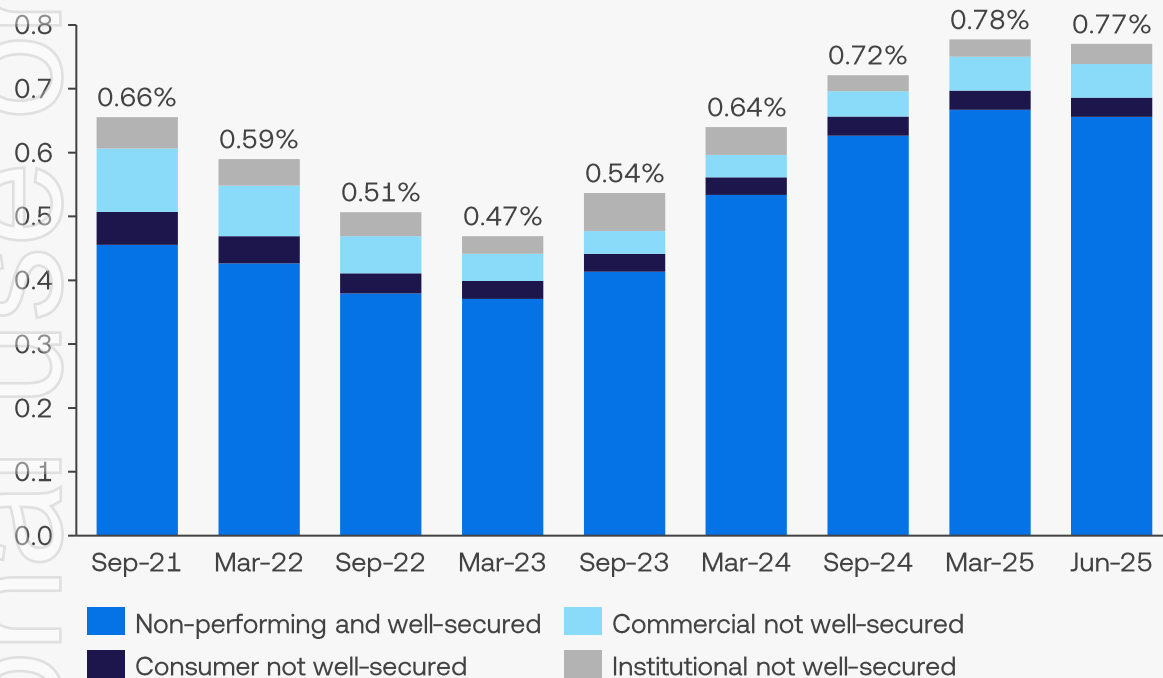
CP balance by portfolio ¹ \$b	Mar 24	Sep 24	Mar 25	Jun 25
Corporate	1.86	1.93	1.90	1.86
Specialised Lending	0.29	0.36	0.40	0.42
Residential Mortgage	0.81	0.84	0.89	0.89
Retail (ex Mortgages)	0.81	0.84	0.84	0.85
Sovereign / Financial Institution	0.28	0.28	0.25	0.26
Total	4.05	4.25	4.28	4.28



Non-performing credit exposures & 90+ days past due

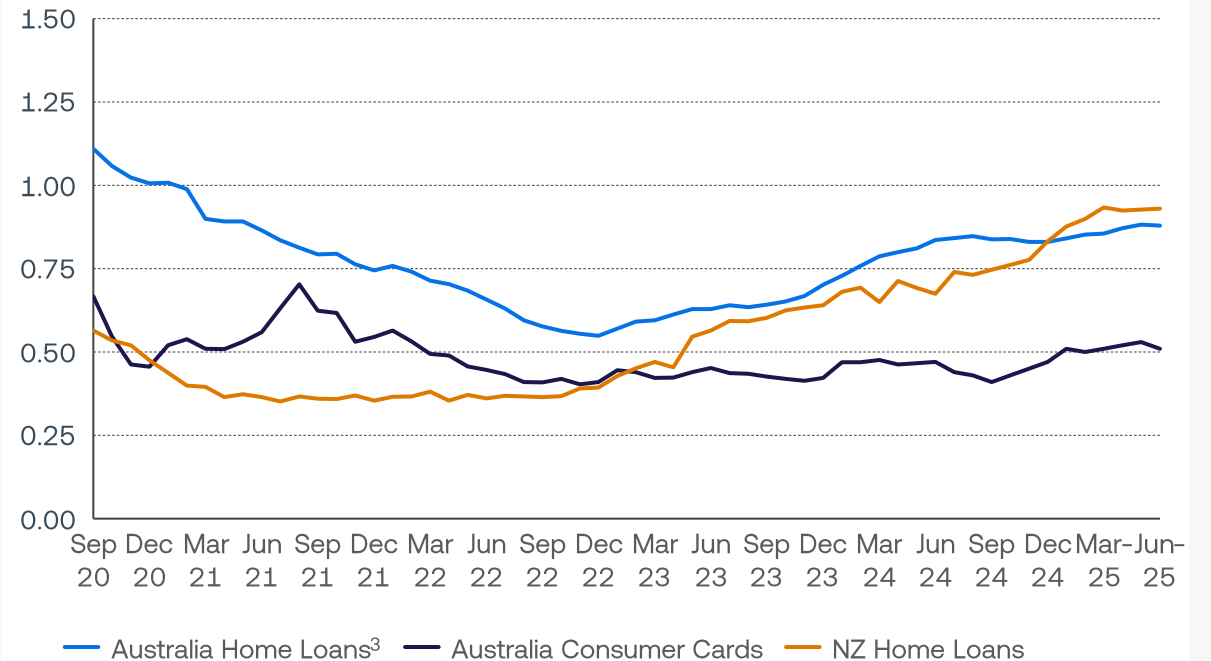
Non-performing credit exposures

as a % of total exposures¹



Consumer portfolio²

90+ days due as a % of portfolio balances



1. Exposures include gross loans and advances, credit commitments and contingents facilities

2. Excludes Suncorp Bank

3. Includes Gross Impaired Assets and Hardship accounts. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans. 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





Group Investor Relations

Jill Campbell
Group General Manager
Investor Relations
+61 3 8654 7749
+61 412 047 448
jill.campbell@anz.com

Cameron Davis
Executive Manager
Investor Relations
+61 3 8654 7716
+61 421 613 819
cameron.davis@anz.com

Pavita Sivakumar
Senior Manager
Investor Relations
+61 3 8655 2597
+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

ANZ Shareholder Centre
<https://www.anz.com/shareholder/centre/>

ANZ Debt Investors Centre
<https://www.anz.com/debtinvestors/centre/>