

2025 Full Year Results

10 November 2025

Approved for distribution by ANZ's Continuous Disclosure Committee

Full year ended 30 September 2025

Results Presentation & Investor Discussion Pack

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 ANZ Group's activities current as at 7 November 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 contains certain 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. These matters are subject to risks and uncertainties that could cause the actual results and financial position of the Group to differ materially from the information presented herein. 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. Forward-looking statements or opinions may also be otherwise identified within this presentation, including by the use of footnotes. Those statements are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or other factors, many of which are beyond the control of the Group or may not be known to the Group at the time of the preparation of the presentation, such as general global economic conditions, external exchange rates, competition in the markets in which the Group will operate, and the regulatory environment. Each of these statements and related actions is subject to a range of assumptions and contingencies, including the actions of third parties. 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. Also see the notice below about climate-related information which may affect climate-related forward-looking statements or opinions.

The forward-looking statements or opinions only speak as at 7 November 2025 and no representation is made as to their correctness on or after this date. No member of the 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.

Climate-related statements

The presentation 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.

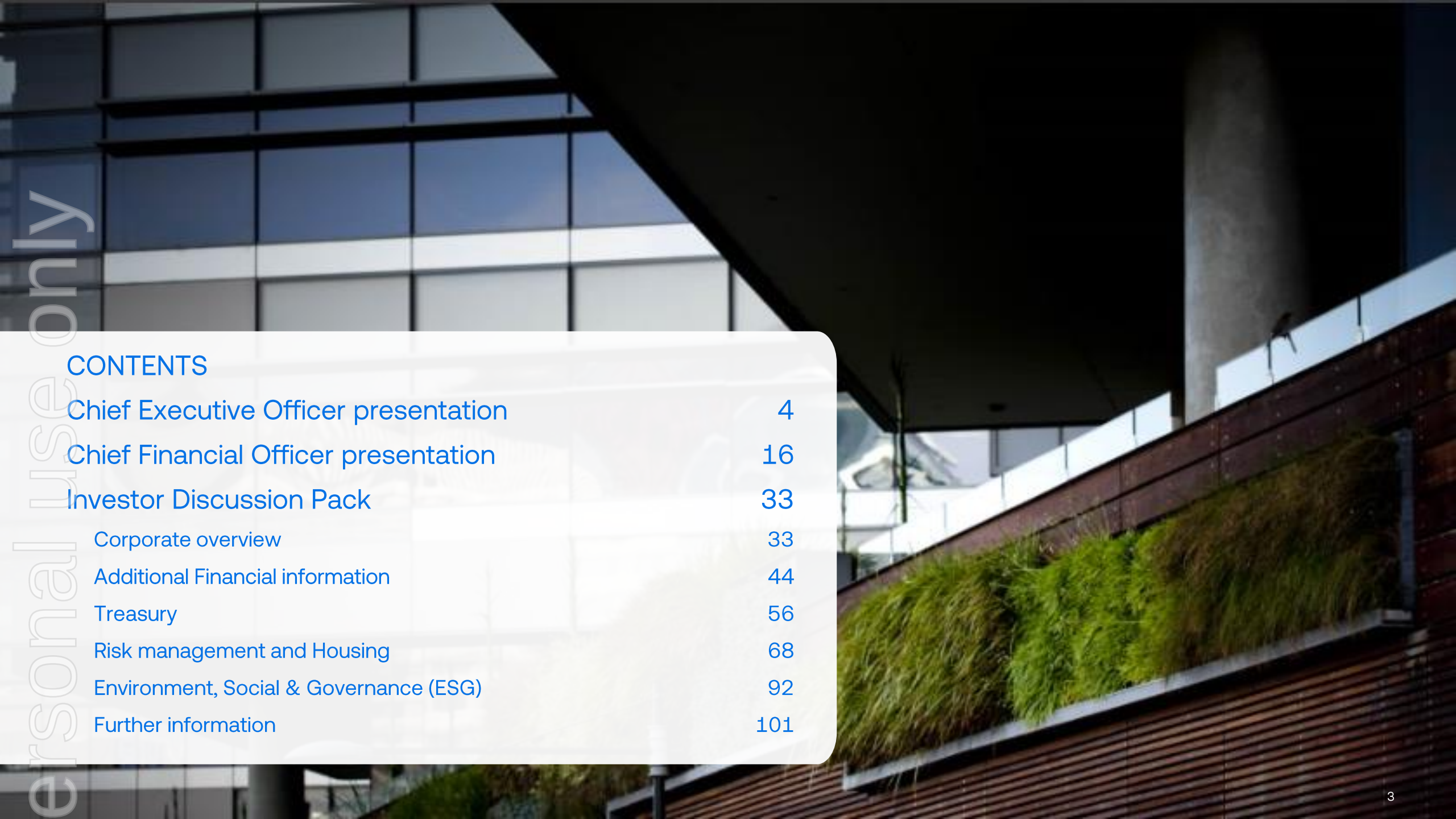
Unless otherwise indicated, the ESG and climate information reported for the full year ending 30 September 2025, in this presentation, does not include Suncorp Bank for the period since acquisition date¹.

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.

Note: Rounding within this pack may result in the total presented in certain charts differing slightly from the components presented

1. On 31 July 2024, the Group acquired 100% of the shares in SBGH Limited, the immediate holding company of Suncorp Bank





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2025 Full Year Results

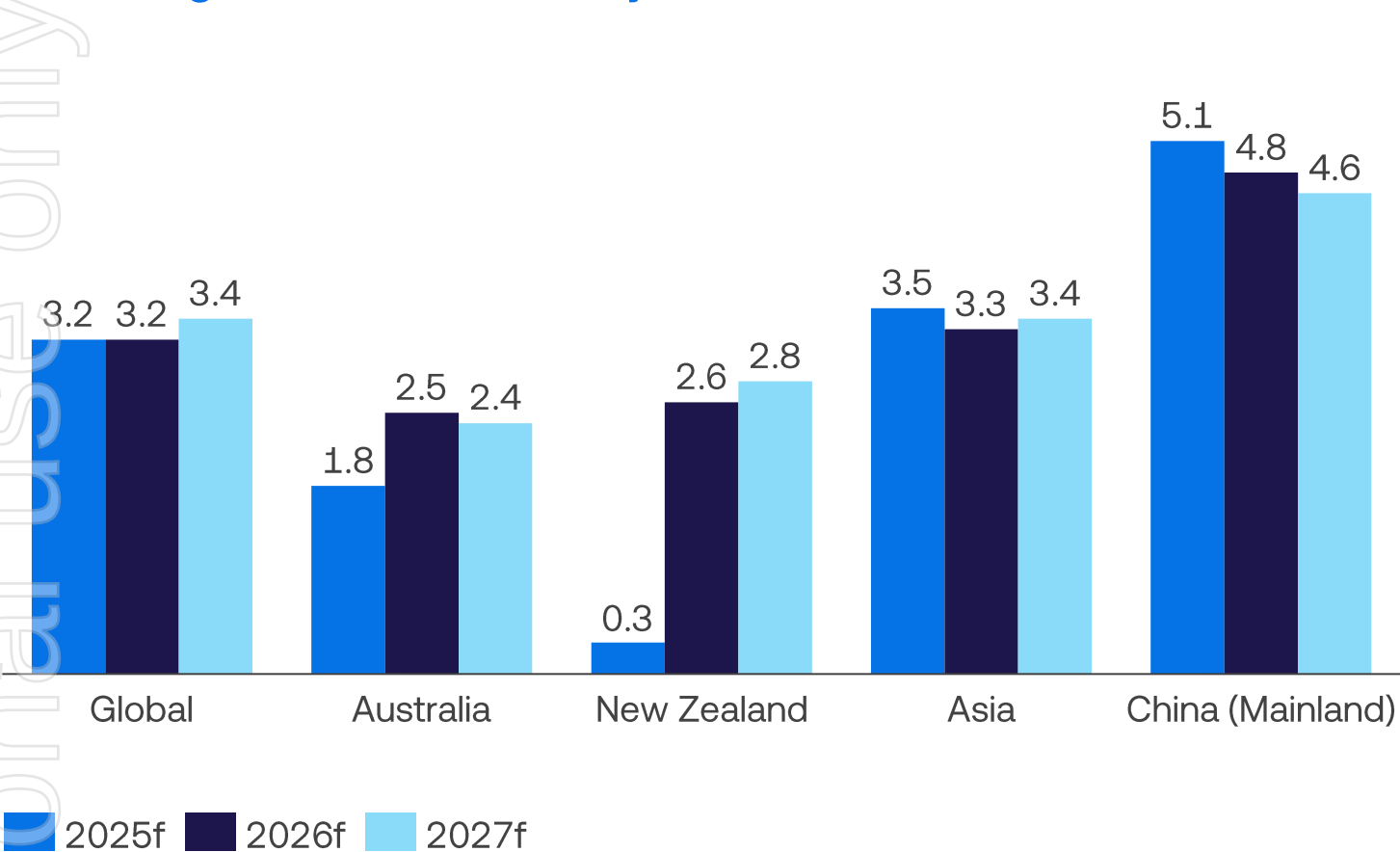
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Nuno Matos
Chief Executive Officer

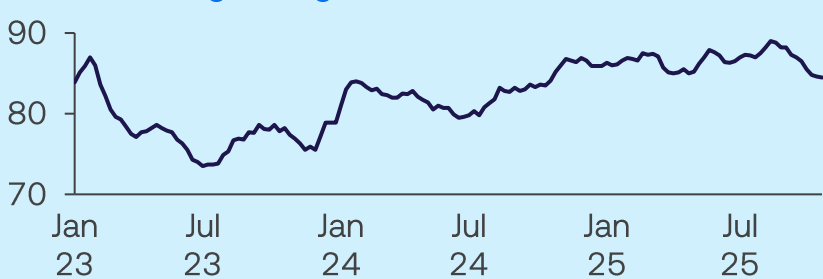


Our external operating environment

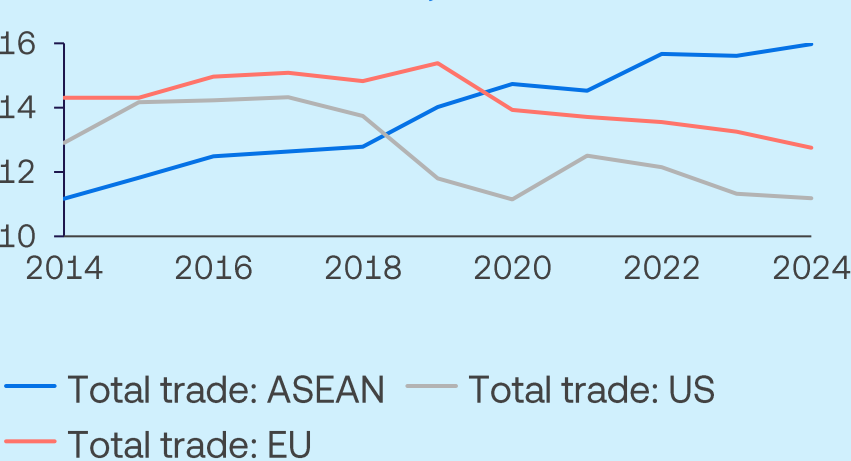
Resilient growth across our key markets¹, %



Australia consumer confidence Index²
4-week moving average



China trade shares³, %



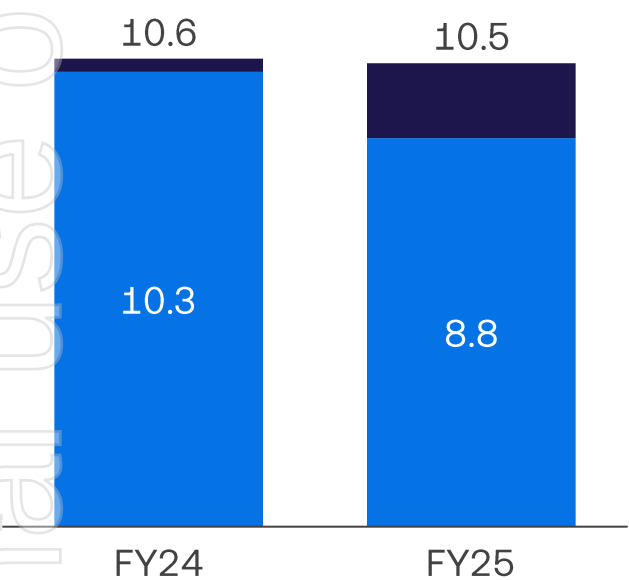
1. Source: Bloomberg, Macrobond, IMF, ANZ Research, October 2025
2. Source: ANZ- Roy Morgan, Macrobond, ANZ Research
3. Source: GAC, Bloomberg, Macrobond, ANZ Research



FY25 overview

Financial performance

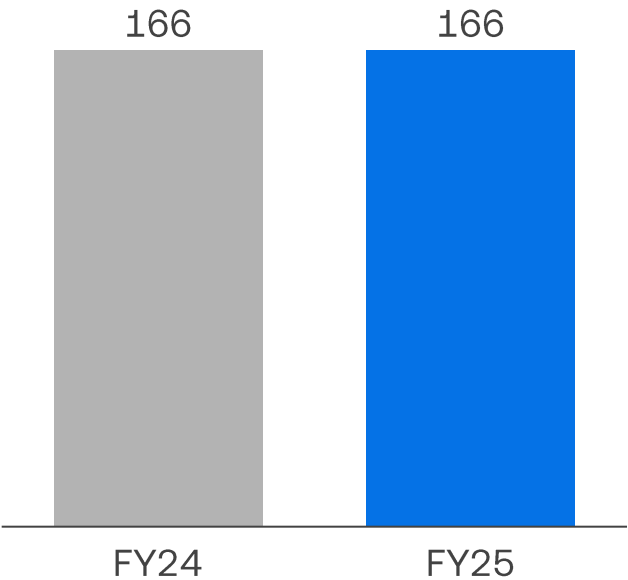
Cash return on tangible equity (ROTE), %



ROTE
Significant items impact¹

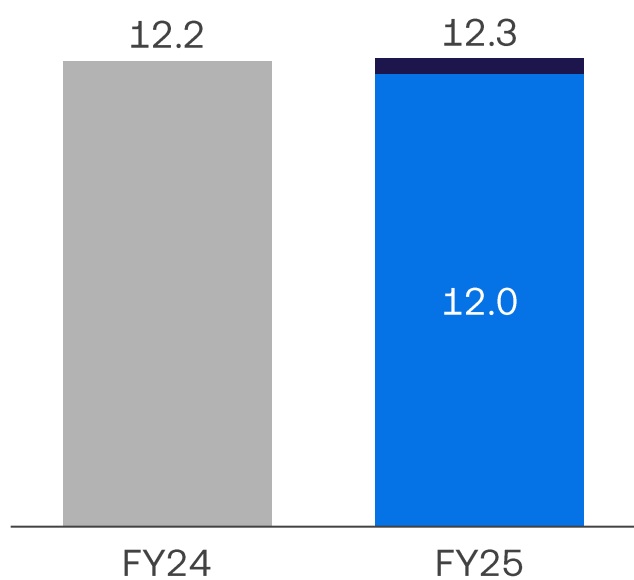
Shareholder outcomes

Dividend per share, cents



Balance sheet strength

Level 2 CET1 ratio, %



Level 2 CET1 ratio
NOHC surplus capital²

1. Further information on significant items provided in the 2025 Full Year Investor Discussion Pack and on page 10 and 14 of ANZ Group Holdings Limited Consolidated Financial Report Dividend Announcement and Appendix 4E
2. Including surplus capital of \$0.2bn held by the NOHC and the remaining \$0.8bn for the share buy-back. The Group ceased the remaining share buyback on 13 October and announced that it will return the funds to ANZBGL



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.

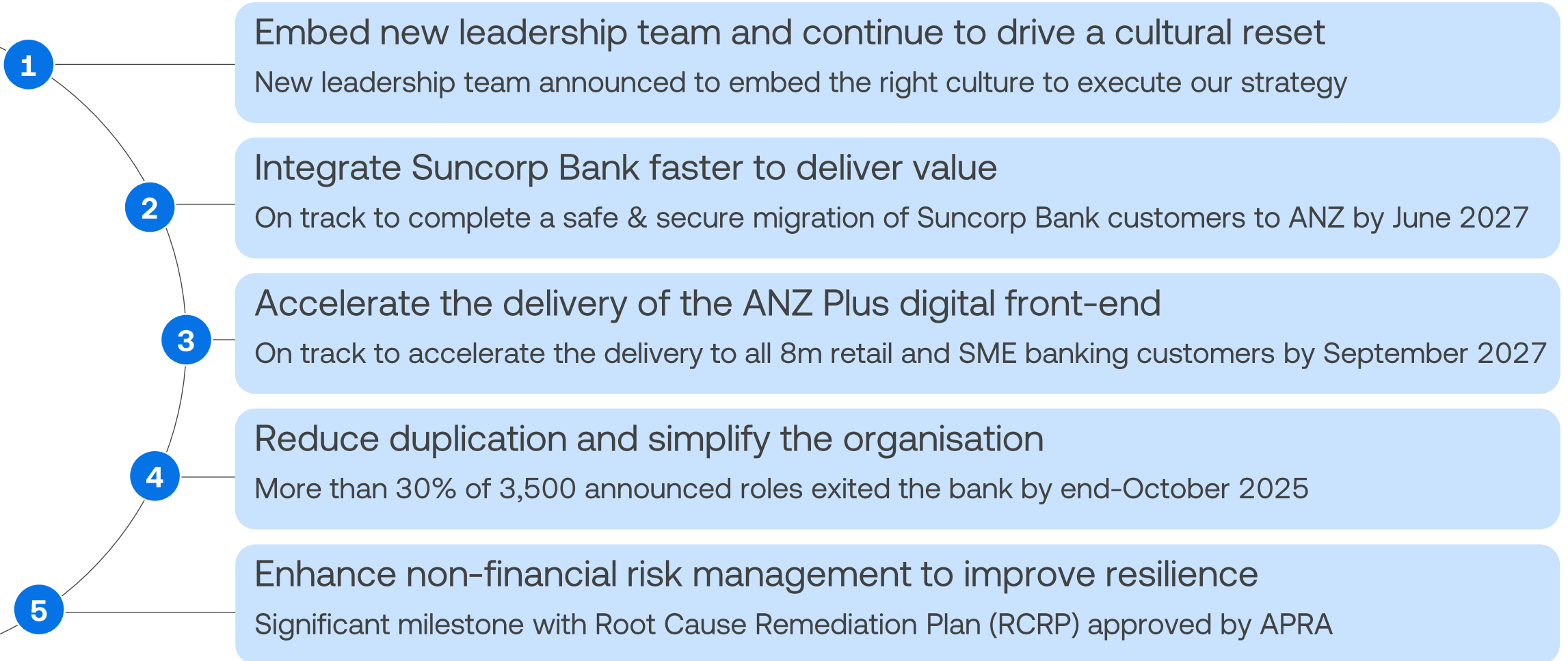
Core enablers

 Culture

 People

 Technology

Five immediate priorities¹



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



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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

6.40m

MFI share¹

11.7%

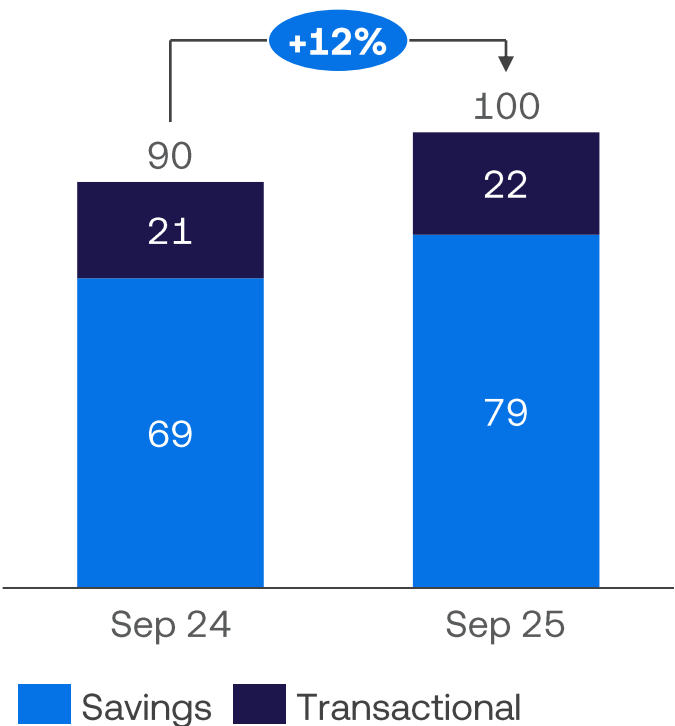
-0.1% vs Sep 24

NPS²

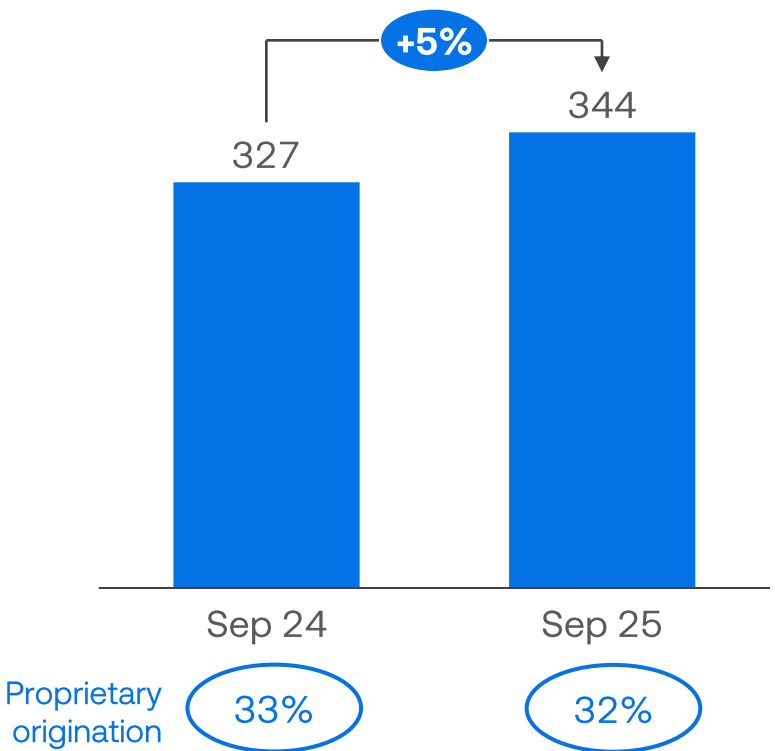
+1.7

+0.5 pts vs Sep 24

Save and transact deposits, \$b



Home loan lending, \$b



Customer, MFI share & NPS at Sep 25

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2025. 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."



Customer first

Australia Business & Private Bank (previously Australia Commercial)

Customers

571k

MFI share¹

16.4%

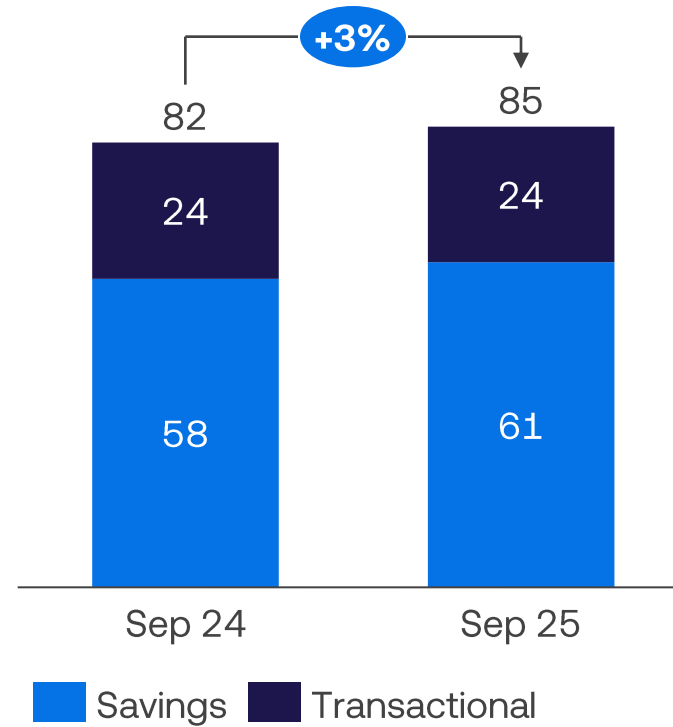
flat vs Sep 24

NPS²

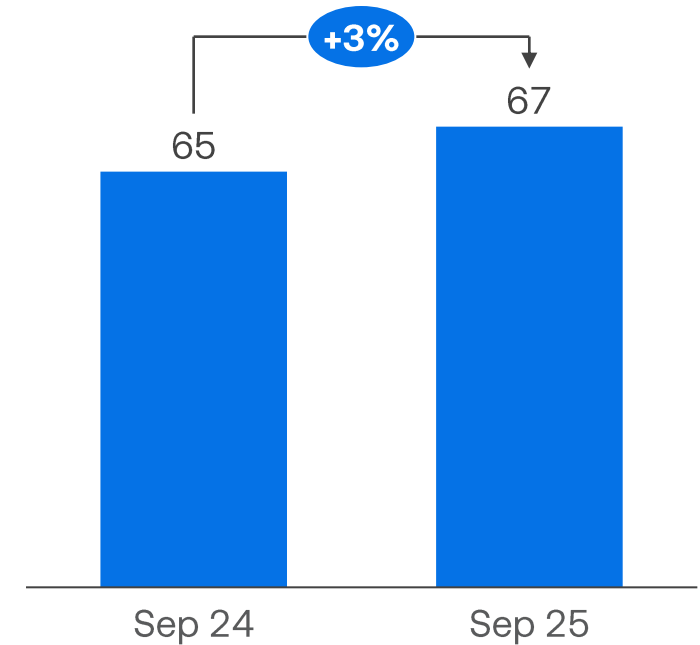
-1.8

+4 pts vs FY24

Save and transact deposits, \$b



Business lending, \$b



Customer, MFI share & NPS at Sep 25

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 - Atlas. Covers Business Banking customers (except Private Bank) with annual turnover <\$100m. NPS data weighted to 47.25% SME Portfolio (which includes businesses with <\$5m turnover), 32.75% SME Relationship Managed (which includes businesses with \$5m - \$30m turnover) and 20.00% Specialist Industries (which includes businesses with <\$100m turnover). NPS results are shown as a six-month moving average. **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"



Customer first

Suncorp Bank

Customers

1.26m

Retail MFI share¹

2.5%

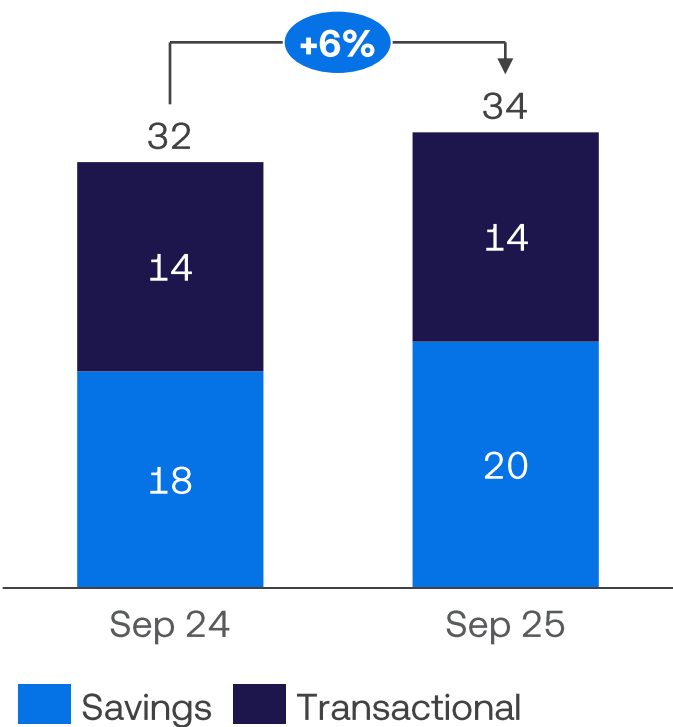
+0.2% vs Sep 24

Retail NPS²

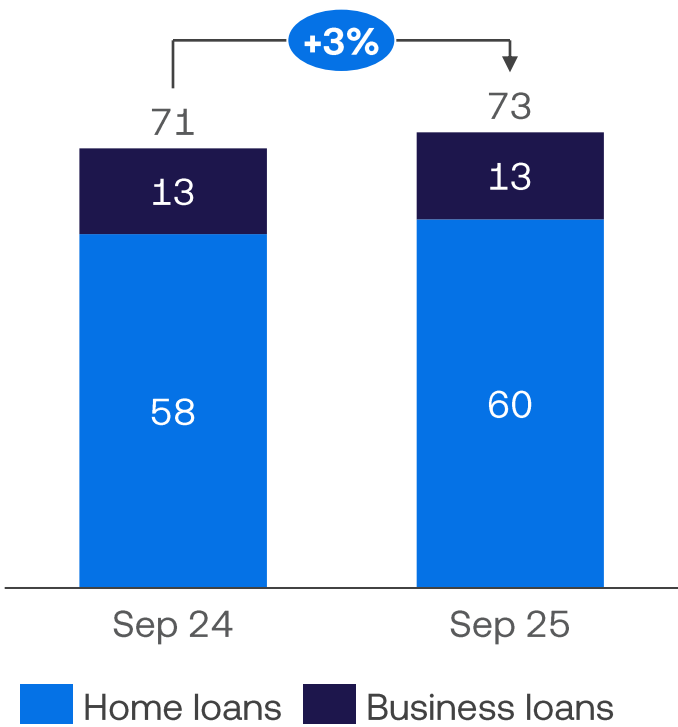
+16.5

+1.3pts vs Sep 24

Save and transact deposits, \$b



Home loan & Business lending, \$b



Customer, MFI share & NPS at Sep 25

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2025. 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



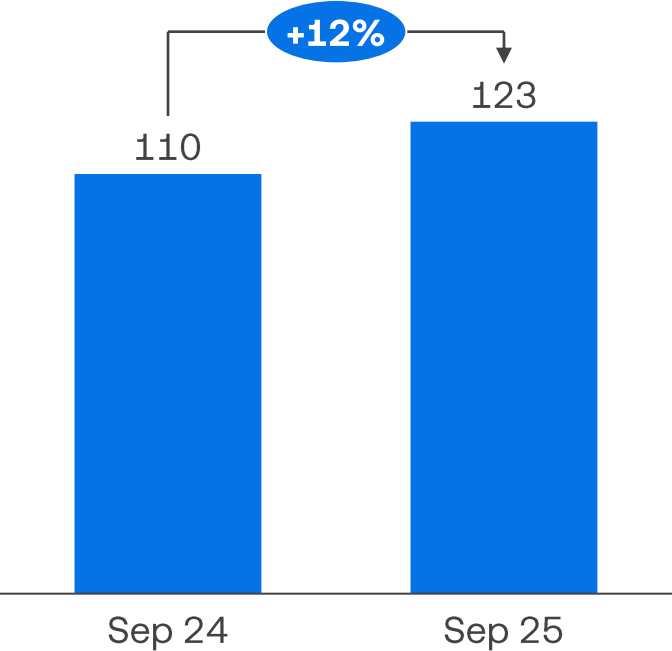
Customer first

Institutional

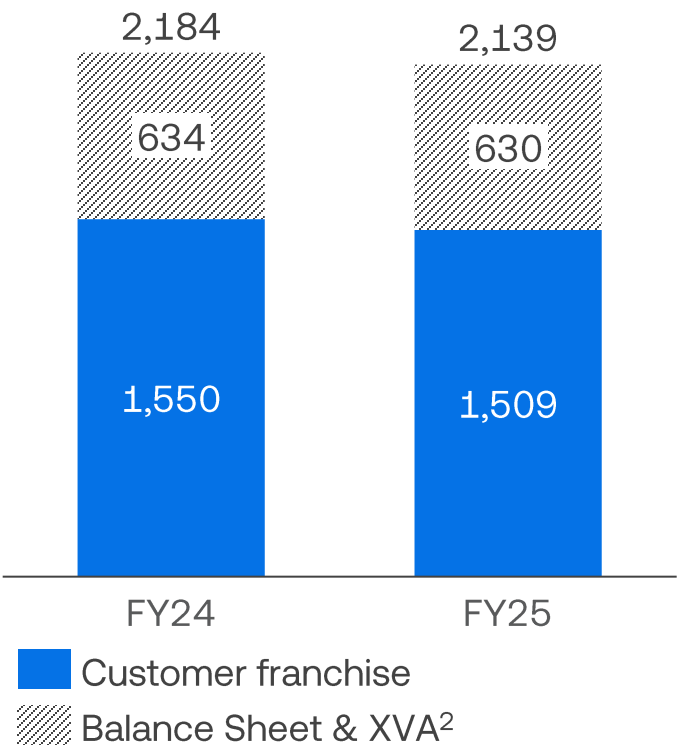
#1

Institutional Bank
across Australia and
New Zealand for
relationship strength
and quality and the
best bank for
Corporate Banking in
Asia¹

Operational/ at-call deposits, \$b



Markets revenue, \$m



1. No.1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2025 Australia Large Corporate Relationship Banking Study and Coalition Greenwich Voice of Client 2025 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2024 Asian Corporate Banking Study

2. Derivative valuation adjustment



Customer first

New Zealand

Customers (Personal & Business)

2.67m

Personal

MFI share¹

32.0%

+2.19% vs Sep 24

NPS²

+19

+1 pt vs Sep 24

Business

MFI share¹

30.2%

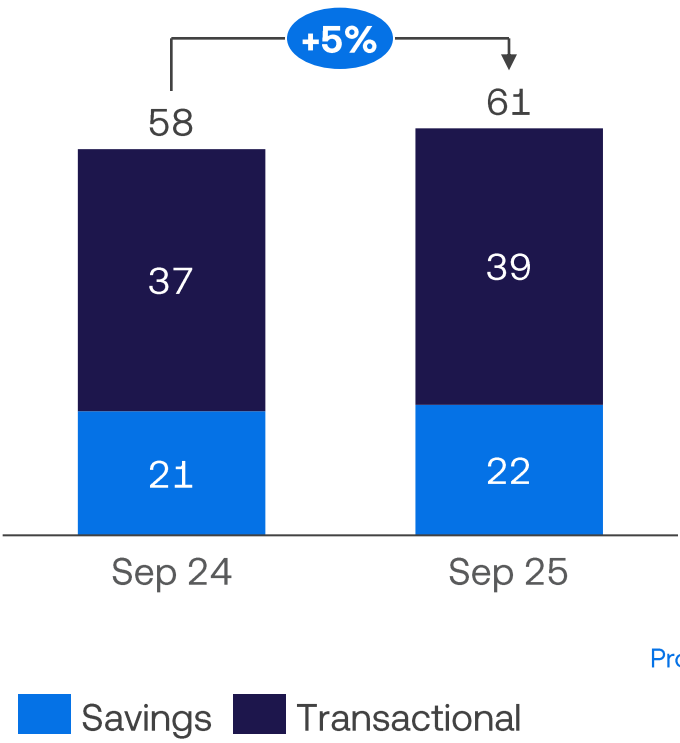
-1.19% vs Sep 24

NPS²

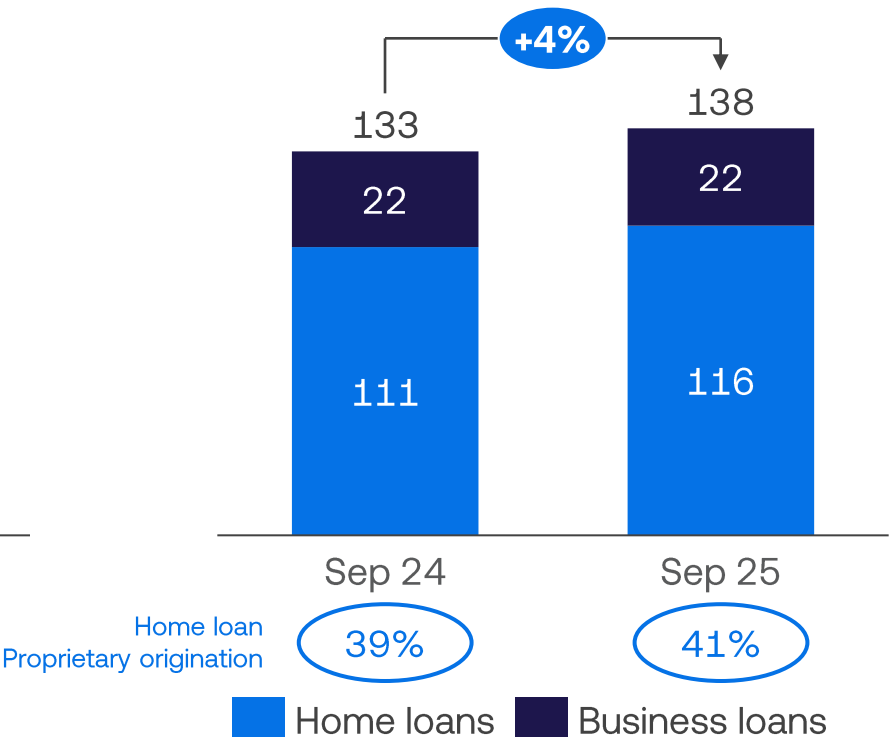
-5

+6 pts vs Sep 24

Save and transact deposits, NZDb



Home loan & Business lending, NZDb



Customer, MFI share & NPS at Sep 25

1. Source: Personal MFI - Insights HQ Retail Market Monitor (RMM) 6 month rolling data, sample size: 1100 a month, customers are asked "Which of these is your main provider of financial services?"; Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments. Sample size is 2175 per quarter, customers are asked "Who would you regard as your business's/organisation's main bank?"

2. Source: Insights HQ Retail Market Monitor (RMM) and Business Finance Monitor (BFM). 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."

ANZ's distinctive portfolio

Two scale markets, two market-leading positions and a well-diversified business model

Australia Retail	Australia Business and Private Bank	Institutional	New Zealand
Top 4 major bank	Top 4 major bank	#1 Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia ¹	#1 market leader
Significant opportunity to grow	Significant opportunity to grow	Extend leadership	Extend leadership

ANZ network presence



1. No.1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2025 Australia Large Corporate Relationship Banking Study and Coalition Greenwich Voice of Client 2025 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2024 Asian Corporate Banking Study

2025 Full Year Results

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Farhan Faruqui
Chief Financial Officer

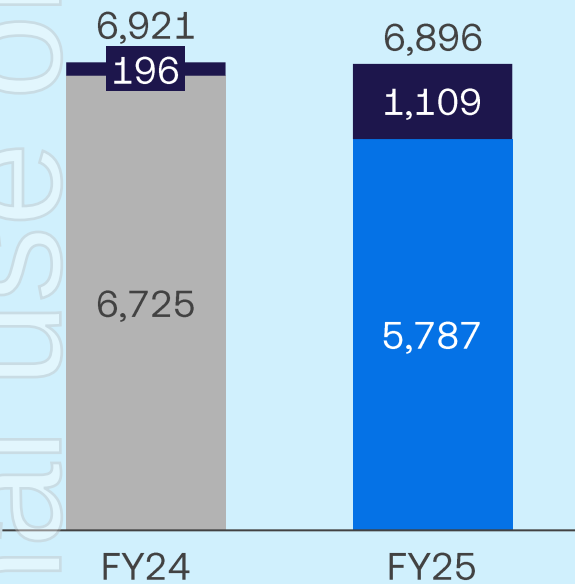


FY25 overview

Financial performance & key financial metrics (ANZ 2030 strategy)¹

Net profit after tax

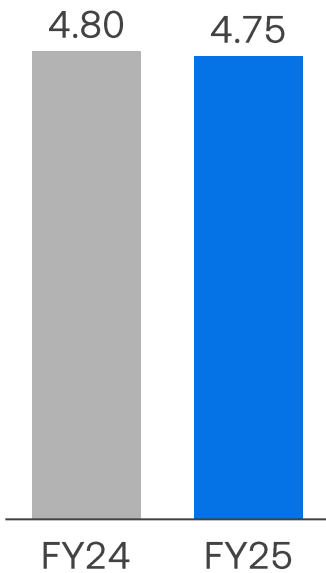
\$m



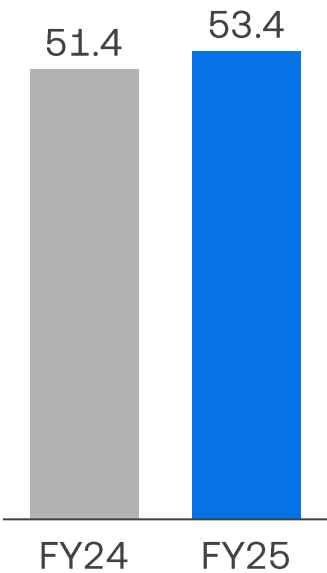
Cash Profit
Impact of significant items²

Revenue/Avg RWA

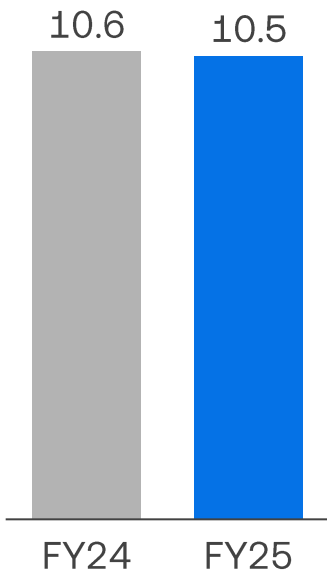
%



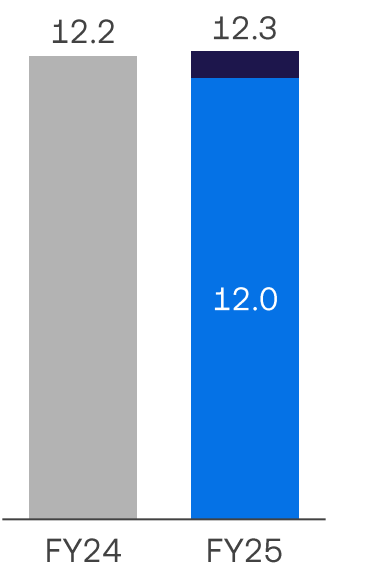
Cost to income ratio



Return on tangible equity



CET1 ratio



Level 2 CET1 ratio
NOHC surplus capital³

1. Excluding significant items
2. Further information on significant items provided in the 2025 Full Year Investor Discussion Pack and on page 10 and 14 of ANZ Group Holdings Limited Consolidated Financial Report Dividend Announcement and Appendix 4E
3. Including surplus capital of \$0.2bn held by the NOHC and the remaining \$0.8bn for the share buy-back. The Group ceased the remaining share buyback on 13 October and announced that it will return the funds to ANZBGL



Cash profit and impact of significant items – Full Year

\$m

Statutory Profit

FY24

FY25

FY25 vs FY24

6,535

5,891

-10%

Cash Net Profit after Tax

6,725

5,787

-14%

Significant items included in Cash Profit¹:

(196)

(1,109)

Cash Profit adjusting for significant items

6,921

6,896

0%

> Revenue

20,809

22,184

+7%

> Expenses

(10,705)

(11,849)

+11%

> Profit Before Provisions

10,104

10,335

+2%

> CTI

51.4%

53.4%

+197bps

> ROTE

10.6%

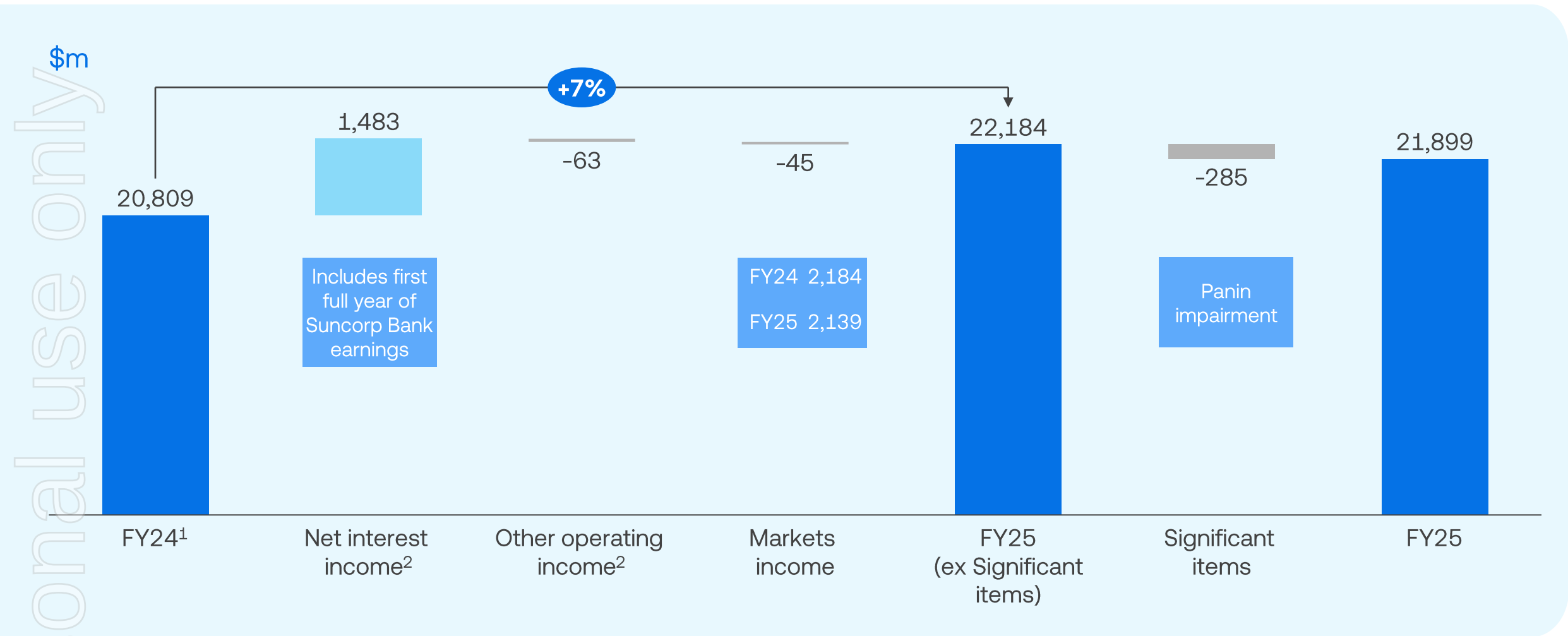
10.5%

-12bps

1. Significant items include PT Panin Impairment (-285m), ASIC settlement (-264m), Strategic Restructuring – Staff Redundancies (-414m), Strategic Restructuring – Suncorp Bank Accelerated Migration (-68m), Cashrewards Closure (-78m). Further information provided on page 10 & 14 of ANZ Group Holdings Limited Consolidated Financial Report Dividend Announcement and Appendix 4E



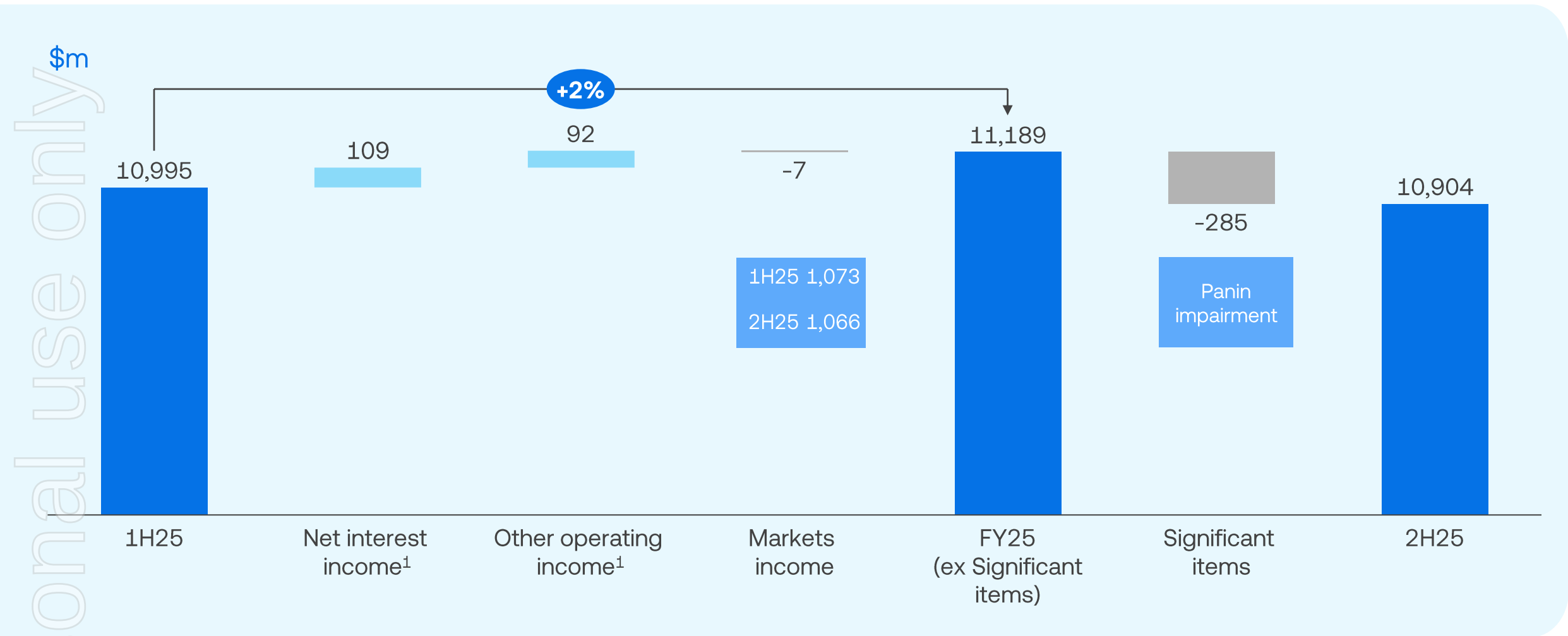
Revenue – Full Year



1. FY24 includes 2 months of Suncorp Bank earnings & 10 months of earnings on capital held for the acquisition of Suncorp Bank
2. Excluding Markets income



Revenue – Second half

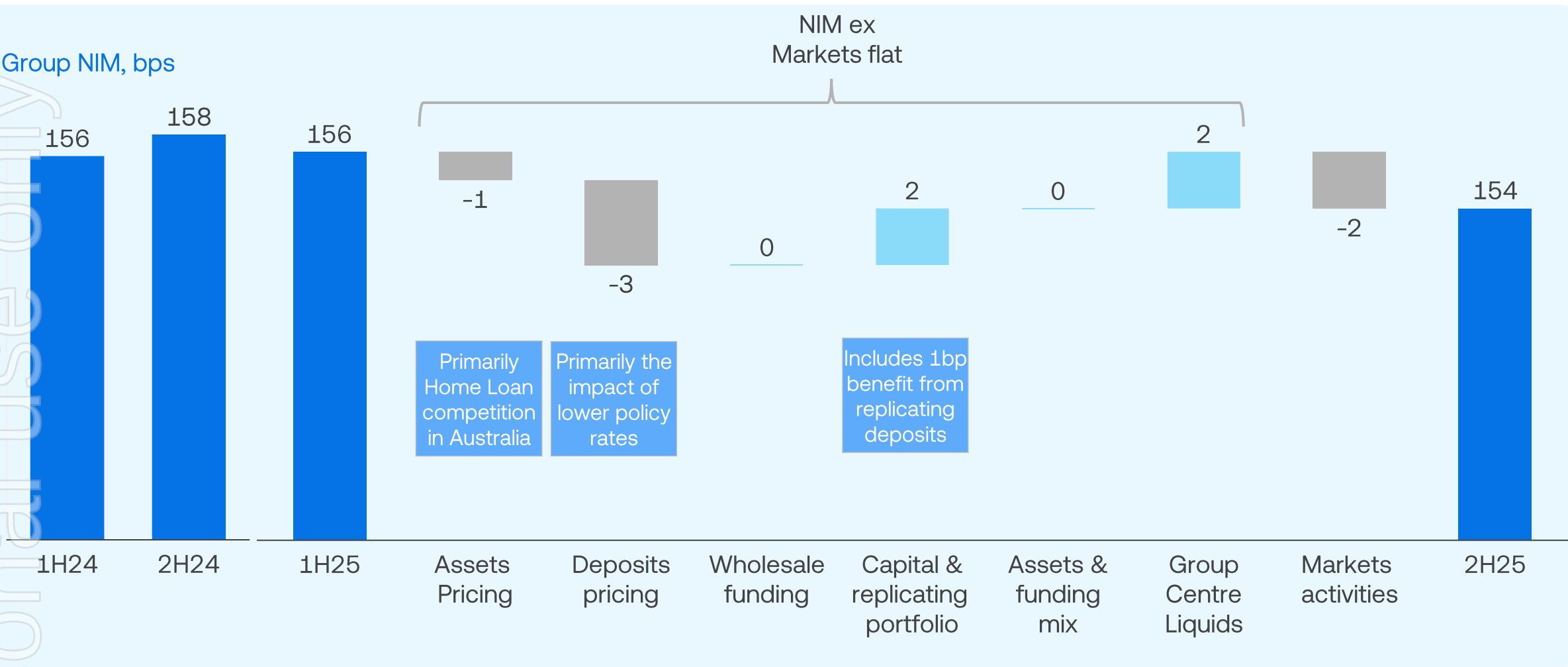


1. Excluding Markets income



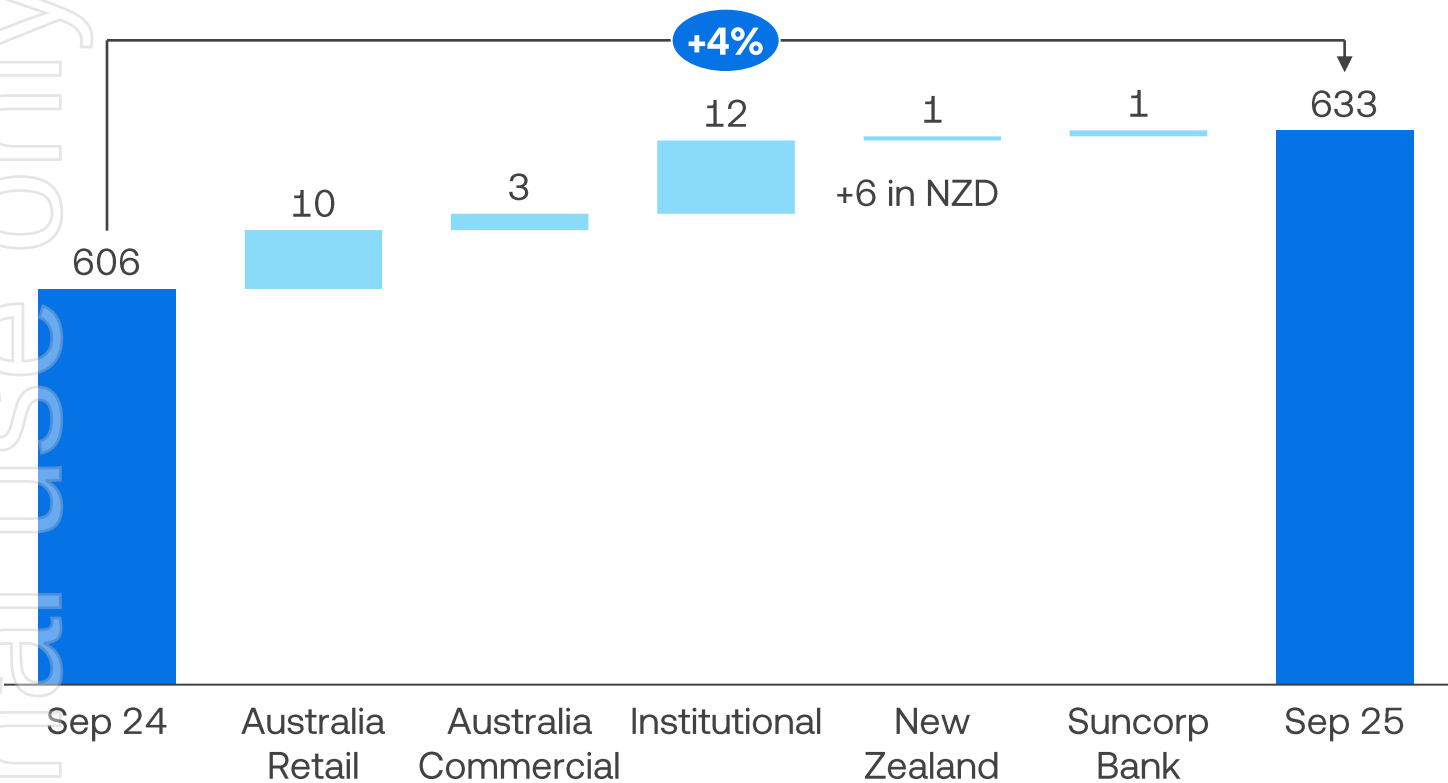
Net interest margin (NIM)

Group NIM, bps

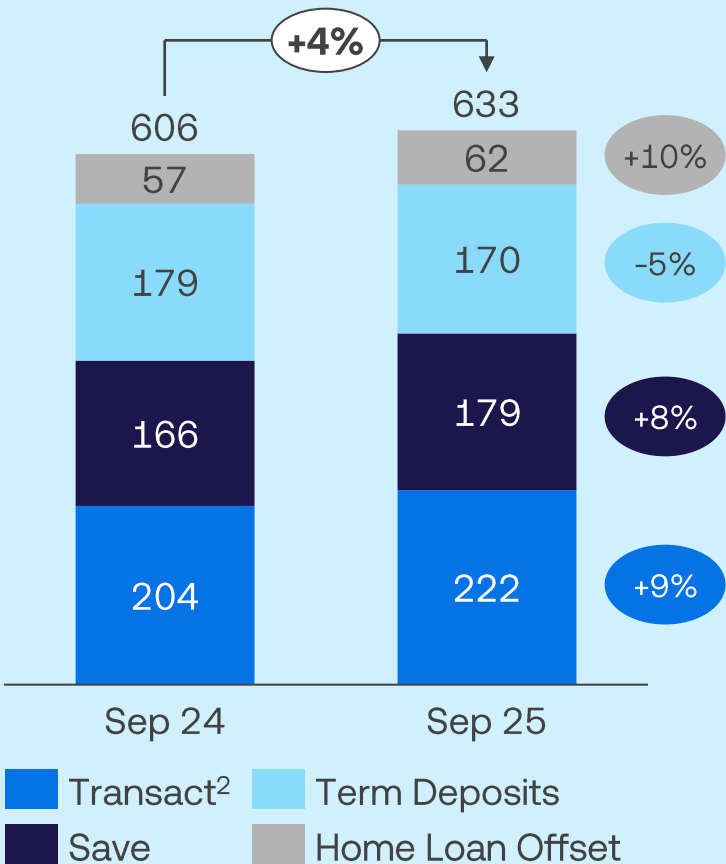


Balance Sheet – Customer deposits

Customer deposits by division¹, \$b



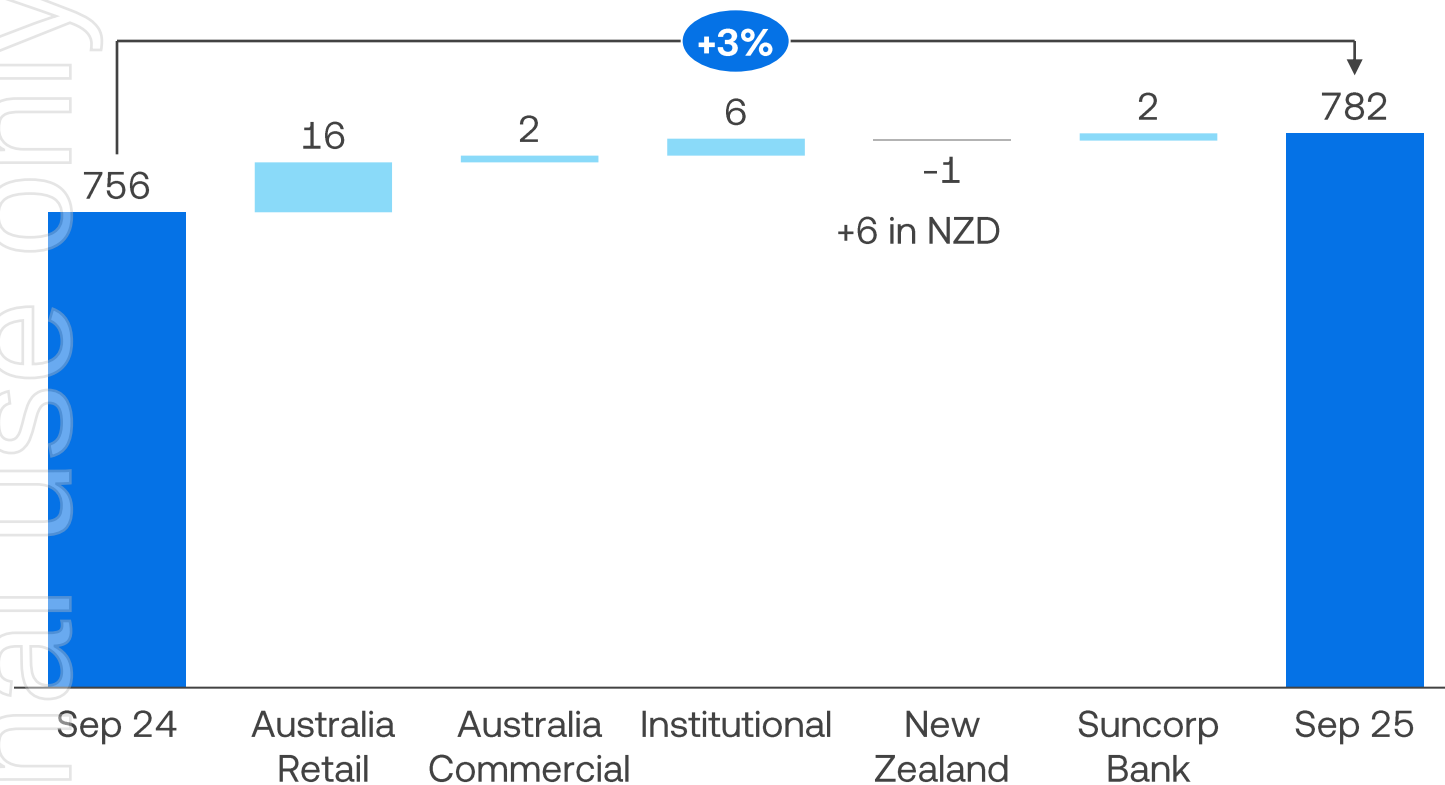
Customer deposits by type¹, \$b



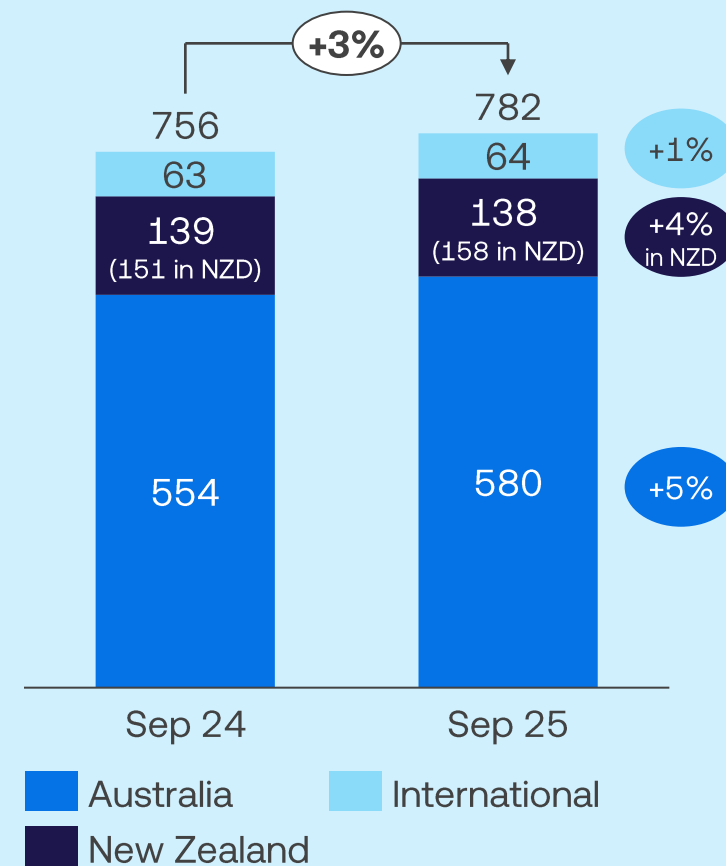
1. Excluding Markets deposits
2. Includes Payments and Cash Management operational deposits

Balance Sheet – Lending

Net loans and advances (NLA)¹, \$b



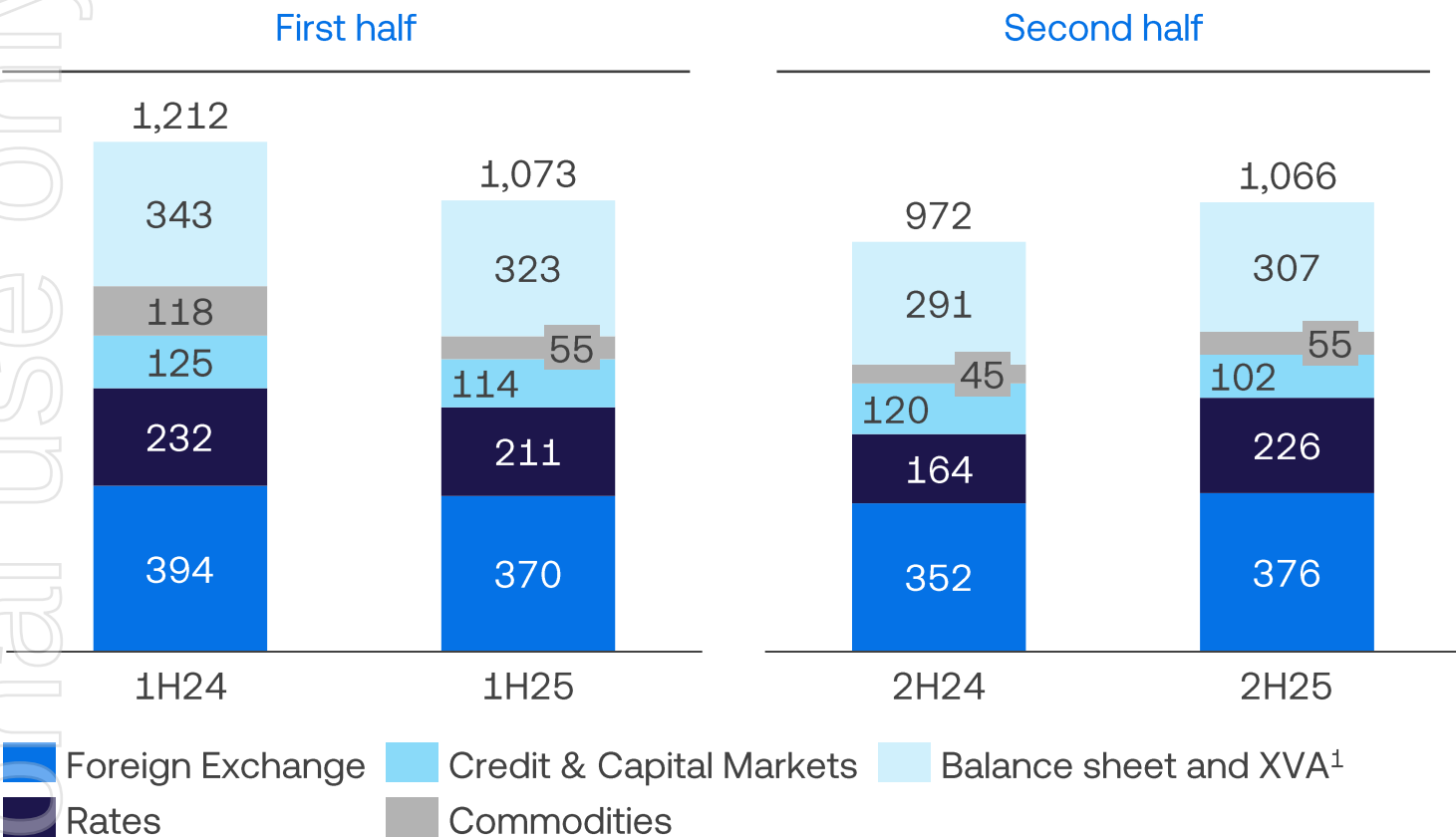
NLA by Geography¹, \$b



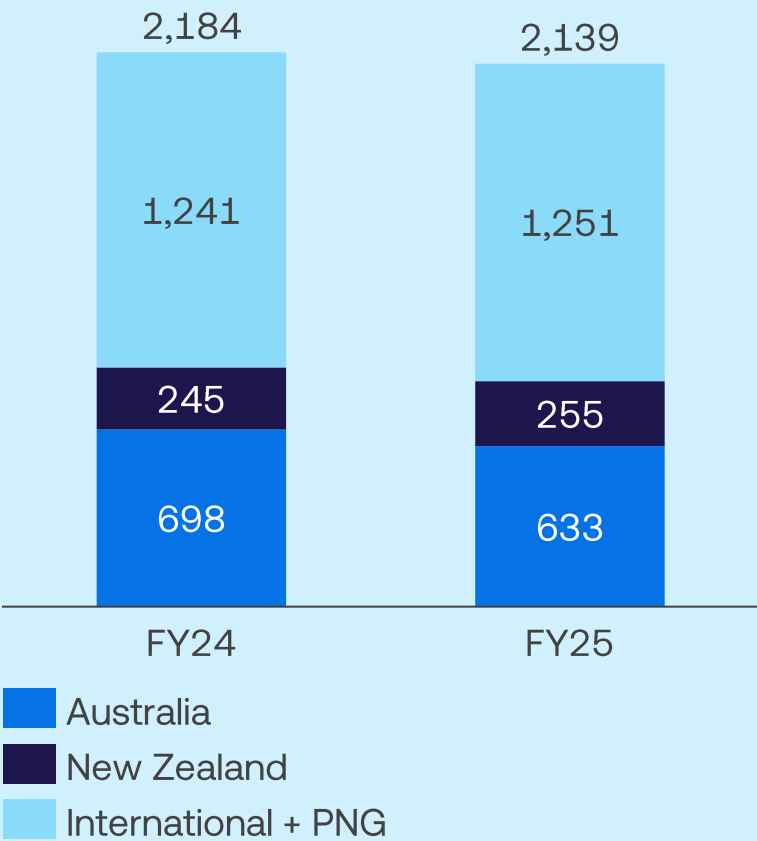
1. Excluding Markets Net loans & advances

Markets revenue

Total Markets revenue composition, \$m

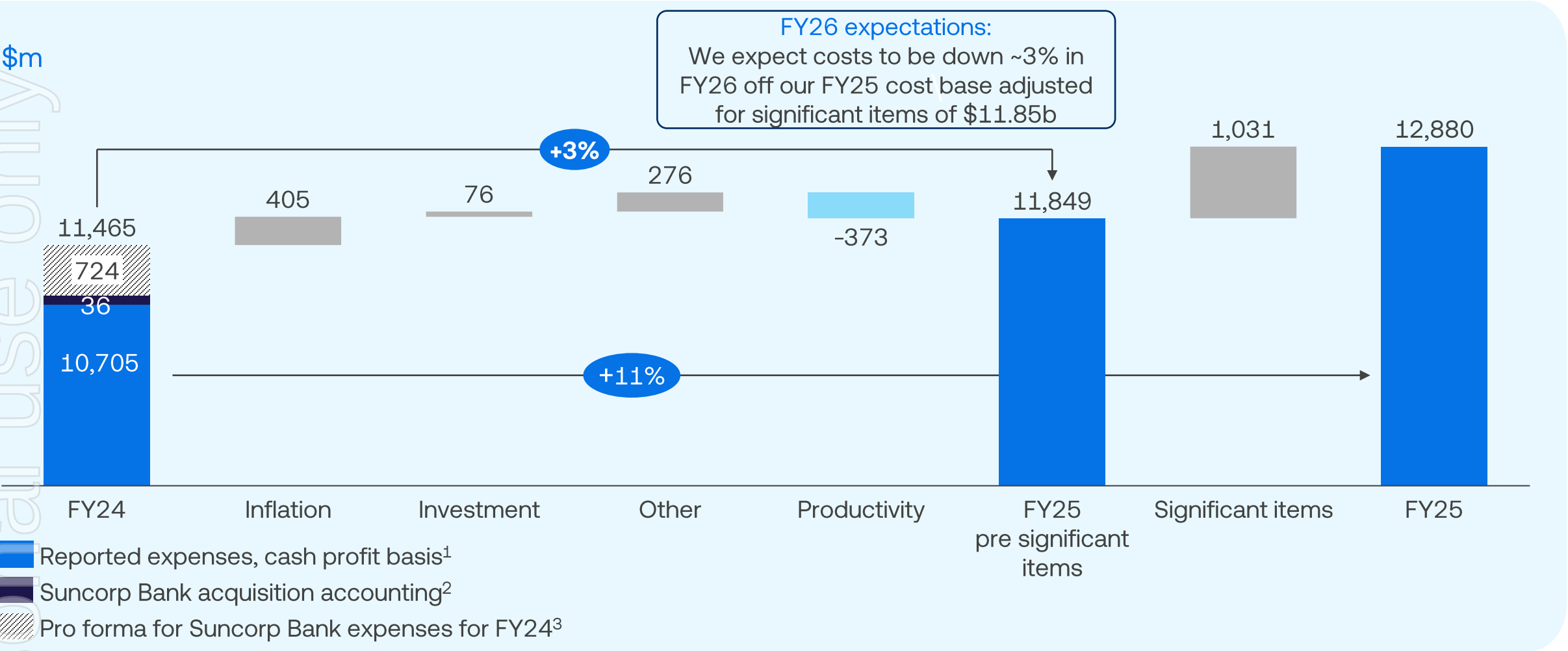


Markets revenue by Geography², \$m



1. Derivative valuation adjustments
2. Including derivative valuation adjustments (FY24 +103m, FY25 +13m) largely in Australia

Operating expenses



1. Based on reported FX rates at 30 September 2025

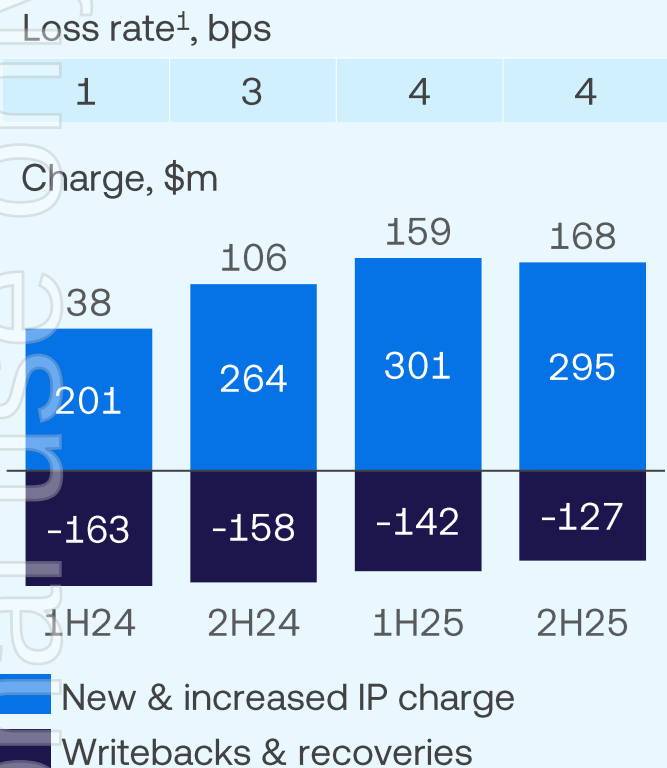
2. Suncorp Bank acquisition accounting includes accelerated software amortisation charge of \$36m

3. Based on annualising the 2 months of Suncorp Bank expenses in FY24, less 2 months reported in FY24 (Suncorp Bank acquisition completed end July 2024)

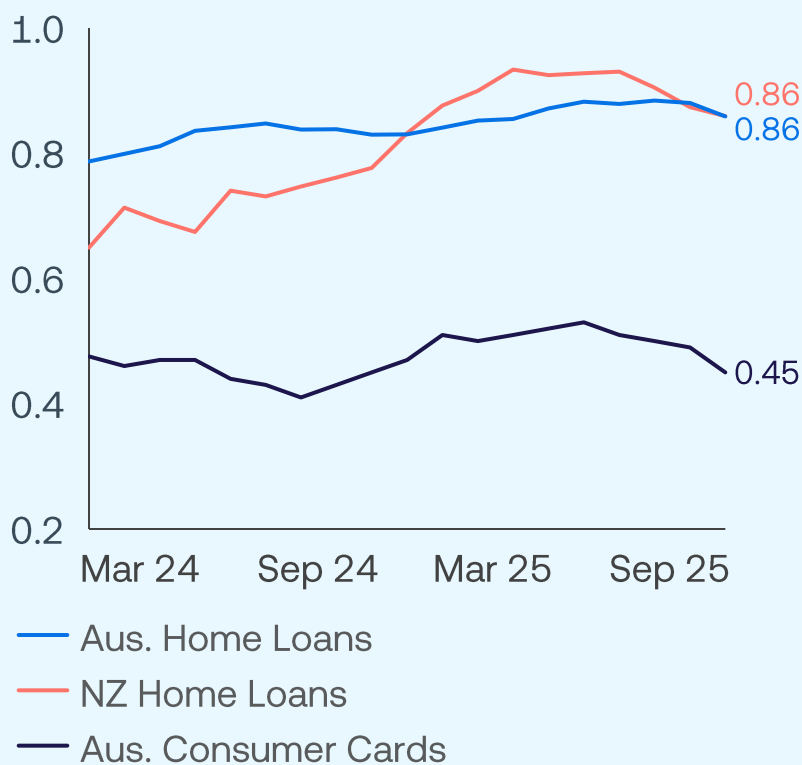


Portfolio quality

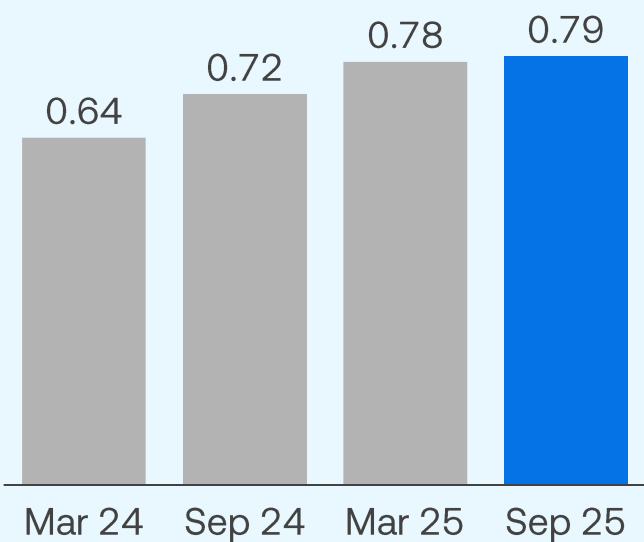
Individual provision charge and loss rate



Consumer portfolio 90+ DPD², %



Non-performing loans, %

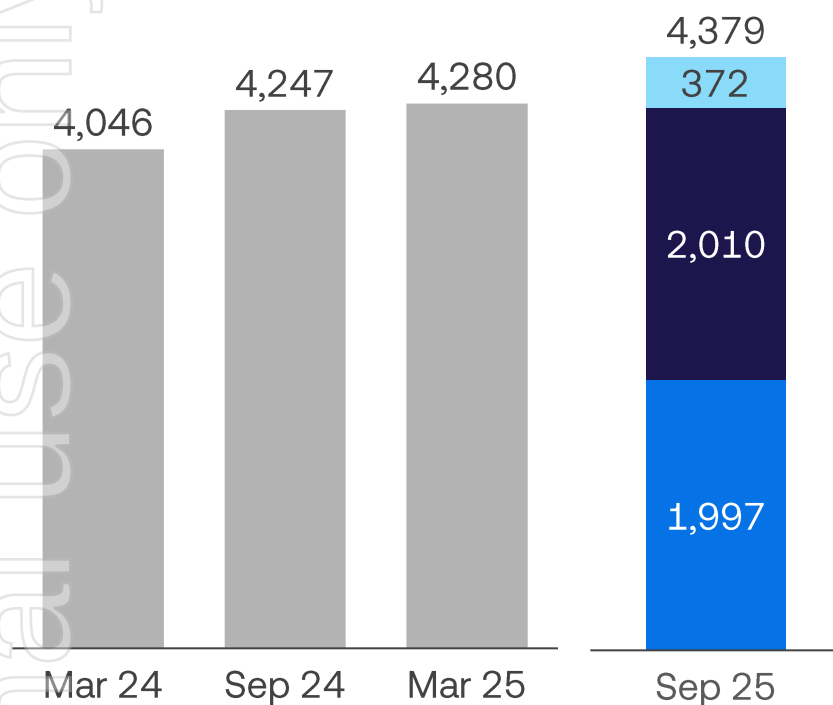


1. Annualised loss rate as a % of gross loans and advances (GLA)
2. 90+ days past due, excludes Suncorp Bank



Provisioning

Collective provision (CP) balance, \$m



■ 100% base case
 ■ Scenario & weights
 ■ Additional overlays
■ Total collective provision

CP coverage¹ 1.18%, up 5bps

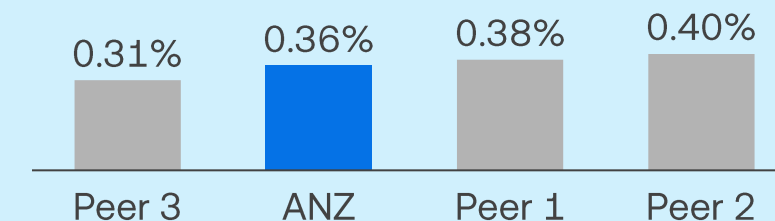
Recalibrated aspects of collective provisions, including:

- reviewing downside scenarios and making some methodology changes for the Australia Mortgage portfolio
- Releasing overlays no longer required

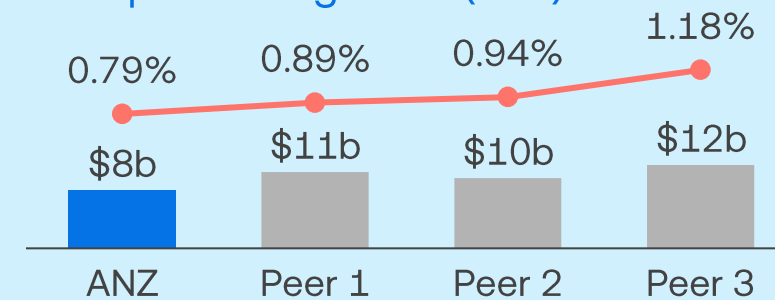
CP balance ~\$4.4b, up ~\$0.1b

- Equivalent to ~13X FY25 individual provision charge
- ~\$2.4b above base case scenario
- ~5X coverage based on the long run loss rate for our current portfolio mix²

Performing loans coverage^{3,4}



Non-performing loans (NPL)⁴



■ NPL
 —●— NPL as a % of total exposures

1. Collective Provision balance as a percentage of credit Risk Weighted Assets

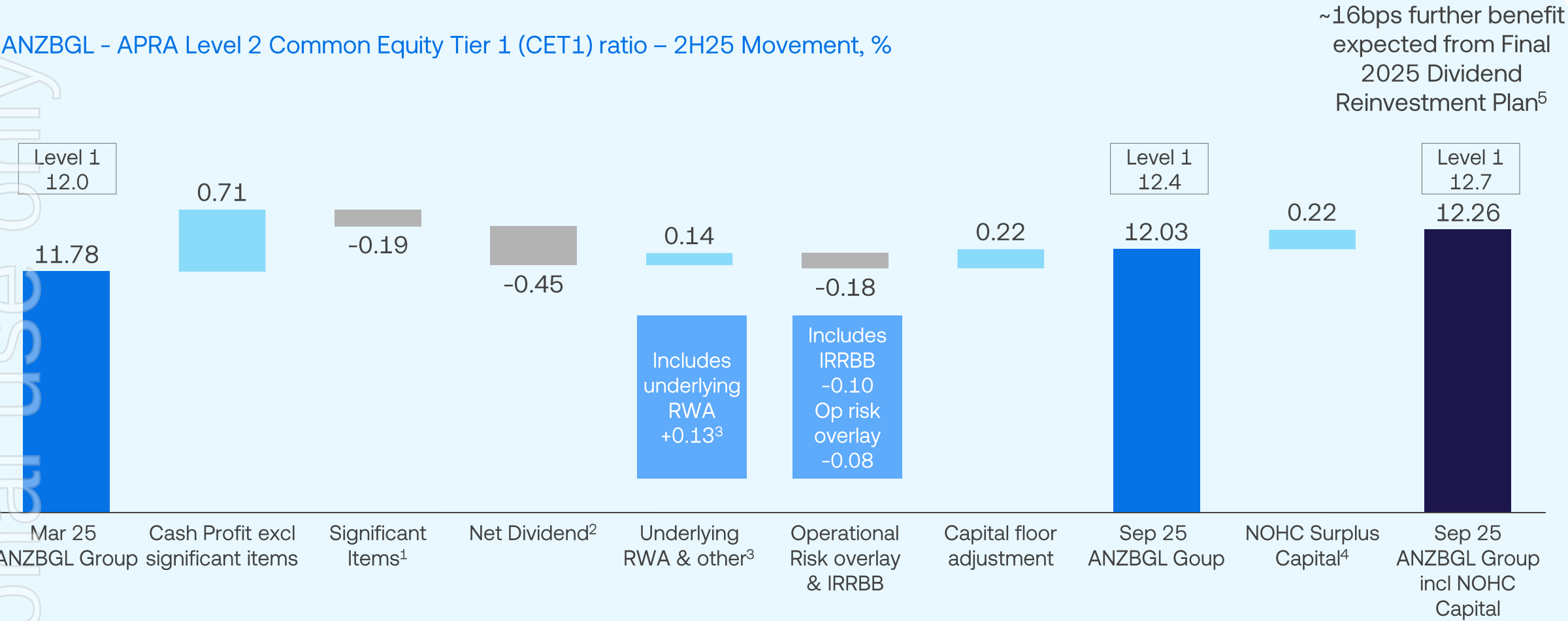
2. Long run loss rate based on Sep 25 portfolio mix and loss history from 2008 to 2025

3. FY25 EOP. Performing loan coverage includes stage 1 & 2 CP exposures. Non-performing loans include stage 3 CP & IP exposures. Exposures include gross loans and advances, credit commitments and contingent facilities

4. Based on ANZ analysis of data sourced from publicly available company financials

Capital

ANZBGL - APRA Level 2 Common Equity Tier 1 (CET1) ratio – 2H25 Movement, %



1. CET1 impact of significant items
2. Includes gross dividend of -53bps and +8bps from Dividend Reinvestment Plan
3. Excludes IRRBB & Operational risk, Including risk impacts
4. Including surplus capital of \$0.2bn held by the NOHC and the remaining \$0.8bn for the share buy-back. The Group ceased the remaining share buyback on 13 October and announced that it will return the funds to ANZBG
5. A 1.5% discount will be applied to the Final 2025 Dividend Reinvestment Plan. Assuming a 30% DRP participation rate, this will provide a 16bps benefit to the CET1 ratio



Our targets¹

- ✓ 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 gross cost savings of \$800 million to be delivered in FY26
 - ✓ 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. 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	Australia 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	
11.7%	16.4%	2.5%	32.0%	30.2%	#1
-0.1% vs Sep 24	Flat vs Sep 24	+0.2% vs Sep 24	+2.19% vs Sep 24	-1.19% vs Sep 24	Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia ⁹
NPS ²	NPS ⁴	Retail NPS ⁶	NPS ⁸	NPS ⁸	
+1.7	-1.8	+16.5	+19.0	-5.0	
+0.5 pts vs Sep 24	+4 pts vs Sep 24	+1.3 pts vs Sep 24	+1 pt vs Sep 24	+6 pts vs Sep 24	No change from Sep 24
# 4 of major banks on NPS	# 4 of major banks on NPS	# 5 of 12 banks on NPS	# 4 of major banks on NPS	# 3 of major banks on NPS	

Tracking our progress

Key performance indicators

Simplicity 

Resilience 

Delivering value 

Cost to income ratio (CTI)¹

53.4%

+197 bps vs Sep 24

Deliver gross cost savings in FY26

–

Suncorp Bank cost synergies

~\$30m

since completion of acquisition

Common Equity Tier 1 (CET1) Ratio

12.03%

-17bps vs Sep 24

NFR remediation progress

Root-Cause Remediation Plan Approved by APRA

Return on Tangible Equity (ROTE)¹

10.5%

-12bps vs Sep 24

Revenue / Risk Weighted Assets¹

4.75%

-5bps vs Sep 24

1. Excluding significant items

Financial priorities



Maintain a strong balance sheet and capital position



Simplify our organisation, deliver resultant cost savings



Improve returns for our investors

2025 Full Year Results

Personal use only

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, commercial, institutional



Balance Sheet

- Assets of \$1,297b including \$829b in net loans and advances
- Liabilities of \$1,225b, including \$748b in customer deposits



ANZ ownership

- Market capitalisation of \$99.1b
- Shareholding: ~40% retail; ~60% institutional (based on issued capital)

ANZ 2030 – Two phases to our strategy

First phase – Across FY26 & FY27

Delivering on immediate priorities to get the basics right

- › Substantial improvement in productivity
- › Initial investment for growth

Second phase – Beyond FY27

Realise the benefits of these strong foundations

- › Accelerate growth
- › Outperform the market

In both phases – Continuously improving our returns and delivering value



Customer first

Australia Retail¹



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

ANZ Plus single customer front-end

Invest in bankers' tools

Re-platforming our contact centre experience

Customer first

Australia Commercial¹



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
- ANZ Plus 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

Customer first

Institutional



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



Customer first

New Zealand



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



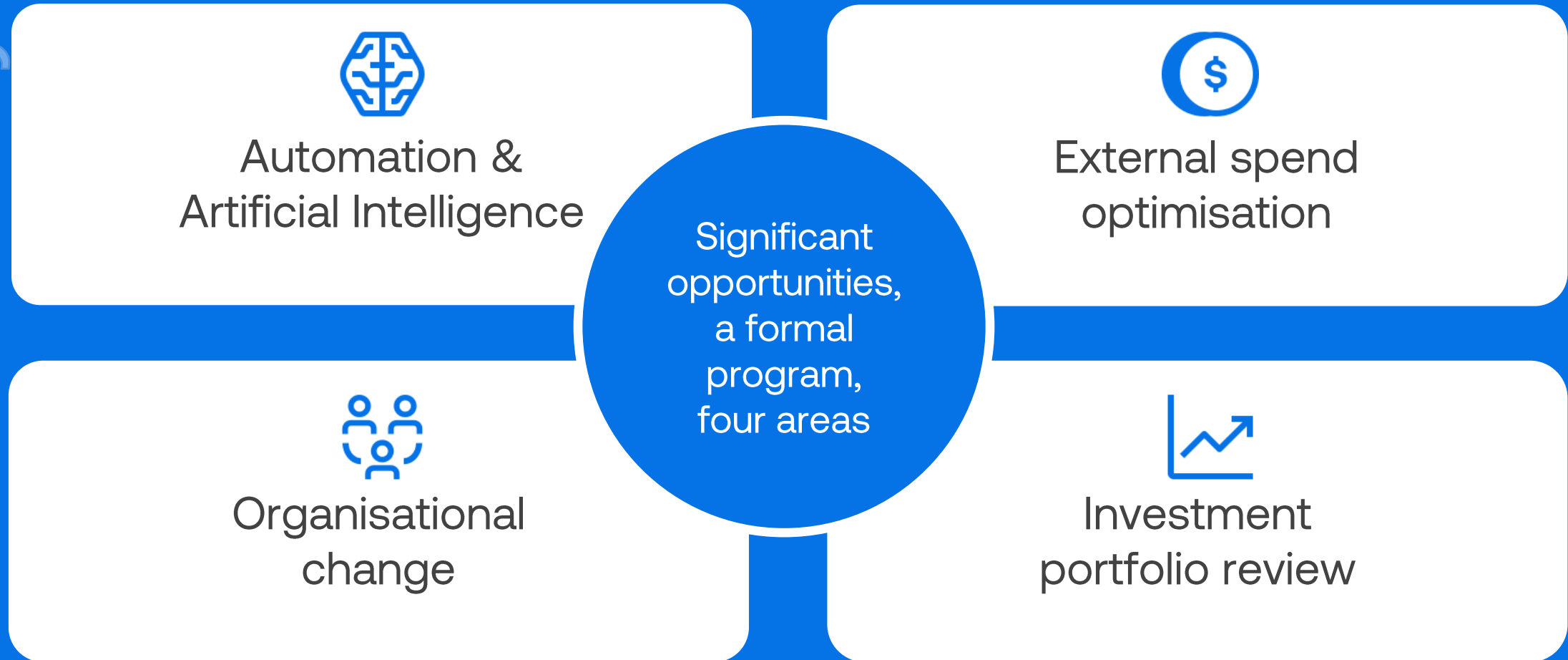
Investing in business bankers

Provide business relationship managers the right tools to outperform in target segments



Simplicity

ersonal use only



Resilience



Capital & balance sheet

Strong capital, funding and liquidity position

One of only 11 banks globally in the AA band by all three rating agencies¹



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 priorities¹

Integrate Suncorp Bank faster to deliver value

Estimated total cost synergies (pre-tax)

\$500m

per annum full run-rate from FY29

Status at Sep 25, \$m

Synergies to date

~30

remaining

~470

Estimated integration costs (pre-tax)

\$745m

Status at Sep 25, \$m

Spend to date

~300

remaining

~445

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



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

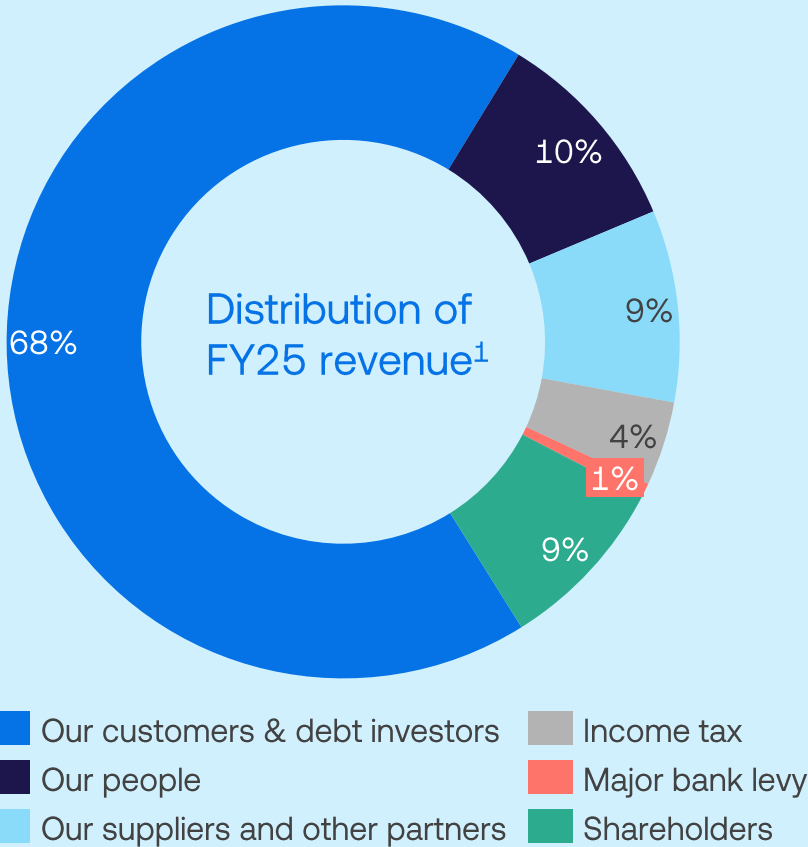
Technology, property and other products and services to help support our customers

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



2025 Full Year Results

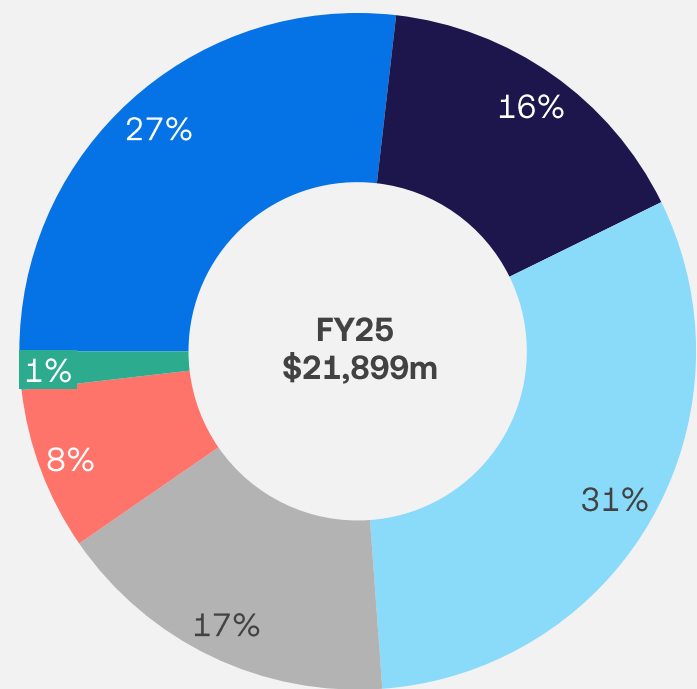
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Investor Discussion Pack
Additional financial information



Revenue & expenses

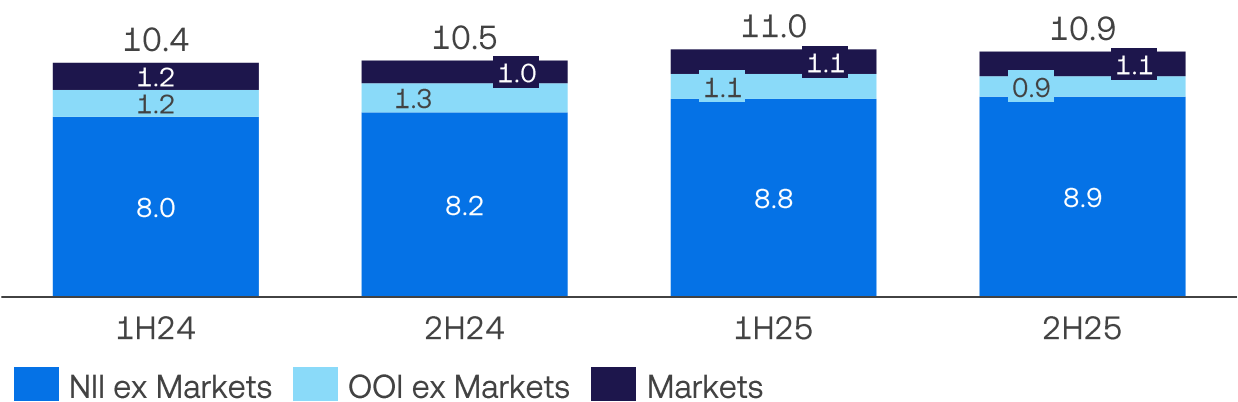
Revenue composition, %



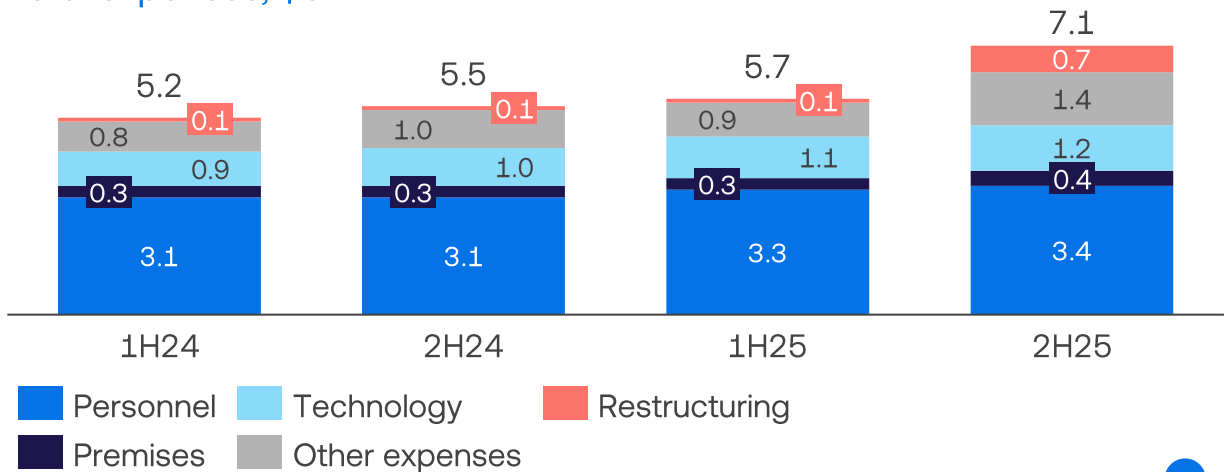
■ Australia Retail ■ Institutional ■ Suncorp Bank
■ Australia Commercial ■ New Zealand ■ Other¹

1. Other includes Pacific division and Group Centre

Total revenue, \$b

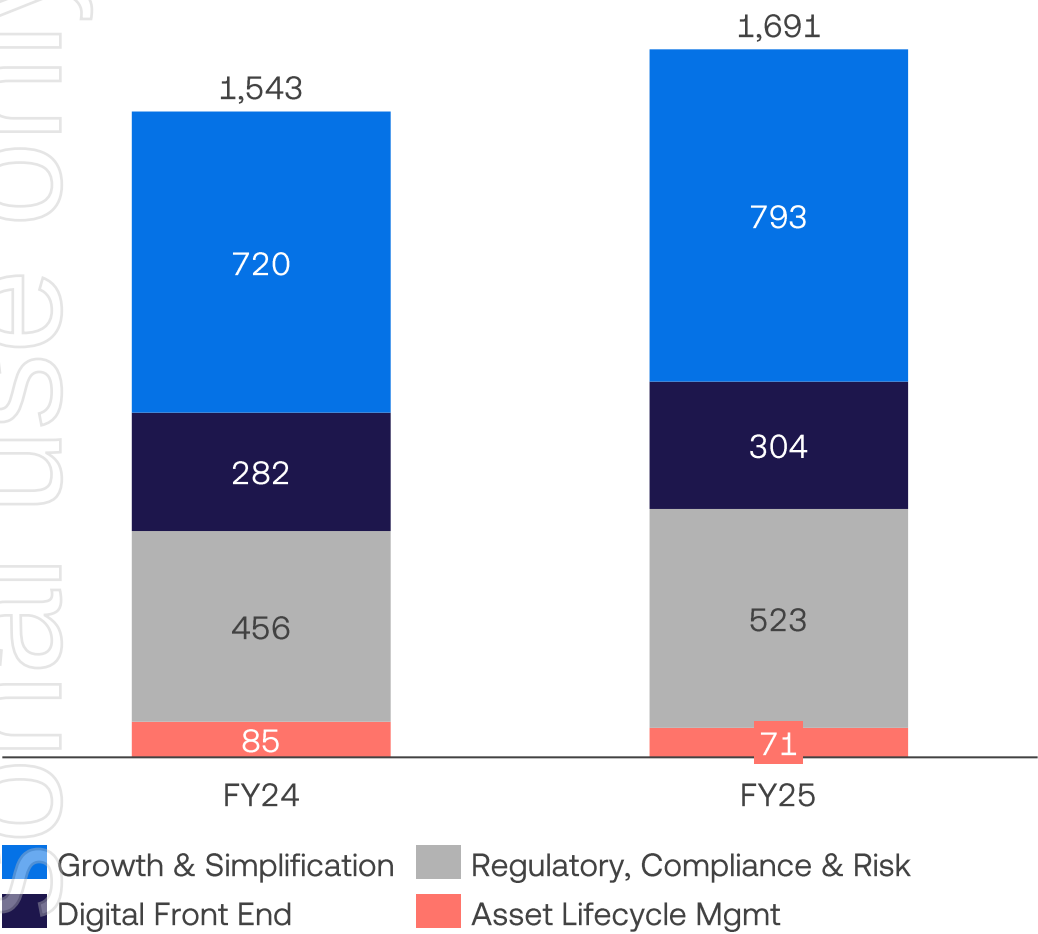


Total expenses, \$b



Total investment spend

Investment Spend by Category¹

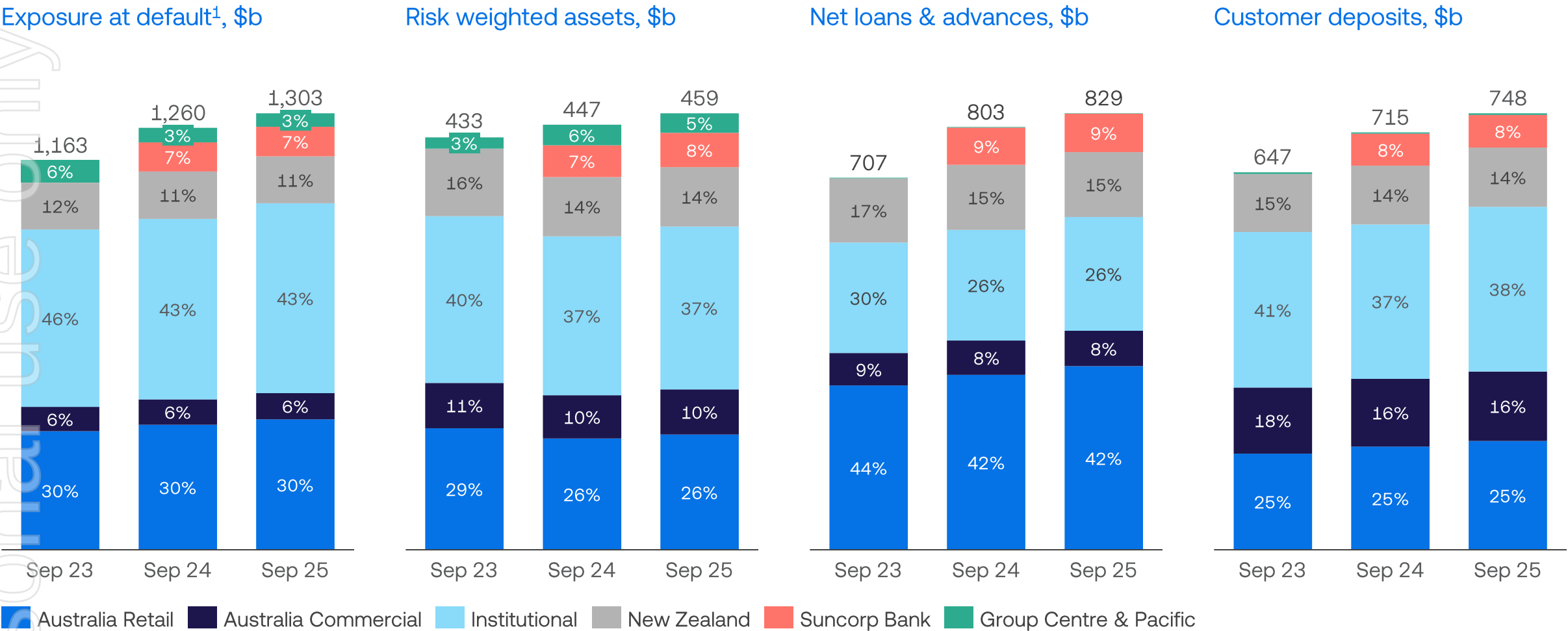


1. FY24 is restated for comparability purposes to include a new investment category: Digital Front End

	FY24	FY25
Investment spend expensed	81%	82%
Investment spend expensed, \$m	1,257	1,389
Capitalised Software balance, \$m	1,020	998
Amortisation expense, \$m	324	348
Avg amortisation period (years)	3.4	3.2



Total balance sheet composition

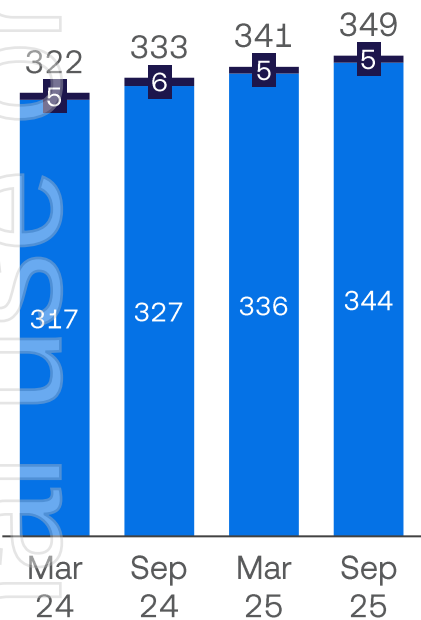


1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

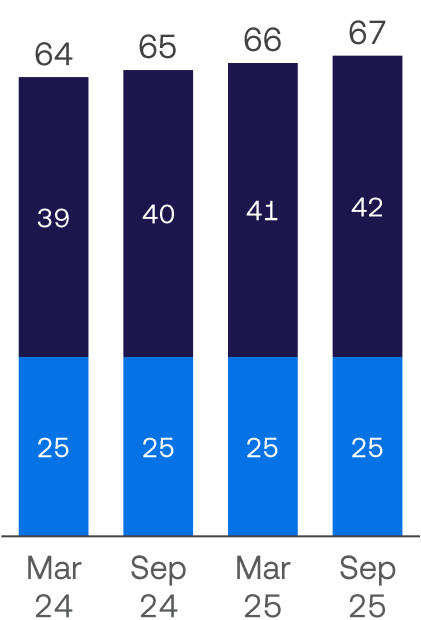


Net loans and advances

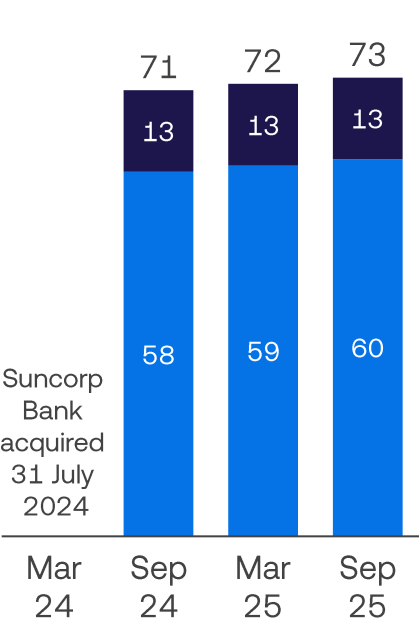
Australia Retail, \$b



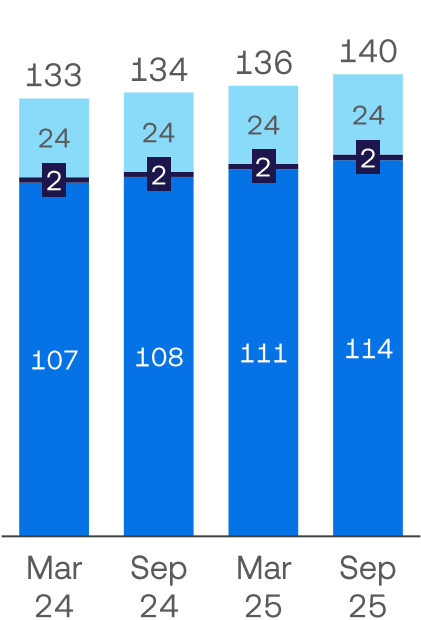
Australia Commercial¹, \$b



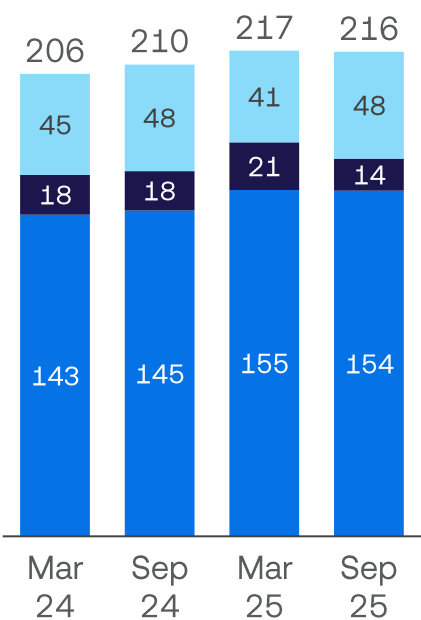
Suncorp Bank, \$b



New Zealand, NZDb



Institutional, \$b



Home loans
Cards, personal loans & other

SME Banking
Diversified & Specialist Businesses

Home lending
Business lending

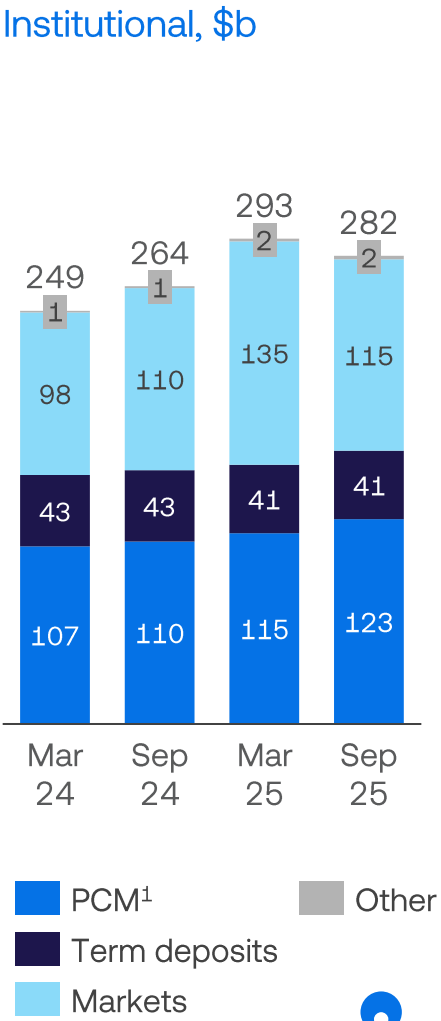
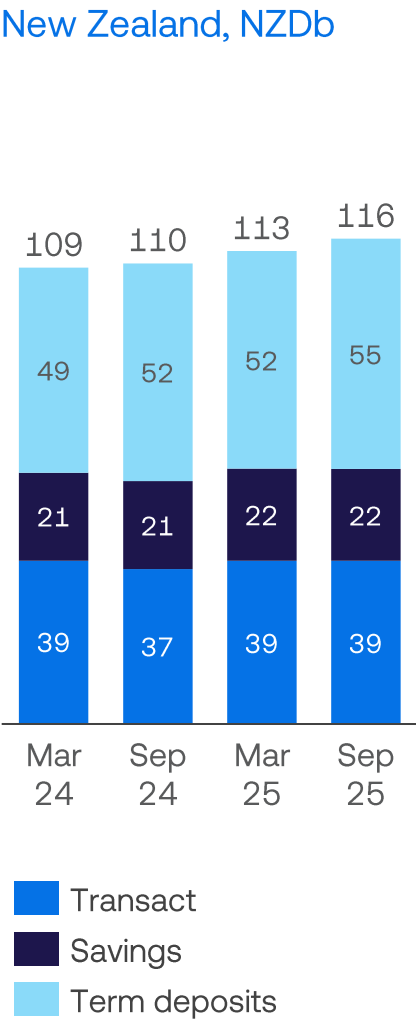
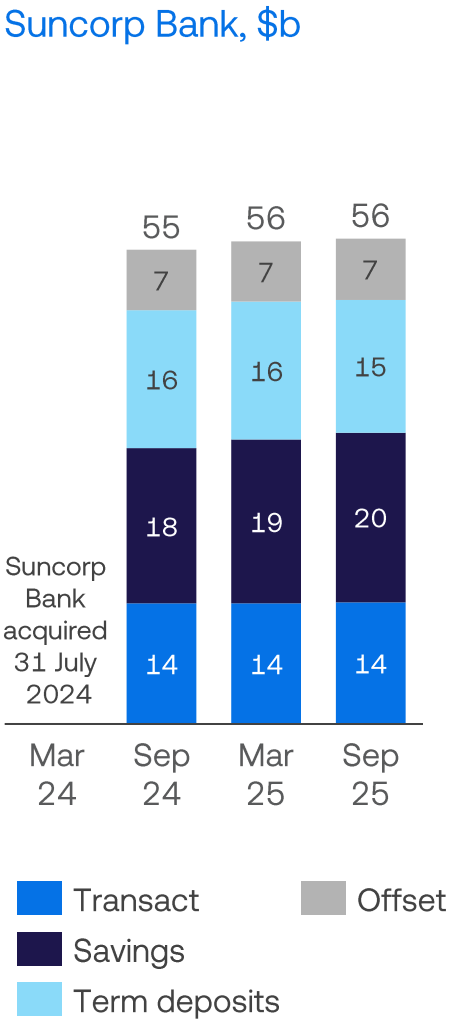
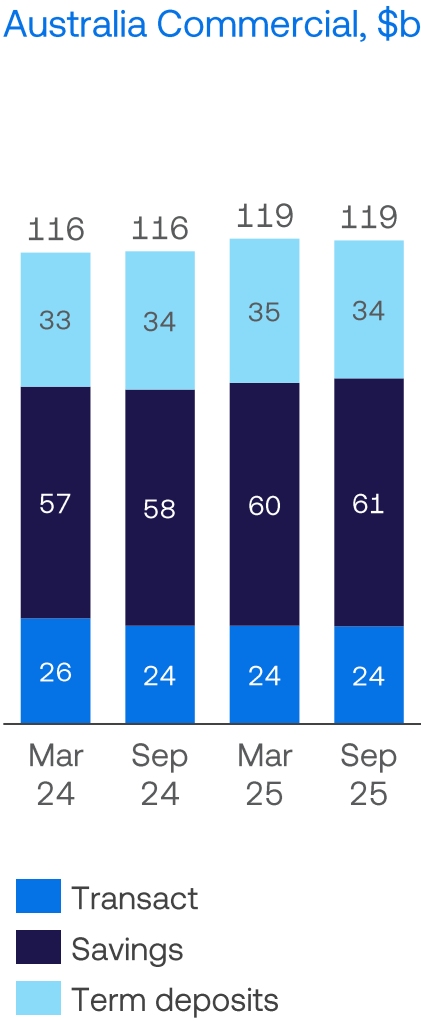
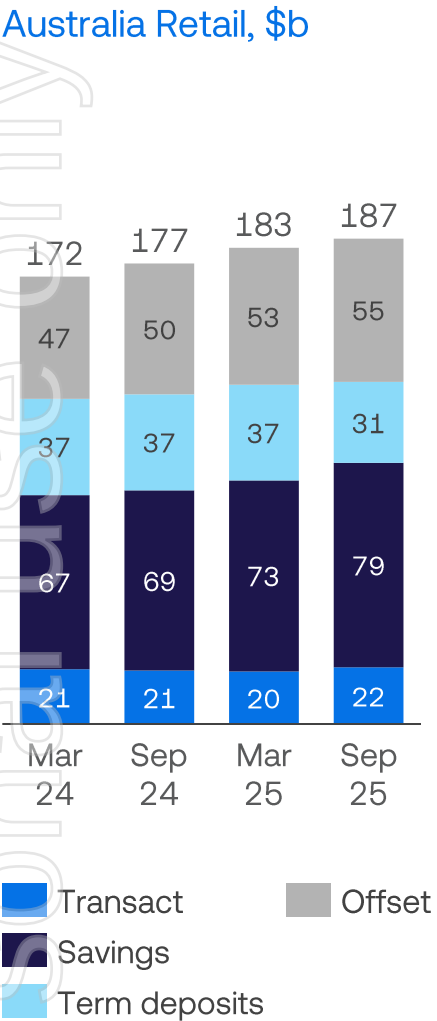
Home loans
Other personal
Business

Corporate Finance
Transaction Banking
Markets

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



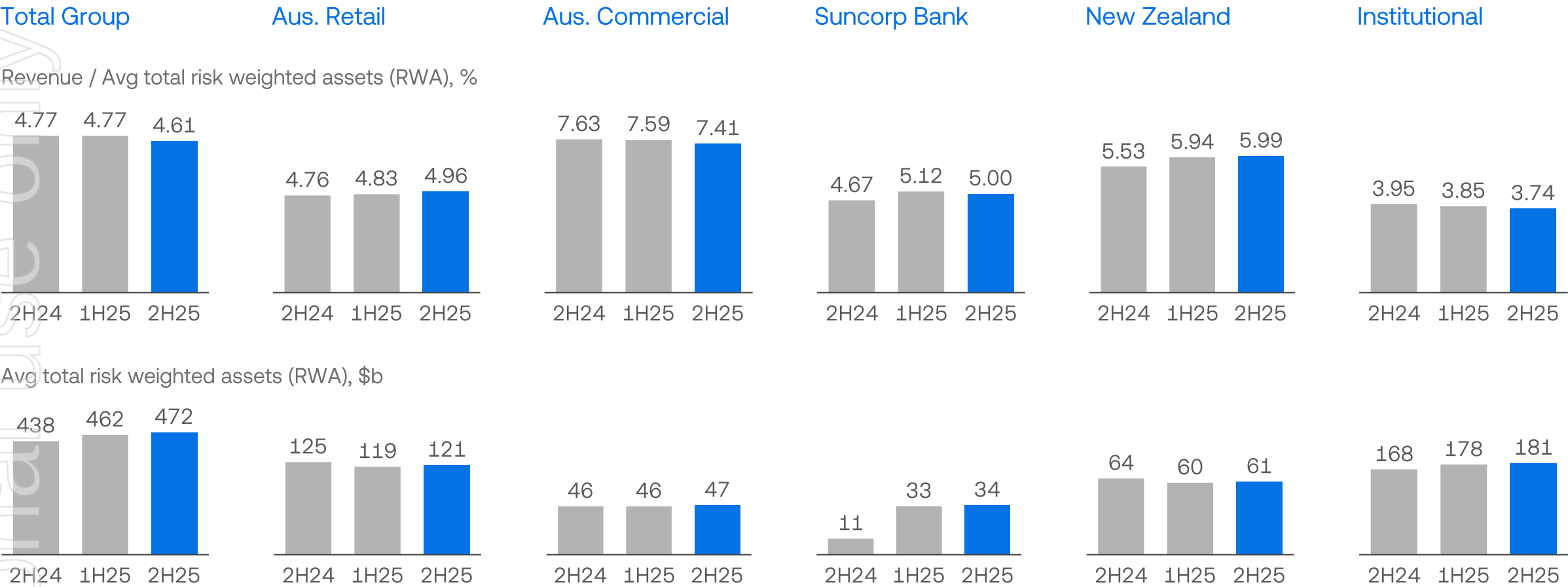
Customer deposits



1. Payments and Cash Management



Risk adjusted revenue

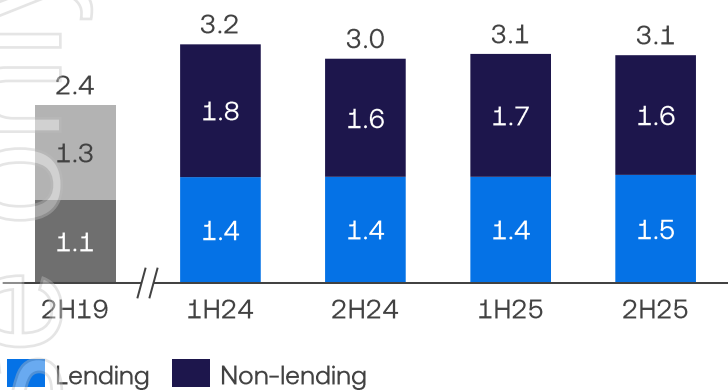


1. Credit risk weighted assets impacted by the implementation of the new Agri credit model in Mar 24 and a mortgage credit model change in Sep 24

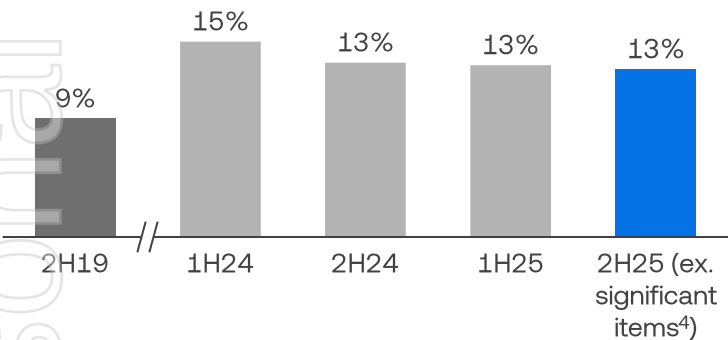


Institutional performance summary

Customer franchise revenue¹, \$b

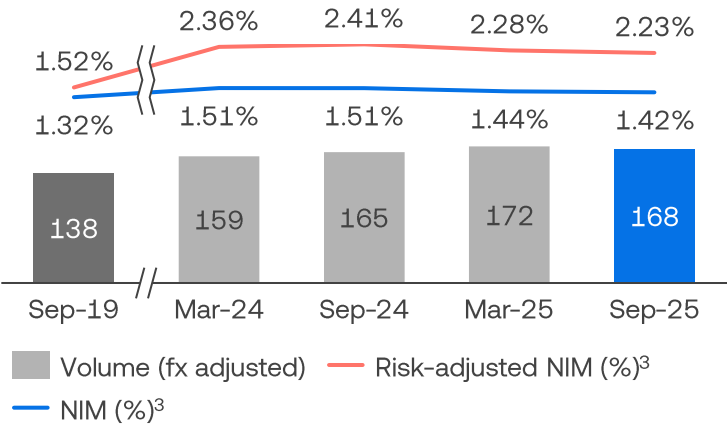


Return on equity, %

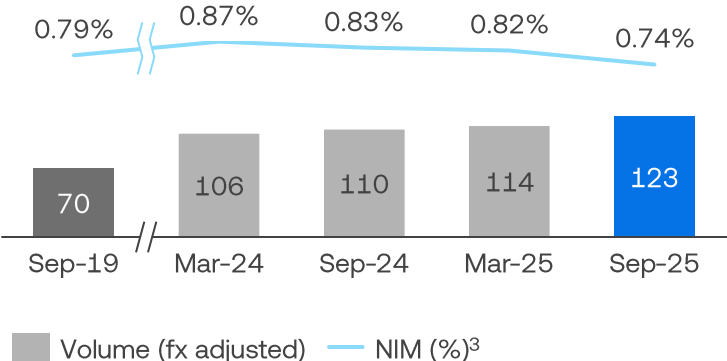


1. Excludes Balance Sheet Trading and Derivative Adjustments
 2. Represents Corporate Finance and Trade & Supply Chain
 3. Net Interest Margin (NIM) represent half year averages
 4. Significant items include ASIC settlement of \$143m and strategic restructuring expenses of \$22m
 5. Represents Individual Provision charge / (release) divided by average gross loans and advances

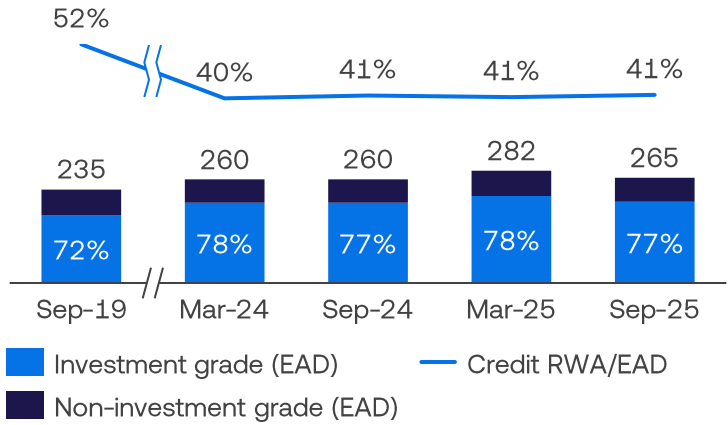
Core lending², \$b



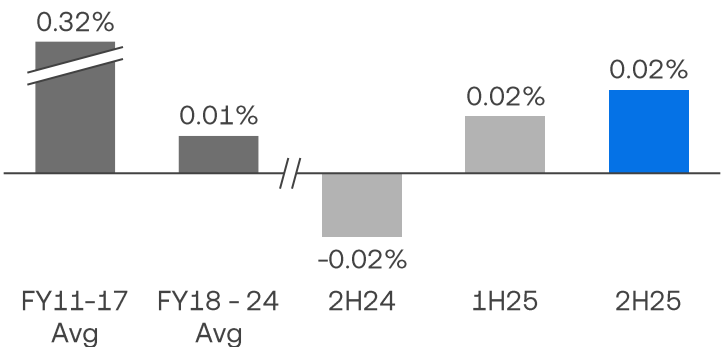
Operational / at-call deposits, \$b



Risk intensity (ex. Markets)

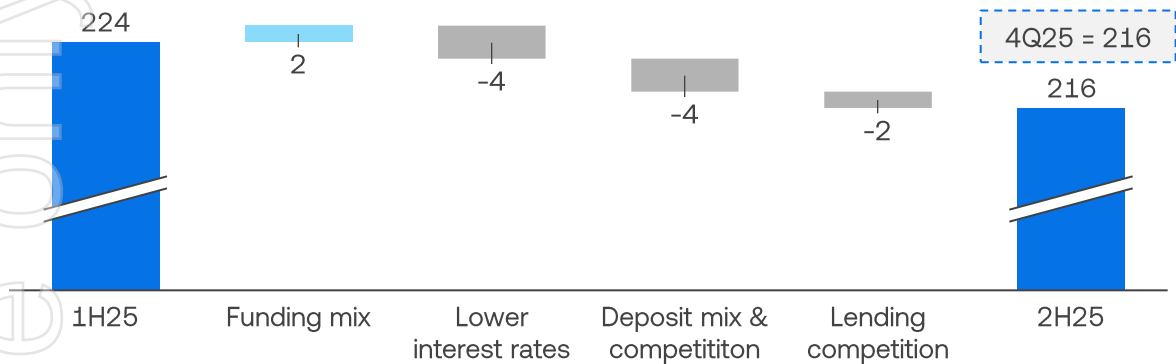


IP loss rate⁵, %

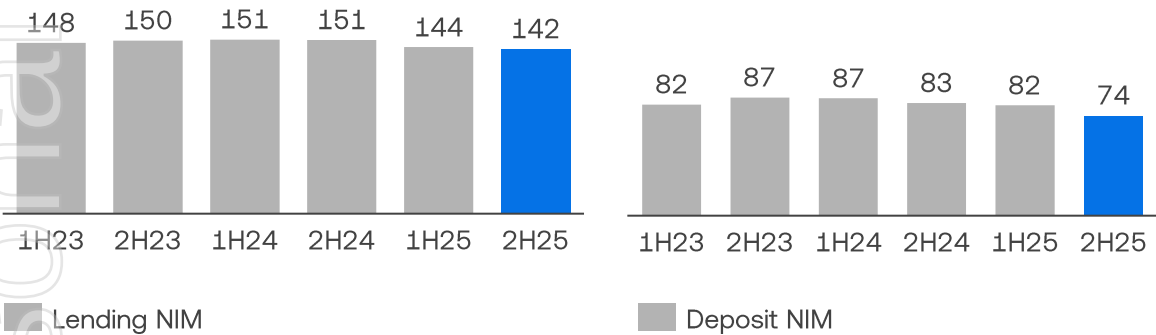


Institutional margins

NIM¹ drivers (ex. Markets), bps

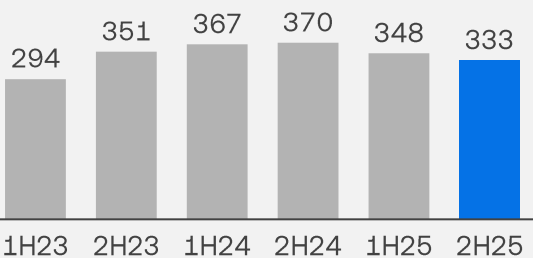


Lending & Deposit NIM^{2,3}, bps

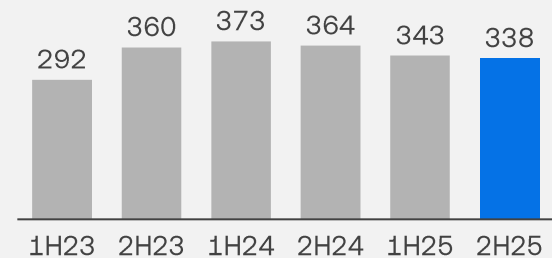


Risk adjusted NIM⁴ (ex. Markets) – by geography, bps

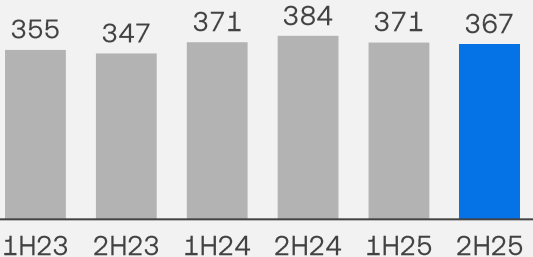
Institutional



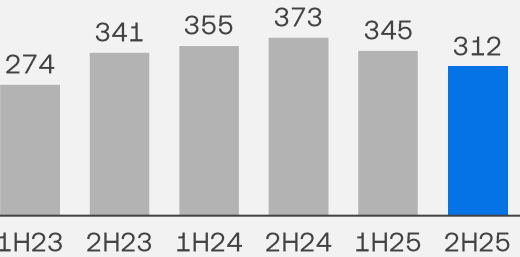
Australia & PNG



New Zealand



International

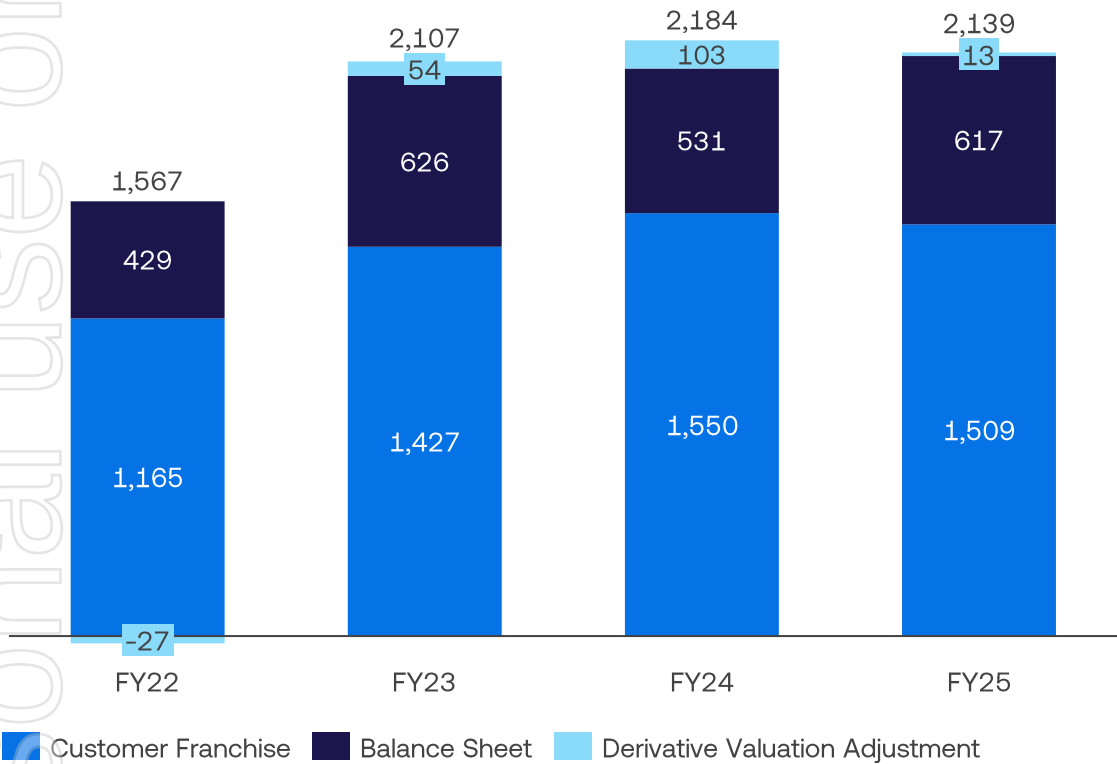


1. NIM: Net interest Margin (Net interest Income divided by Average Interest Earning Assets)
2. Lending NIM represents Net Interest Income divided by Average Interest Earning Assets for Corporate Finance and Trade & Supply Chain
3. Deposits NIM represents Net Interest Income divided by Net Internal Assets for Payments and Cash Management
4. Risk adjusted NIM represents Institutional ex. Markets Net Interest Income divided by average Credit Risk Weighted Assets



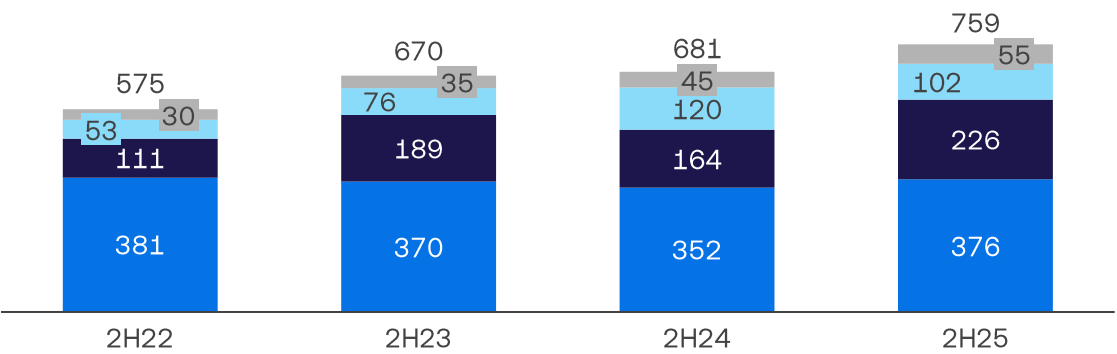
Institutional Markets

Total Markets income, \$m

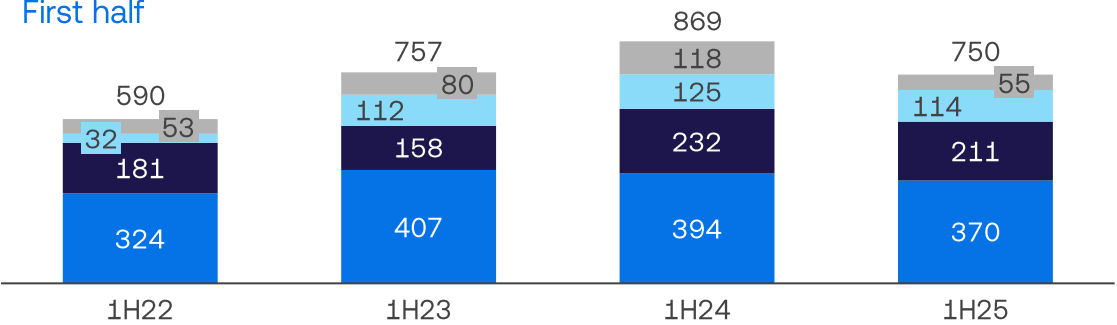


Customer Franchise income¹, \$m

Second half



First half



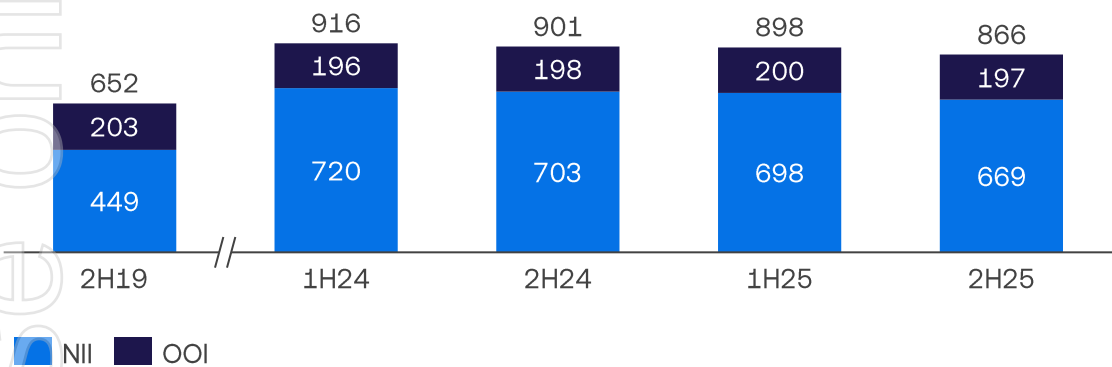
Foreign Exchange Rates Credit and Capital Markets Commodities

1. Excludes Balance Sheet trading and derivative valuation adjustments

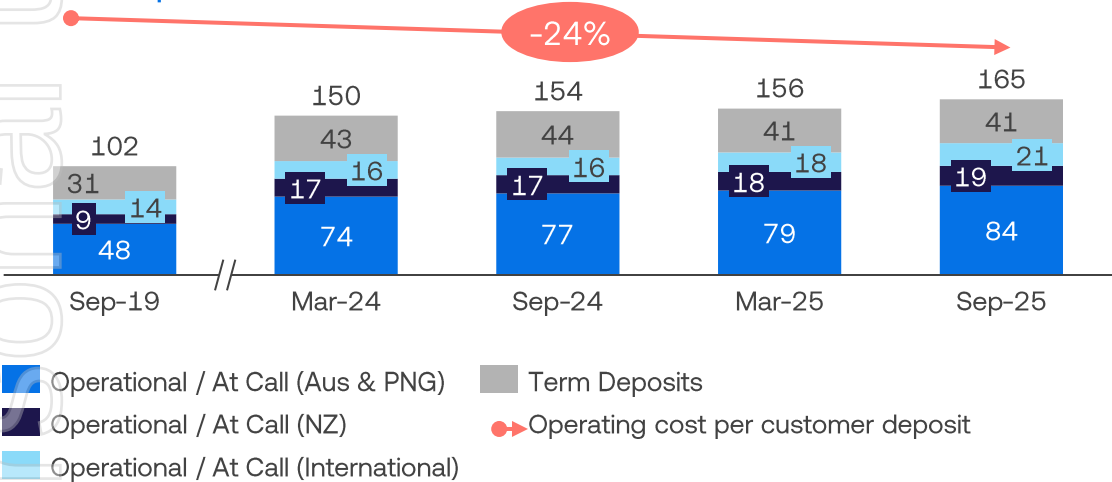


Institutional Payments and Cash Management

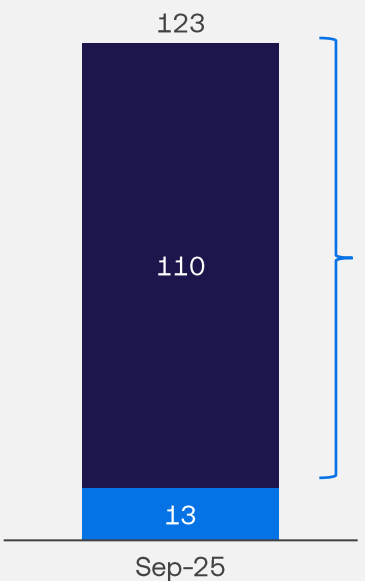
PCM revenue, \$m



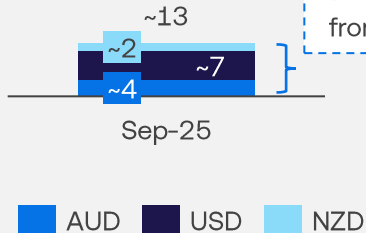
PCM deposit volumes, \$b



Balance by rate sensitivity (excluding term deposits)



Zero low-rate deposits (by currency)



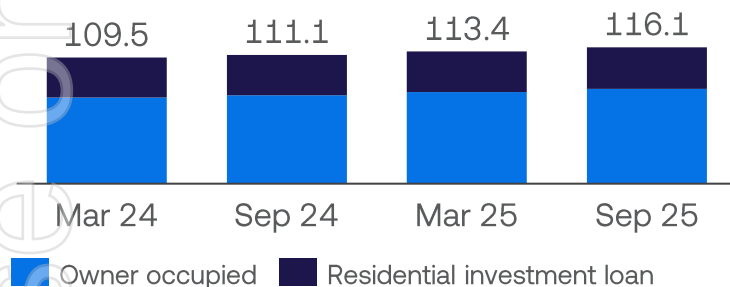
The relationship between cash rates and deposit margins is not linear and can be impacted by changes in deposit mix and deposit price competition.



New Zealand division – Balance sheet and financial position

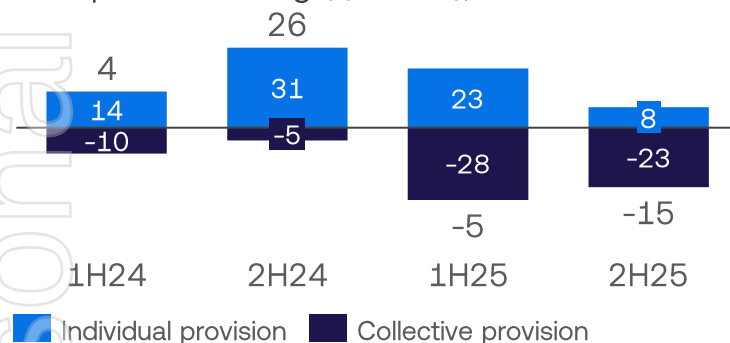
Housing lending¹

NZDb



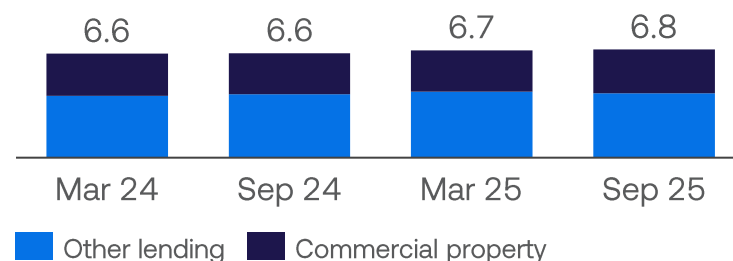
Credit quality

Total provision charge/(release), NZDm



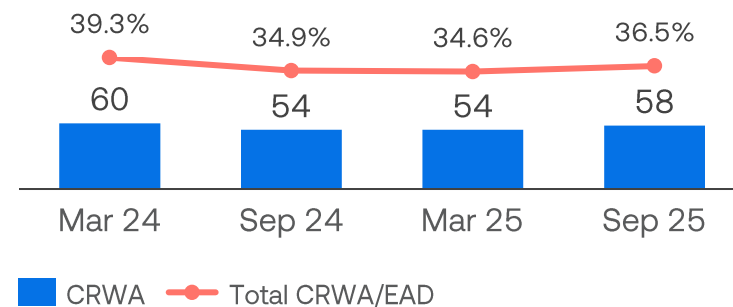
Business lending²

NZDb



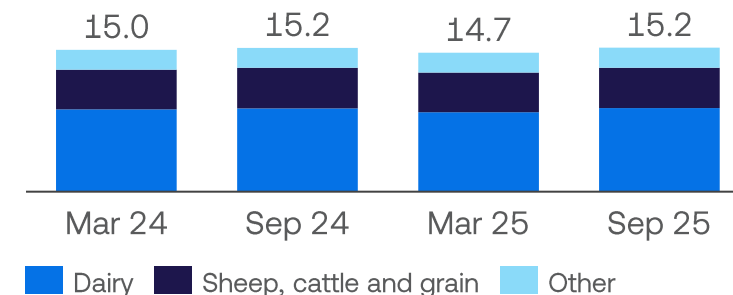
Exposures³

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



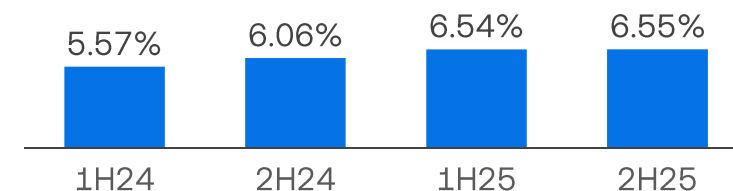
Agri lending

NZDb



Balanced Financial Performance³

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. Credit risk weighted assets impacted by the implementation of the new Agri credit model in Mar 24 and a mortgage credit model change in Sep 24



2025 Full Year Results

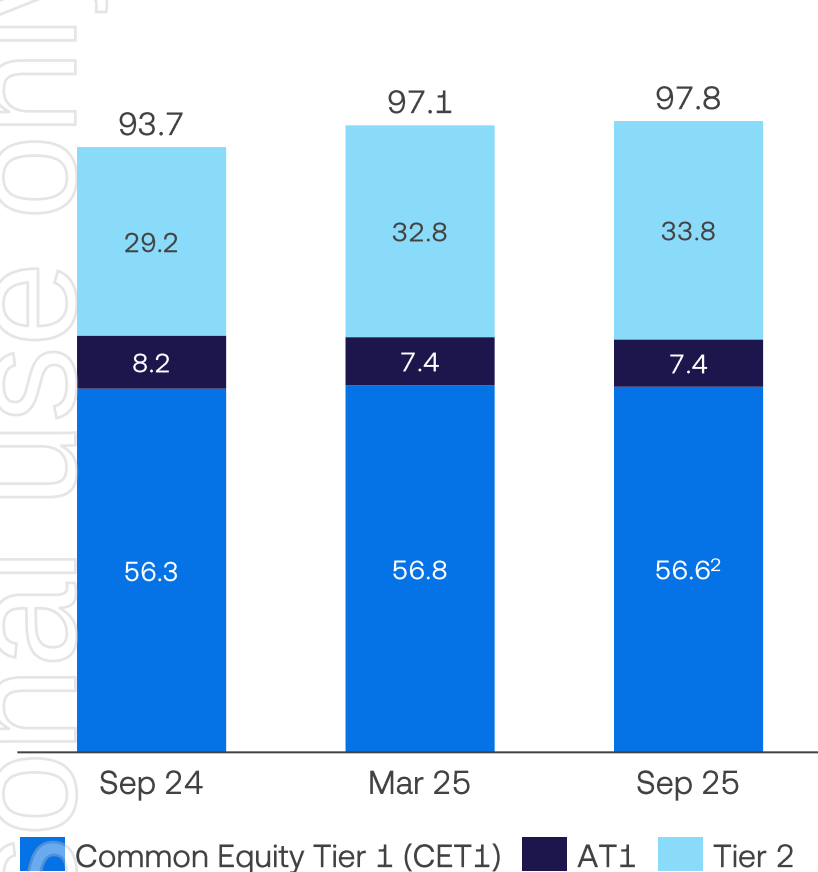
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Investor Discussion Pack
Group Treasury



ANZ Group capital

ANZ Group capital composition¹, \$b



ANZ Bank Group key capital ratios (%)	Sep 24	Mar 25	Sep 25
Level 2 CET1 capital ratio	12.2	11.8	12.0
Level 2 CET1 HoH mvmt	-130 bps	-42 bps	+25 bps
Additional Tier 1 capital ratio	1.8	1.6	1.6
Tier 1 capital ratio	14.0	13.4	13.6
Tier 2 capital ratio	6.5	7.0	7.4
Total regulatory capital ratio	20.6	20.4	21.0
Leverage ratio	4.7	4.4	4.4
Risk weighted assets	\$447b	\$469b	\$459b
Level 1 CET1 capital ratio	12.6	12.0	12.4
Level 1 risk weighted assets	\$372b	\$396b	\$384b
Basel Harmonised ratios (%)			
Leverage ratio	5.2	4.9	4.9
Level 2 CET1 capital ratio	17.6	17.0	17.6

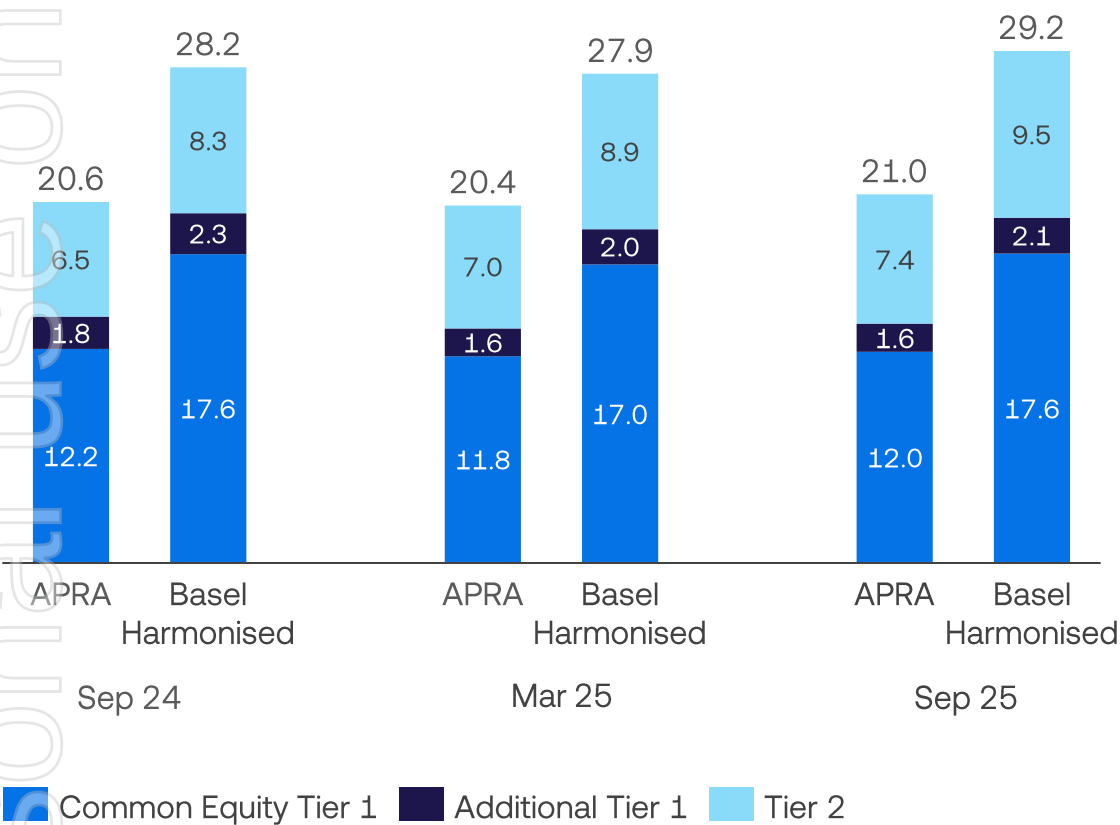
1. Capital composition excludes additional RBNZ compliant capital (currently \$2.8b) in ANZ New Zealand

2. Sep 25 Common Equity Tier 1 (CET1) of \$56.6b includes ~\$1.0b of NOHC surplus capital and ~\$0.4b of Non-Bank Group Capital. The NOHC surplus capital of ~\$1.0b includes surplus capital of \$0.2bn held by the NOHC and the remaining \$0.8bn for the share buy-back. The Group ceased the remaining share buyback on 13 October and announced that it will return the funds to ANZBGL



Capital ratios on a Basel Harmonised basis

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



1. IRB capital floor has not been adjusted in Basel Harmonised ratios

APRA Level 2 CET1 ratio – 30 September 2025		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	+1.05%
IRB Scaling Factor	APRA requires a scaling factor of 1.1 times for all RWA	+0.85%
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	+0.85%
Equity Investments & DTA	APRA requires 100% deduction from CET1	+0.87%
IRRBB RWA	APRA includes IRRBB in Pillar 1 RWA	+0.73%
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%)	+0.57%
Other Risk Weighted Assets	APRA require 1.5x scalar for IPRE exposures and conservative supervisory slotting risk weights for project, object and commodity finance	+0.30%
Other Capital	APRA require deductions from CET1 for capitalised expenses & deferred fee income	+0.36%
Basel Harmonised CET1 ratio – 30 September 2025		17.6%



Regulatory capital

ANZ Bank Group capital

- Level 2 CET1 ratio of 12.0% (Level 1 CET1 ratio of 12.4%), an increase of 25bp from 1H25:
 - Underlying reduction in CRWA is primarily driven by a reduction in exposures in Institutional
 - Operational Risk overlay of \$250m is effective from Apr-25
 - The capital floor decreased by \$9b in 2H25, mainly due to the reduction in the Institutional portfolio reducing the capital floor by more than the actual RWA decrease and the higher IRRBB RWA

ANZ Group dividend

- Final dividend of 83 cents per share partially franked at 70%, ~74% Half Year DPOR on Cash NPAT (excluding significant items) basis
- A 1.5% discount will be applied to the Final 2025 Dividend Reinvestment Plan. Assuming a 30% DRP participation rate, this will provide a 16bps benefit to the CET1 ratio

APRA Level 2 Common Equity Tier 1 (CET1) ratio – FY25 Movement, %

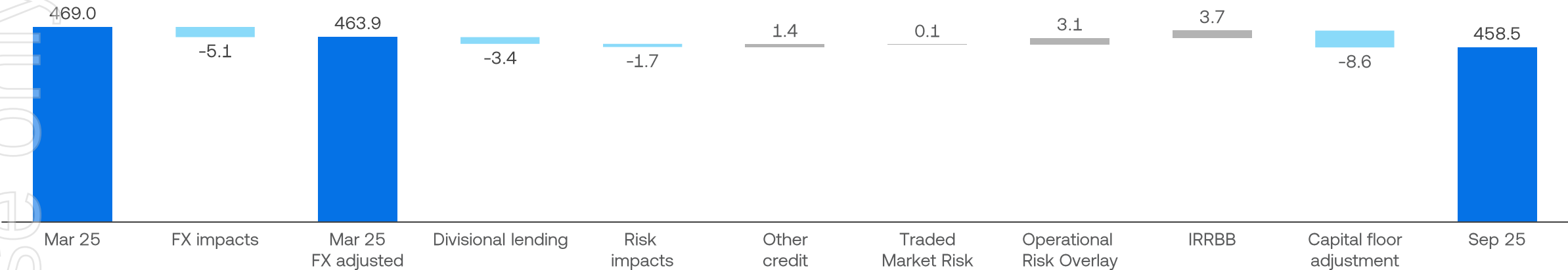


1. CET1 impact of significant items
2. Includes surplus capital of \$0.2bn held by the NOHC and the remaining \$0.8bn for the share buy-back. The Group ceased the remaining share buyback on 13 October and announced that it will return the funds to ANZBGL

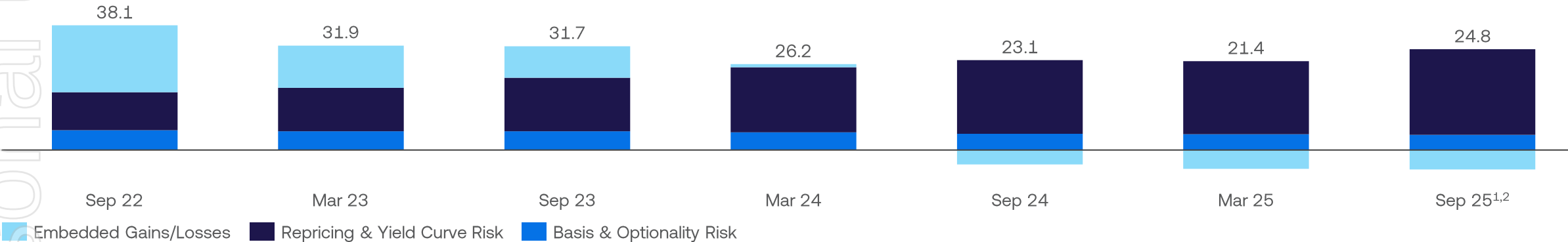


Regulatory capital – risk weighted assets

Risk weighted assets – Level 2, \$b



Risk weighted assets – IRRBB, \$b



1. Including Suncorp Bank IRRBB risk
2. Pro forma for new APS1117 standard is \$22.8b

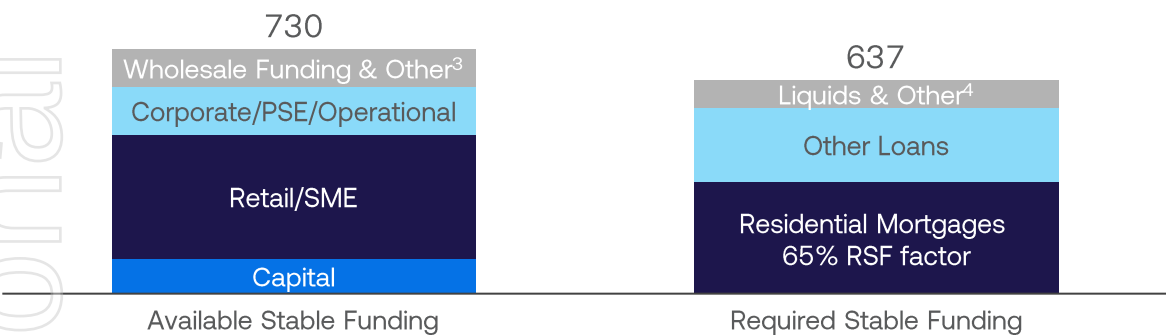


Balance sheet structure¹

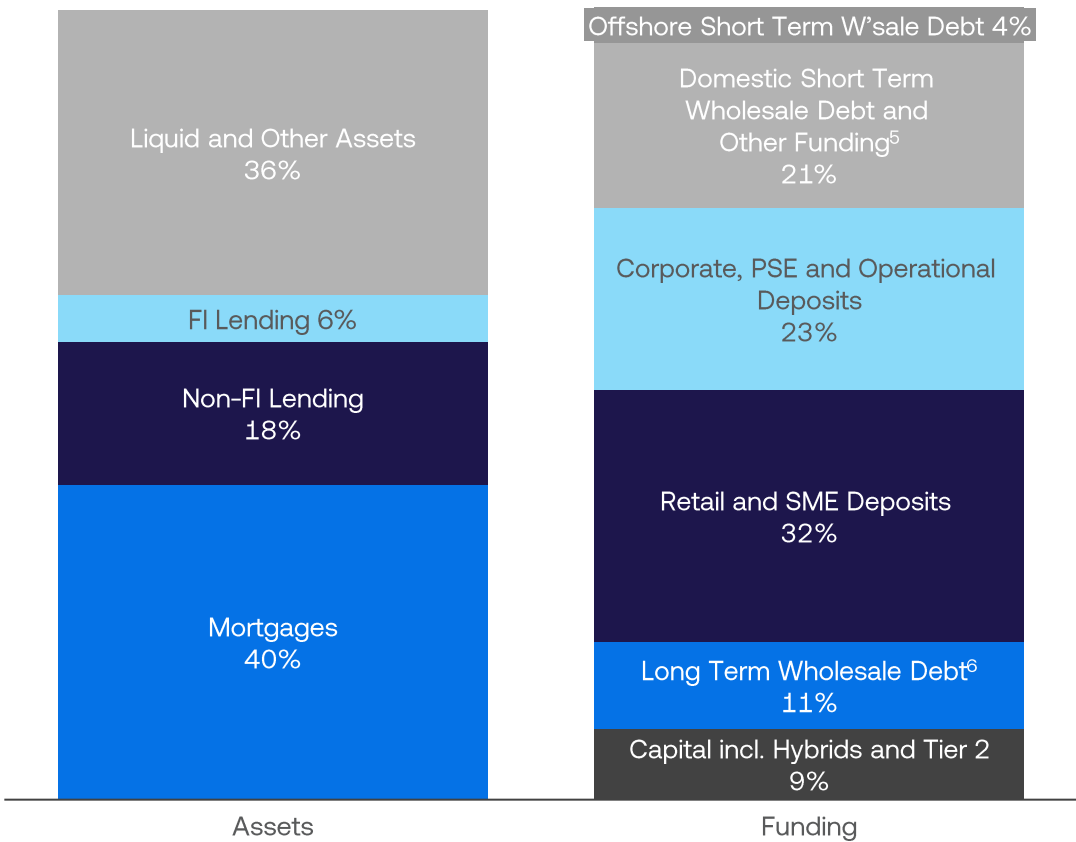
NSFR movement, %



NSFR composition, Sep 25 \$b



Balance sheet composition, Sep 25



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 Off Balance Sheet, Derivatives, Other Assets 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

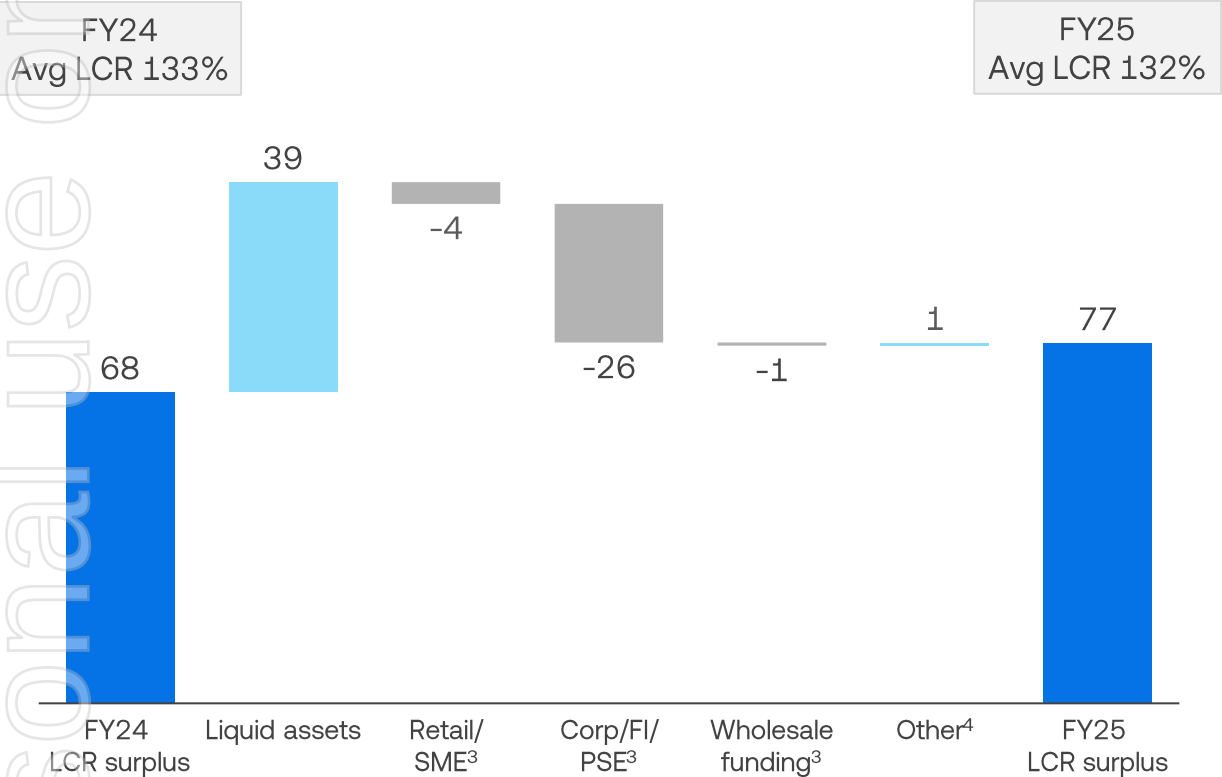
5. 'Other' includes FI/Bank deposits, Repo funding and other short dated liabilities

6. Includes Central Bank Term Funding (RBNZ FLP/TLF)

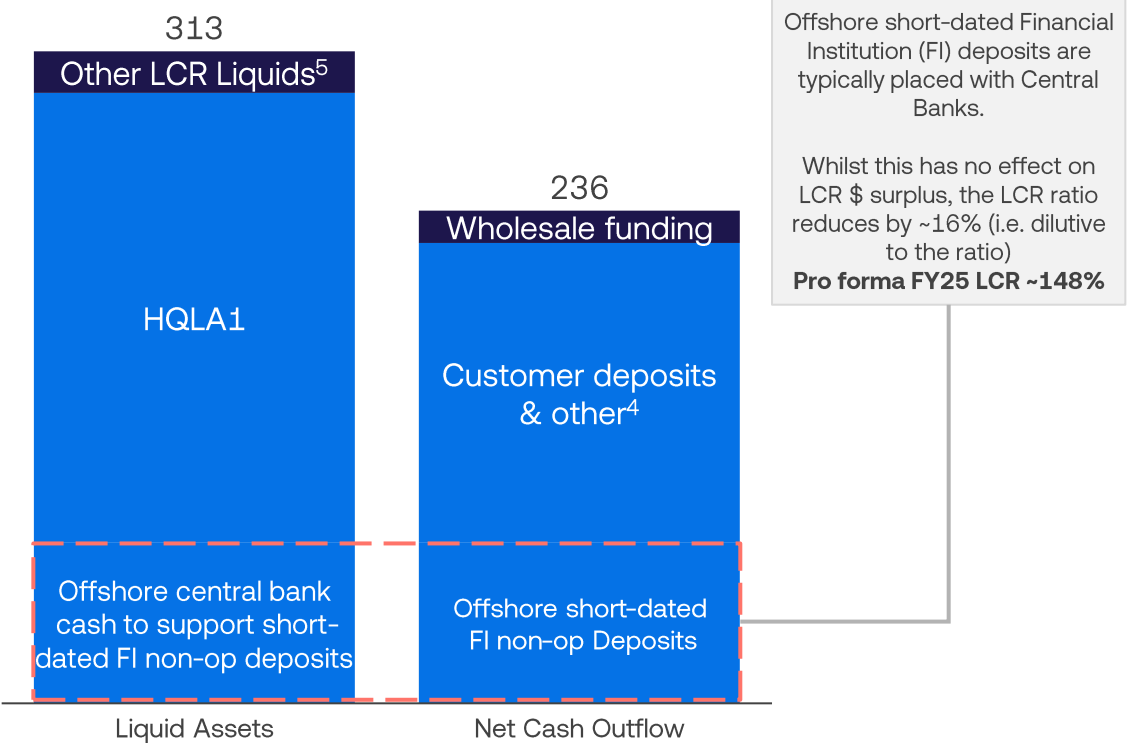


Liquidity coverage ratio (LCR) summary¹

\$9b increase in average LCR surplus²



LCR composition, Average FY25 \$77b



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. As at 30 September 2025, this included \$10.1b of surplus liquids held in New Zealand

3. Change in cash outflow impacts on LCR surplus

4. 'Other' includes off-balance sheet and cash inflows

5. Comprised of HQLA2 and Alternative Liquid Assets (ALA)



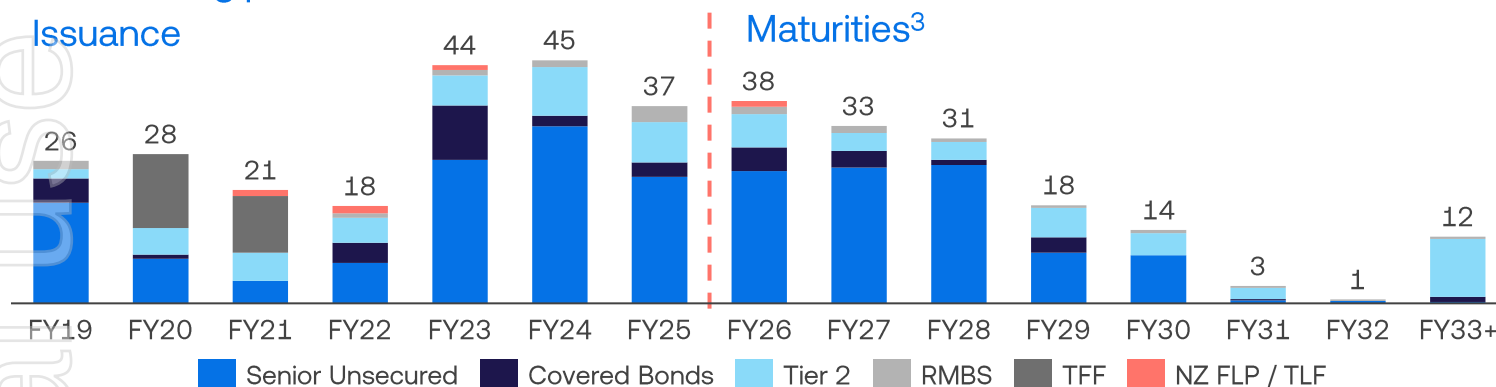
Term wholesale funding¹

ANZ has access to a diverse range of wholesale funding

- FY25 term funding issuance of \$37b², ~50% of which were issued in domestic currencies
- Expected FY26 term funding of ~\$35b across ANZBGL (~\$25b), ANZ NZ (~\$5b) and Suncorp Bank (~\$3-5b)
- ANZ's future term funding issuance depends on market conditions, balance sheet needs, regulatory changes and exchange rates, amongst other factors
- S&P have recently re-affirmed ANZ's credit ratings including RAC ratio impacts from APRA's AT1 phase out

Term funding profile \$b

Issuance



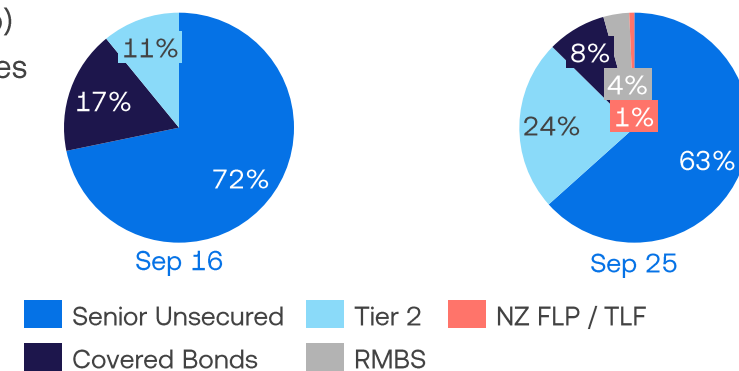
Strong credit ratings across all group entities

	ANZ Banking Group Ltd		ANZ New Zealand		Suncorp Bank
	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+	Not rated	AA-

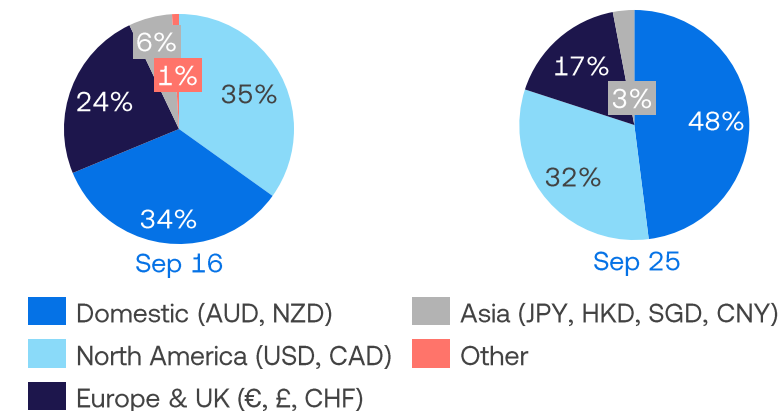
1. All figures based on historical FX. Includes any issuance from ANZ BGL, ANZ New Zealand, Suncorp Bank but excludes issuance with original tenor less than 18 months, APRA compliant Additional Tier 1 capital and ANZ New Zealand Perpetual Preference Shares and ANZ Holdings (New Zealand) Limited
2. Includes prefunding of \$1.3bn
3. Maturity profile is based on the next call date
4. Sep 16 excludes Suncorp Bank

Portfolio composition⁴

Product



Currency



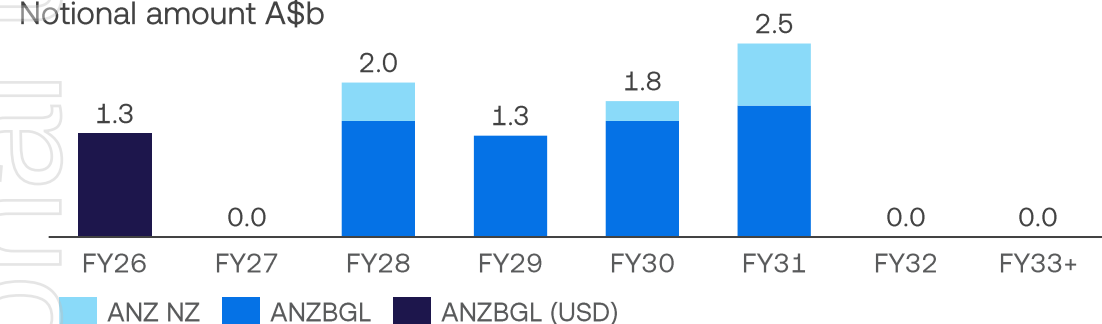
Tier 2 and AT1 portfolio¹

ANZ is well placed to meet APRA and RBNZ Tier 2 requirements

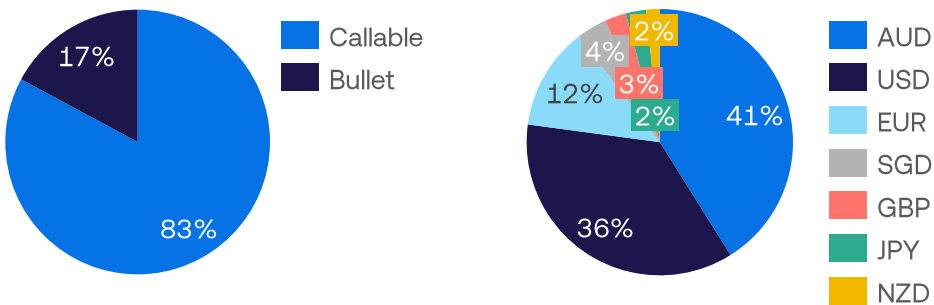
- APRA Level 2 Total Capital ratio is 21.0%, 29.2% on a Basel Harmonised basis
- ANZBGL issued ~\$7.5b of Tier 2 in FY25. This included the first ever AUD benchmark 20-year bullet transaction, a significant development for the domestic Tier 2 market
- Current APRA Level 2 Tier 2 ratio is 7.4% (exceeding APRA’s January 2026 requirement of 6.5%)
- Given APRA’s announced phase out of AT1, ANZ’s pro forma 1 Jan 2027 Tier 2 ratio² is 7.7%, effectively meeting APRA’s January 2027 Tier 2 requirement of 7.75% one year ahead of schedule
- FY26 Tier 2 issuance requirement is ~\$5-7b³
- ANZ has a diversified approach to sourcing Tier 2 funding and issued in SGD, EUR, USD and AUD in FY25
- ANZBGL and ANZ New Zealand Tier 2 calls remain subject to APRA or RBNZ approval respectively
- APRA announced its AT1 phase out in December 2024 with outstanding AT1 securities to be grandfathered from January 2027 as Tier 2 until their first scheduled call date

AT1 first call date profile

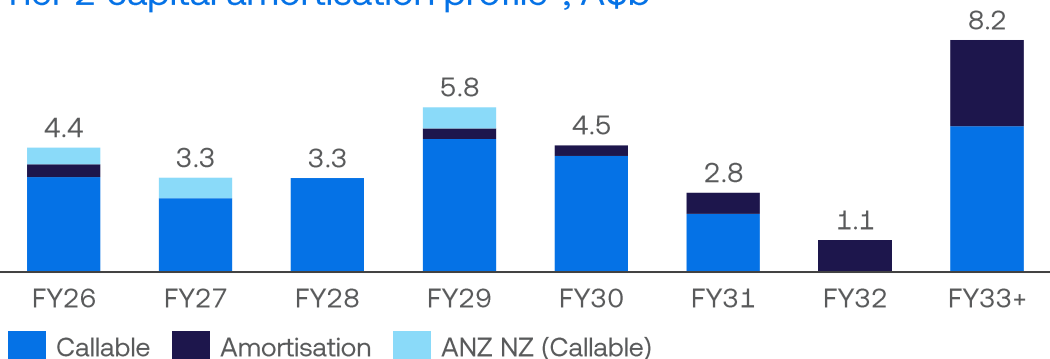
Notional amount A\$b



Tier 2 capital, Notional amount %



Tier 2 capital amortisation profile⁴, A\$b



1. 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). ANZ New Zealand AT1 and Tier 2 does not constitute APRA compliant regulatory capital. 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. Includes ANZBGL AT1 with a first call date after 1 January 2027 as Tier 2 and assumes any AT1 or Tier 2 with a call before 1 January 2027 is called and not replaced. Based on RWA as at 30 September 2025

3. Subject to the finalisation of RBNZ’s Capital Review

4. 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 ANZ New Zealand Perpetual Preference Shares that qualify as RBNZ AT1 issued in September 2024



RBNZ Capital Review

Key proposals

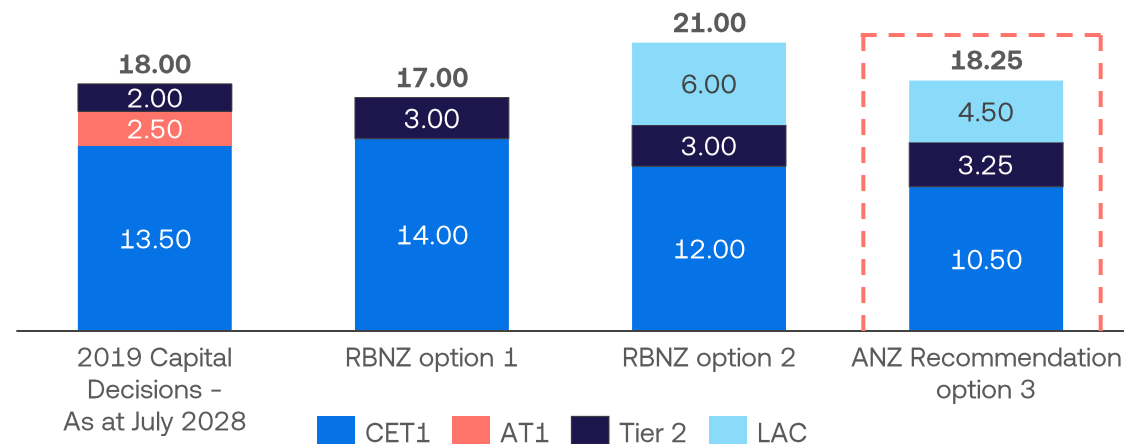
RBNZ is conducting a review of key capital settings for New Zealand banks with outcomes to be finalised in December 2025. The review currently proposes:

- lower and increased granularity of risk weight settings under the standardised approach
- Removal of AT1 capital
- Two options for changes to the capital stack for larger New Zealand banks (including ANZ New Zealand). RBNZ's option 2 would require all Tier 2 and LAC to be issued internally within the ANZBGL Group

Key points of ANZ New Zealand's submission

- Recommends an alternative capital stack (option 3) that would align with APRA's capital stack in Australia including recent proposed updates. Similar in approach to option 2, under option 3 all Tier 2 and LAC would be issued internally within the ANZBGL Group
- Under option 2 or 3, APRA has confirmed that internally issued Tier 2 will be deductible from APRA Level 1 Tier 2 (subject to certain conditions)
- Supports the removal of AT1 capital with a carefully managed transition
- Notes that the proposed, more granular, standardised risk weights are a positive step, but that they remain conservative compared to international standards

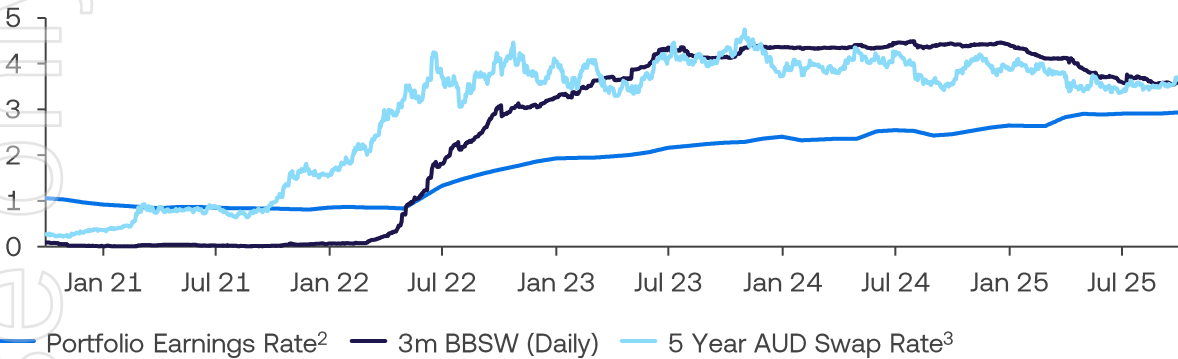
Capital stack options, capital ratio %



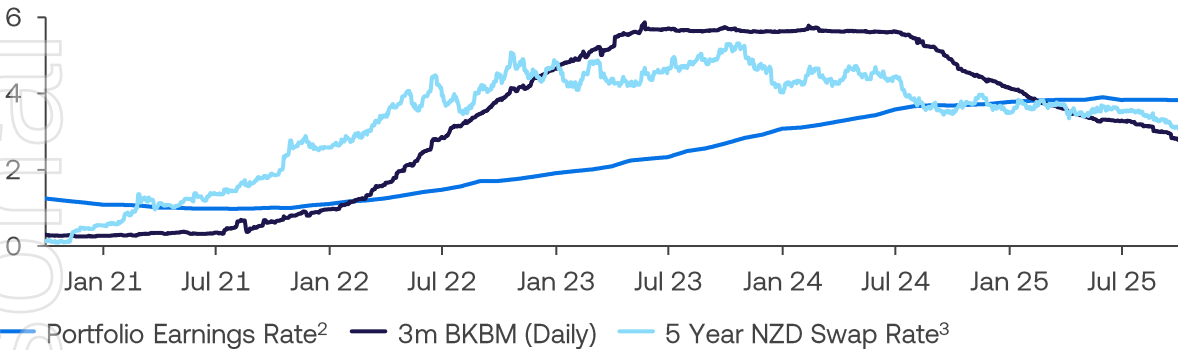
Capital and replicating deposits portfolio¹

Includes unhedged component

Australia, %



New Zealand, %



- Aus includes Suncorp Bank from 1 Aug 2024 onwards
- Portfolio Earnings Rate is a combination of term swap rates (hedged component) and 3mth BBSW (unhedged)
- Proxy for hedged investment rate
- This balance comprises of various currencies of which ~45% is USD
- Excludes Suncorp Bank capital which is 3 years

Portfolio earnings rate, Average %

	Australia	New Zealand
1H23	1.90%	1.93%
2H23	2.16%	2.43%
1H24	2.35%	3.06%
2H24	2.54%	3.57%
1H25	2.78%	3.78%
2H25	2.91%	3.84%

Capital & replicating deposits portfolio

	Australia	New Zealand	International
Capital Volume (\$A)	~36b	~13b	~12b ⁴
Replicating Volume (\$A)	~58b	~16b	-
Total Volume (\$A)	~94b	~29b	~12b ⁴
Volume Change (YoY)	~5b increase	~1b increase	~1b increase
Target Duration	5 years ⁵	3 and 5 years	Various
Proportion Hedged	~76%	~89%	~87%



Capital & liquidity prudential outlook^{1,2}

	2025	2026	2027	Implementation Date
Loss-Absorbing Capacity (LAC)	Transition			2026
APRA Additional Tier 1	Consultation		Implementation	2027
Comprehensive review of APS210 (Liquidity)	Consultation		Implementation (TBC)	2027 (TBC)
Recovery and Resolution planning	Implementation			
Interest Rate Risk in the Banking Book	Implementation			2025
Fundamental Review of the Trading Book (incl. Counterparty Credit Risk)	Consultation		Implementation (TBC)	2027 (TBC)
RBNZ Capital Framework	Under Review ³	Proposed transition		2028 (TBC)
RBNZ Crisis Management under the Deposit Takers Act 2023 (DTA)		Consultation		TBC (No later than 2029)
Updated Core Standards under the DTA (incl updated Liquidity & Capital Standards)	Consultation			2028

1. Timeline is based on calendar year and is largely based on APRA's Corporate Plan 2024-2025 (published August 2024)

2. RBNZ information largely based off the RBNZ's Deposit Takers Act 'DTA Timeline'

3. In March 2025, the RBNZ announced that it intends to conduct a reassessment of key capital settings, with any changes expected to be advised ahead of the 1 July 2026 scheduled increase



2025 Full Year Results

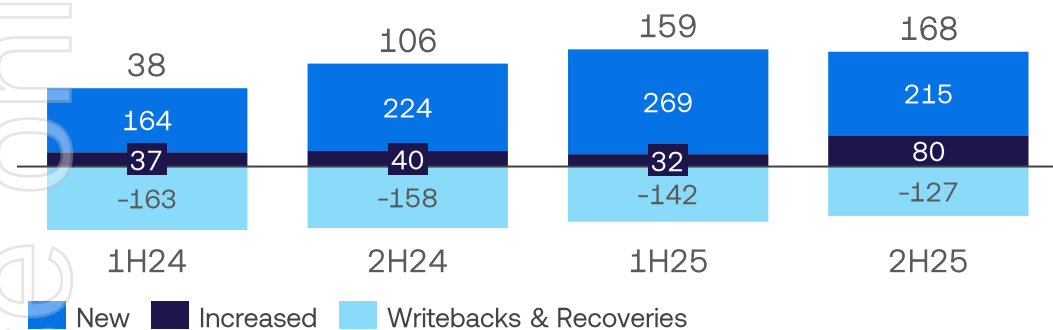
Investor Discussion Pack
Risk Management & Housing

Risk Management metrics include Suncorp Bank from Sep 24 onwards

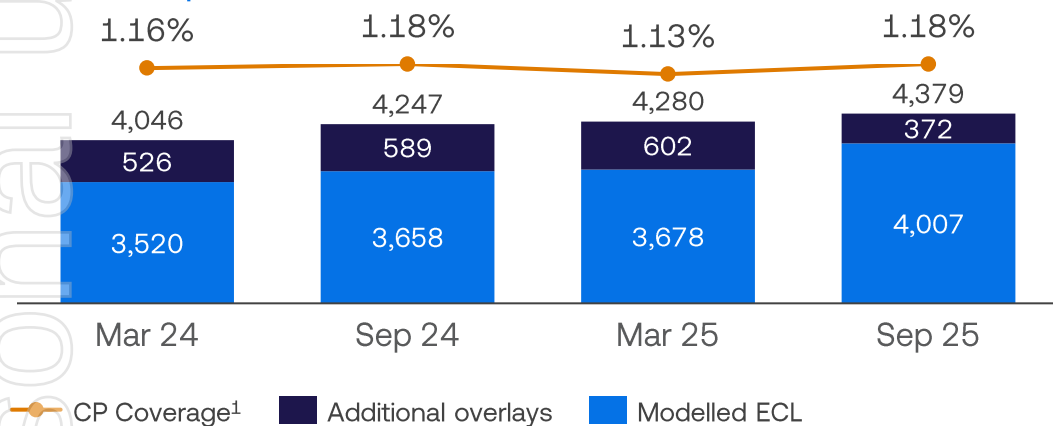


Individual and collective credit impairment

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



Collective provision balance, \$m



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

	1H24	2H24	1H25	2H25
Total CP charge / (release)	32	230	-14	128
Volume/Mix	63	210	17	-13
Change in Risk	169	98	50	42
Economic forecast & scenario weights	5	-141	-95	-52
Methodology	0	0	0	380
Additional overlays	-205	63	14	-229

Ratios	1H24	2H24	1H25	2H25
IP loss rate (bps) ²	1	3	4	4
Total loss rate (bps) ²	2	3 ³	4	7
IP balance / GIA ⁴	21%	18%	16%	16%

1. Collective provision balance as a % of credit risk weighted assets (CRWA)

2. Annualised loss rate as a % of gross loans and advances (GLA). Total loss rate is inclusive of the collective provision charge

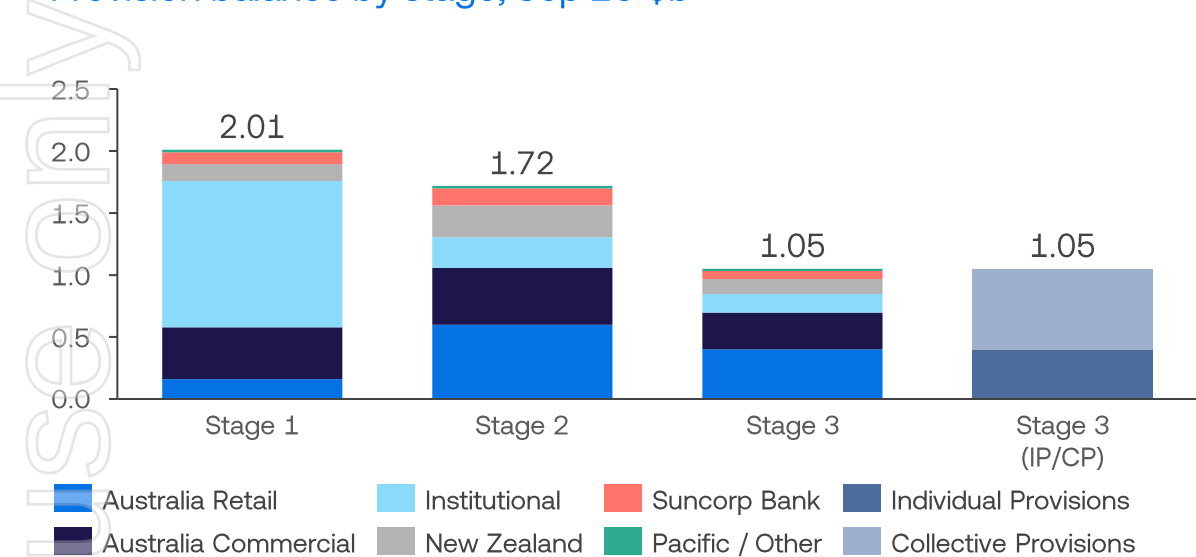
3. 2H24 total loss rate excludes \$244m establishment of ECL allowance for performing loans in the Suncorp Bank portfolio. This did not reflect a change in the credit quality of the portfolio and was a one-off charge

4. Gross Impaired Assets

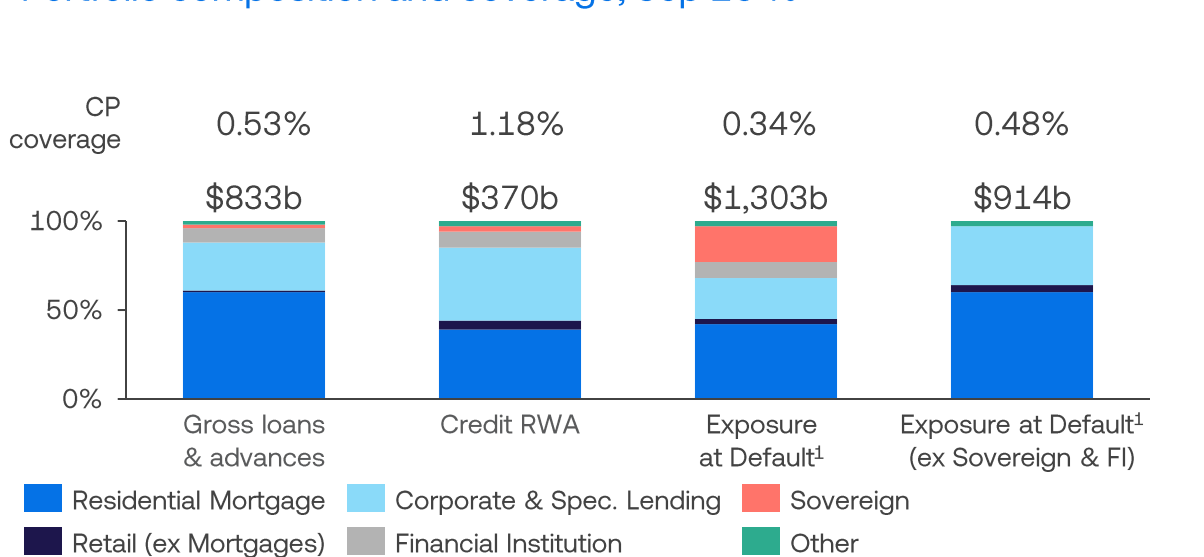


Collective provision (CP) balance

Provision balance by stage, Sep 25 \$b



Portfolio composition and coverage, Sep 25 %



CP balance by division \$b	Mar 24	Sep 24	Mar 25	Sep 25
Australia Retail	0.95	0.93	0.94	1.11
Australia Commercial	1.05	1.05	1.04	1.02
Institutional	1.46	1.44	1.49	1.45
New Zealand	0.54	0.54	0.51	0.47
Suncorp Bank	-	0.25	0.25	0.28
Pacific & Other	0.05	0.04	0.05	0.05
Total	4.05	4.25	4.28	4.38

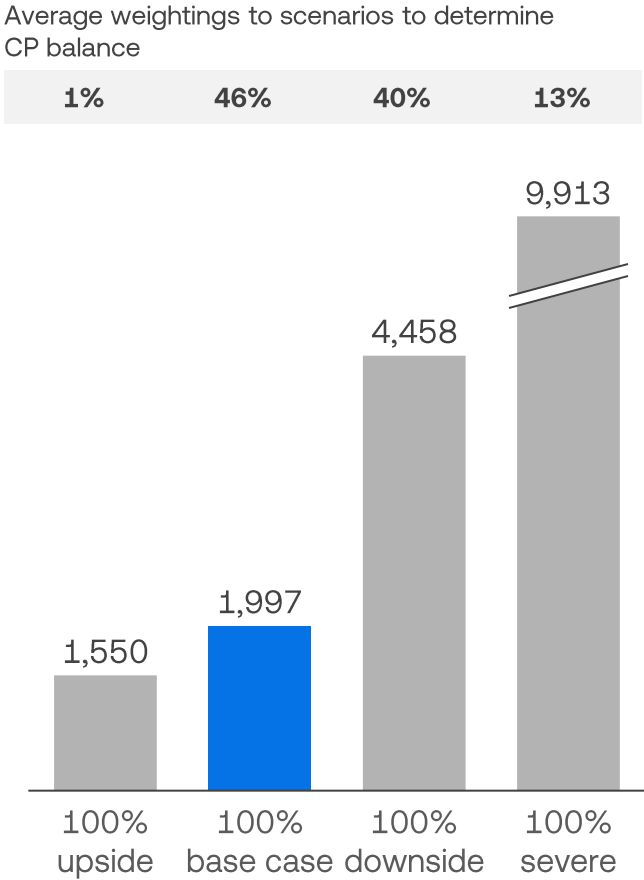
CP balance by portfolio \$b	Mar 24	Sep 24	Mar 25	Sep 25
Corporate	1.86	1.93	1.90	1.87
Specialised Lending	0.29	0.36	0.40	0.41
Residential Mortgage	0.81	0.84	0.89	1.08
Retail (ex Mortgages)	0.81	0.84	0.84	0.80
Sovereign / Financial Institution	0.28	0.28	0.25	0.22
Total	4.05	4.25	4.28	4.38

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



Expected credit loss – Economic scenarios and modelled outcomes

Sep 25, \$m



Economic scenarios 30 September 2025	Actual		Base case ¹		
	CY2023A	CY2024A	CY2025F	CY2026F	CY2027F
Australia					
GDP change ²	2.0%	1.1%	1.8%	2.4%	2.4%
Unemployment rate ³	3.7%	4.0%	4.2%	4.3%	4.0%
Resi. property price change ²	9.1%	5.5%	5.0%	5.8%	4.8%
New Zealand					
GDP change ²	0.8%	-0.6%	0.9%	2.4%	2.7%
Unemployment rate ³	3.7%	5.1%	5.2%	4.8%	4.3%
Resi. property price change ²	-0.7%	-1.1%	2.5%	5.0%	4.5%

Australia peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-0.7%	-2.8%
Unemployment	Peak next 2 years	6.6%	10.7%
Resi. property prices	Peak to trough drop	-22.6%	-43.5%

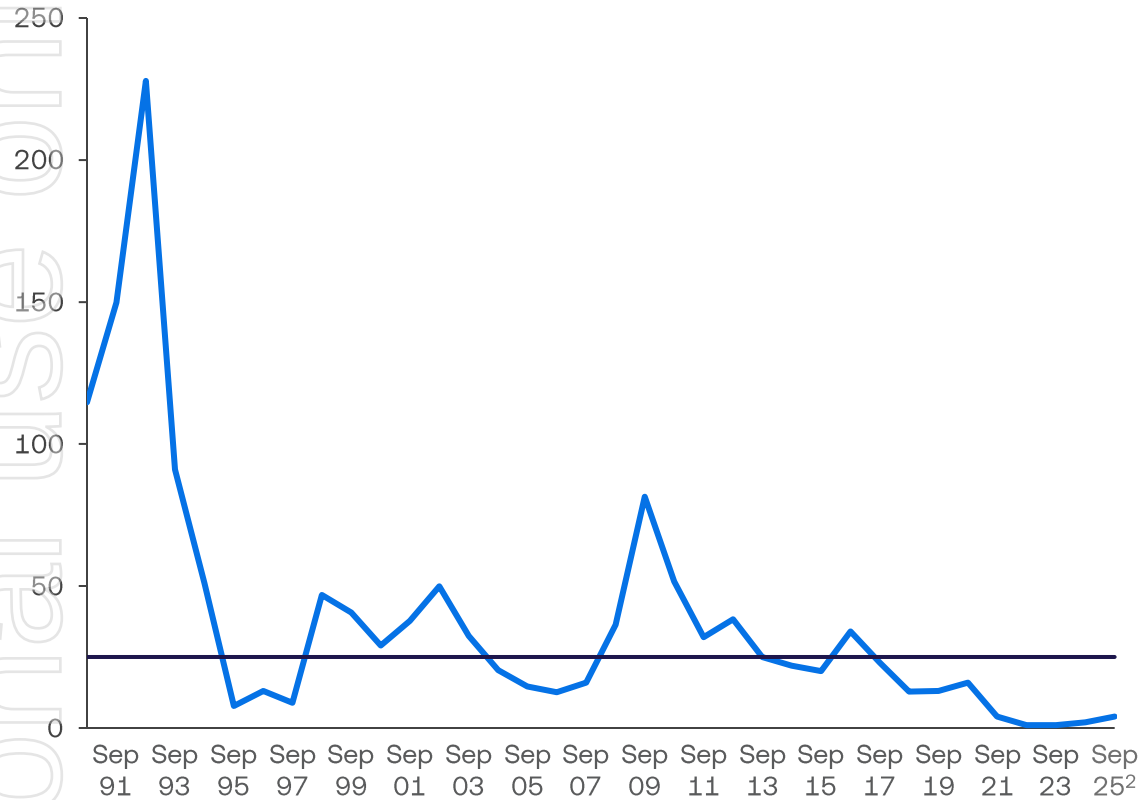
New Zealand peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-0.7%	-2.8%
Unemployment	Peak next 2 years	6.3%	8.7%
Resi. property prices	Peak to trough drop	-23.6%	-43.2%

1. Subset of a range of economic indicators shown. Economic forecasts also undertaken for international markets
2. 12 months to December year on year change
3. Annual average: 12 months to December



Credit impairment charges & historical loss trends

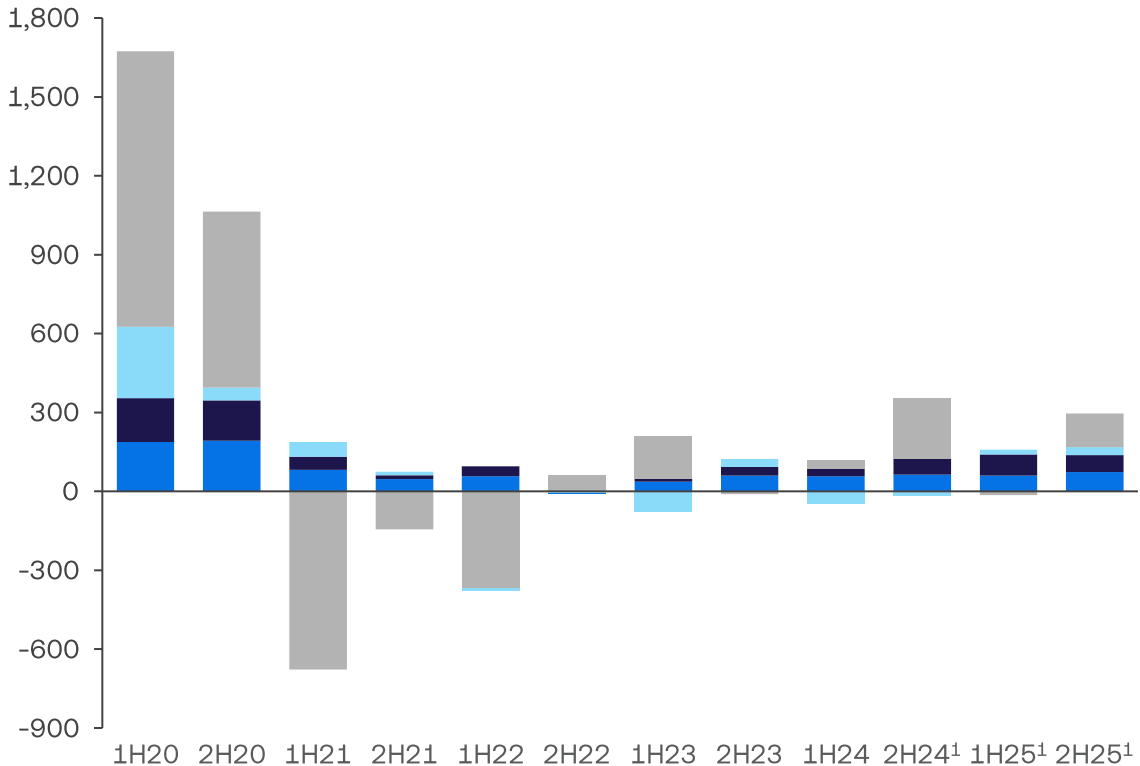
ANZ historical loss rates¹, bps



— IP loss rate — Median annual IP loss rate (excl. current period)

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

Total credit impairment charge, \$m

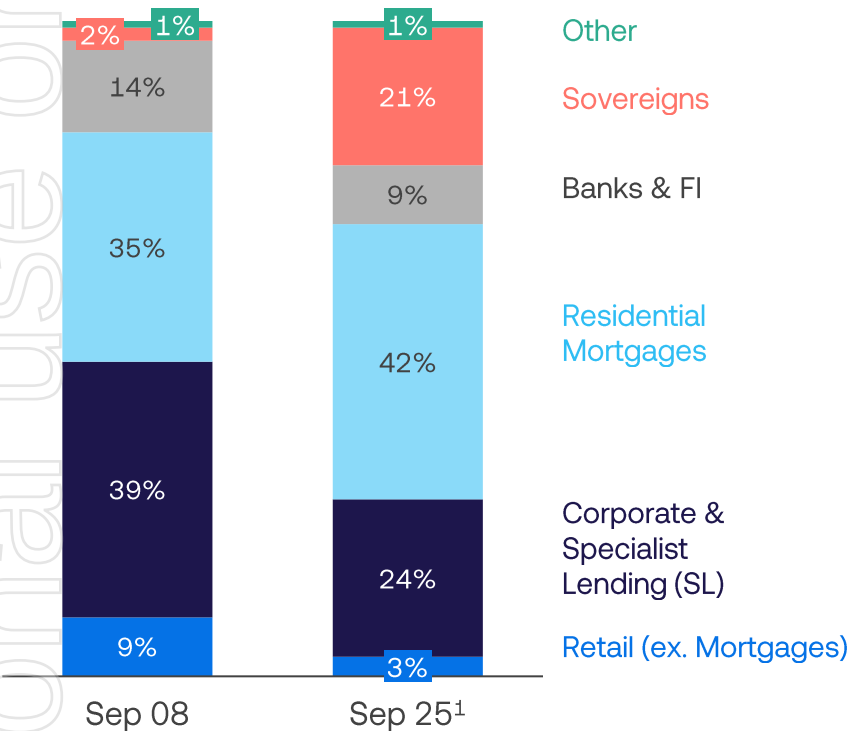


Consumer Individual Provision Institutional Individual Provision
Commercial Individual Provision Collective Provision charge / (release)

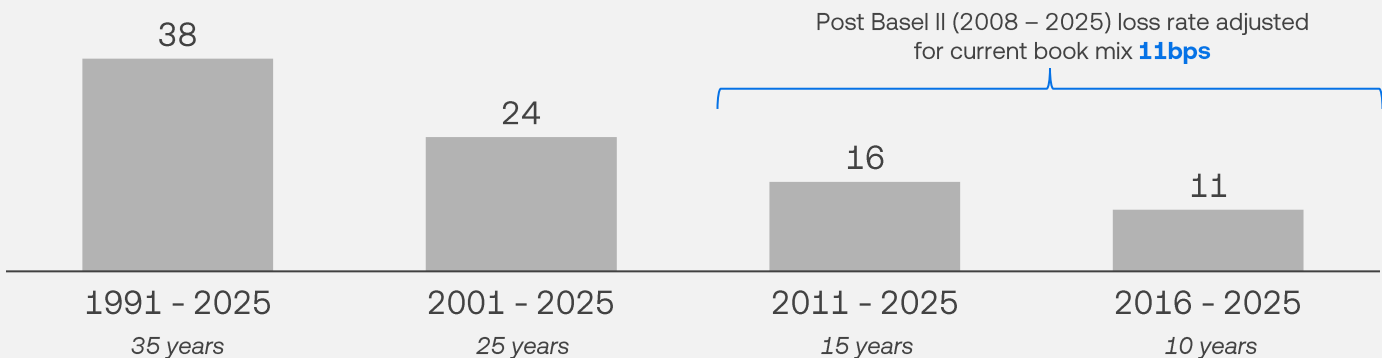


Long run loss rate based on current book mix ~11bps

Total exposures, EAD \$b



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



Implied loss rate², bps

2008 Portfolio	23
2025 Portfolio	11

ANZ loss history IPC/GLA³, bps

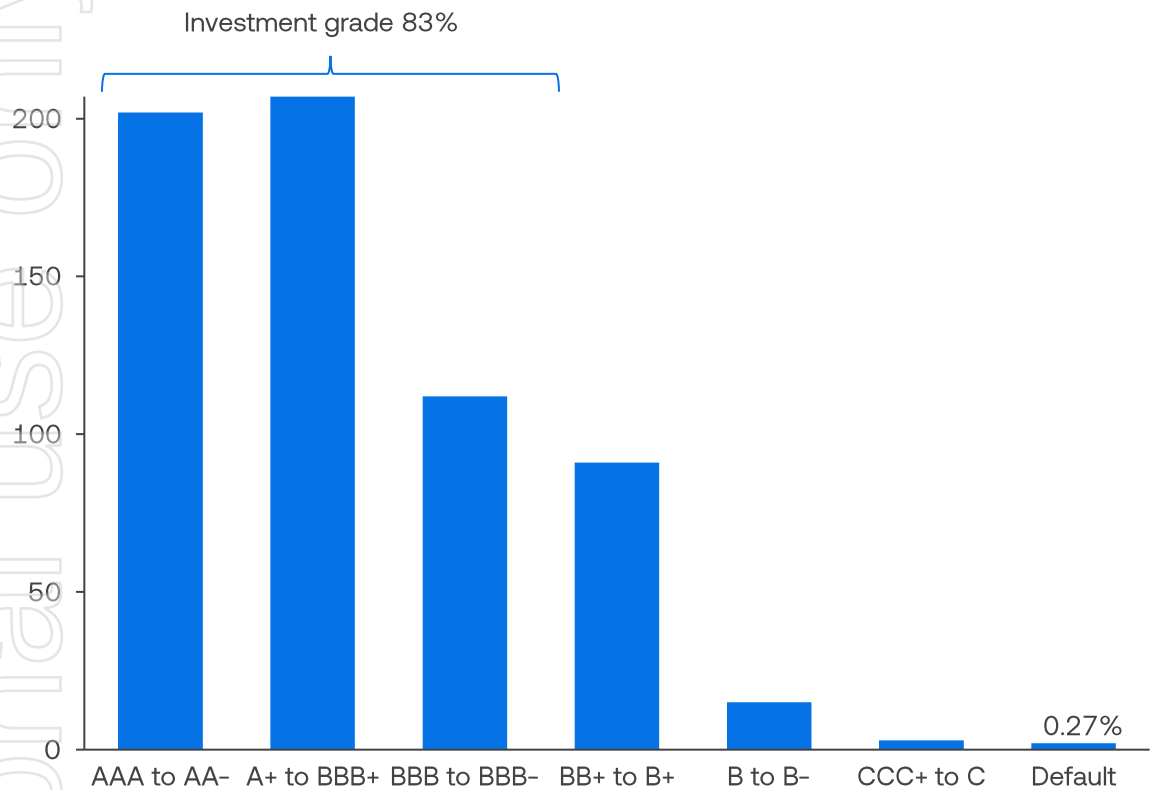
Sovereign / Banks	0
Mortgages	3
Corporate & SL	29
Other Retail	120

1. Includes Suncorp Bank
2. Implied loss rate based on book mix and observed Basel asset class loss history from 2008 to 2025
3. Historical loss rates represent IPC/GLA by Basel asset class from 2008 to 2025

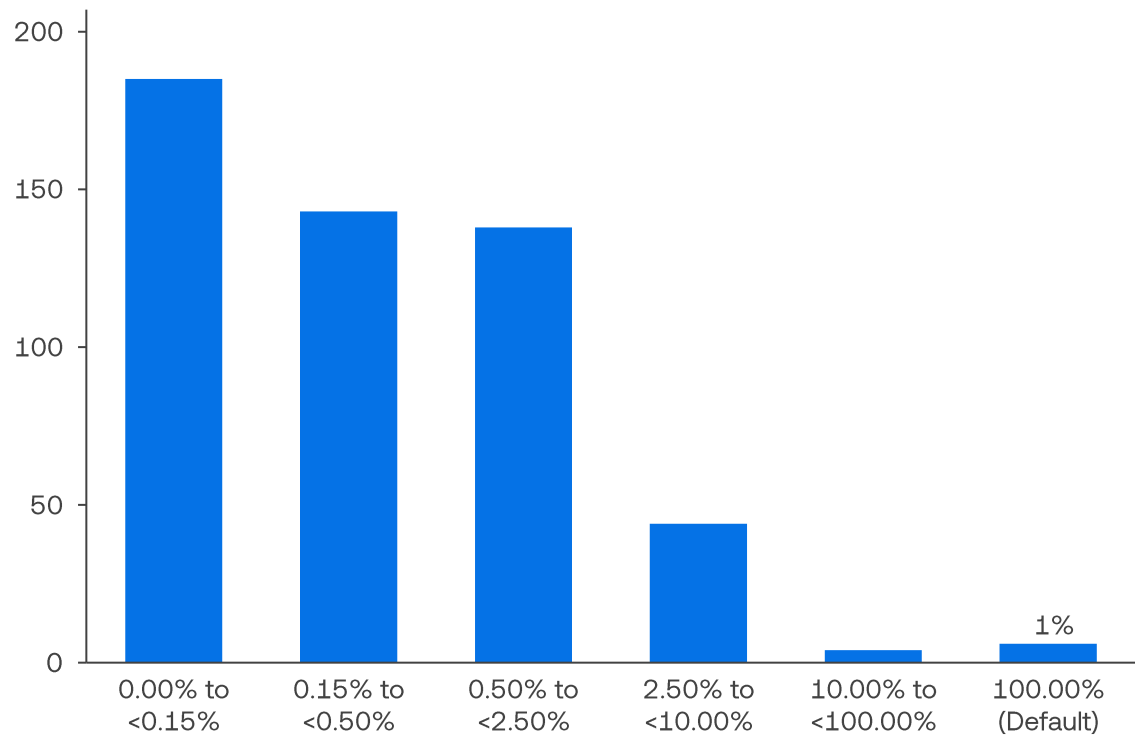


Portfolio Quality

Probability of default distribution, wholesale IRB EAD¹ 2H25, \$b



Probability of default distribution, retail IRB EAD² 2H25, \$b

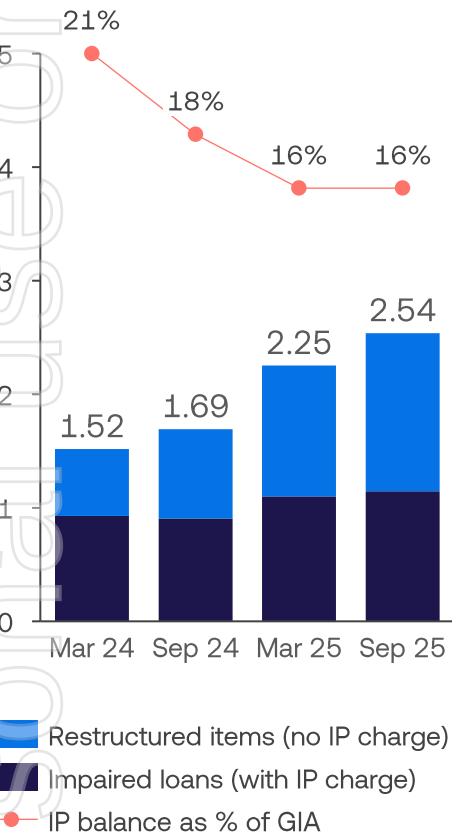


1. Wholesale exposures subject to the Internal Ratings Based (IRB) approach, includes Corporate, Financial Institution and Sovereign asset classes
2. Retail exposures subject to the Internal Ratings Based (IRB) approach includes Residential Mortgages, Retail SME, Qualifying Revolving Retail, and Other Retail asset classes

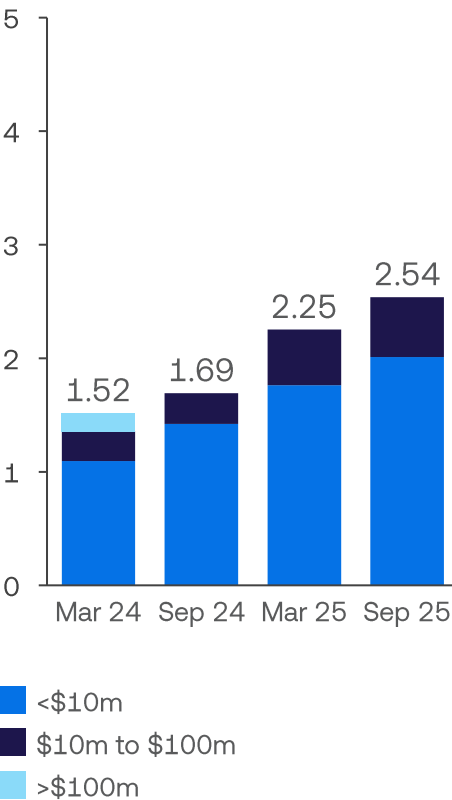


Impaired assets

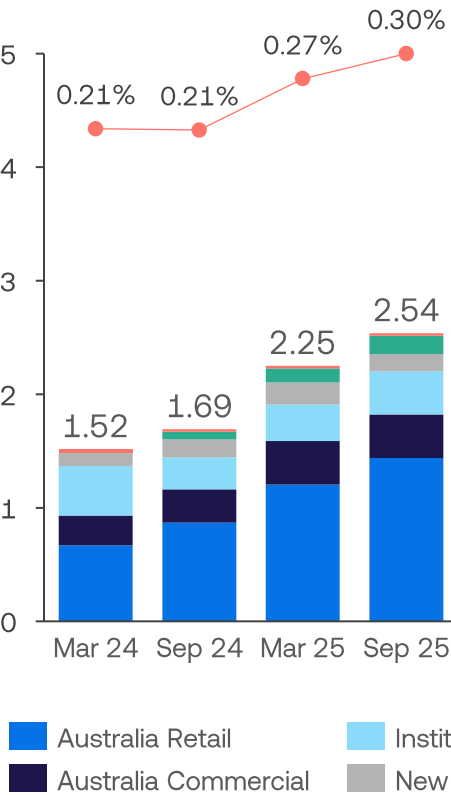
Gross impaired assets, \$b
By category



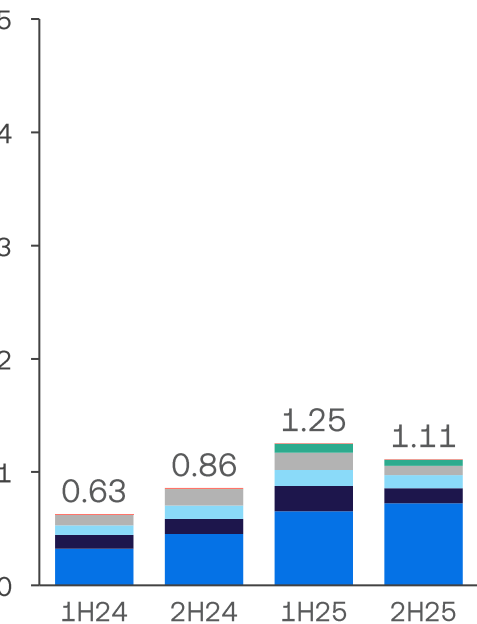
Gross impaired assets, \$b
By size of exposure



Gross impaired assets, \$b
By division



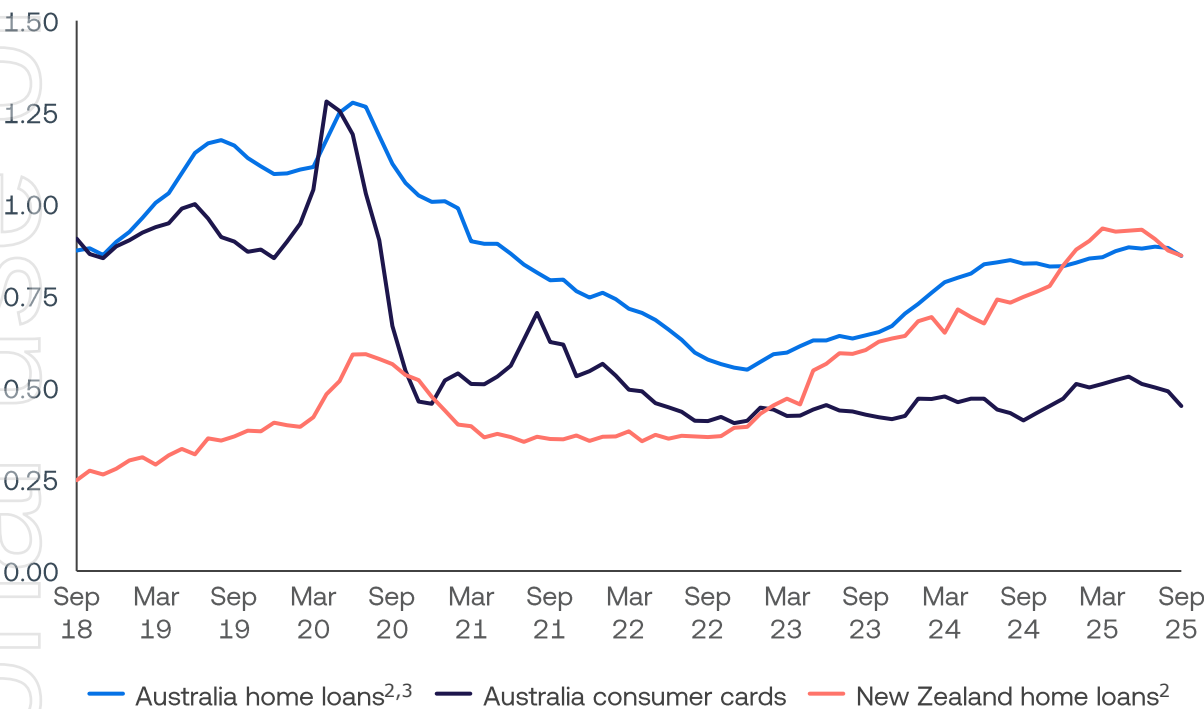
New impaired assets, \$b
By division



Consumer and wholesale portfolio risk trends

Consumer portfolio¹

90+ DPD as a % of total portfolio balances



Control list⁴, 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 gross impaired assets and hardship accounts

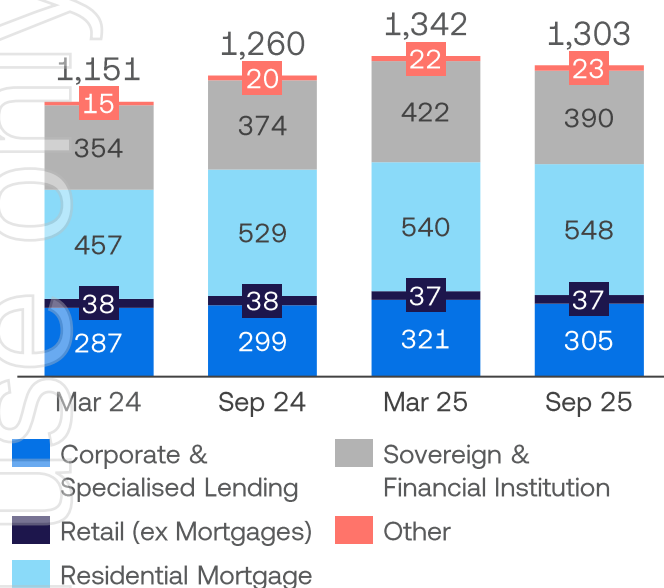
3. Australia Home Loans 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account. As at Sep 25, the 90+ DPD rate is 0.86% and includes impaired (4 bps) and non-impaired hardship accounts (25 bps). Where the hardship event has been resolved, customers are required to meet the restructure arrangement for 6 months before the arrears are capitalised or where eligible, the loan can be restructured without the 6-month serviceability test. The criteria include, but are not limited to, a favourable assessment of financial position based on the restructured contractual repayments. Excluding hardship accounts, the 90+ DPD rate is 0.61% as at Sep 25

4. The control list identifies wholesale customers that are at a heightened level of 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 management strategies for those customers.

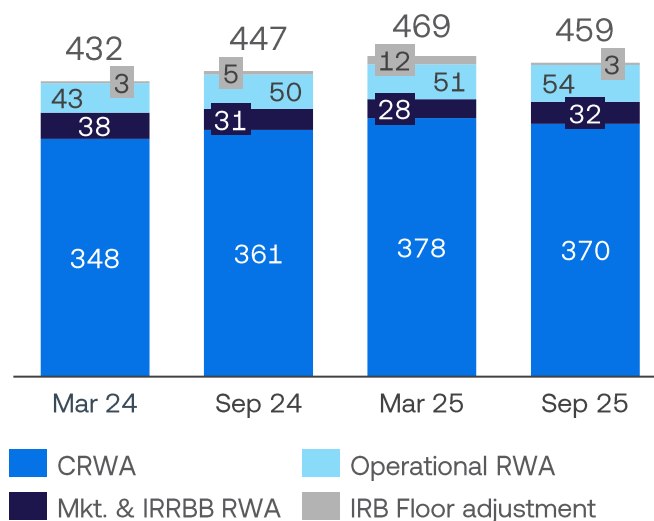


Risk weighted assets and exposure at default

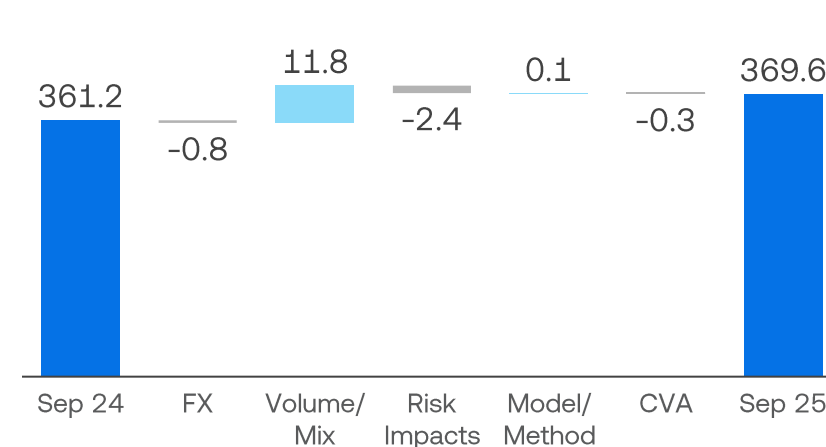
Exposure at default¹, \$b



Total risk weighted assets (RWA), \$b



Credit risk weighted asset drivers², \$b



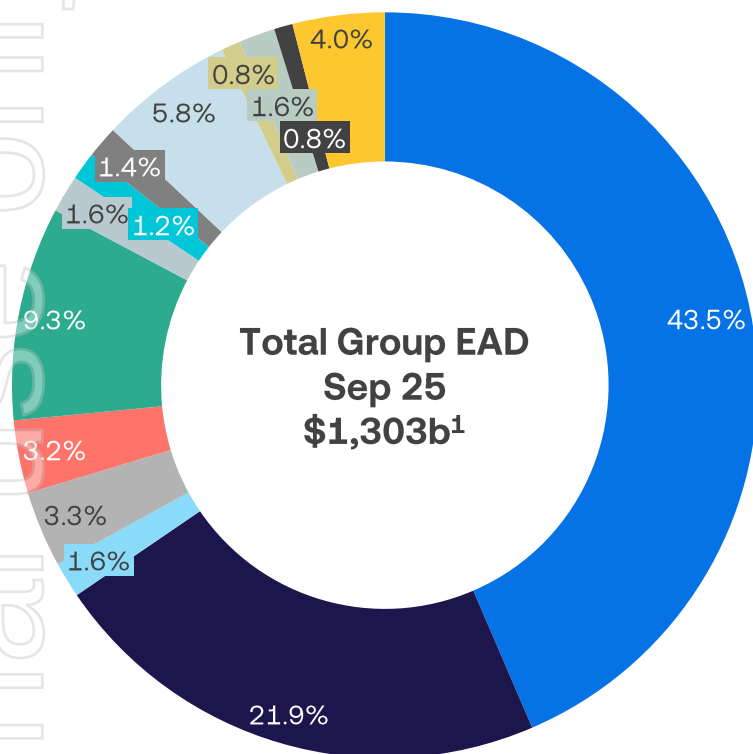
Risk intensity (CRWA/EAD), %	1H24	2H24	1H25	2H25
Total Group	30	29	28	28
Corporate & Specialised Lending	48	50	49	50
Retail (ex Mortgages)	53	52	52	52
Residential Mortgage	30	26	27	27
Sovereign & Financial Institution	12	11	11	11

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



Total portfolio composition

Exposure at Default (EAD) distribution



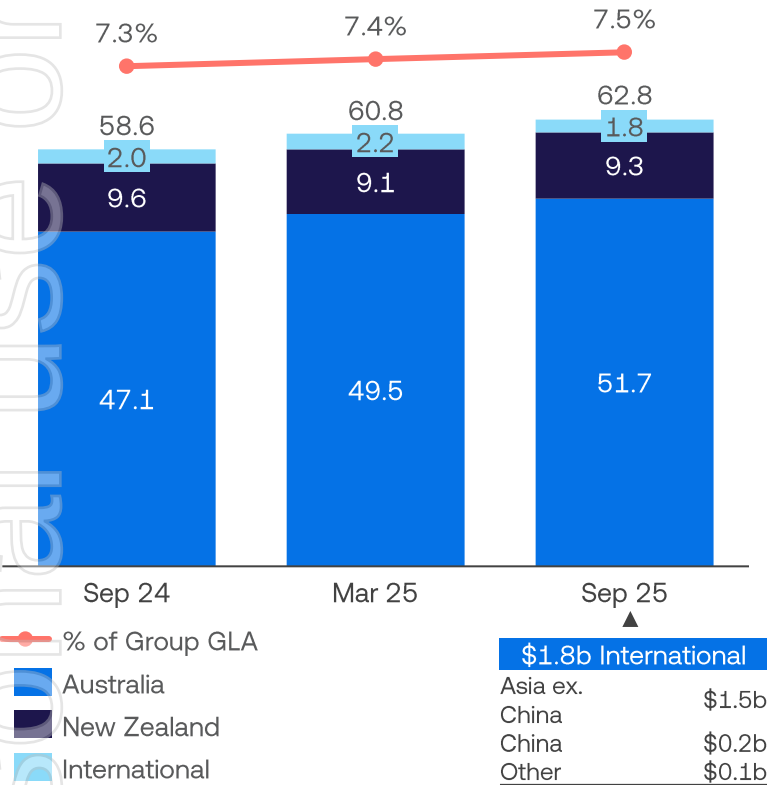
Category	% of Group EAD¹			% of Impaired Assets to EAD¹			Gross Impaired Assets²
	Sep 24	Mar 25	Sep 25	Sep 24	Mar 25	Sep 25	Sep 25
Consumer Lending	43.6%	41.7%	43.5%	0.2%	0.2%	0.3%	\$1,591m
Finance, Investment & Insurance	22.3%	24.1%	21.9%	0.0%	0.0%	0.0%	\$11m
Business & Property Services	1.6%	1.5%	1.6%	0.3%	0.2%	0.2%	\$41m
Manufacturing	3.6%	3.6%	3.3%	0.2%	0.2%	0.3%	\$112m
Agriculture, Forestry, Fishing	3.2%	3.0%	3.2%	0.4%	0.5%	0.4%	\$163m
Government & Official Institutions	8.5%	8.5%	9.3%	0.0%	0.0%	0.0%	\$0m
Wholesale Trade	1.8%	1.9%	1.6%	0.1%	0.1%	0.1%	\$22m
Retail Trade	1.2%	1.2%	1.2%	0.4%	0.8%	0.8%	\$127m
Transport & Storage	1.4%	1.4%	1.4%	0.2%	0.2%	0.2%	\$37m
Commercial Property	5.7%	5.6%	5.8%	0.2%	0.2%	0.3%	\$230m
Resources (Mining)	0.9%	0.8%	0.8%	0.1%	0.1%	0.1%	\$10m
Electricity, Gas & Water Supply	1.3%	1.7%	1.6%	0.0%	0.0%	0.0%	\$3m
Construction	0.8%	0.8%	0.8%	0.4%	0.5%	0.4%	\$46m
Other	4.1%	4.1%	4.0%	0.2%	0.3%	0.3%	\$146m
Total Group EAD¹	\$1,260b	\$1,342b	\$1,303b	0.1%	0.2%	0.2%	\$2,538m

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. Excludes unsecured retail products which are 90+ DPD

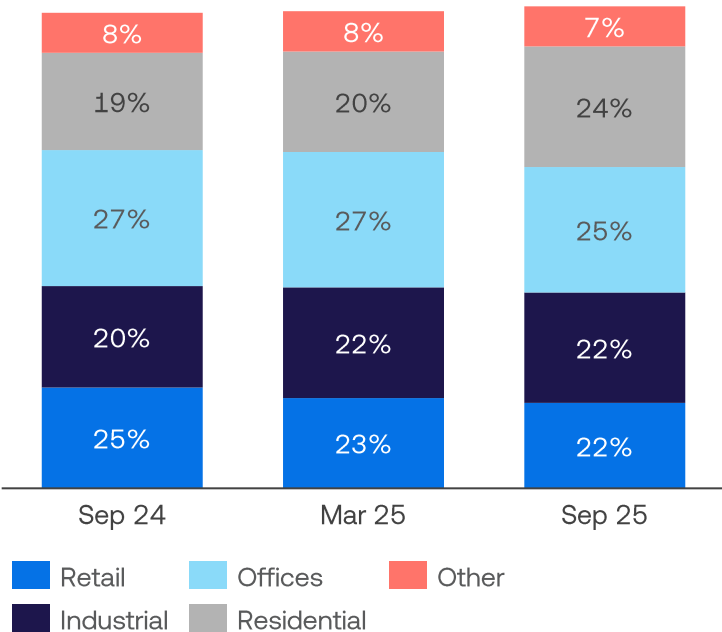


Commercial Property

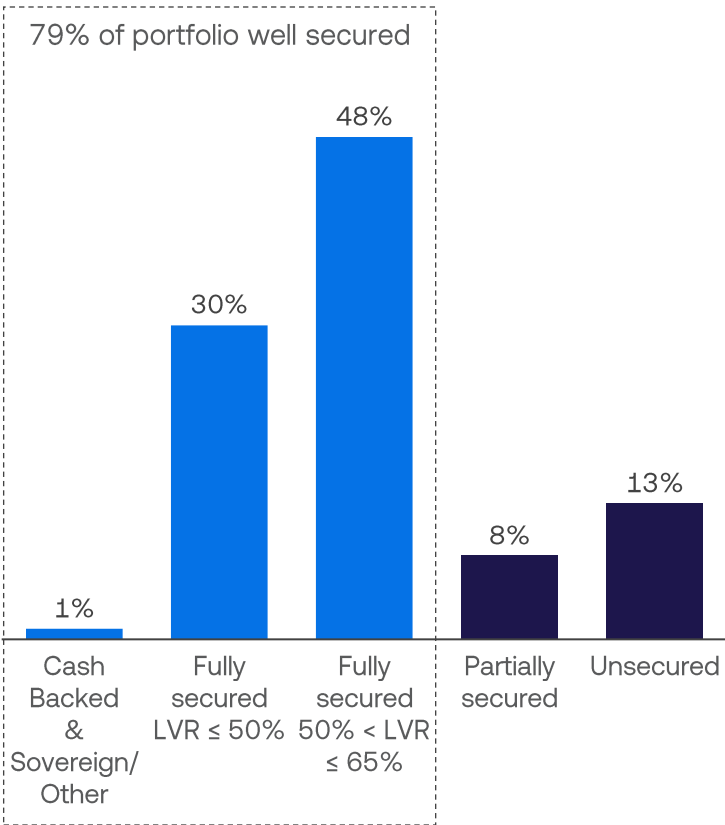
Outstandings by region, GLA \$b



Outstandings by sector, %



Commercial property collateral^{1,2}, %



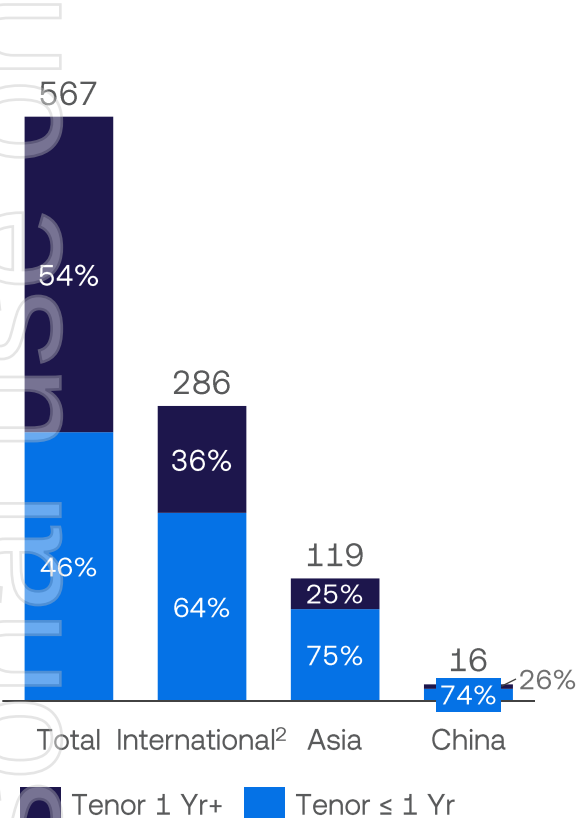
1. Figures including Suncorp Bank. Commercial property collateral distribution based on limits (includes drawn and undrawn exposures)
2. Fully Secured: loan amount ≤100% of extended security value; Partially Secured: loan amount >100% of the extended security value



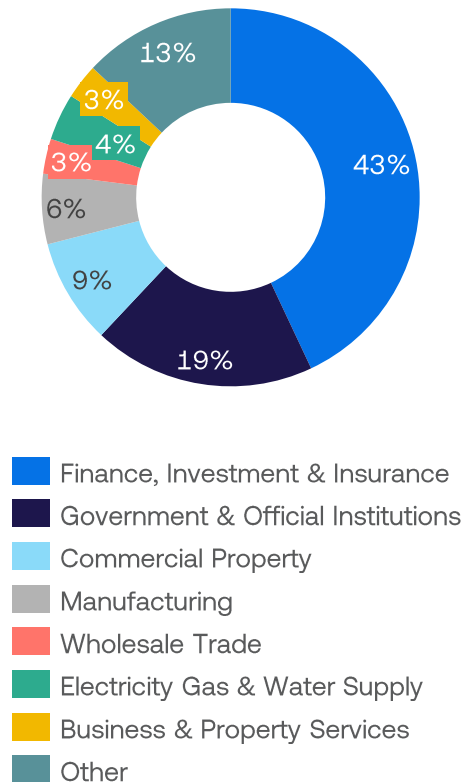
ANZ Institutional portfolio

Size & tenor by market of EAD¹

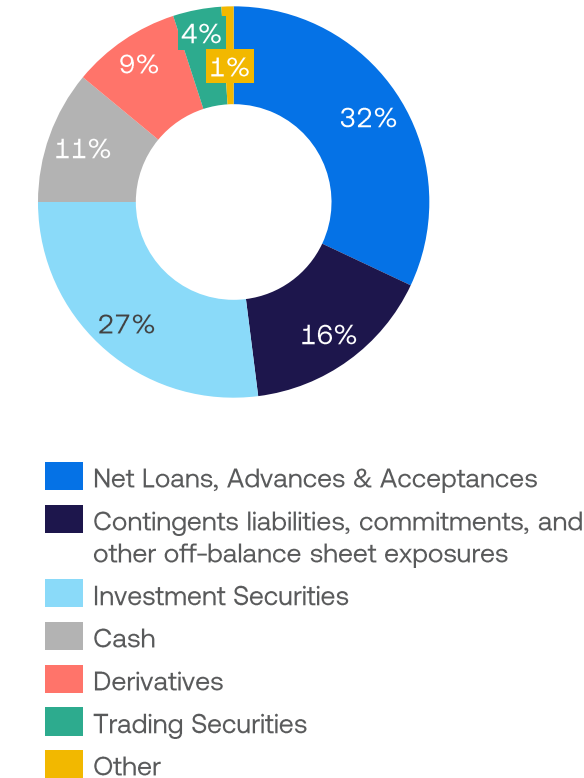
By market of incorporation, \$b Sep 25



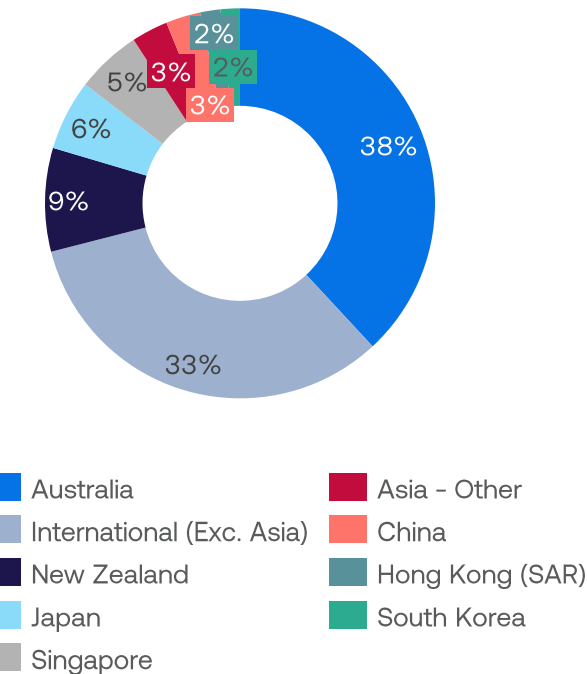
Industry composition, EAD¹



Product composition, EAD¹



Market of incorporation, EAD¹

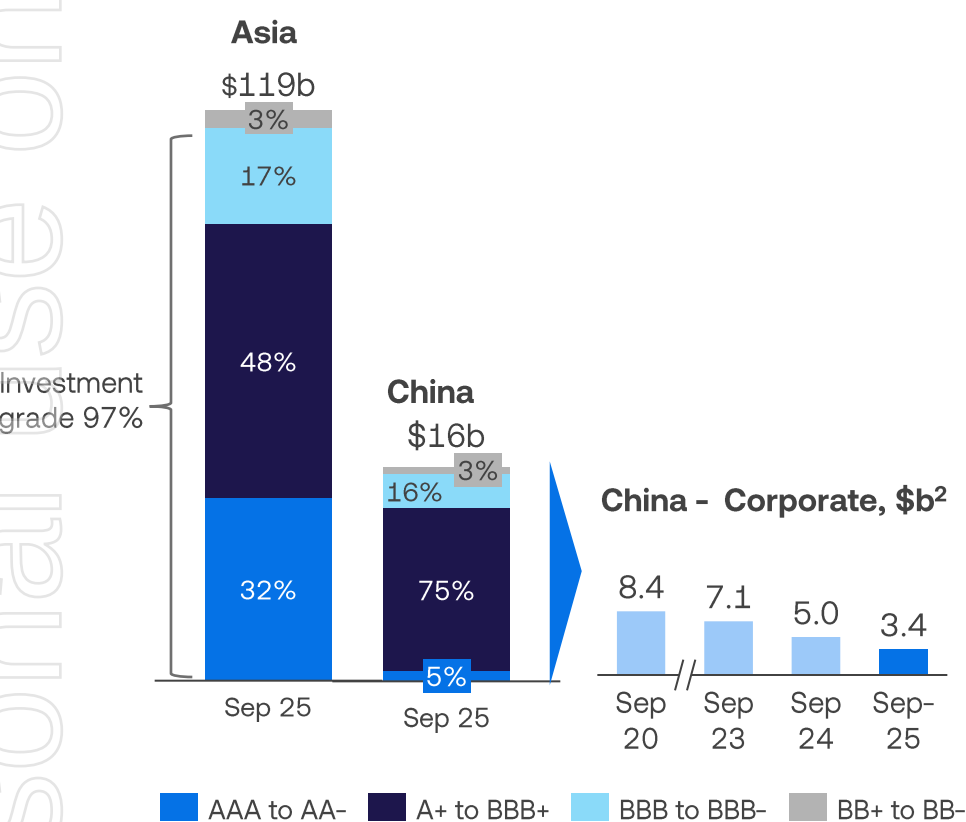


1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
 2. International includes Asia Pacific, Europe and America

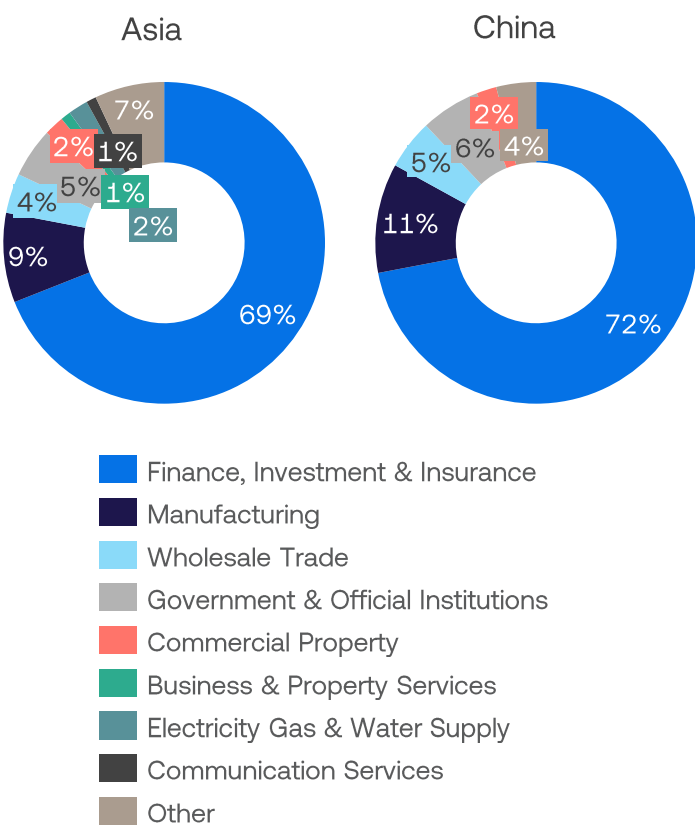


Institutional Asia portfolio

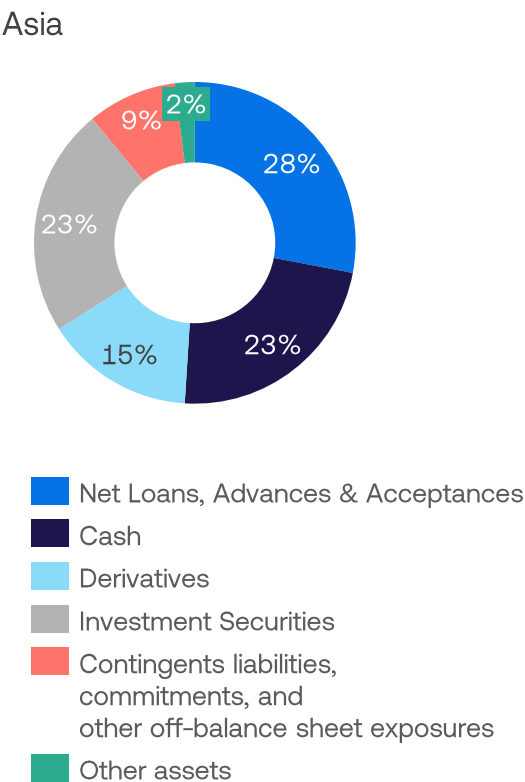
Asia portfolio composition, % of EAD¹



Asia industry composition, EAD¹



Asia product composition, EAD¹

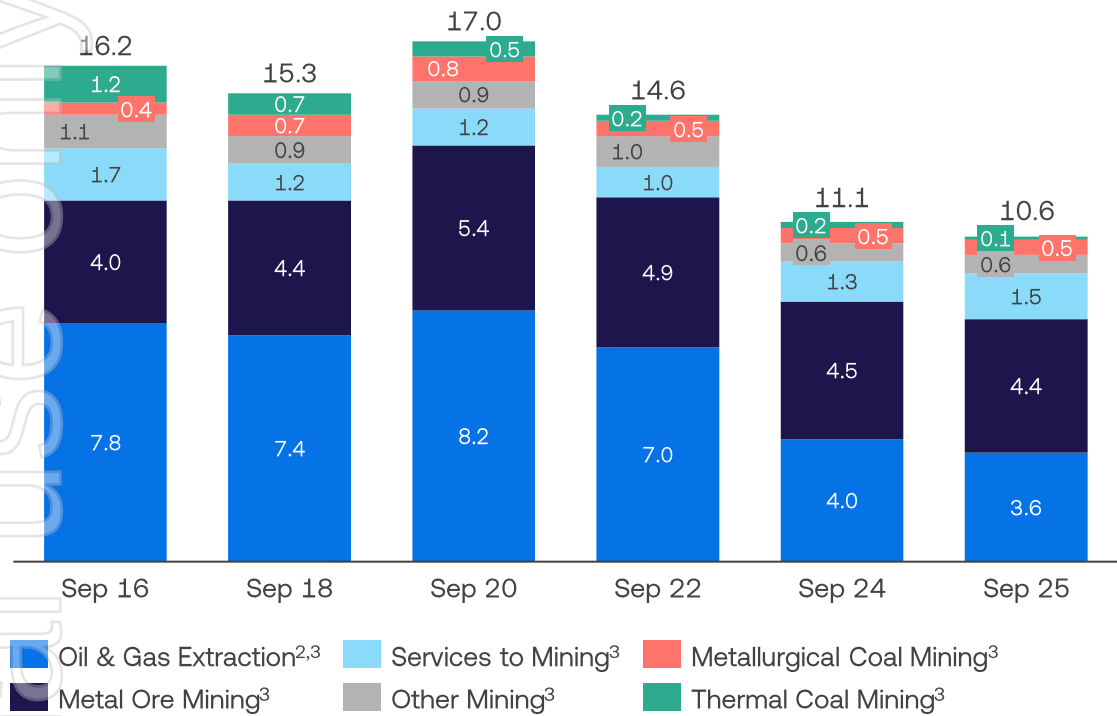


1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
2. Corporate exposure includes AIRB, FIRB and Standardised Corporate Basel asset class treatments

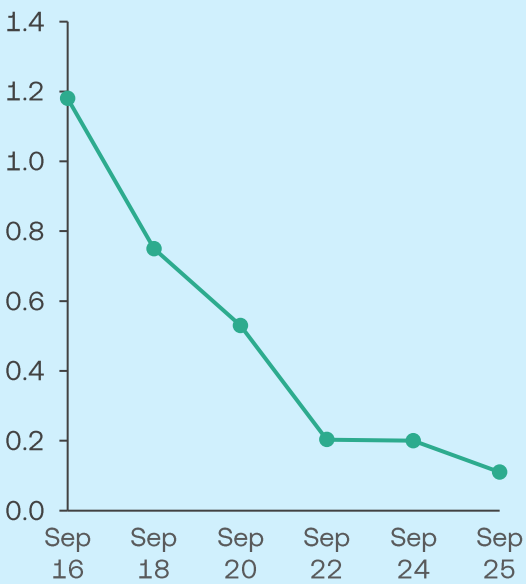


Our resources portfolio

Resources Portfolio, EAD¹ \$b



Thermal Coal Mining, EAD¹ \$b



Movement in Oil and Gas Extraction and Thermal Coal Mining Exposures

The portfolio is in the advance stage of runoff, and our exposures are now largely to mine rehabilitation bonds

We have met our target to reduce our EAD to oil & gas extraction customers by 40% (to an EAD of \$4.9 billion) by 30 September 2025 from a 2020 baseline^{4,5}

Our oil and gas extraction exposures continued to decrease this year driven by lower corporate lending activity and ongoing amortisation of project financings

1. Exposure at Default – represents the exposure to each sector based on APRA’s calculation formula which includes total committed loans (drawn plus a proportion of off-balance sheet exposures as specified by APRA).

2. Oil & Gas Extraction includes exposure to exploration and extraction only as the focus is on resources (mining) exposure in line with industry groupings.

3. ANZ applies the 1993 ANZSIC codes, which ANZ may adapt where it considers appropriate, to allocate customers to industry sectors. The allocation is intended to reflect the primary business activity of the customer in terms of revenue ANZSIC codes are applied manually at the time of customer onboarding and may be subject to change due to changes in customers activities over time.

4. On a FX adjusted basis

5. 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 new rules 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 against this target is attributed to the changes to our EAD calculation methodology brought on by the APRA Basel IV rule changes.

Internal Expected Loss rates

From 1H26 ANZ will cease external disclosure of Internal Expected Loss (IEL). IEL uses Probability of Default models designed for capital adequacy purposes, and as such it is a conservative, rather than unbiased, measure of expected loss. Over the last ten years (FY16-25) the ratio of IPC/IEL has averaged 39% and the actual IPC (Individual Provision Charge) has not exceeded IEL

To provide a more realistic and reflective measure of average losses through the economic cycle, ANZ will disclose the expected loss measure based on long-run historical loss rates, when adjusted to reflect current portfolio mix – refer slide 73

Internal Expected Loss, %

Division	Sep 21	Sep 22	Sep 23	Sep 24	Mar 25	Sep 25
Australia Retail	0.12	0.11	0.10	0.11	0.12	0.13
Australia Commercial	0.68	0.56	0.52	0.52	0.53	0.50
New Zealand	0.13	0.11	0.12	0.17	0.17	0.16
Institutional	0.25	0.21	0.19	0.20	0.21	0.18
Suncorp Bank	-	-	-	0.14	0.15	0.15
Pacific	2.15	2.44	2.17	1.96	2.11	1.92
Total	0.22	0.19	0.17	0.18	0.19	0.18



Australia home loans – portfolio overview

excluding Suncorp Bank

	Portfolio ¹			Flow	
	Sep 23	Sep 24	Sep 25	FY24	FY25
Home Loan accounts ³	958k	944k	936k	174k ²	181k
Total FUM	\$304b	\$324b	\$341b	\$85b ²	\$89b
Average Loan Size ⁴	\$317k	\$344k	\$365k	\$570k ²	\$586k
% Owner Occupied ⁵	68%	68%	68%	61% ²	62%
% Investor ⁵	31%	31%	31%	39% ²	38%
% Equity Line of Credit ⁶	1%	1%	1%	0%	0%
% Paying Variable Rate Loan ⁷	84%	96%	98%	99%	98%
% Paying Fixed Rate Loan ⁷	16%	4%	2%	1%	2%
% Paying Interest Only ⁸	9%	9%	10%	17%	17%
% Broker ⁷	57%	59%	61%	67% ²	68%

	Portfolio ¹		
	Sep 23	Sep 24	Sep 25
Average LVR at Origination ^{9,10}	65%	66%	65%
Average Dynamic LVR (excl. offset) ^{10,11}	49%	48%	47%
Average Dynamic LVR (incl. offset) ^{10,11}	43%	42%	41%
Market share ¹²	13.3%	13.6%	13.5%
% Ahead of Repayments ^{7,13}	75%	82%	89%
Offset Balances ¹⁴	\$42b	\$48b	\$52b
% First Home Buyer	8%	8%	9%
% Low Doc ¹⁵	1%	1%	1%
Loss Rate ¹⁶	0.01%	0.01%	0.01%

NOTE: Unless otherwise stated metrics are based on balances

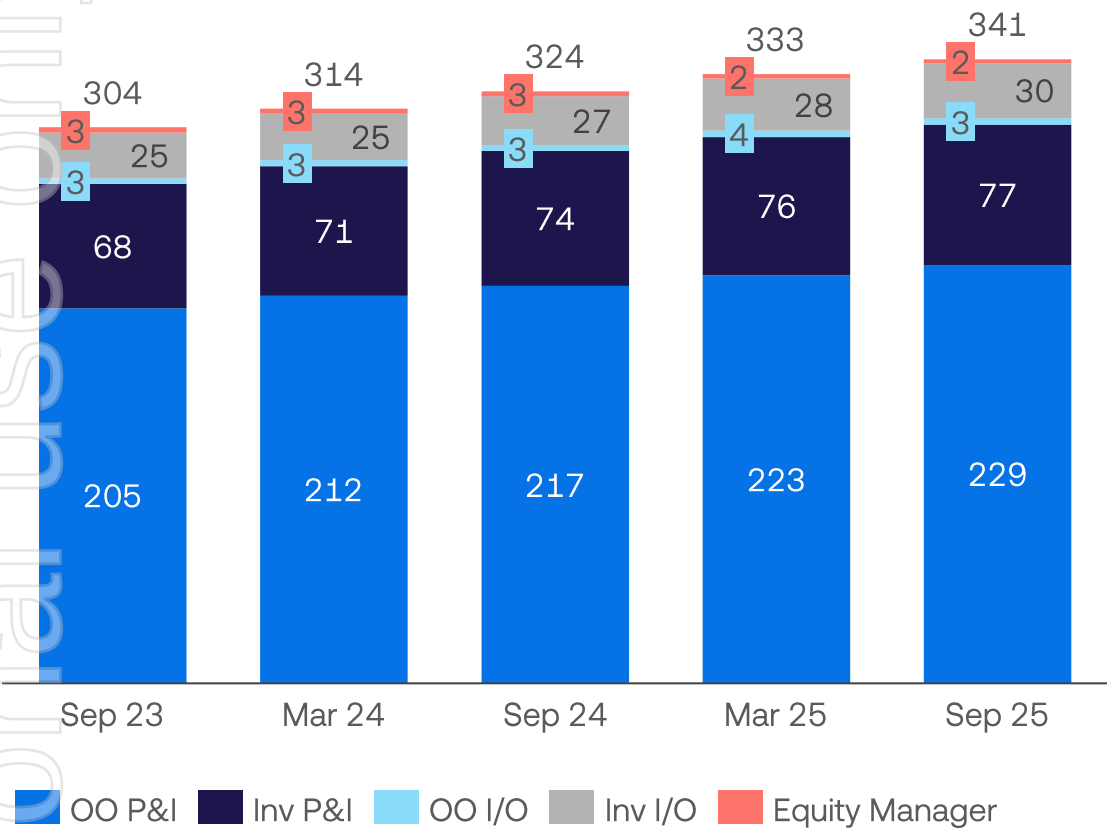
1. Home Loans portfolio – includes non-performing loans, excludes offset balances 2. Historical numbers restated as a result of data quality improvements 3. Number of new accounts ('Flow') includes increases to existing accounts and split loans 4. Average loan size for 'Flow' excludes increases to existing 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 25 where available. Excludes unknown DLVR 12. Source: APRA Monthly Authorised Deposit-Taking Institutions Statistics (MADIS) to Sep 25 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



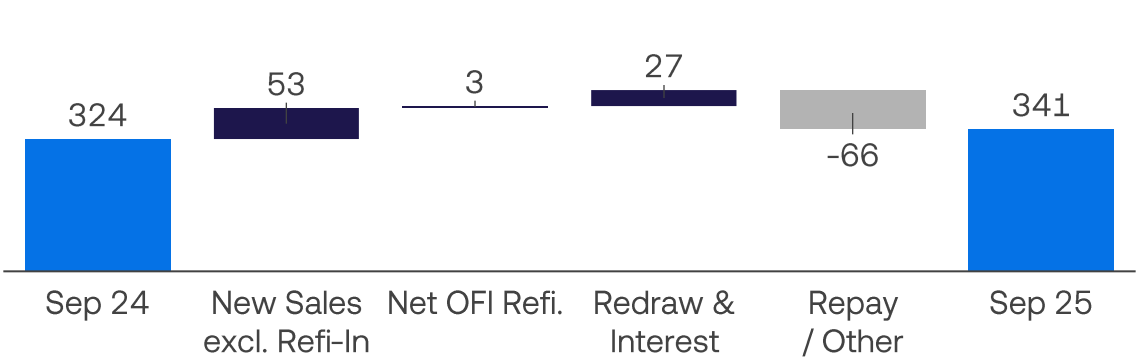
Australia home loans - portfolio composition

excluding Suncorp Bank

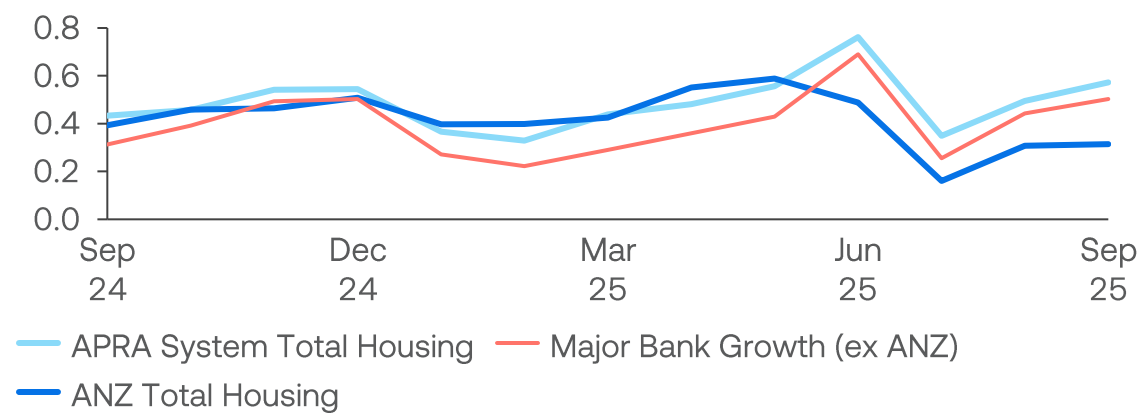
Home loan balance composition^{1,2}, \$b



Home loan balance & lending flow ¹, \$b



Home loan growth – ANZ & system³, 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

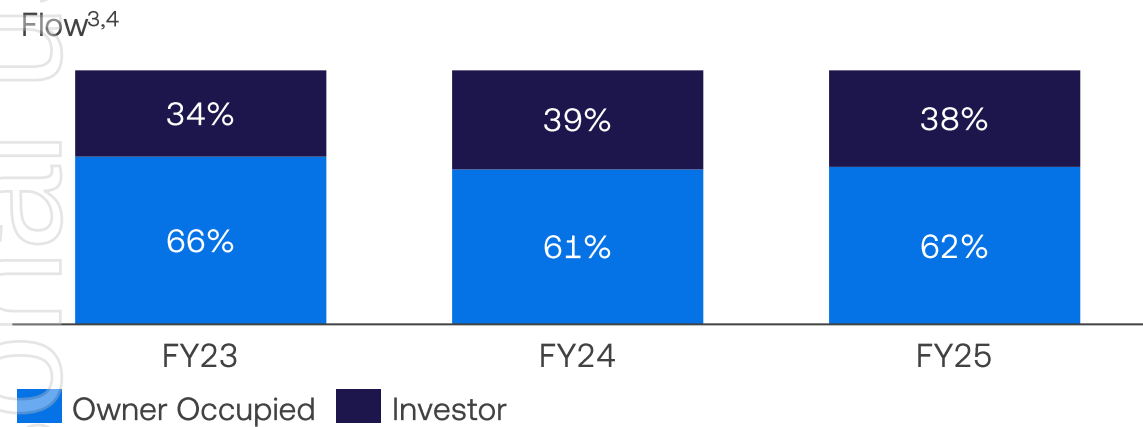
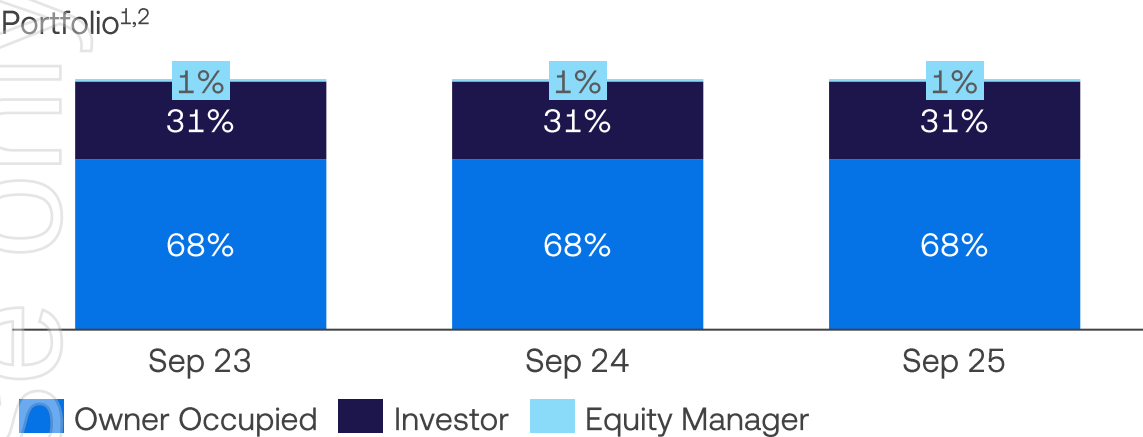
3. Month-on-month growth. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS)



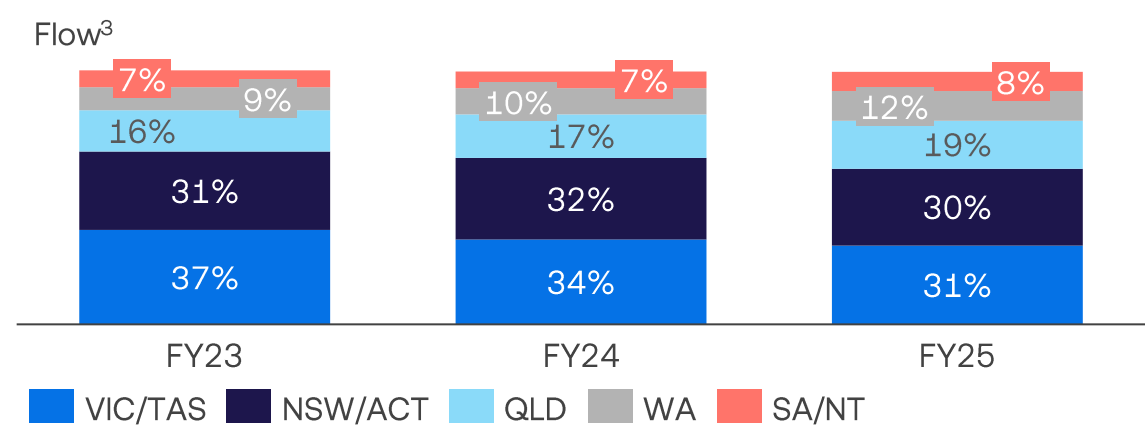
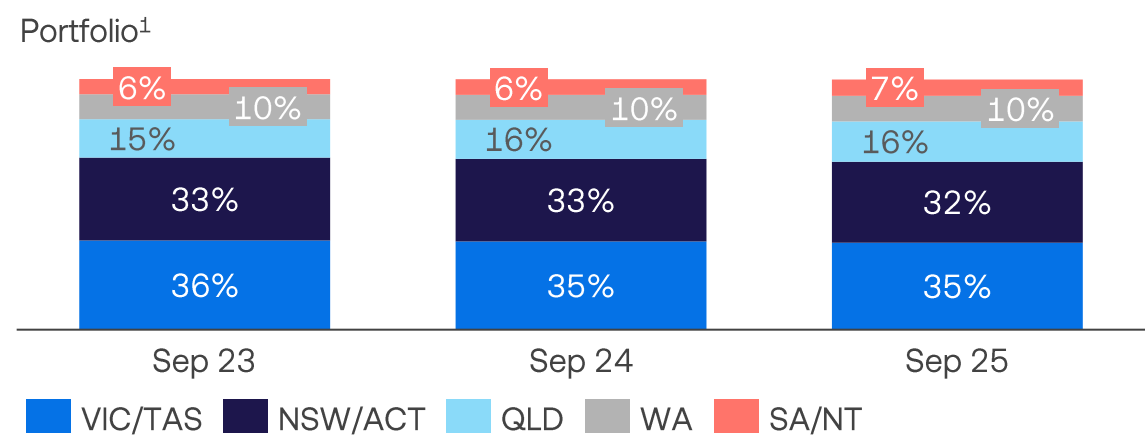
Australia home loans - portfolio composition & flow

excluding Suncorp Bank

By purpose, % of total balances



By location, % of total balances



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
 4. Historical numbers restated as a result of data quality improvements

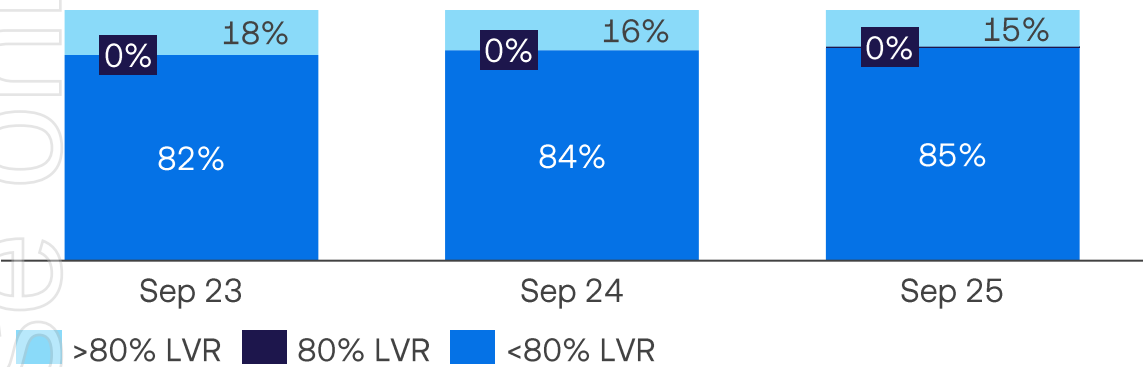


Australia home loans – portfolio composition & flow

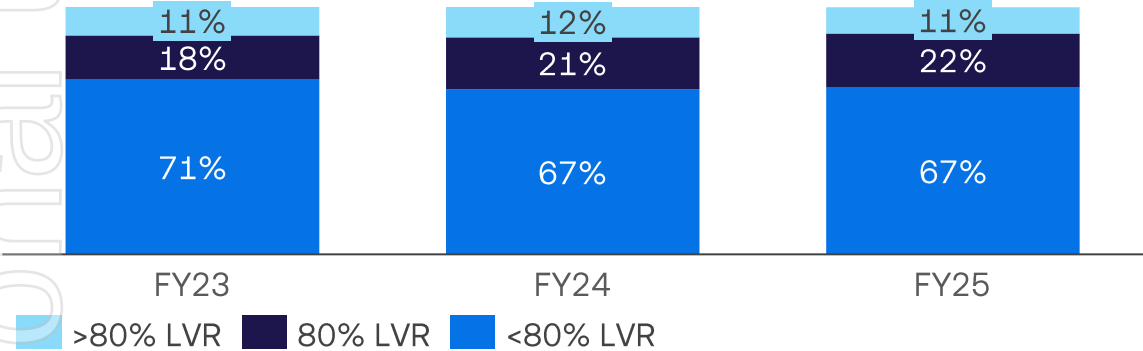
excluding Suncorp Bank

LVR profile¹, % of total balances

Dynamic LVR – Portfolio^{2,3}



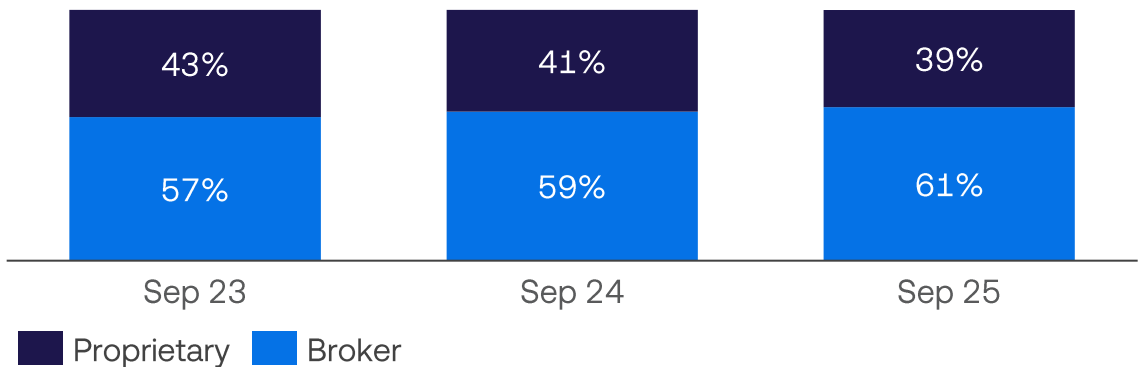
Origination LVR – Flow⁴



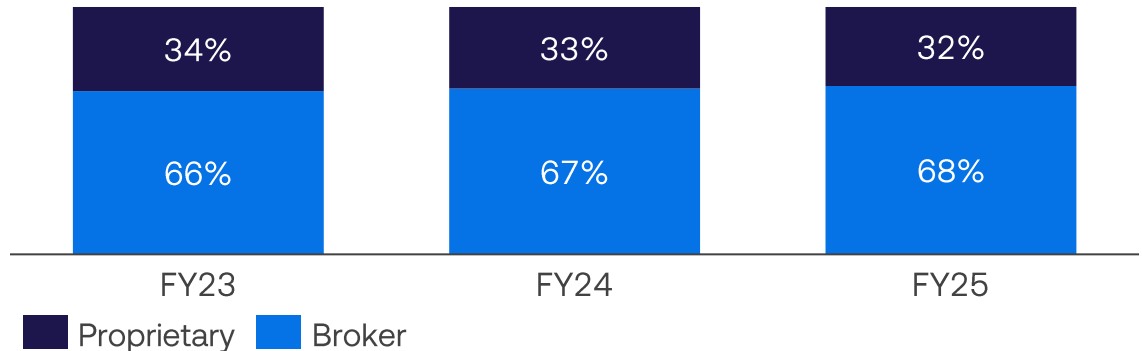
- Includes capitalised LMI premiums
- Includes non-performing loans
- Doesn't consider offset balances and excludes unknown DLVR. Valuations updated to Aug 25 where available
- Based on drawn month
- Excludes Equity Manager accounts
- Historical numbers restated as a result of data quality improvements

By channel, % of total balances

Portfolio^{2,5}



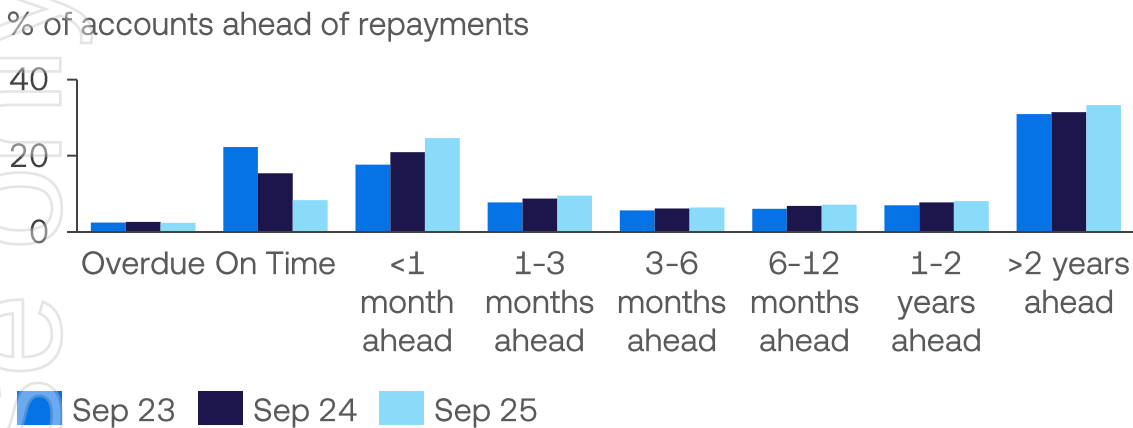
Flow^{4,6}



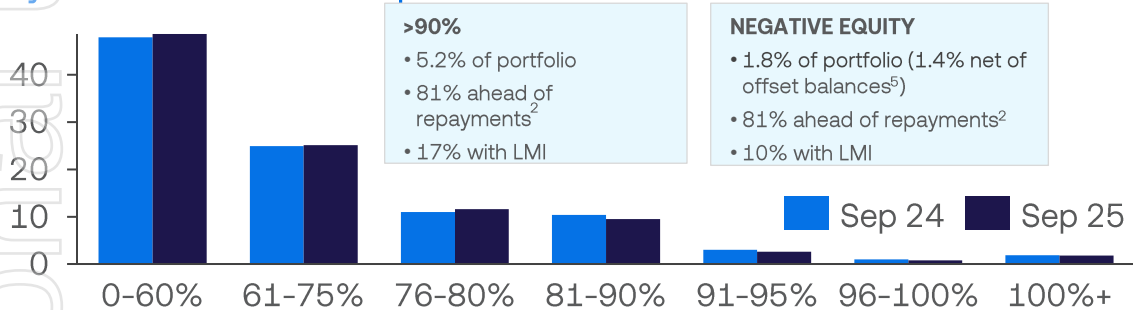
Australia home loans - portfolio resilience

excluding Suncorp Bank

Home Loans repayment profile^{1,2}

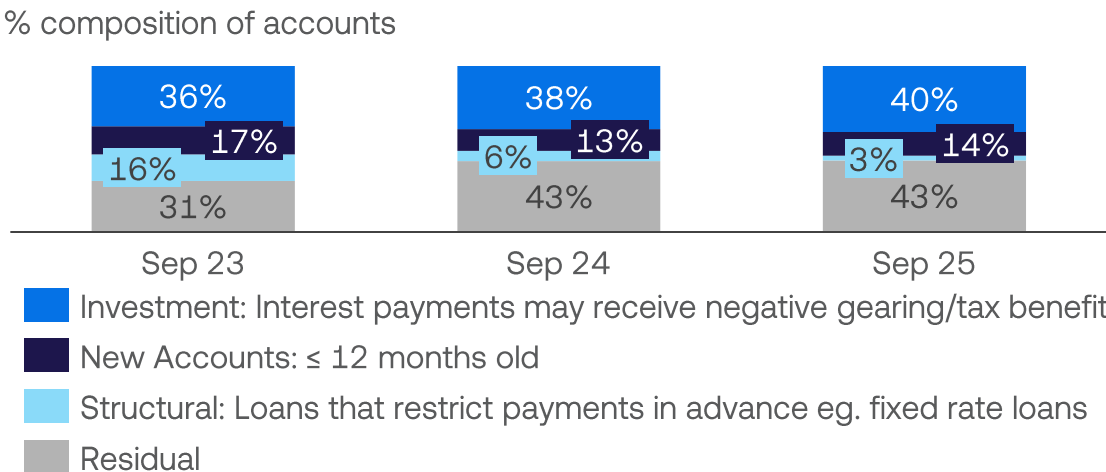


Dynamic LVR based on portfolio balances^{1,4}

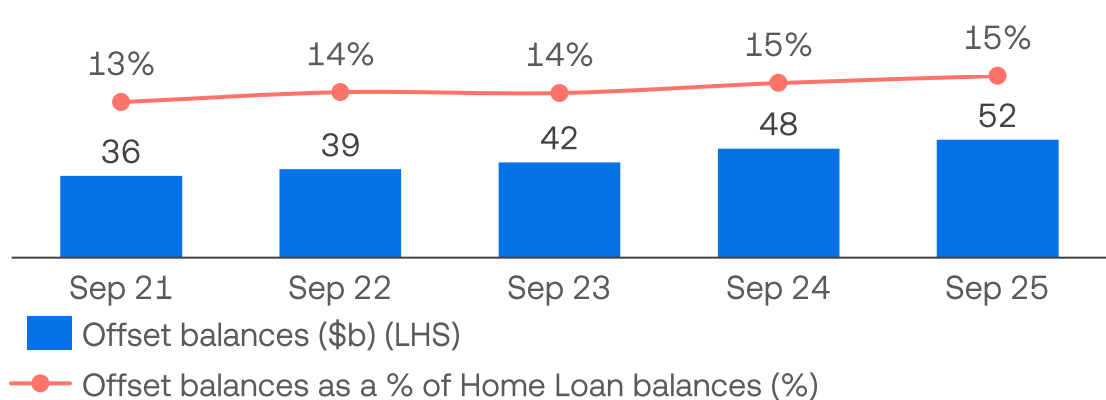


1. Includes non-performing loans
 2. Excess repayments based on available redraw and offset. Excludes Equity Manager accounts
 3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision 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 25 where available
 5. Offset balances reflect only those balances linked to Home Loan accounts

Home Loans on time and <1 month ahead profile^{2,3}



Offset account balances⁵

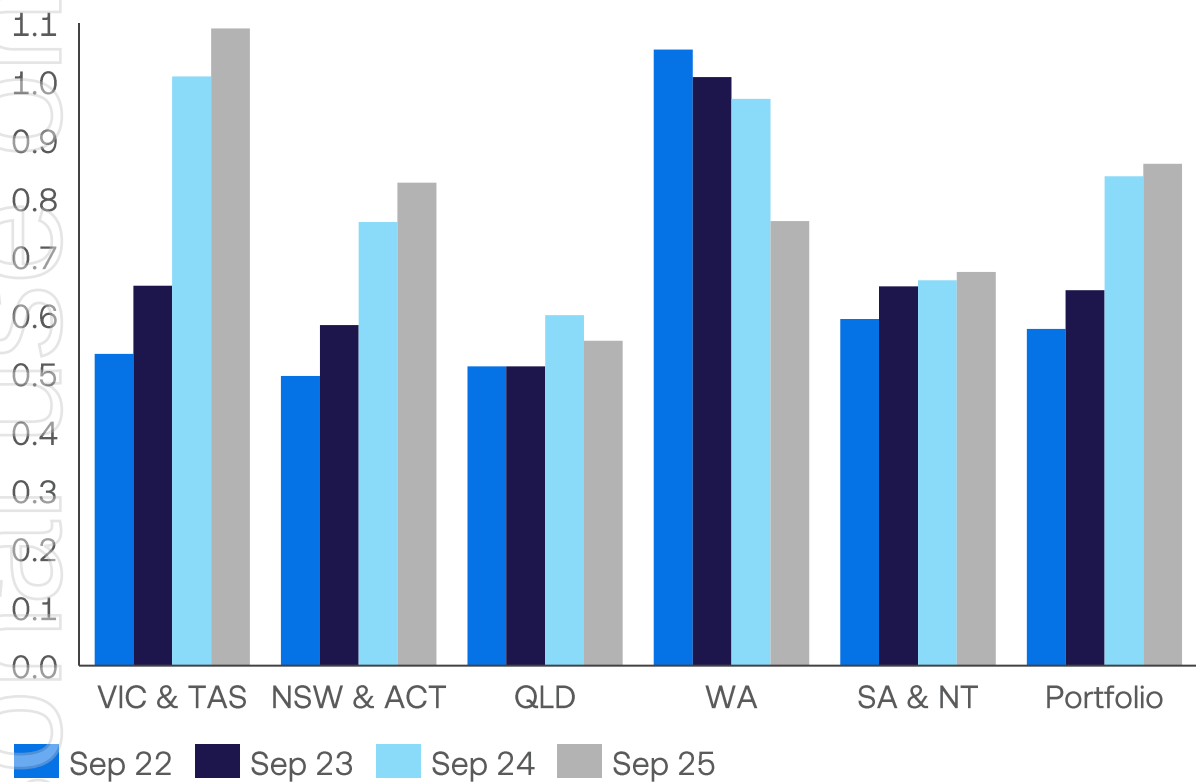


Australia home loans - portfolio performance

excluding Suncorp Bank

Home loans 90+ DPD (by state) ^{1,2}

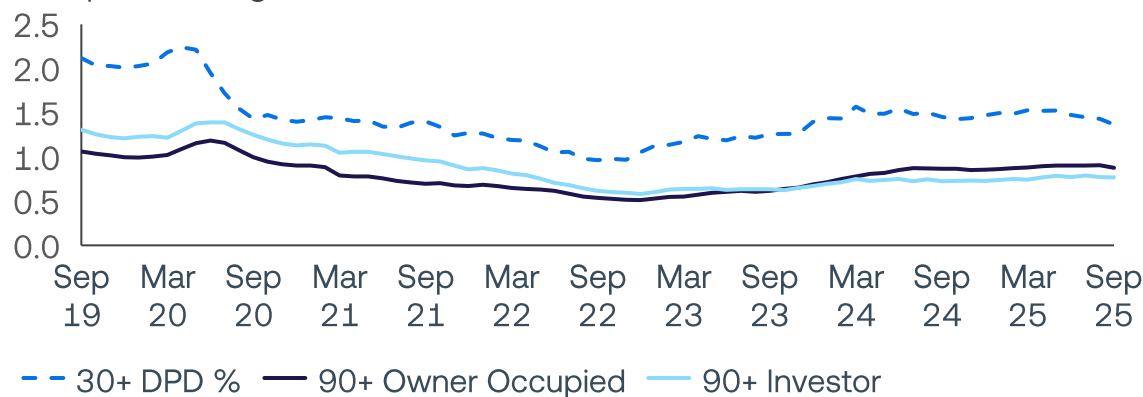
% of portfolio segment balances



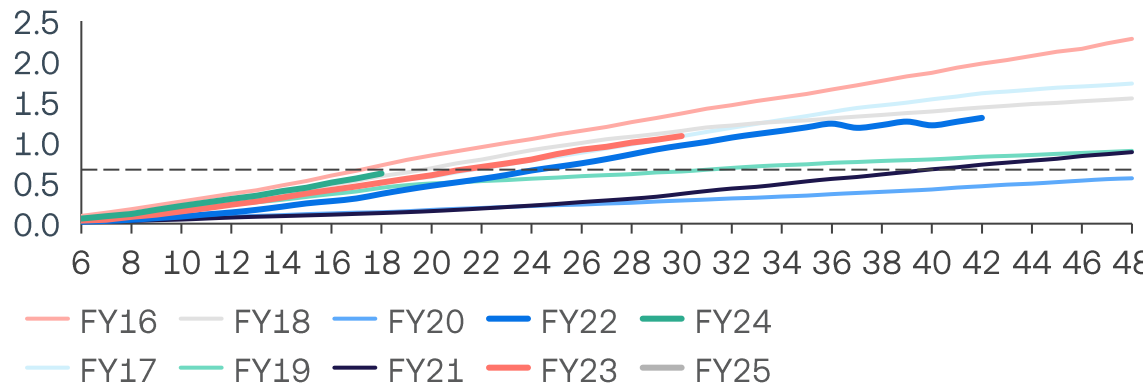
- 1. Includes gross impaired assets and hardship accounts
- 2. ANZ delinquencies are calculated on a missed payment basis for amortising and interest only loans. 30+ and 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing 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

Home loans delinquencies^{1,2,3}

% of portfolio segment balances



Home loans 90+ DPD (by vintage) ⁴, %



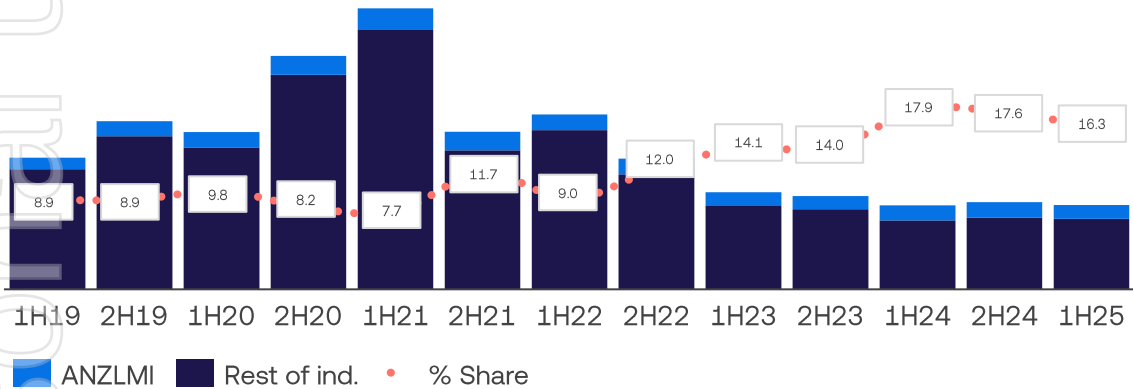
Lenders Mortgage Insurance

excluding Suncorp Bank

September Full Year 2025 Results

Gross Written Premium (\$m)	\$82.4m
Net Claims Paid (\$m)	\$3.7m
Loss Rate (of Loan Exposure - annualised)	1.4bps

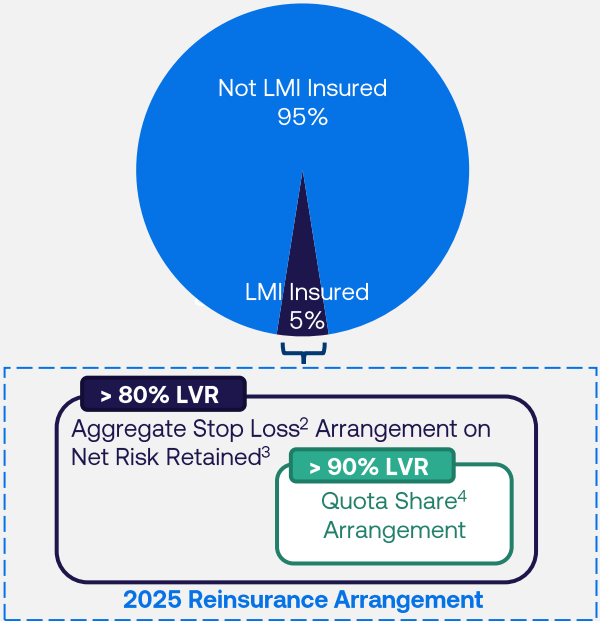
Australian LMI Industry New Business
(\$ Annual LMI Industry GWP¹)



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

LMI & Reinsurance structure

Australian Home Loan portfolio LMI and Reinsurance structure at 30 Sep 25 (% New Business FUM Oct 24 to Sep 25)



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

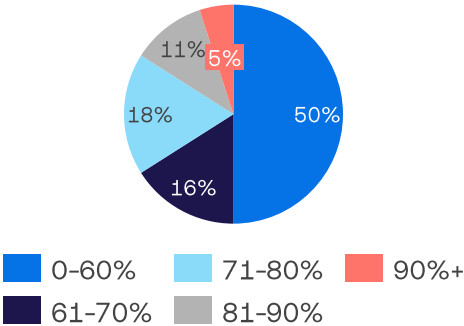
Reinsurance is comprised of a **Quota Share arrangement** with reinsurers for mortgages greater than 90% LVR and an **Aggregate Stop Loss arrangement** for policies over 80% LVR



New Zealand home loans – portfolio overview

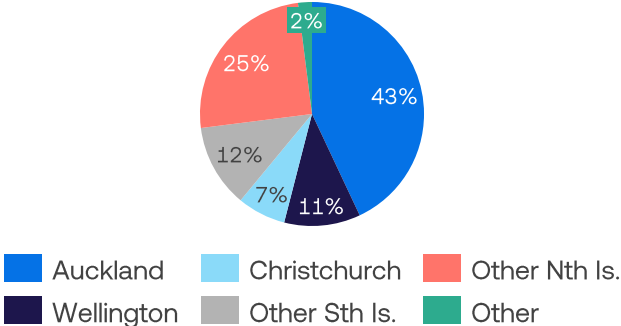
	Portfolio			Flow	
	Sep 23	Sep 24	Sep 25	FY24	FY25
Number of Home Loan Accounts	545k	555k	572k	56k	62k
Total FUM (NZD)	107b	111b	116b	21b	26b
Average Loan Size (NZD)	197k	200k	203k	382k	416k
Market Share ¹	30.4%	30.4%	30.0%		
% Owner Occupied	77%	77%	78%	79%	76%
% Investor	23%	23%	22%	21%	24%
% Paying Variable Rate Loan ²	11%	10%	11%	14%	32%
% Paying Fixed Rate Loan ²	89%	90%	89%	86%	68%

Home loan dynamic basis LVR profile



	Portfolio			Flow	
	Sep 23	Sep 24	Sep 25	FY24	FY25
% Paying Interest Only	11%	11%	10%	16%	18%
% Paying Principal & Interest	89%	89%	90%	84%	82%
% Broker Originated	50%	52%	53%	61%	59%
Average LVR at Origination	55%	56%	59%		
Average Dynamic LVR	40%	42%	44%		
% Low Doc ³	0.20%	0.18%	0.16%		
Home Loan Loss Rate	0.00%	0.01%	0.01%		
% of NZ Geography Lending	72%	73%	73%		

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. 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



2025 Full Year Results

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Investor Discussion Pack
Environment, Social & Governance (ESG)



Our ESG approach and related disclosures

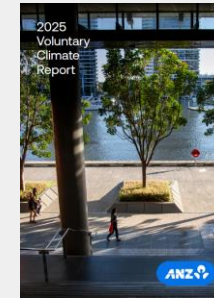
Our suite of ESG reports¹ are produced to meet the needs of our key external stakeholders, including our investors and customers, and take account of our social, environmental and economic risks and opportunities.

Our ESG approach is focused on responding to seven key material issues identified in our 2025 materiality assessment²:

- Environmental sustainability
- Ethics, conduct and culture
- Financial wellbeing
- Housing
- Information security
- Responsible customer engagement
- Improving non-financial risk



2025 ESG Report



2025 Climate Report



2025 ESG Data and Frameworks Pack



Climate Change Commitment



2025 Energy Customer Approach



[ESG Reporting | ANZ](#)

1. Our 2025 Modern Slavery and Human Trafficking Statement will be released no later than 31 March 2026 and made available at anz.com/esgreport

2. See our 2025 ESG Report for more information on our materiality assessment available at anz.com/esgreport

Our Climate and Environment Strategy

Our Climate and Environment Strategy sets out our objective to be a trusted partner for our customers, supporting them to adapt and become more resilient to a changing environment and economy. In particular, we aim to be a leading bank in supporting an effective and orderly transition for our large business customers.

Key outcomes in 2025:

- 77 LEEP customers¹ are in the ‘Mature’ phase of transition planning under our transition plan assessment framework.
- Revised sectoral pathways and targets to transition lending portfolio to net zero financed emissions. Eight of our revised sectoral pathways on-track, two are close to on-track and none off-track this year.
- Funded and facilitated social and environmental activities as part of our \$100b target, including \$84.72b since 1 April 2023².
- Participated in 159 labelled Sustainable Finance deals with a total deal size of \$165b³.
- Enhanced climate scenario analysis capabilities and disclosures.

Vision	Financing a sustainable transition			
	Ambition		Action pillars	
	Building our capability to help customers understand climate and nature risks	Transitioning our lending portfolio to net-zero financed emissions	Supporting our customers' transition and resilience	
Action pillars	Understanding risks and opportunities	Building capability and capacity	Driving customer engagement and propositions	Collaborating with stakeholders to support the transition

This year we supported Intellihub with approximately \$3 billion in Green Loans to continue its roll out of smart meter, solar, battery, EV charging and swimming pool efficiency technology. Certified by the Climate Bond Initiative, this was the fourth syndicated green loan for Intellihub since 2021. ANZ acted as Green Loan Coordinator and Agent for all four loans

1. Large Emitters Engagement Program – Our 2025 Climate Report provides more details, including how we select LEEP customers, available at anz.com/esgreport
2. Refer also to the ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport
3. The amount attributed to ANZ was \$23.6 billion



Our Large Emitters Engagement Program¹

- We have been engaging with large emitting customers since 2018, which has evolved to now focus on our LEEP cohort.
- We review our LEEP customers' transition plans against our assessment framework and expect our customers' plans to address Governance, Targets, Risk Management and Disclosure.
- A three-phase categorisation approach is adopted to assess their transition trajectory relative to our assessment framework. This also allows us to acknowledge sector- and region- specific challenges for customers assessed in the 'Progressing' phase.
- The majority of LEEP customers have set net-zero 2050 emissions targets for their operations and have Board-level oversight of their transition plan.
- The Central Review Team is the main decision-making body for customer transition plan assessment ratings, governs decisions regarding LEEP customer inclusions, exclusions or removals, and monitors the implementation of account plans for certain customers in the 'Emerging' phase.
- This year, we achieved our customer engagement target, with more customers assessed to be in the 'Mature' phase for their transition plans, compared with their starting point.
- From 2026 onwards, we intend to engage with an expanded cohort of LEEP customers and assess their transition plans at least annually. The level of engagement will vary depending on the assessment outcomes.

How our LEEP customers are placed in 2025²



Summary phase description

Mature

Customers that have disclosed a well-developed or advanced transition plan. This includes customers we consider to be 'sector leaders'.

Progressing

Customers that are demonstrating sufficient improvement³ of their plans. These customers may have targets that fall short of being Paris-aligned⁴ intermediate targets, e.g. due to challenges in the sector or environment they operate in.

Emerging

Customers that generally do not meet our expectations for the 'Progressing' phase. Some may have internal plans, including governance structures and steps being taken to reduce emissions that are not yet disclosed. Others may have disclosed plans but without accompanying emissions disclosures or targets to reduce their emissions.

1. Our 2025 Climate Report provides more details, including how we select LEEP customers, available at anz.com/esgreport

2. In some cases, our 2025 assessment of LEEP customers took into account customers' actions and/or information relevant to our assessment criteria up to 22 October 2025 (i.e., after ANZ's end of financial year)

3. We assess the customer's improvement which includes evaluating their public disclosures and engagement with us

4. Paris Alignment (or Paris-Aligned) means aligning the Paris Agreement mitigation goal to strengthen the global response to the threat of climate change: a) by holding the increase in the global average temperature to well below 2C above pre-industrial levels; and b) pursuing efforts to limit the temperature increase to 1.5C above pre-industrial levels



Our sectoral pathways to transition our lending to net-zero financed emissions¹

Sectoral pathways and targets supporting customer decarbonisation

- This year, we reviewed our sectoral pathway targets, including aviation which was suspended in 2024. The review resulted in some material changes being made to pathways, including targets and our historical performance.
- For eight of our higher emitting sectors (which includes three sub-sectors in transport), we have identified relevant metrics and set specific targets. These targets help guide our businesses to make financing decisions about customers operating in these sectors. These pathways are an important input in our decision making.

	Sector ²	2030 Interim Target reduction	Status
	Power generation	54% (2020 baseline)	ON-TRACK
	Oil and gas	32% (2020 baseline)	ON-TRACK
	Thermal coal	100% (2020 baseline)	ON-TRACK
	Auto manufacturing	18-33% (2022 baseline)	ON-TRACK
	Aviation	16-26% (2019 baseline)	CLOSE TO ON-TRACK
	Shipping	23-30% (2022 baseline)	CLOSE TO ON-TRACK
	Aluminium	17-30% (2021 baseline)	ON-TRACK
	Cement	13-25% (2021 baseline)	ON-TRACK
	Steel	11-22% (2021 baseline)	ON-TRACK
	Australian large-scale commercial real estate	60% (2019 baseline)	ON-TRACK

● >+10% above pathway or range
● >0% to <=+10% above pathway or range
● On or below pathway or range (<=0%)

1. Our 2025 Climate 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 , including our Financed and Facilitated Emissions Methodology for identifying the part of each sector’s value chain, pathway customers and other thresholds applied. Please also see the important information about forward-looking statements and climate-related information at the start and end of this presentation pack. Revised pathways and targets include customers of Suncorp Bank that meet our in-scope criteria for inclusion in our pathways

2. See our 2025 Climate Report, including Appendix 5 ANZ Financed and Facilitated Emissions Methodology, for details on ANZ’s rationale for not disclosing a sectoral pathway target in 2024 for the Australian residential home-loans, Institutional agribusiness; sectoral pathways and targets including the part of each sector’s value chain; and the customers included in the scope of each pathway as well as detail on our performance against the targets: anz.com/esgreport



Risk management

ANZ recognises climate risk as a material risk within the Group Risk Management Framework (RMF). Climate risk is also considered to be a driver of other material risks within our RMF.

This year, we focused on:

1 Further enhancing and embedding climate risk management requirements across the Group through our Climate Risk Standard and Non-Financial Risk framework

2 Expanding the escalation process to include material lending transactions that impact our industry and transport sectoral pathways

3 Enhancing our Climate Change Risk Assessment tool through exploring the use of generative artificial intelligence

4 Enhancing our climate scenario analysis capability, including through:

- the recruitment of specialist resources;
- identifying and assessing our material climate risks; and
- undertaking a physical risk assessment of our Australian home loan portfolio



Our ESG targets¹

Target ²	2025 performance or status
\$10 billion social housing	Since October 2018, we have funded and facilitated \$7.37 billion to support the delivery of more affordable, accessible or sustainable homes to buy and rent. This includes \$892.79 million allocated towards the target in 2025⁴, exceeding our \$750 million 2025 sub-target.
\$100 billion social and environment activities	Since 1 April 2023, we have contributed \$84.72 billion towards the target, across 412 customer transactions, of which \$42.09 billion is funded, \$38.96 billion is facilitated, and \$3.67 billion is from direct investment through 61 bond purchases. This includes \$45.75 billion allocated towards the target in 2025⁴, exceeding our \$18.5 billion 2025 sub-target.
Sectoral pathways⁶	Eight are ‘on-track’ and two are ‘close to on-track’.
Operational emissions⁷	Having achieved our 2030 target of a 90% reduction (against a 2015 baseline) earlier than expected, we have revised our combined Scope 1 and Scope 2 emissions reduction target with a more ambitious baseline year of 2024.
Gender equity targets⁷	Re-baselined targets for 2026

For further details on our broader set of targets that completed in 2025 and our climate sectoral pathways see our 2025 ESG Report and Climate Report, both available at anz.com/esgreport.

1. Includes targets continuing in 2026, new targets and 2025 performance

2. Targets exclude Suncorp Bank unless otherwise stated

3. Eligible housing transactions that also meet the eligibility criteria for the social and environmental target to achieve \$100 billion by end 2030 may contribute towards both targets

4. FY25 includes transactions validated as eligible for inclusion in the target from 21/09/2024 to 19/09/2025

5. 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

6. Our 2025 Climate Report details important information about the scope of our sectoral pathways. Revised pathways and targets include customers of Suncorp Bank that meet our in-scope criteria for inclusion in our pathways

7. Includes Suncorp Bank

8. ‘Senior Executive’ means “KMP”, which means Chief Executive Officer and Disclosed Executives as set out in the Remuneration Report contained within the Annual Report available at anz.com/annualreport



Important information – Climate-related information

This presentation may contain climate-related statements, including in relation to climate-related risks and opportunities and climate-related goals and ambitions. While the statements were prepared in good faith, climate-related statements are subject to significant uncertainty, challenges and risks that may affect their usefulness, accuracy and completeness, including:

1. *Availability and reliability of data* – emissions and climate-related data may be incomplete, inconsistent, unreliable or unavailable (including information from the Group's customers), and it may be necessary to rely on assumptions, estimates or proxies where that is the case.
2. *Uncertain methodologies and modelling* – methodologies, frameworks and standards used for calculations of climate-related metrics, modelling and climate data are not universally applied, are rapidly evolving and subject to change. This may impact the data modelling, approaches, and targets used in preparation of this presentation.
3. *Scenario analysis limitations* – analysis of climate scenarios is limited by its reliance on assumptions, estimates and projections that are not exact.
4. *Complexity of calculations and estimates* – estimating financed or facilitated (including allocating emissions to banking activities) and emissions reduction is complex and relies on assumptions and judgments, often made in respect of long periods of time.
5. *Changes to climate-related governing frameworks* – changes to climate-related policy, laws, regulations and market practices, standards and developments, including those resulting from legal proceedings and regulatory investigations.
6. *Lack of consistency in definitions and climate-science terminology subject to changes* – definitions and standards for climate-related data and assessment frameworks used across industries and jurisdictions may vary, and terminology and concepts relating to climate science and decarbonisation pathways may evolve and change over time. These inconsistencies and changes can also make comparisons between different organisations' climate targets and achievements difficult or inappropriate.
7. *Reliance on third parties for data or involvement* – the Group may need to rely on assistance, data or other information from external data and methodology providers or other third parties, which may also be subject to change and uncertainty. Additionally, action and continuing participation of third parties, such as stakeholders, may be required (including financial institutions and governmental and non-governmental organisations).

Due to these uncertainties, challenges and risks, statements, assumptions, judgments, calculations, estimates or proxies made or used by the Group may turn out to be incorrect, inaccurate or incomplete. Readers should conduct their own independent analysis and not rely on the information for investment decision-making. The information in this notice should be read with the qualifications, limitations and guidance included throughout this presentation and in:

- ANZ 2025 ESG Report available at anz.com/esgreport.
- ANZ 2025 ESG Data and Frameworks Pack available at anz.com/esgreport.
- ANZ 2025 Climate Report available at anz.com/esgreport, including Appendix 4 ANZ Climate Scenario Analysis Methodology, Appendix 5 ANZ Financed and Facilitated Emissions Methodology, Appendix 7 Scope 1, Scope 2 and Scope 3 Operational Greenhouse Gas Reporting Methodology.
- ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport.



Sources and notes for MFI, NPS and Institutional Relationship strength

Slide 30

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2025. 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. RFI Global – Atlas. Covers Business Banking customers (except Private Bank) with annual turnover <\$100m. NPS data weighted to 47.25% SME Portfolio (which includes businesses with <\$5m turnover), 32.75% SME Relationship Managed (which includes businesses with \$5m - \$30m turnover) and 20.00% Specialist Industries (which includes businesses with <\$100m turnover). NPS results are shown as a six-month moving average. *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 2025. 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) 6 month rolling data, sample size: 1100 a month, customers are asked “Which of these is your main provider of financial services?”; Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments. Sample size is 2175 per quarter, customers are asked “Who would you regard as your business’s/organisation's main bank?”
8. Source: : Insights HQ Retail Market Monitor (RMM) and Business Finance Monitor (BFM). 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.1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2025 Australia Large Corporate Relationship Banking Study and Coalition Greenwich Voice of Client 2025 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2024 Asian Corporate Banking Study





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