2026 Third Quarter Trading Update Supplementary Disclosures

17 August 2026

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This announcement has been authorised for release by Inder Singh, Group Chief Financial Officer and Group Executive, Strategy

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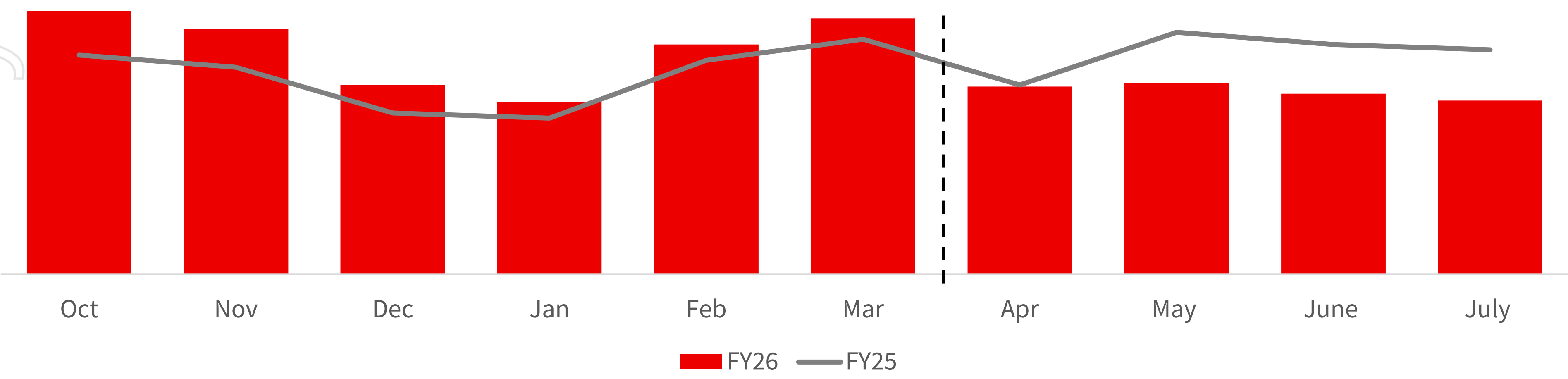
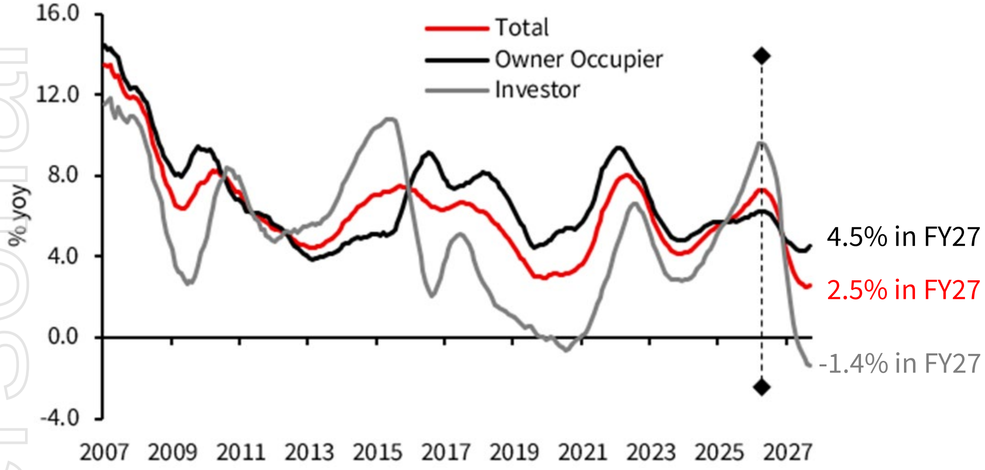
Australian housing lending trends

Total home lending monthly applications ($bn)

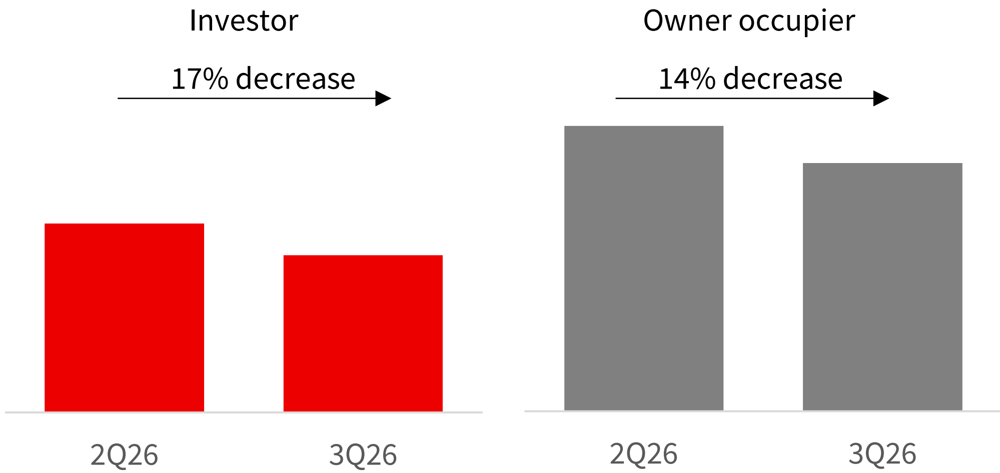
15% decrease in 3Q vs 2Q26[1]
16% decrease in 3Q vs pcp[1]



Housing system credit growth forecasts (%)[2]



Quarterly home lending applications ($bn)



(1) Calculated on value of applications before rounding applied
(2) Source: NAB Economics

Group asset quality

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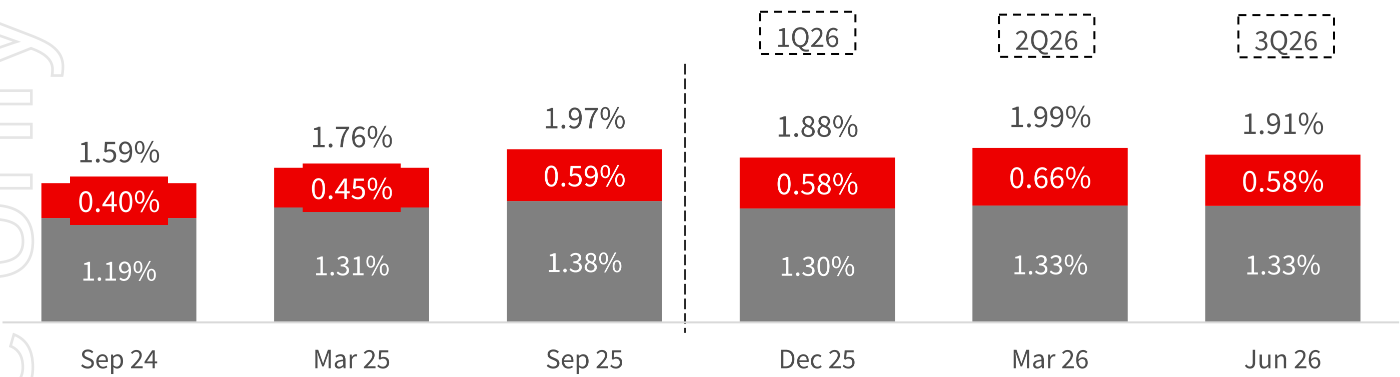
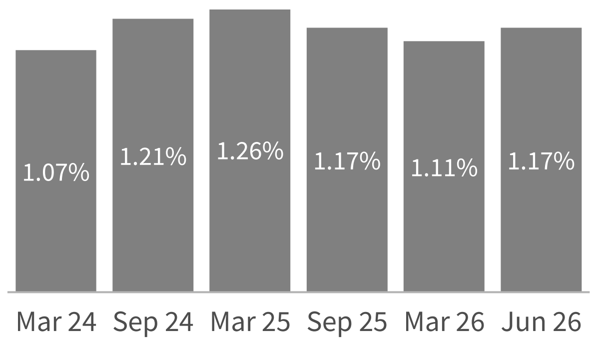
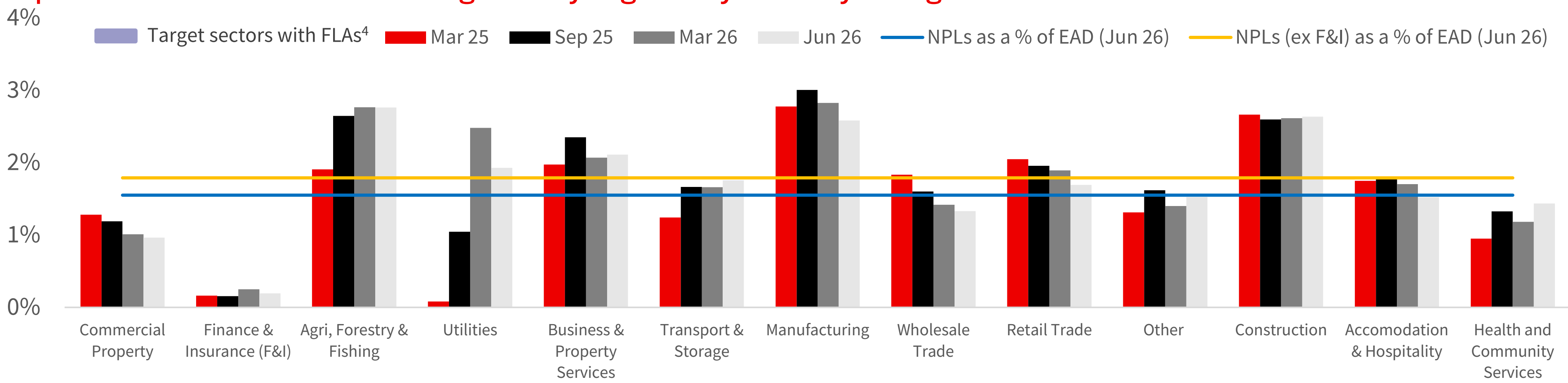
Group non-retail non-performing exposures (NPLs) as % of GLAs



Watch loans[1] as a % of GLAs



Group non-retail NPLs as % of lending EAD[2] by regulatory industry categories[3]

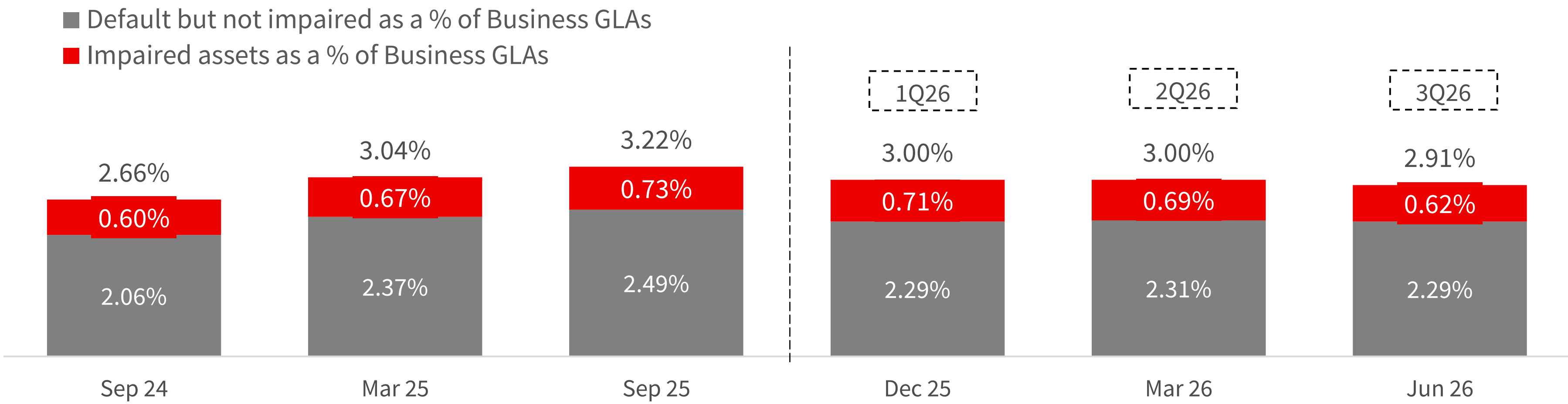


Industry % of Group non retail lending EAD	23%	15%	15%	6%	6%	5%	5%	5%	4%	4%	4%	4%	4%

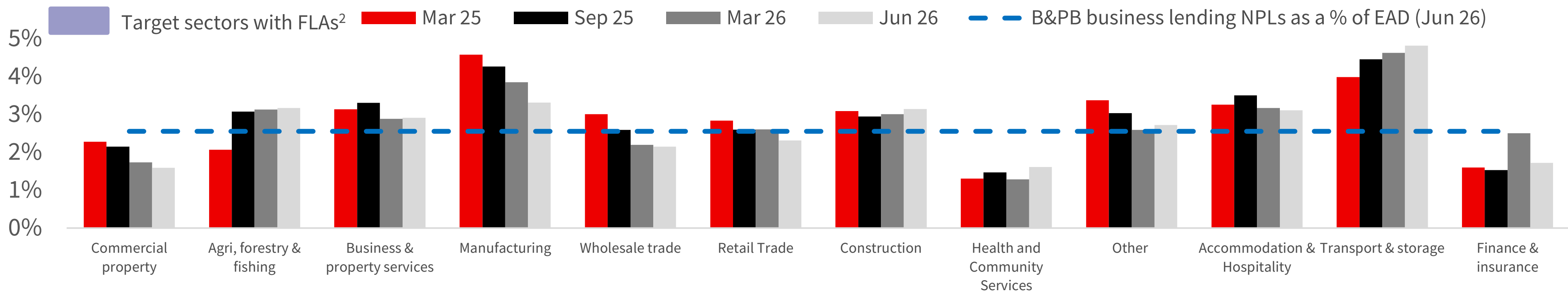
(1) Watch loans are generally triggered by banker referrals or manual downgrades of customer ratings as part of reviews throughout the year.
(2) Group non-retail lending EAD at Jun 26 was $433.3bn
(3) Based on ANZSIC Level 1 classifications of the counterparty
(4) Target sectors with FLAs refers to non-retail sectors with an FLA provision relating to: Agriculture, Forestry & Fishing, Construction, Manufacturing, Transport & Storage and Commercial Real Estate

Business & Private Banking business lending asset quality

Non-performing exposures (NPLs) as % of GLAs



NPLs as % of lending EAD by regulatory industry categories[1]

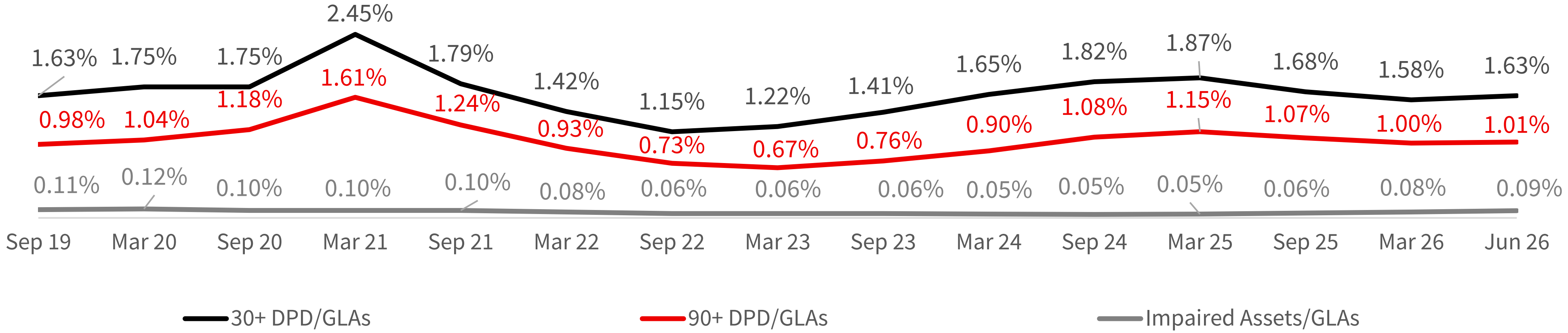


	Commercial property	Agri, forestry & fishing	Business & property services	Manufacturing	Wholesale trade	Retail Trade	Construction	Health and Community Services	Other	Accommodation & Hospitality	Transport & storage	Finance & insurance
Industry % of non retail lending EAD	**25%**	**24%**	**7%**	**6%**	**6%**	**6%**	**6%**	**5%**	**4%**	**4%**	**4%**	**3%**

(1) Based on ANZSIC Level 1 classifications
(2) Target sectors with FLAs refers to non-retail sectors with an FLA provision relating to: Agriculture, Forestry & Fishing, Construction, Manufacturing, Transport & Storage and Commercial Real Estate

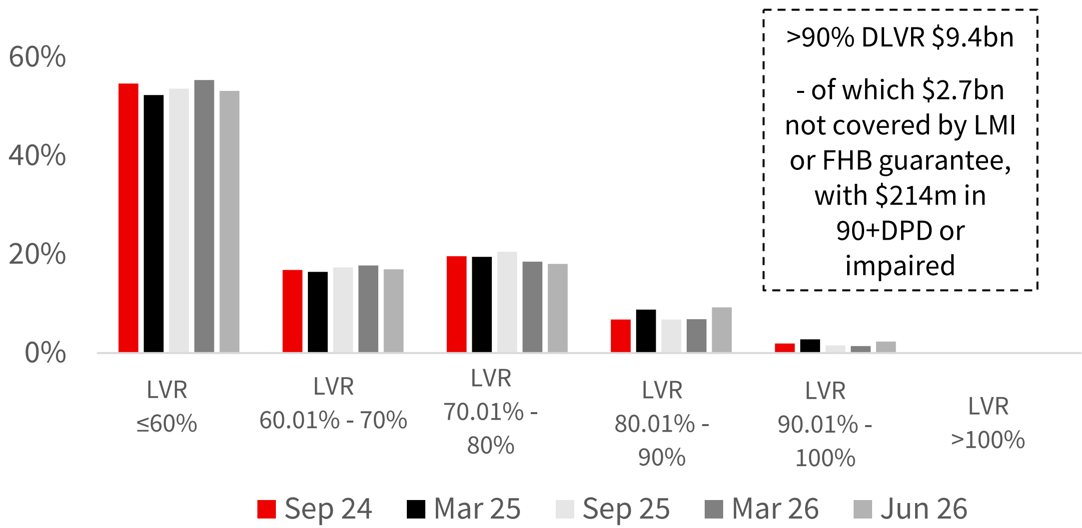
Australian retail asset quality

Housing 90+DPD 1.01% as % of GLAs and limited impairment[1]

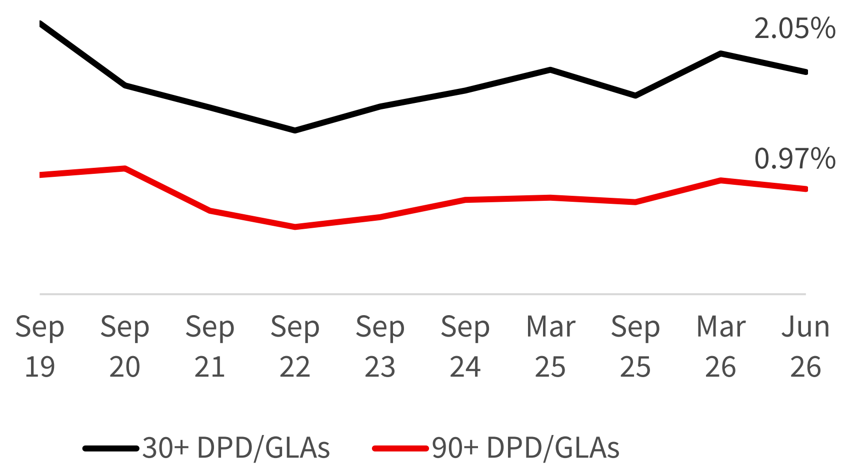


Dynamic LVR breakdown of drawn balance[2]

Jun 26 portfolio DLVR increased 0.9% to 37.9%



Cards and personal lending days past due (DPD) as a % of total cards and personal lending GLAs[3,4]



(1) Excludes 86 400 platform. Includes Citi Consumer Business from Sep 24
(2) Excludes the impact of offset accounts
(3) From 25 August 2025, Ready Credit product has been redesigned as credit cards. As a result, ~$0.6bn of balances have moved from Personal Lending to Credit Cards. Mar 25 and prior have not been restated
(4) Includes Citi Consumer Business from Sep 22

Australia and NZ key economic indicators

Australian economic indicators (%)[1]

	CY23	CY24	CY25	CY26(f)	CY27(f)
GDP growth[2]	1.3	1.2	2.5	1.5	1.9
Unemployment[3]	3.9	4.0	4.3	4.6	4.8
Trimmed-mean inflation[4]	4.2	3.3	3.3	3.4	2.7
Cash rate target[3]	4.35	4.35	3.60	4.35	3.60

NZ economic indicators (%)[1]

	CY23	CY24	CY25	CY26(f)	CY27(f)
GDP growth[2]	1.5	-1.6	1.5	1.5	2.8
Unemployment[3]	4.0	5.1	5.4	5.5	5.1
Inflation[4]	4.7	2.2	3.1	3.8	1.8
Cash rate (OCR)[3]	5.50	4.25	2.25	3.25	4.00

Australian system growth (%)[5]

	FY23	FY24	FY25	FY26(f)	FY27(f)
Housing	4.2	5.1	6.3	6.7	2.5
Personal	1.9	2.5	4.4	3.8	2.4
Business	6.6	7.6	9.4	10.5	7.0
Total lending	4.9	5.8	7.3	7.9	4.1
System deposits	5.3	5.5	7.3	7.2	3.4

NZ system growth (%)[5]

	FY23	FY24	FY25	FY26(f)	FY27(f)
Housing	3.0	3.3	5.4	5.2	4.6
Personal	4.9	1.3	1.4	1.3	1.5
Business	1.1	1.9	2.4	3.1	3.9
Total lending	2.4	2.8	4.3	4.4	4.3
Household retail deposits	5.3	5.5	5.2	4.6	4.3

(1) Sources: ABS, RBA, RBNZ, Stats NZ, NAB Economics
(2) December quarter on December quarter of previous year
(3) As at December quarter
(4) December quarter on December quarter of previous year. For Australia, trimmed-mean measure of underlying inflation
(5) Sources: RBA, RBNZ, NAB. Bank fiscal year-ended (September). NZ business credit includes credit to Agriculture and is calculated from break adjusted data

House prices falling but rents growth remains solid

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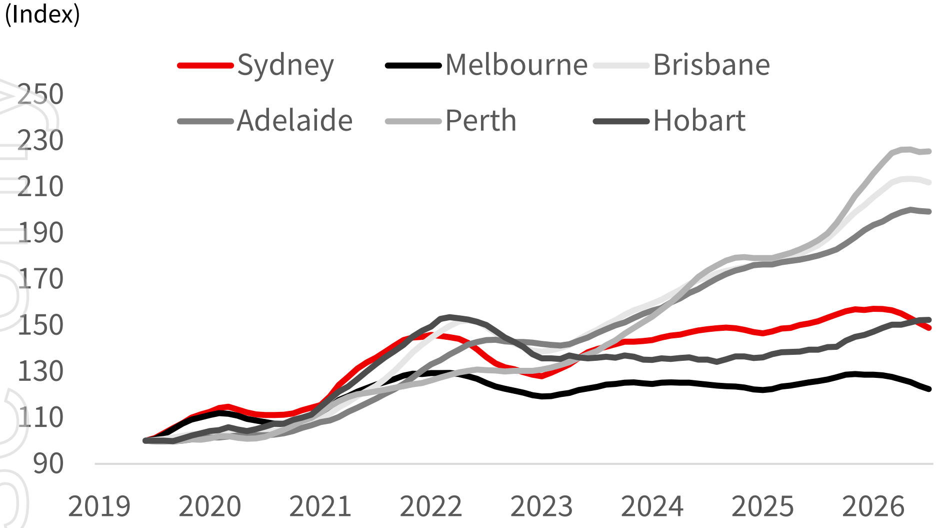
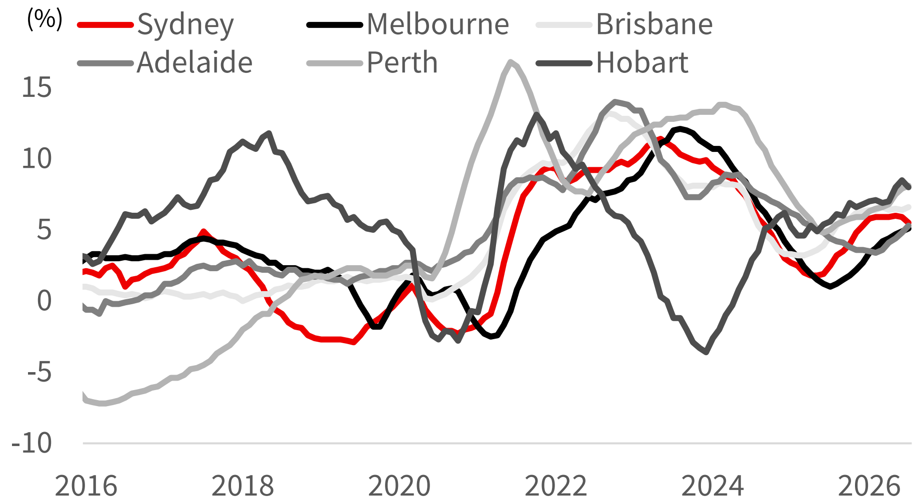
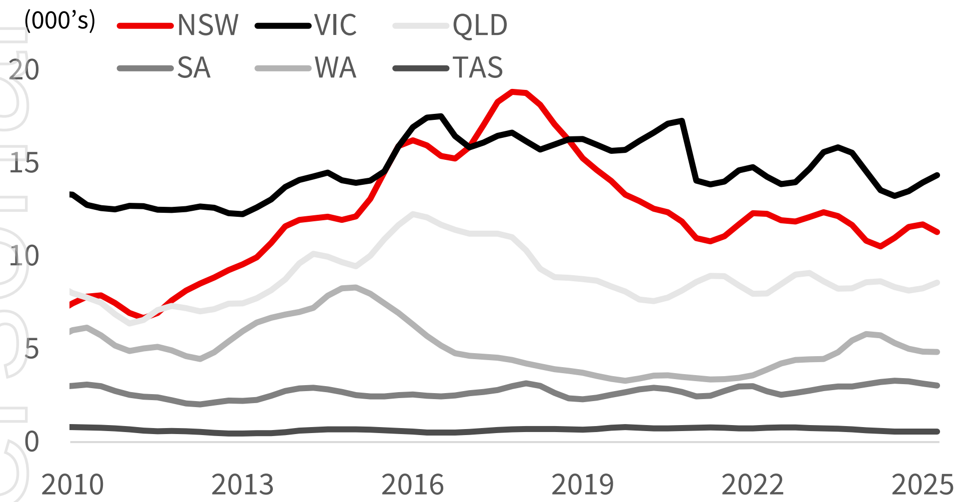
Falls in prices led by Sydney and Melbourne[1]



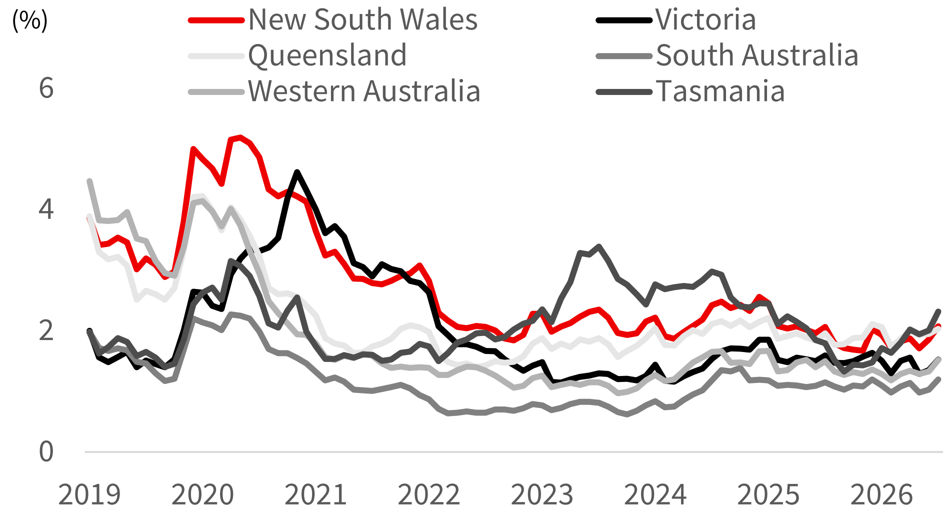
Rents growth remains elevated[2]



Dwelling completions remain low relative to demand[3]



Rental vacancy rates remain low[4]



(1) Source: Cotality. Greater Capital City Hedonic Dwelling Price Index, Index June 2019 = 100. Data to July 2026
(2) Source: Cotality. Hedonic measure of advertised rents. Data to July 2026
(3) Source: ABS, Macrobond. Data are ABS Building Activity Dwelling completions by state (Trend). Data to March quarter 2026
(4) Source: Cotality. Data to July 2026

Uncertain environment weighing on business on confidence

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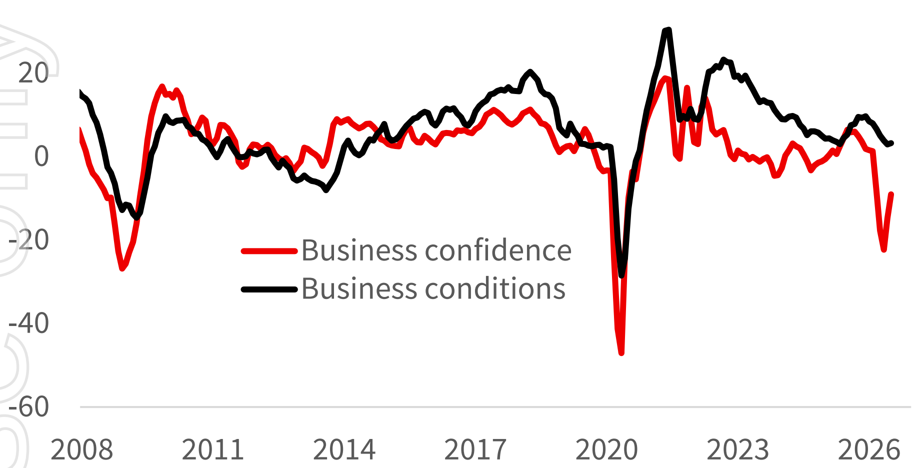
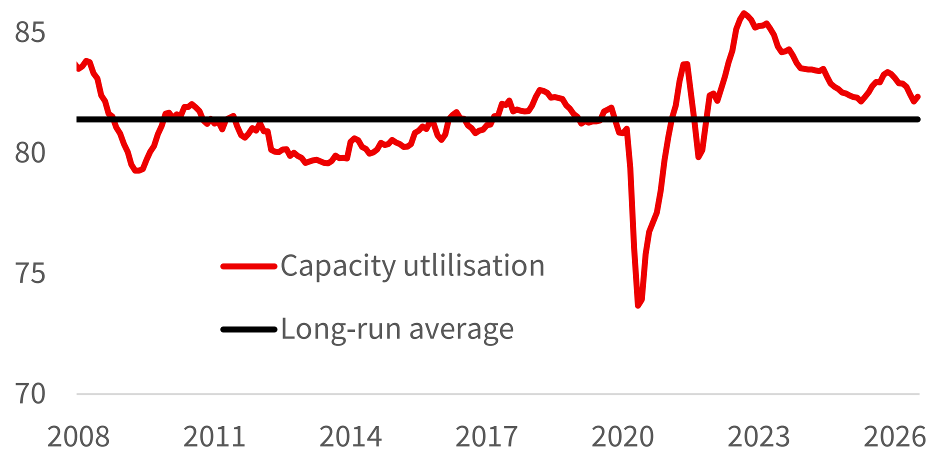
Conditions have eased[1]

(Net Bal.)



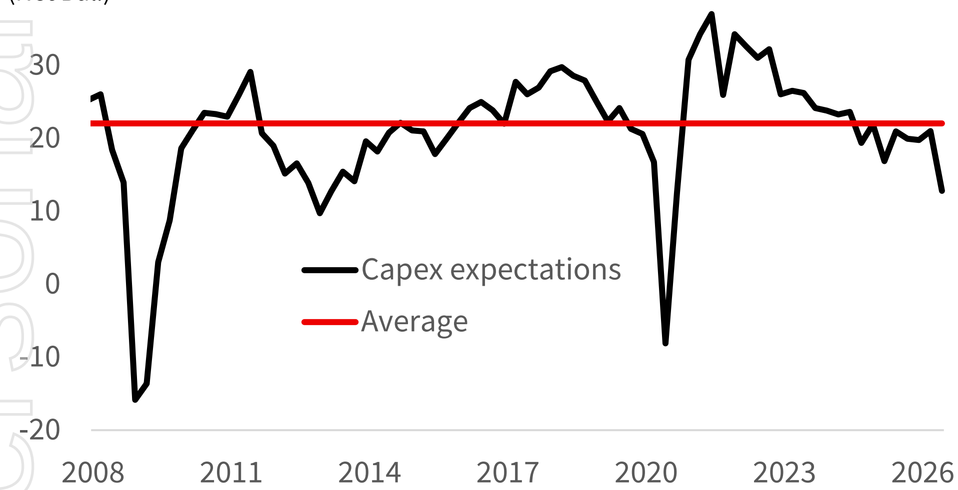
Capacity utilisation is easing[1]

(%)



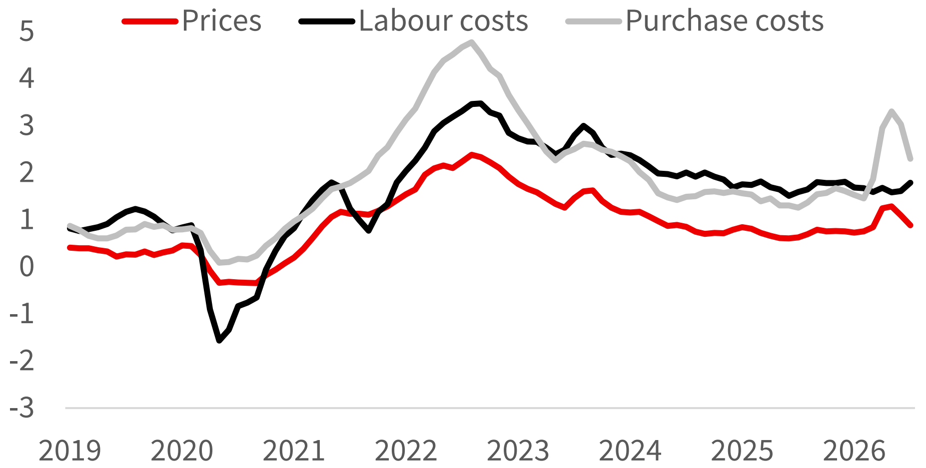
Investment intentions have fallen below average[2]

(Net Bal.)



Cost growth has been volatile[1]

(% Quarterly Rate)



(1) Source: NAB Economics. Three-month moving average of all industry measures from the NAB Monthly Business Survey. Data to July 26
(2) Source: NAB Economics. Data to June quarter 2026