News Release

For Release: 17 August 2026

Redemption of ANZ's GBP 500 million Subordinated Notes

Australia and New Zealand Banking Group Limited (ANZBGL) (ASX: AN3) announced today that it will redeem its wholesale GBP 500,000,000 fixed rate subordinated notes due 16 September 2031 (ASX: AN3HBC) (the **Notes**) on the optional redemption date of 16 September 2026.

APRA has provided its written approval for ANZBGL to redeem the Notes. The redemption notice for the Notes which has been provided to holders is attached.

Redemption of the Notes does not imply or indicate that ANZBGL will exercise any redemption rights of other outstanding callable capital instruments issued by ANZBGL in the future. Any such redemption would also be subject to APRA's prior written approval, which may or may not be given.

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Approved for distribution by ANZ's Company Secretary

17 August 2026

Australia and New Zealand Banking Group Limited
(ABN 11 005 357 522) (the "Issuer")

Notice of early redemption to the holders of
GBP 500,000,000 1.809 per cent. Subordinated Notes due 16 September 2031 (the "Notes")

Issued under the Issuer's US$60,000,000,000 Euro Medium Term Note Programme

Series No.:2039
Tranche No.: 1
ISIN Code: XS2353399780

The Issuer hereby gives notice that all of the Notes will be redeemed on the Optional Redemption Date of 16 September 2026 for the outstanding principal amount of the Notes. This notice is irrevocable and given pursuant to condition 5(e) of the Conditions and clause 23 of the Pricing Supplement. The Issuer confirms that the Australian Prudential Regulation Authority has approved the redemption of the Notes as required by condition 5(i) of the Conditions.

Redemption of the Notes does not imply or indicate that the Issuer will exercise any redemption rights of other outstanding callable capital instruments issued by the Issuer in the future. Any such redemption would also be subject to APRA's prior written approval, which may or may not be given.

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Penny Dell - Acting Group Treasurer

For and on behalf of
Australia and New Zealand Banking Group Limited