Supplementary Information Memorandum
Dated 10 November 2026

Australia and New Zealand Banking Group Limited

Australian Business Number 11 005 357 522
(Incorporated with limited liability in Australia and registered in the State of Victoria)
as Issuer

US$60,000,000,000
Euro Medium Term Note Programme

This is a supplement (the **"Supplement"**) to the US$60,000,000,000 Euro Medium Term Note information memorandum dated 20 November 2025 established by Australia and New Zealand Banking Group Limited (**"ANZBGL"**), ANZ Bank New Zealand Limited ("**ANZ New Zealand**") and ANZ New Zealand (Int'l) Limited ("**ANZNIL**")) as supplemented by the supplementary information memorandum dated 4 May 2026 (the "**Information Memorandum**"),

In respect of ANZBGL, for the purposes of any issues of Non PR Notes under the Information Memorandum, the audited consolidated financial statements of ANZGHL (including the independent auditor's review report thereon and notes thereto) in respect of the year ended 30 September 2026 as set out on pages 212 to 337 of ANZGHL's 2026 annual report shall be deemed to be incorporated in, and form part of, the Information Memorandum.

Terms defined in the Information Memorandum have the same meaning when used in this Supplement.

This Supplement is supplemental to, and should be read and construed together with, the Information Memorandum.

To the extent that there is any inconsistency between any statement contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement and any other statement contained in the Information Memorandum or in any information or document incorporated by reference into, and forming part of, the Information Memorandum, the statements contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement will prevail.