Supplementary Prospectus
Dated 13 August 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$30,000,000,000
ANZ Global Covered Bond Programme

unconditionally and irrevocably guaranteed as to payments of interest and principal by

Perpetual Corporate Trust Limited

Australian Business Number 99 000 341 533 (incorporated with limited liability in Australia)
as Trustee of the ANZ Residential Covered Bond Trust

This supplementary prospectus (the **"Supplement"**) to the prospectus of Australia and New Zealand Banking Group Limited (**"ANZBGL"** and **"Issuer"**) dated 14 May 2026 (the **" Prospectus"**), constitutes a supplementary prospectus to the Prospectus in compliance with PRM 10.1 of the Prospectus Rules: Admission to Trading on a Regulated Market sourcebook of the Financial Conduct Authority ("**FCA**") Handbook (the "**PRM**") made in accordance with the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**" and, together with the PRM, the "**UK Prospectus Regime**") and is prepared in connection with the US$30,000,000,000 ANZ Global Covered Bond Programme established by ANZBGL.

This Supplement has been approved by the FCA under the UK Prospectus Regime. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the rules in the PRM and such approval should not be considered as an endorsement of the Issuer or the Covered Bond Guarantor nor as an endorsement of the quality of any Covered Bonds that are the subject of the Prospectus. Investors should make their own assessment as to the suitability of investing in any such Covered Bonds.

The purpose of this Supplement is to:

(a) incorporate by reference into the Prospectus ANZBGL's 2026 Basel III Pillar 3 Disclosure as at 30 June 2026 (the "**Basel III Disclosure**"); and

(b) update the section of the Prospectus entitled "Australia and New Zealand Banking Group Limited and its Subsidiaries" with information pertaining to the ANZ Group's 2026 Third Quarter Trading Update.

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

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

ANZBGL accepts responsibility for the information contained in this Supplement and to the best of the knowledge of ANZBGL, the information contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect its import.

(1) ANZBGL Basel III Disclosure

On 13 August 2026, ANZBGL released its Basel III Disclosure. A copy of the Basel III Disclosure has been filed with the National Storage Mechanism and will be available for inspection at https://data.fca.org.uk/#/nsm/nationalstoragemechanism and, by virtue of this Supplement, the Basel III Disclosure shall be deemed to be incorporated into, and form part of, the Prospectus.

A copy of the Basel III Disclosure is also available at https://www.anz.com/debtinvestors/centre/covered-bonds/programmes/anz-global-emtn/.

For the purposes of the UK Prospectus Regime and this Supplement, any information or other documents incorporated by reference, either expressly or implicitly, into the Basel III Disclosure, do not form part of this Supplement.

(2) 2026 Third Quarter Trading Update

The sub-section entitled "Recent Developments" in the section entitled "Australia and New Zealand Banking Group Limited and its Subsidiaries" on page 253 of the Prospectus shall be supplemented by inserting the below at the end of the abovementioned sub-section:

"2026 Third Quarter Trading Update

Overview of financial performance

The ANZ Group announced on 13 August 2026 an unaudited Statutory Profit of $1.95 billion for the quarter ended 30 June 2026 ("3Q26") and a Common Equity Tier 1 ("CET1") ratio at 30 June 2026 of 12.51%, up 12 basis points ("bps") from 31 March 2026.

Balance sheet metrics	31 Mar 2026	30 Jun 2026	30 Jun 2026 vs 31 Mar 26	30 Jun 26 vs 30 Jun 25
APRA Level 2 CET1 ratio, %	12.39	12.51	+12bps	+57bps
Customer deposits, $b	771	786	+2%	+1%
Net loans and advances, $b	822	846	+3%	0%

- Net interest margin ("NIM") improved 1 basis point to 1.54%. Excluding activities of the Markets division, NIM increased 4bps, primarily benefiting from the capital and replicating portfolio.
- Customer deposits increased by $15 billion, up 2% (30 June 2026 vs 31 March 2026). Excluding the Markets division, deposits were flat. Net loans and advances increased $24 billion, up 3% (30 June 2026 vs 31 March 2026). Excluding the Markets division, lending increased $12 billion, up 2% including strong growth in the Business & Private Bank division, up 4% (30 June 2026 vs 31 March 2026).

Credit quality

- The 3Q26 Individual provision ("IP") charge was $65 million, $9 million lower than the quarterly average of the half year ended 31 March 2026, and represents a 3bps annualised IP loss rate (1H26 4bps annualised IP loss rate).
- The Collective provision balance increased by $26m to $4.48 billion, with a Collective provision balance to credit risk weighted assets coverage ratio of 1.20%, down 2bps from 31 March 2026.
- Housing loan exposures more than 90 Days Past Due increased in the Australian portfolio to 86bps (83bps at 31 March 2026), and in the New Zealand portfolio to 82bps (80bps at 31 March 2026).
- Non-performing exposures to total credit exposure remained at 0.55% at 30 June 2026, unchanged from 31 March 2026.

Capital, funding and liquidity

- Level 2 CET1 capital ratio was 12.51% at 30 June 2026, an increase of 12 bps from 31 March 2026.
- Liquidity ratios remained well above regulatory minimums, with the average liquidity coverage ratio of 131% and a net stable funding ratio of 113% at 30 June 2026.
- $28.9 billion of term wholesale debt was issued across the ANZBGL Group from 1 October 2025 to 12 August 2026."

A copy of this Supplement has been filed with the National Storage Mechanism and will be available for inspection at https://data.fca.org.uk/#/nsm/nationalstoragemechanism.

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 Prospectus or in any information or document incorporated by reference into, and forming part of, the Prospectus, the statements contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement will prevail.

Save as disclosed in this Supplement or in any document incorporated by reference into, and forming part of, this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Prospectus has arisen or been noted, as the case may be, since the publication of the Prospectus.

Information contained in or accessible from any website referenced in this Supplement (including in any information incorporated by reference by virtue of the Supplement) does not form a part of this Supplement, except as specifically incorporated by reference.

This Supplement may contain forward-looking statements and opinions including statements or opinions regarding the ANZ Group's or the ANZBGL Group's intent, belief or current expectations with respect to the ANZ Group's or the ANZBGL Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices and transactions that the ANZ Group or the ANZBGL Group is undertaking or may undertake. When used in this Supplement, 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 ANZ Group or the ANZBGL Group and their management, are intended to identify forward-looking statements or opinions. Those statements and opinions 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 ANZ Group or the ANZBGL Group or may not be known to the ANZ Group or the ANZBGL Group at the time of the preparation of this Supplement, such as general global economic conditions, external exchange rates, competition in the markets in which the ANZ Group or the ANZBGL Group operates, 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 and opinions should not be relied upon when making investment decisions, particularly in circumstances of economic and market volatility. There can be no assurance that actual outcomes will not differ materially from any forward-looking statements or opinions contained herein.

These statements and opinions only speak as at the date of publication and no representation is made as to their correctness on or after this date. Neither the ANZ Group nor the ANZBGL Group undertakes any obligation to publicly release the result of any revisions to these forward-looking statements and opinions to reflect events or circumstances after the date of this Supplement to reflect the occurrence of unanticipated events.