

# 2025 Full Year Results



Full year ended 30 September 2025  
Debt Investor Presentation



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# 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の強固な基盤

## 実績が証明

1828年の創業以来、自律的成長と買収・合併を通じて進化し続け、オーストラリア・ニュージーランドの「四大銀行」の一つとなった。



### 従業員・顧客

- 29カ国に拠点
- 個人、事業法人、金融機関の1,100万以上の顧客



### バランスシート

- ネットローン・立替金8,290億ドルを含め資産は1.297兆ドル
- 顧客預金7,480億ドルを含め負債は1.225兆ドル



### 株主

- 時価総額991億ドル
- 株主構成は個人が約40%、法人が約60%（発行済資本で計算）



# ANZ's distinctive portfolio

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

## Australia Retail

Top 4 major bank

Significant opportunity to grow

## Australia Business and Private Bank

Top 4 major bank

Significant opportunity to grow

## Institutional

#1

Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia<sup>1</sup>

Extend leadership

## New Zealand

#1

market leader

Extend leadership

### ANZ network presence

Australia – Retail, Commercial, Institutional

New Zealand – Retail, Commercial, Institutional

International – Institutional, Retail & Commercial in Pacific

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



# ANZ独自のポートフォリオ

主要二カ国でのプレゼンス、市場をリード

事業は分散して管理

オーストラリア  
個人

主要銀行  
トップ4

成長余地大

豪法人・プライ  
ベートバンキング

主要銀行  
トップ4

成長余地大

大企業・法人

No.1

オーストラリア・ニュージー  
ランドにおける大企業リレー  
ション、アジアのコーポレー  
トバンキング<sup>1</sup>

強みを強化

ニュージーランド

No.1

マーケット  
リーダー

強みを強化

1. Coalition Greenwich Voice of Client 2025調査のオーストラリア大企業リレーション・NZ大企業リレーションでNo.1、Coalition Greenwich Voice of Client 2024調査のア  
ジアのコーポレートバンキングでベストバンク

ANZ network presence

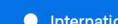


Australia

– Retail, Commercial, Institutional



– Retail, Commercial, Institutional



– Institutional, Retail & Commercial in Pacific



# Five immediate priorities<sup>1</sup>

1

Embed new leadership team and continue to drive a cultural reset

New leadership team announced to embed the right culture to execute our strategy

2

Integrate Suncorp Bank faster to deliver value

On track to complete a safe & secure migration of Suncorp Bank customers to ANZ by June 2027

3

Accelerate the delivery of the ANZ Plus digital front-end

On track to accelerate the delivery to all 8m retail and SME banking customers by September 2027

4

Reduce duplication and simplify the organisation

More than 30% of 3,500 announced roles exited the bank by end-October 2025

5

Enhance non-financial risk management to improve resilience

Significant milestone with Root Cause Remediation Plan (RCRP) approved by APRA



# 喫緊で取り組むべき5つの優先事項<sup>1</sup>

1

## 新たなリーダーシップ、企業文化を強化

新しいリーダーの下で健全な企業文化を尊重、戦略を実行

2

## Suncorp Bankの迅速な統合で価値を提供

Suncorp Bankの顧客を安全にANZへ移行、2027年6月までに完了予定

3

## デジタルアプリANZ Plusの導入を加速

2027年9月までに銀行部門の個人・中小企業の全800万顧客を対象に導入を加速

4

## 業務の効率化と組織の合理化

発表した3,500人の30%以上を2025年10月末までに削減

5

## 非金融リスクの管理を強化、レジリエンス向上

APRAがRCRP（根本原因是正計画）を承認、大きく進捗



# 1. Embed new leadership team and continue to drive a cultural reset

*A blend of local and global talent and experience*



**Nuno Matos**  
Chief Executive Officer



**Pedro Rodeia**  
Group Executive Australia Retail  
(Commencing Nov 25)



**Clare Morgan**  
Group Executive Australia  
Commercial



**Mark Whelan**  
Group Executive  
Institutional



**Antonia Watson**  
Group Executive & CEO New  
Zealand



**Farhan Faruqui**  
Chief Financial Officer



**Stephen White**  
Group Executive Operations  
(Commencing Nov 25)



**Christine Palmer**  
Group Chief Risk Officer  
(Commencing Dec 25)



**Donald Patra**  
Group Chief Information Officer  
(Commencing Nov 25)



**Elisa Clements**  
Group Executive  
Talent & Culture

*A culture based on talent and performance that focuses on customers' needs, promotes healthy and sustainable ambition, external competitiveness, and a desire to outperform while ensuring compliance with no short cuts*

# 1. 新しいリーダー、企業文化は進化し続ける

## 実績のある国内外の優秀な人材



**Nuno Matos**  
Chief Executive Officer



**Pedro Rodeia**  
Group Executive Australia Retail  
(2025年11月就任)



**Clare Morgan**  
Group Executive Australia  
Commercial



**Mark Whelan**  
Group Executive  
Institutional



**Antonia Watson**  
Group Executive & CEO New  
Zealand



**Farhan Faruqui**  
Chief Financial Officer



**Stephen White**  
Group Executive Operations  
(2025年11月就任)



**Christine Palmer**  
Group Chief Risk Officer  
(2025年12月就任)



**Donald Patra**  
Group Chief Information Officer  
(2025年11月就任)



**Elisa Clements**  
Group Executive  
Talent & Culture

優秀な人材を揃え、顧客ニーズを第一に行動、健全でサステナブルな目標に向かい、競争力を高めて市場をリード  
着実に進化する企業文化を育む

## 2. Integrate Suncorp Bank faster to deliver value<sup>1</sup>

### Suncorp Bank performing strongly

Since deal announcement in July 2022:

**+19%**  
growth in customer deposits

**+18%**  
growth in net loans and advances

### Path forward to migrate Suncorp Bank

Safe and secure migration of Suncorp Bank customers to ANZ by June 2027

ANZ brand, wider range of products and expanded branch network

ANZ will meet all Federal and Queensland Government commitments

### Earlier and higher cost synergies to be realised

Estimated full run-rate annualised pre-tax cost synergies of **\$500m by FY29**

Vast majority captured in FY28

## 2. Suncorp Bankの迅速な統合で価値を届ける<sup>1</sup>

### Suncorp Bank買収効果

2022年7月の買収発表以降:

**+19%**

顧客預金が増加

**+18%**

ネットローン・立替金も増加

### 統合を更に進める

Suncorp Bankの顧客を安全にANZへ移行、2027年6月までに完了予定

ANZブランド、商品拡充、支店ネットワーク拡大

連邦政府とクイーンズランド州政府の要件を全て満たす見込み

### 早期にシナジー実現、コスト削減にも期待

合併効果で2029年度まで年間税引前コストを5億ドル削減予定

2028年度に効果が最大に



### 3. Accelerate the delivery of the ANZ Plus digital front-end to our retail and small business customers<sup>1</sup>

#### Today

Three technology stacks across ANZ, ANZ Plus and Suncorp Bank

#### By Sep 2027

Upgrade 8 million retail customers in Australia to the ANZ Plus front-end. New, superior, single channel experience

#### Post 2027

Completing the re-platforming of the middleware and eliminating existing middleware legacy platforms

**3** x digital front-ends

**1** x digital front-end

**1** x digital front-end

**3** x middleware platforms

**2** x middleware platforms

**1** x middleware platform

**2** x core banking systems

**1** x core banking system

**1** x core banking system

### 3. 個人・中小企業顧客向けデジタルアプリの導入を加速<sup>1</sup>

#### 現在

ANZ、ANZ Plus、Suncorp Bank  
でITシステムが三重構造に

#### 2027年9月まで

オーストラリアの800万の個人顧客をANZ Plusアプリに移行、新しいシングルチャネルのサービスで利便性が高まる

#### 2027年以降

ミドルウェア再編、古いプラットフォームは廃止

**3 × デジタルインターフェイス**

**3 × ミドルウェア  
プラットフォーム**

**2 × 銀行中核業務システム**

**1 × デジタルインターフェイス**

**2 × ミドルウェア  
プラットフォーム**

**1 × 銀行中核業務システム**

**1 × デジタルインターフェイス**

**1 × ミドルウェア  
プラットフォーム**

**1 × 銀行中核業務システム**

## 4. Reduce duplication and simplify the organisation<sup>1</sup>

**Estimated pre-tax annual gross cost savings of around \$800 million in FY26**

**Stop initiatives not aligned to our strategy**

**Prioritise what will make the most difference to our customers**

**Improve productivity through a simpler organisational structure and operating model**

**Exit non-bank activities that lack economic or strategic rationale**

Changes to better focus on priorities



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

2. Approximately 3,500 employees expected to depart the Group by September 2026 as announced on 9 September 2025

## 4. 業務の効率化、組織の合理化<sup>1</sup>

2026年度に税引前で年間総コストを8億ドル程度削減予定

ANZの戦略に合わないプロジェクトを廃止

顧客にとって最善であることを優先

組織と事業モデルを合理化して生産性を向上

経済的・戦略上の根拠が弱い非銀行業務から撤退

優先事項を中心とした変化

~40%

その他グループ

~60%

個人・IT

発表したFTE  
(フルタイム当量) 削減  
部門・機能別<sup>2</sup>

1. 本ページの先行的な表現は2ページのDisclaimerに準ずる

2. 2026年9月までに同グループを約3,500人の従業員が退職予定であると2025年9月9日に発表

## 5. Enhance non-financial risk management to improve resilience

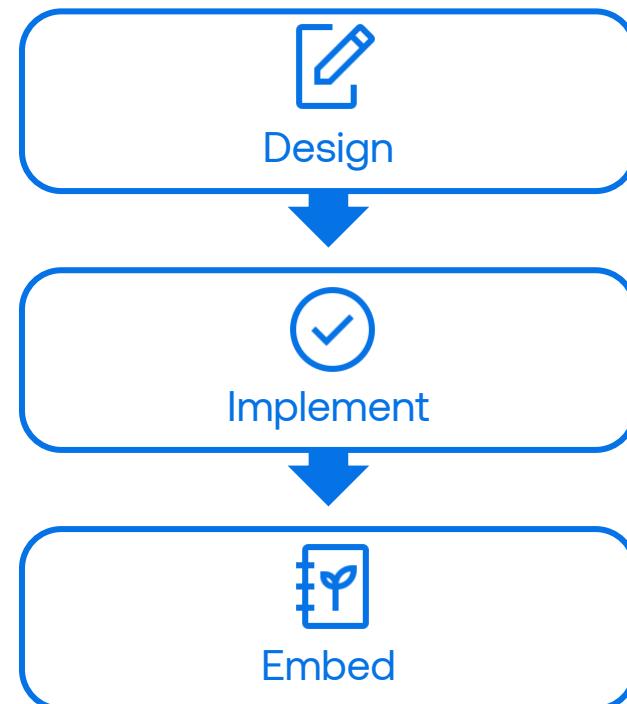
Significant amount of work already underway

Settlement with ASIC in relation to matters within Markets and Australia Retail. Established an **ASIC Matters Resolution Program** within Australia Retail

Appointed the right leadership to deliver this work, weekly forum to oversee progress

Delivered a comprehensive Root-Cause Remediation Plan to APRA as required by the CEU

Expected three year program of work<sup>1</sup>



1. The first year is dedicated to design, followed by two years to implement and embed

## 5. 非財務リスクの管理を強化、レジリエンスを高める

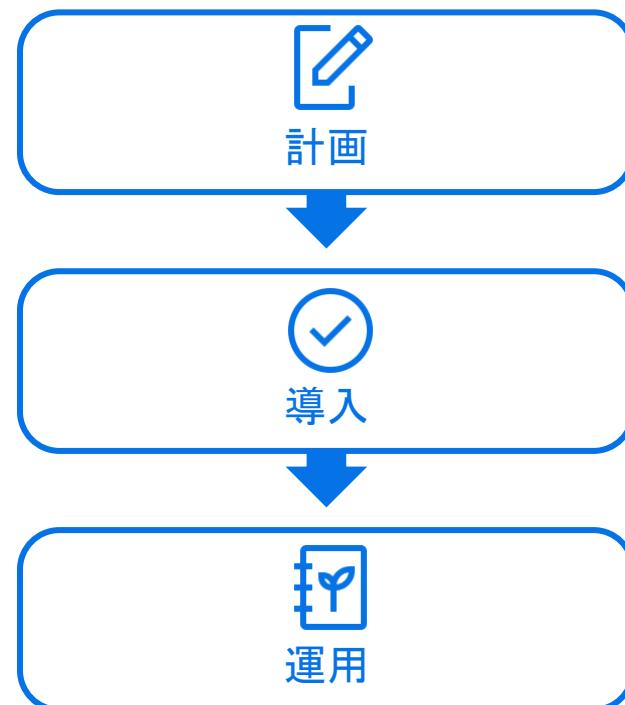
### 取り組みは既に大きく進捗

マーケット部門とオーストラリア個人部門の問題についてASIC（豪証券投資委員会）と和解、オーストラリア個人部門ではASIC問題解決プログラムを設定

この取り組みを進めるのに適任のリーダーを指名、進捗を監督する為に週次の報告

執行裁判所が要求している通りにAPRA（豪健全性規制庁）に包括的なRoot-Cause Remediation Plan（根本原因是正計画）を提出

### 3年間の取り組みを計画<sup>1</sup>



# Our targets<sup>1</sup>

- ✓ 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

# ANZの目標<sup>1</sup>

- ✓ 有形自己資本利益率（ROTE）を2028年度までに12%、2030年度までに13%に改善
- ✓ 費用対収益比率（CTI）を2028年度までに40%台半ばに改善、2030年度まで維持
- ✓ 2026年度までに8億ドルの総コスト削減
- ✓ Suncorp Bankとの統合効果は2029年度が最大で5億ドルと予想

1. 本ページの先行的な表現は2ページのDisclaimerに準ずる 2. 現金利益ベースの非IFRS手法であり、グループ中核事業の業績を示すものとして採用している。グループと部門のパフォーマンスを過去の期間や競合他社と比べて評価することができる。グループの現金利益の計算では法定部分から非中核項目を除いてある。現金利益の計算において法定利益は外部監査による要約連結財務諸表の見直しで調整される。現金利益は外部監査の影響を受けない。

# 2025 Full Year Results

Debt Investor Presentation  
Financial Results



# 2025 Full Year Results

Debt Investor Presentation  
グループ業績

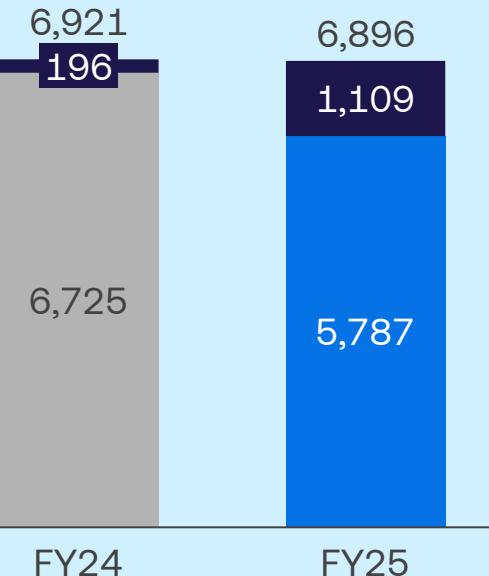


# FY25 overview

Financial performance & key financial metrics (ANZ 2030 strategy)<sup>1</sup>

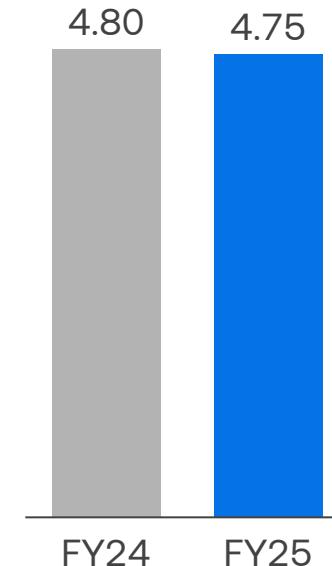
## Net profit after tax

\$m



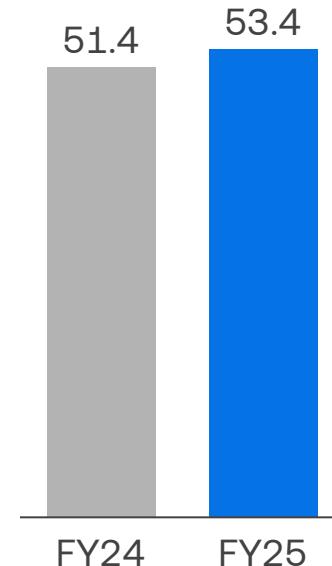
## Revenue/Avg RWA

%



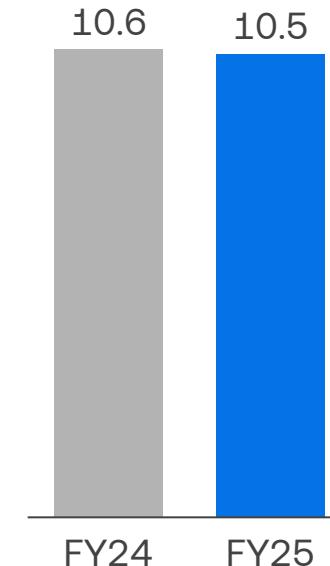
## Cost to income ratio

%



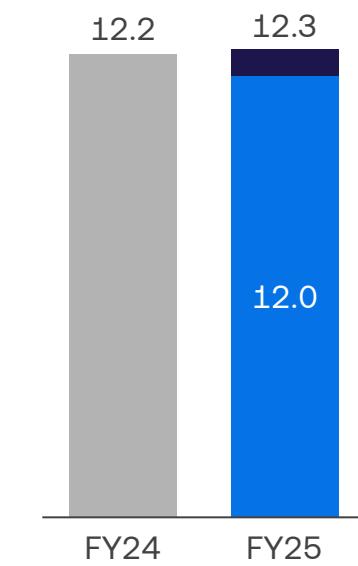
## Return on tangible equity

%



## CET1 ratio

%



Cash Profit

Impact of significant items<sup>2</sup>

Level 2 CET1 ratio

NOHC surplus capital<sup>3</sup>

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

# 2025年度概要

## 財務内容・主要財務指標 (ANZ2030戦略)<sup>1</sup>

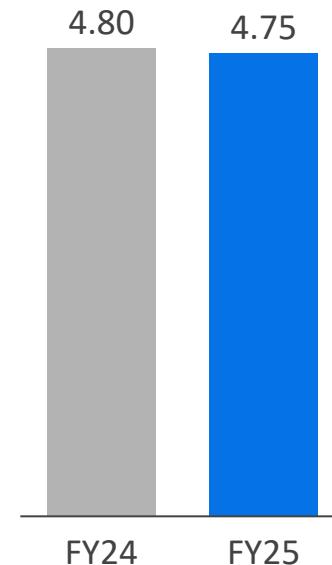
税引後純利益  
100万ドル



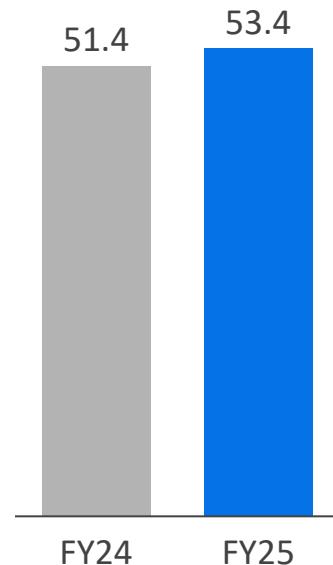
■ 現金利益

■ 特別な項目の影響<sup>2</sup>

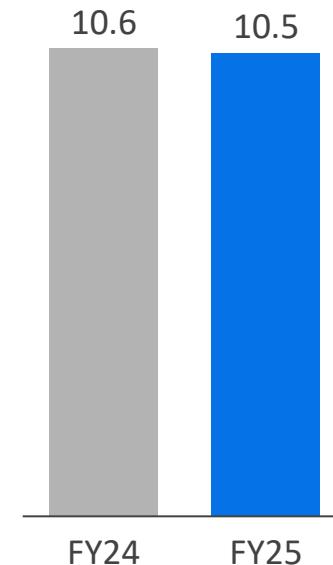
収入/平均リスク資産  
%



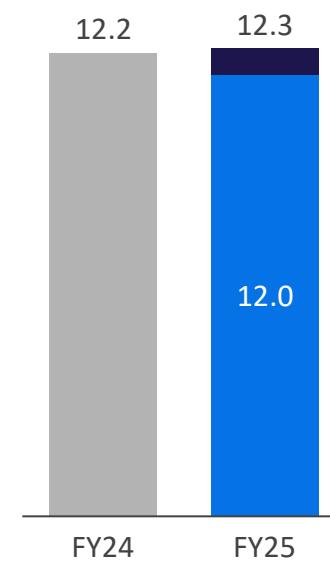
費用対収益比率 (CTI)



有形自己資本利益率  
(ROTE)



CET1比率



1. 特別な項目を除く

2. 特別な項目に関する詳細は2025年度年間投資家向け情報とANZホールディングス社の連結財務報告の10ページと14ページの配当発表と付録4Eに掲載

3. NOHC (非運営持株会社) 余剰資本の2億ドルと残りの自社株買いの為の約8億ドルを含む。ANZグループは10月13日に残りの自社株買いを停止し、ANZBGLに資金を戻すことを発表。

# Cash profit and impact of significant items – Full Year

\$m	FY24	FY25	FY25 vs FY24
<b>Statutory Profit</b>	<b>6,535</b>	<b>5,891</b>	<b>-10%</b>
<b>Cash Net Profit after Tax</b>	<b>6,725</b>	<b>5,787</b>	<b>-14%</b>
Significant items included in Cash Profit <sup>1</sup> :	(196)	(1,109)	
<b>Cash Profit adjusting for significant items</b>	<b>6,921</b>	<b>6,896</b>	<b>0%</b>
> 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

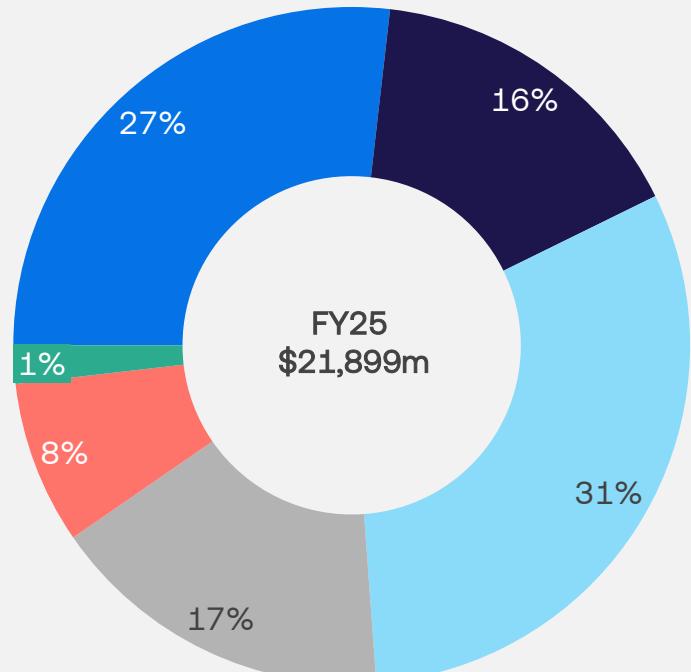
# 現金利益と特別な項目の影響 – 通年

100万ドル	2024年度	2025年度	前年比比較
法定利益	6,535	5,891	-10%
税引後現金純利益	6,725	5,787	-14%
現金利益に含まれる特筆すべき項目 <sup>1</sup> :	(196)	(1,109)	
特別な項目で調整した現金利益	6,921	6,896	0%
> 収入	20,809	22,184	+7%
> 費用	(10,705)	(11,849)	+11%
> 引当前利益	10,104	10,335	+2%
> 費用対収益比率 (CTI)	51.4%	53.4%	+197bp
> 有形自己資本利益率 (ROTE)	10.6%	10.5%	-12bp

1. 特別な項目にはPT Paninの減損 (-2.85億ドル)、ASIC和解 (-2.64億ドル)、構造再編としての人員解雇 (-4.14億ドル)、構造再編としてのSuncorp Bank統合加速 (-6,800万ドル)、キャッシュリワード撤退 (-7,800万ドル)を含む。詳細はANZホールでイングス社の連結財務報告の10ページと14ページの配当発表と付録4Eに掲載

# Revenue & expenses

Revenue composition, %



Australia Retail

Institutional

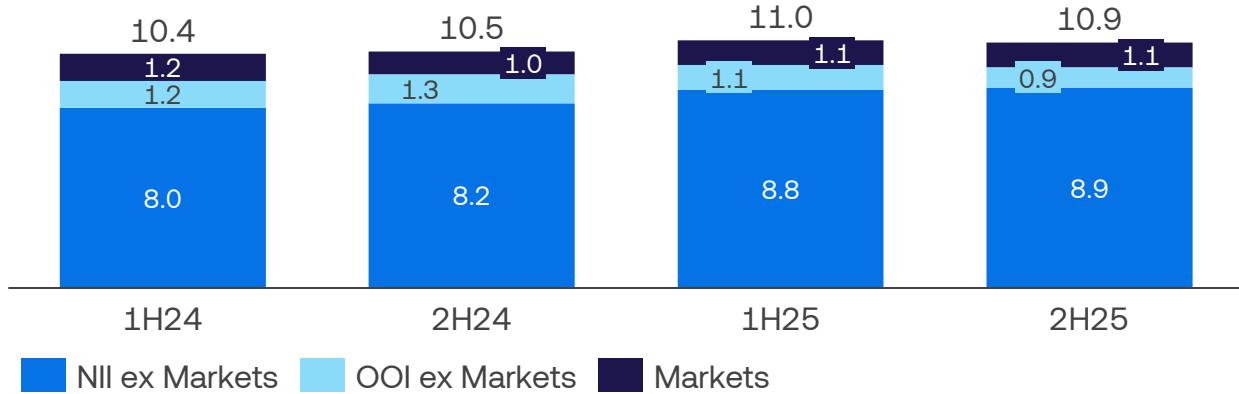
Suncorp Bank

Australia Commercial

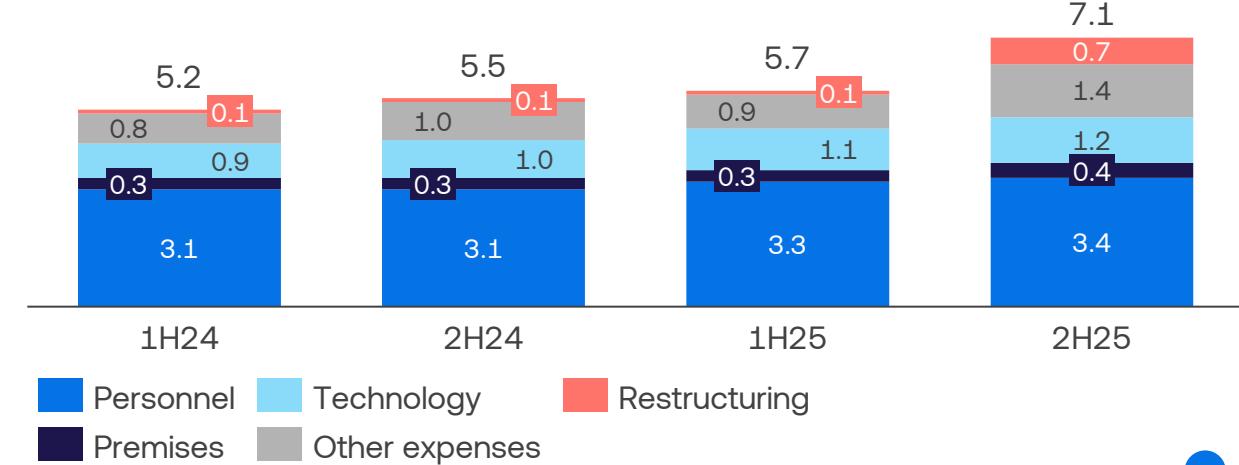
New Zealand

Other<sup>1</sup>

Total revenue, \$b



Total expenses, \$b

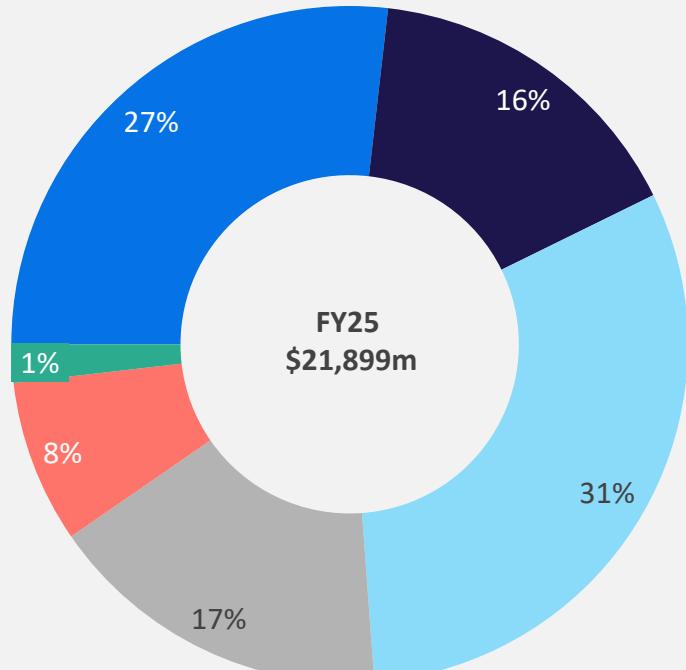


1. Other includes Pacific division and Group Centre



# 収入・費用

収入内訳, %



豪個人

豪事業法人

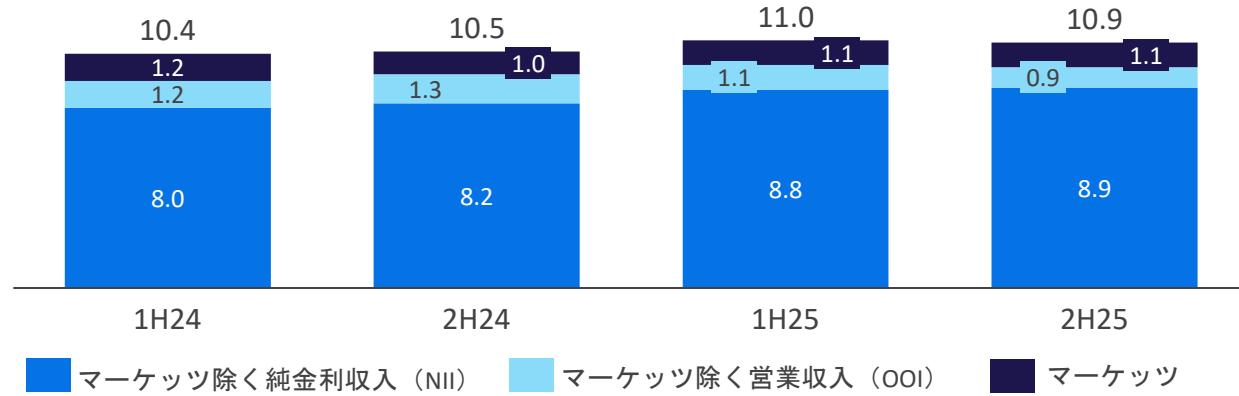
大企業・法人

NZ

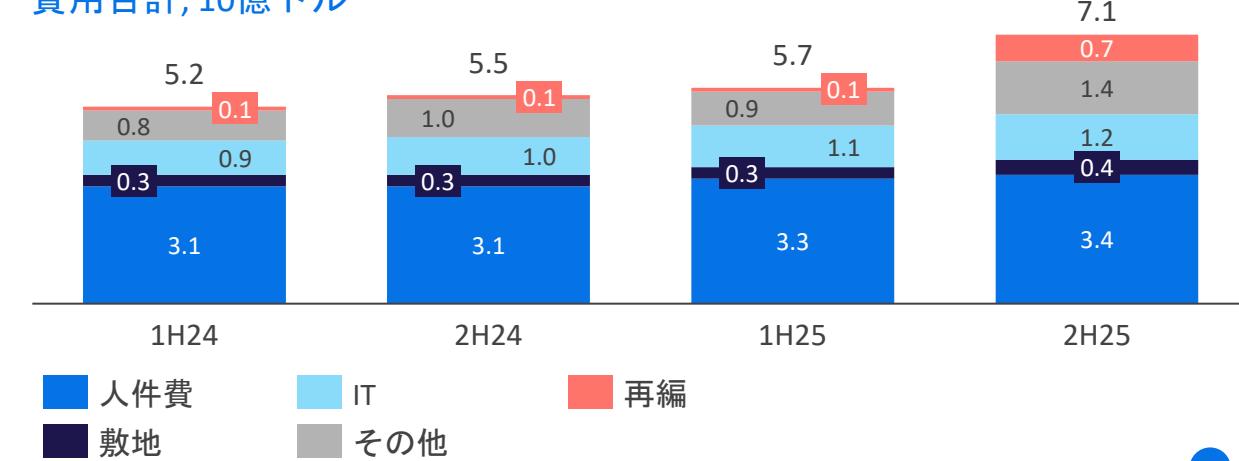
Suncorp Bank

その他<sup>1</sup>

収入合計, 10億 ドル



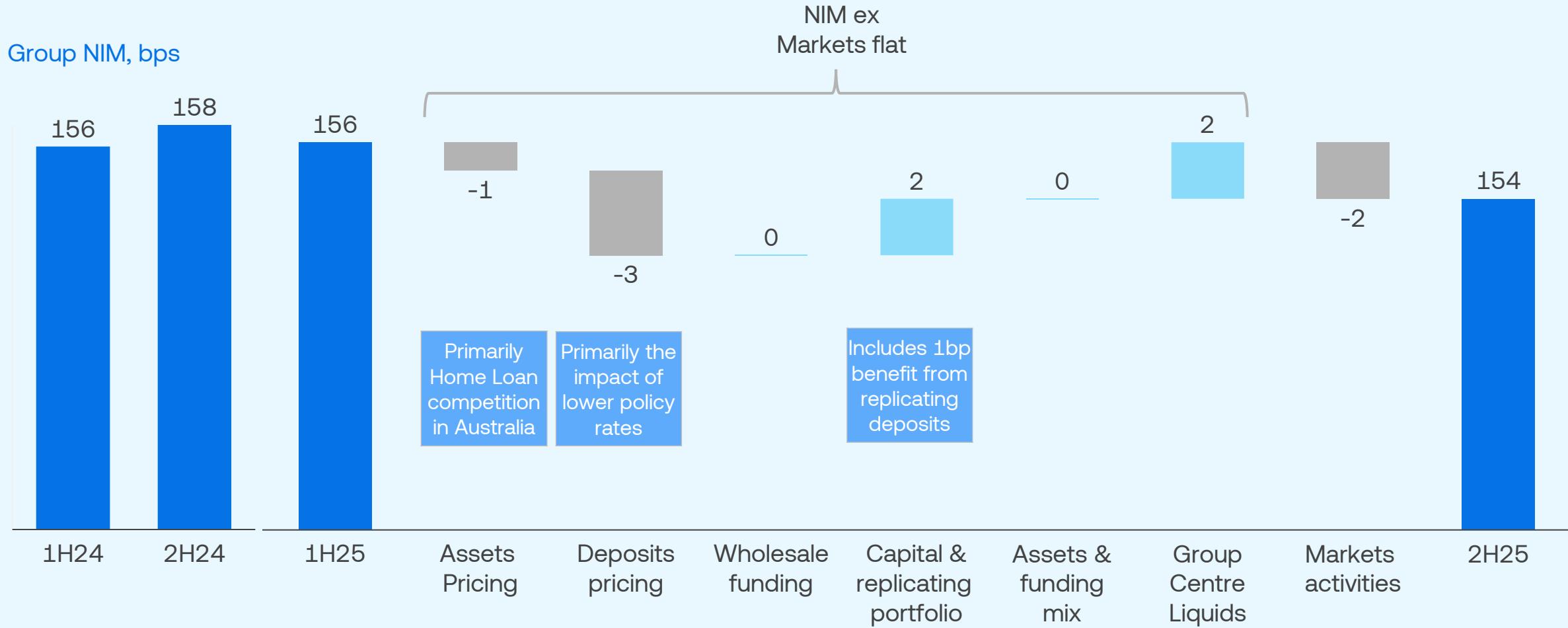
費用合計, 10億 ドル



1. その他には太平洋部門とグループセンターが含まれる



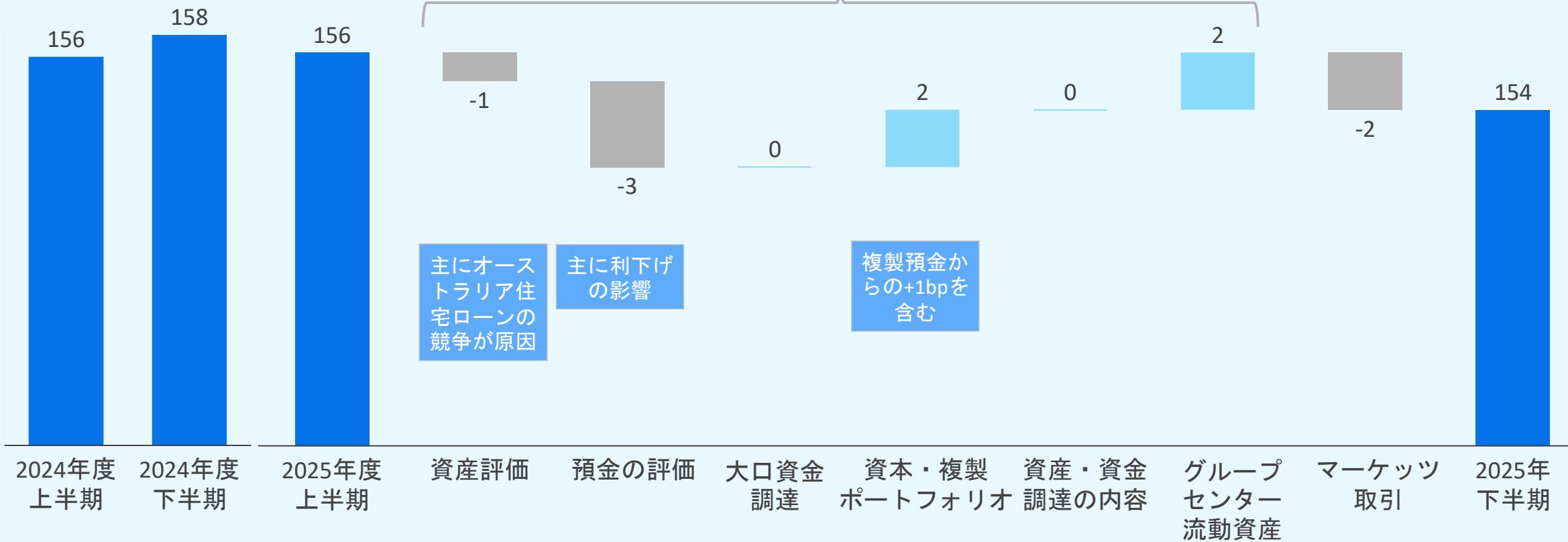
# Net interest margin (NIM)



# 純金利マージン (NIM)

グループ純金利マージン (NIM) , bps

マーケット除く  
NIMは横ばい

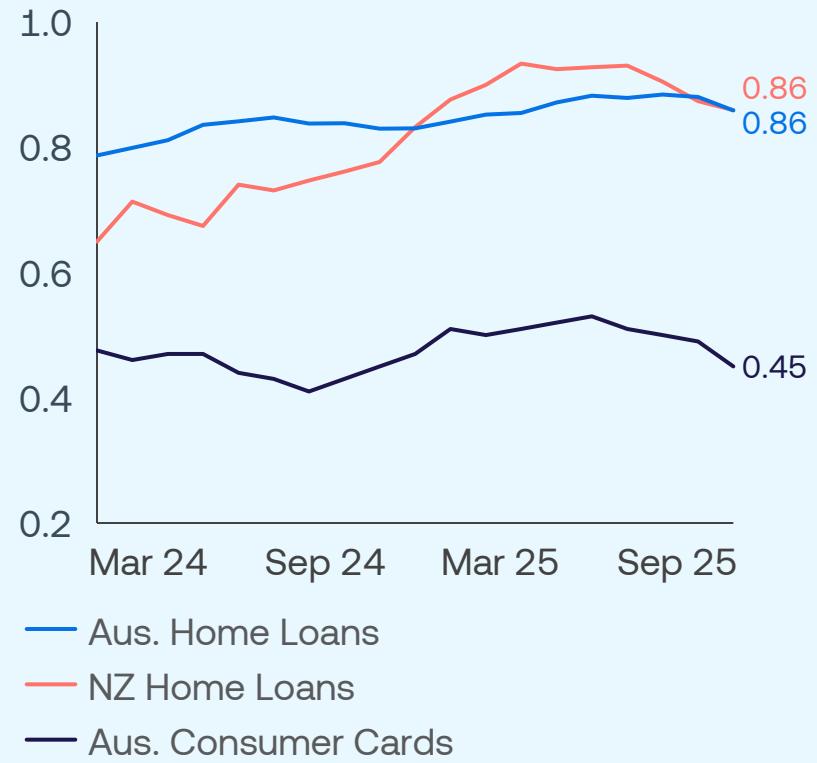


# Portfolio quality

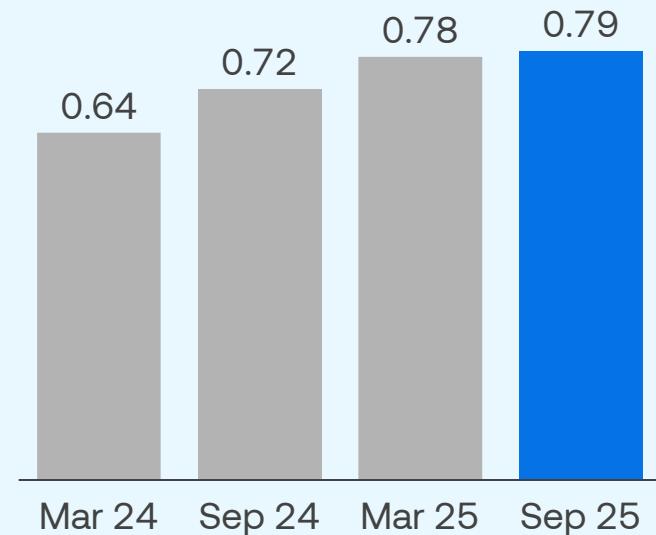
## Individual provision charge and loss rate



## Consumer portfolio 90+ DPD<sup>2</sup>, %



## Non-performing loans, %



1. Annualised loss rate as a % of gross loans and advances (GLA)

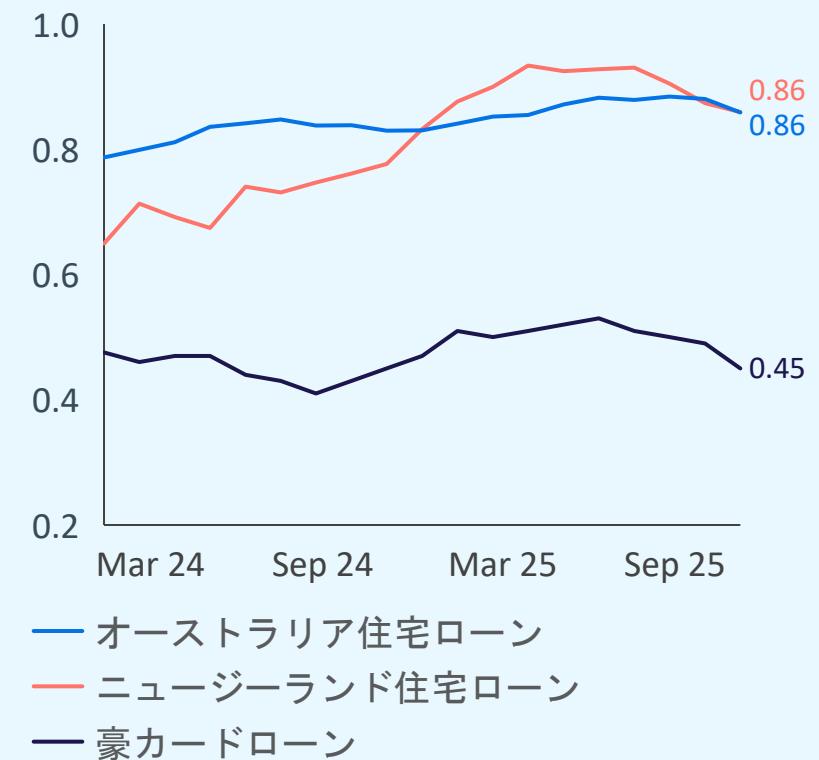
2. 90+ days past due, excludes Suncorp Bank

# ポートフォリオの内容

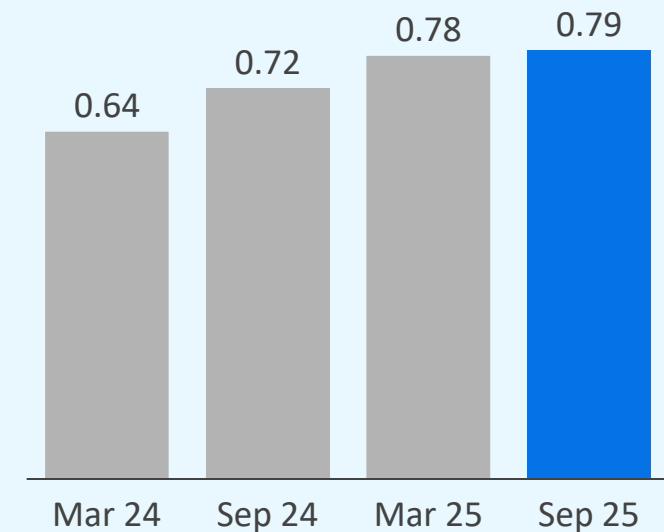
## 個別貸倒引当金（IP）と損失率



## 個人顧客ポートフォリオ90日超延滞<sup>2</sup>, %



## 不良債権ローン, %



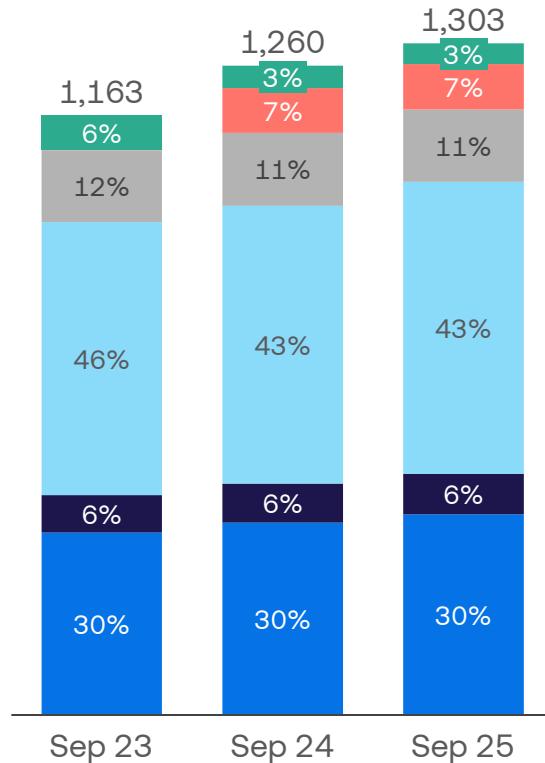
1. 年間損失率はGLA（総ローン・立替金）に対する比率%

2. 90日超延滞になっているもの、Suncorp Bank除く

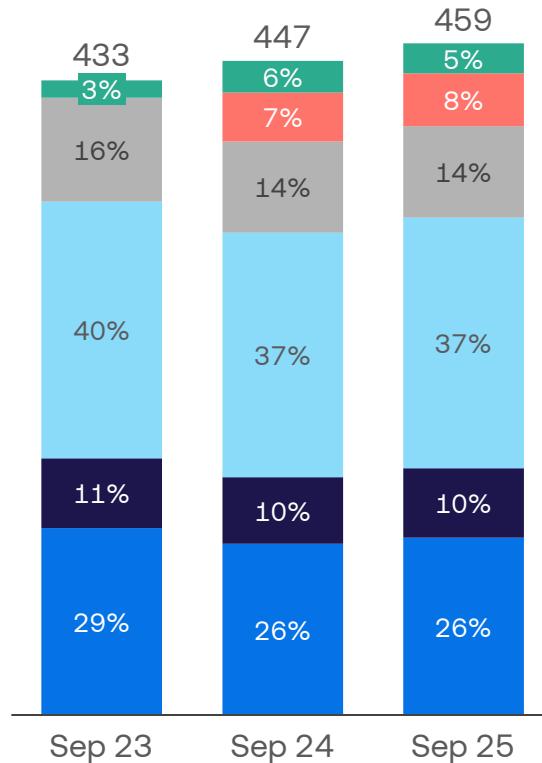


# Total balance sheet composition

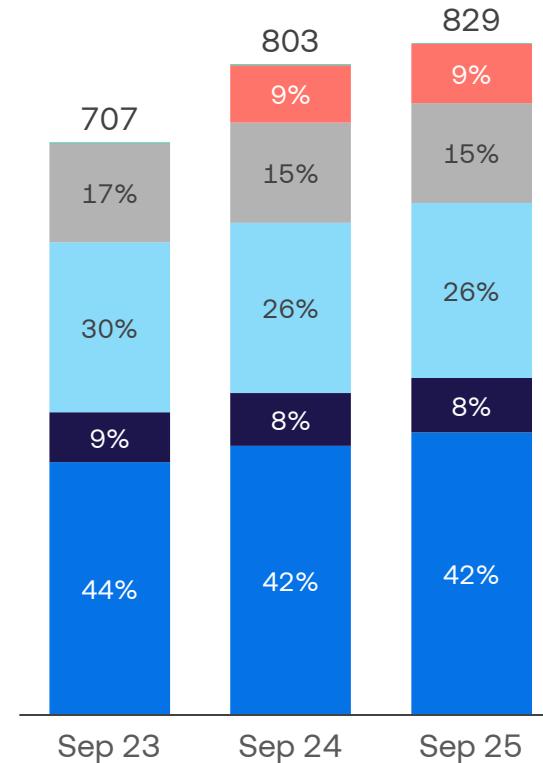
Exposure at default<sup>1</sup>, \$b



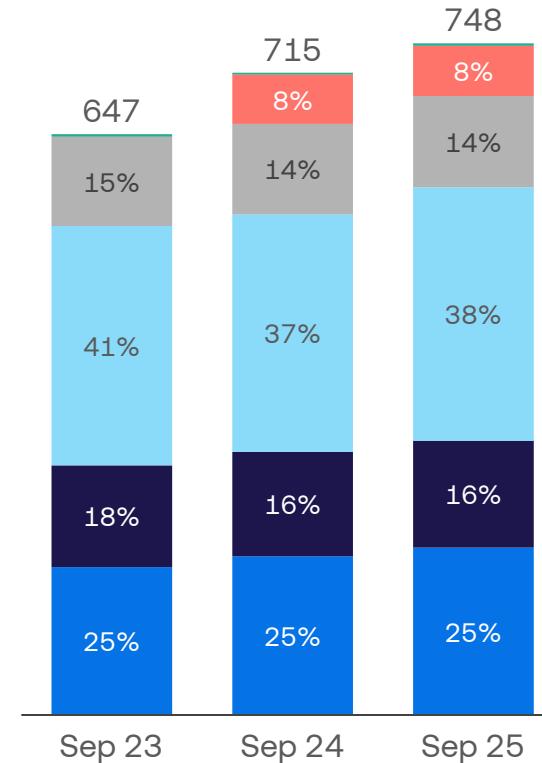
Risk weighted assets, \$b



Net loans & advances, \$b



Customer deposits, \$b

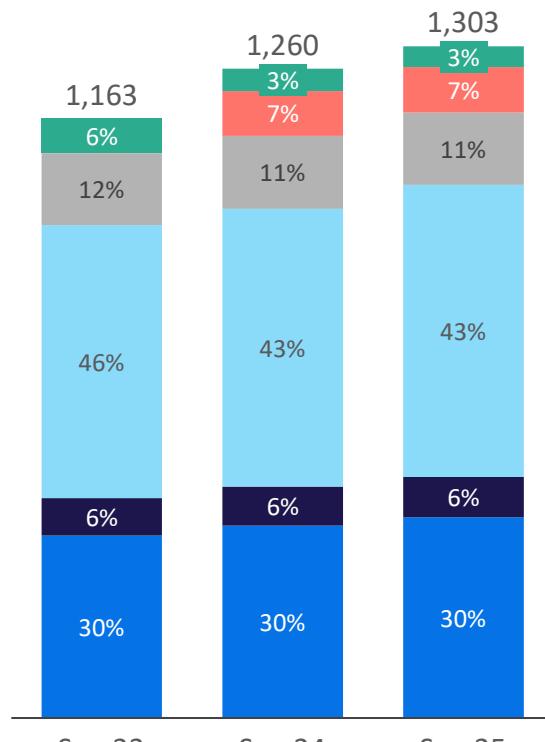


1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

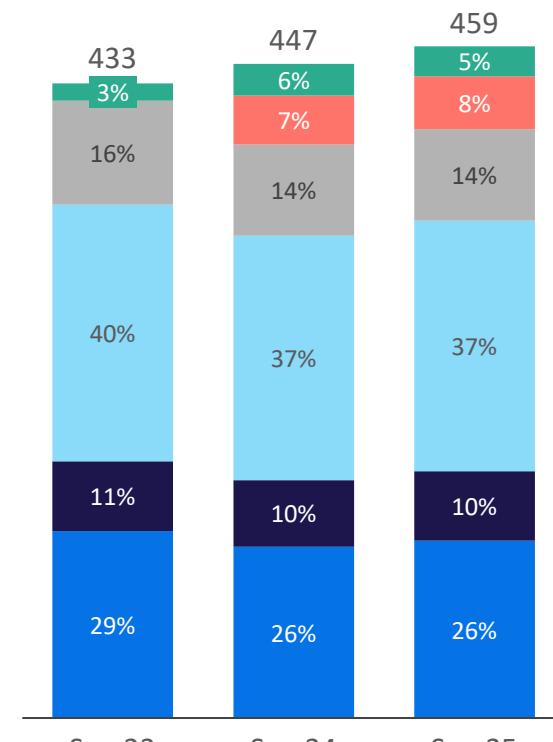


# バランスシート構成

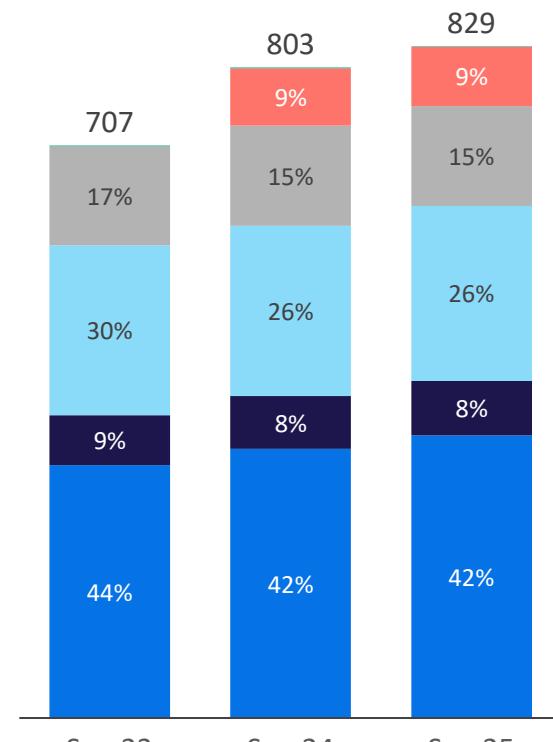
デフォルト時エクスポージャー (EAD)<sup>1</sup> 10億ドル



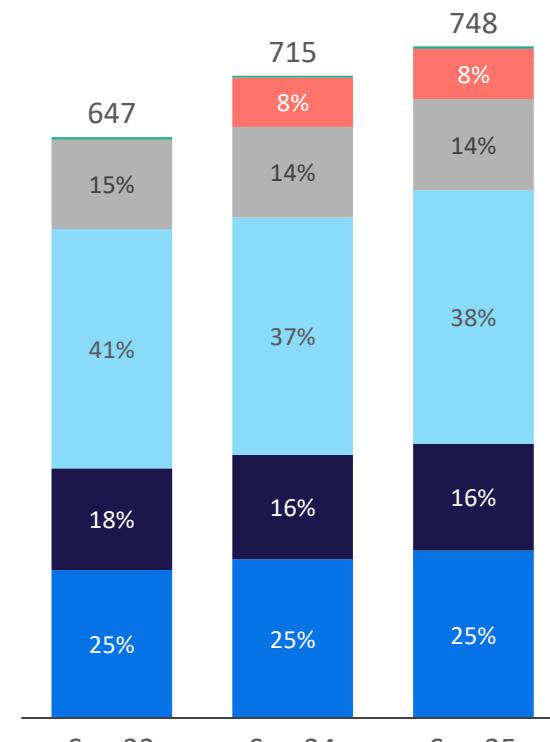
リスク資産, 10億ドル



ネットローン・立替金, 10億ドル



顧客預金, 10億ドル



1. EADにはバーゼル「証券化」分類の額は含まない。効果勘案後（Post）であり、保証・クレジットデリバティブ・ネットティング・金融担保といったクレジットリスク軽減手法を除く。



# Customer first

## Australia Retail

Customers

**6.40m**

MFI share<sup>1</sup>

**11.7%**

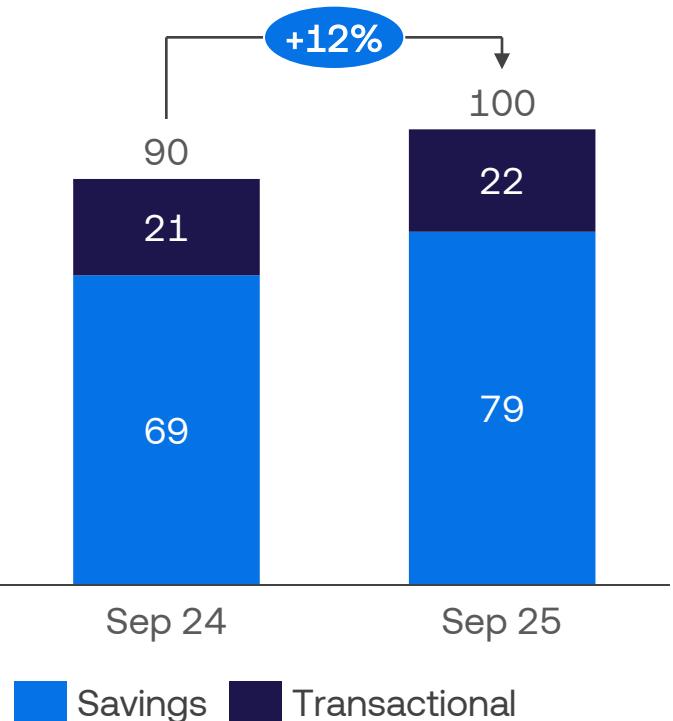
-0.1% vs Sep 24

NPS<sup>2</sup>

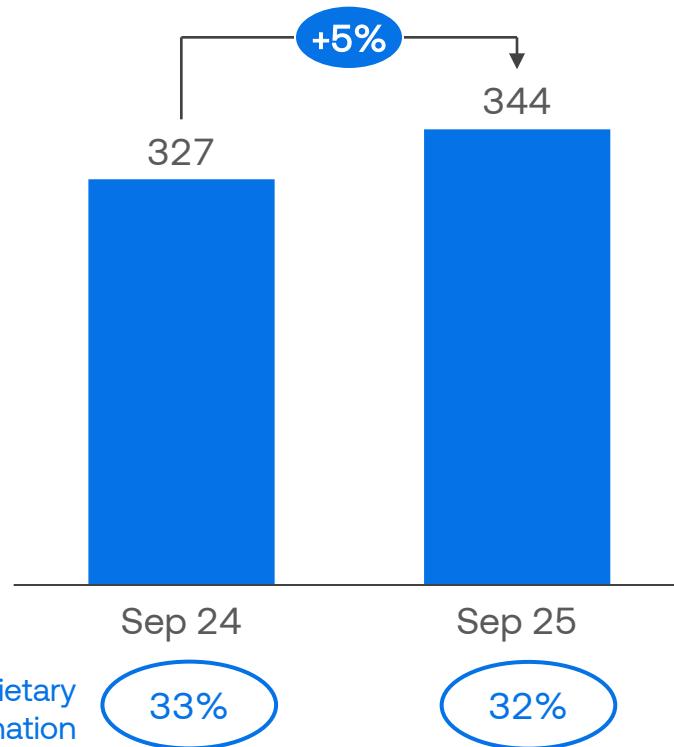
**+1.7**

+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.™

# 顧客第一主義

## オーストラリア個人部門

顧客数

640万

MFI比率<sup>1</sup>

11.7%

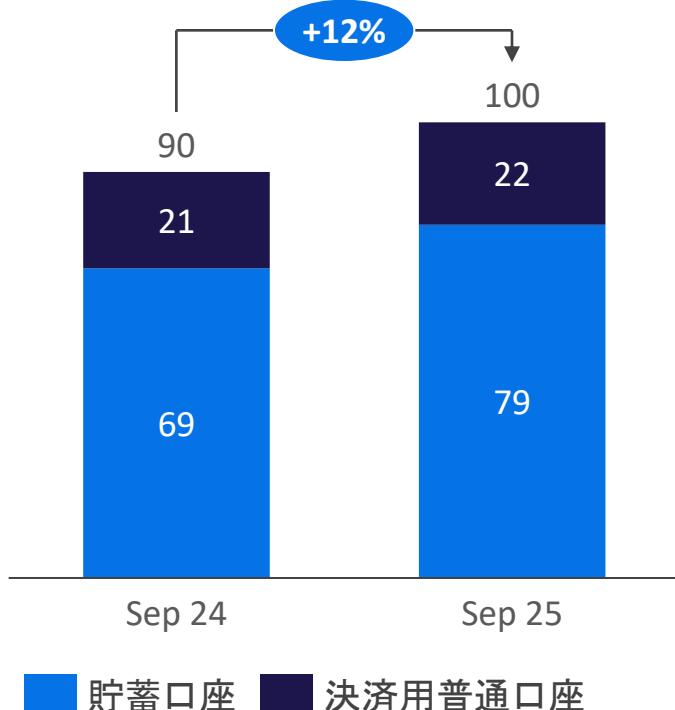
2024年9月から-0.1%

NPS<sup>2</sup>

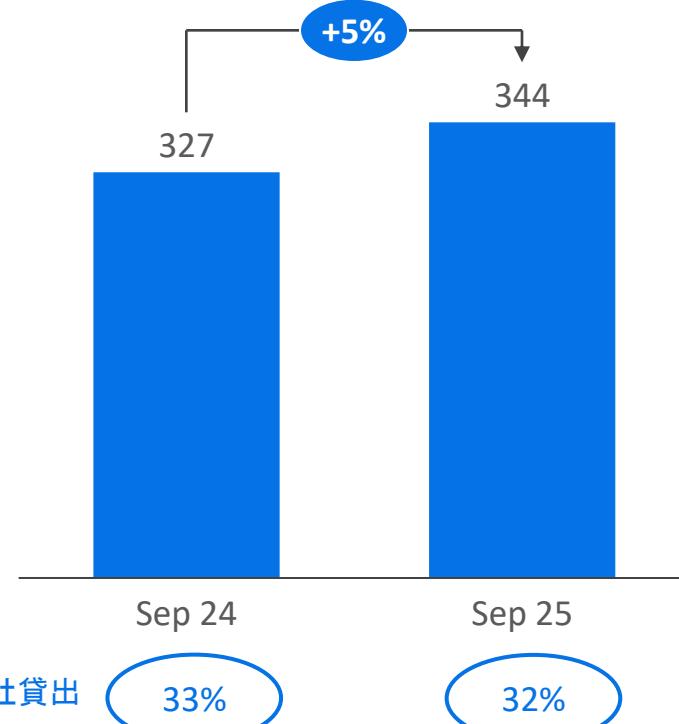
+1.7

2024年9月から+0.5ポイント

貯蓄口座・決済用口座の預金額, 10億ドル



住宅ローン融資額, 10億ドル



顧客数、MFI比率、NPSは2025年9月時点のもの

MFI : メインバンク比率、NPS:ネットプロモータースコア

1. 出典 : Roy Morgan Single Source、14歳以上対象、2025年9月までの12カ月、ANZにはANZ Plusが含まれる、MFIは顧客がどの銀行をメインバンクと見ているかで評価

2. 出典 : Consumer Atlas - RFI Global、0-10のスコアで評価、知人や同僚にメイン金融機関 (MFI) としてどの銀行を勧めるかという質問、NPSはネットプロモータースコアで推奨する (スコア9-10) という回答の比率から推奨しない (スコア0-6) という回答の比率を引いたもの、\*Net Promoter®・NPS®・NPS Prism®・NPS-related emoticons は Bain & Company, Inc.・NICE Systems, Inc.・Fred Reichheldの登録商標、Net Promoter ScoreSM・Net Promoter SystemSM は Bain & Company, Inc.・NICE Systems, Inc.・Fred Reichheldのサービス商標

# Customer first

Australia Business & Private Bank (previously Australia Commercial)

Customers

**571k**

MFI share<sup>1</sup>

**16.4%**

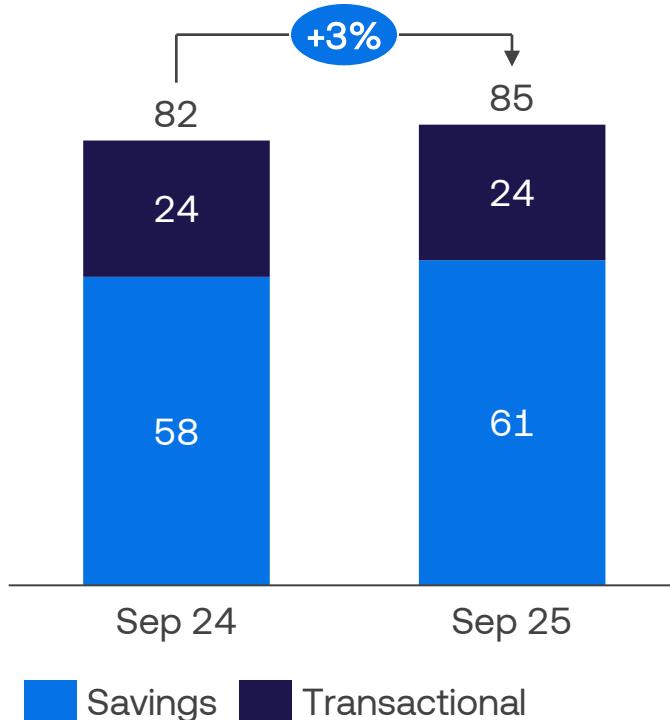
flat vs Sep 24

NPS<sup>2</sup>

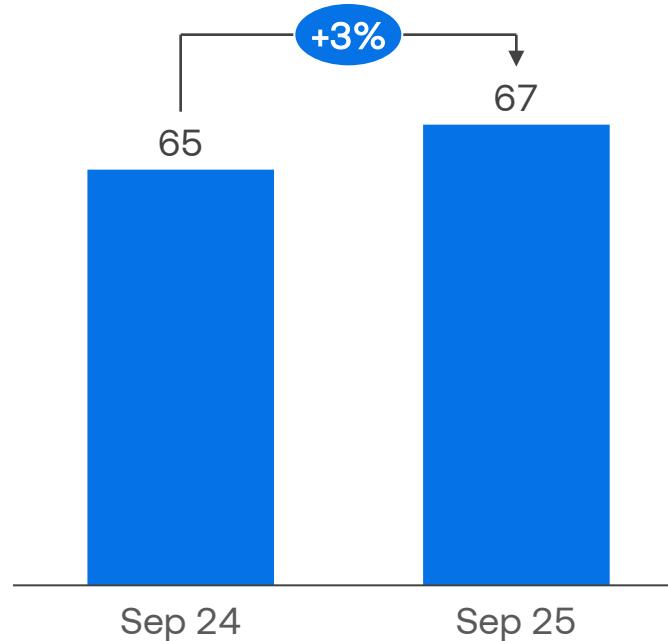
**-1.8**

+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*. *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™

# 顧客第一主義

オーストラリア事業法人・プライベートバンкиング（元オーストラリア事業法人部門）

顧客数

571k

MFI比率<sup>1</sup>

16.4%

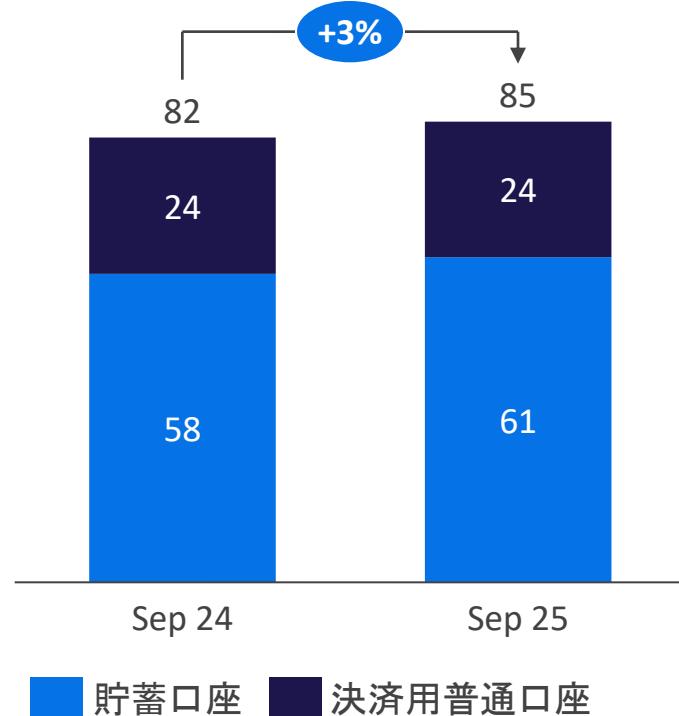
2024年9月から横ばい

NPS<sup>2</sup>

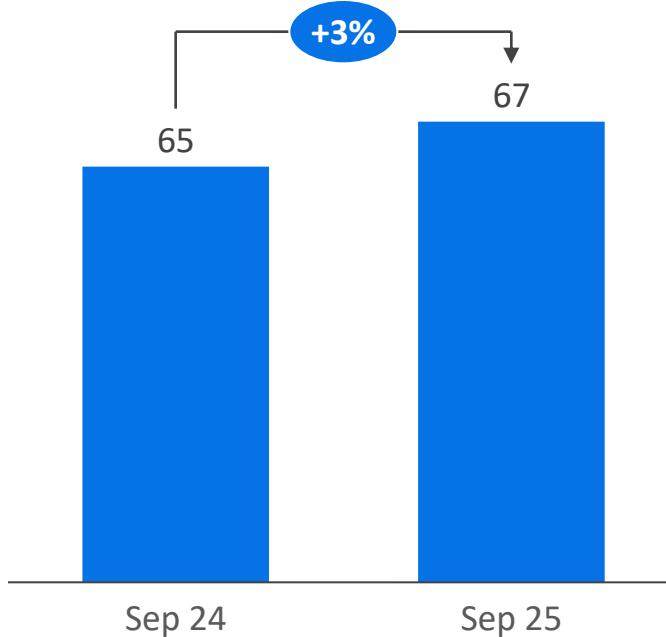
-1.8

2024年度から+4 ポイント

貯蓄口座・決済用口座の預金額, 10億ドル



住宅ローン融資額, 10億ドル



顧客数、MFI比率、NPSは2025年9月時点のもの

MFI : メインバンク比率、NPS:ネットプロモータースコア

1. 出典 : Business Atlas - RFI Global、年間売上が1億ドル未満の企業・事業法人顧客が対象（プライベートバンкиングは除く）、MFIはどの銀行をメインバンクと見ているかどうか

2. 出典 : Business Atlas - RFI Global、年間売上が1億ドル未満の法人顧客（プライベートバンкиング除く）、NPSは中小企業47.25%（年間売上が500万ドル未満の法人を含める）、

SME リレーション管理32.75%（売上が500万ドルから3,000万ドルの企業含む）、専門業種20.00%（売上が1億ドル未満の法人含む）で加重、NPSは6カ月移動平均で表示

\*Net Promoter®・NPS®・NPS Prism®・NPS-related emoticons は Bain & Company, Inc.・NICE Systems, Inc.・Fred Reichheldの登録商標、Net Promoter ScoreSM・Net Promoter SystemSM は Bain & Company, Inc.・NICE Systems, Inc.・Fred Reichheldのサービス商標 22



# Customer first

## Suncorp Bank

Customers

**1.26m**

Retail MFI share<sup>1</sup>

**2.5%**

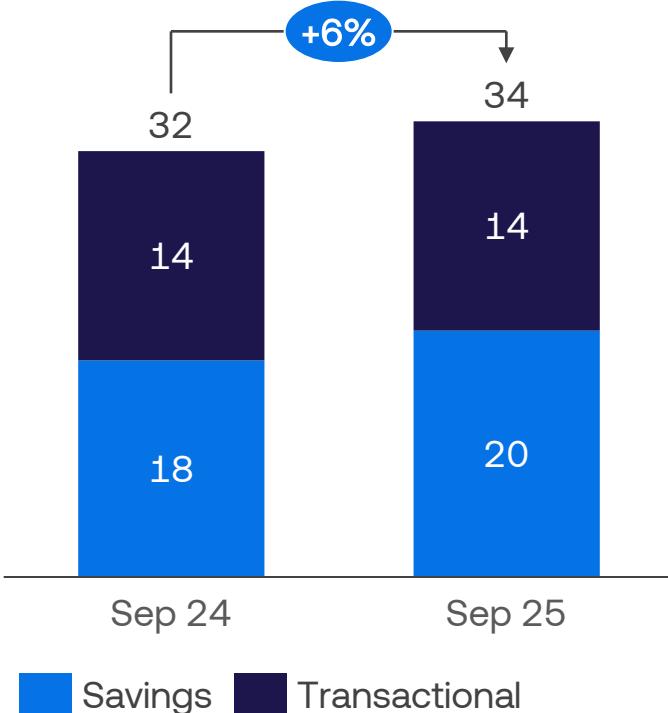
+0.2% vs Sep 24

Retail NPS<sup>2</sup>

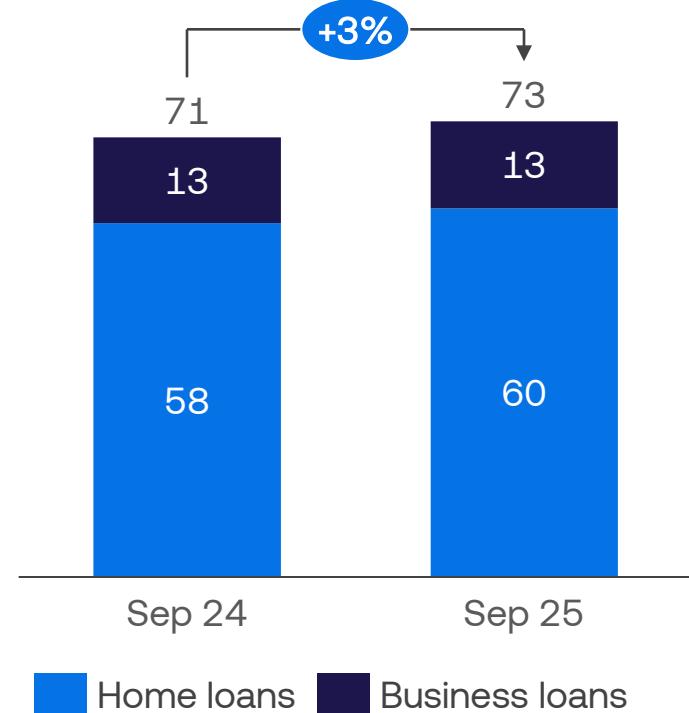
**+16.5**

+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

# 顧客第一主義

Suncorp Bank

顧客数

126万

個人MFI比率<sup>1</sup>

2.5%

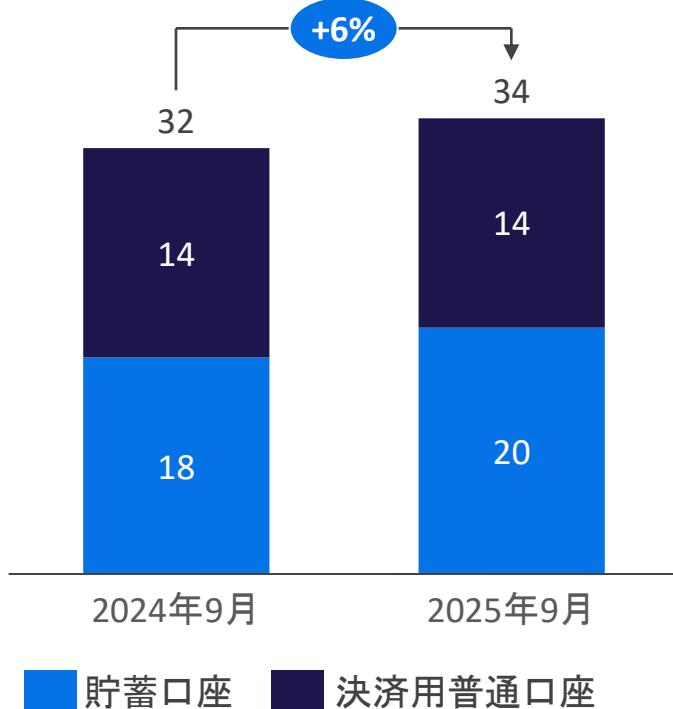
2024年9月から+0.2%

個人NPS<sup>2</sup>

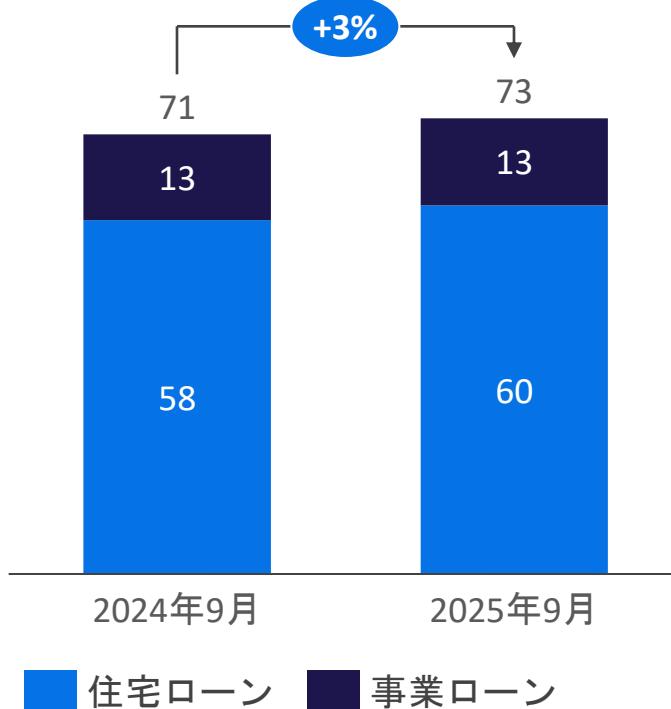
+16.5

2024年9月から+1.3ポイント

貯蓄口座・決済用口座の預金額, 10億ドル



住宅ローン・事業ローン, 10億ドル



顧客数、MFI比率、NPSは2025年9月時点のもの

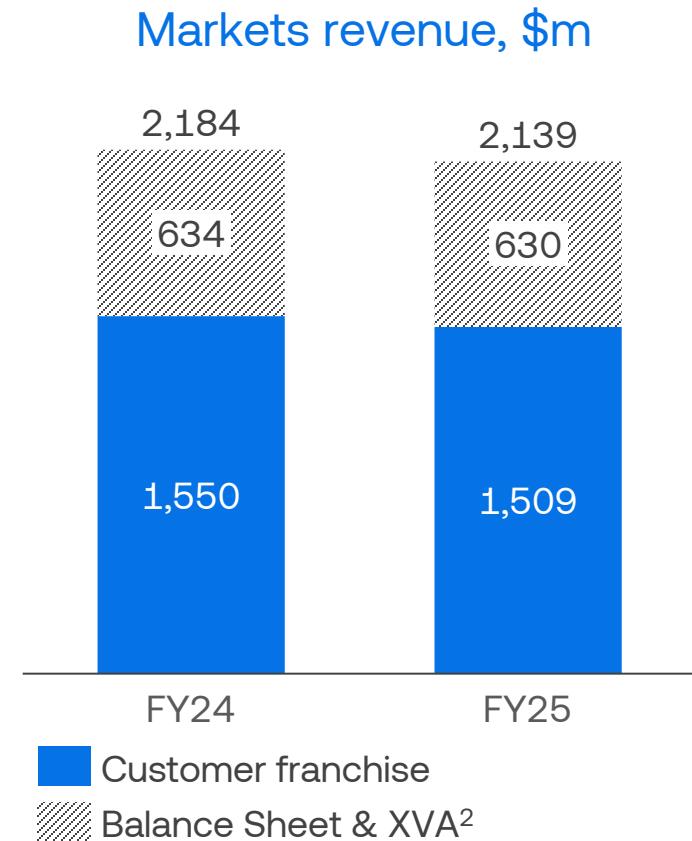
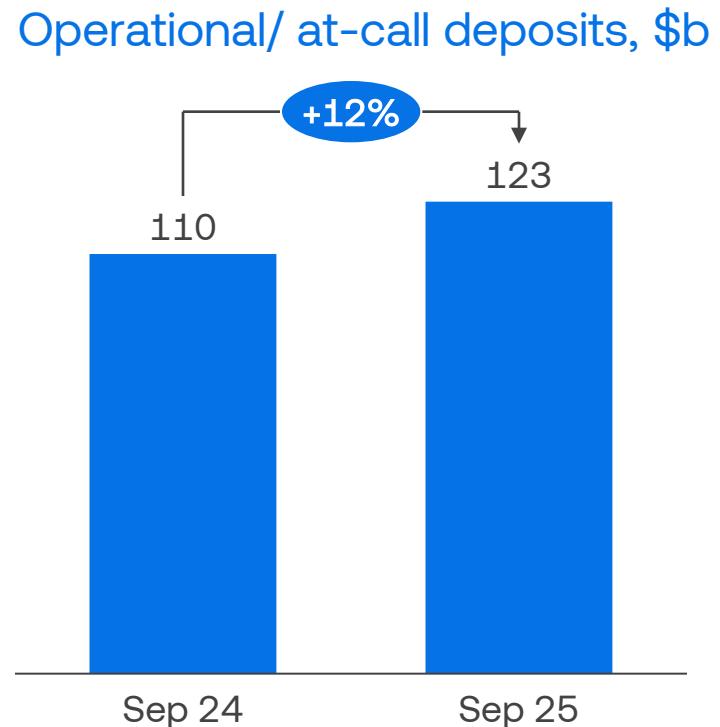
1. 出典 : Roy Morgan Single Source、14歳以上対象、2025年9月までの12カ月、MFIは顧客がどの銀行をメインバンクと見ているかで評価

2. 出典 : Consumer Atlas - RFI Global、18歳以上が対象、Suncorp Bankがメインバンク（MFI）で預金、借入、カードがあるかで評価、6カ月移動平均で表示

# Customer first

## Institutional

#1  
Institutional Bank  
across Australia and  
New Zealand for  
relationship strength  
and quality and the  
best bank for  
Corporate Banking in  
Asia<sup>1</sup>



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

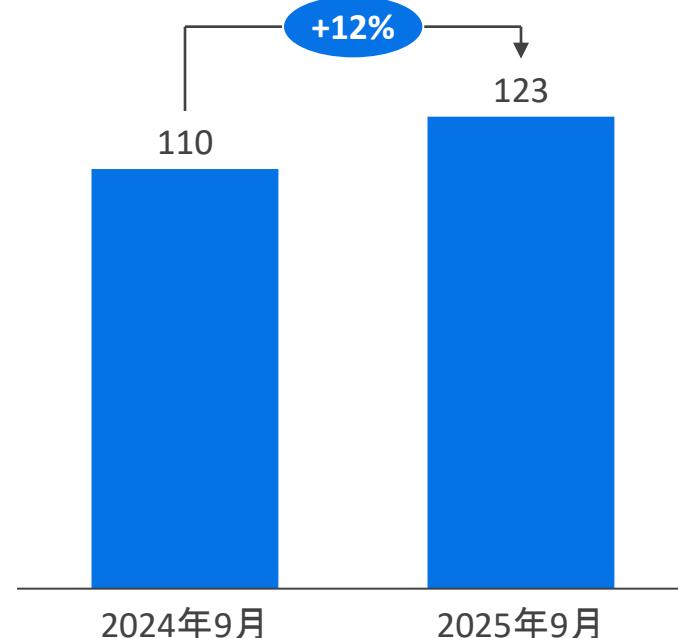
2. Derivative valuation adjustment

No.1

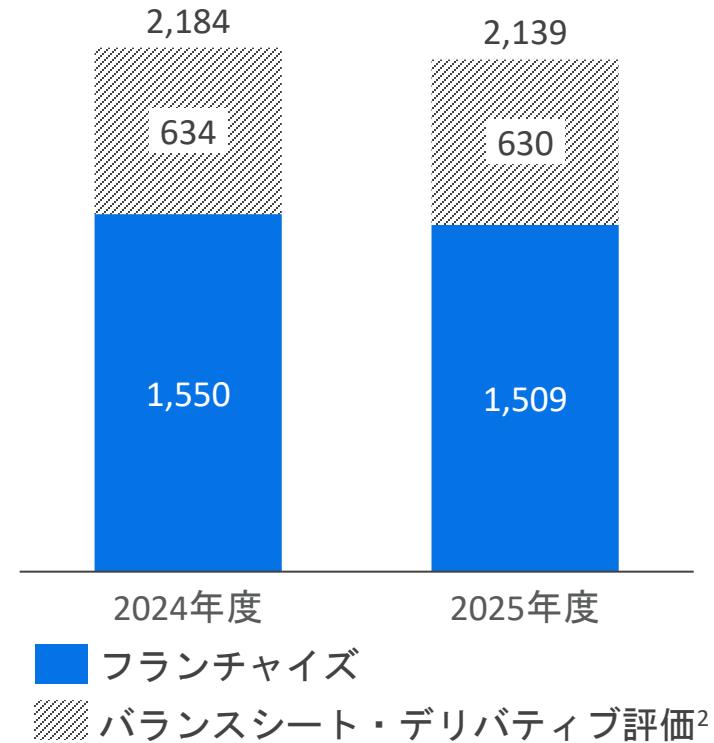
オーストラリアと  
ニュージーランドの  
大企業リレーション

アジアのコーポレート  
バンキング<sup>1</sup>

オペレーションナル・要求払い預金, 10億ドル



マーケット収入, 100万ドル



1. Coalition Greenwich Voice of Client 2025調査のオーストラリア大企業リレーションNo.1、Coalition Greenwich Voice of Client 2025のNZ大企業リレーションNo.1、Coalition Greenwich Voice of Client 2024調査のアジアコーポレートバンキングのベストバンク

2. デリバティブ評価調整

# Customer first

## New Zealand

### Customers (Personal & Business)

**2.67m**

#### Personal

MFI share<sup>1</sup> **32.0%**  
**+2.19% vs Sep 24**

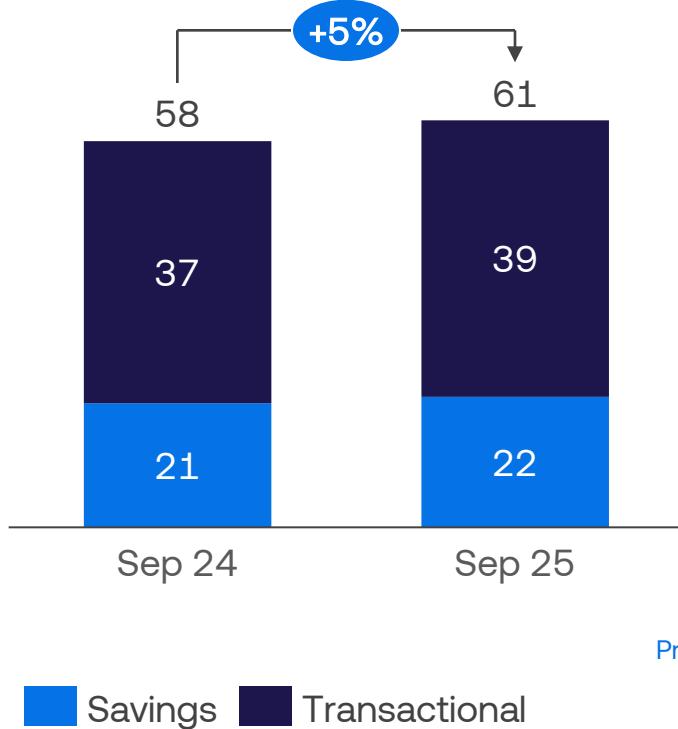
NPS<sup>2</sup> **+19**  
**+1 pt vs Sep 24**

#### Business

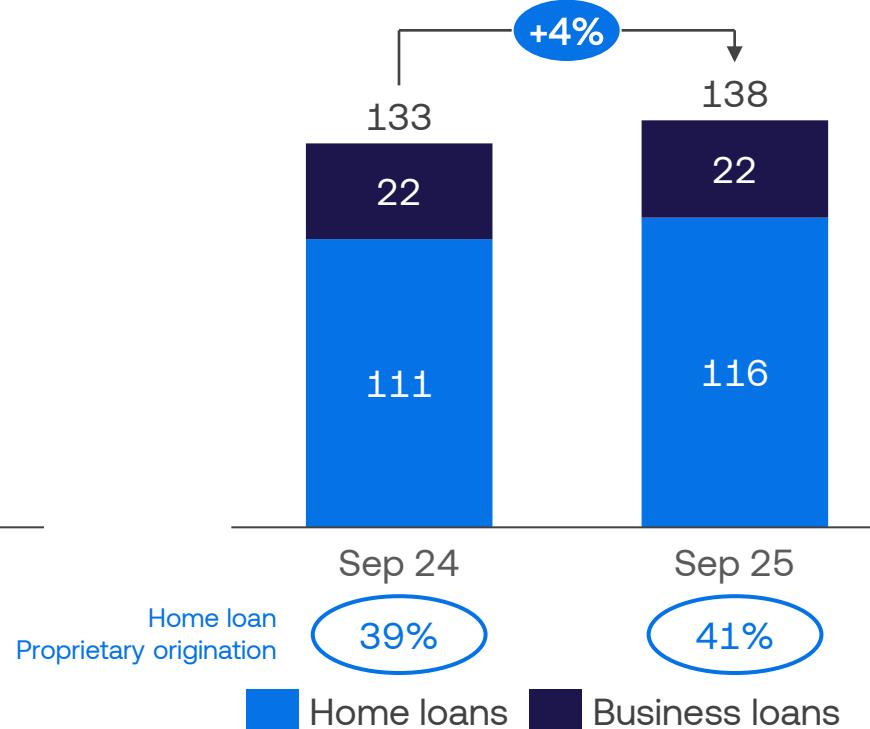
MFI share<sup>1</sup> **30.2%**  
**-1.19% vs Sep 24**

NPS<sup>2</sup> **-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)*. <sup>3</sup>"Net Promoter<sup>®</sup>, NPS<sup>®</sup>, NPS Prism<sup>®</sup>, 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."

# 顧客第一主義 ニュージーランド

顧客数（個人・法人）

267万

個人

MFI比率<sup>1</sup>

32.0%

2024年9月から  
+2.19%

NPS<sup>2</sup>

+19

2024年9月から  
+1ポイント

企業

MFI比率<sup>1</sup>

30.2%

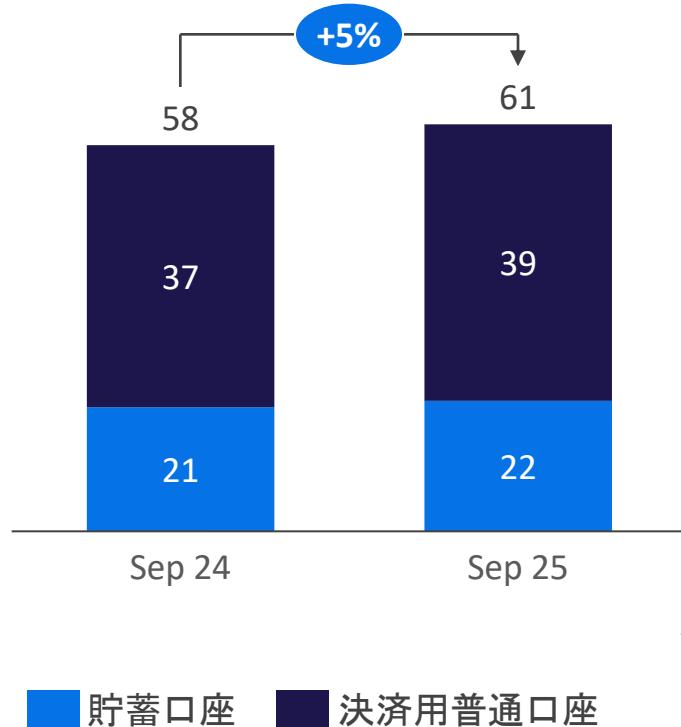
2024年9月から  
-1.19%

NPS<sup>2</sup>

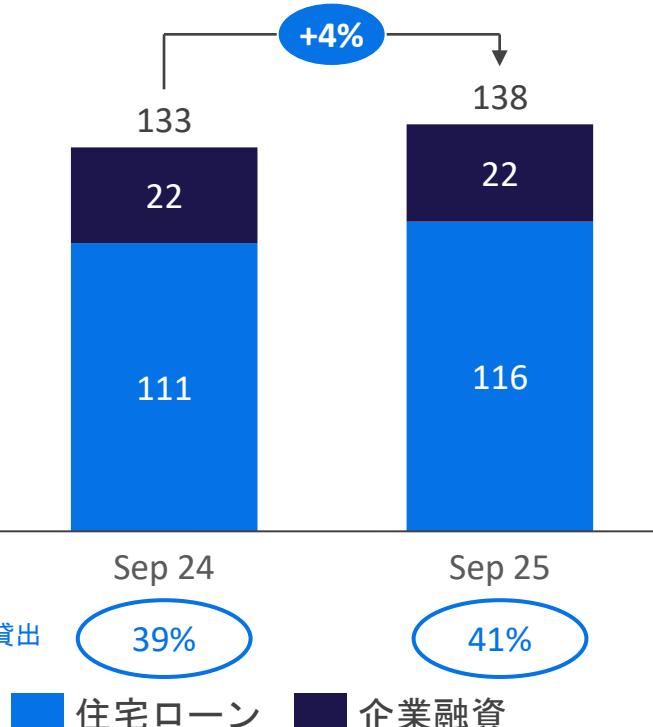
-5

2024年9月から  
+6 ポイント

貯蓄口座・決済用口座の預金額, 10億NZドル



住宅ローン・企業融資, 10億NZドル



顧客数、MFI比率、NPSは2025年9月時点のもの

- 出典：個人MFI - Insights HQ Retail Market Monitor (RMM)の6ヶ月ローリング、サンプルサイズは月1100、「どの銀行をメインバンクと見ているか」に対する回答、法人MFI - Business Finance Monitor (BFM) - Kantar BFMの加重4四半期ローリング平均。各業種の平均、サンプルサイズは四半期当り2175、「どの銀行をメインバンクと見ているか」に対する回答
- 出典：Insights HQ Retail Market Monitor (RMM)、Business Finance Monitor (BFM)、NPS（ネットプロモータースコア）= 推奨する（スコア9-10）という回答の比率から推奨しない（スコア0-6）という回答の比率を引いたもの、\*Net Promoter®・NPS®・NPS Prism®・NPS-related emoticons は Bain & Company, Inc. • NICE Systems, Inc. • Fred Reichheld の登録商標、Net Promoter ScoreSM・Net Promoter SystemSM は Bain & Company, Inc. • NICE Systems, Inc. • Fred Reichheld のサービス商標

# 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 <sup>1</sup> <b>11.7%</b> -0.1% vs Sep 24	MFI share <sup>3</sup> <b>16.4%</b> Flat vs Sep 24	Retail MFI share <sup>5</sup> <b>2.5%</b> +0.2% vs Sep 24	MFI share <sup>7</sup> <b>32.0%</b> +2.19% vs Sep 24	MFI share <sup>7</sup> <b>30.2%</b> -1.19% vs Sep 24	#1 Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia <sup>9</sup>
NPS <sup>2</sup> <b>+1.7</b> +0.5 pts vs Sep 24	NPS <sup>4</sup> <b>-1.8</b> +4 pts vs Sep 24	Retail NPS <sup>6</sup> <b>+16.5</b> +1.3 pts vs Sep 24	NPS <sup>8</sup> <b>+19.0</b> +1 pt vs Sep 24	NPS <sup>8</sup> <b>-5.0</b> +6 pts vs 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	No change from Sep 24

オーストラリア 個人	オーストラリア法人・ プライベートバンキング	Suncorp Bank	NZ個人	NZ法人	大企業・法人
MFI比率 <sup>1</sup> <b>11.7%</b> 2024年9月から-0.1%	MFI比率 <sup>3</sup> <b>16.4%</b> 2024年9月から横ばい	個人MFI 比率 <sup>5</sup> <b>2.5%</b> 2024年9月から+0.2%	MFI比率 <sup>7</sup> <b>32.0%</b> 2024年9月から+2.19%	MFI比率 <sup>7</sup> <b>30.2%</b> 2024年9月から-1.19%	No.1 オーストラリア・NZ大 企業リレーションで No. 1
NPS <sup>2</sup> <b>+1.7</b> 2024年9月から+0.5	NPS <sup>4</sup> <b>-1.8</b> 2024年9月から+4	個人NPS <sup>6</sup> <b>+16.5</b> 2024年9月から+1.3	NPS <sup>8</sup> <b>+19.0</b> 2024年9月から+1	NPS <sup>8</sup> <b>-5.0</b> 2024年9月から+6	アジアのコーポレート バンキングで ベストバンク <sup>9</sup>
NPSで大手銀行のうち4位	NPSで大手銀行のうち4位	NPSで12行のうち5位	NPSで大手銀行のうち4位	NPSで大手銀行のうち3位	2024年9月から変わらず

# Tracking our progress

## Key performance indicators

### Simplicity



Cost to income ratio (CTI)<sup>1</sup>

**53.4%**

+197 bps vs Sep 24

Deliver gross cost savings in FY26

-

Suncorp Bank cost synergies

**~\$30m**

since completion of acquisition

### Resilience



Common Equity Tier 1 (CET1) Ratio

**12.03%**

-17bps vs Sep 24

NFR remediation progress

Root-Cause Remediation Plan Approved by APRA

### Delivering value



Return on Tangible Equity (ROTE)<sup>1</sup>

**10.5%**

-12bps vs Sep 24

Revenue / Risk Weighted Assets<sup>1</sup>

**4.75%**

-5bps vs Sep 24

# 進捗報告

## 数字が証明

### 合理化



費用対収益比率 (CTI)<sup>1</sup>

**53.4%**

2024年9月から+197 bp

2026年度  
総コスト削減額

Suncorp Bank買収による  
コスト削減効果

-

買収完了以降

**約3千万ドル**

### レジリエンス



普通株式等Tier1 (CET1)

**12.03%**

2024年9月から-17bp

NFR (非財務リスク) 修復の進捗

APRAがRCRP  
(根本原因是正計画) を承認

### 価値の提供



有形自己資本利益率 (ROTE)<sup>1</sup>

**10.5%**

2024年9月から-12bp

収入/リスク資産<sup>1</sup>

**4.75%**

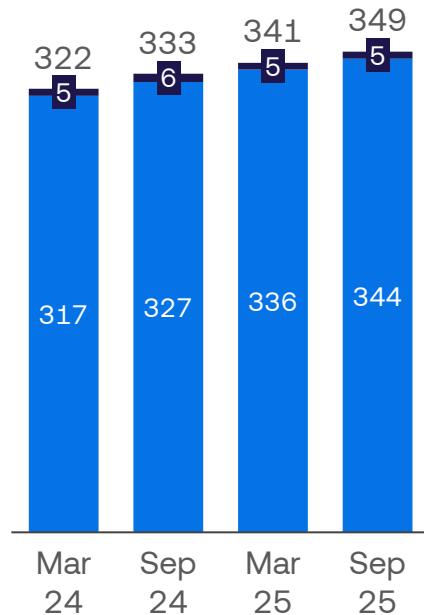
2024年9月から-5bp

# 2025 Full Year Results

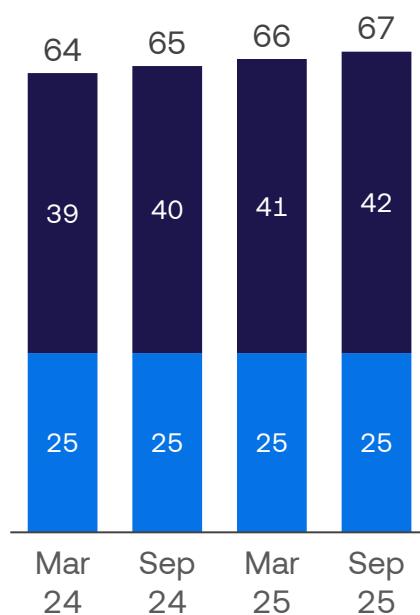
# 2025 Full Year Results

# Net loans and advances

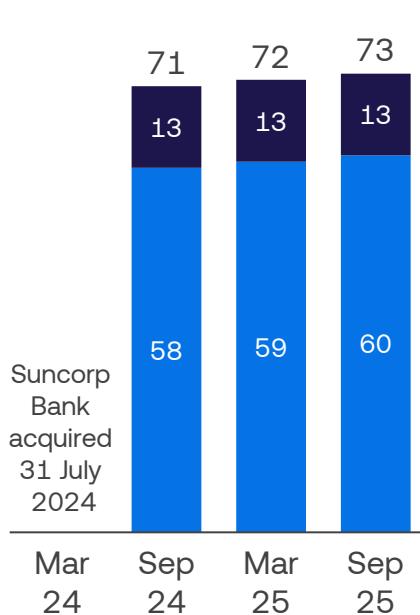
Australia Retail, \$b



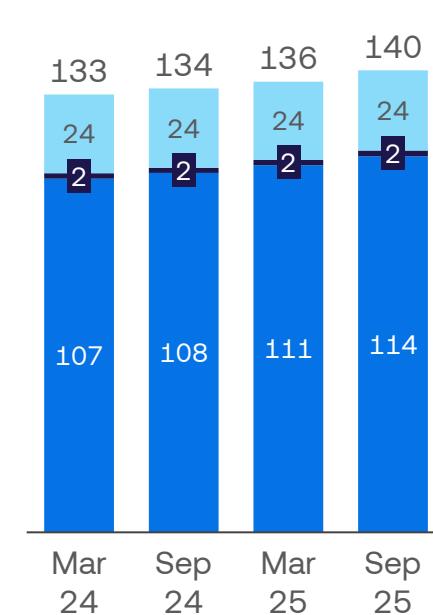
Australia Commercial<sup>1</sup>, \$b



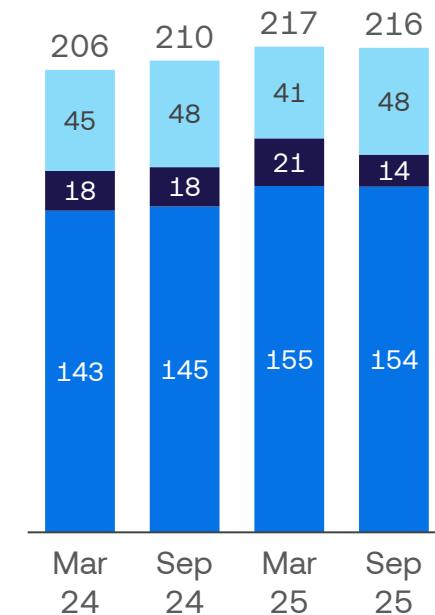
Suncorp Bank, \$b



New Zealand, NZDb



Institutional, \$b

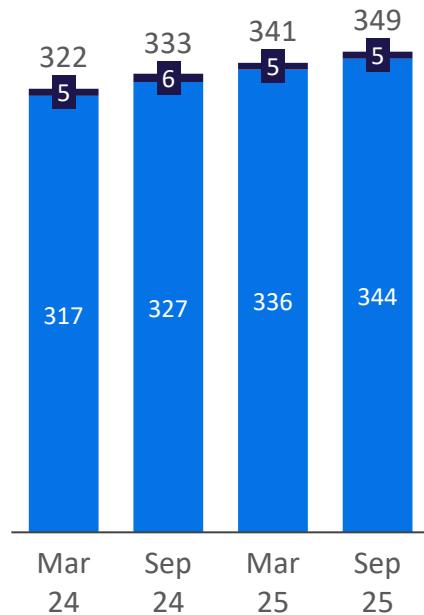


1. Prior period divisional comparative information was restated to align with current period presentation

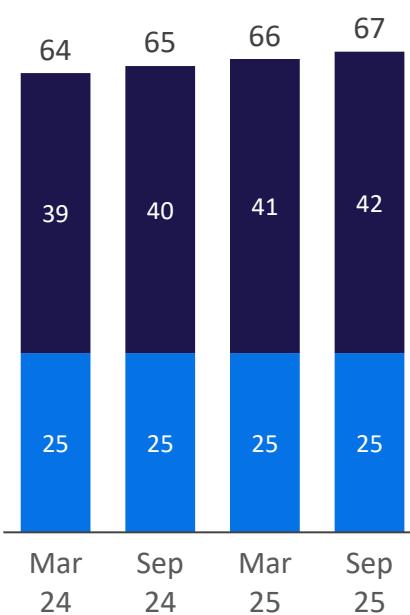


# ネットローン・立替金 (NLA)

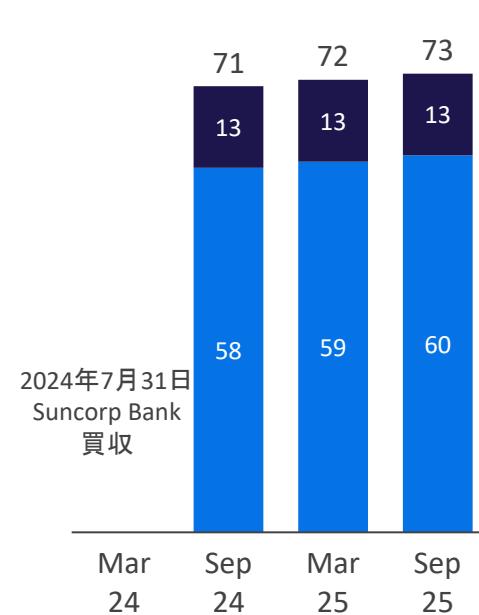
オーストラリア個人, 10億ドル



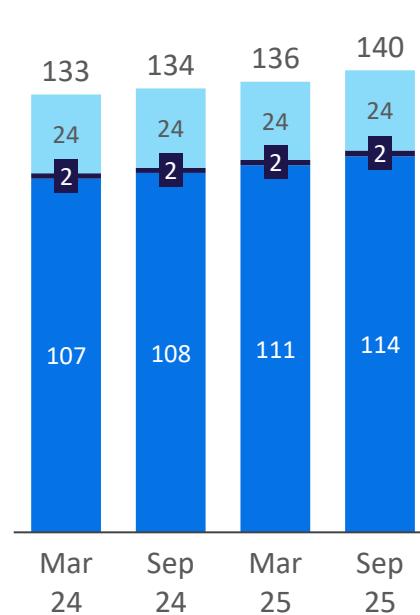
オーストラリア事業法人<sup>1</sup>, 10億ドル



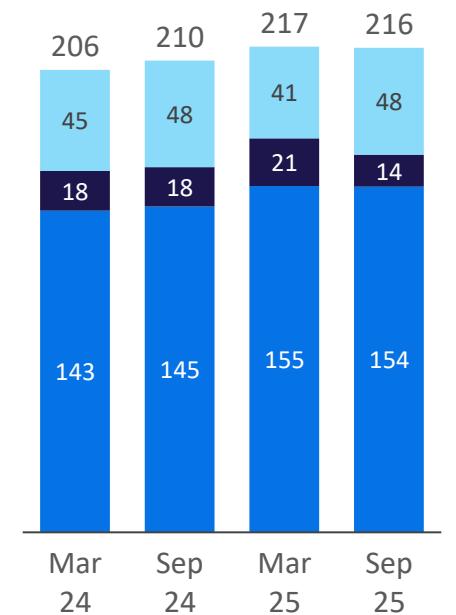
Suncorp Bank, 10億ドル



ニュージーランド部門, 10億NZドル



大企業・法人部門, 10億ドル



■ 住宅ローン

■ カード・個人・その他

■ 中小企業向け業務

■ 各種専門事業向け業務

■ 住宅ローン

■ 企業融資

■ 住宅ローン

■ その他個人

■ 企業

■ コーポレートファイナンス

■ トランザクションバンキング

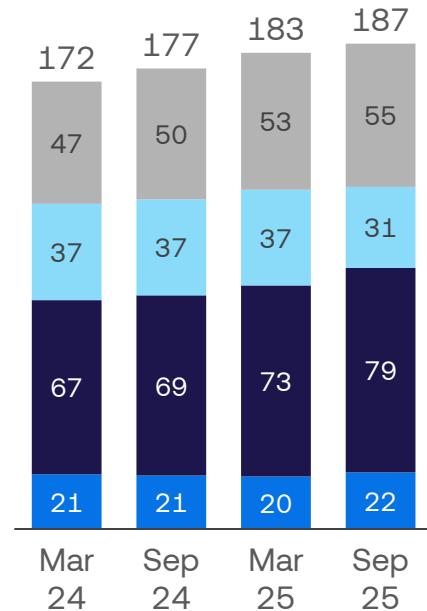
■ マーケット

1. 過去の期間の部門別の数字は現状に合わせて調整して表示

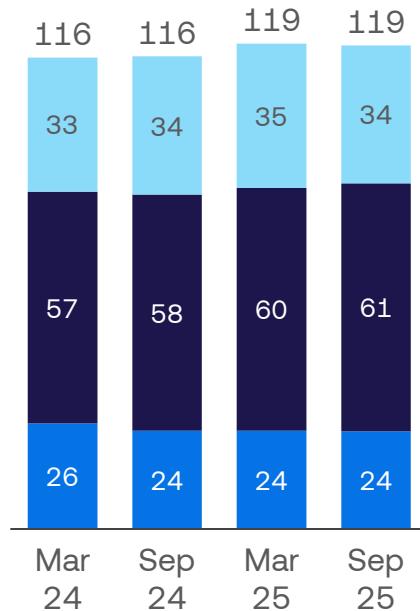


# Customer deposits

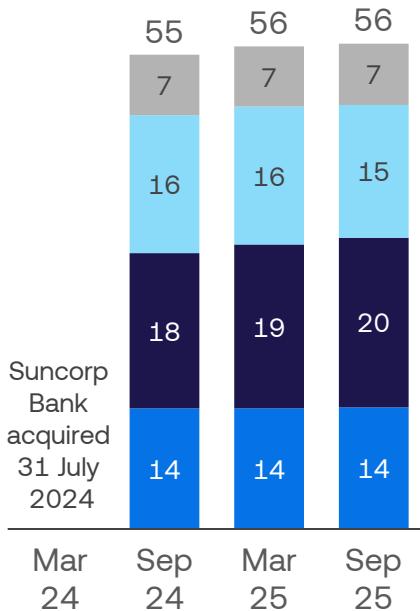
Australia Retail, \$b



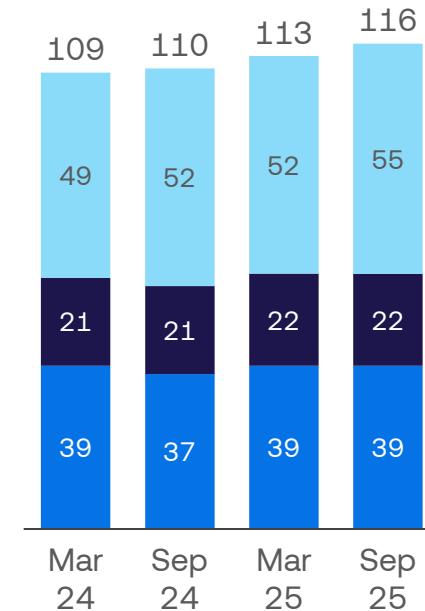
Australia Commercial, \$b



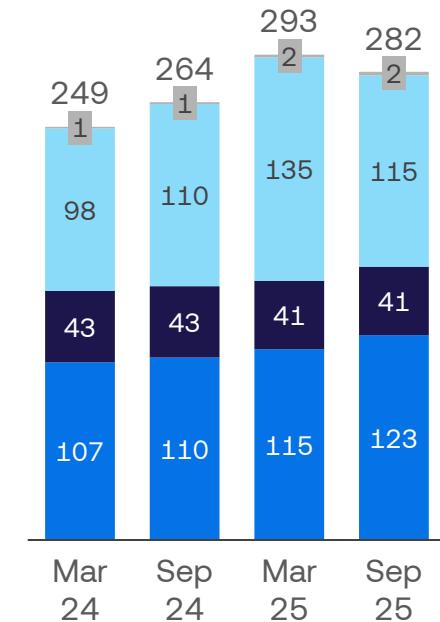
Suncorp Bank, \$b



New Zealand, NZDb

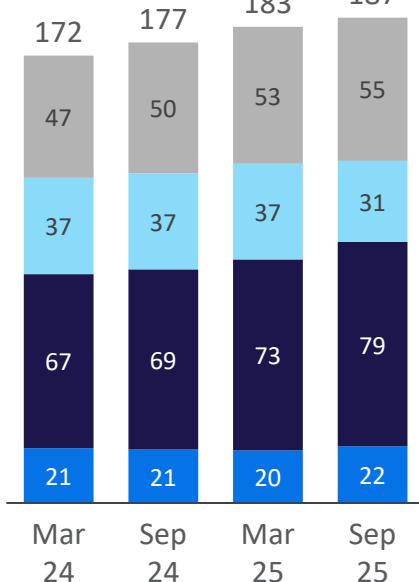


Institutional, \$b

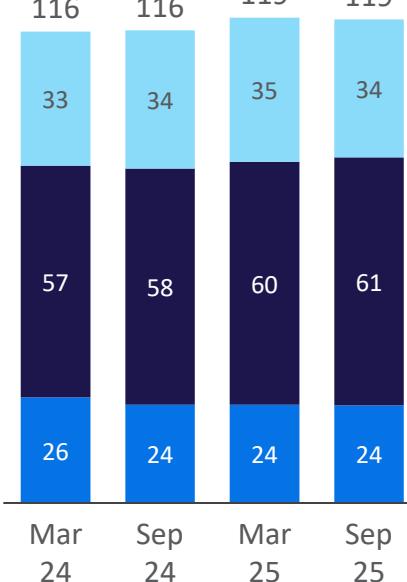


# 顧客預金

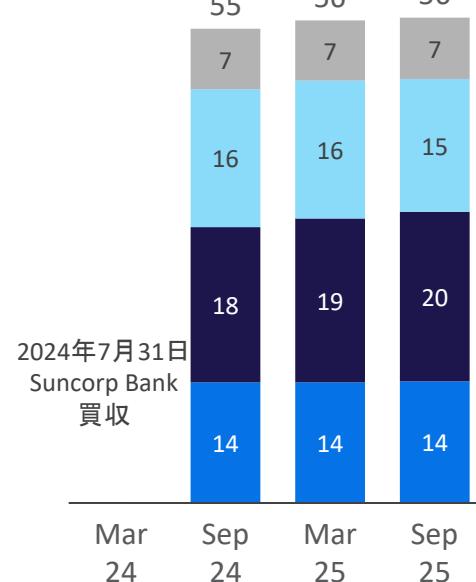
オーストラリア個人, 10億ドル



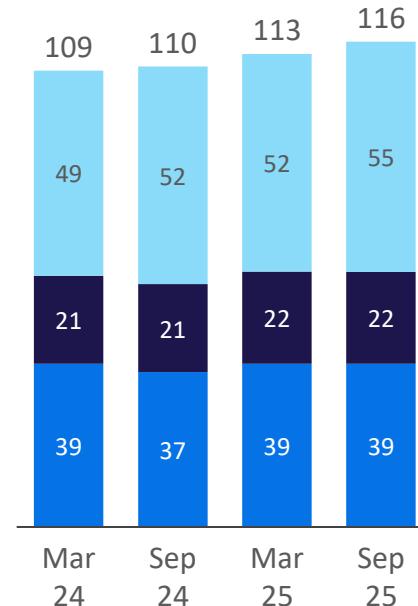
オーストラリア事業法人<sup>1</sup>, 10億ドル



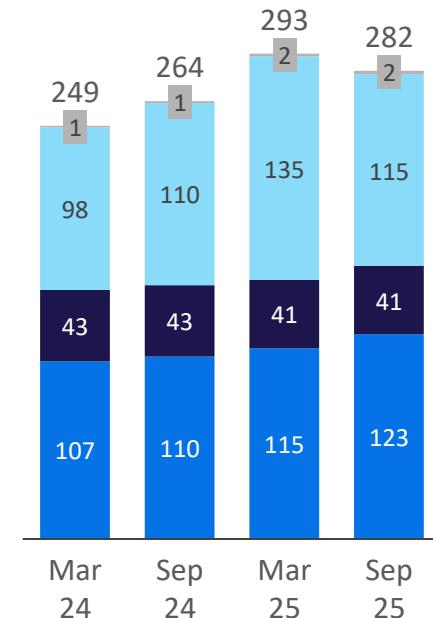
Suncorp Bank, 10億ドル



ニュージーランド部門, 10億NZドル



大企業・法人部門, 10億ドル



1. PCM : ペイメント・キャッシュマネジメント



# 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

# 自己資本比率

## ANZ銀行グループの資本

- ・ レベル2 CET1比率は12.0%（レベル1 CET1比率は12.4%）、2025年上半期から25bp上昇
  - ・ 基礎CRWAの変化は主に大企業・法人のエクスポージャーが減ったことによる
  - ・ 2025年4月から2.5億ドルのオペレーションリスクオーバーレイを適用
  - ・ 2025年下半期に資本フロアは90億ドル減少、主に大企業・法人ポートフォリオが縮小して資本フロアが実際のRWAより大きく減り、IRRBBのリスク資産が上昇したことによる

## ANZグループ配当金

- ・ 最終配当は一株当たり83セントの70%部分適格配当、税引後の現金純利益（特別な項目を除く）ベースで半期の配当性向は約74%
- ・ 2025年配当再投資制度には最終的に1.5%の割引率を適用、これでCET1比率が16bp上昇

## レベル2普通株式 Tier 1比率（CET1比率） 2025年度中の変化、%



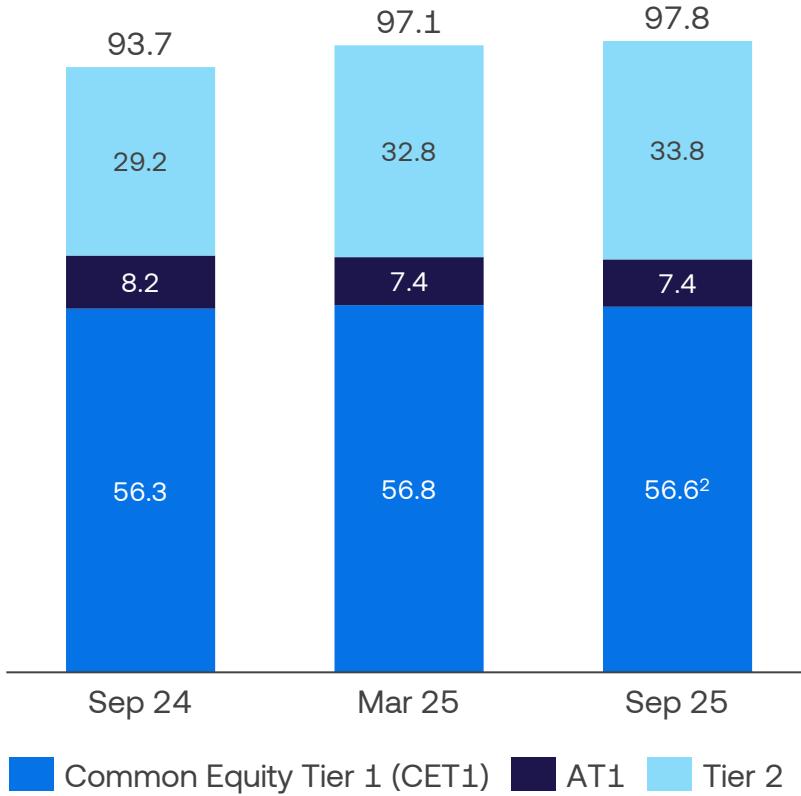
1. 特別な項目がCET1比率に与える影響

2. NHOCが保有する余剰資本2億ドルと残りの自社株買い約8億ドルを含む。ANZグループは10月13日に残りの自社株買いを停止し、ANZBGLに資金を戻すことを発表



# ANZ Group capital

## ANZ Group capital composition<sup>1</sup>, \$b



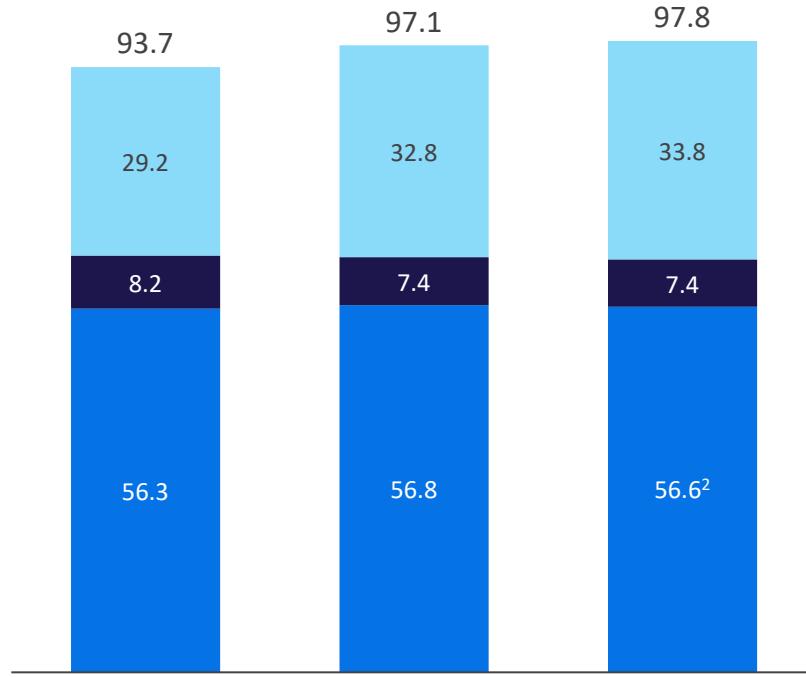
ANZ Bank Group key capital ratios (%)	Sep 24	Mar 25	Sep 25
<b>Level 2 CET1 capital ratio</b>	12.2	11.8	12.0
Level 2 CET1 HoH mvmt	-130 bps	-42 bps	+25 bps
Additional Tier 1 capital ratio	1.8	1.6	1.6
Tier 1 capital ratio	14.0	13.4	13.6
Tier 2 capital ratio	6.5	7.0	7.4
Total regulatory capital ratio	20.6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

# ANZグループ資本

ANZグループ資本内訳<sup>1</sup> , 10億ドル



■ 普通株式等 Tier1 (CET1)  
 ■ その他
 ■ Tier 2
 ■ Tier 1比率 (AT1)

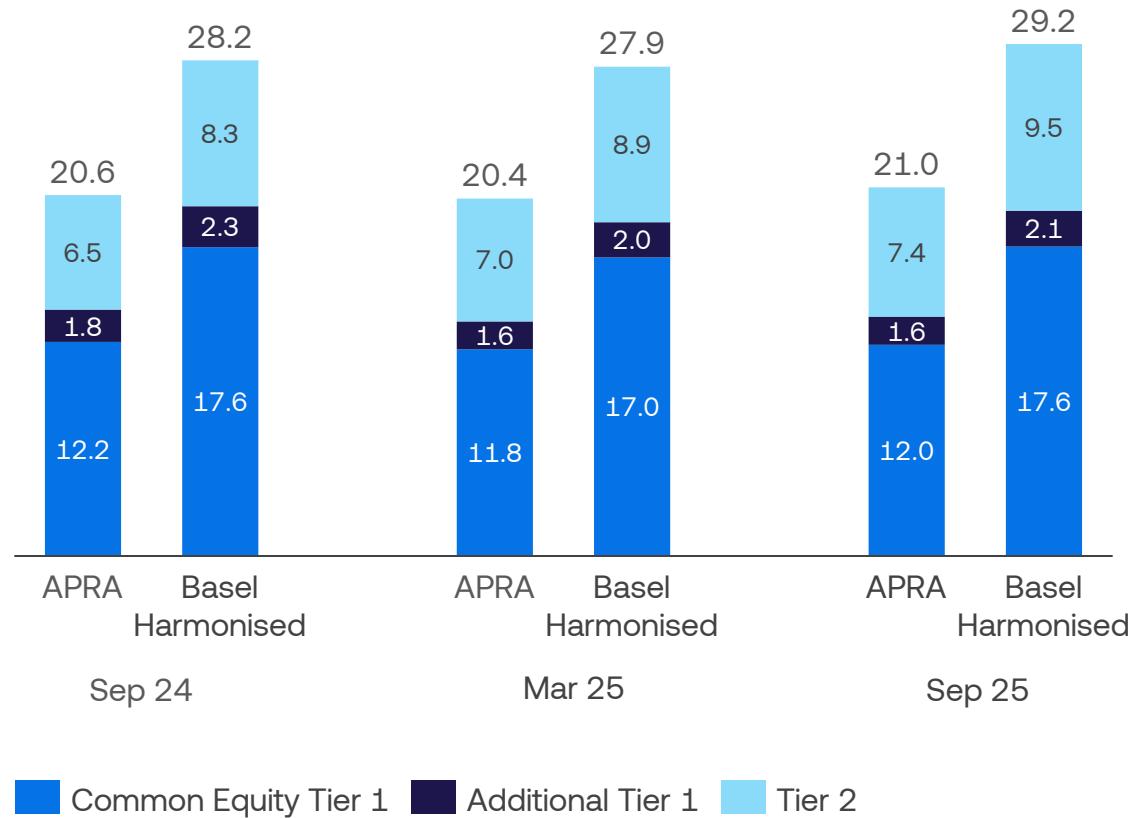
ANZ銀行グループ主要資本指標 (%)	2024年9月	2025年3月	2025年9月
レベル2 CET1	12.2	11.8	12.0
レベル2 CET1比率、前期からの変化	-130 bp	-42 bp	+25 bp
その他Tier 1比率 (AT1)	1.8	1.6	1.6
Tier 1比率	14.0	13.4	13.6
Tier 2比率	6.5	7.0	7.4
自己資本比率	20.6	20.4	21.0
レバレッジ比率	4.7	4.4	4.4
リスクアセット	\$447b	\$469b	\$459b
レベル1 CET1比率	12.6	12.0	12.4
レベル1リスク資産	\$372b	\$396b	\$384b
バーゼル基準 (%)			
レバレッジ比率	5.2	4.9	4.9
レベル2 CET1比率	17.6	17.0	17.6

1. 資本内訳にはANZニュージーランドのRBNZ基準の追加資本（現在28億ドル）は含まない。

2. 2025年9月普通株式 Tier 1 (CET1) の566億ドルにはNOHCの余剰資本約10億ドルと非銀行グループの資本4億ドルが含まれる。NOHC余剰資本の約10億ドルにはNHOCHが保有する余剰資本2億ドルと残りの自社株買い約8億ドルを含む、ANZグループは10月13日に残りの自社株買いを停止し、ANZBGLに資金を戻すことを発表

# Capital ratios on a Basel Harmonised basis

Level 2 capital ratio (APRA vs Basel Harmonised)<sup>1</sup>, %



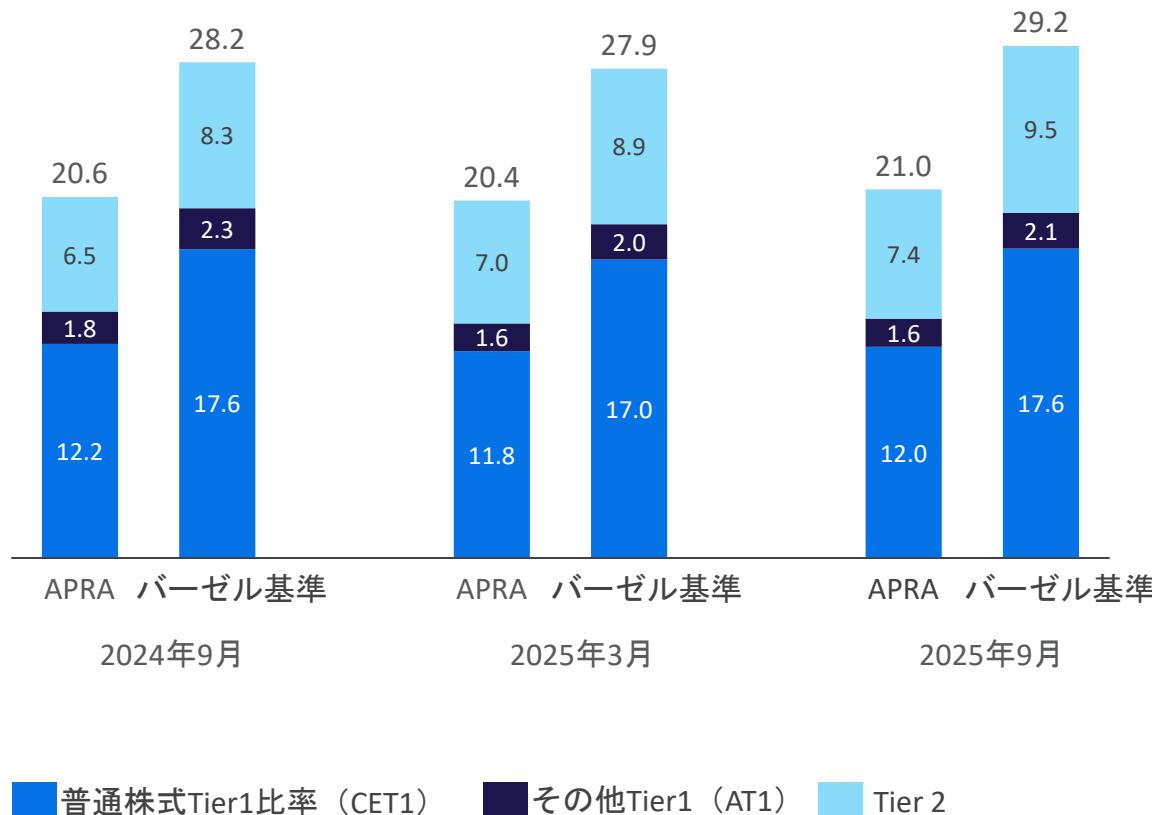
APRA Level 2 CET1 ratio – 30 September 2025		
Australia Residential Mortgages	APRA requires cohort specific multipliers (i.e. 1.4x for Owner Occupier Principal and Interest & 1.7x for all Other mortgage types) and other adjustments	+1.05%
IRB Scaling Factor	APRA requires a scaling factor of 1.1 times 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%

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



# バーゼル基準で見たANZの自己資本比率

レベル2自己資本比率（APRA基準とバーゼル基準）<sup>1</sup>、%



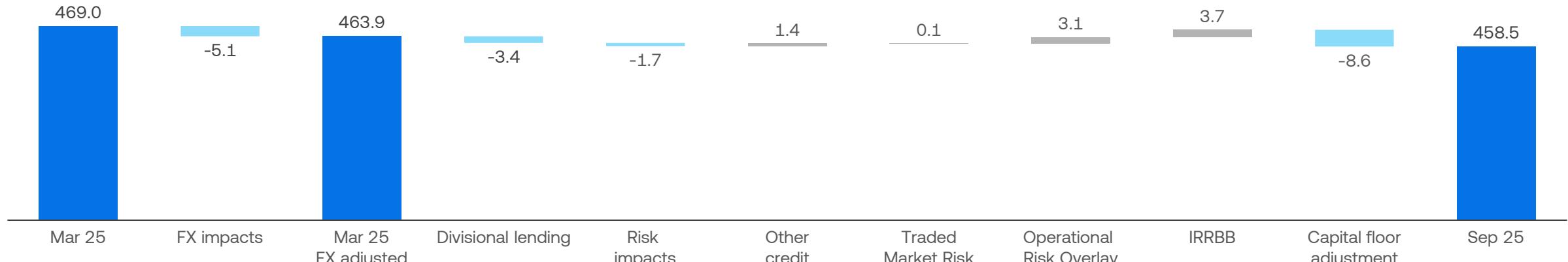
1. バーゼル基準の比率では資本フロアは調整していない。

APRA レベル2 CET1比率 – 2025年9月30日		
オーストラリア 住宅ローン	APRAは各分類に特定の乗数を求めている（持家元利ローンは1.4倍、他の住宅ローンは1.7倍）。それ以外にもバーゼルが課していない調整がある。	+1.05%
IRBスケーリング・ファクター	APRA規制では全てのリスクアセットに対してスケーリングファクター1.1%を適用	+0.85%
ニュージーランドへの エクスポージャー	APRAはニュージーランド子会社のクレジットエクスポージャーに対してバーゼルより全体的に保守的なRBNZの資本規制を用いて信用リスクアセット（CRWA）を計算することを求めている。	+0.85%
株式投資と DTA（繰延税金資産）	APRAではCET1から100%除外	+0.87%
IRRBB（銀行勘定の金利 リスク）RWA	APRA規制ではPillar 1 RWAにIRRBBを含める	+0.73%
NZ非個人LGD (デフォルト時損失率)	APRA規制ではその他一般企業のエクスポージャーではLGDフロアは高く（50%）、ソブリン（5%か25%）とエッセンシャルサービスを提供するユーティリティ（25%）は低い	+0.57%
その他リスク 資産	APRAはIPREエクスポージャーに対するスケーリングファクター1.5倍、プロジェクト、資産、コモディティファイナンスに対して保守的な監視スロッティングリスクウェイトを要求している	+0.30%
その他資本	APRA規制では資産経常費用・繰り延べ手数料収入をCET1から除かなければならぬ	+0.36%
バーゼル基準CET1比率 – 2025年9月30日		
		17.6%

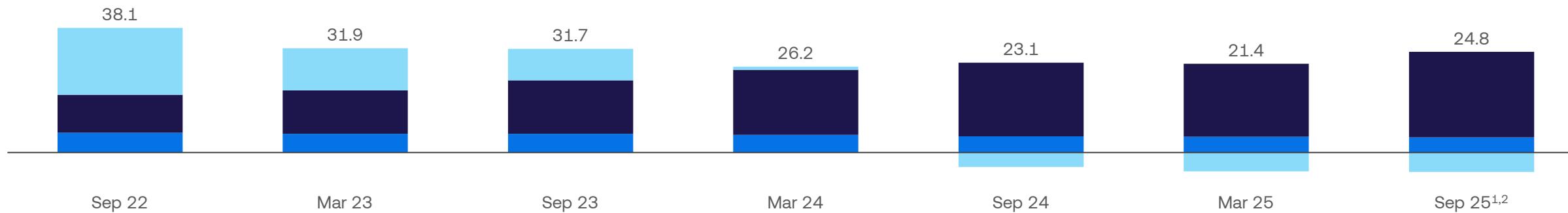


# Regulatory capital – risk weighted assets

Risk weighted assets – Level 2, \$b



Risk weighted assets – IRRBB, \$b



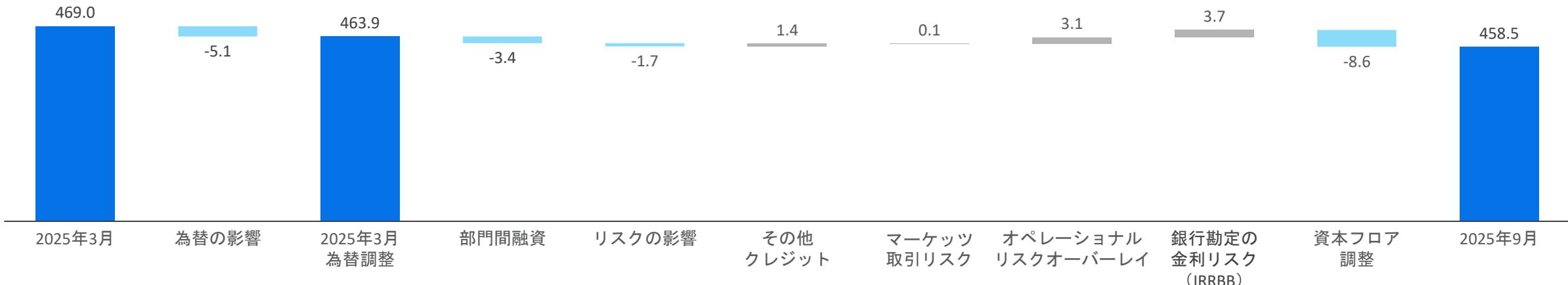
■ Embedded Gains/Losses ■ Repricing & Yield Curve Risk ■ Basis & Optionality Risk

1. Including Suncorp Bank IRRBB risk

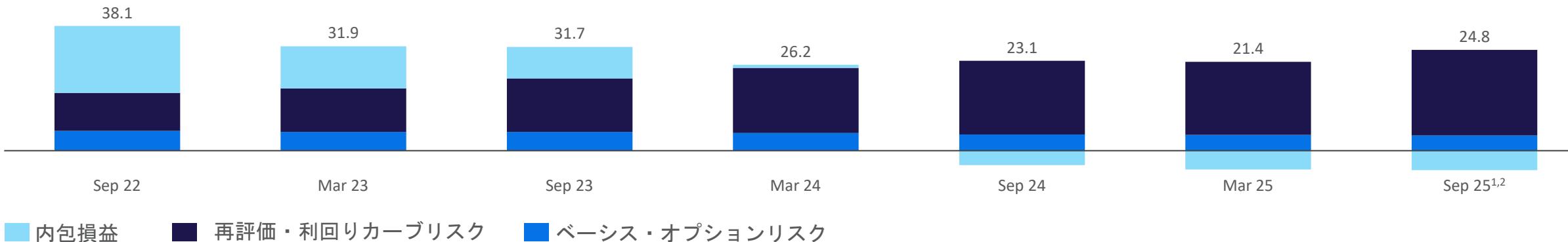
2. Pro forma for new APS1117 standard is \$22.8b

# 自己資本比率 – リスクアセット (RWA)

## リスク資産 – レベル2, 10億ドル



## リスク資産 – IRRBB (銀行勘定の金利リスク), 10億ドル



1. Suncorp Bank のRRBBリスク含む

2. 新APS117基準でのプロフォーマは228億ドル

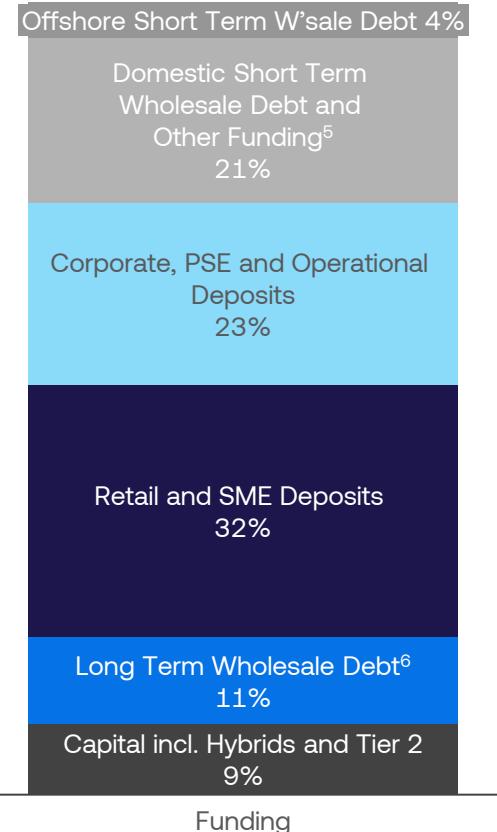
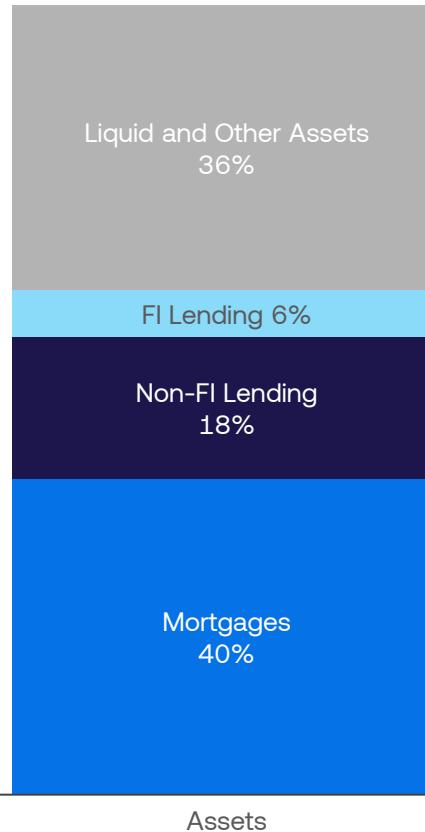


# Balance sheet structure<sup>1</sup>

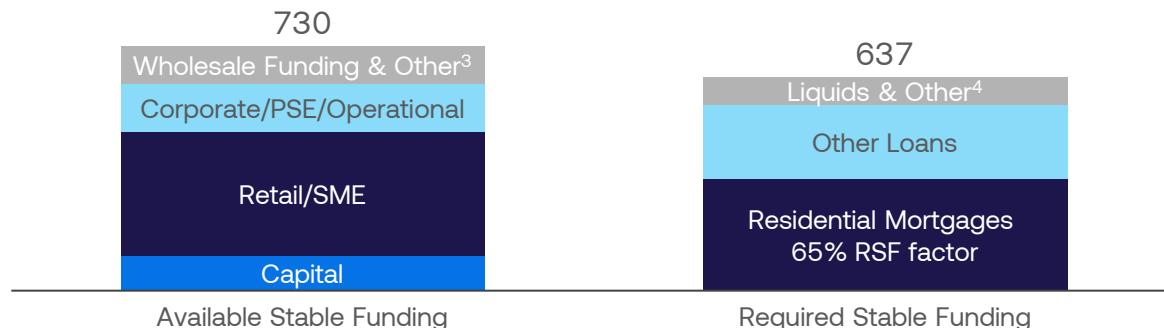
NSFR movement, %



Balance sheet composition, Sep 25



NSFR composition, Sep 25 \$b



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

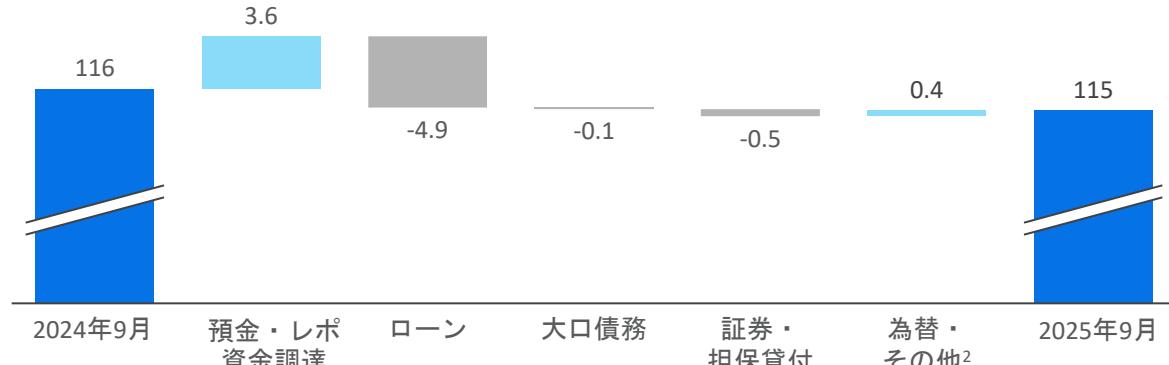
4. 'Other' includes Off Balance Sheet, Derivatives and Fixed Assets

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

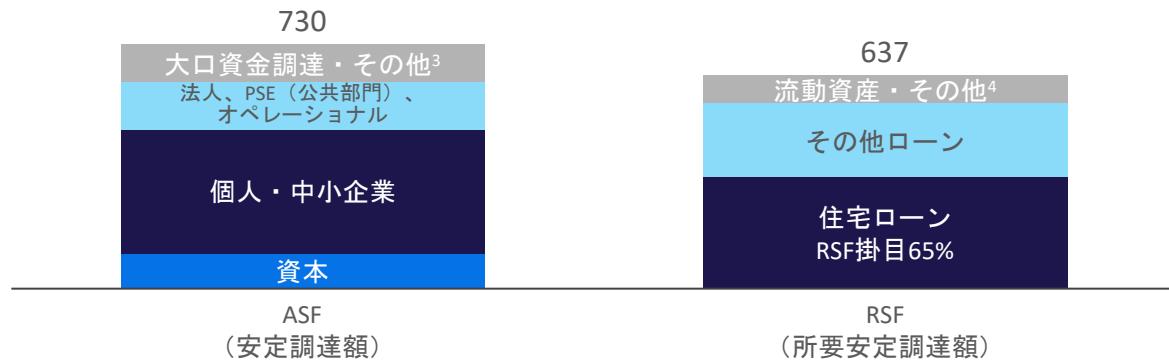
6. Includes Central Bank Term Funding (RBNZ FLP/TLF)

# バランスシートの構成<sup>1</sup>

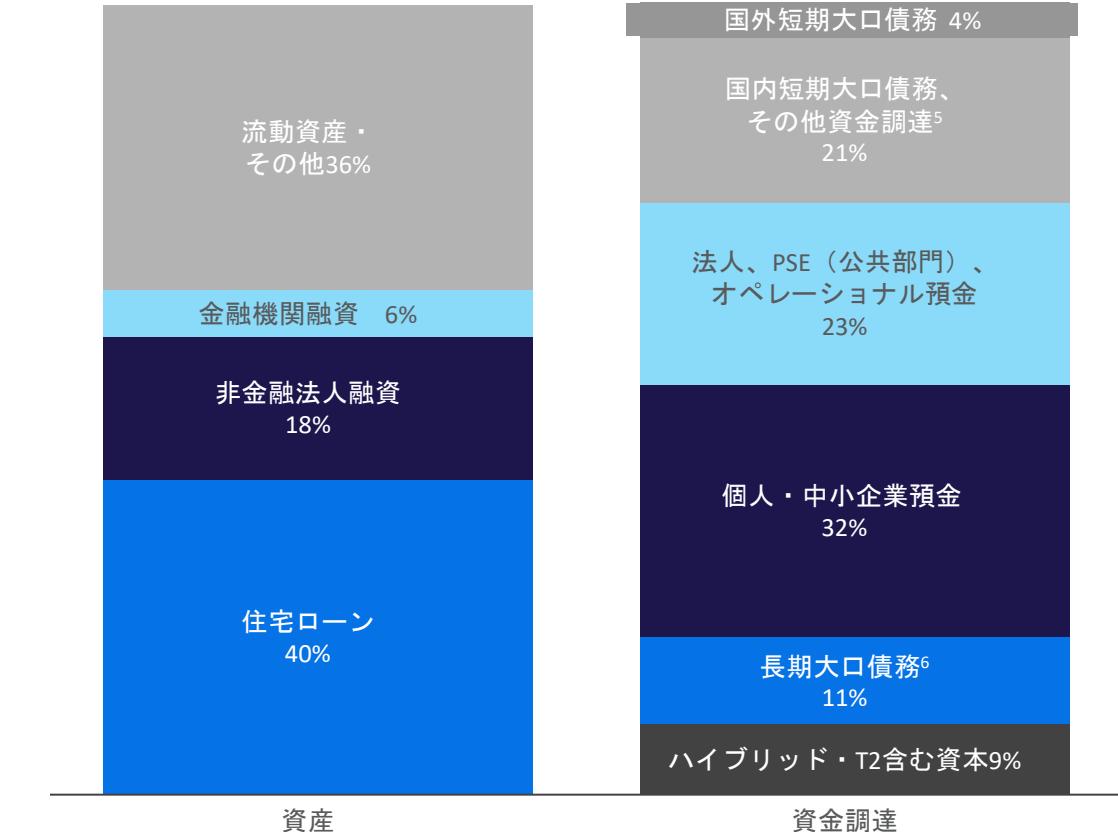
NSFR (安定調達比率) , %



NSFR (安定調達比率) 内訳, 2025年9月 10億 ドル



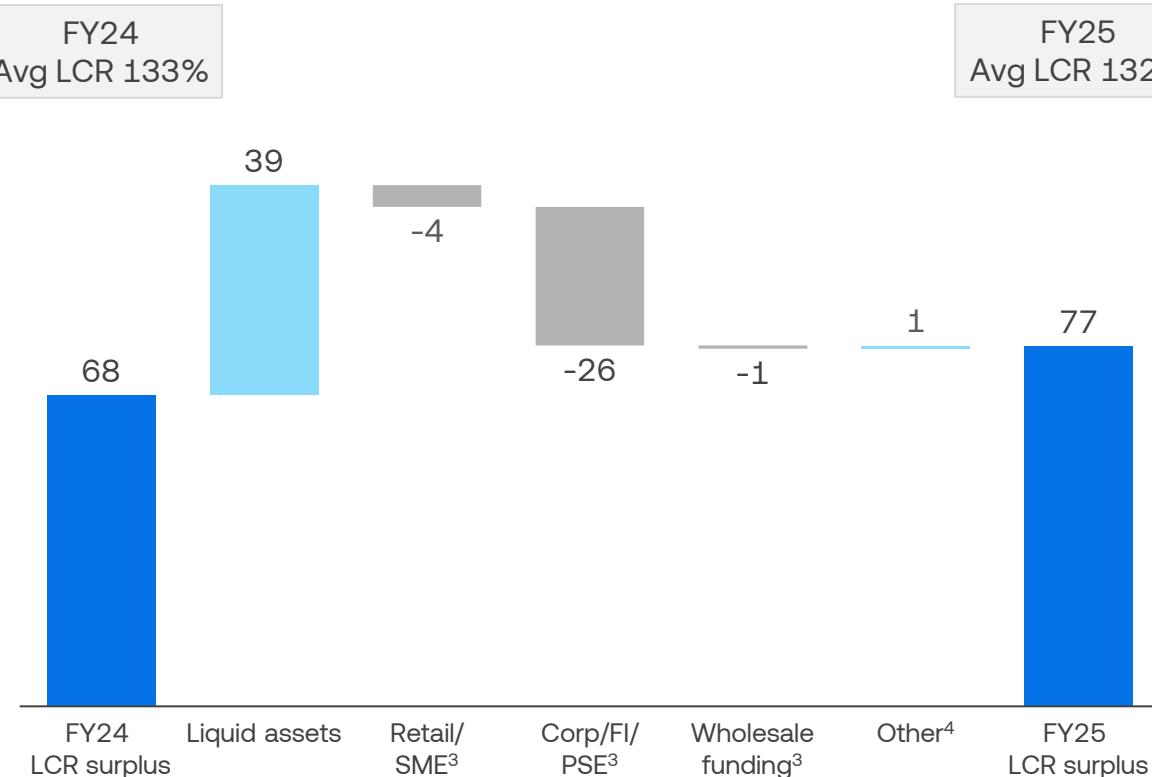
バランスシート内訳, 2025年9月



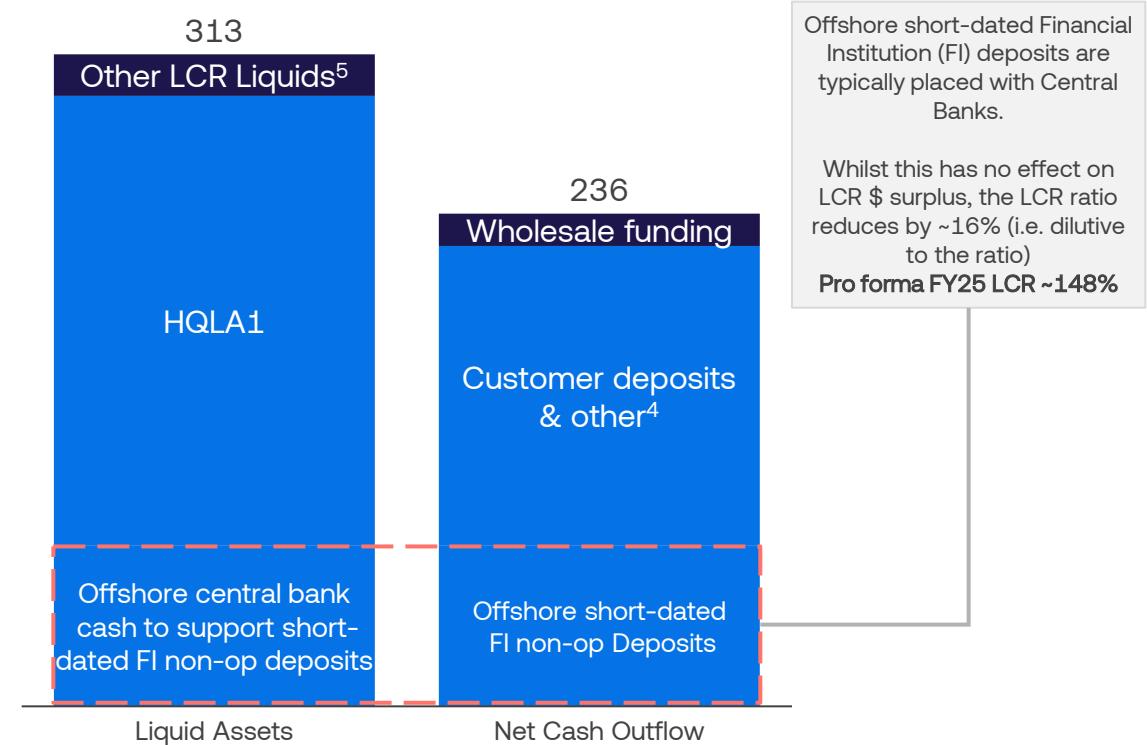
1. NSFRで必要なRSFとASFの分類、数字はすべてAPRAブルーデンス基準APS210のレベル2ベース。
2. 「その他」にはオフバランスシート、デリバティブ、その他資産、資本を含む（Tier2資本は除く）。
3. 「その他」にはソブリン、非オペレーション金融機関預金を含む。
4. 「その他」にはオフバランスシート、デリバティブ、固定資産を含む。
5. 「その他」には金融機関/銀行預金、レポ<sup>9</sup>資金調達、その他短期負債を含む。
6. 中央銀行の資金提供枠を含む（RBNZのFLP・TLF）。

# Liquidity coverage ratio (LCR) summary<sup>1</sup>

\$9b increase in average LCR surplus<sup>2</sup>



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-transferable 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

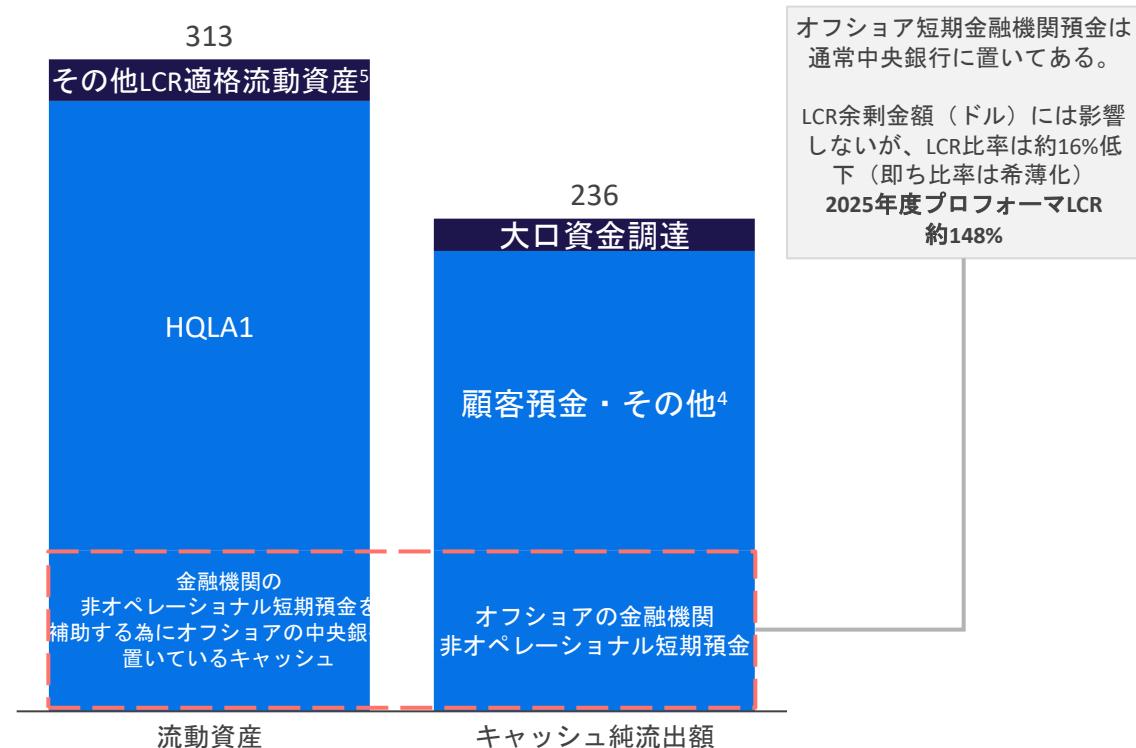
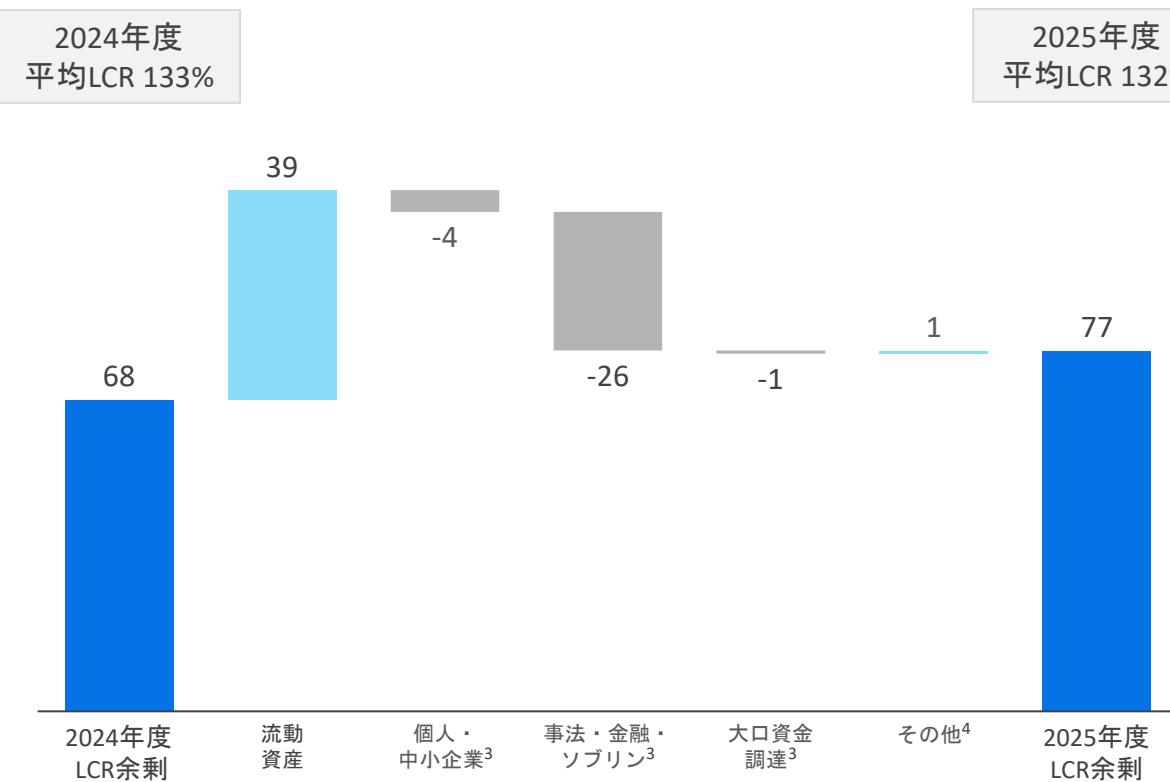
5. Comprised of HQLA2 and Alternative Liquid Assets (ALA)



# LCR（流動性カバレッジ比率）概要<sup>1</sup>

平均LCR（流動性カバレッジ比率）余剰が90億ドル増加<sup>2</sup>

LCR（流動性カバレッジ比率）内訳、2025年度平均770億ドル



1. すべてAPRAブルーデンス基準APS210のレベル2ベースの数字

2. LCR余剰にはANZグループ内で移転不可とされている余剰流動資産は含まない。これには2025年9月30日時点でニュージーランドに保有する余剰流動資産101億ドルが含まれる。

3. 現金流出額の変化がLCR余剰に与える影響

4. 「その他」にはオフバランスシートとキャッシュ流入額を含む。

5. HQLA2とその他流動資産（ALA）から成る。

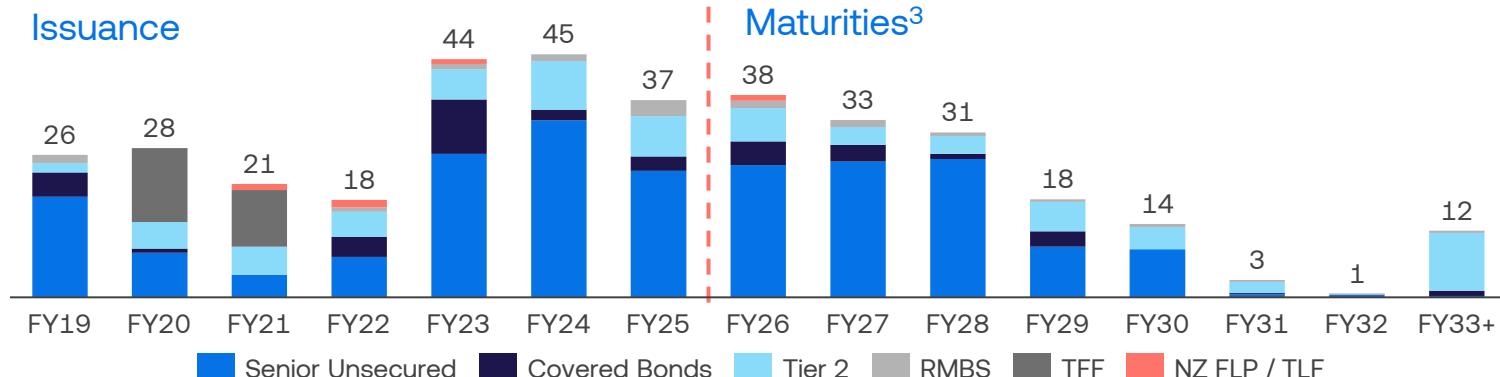


# Term wholesale funding<sup>1</sup>

## ANZ has access to a diverse range of wholesale funding

- FY25 term funding issuance of \$37b<sup>2</sup>, ~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



## 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-

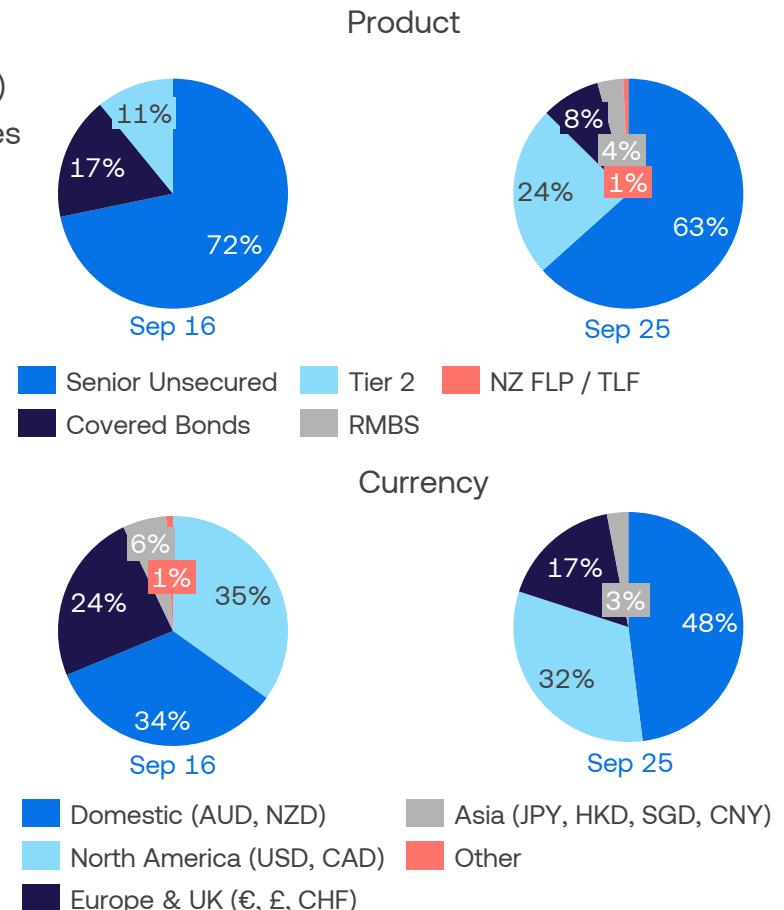
1. All figures based on historical FX. Includes any issuance from ANZ BGL, ANZ New Zealand, Suncorp Bank but excludes issuance with original tenor less than 18 months, APRA compliant Additional Tier 1 capital and ANZ New Zealand Perpetual Preference Shares and ANZ Holdings (New Zealand) Limited

2. Includes prefunding of \$1.3bn

3. Maturity profile is based on the next call date

4. Sep 16 excludes Suncorp Bank

## Portfolio composition<sup>4</sup>

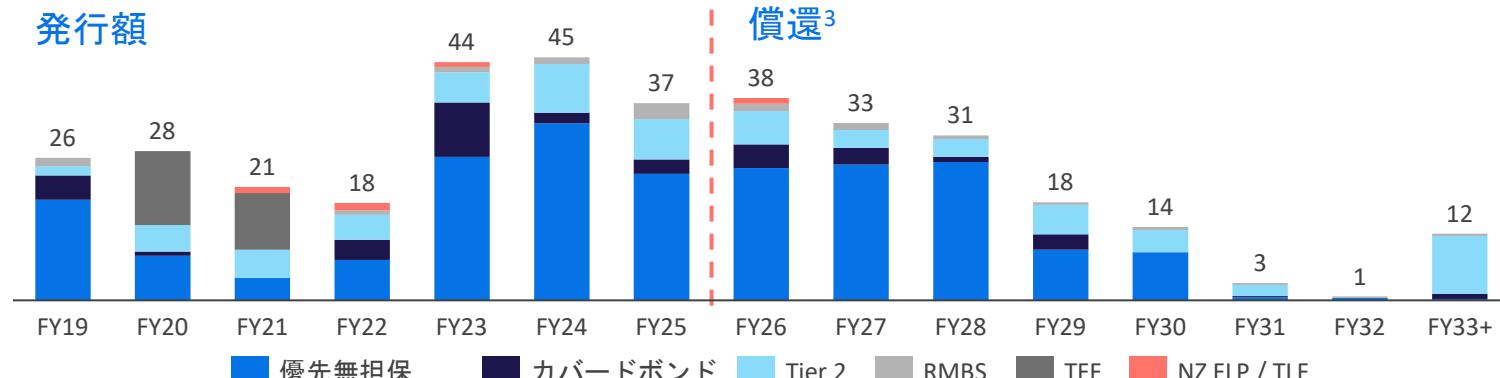


# 長期大口資金調達<sup>1</sup>

## ANZでは様々な方法で大口資金を調達

- 2025年度の長期資金調達向けの証券発行は370億ドル<sup>2</sup>、その内の約50%が国内通貨建て
- 2025年度の長期資金調達必要額はANZBGL（約250億ドル）、ANZニュージーランド（約50億ドル）、Suncorp Bank（約30-50億ドル）で合計約350億ドル
- 将来の長期資金調達の為の債券発行は市場環境、バランスシートの状況、為替レートといった各種要因によって決定
- 最近S&PはANZの信用格付けを維持すると発表、APRAのAT1段階的終了がRAC比率（リスク調整後自己資本比率）に与える影響を考慮

## 商品別長期資金調達 10億ドル



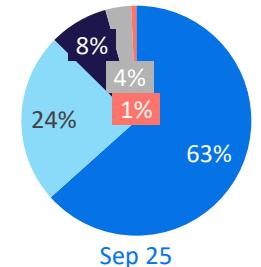
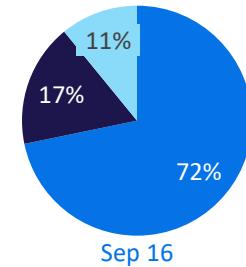
## 全てのグループ企業が優良格付け

	ANZバンキング・グループ		ANZニュージーランド		Suncorp Bank
	優先債務	Tier 2	優先債務	Tier 2	優先債務
S&P	AA-	A-	AA-	A	AA-
Moody's	Aa2	A3	A1	A3	Aa2
Fitch	AA-	A-	A+	Not rated	AA-

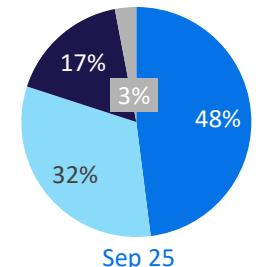
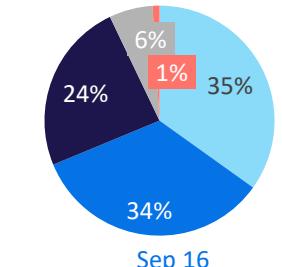
- 数字は過去の為替レートに基づく。ANZBGL・ANZニュージーランド・Suncorp Bankの発行を含むが、発行時の償還が18ヶ月以内の発行、APRA基準のAT1資本、ANZニュージーランドの永久優先株、ANZホールディングスニュージーランドは除く。
- 13億ドルのプレファンディングを含む。
- 償還予定は次回コール日に基づく。
- 2016年9月にはSuncorp Bankは含まれない。

## ポートフォリオ内訳（種類）<sup>4</sup>

### 発行商品内訳



### 発行通貨内訳

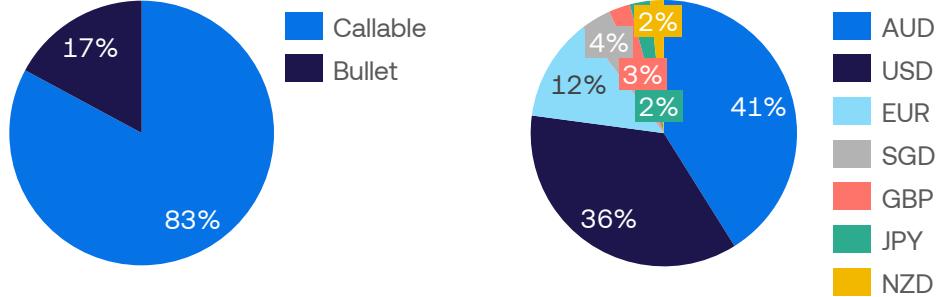


# Tier 2 and AT1 portfolio<sup>1</sup>

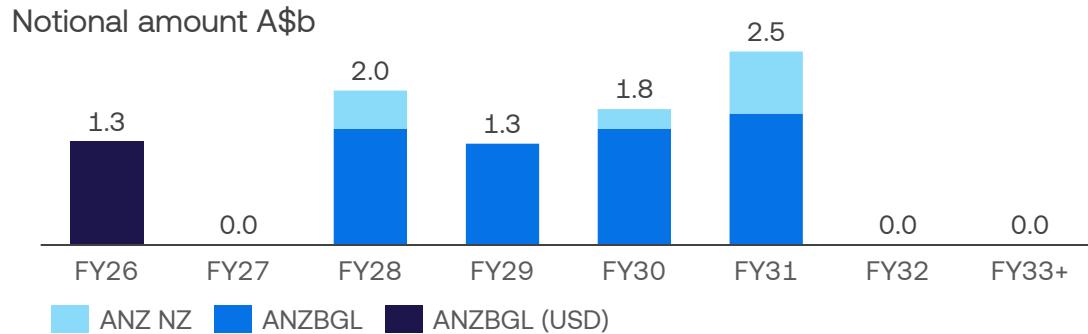
## ANZ is well placed to meet APRA and RBNZ Tier 2 requirements

- 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 ratio<sup>2</sup> 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 ~\$5-7b<sup>3</sup>
- 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

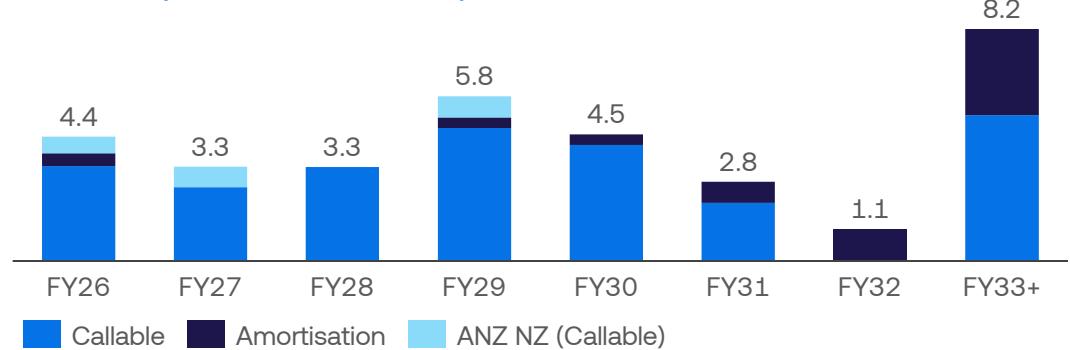
## Tier 2 capital, Notional amount %



## AT1 first call date profile



## Tier 2 capital amortisation profile<sup>4</sup>, A\$b



- 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
- 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
- Subject to the finalisation of RBNZ's Capital Review
- 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

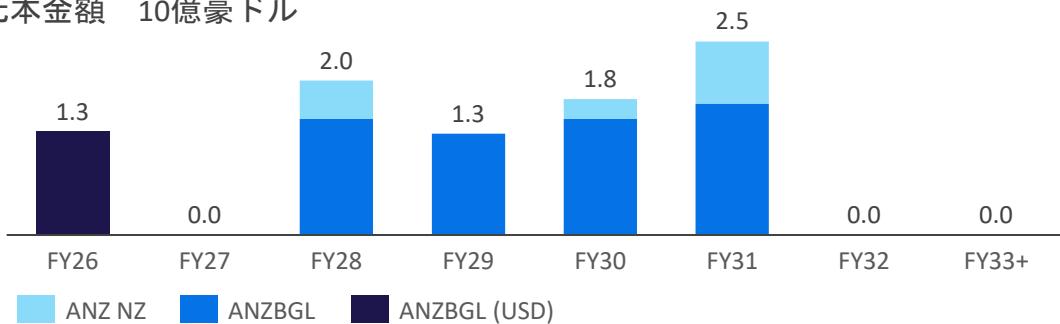
# Tier2資本とAT1ポートフォリオ<sup>1</sup>

## ANZはAPRAとRBNZのTier2要件達成予定

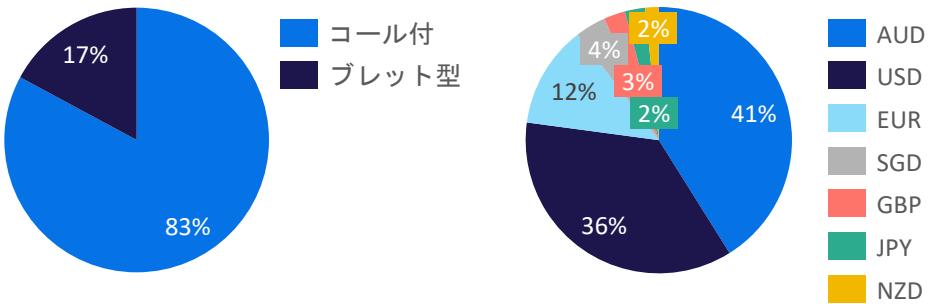
- APRAレベル2自己資本比率は21.0%、バーゼル基準で全体の自己資本比率は29.2%
- ANZBGLは2025年度にTier2を約75億ドル発行、初めてとなる豪ドル建て20年ブレット型も含まれる。国内Tier2市場が大きく発展
- 現在のAPRAレベル2 Tier 2比率は7.4% (RBNZが2026年1月から適用する6.5%を超える)
- APRAはAT1を段階的に廃止することを発表、ANZの2027年1月1日時点のプロフォーマTier2比率<sup>2</sup>は7.7%、APRAが2027年1月から適用するTier2要件の7.75%を予定より1年前倒しで達成
- 2026年度のTier2発行必要額は50-70億ドル<sup>3</sup>
- ANZではTier2資金調達方法を分散しており、2025年度にはシンガポールドル、ユーロ、米ドル、豪ドルで発行
- ANZBGLとANZ NZのTier2証券のコールにはそれぞれAPRA、RBNZの承認が必要
- APRAはAT1の段階的廃止を2024年12月に発表、既存のAT1証券は2027年1月から最初に予定されているコール日までTier2証券として扱う。

## AT1債の最初のコール予定日

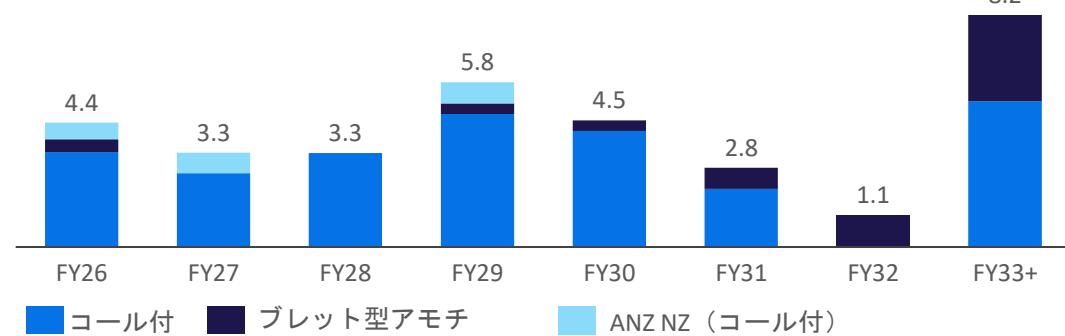
元本金額 10億豪ドル



## Tier2資本、元本金額%



## Tier2元本償却スケジュール<sup>4</sup>、10億豪ドル

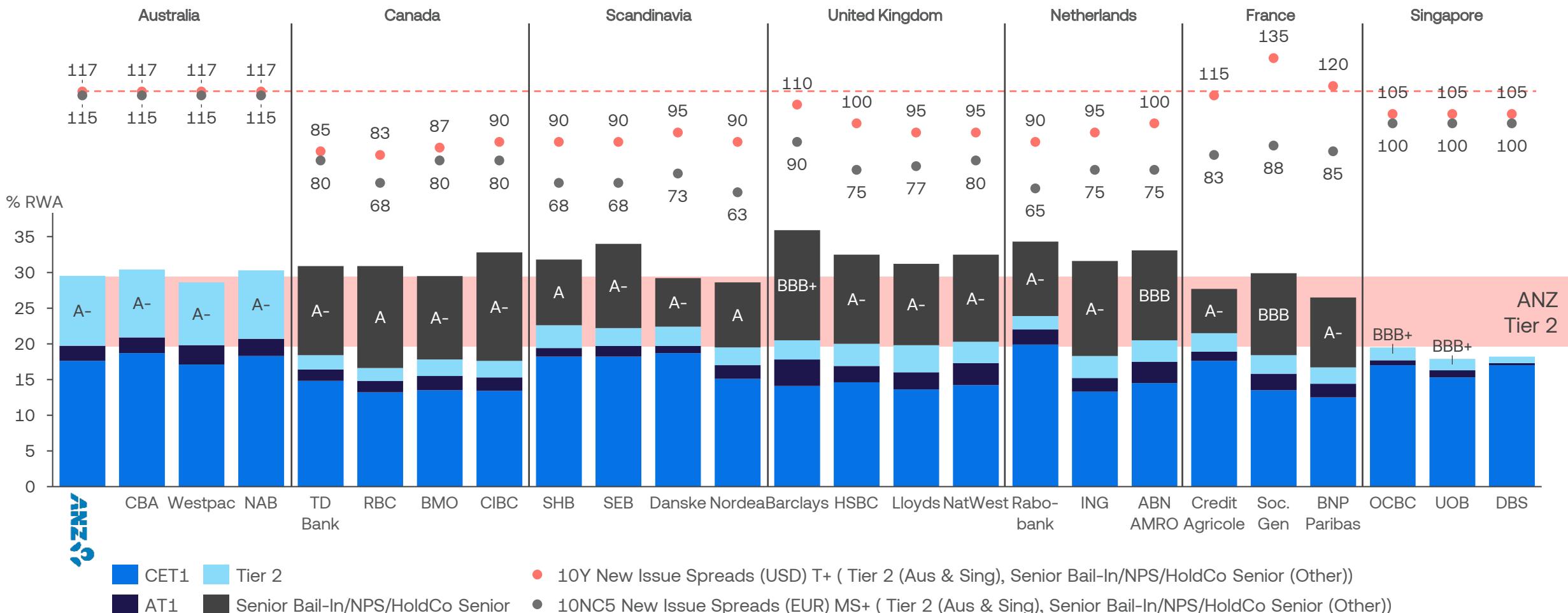


- 豪ドル建ての数字は過去の為替レートで計算、Tier2比率はスポットレートで計算、資本証券の形でのみのTier2資本である（即ち金融資産の減損の為の適格一般準備としてのその他Tier2は含まない）。ANZニュージーランドのAT1とTier2はAPRA基準には沿っていない。証券は最初のコール日で分類、償還はAPRAの裁量で書面にて承認、必ず承認されるとは限らない。
- 最初のコール日が2027年1月1日以降のANZBGLのAT1をTier 2と見なして含め、2027年1月1日より前にコールがあるAT1若しくはTier 2はコールされ、他の資本に置き換えられないと想定している。2025年9月30日時点のRWAで計算している。
- RBNZの最終資本規制に準ずる。
- 償還予定はコール付きでは最初のコール予定日、APRAのブレット型と11NC10ストラクチャーのアモチ要件に従う。RBNZ基準のAT1として適格なANZニュージーランドの永久優先株の資金調達の為にANZホールディングス（ニュージーランド）が2024年9月に発行した8億豪ドルの永久劣後債を除く。



# Australian TLAC in a global context

## Australian banks' Tier 2 relative value



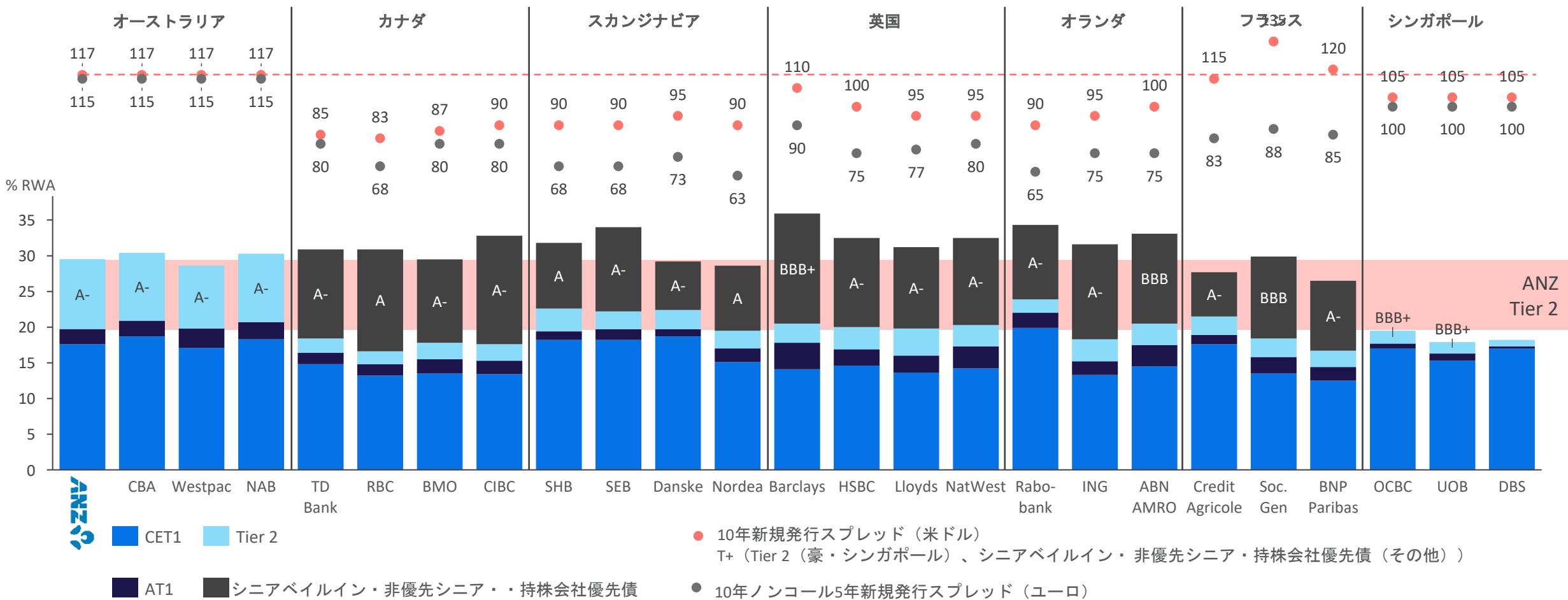
Source: Capital data sourced from most recent company disclosures as at 10 November 2025. Data collated by UBS & Citibank.

Australian banks' ratios shown on an internationally comparable basis using a methodology that aligns with APRA's information paper entitled International Capital Comparison Study (13 July 2015)

New Issue Spread data sourced from Citibank. Spreads as at 11 November 2025. Credit ratings from S&P, as at 7 November 2025. DBS Tier 2 is not rated by S&P (A2/A from Moody's & Fitch)

# オーストラリアの銀行のTLAC国際比較

## オーストラリアの銀行のTier2国際比較



出典：資本データは2025年11月10日時点の直近の企業開示から抜粋、UBSとシティバンクが照合

オーストラリアの銀行の国際基準の計算はAPRAのペーパー「国際資本比較調査」（2015年7月13日）に沿っている。

新規発行スプレッドのデータの出典はシティバンク、2025年11月11日時点のもの。信用格付けは2025年11月7日時点のS&P格付け、DBSのTier 2はS&P格付け無し（ムーディーズとフィッチがA2/A）

# Capital & liquidity prudential outlook<sup>1,2</sup>

	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 <sup>3</sup>	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

# 資本と流動性の規制導入見通し<sup>1,2</sup>

	2025	2026	2027	導入日
損失吸収力 (LAC)		移行		2026
APRAのその他Tier 1 (AT1)	諮詢		導入	2027
APS210包括レビュー (流動性)		諮詢	導入 (未確定)	2027 (未定)
再建・破綻処理計画 (RRP)		導入		
銀行勘定の金利リスク (IRRBB)	導入			2025
トレーディング勘定の抜本的見直し (カウンターパーティのクレジットリスク含む)	諮詢		導入 (未確定)	2027 (未定)
RB NZ資本規制	見直し <sup>3</sup>	提案された移行期間		2028 (未定)
2023年預金取扱金融機関法 (DTA) の下でのRB NZ危機管理		諮詢		未定 (2029年までに)
DTAの下で改定された中核基準 (改定後流動性・資本要件を含む)	諮詢			2028

1. 予定は暦年で表示、APRAの2024-2025年企業計画（2024年8月発行）にほぼ沿っている。

2. RB NZの情報は主にRB NZ預金機関法の「DTAスケジュール」に基づく。

3. 2025年3月にRB NZは主要資本要件を見直すことを発表、変更がある場合は2026年7月1日の引き上げ予定より前に周知

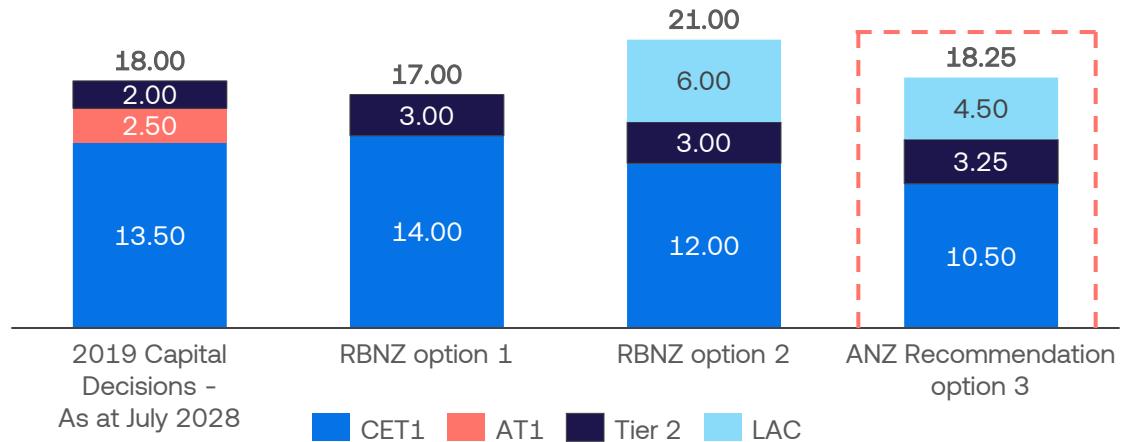
# RBNZ Capital Review

## 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

## Capital stack options, capital ratio %



## 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



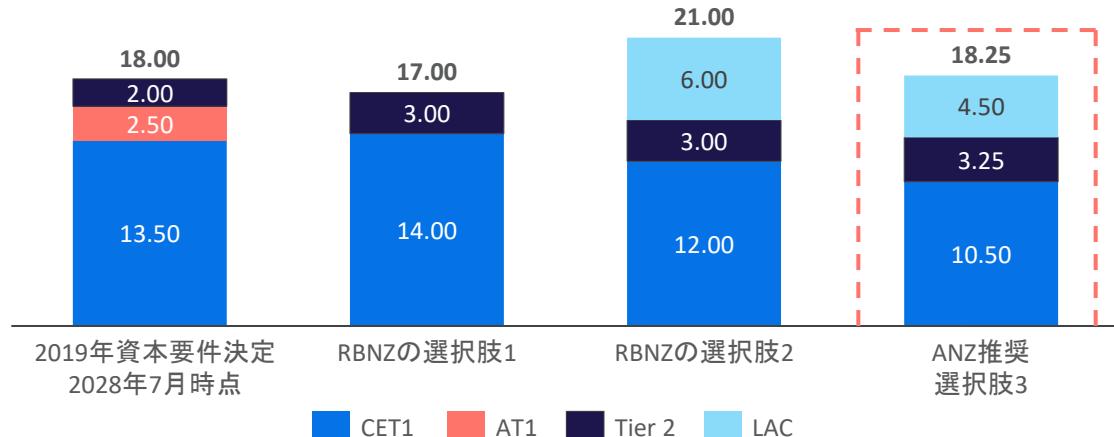
# RBNZの資本規制見直し

## 主な提案内容

RBNZはニュージーランドの銀行向けに資本要件を見直し、2025年12月に内容を最終決定した。以下が提案されていることである。

- 標準的手法におけるリスクウェイトの粒度を低くし、細分化する。
- AT1資本の廃止
- RBNZはニュージーランドの大手銀行（ANZニュージーランドを含む）の自己資本構成について2つの変更案を提示している。選択肢2ではTier2資本および損失吸収能力（LAC）の全てをANZBGLグループ内で発行することが求められる。

## 資本構成の選択肢、資本比率%



## ANZニュージーランドが提出した内容

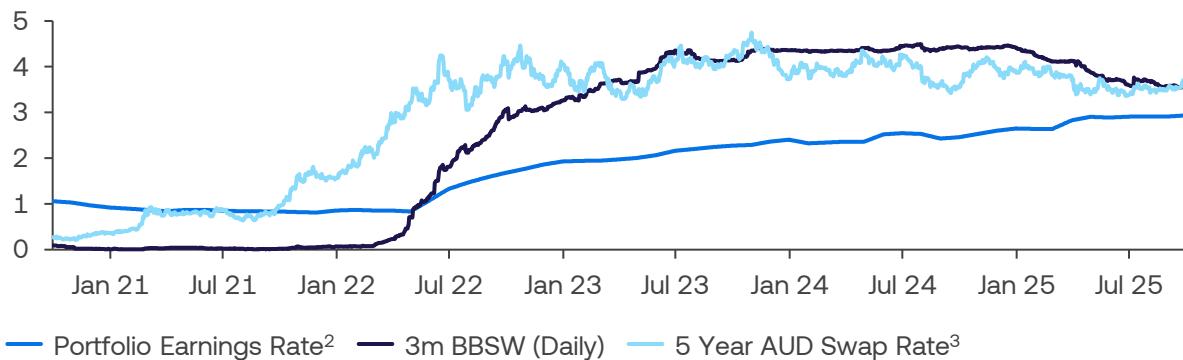
- オーストラリアで最近提案された改訂案を含めて、APRA（オーストラリア健全性規制庁）が要求する資本構成に沿った代替案を提案する（選択肢3）。選択肢2と同様のアプローチであり、全てのTier2資本およびLAC（損失吸収能力）はANZBGLグループ内で発行される。
- 選択肢2または選択肢3の場合、内部発行されたTier2資本をAPRAレベル1のTier2資本から控除することをAPRAは認める（特定の条件を満たす必要有）。
- 慎重に管理された移行プロセスによるAT1資本廃止に合意。
- 提案されているように細かく標準化されたリスクウェイトは前向きな対応であると認識しているが、国際基準と比較すると依然として保守的である。



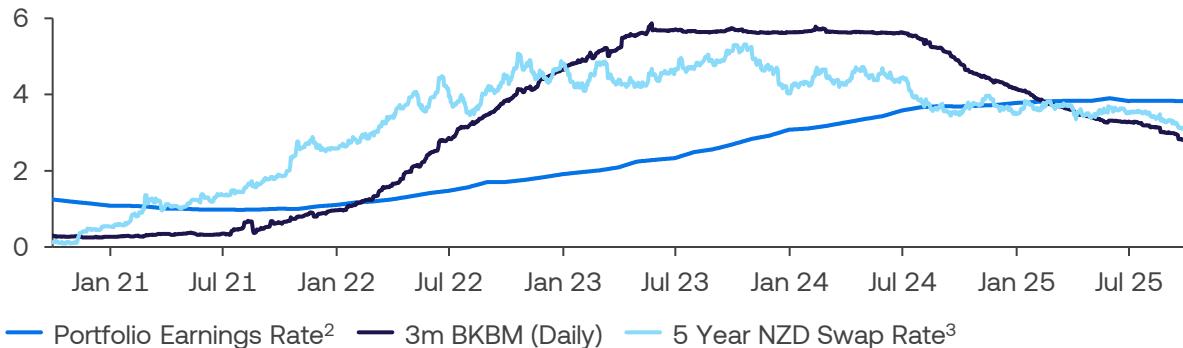
# Capital and replicating deposits portfolio<sup>1</sup>

## Includes unhedged component

Australia, %



New Zealand, %



1. Aus includes Suncorp Bank from 1 Aug 2024 onwards

2. Portfolio Earnings Rate is a combination of term swap rates (hedged component) and 3mth BBSW (unhedged)

3. Proxy for hedged investment rate

4. This balance comprises of various currencies of which ~45% is USD

5. 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%

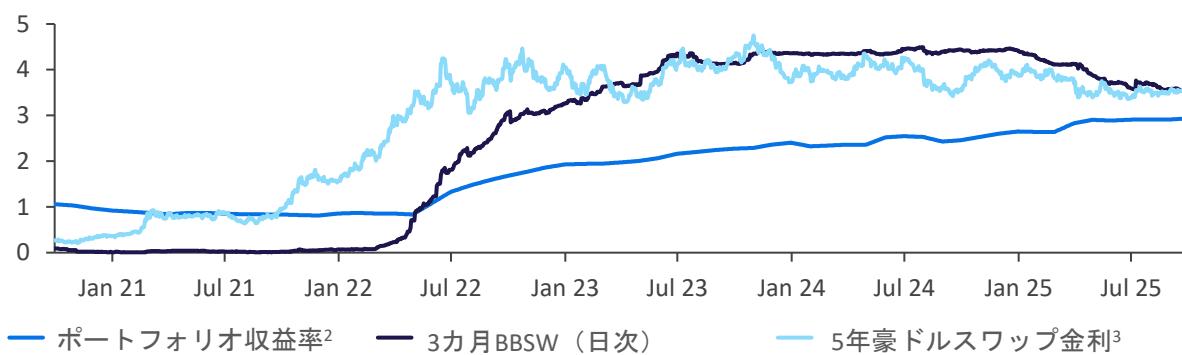
Capital & replicating deposits portfolio

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

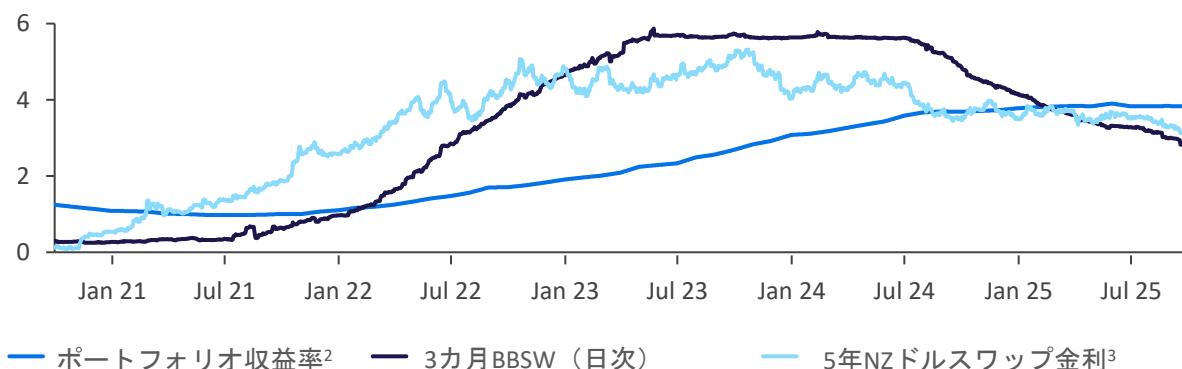
# 資本と複製預金ポートフォリオ<sup>1</sup>

## ヘッジ無し要素含む

オーストラリア, %



ニュージーランド, %



1. オーストラリアには2024年8月1日以降からSuncorp Bankを含む

2. ポートフォリオ収益率は長期スワップ金利（ヘッジ要素）と3ヶ月BBSW（ヘッジ無し）の組み合わせ

3. ヘッジ有り投資率のプロキシー

4. 各種通貨を含む、約45%が米ドル

5. 3年のSuncorp Bank資本を除く

ポートフォリオ収益率, 平均%

		オーストラリア	ニュージーランド
2023年度	上半期	1.90%	1.93%
2023年度	下半期	2.16%	2.43%
2024年度	上半期	2.35%	3.06%
2024年度	下半期	2.54%	3.57%
2025年度	上半期	2.78%	3.78%
2025年度	下半期	2.91%	3.84%

## 資本と複製預金ポートフォリオ

	オーストラリア	ニュージーランド	他地域
資本金額（豪ドル）	~36b	~13b	~12b <sup>4</sup>
複製金額（豪ドル）	~58b	~16b	-
合計金額（豪ドル）	~94b	~29b	~12b <sup>4</sup>
金額変化（前年比）	~50b ドル増加	~1b増加	~1b増加
目標デュレーション	5年 <sup>5</sup>	3年と5年	各種
ヘッジ比率	~76%	~89%	~87%



# 2025 Full Year Results

Debt Investor Presentation  
Risk Management & Housing

Risk Management metrics include Suncorp Bank from Sep 24 onwards



# 2025 Full Year Results

Debt Investor Presentation  
リスク管理・住宅ローン

2024年9月以降はリスク管理指標にSuncorp Bankが含まれる

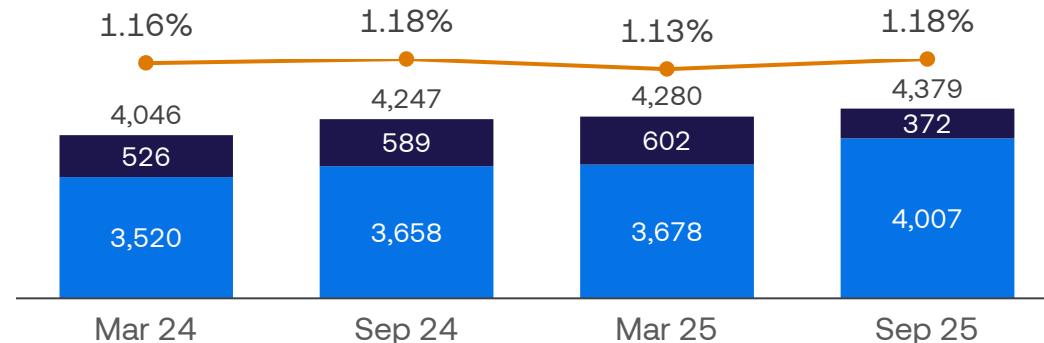


# Individual and collective credit impairment

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



Collective provision balance, \$m



— CP Coverage<sup>1</sup>   ■ Additional overlays   ■ Modelled ECL

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) <sup>2</sup>	1	3	4	4
Total loss rate (bps) <sup>2</sup>	2	3 <sup>3</sup>	4	7
IP balance / GIA <sup>4</sup>	21%	18%	16%	16%

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

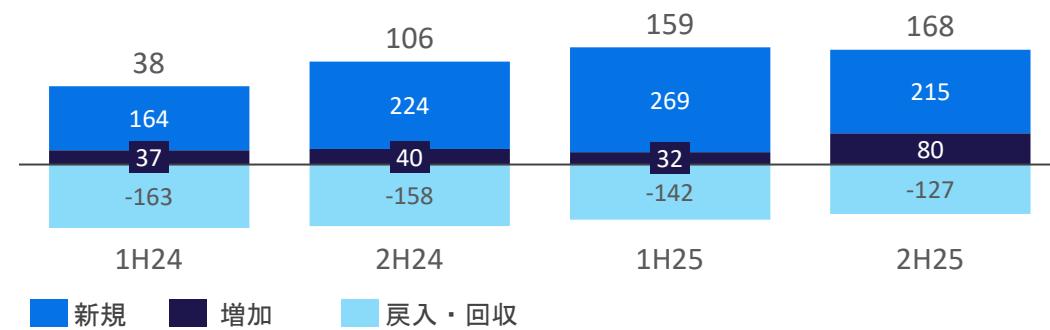
2. Annualised loss rate as a % of gross loans and advances (GLA). Total loss rate is inclusive of the collective provision charge

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

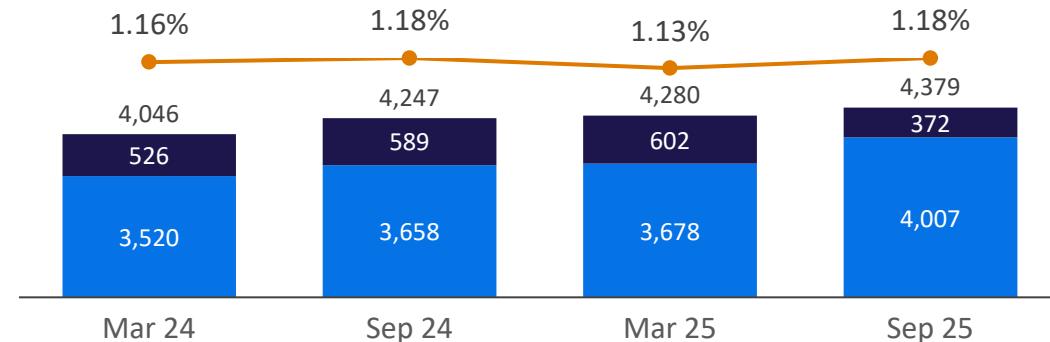
4. Gross Impaired Assets

# 個別 (IP) ・一般 (CP) 貸倒引当金

ANZの個別貸倒引当金 (IP) の計上・戻入, 100万ドル



一般貸倒引当金 (CP) 残高, 100万ドル



● CPカバレッジ<sup>1</sup> ■ その他オーバーレイ ■ モデルECL (予想信用損失)

一般貸倒引当金 (CP) 費用, 100万ドル

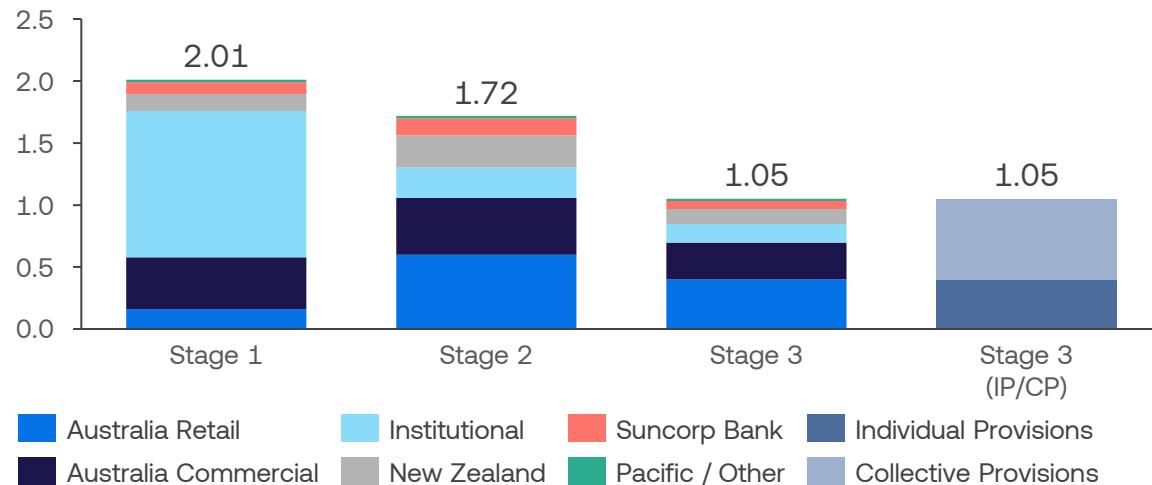
	1H24	2H24	1H25	2H25
CP費用	32	230	-14	128
配分	63	210	17	-13
リスク変化	169	98	50	42
経済見通し・シナリオウェイト	5	-141	-95	-52
手法	0	0	0	380
追加オーバーレイ	-205	63	14	-229

	1H24	2H24	1H25	2H25
比率				
IP損失率 (bp) <sup>2</sup>	1	3	4	4
損失率合計(bp) <sup>2</sup>	2	3 <sup>3</sup>	4	7
IP残高 /GIA <sup>4</sup>	21%	18%	16%	16%

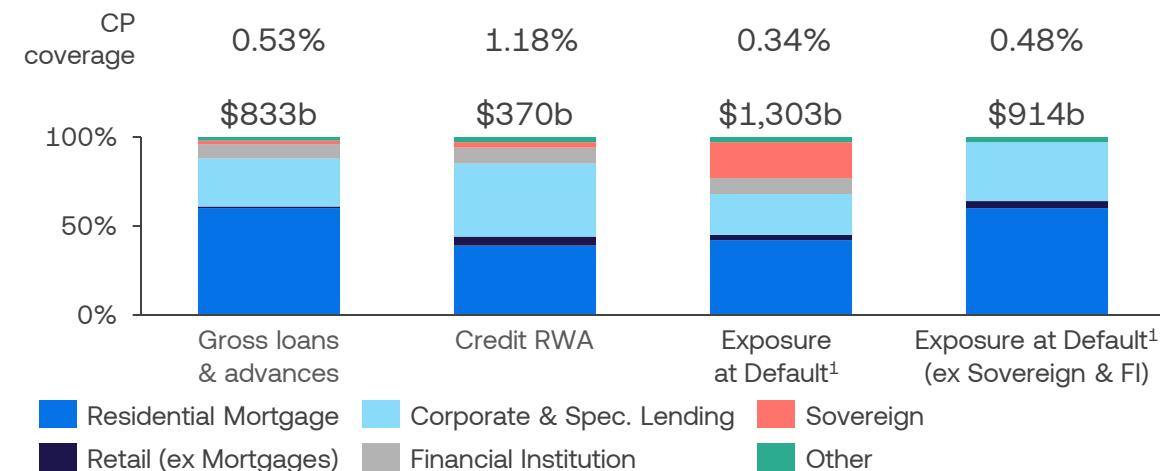
- CP残高は信用リスクアセット (CRWA) に対するCPの比率%で示す。
- 年間損失率は総ローン・立替金 (GLA) に対する比率%で表示、全体の損失率にはCP費用が含まれる。
- 2024年下半期の損失率にはSuncorp Bankの残存ローンECL予備費2.44億ドルを含まない、ポートフォリオのクレジット内容の変化を反映していない為、一時費用と見なす。
- 総減損資産 (Gross Impaired Asset)

# 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
<b>Total</b>	<b>4.05</b>	<b>4.25</b>	<b>4.28</b>	<b>4.38</b>

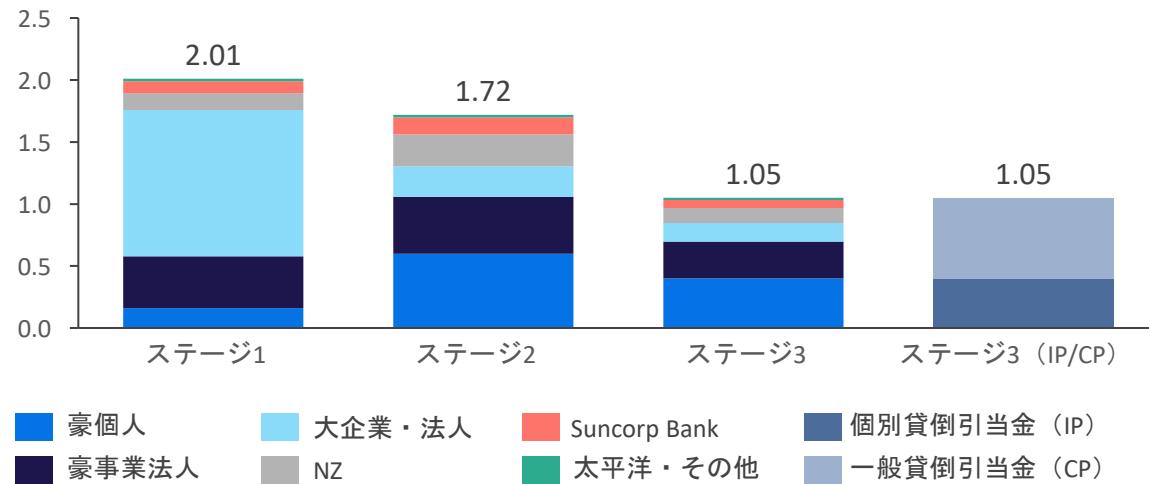
CP balance by portfolio \$b	Mar 24	Sep 24	Mar 25	Sep 25
Corporate	1.86	1.93	1.90	1.87
Specialised Lending	0.29	0.36	0.40	0.41
Residential Mortgage	0.81	0.84	0.89	1.08
Retail (ex Mortgages)	0.81	0.84	0.84	0.80
Sovereign / Financial Institution	0.28	0.28	0.25	0.22
<b>Total</b>	<b>4.05</b>	<b>4.25</b>	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

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

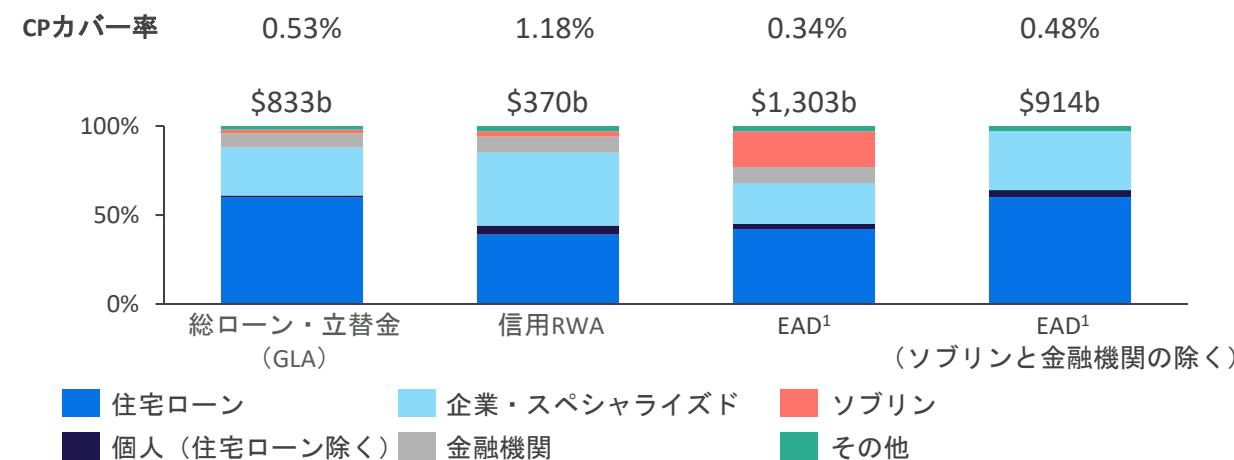


# 一般貸倒引当金 (CP) 残高

ステージ別引当金残高, 2025年9月 10億ドル



ポートフォリオの内訳とカバー率, 2025年9月 %



部門別CP残高 10億ドル	Mar 24	Sep 24	Mar 25	Sep 25
豪個人	0.95	0.93	0.94	1.11
豪事業法人	1.05	1.05	1.04	1.02
企業・法人	1.46	1.44	1.49	1.45
ニュージーランド	0.54	0.54	0.51	0.47
Suncorp Bank	-	0.25	0.25	0.28
太平洋地域	0.05	0.04	0.05	0.05
合計	4.05	4.25	4.28	4.38

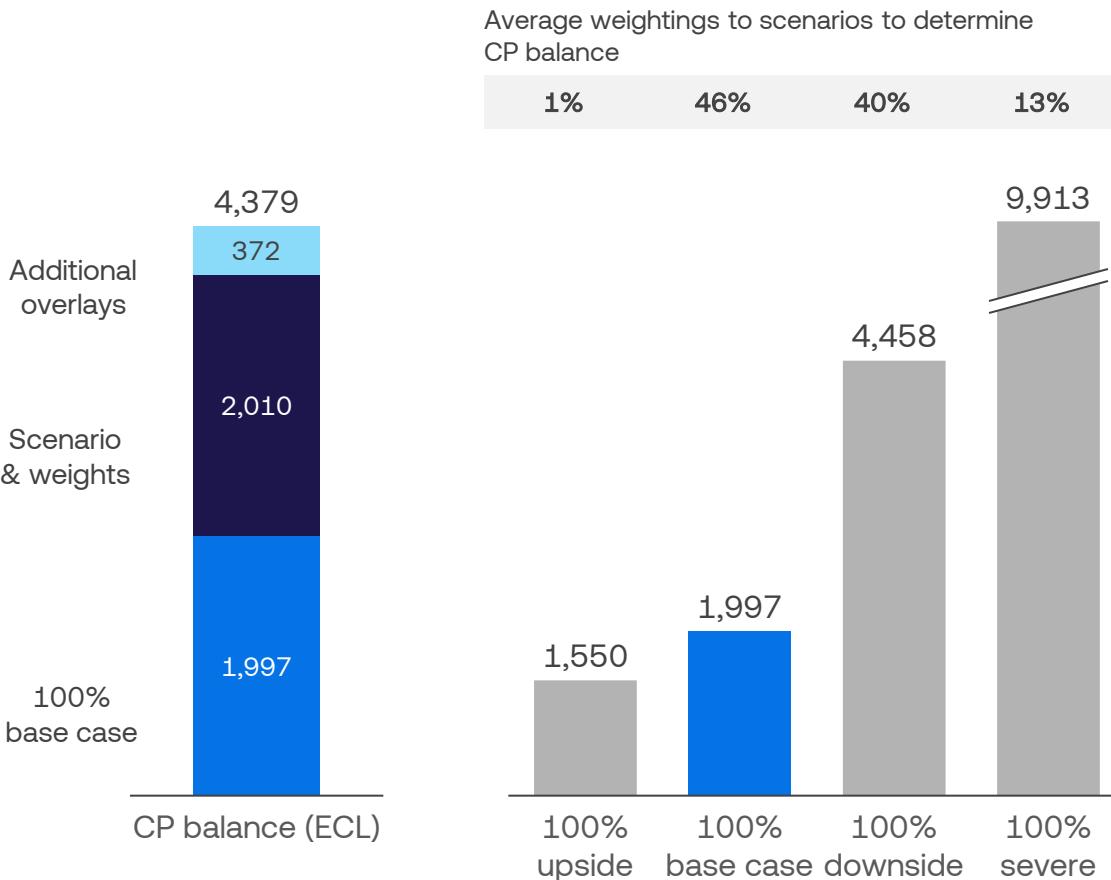
ポートフォリオ別CP残高 10億ドル	Mar 24	Sep 24	Mar 25	Sep 25
事業ローン	1.86	1.93	1.90	1.87
スペシャライズドローン	0.29	0.36	0.40	0.41
住宅ローン	0.81	0.84	0.89	1.08
個人 (住宅ローン除く)	0.81	0.84	0.84	0.80
ソブリン・金融	0.28	0.28	0.25	0.22
合計	4.05	4.25	4.28	4.38

1. EADにはAPS330によるバーゼル「証券化」分類の額は含まない。効果勘案後（Post）であり、保証・クレジットデリバティブ・ネットティング・金融担保といったクレジットリスク軽減手法を除く。



# Expected credit loss – Economic scenarios and modelled outcomes

Sep 25, \$m



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

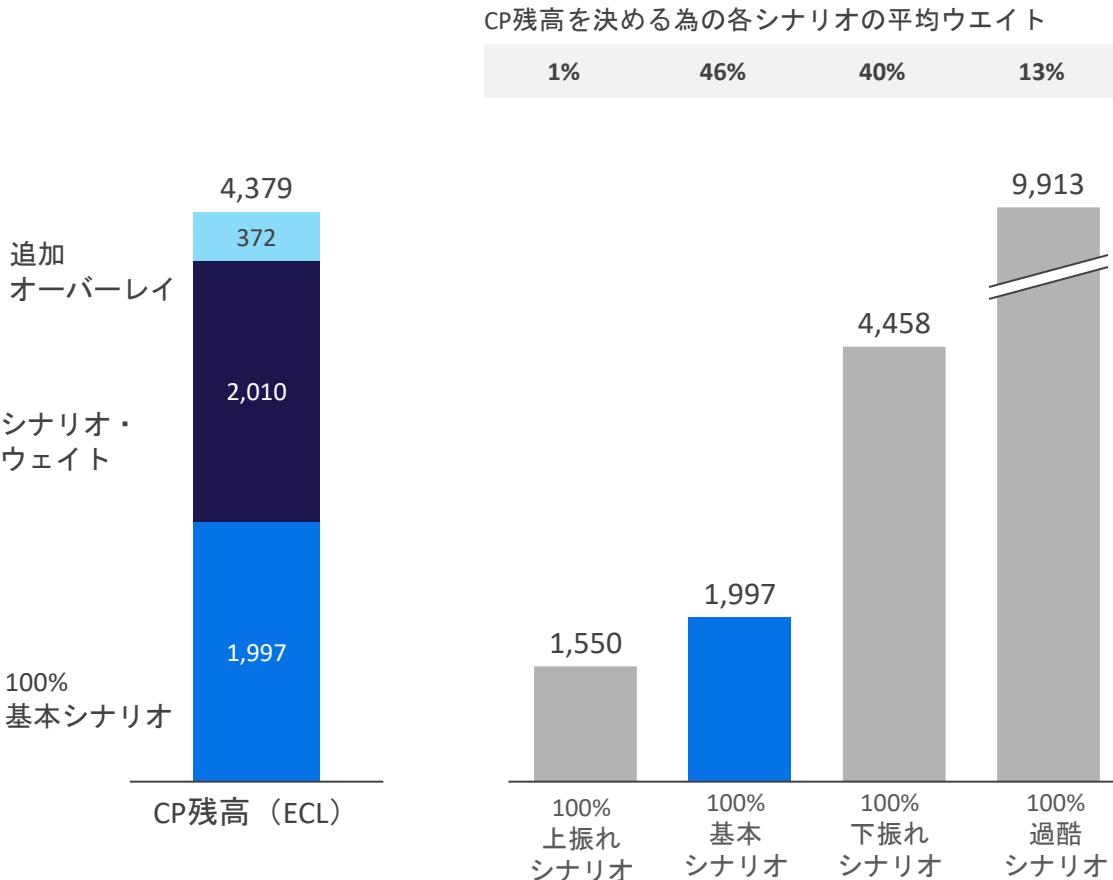
1. Subset of a range of economic indicators shown. Economic forecasts also undertaken for international markets

2. 12 months to December year on year change

3. Annual average: 12 months to December

# 予想信用損失 (ECL) – モデルによる景気シナリオ分析

2025年9月, 100万ドル



景気シナリオ 2025年9月30日	実績		基本シナリオ予想 <sup>1</sup>		
	2023暦年	2024暦年	2025暦年F	2026暦年F	2027暦年F
<b>オーストラリア</b>					
GDPの変化 <sup>2</sup>	2.0%	1.1%	1.8%	2.4%	2.4%
失業率 <sup>3</sup>	3.7%	4.0%	4.2%	4.3%	4.0%
住宅価格の変化 <sup>2</sup>	9.1%	5.5%	5.0%	5.8%	4.8%
<b>ニュージーランド</b>					
GDPの変化 <sup>2</sup>	0.8%	-0.6%	0.9%	2.4%	2.7%
失業率 <sup>3</sup>	3.7%	5.1%	5.2%	4.8%	4.3%
住宅価格の変化 <sup>2</sup>	-0.7%	-1.1%	2.5%	5.0%	4.5%
<b>オーストラリア各景気シナリオの最大の影響</b>				下振れ	過酷
GDP	今後3年間の最低		-0.7%	-2.8%	
失業率	今後2年間のピーク		6.6%	10.7%	
住宅価格	ピークから底までの変化		-22.6%	-43.5%	
<b>ニュージーランド各景気シナリオの最大の影響</b>				下振れ	過酷
GDP	今後3年間の最低		-0.7%	-2.8%	
失業率	今後2年間のピーク		6.3%	8.7%	
住宅価格	ピークから底までの変化		-23.6%	-43.2%	

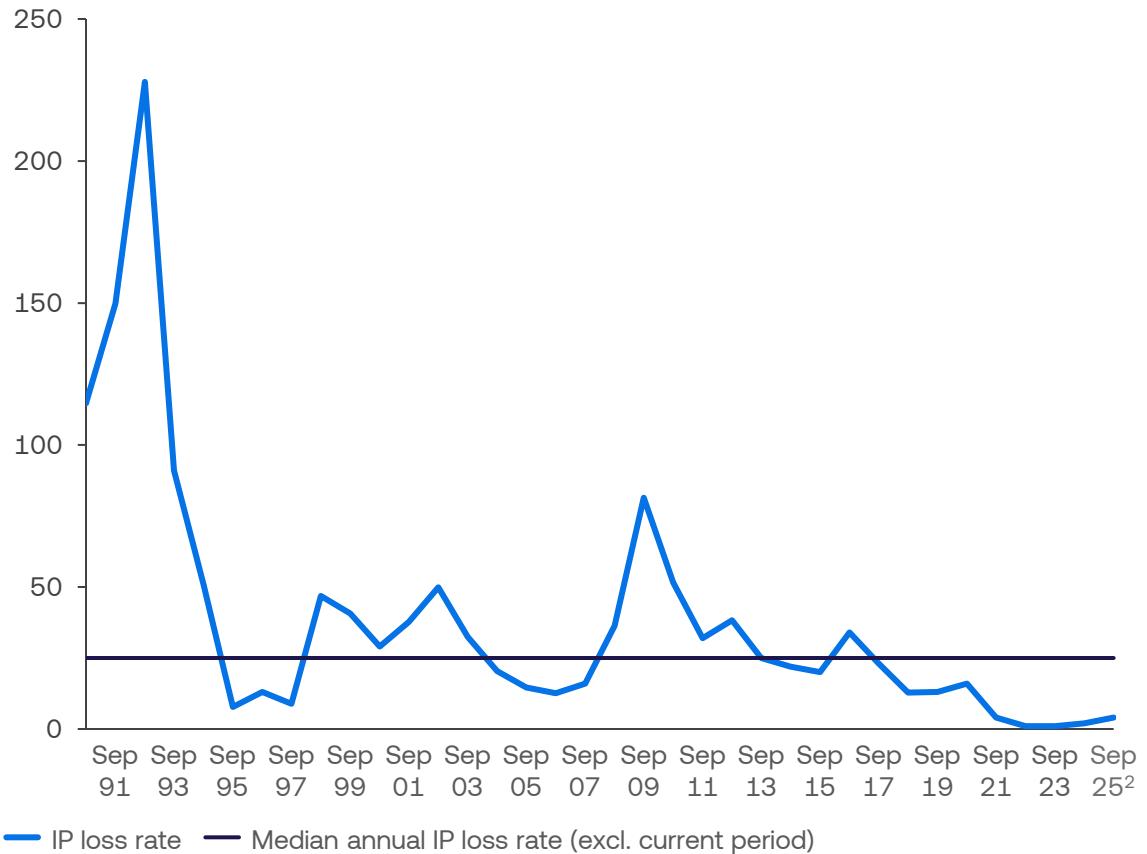
1. 一連の経済指標を示す。他の国も予想している。

2. 12月までの12カ月の前年比変化

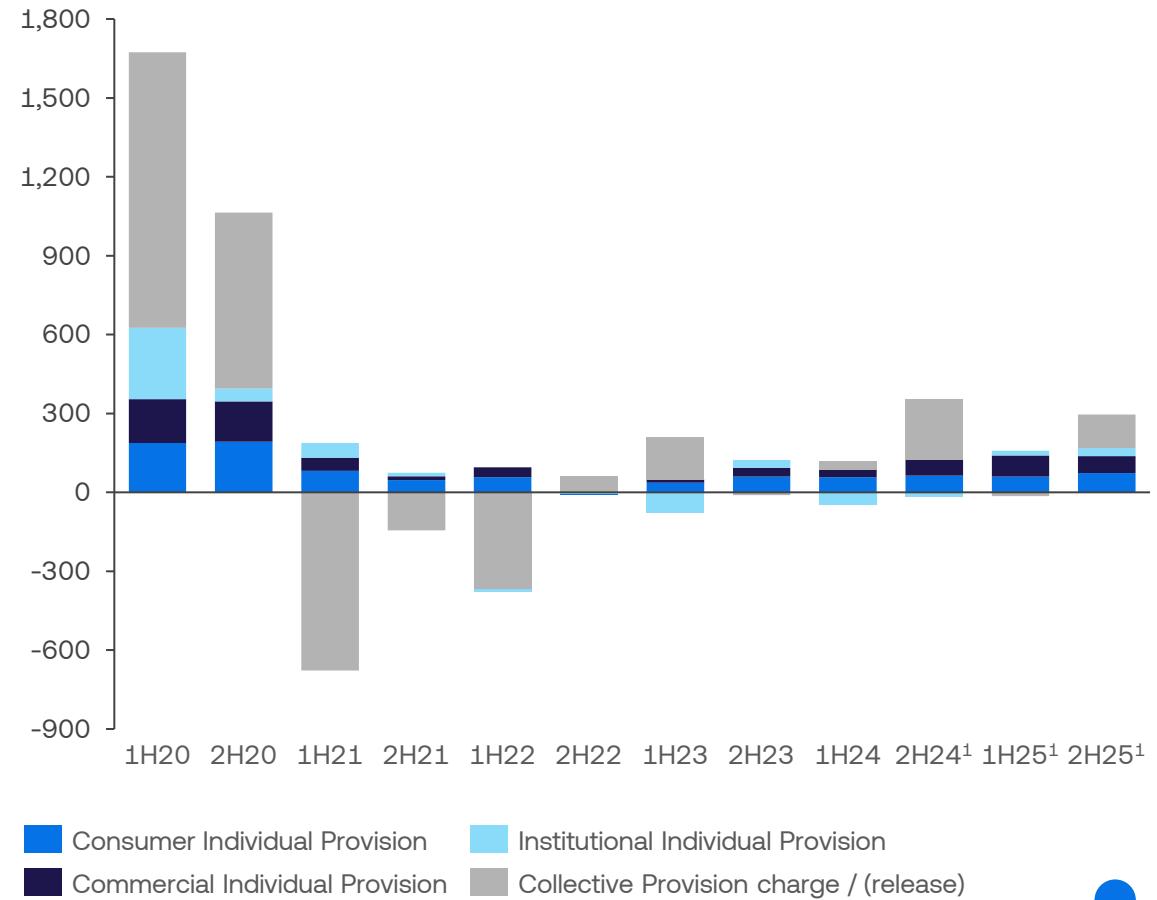
3. 年間平均: 12月までの12カ月

# Credit impairment charges & historical loss trends

ANZ historical loss rates<sup>1</sup>, bps



Total credit impairment charge, \$m

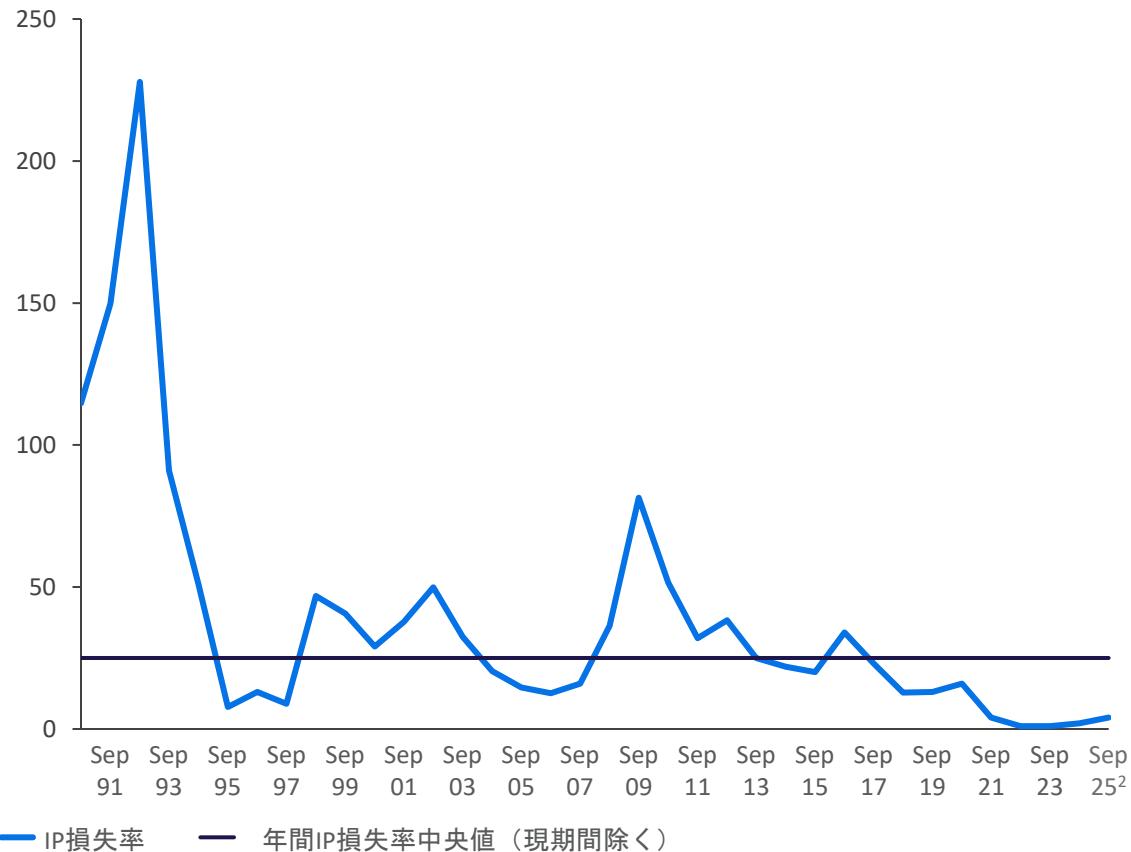


1. IP charge as a % of average gross loans and advances (GLA)

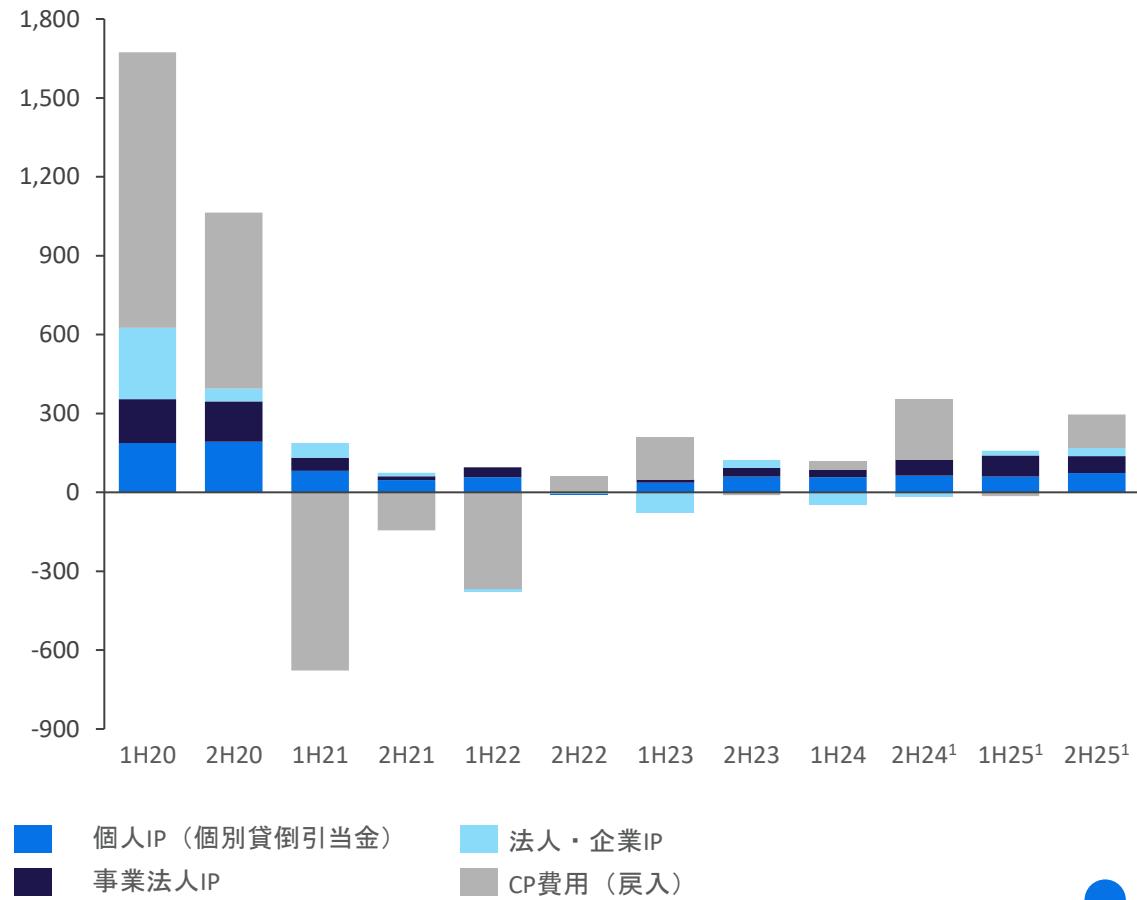
2. Including Suncorp Bank

# 信用減損費用と損失率の推移

ANZ損失率推移<sup>1</sup>, bps



信用減損費用合計, 100万ドル

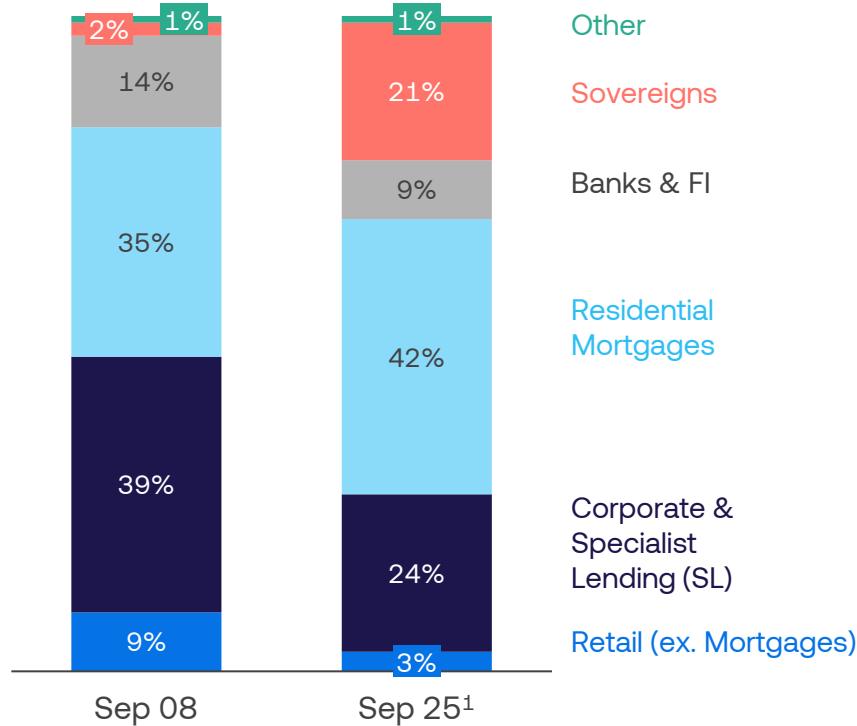


1. IP費用はGLA（総ローン・立替金）に対する比率%

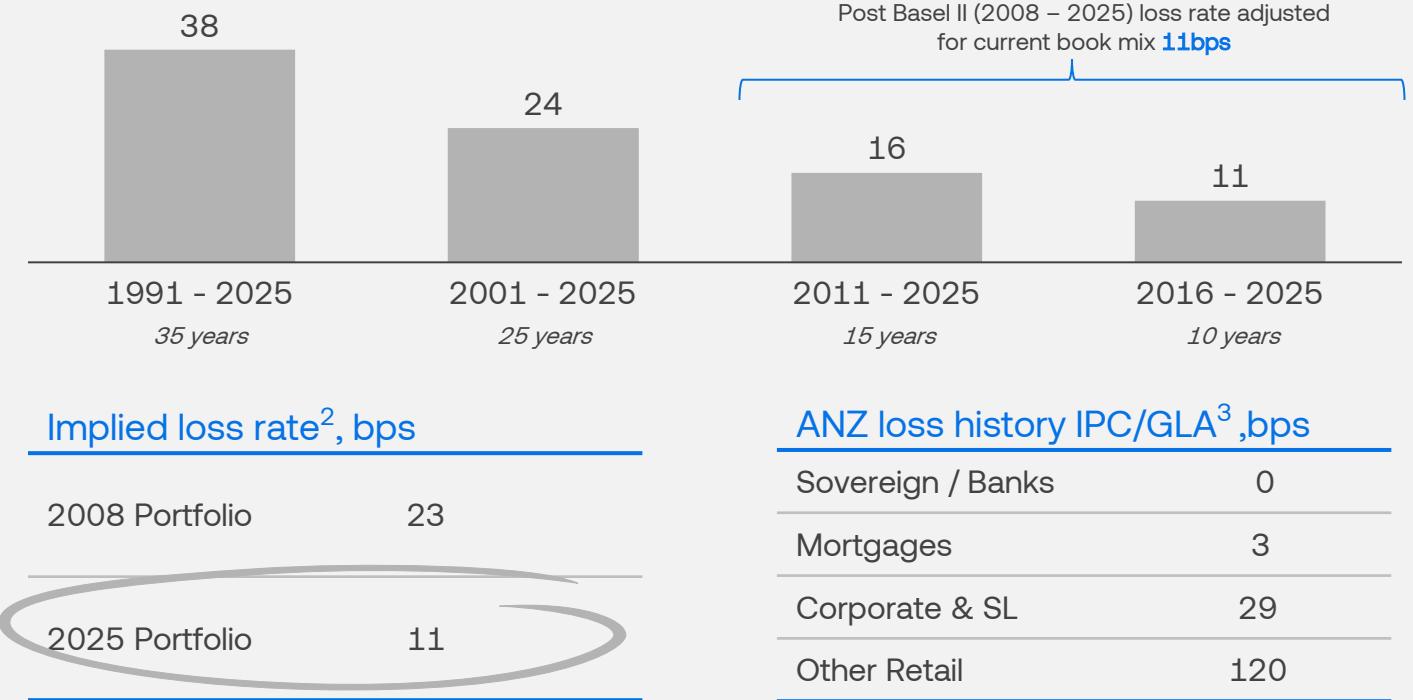
2. Suncorp Bank含む

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

Total exposures, EAD \$b



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



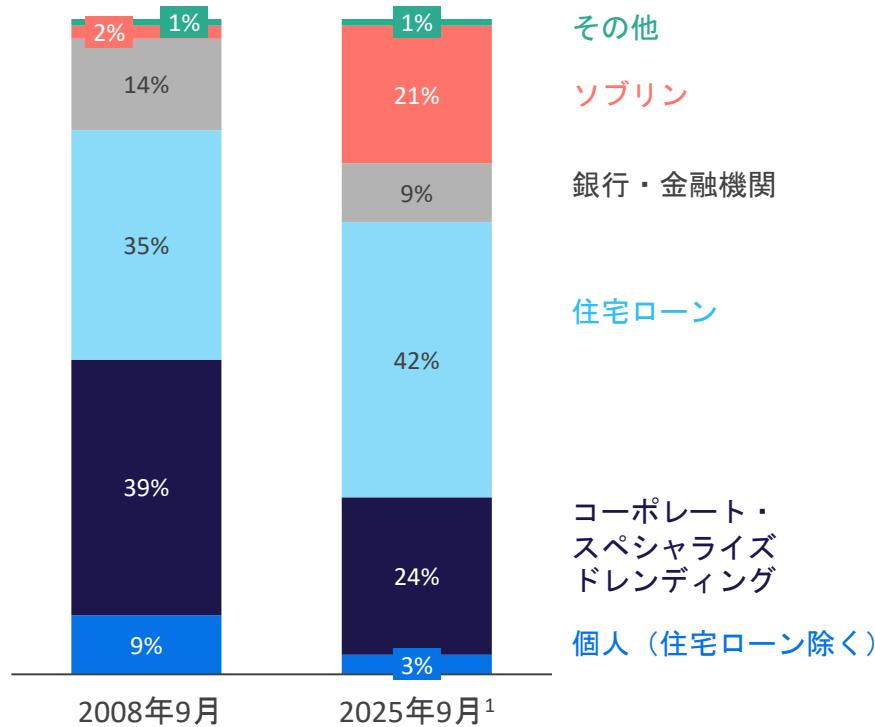
1. Includes Suncorp Bank

2. Implied loss rate based on book mix and observed Basel asset class loss history from 2008 to 2025

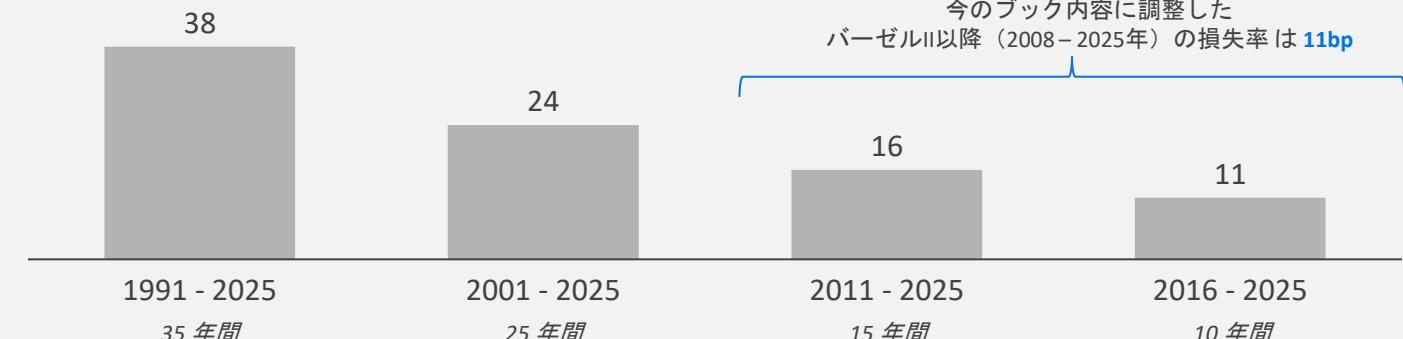
3. Historical loss rates represent IPC/GLA by Basel asset class from 2008 to 2025

# 今のブック内容で長期損失率は～11bp

デフォルト時エクスポージャー合計, EAD 10億 ドル



## グループ平均損失率実績 (IPC/GLA) , bps



今のブック内容に調整した  
バーゼルII以降（2008-2025年）の損失率は **11bp**

## 計算上の損失率<sup>2</sup>, bps

2008年のポートフォリオ 23

2025年のポートフォリオ 11

## 過去の損失率 (IPC/GLA)<sup>3</sup>, bps

ソブリン・銀行	0
住宅ローン	3
コーポレート・スペシャライズド	29
その他個人	120

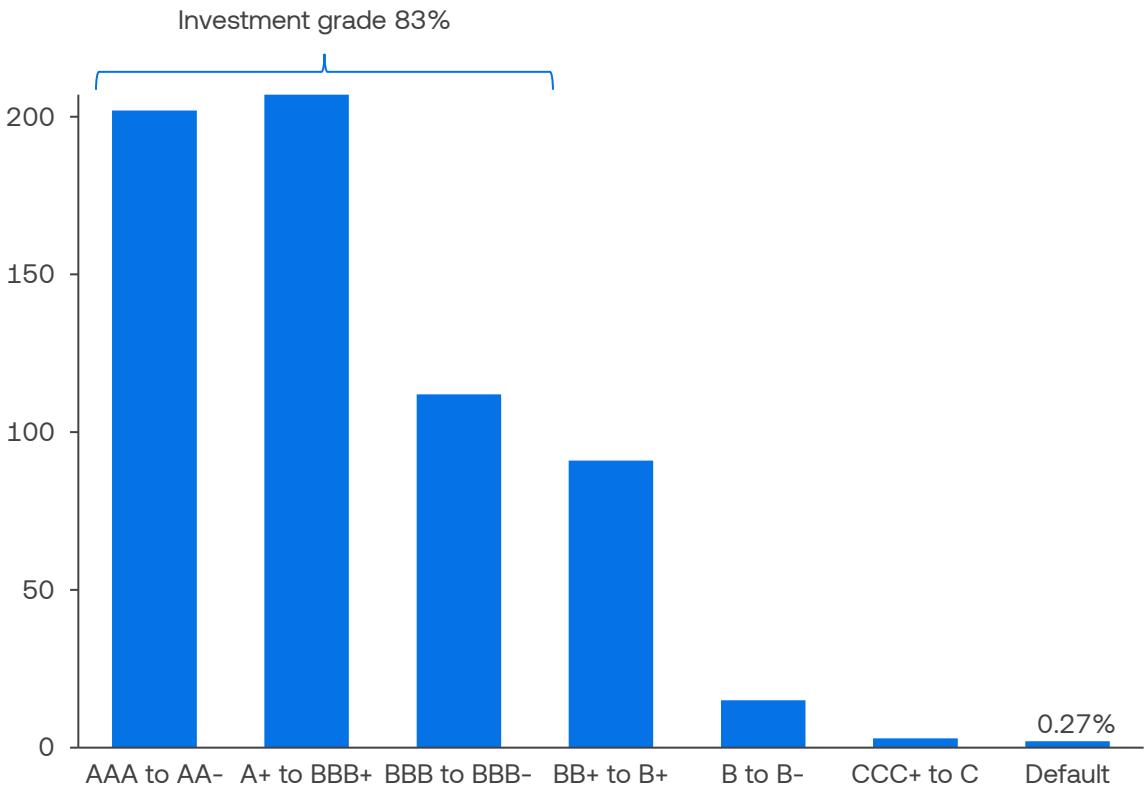
1. Suncorp Bank含む。

2. 計算上の損失率は2008年から2025年のブック内容とバーゼル資産クラスの実際の損失で計算

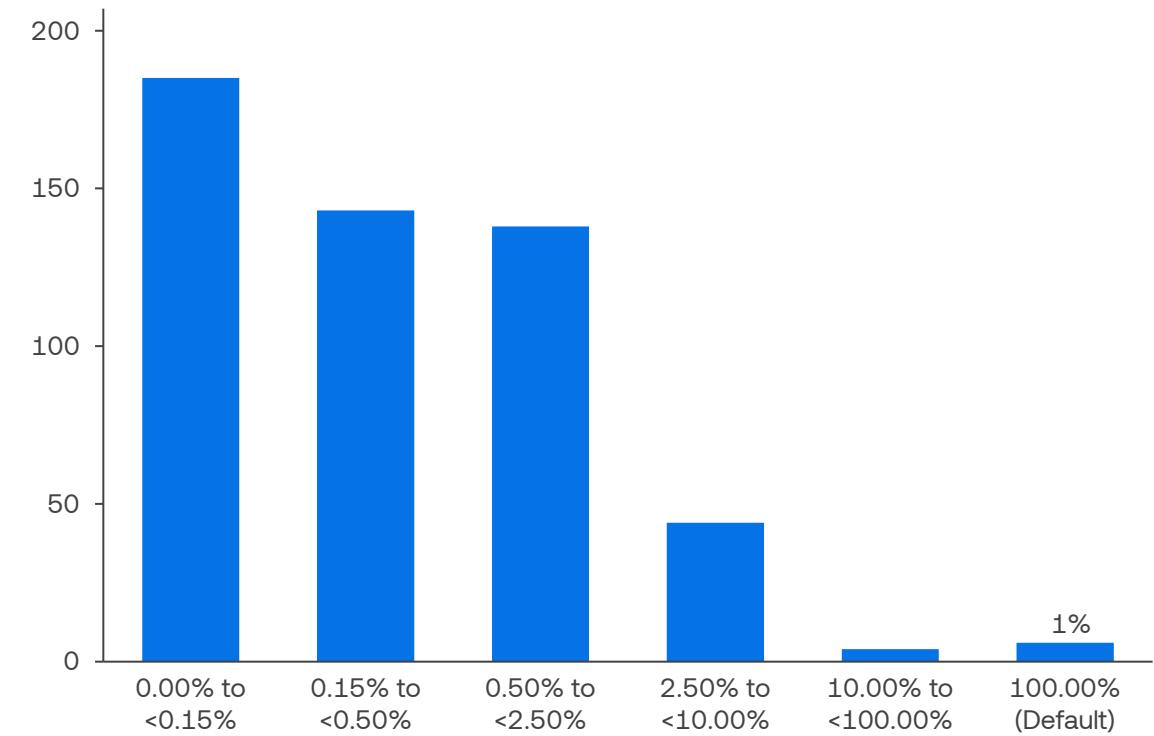
3. 過去の損失率は2008年から2025年のバーゼル資産クラス毎のIPC/GLA、Suncorp Bankを含む。

# Portfolio Quality

Probability of default distribution, wholesale IRB EAD<sup>1</sup> 2H25, \$b



Probability of default distribution, retail IRB EAD<sup>2</sup> 2H25, \$b

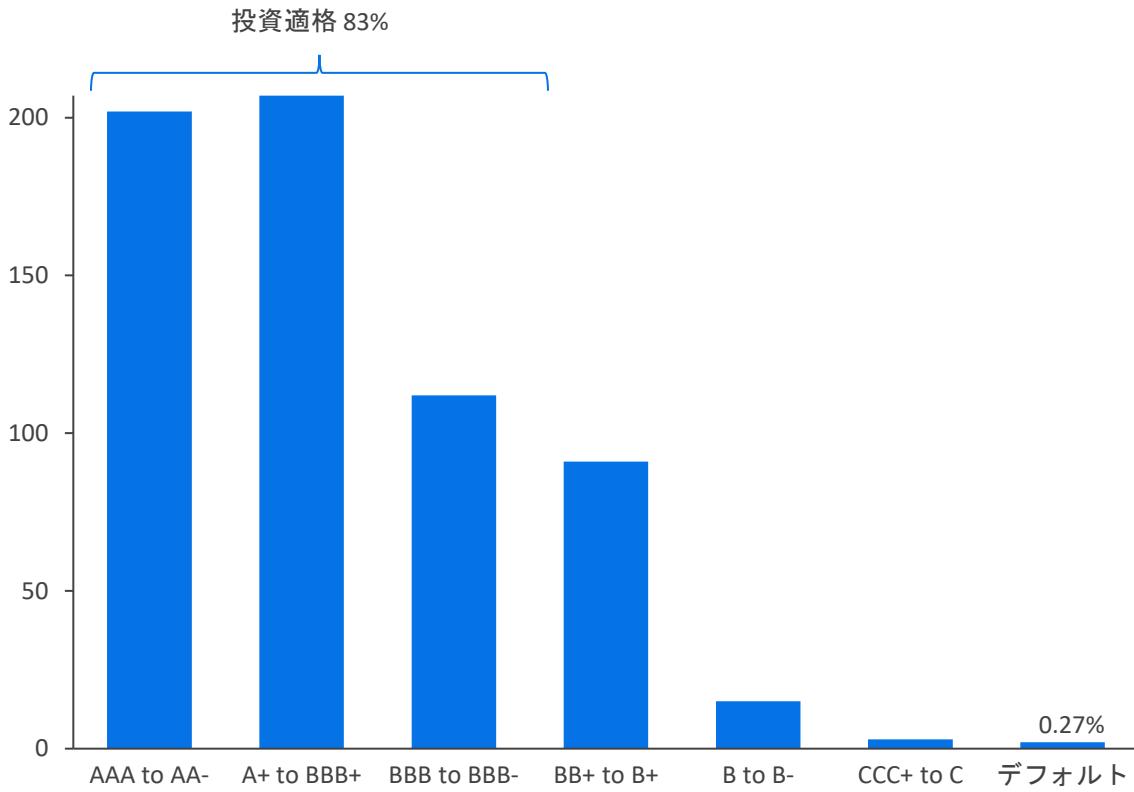


1. Wholesale exposures subject to the Internal Ratings Based (IRB) approach, includes Corporate, Financial Institution and Sovereign asset classes

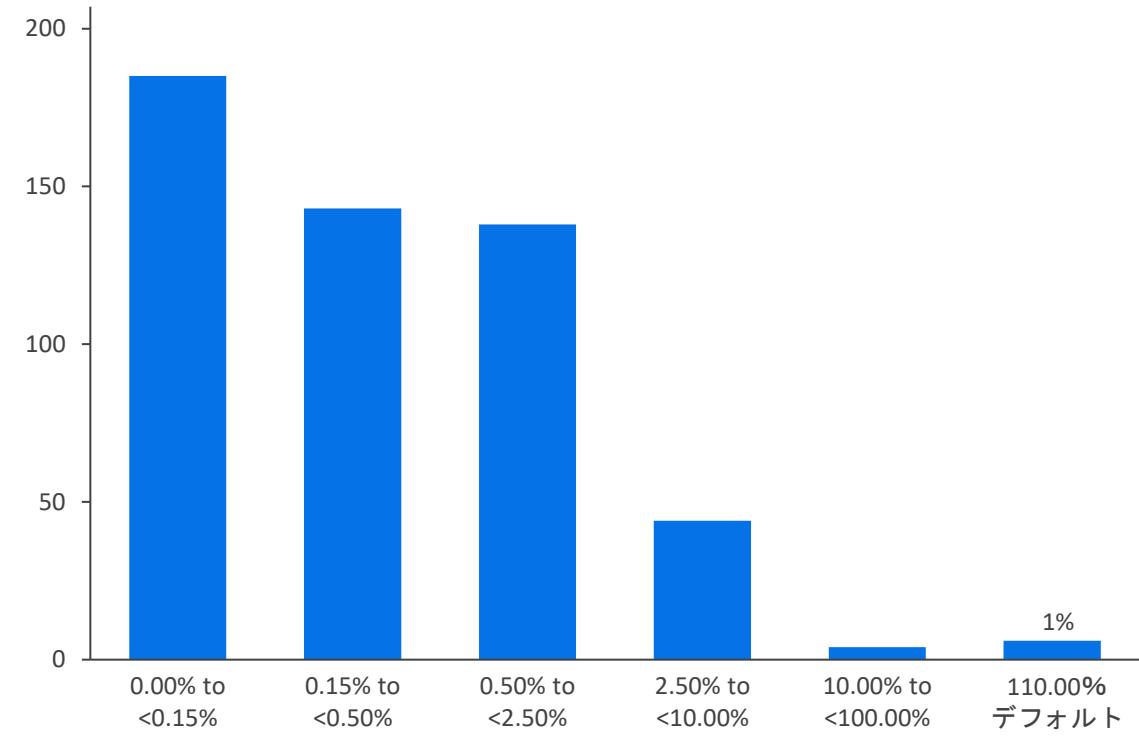
2. Retail exposures subject to the Internal Ratings Based (IRB) approach includes Residential Mortgages, Retail SME, Qualifying Revolving Retail, and Other Retail asset classes

# ポートフォリオ内容

デフォルト確率分布, 大口顧客内部格付け別EAD<sup>1</sup> 2025年下半期, 10億ドル



デフォルト確率分布, 個人顧客内部格付け別EAD<sup>2</sup> 2025年下半期, 10億ドル



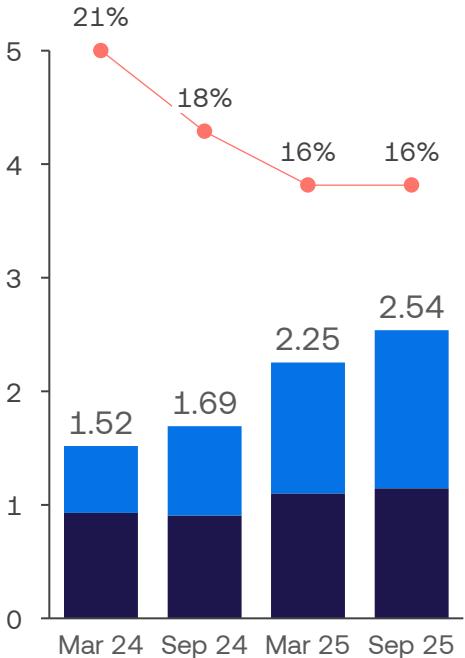
1. 大口のエクスポージャーは内部格付けベース (IRB) 、コーポレート・金融機関・ソブリンの資産クラスを含む。

2. 個人のエクspoージャーは内部格付けベース (IRB) 、住宅ローン・個人SME・個人向け適格リボルビング・その他個人の資産クラスを含む。

# Impaired assets

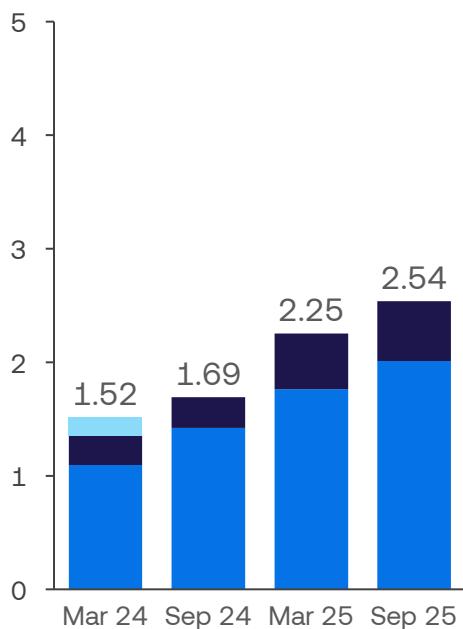
Gross impaired assets, \$b

By category



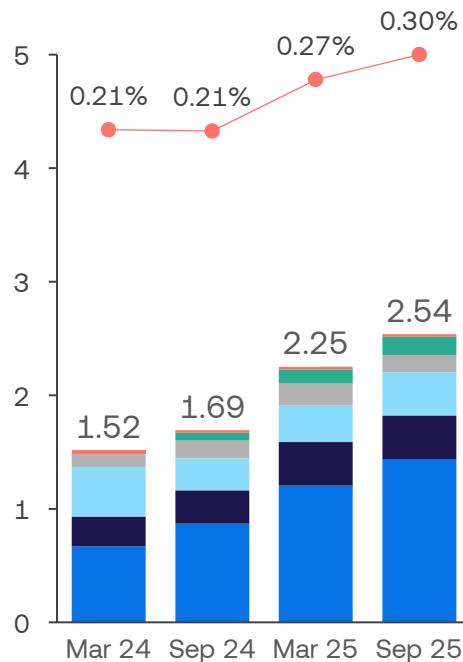
Gross impaired assets, \$b

By size of exposure



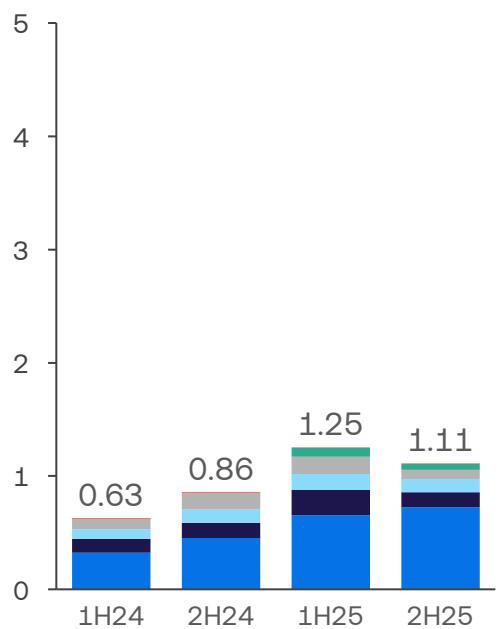
Gross impaired assets, \$b

By division



New impaired assets, \$b

By division



█ Restructured items (no IP charge)  
█ Impaired loans (with IP charge)  
● IP balance as % of GIA

█ <\$10m  
█ \$10m to \$100m  
█ >\$100m

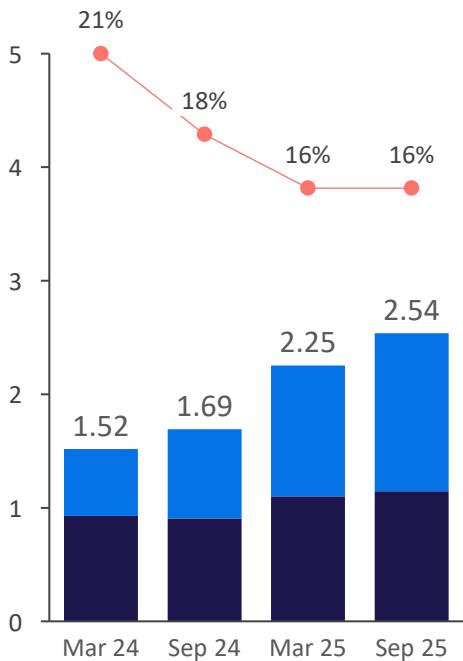
█ Australia Retail  
█ Australia Commercial  
█ Institutional  
█ New Zealand  
█ Suncorp Bank  
● Pacific / Other  
—●— % of GLA



# 減損資産

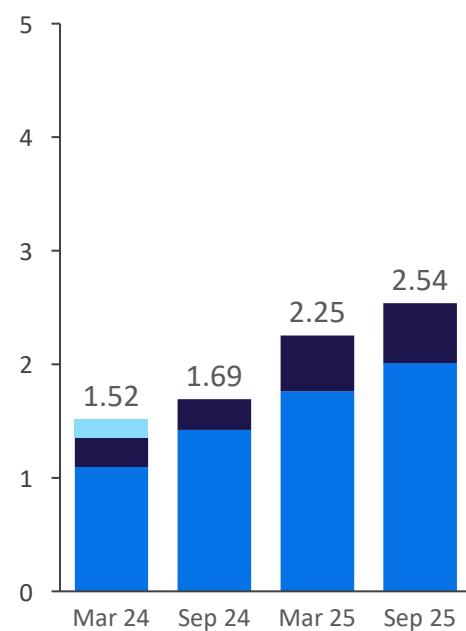
総減損資産, 10億 ドル

ローン種類別



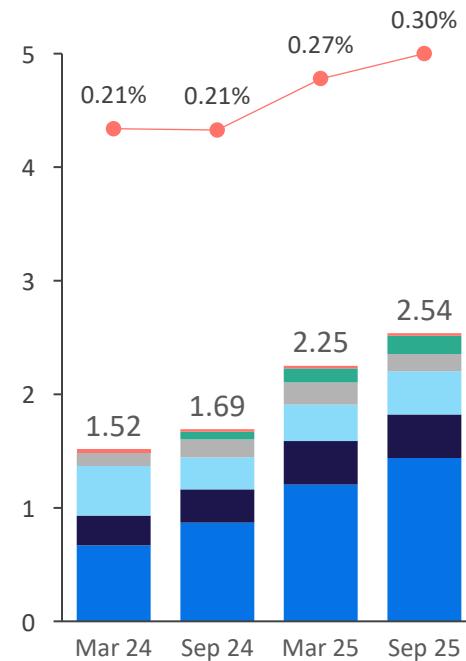
総減損資産, 10億 ドル

エクスポージャー額別



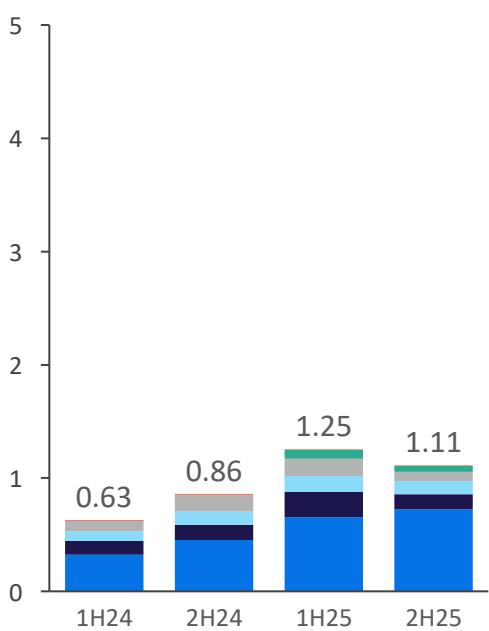
総減損資産, 10億 ドル

部門別



新規減損資産, 10億 ドル

部門別



■ 再構築されたローン (IP費用無)  
■ 減損ローン (IP費用有)  
● GLAに対するIP残高の比率%

■ 1,000万 ドル未満  
■ 1,000万-1億 ドル  
■ 1億 ドル超

■ 豪個人  
■ 豪事業法人  
■ 大企業・法人  
■ ニュージーランド

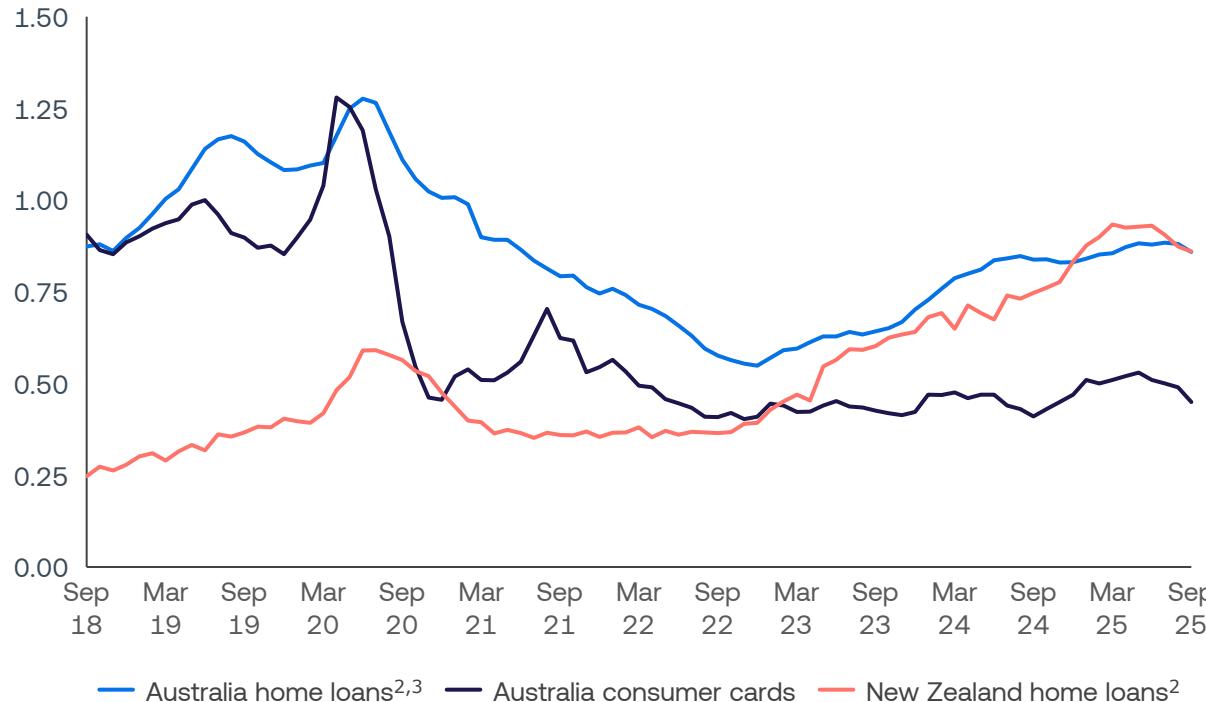
■ Suncorp Bank  
■ 太平洋地域・その他  
● GLAに対する比率%



# Consumer and wholesale portfolio risk trends

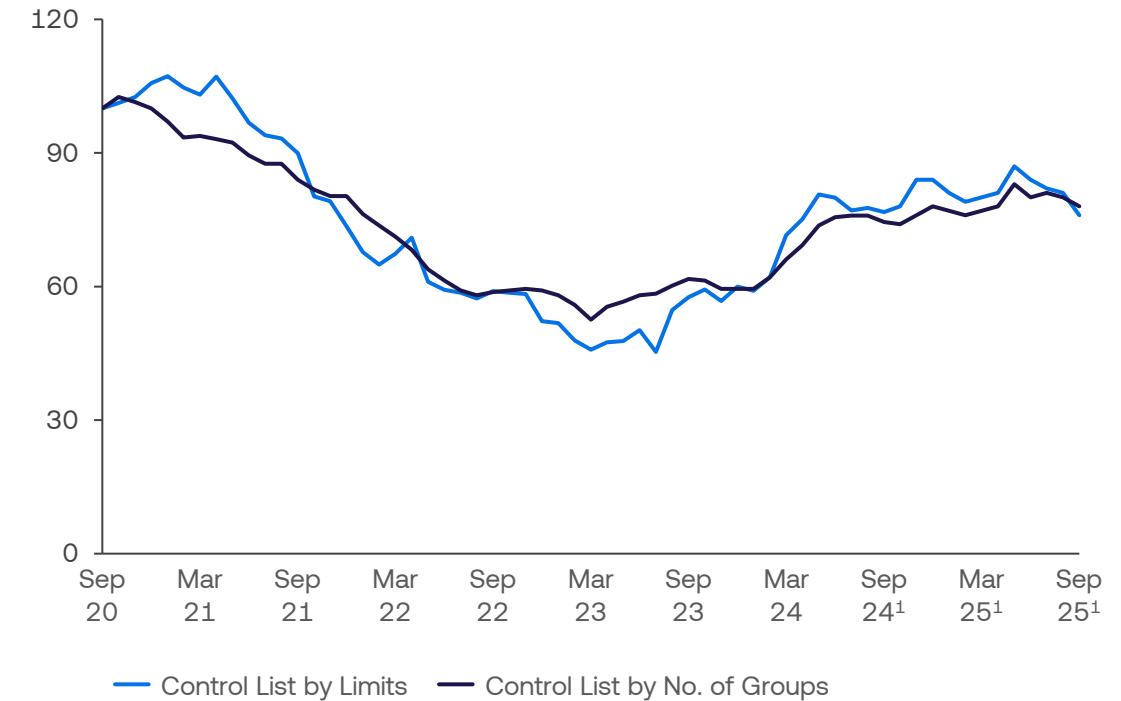
## Consumer portfolio<sup>1</sup>

90+ DPD as a % of total portfolio balances



## Control list<sup>4</sup>, 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

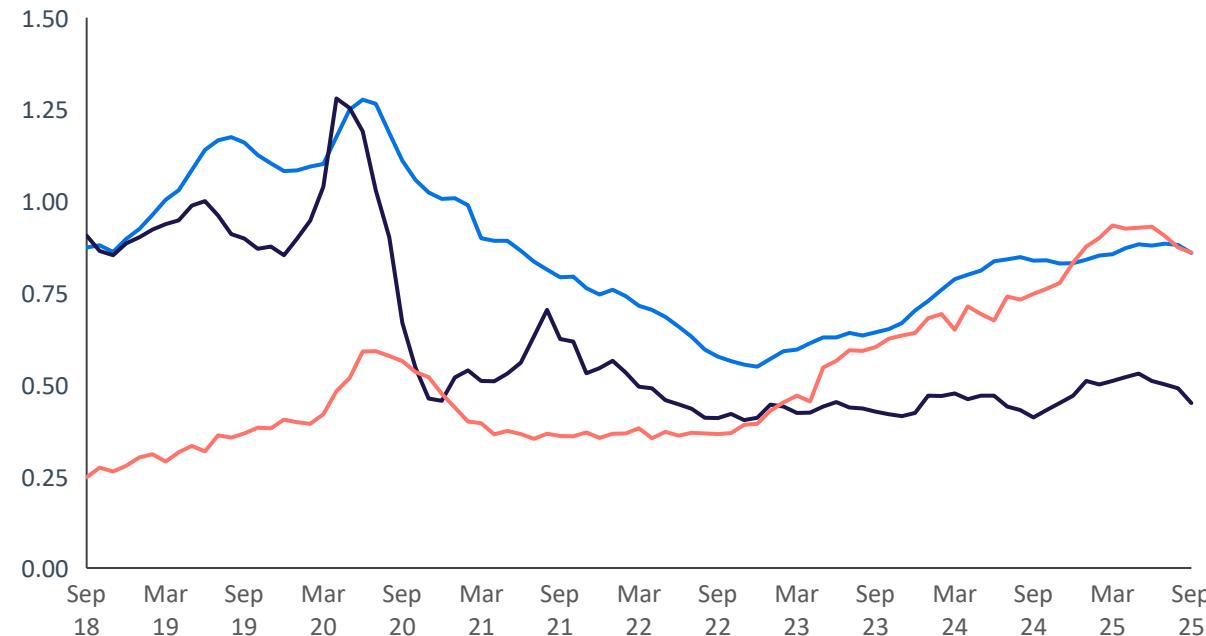
3. Australia Home Loans 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing had not had the loan repayment deferral applied to the account. As at Sep 25, the 90+ DPD rate is 0.86% and includes impaired (4 bps) and 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.

# 個人・大口ポートフォリオのリスク推移

## 個人顧客ポートフォリオ<sup>1</sup>

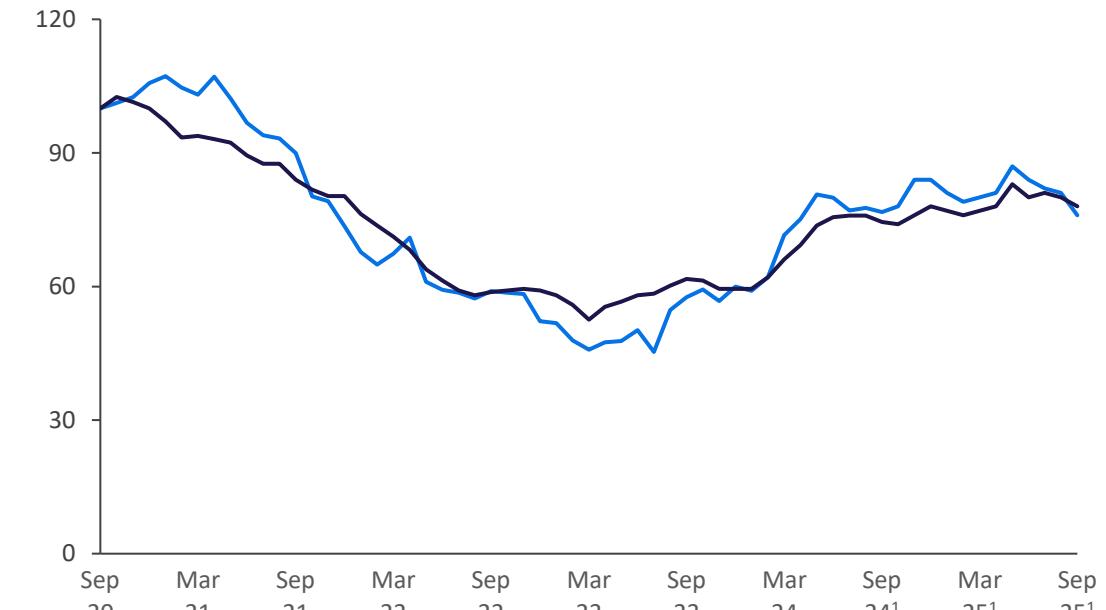
90日超延滞がポートフォリオ全体に占める比率%



— オーストラリア住宅ローン<sup>2,3</sup> — オーストラリア個人カード — ニュージーランド住宅ローン<sup>2</sup>

## 監視リスト<sup>4</sup>、指数化

2020年9月を100とする



— 監視リスト（限度額） — 監視リスト（グループ数）

1. Suncorp Bank除く。

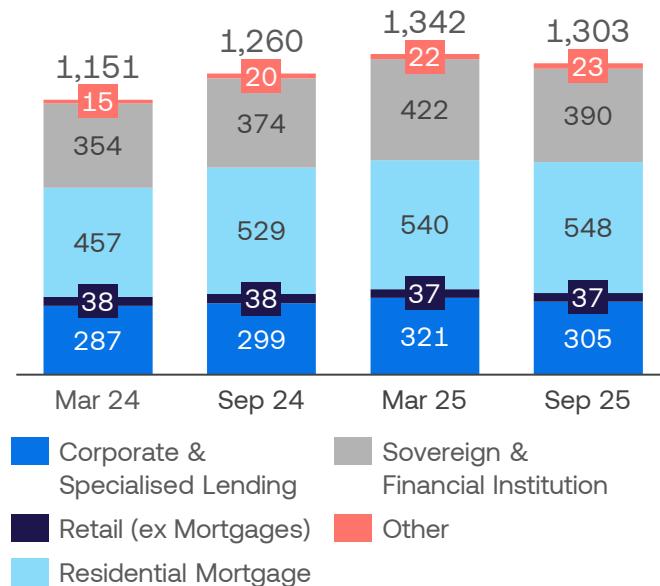
2. アモチとインタレストオナリーローンの延滞は支払い遅延で判断、90日超には総減損資産と困窮口座を含む。

3. オーストラリア住宅ローンの2020年3月から2020年6月の間の30日以上延滞と90日以上延滞にはCOVID-19支援を申請したが処理の遅れで返済猶予となっていない適格住宅ローン口座は含まない。2025年9月時点での90日超延滞率は0.86%であり、減損(4bp)と非減損困窮口座(25bp)を含む。困窮状態が解消した場合、顧客は延滞が資産計上される前の6カ月で再構築要件を満たす必要がある。適格ならローンは6カ月の返済能力テストを経ずに再構築される。基準には再構築後の契約に基づく改善した評価が含まれるが、それに限らない、困窮口座を除いた90日超延滞率は2025年9月時点での0.61%である。

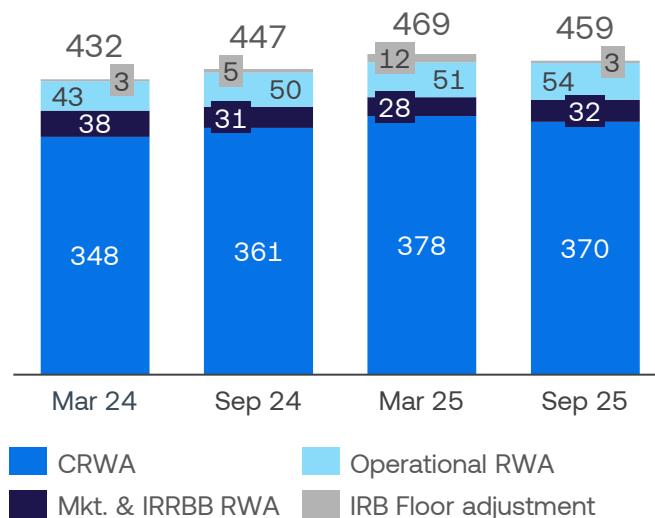
4. 監視リストには全額を返済できないリスクが高い法人顧客(ファシリティ滞納やリミット超過)が含まれる。こういった顧客の管理方法、モニタリングに関する経営陣の判断を助ける。

# Risk weighted assets and exposure at default

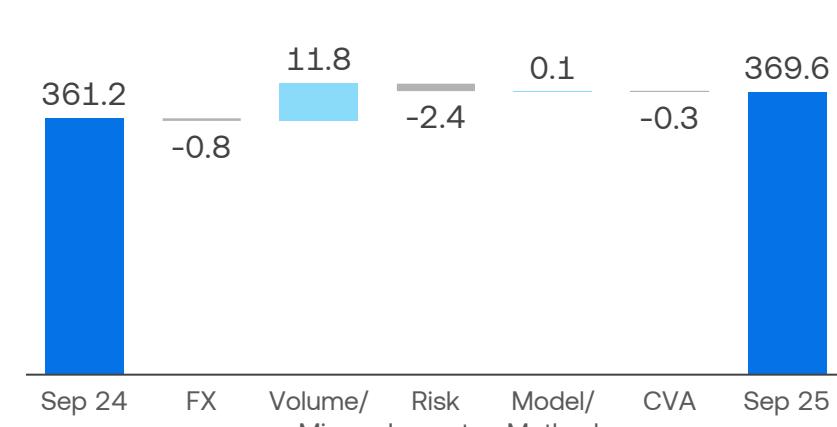
Exposure at default<sup>1</sup>, \$b



Total risk weighted assets (RWA), \$b



Credit risk weighted asset drivers<sup>2</sup>, \$b



Risk intensity (CRWA/EAD), %

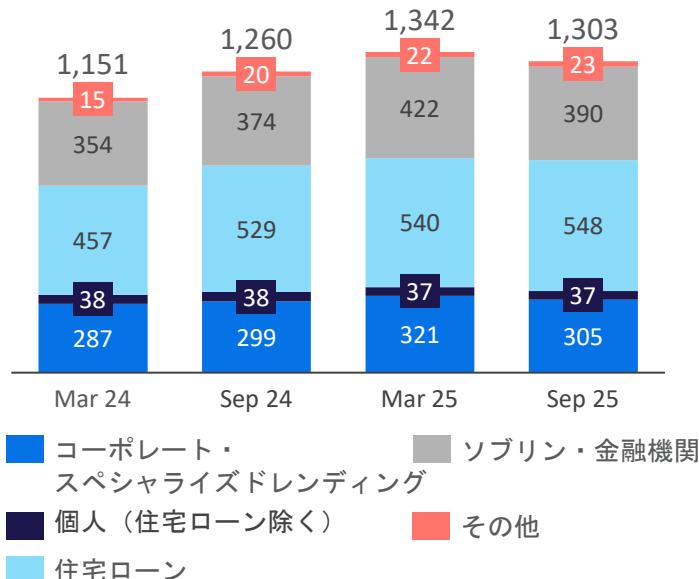
	1H24	2H24	1H25	2H25
<b>Total Group</b>	30	29	28	28
Corporate & Specialised Lending	48	50	49	50
Retail (ex Mortgages)	53	52	52	52
Residential Mortgage	30	26	27	27
Sovereign & Financial Institution	12	11	11	11

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. Exposures regulated by the Reserve Bank of New Zealand (RBNZ) are classified under their respective asset classes

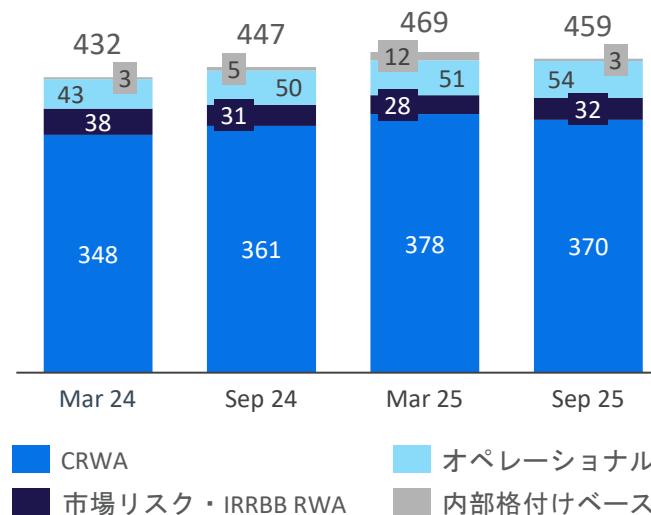
2. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions

# リスク資産とデフォルト時エクスポージャー (EAD)

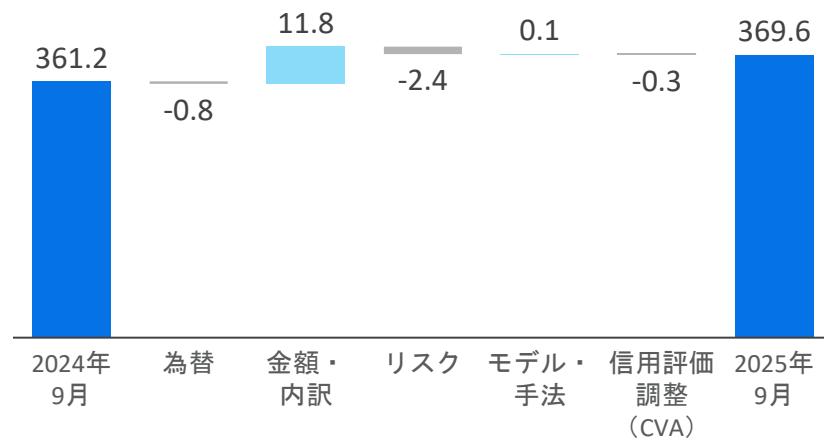
デフォルト時エクスポージャー (EAD)<sup>1</sup>, 10億ドル



リスクアセット (RWA), 10億ドル



信用リスクアセット (CRWA) の変動要因<sup>2</sup>, 10億ドル



リスク強度 (RWA/EAD), %

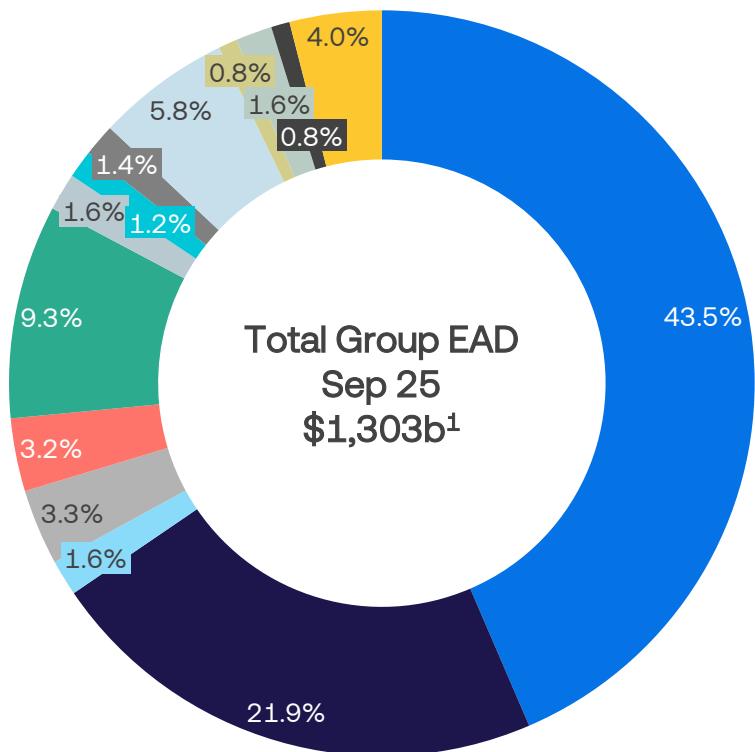
	2024年上半期	2024年下半期	2025年上半期	2025年下半期
グループ合計	30	29	28	28
コープレート・スペシャライズドレンディング	48	50	49	50
個人 (住宅ローン除く)	53	52	52	52
住宅ローン	30	26	27	27
ソブリン・金融機関	12	11	11	11

1. EADにはAPS330によるバーゼル「証券化」分類の額は含まない。効果勘案後 (Post) であり、保証・クレジットデリバティブ・ネットティング・金融担保といったクレジットリスク軽減手法を除く、中央銀行 (RBNZ) の管轄にあるエクスポージャーは中央銀行の資産クラスに分類

2. CRWA変動要因を判断するに当り程度の前提が必要であり、仮定が違えば違う結果になる可能性がある。

# Total portfolio composition

Exposure at Default (EAD) distribution



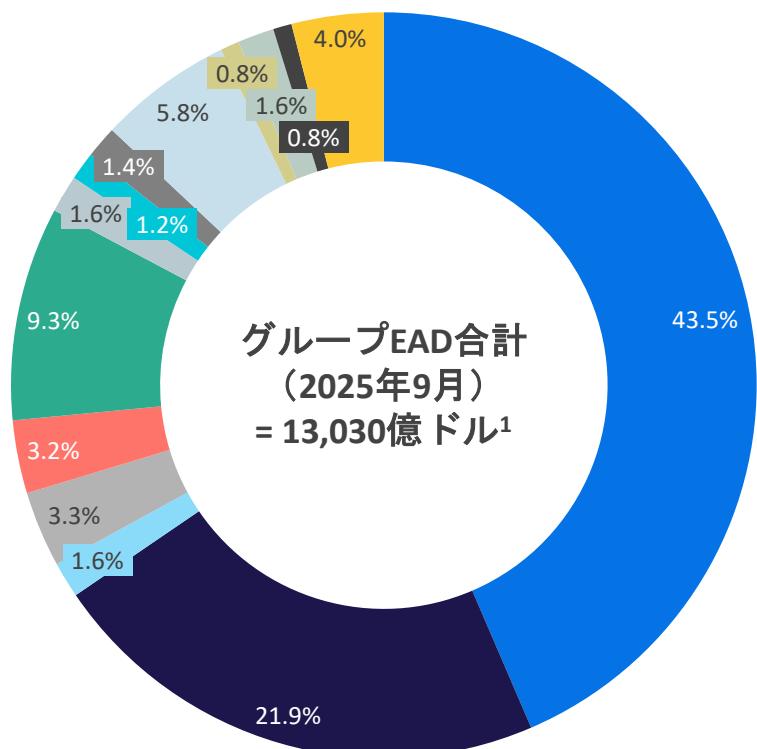
Category	% of Group EAD <sup>1</sup>			% of Impaired Assets to EAD <sup>1</sup>			Gross Impaired Assets <sup>2</sup> Sep 25
	Sep 24	Mar 25	Sep 25	Sep 24	Mar 25	Sep 25	
Consumer Lending	43.6%	41.7%	43.5%	0.2%	0.2%	0.3%	\$1,591m
Finance, Investment & Insurance	22.3%	24.1%	21.9%	0.0%	0.0%	0.0%	\$11m
Business & 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
<b>Total Group EAD<sup>1</sup></b>	<b>\$1,260b</b>	<b>\$1,342b</b>	<b>\$1,303b</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>\$2,538m</b>

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

# ポートフォリオ内訳

## デフォルト時エクスポージャー（EAD）の内訳



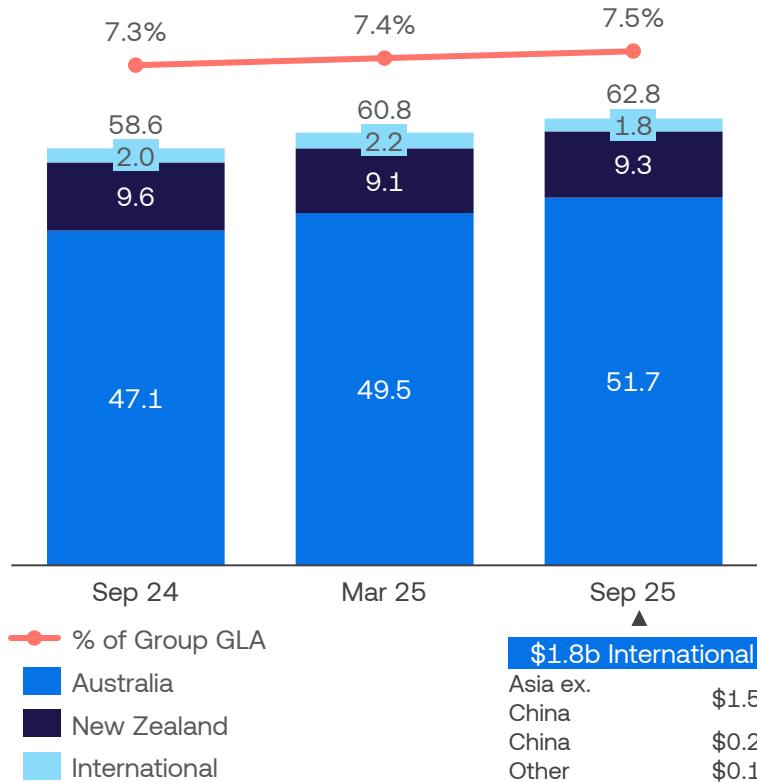
分類	グループEAD <sup>1</sup> に占める割合%			減損資産の対EAD <sup>1</sup> 比%			総減損資産 <sup>2</sup>
	Sep 24	Mar 25	Sep 25	Sep 24	Mar 25	Sep 25	
個人向け融資	43.6%	41.7%	43.5%	0.2%	0.2%	0.3%	\$1,591m
金融、投資、保険	22.3%	24.1%	21.9%	0.0%	0.0%	0.0%	\$11m
企業・不動産サービス	1.6%	1.5%	1.6%	0.3%	0.2%	0.2%	\$41m
製造業	3.6%	3.6%	3.3%	0.2%	0.2%	0.3%	\$112m
農業、林業、漁業	3.2%	3.0%	3.2%	0.4%	0.5%	0.4%	\$163m
政府・公的機関	8.5%	8.5%	9.3%	0.0%	0.0%	0.0%	\$0m
卸売業	1.8%	1.9%	1.6%	0.1%	0.1%	0.1%	\$22m
小売業	1.2%	1.2%	1.2%	0.4%	0.8%	0.8%	\$127m
運輸・貯蔵	1.4%	1.4%	1.4%	0.2%	0.2%	0.2%	\$37m
商業用不動産	5.7%	5.6%	5.8%	0.2%	0.2%	0.3%	\$230m
資源（鉱業）	0.9%	0.8%	0.8%	0.1%	0.1%	0.1%	\$10m
電気、ガス、水供給	1.3%	1.7%	1.6%	0.0%	0.0%	0.0%	\$3m
建設	0.8%	0.8%	0.8%	0.4%	0.5%	0.4%	\$46m
その他	4.1%	4.1%	4.0%	0.2%	0.3%	0.3%	\$146m
グループEAD合計 <sup>1</sup>	\$1,260b	\$1,342b	\$1,303b	0.1%	0.2%	0.2%	\$2,538m

1. EADにはAPS330によるバーゼル「証券化」分類の額は含まない。効果勘案後（Post）であり、保証・クレジットデリバティブ・ネットティング・金融担保といったクレジットリスク軽減手法を除く。

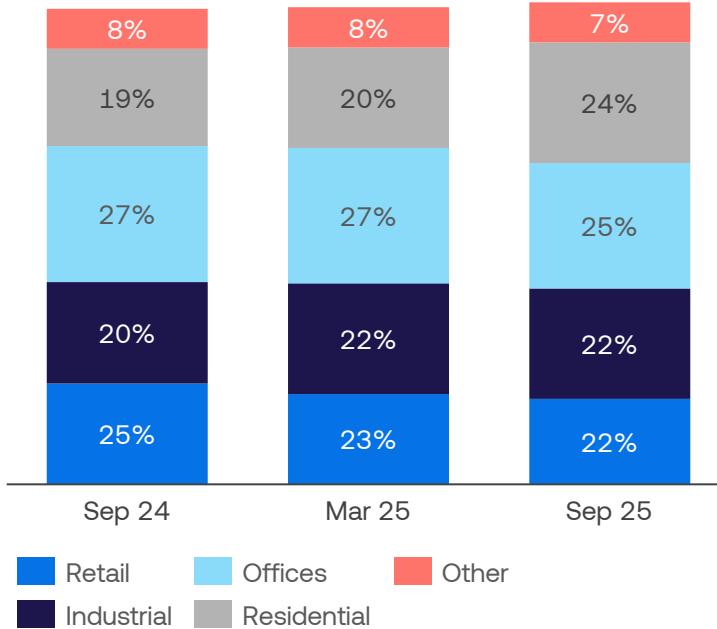
2. 90日超延滞になっている個人向け担保なし商品は除く。

# Commercial Property

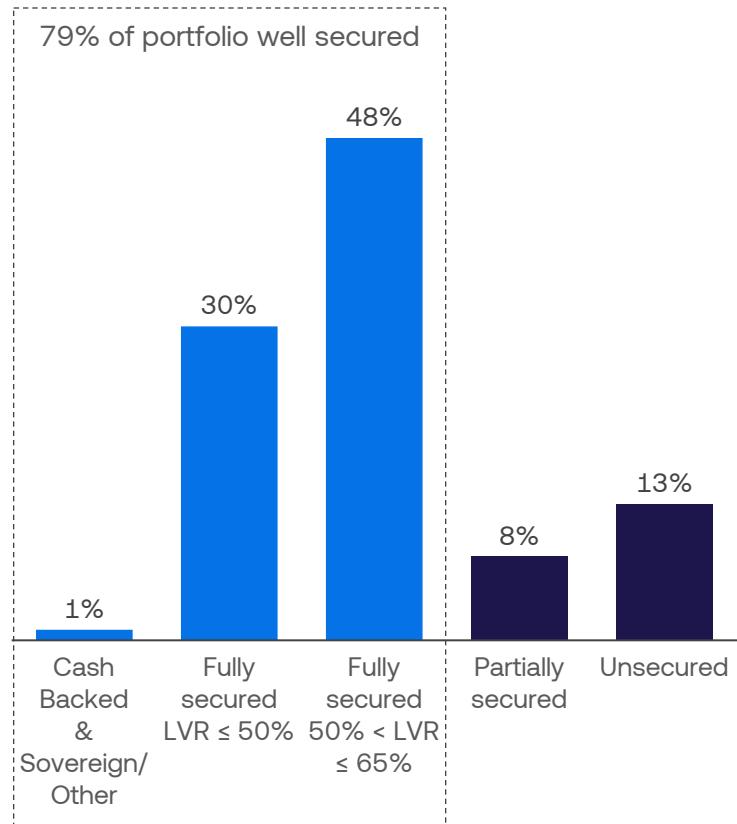
Outstandings by region, GLA \$b



Outstandings by sector, %



Commercial property collateral<sup>1,2</sup>, %

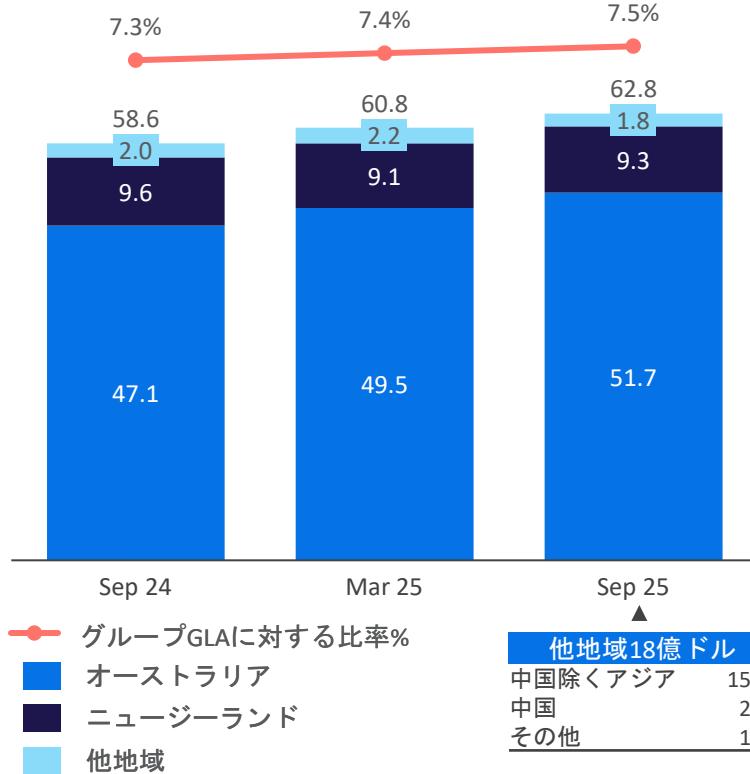


1. Figures including Suncorp Bank. Commercial property collateral distribution based on limits (includes drawn and undrawn exposures)

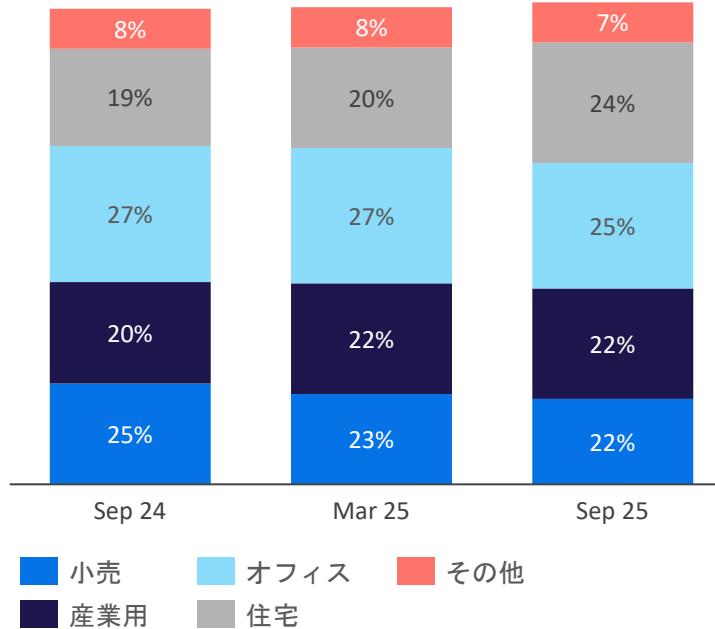
2. Fully Secured: loan amount ≤ 100% of extended security value; Partially Secured: loan amount > 100% of the extended security value

# 商業用不動産

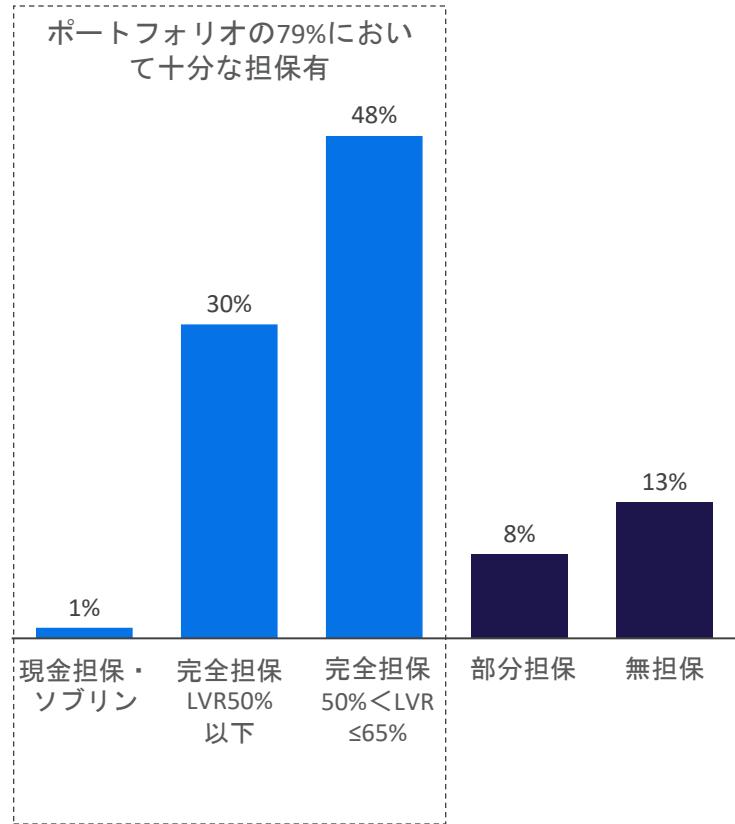
地域別残高, GLA 10億ドル



種類別残高, %



商業用不動産ローンの担保<sup>1,2</sup>, %

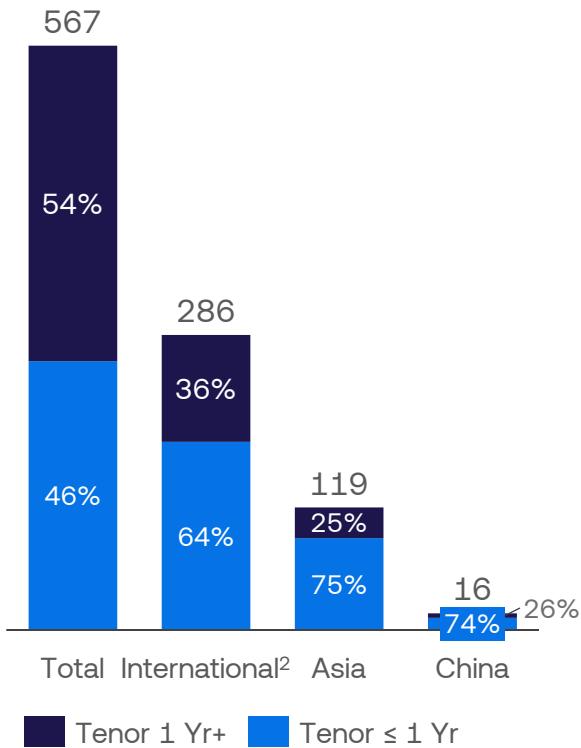


1. Suncorp Bank含む、商業用不動産の担保配分は限度額に基づく（引出・未引出エクスポート含む）。  
2. 完全担保とはローン金額が当該担保価値の100%以下、部分担保はローン金額が当該担保価値の100%超のこと。

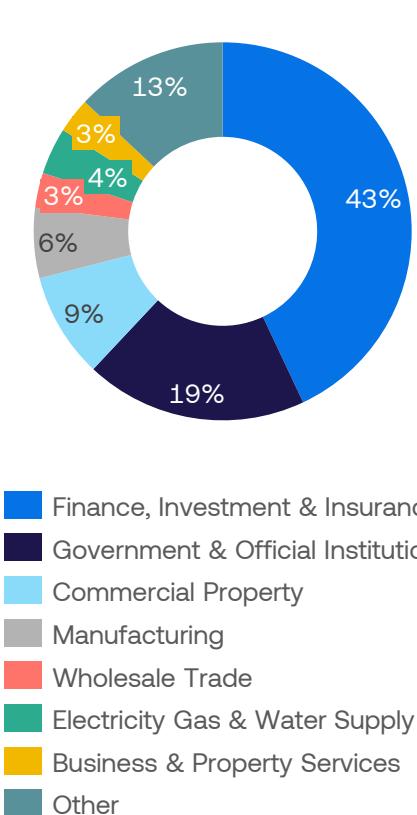
# ANZ Institutional portfolio

## Size & tenor by market of EAD<sup>1</sup>

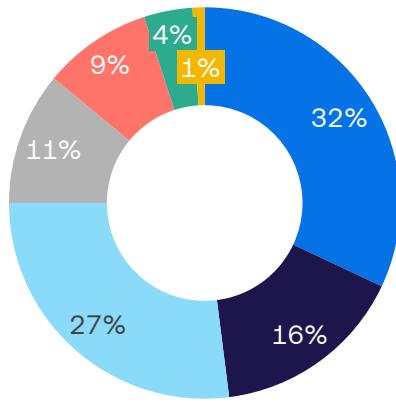
By market of incorporation, \$b Sep 25



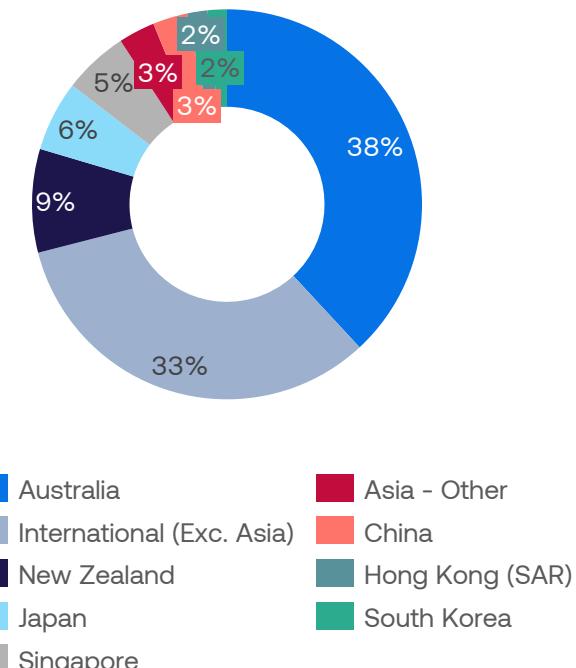
## Industry composition, EAD<sup>1</sup>



## Product composition, EAD<sup>1</sup>



## Market of incorporation, EAD<sup>1</sup>



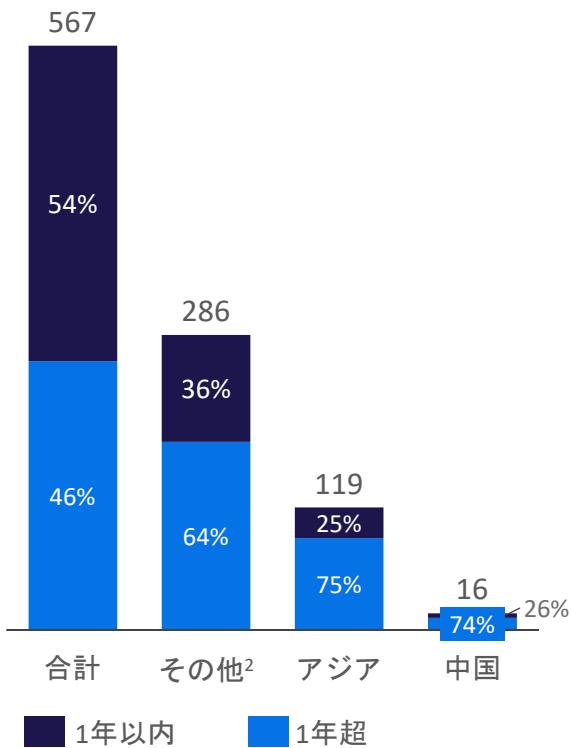
1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

2. International includes Asia Pacific, Europe and America

# 大企業・法人部門ポートフォリオ

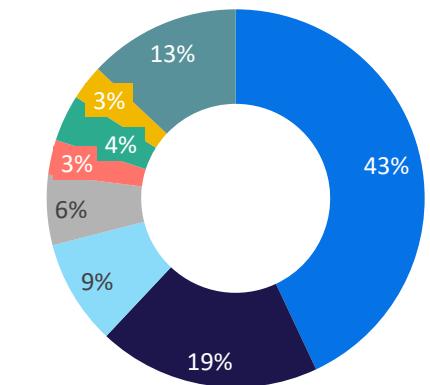
## 地域別EADの金額と期間<sup>1</sup>

登記国別, 10億 ドル 2025年9月



## 業種内訳, EAD<sup>1</sup>

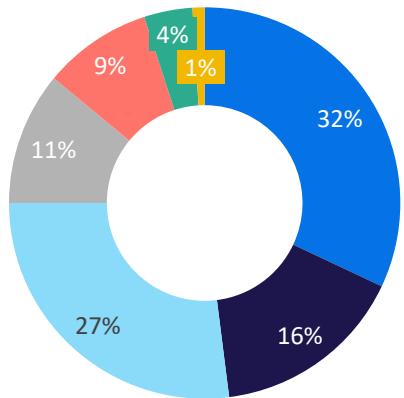
登記国別, 10億 ドル 2025年9月



■ 金融・投資・保険  
■ 政府・公的機関  
■ 商業用不動産  
■ 製造業  
■ 卸売  
■ 電気・水供給  
■ 企業・不動産サービス  
■ その他

## 商品内訳, EAD<sup>1</sup>

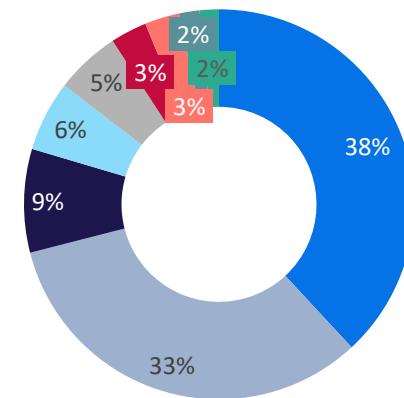
登記国別, 10億 ドル 2025年9月



■ ネットローン・立替金・手形引受  
■ 偶発債務、コミットメント、その他オフバランスのエクスポート  
■ 投資有価証券  
■ 現金  
■ デリバティブ  
■ 売買目的有価証券  
■ その他

## 登記国別, EAD<sup>1</sup>

登記国別, 10億 ドル 2025年9月



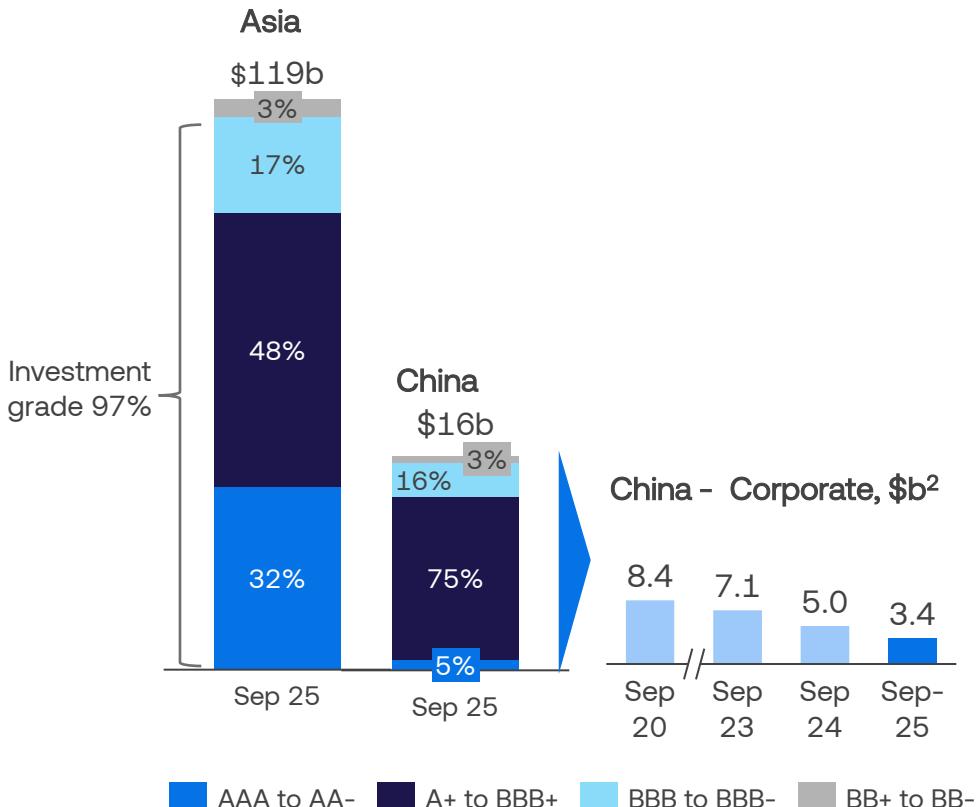
■ オーストラリア  
■ その他地域 (アジア除く)  
■ ニュージーランド  
■ 日本  
■ シンガポール  
■ 香港 (特別区)  
■ 韓国  
■ 中国  
■ その他アジア

1. EADには「証券化」のバーゼル分類を含めない。データは効果勘案後 (Post) であり、保証・クレジットデリバティブ・ネットティング・金融担保といったクレジットリスク軽減手法は含めない。

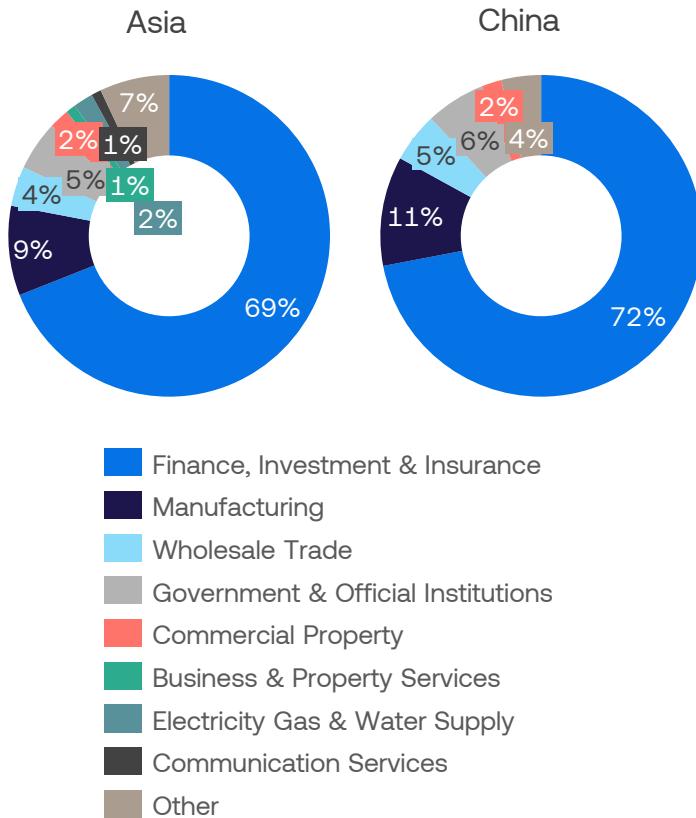
2. その他とはアジア太平洋、欧州、南北アメリカ

# Institutional Asia portfolio

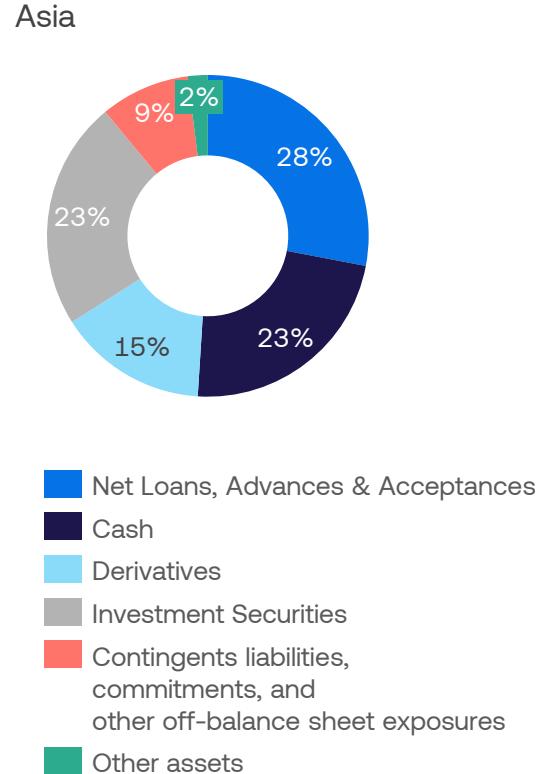
Asia portfolio composition, % of EAD<sup>1</sup>



Asia industry composition, EAD<sup>1</sup>



Asia product composition, EAD<sup>1</sup>

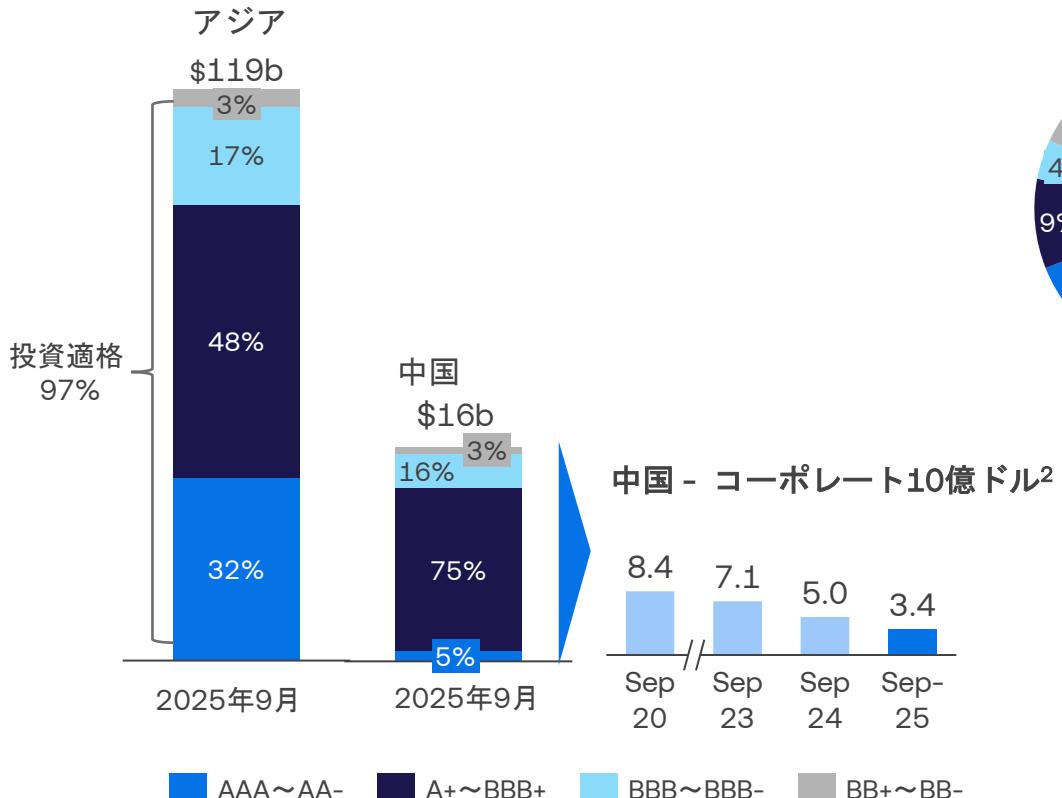


1. EAD excludes amounts for the 'Securitisation' Basel class. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

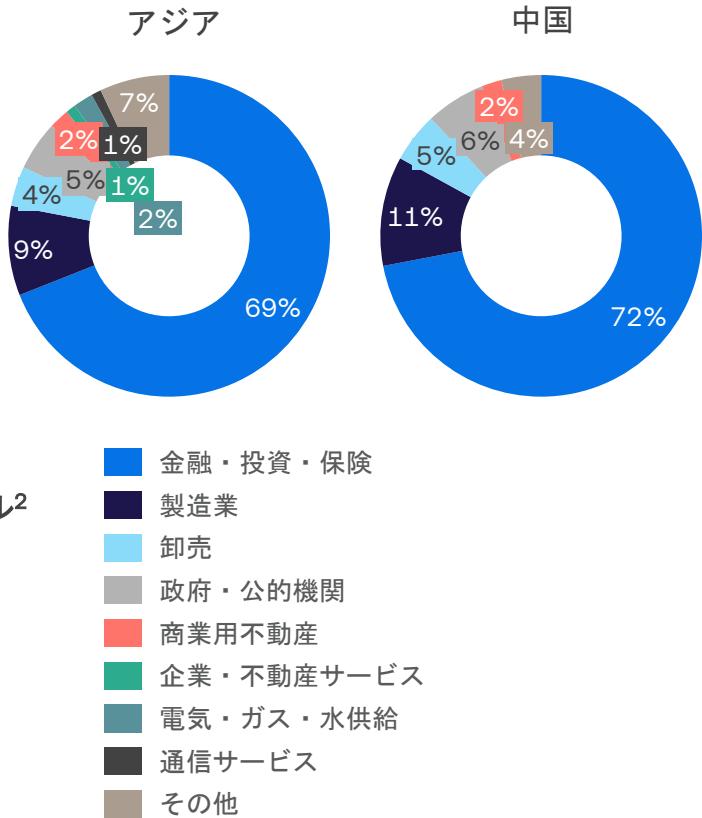
2. Corporate exposure includes AIRB, FIRB and Standardised Corporate Basel asset class treatments

# アジア大企業・法人ポートフォリオ

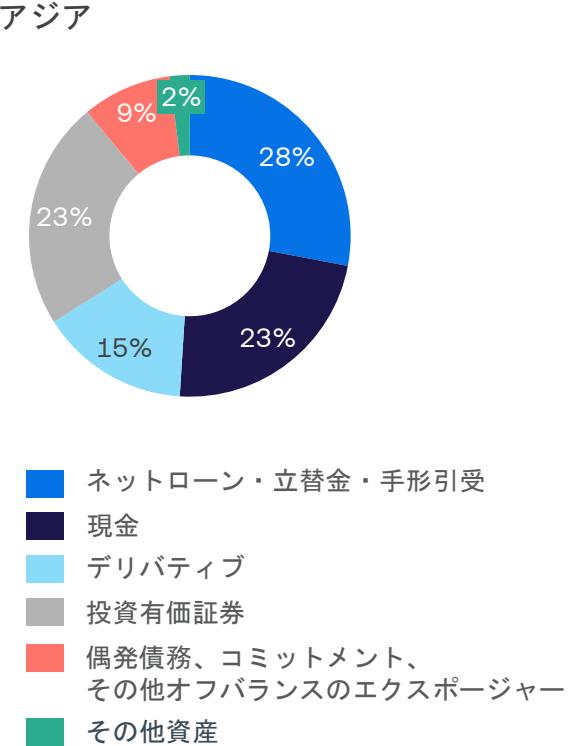
アジアポートフォリオ内訳、EADに対する比率<sup>1</sup> %



アジア業種内訳、EAD<sup>1</sup>



アジアの商品内訳、EAD<sup>1</sup>



1. EADには「証券化」のバーゼル分類を含めない。データは効果勘案後（Post）であり、保証・クレジットデリバティブ・ネットティング・金融担保といったクレジットリスク軽減手法は含めない。

2. コーポレートのエクスポートにはバーゼルのAIRB（先進的内部格付け手法）、FIRB（基礎的内部格付け手法）、標準的手法の資産が含まれる。

# Australia home loans - portfolio overview

## excluding Suncorp Bank

	Portfolio <sup>1</sup>			Flow			Portfolio <sup>1</sup>		
	Sep 23	Sep 24	Sep 25	FY24	FY25		Sep 23	Sep 24	Sep 25
Home Loan accounts <sup>3</sup>	958k	944k	936k	174k <sup>2</sup>	181k	Average LVR at Origination <sup>9,10</sup>	65%	66%	65%
Total FUM	\$304b	\$324b	\$341b	\$85b <sup>2</sup>	\$89b	Average Dynamic LVR (excl. offset) <sup>10,11</sup>	49%	48%	47%
Average Loan Size <sup>4</sup>	\$317k	\$344k	\$365k	\$570k <sup>2</sup>	\$586k	Average Dynamic LVR (incl. offset) <sup>10,11</sup>	43%	42%	41%
% Owner Occupied <sup>5</sup>	68%	68%	68%	61% <sup>2</sup>	62%	Market share <sup>12</sup>	13.3%	13.6%	13.5%
% Investor <sup>5</sup>	31%	31%	31%	39% <sup>2</sup>	38%	% Ahead of Repayments <sup>7,13</sup>	75%	82%	89%
% Equity Line of Credit <sup>6</sup>	1%	1%	1%	0%	0%	Offset Balances <sup>14</sup>	\$42b	\$48b	\$52b
% Paying Variable Rate Loan <sup>7</sup>	84%	96%	98%	99%	98%	% First Home Buyer	8%	8%	9%
% Paying Fixed Rate Loan <sup>7</sup>	16%	4%	2%	1%	2%	% Low Doc <sup>15</sup>	1%	1%	1%
% Paying Interest Only <sup>8</sup>	9%	9%	10%	17%	17%	Loss Rate <sup>16</sup>	0.01%	0.01%	0.01%
% Broker <sup>7</sup>	57%	59%	61%	67% <sup>2</sup>	68%				

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

# オーストラリアの住宅ローンポートフォリオ概要

Suncorp Bank除く

	ポートフォリオ <sup>1</sup>			フロー（新規）			ポートフォリオ <sup>1</sup>		
	2023年9月	2024年9月	2025年9月	2024年度	2025年度		2023年9月	2024年9月	2025年9月
住宅ローン口座数 <sup>3</sup>	958k	944k	936k	174k <sup>2</sup>	181k	融資実行時平均LVR <sup>9, 10</sup>	65%	66%	65%
運用資産（FUM）合計	\$304b	\$324b	\$341b	\$85b <sup>2</sup>	\$89b	平均ダイナミックLVR（オフセット除く） <sup>10, 11</sup>	49%	48%	47%
平均ローン額 <sup>4</sup>	\$317k	\$344k	\$365k	\$570k <sup>2</sup>	\$586k	平均ダイナミックLVR（オフセット含む） <sup>10, 11</sup>	43%	42%	41%
自己居住用の比率% <sup>5</sup>	68%	68%	68%	61% <sup>2</sup>	62%	市場シェア <sup>12</sup>	13.3%	13.6%	13.5%
投資用の比率% <sup>5</sup>	31%	31%	31%	39% <sup>2</sup>	38%	繰上返済比率% <sup>7, 13</sup>	75%	82%	89%
エクイティ与信拠% <sup>6</sup>	1%	1%	1%	0%	0%	オフセットバランス <sup>14</sup>	\$42b	\$48b	\$52b
変動金利ローン比率% <sup>7</sup>	84%	96%	98%	99%	98%	一軒目の住宅購入%	8%	8%	9%
固定金利ローン比率% <sup>7</sup>	16%	4%	2%	1%	2%	ロードック（書類不要）ローン <sup>15</sup>	1%	1%	1%
IOローン比率% <sup>8</sup>	9%	9%	10%	17%	17%	損失率 <sup>16</sup>	0.01%	0.01%	0.01%
ブローカー経由% <sup>7</sup>	57%	59%	61%	67% <sup>2</sup>	68%				

注記：特に記載がない場合数字は残高を表示

1. 住宅ローンポートフォリオは不良債権ローン含む、オフセットバランスは除く 2. 過去の数字はデータ内容の改善を受けて調整して表示 3. 新規口座（「フロー」）には既存口座とスプリットローン（同じローンの固定と変動部分）の増加分を含む 4. 「フロー」の平均ローン額には既存口座の増加分は含まない 5. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており融資実行段階での分類（顧客の申告）に沿う、変更があった場合に顧客には報告の義務があり、ANZは主に顧客からの連絡によってそれを把握する 6. ANZエクイティマネージャーは2021年7月31日で提供終了 7. エクイティマネージャー口座を除く 8. インタレストオンリー（IO）は報告月の返済方法であり、引き出しが継続するローンは含まない 10. 口座数で計算しており非加重、資産計上LMI保険料を含む 11. データがある場合バリュエーションは2025年8月までアップデート、DLVRが不明のものは除く 12. 出典：2025年9月までのAPRA月間ADI統計（MADIS） 13. 超過返済は利用可能な再引出とオフセットに基づく、非加重 14. 住宅ローン口座に紐づけされたオフセット残高のみ 15. ロードックの提供は既に終了 16. 回収を除いた年間の減損

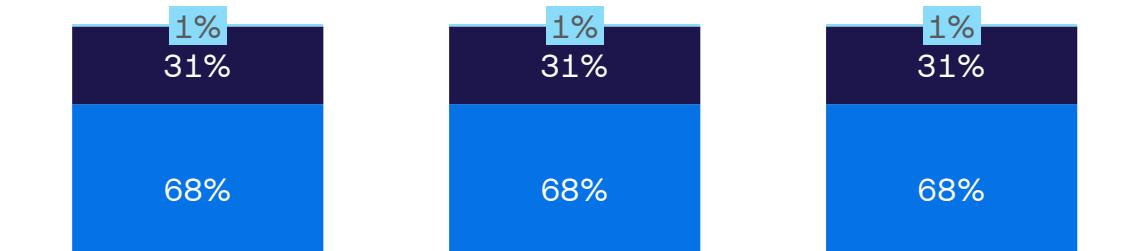


# Australia home loans - portfolio composition & flow

## excluding Suncorp Bank

### By purpose, % of total balances

Portfolio<sup>1,2</sup>



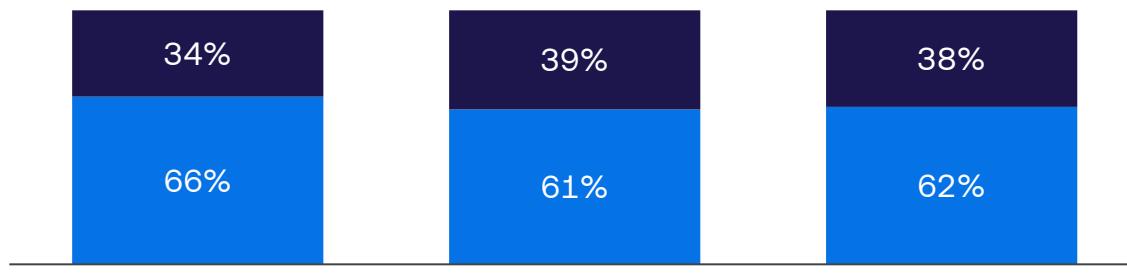
Sep 23

Sep 24

Sep 25

Owner Occupied Investor Equity Manager

### Flow<sup>3,4</sup>



FY23

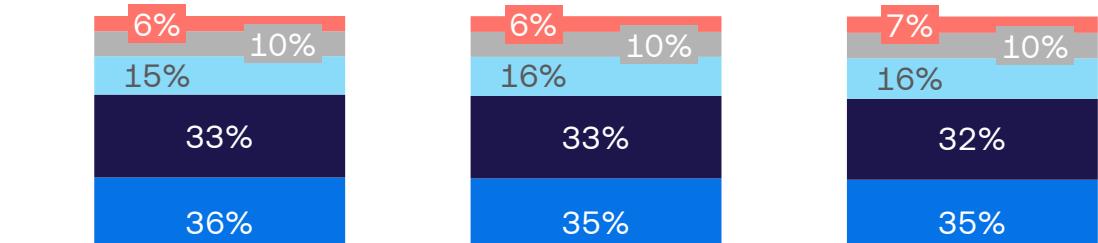
FY24

FY25

Owner Occupied Investor

### By location, % of total balances

Portfolio<sup>1</sup>



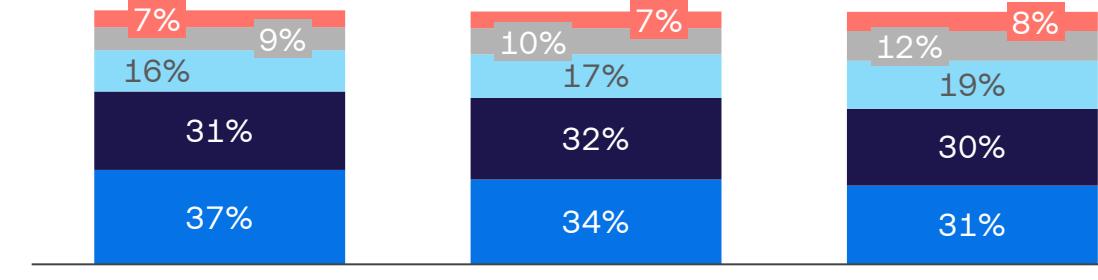
Sep 23

Sep 24

Sep 25

VIC/TAS NSW/ACT QLD WA SA/NT

### Flow<sup>3</sup>



FY23

FY24

FY25

VIC/TAS NSW/ACT QLD WA SA/NT

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

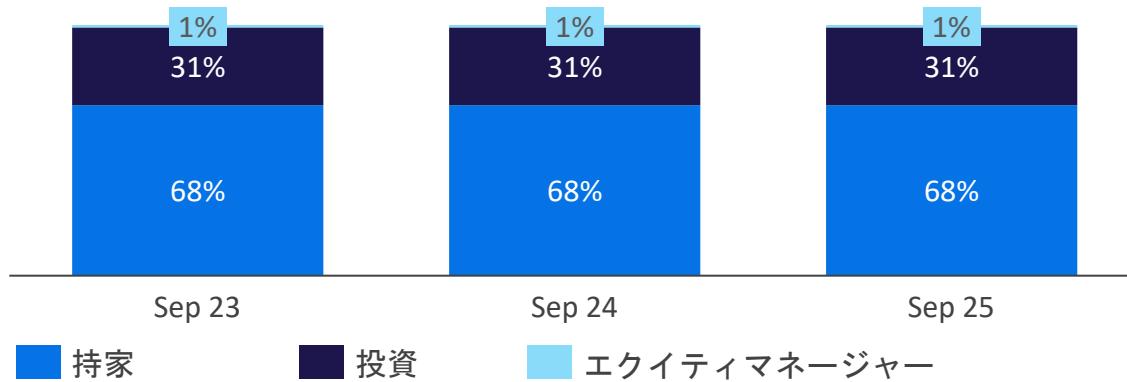
4. Historical numbers restated as a result of data quality improvements

# オーストラリアの住宅ローン－ポートフォリオ内訳とフロー

Suncorp Bank除く

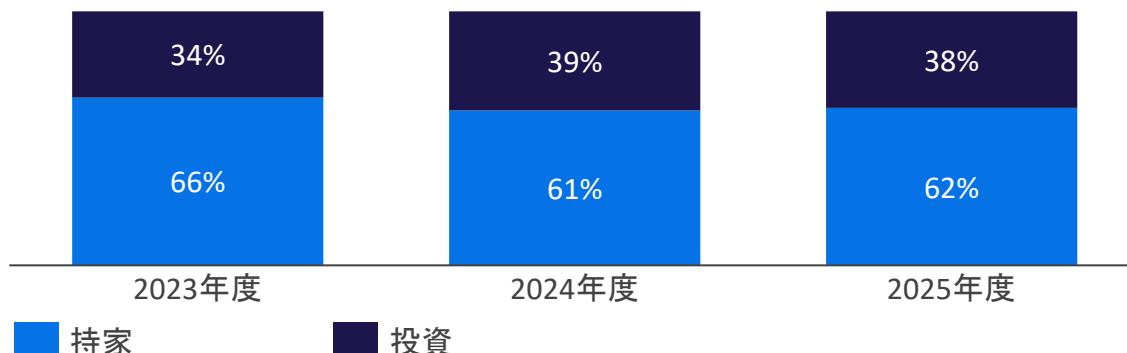
目的別、残高合計に対する比率%

ポートフォリオ<sup>1,2</sup>



■ 持家 ■ 投資 ■ エクイティマネージャー

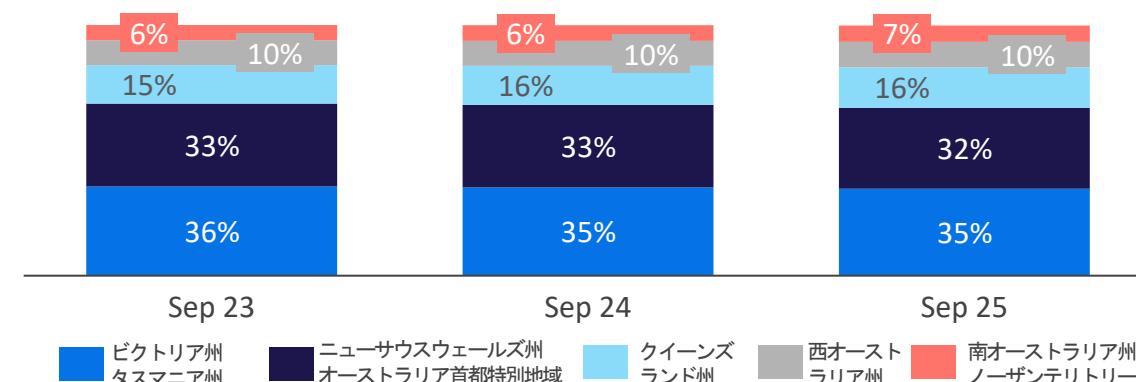
フロー（新規）<sup>3,4</sup>



■ 持家 ■ 投資

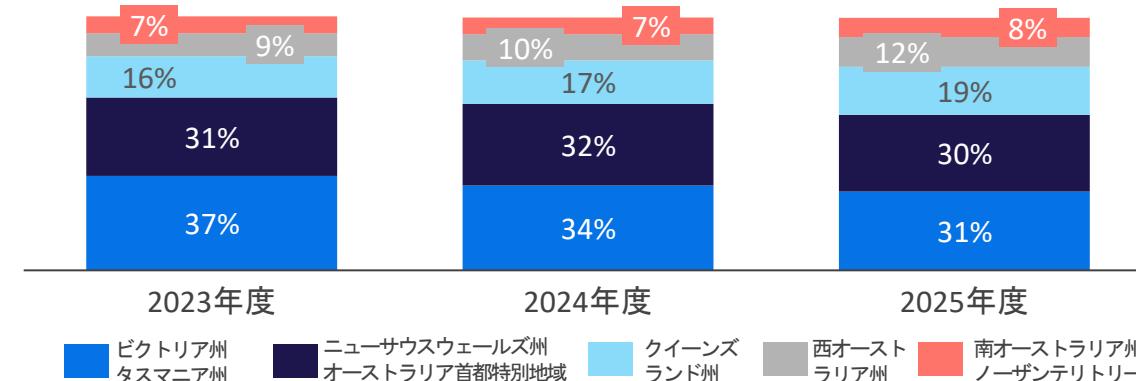
地域別、残高合計に対する比率%

ポートフォリオ<sup>1</sup>



■ ビクトリア州  
タスマニア州 ■ ニューサウスウェールズ州  
オーストラリア首都特別地域 ■ クイーンズランド州 ■ 西オーストラリア州 ■ 南オーストラリア州  
ノーザンテリトリー

フロー（新規）<sup>3</sup>



■ ビクトリア州  
タスマニア州 ■ ニューサウスウェールズ州  
オーストラリア首都特別地域 ■ クイーンズランド州 ■ 西オーストラリア州 ■ 南オーストラリア州  
ノーザンテリトリー

1. 不良債権ローンを含む。

2. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類（顧客の申告）に沿う。変更があった場合に顧客に報告義務があり、ANZは主に顧客からの連絡によってそれを把握する。ANZエクイティマネージャーは2021年7月31日で提供終了。

3. 引き出し月で計算

4. 過去の数字はデータ内容の改善を受けて調整して表示

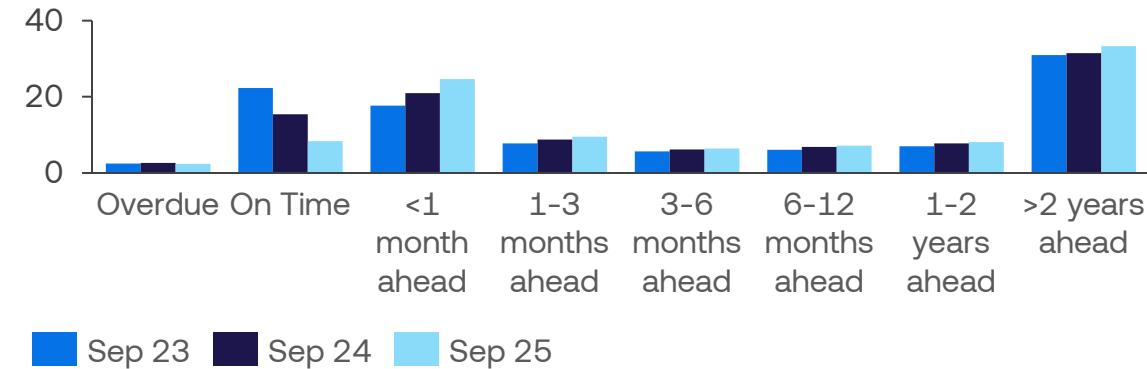


# Australia home loans - portfolio resilience

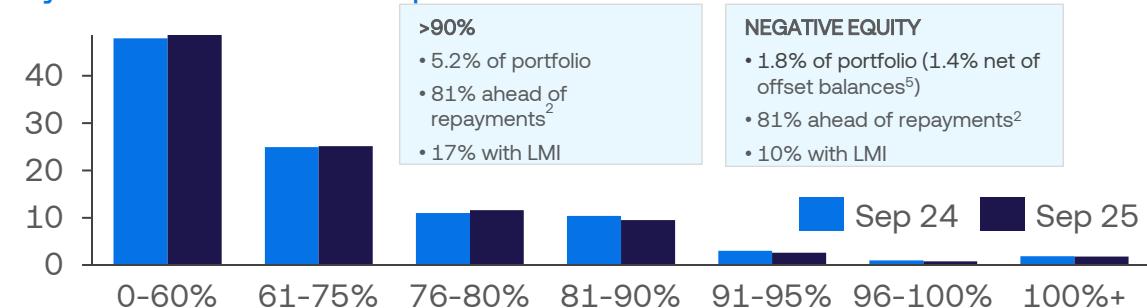
## excluding Suncorp Bank

### Home Loans repayment profile<sup>1,2</sup>

% of accounts ahead of repayments



### Dynamic LVR based on portfolio balances<sup>1,4</sup>



1. Includes non-performing loans

2. Excess repayments based on available redraw and offset. Excludes Equity Manager accounts

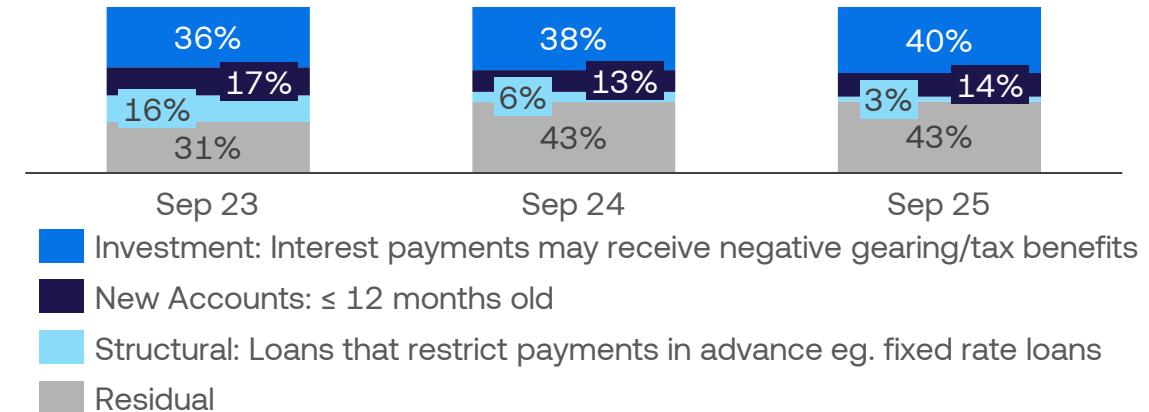
3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances

4. Includes capitalised LMI premiums, doesn't consider offset balances, and excludes unknown DLVR. Valuations updated to Aug 25 where available

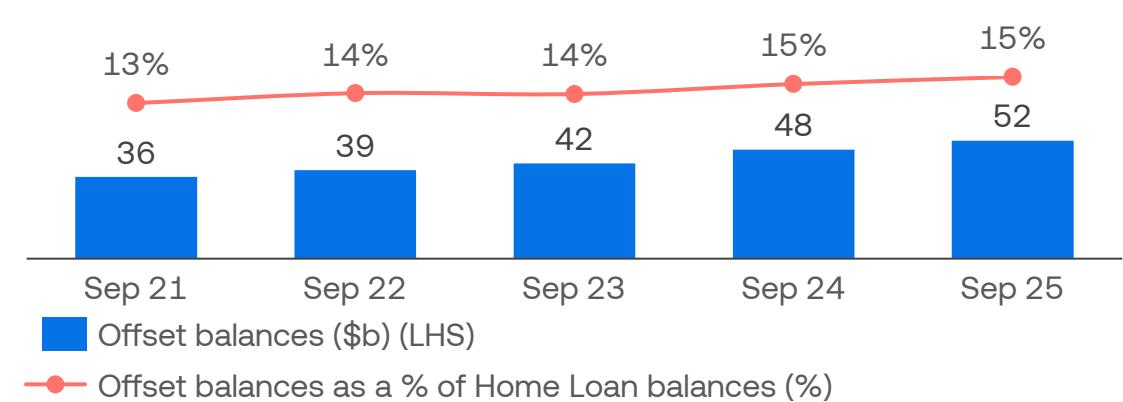
5. Offset balances reflect only those balances linked to Home Loan accounts

### Home Loans on time and <1 month ahead profile<sup>2,3</sup>

% composition of accounts



### Offset account balances<sup>5</sup>

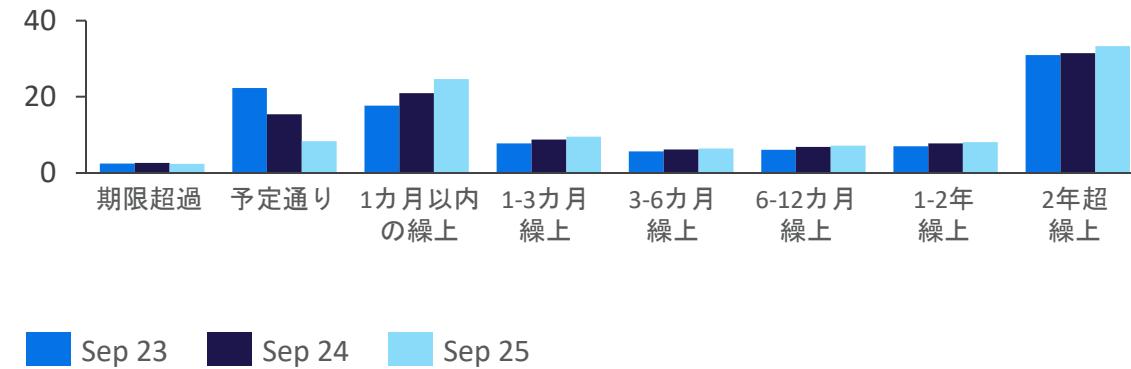


# オーストラリアの住宅ローン – 健全なポートフォリオ

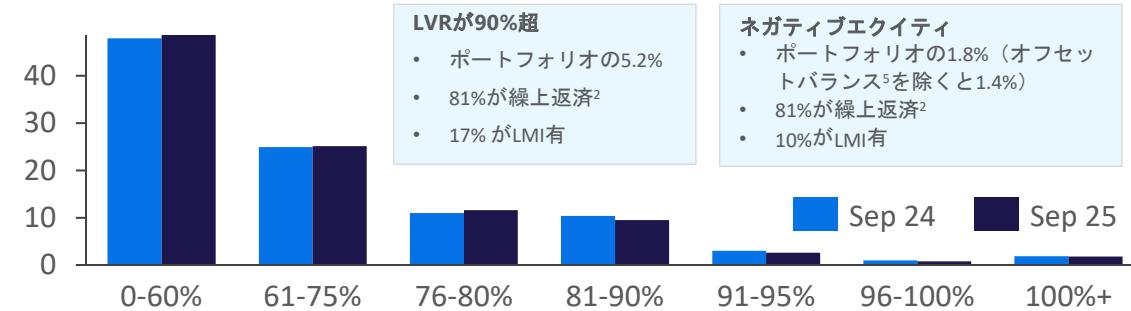
Suncorp Bank除く

## 住宅ローン返済スケジュール<sup>1,2</sup>

繰上返済している口座数%



## ポートフォリオ残高に基づいたダイナミックLVR<sup>1,4</sup>



1. 不良債権ローン含む。

2. 再引出・オフセット残高に基づいた繰上返済、エクイティマネジャ一口座は除く。

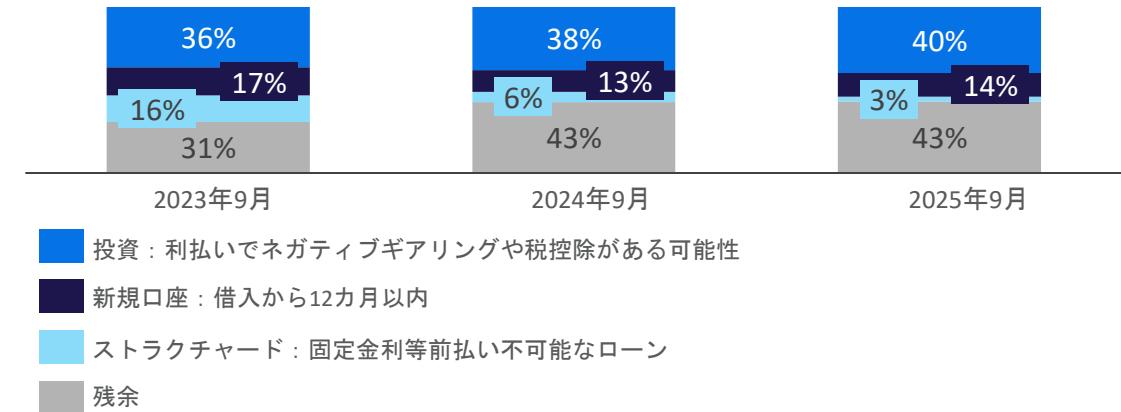
3. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類（顧客の申告）に沿う。変更があった場合に顧客に報告の義務があり、ANZは主に顧客からの連絡によってそれを把握する。

4. 資産計上LMI保険料を含む、オフセット口座残高は考慮せず、DLVRが不明な口座を除く。データがある場合バリュエーションは2025年8月までアップデートしてある。

5. 住宅ローン口座に紐づけられているオフセットアカウント残高のみを反映

## 予定通り返済・1ヶ月以内の繰上返済がされている住宅ローン<sup>2,3</sup>

口座数内訳%

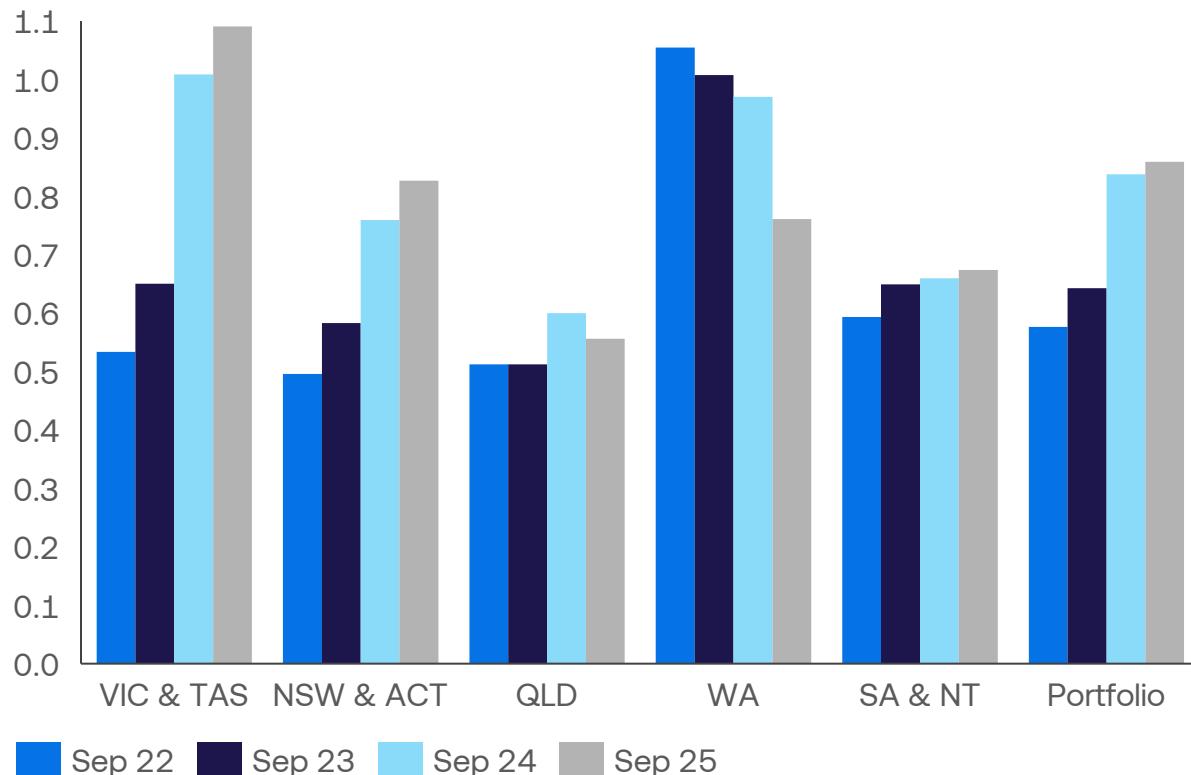


# Australia home loans - portfolio performance

## excluding Suncorp Bank

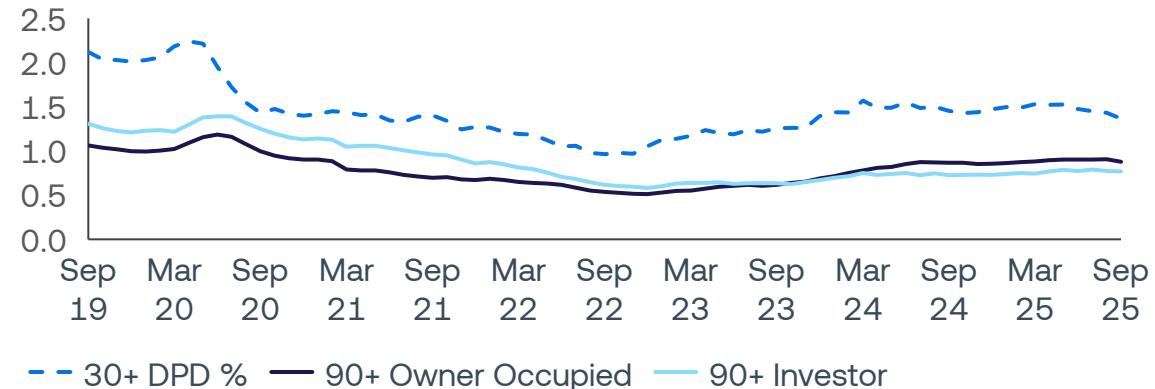
### Home loans 90+ DPD ( by state) <sup>1,2</sup>

% of portfolio segment balances

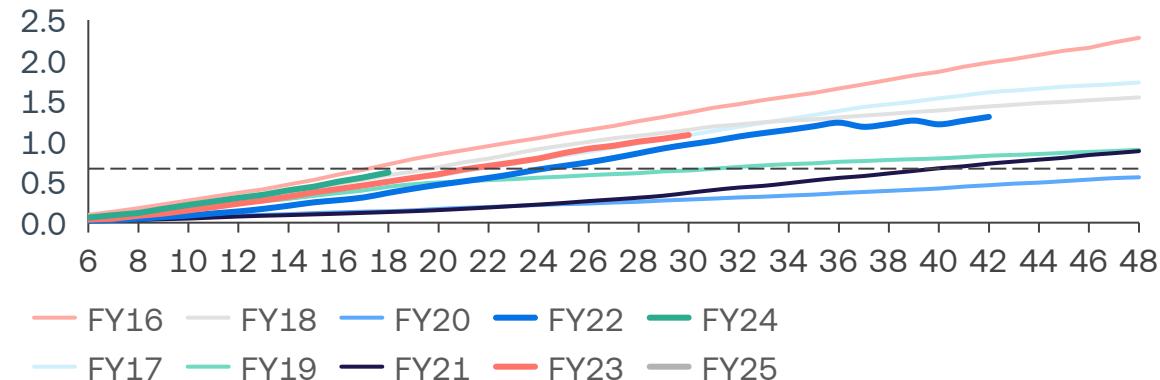


### Home loans delinquencies<sup>1,2,3</sup>

% of portfolio segment balances



### Home loans 90+ DPD ( by vintage) <sup>4,%</sup>



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

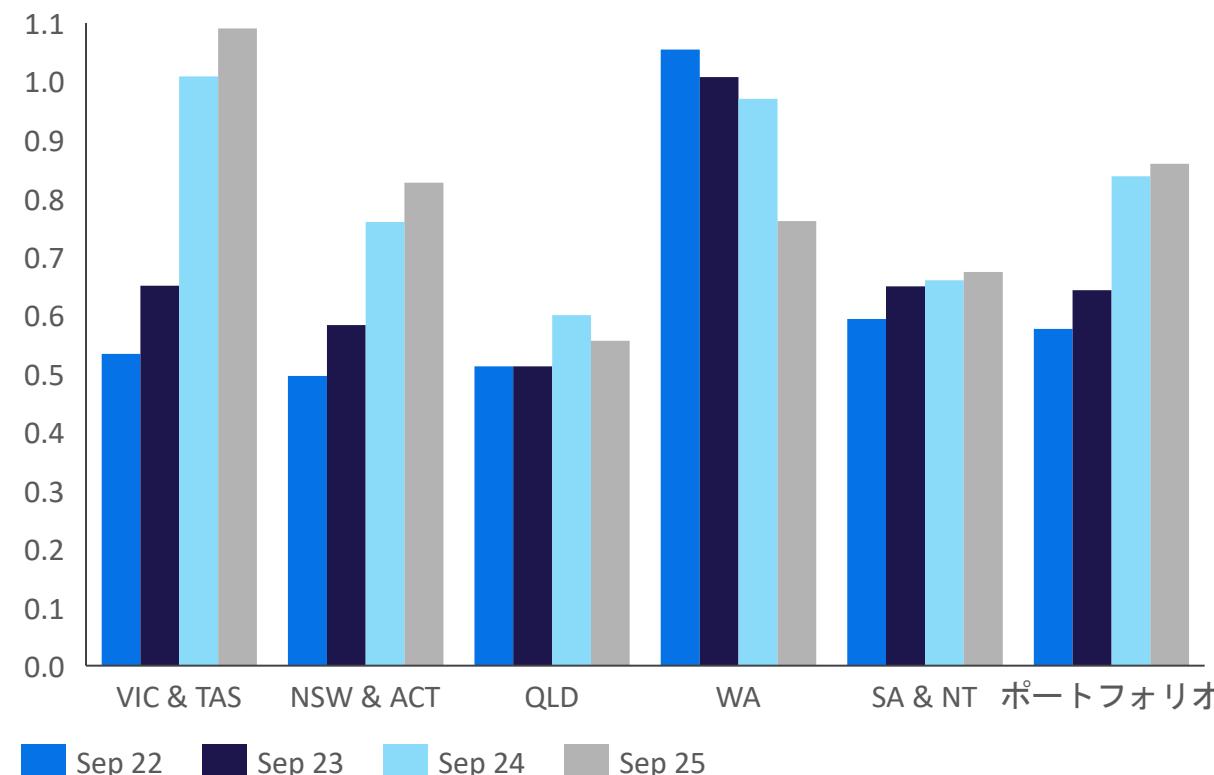


# オーストラリアの住宅ローン－ポートフォリオのパフォーマンス

## Suncorp Bank除く

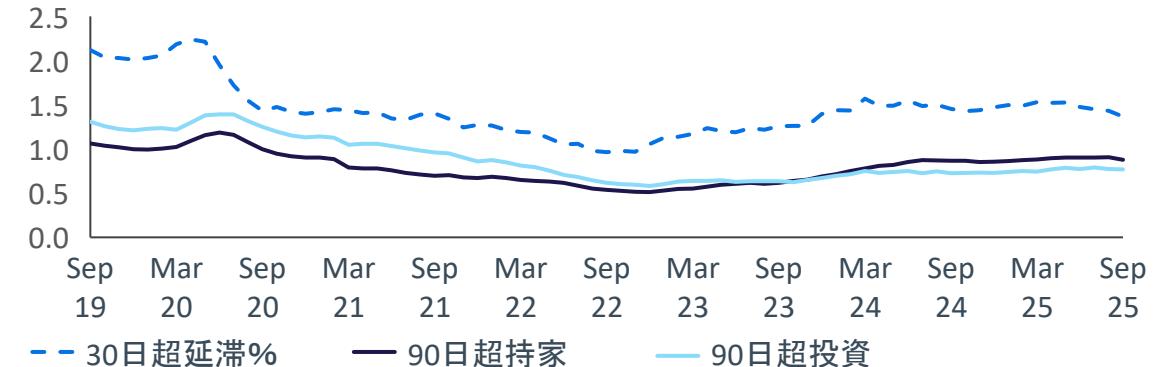
### 90日超延滞している住宅ローン（州別）<sup>1,2</sup>

各地域のポートフォリオ全体に対する比率%



### 住宅ローン延滞<sup>1,2,3</sup>

各項目のポートフォリオ全体に対する比率%



### 90日超延滞している住宅ローン（融資実行年別）<sup>4</sup>、%



1. 総減損資産と困窮口座を含む。

2. ANZではアモチとIOローンの延滞を支払い遅延で判断オーストラリア住宅ローンの2020年3月から2020年6月の間の30日以上延滞と90日以上延滞にはCOVID-19支援を申請したが処理の遅れで返済猶予となっていない適格住宅ローン口座は含まない。

3. 現在の投資用と自己居住用の分類はANZの商品分類に基づいており、融資実行段階での分類（顧客の申告）に沿う。変更があった場合に顧客に報告義務があり、ANZは主に顧客からの連絡によってそれを把握する。

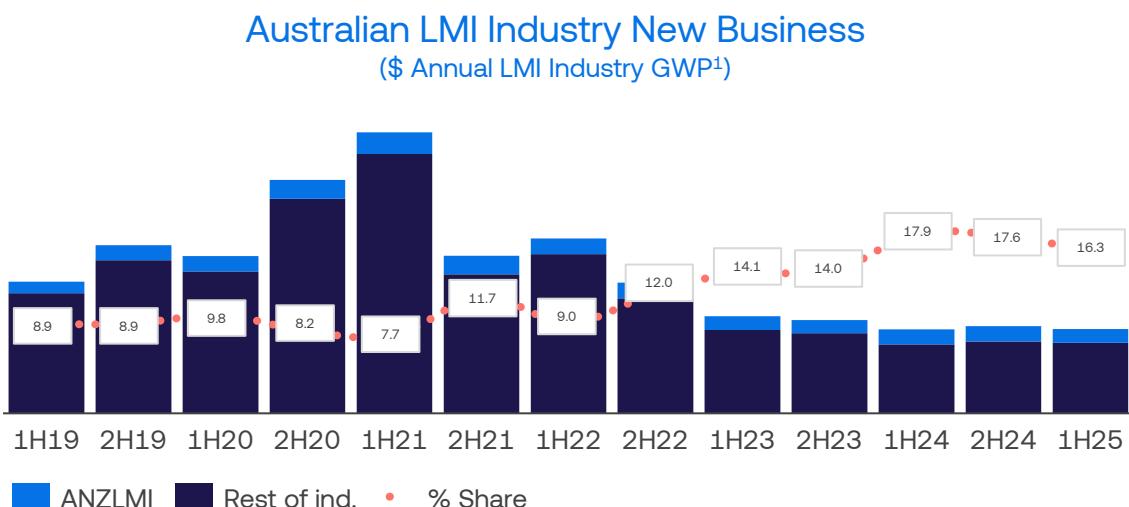
4. 90日超延滞の住宅ローンの融資実行年別は一度でも90日超延滞になったものの比率を示す（口座数で）。少なくとも融資実行から6ヶ月経っている問題のある与信を含む。

# Lenders Mortgage Insurance

## excluding Suncorp Bank

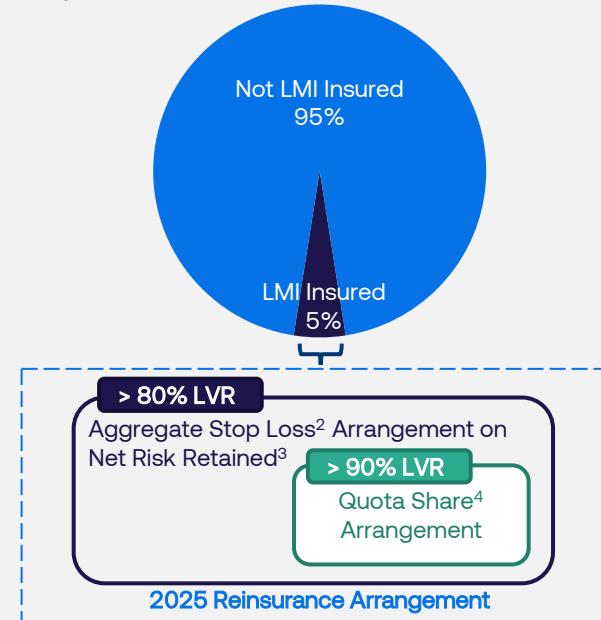
### September Full Year 2025 Results

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



### 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

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

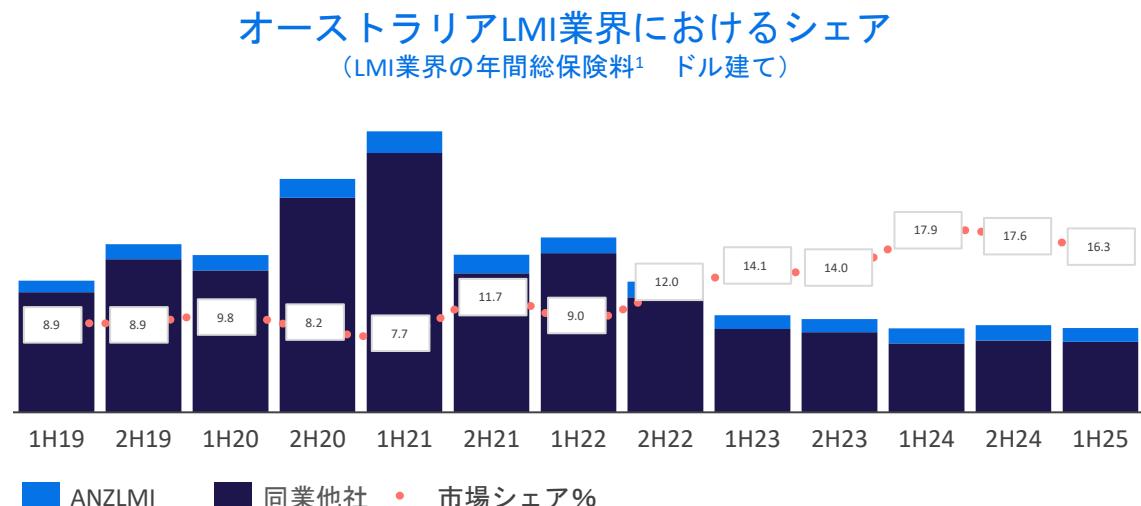
4. Quota Share arrangement – reinsurer assumes an agreed reinsured % whereby reinsurer shares all premiums and losses accordingly with ANZLMI

# 金融機関向け住宅ローン保険 (LMI)

## Suncorp Bank除く

### 2025年9月期年間保険内容

保険料総額 (100万ドル)	\$82.4m
正味支払保険金 (100万ドル)	\$3.7m
損失率 (ローンエクスポージャーに対して、年率換算)	1.4bps



### LMIと再保険の仕組み

オーストラリア住宅ローンポートフォリオのLMIと再保険の構造

2025年9月30日時点 (2024年10月から2025年9月までの新規事業運用資産の比率%)



ANZLMIはAPRA認可の再保険会社と高格付けの再保険会社で構成される多様なパネル (10社以上) を用いる。

LVRが90%以上の住宅ローンに関しては再保険会社と比例再保険特約を結んでおり、LVRが80%以上のローンに関しては総合ストップロス契約を締結している。

1. 出典 : APRA一般保険統計

2. 総合ストップロス契約-再保険会社は特定額以上の損害合計 (若しくは累積額) を補償する。損害合計額が前もって合意した額を超える場合、再保険会社は前もって合意した上限まで支払う義務がある。

3. 残存ネットリスク-比例再保険からの回収を考慮した後のリスク

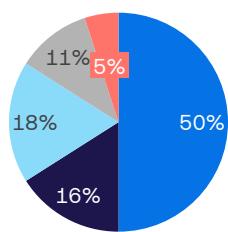
4. 比例再保険契約-再保険会社は保険料と損害をANZLMIと共有する場合の再保険割合について予め合意しておく。

# 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 <sup>1</sup>	30.4%	30.4%	30.0%		
% Owner Occupied	77%	77%	78%	79%	76%
% Investor	23%	23%	22%	21%	24%
% Paying Variable Rate Loan <sup>2</sup>	11%	10%	11%	14%	32%
% Paying Fixed Rate Loan <sup>2</sup>	89%	90%	89%	86%	68%

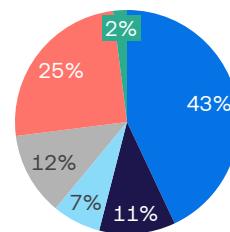
	Portfolio			Flow	
	Sep 23	Sep 24	Sep 25	FY24	FY25
% Paying Interest Only	11%	11%	10%	16%	18%
% Paying Principal & Interest	89%	89%	90%	84%	82%
% Broker Originated	50%	52%	53%	61%	59%
Average LVR at Origination	55%	56%	59%		
Average Dynamic LVR	40%	42%	44%		
% Low Doc <sup>3</sup>	0.20%	0.18%	0.16%		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

Home loan dynamic basis LVR profile



- 0-60%
- 61-70%
- 71-80%
- 81-90%
- 90%+

Housing portfolio by region



- Auckland
- Wellington
- Christchurch
- Other Sth Is.
- Other Nth Is.
- Other

NOTE: Unless otherwise stated metrics are based on balances

1. Source: RBNZ, market share at NZ Geography level

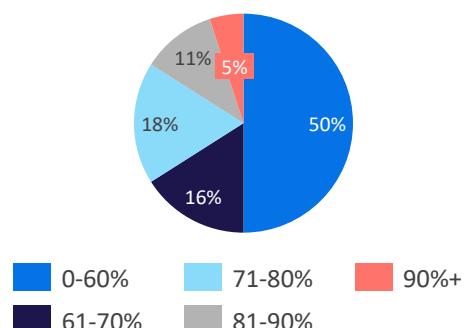
2. Flow excludes revolving credit facilities

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

# ニュージーランドの住宅ローンポートフォリオ概要

	ポートフォリオ			フロー (新規)	
	2023年度	2024年度	2025年度	2024年度	2025年度
住宅ローン口座数	545k	555k	572k	56k	62k
運用資産 (FUM) 合計、NZD	107b	111b	116b	21b	26b
平均ローン額、NZD	197k	200k	203k	382k	416k
市場シェア <sup>1</sup>	30.4%	30.4%	30.0%		
自己居住用の比率%	77%	77%	78%	79%	76%
投資用の比率%	23%	23%	22%	21%	24%
変動金利ローン比率 <sup>2</sup>	11%	10%	11%	14%	32%
固定金利ローン比率 <sup>2</sup>	89%	90%	89%	86%	68%

住宅ローンのダイナミックLVR内訳



特に記載がない場合は残高に基づいた表示

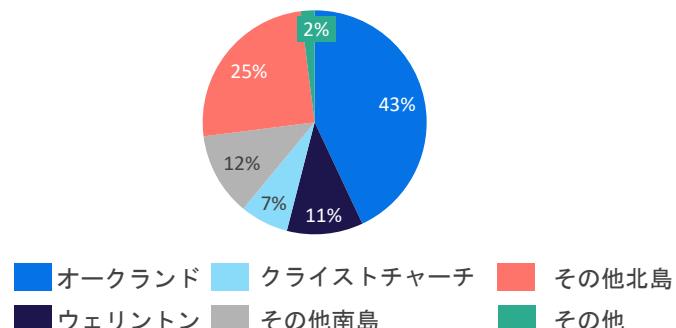
1. 出典：RBNZ、市場シェアは地理上ニュージーランドのローンの比率

2. フローにはリボルビングクレジットファシリティは含まない。

3. ロードック（書類不要）ローンは一定の条件を満たした顧客を対象としており、通常より少ない所得証明書類で住宅ローン申込が可能、2007年にロードックの新規融資は終了

	ポートフォリオ			フロー (新規)	
	2023年度	2024年度	2025年度	2024年度	2025年度
IOローン比率%	11%	11%	10%	16%	18%
元利ローン（P&I）比率%	89%	89%	90%	84%	82%
ブローカー経由%	50%	52%	53%	61%	59%
融資実行時平均LVR	55%	56%	59%		
平均ダイナミックLVR	40%	42%	44%		
ロードック（書類不要）ローン <sup>3</sup> %	0.20%	0.18%	0.16%		
住宅ローン損失率	0.00%	0.01%	0.01%		
ニュージーランドでの融資に対する割合	72%	73%	73%		

地域別住宅ローンポートフォリオ



# 2025 Full Year Results

Debt Investor Presentation  
Environment, Social & Governance (ESG)



# 2025 Full Year Results

Debt Investor Presentation  
環境・社会・企業統治（ESG）



# Our ESG approach and related disclosures

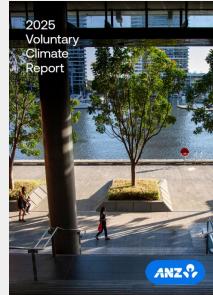
Our suite of ESG reports<sup>1</sup> are produced to meet the needs of our key external stakeholders, including our investors and customers, and take account of our social, environmental and economic risks and opportunities.

Our ESG approach is focused on responding to seven key material issues identified in our 2025 materiality assessment<sup>2</sup>:

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



2025 ESG Report



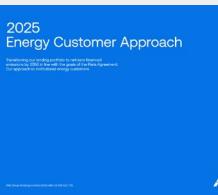
2025 Climate Report



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](http://anz.com/esgreport)

2. See our 2025 ESG Report for more information on our materiality assessment available at [anz.com/esgreport](http://anz.com/esgreport)

# ANZのESGアプローチと関連開示

ANZでは各種ESGレポート<sup>1</sup>で投資家や顧客を含めた外部関係者向けに社会・環境・経済に関するリスクとチャンスについて紹介している

ANZではESG分野において2025年重要性評価で判明した7つの重要な課題に取り組む<sup>2</sup>

- ・ 環境サステナビリティ
- ・ 倫理、行動、文化
- ・ フィナンシャルウェルビーイング
- ・ 住宅ローン
- ・ 情報セキュリティ
- ・ 責任ある顧客エンゲージメント
- ・ 非財務リスク改善



2025 ESG Report



2025 Climate Report



2025 ESG Data and Frameworks Pack



Climate Change Commitment



2025 Energy Customer Approach



ESG Reporting | ANZ

1. 2025 Modern Slavery and Human Trafficking Statementを2026年3月31日までに発行、サイトanz.com/esgreportに掲載予定

2. 当社の重要性評価に関する情報はanz.com/esgreportにある2025 ESG Report参照

# Our ESG targets<sup>1</sup>

Target <sup>2</sup>		2025 performance or status
\$10 billion social housing	<ul style="list-style-type: none"> <li>Fund and facilitate at least \$10 billion of investment by end 2030, including \$750 million in 2025, to deliver homes to buy and rent that are more affordable, accessible or sustainable.<sup>3</sup></li> </ul>	<p>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 2025<sup>4</sup>, exceeding our \$750 million 2025 sub-target.</p>
\$100 billion social and environment activities	<ul style="list-style-type: none"> <li>Fund and facilitate at least \$100 billion by end 2030, including \$18.5 billion in 2025, in social and environmental activities through customer transactions and direct investments by ANZ. This includes initiatives that aim to help lower carbon emissions, protect nature, increase access to affordable housing and promote financial wellbeing.<sup>5</sup></li> </ul>	<p>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 2025<sup>4</sup>, exceeding our \$18.5 billion 2025 sub-target.</p>
Sectoral pathways <sup>6</sup>	<ul style="list-style-type: none"> <li>Sectoral pathways and targets in place for 10 sectors or sub-sectors, to transition lending to net zero financed emissions by 2050.</li> </ul>	<p>Eight are 'on-track' and two are 'close to on-track'.</p>
Operational emissions <sup>7</sup>	<ul style="list-style-type: none"> <li>Reducing combined Scope 1 and Scope 2 emissions by 85% by 2030 (against a 2024 baseline) commencing 1 October 2025.</li> </ul>	<p>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.</p>
Gender equity targets <sup>7</sup>	<ul style="list-style-type: none"> <li>Increase representation of women as Key Management Personnel<sup>8</sup> to at least 40% by 2026.</li> <li>Increase the representation of Women in Leadership by 1 percentage point from a baseline of 40.5% by 2026.</li> </ul>	<p>Re-baselined targets for 2026</p>

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](https://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](https://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](https://anz.com/annualreport)



# ANZのESG目標<sup>1</sup>

目標 <sup>2</sup>	2025年の進捗・状況
ソーシャルハウジングに100億ドル	<ul style="list-style-type: none"> <li>アフォーダブル（手頃な値段）、アクセシブル（住みやすい）、サステナブルで購入・賃借可能な住居の建設向けに2030年末までに最低100億ドルの融資・ファシリティを提供する。2025年に実施した7.5億ドルを含む。<sup>3</sup></li> </ul>
社会・環境活動に1,000億ドル	<ul style="list-style-type: none"> <li>顧客取引・直接投資を通じて社会・環境活動に2030年末までに最低1,000億ドルの融資・ファシリティを提供する。2025年に実施した185億ドルが含まれる。排出量削減、自然保護、アフォーダブル住宅の建設、フィナンシャルウェルビーイングの促進といった計画がある。<sup>5</sup></li> </ul>
セクターパスウェイ <sup>6</sup>	<ul style="list-style-type: none"> <li>セクターパスウェイと目標を10のセクター・サブセクターに導入、2050年までに融資先排出量（ファイナンスド・エミッション）のネットゼロを目指す</li> </ul>
オペレーションナルエミッション <sup>7</sup>	<ul style="list-style-type: none"> <li>2025年10月1日からスコープ1とスコープ2を併せて2030年までに排出量を85%減らす（2024年が基準）。</li> </ul>
ジェンダー エクイティ目標 <sup>7</sup>	<ul style="list-style-type: none"> <li>重要管理職の女性の比率を<sup>8</sup>2026年までに最低40%にする。</li> <li>管理職の女性の比率を2026年までに基準の40.5%から1%ポイント上げる。</li> </ul>

2025年に達成した一連の目標に関する詳細、当社の気候セクターパスウェイに関する説明はサイト [anz.com/esgreport](http://anz.com/esgreport) にある 2025年 ESG Report・Climate Report を参照願います

1. 2026年にも継続する目標、新しい目標、2025年のパフォーマンスを含む。

2. 記載が無い限り目標にSuncorp Bankは含まれない。

3. 適格住宅取引で社会・環境基準も満たすものは2030年末までの1,000億ドル目標を達成するに当り両方の目標に寄与する可能性

4. 2025年度には2024年9月21日から2025年9月19日に目標に含められると認定された取引が含まれる。

5. 取引が目標に合っているかどうかを判断する為の適格性評価の詳細はサイト [anz.com/esgreport](http://anz.com/esgreport) にある ANZ Social and Environmental Sustainability Target 参照

6. 当社の2025 Climate Reportにはセクターパスウェイの範囲に関する重要な情報を掲載、改定後パスウェイと目標には Suncorp Bank の顧客でパスウェイに含まれると判断される企業を含む。

7. Suncorp Bank を含む。

8. 「上級役員」とはKMP（Key Management Personnel）を意味し、サイト [anz.com/annualreport](http://anz.com/annualreport) で開示されている年次報告書の報酬報告書に記載されているCEO・開示役員のことである。

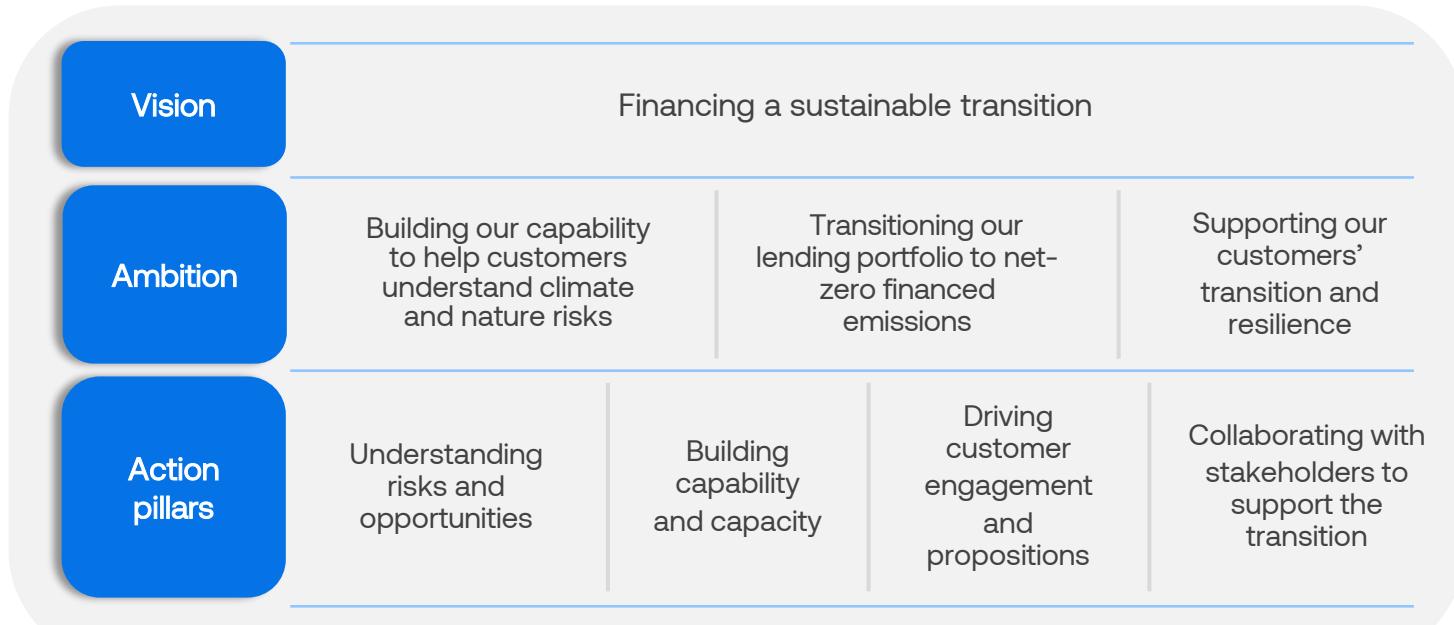


# Our Climate and Environment Strategy

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 customers<sup>1</sup> 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 2023<sup>2</sup>.
- Participated in 159 labelled Sustainable Finance deals with a total deal size of \$165b<sup>3</sup>.
- Enhanced climate scenario analysis capabilities and disclosures.



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](https://anz.com/esgreport)

2. Refer also to the ANZ Social and Environmental Sustainability Target Methodology available at [anz.com/esgreport](https://anz.com/esgreport)

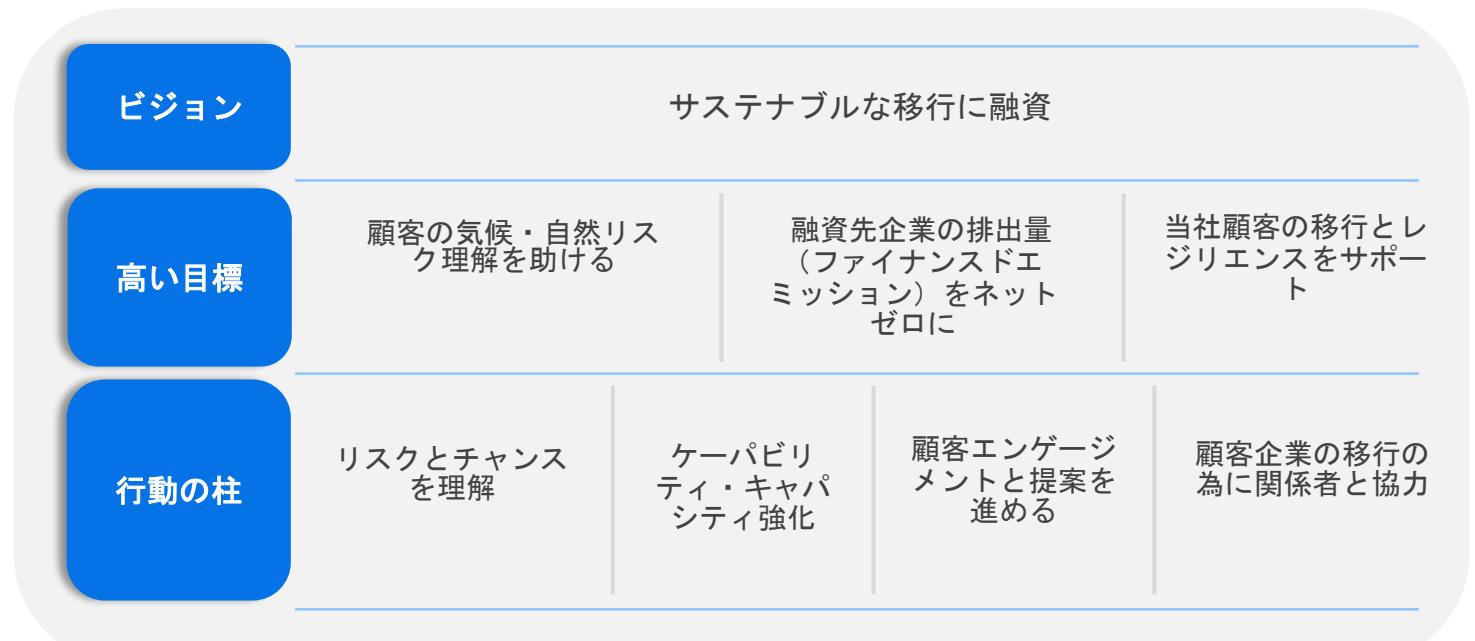
3. The amount attributed to ANZ was \$23.6 billion

# ANZの気候・環境戦略

ANZ気候・環境戦略では信用できるパートナーとして、変化する環境・経済に対する顧客企業のレジリエンス向上を目指している。同分野でリーディングバンクになるべく、特に大手法人顧客が効果的に秩序だった移行ができるようにサポートしている。

## 2025年の主な実績

- LEEP顧客企業<sup>1</sup>77社が当社の評価フレームワークの下で移行計画の「後期」段階
- 融資先企業の排出量をゼロにする為にセクターパスウェイ・目標を見直した。今年は改定後セクターパスウェイのうち8分野が予定通りで、2分野が計画に近く、計画に遅れている分野は無い。
- 当社の1,000億ドル目標に向けて社会・環境活動に融資・ファシリティを提供、2023年4月1日以降に実施した847.2億ドルが含まれる<sup>2</sup>。
- 159件のラベル付きサステナブルファイナンスに参加、合計案件規模は1,650億ドル<sup>3</sup>
- 気候シナリオ分析の機能と開示を強化



今年はIntellihub社にスマートメーター、太陽光発電、バッテリー、EV充電、スイミングプール効率化技術の開発を進める為のグリーンローン30億ドルを提供した。Climate Bond Initiativeの認証を受けており、同社向けでは2021年以降4回目のシンジケート・グリーンローンとなった。ANZは4つ全てのグリーンローンでコーディネーターとエージェントを務めた。

1. LEEP顧客企業の選択方法はサイト [anz.com/esgreport](http://anz.com/esgreport) にある 2025 Climate Report に掲載

2. サイト [anz.com/esgreport](http://anz.com/esgreport) にある ANZ Social and Environmental Sustainability Target Methodology 参照

3. ANZの金額は236億ドル

# Our Large Emitters Engagement Program<sup>1</sup>

- 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 2025<sup>2</sup>



### 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 improvement<sup>3</sup> of their plans. These customers may have targets that fall short of being Paris-aligned<sup>4</sup> 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](https://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

# ANZのLEEPプログラム（LEEP：排出量の多い顧客企業）<sup>1</sup>

- 2018年以降、当社では排出量の多い顧客企業と共に移行計画に取り組み、現在は該当企業をLEEP顧客として扱っている。
- LEEP該当企業の移行計画を当社の評価フレームワークで評価し、顧客企業の計画にガバナンス、目標、リスク管理、開示が含まれるようにサポートしている。
- 3段階の分類アプローチを用いて、ANZの評価の枠組みに基づいて移行の進捗を評価している。そうすることで「進捗」段階にある顧客のセクターや地域毎の問題を認識することができる。
- 顧客企業の大半が事業運営において2050年までにネットゼロにするという排出目標を設定しており、経営陣レベルで移行計画を監督している。
- ANZではCentral Reviewチームが顧客の移行計画評価格付けを決定する。LEEP顧客の選定を含め、「初期」段階にある一部の顧客の計画導入を監視する。
- 今年は移行計画が開始時点に比べて「後期」フェーズにあるとされる企業が増え、顧客エンゲージメント目標を達成した。
- 2026年以降、LEEP顧客の移行計画を最低年一回評価し、対象範囲も拡大していく予定である。評価の結果によってエンゲージメントの内容が変わること。

## 2025年LEEP顧客の状況<sup>2</sup>



### 各フェーズの概要

**後期** 詳細な移行計画を開示している顧客であり、「業界の先駆者」と見なされる顧客が含まれる。

**進捗** 計画を進めて十分な改善が見られる顧客<sup>3</sup>であるが、パリ協定の中間目標に関する詳細が足りない場合がある。事業の分野や環境に問題がある場合等である。

**初期** ANZの基準で「進捗」フェーズには到達していない企業を指す。開示されていないが排出量を減らす対策が取られたり、ガバナンス構造や対応といった内部計画がある場合もある。また計画を開示してはいるが、排出量削減に関する情報や目標が含まれていない場合もある。

1. LEEP顧客の選択方法等の詳細はサイト [anz.com/esgreport](http://anz.com/esgreport) にある 2025 Climate Report を参照願います。

2. 2025年LEEP顧客評価で2025年10月22日（即ちANZの事業年度末を超える）までの評価基準に関する顧客企業の情報・対応を考慮している場合がある。

3. 公式開示内容の評価とANZとのエンゲージメントを含めて顧客企業の改善内容を評価する。

4. パリ協定（若しくはパリ協定準拠）とは気候変動の世界的な対応を強化する為にパリ協定の目標に整合させることを意味する。具体的にはa) 世界の平均気温上昇を産業革命前と比較して2°Cより充分低く抑えること、b) 気温の上昇を産業革命以前の水準より1.5°C以下に抑えること

# Our sectoral pathways to transition our lending to net-zero financed emissions<sup>1</sup>

## 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 <sup>2</sup>	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

# セクターパスウェイの導入でファイナンスド・エミッションをネットゼロに<sup>1</sup>

## 顧客企業の脱炭素化を助ける為のセクターパスウェイと目標

- 今年当社では2024年に一旦停止した航空を含め、セクターパスウェイ目標を見直した。その結果、目標やANZの過去のパフォーマンスについて幾つか大きな変更を行うことになった。
- 排出量の多いセクターのうち8分野（運輸の3サブセクターを含む）で関連した指標を特定し、独自の目標を設定した。各当該セクターで事業を行っている顧客企業に関する融資決定を助ける為の目標である。パスウェイは当社の意思決定において重要な要素である。

セクター <sup>2</sup>	2030年削減中間目標	現状
 発電	54% (対2020年)	<span>計画通り</span>
 石油・ガス	32% (対2020年)	<span>計画通り</span>
 燃料炭	100% (対2020年)	<span>計画通り</span>
 自動車製造	18-33% (対2022年)	<span>計画通り</span>
 航空	16-26 (対2019年)	<span>計画に近い</span>
 海運	23-30% (対2022年)	<span>計画に近い</span>
 アルミニウム	17-30% (対2021年)	<span>計画通り</span>
 セメント	13-25% (対2021年)	<span>計画通り</span>
 鉄鋼	11-22% (対2021年)	<span>計画通り</span>
 オーストラリアの大規模商業用不動産	60% (対2019年)	<span>計画通り</span>

● パスウェイ・レンジの10%以上

○ パスウェイ・レンジの0%超10%以下

● パスウェイ・レンジ以下 (0%以下)

- ANZの2025 Climate Reportにセクターパスウェイに関する重要な情報を掲載している。各セクターのバリューチェンの対象範囲、対象顧客の特定方法、その他適用される閾値を決める為の融資先企業の排出量（ファイナンスド・エミッション）の評価方法を含め、セクター別パスウェイの範囲に関する情報である。先行的な表現と気候関連の情報に関して本指標の最初と最後の注意事項を参照願います。改定後のパスウェイと目標にはパスウェイの適用基準を満たすSuncorp Bankの顧客が含まれる。
- 付録5の融資先企業の排出量（ファイナンスド・エミッション）評価方法といったオーストラリア住宅ローンと大企業アグリビジネスで、2024年セクターパスウェイの目標を開示しない理由、各セクターのバリューチェーンの一部を含むセクターパスウェイ・目標、各パスウェイに含まれる顧客・目標に対する当社の実績に関する詳細はサイトanz.com/esgreportにある2025 Climate Reportを参照願います。

# 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



# リスク管理

ANZグループではリスク管理フレームワーク（RMF）において気候変動リスクを重要なリスクと見て いる。RMF中の他の重要なリスクにも影響すると見ている。

今年当社では以下のことを重視している

1

グループ全体で気候リスク基準と非財務リスクの枠組みを通じて気候変動リスクの管理を強化・実施

2

報告内容に当社の産業・運輸セクターパスウェイに影響する重要な融資を含める

3

生成AIを用いて気候変動リスク評価ツールを強化

4

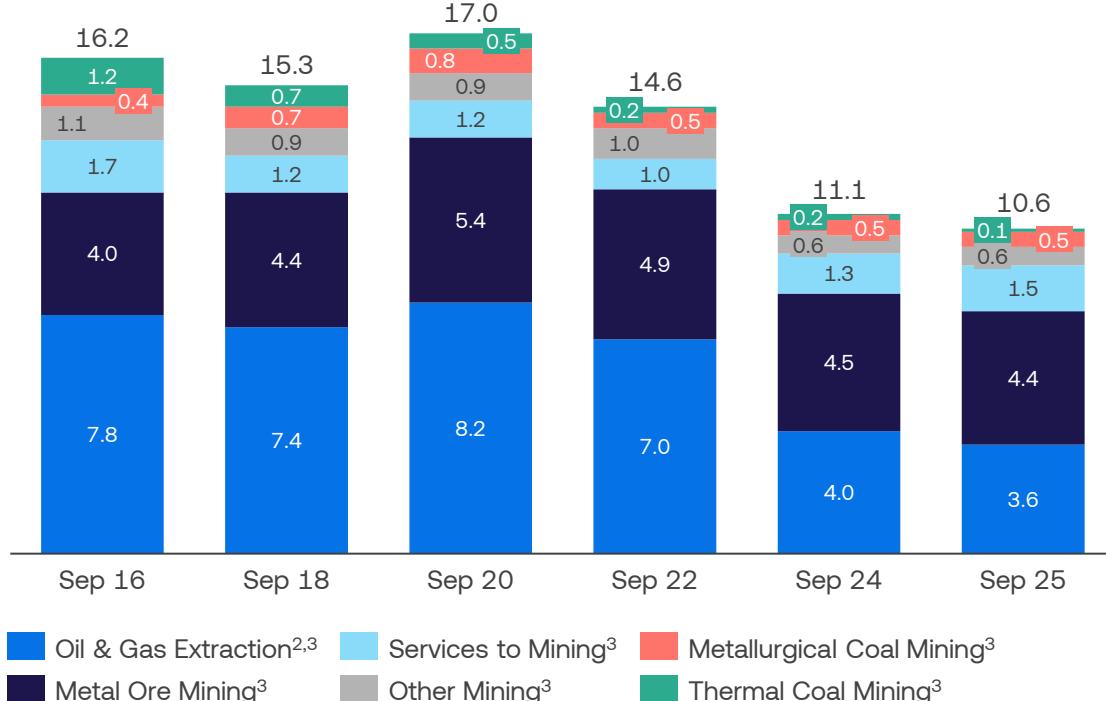
以下の方法で気候シナリオ分析能力を高める

- 資源専門家の採用
- 重要な気候リスクの特定・評価
- オーストラリア住宅ローンポートフォリオで物理的リスク評価を実施



# Our resources portfolio

## Resources Portfolio, EAD<sup>1</sup> \$b



## Thermal Coal Mining, EAD<sup>1</sup> \$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<sup>4,5</sup>

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.

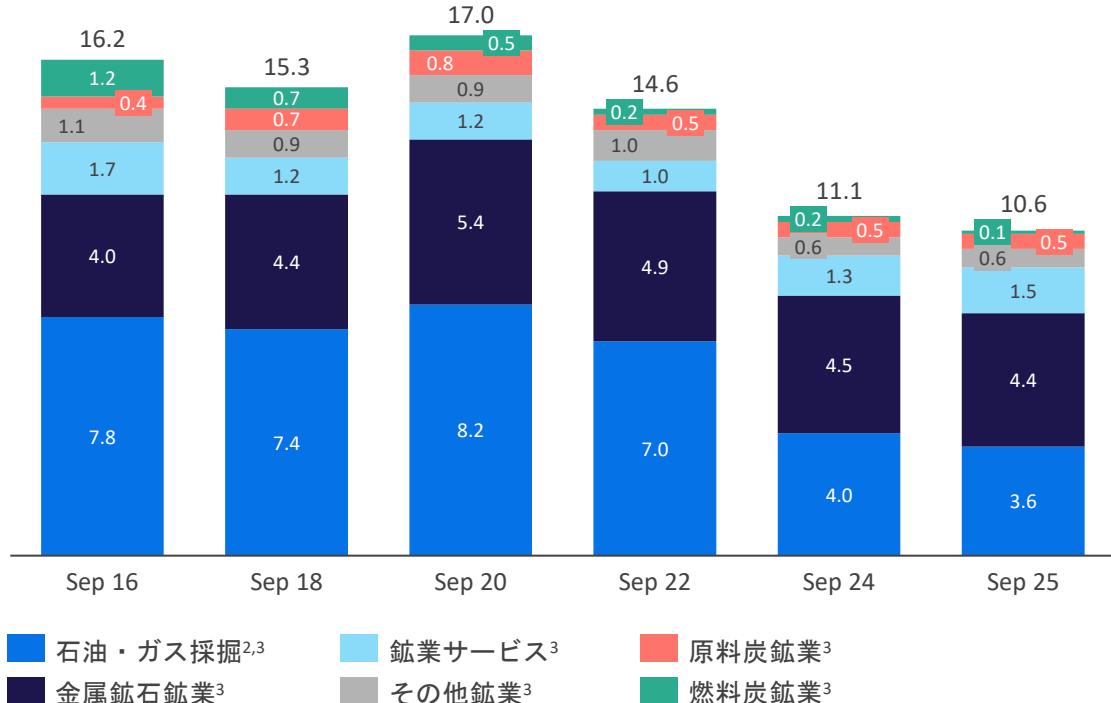
3. ANZ applies the 1993 ANZSIC codes, which ANZ may adapt where it considers appropriate, to allocate customers to industry sectors. The allocation is intended to reflect the primary business activity of the customer in terms of revenue ANZSIC codes are applied manually at the time of customer onboarding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

4. On a FX adjusted basis

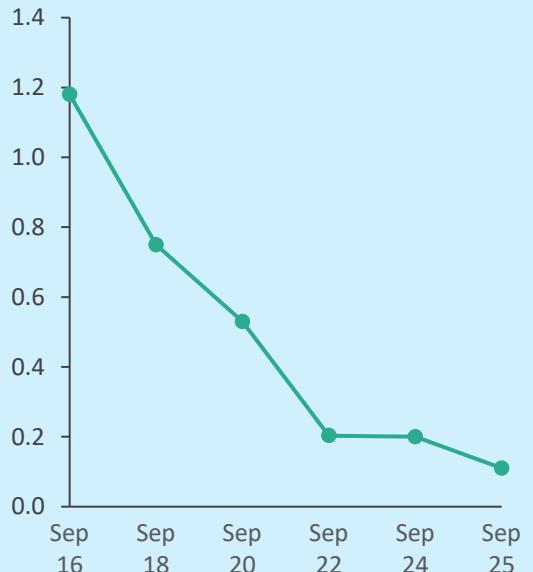
5. Some of the reduction in EAD since September 2020 is a result of the APRA Capital Reforms rule changes which came into effect 1 January 2023. The new rules altered the way EAD is calculated. When applied to ANZ's oil and gas EAD, the revised calculation resulted in a lower EAD amount compared with 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.

# ANZの資源ポートフォリオ

## 資源ポートフォリオ, EAD<sup>1</sup> 10億ドル



## 燃料炭鉱業へのエクスポージャー, EAD<sup>1</sup> 10億ドル 石油・ガス採掘・燃料炭鉱業へのエクスポージャーの変化



ポートフォリオ縮小の最終段階に近く、当社のエクスポージャーの大半が鉱山リハビリテーション債になった。

石油・ガス採掘企業に対するEAD削減目標を達成した。2020年を基準として2025年9月30日までに40% (EADでは49億ドル) 削減した<sup>4,5</sup>。

2025年には石油・ガス上流分野へのエクスポージャーが引き続き減少した。融資の減少、プロジェクトファイナンスの償却が寄与した。

1. EADはAPRAの計算式に基づいた各セクターへのエクスポージャーであり、コミットメントローン (APRAが規定する引出とオフバランスのエクスポージャーの比率を足したもの) を含む。

2. 石油・ガス採掘には探鉱・採掘へのエクspoージャーを含む、産業分類に沿って資源 (鉱業) のエクspoージャーだけを見ている。

3. ANZでは顧客企業の産業分類において適切だと思われる場合には1993 ANZSICコードを採用している。分類は収入で見た顧客の主要事業を反映している。ANZSICコードは顧客のオンボーディング時に手動で適用、その後顧客の事業活動が変化すれば変わる可能性がある。

4. 為替調整後

5. 2020年9月以降のEADの減少は2023年1月1日から適用されたAPRA資本規制改革によるものである。規則変更でEADの計算方法が変わった。新しい方法で計算した石油・ガスEADは古い方法で計算した元のEADよりも少なくなる。目標に対して減った分の一部はAPRAバーゼルIV規制変更でEADの計算方法が変わったことが影響した。



# 2025 Full Year Results

Debt Investor Presentation  
Economics



## ANZ Research's Australia & New Zealand economic forecast

	2021	2022	2023	2024	2025	2026	2027
<b>Australia – GDP (% year-average)</b>	<b>5.4</b>	<b>4.2</b>	<b>2.1</b>	<b>1.0</b>	<b>1.9</b>	<b>2.2</b>	<b>2.1</b>
Australia - headline CPI (% year-average)	2.9	6.6	5.6	3.2	2.8	3.4	2.6
Australia - unemployment (% Q4 avg)	4.7	3.5	3.9	4.0	4.4	4.3	4.2
Australia - Wage Price Index (%y/y)	2.4	3.3	4.3	3.2	3.4	3.1	3.2
RBA cash rate (% year end)	0.1	3.1	4.35	4.35	3.60	3.60	3.60
Residential Property Prices (%y/y quarter average)	23.5	-5.0	8.4	5.6	7.2	5.8	4.8
Credit Growth – Housing (% y/y)	7.4	6.5	4.2	5.5	6.4	8.2	7.7
Credit Growth – Business (% y/y)	7.3	11.9	6.5	8.9	8.4	6.9	7.4
<b>New Zealand – GDP (% year-average)</b>	<b>5.5</b>	<b>2.6</b>	<b>2.2</b>	<b>-0.3</b>	<b>0.3</b>	<b>2.6</b>	<b>2.9</b>
New Zealand - headline CPI (% year-average)	3.9	7.2	5.7	2.9	2.8	2.0	1.9
New Zealand – unemployment (% Q4 avg)	3.2	3.4	4.0	5.1	5.2	4.5	-
RBNZ cash rate (% year end)	0.75	4.25	5.5	4.25	2.25	2.25	3.00
Residential Property Prices (% y/y)	22.6	-13.8	0.6	-0.9	0.7	5.0	-

Shading denotes forecast outcomes. 2025F, 2026F and 2027F as 14 January 2026. For latest forecasts, please visit ANZ Research [research.anz.com/forecasts](http://research.anz.com/forecasts)



# Global economic scorecard

Category	Australia	United Kingdom	France	Germany	United States	Canada	New Zealand
GDP growth (% y/y)	<b>2.1%</b>	1.3%	0.9%	0.0%	2.3%	0.4%	<b>1.3%</b>
CPI inflation (% y/y)	<b>3.2%</b>	3.2%	0.8%	1.8%	2.7%	2.2%	<b>3.0%</b>
Policy rate (cash rate)	<b>3.60%</b>	3.75%	2.00% <sup>3</sup>	2.00% <sup>3</sup>	3.75%	2.25%	<b>2.25%</b>
2yr swap rate (spread to cash)	<b>0.37%</b>	-0.32%	0.23% <sup>3</sup>	0.23% <sup>3</sup>	-0.40%	0.19%	<b>0.67%</b>
10yr bond yield	<b>4.67%</b>	4.34%	3.49%	2.81%	4.13%	3.36%	<b>4.47%</b>
Unemployment rate	<b>4.3%</b>	5.1%	7.7%	3.8%	4.4%	6.8%	<b>5.3%</b>
Current Account balance % GDP	<b>-2.2%</b>	-3.0%	-0.3%	4.9%	-4.0%	-1.4%	<b>-3.5%</b>
Budget balance % GDP <sup>4</sup>	<b>-1.0%</b>	-4.5%	-5.4%	-2.9%	-6.0%	-2.3%	<b>-3.4%</b>
Govt net debt % GDP <sup>5</sup>	<b>32.5%</b>	94.6%	108.2%	48.7%	99.6%	13.3%	<b>23.3%</b>
Credit Rating (S&P)	<b>AAA</b>	AA	A+	AAA	AA+	AAA	<b>AA+</b>

1. Data using latest actuals as at 15 January.

2. Source: IMF, Standard and Poor's (S&P), Bloomberg, ANZ Research.

3. Policy rate and 2yr swap spread are quoted for the Euro area, and are not country specific.

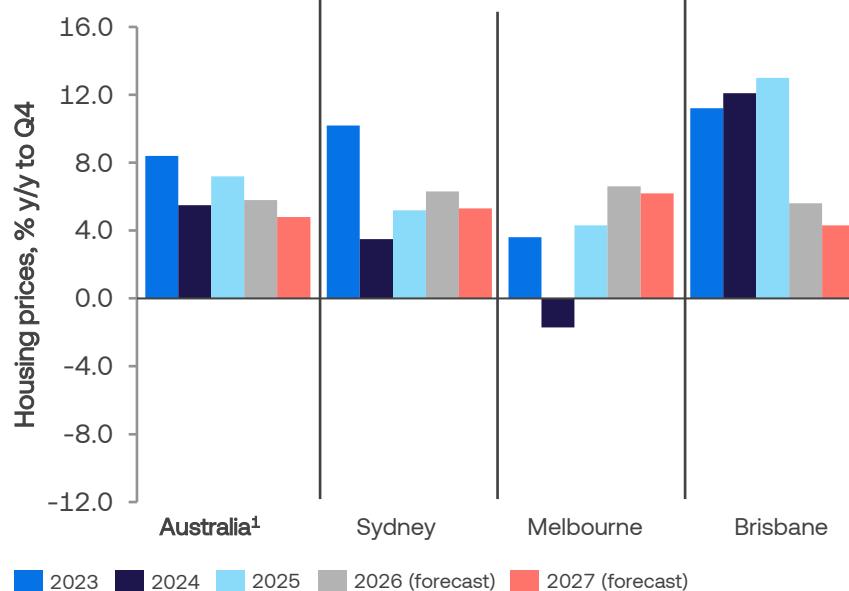
4. Budget Balances are Bloomberg's consensus forecast for this calendar year

5. Net Debt figures are IMF's forecast for General Government Net Debt for this calendar year, with Germany quoted for EUR.



# Australia & New Zealand housing

ANZ Research Australia housing price growth forecasts, % y/y



Australia property prices, % growth

December 25	6 Month Change			Year on Year Change			5 Year Cumulative Change		
	Total	Houses	Units	Total	Houses	Units	Total	Houses	Units
Adelaide	7.1	7.0	7.2	8.8	8.7	9.5	79.8	81.1	72.6
Brisbane	10.1	9.9	11.3	14.5	14.0	16.9	86.7	86.5	88.9
Canberra	3.7	5.2	-0.7	4.9	6.4	0.0	27.9	31.1	17.9
Darwin	11.3	11.8	10.3	18.9	19.9	17.0	38.3	38.1	38.1
Hobart	4.1	4.2	3.6	6.8	6.8	6.9	30.5	31.1	28.0
Melbourne	2.3	2.7	1.3	4.8	5.8	2.5	15.5	20.2	5.3
Perth	12.3	12.3	12.6	15.9	15.7	17.5	89.0	90.3	79.7
Sydney	3.2	3.5	2.4	5.8	6.9	2.9	36.2	44.3	17.7
Australia <sup>1</sup>	5.4	5.8	3.8	8.2	9.1	5.3	43.4	50.6	23.3

New Zealand property prices, % growth

November 25	6 Month Change	Year on Year Change	5 Year Cumulative Change
Auckland	0.2	-1.5	-1.4
Wellington	-0.8	-2.8	-8.3
Christchurch <sup>2</sup>	2.4	2.5	38.1
New Zealand	0.6	-0.2	7.8

1. Australian capital cities.

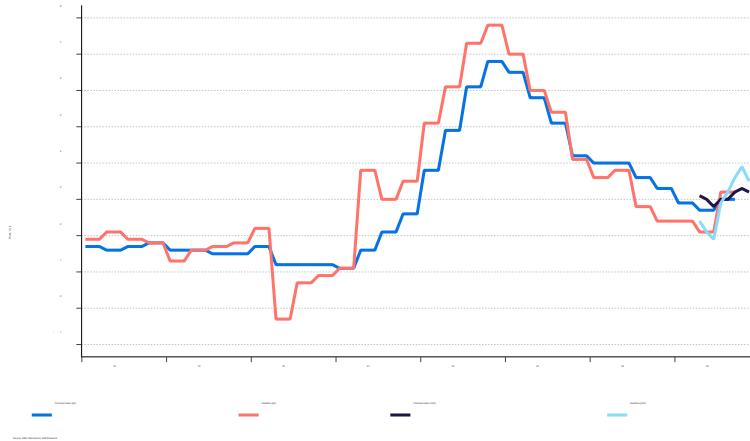
2. Housing prices are for Canterbury region, which includes Christchurch

Source: Cotality (Australia), ANZ Research (forecasts), New Zealand (REINZ) House Price Index (NZ)

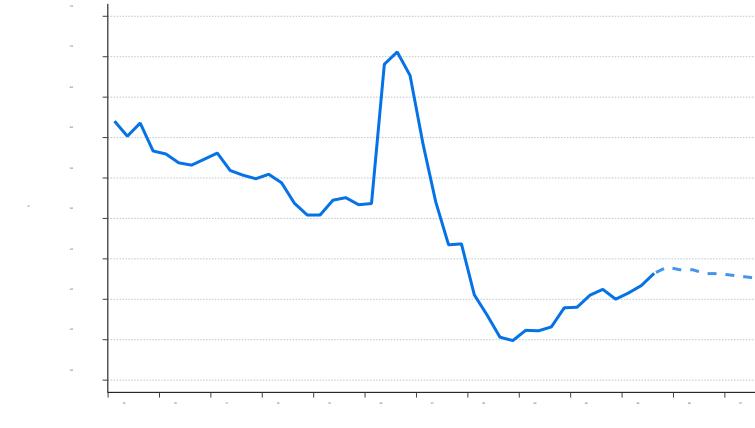


# ANZ Research sees the RBA cash rate to remain at 3.60% in 2026

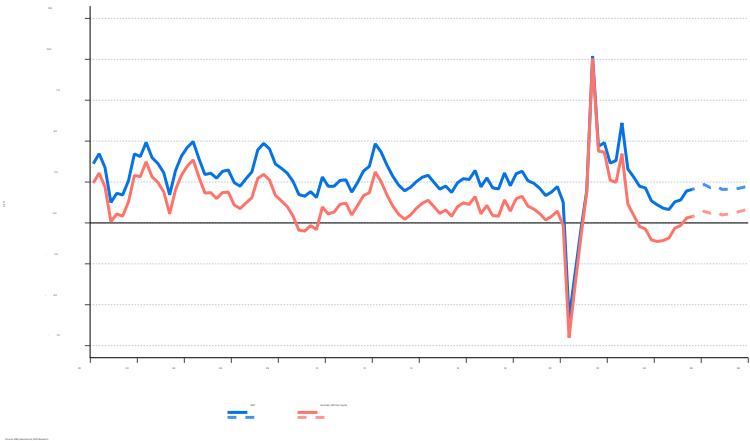
While there are signs inflation pressures are persisting, annual inflation growth fell slightly in November



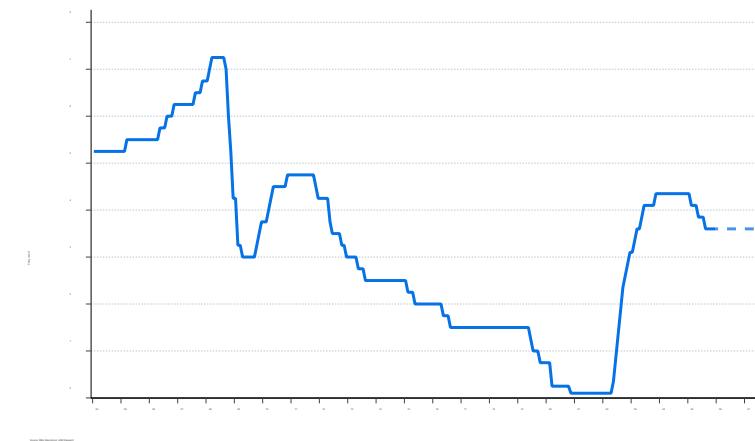
ANZ Research sees the labour market as balanced and forecasts a minor drift downward in the unemployment rate



ANZ Research expects Australian economic growth to continue around its current pace over the next two years

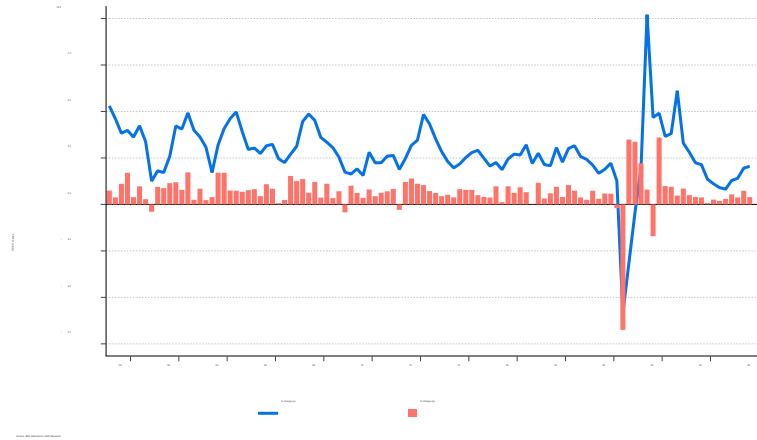


ANZ Research expects the cash rate to remain at 3.60% for an extended period

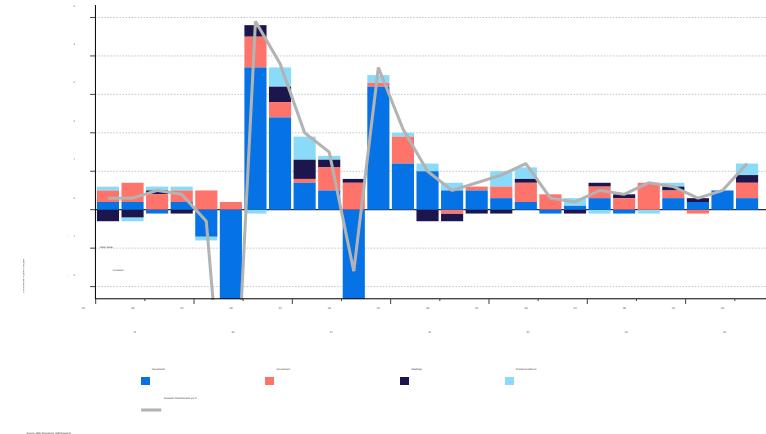


# Modest Q3 GDP growth, but strong domestic demand

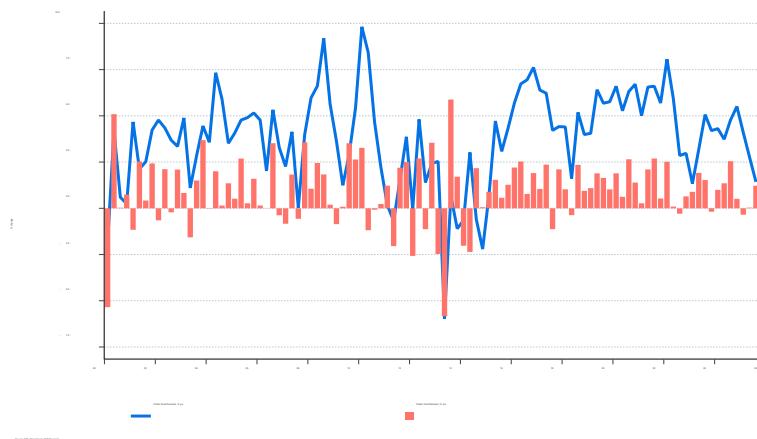
Economic growth was modest in Q3, as GDP rose 0.4% q/q following an upwardly revised 0.7% q/q lift in Q2



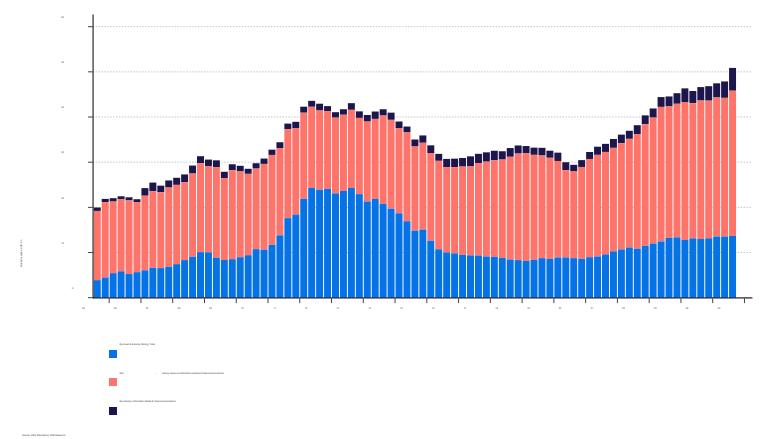
Domestic demand lifted 1.2% q/q in Q3 - its fastest rate since a similar result in Q2 2023 – led by public demand and investment



Public demand growth rebounded in Q3. ANZ Research expects the public sector to contribute to growth in the coming quarters



Private capex rose 6.4% q/q in Q3, its largest quarterly increase since 2012, driven by data centre investment



# Australia's exports are dominated by commodities

China is Australia's top export destination.

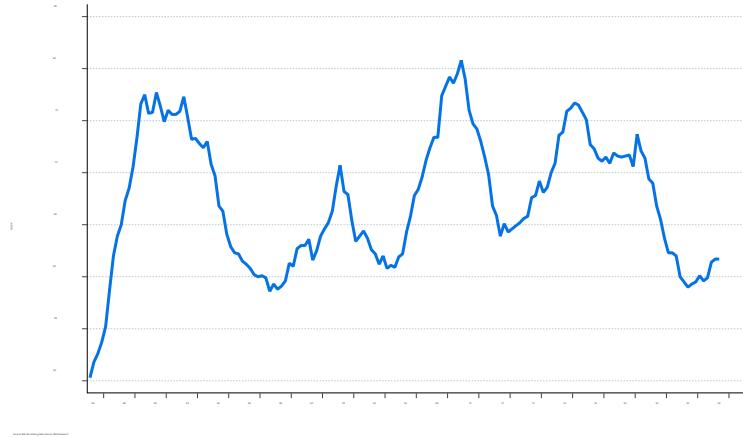
Top Exporting Countries	Exports, 2024-25 (\$billion AUD)	% of Total
China (excludes SARs & Taiwan)	188.1	29.1
Japan	67.9	10.5
United States of America	54.1	8.4
South Korea	40.7	6.3
India	34.9	5.4

Iron ore is Australia's top export to the world

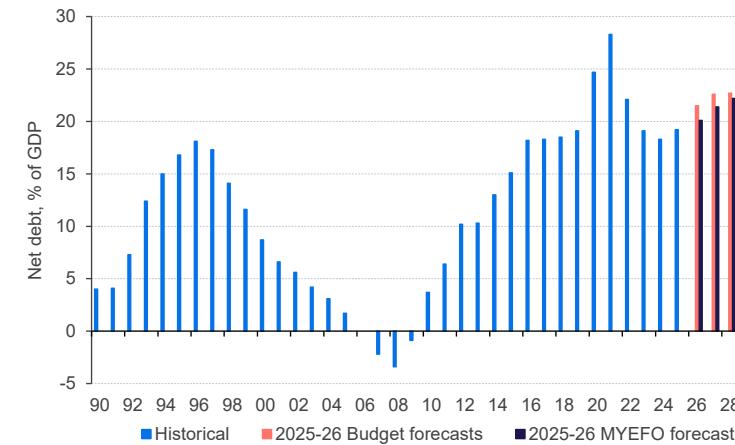
Top exports*	Exports, year to Q3 2025 (\$billion AUD)	% of Total**
Iron ores & concentrates	117.9	18.0
Coal	67.0	10.2
Natural Gas	63.0	9.6
Education-related travel	54.4	8.3
Non-monetary gold	53.0	8.1

## Businesses are slightly more leveraged than a year ago

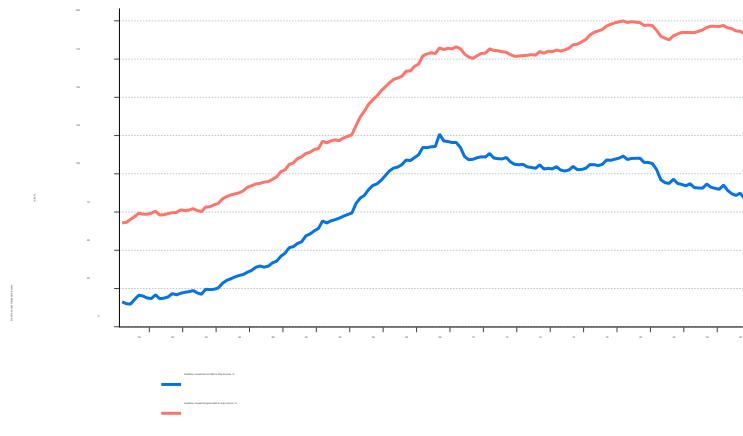
Non-financial corporate debt as a share of GDP has picked up to its highest level since 2022, but is still low compared to history



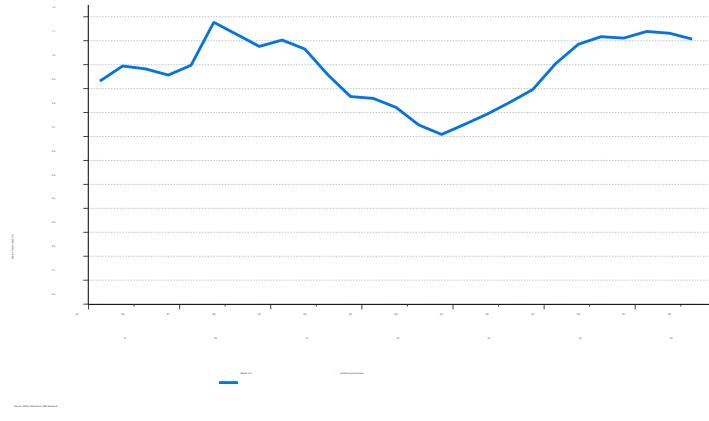
Government debt is likely to rise in the coming years



Household net debt as a share of disposable income is trending down, while gross debt is a more stable share



Mortgage arrears rates have remained low despite higher interest rates



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### Suncorp Bank funding strategy

The Suncorp Bank funding strategy is based on providing the group with diversity through various programmes within the domestic and offshore capital markets. The funding strategy over recent years has focused on broadening and deepening Suncorp Bank's investor base. The funding strategy is driven by the requirements of balance sheet diversification, growth and liquidity management. The focus has always been on diversity and relationships and this covers offshore and domestic investors, short term, long term, wholesale, and capital.



**Wholesale Domestic and Offshore Programmes**  
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