

ANZ

SUSTAINABLE DEVELOPMENT GOALS BONDS

USE OF PROCEEDS REPORT

AS AT 31 MARCH 2026



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- There can be no assurance that relevant eligible assets and eligible expenditures will be capable of being implemented in or substantially in such manner and/or in accordance with any timing schedule or at all or with the results or outcome as originally expected or anticipated by ANZ and, accordingly, there is no assurance that the

Relevant Proceeds will be totally or partially allocated to such eligible assets or eligible expenditures.

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- Information contained in or otherwise accessible through the websites mentioned in this document does not form part of this document.

INTRODUCTION TO ANZ SDG BONDS

This report provides an update to investors as at 31 March 2026 on the use of an amount equal to the proceeds of the Australia and New Zealand Banking Group Limited (“ANZ”) Sustainable Development Goals Bonds (“SDG Bonds”) to finance or refinance Eligible Assets and/or Eligible ANZ Expenditures.

This report should be read in conjunction with the ANZ SDG Bond Framework dated November 2024¹ (“Framework”). Undefined capitalised terms have the meaning given in the Framework, unless the context otherwise requires.

As at 31 March 2026, ANZ had five² SDG Bonds on issue with an aggregate principal amount of 5.4 billion (AUD equivalent³).

ANZ SDG BONDS ISSUANCE TIMELINE



ANZ has issued, and may, from time to time, issue other bonds, notes or debt securities and allocate an amount equal to their proceeds of issue to finance or refinance Eligible Assets and/or Eligible ANZ Expenditures (“Other SDG Securities”). ANZ may, from time to time, and at its sole discretion, re-allocate or apportion Eligible Assets and Eligible ANZ Expenditures among, and/or adjust the composition of its portfolio of Eligible Assets and Eligible ANZ Expenditures allocated against, the SDG Bonds and Other SDG Securities.

¹ Version 4 of the ANZ SDG Bond Framework, available here: [sdg-bond-framework-november-2024.pdf](https://www.anz.com/australia-and-new-zealand-banking-group-limited/sustainable-development-goals-bonds-framework-november-2024.pdf)

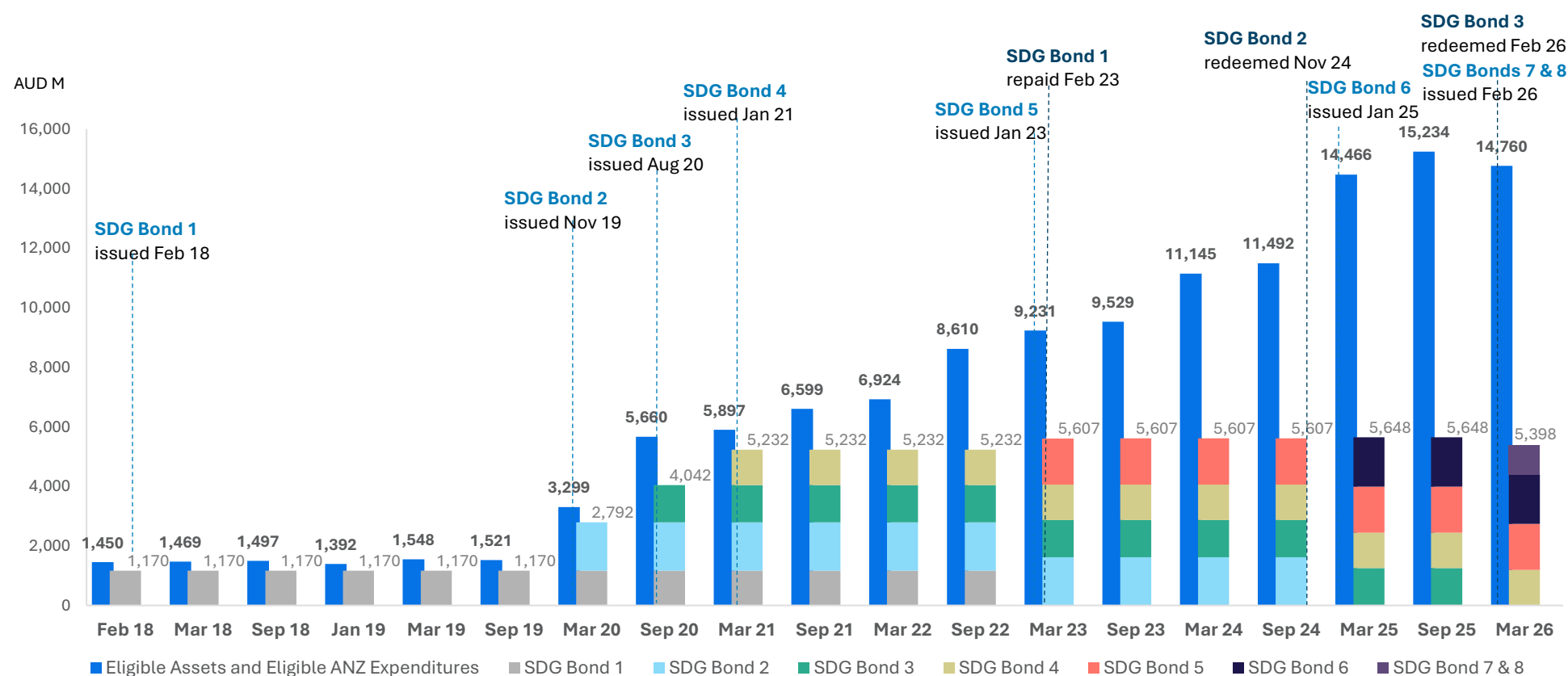
² Investors should note that ANZ subsequently redeemed SDG Bond 4 on the optional redemption date of 5 May 2026.

³ For SDG Bonds issued in a currency other than AUD, proceeds are swapped back to AUD at the time of issuance. The AUD proceeds from this swap are recorded as the AUD equivalent proceeds for the SDG Bond.

HISTORICAL VOLUME OF ELIGIBLE ASSETS AND ELIGIBLE ANZ EXPENDITURES AND SDG BONDS (AUD EQUIVALENT)

The following chart shows the total volume (AUD M) of Eligible Assets and Eligible ANZ Expenditures as at 31 March 2026 and as at past reporting periods.

An amount equal to 100% of the proceeds from ANZ's SDG Bonds was allocated to Eligible Assets and Eligible ANZ Expenditures at each issuance, and remains fully allocated or apportioned as at 31 March 2026.





ANZ AND THE SUSTAINABLE DEVELOPMENT GOALS

On 1 January 2016, the United Nations [Sustainable Development Goals](#)⁴ (“SDGs”) came into effect. The 17 goals and 169 targets are aimed at addressing global challenges, including those related to poverty, inequality, climate change and environmental degradation by 2030.

ANZ supports the SDGs and believes that business has an important role to play in their achievement.

In 2019, ANZ became a founding signatory to the [UN Principles for Responsible Banking](#) (the “**Principles**”). Under the Principles, ANZ’s ultimate parent entity, ANZ Group Holdings Limited (ABN 16 659 510 791) (“**ANZGHL**” and, together with its subsidiaries, the “**Group**”) has reported the Group’s progress towards implementing the Principles using the Reporting and Self-assessment Index, available in its ESG Data and Frameworks pack at [anz.com/about-us/esg/reporting](#).

As an issuer of SDG Bonds, ANZ demonstrates alignment with the SDGs through use of proceeds and impact reporting.

ANZ ESG REPORTING

The 2025 ESG Report, 2025 ESG Data and Frameworks Pack and 2025 Climate Report are available at [anz.com/about-us/esg/reporting](#). Details of KPMG’s independent assurance, including the approach taken and conclusions, are provided within KPMG’s assurance statement on pages 58-59 of the 2025 ESG Report, and pages 87-89 of the 2025 Climate Report. More information can be found [here](#).

ANZGHL’s ESG Report provides stakeholders with detailed ESG disclosures, including performance against the Group’s ESG targets and the Group’s management of material ESG issues. The Group’s ESG approach is focused on responding to the Group’s seven most material ESG issues, which for 2025 were identified and assessed as: environmental sustainability; ethics, conduct and culture; financial wellbeing; housing; improving non-financial risk management; information security; and responsible customer engagement. The 2025 ESG Report was prepared in accordance with the GRI Universal Standards 2021. See the 2025 ESG Report for further details at [anz.com/about-us/esg/reporting](#).

⁴ The SDGs are a collection of 17 non-legally binding, interlinked global goals produced by the UN for countries and governments. The SDGs are included to show how ANZ’s strategy supports the SDGs. ANZ makes no representation, warranty, or assurance of any kind, express or implied and takes no responsibility or liability as to whether ANZ’s strategy furthers the objectives or achieves the purpose of the indicated SDG. Further information on the SDGs can be found at [un.org/sustainabledevelopment/](#). The content of this publication has not been approved by the United Nations and does not reflect the views of the United Nations or its officials or Member States.



ANZGHL's 2025 Climate Report outlines the Group's approach and progress towards the Group's Climate and Environment (C&E) Strategy vision to finance a sustainable transition. In 2025, the report was prepared in accordance with the Task Force on Climate-related Financial Disclosures (TCFD). The report was also informed by the Taskforce on Nature-related Financial Disclosures (TNFD) framework for nature disclosures, Glasgow Financial Alliance for Net Zero (GFANZ), and Transition Plan Taskforce (TPT) guidance and framework in the Group's disclosures on transition planning. The report also details the Group's actions in setting pathways and targets to reduce the Group's financed and facilitated emissions in key sectors, informed by the UN Guidance for Climate Target Setting for Banks and the Partnership for Carbon Accounting Financials (PCAF) guidance. See the 2025 Climate Report for further details at anz.com.au/about-us/esg/reporting.

ANZGHL's 2025 Corporate Governance Statement discloses how it has complied with the *Australian Securities Exchange (ASX) Corporate Governance Council's Corporate Governance Principles and Recommendations (4th edition)* and is available at anz.com/corporategovernance.

Some of the Group's general ESG performance highlights (which do not necessarily relate in any respect to the use of proceeds and impact of ANZ's SDG bonds currently on issue) include:

- **\$100 billion social and environmental activities target^{5 6}**
 - As at 31 March 2026, the Group has contributed \$98.50 billion in total towards the target since it commenced on 1 April 2023.⁷ This includes \$14.06 billion allocated towards the target in 1H 2026⁸.
- Encouraging and supporting the Group's Large Emitters Engagement Program (LEEP) cohort of customers to improve their transition plans⁹.
- **\$10 billion social housing target¹⁰**
 - As at 31 March 2026, the Group has funded and facilitated \$8.33 billion towards the target since it commenced in October 2018. This includes \$961.20 million in 1H 2026.

⁵ Target to fund and facilitate at least \$100 billion by 30 September 2030 in social and environmental activities through customer transactions and direct investments by ANZ.

⁶ Performance subject to limited assurance by KPMG. The KPMG report is available at anz.com.au/about-us/esg/reporting/ within the "Half Year Targets and Updates – 2014 to current" section under "ESG Reporting".

⁷ The direct investment total in the cumulative amount excludes 3 bonds purchased and recorded in FY25. These were not held for the requisite 12 months and so are removed from the total, as required under the ANZ Social and Environmental Sustainability Target Methodology available at anz.com/esgreport.

⁸ 1H26 includes transactions validated as eligible for inclusion in the target from 20/09/2025 to 13/03/2026

⁹ The Large Emitters Engagement Program (LEEP) is ANZ's signature customer engagement program, which provides the framework for engaging with LEEP customers on their transition plans. Further information is available in our Climate Report available at anz.com.au/about-us/esg/reporting/.

¹⁰ Eligible housing transactions that also meet the eligibility criteria for the social and environmental target to achieve \$100 billion by end 2030 and may contribute towards both targets. Performance subject to limited assurance by KPMG. The KPMG report is available at anz.com.au/about-us/esg/reporting within the "Half Year Targets and Updates – 2014 to current" section under "ESG Reporting".



- More than **126,000 participants** in ANZ's long-running financial education programs – Saver Plus, MoneyMinded and MoneyBusiness in 2025.
- Prevented and recovered more than **\$220 million** in fraud and scams-related funds across Australia and New Zealand¹¹.

Please refer to anz.com.au/about-us/esg/reporting for the following reports:

- ANZ 2025 ESG Report
- ANZ 2025 ESG Data & Frameworks Pack
- ANZ 2025 Climate Report
- ANZ Social & Environmental Sustainability Target Methodology
- ANZ 2025 Energy Customer Approach

For the ANZ Climate Change Commitment, please refer to our website – [here](#).

ANZ SDG BOND FRAMEWORK

The Framework was developed in line with the 2021 or 2023 versions of the International Capital Market Association's ("ICMA") [Green Bond Principles \("GBP"\)](#), [Social Bond Principles \("SBP"\)](#), and related [Sustainability Bond Guidelines \("SBG"\)](#), as relevant¹². The proceeds of the SDG Bonds have been used to finance or refinance assets that align with ANZ's Eligible Categories and that promote any of the 11 SDGs which ANZ selected. ANZ recommends this report be read in conjunction with the Framework, which is available on the ANZ Debt Investor Centre [website](#).

¹¹ Includes ANZ Plus, ANZ Classic, ANZ Bank New Zealand, and Suncorp Bank.

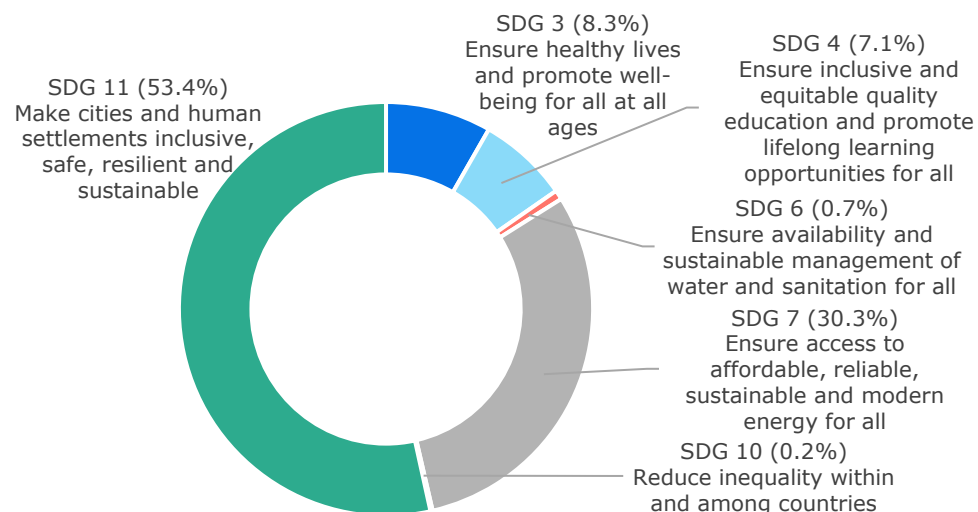
¹² The International Capital Market Association ("ICMA") published documents entitled "The Social Bond Principles 2023" as at June 2023, "The Sustainability Bond Guidelines 2021" as at June 2021 and "The Green Bond Principles 2021" as at June 2021 (with June 2022 Appendix 1) (together, the "**2021/2023 ICMA Documents**"). The Framework was prepared in line with the 2021/2023 ICMA Documents, **Although ICMA's current versions are** "The Social Bond Principles 2025" as at June 2025, "The Sustainability Bond Guidelines 2021" as at June 2021 and "The Green Bond Principles 2025" as at June 2025. This report has been prepared in line with the 2021/2023 ICMA Documents because the Framework is in line with the 2021/2023 ICMA Documents.

ALLOCATION OF BOND PROCEEDS

An amount equal to the proceeds from ANZ's SDG Bonds on issue has been fully allocated or apportioned to Eligible Assets and/or Eligible ANZ Expenditures which align with six of the eleven selected SDGs. There are no unallocated amounts.

The following charts illustrate the breakdown of Eligible Assets and/or Eligible ANZ Expenditures as at 31 March 2026.

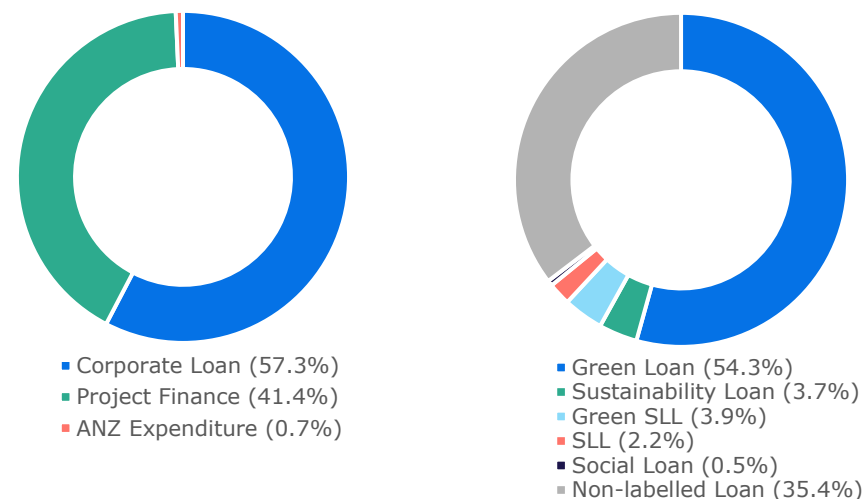
Allocation of proceeds by SDG 31 March 2026



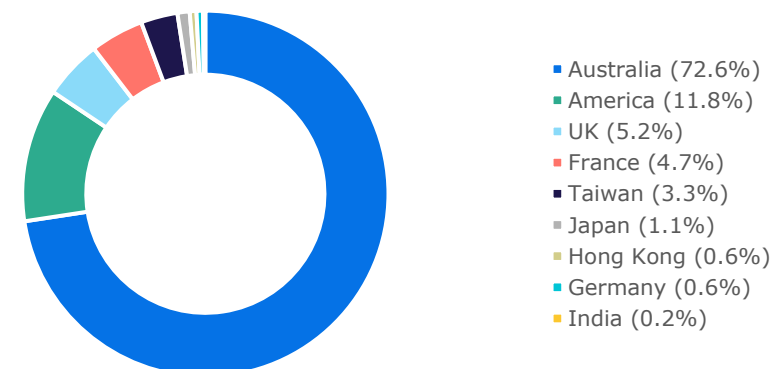
Important Notes

- With the exception of SDG 10, the figures are "gross figures" per project, rather than apportioned based on ANZ's lending to the project. This means that the impact of ANZ's lending is lower than, and a portion of, these figures. The volume of Eligible Assets and/or Eligible ANZ Expenditures is as at 31 March 2026, and is sourced from ANZ's SDG Bond Asset Register.
- There is no link between the Eligible Assets and/or Eligible ANZ Expenditures and the SDG Bonds themselves as set out in the pricing supplements for the SDG Bonds, dated 27 January 2021, 1 February 2023, 29 January 2025 and 19 February 2026
- Figures and percentages related to bond proceeds may not be equal to the stated totals or 100% due to rounding.
- A reference to "proceeds" of SDG Bonds is a reference to an amount equal to the proceeds of the SDG Bonds.

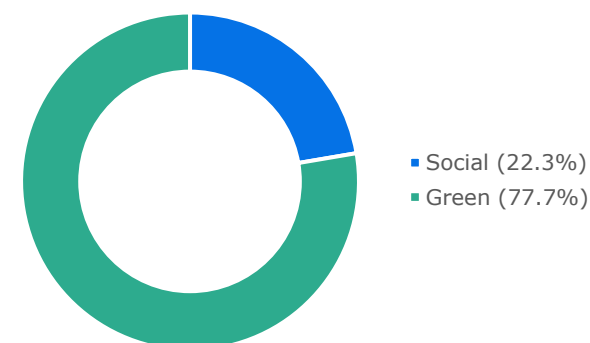
Allocation of proceeds by Loan 31 March 2026



Allocation of proceeds by Location 31 March 2026



Allocation of proceeds by Category Type 31 March 2026



USE OF PROCEEDS SUMMARY AS AT 31 MARCH 2026

SDG	SDG Target	GBP/SBP Project Category	Eligible Asset	Total by Asset Type (AUD million)	Total by SDG (AUD million)	% of Eligible Assets
<div>3</div> <div>GOOD HEALTH AND WELL-BEING</div> <div></div>	3.4, 3.5, 3.8	Access to essential services	Hospitals and aged care	973.4	1,220.93	8.3%
			Specialist disability accommodation	247.53		
<div>4</div> <div>QUALITY EDUCATION</div> <div></div>	4.3, 4.4, 4.5	Access to essential services	Student housing	498.83	1,042.03	7.1%
		Socioeconomic advancement and empowerment	Schools	450.74		
			University	92.47		
<div>6</div> <div>CLEAN WATER AND SANITATION</div> <div></div>	6.1	Sustainable water and wastewater management	Drinking water	109.26	109.26	0.7%
<div>7</div> <div>AFFORDABLE AND CLEAN ENERGY</div> <div></div>	7.2, 7.b	Renewable energy	Renewable energy generation and infrastructure – wind power, solar, and battery storage	4,372.12	4,474.14	30.3%
		Energy efficiency	Smart meters	102.02		
<div>10</div> <div>REDUCED INEQUALITIES</div> <div></div>	10.2	Socioeconomic advancement and empowerment	Financial education programs	25.12	25.12	0.2%
<div>11</div> <div>SUSTAINABLE CITIES AND COMMUNITIES</div> <div></div>	11.1, 11.2	Green Buildings	Buildings meeting a green standard	5,311.33	7,888.28	53.4%
		Clean transportation	Lower carbon transportation facilities	1,623.76		
		Affordable housing				
		Affordable basic infrastructure	Social and affordable housing	953.19		
Total AUD million					14,759.76	100%

Notes

1. Assurance:

ANZ procured a reasonable assurance report dated 18 December 2025 (the "**EY Assurance**") from Ernst & Young ("**EY**") confirming that, in EY's opinion, ANZ's post-issuance process in relation to its SDG Bonds, and its Impact Report meet the requirements of the 2021/2023 ICMA Documents in all material respects. The EY Assurance was conducted on the contents of the use of proceeds and impact report as at 30 September 2025 and as such **does not** cover the contents of this report. Assurance is conducted annually and we expect the next assurance will be undertaken for the period ending 30 September 2026.

The EY Report can be found on the ANZ Debt Investor Centre [website](#).

2. Undisclosed Borrowers:

Borrower names are not disclosed in the table in the "Use of Proceeds" section of this report due to confidentiality restrictions.

3. Framework:

This report has been prepared in accordance with version 4.0 of the ANZ SDG Bond Framework, published November 2024. The current and preceding versions of the ANZ SDG Bond Framework can be found on the ANZ Debt Investor Centre [website](#).

Investor Feedback

ANZ is committed to transparency of reporting and disclosure in the Green, Social and Sustainability Bond market and we welcome investor feedback on the contents of this and future reports.

Enquiries and Further Information

Enquiries in relation to this report or ANZ SDG Bonds can be directed to DebtIR@anz.com.

All ongoing and historical reporting and assurance in relation to ANZ SDG Bonds can be found on the ANZ Debt Investor Centre [website](#).

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