U.S. Investor Website Update

For Release: February 17, 2026

2026 First Quarter Trading Update

The ANZ Group announced on February 12, 2026 an unaudited Statutory Profit of $1.87 billion for the quarter ended December 31, 2025 (“1Q26”) and a Common Equity Tier 1 (“CET1”) ratio at December 31, 2025 of 12.15%, up 12 basis points (“bps”) from September 30, 2025.

Overview of financial performance

Balance sheet metrics	30 Sep 2025	31 Dec 2025	31 Dec 2025 vs 30 Sep 2025	31 Dec 2025 vs 31 Dec 2024
APRA Level 2 CET1 ratio, %	12.03	12.15	+12bps	+65bps
Customer deposits, $b	748	787	+5%	+5%
Net loans and advances, $b	829	837	+1%	+0.3%

- Net interest margin (“NIM”) improved 2bps to 1.56% for 1Q26 vs the quarterly average of the second half of the financial year ended September 30, 2025 (“2H25 quarterly average”). Excluding activities of the Markets business unit, NIM was up 3bps, primarily benefiting from a favourable funding mix shift towards operational deposits and higher earnings on replicating portfolios, offsetting the impact of central bank rate reductions and asset competition.
- Customer deposits increased $39 billion, up 5% (December 31, 2025 vs September 30, 2025). Excluding the Markets business unit, deposits were up $12 billion with growth across all divisions. Net loans and advances increased $8 billion, up 1% (December 31, 2025 vs September 30, 2025), including Institutional division lending up $5 billion.

Progress under ANZ 2030 strategy

- Embed new leadership team and continue to drive a cultural reset

  New Executive Committee in place
- Integrate Suncorp Bank faster to deliver value

  On track to complete a safe and secure migration of Suncorp Bank customers to ANZ by June 2027
- Accelerate the delivery of single customer digital front-end

  On track to deliver to all retail and SME customers by September 2027
- Reduce duplication and simplify the organisation

  More than 60% of 3,500 announced roles exited the bank by end-December 2025
- Enhancing non-financial risk management to improve resilience

On track to deliver the activities in the Root Cause Remediation Plan

Credit quality

- Portfolio losses remain low, reflecting strong overall credit quality and customer resilience under relatively lower interest rates and unemployment. The ANZ Group remains cautious on the outlook, given ongoing global economic uncertainty and the recent increase in the cash rate in Australia.
- The 1Q26 Individual provision ("IP") charge was $64 million, $20 million lower than the 2H25 quarterly average, and represents a 3bps annualised IP loss rate (2H25 4bps annualised IP loss rate).
- The Collective Provision balance remained stable at $4.38 billion with a Collective Provision balance to credit risk weighted assets coverage ratio of 1.19%, up 1bp from September 30, 2025.
- Australian Housing 90+ Days Past Due ("DPD") was 81bps and New Zealand Housing 90+ DPD was 82bps at December 31, 2025 (both 86bps at September 30, 2025).
- Non-performing exposures to total credit exposure was 0.78% at December 31, 2025, down 1bp from September 30, 2025.

Capital, funding and liquidity

- Level 2 CET1 ratio was 12.15% at December 31, 2025. The increase of 12bps from September 30, 2025 largely reflects quarterly earnings and the return of surplus capital to ANZBGL, including capital from ceasing the remaining ~$800 million of the share buy-back as announced in October 2025. These were partly offset by capital usage in 1Q26, including the payment of the final 2025 dividend and underlying credit risk weighted asset growth.
- Liquidity ratios remained broadly stable in 1Q26, with the average liquidity coverage ratio of 133% and a net stable funding ratio of 116% at December 31, 2025, both remaining well above regulatory minimums.
- $11.2 billion of term wholesale debt was issued across the ANZBGL Group from October 1, 2025 to February 12, 2026."

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