Supplementary Offering Circular
dated 14 August 2026

Australia and New Zealand Banking Group Limited

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

MARKETS ISSUANCE PROGRAMME

This supplement ("**Supplement**") is supplemental to, and should be read and construed together with the offering circular of Australia and New Zealand Banking Group Limited (the "**Issuer**" or "**ANZBGL**") dated 21 November 2025 as supplemented by the supplementary offering circulars dated 16 February 2026 and 4 May 2026 (the "**Offering Circular**").

The purpose of this Supplement is to:

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

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

Terms defined in the Offering Circular have the same meaning when used in this Supplement. This Supplement is supplemental to, and should be read and construed together with, the Offering Circular.

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

1. ANZBGL Basel III Disclosure

On 13 August 2026, ANZBGL released its Basel III Disclosure. By virtue of this Supplement, the Basel III Disclosure shall be deemed to be incorporated into, and form part of, the Offering Circular.

A copy of the Basel III Disclosure is also available at https://www.anz.com/debtinvestors/centre/programmes/anz-banking-group/markets-issuance-programme/.

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

2. Recent Developments

The sub-section entitled "Recent Developments " in the section entitled "Description of Australia and New Zealand Banking Group Limited and its Subsidiaries" on page 158 of the Offering Circular shall be supplemented by inserting the below at the end of the abovementioned sub-section:

"ANZ Group's 2026 Third Quarter Trading Update

Overview of financial performance

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

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

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

Credit quality

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

Capital, funding and liquidity

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

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

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

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