ANZ Debt Investor Update

September 2026

ANZ Group Holdings Limited 9/833 Collins Street Docklands Victoria 3008 Australia ABN 16 659 510 791

Disclaimer & important notice

.

Background information only

The information set out in this document and any accompanying verbal presentation including any question and answer session and any documents or other materials distributed with the presentation (together, the "**Presentation**") has been prepared by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (the "**Bank**"). The material in the Presentation is in summary form and does not purport to be complete. The Presentation is intended to provide general background information about ANZ Group Holdings Limited ACN 659 570 791 (“**ANZGHL**”), the Bank and ANZGHL’s other subsidiaries (together the “**Group**”) and their activities, and the material is current as at 7 September 2026 unless otherwise stated.

No offer of securities

The Presentation does not constitute or form part of and should not be construed as, an offer to sell or issue or the solicitation of an offer to buy, subscribe for or acquire any securities or other financial products in any jurisdiction or an inducement to enter into investment activity or to effect any transaction or to conclude any legal act of any kind.

Distribution to professional investors only

This document is intended for distribution to professional investors only. The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession any document or other information referred to in it comes should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction. Neither this document nor any other part of the Presentation is directed at, or intended for distribution to or use by, any person or entity that is a citizen or resident or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would require any registration or licensing within such jurisdiction.

Without limiting the restrictions in this document:

Australia: This document is intended for distribution to professional investors only and not to recipients to whom an offer to sell or issue or the solicitation of an offer to buy or acquire securities requires disclosure in accordance with Part 6D.2 or Chapter 7 of the Corporations Act 2001 (Cwlth) (“**Corporations Act**”) or is a “retail client” as defined for the purposes of section 761G of the Corporations Act.

New Zealand: This document is for distribution only:

(a) to persons who are wholesale investors as that term is defined in clauses 3(2)(a), (c) and (d) of schedule 1 to the Financial Markets Conduct Act 2013 of New Zealand (the "**FMC Act**"), being a person who is: (i) an "investment business"; (ii) "large"; or (iii) a "government agency", in each case as defined in schedule 1 to the FMC Act; and

(b) in other circumstances where there is no contravention of the FMC Act, but (without limiting paragraph (a) above) excluding any "eligible investor" (as defined in the FMC Act) or any person that meets the investment activity criteria specified in clause 38 of schedule 1 to the FMC Act.

United States: This document is only for investors who are (x) outside the United States and who are not, and are not acting for the account or benefit of U.S. Persons (as defined in Regulation S under the Securities Act of 1933 as amended (the “**Securities Act**”)) in compliance with Regulation S; or (y) a “qualified institutional buyer” (as defined in Rule 144A under the Securities Act), and may not be transmitted, copied or otherwise distributed, directly or indirectly, to persons who are not described in paragraphs (x) or (y). If you are not a person that meets the foregoing description, you may not read or consider this document or attend the presentation.

NO SECURITIES HAVE BEEN, OR WILL BE, REGISTERED UNDER THE SECURITIES ACT, OR THE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES. SECURITIES MAY NOT BE OFFERED OR SOLD, DIRECTLY OR INDIRECTLY, WITHIN THE UNITED STATES OR TO OR FOR THE ACCOUNT OR BENEFIT OF U.S. PERSONS, EXCEPT IN CERTAIN TRANSACTIONS EXEMPT FROM OR NOT SUBJECT TO THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT AND APPLICABLE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES. ANY INVESTMENT DECISION TO PURCHASE ANY SECURITIES IN THE CONTEXT OF A PROPOSED OFFERING, IF ANY, SHOULD BE MADE ON THE BASIS OF ANY APPLICABLE FINAL TERMS OR PRICING SUPPLEMENT, THE TERMS AND CONDITIONS OF THE SECURITIES AND THE INFORMATION CONTAINED IN THE APPLICABLE OFFERING MEMORANDUM OR OFFERING CIRCULAR PUBLISHED IN RELATION TO SUCH OFFERING AND NOT ON THE BASIS OF THIS DOCUMENT OR PRESENTATION, WHICH DOES NOT CONSTITUTE OR FORM PART OF AN OFFER OR SOLICITATION OF AN OFFER TO PURCHASE OR SUBSCRIBE FOR ANY SECURITIES IN THE UNITED STATES OR ANY OTHER JURISDICTION.

European Economic Area: This document is not directed at, and no securities will be offered, sold or otherwise made available to, any retail investor in the European Economic Area (the “**EEA**”). For these purposes, a "retail investor" means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended, the "**Insurance Distribution Directive**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129, (as amended, the “**EU Prospectus Regulation**”). Consequently, no key information document required by Regulation (EU) 1286/2014 (as amended, the “**EU PRIIPs Regulation”)** for offering or selling any securities or otherwise making them available to retail investors in the EEA will be prepared and therefore offering or selling any securities or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation. If you are a retail investor, you should not access this document nor act upon the material contained in this document.

United Kingdom ("UK"): The communication of this document is not being made by, and the content of this document has not been approved by an authorised person for the purposes of section 21 of the UK’s Financial Services and Markets Act 2000 (as amended, the "**FSMA**"). Reliance on this document for the purpose of engaging in any investment activity may expose the individual to a significant risk of losing all of the property or other assets invested. Accordingly, this document is not being distributed to, and must not be passed on to, the general public in the UK. The communication of this document as a financial promotion is only being made to those persons in the UK who have professional experience in matters relating to investments and who fall within the definition of investment professionals (as defined in Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the “**Financial Promotion Order**”)), or who fall within Article 49(2)(a) to (d) of the Financial Promotion Order, or who are any other persons to whom it may otherwise lawfully be made under the Financial Promotion Order (all such persons together being referred to as “relevant persons”). In the UK, any investments or securities will only be available to and will be engaged in only with, relevant persons. Any person in the UK that is not a relevant person should not act or rely on this communication or any of its contents. This document is not directed at any retail investor in the UK. Securities are not intended to be offered, sold, distributed or otherwise made available to, and securities should not be offered, sold, distributed or otherwise made available to any retail investor in the UK. For these purposes, a “retail investor” means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018, as amended (the “**EUWA**”); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently no disclosure document required by the UK Financial Conduct Authority Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing any securities or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Covered Bonds or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

Disclaimer & important notice

No reliance

None of the material in this document or any other part of the Presentation is intended to be and should not be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered with or without professional advice when deciding if an investment is appropriate. Neither this document nor the related presentation constitutes financial product advice.

No representation or warranty (express or implied) is made as to, and no reliance should be placed on, any information including projections, estimates, targets and opinions, contained herein or in any other part of the Presentation, and no liability whatsoever is accepted as to any errors, omissions or misstatements contained herein, and, accordingly, no member of the Group ,nor any of their respective affiliates, advisors or representatives, shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this document or its contents or otherwise arising in connection with the document or any other part of the Presentation.

No liability

To the maximum extent permitted by law, no member of the Group (including without limitation any of their respective directors, employees and agents) accepts any liability for any loss arising from the use of this document or its contents or otherwise arising in connection with it or the related presentation, including, without limitation, any liability arising from fault or negligence on the part of any member of the Group (or their respective directors, employees or agents).

Document subject to change

The information contained in this document is provided as at 7 September September 2026 and is subject to change without notice. No member of the Group, nor any of their respective affiliates, agents, employees or advisors, intends or has any duty or obligation to supplement, amend, update or revise any of the information contained in this document, in particular, any forward-looking statements. Further, indications of past performance will not necessarily be repeated in the future and should be treated with appropriate caution.

Forward looking statements

This document may contain various forward looking statements or opinions, including statements and opinions regarding a member of the Group's intent, belief or current expectations with respect to any member of the Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices, and transactions that any member of the Group is undertaking or may undertake. Those matters are subject to risks and uncertainties that could cause the actual results and financial position of any member of the Group to differ materially from the information presented herein. When used in this document, the words 'forecast', 'estimate', 'project', 'intend', 'anticipate, 'believe', 'expect', 'goal', 'target', 'indicator', 'plan', 'pathway', 'ambition', 'modelling', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the all or any members of the Group and their respective management, are intended to identify such forward looking statements or opinions.

Those statements and opinions are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or other factors, many of which are beyond the control of or may not be known to the Bank, or the Group more broadly, at the time of preparation of this document, such as general global economic conditions, external exchange rates, competition in the markets in which any member of the Group will operate, and the regulatory environment. Each of these statements and related actions is subject to a range of assumptions and contingencies, including the actions of third parties. As such, these statements and opinions should not be relied upon when making investment decisions, particularly in circumstances of economic and market volatility. These statements and opinions only speak as at the date of publication and no representation is made as to their correctness on or after that date. There can be no assurance that actual outcomes will not differ materially from any forward-looking statements or opinions contained in the Presentation. No member of the Group undertakes any obligation to publicly release the result of any revisions to these forward-looking statements or opinions to reflect events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.

Climate related statements

This report may contain climate-related statements, including in relation to climate-related risks and opportunities, climate-related goals and ambitions, emissions reduction pathways and climate projections. While the statements were prepared in good faith, climate-related statements are subject to significant uncertainty, challenges and risks that may affect their usefulness, accuracy and completeness,

No investment advice

The information contained in this document has been prepared without taking into account the objectives, financial situation or needs of any person and any securities or strategies mentioned in it may not be suitable for all investors. Investors or prospective investors are required to make their own independent investigation and appraisal of the business and financial condition of the Bank and/or ANZGHL, the nature of any securities and obtain their own independent tax, legal and accounting advice before making any investment.

All investments entail risk and may result in both profits and losses. A wide range of factors could cause the actual results, performance or achievements of the Bank and ANZGHL to be materially different from any future results, performance or achievements that may be expressed or implied by statements and information in this Presentation. In addition, factors such as foreign currency rates of exchange may adversely affect the value, price or income of any securities. Should any such factors occur or should any underlying assumptions on which this Presentation is based prove incorrect, actual results may vary materially from those described in this Presentation, and investors must be prepared to lose all or part of their investments. No member of the Group intends, nor assumes any obligation, to update or correct the information included in the Presentation. No member of the Group, nor any of their respective advisors or representatives warrants, guarantees or stands behind the performance of any securities.

Non-GAAP financial measures

In this document certain non-GAAP financial measures (as defined in SEC Regulation G) may be reported and described, in particular cash profit measures for certain periods. Non-GAAP financial measures are not calculated in accordance with IFRS. Non-GAAP financial measures should be considered in addition to, and not as substitutes for or superior to, financial measures of financial performance or financial position prepared in accordance with IFRS.

Credit ratings

This document may contain references to credit ratings. A credit rating is not a recommendation to buy, sell or hold securities and may be subject to revision, suspension or withdrawal at any time by the assigning rating organisation and any rating should be evaluated independently of any other information.

Third party information

This document may contain data sourced from and the views of independent third parties. In replicating such data in this document, no member of the Group makes any representation, whether express or implied, as to the accuracy of such data. The replication of any views in this document should be not treated as an indication that any member of the Group agrees with or concurs with such views.

Electronic transmission

If this document has been distributed by electronic transmission, such as email, then such transmission cannot be guaranteed to be secure or error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. No member of the Group accepts any liability as a result of electronic transmission of this document.

Confirmation

By attending the presentation or accepting a copy of this document, you agree to be bound by the above limitations and conditions.

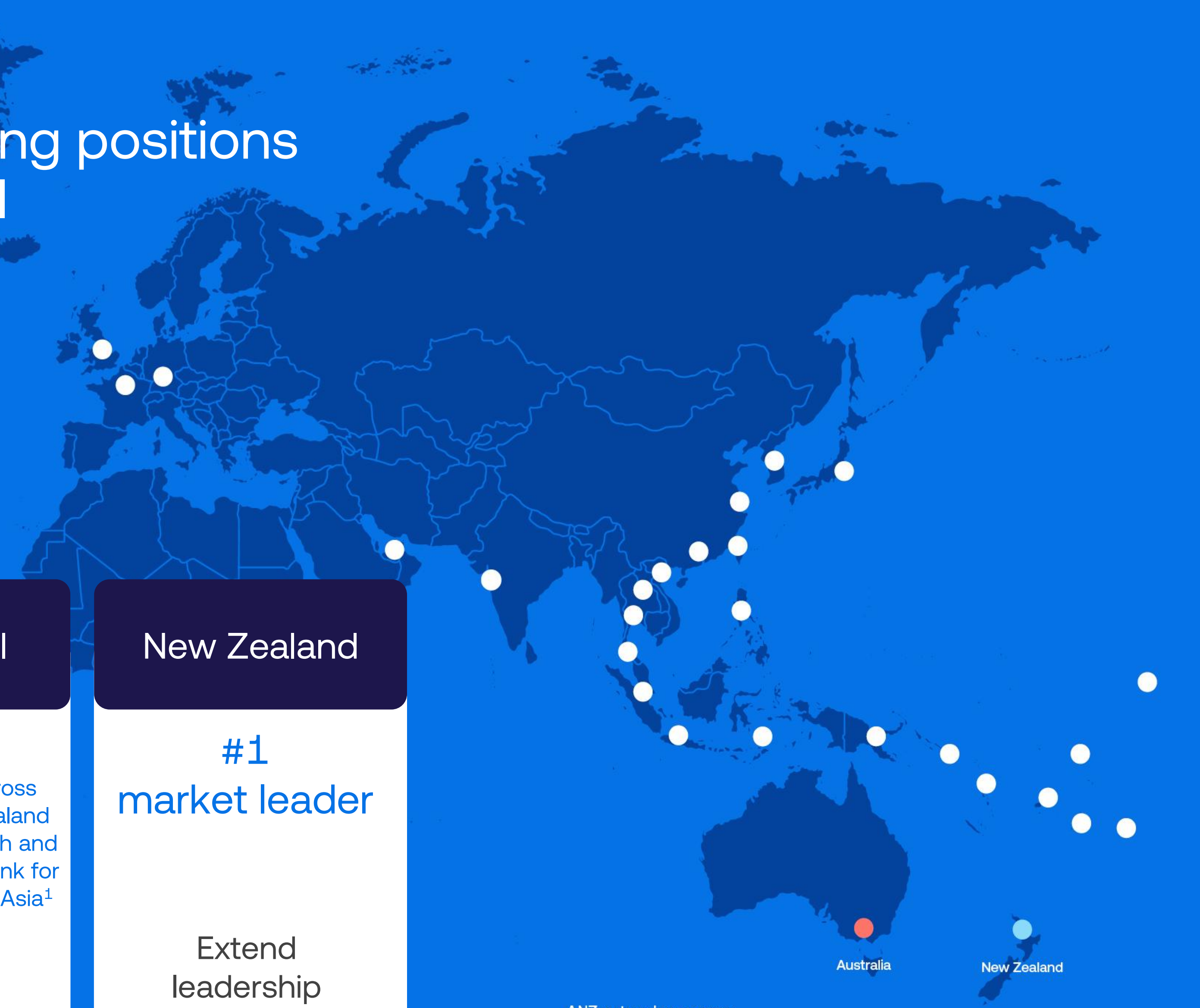
Strategic Update

Debt Investor Presentation

ANZ's distinctive portfolio

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

Australia Retail	Australia Business and Private Bank	Institutional	New Zealand
Top 4 major bank	Top 4 major bank	#1 Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia[1]	#1 market leader
Significant opportunity to grow	Significant opportunity to grow	Extend leadership	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

Five immediate priorities[1]

1. **Embed new leadership team and continue to drive a cultural reset**
   New Executive Committee and corporate values in place
2. **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
3. **Accelerate the delivery of the single customer front-end**
   On track to deliver to all Retail and Small Business customers by September 2027
4. **Reduce duplication and simplify the organisation**
   78%[2] of 3,500 announced roles exited the bank by end-April 2026
5. **Enhance non-financial risk management to improve resilience**
   On track to deliver our Root Cause Remediation Plan

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2.
2. Calculated on an FTE basis between 1 April 2025 and 30 April 2026

Our targets[1]

- 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 $875 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.

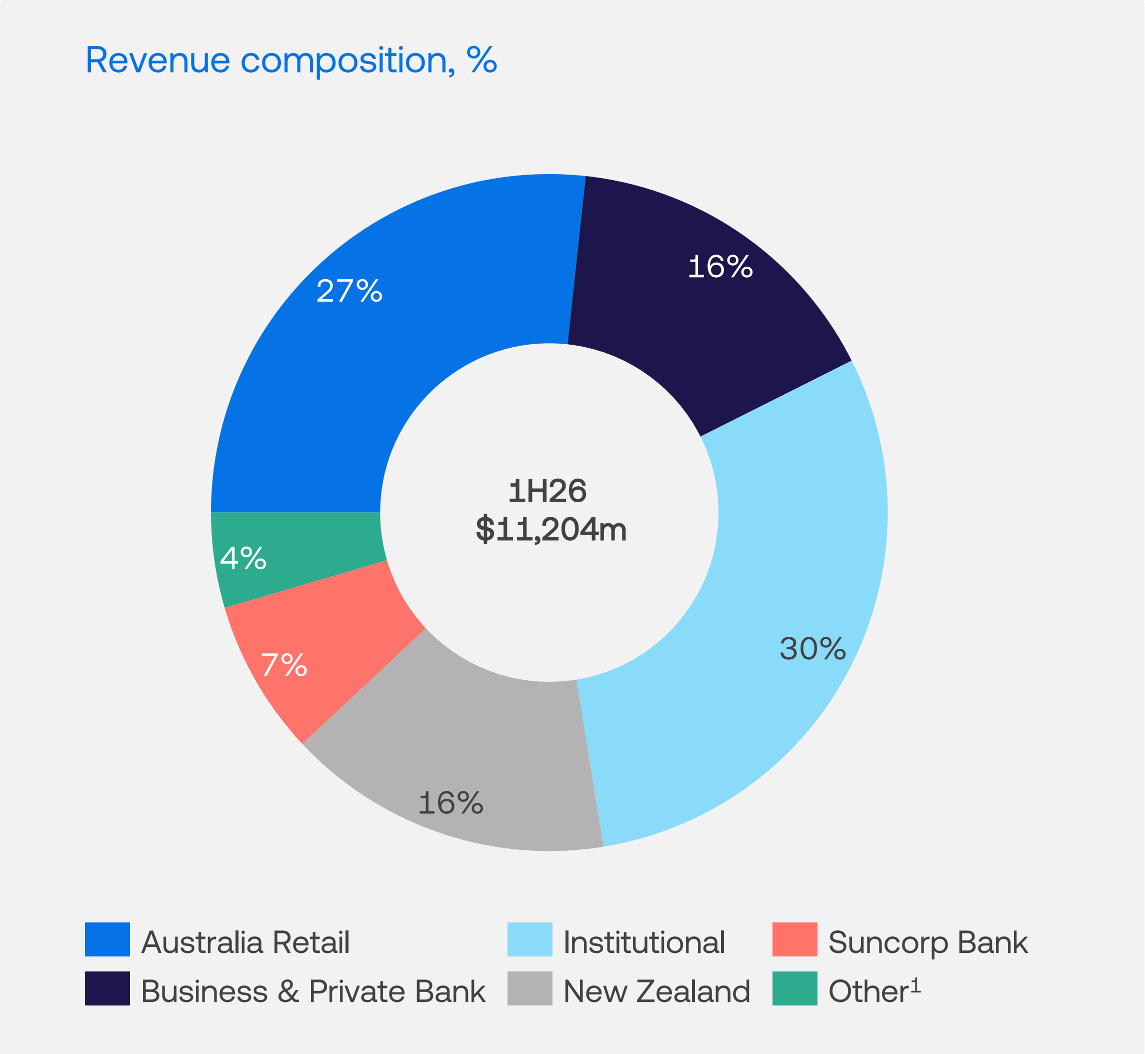
Financial Results

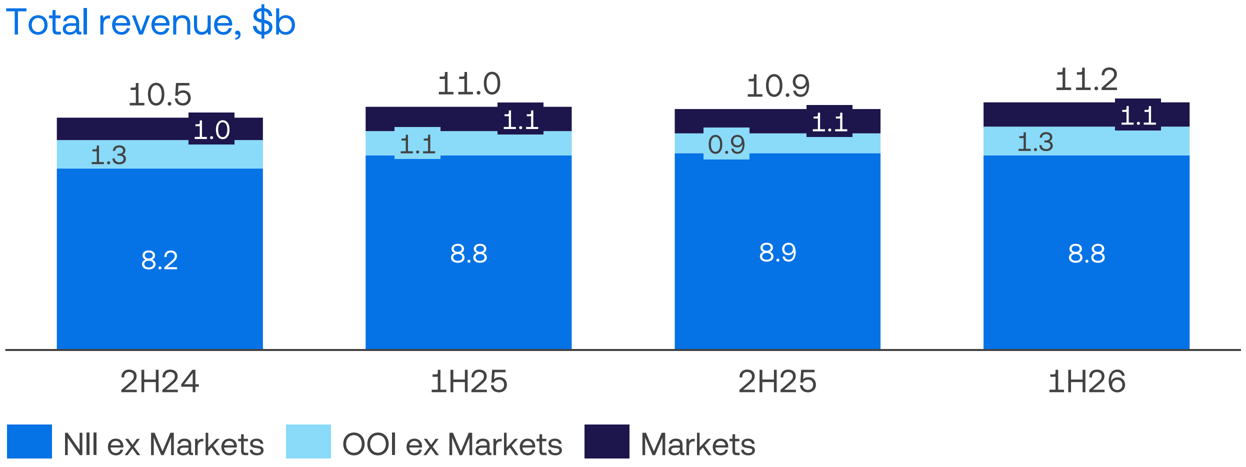
Cash profit – Half Year

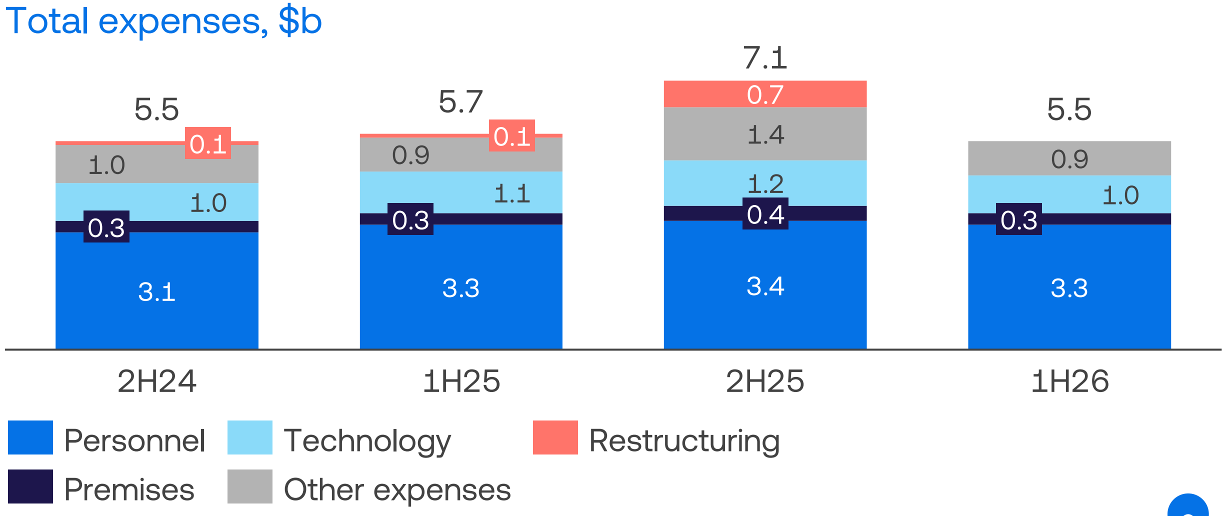
$m	1H25	2H25	1H26	(1H26 vs 2H25)	
Statutory Profit	**3,642**	**2,249**	**3,650**	**+62%**	
Cash Profit	**3,568**	**2,219**	**3,780**	**+70%**	
Significant items included in Cash Profit[1]:	0	(1,109)	0		*On a constant currency basis[2]*
Cash Profit adjusting for 2H25 significant items	**3,568**	**3,328**	**3,780**	**+14%**	***+14%***
> Revenue	10,995	11,189	11,204	0%	***+1%***
> Expenses	(5,742)	(6,107)	(5,534)	-9%	***-8%***
> Profit Before Provisions	5,253	5,082	5,670	+12%	***+12%***
> CTI	52.2%	54.6%	49.4%	-519bps	
> ROTE	11.0%	10.0%	11.6%	+161bps	

1. Information on 2H25 significant items provided on page 12 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D
2. Comparative data has been adjusted to remove the translation impact of foreign currency movements by retranslating prior period comparatives at current period foreign exchange rates. Further information provided on page 32 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D.

Revenue & expenses

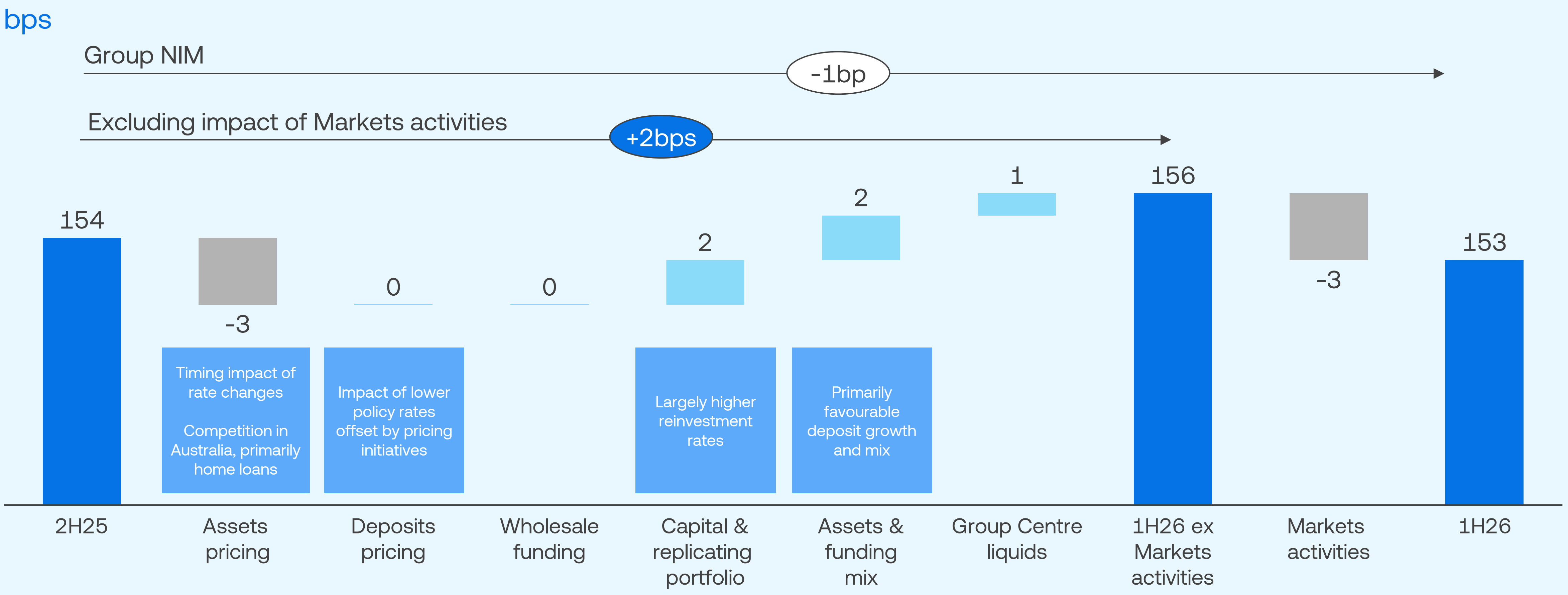






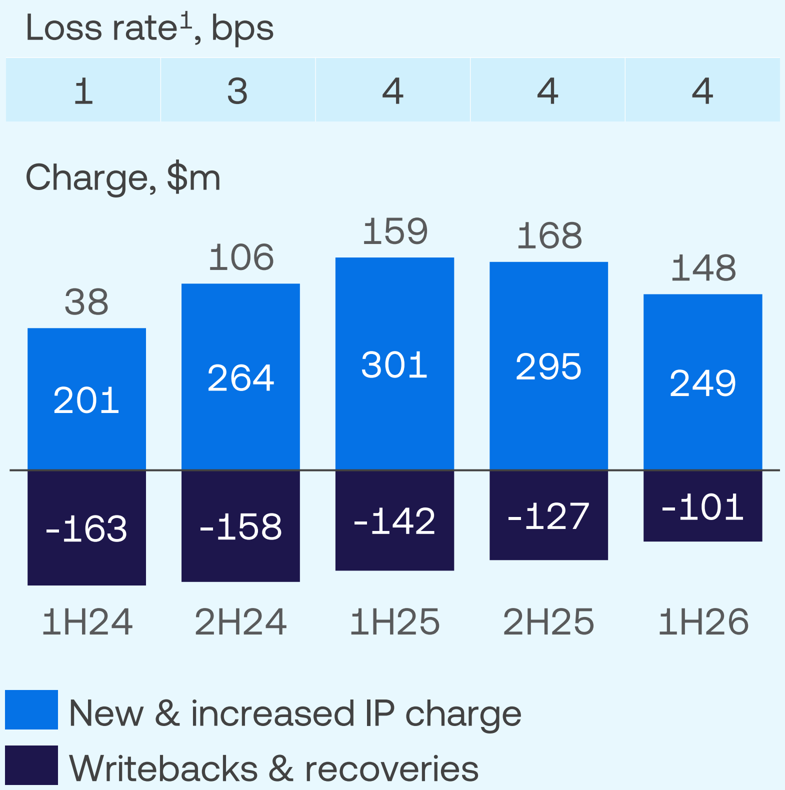
1. Other includes Pacific division and Group Centre

Net interest margin (NIM)

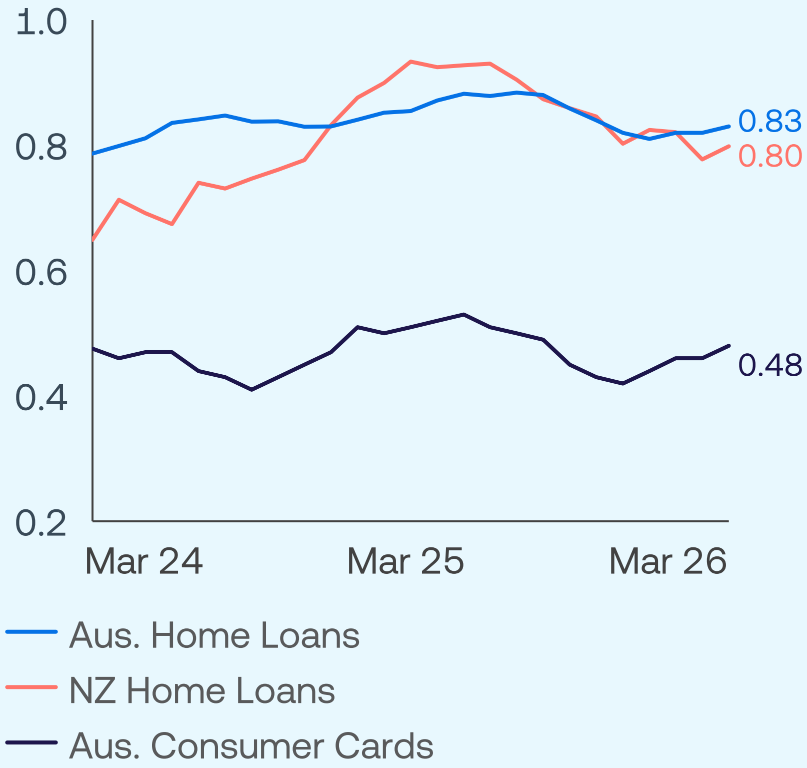


Portfolio credit quality

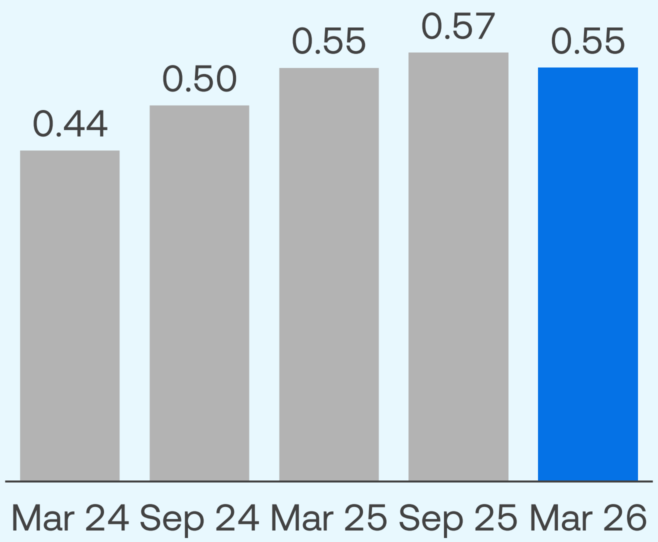
Individual provision charge and loss rate



Consumer portfolio 90+ DPD[2], %



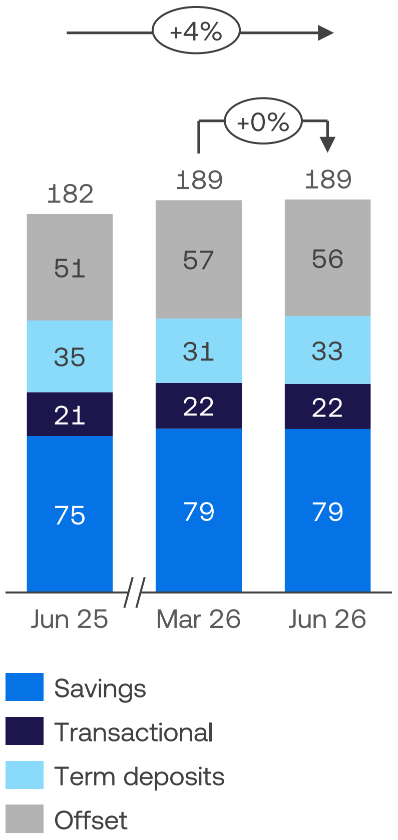
Non-performing exposures[3], %



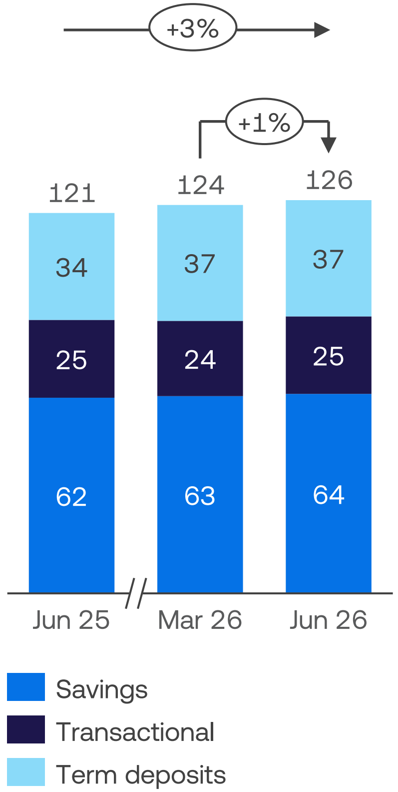
1. Annualised loss rate as a % of gross loans and advances (GLA)
2. 90+ days past due, excludes Suncorp Bank
3. Non-performing exposures as a percentage of Total committed exposures (TCE): TCE are the maximum exposure to credit risk, comprising both on-balance sheet exposures and off-balance sheet commitments, adjusted to exclude netting items, such as provisions for impairment losses, unearned income, and capitalised brokerage and other origination costs. It is a gross measure of credit risk exposure.

Customer deposits

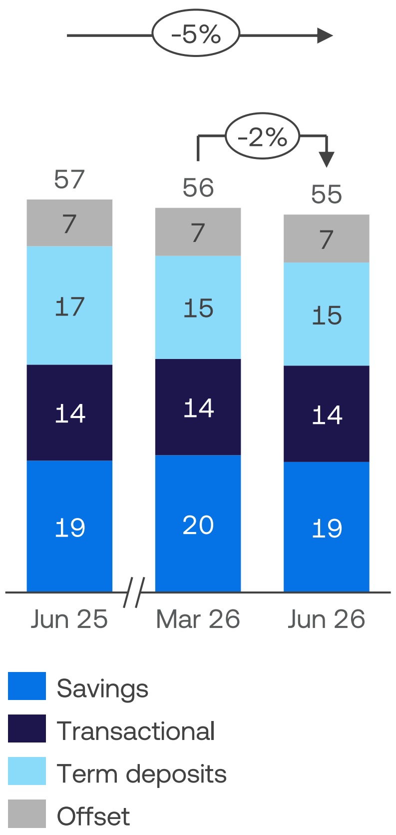
Australia Retail, $b



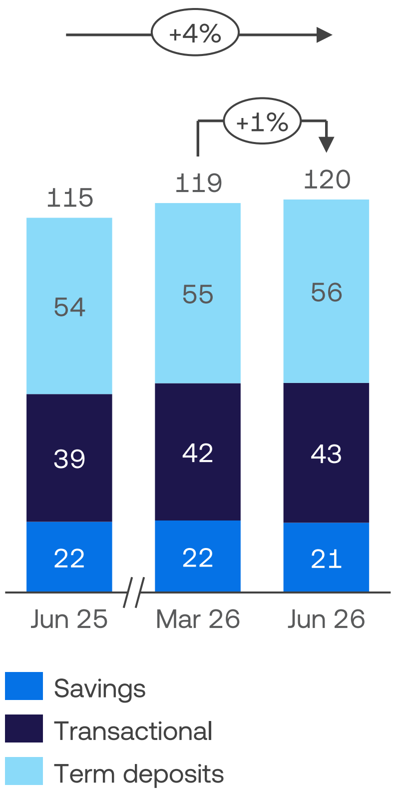
Business & Private Bank, $b



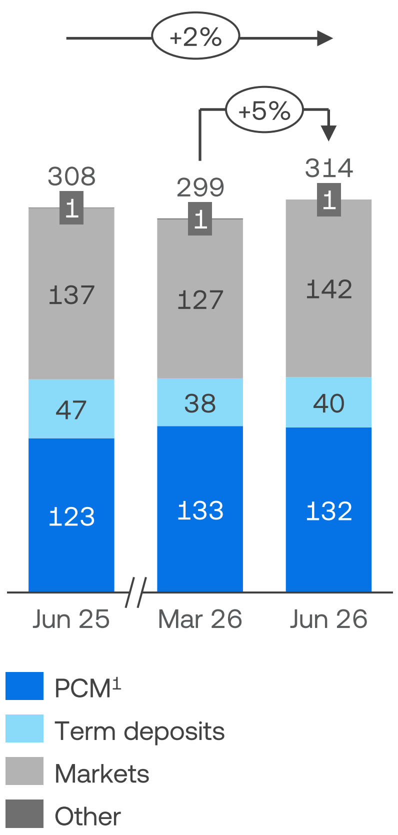
Suncorp Bank, $b



New Zealand, NZDb



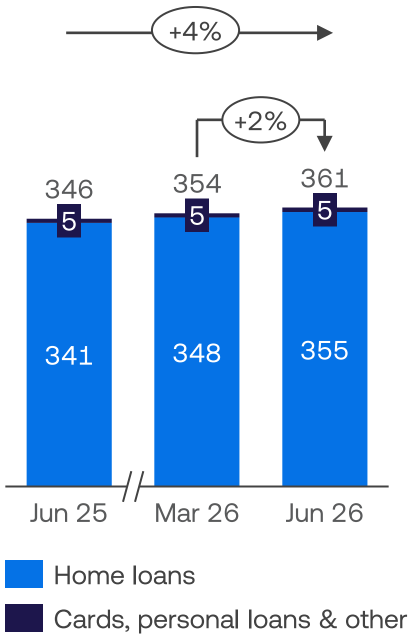
Institutional, $b



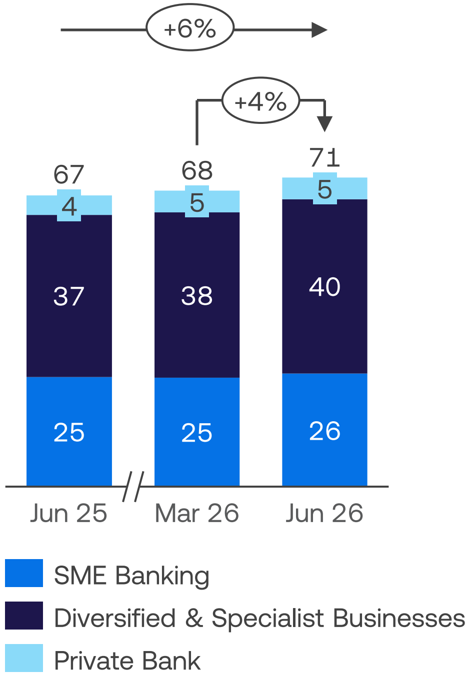
1. Payments and Cash Management

Net loans and advances

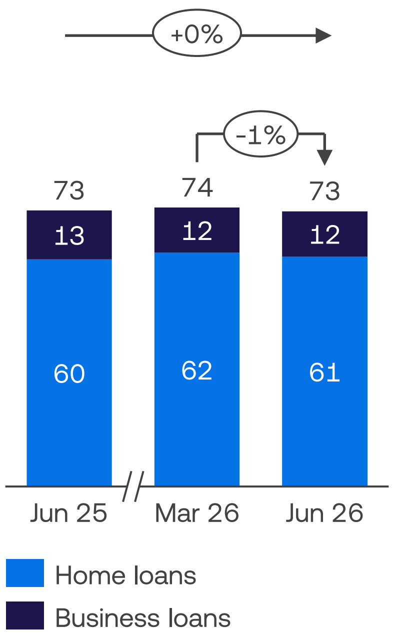
Australia Retail, $b



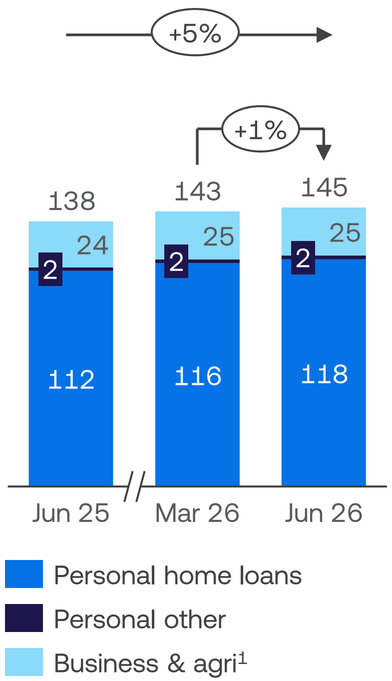
Business & Private Bank, $b



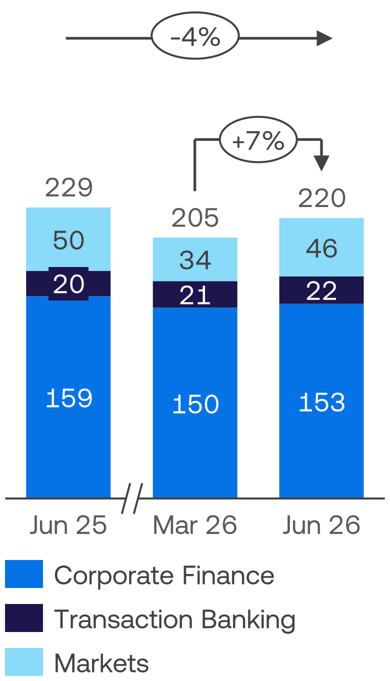
Suncorp Bank, $b



New Zealand, NZDb



Institutional, $b



Australia Retail Home Loan applications[2]

- *ANZ's mortgage application value in 3Q26 was broadly flat compared with 2Q26, supported by participation in the Australian Government 5% Deposit Scheme (the scheme) from late March 2026. Excluding the impact of the scheme, application value declined 5% quarter on quarter*
- *Also excluding the impact of the scheme, application value declined 12% in the period from the budget announcement to the end of July when compared to 2Q26[3]*

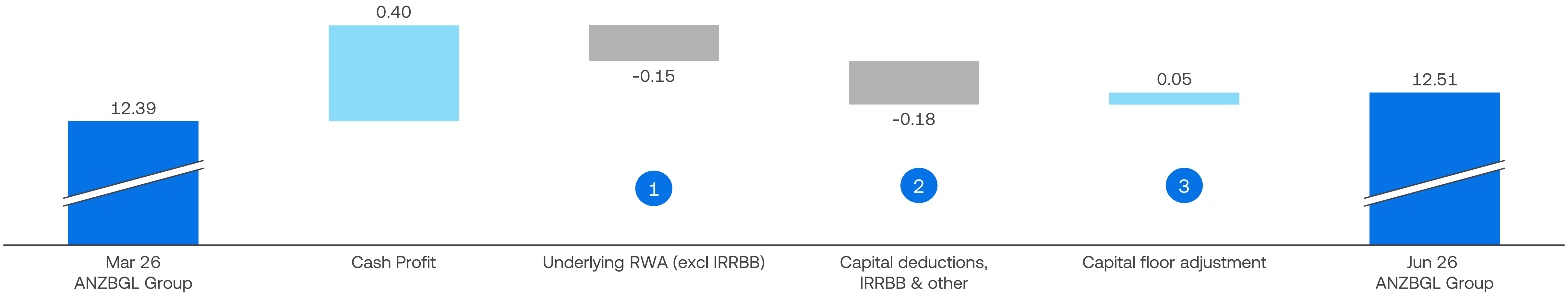
1. Business & Agri includes NZD 3b of lending for residential property
2. Based on total dollar value of home lending applications in the Australia Retail business
3. Comparison to 2Q26 is based on average application dollar value between 15th May 2026 and 31st July 2026

Capital, Funding & Liquidity

Debt Investor Presentation

Capital, funding & liquidity[1]

APRA Level 2 CET1 ratio – 3Q26 movement, %

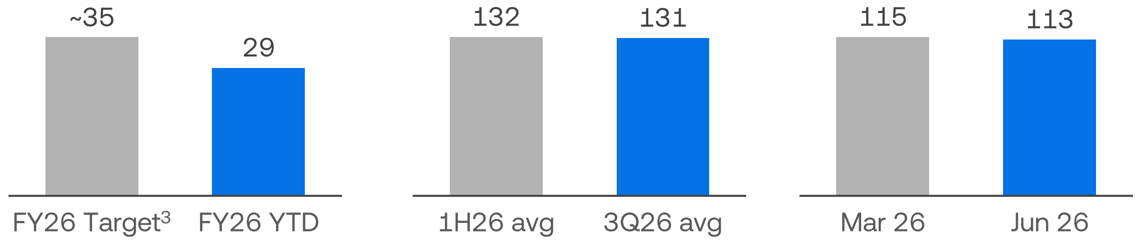


APRA Level 2 CET1 ratio call outs

1. Underlying RWA (excluding IRRBB) growth is primarily volume growth in the Institutional and Business & Private Bank divisions
2. Capital deductions, IRRBB & other includes updates to data methodologies related to certain secured exposures in Institutional and Business & Private Bank divisions, higher deferred tax asset deductions and net foreign currency translation impact
3. Capital floor adjustment mainly reflects the impact of IRRBB RWA increase partly offset by growth in Institutional high quality exposures that increased the Output Floor by more than actual RWA

Funding and liquidity[2]

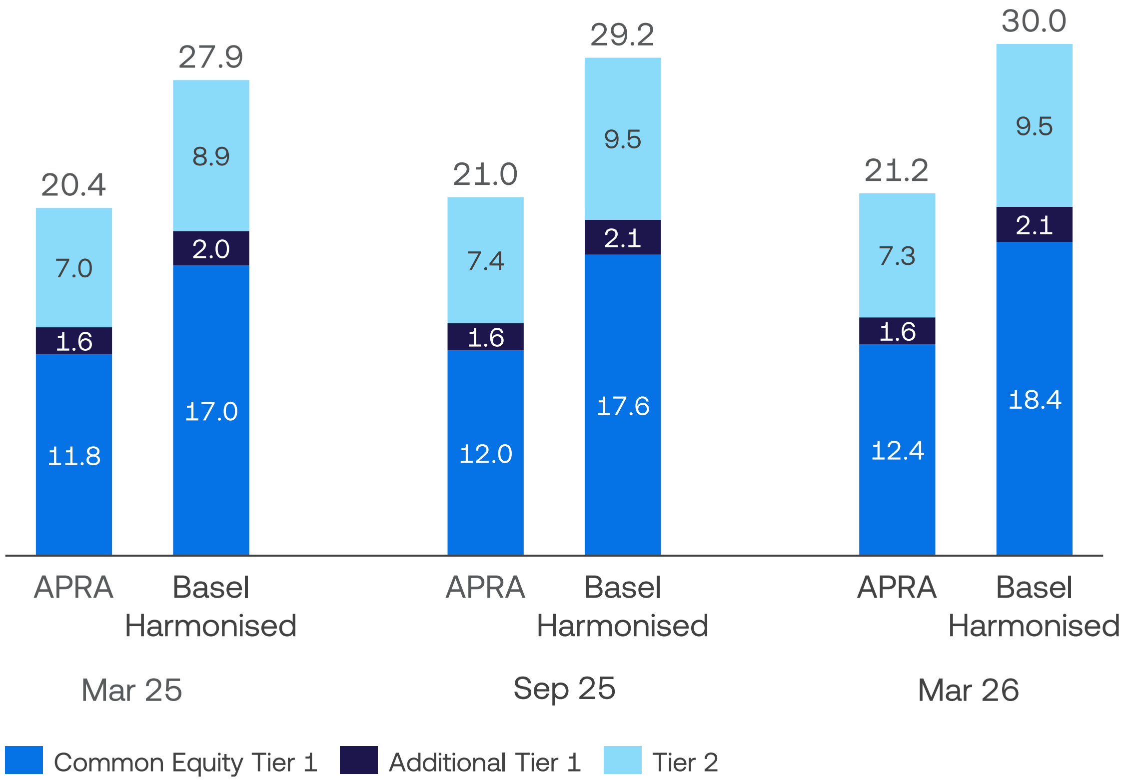
Term Wholesale Funding, $b   LCR, %   NSFR, %



1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. All figures shown on a Level 2 basis as per APRA Prudential Standard APS210
3. Expected FY26 term funding of ~$35b across ANZBGL Group excludes any FY27 pre-funding

Capital ratios on a Basel Harmonised basis

Level 2 capital ratio (APRA vs Basel Harmonised)[1], %



APRA Level 2 CET1 ratio – 31 March 2026		12.4%
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	+1.07%
IRB Scaling Factor	APRA requires a scaling factor of 1.1 times for all RWA	+0.88%
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	+0.89%
Equity Investments & DTA	APRA requires 100% deduction from CET1	+0.83%
IRRBB RWA	APRA includes IRRBB in Pillar 1 RWA	+1.01%
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%)	+0.64%
Other Risk Weighted Assets	APRA require 1.5x scalar for IPRE exposures and conservative supervisory slotting risk weights for project, object and commodity finance	+0.31%
Other Capital	APRA require deductions from CET1 for capitalised expenses & deferred fee income	+0.37%
Basel Harmonised CET1 ratio – 31 March 2026		18.4%

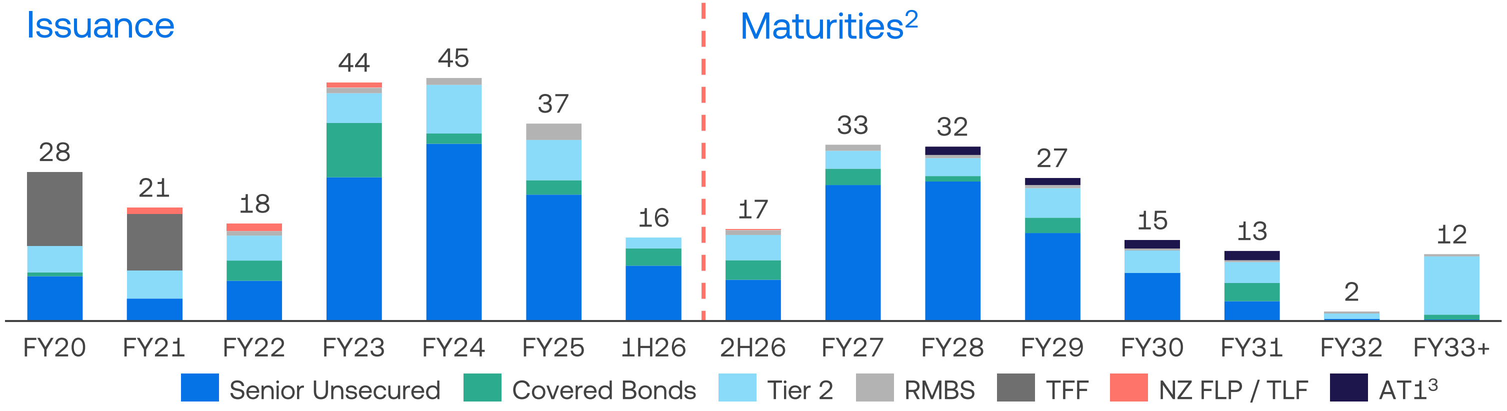
1. IRB capital floor has not been adjusted in Basel Harmonised ratios

Term wholesale funding[1]

ANZ has access to a diverse range of wholesale funding

- Term funding issuance in 1H26 of $16b against a full year target of ~$30-35b across ANZBGL (~$20-25b), ANZNZ (~$4b) and Suncorp Bank (~$3-4b)
- ANZ's future term funding issuance depends on market conditions, balance sheet needs, regulatory changes and exchange rates, amongst other factors

Term funding profile, $b

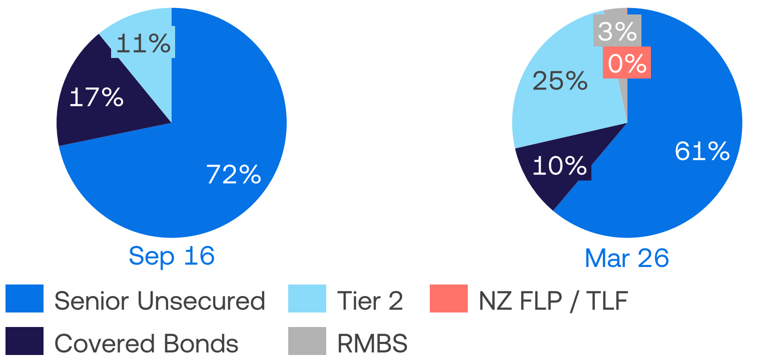


Strong credit ratings across all group entities

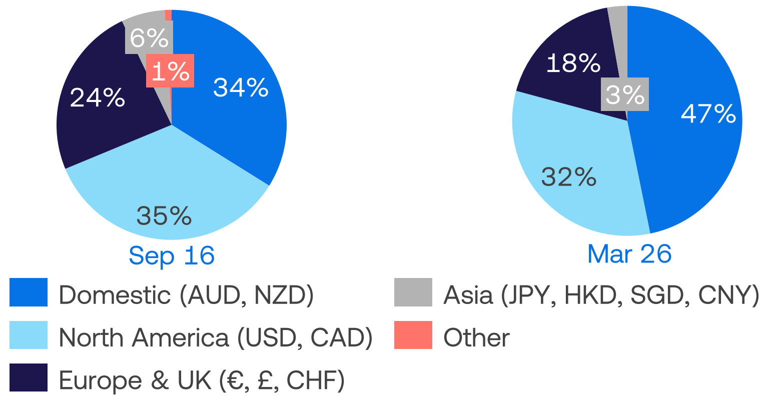
	ANZ Banking Group Ltd (ANZBGL)		ANZ Bank New Zealand (ANZNZ)		Suncorp Bank[4]
	Senior	Tier 2	Senior	Tier 2	Senior
S&P	AA-	A-	AA-	A	AA-
Moody's	Aa2	A3	A1	A3	Aa2
Fitch	AA-	A-	A+	Not rated	AA-

Portfolio composition[5]

Product



Currency



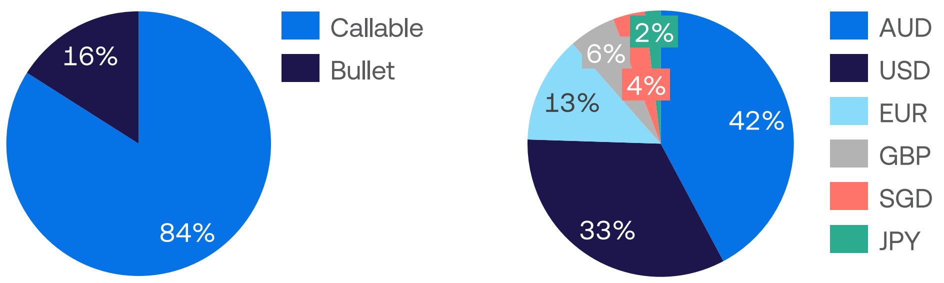
1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2. All figures based on historical FX. Includes any issuance from ANZBGL, ANZNZ and Suncorp Bank but excludes issuance with original tenor less than 18 months, APRA compliant Additional Tier 1 capital callable prior to 1 January 2027, ANZNZ Perpetual Preference Shares and ANZ Holdings (New Zealand) Limited Perpetual Subordinated Notes.
2. Maturity profile is based on the next call date
3. Includes ANZBGL AT1 securities with a first call date after 1 January 2027 which will be grandfathered as Tier 2 until their scheduled first call dates
4. Norfina Limited trading as Suncorp Bank
5. Sep 16 excludes Suncorp Bank

Tier 2 and AT1 portfolio[1]

ANZ is well placed to meet Tier 2 requirements

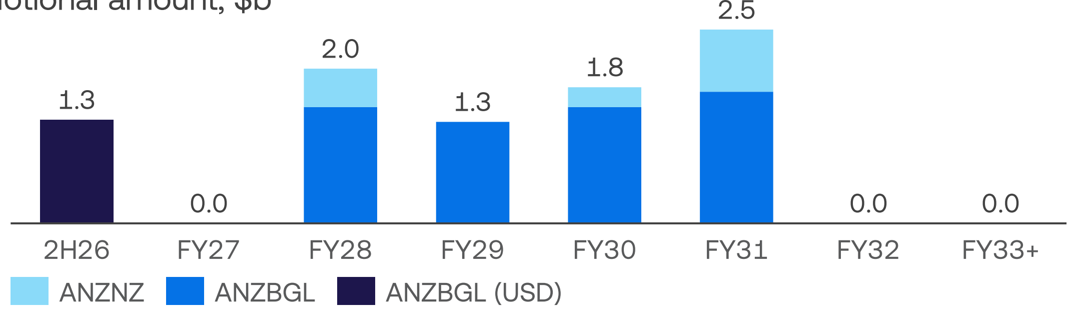
- ANZ has a diversified approach to sourcing Tier 2 funding and issued in GBP and AUD in 1H26
- ANZBGL has issued ~$2b of Tier 2 in 1H26 against an expected FY26 Tier 2 requirement of ~$5b[2]
- APRA Level 2 Total Capital ratio is 21.2%, 30.0% on a Basel Harmonised basis
- Current APRA Level 2 Tier 2 ratio is 7.2%
- APRA announced its AT1 phase out in December 2024 with outstanding AT1 securities to be grandfathered as Tier 2 from January 2027 until their first scheduled call date.
- ANZ's pro forma 1 January 2027 Tier 2 ratio[3] is 8.0%, on track for APRA's January 2027 Tier 2 requirement of 7.75% ahead of schedule
- ANZBGL and ANZNZ AT1 and Tier 2 calls remain subject to APRA or RBNZ approval respectively

Tier 2 capital, Notional amount %

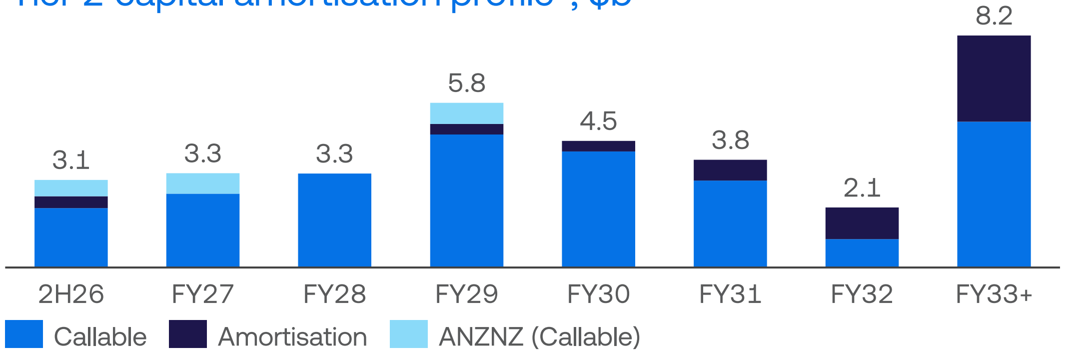


AT1 first call date profile

Notional amount, $b



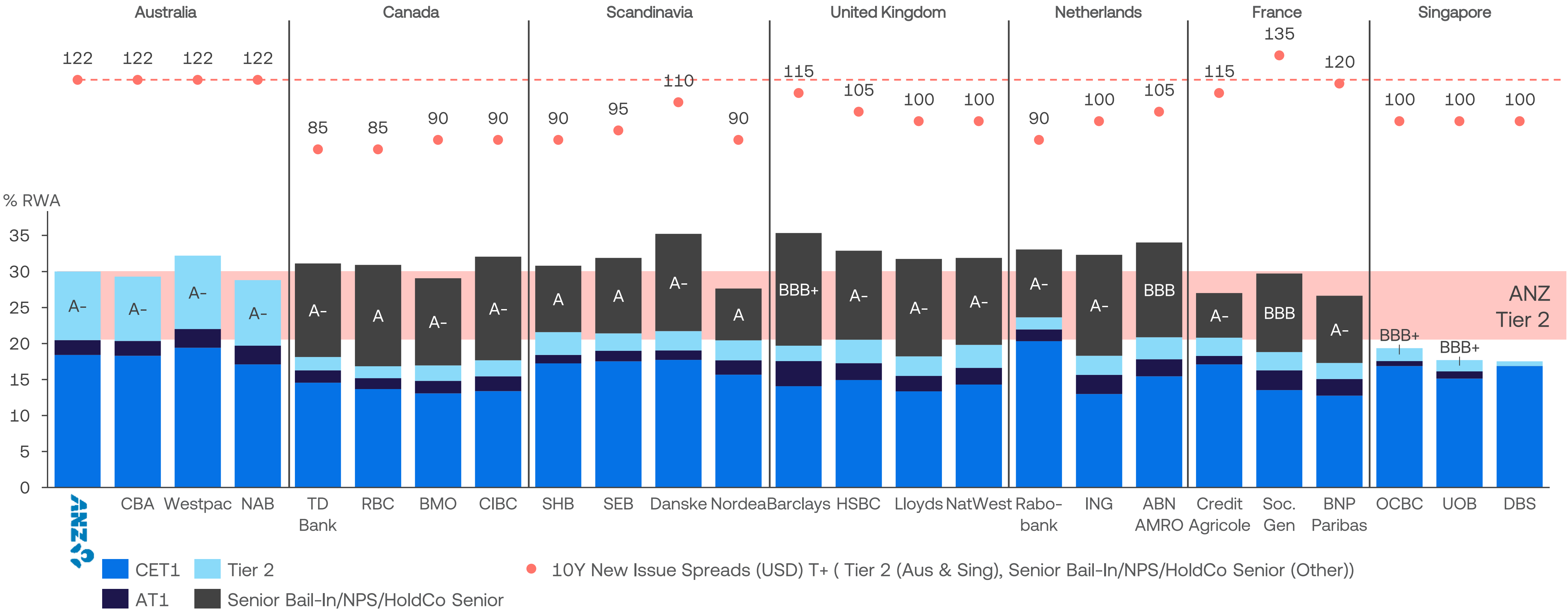
Tier 2 capital amortisation profile[4], $b



1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2. 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). ANZNZ AT1 and Tier 2 does not constitute APRA compliant regulatory capital and so has been excluded. 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.
2. Subject to the finalisation of RBNZ's new capital requirements
3. 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 31 March 2026
4. 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 ANZNZ Perpetual Preference Shares that qualify as RBNZ AT1 issued in September 2024

Australian TLAC in a global context

Australian banks' Tier 2 relative value



Source: Capital data sourced from most recent company disclosures as at 6 May 2026. 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 1 May 2026. Credit ratings from S&P, as at 1 May 2026. DBS Tier 2 is not rated by S&P (A2/A from Moodys & Fitch)

Regulatory Updates[1]

APRA Update

- On 16 March 2026, APRA outlined a package of reforms across 3 key areas :
  1. **Liquidity** : APRA will review APS210. This includes addressing risks not covered by current LCR requirements including intraday liquidity risk and cliff risk. It is also proposing to broaden the universe of liquid assets included for LCR purposes, including covered bonds, to improve the flexibility and efficiency of liquidity management.
  2. **Capital** : will make the capital framework more risk sensitive through amendments to the standardised capital framework focusing on infrastructure projects, unrated corporates and residential property development
  3. **Traded market risk** : Fundamental Review of the Trading Book (FRTB) will progress and will be tailored to Australian conditions

- Next steps : APRA will consult firstly on capital from H1 2026, then on liquidity in H2 2026 followed by traded market risk in H1 2027

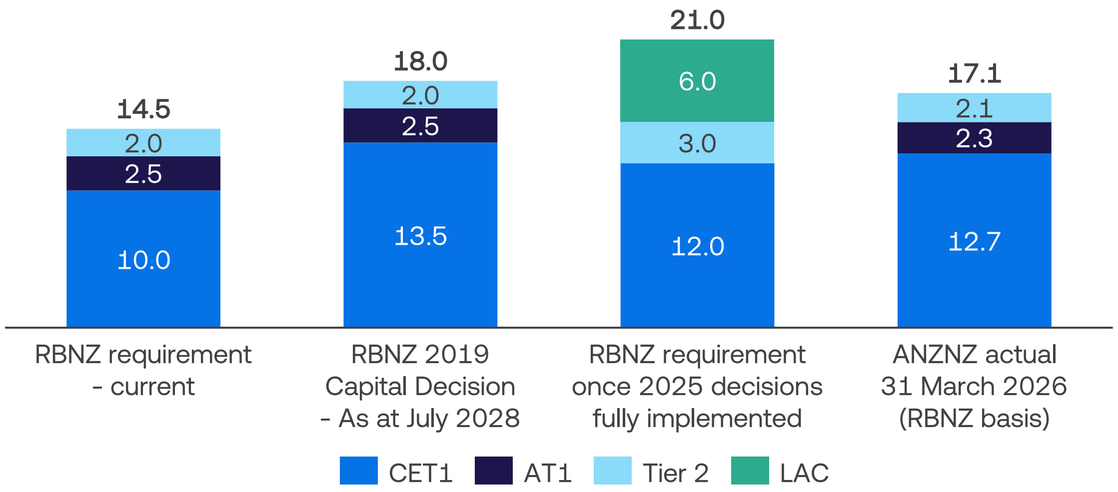
RBNZ Update

- In 2025, RBNZ conducted a review of key capital settings for New Zealand banks. For the New Zealand systemically important banks, including ANZNZ, the final decisions included to:
  - Lower and increase the granularity of RWA settings under the standardised approach
  - Revise the capital stack by :
    - Reducing CET1 requirements relative to the 2019 RBNZ capital decision
    - Removing AT1 capital
    - Implementing a new loss absorbing capacity (LAC) requirement and requiring all Tier 2 and LAC eligible instruments to be issued to the parent bank. APRA has confirmed internal T2 and LAC will be subject to the corresponding deduction approach (subject to conditions being met)

- What does this mean for existing ANZNZ AT1 and Tier 2 securities?
  - None of ANZNZ's current AT1 or Tier 2 capital instruments will be eligible regulatory capital once the revised requirements are fully implemented (expected to be December 2030 at earliest)
  - Each of ANZNZ's current AT1 instruments have been deemed to have been subject to a regulatory event but no decision has been made as to whether any instrument will be redeemed

- RBNZ indicated the RWA setting changes and a 50bp increase to the CET1 ratio will be implemented on 1 October 2026. Other changes are expected to be implemented progressively from 1 December 2028.

Revised RBNZ Capital stack, %



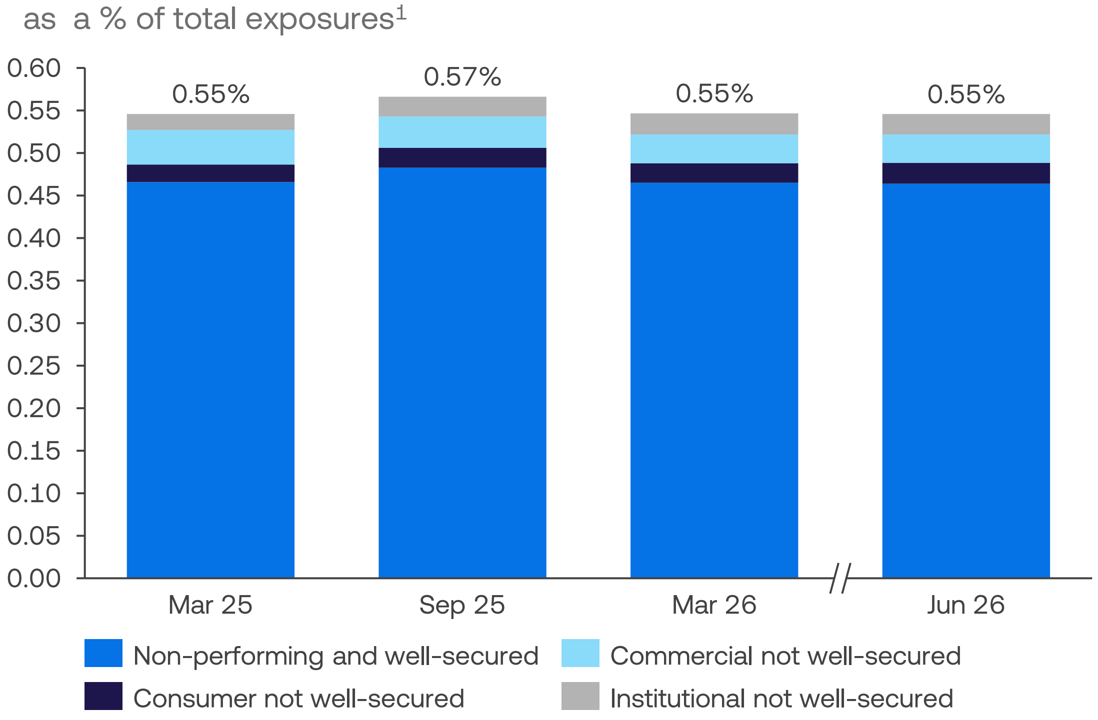
1. As at HY26 Financial results

Risk Management

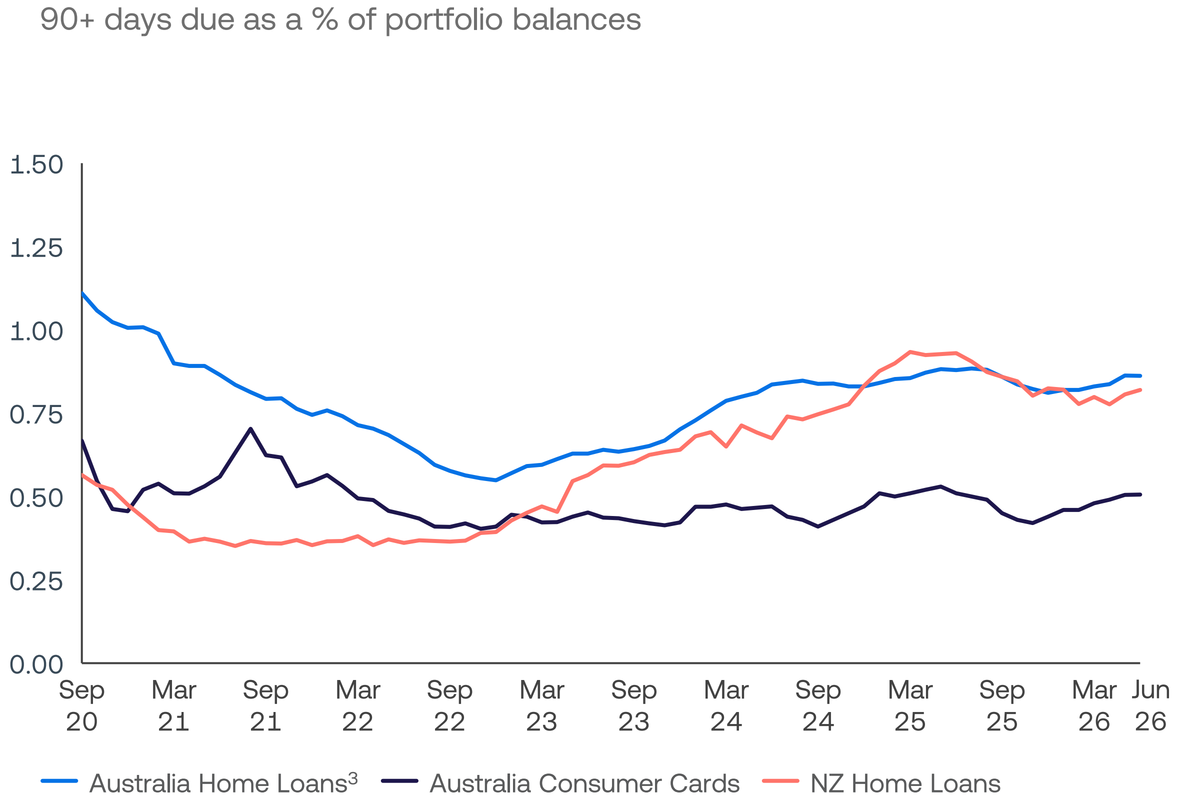
Debt Investor Presentation

Non-performing credit exposures & 90+ days past due

Non-performing credit exposures



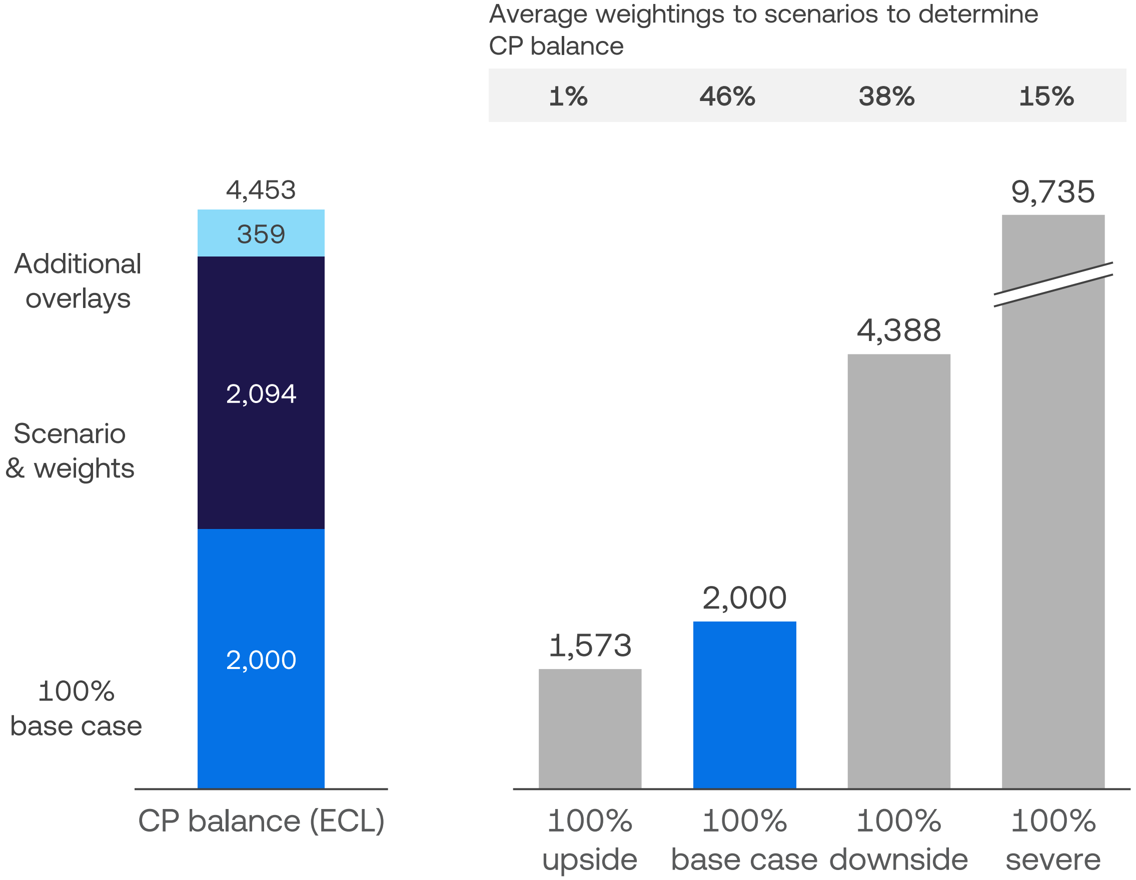
Consumer portfolio[2]



1. Non-performing exposures as a percentage of total committed exposures (TCE): TCE are the maximum exposure to credit risk, comprising both on-balance sheet exposures and off-balance sheet commitments, adjusted to exclude netting items, such as provisions for impairment losses, unearned income, and capitalised brokerage and other origination costs. It is a gross measure of credit risk exposure.
2. Excludes Suncorp Bank
3. Includes non-performing loans and Hardship accounts. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans

Expected credit loss – Economic scenarios and modelled outcomes

Mar 26, $m



Economic scenarios 31 March 2026	Actual CY2024A	Actual CY2025A	Base case[1] CY2026F	Base case[1] CY2027F
Australia				
GDP change[2]	1.0%	1.9%	2.0%	2.0%
Unemployment rate[3]	4.0%	4.2%	4.3%	4.4%
Resi. property price change[2]	5.6%	7.3%	4.8%	3.8%
New Zealand				
GDP change[2]	-0.3%	0.4%	2.6%	2.8%
Unemployment rate[3]	4.8%	5.3%	5.1%	4.7%
Resi. property price change[2]	-1.0%	-0.1%	2.0%	4.5%

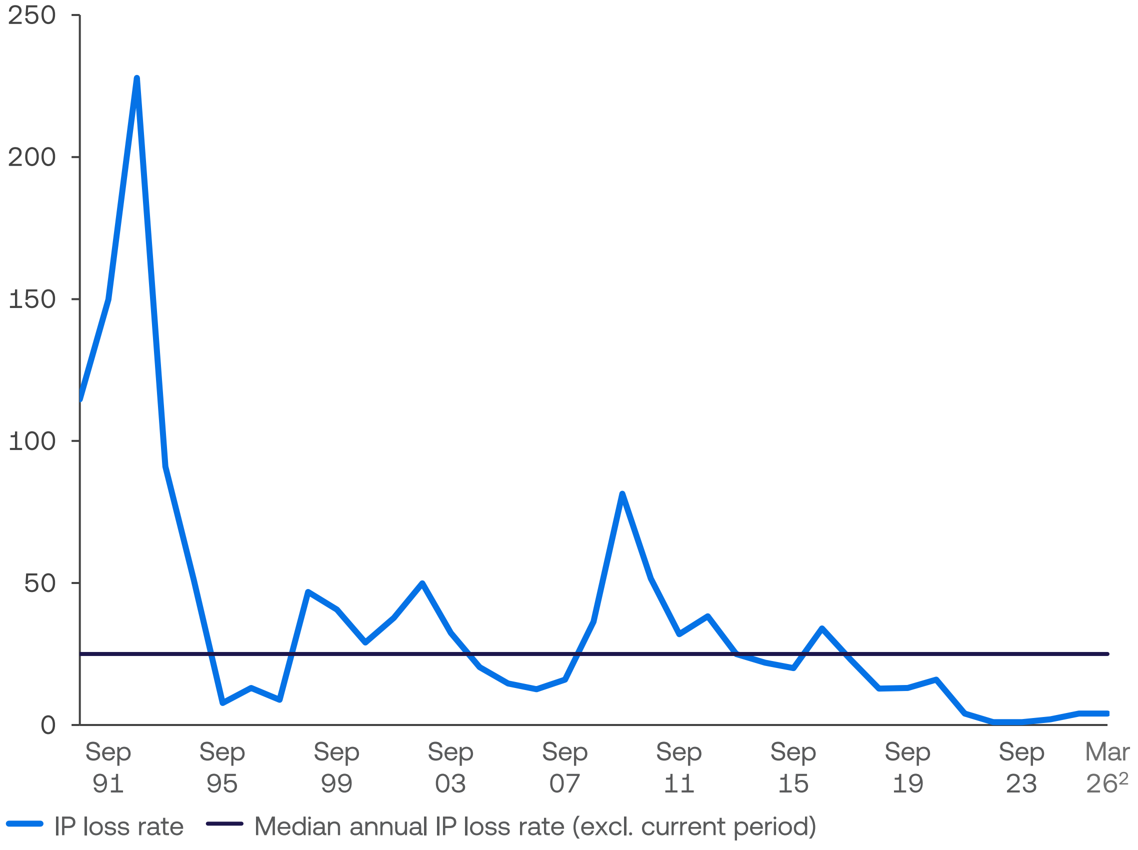
Australia peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-0.9%	-2.8%
Unemployment	Peak next 2 years	6.9%	10.7%
Resi. property prices	Peak to trough drop	-24.5%	-44.5%

New Zealand peak impacts of economic scenarios		Downside	Severe
GDP	Lowest over 3 years	-0.5%	-2.8%
Unemployment	Peak next 2 years	7.0%	10.7%
Resi. property prices	Peak to trough drop	-23.8%	-42.6%

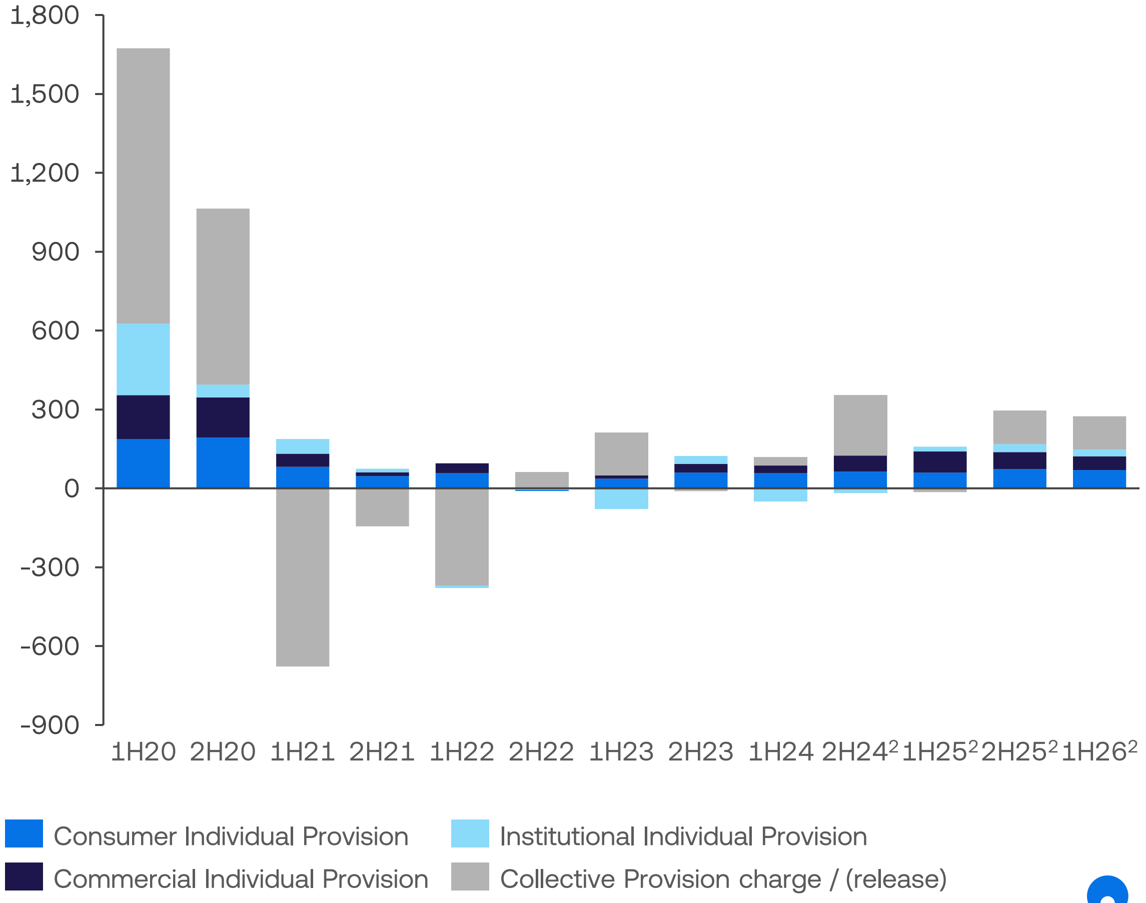
1. Subset of a range of economic indicators shown. Economic forecasts also undertaken for international markets.
2. 12 months to December year on year change
3. Annual average: 12 months to December

Credit impairment charges & historical loss trends

ANZ historical loss rates[1], bps



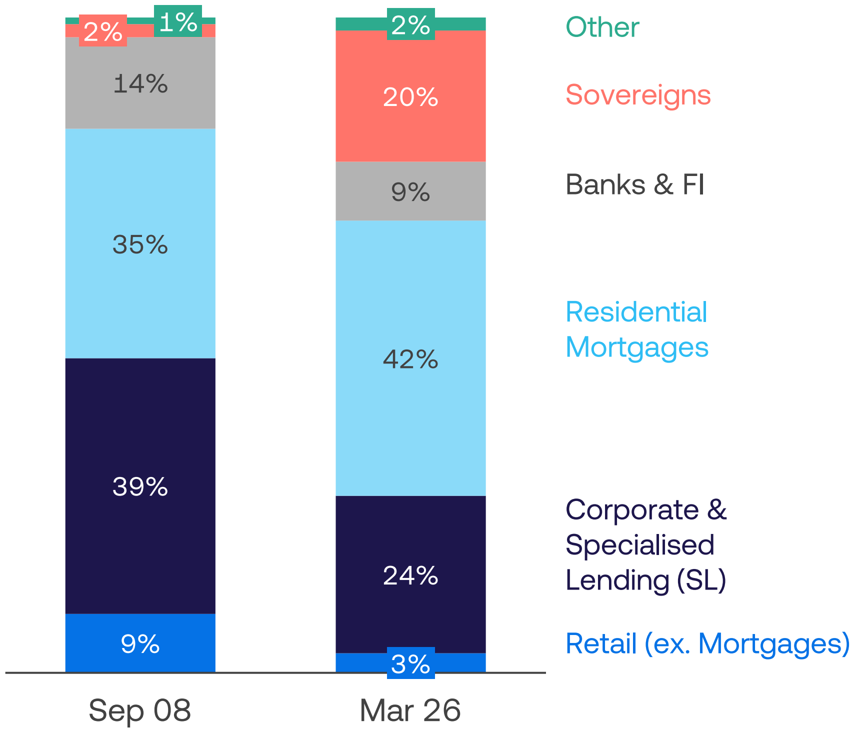
Total credit impairment charge, $m



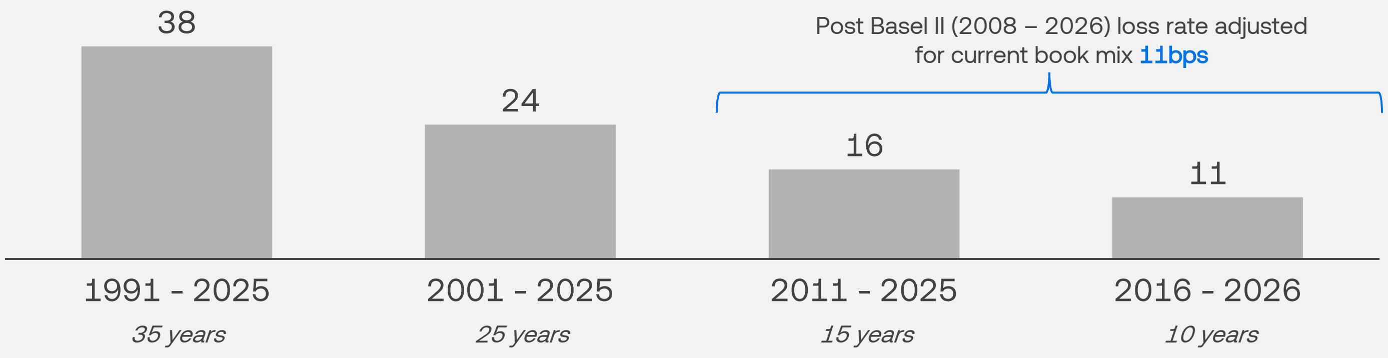
1. IP charge as a % of average gross loans and advances (GLA)
2. Including Suncorp Bank

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

Total exposures, EAD %



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



Implied loss rate[1], bps

2008 Portfolio	23
2026 Portfolio	11

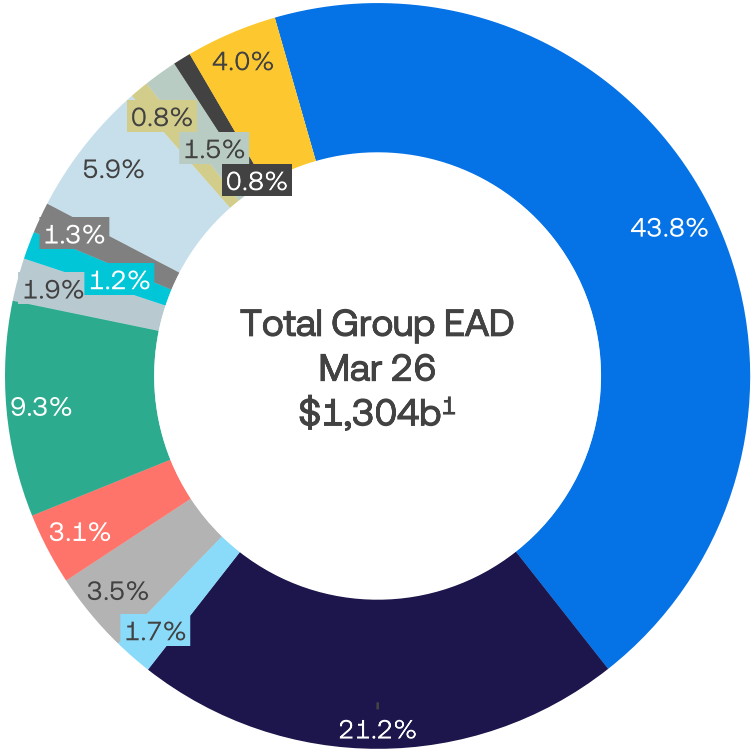
ANZ loss history IPC/GLA[2], bps

Sovereign / Banks	0
Mortgages	3
Corporate & SL	29
Other Retail	120

1. Implied loss rate based on book mix and observed Basel asset class loss history from 2008 to 2026
2. Historical loss rates represent IPC/GLA by Basel asset class from 2008 to 2026

Total portfolio composition

Exposure at Default (EAD) distribution



Category	% of Group EAD[1]			% of Non-performing not well secured to EAD[1]			Non-performing not well secured ($M)
	Mar 25	Sep 25	Mar 26	Mar 25	Sep 25	Mar 26	Mar 26
Consumer Lending	41.7%	43.5%	43.8%	0.1%	0.1%	0.1%	356
Finance, Investment & Insurance[2]	24.1%	21.9%	21.2%	0.0%	0.0%	0.0%	7
Business & Property Services	1.5%	1.6%	1.7%	0.2%	0.2%	0.1%	31
Manufacturing	3.6%	3.3%	3.5%	0.2%	0.2%	0.1%	56
Agriculture, Forestry, Fishing	3.0%	3.2%	3.1%	0.5%	0.4%	0.4%	178
Government & Official Institutions	8.5%	9.3%	9.3%	0.0%	0.0%	0.0%	0
Wholesale Trade	1.9%	1.6%	1.9%	0.1%	0.1%	0.1%	23
Retail Trade	1.2%	1.2%	1.2%	0.8%	0.8%	0.7%	113
Transport & Storage	1.4%	1.4%	1.3%	0.2%	0.2%	0.1%	17
Commercial Property	5.6%	5.8%	5.9%	0.2%	0.3%	0.3%	223
Resources (Mining)	0.8%	0.8%	0.8%	0.1%	0.1%	0.0%	2
Electricity, Gas & Water Supply	1.7%	1.6%	1.5%	0.0%	0.0%	0.4%	78
Construction	0.8%	0.8%	0.8%	0.5%	0.4%	0.4%	40
Other	4.1%	4.0%	4.0%	0.3%	0.3%	0.2%	117
Total Group EAD[1]	**$1,342b**	**$1,303b**	**$1,304b**	**0.1%**	**0.1%**	**0.1%**	**$1,241m**

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. Includes exposure to Central Banks: Mar 26 $112b (8.6%), Sep 25 $123b (9.4%), Mar 25 $156b (11.6%)

Australian mortgage portfolio

Debt Investor Presentation

The structure of the Australian mortgage market has resulted in very low losses through various cycles

Australian Mortgage Market Characteristics

Full Recourse	• All mortgage lending is full recourse
Variable rate	• Most mortgage lending is in variable rate format (typically > 80%) • Primary assessment on cashflow with interest rate buffer applied (currently 3.0%[1] above mortgage rate, subject to a floor of 5.10%)
Low LVRs	• Average dynamic LVR is 45% (~65% for origination LVR)[2] as at 31 March 2026 • Loans with LVR > 80% require mortgage insurance[3] • No sub prime market in the banking sector
Limited tax advantages	• Results in high prepayment levels • Consequently mortgage debt as proportion of housing stock is low
Originate to hold model	• Mortgages retained on balance sheet • ANZ portfolio of ~$346bn as at 31 March 2026 • 3 outstanding external RMBS transactions with a current aggregate balance of ~$2.8bn as at 31 July 2026

1. Moved from 2.50% to 3.0% in Nov 2021
2. Excludes non-performing loans and offsets. Includes Owner Occupied, Investment Loans and Equity Loans. Inclusive of capitalised premiums.
3. LMI may be waived under the Seller's then applicable credit policies. In practice, a substantial proportion of loans secured by standard residential properties with an LVR above 80 per cent. qualify for an LMI waiver for certain borrower segments, including, but not restricted to, medical professionals, accountants, legal professionals, those eligible under the Australian Government's 5% Deposit Scheme and ANZBGL staff.

Australia home loans – portfolio overview
excluding Suncorp Bank

	Portfolio[1]			Flow	
	Mar 24	Mar 25	Mar 26	1H25	1H26
Home Loan accounts[2]	950k	940k	923k	86k	84k
Total FUM	$314b	$333b	$346b	$42b	$44b
Average Loan Size[4]	$331k	$354k	$375k	$569k[3]	$627k
% Owner Occupied[5]	68%	68%	67%	62%	59%
% Investor[5]	31%	31%	32%	38%	41%
% Equity Line of Credit[6]	1%	1%	1%	0%	0%
% Paying Variable Rate Loan[7]	92%	97%	96%	97%	97%
% Paying Fixed Rate Loan[7]	8%	3%	4%	3%	3%
% Paying Interest Only[8]	9%	10%	10%	17%	19%
% Broker[7]	58%	60%	62%	67%	69%

	Portfolio[1]		
	Mar 24	Mar 25	Mar 26
Average LVR at Origination[9,10]	66%	66%	65%
Average Dynamic LVR (excl. offset)[10,11]	49%	48%	45%
Average Dynamic LVR (incl. offset)[10,11]	43%	42%	39%
Market share[12]	13.5%	13.6%	13.2%
% Ahead of Repayments[7,13]	79%	83%	88%
Offset Balances[14]	$45b	$50b	$55b
% First Home Buyer	8%	9%	9%
% Low Doc[15]	1%	1%	1%
Loss Rate[16]	0.01%	0.01%	0.00%

NOTE: Unless otherwise stated metrics are based on balances

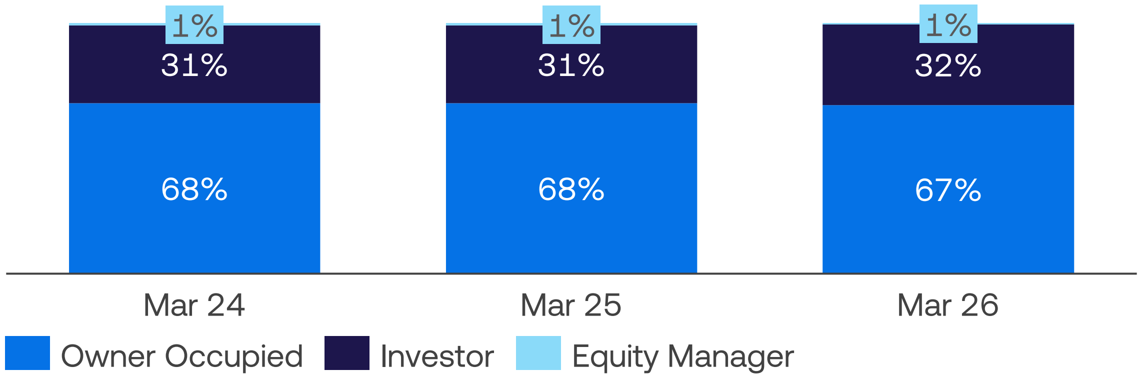
1. Home Loans portfolio - includes non-performing loans, excludes offset balances 2. Number of new accounts ('Flow') includes increases to existing accounts and split loans 3. Historical numbers restated as a result of data quality improvements 4. Average loan size for 'Flow' excludes increases to existing 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 Feb 26 where available. Excludes unknown DLVR 12. Source: APRA Monthly Authorised Deposit-Taking Institutions Statistics (MADIS) to Mar 26 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

Australia home loans – portfolio composition & flow

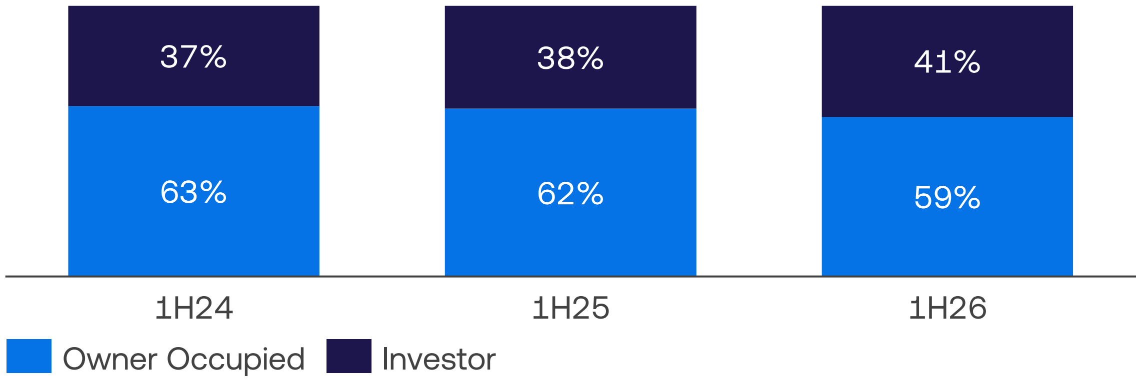
excluding Suncorp Bank

By purpose, % of total balances

Portfolio[1,2]

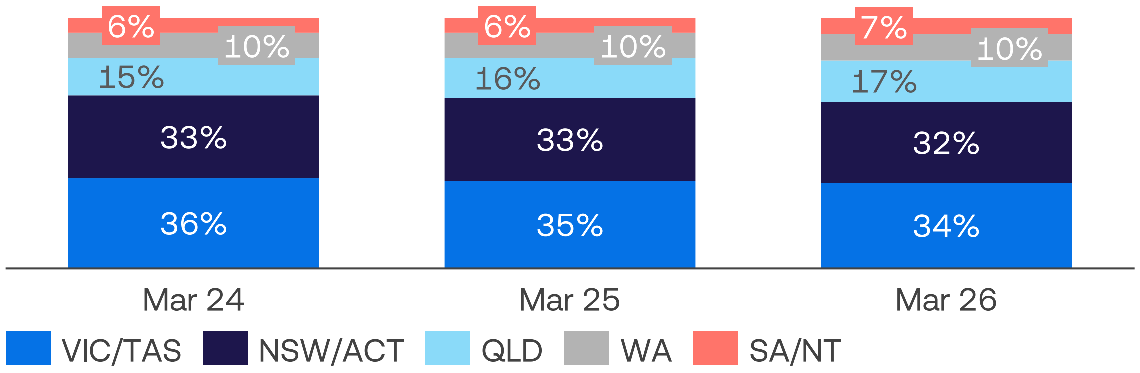


Flow[3]

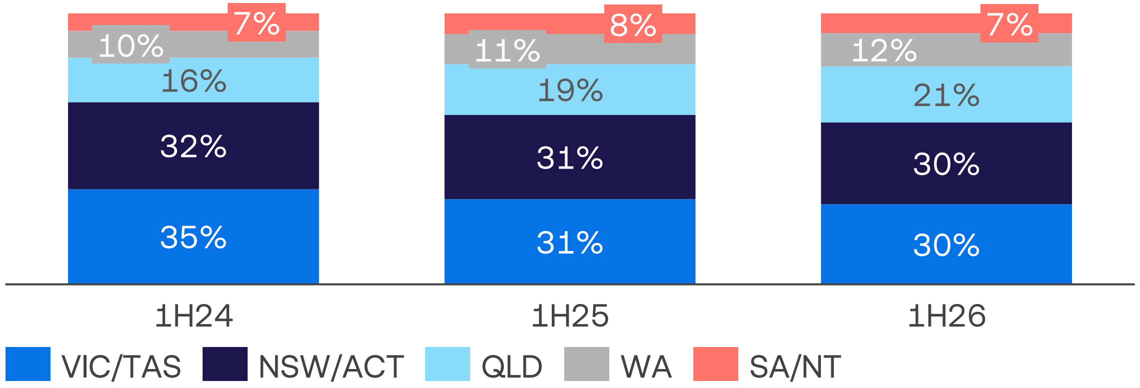


By location, % of total balances

Portfolio[1]



Flow[3]



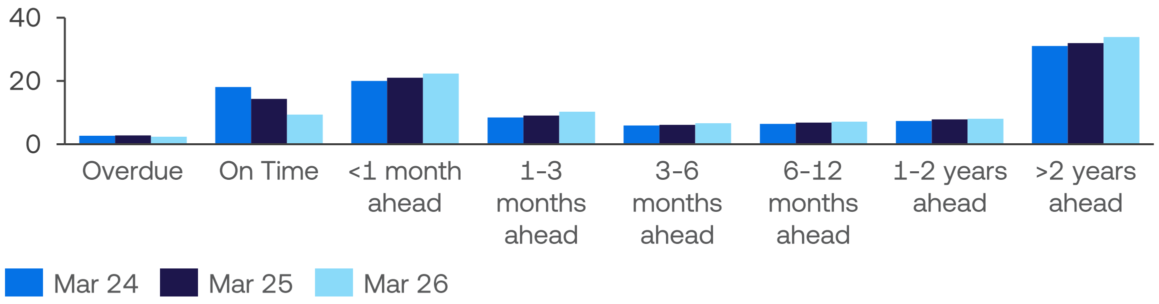
1. Includes non-performing loans
2. The current classification of Investor vs Owner Occupied is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision relies primarily on the customer's obligation to advise ANZ of any change in circumstances. ANZ Equity Manager product is no longer offered for sale as of 31 July 2021.
3. Based on drawn month

Australia home loans – portfolio resilience

excluding Suncorp Bank

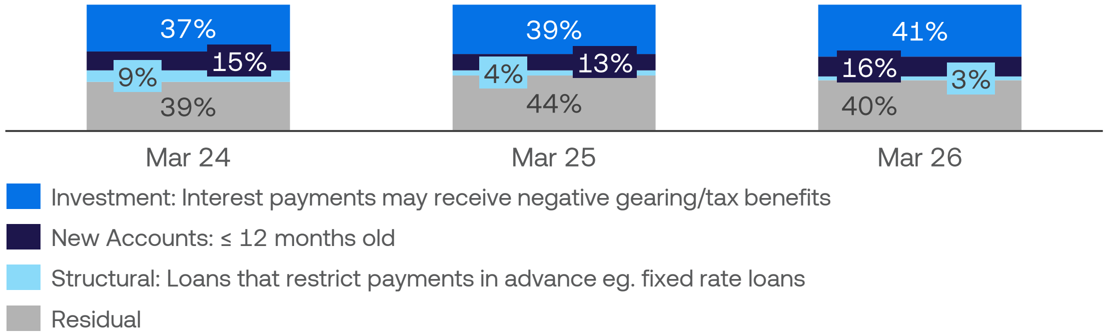
Home Loans repayment profile[1,2]

% of accounts ahead of repayments

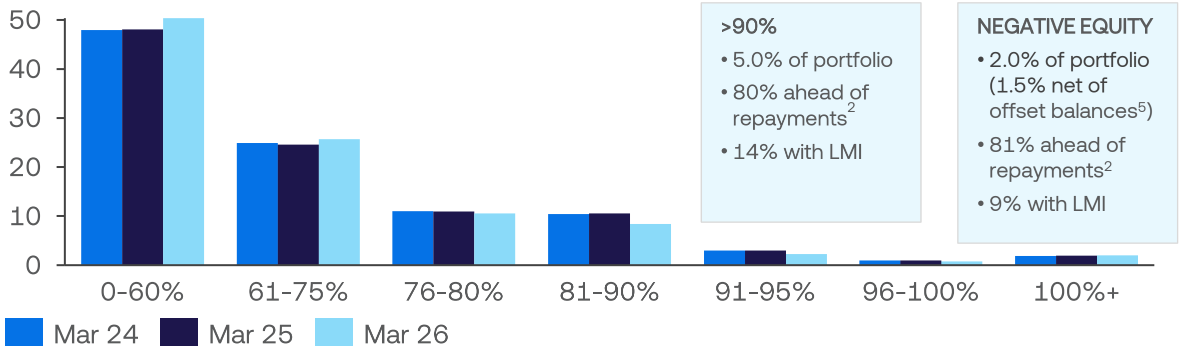


Home Loans on time and <1 month ahead profile[2,3]

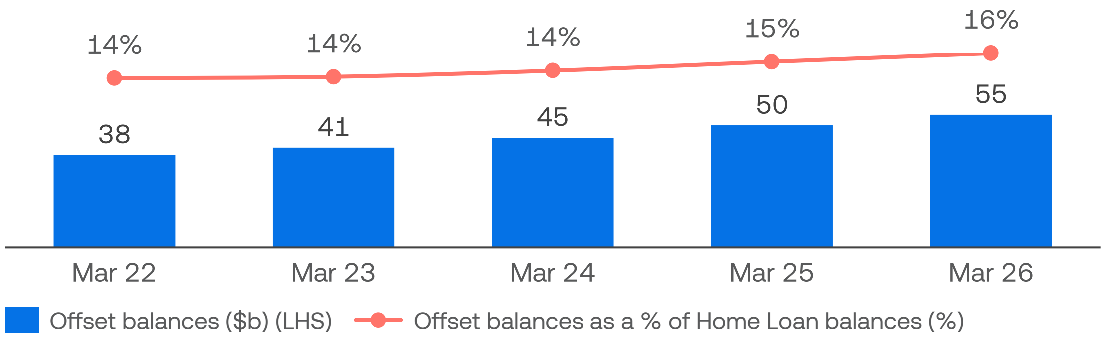
% composition of accounts



Dynamic LVR based on portfolio balances[1,4]



Offset account balances[5]



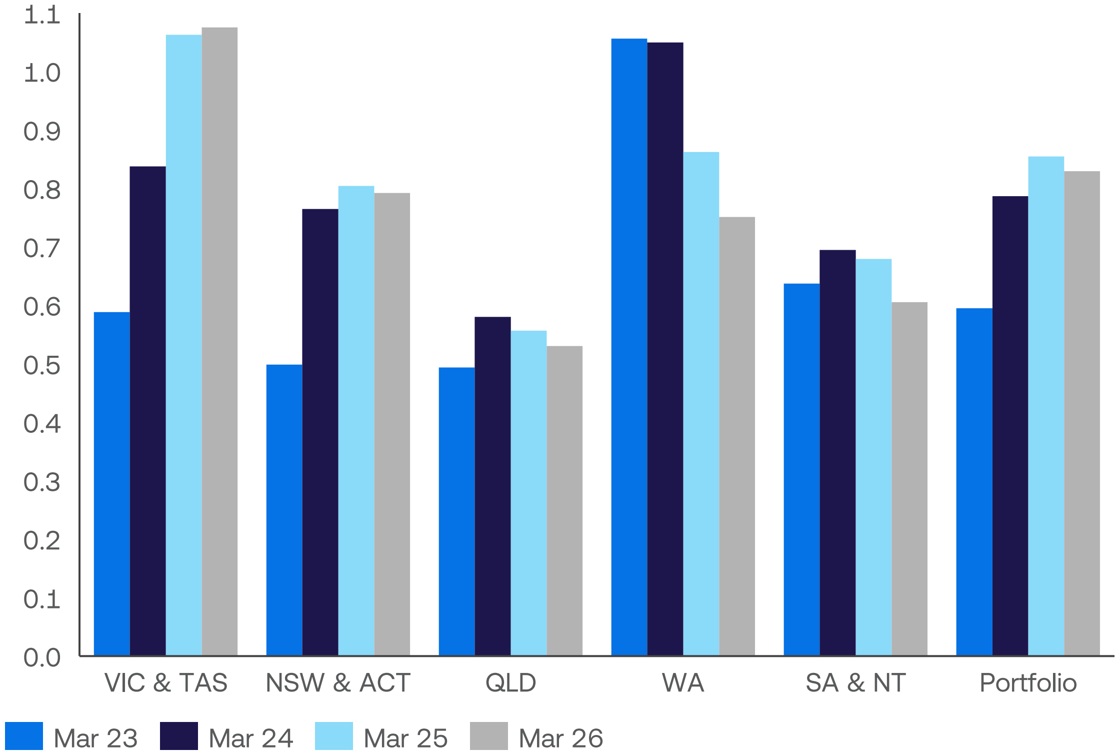
1. Includes non-performing loans
2. Excess repayments based on available redraw and offset. Excludes Equity Manager accounts.
3. The current classification of Investor vs Owner Occupied, is based on ANZ's product category, determined at origination as advised by the customer, and the ongoing precision 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 Feb 26 where available.
5. Offset balances reflect only those balances linked to Home Loan accounts

Australia home loans – portfolio performance

excluding Suncorp Bank

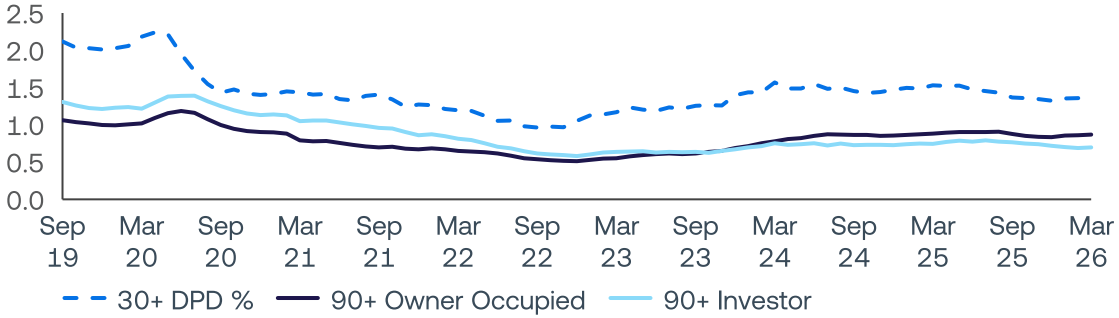
Home loans 90+ DPD (by state) [1,2]

% of portfolio segment balances

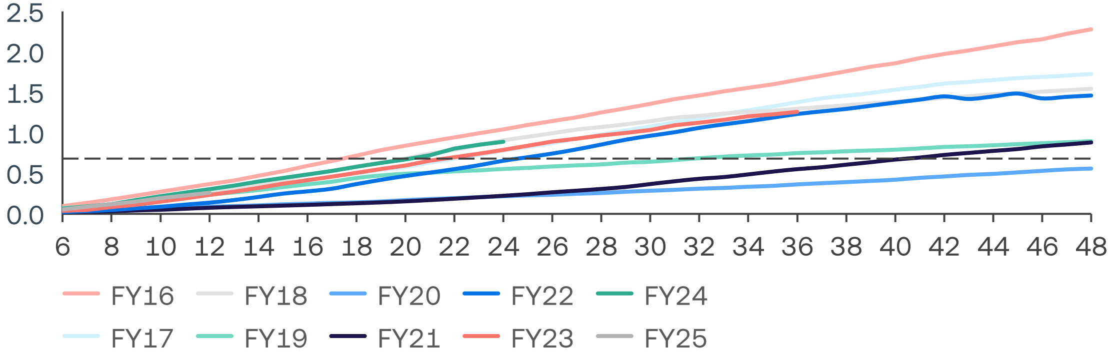


Home loans delinquencies[1,2,3]

% of portfolio segment balances



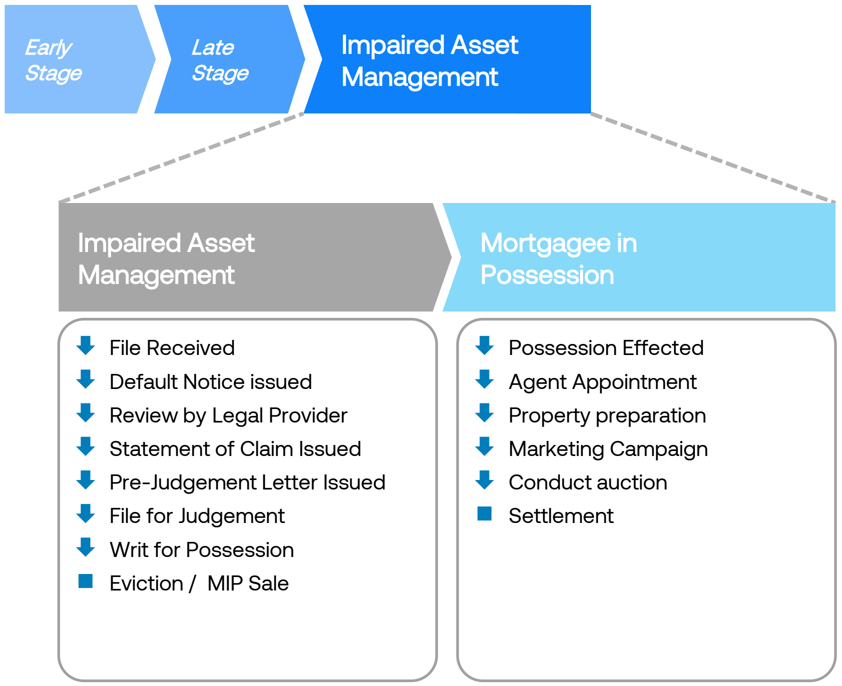
Home loans 90+ DPD (by vintage) [4],%



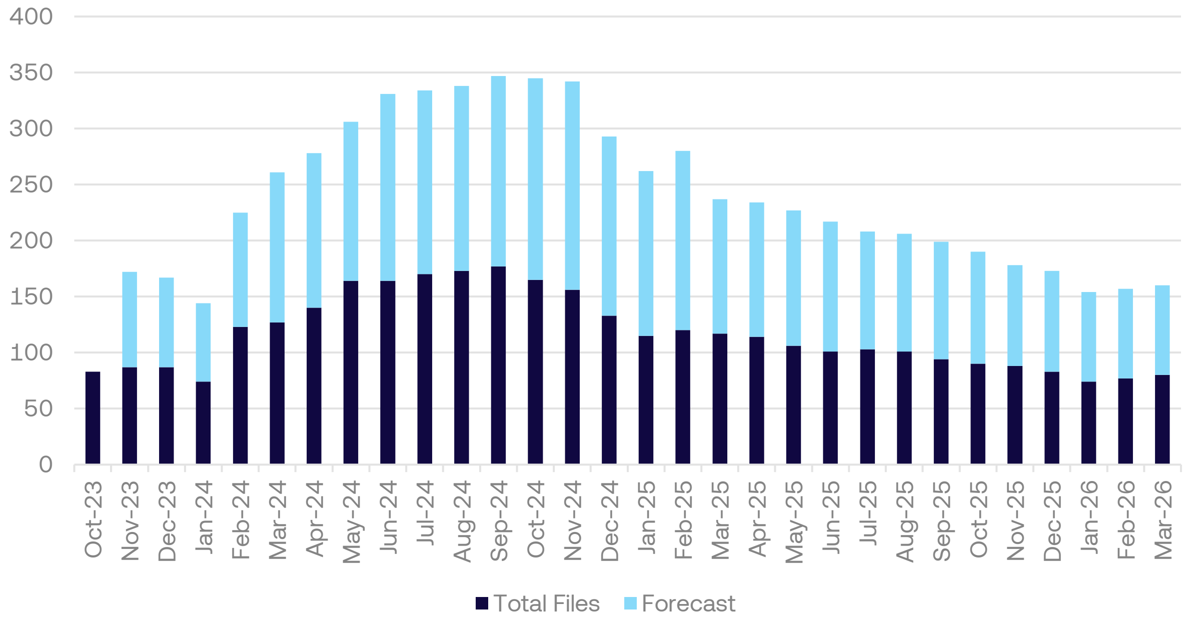
1. Includes non-performing loans and hardship accounts
2. ANZ delinquencies are calculated on a missed payment basis for amortising and interest only loans. 30+ and 90+ between Mar 20 and Jun 20 excludes eligible Home Loans accounts that had requested COVID-19 assistance but due to delays in processing 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

Mortgages in Possession (MIPs)

- Management of impaired assets and Mortgages in Possession are performed by ANZ's Retail Collections function.
- At this stage of the collections cycle, accounts are reviewed and an updated valuation on the security asset is obtained to determine the appropriate provisioning requirements.
- Hardship customers are pro-actively managed to ensure low numbers flow through to possession.



Stock of Mortgages in Possessions:



Underwriting framework

	Activity	Description
Policy	Credit Bureau	▪ All applications subject to Credit Bureau check (Comprehensive Credit Reporting) including Repayment History Information (RHI) and Financial Hardship Information (FHI)
	Credit Scorecard	▪ ANZ Proprietary system used in determining a customer's credit score
	Serviceability	▪ Assessed on uncommitted monthly income ▪ Interest rate sensitivity buffer built into Serviceability assessment ▪ Income and living expense buffers applied where required
	Deposit	▪ Require 5% genuine savings where origination LVR >90%
	Documentation	▪ Require pay slips and tax &/or bank statements except for simple switch refinances ▪ No "Lo doc" loans
Policy	Valuation	▪ Type of valuation depends on Property Risk. ▪ Full valuations done for higher LVR and luxury property loans
Process	Underwriting	▪ Regardless of origination channel, all credit assessment, income verification and underwriting is conducted by ANZ employed staff
	Collections	▪ Portfolio oversight from Day 1 ▪ Pre-delinquency and pro-active hardship strategies

ANZ may use various valuation types to estimate Fair Market Value

Valuation type	Details	Lending Criteria
Full or Tentative on Completion (TOC) Valuations	API Property PRO report standard - based on internal and external inspection	Full valuation - A full long form valuation is based on the internal inspection of the property and includes comparable sales for the area TOC valuation - A tentative on completion price estimate is the mortgage security value of the property at completion of renovations or construction including comparable sales
Modelled Estimate Valuations (ME)	Automated Valuation Models provided by external vendors	Automated valuation models, is a statistical, mathematical model which returns a property estimate and accuracy measure. Additional lending criteria is applied to each ME which ensures the accuracy adheres to ANZ risk standards
Kerbside Valuations	API Restricted report standard - based on external inspection only	A kerbside price estimate does not include the internal features of a property. Established standard residential, capped lending and LVR up to or equal to 80%
Desktop Valuations	Industry standard report	Allows an ANZ selected valuer to complete a remote assessment using various property and market data sources available for review.
Contract of Sale Price (COS)	A Contract of Sale or Sale and Purchase agreement	A contract of sale or sale and purchase agreement must be completed and signed by the vendor and purchaser, or their representative an be not older than 6 months. The price excludes any discounts and bonuses stated in contract
Professional Valuations	Full Long form – API standard	Full valuation - A full long form valuation is based on the internal inspection of the property and includes comparable sales for the area. Exclusively used for to luxury and or complex residential property

1. In general, the lending and property criteria is classified into four main categories: 1. Location, 2. Property Type, 3. Property Value and 4. Loan to Value Ratio (LVR). The property criteria presented above indicates the maximum lending restrictions under each individual category but doesn't represent the lending restriction under multiple scenarios. Note: LMI thresholds have not been included

Home Loans collections operating model

Our Collections Philosophy…

"Minimise Delinquency and loss through timely actions that are realistic, reasonable and sustainable for customers and ANZ."

- ANZ's Retail Collections function manages accounts through the different stages of the delinquency life cycle, working collaboratively with Credit Risk and Products Management teams to deliver the best outcome for the Customer and for ANZ.
- The Collections function for the Australian Retail portfolio spans across multiple geographies, with teams in Melbourne AU, Wellington NZ and Manila PH, as well as support from third party providers.

Credit Risk (Collections Strategy & Portfolio Performance)

Early Stage *(1-59 DPD)*	Late Stage *(60-149 DPD)*	Litigation / MIP	Non-Routine Collections	Customer Connect
• Inbound contact centre • Outbound contact including Dialler, SMS, Letters & Interactive Voice Response	• Combined Dialler & Case managed Collections • Files referred to external solicitors when resolution not obtained (time of activity dependent on Customer Risk profile)	• 90+ days past due • Manages relationships with panel solicitors • Litigation through to Mortgagee in Possession • Manages Mortgagee in Possession process • Borrower sales process to assist customers selling property	• Case managed • Complex Accounts including Bankrupt, Deceased, High Value loans • Partial Discharges • Fraud accounts	• Short term Non Collections / partial payment arrangements (Hardship arrangements) • Assistance via deferrals and extensions • Capitalise arrears

Operational Risk (Process Assurance & Compliance)

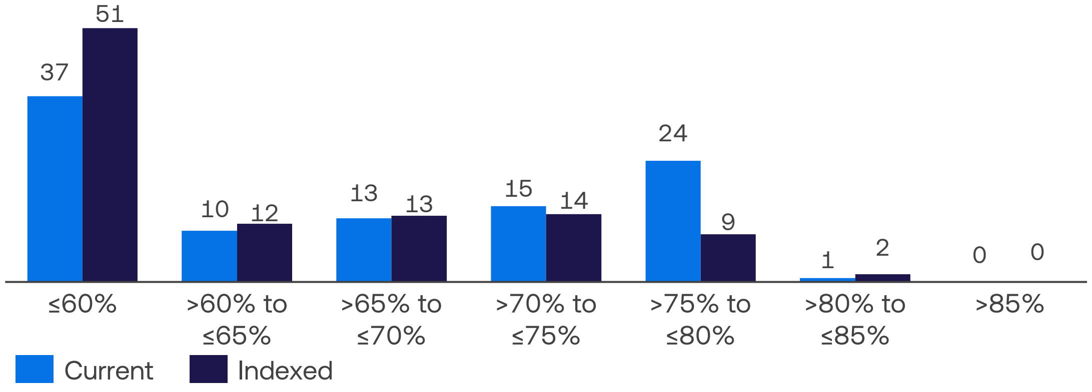
ANZ Cover Pool

Debt Investor Presentation

ANZ Covered bonds

COVER POOL SUMMARY COMPOSITION AND QUALIFYING CRITERIA

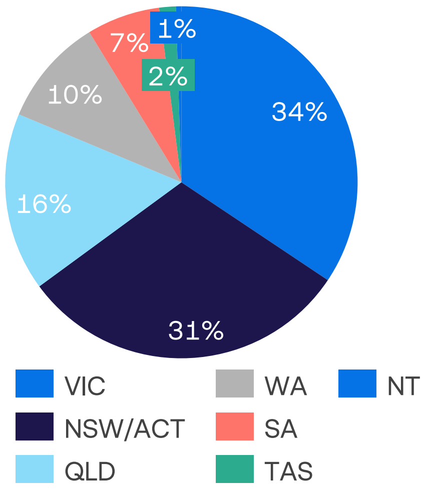
Weighted average LVR



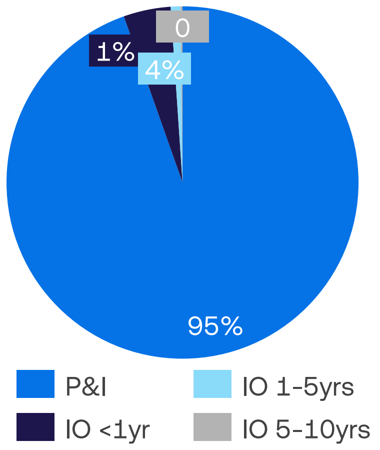
Portfolio summary at 22 July 2026

Covered Bond Pool + Cash	$15.4bn
Covered Bonds on issue	$11.5bn
Average loan size	$419,338
Weighted Ave Current LVR	61.66%
Weighted Ave Indexed LVR	55.53%
Min Required AP% / OC%	90.5% / 10.5%
Owner-Occupied / Investment[1]	73% / 27%
Full-Doc loans	100%

Geographic spread



Amortising vs interest only



Qualifying loan criteria

- Due from a natural person
- Repayable in Australian Dollars
- Fully drawn
- Term does not exceed 30 years
- Current principal balance ≤ $2,000,000
- Secured by a registered 1st mortgage
- Residential dwelling which is not under construction (excluding permitted renovations)
- The loan is not > 30 days in arrears
- The sale of the loan does not contravene or conflict with any applicable law
- The Borrower has made at least one interest payment on the loan

Covered bonds – collateral change (since December 2024)

Portfolio Summary (as at Trust Payment Date)	Dec 2024	Mar 2025	Jun 2025	Dec 2025	Mar 2026	Jul 2026
Cover Pool (inc. cash)	$20.9bn	$20.9bn	$15.4bn	$15.4bn	$15.4bn	$15.4bn
Covered Bonds on issue	$10.5bn	$7.9bn	$8.1bn	$8.1bn	$8.1bn	$11.5bn
Average loan size	$376,221	$380,041	$384,110	$400,568	$408,753	$419,338
Weighted Ave Current LVR	59.94%	60.21%	60.19%	61.75%	61.74%	61.66%
Weighted Ave Indexed LVR	54.61%	55.70%	55.88%	55.74%	54.80%	55.53%
Weighted Ave Seasoning	42 months	43 months	43 months	45 months	44 months	43 months
Min Required AP%/OC%	90.5% / 10.5%	90.5% / 10.5%	90.5% / 10.5%	90.5% / 10.5%	90.5% / 10.5%	90.5% / 10.5%
Owner-Occupied/Investment	73% / 27%	73% / 27%	73% / 27%	75% / 25%	74% / 26%	73% / 27%
P&I Loans vs IO Loans	94% / 6%	94% / 6%	94% / 6%	96% / 4%	95% / 5%	95% / 5%
Variable Rate Loans vs Fixed Rate Loans	97% / 3%	98% / 2%	98% / 2%	98% / 2%	98% / 2%	97% / 3%
Full-Doc loans	100%	100%	100%	100%	100%	100%

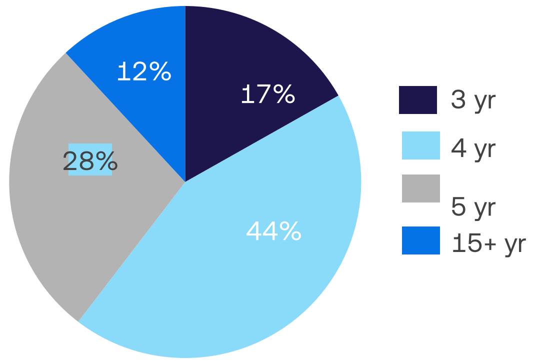
- Cover pool has been maintained in a manner that reflects ANZ’s funding requirements since December 2024 with a buffer of collateral which acts as voluntary over-collateralisation;
- Average loan size has increased slightly however this largely reflects the higher borrowing required to acquire dwellings at the current market prices. Apart from this, there have been no material changes in the composition of the cover pool over the past 12 months;
- Asset percentage has been maintained at 90.5% over the past 12 months;
- Continued system enhancements are implemented in ABS Suite which manages all secured funding collateral.

Covered bonds on issue as at 22 July 2026

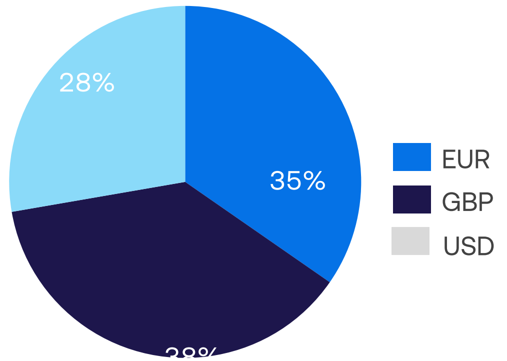
Covered Bonds	
Bonds Outstanding (A)	$11.5bn
Cover Pool (A$) + Cash in GIC account	$15.4bn
Program Ratings (Moodys / Fitch)[1]	Aaa/AAA
Number of Issues O/s	9
Number of Currencies	3
WA Term at Issue (years)	5.8

Issuance Capacity	
Contractual AP%	90.5%
Min Required OC%	10.50%
8% of Total Australian Assets	~A$60bn
Max Issuance Capacity	~A$55bn
% Collateral Capacity Utilised	~25%
% Issuance Capacity Utilised	~21%

ANZ covered bonds – issuance tenor



ANZ covered bonds – currency mix



1. A credit rating is not a recommendation to buy, sell or hold notes, securities or other financial products and may be subject to revision, suspension or withdrawal at any time by the assigning rating organisation.

ANZ Covered Bond Program

Australian covered bond legislation

Structure	• Covered bond issuance permitted pursuant to the Banking Act 1959 since October 2011. • Authorised deposit taking institutions (**ADIs**) to be covered bond issuer, with dual recourse to issuer (first) and the cover pool (next). • Guarantee provided by a special purpose vehicle (**SPV**), used for segregation of cover pool assets and provides legal certainty of a priority claim over the cover pool assets.
Priority	• Bondholders have a priority claim against a cover pool of financial assets. • Demand Loan and Intercompany Loan determine the size of the cover pool. Combined limit set on these loan facilities must comply with the total cover pool limit. • The Australian Prudential Regulation Authority (**APRA**) has limited powers with respect to assets in the cover pool.
Cover Pool	• Australian assets only - includes cash, Australian Government bonds, State-Government bonds, <100 day bank debt (up to 15%), residential or commercial mortgage loans and certain derivatives. • ANZ pool limits State-Government bonds to less than 15% and does not include any commercial mortgage loans. • Minimum level of over-collateralisation of 3% where value is only provided up to 80% loan to value ratio for residential loans (with contractual over-collateralisation (**OC**) in addition).
Issuance Limits	• Issuance not permitted if cover pool assets > 8% of ADI's Australian assets.
Supervision	• APRA has prudential supervision responsibilities. • Defined role of an independent cover pool monitor.

ANZ Residential covered bond program

Issuer	• Australia and New Zealand Banking Group Limited (**ANZBGL** and **ANZ**)
Issuer Rating[1]	• AA-/A1+ (S&P), Aa2/P-1 (Moody's), AA-/F1+ (Fitch)
Program Size	• US$30,000,000,000
Covered Bond Rating[1]	• Aaa (Moody's) / AAA (Fitch)
Covered Bond Guarantor	• Perpetual Corporate Trust Limited in its capacity as trustee of the ANZ Residential Covered Bond Trust.
Covered Bond Guarantee	• Guarantees payments of interest and principal, secured over a cover pool.
Cover Pool	• Australian, first ranking residential mortgages and authorised investments ring fenced in the ANZ Residential Covered Bond Trust.
Over-collateralization	• Maximum Asset Percentage is 95% and the current minimum Asset Percentage is 90.5%. • Contractual over-collateralisation of 10.5% is the inverse of Asset Percentage. • Monthly Asset Coverage Test to ensure cover pool has sufficient assets to secure the outstanding covered bonds per minimum contractual OC requirements.
LVR Cap	• Legislative requirement includes maximum 80% loan to value ratio for 103% minimum legislative OC requirement. Excess above the 80% loan to value ratio limit is given zero collateral value.
Governing Law	• Asset and security documents – Australian • Bond distribution documentation – English, New York and/or Australian
Listing	• London Stock Exchange for European issuance

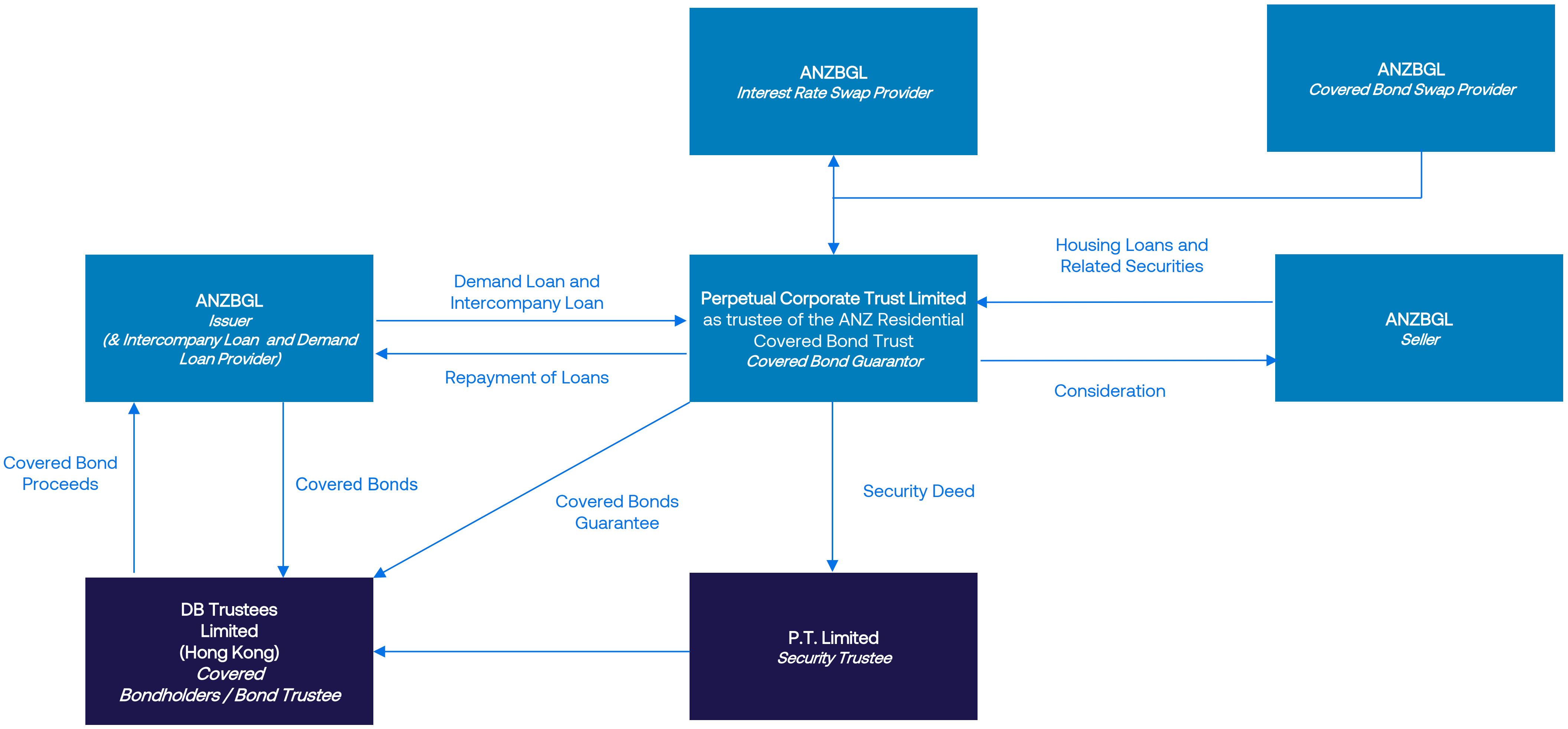
1. A credit rating is not a recommendation to buy, sell or hold notes, securities or other financial products and may be subject to revision, suspension or withdrawal at any time by the assigning rating organisation.

Parties to the program

Issuer and Seller	• ANZBGL Additional roles include: Residual Income Unitholder & Residual Capital Unitholder Calculation Manager Currency & interest rate swap provider Interest Rate Swap provider Contingent Covered Bond Swap provider Account Bank Servicer Custodian
Covered Bond Guarantor	• Perpetual Corporate Trust Limited in its capacity as trustee of the ANZ Residential Covered Bond Trust
The Trust	• ANZ Residential Covered Bond Trust
Trust Manager	• Institutional Securitisation Services Limited
Bond Trustee	• DB Trustees (Hong Kong) Limited* in its capacity as bond trustee
Security Trustee	• P.T. Limited in its capacity as security trustee
Paying Agents	• Certain Deutsche Bank entities
Asset Monitor	• KPMG (performed at least on a semi-annual basis)

** Some of the functions have been delegated to Perpetual Trustee Limited*

Program Structure



Program structural enhancements

Over-collateralization	• Prior to a Notice to Pay, the **Asset Coverage Test** is performed on the relevant Determination Date to ensure sufficient assets to support the value of outstanding covered bonds. • After a Notice to Pay, the **Amortisation Test** is performed on each relevant Determination Date to ensure sufficient cash to pay any maturing bonds.
Indexation	• The nominal value of assets in the asset pool will be adjusted to reflect changes in house prices using a reliable and widely used measure such as RP Data-Rismark home value index. • The Asset Coverage Test and Amortisation Test require the use of the Indexed Valuation for each property. • Indexing is applied using a similar procedure to UK programmes, with 100% of any loss and 85% of any gain applied. • Housing Loans in arrears by more than three months receive zero collateral value.
Interest Rate Swap	• Hedges interest flows on the cover pool to a spread over 1-month BBSW to cover the payment obligations of the Trust, including interest payments on the Intercompany Loan and Demand Loan and the expenses of the Trust. • Provided by ANZBGL and will be required to post collateral, obtain guarantees or be replaced if certain rating triggers occur.
Covered Bond Swap	• Where covered bonds are issued in a currency and/or on an interest basis different to the Interest Rate Swap, ANZBGL will enter into a Cross Currency Swap and at the same time, the Covered Bond Guarantor will enter into a Forward Starting Covered Bond Swap. • Provided by ANZBGL and will be required to post collateral, obtain guarantees and/or be replaced if certain rating triggers occur.

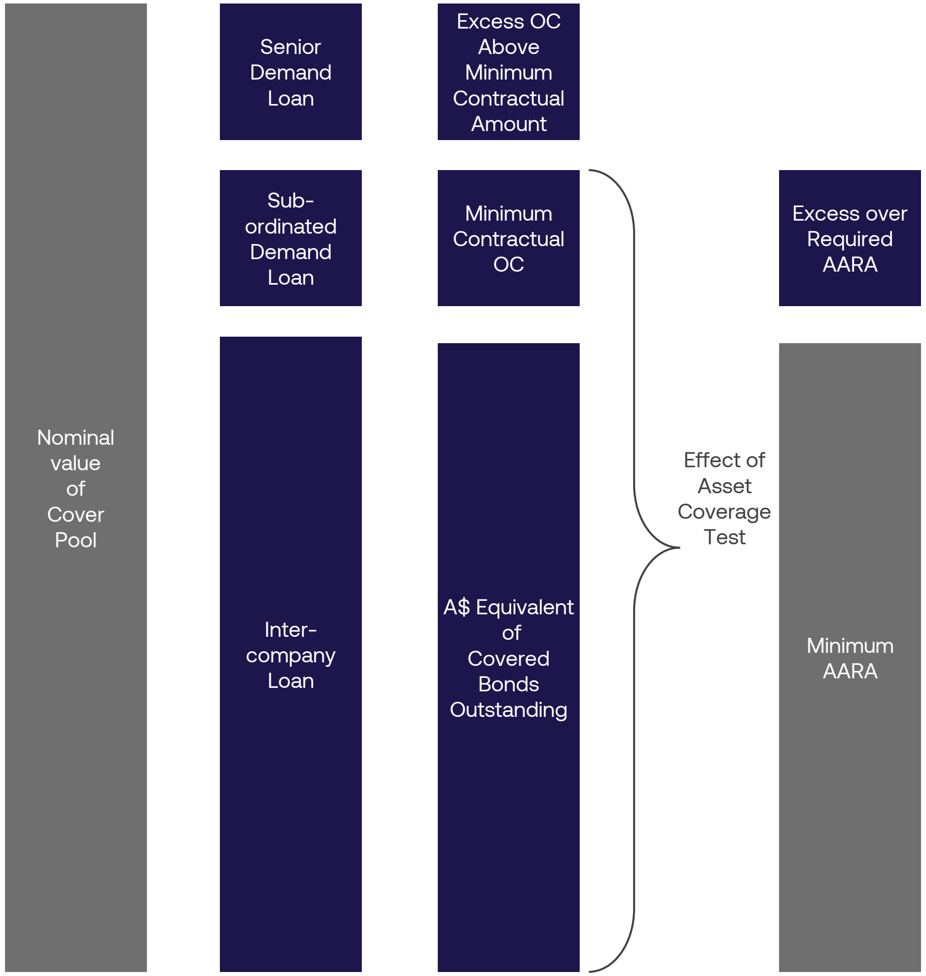
Capitalised but undefined terms on this page have the meaning given in the Prospectus.

Program structural enhancements

Pre Maturity Test	Moody's: below P-1 Fitch: below F1+ / A+	For Hard Bullet Covered Bonds maturing within the next 12 months, Pre-Maturity Ledger must be funded by the A$ equivalent of the Required Redemption Amount. Failure to remedy a breach of the Pre-Maturity Test within the required timeframe will cause an issuer Event of Default to occur.
Reserve Fund	Moody's: below P-1 Fitch: below F1+	An amount equal to the A$ equivalent of three months' interest and expense must be credited to the Reserve Fund.
Swap Collateralisation & Replacement	Fitch: below F1 / A	Swaps must be cash-collateralized (one-way CSA) within 14 calendar days of a ratings trigger event. ANZ must replace itself as swap counterparty if ANZ's Fitch rating falls below F2 / BBB+
	Moody's: below P-1 / A2	Swaps must be cash-collateralized (one-way CSA) within 30 business days of a ratings trigger event. ANZ must replace itself as a swap counterparty if ANZ's Moody's rating falls below P2 / A3
Transfer Trust Bank Account	Moody's: below P-1 Fitch: below F1 / A	Account bank ceases to be an Eligible Bank (with minimum required ratings of P-1 or F1/A) if it does not obtain a guarantee from an Eligible Bank (of its obligations) within 30 Local Business Days of the occurrence of such event.
Servicer Termination Event	Moody's: below Baa3 Fitch: below BBB-	The Covered Bond Guarantor or the Security Trustee to terminate the appointment of the Servicer in a manner as set out in Program Documents

Capitalised but undefined terms on this page have the meaning given in the Prospectus.

Cover pool, the demand & intercompany loans



- The Asset Coverage Test is an ongoing test to ensure the adjusted aggregate receivable amount (**AARA**) is equal to or greater than A$ equivalent of Covered Bonds outstanding.
- The AARA is determined by applying a collateral "haircut" using the asset percentage which corresponds to the contractual minimum over-collateralisation.
- The minimum AARA is for the benefit of bondholders and APRA has no rights with respect to this portion of the cover pool.
- The cash equivalent of the excess AARA over the minimum AARA represents voluntary over-collateralisation, and is funded through the senior demand loan.
- The senior demand loan can be called by the Issuer, or if directed by APRA, for immediate repayment.

Asset coverage test

- Tested monthly on every determination date prior to the service of a Notice to Pay
- The Asset Coverage Test is intended to test that the value of housing loans, cash, and other eligible assets is greater than the A$ equivalent of outstanding covered bonds. The excess is funded by the senior ranking portion of the demand loan.
- Failure of the Asset Coverage Test leads to an Issuer Event of Default and this may then prompt an acceleration of the Covered Bonds against the Issuer.

ASSET COVERAGE TEST

=

ADJUSTED MORTGAGE PORTFOLIO BALANCE

\+

OTHER COVER POOL ASSETS

−

NEGATIVE CARRY COSTS

≥

A$ EQUIVALENT OF COVERED BONDS OUTSTANDING

DETAILED ASSET COVERAGE TEST COMPONENTS BELOW

Adjusted mortgage portfolio balance

LOWER OF (1) or (2) as described below:

(1)

For each non defaulted housing loan, the lesser of:

(i) Outstanding current balance of the housing loan; and

(ii) 80% of the indexed valuation for the property;

For each defaulted housing loan, zero

MINUS loans in breach of representations and warranties or the servicing agreement

(2)

For each non defaulted housing loan, the lesser of:

(i) Outstanding current balance of the housing loan; and

(ii) 100% of the latest valuation of the property;

For each defaulted housing loan, zero

X

Asset Percentage

MINUS loans in breach of representations and warranties or the servicing agreement)

Other cover pool assets

(B)
Unused Term Advances and Demand Loan Advances
\+
(C)
Substitution Assets and Authorised Investments
\+
(D)
Housing loan principal receipts in the GIC account
\+
(E)
Sales proceeds credited to GIC plus surplus principal receipts credited to GIC

Negative carry costs

Weighted average remaining maturity of all covered bonds outstanding (years)

X

A$ equivalent of Principal Amount Outstanding of all covered bonds

X

Zero if the Interest Rate Swap is in place or (B+C+D+E)/(A+B+C+D+E)

X

Negative Carry Factor

Amortisation Test

- Tested monthly on every determination date after the service of a Notice to Pay.
- The Amortisation Test is intended to test that the value of the Covered Bond Guarantor's assets are at least equal to the A$ equivalent of outstanding covered bonds.
- A failure of the Amortisation Test will constitute a Covered Bond Guarantor Event of Default and prompt an acceleration of the Covered Bonds against the Covered Bond Guarantor.

AMORTISATION TEST

=

MORTGAGE ASSETS + OTHER COVER POOL ASSETS − NEGATIVE CARRY COSTS

DETAILED AMORTISATION TEST COMPONENTS BELOW

(The lesser of:

(i) Outstanding current balance of the housing loan; and
(ii) 80% of the indexed valuation for the property)

TIMES

M

where M = 1.0 if the housing loan is not a defaulted housing loan **OR** M = 0.0 if the housing loan is a defaulted housing loan.

(B)
Cash in the GIC account and Authorised Investments
+
(C)
Substitution Assets

(Z)

Weighted average remaining maturity of all covered bonds outstanding (years)
X
A$ equivalent of Principal Amount Outstanding of all covered bonds

X

[Zero if the Interest Rate Swap is in place or (B+C)/(A+B+C)]

X

Negative Carry Factor

≥

A$ EQUIVALENT OF COVERED BONDS OUTSTANDING

Issuer event of default and covered bond guarantee

Issuer Event of Default	Include: • Default in principal or interest for 14 days • Failure by the Issuer to perform other obligations under the Covered Bonds (subject to any specified notice and right to remedy regime) • Winding up, insolvency and bankruptcy events • An uncured breach of Asset Coverage Test
Following an Issuer Event of Default	• Serving of an Issuer Acceleration Notice to the Issuer will accelerate claims against the Issuer but not the Guarantor. The bonds do not accelerate. • Bondholders may immediately claim against the Issuer and rank pari-passu with ANZ's senior unsecured debt. • Any money obtained under that claim is paid to the Guarantor for payment of interest and principal according to the original payment schedule.
Activation of Covered Bond Guarantee	• Following an Issuer Acceleration Notice, the Trustee may serve a Notice to Pay on the Covered Bond Guarantor. • Investors receive payment of interest and principal under the Covered Bond Guarantee according to the original payment schedule as if no Issuer Event of Default had occurred. • To the extent the Covered Bond Guarantor has insufficient funds to repay in full Covered Bonds on the maturity date, the unpaid amount of Covered Bonds will be deferred and shall be due and payable 12 months later (or earlier if the Covered Bond Guarantor has sufficient funds). This provision does not apply to Hard Bullet Covered Bonds.

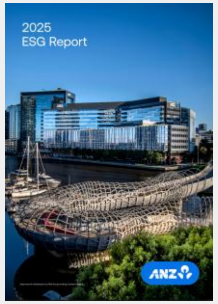
Environmental, Social and Governance

Our ESG approach and related disclosures

Our suite of ESG reports 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.

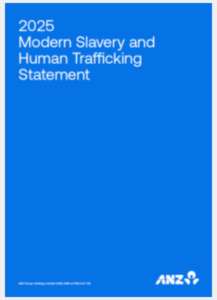
Our ESG approach is focused on responding to seven key material issues identified in our 2025 materiality assessment[1]:

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



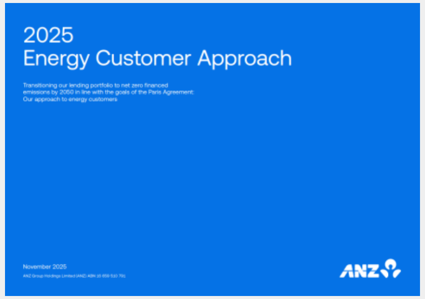
2025 ESG Report

2025 Climate Report



2025 Modern Slavery and Human Trafficking Statement

Climate Change Commitment



Energy Customer Approach

Our full suite of ESG and climate-related reporting, and supporting documents, are available at anz.com/esgreport.

1. See our 2025 ESG Report for more information on our materiality assessment available at anz.com/esgreport

Our ESG targets[1]

Targets with half-year updates		Performance as at 31 March 2026
$10 billion social housing[2]	Fund and facilitate at least $10 billion of investment by end 2030, including $750 million in 2026, to deliver homes to buy and rent that are more affordable, accessible or sustainable.[3]	We have funded and facilitated $8.33 billion towards the target since it commenced in October 2018. This includes $961.20 million in 1H 2026.
$100 billion social and environment activities[2]	Fund and facilitate at least $100 billion by end 2030, including $18.5 billion in 2026, in social and environmental activities through customer transactions and direct investments by ANZ. This includes initiatives that aim to help lower carbon emissions, protect or restore nature, increase access to affordable housing and promote financial wellbeing.[4]	We have contributed $98.50 billion in total towards the target since it commenced on 1 April 2023.[5] This includes $14.06 billion allocated towards the target in 1H 2026[6].
Gender equity[7,8,9]	Increase representation of women as Key Management Personnel to at least 40% by end 2026.	Representation of women as Key Management Personnel is at 40%.
	Increase the representation of Women in Leadership by 1 percentage point from a baseline of 40.5% by end 2026.	Representation of Women in Leadership has increased by 1.2 percentage points from the target baseline to 41.7%.

Targets with annual updates	
Sectoral pathways[10]	Sectoral pathways and 2030 interim targets in place for 10 sectors or sub-sectors, to transition lending to net zero financed emissions by 2050.
Operational emissions	Reducing combined Scope 1 and Scope 2 emissions by 85% by 2030 (against a 2024 baseline).

For further details on these targets and our other ESG-related targets including our climate sectoral pathways and operational emissions target see our 2025 ESG Report and 2025 Climate Report, both available at anz.com/esgreport.

1. Please see the important notice in relation to the uncertainties, challenges and risks associated with climate-related information at the start of this presentation pack. Targets exclude Suncorp Bank unless otherwise stated.
2. Performance subject to limited assurance by KPMG. The KPMG report is available at anz.com/esgreport within the "Half Year Targets and Updates – 2014 to current" section under "ESG Reporting".
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. 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.
5. 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.
6. 1H26 includes transactions validated as eligible for inclusion in the target from 20/09/2025 to 13/03/2026
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.
9. Data is unaudited
10. Our 2025 Climate Report available at anz.com/esgreport 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.

Our Large Emitters Engagement Program[1]

- 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[2]

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[3] of their plans. These customers may have targets that fall short of being Paris-aligned[4] 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
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

Our sectoral pathways to transition our lending to net-zero financed emissions[1]

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[2]	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 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

Economics

Debt Investor Presentation

Australia & New Zealand economic forecasts

	2022	2023	2024	2025	2026f[1]	2027f[1]	2028f[1]
Australia – GDP (% year-average)	4.2	2.1	1.0	2.0	1.9	1.3	2.0
Australia - headline CPI (% year-average)	6.6	5.6	3.2	2.8	3.9	2.8	2.5
Australia - unemployment (% Q4 avg)	3.5	3.9	4.0	4.3	4.5	4.8	4.7
Australia - Wage Price Index (%y/y)	3.3	4.3	3.2	3.4	3.1	3.0	3.0
RBA cash rate (% year end)	3.10	4.35	4.35	3.60	4.60	4.35	4.10
Residential Property Prices (%y/y quarter average)	-5.0	8.4	5.6	7.8	-4.3	-3.4	4.3
Credit Growth – Housing (% y/y quarter average)	6.9	4.2	5.4	6.7	6.6	2.5	4.1
Credit Growth – Business (% y/y quarter average)	12.8	6.5	8.6	9.5	11.1	9.4	8.4
New Zealand – GDP (% year-average)	2.6	2.2	-0.3	0.2	1.7	2.6	2.8
New Zealand - headline CPI (% year-average)	7.2	5.7	2.9	2.8	3.6	2.0	2.0
New Zealand – unemployment (% Q4 avg)	3.4	4.0	5.1	5.4	5.6	5.2	4.9
RBNZ cash rate (% year end)	4.25	5.50	4.25	2.25	3.00	3.00	3.00
Residential Property Prices (%y/y quarter average)	-12.8	-0.7	-1.1	-0.2	-1.0	2.0	-

1. Shading denotes forecast outcomes. 2026F and 2027F as 28 August 2026. For latest forecasts, please visit ANZ Research research.anz.com/forecasts

Global economic scorecard[1, 2]

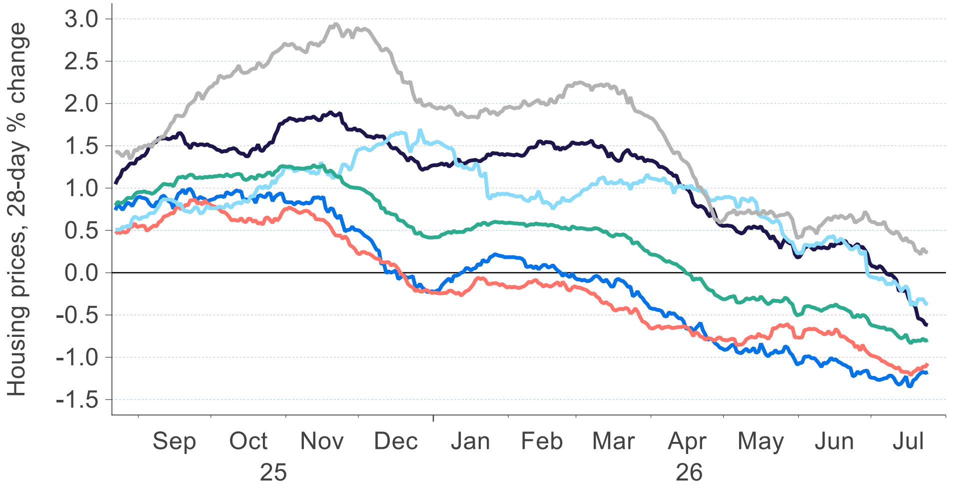
Category	Australia	United Kingdom	France	Germany	United States	Canada	New Zealand
GDP growth (% y/y)	**2.5**	1.2	0.7	0.30	2.1	1.7	**1.5**
CPI inflation (% y/y)	**3.2**	2.9	2.1	2.8	3.4	3.0	**4.1**
Policy rate (cash rate)	**4.35**	3.75	2.25[3]	2.25[3]	3.75	2.25	**2.50**
2yr swap rate (spread to cash)	**0.32**	0.51	0.81[3]	0.81[3]	0.32	0.59	**1.19**
10yr bond yield	**5.11**	5.03	4.09	3.23	4.65	3.66	**4.73**
Unemployment rate	**4.50**	4.90	8.30	3.90	4.10	6.40	**5.60**
Current Account balance % GDP	**-2.87**	-2.87	-0.20	4.35	-3.20	-0.55	**-3.76**
Budget balance % GDP[4]	**-1.10**	-3.80	-5.05	-3.80	-6.30	-2.05	**-3.20**
Govt net debt % GDP[5]	**32.1**	95.5	110.3	49.4	98.5	10.3	**27.9**
Credit Rating (S&P)	**AAA**	AA	A+	AAA	AA+	AAA	**AA+**

1. Most recent data as at 27 August 2026.
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

The budget and dwelling prices

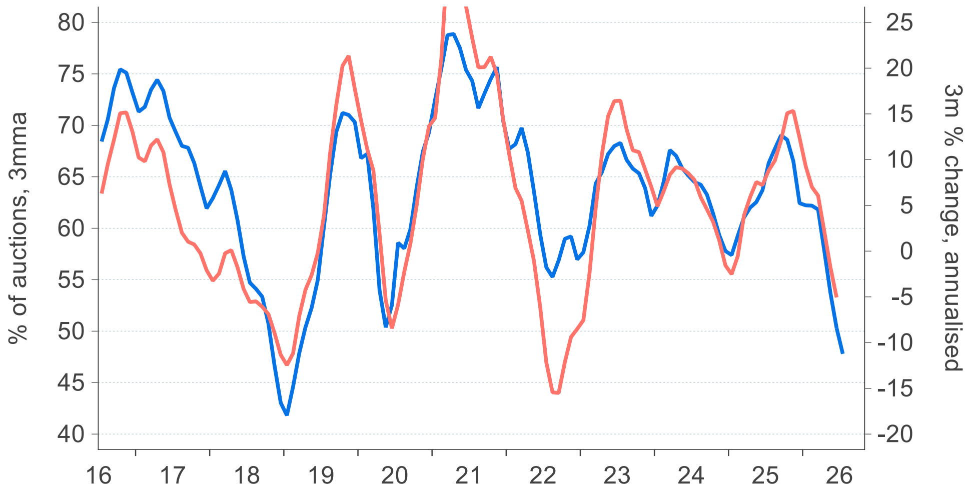
The changes to capital gains tax and negative gearing are likely to put modest downward pressure on housing prices, leaving them a few percentage points lower than otherwise *in the long run*. Behavioural and sentiment effects in the short run will dominate, however.

Daily house prices



Source: Cotality, Macrobond, ANZ Research

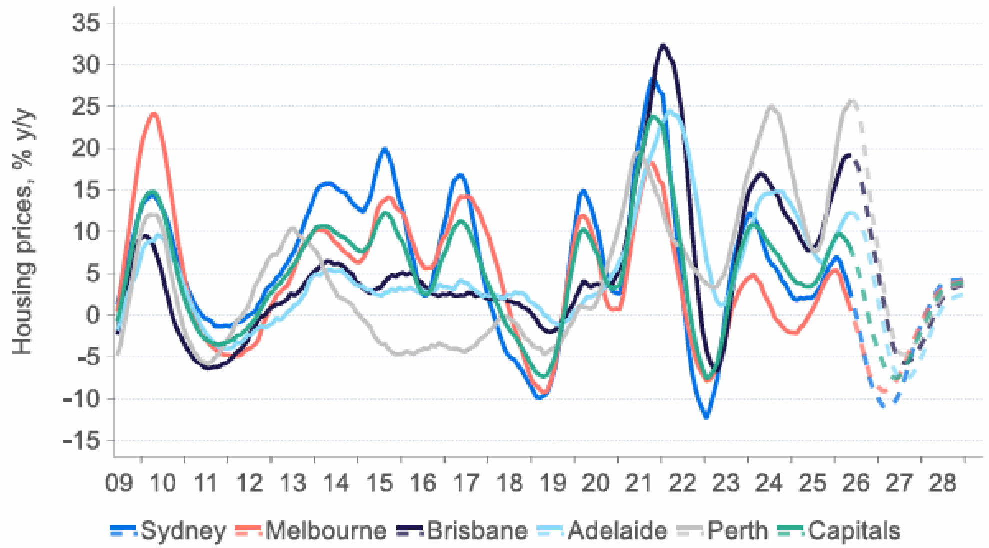
Auction clearance rates versus prices



Source: Cotality, Macrobond, ANZ Research

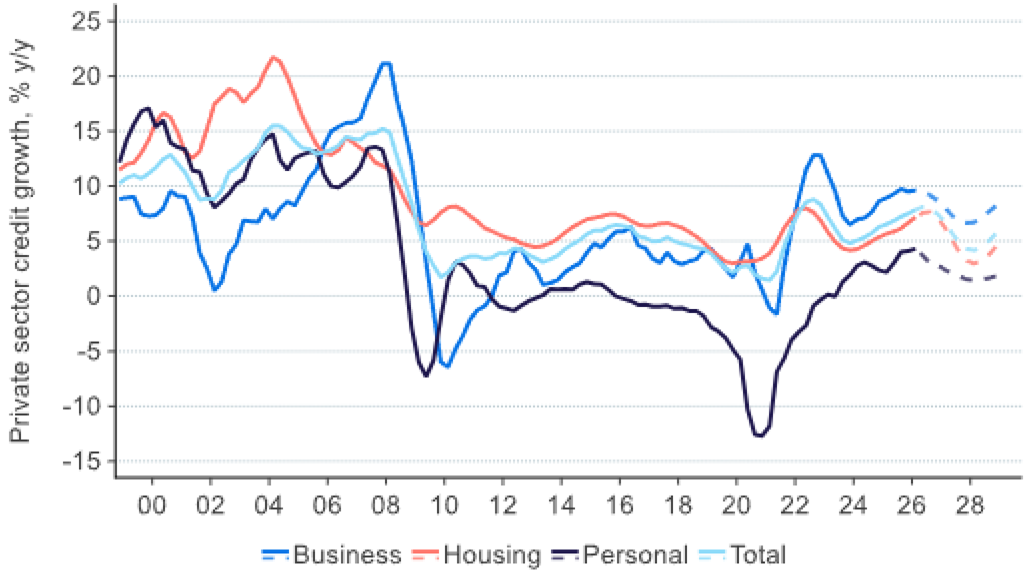
House price and credit growth forecasts

House price forecasts



Source: Cotality, Macrobond, ANZ Research

Credit growth forecasts



Source: RBA, Macrobond, ANZ Research

Key contacts

ANZ

Penny Dell
Group Treasurer (Acting)

+64 2162 4293
Penny.Dell@anz.com

David Goode
Head of
Debt Investor Relations
+61 410 495 399
David.Goode@anz.com

Scott Gifford
Head of
Group Funding
+61 3 8655 5683
+61 499 851 335
Scott.Gifford@anz.com

John Needham
Head of Capital
and Secured Funding
+61 2 8037 0670
+61 411 149 158
John.Needham@anz.com

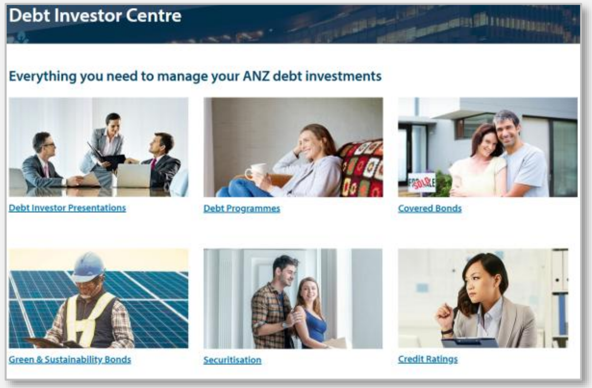
James Knight
Executive Director,
Group Funding
+61 3 9095 0486
+61 455 427 058
James.Knight@anz.com

Norfina Ltd (Suncorp Bank)

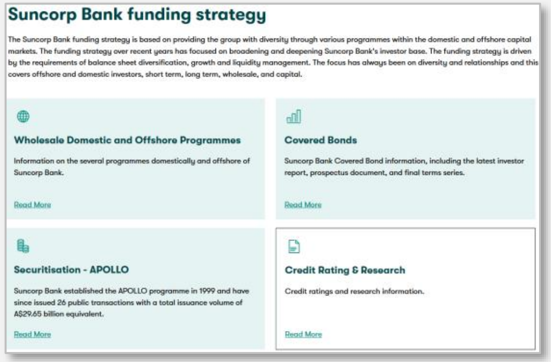
Simon Lewis
Treasurer
Norfina Ltd (Suncorp Bank)
+61 7 3362 4037
+61 434 075 541
Simon.Lewis@suncorpbank.com.au

Adam Parry
Executive Manager, Funding
Norfina Ltd (Suncorp Bank)
+61 7 3362 4031
+61 434 601 671
Adam.Parry@suncorpbank.com.au

ANZ Debt Investors Centre



Suncorp Bank Debt Investors Centre



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

Information on the several programmes domestically and offshore of Suncorp Bank.

Read More

Covered Bonds

Suncorp Bank Covered Bond information, including the latest investor report, prospectus document, and final terms series.

Read More

Securitisation - APOLLO

Suncorp Bank established the APOLLO programme in 1999 and have since issued 26 public transactions with a total issuance volume of A$29.65 billion equivalent.

Read More

Credit Rating & Research

Credit ratings and research information.

Read More

General Mailbox

Debt Investor Relations	Funding
DebtIR@anz.com	funding@anz.com