News Release

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2026 Third Quarter Trading Update

$1.95b Statutory Profit	**$1.90b** Cash Profit **+1%** vs 1H26 qtr avg (**+1%** vs 1H26 qtr avg on a constant currency basis)	**11.54%** Cash RoTE **-2bps** vs 1H26 qtr avg	**12.51%** CET1 Ratio **+12bps** vs Mar 2026

ANZ today announced[1] an unaudited Statutory Profit for the quarter ended 30 June 2026 (3Q26) of $1.95 billion and a Cash Profit of $1.90 billion.

Cash Profit was up 1%[2] on the quarterly average of the half year ended 31 March 2026 (1H26 qtr avg). Cash Return on Tangible Equity (RoTE) was broadly flat.

Cash Profit and RoTE were impacted by a NZD125 million expense provision (pre-tax) in 3Q26 following the 5 May 2026 New Zealand class action ruling. ANZ has appealed the decision.[2]

ANZ's Common Equity Tier 1 (CET1) Ratio at 30 June 2026 was 12.51%, up 12 bps from 31 March 2026.

Overview of financial performance

Cash Profit[2] results			Cash Profit (3Q26 vs 1H26 qtr avg)		Cash Profit (3Q26 vs 3Q25)	
	1H26 qtr avg	3Q26	Movement	*Constant currency basis*	Movement	*Constant currency basis*
Operating income $m	5,602	5,607	0%	*+1%*	-1%	*+2%*
Operating expenses $m	(2,767)	(2,785)	+1%	*+2%*	-4%	*0%*
Profit before provisions $m	**2,835**	**2,822**	**0%**	*0%*	**+3%**	*+4%*
Provision charge $m	(137)	(102)	-26%		+6%	
Income tax expense[3] $m	(808)	(819)	+1%		+4%	
Cash profit $m	**1,890**	**1,901**	**+1%**	*+1%*	**+2%**	*+3%*
Cost-to-income ratio	49.39%	49.66%	+27bps		-155bps	
Return on tangible equity	11.56%	11.54%	-2bps		+38bps	
Return on equity	10.64%	10.65%	+1bp		+39bps	

Balance Sheet metrics	Mar 26	Jun 26	Jun 26 vs Mar 26		Jun 26 vs Jun 25	
APRA Level 2 CET1 ratio	12.39%	12.51%	+12bps		+57bps	
				Constant currency basis		*Constant currency basis*
Customer deposits $b	771	786	+2%	*+2%*	+1%	*+4%*
Net loans and advances $b	822	846	+3%	*+3%*	0%	*+3%*

[1] Unless otherwise stated (i) 3Q26 financial results are presented on a cash profit basis, and (ii) quarterly performance is compared with 1H26 quarterly average.
[2] 3Q26 cash profit was impacted by a NZD125 million pre-tax expense provision in the quarter relating to the New Zealand class action. Using the 30 June 2026 exchange rate, this equates to AUD103 million pre-tax (AUD74 million post-tax). Excluding this provision, 3Q26 vs 1H26 quarterly average cash profit increased by 5% to $1.98 billion and operating expenses reduced by 3%. The provision followed the 5 May 2026 High Court ruling in relation to claims against ANZ Bank New Zealand Limited (ANZ NZ) under the Credit Contracts and Consumer Finance Act 2003, and reflects the Group's assessment of its maximum potential liability for costs of borrowing following the High Court Judgment. ANZ has appealed the High Court Decision. See media release of 6 May 2026: https://www.anz.com.au/newsroom/new-zealand/2026/05/anz-new-zealand-class-action-decision/
[3] Includes non-controlling interests.

CEO commentary

ANZ Chief Executive Officer Nuno Matos said: “As we release our third quarter update, we remain on track to meet our Return on Tangible Equity and Cost-to-Income targets. In the quarter, we continued to improve productivity, margins and business volumes, including accelerating growth in business banking and returning home lending to system growth.

“Our five immediate priorities are progressing well. Our new leadership team is driving our cultural reset. We are continuing to progress the integration of Suncorp Bank and delivery of the ANZ single customer front-end, and are on track to meet our FY26 year-end completion targets of 57% and 45% respectively. Our work to reduce duplication and simplify the bank is on track and we remain committed to our full year cost guidance of 5% down year on year. We remain focused on improving non-financial risk management and are on track to deliver the activities in our Root Cause Remediation Plan.

“We continue to watch the external environment closely across our network. Our balance sheet and capital position remain strong, and we are staying close to our customers should they need support.

“Beyond our immediate priorities, we are investing now in customer experience, propositions, channel uplift and transaction banking. This will position us well for the second phase of our strategy beyond 2027, to accelerate growth and outperform the market,” Mr Matos concluded.

Progress under the ANZ 2030 five immediate priorities[4]

1. **Embed new leadership team and continue to drive a cultural reset**
   Launched new values: Put customers first, Deliver with excellence, Own the outcome, Work as one.

2. **Integrate Suncorp Bank faster to deliver value**
   Complete a safe and secure migration of Suncorp Bank customers to ANZ by June 2027.
   45% of activities completed as at end-June 2026. Remain on track to be at 57% by end-Sep 2026.

3. **Accelerate the delivery of single customer digital front-end**
   Deliver to all Retail and SME customers by September 2027. 24% of activities completed as at end-June 2026.
   Remain on track to be at 45% by end-Sep 2026.

4. **Reduce duplication and simplify the organisation**
   84% of 3,500 announced roles exited the bank by end-June 2026.
   73% of estimated gross cost savings of $875m in FY26 realised as at end-June 26.

5. **Enhance non-financial risk management to improve resilience**
   On track to deliver the activities in the Root Cause Remediation Plan.

[4] Overall percentage completion is calculated based on the number of approved solution design decisions and deliverables (also defined as work packages) in Suncorp Bank Integration and SCFE program plans completed as at 30 June 2026. Deliverables in plan vary in size and complexity, and remain subject to change. Progress to date is not a representation of likely progress in equivalent future periods. 84% of 3,500 announced roles is calculated on an FTE basis between 1 April 2025 and 30 June 2026. See media release of 9 September 2025: https://www.anz.com.au/newsroom/media/2025/september/anz-announces-changes-to-better-focus-on-priorities/

Overview of financial performance (3Q26 vs 1H26 quarterly average)

- Revenue was flat for the quarter. Excluding Markets, net interest income increased 2% reflecting both volume growth and increase in net interest margins, offsetting a 2% reduction in other operating income. Markets income was $507 million in 3Q26. Group NIM improved 1 basis point to 1.54%. Excluding Markets, Group NIM increased 4bps, primarily benefiting from the capital and replicating portfolio.

- Customer deposits increased by $15 billion, up 2% (30 June 2026 vs 31 March 2026). Excluding Markets, deposits were flat. Net loans and advances increased $24 billion, up 3% (30 June 2026 vs 31 March 2026). Excluding Markets, lending increased $12 billion, up 2% including strong growth in Business & Private Bank, up 4% in the quarter.

- Expenses increased by 1%. Excluding the NZD125 million provision related to the New Zealand class action, expenses decreased by 3%, reflecting productivity benefits from a continued focus on simplifying the organisation and optimising third-party spend. There is no change to the FY26 cost guidance provided at our first half 2026 results.[5]

Credit quality

- The 3Q26 Individual provision (IP) charge was $65 million, $9 million lower than the 1H26 quarterly average, and represents a 3bps annualised IP loss rate (1H26 4bps annualised IP loss rate).

- The Collective Provision balance increased $26m to $4.48 billion with a Collective Provision balance to credit Risk Weighted Assets coverage ratio of 1.20%, down 2bps from 31 March 2026.

- Housing loan exposures more than 90 Days Past Due increased in our Australian portfolio to 86bps (83bps at 31 March 2026), and in our New Zealand portfolio to 82bps (80bps at 31 March 2026). Non-performing exposures to total credit exposure remained at 0.55% at 30 June 2026, unchanged from 31 March 2026.

Capital, funding and liquidity

- Level 2 CET1 capital ratio for Australia and New Zealand Banking Group Limited (ANZBGL and, together with its subsidiaries, ANZBGL Group) was 12.51% at 30 June 2026, an increase of 12 bps from 31 March 2026.

- Liquidity ratios remained well above regulatory minimums, with the average liquidity coverage ratio of 131% and a net stable funding ratio of 113% at 30 June 2026.

- $28.9 billion of term wholesale debt was issued across the ANZBGL Group from 1 October 2025 to date.

Further detail on key financial metrics, credit quality, capital and balance sheet, including drivers in 3Q26 are provided in ANZ's 2026 Third Quarter Trading Update and Pillar 3 Discussion Pack.

[5] Refer page 29 of ANZ's 2026 First Half Results – Results Presentation & Investor Discussion Pack.

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Approved for distribution by ANZ's Continuous Disclosure Committee

Important Information

References to "ANZ" and "ANZ Group" are to ANZ Group Holdings Limited ABN 16 659 510 791 and its controlled entities.

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The forward-looking statements or opinions only speak as at 12 August 2026 and no representation is made as to their correctness after this date. No member of the ANZ Group undertakes to publicly release the result of any revisions to these statements to reflect events or circumstances after this date.

Financial information in this document is presented on a cash profit basis unless otherwise stated. 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 profit. For the definition cash profit refer to page 127 of the ANZGHL 1H26 Consolidated Financial Report, Dividend Announcement and Appendix 4D.

All amounts in this document are in Australian dollars unless otherwise stated. Sum of parts within charts and commentary may not equal totals due to rounding.