2026
Third Quarter Trading Update and Pillar 3 Discussion Pack

Quarter ended 30 June 2026

This document should be read in conjunction with ANZBGL's Basel III Pillar 3 Disclosure as at 30 June 2026 (APS 330: Public disclosure)

13 August 2026

Approved for distribution by ANZ's Continuous Disclosure Committee

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There can be no assurance that actual outcomes will not differ materially from any forward-looking statements or opinions contained herein.

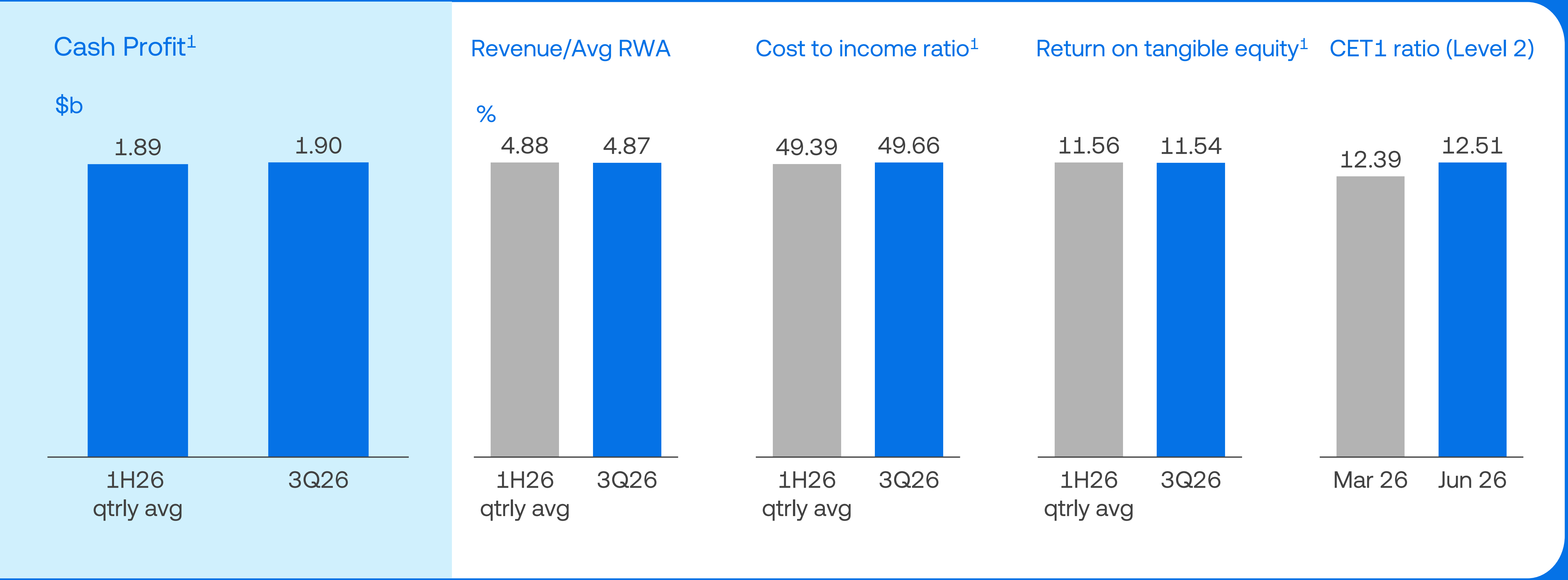
The forward-looking statements or opinions only speak as at 12 August 2026 and no representation is made as to their correctness after this date. No member of the ANZ Group undertakes to publicly release the result of any revisions to these statements to reflect events or circumstances after this date.

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.

3Q26 overview

Financial performance & key financial metrics (ANZ 2030 strategy)



1. 3Q26 cash profit was impacted by a NZD 125 million pre-tax expense provision relating to the New Zealand class action. Using the 30 June 2026 exchange rate, this equates to AUD 103 million pre-tax (AUD 74 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%. See media release of 6 May 2026. 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. https://www.anz.com.au/newsroom/new-zealand/2026/05/anz-new-zealand-class-action-decision/

Cash Profit

Cash Profit[1] results	1H26 quarterly avg	3Q26	Cash Profit (3Q26 vs 1H26 quarterly avg) Movement	Cash Profit (3Q26 vs 1H26 quarterly avg) *Constant currency basis*	Cash Profit (3Q25 vs 3Q25) Movement	Cash Profit (3Q26 vs 3Q25) *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[2] $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	

1. 3Q26 cash profit was impacted by a NZD 125 million pre-tax expense provision relating to the New Zealand class action. Using the 30 June 2026 exchange rate, this equates to AUD 103 million pre-tax (AUD 74 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%. See media release of 6 May 2026. 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. https://www.anz.com.au/newsroom/new-zealand/2026/05/anz-new-zealand-class-action-decision/

2. Includes non-controlling interests

Balance sheet

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%
Customer deposits ex Markets $b	*644*	*644*	*0%*	*0%*	*+1%*	*+4%*
Net loans and advances $b	822	846	+3%	+3%	0%	+3%
Net loans and advances ex Markets $b	*788*	*800*	*+2%*	*+2%*	*+1%*	*+3%*

Progress under the ANZ 2030 five immediate priorities[1]

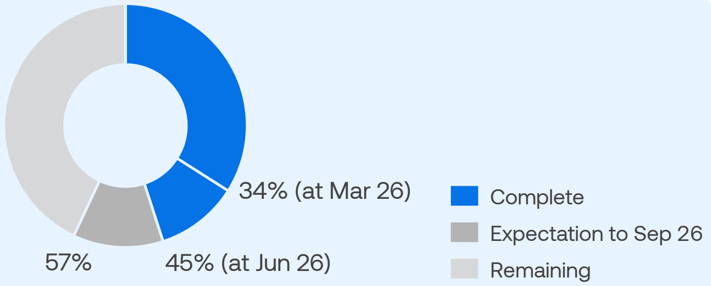
1 Embed new leadership team and continue to drive a cultural reset

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[2]

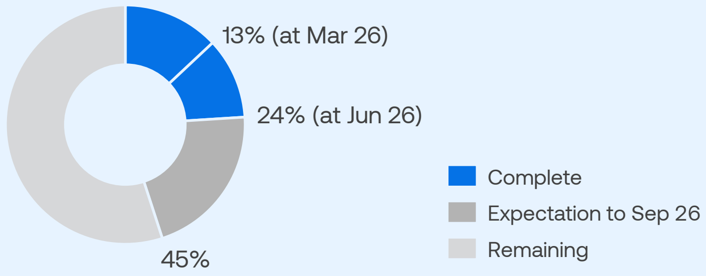
Integration activity since resetting the program as announced at ANZ strategy update in Oct 25[2]



3 Accelerate the delivery of the single customer 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[2]

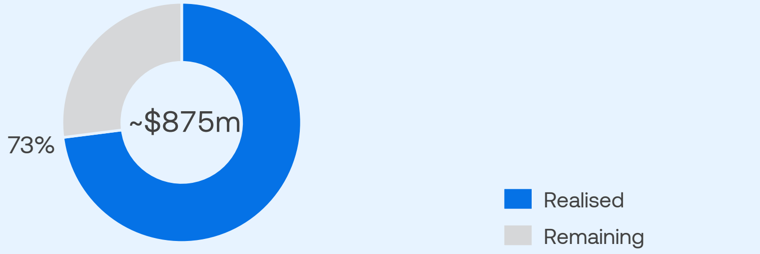
Execution progress since resetting the program as announced at ANZ strategy update in Oct 25[2]



4 Reduce duplication and simplify the organisation

84% of 3,500 announced roles exited the bank by end-June 2026[2]. 73% of estimated gross cost savings of $875m in FY26 realised as at end-June 26

Execution progress of estimated gross cost savings in FY26, Oct 25 to Jun 26[2]



5 Enhance non-financial risk management to improve resilience

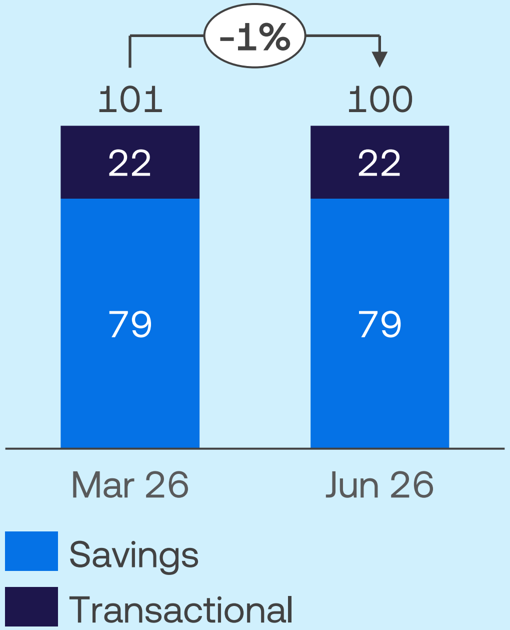
On track to deliver the activities in the Root Cause Remediation Plan

1. This page contains forward looking statements. These statements are subject to the disclaimer on page 2
2. 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 Single Customer Front-End ('SCFE') program plans completed as 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/

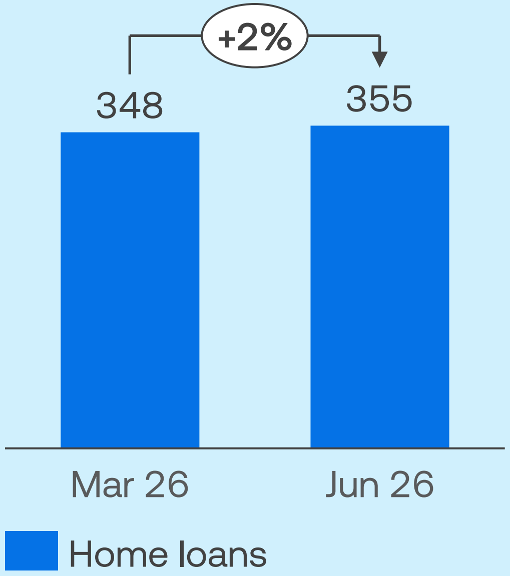
Customer first

Australia Retail

Save and transact deposits, $b

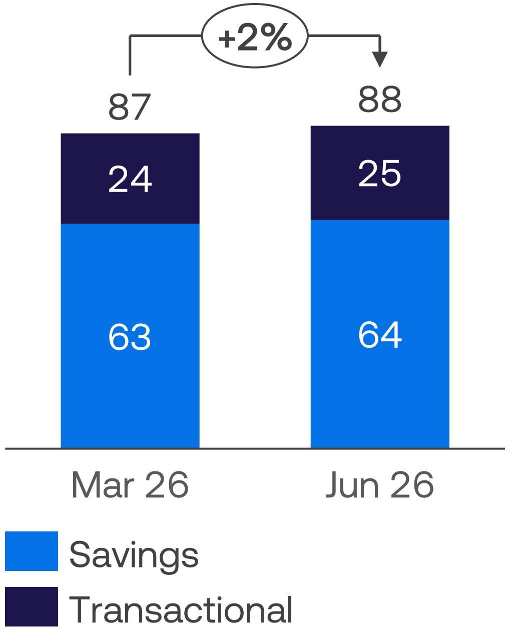


Home lending, $b

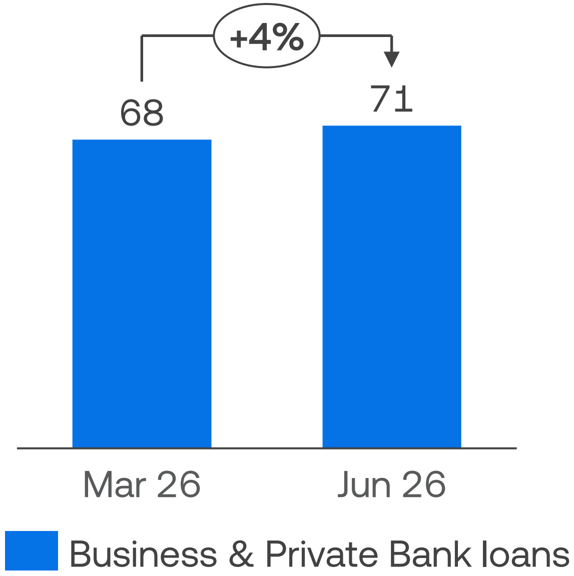


Business & Private Bank

Save and transact deposits, $b



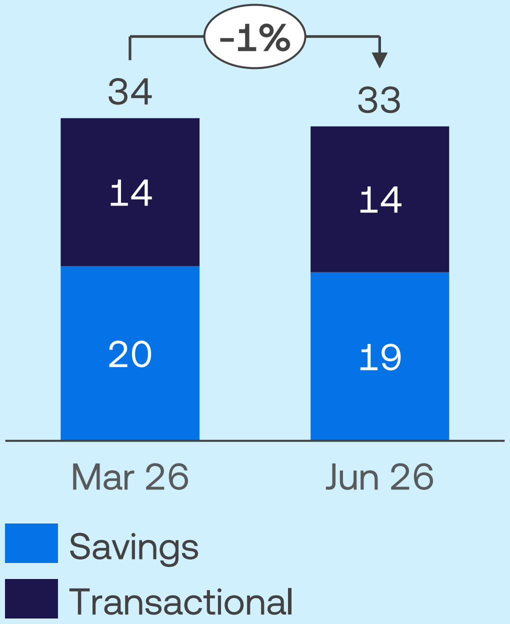
Business lending, $b



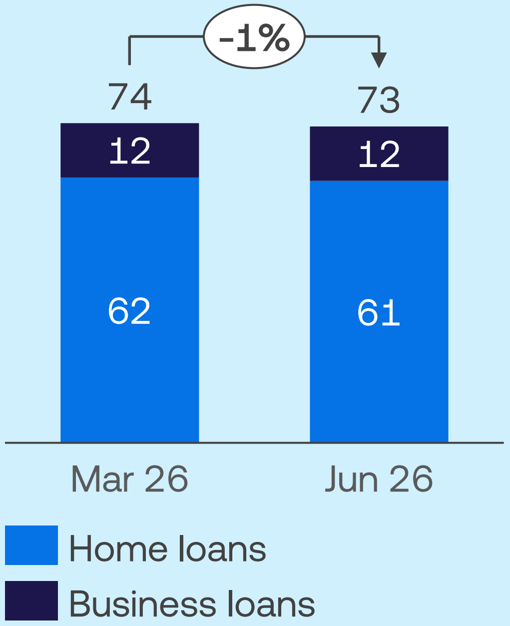
Customer first

Suncorp Bank

Save and transact deposits, $b

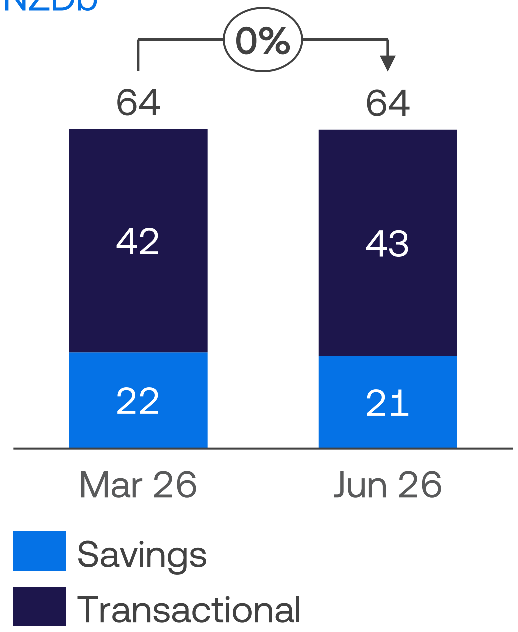


Home and business lending, $b

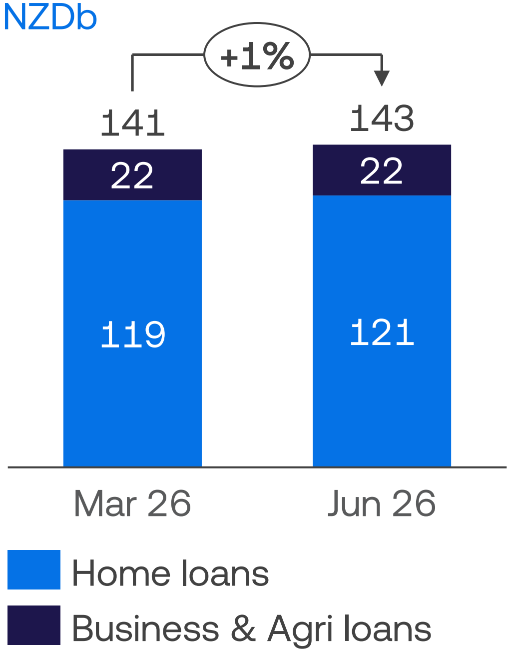


New Zealand

Save and transact deposits, NZDb



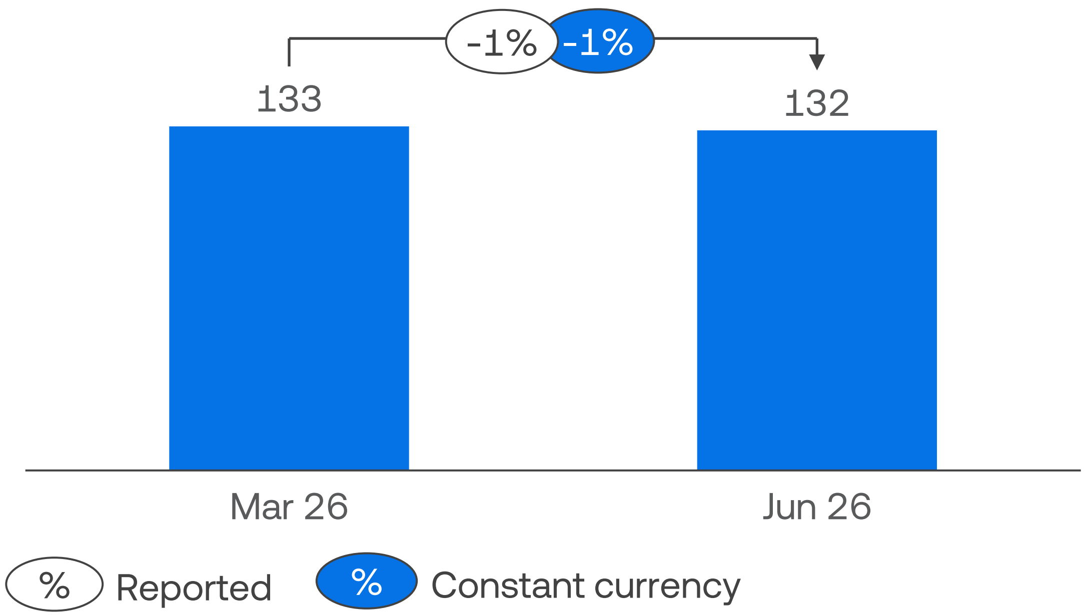
Home and business lending, NZDb



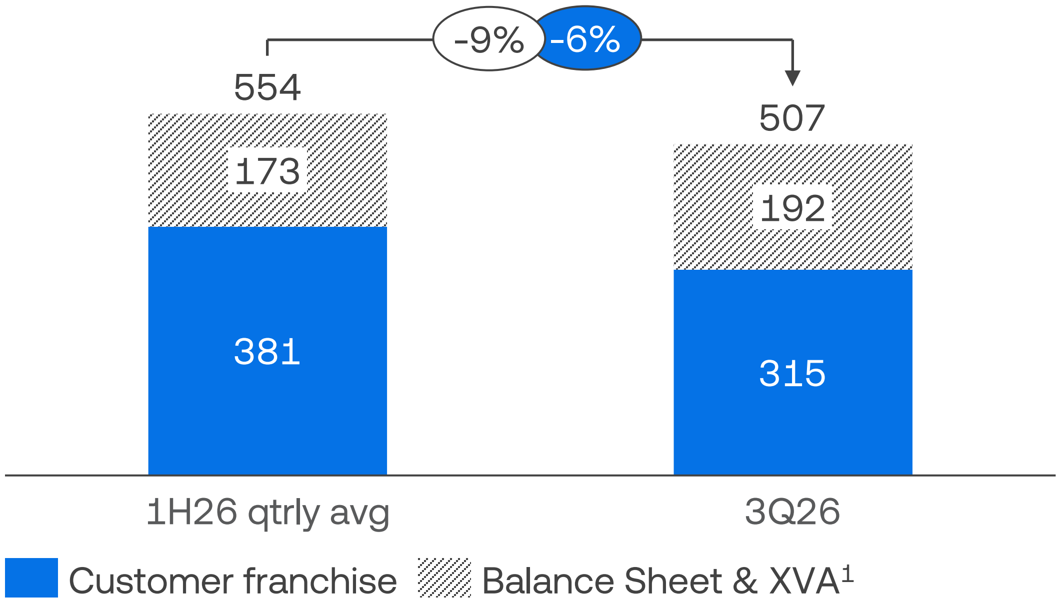
Customer first

Institutional

Operational / at-call deposits, $b



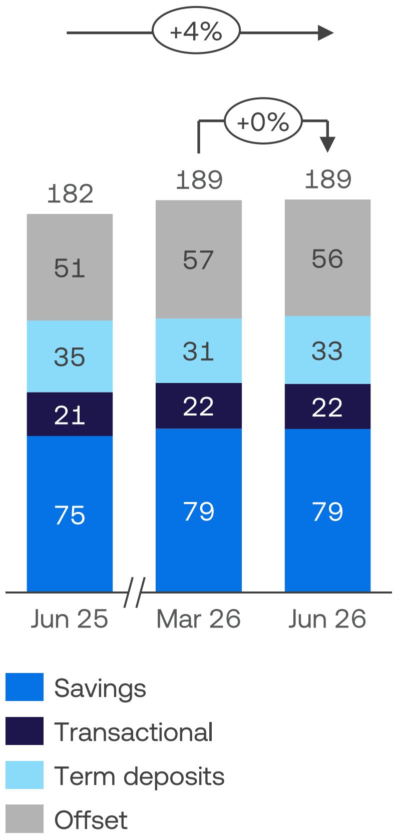
Markets revenue, $m



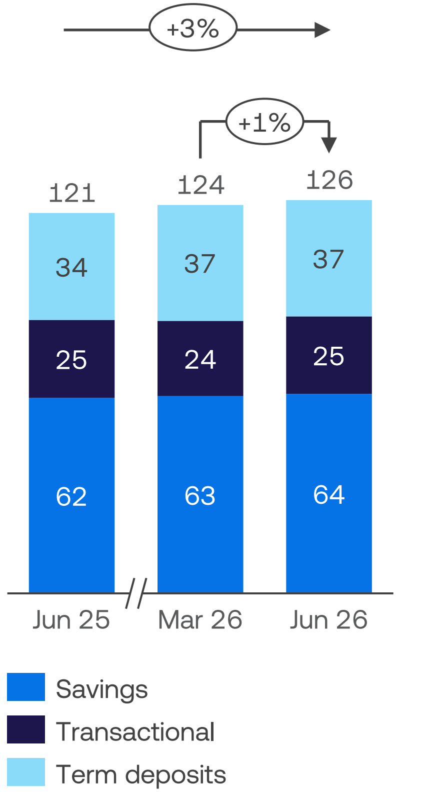
1. Derivative valuation adjustment

Customer deposits

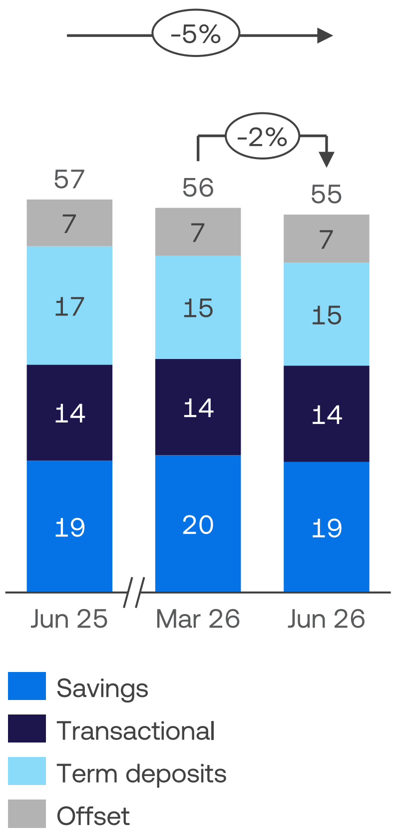
Australia Retail, $b



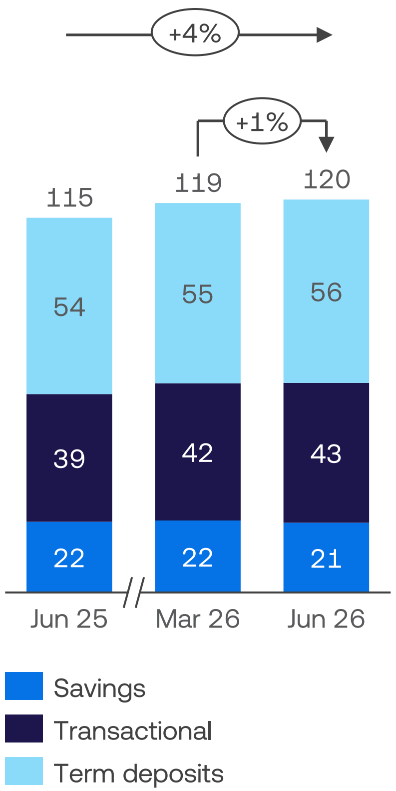
Business & Private Bank, $b



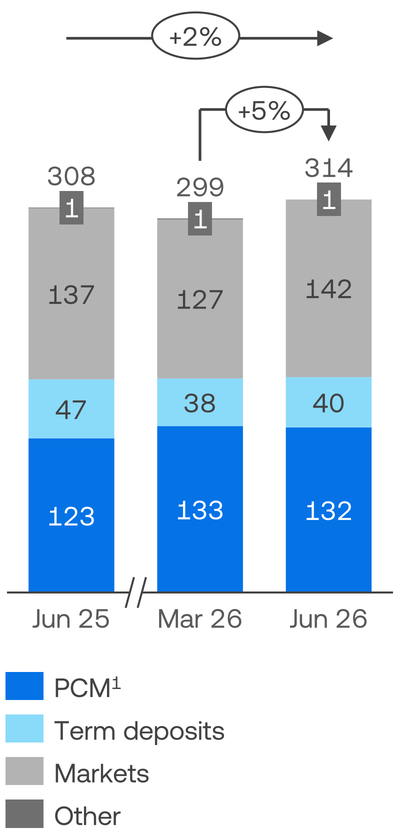
Suncorp Bank, $b



New Zealand, NZDb



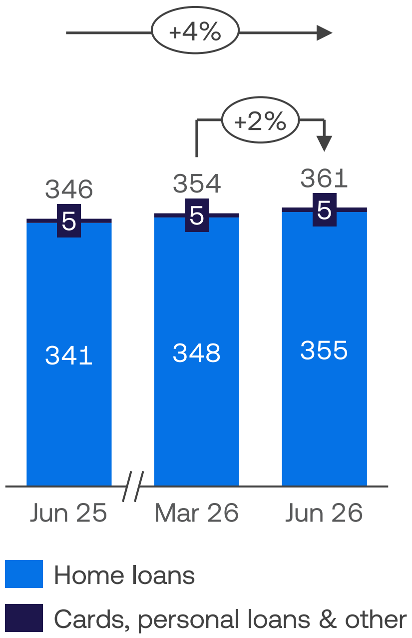
Institutional, $b



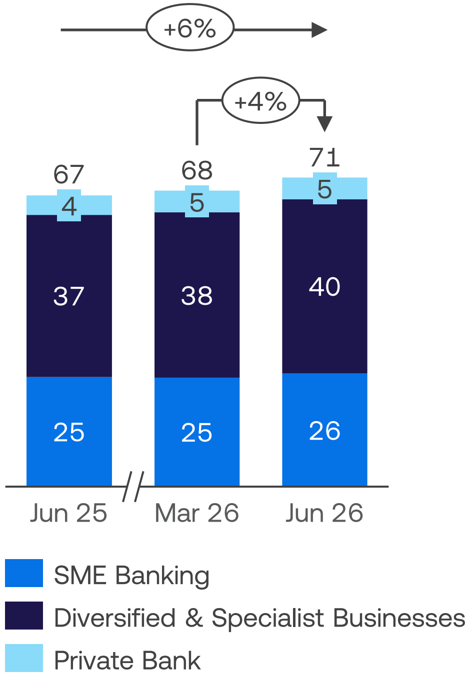
1. Payments and Cash Management

Net loans and advances

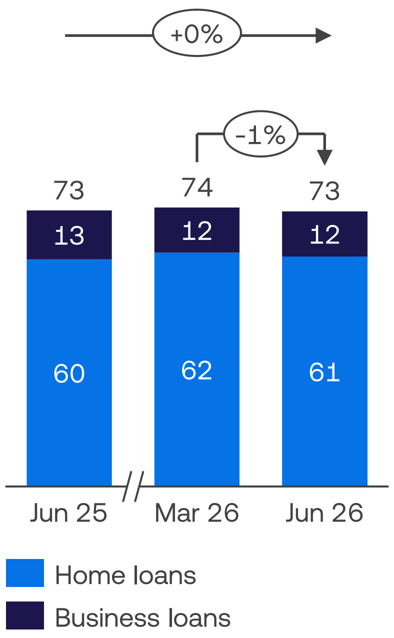
Australia Retail, $b



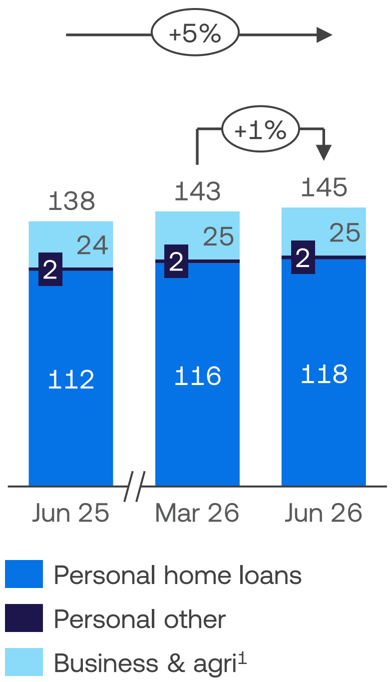
Business & Private Bank, $b



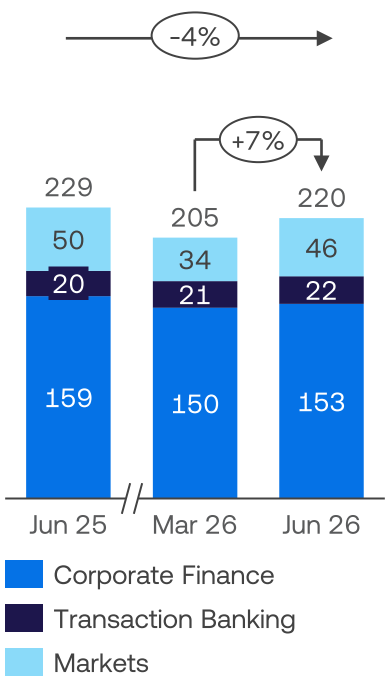
Suncorp Bank, $b



New Zealand, NZDb



Institutional, $b



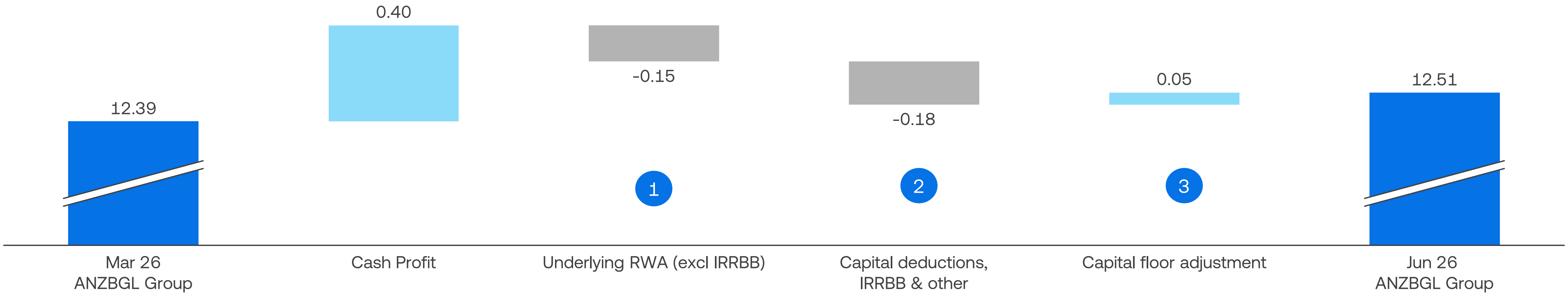
Australia Retail Home Loan applications[2]

- *ANZs 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[1]

APRA Level 2 CET1 ratio – 3Q26 movement, %

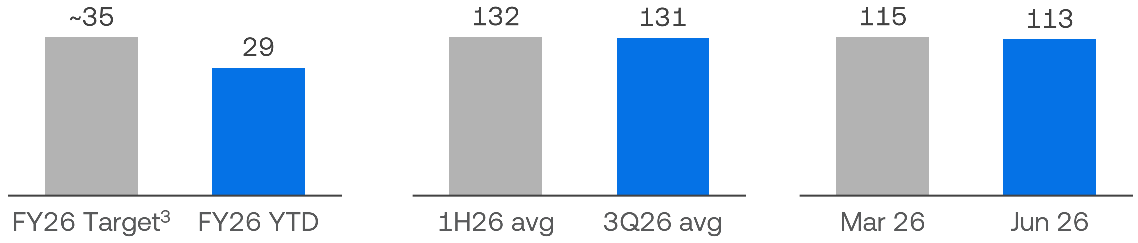


APRA Level 2 CET1 ratio call outs

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]

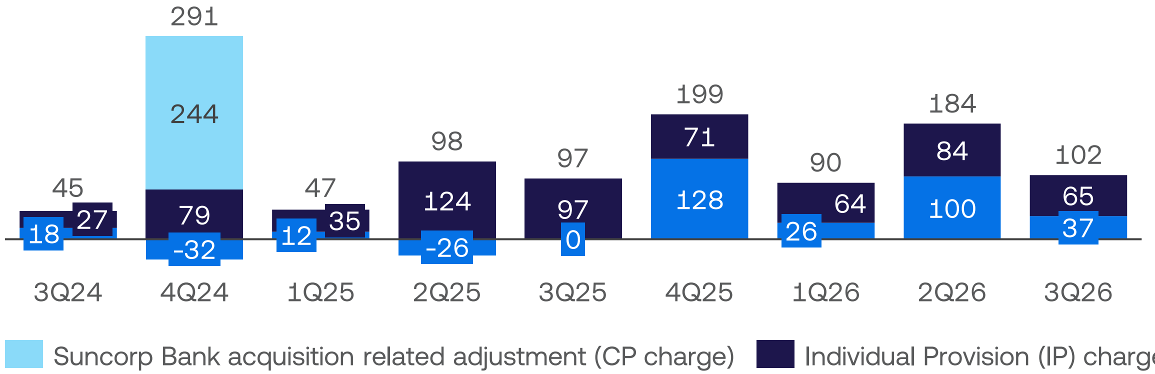
Term Wholesale Funding, $b | LCR, % | NSFR, %



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

Provision Charge and Collective Provision Balance

Total provision charge / (release)[1], $m



Loss rates[1,2] and CP coverage[1,3], bps

Ratios	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26
IP loss rate (bps)	1	4	2	6	5	3	3	4	3
Total loss rate (bps)	2	3[4]	2	5	5	9	4	9	5
CP coverage (%)	1.21	1.18	1.13	1.13	1.12	1.18	1.19	1.22	1.20

CP balance by division[1] $b	Mar 25	Sep 25	Mar 26	Jun 26
Australia Retail	0.94	1.11	1.16	1.17
Business & Private Bank	1.04	1.02	1.03	1.05
Institutional	1.49	1.45	1.49	1.50
New Zealand	0.51	0.47	0.43	0.43
Suncorp Bank	0.25	0.28	0.30	0.30
Pacific & Other	0.05	0.05	0.04	0.03
Total	**4.28**	**4.38**	**4.45**	**4.48**

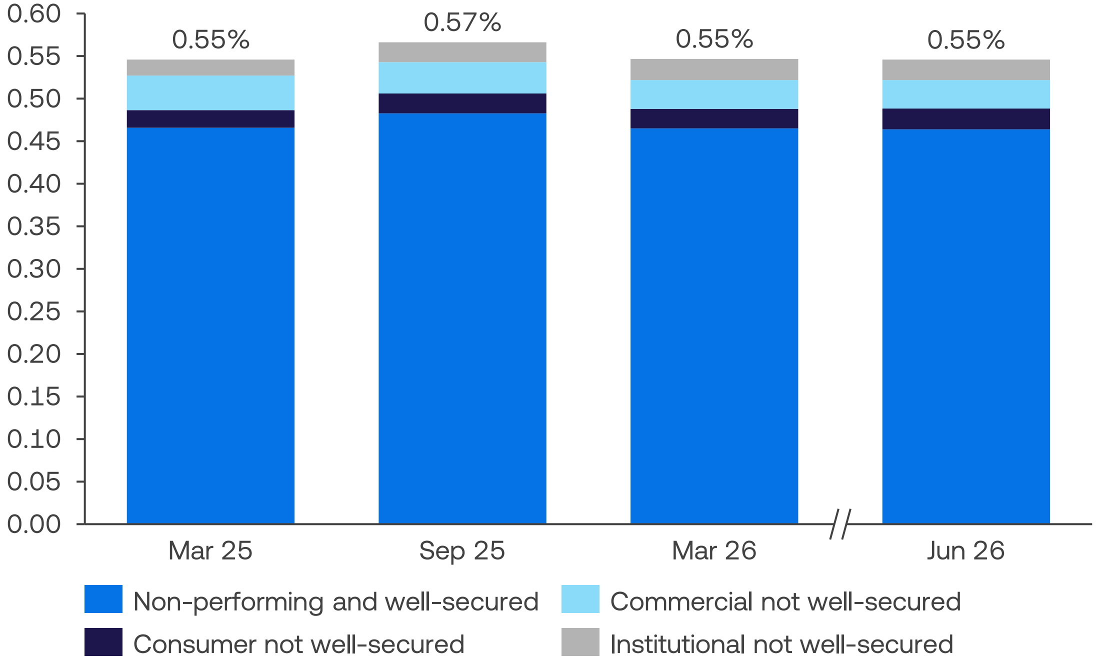
CP balance by portfolio[1] $b	Mar 25	Sep 25	Mar 26	Jun 26
Corporate	1.90	1.87	1.83	1.87
Specialised Lending	0.40	0.41	0.44	0.44
Residential Mortgage	0.89	1.08	1.15	1.15
Retail (ex Mortgages)	0.84	0.80	0.80	0.79
Sovereign / Financial Institution	0.25	0.22	0.23	0.23
Total	**4.28**	**4.38**	**4.45**	**4.48**

1. Including Suncorp Bank from Sep 24
2. Annualised loss rate as a % of Gross Loans and Advances (GLA)
3. Collective provision balance as a % of credit risk weighted assets (CRWA)
4. Excludes $244m establishment of ECL allowance for performing loans in the Suncorp Bank portfolio. This does not reflect a change in the credit quality of the portfolio but is instead a one-off acquisition-related charge

Non-performing credit exposures & 90+ days past due

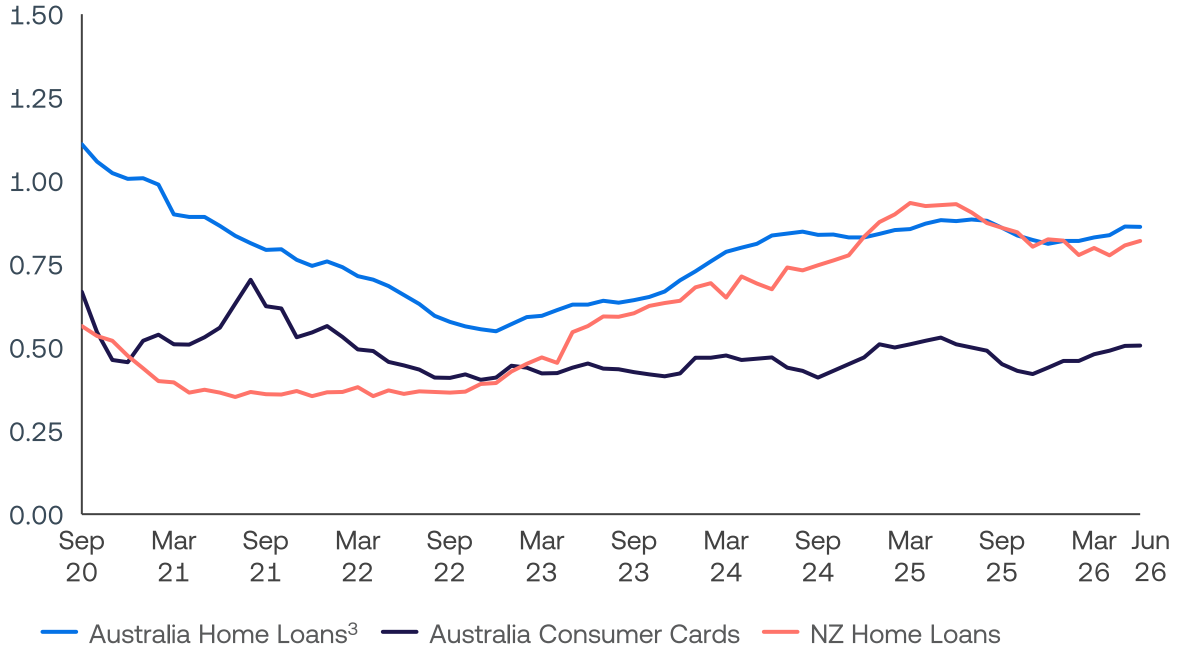
Non-performing credit exposures

as a % of total exposures[1]



Consumer portfolio[2]

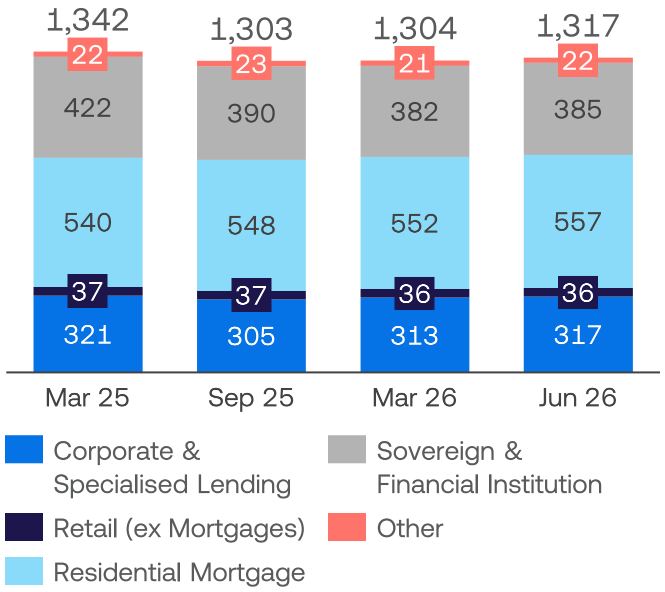
90+ days due as a % of portfolio balances



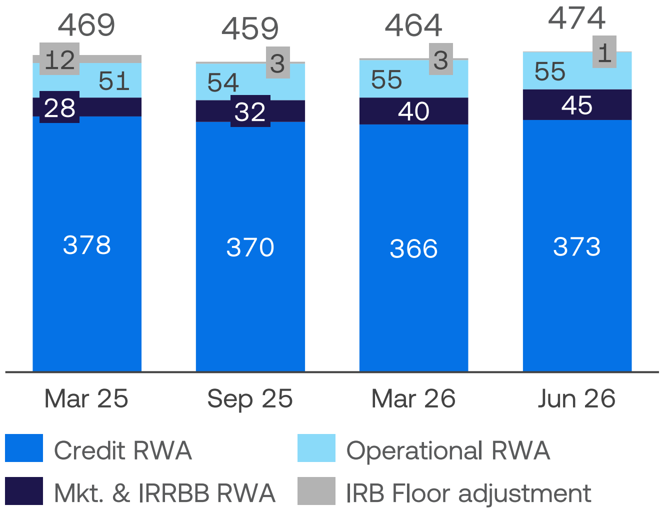
1. Non-performing exposures as a percentage of total committed exposures (TCE): TCE are the maximum exposure to credit risk, comprising both on-balance sheet exposures and off-balance sheet commitments, adjusted to exclude netting items, such as provisions for impairment losses, unearned income, and 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

Risk weighted assets and exposure at default

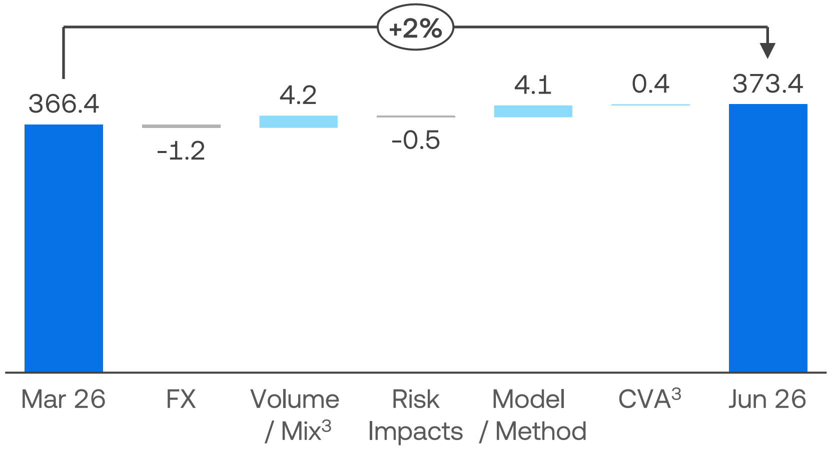
Exposure at default[1], $b



Total risk weighted assets (RWA), $b



Credit risk weighted asset drivers[2], $b



Risk intensity (CRWA/EAD), %	Mar 25	Sep 25	Mar 26	Jun 26
Total Group	**28**	**28**	**28**	**29**
Corporate & Specialised Lending	49	50	48	49
Retail (ex Mortgages)	52	52	52	51
Residential Mortgage	27	27	26	26
Sovereign & Financial Institution	11	11	11	11

1. EAD excludes amounts for the 'Securitisation' Basel class, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral
2. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions
3. Volume / Mix and CVA movements include foreign exchange impacts on markets-related derivative products

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