

For Release: 10 November 2025

2025 Full Year Result & Proposed Final Dividend

\$5,891m

Statutory Profit
-10% vs FY24

\$5,787m

Cash Profit
-14% vs FY24

8.1%

Cash RoE
-157bps vs FY24

194.7c

Cash EPS
-13% vs FY24

166c

Total dividend per
share partially
franked at 70%

- ANZ today announced a Statutory Profit for the full year ended 30 September 2025 of \$5,891 million, down 10% on the prior year, and a Cash Profit¹ of \$5,787 million. ANZ's Common Equity Tier 1 Ratio was 12.0%, Cash Return on Equity 8.1% and Cash Return on Tangible Equity 8.8%.
- Excluding significant items totalling \$1,109 million as announced on 31 October 2025,² including ASIC settlement and restructuring charges, Cash Profit was flat on the prior year³ at \$6,896 million, while Cash Return on Equity was 9.6% and Cash Return on Tangible Equity 10.5%.
- The proposed Final Dividend is 83 cents per share, for a total full year dividend of 166 cents, partially franked at 70%.

Overview of financial performance

	Cash profit			Cash profit excluding significant items ^{4,5}		
	FY24	FY25	Movement	FY24	FY25	Movement
Operating income, \$m	20,809	21,899	+5%	20,809	22,184	+7%
Operating expenses, \$m	10,741	12,880	+20%	10,705	11,849	+11%
Profit before provisions, \$m	10,068	9,019	-10%	10,104	10,335	+2%
Provision charge, \$m	406	441	+9%	162	441	Large
Cash Profit, \$m	6,725	5,787	-14%	6,921	6,896	0%
Cash CTI, %	51.6	58.8	+720 bps	51.4	53.4	+197 bps
Cash Return on Equity, %	9.7	8.1	-157 bps	9.9	9.6	-30 bps
Cash ROTE, %	10.3	8.8	-150 bps	10.6	10.5	-12 bps
APRA Level 2 CET1 ratio, %	12.2	12.0	-17 bps	n/a	n/a	n/a
Total dividend per share, cents	166 cps	166 cps	-	n/a	n/a	n/a

CEO commentary

ANZ Chief Executive Officer Nuno Matos said: "Today's results highlight three things. First, our franchise has a strong competitive position. We have two scale markets, Australia and New Zealand, two market leading

¹ Cash Profit excludes non-core items included in statutory profit outlined in the FY25 ANZGHL Results Announcement. It is provided to assist readers in understanding the result of the ongoing business activities of the Group.

² Details of these significant items are outlined on page 14 of the FY25 ANZGHL Results Announcement. The significant items reduced cash profit by \$1,109 million comprising a reduction to income of \$285 million, increased expenses of \$1,031 million and reduced tax expense of \$207 million.

³ FY24 significant items relate to Suncorp Bank acquisition related adjustments with details outlined in the FY24 ANZGHL Results Announcement.

⁴ Details of the 2025 significant items are outlined on page 14 of the FY25 ANZGHL Results Announcement.

⁵ Details of the 2024 significant items are outlined on page 10 of the FY25 ANZGHL Results Announcement and relates to 2024 Suncorp Bank acquisition related adjustment.

positions, our Institutional and New Zealand businesses, and a well-diversified business benefitting from our strong presence in Asia, the fastest growing economic region in the world.

“Second, we have a significant opportunity to improve our performance in Australia Retail and Business & Private Bank, while extending our leadership in Institutional and New Zealand.

“Third, ANZ 2030 is the right strategy to capture these opportunities.

“Our full year statutory profit of \$5.89 billion was down 10% on the previous year’s performance, impacted by significant items of \$1.1 billion as we resolved long-standing regulatory investigations, and actions taken to simplify our business. While our financial performance held steady when excluding these items, our performance as a business reinforces the importance of our ANZ 2030 strategy.

“Looking at our four main divisions, Institutional and New Zealand have performed consistently well, however Australia Retail and Business & Private Bank have underperformed. Despite growth in both assets and deposits, intense competition and a falling interest rate environment impacted margins.

“We have maintained a strong focus on the fundamentals of our balance sheet, capital, provisioning, and the composition of our business. A final dividend of 83 cents per share reflects the underlying financial performance of the business and our confidence in our strategy.

“We continue to make progress on our immediate priorities at pace, including embedding our leadership team and our culture reset, accelerating the integration of Suncorp Bank, delivering the ANZ Plus single-customer front-end, simplifying the bank and reducing duplication, and improving non-financial risk management.

“Our strong capital position enables us to deliver on our immediate priorities to ensure we get the basics right, including a substantial improvement in productivity and initial investment for the bank’s growth.

“Uplifting our non-financial risk management is a key priority. A significant amount of work is already underway to support the business and cultural transformation which will deliver a better-run bank for our customers. The Root Cause Remediation Plan we submitted to the Australian Prudential Regulation Authority has now been approved.

“Today we also provide an updated approach to our reporting, including providing transparency around our key performance indicators and a more detailed scorecard. We are committed to providing these details on an ongoing basis, as we demonstrate our commitment to our strategy and ambitions.

“The results we have announced today demonstrate our franchise is strong, but action is needed. We are absolutely committed to executing ANZ 2030 and are on the right path. As we deliver our strategy, we will accelerate growth and outperform the market, while delivering more for our customers,” Mr Matos concluded.

Credit quality

The total credit impairment charge for the full year was \$441 million, comprising:

- a collectively assessed provision (CP) charge of \$114 million; and
- an individually assessed provision (IP) charge of \$327 million.

Overall credit quality has remained sound, with a modest increase in individual provisions over the half, primarily driven by lower write-backs and recoveries.

The resulting collective provision balance post foreign exchange movements was \$4.38 billion, with the collective provision coverage rate⁶ increasing 5 basis points to 1.18% over the half.

Dividend & capital

ANZ Bank Group’s capital position continues to remain strong, with a Common Equity Tier 1 ratio of 12.03% which is an increase of 25 basis points over the half.

The Board has proposed a 2025 Final Dividend of 83 cents per share, partially franked at 70%, which remains unchanged from the first half.

As ANZ previously announced:

- a 1.5% discount has been applied to the Dividend Reinvestment Plan and Bonus Option Plan for the 2025 Final Dividend; and
- ANZ ceased its remaining ~\$800 million of its on-market share buy-back and will return surplus capital of ~\$1 billion from its Non-Operating Holding Company to the Bank. Inclusive of this capital our proforma CET1 ratio is 12.26%.

⁶ Collectively assessed provision as a % of credit RWA.

Attached: Tracking our Progress for ANZ 2030

Interviews with relevant executives, including Nuno Matos, can be found at anz.com.au/bluenotes

For media enquiries contact:

Lachlan McNaughton
Head of Media Relations
Tel: +61 457 494 414

Alexandra Cooper
Media Relations Manager
Tel: +61 481 464 230

For analyst enquiries contact:

Kylie Bundrock
Group General Manager, Investor Relations and M&A
Tel: +61 403 738 809

Cameron Davis
Executive Manager, Investor Relations
Tel: +61 421 613 819

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Tracking our progress for ANZ 2030

Our targets

- 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 \$800 million to be delivered in FY26
 - Estimated Suncorp Bank synergies of \$500 million with full run-rate synergies realised in FY29

Customer first

Australia Retail	Business & Private Bank	Suncorp Bank	New Zealand Personal	New Zealand Business	Institutional
MFI share ¹ 11.7% -0.1% vs Sep 24 NPS ² +1.7 +0.5 pts vs Sep 24 #4 of major banks on NPS	MFI share ³ 16.4% flat vs Sep 24 NPS ⁴ -1.8 +4 pts vs Sep 24 #4 of major banks on NPS	MFI share ⁵ 2.5% +0.2% vs Sep 24 Retail NPS ⁶ +16.5 +1.3 pts vs Sep 24 #5 of 12 banks on NPS	MFI share ⁷ 32.0% +2.19% vs Sep 24 NPS ⁸ +19.0 +1 pts vs Sep 24 #4 of major banks on NPS	MFI share ⁷ 30.2% -1.19% vs Sep 24 NPS ⁸ -5.0 +6 pts vs Sep 24 #3 of major banks on NPS	#1 Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia ⁹ no change from Sep 24

Simplicity

Cost to income ratio (CTI) ¹⁰ 53.4% +197 bps vs Sep 24	Deliver gross cost savings in FY26 -	Suncorp Bank cost synergies ~\$30m since completion of acquisition
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Resilience

Common Equity Tier 1 Ratio 12.03% -17 bps vs Sep 24	NFR remediation progress Root-Cause Remediation Plan approved by APRA
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Delivering value

Return on Tangible Equity ¹⁰ 10.5% -12 bps vs Sep 24	Revenue / Risk Weighted Assets ¹⁰ 4.75% -5 bps vs Sep 24
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Notes:

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2025. ANZ includes ANZ Plus. MFI relationship is based on who consumers perceive to be their main bank
2. Source: Consumer Atlas - RFI Global. Using a scale of 0-10, customers are asked how likely they are to recommend their Main Financial Institution (MFI) to a friend or colleague. Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). **Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld.
3. Source: Business Atlas - RFI Global. Covers Business/Commercial customers (except Private Bank) with annual turnover <\$100M. MFI relationship is based on who consumers perceive to be their main bank
4. Source: Business Atlas - RFI Global. RFI Global - Atlas. Covers Business Banking customers (except Private Bank) with annual turnover <\$100m. NPS data weighted to 47.25% SME Portfolio (which includes businesses with <\$5m turnover), 32.75% SME Relationship Managed (which includes businesses with \$5m - \$30m turnover) and 20.00% Specialist Industries (which includes businesses with <\$100m turnover). NPS results are shown as a six-month moving average. **Net Promoter®, NPS®, NPS Prism®, and

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5. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2025. MFI relationship is based on who consumers perceive to be their main bank.
6. Source: Consumer Atlas - RFI Global. Based on all 18+ survey respondents that nominate Suncorp Bank as their MFI and hold deposit, lending or card products with Suncorp Bank. Reported as six month moving average.
7. Source: Personal MFI - Insights HQ Retail Market Monitor (RMM) 6 month rolling data, sample size: 1100 a month, customers are asked “Which of these is your main provider of financial services?”; Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments. Sample size is 2175 per quarter, customers are asked “Who would you regard as your business's/organisation's main bank?”
8. Source: : Insights HQ Retail Market Monitor (RMM) and Business Finance Monitor (BFM). Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). **Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld.”
9. 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
10. Cash Profit excluding significant items.

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Important Information

This document contains general background information about the ANZ Group’s activities current as at 9 November 2025. It is information given in summary form and does not purport to be complete.

It is not 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.

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Unless otherwise indicated, all market share information in this document is based on management estimates having regard to internally available information, all amounts in this document are in Australian dollars, and all financial performance metrics are on a cash profit basis. Sum of parts within charts and commentary may not equal totals due to rounding.