



**ANZ Group Holdings Limited**

ABN 16 659 510 791

**Full Year**

**30 September 2025**

**Consolidated Financial Report**

**Dividend Announcement**

**and Appendix 4E**

The Consolidated Financial Report and Dividend Announcement contains information required by Appendix 4E of the Australian Securities Exchange (ASX) Listing Rules. It should be read in conjunction with the 2025 ANZ Group Holdings Limited Annual Report, and is lodged with the ASX under listing rule 4.3A.

**Name of Company:** ANZ Group Holdings Limited  
ABN 16 659 510 791

### Report for the year ended 30 September 2025

#### Operating Results<sup>1</sup>

AUD million

|                                                              |   |      |    |        |
|--------------------------------------------------------------|---|------|----|--------|
| Statutory operating income                                   | ↑ | 8%   | to | 22,186 |
| Statutory profit attributable to shareholders of the Company | ↓ | -10% | to | 5,891  |
| Cash profit <sup>2</sup>                                     | ↓ | -14% | to | 5,787  |

#### Dividends<sup>3</sup>

Cents  
per  
share

Franked  
amount  
per share

|                                                                              |                  |     |
|------------------------------------------------------------------------------|------------------|-----|
| Proposed final dividend <sup>4</sup>                                         | 83               | 70% |
| Interim dividend                                                             | 83               | 70% |
| Record date for determining entitlements to the proposed 2025 final dividend | 14 November 2025 |     |
| Payment date for the proposed 2025 final dividend                            | 19 December 2025 |     |

### Dividend Reinvestment Plan and Bonus Option Plan

ANZ Group Holdings Limited has a Dividend Reinvestment Plan (DRP) and a Bonus Option Plan (BOP) that will operate in respect of the proposed 2025 final dividend. For the 2025 final dividend, ANZ intends to provide shares under the DRP and BOP through the issue of new shares. The 'Acquisition Price' to be used in determining the number of shares to be provided under the DRP and BOP will be calculated by reference to the arithmetic average of the daily volume weighted average sale price of all fully paid ANZ ordinary shares sold in the ordinary course of trading on the ASX and Cboe Australia during a pricing period commencing on 19 November 2025, less a 1.5% discount, and then rounded to the nearest whole cent (with half a cent rounded down). The Pricing Period will be 10 trading days. Shares provided under the DRP and BOP will rank equally in all respects with existing fully paid ANZ ordinary shares. Election notices from shareholders wanting to commence, cease or vary their participation in the DRP or BOP for the 2025 final dividend must be received by ANZ's Share Registrar by 5.00pm (Australian Eastern Daylight Time) on 17 November 2025. Subject to receiving effective contrary instructions from the shareholder, dividends payable to shareholders with a registered address in the United Kingdom (including the Channel Islands and the Isle of Man) or New Zealand will be converted to Pounds Sterling or New Zealand Dollars respectively at an exchange rate calculated on 19 November 2025.

<sup>1</sup> Unless otherwise noted, all comparisons are to the consolidated financial information for the year ended 30 September 2024.

<sup>2</sup> Cash profit excludes non-core items included in statutory profit and is provided to assist readers in understanding the result of the core business activities of the Group. The non-core items are calculated consistently period on period and comprise economic hedging and similar accounting items that represent timing differences that will reverse through earnings in the future, and amortisation of intangible assets recognised in a business combination. The net after tax gain adjusted from statutory profit to arrive at cash profit was \$104 million. Refer to pages 73 to 76 for further information.

<sup>3</sup> The unfranked portion of the proposed 2025 final dividend will be sourced from the Group's conduit foreign income account.

<sup>4</sup> It is proposed that the 2025 final dividend of 83 cents will be partially franked at 70% for Australian tax purposes (30% tax rate) and carry New Zealand imputation credits of NZD 13 cents per ordinary share.

KPMG has audited the financial statements contained within the 2025 ANZ Group Holdings Limited Annual Report (Annual Report) and has issued an unmodified audit report on 7 November 2025. The Annual Report will be available on 10 November 2025, and will include a copy of the KPMG audit report. The financial information contained in the Condensed Consolidated Financial Statements section of this report includes financial information extracted from the audited financial statements.

Cash profit is not subject to audit by the external auditor. A number of intangible assets were recognised as part of the Suncorp Bank acquisition accounting and the amortisation of these intangible assets is treated as a cash profit adjustment from the March 2025 half. Except for this new item, the external auditor has informed the Audit Committee that recurring adjustments have been determined on a consistent basis across each period presented.



**Paul D O'Sullivan**  
*Chairman*

7 November 2025



**Nuno A Matos**  
*Managing Director*

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## CONSOLIDATED FINANCIAL REPORT, DIVIDEND ANNOUNCEMENT AND APPENDIX 4E

Year ended 30 September 2025

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This Consolidated Financial Report, Dividend Announcement and Appendix 4E (Results Announcement) has been prepared for ANZ Group Holdings Limited (ANZGHL, Company, parent entity) and its subsidiaries (ANZ, Group, the consolidated entity, us, we, or our).

All amounts are in Australian dollars unless otherwise stated. The Condensed Consolidated Financial Statements were approved by resolution of the Board of Directors on 7 November 2025.

**DISCLAIMER & IMPORTANT NOTICE:**

*The material in the Results Announcement contains general background information about the Group's activities current as at 7 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.*

*The Results Announcement may contain forward-looking statements or opinions including statements regarding our intent, belief or current expectations with respect to the Group's business operations, market conditions, results of operations and financial condition, capital adequacy, specific provisions and risk management practices. These matters are subject to risks and uncertainties that could cause the actual results and financial position of the Group to differ materially from the information presented herein. When used in the Results Announcement, the words 'forecast', 'estimate', 'goal', 'indicator', 'plan', 'ambition', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the Group and its management, are intended to identify forward-looking statements or opinions. Those statements are usually predictive in character; and may be affected by inaccurate assumptions or unknown risks and uncertainties or may differ materially from results ultimately achieved. As such, these statements should not be relied upon when making investment decisions. There can be no assurance that actual outcomes will not differ materially from any forward-looking statements or opinions contained herein. Also refer to the Risk management section on pages 26-31 of our 2025 ANZGHL Annual Report in relation to risks that may affect forward-looking statements or opinions.*

*The forward-looking statements or opinions only speak as at 7 November 2025 and no representation is made as to their correctness on or after this date. No member of the Group undertakes any obligation to publicly release the result of any revisions to these statements to reflect events or circumstances after this date to reflect the occurrence of unanticipated events.*

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## SUMMARY OF 2025 FULL YEAR RESULTS AND ASSOCIATED DISCLOSURE MATERIALS

The following disclosure items were lodged separately with the ASX and NZX and can be accessed via the ANZ Shareholder Centre on the Group website <https://www.anz.com/shareholder/centre/reporting/> on 10 November 2025 unless otherwise noted.

### ANZ Group Holdings Limited

- **2025 Full Year Results Announcement**
  - News Release
  - Consolidated Financial Report, Dividend Announcement and Appendix 4E
  - Results Presentation and Investor Discussion Pack
  - Key Financial Data (available on website only)
- **2025 ANZGHL Annual Report**
- **2025 Corporate Governance Statement**
- **2025 Climate Report**
- **2025 ESG Report**
- **2025 ESG Data and Framework Pack** (available on website only)

### Australia and New Zealand Banking Group Limited

- **2025 ANZBGL Annual Report**
- **2025 Basel III Pillar 3 Disclosure**
- **2025 United Kingdom Disclosure and Transparency Rules Submission**  
(incl. 2025 Principal Risks and Uncertainties Disclosure) (available at a later date)

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## Guide to Results

## NON-IFRS INFORMATION

Statutory profit is prepared in accordance with the recognition and measurement requirements of *Australian Accounting Standards*, which comply with *International Financial Reporting Standards* (IFRS). The Group provides additional measures of performance in the Results Announcement which are prepared on a basis other than in accordance with accounting standards. The guidance provided in *Australian Securities and Investments Commission (ASIC) Regulatory Guide 230* has been followed when presenting this information.

## 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 profit (refer to pages 73 to 76 for analysis of the adjustments between statutory profit and cash profit and Definitions on pages 107 to 109 for further information). The adjustments made in arriving at cash profit are included in statutory profit which is subject to audit within the context of the external auditor's audit of the 2025 ANZGHL Annual Report. Cash profit is not subject to audit by the external auditor. A number of intangible assets were recognised as part of the Suncorp Bank acquisition accounting and the amortisation of these intangible assets is treated as a cash profit adjustment from the March 2025 half. Except for this new item, the cash profit adjustments have been determined on a consistent basis across each period presented.

## SEPTEMBER 2025 HALF SIGNIFICANT ITEMS

During the September 2025 half, the Group recognised a number of significant items which impacted statutory and cash profit, refer to page 14 for further information.

## SUNCORP BANK ACQUISITION

On 31 July 2024, the Group acquired 100% of the shares in SBGH Limited, the immediate holding company of Norfina Limited (formerly known as Suncorp-Metway Limited, and trading as Suncorp Bank).

The reported results for the September 2024 full year included the following acquisition related adjustments recognised by the Group post transaction completion, with an after tax charge of \$196 million:

- Collectively assessed credit impairment charge of \$244 million (\$171 million after tax) for Suncorp Bank's performing loans and advances. In accordance with Australian Accounting Standards requirements, the Group consolidated Suncorp Bank's loans and advances on 31 July 2024, however the Group was not permitted to recognise an allowance for ECL on the performing loans and advances, leading to a proportional reduction in acquisition-related goodwill that would otherwise have been recognised. Subsequently, the Group was required to recognise a collectively assessed allowance for ECL estimated using the Group's ECL methodologies, with a corresponding collectively assessed credit impairment charge recognised in the Group's Income Statement.
- Accelerated software amortisation expense of \$36 million (\$25 million after tax) on alignment to the Group's software capitalisation policy.

During the September 2025 half, the Group completed its purchase price allocation (PPA) to identify and measure the assets acquired and liabilities assumed at acquisition date. The adjustments recognised in the September 2025 half to provisionally determined balances arising from the completion of the PPA exercise include provisions for contingent liabilities and related indemnities and related deferred tax balances with a corresponding increase to goodwill of \$141 million, resulting in a total decrease of \$56 million to the 2024 provisional goodwill. The final goodwill balance was \$1,346 million. The impacts on the 2024 provisional balances are disclosed in Note 8 Suncorp Bank acquisition. Prior periods have not been restated.

The reported results for the September and March 2025 halves include 6 months results for Suncorp Bank, and the September 2025 and September 2024 full years include 12 months and 2 months results for Suncorp Bank respectively, presented as Suncorp Bank division throughout the Results Announcement.

Pro-forma results excluding Suncorp Bank have been included where relevant to provide transparency and aid comparison.

## Statutory Profit Results

|                                                           | Half Year     |               |             | Full Year     |               |             |
|-----------------------------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
|                                                           | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| Net interest income                                       | 9,092         | 8,869         | 3%          | 17,961        | 16,069        | 12%         |
| Other operating income                                    | 1,915         | 2,310         | -17%        | 4,225         | 4,478         | -6%         |
| Operating income                                          | 11,007        | 11,179        | -2%         | 22,186        | 20,547        | 8%          |
| Operating expenses                                        | (7,199)       | (5,824)       | 24%         | (13,023)      | (10,741)      | 21%         |
| Profit before credit impairment and income tax            | 3,808         | 5,355         | -29%        | 9,163         | 9,806         | -7%         |
| Credit impairment (charge)/release                        | (296)         | (145)         | large       | (441)         | (406)         | 9%          |
| Profit before income tax                                  | 3,512         | 5,210         | -33%        | 8,722         | 9,400         | -7%         |
| Income tax expense                                        | (1,243)       | (1,547)       | -20%        | (2,790)       | (2,830)       | -1%         |
| Non-controlling interests                                 | (20)          | (21)          | -5%         | (41)          | (35)          | 17%         |
| <b>Profit attributable to shareholders of the Company</b> | <b>2,249</b>  | <b>3,642</b>  | <b>-38%</b> | <b>5,891</b>  | <b>6,535</b>  | <b>-10%</b> |

## Earnings Per Ordinary Share (cents)

|         | Half Year |        |      | Full Year |        |      |
|---------|-----------|--------|------|-----------|--------|------|
|         | Sep 25    | Mar 25 | Movt | Sep 25    | Sep 24 | Movt |
| Basic   | 75.6      | 122.5  | -38% | 198.2     | 217.9  | -9%  |
| Diluted | 75.4      | 119.3  | -37% | 196.5     | 215.1  | -9%  |

|                                                                                                                  | Reference<br>Page | Half Year |        | Full Year |        |
|------------------------------------------------------------------------------------------------------------------|-------------------|-----------|--------|-----------|--------|
|                                                                                                                  |                   | Sep 25    | Mar 25 | Sep 25    | Sep 24 |
| <b>Ordinary Share Dividends (cents)<sup>1,2</sup></b>                                                            |                   |           |        |           |        |
| Interim - partially franked                                                                                      |                   | -         | 83     | 83        | 83     |
| Final - partially franked                                                                                        |                   | 83        | -      | 83        | 83     |
| Total                                                                                                            |                   | 83        | 83     | 166       | 166    |
| Ordinary share dividend payout ratio <sup>3,4</sup>                                                              |                   | 110.1%    | 67.7%  | 83.9%     | 76.0%  |
| <b>Profitability Ratios</b>                                                                                      |                   |           |        |           |        |
| Return on average ordinary shareholders' equity <sup>5</sup>                                                     |                   | 6.2%      | 10.4%  | 8.2%      | 9.4%   |
| Return on average tangible equity <sup>6</sup>                                                                   |                   | 6.7%      | 11.2%  | 8.9%      | 10.0%  |
| Return on average assets                                                                                         |                   | 0.33%     | 0.55%  | 0.44%     | 0.56%  |
| Return on average RWA                                                                                            |                   | 0.95%     | 1.58%  | 1.26%     | 1.50%  |
| Revenue on average RWA                                                                                           |                   | 4.65%     | 4.85%  | 4.75%     | 4.72%  |
| Net interest margin                                                                                              |                   | 1.54%     | 1.56%  | 1.55%     | 1.57%  |
| Net interest margin (excl. Markets business unit)                                                                |                   | 2.26%     | 2.26%  | 2.26%     | 2.35%  |
| <b>Efficiency Ratios</b>                                                                                         |                   |           |        |           |        |
| Operating expenses to operating income                                                                           |                   | 65.4%     | 52.1%  | 58.7%     | 52.3%  |
| Operating expenses to average assets                                                                             |                   | 1.06%     | 0.89%  | 0.98%     | 0.92%  |
| <b>Credit Impairment Charge/(Release)</b>                                                                        |                   |           |        |           |        |
| Individually assessed credit impairment charge/(release) (\$M)                                                   |                   | 168       | 159    | 327       | 144    |
| Collectively assessed credit impairment charge/(release) (\$M) <sup>7</sup>                                      |                   | 128       | (14)   | 114       | 262    |
| Total credit impairment charge/(release) (\$M)                                                                   | 90                | 296       | 145    | 441       | 406    |
| Individually assessed credit impairment charge/(release) as a % of average gross loans and advances <sup>8</sup> |                   | 0.04%     | 0.04%  | 0.04%     | 0.02%  |
| Total credit impairment charge/(release) as a % of average gross loans and advances <sup>8</sup>                 |                   | 0.07%     | 0.04%  | 0.05%     | 0.06%  |

<sup>1.</sup> Partially franked at 70% for Australian tax purposes (30% tax rate) for the proposed 2025 final dividend (2025 interim dividend: partially franked at 70%; 2024 final dividend: partially franked at 70%; 2024 interim dividend: partially franked at 65%).

<sup>2.</sup> Carry New Zealand imputation credits of NZD 13 cents for the proposed 2025 final dividend (2025 interim dividend: NZD 12 cents; 2024 final dividend: NZD 12 cents; 2024 interim dividend: NZD 12 cents).

<sup>3.</sup> Dividend payout ratio for the September 2025 half is calculated using the proposed 2025 final dividend of \$2,476 million, based on the forecast number of ordinary shares on issue at the dividend record date. Dividend payout ratios for the March 2025 half and September 2024 full year were calculated using actual dividends of \$2,466 million and \$4,968 million respectively.

<sup>4.</sup> Excluding the significant items, the dividend payout ratio for the September 2025 half and the September 2025 full year would have been 73.7% and 70.6% respectively.

<sup>5.</sup> Profit attributable to the shareholders of the Company, divided by average ordinary shareholders' equity excluding non-controlling interests.

<sup>6.</sup> Profit attributable to the shareholders of the Company, divided by average shareholders' equity excluding non-controlling interests, goodwill and other intangible assets.

<sup>7.</sup> September 2024 full year includes Suncorp Bank acquisition related collectively assessed credit impairment charge of \$244 million.

<sup>8.</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities.

## SUMMARY

### Cash Profit Results<sup>1</sup>

|                                                     | Half Year     |               |             | Full Year     |               |             |
|-----------------------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
|                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| Net interest income                                 | 9,092         | 8,869         | 3%          | 17,961        | 16,069        | 12%         |
| Other operating income                              | 1,812         | 2,126         | -15%        | 3,938         | 4,740         | -17%        |
| Operating income                                    | 10,904        | 10,995        | -1%         | 21,899        | 20,809        | 5%          |
| Operating expenses                                  | (7,138)       | (5,742)       | 24%         | (12,880)      | (10,741)      | 20%         |
| Cash profit before credit impairment and income tax | 3,766         | 5,253         | -28%        | 9,019         | 10,068        | -10%        |
| Credit impairment (charge)/release                  | (296)         | (145)         | large       | (441)         | (406)         | 9%          |
| Cash profit before income tax                       | 3,470         | 5,108         | -32%        | 8,578         | 9,662         | -11%        |
| Income tax expense                                  | (1,231)       | (1,519)       | -19%        | (2,750)       | (2,902)       | -5%         |
| Non-controlling interests                           | (20)          | (21)          | -5%         | (41)          | (35)          | 17%         |
| <b>Cash profit</b>                                  | <b>2,219</b>  | <b>3,568</b>  | <b>-38%</b> | <b>5,787</b>  | <b>6,725</b>  | <b>-14%</b> |

### Earnings Per Ordinary Share (cents)

|         | Half Year |        |      | Full Year |        |      |
|---------|-----------|--------|------|-----------|--------|------|
|         | Sep 25    | Mar 25 | Movt | Sep 25    | Sep 24 | Movt |
| Basic   | 74.6      | 120.1  | -38% | 194.7     | 224.3  | -13% |
| Diluted | 74.4      | 117.0  | -36% | 193.2     | 220.9  | -13% |

|                                                                                                                  | Reference<br>Page | Half Year |        | Full Year |        |
|------------------------------------------------------------------------------------------------------------------|-------------------|-----------|--------|-----------|--------|
|                                                                                                                  |                   | Sep 25    | Mar 25 | Sep 25    | Sep 24 |
| <b>Ordinary Share Dividends</b>                                                                                  |                   |           |        |           |        |
| Ordinary share dividend payout ratio <sup>2,3</sup>                                                              |                   | 111.6%    | 69.1%  | 85.4%     | 73.9%  |
| <b>Profitability Ratios</b>                                                                                      |                   |           |        |           |        |
| Return on average ordinary shareholders' equity <sup>4</sup>                                                     |                   | 6.1%      | 10.2%  | 8.1%      | 9.7%   |
| Return on average tangible equity <sup>5</sup>                                                                   |                   | 6.6%      | 11.0%  | 8.8%      | 10.3%  |
| Return on average assets                                                                                         |                   | 0.33%     | 0.54%  | 0.43%     | 0.57%  |
| Return on average RWA                                                                                            |                   | 0.94%     | 1.55%  | 1.24%     | 1.55%  |
| Revenue on average RWA                                                                                           |                   | 4.61%     | 4.77%  | 4.69%     | 4.80%  |
| Net interest margin                                                                                              |                   | 1.54%     | 1.56%  | 1.55%     | 1.57%  |
| Net interest margin (excl. Markets business unit)                                                                |                   | 2.26%     | 2.26%  | 2.26%     | 2.35%  |
| <b>Efficiency Ratios</b>                                                                                         |                   |           |        |           |        |
| Operating expenses to operating income                                                                           |                   | 65.5%     | 52.2%  | 58.8%     | 51.6%  |
| Operating expenses to average assets                                                                             |                   | 1.06%     | 0.87%  | 0.97%     | 0.92%  |
| <b>Credit Impairment Charge/(Release)</b>                                                                        |                   |           |        |           |        |
| Individually assessed credit impairment charge/(release) (\$M)                                                   |                   | 168       | 159    | 327       | 144    |
| Collectively assessed credit impairment charge/(release) (\$M) <sup>6</sup>                                      |                   | 128       | (14)   | 114       | 262    |
| Total credit impairment charge/(release) (\$M)                                                                   | 28                | 296       | 145    | 441       | 406    |
| Individually assessed credit impairment charge/(release) as a % of average gross loans and advances <sup>7</sup> |                   | 0.04%     | 0.04%  | 0.04%     | 0.02%  |
| Total credit impairment charge/(release) as a % of average gross loans and advances <sup>7</sup>                 |                   | 0.07%     | 0.04%  | 0.05%     | 0.06%  |

<sup>1</sup> Cash profit excludes non-core items included in statutory profit and is provided to assist readers in understanding the results of the core business activities of the Group. Refer to pages 73 to 76 for the reconciliation between statutory and cash profit.

<sup>2</sup> Dividend payout ratio for the September 2025 half is calculated using the proposed 2025 final dividend of \$2,476 million, based on the forecast number of ordinary shares on issue at the dividend record date. Dividend payout ratios for the March 2025 half and September 2024 full year were calculated using actual dividends of \$2,466 million and \$4,968 million respectively.

<sup>3</sup> Excluding the significant items, the dividend payout ratio for the September 2025 half and the September 2025 full year would have been 74.4% and 71.7% respectively.

<sup>4</sup> Profit attributable to shareholders of the Company, divided by average ordinary shareholders' equity excluding non-controlling interests.

<sup>5</sup> Profit attributable to shareholders of the Company, divided by average shareholders' equity excluding non-controlling interests, goodwill and other intangible assets.

<sup>6</sup> September 2024 full year includes Suncorp Bank acquisition related collective assessed credit impairment charge of \$244 million.

<sup>7</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities.

## Key Balance Sheet Metrics

|                                   |                | As at   |         |         | Movement         |                  |
|-----------------------------------|----------------|---------|---------|---------|------------------|------------------|
|                                   | Reference Page | Sep 25  | Mar 25  | Sep 24  | Sep 25 v. Mar 25 | Sep 25 v. Sep 24 |
| Capital Management (Level 2)      |                |         |         |         |                  |                  |
| Common Equity Tier 1              |                |         |         |         |                  |                  |
| - APRA                            | 42             | 12.0%   | 11.8%   | 12.2%   |                  |                  |
| - Basel Harmonised                | 42             | 17.6%   | 17.0%   | 17.6%   |                  |                  |
| Credit risk weighted assets (\$B) | 44             | 369.6   | 378.1   | 361.2   | -2%              | 2%               |
| Total risk weighted assets (\$B)  | 44             | 458.5   | 469.0   | 446.6   | -2%              | 3%               |
| APRA Leverage Ratio               | 46             | 4.4%    | 4.4%    | 4.7%    |                  |                  |
| Balance Sheet: Key Items          |                |         |         |         |                  |                  |
| Gross loans and advances (\$B)    |                | 833.3   | 824.0   | 807.1   | 1%               | 3%               |
| Net loans and advances (\$B)      |                | 829.5   | 820.2   | 803.4   | 1%               | 3%               |
| Total assets (\$B)                |                | 1,297.1 | 1,302.6 | 1,229.1 | 0%               | 6%               |
| Customer deposits (\$B)           |                | 748.1   | 756.6   | 715.2   | -1%              | 5%               |
| Total shareholders' equity (\$B)  |                | 71.9    | 72.3    | 70.6    | -1%              | 2%               |

|                                                    | Half Year  |            |      | Full Year  |            |      |
|----------------------------------------------------|------------|------------|------|------------|------------|------|
|                                                    | Sep 25 \$B | Mar 25 \$B | Movt | Sep 25 \$B | Sep 24 \$B | Movt |
| <b>Balance Sheet: Average Balances<sup>1</sup></b> |            |            |      |            |            |      |
| Average gross loans and advances                   | 842.1      | 825.2      | 2%   | 833.6      | 733.8      | 14%  |
| Average assets                                     | 1,349.2    | 1,318.0    | 2%   | 1,333.6    | 1,172.4    | 14%  |
| Average customer deposits                          | 772.3      | 749.2      | 3%   | 760.8      | 669.4      | 14%  |
| Average ordinary shareholders' equity <sup>2</sup> | 72.6       | 70.5       | 3%   | 71.5       | 69.6       | 3%   |
| Average tangible equity <sup>3</sup>               | 66.7       | 65.0       | 3%   | 65.9       | 65.4       | 1%   |
| Average interest earning assets                    | 1,177.2    | 1,142.1    | 3%   | 1,159.7    | 1,023.6    | 13%  |
| Average deposits and other borrowings              | 984.7      | 956.0      | 3%   | 970.4      | 858.8      | 13%  |
| Average RWA                                        | 471.8      | 462.1      | 2%   | 467.0      | 435.1      | 7%   |
| Average credit RWA                                 | 379.2      | 372.1      | 2%   | 375.7      | 348.3      | 8%   |

|                                       |                | As at  |        |        | Movement         |                  |
|---------------------------------------|----------------|--------|--------|--------|------------------|------------------|
|                                       | Reference Page | Sep 25 | Mar 25 | Sep 24 | Sep 25 v. Mar 25 | Sep 25 v. Sep 24 |
| Liquidity and Funding                 |                |        |        |        |                  |                  |
| Liquidity Coverage Ratio <sup>4</sup> | 39             | 133%   | 132%   | 132%   | 1%               | 1%               |
| Net Stable Funding Ratio              | 40             | 115%   | 117%   | 116%   | -2%              | -1%              |

|                                                                              |                | As at  |        |        | Movement         |                  |
|------------------------------------------------------------------------------|----------------|--------|--------|--------|------------------|------------------|
|                                                                              | Reference Page | Sep 25 | Mar 25 | Sep 24 | Sep 25 v. Mar 25 | Sep 25 v. Sep 24 |
| Credit Quality                                                               |                |        |        |        |                  |                  |
| Gross impaired assets (\$M)                                                  | 31             | 2,538  | 2,252  | 1,693  | 13%              | 50%              |
| Gross impaired assets as a % of gross loans and advances                     |                | 0.30%  | 0.27%  | 0.21%  |                  |                  |
| Net impaired assets (\$M)                                                    | 31             | 2,139  | 1,888  | 1,385  | 13%              | 54%              |
| Net impaired assets as a % of shareholders' equity                           |                | 2.98%  | 2.61%  | 1.96%  |                  |                  |
| Individually assessed provision (\$M)                                        | 30             | 399    | 364    | 308    | 10%              | 30%              |
| Individually assessed provision as a % of gross impaired assets              |                | 15.7%  | 16.2%  | 18.2%  |                  |                  |
| Collectively assessed provision (\$M)                                        | 30             | 4,379  | 4,280  | 4,247  | 2%               | 3%               |
| Collectively assessed provision as a % of credit RWA                         |                | 1.18%  | 1.13%  | 1.18%  |                  |                  |
| Net Tangible Assets                                                          |                |        |        |        |                  |                  |
| Net tangible assets attributable to ordinary shareholders (\$B) <sup>5</sup> |                | 65.4   | 65.7   | 64.3   | 0%               | 2%               |
| Net tangible assets per ordinary share (\$)                                  |                | 21.91  | 22.14  | 21.60  | -1%              | 1%               |

<sup>1</sup> September 2024 full year includes 2 months of Suncorp Bank balances from the date of acquisition.

<sup>2</sup> Average ordinary shareholders' equity excludes non-controlling interests.

<sup>3</sup> Average tangible equity excludes non-controlling interest, goodwill and other intangible assets (Sep 25 half: \$66,688 million; Mar 25 half: \$65,009 million; Sep 24 full year: \$65,365 million).

<sup>4</sup> Liquidity Coverage Ratio is calculated on a half year average basis.

<sup>5</sup> Equals total shareholders' equity less total non-controlling interests, goodwill and other intangible assets.

## September 2025 Half Significant Items

During the September 2025 half, the Group recognised several significant items which impacted statutory and cash profit as summarised below:

**PT Panin impairment**

The Group recognised a pre-tax charge of \$285 million (after-tax: \$285 million) in respect of an impairment of the Group's equity accounted investments in PT Bank Pan Indonesia Tbk (PT Panin) to adjust its carrying value in line with its value-in-use (VIU) calculation. This was recognised in the Group Centre division. This had no impact to CET1 capital as it resulted in an equivalent reduction in capital deductions.

**Staff redundancies**

In September 2025, the Group announced changes to simplify the bank, strengthen focus on its priorities and deliver for its customers. As a result of the change the Group expects approximately 3,500 employees to depart by September 2026 and to reduce engagements with consultants and other third parties impacting approximately 1,000 managed services contractors.

The Group recognised a pre-tax charge of \$585 million (after-tax: \$414 million) across the Group.

**ASIC settlement**

In September 2025, the Group entered into an agreement with the Australian Securities and Investments Commission (ASIC) to resolve five matters within its Australia Markets and Australia Retail businesses that were the subject of separate regulatory investigations. Under the agreement, which requires Federal Court approval, the Group is subject to total penalties of \$240 million.

The Group recognised a pre-tax charge of \$271 million (after-tax: \$264 million) comprising \$240 million of ASIC penalties and \$31 million of various costs associated with the matters. This was recognised across the Australia Retail and Institutional divisions.

**Suncorp Bank migration**

The Group announced at the October 2025 Strategy Day its intention to bring forward the integration of Suncorp Bank by June 2027 to accelerate value creation for shareholders, to benefit its customers and to significantly reduce operational complexity.

The Group recognised a pre-tax charge of \$97 million (after-tax: \$68 million) relating to costs associated with existing contracts that extend beyond the revised migration date. This was recognised in the Suncorp Bank division.

**Cashrewards closure**

In September 2025, Cashrewards ceased making offers available on its Website, App and Notifier as part of the Group's strategy to exit non-bank activities that lack economic or strategic rationale.

The Group recognised a pre-tax charge of \$78 million (after-tax: \$78 million) relating to the impairment of the goodwill recognised on Cashrewards acquisition. This was recognised in the Group Centre division. This had no impact to CET1 capital as it resulted in an equivalent reduction in capital deductions.

The financial impacts from these significant items are summarised below:

|                                        | September 2025 Half Year   |                                |                      |                       |                        |                |                        | Total<br>\$M   |
|----------------------------------------|----------------------------|--------------------------------|----------------------|-----------------------|------------------------|----------------|------------------------|----------------|
|                                        | Australia<br>Retail<br>\$M | Australia<br>Commercial<br>\$M | Institutional<br>\$M | New<br>Zealand<br>\$M | Suncorp<br>Bank<br>\$M | Pacific<br>\$M | Group<br>Centre<br>\$M |                |
| <b>Cash Profit Impact</b>              |                            |                                |                      |                       |                        |                |                        |                |
| Operating income                       | -                          | -                              | -                    | -                     | -                      | -              | (285)                  | (285)          |
| Operating expenses                     | (410)                      | 3                              | (165)                | (11)                  | (169)                  | (3)            | (276)                  | (1,031)        |
| <b>Profit/(Loss) before income tax</b> | <b>(410)</b>               | <b>3</b>                       | <b>(165)</b>         | <b>(11)</b>           | <b>(169)</b>           | <b>(3)</b>     | <b>(561)</b>           | <b>(1,316)</b> |
| Income tax (expense)/benefit           | 88                         | (1)                            | 10                   | 3                     | 50                     | 1              | 56                     | 207            |
| <b>Cash profit</b>                     | <b>(322)</b>               | <b>2</b>                       | <b>(155)</b>         | <b>(8)</b>            | <b>(119)</b>           | <b>(2)</b>     | <b>(505)</b>           | <b>(1,109)</b> |

## Cash Profit Results (excl. Suncorp Bank)

The reported results for the September and March 2025 halves include 6 months results for Suncorp Bank, and September 2025 and September 2024 full years include 12 months and 2 months results for Suncorp Bank respectively. Pro-forma results excluding Suncorp Bank have been presented below to aid comparison.

|                                                     | Half Year     |               |             | Full Year     |               |             |
|-----------------------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
|                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| Net interest income                                 | 8,275         | 8,046         | 3%          | 16,321        | 15,818        | 3%          |
| Other operating income                              | 1,776         | 2,096         | -15%        | 3,872         | 4,734         | -18%        |
| Operating income                                    | 10,051        | 10,142        | -1%         | 20,193        | 20,552        | -2%         |
| Operating expenses                                  | (6,498)       | (5,309)       | 22%         | (11,807)      | (10,553)      | 12%         |
| Cash profit before credit impairment and income tax | 3,553         | 4,833         | -26%        | 8,386         | 9,999         | -16%        |
| Credit impairment (charge)/release                  | (271)         | (134)         | large       | (405)         | (163)         | large       |
| Cash profit before income tax                       | 3,282         | 4,699         | -30%        | 7,981         | 9,836         | -19%        |
| Income tax expense                                  | (1,175)       | (1,396)       | -16%        | (2,571)       | (2,954)       | -13%        |
| Non-controlling interests                           | (20)          | (21)          | -5%         | (41)          | (35)          | 17%         |
| <b>Cash profit (excl. Suncorp Bank)</b>             | <b>2,087</b>  | <b>3,282</b>  | <b>-36%</b> | <b>5,369</b>  | <b>6,847</b>  | <b>-22%</b> |

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## SUMMARY

### Full Time Equivalent Staff

As at 30 September 2025, the Group employed 42,698 staff (Mar 25: 43,094; Sep 24: 42,370) on a full time equivalent (FTE) basis.

| Division                                | Half Year     |               |            | Full Year     |               |           |
|-----------------------------------------|---------------|---------------|------------|---------------|---------------|-----------|
|                                         | Sep 25        | Mar 25        | Movt       | Sep 25        | Sep 24        | Movt      |
| Australia Retail                        | 11,023        | 10,950        | 1%         | 11,023        | 10,832        | 2%        |
| Australia Commercial                    | 3,480         | 3,361         | 4%         | 3,480         | 3,294         | 6%        |
| Institutional                           | 6,368         | 6,460         | -1%        | 6,368         | 6,272         | 2%        |
| New Zealand                             | 6,689         | 6,680         | 0%         | 6,689         | 6,756         | -1%       |
| Suncorp Bank                            | 2,671         | 2,791         | -4%        | 2,671         | 2,798         | -5%       |
| Pacific                                 | 986           | 1,014         | -3%        | 986           | 985           | 0%        |
| Group Centre                            | 11,481        | 11,838        | -3%        | 11,481        | 11,433        | 0%        |
| <b>Total FTE</b>                        | <b>42,698</b> | <b>43,094</b> | <b>-1%</b> | <b>42,698</b> | <b>42,370</b> | <b>1%</b> |
| <b>Average FTE</b>                      | <b>43,084</b> | <b>42,591</b> | <b>1%</b>  | <b>42,838</b> | <b>40,624</b> | <b>5%</b> |
| <b>Average FTE (excl. Suncorp Bank)</b> | <b>40,455</b> | <b>39,953</b> | <b>1%</b>  | <b>40,205</b> | <b>40,175</b> | <b>0%</b> |

| Geography        | Half Year     |               |            | Full Year     |               |           |
|------------------|---------------|---------------|------------|---------------|---------------|-----------|
|                  | Sep 25        | Mar 25        | Movt       | Sep 25        | Sep 24        | Movt      |
| Australia        | 20,899        | 21,479        | -3%        | 20,899        | 21,290        | -2%       |
| New Zealand      | 6,758         | 6,903         | -2%        | 6,758         | 7,003         | -3%       |
| Rest of World    | 15,041        | 14,712        | 2%         | 15,041        | 14,077        | 7%        |
| <b>Total FTE</b> | <b>42,698</b> | <b>43,094</b> | <b>-1%</b> | <b>42,698</b> | <b>42,370</b> | <b>1%</b> |

### Other Non-Financial Information

| Shareholder value - ordinary shares                    | Half Year |        |       | Full Year |        |       |
|--------------------------------------------------------|-----------|--------|-------|-----------|--------|-------|
|                                                        | Sep 25    | Mar 25 | Movt  | Sep 25    | Sep 24 | Movt  |
| Share price (\$)                                       |           |        |       |           |        |       |
| - high                                                 | 34.09     | 32.80  | 4%    | 34.09     | 31.94  | 7%    |
| - low                                                  | 26.22     | 27.89  | -6%   | 26.22     | 23.90  | 10%   |
| - closing                                              | 33.21     | 29.09  | 14%   | 33.21     | 30.48  | 9%    |
| Closing market capitalisation of ordinary shares (\$B) | 99.1      | 86.4   | 15%   | 99.1      | 90.8   | 9%    |
| Total shareholder return                               | 17.5%     | -2.0%  | large | 15.1%     | 27.0%  | large |

| ANZBGL credit ratings     | As at Sep 25 |           |         |
|---------------------------|--------------|-----------|---------|
|                           | Short-Term   | Long-Term | Outlook |
| Moody's Investors Service | P-1          | Aa2       | Stable  |
| S&P Global Ratings        | A-1+         | AA-       | Stable  |
| Fitch Ratings             | F1+          | AA-       | Stable  |

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## Non-IFRS Information

Statutory profit is prepared in accordance with the recognition and measurement requirements of Australian Accounting Standards, which comply with IFRS. The Group provides additional measures of performance in the Results Announcement which are prepared on a basis other than in accordance with accounting standards. The guidance provided in *Australian Securities and Investments Commission (ASIC) Regulatory Guide 230* has been followed when presenting this information.

## Cash Profit

Cash profit, a non-IFRS measure, represents the Group's preferred measure of the result of the core business activities of the Group, 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 (refer to pages 73 to 76 for analysis of the adjustments between statutory profit and cash profit and Definitions on pages 107 to 109 for further information). The adjustments made in arriving at cash profit are included in statutory profit which is subject to audit within the context of the external auditor's audit of the 2025 ANZGHL Annual Report. Cash profit is not subject to audit by the external auditor. A number of intangible assets were recognised as part of the Suncorp Bank acquisition accounting and the amortisation of these intangible assets is treated as a cash profit adjustment from the March 2025 half. Except for this new item, the cash profit adjustments have been determined on a consistent basis across each period presented.

This Group Results section is reported on a cash profit basis unless otherwise stated.

|                                                                     | Half Year     |               |       | Full Year     |               |       |
|---------------------------------------------------------------------|---------------|---------------|-------|---------------|---------------|-------|
|                                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt  | Sep 25<br>\$M | Sep 24<br>\$M | Movt  |
| <b>Statutory profit attributable to shareholders of the Company</b> | <b>2,249</b>  | 3,642         | -38%  | <b>5,891</b>  | 6,535         | -10%  |
| <b>Adjustments between statutory profit and cash profit</b>         |               |               |       |               |               |       |
| Economic hedges                                                     | 39            | (167)         | large | (128)         | 264           | large |
| Revenue and expense hedges                                          | (112)         | 36            | large | (76)          | (74)          | 3%    |
| Amortisation of acquired intangible assets                          | 43            | 57            | -25%  | 100           | -             | n/a   |
| Total adjustments between statutory profit and cash profit          | (30)          | (74)          | -59%  | (104)         | 190           | large |
| <b>Cash profit</b>                                                  | <b>2,219</b>  | 3,568         | -38%  | <b>5,787</b>  | 6,725         | -14%  |

| Group performance - cash profit                     | Half Year     |               |       | Full Year     |               |      |
|-----------------------------------------------------|---------------|---------------|-------|---------------|---------------|------|
|                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt  | Sep 25<br>\$M | Sep 24<br>\$M | Movt |
| Net interest income                                 | 9,092         | 8,869         | 3%    | 17,961        | 16,069        | 12%  |
| Other operating income                              | 1,812         | 2,126         | -15%  | 3,938         | 4,740         | -17% |
| Operating income                                    | 10,904        | 10,995        | -1%   | 21,899        | 20,809        | 5%   |
| Operating expenses                                  | (7,138)       | (5,742)       | 24%   | (12,880)      | (10,741)      | 20%  |
| Cash profit before credit impairment and income tax | 3,766         | 5,253         | -28%  | 9,019         | 10,068        | -10% |
| Credit impairment (charge)/release                  | (296)         | (145)         | large | (441)         | (406)         | 9%   |
| Cash profit before income tax                       | 3,470         | 5,108         | -32%  | 8,578         | 9,662         | -11% |
| Income tax expense                                  | (1,231)       | (1,519)       | -19%  | (2,750)       | (2,902)       | -5%  |
| Non-controlling interests                           | (20)          | (21)          | -5%   | (41)          | (35)          | 17%  |
| <b>Cash profit</b>                                  | <b>2,219</b>  | 3,568         | -38%  | <b>5,787</b>  | 6,725         | -14% |
| <b>Cash profit (excl. Suncorp Bank)</b>             | <b>2,087</b>  | 3,282         | -36%  | <b>5,369</b>  | 6,847         | -22% |

|                                       | Half Year     |               |       | Full Year     |               |       |
|---------------------------------------|---------------|---------------|-------|---------------|---------------|-------|
|                                       | Sep 25<br>\$M | Mar 25<br>\$M | Movt  | Sep 25<br>\$M | Sep 24<br>\$M | Movt  |
| <b>Cash profit/(loss) by division</b> |               |               |       |               |               |       |
| Australia Retail                      | 343           | 705           | -51%  | 1,048         | 1,607         | -35%  |
| Australia Commercial                  | 647           | 655           | -1%   | 1,302         | 1,342         | -3%   |
| Institutional                         | 1,228         | 1,380         | -11%  | 2,608         | 2,858         | -9%   |
| New Zealand                           | 817           | 792           | 3%    | 1,609         | 1,536         | 5%    |
| Suncorp Bank                          | 132           | 286           | -54%  | 418           | (122)         | large |
| Pacific                               | 23            | 20            | 15%   | 43            | 60            | -28%  |
| Group Centre                          | (971)         | (270)         | large | (1,241)       | (556)         | large |
| <b>Cash profit</b>                    | <b>2,219</b>  | 3,568         | -38%  | <b>5,787</b>  | 6,725         | -14%  |

## Cash Net Interest Income

| Group                                      | Half Year     |               |        | Full Year     |               |        |
|--------------------------------------------|---------------|---------------|--------|---------------|---------------|--------|
|                                            | Sep 25<br>\$M | Mar 25<br>\$M | Movt   | Sep 25<br>\$M | Sep 24<br>\$M | Movt   |
| Net interest income <sup>1</sup>           | 9,092         | 8,869         | 3%     | 17,961        | 16,069        | 12%    |
| Average interest earning assets            | 1,177,153     | 1,142,128     | 3%     | 1,159,688     | 1,023,616     | 13%    |
| Average deposits and other borrowings      | 984,706       | 956,023       | 3%     | 970,403       | 858,841       | 13%    |
| Net interest margin (%)                    | 1.54          | 1.56          | -2 bps | 1.55          | 1.57          | -2 bps |
| <b>Group (excl. Markets business unit)</b> |               |               |        |               |               |        |
| Net interest income                        | 8,896         | 8,787         | 1%     | 17,683        | 16,200        | 9%     |
| Average interest earning assets            | 784,401       | 778,460       | 1%     | 781,439       | 688,011       | 14%    |
| Average deposits and other borrowings      | 746,445       | 726,359       | 3%     | 736,429       | 658,551       | 12%    |
| Net interest margin (%)                    | 2.26          | 2.26          | 0 bps  | 2.26          | 2.35          | -9 bps |

| Net interest margin by major division              | Half Year     |               |        | Full Year     |               |         |
|----------------------------------------------------|---------------|---------------|--------|---------------|---------------|---------|
|                                                    | Sep 25<br>\$M | Mar 25<br>\$M | Movt   | Sep 25<br>\$M | Sep 24<br>\$M | Movt    |
| Australia Retail                                   |               |               |        |               |               |         |
| Net interest margin (%)                            | 1.83          | 1.84          | -1 bps | 1.83          | 1.91          | -8 bps  |
| Average interest earning assets                    | 289,766       | 282,858       | 2%     | 286,322       | 273,252       | 5%      |
| Average deposits and other borrowings              | 185,357       | 180,088       | 3%     | 182,730       | 171,580       | 6%      |
| Australia Commercial <sup>2</sup>                  |               |               |        |               |               |         |
| Net interest margin (%)                            | 2.54          | 2.53          | 1 bp   | 2.53          | 2.59          | -6 bps  |
| Average interest earning assets                    | 67,276        | 65,943        | 2%     | 66,611        | 64,553        | 3%      |
| Average deposits and other borrowings              | 119,496       | 120,150       | -1%    | 119,822       | 115,836       | 3%      |
| Institutional (excl. Markets business unit)        |               |               |        |               |               |         |
| Net interest margin (%) <sup>3</sup>               | 2.16          | 2.24          | -8 bps | 2.20          | 2.38          | -18 bps |
| Average interest earning assets                    | 177,471       | 174,548       | 2%     | 176,014       | 162,881       | 8%      |
| Average deposits and other borrowings              | 175,505       | 164,903       | 6%     | 170,218       | 161,207       | 6%      |
| New Zealand                                        |               |               |        |               |               |         |
| Net interest margin (%)                            | 2.60          | 2.60          | 0 bp   | 2.60          | 2.57          | 3 bps   |
| Average interest earning assets                    | 126,696       | 122,635       | 3%     | 124,671       | 122,448       | 2%      |
| Average deposits and other borrowings              | 109,335       | 105,628       | 4%     | 107,486       | 106,084       | 1%      |
| Suncorp Bank                                       |               |               |        |               |               |         |
| Net interest margin (%)                            | 2.05          | 2.12          | -7 bps | 2.08          | 1.93          | 15 bps  |
| Average interest earning assets <sup>4</sup>       | 79,591        | 77,792        | 2%     | 78,694        | 13,011        | large   |
| Average deposits and other borrowings <sup>4</sup> | 63,533        | 62,837        | 1%     | 63,186        | 10,488        | large   |

<sup>1</sup> Includes the major bank levy of -\$231 million for the September 2025 half and -\$451 million for the September 2025 full year (Mar 25 half: -\$220 million; Sep 24 full year: -\$389 million).

<sup>2</sup> Australia Commercial division generates positive net interest income from surplus deposits held. Accordingly, \$57.8 billion of average deposits for the September 2025 half and \$59.0 billion for the September 2025 full year (Mar 25 half: \$60.1 billion; Sep 24 full year: \$57.6 billion) have been included within average net interest earning assets for the net interest margin calculation to align with the internal management reporting view.

<sup>3</sup> Net interest margin for the Institutional division including the Markets business unit was 0.74% for the September 2025 half and 0.75% for the September 2025 full year (Mar 25 half: 0.76%; Sep 24 full year: 0.75%).

<sup>4</sup> September 2024 full year was based on 2 months of balances from the date of acquisition.

## Net interest margin - September 2025 Full Year v September 2024 Full Year



- September 2025 v September 2024

**Net interest margin (-2 bps)**

- Assets pricing (-2 bps): driven by pricing competition in the Australia Retail, Australia Commercial and Institutional (excluding Markets business unit) divisions, partially offset by favourable home loan lending margin in the New Zealand division.
- Deposits pricing (-3 bps): driven by pricing competition and impacts of lower cash rates across all divisions.
- Wholesale funding (-3 bps): driven by higher wholesale funding from both higher funding volume and average spread.
- Capital and replicating portfolio (+3 bps): driven by higher hedge rates, partially offset by a reduction in capital due to the completion of Suncorp Bank acquisition and share buy-back.
- Assets and funding mix (-1 bps): driven by higher lending growth in the Australia Retail and Institutional (excluding Markets business unit) divisions relative to other divisions.
- Group Centre liquids (+1 bps): driven by a reduction in the average liquid asset balance in the Group Centre division.
- Markets activities (0 bps): average interest earning assets growth was more significant relative to the Group overall, largely offset by higher interest income due to reduced funding costs.
- Suncorp Bank impact (+3 bps): positive contribution to the Group net interest margin from the acquisition of Suncorp Bank.

**Average interest earning assets**

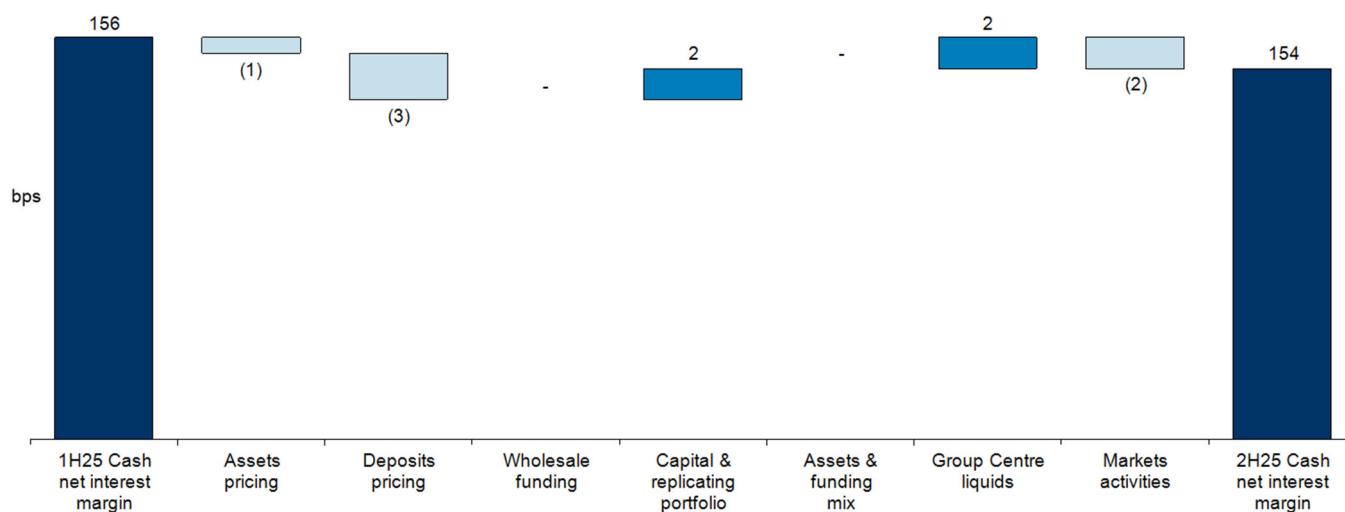
Average interest earning assets increased \$136.1 billion (13%) driven by:

- Average net loans and advances (+88.2 billion or +13%) from Suncorp Bank acquisition and lending growth across all divisions particularly in the Australia Retail and Institutional (excluding Markets business unit) divisions.
- Average trading assets and investment securities (+\$32.4 billion or +20%) from higher Markets activities and the acquisition of Suncorp Bank.
- Average cash and other liquid assets (+\$15.4 billion or +9%) from higher reverse repurchase agreements activity and placements with central banks.

**Average deposits and other borrowings**

- Average deposits and other borrowings increased \$111.6 billion (13%) from the impact of Suncorp Bank acquisition, and growth across at-call deposits, term deposits, repurchase agreements and commercial paper.

## Net interest margin - September 2025 Half Year v March 2025 Half Year



- September 2025 v March 2025

**Net interest margin (-2 bps)**

- Assets pricing (-1 bps): driven by pricing competition in the Australia Retail, Australia Commercial and Institutional (excluding Markets business unit) divisions, partially offset by favourable home loan lending margin in the New Zealand division.
- Deposits pricing (-3 bps): driven by impacts of lower cash rates across all divisions and pricing competition.
- Wholesale funding (0 bps): largely flat with broadly stable funding volume and average spread.
- Capital and replicating portfolio (+2 bps): driven by higher volumes and average hedge rates.
- Assets and funding mix (0 bps): relatively stable with net neutral impact at Group level.
- Group Centre liquids (+2 bps): driven by a reduction in the average liquid asset balance in the Group Centre division.
- Markets activities (-2 bps): average interest earning assets growth was more significant relative to the Group. This was partially offset by higher interest income due to reduced funding costs.

**Average interest earning assets**

Average interest earning assets increased \$35.0 billion (3%) driven by:

- Average net loans and advances (+14.6 billion or +2%) from growth across all divisions, particularly in home lending.
- Average trading assets and investment securities (+\$15.9 billion or +8%) from higher Markets activities.
- Average cash and other liquid assets (+\$4.6 billion or +2%) from higher reverse repurchase agreements activity and placements with central banks.

**Average deposits and other borrowings**

- Average deposits and other borrowings increased \$28.7 billion (3%) from growth across at-call deposits, term deposits, and repurchase agreements, particularly in the Institutional division.

## Cash Other Operating Income

|                                            | Half Year     |               |             | Full Year     |               |             |
|--------------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
|                                            | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| Net fee and commission income <sup>1</sup> | 948           | 855           | 11%         | 1,803         | 1,875         | -4%         |
| Markets other operating income             | 870           | 991           | -12%        | 1,861         | 2,315         | -20%        |
| PT Panin impairment                        | (285)         | -             | n/a         | (285)         | -             | n/a         |
| Other <sup>1</sup>                         | 279           | 280           | 0%          | 559           | 550           | 2%          |
| <b>Total</b>                               | <b>1,812</b>  | <b>2,126</b>  | <b>-15%</b> | <b>3,938</b>  | <b>4,740</b>  | <b>-17%</b> |
| <b>Total (excl. Suncorp Bank)</b>          | <b>1,776</b>  | <b>2,096</b>  | <b>-15%</b> | <b>3,872</b>  | <b>4,734</b>  | <b>-18%</b> |

|                                           | Half Year     |               |             | Full Year     |               |             |
|-------------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
|                                           | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| <b>Other operating income by division</b> |               |               |             |               |               |             |
| Australia Retail                          | 357           | 269           | 33%         | 626           | 664           | -6%         |
| Australia Commercial                      | 153           | 153           | 0%          | 306           | 342           | -11%        |
| Institutional                             | 1,272         | 1,386         | -8%         | 2,658         | 3,148         | -16%        |
| New Zealand                               | 192           | 193           | -1%         | 385           | 399           | -4%         |
| Suncorp Bank                              | 36            | 30            | 20%         | 66            | 6             | large       |
| Pacific                                   | 45            | 44            | 2%          | 89            | 91            | -2%         |
| Group Centre                              | (243)         | 51            | large       | (192)         | 90            | large       |
| <b>Total</b>                              | <b>1,812</b>  | <b>2,126</b>  | <b>-15%</b> | <b>3,938</b>  | <b>4,740</b>  | <b>-17%</b> |

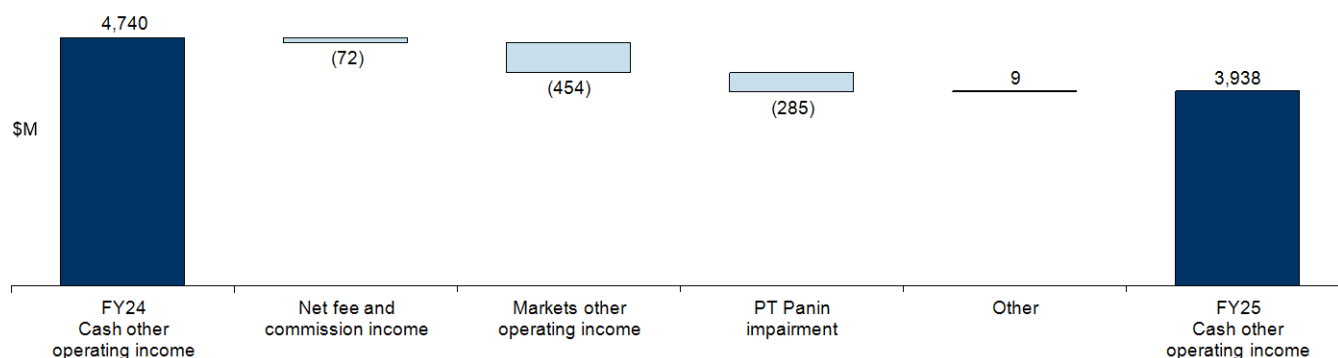
The Markets business unit is managed on a total revenue basis, with the Net interest income and Other operating income individually not being a true reflection of overall return for the business. Markets Net interest income and Other operating income are summarised in the table below with corresponding commentaries provided on a total Markets income basis.

|                                     | Half Year     |               |            | Full Year     |               |            |
|-------------------------------------|---------------|---------------|------------|---------------|---------------|------------|
|                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| <b>Markets income</b>               |               |               |            |               |               |            |
| Net interest income <sup>2</sup>    | 196           | 82            | large      | 278           | (131)         | large      |
| Other operating income <sup>2</sup> | 870           | 991           | -12%       | 1,861         | 2,315         | -20%       |
| <b>Total</b>                        | <b>1,066</b>  | <b>1,073</b>  | <b>-1%</b> | <b>2,139</b>  | <b>2,184</b>  | <b>-2%</b> |

<sup>1</sup> Excluding the Markets business unit.

<sup>2</sup> Net interest income includes funding costs in the Franchise trading book, primarily on commodity assets, where the related revenue is recognised as Other operating income.

## Other operating income - September 2025 Full Year v September 2024 Full Year



- September 2025 v September 2024**

Other operating income decreased \$802 million (17%). Excluding Suncorp Bank, Other operating income decreased \$862 million (18%).

**Net fee and commission income**

Net fee and commission income decreased \$72 million (4%) driven by:

- \$51 million decrease in the Institutional division (excluding Markets business unit) driven by lower non-lending fees in Corporate Finance.
- \$25 million decrease in the Australia Commercial division driven by higher customer remediation.
- \$18 million decrease in the Australia Retail division driven by lower insurance commission and higher customer remediation.
- \$16 million decrease in the New Zealand division driven by lower cards revenue.
- \$47 million increase from the impact of Suncorp Bank acquisition.

**Markets income**

Markets income decreased \$45 million (2%) with a \$454 million decrease in Other operating income, partially offset by a \$409 million increase in Net interest income. The net \$45 million decrease was attributable to the following business activities:

- \$90 million decrease in Derivative valuation adjustments driven by lower gains (net of hedges) from credit and funding spread movements, primarily in the September 2025 half.
- \$41 million decrease in Franchise Revenue driven by Commodities and Credit & Capital Markets, partially offset by Rates. Commodities revenues decreased \$53 million due to a non-repeat of larger trading gains in the prior year, partially offset by gains from gold price movements arising from potential U.S. tariffs. Credit & Capital Markets revenues decreased \$29 million from reduced trading gains. Rates revenues increased \$41 million due to increased customer activity in both derivative hedging and repos, partially offset by more challenging trading conditions overseas.
- \$86 million increase in Balance Sheet revenues from higher average levels of investment securities and increased yields.

**PT Panin impairment**

- \$285 million decrease due to the impairment of PT Panin to adjust its carrying value in line with its VIU calculation in the Group Centre division.

**Other**

Other income increased \$9 million (+2%) driven by:

- \$14 million increase in the Institutional (excluding Markets business unit) division driven by higher foreign exchange-related income.
- \$13 million increase from the impact of Suncorp Bank acquisition.
- \$9 million increase in the Group Centre division driven by:
  - \$61 million increase from higher realised gains on economic hedges against foreign currency denominated revenue streams offsetting net unfavourable foreign currency translations elsewhere in the Group,
  - \$21 million increase from a loss on disposal of investment in AMMB Holdings Berhad (AmBank) in the prior year,
  - \$29 million decrease in share of associates' profit/(loss) from lower equity accounted earnings following the disposal of AmBank in the prior year (\$65 million), partially offset by an increase in PT Panin (\$37 million),
  - \$27 million decrease from the release of excess provision in the prior year following legal settlements, and
  - \$7 million decrease from lower gain on recycling of foreign currency translation reserve from other comprehensive income to profit or loss on dissolution of international entities.
- \$20 million decrease in the Australia Retail division from lower insurance-related income.

- **September 2025 v March 2025**

Other operating income decreased \$314 million (15%).

**Net fee and commission income**

Net fee and commission income increased \$93 million (11%) driven by:

- \$83 million increase in the Australia Retail division driven by timing of recognition of cards incentives, and lower customer remediation.
- \$11 million increase in the Institutional division (excluding Markets business unit) driven by higher syndication fees in Corporate Finance.

**Markets income**

Markets income decreased \$7 million (1%) with a \$121 million decrease in Other operating income, partially offset by a \$114 million increase in Net interest income. The net \$7 million decrease was attributable to the following business activities:

- \$31 million decrease in Derivative valuation adjustments driven by lower gains (net of hedges) from credit and funding spread movements.
- \$15 million increase in Balance Sheet revenues from higher average levels of investment securities and increased yields.
- \$9 million increase in Franchise Revenue driven by Rates and Foreign Exchange, partially offset by Credit and Capital Markets. Rates revenue increased \$15 million as a result of sustained client activity and more favourable trading conditions in the September 2025 half. Foreign Exchange revenue increased \$6 million due to increased customer activity overseas. Credit and Capital Markets revenue decreased \$12 million driven by lower customer activity and trading gains.

**PT Panin impairment**

- \$285 million decrease due to the impairment of PT Panin to adjust its carrying value in line with its VIU calculation in the Group Centre division.

**Other**

Other income decreased \$1 million driven by Group Centre division:

- \$15 million decrease from lower gain on recycling of foreign currency translation reserve from other comprehensive income to profit or loss on dissolution of international entities,
- \$21 million increase from a dividend from Bank of Tianjin in the September 2025 half.

Cash Operating Expenses<sup>1</sup>

|                                   | Half Year     |               |            | Full Year     |               |            |
|-----------------------------------|---------------|---------------|------------|---------------|---------------|------------|
|                                   | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Personnel                         | 3,443         | 3,312         | 4%         | 6,755         | 6,178         | 9%         |
| Premises                          | 362           | 348           | 4%         | 710           | 659           | 8%         |
| Technology                        | 1,186         | 1,057         | 12%        | 2,243         | 1,915         | 17%        |
| Restructuring <sup>2</sup>        | 687           | 85            | large      | 772           | 235           | large      |
| Other                             | 1,460         | 940           | 55%        | 2,400         | 1,754         | 37%        |
| <b>Total</b>                      | <b>7,138</b>  | <b>5,742</b>  | <b>24%</b> | <b>12,880</b> | <b>10,741</b> | <b>20%</b> |
| <b>Total (excl. Suncorp Bank)</b> | <b>6,498</b>  | <b>5,309</b>  | <b>22%</b> | <b>11,807</b> | <b>10,553</b> | <b>12%</b> |

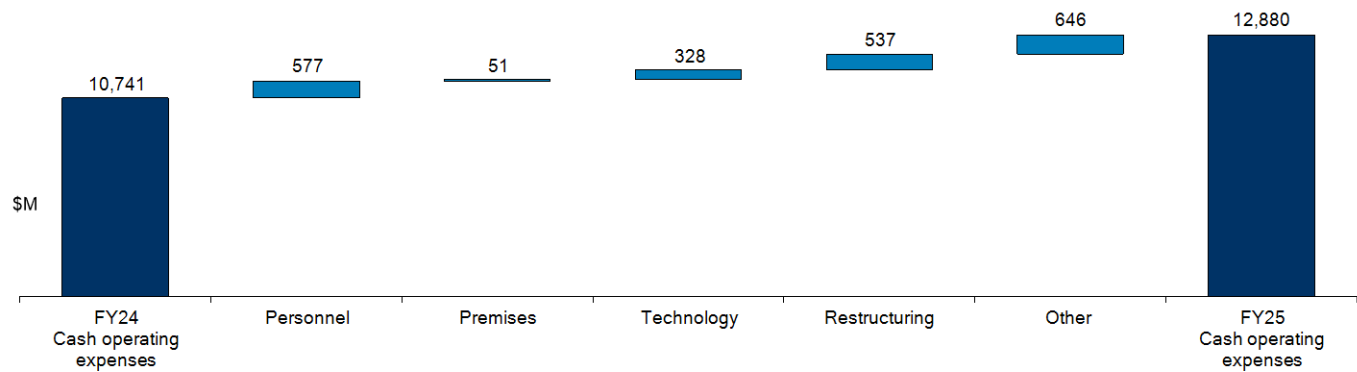
|                                       | Half Year     |               |            | Full Year     |               |            |
|---------------------------------------|---------------|---------------|------------|---------------|---------------|------------|
|                                       | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| <b>Operating expenses by division</b> |               |               |            |               |               |            |
| Australia Retail                      | 2,234         | 1,781         | 25%        | 4,015         | 3,516         | 14%        |
| Australia Commercial                  | 765           | 755           | 1%         | 1,520         | 1,507         | 1%         |
| Institutional                         | 1,620         | 1,461         | 11%        | 3,081         | 2,875         | 7%         |
| New Zealand                           | 722           | 685           | 5%         | 1,407         | 1,376         | 2%         |
| Suncorp Bank                          | 640           | 433           | 48%        | 1,073         | 188           | large      |
| Pacific                               | 70            | 74            | -5%        | 144           | 138           | 4%         |
| Group Centre                          | 1,087         | 553           | 97%        | 1,640         | 1,141         | 44%        |
| <b>Total</b>                          | <b>7,138</b>  | <b>5,742</b>  | <b>24%</b> | <b>12,880</b> | <b>10,741</b> | <b>20%</b> |

|                                         | Half Year     |               |            | Full Year     |               |           |
|-----------------------------------------|---------------|---------------|------------|---------------|---------------|-----------|
|                                         | Sep 25        | Mar 25        | Movt       | Sep 25        | Sep 24        | Movt      |
| <b>FTE by division</b>                  |               |               |            |               |               |           |
| Australia Retail                        | 11,023        | 10,950        | 1%         | 11,023        | 10,832        | 2%        |
| Australia Commercial                    | 3,480         | 3,361         | 4%         | 3,480         | 3,294         | 6%        |
| Institutional                           | 6,368         | 6,460         | -1%        | 6,368         | 6,272         | 2%        |
| New Zealand                             | 6,689         | 6,680         | 0%         | 6,689         | 6,756         | -1%       |
| Suncorp Bank                            | 2,671         | 2,791         | -4%        | 2,671         | 2,798         | -5%       |
| Pacific                                 | 986           | 1,014         | -3%        | 986           | 985           | 0%        |
| Group Centre                            | 11,481        | 11,838        | -3%        | 11,481        | 11,433        | 0%        |
| <b>Total FTE</b>                        | <b>42,698</b> | <b>43,094</b> | <b>-1%</b> | <b>42,698</b> | <b>42,370</b> | <b>1%</b> |
| <b>Average FTE</b>                      | <b>43,084</b> | <b>42,591</b> | <b>1%</b>  | <b>42,838</b> | <b>40,624</b> | <b>5%</b> |
| <b>Average FTE (excl. Suncorp Bank)</b> | <b>40,455</b> | <b>39,953</b> | <b>1%</b>  | <b>40,205</b> | <b>40,175</b> | <b>0%</b> |

<sup>1</sup> September 2025 half includes a number of significant items. Refer to page 14 for further information.

<sup>2</sup> September 2025 half Includes \$585 million of staff redundancies, \$97 million of non-staff costs relating to Suncorp Bank migration, and \$5 million various other small items.

Operating expenses - September 2025 Full Year v September 2024 Full Year



- September 2025 v September 2024**  
 Operating expenses increased \$2,139 million (20%). Excluding Suncorp Bank, Operating expenses increased \$1,254 million (12%).
  - Personnel expenses increased \$577 million (9%) driven by the impact of Suncorp Bank acquisition (\$385 million) and inflationary impacts on wages, partially offset by benefits from productivity initiatives.
  - Premises expenses increased \$51 million (8%) driven by the impact of Suncorp Bank acquisition (\$49 million).
  - Technology expenses increased \$328 million (17%) driven by the impact of Suncorp Bank acquisition (\$162 million), accelerated software amortisation and impairment on certain technology assets, higher software licence costs and inflationary impacts on vendor costs. This was partially offset by benefits from technology simplification.
  - Restructuring expenses increased \$537 million driven by operating model changes to drive a cost reset across the Group, and Suncorp Bank migration (\$97 million).
  - Other expenses increased \$646 million (37%) driven by the impact of Suncorp Bank acquisition (\$119 million), ASIC settlement (\$271 million), Cashrewards goodwill impairment (\$78 million), other legal matters and higher investment spend.
- September 2025 v March 2025**  
 Operating expenses increased \$1,396 million (24%).
  - Personnel expenses increased \$131 million (4%) driven by higher resources associated with strategic initiatives and customer remediation.
  - Technology expenses increased \$129 million (12%) driven by accelerated software amortisation and impairment on certain technology assets, higher software licence costs, and inflationary impacts on vendor costs.
  - Restructuring expenses increased \$602 million driven by operating model changes to drive a cost reset across the Group, and Suncorp Bank migration (\$97 million).
  - Other expenses increased \$520 million largely driven by ASIC settlement (\$271 million), Cashrewards goodwill impairment (\$78 million), and investment spend seasonality.

## Investment Spend

|                                                    | Half Year     |               |            | Full Year     |               |            |
|----------------------------------------------------|---------------|---------------|------------|---------------|---------------|------------|
|                                                    | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Investment expensed                                | 777           | 612           | 27%        | 1,389         | 1,257         | 11%        |
| Investment capitalised                             | 144           | 158           | -9%        | 302           | 286           | 6%         |
| <b>Total investment spend</b>                      | <b>921</b>    | <b>770</b>    | <b>20%</b> | <b>1,691</b>  | <b>1,543</b>  | <b>10%</b> |
| <b>Total investment spend (excl. Suncorp Bank)</b> | <b>886</b>    | <b>734</b>    | <b>21%</b> | <b>1,620</b>  | <b>1,529</b>  | <b>6%</b>  |

## Investment spend by division

|                               | Half Year     |               |            | Full Year     |               |            |
|-------------------------------|---------------|---------------|------------|---------------|---------------|------------|
|                               | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Australia Retail              | 244           | 218           | 12%        | 462           | 433           | 7%         |
| Australia Commercial          | 54            | 46            | 17%        | 100           | 120           | -17%       |
| Institutional                 | 126           | 109           | 16%        | 235           | 225           | 4%         |
| New Zealand                   | 83            | 76            | 9%         | 159           | 164           | -3%        |
| Suncorp Bank                  | 35            | 36            | -3%        | 71            | 14            | large      |
| Pacific                       | 1             | 1             | 0%         | 2             | 2             | 0%         |
| Group Centre                  | 378           | 284           | 33%        | 662           | 585           | 13%        |
| <b>Total investment spend</b> | <b>921</b>    | <b>770</b>    | <b>20%</b> | <b>1,691</b>  | <b>1,543</b>  | <b>10%</b> |

## Software Capitalisation

Capitalised software comprises all costs incurred to develop and acquire software. These costs are capitalised as intangible assets and amortised over the expected useful lives. Details are presented in the table below:

|                                                     | Half Year     |               |           | Full Year     |               |            |
|-----------------------------------------------------|---------------|---------------|-----------|---------------|---------------|------------|
|                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt      | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Balance at start of period                          | 1,001         | 1,020         | -2%       | 1,020         | 919           | 11%        |
| Software capitalised during the period <sup>1</sup> | 238           | 159           | 50%       | 397           | 434           | -9%        |
| Amortisation during the period <sup>2</sup>         | (200)         | (148)         | 35%       | (348)         | (324)         | 7%         |
| Software impaired/written-off                       | (40)          | (30)          | 33%       | (70)          | (9)           | large      |
| Foreign currency translation                        | (1)           | -             | n/a       | (1)           | -             | n/a        |
| <b>Total capitalised software</b>                   | <b>998</b>    | <b>1,001</b>  | <b>0%</b> | <b>998</b>    | <b>1,020</b>  | <b>-2%</b> |

## Capitalised software by division

|                                   | Half Year     |               |           | Full Year     |               |            |
|-----------------------------------|---------------|---------------|-----------|---------------|---------------|------------|
|                                   | Sep 25<br>\$M | Mar 25<br>\$M | Movt      | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Australia Retail                  | 131           | 128           | 2%        | 131           | 126           | 4%         |
| Australia Commercial              | 19            | 22            | -14%      | 19            | 133           | -86%       |
| Institutional                     | 518           | 490           | 6%        | 518           | 475           | 9%         |
| New Zealand                       | 24            | 21            | 14%       | 24            | 18            | 33%        |
| Suncorp Bank                      | 35            | 53            | -34%      | 35            | 64            | -45%       |
| Group Centre                      | 271           | 287           | -6%       | 271           | 204           | 33%        |
| <b>Total capitalised software</b> | <b>998</b>    | <b>1,001</b>  | <b>0%</b> | <b>998</b>    | <b>1,020</b>  | <b>-2%</b> |

<sup>1</sup> Includes \$103 million from the acquisition of Suncorp Bank for the September 2024 half.

<sup>2</sup> Includes \$36 million accelerated amortisation expense from Suncorp Bank on alignment to the Group's software capitalisation policy for the September 2024 half.

## Credit Risk

The Group's assessment of expected credit losses (ECL) from its credit portfolio is subject to judgements and estimates made by management based on a variety of internal and external information, as well as the Group's experience of the performance of the portfolio under a variety of conditions. Refer to Note 5 Allowance for expected credit losses for further information.

## Credit impairment charge/(release)

|                                                                      | Half Year     |               |              | Full Year     |               |              |
|----------------------------------------------------------------------|---------------|---------------|--------------|---------------|---------------|--------------|
|                                                                      | Sep 25<br>\$M | Mar 25<br>\$M | Movt         | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| Collectively assessed credit impairment charge/(release)             | 128           | (14)          | large        | 114           | 262           | -56%         |
| Individually assessed credit impairment charge/(release)             | 168           | 159           | 6%           | 327           | 144           | large        |
| New and increased provisions (net of releases)                       | 295           | 301           | -2%          | 596           | 465           | 28%          |
| Write-backs                                                          | (71)          | (69)          | 3%           | (140)         | (184)         | -24%         |
| Recoveries of amounts previously written-off                         | (56)          | (73)          | -23%         | (129)         | (137)         | -6%          |
| <b>Total credit impairment charge/(release)</b>                      | <b>296</b>    | <b>145</b>    | <b>large</b> | <b>441</b>    | <b>406</b>    | <b>9%</b>    |
| <b>Total credit impairment charge/(release) (excl. Suncorp Bank)</b> | <b>271</b>    | <b>134</b>    | <b>large</b> | <b>405</b>    | <b>163</b>    | <b>large</b> |

## Credit impairment charge/(release) by division

|                                                 | Half Year     |               |              | Full Year     |               |              |
|-------------------------------------------------|---------------|---------------|--------------|---------------|---------------|--------------|
|                                                 | Sep 25<br>\$M | Mar 25<br>\$M | Movt         | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| <b>Collectively assessed</b>                    |               |               |              |               |               |              |
| Australia Retail                                | 170           | 16            | large        | 186           | (29)          | large        |
| Australia Commercial                            | (16)          | (9)           | 78%          | (25)          | 8             | large        |
| Institutional                                   | (23)          | 11            | large        | (12)          | 57            | large        |
| New Zealand                                     | (22)          | (25)          | -12%         | (47)          | (14)          | large        |
| Suncorp Bank                                    | 16            | (3)           | large        | 13            | 244           | -95%         |
| Pacific                                         | 1             | (2)           | large        | (1)           | (6)           | -83%         |
| Group Centre                                    | 2             | (2)           | large        | -             | 2             | -100%        |
| <b>Total collectively assessed</b>              | <b>128</b>    | <b>(14)</b>   | <b>large</b> | <b>114</b>    | <b>262</b>    | <b>-56%</b>  |
| <b>Individually assessed</b>                    |               |               |              |               |               |              |
| Australia Retail                                | 56            | 47            | 19%          | 103           | 100           | 3%           |
| Australia Commercial                            | 68            | 59            | 15%          | 127           | 72            | 76%          |
| Institutional                                   | 26            | 17            | 53%          | 43            | (67)          | large        |
| New Zealand                                     | 7             | 21            | -67%         | 28            | 42            | -33%         |
| Suncorp Bank                                    | 9             | 14            | -36%         | 23            | (1)           | large        |
| Pacific                                         | (2)           | (1)           | 100%         | (3)           | (2)           | 50%          |
| Group Centre                                    | 4             | 2             | 100%         | 6             | -             | n/a          |
| <b>Total individually assessed</b>              | <b>168</b>    | <b>159</b>    | <b>6%</b>    | <b>327</b>    | <b>144</b>    | <b>large</b> |
| <b>Total credit impairment charge/(release)</b> |               |               |              |               |               |              |
| Australia Retail                                | 226           | 63            | large        | 289           | 71            | large        |
| Australia Commercial                            | 52            | 50            | 4%           | 102           | 80            | 28%          |
| Institutional                                   | 3             | 28            | -89%         | 31            | (10)          | large        |
| New Zealand                                     | (15)          | (4)           | large        | (19)          | 28            | large        |
| Suncorp Bank                                    | 25            | 11            | large        | 36            | 243           | -85%         |
| Pacific                                         | (1)           | (3)           | -67%         | (4)           | (8)           | -50%         |
| Group Centre                                    | 6             | -             | n/a          | 6             | 2             | large        |
| <b>Total credit impairment charge/(release)</b> | <b>296</b>    | <b>145</b>    | <b>large</b> | <b>441</b>    | <b>406</b>    | <b>9%</b>    |

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**Collectively assessed credit impairment charge/(release)**

- September 2025 v September 2024**

The collectively assessed impairment charge of \$114 million for the September 2025 full year was driven by methodology changes to uplift ECL modelled outcomes mainly in the Australian home loan portfolio, deterioration in credit risk profile, and portfolio growth. This was partially offset by a reduction in management temporary adjustments and an improvement in economic outlook.

The collectively assessed impairment charge of \$262 million for the September 2024 full year was driven by deterioration in credit risk profile across all divisions, the acquisition accounting adjustment in respect of acquired Suncorp Bank performing loans and advances, and portfolio growth. This was partially offset by a reduction in management temporary adjustments as anticipated risks are now represented in the portfolio credit profiles, and an improvement in economic outlook.

- September 2025 v March 2025**

The collectively assessed impairment charge of \$128 million for the September 2025 half was driven by methodology changes to uplift ECL modelled outcomes mainly in the Australian home loan portfolio, and deterioration in credit risk profile. This was largely offset by improvement in portfolio composition, reduction in management temporary adjustments and improvement in economic outlook.

The collectively assessed impairment release of \$14 million for the March 2025 half was driven by a revision to modelling assumptions for the severe scenario and a small improvement in base case economic assumptions. This was partially offset by deterioration in credit risk profile particularly in the Institutional and Australia Commercial divisions, portfolio growth, and a net increase in management temporary adjustments for increased uncertainty and economic volatility.

**Individually assessed credit impairment charge/(release)**

- September 2025 v September 2024**

The individually assessed credit impairment charge increased \$183 million driven by the Institutional division (\$110 million) due to higher impairments on several single name customers and lower write-backs and recoveries, the Australia Commercial division (\$55 million) due to impairment flows in the SME Banking and Agri portfolios, and the Suncorp Bank division (\$24 million) due to new impairments in the commercial property portfolio.

- September 2025 v March 2025**

The individually assessed credit impairment charge increased \$9 million driven by the Australia Retail division (\$9 million) due to lower recoveries in the unsecured portfolio, the Institutional division (\$9 million) due to higher impairments on several single name customers and lower write-backs and recoveries, and the Australia Commercial division (\$8 million) due to impairment flows in the SME Banking and Agri portfolios. This was partially offset by a decrease in the New Zealand division (\$14 million) due to higher write-backs and recoveries.

**Allowance for expected credit losses**

|                                                           | As at         |               |               | Movement            |                     |
|-----------------------------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                                           | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| Collectively assessed allowance for ECL                   | 4,379         | 4,280         | 4,247         | 2%                  | 3%                  |
| Individually assessed allowance for ECL                   | 399           | 364           | 308           | 10%                 | 30%                 |
| <b>Total allowance for ECL</b>                            | <b>4,778</b>  | <b>4,644</b>  | <b>4,555</b>  | <b>3%</b>           | <b>5%</b>           |
| Net loans and advances at amortised cost                  | 3,874         | 3,761         | 3,675         | 3%                  | 5%                  |
| Off-balance sheet commitments - undrawn and contingent    | 870           | 852           | 846           | 2%                  | 3%                  |
| Investment securities - debt securities at amortised cost | 34            | 31            | 34            | 10%                 | 0%                  |
| <b>Total allowance for ECL</b>                            | <b>4,778</b>  | <b>4,644</b>  | <b>4,555</b>  | <b>3%</b>           | <b>5%</b>           |

Allowance for expected credit losses by division<sup>1</sup>

|                                    | As at         |               |               | Movement            |                     |
|------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                    | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Collectively assessed</b>       |               |               |               |                     |                     |
| Australia Retail                   | 1,111         | 942           | 925           | 18%                 | 20%                 |
| Australia Commercial               | 1,024         | 1,040         | 1,049         | -2%                 | -2%                 |
| Institutional                      | 1,447         | 1,491         | 1,438         | -3%                 | 1%                  |
| New Zealand                        | 470           | 507           | 539           | -7%                 | -13%                |
| Suncorp Bank                       | 280           | 254           | 248           | 10%                 | 13%                 |
| Pacific                            | 45            | 45            | 45            | 0%                  | 0%                  |
| Group Centre                       | 2             | 1             | 3             | large               | -33%                |
| <b>Total collectively assessed</b> | <b>4,379</b>  | <b>4,280</b>  | <b>4,247</b>  | <b>2%</b>           | <b>3%</b>           |
| <b>Individually assessed</b>       |               |               |               |                     |                     |
| Australia Retail                   | 47            | 52            | 54            | -10%                | -13%                |
| Australia Commercial               | 151           | 139           | 133           | 9%                  | 14%                 |
| Institutional                      | 128           | 96            | 58            | 33%                 | large               |
| New Zealand                        | 45            | 52            | 51            | -13%                | -12%                |
| Suncorp Bank                       | 19            | 14            | -             | 36%                 | n/a                 |
| Pacific                            | 9             | 11            | 12            | -18%                | -25%                |
| Group Centre                       | -             | -             | -             | n/a                 | n/a                 |
| <b>Total individually assessed</b> | <b>399</b>    | <b>364</b>    | <b>308</b>    | <b>10%</b>          | <b>30%</b>          |
| <b>Allowance for ECL</b>           |               |               |               |                     |                     |
| Australia Retail                   | 1,158         | 994           | 979           | 16%                 | 18%                 |
| Australia Commercial               | 1,175         | 1,179         | 1,182         | 0%                  | -1%                 |
| Institutional                      | 1,575         | 1,587         | 1,496         | -1%                 | 5%                  |
| New Zealand                        | 515           | 559           | 590           | -8%                 | -13%                |
| Suncorp Bank                       | 299           | 268           | 248           | 12%                 | 21%                 |
| Pacific                            | 54            | 56            | 57            | -4%                 | -5%                 |
| Group Centre                       | 2             | 1             | 3             | large               | -33%                |
| <b>Total allowance for ECL</b>     | <b>4,778</b>  | <b>4,644</b>  | <b>4,555</b>  | <b>3%</b>           | <b>5%</b>           |

<sup>1</sup> Includes allowance for ECL for Net loans and advances - at amortised cost, Investment securities - debt securities at amortised cost and Off-balance sheet commitments - undrawn and contingent facilities. For Investment securities - debt securities at FVOCI, the allowance for ECL is recognised in Other comprehensive income with a corresponding charge to profit or loss.

## Allowance for expected credit losses

- September 2025 v September 2024**

The allowance for ECL increased \$223 million (5%) driven by a \$132 million increase in collectively assessed allowance for ECL, and a \$91 million increase in the individually assessed allowance for ECL.

The increase in collectively assessed allowance for ECL was driven by methodology changes to uplift ECL modelled outcomes mainly in the Australian home loan portfolio (\$380 million), deterioration in credit risk profile (\$92 million), portfolio growth (\$4 million) and the impact of foreign currency translation (\$18 million). This was partially offset by reduction in management temporary adjustments (\$215 million) and improvement in economic outlook (\$147 million) from a revision to modelling assumptions for the downside and severe scenarios and improvement in base case economic assumptions.

The increase in individually assessed allowance for ECL was driven by increases across the Institutional division (\$70 million) due to higher impairments on several single name customers and lower write-backs, the Suncorp Bank division (\$19 million) due to new impairment in the commercial property portfolio, and the Australia Commercial division (\$18 million) due to impairment flows in the SME Banking and Agri portfolios.

- September 2025 v March 2025**

The allowance for ECL increased \$134 million (3%) driven by a \$99 million increase in collectively assessed allowance for ECL and a \$35 million increase in individually assessed allowance for ECL.

The increase in collectively assessed allowance for ECL was driven by methodology changes to uplift ECL modelled outcomes mainly in the Australian home loan portfolio (\$380 million) and deterioration in credit risk profile (\$42 million). This was partially offset by reduction in management temporary adjustments (\$229 million), improvement in economic outlook (\$52 million) from a revision to modelling assumptions for the downside and severe scenarios and improvement in base case economic assumptions, improvement in portfolio composition (\$13 million), and reduction from foreign currency translation (\$29 million).

The increase in individually assessed allowance for ECL was driven by an increase in the Institutional division (\$32 million) due to higher impairments on several single name customers and lower write-backs, and the Australia Commercial division (\$12 million) due to higher impairments in the SME Banking and Agri portfolios.

## Non-Performing Credit Exposures

|                                                                        | As at         |               |               | Movement            |                     |
|------------------------------------------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                                                        | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| Impaired loans <sup>1</sup>                                            | 1,058         | 1,020         | 881           | 4%                  | 20%                 |
| Restructured items <sup>2</sup>                                        | 1,393         | 1,152         | 786           | 21%                 | 77%                 |
| Non-performing commitments, contingencies and derivatives <sup>1</sup> | 87            | 80            | 26            | 9%                  | large               |
| <b>Gross impaired assets</b>                                           | <b>2,538</b>  | <b>2,252</b>  | <b>1,693</b>  | <b>13%</b>          | <b>50%</b>          |
| Non-performing credit exposures not impaired <sup>1</sup>              | 5,904         | 6,082         | 5,787         | -3%                 | 2%                  |
| <b>Total non-performing credit exposures<sup>3</sup></b>               | <b>8,442</b>  | <b>8,334</b>  | <b>7,480</b>  | <b>1%</b>           | <b>13%</b>          |
| <b>Gross impaired assets by division</b>                               |               |               |               |                     |                     |
| Australia Retail                                                       | 1,438         | 1,204         | 870           | 19%                 | 65%                 |
| Australia Commercial                                                   | 385           | 386           | 291           | 0%                  | 32%                 |
| Institutional                                                          | 380           | 319           | 284           | 19%                 | 34%                 |
| New Zealand                                                            | 151           | 195           | 158           | -23%                | -4%                 |
| Suncorp Bank                                                           | 162           | 123           | 66            | 32%                 | large               |
| Pacific                                                                | 22            | 25            | 24            | -12%                | -8%                 |
| <b>Gross impaired assets</b>                                           | <b>2,538</b>  | <b>2,252</b>  | <b>1,693</b>  | <b>13%</b>          | <b>50%</b>          |
| <b>Gross impaired assets by size of exposure</b>                       |               |               |               |                     |                     |
| Less than \$10 million                                                 | 2,011         | 1,763         | 1,422         | 14%                 | 41%                 |
| \$10 million to \$100 million                                          | 527           | 489           | 271           | 8%                  | 94%                 |
| Greater than \$100 million                                             | -             | -             | -             | n/a                 | n/a                 |
| <b>Gross impaired assets</b>                                           | <b>2,538</b>  | <b>2,252</b>  | <b>1,693</b>  | <b>13%</b>          | <b>50%</b>          |
| <b>Individually assessed provisions</b>                                |               |               |               |                     |                     |
| Impaired loans                                                         | (362)         | (346)         | (303)         | 5%                  | 19%                 |
| Non-performing commitments, contingencies and derivatives              | (37)          | (18)          | (5)           | large               | large               |
| <b>Net impaired assets</b>                                             | <b>2,139</b>  | <b>1,888</b>  | <b>1,385</b>  | <b>13%</b>          | <b>54%</b>          |

1. Impaired loans and non-performing commitments, contingencies and derivatives do not include exposures that are collectively assessed for Stage 3 ECL, which comprise unsecured retail exposures of 90+ days past due and defaulted but well secured wholesale and retail exposures. These collectively assessed exposures are included in Non-performing credit exposures not impaired.
2. Restructured items are facilities where the original contractual terms have been modified for reasons related to the financial difficulties of the customer and are collectively assessed for Stage 3 ECL. Restructuring may consist of reduction of interest, principal or other payments legally due, or an extension in maturity materially beyond those typically offered to new facilities with similar risk. Upon restructuring, an exposure's delinquency status may be re-aged where certain conditions are met.
3. Non-performing credit exposures are aligned with the definition in APS220 Credit Risk Management.

- September 2025 v September 2024

Gross impaired assets increased \$845 million (50%) driven by increases in the Australia Retail division (\$568 million) due to restructured home loan facilities, the Institutional division (\$96 million) due to several single name customers, the Suncorp Bank division (\$96 million) due to new impairments in the commercial property and home loan portfolio, and the Australia Commercial division (\$94 million) mainly due to a new single name impairment in the Agri portfolio.

Non-performing credit exposures not impaired increased \$117 million (2%) driven by defaults on well-secured home loans in the Australia Retail and New Zealand divisions.

- September 2025 v March 2025

Gross impaired assets increased \$286 million (13%) driven by increases in the Australia Retail division (\$234 million) due to restructured home loan facilities, the Institutional division (\$61 million) due to the several single name customers, and the Suncorp Bank division (\$39 million) due to new impairments in the commercial property and home loan portfolios. This was partially offset by the New Zealand division (\$44 million) due to reductions in the business portfolio.

Non-performing credit exposures not impaired decreased \$178 million (3%) driven by repayment, curing and downgrade of single name customers in the Institutional division, and curing of well-secured home loans in the New Zealand division. This was partially offset by defaults on well-secured home loans in the Australia Retail division.

The Group's individually assessed provision coverage ratio on gross impaired assets was 15.7% at 30 September 2025 (Mar 25: 16.2%: Sep 24: 18.2%). The decrease in ratio was driven by increase in well-secured gross impaired assets relative to the increase in individually assessed allowance for ECL.

## New Impaired Assets

|                                                           | Half Year     |               |             | Full Year     |               |            |
|-----------------------------------------------------------|---------------|---------------|-------------|---------------|---------------|------------|
|                                                           | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Impaired loans <sup>1</sup>                               | 474           | 621           | -24%        | 1,095         | 857           | 28%        |
| Restructured items <sup>2</sup>                           | 623           | 554           | 12%         | 1,177         | 599           | 96%        |
| Non-performing commitments and contingencies <sup>1</sup> | 16            | 79            | -80%        | 95            | 33            | large      |
| <b>Total new impaired assets</b>                          | <b>1,113</b>  | <b>1,254</b>  | <b>-11%</b> | <b>2,367</b>  | <b>1,489</b>  | <b>59%</b> |
| <b>New impaired assets by division</b>                    |               |               |             |               |               |            |
| Australia Retail                                          | 724           | 654           | 11%         | 1,378         | 777           | 77%        |
| Australia Commercial                                      | 133           | 223           | -40%        | 356           | 254           | 40%        |
| Institutional                                             | 80            | 154           | -48%        | 234           | 239           | -2%        |
| New Zealand                                               | 117           | 140           | -16%        | 257           | 203           | 27%        |
| Suncorp Bank                                              | 56            | 78            | -28%        | 134           | 2             | large      |
| Pacific                                                   | 3             | 5             | -40%        | 8             | 14            | -43%       |
| <b>Total new impaired assets</b>                          | <b>1,113</b>  | <b>1,254</b>  | <b>-11%</b> | <b>2,367</b>  | <b>1,489</b>  | <b>59%</b> |

<sup>1</sup> Impaired loans and non-performing commitments and contingencies do not include exposures that are collectively assessed for Stage 3 ECL, which comprise unsecured retail exposures of 90+ days past due and defaulted but well secured exposures.

<sup>2</sup> Restructured items are facilities where the original contractual terms have been modified for reasons related to the financial difficulties of the customer and are collectively assessed for Stage 3 ECL. Restructuring may consist of reduction of interest, principal or other payments legally due, or an extension in maturity materially beyond those typically offered to new facilities with similar risk. Upon restructuring, an exposure's delinquency status may be re-aged where certain conditions are met.

- September 2025 v September 2024**

New impaired assets increased \$878 million (59%) driven by the Australia Retail division (\$601 million) due to higher new impairment flows from restructured home loan facilities, the Suncorp Bank division (\$132 million) due to new impairments in the commercial property and home loan portfolio, the Australia Commercial division (\$102 million) due to a new single name impairment in the Agri portfolio, and the New Zealand division (\$54 million) due to credit deterioration primarily across the home loan and commercial portfolios.

- September 2025 v March 2025**

New impaired assets decreased \$141 million (11%) driven by decreases across the Australia Commercial (\$90 million), Institutional (\$74 million), New Zealand (\$23 million), and Suncorp Bank (\$22 million) divisions due to significantly lower impairment flows compared to the March 2025 half. This was partially offset by an increase in the Australia Retail division (\$70 million) due to higher new impairment flows from restructured home loan facilities.

## Ageing analysis of net loans and advances that are past due but not impaired

|              | As at         |               |               | Movement            |                     |
|--------------|---------------|---------------|---------------|---------------------|---------------------|
|              | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| 1-29 days    | 7,031         | 8,176         | 7,746         | -14%                | -9%                 |
| 30-59 days   | 1,745         | 2,509         | 2,095         | -30%                | -17%                |
| 60-89 days   | 1,244         | 1,281         | 1,368         | -3%                 | -9%                 |
| 90+ days     | 4,449         | 4,556         | 4,173         | -2%                 | 7%                  |
| <b>Total</b> | <b>14,469</b> | <b>16,522</b> | <b>15,382</b> | <b>-12%</b>         | <b>-6%</b>          |

- September 2025 v September 2024**

Net loans and advances past due but not impaired decreased \$913 million (6%) across the 1-29 days, 30-59 days, and 60-89 days ageing categories driven by decreases in the Australia Retail and New Zealand divisions due to improving delinquency rates in the home loan portfolio, and the Australia Commercial division driven by improving delinquency rates in the SME Banking portfolio.

- September 2025 v March 2025**

Net loans and advances past due but not impaired decreased \$2,053 million (12%) across all ageing categories driven by decreases in the Australia Retail and New Zealand divisions due to improving delinquency rates in the home loan portfolio, and the Australia Commercial division driven by improving delinquency rates in the SME Banking portfolio.

## Cash Income Tax Expense

|                                                    | Half Year     |               |             | Full Year     |               |            |
|----------------------------------------------------|---------------|---------------|-------------|---------------|---------------|------------|
|                                                    | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Cash profit before income tax                      | 3,470         | 5,108         | -32%        | 8,578         | 9,662         | -11%       |
| Prima facie income tax expense at 30%              | 1,041         | 1,532         | -32%        | 2,573         | 2,899         | -11%       |
| Tax effect of permanent differences:               |               |               |             |               |               |            |
| Share of associates' (profit)/loss                 | (12)          | (11)          | 9%          | (23)          | (32)          | -28%       |
| Interest on convertible instruments                | 47            | 58            | -19%        | 105           | 124           | -15%       |
| Overseas tax rate differential                     | (76)          | (80)          | -5%         | (156)         | (162)         | -4%        |
| Provision for foreign tax on dividend repatriation | 22            | 11            | 100%        | 33            | 36            | -8%        |
| Non-deductible ASIC penalties                      | 72            | -             | n/a         | 72            | -             | n/a        |
| PT Panin impairment                                | 86            | -             | n/a         | 86            | -             | n/a        |
| Cashrewards goodwill impairment                    | 23            | -             | n/a         | 23            | -             | n/a        |
| Other                                              | 37            | 9             | large       | 46            | 17            | large      |
| Subtotal                                           | 1,240         | 1,519         | -18%        | 2,759         | 2,882         | -4%        |
| Income tax (over)/under provided in previous years | (9)           | -             | n/a         | (9)           | 20            | large      |
| <b>Income tax expense from cash profit</b>         | <b>1,231</b>  | <b>1,519</b>  | <b>-19%</b> | <b>2,750</b>  | <b>2,902</b>  | <b>-5%</b> |
| Australia                                          | 540           | 795           | -32%        | 1,335         | 1,488         | -10%       |
| Overseas                                           | 691           | 724           | -5%         | 1,415         | 1,414         | 0%         |
| <b>Income tax expense from cash profit</b>         | <b>1,231</b>  | <b>1,519</b>  | <b>-19%</b> | <b>2,750</b>  | <b>2,902</b>  | <b>-5%</b> |
| <b>Effective tax rate</b>                          | <b>35.5%</b>  | <b>29.7%</b>  |             | <b>32.1%</b>  | <b>30.0%</b>  |            |

- September 2025 v September 2024**

The effective tax rate increased from 30.0% to 32.1%. The increase of 210 bps was driven by PT Panin impairment (100 bps), non-deductible ASIC penalties (84 bps), Cashrewards goodwill impairment (27 bps), lower equity accounted earnings (6 bps), and various other small items (44 bps). This was partially offset by impact from prior period adjustments (31 bps), higher offshore earnings that attract a lower average tax rate (14 bps) and lower non-deductible interest on convertible instruments (6 bps).

- September 2025 v March 2025**

The effective tax rate increased from 29.7% to 35.5%. The increase of 580 bps was driven by PT Panin impairment (248 bps), non-deductible ASIC penalties (207 bps), Cashrewards goodwill impairment (66 bps), higher withholding tax expense on foreign dividends (42 bps), lower non-deductible interest on convertible instruments (22 bps), and various other small items (96 bps). This was partially offset by higher offshore earnings that attract a lower average tax rate (62 bps), impact from prior period adjustments (26 bps) and higher contribution of equity accounted earnings (13 bps).

## Impact of Foreign Currency Translation

The following tables present the Group's comparative cash profit results, net loans and advances and customer deposits neutralised for the impact of foreign currency translation. 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.

## September 2025 Full Year v September 2024 Full Year

|                                                     | Full Year      |                |                |                | Movement            |                     |
|-----------------------------------------------------|----------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                     | Actual         | FX unadjusted  | FX impact      | FX adjusted    | FX unadjusted       | FX adjusted         |
|                                                     | Sep 25<br>\$M  | Sep 24<br>\$M  | Sep 24<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Sep 24 | Sep 25<br>v. Sep 24 |
| Net interest income                                 | 17,961         | 16,069         | (19)           | 16,050         | 12%                 | 12%                 |
| Other operating income                              | 3,938          | 4,740          | 70             | 4,810          | -17%                | -18%                |
| Operating income                                    | 21,899         | 20,809         | 51             | 20,860         | 5%                  | 5%                  |
| Operating expenses                                  | (12,880)       | (10,741)       | (1)            | (10,742)       | 20%                 | 20%                 |
| Cash profit before credit impairment and income tax | 9,019          | 10,068         | 50             | 10,118         | -10%                | -11%                |
| Credit impairment (charge)/release                  | (441)          | (406)          | 1              | (405)          | 9%                  | 9%                  |
| Cash profit before income tax                       | 8,578          | 9,662          | 51             | 9,713          | -11%                | -12%                |
| Income tax expense                                  | (2,750)        | (2,902)        | (12)           | (2,914)        | -5%                 | -6%                 |
| Non-controlling interests                           | (41)           | (35)           | -              | (35)           | 17%                 | 17%                 |
| <b>Cash profit</b>                                  | <b>5,787</b>   | <b>6,725</b>   | <b>39</b>      | <b>6,764</b>   | <b>-14%</b>         | <b>-14%</b>         |
| <b>Cash profit/(loss) by division</b>               |                |                |                |                |                     |                     |
| Australia Retail                                    | 1,048          | 1,607          | -              | 1,607          | -35%                | -35%                |
| Australia Commercial                                | 1,302          | 1,342          | -              | 1,342          | -3%                 | -3%                 |
| Institutional                                       | 2,608          | 2,858          | 13             | 2,871          | -9%                 | -9%                 |
| New Zealand                                         | 1,609          | 1,536          | (19)           | 1,517          | 5%                  | 6%                  |
| Suncorp Bank                                        | 418            | (122)          | -              | (122)          | large               | large               |
| Pacific                                             | 43             | 60             | 1              | 61             | -28%                | -30%                |
| Group Centre                                        | (1,241)        | (556)          | 44             | (512)          | large               | large               |
| <b>Cash profit</b>                                  | <b>5,787</b>   | <b>6,725</b>   | <b>39</b>      | <b>6,764</b>   | <b>-14%</b>         | <b>-14%</b>         |
| <b>Net loans and advances by division</b>           |                |                |                |                |                     |                     |
| Australia Retail                                    | 348,829        | 332,501        | -              | 332,501        | 5%                  | 5%                  |
| Australia Commercial                                | 67,174         | 65,025         | -              | 65,025         | 3%                  | 3%                  |
| Institutional                                       | 216,145        | 210,464        | 2,737          | 213,201        | 3%                  | 1%                  |
| New Zealand                                         | 122,925        | 123,504        | (5,431)        | 118,073        | 0%                  | 4%                  |
| Suncorp Bank                                        | 73,214         | 70,871         | -              | 70,871         | 3%                  | 3%                  |
| Pacific                                             | 1,698          | 1,665          | 29             | 1,694          | 2%                  | 0%                  |
| Group Centre                                        | (529)          | (648)          | -              | (648)          | -18%                | -18%                |
| <b>Net loans and advances</b>                       | <b>829,456</b> | <b>803,382</b> | <b>(2,665)</b> | <b>800,717</b> | <b>3%</b>           | <b>4%</b>           |
| <b>Customer deposits by division</b>                |                |                |                |                |                     |                     |
| Australia Retail                                    | 186,546        | 176,813        | -              | 176,813        | 6%                  | 6%                  |
| Australia Commercial                                | 118,941        | 116,273        | -              | 116,273        | 2%                  | 2%                  |
| Institutional                                       | 282,226        | 264,414        | 4,977          | 269,391        | 7%                  | 5%                  |
| New Zealand                                         | 101,568        | 100,907        | (4,437)        | 96,470         | 1%                  | 5%                  |
| Suncorp Bank                                        | 56,242         | 54,715         | -              | 54,715         | 3%                  | 3%                  |
| Pacific                                             | 3,733          | 3,565          | 70             | 3,635          | 5%                  | 3%                  |
| Group Centre                                        | (1,199)        | (1,476)        | -              | (1,476)        | -19%                | -19%                |
| <b>Customer deposits</b>                            | <b>748,057</b> | <b>715,211</b> | <b>610</b>     | <b>715,821</b> | <b>5%</b>           | <b>5%</b>           |

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## September 2025 Half Year v March 2025 Half Year

|                                                     | Half Year      |                |                 |                | Movement            |                     |
|-----------------------------------------------------|----------------|----------------|-----------------|----------------|---------------------|---------------------|
|                                                     | Actual         | FX unadjusted  | FX impact       | FX adjusted    | FX unadjusted       | FX adjusted         |
|                                                     | Sep 25<br>\$M  | Mar 25<br>\$M  | Mar 25<br>\$M   | Mar 25<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Mar 25 |
| Net interest income                                 | 9,092          | 8,869          | 13              | 8,882          | 3%                  | 2%                  |
| Other operating income                              | 1,812          | 2,126          | (19)            | 2,107          | -15%                | -14%                |
| Operating income                                    | 10,904         | 10,995         | (6)             | 10,989         | -1%                 | -1%                 |
| Operating expenses                                  | (7,138)        | (5,742)        | 2               | (5,740)        | 24%                 | 24%                 |
| Cash profit before credit impairment and income tax | 3,766          | 5,253          | (4)             | 5,249          | -28%                | -28%                |
| Credit impairment (charge)/release                  | (296)          | (145)          | (2)             | (147)          | large               | large               |
| Cash profit before income tax                       | 3,470          | 5,108          | (6)             | 5,102          | -32%                | -32%                |
| Income tax expense                                  | (1,231)        | (1,519)        | 4               | (1,515)        | -19%                | -19%                |
| Non-controlling interests                           | (20)           | (21)           | -               | (21)           | -5%                 | -5%                 |
| <b>Cash profit</b>                                  | <b>2,219</b>   | <b>3,568</b>   | <b>(2)</b>      | <b>3,566</b>   | <b>-38%</b>         | <b>-38%</b>         |
| <b>Cash profit/(loss) by division</b>               |                |                |                 |                |                     |                     |
| Australia Retail                                    | 343            | 705            | -               | 705            | -51%                | -51%                |
| Australia Commercial                                | 647            | 655            | -               | 655            | -1%                 | -1%                 |
| Institutional                                       | 1,228          | 1,380          | (3)             | 1,377          | -11%                | -11%                |
| New Zealand                                         | 817            | 792            | 9               | 801            | 3%                  | 2%                  |
| Suncorp Bank                                        | 132            | 286            | -               | 286            | -54%                | -54%                |
| Pacific                                             | 23             | 20             | -               | 20             | 15%                 | 15%                 |
| Group Centre                                        | (971)          | (270)          | (8)             | (278)          | large               | large               |
| <b>Cash profit</b>                                  | <b>2,219</b>   | <b>3,568</b>   | <b>(2)</b>      | <b>3,566</b>   | <b>-38%</b>         | <b>-38%</b>         |
| <b>Net loans and advances by division</b>           |                |                |                 |                |                     |                     |
| Australia Retail                                    | 348,829        | 340,953        | -               | 340,953        | 2%                  | 2%                  |
| Australia Commercial                                | 67,174         | 65,995         | -               | 65,995         | 2%                  | 2%                  |
| Institutional                                       | 216,145        | 216,581        | (3,702)         | 212,879        | 0%                  | 2%                  |
| New Zealand                                         | 122,925        | 124,052        | (4,174)         | 119,878        | -1%                 | 3%                  |
| Suncorp Bank                                        | 73,214         | 71,517         | -               | 71,517         | 2%                  | 2%                  |
| Pacific                                             | 1,698          | 1,749          | (54)            | 1,695          | -3%                 | 0%                  |
| Group Centre                                        | (529)          | (645)          | -               | (645)          | -18%                | -18%                |
| <b>Net loans and advances</b>                       | <b>829,456</b> | <b>820,202</b> | <b>(7,930)</b>  | <b>812,272</b> | <b>1%</b>           | <b>2%</b>           |
| <b>Customer deposits by division</b>                |                |                |                 |                |                     |                     |
| Australia Retail                                    | 186,546        | 183,357        | -               | 183,357        | 2%                  | 2%                  |
| Australia Commercial                                | 118,941        | 119,388        | -               | 119,388        | 0%                  | 0%                  |
| Institutional                                       | 282,226        | 292,530        | (8,324)         | 284,206        | -4%                 | -1%                 |
| New Zealand                                         | 101,568        | 103,260        | (3,474)         | 99,786         | -2%                 | 2%                  |
| Suncorp Bank                                        | 56,242         | 55,586         | -               | 55,586         | 1%                  | 1%                  |
| Pacific                                             | 3,733          | 3,718          | (110)           | 3,608          | 0%                  | 3%                  |
| Group Centre                                        | (1,199)        | (1,275)        | -               | (1,275)        | -6%                 | -6%                 |
| <b>Customer deposits</b>                            | <b>748,057</b> | <b>756,564</b> | <b>(11,908)</b> | <b>744,656</b> | <b>-1%</b>          | <b>0%</b>           |

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## Earnings Related Hedges

Where it is considered appropriate, the Group takes out economic hedges against larger foreign exchange denominated revenue streams (primarily New Zealand Dollar and US Dollar). New Zealand Dollar exposure relates to the New Zealand geography and US Dollar exposures relate to Rest of World geography. Details of these hedges are set out below.

|                                                               | Half Year     |               | Full Year     |               |
|---------------------------------------------------------------|---------------|---------------|---------------|---------------|
|                                                               | Sep 25<br>\$M | Mar 25<br>\$M | Sep 25<br>\$M | Sep 24<br>\$M |
| <b>NZD Economic hedges</b>                                    |               |               |               |               |
| Net open NZD position (notional principal) <sup>1,2</sup>     | 3,178         | 3,107         | 3,178         | 3,132         |
| Amount taken to income (pre-tax statutory basis) <sup>3</sup> | 98            | 33            | 131           | (4)           |
| Amount taken to income (pre-tax cash basis) <sup>4</sup>      | (3)           | 17            | 14            | (45)          |
| <b>USD Economic hedges</b>                                    |               |               |               |               |
| Net open USD position (notional principal) <sup>1,2</sup>     | 1,175         | 1,119         | 1,175         | 1,006         |
| Amount taken to income (pre-tax statutory basis) <sup>3</sup> | 54            | (94)          | (40)          | 57            |
| Amount taken to income (pre-tax cash basis) <sup>4</sup>      | (10)          | (13)          | (23)          | (17)          |

<sup>1.</sup> Value in AUD at contracted rate.

<sup>2.</sup> The following hedges were in place to partially hedge future earnings against adverse movements in exchange rates, at a NZD forward rate of NZD 1.09 /AUD as at 30 September 2025 (Mar 25: NZD 1.09/AUD; Sep 24: NZD 1.09/AUD), and a USD forward rate of USD 0.65/AUD as at 30 September 2025 (Mar 25: USD 0.65/AUD; Sep 24: USD 0.66/AUD).

|                                         | Half Year |        | Full Year |        |
|-----------------------------------------|-----------|--------|-----------|--------|
|                                         | Sep 25    | Mar 25 | Sep 25    | Sep 24 |
| <b>NZD Economic Hedges</b>              |           |        |           |        |
| At period end (NZD billion)             | 3.5       | 3.4    | 3.5       | 3.4    |
| Matured during the period (NZD billion) | 1.3       | 1.5    | 2.8       | 2.9    |
| <b>USD Economic Hedges</b>              |           |        |           |        |
| At period end (USD billion)             | 0.8       | 0.7    | 0.8       | 0.7    |
| Matured during the period (USD billion) | 0.2       | 0.2    | 0.4       | 0.4    |

<sup>3.</sup> Unrealised valuation movement plus realised revenue from matured or closed out hedges.

<sup>4.</sup> Realised revenue from closed out hedges.

An unrealised gain on the outstanding NZD and USD economic hedges of \$165 million for the September 2025 half and \$100 million for the September 2025 full year (Mar 25 half: \$65 million loss; Sep 24 full year: \$115 million gain) was recorded in statutory profit. This unrealised gain is treated as an adjustment to statutory profit in determining cash profit (included within revenue and expense hedge adjustments) as these are hedges of future NZD and USD revenues.

## Cash Earnings Per Share

|                                                                       | Half Year |         |      | Full Year |         |      |
|-----------------------------------------------------------------------|-----------|---------|------|-----------|---------|------|
|                                                                       | Sep 25    | Mar 25  | Movt | Sep 25    | Sep 24  | Movt |
| Cash earnings per share (cents)                                       |           |         |      |           |         |      |
| Basic                                                                 | 74.6      | 120.1   | -38% | 194.7     | 224.3   | -13% |
| Diluted                                                               | 74.4      | 117.0   | -36% | 193.2     | 220.9   | -13% |
| Cash weighted average number of ordinary shares (M)                   |           |         |      |           |         |      |
| Basic                                                                 | 2,973.3   | 2,971.9 | 0%   | 2,972.6   | 2,998.4 | -1%  |
| Diluted                                                               | 2,981.7   | 3,217.7 | -7%  | 3,179.9   | 3,234.0 | -2%  |
| Cash profit (\$M)                                                     | 2,219     | 3,568   | -38% | 5,787     | 6,725   | -14% |
| Cash profit used in calculating diluted cash earnings per share (\$M) | 2,219     | 3,766   | -41% | 6,144     | 7,145   | -14% |

## Dividends

|                                                                               | Half Year     |           |           | Full Year    |            |           |
|-------------------------------------------------------------------------------|---------------|-----------|-----------|--------------|------------|-----------|
|                                                                               | Sep 25        | Mar 25    | Movt      | Sep 25       | Sep 24     | Movt      |
| <b>Dividend per ordinary share (cents)</b>                                    |               |           |           |              |            |           |
| Interim - partially franked <sup>1,2</sup>                                    | -             | 83        |           | 83           | 83         |           |
| Final - partially franked <sup>3,4</sup>                                      | 83            | -         |           | 83           | 83         |           |
| <b>Total</b>                                                                  | <b>83</b>     | <b>83</b> | <b>0%</b> | <b>166</b>   | <b>166</b> | <b>0%</b> |
| Ordinary share dividends used in payout ratio (\$M) <sup>5,6</sup>            | <b>2,476</b>  | 2,466     | 0%        | <b>4,942</b> | 4,968      | -1%       |
| Cash profit (\$M)                                                             | <b>2,219</b>  | 3,568     | -38%      | <b>5,787</b> | 6,725      | -14%      |
| <b>Ordinary share dividend payout ratio (cash profit basis)<sup>6,7</sup></b> | <b>111.6%</b> | 69.1%     |           | <b>85.4%</b> | 73.9%      |           |

<sup>1</sup> 2024 interim dividend was partially franked at 65% for Australian tax purposes (30% tax rate) and carried New Zealand imputation credits of NZD 12 cents.

<sup>2</sup> 2025 interim dividend was partially franked at 70% for Australian tax purposes (30% tax rate) and carried New Zealand imputation credits of NZD 12 cents.

<sup>3</sup> 2024 final dividend was partially franked at 70% for Australian tax purposes (30% tax rate) and carried New Zealand imputation credits of NZD 12 cents.

<sup>4</sup> Proposed 2025 final dividend will be partially franked at 70% for Australian tax purposes (30% tax rate) and carry New Zealand imputation credits of NZD 13 cents.

<sup>5</sup> Dividend paid to ordinary equity holders of the Company. Excludes dividends paid by subsidiaries to the Group's non-controlling equity holders of \$38 million for the September 2025 half and \$58 million for the September 2025 full year (Mar 25: \$20 million; Sep 24 full year: \$32 million).

<sup>6</sup> Dividend payout ratio is calculated using the proposed 2025 final dividend of \$2,476 million, based on the forecast number of ordinary shares on issue at the dividend record date. Dividend payout ratios for the March 2025 half and the September 2024 full year were calculated using actual dividends.

<sup>7</sup> Excluding the significant items, the dividend payout ratio for the September 2025 half and the September 2025 full year would have been 74.4% and 71.7% respectively.

The Directors proposed a 2025 final dividend of 83 cents be paid on each eligible fully paid ANZ ordinary share, partially franked at 70% for Australian taxation purposes. The 2025 final dividend is intended to be paid on 19 December 2025 to holders of ANZ ordinary shares on the share register at the close of business on 14 November 2025 (record date), and carry New Zealand imputation credits of NZD 13 cents per ordinary share.

Eligible shareholders can elect to reinvest their dividend entitlement into ANZ ordinary shares under the Company's dividend reinvestment plan (DRP). Eligible shareholders can elect to forgo their dividend entitlement and instead receive ANZ ordinary shares under the Company's bonus option plan (BOP). For the proposed 2025 final dividend, ANZ intends that the DRP and BOP participation will be satisfied by an issue of new ANZ ordinary shares. A 1.5% discount will be applied to the DRP and BOP price.

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## Condensed Balance Sheet

|                                                          | As at          |                |                | Movement            |                     |
|----------------------------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                          | Sep 25<br>\$B  | Mar 25<br>\$B  | Sep 24<br>\$B  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Assets</b>                                            |                |                |                |                     |                     |
| Cash / Settlement balances owed to ANZ / Collateral paid | 188.4          | 212.5          | 166.6          | -11%                | 13%                 |
| Trading assets and investment securities                 | 213.9          | 201.1          | 186.3          | 6%                  | 15%                 |
| Derivative financial instruments                         | 47.5           | 49.6           | 54.4           | -4%                 | -13%                |
| Net loans and advances                                   | 829.5          | 820.2          | 803.4          | 1%                  | 3%                  |
| Other                                                    | 17.8           | 19.2           | 18.4           | -7%                 | -3%                 |
| <b>Total assets</b>                                      | <b>1,297.1</b> | <b>1,302.6</b> | <b>1,229.1</b> | <b>0%</b>           | <b>6%</b>           |
| <b>Liabilities</b>                                       |                |                |                |                     |                     |
| Settlement balances owed by ANZ / Collateral received    | 38.5           | 26.2           | 22.8           | 47%                 | 69%                 |
| Deposits and other borrowings                            | 955.1          | 972.2          | 903.6          | -2%                 | 6%                  |
| Derivative financial instruments                         | 43.9           | 44.3           | 55.3           | -1%                 | -21%                |
| Debt issuances                                           | 169.3          | 169.6          | 156.4          | 0%                  | 8%                  |
| Other                                                    | 18.4           | 18.0           | 20.4           | 2%                  | -10%                |
| <b>Total liabilities</b>                                 | <b>1,225.2</b> | <b>1,230.3</b> | <b>1,158.5</b> | <b>0%</b>           | <b>6%</b>           |
| <b>Total shareholders' equity<sup>1</sup></b>            | <b>71.9</b>    | <b>72.3</b>    | <b>70.6</b>    | <b>-1%</b>          | <b>2%</b>           |

1. Following the commencement of a \$2.0 billion on-market share buy-back on 3 July 2024, total shareholders' equity as at 30 September 2025 included reduction in ordinary share capital of \$6 million (Mar 25: \$285 million; Sep 24: \$883 million). The Group ceased the remaining \$826 million share buy-back on 13 October 2025.

#### • September 2025 v September 2024

- Cash / Settlement balances owed to ANZ / Collateral paid increased \$21.8 billion (13%) driven by increases in settlement balances owed to ANZ (\$17.9 billion), short-dated reverse repurchase agreements (\$12.1 billion), and the impact of foreign currency translation, partially offset by lower balances with central banks (\$9.6 billion).
- Trading assets and investment securities increased \$27.6 billion (15%) driven by increases in government and semi-government bonds and treasury bills, increase in commodity assets, and the impact of foreign currency translation.
- Derivative financial assets and liabilities decreased \$6.9 billion (13%) and \$11.4 billion (21%) respectively driven by market movements, primarily the depreciation of the NZD and AUD against USD.
- Net loans and advances increased \$26.1 billion (3%) driven by increases across the Australia Retail (\$16.3 billion), New Zealand (\$4.9 billion) and Suncorp Bank (\$2.4 billion) divisions due to home loan growth, and the Institutional division (\$2.9 billion) due to higher core lending volumes, partially offset by the impact of foreign currency translation.
- Settlement balances owed by ANZ / Collateral received increased \$15.7 billion (69%) driven by increases in cash clearing accounts.
- Deposits and other borrowings increased \$51.5 billion (6%) driven by higher customer deposits across the Institutional (\$12.8 billion), Australia Retail (\$9.7 billion), New Zealand (\$5.1 billion) and Australia Commercial (\$2.7 billion) divisions, increases in deposits from banks and repurchase agreements (\$11.2 billion), certificates of deposit (\$3.2 billion), commercial paper (\$1.9 billion), and the impact of foreign currency translation.
- Debt issuances increased \$12.9 billion (8%) driven by the issue of new senior and subordinated debt, partially offset by the redemption of ANZ Capital Notes 5.

#### • September 2025 v March 2025

- Cash / Settlement balances owed to ANZ / Collateral paid decreased \$24.1 billion (11%) driven by decreases in balances with central banks (\$30.8 billion), short-dated reverse repurchase agreements (\$8.0 billion) and the impact of foreign currency translation, partially offset by higher settlement balances owed to ANZ (\$17.2 billion) and higher overnight interbank deposits (\$3.0 billion).
- Trading assets and investment securities increased \$12.8 billion (6%) driven by increases in government and semi-government bonds and treasury bills, and an increase in commodity assets, partially offset by the impact of foreign currency translation.
- Net loans and advances increased \$9.3 billion (1%) driven by increases across the Australia Retail (\$7.9 billion), New Zealand (\$3.0 billion) and Suncorp Bank (\$1.7 billion) divisions due to home loan growth, and the Institutional division (\$3.3 billion) due to higher core lending volumes, partially offset by the impact of foreign currency translation.
- Settlement balances owed by ANZ / Collateral received increased \$12.3 billion (47%) driven by increases in cash clearing accounts.
- Deposits and other borrowings decreased \$17.1 billion (2%) driven by a decrease in commercial paper (\$12.4 billion), lower customer deposits in the Institutional division (\$2.0 billion) and the impact of foreign currency translation. This was partially offset by higher certificates of deposit (\$6.6 billion), and increases in customer deposits across the Australia Retail (\$3.2 billion) and New Zealand (\$1.8 billion) divisions.

## Liquidity Risk

Liquidity risk is the risk that the Group is unable to meet its payment obligations as they fall due, including repaying depositors or maturing wholesale debt, or that the Group has insufficient capacity to fund increases in assets. The timing mismatch of cash flows and the related liquidity risk is inherent in all banking operations and is closely monitored by the Group and managed in accordance with the risk appetite set by the relevant Boards.

The Group operates under a non-operating holding company (NOHC) structure whereby:

- ANZBGL operates its own liquidity and funding program, governance frameworks and reporting regime reflecting its authorised deposit-taking institution (ADI) operations;
- ANZGHL (parent entity) has no material liquidity risk given the structure and nature of the balance sheet; and
- ANZ Non-Bank Group is not expected to have separate funding arrangements and will rely on ANZGHL for funding.

Furthermore, a separate liquidity policy has been established for ANZGHL and ANZBGL to reflect the differing nature of liquidity risk inherent in each business model. The Group will ensure that ANZGHL and ANZ Non-Bank Group holds sufficient cash reserves to meet operating and financing requirements.

ANZBGL Group's approach to liquidity risk management incorporates two key components:

### • Scenario modelling of funding sources

ANZBGL Group's liquidity risk appetite is defined by the ability to meet a range of regulatory requirements and internal liquidity metrics mandated by the ANZBGL Board. The metrics cover a range of scenarios of varying duration and level of severity. The objective of this framework is to:

- Provide protection against shorter term extreme market dislocation and stress.
- Maintain structural strength in the balance sheet by ensuring that an appropriate amount of longer-term assets are funded with longer-term funding.
- Ensure that no undue timing concentrations exist in the Group's funding profile.

Key components of this framework include the Liquidity Coverage Ratio (LCR), which is a severe short term liquidity stress scenario, the Net Stable Funding Ratio (NSFR), a longer-term structural liquidity measure (both of which are mandated by banking regulators including APRA), and internally-developed liquidity scenarios for stress-testing purposes.

### • Liquid assets

ANZBGL Group holds a portfolio of high-quality unencumbered liquid assets in order to protect ANZBGL Group's liquidity position in a severely stressed environment, as well as to meet regulatory requirements. High Quality Liquid Assets comprise three categories, with the definitions consistent with Basel 3 LCR:

- Highest-quality liquid assets (HQLA1): Cash, highest credit quality government, central bank or public sector securities eligible for repurchase with central banks to provide same-day liquidity.
- High-quality liquid assets (HQLA2): High credit quality government, central bank or public sector securities, high quality corporate debt securities and high-quality covered bonds eligible for repurchase with central banks to provide same-day liquidity.
- Alternative liquid assets (ALA): Eligible securities listed by the RBNZ.

ANZBGL Group monitors and manages the size and composition of its liquid assets portfolio on an ongoing basis in line with regulatory requirements and the risk appetite set by the ANZBGL Board.

|                                                  | Half Year Average <sup>1</sup> |               |               | Movement            |                     |
|--------------------------------------------------|--------------------------------|---------------|---------------|---------------------|---------------------|
|                                                  | Sep 25<br>\$B                  | Mar 25<br>\$B | Sep 24<br>\$B | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Market Values Post Discount</b>               |                                |               |               |                     |                     |
| HQLA1                                            | 298.3                          | 287.0         | 250.6         | 4%                  | 19%                 |
| HQLA2                                            | 16.5                           | 15.4          | 12.9          | 7%                  | 28%                 |
| Other ALA <sup>2</sup>                           | 4.7                            | 3.6           | 2.7           | 31%                 | 74%                 |
| Total liquid assets                              | 319.5                          | 306.0         | 266.2         | 4%                  | 20%                 |
| <b>Cash flows modelled under stress scenario</b> |                                |               |               |                     |                     |
| Cash outflows                                    | 298.5                          | 294.7         | 255.1         | 1%                  | 17%                 |
| Cash inflows                                     | 57.9                           | 63.1          | 53.4          | -8%                 | 8%                  |
| Net cash outflows                                | 240.6                          | 231.6         | 201.7         | 4%                  | 19%                 |
| <b>Liquidity Coverage Ratio<sup>3,4</sup></b>    | <b>133%</b>                    | 132%          | 132%          | 1%                  | 1%                  |

<sup>1</sup> Half year average basis, calculated as prescribed per APRA Prudential Standard (APS 210 Liquidity) and consistent with APS 330 requirements.

<sup>2</sup> Comprised of any liquid assets as defined in the RBNZ's Liquidity Policy - Annex: Liquidity Assets - Prudential Supervision Department Document BS13A.

<sup>3</sup> All currency Level 2 LCR.

<sup>4</sup> LCR remained above the regulatory minimum thresholds throughout the periods.

## Funding

The ANZBGL Group targets a diversified funding base, avoiding undue concentrations by investor type, maturity, market source and currency. During the September 2025 full year, the ANZBGL Group issued \$36.7 billion of term wholesale funding (excluding unsubordinated debt with shorter tenors of 12 to 18 months).

The following table shows the ANZBGL Group's total liabilities and shareholders' equity:

|                                                   | As at          |                |                | Movement            |                     |
|---------------------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                   | Sep 25<br>\$B  | Mar 25<br>\$B  | Sep 24<br>\$B  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>ANZBGL Group</b>                               |                |                |                |                     |                     |
| <b>Wholesale funding instruments</b>              |                |                |                |                     |                     |
| Unsubordinated debt                               | 125.2          | 126.7          | 116.7          | -1%                 | 7%                  |
| Subordinated debt <sup>1</sup>                    | 44.1           | 42.9           | 39.7           | 3%                  | 11%                 |
| Total term debt issuances                         | 169.3          | 169.6          | 156.4          | 0%                  | 8%                  |
| Central bank term funding <sup>2</sup>            | 1.0            | 2.0            | 2.5            | -50%                | -60%                |
| Commercial paper and other borrowings             | 49.6           | 62.1           | 47.8           | -20%                | 4%                  |
| Certificates of deposit                           | 45.8           | 39.6           | 42.2           | 16%                 | 9%                  |
| <b>Total wholesale funding instruments</b>        | <b>265.7</b>   | <b>273.3</b>   | <b>248.9</b>   | <b>-3%</b>          | <b>7%</b>           |
| <b>Customer deposits</b>                          | <b>749.2</b>   | <b>757.8</b>   | <b>716.6</b>   | <b>-1%</b>          | <b>5%</b>           |
| <b>Other liabilities</b>                          | <b>212.3</b>   | <b>201.2</b>   | <b>195.4</b>   | <b>6%</b>           | <b>9%</b>           |
| <b>Shareholders' equity</b>                       | <b>70.4</b>    | <b>70.7</b>    | <b>68.8</b>    | <b>0%</b>           | <b>2%</b>           |
| <b>Total liabilities and shareholders' equity</b> | <b>1,297.6</b> | <b>1,303.0</b> | <b>1,229.7</b> | <b>0%</b>           | <b>6%</b>           |

<sup>1</sup> Includes subordinated debt issued by ANZ Bank New Zealand Limited which constitutes tier 2 capital under RBNZ requirements but does not meet the APRA Tier 2 requirements, and \$0.8 billion of perpetual subordinated notes issued by ANZ Holdings (New Zealand) Limited in the September 2024 half.

<sup>2</sup> Includes RBNZ FLP of \$0.9 billion (Mar 25: \$1.8 billion, Sep 24: \$2.3 billion) and TLF of \$0.1 billion (Mar 25: \$0.2 billion, Sep 24: \$0.2 billion).

## Net Stable Funding Ratio

The following table shows the Level 2 NSFR composition:

|                                                                                         | As at         |               |               | Movement            |                     |
|-----------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                                                                         | Sep 25<br>\$B | Mar 25<br>\$B | Sep 24<br>\$B | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Required Stable Funding (RSF)<sup>1</sup></b>                                        |               |               |               |                     |                     |
| Retail & small and medium enterprises, corporate loans with 65% RSF factor <sup>2</sup> | 267.3         | 266.3         | 261.1         | 0%                  | 2%                  |
| Retail & small and medium enterprises, corporate loans with 85% RSF factor <sup>2</sup> | 234.0         | 231.1         | 221.4         | 1%                  | 6%                  |
| Other lending <sup>3</sup>                                                              | 63.1          | 58.7          | 58.4          | 7%                  | 8%                  |
| Liquid assets                                                                           | 21.8          | 20.7          | 17.9          | 5%                  | 22%                 |
| Other assets <sup>4</sup>                                                               | 51.1          | 53.7          | 48.4          | -5%                 | 6%                  |
| <b>Total Required Stable Funding</b>                                                    | <b>637.3</b>  | <b>630.5</b>  | <b>607.2</b>  | <b>1%</b>           | <b>5%</b>           |
| <b>Available Stable Funding<sup>1</sup></b>                                             |               |               |               |                     |                     |
| Retail & small and medium enterprise customer deposits                                  | 368.6         | 364.8         | 357.0         | 1%                  | 3%                  |
| Corporate, public sector entities & operational deposits                                | 143.8         | 143.4         | 133.9         | 0%                  | 7%                  |
| Central bank & other financial institution deposits                                     | 7.4           | 6.7           | 6.9           | 10%                 | 7%                  |
| Term funding <sup>5</sup>                                                               | 96.4          | 100.4         | 94.2          | -4%                 | 2%                  |
| Short-term funding & other liabilities                                                  | 8.0           | 14.5          | 10.5          | -45%                | -24%                |
| Capital                                                                                 | 105.8         | 107.6         | 102.3         | -2%                 | 3%                  |
| <b>Total Available Stable Funding</b>                                                   | <b>730.0</b>  | <b>737.4</b>  | <b>704.8</b>  | <b>-1%</b>          | <b>4%</b>           |
| <b>Net Stable Funding Ratio<sup>6</sup></b>                                             | <b>115%</b>   | <b>117%</b>   | <b>116%</b>   | <b>-2%</b>          | <b>-1%</b>          |

<sup>1</sup> NSFR factored balance as per APRA Prudential Standard APS 210 Liquidity.

<sup>2</sup> Risk weighting as per APRA Prudential Standard APS 112 Capital Adequacy: Standardised Approach to Credit Risk.

<sup>3</sup> Includes loans to financial institutions and central banks, and non-performing loans.

<sup>4</sup> Includes off-balance sheet items, net derivatives and other assets.

<sup>5</sup> Includes balances from the drawdown of the RBA and RBNZ Funding Facilities (TFF, FLP and TLF).

<sup>6</sup> The regulatory minimum NSFR is 100%.

## Capital Management

The Group's capital management framework includes managing capital at Level 1, Level 2 and ANZGHL Group.

The Group's framework includes managing to Board approved risk appetite settings and maintaining all regulatory requirements. APRA requirements at Level 1 and Level 2 include ANZ operating at or above APRA's expectation for Domestic Systemically Important Banks (D-SIBs).

APRA's authority for ANZGHL to be a NOHC of an ADI includes five conditions for ANZ's capital management framework. Two of these are quantitative requirements being:

- ANZGHL must always ensure that the quality and quantity of the total capital of the Level 3 group is equivalent to, or greater than, the quality and quantity of the sum of the total capital of the consolidated ANZ Bank Group and the consolidated ANZ Non-Bank Group.
- ANZGHL must calculate and manage capital for the ANZ Non-Bank Group in accordance with an Economic Capital Model (ECM), which requires the amount of capital held, in the form of Common Equity Tier 1 (CET1), to be equal to or greater than the capital requirement as calculated under the ECM.

The Group has an ECM to calculate the capital to support the ANZ Non-Bank Group operations. The material risks included in the ANZ Non-Bank Group currently are investment risk and fixed asset risk.

The Group's compliance with these two conditions is presented in the following tables:

|                                                | ANZ Bank Group <sup>3</sup><br>\$M | ANZ Non-Bank Group<br>\$M | ANZGHL<br>\$M | ANZ Group<br>\$M |
|------------------------------------------------|------------------------------------|---------------------------|---------------|------------------|
| <b>As at September 2025</b>                    |                                    |                           |               |                  |
| Allocated equity <sup>1,2</sup>                | 70,445                             | 405                       | 1,017         | 71,867           |
| Prudential adjustments to allocated equity     | (436)                              | -                         | -             | (436)            |
| Gross Common Equity Tier 1 capital             | 70,009                             | 405                       | 1,017         | 71,431           |
| Deductions                                     | (14,825)                           | -                         | -             | (14,825)         |
| <b>Common Equity Tier 1 capital</b>            | <b>55,184</b>                      | <b>405</b>                | <b>1,017</b>  | <b>56,606</b>    |
| Tier 1 capital                                 | 62,541                             | 405                       | 1,017         | 63,963           |
| Tier 2 capital                                 | 33,810                             | -                         | -             | 33,810           |
| <b>Total qualifying capital</b>                | <b>96,351</b>                      | <b>405</b>                | <b>1,017</b>  | <b>97,773</b>    |
| <b>As at March 2025</b>                        |                                    |                           |               |                  |
| Allocated equity <sup>1,2</sup>                | 70,712                             | 591                       | 1,028         | 72,331           |
| Prudential adjustments to shareholders' equity | (601)                              | -                         | -             | (601)            |
| Gross Common Equity Tier 1 capital             | 70,111                             | 591                       | 1,028         | 71,730           |
| Deductions                                     | (14,882)                           | -                         | -             | (14,882)         |
| <b>Common Equity Tier 1 capital</b>            | <b>55,229</b>                      | <b>591</b>                | <b>1,028</b>  | <b>56,848</b>    |
| Tier 1 capital                                 | 62,672                             | 591                       | 1,028         | 64,291           |
| Tier 2 capital                                 | 32,831                             | -                         | -             | 32,831           |
| <b>Total qualifying capital</b>                | <b>95,503</b>                      | <b>591</b>                | <b>1,028</b>  | <b>97,122</b>    |
| <b>As at September 2024</b>                    |                                    |                           |               |                  |
| Allocated equity <sup>1</sup>                  | 68,760                             | 567                       | 1,301         | 70,628           |
| Prudential adjustments to shareholders' equity | (721)                              | -                         | -             | (721)            |
| Gross Common Equity Tier 1 capital             | 68,039                             | 567                       | 1,301         | 69,907           |
| Deductions                                     | (13,570)                           | -                         | -             | (13,570)         |
| <b>Common Equity Tier 1 capital</b>            | <b>54,469</b>                      | <b>567</b>                | <b>1,301</b>  | <b>56,337</b>    |
| Tier 1 capital                                 | 62,676                             | 567                       | 1,301         | 64,544           |
| Tier 2 capital                                 | 29,189                             | -                         | -             | 29,189           |
| <b>Total qualifying capital</b>                | <b>91,865</b>                      | <b>567</b>                | <b>1,301</b>  | <b>93,733</b>    |

<sup>1</sup> Allocated in accordance with prudential capital management view.

<sup>2</sup> ANZGHL allocated equity as at September 2025 includes \$0.8 billion (Mar 25: ~\$0.8 billion; Sep 24: ~\$1.1 billion) for the remaining share buy-back. The Group ceased the remaining share buy-back on 13 October 2025 and announced that it will return the funds to ANZBGL.

<sup>3</sup> ANZ Bank Group allocated equity is adjusted for capital deductions, including deconsolidated entity adjustments, to calculate ANZ Level 2 CET1, Tier 1, Tier 2 and total qualifying capital.

## ANZ Non-Bank Group

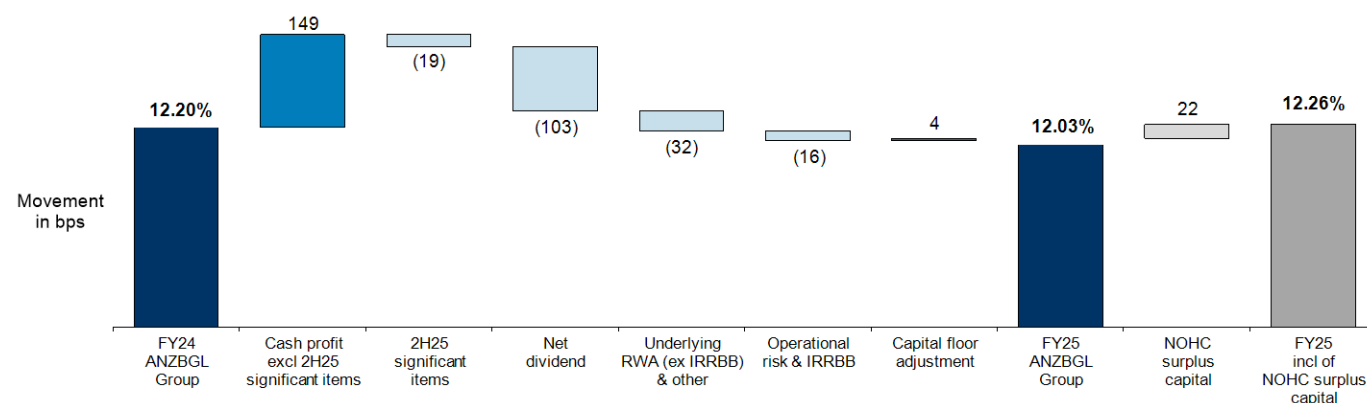
|                           | As at         |               |               |
|---------------------------|---------------|---------------|---------------|
|                           | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M |
| Economic Capital Required | 198           | 417           | 384           |
| Actual Capital            | 371           | 576           | 543           |
| Actual v Economic Capital | 173           | 159           | 159           |

## ANZ Bank Group

|                                 | As at               |        |        |                               |        |        |
|---------------------------------|---------------------|--------|--------|-------------------------------|--------|--------|
|                                 | APRA Capital Ratios |        |        | Basel Harmonised <sup>1</sup> |        |        |
|                                 | Sep 25              | Mar 25 | Sep 24 | Sep 25                        | Mar 25 | Sep 24 |
| <b>Capital Ratios (Level 2)</b> |                     |        |        |                               |        |        |
| Common Equity Tier 1            | 12.0%               | 11.8%  | 12.2%  | 17.6%                         | 17.0%  | 17.6%  |
| Tier 1                          | 13.6%               | 13.4%  | 14.0%  | 19.7%                         | 19.0%  | 19.9%  |
| Total capital                   | 21.0%               | 20.4%  | 20.6%  | 29.2%                         | 27.9%  | 28.2%  |
| Risk weighted assets (\$B)      | 458.5               | 469.0  | 446.6  | 358.4                         | 372.8  | 353.1  |

<sup>1</sup> Basel Harmonised ratios are the Group's interpretation of Basel Calculation of RWA for credit risk regulations documented in the Basel Framework and the 'Australian Banking Association Basel 3.1 Capital Comparison Study' (Mar 2023).

## APRA CET1 - September 2025 v September 2024



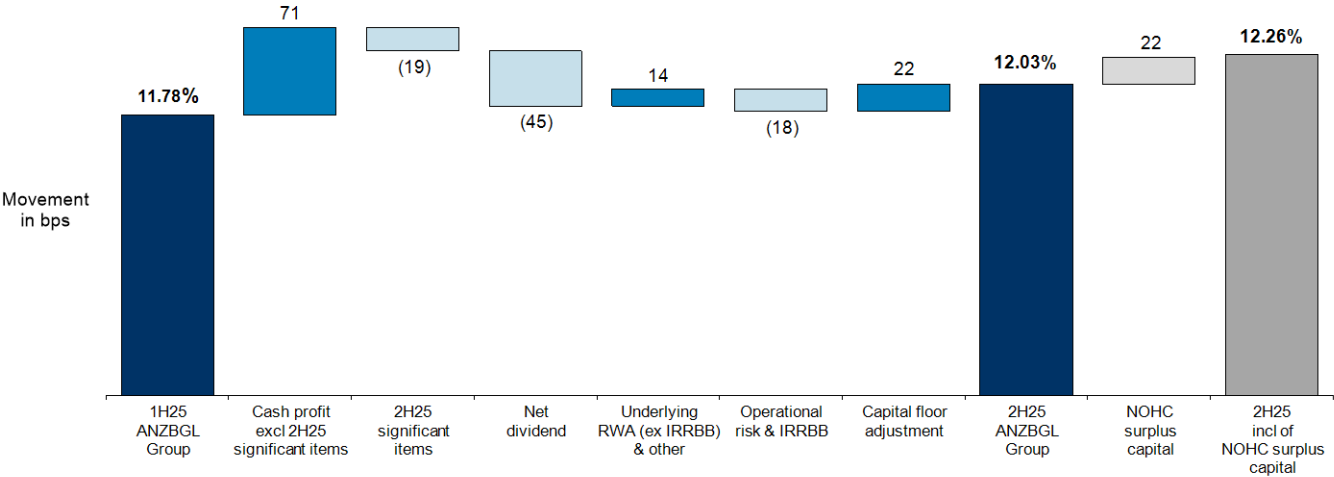
## September 2025 v September 2024

ANZBGL Group CET1 ratio decreased -17 bps to 12.03% during the September 2025 full year. Key drivers of the movement in the CET1 ratio were:

- Cash profit (Level 2) excluding 2H25 significant items increased the CET1 ratio by +149 bps.
- 2H25 significant items decreased the CET1 ratio by -19 bps, relating to significant items impacting CET1 including an increase of \$141 million to Suncorp Bank goodwill post PPA completion during the September 2025 half.
- Payment of the 2024 final dividend and the 2025 interim dividend (net of DRP and BOP) decreased the CET1 ratio by -103 bps.
- Higher underlying RWA (excluding IRRBB) and other items decreased the CET1 ratio by -32 bps driven by lending growth in the Institutional, Australia Retail and New Zealand divisions, Suncorp Bank acquisition related PPA adjustment in the March 2025 half, and higher deferred tax assets. This was partially offset by a benefit from reduced loss in FVOCI reserves and lower deduction in APRA expected loss in excess of eligible provisions.
- Operational risk and IRRBB reduced the CET1 ratio by -16 bps, including incorporating IRRBB risk for Suncorp Bank and the additional \$250 million operational risk capital overlay applicable from April 2025.
- A decrease in the capital floor add-on increased the CET1 ratio by +4 bps, driven by an increase in IRRBB RWA.

Inclusive of the total NOHC surplus capital the CET1 capital ratio is 12.26%, which includes +4 bps for the NOHC surplus capital and +18 bps for the remaining \$0.8 billion of the share buy-back which the Group ceased on 13 October 2025 and announced that it will return the funds to ANZBGL.

APRA CET1 - September 2025 v March 2025



September 2025 v March 2025

ANZBGL Group CET1 ratio increased +25 bps to 12.03% during the September 2025 half. Key drivers of the movement in the CET1 ratio were:

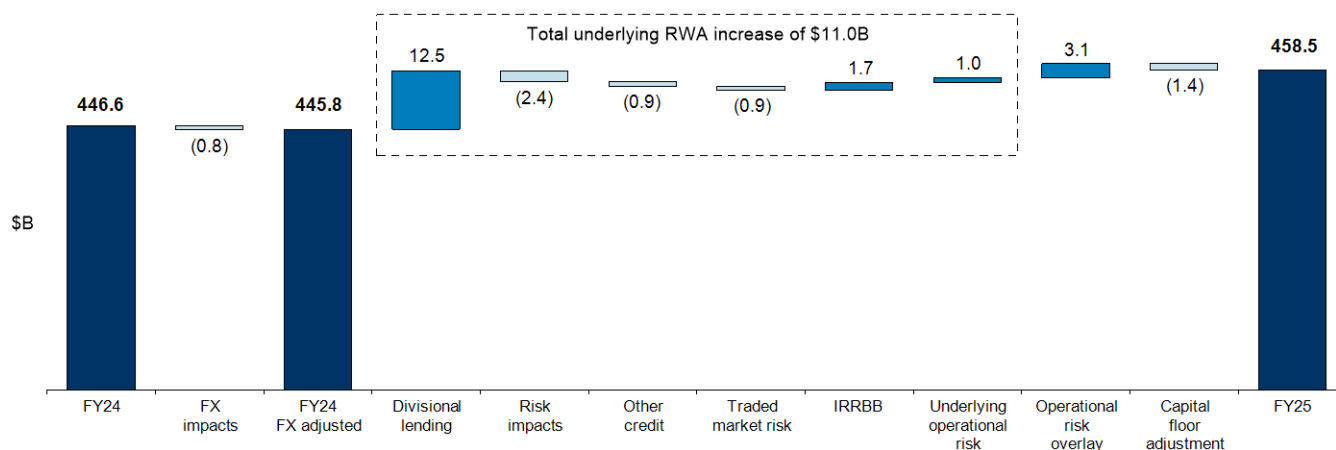
- Cash profit (Level 2) excluding 2H25 significant items increased the CET1 ratio by +71 bps.
- 2H25 significant items decreased the CET1 ratio by -19 bps, relating to significant items impacting CET1 including an increase of \$141 million to Suncorp Bank goodwill post PPA completion during the September 2025 half
- Payment of the 2025 interim dividend (net of DRP and BOP) reduced the CET1 ratio by -45 bps.
- Underlying RWA (excluding IRRBB) and other items increased the CET1 ratio by +14 bps, driven by volume reduction in the Institutional division, partially offset by lending growth in the Australia Retail and New Zealand divisions, a benefit from reduced loss in FVOCI reserves and a lower deduction in APRA expected loss in excess of eligible provisions. This was partially offset by higher deferred tax assets and capitalised expenses.
- Operational risk and IRRBB reduced CET1 ratio by -18 bps, including incorporating IRRBB risk for Suncorp Bank and the additional \$250 million operational risk capital overlay applicable from April 2025.
- A decrease in the capital floor increased the CET1 ratio by +22 bps, mainly due to the reduction in the Institutional division reducing the capital floor by more than the actual RWA decrease and the impact of an increase in IRRBB RWA.

Inclusive of the total NOHC surplus capital the CET1 capital ratio is 12.26%, which includes +4 bps for the NOHC surplus capital and +18 bps for the remaining \$0.8 billion of the share buy-back which the Group ceased on 13 October 2025 and announced that it will return the funds to ANZBGL.

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| Total Risk Weighted Assets | As at         |               |               | Movement            |                     |
|----------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                            | Sep 25<br>\$B | Mar 25<br>\$B | Sep 24<br>\$B | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| Credit RWA                 | 369.6         | 378.1         | 361.2         | -2%                 | 2%                  |
| Market risk and IRRBB RWA  | 31.7          | 28.2          | 30.9          | 12%                 | 3%                  |
| Operational risk RWA       | 53.7          | 50.6          | 49.6          | 6%                  | 8%                  |
| Total                      | 455.0         | 456.9         | 441.7         | 0%                  | 3%                  |
| Capital floor adjustment   | 3.5           | 12.1          | 4.9           | -71%                | -29%                |
| <b>Total RWA</b>           | <b>458.5</b>  | <b>469.0</b>  | <b>446.6</b>  | <b>-2%</b>          | <b>3%</b>           |

#### Total Risk Weighted Assets - September 2025 v September 2024

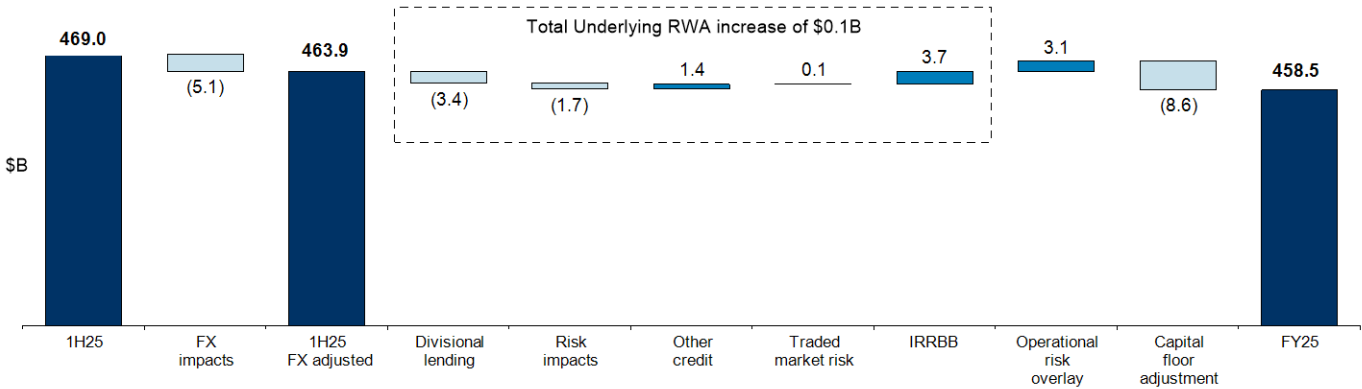


#### September 2025 v September 2024

Total RWA increased \$11.9 billion driven by:

- \$11.0 billion increase in underlying RWA excluding foreign currency translation impact:
  - \$12.5 billion increase from divisional lending due to lending growth in the Institutional, Australia Retail and New Zealand divisions,
  - \$2.4 billion decrease from risk impacts driven by improvement in the Australia Retail division home loan portfolio,
  - \$0.9 billion decrease from other credit impacts due to RWA initiatives,
  - \$0.9 billion decrease from traded market risk due to lower standard VaR, driven by smaller risk exposures across the trading desks,
  - \$1.0 billion increase from underlying operational risk driven by annual Standardised Measurement Approach model update, and
  - \$1.7 billion increase from IRRBB mainly due to incorporating IRRBB risk for Suncorp Bank.
- \$3.1 billion increase from additional operational risk overlay.
- \$1.4 billion decrease from capital floor adjustment.
- \$0.8 billion decrease from the impact of foreign currency translation.

Total Risk Weighted Assets - September 2025 v March 2025



September 2025 v March 2025

Total RWA decreased \$10.5 billion driven by:

- \$0.1 billion increase in underlying RWA excluding foreign currency translation impact:
  - \$3.4 billion decrease from reduction in lending volume from the Institutional division, partially offset by lending growth in the Australia Retail and New Zealand divisions,
  - \$1.7 billion decrease from risk impacts driven by improvement in the Australia Retail division home loan portfolio,
  - \$1.4 billion increase from other credit impacts due to RWA initiatives,
  - \$0.1 billion increase from traded market risk, and
  - \$3.7 billion increase from IRRBB due to higher repricing and yield curve risk combined with incorporating IRRBB risk for Suncorp Bank.
- \$3.1 billion increase from additional operational risk overlay.
- \$8.6 billion decrease from capital floor adjustment.
- \$5.1 billion decrease from the impact of foreign currency translation.

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## Leverage Ratio

At 30 September 2025, ANZ Bank Group's APRA Leverage Ratio was 4.4% which is above the 3.5% minimum for IRB ADIs, including ANZ. The following table summarises the ANZ Bank Group's APRA Leverage Ratio calculation:

|                                                                                                   | As at            |               |               | Movement            |                     |
|---------------------------------------------------------------------------------------------------|------------------|---------------|---------------|---------------------|---------------------|
|                                                                                                   | Sep 25<br>\$M    | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Tier 1 capital (net of capital deductions)</b>                                                 | <b>62,541</b>    | 62,672        | 62,676        | 0%                  | 0%                  |
| On-balance sheet exposures (excluding derivatives and securities financing transaction exposures) | 1,151,312        | 1,154,165     | 1,096,917     | 0%                  | 5%                  |
| Derivative exposures                                                                              | 59,203           | 60,663        | 52,478        | -2%                 | 13%                 |
| Securities financing transaction exposures                                                        | 82,897           | 74,612        | 65,015        | 11%                 | 28%                 |
| Other off-balance sheet exposures                                                                 | 131,430          | 138,394       | 129,727       | -5%                 | 1%                  |
| <b>Total exposure measure</b>                                                                     | <b>1,424,842</b> | 1,427,834     | 1,344,137     | 0%                  | 6%                  |
| <b>APRA Leverage Ratio</b>                                                                        | <b>4.4%</b>      | 4.4%          | 4.7%          |                     |                     |
| <b>Basel Harmonised Leverage Ratio</b>                                                            | <b>4.9%</b>      | 4.9%          | 5.2%          |                     |                     |

<sup>1</sup> Basel Harmonised methodology aligns with the Australia Banking Association Basel 3.1 Capital Comparison Study (March 2023).

- September 2025 v September 2024**

APRA leverage ratio decreased -27 bps during the September 2025 full year. Key drivers of the movement were:

- Net organic capital generation (largely from Level 2 cash profit and movements in capital deductions), less dividends paid (net of DRP and BOP), increased the leverage ratio by +10 bps.
- Net AT1 capital impact (ANZ Capital Notes 5 redemption) decreased the leverage ratio by -7 bps.
- Growth in exposures (excluding the impacts from foreign currency translation) reduced the leverage ratio by -24 bps driven by lending growth mainly in the Australia Retail and New Zealand divisions, along with growth in liquid assets.
- An increase in derivatives exposure decreased the leverage ratio by -2 bps.
- Net other impacts decreased the leverage ratio by -4 bps.

- September 2025 v March 2025**

APRA leverage ratio is flat during the September 2025 half. Key drivers of the movement were:

- Net organic capital generation (largely from Level 2 cash profit and movements in capital deductions), less dividends paid (net of DRP and BOP), increased the leverage ratio by +3 bps.
- Growth in exposures (excluding the impacts from foreign currency translation) decreased the leverage ratio by -4 bps driven by lending growth mainly in the Australia Retail and New Zealand divisions, together with growth in average reverse repurchase agreement exposures.
- Net other impacts increased the leverage ratio by +1 bps.

## Capital Management - Other Developments

- **Capital Requirements**

APRA implemented its updated requirements (capital reforms) in relation to capital adequacy and credit risk requirements for ADIs on 1 January 2023, with further amendments in June 2024.

In July 2024, APRA released final IRRBB standards for implementation from October 2025. ANZ received revised IRRBB standard models approval from APRA in September 2025 and has implemented revised models from October 2025. The impact of the revised IRRBB standard is expected to result in marginally lower IRRBB RWA.

In addition, APRA continues to consult and finalise revisions to a number of remaining prudential standards, being market risk and counterparty credit risk. Given the number of items that are yet to be finalised by APRA, the aggregate final outcome from all changes to APRA's prudential standards relating to their review of ADIs capital framework remains uncertain.

- **APRA Total Loss Absorbing Capacity (TLAC) Requirements**

On 2 December 2021, APRA finalised its loss-absorbing capacity requirements for Australian D-SIBs, including ANZBGL, requiring an increase to their minimum total capital requirement by 4.5% of RWA by January 2026. Excluding the capital requirement changes from APRA's approach to AT1 capital (refer below), the total Tier 2 capital requirement will increase to 6.5%. APRA expects the requirement to be satisfied predominantly with additional Tier 2 capital with an equivalent decrease in senior funding. The amount of the additional total capital requirement will be based on the Group's actual RWA as at January 2026.

- **APRA's Approach to Additional Tier 1 Capital in Australia**

In December 2024, APRA confirmed that it will phase out the use of AT1 capital instruments to simplify and improve the effectiveness of bank capital in a crisis. In July 2025, APRA subsequently released a consultation paper on related technical amendments to its bank prudential framework to effect the removal of AT1 capital instruments and address impacts stemming from their removal. As set out in the consultation paper, large, internationally active banks such as the Group which have received APRA approval to use the Internal Ratings-based Approach to credit risk capital requirements ("Advanced" banks) will be able to:

- replace the current requirement for 1.5% of Additional Tier 1 capital with 0.25% of CET1 and 1.25% of Tier 2 capital;
- increase the minimum CET1 capital requirement from 4.5% to 6%, but remove the Advanced portion of the capital conservation buffer ("CCB") of 1.25%;
- keep the total capital minimum, inclusive of APRA buffers, unchanged at 18.25% (including total loss-absorbing capacity ("TLAC") requirements); and
- increase the Tier 2 requirement (inclusive of TLAC) from 6.5% to 7.75%.

In addition, APRA's consultation paper proposed replacing references to Tier 1 capital with CET1 capital in relation to exposure limits including: the leverage ratio, APS222 intragroup exposures, APS221 large exposures and Trans-Tasman funding arrangements. The proposed changes would reduce the Group's capacity to fund exposures under the above metrics, however, the impact to the Group will depend on existing capacity under these metrics. Also APRA's consultation noted that ADIs who are impacted by the changes to APS222 intragroup exposures, APS221 large exposures or Trans-Tasman funding arrangements can discuss potential adjustments with APRA.

Submissions in relation to APRA's consultation paper were due in September 2025, and APRA has indicated that it intends to finalise changes to prudential standards before the end of the 2025 calendar year, with the updated framework to come into effect from 1 January 2027. Given the standards remain subject to finalisation by APRA, the final impact on the Group is currently uncertain.

- **Reserve Bank of New Zealand (RBNZ) Capital Adequacy Requirements**

In 2019, RBNZ decided to revise the capital adequacy requirements that apply to New Zealand locally incorporated registered banks. Implementation of the revised requirements has been underway since 2021 requiring a material increase in capital to be held by the ANZ New Zealand Group. Further required increases were expected to be implemented incrementally to July 2028 but may not proceed as RBNZ is conducting a review of their key capital requirements for banks. In its consultation paper published in August 2025, RBNZ proposed introducing lower and more granular standardised risk weights for certain types of lending and removing AT1 capital from the capital framework. RBNZ also outlined two potential options for the capital requirements for the New Zealand systemically important banks, including ANZ New Zealand:

- Option 1 proposes a minimum CET1 capital ratio requirement of 14% and a minimum total capital ratio requirement of 17%.
- Option 2 proposes a minimum CET1 capital ratio requirement of 12%, a minimum total capital ratio requirement of 15% and a Loss Absorbing Capacity (LAC) requirement, of which the form has not yet been considered, of 6%. Under Option 2 all tier 2 and LAC instruments would be required to be issued to ANZBGL.

RBNZ expects both options to result in lower average funding costs than the 2019 capital decisions once fully implemented. RBNZ has announced that it intends to make any final decisions by the end of 2025. The impact of the review on ANZ New Zealand Group and ANZBGL Group is uncertain.

- **Group regulation - Roadmap for Review**

In October 2022, APRA released a roadmap for review of the prudential framework for 'groups' of entities. The review will focus on rationalising requirements, promoting consistency, and providing clarity across different standards that apply to groups. As part of the review, guidelines for licensing new NOHC authorities will be updated. For existing APRA authorised NOHCs, there will be no immediate changes, although APRA will seek to ensure new or adjusted NOHC license conditions are applied in a consistent manner. The review will be multi-year, and APRA has indicated that it will finalise the review in the 2025 calendar year.

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**DIVISIONAL RESULTS**

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**Divisional Performance**

The Group operates on a divisional structure with seven divisions: Australia Retail, Australia Commercial, Institutional, New Zealand, Suncorp Bank, Pacific, and Group Centre.

The Group announced at the October 2025 Strategy Day that Australia Commercial will be renamed to Business & Private Bank. This will be reflected in the 2026 Half Year Results Announcement.

For further information on the composition of divisions, refer to the Definitions on page 109.

Where relevant, comparative information has been restated to align with current period presentation.

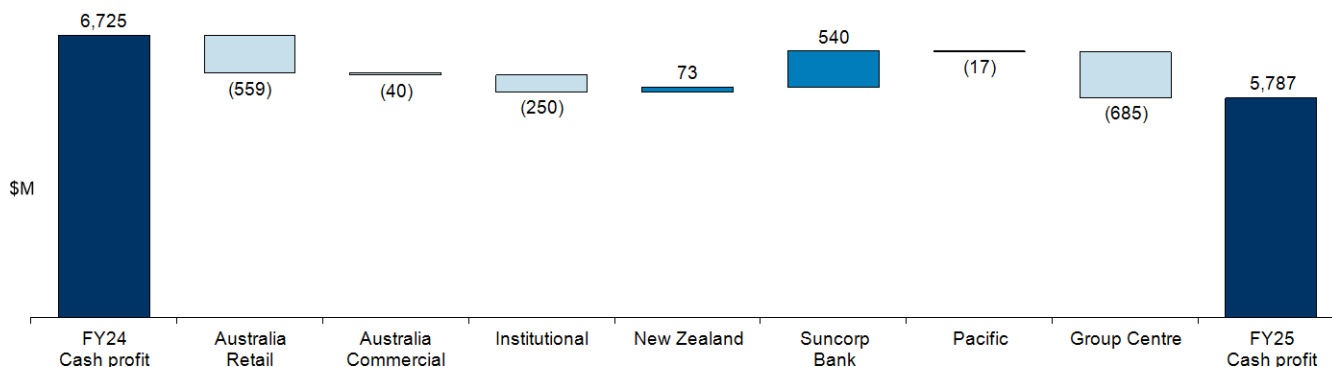
The divisions reported are consistent with internal reporting provided to the chief operating decision maker, being the Chief Executive Officer.

**The Divisional Results section is reported on a cash profit basis.**

## DIVISIONAL RESULTS

### Divisional Performance

#### Cash profit by division – September 2025 Full Year v September 2024 Full Year



|                                                            | Australia Retail \$M | Australia Commercial \$M | Institutional \$M | New Zealand \$M | Suncorp Bank \$M | Pacific \$M | Group Centre \$M | Group \$M    |
|------------------------------------------------------------|----------------------|--------------------------|-------------------|-----------------|------------------|-------------|------------------|--------------|
| <b>September 2025 Full Year</b>                            |                      |                          |                   |                 |                  |             |                  |              |
| Net interest income                                        | 5,246                | 3,180                    | 4,154             | 3,239           | 1,640            | 108         | 394              | 17,961       |
| Other operating income                                     | 626                  | 306                      | 2,658             | 385             | 66               | 89          | (192)            | 3,938        |
| Operating income                                           | 5,872                | 3,486                    | 6,812             | 3,624           | 1,706            | 197         | 202              | 21,899       |
| Operating expenses                                         | (4,015)              | (1,520)                  | (3,081)           | (1,407)         | (1,073)          | (144)       | (1,640)          | (12,880)     |
| Cash profit/(loss) before credit impairment and income tax | 1,857                | 1,966                    | 3,731             | 2,217           | 633              | 53          | (1,438)          | 9,019        |
| Credit impairment (charge)/release                         | (289)                | (102)                    | (31)              | 19              | (36)             | 4           | (6)              | (441)        |
| Cash profit/(loss) before income tax                       | 1,568                | 1,864                    | 3,700             | 2,236           | 597              | 57          | (1,444)          | 8,578        |
| Income tax (expense)/benefit                               | (520)                | (562)                    | (1,092)           | (627)           | (179)            | (12)        | 242              | (2,750)      |
| Non-controlling interests                                  | -                    | -                        | -                 | -               | -                | (2)         | (39)             | (41)         |
| <b>Cash profit/(loss)</b>                                  | <b>1,048</b>         | <b>1,302</b>             | <b>2,608</b>      | <b>1,609</b>    | <b>418</b>       | <b>43</b>   | <b>(1,241)</b>   | <b>5,787</b> |

|                                                            | Australia Retail \$M | Australia Commercial \$M | Institutional \$M | New Zealand \$M | Suncorp Bank <sup>1</sup> \$M | Pacific \$M | Group Centre \$M | Group \$M    |
|------------------------------------------------------------|----------------------|--------------------------|-------------------|-----------------|-------------------------------|-------------|------------------|--------------|
| <b>September 2024 Full Year</b>                            |                      |                          |                   |                 |                               |             |                  |              |
| Net interest income                                        | 5,223                | 3,164                    | 3,741             | 3,143           | 251                           | 123         | 424              | 16,069       |
| Other operating income                                     | 664                  | 342                      | 3,148             | 399             | 6                             | 91          | 90               | 4,740        |
| Operating income                                           | 5,887                | 3,506                    | 6,889             | 3,542           | 257                           | 214         | 514              | 20,809       |
| Operating expenses                                         | (3,516)              | (1,507)                  | (2,875)           | (1,376)         | (188)                         | (138)       | (1,141)          | (10,741)     |
| Cash profit/(loss) before credit impairment and income tax | 2,371                | 1,999                    | 4,014             | 2,166           | 69                            | 76          | (627)            | 10,068       |
| Credit impairment (charge)/release                         | (71)                 | (80)                     | 10                | (28)            | (243)                         | 8           | (2)              | (406)        |
| Cash profit/(loss) before income tax                       | 2,300                | 1,919                    | 4,024             | 2,138           | (174)                         | 84          | (629)            | 9,662        |
| Income tax (expense)/benefit                               | (693)                | (577)                    | (1,166)           | (602)           | 52                            | (22)        | 106              | (2,902)      |
| Non-controlling interests                                  | -                    | -                        | -                 | -               | -                             | (2)         | (33)             | (35)         |
| <b>Cash profit/(loss)</b>                                  | <b>1,607</b>         | <b>1,342</b>             | <b>2,858</b>      | <b>1,536</b>    | <b>(122)</b>                  | <b>60</b>   | <b>(556)</b>     | <b>6,725</b> |

|                                                            | Australia Retail | Australia Commercial | Institutional | New Zealand | Suncorp Bank | Pacific     | Group Centre | Group       |
|------------------------------------------------------------|------------------|----------------------|---------------|-------------|--------------|-------------|--------------|-------------|
| <b>September 2025 Full Year v September 2024 Full Year</b> |                  |                      |               |             |              |             |              |             |
| Net interest income                                        | 0%               | 1%                   | 11%           | 3%          | large        | -12%        | -7%          | 12%         |
| Other operating income                                     | -6%              | -11%                 | -16%          | -4%         | large        | -2%         | large        | -17%        |
| Operating income                                           | 0%               | -1%                  | -1%           | 2%          | large        | -8%         | -61%         | 5%          |
| Operating expenses                                         | 14%              | 1%                   | 7%            | 2%          | large        | 4%          | 44%          | 20%         |
| Cash profit/(loss) before credit impairment and income tax | -22%             | -2%                  | -7%           | 2%          | large        | -30%        | large        | -10%        |
| Credit impairment (charge)/release                         | large            | 28%                  | large         | large       | -85%         | -50%        | large        | 9%          |
| Cash profit/(loss) before income tax                       | -32%             | -3%                  | -8%           | 5%          | large        | -32%        | large        | -11%        |
| Income tax (expense)/benefit                               | -25%             | -3%                  | -6%           | 4%          | large        | -45%        | large        | -5%         |
| Non-controlling interests                                  | n/a              | n/a                  | n/a           | n/a         | n/a          | 0%          | 18%          | 17%         |
| <b>Cash profit/(loss)</b>                                  | <b>-35%</b>      | <b>-3%</b>           | <b>-9%</b>    | <b>5%</b>   | <b>large</b> | <b>-28%</b> | <b>large</b> | <b>-14%</b> |

<sup>1</sup> September 2024 full year includes Suncorp Bank acquisition related adjustment charge after tax of \$196 million.

## Divisional Performance

## Cash profit by division - September 2025 Half Year v March 2025 Half Year



| September 2025 Half Year                                   | Australia Retail \$M | Australia Commercial \$M | Institutional \$M | New Zealand \$M | Suncorp Bank \$M | Pacific \$M | Group Centre \$M | Group \$M    |
|------------------------------------------------------------|----------------------|--------------------------|-------------------|-----------------|------------------|-------------|------------------|--------------|
| Net interest income                                        | 2,654                | 1,591                    | 2,121             | 1,650           | 817              | 53          | 206              | 9,092        |
| Other operating income                                     | 357                  | 153                      | 1,272             | 192             | 36               | 45          | (243)            | 1,812        |
| Operating income                                           | 3,011                | 1,744                    | 3,393             | 1,842           | 853              | 98          | (37)             | 10,904       |
| Operating expenses                                         | (2,234)              | (765)                    | (1,620)           | (722)           | (640)            | (70)        | (1,087)          | (7,138)      |
| Cash profit/(loss) before credit impairment and income tax | 777                  | 979                      | 1,773             | 1,120           | 213              | 28          | (1,124)          | 3,766        |
| Credit impairment (charge)/release                         | (226)                | (52)                     | (3)               | 15              | (25)             | 1           | (6)              | (296)        |
| Cash profit/(loss) before income tax                       | 551                  | 927                      | 1,770             | 1,135           | 188              | 29          | (1,130)          | 3,470        |
| Income tax (expense)/benefit                               | (208)                | (280)                    | (542)             | (318)           | (56)             | (5)         | 178              | (1,231)      |
| Non-controlling interests                                  | -                    | -                        | -                 | -               | -                | (1)         | (19)             | (20)         |
| <b>Cash profit/(loss)</b>                                  | <b>343</b>           | <b>647</b>               | <b>1,228</b>      | <b>817</b>      | <b>132</b>       | <b>23</b>   | <b>(971)</b>     | <b>2,219</b> |

| March 2025 Half Year                                       | Australia Retail \$M | Australia Commercial \$M | Institutional \$M | New Zealand \$M | Suncorp Bank \$M | Pacific \$M | Group Centre \$M | Group \$M    |
|------------------------------------------------------------|----------------------|--------------------------|-------------------|-----------------|------------------|-------------|------------------|--------------|
| Net interest income                                        | 2,592                | 1,589                    | 2,033             | 1,589           | 823              | 55          | 188              | 8,869        |
| Other operating income                                     | 269                  | 153                      | 1,386             | 193             | 30               | 44          | 51               | 2,126        |
| Operating income                                           | 2,861                | 1,742                    | 3,419             | 1,782           | 853              | 99          | 239              | 10,995       |
| Operating expenses                                         | (1,781)              | (755)                    | (1,461)           | (685)           | (433)            | (74)        | (553)            | (5,742)      |
| Cash profit/(loss) before credit impairment and income tax | 1,080                | 987                      | 1,958             | 1,097           | 420              | 25          | (314)            | 5,253        |
| Credit impairment (charge)/release                         | (63)                 | (50)                     | (28)              | 4               | (11)             | 3           | -                | (145)        |
| Cash profit/(loss) before income tax                       | 1,017                | 937                      | 1,930             | 1,101           | 409              | 28          | (314)            | 5,108        |
| Income tax (expense)/benefit                               | (312)                | (282)                    | (550)             | (309)           | (123)            | (7)         | 64               | (1,519)      |
| Non-controlling interests                                  | -                    | -                        | -                 | -               | -                | (1)         | (20)             | (21)         |
| <b>Cash profit/(loss)</b>                                  | <b>705</b>           | <b>655</b>               | <b>1,380</b>      | <b>792</b>      | <b>286</b>       | <b>20</b>   | <b>(270)</b>     | <b>3,568</b> |

| September 2025 Half Year v March 2025 Half Year            | Australia Retail | Australia Commercial | Institutional | New Zealand | Suncorp Bank | Pacific    | Group Centre | Group       |
|------------------------------------------------------------|------------------|----------------------|---------------|-------------|--------------|------------|--------------|-------------|
| Net interest income                                        | 2%               | 0%                   | 4%            | 4%          | -1%          | -4%        | 10%          | 3%          |
| Other operating income                                     | 33%              | 0%                   | -8%           | -1%         | 20%          | 2%         | large        | -15%        |
| Operating income                                           | 5%               | 0%                   | -1%           | 3%          | 0%           | -1%        | large        | -1%         |
| Operating expenses                                         | 25%              | 1%                   | 11%           | 5%          | 48%          | -5%        | 97%          | 24%         |
| Cash profit/(loss) before credit impairment and income tax | -28%             | -1%                  | -9%           | 2%          | -49%         | 12%        | large        | -28%        |
| Credit impairment (charge)/release                         | large            | 4%                   | -89%          | large       | large        | -67%       | n/a          | large       |
| Cash profit/(loss) before income tax                       | -46%             | -1%                  | -8%           | 3%          | -54%         | 4%         | large        | -32%        |
| Income tax (expense)/benefit                               | -33%             | -1%                  | -1%           | 3%          | -54%         | -29%       | large        | -19%        |
| Non-controlling interests                                  | n/a              | n/a                  | n/a           | n/a         | n/a          | 0%         | -5%          | -5%         |
| <b>Cash profit/(loss)</b>                                  | <b>-51%</b>      | <b>-1%</b>           | <b>-11%</b>   | <b>3%</b>   | <b>-54%</b>  | <b>15%</b> | <b>large</b> | <b>-38%</b> |

## DIVISIONAL RESULTS

### Divisional Performance

#### Key Balance Sheet Metrics by division

|                                               | As at         |               |               | Movement            |                     |
|-----------------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                               | Sep 25<br>\$B | Mar 25<br>\$B | Sep 24<br>\$B | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Net Loans and Advances</b>                 |               |               |               |                     |                     |
| Australia Retail                              | 348.8         | 341.0         | 332.5         | 2%                  | 5%                  |
| Australia Commercial                          | 67.2          | 66.0          | 65.0          | 2%                  | 3%                  |
| Institutional <sup>1</sup>                    | 216.1         | 216.6         | 210.5         | 0%                  | 3%                  |
| New Zealand <sup>1</sup>                      | 122.9         | 124.1         | 123.5         | -1%                 | 0%                  |
| Suncorp Bank                                  | 73.2          | 71.5          | 70.9          | 2%                  | 3%                  |
| Pacific <sup>1</sup>                          | 1.7           | 1.7           | 1.7           | 0%                  | 0%                  |
| Group Centre                                  | (0.4)         | (0.7)         | (0.7)         | -43%                | -43%                |
| <b>Total</b>                                  | <b>829.5</b>  | <b>820.2</b>  | <b>803.4</b>  | <b>1%</b>           | <b>3%</b>           |
| <b>Customer Deposits</b>                      |               |               |               |                     |                     |
| Australia Retail                              | 186.5         | 183.4         | 176.8         | 2%                  | 5%                  |
| Australia Commercial                          | 118.9         | 119.4         | 116.3         | 0%                  | 2%                  |
| Institutional <sup>1</sup>                    | 282.2         | 292.5         | 264.4         | -4%                 | 7%                  |
| New Zealand <sup>1</sup>                      | 101.6         | 103.3         | 100.9         | -2%                 | 1%                  |
| Suncorp Bank                                  | 56.2          | 55.6          | 54.7          | 1%                  | 3%                  |
| Pacific <sup>1</sup>                          | 3.7           | 3.7           | 3.6           | 0%                  | 3%                  |
| Group Centre                                  | (1.0)         | (1.3)         | (1.5)         | -23%                | -33%                |
| <b>Total</b>                                  | <b>748.1</b>  | <b>756.6</b>  | <b>715.2</b>  | <b>-1%</b>          | <b>5%</b>           |
| <b>Risk Weighted Assets</b>                   |               |               |               |                     |                     |
| Australia Retail                              | 121.1         | 121.1         | 116.9         | 0%                  | 4%                  |
| Australia Commercial                          | 47.4          | 46.6          | 45.5          | 2%                  | 4%                  |
| Institutional                                 | 171.0         | 178.4         | 166.9         | -4%                 | 2%                  |
| New Zealand                                   | 62.4          | 59.9          | 62.1          | 4%                  | 0%                  |
| Suncorp Bank                                  | 36.2          | 33.3          | 33.4          | 9%                  | 8%                  |
| Pacific                                       | 3.8           | 3.8           | 3.6           | 0%                  | 6%                  |
| Group Centre                                  | 16.6          | 25.9          | 18.2          | -36%                | -9%                 |
| <b>Total</b>                                  | <b>458.5</b>  | <b>469.0</b>  | <b>446.6</b>  | <b>-2%</b>          | <b>3%</b>           |
|                                               |               |               |               |                     |                     |
|                                               | Half Year     |               | Full Year     |                     |                     |
|                                               | Sep 25        | Mar 25        | Sep 25        | Sep 24              |                     |
| <b>Return on Average Risk Weighted Assets</b> |               |               |               |                     |                     |
| Australia Retail                              | 0.56%         | 1.19%         | 0.87%         | 1.26%               |                     |
| Australia Commercial                          | 2.75%         | 2.86%         | 2.80%         | 2.88%               |                     |
| Institutional                                 | 1.35%         | 1.55%         | 1.45%         | 1.68%               |                     |
| New Zealand                                   | 2.66%         | 2.64%         | 2.65%         | 2.33%               |                     |
| Suncorp Bank <sup>2</sup>                     | 0.77%         | 1.72%         | 1.24%         | (2.21%)             |                     |
| Pacific                                       | 1.21%         | 1.06%         | 1.14%         | 1.64%               |                     |
| Group Centre                                  | n/a           | n/a           | n/a           | n/a                 |                     |
| <b>Total</b>                                  | <b>0.94%</b>  | <b>1.55%</b>  | <b>1.24%</b>  | <b>1.55%</b>        |                     |

<sup>1</sup>. Refer to pages 34 and 35 for Net loans and advances and Customer deposits movements excluding the impact of foreign currency translation.

<sup>2</sup>. September 2024 full year includes Suncorp Bank acquisition related adjustment charge after tax of \$196 million.

## DIVISIONAL RESULTS

### Australia Retail Bruce Rush (Acting)

|                                                                                             | Half Year     |               |             | Full Year     |               |             |
|---------------------------------------------------------------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
|                                                                                             | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| Net interest income                                                                         | 2,654         | 2,592         | 2%          | 5,246         | 5,223         | 0%          |
| Other operating income                                                                      | 357           | 269           | 33%         | 626           | 664           | -6%         |
| Operating income                                                                            | 3,011         | 2,861         | 5%          | 5,872         | 5,887         | 0%          |
| Operating expenses                                                                          | (2,234)       | (1,781)       | 25%         | (4,015)       | (3,516)       | 14%         |
| Cash profit before credit impairment and income tax                                         | 777           | 1,080         | -28%        | 1,857         | 2,371         | -22%        |
| Credit impairment (charge)/release                                                          | (226)         | (63)          | large       | (289)         | (71)          | large       |
| Cash profit before income tax                                                               | 551           | 1,017         | -46%        | 1,568         | 2,300         | -32%        |
| Income tax expense                                                                          | (208)         | (312)         | -33%        | (520)         | (693)         | -25%        |
| <b>Cash profit</b>                                                                          | <b>343</b>    | <b>705</b>    | <b>-51%</b> | <b>1,048</b>  | <b>1,607</b>  | <b>-35%</b> |
| <b>Balance Sheet</b>                                                                        |               |               |             |               |               |             |
| Net loans and advances                                                                      | 348,829       | 340,953       | 2%          | 348,829       | 332,501       | 5%          |
| Other external assets                                                                       | 2,772         | 2,831         | -2%         | 2,772         | 2,855         | -3%         |
| External assets                                                                             | 351,601       | 343,784       | 2%          | 351,601       | 335,356       | 5%          |
| Customer deposits                                                                           | 186,546       | 183,357       | 2%          | 186,546       | 176,813       | 6%          |
| Other external liabilities                                                                  | 3,976         | 3,985         | 0%          | 3,976         | 3,988         | 0%          |
| External liabilities                                                                        | 190,522       | 187,342       | 2%          | 190,522       | 180,801       | 5%          |
| Risk weighted assets                                                                        | 121,088       | 121,111       | 0%          | 121,088       | 116,931       | 4%          |
| Average gross loans and advances                                                            | 346,450       | 337,660       | 3%          | 342,067       | 323,531       | 6%          |
| Average deposits and other borrowings                                                       | 185,357       | 180,088       | 3%          | 182,730       | 171,580       | 6%          |
| <b>Ratios</b>                                                                               |               |               |             |               |               |             |
| Return on average RWA                                                                       | 0.56%         | 1.19%         |             | 0.87%         | 1.26%         |             |
| Net interest margin                                                                         | 1.83%         | 1.84%         |             | 1.83%         | 1.91%         |             |
| Operating expenses to operating income                                                      | 74.2%         | 62.3%         |             | 68.4%         | 59.7%         |             |
| Operating expenses to average assets                                                        | 1.28%         | 1.05%         |             | 1.17%         | 1.08%         |             |
| Individually assessed credit impairment charge/(release)                                    | 56            | 47            | 19%         | 103           | 100           | 3%          |
| Individually assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | 0.03%         | 0.03%         |             | 0.03%         | 0.03%         |             |
| Collectively assessed credit impairment charge/(release)                                    | 170           | 16            | large       | 186           | (29)          | large       |
| Collectively assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | 0.10%         | 0.01%         |             | 0.05%         | (0.01%)       |             |
| Gross impaired assets                                                                       | 1,438         | 1,204         | 19%         | 1,438         | 870           | 65%         |
| Gross impaired assets as a % of GLA                                                         | 0.41%         | 0.35%         |             | 0.41%         | 0.26%         |             |
| Total FTE                                                                                   | 11,023        | 10,950        | 1%          | 11,023        | 10,832        | 2%          |

<sup>1</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities.

#### Performance September 2025 v September 2024

Lending volumes increased driven by home loan growth.

- Net interest margin decreased driven by lower asset margin from home loan pricing competition, unfavourable deposit margin reflecting impact of lower cash rates and higher net funding costs. This was partially offset by higher deposit margins from pricing optimisation, and higher earnings on replicating portfolio.
- Other operating income decreased driven by lower insurance-related income and higher customer remediation.
- Operating expenses increased driven by higher restructuring expense, ASIC settlement, inflationary impacts, higher customer remediation, and higher investment spend. This was partially offset by benefits from productivity initiatives.
- Credit impairment increased driven by higher collectively assessed credit impairment.

#### Performance September 2025 v March 2025

Lending volumes increased driven by home loan growth.

- Net interest margin decreased driven by lower asset margin from home loan pricing competition, and unfavourable deposit margin reflecting impact of lower cash rates. This was partially offset by higher earnings on replicating portfolio, lower net funding costs and favourable deposit mix from deposit growth and a shift out of lower margin term deposits.
- Other operating income increased driven by timing of recognition of cards incentives, and lower customer remediation.
- Operating expenses increased driven by higher restructuring expense, ASIC settlement, higher investment spend, and higher customer remediation. This was partially offset by benefits from productivity initiatives.
- Credit impairment increased driven by higher collectively assessed credit impairment.

## DIVISIONAL RESULTS

### Australia Retail

Bruce Rush (Acting)

| Individually assessed credit impairment charge/(release)        | Half Year     |               |            | Full Year     |               |           |
|-----------------------------------------------------------------|---------------|---------------|------------|---------------|---------------|-----------|
|                                                                 | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt      |
| Home Loans                                                      | 8             | 7             | 14%        | 15            | 9             | 67%       |
| Cards and Personal Loans                                        | 47            | 40            | 18%        | 87            | 89            | -2%       |
| Deposits and Payments <sup>1</sup>                              | 1             | -             | n/a        | 1             | 2             | -50%      |
| <b>Individually assessed credit impairment charge/(release)</b> | <b>56</b>     | <b>47</b>     | <b>19%</b> | <b>103</b>    | <b>100</b>    | <b>3%</b> |

| Collectively assessed credit impairment charge/(release)        | Half Year     |               |              | Full Year     |               |              |
|-----------------------------------------------------------------|---------------|---------------|--------------|---------------|---------------|--------------|
|                                                                 | Sep 25<br>\$M | Mar 25<br>\$M | Movt         | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| Home Loans                                                      | 193           | 27            | large        | 220           | (21)          | large        |
| Cards and Personal Loans                                        | (24)          | (9)           | large        | (33)          | (12)          | large        |
| Deposits and Payments <sup>1</sup>                              | 1             | (2)           | large        | (1)           | 4             | large        |
| <b>Collectively assessed credit impairment charge/(release)</b> | <b>170</b>    | <b>16</b>     | <b>large</b> | <b>186</b>    | <b>(29)</b>   | <b>large</b> |

| Net loans and advances             | As at          |                |                | Movement            |                     |
|------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                    | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| Home Loans                         | 343,535        | 335,531        | 326,770        | 2%                  | 5%                  |
| Cards and Personal Loans           | 5,271          | 5,395          | 5,698          | -2%                 | -7%                 |
| Deposits and Payments <sup>1</sup> | 23             | 27             | 33             | -15%                | -30%                |
| <b>Net loans and advances</b>      | <b>348,829</b> | <b>340,953</b> | <b>332,501</b> | <b>2%</b>           | <b>5%</b>           |

| Customer deposits        | As at          |                |                | Movement            |                     |
|--------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                          | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| Home Loans <sup>2</sup>  | 55,065         | 52,712         | 50,211         | 4%                  | 10%                 |
| Cards and Personal Loans | 184            | 176            | 175            | 5%                  | 5%                  |
| Deposits and Payments    | 131,297        | 130,469        | 126,427        | 1%                  | 4%                  |
| <b>Customer deposits</b> | <b>186,546</b> | <b>183,357</b> | <b>176,813</b> | <b>2%</b>           | <b>6%</b>           |

<sup>1</sup> Net loans and advances for the deposits and payments business represent amounts in overdraft.

<sup>2</sup> Customer deposits amount for the home loans business represent balances in offset accounts.

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## DIVISIONAL RESULTS

### Australia Commercial Clare Morgan

The Group announced at the October 2025 Strategy Day that Australia Commercial will be renamed to Business & Private Bank. This will be reflected in the 2026 Half Year Results Announcement.

|                                                                                             | Half Year     |               |            | Full Year     |               |            |
|---------------------------------------------------------------------------------------------|---------------|---------------|------------|---------------|---------------|------------|
|                                                                                             | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Net interest income                                                                         | 1,591         | 1,589         | 0%         | 3,180         | 3,164         | 1%         |
| Other operating income                                                                      | 153           | 153           | 0%         | 306           | 342           | -11%       |
| Operating income                                                                            | 1,744         | 1,742         | 0%         | 3,486         | 3,506         | -1%        |
| Operating expenses                                                                          | (765)         | (755)         | 1%         | (1,520)       | (1,507)       | 1%         |
| Cash profit before credit impairment and income tax                                         | 979           | 987           | -1%        | 1,966         | 1,999         | -2%        |
| Credit impairment (charge)/release                                                          | (52)          | (50)          | 4%         | (102)         | (80)          | 28%        |
| Cash profit before income tax                                                               | 927           | 937           | -1%        | 1,864         | 1,919         | -3%        |
| Income tax expense                                                                          | (280)         | (282)         | -1%        | (562)         | (577)         | -3%        |
| <b>Cash profit</b>                                                                          | <b>647</b>    | <b>655</b>    | <b>-1%</b> | <b>1,302</b>  | <b>1,342</b>  | <b>-3%</b> |
| <b>Balance Sheet</b>                                                                        |               |               |            |               |               |            |
| Net loans and advances                                                                      | 67,174        | 65,995        | 2%         | 67,174        | 65,025        | 3%         |
| Other external assets                                                                       | 350           | 332           | 5%         | 350           | 431           | -19%       |
| External assets                                                                             | 67,524        | 66,327        | 2%         | 67,524        | 65,456        | 3%         |
| Customer deposits                                                                           | 118,941       | 119,388       | 0%         | 118,941       | 116,273       | 2%         |
| Other external liabilities                                                                  | 4,995         | 5,423         | -8%        | 4,995         | 5,756         | -13%       |
| External liabilities                                                                        | 123,936       | 124,811       | -1%        | 123,936       | 122,029       | 2%         |
| Risk weighted assets                                                                        | 47,449        | 46,637        | 2%         | 47,449        | 45,460        | 4%         |
| Average gross loans and advances                                                            | 67,574        | 66,219        | 2%         | 66,899        | 64,816        | 3%         |
| Average deposits and other borrowings                                                       | 119,496       | 120,150       | -1%        | 119,822       | 115,836       | 3%         |
| <b>Ratios</b>                                                                               |               |               |            |               |               |            |
| Return on average RWA                                                                       | 2.75%         | 2.86%         |            | 2.80%         | 2.88%         |            |
| Net interest margin <sup>1</sup>                                                            | 2.54%         | 2.53%         |            | 2.53%         | 2.59%         |            |
| Operating expenses to operating income                                                      | 43.9%         | 43.3%         |            | 43.6%         | 43.0%         |            |
| Operating expenses to average assets                                                        | 1.22%         | 1.20%         |            | 1.21%         | 1.23%         |            |
| Individually assessed credit impairment charge/(release)                                    | 68            | 59            | 15%        | 127           | 72            | 76%        |
| Individually assessed credit impairment charge/(release) as a % of average GLA <sup>2</sup> | 0.20%         | 0.18%         |            | 0.19%         | 0.11%         |            |
| Collectively assessed credit impairment charge/(release)                                    | (16)          | (9)           | 78%        | (25)          | 8             | large      |
| Collectively assessed credit impairment charge/(release) as a % of average GLA <sup>2</sup> | (0.05%)       | (0.03%)       |            | (0.04%)       | 0.01%         |            |
| Gross impaired assets                                                                       | 385           | 386           | 0%         | 385           | 291           | 32%        |
| Gross impaired assets as a % of GLA                                                         | 0.56%         | 0.58%         |            | 0.56%         | 0.44%         |            |
| Total FTE                                                                                   | 3,480         | 3,361         | 4%         | 3,480         | 3,294         | 6%         |

<sup>1</sup> Australia Commercial division generates positive net interest income from surplus deposits held. Accordingly, \$57.8 billion of average deposits for the September 2025 half and \$59.0 billion for the September 2025 full year (Mar 25 half: \$60.1 billion; Sep 24 full year: \$57.6 billion) have been included within average net interest earning assets for the net interest margin calculation to align with the internal management reporting view.

<sup>2</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities

#### Performance September 2025 v September 2024

Lending volumes increased driven by Diversified & Specialist Businesses.

- Net interest margin decreased driven by lower asset margin from pricing competition, unfavourable deposit margin, and unfavourable deposit mix with a shift towards lower margin savings and term deposits. This was partially offset by higher earnings on replicating portfolio, and lower net funding costs.
- Other operating income decreased driven by higher customer remediation.
- Operating expenses increased driven by inflationary impacts, partially offset by lower restructuring expense, lower investment spend and benefits from productivity initiatives.
- Credit impairment increased driven by higher individually assessed credit impairment charge due to impairment flows in the SME Banking and Agri portfolios, partially offset by lower collectively assessed credit impairment.

#### Performance September 2025 v March 2025

Lending volumes increased driven by Diversified & Specialist Businesses and SME Banking.

- Net interest margin increased driven by higher earnings on replicating portfolio, and favourable deposit mix with a shift out of lower margin savings and term deposits. This was partially offset by lower asset margin from pricing competition, and unfavourable deposit margin.
- Operating expenses increased driven by higher investment spend.
- Credit impairment increased driven by higher individually assessed credit impairment charge due to impairment flows in the SME Banking and Agri portfolios, partially offset by lower collectively assessed credit impairment.

## DIVISIONAL RESULTS

### Australia Commercial

Clare Morgan

| Individually assessed credit impairment charge/(release)        | Half Year     |               |            | Full Year     |               |            |
|-----------------------------------------------------------------|---------------|---------------|------------|---------------|---------------|------------|
|                                                                 | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| SME Banking                                                     | 48            | 47            | 2%         | 95            | 72            | 32%        |
| Diversified & Specialist Businesses                             | 20            | 11            | 82%        | 31            | (1)           | large      |
| Central Functions                                               | -             | 1             | -100%      | 1             | 1             | 0%         |
| <b>Individually assessed credit impairment charge/(release)</b> | <b>68</b>     | <b>59</b>     | <b>15%</b> | <b>127</b>    | <b>72</b>     | <b>76%</b> |

| Collectively assessed credit impairment charge/(release)        | Half Year     |               |            | Full Year     |               |              |
|-----------------------------------------------------------------|---------------|---------------|------------|---------------|---------------|--------------|
|                                                                 | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| SME Banking                                                     | (12)          | 8             | large      | (4)           | (3)           | 33%          |
| Diversified & Specialist Businesses                             | (4)           | (22)          | -82%       | (26)          | 11            | large        |
| Central Functions                                               | -             | 5             | -100%      | 5             | -             | n/a          |
| <b>Collectively assessed credit impairment charge/(release)</b> | <b>(16)</b>   | <b>(9)</b>    | <b>78%</b> | <b>(25)</b>   | <b>8</b>      | <b>large</b> |

| Net loans and advances                           | As at         |               |               | Movement            |                     |
|--------------------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                                  | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| SME Banking <sup>1</sup>                         | 25,116        | 24,667        | 24,763        | 2%                  | 1%                  |
| Diversified & Specialist Businesses <sup>1</sup> | 41,955        | 41,186        | 40,027        | 2%                  | 5%                  |
| Central Functions                                | 103           | 142           | 235           | -27%                | -56%                |
| <b>Net loans and advances</b>                    | <b>67,174</b> | <b>65,995</b> | <b>65,025</b> | <b>2%</b>           | <b>3%</b>           |

| Customer deposits                                | As at          |                |                | Movement            |                     |
|--------------------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                  | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| SME Banking <sup>1</sup>                         | 74,466         | 74,674         | 73,655         | 0%                  | 1%                  |
| Diversified & Specialist Businesses <sup>1</sup> | 44,475         | 44,714         | 42,618         | -1%                 | 4%                  |
| <b>Customer deposits</b>                         | <b>118,941</b> | <b>119,388</b> | <b>116,273</b> | <b>0%</b>           | <b>2%</b>           |

<sup>1.</sup> Comparative information has been restated to align with current period presentation.

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## DIVISIONAL RESULTS

Institutional  
Mark Whelan

|                                                                                             | Half Year     |               |             | Full Year     |               |            |
|---------------------------------------------------------------------------------------------|---------------|---------------|-------------|---------------|---------------|------------|
|                                                                                             | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| Net interest income                                                                         | 2,121         | 2,033         | 4%          | 4,154         | 3,741         | 11%        |
| Other operating income                                                                      | 1,272         | 1,386         | -8%         | 2,658         | 3,148         | -16%       |
| Operating income                                                                            | 3,393         | 3,419         | -1%         | 6,812         | 6,889         | -1%        |
| Operating expenses                                                                          | (1,620)       | (1,461)       | 11%         | (3,081)       | (2,875)       | 7%         |
| Cash profit before credit impairment and income tax                                         | 1,773         | 1,958         | -9%         | 3,731         | 4,014         | -7%        |
| Credit impairment (charge)/release                                                          | (3)           | (28)          | -89%        | (31)          | 10            | large      |
| Cash profit before income tax                                                               | 1,770         | 1,930         | -8%         | 3,700         | 4,024         | -8%        |
| Income tax expense                                                                          | (542)         | (550)         | -1%         | (1,092)       | (1,166)       | -6%        |
| <b>Cash profit</b>                                                                          | <b>1,228</b>  | <b>1,380</b>  | <b>-11%</b> | <b>2,608</b>  | <b>2,858</b>  | <b>-9%</b> |
| <b>Balance Sheet</b>                                                                        |               |               |             |               |               |            |
| Net loans and advances                                                                      | 216,145       | 216,581       | 0%          | 216,145       | 210,464       | 3%         |
| Other external assets                                                                       | 416,134       | 402,377       | 3%          | 416,134       | 364,534       | 14%        |
| External assets                                                                             | 632,279       | 618,958       | 2%          | 632,279       | 574,998       | 10%        |
| Customer deposits                                                                           | 282,226       | 292,530       | -4%         | 282,226       | 264,414       | 7%         |
| Other deposits and borrowings                                                               | 103,250       | 106,205       | -3%         | 103,250       | 91,207        | 13%        |
| Deposits and other borrowings                                                               | 385,476       | 398,735       | -3%         | 385,476       | 355,621       | 8%         |
| Other external liabilities                                                                  | 117,226       | 94,607        | 24%         | 117,226       | 104,432       | 12%        |
| External liabilities                                                                        | 502,702       | 493,342       | 2%          | 502,702       | 460,053       | 9%         |
| Risk weighted assets                                                                        | 170,996       | 178,384       | -4%         | 170,996       | 166,906       | 2%         |
| Average gross loans and advances                                                            | 226,633       | 225,664       | 0%          | 226,149       | 209,522       | 8%         |
| Average deposits and other borrowings                                                       | 413,766       | 394,567       | 5%          | 404,192       | 361,497       | 12%        |
| <b>Ratios</b>                                                                               |               |               |             |               |               |            |
| Return on average RWA                                                                       | 1.35%         | 1.55%         |             | 1.45%         | 1.68%         |            |
| Net interest margin                                                                         | 0.74%         | 0.76%         |             | 0.75%         | 0.75%         |            |
| Net interest margin (excl. Markets business unit)                                           | 2.16%         | 2.24%         |             | 2.20%         | 2.38%         |            |
| Operating expenses to operating income                                                      | 47.7%         | 42.7%         |             | 45.2%         | 41.7%         |            |
| Operating expenses to average assets                                                        | 0.48%         | 0.45%         |             | 0.47%         | 0.49%         |            |
| Individually assessed credit impairment charge/(release)                                    | 26            | 17            | 53%         | 43            | (67)          | large      |
| Individually assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | 0.02%         | 0.02%         |             | 0.02%         | (0.03%)       |            |
| Collectively assessed credit impairment charge/(release)                                    | (23)          | 11            | large       | (12)          | 57            | large      |
| Collectively assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | (0.02%)       | 0.01%         |             | (0.01%)       | 0.03%         |            |
| Gross impaired assets                                                                       | 380           | 319           | 19%         | 380           | 284           | 34%        |
| Gross impaired assets as a % of GLA                                                         | 0.18%         | 0.15%         |             | 0.18%         | 0.13%         |            |
| Total FTE                                                                                   | 6,368         | 6,460         | -1%         | 6,368         | 6,272         | 2%         |

<sup>1</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities.

### Performance September 2025 v September 2024

Lending volumes increased driven by Corporate Finance, partially offset by Transaction Banking.

- Net interest margin (excl. Markets business unit) decreased driven by lower cash rates, lower asset margin due to lending competition, and unfavourable deposit mix and margins.
- Other operating income decreased driven by Markets from lower trading gains across Rates, Credit and Commodities.
- Operating expenses increased driven by ASIC settlement and inflationary impacts. This was partially offset by benefits from productivity initiatives and lower restructuring expense.
- Credit impairment increased driven by higher individually assessed credit impairment due to higher impairments on several single name customers and lower write-backs and recoveries, partially offset by lower collectively assessed credit impairment.

### Performance September 2025 v March 2025

Lending volumes increased driven by Markets, partially offset by Transaction Banking.

- Net interest margin (excl. Markets business unit) decreased driven by lower cash rates, unfavourable deposit mix and margin, and lower asset margin due to lending competition.
- Other operating income decreased driven by Markets mainly from less favourable derivative valuation adjustments.
- Operating expenses increased driven by ASIC settlement, higher investment spend, and higher restructuring expense. This was partially offset by benefits from productivity initiatives.
- Credit impairment decreased driven by lower collectively assessed credit impairment, partially offset by higher individually assessed credit impairment charge due to higher impairments on several single name customers and lower write-backs and recoveries.

## DIVISIONAL RESULTS

Institutional  
Mark Whelan

### Institutional by Geography

|                                                          | Half Year     |               |             | Full Year     |               |             |
|----------------------------------------------------------|---------------|---------------|-------------|---------------|---------------|-------------|
|                                                          | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| <b>Australia</b>                                         |               |               |             |               |               |             |
| Net interest income                                      | 1,025         | 918           | 12%         | 1,943         | 1,590         | 22%         |
| Other operating income                                   | 528           | 644           | -18%        | 1,172         | 1,530         | -23%        |
| Operating income                                         | 1,553         | 1,562         | -1%         | 3,115         | 3,120         | 0%          |
| Operating expenses                                       | (868)         | (723)         | 20%         | (1,591)       | (1,361)       | 17%         |
| Cash profit before credit impairment and income tax      | 685           | 839           | -18%        | 1,524         | 1,759         | -13%        |
| Credit impairment (charge)/release                       | (2)           | (67)          | -97%        | (69)          | 8             | large       |
| Cash profit before income tax                            | 683           | 772           | -12%        | 1,455         | 1,767         | -18%        |
| Income tax expense                                       | (245)         | (234)         | 5%          | (479)         | (529)         | -9%         |
| <b>Cash profit</b>                                       | <b>438</b>    | <b>538</b>    | <b>-19%</b> | <b>976</b>    | <b>1,238</b>  | <b>-21%</b> |
| Individually assessed credit impairment charge/(release) | 12            | 33            | -64%        | 45            | (69)          | large       |
| Collectively assessed credit impairment charge/(release) | (10)          | 34            | large       | 24            | 61            | -61%        |
| Net loans and advances                                   | 131,864       | 122,516       | 8%          | 131,864       | 121,203       | 9%          |
| Customer deposits                                        | 115,511       | 105,876       | 9%          | 115,511       | 104,184       | 11%         |
| Risk weighted assets                                     | 82,218        | 84,877        | -3%         | 82,218        | 82,719        | -1%         |
| <b>International and PNG</b>                             |               |               |             |               |               |             |
| Net interest income                                      | 738           | 778           | -5%         | 1,516         | 1,456         | 4%          |
| Other operating income                                   | 626           | 618           | 1%          | 1,244         | 1,337         | -7%         |
| Operating income                                         | 1,364         | 1,396         | -2%         | 2,760         | 2,793         | -1%         |
| Operating expenses                                       | (635)         | (623)         | 2%          | (1,258)       | (1,285)       | -2%         |
| Cash profit before credit impairment and income tax      | 729           | 773           | -6%         | 1,502         | 1,508         | 0%          |
| Credit impairment (charge)/release                       | (5)           | 39            | large       | 34            | 15            | large       |
| Cash profit before income tax                            | 724           | 812           | -11%        | 1,536         | 1,523         | 1%          |
| Income tax expense                                       | (195)         | (219)         | -11%        | (414)         | (431)         | -4%         |
| <b>Cash profit</b>                                       | <b>529</b>    | <b>593</b>    | <b>-11%</b> | <b>1,122</b>  | <b>1,092</b>  | <b>3%</b>   |
| Individually assessed credit impairment charge/(release) | 2             | (8)           | large       | (6)           | 5             | large       |
| Collectively assessed credit impairment charge/(release) | 3             | (31)          | large       | (28)          | (20)          | 40%         |
| Net loans and advances                                   | 67,552        | 78,194        | -14%        | 67,552        | 73,121        | -8%         |
| Customer deposits                                        | 142,177       | 161,824       | -12%        | 142,177       | 136,013       | 5%          |
| Risk weighted assets                                     | 67,096        | 72,954        | -8%         | 67,096        | 63,477        | 6%          |
| <b>New Zealand</b>                                       |               |               |             |               |               |             |
| Net interest income                                      | 358           | 337           | 6%          | 695           | 695           | 0%          |
| Other operating income                                   | 118           | 124           | -5%         | 242           | 281           | -14%        |
| Operating income                                         | 476           | 461           | 3%          | 937           | 976           | -4%         |
| Operating expenses                                       | (117)         | (115)         | 2%          | (232)         | (229)         | 1%          |
| Cash profit before credit impairment and income tax      | 359           | 346           | 4%          | 705           | 747           | -6%         |
| Credit impairment (charge)/release                       | 4             | -             | n/a         | 4             | (13)          | large       |
| Cash profit before income tax                            | 363           | 346           | 5%          | 709           | 734           | -3%         |
| Income tax expense                                       | (102)         | (97)          | 5%          | (199)         | (206)         | -3%         |
| <b>Cash profit</b>                                       | <b>261</b>    | <b>249</b>    | <b>5%</b>   | <b>510</b>    | <b>528</b>    | <b>-3%</b>  |
| Individually assessed credit impairment charge/(release) | 12            | (8)           | large       | 4             | (3)           | large       |
| Collectively assessed credit impairment charge/(release) | (16)          | 8             | large       | (8)           | 16            | large       |
| Net loans and advances                                   | 16,729        | 15,871        | 5%          | 16,729        | 16,140        | 4%          |
| Customer deposits                                        | 24,538        | 24,830        | -1%         | 24,538        | 24,217        | 1%          |
| Risk weighted assets                                     | 21,682        | 20,553        | 5%          | 21,682        | 20,710        | 5%          |

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## DIVISIONAL RESULTS

### Institutional

Mark Whelan

| Individually assessed credit impairment charge/(release)        | Half Year     |               |            | Full Year     |               |              |
|-----------------------------------------------------------------|---------------|---------------|------------|---------------|---------------|--------------|
|                                                                 | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| Transaction Banking                                             | 19            | 14            | 36%        | 33            | (13)          | large        |
| Corporate Finance                                               | 7             | 3             | large      | 10            | (54)          | large        |
| Markets                                                         | -             | -             | n/a        | -             | -             | n/a          |
| <b>Individually assessed credit impairment charge/(release)</b> | <b>26</b>     | <b>17</b>     | <b>53%</b> | <b>43</b>     | <b>(67)</b>   | <b>large</b> |

| Collectively assessed credit impairment charge/(release)        | Half Year     |               |              | Full Year     |               |              |
|-----------------------------------------------------------------|---------------|---------------|--------------|---------------|---------------|--------------|
|                                                                 | Sep 25<br>\$M | Mar 25<br>\$M | Movt         | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| Transaction Banking                                             | (33)          | 22            | large        | (11)          | 8             | large        |
| Corporate Finance                                               | 8             | -             | n/a          | 8             | 39            | -79%         |
| Markets                                                         | 2             | (11)          | large        | (9)           | 10            | large        |
| <b>Collectively assessed credit impairment charge/(release)</b> | <b>(23)</b>   | <b>11</b>     | <b>large</b> | <b>(12)</b>   | <b>57</b>     | <b>large</b> |

| Net loans and advances        | As at          |                |                | Movement            |                     |
|-------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                               | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| Transaction Banking           | 14,343         | 21,141         | 17,637         | -32%                | -19%                |
| Corporate Finance             | 154,104        | 154,485        | 145,232        | 0%                  | 6%                  |
| Markets                       | 47,675         | 40,942         | 47,563         | 16%                 | 0%                  |
| Central Functions             | 23             | 13             | 32             | 77%                 | -28%                |
| <b>Net loans and advances</b> | <b>216,145</b> | <b>216,581</b> | <b>210,464</b> | <b>0%</b>           | <b>3%</b>           |

| Customer deposits        | As at          |                |                | Movement            |                     |
|--------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                          | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| Transaction Banking      | 164,763        | 156,308        | 153,576        | 5%                  | 7%                  |
| Corporate Finance        | 2,106          | 1,538          | 1,082          | 37%                 | 95%                 |
| Markets                  | 115,298        | 134,620        | 109,666        | -14%                | 5%                  |
| Central Functions        | 59             | 64             | 90             | -8%                 | -34%                |
| <b>Customer deposits</b> | <b>282,226</b> | <b>292,530</b> | <b>264,414</b> | <b>-4%</b>          | <b>7%</b>           |

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## DIVISIONAL RESULTS

Institutional  
Mark Whelan

|                                                            | Transaction<br>Banking <sup>1</sup><br>\$M | Corporate<br>Finance<br>\$M | Markets<br>\$M | Central<br>Functions <sup>1</sup><br>\$M | Total<br>\$M |
|------------------------------------------------------------|--------------------------------------------|-----------------------------|----------------|------------------------------------------|--------------|
| <b>September 2025 Full Year</b>                            |                                            |                             |                |                                          |              |
| Net interest income                                        | 1,522                                      | 2,339                       | 278            | 15                                       | 4,154        |
| Other operating income                                     | 726                                        | 72                          | 1,861          | (1)                                      | 2,658        |
| Operating income                                           | 2,248                                      | 2,411                       | 2,139          | 14                                       | 6,812        |
| Operating expenses                                         | (874)                                      | (808)                       | (1,358)        | (41)                                     | (3,081)      |
| Cash profit/(loss) before credit impairment and income tax | 1,374                                      | 1,603                       | 781            | (27)                                     | 3,731        |
| Credit impairment (charge)/release                         | (22)                                       | (18)                        | 9              | -                                        | (31)         |
| Cash profit/(loss) before income tax                       | 1,352                                      | 1,585                       | 790            | (27)                                     | 3,700        |
| Income tax expense                                         | (372)                                      | (434)                       | (256)          | (30)                                     | (1,092)      |
| <b>Cash profit/(loss)</b>                                  | <b>980</b>                                 | <b>1,151</b>                | <b>534</b>     | <b>(57)</b>                              | <b>2,608</b> |
| Individually assessed credit impairment charge/(release)   | 33                                         | 10                          | -              | -                                        | 43           |
| Collectively assessed credit impairment charge/(release)   | (11)                                       | 8                           | (9)            | -                                        | (12)         |
| Net loans and advances                                     | 14,343                                     | 154,104                     | 47,675         | 23                                       | 216,145      |
| Customer deposits                                          | 164,763                                    | 2,106                       | 115,298        | 59                                       | 282,226      |
| Risk weighted assets                                       | 23,570                                     | 93,437                      | 52,811         | 1,178                                    | 170,996      |
| <b>September 2024 Full Year</b>                            |                                            |                             |                |                                          |              |
| Net interest income                                        | 1,573                                      | 2,273                       | (131)          | 26                                       | 3,741        |
| Other operating income                                     | 727                                        | 112                         | 2,315          | (6)                                      | 3,148        |
| Operating income                                           | 2,300                                      | 2,385                       | 2,184          | 20                                       | 6,889        |
| Operating expenses                                         | (817)                                      | (760)                       | (1,174)        | (124)                                    | (2,875)      |
| Cash profit/(loss) before credit impairment and income tax | 1,483                                      | 1,625                       | 1,010          | (104)                                    | 4,014        |
| Credit impairment (charge)/release                         | 5                                          | 15                          | (10)           | -                                        | 10           |
| Cash profit/(loss) before income tax                       | 1,488                                      | 1,640                       | 1,000          | (104)                                    | 4,024        |
| Income tax expense                                         | (405)                                      | (446)                       | (283)          | (32)                                     | (1,166)      |
| <b>Cash profit/(loss)</b>                                  | <b>1,083</b>                               | <b>1,194</b>                | <b>717</b>     | <b>(136)</b>                             | <b>2,858</b> |
| Individually assessed credit impairment charge/(release)   | (13)                                       | (54)                        | -              | -                                        | (67)         |
| Collectively assessed credit impairment charge/(release)   | 8                                          | 39                          | 10             | -                                        | 57           |
| Net loans and advances                                     | 17,637                                     | 145,232                     | 47,563         | 32                                       | 210,464      |
| Customer deposits                                          | 153,576                                    | 1,082                       | 109,666        | 90                                       | 264,414      |
| Risk weighted assets                                       | 23,674                                     | 91,190                      | 50,824         | 1,218                                    | 166,906      |
| <b>September 2025 Full Year v September 2024 Full Year</b> |                                            |                             |                |                                          |              |
| Net interest income                                        | -3%                                        | 3%                          | large          | -42%                                     | 11%          |
| Other operating income                                     | 0%                                         | -36%                        | -20%           | -83%                                     | -16%         |
| Operating income                                           | -2%                                        | 1%                          | -2%            | -30%                                     | -1%          |
| Operating expenses                                         | 7%                                         | 6%                          | 16%            | -67%                                     | 7%           |
| Cash profit/(loss) before credit impairment and income tax | -7%                                        | -1%                         | -23%           | -74%                                     | -7%          |
| Credit impairment (charge)/release                         | large                                      | large                       | large          | n/a                                      | large        |
| Cash profit/(loss) before income tax                       | -9%                                        | -3%                         | -21%           | -74%                                     | -8%          |
| Income tax expense                                         | -8%                                        | -3%                         | -10%           | -6%                                      | -6%          |
| <b>Cash profit/(loss)</b>                                  | <b>-10%</b>                                | <b>-4%</b>                  | <b>-26%</b>    | <b>-58%</b>                              | <b>-9%</b>   |
| Individually assessed credit impairment charge/(release)   | large                                      | large                       | n/a            | n/a                                      | large        |
| Collectively assessed credit impairment charge/(release)   | large                                      | -79%                        | large          | n/a                                      | large        |
| Net loans and advances                                     | -19%                                       | 6%                          | 0%             | -28%                                     | 3%           |
| Customer deposits                                          | 7%                                         | 95%                         | 5%             | -34%                                     | 7%           |
| Risk weighted assets                                       | 0%                                         | 2%                          | 4%             | -3%                                      | 2%           |

<sup>1.</sup> Comparative information has been restated to align with current period presentation.

## DIVISIONAL RESULTS

Institutional  
Mark Whelan

|                                                            | Transaction<br>Banking <sup>1</sup><br>\$M | Corporate<br>Finance<br>\$M | Markets<br>\$M | Central<br>Functions <sup>1</sup><br>\$M | Total<br>\$M |
|------------------------------------------------------------|--------------------------------------------|-----------------------------|----------------|------------------------------------------|--------------|
| <b>September 2025 Half Year</b>                            |                                            |                             |                |                                          |              |
| Net interest income                                        | 746                                        | 1,175                       | 196            | 4                                        | 2,121        |
| Other operating income                                     | 360                                        | 44                          | 870            | (2)                                      | 1,272        |
| Operating income                                           | 1,106                                      | 1,219                       | 1,066          | 2                                        | 3,393        |
| Operating expenses                                         | (436)                                      | (405)                       | (753)          | (26)                                     | (1,620)      |
| Cash profit/(loss) before credit impairment and income tax | 670                                        | 814                         | 313            | (24)                                     | 1,773        |
| Credit impairment (charge)/release                         | 14                                         | (15)                        | (2)            | -                                        | (3)          |
| Cash profit/(loss) before income tax                       | 684                                        | 799                         | 311            | (24)                                     | 1,770        |
| Income tax expense                                         | (186)                                      | (221)                       | (119)          | (16)                                     | (542)        |
| <b>Cash profit/(loss)</b>                                  | <b>498</b>                                 | <b>578</b>                  | <b>192</b>     | <b>(40)</b>                              | <b>1,228</b> |
| Individually assessed credit impairment charge/(release)   | 19                                         | 7                           | -              | -                                        | 26           |
| Collectively assessed credit impairment charge/(release)   | (33)                                       | 8                           | 2              | -                                        | (23)         |
| Net loans and advances                                     | 14,343                                     | 154,104                     | 47,675         | 23                                       | 216,145      |
| Customer deposits                                          | 164,763                                    | 2,106                       | 115,298        | 59                                       | 282,226      |
| Risk weighted assets                                       | 23,570                                     | 93,437                      | 52,811         | 1,178                                    | 170,996      |
| <b>March 2025 Half Year</b>                                |                                            |                             |                |                                          |              |
| Net interest income                                        | 776                                        | 1,164                       | 82             | 11                                       | 2,033        |
| Other operating income                                     | 366                                        | 28                          | 991            | 1                                        | 1,386        |
| Operating income                                           | 1,142                                      | 1,192                       | 1,073          | 12                                       | 3,419        |
| Operating expenses                                         | (438)                                      | (403)                       | (605)          | (15)                                     | (1,461)      |
| Cash profit/(loss) before credit impairment and income tax | 704                                        | 789                         | 468            | (3)                                      | 1,958        |
| Credit impairment (charge)/release                         | (36)                                       | (3)                         | 11             | -                                        | (28)         |
| Cash profit/(loss) before income tax                       | 668                                        | 786                         | 479            | (3)                                      | 1,930        |
| Income tax expense                                         | (186)                                      | (213)                       | (137)          | (14)                                     | (550)        |
| <b>Cash profit/(loss)</b>                                  | <b>482</b>                                 | <b>573</b>                  | <b>342</b>     | <b>(17)</b>                              | <b>1,380</b> |
| Individually assessed credit impairment charge/(release)   | 14                                         | 3                           | -              | -                                        | 17           |
| Collectively assessed credit impairment charge/(release)   | 22                                         | -                           | (11)           | -                                        | 11           |
| Net loans and advances                                     | 21,141                                     | 154,485                     | 40,942         | 13                                       | 216,581      |
| Customer deposits                                          | 156,308                                    | 1,538                       | 134,620        | 64                                       | 292,530      |
| Risk weighted assets                                       | 25,651                                     | 97,108                      | 54,451         | 1,174                                    | 178,384      |
| <b>September 2025 Half Year v March 2025 Half Year</b>     |                                            |                             |                |                                          |              |
| Net interest income                                        | -4%                                        | 1%                          | large          | -64%                                     | 4%           |
| Other operating income                                     | -2%                                        | 57%                         | -12%           | large                                    | -8%          |
| Operating income                                           | -3%                                        | 2%                          | -1%            | -83%                                     | -1%          |
| Operating expenses                                         | 0%                                         | 0%                          | 24%            | 73%                                      | 11%          |
| Cash profit/(loss) before credit impairment and income tax | -5%                                        | 3%                          | -33%           | large                                    | -9%          |
| Credit impairment (charge)/release                         | large                                      | large                       | large          | n/a                                      | -89%         |
| Cash profit/(loss) before income tax                       | 2%                                         | 2%                          | -35%           | large                                    | -8%          |
| Income tax expense                                         | 0%                                         | 4%                          | -13%           | 14%                                      | -1%          |
| <b>Cash profit/(loss)</b>                                  | <b>3%</b>                                  | <b>1%</b>                   | <b>-44%</b>    | <b>large</b>                             | <b>-11%</b>  |
| Individually assessed credit impairment charge/(release)   | 36%                                        | large                       | n/a            | n/a                                      | 53%          |
| Collectively assessed credit impairment charge/(release)   | large                                      | n/a                         | large          | n/a                                      | large        |
| Net loans and advances                                     | -32%                                       | 0%                          | 16%            | 77%                                      | 0%           |
| Customer deposits                                          | 5%                                         | 37%                         | -14%           | -8%                                      | -4%          |
| Risk weighted assets                                       | -8%                                        | -4%                         | -3%            | 0%                                       | -4%          |

<sup>1.</sup> Comparative information has been restated to align with current period presentation.

## DIVISIONAL RESULTS

**Institutional**  
Mark Whelan

### Analysis of Markets operating income<sup>1</sup>

|                                                           | Half Year     |               |       | Full Year     |               |      |
|-----------------------------------------------------------|---------------|---------------|-------|---------------|---------------|------|
|                                                           | Sep 25<br>\$M | Mar 25<br>\$M | Movt  | Sep 25<br>\$M | Sep 24<br>\$M | Movt |
| <b>Composition of Markets operating income by product</b> |               |               |       |               |               |      |
| Foreign Exchange                                          | 376           | 370           | 2%    | 746           | 746           | 0%   |
| Rates                                                     | 226           | 211           | 7%    | 437           | 396           | 10%  |
| Credit and Capital Markets                                | 102           | 114           | -11%  | 216           | 245           | -12% |
| Commodities                                               | 55            | 55            | 0%    | 110           | 163           | -33% |
| <b>Franchise Revenue</b>                                  | <b>759</b>    | 750           | 1%    | <b>1,509</b>  | 1,550         | -3%  |
| Balance Sheet <sup>2</sup>                                | 316           | 301           | 5%    | 617           | 531           | 16%  |
| Derivative valuation adjustments <sup>3</sup>             | (9)           | 22            | large | 13            | 103           | -87% |
| <b>Markets operating income</b>                           | <b>1,066</b>  | 1,073         | -1%   | <b>2,139</b>  | 2,184         | -2%  |

<sup>1</sup> Markets operating income includes Net interest income and Other operating income.

<sup>2</sup> Balance Sheet represents hedging of interest rate risk on the Group's loan and deposit books and the management of the Group's liquidity portfolio.

<sup>3</sup> Includes funding and credit valuation adjustments net of associated hedges.

|                                                             | Half Year     |               |      | Full Year     |               |      |
|-------------------------------------------------------------|---------------|---------------|------|---------------|---------------|------|
|                                                             | Sep 25<br>\$M | Mar 25<br>\$M | Movt | Sep 25<br>\$M | Sep 24<br>\$M | Movt |
| <b>Composition of Markets operating income by geography</b> |               |               |      |               |               |      |
| Australia                                                   | 304           | 329           | -8%  | 633           | 698           | -9%  |
| International and PNG <sup>1</sup>                          | 624           | 627           | 0%   | 1,251         | 1,241         | 1%   |
| New Zealand                                                 | 138           | 117           | 18%  | 255           | 245           | 4%   |
| <b>Markets operating income</b>                             | <b>1,066</b>  | 1,073         | -1%  | <b>2,139</b>  | 2,184         | -2%  |

<sup>1</sup> Comprises the countries outside of Australia and New Zealand that form part of the Institutional division. This includes Asia, Europe & America and Papua New Guinea.

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## DIVISIONAL RESULTS

### Institutional

Mark Whelan

#### Market risk

Market risk stems from the Group's trading and balance sheet management activities and the impact of changes and correlations between interest rates, foreign exchange rates, credit spreads, commodities, equities and the volatility within these asset classes.

The Group manages and controls market risk using Value at Risk (VaR), sensitivity analysis and stress testing. VaR measures the Group's possible daily loss based on historical market movements.

The Group's VaR approach for both traded and non-traded risk is historical simulation using changes in market rates, prices and volatilities over the previous 500 business days to calculate standard VaR and a 1-year stressed period to calculate stressed VaR.

VaR is measured at a 99% confidence interval, which means there is a 99% chance that a loss will not exceed the VaR for the relevant holding period.

#### Traded market risk (excl. Suncorp Bank)

Below are aggregate VaR exposures at a 99% confidence level covering both physical and derivative trading positions for the Group's (excluding Suncorp Bank) principal trading centres. Suncorp Bank traded market risk is not material and not disclosed separately, refer to 2025 ANZGHL Annual Report Note 18 Financial risk management for disclosure of total Group VaR.

##### 99% confidence level (1 day holding period)

|                                      | As at      | High for year | Low for year | Avg for year | As at      | High for year | Low for year | Avg for year |
|--------------------------------------|------------|---------------|--------------|--------------|------------|---------------|--------------|--------------|
|                                      | Sep 25 \$M | Sep 25 \$M    | Sep 25 \$M   | Sep 25 \$M   | Sep 24 \$M | Sep 24 \$M    | Sep 24 \$M   | Sep 24 \$M   |
| Value at Risk at 99% confidence      |            |               |              |              |            |               |              |              |
| Foreign exchange                     | 1.9        | 8.9           | 1.7          | 3.4          | 3.2        | 11.5          | 2.2          | 5.0          |
| Interest rate                        | 3.8        | 8.5           | 3.8          | 5.5          | 6.4        | 19.2          | 4.8          | 8.7          |
| Credit                               | 2.9        | 8.2           | 1.8          | 4.1          | 5.7        | 8.1           | 4.2          | 6.7          |
| Commodities                          | 8.9        | 11.3          | 2.3          | 6.3          | 3.3        | 5.0           | 1.8          | 2.9          |
| Equity                               | -          | -             | -            | -            | -          | -             | -            | -            |
| Diversification benefit <sup>1</sup> | (8.8)      | n/a           | n/a          | (9.6)        | (9.9)      | n/a           | n/a          | (10.2)       |
| <b>Total VaR</b>                     | <b>8.7</b> | <b>13.5</b>   | <b>6.8</b>   | <b>9.7</b>   | <b>8.7</b> | <b>22.5</b>   | <b>8.0</b>   | <b>13.1</b>  |

#### Non-traded interest rate risk (excl. Suncorp Bank)

Non-traded interest rate risk is managed by Markets and relates to the potential adverse impact of changes in market interest rates on future net interest income for the Group and current valuation of the banking book. Interest rate risk is reported using various techniques including VaR and scenario analysis based on a 1% rate shock. Suncorp Bank non-traded interest rate risk is not material and not disclosed separately, refer to 2025 ANZGHL Annual Report Note 18 Financial risk management for disclosure of total Group VaR.

##### 99% confidence level (1 day holding period)

|                                      | As at        | High for year | Low for year | Avg for year | As at       | High for year | Low for year | Avg for year |
|--------------------------------------|--------------|---------------|--------------|--------------|-------------|---------------|--------------|--------------|
|                                      | Sep 25 \$M   | Sep 25 \$M    | Sep 25 \$M   | Sep 25 \$M   | Sep 24 \$M  | Sep 24 \$M    | Sep 24 \$M   | Sep 24 \$M   |
| Value at Risk at 99% confidence      |              |               |              |              |             |               |              |              |
| Australia                            | 99.3         | 99.3          | 84.4         | 91.8         | 97.7        | 97.7          | 70.8         | 78.9         |
| New Zealand                          | 23.6         | 25.5          | 20.6         | 23.1         | 27.4        | 28.2          | 24.3         | 25.9         |
| Rest of World                        | 29.7         | 37.7          | 22.3         | 31.5         | 32.9        | 39.5          | 29.0         | 34.8         |
| Diversification benefit <sup>1</sup> | (51.0)       | n/a           | n/a          | (48.8)       | (63.0)      | n/a           | n/a          | (46.9)       |
| <b>Total VaR</b>                     | <b>101.6</b> | <b>101.8</b>  | <b>94.6</b>  | <b>97.6</b>  | <b>95.0</b> | <b>99.5</b>   | <b>81.3</b>  | <b>92.7</b>  |

#### Impact of 1% rate shock on the next 12 months' net interest income<sup>2</sup>

|                                      | As at  |        |
|--------------------------------------|--------|--------|
|                                      | Sep 25 | Sep 24 |
| As at period end                     | 1.52%  | 0.68%  |
| Maximum exposure                     | 1.58%  | 1.20%  |
| Minimum exposure                     | 1.09%  | 0.27%  |
| Average exposure (in absolute terms) | 1.33%  | 0.78%  |

<sup>1</sup> The diversification benefit reflects risks that offset across categories. The high and low VaR figures reported for each factor did not necessarily occur on the same day as the high and low VaR reported for the Group as a whole. Consequently, a diversification benefit for high and low would not be meaningful and is therefore omitted from the table.

<sup>2</sup> Modelled 1% overnight parallel positive shift in the yield curve to determine the potential impact on Net interest income over the next 12 months. This is a standard risk measure which assumes the parallel shift is reflected in all wholesale and customer rates.

## DIVISIONAL RESULTS

New Zealand  
Antonia Watson

Table reflects NZD for New Zealand (AUD results shown on page 69)

|                                                                                             | Half Year       |                 |           | Full Year       |                 |           |
|---------------------------------------------------------------------------------------------|-----------------|-----------------|-----------|-----------------|-----------------|-----------|
|                                                                                             | Sep 25<br>NZD M | Mar 25<br>NZD M | Movt      | Sep 25<br>NZD M | Sep 24<br>NZD M | Movt      |
| Net interest income                                                                         | 1,802           | 1,755           | 3%        | 3,557           | 3,408           | 4%        |
| Other operating income                                                                      | 209             | 214             | -2%       | 423             | 433             | -2%       |
| Operating income                                                                            | 2,011           | 1,969           | 2%        | 3,980           | 3,841           | 4%        |
| Operating expenses                                                                          | (786)           | (759)           | 4%        | (1,545)         | (1,492)         | 4%        |
| Cash profit before credit impairment and income tax                                         | 1,225           | 1,210           | 1%        | 2,435           | 2,349           | 4%        |
| Credit impairment (charge)/release                                                          | 15              | 5               | large     | 20              | (30)            | large     |
| Cash profit before income tax                                                               | 1,240           | 1,215           | 2%        | 2,455           | 2,319           | 6%        |
| Income tax expense                                                                          | (347)           | (341)           | 2%        | (688)           | (653)           | 5%        |
| <b>Cash profit</b>                                                                          | <b>893</b>      | <b>874</b>      | <b>2%</b> | <b>1,767</b>    | <b>1,666</b>    | <b>6%</b> |
| <b>Balance Sheet</b>                                                                        |                 |                 |           |                 |                 |           |
| Net loans and advances                                                                      | 139,922         | 136,454         | 3%        | 139,922         | 134,399         | 4%        |
| Other external assets                                                                       | 3,619           | 3,756           | -4%       | 3,619           | 3,840           | -6%       |
| External assets                                                                             | 143,541         | 140,210         | 2%        | 143,541         | 138,239         | 4%        |
| Customer deposits                                                                           | 115,612         | 113,584         | 2%        | 115,612         | 109,810         | 5%        |
| Other deposits and borrowings                                                               | 5,329           | 4,318           | 23%       | 5,329           | 4,147           | 29%       |
| Deposits and other borrowings                                                               | 120,941         | 117,902         | 3%        | 120,941         | 113,957         | 6%        |
| Other external liabilities                                                                  | 16,385          | 16,744          | -2%       | 16,385          | 16,850          | -3%       |
| External liabilities                                                                        | 137,326         | 134,646         | 2%        | 137,326         | 130,807         | 5%        |
| Risk weighted assets                                                                        | 71,034          | 65,874          | 8%        | 71,034          | 67,551          | 5%        |
| Average gross loans and advances                                                            | 138,997         | 136,023         | 2%        | 137,514         | 133,299         | 3%        |
| Average deposits and other borrowings                                                       | 119,392         | 116,653         | 2%        | 118,026         | 115,040         | 3%        |
| Net funds management income                                                                 | 100             | 99              | 1%        | 199             | 200             | -1%       |
| Funds under management                                                                      | 41,853          | 38,861          | 8%        | 41,853          | 39,663          | 6%        |
| Average funds under management                                                              | 40,188          | 39,431          | 2%        | 39,882          | 39,255          | 2%        |
| <b>Ratios</b>                                                                               |                 |                 |           |                 |                 |           |
| Return on average RWA                                                                       | 2.66%           | 2.64%           |           | 2.65%           | 2.33%           |           |
| Net interest margin                                                                         | 2.60%           | 2.60%           |           | 2.60%           | 2.57%           |           |
| Operating expenses to operating income                                                      | 39.1%           | 38.5%           |           | 38.8%           | 38.8%           |           |
| Operating expenses to average assets                                                        | 1.10%           | 1.09%           |           | 1.10%           | 1.09%           |           |
| Individually assessed credit impairment charge/(release)                                    | 8               | 23              | -65%      | 31              | 45              | -31%      |
| Individually assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | 0.01%           | 0.03%           |           | 0.02%           | 0.03%           |           |
| Collectively assessed credit impairment charge/(release)                                    | (23)            | (28)            | -18%      | (51)            | (15)            | large     |
| Collectively assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | (0.03%)         | (0.04%)         |           | (0.04%)         | (0.01%)         |           |
| Gross impaired assets                                                                       | 172             | 214             | -20%      | 172             | 171             | 1%        |
| Gross impaired assets as a % of GLA                                                         | 0.12%           | 0.16%           |           | 0.12%           | 0.13%           |           |
| Total FTE                                                                                   | 6,689           | 6,680           | 0%        | 6,689           | 6,756           | -1%       |

<sup>1</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities.

### Performance September 2025 v September 2024

Lending volumes increased driven by home loan growth.

- Net interest margin increased driven by favourable lending margin, partially offset by unfavourable deposit margin.
- Other operating income decreased driven by lower card revenue.
- Operating expenses increased driven by inflationary impacts, partially offset by lower restructuring expense, lower investment spend, and benefits from productivity initiatives.
- Credit impairment decreased driven by lower collectively assessed credit impairment, and lower individually assessed credit impairment charge.

### Performance September 2025 v March 2025

Lending volumes increased driven by home loan growth.

- Net interest margin was flat as favourable lending margin was offset by unfavourable deposit margin.
- Other operating income decreased driven by lower card revenue.
- Operating expenses increased driven by inflationary impacts, higher investment spend, and higher restructuring expense, partially offset by benefits from productivity initiatives.
- Credit impairment decreased driven by lower individually assessed credit impairment charge and lower collectively assessed credit impairment.

## DIVISIONAL RESULTS

### New Zealand

Antonia Watson

| Individually assessed credit impairment charge/(release)        | Half Year       |                 |              | Full Year       |                 |             |
|-----------------------------------------------------------------|-----------------|-----------------|--------------|-----------------|-----------------|-------------|
|                                                                 | Sep 25<br>NZD M | Mar 25<br>NZD M | Movt         | Sep 25<br>NZD M | Sep 24<br>NZD M | Movt        |
| <b>Personal</b>                                                 | <b>15</b>       | <b>14</b>       | <b>7%</b>    | <b>29</b>       | <b>23</b>       | <b>26%</b>  |
| Home Loans                                                      | 3               | 3               | 0%           | 6               | 4               | 50%         |
| Other                                                           | 12              | 11              | 9%           | 23              | 19              | 21%         |
| <b>Business &amp; Agri</b>                                      | <b>(7)</b>      | <b>9</b>        | <b>large</b> | <b>2</b>        | <b>22</b>       | <b>-91%</b> |
| <b>Individually assessed credit impairment charge/(release)</b> | <b>8</b>        | <b>23</b>       | <b>-65%</b>  | <b>31</b>       | <b>45</b>       | <b>-31%</b> |

| Collectively assessed credit impairment charge/(release)        | Half Year       |                 |              | Full Year       |                 |              |
|-----------------------------------------------------------------|-----------------|-----------------|--------------|-----------------|-----------------|--------------|
|                                                                 | Sep 25<br>NZD M | Mar 25<br>NZD M | Movt         | Sep 25<br>NZD M | Sep 24<br>NZD M | Movt         |
| <b>Personal</b>                                                 | <b>(25)</b>     | <b>6</b>        | <b>large</b> | <b>(19)</b>     | <b>(40)</b>     | <b>-53%</b>  |
| Home Loans                                                      | 14              | (14)            | large        | -               | 5               | -100%        |
| Other                                                           | (39)            | 20              | large        | (19)            | (45)            | -58%         |
| <b>Business &amp; Agri</b>                                      | <b>2</b>        | <b>(34)</b>     | <b>large</b> | <b>(32)</b>     | <b>25</b>       | <b>large</b> |
| <b>Collectively assessed credit impairment charge/(release)</b> | <b>(23)</b>     | <b>(28)</b>     | <b>-18%</b>  | <b>(51)</b>     | <b>(15)</b>     | <b>large</b> |

| Net loans and advances        | As at           |                 |                 | Movement            |                     |
|-------------------------------|-----------------|-----------------|-----------------|---------------------|---------------------|
|                               | Sep 25<br>NZD M | Mar 25<br>NZD M | Sep 24<br>NZD M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Personal</b>               | <b>115,598</b>  | <b>112,818</b>  | <b>110,447</b>  | <b>2%</b>           | <b>5%</b>           |
| Home Loans                    | 113,940         | 111,200         | 108,806         | 2%                  | 5%                  |
| Other                         | 1,658           | 1,618           | 1,641           | 2%                  | 1%                  |
| <b>Business &amp; Agri</b>    | <b>24,324</b>   | <b>23,636</b>   | <b>23,952</b>   | <b>3%</b>           | <b>2%</b>           |
| <b>Net loans and advances</b> | <b>139,922</b>  | <b>136,454</b>  | <b>134,399</b>  | <b>3%</b>           | <b>4%</b>           |

| Customer deposits        | As at           |                 |                 | Movement            |                     |
|--------------------------|-----------------|-----------------|-----------------|---------------------|---------------------|
|                          | Sep 25<br>NZD M | Mar 25<br>NZD M | Sep 24<br>NZD M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Personal</b>          | <b>96,544</b>   | <b>94,401</b>   | <b>91,814</b>   | <b>2%</b>           | <b>5%</b>           |
| Business & Agri          | 19,068          | 19,183          | 17,996          | -1%                 | 6%                  |
| <b>Customer deposits</b> | <b>115,612</b>  | <b>113,584</b>  | <b>109,810</b>  | <b>2%</b>           | <b>5%</b>           |

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## DIVISIONAL RESULTS

New Zealand  
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|                                                            | Personal<br>NZD M | Business<br>& Agri<br>NZD M | Central<br>Functions<br>NZD M | Total<br>NZD M |
|------------------------------------------------------------|-------------------|-----------------------------|-------------------------------|----------------|
| <b>September 2025 Full Year</b>                            |                   |                             |                               |                |
| Net interest income                                        | 2,590             | 959                         | 8                             | 3,557          |
| Other operating income                                     | 381               | 43                          | (1)                           | 423            |
| Operating income                                           | 2,971             | 1,002                       | 7                             | 3,980          |
| Operating expenses                                         | (1,237)           | (299)                       | (9)                           | (1,545)        |
| Cash profit before credit impairment and income tax        | 1,734             | 703                         | (2)                           | 2,435          |
| Credit impairment (charge)/release                         | (10)              | 30                          | -                             | 20             |
| Cash profit before income tax                              | 1,724             | 733                         | (2)                           | 2,455          |
| Income tax expense                                         | (483)             | (205)                       | -                             | (688)          |
| <b>Cash profit</b>                                         | <b>1,241</b>      | <b>528</b>                  | <b>(2)</b>                    | <b>1,767</b>   |
| Individually assessed credit impairment charge/(release)   | 29                | 2                           | -                             | 31             |
| Collectively assessed credit impairment charge/(release)   | (19)              | (32)                        | -                             | (51)           |
| Net loans and advances                                     | 115,598           | 24,324                      | -                             | 139,922        |
| Customer deposits                                          | 96,544            | 19,068                      | -                             | 115,612        |
| Risk weighted assets                                       | 46,034            | 21,812                      | 3,188                         | 71,034         |
| <b>September 2024 Full Year</b>                            |                   |                             |                               |                |
| Net interest income                                        | 2,383             | 1,013                       | 12                            | 3,408          |
| Other operating income                                     | 386               | 47                          | -                             | 433            |
| Operating income                                           | 2,769             | 1,060                       | 12                            | 3,841          |
| Operating expenses                                         | (1,212)           | (276)                       | (4)                           | (1,492)        |
| Cash profit before credit impairment and income tax        | 1,557             | 784                         | 8                             | 2,349          |
| Credit impairment (charge)/release                         | 17                | (47)                        | -                             | (30)           |
| Cash profit before income tax                              | 1,574             | 737                         | 8                             | 2,319          |
| Income tax expense                                         | (444)             | (207)                       | (2)                           | (653)          |
| <b>Cash profit</b>                                         | <b>1,130</b>      | <b>530</b>                  | <b>6</b>                      | <b>1,666</b>   |
| Individually assessed credit impairment charge/(release)   | 23                | 22                          | -                             | 45             |
| Collectively assessed credit impairment charge/(release)   | (40)              | 25                          | -                             | (15)           |
| Net loans and advances                                     | 110,447           | 23,952                      | -                             | 134,399        |
| Customer deposits                                          | 91,814            | 17,996                      | -                             | 109,810        |
| Risk weighted assets                                       | 42,861            | 21,776                      | 2,914                         | 67,551         |
| <b>September 2025 Full Year v September 2024 Full Year</b> |                   |                             |                               |                |
| Net interest income                                        | 9%                | -5%                         | -33%                          | 4%             |
| Other operating income                                     | -1%               | -9%                         | n/a                           | -2%            |
| Operating income                                           | 7%                | -5%                         | -42%                          | 4%             |
| Operating expenses                                         | 2%                | 8%                          | large                         | 4%             |
| Cash profit before credit impairment and income tax        | 11%               | -10%                        | large                         | 4%             |
| Credit impairment (charge)/release                         | large             | large                       | n/a                           | large          |
| Cash profit before income tax                              | 10%               | -1%                         | large                         | 6%             |
| Income tax expense                                         | 9%                | -1%                         | large                         | 5%             |
| <b>Cash profit</b>                                         | <b>10%</b>        | <b>0%</b>                   | <b>large</b>                  | <b>6%</b>      |
| Individually assessed credit impairment charge/(release)   | 26%               | -91%                        | n/a                           | -31%           |
| Collectively assessed credit impairment charge/(release)   | -53%              | large                       | n/a                           | large          |
| Net loans and advances                                     | 5%                | 2%                          | n/a                           | 4%             |
| Customer deposits                                          | 5%                | 6%                          | n/a                           | 5%             |
| Risk weighted assets                                       | 7%                | 0%                          | 9%                            | 5%             |

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## DIVISIONAL RESULTS

### New Zealand Antonia Watson

|                                                          | Personal<br>NZD M | Business<br>& Agri<br>NZD M | Central<br>Functions<br>NZD M | Total<br>NZD M |
|----------------------------------------------------------|-------------------|-----------------------------|-------------------------------|----------------|
| <b>September 2025 Half Year</b>                          |                   |                             |                               |                |
| Net interest income                                      | 1,317             | 481                         | 4                             | 1,802          |
| Other operating income                                   | 188               | 21                          | -                             | 209            |
| Operating income                                         | 1,505             | 502                         | 4                             | 2,011          |
| Operating expenses                                       | (629)             | (153)                       | (4)                           | (786)          |
| Cash profit before credit impairment and income tax      | 876               | 349                         | -                             | 1,225          |
| Credit impairment (charge)/release                       | 10                | 5                           | -                             | 15             |
| Cash profit before income tax                            | 886               | 354                         | -                             | 1,240          |
| Income tax expense                                       | (248)             | (99)                        | -                             | (347)          |
| <b>Cash profit</b>                                       | <b>638</b>        | <b>255</b>                  | <b>-</b>                      | <b>893</b>     |
| Individually assessed credit impairment charge/(release) | 15                | (7)                         | -                             | 8              |
| Collectively assessed credit impairment charge/(release) | (25)              | 2                           | -                             | (23)           |
| Net loans and advances                                   | 115,598           | 24,324                      | -                             | 139,922        |
| Customer deposits                                        | 96,544            | 19,068                      | -                             | 115,612        |
| Risk weighted assets                                     | 46,034            | 21,812                      | 3,188                         | 71,034         |
| <b>March 2025 Half Year</b>                              |                   |                             |                               |                |
| Net interest income                                      | 1,273             | 478                         | 4                             | 1,755          |
| Other operating income                                   | 193               | 22                          | (1)                           | 214            |
| Operating income                                         | 1,466             | 500                         | 3                             | 1,969          |
| Operating expenses                                       | (608)             | (146)                       | (5)                           | (759)          |
| Cash profit before credit impairment and income tax      | 858               | 354                         | (2)                           | 1,210          |
| Credit impairment (charge)/release                       | (20)              | 25                          | -                             | 5              |
| Cash profit before income tax                            | 838               | 379                         | (2)                           | 1,215          |
| Income tax expense                                       | (235)             | (106)                       | -                             | (341)          |
| <b>Cash profit</b>                                       | <b>603</b>        | <b>273</b>                  | <b>(2)</b>                    | <b>874</b>     |
| Individually assessed credit impairment charge/(release) | 14                | 9                           | -                             | 23             |
| Collectively assessed credit impairment charge/(release) | 6                 | (34)                        | -                             | (28)           |
| Net loans and advances                                   | 112,818           | 23,636                      | -                             | 136,454        |
| Customer deposits                                        | 94,401            | 19,183                      | -                             | 113,584        |
| Risk weighted assets                                     | 42,158            | 20,581                      | 3,135                         | 65,874         |
| <b>September 2025 Half Year v March 2025 Half Year</b>   |                   |                             |                               |                |
| Net interest income                                      | 3%                | 1%                          | 0%                            | 3%             |
| Other operating income                                   | -3%               | -5%                         | large                         | -2%            |
| Operating income                                         | 3%                | 0%                          | 33%                           | 2%             |
| Operating expenses                                       | 3%                | 5%                          | -20%                          | 4%             |
| Cash profit before credit impairment and income tax      | 2%                | -1%                         | large                         | 1%             |
| Credit impairment (charge)/release                       | large             | -80%                        | n/a                           | large          |
| Cash profit before income tax                            | 6%                | -7%                         | large                         | 2%             |
| Income tax expense                                       | 6%                | -7%                         | n/a                           | 2%             |
| <b>Cash profit</b>                                       | <b>6%</b>         | <b>-7%</b>                  | <b>large</b>                  | <b>2%</b>      |
| Individually assessed credit impairment charge/(release) | 7%                | large                       | n/a                           | -65%           |
| Collectively assessed credit impairment charge/(release) | large             | large                       | n/a                           | -18%           |
| Net loans and advances                                   | 2%                | 3%                          | n/a                           | 3%             |
| Customer deposits                                        | 2%                | -1%                         | n/a                           | 2%             |
| Risk weighted assets                                     | 9%                | 6%                          | 2%                            | 8%             |

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## DIVISIONAL RESULTS

New Zealand  
Antonia Watson

Table reflects AUD for New Zealand (NZD results shown on page 65)

|                                                                                             | Half Year     |               |           | Full Year     |               |           |
|---------------------------------------------------------------------------------------------|---------------|---------------|-----------|---------------|---------------|-----------|
|                                                                                             | Sep 25<br>\$M | Mar 25<br>\$M | Movt      | Sep 25<br>\$M | Sep 24<br>\$M | Movt      |
| Net interest income                                                                         | 1,650         | 1,589         | 4%        | 3,239         | 3,143         | 3%        |
| Other operating income                                                                      | 192           | 193           | -1%       | 385           | 399           | -4%       |
| Operating income                                                                            | 1,842         | 1,782         | 3%        | 3,624         | 3,542         | 2%        |
| Operating expenses                                                                          | (722)         | (685)         | 5%        | (1,407)       | (1,376)       | 2%        |
| Cash profit before credit impairment and income tax                                         | 1,120         | 1,097         | 2%        | 2,217         | 2,166         | 2%        |
| Credit impairment (charge)/release                                                          | 15            | 4             | large     | 19            | (28)          | large     |
| Cash profit before income tax                                                               | 1,135         | 1,101         | 3%        | 2,236         | 2,138         | 5%        |
| Income tax expense                                                                          | (318)         | (309)         | 3%        | (627)         | (602)         | 4%        |
| <b>Cash profit</b>                                                                          | <b>817</b>    | <b>792</b>    | <b>3%</b> | <b>1,609</b>  | <b>1,536</b>  | <b>5%</b> |
| <b>Consisting of:</b>                                                                       |               |               |           |               |               |           |
| Personal                                                                                    | 583           | 547           | 7%        | 1,130         | 1,042         | 8%        |
| Business & Agri                                                                             | 234           | 247           | -5%       | 481           | 489           | -2%       |
| Central Functions                                                                           | -             | (2)           | -100%     | (2)           | 5             | large     |
| <b>Cash profit</b>                                                                          | <b>817</b>    | <b>792</b>    | <b>3%</b> | <b>1,609</b>  | <b>1,536</b>  | <b>5%</b> |
| <b>Balance Sheet</b>                                                                        |               |               |           |               |               |           |
| Net loans and advances                                                                      | 122,925       | 124,052       | -1%       | 122,925       | 123,504       | 0%        |
| Other external assets                                                                       | 3,179         | 3,415         | -7%       | 3,179         | 3,528         | -10%      |
| External assets                                                                             | 126,104       | 127,467       | -1%       | 126,104       | 127,032       | -1%       |
| Customer deposits                                                                           | 101,568       | 103,260       | -2%       | 101,568       | 100,907       | 1%        |
| Other deposits and borrowings                                                               | 4,682         | 3,926         | 19%       | 4,682         | 3,811         | 23%       |
| Deposits and other borrowings                                                               | 106,250       | 107,186       | -1%       | 106,250       | 104,718       | 1%        |
| Other external liabilities                                                                  | 14,394        | 15,222        | -5%       | 14,394        | 15,485        | -7%       |
| External liabilities                                                                        | 120,644       | 122,408       | -1%       | 120,644       | 120,203       | 0%        |
| Risk weighted assets                                                                        | 62,405        | 59,887        | 4%        | 62,405        | 62,075        | 1%        |
| Average gross loans and advances                                                            | 127,290       | 123,167       | 3%        | 125,234       | 122,922       | 2%        |
| Average deposits and other borrowings                                                       | 109,335       | 105,628       | 4%        | 107,486       | 106,084       | 1%        |
| Net funds management income                                                                 | 91            | 90            | 1%        | 181           | 185           | -2%       |
| Funds under management                                                                      | 36,768        | 35,328        | 4%        | 36,768        | 36,448        | 1%        |
| Average funds under management                                                              | 36,802        | 35,704        | 3%        | 36,319        | 36,200        | 0%        |
| <b>Ratios</b>                                                                               |               |               |           |               |               |           |
| Return on average RWA                                                                       | 2.66%         | 2.64%         |           | 2.65%         | 2.33%         |           |
| Net interest margin                                                                         | 2.60%         | 2.60%         |           | 2.60%         | 2.57%         |           |
| Operating expenses to operating income                                                      | 39.1%         | 38.5%         |           | 38.8%         | 38.8%         |           |
| Operating expenses to average assets                                                        | 1.10%         | 1.09%         |           | 1.10%         | 1.09%         |           |
| Individually assessed credit impairment charge/(release)                                    | 7             | 21            | -67%      | 28            | 42            | -33%      |
| Individually assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | 0.01%         | 0.03%         |           | 0.02%         | 0.03%         |           |
| Collectively assessed credit impairment charge/(release)                                    | (22)          | (25)          | -12%      | (47)          | (14)          | large     |
| Collectively assessed credit impairment charge/(release) as a % of average GLA <sup>1</sup> | (0.03%)       | (0.04%)       |           | (0.04%)       | (0.01%)       |           |
| Gross impaired assets                                                                       | 151           | 195           | -23%      | 151           | 158           | -4%       |
| Gross impaired assets as a % of GLA                                                         | 0.12%         | 0.16%         |           | 0.12%         | 0.13%         |           |
| Total FTE                                                                                   | 6,689         | 6,680         | 0%        | 6,689         | 6,756         | -1%       |

<sup>1</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities.

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## DIVISIONAL RESULTS

### Suncorp Bank Bruce Rush

The reported results for the September 2024 full year includes 2 months results for Suncorp Bank.

|                                                                                               | Half Year     |               |             | Full Year     |               |              |
|-----------------------------------------------------------------------------------------------|---------------|---------------|-------------|---------------|---------------|--------------|
|                                                                                               | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| Net interest income <sup>1</sup>                                                              | 817           | 823           | -1%         | 1,640         | 251           | large        |
| Other operating income                                                                        | 36            | 30            | 20%         | 66            | 6             | large        |
| Operating income                                                                              | 853           | 853           | 0%          | 1,706         | 257           | large        |
| Operating expenses                                                                            | (640)         | (433)         | 48%         | (1,073)       | (188)         | large        |
| Cash profit before credit impairment and income tax                                           | 213           | 420           | -49%        | 633           | 69            | large        |
| Credit impairment (charge)/release                                                            | (25)          | (11)          | large       | (36)          | (243)         | -85%         |
| Cash profit/(loss) before income tax                                                          | 188           | 409           | -54%        | 597           | (174)         | large        |
| Income tax (expense)/benefit                                                                  | (56)          | (123)         | -54%        | (179)         | 52            | large        |
| <b>Cash profit/(loss)</b>                                                                     | <b>132</b>    | <b>286</b>    | <b>-54%</b> | <b>418</b>    | <b>(122)</b>  | <b>large</b> |
| <b>Balance Sheet</b>                                                                          |               |               |             |               |               |              |
| Net loans and advances                                                                        | 73,214        | 71,517        | 2%          | 73,214        | 70,871        | 3%           |
| Other external assets <sup>2</sup>                                                            | 16,155        | 17,268        | -6%         | 16,155        | 16,314        | -1%          |
| External assets                                                                               | 89,369        | 88,785        | 1%          | 89,369        | 87,185        | 3%           |
| Customer deposits                                                                             | 56,242        | 55,586        | 1%          | 56,242        | 54,715        | 3%           |
| Other external liabilities                                                                    | 26,549        | 26,897        | -1%         | 26,549        | 26,895        | -1%          |
| External liabilities                                                                          | 82,791        | 82,483        | 0%          | 82,791        | 81,610        | 1%           |
| Risk weighted assets                                                                          | 36,178        | 33,280        | 9%          | 36,178        | 33,422        | 8%           |
| Average gross loans and advances <sup>3</sup>                                                 | 72,957        | 71,327        | 2%          | 72,144        | 11,916        | large        |
| Average deposits and other borrowings <sup>3</sup>                                            | 63,533        | 62,837        | 1%          | 63,186        | 10,488        | large        |
| <b>Ratios</b>                                                                                 |               |               |             |               |               |              |
| Return on average RWA                                                                         | 0.77%         | 1.72%         |             | 1.24%         | -2.21%        |              |
| Net interest margin                                                                           | 2.05%         | 2.12%         |             | 2.08%         | 1.93%         |              |
| Operating expenses to operating income                                                        | 75.0%         | 50.8%         |             | 62.9%         | 73.2%         |              |
| Operating expenses to average assets                                                          | 1.42%         | 1.00%         |             | 1.21%         | 1.30%         |              |
| Individually assessed credit impairment charge/(release)                                      | 9             | 14            | -36%        | 23            | (1)           | large        |
| Individually assessed credit impairment charge/(release) as a % of average GLA <sup>3,4</sup> | 0.02%         | 0.04%         |             | 0.03%         | (0.01%)       |              |
| Collectively assessed credit impairment charge/(release)                                      | 16            | (3)           | large       | 13            | 244           | -95%         |
| Collectively assessed credit impairment charge/(release) as a % of average GLA <sup>3,4</sup> | 0.04%         | (0.01%)       |             | 0.02%         | 2.05%         |              |
| Gross impaired assets                                                                         | 162           | 123           | 32%         | 162           | 66            | large        |
| Gross impaired assets as a % of GLA                                                           | 0.22%         | 0.17%         |             | 0.22%         | 0.09%         |              |
| Total FTE                                                                                     | 2,671         | 2,791         | -4%         | 2,671         | 2,798         | -5%          |

<sup>1</sup> September 2025 half includes \$36 million from unwinding of acquisition related fair value adjustments recognised against loans and advances, deposits and debt issuance over the residual maturities of the underlying financial assets and liabilities (Mar 25 half: \$50 million; Sep 24 full year: nil).

<sup>2</sup> 30 September 2025 includes final goodwill of \$1,346 million (provisional balance prior to PPA completion as at Mar 25: \$1,205 million; Sep 24: \$1,402 million). Refer to Note 8 Suncorp Bank acquisition for further information.

<sup>3</sup> September 2024 full year based on 2 months of balances from the date of acquisition.

<sup>4</sup> Credit impairment charge/(release) used in the ratio relates to gross loans and advances and off-balance sheet commitments - undrawn and contingent liabilities.

#### Performance September 2025 v September 2024

As Suncorp Bank was acquired by the Group on 31 July 2024, the reported results for the September 2025 and 2024 full years include 12 months and 2 months results respectively.

September 2024 full year included Suncorp Bank acquisition related adjustments. The after-tax charge of \$196 million comprised collectively assessed credit impairment charge of \$244 million from acquisition accounting adjustment in respect of the acquired Suncorp Bank performing loans and advances, accelerated software amortisation expense of \$36 million, and income tax expense of \$84 million.

#### Performance September 2025 v March 2025

Lending volumes increased driven by home loan growth.

- Net interest margin decreased driven by lower unwind of PPA fair value adjustment, lower asset margin from pricing competition, and unfavourable deposit margin, partially offset by higher earnings on replicating portfolio.
- Operating expenses increased driven by restructuring expenses relating to migration associated expenses, partially offset by benefits from productivity initiatives.
- Credit impairment increased driven by higher collectively assessed credit impairment, partially offset by lower individually assessed credit impairment.

## DIVISIONAL RESULTS

### Pacific

Antonia Watson

|                                                     | Half Year     |               |            | Full Year     |               |             |
|-----------------------------------------------------|---------------|---------------|------------|---------------|---------------|-------------|
|                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt       | Sep 25<br>\$M | Sep 24<br>\$M | Movt        |
| Net interest income                                 | 53            | 55            | -4%        | 108           | 123           | -12%        |
| Other operating income                              | 45            | 44            | 2%         | 89            | 91            | -2%         |
| Operating income                                    | 98            | 99            | -1%        | 197           | 214           | -8%         |
| Operating expenses                                  | (70)          | (74)          | -5%        | (144)         | (138)         | 4%          |
| Cash profit before credit impairment and income tax | 28            | 25            | 12%        | 53            | 76            | -30%        |
| Credit impairment (charge)/release                  | 1             | 3             | -67%       | 4             | 8             | -50%        |
| Cash profit before income tax                       | 29            | 28            | 4%         | 57            | 84            | -32%        |
| Income tax expense                                  | (5)           | (7)           | -29%       | (12)          | (22)          | -45%        |
| Non-controlling interests                           | (1)           | (1)           | 0%         | (2)           | (2)           | 0%          |
| <b>Cash profit</b>                                  | <b>23</b>     | <b>20</b>     | <b>15%</b> | <b>43</b>     | <b>60</b>     | <b>-28%</b> |
| <b>Balance Sheet</b>                                |               |               |            |               |               |             |
| Net loans and advances                              | 1,698         | 1,749         | -3%        | 1,698         | 1,665         | 2%          |
| Customer deposits                                   | 3,733         | 3,718         | 0%         | 3,733         | 3,565         | 5%          |
| Risk weighted assets                                | 3,767         | 3,762         | 0%         | 3,767         | 3,588         | 5%          |
| Total FTE                                           | 986           | 1,014         | -3%        | 986           | 985           | 0%          |

### Group Centre

|                                                            | Half Year     |               |              | Full Year      |               |              |
|------------------------------------------------------------|---------------|---------------|--------------|----------------|---------------|--------------|
|                                                            | Sep 25<br>\$M | Mar 25<br>\$M | Movt         | Sep 25<br>\$M  | Sep 24<br>\$M | Movt         |
| Share of associates' profit/(loss)                         | 38            | 38            | 0%           | 76             | 105           | -28%         |
| PT Panin impairment                                        | (285)         | -             | n/a          | (285)          | -             | n/a          |
| Operating income (other)                                   | 210           | 201           | 4%           | 411            | 409           | 0%           |
| Operating income                                           | (37)          | 239           | large        | 202            | 514           | -61%         |
| Operating expenses <sup>1</sup>                            | (1,087)       | (553)         | 97%          | (1,640)        | (1,141)       | 44%          |
| Cash profit/(loss) before credit impairment and income tax | (1,124)       | (314)         | large        | (1,438)        | (627)         | large        |
| Credit impairment (charge)/release                         | (6)           | -             | n/a          | (6)            | (2)           | large        |
| Cash profit/(loss) before income tax                       | (1,130)       | (314)         | large        | (1,444)        | (629)         | large        |
| Income tax (expense)/benefit                               | 178           | 64            | large        | 242            | 106           | large        |
| Non-controlling interests                                  | (19)          | (20)          | -5%          | (39)           | (33)          | 18%          |
| <b>Cash profit/(loss)</b>                                  | <b>(971)</b>  | <b>(270)</b>  | <b>large</b> | <b>(1,241)</b> | <b>(556)</b>  | <b>large</b> |
| Risk weighted assets                                       | 16,664        | 25,938        | -36%         | 16,664         | 18,200        | -8%          |
| Total FTE                                                  | 11,481        | 11,838        | -3%          | 11,481         | 11,433        | 0%           |

<sup>1</sup> September 2025 half includes staff redundancies of \$198 million and Cashrewards goodwill impairment of \$78 million.

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## Non-IFRS information

Statutory profit is prepared in accordance with the recognition and measurement requirements of Australian Accounting Standards, which comply with IFRS. The Group provides additional measures of performance in the Results Announcement which are prepared on a basis other than in accordance with accounting standards. The guidance provided in *ASIC Regulatory Guide 230* has been followed when presenting this information.

## Adjustments between statutory profit and cash profit

Cash profit represents the Group's preferred measure of the result of the core business activities of the Group, 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 (refer to Definitions on pages 107 to 109 for further information). The adjustments made in arriving at cash profit are included in statutory profit which is subject to audit within the context of the external auditor's audit of the 2025 ANZGHL Annual Report. Cash profit is not subject to audit by the external auditor. A number of intangible assets were recognised as part of the Suncorp Bank acquisition accounting and the amortisation of these intangible assets is treated as a cash profit adjustment from the March 2025 half. Except for this new item, the cash profit adjustments have been determined on a consistent basis across each period presented.

|                                                                     | Half Year     |               |       | Full Year     |               |       |
|---------------------------------------------------------------------|---------------|---------------|-------|---------------|---------------|-------|
|                                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt  | Sep 25<br>\$M | Sep 24<br>\$M | Movt  |
| <b>Statutory profit attributable to shareholders of the Company</b> | <b>2,249</b>  | 3,642         | -38%  | <b>5,891</b>  | 6,535         | -10%  |
| <b>Adjustments between statutory profit and cash profit</b>         |               |               |       |               |               |       |
| Economic hedges                                                     | 39            | (167)         | large | (128)         | 264           | large |
| Revenue and expense hedges                                          | (112)         | 36            | large | (76)          | (74)          | 3%    |
| Amortisation of acquired intangible assets                          | 43            | 57            | -25%  | 100           | -             | n/a   |
| Total adjustments between statutory profit and cash profit          | (30)          | (74)          | -59%  | (104)         | 190           | large |
| <b>Cash profit</b>                                                  | <b>2,219</b>  | 3,568         | -38%  | <b>5,787</b>  | 6,725         | -14%  |

## Explanation of adjustments between statutory profit and cash profit

- Economic hedges**

The Group enters into economic hedges to manage its interest rate and foreign exchange risk which, in accordance with accounting standards, result in fair value gains and losses being recognised in the Income Statement. This includes gains and losses arising from approved classes of derivatives not designated in accounting hedge relationships, but which are considered to be economic hedges, as well as ineffectiveness from designated accounting hedges.

Economic hedges comprise:

- Derivatives (primarily cross currency interest rate swaps) used to convert the proceeds of foreign currency debt issuances into floating rate Australian dollar and New Zealand dollar debt that do not qualify for hedge accounting. The main drivers of these fair value movements are currency basis spreads and Australian dollar and New Zealand dollar fluctuations against other major funding currencies.
- Economic hedges of select structured finance and specialised leasing transactions that do not qualify for hedge accounting. The main drivers of these fair value adjustments are movements in the Australian and New Zealand term structure of interest rates.
- Ineffectiveness arising from differences in certain factors between the hedged items and the hedging instruments.

The Group removes the fair value adjustments from cash profit since the profit or loss will reverse over time to match with the profit or loss from the underlying hedged item.

In the September 2025 full year, the gains on economic hedges related to funding-related swaps mainly from the strengthening of the USD against the AUD and NZD.

- Revenue and expense hedges**

The Group enters into economic hedges to manage exposures from larger foreign exchange denominated revenue and expense streams, primarily NZD and USD (and USD correlated). In the September 2025 full year, the gain on revenue and expense hedges was driven by the appreciation of AUD against the NZD.

- Amortisation of acquired intangible assets**

The acquisition of Suncorp Bank resulted in the recognition of intangible assets of \$685 million comprising core deposit and brand intangibles, which are being amortised over their useful lives ranging between 3 to 6 years. The amortisation is removed from cash profit as the assets and associated amortisation only arise through acquisition accounting and would not occur in the ordinary course of business.

## Reconciliation of statutory profit to cash profit

|                                                | Adjustments to statutory profit |                    |                                  |                                                     |                                                | Cash profit<br>\$M |
|------------------------------------------------|---------------------------------|--------------------|----------------------------------|-----------------------------------------------------|------------------------------------------------|--------------------|
|                                                | Statutory profit                | Economic<br>hedges | Revenue and<br>expense<br>hedges | Amortisation of<br>acquired<br>intangible<br>assets | Total<br>adjustments<br>to statutory<br>profit |                    |
|                                                | \$M                             | \$M                | \$M                              | \$M                                                 | \$M                                            |                    |
| <b>September 2025 Full Year</b>                |                                 |                    |                                  |                                                     |                                                |                    |
| Net interest income                            | 17,961                          | -                  | -                                | -                                                   | -                                              | 17,961             |
| Other operating income                         | 4,225                           | (178)              | (109)                            | -                                                   | (287)                                          | 3,938              |
| Operating income                               | 22,186                          | (178)              | (109)                            | -                                                   | (287)                                          | 21,899             |
| Operating expenses                             | (13,023)                        | -                  | -                                | 143                                                 | 143                                            | (12,880)           |
| Profit/(Loss) before credit impairment and tax | 9,163                           | (178)              | (109)                            | 143                                                 | (144)                                          | 9,019              |
| Credit impairment (charge)/release             | (441)                           | -                  | -                                | -                                                   | -                                              | (441)              |
| <b>Profit/(Loss) before income tax</b>         | <b>8,722</b>                    | <b>(178)</b>       | <b>(109)</b>                     | <b>143</b>                                          | <b>(144)</b>                                   | <b>8,578</b>       |
| Income tax (expense)/benefit                   | (2,790)                         | 50                 | 33                               | (43)                                                | 40                                             | (2,750)            |
| Non-controlling interests                      | (41)                            | -                  | -                                | -                                                   | -                                              | (41)               |
| <b>Profit/(Loss)</b>                           | <b>5,891</b>                    | <b>(128)</b>       | <b>(76)</b>                      | <b>100</b>                                          | <b>(104)</b>                                   | <b>5,787</b>       |
| <b>September 2024 Full Year</b>                |                                 |                    |                                  |                                                     |                                                |                    |
| Net interest income                            | 16,069                          | -                  | -                                | -                                                   | -                                              | 16,069             |
| Other operating income                         | 4,478                           | 368                | (106)                            | -                                                   | 262                                            | 4,740              |
| Operating income                               | 20,547                          | 368                | (106)                            | -                                                   | 262                                            | 20,809             |
| Operating expenses                             | (10,741)                        | -                  | -                                | -                                                   | -                                              | (10,741)           |
| Profit/(Loss) before credit impairment and tax | 9,806                           | 368                | (106)                            | -                                                   | 262                                            | 10,068             |
| Credit impairment (charge)/release             | (406)                           | -                  | -                                | -                                                   | -                                              | (406)              |
| <b>Profit/(Loss) before income tax</b>         | <b>9,400</b>                    | <b>368</b>         | <b>(106)</b>                     | <b>-</b>                                            | <b>262</b>                                     | <b>9,662</b>       |
| Income tax (expense)/benefit                   | (2,830)                         | (104)              | 32                               | -                                                   | (72)                                           | (2,902)            |
| Non-controlling interests                      | (35)                            | -                  | -                                | -                                                   | -                                              | (35)               |
| <b>Profit/(Loss)</b>                           | <b>6,535</b>                    | <b>264</b>         | <b>(74)</b>                      | <b>-</b>                                            | <b>190</b>                                     | <b>6,725</b>       |

|                                                | Adjustments to statutory profit |                           |                                         |                                                            |                                                    | Cash profit<br>\$M |
|------------------------------------------------|---------------------------------|---------------------------|-----------------------------------------|------------------------------------------------------------|----------------------------------------------------|--------------------|
|                                                | Statutory profit<br>\$M         | Economic<br>hedges<br>\$M | Revenue and<br>expense<br>hedges<br>\$M | Amortisation of<br>acquired<br>intangible<br>assets<br>\$M | Total<br>adjustments to<br>statutory profit<br>\$M |                    |
| <b>September 2025 Half Year</b>                |                                 |                           |                                         |                                                            |                                                    |                    |
| Net interest income                            | 9,092                           | -                         | -                                       | -                                                          | -                                                  | 9,092              |
| Other operating income                         | 1,915                           | 58                        | (161)                                   | -                                                          | (103)                                              | 1,812              |
| Operating income                               | 11,007                          | 58                        | (161)                                   | -                                                          | (103)                                              | 10,904             |
| Operating expenses                             | (7,199)                         | -                         | -                                       | 61                                                         | 61                                                 | (7,138)            |
| Profit/(Loss) before credit impairment and tax | 3,808                           | 58                        | (161)                                   | 61                                                         | (42)                                               | 3,766              |
| Credit impairment (charge)/release             | (296)                           | -                         | -                                       | -                                                          | -                                                  | (296)              |
| <b>Profit/(Loss) before income tax</b>         | <b>3,512</b>                    | <b>58</b>                 | <b>(161)</b>                            | <b>61</b>                                                  | <b>(42)</b>                                        | <b>3,470</b>       |
| Income tax (expense)/benefit                   | (1,243)                         | (19)                      | 49                                      | (18)                                                       | 12                                                 | (1,231)            |
| Non-controlling interests                      | (20)                            | -                         | -                                       | -                                                          | -                                                  | (20)               |
| <b>Profit/(Loss)</b>                           | <b>2,249</b>                    | <b>39</b>                 | <b>(112)</b>                            | <b>43</b>                                                  | <b>(30)</b>                                        | <b>2,219</b>       |
| <b>March 2025 Half Year</b>                    |                                 |                           |                                         |                                                            |                                                    |                    |
| Net interest income                            | 8,869                           | -                         | -                                       | -                                                          | -                                                  | 8,869              |
| Other operating income                         | 2,310                           | (236)                     | 52                                      | -                                                          | (184)                                              | 2,126              |
| Operating income                               | 11,179                          | (236)                     | 52                                      | -                                                          | (184)                                              | 10,995             |
| Operating expenses                             | (5,824)                         | -                         | -                                       | 82                                                         | 82                                                 | (5,742)            |
| Profit/(Loss) before credit impairment and tax | 5,355                           | (236)                     | 52                                      | 82                                                         | (102)                                              | 5,253              |
| Credit impairment (charge)/release             | (145)                           | -                         | -                                       | -                                                          | -                                                  | (145)              |
| <b>Profit/(Loss) before income tax</b>         | <b>5,210</b>                    | <b>(236)</b>              | <b>52</b>                               | <b>82</b>                                                  | <b>(102)</b>                                       | <b>5,108</b>       |
| Income tax (expense)/benefit                   | (1,547)                         | 69                        | (16)                                    | (25)                                                       | 28                                                 | (1,519)            |
| Non-controlling interests                      | (21)                            | -                         | -                                       | -                                                          | -                                                  | (21)               |
| <b>Profit/(Loss)</b>                           | <b>3,642</b>                    | <b>(167)</b>              | <b>36</b>                               | <b>57</b>                                                  | <b>(74)</b>                                        | <b>3,568</b>       |

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## ANZ Group Holdings Limited

|                                                    |      | Half Year     |               |       | Full Year     |               |      |
|----------------------------------------------------|------|---------------|---------------|-------|---------------|---------------|------|
|                                                    | Note | Sep 25<br>\$M | Mar 25<br>\$M | Movt  | Sep 25<br>\$M | Sep 24<br>\$M | Movt |
| Interest income <sup>1</sup>                       |      | 31,189        | 32,734        | -5%   | 63,923        | 60,639        | 5%   |
| Interest expense                                   |      | (22,097)      | (23,865)      | -7%   | (45,962)      | (44,570)      | 3%   |
| Net interest income                                | 1    | 9,092         | 8,869         | 3%    | 17,961        | 16,069        | 12%  |
| Other operating income                             | 1    | 1,915         | 2,310         | -17%  | 4,225         | 4,478         | -6%  |
| Operating income                                   |      | 11,007        | 11,179        | -2%   | 22,186        | 20,547        | 8%   |
| Operating expenses                                 | 2    | (7,199)       | (5,824)       | 24%   | (13,023)      | (10,741)      | 21%  |
| Profit before credit impairment and income tax     |      | 3,808         | 5,355         | -29%  | 9,163         | 9,806         | -7%  |
| Credit impairment (charge)/release                 | 5    | (296)         | (145)         | large | (441)         | (406)         | 9%   |
| Profit before income tax                           |      | 3,512         | 5,210         | -33%  | 8,722         | 9,400         | -7%  |
| Income tax expense                                 |      | (1,243)       | (1,547)       | -20%  | (2,790)       | (2,830)       | -1%  |
| Profit for the period                              |      | 2,269         | 3,663         | -38%  | 5,932         | 6,570         | -10% |
| Comprising:                                        |      |               |               |       |               |               |      |
| Profit attributable to shareholders of the Company |      | 2,249         | 3,642         | -38%  | 5,891         | 6,535         | -10% |
| Profit attributable to non-controlling interests   | 7    | 20            | 21            | -5%   | 41            | 35            | 17%  |
| Earnings per ordinary share (cents)                |      |               |               |       |               |               |      |
| Basic                                              | 3    | 75.6          | 122.5         | -38%  | 198.2         | 217.9         | -9%  |
| Diluted                                            | 3    | 75.4          | 119.3         | -37%  | 196.5         | 215.1         | -9%  |
| Dividend per ordinary share (cents)                |      | 83            | 83            | 0%    | 166           | 166           | 0%   |

<sup>1</sup> Includes interest income calculated using effective interest method on financial assets measured at amortised cost or fair value through other comprehensive income of \$28,756 million for the September 2025 half (Mar 25 half: \$30,274 million, Sep 24 full year: \$55,678 million).

The notes appearing on pages 84 to 94 form an integral part of the Condensed Consolidated Financial Statements.

## ANZ Group Holdings Limited

|                                                                           | Full Year     |               |       |
|---------------------------------------------------------------------------|---------------|---------------|-------|
|                                                                           | Sep 25<br>\$M | Sep 24<br>\$M | Movt  |
| <b>Profit for the period</b>                                              | <b>5,932</b>  | 6,570         | -10%  |
| <b>Other comprehensive income</b>                                         |               |               |       |
| <b>Items that will not be reclassified subsequently to profit or loss</b> |               |               |       |
| Investment securities - equity securities at FVOCI                        | (207)         | (25)          | large |
| Other reserve movements <sup>1</sup>                                      | (59)          | (17)          | large |
| <b>Items that may be reclassified subsequently to profit or loss</b>      |               |               |       |
| Foreign currency translation reserve                                      | (602)         | (930)         | -35%  |
| Cash flow hedge reserve                                                   | 843           | 2,069         | -59%  |
| Other reserve movements                                                   | 508           | (774)         | large |
| <b>Income tax attributable to the above items</b>                         | <b>(316)</b>  | (388)         | -19%  |
| <b>Share of associates' other comprehensive income<sup>2</sup></b>        | <b>12</b>     | (23)          | large |
| <b>Total comprehensive income for the period</b>                          | <b>6,111</b>  | 6,482         | -6%   |
| Comprising total comprehensive income attributable to:                    |               |               |       |
| Shareholders of the Company                                               | 6,105         | 6,457         | -5%   |
| Non-controlling interests <sup>1</sup>                                    | 6             | 25            | -76%  |

<sup>1</sup> Includes foreign currency translation differences attributable to non-controlling interests of -\$35 million (Sep 24 full year: \$10 million).

<sup>2</sup> Share of associates' other comprehensive income, that may be reclassified subsequently to profit or loss, includes:

|                              | Sep 25<br>full year<br>\$M | Sep 24<br>full year<br>\$M |
|------------------------------|----------------------------|----------------------------|
| FVOCI reserve gain/(loss)    | 18                         | (10)                       |
| Defined benefits gain/(loss) | (6)                        | (13)                       |
| <b>Total</b>                 | <b>12</b>                  | <b>(23)</b>                |

The notes appearing on pages 84 to 94 form an integral part of the Condensed Consolidated Financial Statements.

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## ANZ Group Holdings Limited

|                                                                               |      | As at            |                  |                  | Movement            |                     |
|-------------------------------------------------------------------------------|------|------------------|------------------|------------------|---------------------|---------------------|
|                                                                               | Note | Sep 25<br>\$M    | Mar 25<br>\$M    | Sep 24<br>\$M    | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Assets</b>                                                                 |      |                  |                  |                  |                     |                     |
| Cash and cash equivalents                                                     |      | 155,211          | 195,791          | 150,967          | -21%                | 3%                  |
| Settlement balances owed to ANZ                                               |      | 23,394           | 6,225            | 5,484            | large               | large               |
| Collateral paid                                                               |      | 9,831            | 10,464           | 10,090           | -6%                 | -3%                 |
| Trading assets                                                                |      | 48,248           | 45,745           | 45,755           | 5%                  | 5%                  |
| Derivative financial instruments                                              |      | 47,480           | 49,552           | 54,370           | -4%                 | -13%                |
| Investment securities                                                         |      | 165,693          | 155,377          | 140,549          | 7%                  | 18%                 |
| Net loans and advances                                                        | 4    | 829,456          | 820,202          | 803,382          | 1%                  | 3%                  |
| Regulatory deposits                                                           |      | 541              | 644              | 665              | -16%                | -19%                |
| Investments in associates                                                     |      | 1,142            | 1,496            | 1,444            | -24%                | -21%                |
| Current tax assets                                                            |      | 33               | 256              | 46               | -87%                | -28%                |
| Deferred tax assets                                                           |      | 3,287            | 3,128            | 3,254            | 5%                  | 1%                  |
| Goodwill and other intangible assets                                          |      | 5,765            | 5,865            | 5,511            | -2%                 | 5%                  |
| Premises and equipment                                                        |      | 2,144            | 2,172            | 2,222            | -1%                 | -4%                 |
| Other assets                                                                  |      | 4,883            | 5,692            | 5,376            | -14%                | -9%                 |
| <b>Total assets</b>                                                           |      | <b>1,297,108</b> | <b>1,302,609</b> | <b>1,229,115</b> | <b>0%</b>           | <b>6%</b>           |
| <b>Liabilities</b>                                                            |      |                  |                  |                  |                     |                     |
| Settlement balances owed by ANZ                                               |      | 31,144           | 16,085           | 16,188           | 94%                 | 92%                 |
| Collateral received                                                           |      | 7,428            | 10,129           | 6,583            | -27%                | 13%                 |
| Deposits and other borrowings                                                 | 6    | 955,064          | 972,219          | 903,554          | -2%                 | 6%                  |
| Derivative financial instruments                                              |      | 43,902           | 44,279           | 55,254           | -1%                 | -21%                |
| Current tax liabilities                                                       |      | 537              | 394              | 360              | 36%                 | 49%                 |
| Deferred tax liabilities                                                      |      | 228              | 205              | 78               | 11%                 | large               |
| Payables and other liabilities                                                |      | 14,493           | 15,047           | 17,851           | -4%                 | -19%                |
| Employee entitlements                                                         |      | 690              | 656              | 646              | 5%                  | 7%                  |
| Other provisions                                                              |      | 2,481            | 1,709            | 1,585            | 45%                 | 57%                 |
| Debt issuances                                                                |      | 169,274          | 169,555          | 156,388          | 0%                  | 8%                  |
| <b>Total liabilities</b>                                                      |      | <b>1,225,241</b> | <b>1,230,278</b> | <b>1,158,487</b> | <b>0%</b>           | <b>6%</b>           |
| <b>Net assets</b>                                                             |      | <b>71,867</b>    | <b>72,331</b>    | <b>70,628</b>    | <b>-1%</b>          | <b>2%</b>           |
| <b>Shareholders' equity</b>                                                   |      |                  |                  |                  |                     |                     |
| Ordinary share capital                                                        | 7    | 28,191           | 27,860           | 28,182           | 1%                  | 0%                  |
| Reserves                                                                      | 7    | (1,555)          | (990)            | (1,774)          | 57%                 | -12%                |
| Retained earnings                                                             | 7    | 44,492           | 44,697           | 43,449           | 0%                  | 2%                  |
| <b>Share capital and reserves attributable to shareholders of the Company</b> |      | <b>71,128</b>    | <b>71,567</b>    | <b>69,857</b>    | <b>-1%</b>          | <b>2%</b>           |
| Non-controlling interests                                                     | 7    | 739              | 764              | 771              | -3%                 | -4%                 |
| <b>Total shareholders' equity</b>                                             |      | <b>71,867</b>    | <b>72,331</b>    | <b>70,628</b>    | <b>-1%</b>          | <b>2%</b>           |

The notes appearing on pages 84 to 94 form an integral part of the Condensed Consolidated Financial Statements.

## ANZ Group Holdings Limited

|                                                                                         | Full Year       |                 |
|-----------------------------------------------------------------------------------------|-----------------|-----------------|
|                                                                                         | Sep 25<br>\$M   | Sep 24<br>\$M   |
| <b>Profit for the period</b>                                                            | <b>5,932</b>    | <b>6,570</b>    |
| <b>Adjustments to reconcile to net cash provided by/(used in) operating activities:</b> |                 |                 |
| Allowance for expected credit losses                                                    | 441             | 406             |
| Impairment of investment in associates                                                  | 285             | -               |
| Goodwill and other intangible assets impairments                                        | 149             | 9               |
| Depreciation and amortisation                                                           | 1,083           | 926             |
| Net derivatives/foreign exchange adjustment                                             | 3,868           | 3,244           |
| (Gain)/loss on sale from divestments                                                    | -               | 21              |
| Other non-cash movements                                                                | 47              | 12              |
| <i>Net (increase)/decrease in operating assets:</i>                                     |                 |                 |
| Collateral paid                                                                         | 579             | (1,968)         |
| Trading assets                                                                          | (20,740)        | (3,204)         |
| Net loans and advances                                                                  | (29,358)        | (33,546)        |
| Other assets                                                                            | 13              | (294)           |
| <i>Net increase/(decrease) in operating liabilities:</i>                                |                 |                 |
| Deposits and other borrowings                                                           | 50,405          | 41,945          |
| Settlement balances owed by ANZ                                                         | 15,331          | (2,905)         |
| Collateral received                                                                     | 595             | (3,368)         |
| Other liabilities                                                                       | (2,520)         | 2,104           |
| <b>Total adjustments</b>                                                                | <b>20,178</b>   | <b>3,382</b>    |
| <b>Net cash provided by/(used in) operating activities<sup>1</sup></b>                  | <b>26,110</b>   | <b>9,952</b>    |
| <b>Cash flows from investing activities</b>                                             |                 |                 |
| Acquisition of Suncorp Bank, net of cash acquired                                       | -               | (4,914)         |
| Investment securities assets:                                                           |                 |                 |
| Purchases                                                                               | (83,296)        | (84,777)        |
| Proceeds from sale or maturity                                                          | 59,813          | 47,542          |
| Proceeds from divestments, net of cash disposed                                         | -               | 668             |
| Net investments in other assets                                                         | (453)           | (640)           |
| <b>Net cash provided by/(used in) investing activities</b>                              | <b>(23,936)</b> | <b>(42,121)</b> |
| <b>Cash flows from financing activities</b>                                             |                 |                 |
| Deposits and other borrowings (repaid) / drawn down                                     | (1,429)         | (1,014)         |
| Debt issuances: <sup>2</sup>                                                            |                 |                 |
| Issue proceeds                                                                          | 45,938          | 50,604          |
| Redemptions                                                                             | (38,584)        | (25,367)        |
| Dividends paid <sup>3</sup>                                                             | (4,573)         | (5,252)         |
| On-market purchase of treasury shares                                                   | (126)           | (126)           |
| Repayment of lease liabilities                                                          | (323)           | (309)           |
| Share buy-back                                                                          | (291)           | (883)           |
| ANZ Bank New Zealand Perpetual Preference Shares                                        | -               | 252             |
| <b>Net cash provided by/(used in) financing activities</b>                              | <b>612</b>      | <b>17,905</b>   |
| <b>Net increase/(decrease) in cash and cash equivalents</b>                             | <b>2,786</b>    | <b>(14,264)</b> |
| <b>Cash and cash equivalents at beginning of period</b>                                 | <b>150,967</b>  | <b>168,154</b>  |
| <b>Effects of exchange rate changes on cash and cash equivalents</b>                    | <b>1,458</b>    | <b>(2,923)</b>  |
| <b>Cash and cash equivalents at end of period</b>                                       | <b>155,211</b>  | <b>150,967</b>  |

<sup>1</sup> Net cash provided by/(used in) operating activities includes interest received of \$63,968 million (Sep 24 full year: \$59,618 million), interest paid of \$48,869 million (Sep 24 full year: \$43,476 million) and income taxes paid of \$3,080 million (Sep 24 full year: \$2,925 million).

<sup>2</sup> Non-cash movements on debt issuances include a loss of \$5,542 million (Sep 24 full year: \$711 million gain) from unrealised movements primarily due to fair value hedge adjustments and foreign exchange differences.

<sup>3</sup> Cash outflow for shares purchased to satisfy the dividend reinvestment plan are classified in Dividends paid.

The notes appearing on pages 84 to 94 form an integral part of the Condensed Consolidated Financial Statements.

## ANZ Group Holdings Limited

|                                                                              | Ordinary<br>share<br>capital<br>\$M | Reserves<br>\$M | Retained<br>earnings<br>\$M | Share capital<br>and reserves<br>attributable to<br>shareholders of<br>the Company<br>\$M | Non-<br>controlling<br>interests<br>\$M | Total<br>shareholders'<br>equity<br>\$M |
|------------------------------------------------------------------------------|-------------------------------------|-----------------|-----------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------|
| <b>As at 1 October 2023</b>                                                  | 29,082                              | (1,735)         | 42,148                      | 69,495                                                                                    | 522                                     | 70,017                                  |
| Profit for the period                                                        | -                                   | -               | 6,535                       | 6,535                                                                                     | 35                                      | 6,570                                   |
| Other comprehensive income for the period                                    | -                                   | (58)            | (20)                        | (78)                                                                                      | (10)                                    | (88)                                    |
| <b>Total comprehensive income for the period</b>                             | -                                   | (58)            | 6,515                       | 6,457                                                                                     | 25                                      | 6,482                                   |
| <b>Transactions with equity holders in their capacity as equity holders:</b> |                                     |                 |                             |                                                                                           |                                         |                                         |
| Dividends paid                                                               | -                                   | -               | (5,220)                     | (5,220)                                                                                   | (32)                                    | (5,252)                                 |
| Share buy-back <sup>2</sup>                                                  | (883)                               | -               | -                           | (883)                                                                                     | -                                       | (883)                                   |
| <b>Other equity movements:</b>                                               |                                     |                 |                             |                                                                                           |                                         |                                         |
| Employee share and option plans                                              | (17)                                | 25              | 4                           | 12                                                                                        | -                                       | 12                                      |
| ANZ Bank New Zealand Perpetual Preference Shares <sup>3</sup>                | -                                   | -               | (4)                         | (4)                                                                                       | 256                                     | 252                                     |
| Other items                                                                  | -                                   | (6)             | 6                           | -                                                                                         | -                                       | -                                       |
| <b>As at 30 September 2024</b>                                               | 28,182                              | (1,774)         | 43,449                      | 69,857                                                                                    | 771                                     | 70,628                                  |
| Profit for the period                                                        | -                                   | -               | 5,891                       | 5,891                                                                                     | 41                                      | 5,932                                   |
| Other comprehensive income for the period                                    | -                                   | 237             | (23)                        | 214                                                                                       | (35)                                    | 179                                     |
| <b>Total comprehensive income for the period</b>                             | -                                   | 237             | 5,868                       | 6,105                                                                                     | 6                                       | 6,111                                   |
| <b>Transactions with equity holders in their capacity as equity holders:</b> |                                     |                 |                             |                                                                                           |                                         |                                         |
| Dividends paid                                                               | -                                   | -               | (4,847)                     | (4,847)                                                                                   | (38)                                    | (4,885)                                 |
| Dividend reinvestment plan <sup>1</sup>                                      | 312                                 | -               | -                           | 312                                                                                       | -                                       | 312                                     |
| Share buy-back <sup>2</sup>                                                  | (291)                               | -               | -                           | (291)                                                                                     | -                                       | (291)                                   |
| <b>Other equity movements:</b>                                               |                                     |                 |                             |                                                                                           |                                         |                                         |
| Employee share and option plans                                              | (12)                                | -               | 2                           | (10)                                                                                      | -                                       | (10)                                    |
| Other items                                                                  | -                                   | (18)            | 20                          | 2                                                                                         | -                                       | 2                                       |
| <b>As at 30 September 2025</b>                                               | 28,191                              | (1,555)         | 44,492                      | 71,128                                                                                    | 739                                     | 71,867                                  |

<sup>1</sup> 10.8 million shares were issued under the dividend reinvestment plan (DRP) for the 2025 interim dividend (2024 final dividend: nil, 2024 interim dividend: nil, 2023 final dividend: nil). On-market share purchases for the DRP were \$192 million (2024: \$535 million).

<sup>2</sup> The Group commenced a \$2.0 billion on-market share buy-back on 3 July 2024. This resulted in 9.7 million shares (\$291 million) being cancelled during the September 2025 full year (Sep 24 full year: 29.8 million shares (\$883 million)). The Group ceased the remaining \$826 million share buy-back on 13 October 2025.

<sup>3</sup> Perpetual preference shares issued by ANZ Bank New Zealand Limited, a member of the Group, are considered non-controlling interests to the Group. Refer to Note 7 Shareholders' equity for further information.

The notes appearing on pages 84 to 94 form an integral part of the Condensed Consolidated Financial Statements.

## Basis of preparation

These Condensed Consolidated Financial Statements should be read in conjunction with 2025 ANZGHL Annual Report (when released) and any public announcements made by ANZGHL and its controlled entities (the Group) for the year ended 30 September 2025 in accordance with the continuous disclosure obligations under the *Corporations Act 2001* and the *ASX Listing Rules*.

## 1. Income

|                                                                                   | Half Year     |               |             | Full Year     |               |            |
|-----------------------------------------------------------------------------------|---------------|---------------|-------------|---------------|---------------|------------|
|                                                                                   | Sep 25<br>\$M | Mar 25<br>\$M | Movt        | Sep 25<br>\$M | Sep 24<br>\$M | Movt       |
| <b>Net interest income</b>                                                        |               |               |             |               |               |            |
| Interest income                                                                   | 31,189        | 32,734        | -5%         | 63,923        | 60,639        | 5%         |
| Interest expense                                                                  | (21,866)      | (23,645)      | -8%         | (45,511)      | (44,181)      | 3%         |
| Major bank levy                                                                   | (231)         | (220)         | 5%          | (451)         | (389)         | 16%        |
| <b>Net interest income</b>                                                        | <b>9,092</b>  | <b>8,869</b>  | <b>3%</b>   | <b>17,961</b> | <b>16,069</b> | <b>12%</b> |
| <b>Other operating income</b>                                                     |               |               |             |               |               |            |
| Lending fees <sup>1</sup>                                                         | 221           | 215           | 3%          | 436           | 420           | 4%         |
| Non-lending fees                                                                  | 1,191         | 1,156         | 3%          | 2,347         | 2,334         | 1%         |
| Commissions                                                                       | 34            | 29            | 17%         | 63            | 75            | -16%       |
| Funds management income                                                           | 127           | 124           | 2%          | 251           | 241           | 4%         |
| Fee and commission income                                                         | 1,573         | 1,524         | 3%          | 3,097         | 3,070         | 1%         |
| Fee and commission expense                                                        | (576)         | (620)         | -7%         | (1,196)       | (1,085)       | 10%        |
| <b>Net fee and commission income</b>                                              | <b>997</b>    | <b>904</b>    | <b>10%</b>  | <b>1,901</b>  | <b>1,985</b>  | <b>-4%</b> |
| Net foreign exchange earnings and other financial instruments income <sup>2</sup> | 1,070         | 1,276         | -16%        | 2,346         | 2,166         | 8%         |
| Net income from insurance business                                                | 49            | 46            | 7%          | 95            | 122           | -22%       |
| Share of associates' profit/(loss)                                                | 38            | 38            | 0%          | 76            | 105           | -28%       |
| Release of foreign currency translation reserve on dissolution of entities        | -             | 15            | -100%       | 15            | 22            | -32%       |
| Loss on disposal of investment in AmBank                                          | -             | -             | n/a         | -             | (21)          | -100%      |
| PT Panin impairment                                                               | (285)         | -             | n/a         | (285)         | -             | n/a        |
| Other                                                                             | 46            | 31            | 48%         | 77            | 99            | -22%       |
| <b>Other income</b>                                                               | <b>918</b>    | <b>1,406</b>  | <b>-35%</b> | <b>2,324</b>  | <b>2,493</b>  | <b>-7%</b> |
| <b>Other operating income</b>                                                     | <b>1,915</b>  | <b>2,310</b>  | <b>-17%</b> | <b>4,225</b>  | <b>4,478</b>  | <b>-6%</b> |
| <b>Operating income</b>                                                           | <b>11,007</b> | <b>11,179</b> | <b>-2%</b>  | <b>22,186</b> | <b>20,547</b> | <b>8%</b>  |

<sup>1</sup> Lending fees exclude fees treated as part of the effective yield calculation in interest income.

<sup>2</sup> Includes fair value movements (excluding realised and accrued interest) on derivatives not designated as accounting hedges entered into to manage interest rate and foreign exchange risk, ineffective portions of cash flow hedges, and fair value movements in financial assets and liabilities at fair value through profit or loss.

## 2. Operating expenses

|                                                                     | Half Year     |               |              | Full Year     |               |              |
|---------------------------------------------------------------------|---------------|---------------|--------------|---------------|---------------|--------------|
|                                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Movt         | Sep 25<br>\$M | Sep 24<br>\$M | Movt         |
| <b>i) Personnel</b>                                                 |               |               |              |               |               |              |
| Salaries and related costs                                          | 3,045         | 2,946         | 3%           | 5,991         | 5,506         | 9%           |
| Superannuation costs                                                | 259           | 249           | 4%           | 508           | 446           | 14%          |
| Equity-settled share-based payments                                 | 61            | 61            | 0%           | 122           | 141           | -13%         |
| Other                                                               | 78            | 56            | 39%          | 134           | 85            | 58%          |
| <b>Personnel</b>                                                    | <b>3,443</b>  | <b>3,312</b>  | <b>4%</b>    | <b>6,755</b>  | <b>6,178</b>  | <b>9%</b>    |
| <b>ii) Premises</b>                                                 |               |               |              |               |               |              |
| Rent                                                                | 39            | 48            | -19%         | 87            | 74            | 18%          |
| Depreciation                                                        | 216           | 215           | 0%           | 431           | 407           | 6%           |
| Other                                                               | 107           | 85            | 26%          | 192           | 178           | 8%           |
| <b>Premises</b>                                                     | <b>362</b>    | <b>348</b>    | <b>4%</b>    | <b>710</b>    | <b>659</b>    | <b>8%</b>    |
| <b>iii) Technology</b>                                              |               |               |              |               |               |              |
| Depreciation and amortisation                                       | 265           | 235           | 13%          | 500           | 505           | -1%          |
| Subscription licences and outsourced services                       | 698           | 633           | 10%          | 1,331         | 1,155         | 15%          |
| Other                                                               | 223           | 189           | 18%          | 412           | 255           | 62%          |
| <b>Technology</b>                                                   | <b>1,186</b>  | <b>1,057</b>  | <b>12%</b>   | <b>2,243</b>  | <b>1,915</b>  | <b>17%</b>   |
| <b>iv) Restructuring<sup>1</sup></b>                                | <b>687</b>    | <b>85</b>     | <b>large</b> | <b>772</b>    | <b>235</b>    | <b>large</b> |
| <b>v) Other</b>                                                     |               |               |              |               |               |              |
| Advertising and public relations                                    | 113           | 107           | 6%           | 220           | 210           | 5%           |
| Professional fees                                                   | 559           | 397           | 41%          | 956           | 770           | 24%          |
| Freight, stationery, postage and communication                      | 96            | 83            | 16%          | 179           | 170           | 5%           |
| Card processing fees                                                | 43            | 45            | -4%          | 88            | 108           | -19%         |
| Amortisation and impairment of other intangible assets <sup>2</sup> | 65            | 85            | -24%         | 150           | 13            | large        |
| Non-lending losses, frauds and forgeries <sup>3</sup>               | 322           | 61            | large        | 383           | 83            | large        |
| Cashrewards goodwill impairment                                     | 78            | -             | n/a          | 78            | -             | n/a          |
| Other                                                               | 245           | 244           | 0%           | 489           | 400           | 22%          |
| <b>Other</b>                                                        | <b>1,521</b>  | <b>1,022</b>  | <b>49%</b>   | <b>2,543</b>  | <b>1,754</b>  | <b>45%</b>   |
| <b>Operating expenses</b>                                           | <b>7,199</b>  | <b>5,824</b>  | <b>24%</b>   | <b>13,023</b> | <b>10,741</b> | <b>21%</b>   |

<sup>1</sup> September 2025 half includes \$585 million of staff redundancies, \$97 million of non-staff costs relating to Suncorp Bank migration, and \$5 million various other small items.

<sup>2</sup> September 2025 half includes \$61 million amortisation of acquired intangible assets recognised as part of the acquisition accounting relating to the Suncorp Bank acquisition (Mar 25 half: \$82 million; Sep 24 full year: nil).

<sup>3</sup> September 2025 half includes \$240 million of ASIC penalties.

### 3. Earnings per share

|                                                                                                                                 | Half Year      |         |       | Full Year      |         |      |
|---------------------------------------------------------------------------------------------------------------------------------|----------------|---------|-------|----------------|---------|------|
|                                                                                                                                 | Sep 25         | Mar 25  | Movt  | Sep 25         | Sep 24  | Movt |
| <b>Earnings per share</b>                                                                                                       |                |         |       |                |         |      |
| Basic earnings per share (cents)                                                                                                | <b>75.6</b>    | 122.5   | -38%  | <b>198.2</b>   | 217.9   | -9%  |
| Diluted earnings per share (cents)                                                                                              | <b>75.4</b>    | 119.3   | -37%  | <b>196.5</b>   | 215.1   | -9%  |
| <b>Reconciliation of earnings used in earnings per share calculations</b>                                                       |                |         |       |                |         |      |
| <b>Basic:</b>                                                                                                                   |                |         |       |                |         |      |
| Profit for the period (\$M)                                                                                                     | <b>2,269</b>   | 3,663   | -38%  | <b>5,932</b>   | 6,570   | -10% |
| Less: Profit attributable to non-controlling interests (\$M)                                                                    | <b>20</b>      | 21      | -5%   | <b>41</b>      | 35      | 17%  |
| <b>Earnings used in calculating basic earnings per share (\$M)</b>                                                              | <b>2,249</b>   | 3,642   | -38%  | <b>5,891</b>   | 6,535   | -10% |
| <b>Diluted:</b>                                                                                                                 |                |         |       |                |         |      |
| <b>Earnings used in calculating basic earnings per share (\$M)</b>                                                              | <b>2,249</b>   | 3,642   | -38%  | <b>5,891</b>   | 6,535   | -10% |
| Add: Interest on convertible subordinated debt (\$M)                                                                            | <b>-</b>       | 198     | -100% | <b>357</b>     | 420     | -15% |
| <b>Earnings used in calculating diluted earnings per share (\$M)</b>                                                            | <b>2,249</b>   | 3,840   | -41%  | <b>6,248</b>   | 6,955   | -10% |
| <b>Reconciliation of weighted average number of ordinary shares (WANOS) used in earnings per share calculations<sup>1</sup></b> |                |         |       |                |         |      |
| <b>WANOS used in calculating basic earnings per share (M)</b>                                                                   | <b>2,973.3</b> | 2,971.9 | 0%    | <b>2,972.6</b> | 2,998.4 | -1%  |
| Add: Weighted average dilutive potential ordinary shares (M) <sup>2</sup>                                                       | <b>8.4</b>     | 245.8   | -97%  | <b>207.3</b>   | 235.6   | -12% |
| <b>WANOS used in calculating diluted earnings per share (M)</b>                                                                 | <b>2,981.7</b> | 3,217.7 | -7%   | <b>3,179.9</b> | 3,234.0 | -2%  |

<sup>1</sup> WANOS excludes the weighted average number of treasury shares held in ANZEST Pty Ltd of 4.2 million for the September 2025 half and 4.3 million for the September 2025 full year (Mar 25 half: 4.5 million; Sep 24 full year: 5.3 million).

<sup>2</sup> For the September 2025 half, dilutive potential ordinary shares include share-based payments (options, rights, and deferred shares). For the March 2025 half, September 25 and September 24 full years, dilutive potential ordinary shares includes convertible subordinated debt and share-based payments (options, rights, and deferred shares).

## 4. Net loans and advances

|                                                                | As at          |                |                | Movement            |                     |
|----------------------------------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                                | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Australia</b>                                               |                |                |                |                     |                     |
| Overdrafts                                                     | 4,615          | 4,479          | 4,685          | 3%                  | -1%                 |
| Credit cards outstanding                                       | 5,119          | 5,211          | 5,565          | -2%                 | -8%                 |
| Commercial bills outstanding                                   | 3,739          | 4,072          | 4,401          | -8%                 | -15%                |
| Term loans - housing                                           | 401,534        | 391,719        | 382,030        | 3%                  | 5%                  |
| Term loans - non-housing                                       | 204,024        | 193,271        | 190,616        | 6%                  | 7%                  |
| Other                                                          | 955            | 916            | 919            | 4%                  | 4%                  |
| <b>Total Australia</b>                                         | <b>619,986</b> | <b>599,668</b> | <b>588,216</b> | <b>3%</b>           | <b>5%</b>           |
| <b>New Zealand</b>                                             |                |                |                |                     |                     |
| Overdrafts                                                     | 1,010          | 1,011          | 1,003          | 0%                  | 1%                  |
| Credit cards outstanding                                       | 1,080          | 1,126          | 1,142          | -4%                 | -5%                 |
| Term loans - housing                                           | 102,011        | 103,090        | 102,099        | -1%                 | 0%                  |
| Term loans - non-housing                                       | 35,601         | 34,852         | 35,613         | 2%                  | 0%                  |
| <b>Total New Zealand</b>                                       | <b>139,702</b> | <b>140,079</b> | <b>139,857</b> | <b>0%</b>           | <b>0%</b>           |
| <b>Rest of World</b>                                           |                |                |                |                     |                     |
| Overdrafts                                                     | 394            | 585            | 421            | -33%                | -6%                 |
| Credit cards outstanding                                       | 6              | 6              | 6              | 0%                  | 0%                  |
| Term loans - housing                                           | 452            | 454            | 425            | 0%                  | 6%                  |
| Term loans - non-housing                                       | 68,931         | 79,420         | 74,405         | -13%                | -7%                 |
| Other                                                          | -              | -              | 5              | n/a                 | -100%               |
| <b>Total Rest of World</b>                                     | <b>69,783</b>  | <b>80,465</b>  | <b>75,262</b>  | <b>-13%</b>         | <b>-7%</b>          |
| <b>Subtotal</b>                                                | <b>829,471</b> | <b>820,212</b> | <b>803,335</b> | <b>1%</b>           | <b>3%</b>           |
| Unearned income <sup>1</sup>                                   | (641)          | (584)          | (515)          | 10%                 | 24%                 |
| Capitalised brokerage and other origination costs <sup>1</sup> | 4,500          | 4,335          | 4,237          | 4%                  | 6%                  |
| <b>Gross loans and advances</b>                                | <b>833,330</b> | <b>823,963</b> | <b>807,057</b> | <b>1%</b>           | <b>3%</b>           |
| Allowance for ECL (refer to Note 5)                            | (3,874)        | (3,761)        | (3,675)        | 3%                  | 5%                  |
| <b>Net loans and advances</b>                                  | <b>829,456</b> | <b>820,202</b> | <b>803,382</b> | <b>1%</b>           | <b>3%</b>           |

<sup>1</sup> Amortised over the expected life of the loan.

## 5. Allowance for expected credit losses

The Group's assessment of expected credit losses (ECL) from its credit portfolio is subject to judgements and estimates made by management based on a variety of internal and external information, as well as the Group's experience of the performance of the portfolio under a variety of conditions with further information provided on page 91.

|                                                                   | As at                     |                           |              |                           |                           |              |                           |                           |              |
|-------------------------------------------------------------------|---------------------------|---------------------------|--------------|---------------------------|---------------------------|--------------|---------------------------|---------------------------|--------------|
|                                                                   | Sep 25                    |                           |              | Mar 25                    |                           |              | Sep 24                    |                           |              |
|                                                                   | Collectively assessed \$M | Individually assessed \$M | Total \$M    | Collectively assessed \$M | Individually assessed \$M | Total \$M    | Collectively assessed \$M | Individually assessed \$M | Total \$M    |
| Net loans and advances at amortised cost                          | 3,512                     | 362                       | 3,874        | 3,415                     | 346                       | 3,761        | 3,372                     | 303                       | 3,675        |
| Off-balance sheet commitments - undrawn and contingent facilities | 833                       | 37                        | 870          | 834                       | 18                        | 852          | 841                       | 5                         | 846          |
| Investment securities - debt securities at amortised cost         | 34                        | -                         | 34           | 31                        | -                         | 31           | 34                        | -                         | 34           |
| <b>Total</b>                                                      | <b>4,379</b>              | <b>399</b>                | <b>4,778</b> | <b>4,280</b>              | <b>364</b>                | <b>4,644</b> | <b>4,247</b>              | <b>308</b>                | <b>4,555</b> |
| <b>Other Comprehensive Income</b>                                 |                           |                           |              |                           |                           |              |                           |                           |              |
| Investment securities - debt securities at FVOCI <sup>1</sup>     | 13                        | -                         | 13           | 21                        | -                         | 21           | 20                        | -                         | 20           |

<sup>1</sup> For FVOCI assets, the allowance for ECL does not alter the carrying amount which remains at fair value. Instead, the allowance for ECL is recognised in Other comprehensive income with a corresponding charge to profit or loss.

The following tables present the movement in the allowance for ECL.

### Net loans and advances at amortised cost

Allowance for ECL is included in Net loans and advances.

|                                                               | Stage 3      |              |                           |                           |              |
|---------------------------------------------------------------|--------------|--------------|---------------------------|---------------------------|--------------|
|                                                               | Stage 1 \$M  | Stage 2 \$M  | Collectively assessed \$M | Individually assessed \$M | Total \$M    |
| <b>As at 1 October 2023</b>                                   | <b>1,227</b> | <b>1,624</b> | <b>329</b>                | <b>366</b>                | <b>3,546</b> |
| Transfer between stages                                       | 269          | (300)        | (103)                     | 134                       | -            |
| New and increased provisions (net of releases) <sup>1</sup>   | (203)        | 337          | 214                       | 328                       | 676          |
| Write-backs                                                   | -            | -            | -                         | (177)                     | (177)        |
| Bad debts written-off (excluding recoveries)                  | -            | -            | -                         | (316)                     | (316)        |
| Foreign currency translation and other movements <sup>2</sup> | (17)         | (8)          | 3                         | (32)                      | (54)         |
| <b>As at 30 September 2024</b>                                | <b>1,276</b> | <b>1,653</b> | <b>443</b>                | <b>303</b>                | <b>3,675</b> |
| Transfer between stages                                       | 147          | (160)        | (61)                      | 74                        | -            |
| New and increased provisions (net of releases)                | (214)        | 198          | 109                       | 210                       | 303          |
| Write-backs                                                   | -            | -            | -                         | (67)                      | (67)         |
| Bad debts written-off (excluding recoveries)                  | -            | -            | -                         | (172)                     | (172)        |
| Foreign currency translation and other movements <sup>2</sup> | 17           | (1)          | 8                         | (2)                       | 22           |
| <b>As at 31 March 2025</b>                                    | <b>1,226</b> | <b>1,690</b> | <b>499</b>                | <b>346</b>                | <b>3,761</b> |
| Transfer between stages                                       | 204          | (174)        | (117)                     | 87                        | -            |
| New and increased provisions (net of releases)                | (83)         | 54           | 233                       | 185                       | 389          |
| Write-backs                                                   | -            | -            | -                         | (70)                      | (70)         |
| Bad debts written-off (excluding recoveries)                  | -            | -            | -                         | (174)                     | (174)        |
| Foreign currency translation and other movements <sup>2</sup> | (14)         | (12)         | 6                         | (12)                      | (32)         |
| <b>As at 30 September 2025</b>                                | <b>1,333</b> | <b>1,558</b> | <b>621</b>                | <b>362</b>                | <b>3,874</b> |

<sup>1</sup> Includes Suncorp Bank acquisition related collectively assessed allowance for ECL. Under accounting standards, these were initially recognised as Stage 1, and where relevant moving to Stage 2 after the date of acquisition, all presented within New and increased provisions (net of releases).

<sup>2</sup> Other movements include the impact of discounting on expected cash flows for individually assessed allowances for ECL.

# 5. Allowance for expected credit losses, cont'd

## Off-balance sheet commitments - undrawn and contingent facilities

Allowance for ECL is included in Other provisions.

|                                                | Stage 1<br>\$M | Stage 2<br>\$M | Stage 3                         |                                 | Total<br>\$M |
|------------------------------------------------|----------------|----------------|---------------------------------|---------------------------------|--------------|
|                                                |                |                | Collectively<br>assessed<br>\$M | Individually<br>assessed<br>\$M |              |
| <b>As at 1 October 2023</b>                    | <b>630</b>     | <b>162</b>     | <b>25</b>                       | <b>10</b>                       | <b>827</b>   |
| Transfer between stages                        | 34             | (31)           | (3)                             | -                               | -            |
| New and increased provisions (net of releases) | 10             | 27             | 3                               | 3                               | 43           |
| Write-backs                                    | -              | -              | -                               | (7)                             | (7)          |
| Foreign currency translation                   | (16)           | (2)            | 2                               | (1)                             | (17)         |
| <b>As at 30 September 2024</b>                 | <b>658</b>     | <b>156</b>     | <b>27</b>                       | <b>5</b>                        | <b>846</b>   |
| Transfer between stages                        | 19             | (18)           | (2)                             | 1                               | -            |
| New and increased provisions (net of releases) | (60)           | 26             | 6                               | 14                              | (14)         |
| Write-backs                                    | -              | -              | -                               | (2)                             | (2)          |
| Foreign currency translation                   | 23             | -              | (1)                             | -                               | 22           |
| <b>As at 31 March 2025</b>                     | <b>640</b>     | <b>164</b>     | <b>30</b>                       | <b>18</b>                       | <b>852</b>   |
| Transfer between stages                        | 22             | (21)           | (4)                             | 3                               | -            |
| New and increased provisions (net of releases) | (6)            | 20             | 3                               | 16                              | 33           |
| Write-backs                                    | -              | -              | -                               | (1)                             | (1)          |
| Foreign currency translation                   | (13)           | (3)            | 1                               | 1                               | (14)         |
| <b>As at 30 September 2025</b>                 | <b>643</b>     | <b>160</b>     | <b>30</b>                       | <b>37</b>                       | <b>870</b>   |

## Investment securities - debt securities at amortised cost

Allowance for ECL is included in Investment securities.

|                                | Stage 1<br>\$M | Stage 2<br>\$M | Stage 3                         |                                 | Total<br>\$M |
|--------------------------------|----------------|----------------|---------------------------------|---------------------------------|--------------|
|                                |                |                | Collectively<br>assessed<br>\$M | Individually<br>assessed<br>\$M |              |
| <b>As at 30 September 2024</b> | <b>34</b>      | <b>-</b>       | <b>-</b>                        | <b>-</b>                        | <b>34</b>    |
| <b>As at 31 March 2025</b>     | <b>31</b>      | <b>-</b>       | <b>-</b>                        | <b>-</b>                        | <b>31</b>    |
| <b>As at 30 September 2025</b> | <b>34</b>      | <b>-</b>       | <b>-</b>                        | <b>-</b>                        | <b>34</b>    |

## Investment securities - debt securities at FVOCI

For FVOCI assets, the allowance for ECL does not alter the carrying amount which remains at fair value. Instead, the allowance for ECL is recognised in Other comprehensive income with a corresponding charge to profit or loss.

|                                | Stage 1<br>\$M | Stage 2<br>\$M | Stage 3                         |                                 | Total<br>\$M |
|--------------------------------|----------------|----------------|---------------------------------|---------------------------------|--------------|
|                                |                |                | Collectively<br>assessed<br>\$M | Individually<br>assessed<br>\$M |              |
| <b>As at 30 September 2024</b> | <b>20</b>      | <b>-</b>       | <b>-</b>                        | <b>-</b>                        | <b>20</b>    |
| <b>As at 31 March 2025</b>     | <b>21</b>      | <b>-</b>       | <b>-</b>                        | <b>-</b>                        | <b>21</b>    |
| <b>As at 30 September 2025</b> | <b>13</b>      | <b>-</b>       | <b>-</b>                        | <b>-</b>                        | <b>13</b>    |

## 5. Allowance for expected credit losses, cont'd

### Credit impairment charge/(release) analysis

|                                                               | Half Year     |               |              | Full Year     |               |           |
|---------------------------------------------------------------|---------------|---------------|--------------|---------------|---------------|-----------|
|                                                               | Sep 25<br>\$M | Mar 25<br>\$M | Movt         | Sep 25<br>\$M | Sep 24<br>\$M | Movt      |
| New and increased provisions (net of releases) <sup>1,2</sup> |               |               |              |               |               |           |
| - Collectively assessed                                       | 128           | (14)          | large        | 114           | 262           | -56%      |
| - Individually assessed                                       | 295           | 301           | -2%          | 596           | 465           | 28%       |
| Write-backs <sup>3</sup>                                      | (71)          | (69)          | 3%           | (140)         | (184)         | -24%      |
| Recoveries of amounts previously written off                  | (56)          | (73)          | -23%         | (129)         | (137)         | -6%       |
| <b>Total credit impairment charge/(release)</b>               | <b>296</b>    | <b>145</b>    | <b>large</b> | <b>441</b>    | <b>406</b>    | <b>9%</b> |

<sup>1.</sup> Includes the impact of transfers between collectively assessed and individually assessed.

<sup>2.</sup> New and increased provisions (net of releases) includes:

|                                                           | Sep 25 half                     |                                 | Mar 25 half                     |                                 | Sep 25 full year                |                                 | Sep 24 full year                |                                 |
|-----------------------------------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
|                                                           | Collectively<br>assessed<br>\$M | Individually<br>assessed<br>\$M | Collectively<br>assessed<br>\$M | Individually<br>assessed<br>\$M | Collectively<br>assessed<br>\$M | Individually<br>assessed<br>\$M | Collectively<br>assessed<br>\$M | Individually<br>assessed<br>\$M |
| Net loans and advances at amortised cost                  | 117                             | 272                             | 19                              | 284                             | 136                             | 556                             | 214                             | 462                             |
| Off-balance sheet commitments                             | 14                              | 19                              | (29)                            | 15                              | (15)                            | 34                              | 40                              | 3                               |
| Investment securities - debt securities at amortised cost | 5                               | -                               | (5)                             | -                               | -                               | -                               | 3                               | -                               |
| Investment securities - debt securities at FVOCI          | (8)                             | -                               | 1                               | -                               | (7)                             | -                               | 5                               | -                               |
| Other financial assets                                    | -                               | 4                               | -                               | 2                               | -                               | 6                               | -                               | -                               |
| <b>Total</b>                                              | <b>128</b>                      | <b>295</b>                      | <b>(14)</b>                     | <b>301</b>                      | <b>114</b>                      | <b>596</b>                      | <b>262</b>                      | <b>465</b>                      |

<sup>3.</sup> Consists of write-backs in Net loans and advances at amortised cost of \$70 million for the September 2025 half and \$137 million for the September 2025 full year (Mar 25 half: \$67 million; Sep 24 full year: \$177 million), and Off-balance sheet commitment of \$1 million for the September 2025 half and \$3 million for the September 2025 full year (Mar 25 half: \$2 million; Sep 24 full year: \$7 million).

## Key judgements and estimates

The key judgements and assumptions in estimating collectively assessed ECL are presented below. Refer to 2025 ANZGHL Annual Report Note 14 Allowance for expected credit losses for further information.

### Base case economic forecast assumptions

The economic drivers of the base case economic forecasts, reflective of ANZ Economics' view of future macro-economic conditions, used at 30 September 2025 are set out below. For years beyond the near-term forecasts below, the ECL models apply simplified assumptions for the economic conditions to calculate lifetime loss. There is a high level of estimation uncertainty when forming these forecasts.

|                                               | Forecast calendar year |      |      |
|-----------------------------------------------|------------------------|------|------|
|                                               | 2025                   | 2026 | 2027 |
| <b>Australia</b>                              |                        |      |      |
| GDP (annual % change)                         | 1.8                    | 2.4  | 2.4  |
| Unemployment rate (annual average)            | 4.2                    | 4.3  | 4.0  |
| Residential property prices (annual % change) | 5.0                    | 5.8  | 4.8  |
| Consumer price index (annual % change)        | 2.5                    | 2.6  | 2.4  |
| <b>New Zealand</b>                            |                        |      |      |
| GDP (annual % change)                         | 0.9                    | 2.4  | 2.7  |
| Unemployment rate (annual average)            | 5.2                    | 4.8  | 4.3  |
| Residential property prices (annual % change) | 2.5                    | 5.0  | 4.5  |
| Consumer price index (annual % change)        | 2.7                    | 1.9  | 2.0  |
| <b>Rest of World</b>                          |                        |      |      |
| GDP (annual % change)                         | 1.5                    | 1.9  | 2.0  |
| Consumer price index (annual % change)        | 3.0                    | 2.4  | 2.0  |

The base case economic forecasts have been updated to reflect a stabilisation in inflation in both Australia and New Zealand. Near-term growth forecasts have been reduced, reflecting the impacts of global uncertainty. A return to average GDP growth rates is forecast in Australia for 2026. In New Zealand, weaker GDP growth momentum pushes the return to average out to 2027. Further interest rate cuts in both economies are expected to contribute to a recovery in consumer spending. The level of unemployment is elevated in New Zealand but projected to fall, whereas it remains relatively low in Australia.

### Probability weightings

Probability weightings for each scenario are determined by management considering the risks and uncertainties surrounding the base case economic scenario including the uncertainties described above.

The assigned probability weightings in Australia, New Zealand and Rest of World are subject to a high degree of inherent uncertainty and therefore the actual outcomes may be significantly different to those projected. The Group considers these weightings in each geography to provide estimates of the possible loss outcomes and taking into account short- and long-term interrelationships within the Group's credit portfolios.

The average weightings applied across the Group are set out below:

|                 | Sep 25 | Mar 25 | Sep 24 |
|-----------------|--------|--------|--------|
| <b>Group</b>    |        |        |        |
| Base            | 46%    | 46%    | 46%    |
| Upside          | 1%     | 1%     | 1%     |
| Downside        | 40%    | 40%    | 40%    |
| Severe downside | 13%    | 13%    | 13%    |

### ECL - Sensitivity analysis

Given inherent economic uncertainties and the judgement applied to factors used in determining the expected default of borrowers in future periods, ECL reported by the Group should be considered as a best estimate within a range of possible estimates.

The table below illustrates the sensitivity of the Group's allowance for collectively assessed ECL to key factors used in determining it at 30 September 2025:

|                                                      | Balance Sheet \$M | Impact \$M |
|------------------------------------------------------|-------------------|------------|
| If 1% of stage 1 facilities were included in stage 2 | 4,428             | 49         |
| If 1% of stage 2 facilities were included in stage 1 | 4,373             | (6)        |
| 100% upside scenario                                 | 1,550             | (2,829)    |
| 100% base scenario                                   | 1,997             | (2,382)    |
| 100% downside scenario                               | 4,458             | 79         |
| 100% severe downside scenario                        | 9,913             | 5,534      |

## 6. Deposits and other borrowings

|                                                                     | As at          |                |                | Movement            |                     |
|---------------------------------------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                                     | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Australia</b>                                                    |                |                |                |                     |                     |
| Certificates of deposit                                             | 38,184         | 30,215         | 34,011         | 26%                 | 12%                 |
| Term deposits                                                       | 97,468         | 102,183        | 102,413        | -5%                 | -5%                 |
| On demand and short-term deposits                                   | 337,908        | 320,976        | 308,130        | 5%                  | 10%                 |
| Deposits not bearing interest                                       | 40,664         | 39,770         | 39,964         | 2%                  | 2%                  |
| Deposits from banks and securities sold under repurchase agreements | 55,657         | 55,917         | 44,953         | 0%                  | 24%                 |
| Commercial paper and other borrowings                               | 45,785         | 60,025         | 46,283         | -24%                | -1%                 |
| <b>Total Australia</b>                                              | <b>615,666</b> | <b>609,086</b> | <b>575,754</b> | <b>1%</b>           | <b>7%</b>           |
| <b>New Zealand</b>                                                  |                |                |                |                     |                     |
| Certificates of deposit                                             | 774            | 1,213          | 1,079          | -36%                | -28%                |
| Term deposits                                                       | 53,421         | 54,438         | 54,500         | -2%                 | -2%                 |
| On demand and short-term deposits                                   | 57,459         | 58,246         | 56,038         | -1%                 | 3%                  |
| Deposits not bearing interest                                       | 15,224         | 15,405         | 14,586         | -1%                 | 4%                  |
| Deposits from banks and securities sold under repurchase agreements | 3,924          | 3,182          | 3,207          | 23%                 | 22%                 |
| Commercial paper and other borrowings                               | 3,659          | 1,931          | 1,304          | 89%                 | large               |
| <b>Total New Zealand</b>                                            | <b>134,461</b> | <b>134,415</b> | <b>130,714</b> | <b>0%</b>           | <b>3%</b>           |
| <b>Rest of World</b>                                                |                |                |                |                     |                     |
| Certificates of deposit                                             | 6,803          | 8,153          | 7,116          | -17%                | -4%                 |
| Term deposits                                                       | 117,929        | 141,641        | 116,603        | -17%                | 1%                  |
| On demand and short-term deposits                                   | 22,536         | 18,136         | 17,423         | 24%                 | 29%                 |
| Deposits not bearing interest                                       | 5,448          | 5,770          | 5,554          | -6%                 | -2%                 |
| Deposits from banks and securities sold under repurchase agreements | 52,221         | 55,018         | 50,390         | -5%                 | 4%                  |
| <b>Total Rest of World</b>                                          | <b>204,937</b> | <b>228,718</b> | <b>197,086</b> | <b>-10%</b>         | <b>4%</b>           |
| <b>Deposits and other borrowings<sup>1</sup></b>                    | <b>955,064</b> | <b>972,219</b> | <b>903,554</b> | <b>-2%</b>          | <b>6%</b>           |

<sup>1</sup> Customer deposits balance of \$748,057 million at 30 September 2025 (Mar 25: \$756,565 million; Sep 24: \$715,211 million) includes Term deposits, On demand and short-term deposits and Deposits not bearing interest.

## 7. Shareholders' equity

### Shareholders' Equity

|                                                                               | As at         |               |               | Movement            |                     |
|-------------------------------------------------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                                                               | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Shareholders' equity</b>                                                   |               |               |               |                     |                     |
| Ordinary share capital                                                        | 28,191        | 27,860        | 28,182        | 1%                  | 0%                  |
| Reserves                                                                      |               |               |               |                     |                     |
| Foreign currency translation reserve                                          | (941)         | 253           | (360)         | large               | large               |
| Share option reserve                                                          | 108           | 81            | 108           | 33%                 | 0%                  |
| FVOCI reserve                                                                 | (870)         | (1,083)       | (1,078)       | -20%                | -19%                |
| Cash flow hedge reserve                                                       | 170           | (219)         | (422)         | large               | large               |
| Transactions with non-controlling interests reserve                           | (22)          | (22)          | (22)          | 0%                  | 0%                  |
| Total reserves                                                                | (1,555)       | (990)         | (1,774)       | 57%                 | -12%                |
| Retained earnings                                                             | 44,492        | 44,697        | 43,449        | 0%                  | 2%                  |
| <b>Share capital and reserves attributable to shareholders of the Company</b> | <b>71,128</b> | <b>71,567</b> | <b>69,857</b> | <b>-1%</b>          | <b>2%</b>           |
| Non-controlling interests                                                     | 739           | 764           | 771           | -3%                 | -4%                 |
| <b>Total shareholders' equity</b>                                             | <b>71,867</b> | <b>72,331</b> | <b>70,628</b> | <b>-1%</b>          | <b>2%</b>           |

### Ordinary Share Capital

|                                      | Half Year            |                      | Full Year            |                      |
|--------------------------------------|----------------------|----------------------|----------------------|----------------------|
|                                      | Sep 25<br>No.        | Mar 25<br>No.        | Sep 25<br>No.        | Sep 24<br>No.        |
| <b>Ordinary shares</b>               |                      |                      |                      |                      |
| Opening balance                      | 2,971,365,622        | 2,979,416,260        | 2,979,416,260        | 3,005,286,886        |
| Share buy-back <sup>1</sup>          | (231,644)            | (9,484,274)          | (9,715,918)          | (29,749,466)         |
| Bonus option plan                    | 1,580,136            | 1,433,636            | 3,013,772            | 3,878,840            |
| Dividend reinvestment plan issuances | 10,806,066           | -                    | 10,806,066           | -                    |
| <b>Closing balance</b>               | <b>2,983,520,180</b> | <b>2,971,365,622</b> | <b>2,983,520,180</b> | <b>2,979,416,260</b> |
| Less: Treasury shares                | (4,166,060)          | (3,994,601)          | (4,166,060)          | (5,352,012)          |
| <b>Closing balance</b>               | <b>2,979,354,120</b> | <b>2,967,371,021</b> | <b>2,979,354,120</b> | <b>2,974,064,248</b> |

<sup>1</sup> The Group commenced a \$2.0 billion on-market share buy-back on 3 July 2024. This resulted in 0.2 million shares (\$6 million) being cancelled during the September 2025 half and 9.7 million (\$291 million) being cancelled during the September 2025 full year (Mar 25 half: 9.5 million shares (\$285 million); Sep 24 full year: 29.8 million shares (\$883 million)). The Group ceased the remaining \$826 million share buy-back on 13 October 2025.

### Non-Controlling Interests

|                                 | Profit attributable to non-controlling interests |               |               |               | Equity attributable to non-controlling interests |               |               | Dividend paid to non-controlling interests |               |               |               |
|---------------------------------|--------------------------------------------------|---------------|---------------|---------------|--------------------------------------------------|---------------|---------------|--------------------------------------------|---------------|---------------|---------------|
|                                 | Half Year                                        |               | Full Year     |               | As at                                            |               |               | Half Year                                  |               | Full Year     |               |
|                                 | Sep 25<br>\$M                                    | Mar 25<br>\$M | Sep 25<br>\$M | Sep 24<br>\$M | Sep 25<br>\$M                                    | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>\$M                              | Mar 25<br>\$M | Sep 25<br>\$M | Sep 24<br>\$M |
| ANZ Bank New Zealand PPS        | 20                                               | 19            | 39            | 32            | 725                                              | 750           | 758           | 18                                         | 20            | 38            | 32            |
| Other non-controlling interests | -                                                | 2             | 2             | 3             | 14                                               | 14            | 13            | -                                          | -             | -             | -             |
| <b>Total</b>                    | <b>20</b>                                        | <b>21</b>     | <b>41</b>     | <b>35</b>     | <b>739</b>                                       | <b>764</b>    | <b>771</b>    | <b>18</b>                                  | <b>20</b>     | <b>38</b>     | <b>32</b>     |

## 8. Suncorp Bank acquisition

On 31 July 2024, the Group acquired 100% of the shares in SBGH Limited, the immediate holding company of Norfina Limited (formerly known as Suncorp-Metway Limited, and trading as Suncorp Bank).

The Group completed its purchase price allocation (PPA), to identify and measure the assets acquired and liabilities assumed at acquisition date. The significant adjustments to provisionally determined balances arising from the PPA exercise included the recognition of core deposit and brand intangible assets, fair value adjustments to gross loans and advances to reflect changes in interest rates and credit since loan origination, provisions for contingent liabilities and related indemnities and related deferred tax balances with a corresponding decrease to goodwill of \$56 million. The final goodwill balance of \$1,346 million is attributable to the assembled workforce and expected synergies arising from the economies of scale from the integration and consolidation of platforms and funding benefits. It will not be deductible for tax purposes.

The core deposit intangible was valued at \$633 million under a discounted cash flow approach using a multi-period excess earnings model to calculate the present value of the funding costs savings obtained, comparing the difference between the cost of existing core deposits and the cost of alternative sources of funding over the expected life of the core deposit base. The discount rates used were calculated using the cost of capital plus a risk premium. The value of the core deposit intangible asset is influenced by its estimated lifespan and by fluctuations in the estimated costs of alternative funding options. The asset will be amortised over its expected life of 6 years.

The table below sets out the PPA adjustments recognised in respect of the 31 July 2024 acquisition balance sheet. Prior periods have not been restated.

|                                                                   | Provisional<br>\$M | 1H25<br>Adjustments<br>\$M | 2H25<br>Adjustments<br>\$M | Final<br>\$M  |
|-------------------------------------------------------------------|--------------------|----------------------------|----------------------------|---------------|
| <b>Assets acquired and liabilities assumed as at 31 July 2024</b> |                    |                            |                            |               |
| <b>Assets</b>                                                     |                    |                            |                            |               |
| Cash and cash equivalents                                         | 1,333              | -                          | -                          | 1,333         |
| Collateral paid                                                   | 80                 | -                          | -                          | 80            |
| Trading assets                                                    | 2,307              | -                          | -                          | 2,307         |
| Derivative financial instruments                                  | 310                | -                          | -                          | 310           |
| Investment securities                                             | 9,920              | -                          | -                          | 9,920         |
| Gross loans and advances                                          | 69,745             | (198)                      | -                          | 69,547        |
| Deferred tax assets                                               | 48                 | (48)                       | -                          | -             |
| Intangible assets                                                 | 103                | 685                        | -                          | 788           |
| Other assets                                                      | 431                | 83                         | (72)                       | 442           |
| <b>Total assets</b>                                               | <b>84,277</b>      | <b>522</b>                 | <b>(72)</b>                | <b>84,727</b> |
| <b>Liabilities</b>                                                |                    |                            |                            |               |
| Collateral received                                               | 48                 | -                          | -                          | 48            |
| Deposits and other borrowings                                     | 62,438             | (2)                        | 1                          | 62,437        |
| Derivative financial instruments                                  | 279                | -                          | -                          | 279           |
| Deferred tax liabilities                                          | -                  | 216                        | 53                         | 269           |
| Payables and other liabilities                                    | 731                | (6)                        | -                          | 725           |
| Provisions                                                        | 89                 | 127                        | 15                         | 231           |
| Debt issuances                                                    | 15,847             | (10)                       | -                          | 15,837        |
| <b>Total liabilities</b>                                          | <b>79,432</b>      | <b>325</b>                 | <b>69</b>                  | <b>79,826</b> |
| <b>Net assets acquired</b>                                        | <b>4,845</b>       | <b>197</b>                 | <b>(141)</b>               | <b>4,901</b>  |
| Cash consideration paid <sup>1</sup>                              | 6,247              | -                          | -                          | 6,247         |
| <b>Goodwill</b>                                                   | <b>1,402</b>       | <b>(197)</b>               | <b>141</b>                 | <b>1,346</b>  |

<sup>1</sup> The cash consideration of \$6,247 million includes payment for Suncorp Bank's Tier 2 notes (\$606 million) and Capital Notes (\$564 million).

## 9. Contingent liabilities and contingent assets

There are outstanding court proceedings, claims and possible claims for and against the Group. Where relevant, expert legal advice has been obtained and, in the light of such advice, provisions and/or disclosures as deemed appropriate have been made.

Refer to 2025 ANZGHL Annual Report Note 33 Commitments, contingent liabilities and contingent assets for further information.

## 10. Significant events since balance date

On 13 October 2025, the Group ceased its on-market share buy-back. The Group commenced a \$2.0 billion on-market share buy-back of its fully paid ordinary shares on 3 July 2024, resulting in 39.5 million shares being cancelled for a total consideration of \$1.2 billion.

Other than the matter above, there have been no significant events from 30 September 2025 to the date of signing this report.

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## Capital management

The disclosures below represent the position for ANZ BH Pty Ltd as the head of ANZ's Level 2 banking group. The capital position for ANZGHL, the head of the Level 3 conglomerate group, is outlined on page 41.

|                                                    |         | As at         |               |               | Movement            |                     |
|----------------------------------------------------|---------|---------------|---------------|---------------|---------------------|---------------------|
|                                                    |         | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Qualifying Capital</b>                          |         |               |               |               |                     |                     |
| <b>Tier 1</b>                                      |         |               |               |               |                     |                     |
| Shareholders' equity and non-controlling interests |         | 70,445        | 70,712        | 68,760        | 0%                  | 2%                  |
| Prudential adjustments to shareholders' equity     | Table 1 | (436)         | (601)         | (721)         | -27%                | -40%                |
| Gross Common Equity Tier 1 capital                 |         | 70,009        | 70,111        | 68,039        | 0%                  | 3%                  |
| Deductions                                         | Table 2 | (14,825)      | (14,882)      | (13,570)      | 0%                  | 9%                  |
| <b>Common Equity Tier 1 capital</b>                |         | 55,184        | 55,229        | 54,469        | 0%                  | 1%                  |
| Additional Tier 1 capital                          | Table 3 | 7,357         | 7,443         | 8,207         | -1%                 | -10%                |
| <b>Tier 1 capital</b>                              |         | 62,541        | 62,672        | 62,676        | 0%                  | 0%                  |
| <b>Tier 2 capital</b>                              | Table 4 | 33,810        | 32,831        | 29,189        | 3%                  | 16%                 |
| <b>Total qualifying capital</b>                    |         | 96,351        | 95,503        | 91,865        | 1%                  | 5%                  |
| <b>Capital adequacy ratios (Level 2)</b>           |         |               |               |               |                     |                     |
| Common Equity Tier 1                               |         | 12.0%         | 11.8%         | 12.2%         |                     |                     |
| Tier 1                                             |         | 13.6%         | 13.4%         | 14.0%         |                     |                     |
| Tier 2                                             |         | 7.4%          | 7.0%          | 6.5%          |                     |                     |
| Total capital ratio                                |         | 21.0%         | 20.4%         | 20.6%         |                     |                     |
| Risk weighted assets                               | Table 5 | 458,547       | 468,999       | 446,582       | -2%                 | 3%                  |

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## Capital management, cont'd

|                                                                     | As at         |               |               | Movement            |                     |
|---------------------------------------------------------------------|---------------|---------------|---------------|---------------------|---------------------|
|                                                                     | Sep 25<br>\$M | Mar 25<br>\$M | Sep 24<br>\$M | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Table 1: Prudential adjustments to shareholders' equity</b>      |               |               |               |                     |                     |
| Shareholders' equity attributable to deconsolidated entities        | (226)         | (266)         | (278)         | -15%                | -19%                |
| Deferred fee revenue including fees deferred as part of loan yields | 546           | 496           | 426           | 10%                 | 28%                 |
| Non-controlling interests and other deductions                      | (756)         | (831)         | (869)         | -9%                 | -13%                |
| <b>Total</b>                                                        | <b>(436)</b>  | <b>(601)</b>  | <b>(721)</b>  | <b>-27%</b>         | <b>-40%</b>         |

**Table 2: Deductions from Common Equity Tier 1 capital**

|                                                                                               |                 |                 |                 |           |           |
|-----------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------|-----------|
| Unamortised goodwill & other intangibles (excluding ANZ New Zealand Investments Holdings Ltd) | (4,165)         | (4,117)         | (4,273)         | 1%        | -3%       |
| Intangible component of investments in ANZ New Zealand Investments Holdings Ltd               | (59)            | (62)            | (63)            | -5%       | -6%       |
| Intangible component of investments in Suncorp Banking Group Holdings Ltd                     | (379)           | (422)           | -               | -10%      | n/a       |
| Capitalised software                                                                          | (996)           | (997)           | (1,015)         | 0%        | -2%       |
| Capitalised expenses (including loan and lease origination fees)                              | (2,550)         | (2,430)         | (2,337)         | 5%        | 9%        |
| Applicable deferred net tax assets                                                            | (3,720)         | (3,412)         | (3,112)         | 9%        | 20%       |
| Expected losses in excess of eligible provisions                                              | (25)            | (304)           | (210)           | -92%      | -88%      |
| Investment in other insurance subsidiaries                                                    | (225)           | (225)           | (225)           | 0%        | 0%        |
| Investment in ANZ New Zealand Investments Holdings Ltd                                        | (51)            | (52)            | (52)            | -2%       | -2%       |
| Investment in associates                                                                      | (1,140)         | (1,479)         | (1,415)         | -23%      | -19%      |
| Other equity investments                                                                      | (923)           | (1,175)         | (1,032)         | -21%      | -11%      |
| Cash flow hedge reserve and other deductions                                                  | (592)           | (207)           | 164             | large     | large     |
| <b>Total</b>                                                                                  | <b>(14,825)</b> | <b>(14,882)</b> | <b>(13,570)</b> | <b>0%</b> | <b>9%</b> |

**Table 3: Additional Tier 1 capital**

|                                       |              |              |              |            |             |
|---------------------------------------|--------------|--------------|--------------|------------|-------------|
| ANZ Capital Notes 5                   | -            | -            | 931          | n/a        | large       |
| ANZ Capital Notes 6                   | 1,492        | 1,491        | 1,490        | 0%         | 0%          |
| ANZ Capital Notes 7                   | 1,301        | 1,300        | 1,300        | 0%         | 0%          |
| ANZ Capital Notes 8                   | 1,487        | 1,486        | 1,485        | 0%         | 0%          |
| ANZ Capital Notes 9                   | 1,683        | 1,682        | 1,680        | 0%         | 0%          |
| ANZ Capital Securities                | 1,489        | 1,544        | 1,391        | -4%        | 7%          |
| Regulatory adjustments and deductions | (95)         | (60)         | (70)         | 58%        | 36%         |
| <b>Total</b>                          | <b>7,357</b> | <b>7,443</b> | <b>8,207</b> | <b>-1%</b> | <b>-10%</b> |

**Table 4: Tier 2 capital**

|                                                    |               |               |               |           |            |
|----------------------------------------------------|---------------|---------------|---------------|-----------|------------|
| General reserve for impairment of financial assets | 1,710         | 1,639         | 1,712         | 4%        | 0%         |
| Term subordinated debt notes                       | 33,811        | 32,444        | 28,584        | 4%        | 18%        |
| Regulatory adjustments and deductions              | (1,711)       | (1,252)       | (1,107)       | 37%       | 55%        |
| <b>Total</b>                                       | <b>33,810</b> | <b>32,831</b> | <b>29,189</b> | <b>3%</b> | <b>16%</b> |

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## Capital management, cont'd

|                                                              | As at          |                |                | Movement            |                     |
|--------------------------------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                              | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Table 5: Risk weighted assets</b>                         |                |                |                |                     |                     |
| On balance sheet                                             | 297,931        | 302,663        | 293,523        | -2%                 | 2%                  |
| Commitments                                                  | 44,534         | 46,573         | 41,125         | -4%                 | 8%                  |
| Contingents                                                  | 11,274         | 11,514         | 11,199         | -2%                 | 1%                  |
| Derivatives                                                  | 15,844         | 17,331         | 15,338         | -9%                 | 3%                  |
| <b>Total credit risk weighted assets</b>                     | <b>369,583</b> | <b>378,081</b> | <b>361,185</b> | <b>-2%</b>          | <b>2%</b>           |
| Market risk - Traded                                         | 6,895          | 6,854          | 7,823          | 1%                  | -12%                |
| Market risk - IRRBB                                          | 24,797         | 21,357         | 23,052         | 16%                 | 8%                  |
| Operational risk                                             | 53,773         | 50,648         | 49,650         | 6%                  | 8%                  |
| <b>Total risk weighted assets</b>                            | <b>455,048</b> | <b>456,940</b> | <b>441,710</b> | <b>0%</b>           | <b>3%</b>           |
| RWA adjustment for the IRB capital floor                     | 3,499          | 12,059         | 4,872          | -71%                | -28%                |
| <b>Total risk weighted assets including floor adjustment</b> | <b>458,547</b> | <b>468,999</b> | <b>446,582</b> | <b>-2%</b>          | <b>3%</b>           |

|                                                                              | As at          |                |                | Movement            |                     |
|------------------------------------------------------------------------------|----------------|----------------|----------------|---------------------|---------------------|
|                                                                              | Sep 25<br>\$M  | Mar 25<br>\$M  | Sep 24<br>\$M  | Sep 25<br>v. Mar 25 | Sep 25<br>v. Sep 24 |
| <b>Table 6: Credit risk weighted assets by Basel asset class<sup>1</sup></b> |                |                |                |                     |                     |
| <b>Subject to Advanced IRB approach</b>                                      |                |                |                |                     |                     |
| Corporate                                                                    | 63,726         | 66,579         | 62,853         | -4%                 | 1%                  |
| Residential mortgage                                                         | 94,135         | 94,747         | 90,924         | -1%                 | 4%                  |
| Retail SME                                                                   | 9,419          | 9,558          | 9,724          | -1%                 | -3%                 |
| Qualifying revolving retail                                                  | 3,032          | 3,155          | 3,235          | -4%                 | -6%                 |
| Other retail                                                                 | 1,642          | 1,636          | 1,624          | 0%                  | 1%                  |
| New Zealand banking subsidiaries                                             | 56,254         | 54,142         | -              | 4%                  | n/a                 |
| <b>Credit risk weighted assets subject to Advanced IRB approach</b>          | <b>228,208</b> | <b>229,817</b> | <b>168,360</b> | <b>-1%</b>          | <b>36%</b>          |
| <b>Credit risk weighted assets subject to supervisory slotting approach</b>  | <b>13,787</b>  | <b>15,360</b>  | <b>4,242</b>   | <b>-10%</b>         | <b>large</b>        |
| <b>Subject to Foundation IRB approach</b>                                    |                |                |                |                     |                     |
| Corporate                                                                    | 34,388         | 34,587         | 33,275         | -1%                 | 3%                  |
| Sovereign                                                                    | 10,107         | 10,983         | 11,119         | -8%                 | -9%                 |
| Financial institution                                                        | 23,207         | 23,781         | 29,821         | -2%                 | -22%                |
| <b>Credit risk weighted assets subject to Foundational IRB approach</b>      | <b>67,702</b>  | <b>69,351</b>  | <b>74,215</b>  | <b>-2%</b>          | <b>-9%</b>          |
| <b>Subject to Standardised approach</b>                                      |                |                |                |                     |                     |
| Corporate                                                                    | 12,237         | 13,828         | 14,699         | -12%                | -17%                |
| Sovereign                                                                    | 10             | -              | 81             | n/a                 | -88%                |
| Bank                                                                         | 170            | 170            | 80             | 0%                  | large               |
| Residential mortgage                                                         | 22,407         | 21,970         | 21,987         | 2%                  | 2%                  |
| Other retail                                                                 | 88             | 167            | 219            | -47%                | -60%                |
| Other assets                                                                 | 3,440          | 4,329          | 4,046          | -21%                | -15%                |
| Specialised lending                                                          | 219            | 143            | -              | 53%                 | n/a                 |
| New Zealand banking subsidiaries                                             | 1,830          | 2,005          | -              | -9%                 | n/a                 |
| <b>Credit risk weighted assets subject to Standardised approach</b>          | <b>40,401</b>  | <b>42,612</b>  | <b>41,112</b>  | <b>-5%</b>          | <b>-2%</b>          |
| <b>Counterparty Credit Risk (inclusive of QCCP)</b>                          | <b>13,226</b>  | <b>13,809</b>  | <b>-</b>       | <b>-4%</b>          | <b>n/a</b>          |
| Credit Valuation Adjustment                                                  | 3,768          | 4,736          | -              | -20%                | n/a                 |
| Credit Valuation Adjustment and Qualifying Central Counterparties            | -              | -              | 3,847          | n/a                 | large               |
| Credit risk weighted assets relating to securitisation exposures             | 2,491          | 2,396          | 2,452          | 4%                  | 2%                  |
| <b>Exposures of New Zealand banking subsidiaries</b>                         | <b>-</b>       | <b>-</b>       | <b>66,957</b>  | <b>n/a</b>          | <b>large</b>        |
| <b>Total credit risk weighted assets</b>                                     | <b>369,583</b> | <b>378,081</b> | <b>361,185</b> | <b>-2%</b>          | <b>2%</b>           |

<sup>1</sup> Basel Asset Class categories have been updated to align to the new requirements under APS 330 Public Disclosure effective from 1 January 2025.

## Capital management, cont'd

|                                                                                           | Collectively and Individually Assessed Provision |              |              | Basel Expected Loss <sup>1</sup> |              |              |
|-------------------------------------------------------------------------------------------|--------------------------------------------------|--------------|--------------|----------------------------------|--------------|--------------|
|                                                                                           | Sep 25 \$M                                       | Mar 25 \$M   | Sep 24 \$M   | Sep 25 \$M                       | Mar 25 \$M   | Sep 24 \$M   |
| <b>Table 7: Total provision for credit impairment and Basel expected loss by division</b> |                                                  |              |              |                                  |              |              |
| Australia Retail                                                                          | 1,158                                            | 994          | 979          | 1,004                            | 906          | 861          |
| Australia Commercial                                                                      | 1,175                                            | 1,179        | 1,182        | 673                              | 698          | 655          |
| Institutional                                                                             | 1,575                                            | 1,587        | 1,496        | 846                              | 982          | 851          |
| New Zealand                                                                               | 515                                              | 559          | 590          | 622                              | 813          | 787          |
| Suncorp Bank                                                                              | 299                                              | 268          | 248          | -                                | -            | -            |
| Pacific                                                                                   | 54                                               | 56           | 57           | 17                               | 15           | 14           |
| Group Centre                                                                              | 2                                                | 1            | 3            | -                                | 1            | -            |
| <b>Total provision for credit impairment and expected loss</b>                            | <b>4,778</b>                                     | <b>4,644</b> | <b>4,555</b> | <b>3,162</b>                     | <b>3,415</b> | <b>3,168</b> |

<sup>1</sup> Only applicable to IRB portfolios.

|                                                                     | As at        |              |              | Movement         |                  |
|---------------------------------------------------------------------|--------------|--------------|--------------|------------------|------------------|
|                                                                     | Sep 25 \$M   | Mar 25 \$M   | Sep 24 \$M   | Sep 25 v. Mar 25 | Sep 25 v. Sep 24 |
| <b>Table 8: APRA Expected loss in excess of eligible provisions</b> |              |              |              |                  |                  |
| <b>APRA Basel 3 expected loss: non-defaulted</b>                    | <b>2,018</b> | <b>2,112</b> | <b>2,065</b> | <b>-4%</b>       | <b>-2%</b>       |
| <b>Less: Qualifying collectively assessed provision</b>             |              |              |              |                  |                  |
| Collectively assessed provision                                     | (4,379)      | (4,280)      | (4,247)      | 2%               | 3%               |
| Non-qualifying collectively assessed provision                      | 651          | 529          | 470          | 23%              | 39%              |
| Standardised collectively assessed provision                        | 351          | 352          | 377          | 0%               | -7%              |
| <b>Non-defaulted excess included in deduction</b>                   | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>n/a</b>       | <b>n/a</b>       |
| <b>APRA Basel 3 expected loss: defaulted</b>                        | <b>1,144</b> | <b>1,303</b> | <b>1,103</b> | <b>-12%</b>      | <b>4%</b>        |
| <b>Less: Qualifying individually assessed provision</b>             |              |              |              |                  |                  |
| Individually assessed provision                                     | (399)        | (364)        | (308)        | 10%              | 30%              |
| Additional individually assessed provision for partial write offs   | (163)        | (163)        | (162)        | 0%               | 1%               |
| Standardised individually assessed provision                        | 37           | 32           | 34           | 16%              | 9%               |
| Collectively assessed provision on IRB defaulted                    | (594)        | (504)        | (457)        | 18%              | 30%              |
|                                                                     | 25           | 304          | 210          | -92%             | -88%             |
| Shortfall in expected loss not included in deduction                | -            | -            | -            | n/a              | n/a              |
| <b>Defaulted excess included in deduction</b>                       | <b>25</b>    | <b>304</b>   | <b>210</b>   | <b>-92%</b>      | <b>-88%</b>      |
| <b>Gross deduction</b>                                              | <b>25</b>    | <b>304</b>   | <b>210</b>   | <b>-92%</b>      | <b>-88%</b>      |

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Average balance sheet and related interest<sup>1</sup>

|                                                                       | Sep 25 Full Year |               |             | Sep 24 Full Year            |               |             |
|-----------------------------------------------------------------------|------------------|---------------|-------------|-----------------------------|---------------|-------------|
|                                                                       | Avg bal<br>\$M   | Int<br>\$M    | Rate<br>%   | Avg bal <sup>8</sup><br>\$M | Int<br>\$M    | Rate<br>%   |
| <b>Loans and advances</b>                                             |                  |               |             |                             |               |             |
| Home loans <sup>2</sup>                                               | 436,721          | 28,999        | 6.6%        | 376,975                     | 25,551        | 6.8%        |
| Consumer finance <sup>3</sup>                                         | 12,960           | 1,113         | 8.6%        | 12,745                      | 1,084         | 8.5%        |
| Business lending <sup>4</sup>                                         | 320,545          | 18,778        | 5.9%        | 292,290                     | 18,847        | 6.4%        |
| Individual provisions for credit impairment                           | (331)            | -             | n/a         | (330)                       | -             | n/a         |
| <b>Total</b>                                                          | <b>769,895</b>   | <b>48,890</b> | <b>6.4%</b> | <b>681,680</b>              | <b>45,482</b> | <b>6.7%</b> |
| <b>Non-lending interest earning assets</b>                            |                  |               |             |                             |               |             |
| Cash and other liquid assets                                          | 193,154          | 6,368         | 3.3%        | 177,734                     | 7,124         | 4.0%        |
| Trading and investment securities                                     | 196,080          | 8,659         | 4.4%        | 163,647                     | 8,021         | 4.9%        |
| Other assets                                                          | 559              | 6             | n/a         | 555                         | 12            | n/a         |
| <b>Total</b>                                                          | <b>389,793</b>   | <b>15,033</b> | <b>3.9%</b> | <b>341,936</b>              | <b>15,157</b> | <b>4.4%</b> |
| <b>Total interest earning assets<sup>5</sup></b>                      | <b>1,159,688</b> | <b>63,923</b> | <b>5.5%</b> | <b>1,023,616</b>            | <b>60,639</b> | <b>5.9%</b> |
| <b>Non-interest earning assets<sup>2</sup></b>                        | <b>173,927</b>   |               |             | <b>148,743</b>              |               |             |
| <b>Total average assets</b>                                           | <b>1,333,615</b> |               |             | <b>1,172,359</b>            |               |             |
| <b>Interest bearing deposits and other borrowings</b>                 |                  |               |             |                             |               |             |
| Certificates of deposit                                               | 42,216           | 1,884         | 4.5%        | 43,775                      | 2,083         | 4.8%        |
| Term deposits                                                         | 296,934          | 13,003        | 4.4%        | 260,740                     | 13,031        | 5.0%        |
| On demand and short term deposits <sup>6</sup>                        | 343,066          | 14,040        | 4.1%        | 313,743                     | 13,463        | 4.3%        |
| Deposits from banks and securities sold under agreement to repurchase | 113,427          | 4,708         | 4.2%        | 98,684                      | 4,639         | 4.7%        |
| Commercial paper and other borrowings                                 | 53,993           | 2,464         | 4.6%        | 47,005                      | 2,550         | 5.4%        |
| <b>Total</b>                                                          | <b>849,636</b>   | <b>36,099</b> | <b>4.2%</b> | <b>763,947</b>              | <b>35,766</b> | <b>4.7%</b> |
| <b>Non-deposit interest bearing liabilities</b>                       |                  |               |             |                             |               |             |
| Collateral received and settlement balances owed by ANZ               | 27,753           | 619           | 2.2%        | 23,294                      | 639           | 2.7%        |
| Debt issuances & subordinated debt                                    | 161,030          | 8,391         | 5.2%        | 126,205                     | 7,081         | 5.6%        |
| Other liabilities                                                     | 9,984            | 853           | n/a         | 13,471                      | 1,084         | n/a         |
| <b>Total</b>                                                          | <b>198,767</b>   | <b>9,863</b>  | <b>5.0%</b> | <b>162,970</b>              | <b>8,804</b>  | <b>5.4%</b> |
| <b>Total interest bearing liabilities<sup>5</sup></b>                 | <b>1,048,403</b> | <b>45,962</b> | <b>4.4%</b> | <b>926,917</b>              | <b>44,570</b> | <b>4.8%</b> |
| <b>Non-interest bearing liabilities<sup>6</sup></b>                   | <b>212,914</b>   |               |             | <b>175,148</b>              |               |             |
| <b>Total average liabilities</b>                                      | <b>1,261,317</b> |               |             | <b>1,102,065</b>            |               |             |
| <b>Total average shareholders' equity<sup>7</sup></b>                 | <b>72,298</b>    |               |             | <b>70,294</b>               |               |             |

<sup>1</sup> Averages used are predominantly daily averages.

<sup>2</sup> Home loans are reported net of average mortgage offset balances of \$59,575 million for the September 2025 full year (Sep 24 full year: \$48,605 million), which are included in non-interest earning assets. While these balances are required to be grossed up under accounting standards, they are netted down for the calculation of customer interest payments and the calculation of the Group's net interest margin.

<sup>3</sup> Consumer finance includes retail products such as credit cards and personal loans, mainly held in the Australia Retail division.

<sup>4</sup> Business lending includes commercial loans to small and mid-sized enterprises, in the Australia Commercial and New Zealand divisions, as well as larger corporate customers in the Institutional division.

<sup>5</sup> Intra-group interest earning assets and interest income and Intra-group interest earning liabilities and interest expense have been eliminated.

<sup>6</sup> On demand and short-term deposits exclude average mortgage offset balances of \$59,575 million for the September 2025 full year (Sep 24 full year: \$48,605 million), which are included in non-interest bearing liabilities.

<sup>7</sup> Includes non-controlling interests.

<sup>8</sup> September 2024 full year includes 2 months impact from Suncorp Bank.

Average balance sheet and related interest<sup>1</sup>, cont'd

|                                                                                   | Sep 25 Full Year |               |             | Sep 24 Full Year            |               |             |
|-----------------------------------------------------------------------------------|------------------|---------------|-------------|-----------------------------|---------------|-------------|
|                                                                                   | Avg bal<br>\$M   | Int<br>\$M    | Rate<br>%   | Avg bal <sup>5</sup><br>\$M | Int<br>\$M    | Rate<br>%   |
| <b>Loans and advances<sup>2</sup></b>                                             |                  |               |             |                             |               |             |
| Australia                                                                         | 548,559          | 35,503        | 6.5%        | 468,256                     | 31,025        | 6.6%        |
| New Zealand                                                                       | 140,896          | 8,358         | 5.9%        | 139,388                     | 9,379         | 6.7%        |
| Rest of World                                                                     | 80,440           | 5,029         | 6.3%        | 74,036                      | 5,078         | 6.9%        |
| <b>Total</b>                                                                      | <b>769,895</b>   | <b>48,890</b> | <b>6.4%</b> | <b>681,680</b>              | <b>45,482</b> | <b>6.7%</b> |
| <b>Trading assets and investment securities</b>                                   |                  |               |             |                             |               |             |
| Australia                                                                         | 101,972          | 4,757         | 4.7%        | 85,316                      | 4,123         | 4.8%        |
| New Zealand                                                                       | 19,935           | 778           | 3.9%        | 17,416                      | 906           | 5.2%        |
| Rest of World                                                                     | 74,173           | 3,124         | 4.2%        | 60,915                      | 2,992         | 4.9%        |
| <b>Total</b>                                                                      | <b>196,080</b>   | <b>8,659</b>  | <b>4.4%</b> | <b>163,647</b>              | <b>8,021</b>  | <b>4.9%</b> |
| <b>Total interest earning assets<sup>3</sup></b>                                  |                  |               |             |                             |               |             |
| Australia                                                                         | 741,940          | 43,903        | 5.9%        | 636,908                     | 39,067        | 6.1%        |
| New Zealand                                                                       | 172,534          | 9,595         | 5.6%        | 169,156                     | 10,996        | 6.5%        |
| Rest of World                                                                     | 245,214          | 10,425        | 4.3%        | 217,552                     | 10,576        | 4.9%        |
| <b>Total</b>                                                                      | <b>1,159,688</b> | <b>63,923</b> | <b>5.5%</b> | <b>1,023,616</b>            | <b>60,639</b> | <b>5.9%</b> |
| <b>Total average assets</b>                                                       |                  |               |             |                             |               |             |
| Australia                                                                         | 858,023          |               |             | 727,938                     |               |             |
| New Zealand                                                                       | 187,832          |               |             | 182,035                     |               |             |
| Rest of World                                                                     | 287,760          |               |             | 262,386                     |               |             |
| <b>Total average assets</b>                                                       | <b>1,333,615</b> |               |             | <b>1,172,359</b>            |               |             |
| <b>Interest bearing deposits and other borrowings<sup>4</sup></b>                 |                  |               |             |                             |               |             |
| Australia                                                                         | 504,680          | 22,770        | 4.5%        | 451,984                     | 20,955        | 4.6%        |
| New Zealand                                                                       | 119,728          | 4,369         | 3.6%        | 117,374                     | 5,635         | 4.8%        |
| Rest of World                                                                     | 225,228          | 8,960         | 4.0%        | 194,589                     | 9,176         | 4.7%        |
| <b>Total</b>                                                                      | <b>849,636</b>   | <b>36,099</b> | <b>4.2%</b> | <b>763,947</b>              | <b>35,766</b> | <b>4.7%</b> |
| <b>Total interest bearing liabilities<sup>3</sup></b>                             |                  |               |             |                             |               |             |
| Australia                                                                         | 653,413          | 30,731        | 4.7%        | 574,048                     | 27,719        | 4.8%        |
| New Zealand                                                                       | 140,466          | 5,292         | 3.8%        | 136,716                     | 6,805         | 5.0%        |
| Rest of World                                                                     | 254,524          | 9,939         | 3.9%        | 216,153                     | 10,046        | 4.6%        |
| <b>Total</b>                                                                      | <b>1,048,403</b> | <b>45,962</b> | <b>4.4%</b> | <b>926,917</b>              | <b>44,570</b> | <b>4.8%</b> |
| <b>Total average liabilities</b>                                                  |                  |               |             |                             |               |             |
| Australia                                                                         | 793,152          |               |             | 675,546                     |               |             |
| New Zealand                                                                       | 168,931          |               |             | 162,763                     |               |             |
| Rest of World                                                                     | 299,234          |               |             | 263,756                     |               |             |
| <b>Total average liabilities</b>                                                  | <b>1,261,317</b> |               |             | <b>1,102,065</b>            |               |             |
| <b>Total average shareholders' equity</b>                                         |                  |               |             |                             |               |             |
| Ordinary share capital, reserves, retained earnings and non-controlling interests | 72,298           |               |             | 70,294                      |               |             |
| <b>Total average shareholders' equity</b>                                         | <b>72,298</b>    |               |             | <b>70,294</b>               |               |             |
| <b>Total average liabilities and shareholders' equity</b>                         | <b>1,333,615</b> |               |             | <b>1,172,359</b>            |               |             |

<sup>1</sup> Averages used are predominantly daily averages.

<sup>2</sup> Home loans are reported net of average mortgage offset balances of \$59,575 million for the September 2025 full year (Sep 24 full year: \$48,605 million), which are included in non-interest earning assets. While these balances are required to be grossed up under accounting standards, they are netted down for the calculation of customer interest payments and the calculation of the Group's net interest margin.

<sup>3</sup> Intra-group interest earning assets and interest income and Intra-group interest earning liabilities and interest expense have been eliminated.

<sup>4</sup> On demand and short-term deposits exclude average mortgage offset balances of \$59,575 million for the September 2025 full year (Sep 24 full year: \$48,605 million), which are included in non-interest bearing liabilities.

<sup>5</sup> September 2024 full year includes 2 months impact from Suncorp Bank.

Average balance sheet and related interest<sup>1</sup>, cont'd

|                                                                       | Sep 25 Half Year |               |             | Mar 25 Half Year |               |             |
|-----------------------------------------------------------------------|------------------|---------------|-------------|------------------|---------------|-------------|
|                                                                       | Avg bal<br>\$M   | Int<br>\$M    | Rate<br>%   | Avg bal<br>\$M   | Int<br>\$M    | Rate<br>%   |
| <b>Loans and advances</b>                                             |                  |               |             |                  |               |             |
| Home loans <sup>2</sup>                                               | 442,759          | 14,139        | 6.4%        | 430,650          | 14,860        | 6.9%        |
| Consumer finance <sup>3</sup>                                         | 13,067           | 558           | 8.5%        | 12,852           | 555           | 8.7%        |
| Business lending <sup>4</sup>                                         | 321,723          | 9,203         | 5.7%        | 319,361          | 9,575         | 6.0%        |
| Individual provisions for credit impairment                           | (356)            | -             | n/a         | (306)            | -             | n/a         |
| <b>Total</b>                                                          | <b>777,193</b>   | <b>23,900</b> | <b>6.1%</b> | <b>762,557</b>   | <b>24,990</b> | <b>6.6%</b> |
| <b>Non-lending interest earning assets</b>                            |                  |               |             |                  |               |             |
| Cash and other liquid assets                                          | 195,423          | 3,039         | 3.1%        | 190,873          | 3,329         | 3.5%        |
| Trading assets and investment securities                              | 204,015          | 4,246         | 4.2%        | 188,102          | 4,413         | 4.7%        |
| Other assets                                                          | 522              | 4             | n/a         | 596              | 2             | n/a         |
| <b>Total</b>                                                          | <b>399,960</b>   | <b>7,289</b>  | <b>3.6%</b> | <b>379,571</b>   | <b>7,744</b>  | <b>4.1%</b> |
| <b>Total interest earning assets<sup>5</sup></b>                      | <b>1,177,153</b> | <b>31,189</b> | <b>5.3%</b> | <b>1,142,128</b> | <b>32,734</b> | <b>5.7%</b> |
| <b>Non-interest earning assets<sup>2</sup></b>                        | <b>172,022</b>   |               |             | <b>175,841</b>   |               |             |
| <b>Total average assets</b>                                           | <b>1,349,175</b> |               |             | <b>1,317,969</b> |               |             |
| <b>Interest bearing deposits and other borrowings</b>                 |                  |               |             |                  |               |             |
| Certificates of deposit                                               | 42,600           | 906           | 4.2%        | 41,830           | 978           | 4.7%        |
| Term deposits                                                         | 299,714          | 6,242         | 4.2%        | 294,139          | 6,761         | 4.6%        |
| On demand and short term deposits <sup>6</sup>                        | 350,549          | 6,841         | 3.9%        | 335,541          | 7,199         | 4.3%        |
| Deposits from banks and securities sold under agreement to repurchase | 115,777          | 2,237         | 3.9%        | 111,064          | 2,471         | 4.5%        |
| Commercial paper and other borrowings                                 | 54,044           | 1,190         | 4.4%        | 53,942           | 1,274         | 4.7%        |
| <b>Total</b>                                                          | <b>862,684</b>   | <b>17,416</b> | <b>4.0%</b> | <b>836,516</b>   | <b>18,683</b> | <b>4.5%</b> |
| <b>Non-deposit interest bearing liabilities</b>                       |                  |               |             |                  |               |             |
| Collateral received and settlement balances owed by ANZ               | 26,564           | 269           | 2.0%        | 28,948           | 350           | 2.4%        |
| Debt issuances & subordinated debt                                    | 162,873          | 4,044         | 5.0%        | 159,177          | 4,347         | 5.5%        |
| Other liabilities                                                     | 9,239            | 368           | n/a         | 10,735           | 485           | n/a         |
| <b>Total</b>                                                          | <b>198,676</b>   | <b>4,681</b>  | <b>4.7%</b> | <b>198,860</b>   | <b>5,182</b>  | <b>5.2%</b> |
| <b>Total interest bearing liabilities<sup>5</sup></b>                 | <b>1,061,360</b> | <b>22,097</b> | <b>4.2%</b> | <b>1,035,376</b> | <b>23,865</b> | <b>4.6%</b> |
| <b>Non-interest bearing liabilities<sup>6</sup></b>                   | <b>214,471</b>   |               |             | <b>211,347</b>   |               |             |
| <b>Total average liabilities</b>                                      | <b>1,275,831</b> |               |             | <b>1,246,723</b> |               |             |
| <b>Total average shareholders' equity<sup>7</sup></b>                 | <b>73,344</b>    |               |             | <b>71,246</b>    |               |             |

<sup>1</sup> Averages used are predominantly daily averages.

<sup>2</sup> Home loans are reported net of average mortgage offset balances of \$60,645 million for the September 2025 half (Mar 25 half: \$58,499 million), which are included in non-interest earning assets. While these balances are required to be grossed up under accounting standards, they are netted down for the calculation of customer interest payments and the calculation of the Group's net interest margin.

<sup>3</sup> Consumer finance includes retail products such as credit cards and personal loans, mainly held in the Australia Retail division.

<sup>4</sup> Business lending includes commercial loans to small and mid-sized enterprises, in the Australia Commercial and New Zealand divisions, as well as larger corporate customers in the Institutional division.

<sup>5</sup> Intra-group interest earning assets and interest income and Intra-group interest earning liabilities and interest expense have been eliminated.

<sup>6</sup> On demand and short-term deposits exclude average mortgage offset balances of \$60,645 million for the September 2025 half (Mar 25 half: \$58,499 million), which are included in non-interest bearing liabilities.

<sup>7</sup> Includes non-controlling interests.

Average balance sheet and related interest<sup>1</sup>, cont'd

|                                                                                   | Sep 25 Half Year |               |             | Mar 25 Half Year |               |             |
|-----------------------------------------------------------------------------------|------------------|---------------|-------------|------------------|---------------|-------------|
|                                                                                   | Avg bal<br>\$M   | Int<br>\$M    | Rate<br>%   | Avg bal<br>\$M   | Int<br>\$M    | Rate<br>%   |
| <b>Loans and advances<sup>2</sup></b>                                             |                  |               |             |                  |               |             |
| Australia                                                                         | 555,447          | 17,463        | 6.3%        | 541,632          | 18,040        | 6.7%        |
| New Zealand                                                                       | 143,224          | 4,013         | 5.6%        | 138,556          | 4,345         | 6.3%        |
| Rest of World                                                                     | 78,522           | 2,424         | 6.2%        | 82,369           | 2,605         | 6.3%        |
| <b>Total</b>                                                                      | <b>777,193</b>   | <b>23,900</b> | <b>6.1%</b> | <b>762,557</b>   | <b>24,990</b> | <b>6.6%</b> |
| <b>Trading assets and investment securities</b>                                   |                  |               |             |                  |               |             |
| Australia                                                                         | 105,077          | 2,324         | 4.4%        | 98,852           | 2,433         | 4.9%        |
| New Zealand                                                                       | 20,843           | 368           | 3.5%        | 19,021           | 410           | 4.3%        |
| Rest of World                                                                     | 78,095           | 1,554         | 4.0%        | 70,229           | 1,570         | 4.5%        |
| <b>Total</b>                                                                      | <b>204,015</b>   | <b>4,246</b>  | <b>4.2%</b> | <b>188,102</b>   | <b>4,413</b>  | <b>4.7%</b> |
| <b>Total interest earning assets<sup>3</sup></b>                                  |                  |               |             |                  |               |             |
| Australia                                                                         | 750,434          | 21,429        | 5.7%        | 733,401          | 22,474        | 6.1%        |
| New Zealand                                                                       | 175,679          | 4,584         | 5.2%        | 169,371          | 5,011         | 5.9%        |
| Rest of World                                                                     | 251,040          | 5,176         | 4.1%        | 239,356          | 5,249         | 4.4%        |
| <b>Total</b>                                                                      | <b>1,177,153</b> | <b>31,189</b> | <b>5.3%</b> | <b>1,142,128</b> | <b>32,734</b> | <b>5.7%</b> |
| <b>Total average assets</b>                                                       |                  |               |             |                  |               |             |
| Australia                                                                         | 865,609          |               |             | 850,393          |               |             |
| New Zealand                                                                       | 190,563          |               |             | 185,087          |               |             |
| Rest of World                                                                     | 293,003          |               |             | 282,489          |               |             |
| <b>Total average assets</b>                                                       | <b>1,349,175</b> |               |             | <b>1,317,969</b> |               |             |
| <b>Interest bearing deposits and other borrowings<sup>4</sup></b>                 |                  |               |             |                  |               |             |
| Australia                                                                         | 512,690          | 11,063        | 4.3%        | 496,626          | 11,707        | 4.7%        |
| New Zealand                                                                       | 121,862          | 1,959         | 3.2%        | 117,582          | 2,410         | 4.1%        |
| Rest of World                                                                     | 228,132          | 4,394         | 3.8%        | 222,308          | 4,566         | 4.1%        |
| <b>Total</b>                                                                      | <b>862,684</b>   | <b>17,416</b> | <b>4.0%</b> | <b>836,516</b>   | <b>18,683</b> | <b>4.5%</b> |
| <b>Total interest bearing liabilities<sup>3</sup></b>                             |                  |               |             |                  |               |             |
| Australia                                                                         | 661,774          | 14,874        | 4.5%        | 645,006          | 15,857        | 4.9%        |
| New Zealand                                                                       | 142,500          | 2,377         | 3.3%        | 138,422          | 2,915         | 4.2%        |
| Rest of World                                                                     | 257,086          | 4,846         | 3.8%        | 251,948          | 5,093         | 4.1%        |
| <b>Total</b>                                                                      | <b>1,061,360</b> | <b>22,097</b> | <b>4.2%</b> | <b>1,035,376</b> | <b>23,865</b> | <b>4.6%</b> |
| <b>Total average liabilities</b>                                                  |                  |               |             |                  |               |             |
| Australia                                                                         | 803,808          |               |             | 782,439          |               |             |
| New Zealand                                                                       | 170,875          |               |             | 166,975          |               |             |
| Rest of World                                                                     | 301,148          |               |             | 297,309          |               |             |
| <b>Total average liabilities</b>                                                  | <b>1,275,831</b> |               |             | <b>1,246,723</b> |               |             |
| <b>Total average shareholders' equity</b>                                         |                  |               |             |                  |               |             |
| Ordinary share capital, reserves, retained earnings and non-controlling interests | 73,344           |               |             | 71,246           |               |             |
| <b>Total average shareholders' equity</b>                                         | <b>73,344</b>    |               |             | <b>71,246</b>    |               |             |
| <b>Total average liabilities and shareholder's equity</b>                         | <b>1,349,175</b> |               |             | <b>1,317,969</b> |               |             |

<sup>1</sup> Averages used are predominantly daily averages.

<sup>2</sup> Home loans are reported net of average mortgage offset balances of \$60,645 million for the September 2025 half (Mar 25 half: \$58,499 million), which are included in non-interest earning assets. While these balances are required to be grossed up under accounting standards, they are netted down for the calculation of customer interest payments and the calculation of the Group's net interest margin.

<sup>3</sup> Intra-group interest earning assets and interest income and Intra-group interest earning liabilities and interest expense have been eliminated.

<sup>4</sup> On demand and short-term deposits exclude average mortgage offset balances of \$60,645 million for the September 2025 half (Mar 25 half: \$58,499 million), which are included in non-interest bearing liabilities.

## Average balance sheet and related interest, cont'd

|                                        | Half Year   |             | Full Year   |             |
|----------------------------------------|-------------|-------------|-------------|-------------|
|                                        | Sep 25<br>% | Mar 25<br>% | Sep 25<br>% | Sep 24<br>% |
| <b>Gross earnings rate<sup>1</sup></b> |             |             |             |             |
| Australia                              | 5.88        | 6.38        | 6.13        | 6.23        |
| New Zealand                            | 5.20        | 5.93        | 5.56        | 6.50        |
| Rest of World                          | 4.14        | 4.51        | 4.32        | 5.14        |
| <b>Group</b>                           | <b>5.28</b> | <b>5.75</b> | <b>5.51</b> | <b>5.92</b> |

Net interest spread and net interest margin analysis as follows:

|                                                         | Half Year   |             | Full Year   |             |
|---------------------------------------------------------|-------------|-------------|-------------|-------------|
|                                                         | Sep 25<br>% | Mar 25<br>% | Sep 25<br>% | Sep 24<br>% |
| <b>Australia<sup>1</sup></b>                            |             |             |             |             |
| Net interest spread                                     | 1.26        | 1.24        | 1.24        | 1.22        |
| Interest attributable to net non-interest bearing items | 0.41        | 0.44        | 0.43        | 0.42        |
| Net interest margin - Australia                         | 1.67        | 1.68        | 1.67        | 1.64        |
| <b>New Zealand<sup>1</sup></b>                          |             |             |             |             |
| Net interest spread                                     | 1.79        | 1.63        | 1.71        | 1.48        |
| Interest attributable to net non-interest bearing items | 0.58        | 0.72        | 0.65        | 0.87        |
| Net interest margin - New Zealand                       | 2.37        | 2.35        | 2.36        | 2.35        |
| <b>Rest of World<sup>1</sup></b>                        |             |             |             |             |
| Net interest spread                                     | 0.38        | 0.46        | 0.42        | 0.48        |
| Interest attributable to net non-interest bearing items | 0.28        | 0.26        | 0.27        | 0.30        |
| Net interest margin - Rest of World                     | 0.66        | 0.72        | 0.69        | 0.78        |
| <b>Group</b>                                            |             |             |             |             |
| Net interest spread                                     | 1.13        | 1.13        | 1.13        | 1.12        |
| Interest attributable to net non-interest bearing items | 0.41        | 0.43        | 0.42        | 0.45        |
| Net interest margin                                     | 1.54        | 1.56        | 1.55        | 1.57        |
| Net interest margin (excl. Markets business unit)       | 2.26        | 2.26        | 2.26        | 2.35        |

<sup>1</sup> Geographic gross earnings rate, net interest spread and net interest margin are calculated gross of intra-group items (Intra-group interest earning assets and associated interest income and intra-group interest bearing liabilities and associated interest expense).

## Select geographical disclosures

The following divisions operate across the geographic locations illustrated below:

- Australia Retail division - Australia
- Australia Commercial division - Australia
- Institutional division - Australia, New Zealand and Rest of World
- New Zealand division - New Zealand
- Suncorp Bank division - Australia
- Pacific division - Rest of World
- Group Centre division - Australia, New Zealand and Rest of World

The Rest of World geography includes all geographies in which the Group operates outside of Australia and New Zealand. This includes Asia, Pacific, Europe & America.

|                                                                     | Australia<br>\$M | New Zealand<br>\$M | Rest of World<br>\$M | Total<br>\$M |
|---------------------------------------------------------------------|------------------|--------------------|----------------------|--------------|
| <b>September 2025 Full Year</b>                                     |                  |                    |                      |              |
| Statutory profit/(loss) attributable to shareholders of the Company | 2,745            | 2,306              | 840                  | 5,891        |
| Cash profit/(loss)                                                  | 2,789            | 2,158              | 840                  | 5,787        |
| Net loans and advances                                              | 620,549          | 139,654            | 69,253               | 829,456      |
| Customer deposits                                                   | 476,040          | 126,104            | 145,913              | 748,057      |
| Risk weighted assets                                                | 303,387          | 84,034             | 71,126               | 458,547      |
| <b>September 2024 Full Year</b>                                     |                  |                    |                      |              |
| Statutory profit/(loss) attributable to shareholders of the Company | 3,553            | 1,928              | 1,054                | 6,535        |
| Cash profit/(loss)                                                  | 3,536            | 2,107              | 1,082                | 6,725        |
| Net loans and advances                                              | 588,947          | 139,644            | 74,791               | 803,382      |
| Customer deposits                                                   | 450,507          | 125,124            | 139,580              | 715,211      |
| Risk weighted assets                                                | 296,501          | 82,771             | 67,310               | 446,582      |
| <b>September 2025 Half Year</b>                                     |                  |                    |                      |              |
| Statutory profit/(loss) attributable to shareholders of the Company | 839              | 1,149              | 261                  | 2,249        |
| Cash profit/(loss)                                                  | 854              | 1,106              | 259                  | 2,219        |
| Net loans and advances                                              | 620,549          | 139,654            | 69,253               | 829,456      |
| Customer deposits                                                   | 476,040          | 126,104            | 145,913              | 748,057      |
| Risk weighted assets                                                | 303,387          | 84,034             | 71,126               | 458,547      |
| <b>March 2025 Half Year</b>                                         |                  |                    |                      |              |
| Statutory profit/(loss) attributable to shareholders of the Company | 1,906            | 1,157              | 579                  | 3,642        |
| Cash profit/(loss)                                                  | 1,935            | 1,052              | 581                  | 3,568        |
| Net loans and advances                                              | 600,332          | 139,923            | 79,947               | 820,202      |
| Customer deposits                                                   | 462,928          | 128,089            | 165,547              | 756,564      |
| Risk weighted assets                                                | 311,613          | 80,382             | 77,004               | 468,999      |

## New Zealand geography (in NZD)

|                                                          | Half Year       |                 |            | Full Year       |                 |            |
|----------------------------------------------------------|-----------------|-----------------|------------|-----------------|-----------------|------------|
|                                                          | Sep 25<br>NZD M | Mar 25<br>NZD M | Movt       | Sep 25<br>NZD M | Sep 24<br>NZD M | Movt       |
| Net interest income                                      | 2,277           | 2,196           | 4%         | 4,473           | 4,316           | 4%         |
| Other operating income                                   | 333             | 345             | -3%        | 678             | 730             | -7%        |
| Operating income                                         | 2,610           | 2,541           | 3%         | 5,151           | 5,046           | 2%         |
| Operating expenses                                       | (917)           | (895)           | 2%         | (1,812)         | (1,760)         | 3%         |
| Cash profit before credit impairment and income tax      | 1,693           | 1,646           | 3%         | 3,339           | 3,286           | 2%         |
| Credit impairment (charge)/release                       | 20              | 5               | large      | 25              | (44)            | large      |
| Cash profit before income tax                            | 1,713           | 1,651           | 4%         | 3,364           | 3,242           | 4%         |
| Income tax expense and non-controlling interests         | (505)           | (490)           | 3%         | (995)           | (956)           | 4%         |
| <b>Cash profit</b>                                       | <b>1,208</b>    | <b>1,161</b>    | <b>4%</b>  | <b>2,369</b>    | <b>2,286</b>    | <b>4%</b>  |
| Adjustments between statutory profit and cash profit     | 47              | 116             | -59%       | 163             | (195)           | large      |
| <b>Statutory profit</b>                                  | <b>1,255</b>    | <b>1,277</b>    | <b>-2%</b> | <b>2,532</b>    | <b>2,091</b>    | <b>21%</b> |
| Individually assessed credit impairment charge/(release) | 21              | 14              | 50%        | 35              | 42              | -17%       |
| Collectively assessed credit impairment charge/(release) | (41)            | (19)            | large      | (60)            | 2               | large      |
| Net loans and advances                                   | 158,964         | 153,912         | 3%         | 158,964         | 151,963         | 5%         |
| Customer deposits                                        | 143,541         | 140,895         | 2%         | 143,541         | 136,163         | 5%         |
| Risk weighted assets                                     | 95,654          | 88,418          | 8%         | 95,654          | 90,069          | 6%         |
| Total FTE                                                | 6,758           | 6,903           | -2%        | 6,758           | 7,003           | -3%        |

## Exchange rates

Major exchange rates used in the translation of foreign subsidiaries, branches, investments in associates and issued debt are as follows:

|                        | Balance sheet |        |        | Profit & Loss Average |        |           |        |
|------------------------|---------------|--------|--------|-----------------------|--------|-----------|--------|
|                        | As at         |        |        | Half Year             |        | Full Year |        |
|                        | Sep 25        | Mar 25 | Sep 24 | Sep 25                | Mar 25 | Sep 25    | Sep 24 |
| Chinese Renminbi       | 4.6992        | 4.5563 | 4.8622 | 4.6585                | 4.6270 | 4.6428    | 4.7512 |
| Euro                   | 0.5620        | 0.5796 | 0.6209 | 0.5624                | 0.6040 | 0.5824    | 0.6082 |
| Pound Sterling         | 0.4907        | 0.4848 | 0.5178 | 0.4825                | 0.5037 | 0.4929    | 0.5202 |
| Indian Rupee           | 58.578        | 53.803 | 58.086 | 55.952                | 54.706 | 55.324    | 54.963 |
| Indonesian Rupiah      | 11,014        | 10,401 | 10,493 | 10,637                | 10,287 | 10,460    | 10,416 |
| Japanese Yen           | 97.756        | 93.650 | 98.272 | 94.469                | 97.502 | 95.957    | 98.975 |
| Malaysian Ringgit      | 2.7814        | 2.7853 | 2.8468 | 2.7624                | 2.8297 | 2.7956    | 3.0645 |
| New Taiwan Dollar      | 20.115        | 20.870 | 21.938 | 19.661                | 20.863 | 20.243    | 21.084 |
| New Zealand Dollar     | 1.1383        | 1.1000 | 1.0882 | 1.0918                | 1.1044 | 1.0981    | 1.0844 |
| Papua New Guinean Kina | 2.7630        | 2.5497 | 2.7165 | 2.6688                | 2.5530 | 2.6098    | 2.4977 |
| United States Dollar   | 0.6598        | 0.6283 | 0.6933 | 0.6474                | 0.6396 | 0.6435    | 0.6593 |

**AASB** means Australian Accounting Standards Board. The term 'AASB' is commonly used when identifying Australian Accounting Standards issued by the AASB.

**ADI** means Authorised Deposit-taking Institution as defined by APRA.

**ANZ Bank Group** means ANZ BH Pty Ltd and each of its subsidiaries, including ANZBGL and ANZ Bank New Zealand.

**ANZBGL** means Australia and New Zealand Banking Group Limited.

**ANZBGL Group** means ANZBGL and each of its subsidiaries.

**ANZ Bank New Zealand** means ANZ Bank New Zealand Limited.

**ANZ Economics** means ANZ Research Economics, a business unit within ANZ which conducts analysis of key economic inputs and developments and assessment of the potential impacts on the local, regional and global economies.

**ANZGHL** means ANZ Group Holdings Limited.

**ANZGHL Group** means ANZGHL and each of its subsidiaries, including ANZ BH Pty Ltd, ANZ Group Services Pty Ltd and ANZ NBH Pty Ltd.

**ANZ Non-Bank Group** means ANZ NBH Pty Ltd and each of its subsidiaries, including ANZ's beneficial interests in the 1835i trusts and non-controlling interests in the ANZ Worldline Payment Solutions joint venture, and ANZ Group Services Pty Ltd.

**APRA** means Australian Prudential Regulation Authority.

**APS** means ADI Prudential Standard.

**ASX** means Australian Securities Exchange.

**AT1** means Additional Tier 1 capital.

**Basel Harmonisation ratios** are the Group's interpretation of Basel Calculation of RWA for credit risk regulations documented in the Basel Framework and the 'Australian Banking Association Basel 3.1 Capital Comparison Study' (Mar 2023).

**Board** means ANZGHL Board of Directors.

**Cash and cash equivalents** comprise coins, notes, money at call, reverse repurchase agreements of less than 3 months, balances held with central banks and other banks, and other cash equivalents that are readily convertible to known amounts of cash with insignificant risk of changes in value.

**Cash profit** is an additional measure of profit which is prepared on a basis other than in accordance with accounting standards. Cash profit represents the Group's preferred measure of the result of the core business activities of the Group, 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 as noted below. These items do not discriminate between positive and negative adjustments.

Gains and losses are adjusted where they are significant, or have the potential to be significant in any one period, and fall into one of three categories:

1. non-core gains or losses included in earnings arising from changes in tax, legal or accounting legislation or other non-core items not associated with the core operations of the Group such as amortisation of intangible assets recognised in a business combination;
2. economic hedging impacts and similar accounting items that represent timing differences that will reverse through earnings in the future; and
3. accounting reclassifications between individual line items that do not impact reported results, such as individually assessed allowance for ECL on assets measured at fair value through profit or loss.

Cash profit is not a measure of cash flow or profit determined on a cash accounting basis.

**Collectively assessed allowance for expected credit loss** represents the expected credit loss, which incorporates forward-looking information and does not require an actual loss event to have occurred for a credit loss provision to be recognised.

**Company** means ANZGHL.

**Credit risk** is the risk of financial loss resulting from the failure of the Group's customers and counterparties to honour or perform fully the terms of a loan or contract.

**Credit risk weighted assets (credit RWA)** represent assets which are weighted for credit risk according to a set formula as prescribed in APS 112/113.

**Customer deposits** represent term deposits, other deposits bearing interest, deposits not bearing interest and borrowing corporations' debt excluding securitisation deposits.

**Derivative credit valuation adjustment (CVA)** - Over the life of a derivative instrument, the Group uses a model to adjust fair value to take into account the impact of counterparty credit quality. The methodology calculates the present value of expected losses over the life of the financial instrument as a function of probability of default, loss given default, expected credit risk exposure and an asset correlation factor. Impaired derivatives are also subject to a CVA.

**Dividend payout ratio** is the total ordinary dividend payment divided by profit attributable to shareholders of the Company.

**Embedded losses** - In relation to interest rate risk in the banking book, APRA requires ADIs to give consideration to embedded gains or losses in banking book items that are not accounted for on a marked-to-market basis when determining regulatory capital. The embedded loss or gain measures the difference between the book value and the economic value of banking book activities at a point in time.

**Expected credit losses (ECL)** - The determination of the ECL is dependent on credit deterioration since origination, according to the following three-stage approach:

- Stage 1: At the origination of a financial asset, and subsequently where there has not been a Significant Increase in Credit Risk (SICR) since origination, an allowance for ECL is recognised reflecting the expected credit losses resulting from default events that are possible within the next 12 months from the reporting date. For instruments with a remaining maturity of less than 12 months, expected credit losses are estimated based on default events that are possible over the remaining time to maturity.

- Stage 2: Where there has been a SICR since origination, an allowance for ECL is recognised reflecting expected credit losses resulting from all possible default events over the expected life of a financial instrument. If credit risk were to improve in a subsequent period such that the increase in credit risk since origination is no longer considered significant, the exposure returns to a Stage 1 classification with ECL measured accordingly.
- Stage 3: Where there is objective evidence of impairment, an allowance equivalent to lifetime ECL is recognised.

**Exposure at default (EAD)** means the expected balance sheet exposure at default taking into account repayments of principal and interest, expected additional drawdowns and accrued interest.

**Funding for Lending Programme (FLP)** refers to three-year funding announced by the RBNZ in November 2020 and offered to New Zealand banks, which aimed to lower the cost of borrowing for New Zealand businesses and households.

**GDP** means gross domestic product.

**Group** means ANZGHL and each of its subsidiaries, including ANZ BH Pty Ltd, ANZ Group Services Pty Ltd and ANZ NBH Pty Ltd.

**Gross loans and advances (GLA)** comprise gross loans and advances, capitalised brokerage and other origination costs less unearned income.

**Impaired assets** are those financial assets where doubt exists as to whether the full contractual amount will be received in a timely manner, or where concessional items have been provided because of the financial difficulties of the customer.

**Impaired loans** comprise drawn facilities where the customer's status is defined as impaired.

**Individually assessed allowance for expected credit losses** is assessed on a case-by-case basis for all individually managed impaired assets taking into consideration factors such as the realisable value of security (or other credit mitigants), the likely return available upon liquidation or bankruptcy, legal uncertainties, estimated costs involved in recovery, the market price of the exposure in secondary markets and the amount and timing of expected receipts and recoveries.

**Interest rate risk in the banking book (IRRBB)** relates to the potential adverse impact of changes in market interest rates on the Group's future net interest income. The risk generally arises from:

1. Repricing and yield curve risk - the risk to earnings or market value as a result of changes in the overall level of interest rates and/or the relativity of these rates across the yield curve;
2. Basis risk - the risk to earnings or market value arising from volatility in the interest margin applicable to banking book items; and
3. Optionality risk - the risk to earnings or market value arising from the existence of stand-alone or embedded options in banking book items.

**IRB** means internal ratings-based.

**Probability of default (PD)** means the estimate of the likelihood that a borrower will default over a given period.

**Level 1** in the context of APRA supervision, means ANZBGL consolidated with certain approved subsidiaries.

**Level 2** in the context of APRA supervision, means consolidated ANZ Bank Group, excluding insurance and funds management entities, commercial non-financial entities and certain securitisation vehicles.

**Level 3** in the context of APRA supervision, means ANZGHL Group, the conglomerate group at the widest level.

**Loss given default (LGD)** means the expected loss in the event of the borrower defaulting, expressed as a percentage of the facility's EAD, taking into account direct and indirect recovery costs.

**Net interest margin** is net interest income as a percentage of average interest earning assets.

**Net loans and advances** represent gross loans and advances less allowance for expected credit losses.

**Net Stable Funding Ratio (NSFR)** is the ratio of the amount of available stable funding (ASF) to the amount of required stable funding (RSF) defined by APRA. The amount of ASF is the portion of an ADI capital and liabilities expected to be a reliable source of funds over a one year time horizon. The amount of RSF is a function of the liquidity characteristics and residual maturities of an ADI's assets and off-balance sheet activities. ADIs must maintain an NSFR of at least 100%.

**Net tangible assets** equal share capital and reserves attributable to shareholders of the Company less unamortised intangible assets (including goodwill and software).

**NZX** means New Zealand's Exchange.

**RBA** means Reserve Bank of Australia, Australia's central bank.

**RBNZ** means Reserve Bank of New Zealand, New Zealand's central bank.

**Regulatory deposits** are mandatory reserve deposits lodged with local central banks in accordance with statutory requirements.

**Risk weighted assets (RWA)** are risk weighted according to each asset's inherent potential for default and what the likely losses would be in the case of default. In the case of non-asset backed risks (i.e. market and operational risk), RWA is determined by multiplying the capital requirements for those risks by 12.5.

**Settlement balances owed to/by ANZ** represent financial assets and/or liabilities which are in the course of being settled. These may include trade dated assets and liabilities, vostro accounts and securities settlement accounts.

**SME** means small and medium enterprises.

**Term Funding Facility (TFF)** refers to three-year funding announced by the RBA on 19 March 2020 and offered to ADIs in order to support lending to Australian businesses at low cost. The TFF was closed to drawdowns on 30 June 2021.

**Term Lending Facility (TLF)** refers to three to five-year funding offered by the RBNZ between May 2020 and July 2021 to promote lending to New Zealand businesses.

## Description of divisions

The Group operates on a divisional structure with seven divisions: Australia Retail, Australia Commercial, Institutional, New Zealand, Suncorp Bank, Pacific, and Group Centre.

### Australia Retail

The Australia Retail division provides a full range of banking services to Australian consumers. This includes Home Loans, Deposits, Credit Cards and Personal Loans. Products and services are provided via the branch network, home loan specialists, contact centres, a variety of self-service channels (digital and internet banking, website, ATMs and phone banking) and third-party brokers.

### Australia Commercial

The Australia Commercial division provides a full range of banking products and financial services across the following customer segments: SME Banking (small business owners and medium commercial customers), and Diversified & Specialist Businesses (large commercial customers, and high net worth individuals and family groups). It also includes run-off businesses (Central Functions).

The Group announced at the October 2025 Strategy Day that Australia Commercial will be renamed to Business & Private Bank. This will be reflected in the 2026 Half Year Results Announcement.

### Institutional

The Institutional division services global institutional and corporate customers, and governments across Australia, New Zealand and International (including Papua New Guinea (PNG)) via the following business units:

- Transaction Banking provides customers with working capital and liquidity solutions including documentary trade, supply chain financing, commodity financing as well as cash management solutions, deposits, payments and clearing.
- Corporate Finance provides customers with loan products, loan syndication, specialised loan structuring and execution, project and export finance, debt structuring and acquisition finance, and sustainable finance solutions.
- Markets provides customers with risk management services in foreign exchange, interest rates, credit, commodities, and debt capital markets in addition to managing the Group's interest rate exposure and liquidity position.
- Central Functions consists of enablement functions that help deliver payments services and operational support across both the Institutional division and the wider enterprise.

### New Zealand

The New Zealand division comprises the following business units:

- Personal provides a full range of banking and wealth management services to consumer and private banking customers. We deliver our services via our internet and app-based digital solutions and network of branches, mortgage specialists, private bankers and contact centres.
- Business & Agri provides a full range of banking services through our digital, branch and contact centre channels, and traditional relationship banking and sophisticated financial solutions through dedicated managers. These cover privately owned small and medium enterprises, and the agricultural business segment.
- Central Functions includes treasury and back-office support functions.

### Suncorp Bank

The Suncorp Bank division provides banking and related services to retail, commercial, small and medium enterprises and agribusiness customers in Australia. It also includes treasury and back-office support functions.

### Pacific

The Pacific division provides products and services to retail and commercial customers (including multi-nationals) and to governments located in the Pacific region excluding PNG which forms part of the Institutional division.

### Group Centre

Group Centre division provides support to the operating divisions, including technology, property, risk management, financial management, treasury, strategy, marketing, human resources, corporate affairs, and shareholder functions. It also includes minority investments in Asia and interests in the ANZ Non-Bank Group.

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Additional information supporting the Appendix 4E disclosure requirements (Items 10, 12) can be found in the 2025 ANZGHL Annual Report:

- For details of entities over which the control has been gained or lost during the year ended 30 September 2025 (4E Item 10), refer to Note 26 Controlled Entities in the 2025 ANZGHL Annual Report.
- For details of associates and joint venture entities (4D Item 11), refer to Note 27 Investment in Associates in the 2025 ANZGHL Annual Report.
- For other significant information (4E Item 12), refer to the 2025 ANZGHL Annual Report.