



Half Year 2025 Financial Results

Key Financials¹



Cash profit

\$3.6b

+12%

Earnings per share

120.1c

+13%

Return on equity

10.2%

+94bps



Revenue

\$11.0b

+5%

Expenses

\$5.7b

+4%

Lending²

\$824b

+2%

Deposits²

\$757b

+6%

Shareholder Value



Interim dividend³

83c

unchanged

Net tangible assets per share

\$22.14

+3%

CET1 capital ratio

11.8%

-42bps

Strategic Highlights

Revenue diversification



| | |
|------------------------|-----|
| ● Australia Retail | 26% |
| ● Australia Commercial | 16% |
| ● Institutional | 31% |
| ● New Zealand | 16% |
| ● Suncorp Bank | 8% |
| ● Other | 3% |

Investment spend



| | |
|-------------------------|-----|
| ● Growth & productivity | 67% |
| ● Compliance | 27% |
| ● Other | 6% |

Customer care⁴



\$86m

prevented & recovered from fraud & scams in 1H25

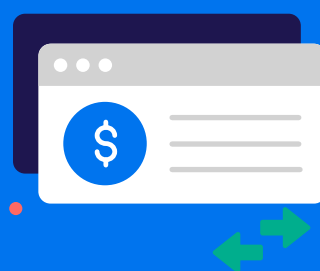
Suncorp Bank



\$286m

cash profit in 1H25

Institutional platforms



358m

payments processed in 1H25

ANZ Plus



1m+

customers (+21% vs Sep 2024)

1. All financial performance metrics are on a Cash Profit basis compared to the half year ended 30 September 2024 unless otherwise stated

2. Lending represents total Gross Loans and Advances. Deposits represents total Customer Deposits

3. Interim dividend of 83 cents per share partially franked at 70%

4. Across Australia Retail and Australia Commercial customers