Full Year 2026 Financial Results[1]

Key Financials

Statutory profit	Cash profit[2]	Total dividend[3]	Lending[4]	Deposits[4]
$7.3b	$7.6b	166¢	$861b	$815b
+23%	+10%	part. franked	+4%	+9%

Tracking our progress for ANZ 2030[5]

Customer first

Australia Retail	Business & Private Bank	Suncorp Bank	New Zealand Personal	New Zealand Business	Institutional
MFI share[6]	MFI share[8]	Retail MFI share[10]	MFI share[12]	MFI share[12]	Leading Institutional Bank across Australia (#2) and New Zealand (#1) for relationship strength and quality and the best bank for Corporate Banking in Asia (#1)[14]
11.3%	17.1%	1.9%	33.6%	31.3%	
-0.4%	+0.7%	-0.6%	+1.5%	+1.2%	
NPS[7]	NPS[9]	Retail NPS[11]	NPS[13]	NPS[13]	
+5.2	-5.0	+11.5	+26.8	-2.5	
+3.5 pts	-3.2 pts	-5.0 pts	+8.1 pts	+2.2 pts	

Simplicity

Cost to income ratio (CTI)[2]

49.26%

-416 bps

Deliver gross cost savings in FY26

$902m

exceeded $875m guidance

Suncorp Bank cost synergies

$108m

since completion of acquisition

Resilience

Common Equity Tier 1 Ratio

11.99%

-4 bps

NFR remediation progress

First Promontory independent assurance[15]

reports completed

Delivering value

Return on Tangible Equity[2]

11.56%

+109 bps

Revenue / Risk Weighted Assets[2]

4.83%

+8 bps

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