Tracking our progress for ANZ 2030

Our targets announced on 15 October 2025

- Increase Return on Tangible Equity (ROTE) towards 12% by FY28 and towards 13% by FY30
- Achieve a cost-to-income ratio in the mid-40s percent by FY28 and sustained through to FY30, including:
  - Gross cost savings of $875[1] million delivered in FY26
  - Estimated Suncorp Bank synergies of $500 million with full run-rate synergies realised in FY29

Customer first

Australia Retail

MFI share[2]

11.3%

-0.4% vs Sep 25

NPS[3]

+5.2

+3.5 pts vs Sep 25

#4 of major banks on NPS

Business & Private Bank

MFI share[4]

17.1%

+0.7% vs Sept 25

NPS[5]

-5.0

-3.2 pts vs Sept 25

#4 of major banks on NPS

Suncorp Bank

MFI share[6]

1.9%

-0.6% vs Sep 25

NPS[7]

+11.5

-5.0 pts vs Sep 25

#7 of 12 bank on NPS

New Zealand Personal

MFI share[8]

33.6%

+1.5% vs Sep 25

NPS[9]

+26.8

+8.1 pts vs Sep 25

#3 of major bank on NPS

New Zealand Business

MFI share[8]

31.3%

+1.2% vs Sep 25

NPS[9]

-2.5

+2.2 pts vs Sep 25

#3 of major bank on NPS

Institutional

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)[10]

Simplicity

Cost to income ratio (CTI)[11]

49.26%

-416 bps vs FY25

Delivered 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 vs Sep 25

NFR remediation progress

Released second and third independent assurance reports by Promontory[12]

reports completed

Delivering value

Return on Tangible Equity[11]

11.56%

+109 bps vs FY25

Revenue / Risk Weighted Assets[11]

4.83%

+8 bps vs FY25

Notes on Progress on ANZ 2030 as announced on 13 October 2025

1. At ANZ's Half Year Result on 1 May 2026 this was increased to $875 million, up from $800 million originally announced on 13 October 2025.
2. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2026. ANZ includes ANZ Plus. MFI relationship is based on who consumers perceive to be their main bank
3. Source: Consumer Atlas - RFI Global. Using a scale of 0-10, customers are asked how likely they are to recommend their Main Financial Institution (MFI) to a friend or colleague. Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). *"Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld."

4. Source: Business Atlas - RFI Global. Covers Business/Commercial customers (except Private Bank) with annual turnover <$100M. MFI relationship is based on who consumers perceive to be their main bank

5. Source: Business Atlas - RFI Global. Covers Business/Commercial customers (except Private Bank) with annual turnover <$100M .Using a scale of 0-10, customers are asked how likely they are to recommend their Main Financial Institution (MFI) to others for business banking. Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). *"Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld."

6. Source: Roy Morgan Single Source, Aged 14+, 12 months to September 2026. MFI relationship is based on who consumers perceive to be their main bank.

7. Source: Consumer Atlas - RFI Global. Based on all 18+ survey respondents that nominate Suncorp Bank as their MFI and hold deposit, lending or card products with Suncorp Bank. Reported as six month moving average

8. Source: Personal MFI - Insights HQ Retail Market Monitor (RMM) 12 month rolling data (sample size 1,125 per month), customers are asked "Which of these is your main provider of financial services?". RMM age criteria changed from 15-79 years to 18-79 years in October 2025. Prior period numbers have been restated to align with current methodology. Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments (sample size 8,801) customers are asked "Who would you regard as your business's/organisation's main bank?"

9. Source: Insights HQ Retail Market Monitor (RMM) 6 month rolling average (sample size 1,125 per month) and Business Finance Monitor (BFM) weighted 4 quarter rolling average (sample size 2,732). RMM age criteria changed from 15-79 years to 18-79 years in October 2025. Net Promoter Score = % Promoters (score 9-10) - % Detractors (score 0-6). *"Net Promoter®, NPS®, NPS Prism®, and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc., and Fred Reichheld."

10. No.2 Relationship Strength Index in the Coalition Greenwich Voice of Client 2026 Australia Large Corporate Relationship Banking Study and No. 1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2026 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2026 Asian Corporate Banking Study.

11. Excluding significant items in FY25 results outlined on page 14 of the FY26 ANZGHL Results Announcement

12. Promontory independent assurance report on progress under the Root Cause Remediation Plan (RCRP)

Important Information

References to "ANZ" and "ANZ Group" are to ANZ Group Holdings Limited ABN 16 659 510 791 and its subsidiaries.

This document contains information about the activities of the ANZ Group current as at 6 November 2026. It is information given in summary form, does not purport to be complete and should be considered together with other information published by ANZ.

It is not intended to be and should not be relied upon as financial 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.

This document contains certain forward-looking statements including statements regarding our intent, belief or current expectations with respect to the ANZ Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, 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 ANZ Group to differ materially from the information presented herein. Such forward-looking statements are made as at 6 November 2026 and are provided to assist investors with their understanding of the ANZ Group and its activities. When used in this document, the words 'guidance', 'forecast', 'estimate', 'goal', 'target', 'indicator', 'plan', 'pathway', 'ambition', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the ANZ Group and its management, are intended to identify forward-looking statements. Forward-looking statements may also be otherwise included in this document, including by the use of footnotes. Those statements, including in respect of ANZ's 2030 Strategy, immediate priorities and targets, are not guarantees or predictors of future performance, and may be affected by inaccurate assumptions or unknown risks and uncertainties or other factors, many of which are beyond the control of the ANZ Group or may not be known to the ANZ Group at the time of the preparation of this content, such as instability in global economic conditions, external exchange rates, competition in the markets in which the ANZ Group will operate, and the regulatory environment. Each of these statements and related actions is also subject to a range of assumptions and contingencies, including the actions of third parties, interdependencies between strategic and regulatory programs of work, management decisions, execution risk, and is based on corporate plans that are subject to change and may vary materially as plans continue to be developed. As such, these statements should not be relied upon in isolation when making investment decisions.

There can be no assurance that actual outcomes will not differ materially from any forward-looking statements contained herein. To the maximum extent permitted by law, the ANZ Group makes no assurance, guarantee or warranty (express or implied) that the forward-looking statements will be realised.

The forward-looking statements only speak as at 6 November 2026 and no representation is made as to their correctness after this date. Unless required by law, no member of the ANZ Group undertakes to publicly release the result of any revisions to these statements to reflect events or circumstances after this date.

Financial information in this document is presented on a cash profit basis unless otherwise stated. Cash profit, a non-IFRS measure, represents the ANZ Group's preferred measure of the result of its core business activities, enabling readers to assess ANZ Group and divisional performance against prior periods and against peer institutions. To calculate cash profit, the ANZ Group excludes non-core items from statutory profit. For the definition cash profit refer to page 72 of the ANZ Group Holdings Limited (ANZGHL) FY26 Consolidated Financial Report Dividend Announcement and Appendix 4E available on ANZ shareholder website.

All amounts in this document are in Australian dollars unless otherwise stated. Sum of parts within charts and commentary may not equal totals due to rounding.