

# 2026

# First Quarter Trading Update and Pillar 3 Discussion Pack

Quarter ended 31 December 2025

This document should be read in conjunction with ANZBGL's Basel III Pillar 3 Disclosure as at 31 December 2025  
(APS 330: Public disclosure)

12 February 2026

Approved for distribution by ANZ's Continuous Disclosure Committee

ANZ Group Holdings Limited 9/833 Collins Street Docklands Victoria 3008 Australia ABN 16 659 510 791



# Important information

The material in this presentation contains background information about the activities of ANZ Group Holdings Limited and its subsidiaries (the “ANZ Group”) current as at 11 February 2026. 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.

## Forward-looking statements

This presentation may contain certain forward-looking statements or opinions 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, 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. When used in the presentation, 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 or opinions. Forward-looking statements or opinions may also be otherwise identified within this presentation, including by the use of footnotes. Those statements are usually predictive in character; or 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 the presentation, such as general 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 subject to a range of assumptions and contingencies, including the actions of third parties. 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.

The forward-looking statements or opinions only speak as at 11 February 2026 and no representation is made as to their correctness after this date. 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 to reflect the occurrence of unanticipated events.

All amounts in this document are in Australian dollars unless otherwise stated and all financial performance metrics are on a cash profit basis unless otherwise stated. Sum of parts within charts and commentary may not equal totals due to rounding.

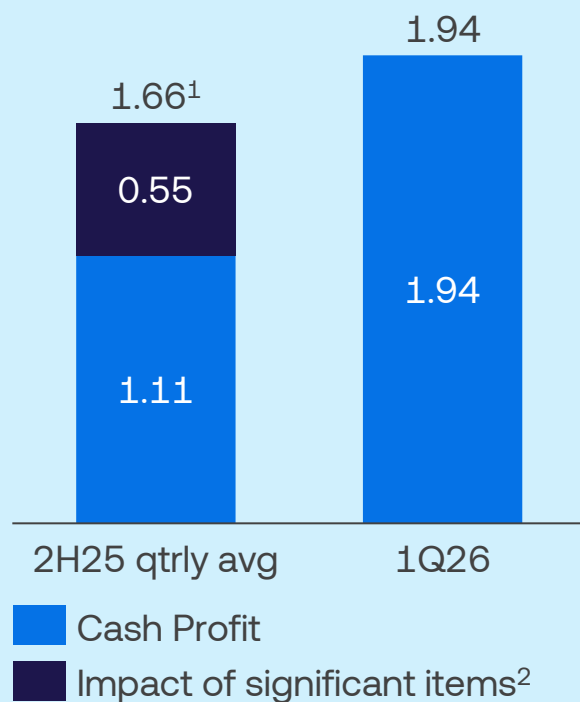


# 1Q26 overview

## Financial performance & key financial metrics (ANZ 2030 strategy)

### Net profit after tax

\$b

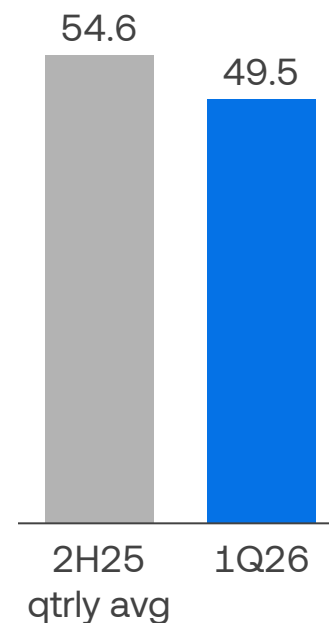


### Revenue/Avg RWA<sup>1</sup>

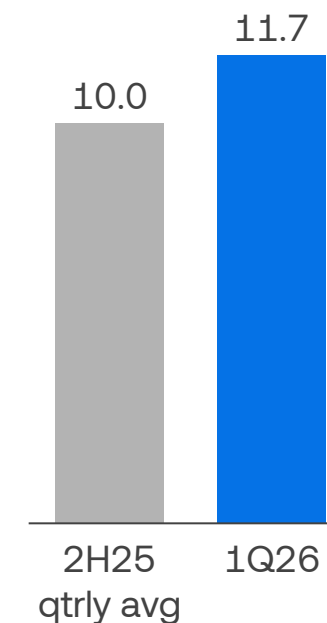
%



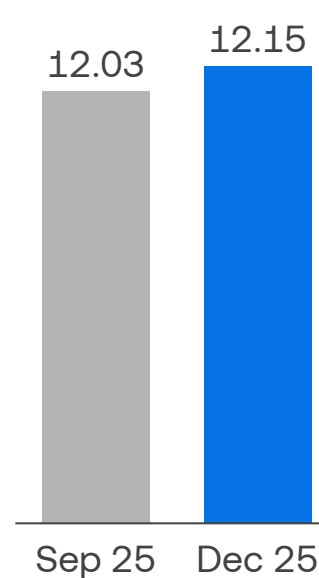
### Cost to income ratio<sup>1</sup>



### Return on tangible equity<sup>1</sup>



### CET1 ratio (Level 2)



1. Excluding significant items

2. Further information on significant items provided in the 2025 Full Year Investor Discussion Pack and on pages 10 and 14 of ANZ Group Holdings Limited Consolidated Financial Report Dividend Announcement and Appendix 4E



# Cash Profit & Loss

Profit & Loss results	Cash profit (1Q26 vs 2H25 quarterly avg)			Cash profit ex 2H25 significant items <sup>1</sup> (1Q26 vs 2H25 quarterly avg)		Cash profit (1Q26 vs 1Q25)
	2H25 quarterly avg	1Q26	Movement	2H25 quarterly avg	Movement	Movement
Operating income, \$b	5.5	5.7	+4%	5.6	+1%	+3%
Operating expenses, \$b	(3.6)	(2.8)	-21%	(3.1)	-8%	-1%
<b>Profit before provisions, \$b</b>	<b>1.9</b>	<b>2.9</b>	<b>+52%</b>	<b>2.5</b>	<b>+12%</b>	<b>+7%</b>
Provision charge, \$b	(0.1)	(0.1)	-39%	(0.1)	-39%	+93%
Income tax expense, \$b	(0.6)	(0.8)	+32%	(0.7)	+13%	+4%
<b>Cash Profit, \$b</b>	<b>1.1</b>	<b>1.9</b>	<b>+75%</b>	<b>1.7</b>	<b>+17%</b>	<b>+6%</b>
Cost-to-income	65.5%	49.5%	-1,593bps	54.6%	-505bps	-194bps
ROTE, %	6.6%	11.7%	+505bps	10.0%	+173bps	+49bps
Return on Equity, %	6.1%	10.8%	+465bps	9.1%	+160bps	+42bps

1. Further information on significant items provided in the 2025 Full Year Investor Discussion Pack and on pages 10 and 14 of ANZ Group Holdings Limited Consolidated Financial Report Dividend Announcement and Appendix 4E.  
2H25 financial results excluding significant items: Revenue \$11,189m, Expenses \$6,107m, Profit Before Provisions \$5,082m, Cash Profit \$3,328m



# Balance sheet

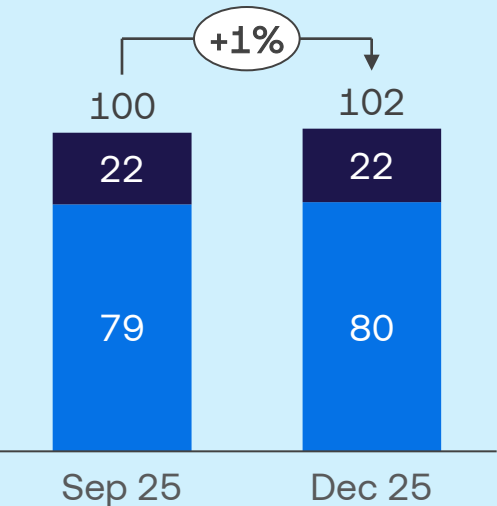
Balance sheet metrics (end of period)	Sep 25	Dec 25	Dec 25 vs Sep 25	Dec 25 vs Dec 24
APRA Level 2 CET1 ratio, %	12.03	12.15	+12bps	+65bps
Customer deposits, \$b	748	787	+5%	+5%
<i>Customer deposits ex Markets, \$b</i>	<i>633</i>	<i>645</i>	<i>+2%</i>	<i>+5%</i>
Net loans and advances, \$b	829	837	+1%	+0.3%
<i>Net loans and advances ex Markets, \$b</i>	<i>782</i>	<i>790</i>	<i>+1%</i>	<i>+2%</i>



# Customer first

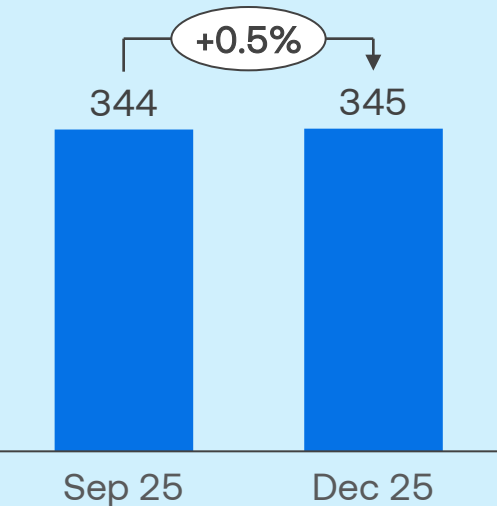
## Australia Retail

Save and transact deposits, \$b



■ Savings  
■ Transactional

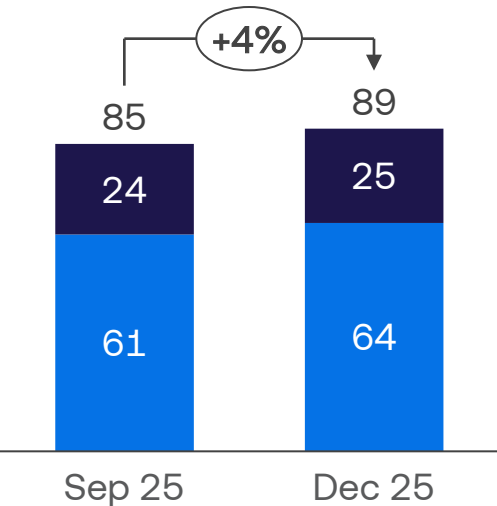
Home loan lending, \$b



■ Home loans

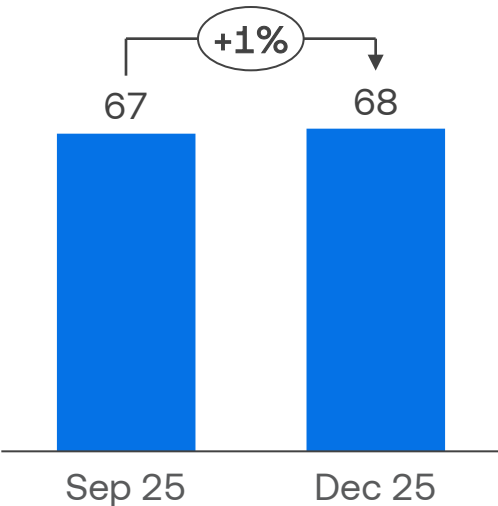
## Business & Private Bank

Save and transact deposits, \$b



■ Savings  
■ Transactional

Lending, \$b



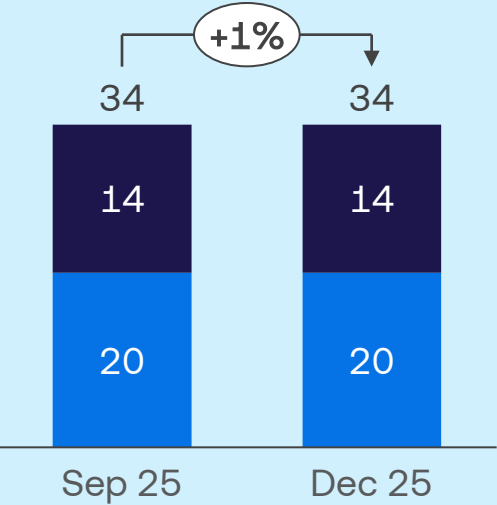
■ Business & Private Bank loans



# Customer first

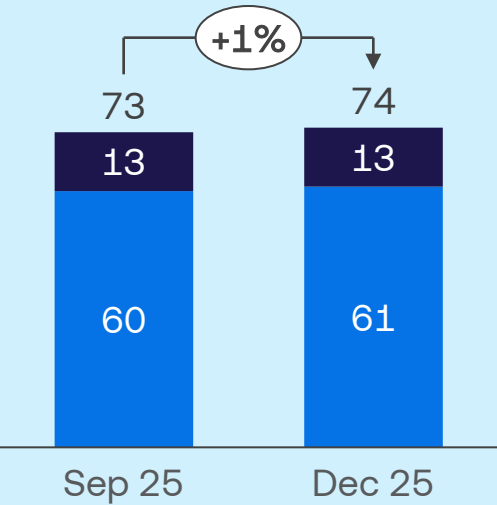
## Suncorp Bank

Save and transact deposits, \$b



Savings  
Transactional

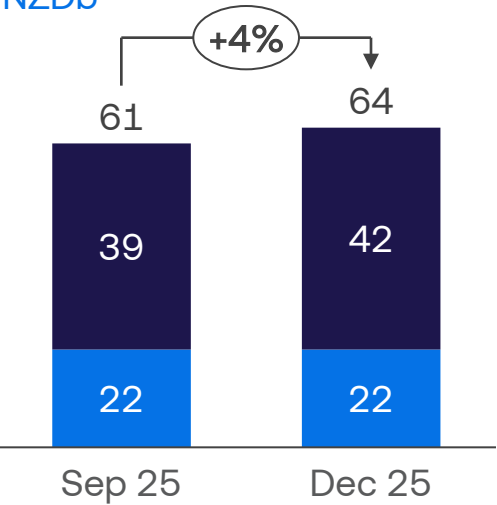
Home loan & Business lending, \$b



Home loans  
Business loans

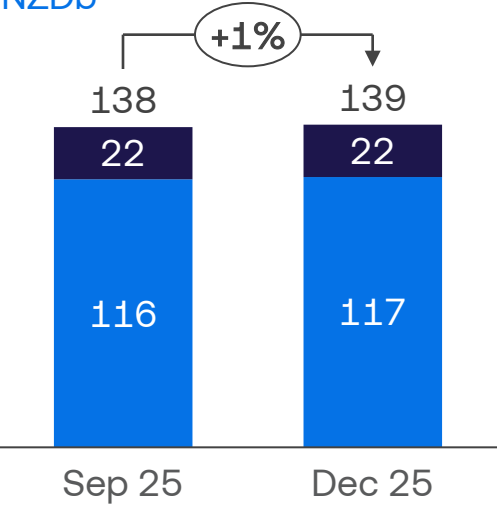
## New Zealand

Save and transact deposits, NZDb



Savings  
Transactional

Home loan & Business lending, NZDb



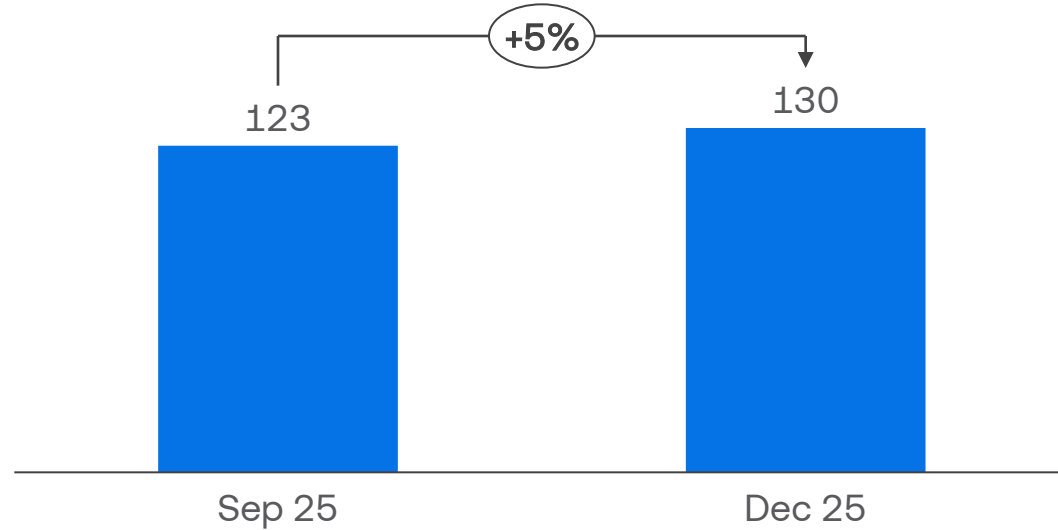
Home loans  
Business loans



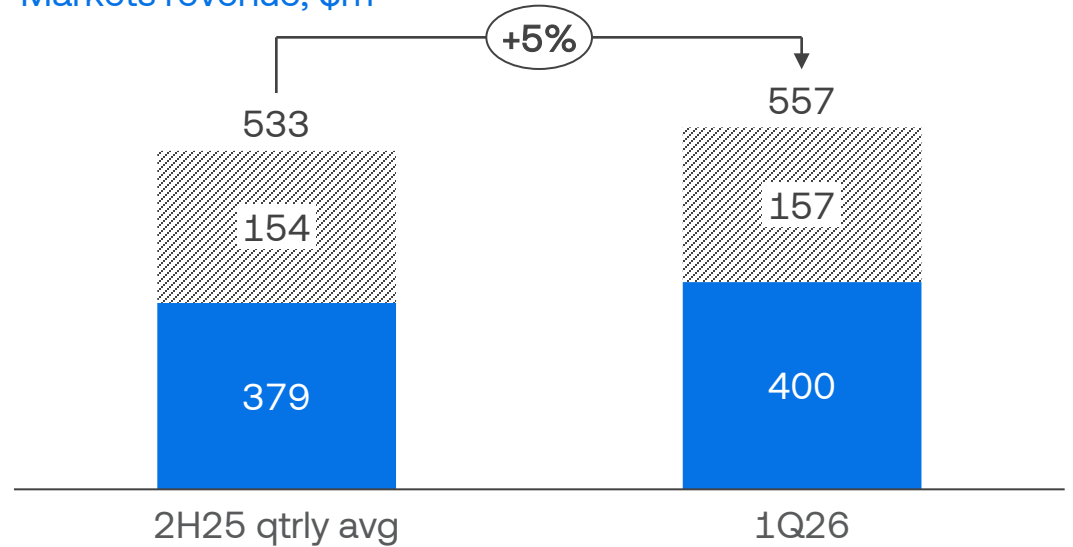
# Customer first

## Institutional

Operational / At-Call deposits, \$b



Markets revenue, \$m



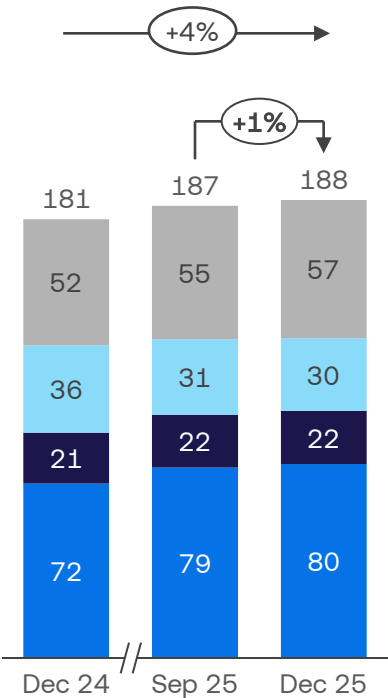
Customer franchise  
Balance Sheet & XVA<sup>1</sup>



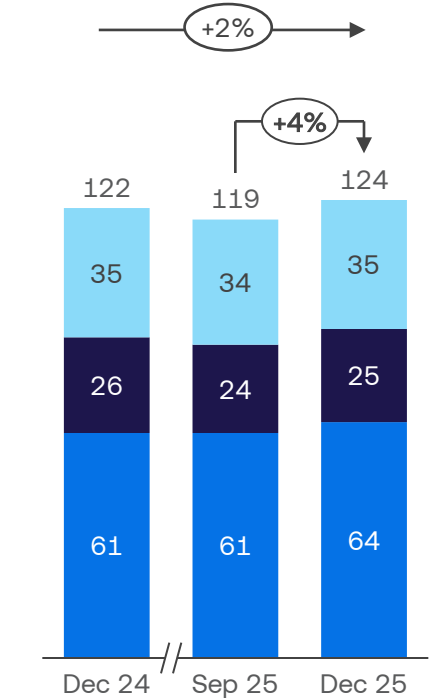


# Customer deposits

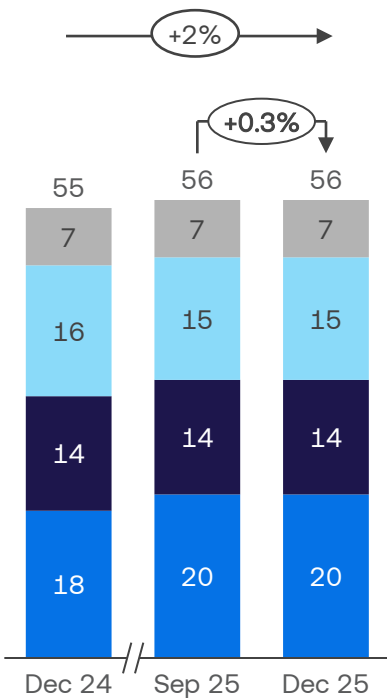
Australia Retail, \$b



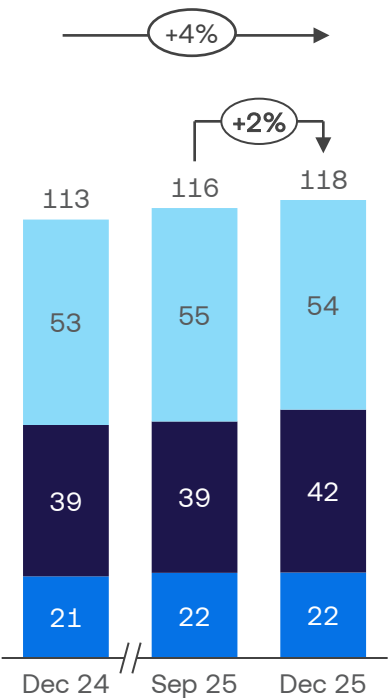
Business & Private Bank, \$b



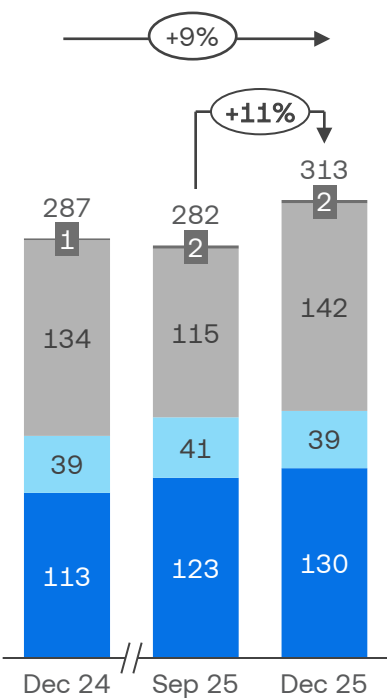
Suncorp Bank, \$b



New Zealand, NZDb



Institutional, \$b



Savings  
Transactional  
Term deposits  
Offset

Savings  
Transactional  
Term deposits

Savings  
Transactional  
Term deposits  
Offset

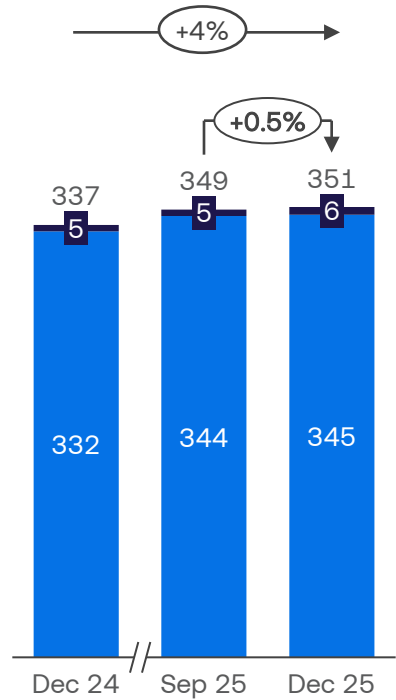
Savings  
Transactional  
Term deposits

Operational / At-Call  
Term deposits  
Markets  
Other

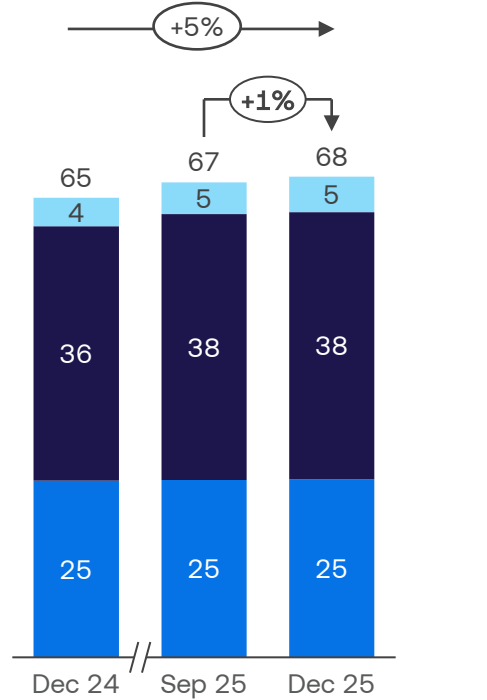


# Net loans and advances

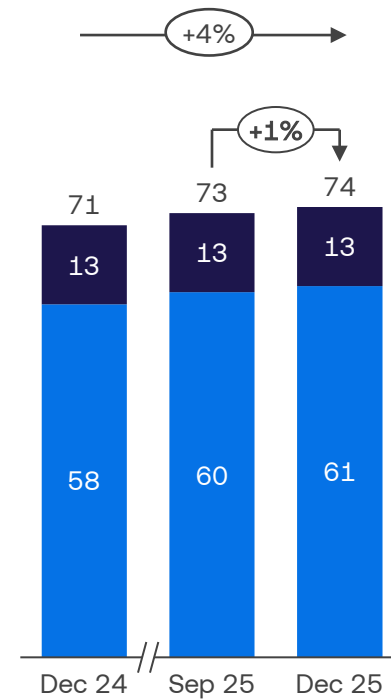
Australia Retail, \$b



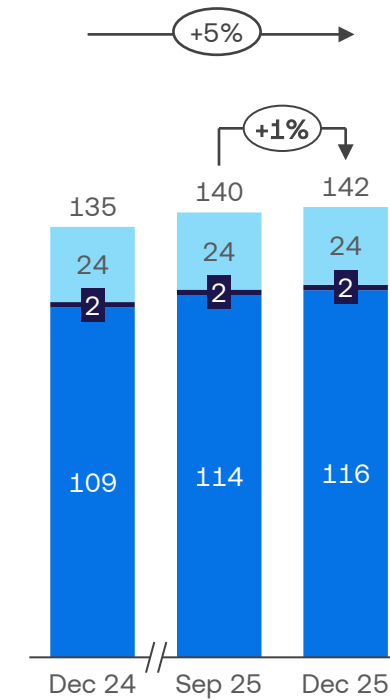
Business & Private Bank, \$b



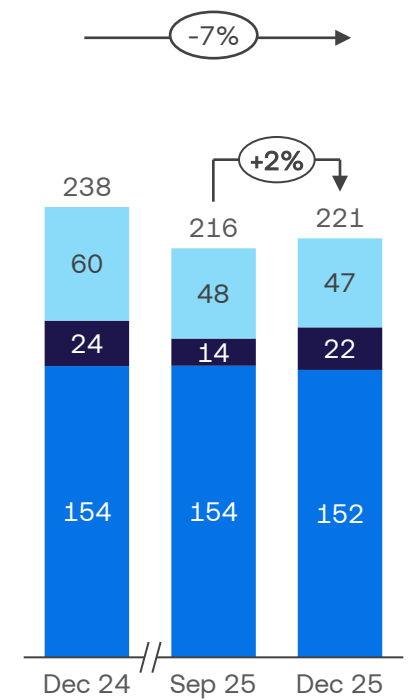
Suncorp Bank, \$b



New Zealand, NZDb



Institutional, \$b



Home loans  
Cards, personal loans & other

SME Banking  
Diversified & Specialist Businesses  
Private Bank

Home loans  
Business loans

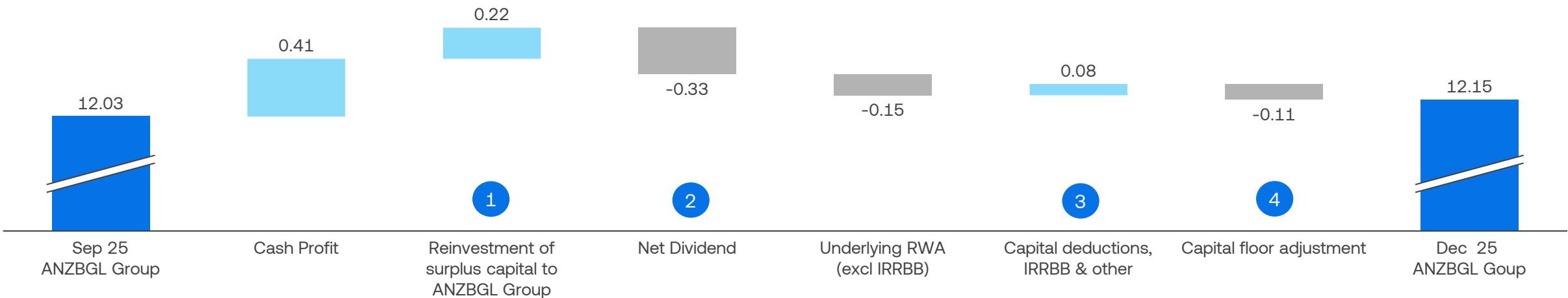
Home loans  
Other personal  
Business

Corporate Finance  
Transaction Banking  
Markets



# Capital

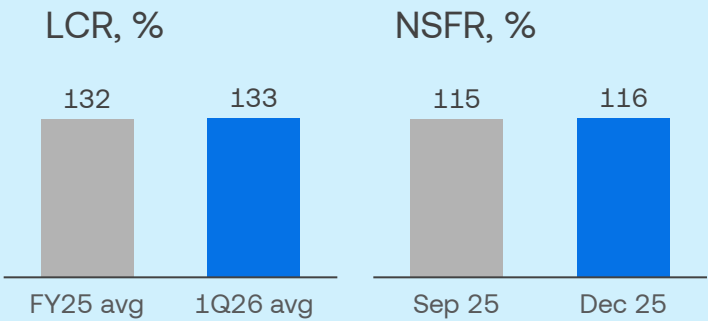
## APRA Level 2 CET1 ratio – 1Q26 movement, %



### APRA Level 2 CET1 ratio call outs

- 1 Reinvestment of surplus capital to ANZBGL as a result of ceasing the remaining ~\$0.8 billion of the share buy-back, and returning surplus capital to ANZBGL<sup>1</sup> as announced at ANZ’s strategy update on 13 October 2025
- 2 Net Dividend includes -54bps gross dividend, +21bps impact of discounted DRP
- 3 Capital deductions, IRRBB & other includes the impact of IRB model enhancements & narrowing of semi government spreads on FVOCI
- 4 Capital floor adjustment includes the impact of Advanced RWA movements which do not affect the Output Floor, notably IRRBB RWA increases and IRB model benefits  
Note: the RBNZ recently announced proposed standardised RWA changes are expected to have a positive impact on the Capital floor adjustment

### Funding and liquidity<sup>2</sup>

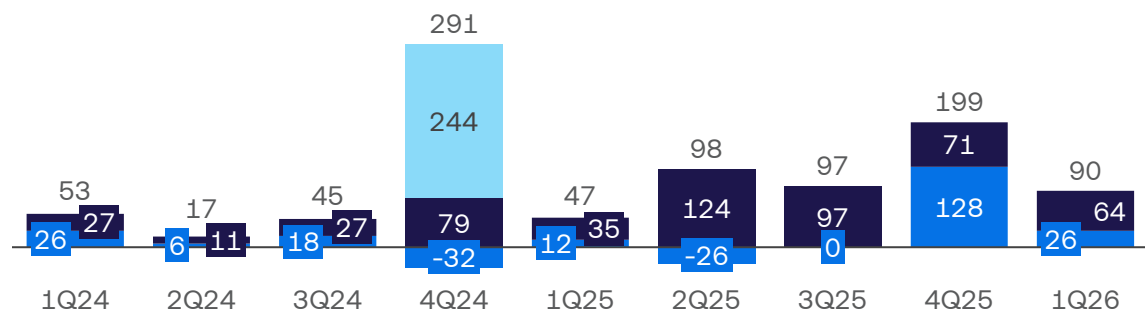


1. ~\$1bn of surplus capital, including the remaining share buy-back of \$0.8b and other capital of ~\$0.2b  
2. All figures shown on a Level 2 basis as per APRA Prudential Standard APS210



# Provision Charge and Collective Provision Balance

Total provision charge / (release)<sup>1</sup>, \$m



■ Suncorp Bank acquisition related adjustment (CP charge) 
 ■ Individual Provision (IP) charge / (release) 
 ■ Collective Provision (CP) charge / (release)

Loss rates<sup>1,2</sup> and CP coverage<sup>1,3</sup>, bps

Ratios	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
IP loss rate (bps)	2	1	1	4	2	6	5	3	3
Total loss rate (bps)	3	1	2	3 <sup>4</sup>	2	5	5	9	4
CP coverage (%)	1.17	1.16	1.21	1.18	1.13	1.13	1.12	1.18	1.19

CP balance by division <sup>1</sup> \$b	Sep 24	Mar 25	Sep 25	Dec 25
Australia Retail	0.93	0.94	1.11	1.12
Business & Private Bank	1.05	1.04	1.02	1.03
Institutional	1.44	1.49	1.45	1.44
New Zealand	0.54	0.51	0.47	0.47
Suncorp Bank	0.25	0.25	0.28	0.28
Pacific & Other	0.04	0.05	0.05	0.04
<b>Total</b>	<b>4.25</b>	<b>4.28</b>	<b>4.38</b>	<b>4.38</b>

CP balance by portfolio <sup>1</sup> \$b	Sep 24	Mar 25	Sep 25	Dec 25
Corporate	1.93	1.90	1.87	1.88
Specialised Lending	0.36	0.40	0.41	0.40
Residential Mortgage	0.84	0.89	1.08	1.07
Retail (ex Mortgages)	0.84	0.84	0.80	0.80
Sovereign / Financial Institution	0.28	0.25	0.22	0.23
<b>Total</b>	<b>4.25</b>	<b>4.28</b>	<b>4.38</b>	<b>4.38</b>

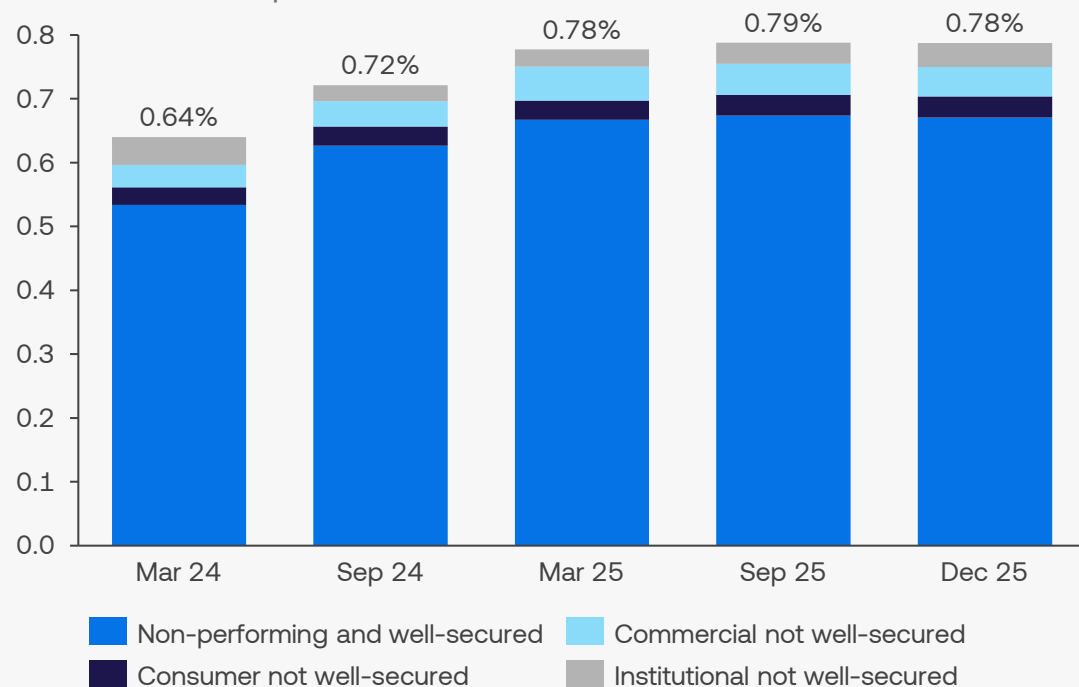
1. Including Suncorp Bank from Sep 24
2. Annualised loss rate as a % of Gross Loans and Advances (GLA)
3. Collective provision balance as a % of credit risk weighted assets (CRWA)
4. Excludes \$244m establishment of ECL allowance for performing loans in the Suncorp Bank portfolio. This does not reflect a change in the credit quality of the portfolio but is instead a one-off acquisition-related charge



# Non-performing credit exposures & 90+ days past due

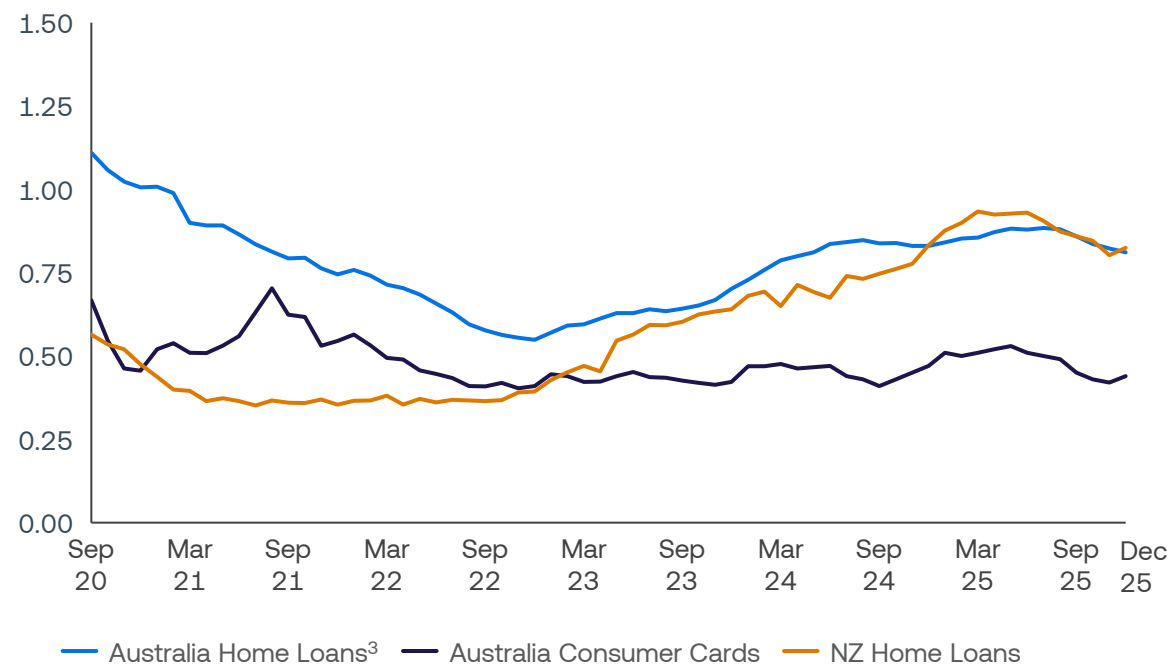
## Non-performing credit exposures

as a % of total exposures<sup>1</sup>



## Consumer portfolio<sup>2</sup>

90+ days due as a % of portfolio balances



1. Exposures include gross loans and advances, credit commitments and contingents facilities

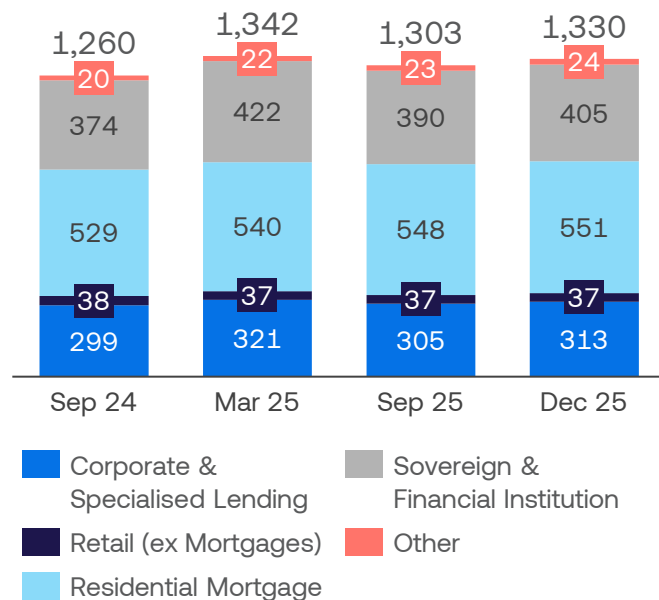
2. Excludes Suncorp Bank

3. Includes Gross Impaired Assets and Hardship accounts. ANZ delinquencies are calculated on a missed payment basis for amortising and Interest Only loans

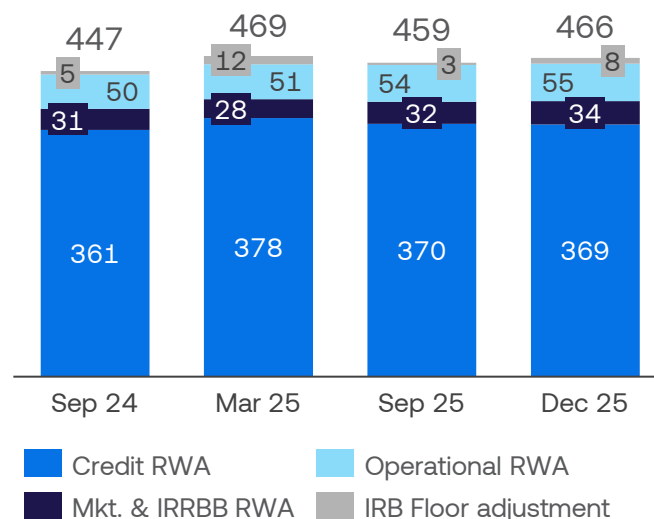


# Risk weighted assets and exposure at default

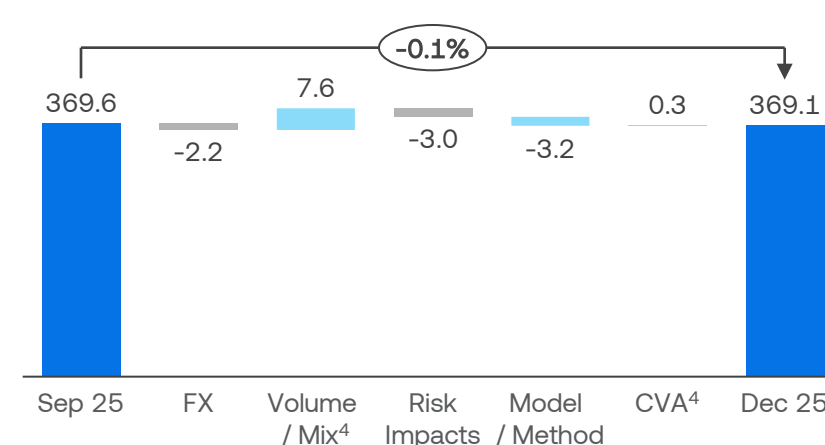
Exposure at default<sup>1,2</sup>, \$b



Total risk weighted assets (RWA)<sup>2</sup>, \$b



Credit risk weighted asset drivers<sup>2,3</sup>, \$b



Risk intensity (CRWA/EAD) <sup>2</sup> , %	Sep 24	Mar 25	Sep 25	Dec 25
<b>Total Group</b>	29	28	28	28
Corporate & Specialised Lending	50	49	50	49
Retail (ex Mortgages)	52	52	52	52
Residential Mortgage	26	27	27	26
Sovereign & Financial Institution	11	11	11	11

1. EAD excludes amounts for the 'Securitisation' Basel class, as per APS330. Data provided is on a Post CRM basis, net of credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral

2. Includes Suncorp Bank from Sep 24

3. The attribution of CRWA movements requires assumptions and judgement; different assumptions could lead to different attributions

4. Volume / Mix and CVA movements include foreign exchange impacts on markets-related derivative products





Group Investor Relations

**Kylie Bundrock**  
Group General Manager  
Investor Relations and M&A  
  
+61 403 738 809  
  
[kylie.bundrock@anz.com](mailto:kylie.bundrock@anz.com)

**Cameron Davis**  
Executive Manager  
Investor Relations  
  
+61 421 613 819  
  
[cameron.davis@anz.com](mailto:cameron.davis@anz.com)

**Pavita Sivakumar**  
Senior Manager  
Investor Relations  
  
+61 466 848 027  
  
[pavita.sivakumar@anz.com](mailto:pavita.sivakumar@anz.com)

Retail investors

**Michelle Weerakoon**  
Manager  
Shareholder Services & Events  
  
+61 3 8654 7682  
+61 411 143 090  
  
[michelle.weerakoon@anz.com](mailto:michelle.weerakoon@anz.com)

Debt investors

**David Goode**  
Head of  
Debt Investor Relations  
  
+61 410 495 399  
  
[david.goode@anz.com](mailto:david.goode@anz.com)

**Liam Toohey**  
Associate Director  
Debt Investor Relations  
  
+61 477 329 372  
  
[liam.toohey@anz.com](mailto:liam.toohey@anz.com)

ANZ Shareholder Centre  
<https://www.anz.com/shareholder/centre/>

ANZ Debt Investors Centre  
<https://www.anz.com/debtinvestors/centre/>