News Release

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For Release: 1 May 2026

2026 Half Year Result & Proposed Interim Dividend

$3,650m	$3,780m	11.6%	12.39%	83¢
Statutory Profit **+62%** vs 2H25 (**+9%** vs 2H25 excluding significant items)	Cash Profit **+70%** vs 2H25 (**+14%** vs 2H25 excluding significant items)	Cash RoTE **+492bps** vs 2H25 (**+161bps** vs 2H25 excluding significant items)	CET1 Ratio **+36bps** vs Sep 2025	Dividend per share franked at **75%**

ANZ today announced[1] a Statutory Profit for the half ended 31 March 2026 (1H26) of $3,650 million and a Cash Profit[2] of $3,780 million.

Cash Profit was up 70% on the second half of the financial year ended 30 September 2025. Excluding the impact of 2H25 significant items, Cash Profit was up 14%. Cash Return on Tangible Equity (RoTE) was up 161 basis points (bps) to 11.6%.

ANZ's Common Equity Tier 1 (CET1) Ratio at 31 March 2026 was 12.39%, up 36 bps from 30 September 2025.

Overview of financial performance

Profit & Loss results	Cash profit (1H26 vs 2H25)			Cash profit excluding 2H25 significant items (1H26 vs 2H25)	
	2H25	1H26	Movement	2H25	Movement
Operating income, $m	10,904	11,204	+3%	11,189	0%
Operating expenses, $m	(7,138)	(5,534)	-22%	(6,107)	-9%
Profit before provisions, $m	**3,766**	**5,670**	**+51%**	**5,082**	**+12%**
Provision charge, $m	(296)	(274)	-7%	(296)	-7%
Income tax expense, $m	(1,251)	(1,616)	+30%	(1,458)	+11%
Cash Profit, $m	**2,219**	**3,780**	**+70%**	**3,328**	**+14%**
Cost-to-income ratio, %	**65.5%**	**49.4%**	**-1,608bps**	**54.6%**	**-519bps**
Return on Tangible Equity, %	**6.6%**	**11.6%**	**+492bps**	**10.0%**	**+161bps**
Return on Equity, %	6.1%	10.6%	+454bps	9.1%	+149bps
Dividend, cents per share	83	83	-	-	-

Balance sheet metrics	Sep 25	Mar 26	Mar 26 vs Sep 25
APRA Level 2 CET1 ratio, %	12.03	12.39	+36bps
Customer deposits, $b	748	771	+3% (+2%*)
Net loans and advances, $b	829	822	-1% (+1%*)

*Excluding Markets

[1] Unless otherwise stated (i) 1H26 financial results are presented on a Cash Profit basis, and (ii) performance is compared with 2H25 excluding the impact of significant items. For further information on 2H25 significant items, refer to page 12 of ANZ Group Holdings Limited (ANZGHL) 1H26 Consolidated Financial Report Dividend Announcement and Appendix 4D available on the ANZ shareholder website.
[2] Cash profit excludes non-core items included in statutory profit. It is provided to assist readers in understanding the result of the ongoing business activities of the Group. For an explanation of and reconciliation between statutory profit and cash profit refer to page 70 of the ANZGHL 1H26 Consolidated Financial Report, Dividend Announcement and Appendix 4D.

CEO Commentary

ANZ Chief Executive Officer Nuno Matos said: “This half year result demonstrates three things. First, our transformation is running at pace, and we are making good progress in executing our five immediate priorities safely, sustainably, and on time.

“Second, in parallel, we are investing in line with our ANZ 2030 strategic initiatives, to deliver for our customers, accelerate growth and outperform the market beyond 2027.

“Third, importantly we are already delivering materially better returns for shareholders.

“Our half year cash profit of $3.78 billion was up 14% on the previous half, when excluding significant items, as we simplified our business and reduced duplication and settled long-standing regulatory matters. Importantly, we saw an improvement across all key financial metrics compared with the second half of 2025. This includes return on tangible equity which rose to 11.6% and a cost to income ratio at 49.4%. An interim dividend of 83 cents per share, with franking rising from 70% to 75%, was driven by an improvement in the Australian geography performance.

“Our Institutional and New Zealand divisions continued to perform well, while the transformation of Australia Retail and Business & Private Bank in line with our strategy is underway. While lending volumes and deposits grew moderately, active margin management meant margins remained stable for the half amid intense competition.

“We have moved at pace to make good progress on our five immediate priorities. We have refreshed our leadership team and commenced our cultural reset with new corporate values, and are on track to accelerate the integration of Suncorp Bank and deliver the ANZ single customer front-end. We have also made significant progress to reduce duplication and simplify the bank, while continuing to make progress in improving non-financial risk management. These actions, combined with our initial investment for growth, are laying solid foundations for the second phase of our strategy, which will significantly improve our customers’ experience and revenue growth.

“As we progress this work, we continue to operate in an increasingly complex world. As Australia’s most international bank we have a front-row seat to global developments. Much of the potential impact of this crisis remains ahead of us, but the longer the flow of oil is constrained, the greater the chance the crisis shifts from being primarily an inflation challenge, to much more a supply and growth challenge.

“Our customers understand the world is more complex. Our corporate customers have been preparing for shocks, building capital and liquidity, maintaining flexibility and improving supply chain resilience. As such, there has been no material change in the overall borrowing behaviour of our customers.

“Likewise, in both Australia and New Zealand, households entered this period with generally strong balance sheets and high savings buffers. We have not seen any material increase in new customers entering hardship or receiving assistance. However, we recognise that some individuals and businesses are navigating these challenging circumstances. We urge customers who may need assistance to contact us.

“The impact of the current crisis on ANZ’s credit, capital and liquidity position has been minimal to date. As a business that’s structured to be highly diversified, optimise capital use and focused on transaction banking, ANZ has entered this period with a strong balance sheet and deep customer relationships. This means we can adapt to periods of uncertainty, manage risk and find opportunities to support our customers.

“However, the situation remains dynamic and we are prepared for a range of outcomes. Reflecting this raised risk in the external environment, we have increased our collective provisions, with our coverage ratio up 4 basis points. We continue to watch the situation closely.

“Today we also release the first Promontory independent assurance report confirming ANZ’s progress as we improve our non-financial risk management practices and risk culture, following the release of the establishment report in November. We have made important steps forward and continuing to uplift our practices is a key priority.

“The result announced today confirms our actions to reset the bank are working, but we have more to do. As we look ahead, we continue to focus on executing our ANZ 2030 strategy as we progress our five-year journey to be the best bank for customers and shareholders in Australia and New Zealand,” Mr Matos concluded.

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Progress under the ANZ 2030 five immediate priorities

1. **Embed new leadership team and continue to drive a cultural reset**
   New Executive Committee and corporate values in place
2. **Integrate Suncorp Bank faster to deliver value**
   On track to complete a safe and secure migration of Suncorp Bank customers to ANZ by June 2027
3. **Accelerate the delivery of single customer front-end**
   On track to deliver to all Retail and Small Business customers by September 2027
4. **Reduce duplication and simplify the organisation**
   78%[3] of 3,500 announced roles exited the bank by end-April 2026
5. **Enhancing non-financial risk management to improve resilience**
   On track to deliver the Root Cause Remediation Plan

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Credit quality

- Portfolio losses remain low, reflecting continued strong overall credit quality and limited impact from the Middle East conflict during the half.
- The 1H26 Individual Provision (IP) charge was $148 million, $20 million lower than 2H25. This represents a 4bps annualised IP loss rate, in line with the FY25 levels.
- Conflict in the Middle East is translating to greater economic uncertainty, with expectations of lower growth, higher inflation and interest rates likely to challenge some customers.
- For the half we have taken a Collective Provision charge of $126 million, which included a $175 million charge for the potential impacts of the Middle East conflict partially offset by improvement in underlying portfolio credit quality.
- The Collective Provision balance increased to $4.45 billion, with the ratio of Collective Provision balance to credit Risk Weighted Assets up 4bps from 30 September 2025 to 1.22%.
- Non-performing exposures to total credit exposure was 0.55% at 31 March 2026, down 2bps from 30 September 2025 (0.57%).

Capital, funding, liquidity and dividend

- Level 2 CET1 capital ratio for Australia and New Zealand Banking Group Limited (ANZBGL and, together with its subsidiaries, ANZBGL Group) was 12.39% at 31 March 2026. The increase from 12.03% as of 30 September 2025 includes the return of surplus capital to ANZBGL, including capital from ceasing the remaining ~$800 million of the share buy-back as announced in October 2025, as well as the discounted Dividend Reinvestment Plan utilised for the Final 2025 dividend.
- The Board has proposed a 2026 Interim Dividend of 83 cents per share, with franking rising from 70% to 75%, driven by an improvement in the Australian geography performance.

[3] Calculated on an FTE basis between 1 April 2025 and 30 April 2026.

- Our current capital levels are appropriate. As a result, no discount will apply to the Dividend Reinvestment Plan (DRP) for the interim dividend, which will now be neutralised through an on-market purchase of shares. It is our intention to continue to neutralise future DRPs.
- Liquidity ratios remained broadly stable in 1H26, with the average liquidity coverage ratio of 132% and a net stable funding ratio of 115% at 31 March 2026, both remaining well above regulatory minimums.
- $15.5 billion of term wholesale debt was issued across the ANZBGL Group in 1H26.

Attached: Tracking our Progress for ANZ 2030

Interviews with relevant executives, including Nuno Matos, can be found at anz.com.au/bluenotes

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Tracking our progress for ANZ 2030

Our targets announced on 13 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:
  - Estimated gross cost savings of $800 million to be delivered in FY26
  - Estimated Suncorp Bank synergies of $500 million with full run-rate synergies realised in FY29

Customer first

Australia Retail	Business & Private Bank	Suncorp Bank	New Zealand Personal	New Zealand Business	Institutional
MFI share[1]	MFI share[3]	Retail MFI share[5]	MFI share[7]	MFI share[7]	#1
11.6%	16.4%	2.3%	33.3%	31.6%	Institutional Bank across Australia and New Zealand for relationship strength and quality, and the best bank for Corporate Banking in Asia.[9]
-0.1% vs Sep 25	Flat vs Sep 25	-0.2% vs Sep 25	+1.3% vs Sep 25	+1.4% vs Sep 25	no change from Sept 25
NPS[2]	NPS[4]	Retail NPS[6]	NPS[8]	NPS[8]	
+2.9	-4.2	+17.8	+19.1	-3.5	
+1.2 pts vs Sep 25	-2.4 pts vs Sep 25	+1.3 pts vs Sep 25	+0.3 pts vs Sep 25	+1.1 pts vs Sep 25	
#4 of major banks on NPS	#4 of major banks on NPS	#5 of 12 banks on NPS	#4 of major banks on NPS	#3 of major banks on NPS	

Simplicity

Cost to income ratio (CTI)[10]

49.4%

-519 bps vs 2H25

Deliver gross cost savings in FY26	Suncorp Bank cost synergies
$392m	$55m
to Mar 26	since completion of acquisition

Resilience

Common Equity Tier 1 Ratio

12.39%

+36 bps vs Sep 25

NFR remediation progress

First Promontory independent assurance

report completed

Delivering value

Return on Tangible Equity[10]

11.6%

+161 bps vs 2H25

Revenue / Risk Weighted Assets[10]

4.88%

+15 bps vs 2H25

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

1. Source: Roy Morgan Single Source, Aged 14+, 12 months to March 2026. ANZ includes ANZ Plus. MFI relationship is based on who consumers perceive to be their main bank.
2. 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."*
3. 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.
4. Source: *Business Atlas - RFI Global. RFI Global – Atlas. Covers Business Banking customers (except Private Bank) with annual turnover <$100m. NPS data weighted to 47.25% SME Portfolio (which includes businesses with <$5m turnover), 32.75% SME Relationship Managed (which includes businesses with $5m - $30m turnover) and 20.00% Specialist Industries (which includes businesses with <$100m turnover). NPS results are shown as a six-month*

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*moving average. *"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".*

5. Source: Roy Morgan Single Source, Aged 14+, 12 months to March 2026. MFI relationship is based on who consumers perceive to be their main bank.
6. 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.
7. Source: Personal MFI - Insights HQ Retail Market Monitor (RMM) 6 month rolling data, sample size: 1125 a month, customers are asked "Which of these is your main provider of financial services?"; Business MFI - Business Finance Monitor (BFM) - Kantar BFM weighted 4 quarter rolling average across different business segments. Sample size is 2175 per quarter, customers are asked "Who would you regard as your business's/organisation's main bank?"
8. Source: Insights HQ Retail Market Monitor (RMM) and Business Finance Monitor (BFM). *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."*
9. No.1 Relationship Strength Index in the Coalition Greenwich Voice of Client 2025 Australia Large Corporate Relationship Banking Study and Coalition Greenwich Voice of Client 2025 NZ Large Corporate Relationship Banking Study. Best Bank for Corporate Banking in Asia in the Coalition Greenwich Voice of Client 2025 Asian Corporate Banking Study.
10. Excluding significant items in 2H25 results outlined on page 12 of the 1H26 ANZGHL Results Announcement

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Important Information

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

This document contains general background information about the activities of the ANZ Group current as at 30 April 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.

This document 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, 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. 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 or opinions. Forward-looking statements or opinions 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 financial 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 are 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 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 30 April 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.

Financial information in this document is presented on a cash profit basis unless otherwise stated. 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 69 to 71 of ANZ Group Holdings Limited First Half 31 March 2026 Consolidated Financial Report Dividend Announcement and Appendix 4D for analysis of the adjustments between statutory profit and cash profit and Definitions on pages 127 to 130 for further information).

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.