



Annual General Meeting

2025

Important information

Forward-looking statements

The material in this presentation contains general background information about the ANZ Group's activities current as at 16 December 2025. 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 presentation contains certain forward-looking statements or opinions including statements regarding our intent, belief or current expectations with respect to the 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 Group to differ materially from the information presented herein. When used in the presentation, the words '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 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 Group or may not be known to the 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 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. Also see the notice below about climate-related information which may affect climate-related forward-looking statements or opinions.

The forward-looking statements or opinions only speak as at 16 December 2025 and no representation is made as to their correctness on or after this date. No member of the 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.



Total number of votes exercisable by validly appointed proxies:

Resolution	FOR ¹		AGAINST ²		OPEN - USABLE ³				ABSTAIN ⁵	
	#	%	#	%	Total Usable		Chairman ⁴		#	%
2. (a) To elect Ms A R Gerry	1,640,259,718	98.88	4,737,366	0.29	13,688,363	0.83	9,240,373	0.56	3,184,869	N/A
2. (b) To re-elect Mr P D O'Sullivan	1,575,408,785	94.98	69,500,003	4.19	13,679,346	0.83	9,225,831	0.56	3,281,388	N/A
2. (c) To re-elect Mr J P Smith	1,562,996,009	94.23	81,972,758	4.94	13,707,768	0.83	9,253,748	0.56	3,155,163	N/A
3. Adoption of the Remuneration Report	1,110,659,632	66.95	536,711,196	32.36	11,406,846	0.69	6,998,202	0.42	3,054,019	N//A
4. Grant of restricted rights and performance rights to Mr N Matos	1,613,751,744	97.39	29,855,896	1.80	13,519,184	0.81	9,127,831	0.55	4,709,678	N/A
5. Amend the Company's Constitution (special resolution)	140,598,111	8.72	1,457,894,503	90.44	13,545,030	0.84	9,193,365	0.57	49,823,663	N/A
6. Spill Resolution (conditional item)	23,996,728	1.45	1,618,771,380	97.73	13,645,104	0.82	9,330,656	0.56	5,451,844	N/A
7. Disclosure of financed deforestation (conditional item)	375,632,233	22.70	1,266,351,964	76.49	13,414,141	0.81	9,073,964	0.55	6,468,148	N//A
8. Strategy to eliminate financed deforestation (conditional item)	186,961,422	11.30	1,454,236,742	87.89	13,376,089	0.81	9,049,475	0.55	7,296,159	N/A
9. Customer Transition Plan Approach and Climate Commitments (conditional item)	299,511,007	18.58	1,298,020,473	80.58	13,445,117	0.84	9,104,392	0.57	50,891,841	N//A

1. Votes where proxy directed to vote **"FOR"** the motion
2. Votes where proxy directed to vote **"AGAINST"** the motion
3. Total votes where proxy may exercise a discretion how to vote
4. Votes where the Chairman as proxy may exercise a discretion how to vote
5. Votes where proxy directed to **'ABSTAIN'**



ANZ Executive Team

A blend of local and global talent and experience



Nuno Matos
Chief Executive Officer



Pedro Rodeia
Group Executive
Australia Retail



Clare Morgan
Group Executive
Australia Commercial



Mark Whelan
Group Executive
Institutional



Antonia Watson
Group Executive & CEO
New Zealand



Farhan Faruqi
Chief Financial Officer



Stephen White
Group Executive Operations



Christine Palmer
Group Chief Risk Officer



Donald Patra
Group Chief Information Officer

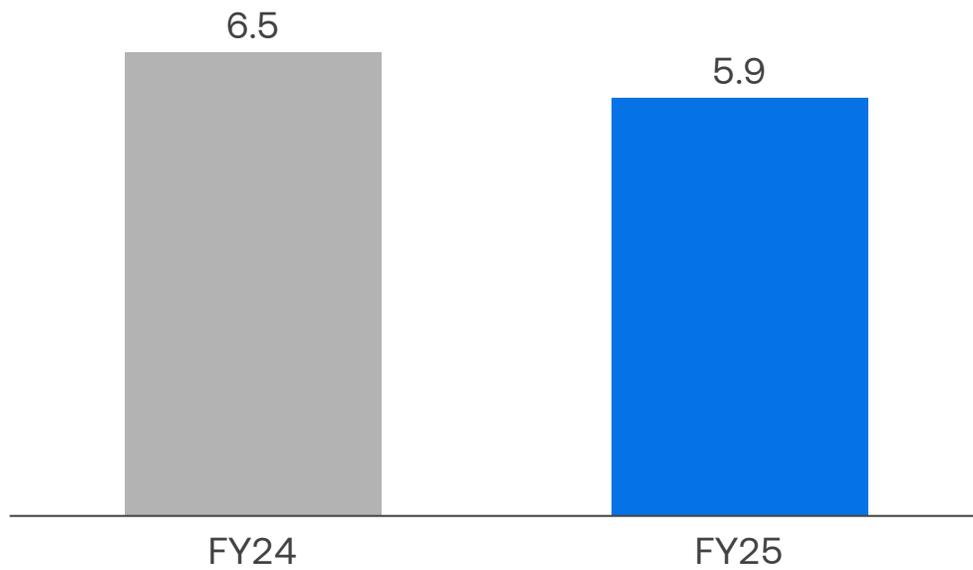


Elisa Clements
Group Executive
Talent & Culture



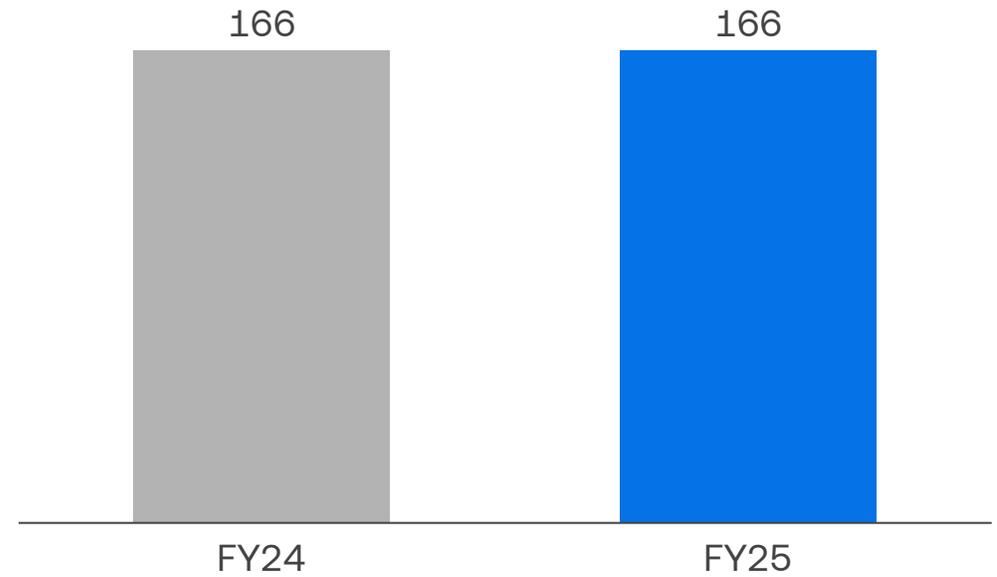
Financial performance

Statutory Profit, \$b



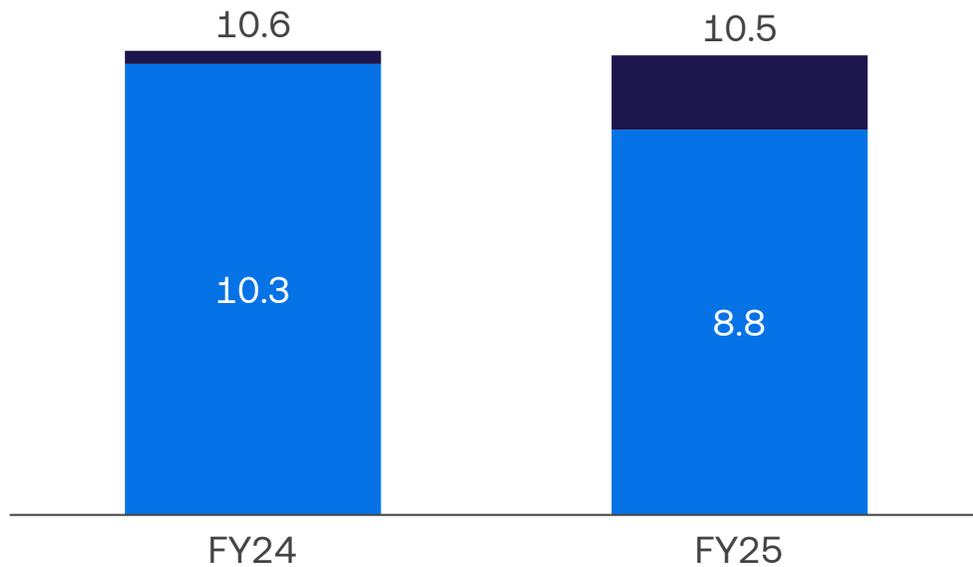
Shareholder outcomes

Dividend per share, cents



Financial performance

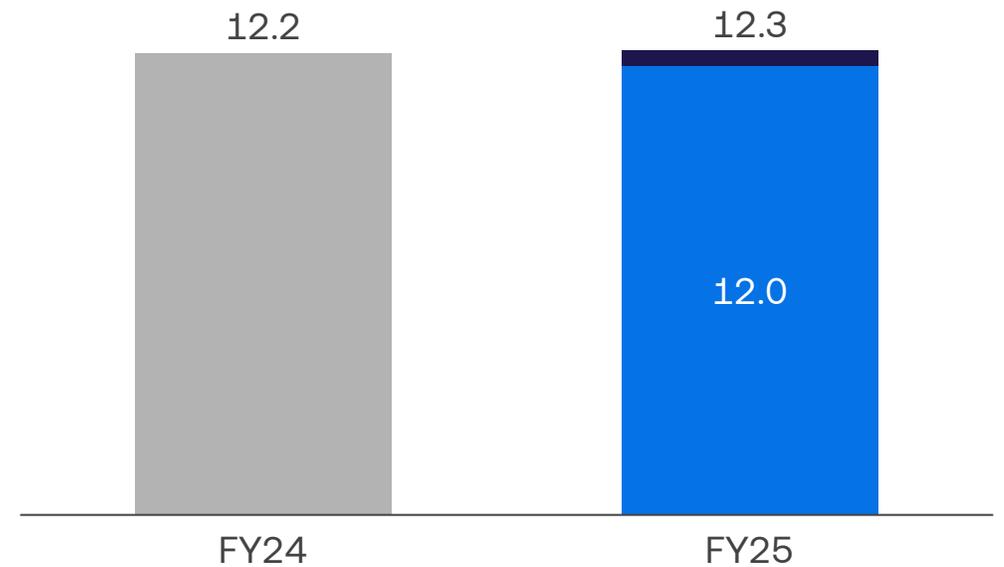
Cash return on tangible equity (ROTE), %



■ ROTE ■ Significant items impact¹

Balance sheet strength

Level 2 CET1 ratio, %



■ Level 2 CET1 ratio ■ NOHC surplus capital²

1. Further information on significant items provided in the 2025 Full Year Investor Discussion Pack and on page 10 and 14 of ANZ Group Holdings Limited Consolidated Financial Report Dividend Announcement and Appendix 4E
2. Including surplus capital of \$0.2bn held by the NOHC and the remaining \$0.8bn for the share buy-back. The Group ceased the remaining share buyback on 13 October and announced that it will return the funds to ANZBGL



Unlocking our potential to win the preference of customers, shareholders and the community

Strategic pillars



Customer first

With market leading, differentiated and superior propositions, we will raise the standard of every digital and human interaction for our customers.



Simplicity

To set the market standard for productivity, we will deliver organisational simplification, divest non-core assets and improve efficiency.



Resilience

Leading the industry in trust, safety and risk management, we will adhere to the highest standards of non-financial risk management and strengthen end-to-end accountability across the bank.



Delivering value

To sustainably improve our financial performance, we will create lasting value by delivering higher returning growth and results that matter for our stakeholders.

Core enablers

 Culture

 People

 Technology

Five immediate priorities

1

Embed new leadership team and continue to drive a cultural reset

2

Integrate Suncorp Bank faster to deliver value

3

Accelerate the delivery of the ANZ Plus digital front-end to our retail and small business customers

4

Reduce duplication and simplify the organisation

5

Enhance non-financial risk management to improve resilience



Unlocking our potential to win the preference of customers, shareholders and the community

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ANZ's distinctive portfolio

Two scale markets, two market-leading positions and a well-diversified business model



Australia Retail	Australia Business and Private Bank	Institutional	New Zealand
Top 4 major bank	Top 4 major bank	#1 Institutional Bank across Australia and New Zealand for relationship strength and quality and the best bank for Corporate Banking in Asia ¹	#1 market leader
Significant opportunity to grow	Significant opportunity to grow	Extend leadership	Extend leadership

ANZ network presence

● Australia	– Retail, Commercial, Institutional
● New Zealand	– Retail, Commercial, Institutional
● International	– Institutional, Retail & Commercial in Pacific



1. 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 2024 Asian Corporate Banking Study



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