



Full Year 2025 Financial Results¹

Key Financials



Cash profit²

\$6.9b

flat



Full year dividend³

166¢

part. franked



ROTE²

10.5%

-12 bps



Lending⁴

\$829b

+3%



Deposits⁴

\$748b

+5%

Tracking our progress for ANZ 2030⁵

Customer first

Australia Retail	Business & Private Bank	Suncorp Bank	New Zealand Personal	New Zealand Business	Institutional
MFI share ⁶	MFI share ⁸	MFI share ¹⁰	MFI share ¹²	MFI share ¹²	#1 Institutional Bank across Australia and New Zealand for relationship strength and quality, and the best bank for Corporate Banking in Asia. ¹⁴
11.7%	16.4%	2.5%	32.0%	30.2%	
-0.1%	flat	+0.2%	+2.19%	-1.19%	
NPS ⁷	NPS ⁹	Retail NPS ¹¹	NPS ¹³	NPS ¹³	
+1.7	-1.8	+16.5	+19.0	-5.0	
+0.5 pts	+4 pts	+1.3 pts	+1 pts	+6 pts	no change

Simplicity

Cost to income ratio (CTI)²

53.4%

+197 bps

Deliver gross cost savings in FY26

—

Suncorp Bank cost synergies

~\$30m

since completion of acquisition

Resilience

Common Equity Tier 1 Ratio

12.03%

-17 bps

NFR remediation progress

Root-Cause Remediation Plan

approved by APRA

Delivering value

Return on Tangible Equity ¹²

10.5%

-12 bps

Revenue / Risk Weighted Assets²

4.75%

-5 bps