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Significant items in Second Half 2025 results

ANZ today announced its Second Half 2025 (2H25) Statutory and Cash Profit will be impacted by several significant items with a net after tax charge of \$1,109 million.¹

In addition, the Group noted that it has finalised the acquisition accounting related adjustments for the Suncorp Bank acquisition with a corresponding increase to goodwill of \$141 million from that disclosed at 31 March 2025.

The net impact on CET1 capital of the items above was a 19 bps reduction.

Significant items impacting P&L:

- PT Bank Pan Indonesia Tbk (PT Panin) Impairment - The Group recognised a pre-tax charge of \$285 million (after-tax: \$285 million) for the impairment of the Group's equity accounted investment (no impact to CET1 capital).
- Staff Redundancies² - In September 2025, the Group announced changes to simplify the bank, strengthen focus on its priorities and deliver for its customers with an estimated 2H25 pre-tax charge of \$560 million. The final 2H25 pre-tax charge was \$585 million (after-tax: \$414 million).
- ASIC Settlement³ - In September 2025, the Group entered into an agreement with the Australian Securities and Investments Commission (ASIC) to resolve five matters within its Australia Markets and Australia Retail businesses that were the subject of separate regulatory investigations. Under the agreement, which requires Federal Court approval, the Group is subject to total penalties of \$240 million. The Group recognised a pre-tax charge \$271 million (after-tax: \$264 million) comprising \$240 million in relation to the ASIC penalties and \$31 million of various costs associated with the matter.
- Suncorp Bank Migration⁴ - The Group announced in the October 2025 Strategy Day its intention to bring forward the integration of Suncorp Bank by June 2027 to accelerate value creation for shareholders, to benefit customers and to significantly reduce operational complexity. The Group recognised a pre-tax charge of \$97 million (after-tax: \$68 million) relating to costs associated with existing contracts that extend beyond the revised migration date.
- Cashrewards Closure⁴ - In September 2025, Cashrewards commenced the wind down of its operations as part of the Group's strategy to exit non-bank activities that lack economic or strategic rationale. As a result, the Group recognised a pre-tax charge of \$78 million (after-tax: \$78 million) from the write-off of the goodwill recognised on acquisition (no impact to CET1 capital).

ANZ Group Holdings Limited 2H25 results will be announced on Monday 10 November 2025.

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Approved for distribution by ANZ's Continuous Disclosure Committee

¹ Reduced income by \$285 million, increased expenses by \$1,031 million and reduced tax by \$207 million.

² See ANZ announcement on 9 September 2025 "ANZ announces changes to better focus on priorities".

³ See ANZ announcement on 15 September 2025 "ASIC settlement on Australian Markets and Retail matters, agreement with regulators on remediation steps".

⁴ See ANZ announcement on 13 October 2025 "ANZ 2030 Strategy Update Investor Briefing remarks".