HOW WE CREATE VALUE

What shapes us

- 208-year heritage
- Customer needs
- Competition
- Regulatory environment
- Technology and artificial intelligence (AI)
- Geopolitical and climate risks

What we rely on

- Financial strength
- Customer relationships
- 35,000 motivated people
- Proactive risk management
- Digital and physical infrastructure
- Diverse partnerships

What we do

Provide financial products and services to 13 million customers in our core markets of Australia and New Zealand, focusing on five priorities:

Customer: Customer obsessed

People: Best team, trusted experts

Transformation: Brilliant at delivery

Risk: Safe and Strong

Performance: Execution Excellence





The value we create

Shareholders

Deliver sustainable returns and disciplined growth.

29% total shareholder return

Refer to pages <u>17</u> to <u>21</u>

Customers

Support customers and businesses to achieve their financial goals.

13M Customers Refer to pages <u>22</u> to <u>27</u>

Our People

Develop engaged, empowered and accountable people, working as a team. **80** OHI score Refer to page 28 to 3

Community

Foster financial inclusion and prosperity while advancing human rights.

\$199M in community investment¹ Refer to page: 32 to 3!

Environment

Support the energy transition manage our climate risk and reduce our carbon footprint.

31% increase in sustainable finance lending²

Refer to pages 36 to 39



- 1. Figure includes commercial sponsorships and foregone fee revenue.
- 2. Refer to 2025 Sustainability Report for definitions and detail.