

12 May 2025

Michele Bullock Governor, Reserve Bank of Australia 65 Martin Place, Sydney, NSW, 2000

Dear Michele,

I am writing to introduce myself to you as the new Chief Executive Officer of ANZ.

In this new role, I would like to reaffirm my personal commitment to continuing an open and constructive relationship with the Reserve Bank of Australia.

I am obviously acutely aware of the crucial role the RBA plays in the Australian financial system and am pleased that the existing relationship between our organisations is a positive one.

ANZ remains committed to continue working closely with you and your team, as we focus on promoting financial stability and providing banking services to protect and support our customers.

I look forward to meeting you in person following our upcoming ANZ customer event on July 9, 2025.

In the meantime, please feel free to contact me on should you wish to speak at any time.

or at

@anz.com

Thank you and I look forward to working closely with you.

Yours sincerely,

Nuno Matos

Chief Executive Officer