ASX Release

6 August 2026

AMP 1H 26 Data Pack

AMP Limited attaches a copy of the AMP 1H 26 Data Pack.

An Excel copy of the data pack will be available on AMP's website at: Results and reporting - AMP

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Authorised for release by the AMP Limited Board.

AMP 1H 26 Data Pack

Contents

Important general notes

This AMP Data Pack provides financial information reflecting results after income tax, unless otherwise indicated, for AMP shareholders. Information is provided on an operational basis (rather than a statutory basis) to reflect a management view rather than a statutory view of the businesses and existing structures. Content is prepared using external market data and internal management information.

This Data Pack is not audited.

The statutory profit attributable to shareholders (NPAT statutory) of AMP Limited has been prepared in accordance with Australian Accounting Standards.

This AMP Data Pack is not an offer document and therefore has not been the subject of a full due diligence process typically used for an offer document. While AMP has sought to ensure that information in the AMP Data Pack is accurate by undertaking a review process, it makes no representation or warranty as to the accuracy or completeness of any information or statement in this AMP Data Pack. In particular, information and statements in this AMP Data Pack do not constitute investment advice or a recommendation on any matter, and should not be relied upon. Past performance is not a reliable indicator of future performance.

AMP also provides statutory reporting prescribed under the Corporations Act 2001. Those accounts are available from AMP's website amp.com.au. The financials presented in this AMP Data Pack represent the AMP structure of business units as at 1H 26.

All dollar values are in Australian dollars (A$) unless stated otherwise.

Financial summary

Profit and loss ($m)	1H 26	2H 25	1H 25	FY 25	% 1H 26/ 1H 25
Revenue					
AUM based revenue	**412**	412	393	805	4.8
Net interest income	**162**	166	167	333	(3.0)
Partnerships[1]	**63**	54	37	91	70.3
Other revenue[2]	**34**	23	35	58	(2.9)
Total revenue	**671**	655	632	1,287	6.2
Variable costs					
Investment management expense	**(61)**	(64)	(63)	(127)	3.2
Marketing and distribution	**(12)**	(13)	(13)	(26)	7.7
Brokerage and commissions	**(38)**	(38)	(40)	(78)	5.0
Loan impairment expense	**1**	(1)	-	(1)	n/a
Other variable costs[3]	**(40)**	(40)	(35)	(75)	(14.3)
Total variable costs	**(150)**	(156)	(151)	(307)	0.7
Gross profit	**521**	499	481	980	8.3
Controllable costs					
Employee costs	**(137)**	(141)	(129)	(270)	(6.2)
Technology	**(80)**	(78)	(81)	(159)	1.2
Regulatory, insurance and professional services	**(22)**	(29)	(19)	(48)	(15.8)
Project costs	**(36)**	(28)	(35)	(63)	(2.9)
Property costs	**(24)**	(22)	(27)	(49)	11.1
Other operating expenses[4]	**(16)**	(2)	(12)	(14)	(33.3)
Total controllable costs	**(315)**	(300)	(303)	(603)	(4.0)
EBIT	**206**	199	178	377	15.7
Interest expense	**(16)**	(27)	(28)	(55)	42.9
Investment income[5]	**36**	28	29	57	24.1
Tax expense	**(52)**	(46)	(48)	(94)	(8.3)
NPAT (underlying)	**174**	154	131	285	32.8
Platforms	**61**	53	53	106	15.1
Superannuation & Investments	**32**	35	27	62	18.5
New Zealand Wealth Management	**18**	20	19	39	(5.3)
Partnerships & Group[6]	**43**	21	2	23	Large
AMP Bank	**20**	25	30	55	(33.3)
NPAT (underlying) by business unit	**174**	154	131	285	32.8
Items reported below NPAT[7]	**(20)**	(119)	(33)	(152)	39.4
NPAT (statutory)	**154**	35	98	133	57.1

1 Includes profit contributions from CLPC, CLAMP, PCCP, Akumin Pty Ltd and sponsor investments.

2 Includes Advice retained interest, North Guarantee and NZWM other revenues.

3 Includes payment of commissions, employed planner expenses and other variable selling costs.

4 Includes travel, marketing, printing, administration and other related costs.

5 Includes investment income from Group cash and liquids.

6 Includes Partnerships, Group costs not recovered from Business Units, investment income and interest expense on corporate debt.

7 Refer to Partnerships & Group tab for details.

Financial summary cont'd

		1H 26	2H 25	1H 25	FY 25
Earnings					
EPS - underlying (cps)[1]		**6.9**	6.1	5.2	11.3
EPS - statutory (cps)		**6.1**	1.4	3.9	5.3
RoE - underlying		**9.8%**	8.6%	7.4%	8.0%
RoE - statutory		**8.7%**	2.0%	5.5%	3.7%
Dividend					
Dividend per share (cps)		**3.0**	2.0	2.0	4.0
Franking rate[2]		**20%**	20%	20%	20%
Ordinary shares on issue (m)[1]		**2,433**	2,532	2,532	2,532
Weighted average number of shares on issue (m)	- basic[1]	**2,509**	2,532	2,532	2,532
	- fully diluted[1]	**2,550**	2,577	2,578	2,577
	- statutory	**2,507**	2,530	2,530	2,530
Share price for the period - closing ($)	- low	**1.16**	1.27	1.09	1.09
	- high	**1.85**	1.91	1.79	1.91
Market capitalisation – end period ($m)		**3,905**	4,608	3,190	4,608
Capital and corporate debt					
AMP shareholder equity ($m)		**3,504**	3,583	3,589	3,583
Corporate debt ($m)		**475**	475	750	475
Margins					
Platforms AUM based revenue to average AUM (bps)		**41**	41	43	42
Superannuation & Investments AUM based revenue to average AUM (bps)		**61**	61	62	62
New Zealand Wealth Management AUM based revenue to average AUM (bps)		**76**	77	78	78
AMP Bank net interest margin		**1.25%**	1.26%	1.30%	1.28%
EBIT margin		**30.7%**	30.4%	28.2%	29.3%
Volumes					
Platforms net cashflows ($m)[3]		**3,075**	2,800	2,305	5,105
Superannuation & Investments net cashflows ($m)[3]		**76**	(467)	(75)	(542)
New Zealand Wealth Management net cashflows ($m)[3]		**116**	122	97	219
Platforms AUM ($m)		**92,738**	88,731	83,185	88,731
Superannuation & Investments AUM ($m)		**62,568**	60,661	58,453	60,661
New Zealand Wealth Management AUM ($m)		**12,261**	12,280	12,217	12,280
Total AUM ($b)		**167.6**	161.7	153.9	161.7
AMP Bank total loans ($m)		**23,734**	24,098	23,521	24,098
Controllable costs (pre-tax) and cost ratios					
Controllable costs ($m)		**315**	300	303	603
Cost to income ratio		**60.5%**	60.1%	63.0%	61.5%
Staff numbers					
Total staff numbers		**2,271**	2,275	2,387	2,275
Exchange rates					
AUD/NZD - closing		**1.2179**	1.1596	1.0796	1.1596
AUD/NZD - average		**1.1924**	1.1237	1.0934	1.1108

1 Number of shares has not been adjusted to remove treasury shares.

2 Franking rate is the franking applicable to the dividend for that period.

3 Net cashflows exclude pension payments.

Platforms

Profit and loss ($m)	1H 26	2H 25	1H 25	FY 25	% 1H 26/ 1H 25
AUM based revenue[1]	**183**	178	172	350	6.4
Other revenue[2]	**7**	(3)	6	3	16.7
Total revenue	**190**	175	178	353	6.7
Variable costs					
Investment management expense	**(12)**	(14)	(13)	(27)	7.7
Other variable costs	**(6)**	(5)	(7)	(12)	14.3
Total variable costs	**(18)**	(19)	(20)	(39)	10.0
Gross profit	**172**	156	158	314	8.9
Total controllable costs	**(92)**	(88)	(90)	(178)	(2.2)
EBIT	**80**	68	68	136	17.6
Investment income	**7**	7	8	15	(12.5)
Tax expense	**(26)**	(22)	(23)	(45)	(13.0)
NPAT	**61**	53	53	106	15.1
Ratios and other data					
AUM ($m)	**92,738**	88,731	83,185	88,731	11.5
Net cashflows (excluding pension payments) ($m)	**3,075**	2,800	2,305	5,105	33.4
Other movements ($m)[3]	**932**	2,746	1,092	3,838	(14.7)
Average AUM ($m)[4]	**89,360**	86,684	80,503	83,593	11.0
AUM based revenue to average AUM (bps)[1,4,5]	**41**	41	43	42	n/a
Investment management expense to average AUM (bps)[4,5]	**3**	3	3	3	n/a
Net AUM based margin (bps)[4,5]	**38**	38	40	39	n/a
Controllable costs to average AUM (bps)[4,5]	**21**	20	23	21	n/a
EBIT to average AUM (bps)[4,5]	**18**	16	17	16	n/a
NPAT to average AUM (bps)[4,5]	**14**	12	13	13	n/a
EBIT margin	**42.1%**	38.9%	38.2%	38.5%	n/a
Average tangible equity ($m)[6]	**371**	378	355	379	4.5
ROTE[6]	**32.9%**	28.0%	29.9%	28.0%	n/a
Cost to income ratio	**53.5%**	56.4%	57.0%	56.7%	n/a

1 AUM based revenue refers to administration and investment revenue on superannuation, retirement income and investment products.
2 Includes North Guarantee hedging program gains/losses and timing impacts, and backdating and remediation payments.
3 Other movements include pension payments, fees, investment returns, distributions, taxes and foreign exchange movements.
4 Based on average of monthly average AUM.
5 Ratio based on 181 days in 1H 26, 184 days in 2H 25 and 181 days in 1H 25.
6 Average tangible equity is average of the BU shareholder equity less goodwill and intangibles for the period.

	Cash inflows[1]			Cash outflows[1]			Net cashflows		
Cashflows by product ($m)	**1H 26**	**1H 25**	**% 1H/1H**	**1H 26**	**1H 25**	**% 1H/1H**	**1H 26**	**1H 25**	**% 1H/1H**
North[2]	6,306	5,355	17.8	(3,231)	(2,855)	(13.2)	3,075	2,500	23.0
External platforms[3]	-	90	n/a	-	(285)	n/a	-	(195)	n/a
Total Platforms	**6,306**	**5,445**	15.8	**(3,231)**	**(3,140)**	(2.9)	**3,075**	**2,305**	33.4

Platforms cash inflow composition ($m)	1H 26	1H 25	% 1H/1H
Member contributions	2,990	2,505	19.4
Employer contributions	523	465	12.5
Total contributions	3,513	2,970	18.3
Transfers, rollovers in and other	2,793	2,475	12.8
Total Platforms	**6,306**	**5,445**	15.8

1 Inflows and outflows exclude internal product flows (i.e. transfers across and within products). Cash inflows and outflows have been restated, with disclosure now reflecting external cashflows only. There is no impact to reported net cashflow.
2 North is an award winning wrap platform which includes guaranteed and non-guaranteed options. Includes North and MyNorth platforms.
3 External platforms comprise Asgard platform products issued by AMP. During 4Q 25 the Asgard products were closed with existing customers moved to MyNorth.

		1H 26 net cashflows			Other movements[2]		
AUM ($m)	**FY 25 AUM**	**Super-annuation**	**Invest-ment**	**Net cash-flows[1]**	**Pension payments**	**Market/ Other**	**1H 26 AUM**
North	88,731	2,846	229	3,075	(1,484)	2,416	92,738
Total Platforms	**88,731**	**2,846**	**229**	**3,075**	**(1,484)**	**2,416**	**92,738**

Platforms - AUM by asset class	FY 25	1H 26
Cash and fixed interest	30%	30%
Australian equities	31%	30%
International equities	34%	35%
Property	4%	4%
Other	1%	1%
Total	**100%**	**100%**

1 Net cashflows excludes pension payments.
2 Other movements includes pension payments, fees, investment returns, distributions, taxes and foreign exchange movements.

Superannuation & Investments

Profit and loss ($m)	1H 26	2H 25	1H 25	FY 25	% 1H 26/ 1H 25
AUM based revenue[1]	**184**	186	175	361	5.1
Other revenue[2]	**(3)**	(1)	(3)	(4)	-
Total revenue	**181**	185	172	357	5.2
Variable costs					
Investment management expense	**(42)**	(43)	(42)	(85)	-
Other variable costs	**(5)**	(5)	(4)	(9)	(25.0)
Total variable costs	**(47)**	(48)	(46)	(94)	(2.2)
Gross profit	**134**	137	126	263	6.3
Total controllable costs	**(93)**	(91)	(92)	(183)	(1.1)
EBIT	**41**	46	34	80	20.6
Investment income	**4**	4	5	9	(20.0)
Tax expense	**(13)**	(15)	(12)	(27)	(8.3)
NPAT	**32**	35	27	62	18.5
Ratios and other data					
AUM ($m)	**62,568**	60,661	58,453	60,661	7.0
Net cashflows (excluding pension payments) ($m)	**76**	(467)	(75)	(542)	n/a
Other movements ($m)[3]	**1,831**	2,675	1,682	4,357	8.9
Average AUM ($m)[4]	**60,844**	60,217	57,073	58,645	6.6
AUM based revenue to average AUM (bps)[1,4,5]	**61**	61	62	62	n/a
Investment management expense to average AUM (bps)[4,5]	**14**	14	15	14	n/a
Net AUM based margin (bps)[4,5]	**47**	47	47	48	n/a
Controllable costs to average AUM (bps)[4,5]	**31**	30	33	31	n/a
EBIT to average AUM (bps)[4,5]	**14**	15	12	14	n/a
NPAT to average AUM (bps)[4,5]	**11**	12	10	11	n/a
EBIT margin	**22.7%**	24.9%	19.8%	22.4%	n/a
Average tangible equity ($m)[6]	**321**	344	319	363	0.6
ROTE[6]	**19.9%**	20.3%	16.9%	17.1%	n/a
Cost to income ratio	**69.4%**	66.4%	73.0%	69.6%	n/a

1 AUM based revenue refers to administration and investment revenue on superannuation and retirement income products.
2 Other revenue includes backdating and remediation payments.
3 Other movements include pension payments, fees, investment returns, distributions, taxes and foreign exchange movements.
4 Based on average of monthly average AUM.
5 Ratio based on 181 days in 1H 26, 184 days in 2H 25 and 181 days in 1H 25.
6 Average tangible equity is average of the BU shareholder equity less goodwill and intangibles for the period.

	Cash inflows[1]			Cash outflows[1]			Net cashflows		
Cashflows by product ($m)	1H 26	1H 25	% 1H/1H	1H 26	1H 25	% 1H/1H	1H 26	1H 25	% 1H/1H
Personal superannuation	1,238	1,069	15.8	(1,145)	(1,145)	-	93	(76)	n/a
Employer superannuation	1,150	1,066	7.9	(1,167)	(1,065)	(9.6)	(17)	1	n/a
Total Superannuation & Investments	**2,388**	**2,135**	11.9	**(2,312)**	**(2,210)**	(4.6)	**76**	**(75)**	n/a

Superannuation & Investments cash inflow composition ($m)			
Member contributions	481	394	22.1
Employer contributions	1,653	1,539	7.4
Total contributions	2,134	1,933	10.4
Transfers, rollovers in and other	254	202	25.7
Total Superannuation & Investments	**2,388**	**2,135**	11.9

1 Inflows and outflows exclude internal product flows (i.e. transfers across and within products). Cash inflows and outflows have been restated, with disclosure now reflecting external cashflows only. There is no impact to reported net cashflow.

		1H 26 net cashflows			Other movements[2]		
AUM ($m)	FY 25 AUM	Super-annuation	Invest-ment	Net cash-flows[1]	Pension payments	Market/ Other	1H 26 AUM
Personal superannuation[3]	34,831	93	-	93	(192)	1,255	35,987
Employer superannuation[4]	25,830	(17)	-	(17)	(27)	795	26,581
Total Superannuation & Investments	**60,661**	**76**	**-**	**76**	**(219)**	**2,050**	**62,568**

Superannuation & Investments - AUM by asset class	FY 25	1H 26
Cash and fixed interest	19%	19%
Australian equities	31%	30%
International equities	44%	45%
Property	6%	6%
Other	0%	0%
Total	**100%**	**100%**

1 Net cashflows excludes pension payments.
2 Other movements includes pension payments, fees, investment returns, distributions, taxes and foreign exchange movements.
3 Personal superannuation includes $11.2b in MySuper (FY 25 $10.5b).
4 Employer superannuation includes $16.2b in MySuper (FY 25 $15.5b).

New Zealand Wealth Management

Profit and loss ($m)	1H 26	2H 25	1H 25	FY 25	% 1H 26/ 1H 25
AUM based revenue	**45**	48	46	94	(2.2)
Other revenue	**18**	19	22	41	(18.2)
Total revenue	**63**	67	68	135	(7.4)
Variable costs					
Investment management expense	**(7)**	(7)	(8)	(15)	12.5
Marketing and distribution	**(12)**	(13)	(13)	(26)	7.7
Brokerage and commissions	**(3)**	(3)	(4)	(7)	25.0
Total variable costs	**(22)**	(23)	(25)	(48)	12.0
Gross profit	**41**	44	43	87	(4.7)
Total controllable costs	**(16)**	(18)	(17)	(35)	5.9
EBIT	**25**	26	26	52	(3.8)
Tax expense	**(7)**	(6)	(7)	(13)	-
NPAT	**18**	20	19	39	(5.3)
Wealth management	**11**	12	11	23	-
Advice	**7**	8	8	16	(12.5)
Ratios and other data					
NPAT ($NZDm)	**22**	22	21	43	4.8
AUM ($m)	**12,261**	12,280	12,217	12,280	0.4
Net cashflows (excluding pension payments) ($m)	**116**	122	97	219	19.6
Market and other movements ($m)	**(135)**	(59)	328	269	n/a
Average AUM ($m)[1]	**12,004**	12,439	11,830	12,026	1.5
AUM based revenue to average AUM (bps)[1,2]	**76**	77	78	78	n/a
Investment management expense to average AUM (bps)[1,2]	**12**	11	14	12	n/a
Net AUM based margin (bps)[1,2]	**64**	66	64	66	n/a
Controllable costs to average AUM (bps)[1,2]	**27**	29	29	29	n/a
EBIT to average AUM (bps)[1,2]	**42**	41	44	43	n/a
NPAT to average AUM (bps)[1,2]	**30**	32	32	32	n/a
EBIT margin	**39.7%**	38.8%	38.2%	38.5%	n/a
Average tangible equity ($m)[3]	**50**	48	50	57	-
ROTE[3]	**72.0%**	83.3%	76.0%	68.4%	n/a
Cost to income ratio	**39.0%**	40.9%	39.5%	40.2%	n/a

1 Based on average of monthly average AUM.

2 Ratio based on 181 days in 1H 26, 184 days in 2H 25 and 181 days in 1H 25.

3 Average tangible equity is average of the BU shareholder equity less goodwill and intangibles for the period.

	KiwiSaver		Other[1]		Total	
Cashflows and movements in AUM ($m)	**1H 26**	**1H 25**	**1H 26**	**1H 25**	**1H 26**	**1H 25**
AUM at beginning of period	6,914	6,568	5,366	5,224	12,280	11,792
Cash inflows	316	312	345	346	661	658
Cash outflows	(237)	(234)	(308)	(327)	(545)	(561)
Net cashflows	**79**	**78**	**37**	**19**	**116**	**97**
Pension payments	(61)	(51)	(36)	(30)	(97)	(81)
Market/Other movements in AUM[2]	3	247	(41)	162	(38)	409
AUM at end of period	**6,935**	**6,842**	**5,326**	**5,375**	**12,261**	**12,217**
Composition of net cashflows by product						
Superannuation	79	78	6	1	85	79
Investment	-	-	31	18	31	18

1 Other includes superannuation, retail investment and legacy products, and term deposits.

2 Primarily investment returns, Wealthview administration movements and FX impact.

Partnerships & Group

Profit and loss $m	1H 26	2H 25	1H 25	FY 25	% 1H 26/ 1H 25
China partnerships	**56**	45	27	72	107.4
Other partnerships	**7**	9	10	19	(30.0)
Partnerships[1]	**63**	54	37	91	70.3
Other revenue[2]	**6**	4	4	8	50.0
Total revenue	**69**	58	41	99	68.3
Total controllable costs	**(38)**	(35)	(35)	(70)	(8.6)
EBIT	**31**	23	6	29	Large
Interest expense on corporate debt[3]	**(16)**	(27)	(28)	(55)	42.9
Investment income from Group cash and liquids	**25**	17	16	33	56.3
Tax expense[4]	**3**	8	8	16	(62.5)
NPAT (underlying)	**43**	21	2	23	Large
Items reported below NPAT (underlying)					
Litigation and remediation related costs	**(5)**	(84)	(11)	(95)	54.5
Business simplification	**(10)**	(29)	(21)	(50)	52.4
Other items	**(2)**	(3)	2	(1)	n/a
Amortisation of intangible assets	**(3)**	(3)	(3)	(6)	-
Total items reported below NPAT (post-tax)	**(20)**	(119)	(33)	(152)	39.4
Interest expense summary					
Average volume of corporate debt	**475**	704	750	727	
Weighted average cost of corporate debt	**6.74%**	7.67%	7.47%	7.56%	
Franking credits					
AMP dividend franking credits at face value at end of period[5]	**34**	39	44	39	

1 Includes profit contributions from CLPC, CLAMP, PCCP, Akumin Pty Ltd and sponsor investments.

2 Includes income on certain Advice retained assets.

3 Includes fees associated with Group credit facilities, which were terminated in 3Q 25.

4 JV income component of China partnerships is non assessable for tax purposes.

5 Balance of franking account adjusted for franking credits which will arise from the payment of income tax provided for in the financial statements. After franking the interim dividend (20%), the balance of franking credits will be $28m.

AMP Bank

Profit and loss ($m)	1H 26	2H 25	1H 25	FY 25	% 1H 26/ 1H 25
Interest income	**829**	801	838	1,639	(1.1)
Interest expense	**(667)**	(635)	(671)	(1,306)	0.6
Net interest income	**162**	166	167	333	(3.0)
Fee and other income[1]	**6**	4	6	10	-
Total revenue	**168**	170	173	343	(2.9)
Variable costs					
Brokerage and commissions	**(35)**	(35)	(36)	(71)	2.8
Loan impairment expense	**1**	(1)	-	(1)	n/a
Other variable costs	**(29)**	(30)	(24)	(54)	(20.8)
Total variable costs	**(63)**	(66)	(60)	(126)	(5.0)
Gross profit	**105**	104	113	217	(7.1)
Total controllable costs	**(76)**	(68)	(69)	(137)	(10.1)
EBIT	**29**	36	44	80	(34.1)
Tax expense	**(9)**	(11)	(14)	(25)	35.7
NPAT	**20**	25	30	55	(33.3)
Ratios and other data					
Return on capital	**3.6%**	4.4%	5.2%	4.8%	n/a
Bank total capital resources ($m)[2]	**1,117**	1,107	1,148	1,107	(2.7)
Risk weighted assets ($m)	**7,930**	8,561	8,847	8,561	(10.4)
Common Equity Tier 1 capital ratio	**11.6%**	10.5%	10.1%	10.5%	n/a
Total Capital Ratio	**16.0%**	14.5%	15.2%	14.5%	n/a
Liquidity Coverage Ratio (LCR)	**157%**	133%	134%	133%	n/a
Net Stable Funding Ratio (NSFR)	**139%**	137%	134%	137%	n/a
Net interest margin[3]	**1.25%**	1.26%	1.30%	1.28%	n/a
Residential mortgage growth vs system	**0.00x**	0.63x	0.47x	0.63x	n/a
Channel origination (broker %) - residential	**94%**	95%	95%	95%	n/a
Total loans ($m)	**23,734**	24,098	23,521	24,098	0.9
Residential mortgages ($m)	**23,607**	23,922	23,326	23,922	1.2
Business finance loans ($m)	**127**	176	195	176	(34.9)
Mortgages - owner occupied as a proportion of total	**60%**	60%	61%	60%	n/a
Mortgages - interest only as a proportion of total	**20%**	19%	18%	19%	n/a
Mortgages - existing business weighted average loan to value ratio (LVR)	**63%**	62%	62%	62%	n/a
Mortgages - dynamic LVR	**53%**	55%	53%	55%	n/a
Total deposits ($m)	**17,766**	19,583	20,497	19,583	(13.3)
Deposit to loan ratio	**75%**	81%	87%	81%	n/a
Mortgages - 30+ days in arrears	**1.19%**	1.17%	1.44%	1.17%	n/a
Mortgages - 90+ days in arrears	**0.71%**	0.69%	0.88%	0.69%	n/a
Loan Impairment Expenses (LIE) (bps)	**(1)**	1	-	-	n/a
Total provisions for impairment losses ($m)[4]	**36**	35	36	35	-
Total mortgage provisions to mortgages	**0.15%**	0.14%	0.15%	0.14%	n/a
Average Interest Earning Assets ($m)[5]	**29,234**	29,283	28,867	29,076	1.3
Cost to income ratio	**72.4%**	65.4%	61.1%	63.1%	n/a

1 Fee and other income mainly comprises mortgage origination, servicing and discharge fees as well as foreign exchange losses and profit on sale of invested assets.
2 Total capital resources of $1,117m comprises of total shareholders equity of $1,095m less -$22m of cash flow hedge and fair value reserves.
3 For the purpose of net interest margin calculations, the value of mortgage offset accounts is deducted from the average interest earning assets.
4 Total provisions for impairment losses excludes $47m relating to Business finance loans (FY 25 $49m, 1H 25 $47m).
5 Average Interest Earning Assets excludes the mortgage offset balances. Average mortgage offset balances for the half year ended 30 June 2026 was $3,254m (FY 25 $3,105m, 2H 25 $3,141m, 1H 25 $3,070m).

AMP Bank funding composition ($b)	1H 26		FY 25		1H 25	
Total deposits	17.8	61%	19.6	66%	20.5	71%
Securitisation	8.8	30%	7.4	25%	5.6	19%
Wholesale funding	1.3	5%	1.3	5%	1.2	4%
Subordinated debt	0.3	1%	0.3	1%	0.2	1%
Equity and reserves	1.0	3%	1.0	3%	1.5	5%
Total funding	**29.2**	**100%**	**29.6**	**100%**	**29.0**	**100%**

Deposits by source ($b)	1H 26	FY 25	1H 25	% 1H 26/ 1H 25
Customer deposits				
At call deposits	8.8	9.3	9.0	(2.2)
Term deposits	2.7	2.7	4.6	(41.3)
Platforms[1]	4.4	5.7	5.0	(12.0)
Superannuation & Investments[2]	1.9	1.9	1.9	-
Total deposits	**17.8**	**19.6**	**20.5**	**(13.2)**

1 Platforms include Cash ($3.6b) and Term Deposits ($0.8b).
2 Superannuation & Investments deposits include AMP Supercash ($1.8b) and Super TDs ($0.1b).

Capital adequacy

AMP Group capital adequacy calculation ($m)	30 June 2026 AMP Bank[1]	Platforms/ S&I	NZWM	Group and other	Total	31 December 2025 Total
Shareholder equity[2]	1,095	594	146	1,669	**3,504**	3,583
Goodwill and other intangibles	(12)	-	(103)	(100)	**(215)**	(225)
Equity accounted investments[3]	-	-	-	(890)	**(890)**	(878)
Net deferred tax assets	(12)	(7)	(1)	(398)	**(418)**	(474)
Other regulatory adjustments[4]	(149)	-	-	(3)	**(152)**	(158)
Group CET1 capital	**922**	**587**	**42**	**278**	**1,829**	1,848
Group CET1 capital requirements	**833**	**453**	**26**	**195**	**1,507**	1,561
Group CET1 surplus capital	**89**	**134**	**16**	**83**	**322**	287

1 Total shareholder equity of $1,095m includes -$22m of cash flow hedge and fair value reserves which are excluded in the calculation of Bank total capital resources.

2 Shareholder equity is statutory shareholder equity of $3,696m adjusted for accounting mismatches and other adjustments of $192m.

3 Equity accounted investments relate to holdings of associate equity investment where AMP holds a minority interest, including holdings in China Life joint ventures ($705m), PCCP ($183m) and Akumin Pty Ltd ($2m). Management has elected to classify these assets as deductions from eligible capital.

4 Other regulatory adjustments relate to deductions for securitisation, capitalised finance costs, and other deductions.

Debt overview

$m	30 June 2026 Corporate debt	30 June 2026 AMP Bank	30 June 2026 Total	31 December 2025 Corporate debt	31 December 2025 AMP Bank	31 December 2025 Total
Subordinated Notes	-	325	**325**	-	325	**325**
Total subordinated debt	-	325	**325**	-	325	**325**
Commercial paper, NCDs and repos	-	562	**562**	-	645	**645**
Medium-term notes (MTN)	475	700	**1,175**	475	650	**1,125**
Total senior debt	475	1,262	**1,737**	475	1,295	**1,770**
Deposits	-	17,766	**17,766**	-	19,583	**19,583**
Total debt[1]	475	19,353	**19,828**	475	21,203	**21,678**

	Corporate debt by year of repayment[2]					
$m	0-1 year	1-2 years	2-5 years	5-10 years	10+ years	Total
Total corporate debt at 30 June 2026	**275**	**200**	**-**	**-**	**-**	**475**
Total corporate debt at 31 December 2025	275	200	-	-	-	475

1 Based on face value.

2 Based on the maturity date of the instrument.

Market share

Australia (AUM) $b	March 2026 Total market size	March 2026 Market position (rank)	March 2026 Market share %	March 2025 Total market size	March 2025 Market position (rank)	March 2025 Market share %
Superannuation including rollovers[1]	560.0	2	15.3	523.4	2	15.4
Corporate superannuation master funds[2]	203.8	3	9.6	180.9	3	10.3
Retirement income[1]	308.5	4	13.6	277.9	3	13.9
Total retail managed funds (excluding cash management trusts)[1]	1,383.8	4	10.4	1,281.7	3	10.5
New Zealand Wealth Management (AUM) NZ$b						
Unit trusts[3]	106.5	n/a	0.6	87.5	n/a	0.6
KiwiSaver[3]	138.8	7	5.6	123.5	6	5.8
Total retail funds[3,4]	245.3	7	4.9	211.0	7	5.2
Corporate superannuation[5]	10.2	1	39.3	8.6	1	n/a

1 Source: Market Overview Retail Managed Funds - Marketer, Plan For Life, March 2026.

2 Source: Corporate Super Master Funds, Market Dynamics Tables - Overview, Plan For Life, March 2026.

3 Measured by AUM. Source: Plan for Life, March 2026. NZWM market position rank data is not available for Unit trusts.

4 Total retail funds include Insurance and Investment Bonds that AMP does not participate in.

5 Measured by AUM. Source: Eriksens Master Trust Survey, March 2026 and March 2025. Market share includes an additional provider in March 2026; comparative data is not available for March 2025.

China Life Pension Company (100%)[1]

presented in RMB

Key financial metrics	FY 25	FY 24	FY 23	% FY 25/ FY 24
Operating revenue (RMB m)	**4,298**	3,332	2,406	29.0
Operating expenses (RMB m)	**1,938**	1,659	1,324	16.8
NPAT (RMB m)	**1,748**	1,246	795	40.3
AUM (RMB b)	**2,388**	2,054	1,690	16.3
Cost to income ratio[2]	**45.1%**	49.8%	55.0%	n/a
Return on capital	**51.4%**	36.6%	23.4%	n/a

1 AMP owns 19.99% of CLPC, which is accounted for using the equity accounting method.

2 Cost to income ratio calculated as operating expense divided by operating revenue.

Accounting treatment and definitions

Additional Tier 1 capital – Includes components of capital that are higher quality than Tier 2 capital, but do not meet the requirements for Common Equity Tier 1 capital.

AUM based revenue – Includes revenue derived from AUM or AUM-linked sources (eg account and administration fees). For the Australian and New Zealand Wealth Management businesses this includes administration and investment revenue on superannuation, retirement and investment products.

Business finance loans – Business loans provided to financial planners and mortgage brokers, which are secured by a General Security Agreement over the business assets, including client servicing rights, or other assets. Commercial lending policy, process and rates apply to these loans.

Common Equity Tier 1 capital – Comprises the highest quality components of capital that fully satisfy all of the following essential characteristics:

a) provide a permanent and unrestricted commitment of funds
b) are freely available to absorb losses
c) do not impose any unavoidable servicing charge against earnings, and
d) rank behind the claims of depositors, policyholders and other creditors in the event of winding up.

Controllable costs – Include operational and project costs and exclude variable costs, provision for bad and doubtful debts and interest on corporate debt.

Controllable costs to average AUM – Calculated as controllable costs divided by the average of monthly average AUM.

Corporate debt – Borrowings used to fund shareholder activities of the AMP group including the impact of any cross-currency swaps entered into.

Cost to income ratio – Calculated as controllable costs divided by gross profit. Gross profit is calculated as total revenue less total variable costs (pre-tax).

EBIT margin – Calculated as EBIT divided by total revenue.

EPS (statutory) – Earnings per share calculated as NPAT (statutory) of AMP Limited divided by the statutory weighted average number of ordinary shares.

EPS (underlying) – Calculated as NPAT (underlying) divided by the basic weighted average number of ordinary shares.

Group cash and liquids – Refers to the cash and liquid securities held by the corporate entity**.**

Intangibles – Represents acquired goodwill, distribution networks such as customer lists, capitalised costs, and other assets.

Investment income – The income on shareholder assets invested in income producing investment assets (as opposed to income producing operating assets) attributed to the BUs (including Partnerships & Group). The return on AMP Bank income producing investment assets is included in AMP Bank NPAT.
Shareholder funds invested in income producing assets may be higher or lower than BU capital due to the working capital requirements of the business unit.

Liquidity Coverage Ratio (LCR) – A requirement to maintain an adequate level of high quality liquid assets to meet the Bank's short-term liquidity obligations over a 30 calendar day period.

Net AUM based margin – Calculated as AUM based revenue to average AUM bps less investment management expense to average AUM bps.

Net cashflow – Net of cash inflows and outflows (excluding pension payments).

Net interest margin (NIM) (AMP Bank) – Net interest income over average interest earning assets. For the purpose of net interest margin calculations, the value of mortgage offset accounts is deducted from the average interest earning assets.

Net Stable Funding Ratio (NSFR) – A requirement to maintain an adequate amount of stable funding to finance the Bank's long-term assets over one year.

NPAT – Also referred to as NPAT (underlying), represents shareholder attributable net profit or loss after tax excluding non-recurring revenue and expenses.

NPAT (statutory) – Reflects the net profits (or losses) attributable to AMP Limited shareholders in a given period.

Other items – Largely comprise of permanent tax differences and other one-off related impacts.

Return on capital (AMP Bank) – NPAT divided by average Bank total capital resources (for the purpose of this calculation, total capital resources is balance sheet shareholders equity, less the balances of FVOCI and cash flow hedge reserve).

ROTE – BU NPAT divided by the average of the BU shareholder equity less goodwill and intangibles for the period.

RoE (statutory) – NPAT (statutory) of AMP Limited divided by the average of AMP shareholder equity for the period.

RoE (underlying) – NPAT (underlying) of AMP Limited divided by the average of AMP shareholder equity for the period.

Tier 2 capital – Includes components of capital that, to varying degrees, fall short of the quality of Common Equity Tier 1 capital and Additional Tier 1 capital but nonetheless contribute to the overall strength of an ADI.

Total Capital Ratio (AMP Bank) – Total regulatory capital divided by total risk weighted assets calculated using the standardised approach. Total regulatory capital is comprised of Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital.

Total net cashflow – Net of cash inflows and outflows (including pension payments).

Variable costs – Includes costs that vary directly with the level of related business (eg investment management fees, banking commissions and securitisation costs).