



Independent Practitioners' Limited Assurance Report

To the Directors of ANZ Group Holdings Limited

Report on selected Sustainability Information of ANZ Group Holdings Limited presented in the 2026 Half Year Results – Results Presentation & Investor Discussion Pack

Limited Assurance Conclusion

We have conducted a limited assurance engagement on the following Sustainability Information presented in the 2026 Half Year Results – Results Presentation & Investor Discussion Pack of ANZ Group Holdings Limited prepared in accordance with the Criteria for the period ended 31 March 2026.

Selected Sustainability Information				
Target	Fund and facilitate at least \$100 billion by end 2030, including \$18.5 billion in 2026, in social and environmental activities through customer transactions and direct investments by ANZ. This includes initiatives that aim to lower carbon emissions, protect or restore nature, increase access to affordable housing and promote financial wellbeing.		Fund and facilitate at least \$10 billion by end 2030, including \$750 billion in 2026, to deliver homes to buy and rent that are more affordable, accessible or sustainable.	
Subject matter information	Half year performance	Aggregated performance	Half year performance	Aggregated performance
Period subject to assurance	6 months to 31 March 2026	From 1 April 2023 to 31 March 2026	6 months to 31 March 2026	From 1 April 2023 to 31 March 2026
Performance	\$14.06 billion	\$98.50 billion	\$961.20 million	\$8.33 billion
Location	"Our ESG targets" slide in 2026 Half Year Results – Results Presentation & Investor Discussion Pack			
Criteria	ANZ Social and Environmental Sustainability Target Methodology available at https://www.anz.com.au/about-us/esg/reporting/		ANZ's Basis of Preparation, as described in the explanatory note on page 55 of the 2025 ESG Report	

Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that the selected Sustainability Information of ANZ Group Holdings Limited for the period ended 31 March 2026 is not fairly presented, in all material respects, in accordance with the Criteria.



Basis for Conclusion

We conducted our limited assurance engagement in accordance with Australian Standard on Sustainability Assurance (ASSA) 5000 *General Requirements for Sustainability Assurance Engagements* issued by the Australian Auditing and Assurance Standards Board (AUASB).

The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our responsibilities under ASSA 5000 are further described in the “Practitioner’s Responsibilities” section of our report.

We comply with the independence and other ethical requirements of APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* issued by the Accounting Professional & Ethical Standards Board Limited.

Our firm applies Auditing Standard ASQM1 *Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements*, issued by the AUASB. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Other Information

The continuous disclosure officers of ANZ Group Holdings Limited are responsible for the other information. The other information comprises the financial and non-financial information included in the 2026 Half Year Results – Results Presentation & Investor Discussion Pack but does not include the selected Sustainability Information and our assurance report thereon.

Our limited assurance conclusion opinion on the selected Sustainability Information does not cover the other information and we do not express any form of assurance conclusion thereon with the exception of the Financial Report and our respective review report.

In connection with our limited assurance engagement on the selected Sustainability Information, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the selected Sustainability Information, or our knowledge obtained in the assurance engagement, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Use of this Assurance Report

This report has been prepared solely for the Directors of ANZ Group Holdings Limited, who have voluntarily requested independent assurance over the selected Sustainability Information of ANZ Group Holdings Limited. Accordingly, this report may not be suitable for another purpose. We disclaim any assumption of responsibility for any reliance on this report, to any person other than the Directors of ANZ Group Holdings Limited, or for any other purpose than that for which it was prepared.



Responsibilities for the selected Sustainability Information

Management of ANZ Group Holdings Limited are responsible for:

- The preparation and fair presentation of the selected Sustainability Information in accordance with the Criteria; and
- Designing, implementing and maintaining a system of internal control that it determines is necessary to enable the preparation of the selected Sustainability Information in accordance with the Criteria that is free from material misstatement, whether due to fraud or error.

Inherent Limitations

Inherent limitations exist in all assurance engagements due to the selective testing of the information being examined. It is therefore possible that fraud, error or material misstatement in the selected Sustainability Information may occur and not be detected. Non-financial data may be subject to more inherent limitations than financial data, given both its nature and the methods used for determining, calculating, and estimating such data. The precision of different measurement techniques may also vary. The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, evaluation and measurement techniques that can affect comparability between entities and over time.

Practitioner's Responsibilities

Our objectives are to plan and perform the engagement to obtain limited assurance about whether the selected Sustainability Information is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error, and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of intended users taken on the basis of the selected Sustainability Information.

As part of limited assurance engagements in accordance with ASSA 5000, we exercise professional judgment and maintain professional scepticism throughout the engagement. We also:

- Perform risk assessment procedures, including obtaining an understanding of internal controls relevant to the engagement, to identify and assess the risks of material misstatement, whether due to fraud or error, at the disclosure level but not for the purpose of providing a conclusion on the effectiveness of the entity's internal control.
- Design and perform procedures responsive to the assessed risks of material misstatement at the disclosures level in the selected Sustainability Information.

The risk of not detecting a material misstatement due to fraud is higher than for one due to error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.

Summary of the Work Performed for the Limited Assurance Engagement

A limited assurance engagement involves performing procedures to obtain evidence about the selected Sustainability Information. The nature, timing and extent of procedures selected depend on professional judgement, including the assessed risks of material misstatement at the disclosure level, whether due to fraud or error. In conducting our limited assurance engagement, we:

- Interviews with senior management and relevant employees;
- Understanding the key systems, processes and controls for collecting, managing and reporting of the selected Sustainability Information;



- Assessing the suitability of the Criteria, including key assumptions and reporting boundary and comparison to peers and alignment to industry expectations;
- Walkthroughs of key data sets and detailed analytical procedures;
- Perform sample testing of the transaction listing to underlying source evidence;
- Review of eligible activities and transaction types assigned;
- Recalculating the half year performance and the aggregated performance against the targets, including recalculation the total amount (\$AUD) funded and facilitated and the number of transactions; and
- Review the 2026 Half Year Results – Results Presentation & Investor Discussion Pack to ensure it is consistent with our overall knowledge of assurance engagement.

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30 April 2026

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30 April 2026

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