



Independent Limited Assurance Report

To the Directors of ANZ Group Holdings Limited

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that the ANZ 2024 UN PRB Self-Assessment of ANZ Group Holdings Limited for the year ended 30 September 2024 is not prepared, in all material aspects, in accordance with the Criteria.

Information Subject to Assurance

ANZ Group Holdings Limited (ANZ) engaged KPMG to perform a limited assurance engagement on the following information in the ANZ 2024 United Nations Principles of Responsible Banking (UN PRB) Self-Assessment, which this assurance report is attached:

Information subject to assurance	Period subject to assurance	Level of assurance	Location	Criteria used as the basis of reporting (<i>the "Criteria"</i>)
All material narrative and data claims in the disclosure areas, as described below: <ul style="list-style-type: none">Principle 2.1 Impact AnalysisPrinciple 2.2 Target SettingPrinciple 2.3 Plans for Target Implementation and MonitoringPrinciple 5.1 Governance: Structure for Implementation of the Principles.	Year ended 30 September 2024	Limited	ANZ's 2024 ESG Data and Frameworks Pack (Tab UN PRB)	<ul style="list-style-type: none">UNEP FI's 'PRB Reporting and Self-Assessment Template Reviewed version (V2) from September 2022'



Basis for Conclusion

We conducted our work in accordance with Australian Standard on Assurance Engagements ASAE 3000 (Standard). In accordance with the Standard we have:

- used our professional judgement to plan and perform the engagement to obtain limited assurance that we are not aware of any material misstatements in the ANZ 2024 UN PRB Self-Assessment report, whether due to fraud or error;
- Considered relevant internal controls when designing our assurance procedures, however we do not express a conclusion on their effectiveness; and
- Ensured that the engagement team possess the appropriate knowledge, skills and professional competencies.

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, or error 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.

Summary of Procedures Performed

Our limited assurance conclusion is based on the evidence obtained from performing the following procedures:

- Enquiries with management responsible for developing the content (text and data) within the ANZ 2024 UN PRB submission to understand the approach for monitoring, collation and reporting;
- Evaluating the application of the UN PRB framework with respect to the assured UN PRB submission;
- Comparing text and data (on a sample basis) present to underlying sources;
- Reviewing reference(s) and link(s) to ANZ's full response and/or relevant information to confirm the location of the additional responses as outlined in the UN PRB Self-Assessment report;
- Assessing whether the information presented was in accordance with the Criteria; and
- Reviewing the ANZ 2024 UN PRB submission in its entirety to ensure it is consistent with our overall knowledge of the assurance engagement.

How the Standard Defines Limited Assurance and Material Misstatement

A limited assurance engagement is restricted primarily to enquiries and analytical procedures. 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.

Misstatements, including omissions, are considered material if, individually or in the aggregate, they could reasonably be expected to influence relevant decisions of the Directors of ANZ.

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Use of this Assurance Report

This report has been prepared for the Directors of ANZ for the purpose of providing an assurance conclusion on the ANZ 2024 UN PRB Self-Assessment and 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, or for any other purpose than that for which it was prepared.

Management's responsibility

Management are responsible for:

- determining that the Criteria is appropriate to meet their needs;
- preparing and presenting the ANZ 2024 UN PRB Self-Assessment in accordance with the Criteria; and
- establishing internal controls that enable the preparation and presentation of the ANZ 2024 UN PRB Self-Assessment that is free from material misstatement, whether due to fraud or error.

Our Responsibility

Our responsibility is to perform a limited assurance engagement in relation to the ANZ 2024 UN PRB Self-Assessment for the year ended 30 September 2024, and to issue an assurance report that includes our conclusion.

Our Independence and Quality Management

We have complied with our independence and other relevant ethical requirements of the *Code of Ethics for Professional Accountants (including Independence Standards)* issued by the Australian Professional and Ethical Standards Board, and complied with the applicable requirements of Australian Standard on Quality Management 1 to design, implement and operate a system of quality management.

KPMG

KPMG

Melbourne

7 November 2024