2026 Voluntary Tax Transparency Report

Year ended 30th September 2026

ANZ Group Holdings Limited (ANZ) ABN 16 659 510 791

Introduction

Across the countries in which we operate, we contribute directly to the economy by paying taxes, money which is then used by governments to provide public services and amenities for the benefit of the wider community.

This report covers the year ended 30 September 2026 and comparative period 30 September 2025 and provides an overview of the tax contributions made by the Group and its approach to tax responsibilities. The information disclosed in this report meets the requirements of the Australian Board of Taxation's Voluntary Tax Transparency Code (VTTC) and has been prepared in accordance with the Appendix to the Code issued by the Australian Accounting Standards Board.

The tables below outline the taxes borne by ANZ and paid to tax authorities in the countries in which we operate, and the taxes that ANZ has collected on behalf of governments in respect of our customers and employees.

Total taxes borne by the ANZ Group

	2026 (A$ millions)				2025 (A$ millions)
ANZ Group (A$ million)	Australia	New Zealand	Rest of World	Group Total	Group Total
Corporate Income Tax	1,532	926	457	2,915	3,080
Unrecovered GST/VAT	272	65	18	355	369
Employee Related Taxes (including Payroll Tax and FBT)	259	17	5	281	287
Major Bank Levy	464	0	0	464	435
Other Taxes/Duties	8	18	18	44	51
Total Taxes Borne[1]	**2,535**	**1,026**	**498**	**4,059**	**4,222**

Total taxes collected by the ANZ Group

	2026 (A$ millions)				2025 (A$ millions)
ANZ Group (A$ million)	Australia	New Zealand	Rest of World	Group Total	Group Total
GST/VAT Collected	1,940	50	17	2,007	1,830
Employee withholding taxes on salaries and wages	1,036	238	197	1,471	1,531
Customer Withholding Tax	136	711	94	941	1,125
Other Taxes/Duties	6	4	22	32	34
Total Taxes Borne	**3,118**	**1,003**	**330**	**4,451**	**4,520**

ANZ operates in 29 markets globally through branches and subsidiaries. We have five subsidiaries and three branches in countries which the Australian Taxation Office (ATO) classifies as 'specified countries' (i.e. tax havens). These subsidiaries and branches operate in countries in which ANZ holds a banking licence and are used as part of banking activities. They have been fully disclosed to the ATO.

ANZ reports under Australia's Public Country-by-Country (CbC) reporting requirements. The Public CbC report for the year ended 30 September 2025 was provided to the ATO by 30 September 2026 and will be published by the ATO on an Australian government website.

1. Represents taxes paid on a cash basis to tax authorities during the 12 months to 30 September 2026, net of refunds.

Approach to tax

ANZ operates under a global Tax Governance Policy which is approved by the Board Audit Committee and states that our tax affairs are managed in accordance with the Group's low-risk appetite and a philosophy based on an open and transparent relationship with revenue authorities. The policy covers all taxes, associated credits and tax attributes. Under the policy, the Board Audit Committee ensures that there is a framework in place to keep them informed about tax risk matters and the effectiveness of the tax control framework.

As part of our tax governance framework, we have implemented compliance policies, procedures and programs to ensure continued adherence with the tax laws in all the countries in which we operate. Tax compliance is a fundamental part of business practices of ANZ and our controlled entities. ANZ undertakes periodic internal tax control testing and reports this to the Board Audit Committee.

ANZ's tax culture and business practices are consistent with ANZ's values and aspirations. ANZ does not enter into any arrangements that are designed to avoid or reduce the tax that we or our customers and partners owe. ANZ's Whistleblower Policy outlines the framework for employees to report actual or suspected misconduct where someone has reasonable grounds to suspect misconduct or an improper state of affairs in relation to the ANZ Group. This includes business behaviour and practices that may cause consumer harm or systemic issues, including those relating to the tax affairs of the ANZ Group. Eligible persons can report using a number of channels, including through ANZs external reporting service or, in relation to tax-related disclosures, to certain members of Group Tax.

The Tax Governance, Tax Transfer Pricing and Whistleblower policies are publicly available at **anz.com/corporategovernance**.

In FY26 in Australia, the ATO's engagement with ANZ was managed through a Pre-lodgement Compliance Review and GST Assurance Review Framework (PCR). The PCR sets out the overall engagement and assurance approach the ATO will adopt with ANZ for income tax, GST and the Major Bank Levy. In New Zealand, ANZ is a party to a Cooperative Compliance Agreement (CCA) with the New Zealand tax authority.

Where possible, ANZ has sought to agree Advanced Pricing Arrangements (APAs) regarding the tax treatment of our International Related Party Dealings. These arrangements continue to be effective in demonstrating ANZ's focus on corporate governance standards, tax risk management processes and comprehensive disclosure.

Australian tax transparency

In line with Australian legislation requiring the ATO to publish specific income tax return data of corporate tax entities that report a total income of $100 million or more, the following table provides further transparency on our 2025 Australian income tax return data.

Year ended 30 September 2025	Total[1] (A$ million)
Total Income[2]	60,633
Taxable Income[3]	5,758
Tax payable[4]	1,672

1. As published by the ATO. **2.** Total Australian income before all expenses (e.g. interest expense, employee costs, depreciation etc). This amount includes exempt income, other non-assessable income and foreign source income. **3.** Taxable income represents assessable income derived from all sources less allowable deductions incurred in gaining that income. **4.** The 2025 tax liability includes tax offset reductions of $55 million relating to foreign income tax offsets.

International related party dealings

ANZ provides a broad range of banking and financial products and services to individual and business customers in multiple geographic markets.

In the course of serving our customers across the markets in which we operate, transactions take place which give rise to International Related Party Dealings (IRPDs) with offshore branches and subsidiaries.

The main IRPDs that impact ANZ are set out below.

Funding	To support normal business operations, namely to facilitate customer lending and to meet regulatory capital requirements, ANZ related parties may undertake cross-border short and long-term funding transactions.
Group Capability Centre support	To obtain cost, risk management and enhanced customer service advantages, ANZ locates Group Capability Centres in India, the Philippines, and Fiji to provide support services to other ANZ related parties.
Support and Technology Services	Business support, operations and technology functions are centralised principally in Australia, and provide support to multiple ANZ related parties.
Derivatives and related activities	ANZ's Markets business operates in a truly global derivative market, and consequently, ANZ related parties will engage in derivative sale and trading arrangements with other ANZ related parties.

Consistent with the principles of the ANZ Tax Transfer Pricing Governance Policy, ANZ's IRPDs are conducted in a manner consistent with Australian taxation law and international taxation norms, including applying the 'arm's length principle'.[1] ANZ does not use transfer pricing as a means to shift income, costs or profits to/from tax-preferred countries.

The main counterparties ANZ Australia deals with are branches and subsidiaries located in New Zealand, Singapore, the United Kingdom, Hong Kong, the United States and India. Each counterparty has its own significant local country business presence, a large workforce of employees and economic substance.

ANZ maintains contemporaneous documentation supporting the pricing of international related party dealings, which complies with local country documentation requirements. International requirements for transfer pricing reporting under Country-by-country Reporting legislation are also followed, supporting the global exchange of information between Australia and other countries.

1. All IRPDs must be priced as if the related parties were acting at arm's length. In essence the pricing determined should be equivalent to that found in a normal commercial pricing arrangement between non-associated parties.

Reconciliation of accounting profit to current year income tax payable and income tax expense

	AUD $m Australia[2]	AUD $m New Zealand[2]	AUD $m Rest of World[2,3]	AUD $m Group Total
Profit before income tax (PBT)	5,556	2,824	1,983	10,363[1]
Prima facie income tax expense based on local statutory tax rate	1,667	791	507	2,965
Permanent differences				
Share of associates' profit/(loss)	(30)	0	0	(30)
Interest on convertible instruments	95	0	0	95
Non-deductible ASIC penalties	3	0	0	3
Other	11	10	(23)	(2)
Income tax expense relating to current year liability	**1,746**	**801**	**484**	**3,031**
Temporary differences (movement)				
Collectively assessed allowances for expected credit losses	70	(6)	(2)	62
Individually assessed allowances for expected credit losses	(5)	5	(4)	(4)
Other provisions	(103)	34	1	(68)
Software	8	22	0	30
Other	64	1	(5)	60
Total temporary differences (movement)	**34**	**56**	**(10)**	**80**
Current tax expense	**1,780**	**857**	**474**	**3,111**
Other adjustments impacting current tax payable[4]	(30)	29	0	(1)
Current year income tax payable	**1,750**	**886**	**474**	**3,110**
Total income tax expense (ITE)				
Income tax expense relating to current year liability	1,746	801	484	3,031
Prior year adjustments to amounts provided	6	0	5	11
Other	12	0	1	13
Total income tax expense	**1,764**	**801**	**490**	**3,055**[1]
Effective tax rate (ITE/PBT)	31.7%	28.4%	24.7%	29.5%
Statutory tax rate	30.0%	28.0%	Various	

1. Consistent with the Income Statement of 2026 Annual Report. **2.** Geography split is based on a statutory legal view. **3.** The Rest of World geography includes all geographies in which the Group operates outside of Australia and New Zealand. This includes Asia, Pacific, Europe & America. **4.** Represents estimated foreign income tax offsets and equity reserves subject to tax.

Effective Tax Rate

The Group's Effective Tax Rate (ETR) is shown in the table above, split between Australia, New Zealand, and the Rest of the World. The ETR is calculated as Income Tax Expense divided by Profit Before Tax, both of which are presented on a statutory basis and calculated in accordance with Australian Accounting Standards. The ETR reconciliation is presented in the Income Tax note of the Group's Annual Report and shows the accounting profit multiplied by the 30% Australian corporate income tax adjusted for permanent differences. The principal reason that the Group ETR is below 30% is that ANZ operates in a number of countries where the tax rates are lower than the Australian corporate income tax rate.

anz.com