Independent Practitioners' Limited Assurance Report

To the Directors of Suncorp Group Limited

Report on select Subject Matter Information as presented in the Suncorp Group Limited FY2025-26 Annual Reporting Suite

Limited Assurance Conclusion

We have conducted a limited assurance engagement on the following Subject Matter Information, of *Suncorp Group Limited* as presented in the FY2025-2026 Annual Report, FY26 Sustainability Report, and the Suncorp Data Pack FY26 (collectively the Annual Reporting Suite) for the year ended 30 June 2026, unless stated in the table below.

Subject Matter Information	Year Ended 30 June	Amount Reported
Progress against Scope 1 & 2 net-zero target (% reduction from an FY20 baseline)	2026	88%
Scope 3 – Operational emissions (tCO_2e)	2026	15,012 tCO_2-e
The amount of low carbon investment ($m)	2026	$1,188m
The amount of social impact investment ($m)	2026	$3m
Percentage of AAI Limited shareholder funds invested in low carbon and social impact investments (%)	2026	8.2%
Narrative claims on actions for excluding oil/gas exposures in investments	2026	Met
Narrative claims on actions for excluding thermal coal in investments)	2026	Met
Narrative claims on actions for excluding oil/gas exposures in insurance (AUS)	2026	Met
Narrative claims on actions for excluding thermal coal in insurance (AUS)	2026	Met
Narrative claims on actions for excluding oil/gas exposures in insurance (NZ)	2026	Met
Narrative claims on actions for excluding thermal coal in insurance (NZ)	2026	Met

Subject Matter Information	Financial Year	Amount Reported
Scope 3 – Category 15 – Investments – financed emissions intensity for listed equities and corporate bonds (scope 1 & 2) (tCO2e/$ mil)	2026	25.0 tCO_2-e
Scope 3 – Category 15 – Investments – financed emissions intensity for listed equities and corporate bonds (scope 1 & 2) (tCO2e/$ mil)	2025	24.8 tCO_2-e
Scope 3 – Category 15 – financed emissions reduction progress from an FY20 baseline (%)	2025	76.6%
Scope 3 – Category 15 – financed emissions reduction progress from an FY20 baseline (%)	2026	76.4%
Suncorp Group Net Promoter Score (Consumer AU) (#)	2026	+11.7
Total Workforce Diversity - Women (%)	2026	59.4%
Total Workforce Diversity - Men (%)	2026	40.6%
Total Workforce Diversity - Any (%)	2026	0.0%
Women in Senior Leadership (%)	2026	51.2%
Women on the Board (%)	2026	36.4%
Gender Pay Gap reduction (from FY25 baseline) (pp)	2026	0.4pp
Mature Age Employees (%)	2026	15.2%
Employee engagement score (#)	2026	8.5
Code of Conduct training completion rate (%)	2026	99.8%
First Nations employees (Australia) (%)	2026	2.4%
Indigenous employees (New Zealand) (%)	2026	4.7%
Payments made to small business suppliers within 30 days (%)	2026	98.0%
Cumulative spend with indigenous suppliers from FY25 to FY27 ($m)	2026	$11.1m

We assessed the Subject Matter Information against the Criteria. The Criteria being Managements Basis of Preparation (as defined in the Sustainability Reporting Supplement tab of the Suncorp Data Pack FY26 and, the

Supplementary notes of the FY26 Sustainability Report). The Subject Matter Information is prepared in accordance with, and needs to be read and understood together with, the Criteria.

Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that the Subject Matter Information of Suncorp Group Limited for year ended 30 June 2026 is not prepared, 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

Management of *Suncorp Group Limited* are responsible for the other information. The other information comprises the financial and non-financial information included in *Suncorp Group Limited's* Annual Reporting Suite but does not include the Subject Matter Information and our assurance report thereon.

Our limited assurance conclusion on the Subject Matter Information does not cover the other information and we do not express any form of assurance conclusion/ thereon, with the exception of selected Sustainability Disclosures reported in accordance with Australian Standards on Sustainability Assurance (ASSA) 5010 *Timeline for Audits and Reviews of Information in Sustainability Reports under the Corporations Act 2001* issued by the Auditing and Assurance Standards Board (AUASB), the Financial Report, and our respective audit reports.

In connection with our limited assurance engagement on the Subject Matter 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 Subject Matter 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 Suncorp Group Limited, who have voluntarily requested independent assurance over the Subject Matter Information of Suncorp Group 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 Suncorp Group Limited, or for any other purpose than that for which it was prepared.

Responsibilities for the Subject Matter Information

Management of Suncorp Group Limited are responsible for:

- The preparation of the Subject Matter 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 Subject Matter 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 Subject Matter 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.

Greenhouse gas quantification is subject to inherent uncertainty due to the nature of the information and the uncertainties inherent in: (i) the methods used for determining or estimating the appropriate amounts, (ii) information used to determine emission factors and (iii) the values needed to combine emissions of different gases.

Practitioner’s Responsibilities

Our objectives are to plan and perform the engagement to obtain limited assurance about whether the Subject Matter 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 Subject Matter 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 Subject Matter 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 Subject Matter 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:

- Enquired with relevant Suncorp Group Limited personnel to understand the internal controls, governance structure and reporting process of the information subject to assurance;
- Reviewed relevant documentation including the criteria, basis of preparation and supporting process documents;
- Performed analytical procedures over the information subject to assurance;
- Conducted walkthroughs of the subject matter information subject to assurance to source documentation; and
- Evaluated the appropriateness of the criteria with respect to the information subject to assurance.

KPMG

Mark Spicer

Partner

Sydney

12 August 2026