Australian Banking Association

2026

Australian Banking Association Limited

Annual Report

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Australian Banking Association

The Australian Banking Association (ABA) supports members to lead a strong, stable and trusted banking system, to grow the Australian economy and build the financial well-being of all Australians.

Our membership is comprised of 20 banks from across Australia and includes four major banks, regional banks and international banks with an Australian banking licence.

We promote and encourage policies that improve banking services for all Australians, through advocacy, research, policy expertise and thought leadership.

Our priorities

The Economy | **Customer** | **Trust** | **Financial Crime**

Acknowledgement of Country

The ABA acknowledges Aboriginal and Torres Strait Islander peoples as the traditional custodians of our land – Australia. The ABA's office is located on the lands of the people of the Eora Nation.

2026 - A snapshot

Banking by numbers

92 Australian banks[1]

More than **187,173** bank employees in Australia[2]

22.7 million Bank customers[3]

37 million PayID accounts registered[4]

$1.6 trillion Lending to businesses[5]

657,487 Refinanced mortgages[6]

$2.6 trillion Lending to housing[7]

$1.9 billion Paid major bank levy[8]

7.1 billion transactions

$307 billion payments in mobile wallets

Mobile wallet usage in FY25[9]

99.3% Customers digital interactions[10]

1. APRA Quarterly ADI Statistics 2. ABA member annual reports: ANZ, Bendigo Bank, BOQ, CBA, Macquarie, NAB, Westpac 3. RFI Global and ABS Population Statistics 4. AusPayNet 5. ABS, Lending Indicators 6. ABS, Lending Indicators 7.ABS, Lending Indicators 8. Treasury 2026-27 Budget Papers 9. RBA debit and credit cards, C1.1 & C2 10. ABA Member Survey, 2026

Key inquiries, roundtables and announcements

2025

2 July – Australian banks launch their latest scam-fighting technology, Confirmation of Payee, a name-matching service designed to help protect customers from scams and mistaken payments.

8 July – The ABA releases an updated industry guideline setting out best practice for banks assisting customers experiencing financial difficulty.

14 July – Major banks and retailers reach an agreement to inject an additional $25.5 million into Armaguard.

24 July – The ABA launches Bank on It 2025, highlighting $160 billion worth of mobile wallet payments.

24 July – APRA Chair John Lonsdale commits to boosting competition for Australia's mid-tier and international banks at the ABA's Banking 2025 Conference.

3 Sep – Deloitte Access Economics announces an independent pricing model to support cash distribution.

16 Sep – Banks welcome new powers for AUSTRAC to ban high-risk cryptocurrency ATMs, and expanded bank access to Visa Entitlement Verification Online checks.

17 Oct – The Federal Government releases an updated Regulatory Initiatives Grid, improving transparency and coordination when new financial rules are introduced.

23 Oct – The ABA welcomes APRA's proposals to make the internal ratings-based accreditation process simpler and more transparent, giving mid-sized banks a competitive boost.

21 Nov – The ABA releases the 2025 Banking in Agribusiness report, highlighting over $140 billion in lending to Aussie farmers.

2 Dec – The ABA attended the Human Rights Commission's Financial Elder Abuse Project Roundtable.

3 Dec – The ABA announces Nuno Matos as the new Chair of the ABA Council.

10 Dec – The ABA attended two Ministerial Roundtables on reforms to the Compensation Scheme of Last Resort.

2026

15 Jan – ABA CEO Simon Birmingham publishes an op-ed in the AFR, 'Your super is footing the bill for someone else's gamble' in relation to the Compensation Scheme of Last Resort.

3 Feb – The ABA congratulates Sarah Court on her appointment as the new Chair of the Australian Securities and Investments Commission.

9 Feb – Banks warn of a surge in AI romance scams ahead of Valentine's Day.

11 Feb – The ABA highlights the record number of Australians refinancing their home loan.

24 Feb – ABA CEO Simon Birmingham appears before the House Economics Committee's Inquiry into Schemes, Digital Wallets and Innovation in the Payments Sector, alongside member banks.

2 Mar – Banks urge Australians to side-step fake or dodgy tickets this footy season.

10 Mar – Confirmation of Payee surpasses 100 million uses.

16 Mar – Banks commit to engaging closely with APRA on proposed liquidity and capital reforms.

2 Apr – The ABA launches its hardship awareness campaign, 'Don't tough it out on your own'.

20 Apr – Business leaders call for a 25% reduction in red tape amid rising costs.

20 Apr – Banks back the roll-out of zero interest loans under the National Reconstruction Fund's $1 billion Economic Resilience Program.

22 Apr – Banks welcome progress towards establishing a regulatory framework for cash.

28 Apr – The ABA launches 'The Contribution Gap: Tax and regulatory imbalances in the digital age', highlighting the more than $16 billion in taxes and levies banks pay.

7 May – Following an interest rate increase, banks remind customers of the range of practical measures available to help anyone struggling with ongoing cost pressures and higher loan repayments.

19 May – The ABA attended the 2026 Financial Counselling Australia Conference.

28 May – The ABA acknowledges the release of draft industry codes and rules for the Scam Prevention Framework.

17 Jun – The ABA launches 'The essential infrastructure' report at Banking 2026, highlighting the economic contribution of banks across the economy.

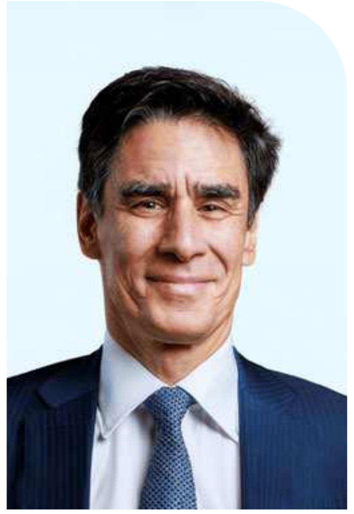
Our Members

ABA Members

- AMP Bank Limited
- Arab Bank Australia Limited
- Australia and New Zealand Banking Group Limited
- Bank Australia Limited
- Bank of China Limited - Australia
- Bank of Queensland Limited
- Bank of Sydney Limited
- Bendigo and Adelaide Bank Limited
- Citigroup Pty Limited
- Commonwealth Bank of Australia
- Cuscal Limited
- HSBC Bank Australia Limited
- ING Bank (Australia) Limited
- JP Morgan
- Macquarie Bank Limited
- MyState Bank Limited
- National Australia Bank Limited
- Rabobank Australia Limited
- Suncorp Bank (Norfina Limited)
- Westpac Banking Corporation

Associate Members

- Accenture Australia Pty Ltd
- Allens
- Amazon Web Services
- Ashurst Australia
- Boston Consulting Group
- Clayton Utz
- Deloitte
- Gilbert & Tobin
- Herbert Smith Freehills
- Mallesons
- KPMG Australia
- McKinsey & Company
- Microsoft Pty Ltd
- MinterEllison
- Norton Rose Fulbright
- Oliver Wyman
- PricewaterhouseCoopers (PwC)
- SAP Australia



Chair's Report

Nuno Matos

The last financial year saw Australians demonstrate resilience through an intersection of geopolitical crises, economic pressures and technological change, converging at a pace we have not seen before.

Cost-of-living pressures and global uncertainty have weighed on households and businesses. As an industry with a front-row seat to developments around the world, we understand how quickly conditions can shift, and how important it is that banks remain a source of stability when they do.

Australian banks have continued to stand with their customers through this period. A range of practical support is available for those facing financial stress, with dedicated hardship teams ready to help, including for customers affected by natural disasters.

It has been a privilege to take on the role of ABA Chair at such an important time for our sector. I want to thank Andrew Irvine for his steady and effective leadership over the past two years, guiding the industry through significant policy reform.

This year the ABA Council set out four clear priorities for our industry.

The first is improving regulatory efficiency so that more capital can flow into the economy. Australia's banks are unquestionably strong, and that strength must be matched by capital productivity, with settings that actively support lending, investment and growth. A strong banking system and a strong economy are fundamentally connected.

The second is enhancing Australia's sovereign payments capability. Our payments system is critical national infrastructure that keeps money moving securely across the economy, underpinned by significant industry investment. Sustaining it requires policy settings that ensure all participants, domestic and international, operate under equivalent obligations, contribute fairly to costs, and support the integrity of the system. This will underpin long-term investment in, and strengthen the capability and resilience of, Australia's sovereign payments infrastructure.

The third is supporting an ecosystem response to scams and fraud. Banks are strengthening protections, improving detection and sharing intelligence to defend against scams. The greatest gains come from stopping scams at the source, which is why every part of the ecosystem, including the telecommunications providers, digital platforms and other sectors must all share responsibility.

The fourth is strengthening regional banking and access to cash. Our industry has an obligation to ensure Australians in rural and regional communities have access and choice, supported by moratoriums on regional branch closures and strengthened Bank@Post arrangements. We welcome the Government's proposed framework for the cash-in-transit sector, and we are focused on progressing practical, industry-led solutions to provide access to in-person banking services and cash.

As ABA Chair, I am proud of the unified approach our member banks take to the challenges and opportunities ahead. Australia's banks are backing Australia, and we go into the year ready to support customers, strengthen the economy and play our part in building a more secure financial future for all Australians.

Nuno Matos

Deputy Chair's Report

Melanie Evans

A strong theme that emerged over the last financial year was the pragmatism and resilience Australians showed in adapting to current economic conditions. Despite ongoing cost of living pressures and uncertainty due to geopolitical change, many are taking greater control of their finances, managing their money more actively, more digitally and with a renewed focus on the goals that matter most to them.

Australian banks have continued to respond to these needs, whether that's helping customers navigate the cost of living, supporting the aspiration of home ownership, being there during times of financial stress, or protecting people from scams. Meeting these expectations requires us to make banking simpler, more personal, more valuable and more accessible.

Technology continues to be central to that effort. Across the industry, banks are investing in new tools, including artificial intelligence, to simplify banking, improve personalisation and better equip Australians to take charge of their financial wellbeing. On one hand, realising the benefits of this innovation depends on a regulatory environment that recognises and enables it. On the other, advances in technology require banks to lift investment and focus on cyber security, data protection and customer safety.

As the sector continues to evolve, so too must the framework that underpins it. Striking the right balance between robust oversight and enabling innovation is critical to ensuring customers are protected while still benefiting from progress and competition. Tools like the Regulatory Initiatives Grid and a continued focus on proportionate regulation are important steps toward greater coordination, certainty and the productivity gains Australia is working to unlock.

Competition is a vital part of this picture. In my report last year, I noted the beginning of the Council of Financial Regulators' Review into Small and Medium-Sized Banks. Since then, the review has reported, with government and regulators backing a package of actions to better support a dynamic and diverse banking sector.

The review is now translating into practical change. Regulators are moving toward a more proportionate, tiered framework that better reflects the size and complexity of different banks, easing unnecessary burden on smaller institutions while maintaining the safety and stability customers expect. The 2026-27 Federal Budget commitment to lift the cap on covered bond issuance is another welcome step. As these reforms are finalised, our focus turns to implementation, and to making sure the benefits flow through to genuine competition and better outcomes for customers and communities.

As Deputy Chair, I look forward to continuing to work alongside ABA members to ensure our sector remains strong, competitive and focused on delivering for the customers and communities we serve.

Melanie Evans

CEO's Report

Simon Birmingham

Taking on the role of ABA CEO this year has reinforced for me just how central banking is to the lives of Australians and to the strength of our economy. Every day, banks help families into homes, back businesses to grow, keep money moving safely and stand with customers when times are tough.

I want to acknowledge the leadership of Anna Bligh, whose dedication over many years left our industry stronger and well placed for what comes next. I am proud to build on that foundation.

This year the ABA set out to tell the full story of banking's contribution to Australia. Our report 'The essential infrastructure' shows how deeply the sector is woven into the nation's prosperity, supporting jobs, investment and households. When banks are strong, Australia is stronger.

Lending remains at the heart of how banks back Australians and the economy. Last year, new lending to small and medium businesses reached around $180 billion, up 82 per cent since 2020, while lending to the agricultural sector grew to $141 billion. Banks have helped more than 670,000 first home buyers into the market over the past five years and supported the construction of over 110,000 new homes across 2025. It is this lending that generated around $110 billion in economic activity and supported more than 580,000 jobs.

Cost-of-living pressures have continued to weigh on many households, and banks have remained focused on practical support, with specialist hardship teams ready to help customers facing financial difficulty, including those affected by natural disasters. No one should have to tough it out on their own.

Protecting Australians from scams remained one of the industry's top priorities. Backed by more than $2.5 billion in annual industry investment to fight financial crime, banks are leading the rollout of Confirmation of Payee and driving alignment with the government's new Scam Prevention Framework. This cross-sector approach is essential to building some of the strongest protections in the world and driving down scam losses further.

I want to thank our member banks, partners and stakeholders for their commitment over the past year. The ABA heads into the year ahead confident in the value our industry delivers, and determined to keep delivering for the customers and communities we serve.

Simon Birmingham

Key events

Don't Tough It Out On Your Own

As a sharp rise in fuel prices added to existing cost-of-living pressures, the ABA renewed its 'Don't tough it out on your own' campaign, reminding Australians that anyone worried about money does not have to face it alone.

Running across radio, digital and social media, and supported by the ABA's Financial Assistance Hub, the campaign pointed customers to the practical help available through their bank's dedicated hardship teams, including:

- lowering or deferring loan repayments
- restructuring the length of a loan
- moving to interest-only payments for a period
- reducing or waiving fees for customers in hardship

The message was simple. The sooner you reach out, the sooner your bank can help.

Zero interest loans for businesses

As global instability following the conflict in the Middle East drove up fuel costs and disrupted supply chains, banks moved to back the businesses feeling the strain. Working alongside government, banks began rolling out zero interest loans under the National Reconstruction Fund's $1 billion Economic Resilience Program.

The loans are available to businesses in priority sectors, including freight and logistics, fuel, fertiliser and plastics manufacturing, with a turnover of $100 million or less able to apply for up to $5 million.

For businesses not eligible for the program, banks reinforced that practical support remained available. No one has to tough it out on their own.

Balancing the scales

To mark International Women's Day, the ABA brought the industry together across two events in March, reflecting on this year's theme, Balance the Scales, and what genuine progress on gender equality looks like in banking.

In Melbourne, ABA CEO Simon Birmingham joined Noel Williams from PwC Australia and Ana Marinkovic from National Australia Bank for a discussion on leadership, culture and lasting change. In Sydney, Simon was joined by Amela McPherson from MinterEllison and Clare Morgan from ANZ Bank, continuing the conversation on building fairer, more inclusive workplaces.

ABA Annual Banking Conference

The ABA's fifth annual Banking Conference was held on 17 June 2026 at the Melbourne Convention and Exhibition Centre under the banner ‘Banking Boldly: Securing Australia's Future.’

Across the day, sessions explored the sector's biggest themes, from regulation and capital and the next era of payments to scams and the critical role banks play in powering the economy, alongside breakout streams on customer trust, modern payments and regulatory evolution. The conference also saw the ABA launch a major new report by Mandala, ‘The essential infrastructure: How Australian banks power the economy,’ which found Australian households now own 65 per cent of the nation's banks, worth $470 billion, and that strong competition is saving refinancing mortgage holders up to $2,000 a year. It marked the first conference under the ABA's new leadership, Chair Nuno Matos and CEO Simon Birmingham.

Trans-Tasman Business Lunch and The Contribution Gap report

In April, the ABA partnered with the Trans-Tasman Business Circle for its Annual Economic Forecast Event in Sydney, held in advance of the Federal Budget. ABA CEO Simon Birmingham opened the event, followed by a fireside conversation with Cochlear CEO Dig Howitt and a panel on the global forces reshaping Australia's economy, featuring ABA Deputy Chair & ING Australia CEO Melanie Evans and Macquarie Group Chief Economist Ric Deverell, moderated by the Hon. Warwick Smith AO.

The event was also the launch pad for one of the ABA's standout reports of the year, “The Contribution Gap: Tax and regulatory imbalances in the digital age.” The report laid bare the scale of banking's contribution to Australia, including a record $16 billion in tax and levies paid in 2025, enough to fund more than 370 million bulk-billed GP appointments. The report also highlighted the growing imbalance between the obligations carried by Australian banks and those of the global technology giants.

Check the Name, Spot the Scam

As part of the industry's Scam-Safe Accord, banks rolled out Confirmation of Payee, new technology that checks the name behind the account details before a payment is made and alerts customers when something does not match. The $100 million industry initiative was backed by a national awareness campaign, ‘Check the name. Spot the scam.’, to help Australians understand and use the new protection.

Confirmation of Payee has now been used more than 100 million times, with one bank alone seeing more than 450,000 payments abandoned after customers received a 'no match' warning. With these safeguards now in place across the sector, Australia is one of only a handful of countries to offer this protection industry-wide, cementing its position as a world leader in the fight against scams.

Our priorities

Economy

We are helping to grow Australia's economy. Banks play a vital role in the Australian economy – keeping our savings safe and providing loans to support people and businesses.

Grow Australia's Economy

Regulatory simplification and productivity

Improving productivity remains one of Australia's most pressing economic challenges. The ABA contributed to the Government's Economic Reform Roundtable and made a submission to the Senate Select Committee on Productivity in Australia. The ABA also continued to advocate for regulatory simplification through the Alliance of Industry Associations, supporting reforms that reduce unnecessary compliance costs while maintaining strong consumer, competition and prudential outcomes.

Spotlight on payments infrastructure modernisation

Payments reform was a major focus in FY26, with the policy and regulatory architecture underpinning Australia's payments system brought within the Economy pillar for the first time. This recognises the role of safe, efficient and competitive payments infrastructure in supporting productivity and economic growth. The ABA welcomed Treasury's exposure draft legislation and broader reform package to modernise regulation of payment service providers and support a long-standing ABA priority: consistent rules for all participants, including multinational technology companies. The ABA also responded to the RBA's Review of Merchant Card Payment Costs and Surcharging and made a submission to the House Standing Committee Inquiry into Schemes, Digital Wallets and Innovation in the Payments Sector, reinforcing the need for a level playing field across the payments ecosystem.

Prudential framework reform

The ABA maintained a comprehensive engagement program with APRA, advocating for a more proportionate and risk-based prudential framework that appropriately supports both financial resilience and competition. The ABA engaged on a range of key reforms, including the formalisation of APRA's three-tiered framework for banks and its streamlined pathway to internal ratings-based (IRB) accreditation, both arising out of the Council of Financial Regulators' Review into Small and Medium-sized Banks. The ABA led advocacy on APRA's removal of Additional Tier 1 capital instruments, avoiding unnecessary tightening of related prudential settings. Outside of financial risk, the ABA advocated for practical implementation of CPS 230 in relation to non-traditional service providers and pragmatic changes to APRA's governance proposals. The ABA continues to advocate for regulatory settings that better reflect the scale and complexity of different banking models while maintaining strong prudential safeguards, including via implementation of key outstanding CFR recommendations.

Housing

The ABA continued to support policy initiatives that promote affordable and sustainable pathways to home ownership, particularly for first home buyers. This year, the ABA continued to work constructively with government, including Treasury and Housing Australia, providing feedback and practical input to help ensure that government-led programs function well for both banks and the customers they support, and deliver positive outcomes for first home buyers. This included close engagement on the expanded Australian Government 5% Deposit Scheme, which took effect on 1 October 2025, and the Help to Buy Scheme, which launched on 5 December 2025. The ABA also continued work with Federal Treasury and various state departments on modern methods of construction, including settings needed to support finance where homes are built partly offsite.

Agriculture

The ABA continued to support policy engagement on the agricultural sector, particularly for regional and drought-affected communities. The ABA maintained its regular forum with the National Farmers Federation and continued to promote the Financial Assistance Hub as a practical resource for customers experiencing financial difficulty. This work supported ongoing engagement between banks, agribusiness customers and community stakeholders.

Consumer Data Right and ATO data sharing

The ABA continued to advocate for government-held data to be made available through the Consumer Data Right. Secure access to ATO income data would support faster loan approvals, reduce fraud risk, strengthen system-wide security and deliver productivity benefits. The ABA also continued to engage with Treasury on broader CDR rules reforms, with a focus on ensuring the framework remains secure, efficient and useful for consumers and participants. In the May 2026 Budget, the Government allocated $62.0m over two years from 2026-27 to extend the CDR and explore enabling taxpayers to share ATO-held data through it.

Key submissions

- Release of Tranche 1 Exposure Draft Legislation – Payments Licensing Reform
- Regulation of Payment Service Providers – Tranche 1A Draft Legislation
- Prudential Standard CPS 230 Operational Risk Management – Non-Traditional Service Providers Amendments
- APRA Consultation on a Proportional Prudential Framework for Authorised Deposit-taking Institutions
- APRA Consultation on a New Pathway to Internal Ratings-Based (IRB) Accreditation
- Consultation on Removing Additional Tier 1 Capital from the Prudential Framework
- Proposed Financial Institutions Supervisory Levies for 2026–27
- Review of Merchant Card Payment Costs and Surcharging
- House of Representatives Standing Committee on Economics Inquiry into Mobile Payment and Digital Wallet Financial Services
- Consumer Data Right – Small ADI Exemption and Third-Party Disclosure Consultation
- Letter to the Treasurer on ATO Tax Data Sharing and Income Verification Reform
- Letter to Treasury Crypto-Asset Reporting Framework and Amendments to the Common Reporting Standard
- Consultation on the Home Guarantee Scheme Expansion
- Letter to Treasury on Modern Methods of Construction – Removing Barriers to Consumer Finance
- IPART Review of Electronic Lodgment Network Operator Service Fees
- NSW Legislative Council Select Committee Inquiry into Competition Reforms in Electronic Conveyancing
- ASIC Simplification Consultation 813
- HoR Inquiry into Schemes, Digital Wallets and Innovation in the Payments Sector

Our priorities

Customer

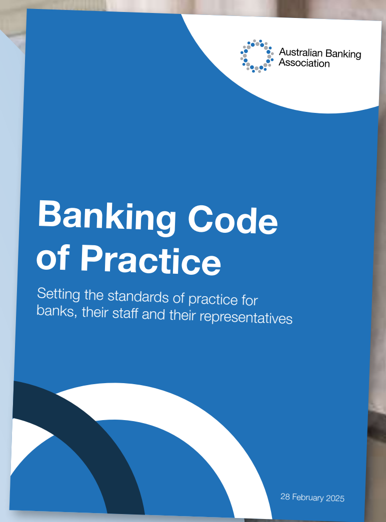
We work to ensure every customer counts. Banks play a vital role in supporting Australians to access banking products and services that are safe, secure and stable.

Every Customer Counts

Implementation of the 2025 Banking Code

The ABA continued to support implementation of the 2025 Banking Code of Practice, which commenced on 28 February 2025 and remains a central pillar of customer protection in banking. The Code provides enforceable protections for individual customers, guarantors and small businesses not set out in the law, including commitments to accessible banking, support for customers experiencing vulnerability and minimum features for basic bank accounts.

As the only industry code approved by ASIC under its code approval powers, the Banking Code continues to set a strong benchmark for industry standards. This year, the ABA obtained authorisation for the Code's minimum basic bank account features and prepared for the next independent review, which will commence in the second half of 2026.



Advocacy on CSLR

The ABA has continued to advocate for reforms to the Compensation Scheme of Last Resort to ensure it remains sustainable, fair and focused on its role as a genuine scheme of last resort. Through ministerial roundtables, Treasury submissions and close engagement with member banks, the ABA has supported targeted reforms to improve cost discipline, strengthen recovery mechanisms and address the causes of unpaid determinations, while maintaining support for consumers receiving redress where genuine misconduct has occurred.

Supporting customers experiencing financial abuse

The ABA led a review and rewrite of its Financial Abuse Industry Guideline, bringing together guidance on family and domestic violence and elder financial abuse in a single document. Developed through extensive consultation with member banks, regulators, consumer advocates and people with lived experience, the updated guideline will support banks to strengthen practice, interpret relevant Banking Code commitments and provide more consistent support for customers experiencing financial abuse.

Financial safety by design

The ABA worked with COBA, AFIA, ARCA and Flequity Ventures through the Financial Safety Alliance to develop a financial safety by design© resource for lending. Modelled on the eSafety Commissioner's Safety by Design approach, the resource will provide practical support for financial institutions to identify and address financial abuse risks in digital products and services, complementing industry codes, guidelines and the ABA's existing Safety by Design toolkit.

Key submissions

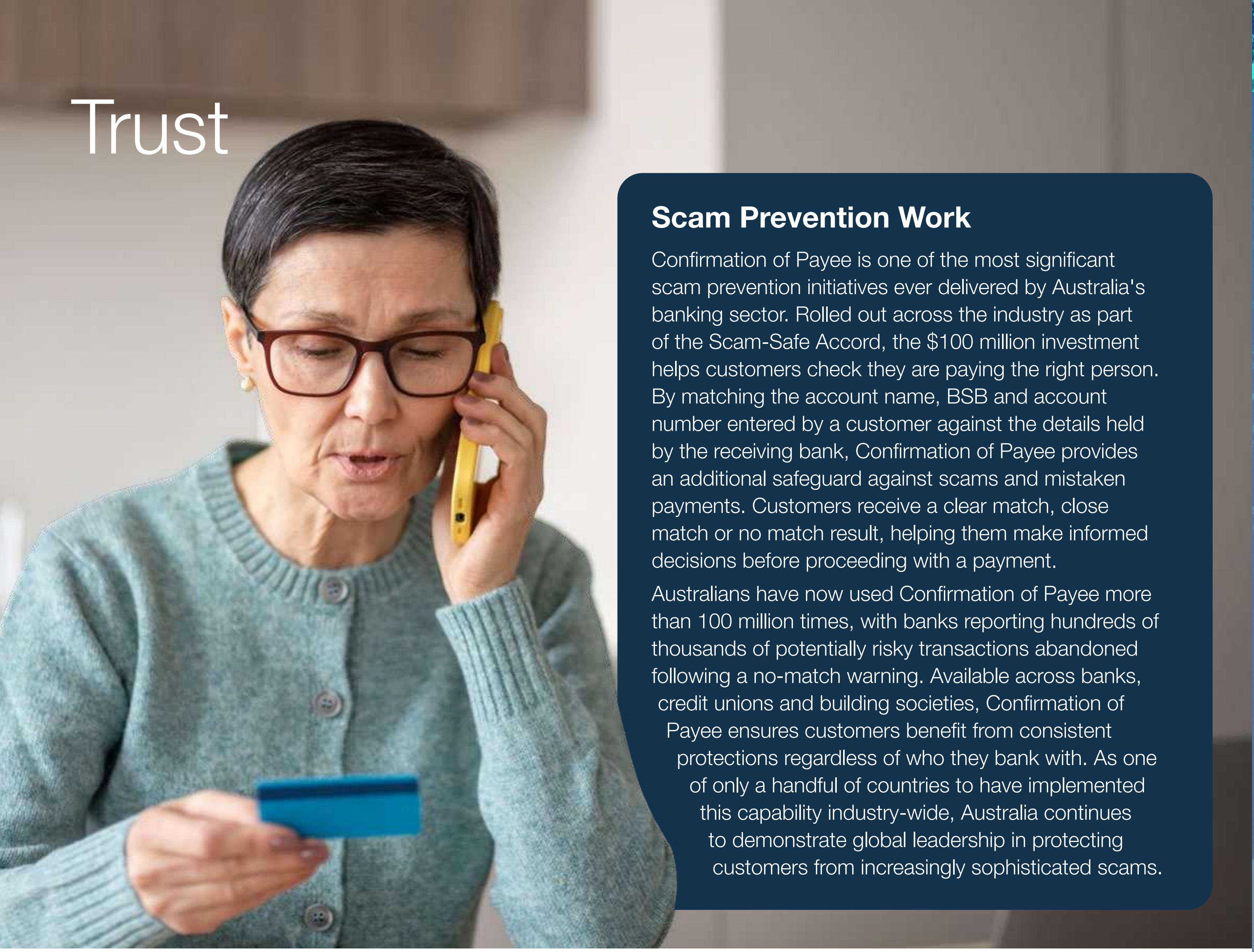
- Proposed updates to ASIC RG 183 – Approval of Industry Codes
- Proposed updates to ASIC RG 181 - Managing Conflicts of Interest
- Proposed updates to ASIC RG 221 – Facilitating digital financial services disclosures
- Remake of ASIC Deposit Product Disclosure Instrument 2015/683
- Proposed updates to ASIC RG234 – Advertising Financial Products and Services
- ASIC Deferred Sales Model Exemptions Review
- Statutory Review of Unfair Contract Terms regime
- ASIC Proposal to add Australian Financial Services Licences to Public Register
- Treasury – Combatting Financial Abuse Perpetrated Through Coerced Directorships
- AFCA – AFCA Rule Change Consultation on Receiving Bank jurisdiction for scams
- AFCA – AFCA Approach to Family Violence
- AFCA – AFCA Approach to Financial Abuse of Older People
- AGD – Consultation on strengthening the Modern Slavery Act
- Treasury – 2025-26 Compensation Scheme of Last Resort - special levy consultation submission
- Treasury – Compensation Scheme of Last Resort – exceeding the sub-sector levy cap
- Treasury – Consultation on Managed Investment Scheme governance
- Treasury – Compensation Scheme of Last Resort – enhancing professional indemnity insurance consultation
- Treasury – Compensation Scheme of Last Resort – reform options to support ongoing sustainability and lead generation reforms
- Office of the Australian Information Commissioner – Children's Online Privacy Code
- Office of the Australian Information Commissioner – Automated Decision Making Guidance
- Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts - Interactive Gambling Amendment (Gambling Reform) Bill 2026

Our priorities

Trust

Banks are working every day to maintain the trust of Australians. The industry is operating under stronger rules, with a continued focus on customer outcomes, culture and accountability.

Trust



Scam Prevention Work

Confirmation of Payee is one of the most significant scam prevention initiatives ever delivered by Australia's banking sector. Rolled out across the industry as part of the Scam-Safe Accord, the $100 million investment helps customers check they are paying the right person. By matching the account name, BSB and account number entered by a customer against the details held by the receiving bank, Confirmation of Payee provides an additional safeguard against scams and mistaken payments. Customers receive a clear match, close match or no match result, helping them make informed decisions before proceeding with a payment.

Australians have now used Confirmation of Payee more than 100 million times, with banks reporting hundreds of thousands of potentially risky transactions abandoned following a no-match warning. Available across banks, credit unions and building societies, Confirmation of Payee ensures customers benefit from consistent protections regardless of who they bank with. As one of only a handful of countries to have implemented this capability industry-wide, Australia continues to demonstrate global leadership in protecting customers from increasingly sophisticated scams.

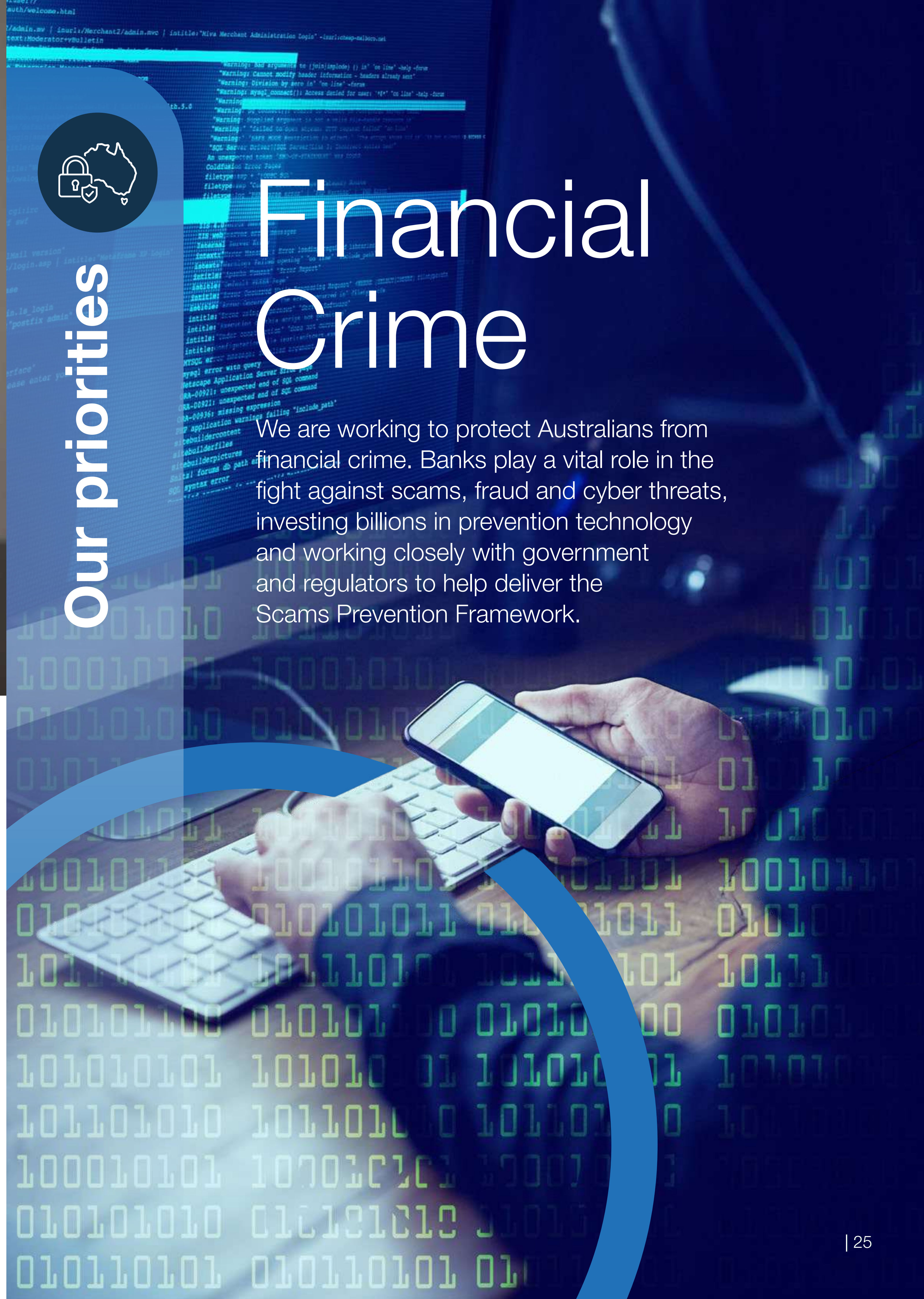
The essential infrastructure:
How Australian banks power the economy

The ABA released "The essential infrastructure: How Australian banks power the economy", a report prepared by Mandala Partners highlighting the banking sector's vital role across the nation. Notably, Australian households now own 65 per cent of the nation's banks - valued at $470 billion - either directly through shares or via their superannuation. This is up from around 55 per cent in 2015, demonstrating that a profitable banking sector directly translates into household wealth.

The report found that every dollar of profit held as capital by banks supports $4.70 of economic activity. Furthermore, bank lending generated approximately $110 billion in economic output and supported more than 580,000 jobs in 2025. The report's central finding emphasised that the success of Australia's banks and the financial wellbeing of Australian households are intrinsically linked.

The Contribution Gap:
Tax and regulatory imbalances in the digital age

The ABA released "The Contribution Gap: Tax and regulatory imbalances in the digital age", highlighting the growing imbalance between Australia's banks and the global technology giants increasingly delivering bank-like services. Australia's largest banks contributed a record $16 billion in taxes and levies in FY25, at an effective tax rate of 40 per cent, while also underwriting much of the country's core payments and digital infrastructure. The report made clear that closing the contribution gap is essential to ensuring a level playing field for Australian consumers and the economy.



Our priorities

Financial Crime

We are working to protect Australians from financial crime. Banks play a vital role in the fight against scams, fraud and cyber threats, investing billions in prevention technology and working closely with government and regulators to help deliver the Scams Prevention Framework.

Financial Crime

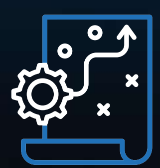
Building Australia's Anti-Scam Ecosystem

The Australian Government's world-leading Scam Prevention Framework legislation passed the Parliament in February 2026. Australia's ecosystem approach to fighting scams recognises that a combined effort across industry and supported by Government is essential to protecting Australians from international organised crime gangs perpetrating ever more sophisticated scams.

The ABA has been working with the Treasury and in collaboration with both the telecommunications and digital platforms sectors to contribute to the successful implementation of the SPF. The key policy outcomes to drive down scams are:

clear and objective obligations on each sector to take **targeted, high-impact action** against scams;

a **shared system** for the **timely and consistent resolution of consumer claims** under the SPF where **accountability flows** from breach of those obligations;



an **efficient mechanism** for the **sharing of actionable scams intelligence across all sectors** that leverages existing industry information sharing capabilities; and,

speedy extension of the SPF to include other sectors to complete the anti-scam ecosystem under the SPF.

The ABA has played a leading role in facilitating cross-industry collaboration to drive the development of a Multi Party Internal Dispute Resolution System to co-ordinate the timely and consistent assessment of consumer claims under the SPF. This solution is targeted to go live in April 2027.

Anti-Money Laundering & Counter-Terrorism Financing Reforms

The ABA has worked intensively with the Department of Home Affairs and AUSTRAC on the finalisation and implementation of the Anti-Money Laundering & Counter-Terrorism reforms which passed the Parliament in November 2024. This included detailed engagement with AUSTRAC on the revised AML/CTF Rules through a series of "page turn" workshops to collaboratively refine draft Rules to ensure that the obligations are both clear and focus industry efforts on the most effective and efficient mechanisms to meet AML/CTF requirements. ABA also engaged with both the Department of Home Affairs and AUSTRAC on the development of a transparent implementation planning process that allows for an appropriate transition period for significant system and process changes to be fully deployed.

Digital ID

The ABA continues to support the Federal Government's plans to increase the broader roll out and utilisation of secure Digital ID capability. A growing Digital ID ecosystem including the planned extension to credentials verification capability offers a pathway for strengthened and more efficient compliance outcomes while supporting a streamlined consumer experience.

Cybersecurity

Strengthening Australia's defences against cyber attacks remains a core priority for Australia's banks with significant investments in cybersecurity protections. The ABA contributed to the Independent Review of the Security of Critical Infrastructure Act and provided input to the Department of Home Affairs on the updated Cyber Security Strategy.

Key submissions

- NSW Workplace Protection Orders Consultation Paper
- Consultation on AML/CTF Amendment Rules 2026
- AUSTRAC 2025-26 Industry Contribution Levy
- ASIC Business Registry Stabilisation
- AML/CTF Act – Miscellaneous Amendments
- Consultation on the Independent Review of the Security of Critical Infrastructure Act 2018
- Consultation on the AML/CTF Proliferation Financing Regulations
- Consultation on Draft OAIC AML/CTF privacy guidance
- SMS Sender ID Registration – Draft Requirements
- Re-referral of inquiry into the capability of law enforcement to respond to money laundering and financial crime
- Cyber Security Strategy 2023-2030
- Sender ID SMS Registry
- Batch 2 of Draft Core AML/CTF Guidance
- Draft AML/CTF Transitional Rules
- Draft Guidance – Batch 1 of Core AML/CTF Guidance - Limited Consultation
- Review of AML Amendment Bill 2026
- Proposed Requirements for the SMS Sender ID Register
- Business registry stabilisation and uplift design - exposure draft legislation
- Scams Prevention Framework - Codes and rules exposure draft
- Scams Prevention Framework - Draft law package and position paper

Directors' Report 2026

Australian Banking Association Limited (ABA) Directors

The ABA Council is led by the Chair, Nuno Matos, Australia and New Zealand Banking Group Chief Executive Officer and Managing Director, and the Deputy Chair, Melanie Evans, ING Bank (Australia) Limited Managing Director. The ABA's Council provides guidance and leadership to the ABA on policy issues which affect the banking and financial sector. There were 16 members of the ABA council as at 30 June 2026:

- Nuno Matos (Chair)
- Melanie Evans (Deputy Chair)
- Andrew Irvine
- Anthony Miller
- Blair Vernon
- Caroline Oosterbaan
- Damien Walsh
- Joseph Rizk
- Matt Comyn
- Mark Woodruff
- Rodney Finch
- Richard Fennell
- Robert Bedwell
- Simon Birmingham
- Stephen Hughes
- Stuart Green

Board changes during the reporting period

There were several changes to the composition of the ABA Council during the 2025/26 financial year.
These changes are listed below:

- departure of Anna Bligh, Chief Executive Officer, Australian Banking Association – 22 August 2025
- appointment of Simon Birmingham, Chief Executive Officer, Australian Banking Association – 23 August 2025
- departure of Anthony Shaw, Chief Executive Officer, HSBC – 31 December 2025
- appointment of Stephen Hughes, Chief Executive Officer, HSBC – 1 January 2026
- departure of Patrick Allaway, Chief Executive Officer and Managing Director, Bank of Queensland – 28 February 2026
- appointment of Rodney Finch, Chief Executive Officer and Managing Director, Bank of Queensland – 1 March 2026
- departure of Mark Wiessing, Chief Executive Officer, Rabo Bank – 28 February 2026
- appointment of Caroline Oosterbaan, Chief Executive Officer, Rabo Bank – 1 March 2026
- departure of Alexis George, Group Chief Executive Officer, AMP – 29 March 2026
- appointment of Blair Vernon, Group Chief Executive Officer, AMP – 30 March 2026

Board changes after the reporting period

- Nil

Directors' qualifications, experience, and responsibilities

Council Chair

Nuno Matos

Appointed 12 May 2025

- Chief Executive Officer – ANZ Bank
- ABA Chair

Bachelor of Business Administration and MBA in Finance, Universidade Catolica Portuguesa

Council Deputy Chair

Melanie Evans

Appointed 16 December 2020

- Chief Executive Officer and Executive Director – ING Bank Australia Limited
- ABA Deputy Chair
- Director – European Australian Business Council

Bachelor of Commerce, Master of Commerce and Master of Professional Accounting. Member of the Australian Institute of Company Directors, Member of Chief Executive Women.

Damien Walsh

Appointed 2 December 2021

- Managing Director – Bank Australia Limited

Bachelor of Business – Accounting, Master of Business Administration, Fellow Chartered Accountant Australia New Zealand, Fellow CPA Australia, Fellow Chartered Institute for Securities and Investments, Fellow Australian Institute of Company Directors

Joseph Rizk AM

Appointed 9 December 2022

- Chief Executive Officer & Managing Director – Arab Bank Australia
- Director – Australian Lebanese Chamber of Commerce
- Chairman – Italian Opera Foundation Association
- Director – Melkite Catholic Eparchy Corporation
- Member – Powerhouse Capital Campaign Committee
- Director – Australian Public Policy Institute

Member of the Australian Institute of Company Directors, Fellow of the Australian Institute of Management and Honorary Doctorate Western Sydney University.

Anthony Miller

Appointed 16 December 2024

- Managing Director and Chief Executive Officer – Westpac Banking Corporation
- Director – Institute of International Finance
- Director – Financial Markets Foundation for Children

Bachelor of Law (Honours), Bachelor of Arts

Andrew Irvine

Appointed 2 April 2024

- Group Chief Executive Officer and Managing Director – National Australia Bank Limited

BSc Business Management (Hons), MBA

Mark Woodruff

Appointed 11 January 2023

- Chief Executive Officer – Citi Australia

Bachelor of Economics and Finance

Matt Comyn

Appointed 24 November 2020

- Chief Executive Officer and Managing Director – Commonwealth Bank Australia
- Director – Financial Markets Foundation for Children
- Director – Business Council of Australia

Executive Master of Business Administration, Master of Commerce and Bachelor of Aviation, completion of General Management Program at Harvard Business School

Blair Vernon

Appointed 30 March 2026

- Group Chief Executive Officer & Managing Director – AMP Limited
- Director – AMP Limited and AMP Bank Limited
- Director – Financial Services Council

Bachelor of Business Studies (Marketing)

Caroline Oosterbaan

Appointed 1 March 2026

- Chief Executive Officer – Rabobank Australia
- Regional Manager – Rabobank Region Australia, New Zealand
- Director – Rabobank Australia Limited
- Director – Rabobank New Zealand Limited
- Director – Rabobank Equipment Finance Limited

Master of Science, Business Economics, Erasmus University Netherlands

Richard Fennell

Appointed 31 August 2024

- Chief Executive Officer and Managing Director – Bendigo and Adelaide Bank
- Director – Adelaide Football Club

Bachelor of Economics, Fellow Chartered Accountant Australia New Zealand and Member Australian Institute of Company Directors

Robert Bedwell

Appointed 20 November 2024

- Chief Executive Officer – JP Morgan (N.A.)
- Member – J.P. Morgan Asia Pacific Management Committee
- Member – Art Gallery of NSW President's Council

Bachelor of Commerce, Master of Commerce

Rodney Finch

Appointed 1 March 2026

- Chief Executive Officer and Managing Director – Bank of Queensland

Bachelor of Economics (Honours) from Monash University and a Graduate of the Australian Institute of Company Directors

Simon Birmingham

Appointed 23 August 2025

- Chief Executive Officer and Director – Australian Banking Association Limited
- Director – IBFed
- Director – Financial Industry Council of Australia (FICA)
- Director – Asia Society Australia

MBA University of Adelaide

Stephen Hughes

Appointed 1 January 2026

- Chief Executive Officer – HSBC Bank Australia Limited

Graduate of the Australian Institute of Company Directors, BSc Hons Mathematics & Economics from University of Leeds, UK

Stuart Green

Appointed 1 July 2021

- Chief Executive Officer and Managing Director – Macquarie Bank Limited
- Chair – ABA Finance, Risk and Audit Committee

Bachelor of Arts, MBA, Fellow of the Institute of Chartered Accountants in England & Wales and Fellow of the Association of Corporate Treasurers

Company Secretary

Vanessa Beggs

Appointed 24 November 2020

- Deputy Chief Executive Officer – Australian Banking Association Limited
- Director – Finsia
- Director – DriveAbout World
- Director – Financial Counselling Industry Fund
- Director – The Big Issue and Home 4 Homes

Bachelor of Applied Science – Land Economics. Masters of Corporate Real Estate, Mount Eliza Business School, Grad Certificate of Management, Member of the Australian Institute of Company Directors and Senior Fellow of the Financial Services Institute Australia

Directors' meeting attendance

Attendance by ABA Directors at ABA Council Meetings and Financial, Risk & Audit Committee Meetings for the 2025/26 financial year.

Directors	Council Meetings		AGM		Finance, Risk & Audit Committee Meetings	
	Available to attend	Number attended	Available to attend	Number attended	Available to attend	Number attended
Total No. of Meetings	**5**		**1**		**2**	
Simon Birmingham, ABA Limited	5	5	1	1	2	2
Blair Vernon, AMP Bank	1	1	0	0	-	-
Nuno Matos, ANZ Bank	5	5	1	1	-	-
Joseph Rizk, Arab Bank Australia	5	4	1	1	-	-
Damien Walsh, Bank Australia Limited	5	4	1	1	-	-
Rodney Finch, Bank of Queensland	2	2	0	0	-	-
Richard Fennell, Bendigo and Adelaide Bank	5	5	1	1	-	-
Mark Woodruff, Citi Australia	5	4	1	1	-	-
Matt Comyn, Commonwealth Bank	5	4	1	1	-	-
Stephen Hughes, HSBC Bank Australia Limited	1	1	0	0	-	-
Melanie Evans, ING	5	5	1	1	-	-
Andrew Irvine, National Australia Bank	5	5	1	1	-	-
Caroline Oosterbaan, Rabobank Australia	2	1	0	0	-	-
Anthony Miller, Westpac Bank	5	5	1	1	-	-
Robert Bedwell, JP Morgan (N.A.)	5	3	1	1	-	-
Stuart Green, Macquarie Bank	5	5	1	1	1	1
Alexis George (Resigned – formerly CEO AMP)	4	1	1	0	-	-
Patrick Allaway (Resigned – formerly CEO BOQ)	3	1	1	0	-	-
Anthony Shaw (Resigned Director – formerly CEO HSBC)	4	3	1	1	1	1
Mark Wiessing (Resigned – formerly CEO Rabobank Australia)	3	2	1	1	-	-

ABA's objectives and strategy

Cost of living pressures, global economic uncertainty and heightened scam and cyber-crime activity remain paramount, alongside growing concern about access to banking and cash services in regional and remote Australia, and insurance affordability in the face of climate volatility.

The ABA Strategic Plan continues to be developed with a proactive external focus, designed to meet member needs, build and maintain the industry's reputation, and plan for future issues.

The financial year 2026 strategic priorities were:

1. Access to banking and cash
2. Customer hardship and support
3. Regulatory reform – simple and proportional
4. Scams and Fraud
5. Payments strutcture modernisation
6. Insurability

How we work – Public policy principles

The ABA supports public policy and industry initiatives that:

- Are **fair** to customers
- Build a **sustainable and simpler system**
- Enhance **competition**
- Promote **efficiency and innovation**
- Underpin financial system **stability**
- Facilitate the appropriate supply of **credit**; and
- Help the **economy** grow.

ABA performance measures

The purpose of the company is to represent and advance the interests of its members to achieve a strong, trusted and competitive banking system that promotes good customer outcomes (Purpose).

Principal activities in achieving objectives

The principal activity of the Association is to work with its members to provide analysis, advice and advocacy relating to the development of public policy on banking and other financial services.

These activities of the company include:

- reviewing and providing comments on proposed regulations and legislation related to banking;
- advocating for changes to practice to improve customer outcomes;
- facilitating and supporting continuous improvement of the Banking Code;
- supporting and facilitating programs, projects and initiatives related to the banking sector;
- collaborating with communities, organisations, businesses and international bodies;
- educating and increasing the awareness of individuals, communities, business and government; and
- any other activities ancillary to or necessary for the fulfilment of the purpose of the ABA.

Review of operations and results

The ABA operates under a financial year end of 30 June. The net surplus from ordinary activities after tax for 2026 was $10,310 (2025: net surplus of $13,091).

Matters subsequent to the end of the financial year

The Directors are not aware of any other matters or circumstances not otherwise dealt with in the directors' report or financial report that has significantly or may significantly affect the operations of the company, the results of these operations or the state of affairs of the company in subsequent financial years.

Likely developments and expected results of operations

The Directors consider that the company will continue its principal activities of working with its members to provide analysis, advice and advocacy relating to the development of public policy on banking and other financial services.

Environmental regulation

The company is subject to normal State and Federal environmental legislation and does not operate within an industry with specific environmental guidelines or limits. To the best of the Directors' knowledge, there have been no breaches of environmental legislation.

Corporate governance statement

The Directors are responsible to the ABA members for the governance, business and affairs of the company. The council provides guidance and leadership to the ABA on policy issues which seek to affect the banking and financial sector as a whole.

The functions of the board include:

- setting corporate strategies
- overseeing and monitoring organisational performance and the achievement of the company's strategic goals and objectives
- ensuring there are effective management processes in place and approving major corporate initiatives that arise throughout the year
- reviewing and approving financial budgets and special projects for the financial year.

The Board of Directors

The Board operates in accordance with the broad principles set out in the company's constitution including that:

- a Director must be the Chief Executive Officer of a company that is a member of the ABA. They must have knowledge about and be committed to the purpose of the ABA. Further information about the directors and their respective positions is available under the heading 'Directors' qualifications, experience, and responsibilities.'
- the term of office of a CEO Director commences on the date that person is appointed as a director and continues until the person ceases to hold the position of Chief Executive Officer of the member company.
- the Directors should meet as often as required for the proper discharge of their directors' duties and in any event no less than four times per year.
- the Board may resolve to establish committees consisting of persons as they determine. It may delegate to each committee such of their powers required for the effective and efficient running and administration of the committee. Current committees include the Finance, Risk & Audit Committee (FRAC). The current members are Stuart Green, FRAC Chair, Chief Executive Officer and Managing Director, Macquarie Bank; Rachel Kellaway, Group Chief Financial Officer, Bank of Queensland and Simon Birmingham, Chief Executive Officer, Australian Banking Association Limited

The Board's Commitment

The ABA Council meets on a quarterly basis during the year. The Chair of the Council is responsible for the general conduct of the meetings. Should a CEO Director not attend a Council meeting they are advised to elect an 'Alternate' as the member representative. The number of meetings and the attendance of Directors is recorded and disclosed under the heading 'Directors' Meeting Attendance.'

Conflicts of interest

Each Director discloses all personal interests and other matters that could, or do, give rise to a conflict of interest in relation to a matter or decision being considered by the Directors.

Independent Professional Advice

Directors and board committees have the right, in connection with their duties and responsibilities, to seek independent professional advice at the company's expense. Prior written approval of the Chair is required, but this will not be unreasonably withheld.

Remuneration

Remuneration packages are set at levels that are intended to attract and retain executives capable of managing the company's diverse operations and achieving the company's strategic objectives.

The Chief Executive Officer is responsible for keeping the Chair informed of all relevant issues associated with management succession planning, including the implementation of appropriate executive development programs and ensuring adequate arrangements are in place, so that appropriate candidates are recruited for later promotion to senior positions.

Non-executive directors

No fees were paid to the Directors of the company.

Audit

This function is overseen by the Finance, Risk and Audit Committee. Finance, Risk and Audit committees have an essential role to play in ensuring the integrity and transparency of corporate reporting.

The committee's role includes reviewing the following:

- financial management including reporting financial information to users of financial reports and applying accounting policies;
- the effectiveness of the company's internal control and risk management system;
- the independent audit process, including recommending the appointment and assessing the performance of the external auditor;
- the company's process for monitoring compliance with laws, regulations, internal business policies and practices; and
- protecting the company's assets.

The committee has responsibility over:

- Financial reporting – Risk assessment and management
- Compliance with laws, regulations, internal policies and industry standards
- Working with the external auditor
- Reporting responsibilities
- Review of the audit committee charter.

Directors' benefits

For the year ended 30 June 2026, no director of the company has, since the end of the previous financial year, received or become entitled to receive a benefit by reason of a contract made by the company and the director, a firm of which the director is a member or an entity in which the director has a substantial financial interest, with the exception of the benefits that may be deemed to have arisen in relation to transactions entered into in the ordinary course of business.

Insurance of officers

To the extent permitted by law, the company indemnifies its officers (both current and past) for all losses or liabilities incurred by the person as an officer of the company including, but not limited to, a liability for negligence or for legal costs on a full indemnity basis.

This indemnity:

- may only be for losses or liabilities incurred as an officer of the company (either before or after the adoption of this rule);
- does not cover any loss or liability of an officer seeking to be indemnified under this rule if that loss or liability arises from that person's wilful misconduct or fraud; and
- operates only to the extent that the loss or liability is not paid by insurance.

During the financial year the company paid insurance premiums totalling $9,668 (2025: $19,346) in respect of directors' and officers' liability insurance. The policy does not specify the premium for individual directors and officers.

The Directors' and Officers' liability insurance provides cover against all costs and expenses involved in defending legal actions and any resulting payments arising from a liability incurred by the company's directors and officers to other persons where that liability was incurred by the director or officer in their position as a director or officer unless the conduct involved a wilful breach of duty or fiduciary obligation.

Constitution

In accordance with the Constitution, each member of the ABA undertakes to contribute up to a maximum of $10 to the assets of the company if it is wound up while the member is a member, or within one year afterwards, and at the time of winding up the debts and liabilities of the company exceed its assets. The liability of each member is limited to making such contribution and no more.

Consolidated Entity Disclosure Statement

The Company is not required by Australian Accounting Standards to prepare consolidated financial statements, and as a result subsection 295(3A)(a) of the Corporations Act 2001 to prepare a Consolidated Entity Disclosure Statement does not apply to the Company.

Rounding of Amounts

The amounts contained in the financial report have been rounded to the nearest dollar under the option available to the ABA under ASIC Corporations Instrument 2016/191.

Auditor's independence declaration

A copy of the auditors' independence declaration as required under section 307C of the Corporations Act 2001 is set out on page 41.

This report is made in accordance with a resolution of directors.

Nuno Matos
Chair

Simon Birmingham
Chief Executive Officer

Sydney
3 September 2026

The above Statement of Comprehensive Income should be read in conjunction with the accompanying notes.

Shape the future with confidence

Ernst & Young
200 George Street
Sydney NSW 2000 Australia
GPO Box 2646 Sydney NSW 2001

Tel: +61 2 9248 5555
Fax: +61 2 9248 5959
ey.com/au

Auditor's Independence Declaration to the Directors of Australian Banking Association Limited

As lead auditor for the audit of Australian Banking Association Limited for the financial year ended 30 June 2026, I declare to the best of my knowledge and belief, there have been:

a) No contraventions of the auditor independence requirements of the *Corporations Act 2001* in relation to the audit;

b) No contraventions of any applicable code of professional conduct in relation to the audit; and

c) No non-audit services provided that contravene any applicable code of professional conduct in relation to the audit.

Ernst & Young

Ernst & Young

Richard Balfour
Partner
3 September 2026

Financial Report 2026

Statement of Comprehensive Income

	Notes	2026 $	2025 $
Income from ordinary activities			
Members contributions		13,026,728	12,425,204
Other Income	2	791,343	283,331
Special projects income		13,321,607	6,122,459
Total income from ordinary activities		**27,139,678**	**18,830,994**
Expenses from ordinary activities			
Staff costs	4	10,242,607	9,720,499
Special projects expenses		13,321,607	6,122,459
Other Operating expenses	3	2,407,996	1,864,031
Depreciation and amortisation expenses	7,8	536,763	581,860
Consultancies		277,880	262,473
Finance costs	8	94,969	43,990
Occupancy expenses		247,546	222,591
Total expenses from ordinary activities		**27,129,368**	**18,817,903**
Surplus income / (loss) from ordinary activities		**10,310**	**13,091**
Income tax expense		-	-
Surplus income / (loss) after tax		**10,310**	**13,091**
Other comprehensive income for the year, net of tax		-	-
Total other comprehensive income / (loss)		**10,310**	**13,091**

The above Statement of Comprehensive Income should be read in conjunction with the accompanying notes.

Statement of Financial Position

	Notes	2026	2025
		$	$
Current Assets			
Cash and cash equivalents	5	4,492,175	6,346,184
Trade and other receivables	6	1,188,857	569,932
Total Current Assets		**5,681,032**	**6,916,116**
Non-Current Assets			
Property, plant and equipment	7	415,824	361,618
Right-of-use assets	8	1,620,671	2,072,951
Total Non-Current Assets		**2,036,495**	**2,434,569**
Total Assets		**7,717,527**	**9,350,685**
Current Liabilities			
Accruals, provisions and other liabilities	9	4,080,890	5,726,616
Trade and other payables		1,241,235	808,421
Current Lease liability	8	467,474	419,673
Total Current Liabilities		**5,789,599**	**6,954,710**
Non-Current Liabilities			
Non-current Lease liability	8	1,320,864	1,738,338
Provision long service leave	10	427,137	488,020
Total Non-Current Liabilities		**1,748,001**	**2,226,358**
Total Liabilities		**7,537,600**	**9,181,068**
Net assets / (liabilities)		**179,927**	**169,617**
Equity			
Accumulated surplus/Retained earnings		179,927	169,617
Total Equity		**179,927**	**169,617**

The above Statement of Financial Position should be read in conjunction with the accompanying notes.

Statement of Changes in Equity

	Accumulated surplus/Retained earnings	Total equity
	$	$
2025		
Balance as at 1 July 2024	156,526	156,526
Surplus / (loss) from ordinary activities	13,091	13,091
Balance as at 30 June 2025	**169,617**	**169,617**
2026		
Balance as at 1 July 2025	169,617	169,617
Surplus / (loss) from ordinary activities	10,310	10,310
Balance as at 30 June 2026	**179,927**	**179,927**

The above Statement of Changes in Equity should be read in conjunction with the accompanying notes.

Statement of Cash Flows

	Notes	2026 $	2025 $
Cash flow from operating activities			
Receipts from members and associate members (including GST)		29,220,966	20,083,880
Payments to suppliers and employees (including GST)		(30,277,737)	(17,393,728)
Finance cost (leases)		(94,969)	(43,990)
Interest received		12,505	12,701
Net cash provided /(used) by operating activities	**5**	**(1,139,235)**	**2,658,863**
Cash flow from investing activities			
Additions to property, plant and equipment		(152,558)	(393,556)
Net cash (used) in investing activities	**7**	**(152,558)**	**(393,556)**
Cash flow from financing activities			
Payments for leases (including GST)		(562,216)	(702,999)
Net cash (used) in financing activities		**(562,216)**	**(702,999)**
Net increase/(decrease) in cash and cash equivalents		**(1,854,009)**	**1,562,308**
Cash and cash equivalents at the beginning of financial year		6,346,184	4,783,876
Cash and cash equivalents at the end of financial year	**5**	**4,492,175**	**6,346,184**

The above Statement of Cash Flows should be read in conjunction with the accompanying notes.

Notes to and Forming Part of the Financial Report

For the year ended 30 June 2026

General Information

This financial report covers the Australian Banking Association Limited (the company) as an individual entity and is presented in Australian currency.

The ABA is a company limited by guarantee. In accordance with the Constitution, every member of the company undertakes to contribute to the property of the company in the event of the company being wound up while they are a member or within one year after they cease to be a member, for payment of the debts and liabilities of the company (contracted before they cease to be a member) and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributories among themselves, such amount as may be required, but not exceeding ten dollars ($10) per member. The financial statements were authorised for issue by the directors on 3 September 2026.

The operations of the Company are conducted in Australia only.

Note 1 Summary of Material Accounting Policy Information

The principal accounting policies adopted in the preparation of the financial report are set out below. These principles have been consistently applied to all the years presented, unless otherwise stated.

a) Basis of Preparation

These financial statements are general purpose financial statements for distribution to the members and for the purpose of fulfilling the requirements of the Corporations Act 2001. They have been prepared in accordance with Australian Accounting Standards – Simplified Disclosures made by the Australian Accounting Standards Board and the Corporations Act 2001.

Historical cost convention

These financial statements have been prepared under the historical cost convention and unless otherwise stated do not take into account current valuation of non-current assets.

Critical accounting estimates

The preparation of financial statements in conformity with Australian Accounting Standards requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies.

For the purpose of this financial report, the Company is not for profit.

b) Revenue

Membership contributions

Revenue from membership subscriptions is recognised on a straight-line basis over the performance period. Membership subscriptions received in advance are held as unearned revenue (a current liability).

Special Projects

The Company acts on behalf of, or is involved in, special projects on behalf of individual members, or a particular group of members that has a particular interest in the project.

Expenses in relation to special projects are fully reimbursed by the individual member or group of members and the Company recognises special project income in the same period as the expenses are recorded. Expenses recorded relate to services provided by third parties which are directly attributable to the project.

Revenue

The Company recognises deferred revenue when cash payments are received in advance of the delivery of goods or services. This deferred revenue is recorded as a liability on the balance sheet until the goods or services are delivered, at which point the revenue is recognised in the income statement.

c) Property, Plant and Equipment

Property, plant and equipment acquired for less than $1,500 are written off to the Statement of Comprehensive Income when acquired.

Items of property, plant and equipment acquired for greater than $1,500 are depreciated over their estimated useful lives. The straight-line method of depreciation is used. Property, plant and equipment are depreciated from the date of acquisition. The expected useful lives of the major categories are as follows:

Office furniture, fixtures and fittings	3 – 5 years
IT equipment and software	3 years

d) Taxation

The Company is assessable only on income from non-mutual sources such as interest income or associate members revenue.

The tax payable on income from non-mutual sources is generally not material and offset by tax deductions available to the Association. No deferred tax assets or liabilities are recognised given the unlikelihood of future net taxable income.

Revenue, expenses and assets are recognised net of the amount of Goods and Services Tax (GST). Receivables and payables are stated inclusive of GST. The net amount of GST recoverable from, or payable to, the tax authority is included as part of receivables and payables.

Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to the taxation authority, are presented as operating cash flows.

e) Employee Entitlements

The provision for employee entitlements relates to amounts expected to be paid to employees for annual leave, long service leave and bonuses and is based on legal and contractual entitlements and assessments.

Liabilities for employee entitlements to annual leave and other current entitlements are accrued at amounts calculated on the basis of current wage and salary rates, including package costs and on-costs. Liabilities for non-accumulating sick leave are recognised when the leave is taken and are measured at the rate paid or payable. Liabilities for employee entitlements to long service leave, which are not expected to be settled within twelve months after balance date, are accrued at the present value of the future amounts to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to expected future wage and salary level, experience of employee departures and periods of service.

f) Critical Accounting Estimates and Judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. It has been determined that no critical accounting estimates or judgements have been made in the year.

g) New and Amended Accounting Standards

The ABA has adopted all of the new or amended Accounting Standards and Interpretations issued by the AASB that are mandatory for the current reporting period.

The adoption of these Accounting Standards and Interpretations did not have any significant impact on the financial performance or position of the ABA.

h) Leases

The Company recognised a ‘right-of-use asset’ representing its right to use leased assets and a ‘lease liability’, measured as the present value of future lease payments. The Statement of Comprehensive Income includes depreciation of the right-of-use asset and interest expense on the lease liability over the lease term.

Assets and liabilities arising from a lease are initially measured on a present value basis. Lease liabilities include the net present value of the fixed payments, less any lease incentives receivable.

The lease payments are discounted using the Association’s incremental borrowing rate, being the rate that the Association would have to pay to borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions.

Lease payments are allocated between the principal and finance cost. The finance cost is charged to the Statement of Comprehensive Income over the lease period.

Right-of-use assets are depreciated over the term of the lease on a straight-line basis.

Payments associated with short-term leases of equipment and all leases of low-value assets are recognised on a straight-line basis as an expense in profit or loss. Short-term leases are leases with a lease term of 12 months or less. Low-value assets comprise small items of office equipment.

The Company entered into a lease agreement for its office premises at 6 O’Connell Street, Sydney on 1 February 2025. The lease is for a term of 7 years, expiring 31 January 2032. Rent is payable monthly in advance. Provisions within the lease agreement require that the minimum lease payments shall be increased by 4% per annum.

Note 2 Other income

	2026 $	2025 $
Associate Member contributions	778,838	270,630
Interest income	12,505	12,701
Total other income	**791,343**	**283,331**

Note 3 Other operating expenses

	2026 $	2025 $
Professional fees	197,211	192,161
Marketing and Advertising Campaigns	37,973	32,012
Other operating expenses	272,963	282,792
Technology maintenance	369,442	397,463
Research	184,300	154,400
Travel and accommodation	325,330	260,574
Seminars and conferences	806,786	329,326
Communications	45,651	45,141
Political Contributions	123,551	97,387
Staff training	44,789	72,775
Total operating expenses	**2,407,996**	**1,864,031**

Note 4 Staff costs

	2026 $	2025 $
Other benefits	603,711	608,987
Salaries and wages	9,638,896	9,111,512
Total staff costs	**10,242,607**	**9,720,499**

Note 5 Cash and cash equivalents

	2026 $	2025 $
Cash at Bank	4,073,368	5,927,377
Term Deposit-Bank Guarantee	418,807	418,807
Total Cash and cash equivalents	**4,492,175**	**6,346,184**

The Term Deposit-Bank Guarantee is a guarantee for the related lease agreement on the office premises and is not readily available for use.

Reconciliation of net cash inflow/(outflow) from operating activities to surplus from ordinary activities before tax:

	2026 $	2025 $
Surplus/(loss) from ordinary activities for the year	**10,310**	**13,091**
Non-cash flows in profit:		
- depreciation	536,763	581,860
- finance costs	94,969	43,990
Changes in assets and liabilities:		
- (increase)/decrease in trade and other receivables	(618,925)	(560,220)
- increase/(decrease) in accruals, provisions and other liabilities	(1,677,775)	2,100,022
- increase/(decrease) in trade and other payables	432,815	389,737
- increase/(decrease) in lease liability	82,608	90,383
Cash flows from operations	**(1,139,235)**	**2,658,863**

Note 6 Trade and other receivables

	2026 $	2025 $
GST receivable	35,306	0
Trade debtors	1,153,551	569,932
Prepaid expenses	0	0
Total trade and other receivables	**1,188,857**	**569,932**

Note 7 Property, plant and equipment

	2026 $	2025 $
Property, plant and equipment	1,593,319	1,454,630
Accumulated depreciation	(1,177,495)	(1,093,012)
Total Property, Plant and equipment	**415,824**	**361,618**

Property plant and equipment		
Opening balance property plant and equipment	361,618	45,205
Additions	138,689	393,556
Disposals	0	0
Depreciation expense	(84,483)	(77,143)
Closing balance property plant and equipment	**415,824**	**361,618**

Note 8 Leases

a) Amounts recognised in the Statement of Financial Position

Right-of-use Assets	2026 $	2025 $
Level 18, 6 O'Connell Street, Sydney	1,620,671	2,072,951
Total	**1,620,671**	**2,072,951**

Lease Liabilities	2026 $	2025 $
Current Lease liability	467,474	419,673
Non-current Lease liability	1,320,864	1,738,338
Total	**1,788,338**	**2,158,011**

b) Amounts recognised in the Statement of Comprehensive Income

	2026 $	2025 $
Depreciation Charge of Right-of-use assets	452,280	504,717
Finance costs	94,969	43,990
Total	**547,249**	**548,707**

c) Movement in lease liability and Right-of-use Assets

	2026 $	2025 $
Opening balance Right-of-use Assets	2,072,951	316,267
Right of Use Asset	0	2,261,401
Depreciation	(452,280)	(504,717)
Closing Balance Right-of-use Assets	**1,620,671**	**2,072,951**

	$	$
Opening balance lease liability	2,158,011	491,710
Right-of-Use Assets	0	2,261,401
Finance costs	94,969	43,990
Payments	(464,641)	(639,090)
Closing balance lease liability	**1,788,339**	**2,158,011**

Note 9 Provisions – current

	2026 $	2025 $
Provision for staff cost	673,794	1,778,884
Provision for annual leave	665,244	560,386
Provision for long service leave	69,875	61,384
Deferred Revenue	1,956,171	2,489,229
Accrued Expenses	715,806	836,733
Total provisions - current	**4,080,890**	**5,726,616**

The carrying amounts and the movements in the provision current accounts are as follows:

	2026 $	2025 $
Carrying amount as at 1 July	5,726,616	3,619,281
Additional provisions	17,238,146	10,656,096
Amount utilised	(18,793,610)	(8,484,271)
Reversals	(90,262)	(64,490)
Carrying amount as at 30 June	**4,080,890**	**3,619,281**

Note 10 Provisions – non-current

	2026 $	2025 $
Provision long service leave	427,137	488,020
Total provisions - non-current	**427,137**	**488,020**

Note 11 Remuneration of auditors

	2026 $	2025 $
Audit of the financial report	60,000	52,500
Taxation and other non-audit services	17,400	18,563
Total remuneration of auditors	**77,400**	**71,063**

Note 12 Commitments and contingencies

	2026 $	2025 $
Within one year	467,474	419,673
Later than one year but not later than five years	1,320,864	1,738,338
Later than five years	-	-
Total commitment and contingencies	**1,788,338**	**2,158,011**

These commitments pertain to future lease payments.

As at balance sheet date, there are no contingent liabilities.

Note 13 Related party disclosures

The following transactions occurred with related parties, which are noted as the ABA Members:

	2026 $	2025 $
Revenue - Member's contributions	13,026,728	12,425,204
Revenue - Special projects income	13,321,607	6,122,459
Other Income - Interest	12,505	12,701
Total Related Party Revenue	**26,360,840**	**18,560,364**
Expenditure – Bank Service charges	9,192	0
Total Related Party Expenditure	**9,192**	**0**
Term Deposit-Bank Guarantee	418,807	418,807
Cash at Bank	4,073,368	5,927,377
Total Related Party Cash and Cash equivalents	**4,492,175**	**6,346,184**
Trade debtors	1,062,682	569,932
Total Related Party Debtors	**1,062,682**	**569,932**
Trade creditors	-	-
Total Related Party Creditors	**-**	**-**

Guarantees with Related Parties relate to an ANZ Bank Guarantee dated 13 May 2024 which is a business lease bond for premises at Level 18, 6-10 O'Connell Street, Sydney for the amount of $418,807.11 with an expiry date of 1 August 2030.

Disclosures relating to key management personnel are set out in Note 14.

Note 14 Key management personnel

The key management personnel of the company are the directors and executive officers who had authority and responsibility for planning, directing and controlling activities of the company for the year. The following individuals were the key management personnel who held office during the year.

Non-executive directors

- Alexis George (appointed 2 August 2021, departed 29 March 2026)
- Anthony Miller (appointed 16 December 2024)
- Anthony Shaw (appointed 1 September 2022, departed 31 December 2025)
- Andrew Irvine (appointed 2 April 2024)
- Blair Vernon (appointed 30 March 2026)
- Caroline Oosterbaan (appointed 1 March 2026)
- Damien Walsh (appointed 2 December 2021)
- Joseph Rizk (appointed 9 December 2022)
- Matt Comyn (appointed 24 November 2020)
- Mark Woodruff (appointed 11 January 2023)
- Mark Wiessing (appointed 1 May 2023, departed 28 February 2026)
- Melanie Evans (Deputy Chair) (appointed 16 December 2020)
- Nuno Matos (Chair) (appointed 12 May 2025)
- Patrick Allaway (appointed 27 March 2023, departed 28 February 2026)
- Richard Fennell (appointed 31 August 2024)
- Robert Bedwell (appointed 20 November 2024)
- Rodney Finch (appointed 1 March 2026)
- Stephen Hughes (appointed 1 January 2026)
- Stuart Green (appointed 1 July 2021)

Details of Executive key management personnel

Executives	Title	Appointed	Cessation
Simon Birmingham	Chief Executive Officer	18 August 2025	
Anna Bligh	Chief Executive Officer	3 April 2017	22 August 2025
Vanessa Beggs	Deputy Chief Executive Officer and Company Secretary	8 April 2019	
Fiona Landis	Chief of Corporate Affairs	10 July 2023	
Christopher Taylor	Chief of Policy	23 January 2023	31 July 2026

Remuneration of key management personnel

The amounts disclosed in the table are the amounts recognised as an expense during the reporting period related to Key Management Personnel.

	2026 $	2025 $
The aggregate amount of compensation paid to key personnel during the year:		
Short-term employee benefits	4,234,954	2,559,361
Post-employment benefits	183,923	120,000
Long-term benefits	117,269	196,176
Termination benefits	-	-
Total	**4,536,146**	**2,875,537**

No fees were paid to other directors of the company.

Note 15 Financing arrangements

The financing arrangements with ANZ include the corporate card and Bank Guarantee. Access was available at balance date to the following bank facilities:

	2026	2025
	$	$
Corporate Card Limit	50,000	45,000
Unused at balance date	21,810	10,968
Bank guarantee	418,807	418,807

Bank Guarantee provided by ANZ in favour of 6 O'Connell Real Estate Pty Limited for the premise lease at Level 18, 6 O'Connell Street, Sydney NSW 2000.

Note 16 Financial Risk Management

Financial risk management objectives

The Company's activities expose it to financial risks including interest rate risk and liquidity risk. The Company's overall risk management program seeks to minimise potential adverse effects on the financial performance of the Company.

Risk management is carried out by the Executive Leadership Team with oversight by the Finance, Risk and Audit Committee.

Interest rate risk

The Company's main interest rate risk arises from distributions from cash and cash equivalents which expose it to risks associated with the effects of fluctuations in market interest rates. The Company has minimal interest rate risk.

Liquidity risk

Prudent liquidity risk management implies maintaining sufficient liquid assets (mainly cash and cash equivalents) and the availability of funding through an adequate amount of credit facilities and the ability to close out market positions. The Company manages liquidity risk by continuously monitoring forecast and actual cash flows and matching the maturity profiles of financial assets and liabilities.

Foreign currency risk

The Company is not exposed to any foreign currency risk.

Price risk

The Company is not exposed to any price risk.

Credit risk

The Company is not exposed to any credit risk.

Note 17 Events occurring after reporting date

There are no matters or circumstances that have arisen since the end of the financial year not otherwise dealt with in the financial report, which significantly affected or may significantly affect the operation of the Company, the result or the state of affairs.

Directors' declaration

For the year ended 30 June 2026

In accordance with a resolution of the directors of Australian Banking Association (the Company), I state that:

In the opinion of the directors:

(a) the financial statements and notes of the Company are in accordance with the Corporations Act 2001, including:

(i) giving a true and fair view of the Company's financial position as at 30 June 2026 and of its performance for the year ended on that date; and

(ii) complying with Australian Accounting Standards – Simplified Disclosures and the Corporations Regulations 2001.

(b) there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

On behalf of the Board.

Nuno Matos
Chair

Simon Birmingham
Chief Executive Officer

Sydney
3 September 2026

Ernst & Young
200 George Street
Sydney NSW 2000 Australia
GPO Box 2646 Sydney NSW 2001

Tel: +61 2 9248 5555
Fax: +61 2 9248 5959
ey.com/au

Independent auditor's report to the members of Australian Banking Association Limited

Opinion

We have audited the financial report of Australian Banking Association Limited (the Company), which comprises the statement of financial position as at 30 June 2026, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes to the financial statements, including material accounting policy information, the consolidated entity disclosure statement and the directors' declaration.

In our opinion, the accompanying financial report of the Company is in accordance with the *Corporations Act 2001*, including:

a. Giving a true and fair view of the Company's financial position as at 30 June 2026 and of its financial performance for the year ended on that date; and

b. Complying with *Australian Accounting Standards – Simplified Disclosures* and the *Corporations Regulations 2001*.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial report* section of our report. We are independent of the Company in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's *APES 110 Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

Information other than the financial report and auditor's report thereon

The directors are responsible for the other information. The other information comprises the information included in the Company's Annual Report other than the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit 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.

Responsibilities of the directors for the financial report

The directors of the Company are responsible for the preparation of:

- The financial report (other than the consolidated entity disclosure statement) that gives a true and fair view in accordance with Australian Accounting Standards – Simplified Disclosures and the *Corporations Act 2001*; and

- The consolidated entity disclosure statement that is true and correct in accordance with the *Corporations Act 2001;* and

for such internal control as the directors determine is necessary to enable the preparation of:

- The financial report (other than the consolidated entity disclosure statement) that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and

- The consolidated entity disclosure statement that is true and correct and is free of misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. 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 economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

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- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Ernst & Young

Ernst & Young

R.Balfour

Richard Balfour
Partner
Sydney
3 September 2026

Australian Banking Association

Secretariat
Principal Registered Office in Australia
Level 18, 6-10 O'Connell Street, Sydney NSW 2000
T 02 8298 0417

Auditors
Ernst & Young

Bankers
Australia and New Zealand Banking Group

Australian Business Number (ABN) 60 117 262 978