



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
HONG KONG BRANCH (A COMPANY INCORPORATED IN AUSTRALIA)

FINANCIAL DISCLOSURE STATEMENT
Year ended 30 September 2024



In accordance with the Hong Kong Monetary Authority's disclosure standard for overseas incorporated authorised institutions, the required financial information as specified by the HKMA is detailed below in respect of Australia and New Zealand Banking Group Limited, Hong Kong Branch (a company incorporated in Australia) ("ANZ Hong Kong Branch") for the year ended 30 September 2024.

ANZ Hong Kong Branch principally engages in global institutional and corporate customers in Hong Kong across three products sets: Transaction Banking, Loans & Specialised Finance and Markets.

The information is also available at ANZ Hong Kong Branch and the Public Registry of the Hong Kong Monetary Authority.

Note: In the event of any difference in interpretation or meaning between the Chinese and English version of this statement, the English version shall prevail.

Section A - Branch Information

	Year ended 30-Sep-24		Year ended 30-Sep-23	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
I. Unaudited Income Statement Information				
Interest income		6,638,554		5,628,594
Interest expense		(5,652,402)		(4,504,500)
Other operating income				
- Gains less losses arising from trading in foreign currencies		(384,273)		1,374,213
- Gains less losses on securities held for trading purposes		39,598		(12,742)
- Gains less losses from other trading activities		992,337		(986,387)
- Net fees and commission income	223,988		105,643	
Less: direct income related expense	<u>0</u>	223,988	<u>0</u>	105,643
- Others		98,436		206,983
Operating expenses				
- Staff and rental	(721,346)		(709,673)	
- Others	<u>(194,010)</u>	(915,356)	<u>(253,300)</u>	(962,973)
Impairment loss and specific provision and collective provision for impaired assets		10,614		76,377
Gains less losses from disposal of property, plant and investment properties		<u>(2,374)</u>		<u>39</u>
Profit before taxation		1,049,122		925,247
Taxation (charge)		<u>(200,224)</u>		<u>(191,538)</u>
Profit after taxation		<u>848,898</u>		<u>733,709</u>

	30-Sep-24 HK\$'000	31-Mar-24 HK\$'000
II. Unaudited Balance Sheet Information		
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	3,836,811	8,405,752
Placements with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	1,458	509,238
Amount due from central banks	199,103	98,694
Amount due from overseas offices	29,071,110	22,116,194
Trade bills	1,687,577	2,167,301
Certificate of deposit held	775,348	0
Securities held for trading purposes	1,944,065	3,260,191
Loans and receivables		
Loans and advances to customers	48,793,367	49,881,024
Loans and advances to banks	900,066	483,776
Accrued interest and other accounts	64,998,878	37,407,380
Provisions for impaired loans and receivables		
- Collective	(306,685)	(362,853)
- Specific - Loans and advances	(39,663)	(54,392)
- Investment securities	0	0
Investment securities	25,728,108	24,706,146
Other investments	2,318	386
Property, plant and equipment and investment properties	175,795	203,592
Total assets	177,767,656	148,822,429
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	11,659,360	7,372,300
Amount due to central bank	17,396,834	0
Deposits from customers		
Demand deposits and current accounts	11,207,872	12,805,041
Saving deposits	0	0
Time, call and notice deposits	35,762,102	38,738,140
Amount due to overseas offices	34,626,675	50,842,557
Issued debt securities	99,031	92,716
Other liabilities	67,015,782	38,971,675
Total liabilities	177,767,656	148,822,429

III. Unaudited Additional Balance Sheet Information

	30-Sep-24 HK\$'000	31-Mar-24 HK\$'000
(i) (a) Impaired loans and advances to customers	39,450	54,392
Impaired loans and advances breakdown by major geographical areas		
<i>Hong Kong</i>	33,814	21,757
<i>BVI</i>	5,636	21,757
<i>Macau</i>	0	10,878
Amount of specific provisions made for such loans and advances	39,663	54,392
Value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	0	0
Percentage of such loans and advances to total advances to customers	0.08%	0.11%
(b) Amount of other assets (including trade bills and debt securities) which are individually determined to be impaired	0	0
Impaired other assets breakdown by geographical areas	0	0
Amount of specific provisions made for such other assets	0	0
Value of collateral which has been taken into account in respect of such other assets to which the specific provisions relate	0	0
Percentage of such other assets to total other assets	0.00%	0.00%
(ii) (a) Gross amount of loans and advances to customers which have been Overdue for		
- 6 months or less but more than 3 months	0	0
- 1 year or less but more than 6 months	0	0
- More than 1 year	0	54,392
Overdue loans and advances breakdown by major geographical areas		
<i>Hong Kong</i>	0	21,757
<i>BVI</i>	0	21,757
<i>Macau</i>	0	10,878
Amount of specific provisions made for such overdue loans	0	54,392
Market value of collateral held against the covered portion of overdue loans	0	0
Covered portion of overdue loans	0	0
Uncovered portion of overdue loans	0	54,392
Percentage of such loans and advances to total loans and advances to customers		
- 6 months or less but more than 3 months	0.00%	0.00%
- 1 year or less but more than 6 months	0.00%	0.00%
- More than 1 year	0.00%	0.11%
(b) Other assets (including trade bills and debt securities) which have been Overdue for		
- 6 months or less but more than 3 months	0	0
- 1 year or less but more than 6 months	0	0
- More than 1 year	0	0
Overdue other assets breakdown by geographical areas	0	0
(c) Amount of rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months and report in item (ii) (a) above	0	0
Percentage of such loans and advances to total loans and advances to customers	0.00%	0.00%
(d) There is no impaired, overdue nor rescheduled loans and advances to banks as of 30 Sep 2024 and 31 Mar 2024.		
(e) Repossessed assets	0	0

IV. Unaudited Off-balance Sheet Exposures

- (i) The contractual or notional amounts of each of the following significant class of off-balance sheet financial instruments or contracts outstanding:

	30-Sep-24	31-Mar-24
	HK\$'000	HK\$'000
Contingent Liabilities and Commitments		
Direct credit substitutes	2,184,701	2,449,538
Transaction-related contingencies	4,900,452	4,424,245
Trade-related contingencies	6,763,890	6,366,471
Note issuance and revolving underwriting facilities	0	0
Other commitments	66,857,232	71,972,335
Others (including Sale and repurchase agreements, forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse)	4,403,576	0

Contingent liabilities and commitments are credit-related instruments. The contract amounts represent the amounts at risk should the contract be fully drawn upon. Since a significant portion of commitments is expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

	30-Sep-24	31-Mar-24
	HK\$'000	HK\$'000
Derivatives		
Contract Amounts		
- Exchange rate contracts	4,659,961,232	5,136,704,396
- Interest rate contracts	3,152,392,091	3,815,757,521
- Others	0	0
	<u>7,812,353,323</u>	<u>8,952,461,917</u>
Fair Value Assets		
Customers with valid bilateral netting agreements	5,758,393	2,597,179
Customers without valid bilateral netting agreements	561,364	2,940,353
Total fair value assets	<u>6,319,757</u>	<u>5,537,532</u>
Fair Value Liabilities		
Customers with valid bilateral netting agreements	3,049,384	5,829,686
Customers without valid bilateral netting agreements	3,791,603	511,758
Total fair value liabilities	<u>6,840,987</u>	<u>6,341,444</u>

The above derivatives transactions are undertaken by ANZ Hong Kong Branch in the foreign exchange and interest rate markets. The notional amounts of these instruments indicate the volume of transactions outstanding and do not represent amounts at risk.

Derivatives are carried at fair value in the balance sheet. Asset values represent the cost to ANZ Hong Kong Branch of replacing all transactions with a fair value in ANZ Hong Kong Branch's favor assuming that all ANZ Hong Kong Branch's relevant counterparties default at the same time, and that transactions can be replaced at the market. Liability values represent the cost to ANZ Hong Kong Branch's counterparties of replacing all their transactions with ANZ Hong Kong Branch with a fair value in their favour if ANZ Hong Kong Branch were to default.

V. Segmental Information

	30-Sep-24 HK\$'000	% covered by collateral	31-Mar-24 HK\$'000	% covered by collateral
(i) Breakdown of the gross amount of loans and advances to customers by industry sectors:				
Loans and advances for use in Hong Kong				
<i>Industrial, commercial and financial</i>				
- Property development	850,000	100.00%	850,000	100.00%
- Property investment	1,650,000	42.42%	2,771,251	46.24%
- Financial concerns	4,570,420	0.00%	6,442,701	0.00%
- Stockbrokers	0	0.00%	0	0.00%
- Wholesale and retail trade	145,901	0.00%	570,000	0.00%
- Manufacturing	3,638,611	0.00%	3,889,633	0.00%
- Transport and transport equipment	1,013,939	84.68%	2,388,439	36.12%
- Electricity and gas	3,595,479	17.40%	2,972,129	16.73%
- Information technology	1,191,178	0.00%	529,128	0.00%
- Hotels, boarding houses & catering	400,000	0.00%	400,000	0.00%
- Others	2,966,928	0.63%	2,723,463	0.69%
<i>Individuals</i>				
- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0.00%	0	0.00%
- Loans for the purchase of other residential properties	0	0.00%	0	0.00%
- Credit card advances	0	0.00%	0	0.00%
- Others	0	0.00%	0	0.00%
Trade finance	2,270,089	0.00%	2,480,758	0.00%
Loans and advances for use outside Hong Kong	26,500,822	28.78%	23,863,522	31.14%
	<u>48,793,367</u>		<u>49,881,024</u>	
<i>Aggregate Intra-group items included in the above</i>	<i>0</i>		<i>0</i>	

- (ii) Breakdown of the gross amount of loans and advances to customers by countries where it constitutes 10% or more of the aggregate gross amount of loans and advances to customers after taking into consideration of transfers of risks

<i>Hong Kong</i>	18,737,784	19,147,200
<i>China</i>	4,739,279	5,790,988
<i>Cayman Islands</i>	9,211,508	7,468,526
<i>South Korea</i>	4,997,073	4,463,228
<i>Others</i>	11,107,723	13,011,082
	<u>48,793,367</u>	<u>49,881,024</u>

V. Segmental Information (cont'd)

(iii) Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfers of risks, according to the location of the counterparties and the type of counterparties

As at 30/09/2024	Non-Bank private sector				HK\$ M
	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private sector	Total
<i>Developed Countries</i>	32,505	372	3,897	4,936	41,710
of which Australia	29,551	0	0	47	29,598
<i>Developing Asia and Pacific</i>	2,974	10,666	520	10,569	24,729
of which China	1,761	10,666	520	4,747	17,694
<i>Offshore centres</i>	2,573	1,296	12,171	8,338	24,378
of which Hong Kong	483	1,296	5,741	4,650	12,170

As at 31/03/2024	Non-Bank private sector				HK\$ M
	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private sector	Total
<i>Developed Countries</i>	26,046	4,256	2,139	4,656	37,097
of which Australia	22,620	0	0	52	22,672
<i>Developing Asia and Pacific</i>	6,276	8,793	0	11,336	26,405
of which China	5,050	8,793	0	5,878	19,721
<i>Offshore centres</i>	4,212	457	12,111	8,601	25,381
of which Hong Kong	377	457	6,353	3,846	11,033

V. Segmental Information (cont'd)

(iv) Non-bank Mainland exposures

Non-bank counterparties and the type of direct exposures are identified in accordance with the method set out in the "Return of Mainland Activities" issued by the HKMA

	30-Sep-24		
	HK\$ M		
	<u>On-balance</u> <u>sheet exposures</u>	<u>Off-balance</u> <u>sheet exposures</u>	<u>Total</u>
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	9,553	1,953	11,506
Local governments, local government-owned entities and their subsidiaries and JVs	83	7	90
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	6,017	7,218	13,235
Other entities of central government not reported in the 1st item above	5,546	2,223	7,769
Other entities of central government not reported in the 2nd item above	1,231	2	1,233
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	4,012	690	4,702
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,271	263	2,534
Total	28,713	12,356	41,069
Total assets after provision			177,768
On-balance sheet exposures as percentage of total assets			16.15%

	31-Mar-24		
	HK\$ M		
	<u>On-balance</u> <u>sheet exposures</u>	<u>Off-balance</u> <u>sheet exposures</u>	<u>Total</u>
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	8,319	1,592	9,911
Local governments, local government-owned entities and their subsidiaries and JVs	0	3	3
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,947	4,929	12,876
Other entities of central government not reported in the 1st item above	5,143	2,730	7,873
Other entities of central government not reported in the 2nd item above	742	161	903
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	4,643	534	5,177
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,289	123	2,412
Total	29,083	10,072	39,155
Total assets after provision			148,822
On-balance sheet exposures as percentage of total assets			19.54%

VI. Currency Risk

The net position in a particular foreign currency where it constitutes 10% or more of the total net position in all foreign currencies

	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>AUD</u>	<u>OTH</u>	30-Sep-24 Total
<i>Equivalent to millions of HKD</i>						
Spot assets	71,458	2,905	33,399	5,934	31,872	145,568
Spot liabilities	(77,199)	(1,027)	(19,027)	(3,600)	(32,676)	(133,529)
Forward purchases	2,260,559	52,064	732,548	76,044	429,768	3,550,983
Forward sales	(2,256,604)	(54,075)	(745,899)	(78,700)	(429,041)	(3,564,319)
Net options position	0	0	0	0	0	0
Net long (short) position	(1,786)	(133)	1,021	(322)	(77)	(1,297)
Net structural position	0	0	0	0	0	0

	<u>USD</u>	<u>EUR</u>	<u>CNY</u>	<u>AUD</u>	<u>OTH</u>	31-Mar-24 Total
<i>Equivalent to millions of HKD</i>						
Spot assets	66,756	1,589	12,394	2,906	15,143	98,788
Spot liabilities	(70,251)	(322)	(7,340)	(5,957)	(14,794)	(98,664)
Forward purchases	2,527,164	55,038	824,182	130,915	463,736	4,001,035
Forward sales	(2,526,966)	(56,259)	(830,557)	(127,927)	(463,823)	(4,005,532)
Net options position	0	0	0	0	0	0
Net long (short) position	(3,297)	46	(1,321)	(63)	262	(4,373)
Net structural position	0	0	0	0	0	0

VII. Liquidity Information Disclosures

(i) Liquidity Maintenance Ratio (LMR)	30-Sep-24	30-Sep-23
Average LMR for 3 months period (%)	45.85%	47.84%

(ii) Core Funding Ratio (CFR)	30-Sep-24	30-Sep-23
Average CFR for 3 months period (%)	172.03%	165.97%

Approach to Liquidity Risk Management

In accordance with the The Banking (Liquidity) Rules ("BLR"), the reported figures of LMR and CFR are calculated based on the 3 months' average of the last quarter of the relevant reporting period. Average value of LMR and CFR are based on the arithmetic mean of the average value of the respective ratio for each calendar month as reported in the Return of Liquidity Position and the Return of Stable Funding Position submitted for the reporting period.

(iii) ANZ HK Branch on and off balance sheet **

HK\$ M	30-Sep-24			30-Sep-23		
	Total *	Contractual maturity of cash flows and securities flows arising from the relevant bank		Total *	Contractual maturity of cash flows and securities flows arising from the relevant bank	
		Up to 1 year	Over 1 year		Up to 1 year	Over 1 year
On balance sheet liabilities						
Total On balance sheet liabilities	940,698	450,622	490,076	1,411,982	672,483	739,499
Total Off balance sheet obligations	54,131	54,131	0	73,005	73,005	0

HK\$ M	30-Sep-24			30-Sep-23		
	Total *	Contractual maturity of cash flows and securities flows arising from the relevant bank		Total *	Contractual maturity of cash flows and securities flows arising from the relevant bank	
		Up to 1 year	Over 1 year		Up to 1 year	Over 1 year
On balance sheet assets						
Total On balance sheet assets	941,592	444,209	497,383	1,411,980	665,112	746,868
Total Off balance sheet claims	4,872	4,872	0	20,223	20,223	0
Contractual Maturity Mismatch		(55,671)	7,307		(60,152)	7,369
Cumulative Contractual Maturity Mismatch		(211,289)	(212,301)		(201,214)	(215,790)

* For derivatives balances included herein, total column represents PV of amount payable/receivable arising from the derivative contracts not the cash flow as shown in each time buckets.

(iv) Liquidity exposures and funding needs**

HK\$ M	30-Sep-24			30-Sep-23		
	Estimated cash flows arising from selected assets, liabilities and off balance sheet items			Estimated cash flows arising from selected assets, liabilities and off balance sheet items		
	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	153	153	0	320	320	0
Off balance sheet obligations according to estimated dates and amounts of payment to customers	0	0	0	0	0	0
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	48,971	30,478	18,493	46,875	18,878	27,997

(v) Concentration limits on collateral pools and sources of funding (both products and counterparties)**

HK\$ M	30-Sep-24		30-Sep-23	
	Total amount	As % of total liabilities	Total amount	As % of total liabilities
Significant funding instruments				
Deposits from customers	64,193	36.11%	60,511	35.15%
Funding raised from connected parties	36,715	20.65%	40,789	23.69%
Funding raised from banks (excluding connected parties)	9,821	5.52%	7,413	4.31%

There are no hard limits with regards to deposit concentration or sources of funding. To address concentration risk, Hong Kong ALCO reviews balance sheet trends and sets guidelines in terms of single counterparty deposit caps and approach.

** Figures herein are in line with the reporting basis of the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23).

vi) Liquidity Risk Management

Group Key Principles

- Liquidity and funding risk is the risk that the Group is unable to meet its payment obligations as they fall due including repaying depositors or maturing wholesale debt or having insufficient capacity to fund increases in assets.
- The key principles in managing Liquidity and Funding risk include:
 - maintaining our ability to meet liquidity 'survival horizons' under a range of stress scenarios to meet cash flow obligations over a short to medium term horizon;
 - maintaining a strong structural funding profile; and
 - maintaining a portfolio of high-quality liquid assets to act as a source of liquidity in times of stress.

ANZ Hong Kong ALCO

- In ANZ Hong Kong Branch, the Hong Kong Asset and Liability Committee (ALCO), a sub-committee of Group ALCO (GALCO), is responsible for the oversight of liquidity risk. The Committee's main objectives are to add value by managing and positioning the balance sheet consistent with the Group's appetite for Risk.
- HK ALCO's responsibilities and duties are set out in the ALCO charter which is reviewed on an annual basis. HK ALCO's responsibilities and duties in terms of liquidity and funding risk are to:
 - Ensure that the country has sufficient liquidity to meet its obligations as they fall due across a wide range of operating circumstances without incurring unacceptable losses to the Group.
 - Approve and oversee the effective implementation and operation of the Group's liquidity and funding control framework. To ensure that:
 - It meets regulatory requirements in relation to liquidity risk and stable funding requirements;
 - Liquidity risk remains within the risk appetite set by the ANZ Board and Risk Committee;
 - The Bank is able to meet its commitments at all times;
 - Liquidity and funding risks are actively and prudently managed (through appropriate diversification, stability, and cost efficiency).

Funding Strategy

Overview of Funding Strategy

- ANZ Hong Kong Branch raises a mixture of term deposits and call and savings accounts from corporate and FI customers.
- Deposit funding is supplemented by long-term and short-term intragroup funding.

Structural Funding and Short-Term Liquidity Measures

- The Net Stable Funding Ratio (NSFR) was introduced as an APRA prudential requirement from 1 January 2018. and is managed at a Group level for International ANZ sites and for Regional Model sites. ANZ Hong Kong Branch is included as part of ANZ International's Regional Model sites. is managed at a Group level for International ANZ sites and for Regional Model sites. ANZ Hong Kong Branch is included as part of ANZ International's Regional Model sites.
- No country level NSFR plan is set. Within the Regional model sites, quarterly guidance (NSFR or otherwise) is provided such that overall International will come within the overall target. No country level NSFR is to be below the specified threshold, which is measured on a month end basis. This provides value especially when the country has to make medium term considerations e.g., taking deposits past the calendar year, loan growth.

- An NSFR of below threshold is not necessarily an issue if Group levels are expected to be met by year end. A below threshold NSFR can be tolerated for a short period of time, however a strong and stable structural funding profile for ANZ Hong Kong Branch is important.
- If the NSFR is below the threshold, then a discussion on the actions to be taken will be made at Hong Kong ALCO.
- ANZ Hong Kong Branch is required to maintain CFR of not less than 75% on average in each calendar month. HK ALCO has established the ANZ Hong Kong Branch's internal trigger higher at 85% which is reviewed annually. ANZ Hong Kong Branch's CFR is monitored daily and undergoes scrutiny from senior management, through ALCO, where it drops below 85%.
- In addition to the longer-term HKMA CFR and APRA NSFR, ANZ Hong Kong Branch's funding decisions are guided by the LCR and LMR. Daily liquidity stress testing is conducted using the LCR, with ANZ Hong Kong Branch required to maintain a cash surplus (100%) over the 30-day scenario horizon.
- Stress tests are undertaken over three-time horizons and a range of severities, with the most severe outcome setting the liquidity risk appetite. To supplement the existing LCR limits at zero:
 - Target & trigger (buffer) framework for the Liquidity Coverage Ratio (LCR) is in place
 - The group stress test results are applied to set the country LCR target outcome, with the trigger level set at 50% of the target buffer above an LCR of 100%.
 - Target levels are the expected operating LCR on average over a period, with a breach of a trigger ratio requiring reporting and plan to return to the target level to local ALCO, Group Treasury and Group General Manager Markets Risk.

As a category 2A institution, ANZ Hong Kong Branch is required to maintain an LMR of not less than 25% on average in each calendar month. HK ALCO has established the ANZ Hong Kong Branch's internal limit higher at 30% which is reviewed annually. ANZ Hong Kong Branch's LMR is monitored daily with subsequent rounds of forecast throughout the day. The ratio will undergo heightened scrutiny from senior management, through the Hong Kong ALCO, where it drops below the 30% target level. This process ensures ANZ Hong Kong Branch has time to address and react to an unusually low ratio before reaching the regulatory minimum

Funds Transfer Pricing of Deposits

- The relative value of deposits is assessed based upon the anticipated liquidity characteristics in a liquidity stress scenario, as well as historic observed run-off rates.
- In practice this means that different funding levels are paid to business units for raising FI or corporate deposits.
- Pricing varies by tenor and by currency. Adjustments may be made to raise additional deposits in currencies where assets exceed deposits.
- Deposit pricing implications of NSFR are also considered.

Intragroup Funding

- Short-term borrowing and lending is conducted with consideration given to the LCR and LMR positions. Lending less than 1yr is at the discretion of the Balance Sheet Trading team who are responsible for day-to-day funding and liquidity management.
- ANZHK has typically been a net borrower of liquidity from sites in Japan, New York and London.
- Both CFR and NSFR implications to ANZ Hong Kong Branch are considered further in the case of longer term borrowing and lending.

Wholesale Funding

- To ensure there are no undue maturity concentrations within the wholesale funding profile, there are wholesale funding capacity limits in place. The metric is applied to pre-defined time buckets over a three-month period. Compliance with the limits are monitored and reported on a daily basis.
- ANZ Hong Kong Branch maintains a USCP programme and has been able in the past to issue within limits set by Group. At present this programme is not in use.

Contingency Funding Plan

- The Group maintains APRA-reviewed liquidity crisis contingency plans for analysing and responding to a liquidity threatening event at a country and Group-wide level. Key liquidity contingency crisis planning requirements and guidelines include:

Ongoing business management	Early signs/ mild stress	Severe Stress
<ul style="list-style-type: none"> • Establish crisis/severity levels • Liquidity limits • Early warning indicators 	<ul style="list-style-type: none"> • Monitoring and review • Management actions not requiring business rationalisation 	<ul style="list-style-type: none"> • Activate contingency funding plans • Management actions for altering asset and liability behaviour

- Since the precise nature of any stress event cannot be known in advance, the plans are designed to be flexible to the nature and severity of the stress.
- The ANZ Hong Kong Branch recovery plan has been developed as a scaled down version of the Group Plan. While maintaining a consistent approach to the Group plan, the ANZ Hong Kong Branch plan incorporates specific HKMA Recovery Planning Requirements.
- The ANZ Hong Kong Branch recovery plan is jointly owned by the Hong Kong CRO and Hong Kong CFO and is activated upon the approval of the Hong Kong Country Head, after discussions with the Group Treasurer. The plan leverages ANZ Hong Kong Branch's existing Liquidity Crisis Management Framework and will act as a more severe adaptation of existing stress mitigation governance and strategies. Ongoing governance of the plan rests with the Recovery Plan owners, HK ALCO and with Group stakeholders (Institutional CRO and Group Treasurer).
- Through the recovery planning process, the ANZ Hong Kong Branch has identified recovery options that senior management can consider deploying in varied types of severe stress to restore the financial viability and strength of the ANZ Hong Kong Branch without relying on public support.

SECTION B - Bank Information (consolidated basis)**I. Capital and Capital Adequacy**

	Basel III 30-Sep-24 A\$M	Basel III 31-Mar-24 A\$M
Qualifying Capital		
Tier 1		
Adjusted shareholders' equity and outside equity interests	76,246	77,851
Deductions	(13,570)	(11,142)
Tier 1 capital	62,676	66,709
Tier 2 capital	29,189	28,223
Total qualifying capital	91,865	94,932
Capital adequacy ratios (%)		
Tier 1	14.0%	15.4%
Tier 2	6.5%	6.5%
Total	20.6%	21.9%
Risk weighted assets	446,582	432,779

II. Other Financial Information	30-Sep-24 A\$M	31-Mar-24 A\$M
Total assets	1,229,115	1,089,699
Total liabilities	1,158,487	1,018,625
Total gross loans and advances	805,057	718,660
Total deposits and other borrowings	903,554	806,737
	30-Sep-24 A\$M	30-Sep-23 A\$M
Profit before income tax	9,400	10,087

Details of Group financial information can be obtained from the website www.anz.com.

Statement of Compliance

The information in this statement is not false or misleading in any material respect.



Xi Xu
Alternate Chief Executive of ANZ Hong Kong Branch

27 January 2025