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

FINANCIAL DISCLOSURE STATEMENT

Year ended 30 September 2025

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 2025.

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

I. Unaudited Income Statement Information

	HK$'000	Year ended 30-Sep-25 HK$'000	HK$'000	Year ended 30-Sep-24 HK$'000
Interest income		4,873,081		6,638,554
Interest expense		(4,064,153)		(5,652,402)
Other operating income				
- Gains less losses arising from trading in foreign currencies		(34,337)		(384,273)
- Gains less losses on securities held for trading purposes		5,985		39,598
- Gains less losses from other trading activities		718,250		992,337
- Net fees and commission income	88,378		223,988	
Less: direct income related expense	0	88,378	0	223,988
- Others		98,091		98,436
Operating expenses				
- Staff and rental	(704,439)		(721,346)	
- Others	(213,243)	(917,682)	(194,010)	(915,356)
Impairment loss and specific provision and collective provision for impaired assets		76,935		10,614
Gains less losses from disposal of property, plant and investment properties		19		(2,374)
Profit before taxation		844,567		1,049,122
Taxation (charge)		(155,952)		(200,224)
Profit after taxation		688,615		848,898

II. Unaudited Balance Sheet Information

	30-Sep-25 HK$'000	31-Mar-25 HK$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	7,495,025	5,424,982
Placements with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	621,252	881,705
Amount due from central banks	119,942	188,540
Amount due from overseas offices	21,209,554	26,942,802
Trade bills	1,388,926	1,198,921
Certificate of deposit held	0	0
Securities held for trading purposes	2,411,677	1,854,971
Loans and receivables		
Loans and advances to customers	30,427,979	36,793,936
Loans and advances to banks	0	388,925
Accrued interest and other accounts	44,329,062	49,550,025
Provisions for impaired loans and receivables		
- Collective	(242,293)	(243,137)
- Specific - Loans and advances	0	0
- Investment securities	0	0
Investment securities	35,087,199	34,296,868
Other investments	166	157
Property, plant and equipment and investment properties	106,481	129,713
Total assets	142,954,970	157,408,408
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	8,090,105	7,393,705
Amount due to central bank	4,047,620	10,418,100
Deposits from customers		
Demand deposits and current accounts	23,054,633	12,923,217
Saving deposits	0	0
Time, call and notice deposits	48,296,726	46,752,853
Amount due to overseas offices	13,359,208	27,314,277
Issued debt securities	508,844	500,583
Other liabilities	45,597,834	52,105,673
Total liabilities	142,954,970	157,408,408

III. Unaudited Additional Balance Sheet Information

			30-Sep-25 HK$'000	31-Mar-25 HK$'000
(i)	(a)	Impaired loans and advances to customers	0	0
		Amount of specific provisions made for such loans and advances	0	0
		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	0.00%	0.00%
	(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	0
		Amount of specific provisions made for such overdue loans	0	0
		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	0
		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%	0.00%
	(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 2025 and 31 Mar 2025.		
	(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-25 HK$'000	31-Mar-25 HK$'000
Contingent Liabilities and Commitments		
Direct credit substitutes	1,847,040	2,023,387
Transaction-related contingencies	3,108,746	4,102,177
Trade-related contingencies	9,589,621	7,802,806
Note issuance and revolving underwriting facilities	0	0
Other commitments	67,959,848	67,823,092
Others (including Sale and repurchase agreements, forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	8,350,251	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-25 HK$'000	31-Mar-25 HK$'000
Derivatives		
Contract Amounts		
- Exchange rate contracts	5,494,603,475	5,221,649,763
- Interest rate contracts	2,882,353,637	2,784,493,264
- Others	0	0
	8,376,957,112	8,006,143,027
Fair Value Assets		
Customers with valid bilateral netting agreements	3,102,999	3,616,892
Customers without valid bilateral netting agreements	351,143	927,590
Total fair value assets	3,454,142	4,544,482
Fair Value Liabilities		
Customers with valid bilateral netting agreements	2,167,684	3,088,285
Customers without valid bilateral netting agreements	2,463,797	2,239,064
Total fair value liabilities	4,631,481	5,327,349

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-25 HK$'000	% covered by collateral	31-Mar-25 HK$'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				
Industrial, commercial and financial	500,000	100.00%	500,000	0.00%
- Property development	1,650,000	84.85%	1,650,000	84.85%
- Property investment	2,990,921	0.00%	4,161,657	0.00%
- Financial concerns	0	0.00%	0	0.00%
- Stockbrokers	388,314	0.00%	461,691	0.00%
- Wholesale and retail trade	2,023,394	0.00%	2,766,721	0.00%
- Manufacturing	672,803	59.45%	2,064,942	41.61%
- Transport and transport equipment	2,175,170	31.88%	2,322,883	25.79%
- Electricity and gas	1,025,250	0.00%	390,009	0.00%
- Information technology	0	0.00%	0	0.00%
- Hotels, boarding houses & catering	1,831,658	1.02%	2,529,385	0.73%
- Others				
Individuals				
- 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	203,986	0.00%	2,254,453	0.00%
Loans and advances for use outside Hong Kong	16,966,483	41.45%	17,692,195	42.54%
	30,427,979		36,793,936	
Aggregate Intra-group items included in the above	*0*		*0*	

(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

	30-Sep-25 HK$'000	31-Mar-25 HK$'000
Hong Kong	9,717,746	14,430,733
China	2,951,676	4,062,101
Cayman Islands	7,558,617	7,108,881
South Korea	4,956,735	4,979,561
Others	5,243,205	6,212,660
	30,427,979	36,793,936

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 30/09/2025			Non-Bank private sector		**HK$ M**
	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private sector	Total
Developed Countries	26,242	2,806	5,840	2,704	37,592
of which Australia	21,316	0	0	495	21,811
Developing Asia and Pacific	4,078	6,144	14	8,630	18,866
of which China	2,787	6,144	14	3,371	12,316
Offshore centres	3,554	2,048	8,553	2,470	16,625
of which Hong Kong	1,229	2,048	4,596	991	8,864
International organisations	0	10,496	0	0	10,496

As at 31/03/2025			Non-Bank private sector		**HK$ M**
	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private sector	Total
Developed Countries	25,272	2,866	5,089	2,600	35,827
of which Australia	22,743	0	80	0	22,823
Developing Asia and Pacific	9,159	7,867	884	9,862	27,772
of which China	3,934	7,867	884	4,547	17,233
Offshore centres	4,249	1,812	8,965	6,872	21,898
of which Hong Kong	1,395	1,812	5,596	4,130	12,934
International organisations	0	10,761	0	0	10,761

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-25 HK$ M
	On-balance sheet exposures	Off-balance sheet exposures	Total
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	4,266	3,086	7,352
Local governments, local government-owned entities and their subsidiaries and JVs	306	13	319
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,013	1,388	4,401
Other entities of central government not reported in the 1st item above	4,133	2,073	6,206
Other entities of central government not reported in the 2nd item above	895	11	906
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,695	516	2,211
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	293	293
Total	14,308	7,380	21,688
Total assets after provision	142,955		
On-balance sheet exposures as percentage of total assets	10.01%		

			31-Mar-25 HK$ M
	On-balance sheet exposures	Off-balance sheet exposures	Total
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	6,350	2,713	9,063
Local governments, local government-owned entities and their subsidiaries and JVs	286	23	309
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,664	4,996	10,660
Other entities of central government not reported in the 1st item above	3,067	3,460	6,527
Other entities of central government not reported in the 2nd item above	1,918	27	1,945
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,313	1,029	3,342
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	417	417
Total	19,598	12,665	32,263
Total assets after provision	157,408		
On-balance sheet exposures as percentage of total assets	12.45%		

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

	USD	CNY	SGD*	OTH	30-Sep-25 Total
Equivalent to millions of HKD					
Spot assets	71,292	20,173	2,486	15,776	109,727
Spot liabilities	(75,393)	(10,409)	(2,702)	(14,365)	(102,869)
Forward purchases	2,636,368	749,995	503,935	230,086	4,120,384
Forward sales	(2,640,197)	(755,019)	(503,936)	(231,567)	(4,130,719)
Net options position	0	0	0	0	0
Net long (short) position	(7,930)	4,740	(217)	(70)	(3,477)
Net structural position	0	0	0	0	0

	USD	CNY	SGD*	OTH	31-Mar-25 Total
Equivalent to millions of HKD					
Spot assets	92,789	21,465	819	15,963	131,036
Spot liabilities	(88,031)	(9,851)	(746)	(13,881)	(112,509)
Forward purchases	2,547,902	925,686	363,713	271,479	4,108,780
Forward sales	(2,556,208)	(935,771)	(362,534)	(273,586)	(4,128,099)
Net options position	0	0	0	0	0
Net long (short) position	(3,548)	1,529	1,252	(25)	(792)
Net structural position	0	0	0	0	0

*Net position of SGD as of 30 Sep 2025 is presented as SGD constitutes more than 10% of the total net position in all foreign currencies as of 31 Mar 2025.

VII. Liquidity Information Disclosures

(i) Liquidity Maintenance Ratio (LMR)	**30-Sep-25**	**30-Sep-24**
Average LMR for 3 months period (%)	53.66%	45.85%

(ii) Core Funding Ratio (CFR)	**30-Sep-25**	**30-Sep-24**
Average CFR for 3 months period (%)	196.71%	172.03%

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-25**			**30-Sep-24**		
	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	
On balance sheet liabilities		Up to 1 year	Over 1 year		Up to 1 year	Over 1 year
Total On balance sheet liabilities	906,825	384,088	522,737	940,698	450,622	490,076
Total Off balance sheet obligations	55,834	55,834	0	54,131	54,131	0

HK$ M	**30-Sep-25**			**30-Sep-24**		
	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	
On balance sheet assets		Up to 1 year	Over 1 year		Up to 1 year	Over 1 year
Total On balance sheet assets	908,278	367,299	540,979	941,592	444,209	497,383
Total Off balance sheet claims	12,932	12,932	0	4,872	4,872	0
Contractual Maturity Mismatch		(59,691)	18,242		(55,671)	7,307
Cumulative Contractual Maturity Mismatch		(218,533)	(185,994)		(211,289)	(212,301)

* 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-25** Estimated cash flows arising from selected assets, liabilities and off balance sheet items			**30-Sep-24** 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	30	30	0	153	153	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	30,564	11,330	19,234	48,971	30,478	18,493

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

HK$ M	**30-Sep-25**		**30-Sep-24**	
Significant funding instruments	Total amount	As % of total liabilities	Total amount	As % of total liabilities
Deposits from customers	72,788	50.92%	64,193	36.11%
Funding raised from connected parties	16,936	11.85%	36,715	20.65%
Funding raised from banks (excluding connected parties)	5,025	3.51%	9,821	5.52%

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:
  - meet all obligations as they fall due in the immediate term.
  - 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 strength in the balance sheet to ensure long term resilience in the liquidity and funding risk profile;
  - maintaining a portfolio of high-quality liquid assets to act as a source of liquidity in times of stress; and
  - preparing liquidity crisis contingency plans to help identify and respond to a liquidity event

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).

<u>Funding Strategy</u>

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) 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, 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 stress testing is conducted using the APRA LCR metric with ANZ Hong Kong Branch required to maintain a cash surplus (100%) over the 30- day horizon. ANZ applies APRA prudential regulatory assumptions as defined by APS 210, when determining the 30-day LCR.

- ANZ Group implements additional stress testing which incorporates different liquidity stress scenarios that are applied to ANZ Hong Kong Branch. This supplements the existing LCR Limit at zero or 100%. A Target and Trigger (buffer) framework for the LCR is in place:
    - The group stress test results are applied to set the country LCR Target outcome, with the Trigger level set at around 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.
- 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
• Establish crisis/severity levels • Liquidity limits • Early warning indicators	• Monitoring and review • Management actions not requiring business rationalisation	• 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-25 A$M	Basel III 31-Mar-25 A$M
Qualifying Capital		
Tier 1		
Adjusted shareholders' equity and outside equity interests	77,366	77,554
Deductions	(14,825)	(14,882)
Tier 1 capital	62,541	62,672
Tier 2 capital	33,810	32,831
Total qualifying capital	96,351	95,503
Capital adequacy ratios (%)		
Tier 1	13.6%	13.4%
Tier 2	7.4%	7.0%
Total	21.0%	20.4%
Risk weighted assets	458,547	468,999

II. Other Financial Information	30-Sep-25 A$M	31-Mar-25 A$M
Total assets	1,297,108	1,302,609
Total liabilities	1,225,241	1,230,278
Total gross loans and advances	833,330	823,963
Total deposits and other borrowings	955,064	972,219

	30-Sep-25 A$M	30-Sep-24 A$M
Profit before income tax	8,722	9,400

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

29 January 2026