



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

FINANCIAL DISCLOSURE STATEMENT

Half-year ended 31 March 2026

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 interim financial year 31 March 2026.

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

	Half-year ended 31-Mar-26		Half-year ended 31-Mar-25	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
I. Unaudited Income Statement Information				
Interest income		1,981,100		2,593,348
Interest expense		(1,505,495)		(2,154,396)
Other operating income				
- Gains less losses arising from trading in foreign currencies		510,094		(4,134)
- Gains less losses on securities held for trading purposes		7,242		4,665
- Gains less losses from other trading activities		(190,636)		280,117
- Net fees and commission income	42,605		43,942	
Less: direct income related expense	<u>0</u>	42,605	<u>0</u>	43,942
- Others		76,145		54,282
Operating expenses				
- Staff and rental	(342,362)		(354,742)	
- Others	<u>(106,618)</u>	(448,980)	<u>(95,759)</u>	(450,501)
Impairment reversal/(charge) and specific provision and collective provision for impaired assets		(24,308)		74,262
Gains less losses from disposal of property, plant and investment properties		<u>(75)</u>		<u>(12)</u>
Profit before taxation		447,692		441,573
Taxation (charge)		<u>(82,177)</u>		<u>(92,378)</u>
Profit after taxation		<u>365,515</u>		<u>349,195</u>

	31-Mar-26 HK\$'000	30-Sep-25 HK\$'000
II. Unaudited Balance Sheet Information		
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	3,714,287	7,495,025
Placements with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	394,579	621,252
Amount due from central banks	145,161	119,942
Amount due from overseas offices	27,036,399	21,209,554
Trade bills	2,242,220	1,388,926
Certificate of deposit held	0	0
Securities held for trading purposes	828,704	2,411,677
Loans and receivables		
Loans and advances to customers	37,311,838	30,427,979
Loans and advances to banks	0	0
Accrued interest and other accounts	48,209,961	44,329,062
Provisions for impaired loans and receivables		
- Collective	(268,478)	(242,293)
- Specific - Loans and advances	0	0
- Investment securities	0	0
Investment securities	36,915,747	35,087,199
Other investments	620	166
Property, plant and equipment and investment properties	83,110	106,481
Total assets	156,614,148	142,954,970
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	5,438,458	8,090,105
Amount due to central bank	3,359,200	4,047,620
Deposits from customers		
Demand deposits and current accounts	28,615,758	23,054,633
Saving deposits	0	0
Time, call and notice deposits	38,220,707	48,296,726
Amount due to overseas offices	30,311,966	13,359,208
Issued debt securities	619,534	508,844
Other liabilities	50,048,525	45,597,834
Total liabilities	156,614,148	142,954,970

III. Unaudited Additional Balance Sheet Information

	31-Mar-26 HK\$'000	30-Sep-25 HK\$'000
(i) (a) Impaired loans and advances to customers	0	0
Impaired loans and advances breakdown by major geographical areas		
<i>Hong Kong</i>	0	0
<i>BVI</i>	0	0
<i>Macau</i>	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
Overdue loans and advances breakdown by major geographical areas		
<i>Hong Kong</i>	0	0
<i>BVI</i>	0	0
<i>Macau</i>	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 31 Mar 2026 and 30 Sep 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:

	31-Mar-26	30-Sep-25
	HK\$'000	HK\$'000
Contingent Liabilities and Commitments		
Direct credit substitutes	1,489,511	1,847,040
Transaction-related contingencies	5,868,089	3,108,746
Trade-related contingencies	8,646,124	9,589,621
Note issuance and revolving underwriting facilities	0	0
Other commitments	61,768,480	67,959,848
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)	0	8,350,251

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.

	31-Mar-26	30-Sep-25
	HK\$'000	HK\$'000
Derivatives		
Contract Amounts		
- Exchange rate contracts	5,458,002,834	5,494,603,475
- Interest rate contracts	3,157,943,920	2,882,353,637
- Others	0	0
	<u>8,615,946,754</u>	<u>8,376,957,112</u>
Fair Value Assets		
Customers with valid bilateral netting agreements	5,038,235	3,102,999
Customers without valid bilateral netting agreements	442,230	351,143
Total fair value assets	<u>5,480,465</u>	<u>3,454,142</u>
Fair Value Liabilities		
Customers with valid bilateral netting agreements	3,174,284	2,167,684
Customers without valid bilateral netting agreements	3,450,373	2,463,797
Total fair value liabilities	<u>6,624,657</u>	<u>4,631,481</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

	31-Mar-26 HK\$'000	% covered by collateral	30-Sep-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				
<i>Industrial, commercial and financial</i>				
- Property development	483,350	100.00%	500,000	100.00%
- Property investment	1,400,000	100.00%	1,650,000	84.85%
- Financial concerns	2,648,837	0.00%	2,990,921	0.00%
- Stockbrokers	0	0.00%	0	0.00%
- Wholesale and retail trade	541,381	0.00%	388,314	0.00%
- Manufacturing	3,036,992	0.00%	2,023,394	0.00%
- Transport and transport equipment	966,873	41.37%	672,803	59.45%
- Electricity and gas	1,538,170	42.75%	2,175,170	31.88%
- Information technology	1,020,000	0.00%	1,025,250	0.00%
- Hotels, boarding houses & catering	0	0.00%	0	0.00%
- Others	2,110,199	0.89%	1,831,658	1.02%
<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	5,881,273	0.00%	203,986	0.00%
Loans and advances for use outside Hong Kong	17,684,763	36.38%	16,966,483	41.45%
	<u>37,311,838</u>		<u>30,427,979</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>	9,008,821	9,717,746
<i>China</i>	4,741,256	2,951,676
<i>Cayman Islands</i>	7,294,433	7,558,617
<i>South Koea</i>	4,639,581	4,956,735
<i>United Arab Emirates</i>	5,546,842	59,008
<i>Others</i>	6,080,905	5,184,197
	<u>37,311,838</u>	<u>30,427,979</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 31-Mar-26	Non-Bank private sector				HK\$ M
	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private sector	Total
<i>Developed Countries</i>	31,606	2,430	5,605	2,877	42,518
of which Australia	27,238	0	0	538	27,776
<i>Developing Asia and Pacific</i>	1,560	3,852	797	8,605	14,814
of which China	1,384	3,852	797	3,915	9,948
<i>Offshore centres</i>	2,757	1,275	9,550	4,015	17,597
of which Hong Kong	2,343	1,275	4,201	2,737	10,556
International organisations	0	11,475	0	0	11,475

As at 30-Sep-25	Non-Bank private sector				HK\$ M
	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private sector	Total
<i>Developed Countries</i>	26,242	2,806	5,840	2,704	37,592
of which Australia	21,316	0	0	495	21,811
<i>Developing Asia and Pacific</i>	4,078	6,144	14	8,630	18,866
of which China	2,787	6,144	14	3,371	12,316
<i>Offshore centres</i>	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

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

	31-Mar-26		
	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)	4,379	3,024	7,403
Local governments, local government-owned entities and their subsidiaries and JVs	83	50	133
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,594	2,432	6,026
Other entities of central government not reported in the 1st item above	4,007	2,233	6,240
Other entities of central government not reported in the 2nd item above	409	18	427
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,001	645	2,646
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	357	357
Total	14,473	8,759	23,232
Total assets after provision			156,614
On-balance sheet exposures as percentage of total assets			9.24%

	30-Sep-25		
	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)	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%

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	GBP*	JPY*	EUR*	CNY	CHF*	AUD*	SGD*	NZD*	OTH	31-Mar-26 Total
<i>Equivalent to millions of HKD</i>											
Spot assets	92,141	212	5,310	1,338	24,786	0	5,143	293	20	155	129,398
Spot liabilities	(94,987)	(224)	(4,080)	(1,494)	(17,077)	0	(8,513)	(263)	(133)	(150)	(126,921)
Forward purchases	2,533,626	11,218	100,260	58,165	570,465	3,145	107,755	447,847	8,901	18,389	3,859,771
Forward sales	(2,533,419)	(11,038)	(101,465)	(58,149)	(575,355)	(3,143)	(104,565)	(447,906)	(8,799)	(18,419)	(3,862,258)
Net options position	0	0	0	0	0	0	0	0	0	0	0
Net long (short) position	(2,639)	168	25	(140)	2,819	2	(180)	(29)	(11)	(25)	(10)
Net structural position	0	0	0	0	0	0	0	0	0	0	0
<i>30-Sep-25</i>											
	USD	GBP*	JPY*	EUR*	CNY	CHF*	AUD*	SGD*	NZD*	OTH	Total
<i>Equivalent to millions of HKD</i>											
Spot assets	71,292	331	6,851	3,327	20,173	9	5,099	2,486	25	134	109,727
Spot liabilities	(75,393)	(325)	(5,585)	(3,042)	(10,409)	(10)	(5,100)	(2,702)	(172)	(131)	(102,869)
Forward purchases	2,636,368	11,889	66,082	55,674	749,995	2,277	64,019	503,935	7,716	22,429	4,120,384
Forward sales	(2,640,197)	(11,696)	(67,379)	(56,090)	(755,019)	(2,276)	(64,106)	(503,936)	(7,578)	(22,442)	(4,130,719)
Net options position	0	0	0	0	0	0	0	0	0	0	0
Net long (short) position	(7,930)	199	(31)	(131)	4,740	0	(88)	(217)	(9)	(10)	(3,477)
Net structural position	0	0	0	0	0	0	0	0	0	0	0

*Net position of this currency as of 30 Sep 2025 is presented as it constitutes more than 10% of the total net position in all foreign currencies as of 31 Mar 2026.

VII. Liquidity Information Disclosures

(i) Liquidity Maintenance Ratio (LMR)
Average LMR for 3 months period (%)

31-Mar-26 52.33%
31-Mar-25 54.33%

(ii) Core Funding Ratio (CFR)
Average CFR for 3 months period (%)

31-Mar-26 192.61%
31-Mar-25 185.53%

Approach to Liquidity Risk Management

The average Liquidity Maintenance Ratio ("LMR") for the period is the arithmetic mean of each calendar month's average liquidity ratio. It is calculated in accordance with Section 103B of Banking (Disclosure) Rules.

In compliance with The Banking (Liquidity) Rules ("BLR") which signified the implementation of LMR and Core Funding Ratio ("CFR") for category 2A institution under Basel III liquidity standards in Hong Kong, the quarterly average values of LMR and CFR reported are calculated based on the arithmetic mean of the average values of its LMR and CFR reported in its liquidity position return and stable funding position return, for each month during the quarters.

Net funding exposures are managed through regular reviews of projected cash flows. Cumulative cashflow profiles under normal and stress conditions across different horizons are monitored against limits for each of these scenarios. The policy also provides a framework for the management of market access and contingency planning to withstand a liquidity crisis.

SECTION B - Bank Information (consolidated basis)

I. Capital and Capital Adequacy

	Basel III 31-Mar-26 A\$M	Basel III 30-Sep-25 A\$M
Qualifying Capital		
Tier 1		
Adjusted shareholders' equity and outside equity interests	78,167	77,366
Deductions	(13,420)	(14,825)
Tier 1 capital	64,747	62,541
Tier 2 capital	33,747	33,810
Total qualifying capital	98,494	96,351
Capital adequacy ratios (%)		
Tier 1	14.0%	13.6%
Tier 2	7.2%	7.4%
Total	21.2%	21.0%
Risk weighted assets	464,026	458,547

	31-Mar-26 A\$M	30-Sep-25 A\$M
II. Other Financial Information		
Total assets	1,313,805	1,297,108
Total liabilities	1,242,049	1,225,241
Total gross loans and advances	825,674	833,330
Total deposits and other borrowings	960,422	955,064
	31-Mar-26 A\$M	31-Mar-25 A\$M
Profit before income tax	5,210	5,210

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.



Xu Xi
Alternate Chief Executive of ANZ Hong Kong Branch

26 June 2026