



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED,

A COMPANY INCORPORATED IN AUSTRALIA,  
ACTING THROUGH ITS HONG KONG BRANCH

FINANCIAL DISCLOSURE STATEMENT

Quarter ended 31 December 2023

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, a company incorporated in Australia, acting through its Hong Kong Branch, for the quarter ended 31 December 2023.

The 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 Australia and New Zealand Banking Group Limited, a company incorporated in Australia, acting through its 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.

## Quarterly disclosures of Profit and Loss Information

	(Q1 2024) 31-Dec-23		(Q4 2023) 30-Sep-23	
	<u>HK\$'000</u>	<u>HK\$'000</u>	<u>HK\$'000</u>	<u>HK\$'000</u>
Interest income		1,654,295		1,471,789
Interest expense		(1,383,079)		(1,185,041)
Other operating income				
- Gains less losses arising from trading in foreign currencies		13,680		92,717
- Gains less losses on securities held for trading purposes		3,605		(17,837)
- Gains less losses from other trading activities		129,669		8,977
- Net fees and commission income	19,315		31,179	
Less: direct income related expense	<u>0</u>	19,315	<u>0</u>	31,179
- Others		14,547		45,597
Operating expenses				
- Staff and rental	(180,769)		(193,592)	
- Others	<u>(42,020)</u>	(222,789)	<u>(66,422)</u>	(260,014)
Impairment loss and specific provision and collective provision for impaired assets		30,064		72,089
Gains less losses from disposal of property, plant and investment properties		0		(6)
Profit before taxation		<u>259,307</u>		<u>259,450</u>
Taxation (charge)		<u>(52,549)</u>		<u>(53,009)</u>
Profit after taxation		<u>206,758</u>		<u>206,441</u>

**Quarterly disclosures of Liquidity Maintenance Ratio (“LMR”) and Core Funding Ratio (“CFR”)**

	For the quarter ended	
	31-Dec-23	30-Sep-23
The average LMR (%)	47.33%	47.84%
The average CFR (%)	194.98%	165.97%

**Statement of Compliance**

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



Xu Xi

Alternate Chief Executive of the Hong Kong Branch

29 February 2024