



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

FINANCIAL DISCLOSURE STATEMENT

Quarter ended 31 December 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 quarter ended 31 December 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.

## Quarterly disclosures of Profit and Loss Information

|                                                                                                                |                 | (Q1 2026)<br>31-Dec-25 |                 | (Q4 2025)<br>30-Sep-25 |
|----------------------------------------------------------------------------------------------------------------|-----------------|------------------------|-----------------|------------------------|
|                                                                                                                | HK\$'000        | HK\$'000               | HK\$'000        | HK\$'000               |
| Interest income                                                                                                |                 | 997,142                |                 | 1,060,196              |
| Interest expense                                                                                               |                 | (763,146)              |                 | (874,700)              |
| Other operating income                                                                                         |                 |                        |                 |                        |
| - Gains less losses arising from trading in foreign currencies                                                 |                 | 29,683                 |                 | (673,371)              |
| - Gains less losses on securities held for trading purposes                                                    |                 | 181                    |                 | (6,580)                |
| - Gains less losses from other trading activities                                                              |                 | 123,315                |                 | 752,183                |
| - Net fees and commission income                                                                               | 15,299          |                        | 23,853          |                        |
| Less: direct income related expense                                                                            | <u>0</u>        | 15,299                 | <u>0</u>        | 23,853                 |
| - Others                                                                                                       |                 | 38,302                 |                 | 6,401                  |
| Operating expenses                                                                                             |                 |                        |                 |                        |
| - Staff and rental                                                                                             | (176,112)       |                        | (174,038)       |                        |
| - Others                                                                                                       | <u>(49,195)</u> | (225,307)              | <u>(59,892)</u> | (233,930)              |
| Reversal of impairment / (Impairment loss) and specific provision and collective provision for impaired assets |                 | 5,238                  |                 | (4,992)                |
| Gains less losses from disposal of property, plant and investment properties                                   |                 | 8                      |                 | 34                     |
| Profit before taxation                                                                                         |                 | <u>220,715</u>         |                 | <u>49,094</u>          |
| Taxation (charge)                                                                                              |                 | <u>(42,857)</u>        |                 | <u>(14,414)</u>        |
| Profit after taxation                                                                                          |                 | <u>177,858</u>         |                 | <u>34,680</u>          |

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

|                     | For the quarter ended |           |
|---------------------|-----------------------|-----------|
|                     | 31-Dec-25             | 30-Sep-25 |
| The average LMR (%) | 59.47%                | 53.66%    |
| The average CFR (%) | 207.86%               | 196.71%   |

**Statement of Compliance**

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



Xu Xi  
Alternate Chief Executive of ANZ Hong Kong Branch  
24 February 2026

