



**DISCLOSURE PACKAGE FOR OVERSEAS INCORPORATED
AUTHORISED INSTITUTION**

**NATIONAL AUSTRALIA BANK LTD
(HONG KONG BRANCH)**

For the financial year ended
30 September 2023

Contents

| | Page |
|--|----------------|
| Section A - Branch Information (Hong Kong office only) | |
| I. Income statement | 1 |
| II. Balance sheet information | 2 |
| III. Additional balance sheet information | 3 - 8 |
| IV. Off-balance sheet exposures | 9 - 10 |
| V. Liquidity | 11 |
| VI. Disclosure on remuneration | 11 |
| VII. Disclosure on Liquidity Risk Management | 12 - 14 |
| Section B - Bank Information (consolidated basis) | |
| I. Capital and capital adequacy | 15 |
| II. Other financial information | 15 |
| Operations of the Institution & Statement of Compliance | 16 |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)**I. INCOME STATEMENT**

| | Year ended 30 Sep 2023 HK\$'000 | Year ended 30 Sep 2022 HK\$'000 |
|--|---------------------------------------|---------------------------------------|
| Profit and Loss | | |
| Interest income | 1,784,532 | 575,058 |
| Interest expense | (1,560,440) | (350,998) |
| Net Interest Income | <u>224,092</u> | <u>224,060</u> |
| | | |
| Gains less losses arising from dealing in foreign currencies | 112,619 | 59,724 |
| Gains less losses on securities held for dealing purpose | 18 | 34 |
| Gains less losses from other dealing activities | (348) | (1,029) |
| Fees and commission income | 49,254 | 68,033 |
| Other income | (132,489) | (131,373) |
| Total other operating income | <u>29,054</u> | <u>(4,611)</u> |
| | | |
| Total Income | 253,146 | 219,449 |
| | | |
| Staff expenses | (77,613) | (173,324) |
| Rental expenses | (14,105) | (42,830) |
| Other expenses | 19,934 | 16,858 |
| Total Expenses | <u>(71,784)</u> | <u>(199,296)</u> |
| | | |
| Net (charges) / credit for impaired loans and receivables | 5,972 | 5,295 |
| Profit / (loss) on sale of fixed assets | (7) | (11,845) |
| Profit before taxation | <u>187,327</u> | <u>13,603</u> |
| Tax expense | (32,347) | (9,889) |
| Profit after taxation | <u><u>154,980</u></u> | <u><u>3,714</u></u> |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

II. BALANCE SHEET

| | As at 30 Sep 2023 HK\$'000 | As at 31 Mar 2023 HK\$'000 |
|--|----------------------------------|----------------------------------|
| Assets | | |
| Cash and balances with banks | 163,694 | 331,996 |
| Amount due from overseas offices | 9,004,247 | 19,873,042 |
| Trade bills | 1,184,555 | 2,357,117 |
| Loans and advances to customers | 3,758 | 6,996 |
| Investment securities | 14,586,375 | 21,560,055 |
| Property, plant and equipment | 52,732 | 58,023 |
| Other assets | 1,925,473 | 1,563,428 |
| Total assets | 26,920,834 | 45,750,657 |
| Liabilities | | |
| Deposits and balances from banks | 380,272 | 5,404,118 |
| Amount due to overseas offices | 8,774,347 | 19,504,355 |
| Deposits from customers: | | |
| - Demand deposits and current accounts | 452,697 | 530,414 |
| - Savings deposits | 7 | 175 |
| - Time, call and notice deposits | 15,427,717 | 18,817,811 |
| Other liabilities and provisions | 1,885,794 | 1,493,784 |
| Total liabilities | 26,920,834 | 45,750,657 |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION

1 Loans and advances to customers

As at 30 Sep 2023

| | HK\$'000 |
|---|--------------|
| Loans and advances to customers | 3,763 |
| Collective provisions to customers | (5) |
| Impaired loans to non-bank customers | - |
| Specific provisions to customers | - |
| Percentage of impaired loans to non-bank customers to total advances to customers | 0% |
| Net loans and advances to customers | <u>3,758</u> |

As at 31 Mar 2023

| | HK\$'000 |
|---|--------------|
| Loans and advances to customers | 18,419 |
| Collective provisions to customers | (11,423) |
| Impaired loans to non-bank customers | - |
| Specific provisions to customers | - |
| Percentage of impaired loans to non-bank customers to total advances to customers | 0% |
| Net loans and advances to customers | <u>6,996</u> |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION

2 Overdue and rescheduled assets

| As at 30 Sep 2023 | Non-bank customers HK\$'000 | Banks HK\$'000 | Total HK\$'000 |
|--|--|---------------------------|---------------------------|
| Gross amount of loans and advances to customers which have been overdue for | | | |
| - More than 3 months but not more than 6 months | - | - | - |
| - More than 1 year | - | - | - |
| % of the overdue to the total gross total loans and advances to customers | 0.00% | 0% | 0.00% |
| Value and type of collateral of the overdue loans and advances to customers | | | |
| - Residential property | - | - | - |
| Specific provision made on the overdue loans and advances to customers | - | - | - |
| Gross amount of loans and advances to customers which have been rescheduled, excluding those have been overdue for more than 3 months and reports in above | - | - | - |
| % of the reschedule loans and advances to the total loans and advances to customers, excluding those have been overdue for more than 3 months and reports in above | 0% | 0% | 0% |
| As at 31 Mar 2023 | Non-bank customers HK\$'000 | Banks HK\$'000 | Total HK\$'000 |
| Gross amount of loans and advances to customers which have been overdue for | | | |
| - More than 1 year | 0 | - | - |
| % of the overdue to the total gross total loans and advances to customers | 0.00% | 0% | 0.00% |
| Value and type of collateral of the overdue loans and advances | | | |
| - Residential property | - | - | - |
| Specific provision made on the overdue loans and advances to customers | - | - | - |
| Gross amount of loans and advances to customers which have been rescheduled, excluding those have been overdue for more than 3 months and reports in above | - | - | - |
| % of the reschedule loans and advances to the total loans and advances to customers, excluding those have been overdue for more than 3 months and reports in above | 0% | 0% | 0% |

There were no repossessed assets as at 30 September 2023 and 31 March 2023.

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)**III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)**

| | As at 30 Sep 2023 HK\$'000 | As at 31 Mar 2023 HK\$'000 |
|--|----------------------------------|----------------------------------|
| 3 Gross advances to customers by industry sector and loan usage | | |
| Loans and advances for use in Hong Kong | | |
| Trade finance | - | 11,942 |
| Loans and advances for use outside Hong Kong | 3,763 | 6,477 |
| | 3,763 | 18,419 |
| | | |
| Loans and advances which are covered by collateral or other securities | 3,763 | 6,477 |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

| | As at 30 Sep 2023 HK\$'000 | As at 31 Mar 2023 HK\$'000 |
|--|----------------------------------|----------------------------------|
| 4 Gross advances to customers by geographical areas | | |
| Analysis of the gross amount of advances to customers by geographical areas according to the location of the counterparties for which exceed 10% of the aggregate gross amount to customers. | | |
| Hong Kong - Loans and advances to customers | 2,744 | 17,319 |
| - Overdue and impaired loans | - | - |

5 International claims

Analysis of the international claims by countries or geographical areas that constitute 10% or more of the total international claims according to the location of the counterparties and by the types of counterparties after taking into account transfer of risk.

| | Banks HK\$M | Official sector HK\$M | Non-bank private sector HK\$M | Total HK\$M |
|--------------------------|----------------|--------------------------|-------------------------------------|----------------|
| As at 30 Sep 2023 | | | | |
| - Australia | 15,212 | - | 4 | 15,216 |
| - Japan | 130 | 4,635 | - | 4,765 |
| - Singapore | 231 | 1,486 | - | 1,717 |
| Total | <u>15,573</u> | <u>6,122</u> | <u>4</u> | <u>21,698</u> |
| | | | | |
| As at 31 Mar 2023 | | | | |
| - Australia | 28,578 | - | 6 | 28,584 |
| - Japan | 660 | 6,561 | - | 7,221 |
| - Singapore | 448 | 3,466 | - | 3,914 |
| Total | <u>29,686</u> | <u>10,027</u> | <u>6</u> | <u>39,719</u> |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

6 Mainland Activities Disclosures

As at 30 Sep 2023

| Type of counterparties | On-balance sheet exposures HK\$M | Off-balance sheet exposures HK\$M | Total HK\$M |
|--|---|--|----------------|
| 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | - | 4 | 4 |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs | - | - | - |
| 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | - | 1,156 | 1,156 |
| 4. Other entities of central government not reported in item 1 above | - | - | - |
| 5. Other entities of local governments not reported in item 2 above | - | 6 | 6 |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | - | - | - |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | - | - | - |
| Total | - | 1,166 | 1,166 |
| Total assets after provision | 26,921 | | |
| On-balance sheet exposure as percentage of total assets | 0.00% | | |

As at 31 Mar 2023

| Type of counterparties | On-balance sheet exposures HK\$M | Off-balance sheet exposures HK\$M | Total HK\$M |
|--|---|--|----------------|
| 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 12 | 52 | 64 |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs | - | - | - |
| 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | - | 1,486 | 1,486 |
| 4. Other entities of central government not reported in item 1 above | - | - | - |
| 5. Other entities of local governments not reported in item 2 above | - | 6 | 6 |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | - | - | - |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | - | - | - |
| Total | 12 | 1,544 | 1,556 |
| Total assets after provision | 45,751 | | |
| On-balance sheet exposure as percentage of total assets | 0.03% | | |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

7 Currency risk

| | USD HK\$M | AUD HK\$M | JPY HK\$M | CNY HK\$M | NZD HK\$M | SGD HK\$M | OTH HK\$M | Total HK\$M |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
| As at 30 Sep 2023 | | | | | | | | |
| Hong Kong dollar equivalent | | | | | | | | |
| - Spot assets | 8,889 | 2,984 | 4,731 | 1 | 4,345 | 1,490 | 70 | 22,510 |
| - Spot liabilities | (10,765) | (1,747) | (2,028) | (618) | (3) | (113) | (45) | (15,319) |
| - Forward purchases | 16,335 | 1,690 | 1,473 | 649 | 52 | 172 | - | 20,371 |
| - Forward sales | (13,201) | (2,972) | (4,156) | (22) | (4,299) | (1,556) | (13) | (26,219) |
| - Net options position | - | - | - | - | - | - | - | - |
| Net Long/(short) position | <u>1,258</u> | <u>(45)</u> | <u>20</u> | <u>10</u> | <u>95</u> | <u>(7)</u> | <u>12</u> | <u>1,343</u> |
| Net Structural Position | - | - | - | - | - | - | - | - |
| As at 31 Mar 2023 | | | | | | | | |
| Hong Kong dollar equivalent | | | | | | | | |
| - Spot assets | 22,554 | 919 | 6,790 | 19 | 7,116 | 3,508 | 63 | 40,969 |
| - Spot liabilities | (25,416) | (2,446) | (2,883) | (371) | (3) | (1,071) | (78) | (32,268) |
| - Forward purchases | 17,563 | 1,567 | 650 | 363 | 55 | 332 | 34 | 20,564 |
| - Forward sales | (13,997) | (53) | (4,531) | - | (6,963) | (2,787) | (6) | (28,337) |
| - Net options position | - | - | - | - | - | - | - | - |
| Net Long/(short) position | <u>704</u> | <u>(13)</u> | <u>26</u> | <u>11</u> | <u>205</u> | <u>(18)</u> | <u>13</u> | <u>928</u> |
| Net Structural Position | - | - | - | - | - | - | - | - |

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

IV. OFF BALANCE SHEET EXPOSURES

| | As at 30 Sep 2023 HK\$'000 | As at 31 Mar 2023 HK\$'000 |
|---|----------------------------------|----------------------------------|
| 1 Contingent liabilities and commitments at contractual amounts | | |
| - Direct credit substitutes | 7,976,550 | 6,247,168 |
| - Trade-related contingencies | 3,655 | 51,455 |
| - Other commitments | 1,041,564 | 1,044,358 |
| - Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales with recourse or other transactions with recourse) | 506 | 394,989 |

The contractual amounts of the above exposures represent the amount at risk.

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

IV. OFF BALANCE SHEET EXPOSURES (CONTINUED)

2 Derivative Financial Instruments

| As at 30 Sep 2023 | Contractual amount HK\$'000 | Fair Value Favourable/ (Unfavourable) HK\$'000 |
|-------------------------|-----------------------------------|---|
| Exchange rate contracts | | |
| - Spot and Forwards | 20,488,650 | 579,811 |
| - Swaps | 9,056,954 | 785,886 |
| | <u>29,545,604</u> | <u>1,365,697</u> |
| Interest rate contracts | | |
| - Swaps | 8,341,439 | (954) |
| | <u>8,341,439</u> | <u>(954)</u> |
| | | |
| As at 31 Mar 2023 | Contractual amount HK\$'000 | Fair Value Favourable/ (Unfavourable) HK\$'000 |
| Exchange rate contracts | | |
| - Spot and Forwards | 19,188,928 | 64,843 |
| - Swaps | 12,389,805 | 868,441 |
| | <u>31,578,733</u> | <u>933,284</u> |
| Interest rate contracts | | |
| - Swaps | 7,722,448 | (974) |
| | <u>7,722,448</u> | <u>(974)</u> |

There are no bilateral netting arrangements in derivatives contracts for the branch.

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

V. LIQUIDITY

| | Three months quarter ended 30 Sep 2023 | Three months quarter ended 30 Sep 2022 |
|--|---|--|
| Average liquidity maintenance ratio (LMR) for the financial period | 216.45% | 181.12% |

The average liquidity maintenance ratio for the period is the arithmetic mean of each calendar month's average liquidity ratio.

The liquidity risk management of National Australia Bank Hong Kong branch is aligned to the Group's liquidity risk management approach to manage its funding and liquidity risk. Further information can be found in the section of Liquidity Risk under Note 19 Financial risk management on Page 203 of the 2023 Annual Financial Report.

<https://www.nab.com.au/content/dam/nab/documents/reports/corporate/2023-annual-report.pdf>

VI. DISCLOSURE ON REMUNERATION

National Australia Bank Limited's remuneration framework recognises and rewards performance consistent with general practices within the markets in which the Group (being National Australia Bank Limited and its controlled entities) operates while being linked to shareholder outcomes. The Group's remuneration philosophy is underpinned by principles that:

- link employee rewards to the creation of shareholder value; and
- provide competitive levels of remuneration within the markets in which the Group operates to attract and retain the best talent.

Please refer to the Remuneration Report on pages 115 to 154 of the 2023 Annual Financial Report of the Group for details.

VII. DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

1 Qualitative Disclosures

Liquidity Risk Management

Governance of Liquidity Risk Management

| | <u>National Australia Bank Full Year Pillar 3 Report as at 30 Sep 2023</u> | <u>Paragraph</u> |
|---|--|------------------|
| (i) Risk tolerance | Section 9.1 - "Liquidity and Funding Risk Management Framework" | 2 |
| (ii) Structure and responsibilities for liquidity risk management | Section 9.1 - "Introduction" | 3 |
| (iii) Internal liquidity reporting | Section 9.1 - "Measurement, Monitoring and Reporting" | 1 |
| (iv) Communication of liquidity risk strategy, policies and practices across business lines and with the board of directors | Section 9.1 - "Liquidity and Funding Risk Management Framework" | 1 |
| | Section 9.1 - "Measurement, Monitoring and Reporting" | 1 |

Funding strategy

| | | |
|--|---|---|
| (i) Policies on diversification in the sources and tenors of funding | Section 9.1 - "Liquidity and Funding Risk Management Framework" | 4 |
| (ii) Whether the funding strategy is centralised or decentralised | Section 9.1 - "Liquidity and Funding Risk Management Framework" | 4 |

Liquidity risk mitigation techniques

| | | |
|--|---|---|
| | Section 9.1 - "Liquidity and Funding Risk Management Framework" | 3 |
|--|---|---|

Stress testing

| | | |
|--|---|---|
| | Section 9.1 - "Liquidity and Funding Risk Management Framework" | 2 |
|--|---|---|

Contingency Funding Plan

| | | |
|--|---|---|
| | Section 9.1 - "Liquidity and Funding Risk Management Framework" | 5 |
|--|---|---|

Source: National Australia Bank Pillar 3 Report as of 30 Sep 2023

Links: <https://www.nab.com.au/content/dam/nab/documents/reports/corporate/2023-full-year-pillar-3-report.pdf>

VII. DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

2. Quantitative Disclosures

On and Off-balance sheet liquidity assets

The table below analyses of on and off-balance sheet items by remaining maturity and the resultant liquidity gap as at 30 September 2023

| HK\$'000 | | Next day | 2 to 7 days | 8 days to 1 month | 1 month up to 2 months | 2 months up to 6 months | 6 months up to 1 year | 1 year up to 2 years | 2 years up to 3 years | 3 years up to 5 years | Over 5 years | Undated | Total amount |
|---|--|-------------------|------------------|-------------------|------------------------|-------------------------|-----------------------|----------------------|-----------------------|-----------------------|----------------|----------------|------------------|
| On-balance sheet liabilities | | | | | | | | | | | | | |
| Deposits from non-bank customers | | 530,208 | 78,989 | 1,787,681 | 5,536,747 | 8,613,213 | 1,482,640 | - | 120,439 | - | - | - | 16,137,317 |
| Amount payable arising from derivatives contracts | | 1,360,297 | 2,343,020 | 5,509,927 | 4,985,524 | 10,081,709 | 880,877 | 338,315 | 406,406 | 3,942,311 | 343,237 | - | 29,786,664 |
| Due to overseas central banks | | - | - | - | - | - | - | - | - | - | - | - | - |
| Due to banks | | 7,804,831 | 271,250 | 7,841,768 | 7,860,292 | 1,400,333 | - | - | - | - | 188,099 | - | 9,201,240 |
| Other liabilities | | 9,134 | 636,174 | - | 64,884 | - | 37,588 | - | 395 | 0 | 80,212 | - | 841,568 |
| Capital reserves | | - | - | - | - | - | - | - | - | - | - | 309,978 | 309,978 |
| Total on-balance sheet liabilities | | 4,704,230 | 3,260,833 | 10,244,876 | 12,280,915 | 18,095,155 | 2,400,405 | 338,315 | 527,241 | 3,942,311 | 591,347 | 309,978 | |
| On-balance sheet assets | | | | | | | | | | | | | |
| Amount receivable arising from securities financing transactions | | - | - | - | - | - | - | - | - | - | - | - | - |
| Amount receivable arising from derivatives contracts | | 1,360,334 | 2,343,081 | 6,380,748 | 5,104,343 | 10,434,951 | 918,743 | 338,023 | 406,302 | 3,942,174 | 343,237 | - | 31,172,616 |
| Due from MA for aid of Exchange Fund | | 28,750 | - | - | - | - | - | - | - | - | - | - | 28,750 |
| Due from banks | | 648,347 | 1,495,867 | 949,167 | 2,595,813 | 3,206,283 | 380,081 | - | - | - | - | - | 9,274,035 |
| Debt securities, approved mortgages and structural financial instruments held (net of share purchase) | | 10,132,388 | - | 4,253,886 | - | - | - | - | - | - | - | - | 14,386,274 |
| Acceptances and bills of exchange held | | 125,443 | 713,150 | 343,111 | - | - | - | - | - | - | - | - | 1,181,704 |
| Loans and advances to non-bank customers | | - | 2,754 | 1,020 | - | - | - | - | - | - | - | 0 | 3,774 |
| Other assets | | 41 | - | 83,822 | 118,284 | 12,440 | 12,582 | 317 | - | - | 51,535 | 1,196 | 279,320 |
| Total on-balance sheet assets | | 12,495,109 | 4,558,547 | 12,011,435 | 7,813,900 | 13,649,674 | 1,311,806 | 338,319 | 406,302 | 3,942,174 | 394,772 | 1,196 | |
| Off-balance sheet obligations | | | | | | | | | | | | | |
| Total Off-balance sheet obligations | | 1,261,859 | 18,398 | 641,142 | 3,388,488 | 1,810,108 | 2,042,285 | - | - | - | - | - | 9,022,278 |
| Off-balance sheet claims | | | | | | | | | | | | | |
| Total Off-balance sheet claims | | 123,409 | - | - | - | - | - | - | - | - | - | - | 123,403 |
| Contractual Maturity Mismatch | | 6,630,417 | 1,240,216 | 1,105,817 | -7,868,458 | -4,056,556 | -3,131,085 | 4 | -121,039 | +137 | -196,676 | - | - |
| Cumulative Contractual Maturity Mismatch | | 6,630,417 | 7,870,723 | 6,998,950 | 1,143,097 | -4,912,456 | -6,043,573 | -6,043,569 | -6,164,608 | -6,164,745 | -6,361,321 | - | - |

VII. DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

2 Quantitative Disclosures

On and Off-balance sheet liquidity oao
The table below analysis of on and off-balance sheet items by remaining maturity and the resultant liquidity oao as at 30 September 2022

| HKS'000 | Next day | 2 to 7 days | 8 days to 1 month | 1 month up to 3 months | 3 months up to 6 months | 6 months up to 1 year | 1 year up to 2 years | 2 years up to 3 years | 3 years up to 5 years | Over 5 years | Undated | Total amount |
|---|-------------------|------------------|-------------------|------------------------|-------------------------|-----------------------|----------------------|-----------------------|-----------------------|------------------|----------------|-------------------|
| On-balance sheet liabilities | | | | | | | | | | | | |
| Deposits from non-bank customers | 879,635 | 719,867 | 4,346,554 | 5,393,485 | 701,286 | 800,387 | - | - | - | - | - | 17,441,199 |
| Amount payable arising from derivative contracts | 647,079 | 1,171,537 | 8,253,314 | 8,854,678 | 4,714,550 | 4,761,842 | 4,984,953 | 300,197 | 668,766 | 3,478,488 | - | 35,093,808 |
| Due to overseas central banks | - | - | - | - | - | - | - | - | - | - | - | - |
| Due to banks | 1,879,337 | 2,989,954 | 8,075,728 | 9,505,888 | - | 25,000 | - | - | - | 188,803 | - | 22,769,169 |
| Other liabilities | 6,978 | 767,015 | - | 855,350 | - | 63,958 | - | - | 597 | 87,575 | - | 1,794,833 |
| Capital reserves | - | - | - | - | - | - | - | - | - | - | - | - |
| Total on balance sheet liabilities | 3,528,031 | 5,248,373 | 19,675,596 | 24,359,407 | 5,415,836 | 5,151,222 | 4,984,953 | 300,197 | 668,823 | 3,722,676 | 826,074 | 826,074 |
| On-balance sheet assets | | | | | | | | | | | | |
| Amount receivable arising from securities financing transactions | - | - | - | - | - | - | - | - | - | - | - | - |
| Amount receivable arising from derivatives contracts | 859,361 | 1,348,057 | 8,313,423 | 8,804,656 | 4,800,942 | 4,839,138 | 5,997,825 | 300,098 | 683,971 | 3,478,488 | - | 37,120,894 |
| Due from MA for sale of Exchange Fund | 37,157 | - | - | - | - | - | - | - | - | - | - | 37,157 |
| Due from banks | 339,306 | 3,073,765 | 2,473,422 | 5,112,937 | 712,622 | - | - | - | - | - | - | 12,110,062 |
| Debt securities, prescribed instruments and structured financial instruments held (net of short position) | 16,150,284 | - | - | - | - | - | 4,183,040 | - | - | 3,351,981 | - | 22,685,306 |
| Accumulated and sale of exchange held | 331,881 | 843,217 | 388,277 | - | - | - | - | - | - | - | - | 1,860,456 |
| Loans and advances to non-bank customers | 50 | 6,186 | 11,541 | - | - | - | - | - | - | - | - | 18,556 |
| Other assets | 0 | 1,812 | 134,449 | 90 | 60 | 8,734 | 59,629 | - | 99,485 | 3,007 | - | 309,187 |
| Total on balance sheet assets | 18,109,969 | 5,271,325 | 9,045,175 | 14,117,330 | 5,313,654 | 4,847,890 | 10,214,290 | 300,098 | 646,911 | 3,827,944 | 3,841 | 3,841 |
| Off-balance sheet obligations | | | | | | | | | | | | |
| Total Off-balance sheet obligations | 1,312,270 | 187,806 | 1,433,430 | 4,296,218 | 2,572,183 | 464,582 | - | - | - | - | - | 10,456,688 |
| Off-balance sheet claims | | | | | | | | | | | | |
| Total Off-balance sheet claims | 1,260,843 | 20,713 | 788 | - | - | - | - | - | - | - | - | 1,282,343 |
| Contractual Maturity Mismatch | 14,526,918 | -138,141 | 12,212,883 | -14,498,295 | -2,474,365 | -707,934 | 5,229,337 | -181 | -912 | 2,095,269 | - | - |
| Cumulative Contractual Maturity Mismatch | 14,526,918 | 14,388,375 | 2,175,512 | -12,322,783 | -14,797,148 | -15,505,072 | -10,335,735 | -10,335,896 | -10,336,808 | -8,241,540 | - | - |

SECTION B - BANK INFORMATION (CONSOLIDATED BASIS)**ANNOUNCEMENT - 2022/2023 Group Full Year Financial Results for the year ended 30 September 2023****I. Capital and capital adequacy**

| | As at 30 Sep 2023 | As at 31 Mar 2023 |
|----------------------------|----------------------|----------------------|
| Common equity tier 1 ratio | 12.22% | 12.21% |
| Tier 1 ratio | 14.19% | 13.89% |
| Total capital ratio | 19.88% | 19.76% |

As an authorised deposit-taking institution (ADI), the National Australia Bank Limited is subject to regulation by Australian Prudential Regulation Authority (APRA) under the authority of the Banking Act 1959 (Cth). APRA has set minimum regulatory capital requirements for banks that are consistent with the Basel III Framework.

| | 30 Sep 2023 A\$M | 31 Mar 2023 A\$M |
|--|---------------------|---------------------|
| Aggregate amount of shareholders' funds (Total Equity) | 61,503 | 61,415 |

II. Other financial information

| | 30 Sep 2023 A\$M | 31 Mar 2023 A\$M |
|---|---------------------|---------------------|
| Group total assets | 1,059,083 | 1,048,288 |
| Group total liabilities | 997,580 | 986,873 |
| Group total-loans and advances | 702,702 | 695,053 |
| Group total deposits and other borrowings | 682,120 | 689,020 |

| | Year ended 30 Sep 2023 A\$M | Year ended 30 Sep 2022 A\$M |
|-------------------------------|-----------------------------------|-----------------------------------|
| Group total profit before tax | 10,450 | 9,744 |

Operations of the institution

National Australia Bank is an overseas bank incorporated in Australia. Our Branch provides personal and business banking services to our clients.

Statement of compliance

To the best of my knowledge, the information disclosed complies with the Banking (Disclosure) Rules and is not false or misleading.



Edwina Yu
Alternate Chief Executive
National Australia Bank - Hong Kong Branch