

Balance Sheet
(Head Office and Branches)

Australia and New Zealand Banking Group Ltd

(Name of Bank)

15

(Bank Code)

As of

06/30/2025
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	22,926,843.73	21,822,725.55
Due from Bangko Sentral ng Pilipinas	105150000000000000	4,195,172,093.51	2,884,143,714.25
Due from Other Central Banks and Banks - Net	105220000000000000	3,129,774,034.69	1,242,224,172.81
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	14,539,071,311.45	3,160,821,450.05
Financial Assets at Fair Value Through Other Comprehensive Income	195210000000000000	17,124,235,232.77	17,717,172,392.46
Debt Securities at Amortized Cost - Net	195241000000000000	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	140100000000000000	2,750,000,000.00	2,150,000,000.00
Loans and Receivables - Others	140150300000000000	9,109,512,675.80	6,691,868,059.66
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	2,472,969,280.00	0.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	14,332,481,955.80	8,841,868,059.66
Allowance for Credit Losses 2/	499800000000000000	57,225,240.10	19,334,206.34
Total Loan Portfolio - Net	195400000000000000	14,275,256,715.70	8,822,533,853.32
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	16,715,151.84	18,760,727.42
Real and Other Properties Acquired - Net	195501000000000000	0.00	0.00
Sales Contract Receivables - Net	195451500000000000	0.00	0.00
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets - Net	152500000000000000	508,818,218.54	550,103,737.04
Net Due from Head Office/Branches/Agencies (Philippine branch of a	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	53,811,969,602.23	34,417,582,772.90
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	578,382,718.48	786,430,847.68
Deposit Liabilities	215000000000000000	24,398,430,331.89	21,387,476,763.73
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	137,808,299.44	139,961,187.01
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	137,808,299.44	139,961,187.01
c) Other Borrowings, including Deposit Substitutes	220100003500000000	0.00	0.00
Bonds Payable - Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt - Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Other Liabilities	240200000000000000	534,876,870.81	514,364,392.70
Net Due to Head Office/Branches/Agencies (Philippine branch of a fo	230850000000000000	23,377,725,113.63	6,917,000,179.37
TOTAL LIABILITIES	200000000000000000	49,027,223,334.25	29,745,233,370.49
Stockholders' Equity			
Capital Stock	305000000000000000	0.00	0.00
Additional Paid-In Capital	305200000000000000	0.00	0.00
Undivided Profits	315150000000000000	432,983,978.86	339,827,780.04
Retained Earnings	315000000000000000	92,819,374.71	75,366,671.76
Other Capital Accounts	335200000000000000	33,753,407.99	31,965,444.19
Assigned Capital	325200000000000000	4,225,189,506.42	4,225,189,506.42
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	4,784,746,267.98	4,672,349,402.41
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	53,811,969,602.23	34,417,582,772.90
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	263,095,484.84	605,765,402.93
Financial Standby Letters of Credit	410050000000000000	946,416.47	946,416.47
Performance Standby Letters of Credit	410100000000000000	58,500,000.00	58,500,000.00
Commercial Letters of Credit	415000000000000000	3,547,689.68	0.00
Trade Related Guarantees	420000000000000000	0.00	0.00
Commitments	425000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000	6,848,100,261.08	3,563,145,140.08
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	0.00	0.00
Derivatives	435000000000000000	72,110,170,655.29	88,395,996,968.02

Others	44000000000000000000	44,079,607,465.43	38,584,293,854.86
TOTAL CONTINGENT ACCOUNTS	40000000000000000000	123,363,967,972.79	131,208,647,782.36
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	0.00	0.00
Net NPL Ratio	49915100000000000000	0.00	0.00
Gross NPL Coverage Ratio	49915250000000000000	0.00	0.00
Net NPL Coverage Ratio	49915300000000000000	0.00	0.00
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to R	49940150000000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	49945100000000000000	0.43	0.72
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	49955050000000000000	290.43	279.47
Net Stable Funding Ratio 4/	49955100000000000000	183.77	242.07
Minimum Liquidity Ratio 5/	49955150000000000000	0.00	0.00
PROFITABILITY			
Return on Equity (ROE)	49935000000000000000	10.99	14.23
Return on Assets	49935100000000000000	1.41	2.00
Net Interest Margin	49935150000000000000	3.51	3.98
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	49965050150000000000	43.59	53.21
Tier 1 Capital Ratio	49965050100000000000	43.59	53.21
CAR	49965050050000000000	44.23	53.81
LEVERAGE			
Basel III Leverage Ratio 4/	49985000000000000000	13.83	19.45
Deferred Charges not yet Written Down	49970000000000000000	0.00	0.00

- 1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

Republic of the Philippines)
Makati City) s.s.

We, Jesus Plaridel Santiago, Jr. and Marlon Castro of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.


Jesus Plaridel Santiago, Jr.
Country Head

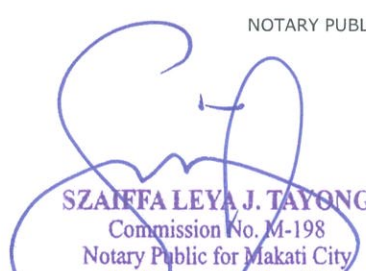

Marlon Castro
Acting, Chief Financial Officer

SUBSCRIBED AND SWORN to before me this Jul 23 2025 at Makati City, affiants exhibiting their Passport No. P6355386B, issued at DFA NCR East on 22 Feb 2021 and Passport No. P1585236C, issued at DFA NCR South on 07 Sep 2022, respectively.

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Series of 2025



NOTARY PUBLIC


SZAIFFA LEYA J. TAYONG
Commission No. M-198
Notary Public for Makati City
Until December 31, 2026
6/F Don Pablo Bldg. 114 Amorsolo St.,
Legaspi Village, Makati City 1229
PTR No. 10473089 / 01-06-2025 / Makati City
IBP No. 510818 / 12-16-2024 / Quezon City
MCLE No. VIII-0019651 / 01-14-2025 / Pasig City
Roll No. 88307