

**Balance Sheet**  
(Head Office and Branches)

**Australia and New Zealand Banking Group Ltd**

(Name of Bank)

**15**

(Bank Code)

As of

**06/30/2024**  
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	23,226,477.72	21,740,328.63
Due from Bangko Sentral ng Pilipinas	105150000000000000	3,716,096,432.33	4,008,801,944.22
Due from Other Central Banks and Banks - Net	105220000000000000	1,754,438,247.99	3,546,009,826.41
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	12,762,891,308.89	2,217,978,168.32
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	12,635,410,365.66	14,517,022,604.38
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	1,300,000,000.00	1,100,000,000.00
Loans and Receivables - Others	140150300000000000	6,911,627,736.81	5,117,627,188.72
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	800,000,000.00	2,900,000,000.00
<b>Total Loan Portfolio (TLP) - Gross</b>	<b>499020000000000000</b>	<b>9,011,627,736.81</b>	<b>9,117,627,188.72</b>
Allowance for Credit Losses 2/	499350000000000000	18,871,070.20	20,941,972.97
<b>Total Loan Portfolio - Net</b>	<b>195400000000000000</b>	<b>8,992,756,666.61</b>	<b>9,096,685,215.75</b>
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	19,339,615.95	18,935,464.15
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	767,367,656.06	412,561,475.63
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>40,671,526,771.21</b>	<b>33,839,735,027.49</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	867,631,295.01	582,483,310.17
Deposit Liabilities	215000000000000000	19,582,642,492.18	17,982,972,866.90
Due to Other Banks	220050000000000000	59,545.43	107,632,619.53
Bills Payable	220100000000000000	331,856,616.46	315,470,631.47
a) BSP (Rediscounting and Other Advances)	220100001500000000		
b) Interbank Loans Payable	220100002000000000	331,856,616.46	315,470,631.47
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	5,880,925,682.59	436,062,135.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	9,282,903,368.54	9,808,639,187.37
<b>TOTAL LIABILITIES</b>	<b>200000000000000000</b>	<b>35,946,019,000.21</b>	<b>29,233,260,750.44</b>
<b>Stockholders' Equity</b>			
Capital Stock	305000000000000000	0.00	0.00
Additional Paid-In Capital	305200000000000000	0.00	0.00
Undivided Profits	315150000000000000	491,585,594.21	377,606,343.57
Retained Earnings	315000000000000000	73,067,366.38	49,983,595.91
Other Capital Accounts	335200000000000000	-64,334,696.01	-46,305,168.85
Assigned Capital	325200000000000000	4,225,189,506.42	4,225,189,506.42
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>300000000000000000</b>	<b>4,725,507,771.00</b>	<b>4,606,474,277.05</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>40,671,526,771.21</b>	<b>33,839,735,027.49</b>
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	405000000000000000	356,020,272.45	356,020,272.45
Financial Standby Letters of Credit	410050000000000000	8,748,946.56	35,194,685.69
Performance Standby Letters of Credit	410100000000000000	300,577,000.55	300,577,000.55
Commercial Letters of Credit	415000000000000000	262,611,478.15	251,414,463.46
Trade Related Guarantees	420000000000000000	0.00	0.00
Commitments	425000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000	4,630,191,309.03	5,399,039,645.76
Securities Held Under Custodianship by Bank Proper	495220000000000000		
Trust Department Accounts	495250000000000000		
Derivatives	435000000000000000	109,796,358,596.49	85,132,159,026.57
Others	440000000000000000	39,335,009,576.05	40,735,378,400.60
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>154,689,517,179.28</b>	<b>132,209,783,495.08</b>
<b>ADDITIONAL INFORMATION</b>			
<b>ASSET QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	0.00	0.00

Net NPL Ratio	499151000000000000	0.00	0.00
Gross NPL Coverage Ratio	499152500000000000	0.00	0.00
Net NPL Coverage Ratio	499153000000000000	0.00	0.00
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	0.45	0.44
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
<b>LIQUIDITY</b>			
Liquidity Coverage Ratio 4/	499550500000000000	321.54	256.07
Net Stable Funding Ratio 4/	499551000000000000	156.36	272.82
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
<b>PROFITABILITY</b>			
Return on Equity (ROE)	499350500000000000	11.63	13.52
Return on Assets	499351000000000000	1.42	1.60
Net Interest Margin	499351500000000000	3.83	3.41
<b>CAPITAL ADEQUACY</b>			
Common Equity Tier 1 Ratio 4/	499650501500000000	46.90	56.47
Tier 1 Capital Ratio	499650501000000000	46.90	56.47
CAR	499650500500000000	47.45	56.98
<b>LEVERAGE</b>			
Basel III Leverage Ratio 4/	499650501000000000	16.64	19.29
Deferred Charges not yet Written Down	499700000000000000	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 Loss Provision.  
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 Maria Bernadette Samonte 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.

*[Signature]*  
**Jesus Plaridel Santiago, Jr.**  
Country Head

*[Signature]*  
**Maria Bernadette Samonte**  
Chief Financial Officer

**JUL 25 2024**

SUBSCRIBED AND SWORN to before me this \_\_\_\_ day of \_\_\_\_\_ at Makati City, affiants exhibiting their Passport No. P6355386B, issued at DFA NCR East on 22 Feb 2021 and Passport No. P6972574B, issued at DFA NCR South on 11 Jun 2021, respectively.

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Series of



NOTARY PUBLIC

**DERRICK JOY A. FLORES**  
Commission No. M-619  
Notary Public for Makati City  
Until December 31, 2024  
6th Floor, Don Pablo Building  
114 Amorsolo St., Legaspi Village Makati City  
PTR No. 10074833 / 01.03.2024 / Makati City  
IBP No. 296357/ 12.13.2023 / Quezon City  
Admitted to the Bar in 2023  
Roll No. 85716