

Balance Sheet
(Head Office and Branches)

Australia and New Zealand Banking Group Ltd

(Name of Bank)

15

(Bank Code)

As of

09/30/2024
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	23,687,630.48	23,226,477.72
Due from Bangko Sentral ng Pilipinas	105150000000000000	7,626,593,411.88	3,716,096,432.33
Due from Other Central Banks and Banks - Net	105220000000000000	1,928,201,848.47	1,754,438,247.99
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	8,149,534,812.05	12,762,891,308.89
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	14,911,766,817.89	12,635,410,365.66
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	1,950,000,000.00	1,300,000,000.00
Loans and Receivables - Others	140150300000000000	3,671,721,757.90	6,911,627,736.81
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	1,000,000,000.00	800,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	6,621,721,757.90	9,011,627,736.81
<i>Allowance for Credit Losses 2/</i>	<i>499800000000000000</i>	<i>13,768,868.56</i>	<i>18,871,070.20</i>
Total Loan Portfolio - Net	195440000000000000	6,607,952,889.34	8,992,756,666.61
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	21,225,396.55	19,339,615.95
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	449,599,509.30	767,367,656.06
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	39,718,562,315.96	40,671,526,771.21
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	912,297,467.26	867,631,295.01
Deposit Liabilities	215000000000000000	21,606,321,076.35	19,582,642,492.18
Due to Other Banks	220050000000000000	0.00	59,545.43
Bills Payable	220100000000000000	328,418,423.68	331,856,616.46
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	328,418,423.68	331,856,616.46
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	621,954,130.82	5,880,925,682.59
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	11,078,734,904.21	9,282,903,368.54
TOTAL LIABILITIES	200000000000000000	34,547,726,002.32	35,946,019,000.21
Stockholders' Equity			
Capital Stock	305000000000000000	0.00	0.00
Additional Paid-In Capital	305200000000000000	0.00	0.00
Undivided Profits	315150000000000000	740,258,951.24	491,585,594.21
Retained Earnings	315000000000000000	52,288,837.77	73,067,366.38
Other Capital Accounts	335200000000000000	153,099,018.21	-64,334,696.01
Assigned Capital	325200000000000000	4,225,189,506.42	4,225,189,506.42
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	5,170,836,313.64	4,725,507,771.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	39,718,562,315.96	40,671,526,771.21
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	349,974,854.45	356,020,272.45
Financial Standby Letters of Credit	410050000000000000	7,588,685.79	8,748,946.56
Performance Standby Letters of Credit	410100000000000000	77,740,000.00	300,577,000.55
Commercial Letters of Credit	415000000000000000	4,231,069.58	262,611,478.15
Trade Related Guarantees	420000000000000000	0.00	0.00
Commitments	425000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000	3,782,170,761.85	4,630,191,309.03
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	0.00	0.00
Derivatives	435000000000000000	82,202,498,241.70	109,796,358,596.49
Others	440000000000000000	43,797,632,544.90	39,335,009,576.05
TOTAL CONTINGENT ACCOUNTS	400000000000000000	130,221,836,158.27	154,689,517,179.28
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
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

RELATED PARTY TRANSACTIONS			
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	0.67	0.45
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	322.56	321.54
Net Stable Funding Ratio 4/	499551000000000000	266.87	156.36
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	14.60	11.63
Return on Assets	499351000000000000	1.80	1.42
Net Interest Margin	499351500000000000	4.12	3.83
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	68.42	46.90
Tier 1 Capital Ratio	499650501000000000	68.42	46.90
CAR	499650505000000000	68.96	47.45
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	18.09	16.64
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 Arlene Lotilla 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

Arlene Lotilla
Head of Global Markets

SUBSCRIBED AND SWORN to before me this OCT 24 2024 day of October at Makati City, affiants exhibiting their Passport No. P6355386B, issued at DFA NCR East on 22 Feb 2021 and Passport No P7739455A, issued at DFA Manila on 29 Jun 2018, respectively.

Doc No. 10
Book No. 71
Page No. 3
Series of 2024



Roberto de Santos
ROBERTO ALEJANDRO JOSE A. DE SANTOS
Commission No. M-620
Notary Public for Makati City
Until December 31, 2024
6th Floor, Don Pablo Building
114 Amorsolo St., Legaspi Village Makati City
PTR No. 10074835 / 01.03.2024 / Makati City
CP No. 400026 / 01.04.2024 / Makati City
Admitted to the Bar in 2023
Roll No. 85349

NOTARY PUBLIC