



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
HONG KONG BRANCH

FINANCIAL DISCLOSURE STATEMENT

Quarter ended 31 December 2020



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 and the Group for the quarter ended 31 December 2020.

The 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 Australia and New Zealand Banking Group Limited Hong Kong Branch and the Public Registry of the Hong Kong Monetary Authority.

Quarterly disclosures of Profit and Loss Information

	(Q1 2021) 31-Dec-20		(Q4 2020) 30-Sep-20	
	<u>HK\$'000</u>	<u>HK\$'000</u>	<u>HK\$'000</u>	<u>HK\$'000</u>
Interest income		266,493		264,254
Interest expense		(113,429)		(131,743)
Other operating income				
- Gains less losses arising from trading in foreign currencies		144,327		72,021
- Gains less losses on securities held for trading purposes		7,183		4,046
- Gains less losses from other trading activities		(33,234)		(4,835)
- Net fees and commission income	36,106		32,952	
Less: direct income related expense	<u>0</u>	36,106	<u>0</u>	32,952
- Others		15,946		30,581
Operating expenses				
- Staff and rental	(180,495)		(176,764)	
- Others	<u>(64,778)</u>	(245,273)	<u>(73,611)</u>	(250,375)
Impairment loss and specific provision and collective provision for impaired assets		(43,429)		36,335
Gains less losses from disposal of property, plant and investment properties		0		(48)
Profit before taxation		<u>34,690</u>		<u>53,188</u>
Taxation (charge)		<u>(16,903)</u>		<u>(15,835)</u>
Profit after taxation		<u>17,787</u>		<u>37,353</u>

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

	For the quarter ended	
	31-Dec-20	30-Sep-20
The average LMR (%)	41.69%	43.29%
The average CFR (%)	122.11%	141.58%

Statement of Compliance

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



Karl Holden

Alternate Chief Executive of the Hong Kong Branch

26 February 2021