



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
HONG KONG BRANCH (A COMPANY INCORPORATED IN AUSTRALIA)

FINANCIAL DISCLOSURE STATEMENT

Half-year ended 31 March 2025

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 (a company incorporated in Australia) ("ANZ Hong Kong Branch") for the interim financial year 31 March 2025.

ANZ Hong Kong 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 ANZ Hong Kong Branch and the Public Registry of the Hong Kong Monetary Authority.

Note: In the event of any difference in interpretation or meaning between the Chinese and English version of this statement, the English version shall prevail.

Section A - Branch Information

	Half-year ended 31-Mar-25		Half-year ended 31-Mar-24	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
I. Unaudited Income Statement Information				
Interest income		2,593,348		3,344,549
Interest expense		(2,154,396)		(2,816,282)
Other operating income				
- Gains less losses arising from trading in foreign currencies		(4,134)		(19,963)
- Gains less losses on securities held for trading purposes		4,665		12,945
- Gains less losses from other trading activities		280,117		302,155
- Net fees and commission income	43,942		120,964	
Less: direct income related expense	<u>0</u>	43,942	<u>0</u>	120,964
- Others		54,282		58,575
Operating expenses				
- Staff and rental	(354,742)		(360,329)	
- Others	<u>(95,759)</u>	(450,501)	<u>(88,143)</u>	(448,472)
Impairment reversal/(charge) and specific provision and collective provision for impaired assets		74,262		(2,366)
Gains less losses from disposal of property, plant and investment properties		<u>(12)</u>		<u>0</u>
Profit before taxation		441,573		552,105
Taxation (charge)		<u>(92,378)</u>		<u>(108,209)</u>
Profit after taxation		<u>349,195</u>		<u>443,896</u>

II. Unaudited Balance Sheet Information

Assets

	31-Mar-25 HK\$'000	30-Sep-24 HK\$'000
Cash and balances with banks (except those included in amount due from overseas offices)	5,424,982	3,836,811
Placements with banks maturing between 1 and 12 months (except those included in amount due from overseas offices)	881,705	1,458
Amount due from central banks	188,540	199,103
Amount due from overseas offices	26,942,802	29,071,110
Trade bills	1,198,921	1,687,577
Certificate of deposit held	0	775,348
Securities held for trading purposes	1,854,971	1,944,065
Loans and receivables		
Loans and advances to customers	36,793,936	48,793,367
Loans and advances to banks	388,925	900,066
Accrued interest and other accounts	49,550,025	64,998,878
Provisions for impaired loans and receivables		
- Collective	(243,137)	(306,685)
- Specific - Loans and advances	0	(39,663)
- Investment securities	0	0
Investment securities	34,296,868	25,728,108
Other investments	157	2,318
Property, plant and equipment and investment properties	129,713	175,795
Total assets	157,408,408	177,767,656

Liabilities

Deposits and balances from banks (except those included in amount due to overseas offices)	7,393,705	11,659,360
Amount due to central bank	10,418,100	17,396,834
Deposits from customers		
Demand deposits and current accounts	12,923,217	11,207,872
Saving deposits	0	0
Time, call and notice deposits	46,752,853	35,762,102
Amount due to overseas offices	27,314,277	34,626,675
Issued debt securities	500,583	99,031
Other liabilities	52,105,673	67,015,782
Total liabilities	157,408,408	177,767,656

III. Unaudited Additional Balance Sheet Information

	31-Mar-25 HK\$'000	30-Sep-24 HK\$'000
(i) (a) Impaired loans and advances to customers	0	39,450
Impaired loans and advances breakdown by major geographical areas		
<i>Hong Kong</i>	0	33,814
<i>BVI</i>	0	5,636
<i>Macau</i>	0	0
Amount of specific provisions made for such loans and advances	0	39,663
Value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	0	0
Percentage of such loans and advances to total advances to customers	0.00%	0.08%
(b) Amount of other assets (including trade bills and debt securities) which are individually determined to be impaired	0	0
Impaired other assets breakdown by geographical areas	0	0
Amount of specific provisions made for such other assets	0	0
Value of collateral which has been taken into account in respect of such other assets to which the specific provisions relate	0	0
Percentage of such other assets to total other assets	0.00%	0.00%
(ii) (a) Gross amount of loans and advances to customers which have been Overdue for		
- 6 months or less but more than 3 months	0	0
- 1 year or less but more than 6 months	0	0
- More than 1 year	0	0
Overdue loans and advances breakdown by major geographical areas		
<i>Hong Kong</i>	0	0
<i>BVI</i>	0	0
<i>Macau</i>	0	0
Amount of specific provisions made for such overdue loans	0	0
Market value of collateral held against the covered portion of overdue loans	0	0
Covered portion of overdue loans	0	0
Uncovered portion of overdue loans	0	0
Percentage of such loans and advances to total loans and advances to customers		
- 6 months or less but more than 3 months	0.00%	0.00%
- 1 year or less but more than 6 months	0.00%	0.00%
- More than 1 year	0.00%	0.00%
(b) Other assets (including trade bills and debt securities) which have been Overdue for		
- 6 months or less but more than 3 months	0	0
- 1 year or less but more than 6 months	0	0
- More than 1 year	0	0
Overdue other assets breakdown by geographical areas	0	0
(c) Amount of rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months and report in item (ii) (a) above	0	0
Percentage of such loans and advances to total loans and advances to customers	0.00%	0.00%
(d) There is no impaired, overdue nor rescheduled loans and advances to banks as of 31 Mar 2025 and 30 Sep 2024.		
(e) Repossessed assets	0	0

IV. Unaudited Off-balance Sheet Exposures

- (i) The contractual or notional amounts of each of the following significant class of off-balance sheet financial instruments or contracts outstanding:

	31-Mar-25 HK\$'000	30-Sep-24 HK\$'000
Contingent Liabilities and Commitments		
Direct credit substitutes	2,023,387	2,184,701
Transaction-related contingencies	4,102,177	4,900,452
Trade-related contingencies	7,802,806	6,763,890
Note issuance and revolving underwriting facilities	0	0
Other commitments	67,823,092	66,857,232
Others (including Sale and repurchase agreements, forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	0	4,403,576

Contingent liabilities and commitments are credit-related instruments. The contract amounts represent the amounts at risk should the contract be fully drawn upon. Since a significant portion of commitments is expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

	31-Mar-25 HK\$'000	30-Sep-24 HK\$'000
Derivatives		
Contract Amounts		
- Exchange rate contracts	5,221,649,763	4,659,961,232
- Interest rate contracts	2,784,493,264	3,152,392,091
- Others	0	0
	8,006,143,027	7,812,353,323
Fair Value Assets		
Customers with valid bilateral netting agreements	3,616,892	5,758,393
Customers without valid bilateral netting agreements	927,590	561,364
Total fair value assets	4,544,482	6,319,757
Fair Value Liabilities		
Customers with valid bilateral netting agreements	3,088,285	3,049,384
Customers without valid bilateral netting agreements	2,239,064	3,791,603
Total fair value liabilities	5,327,349	6,840,987

The above derivatives transactions are undertaken by ANZ Hong Kong Branch in the foreign exchange and interest rate markets. The notional amounts of these instruments indicate the volume of transactions outstanding and do not represent amounts at risk.

Derivatives are carried at fair value in the balance sheet. Asset values represent the cost to ANZ Hong Kong Branch of replacing all transactions with a fair value in ANZ Hong Kong Branch's favor assuming that all ANZ Hong Kong Branch's relevant counterparties default at the same time, and that transactions can be replaced at the market. Liability values represent the cost to ANZ Hong Kong Branch's counterparties of replacing all their transactions with ANZ Hong Kong Branch with a fair value in their favour if ANZ Hong Kong Branch were to default.

V. Segmental Information

	31-Mar-25 HK\$'000	% covered by collateral	30-Sep-24 HK\$'000	% covered by collateral
(i) Breakdown of the gross amount of loans and advances to customers by industry sectors:				
Loans and advances for use in Hong Kong				
<i>Industrial, commercial and financial</i>				
- Property development	500,000	0.00%	850,000	100.00%
- Property investment	1,650,000	84.85%	1,650,000	42.42%
- Financial concerns	4,161,657	0.00%	4,570,420	0.00%
- Stockbrokers	0	0.00%	0	0.00%
- Wholesale and retail trade	461,691	0.00%	145,901	0.00%
- Manufacturing	2,766,721	0.00%	3,638,611	0.00%
- Transport and transport equipment	2,064,942	41.61%	1,013,939	84.68%
- Electricity and gas	2,322,883	25.79%	3,595,479	17.40%
- Information technology	390,009	0.00%	1,191,178	0.00%
- Hotels, boarding houses & catering	0	0.00%	400,000	0.00%
- Others	2,529,385	0.73%	2,966,928	0.63%
<i>Individuals</i>				
- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0.00%	0	0.00%
- Loans for the purchase of other residential properties	0	0.00%	0	0.00%
- Credit card advances	0	0.00%	0	0.00%
- Others	0	0.00%	0	0.00%
Trade finance	2,254,453	0.00%	2,270,089	0.00%
Loans and advances for use outside Hong Kong	17,692,195	42.54%	26,500,822	28.78%
	<u>36,793,936</u>		<u>48,793,367</u>	
Aggregate Intra-group items included in the above	0		0	

- (ii) Breakdown of the gross amount of loans and advances to customers by countries where it constitutes 10% or more of the aggregate gross amount of loans and advances to customers after taking into consideration of transfers of risks

Hong Kong	14,430,733	18,737,784
China	4,062,101	4,739,279
Cayman Islands	7,108,881	9,211,508
South Korea	4,979,561	4,997,073
Others	6,212,660	11,107,723
	<u>36,793,936</u>	<u>48,793,367</u>

V. Segmental Information (cont'd)

(iii) Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfers of risks, according to the location of the counterparties and the type of counterparties

As at 31-Mar-25	Non-Bank private sector				HK\$ M
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-Bank Financial Institutions</u>	<u>Non-Financial Private sector</u>	<u>Total</u>
<u>Developed Countries</u>	25,272	2,866	5,089	2,600	35,827
of which Australia	22,743	0	80	0	22,823
<u>Developing Asia and Pacific</u>	9,159	7,867	884	9,862	27,772
of which China	3,934	4,547	884	7,867	17,233
<u>Offshore centres</u>	4,249	1,812	8,965	6,872	21,898
of which Hong Kong	1,395	4,130	5,596	1,812	12,934

As at 30-Sep-24	Non-Bank private sector				HK\$ M
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-Bank Financial Institutions</u>	<u>Non-Financial Private sector</u>	<u>Total</u>
<u>Developed Countries</u>	32,505	372	3,897	4,936	41,710
of which Australia	29,551	0	0	47	29,598
<u>Developing Asia and Pacific</u>	2,974	10,666	520	10,569	24,729
of which China	1,761	10,666	520	4,747	17,694
<u>Offshore centres</u>	2,573	1,296	12,171	8,338	24,378
of which Hong Kong	483	1,296	5,741	4,650	12,170

V. Segmental Information (cont'd)

(iv) Non-bank Mainland exposures

Non-bank counterparties and the type of direct exposures are identified in accordance with the method set out in the "Return of Mainland Activities" issued by the HKMA

	31-Mar-25 HK\$ M		
	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total</u>
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	6,350	2,713	9,063
Local governments, local government-owned entities and their subsidiaries and JVs	286	23	309
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,664	4,996	10,660
Other entities of central government not reported in the 1st item above	3,067	3,460	6,527
Other entities of central government not reported in the 2nd item above	1,918	27	1,945
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,313	1,029	3,342
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	417	417
Total	19,568	12,665	32,263
Total assets after provision	157,408		
On-balance sheet exposures as percentage of total assets	12.45%		

	30-Sep-24 HK\$ M		
	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total</u>
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	9,553	1,953	11,506
Local governments, local government-owned entities and their subsidiaries and JVs	83	7	90
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	6,017	7,218	13,235
Other entities of central government not reported in the 1st item above	5,546	2,223	7,769
Other entities of central government not reported in the 2nd item above	1,231	2	1,233
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	4,012	690	4,702
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,271	263	2,534
Total	28,713	12,356	41,069
Total assets after provision	177,768		
On-balance sheet exposures as percentage of total assets	16.15%		

VI. Currency Risk

The net position in a particular foreign currency where it constitutes 10% or more of the total net position in all foreign currencies

	USD	EUR*	CNY	AUD*	SGD	OTH	31-Mar-25 Total
<i>Equivalent to millions of HKD</i>							
Spot assets	92,789	2,636	21,465	2,403	819	10,924	131,036
Spot liabilities	(88,031)	(1,362)	(9,851)	(2,336)	(746)	(10,183)	(112,509)
Forward purchases	2,547,902	60,851	925,686	49,215	363,713	161,413	4,108,780
Forward sales	(2,556,208)	(62,159)	(935,771)	(49,269)	(362,534)	(162,158)	(4,128,099)
Net options position	0	0	0	0	0	0	0
Net long (short) position	(3,548)	(34)	1,529	13	1,252	(4)	(792)
Net structural position	0	0	0	0	0	0	0

	USD	EUR*	CNY	AUD*	SGD	OTH	30-Sep-24 Total
<i>Equivalent to millions of HKD</i>							
Spot assets	71,458	2,905	33,399	5,934	9,682	22,190	145,568
Spot liabilities	(77,199)	(1,027)	(19,027)	(3,600)	(10,384)	(22,292)	(133,529)
Forward purchases	2,260,559	52,064	732,548	76,044	334,731	95,037	3,550,983
Forward sales	(2,256,604)	(54,075)	(745,899)	(78,700)	(333,996)	(95,045)	(3,564,319)
Net options position	0	0	0	0	0	0	0
Net long (short) position	(1,786)	(133)	1,021	(322)	33	(110)	(1,297)
Net structural position	0	0	0	0	0	0	0

*Net positions of EUR and AUD are presented as they constitute more than 10% of the total net position in all foreign currencies as of 30-Sep-24.

VII. Liquidity Information Disclosures

(i) Liquidity Maintenance Ratio (LMR)	31-Mar-25	31-Mar-24
Average LMR for 3 months period (%)	54.33%	51.10%
(ii) Core Funding Ratio (CFR)	31-Mar-25	31-Mar-24
Average CFR for 3 months period (%)	185.53%	188.62%

Approach to Liquidity Risk Management

The average Liquidity Maintenance Ratio ("LMR") for the period is the arithmetic mean of each calendar month's average liquidity ratio. It is calculated in accordance with Section 103B of Banking (Disclosure) Rules.

In compliance with The Banking (Liquidity) Rules ("BLR") which signified the implementation of LMR and Core Funding Ratio ("CFR") for category 2A institution under Basel III liquidity standards in Hong Kong, the quarterly average values of LMR and CFR reported are calculated based on the arithmetic mean of the average values of its LMR and CFR reported in its liquidity position return, for each month during the quarters.

Net funding exposures are managed through regular reviews of projected cash flows. Cumulative cashflow profiles under normal and stress conditions across different horizons are monitored against limits for each of these scenarios. The policy also provides a framework for the management of market access and contingency planning to withstand a liquidity crisis.

SECTION B - Bank Information (consolidated basis)
I. Capital and Capital Adequacy

	Basel III 31-Mar-25 A\$M	Basel III 30-Sep-24 A\$M
Qualifying Capital		
Tier 1		
Adjusted shareholders' equity and outside equity interests	77,554	76,246
Deductions	(14,882)	(13,570)
Tier 1 capital	62,672	62,676
Tier 2 capital	32,831	29,189
Total qualifying capital	95,503	91,865
Capital adequacy ratios (%)		
Tier 1	13.4%	14.0%
Tier 2	7.0%	6.5%
Total	20.4%	20.6%
Risk weighted assets	468,999	446,582

	31-Mar-25 A\$M	30-Sep-24 A\$M
II. Other Financial Information		
Total assets	1,302,609	1,229,115
Total liabilities	1,230,278	1,158,487
Total gross loans and advances	823,963	805,057
Total deposits and other borrowings	972,219	903,554
	31-Mar-25 A\$M	31-Mar-24 A\$M
Profit before income tax	5,210	4,860

Details of Group financial information can be obtained from the website www.anz.com.

Statement of Compliance

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



Xu Xi
 Alternate Chief Executive of ANZ Hong Kong Branch

27 June 2025