



## AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED - INDIA BRANCHES

(Incorporated in Australia with limited liability)

### INDEPENDENT AUDITOR'S REPORT

To  
The Executive Committee  
Australia and New Zealand Banking Group Limited - India Branches

#### Report on Audit of the Financial Statements

##### Opinion

We have audited the accompanying financial statements of **Australia and New Zealand Banking Group Limited - India Branches** ("the Bank"), which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss account and the Cash Flow Statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the circulars and guidelines issued by the Reserve Bank of India ("RBI") from time to time as applicable ("RBI Guidelines") as well as Companies Act, 2013 (the 'Act') in the manner so required for Banking companies and give a True and Fair View in conformity with the accounting standards prescribed under section 133 of the Act, read with the Companies (Accounting Standards) Rules, 2021 (as amended), and other accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2026, its profit and its cash flows for the year ended on that date.

##### Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs), as specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Financial Statements' section of our report. We are independent of the Bank in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

##### Information Other than Financial Statements and Auditor's Report Thereon

The Bank's Executive committee is responsible for the other information. The other information comprises the information included in the Pillar 3 disclosure under the New Capital Adequacy Framework (Basel III disclosures) but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance or conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this information, we are required to report that fact. We have nothing to report in this regard.

##### Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Bank's management and those charged with governance (the "Management") are responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the provisions of Section 29 of the Banking Regulation Act 1949, accounting principles generally accepted in India, including the Companies (Accounting Standards) Rules, 2021 specified under section 133 of the Act, read with the Companies (Accounts) Rules, 2014 in so far as they apply to the Bank and the guidelines and directions issued by the Reserve Bank of India from time to time.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Management is also responsible for overseeing the Bank's financial reporting process.

##### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Report on Other Legal and Regulatory Requirements**

- 1) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement have been drawn up in accordance with the provisions of section 29 of the Banking Regulation Act, 1949 read with applicable provisions of section 133 of the Act and the Companies Accounts Rules, 2014.
- 2) As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
  - a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
  - b) The transactions of the Bank, which have come to our notice during the course of our audit, have been within the powers of the Bank;
  - c) Since the financial accounting systems of the Bank are centralised, therefore accounting returns for the purpose of preparing financial statements are not required to be submitted by its branches; we have however visited 02 branches of the Bank for the purpose of our audit.
  - d) The profit and loss account shows a true balance of profit for the year then ended.
- 3) As required by section 143(3) of the Act, we report that:
  - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
  - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books.
  - c) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with in this report are in agreement with the books of account;
  - d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under section 133 of the Act, read with relevant rules issued thereunder, to the extent they are not inconsistent with the guidelines prescribed by RBI;
  - e) The requirements of section 164(2) of the Act are not applicable since the Bank is a branch of Australia and New Zealand Banking Group Limited, Australia, a company incorporated outside India.
  - f) With respect to the adequacy of the internal financial controls with reference to financial statements of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A";
  - g) The provision of section 197(16) of the Act, read with Schedule V to the Act, are applicable to public companies. Accordingly, the Bank being a banking Company as defined under the Banking Regulation Act, 1949, the requirements prescribed under section 197 of the Act do not apply; and
  - h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
    - i) The Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule 12 to the financial statements;
    - ii) The Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts - Refer Schedule 12 and Schedule 18 Note 7, 8 & 38 to the financial statements;
    - iii) There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank during the year ended March 31, 2026;
    - iv) The Management of the Bank has represented that:
      - a) to the best of its knowledge and belief, other than as disclosed in Note 60 to these financial statements, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
      - b) to the best of its knowledge and belief, other than as disclosed in Note 60 to these financial statements, no funds have been received by the Bank from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; andBased on such audit procedures that were considered reasonable and appropriate by us in the circumstances, nothing has come to our notice that has caused us to believe that the representations under subclause (i) and (ii) of Rule 11(e) contain any material misstatement.
  - v) The Bank is a branch of Australia and New Zealand Banking Group Limited - Australia which is incorporated and registered in Australia hence section 123 of the Companies Act, 2013, regarding compliance with dividend declared or paid during the year by the Bank, is not applicable.
  - vi) Based on our examination, which included test checks, the bank has used an accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit, we did not come across any instance of audit trail feature being tampered with and the audit trail, wherever maintained, has been preserved by the Bank as per the statutory requirements for record retention.

**Other Matter**

The audit of financial statements for the year ended March 31, 2025, was conducted by one of the predecessor joint auditors and one of the continuing joint auditors of the Bank, who had expressed an unmodified opinion on those financial statements vide their report dated 12th June 2025.

Our opinion on the financial statement is not modified in respect of this matter.

For **Chhajed & Doshi**  
Chartered Accountants  
Firm Registration No.: 101794W

For **K. S. Aiyar & Co.**  
Chartered Accountants  
Firm Registration No.: 100186W

**Nitesh Jain**  
Partner  
Membership No.: 136169  
UDIN: 26136169YXWVAS4407

**Rajesh Joshi**  
Partner  
Membership No.: 038526  
UDIN: 26038526CWFRP7562

Place: Mumbai  
Date: June 05, 2026

Place: Mumbai  
Date: June 05, 2026



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
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**Annexure A to the Independent Auditor's Report**

(Referred to in paragraph 3(f) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date).

**Report on the Internal Financial Controls with Reference to Financial Statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")**

We have audited the internal financial controls with reference to financial statements of **Australia and New Zealand Banking Group Limited - India Branches** ("the Bank") as of March 31, 2026, in conjunction with our audit of the financial statements of the Bank for the year ended on that date.

**Responsibilities of the Management and those charged with governance for Internal Financial Controls**

The Bank's Management is responsible for establishing and maintaining internal financial controls based on the internal control with reference to financial statements criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records and the timely preparation of reliable financial information, as required under the Act.

**Auditor's Responsibility for the audit of Internal Financial Controls with reference to Financial Statements**

Our responsibility is to express an opinion on the Bank's internal financial controls with reference to financial statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to financial statements was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system with reference to financial statements and their operating effectiveness. Our audit of internal financial controls with reference to financial statements included obtaining an understanding of internal financial controls with reference to financial statements, assessing the risk that a material weakness exists and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls system with reference to financial statements.

**Meaning of Internal Financial Controls with reference to Financial Statements**

A Bank's internal financial control with reference to financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial control with reference to financial statements includes those policies and procedures that:

- 1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank;
- 2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles and that receipts and expenditures of the Bank are being made only in accordance with authorizations of Management of the Bank; and
- 3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements.

**Inherent Limitations of Internal Financial Controls with reference to Financial Statements**

Because of the inherent limitations of internal financial controls with reference to financial statements, including the possibility of collusion or improper Management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to financial statements to future periods are subject to the risk that the internal financial control with reference to financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

**Opinion**

In our opinion, to the best of our information and according to the explanations given to us, the Bank has, in all material respects, adequate internal financial controls with reference to financial statements and such internal financial controls with reference to financial statements were operating effectively as at March 31, 2026, based on the internal control with reference to financial statements criteria established by the Bank considering the essential components of internal control stated in the Guidance Note.

For **Chhajed & Doshi**  
Chartered Accountants  
Firm Registration No.: 101794W

**Nitesh Jain**  
Partner  
Membership No.: 136169  
UDIN: 26136169YXWVAS4407  
Place: Mumbai  
Date: June 05, 2026

For **K. S. Aiyar & Co.**  
Chartered Accountants  
Firm Registration No.: 100186W

**Rajesh Joshi**  
Partner  
Membership No.: 038526  
UDIN: 26038526CWFPRP7562  
Place: Mumbai  
Date: June 05, 2026



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
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**BALANCE SHEET AS AT 31 MARCH 2026**

|  | Schedule | As at<br>31 March<br>2026 | As at<br>31 March<br>2025 |
|--|----------|---------------------------|---------------------------|
|  |          | (₹ '000s)                 | (₹ '000s)                 |
| <b><u>CAPITAL AND LIABILITIES</u></b>                  |          |                           |                           |
| Capital  | 1        | 2,88,85,427               | 2,88,85,427               |
| Reserves and surplus                                   | 2        | 1,30,99,413               | 1,09,39,907               |
| Deposits   | 3        | 13,10,13,199              | 8,02,38,488               |
| Borrowings   | 4        | 14,71,44,621              | 18,27,89,690              |
| Other liabilities and provisions                       | 5        | 21,02,90,696              | 7,46,94,132               |
| <b>Total</b>   |          | <b>53,04,33,356</b>       | <b>37,75,47,644</b>       |
| <b><u>ASSETS</u></b>                                   |          |                           |                           |
| Cash and balances with Reserve Bank of India           | 6        | 1,35,47,387               | 1,36,78,575               |
| Balances with banks and money at call and short notice | 7        | 5,25,17,073               | 3,03,97,907               |
| Investments  | 8        | 21,44,74,791              | 22,80,16,942              |
| Advances   | 9        | 5,11,05,298               | 4,32,36,731               |
| Fixed assets   | 10       | 1,38,698                  | 1,92,623                  |
| Other assets   | 11       | 19,86,50,109              | 6,20,24,866               |
| <b>Total</b>   |          | <b>53,04,33,356</b>       | <b>37,75,47,644</b>       |
| Contingent liabilities                                 | 12       | 19,77,59,84,504           | 15,03,85,91,369           |
| Bills for collection                                   |          | 14,39,03,263              | 3,31,97,615               |

Significant accounting policies and notes to financial statements

17, 18

The accompanying schedules form an integral part of the Balance Sheet.

As per our report of even date

**For Chhajed & Doshi**  
Chartered Accountants  
Firm's Registration No: 101794W

**For K S Aiyar & Co**  
Chartered Accountants  
Firm's Registration No: 100186W

**For Australia and New Zealand Banking  
Group Limited - India Branches**

Sd/-  
**Nitesh Jain**  
Partner  
Membership No. 136169

Sd/-  
**Rajesh Joshi**  
Partner  
Membership No. 038526

Sd/-  
**Carl Kingston**  
Chief Executive Officer

Place : Mumbai  
Date : 05 Jun 2026

Sd/-  
**Ashok Kavinattamai**  
Chief Financial Officer



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2026**

|   | Schedule | For the<br>year ended<br>31 March 2026<br>(₹ '000s) | For the<br>year ended<br>31 March 2025<br>(₹ '000s) |
|---|----------|---|---|
| <b>I. INCOME</b>  |          |   |   |
| Interest earned   | 13       | 1,98,42,694   | 1,87,99,122   |
| Other income  | 14       | (3,94,043)  | 17,61,906   |
| <b>Total</b>  |          | <b>1,94,48,651</b>                                  | <b>2,05,61,028</b>                                  |
| <b>II. EXPENDITURE</b>  |          |   |   |
| Interest expended   | 15       | 1,32,17,307   | 1,37,66,365   |
| Operating expenses  | 16       | 20,13,945   | 19,63,093   |
| Provisions and contingencies (Refer Schedule 18 Note 39)  |          | 19,75,458   | 20,37,564   |
| <b>Total</b>  |          | <b>1,72,06,710</b>                                  | <b>1,77,67,022</b>                                  |
| <b>III. PROFIT / (LOSS)</b>   |          |   |   |
| Net profit for the year   |          | 22,41,941   | 27,94,006   |
| Profit brought forward  |          | -   | -   |
| <b>Total</b>  |          | <b>22,41,941</b>                                    | <b>27,94,006</b>                                    |
| <b>IV. APPROPRIATIONS</b>   |          |   |   |
| Transfer to Statutory Reserve   |          | 5,60,485  | 6,98,502  |
| Transfer to / (from) Investment Fluctuation Reserve   |          | -   | 20,95,504   |
| Transfer to Remittable Surplus retained in India for Capital to Risk-weighted Assets Ratio (CRAR) |          | 16,81,456   | -   |
| Profit Remitted to Head Office  |          | -   | -   |
| Balance carried over to Balance Sheet   |          | -   | -   |
| <b>Total</b>  |          | <b>22,41,941</b>                                    | <b>27,94,006</b>                                    |

Significant accounting policies  
and notes to financial statements

17, 18

The accompanying schedules form an integral part of the Profit and Loss Account.

As per our report of even date

**For Chhajed & Doshi**  
Chartered Accountants  
Firm's Registration No: 101794W

**For K S Aiyar & Co**  
Chartered Accountants  
Firm's Registration No: 100186W

**For Australia and New Zealand Banking  
Group Limited - India Branches**

Sd/-  
**Nitesh Jain**  
Partner  
Membership No. 136169

Sd/-  
**Rajesh Joshi**  
Partner  
Membership No. 038526

Sd/-  
**Carl Kingston**  
Chief Executive Officer

Place : Mumbai  
Date : 05 Jun 2026

Sd/-  
**Ashok Kavinattamai**  
Chief Financial Officer



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2026**

|   | For the<br>year ended<br>31 March 2026<br>(₹ '000s) | For the<br>year ended<br>31 March 2025<br>(₹ '000s) |
|---|---|---|
| <b><u>CASH FLOWS FROM OPERATING ACTIVITIES</u></b>  |   |   |
| Net Profit before taxation  | 35,71,897   | 47,55,248   |
| <b><u>Adjustments for:</u></b>  |   |   |
| Depreciation on Fixed Asset   | 94,520  | 1,15,326  |
| Provision in respect of non-performing assets(including provision written-back and bad debts written-off) | -   | -   |
| Provision / (Provision written-back) against standard assets  | 6,38,151  | 72,450  |
| Provision / (Provision written-back) towards country risk   | 7,351   | 3,872   |
| Provision / (Provision written-back) depreciation on investments  | -   | -   |
| Movement in AFS Reserves (previous year including Transition reserves)                                    | (1,33,432)  | 22,46,704   |
| Non-Cash Lease Expense recognized as per AS 19 - Leases   | 90  | (5,279)   |
| Loss on sale of fixed assets  | 1,298   | (140)   |
| <b>Operating profit before working capital changes</b>  | <b>41,79,875</b>                                    | <b>71,88,181</b>                                    |
| <b><u>Adjustments for:</u></b>  |   |   |
| Decrease / (Increase) in investments  | 1,35,42,151   | (5,04,39,687)                                       |
| Decrease / (Increase)in advances  | (78,68,567)   | (44,59,170)   |
| Decrease / (Increase)in other assets  | (13,56,70,186)                                      | (1,60,09,463)                                       |
| (Decrease) / Increase in deposits   | 5,07,74,711   | 6,02,239  |
| (Decrease) / Increase in other liabilities and provisions   | 13,46,67,956  | 1,70,96,576   |
|   | <b>5,96,25,940</b>                                  | <b>(4,60,21,324)</b>                                |
| Direct taxes paid   | (19,51,000)   | (26,30,000)   |
| <b>Net cash used in operating activities</b>  | <b>(A) 5,76,74,940</b>                              | <b>(4,86,51,324)</b>                                |
| <b><u>CASH FLOWS FROM INVESTING ACTIVITIES</u></b>  |   |   |
| Purchase of fixed assets (Including Capital work in progress)   | (41,939)  | (29,974)  |
| Proceeds from the sale of fixed assets  | 46  | 314   |
| <b>Net cash used in investing activities</b>  | <b>(B) (41,893)</b>                                 | <b>(29,660)</b>                                     |
| <b><u>CASH FLOWS FROM FINANCING ACTIVITIES</u></b>  |   |   |
| Proceeds from capital infusion  | -   | 34,59,500   |
| Profits repatriated to Head Office  | -   | -   |
| Increase in Short term borrowings   | (3,56,45,069)                                       | 7,31,27,172   |
| <b>Net cash flow from financing activities</b>  | <b>(C) (3,56,45,069)</b>                            | <b>7,65,86,672</b>                                  |
| <b>Net increase in cash and cash equivalents (A+B+C)</b>  | <b>2,19,87,978</b>                                  | <b>2,79,05,688</b>                                  |
| <b>Cash and cash equivalents at the beginning of the year</b>   | <b>(D) 4,40,76,482</b>                              | <b>1,61,70,794</b>                                  |
| <b>Cash and cash equivalents at the end of the year</b>   | <b>(E) 6,60,64,460</b>                              | <b>4,40,76,482</b>                                  |
| <b>Note : Cash and Cash equivalents represent</b>   |   |   |
|   | <b>As at<br/>31 March 2026</b>                      | <b>As at<br/>31 March 2025</b>                      |
| Cash and balances with Reserve Bank of India (As per Schedule 6)  | 1,35,47,387   | 1,36,78,575   |
| Balances with banks and money at call and short notice (As per Schedule 7)                                | 5,25,17,073   | 3,03,97,907   |
| <b>CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>   | <b>6,60,64,460</b>                                  | <b>4,40,76,482</b>                                  |

The above Cash Flow Statement has been prepared under "Indirect Method" as set out in Accounting Standard - 3 "Cash Flow Statements" under Section 133 of Companies Act 2013 read with Companies (Accounting Standards) Rules, 2021.

As per our report of even date

**For Chhajer & Doshi**  
Chartered Accountants  
Firm's Registration No: 101794W

**For K S Aiyar & Co**  
Chartered Accountants  
Firm's Registration No: 100186W

**For Australia and New Zealand Banking  
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Sd/-  
**Nitesh Jain**  
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Membership No. 038526

Sd/-  
**Carl Kingston**  
Chief Executive Officer

Place : Mumbai  
Date : 05 Jun 2026

Sd/-  
**Ashok Kavinattamai**  
Chief Financial Officer



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH 2026**

|  | As at 31 March 2026<br>(₹ '000s) | As at 31 March 2025<br>(₹ '000s) |
|--|----------------------------------|----------------------------------|
| <b>1. CAPITAL</b>  |                                  |                                  |
| Amount of deposit kept with Reserve Bank of India under Section 11 (2) (b) of the Banking Regulation Act, 1949 | 35,00,000                        | 25,00,000                        |
| <b>Head Office Account</b>   |                                  |                                  |
| Capital remitted by Head Office  |                                  |                                  |
| Opening balance  | 2,88,85,427                      | 2,54,25,927                      |
| Remittance received during the year  | -                                | 34,59,500                        |
| <b>Total</b>   | 2,88,85,427                      | 2,88,85,427                      |
| <b>2. RESERVES AND SURPLUS</b>   |                                  |                                  |
| <b>a Statutory Reserve</b>   |                                  |                                  |
| Opening Balance  | 27,23,541                        | 20,25,039                        |
| Addition during the year   | 5,60,485                         | 6,98,502                         |
| Closing Balance  | 32,84,026                        | 27,23,541                        |
| <b>b Remittable Surplus retained in India for CRAR</b>   |                                  |                                  |
| Opening Balance  | 38,17,729                        | 38,17,729                        |
| Addition during the year   | 16,81,456                        | -                                |
| Closing Balance  | 54,99,185                        | 38,17,729                        |
| <b>c Investment Reserve Account</b>  |                                  |                                  |
| Opening Balance  | -                                | 2,12,967                         |
| Addition/(Deduction) during the year   | -                                | (2,12,967)                       |
| Closing Balance  | -                                | -                                |
| <b>d Investment Fluctuation Reserve</b>  |                                  |                                  |
| Opening Balance  | 42,86,217                        | 7,02,152                         |
| Addition/(Deduction) during the year   | -                                | 35,84,065                        |
| Closing Balance  | 42,86,217                        | 42,86,217                        |
| <b>e AFS Reserve</b>   |                                  |                                  |
| Opening Balance  | 1,12,420                         | -                                |
| Addition/(Deduction) during the year   | (82,435)                         | 1,12,420                         |
| Closing Balance  | 29,985                           | 1,12,420                         |
| <b>f Balance in Profit and Loss Account</b>  |                                  |                                  |
|  | -                                | -                                |
| <b>Total (a+b+c+d+e+f)</b>   | 1,30,99,413                      | 1,09,39,907                      |
| <b>3. DEPOSITS</b>   |                                  |                                  |
| <b>a I. Demand deposits</b>  |                                  |                                  |
| From banks   | 3,48,727                         | 53,199                           |
| From others  | 1,06,09,883                      | 1,32,71,358                      |
| Total Demand deposits  | 1,09,58,610                      | 1,33,24,557                      |
| <b>II. Savings bank deposits</b>   |                                  |                                  |
| Total Savings bank deposits  | -                                | -                                |
| <b>III. Term deposits</b>  |                                  |                                  |
| From banks   | -                                | -                                |
| From others  | 12,00,54,589                     | 6,69,13,931                      |
| Total term deposits  | 12,00,54,589                     | 6,69,13,931                      |
| <b>Total (I + II + III)</b>  | 13,10,13,199                     | 8,02,38,488                      |
| <b>b I. Deposits of branches in India</b>  | 13,10,13,199                     | 8,02,38,488                      |
| II. Deposits of branches outside India   | -                                | -                                |
| <b>Total (I + II)</b>  | 13,10,13,199                     | 8,02,38,488                      |

Deposits marked as lien ₹137,062 ('000) (Previous year ₹137,321 ('000))



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

|  | As at 31 March 2026<br>(₹ '000s) | As at 31 March 2025<br>(₹ '000s) |
|--|----------------------------------|----------------------------------|
| <b>4. BORROWINGS</b>   |                                  |                                  |
| <b>a Borrowings in India</b>                                     |                                  |                                  |
| (i) Reserve Bank of India  | 2,10,00,000                      | 2,00,00,000                      |
| (ii) Other banks   | -                                | -                                |
| (iii) Other institutions and agencies                            | 12,61,44,621                     | 16,27,89,690                     |
|  | <b>14,71,44,621</b>              | <b>18,27,89,690</b>              |
| <b>b Borrowings outside India</b>                                | -                                | -                                |
| <b>Total</b>   | <b>14,71,44,621</b>              | <b>18,27,89,690</b>              |
| Secured borrowings included in a and b above                     | <b>14,71,44,621</b>              | <b>18,27,89,690</b>              |
| <b>5. OTHER LIABILITIES AND PROVISIONS</b>                       |                                  |                                  |
| Bills payable  | 7,062                            | 5,463                            |
| Inter office adjustment (net)                                    | -                                | -                                |
| Interest accrued   | 12,62,521                        | 6,59,997                         |
| Provision against standard assets                                | 10,61,338                        | 4,15,836                         |
| Others (including provisions) (Refer Schedule 18 Note 36)        | 20,79,59,775                     | 7,36,12,836                      |
| <b>Total</b>   | <b>21,02,90,696</b>              | <b>7,46,94,132</b>               |
| <b>6. CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>           |                                  |                                  |
| I. Cash in hand (including foreign currency notes)               | 386                              | 361                              |
| II. Balance with Reserve Bank of India                           |                                  |                                  |
| (i) in current account   | 33,57,001                        | 29,58,214                        |
| (ii) in other account  | 1,01,90,000                      | 1,07,20,000                      |
| <b>Total (I + II)</b>  | <b>1,35,47,387</b>               | <b>1,36,78,575</b>               |
| <b>7. BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b> |                                  |                                  |
| <b>I. In India</b>   |                                  |                                  |
| (i) Balances with banks  |                                  |                                  |
| (a) In current accounts  | 12,17,051                        | 4,35,948                         |
| (b) In other deposit accounts                                    | 2,18,12,550                      | 1,45,30,750                      |
| (ii) Money at call and short notice                              |                                  |                                  |
| (a) with banks   | -                                | 18,41,800                        |
| (b) with other institutions                                      | 6,49,688                         | -                                |
| <b>Total</b>   | <b>2,36,79,289</b>               | <b>1,68,08,498</b>               |
| II. Outside India  |                                  |                                  |
| (i) In current accounts  | 56,03,209                        | 20,50,284                        |
| (ii) In other deposit accounts                                   | 2,32,34,575                      | 1,15,39,125                      |
| (iii) In money at call and short notice                          | -                                | -                                |
| <b>Total</b>   | <b>2,88,37,784</b>               | <b>1,35,89,409</b>               |
| <b>Grand Total (I + II)</b>                                      | <b>5,25,17,073</b>               | <b>3,03,97,907</b>               |
| <b>8. INVESTMENTS</b>  |                                  |                                  |
| <b>I. Investments in India in</b>                                |                                  |                                  |
| (i) Government securities#                                       | 21,44,74,791                     | 22,80,16,942                     |
| (ii) Other approved securities                                   | -                                | -                                |
| (iii) Shares   | -                                | -                                |
| (iv) Debentures and bonds  | -                                | -                                |
| (v) Subsidiaries and/or joint ventures                           | -                                | -                                |
| (vi) Others  | -                                | -                                |
|  | <b>21,44,74,791</b>              | <b>22,80,16,942</b>              |
| <b>II. Investments outside India in</b>                          |                                  |                                  |
| (i) Government securities (including local authorities)          | -                                | -                                |
| (ii) Subsidiaries and/or Joint ventures abroad                   | -                                | -                                |
| (iii) Other Investments  | -                                | -                                |
|  | -                                | -                                |
| <b>Gross Investments(I + II)</b>                                 | <b>21,44,74,791</b>              | <b>22,80,16,942</b>              |
| <b>Total</b>   | <b>21,44,74,791</b>              | <b>22,80,16,942</b>              |

#Includes securities with face Value of ₹3,500,000 ('000) (previous year ₹2,500,000 ('000)) kept with Reserve Bank of India (RBI) as required under section 11(2)(b) of the Banking Regulation Act, 1949 and securities pledged with RBI and Clearing Corporation of India Limited for availing borrowing as well as clearing and funding facilities of face value ₹179,122,096 ('000) (previous year ₹198,323,643 ('000))



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

|   | As at 31 March 2026<br>(₹ '000s) | As at 31 March 2025<br>(₹ '000s) |
|---|----------------------------------|----------------------------------|
| <b>9. ADVANCES</b>  |                                  |                                  |
| A I. Bills purchased and discounted                                     | -                                | -                                |
| II. Cash credits, overdrafts and loans repayable on demand              | 2,54,62,386                      | 2,10,50,356                      |
| III. Term loans   | 2,56,42,912                      | 2,21,86,375                      |
| <b>Total(I + II + III)</b>  | <b>5,11,05,298</b>               | 4,32,36,731                      |
| B I. Secured by tangible assets (includes advances against book debts)  | 88,30,951                        | 1,13,83,814                      |
| II. Covered by bank / government guarantees                             | 4,15,792                         | -                                |
| III. Unsecured  | 4,18,58,555                      | 3,18,52,917                      |
| <b>Total(I + II + III)</b>  | <b>5,11,05,298</b>               | 4,32,36,731                      |
| C I. Advances in India  |                                  |                                  |
| (a) Priority sector   | 7,11,575                         | 8,65,000                         |
| (b) Public sector   | -                                | -                                |
| (c) Banks   | -                                | -                                |
| (d) Others  | 5,03,93,723                      | 4,23,71,731                      |
| <b>Total (a+b+c+d)</b>  | <b>5,11,05,298</b>               | 4,32,36,731                      |
| II. Advances outside India  |                                  |                                  |
| Due from banks  | -                                | -                                |
| Due from others   | -                                | -                                |
| (a) Bills purchased and discounted                                      | -                                | -                                |
| (b) Syndicated Loans  | -                                | -                                |
| (c) Others  | -                                | -                                |
| <b>Total</b>  | -                                | -                                |
| <b>Grand Total (C.I &amp; C.II)</b>                                     | <b>5,11,05,298</b>               | 4,32,36,731                      |
| <b>10. FIXED ASSETS</b>   |                                  |                                  |
| I. Premises   | -                                | -                                |
| II. Other Fixed assets (including furniture and fixtures)               |                                  |                                  |
| At cost at March 31 of preceding year                                   | 10,99,887                        | 10,91,703                        |
| Additions during the year   | 19,636                           | 14,242                           |
| Deductions during the year  | (2,353)                          | (6,058)                          |
|   | 11,17,170                        | 10,99,887                        |
| Less : Depreciation to date   | (10,16,507)                      | (9,22,996)                       |
| Net book value of other fixed assets                                    | 1,00,663                         | 1,76,891                         |
| Capital work in progress  | 38,035                           | 15,732                           |
| <b>Total Net Book Value of Fixed Assets</b>                             | <b>1,38,698</b>                  | 1,92,623                         |
| <b>11. OTHER ASSETS</b>   |                                  |                                  |
| Inter office adjustment (net)   | -                                | -                                |
| Interest accrued  | 45,63,433                        | 41,80,241                        |
| Tax paid in advance / tax deducted at source (net of provision for tax) | 9,50,525                         | 2,75,681                         |
| Deferred tax (net) (Refer Schedule 18 Note 31)                          | 4,62,859                         | 1,32,621                         |
| Stationery and stamps   | -                                | -                                |
| Others (Refer Schedule 18 Note 36)                                      | 19,26,73,292                     | 5,74,36,323                      |
| <b>Total</b>  | <b>19,86,50,109</b>              | 6,20,24,866                      |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

|   | As at 31 March 2026<br>(₹ '000s) | As at 31 March 2025<br>(₹ '000s) |
|---|----------------------------------|----------------------------------|
| <b>12. CONTINGENT LIABILITIES</b>                                   |                                  |                                  |
| I. Claims against the Bank not acknowledged as debts                | -                                | -                                |
| II. Liability for partly paid investments                           | -                                | -                                |
| III. Liability on account of outstanding forward exchange contracts | 5,42,94,13,577                   | 2,95,56,35,894                   |
| IV. Liability on account of derivative contracts                    | 14,33,32,37,563                  | 12,06,99,19,642                  |
| V. Guarantees given on behalf of constituents                       |                                  |                                  |
| - In India  | 57,64,120                        | 57,38,997                        |
| - Outside India   | 9,90,664                         | 14,19,893                        |
| VI. Acceptances, endorsements and other obligations                 | 14,81,967                        | 82,472                           |
| VII. Other items for which the Bank is contingently liable          | 50,96,613                        | 57,94,471                        |
| - Tax demands   | 7,32,029                         | 4,77,380                         |
| - Undrawn Committed lines of credit                                 | 43,35,018                        | 53,16,953                        |
| - Others (includes DEAF and Capital Commitments)                    | 29,566                           | 138                              |
| <b>Total</b>  | <b>19,77,59,84,504</b>           | <b>15,03,85,91,369</b>           |

**SCHEDULES ANNEXED TO AND FORMING PART OF THE  
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2026**

|  | For the year ended<br>31 March 2026<br>(₹ '000s) | For the year ended<br>31 March 2025<br>(₹ '000s) |
|--|--|--|
| <b>13. INTEREST EARNED</b>   |  |  |
| Interest/discount on advances/bills  | 28,82,970  | 32,58,612  |
| Income on investments  | 1,49,86,359                                      | 1,41,44,592                                      |
| Interest on balances with Reserve Bank of India and other inter-bank funds                                   | 16,74,359  | 9,72,026   |
| Others   | 2,99,006   | 4,23,892   |
| <b>Total</b>   | <b>1,98,42,694</b>                               | <b>1,87,99,122</b>                               |
| <b>14. OTHER INCOME</b>  |  |  |
| Commission, exchange and brokerage   | 85,239   | 90,477   |
| Net profit / (loss) on sale of Investments   | (10,48,151)                                      | 5,18,646   |
| Net profit / (loss) on revaluation of Investments  | (1,12,84,881)                                    | 34,93,763  |
| Net profit / (loss) on sale of land, buildings and other assets  | (1,298)  | 140  |
| Net profit / (loss) on exchange transactions (including derivatives)   | 1,17,03,207                                      | (25,71,332)                                      |
| "Income earned by way of dividends, etc. from subsidiaries, companies and/or joint ventures abroad/in India" | -  | -  |
| Miscellaneous income (Refer Schedule 18 Note 54)   | 1,51,841   | 2,30,212   |
| <b>Total</b>   | <b>(3,94,043)</b>                                | <b>17,61,906</b>                                 |
| <b>15. INTEREST EXPENDED</b>   |  |  |
| Interest on deposits   | 46,22,230  | 45,33,333  |
| Interest on Reserve Bank of India and inter-bank borrowings  | 80,16,008  | 86,28,404  |
| Others   | 5,79,069   | 6,04,628   |
| <b>Total</b>   | <b>1,32,17,307</b>                               | <b>1,37,66,365</b>                               |
| <b>16. OPERATING EXPENSES</b>  |  |  |
| Payments to and provisions for employees   | 9,48,505   | 8,79,746   |
| Rent, taxes and lighting   | 1,55,584   | 1,09,125   |
| Printing and stationery  | 3,859  | 4,286  |
| Depreciation on Bank's property  | 94,520   | 1,15,326   |
| Auditors' fees and expense   | 8,205  | 7,599  |
| Law Charges  | 3,286  | 4,688  |
| Postage, telegrams, telephones, etc.   | 9,653  | 6,964  |
| Repairs and maintenance  | 164  | 590  |
| Insurance  | 1,15,678   | 1,21,052   |
| Other expenditure (Refer Schedule 18 Note 33)  | 6,74,491   | 7,13,717   |
| <b>Total</b>   | <b>20,13,945</b>                                 | <b>19,63,093</b>                                 |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**SCHEDULE 17: SIGNIFICANT ACCOUNTING POLICIES FOR  
THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026**

(Currency in ₹)

**1. Background**

The financial statements for the year ended 31 March 2026 comprise of the accounts of Australia and New Zealand Banking Group Limited - India Branches ('the Bank'), Branch of Australia and New Zealand Banking Group Limited which is incorporated and registered in Australia with limited liability. The Bank received Reserve Bank of India ('RBI') approval in 2011 for opening its maiden branch in Mumbai, India. The Bank commenced operations from 02 June 2011 after all the necessary regulatory approvals were in place.

The Bank was included in Second Schedule to the Reserve Bank of India Act, 1934 vide notification DBOD.IBD. No.19042/23.03.024/2010-11 dated 07 June 2011.

The Bank has three branches in India as on 31 March 2026.

**2. Basis of preparation**

The accompanying financial statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated, and in accordance with the Generally Accepted Accounting Principles ('GAAP') in India, statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and the guidelines issued by Reserve Bank of India ('RBI') from time to time, the Accounting Standards ('AS') as specified under section 133 of the Companies Act, 2013 read with the Companies (Account) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2021 to the extent applicable and practices prevailing within the Banking industry in India.

The financial statements are presented in Indian Rupees rounded off to the nearest thousand, unless otherwise stated.

**3. Use of Estimates**

The preparation of financial statements in conformity with applicable GAAP requires management to make estimates and assumptions considered in the reported amount of assets and liabilities and disclosure of contingent liabilities as at the date of the financial statements and the result of operations during the reporting period. Management believes that the estimates used in the preparation of financial statements are prudent and reasonable. Actual results could differ from those estimates. Any revision to accounting estimates and assumptions is recognised prospectively in current and future periods.

**4. Significant accounting policies**

**4.1. Revenue recognition**

- Interest income is recognised on an accrual basis, except in case of interest on Non-Performing Assets (NPAs), which is recognised as income on receipt, in accordance with RBI guidelines.
- Interest income on discounted instruments is recognised over the tenure of the instrument on a constant effective yield basis (interest rate implied by the discounted purchased price).
- Fees and commission on guarantees, letters of credit and loans are recognised as and when due once the services are rendered. In case tenure of guarantee is more than one year, fees for issuance is amortised on straight-line basis over the period of guarantee except guarantee fees up to a set threshold (1% of total fees and commission income of current year or ₹ 1,500 (₹ '000) whichever is lower), which is recognised upfront in the year of issuance of guarantee.
- Fees from support services are recognised based on applicable service contracts and when the service has been rendered.

**4.2. Advances**

Classification and provisions for advances of the Bank are carried out in accordance with the extant RBI guidelines on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances.

**a) Classification**

Advances are classified as performing and non-performing based on the RBI's prudential norms on classification. Non-performing assets are classified into substandard, doubtful and loss assets based on the criteria stipulated by RBI.

**b) Provisioning**

Advances are stated net of specific provisions made towards non-performing advances. The Bank maintains a provision on standard assets including additional provision on unhedged foreign currency exposure at rates specified as per norms prescribed by RBI. Loan loss provisions in respect of non-performing advances are made based on management's assessment of the degree of impairment of advances subject to the minimum provisioning level in accordance with prudential norms prescribed by RBI.

**c) Recovery in respect of non performing advances**

Amount recovered from non-performing advances are appropriated in order of outstanding principal, interest and charges.

**4.3. Investments**

Classification and valuation of the Bank's investments is carried out in accordance with extant RBI guidelines on Investment classification and valuation. Investments are accounted on settlement date basis. Investments which are acquired with the objective of collecting contractual cashflows and the Bank intends to hold till maturity are classified under HTM category. Investments which are acquired with the objective of collecting contractual cashflows and selling are classified under AFS category. Investments which are not classified in either of the above categories are classified under FVTPL category in accordance with RBI guidelines. FVTPL category is further classified into FVTPL- HFT and Others. Under each of these classifications, investments are further categorized under i) Government securities ii) Other approved securities iii) Shares iv) Debentures and bonds v) Subsidiaries and vi) Others.

**a) Acquisition cost**

Cost of investments excludes broken period interest paid on acquisition of investments. Brokerage, commission etc. paid at the time of acquisition are charged to the Profit and Loss Account. Broken period interest on debt instrument is accounted for in accordance with RBI guidelines.

The bank had revalued all its outstanding investments as on April 1st, 2024 as per the Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023 dated Sept 13, 2023

**b) Sale of Investments**

Profit / (Loss) on sale of investments under the FVTPL and AFS categories are taken to the Profit and Loss account. First in First out (FIFO) method is applied to arrive at the cost of investments. Upon sale or maturity of a debt instrument in AFS category, the accumulated gain/ loss for that security in the AFS-Reserve is transferred from the AFS Reserve and recognized in the Profit and Loss Account under item II Profit / (Loss) on sale of investments under Schedule 14-Other Income

**c) Valuation of Investments**

Any discount or premium on the acquisition of debt securities under HTM, AFS or FVTPL securities shall be amortised over the remaining life of the instrument.

Investments classified as HTM are carried at Amortised cost. The securities held in AFS are fair valued at least on a quarterly basis. The valuation



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

gains and losses across all performing investments, irrespective of classification (i.e., Government securities, Other approved securities, Bonds and Debentures, etc.), held under AFS are aggregated. The net appreciation or depreciation are directly credited or debited to a reserve named AFS Reserve without routing through the Profit & Loss Account. Securities that are classified under the HFT sub-category within FVTPL is fair valued daily. The securities held in FVTPL are fair valued and the net gain or loss arising on such valuation are directly credited or debited to the Profit and Loss Account. Securities are valued scrip wise and depreciation / appreciation is aggregated for each category

Treasury bills being discounted instruments are valued at carrying cost.

d) Transfer of securities between categories

Reclassification of investments from one category to other is done in accordance with RBI guidelines and any such transfer is approved by the EXCO and prior approval of RBI is taken.

e) Investment Fluctuation Reserve (IFR)

Bank has created adequate reserve to meet IFR requirement of at least two percent of the AFS and FVTPL (including HFT) portfolio.

f) Categorization of investment portfolio into three fair value hierarchies viz. Level 1, Level 2, and Level 3 is determined based on input source for the valuations of these instruments whether it is publicly available information/source or significant unobservable input.

**4.4. Repo / Reverse repo**

In accordance with RBI guidelines, repurchase (repos) and reverse repurchase (reverse repos) transactions are reflected as borrowing and lending transactions respectively. Borrowing cost on repo transactions is accounted as interest expense and revenue on reverse repo transactions is accounted as interest income.

**4.5. Short Sale**

In accordance with RBI guidelines, the Bank undertakes short sale transactions in central government dated securities. The short position is marked to market along with other securities under HFT category and the resultant mark to market loss / gain, if any, is charged / credited to profit and loss account. Profit / (loss) on settlement of short position is recognised in the profit and loss account.

**4.6. Fixed Assets and Depreciation**

a) Fixed assets are carried at cost less accumulated depreciation and impairment, if any.

b) Cost includes purchase price and any attributable cost of bringing the asset to its working condition for its intended use. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future benefit / capacity of such asset.

c) Assets other than software, individually costing up to ₹ 5 (₹ '000) and mobile instruments are fully depreciated in the month of acquisition.

d) Software costing up to ₹ 30 (₹ '000) is fully amortised in the year of acquisition, in consideration that economic useful life is less than one year.

e) The useful life estimates prescribed in Part C of Schedule II to the Companies Act, 2013 are generally adhered to, except in respect of class of assets, based on internal technical evaluation, where a different estimate of useful life is considered suitable.

f) Depreciation is provided on the straight-line method over the estimated useful life of the asset, as follows:

| Asset Type                    | Useful Life in years     |
|-------------------------------|--------------------------|
| Furniture and Fixtures        | 10                       |
| Office Equipment              | 5                        |
| Computers                     | 3                        |
| Purchased Software            | 10                       |
| Internally developed software | 5                        |
| Leasehold Improvements        | Over the period of lease |
| Plant and Machinery           | 5                        |
| Motor Car                     | 5                        |

g) In accordance with AS-28 on "Impairment of Assets", the Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired. If any such indication exists, the Bank estimates the recoverable amount of the asset. If such recoverable amount of the asset is less than its carrying value, the carrying value is reduced to the recoverable amount. The reduction is treated as an impairment loss and is recognized in the Profit and Loss Account for the year. If at the balance sheet date there is an indication that previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount.

h) Capital work in progress includes cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets.

**4.7. Foreign exchange transactions**

a) Transactions in foreign currency are recorded at exchange rates prevailing on the date of transaction.

b) Monetary assets, liabilities and contingent liabilities denominated in foreign currencies are translated at the balance sheet date at rates of exchange notified by the Foreign Exchange Dealers' Association of India (FEDAI) on that date. The resultant profit or loss including those on cancelled contracts is recognized in the Profit and Loss Account and related assets and liabilities are accordingly stated in the Balance Sheet.

c) Foreign currency profit and loss are translated at month end FEDAI Rate.

d) Foreign exchange contracts outstanding at the balance sheet date are marked to market at the rates notified by FEDAI for specified maturities, suitably interpolated for in-between maturity contracts as specified by FEDAI. Contracts of maturities over 12 months (long term forex contracts) are marked to market at rates derived from the Reuter's curve for that respective currency. The resulting profit or loss is recognized in the Profit and Loss Account.

**4.8. Derivative Transactions**

a) The Bank enters into derivative contracts such as interest rate swaps, cross currency swaps, foreign exchange contracts, forward rate agreement and foreign exchange options.

b) These derivatives are part of the trading book and are recognised at fair value. The resultant gain / (loss) is recorded in the Profit and Loss Account while the corresponding unrealised gain / (loss) is reflected in the balance sheet under the head Other assets / Other liabilities. The notional values of these contracts are recorded as Contingent liabilities.

c) The Bank maintains a standard asset provision on positive mark to market gains on derivatives transactions at rates prescribed by RBI. The Bank also maintains incremental provision on positive mark to market gains on derivatives transactions pertaining to borrowers with unhedged foreign currency exposure (UFCE) in accordance with RBI guidelines.

d) Amounts due to the Bank under derivative contracts which remain unpaid for more than 90 days from the specified date of payment are classified as non-performing assets.



## AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED - INDIA BRANCHES

(Incorporated in Australia with limited liability)

e) Premium received or premium paid on option contracts is recognised in the Profit and Loss Account upon expiry or exercise of the option.

### 4.9 Employee Benefits

#### a) Provident Fund – Defined contribution plan

The Bank contributes to provident fund which is a defined contribution retirement plan for eligible employees. These contributions are accounted on an accrual basis and are charged to the Profit and Loss Account.

#### b) Gratuity - Defined Benefit Plan

Gratuity liabilities are defined benefit obligations and Bank's contribution towards the same is determined by an independent actuary based on the projected unit credit method as at the balance sheet date as per requirements of AS -15 (Revised 2005) – Employee Benefits. Actuarial gains / losses are immediately taken to Profit and Loss Account and are not deferred.

#### c) Compensated Absences-Short term

Employees may carry forward a maximum of five days of unused annual leave at the end of Bank year, which can be accumulated up to 45 days of unused annual leave with effect from 1st October 2025. The Bank has created provision for unused leaves accrued at year-end which can be accumulated. The employees cannot encash un-availed /unused leave except in the year of resignation or retirement.

#### d) Employee share-based payments

The Bank participates in various share and rights compensation plans operated by the Head Office. Compensation expense relating to the shares and rights granted to the Bank's employees by Head Office under the ANZ Employee Share Acquisition Plan (ESAP) and ANZ Share Option Plan (SOP) is borne by the Bank.

In determining the fair value of the rights, the Head Office uses standard market techniques for valuation including Monte Carlo and/or Black Scholes pricing models.

The models take into account early exercise, non-transferability and internal/market based performance hurdles (if any).

The fair value of deferred shares and rights are expensed on a straight-line basis over the relevant vesting period as share-based compensation expense. The liability with Head Office for the issue of these shares and options is settled by the Bank on a half yearly basis.

#### e) National Pension Scheme (NPS):

In respect of employees who opt for contribution to the 'NPS', the Bank contributes certain percentage of the total basic salary of employees to the aforesaid scheme, a defined contribution plan, which is managed and administered by pension fund management companies. NPS contributions are recognised in the Profit and Loss Account in the period in which they accrue.

### 4.10. Leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased items are classified as operating leases. Operating lease payments are recognized as an expense in the Profit and Loss account over the term of the lease on a straight-line basis.

### 4.11. Taxation

Income tax expense comprises of current tax and deferred tax.

#### a) Current tax

The current charge for income tax is based on the estimated tax liability as computed after taking credit for allowances and exemptions in accordance with the Income Tax Act, 1961 applicable for the year.

#### b) Deferred tax

Deferred tax assets and liabilities are recognised for the future tax consequences attributable to timing differences that result between the profit offered for income tax and the profit as per the Bank's financial statements.

The deferred tax assets and liabilities are recognised using the tax rates and tax laws that have been enacted or substantively enacted by the balance sheet date. Deferred tax assets are recognised only to the extent that their future realisation is reasonably certain. However, where there is unabsorbed depreciation and carry forward losses under taxation laws, deferred tax assets are recognised only if there is virtual certainty of realisation of such asset.

Deferred tax assets are reviewed as at each balance sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realised. The accounting of current tax and deferred tax assets are as per accounting standard 22 – 'Accounting for Taxes'.

### 4.12. Segment

The disclosure relating to segment information is in accordance with AS-17, Segment Reporting and as per guidelines issued by RBI.

### 4.13. Provisions, contingent liabilities and contingent assets

a) In accordance with 'AS-29 on Provisions, contingent liabilities and contingent assets', The Bank creates a provision when there is present obligation as a result of a past event that probably requires an outflow of resources to settle the obligation and a reliable estimate can be made of the amount of the obligation. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

b) Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources would be required to settle the obligation, the provision is reversed.

c) Contingent assets are not recognised nor disclosed in the financial statements.

### 4.14. Cash and Cash equivalents

Cash and cash equivalents include cash in hand, balances with RBI, balances with other banks and money at call and short notice.

### 4.15. Cash Flow Statement

Cash flows are reported using indirect method, whereby profit/(loss) before tax is adjusted for the effects of the transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. Cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.

### 4.16. Priority Sector Lending Certificate (PSLC)

The Bank vide RBI circular FIDD CO.Plan.BC. 23/04.09.01/2015-16 dated 7 April 2016 and RBI/FIDD/2024-25/128 and Master Directions FIDD. CO.PSD.BC.13/04.09.001/2024-25 Updated as on January 19, 2026 purchases PSLC through the Core Banking Solution (CBS) portal (e-Kuber) of RBI. There is no transfer of risk or loan assets in these transactions. The Fees paid for purchase of Priority Sector Lending Certificates ('PSLC') is amortised on straight-line basis over the tenor of the certificate as 'Other Expenditure' under Schedule 16 of Profit and Loss Account.

### 4.17. Corporate Social Responsibility (CSR)

Expenditure towards corporate social responsibility in accordance with Companies Act, 2013 is recognized in the Profit and Loss Account.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**SCHEDULE 18: NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026**

(Currency in ₹)

**1. Capital**

During the year ended 31 March 2026, the Bank has not received any additional capital from Head Office (Previous year ₹ 3,459,500 (₹ '000s)).

**2. Capital Adequacy Ratios**

The Bank's Capital to Risk-weighted Asset Ratio ('CRAR') is calculated in accordance with RBI's 'Basel III Capital regulations' issued vide RBI circular RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025. Under the Basel III framework, on an on-going basis, the Bank has to maintain a minimum total capital ratio of 11.50% including Capital Conservation Buffer (CCB) at 2.50% for credit risk, market risk and operational risk.

At 31 March 2026, the Bank was required to maintain a minimum Common Equity Tier-1 (CET1) capital ratio of 5.50%, minimum Tier-1 capital ratio of 7.00% and minimum total capital ratio of 11.50%. The minimum total capital requirement includes a CCB of 2.50%

The Bank's capital adequacy ratio as per Basel III is as follows:

(Amount in ₹ '000s)

| Sr. No. | Particulars  | As at 31 March 2026 | As at 31 March 2025 |
|---------|--|---------------------|---------------------|
| i       | Common Equity Tier 1 capital (CET 1)   | 37,011,061          | 35,486,901          |
| ii      | Additional Tier 1 capital  | -                   | -                   |
| iii     | Tier 1 capital (i + ii)  | 37,011,061          | 35,486,901          |
| iv      | Tier 2 capital   | 5,347,555           | 4,702,053           |
| v       | Total capital (Tier 1+Tier 2)  | 42,358,616          | 40,188,954          |
| vi      | Total Risk Weighted Assets (RWAs)  | 228,600,157         | 224,404,409         |
| vii     | Common Equity Tier 1 capital ratio (%)   | 16.19%              | 15.81%              |
| viii    | Tier 1 capital ratio (%)   | 16.19%              | 15.81%              |
| ix      | Tier 2 capital ratio (%)   | 2.34%               | 2.10%               |
| x       | Total Capital ratio (CRAR) (%)*  | 18.53%              | 17.91%              |
| xi      | Leverage Ratio*  | 5.57%               | 6.28%               |
| xii     | Percentage of the shareholding of<br>a) Government of India<br>b) State Government (specify name)<br>c) Sponsor Bank   | -                   | -                   |
| xiii    | Amount of paid-up equity capital raised during the year  | -                   | -                   |
| xiv     | Amount of non-equity Tier 1 capital raised during the year, of which:<br>i. Basel III compliant Perpetual Non-Cumulative Preference Shares<br>ii. Basel III compliant Perpetual Debt Instruments | -                   | -                   |
| xv      | Amount of Tier 2 capital raised during the year, of which:<br>i. Perpetual Cumulative Preference Shares<br>ii. Redeemable Non-Cumulative Preference Shares                                       | -                   | -                   |

\* The reported CRAR for year ended March 31, 2025 was 17.91% as compared to recomputed ratio of 17.37% based on RBI inspection for the same period. Similarly reported Leverage ratio for year ended March 31, 2025 was 6.28% as compared to recomputed ratio of 6.22%.

**3. Investments**

a) Composition of Investment Portfolio as at 31st March 2026

(Amount in ₹ '000s)

| 1. Composition of Investment Portfolio                 | Current Year      |                   |                   |                    |          |                                |            |
|--|-------------------|-------------------|-------------------|--------------------|----------|--------------------------------|------------|
|  | HTM               |                   | AFS               | FVTPL              |          | Subsidiaries, Associates & JVs |            |
|  | At Cost           | Fair Value        |                   | HFT                | Non- HFT | At Cost                        | Fair Value |
| <b>1. Investments in India</b>                         |                   |                   |                   |                    |          |                                |            |
| i. Government Securities                               | 38,073,223        | 38,076,691        | 35,107,884        | 141,293,684        | -        | -                              | -          |
| ii. Other approved Securities                          | -                 | -                 | -                 | -                  | -        | -                              | -          |
| iii. Shares  | -                 | -                 | -                 | -                  | -        | -                              | -          |
| iv. Debentures and Bonds                               | -                 | -                 | -                 | -                  | -        | -                              | -          |
| v. Subsidiaries, Associates and Joint Ventures         | -                 | -                 | -                 | -                  | -        | -                              | -          |
| vi. Others   | -                 | -                 | -                 | -                  | -        | -                              | -          |
| <b>Total</b>   | <b>38,073,223</b> | <b>38,076,691</b> | <b>35,107,884</b> | <b>141,293,684</b> | -        | -                              | -          |
| Less: Provisions for impairment/NPI                    | -                 | -                 | -                 | -                  | -        | -                              | -          |
| <b>Net</b>   | <b>38,073,223</b> | <b>38,076,691</b> | <b>35,107,884</b> | <b>141,293,684</b> | -        | -                              | -          |
| <b>2. Investments outside India</b>                    |                   |                   |                   |                    |          |                                |            |
| i. Government securities (Including local authorities) | -                 | -                 | -                 | -                  | -        | -                              | -          |
| ii. Subsidiaries, Associates and Joint Ventures        | -                 | -                 | -                 | -                  | -        | -                              | -          |
| iii. Other Investments                                 | -                 | -                 | -                 | -                  | -        | -                              | -          |
| <b>Total</b>   | -                 | -                 | -                 | -                  | -        | -                              | -          |
| Less: Provision for impairment /NPI                    | -                 | -                 | -                 | -                  | -        | -                              | -          |
| <b>Net</b>   | -                 | -                 | -                 | -                  | -        | -                              | -          |
| <b>Total Investments (1+2)</b>                         | <b>38,073,223</b> | <b>38,076,691</b> | <b>35,107,884</b> | <b>141,293,684</b> | -        | -                              | -          |

Above value represents market value of investment portfolio.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**Composition of Investment Portfolio as at 31st March 2025**

(Amount in ₹ '000s)

| 1. Composition of Investment Portfolio                 | Previous Year |            |                   |                    |          |                                |            |
|--|---------------|------------|-------------------|--------------------|----------|--------------------------------|------------|
|  | HTM           |            | AFS               | FVTPL              |          | Subsidiaries, Associates & JVs |            |
|  | At Cost       | Fair Value |                   | HFT                | Non- HFT | At Cost                        | Fair Value |
| <b>1. Investments in India</b>                         |               |            |                   |                    |          |                                |            |
| i. Government Securities                               | -             | -          | 62,460,492        | 165,556,450        | -        | -                              | -          |
| ii. Other approved Securities                          | -             | -          | -                 | -                  | -        | -                              | -          |
| iii. Shares  | -             | -          | -                 | -                  | -        | -                              | -          |
| iv. Debentures and Bonds                               | -             | -          | -                 | -                  | -        | -                              | -          |
| v. Subsidiaries, Associates and Joint Ventures         | -             | -          | -                 | -                  | -        | -                              | -          |
| vi. Others   | -             | -          | -                 | -                  | -        | -                              | -          |
| <b>Total</b>   | -             | -          | <b>62,460,492</b> | <b>165,556,450</b> | -        | -                              | -          |
| Less: Provisions for impairment/NPI                    | -             | -          | -                 | -                  | -        | -                              | -          |
| <b>Net</b>   | -             | -          | 62,460,492        | 165,556,450        | -        | -                              | -          |
| <b>2. Investments outside India</b>                    |               |            |                   |                    |          |                                |            |
| i. Government Securities (Including local authorities) | -             | -          | -                 | -                  | -        | -                              | -          |
| ii. Subsidiaries, Associates and Joint Ventures        | -             | -          | -                 | -                  | -        | -                              | -          |
| iii. Other Investments                                 | -             | -          | -                 | -                  | -        | -                              | -          |
| <b>Total</b>   | -             | -          | -                 | -                  | -        | -                              | -          |
| Less: Provision for impairment /NPI                    | -             | -          | -                 | -                  | -        | -                              | -          |
| <b>Net</b>   | -             | -          | -                 | -                  | -        | -                              | -          |
| <b>Total Investments (1+2)</b>                         | -             | -          | <b>62,460,492</b> | <b>165,556,450</b> | -        | -                              | -          |

Above value represents market value of investment portfolio.

There are no Non-Performing Investments as at 31 March 2026 (Previous year Nil).

**b) Fair Value hierarchy of investment portfolio measured at fair value on Balance sheet as at 31st March 2026**

(Amount in ₹ '000s)

|  | Current Year      |         |         |                   |                    |         |         |                    |
|--|-------------------|---------|---------|-------------------|--------------------|---------|---------|--------------------|
|  | AFS               |         |         |                   | FVTPL              |         |         |                    |
|  | Level 1           | Level 2 | Level 3 | Total             | Level 1            | Level 2 | Level 3 | Total              |
| <b>1. Investments in India</b>                         |                   |         |         |                   |                    |         |         |                    |
| i. Government Securities                               | 35,107,884        | -       | -       | 35,107,884        | 141,293,684        | -       | -       | 141,293,684        |
| ii. Other approved securities                          | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| iii. Shares  | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| iv. Debentures and bonds                               | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| v. Subsidiaries, associates and joint ventures         | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| vi. Others   | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| <b>Total</b>   | <b>35,107,884</b> | -       | -       | <b>35,107,884</b> | <b>141,293,684</b> | -       | -       | <b>141,293,684</b> |
| <b>2. Investments outside India</b>                    |                   |         |         |                   |                    |         |         |                    |
| i. Government securities (including local authorities) | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| ii. Subsidiaries, Associates and joint ventures        | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| iii. Other investments                                 | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| <b>Total</b>   | -                 | -       | -       | -                 | -                  | -       | -       | -                  |
| <b>Total Investments (1+2)</b>                         | <b>35,107,884</b> | -       | -       | <b>35,107,884</b> | <b>141,293,684</b> | -       | -       | <b>141,293,684</b> |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**Fair Value hierarchy of investment portfolio measured at fair value on Balance sheet as at 31st March 2025**

(Amount in ₹ '000s)

|   | Previous Year     |                   |          |                   |                    |          |          |                    |
|---|-------------------|-------------------|----------|-------------------|--------------------|----------|----------|--------------------|
|   | AFS               |                   |          |                   | FVTPL              |          |          |                    |
|   | Level 1           | Level 2           | Level 3  | Total             | Level 1            | Level 2  | Level 3  | Total              |
| <b>1. Investments in India</b>                          |                   |                   |          |                   |                    |          |          |                    |
| i. Government Securities                                | 34,867,426        | 27,593,066        | -        | 62,460,492        | 165,556,450        | -        | -        | 165,556,450        |
| ii. Other approved securities                           | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| iii. Shares   | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| iv. Debentures and bonds                                | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| v. Subsidiaries, associates and joint ventures          | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| vi. Others  | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| <b>Total</b>  | <b>34,867,426</b> | <b>27,593,066</b> | <b>-</b> | <b>62,460,492</b> | <b>165,556,450</b> | <b>-</b> | <b>-</b> | <b>165,556,450</b> |
| <b>2. Investments outside India</b>                     |                   |                   |          |                   |                    |          |          |                    |
| i. Government securities ( including local authorities) | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| ii. Subsidiaries, Associates and joint ventures         | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| iii. Other investments                                  | -                 | -                 | -        | -                 | -                  | -        | -        | -                  |
| <b>Total</b>  | <b>-</b>          | <b>-</b>          | <b>-</b> | <b>-</b>          | <b>-</b>           | <b>-</b> | <b>-</b> | <b>-</b>           |
| <b>Total Investments (1+2)</b>                          | <b>34,867,426</b> | <b>27,593,066</b> | <b>-</b> | <b>62,460,492</b> | <b>165,556,450</b> | <b>-</b> | <b>-</b> | <b>165,556,450</b> |

**c) Movement of Provisions for Non-performing Investments and Investment Fluctuation Reserve**

(Amount in ₹ '000s)

| Sr. No. | Particulars  | As at March 31, 2026 | As at March 31, 2025 |
|---------|--|----------------------|----------------------|
| 1)      | Movement of provisions held towards non-performing investments   |                      |                      |
| i)      | Opening balance  | -                    | -                    |
| ii)     | Add: Provisions made during the year   | -                    | -                    |
| iii)    | Less: Write-back of excess provision during the year   | -                    | -                    |
| iv)     | <b>Closing balance</b>   | <b>-</b>             | <b>-</b>             |
| 2)      | Movement of Investment Fluctuation Reserve   |                      |                      |
| i)      | Opening balance  | 4,286,217            | 702,152              |
| ii)     | Add: Amount transferred during the year  | -                    | 3,584,065            |
| iii)    | Less: Drawdown   | -                    | -                    |
| iv)     | <b>Closing balance</b>   | <b>4,286,217</b>     | <b>4,286,217</b>     |
| 3)      | <b>Closing balance in IFR as a percentage of closing balance of investments in AFS and FVTPL including HFT</b> | <b>2.43%</b>         | <b>1.88%</b>         |

During the year ended 31 March 2026, the Bank has not transferred / utilised towards Investment Fluctuation Reserve (IFR).

During the previous year ended 31 March 2025, the Bank had transferred towards Investment Fluctuation Reserve (IFR) an amount of ₹ 3,584,065 (₹ '000s). This includes Transition General reserve (post income-tax) of ₹ 1,275,594 (₹ '000s), transfer from Investment Reserve of ₹ 212,967 (₹ '000s) and current year profits post statutory reserve of ₹ 2,095,504 (₹ '000s).

**4. Repo / Reverse Repo Transactions (in face value and market value terms) as at 31st March 2026**

(Amount in ₹ '000s)

|   | Minimum outstanding during the year |             | Maximum outstanding during the year |             | Daily average outstanding during the year |             | Outstanding as on March 31st 2026 |             |
|---|-------------------------------------|-------------|-------------------------------------|-------------|---|-------------|-----------------------------------|-------------|
|   | FV1                                 | MV2         | FV                                  | MV          | FV  | MV          | FV                                | MV          |
| i) Securities sold under repo               |                                     |             |                                     |             |   |             |                                   |             |
| a) Government securities                    | 122,631,126                         | 124,541,916 | 181,627,344                         | 187,695,657 | 152,503,316                               | 154,395,284 | 155,757,796                       | 150,645,265 |
| b) Corporate debt securities                | -                                   | -           | -                                   | -           | -   | -           | -                                 | -           |
| c) Any other securities                     | -                                   | -           | -                                   | -           | -   | -           | -                                 | -           |
| ii) Securities purchased under reverse repo |                                     |             |                                     |             |   |             |                                   |             |
| a) Government securities                    | 150,000                             | 145,440     | 27,865,100                          | 28,229,147  | 5,115,776                                 | 5,188,922   | 650,000                           | 629,330     |
| b) Corporate debt securities                | -                                   | -           | -                                   | -           | -   | -           | -                                 | -           |
| c) Any other securities                     | -                                   | -           | -                                   | -           | -   | -           | -                                 | -           |

Note: 1 FV1: Face Value

2 MV2: Market Value



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**Repo / Reverse Repo Transactions (in face value and market value terms) as at 31st March 2025**

(Amount in ₹ '000s)

|   | Minimum outstanding during the year |            | Maximum outstanding during the year |             | Daily average outstanding during the year |             | Outstanding as on March 31st 2025 |             |
|---|-------------------------------------|------------|-------------------------------------|-------------|---|-------------|-----------------------------------|-------------|
|   | FV1                                 | MV2        | FV                                  | MV          | FV  | MV          | FV                                | MV          |
| i) Securities sold under repo               |                                     |            |                                     |             |   |             |                                   |             |
| a) Government securities                    | 96,443,620                          | 96,548,930 | 181,627,344                         | 187,691,845 | 133,534,948                               | 135,764,447 | 181,627,344                       | 187,691,845 |
| b) Corporate debt securities                | -                                   | -          | -                                   | -           | -   | -           | -                                 | -           |
| c) Any other securities                     | -                                   | -          | -                                   | -           | -   | -           | -                                 | -           |
| ii) Securities purchased under reverse repo |                                     |            |                                     |             |   |             |                                   |             |
| a) Government securities                    | 288,400                             | 293,130    | 19,145,700                          | 19,909,276  | 4,258,192                                 | 4,374,913   | 3,543,700                         | 3,675,526   |
| b) Corporate debt securities                | -                                   | -          | -                                   | -           | -   | -           | -                                 | -           |
| c) Any other securities                     | -                                   | -          | -                                   | -           | -   | -           | -                                 | -           |

Note: 1 FV<sup>1</sup>: Face Value  
2 MV<sup>2</sup>: Market Value

The above disclosure includes LAF/Marginal Standing Facility done with RBI.

The days with Nil outstanding have been excluded while computing minimum, maximum and average outstanding for securities sold / purchased under repo / reverse repo.

The Bank currently does not deal in Government Securities lending and hence the relevant disclosures as required by RBI direction DOR.MRG.REC. No.81/00-00-001/2025-26 dated 28 November 2025 are not applicable.

**5. Non SLR Investment Portfolio**

During the year ended 31 March 2026, there was no investment in Non SLR securities (Previous year Nil)

**6. Sale and Transfers to / from HTM category**

During the year ended 31 March 2026, there was no sale or transfer to / from HTM category (Previous year Nil).

**7. Derivatives**

**(i) Details of derivative portfolio**

(Amount in ₹ '000s)

| Particulars   | Current Year |             |         | Previous Year |             |         |
|---|--------------|-------------|---------|---------------|-------------|---------|
|   | 31/03/2026   |             |         | 31/03/2025    |             |         |
|   | Level 1      | Level 2     | Level 3 | Level 1       | Level 2     | Level 3 |
| <b>Interest Rate Derivatives</b>                    |              |             |         |               |             |         |
| MTM – Assets  | -            | 50,715,366  | -       | -             | 28,576,566  | -       |
| MTM – Liabilities                                   | -            | 51,410,708  | -       | -             | 34,546,742  | -       |
| Net Gain / Loss recognised in Profit & Loss Account | -            | 11,325,315  | -       | -             | (1,938,713) | -       |
| <b>Exchange Rate Derivatives</b>                    |              |             |         |               |             |         |
| MTM – Assets  | -            | 132,920,867 | -       | -             | 21,929,826  | -       |
| MTM – Liabilities                                   | -            | 137,228,681 | -       | -             | 22,186,642  | -       |
| Net Gain / Loss recognised in Profit & Loss Account | -            | 377,893     | -       | -             | (632,619)   | -       |
| <b>Credit Risk Derivatives</b>                      |              |             |         |               |             |         |
| MTM – Assets  | -            | -           | -       | -             | -           | -       |
| MTM – Liabilities                                   | -            | -           | -       | -             | -           | -       |
| Net Gain / Loss recognised in Profit & Loss Account | -            | -           | -       | -             | -           | -       |
| <b>Other Derivatives (specify)</b>                  |              |             |         |               |             |         |
| MTM – Assets  | -            | -           | -       | -             | -           | -       |
| MTM – Liabilities                                   | -            | -           | -       | -             | -           | -       |
| Net Gain / Loss recognised in Profit & Loss Account | -            | -           | -       | -             | -           | -       |

**(ii) Details of outstanding Forward Rate Agreements / Interest Rate Swaps**

(Amount in ₹ '000s)

| Particulars   | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| i) The notional principal of swap agreements <sup>1</sup>   | 13,949,142,572      | 11,831,298,138      |
| ii) Losses which would be incurred if counterparties failed to fulfill their obligations under the agreements | 50,715,366          | 28,576,566          |
| iii) Collateral required by the Bank upon entering into swaps   |                     |                     |
| iv) Concentration of credit risk arising from the swaps <sup>2</sup>  |                     |                     |
| - Banks   | 84.70%              | 94.95%              |
| - Others  | 15.30%              | 5.05%               |
| v) The fair value of the swap book  | (695,343)           | (5,970,176)         |

1. The table above does not include Cross Currency Swaps.

2. The concentration is calculated based on total exposure.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**(iii) Exchange Traded Interest Rate Derivatives**

The Bank has not entered any transaction in Exchange Traded Derivatives during the year ended 31 March 2026 (Previous year Nil).

The nature and terms of interest rate swaps outstanding are set out below:

(Amount in ₹ '000s)

| Nature          | Terms                      | As at 31 March 2026 |                       | As at 31 March 2025 |                       |
|-----------------|----------------------------|---------------------|-----------------------|---------------------|-----------------------|
|                 |                            | No                  | Notional Principal    | No                  | Notional Principal    |
| Trading -MIFOR  | Pay Fixed-Receive Variable | 159                 | 100,650,000           | 130                 | 73,900,000            |
|                 | Pay Variable-Receive Fixed | 128                 | 89,205,000            | 75                  | 56,950,000            |
| Trading -MIOIS  | Pay Fixed-Receive Variable | 4,847               | 6,540,129,796         | 5,429               | 5,533,001,191         |
|                 | Pay Variable-Receive Fixed | 4,928               | 6,385,639,676         | 5,318               | 5,369,513,242         |
| Trading -OTHERS | Pay Fixed-Receive Variable | 111                 | 338,535,560           | 101                 | 334,289,309           |
|                 | Pay Variable-Receive Fixed | 133                 | 363,915,669           | 132                 | 331,362,856           |
| <b>Total</b>    |                            | <b>10,306</b>       | <b>13,818,075,702</b> | <b>11,185</b>       | <b>11,699,016,598</b> |

The nature and terms of Forward Rate Agreement outstanding are set out below:

(Amount in ₹ '000s)

| Nature                                     | Terms    | As at 31 March 2026 |                    | As at 31 March 2025 |                    |
|--|----------|---------------------|--------------------|---------------------|--------------------|
|  |          | No                  | Notional Principal | No                  | Notional Principal |
| Trading - FBIL yield of Reference Security | Sell FRA | 275                 | 131,066,870        | 285                 | 132,281,540        |
| <b>Total</b>                               |          | <b>275</b>          | <b>131,066,870</b> | <b>285</b>          | <b>132,281,540</b> |

**8. Disclosures on risk exposure in derivatives**

Qualitative Disclosures

The Bank deals in derivatives for balance sheet management, market making purposes and also offers currency and interest rate derivatives to its customers.

Derivatives deals are carried out by the treasury front office team. Confirmation, settlement, accounting, risk monitoring, reporting and compliance are handled by independent teams which also ensure compliance with various internal policies and regulatory guidelines.

Derivative financial instruments are carried at fair value.

The Bank has a risk management and control framework to support its trading and balance sheet activities. The framework incorporates a risk measurement approach to quantify the magnitude of market risk within trading and balance sheet portfolios.

Market risk limits are allocated at various levels and are reported and monitored by Market Risk on a daily basis. The detailed limits framework allocates individual limits to manage and control asset classes, risk factors and profit and loss limits (to monitor and manage the performance of the trading portfolios).

A key measure of market risk is Value at Risk (VaR). VaR is a statistical estimate of the possible daily loss & is based on historical market movements. The Bank measures VaR at a 99% confidence interval. The Bank's standard VaR approach for both traded & non-traded risk is historical simulation. The Bank calculates VaR using historical changes in market rates, prices and volatilities over previous 500 business days. Traded and non-traded VaR is calculated using a one-day holding period. The Bank also utilises a number of other risk measures (e.g. stress testing) and risk sensitivity limits to measure and manage market risk.

Credit risk is managed on the basis of detailed risk profile of the counterparty, related conditions and expectations. The Bank uses International Swaps and Derivatives Association (ISDA) Master Agreements with its counterparties for derivatives activities.

The Bank applies Bilateral Netting methodology in accordance with RBI circular "RBI/DOR/2025-26/151DOR.CAP.REC.70/21-01-002/2025-26" dated 28 November 2025 for calculation of Counterparty Credit Risk for Derivative contracts. This is computed by taking the sum of its mark-to-market value if positive and its potential future exposure which is calculated based on its notional value and residual maturity.

The Bank has made provision on such credit exposures in accordance with RBI circular RBI/DOR/2025-26/164 DOR.STR.REC.83./21.04.048/2025-26 dated November 28, 2025

Quantitative Disclosures

(Amount in ₹ '000s)

| Sr. No | Particulars  | As at 31 March 2026  |                           | As at 31 March 2025  |                           |
|--------|--|----------------------|---------------------------|----------------------|---------------------------|
|        |  | Currency Derivatives | Interest Rate Derivatives | Currency Derivatives | Interest Rate Derivatives |
| 1      | Derivatives (Notional Principal Amount)                            |                      |                           |                      |                           |
|        | a) For hedging   | -                    | -                         | -                    | -                         |
|        | b) For trading   | 5,813,508,568        | 13,949,142,572            | 3,194,257,398        | 11,831,298,138            |
| 2      | Marked to Market Positions (Net)                                   |                      |                           |                      |                           |
|        | a) Asset (+)   | 132,920,867          | 50,715,366                | 21,929,826           | 28,576,566                |
|        | b) Liability (-)   | (137,228,681)        | (51,410,708)              | (22,186,642)         | (34,546,742)              |
| 3      | Credit Exposure <sup>2</sup>                                       | 201,705,057          | 101,333,269               | 104,519,897          | 119,345,810               |
| 4      | Likely impact of one percentage change in interest rate (100*PV01) |                      |                           |                      |                           |
|        | a) on hedging derivatives  | -                    | -                         | -                    | -                         |
|        | b) on trading derivatives  | 12,710,725           | 14,715,921                | 18,837,671           | 17,247,344                |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

| Sr. No | Particulars   | As at 31 March 2026  |                           | As at 31 March 2025  |                           |
|--------|---|----------------------|---------------------------|----------------------|---------------------------|
|        |   | Currency Derivatives | Interest Rate Derivatives | Currency Derivatives | Interest Rate Derivatives |
| 5      | Maximum of 100*PV01 observed during the year <sup>3</sup> |                      |                           |                      |                           |
|        | a) on hedging   | -                    | -                         | -                    | -                         |
|        | b) on trading   | 17,632,195           | 17,824,148                | 23,048,453           | 17,622,078                |
| 6      | Minimum of 100*PV01 observed during the year <sup>3</sup> |                      |                           |                      |                           |
|        | a) on hedging   | -                    | -                         | -                    | -                         |
|        | b) on trading   | 231,372              | 14,715,921                | 2,467,671            | 14,115,811                |

1. Disclosure includes foreign exchange contracts under currency derivative.
2. Represents total exposure based on current exposure method as per RBI master circular RBI/DOR/2025-26/151DOR.CAP.REC.70/21-01-002/2025-26 dated 28 November 2025.
3. The maximum/minimum calculation is based on monthly PV01 data submitted to RBI.
4. The Bank has with effect from the reporting period ended March 31, 2026, incorporated the notional amounts of all transactions executed under option strategies for financial reporting and disclosure purposes.

**9. Asset Quality**

**Classification of advances and provision held  
As at 31st March, 2026**

(Amount in ₹ '000s)

|  | Standard                | Non-Performing |          |      | Total             |
|--|-------------------------|----------------|----------|------|-------------------|
|  | Total Standard Advances | Sub-Standard   | Doubtful | Loss |                   |
| <b>Gross Standard Advances and NPAs</b>                      |                         |                |          |      |                   |
| Opening Balance  | 43,236,731              | -              | -        | -    | 43,236,731        |
| Add: Additions during the year                               |                         |                |          |      | -                 |
| Less: Reductions during the year*                            |                         |                |          |      | -                 |
| Closing balance  | <b>51,105,298</b>       | -              | -        | -    | <b>51,105,298</b> |
| *Reductions in Gross NPAs due to:                            |                         |                |          |      |                   |
| i) Upgradation   |                         |                |          |      |                   |
| ii) Recoveries (excluding recoveries from upgraded accounts) |                         |                |          |      |                   |
| iii) Technical/Prudential writeoffs                          |                         |                |          |      |                   |
| iv) Write-offs other than those under (iii) above            |                         |                |          |      |                   |
| <b>Provisions (excluding Floating Provisions)</b>            |                         |                |          |      |                   |
| Opening balance of provisions held                           | 157,947                 | -              | -        | -    | 157,947           |
| Add: Fresh provisions made during the year                   |                         |                |          |      | -                 |
| Less: Excess provision reversed/ Write-off loans             |                         |                |          |      | -                 |
| Closing balance of provisions held                           | <b>204,421</b>          | -              | -        | -    | <b>204,421</b>    |
| <b>Net NPAs</b>  |                         |                |          |      |                   |
| Opening Balance  |                         |                |          |      |                   |
| Add: Fresh additions during the year                         |                         |                |          |      | -                 |
| Less: Reductions during the year                             |                         |                |          |      | -                 |
| Closing Balance  |                         | -              | -        | -    | -                 |

**Classification of advances and provision held  
As at 31st March, 2025**

(Amount in ₹ '000s)

|   | Standard                | Non-Performing |          |      | Total             |
|---|-------------------------|----------------|----------|------|-------------------|
|   | Total Standard Advances | Sub-Standard   | Doubtful | Loss |                   |
| <b>Gross Standard Advances and NPAs</b> |                         |                |          |      |                   |
| Opening Balance                         | 38,777,561              | -              | -        | -    | 38,777,561        |
| Add: Additions during the year          |                         |                |          |      | -                 |
| Less: Reductions during the year*       |                         |                |          |      | -                 |
| Closing balance                         | <b>43,236,731</b>       | -              | -        | -    | <b>43,236,731</b> |
| *Reductions in Gross NPAs due to:       |                         |                |          |      |                   |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

|  | Standard                | Non-Performing |          |      | Total                           |
|--|-------------------------|----------------|----------|------|---------------------------------|
|  | Total Standard Advances | Sub-Standard   | Doubtful | Loss | Total Non – Performing Advances |
| i) Upgradation   |                         |                |          |      | -                               |
| ii) Recoveries (excluding recoveries from upgraded accounts) |                         |                |          |      | -                               |
| iii) Technical/Prudential write offs                         |                         |                |          |      |                                 |
| iv) Write-offs other than those under (iii) above            |                         |                |          |      | -                               |
| <b>Provisions (excluding Floating Provisions)</b>            |                         |                |          |      |                                 |
| Opening balance of provisions held                           | 155,110                 | -              | -        | -    | 155,110                         |
| Add: Fresh provisions made during the year                   |                         |                |          |      | -                               |
| Less: Excess provision reversed/ Write-off loans             |                         |                |          |      | -                               |
| Closing balance of provisions held                           | <b>157,947</b>          | -              | -        | -    | <b>157,947</b>                  |
| <b>Net NPAs</b>  |                         |                |          |      |                                 |
| Opening Balance  |                         | -              | -        | -    |                                 |
| Add: Fresh additions during the year                         |                         |                |          |      | -                               |
| Less: Reductions during the year                             |                         |                |          |      | -                               |
| Closing Balance  |                         | -              | -        | -    | -                               |

| Ratios                      | March 31, 2026 | March 31, 2025 |
|-----------------------------|----------------|----------------|
| Gross NPA to Gross Advances | 0.00%          | 0.00%          |
| Net NPA to Net Advances     | 0.00%          | 0.00%          |
| Provision coverage ratio    | 0.00%          | 0.00%          |

The Bank has no restructured accounts, sale of financial assets to securitisation / reconstruction company, purchase / sale of non-performing financial assets during the year ended 31 March 2026 and hence the disclosures on particulars of accounts restructured, details of financial assets sold to securitisation / reconstruction company for asset reconstruction and details of non-performing financial asset purchased / sold are not applicable (Previous year Nil).

**10. Concentration of Deposits, Advances, Exposures and NPAs**

**a) Concentration of Deposits**

(Amount in ₹ '000s)

|   | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| Total deposits of twenty largest depositors                                       | 118,286,587         | 72,605,232          |
| Percentage of deposits of twenty largest depositors to total deposits of the Bank | 90.29%              | 90.49%              |

**b) Concentration of Advances\***

(Amount in ₹ '000s)

|   | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| Total advances to twenty largest borrowers                                      | 65,422,873          | 62,849,827          |
| Percentage of advance to twenty largest borrowers to total advances of the Bank | 63.40%              | 60.17%              |

\*Advances represent credit exposure (funded and non-funded) including derivatives exposure as per RBI master circular on Concentration Risk Management - RBI/DOR/2025-26/158 DOR.CRE.REC.77/07-03-001/2025-26 dated November 28, 2025.

**c) Concentration of Exposures\*\***

(Amount in ₹ '000s)

|  | As at 31 March 2026 | As at 31 March 2025 |
|--|---------------------|---------------------|
| Total exposure to twenty largest borrowers/ customers  | 65,422,873          | 62,849,827          |
| Percentage of exposures to twenty largest borrowers/ customers to total exposure of the Bank on borrowers/ customers | 63.40%              | 60.17%              |

\*\*Exposure includes credit exposure (funded and non-funded), derivative exposure and investment exposure as per RBI master circular on Concentration Risk Management - RBI/DOR/2025-26/158 DOR.CRE.REC.77/07-03-001/2025-26 dated November 28, 2025. However, there is no investment exposure as on 31 March 2026 (Previous year Nil).

**d) Concentration of NPAs**

(Amount in ₹ '000s)

|   | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| Total Exposure to top twenty NPA accounts                                       | -                   | -                   |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. | 0.00%               | 0.00%               |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**11. Sector-wise Advances**

(Amount in ₹ '000s)

|          | Sector   | As at 31 March 2026          |            |   | As at 31 March 2025          |            |   |
|----------|--|------------------------------|------------|---|------------------------------|------------|---|
|          |  | Outstanding Total Advances # | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances # | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| <b>A</b> | <b>Priority Sector</b>   |                              |            |   |                              |            |   |
|          | 1. Agriculture and allied activities   | -                            | -          | -   | -                            | -          | -   |
|          | 2. Advances to industries sector eligible as priority sector lending of which: | 711,575                      | -          | -   | 865,000                      | -          | -   |
|          | Export Credit  | 360,000                      | -          | -   | 865,000                      | -          | -   |
|          | Food Processing  | 351,575                      | -          | -   | -                            | -          | -   |
|          | 3. Services  | -                            | -          | -   | -                            | -          | -   |
|          | 4. Personal loans  | -                            | -          | -   | -                            | -          | -   |
|          | <b>Sub - total - A</b>   | <b>711,575</b>               | <b>-</b>   | <b>-</b>  | <b>865,000</b>               | <b>-</b>   | <b>-</b>  |

(Amount in ₹ '000s)

|          |  | As at 31 March 2026          |            |   | As at 31 March 2025          |            |   |
|----------|--|------------------------------|------------|---|------------------------------|------------|---|
|          |  | Outstanding Total Advances # | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances # | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| <b>B</b> | <b>Non Priority Sector</b>                           |                              |            |   |                              |            |   |
|          | 1. Agriculture and allied activities                 | -                            | -          | -   | -                            | -          | -   |
|          | 2. Industry of which:                                | 24,824,561                   | -          | -   | 17,433,575                   | -          | -   |
|          | Food Processing                                      | 3,386,410                    | -          | -   | 7,705,808                    | -          | -   |
|          | Basic metal and metal Products                       | -                            | -          | -   | 4,379                        | -          | -   |
|          | Beverage and Tobacco                                 | 520,172                      | -          | -   | 550,584                      | -          | -   |
|          | Textile  | 1,905,000                    | -          | -   | 1,300,000                    | -          | -   |
|          | Vehicles, Vehicle Parts and Transport Equipment      | 7,900,000                    | -          | -   | 440,000                      | -          | -   |
|          | Infrastructure                                       | 6,329,978                    | -          | -   | 6,259,179                    | -          | -   |
|          | Chemicals and Chemical Products (Dyes, Paints, etc.) | 2,500,000                    | -          | -   | -                            | -          | -   |
|          | All Engineering                                      | 790,067                      | -          | -   | -                            | -          | -   |
|          | Other Industries                                     | 1,492,934                    | -          | -   | 1,173,625                    | -          | -   |
|          | 3. Services of which:                                | 25,569,162                   | -          | -   | 24,938,156                   | -          | -   |
|          | Non-Banking Financial Companies (NBFC)               | 18,850,000                   | -          | -   | 15,270,000                   | -          | -   |
|          | Trading  | 1,840,000                    | -          | -   | 1,235,000                    | -          | -   |
|          | Professional services                                | 3,716,107                    | -          | -   | 7,037,397                    | -          | -   |
|          | Tourism, hotel and restaurants                       | 1,163,055                    | -          | -   | 1,395,759                    | -          | -   |
|          | Other Services                                       | -                            | -          | -   | -                            | -          | -   |
|          | 4. Personal loans                                    | -                            | -          | -   | -                            | -          | -   |
|          | <b>Sub-total -B</b>                                  | <b>50,393,723</b>            | <b>-</b>   | <b>-</b>  | <b>42,371,731</b>            | <b>-</b>   | <b>-</b>  |
|          | <b>Total(A + B)</b>                                  | <b>51,105,298</b>            | <b>-</b>   | <b>-</b>  | <b>43,236,731</b>            | <b>-</b>   | <b>-</b>  |

#Outstanding total advances represent gross advances.

**12. Movement of NPAs**

(Amount in ₹ '000s)

| Particulars  | As at 31 March 2026 | As at 31 March 2025 |
|--|---------------------|---------------------|
| Gross NPAs as on 1 April (Opening Balance)                         | -                   | -                   |
| Additions (new NPAs) during the year                               | -                   | -                   |
| <b>Sub-total (A)</b>   | <b>-</b>            | <b>-</b>            |
| Less:-   |                     |                     |
| (i) Upgradations   | -                   | -                   |
| (ii) Recoveries (excluding recoveries made from upgraded accounts) | -                   | -                   |
| (iii) Technical / Prudential Write-offs                            | -                   | -                   |
| (iv) Write offs other than those under (iii) above                 | -                   | -                   |
| <b>Sub-total (B)</b>   | <b>-</b>            | <b>-</b>            |
| <b>Gross NPAs as on 31 March (closing balance) (A-B)</b>           | <b>-</b>            | <b>-</b>            |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

(Amount in ₹ '000s)

| Particulars  | As at<br>31 March 2026 | As at<br>31 March 2025 |
|--|------------------------|------------------------|
| Opening balance of Technical / Prudential written off accounts as at April 1                       | 633,419                | 674,867                |
| Add : Technical / Prudential write offs during the year  | -                      | -                      |
| Less : Recoveries made from previously technical / prudential written off accounts during the year | -                      | (41,448)               |
| <b>Closing balance as on 31 March</b>  | <b>633,419</b>         | <b>633,419</b>         |

**13. Overseas Assets, NPAs and Revenue**

As the Bank is a branch of a foreign bank, this disclosure is considered as not applicable.

**14. Provisions on Standard Assets\***

(Amount in ₹ '000s)

| Particulars   | As at<br>31 March 2026 | As at<br>31 March 2025 |
|---|------------------------|------------------------|
| General Provision on Advances                       | 204,421                | 157,947                |
| General Provision on Credit Exposure on derivatives | 731,597                | 200,050                |

\*Does not include unhedged foreign currency exposure provision as disclosed in the Note 15.

**15. Unhedged Foreign Currency Exposure**

The Bank's credit policy governs management of currency induced credit risk. As per Bank's policy and procedures, the Bank closely monitors the unhedged foreign currency exposures of all corporate clients. The Bank collects information from clients as regards their Risk Management policy and Foreign Exchange hedging policy as well as their open Foreign Exchange (FX) positions owing to their FX denominated borrowings (External Commercial Borrowings (ECBs), Buyers' credit etc.) and other liabilities. The information available is considered in the borrower's annual review credit memorandum and assessment of qualitative scores in the risk rating score-card. Interim findings are put up for discussions and noting to Credit and Market Risk Committee (CMRC).

As at 31 March 2026, the Bank has maintained provision of ₹ 110,707 (₹ '000s) (Previous year ₹ 50,577 (₹ '000s)) and held incremental capital of ₹ 513,766 (₹ '000s) (Previous year ₹ 407,579 (₹ '000s)) towards unhedged foreign currency exposures of its borrowers in accordance with RBI circular RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 dated November 28, 2025

**16. Business Ratios**

| Sr. No. | Particulars   | For the year ended<br>31 March 2026 | For the year ended<br>31 March 2025 |
|---------|---|-------------------------------------|-------------------------------------|
| i.      | Interest income as a % to working funds <sup>1</sup>                  | 5.20%                               | 5.84%                               |
| ii.     | Non-interest income as a % to working funds <sup>1</sup>              | (0.10)%                             | 0.55%                               |
| iii.    | Cost of Deposits  | 4.79%                               | 5.55%                               |
| iv.     | Net Interest Margin   | 2.19%                               | 1.88%                               |
| v.      | Operating profit as a % to working funds <sup>1 4</sup>               | 1.11%                               | 1.50%                               |
| vi.     | Return on assets <sup>2</sup>   | 0.59%                               | 0.87%                               |
| vii.    | Business (deposits plus advances) per employee <sup>3</sup> (₹ '000s) | 2,113,602                           | 1,505,147                           |
| viii.   | Profit per employee (₹ '000s)   | 26,069                              | 34,073                              |

- Working fund is computed based on average of total assets (excluding accumulated losses) as reported to RBI and amendments in process thereto, in Form X under section 27 of the Banking Regulation Act, 1949 during the financial year.
- Return on assets is with reference to average working fund (i.e. total of assets excluding accumulated losses).
- Business per employee is calculated as deposits plus advances as at year end excluding interbank deposits. Ratio is computed basis number of employees as at respective year-ends.
- Operating profit is profit before provisions and contingencies.

**17. Maturity Patterns of certain items of Assets and Liabilities**

As at 31 March 2026

(Amount in ₹ '000s)

| Maturity Bucket                           | Day 1       | 2 – 7 days  | 8-14 days | 15-30 days | 31 days – 2 months | Over 2 months – 3 months | Over 3 months – 6 months | Over 6 months – 1 year | Over 1 year – 3 years | Over 3 years – 5 years | Over 5 years | Total       |
|---|-------------|-------------|-----------|------------|--------------------|--------------------------|--------------------------|------------------------|-----------------------|------------------------|--------------|-------------|
| Deposits                                  | 594,156     | 10,554,793  | 6,657,451 | 18,800,250 | 30,328,433         | 24,623,587               | 25,440,300               | 5,852,100              | 8,162,129             | -                      | -            | 131,013,199 |
| Advances                                  | 864         | 8,409,604   | 2,354,640 | 11,883,478 | 1,885,587          | 754,938                  | 3,190,728                | 4,144,906              | 17,428,239            | 1,052,314              | -            | 51,105,298  |
| Investments                               | 195,826,819 | 2,001,258   | 2,463,659 | 1,342,736  | 2,283,961          | 4,305,627                | 4,107,998                | 733,550                | 1,394,711             | 5473                   | 8,999        | 214,474,791 |
| Borrowings                                | -           | 132,144,621 | -         | 15,000,000 | -                  | -                        | -                        | -                      | -                     | -                      | -            | 147,144,621 |
| Foreign Currency Assets <sup>1</sup>      | 5,849,838   | 13,816,564  | 4,759,268 | 25,181,568 | 1,441,573          | -                        | -                        | -                      | -                     | -                      | 474,175      | 51,522,987  |
| Foreign Currency Liabilities <sup>1</sup> | 48,277      | 814,231     | 49,168    | 32         | 76,564             | -                        | -                        | -                      | 168,318               | -                      | -            | 1,156,589   |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

As at 31 March 2025

(Amount in ₹ '000s)

| Maturity Bucket                           | Day 1       | 2 – 7 days  | 8-14 days | 15-30 days | 31 days – 2 months | Over 2 months – 3 months | Over 3 months – 6 months | Over 6 months – 1 year | Over 1 year – 3 years | Over 3 years – 5 years | Over 5 years | Total       |
|---|-------------|-------------|-----------|------------|--------------------|--------------------------|--------------------------|------------------------|-----------------------|------------------------|--------------|-------------|
| Deposits                                  | 1,225,856   | 6,338,785   | 3,661,134 | 1,7478,500 | 26,825,100         | 13,674,602               | 1,570,429                | 134,600                | 9,329,482             | -                      | -            | 80,238,488  |
| Advances                                  | 1,257       | 6,396,576   | 3,061,681 | 7,835,765  | 1,739,103          | 4,089,417                | 1,929,250                | 3,051,455              | 14,208,012            | 924,216                | -            | 43,236,731  |
| Investments                               | 215,449,021 | 2,218,228   | 1,302,664 | 1,988,317  | 4,673,683          | 648,818                  | 38,754                   | 23,656                 | 1,672,683             | 107                    | 1,012        | 228,016,942 |
| Borrowings                                | -           | 182,789,690 | -         | -          | -                  | -                        | -                        | -                      | -                     | -                      | -            | 182,789,690 |
| Foreign Currency Assets <sup>1</sup>      | 2,204,510   | 12,544,881  | -         | 12,837,303 | 2,578,318          | -                        | 21                       | -                      | -                     | -                      | 427,375      | 30,592,408  |
| Foreign Currency Liabilities <sup>1</sup> | 880,716     | 1,095,769   | 165,282   | 251        | 376,634            | -                        | -                        | -                      | 1,460,812             | -                      | -            | 3,979,464   |

1. Foreign currency assets/liabilities exclude off-balance sheet assets and liabilities.

**18. Exposures**

**a) Real Estate Sector**

The Bank exposure to Real Estate Sector is summarize as below.

(Amount in ₹ '000s)

| Particulars   | For the year ended 31 March 2026 | For the year ended 31 March 2025 |
|---|----------------------------------|----------------------------------|
| <b>Direct exposure</b>  | -                                | -                                |
| <b>Residential Mortgages</b>  | -                                | -                                |
| Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.   | -                                | -                                |
| <b>Commercial Real Estate</b>   | -                                | -                                |
| Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; | -                                | -                                |
| <b>Investments in Mortgage Backed Securities (MBS) and other securitised exposures</b>  | -                                | -                                |
| a. Residential,   | -                                | -                                |
| b. Commercial Real Estate.  | -                                | -                                |
| <b>Indirect Exposure</b>  | -                                | -                                |
| Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)   | -                                | -                                |
| <b>Total Exposure to Real Estate</b>  | -                                | -                                |

**c) Capital Market**

(Amount in ₹ '000s)

| Sr No | Particulars   | For the year ended 31-Mar-26 | For the year ended 31-Mar-25 |
|-------|---|------------------------------|------------------------------|
| i)    | Direct investment in equity shares, convertible bonds, convertible debentures, and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;   | -                            | -                            |
| ii)   | Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds; shares (including IPOs/ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds; | -                            | -                            |
| iii)  | Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;   | -                            | -                            |
| iv)   | Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;    | -                            | -                            |
| v)    | Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;   | 2,500                        | 5,900                        |
| vi)   | Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;   | -                            | -                            |
| vii)  | Bridge loans to companies against expected equity flows / issues;   | -                            | -                            |
| viii) | Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;   | -                            | -                            |
| ix)   | Financing to stockbrokers for margin trading;   | -                            | -                            |
| x)    | All exposures to Venture Capital Funds (both registered and unregistered)   | -                            | -                            |
|       | <b>Total Exposure to Capital Market</b>   | <b>2,500</b>                 | <b>5,900</b>                 |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**19. Risk category wise Country Exposure**

Provision for country risk exposure as per RBI circular DOR.STR.REC.83./21.04.048/2025-26 dated 28 November 2025 is as follows:

(Amount in ₹ '000s)

| Risk Category | Funded Exposure (net) as at 31 March 2026 | Provision held as at 31 March 2026 | Funded Exposure (net) as at 31 March 2025 | Provision held as at 31 March 2025 |
|---------------|---|------------------------------------|---|------------------------------------|
| Insignificant | 21,872,292                                | 10,448                             | 13,635,497                                | 7,262                              |
| Low           | 7,083,735                                 | 4,165                              | 17,230                                    | -                                  |
| Moderate Low  | -   | -                                  | -   | -                                  |
| Moderate      | -   | -                                  | 125                                       | -                                  |
| Moderate High | -   | -                                  | -   | -                                  |
| High          | -   | -                                  | -   | -                                  |
| Very High     | -   | -                                  | -   | -                                  |
| <b>Total</b>  | <b>28,956,027</b>                         | <b>14,613</b>                      | <b>13,652,852</b>                         | <b>7,262</b>                       |

As per RBI guidelines, provision is created for only those countries where the net funded exposure exceeded 1% of the total assets. Further, lower provisions of 25% of the requirement have been created with respect to short term exposures (i.e. exposures with contractual maturity of less than 180 days).

**20. Details of Single Borrower Limit (SBL)/ Group Borrower Limit (GBL)**

Currently SBL / GBL is monitored by circulars RBI/DOR/2025-26/158 DOR.CRE.REC.77/07-03-001/2025-26 dated November 28, 2025.

As per RBI, Banks must apply LEF at the same level as the risk-based capital requirements are applied, that is, a bank shall comply with the LEF norms at two levels: (a) consolidated (Group - 1) level (Group borrower Limit - GBL) and (b) Solo -2 level (Single borrower Limit - SBL). LEF applies on all entities i.e. corporates, banks and NBFC. Under the LEF, a bank's exposure to all its counterparties and groups of connected counterparties, will be considered for exposure limits.

During the year ended 31 March 2026, Bank has exceeded the prudential exposure limits for the SBL / GBL as laid down by RBI guidelines on two instances dated 19 January 2026 and 29th January 2026 (Previous year Nil).

As per the extant RBI guidelines, the Bank with the approval of the India EXCO can enhance exposure to single borrower or group borrower by a further 5% of the capital funds. During the year ended 31 March 2026, the Bank has not enhanced any such limits (Previous year Nil).

**21. Intra-Group Exposures**

As at 31 March 2026, the Bank is in compliance with RBI circular RBI/DOR/2025-26/158 DOR.CRE.REC.77/07-03-001/2025-26 dated November 28, 2025 on Management of Intra-Group Transactions and Exposures. These guidelines became effective from 1 October 2014. During the year ended 31 March 2026, there was no breach in limits for Single Group Entity Exposure and Aggregate Group Exposure. (Previous year Nil)

Other details of Intra-Group Exposure as at 31 March 2026 are provided below:

(Amount in ₹ '000s)

| Particulars   | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| (a) Total amount of intra-group exposures   | 341,359             | 88,986              |
| (b) Total amount of top-20 intra-group exposures  | 341,359             | 88,986              |
| (c) Percentage of intra-group exposures to total exposure* of the bank on borrowers / customers | 0.33%               | 0.09%               |

\*Total exposure includes Credit Exposure (funded and non-funded), derivative exposure and investment exposure to all corporate and inter-bank counterparties.

**22. Unsecured Advances against intangible assets**

| Particulars  | (Amount in ₹ '000s) |            |
|--|---------------------|------------|
|  | 31-Mar-26           | 31-Mar-25  |
| Total unsecured advances of the bank   | 41,858,555          | 31,852,917 |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | -                   | -          |
| Estimated value of such intangible securities  | -                   | -          |

**23. Provision made for Income tax for the year**

(Amount in ₹ '000s)

| Particulars  | For the year ended 31 March 2026 | For the year ended 31 March 2025 |
|--------------|----------------------------------|----------------------------------|
| Current Tax  | 1,609,196                        | 2,000,297                        |
| Deferred Tax | (279,240)                        | (39,055)                         |
| <b>Total</b> | <b>1,329,956</b>                 | <b>1,961,242</b>                 |

**24. Disclosure of Penalties imposed by RBI**

During the financial year under review, RBI has imposed penalty of ₹ 500 (₹ '000s) on the Bank on account of SGL bounce (Previous year Nil).

**25. Liquidity Coverage Ratio (LCR)**

**Qualitative Disclosures:**

The Bank has been computing its LCR on monthly basis since January 2016 and on daily basis since October 2016 as per the extant RBI guidelines. RBI guidelines, has mandated minimum LCR of 60% for the calendar year 2015 with a step up of 10% each year to reach minimum requirement of 100% by 1 January 2019. The LCR guidelines aim to ensure that the banks maintain an adequate level of unencumbered High Quality Liquid Assets (HQLA) that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significant severe liquidity stress scenario specified by RBI.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

As at the year-end 31 March 2026, the Bank is in compliance with LCR guidelines. Over a period of time, the Bank has maintained a very healthy LCR ratio with the same as at 31 March 2026 being 178% against requirement of 100%. The main drivers of LCR are holding in government securities and cash in hand. HQLA comprises of cash in hand, balance maintained with RBI in excess of CRR requirements, Government securities holdings in excess of SLR requirements, Government securities within the mandatory SLR requirement, to the extent allowed by RBI under Marginal Standing Facility, and Government securities within the mandatory SLR requirement, to the extent allowed by RBI under Facility to avail Liquidity for Liquidity Coverage Ratio (FALLCR).

Cash outflows and inflows are calculated by multiplying outstanding balances of various types of liabilities and off -balance sheet commitment / un-commitment and various categories of contractual receivables by the prescribed outflows / inflows rates.

The Bank's balance sheet and liquidity is managed on a day-to-day basis by the centralized Markets Treasury function with oversight from the Treasurer and governance through the Asset Liability Management Committee (ALCO). The Bank follows a conservative approach to balance sheet liquidity management with customer loan funding requirements covered primarily through customer deposits without dependence on local money market funding and diversification of the deposit base across client segments while maintaining prudent levels of funding concentrations. The Bank has diverse source of funding ranging from deposits from local corporate customers and financial institute, own capital funds as well as foreign currency borrowings from network branches. The Bank does not hold any FCY HQLA.

For the derivative positions, the LCR covers the cash-flows from derivative exposures in the next 30 calendar days as part of the report, with the 2 years lookback approach used to also factor in stressed outflows from higher collateral/ margining requirements and reflected as an outflow in the LCR computation.

Effective October 2015, FX options and FX cash flows are netted at deal level. For other derivatives, the Bank continues to gross up cash flows. Along with this, the Bank has progressively, after moving into Clearing Corporation of India Limited (CCIL) guaranteed settlement window for Foreign exchange forward transactions lowered derivatives cash outflows. Trades which are settled through CCIL (under guaranteed settlement window) are netted.

The following table sets forth, the quarterly average of unweighted and weighted values of the LCR of the Bank. The simple average has been computed based on daily values for the year ended 31 March 2026 and 31 March 2025.

**Quantitative Disclosure for LCR is provided below:**

**For the year ended 31 March 2026**

(Amount in ₹ '000s)

|  | Quarter ended<br>31 March, 2026           |   | Quarter ended<br>31 December, 2025        |   | Quarter ended<br>30 September, 2025       |   | Quarter ended<br>30 June, 2025            |   |
|--|---|---|---|---|---|---|---|---|
|  | Total<br>Unweighted<br>Value<br>(average) | Total<br>Weighted<br>Value<br>(average) | Total<br>Unweighted<br>Value<br>(average) | Total<br>Weighted<br>Value<br>(average) | Total<br>Unweighted<br>Value<br>(average) | Total<br>Weighted<br>Value<br>(average) | Total<br>Unweighted<br>Value<br>(average) | Total<br>Weighted<br>Value<br>(average) |
| <b>High Quality Liquid Assets</b>  |   |   |   |   |   |   |   |   |
| 1 Total High Quality Liquid Assets (HQLA)                                      |   | 49,147,700                              |   | 58,044,500                              |   | 53,325,700                              |   | 39,316,700                              |
| <b>Cash Outflows</b>   |   |   |   |   |   |   |   |   |
| 2 Retail deposits and deposits from small business customers, of which:        | -   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (i) Stable deposits  | -   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (ii) Less stable deposits  | -   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| 3 Unsecured wholesale funding, of which:                                       | -   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (i) Operational deposits (all counterparties)                                  | -   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (ii) Non-operational deposits (all counterparties)                             | 98,705,678                                | 42,526,383                              | 89,905,875                                | 38,912,368                              | 86,786,404                                | 39,020,383                              | 75,483,970                                | 34,470,434                              |
| (iii) Unsecured debt   | -   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| 4 Secured wholesale funding  |   |   |   |   |   |   |   |   |
| 5 Additional requirements, of which  |   |   |   |   |   |   |   |   |
| (i) Outflows related to derivative exposures and other collateral requirements | 43,511,437                                | 43,511,437                              | 39,045,555                                | 39,045,555                              | 30,833,997                                | 30,833,997                              | 28,190,152                                | 28,190,152                              |
| (ii) Outflows related to loss of funding on debt products                      | -   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (iii) Credit and liquidity facilities  | 4,135,156                                 | 866,849                                 | 4,135,206                                 | 997,295                                 | 5,445,414                                 | 1,473,651                               | 5,278,374                                 | 1,322,337                               |
| 6 Other contractual funding obligations  | 11,742,225                                | 11,742,225                              | 12,763,394                                | 12,763,394                              | 11,327,219                                | 11,327,219                              | 10,005,545                                | 10,005,545                              |
| 7 Other contingent funding obligations   | 41,858,062                                | 1,942,396                               | 51,326,689                                | 2,426,268                               | 47,414,754                                | 2,218,767                               | 45,509,128                                | 2,130,466                               |
| 8 <b>Total Cash Outflows</b>   |   | <b>100,589,290</b>                      |   | <b>94,144,880</b>                       |   | <b>84,874,017</b>                       |   | <b>76,118,934</b>                       |
| <b>Cash Inflows</b>  |   |   |   |   |   |   |   |   |
| 9 Secured lending (e.g. reverse repos)   | 1,268,284                                 | -                                       | 4,980,048                                 | -                                       | 1,581,344                                 | -                                       | 1,553,592                                 | -                                       |
| 10 Inflows from fully performing exposures                                     | 71,801,920                                | 70,181,947                              | 65,606,817                                | 63,797,009                              | 59,403,023                                | 57,509,070                              | 49,272,061                                | 47,523,592                              |
| 11 Other cash inflows  | 3,531,909                                 | 1,765,954                               | 3,071,490                                 | 1,535,745                               | 2,914,444                                 | 1,457,222                               | 5,379,915                                 | 2,689,958                               |
| 12 <b>Total Cash Inflows</b>   |   | <b>71,947,901</b>                       |   | <b>65,332,754</b>                       |   | <b>58,966,292</b>                       |   | <b>50,213,550</b>                       |
|  |   | <b>Total Adjusted Value</b>             |   | <b>Total Adjusted Value</b>             |   | <b>Total Adjusted Value</b>             |   | <b>Total Adjusted Value</b>             |
| 21 <b>TOTAL HQLA</b>   |   | <b>49,147,700</b>                       |   | <b>58,044,500</b>                       |   | <b>53,325,700</b>                       |   | <b>39,316,700</b>                       |
| 22 <b>Total Net Cash Outflows *</b>  |   | <b>28,641,389</b>                       |   | <b>28,812,125</b>                       |   | <b>25,907,722</b>                       |   | <b>25,905,384</b>                       |
| 23 <b>Liquidity Coverage Ratio (%)</b>   |   | <b>172%</b>                             |   | <b>201%</b>                             |   | <b>206%</b>                             |   | <b>152%</b>                             |

\* Total Net Cash Outflows is higher of Total Cash Outflows Less Total Cash Inflows or 25% of Total Cash outflows.

The average and unweighted amounts are calculated taking simple average based on daily data points for the entire year.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

For the year ended 31 March 2025

(Amount in ₹ '000s)

|                                   | Quarter ended<br>31 March, 2025  |   | Quarter ended<br>31 December, 2024        |   | Quarter ended<br>30 September, 2024       |   | Quarter ended<br>30 June, 2024            |   |
|-----------------------------------|--|---|---|---|---|---|---|---|
|                                   | Total<br>Unweighted<br>Value<br>(average)                                  | Total<br>Weighted<br>Value<br>(average) | Total<br>Unweighted<br>Value<br>(average) | Total<br>Weighted<br>Value<br>(average) | Total<br>Unweighted<br>Value<br>(average) | Total<br>Weighted<br>Value<br>(average) | Total<br>Unweighted<br>Value<br>(average) | Total<br>Weighted<br>Value<br>(average) |
| <b>High Quality Liquid Assets</b> |  |   |   |   |   |   |   |   |
| 1                                 | Total High Quality Liquid Assets (HQLA)                                    | 40,535,900                              |   | 59,770,700                              |   | 64,630,100                              |   | 57,274,900                              |
| <b>Cash Outflows</b>              |  |   |   |   |   |   |   |   |
| 2                                 | Retail deposits and deposits from small business customers, of which:      | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (i)                               | Stable deposits  | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (ii)                              | Less stable deposits   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| 3                                 | Unsecured wholesale funding, of which:                                     | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (i)                               | Operational deposits (all counterparties)                                  | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (ii)                              | Non-operational deposits (all counterparties)                              | 70,168,835                              | 31,398,798                                | 71,068,651                              | 36,273,191                                | 77,457,264                              | 39,474,683                                | 66,627,471                              |
| (iii)                             | Unsecured debt   | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| 4                                 | Secured wholesale funding  |   |   |   |   |   |   |   |
| 5                                 | Additional requirements, of which  |   |   |   |   |   |   |   |
| (i)                               | Outflows related to derivative exposures and other collateral requirements | 35,349,470                              | 35,349,470                                | 24,916,481                              | 24,916,481                                | 24,813,473                              | 24,813,473                                | 22,919,929                              |
| (ii)                              | Outflows related to loss of funding on debt products                       | -                                       | -   | -                                       | -   | -                                       | -   | -                                       |
| (iii)                             | Credit and liquidity facilities  | 2,135,900                               | 512,213                                   | -                                       | -   | -                                       | -   | 655,172                                 |
| 6                                 | Other contractual funding obligations                                      | 9,575,220                               | 9,575,220                                 | 11,194,586                              | 11,194,586                                | 11,565,068                              | 11,565,068                                | 9,861,734                               |
| 7                                 | Other contingent funding obligations                                       | 52,497,486                              | 2,488,528                                 | 56,383,501                              | 2,694,049                                 | 55,417,174                              | 2,647,634                                 | 53,287,393                              |
| 8                                 | <b>Total Cash Outflows</b>   |   | <b>79,324,229</b>                         |   | <b>75,078,307</b>                         |   | <b>78,500,858</b>                         |   |
| <b>Cash Inflows</b>               |  |   |   |   |   |   |   |   |
| 9                                 | Secured lending (e.g. reverse repos)                                       | 2,936,840                               | -   | 1,692,853                               | -   | 1,575,160                               | -   | 496,542                                 |
| 10                                | Inflows from fully performing exposures                                    | 50,824,859                              | 49,195,410                                | 29,152,432                              | 27,581,791                                | 29,661,058                              | 27,913,203                                | 30,105,502                              |
| 11                                | Other cash inflows   | 4,753,382                               | 2,376,691                                 | 6,701,574                               | 3,350,787                                 | 6,393,955                               | 3,196,978                                 | 4,663,772                               |
| 12                                | <b>Total Cash Inflows</b>  |   | <b>51,572,101</b>                         |   | <b>30,932,578</b>                         |   | <b>31,110,181</b>                         |   |
|                                   |  |   | <b>Total Adjusted Value</b>               |   | <b>Total Adjusted Value</b>               |   | <b>Total Adjusted Value</b>               |   |
| 21                                | <b>TOTAL HQLA</b>  |   | <b>40,535,900</b>                         |   | <b>59,770,700</b>                         |   | <b>64,630,100</b>                         |   |
| 22                                | <b>Total Net Cash Outflows *</b>   |   | <b>27,752,128</b>                         |   | <b>44,145,730</b>                         |   | <b>47,390,678</b>                         |   |
| 23                                | <b>Liquidity Coverage Ratio (%)</b>  |   | <b>146%</b>                               |   | <b>135%</b>                               |   | <b>136%</b>                               |   |

\* Total Net Cash Outflows is higher of Total Cash Outflows Less Total Cash Inflows or 25% of Total Cash outflows.

The average and unweighted amounts are calculated taking simple average based on daily data points for the entire year.

**26. Net Stable Funding ratio (NSFR)**

The Net Stable Funding Ratio (NSFR) is a significant component of the Basel III reforms. In the backdrop of the global financial crisis that started in 2007, the Basel Committee on Banking Supervision (BCBS) proposed certain reforms to strengthen global capital and liquidity regulations with the objective of promoting a more resilient banking sector. In this regard, the Basel III rules text on liquidity – “Basel III: International framework for liquidity risk measurement, standards and monitoring” as issued in December 2010 which presented the details of global regulatory standards on liquidity. Minimum standards for Net Stable Funding Ratio (NSFR) for funding liquidity were prescribed by the Basel Committee for achieving complementary objectives. The NSFR promotes resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis.

The guidelines for NSFR were effective from October 1, 2021. The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required (“Required stable funding”) (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures. As at the year-end 31 March 2026, the Bank is in compliance with NSFR guidelines.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**For the year ended 31 March 2026**

| Net Stable Funding Ratio (NSFR)  |                                       |             |                   |            |                    |                                       |             |                   |            |                   |
|--|---------------------------------------|-------------|-------------------|------------|--------------------|---------------------------------------|-------------|-------------------|------------|-------------------|
| (₹ '000)   |                                       |             |                   |            |                    |                                       |             |                   |            |                   |
| Particulars  | Quarter ended March 31, 2026          |             |                   |            |                    | Quarter ended December 31, 2025       |             |                   |            |                   |
|  | Unweighted value by residual maturity |             |                   |            | Weighted value     | Unweighted value by residual maturity |             |                   |            | Weighted value    |
|  | No maturity                           | < 6 months  | 6 months to < 1yr | ≥ 1yr      |                    | No maturity                           | < 6 months  | 6 months to < 1yr | ≥ 1yr      |                   |
| <b>ASF Item</b>  |                                       |             |                   |            |                    |                                       |             |                   |            |                   |
| 1 Capital: (2+3)   | 42,359,512                            | -           | -                 | -          | 42,359,512         | 39,962,896                            | -           | -                 | -          | 39,962,896        |
| 2 Regulatory capital   | 42,359,512                            | -           | -                 | -          | 42,359,512         | 39,962,896                            | -           | -                 | -          | 39,962,896        |
| 3 Other capital instruments  | -                                     | -           | -                 | -          | -                  | -                                     | -           | -                 | -          | -                 |
| 4 Retail deposits and deposits from small business customers: (5+6)  | -                                     | -           | 0                 | -          | 0                  | -                                     | -           | 0                 | -          | 0                 |
| 5 Stable deposits  | -                                     | -           | -                 | -          | -                  | -                                     | -           | -                 | -          | -                 |
| 6 Less stable deposits   | -                                     | -           | 0                 | -          | 0                  | -                                     | -           | 0                 | -          | 0                 |
| 7 Wholesale funding: (8+9)   | -                                     | 113,630,919 | 13,319,780        | 120        | 63,475,470         | -                                     | 84,033,289  | 8,822,933         | 120        | 46,428,231        |
| 8 Operational deposits   | -                                     | -           | -                 | -          | -                  | -                                     | -           | -                 | -          | -                 |
| 9 Other wholesale funding  | -                                     | 113,630,919 | 13,319,780        | 120        | 63,475,470         | -                                     | 84,033,289  | 8,822,933         | 120        | 46,428,231        |
| 10 Other liabilities: (11+12)  | 14,851,877                            | 150,467,234 | 74,574            | -          | -                  | 21,580,033                            | 163,859,930 | 39,023            | -          | -                 |
| 11 NSFR derivative liabilities   | 1,741,411                             | -           | -                 | -          | -                  | 7,761,229                             | -           | -                 | -          | -                 |
| 12 All other liabilities and equity not included in the above categories   | 13,110,466                            | 150,467,234 | 74,574            | -          | -                  | 13,818,804                            | 163,859,930 | 39,023            | -          | -                 |
| <b>13 Total ASF (1+4+7+10)</b>   |                                       |             |                   |            | <b>105,834,982</b> |                                       |             |                   |            | <b>86,391,127</b> |
| <b>RSF Item</b>  |                                       |             |                   |            |                    |                                       |             |                   |            |                   |
| 14 Total NSFR high-quality liquid assets (HQLA)  | 194,900,820                           | 10,189,431  | -                 | -          | 9,577,143          | 206,387,373                           | 3,559,990   | -                 | -          | 10,169,085        |
| 15 Deposits held at other financial institutions for operational purposes  | 6,820,260                             | -           | -                 | -          | 3,410,130          | 1,126,139                             | -           | -                 | -          | 563,069           |
| 16 Performing loans and securities: (17+18+19+21+23)   | -                                     | 70,447,150  | 7,559,168         | -          | 21,541,978         | -                                     | 50,646,741  | 8,360,950         | -          | 15,984,002        |
| 17 Performing loans to financial institutions secured by Level 1 HQLA  | -                                     | 649,688     | -                 | -          | 64,969             | -                                     | -           | -                 | -          | -                 |
| 18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                 | -                                     | 49,146,587  | 1,945,500         | -          | 8,344,738          | -                                     | 38,628,125  | 600,000           | -          | 6,094,219         |
| 19 Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which: | -                                     | 20,650,875  | 5,613,668         | -          | 13,132,272         | -                                     | 12,018,616  | 7,760,950         | -          | 9,889,783         |
| 20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk  | -                                     | -           | -                 | 320,000    | 208,000            | -                                     | -           | -                 | 2,463,528  | 1,601,293         |
| 21 Performing residential mortgages, of which:   | -                                     | -           | -                 | -          | -                  | -                                     | -           | -                 | -          | -                 |
| 22 With a risk weight of more than or equal to 35% under the Basel II Standardised Approach for credit risk  | -                                     | -           | -                 | 2,630,794  | 2,236,175          | -                                     | -           | -                 | 2,561,787  | 2,177,519         |
| 23 Securities that are not in default and do not qualify as HQLA, including exchange traded equities   | -                                     | -           | -                 | -          | -                  | -                                     | -           | -                 | -          | -                 |
| 24 Other assets: (sum of rows 25 to 29)  | 31,484,965                            | 4,604,239   | 20,826            | 15,845,000 | 49,112,437         | 30,643,759                            | 3,209,994   | 50,640            | 15,070,000 | 45,341,014        |
| 25 Physical traded commodities, including gold   | -                                     | -           | -                 | -          | -                  | -                                     | -           | -                 | -          | -                 |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**Net Stable Funding Ratio (NSFR)**

(₹ '000)

| Particulars  | Quarter ended March 31, 2026          |            |                   |            |                   | Quarter ended December 31, 2025       |            |                   |            |                   |
|--|---------------------------------------|------------|-------------------|------------|-------------------|---------------------------------------|------------|-------------------|------------|-------------------|
|  | Unweighted value by residual maturity |            |                   |            | Weighted value    | Unweighted value by residual maturity |            |                   |            | Weighted value    |
|  | No maturity                           | < 6 months | 6 months to < 1yr | ≥ 1yr      |                   | No maturity                           | < 6 months | 6 months to < 1yr | ≥ 1yr      |                   |
| 26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | 18,950,621                            | -          | -                 | -          | 16,108,028        | 24,222,524                            | -          | -                 | -          | 20,589,145        |
| 27 NSFR derivative assets  | -                                     | -          | -                 | -          | -                 | -                                     | -          | -                 | -          | -                 |
| 28 NSFR derivative liabilities before deduction of variation margin posted                             | 9,431,969                             | -          | -                 | -          | 9,431,969         | 4,076,738                             | -          | -                 | -          | 4,076,738         |
| 29 All other assets not included in the above categories   | 3,102,374                             | 4,604,239  | 20,826            | 15,845,000 | 23,572,439        | 2,344,497                             | 3,209,994  | 50,640            | 15,070,000 | 20,675,131        |
| 30 Off-balance sheet items   | 39,723,968                            | -          | -                 | -          | 1,821,463         | 45,117,022                            | -          | -                 | -          | 2,115,648         |
| <b>31 Total RSF (14+15+16+24+30)</b>   |                                       |            |                   |            | <b>87,907,326</b> |                                       |            |                   |            | <b>77,951,631</b> |
| <b>32 Net Stable Funding Ratio (%)</b>   |                                       |            |                   |            | <b>120%</b>       |                                       |            |                   |            | <b>111%</b>       |

**For the year ended 31 March 2025**

**Net Stable Funding Ratio (NSFR)**

(₹ '000)

| Particulars   | Quarter ended September 30, 2025      |             |                   |       |                   | Quarter ended June 30, 2025           |             |                   |       |                   |
|---|---------------------------------------|-------------|-------------------|-------|-------------------|---------------------------------------|-------------|-------------------|-------|-------------------|
|   | Unweighted value by residual maturity |             |                   |       | Weighted value    | Unweighted value by residual maturity |             |                   |       | Weighted value    |
|   | No maturity                           | < 6 months  | 6 months to < 1yr | ≥ 1yr |                   | No maturity                           | < 6 months  | 6 months to < 1yr | ≥ 1yr |                   |
| <b>ASF Item</b>   |                                       |             |                   |       |                   |                                       |             |                   |       |                   |
| 1 Capital: (2+3)  | 40,413,001                            | -           | -                 | -     | 40,413,001        | 40,463,120                            | -           | -                 | -     | 40,463,120        |
| 2 Regulatory capital  | 40,413,001                            | -           | -                 | -     | 40,413,001        | 40,463,120                            | -           | -                 | -     | 40,463,120        |
| 3 Other capital instruments   | -                                     | -           | -                 | -     | -                 | -                                     | -           | -                 | -     | -                 |
| 4 Retail deposits and deposits from small business customers: (5+6)   | -                                     | -           | 0                 | -     | 0                 | -                                     | -           | 0                 | -     | 0                 |
| 5 Stable deposits   | -                                     | -           | -                 | -     | -                 | -                                     | -           | -                 | -     | -                 |
| 6 Less stable deposits  | -                                     | -           | 0                 | -     | 0                 | -                                     | -           | 0                 | -     | 0                 |
| 7 Wholesale funding: (8+9)  | -                                     | 68,121,964  | 15,581,607        | -     | 41,851,786        | -                                     | 79,648,178  | 7,020,063         | -     | 43,334,120        |
| 8 Operational deposits  | -                                     | -           | -                 | -     | -                 | -                                     | -           | -                 | -     | -                 |
| 9 Other wholesale funding   | -                                     | 68,121,964  | 15,581,607        | -     | 41,851,786        | -                                     | 79,648,178  | 7,020,063         | -     | 43,334,120        |
| 10 Other liabilities: (11+12)   | 23,550,736                            | 156,111,584 | 144,922           | -     | -                 | 24,969,040                            | 153,159,283 | 87,384            | -     | -                 |
| 11 NSFR derivative liabilities  | 10,857,409                            | -           | -                 | -     | -                 | 12,632,527                            | -           | -                 | -     | -                 |
| 12 All other liabilities and equity not included in the above categories  | 12,693,327                            | 156,111,584 | 144,922           | -     | -                 | 12,336,513                            | 153,159,283 | 87,384            | -     | -                 |
| <b>13 Total ASF (1+4+7+10)</b>  |                                       |             |                   |       | <b>82,264,787</b> |                                       |             |                   |       | <b>83,797,241</b> |
| <b>RSF Item</b>   |                                       |             |                   |       |                   |                                       |             |                   |       |                   |
| 14 "Total NSFR high-quality liquid assets (HQLA)"   | 198,229,014                           | 5,349,420   | -                 | -     | 9,721,324         | 37,541,194                            | 8,529,886   | -                 | -     | 1,795,109         |
| 15 Deposits held at other financial institutions for operational purposes   | 1,413,004                             | -           | -                 | -     | 706,502           | 3,708,012                             | -           | -                 | -     | 1,854,006         |
| 16 Performing loans and securities: (17+18+19+21+23)  | -                                     | 50,075,037  | 3,932,321         | -     | 11,315,920        | -                                     | 42,811,384  | 6,421,428         | -     | 13,781,946        |
| 17 Performing loans to financial institutions secured by Level 1 HQLA   | -                                     | -           | -                 | -     | -                 | -                                     | -           | -                 | -     | -                 |
| 18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | -                                     | 43,780,791  | 1,004,811         | -     | 6,705,042         | -                                     | 30,955,600  | 1,330,000         | -     | 5,308,340         |
| 19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which: | -                                     | 6,294,246   | 2,927,510         | -     | 4,610,878         | -                                     | 11,855,784  | 5,091,428         | -     | 8,473,606         |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**Net Stable Funding Ratio (NSFR)**

(₹ '000)

| Particulars   | Quarter ended September 30, 2025      |            |                   |            |                | Quarter ended June 30, 2025           |            |                   |            |                |
|---|---------------------------------------|------------|-------------------|------------|----------------|---------------------------------------|------------|-------------------|------------|----------------|
|   | Unweighted value by residual maturity |            |                   |            | Weighted value | Unweighted value by residual maturity |            |                   |            | Weighted value |
|   | No maturity                           | < 6 months | 6 months to < 1yr | ≥ 1yr      |                | No maturity                           | < 6 months | 6 months to < 1yr | ≥ 1yr      |                |
| 20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk |                                       |            |                   | 2,214,578  | 1,439,476      |                                       |            |                   | 5,025,628  | 3,266,659      |
| 21 Performing residential mortgages, of which:  |                                       |            |                   |            |                |                                       |            |                   |            |                |
| 22 With a risk weight of more than or equal to 35% under the Basel II Standardised Approach for credit risk |                                       |            |                   | 2,790,749  | 2,372,137      |                                       |            |                   | 3,060,326  | 2,601,277      |
| 23 Securities that are not in default and do not qualify as HQLA, including exchange traded equities        |                                       |            |                   |            |                |                                       |            |                   |            |                |
| 24 Other assets: (sum of rows 25 to 29)   | 27,281,429                            | 4,353,001  | 31,273            | 13,620,000 | 42,175,281     | 29,061,806                            | 2,815,378  | 40,400            | 11,950,000 | 40,459,621     |
| 25 Physical traded commodities, including gold  |                                       |            |                   |            |                |                                       |            |                   |            |                |
| 26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs      | 20,736,141                            |            |                   |            | 17,625,720     | 22,719,748                            |            |                   |            | 19,311,786     |
| 27 NSFR derivative assets   | -                                     |            |                   |            | -              | -                                     |            |                   |            | -              |
| 28 NSFR derivative liabilities before deduction of variation margin posted                                  | 4,034,397                             |            |                   |            | 4,034,397      | 3,310,109                             |            |                   |            | 3,310,109      |
| 29 All other assets not included in the above categories  | 2,510,891                             | 4,353,001  | 31,273            | 13,620,000 | 20,515,164     | 3,031,949                             | 2,815,378  | 40,400            | 11,950,000 | 17,837,726     |
| 30 Off-balance sheet items  | 57,295,232                            |            |                   |            | 2,713,572      | 47,796,825                            |            |                   |            | 2,237,865      |
| 31 Total RSF (14+15+16+24+30)   |                                       |            |                   |            | 70,444,213     |                                       |            |                   |            | 65,996,483     |
| 32 Net Stable Funding Ratio (%)   |                                       |            |                   |            | 117%           |                                       |            |                   |            | 127%           |

**Net Stable Funding Ratio (NSFR)**

(₹ '000)

| Particulars   | Quarter ended March 31, 2025          |             |                   |       |                | Quarter ended December 31, 2024       |             |                   |       |                |
|---|---------------------------------------|-------------|-------------------|-------|----------------|---------------------------------------|-------------|-------------------|-------|----------------|
|   | Unweighted value by residual maturity |             |                   |       | Weighted value | Unweighted value by residual maturity |             |                   |       | Weighted value |
|   | No maturity                           | < 6 months  | 6 months to < 1yr | ≥ 1yr |                | No maturity                           | < 6 months  | 6 months to < 1yr | ≥ 1yr |                |
| <b>ASF Item</b>   |                                       |             |                   |       |                |                                       |             |                   |       |                |
| 1 Capital: (2+3)  | 40,241,170                            | -           | -                 | -     | 40,241,170     | 36,101,580                            | -           | -                 | -     | 36,101,580     |
| 2 Regulatory capital  | 40,241,170                            | -           | -                 | -     | 40,241,170     | 36,101,580                            | -           | -                 | -     | 36,101,580     |
| 3 Other capital instruments   | -                                     | -           | -                 | -     | -              | -                                     | -           | -                 | -     | -              |
| 4 Retail deposits and deposits from small business customers: (5+6)       | -                                     | -           | 0                 | -     | 0              | -                                     | -           | 0                 | -     | 0              |
| 5 Stable deposits   | -                                     | -           | -                 | -     | -              | -                                     | -           | -                 | -     | -              |
| 6 Less stable deposits  | -                                     | -           | 0                 | -     | 0              | -                                     | -           | 0                 | -     | 0              |
| 7 Wholesale funding: (8+9)  | -                                     | 74,720,520  | 134,600           | -     | 37,427,560     | -                                     | 60,107,222  | 261,179           | -     | 30,184,200     |
| 8 Operational deposits  | -                                     | -           | -                 | -     | -              | -                                     | -           | -                 | -     | -              |
| 9 Other wholesale funding   | -                                     | 74,720,520  | 134,600           | -     | 37,427,560     | -                                     | 60,107,222  | 261,179           | -     | 30,184,200     |
| 10 Other liabilities: (11+12)   | 24,581,819                            | 186,365,939 | 58,395            | -     | -              | 30,240,274                            | 164,996,402 | 30,660            | -     | -              |
| 11 NSFR derivative liabilities  | 12,012,004                            | -           | -                 | -     | -              | 9,854,457                             | -           | -                 | -     | -              |
| 12 All other liabilities and equity not included in the above categories  | 12,569,815                            | 186,365,939 | 58,395            | -     | -              | 20,385,817                            | 164,996,402 | 30,660            | -     | -              |
| 13 Total ASF (1+4+7+10)   |                                       |             |                   |       | 77,668,730     |                                       |             |                   |       | 66,285,781     |
| <b>RSF Item</b>   |                                       |             |                   |       |                |                                       |             |                   |       |                |
| 14 Total NSFR high-quality liquid assets (HQLA)                           | 29,998,546                            | 14,477,722  | -                 | -     | 1,539,885      | 41,285,969                            | 14,069,069  | -                 | -     | 1,952,108      |
| 15 Deposits held at other financial institutions for operational purposes | 2,486,232                             | -           | -                 | -     | 1,243,116      | 1,353,701                             | -           | -                 | -     | 676,851        |
| 16 Performing loans and securities: (17+18+19+21+23)                      | -                                     | 42,798,838  | 8,508,772         | -     | 13,357,719     | -                                     | 29,479,720  | 11,720,304        | -     | 13,973,304     |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**Net Stable Funding Ratio (NSFR)**

(₹ '000)

| Particulars   | Quarter ended March 31, 2025          |                  |                   |                  |                   | Quarter ended December 31, 2024       |                  |                    |                  |                   |
|---|---------------------------------------|------------------|-------------------|------------------|-------------------|---------------------------------------|------------------|--------------------|------------------|-------------------|
|   | Unweighted value by residual maturity |                  |                   |                  | Weighted value    | Unweighted value by residual maturity |                  |                    |                  | Weighted value    |
|   | No maturity                           | < 6 months       | 6 months to < 1yr | ≥ 1yr            |                   | No maturity                           | < 6 months       | 6 months to < 1yr" | ≥ 1yr            |                   |
| 17 Performing loans to financial institutions secured by Level 1 HQLA   | -                                     | -                | -                 | -                | -                 | -                                     | -                | -                  | -                | -                 |
| 18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | -                                     | 35,131,675       | 2,750,000         | -                | 6,644,751         | -                                     | 18,933,452       | 4,574,113          | -                | 5,127,074         |
| 19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which: | -                                     | 7,667,163        | 5,758,772         | -                | 6,712,967         | -                                     | 10,546,268       | 7,146,191          | -                | 8,846,229         |
| 20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk   | -                                     | -                | -                 | 5,574,179        | 3,623,216         | -                                     | -                | -                  | 5,327,285        | 3,462,735         |
| 21 Performing residential mortgages, of which:  | -                                     | -                | -                 | -                | -                 | -                                     | -                | -                  | -                | -                 |
| 22 With a risk weight of more than or equal to 35% under the Basel II Standardised Approach for credit risk   | -                                     | -                | -                 | 2,166,671        | 1,841,671         | -                                     | -                | -                  | 1,677,172        | 1,425,596         |
| 23 Securities that are not in default and do not qualify as HQLA, including exchange traded equities  | -                                     | -                | -                 | -                | -                 | -                                     | -                | -                  | -                | -                 |
| <b>24 Other assets: (sum of rows 25 to 29)</b>  | <b>21,903,604</b>                     | <b>4,234,875</b> | <b>9,592</b>      | <b>8,350,000</b> | <b>32,391,998</b> | <b>22,808,481</b>                     | <b>2,722,122</b> | <b>53,156</b>      | <b>7,380,000</b> | <b>30,736,786</b> |
| 25 Physical traded commodities, including gold  | -                                     | -                | -                 | -                | -                 | -                                     | -                | -                  | -                | -                 |
| 26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs  | 14,040,490                            | -                | -                 | -                | 11,934,417        | 14,846,487                            | -                | -                  | -                | 12,619,514        |
| 27 NSFR derivative assets   | -                                     | -                | -                 | -                | -                 | -                                     | -                | -                  | -                | -                 |
| 28 NSFR derivative liabilities before deduction of variation margin posted  | 2,836,669                             | -                | -                 | -                | 2,836,669         | 2,672,070                             | -                | -                  | -                | 2,672,070         |
| 29 All other assets not included in the above categories  | 5,026,445                             | 4,234,875        | 9,592             | 8,350,000        | 17,620,912        | 5,289,923                             | 2,722,122        | 53,156             | 7,380,000        | 15,445,201        |
| 30 Off-balance sheet items  | 51,561,134                            | -                | -                 | -                | 2,433,229         | 46,042,403                            | -                | -                  | -                | 2,174,321         |
| <b>31 Total RSF (14+15+16+24+30)</b>  |                                       |                  |                   |                  | <b>56,430,834</b> |                                       |                  |                    |                  | <b>54,401,700</b> |
| <b>32 Net Stable Funding Ratio (%)</b>  |                                       |                  |                   |                  | <b>138%</b>       |                                       |                  |                    |                  | <b>122%</b>       |

\* The reported NSFR for year ended March 31, 2025, was 138% as compared to recomputed NSFR of 118% based on RBI inspection for the same period. The Bank adopted the revised approach for NSFR computation effective from thereporting period starting September 2025.

**Net Stable Funding Ratio (NSFR)**

(₹ '000)

| Particulars  | Quarter ended September 30, 2024      |                    |                   |       |                   | Quarter ended June 30, 2024           |                    |                   |       |                   |
|--|---------------------------------------|--------------------|-------------------|-------|-------------------|---------------------------------------|--------------------|-------------------|-------|-------------------|
|  | Unweighted value by residual maturity |                    |                   |       | Weighted value    | Unweighted value by residual maturity |                    |                   |       | Weighted value    |
|  | No maturity                           | < 6 months         | 6 months to < 1yr | ≥ 1yr |                   | No maturity                           | < 6 months         | 6 months to < 1yr | ≥ 1yr |                   |
| <b>ASF Item</b>  |                                       |                    |                   |       |                   |                                       |                    |                   |       |                   |
| <b>1 Capital: (2+3)</b>  | <b>36,055,136</b>                     | -                  | -                 | -     | <b>36,055,136</b> | <b>32,587,245</b>                     | -                  | -                 | -     | <b>32,587,245</b> |
| 2 Regulatory capital   | 36,055,136                            | -                  | -                 | -     | 36,055,136        | 32,587,245                            | -                  | -                 | -     | 32,587,245        |
| 3 Other capital instruments  | -                                     | -                  | -                 | -     | -                 | -                                     | -                  | -                 | -     | -                 |
| <b>4 Retail deposits and deposits from small business customers: (5+6)</b> |                                       |                    | <b>0</b>          | -     | <b>0</b>          |                                       |                    | <b>0</b>          | -     | <b>0</b>          |
| 5 Stable deposits  | -                                     | -                  | -                 | -     | -                 | -                                     | -                  | -                 | -     | -                 |
| 6 Less stable deposits   | -                                     | -                  | 0                 | -     | 0                 | -                                     | -                  | 0                 | -     | 0                 |
| <b>7 Wholesale funding: (8+9)</b>  |                                       | <b>74,685,752</b>  | <b>299,279</b>    | -     | <b>37,492,515</b> |                                       | <b>51,776,964</b>  | <b>2,770,200</b>  | -     | <b>27,273,582</b> |
| 8 Operational deposits   | -                                     | -                  | -                 | -     | -                 | -                                     | -                  | -                 | -     | -                 |
| 9 Other wholesale funding  | -                                     | 74,685,752         | 299,279           | -     | 37,492,515        | -                                     | 51,776,964         | 2,770,200         | -     | 27,273,582        |
| <b>10 Other liabilities: (11+12)</b>                                       | <b>32,993,320</b>                     | <b>128,721,887</b> | <b>114,240</b>    | -     |                   | <b>31,793,690</b>                     | <b>138,978,852</b> | <b>71,298</b>     | -     |                   |
| 11 NSFR derivative liabilities   | 12,129,271                            | -                  | -                 | -     | -                 | 7,858,475                             | -                  | -                 | -     | -                 |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**Net Stable Funding Ratio (NSFR)**

(₹ '000)

| Particulars  | Quarter ended September 30, 2024      |                   |                   |                  |                   | Quarter ended June 30, 2024           |                   |                   |                  |                   |
|--|---------------------------------------|-------------------|-------------------|------------------|-------------------|---------------------------------------|-------------------|-------------------|------------------|-------------------|
|  | Unweighted value by residual maturity |                   |                   |                  | Weighted value    | Unweighted value by residual maturity |                   |                   |                  | Weighted value    |
|  | No maturity                           | < 6 months        | 6 months to < 1yr | ≥ 1yr            |                   | No maturity                           | < 6 months        | 6 months to < 1yr | ≥ 1yr            |                   |
| 12 All other liabilities and equity not included in the above categories   | 20,864,049                            | 128,721,887       | 114,240           | -                | -                 | 23,935,215                            | 138,978,852       | 71,298            |                  | -                 |
| <b>13 Total ASF (1+4+7+10)</b>   |                                       |                   |                   |                  | <b>73,547,652</b> |                                       |                   |                   |                  | <b>59,860,827</b> |
| <b>RSF Item</b>  |                                       |                   |                   |                  |                   |                                       |                   |                   |                  |                   |
| 14 "Total NSFR high-quality liquid assets (HQLA)"  | 79,235,439                            | 3,400,484         |                   |                  | 3,748,875         | 52,675,886                            | 62,888            |                   |                  | 2,443,594         |
| 15 Deposits held at other financial institutions for operational purposes  | 1,373,063                             |                   |                   |                  | 686,532           | 253,185                               |                   |                   |                  | 126,592           |
| <b>16 Performing loans and securities: (17+18+19+21+23)</b>  | -                                     | <b>27,078,505</b> | <b>9,734,531</b>  | -                | <b>13,214,023</b> | -                                     | <b>34,309,731</b> | <b>6,200,000</b>  | -                | <b>15,440,091</b> |
| 17 Performing loans to financial institutions secured by Level 1 HQLA  |                                       |                   |                   |                  |                   |                                       |                   |                   |                  |                   |
| 18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                 |                                       | 14,835,700        | 4,881,370         |                  | 4,666,040         |                                       | 13,756,500        | 5,200,000         |                  | 4,663,475         |
| 19 Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which: |                                       | 12,242,805        | 4,853,161         |                  | 8,547,983         |                                       | 20,553,231        | 1,000,000         |                  | 10,776,616        |
| 20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk  |                                       |                   |                   | 5,480,391        | 3,562,254         |                                       |                   |                   | 5,633,497        | 3,661,773         |
| 21 Performing residential mortgages, of which:   |                                       |                   |                   |                  |                   |                                       |                   |                   |                  |                   |
| 22 With a risk weight of more than or equal to 35% under the Basel II Standardised Approach for credit risk  |                                       |                   |                   | 1,743,075        | 1,481,613         |                                       |                   |                   | 2,155,635        | 1,832,290         |
| 23 Securities that are not in default and do not qualify as HQLA, including exchange traded equities   |                                       |                   |                   |                  |                   |                                       |                   |                   |                  |                   |
| <b>24 Other assets: (sum of rows 25 to 29)</b>   | <b>22,652,711</b>                     | <b>3,513,598</b>  | <b>29,180</b>     | <b>4,500,000</b> | <b>28,605,087</b> | <b>24,507,544</b>                     | <b>2,794,400</b>  | <b>90,508</b>     | <b>6,257,092</b> | <b>31,025,996</b> |
| 25 Physical traded commodities, including gold   |                                       |                   |                   |                  |                   |                                       |                   |                   |                  |                   |
| 26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs   | 13,936,015                            |                   |                   |                  | 11,845,613        | 17,490,318                            |                   |                   |                  | 14,866,770        |
| 27 NSFR derivative assets  | -                                     |                   |                   |                  | -                 | -                                     |                   |                   |                  | -                 |
| 28 NSFR derivative liabilities before deduction of variation margin posted   | 1,774,084                             |                   |                   |                  | 1,774,084         | 1,792,615                             |                   |                   |                  | 1,792,615         |
| 29 All other assets not included in the above categories   | 6,942,611                             | 3,513,598         | 29,180            | 4,500,000        | 14,985,389        | 5,224,611                             | 2,794,400         | 90,508            | 6,257,092        | 14,366,611        |
| 30 Off-balance sheet items   | 60,163,395                            |                   |                   |                  | 2,882,858         | 52,320,348                            |                   |                   |                  | 2,491,359         |
| <b>31 Total RSF (14+15+16+24+30)</b>   |                                       |                   |                   |                  | <b>54,181,242</b> |                                       |                   |                   |                  | <b>57,021,695</b> |
| <b>32 Net Stable Funding Ratio (%)</b>   |                                       |                   |                   |                  | <b>136%</b>       |                                       |                   |                   |                  | <b>105%</b>       |

**27. Employee Benefits**

**Provident Fund – Defined Contribution Plan**

The Bank has recognised ₹33,239 (₹ '000s) in the Profit and Loss Account as employer's contribution to the provident fund (Previous year ₹ 33,078 (₹ '000s)).

**Gratuity - Defined Benefit Plan**

The Company has adopted Accounting Standard 15 (Revised 2005) - Employee Benefits (AS 15) and determined the actuarial liability for gratuity as per the projected unit credit method using an independent actuary.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

The Government of India has consolidated multiple existing labour legislation into unified framework comprising of four Labour Codes, collectively refer to as "New Labour Codes" and notified with effect from November 21, 2025. Based on the analysis of the information available so far and actuarial valuation, the bank has recognised an incremental financial impact of ₹ 23,447 (₹ '000s)) as past service costs resulting in an increase in gratuity liability arising due to change in definition of "Wages". The bank continues to monitor the development of relating to the implementation of new labour codes and review the estimates as further clarifications and Rules are notified.

The principal actuarial assumptions used as at the balance sheet date are as follows:

(Amount in ₹ '000s)

| Particulars   | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| <b>Reconciliation of opening and closing balance of the present value of the defined benefit obligation</b> |                     |                     |
| Present value of obligation as at April 1   | 95,968              | 73,629              |
| Interest cost   | 5,646               | 4,807               |
| Current service cost  | 11,814              | 9,442               |
| Acquisition cost  | -                   | -                   |
| Plan Amendments Cost/(Credit)   | 23,447              | -                   |
| Benefits paid   | (18,224)            | (9,903)             |
| Actuarial (gain)/loss on obligation   | (4,849)             | 17,993              |
| <b>Present value of obligation as at March 31</b>   | <b>113,802</b>      | <b>95,968</b>       |
| <b>Reconciliation of opening and closing balance of the fair value of the plan assets</b>                   |                     |                     |
| Fair value of plan assets as at April 1   | 85,293              | 68,122              |
| Expected return on plan assets  | 5,798               | 5,502               |
| Contributions   | 15                  | 21,568              |
| Benefits paid   | (18,224)            | (9,903)             |
| Actuarial gain/(loss) on plan assets  | (119)               | 4                   |
| <b>Fair value of plan assets as at March 31</b>   | <b>72,763</b>       | <b>85,293</b>       |
| <b>Amount recognised in Balance sheet</b>   |                     |                     |
| Fair value of plan assets as at March 31  | 72,763              | 85,293              |
| Present value of obligation as at March 31  | 113,802             | 95,968              |
| Asset/(Liability) as at March 31  | (41,039)            | (10,675)            |

(Amount in ₹ '000s)

| Expenses recognised in Profit and Loss Account | As at<br>31 March 2026 | As at<br>31 March 2025 |
|--|------------------------|------------------------|
| Interest cost                                  | 5,646                  | 4,807                  |
| Current service cost                           | 11,814                 | 9,442                  |
| Expected return on plan assets                 | (5,798)                | (5,502)                |
| Past Service Cost                              | 23,447                 | -                      |
| Actuarial Losses / (Gains)                     | (4,730)                | 17,989                 |
| Total employer expense recognized in P&L       | 30,379                 | 26,736                 |

| Particulars                    | As at<br>31 March 2026                | As at<br>31 March 2025                |
|--------------------------------|---------------------------------------|---------------------------------------|
| <b>Assumptions</b>             |                                       |                                       |
| Valuation method               | Projected Unit                        | Projected Unit                        |
| Discount rate                  | 6.90%                                 | 6.50%                                 |
| Expected return on plan assets | 7.61%                                 | 7.61%                                 |
| Mortality                      | IAL Mortality Table<br>Ult. (2006-08) | IAL Mortality Table<br>Ult. (2006-08) |
| Salary escalation rate*        | 7%                                    | 7%                                    |
| Withdrawal rate                | 6.5%                                  | 6.5%                                  |
| Retirement age                 | 60 years                              | 60 years                              |

\* The estimates of future salary average increases, considered in actuarial valuation, take account of inflation, seniority, promotion and other relevant factors, such as supply and demand in the employment market.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

(Amount in ₹ '000s)

| Experience History                                     | 31 March 2026 | 31 March 2025 | 31 March 2024 | 31 March 2023 | 31 March 2022 |
|--|---------------|---------------|---------------|---------------|---------------|
| Defined Benefit Obligation at end of the period        | (113,802)     | (95,968)      | (73,629)      | (65,520)      | (54,214)      |
| Plan Asset at end of the period                        | 72,763        | 85,293        | 68,122        | 64,511        | 64,228        |
| Funded Status  | (41,039)      | (10,675)      | (5,507)       | (1,009)       | 10,014        |
| Experience Gain/(Loss) adjustments on plan liabilities | 1,312         | (1,648)       | (2,075)       | (2,018)       | (3,095)       |
| Experience Gain/(Loss) adjustments on plan assets      | (119)         | 3.60          | 55            | (155)         | (316)         |
| Actuarial Gain/(Loss) due to change on assumptions     | 3,538         | (16,345)      | (1,066)       | (2,384)       | 1,716         |

The break-up of major categories of plan assets as percentage to total plan assets is as under:

| Asset Category                              | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| Others (including FDs and Special Deposits) | 100.00%             | 100.00%             |
| <b>Total</b>                                | <b>100.00%</b>      | <b>100.00%</b>      |

**Compensated absences – Short-term**

The liability for the accumulated unused leaves of the employees of the Bank as of 31 March 2026 is ₹ 5,740 (₹ '000s) (Previous year Nil).

**28. Segmental reporting**

**Part A: Business Segments**

As per RBI guidelines, the Bank has identified 'Treasury' and 'Corporate / Wholesale banking' as its primary reportable segments. These segments are identified based on nature of services provided, risks and returns, organisational structure of the bank and the internal financial reporting system.

**Treasury Operations** segment comprise derivatives trading, money market operations, investments in bonds, treasury bills, government securities and foreign exchange operations. The revenue of this segment consists of interest earned on investments and gains on sale of securities, profit on foreign exchange and derivative transactions. The principal expenses of this segment consist of interest expense on funds borrowed, occupancy expenses, personnel costs, other direct expenses and allocated expenses.

**Corporate / Wholesale Banking** segment primarily comprise funded and non-funded facilities, cash management activities and fee based activities. Revenues of this segment consist of interest earned on loans extended to clients and fees received from non-fund based activities like letter of credit, guarantee etc. The principal expenses of this segment consist of interest expense on deposits raised, occupancy expenses, personnel costs, other direct and allocated expenses.

Vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), the RBI has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank does not have any DBUs and hence reporting requirement on DBU is not applicable.

Income, expense, assets and liabilities have been either specifically identified with individual segment or allocated to segments on a systematic basis or classified as unallocated.

**For the year ended 31 March 2026**

(Amount in ₹ '000s)

| Business Segments          | Treasury    | Corporate/ Wholesale Banking | Retail Banking | Total              |
|----------------------------|-------------|------------------------------|----------------|--------------------|
| Revenue                    | 13,603,316  | 5,845,335                    | -              | 19,448,651         |
| Result                     | 3,452,951   | 118,946                      | -              | 3,571,897          |
| Unallocated expenses       |             |                              |                | -                  |
| <b>Operating profit</b>    |             |                              |                | <b>3,571,897</b>   |
| Income taxes               |             |                              |                | 1,329,956          |
| Extraordinary profit/ loss | -           | -                            | -              | -                  |
| <b>Net profit</b>          |             |                              |                | <b>2,241,941</b>   |
| <b>Other information:</b>  |             |                              |                |                    |
| Segment assets             | 477,423,830 | 51,203,532                   | -              | 528,627,362        |
| Unallocated assets         |             |                              |                | 1,805,994          |
| <b>Total assets</b>        |             |                              |                | <b>530,433,356</b> |
| Segment liabilities        | 388,562,965 | 132,761,003                  | -              | 521,323,968        |
| Unallocated liabilities    |             |                              |                | 9,109,388          |
| <b>Total liabilities</b>   |             |                              |                | <b>530,433,356</b> |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

For the year ended 31 March 2025

(Amount in ₹ '000s)

| Business Segments          | Treasury    | Corporate/ Wholesale Banking | Retail Banking | Total              |
|----------------------------|-------------|------------------------------|----------------|--------------------|
| Revenue                    | 14,527,726  | 6,033,302                    | -              | 20,561,028         |
| Result                     | 4,245,305   | 509,943                      | -              | 4,755,248          |
| Unallocated expenses       |             |                              |                | -                  |
| <b>Operating profit</b>    |             |                              |                | <b>4,755,248</b>   |
| Income taxes               |             |                              |                | 1,961,242          |
| Extraordinary profit/ loss | -           | -                            | -              | -                  |
| <b>Net profit</b>          |             |                              |                | <b>2,794,006</b>   |
| <b>Other information:</b>  |             |                              |                |                    |
| Segment assets             | 337,134,166 | 39,648,778                   | -              | 376,782,944        |
| Unallocated assets         |             |                              |                | 764,700            |
| <b>Total assets</b>        |             |                              |                | <b>377,547,644</b> |
| Segment liabilities        | 284,665,921 | 81,745,099                   | -              | 366,411,020        |
| Unallocated liabilities    |             |                              |                | 11,136,624         |
| <b>Total liabilities</b>   |             |                              |                | <b>377,547,644</b> |

**Part B: Geographic segments**

The Bank operates as a single unit in India and has no identifiable geographical segments representing dissimilar risk and returns. Hence, no information relating to geographical segments is presented.

**29. Related Party Disclosures**

Related party disclosure as required in accordance with AS 18 – “Related Party Disclosures” and RBI Guidelines, is provided below:

**A. List of Related parties**

**Head Office and Branches**

Australia and New Zealand Banking Group Limited, Australia (Head Office)  
 Australia and New Zealand Banking Group Limited - Singapore  
 Australia and New Zealand Banking Group Ltd - New York  
 Australia and New Zealand Banking Group Ltd – Japan  
 Australia and New Zealand Banking Group Ltd - London  
 Australia and New Zealand Banking Group Limited – Hongkong  
 Australia and New Zealand Banking Group Ltd – Fiji  
 Australia and New Zealand Banking Group Ltd – Frankfurt  
 Australia and New Zealand Banking Group Ltd - Paris  
 Australia and New Zealand Banking Group Limited – Taiwan  
 Australia and New Zealand Banking Group Limited – Gift City India

**Other Group Entities**

ANZ Bank New Zealand Limited  
 ANZ National Bank Limited  
 ANZ Bank (Thai) Public Company Limited  
 ANZ Royal Bank (Cambodia) Ltd  
 ANZ Bank (Indonesia) P.T  
 ANZ Capital Private Limited  
 ANZ Support Services India Private Limited  
 ANZ Operations and Technology Private Limited  
 ANZ Global Services and Operations (Manila), Inc.  
 ANZ Bank (China) Company Limited  
 ANZ Bank (Vietnam) Limited

The above category includes only those related parties with whom transactions have occurred during the year and / or previous years or where control exists.

**B. Key Management Personnel**

Mr. Rufus Pinto, Chief Executive Officer (till 21 February 2025)  
 Mr. Vyomesh Chandan, Interim Chief Executive Officer (from 22 February 2025 to 21 May 2025)  
 Mr. Carl Kingston, Chief Executive Officer (with effect from 22nd May 2025)



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**C. Transactions and balances with related parties**

(Amount in ₹ '000s)

| Particulars                  | Head Office and Branches |                                     | Other Group Entities |                                     |
|------------------------------|--------------------------|-------------------------------------|----------------------|-------------------------------------|
|                              | As at 31 March 2026      | Maximum Outstanding during the year | As at 31 March 2026  | Maximum Outstanding during the year |
| Borrowings                   | -                        | 2,129,863                           | -                    | -                                   |
| Deposits                     | 319,087                  | 705,216                             | 17,159,060           | 49,318,692                          |
| Balances with Banks          | 272,906                  | 1,081,008                           | 330,927              | 330,927                             |
| Placements                   | -                        | -                                   | -                    | -                                   |
| Non-funded commitments       | 1,874,437                | 3,315,326                           | 10,432               | 177,848                             |
| Other Assets/<br>Liabilities | (48,478)                 | (48,478)                            | -                    | -                                   |
| Derivative Notional          | 428,189,371              | 428,189,371                         | -                    | -                                   |
| Positive MTMs                | 1,715,930                | 1,948,233                           | -                    | -                                   |
| Negative MTMs                | 4,576,391                | 4,576,391                           | -                    | -                                   |

(Amount in ₹ '000s)

| Particulars                     | Head Office and Branches            |                     | Other Group Entities                |                     |
|---------------------------------|-------------------------------------|---------------------|-------------------------------------|---------------------|
|                                 | For the year ended<br>31 March 2026 | As at 31 March 2026 | For the year ended<br>31 March 2026 | As at 31 March 2026 |
| Sale of fixed assets            | -                                   | -                   | -                                   | -                   |
| Interest paid                   | 304                                 | -                   | 611,709                             | 112,606             |
| Rendering of services           | 104,100                             | 30,448              | -                                   | -                   |
| Reimbursement of expenses (net) | 268,261                             | 17,694              | -                                   | -                   |
| Receiving of services           | -                                   | -                   | 58,247                              | 17,976              |
| Payment for share based payment | 34,038                              | 37,750              | -                                   | -                   |
| Fees Paid                       | 151                                 | -                   | 39                                  | -                   |
| Fees Received                   | 9,379                               | -                   | 24,211                              | -                   |

(Amount in ₹ '000s)

| Particulars            | Head Office and Branches |  | Other Group Entities   |  |
|------------------------|--------------------------|--|------------------------|--|
|                        | As at<br>31 March 2025   | Maximum Outstanding<br>during the year | As at<br>31 March 2025 | Maximum Outstanding<br>during the year |
| Borrowings             | -                        | 24,78,150                              | -                      | -                                      |
| Deposits               | 32,529                   | 12,97,347                              | 1,24,21,146            | 1,75,08,533                            |
| Placements             | 4,72,762                 | 18,42,985                              | 12,454                 | 1,39,169                               |
| Balances with Banks    | -                        | 2,71,272                               | -                      | -                                      |
| Non-funded commitments | 17,10,035                | 17,10,035                              | 33,855                 | 33,876                                 |
| Other Assets           | 9,155                    | 9,155                                  | -                      | -                                      |
| Derivative Notionals   | 38,72,52,757             | 38,72,52,757                           | -                      | -                                      |
| Positive MTMs          | 9,90,702                 | 28,26,722                              | -                      | -                                      |
| Negative MTMs          | 8,65,935                 | 35,65,217                              | -                      | -                                      |

(Amount in ₹ '000s)

| Particulars                     | Head Office and Branches            |                        | Other Group Entities                |                        |
|---------------------------------|-------------------------------------|------------------------|-------------------------------------|------------------------|
|                                 | For the year ended<br>31 March 2025 | As at<br>31 March 2025 | For the year ended<br>31 March 2025 | As at<br>31 March 2025 |
| Sale of fixed assets            | 523                                 | 523                    | -                                   | -                      |
| Interest paid                   | 22                                  | -                      | 5,95,682                            | 46,466                 |
| Rendering of services           | 1,87,705                            | 41,393                 | -                                   | -                      |
| Reimbursement of expenses       | 4,07,677                            | 3,41,654               | -                                   | -                      |
| Receiving of services           | -                                   | -                      | 50,912                              | 13,014                 |
| Payment for share based payment | 47,041                              | 19,206                 | -                                   | -                      |
| Fees Paid                       | 45                                  | -                      | 29                                  | -                      |
| Fees Received                   | 16,528                              | -                      | 22,987                              | -                      |

Note: As per RBI circular DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28 November, 2025, where there is only one entity/person in any category of related party, banks need not disclose any details pertaining to that related party other than the relationship with that related party. Since, there is only one related party at any point in time during the year under the category of Key Management Personnel (KMP), the Bank has disclosed only relationship with the KMP. Accordingly, disclosures have been made only for transactions with 'Head Office and Branches' and 'Other Group Entities'.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**30. Lease Disclosures**

At 31 March 2026, the Bank has entered into operating lease for premises and motor vehicles, which were used primarily for business purposes.

Operating Lease

Lease payments recognised in the Profit and Loss Account during the year ended 31 March 2026 is ₹ 122,229 (₹ '000s) (Previous year ₹ 86,514 (₹ '000s)).

Total future minimum lease payments under non-cancellable operating lease as at 31 March 2026:

(Amount in ₹ '000s)

| Particulars                                       | As at 31 March 2026 | As at 31 March 2025 |
|---|---------------------|---------------------|
| Not later than one year                           | 120,858             | 106,825             |
| Later than one year but not later than five years | 222,090             | 317,710             |
| Later than five years                             | -                   | 22,271              |

Finance Lease

Lease payments recognised in the Profit and Loss Account during the year ended 31 March 2026 is Nil (Previous year Nil).

**31. Deferred tax**

The deferred tax asset of ₹462,859 (₹ '000s) as at 31 March 2026 (Previous year of ₹ 132,621 (₹ '000s) is included under Schedule 11 – Other Assets.

The primary components that gave rise to deferred tax assets and liabilities included in the balance sheet are as follows:

(Amount in ₹ '000s)

| Particulars  | As at 31 March 2026 | As at 31 March 2025 |
|--|---------------------|---------------------|
| <b>Deferred Tax Assets</b>                                 |                     |                     |
| Straight lining of lease rent                              | 11,631              | 8,334               |
| General provisions for standard assets & country risk risk | 405,644             | 158,933             |
| Depreciation on fixed assets                               | 35,633              | 12,584              |
| Provision for Bonus  | 28,502              | 22,318              |
| <b>Deferred Tax Assets</b>                                 | <b>481,409</b>      | <b>202,169</b>      |
| <b>Deferred Tax Liability</b>                              |                     |                     |
| AFS Reserve  | (18,550)            | (69,548)            |
| Depreciation on fixed assets                               | -                   | -                   |
| <b>Deferred Tax Liability</b>                              | <b>(18,550)</b>     | <b>(69,548)</b>     |
| <b>Net Deferred Tax Asset / (Liability)</b>                | <b>462,859</b>      | <b>132,621</b>      |

**32. Capital commitments**

Capital Commitment as on 31 March 2026 is ₹ 28,928 (₹ '000s) (Previous year was Nil).

**33. Operating expenses**

During the financial year ended 31 March 2026, Other Expenses in Schedule 16, includes above mentioned Head office expenses which are in excess of 1% of total income, amounting to ₹ 266,101 (₹ '000s) (Previous year ₹ 403,045 (₹ '000s)).

Head office of the Bank incurs expenses for the benefit of its branches in various countries. These expenses relate to functions such as technology, product support, enablement, etc. and these expenses are allocated by Head Office to all its branches including India branches. Up to the financial year ended 31 March 2024, these expenses were not reimbursed by India branches to the head office and consequently not recorded in the books of the Indian branches. Pursuant to the observations of the Reserve Bank of India regarding the requirement for reimbursement and recording of all such expenses in the books of the Indian branches, the Bank has recorded the same in the books of the Indian branches. The Bank created provision for such expenses attributable to India branches aggregating to ₹ 403,045 (₹ '000s) in the month of March 2025; which includes ₹ 218,056 (₹ '000s) for the financial year 2023-24 and ₹ 184,989 (₹ '000s) for the financial year 2024-25.

**34. Employee Share Based Payments**

**a) ANZ Employee Share Acquisition Plan**

Deferred Share Plan

Certain employees are issued deferred shares, which generally vest within a period of three years from the date of grant. Deferred shares are generally issued based on the volume weighted average price of the shares traded on the Australia Stock Exchange in the week leading up to and including the date of grant. Unvested shares are forfeited on resignation or dismissal for misconduct or serious misconduct unless decided otherwise by the Board. The deferred shares are held in trust beyond the deferral period.

**b) ANZ Share Option Plan**

Performance Rights– ExCo/CEO LTVR

Performance rights are granted to selected employees (CEO/Exco only) as part of ANZ's incentive plans. Performance rights provide the right to acquire ANZ shares at Nil cost, subject to a four- year, five and six (CEO only) vesting period and Total Shareholder Return (TSR) performance hurdles (SFS and CAGR comparator groups).

Restricted Rights – Exco/CEO LTVR

A LTVR Restricted Right is a right to acquire an ANZ Share at nil cost, conditional on the Restricted Right "vesting" and being exercised. Restricted Rights have a Pre Vest Assessment conducted by the Board at the end of the Performance Period.

Deferred Share Rights

Deferred share rights are granted to certain employees as part of ANZ's incentive plans. Deferred share rights provide the right to acquire ANZ shares at Nil cost after a specified vesting period without performance hurdles.

Any portion of the award of share rights may be satisfied by a cash equivalent payment rather than shares at the Board's discretion.

All unvested rights granted are forfeited on resignation or dismissal for misconduct or serious misconduct unless decided otherwise by the Board. Where an employee is terminated due to redundancy or they are classified as a 'good leaver', then:

- their deferred shares/rights are released at the original vesting date; and
- their restricted rights/performance rights are made available to exercise at the original vesting date ((to the extent the performance hurdles are met). A 3 month grace period to exercise is provided subject to vesting



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

On an employee's death or total and permanent disablement, their deferred equity vests.

**Number of options**

|  | As at 31 March 2026 | As at 31 March 2025 |
|--|---------------------|---------------------|
| (i) Outstanding at the beginning of the year | 70,754              | 77,031              |
| (ii) Granted during the year                 | 24,742              | 34,111              |
| (iii) Forfeited during the year              | (14,907)            | (6,474)             |
| (iv) Exercised during the year               | (30,690)            | (33,914)            |
| (v) Expired during the year                  | 0                   | 0                   |
| (vi) Outstanding at the end of the year      | 49,899              | 70,754              |

The weighted average share price of shares awarded as shown above were in the range of AUD 30.15 to AUD 33.24 for the financial year ended 31 March 2026 and AUD 27.28 to AUD 30.51 for the financial year ended 31 March 2025.

For stock options outstanding at the end of the period, the weighted average remaining contractual life is 1.31 for the financial year 2025-26 and 1.22 for the financial year 2024-25.

For the year ended 31 March 2026, the Bank has recorded stock compensation expense of ₹ 34,038 (₹ '000s) (Previous year ₹ 40,661 (₹ '000s)).

**35. Other assets and Other liabilities**

'Others' reported under Other assets in Schedule 11 includes MTM gain on outstanding FX and Derivative ₹ 183,636,233 (₹ '000s) (Previous year ₹ 50,506,392 (₹ '000s)) and Credit Support Annex (CSA) Margin paid ₹ 5,782,270 (₹ '000s) (Previous year ₹ 4,192,460 (₹ '000s)) which are in excess of 1% of total assets.

'Others(including provisions)' reported under Other liabilities and provisions in Schedule 5 includes MTM losses on outstanding FX and Derivatives ₹ 188,639,389 (₹ '000s) (Previous year ₹ 56,733,383 (₹ '000s)), CSA Margin received ₹ 12,356,040 (₹ '000s) (Previous year ₹ 7,211,650 (₹ '000s)) and premium received on derivative transaction ₹ 5,351,081 (₹ '000s) (Previous year ₹ 8,394,145 (₹ '000s)) which are in excess of 1% of total assets.

There are no Non-banking assets acquired in satisfaction of claims.

**36. The following disclosures are made under the Micro, Small and Medium Enterprises Development Act, 2006 ('MSMED')**

a) Principal amount of ₹5,477 (₹ '000s) (Previous year ₹6,329 (₹ '000s)) has remained unpaid at the end of the current year to the suppliers covered under Micro, Small and Medium Enterprises Development Act, 2006.

b) No interest was paid during the year as well as during the previous year by the Bank to such suppliers.

c) Interest of ₹ 2 (₹ '000s) is due and payable for the period of delay in making payment, if any, at end of the current year by the Bank to such suppliers.

d) Interest of ₹ 2 (₹ '000s) was accrued and remains unpaid at end of the current year by the Bank to such suppliers.

e) No amount of further interest is remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise, for the purpose of disallowed as a deductible expenditure under Income Tax Act, 1961.

**37. Floating provisions**

The Bank has not maintained any floating provision as at the year ended 31 March 2026 (Previous year Nil).

**38. Provisions and contingencies**

Break up of provisions and contingencies

(Amount in ₹ '000s)

|  | For the year ended 31 March 2026 | For the year ended 31 March 2025 |
|--|----------------------------------|----------------------------------|
| Provision / (Provision written-back) for Non- performing investments (NPI) | -                                | -                                |
| Provision / (Provision written-back) for NPI                               | -                                | -                                |
| Provision / (Provision written-back) against standard assets               | 638,151                          | 72,450                           |
| Provision made towards Income tax  |                                  |                                  |
| - Current tax expense  | 1,609,196                        | 2,000,297                        |
| - Deferred tax expense   | (279,240)                        | (39,055)                         |
| Other provision and contingencies  |                                  |                                  |
| - Provision towards Country Risk Exposure                                  | 7,351                            | 3,872                            |
| <b>Total</b>   | <b>1,975,458</b>                 | <b>2,037,564</b>                 |

**39. Disclosure of complaints**

Summary information on complaints received by the bank from customers and from the Offices of Ombudsman.

| Sr. No  | Particulars   | For the year ended 31 March 2026 | For the year ended 31 March 2025 |
|---|---|----------------------------------|----------------------------------|
| <b>Complaints received by the bank from its customers</b>     |   |                                  |                                  |
| 1.  | Number of complaints pending at beginning of the year                                       | -                                | -                                |
| 2.  | Number of complaints received during the year   | 10                               | -                                |
| 3.  | Number of complaints disposed during the year   | 9                                | -                                |
| 3.1   | Of which, number of complaints rejected by the bank   | -                                | -                                |
| 4.  | Number of complaints pending at the end of the year   | 1                                | -                                |
| <b>Maintainable complaints received by the bank from OBOs</b> |   |                                  |                                  |
| 5.  | Number of maintainable complaints received by the bank from OBOs                            | -                                | -                                |
| 5.1.  | Of 5, number of complaints resolved in favour of the bank by BOs                            | -                                | -                                |
| 5.2   | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs | -                                | -                                |
| 5.3   | Of 5, number of complaints resolved after passing of Awards by BOs against the bank         | -                                | -                                |
| 6.  | Number of Awards unimplemented within the stipulated time (other than those appealed)       | -                                | -                                |

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

Top five grounds of complaints received by the bank from customers

| Grounds of complaints, (i.e. complaints relating to) (1)                          | Number of complaints pending at the beginning of the year (2) | Number of complaints received during the year (3) | % increase/ decrease in the number of complaints received over the previous year (4) | Number of complaints pending at the end of the year (5) | Of 5, number of complaints pending beyond 30 days (6) |
|---|---|---|--|---|---|
| <b>Current Year FY 2025-26</b>  |   |   |  |   |   |
| 1. Cheques/drafts/bills   | -   | -   | 0%   | -   | -   |
| 2. Internet/Mobile/Electronic Banking   | -   | 4   | -  | -   | -   |
| 3. Bank Guarantees/Letter of Credit and documentary credits                       | -   | -   | 0%   | -   | -   |
| 4. Levy of charges without prior notice / excessive charges / foreclosure charges | -   | 1   | -  | -   | -   |
| 5. Others   | -   | 5   | 400%   | 1   | -   |
| <b>Total</b>  | <b>-</b>  | <b>10</b>   | <b>900%</b>  | <b>1</b>  | <b>-</b>  |
| <b>Previous Year FY 2024-25</b>   |   |   |  |   |   |
| 1. Cheques/drafts/bills   | -   | -   | 0%   | -   | -   |
| 2. Internet/Mobile/Electronic Banking   | -   | -   | 0%   | -   | -   |
| 3. Bank Guarantees/Letter of Credit and documentary credits                       | -   | -   | 0%   | -   | -   |
| 4. Loans and advances   | -   | -   | 0%   | -   | -   |
| 5. Others   | -   | -   | 0%   | -   | -   |
| <b>Total</b>  | <b>-</b>  | <b>-</b>  | <b>0%</b>  | <b>-</b>  | <b>-</b>  |

**40. Letters of comfort (LoCs) issued by Banks**

The Bank has not issued any Letter of Comfort during the year (Previous year Nil).

**41. Bancassurance business**

The Bank has not undertaken any bancassurance business during the year (Previous year Nil).

**42. Off – Balance sheet SPVs sponsored**

There are no off – balance sheet SPVs sponsored during the year (Previous year Nil).

**43. Disclosure on remuneration**

In terms of guidelines issued by RBI vide circular no. RBI/2019-20/89 DoR.Appt.No.23/29.67.001/2019-20 dated 4 November 2019 on Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function staff" the Bank has submitted a declaration received from its Head Office to RBI to the extent that the CEO's compensation structure in India is in conformity with the Financial Stability Board (FSB) principles and standards.

**44. Credit default swap**

The Bank has not transacted in any Credit default swaps during the year ended 31 March 2026 (Previous year Nil).

**45. Transfers to Depositor Education and Awareness Fund (DEAF)**

(Amount ₹ '000s)

| Particulars                                       | For the year ended 31 March 2026 | For the year ended 31 March 2025 |
|---|----------------------------------|----------------------------------|
| Opening balance of amounts transferred to DEAF    | 138                              | 138                              |
| Add : Amounts transferred to DEAF during the year | 500                              | 0                                |
| Less : Amounts reimbursed by DEAF towards claims  | 0                                | 0                                |
| Closing balance of amounts transferred to DEAF*   | 638                              | 138                              |

\*Balances transferred to DEA Fund are included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable'.

**46. Corporate social responsibility (CSR)**

The Bank has set up a Corporate Responsibilities (CR) Committee to implement CR programs in India in accordance with ANZ group CR policy. The Bank's CR Charter document sets out the following priorities for CR program:

- Sustainable Development
- Diversity and Inclusion
- Financial Inclusion and Capability

As per provision of section 135 of the Companies Act, 2013, amount to be contributed for the year ended 31st March 2026, by the bank is ₹ 62,609 ('000s) (based on average net profit before tax of three immediately preceding financial years)

Amount spent during the year:

(Amount ₹ '000s)

| Particulars                           | In cash | Yet to be paid in cash | Total  |
|---------------------------------------|---------|------------------------|--------|
| (i) Construction/acquisition of asset |         |                        |        |
| (ii) On purpose other than (i) above* | 62,196  | 413                    | 62,609 |

\*This includes ₹ 413 ('000s) for administrative overheads.

During the previous year ended 31 March 2025, CSR expenditure amounting ₹ 36,998 (₹ '000s) has been spent on various projects by the Bank.

None of the CSR expenditure incurred by the Bank is to entities controlled by the Related Parties identified by the Management as per AS 18-Related Party Disclosures\*.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**48. Securitisation**

The Bank has not sponsored any Special Purpose Vehicle for securitization transactions and no securitization transactions are outstanding as at 31 March 2026 (Previous year Nil) and hence this disclosure is not applicable.

**49. Details of provisioning pertaining to fraud accounts**

The following table sets forth the details of provisioning pertaining to fraud accounts.

(Amount ₹ '000s)

| Particulars   | 31 March 2026 | 31 March 2025 |
|---|---------------|---------------|
| Number of frauds reported during the year                                     | -             | -             |
| Amount involved in frauds   | -             | -             |
| Amount of provision made for such frauds                                      | -             | -             |
| Unamortised provision debited from 'other reserves' as at the end of the year | -             | -             |

**50. Priority Sector Lending Certificate (PSLC)**

(Amount in ₹ '000s)

| Particulars                    | As at             | As at             |
|--------------------------------|-------------------|-------------------|
|                                | 31 March 2026     | 31 March 2025     |
| <b><u>PSLC – Purchased</u></b> |                   |                   |
| PSLC – Agriculture             | -                 | -                 |
| PSLC – General                 | 43,000,000        | 37,600,000        |
| PSLC – Micro Enterprises       | 10,750,000        | 9,500,000         |
| PSLC – SF/MF                   | -                 | -                 |
| <b>Total</b>                   | <b>53,750,000</b> | <b>47,100,000</b> |

The Bank did not sell any PSLC during the year ended 31 March 2026 (Previous year Nil).

**51. Payment of DICGC Insurance Premium**

(Amount in ₹ '000s)

| Particulars                         | As at          | As at          |
|-------------------------------------|----------------|----------------|
|                                     | 31 March 2026  | 31 March 2025  |
| Payment of DICGC Insurance Premium* | 103,009        | 106,973        |
| Arrears in payment of DICGC premium | -              | -              |
| <b>Total</b>                        | <b>103,009</b> | <b>106,973</b> |

\*Above figures are exclusive of GST.

**52. Transfer Pricing**

The Bank has a comprehensive system of maintenance of information and documents required by transfer pricing legislation under section 92-92F of the Income Tax Act, 1961. The management is of the opinion that international transactions are at arm's length so that the above legislation will not have material impact on the financial statements, particularly on the amount of tax expense and that of provision of taxes.

**53. Migration to Indian Accounting Standards (Ind AS)**

Banks in India currently prepare their financial statements as per the guidelines issued by the RBI, the Accounting Standards notified under section 133 of the Companies Act, 2013 and generally accepted accounting principles in India (Indian GAAP). In January 2016, the Ministry of Corporate Affairs issued the roadmap for implementation of new Indian Accounting Standards (Ind AS), converged with International Financial Reporting Standards (IFRS), for scheduled commercial banks, insurance companies and non-banking financial companies (NBFCs). The roadmap required banks to migrate to Ind AS for accounting periods beginning from 01 April 2018 onwards, with comparatives for the periods ending 31 March 2018 or thereafter. However, RBI through press release RBI/2018-2019/146 DBR.BP.BC.No.29/21.07.001/2018-19 issued on 22 March 2019 updated all scheduled commercial banks that legislative amendments recommended by the RBI are under consideration of the Government of India. Accordingly, RBI has decided to defer the implementation of Ind AS till further notice.

For implementation of Ind AS, the Bank has formed a Steering Committee which has members from various functions. The Committee meets regularly to supervise the progress of the project. Progressing towards IND AS, the Bank has been submitting proforma financials to the RBI on half yearly basis as per extant regulatory guidelines.

**54. Miscellaneous Income**

During the financial year ended 31 March 2026, there is no income under Schedule 14: Miscellaneous income which is in excess of 1% of total income. (Previous year: NIL).

**55. Intangible Assets**

Fixed Assets include Intangible Assets. The movement in application software is given below:

(Amount in ₹ '000s)

| Particulars                             | As at         | As at         |
|---|---------------|---------------|
|   | 31 March 2026 | 31 March 2025 |
| At cost at the beginning of the year    | 804,070       | 978,225       |
| Additions during the year               | -             | -             |
| Deductions during the year              | -             | 174,155       |
| Accumulated depreciation as at 31 March | 804,070       | 751,854       |
| <b>Closing balance as at 31 March</b>   | <b>-</b>      | <b>52,216</b> |
| Depreciation charge for the year        | 52,216        | 69,621        |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**56. Resolution of Stressed Assets – Revised Framework**

There were no accounts during the year where resolution plans were required to be implemented. (Previous year Nil).

**57. Use of funds raised from green deposits**

There were no funds raised from green deposits accounts during the year (Previous year Nil).

**58. Divergence in the asset classification and provisioning for NPAs**

In terms of RBI circular no. DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28 November 2025, banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements. The Bank does not have any such reportable divergences in asset classification and provisioning for the financial year ended 31 March 2026 meeting the criteria specified in the said circular.

**59. Draw down from reserves**

During the year ended 31 March 2026, there was no draw down from reserves (Previous year Nil).

**60. Disclosure under Rule 11 (e) of the Companies (Audit and Auditors) Rules, 2014**

The Bank, as part of its normal banking business, grants loans and advances to its constituents including foreign entities with permission to lend or invest or provide guarantee or security or the like in other entities identified by such constituents. Similarly, the Bank accepts deposits from its constituents, who may instruct the Bank to lend/invest/provide guarantee or security or the like against such deposit in other entities identified by such constituents. These transactions are part of Bank's normal banking business, which is conducted after exercising proper due diligence including adherence to "Know Your Customer" guidelines as applicable in respective jurisdiction.

Other than the nature of transactions described above, the Bank has not advanced / lent / invested / provided guarantee or security to or in any other person with an understanding to lend/invest/provide guarantee or security or the like to or in any other person. Similarly, other than the nature of transactions described above, the Bank has not received any funds from any other person with an understanding that the Bank shall lend or invest or provide guarantee or security or the like to or in any other person.

**61. Previous year figures**

Previous year's figures have been regrouped / reclassified to conform to the current year presentation.

**For Chhajer & Doshi**

Chartered Accountants  
Firm's Registration  
No: 101794W

Sd/-  
**Nitesh Jain**  
Partner  
Membership No. 136169

**For K S Aiyar & Co**

Chartered Accountants  
Firm Registration No.100186W

Sd/-  
**Rajesh Joshi**  
Partner  
Membership No. 038526

**For Australia and**

**New Zealand Banking  
Group Limited - India Branches**

Sd/-  
**Carl Kingston**  
Chief Executive Officer

Sd/-  
**Ashok Kavinattamai**  
Chief Financial Officer

Place: Mumbai  
Date : 05 Jun 2026

**Annual Report on Corporate Social Responsibilities (CSR) Activities**

1. Brief outline on CSR Policy of the Company.

ANZ's Corporate Responsibility framework supports the Bank's business strategy, reflects the Bank's most material issues, and is aligned with the ANZ purpose – "Shape a World Where People and Communities Thrive".

ANZ is helping to respond to complex societal issues central to the Bank's customers and business strategy. In particular, the Bank is focusing its efforts on:

Financial wellbeing – improving the financial wellbeing of ANZs stakeholders by helping them make the most of their money throughout their lives.

Environmental sustainability – supporting household, business and financial practices that improve environmental sustainability.

Fundamental to ANZ's approach is a commitment to fair and responsible banking – keeping pace with the expectations of customers, employees, and the community, behaving fairly and responsibly and maintaining high standards of conduct.

2. Composition of CSR Committee:

| Sl. No. | Name               | Designation / Nature of Directorship | Number of meetings of CSR Committee held during the year | Number of meetings of CSR Committee attended during the year |
|---------|--------------------|--------------------------------------|--|--|
| 1       | Carl Kingston      | Chairperson                          | 6  | 5  |
| 2       | Ashok Kavinattamai | Member                               | 6  | 6  |
| 3       | Praveen Katiyar    | Member                               | 6  | 4  |
| 4       | Hussain Shikari#   | Member                               | 6  | 6  |
| 5       | Hemal Mehta        | Member                               | 6  | 6  |
| 6       | Kumaril Dave*      | Member                               | 6  | 1  |
| 7       | Smita Thakur*      | Member                               | 6  | 3  |

# Joined the committee during the financial year 2025-26

\* No longer part of the committee as of 31st March,2026

3. Provide the web-link where Composition of CSR committee and CSR Policy approved by the board are disclosed on the website of the company.<https://www.anz.com/content/dam/anzcom/pdf/institutional/markets/india/disclosures/india-corporate-responsibility-charter.pdf>

4. Provide the executive summary along with web-link of Impact assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8, if applicable.  
Not Applicable

5. (a) Average net profit of the company as per sub-section (5) of section 135 – Rs. 3,130,435,333

(b) Two percent of average net profit of the company as per sub-section (5) of section 135 – Rs. 62,608,707



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

- (c) Surplus arising out of the CSR projects or programmes or activities of the previous financial years - Nil  
 (d) Amount required to be set off for the financial year, if any - Nil  
 (e) Total CSR obligation for the financial year (b+c-d) - Rs. 62,608,707

6. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project) - Rs. 62,195,707

| (1)<br>Sl. No. | (2)<br>Name of the Project            | (3)<br>Item from the list of activities in schedule VII to the Act.  | (4)<br>Local area (Yes/No). | (5)<br>Location of the project. |           | (6)<br>Amount spent for the project (in Rs.). | (7)<br>Mode of implementation - Direct (Yes/No). | (8)<br>Mode of implementation - Through implementing agency. |                          |
|----------------|---------------------------------------|--|-----------------------------|---------------------------------|-----------|---|--|--|--------------------------|
|                |                                       |  |                             | State.                          | District. |   |  | Name.  | CSR registration number. |
| 1.             | Prime Minister's National Relief Fund | Item No (viii) of Schedule VII - contribution to the Prime Minister's National Relief Fund or 6[Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund) or] any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women; | No                          | Pan India                       |           | 26,957  | No   | N.A  |                          |
| 2.             | Masoom - Night Schools                | Item No (ii) of Schedule VII - Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects   | Yes                         | Mumbai                          |           | 70,23,000                                     | No   | CSR00000360  |                          |
| 3              | Swades Foundation                     | Promoting household sanitation, water sanitation for schools, solar electrification for schools and anganwadis and solar panel drip irrigation projects for farmers  | Yes                         | Nashik                          |           | 1,88,45,750                                   | No   | CSR00000440  |                          |
| 4              | K C Mahindra Education Trust          | Promoting education  | Yes                         | Mumbai and Palghar              |           | 15,01,850                                     | No   | CSR00000511  |                          |
| 5              | Nandi Foundation                      | Promoting education  | Yes                         | Mumbai and Palghar              |           | 18,498,150                                    | No   | CSR00001184  |                          |
| 6              | St Jude India                         | To provide cost-free, holistic care for children undergoing cancer treatment, ensuring improved survival, well-being and continuity of care  | Yes                         | Mumbai and Delhi                |           | 68,00,000                                     | No   | CSR00001026  |                          |
| 7              | Samarthanam (STEM + Cricket)          | Companies Act - 2013, Schedule VII (ii) Promoting Education and Livelihood Enhancing Projects & Companies Act - 2013, Schedule VII (vii) training to promote rural sports, nationally recognized sports, Paralympic sports and Olympic sports  | Yes                         | Mumbai                          |           | 95,00,000                                     | No   | CSR00000063  |                          |
| <b>Total</b>   |                                       |  |                             |                                 |           | <b>62,195,707</b>                             |  |  |                          |

- (b) Amount spent in Administrative Overheads - Rs. 413,000  
 (c) Amount spent on Impact Assessment, if applicable - Nil  
 (d) Total amount spent for the Financial Year (a+b+c) - Rs. 62,608,707  
 (e) CSR amount spent or unspent for the financial year

| Total Amount Spent for the Financial Year. (in Rs.) | Amount Unspent (in Rs.)  |                   |  |         |                   |
|---|--|-------------------|--|---------|-------------------|
|   | Total Amount transferred to Unspent CSR Account as per section 135(6). |                   | Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5). |         |                   |
|   | Amount.  | Date of transfer. | Name of the Fund   | Amount. | Date of transfer. |
| 62,608,707  | NA   | NA                | NA   | NA      | NA                |

(f) Excess amount for set off, if any - Not applicable

| Sl. No. | Particular  | Amount (in Rs.) |
|---------|---|-----------------|
| (i)     | Two percent of average net profit of the company as per section 135(5)                                      |                 |
| (ii)    | Total amount spent for the Financial Year   |                 |
| (iii)   | Excess amount spent for the financial year [(ii)-(i)]   |                 |
| (iv)    | Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any |                 |
| (v)     | Amount available for set off in succeeding financial years [(iii)-(iv)]                                     |                 |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

7. Details of Unspent CSR amount for the preceding three financial years:

Not Applicable

| Sl. No. | Preceding Financial Year. | Amount transferred to Unspent CSR Account under section 135 (6) (in Rs.) | Amount spent in the reporting Financial Year (in Rs.) | Amount transferred to any fund specified under Schedule VII as per section 135(6), if any. |                 |                   | Amount remaining to be spent in succeeding financial years. (in Rs.) |
|---------|---------------------------|--|---|--|-----------------|-------------------|--|
|         |                           |  |   | Name of the Fund   | Amount (in Rs.) | Date of transfer. |  |
| 1.      |                           |  |   | Not Applicable   |                 |                   |  |
|         | Total                     |  |   |  |                 |                   |  |

8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year - No  
If Yes, enter the number of Capital assets created/ acquired

Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year

| Sl. No. | Short particulars of the property or asset(s) | Pin code of the property or asset(s) | Date of creation | Amount of CSR amount spent | Details of entity/ Authority/ beneficiary of the registered owner |      |                    |
|---------|---|--------------------------------------|------------------|----------------------------|---|------|--------------------|
|         |   |                                      |                  |                            | CSR Registration Number, if applicable                            | Name | Registered Address |
| 1.      |   |                                      |                  |                            | Not Applicable  |      |                    |
|         | Total   |                                      |                  |                            |   |      |                    |

9. Specify the reason(s) if the company has failed to spend two per cent of the average net profit as per section 135(5).

Not Applicable

Sd/-  
**Carl Kingston**  
Chief Executive Officer

Sd/-  
**Ashok Kavinattamai**  
Chief Financial Officer

Place: Mumbai  
Date : 05 June 2026

**Basel III: Pillar 3 Disclosures as at 31 March 2026**

**1. Background**

Australia and New Zealand Banking Group Limited, India ('ANZ India' or 'the Bank') is a branch of Australia and New Zealand Banking Group Limited ('ANZ'), which is incorporated in Australia with Limited Liability. Indian branch operations are conducted in accordance with the banking license granted by the Reserve Bank of India (RBI) under the Banking Regulation Act 1949. The Bank has three branches in India as on 31 March 2026.

Disclosures made hereunder are in accordance with Basel III Capital Regulations – Market Discipline (Pillar 3).

**2. Key Management Committees, Functions and Frameworks**

**India Executive Committee ('India EXCO')**

India EXCO is the apex committee of the Bank and has the authority to exercise all of the powers and discretions of the Board at the country level. India EXCO takes ownership of the Bank's business in India and fulfils the regulatory responsibility of conducting periodic reviews/ approvals as specified by RBI from time to time. The committee is chaired by Chief Executive Officer India. India EXCO is an in-country committee.

**India Asset and Liability Committee ('India ALCO')**

The India Asset and Liability Committee (ALCO) is a Sub-Committee of the Group Asset and Liability Committee (GALCO) and is responsible for the oversight and strategic management of the India balance sheet activities including balance sheet structure, liquidity, funding, capital management, non-traded interest rate risk, and non-traded FX risks and exposures.

**Risk Management Committee ('India RMC')**

India RMC maintains responsibility to oversee all aspects of risk management in the country including credit risk, markets risk, operational risk and compliance related issues/activities. RMC also approves India's Risk Appetite statement. Since June 2025, the RMC has been operationally split into the Credit and Market Risk Committee (CMRC) and the Operational Risk and Compliance Committee (ORCC) to enable a more dedicated focus on the two primary areas of Financial Risk and Non-Financial Risk Management.

**Risk Management Framework**

The oversight of risk management is conducted via three clearly articulated layers of risk management – Three lines of defense:

- The area where the risk originates is responsible for managing the risk. This is defined as 'the First Line of Defence'.
- To ensure appropriate challenge and oversight, there is a dedicated and independent risk management function. This is 'the Second Line of Defence'.

The first and second lines of defence have defined roles, responsibilities and escalation paths to support effective two-way communication and management of risk.

- 'The Third Line of Defence' has an independent oversight role within the governance structure and is performed by Internal Audit. Internal Audit provides independent and objective assurance to management that the first and second lines of defence are functioning as intended.

**3. Regulatory Framework**

The Bank operates as a scheduled commercial bank and is required to maintain capital ratios at par with locally incorporated banks.

Capital Adequacy requirements are outlined in the Master Circular – Prudential Norms on Capital Adequacy and Basel III Capital Regulations.

As per Basel III guidelines, currently banks should adopt Standardised Approach (SA) for credit risk, Basic Indicator Approach (BIA) for operational risk and Standardised Duration Approach (SDA) for computing capital requirement for market risks.

Basel III guidelines are structured around three 'Pillars' which are outlined below:

- Pillar 1 sets out minimum regulatory capital requirements.
- Pillar 2 sets out key principles for supervisory review of Bank's risk management framework and its capital adequacy.
- Pillar 3 aims to encourage market discipline by developing a set of disclosure requirements by banks that allow market participants to assess key pieces of information on the scope of application, capital, risk exposures, risk assessment processes and hence the capital adequacy of the bank. Further, providing disclosures that are based on a common framework is an effective means of informing the market about exposure to those risks and provides a consistent and comprehensive disclosure framework that enhances comparability.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

Basel III introduced a much stricter definition of capital. The predominant form of Tier 1 capital will be Common Equity, since it is critical that banks' risk exposures are backed by a high-quality capital base. Further, Basel III introduced Capital Conservation Buffer (CCB) and Countercyclical buffer with a view to ensure that banks maintain a cushion of capital that can be used to absorb losses during periods of financial and economic stress and lever for regulators to increase capital requirements in good times and decrease the same in bad times.

**4. DF-1 Scope of Application**

In terms of RBI circular dated 12 December 2006 on Financial Regulation of Systemically Important NBFCs and banks' Relationship with them, NBFCs promoted by the parent / group of a foreign bank having presence in India, which is a subsidiary of the foreign bank's parent / group or where the parent / group is having management control would be treated as part of that foreign bank's operations in India and brought under the ambit of consolidated supervision. As at 31 March 2026, no such ANZ group owned NBFC is in operations in India, accordingly framework for consolidated supervision does not apply to the Bank.

The Bank does not have any subsidiaries in India and consequently not required to prepare Consolidated Financial Statements. The Bank does not have any interest in insurance entities.

**5. DF-2 Capital Adequacy**

The Bank aims to hold sufficient capital to meet the minimum regulatory requirements at all times. The Bank's capital management strategy is two fold:

- To satisfy the Basel III Regulatory Capital requirements set out by RBI and
- To minimise the possibility of the Bank's capital falling below the minimum regulatory requirement by maintaining a capital buffer (in excess of the Basel III minimum requirements) sufficient to cover Pillar 2 risks and the capital impact of a severe (1 in 25 years) stress scenario over a 1 year horizon.

The Bank's capital management is mainly guided by current capital position, current and future business needs, regulatory environment and strategic business planning. The Bank continuously focuses on effective management of risk and corresponding capital to support the risk. India ALCO and India EXCO emphasises on the growth opportunities supported by cost effective capital.

Under the Basel III framework, on an on-going basis, the Bank has to maintain a minimum total capital of 11.5% including Capital Conversion Buffer (CCB) at 2.5% for credit risk, market risk and operational risk. The Minimum Total Capital should include minimum Common Equity Tier I (CET 1) ratio of 5.50%, minimum Tier 1 capital ratio of 7.00%.

As at 31 March 2026, Capital to Risk-weighted Assets Ratio (CRAR) is 18.53% and Common Equity Tier I ratio is 16.19% as per BASEL III norms. The Bank is adequately capitalised presently. Summary of the Bank's capital requirement for credit, market and operational risk and CRAR as at 31 March 2026 is presented below.

(Amount in ₹ '000)

|   |                    |
|---|--------------------|
| <b>Minimum Regulatory Capital Requirements</b>        |                    |
| <b>Capital requirements for Credit risk (a)</b>       | <b>12,083,069</b>  |
| Portfolios subject to standardised approach           | 12,083,069         |
| Securitisation exposures.                             | -                  |
| <b>Capital requirements for Market risk (b)</b>       | <b>7,693,796</b>   |
| Standardised duration approach                        |                    |
| - Interest rate risk                                  | 7,128,005          |
| - Foreign exchange risk (including gold)              | 5,65,791           |
| - Equity risk   | -                  |
| <b>Capital requirements for Operational risk (c)</b>  | <b>7,97,149</b>    |
| Basic indicator approach                              | 7,97,149           |
| <b>Total Minimum Regulatory Capital at 9% (a+b+c)</b> | <b>20,574,014</b>  |
| <b>Minimum CRAR + CCB at 11.5%</b>                    | <b>26,289,018</b>  |
| <b>Risk Weighted Assets and Contingents</b>           | <b>228,600,157</b> |
| Credit Risk   | 134,256,323        |
| Market Risk   | 85,486,618         |
| Operational Risk                                      | 8,857,216          |
| <b>Capital Ratios</b>                                 |                    |
| CET 1 Capital   | 16.19%             |
| Tier I Capital  | 16.19%             |
| <b>Total Capital</b>                                  | <b>18.53%</b>      |

**6. DF-3 Credit Risk: General Disclosures for all Bank**

Structure and organisation of credit risk management

India CMRC is responsible for all aspects of financial risk management, including credit risk. It oversees the credit exposure / concentration limits, risk management policy (involving risk identification, risk measurement/ grading, risk mitigation and control), credit risk management structure, etc. in accordance with extant regulatory guidelines. India EXCO is apprised of key risks affecting the business. CMRC ensures country's risk profile remains within the agreed group risk appetite.

The Bank takes credit risk within a well-defined framework that lays out the fundamental principles and guidelines for its management. Primary objective is management of risk within risk appetite and within regulator defined prudential limits. This framework has four main components:

- Credit principles.
- Credit policies.
- Line of Business/ Segment Specific Procedures.
- Organisation and People.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

Key aspects of the Bank's Credit Risk Management Policy are

- Analysis of customer risk.
- Approval of limits and transactions.
- Managing and monitoring customers.
- Working out problem loans.

Credit is extended on the basis of the Bank's credit risk assessment and credit approval requirements and is not subject to any influences external to these requirements. All legal entities, with which the Bank has or is considering having a credit relationship, is assigned a credit rating reflecting the probability of default and each facility is assigned a security indicator reflecting the 'loss given default'. Each country to which the Bank has or is considering having a credit exposure, is assigned a country risk rating reflecting the risk of economic or political events detrimentally impacting a country's willingness or capacity to secure foreign exchange to service its external debt obligations.

Risk grade assignment and risk grade reviews are subject to approval by the India Credit Committee represented by a balanced mix of business and independent risk representatives. Each assigned risk grade is reviewed at an interval (never greater than 1 year) and whenever new material information relating to the customer or facility is obtained or becomes known. The Bank has an effective credit risk management system. The quality of all credit relationships is monitored to provide for timely identification of problem credits and prompt application of remedial actions. Problem credits are managed to minimize losses, maximize recoveries and preserve the Bank's reputation, with attention to measurement of extent of impairment, exposure and security cover, provisioning, remediation, work out & losses. A specialist remediation team with work out skills will be applied to the management of all problem credits.

Collateral is a means of mitigating the risk involved in providing credit facilities and will be taken where obtainable and necessary to meet risk appetite requirements. Main types of collateral accepted are property, plant & machinery, current assets, cash and stand-by letters of credit. However, the bank generally accepts cash and SBLC and other collateral types are accepted in certain cases, primarily to maintain pari passu status where it is considered appropriate. Therefore, reliance on such collateral is not considered in credit assessment of a customer or used to compensate for inadequate understanding of the risks. Collaterals of cash and SBLC for relevant facilities are reviewed annually to ensure there is no impediment to realization. Cash and SBLC are valued at their face value on the date of securing them without considering accrued interest if any.

For Derivatives exposures, bank accepts cash and government securities under Credit Support Agreement (CSA) which is considered as credit risk mitigant for capital adequacy computation as per the Basel III guidelines.

**6.1. Total gross credit risk exposures as at 31 March 2026**

(Amount in ₹ '000)

| <b>Fund Based</b>   | <b>154,005,882</b> |
|---|--------------------|
| Claims on Banks, Balance with RBI and Cash Balance                            | 70,869,944         |
| Loans and Advances (including Interbank Loans)                                | 51,105,299         |
| Other Assets and Fixed Assets   | 32,030,639         |
| <b>Non-Fund Based</b>   | <b>203,086,783</b> |
| Non-Market Related Off Balance sheet items (Contingent Credits and Exposures) | 11,325,183         |
| Market Related (Foreign Exchange (Fx) and Derivative contracts)               | 191,761,600        |
| <b>Total Exposure</b>   | <b>357,092,665</b> |

**Notes:**

Fund based credit exposure is the outstanding amount.

Non-Fund Based credit risk exposure has been computed as under:

- In case of exposures other than FX and derivative contracts, credit equivalent is arrived at by multiplying the underlying contract or notional principal amounts with the credit conversion factors prescribed by RBI under the Basel III capital framework.
- In case of FX and derivative contracts, credit equivalents are computed using the current exposure method as prescribed by RBI.

**6.2. Geographic distribution of exposures, Fund based and non-fund based separately**

Since all the exposures provided under Para 6.1 above are domestic, the disclosures on geographic distribution of exposures, both fund and non-fund based has not been made.

**6.3. Industry type distribution of exposures as at 31 March 2026**

(Amount in ₹ '000)

| <b>Industry Name</b>                              | <b>Fund Based</b> | <b>Non Fund Based</b> |
|---|-------------------|-----------------------|
| Banking & Finance *                               | 71,285,736        | 176,980,300           |
| Machinery and Motor Vehicle Wholesaling           | -                 | 239,000               |
| Financial Intermediaries                          | 18,850,000        | 6,434,060             |
| Metal Product Manufacturing                       | -                 | 1,454,317             |
| Farm Produce Wholesaling                          | 5,210,081         | 676,448               |
| Other Manufacturing                               | -                 | 68,204                |
| Activities Auxiliary to Financial Intermediation  | 969,962           | 573,761               |
| Accommodation, Clubs, Pubs, Cafes And Restaurants | 1,163,055         | 371,989               |
| Transport and Storage                             | -                 | 4,000                 |
| Machinery & Equipment Manufacturing               | 10,183,002        | 4,475,311             |
| Food, Beverage and Tobacco                        | 1,232,283         | 1,612,195             |
| Communications Services                           | 1,750,000         | 603,881               |
| Petroleum, Coal, Chemical and Associated Product  | 2,500,000         | 539,889               |
| Business Services                                 | 2,346,146         | 1,616,742             |
| Insurance   | -                 | 6,752,558             |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

| Industry Name                            | Fund Based         | Non Fund Based     |
|--|--------------------|--------------------|
| Textile, Clothing, Footwear and Leather  | 1,905,000          | 119,000            |
| Electricity, Gas & Water Supply          | 4,579,978          | 502,286            |
| Personal and Household Goods Wholesaling | -                  | 60,000             |
| Horticulture and Fruit Growing           | -                  | 2,842              |
| <b>Residuary Exposure</b>                |                    |                    |
| - of which Other Assets                  | 32,030,639         |                    |
| <b>Total Exposure</b>                    | <b>154,005,882</b> | <b>203,086,783</b> |

\* Includes Cash, Balances with RBI, Balances with banks and money at call and short notice.

**Notes:**  
Fund Based Exposure comprises outstanding Loans & Advances, Claims on Banks, Balance with RBI, Cash Balance & Other Assets (including fixed Assets). Non Fund Based Exposure comprises of Non Market and Market Related Off-Balance sheet items (Contingent Credits and Exposures) and is reported in terms of Credit equivalent.

As on 31st March 2026, the Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure (outstanding):

| Sr. No. | Industry Classification  | Percentage of the total gross credit exposure |
|---------|--------------------------|---|
| 1       | Banking & Finance        | 69.52%  |
| 2       | Financial Intermediaries | 8.97%   |

**6.4. Residual contractual maturity breakdown of assets at 31 March 2026**

(Amount in ₹ '000)

| Particulars              | Cash and Bank balances with RBI | Balances with Banks and money at call and short notice, Term Deposits & Other placements | Investments         | Advances           | Fixed Assets    | Other Assets        | Total Assets        |
|--------------------------|---------------------------------|--|---------------------|--------------------|-----------------|---------------------|---------------------|
| Day 1                    | 1,04,39,392                     | 68,20,260  | 19,58,26,819        | 864                | -               | 64,07,040           | <b>21,94,94,375</b> |
| 2 – 7 days               | 3,33,543                        | 1,44,00,763  | 20,01,258           | 84,09,604          | -               | 99,927              | <b>2,52,45,095</b>  |
| 8-14 days                | 4,10,610                        | 47,41,750  | 24,63,659           | 23,54,640          | -               | 19,443              | <b>99,90,102</b>    |
| 15-30 days               | 2,23,789                        | 2,51,31,275  | 13,42,736           | 1,18,83,478        | -               | 62,833              | <b>3,86,44,111</b>  |
| 31 days – 2 months       | 3,80,660                        | 14,22,525  | 22,83,961           | 18,85,587          | -               | 36,263              | <b>60,08,996</b>    |
| 2 months - 3 months      | 7,17,605                        | -  | 43,05,627           | 7,54,938           | -               | 169                 | <b>57,78,339</b>    |
| Over 3 months – 6 months | 6,84,666                        | -  | 41,07,998           | 31,90,728          | -               | 39,99,308           | <b>1,19,82,700</b>  |
| Over 6 months – 1 year   | 1,22,258                        | 500  | 7,33,550            | 41,44,906          | -               | 24,528              | <b>50,25,742</b>    |
| Over 1 year – 3 years    | 2,32,452                        | -  | 13,94,711           | 1,74,28,239        | -               | 18,36,93,301        | <b>20,27,48,703</b> |
| Over 3 years – 5 years   | 912                             | -  | 5,473               | 10,52,314          | -               | 14,16,436           | <b>24,75,135</b>    |
| Over 5 years             | 1,500                           | -  | 8,999               | -                  | 1,38,698        | 28,90,861           | <b>30,40,058</b>    |
| <b>Total</b>             | <b>1,35,47,387</b>              | <b>5,25,17,073</b>   | <b>21,44,74,791</b> | <b>5,11,05,298</b> | <b>1,38,698</b> | <b>19,86,50,109</b> | <b>53,04,33,356</b> |

**6.5. Details of Non-Performing Assets (NPAs) - Gross and Net**

(Amount in ₹ '000)

|                     | As at 31 March 2026 |
|---------------------|---------------------|
| Substandard         | -                   |
| Doubtful 1          | -                   |
| Doubtful 2          | -                   |
| Doubtful 3          | -                   |
| Loss                | -                   |
| Gross NPAs          | -                   |
| Provisions for NPAs | -                   |
| Net NPAs            | -                   |

**6.6. NPA Ratios**

|                              | As at 31 March 2026 |
|------------------------------|---------------------|
| Gross NPAs to gross advances | 0.00%               |
| Net NPAs to net advances     | 0.00%               |

**6.7. Movement of NPAs (Gross)**

(Amount in ₹ '000)

|                        | For the year ended 31 March 2026 |
|------------------------|----------------------------------|
| Opening balance        | -                                |
| Additions              | -                                |
| Reductions             | -                                |
| <b>Closing balance</b> | <b>-</b>                         |

Note: YTD movement has been reported above



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**6.8. Movement of provisions**

(Amount in ₹ '000)

| Particulars                           | Specific Provision <sup>1</sup> | General Provision <sup>2</sup> |
|---------------------------------------|---------------------------------|--------------------------------|
| Opening balance as at 1st April 2025  | -                               | 415,836                        |
| Provisions made during the period     | -                               | 645,502                        |
| Write-off                             | -                               | -                              |
| Write-back of excess provisions       | -                               | -                              |
| Closing balance as at 31st March 2026 | -                               | 1,061,338                      |

1 Specific provision relating to NPAs

2 General provisions include Standard assets provision (including Unhedged Foreign Currency Exposure) and Country risk provision.

Note: YTD movement has been reported above

**6.9. Amount of Non-Performing Investments**

There are no non-performing investments as at 31 March 2026.

**6.10. Amount of provisions held for Non-Performing Investments**

There are no provisions held for non-performing investments as at 31 March 2026 as there are no non-performing investments.

**6.11. Movement of provisions for depreciation on Investments**

(Amount in ₹ '000)

|                                       | For the year ended<br>31 March 2026 |
|---------------------------------------|-------------------------------------|
| Opening balance as at 1st April 2025  | -                                   |
| Provisions made during the period     | -                                   |
| Write-off                             | -                                   |
| Write-back of excess provisions       | -                                   |
| Closing balance as at 31st March 2026 | -                                   |

Note: YTD movement has been reported above

**6.12. Geographic and Industry wise distribution and ageing of NPA, Specific provision separately**

There are no non-performing assets as at 31 March 2026.

The Bank does not have overseas operations and hence amount of NPAs are restricted to the domestic segment.

**7. DF-4 Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach**

The Bank uses short term / long term issuer rating instruments of the accredited rating agencies viz. Credit Rating Information Services of India Limited, ICRA Limited, India Ratings and Research Private Limited (India Ratings), Credit Analysis and Research Limited, SME Rating Agency of India Limited and Brickworks Ratings India Pvt Limited to assign risk weights as per RBI guidelines. For Non-resident corporate and foreign banks ratings issued by the international rating agencies like Moody's and Standard and Poor's are used for assigning risk weights.

For assets having a contractual maturity of more than a year long term credit ratings assigned by the above mentioned rating agencies are used.

Below attached is the summary as at 31 March 2026

(Amount in ₹ '000)

| Nature Of exposure  | Gross Credit Exposure | Credit Risk Mitigation | Net Exposure (Before Provision) | Credit Risk weight bucket summary |                  |                   | Deduction from Capital |
|---|-----------------------|------------------------|---------------------------------|-----------------------------------|------------------|-------------------|------------------------|
|   |                       |                        |                                 | < 100%                            | 100%             | >100%             |                        |
| <b>Fund Based</b>   | <b>154,005,882</b>    | <b>50,000</b>          | <b>153,955,882</b>              | <b>126,994,095</b>                | <b>1,480,056</b> | <b>25,481,731</b> | -                      |
| Claims on Banks, RBI and Cash Balances  | 70,869,944            | -                      | 70,869,944                      | 70,869,414                        | 531              | -                 | -                      |
| Investments (HTM)   | -                     | -                      | -                               | -                                 | -                | -                 | -                      |
| Loans and Advances (including Interbank Loans)                                | 51,105,299            | 50,000                 | 51,055,299                      | 25,543,787                        | 988,258          | 24,523,254        | -                      |
| Other Assets and Fixed Assets   | 32,030,639            | -                      | 32,030,639                      | 30,580,894                        | 491,267          | 958,477           | -                      |
| <b>Non Fund Based</b>   | <b>203,086,783</b>    | <b>14,864,918</b>      | <b>188,221,865</b>              | <b>164,119,760</b>                | <b>1,629,304</b> | <b>22,472,800</b> | -                      |
| Non Market Related Off Balance sheet items (Contingent Credits and Exposures) | 11,325,183            | -                      | 11,325,183                      | 5,490,827                         | 983,461          | 4,850,895         | -                      |
| Market Related (Foreign Exchange (Fx) and derivative contracts)               | 191,761,600           | 14,864,918             | 176,896,682                     | 158,628,934                       | 645,843          | 17,621,905        | -                      |

**8. DF-5 Credit Risk Mitigation: Disclosures for Standardised Approaches**

RBI Basel III guidelines allow following credit risk mitigants to be recognized for regulatory capital purposes under the comprehensive approach.

- Eligible financial collateral which included cash (deposited with the Bank), gold, securities issued by Central and State governments, Kisan Vikas Patra, National Savings Certificate, life insurance policies, certain debt securities rated by a recognised credit rating agencies, mutual fund units.
- On balance sheet netting, which is confined to loans and advances and deposits where banks have legally enforceable netting arrangements, involving specific lien with proof of documentation.
- Guarantees where these are direct, explicit, irrevocable and unconditional. Further, the eligible guarantors would comprise:
  - Sovereigns, sovereign entities stipulated as per Basel III guidelines, banks and primary dealers with a lower risk weight than the counterparty.
  - other entities rated AA (-) or better.

These credit risk mitigation techniques are subject to specific conditions given in Basel III guidelines.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

For the purpose of computation of credit risk the bank considers the collateral in the form of cash / lien marked deposits and government securities as credit risk mitigants.

Credit Risk Mitigation details as at 31 March 2026 are as below

(Amount in ₹ '000)

|   |            |
|---|------------|
| Exposure covered by eligible financial collateral after application of haircuts | 14,914,918 |
| Exposure covered by guarantees  | 415,792    |

**9. DF-6 Securitisation Exposures: Disclosure for Standardised Approach**

The Bank has not securitised any asset for the year under review hence no disclosures have been made.

**10. DF-7 Market Risk**

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market parameters. Bank's earnings are exposed to changes in interest rates, foreign currency exchange rates or fluctuations in bond prices. Market risk arises when changes in market rates, prices and volatilities lead to a decline in the value of assets and liabilities, including off-balance sheet positions viz financial derivatives. The Bank conducts trading operations in interest rates, foreign exchange (including FCY-INR FX Options) and fixed-income securities.

The Bank has a detailed market risk management and control framework to support its trading activities. This framework incorporates a risk measurement approach, as outlined below, to quantify the magnitude of market risk within trading portfolios. The framework is supported by a comprehensive limit and policy framework to control the amount of risk that the Group is willing to accept. Market risk limits are allocated at various levels/desks and are monitored and reported by Market Risk on a daily basis. While Value at Risk (VaR) and Stress Testing provide a good overview of the consolidated risk on the Traded and Non-traded portfolios, the Detailed Control Limits (DCL) framework stipulates limits to manage and control the risk of individual asset classes, risk factors and consolidated/trader-wise loss limits (to monitor and manage the performance of the trading portfolio).

Daily MIS is in place for traders' and senior management's cognizance. There is a daily sign-off process which entails traders to sign-off and agree with the Market Risk exposures. Limit utilizations, m-o-m movements, peak utilisation, average utilisation, exceptions, etc. are also tabled for CMRC discussion and suggesting appropriate remedial action wherever required.

**Measurement of market risk**

Bank's key market risk metrics include VaR, NPV, DV01, Bond Notional, Delta, Gamma, Vega and Theta limits.

A key measure of market risk is Value at Risk (VaR). VaR is a statistical estimate of the potential loss which could occur due to a change in market risk factors for a given holding period and confidence interval.

The Bank measures VaR at a 99% confidence interval. Group's standard VaR approach is historical simulation method. This method uses actual historical observations of changes in market rates, prices and volatilities over the previous 500 business days historical period (VaR window) to model P&L outcomes. VaR is calculated, monitored and reported using a one-day (1D) holding period.

It should be noted that because VaR is driven by actual historical observations, it is not an estimate of the maximum loss that the Bank could experience from an extreme market event. As a result of this limitation, the Bank utilises a number of other risk measures viz Stress Testing, Back Testing and Risk Sensitivity (NPV, DV01, Bond Notional, Delta, Gamma, Theta, etc.) limits to complement VaR and manage market risk holistically.

At 31st March 2026, Market Risk RWAs were ₹ 85,486,618 ('000).

**Stress Testing**

Bank undertakes a wide range of stress tests for the trading portfolio. Bank has adopted a local Stress Testing policy as mandated by RBI vide circular RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025. Stress tests as per baseline, medium and severe scenarios prescribed by RBI are conducted at half-yearly intervals (September and March). Results of this periodic stress testing exercise are presented to CMRC for advising remedial actions, if any, and presented in EXCO. Apart from this, standard stress tests, as per ANZ Group guidelines, are applied daily to simulate potential loss impact arising from large historical market movements during previous seven years over specific holding periods. Worst stress losses observed during the month are reported to CMRC on a regular basis.

VaR and stress tests are also supplemented by Cumulative Loss Limits (CLL) and Detailed Control Limits (DCL). Cumulative loss limits ensure that in the event of continued losses from a trading activity, the trading activity is stopped and senior management reviews before trading can resume again. Where necessary, detailed control limits such as risk-sensitivity or position limits are also in place to ensure appropriate control is exercised over a specific risk factor or asset-class.

**Back-Testing**

Back testing involves the comparison of calculated VaR exposures with actual profit and loss data to identify the frequency of instances when trading losses exceed the calculated VaR. The Bank uses actual and hypothetical profit and loss data for performing Back Testing. Back Testing is conducted daily and outliers are analysed to understand if the issues are the result of trading decisions, systemic changes in market conditions or issues related to the VaR model i.e. historical data or model calibration.

Capital requirement for Market Risk is provided in section 5 above.

**11. Liquidity Risk**

Liquidity risk is the risk that the Bank is unable to meet its payment obligations as they fall due across a wide range of operating circumstances, including repaying depositors or maturing debt, or that the Bank has insufficient capacity to fund increases in assets. The timing mismatch of cash flows and the related liquidity risk is inherent in all banking operations and is recognized and closely monitored by the Bank.

The Bank maintains a portfolio of liquid assets to manage potential stresses in funding sources. The minimum level of liquidity portfolio assets to hold is based on a range of the Bank specific and general market liquidity stress scenarios such that potential cash flow obligations can be met over the short to medium term.

The Bank's liquidity and funding risks are governed by a set of principles which have been fixed by the Group. The core objective of the overall framework is to ensure that the Bank has sufficient liquidity to meet obligations as they fall due, without incurring unacceptable losses.

Key principles of the Bank's approach to liquidity risk management include:

- Maintaining the ability to meet all payment obligations in the immediate (intraday/overnight) term.
- Ensuring that the Bank has the ability to meet 'survival horizons' under a range of Bank specific and general market liquidity stress scenarios to meet cash flow obligations over a short to medium term horizon.
- Maintaining strength in the Bank's balance sheet structure to ensure long term resilience in the liquidity and funding risk profile.
- Limiting the potential earnings at risk implications associated with unexpected increases in funding costs or the liquidation of assets under stress.



## AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED - INDIA BRANCHES

(Incorporated in Australia with limited liability)

- Preparation of daily liquidity reports and scenario analyses, quantifying the Bank's positions.
- Targeting a diversified funding base, avoiding undue concentrations by investor type, maturity, market source and currency.
- Holding a portfolio of high-quality liquid assets to protect against adverse funding conditions and to support day-to-day operations.
- Establishing detailed contingency plan to cover liquidity crisis events.
- Ensuring the liquidity risk management framework is compatible with local regulatory requirements.

Management of liquidity and funding risks are locally overseen by India ALCO.

### Scenario modelling

A key component of the Group's liquidity management framework is scenario modelling. ANZ India adopts ANZ Group's liquidity risk management framework using cash flow forecasting models and scenario analysis to measure and monitor liquidity risks arising from on and off-balance sheet activities. The models estimate the likely net cash-flows arising over a specified time horizon to predict any funding and liquidity gaps that need to be managed. The key stress scenarios applied by ANZ India are:

- **Liquidity Coverage Ratio (LCR):** ANZ internal LCR is based on the APRA Prudential Standard APS 210. The objective of the LCR is to ensure that the bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLA) that can be readily converted into cash to meet its liquidity needs for a 30 calendar day time period under a severe stress scenario. The LCR metric can be expressed as a ratio or as a notional volume with a scenario duration of 30 day.  
In addition to this the bank also calculates LCR ratio on a daily basis since October 2016 as per the extant RBI guidelines
- **Wholesale Funding Capacity (WFC):** The purpose of the metric is to ensure there are no undue maturity concentrations within the wholesale funding profile. The metric is applied to all wholesale funding instruments where ANZ has control over the instrument tenor over a pre-defined time buckets over a 3 month period. The funding instrument includes debt issuance programs (short and long term) and interbank borrowing.
- **Net Stable Funding Ratio (NSFR):** We compute NSFR for ANZ India on stand-alone basis. The objective of the NSFR is to ensure that the bank maintain a stable funding profile in relation to the composition of its assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the probability of erosion of bank's liquidity position due to disruptions in bank's regular sources of funding that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on- and off-balance sheet items, and promotes funding stability.

Above scenario outcomes are calculated and computed on daily basis (LCR, NSFR and WFC) and presented to meetings of ALCO as per the ALCO calendar.

### 12. DF-8 Operational Risk

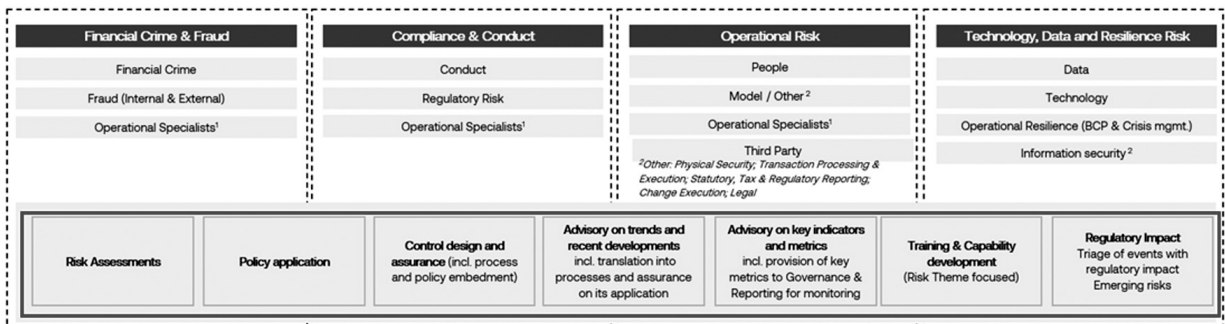
ANZ Bank maintains a comprehensive framework to identify, measure, monitor and manage operational risk, ensuring risks are controlled efficiently and effectively. Appropriate capital is held to cover both expected and unexpected losses, thereby safeguarding depositors, customers and shareholders.

In line with ANZ values, effectively managing non-financial risk in the best interests of our customers and the wider community, while meeting regulatory expectations, is paramount. Non-financial risk is recognized as a material risk under ANZ's Risk Management Strategy, and the PACT (People, Accountability, Customers and Trust) program has been established to proactively uplift ANZ's culture, risk management and transform banking operations, strengthening the Bank's commitment in this area.

The Non-Financial Risk (NFR) Centre of Excellence (CoE) for Operational Risk within each division of the bank operates as Line 1B under ANZ's Three Lines of Defence model.

The CoE actively reviews the operational risk landscape and provides advice on risks and controls across relevant risk themes. Divisional Line 1B (Governance & Reporting) focuses on identifying, monitoring, and advising on risk theme trends and potential business implications, strengthening accountability across each division's management of non-financial operational risks.

Activities performed by NFR CoE include:



The Bank uses the Basic Indicator Approach to estimate Operational RWAs. As of 31st March 2026, Operational RWAs were ₹ 8,857,216 ('000).

### 13. DF-9 Interest Rate Risk in the Banking Book (IRRBB)

The objective of balance sheet interest rate risk management is to secure stable and optimal net interest income over both the short (next 12 months) and long term. Non-traded interest rate risk relates to the potential adverse impact of changes in market interest rates on the Bank's future net interest income. This risk arises from two principal sources: mismatches between the re-pricing dates of interest bearing assets and liabilities, and the investment of capital and other non-interest bearing liabilities in interest bearing assets.

Interest rate risk in the Banking Book is measured and monitored by using VaR (Value at Risk), EaR (Earnings at Risk) and MVE (Market Value of Equity). VaR is an estimate of the impact of interest rate changes on the banking book's market value, expressed to a 99.0% level of statistical confidence using a 1 day holding period calculated using 500 days historical market movements.

The Bank also uses Earnings at Risk (EaR) as an estimate of the amount of the next 12 months' income that is at risk from interest rate movements over a 1 month holding period, expressed to a 97.5% level of statistical confidence. It is calculated by applying a statistically derived interest rate shock to static re-pricing gaps over the first 12 months.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

Impacts on earnings for upward and downward rate shocks of 200 bps, broken down by currency, are: As at 31 March 2026:

(Amount in ₹ '000)

| Currency | Interest Rate Risk Shocks |             |
|----------|---------------------------|-------------|
|          | 200bps up                 | 200bps down |
| Rupees   | (36,158)                  | 36,158      |
| USD      | 117                       | (117)       |

Change in Market Value of Equity (MVE) due to interest rate movements directly impacts capital requirements. Bank uses Duration Gap approach to measure the impact on Market Value of Equity (MVE) for upward and downward rate shocks. This measures the potential change in MVE of the Bank for a 200 bps change in interest rates. The change in MVE due to 200 bps change in interest rate is:

(Amount in ₹ '000)

| Change in MVE due to 200 bps change in interest rate |           |
|--|-----------|
| 31 March 2026  | (583,463) |

**14. DF-10 Counterparty Credit Risk**

Counterparty credit risk in derivative transactions arises from the risk of counterparty default before settlement date of the derivative contracts and the counterparty is unable to fulfill present and future contractual payment obligations. The amount at risk may change over time as a function of the underlying market parameters up to the positive value of the contract in favor of ANZ India.

Counterparty credit risk is present in market instruments (derivatives and forward contracts), and comprises:

- Settlement risk, which arises where one party makes payment or delivers value in the expectation but without certainty that the counterparty will perform the corresponding obligation in a bilateral contract at settlement date.
- Market replacement risk (pre-settlement risk), which is the risk that a counterparty will default during the life of a derivative contract and that a loss will be incurred in covering the position.

Counterparty credit risk requires a different method to calculate exposure at default because actual and potential market movements impact Bank's exposure or replacement cost.

**Counterparty credit risk governance**

Bank's counterparty credit risk management is governed by its credit principles, policies and procedures. The Group Risk function is responsible for determining the counterparty credit risk exposure methodology applied to market instruments, in the framework for counterparty credit limit management, measurement and reporting.

Counterparty credit limits are approved by the appropriate credit delegation holders.

**Counterparty credit risk measurement and reporting**

The approach to measure counterparty credit risk exposure is based on internal model. This is referred to as Counterparty Credit Risk Engine (CCRE). CCRE uses potential future exposure (PFE) Monte Carlo based approach to assess possible exposure movements for certain derivative products and the Bank uses these estimates in internal Economic Capital calculations.

CCRE calculations recognise that prices may change over the remaining period to maturity, and that risk decreases as the contract's remaining term to maturity decreases.

CCRE is also used by credit officers to establish credit limits on an uncommitted and unadvised basis, to ensure the potential volatility of the transaction value is recognised. Counterparty credit risk exposure is calculated daily and excesses above approved limits are reported to account controllers and risk officers for action.

**Credit Value Adjustment (CVA)**

ANZ uses a CVA model to adjust fair value to take into account the impact of counterparty credit quality. The methodology calculates the present value of expected losses over the life of the financial instrument as a function of PD, LGD, expected credit risk exposure and an asset correlation factor.

Impaired derivatives are also subject to a CVA.

**Wrong way risk**

Bank's management of counterparty credit risk also considers the possibility of wrong way risk, which emerges when PD is adversely correlated with counterparty credit risk exposures. Bank's credit policies and independent transaction evaluation by Credit Risk are central to managing wrong way risk.

**Counterparty Credit Risk in FX and Derivatives**

(Amount in ₹ '000)

|  | As at 31 March 2026<br>(Credit equivalent) |
|--|--|
| Gross positive fair value of contracts   | 182,899,285                                |
| Netting benefits   | 108,817,300                                |
| <b>Netted current credit exposure</b>  | <b>74,081,985</b>                          |
| Collateral held (including type e.g. cash, government securities etc.)                           | 14,864,918                                 |
| <b>Net derivatives credit exposure</b>   | <b>59,217,067</b>                          |
| Potential future exposure  | 117,679,615                                |
| <b>Measures for exposure at default, or exposure amount, under Current Exposure Method (CEM)</b> | <b>176,896,682</b>                         |
| <b>The notional value of credit derivative hedges</b>  | -  |
| <b>Distribution of current credit exposure by types of credit exposure</b>                       |  |
| - Interest Rate Contracts  | 70,571,964                                 |
| - FX Contracts & Currency Swaps  | 100,491,676                                |
| -FX Options  | 4,173,603                                  |
| -FRA   | 1,468,060                                  |
| -ASWP  | 191,379                                    |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**15. DF-11 Composition of Capital**

(Amount in ₹ '000)

| Basel III Common Disclosure Template                          |   | Basel III Amounts | Ref No. |
|---|---|-------------------|---------|
| <b>Common Equity Tier 1 capital: instruments and reserves</b> |   |                   |         |
| 1   | Directly issued qualifying common share capital plus related stock surplus (share premium)  | 28,885,427        | A       |
| 2   | Retained earnings (incl. Statutory Reserves and Remittable Surplus retained for Capital to Risk-weighted Assets Ratio (CRAR))   | 8,783,211         | B+C     |
| 3   | Accumulated other comprehensive income (and other reserves)   | 29,985            | H       |
| 4   | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies <sup>1</sup> )   | -                 |         |
| 5   | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  | -                 |         |
| 6   | <b>Common Equity Tier 1 capital before regulatory adjustments</b>   | <b>37,698,623</b> |         |
| <b>Common Equity Tier 1 capital: regulatory adjustments</b>   |   |                   |         |
| 7   | Prudential valuation adjustments  | 687,562           |         |
| 8   | Goodwill (net of related tax liability)   | -                 |         |
| 9   | Intangibles (net of related tax liability)  | -                 | F       |
| 10  | Deferred tax assets   | -                 |         |
| 11  | Cash-flow hedge reserve   | -                 |         |
| 12  | Shortfall of provisions to expected losses  | -                 |         |
| 13  | Securitization gain on sale   | -                 |         |
| 14  | Gains and losses due to changes in own credit risk on fair valued liabilities   | -                 |         |
| 15  | Defined-benefit pension fund net assets   | -                 |         |
| 16  | Investments in own shares (if not already netted off paid-up capital on reported balance sheet)   | -                 |         |
| 17  | Reciprocal cross-holdings in common equity  | -                 |         |
| 18  | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | -                 |         |
| 19  | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) <sup>3</sup>  | -                 |         |
| 20  | Mortgage servicing rights <sup>4</sup> (amount above 10% threshold)   | -                 |         |
| 21  | Deferred tax assets arising from temporary differences <sup>5</sup> (amount above 10% threshold, net of related tax liability)  | -                 |         |
| 22  | Amount exceeding the 15% threshold <sup>6</sup>   | -                 |         |
| 23  | of which: significant investments in the common stock of financial entities   | -                 |         |
| 24  | of which: mortgage servicing rights   | -                 |         |
| 25  | of which: deferred tax assets arising from temporary differences  | -                 |         |
| 26  | National specific regulatory adjustments <sup>7</sup> (26a+26b+26c+26d)   | -                 |         |
| 26a   | of which: Investments in the equity capital of unconsolidated insurance subsidiaries  | -                 |         |
| 26b   | of which: Investments in the equity capital of unconsolidated non - financial subsidiaries <sup>8</sup>   | -                 |         |
| 26c   | of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank <sup>9</sup>  | -                 |         |
| 26d   | of which: Unamortized pension funds expenditures  | -                 |         |
| 27  | Total Regulatory adjustments applied to Common Equity Tier 1  | -                 |         |
| 27a   | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions   | -                 |         |
| 27b   | Other Regulatory adjustments applied to Common Equity Tier 1  | -                 |         |
| 28  | <b>Total regulatory adjustments to Common equity Tier 1</b>   | <b>687,562</b>    |         |
| 29  | <b>Common Equity Tier 1 capital (CET1)</b>  | <b>37,011,061</b> |         |
| <b>Additional Tier 1 capital: instruments</b>                 |   |                   |         |
| 30  | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)   | -                 |         |
| 31  | of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)   | -                 |         |
| 32  | of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)  | -                 |         |
| 33  | Directly issued capital instruments subject to phase out from Additional Tier 1   | -                 |         |
| 34  | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)   | -                 |         |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

| Basel III Common Disclosure Template                     |  | Basel III Amounts  | Ref No. |
|--|--|--------------------|---------|
| 35   | of which: instruments issued by subsidiaries subject to phase out  | -                  |         |
| <b>36</b>  | <b>Additional Tier 1 capital before regulatory adjustments</b>   | -                  |         |
| <b>Additional Tier 1 capital: regulatory adjustments</b> |  |                    |         |
| 37   | Investments in own Additional Tier 1 instruments   | -                  |         |
| 38   | Reciprocal cross-holdings in Additional Tier 1 instruments   | -                  |         |
| 39   | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)     | -                  |         |
| 40   | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) <sup>10</sup>   | -                  |         |
| 41   | National specific regulatory adjustments (41a+41b)   | -                  |         |
| 41a  | of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries  | -                  |         |
| 41b  | of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank   | -                  |         |
| 42   | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions   | -                  |         |
| 43   | <b>Total regulatory adjustments to Additional Tier 1 capital</b>   | -                  |         |
| 44   | <b>Additional Tier 1 capital (AT1)</b>   | -                  |         |
| 44a  | <b>Additional Tier 1 capital reckoned for capital adequacy<sup>11</sup></b>  |                    |         |
| 45   | <b>Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)</b>  | <b>37,011,061</b>  |         |
| <b>Tier 2 capital: instruments and provisions</b>        |  |                    |         |
| 46   | Directly issued qualifying Tier 2 instruments plus related stock surplus   | -                  |         |
| 47   | Directly issued capital instruments subject to phase out from Tier 2   | -                  |         |
| 48   | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)   | -                  |         |
| 49   | of which: instruments issued by subsidiaries subject to phase out  | -                  |         |
| 50   | Provisions (includes Investment Reserve & Balance in profit and loss account)  | 5,347,555          | D+E+G   |
| 51   | <b>Tier 2 capital before regulatory adjustments</b>  | <b>5,347,555</b>   |         |
| 52   | Investments in own Tier 2 instruments  | -                  |         |
| 53   | Reciprocal cross-holdings in Tier 2 instruments  | -                  |         |
| 54   | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | -                  |         |
| 55   | Significant investments <sup>13</sup> in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  | -                  |         |
| 56   | National specific regulatory adjustments (56a+56b)   | -                  |         |
| 56a  | of which: Investments in the Tier 2 capital of unconsolidated subsidiaries   | -                  |         |
| 56b  | of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank  | -                  |         |
| 57   | <b>Total regulatory adjustments to Tier 2 capital</b>  |                    |         |
| 58   | <b>Tier 2 capital (T2)</b>   | <b>5,347,555</b>   |         |
| 58a  | <b>Tier 2 capital reckoned for capital adequacy<sup>14</sup></b>   | <b>5,347,555</b>   |         |
| 58b  | <b>Excess Additional Tier 1 capital reckoned as Tier 2 capital</b>   | -                  |         |
| 58c  | <b>Total Tier 2 capital admissible for capital adequacy (58a + 58b)</b>  | <b>5,347,555</b>   |         |
| 59   | <b>Total capital (TC = T1 + Admissible T2) (45 + 58c)</b>  | <b>42,358,616</b>  |         |
| 60   | <b>Total risk weighted assets (60a + 60b + 60c)</b>  | <b>228,600,157</b> |         |
| 60a  | of which: total credit risk weighted assets  | 134,256,323        |         |
| 60b  | of which: total market risk weighted assets  | 85,486,618         |         |
| 60c  | of which: total operational risk weighted assets   | 8,857,216          |         |
| <b>Capital ratios and buffers</b>                        |  |                    |         |
| 61   | Common Equity Tier 1 (as a percentage of risk weighted assets)   | 16.19%             |         |
| 62   | Tier 1 (as a percentage of risk weighted assets)   | 16.19%             |         |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

| <b>Basel III Common Disclosure Template</b>  |  | <b>Basel III Amounts</b> | <b>Ref No.</b> |
|--|--|--------------------------|----------------|
| 63   | Total capital (as a percentage of risk weighted assets)  | 18.53%                   |                |
| 64   | Institution specific buffer requirement(minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) | 8.00%                    |                |
| 65   | of which: capital conservation buffer requirement  | 2.50%                    |                |
| 66   | of which: bank specific countercyclical buffer requirement   | -                        |                |
| 67   | of which: G-SIB buffer requirement   | -                        |                |
| 68   | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)   | -                        |                |
| <b>National minima (if different from Basel III)</b>   |  |                          |                |
| 69   | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  | 5.50%                    |                |
| 70   | National Tier 1 minimum ratio (if different from Basel III minimum)  | 7.00%                    |                |
| 71   | National total capital minimum ratio (if different from Basel III minimum)   | 9.00%                    |                |
| <b>Amounts below the thresholds for deduction (before risk weighting)</b>  |  |                          |                |
| 72   | Non-significant investments in the capital of other financial entities   | -                        |                |
| 73   | Significant investments in the common stock of financial entities  | -                        |                |
| 74   | Mortgage servicing rights (net of related tax liability)   | -                        |                |
| 75   | Deferred tax assets arising from temporary differences (net of related tax liability)  | -                        |                |
| <b>Applicable caps on the inclusion of provisions in Tier 2</b>  |  |                          |                |
| 76   | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)   | -                        |                |
| 77   | Cap on inclusion of provisions in Tier 2 under standardized approach   | -                        |                |
| 78   | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)   | -                        |                |
| 79   | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  | -                        |                |
| <b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2018 and March 31, 2022)</b> |  |                          |                |
| 80   | Current cap on CET1 instruments subject to phase out arrangements  | -                        |                |
| 81   | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  | -                        |                |
| 82   | Current cap on AT1 instruments subject to phase out arrangements   | -                        |                |
| 83   | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)   | -                        |                |
| 84   | Current cap on T2 instruments subject to phase out arrangements  | -                        |                |
| 85   | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)  | -                        |                |

**Notes to the Template**

| <b>Row No. of the template</b> | <b>Particular</b>   |           |
|--------------------------------|---|-----------|
| 10                             | Deferred tax assets associated with accumulated losses  | -         |
|                                | Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability  | -         |
|                                | Total as indicated in row 10  | -         |
| 19                             | If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank                |           |
|                                | of which: Increase in Common Equity Tier 1 capital  | -         |
|                                | of which: Increase in Additional Tier 1 capital   | -         |
|                                | of which: Increase in Tier 2 capital  | -         |
| 26b                            | If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:   |           |
|                                | (i) Increase in Common Equity Tier 1 capital  | -         |
|                                | (ii) Increase in risk weighted assets   | -         |
| 44a                            | Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a) | -         |
|                                | of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b  | -         |
| 50                             | Eligible Provisions included in Tier 2 capital (includes Investment Reserves & Balance in Profit and loss account)  | 5,347,555 |
|                                | Eligible Revaluation Reserves included in Tier 2 capital  | -         |
|                                | Total of row 50   | 5,347,555 |
| 58a                            | Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)   | -         |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**16. DF-12 Composition of Capital – Reconciliation**

(Amount in ₹ '000s)

|          |  | Balance sheet as in<br>financial statements | Balance sheet under regulatory<br>scope of consolidation | Ref No. |
|----------|--|---|--|---------|
| <b>A</b> | <b>Capital &amp; Liabilities</b>   |   |  |         |
| i        | Paid-up Capital  | 28,885,427                                  | 28,885,427   |         |
|          | of which : Amount eligible for CET1  | 28,885,427                                  | 28,885,427   | A       |
|          | of which : Amount eligible for AT1   | -   | -  |         |
|          | Reserves & Surplus   | 13,099,413                                  | 13,099,413   |         |
|          | of which:  |   |  |         |
|          | Statutory Reserve  | 3,284,026                                   | 3,284,026  | B       |
|          | Investment Reserve   | 4,286,217                                   | 4,286,217  | D       |
|          | AFS Reserve  | 29,985                                      | 29,985   | H       |
|          | Amount Retained in India for CAPAD   | 5,499,185                                   | 5,499,185  | C       |
|          | Balance in Profit & Loss account   | -   | -  | G       |
|          | Minority Interest  | -   | -  |         |
|          | <b>Total Capital</b>   | <b>41,984,840</b>                           | <b>41,984,840</b>  |         |
| ii       | Deposits   | 131,013,199                                 | 131,013,199  |         |
|          | of which: Deposits from banks  | 348,727                                     | 348,727  |         |
|          | of which: Customer deposits  | 130,664,472                                 | 130,664,472  |         |
|          | of which: Other deposits (pl. specify)   | -   | -  |         |
| iii      | Borrowings   | 147,144,621                                 | 147,144,621  |         |
|          | of which: From RBI   | 21,000,000                                  | 21,000,000   |         |
|          | of which: From banks   | -   | -  |         |
|          | of which: From other institutions & agencies   | 126,144,621                                 | 126,144,621  |         |
|          | of which: Others (Overdrawn Nostro)  | -   | -  |         |
|          | of which: Capital instruments  | -   | -  |         |
| iv       | Other liabilities & provisions   | 210,290,696                                 | 210,290,696  |         |
|          | of which : Provision against standard asset and country risk                                   | 1,061,338                                   | 1,061,338  | E       |
|          | <b>Total</b>   | <b>530,433,356</b>                          | <b>530,433,356</b>                                       |         |
| <b>B</b> | <b>Assets</b>  |   |  |         |
| i        | Cash and balances with Reserve Bank of India   | 13,547,387                                  | 13,547,387   |         |
| ii       | Balance with banks and money at call and short notice  | 52,517,073                                  | 52,517,073   |         |
| iii      | Investments:   | 214,474,791                                 | 214,474,791  |         |
|          | of which: Government securities  | 214,474,791                                 | 214,474,791  |         |
|          | of which: Other approved securities  | -   | -  |         |
|          | of which: Shares   | -   | -  |         |
|          | of which: Debentures & Bonds   | -   | -  |         |
|          | of which: Subsidiaries / Joint Ventures / Associates   | -   | -  |         |
|          | Of which: Others (Commercial Papers, Mutual Funds etc.)  | -   | -  |         |
| iv       | Loans and advances   | 51,105,298                                  | 51,105,298   |         |
|          | of which: Loans and advances to banks  | -   | -  |         |
|          | of which: Loans and advances to customers  | 51,105,298                                  | 51,105,298   |         |
| v        | Fixed assets   | 138,698                                     | 138,698  |         |
|          | of which: Goodwill and intangible assets   | -   | -  | F       |
| vi       | Other assets   | 198,650,109                                 | 198,650,109  |         |
|          | of which: Deferred tax assets arising from temporary differences other than accumulated losses | 462,859                                     | 462,859  |         |
| vii      | Goodwill on consolidation  | -   | -  |         |
| viii     | Debit balance in Profit & Loss account   | -   | -  |         |
|          | <b>Total</b>   | <b>530,433,356</b>                          | <b>530,433,356</b>                                       |         |



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

(Incorporated in Australia with limited liability)

**17. DF-13 Main Features of Regulatory Capital Instruments**

| Item | Particulars   | Head Office Capital                                 |
|------|---|---|
| 1    | Issuer  | Australia and New Zealand Banking Group Head Office |
| 2    | Unique Identifier   | Not Applicable                                      |
| 3    | Governing Laws of the Instrument  | Applicable regulatory requirements                  |
|      | Regulatory Treatment  |   |
| 4    | Transitional Basel III rules  | Common Equity Tier I                                |
| 5    | Post-transitional Basel III rules   | Common Equity Tier I                                |
| 6    | Eligible at Solo/ Group/ Group & Solo   | Solo  |
| 7    | Instrument type   | Others - Interest free funds from HO                |
| 8    | Amount recognized in the regulatory capital (Rs. Thousands as of March 31, 2026)                              | 28,885,427  |
| 9    | Par value of instrument   | Not Applicable                                      |
| 10   | Accounting Classification   | Shareholders' equity                                |
| 11   | Original date of issuance   | At various times since inception                    |
| 12   | Perpetual or dated  | Perpetual   |
| 13   | Original maturity date  | No maturity   |
| 14   | Issuer call subject to prior supervisory approval   | No  |
| 15   | Optional call date, contingent call dates and redemption amount   | Not Applicable                                      |
| 16   | Subsequent call dates, if applicable  | Not Applicable                                      |
|      | Coupons / dividends   |   |
| 17   | Fixed or floating dividend/coupon   | Not Applicable                                      |
| 18   | Coupon rate and any related index   | Not Applicable                                      |
| 19   | Existence of a dividend stopper   | Not Applicable                                      |
| 20   | Fully discretionary, partially discretionary or mandatory   | Not Applicable                                      |
| 21   | Existence of step up or other incentive to redeem   | Not Applicable                                      |
| 22   | Noncumulative or cumulative   | Not Applicable                                      |
| 23   | Convertible or non-convertible  | Not Applicable                                      |
| 24   | If convertible, conversion trigger(s)   | Not Applicable                                      |
| 25   | If convertible, fully or partially  | Not Applicable                                      |
| 26   | If convertible, conversion rate   | Not Applicable                                      |
| 27   | If convertible, mandatory or optional conversion  | Not Applicable                                      |
| 28   | If convertible, specify instrument type convertible into  | Not Applicable                                      |
| 29   | If convertible, specify issuer of instrument it converts into   | Not Applicable                                      |
| 30   | Write-down feature  | No  |
| 31   | If write-down, write-down trigger(s)  | Not Applicable                                      |
| 32   | If write-down, full or partial  | Not Applicable                                      |
| 33   | If write-down, permanent or temporary   | Not Applicable                                      |
| 34   | If temporary write-down, description of write-up mechanism  | Not Applicable                                      |
| 35   | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All other creditors and depositors of the bank      |
| 36   | Non-compliant transitioned features   | No  |
| 37   | If yes, specify non-compliant features  | Not Applicable                                      |

**18. DF-15 Disclosure Requirements for Remuneration**

In terms of guidelines issued by RBI vide circular no. RBI/2019-20/89 DoR.Appt.No.23/29.67.001/2019-20 dated 4 November 2019 on Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function staff" the Bank has submitted a declaration received from its Head Office to RBI to the extent that the CEO's compensation structure in India is in conformity with the Financial Stability Board (FSB) principles and standards.



**AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED -  
INDIA BRANCHES**

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**19. Leverage Ratio**

The Basel III leverage ratio is a simple, transparent, non-risk based measure which is calibrated to act as a credible supplementary measure to the risk based capital requirements. The Bank's leverage ratio calculated in accordance with extant RBI guidelines is as follows:

**DF-17 Summary Comparison of accounting assets vs. leverage ratio exposure measure**

(Amount in ₹ '000)

|           |  |                    |
|-----------|--|--------------------|
| 1.        | Total consolidated assets as per published financial statements  | 530,433,356        |
| 2.        | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | -                  |
| 3.        | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.              | -                  |
| 4.        | Adjustments for derivative financial instrument.   | 119,402,094        |
| 5.        | Adjustment for securities financing transactions (i.e. repos and similar secured lending)  | 3,830,932          |
| 6.        | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)  | 11,325,183         |
| 7.        | Other adjustments  | (649,688)          |
| <b>8.</b> | <b>Leverage ratio exposure</b>   | <b>664,341,877</b> |

**DF-18 Leverage Ratio Common Disclosure as at 31 March 2026**

| Leverage Ratio                                    |  |                    |
|---|--|--------------------|
| <b>On-balance sheet exposures</b>                 |  |                    |
| 1.  | On-balance sheet items (excluding derivatives and SFTs, but including collateral)  | 346,147,435        |
| 2.  | (Asset amounts deducted in determining Basel III Tier 1 capital)   | -                  |
| 3.  | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)   | 346,147,435        |
| <b>Derivative exposures</b>                       |  |                    |
| 4.  | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)                               | 183,636,233        |
| 5.  | Add-on amounts for PFE associated with all derivatives transactions  | 119,402,094        |
| 6.  | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | -                  |
| 7.  | (Deductions of receivables assets for cash variation margin provided in derivatives transactions)  | -                  |
| 8.  | (Exempted CCP leg of client-cleared trade exposures)   | -                  |
| 9.  | Adjusted effective notional amount of written credit derivatives   | -                  |
| 10.   | (Adjusted effective notional offsets and add-on deductions for written credit derivatives)   | -                  |
| 11.   | Total derivative exposures (sum of lines 4 to 10)  | 303,038,327        |
| <b>Securities financing transaction exposures</b> |  |                    |
| 12.   | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions                                      | -                  |
| 13.   | (Netted amounts of cash payables and cash receivables of gross SFT assets)   | -                  |
| 14.   | CCR exposure for SFT assets  | 3,830,932          |
| 15.   | Agent transaction exposures  | -                  |
| 16.   | Total securities financing transaction exposures (sum of lines 12 to 15)   | 3,830,932          |
| <b>Other off-balance sheet exposures</b>          |  |                    |
| 17.   | Off-balance sheet exposure at gross notional amount  | 39,723,968         |
| 18.   | (Adjustments for conversion to credit equivalent amounts)  | (28,398,785)       |
| 19.   | Off-balance sheet items (sum of lines 17 and 18)   | 11,325,183         |
| Capital and total exposures                       |  |                    |
| <b>20.</b>  | <b>Tier 1 capital</b>  | <b>37,011,061</b>  |
| <b>21.</b>  | <b>Total exposures (sum of lines 3, 11, 16 and 19)</b>   | <b>664,341,877</b> |
| Leverage ratio                                    |  |                    |
| <b>22.</b>  | <b>Basel III leverage ratio (per cent)</b>   | <b>5.57%</b>       |

**Reconciliation of total published balance sheet size and on balance sheet exposure**

(Amount in ₹ '000)

| Leverage ratio framework |  |                    |
|--------------------------|--|--------------------|
| 1                        | Total consolidated assets as per published financial statements  | 530,433,356        |
| 2                        | Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin* | (184,285,921)      |
| <b>3</b>                 | <b>On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)</b>                     | <b>346,147,435</b> |

\* Includes on balance sheet Repo lending with CCIL