

Balance Sheet

(Head Office and Branches)

ANZ

(Name of Bank)

15

(Bank Code)

As of

03/31/2026

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	25,508,188.27	23,632,290.05
Due from Bangko Sentral ng Pilipinas	1051500000000000	590,671,474.14	1,540,792,548.97
Due from Other Central Banks and Banks - Net	1052200000000000	1,735,281,986.21	4,234,123,790.01
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	1130000000000000	1,618,812,766.56	4,385,173,208.21
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	1952100000000000	14,375,168,561.26	14,969,330,393.87
Debt Securities at Amortized Cost - Net	1952410000000000	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00	0.00
Interbank Loans Receivable	1401000000000000	3,900,000,000.00	2,750,000,000.00
Loans and Receivables - Others	1401503000000000	8,773,087,007.96	8,819,925,665.66
Loans and Receivables Arising from RA/CA/PR/SLB	1402000000000000	0.00	0.00
Total Loan Portfolio (TLP) - Gross	4990200000000000	12,673,087,007.96	11,569,925,665.66
Allowance for Credit Losses 2/	4998000000000000	36,079,384.13	38,475,908.22
Total Loan Portfolio - Net	1954000000000000	12,637,007,623.83	11,531,449,757.44
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	1954525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	1955005000000000	11,371,737.53	13,197,042.55
Real and Other Properties Acquired - Net	1955010000000000	0.00	0.00
Sales Contract Receivables - Net	1954515000000000	0.00	0.00
Non-Current Assets Held for Sale	1501500000000000	0.00	0.00
Other Assets - Net	1525000000000000	702,695,770.39	638,259,080.46
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	31,696,518,108.19	37,335,958,111.56
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	2080000000000000	982,869,931.38	299,584,912.34
Deposit Liabilities	2150000000000000	17,172,541,031.43	15,998,294,286.11
Due to Other Banks	2200500000000000	0.00	116,389,069.18
Bills Payable	2201000000000000	153,260,752.24	147,328,914.09
a) BSP (Rediscounting and Other Advances)	2201000015000000		0.00
b) Interbank Loans Payable	2201000020000000	153,260,752.24	147,328,914.09
c) Other Borrowings, including Deposit Substitutes	2201000035000000		0.00
Bonds Payable - Net	2952015000000000	0.00	0.00
Unsecured Subordinated Debt - Net	2952020000000000	0.00	0.00
Redeemable Preferred Shares	2202500000000000	0.00	0.00
Other Liabilities	2402000000000000	312,835,945.08	491,510,917.73
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000	8,566,409,626.74	15,598,988,274.00
TOTAL LIABILITIES	2000000000000000	27,187,917,286.87	32,652,096,373.45
Stockholders' Equity			
Capital Stock	3050000000000000	0.00	0.00
Additional Paid-In Capital	3052000000000000	0.00	0.00
Undivided Profits	3151500000000000	402,467,302.80	287,483,410.83
Retained Earnings	3150000000000000	101,370,664.73	87,223,348.44
Other Capital Accounts	3352000000000000	-220,426,652.63	83,965,472.42
Assigned Capital	3252000000000000	4,225,189,506.42	4,225,189,506.42
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	4,508,600,821.32	4,683,861,738.11
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000	31,696,518,108.19	37,335,958,111.56
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	277,120,484.84	277,120,484.84
Financial Standby Letters of Credit	4100500000000000	3,149,267.22	3,149,267.22
Performance Standby Letters of Credit	4101000000000000	0.00	0.00
Commercial Letters of Credit	4150000000000000	23,451,739.19	0.00
Trade Related Guarantees	4200000000000000	0.00	0.00
Commitments	4250000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	4,799,091,210.00	3,341,188,857.05
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	0.00	0.00
Derivatives	4350000000000000	84,375,161,972.40	89,474,027,133.62
Others	4400000000000000	47,707,620,874.54	44,140,567,389.77
TOTAL CONTINGENT ACCOUNTS	4000000000000000	137,185,595,548.19	137,236,053,132.50
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	4991505000000000		
Net NPL Ratio	4991510000000000		
Gross NPL Coverage Ratio	4991525000000000		
Net NPL Coverage Ratio	4991530000000000		
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	4994010000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	4994015000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	4994510000000000	0.37	0.48
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	4994515000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	4995505000000000	270.20	223.88
Net Stable Funding Ratio 4/	4995510000000000	162.78	179.21
Minimum Liquidity Ratio 5/	4995515000000000	0.00	0.00
PROFITABILITY			

Return on Equity (ROE)	499350000000000000	9.49	12.27
Return on Assets	499351000000000000	1.36	1.58
Net Interest Margin	499351500000000000	3.41	3.45
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	47.54	45.79
Tier 1 Capital Ratio	499650501000000000	47.54	45.79
CAR	499650500500000000	48.34	46.48
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	19.02	17.66
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

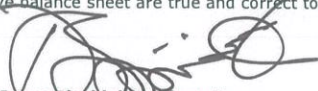
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

Republic of the Philippines)
Makati City) s.s.

We, Jesus Plaridel Santiago, Jr. and Cherry Mangrobang of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.

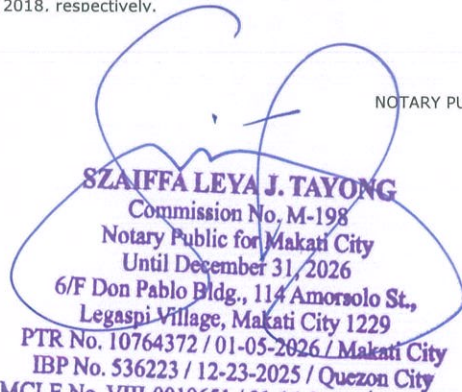

Jesus Plaridel Santiago, Jr.
Country Head, Philippines


Cherry Mangrobang
Chief Financial Officer

SUBSCRIBED AND SWORN to before me this ____ day of _____ at Makati City, affiants exhibiting their Passport No. P6355386B, issued at DFA NCR East on 22 Feb 2021 and Passport No. P9088888A, issued at DFA Manila on 10 Oct 2018, respectively.

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Series of 2020




NOTARY PUBLIC
SZAIFFA LEYA J. TAYONG
Commission No. M-198
Notary Public for Makati City
Until December 31, 2026
6/F Don Pablo Bldg., 114 Amoroso St.,
Legaspi Village, Makati City 1229
PTR No. 10764372 / 01-05-2026 / Makati City
IBP No. 536223 / 12-23-2025 / Quezon City
MCLE No. VIII-0019651 / 01-14-2025 / Pasig City
Roll No. 88307