

Balance Sheet

(Head Office and Branches)

Australia and New Zealand Banking Group Ltd

(Name of Bank)

15

(Bank Code)

As of

12/31/2025

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	23,632,290.05	22,966,463.09
Due from Bangko Sentral ng Pilipinas	105150000000000000	1,540,792,548.97	1,519,998,306.04
Due from Other Central Banks and Banks - Net	105220000000000000	4,234,123,790.01	1,598,748,951.96
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	4,385,173,208.21	7,899,439,987.08
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	14,969,330,393.87	15,518,313,354.35
Debt Securities at Amortized Cost - Net	195241000000000000	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	140100000000000000	2,750,000,000.00	2,250,000,000.00
Loans and Receivables - Others	140150300000000000	8,819,925,665.66	9,515,072,200.92
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	0.00	0.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	11,569,925,665.66	11,765,072,200.92
<i>Allowance for Credit Losses 2/</i>	499800000000000000	38,475,908.22	174,939,247.62
Total Loan Portfolio - Net	195400000000000000	11,531,449,757.44	11,590,132,953.30
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	13,197,042.55	15,241,209.69
Real and Other Properties Acquired - Net	195501000000000000	0.00	0.00
Sales Contract Receivables - Net	195451500000000000	0.00	0.00
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets - Net	152500000000000000	638,259,080.46	674,167,857.56
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	37,335,958,111.56	38,839,009,083.07
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	299,584,912.34	479,098,290.89
Deposit Liabilities	215000000000000000	15,998,294,286.11	17,025,373,846.17
Due to Other Banks	220050000000000000	116,389,069.18	0.00
Bills Payable	220100000000000000	147,328,914.09	145,531,942.91
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	147,328,914.09	145,531,942.91
c) Other Borrowings, including Deposit Substitutes	220100003500000000	0.00	0.00
Bonds Payable - Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt - Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Other Liabilities	240200000000000000	491,510,917.73	483,884,423.46
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	15,598,988,274.00	15,852,939,762.30
TOTAL LIABILITIES	200000000000000000	32,652,096,373.45	33,986,828,265.73
Stockholders' Equity			
Capital Stock	305000000000000000	0.00	0.00
Additional Paid-In Capital	305200000000000000	0.00	0.00
Undivided Profits	315150000000000000	287,483,410.83	470,434,139.05
Retained Earnings	315000000000000000	87,223,348.44	89,557,998.65

TOTAL CONTINGENT ACCOUNTS	4000000000000000000	137,236,053,132.50	97,838,230,410.20
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	4991505000000000000	0.00	1.19
Net NPL Ratio	4991510000000000000	0.00	0.00
Gross NPL Coverage Ratio	4991525000000000000	0.00	125.28
Net NPL Coverage Ratio	4991530000000000000	0.00	100.00
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	4994010000000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	4994015000000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	4994510000000000000	0.48	0.50
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	4994515000000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/	4995505000000000000	223.88	259.16
Net Stable Funding Ratio 4/	4995510000000000000	179.21	183.44
Minimum Liquidity Ratio 5/	4995515000000000000	0.00	0.00
PROFITABILITY			
Return on Equity (ROE)	4993500000000000000	12.27	8.23
Return on Assets	4993510000000000000	1.58	1.05
Net Interest Margin	4993515000000000000	3.45	3.52
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	4996505015000000000	45.79	45.00
Tier 1 Capital Ratio	4996505010000000000	45.79	45.00
CAR	4996505005000000000	46.48	45.69
LEVERAGE			
Basel III Leverage Ratio 4/	4998500000000000000	17.66	17.36
Deferred Charges not yet Written Down	4997000000000000000	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 **JAN 28 2026** day of **JAN** 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 **2026**

ATTY. GERVACIO B. ORTIZ JR.

Notary Public City of Makati
Until December 31, 2026

IBP No. 05729-Lifetime Member
MCLE Compliance No. VIII-0040999
valid until April 14, 2028

Appointment No. M-007 (2025-2026)
PTR No. 10765528 Jan. 3, 2026/ Makati

Makati City Roll No. 40091
101 Urban Ave. Campos Rueda Bldg.
Brgy. Pio Del Pilar, Makati City

NOTARY PUBLIC