

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	10800000000000000000	23,632,290.05	22,966,463.09
Due from Bangko Sentral ng Pilipinas	10515000000000000000	1,540,792,548.97	1,519,998,306.04
Due from Other Central Banks and Banks - Net	10522000000000000000	4,234,123,790.01	1,598,748,951.96
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	11300000000000000000	4,385,173,208.21	7,899,439,987.08
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	19521000000000000000	14,969,330,393.87	15,518,313,354.35
Debt Securities at Amortized Cost - Net	19524100000000000000	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	14005000000000000000	0.00	0.00
Interbank Loans Receivable	14010000000000000000	2,750,000,000.00	2,250,000,000.00
Loans and Receivables - Others	14015030000000000000	8,819,925,665.66	9,515,072,200.92
Loans and Receivables Arising from RA/CA/PR/SLB	14020000000000000000	0.00	0.00
Total Loan Portfolio (TLP) - Gross	49902000000000000000	11,569,925,665.66	11,765,072,200.92
<i>Allowance for Credit Losses 2/</i>	49980000000000000000	38,475,908.22	174,939,247.62
Total Loan Portfolio - Net	19540000000000000000	11,531,449,757.44	11,590,132,953.30
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19545250000000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	19550050000000000000	13,197,042.55	15,241,209.69
Real and Other Properties Acquired - Net	19550100000000000000	0.00	0.00
Sales Contract Receivables - Net	19545150000000000000	0.00	0.00
Non-Current Assets Held for Sale	15015000000000000000	0.00	0.00
Other Assets - Net	15250000000000000000	638,259,080.46	674,167,857.56
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	0.00	0.00
TOTAL ASSETS	10000000000000000000	37,335,958,111.56	38,839,009,083.07
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	20800000000000000000	299,584,912.34	479,098,290.89
Deposit Liabilities	21500000000000000000	15,998,294,286.11	17,025,373,846.17
Due to Other Banks	22005000000000000000	116,389,069.18	0.00
Bills Payable	22010000000000000000	147,328,914.09	145,531,942.91
a) BSP (Rediscounting and Other Advances)	22010000150000000000	0.00	0.00
b) Interbank Loans Payable	22010000200000000000	147,328,914.09	145,531,942.91
c) Other Borrowings, including Deposit Substitutes	22010000350000000000	0.00	0.00
Bonds Payable - Net	29520150000000000000	0.00	0.00
Unsecured Subordinated Debt - Net	29520200000000000000	0.00	0.00
Redeemable Preferred Shares	22025000000000000000	0.00	0.00
Other Liabilities	24020000000000000000	491,510,917.73	483,884,423.46
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000	15,598,988,274.00	15,852,939,762.30
TOTAL LIABILITIES	20000000000000000000	32,652,096,373.45	33,986,828,265.73
Stockholders' Equity			
Capital Stock	30500000000000000000	0.00	0.00
Additional Paid-In Capital	30520000000000000000	0.00	0.00
Undivided Profits	31515000000000000000	287,483,410.83	470,434,139.05
		87,223,348.44	89,557,998.65

TOTAL CONTINGENT ACCOUNTS		40000000000000000000	137,236,053,132.50	97,838,230,410.20
FINANCIAL INDICATORS (in %)				
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	0.00	1.19	
Net NPL Ratio	49915100000000000000	0.00	0.00	
Gross NPL Coverage Ratio	49915250000000000000	0.00	125.28	
Net NPL Coverage Ratio	49915300000000000000	0.00	100.00	
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	0.00	0.00	
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	0.00	0.00	
Ratio of DOSRI Loans to gross TLP	49945100000000000000	0.48	0.50	
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	0.00	0.00	
LIQUIDITY				
Liquidity Coverage Ratio 4/	49955050000000000000	223.88	259.16	
Net Stable Funding Ratio 4/	49955100000000000000	179.21	183.44	
Minimum Liquidity Ratio 5/	49955150000000000000	0.00	0.00	
PROFITABILITY				
Return on Equity (ROE)	49935000000000000000	12.27	8.23	
Return on Assets	49935100000000000000	1.58	1.05	
Net Interest Margin	49935150000000000000	3.45	3.52	
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	49965050150000000000	45.79	45.00	
Tier 1 Capital Ratio	49965050100000000000	45.79	45.00	
CAR	49965050050000000000	46.48	45.69	
LEVERAGE				
Basel III Leverage Ratio 4/	49985000000000000000	17.66	17.36	
Deferred Charges not yet Written Down	49970000000000000000	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)

） 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

Country Head, Philippines

Cherry Mangrobang

Chief Financial Officer

SUBSCRIBED AND SWORN to before me this JAN day of 2021 at Makati City, affiants exhibiting their Passport No. P6355386B, issued at DFA NCR East on 22 Feb 2021 and Passport No.P908888A, issued at DFA Manila on 10 Oct 2018, respectively.

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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