

**Balance Sheet**  
(Head Office and Branches)

**Australia and New Zealand Banking Group Ltd**

(Name of Bank)

**15**

(Bank Code)

As of

**12/31/2023**  
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	22,331,456.39	20,160,514.87
Due from Bangko Sentral ng Pilipinas	105150000000000000	3,070,892,806.74	4,337,572,248.46
Due from Other Central Banks and Banks - Net	105220000000000000	3,398,590,598.99	6,648,392,459.81
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	19,198,362,673.66	1,476,788,633.40
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	13,266,828,064.32	9,568,257,144.28
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	800,000,000.00	1,250,000,000.00
Loans and Receivables - Others	140150300000000000	6,763,240,111.71	7,262,409,801.38
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	3,295,113,963.00	
<b>Total Loan Portfolio (TLP) - Gross</b>	<b>499320000000000000</b>	<b>10,858,354,074.71</b>	<b>8,512,409,801.38</b>
<i>Allowance for Credit Losses 2/</i>	<i>499350000000000000</i>	<i>24,795,695.26</i>	<i>23,663,195.18</i>
<b>Total Loan Portfolio - Net</b>	<b>195400000000000000</b>	<b>10,833,558,379.45</b>	<b>8,488,746,606.20</b>
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	21,656,109.15	23,935,890.35
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	487,531,490.73	351,514,648.82
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>50,299,751,579.43</b>	<b>30,915,368,146.19</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	1,523,146,792.70	1,087,483,509.76
Deposit Liabilities	215000000000000000	23,099,127,619.61	21,180,362,629.62
Due to Other Banks	220050000000000000		
<b>Bills Payable</b>	<b>220100000000000000</b>	<b>317,826,954.90</b>	<b>349,865,466.91</b>
a) BSP (Rediscounting and Other Advances)	220100001500000000		
b) Interbank Loans Payable	220100002000000000	317,826,954.90	349,865,466.91
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	733,953,199.94	462,909,630.66
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	20,169,287,078.52	3,329,869,806.58
<b>TOTAL LIABILITIES</b>	<b>200000000000000000</b>	<b>45,843,341,645.67</b>	<b>26,410,491,043.53</b>
<b>Stockholders' Equity</b>			
Capital Stock	305000000000000000	0.00	0.00
Additional Paid-In Capital	305200000000000000	0.00	0.00
Undivided Profits	315150000000000000	224,491,536.03	350,896,934.06
Retained Earnings	315000000000000000	60,448,916.42	70,717,594.41
Other Capital Accounts	335200000000000000	-53,720,025.11	-141,926,932.23
Assigned Capital	325200000000000000	4,225,189,506.42	4,225,189,506.42
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>300000000000000000</b>	<b>4,456,409,933.76</b>	<b>4,504,877,102.66</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>50,299,751,579.43</b>	<b>30,915,368,146.19</b>
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	405000000000000000	6,045,418.00	193,292,752.46
Financial Standby Letters of Credit	410050000000000000	34,324,604.69	2,106,677.24
Performance Standby Letters of Credit	410100000000000000	245,520,000.00	245,520,000.00
Commercial Letters of Credit	415000000000000000	244,385,700.80	31,014,418.14
Trade Related Guarantees	420000000000000000	0.00	0.00

Commitments	425000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000	4,872,560,397.76	3,342,223,223.35
Securities Held Under Custodianship by Bank Proper	495220000000000000		
Trust Department Accounts	495250000000000000		
Derivatives	435000000000000000	110,441,982,019.38	76,224,838,227.15
Others	440000000000000000	35,495,189,045.90	33,655,020,051.56
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>151,340,007,186.53</b>	<b>113,694,015,349.90</b>
<b>FINANCIAL INDICATORS ( in % )</b>			
<b>ASSET QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	0.00	0.00
Net NPL Ratio	499151000000000000	0.00	0.00
Gross NPL Coverage Ratio	499152500000000000	0.00	0.00
Net NPL Coverage Ratio	499153000000000000	0.00	0.00
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	0.36	0.46
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
<b>LIQUIDITY</b>			
Liquidity Coverage Ratio 4/	499550500000000000	277.31	156.08
Net Stable Funding Ratio 4/	499551000000000000	162.90	181.62
Minimum Liquidity Ratio 5/	499551500000000000	0.00	0.00
<b>PROFITABILITY</b>			
Return on Equity (ROE)	499350500000000000	10.71	7.47
Return on Assets	499351000000000000	1.20	0.63
Net Interest Margin	499351500000000000	2.40	2.13
<b>CAPITAL ADEQUACY</b>			
Common Equity Tier 1 Ratio 4/	499650501500000000	44.17	43.74
Tier 1 Capital Ratio	499650501000000000	44.17	43.74
CAR	499650500500000000	44.67	44.30
<b>LEVERAGE</b>			
Basel III Leverage Ratio 4/	499650501000000000	13.43	20.19
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.

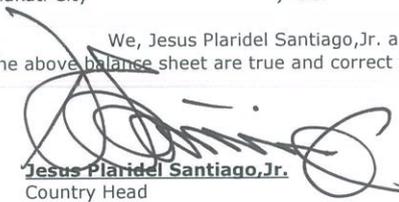
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

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 Maria Bernadette Samonte 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

  
**Maria Bernadette Samonte**  
Chief Financial Officer

SUBSCRIBED AND SWORN to before me this 31 day of JAN 2024 at Makati City, affiants exhibiting their Passport No. P6355386B, issued at DFA NCR East on 22 Feb 2021 and Passport No. P6972574B, issued at DFA NCR South on 11 Jun 2021, respectively.

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Series of 2024



  
**ROBERTO ALEJANDRO JOSE A. DE SANTOS** NOTARY PUBLIC  
Commission No. M-620  
Notary Public for Makati City  
Until December 31, 2024  
6th Floor, Don Pablo Building  
114 Amoroso St., Legaspi Village Makati City  
PTR No. 10074835 / 01.03.2024 / Makati City  
IBP No. 400026 / 01.04.2024 / Makati City  
Admitted to the Bar in 2023  
Roll No. 85349