

Publication of Financial Statements

Australia and New Zealand Banking Group Limited, Representação Permanente (Timor-Leste Branch)

Pursuant to Article 7.2 of Central Bank Instruction No. 15/2021, Australia and New Zealand Banking Group Limited, Representação Permanente (Timor-Leste Branch) sets out below a summary of its Balance Sheet, Income Statement and Audit Opinion for the year ended 30 September 2025.

Balance Sheet		
As at 30 September	2025 US\$000	2024 US\$000
Assets		
Cash and cash equivalents	202,757	228,061
Investment securities	6,000	-
Regulatory deposits	-	375
Net loans and advances	33,230	32,285
Premises and equipment	2,374	2,802
Other assets	271	100
Total assets	244,632	263,623
Liabilities		
Settlement balances payable	800	402
Deposits and other borrowings	193,628	219,902
Current tax liabilities	675	1,065
Deferred tax liabilities	81	90
Payables and other liabilities	1,815	2,083
Employee entitlements	-	1
Other provisions	171	228
Total liabilities	197,170	223,771
Net assets	47,462	39,852
Equity		
Retained earnings	47,462	39,852
Total equity	47,462	39,852
Income Statement		
For the year ended 30 September	2025 US\$000	2024 US\$000
Interest income	11,064	13,503
Interest expense	(1,118)	(307)
Net interest income	9,946	13,196
Other operating income	1,459	1,706
Operating income	11,405	14,902
Operating expenses	(4,486)	(4,504)
Profit before credit impairment and income tax	6,919	10,398
Credit impairment release / (charge)	1,537	325
Profit before income tax	8,456	10,723
Income tax expense	(846)	(1,072)
Profit after income tax	7,610	9,651

There are no items of other comprehensive income.

KPMG Australia (KPMG) has audited the following documents of Australia and New Zealand Banking Group Limited, Representação Permanente (Timor-Leste Branch):

- Balance Sheet as at 30 September 2025;
- Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Cashflow Statement for the year ended 30 September 2025;
- Notes (including summary of material accounting policies); and
- Country Head and Chief Operating Officer Reports,

which together comprise the Financial Statements.

In KPMG's opinion, the Financial Statements are in accordance with United Nations Transitional Administration in East Timor Regulation No. 2000/8 on Banking and Licensing Supervision (including giving a true and fair view of financial position as at 30 September 2025, financial performance and cashflows for the year ended 30 September 2025, and complying with the IFRS Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards)).

The consolidated financial statements of Australia and New Zealand Banking Group Limited can be obtained at <https://www.anz.com/shareholder/centre/reporting/annual-report-annual-review/>

