Publication of Financial Statements

ANZ Bank (Kiribati) Limited

Pursuant to sections 7 and 33 of the Kiribati Financial Institutions Act 2021, ANZ Bank (Kiribati) Limited sets out below its audited Balance Sheet and Profit & Loss Account, together with a list of its directors, for the year ended 30 September 2025.

Balance Sheet		
As at 30 September	2025 A$000	2024 A$000
Assets		
Cash and cash equivalents	293,769	310,165
Investment securities	-	2,000
Net loans and advances	11,126	5,899
Deferred tax assets	1,789	404
Premises and equipment	7,971	5,183
Other assets	590	44
Total assets	315,245	323,695
Liabilities		
Deposits and other borrowings	276,356	291,814
Current tax liabilities	787	1,374
Payables and other liabilities	5,075	5,514
Employee entitlements	11	10
Other provisions	797	782
Total liabilities	283,026	299,494
Net assets	32,219	24,201
Equity		
Share capital	600	600
Retained earnings	31,619	23,601
Total equity	32,219	24,201

Profit & Loss Account		
For the year ended 30 September	2025 A$000	2024 A$000
Interest income	12,100	16,099
Interest expense	(1,292)	(1,699)
Net interest income	10,808	14,400
Other operating income	12,674	12,267
Operating income	23,482	26,667
Operating expenses	(11,645)	(11,170)
Profit before credit impairment and income tax	11,837	15,497
Credit impairment (charge) / release	1,022	(107)
Profit before income tax	12,859	15,390
Income tax expense	(4,815)	(5,509)
Profit after income tax	8,044	9,881

There are no items of other comprehensive income.

Directors

1. David Alexander Wilson 2. Gregory Edwards 3. Joanne Stewart 4. Koin Uriam Kiritione
5. Naomi Biribo Atauea 6. Terence Micheal Kam Too Low