



**DISCLOSURE PACKAGE FOR OVERSEAS INCORPORATED
AUTHORISED INSTITUTION**

**NATIONAL AUSTRALIA BANK LTD
(HONG KONG BRANCH)**

For the financial year ended
30 September 2019

Contents

	Page
Section A - Branch Information (Hong Kong office only)	
I. Income statement	1
II. Balance sheet information	2
III. Additional balance sheet information	3 - 8
IV. Off-balance sheet exposures	9 - 10
V. Liquidity	11
VI. Disclosure on remuneration	11
VII. Disclosure on Liquidity Risk Management	12 - 14
Section B - Bank Information (consolidated basis)	
I. Capital and capital adequacy	15
II. Other financial information	15
Operations of the Institution & Statement of Compliance	16

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

I. INCOME STATEMENT

	Year ended 30 Sep 2019 HK\$'000	Year ended 30 Sep 2018 HK\$'000
Profit and Loss		
Interest income	1,022,084	935,348
Interest expense	(824,541)	(640,299)
Net Interest Income	<u>197,543</u>	<u>295,049</u>
Gains less losses arising from dealing in foreign currencies	229,450	322,659
Gains less losses on securities held for dealing purpose	1,194	-
Gains less losses from other dealing activities	1,680	-
Fees and commission income	38,362	34,970
Other income	50,471	37,076
Total other operating income	<u>321,157</u>	<u>394,705</u>
Total Income	518,700	689,754
Staff expenses	(230,981)	(259,649)
Rental expenses	(47,594)	(69,264)
Other expenses	(28,644)	(69,765)
Total Expenses	<u>(307,219)</u>	<u>(398,678)</u>
Net (charges) / credit for impaired loans and receivables	13,205	17,392
Profit / (loss) on sale of fixed assets	(703)	(7,352)
Profit before taxation	<u>223,983</u>	<u>301,116</u>
Tax expense	(42,388)	(59,410)
Profit after taxation	<u><u>181,595</u></u>	<u><u>241,706</u></u>

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

II. BALANCE SHEET

	As at 30 Sep 2019 HK\$'000	As at 31 Mar 2019 HK\$'000
Assets		
Cash and balances with banks	160,598	168,450
Amount due from overseas offices	15,418,865	14,252,138
Trade bills	2,519,003	3,193,866
Certificates of deposit held	1,058,528	1,255,976
Loans and advances to customers	970,990	1,395,824
Investment securities	20,007,182	21,844,456
Property, plant and equipment	31,290	10,322
Other assets	3,864,491	1,949,624
Total assets	44,030,947	44,070,656
Liabilities		
Deposits and balances from banks	5,836,072	2,809,219
Amount due to overseas offices	17,861,410	19,779,086
Deposits from customers:		
- Demand deposits and current accounts	3,383,718	1,816,291
- Savings deposits	21,706	84,127
- Time, call and notice deposits	12,839,291	16,800,581
Other liabilities and provisions	4,088,750	2,781,352
Total liabilities	44,030,947	44,070,656

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION

1 Loans and advances to customers

As at 30 Sep 2019

	HK\$'000
Loans and advances to customers	997,677
Collective provisions to customers	(26,687)
Impaired loans to non-bank customers	-
Specific provisions to customers	-
Percentage of impaired loans to non-bank customers to total advances to customers	0%
Net loans and advances to customers	<u>970,990</u>

As at 31 Mar 2019

	HK\$'000
Loans and advances to customers	1,434,954
Collective provisions to customers	(39,130)
Impaired loans to non-bank customers	-
Specific provisions to customers	-
Percentage of impaired loans to non-bank customers to total advances to customers	0%
Net loans and advances to customers	<u>1,395,824</u>

There were no impaired loans and provision in Hong Kong Branch as at 30 September 2019 and 31 March respectively.

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION

2 Overdue and rescheduled assets

As at 30 Sep 2019	Non-bank customers HK\$'000	Banks HK\$'000	Total HK\$'000
Gross amount of loans and advances to customers which have been overdue for			
- More than 1 year	400	-	400
% of the overdue to the total gross total loans and advances to customers	0.04%	0%	0.04%
Value and type of collateral of the overdue loans and advances to customers			
- Residential property	7,854	-	7,854
- Commerical property	-	-	-
Specific provision made on the overdue loans and advances to customers	-	-	-
Gross amount of loans and advances to customers which have been rescheduled, excluding those have been overdue for more than 3 months and reports in above	-	-	-
% of the reschedule loans and advances to the total loans and advances to customers, excluding those have been overdue for more than 3 months and reports in above	0%	0%	0%
 As at 31 Mar 2019	 Non-bank customers HK\$'000	 Banks HK\$'000	 Total HK\$'000
Gross amount of loans and advances to customers which have been overdue for			
- More than 6 months but not more than 12 months	237	-	237
% of the overdue to the total gross total loans and advances to customers	0.02%	0%	0.02%
Value and type of collateral of the overdue loans and advances to customers			
- Residential property	8,364	-	8,364
- Commerical property	-	-	-
Specific provision made on the overdue loans and advances to customers	-	-	-
Gross amount of loans and advances to customers which have been rescheduled, excluding those have been overdue for more than 3 months and reports in above	-	-	-
% of the reschedule loans and advances to the total loans and advances to customers, excluding those have been overdue for more than 3 months and reports in above	0%	0%	0%

There were no repossessed assets as at 30 September 2019 and 31 March 2019.

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

	As at 30 Sep 2019 HK\$'000	As at 31 Mar 2019 HK\$'000
3 Gross advances to customers by industry sector and loan usage		
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
- Property investment	-	10,267
- Wholesale and retain trade	-	78,499
- Manufacturing	95,234	177,046
- Transport and transport equipment	6,865	11,344
- Others	29,630	33,992
Individuals		
- Loans for the purchase of residential properties	13,990	14,402
- Others	2,687	2,743
Trade finance	326,691	234,240
Loans and advances for use outside Hong Kong	522,580	872,421
	<u>997,677</u>	<u>1,434,954</u>
Loans and advances which are covered by collateral or other securities	113,354	187,430

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

	As at 30 Sep 2019 HK\$'000	As at 31 Mar 2019 HK\$'000
4 Gross advances to customers by geographical areas		
Analysis of the gross amount of advances to customers by geographical areas according to the location of the counterparties for which exceed 10% of the aggregate gross amount to customers.		
Hong Kong - Loans and advances to customers	407,473	676,733
- Overdue and impaired loans	-	-
Macau - Loans and advances to customers	431,691	682,763
- Overdue and impaired loans	-	-
Singapore - Loans and advances to customers	102,303	-
- Overdue and impaired loans	-	-

5 International claims

Analysis of the international claims by countries or geographical areas that constitute 10% or more of the total international claims according to the location of the counterparties and by the types of counterparties after taking into account transfer of risk.

	Banks HK\$M	Official sector HK\$M	Non-bank private sector HK\$M	Total HK\$M
As at 30 Sep 2019				
- Australia	25,793	-	85	25,878
- Japan	442	7,164	-	7,606
- Mainland China	3,968	-	-	3,968
Total	<u>30,203</u>	<u>7,164</u>	<u>85</u>	<u>37,452</u>
As at 31 Mar 2019				
- Australia	23,593	-	107	23,700
- Japan	123	6,582	-	6,705
- Mainland China	5,524	-	158	5,682
Total	<u>29,240</u>	<u>6,582</u>	<u>265</u>	<u>36,087</u>

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

6 Mainland Activities Disclosures

As at 30 Sep 2019	On-balance sheet exposures HK\$M	Off-balance sheet exposures HK\$M	Total HK\$M
Type of counterparties			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	327	2,321	2,648
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	1,013	1,013
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	201	201
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	327	3,535	3,862
Total assets after provision	44,031		
On-balance sheet exposure as percentage of total assets	0.74%		
 As at 31 Mar 2019			
Type of counterparties			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	234	3,005	3,239
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	79	982	1,061
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	79	201	280
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	392	4,188	4,580
Total assets after provision	44,071		
On-balance sheet exposure as percentage of total assets	0.89%		

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

7 Currency risk

	USD HK\$M	AUD HK\$M	JPY HK\$M	CNY HK\$M	NZD HK\$M	SGD HK\$M	OTH HK\$M	Total HK\$M
As at 30 Sep 2019								
Hong Kong dollar equivalent								
- Spot assets	12,117	1,620	17,547	96	7,626	2,814	51	41,871
- Spot liabilities	(24,772)	(3,214)	(3,051)	(870)	(744)	(3,105)	(349)	(36,105)
- Forward purchases	97,025	41,164	4,865	789	5,170	1,955	20,690	171,658
- Forward sales	(83,674)	(39,567)	(19,315)	-	(11,755)	(1,647)	(20,400)	(176,358)
- Net options position	-	-	-	-	-	-	-	-
Net Long/(short) position	<u>696</u>	<u>3</u>	<u>46</u>	<u>15</u>	<u>297</u>	<u>17</u>	<u>(8)</u>	<u>1,066</u>
Net Structural Position	-	-	-	-	-	-	-	-
As at 31 Mar 2019								
Hong Kong dollar equivalent								
- Spot assets	12,526	4,200	12,260	167	8,058	3,789	121	41,121
- Spot liabilities	(21,770)	(3,364)	(5,391)	(901)	(677)	(3,697)	(227)	(36,027)
- Forward purchases	65,051	19,769	3,777	1,236	6,423	2,345	13,294	111,895
- Forward sales	(55,702)	(20,614)	(10,624)	(485)	(13,536)	(2,413)	(13,180)	(116,554)
- Net options position	-	-	-	-	-	-	-	-
Net Long/(short) position	<u>105</u>	<u>(9)</u>	<u>22</u>	<u>17</u>	<u>268</u>	<u>24</u>	<u>8</u>	<u>435</u>
Net Structural Position	-	-	-	-	-	-	-	-

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

IV. OFF BALANCE SHEET EXPOSURES

	As at 30 Sep 2019 HK\$'000	As at 31 Mar 2019 HK\$'000
1 Contingent liabilities and commitments at contractual amounts		
- Direct credit substitutes	9,478,988	9,444,008
- Trade-related contingencies	2,320,730	385,326
- Other commitments	2,062,454	2,681,965
- Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales with recourse or other transactions with recourse)	1,352,002	7,526

The contractual amounts of the above exposures represent the amount at risk.

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

IV. OFF BALANCE SHEET EXPOSURES (CONTINUED)

2 Derivative Financial Instruments

As at 30 Sep 2019	Contractual amount HK\$'000	Fair Value Favourable/ (Unfavourable) HK\$'000
Exchange rate contracts		
- Spot and Forwards	77,042,614	368,966
- Swaps	106,228,287	647,165
- Foreign currency options	-	-
	<u>183,270,901</u>	<u>1,016,131</u>
Interest rate contracts		
- Swaps	43,477,816	(349,598)
- Future	15,681,900	1,338
- Option	100,000	0
	<u>59,259,716</u>	<u>(348,259)</u>
As at 31 Mar 2019	Contractual amount HK\$'000	Fair Value Favourable/ (Unfavourable) HK\$'000
Exchange rate contracts		
- Spot and Forwards	100,287,661	64,093
- Swaps	22,975,769	326,428
- Foreign currency options	-	-
	<u>123,263,430</u>	<u>390,521</u>
Interest rate contracts		
- Swaps	45,304,699	(164,548)
- Future	36,409,449	695
- Option	100,000	2
	<u>81,814,148</u>	<u>(163,851)</u>

There are no bilateral netting arrangements in derivatives contracts for the branch.

SECTION A - BRANCH INFORMATION (HONG KONG OFFICE ONLY)

V. LIQUIDITY

	Three months quarter ended 30 Sep 2019	Twelve Months ended 30 Sep 2018
Average liquidity maintenance ratio (LMR) for the financial period	117.35%	106.39%

The average liquidity maintenance ratio for the period is the arithmetic mean of each calendar month's average liquidity ratio.

The liquidity risk management of National Australia Bank Hong Kong branch is aligned to the Group's liquidity risk management approach to manage its funding and liquidity risk. Further information can be found in the section of Liquidity Risk under Note 19 Financial risk management on Page 125 of the 2019 Annual Financial Report.

<https://www.nab.com.au/content/dam/nabrwd/documents/reports/corporate/2019-annual-financial-report.pdf>

VI. DISCLOSURE ON REMUNERATION

National Australia Bank Limited's remuneration framework recognises and rewards performance consistent with general practices within the markets in which the Group (being National Australia Bank Limited and its controlled entities) operates while being linked to shareholder outcomes. The Group's remuneration philosophy is underpinned by principles that:

- link employee rewards to the creation of shareholder value; and
- provide competitive levels of remuneration within the markets in which the Group operates to attract and retain the best talent.

Please refer to the Remuneration Report on pages 43 to 71 of the 2019 Annual Financial Report of the Group for details.

VII. DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

1 Qualitative Disclosures

Liquidity Risk Management

Governance of Liquidity Risk Management

	<u>National Australia Bank Full Year Pillar 3 Report 2019</u>	<u>Paragraph</u>
(i) Risk tolerance	Section 9.1 - "Liquidity and Funding Risk Management Framework"	2
(ii) Structure and responsibilities for liquidity risk management	Section 9.1 - "Introduction"	3
(iii) Internal liquidity reporting	Section 9.1 - "Measurement, Monitoring and Reporting"	1
(iv) Communication of liquidity risk strategy, policies and practices across business lines and with the board of directors	Section 9.1 - "Liquidity and Funding Risk Management Framework"	1
	Section 9.1 - "Measurement, Monitoring and Reporting"	1

Funding strategy

(i) Policies on diversification in the sources and tenors of funding	Section 9.1 - "Liquidity and Funding Risk Management Framework"	4
(ii) Whether the funding strategy is centralised or decentralised	Section 9.1 - "Liquidity and Funding Risk Management Framework"	4

Liquidity risk mitigation techniques

	Section 9.1 - "Liquidity and Funding Risk Management Framework"	3
--	---	---

Stress testing

	Section 9.1 - "Liquidity and Funding Risk Management Framework"	2
--	---	---

Contingency Funding Plan

	Section 9.1 - "Liquidity and Funding Risk Management Framework"	5
--	---	---

Source: National Australia Bank Pillar 3 Report 2019

Links: <https://www.nab.com.au/about-us/shareholder-centre/regulatory-disclosures>

VII. DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

2 Quantitative Disclosures

On and Off-balance sheet liquidity gaps

The table below analysis of on and off-balance sheet items by remaining maturity and the resultant liquidity gap as at 30 September 2019

HKS'000	Next day	2 to 7 days	8 days to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	1 year up to 2 years	2 years up to 3 years	3 years up to 5 years	Over 5 years	Undated	Total amount
On-balance sheet liabilities												
Deposits from non-bank customers	4,124,030	856,513	1,983,704	5,070,651	1,661,458	1,578,173	1,303,963	5,202	-	3,672	-	16,387,366
Amount payable arising from derivatives contracts	39,791,611	14,470,736	38,437,869	50,128,574	13,370,684	6,603,609	4,936,547	8,063,548	8,936,315	4,065,017	-	188,804,536
Due to overseas central banks	-	-	-	-	800,793	-	-	-	-	-	-	800,793
Due to banks	7,837,643	868,437	7,224,772	6,655,970	106,102	27,268	3,969	188,362	-	-	-	22,912,553
Other liabilities	2,384	231,433	7,265	386,277	218	66,192	5,345	-	-	-	-	899,114
Capital reserves	-	-	-	-	-	-	-	-	-	-	815,259	815,259
Total on balance sheet liabilities	51,755,668	16,427,089	47,653,610	62,241,472	15,939,255	8,275,292	6,049,824	8,257,142	8,936,315	4,068,689	815,259	
On-balance sheet assets												
Amount receivable arising from derivatives contracts	39,785,628	14,551,624	38,273,481	50,095,614	13,468,391	6,752,238	4,909,564	8,489,965	9,235,559	4,064,386	-	189,626,450
Due from MA for a/c of Exchange Fund	17,147	-	-	-	-	-	-	-	-	-	-	17,147
Due from banks	1,799,337	4,225,153	6,963,417	2,497,085	86,288	11,457	3,965	-	-	-	-	15,586,702
Debt securities, prescribed instruments and structured financial instruments held (net of short position)	13,852,978	-	-	-	-	-	-	4,761,101	-	2,441,339	-	21,055,418
Acceptances and bills of exchange held	240,258	880,448	170,638	762,695	465,351	-	-	-	-	-	-	2,519,388
Loans and advances to non-bank customers	1,301	265,650	176,990	353	95,234	258,205	3,688	-	-	-	411	999,121
Other assets	-	231,433	-	201,197	-	19,326	-	277,061	-	35,817	31,250	796,124
Total on balance sheet assets	55,696,649	20,154,508	45,584,526	53,556,942	14,115,264	7,041,226	5,110,618	13,531,815	9,235,559	6,541,542	31,701	
Off-balance sheet obligations	3,429,169	177,117	2,461,369	5,772,751	2,428,824	583,089	361,856	-	-	-	-	15,214,175
Off-balance sheet claims	183,833	774	-	-	-	-	-	-	-	-	-	184,607
Contractual Maturity Mismatch	695,645	3,551,076	-4,530,453	-14,457,281	-4,252,815	-1,817,155	-1,301,082	5,274,673	299,244	2,472,853	-	-
Cumulative Contractual Maturity Mismatch	695,645	4,246,721	-283,732	-14,741,013	-18,993,828	-20,810,983	-22,112,045	-16,837,372	-16,538,128	-14,065,275	-	-

VII. DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

2 Quantitative Disclosures

On and Off-balance sheet liquidity gaps

The table below analysis of on and off-balance sheet items by remaining maturity and the resultant liquidity gap as at 30 September 2018

HKS'000	Next day	2 to 7 days	8 days to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	1 year up to 2 years	2 years up to 3 years	3 years up to 5 years	Over 5 years	Undated	Total amount
On-balance sheet liabilities												
Deposits from non-bank customers	3,111,461	1,436,473	1,800,448	5,133,788	1,432,393	1,776,802	858,530	406,514	5,246	4,485	-	15,965,140
Amount payable arising from derivatives contracts	11,117,207	7,994,574	28,847,871	13,595,599	6,669,489	4,753,617	4,790,253	3,120,176	14,540,442	5,063,379	-	100,692,907
Due to overseas central banks	-	856,355	-	-	-	-	-	-	-	-	-	856,355
Due to banks	6,103,013	473,174	3,840,568	5,676,593	3,756,138	28,919	43,105	4,150	391,328	-	-	20,316,988
Other liabilities	14,078	379,334	14,426	594,594	-	19,789	1,081	10,350	-	-	-	1,029,050
Capital reserves	-	-	-	-	-	-	-	-	-	-	816,512	816,512
Total on balance sheet liabilities	20,545,757	11,134,910	34,503,313	25,000,974	11,858,020	6,579,127	5,692,969	3,541,190	14,937,016	5,067,864	816,512	
On-balance sheet assets												
Amount receivable arising from derivatives contracts	11,336,929	7,987,765	28,656,758	13,541,033	6,818,809	5,026,036	4,856,882	3,183,525	14,863,591	5,062,682	-	101,534,010
Due from MA for a/c of Exchange Fund	101,166	-	-	-	-	-	-	-	-	-	-	101,166
Due from banks	1,245,946	1,415,711	4,753,997	3,820,858	557,830	22,417	30,358	4,146	-	-	-	11,951,344
Debt securities, prescribed instruments and structured financial instruments held (net of short position)	12,130,252	-	-	-	-	-	-	-	4,840,719	2,629,536	-	19,600,507
Acceptances and bills of exchange held	180,139	1,168,417	605,514	1,809,485	492,286	-	-	-	-	-	-	4,176,331
Loans and advances to non-bank customers	223	818	110,854	768,272	68,770	283,350	333,605	242,144	43,076	69,070	149	1,901,331
Other assets	1,384	574,534	-	127,788	-	16,505	2,080	-	292,131	41,636	5,300	861,128
Total on balance sheet assets	24,995,999	10,968,045	34,027,123	20,167,417	7,938,795	5,328,308	5,222,925	3,429,815	20,039,517	7,802,924	5,449	
Off-balance sheet obligations	3,385,477	11,738	1,553,481	4,117,318	1,412,618	63,969	148,655	552,375	-	-	-	11,245,831
Off-balance sheet claims	1,158	-	-	-	-	-	-	-	-	-	-	1,158
Contractual Maturity Mismatch	1,065,923	-178,603	-2,029,671	-8,950,876	-5,331,843	-1,314,788	-618,699	-663,750	-5,102,501	-2,735,060	-	-
Cumulative Contractual Maturity Mismatch	1,065,923	867,320	-1,142,351	-10,093,227	-15,425,070	-16,739,858	-17,358,557	-18,022,307	-12,919,806	-10,184,746	-	-

SECTION B - BANK INFORMATION (CONSOLIDATED BASIS)

ANNOUNCEMENT - 2018/2019 Group Full Year Financial Results for the year ended 30 September 2019

I. Capital and capital adequacy

	As at 30 Sep 2019	As at 31 Mar 2019
Common equity tier 1 ratio	10.38%	10.40%
Tier 1 ratio	12.36%	12.45%
Total capital ratio	14.68%	14.00%

As an authorised deposit-taking institution (ADI), the National Australia Bank Limited is subject to regulation by Australian Prudential Regulation Authority (APRA) under the authority of the Banking Act 1959 (Cth). APRA has set minimum regulatory capital requirements for banks that are consistent with the Basel III Framework.

	30 Sep 2019 A\$M	31 Mar 2019 A\$M
Aggregate amount of shareholders' funds (Total Equity)	55,604	54,091

II. Other financial information

	30 Sep 2019 A\$M	31 Mar 2019 A\$M
Group total assets	847,124	826,943
Group total liabilities	791,520	772,852
Group total loans and advances	587,749	585,730
Group total deposits and other borrowings	522,085	518,692

	Year ended 30 Sep 2019 A\$M	Year ended 30 Sep 2018 A\$M
Group total profit before tax	7,177	8,400

Operations of the institution

National Australia Bank is an overseas bank incorporated in Australia. Our Branch provides personal and business banking services to our clients.

Statement of compliance

To the best of my knowledge, the information disclosed complies with the Banking (Disclosure) Rules and is not false or misleading.



Simon Wang
Alternate Chief Executive Officer
National Australia Bank - Hong Kong Branch