



Quarterly Statement of Financial Position

As at 30th June 2019

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Amount
		30 June 2019
I	Cash and current accounts with BOL	83.720
	1. Cash on hand	8.787
	2. Demand deposits	47.268
	3. Term deposits	27.665
II	Amounts due from other banks	302.038
	1. Demand deposits	187.553
	2. Term deposits	114.485
	3. Net loans to other banks (net of specific provision)	-
III	Securities purchased under repurchase agreement	-
IV	Investment in securities	-
	1. Trading securities	-
	2. Available for sales securities	-
	NZ	-
V	Net loans and advances to customers	302.270
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	17
	1. Construction in progress	-
	2. Intangible fixed assets	-
	3. Tangible fixed assets	17
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	80.948
	1. Accrued interest income	728
	2. Interbranches and Head Office Account	-
	3. Others	80.219
	Total Assets	768.992

No.	Liabilities	Amount
		30 June 2019
I	Amounts due to other banks	368.042
	1. Demand deposits	-
	2. Term deposits	83.486
	3. Borrowings from other banks	284.557
	4. Other payables to other banks	-
II	Amounts due to customers	375.733
	1. Demand deposits	339.194
	2. Term deposits	20.586
	3. Other payables to customers	15.953
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	30.719
	1. Accrued interest and other expense	9.224
	2. Interbranches and Head Office Account	-
	3. Others	21.496
VI	Owners' equity	(5.503)
	1. Chartered capital	-
	2. Share premium	-
	3. Statutory reserve	-
	4. Business development reserve	-
	5. Other reserves	-
	6. Revaluation for fixed assets	-
	7. Provisions under BOL Regulations	1.458
	8. Retained earnings	-
	9. Profit for wait approval	-
	10. Profit /Loss for current year	(6.960)
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	768.992

Note: * This report has not been audited by an external auditor

No.	Description	Amount
		2nd Quarter 2019
	Operating income and expenses	
1	+ Interest and similar income	4.467
	1.1 Interest and similar income from interbanks	826
	1.2 Interest and similar income from customers	3.641
	1.3 Interest from Securities purchased under repurchase agreement	-
	1.4 Interest from securities investment	-
	1.5 Other interest and similar income	-
2	- Interest and similar expense	(3.115)
	2.1 Interest and similar expense for interbanks	(2.956)
	2.2 Interest and similar expense for customers	(160)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
3	Gain or Loss on Trading Gold and other precious metals	-
	1. Net gain/(loss) from Revenue and Expense (1+2+3)	1.352
4	+ Income from doubtful and finance leasing	400
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	-
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	1.019
10	- Fees and commission expense	(186)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	6.442
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	9.027
	B. Other income and expenses	-
15	+ Other operating income	244
16	- Other operating Expense	(9.035)
	16.1. Payroll and other staff costs	(3.862)
	16.2. Other administrative expenses	(5.173)
17	- Depreciation and amortization charges	(1)
18	- Other administrative expenses	(1.849)
19	+/- Net specific provision charges/(reversal) for loans to customers	(2.250)
	19.1. Provision of credit losses of loans to customers	(3.570)
	19.2. Reversal of provision for impairment losses	1.320
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(12.892)
	IV. Profit/ Loss before income tax (II-III)	(3.864)
21	Profit Tax	-
	V. Net profit/Loss in current year	(3.864)
	B: Other operating income	-
22	Change in assets Revaluation	-
23	Profit /Loss in securities for sale revaluation of ...	-
24	Tax relate to other operating income	-
	VI. Net profit/Loss other Operating income	-

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