

Quarterly Statement of Financial Position



As at 30 September 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			3rd Quarter 2023	2nd Quarter 2023
I	Cash and current accounts with Banks and Institutions		118,829	154,637
	1. Cash on hand or Cash equivalent		11,320	11,470
	2. Deposits at banks and financial institutions		107,508	143,167
II	Amounts due from other banks		716,476	793,229
III	Securities purchased under repurchase agreement		-	-
IV	Investment in securities		-	-
	1. Trading securities		-	-
	2. Available for sales securities		-	-
	3. Investment Securities		-	-
V	Net loans and advances to customers		929,063	882,566
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		7,569	7,186
	1. Construction in progress		-	-
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		2,633	2,841
	4. Lease assets		4,935	4,345
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		38,042	10,957
	1. Accrued interest income		478	219
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		37,564	10,737
	Total Assets		1,809,979	1,848,574

No.	Liabilities	Note	Amount	
			3rd Quarter 2023	2nd Quarter 2023
I	Amounts due to other banks		393,583	380,694
	1. Deposits		393,583	380,694
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		819,952	938,330
	1. Deposits		816,273	934,891
	2. Other payables to customers		3,680	3,438
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		64,016	27,160
	1. Accrued interest and other expense		12,694	6,454
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		51,322	20,706
VI	Owners' equity		532,427	502,390
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		20,317	20,317
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		4,402	4,121
	8. Retained earnings		151,989	151,989
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		55,719	25,963
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,809,979	1,848,574

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



Statement of Comprehensive Income

For the period: July - September 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		3rd Quarter 2023
	Operating income and expenses	
1	+ Interest and similar income	24,169
	1.1 Interest and similar income from interbanks	4,940
	1.2 Interest and similar income from customers	19,230
	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	(8,038)
	2.1 Interest and similar expense for interbanks	(5,866)
	2.2 Interest and similar expense for customers	(2,172)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
	2.5 Interest and similar expense for Other	-
3	Gain or Loss on Trading Gold and other precious metals	-
	I. Net gain/(loss) from Revenue and Expense (1+2+3)	16,132
4	+ Income from doubtful and finance leasing	-
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	2,595
10	- Fees and commission expense	(109)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	32,048
14	+/- Net gain/(loss) from	(596)
	II . Net operating income (I+4+...14)	50,070
	B. Other income and expenses	-
15	+ Other operating income	(12)
16	- Other operating Expense	(11,373)
	16.1. Payroll and other staff costs	(4,959)
	16.2. Other administrative expenses	(6,414)
17	- Depreciation and amortization charges	(1,061)
18	- Other administrative expenses	(200)
19	+/- Net specific provision charges/(reversal) for loans to customers	(229)
	19.1. Provision of credit losses of loans to customers	(553)
	19.2. Reversal of provision for impairment losses	323
20	+/- Net gain/ loss of changes financial assets	-
	III.Income - Expense (15+...20)	(12,875)
	IV. Profit/ Loss before income tax (II-III)	37,195
21	Profit Tax	(7,439)
22	Deferred tax	-
	V. Net profit/Loss in current year	29,756
	B: Other operating income	-
23	Change in assets Revaluation	-
24	Profit /Loss in securities for sale revaluation of ...	-
25	Tax relate to other operating income	-
	VI. Net profit/Loss other Operating income	-

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