



Quarterly Statement of Financial Position

As at 31st December 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Amount
		4th Quarter 2020
I	<b>Cash and current accounts with BOL</b>	<b>90,539</b>
	1. Cash on hand	5,076
	2. Demand deposits	27,479
	3. Term deposits	57,983
II	<b>Amounts due from other banks</b>	<b>500,264</b>
	1. Demand deposits	407,740
	2. Term deposits	92,524
	3. Net loans to other banks (net of specific provision)	-
III	<b>Securities purchased under repurchase agreement</b>	-
IV	<b>Investment in securities</b>	-
	1. Trading securities	-
	2. Available for sales securities	-
	3. Investment in securities	-
V	<b>Net loans and advances to customers</b>	<b>515,809</b>
VI	<b>Investment in other long-term</b>	-
VII	<b>Leasing and its equivalents</b>	-
VIII	<b>Fixed assets</b>	<b>7,929</b>
	1. Construction in progress	0
	2. Intangible fixed assets	139
	3. Tangible fixed assets	2,346
	4. Lease assets	5,444
IX	<b>Shares Holders Registered Uncalled Capital</b>	-
X	<b>Other assets</b>	<b>26,076</b>
	1. Accrued interest income	80
	2. Interbranches and Head Office Account	-
	3. Others	25,996
	<b>Total Assets</b>	<b>1,140,617</b>

No.	Liabilities	Amount
		4th Quarter 2020
I	<b>Amounts due to other banks</b>	<b>9,234</b>
	1. Demand deposits	-
	2. Term deposits	9,234
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	<b>Amounts due to customers</b>	<b>732,138</b>
	1. Demand deposits	690,852
	2. Term deposits	34,816
	3. Other payables to customers	6,471
III	<b>Securities sold under repurchase agreement</b>	-
IV	<b>Amounts due from securities</b>	-
V	<b>Other liabilities</b>	<b>33,916</b>
	1. Accrued interest and other expense	8,202
	2. Interbranches and Head Office Account	-
	3. Others	25,713
VI	<b>Owners' equity</b>	<b>365,328</b>
	1. Chartered capital	300,000
	2. Share premium	-
	3. Statutory reserve	6,506
	4. Business development reserve	-
	5. Other reserves	-
	6. Revaluation for fixed assets	-
	7. Provisions under BOL Regulations	2,579
	8. Retained earnings	27,684
	9. Profit for wait approval	-
	10. Profit /Loss for current year	28,560
	11. Subvention	-
	12. Other	-
	<b>Total Equity and Liabilities</b>	<b>1,140,617</b>

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

**Statement of Comprehensive Income**

For the period: October - December 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		4th Quarter 2020
	<b>Operating income and expenses</b>	
1	<b>+ Interest and similar income</b>	<b>5,435</b>
	1.1 Interest and similar income from interbanks	22
	1.2 Interest and similar income from customers	5,413
	1.3 Interest from Securities purchased under repurchase agreement	-
	1.4 Interest from securities investment	-
	1.5 Other interest and similar income	-
2	<b>- Interest and similar expense</b>	<b>(1,533)</b>
	2.1 Interest and similar expense for interbanks	(1,222)
	2.2 Interest and similar expense for customers	(311)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
3	<b>Gain or Loss on Trading Gold and other precious metals</b>	<b>-</b>
	<b>1. Net gain/(loss) from Revenue and Expense ( 1+2+3)</b>	<b>3,902</b>
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	0
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	1,093
10	- Fees and commission expense	(75)
11	+/- Net gain/(loss) from securities for investment	-
12	+/- Net gain/(loss) from securities for sale	-
13	+/- Net gain/(loss) from dealing in foreign currencies	15,301
14	+/- Net gain/(loss) from derivatives trading	-
	<b>II . Net operating income (I+4+...14)</b>	<b>20,221</b>
	<b>B. Other income and expenses</b>	<b>-</b>
15	+ Other operating income	454
16	- Other operating Expense	(7,480)
	16.1. Payroll and other staff costs	(3,612)
	16.2. Other administrative expenses	(3,868)
17	- Depreciation and amortization charges	(655)
18	- Other administrative expenses	(909)
19	+/- Net specific provision charges/(reversal) for loans to customers	-
	19.1. Provision of credit losses of loans to customers	-
	19.2. Reversal of provision for impairment losses	-
20	+/- Net gain/ loss of changes financial assets	-
	<b>III. Income - Expense ( 15+...20)</b>	<b>(8,589)</b>
	<b>IV. Profit/ Loss before income tax (II-III)</b>	<b>11,632</b>
21	Profit Tax	(2,030)
	<b>V. Net profit/Loss in current year</b>	<b>9,602</b>
	<b>B: Other operating income</b>	<b>-</b>
22	Change in assets Revaluation	-
23	Profit /Loss in securities for sale revaluation of ...	-
24	Tax relate to other operating income	-
	<b>VI. Net profit/Loss other Operating income</b>	<b>-</b>

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