



## Quarterly Statement of Financial Position

As at 31 Mar 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			1st Quarter 2023	4th Quarter 2022
I	<b>Cash and current accounts with Banks and Institutions</b>		<b>133,806</b>	<b>87,126</b>
	1. Cash on hand or Cash equivalent		11,504	10,256
	2. Deposits at banks and financial institutions		122,302	76,870
II	<b>Amounts due from other banks</b>		<b>955,243</b>	<b>884,190</b>
III	<b>Securities purchased under repurchase agreement</b>		-	-
IV	<b>Investment in securities</b>		-	-
	1. Trading securities		-	-
	2. Available for sales securities		-	-
	3. Investment Securities		-	-
V	<b>Net loans and advances to customers</b>		<b>968,664</b>	<b>897,150</b>
VI	<b>Investment in other long-term</b>		-	-
VII	<b>Leasing and its equivalents</b>		-	-
VIII	<b>Fixed assets</b>		<b>8,070</b>	<b>5,556</b>
	1. Construction in progress		-	-
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		3,051	3,260
	4. Lease assets		5,018	2,295
IX	<b>Shares Holders Registered Uncalled Capital</b>		-	-
X	<b>Other assets</b>		<b>199,728</b>	<b>3,242</b>
	1. Accrued interest income		373	1,215
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		199,355	2,027
	<b>Total Assets</b>		<b>2,265,510</b>	<b>1,877,263</b>

No.	Liabilities	Note	Amount	
			1st Quarter 2023	4th Quarter 2022
I	<b>Amounts due to other banks</b>		<b>314,348</b>	<b>417,682</b>
	1. Deposits		314,348	417,682
	2. Borrowings and Other payables		-	-
II	<b>Amounts due to customers</b>		<b>1,253,543</b>	<b>964,539</b>
	1. Deposits		1,250,186	961,190
	2. Other payables to customers		3,358	3,349
III	<b>Securities sold under repurchase agreement</b>		-	-
IV	<b>Amounts due from securities</b>		-	-
V	<b>Other liabilities</b>		<b>212,081</b>	<b>18,474</b>
	1. Accrued interest and other expense		9,311	4,879
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		202,771	13,595
VI	<b>Owners' equity</b>		<b>485,538</b>	<b>476,569</b>
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		20,317	15,421
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		4,457	4,263
	8. Retained earnings		151,989	107,924
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		8,774	48,961
	11. Subvention		-	-
	12. Other		-	-
	<b>Total Equity and Liabilities</b>		<b>2,265,510</b>	<b>1,877,263</b>

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

**Statement of Comprehensive Income**

For the period: January - March 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		1st Quarter 2023
	<b>Operating income and expenses</b>	
1	<b>+ Interest and similar income</b>	<b>20,818</b>
	1.1 Interest and similar income from interbanks	5,402
	1.2 Interest and similar income from customers	15,417
	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>(7,435)</b>
	2.1 Interest and similar expense for interbanks	<b>(3,956)</b>
	2.2 Interest and similar expense for customers	<b>(3,479)</b>
	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	<b>Gain or Loss on Trading Gold and other precious metals</b>	<b>-</b>
	<b>I. Net gain/(loss) from Revenue and Expense ( 1+2+3)</b>	<b>13,384</b>
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	2,091
10	- Fees and commission expense	(184)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from .....	-
13	+/- Net gain/(loss) from dealing in foreign currencies	6,257
14	+/- Net gain/(loss) from .....	(271)
	<b>II. Net operating income (I+4+...14)</b>	<b>21,276</b>
	<b>B. Other income and expenses</b>	<b>-</b>
15	+ Other operating income	1,243
16	- Other operating Expense	<b>(10,106)</b>
	16.1. Payroll and other staff costs	(5,331)
	16.2. Other administrative expenses	(4,775)
17	- Depreciation and amortization charges	<b>(962)</b>
18	- Other administrative expenses	(276)
19	+/- Net specific provision charges/(reversal) for loans to customers	<b>(208)</b>
	19.1. Provision of credit losses of loans to customers	(360)
	19.2. Reversal of provision for impairment losses	152
20	+/- Net gain/ loss of changes financial assets	-
	<b>III. Income - Expense ( 15+...20)</b>	<b>(10,309)</b>
	<b>IV. Profit/ Loss before income tax (II-III)</b>	<b>10,967</b>
21	Profit Tax	(2,193)
22	Deferred tax	-
	<b>V. Net profit/Loss in current year</b>	<b>8,774</b>
	<b>B: Other operating income</b>	
23	Change in assets Revaluation	-
24	Profit /Loss in securities for sale revaluation of ...	-
25	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