



Quarterly Statement of Financial Position

As at 31 March 2025

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	Amount
			1st Quarter 2025	4th Quarter 2024
I	Cash and current accounts with Banks and Institutions		172,855	283,103
	1. Cash on hand or Cash equivalent		12,064	12,194
	2. Deposits at banks and financial institutions		160,791	270,909
II	Amounts due from other banks		855,223	811,629
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		800,395	716,540
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		12,835	11,128
	1. Construction in progress		-	-
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		3,835	4,168
	4. Lease assets		3,385	1,345
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		20,411	3,908
	1. Accrued interest income		1,532	1,939
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		18,879	1,969
	Total Assets		1,861,719	1,826,308

No.	Liabilities	Note	Amount	Amount
			1st Quarter 2025	4th Quarter 2024
I	Amounts due to other banks		60,000	60,000
	1. Deposits		60,000	60,000
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		1,032,693	1,016,251
	1. Deposits		1,028,933	1,012,478
	2. Other payables to customers		3,761	3,773
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		50,380	39,830
	1. Accrued interest and other expense		4,953	5,193
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		45,427	34,637
VI	Owners' equity		718,646	710,227
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		29,726	29,726
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		3,512	3,227
	8. Retained earnings		236,663	236,663
	9. Profit for wait approval		140,611	-
	10. Profit /Loss for current year		8,133	140,611
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,861,719	1,826,308

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



Statement of Comprehensive Income

For the period: January - March 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		1st Quarter 2025
	Operating income and expenses	
1	+ Interest and similar income	19,159
	1.1 Interest and similar income from interbanks	3,207
	1.2 Interest and similar income from customers	15,952
	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	(3,965)
	2.1 Interest and similar expense for interbanks	(976)
	2.2 Interest and similar expense for customers	(2,989)
	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)	15,194
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	2,661
10	- Fees and commission expense	(152)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	5,796
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	23,499
	B. Other income and expenses	-
15	+ Other operating income	389
16	- Other operating Expense	(11,698)
	16.1. Payroll and other staff costs	(6,219)
	16.2. Other administrative expenses	(5,479)
17	- Depreciation and amortization charges	(1,335)
18	- Other administrative expenses	(688)
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	-
	III. Income - Expense (15+...20)	(13,332)
	IV. Profit/ Loss before income tax (II-III)	10,167
21	Profit Tax	(2,033)
22	Deferred tax	-
	V. Net profit/Loss in current year	8,133
	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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