



Quarterly Statement of Financial Position

As at 30 June 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			2nd Quarter 2023	1st Quarter 2023
I	Cash and current accounts with Banks and Institutions		154,637	133,806
	1. Cash on hand or Cash equivalent		11,470	11,504
	2. Deposits at banks and financial institutions		143,167	122,302
II	Amounts due from other banks		793,229	955,243
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		882,566	968,664
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		7,186	8,070
	1. Construction in progress		-	-
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		2,841	3,051
	4. Lease assets		4,345	5,018
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		10,957	199,728
	1. Accrued interest income		219	373
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		10,737	199,355
	Total Assets		1,848,574	2,265,510

No.	Liabilities	Note	Amount	
			2nd Quarter 2023	1st Quarter 2023
I	Amounts due to other banks		380,694	314,348
	1. Deposits		380,694	314,348
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		938,330	1,253,543
	1. Deposits		934,891	1,250,186
	2. Other payables to customers		3,438	3,358
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		27,160	212,081
	1. Accrued interest and other expense		6,454	9,311
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		20,706	202,771
VI	Owners' equity		502,390	485,538
	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		4,121	4,457
	8. Retained earnings		151,989	151,989
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		25,963	8,774
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,848,574	2,265,510

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



Statement of Comprehensive Income

For the period: April - June 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		2nd Quarter 2023
	Operating income and expenses	
1	+ Interest and similar income	29,650
	1.1 Interest and similar income from interbanks	8,872
	1.2 Interest and similar income from customers	20,777
	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	(8,180)
	2.1 Interest and similar expense for interbanks	(4,608)
	2.2 Interest and similar expense for customers	(3,572)
	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)	21,469
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	2,506
10	- Fees and commission expense	(134)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	8,337
14	+/- Net gain/(loss) from	(262)
	II . Net operating income (I+4+...14)	31,916
	B. Other income and expenses	-
15	+ Other operating income	(1,222)
16	- Other operating Expense	(8,509)
	16.1. Payroll and other staff costs	(5,472)
	16.2. Other administrative expenses	(3,036)
17	- Depreciation and amortization charges	(884)
18	- Other administrative expenses	(238)
19	+/- Net specific provision charges/(reversal) for loans to customers	422
	19.1. Provision of credit losses of loans to customers	(119)
	19.2. Reversal of provision for impairment losses	541
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(10,430)
	IV. Profit/ Loss before income tax (II-III)	21,487
21	Profit Tax	(4,297)
22	Deferred tax	-
	V. Net profit/Loss in current year	17,189
	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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