



Quarterly Statements of Financial Position

Australia and New Zealand Banking Group Limited, Lao Branch
As at 30 June 2026

No	Assets	Note	Amount (LAK/m)	Amount (LAK/m)
			Unaudited 30 June 2026	Unaudited 31 March 2026
I	Cash and current accounts with Banks and Institutions		261,619	196,871
	1. Cash on hand or Cash equivalent		15	15
	2. Deposits at banks and financial institutions		261,604	196,856
II	Amounts due from other banks		730,283	863,880
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		952,138	728,940
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		24,508	23,567
	1. Construction in progress		-	-
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		13,377	13,960
	4. Lease assets		5,517	3,992
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		5,495	8,575
	1. Accrued interest income		2,140	1,681
	2. Interbranch and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		3,355	6,894
	Total Assets		1,974,042	1,821,833



No.	Liabilities	Note	Amount (LAK/m) Unaudited 30 June 2026	Amount (LAK/m) Unaudited 31 March 2026
I	Amounts due to other banks		-	-
	1. Deposits		-	-
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		1,174,348	1,037,673
	1. Deposits		1,170,510	1,033,843
	2. Other payables to customers		3,837	3,830
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		17,431	16,260
	1. Accrued interest and other expense		3,069	2,859
	2. Interbranch and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		14,362	13,401
VI	Owners' equity		782,264	767,899
	1. Chartered capital		318,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		48,328	48,328
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation of fixed assets		-	-
	7. Provisions under BOL Regulations		4,415	3,237
	8. Retained earnings		386,083	404,083
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		25,438	12,251
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,974,042	1,821,833



		Amount (LAKm) Unaudited 1st Quarter 2026
No.	Description	
	Operating income and expenses	
1	+ Interest and similar income	20,759
	1.1 Interest and similar income from interbank	4,779
	1.2 Interest and similar income from customers	15,980
	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	(4,845)
	2.1 Interest and similar expense for interbank	-
	2.2 Interest and similar expense for customers	(4,845)
	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)	15,914
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	2,610
10	- Fees and commission expense	(132)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	15,059
14	+/- Net gain/(loss) from	-
	II. Net operating income (I+4+...14)	33,451
	B. Other income and expenses	-
15	+ Other operating income	319
16	- Other operating Expense	(14,494)
	16.1. Payroll and other staff costs	(5,743)
	16.2. Other administrative expenses	(8,751)
17	- Depreciation and amortization charges	(1,510)
18	- Other administrative expenses	(1,568)
19	+/- Net specific provision charges/(reversal) for loans to customers	285
	19.1. Provision of credit losses of loans to customers	285



	19.2. Reversal of provision for impairment losses	-
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(16,967)
	IV. Profit/ Loss before income tax (II-III)	16,484
21	Profit Tax	(3,297)
22	Deferred tax	-
	V. Net profit/Loss in current year	13,187
	B: Other operating income	
23	Change in assets Revaluation	-
24	Profit /Loss in securities for sale revaluation of ...	-
25	Tax relates to other operating income	-
	VI. Net profit/Loss other Operating income	-

