



Quarterly Statement of Financial Position

As at 30 September 2025

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	Amount
			3rd Quarter 2025	2nd Quarter 2025
I	Cash and current accounts with Banks and Institutions		322,888	212,256
	1. Cash on hand or Cash equivalent		15	15
	2. Deposits at banks and financial institutions		322,873	212,241
II	Amounts due from other banks		474,808	836,240
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		736,200	684,817
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		13,663	11,547
	1. Construction in progress		6,200	-
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		1,402	3,549
	4. Lease assets		446	2,384
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		10,649	14,352
	1. Accrued interest income		2,172	1,427
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		8,477	12,925
	Total Assets		1,558,207	1,759,213

No.	Liabilities	Note	Amount	Amount
			3rd Quarter 2025	2nd Quarter 2025
I	Amounts due to other banks		-	30,000
	1. Deposits		-	30,000
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		802,420	973,811
	1. Deposits		798,605	970,013
	2. Other payables to customers		3,815	3,798
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		14,729	23,330
	1. Accrued interest and other expense		5,239	3,234
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		9,491	20,096
VI	Owners' equity		741,058	732,072
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		43,787	43,787
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		3,321	2,999
	8. Retained earnings		363,214	363,214
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		30,736	22,072
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,558,207	1,759,213

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



Statement of Comprehensive Income

For the period: July - September 2025

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		3rd Quarter 2025
	Operating income and expenses	
1	+ Interest and similar income	20,165
	1.1 Interest and similar income from interbanks	4,535
	1.2 Interest and similar income from customers	15,631
	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	(4,166)
	2.1 Interest and similar expense for interbanks	(122)
	2.2 Interest and similar expense for customers	(4,044)
	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)	15,999
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	2,527
10	- Fees and commission expense	(90)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	13,653
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	32,090
	B. Other income and expenses	-
15	+ Other operating income	77
16	- Other operating Expense	(18,394)
	16.1. Payroll and other staff costs	(8,042)
	16.2. Other administrative expenses	(10,352)
17	- Depreciation and amortization charges	(1,201)
18	- Other administrative expenses	(2,492)
19	+/- Net specific provision charges/(reversal) for loans to customers	750
	19.1. Provision of credit losses of loans to customers	-
	19.2. Reversal of provision for impairment losses	750
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(21,260)
	IV. Profit/ Loss before income tax (II-III)	10,830
21	Profit Tax	(2,166)
22	Deferred tax	-
	V. Net profit/Loss in current year	8,664
	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	-

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