



Quarterly Statements of Financial Position

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

No	Assets	Note	Amount (LAK/m)	Amount (LAK/m)
			Unaudited 30 Sep 2026	Unaudited 30 Jun 2026
I	Cash and current accounts with Banks and Institutions		218,082	261,619
	1. Cash on hand or Cash equivalent		15	15
	2. Deposits at banks and financial institutions		218,067	261,604
II	Amounts due from other banks		1,228,380	730,283
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		1,026,746	952,138
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		23,168	24,508
	1. Construction in progress		-	-
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		12,713	13,377
	4. Lease assets		4,841	5,517
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		16,011	5,495
	1. Accrued interest income		2,520	2,140
	2. Interbranch and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		13,491	3,355
	Total Assets		2,512,387	1,974,042



No.	Liabilities	Note	Amount (LAK/m) Unaudited 30 Sep 2026	Amount (LAK/m) Unaudited 30 Jun 2026
I	Amounts due to other banks		-	-
	1. Deposits		-	-
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		1,686,853	1,174,348
	1. Deposits		1,683,021	1,170,510
	2. Other payables to customers		3,832	3,837
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		26,613	17,431
	1. Accrued interest and other expense		4,934	3,069
	2. Interbranch and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		21,679	14,362
VI	Owners' equity		798,921	782,264
	1. Chartered capital		318,000	318,000
	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		4,868	4,415
	8. Retained earnings		386,083	386,083
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		41,642	25,438
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		2,512,387	1,974,042



		Amount (LAKm) Unaudited 3rd Quarter 2026
No.	Description	
	Operating income and expenses	
1	+ Interest and similar income	27,065
	1.1 Interest and similar income from interbank	6,377
	1.2 Interest and similar income from customers	20,689
	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	(4,930)
	2.1 Interest and similar expense for interbank	-
	2.2 Interest and similar expense for customers	(4,930)
	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)	22,136
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	2,401
10	- Fees and commission expense	(130)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	12,114
14	+/- Net gain/(loss) from	-
	II. Net operating income (I+4+...14)	36,521
	B. Other income and expenses	-
15	+ Other operating income	2,557
16	- Other operating Expense	(16,779)
	16.1. Payroll and other staff costs	(6,515)
	16.2. Other administrative expenses	(10,264)
17	- Depreciation and amortization charges	(1,340)
18	- Other administrative expenses	(244)
19	+/- Net specific provision charges/(reversal) for loans to customers	(459)
	19.1. Provision of credit losses of loans to customers	(460)



	19.2. Reversal of provision for impairment losses	1
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(16,266)
	IV. Profit/ Loss before income tax (II-III)	20,255
21	Profit Tax	(4,051)
22	Deferred tax	-
	V. Net profit/Loss in current year	16,204
	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	-

