



Quarterly Statement of Financial Position

As at 31 Dec 2022

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			4th Quarter 2022	3rd Quarter 2022
I	Cash and current accounts with Banks and Institutions		87,126	70,004
	1. Cash on hand or Cash equivalent		10,256	9,425
	2. Deposits at banks and financial institutions		76,870	60,579
II	Amounts due from other banks		884,190	536,564
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		897,150	817,589
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		5,556	4,279
	1. Construction in progress		-	-
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		3,260	1,617
	4. Lease assets		2,295	2,662
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		3,242	6,183
	1. Accrued interest income		1,215	421
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	3,000
	4. Others		2,027	2,762
	Total Assets		1,877,263	1,434,619

No.	Liabilities	Note	Amount	
			4th Quarter 2022	3rd Quarter 2022
I	Amounts due to other banks		417,682	354,447
	1. Deposits		417,682	354,447
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		964,539	593,031
	1. Deposits		961,190	589,736
	2. Other payables to customers		3,349	3,295
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		18,474	19,613
	1. Accrued interest and other expense		4,879	6,218
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		13,595	13,395
VI	Owners' equity		476,569	467,528
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		15,421	15,421
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		4,263	3,867
	8. Retained earnings		107,924	107,924
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		48,961	40,316
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,877,263	1,434,619

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

**Statement of Comprehensive Income**

For the period: October - December 2022

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		4th Quarter 2022
	Operating income and expenses	
1	+ Interest and similar income	16,163
	1.1 Interest and similar income from interbanks	3,077
	1.2 Interest and similar income from customers	13,086
	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	(5,096)
	2.1 Interest and similar expense for interbanks	(4,030)
	2.2 Interest and similar expense for customers	(1,066)
	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)	11,067
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	2,984
10	- Fees and commission expense	(93)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	9,056
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	23,014
	B. Other income and expenses	-
15	+ Other operating income	(11,749)
16	- Other operating Expense	(10,365)
	16.1. Payroll and other staff costs	(4,679)
	16.2. Other administrative expenses	(5,685)
17	- Depreciation and amortization charges	(578)
18	- Other administrative expenses	10,779
19	+/- Net specific provision charges/(reversal) for loans to customers	691
	19.1. Provision of credit losses of loans to customers	(349,103)
	19.2. Reversal of provision for impairment losses	349,795
20	+/- Net gain/ loss of changes financial assets	-
	III.Income - Expense (15+...20)	(11,223)
	IV. Profit/ Loss before income tax (II-III)	11,791
21	Profit Tax	(3,285)
22	Deferred tax	139
	V. Net profit/Loss in current year	8,646
	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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