



Quarterly Statement of Financial Position

As at 31 December 2025

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			31 December 2025	30 September 2025
I	Cash and current accounts with Banks and Institutions		606,469	322,888
	1. Cash on hand or Cash equivalent		15	15
	2. Deposits at banks and financial institutions		606,454	322,873
II	Amounts due from other banks		576,613	474,808
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		725,992	736,200
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		22,395	13,663
	1. Construction in progress		5,948	6,200
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		6,297	1,402
	4. Lease assets		4,535	446
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		8,812	10,649
	1. Accrued interest income		1,937	2,172
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		6,875	8,477
	Total Assets		1,940,280	1,558,207

No.	Liabilities	Note	Amount	
			31 December 2025	30 September 2025
I	Amounts due to other banks		-	-
	1. Deposits		-	-
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		1,166,939	802,420
	1. Deposits		1,163,117	798,605
	2. Other payables to customers		3,822	3,815
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		17,639	14,729
	1. Accrued interest and other expense		1,647	5,239
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		15,992	9,491
VI	Owners' equity		755,702	741,058
	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		3,291	3,321
	8. Retained earnings		363,214	363,214
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		45,411	30,736
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,940,280	1,558,207

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



Statement of Comprehensive Income

For the period: October - December 2025

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		4nd Quarter 2025
	Operating income and expenses	
1	+ Interest and similar income	21,991
	1.1 Interest and similar income from interbanks	5,955
	1.2 Interest and similar income from customers	16,035
	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	(4,781)
	2.1 Interest and similar expense for interbanks	1
	2.2 Interest and similar expense for customers	(4,782)
	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)	17,210
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	2,551
10	- Fees and commission expense	(102)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	12,523
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	32,182
	B. Other income and expenses	-
15	+ Other operating income	(190)
16	- Other operating Expense	(11,556)
	16.1. Payroll and other staff costs	(5,993)
	16.2. Other administrative expenses	(5,563)
17	- Depreciation and amortization charges	(977)
18	- Other administrative expenses	(954)
19	+/- Net specific provision charges/(reversal) for loans to customers	-
	19.1. Provision of credit losses of loans to customers	-
	19.2. Reversal of provision for impairment losses	-
20	+/- Net gain/ loss of changes financial assets	-
	III.Income - Expense (15+...20)	(13,677)
	IV. Profit/ Loss before income tax (II-III)	18,505
21	Profit Tax	(3,830)
22	Deferred tax	-
	V. Net profit/Loss in current year	14,675
	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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