



Quarterly Statement of Financial Position

As at 31 March 2021

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Amount
		1st Quarter 2021
I	<b>Cash and current accounts with BOL</b>	<b>95,095</b>
	1. Cash on hand	7,423
	2. Demand deposits	25,874
	3. Term deposits	61,797
II	<b>Amounts due from other banks</b>	<b>637,674</b>
	1. Demand deposits	225,535
	2. Term deposits	412,139
	3. Net loans to other banks (net of specific provision)	-
III	<b>Securities purchased under repurchase agreement</b>	-
IV	<b>Investment in securities</b>	-
	1. Trading securities	-
	2. Available for sales securities	-
	NZ	-
V	<b>Net loans and advances to customers</b>	<b>594,071</b>
VI	<b>Investment in other long-term</b>	-
VII	<b>Leasing and its equivalents</b>	-
VIII	<b>Fixed assets</b>	<b>7,221</b>
	1. Construction in progress	-
	2. Intangible fixed assets	-
	3. Tangible fixed assets	2,174
	4. Lease assets	5,046
IX	<b>Shares Holders Registered Uncalled Capital</b>	-
X	<b>Other assets</b>	<b>20,878</b>
	1. Accrued interest income	84
	2. Interbranches and Head Office Account	-
	3. Others	20,795
	<b>Total Assets</b>	<b>1,354,939</b>

No.	Liabilities	Amount
		1st Quarter 2021
I	<b>Amounts due to other banks</b>	<b>9,728</b>
	1. Demand deposits	-
	2. Term deposits	9,728
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	<b>Amounts due to customers</b>	<b>919,445</b>
	1. Demand deposits	890,531
	2. Term deposits	22,369
	3. Other payables to customers	6,544
III	<b>Securities sold under repurchase agreement</b>	-
IV	<b>Amounts due from securities</b>	-
V	<b>Other liabilities</b>	<b>46,623</b>
	1. Accrued interest and other expense	8,159
	2. Interbranches and Head Office Account	-
	3. Others	38,464
VI	<b>Owners' equity</b>	<b>379,142</b>
	1. Chartered capital	300,000
	2. Share premium	-
	3. Statutory reserve	6,506
	4. Business development reserve	-
	5. Other reserves	-
	6. Revaluation for fixed assets	-
	7. Provisions under BOL Regulations	2,970
	8. Retained earnings	27,684
	9. Profit for wait approval	28,560
	10. Profit /Loss for current year	13,423
	11. Subvention	-
	12. Other	-
	<b>Total Equity and Liabilities</b>	<b>1,354,939</b>

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

No.	Description	Amount
		1st Quarter 2021
	<b>Operating income and expenses</b>	
1	<b>+ Interest and similar income</b>	<b>6,644</b>
	1.1 Interest and similar income from interbanks	17
	1.2 Interest and similar income from customers	6,628
	1.3 Interest from Securities purchased under repurchase agreement	-
	1.4 Interest from securities investment	-
	1.5 Other interest and similar income	-
2	<b>- Interest and similar expense</b>	<b>(451)</b>
	2.1 Interest and similar expense for interbanks	(19)
	2.2 Interest and similar expense for customers	(431)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
3	<b>Gain or Loss on Trading Gold and other precious metals</b>	<b>-</b>
	<b>1. Net gain/(loss) from Revenue and Expense ( 1+2+3)</b>	<b>6,194</b>
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	1,133
10	- Fees and commission expense	(169)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from .....	-
13	+/- Net gain/(loss) from dealing in foreign currencies	17,465
14	+/- Net gain/(loss) from .....	-
	<b>II . Net operating income (I+4+...14)</b>	<b>24,623</b>
	<b>B. Other income and expenses</b>	<b>-</b>
15	+ Other operating income	2,823
16	- Other operating Expense	<b>(9,389)</b>
	16.1. Payroll and other staff costs	(6,263)
	16.2. Other administrative expenses	(3,126)
17	- Depreciation and amortization charges	(637)
18	- Other administrative expenses	(288)
19	+/- Net specific provision charges/(reversal) for loans to customers	<b>(382)</b>
	19.1. Provision of credit losses of loans to customers	-
	19.2. Reversal of provision for impairment losses	(382)
20	+/- Net gain/ loss of changes financial assets	-
	<b>III. Income - Expense ( 15+...20)</b>	<b>(7,872)</b>
	<b>IV. Profit/ Loss before income tax (II-III)</b>	<b>16,750</b>
21	Profit Tax	<b>(3,328)</b>
	<b>V. Net profit/Loss in current year</b>	<b>13,423</b>
	<b>B: Other operating income</b>	<b>-</b>
22	Change in assets Revaluation	-
23	Profit /Loss in securities for sale revaluation of ...	-
24	Tax relate to other operating income	-
	<b>VI. Net profit/Loss other Operating income</b>	<b>-</b>

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