



Quarterly Statement of Financial Position

As at 31 Mar 2022

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			1st Quarter 2022	4th Quarter 2021
I	Cash and current accounts with Banks and Institutions		77,666	97,445
	1. Cash on hand or Cash equivalent		10,520	10,065
	2. Deposits at banks and financial institutions		67,146	87,379
II	Amounts due from other banks		351,867	281,222
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		721,515	645,377
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		5,263	5,801
	1. Construction in progress		-	-
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		1,806	1,947
	4. Lease assets		3,457	3,854
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		12,940	11,925
	1. Accrued interest income		481	713
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		12,459	11,212
	Total Assets		1,169,250	1,041,770

No.	Liabilities	Note	Amount	
			1st Quarter 2022	4th Quarter 2021
I	Amounts due to other banks		100,000	-
	1. Deposits		100,000	-
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		615,525	586,455
	1. Deposits		615,525	586,455
	2. Other payables to customers		-	-
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		19,190	28,805
	1. Accrued interest and other expense		3,260	2,206
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		15,930	26,599
VI	Owners' equity		434,535	426,510
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		15,421	9,600
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		3,496	3,165
	8. Retained earnings		107,924	53,149
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		7,695	60,596
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,169,250	1,041,770

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



Statement of Comprehensive Income

For the period: January - March 2022

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		1st Quarter 2022
	Operating income and expenses	
1	+ Interest and similar income	7,790
	1.1 Interest and similar income from interbanks	1
	1.2 Interest and similar income from customers	7,789
	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	(960)
	2.1 Interest and similar expense for interbanks	(386)
	2.2 Interest and similar expense for customers	(574)
	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)	6,830
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	1,778
10	- Fees and commission expense	(164)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	9,547
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	17,991
	B. Other income and expenses	-
15	+ Other operating income	3,222
16	- Other operating Expense	(7,696)
	16.1. Payroll and other staff costs	(2,860)
	16.2. Other administrative expenses	(4,836)
17	- Depreciation and amortization charges	(538)
18	- Other administrative expenses	(3,090)
19	+/- Net specific provision charges/(reversal) for loans to customers	(271)
	19.1. Provision of credit losses of loans to customers	(564)
	19.2. Reversal of provision for impairment losses	293
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(8,373)
	IV. Profit/ Loss before income tax (II-III)	9,618
21	Profit Tax	(2,171)
22	Deferred tax	247
	V. Net profit/Loss in current year	7,695
	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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