



Quarterly Statement of Financial Position

As at 31 Mar 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			1st Quarter 2024	4th Quarter 2023
I	Cash and current accounts with Banks and Institutions		131,202	118,040
	1. Cash on hand or Cash equivalent		11,890	14,028
	2. Deposits at banks and financial institutions		119,312	104,012
II	Amounts due from other banks		1,042,342	579,833
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		886,262	1,063,635
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		11,997	12,364
	1. Construction in progress		-	-
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		2,373	2,587
	4. Lease assets		4,009	4,162
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		15,306	12,202
	1. Accrued interest income		3,516	1,732
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		11,790	10,469
	Total Assets		2,087,109	1,786,074

No.	Liabilities	Note	Amount	
			1st Quarter 2024	4th Quarter 2023
I	Amounts due to other banks		427,565	420,030
	1. Deposits		420,793	415,297
	2. Borrowings and Other payables		6,773	4,734
II	Amounts due to customers		1,008,045	744,807
	1. Deposits		1,004,276	741,117
	2. Other payables to customers		3,769	3,690
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		29,199	49,814
	1. Accrued interest and other expense		14,599	8,978
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		14,600	40,836
VI	Owners' equity		622,299	571,422
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		29,726	20,317
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		4,120	5,033
	8. Retained earnings		236,663	151,989
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		51,791	94,083
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		2,087,109	1,786,074

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



Statement of Comprehensive Income

For the period: January - March 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		1st Quarter 2024
	Operating income and expenses	
1	+ Interest and similar income	24,902
	1.1 Interest and similar income from interbanks	3,749
	1.2 Interest and similar income from customers	21,153
	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	(10,986)
	2.1 Interest and similar expense for interbanks	(6,252)
	2.2 Interest and similar expense for customers	(4,734)
	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)	13,916
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	2,166
10	- Fees and commission expense	(207)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	61,214
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	77,090
	B. Other income and expenses	-
15	+ Other operating income	24
16	- Other operating Expense	(11,297)
	16.1. Payroll and other staff costs	(6,712)
	16.2. Other administrative expenses	(4,585)
17	- Depreciation and amortization charges	(1,207)
18	- Other administrative expenses	(251)
19	+/- Net specific provision charges/(reversal) for loans to customers	968
	19.1. Provision of credit losses of loans to customers	(28)
	19.2. Reversal of provision for impairment losses	996
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(11,764)
	IV. Profit/ Loss before income tax (II-III)	65,326
21	Profit Tax	(13,535)
22	Deferred tax	-
	V. Net profit/Loss in current year	51,791
	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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