



## Quarterly Statement of Financial Position

As at 30 June 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			2nd Quarter 2024	1st Quarter 2024
I	<b>Cash and current accounts with Banks and Institutions</b>		<b>154,110</b>	<b>131,202</b>
	1. Cash on hand or Cash equivalent		12,284	11,890
	2. Deposits at banks and financial institutions		141,826	119,312
II	<b>Amounts due from other banks</b>		<b>1,057,296</b>	<b>1,042,342</b>
III	<b>Securities purchased under repurchase agreement</b>		-	-
IV	<b>Investment in securities</b>		-	-
	1. Trading securities		-	-
	2. Available for sales securities		-	-
	3. Investment Securities		-	-
V	<b>Net loans and advances to customers</b>		<b>882,461</b>	<b>886,262</b>
VI	<b>Investment in other long-term</b>		-	-
VII	<b>Leasing and its equivalents</b>		-	-
VIII	<b>Fixed assets</b>		<b>11,073</b>	<b>11,997</b>
	1. Construction in progress		52	-
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		2,131	2,373
	4. Lease assets		3,275	4,009
IX	<b>Shares Holders Registered Uncalled Capital</b>		-	-
X	<b>Other assets</b>		<b>25,125</b>	<b>15,306</b>
	1. Accrued interest income		4,109	3,516
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		21,016	11,790
	<b>Total Assets</b>		<b>2,130,064</b>	<b>2,087,109</b>

No.	Liabilities	Note	Amount	
			2nd Quarter 2024	1st Quarter 2024
I	<b>Amounts due to other banks</b>		<b>406,489</b>	<b>427,565</b>
	1. Deposits		400,361	420,793
	2. Borrowings and Other payables		6,127	6,773
II	<b>Amounts due to customers</b>		<b>987,276</b>	<b>1,008,045</b>
	1. Deposits		983,451	1,004,276
	2. Other payables to customers		3,825	3,769
III	<b>Securities sold under repurchase agreement</b>		-	-
IV	<b>Amounts due from securities</b>		-	-
V	<b>Other liabilities</b>		<b>53,204</b>	<b>29,199</b>
	1. Accrued interest and other expense		11,271	14,599
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		41,933	14,600
VI	<b>Owners' equity</b>		<b>683,096</b>	<b>622,299</b>
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		29,726	29,726
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		4,117	4,120
	8. Retained earnings		236,663	236,663
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		112,590	51,791
	11. Subvention		-	-
	12. Other		-	-
	<b>Total Equity and Liabilities</b>		<b>2,130,064</b>	<b>2,087,109</b>

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

**Statement of Comprehensive Income**

For the period: April to June 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		2nd Quarter 2024
	<b>Operating income and expenses</b>	
1	<b>+ Interest and similar income</b>	<b>22,688</b>
	1.1 Interest and similar income from interbanks	3,802
	1.2 Interest and similar income from customers	18,887
	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>(10,059)</b>
	2.1 Interest and similar expense for interbanks	(6,361)
	2.2 Interest and similar expense for customers	(3,698)
	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	<b>Gain or Loss on Trading Gold and other precious metals</b>	<b>-</b>
	<b>I. Net gain/(loss) from Revenue and Expense ( 1+2+3)</b>	<b>12,629</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	2,458
10	- Fees and commission expense	(131)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from .....	-
13	+/- Net gain/(loss) from dealing in foreign currencies	72,691
14	+/- Net gain/(loss) from .....	-
	<b>II. Net operating income (I+4+...14)</b>	<b>87,647</b>
	<b>B. Other income and expenses</b>	<b>-</b>
15	+ Other operating income	270
16	- Other operating Expense	<b>(10,421)</b>
	16.1. Payroll and other staff costs	(5,400)
	16.2. Other administrative expenses	(5,021)
17	- Depreciation and amortization charges	<b>(1,230)</b>
18	- Other administrative expenses	(275)
19	+/- Net specific provision charges/(reversal) for loans to customers	<b>97</b>
	19.1. Provision of credit losses of loans to customers	(23,536)
	19.2. Reversal of provision for impairment losses	23,633
20	+/- Net gain/ loss of changes financial assets	-
	<b>III. Income - Expense ( 15+...20)</b>	<b>(11,559)</b>
	<b>IV. Profit/ Loss before income tax (II-III)</b>	<b>76,088</b>
21	Profit Tax	(15,289)
22	Deferred tax	-
	<b>V. Net profit/Loss in current year</b>	<b>60,799</b>
	<b>B: Other operating income</b>	
23	Change in assets Revaluation	-
24	Profit /Loss in securities for sale revaluation of ...	-
25	Tax relate to other operating income	-
	<b>VI. Net profit/Loss other Operating income</b>	<b>-</b>

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