



Quarterly Statement of Financial Position

As at 30 June 2025

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	Amount
			2nd Quarter 2025	1st Quarter 2025
I	Cash and current accounts with Banks and Institutions		212,256	172,855
	1. Cash on hand or Cash equivalent		15	12,064
	2. Deposits at banks and financial institutions		212,241	160,791
II	Amounts due from other banks		836,240	855,223
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		684,817	800,395
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		11,547	12,835
	1. Construction in progress		-	-
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		3,549	3,835
	4. Lease assets		2,384	3,385
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		14,352	20,411
	1. Accrued interest income		1,427	1,532
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		12,925	18,879
	Total Assets		1,759,213	1,861,719

No.	Liabilities	Note	Amount	Amount
			2nd Quarter 2025	1st Quarter 2025
I	Amounts due to other banks		30,000	60,000
	1. Deposits		30,000	60,000
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		973,811	1,032,693
	1. Deposits		970,013	1,028,933
	2. Other payables to customers		3,798	3,761
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		23,330	50,380
	1. Accrued interest and other expense		3,234	4,953
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		20,096	45,427
VI	Owners' equity		732,072	718,646
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		43,787	29,726
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		2,999	3,512
	8. Retained earnings		363,214	236,663
	9. Profit for wait approval		-	140,611
	10. Profit /Loss for current year		22,072	8,133
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,759,213	1,861,719

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



Statement of Comprehensive Income

For the period: April - June 2025

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		2nd Quarter 2025
	Operating income and expenses	
1	+ Interest and similar income	16,161
	1.1 Interest and similar income from interbanks	1,246
	1.2 Interest and similar income from customers	14,915
	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	(3,968)
	2.1 Interest and similar expense for interbanks	(1,063)
	2.2 Interest and similar expense for customers	(2,905)
	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)	12,193
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	2,262
10	- Fees and commission expense	(193)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	9,800
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	24,063
	B. Other income and expenses	-
15	+ Other operating income	1,549
16	- Other operating Expense	(12,827)
	16.1. Payroll and other staff costs	(5,948)
	16.2. Other administrative expenses	(6,879)
17	- Depreciation and amortization charges	(1,320)
18	- Other administrative expenses	(793)
19	+/- Net specific provision charges/(reversal) for loans to customers	(6,751)
	19.1. Provision of credit losses of loans to customers	-
	19.2. Reversal of provision for impairment losses	6,751
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(6,640)
	IV. Profit/ Loss before income tax (II-III)	17,423
21	Profit Tax	(3,485)
22	Deferred tax	-
	V. Net profit/Loss in current year	13,938
	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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