Quarterly Statement of Financial Position

As at 30th September 2019

Australia and New Zealand Banking Group Limited, Lao Branch　　　　　　　　　LAK'1M

No	Assets	Amount 3rd Quarter 2019
I	**Cash and current accounts with BOL**	**102,293**
	1. Cash on hand	7,798
	2. Demand deposits	64,103
	3. Term deposits	30,392
II	**Amounts due from other banks**	**246,716**
	1. Demand deposits	100,823
	2. Term deposits	145,893
	3. Net loans to other banks (net of specific provision)	-
III	**Securities purchased under repurchase agreement**	-
IV	**Investment in securities**	-
	1. Trading securities	-
	2. Available for sales securities	-
	NZ	-
V	**Net loans and advances to customers**	**341,886**
VI	**Investment in other long-term**	-
VII	**Leasing and its equivalents**	-
VIII	**Fixed assets**	**3,254**
	1. Construction in progress	-
	2. Intangible fixed assets	442
	3. Tangible fixed assets	2,812
IX	**Shares Holders Registered Uncalled Capital**	-
X	**Other assets**	**46,254**
	1. Accrued interest income	629
	2. Interbranches and Head Office Account	-
	3. Others	45,625
	Total Assets	**740,403**

No.	Liabilities	Amount 3rd Quarter 2019
I	**Amounts due to other banks**	**83,443**
	1. Demand deposits	-
	2. Term deposits	83,443
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	**Amounts due to customers**	**338,043**
	1. Demand deposits	212,959
	2. Term deposits	108,856
	3. Other payables to customers	16,228
III	**Securities sold under repurchase agreement**	-
IV	**Amounts due from securities**	-
V	**Other liabilities**	**178,710**
	1. Accrued interest and other expense	7,862
	2. Interbranches and Head Office Account	-
	3. Others	170,848
VI	**Owners' equity**	**140,207**
	1. Chartered capital	150,000
	2. Share premium	-
	3. Statutory reserve	-
	4. Business development reserve	-
	5. Other reserves	-
	6. Revaluation for fixed assets	-
	7. Provisions under BOL Regulations	1,670
	8. Retained earnings	-
	9. Profit for wait approval	-
	10. Profit /Loss for current year	(11,463)
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	**740,403**

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

Statement of Comprehensive Income

3rd Quarter 2019 (July -September 2019)

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount 3rd Quarter 2019
	Operating income and expenses	
1	**+ Interest and similar income**	**5,175**
	1.1 Interest and similar income from interbanks	948
	1.2 Interest and similar income from customers	4,227
	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**	**(2,827)**
	2.1 Interest and similar expense for interbanks	(2,503)
	2.2 Interest and similar expense for customers	(324)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
3	**Gain or Loss on Trading Gold and other precious metals**	-
	1. Net gain/(loss) from Revenue and Expense (1+2+3)	**2,348**
4	+ Income from doubtful and finance leasing	(400)
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	1,210
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	1,000
14	+/- Net gain/(loss) from …..	-
	II . Net operating income (I+4+…14)	**3,965**
	B. Other income and expenses	-
15	+ Other operating income	3,886
16	- Other operating Expense	(8,578)
	16.1. Payroll and other staff costs	(3,496)
	16.2. Other administrative expenses	(5,082)
17	- Depreciation and amortization charges	(1)
18	- Other administrative expenses	(781)
19	+/- Net specific provision charges/(reversal) for loans to customers	(2,994)
	19.1. Provision of credit losses of loans to customers	(2,998)
	19.2. Reversal of provision for impairment losses	5
20	+/- Net gain/ loss of changes financial assets	-
	III.Income - Expense (15+…20)	**(8,468)**
	IV. Profit/ Loss before income tax (II-III)	**(4,503)**
21	Profit Tax	
	V. Net profit/Loss in current year	**(4,503)**
	B: Other operating income	-
22	Change in assets Revaluation	-
23	Profit /Loss in securities for sale revaluation of …	-
24	Tax relate to other operating income	-
	VI. Net profit/Loss other Operating income	-

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