



Quarterly Statement of Financial Position

As at 30th September 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Amount
		3rd Quarter 2020
I	Cash and current accounts with BOL	110,028
	1. Cash on hand	7,490
	2. Demand deposits	53,244
	3. Term deposits	49,294
II	Amounts due from other banks	663,804
	1. Demand deposits	663,804
	2. Term deposits	-
	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	450,011
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	8,727
	1. Construction in progress	1,164
	2. Intangible fixed assets	201
	3. Tangible fixed assets	1,521
	4. Lease assets	5,841
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	23,790
	1. Accrued interest income	53
	2. Interbranches and Head Office Account	-
	3. Others	23,737
	Total Assets	1,256,359

No.	Liabilities	Amount
		3rd Quarter 2020
I	Amounts due to other banks	101,360
	1. Demand deposits	-
	2. Term deposits	101,360
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	768,032
	1. Demand deposits	719,204
	2. Term deposits	42,356
	3. Other payables to customers	6,472
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	184,951
	1. Accrued interest and other expense	8,900
	2. Interbranches and Head Office Account	-
	3. Others	176,051
VI	Owners' equity	202,017
	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	2,250
	8. Retained earnings	-
	9. Profit for wait approval	30,809
	10. Profit /Loss for current year	18,958
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	1,256,359

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

**Statement of Comprehensive Income**

For the period: July - September 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		3rd Quarter 2020
	Operating income and expenses	
1	+ Interest and similar income	5,005
	1.1 Interest and similar income from interbanks	6
	1.2 Interest and similar income from customers	4,999
	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	(1,695)
	2.1 Interest and similar expense for interbanks	(1,327)
	2.2 Interest and similar expense for customers	(368)
	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)	3,310
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	1,407
10	- Fees and commission expense	(102)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	17,842
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	22,458
	B. Other income and expenses	-
15	+ Other operating income	640
16	- Other operating Expense	(8,044)
	16.1. Payroll and other staff costs	(3,554)
	16.2. Other administrative expenses	(4,490)
17	- Depreciation and amortization charges	(799)
18	- Other administrative expenses	(1,442)
19	+/- Net specific provision charges/(reversal) for loans to customers	(394)
	19.1. Provision of credit losses of loans to customers	(410)
	19.2. Reversal of provision for impairment losses	17
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(10,038)
	IV. Profit/ Loss before income tax (II-III)	12,420
21	Profit Tax	(2,634)
	V. Net profit/Loss in current year	9,786
	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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