



Quarterly Statement of Financial Position

As at 30 September 2021

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			3rd Quarter 2021	2nd Quarter 2021
I	Cash and current accounts with Banks and Institutions		118,550	69,904
	1. Cash on hand or Cash equivalent		6,678	4,915
	2. Deposits at banks and financial institutions		111,872	64,990
II	Amounts due from other banks		548,113	381,260
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		542,978	529,008
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		6,104	6,674
	1. Construction in progress		-	38
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		1,852	1,987
	4. Lease assets		4,252	4,649
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		17,047	18,442
	1. Accrued interest income		73	68
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		200	-
	4. Others		16,773	18,374
	Total Assets		1,232,792	1,005,288

No.	Liabilities	Note	Amount	
			3rd Quarter 2021	2nd Quarter 2021
I	Amounts due to other banks		10,408	67,667
	1. Deposits		10,408	67,667
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		793,299	521,458
	1. Deposits		793,299	514,881
	2. Other payables to customers		-	6,577
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		17,241	23,285
	1. Accrued interest and other expense		3,762	5,439
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		13,479	17,846
VI	Owners' equity		411,845	392,877
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		8,590	6,506
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		2,715	2,645
	8. Retained earnings		54,159	27,684
	9. Profit for wait approval		-	28,560
	10. Profit /Loss for current year		46,380	27,483
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,232,792	1,005,288

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



Statement of Comprehensive Income

For the period: July -September 2021

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		3rd Quarter 2021
	Operating income and expenses	
1	+ Interest and similar income	6,079
	1.1 Interest and similar income from interbanks	1
	1.2 Interest and similar income from customers	6,077
	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	(442)
	2.1 Interest and similar expense for interbanks	(92)
	2.2 Interest and similar expense for customers	(350)
	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)	5,637
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	1,330
10	- Fees and commission expense	(88)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	21,382
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	28,260
	B. Other income and expenses	-
15	+ Other operating income	2,726
16	- Other operating Expense	(5,801)
	16.1. Payroll and other staff costs	(4,517)
	16.2. Other administrative expenses	(1,284)
17	- Depreciation and amortization charges	(570)
18	- Other administrative expenses	(248)
19	+/- Net specific provision charges/(reversal) for loans to customers	(27)
	19.1. Provision of credit losses of loans to customers	198
	19.2. Reversal of provision for impairment losses	(224)
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(3,919)
	IV. Profit/ Loss before income tax (II-III)	24,341
21	Profit Tax	(5,443)
22	Deferred tax	-
	V. Net profit/Loss in current year	18,898
	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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