



Quarterly Statement of Financial Position

As at 30 Sep 2022

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			3rd Quarter 2022	2nd Quarter 2022
I	Cash and current accounts with Banks and Institutions		70,004	68,223
	1. Cash on hand or Cash equivalent		9,425	10,061
	2. Deposits at banks and financial institutions		60,579	58,162
II	Amounts due from other banks		536,564	431,798
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		817,589	780,153
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		4,279	4,739
	1. Construction in progress		-	-
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		1,617	1,679
	4. Lease assets		2,662	3,060
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		6,183	1,501
	1. Accrued interest income		421	643
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		3,000	-
	4. Others		2,762	858
	Total Assets		1,434,619	1,286,414

No.	Liabilities	Note	Amount	
			3rd Quarter 2022	2nd Quarter 2022
I	Amounts due to other banks		354,447	339,494
	1. Deposits		354,447	339,494
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		593,031	479,697
	1. Deposits		589,736	479,697
	2. Other payables to customers		3,295	-
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		19,613	14,476
	1. Accrued interest and other expense		6,218	5,202
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		13,395	9,274
VI	Owners' equity		467,528	452,747
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		15,421	15,421
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		3,867	3,706
	8. Retained earnings		107,924	107,924
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		40,316	25,696
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,434,619	1,286,414

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



Statement of Comprehensive Income

For the period: July - September 2022

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		3rd Quarter 2022
	Operating income and expenses	
1	+ Interest and similar income	12,218
	1.1 Interest and similar income from interbanks	963
	1.2 Interest and similar income from customers	11,255
	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	(3,761)
	2.1 Interest and similar expense for interbanks	(2,788)
	2.2 Interest and similar expense for customers	(973)
	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)	8,457
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	2,241
10	- Fees and commission expense	(145)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	17,208
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	27,760
	B. Other income and expenses	-
15	+ Other operating income	3,936
16	- Other operating Expense	(9,439)
	16.1. Payroll and other staff costs	(4,215)
	16.2. Other administrative expenses	(5,224)
17	- Depreciation and amortization charges	(515)
18	- Other administrative expenses	(3,461)
19	+/- Net specific provision charges/(reversal) for loans to customers	(6)
	19.1. Provision of credit losses of loans to customers	(384)
	19.2. Reversal of provision for impairment losses	378
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(9,485)
	IV. Profit/ Loss before income tax (II-III)	18,275
21	Profit Tax	(3,938)
22	Deferred tax	283
	V. Net profit/Loss in current year	14,620
	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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