



Quarterly Statement of Financial Position

As at 31st December 2019

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Amount
		4th Quarter 2019
I	Cash and current accounts with BOL	71,514
	1. Cash on hand	5,232
	2. Demand deposits	17,977
	3. Term deposits	48,305
II	Amounts due from other banks	572,860
	1. Demand deposits	201,057
	2. Term deposits	371,803
	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	378,363
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	2,630
	1. Construction in progress	366
	2. Intangible fixed assets	234
	3. Tangible fixed assets	1,889
	4. Lease assets	141
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	16,514
	1. Accrued interest income	1,058
	2. Interbranches and Head Office Account	-
	3. Others	15,457
	Total Assets	1,041,880

No.	Liabilities	Amount
		4th Quarter 2019
I	Amounts due to other banks	79,740
	1. Demand deposits	-
	2. Term deposits	79,740
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	509,972
	1. Demand deposits	392,869
	2. Term deposits	104,492
	3. Other payables to customers	12,611
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	269,491
	1. Accrued interest and other expense	10,831
	2. Interbranches and Head Office Account	-
	3. Others	258,661
VI	Owners' equity	182,677
	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	1,869
	8. Retained earnings	-
	9. Profit for wait approval	-
	10. Profit /Loss for current year	30,809
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	1,041,880

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



Statement of Comprehensive Income

4th Quarter 2019 (October -December 2019)

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		4th Quarter 2019
	Operating income and expenses	
1	+ Interest and similar income	5,597
	1.1 Interest and similar income from interbanks	1,099
	1.2 Interest and similar income from customers	4,498
	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	(2,448)
	2.1 Interest and similar expense for interbanks	(1,633)
	2.2 Interest and similar expense for customers	(815)
	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)	3,150
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	1,005
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	1,217
10	- Fees and commission expense	(112)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	7,043
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	12,302
	B. Other income and expenses	-
15	+ Other operating income	48,762
16	- Other operating Expense	(7,839)
	16.1. Payroll and other staff costs	(3,848)
	16.2. Other administrative expenses	(3,991)
17	- Depreciation and amortization charges	(906)
18	- Other administrative expenses	3,327
19	+/- Net specific provision charges/(reversal) for loans to customers	(3,493)
	19.1. Provision of credit losses of loans to customers	(3,493)
	19.2. Reversal of provision for impairment losses	-
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	39,851
	IV. Profit/ Loss before income tax (II-III)	52,153
21	Profit Tax	(9,881)
	V. Net profit/Loss in current year	42,272
	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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