



Quarterly Statement of Financial Position

As at 31 December 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			4th Quarter 2023	3rd Quarter 2023
I	Cash and current accounts with Banks and Institutions		118,040	118,829
	1. Cash on hand or Cash equivalent		14,028	11,320
	2. Deposits at banks and financial institutions		104,012	107,508
II	Amounts due from other banks		579,833	716,476
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		1,063,635	929,063
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		12,364	7,569
	1. Construction in progress		-	-
	2. Intangible fixed assets		5,615	-
	3. Tangible fixed assets		2,587	2,633
	4. Lease assets		4,162	4,935
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		12,202	38,042
	1. Accrued interest income		1,732	478
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		10,469	37,564
	Total Assets		1,786,074	1,809,979

No.	Liabilities	Note	Amount	
			4th Quarter 2023	3rd Quarter 2023
I	Amounts due to other banks		420,030	393,583
	1. Deposits		415,297	393,583
	2. Borrowings and Other payables		4,734	-
II	Amounts due to customers		744,807	819,952
	1. Deposits		741,117	816,273
	2. Other payables to customers		3,690	3,680
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		49,814	64,016
	1. Accrued interest and other expense		8,978	12,694
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		40,836	51,322
VI	Owners' equity		571,422	532,427
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		20,317	20,317
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		5,033	4,402
	8. Retained earnings		151,989	151,989
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		94,083	55,719
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,786,074	1,809,979

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



Statement of Comprehensive Income

For the period: September - December 2023

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		4th Quarter 2023
	Operating income and expenses	
1	+ Interest and similar income	24,045
	1.1 Interest and similar income from interbanks	3,664
	1.2 Interest and similar income from customers	20,380
	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	(8,157)
	2.1 Interest and similar expense for interbanks	(6,106)
	2.2 Interest and similar expense for customers	(2,051)
	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)	15,888
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	2,304
10	- Fees and commission expense	(132)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	34,713
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	52,773
	B. Other income and expenses	-
15	+ Other operating income	3
16	- Other operating Expense	(10,545)
	16.1. Payroll and other staff costs	(5,655)
	16.2. Other administrative expenses	(4,890)
17	- Depreciation and amortization charges	(1,055)
18	- Other administrative expenses	(212)
19	+/- Net specific provision charges/(reversal) for loans to customers	6,989
	19.1. Provision of credit losses of loans to customers	(72,316)
	19.2. Reversal of provision for impairment losses	79,305
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(4,819)
	IV. Profit/ Loss before income tax (II-III)	47,954
21	Profit Tax	(9,591)
22	Deferred tax	-
	V. Net profit/Loss in current year	38,363
	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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