



Quarterly Statement of Financial Position

As at 31 Dec 2021

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			4th Quarter 2021	3rd Quarter 2021
I	Cash and current accounts with Banks and Institutions		97,445	118,550
	1. Cash on hand or Cash equivalent		10,065	6,678
	2. Deposits at banks and financial institutions		87,379	111,872
II	Amounts due from other banks		281,222	548,113
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		645,377	542,978
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		5,801	6,104
	1. Construction in progress		-	-
	2. Intangible fixed assets		-	-
	3. Tangible fixed assets		1,947	1,852
	4. Lease assets		3,854	4,252
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		11,925	17,047
	1. Accrued interest income		713	73
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	200
	4. Others		11,212	16,773
	Total Assets		1,041,770	1,232,792

No.	Liabilities	Note	Amount	
			4th Quarter 2021	3rd Quarter 2021
I	Amounts due to other banks		-	10,408
	1. Deposits		-	10,408
	2. Borrowings and Other payables		-	-
II	Amounts due to customers		586,455	793,299
	1. Deposits		586,455	793,299
	2. Other payables to customers		-	-
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		28,805	17,241
	1. Accrued interest and other expense		2,206	3,762
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		26,599	13,479
VI	Owners' equity		426,510	411,845
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		9,600	8,590
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		3,165	2,715
	8. Retained earnings		53,149	54,159
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		60,596	46,380
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		1,041,770	1,232,792

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



Statement of Comprehensive Income

For the period: October - December 2021

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		4th Quarter 2021
	Operating income and expenses	
1	+ Interest and similar income	6,725
	1.1 Interest and similar income from interbanks	3
	1.2 Interest and similar income from customers	6,722
	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	(784)
	2.1 Interest and similar expense for interbanks	(3)
	2.2 Interest and similar expense for customers	(781)
	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)	5,940
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	1,747
10	- Fees and commission expense	(124)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	19,724
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	27,288
	B. Other income and expenses	-
15	+ Other operating income	30,580
16	- Other operating Expense	(8,039)
	16.1. Payroll and other staff costs	(4,430)
	16.2. Other administrative expenses	(3,609)
17	- Depreciation and amortization charges	-
18	- Other administrative expenses	(560)
19	+/- Net specific provision charges/(reversal) for loans to customers	(31,218)
	19.1. Provision of credit losses of loans to customers	-
	19.2. Reversal of provision for impairment losses	-
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(9,237)
	IV. Profit/ Loss before income tax (II-III)	18,051
21	Profit Tax	(4,046)
22	Deferred tax	210
	V. Net profit/Loss in current year	14,215
	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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