



Quarterly Statement of Financial Position

As at 30 September 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Note	Amount	
			3rd Quarter 2024	2nd Quarter 2024
I	Cash and current accounts with Banks and Institutions		156,728	154,110
	1. Cash on hand or Cash equivalent		12,263	12,284
	2. Deposits at banks and financial institutions		144,466	141,826
II	Amounts due from other banks		1,386,281	1,057,296
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		640,792	882,461
VI	Investment in other long-term		-	-
VII	Leasing and its equivalents		-	-
VIII	Fixed assets		11,261	11,073
	1. Construction in progress		-	52
	2. Intangible fixed assets		5,615	5,615
	3. Tangible fixed assets		3,336	2,131
	4. Lease assets		2,310	3,275
IX	Shares Holders Registered Uncalled Capital		-	-
X	Other assets		34,956	25,125
	1. Accrued interest income		2,994	4,109
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax asset		-	-
	4. Others		31,962	21,016
	Total Assets		2,230,018	2,130,064

No.	Liabilities	Note	Amount	
			3rd Quarter 2024	2nd Quarter 2024
I	Amounts due to other banks		369,780	406,489
	1. Deposits		369,780	400,361
	2. Borrowings and Other payables		-	6,127
II	Amounts due to customers		1,077,769	987,276
	1. Deposits		1,073,943	983,451
	2. Other payables to customers		3,826	3,825
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		79,522	53,204
	1. Accrued interest and other expense		15,803	11,271
	2. Interbranches and Head Office Account		-	-
	3. Deferred tax liability		-	-
	4. Others		63,719	41,933
VI	Owners' equity		702,946	683,096
	1. Chartered capital		300,000	300,000
	2. Share premium		-	-
	3. Statutory reserve		29,726	29,726
	4. Business development reserve		-	-
	5. Other reserves		-	-
	6. Revaluation for fixed assets		-	-
	7. Provisions under BOL Regulations		2,968	4,117
	8. Retained earnings		236,663	236,663
	9. Profit for wait approval		-	-
	10. Profit /Loss for current year		133,589	112,590
	11. Subvention		-	-
	12. Other		-	-
	Total Equity and Liabilities		2,230,018	2,130,064

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



Statement of Comprehensive Income

For the period: July to September 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		3rd Quarter 2024
	Operating income and expenses	
1	+ Interest and similar income	22,616
	1.1 Interest and similar income from interbanks	7,515
	1.2 Interest and similar income from customers	15,101
	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	(9,397)
	2.1 Interest and similar expense for interbanks	(5,670)
	2.2 Interest and similar expense for customers	(3,727)
	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)	13,219
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	2,360
10	- Fees and commission expense	(115)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	26,802
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	42,267
	B. Other income and expenses	-
15	+ Other operating income	747
16	- Other operating Expense	(16,408)
	16.1. Payroll and other staff costs	(3,848)
	16.2. Other administrative expenses	(12,560)
17	- Depreciation and amortization charges	(1,302)
18	- Other administrative expenses	(198)
19	+/- Net specific provision charges/(reversal) for loans to customers	1,143
	19.1. Provision of credit losses of loans to customers	(110)
	19.2. Reversal of provision for impairment losses	1,253
20	+/- Net gain/ loss of changes financial assets	-
	III.Income - Expense (15+...20)	(16,017)
	IV. Profit/ Loss before income tax (II-III)	26,249
21	Profit Tax	(5,250)
22	Deferred tax	-
	V. Net profit/Loss in current year	21,000
	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	-

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