



Quarterly Statement of Financial Position

As at 31 March 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Amount
		1st Quarter 2020
I	Cash and current accounts with BOL	88,464
	1. Cash on hand	4,899
	2. Demand deposits	29,031
	3. Term deposits	54,535
II	Amounts due from other banks	511,743
	1. Demand deposits	511,743
	2. Term deposits	-
	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	376,259
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	9,327
	1. Construction in progress	-
	2. Intangible fixed assets	322
	3. Tangible fixed assets	1,876
	4. Lease assets	7,128
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	14,168
	1. Accrued interest income	278
	2. Interbranches and Head Office Account	-
	3. Others	13,890
	Total Assets	999,961

No.	Liabilities	Amount
		1st Quarter 2020
I	Amounts due to other banks	17,660
	1. Demand deposits	-
	2. Term deposits	17,660
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	624,443
	1. Demand deposits	590,710
	2. Term deposits	26,785
	3. Other payables to customers	6,948
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	170,706
	1. Accrued interest and other expense	7,040
	2. Interbranches and Head Office Account	-
	3. Others	163,666
VI	Owners' equity	187,153
	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	1,881
	8. Retained earnings	-
	9. Profit for wait approval	30,809
	10. Profit /Loss for current year	4,462
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	999,961

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

**Statement of Comprehensive Income**

For the period: January - March 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		1st Quarter 2020
	Operating income and expenses	
1	+ Interest and similar income	6,090
	1.1 Interest and similar income from interbanks	563
	1.2 Interest and similar income from customers	5,526
	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	(2,418)
	2.1 Interest and similar expense for interbanks	(1,605)
	2.2 Interest and similar expense for customers	(813)
	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)	3,671
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	240
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	1,674
10	- Fees and commission expense	(119)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	12,699
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	18,166
	B. Other income and expenses	-
15	+ Other operating income	52,204
16	- Other operating Expense	(8,509)
	16.1. Payroll and other staff costs	(4,513)
	16.2. Other administrative expenses	(3,997)
17	- Depreciation and amortization charges	(810)
18	- Other administrative expenses	(50,749)
19	+/- Net specific provision charges/(reversal) for loans to customers	(4,724)
	19.1. Provision of credit losses of loans to customers	(19,431)
	19.2. Reversal of provision for impairment losses	14,706
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(12,589)
	IV. Profit/ Loss before income tax (II-III)	5,578
21	Profit Tax	(1,115)
	V. Net profit/Loss in current year	4,462
	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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