



## Quarterly Statement of Financial Position

As at 30 June 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No	Assets	Amount
		2nd Quarter 2020
I	<b>Cash and current accounts with BOL</b>	<b>72,024</b>
	1. Cash on hand	8,668
	2. Demand deposits	26,363
	3. Term deposits	36,994
II	<b>Amounts due from other banks</b>	<b>507,459</b>
	1. Demand deposits	507,459
	2. Term deposits	-
	3. Net loans to other banks (net of specific provision)	-
III	<b>Securities purchased under repurchase agreement</b>	-
IV	<b>Investment in securities</b>	-
	1. Trading securities	-
	2. Available for sales securities	-
	NZ	-
V	<b>Net loans and advances to customers</b>	<b>368,680</b>
VI	<b>Investment in other long-term</b>	-
VII	<b>Leasing and its equivalents</b>	-
VIII	<b>Fixed assets</b>	<b>7,554</b>
	1. Construction in progress	1
	2. Intangible fixed assets	287
	3. Tangible fixed assets	1,658
	4. Lease assets	5,608
IX	<b>Shares Holders Registered Uncalled Capital</b>	-
X	<b>Other assets</b>	<b>11,976</b>
	1. Accrued interest income	46
	2. Interbranches and Head Office Account	-
	3. Others	11,929
	<b>Total Assets</b>	<b>967,693</b>

No.	Liabilities	Amount
		2nd Quarter 2020
I	<b>Amounts due to other banks</b>	<b>9,362</b>
	1. Demand deposits	-
	2. Term deposits	9,362
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	<b>Amounts due to customers</b>	<b>592,383</b>
	1. Demand deposits	540,867
	2. Term deposits	45,109
	3. Other payables to customers	6,407
III	<b>Securities sold under repurchase agreement</b>	-
IV	<b>Amounts due from securities</b>	-
V	<b>Other liabilities</b>	<b>174,125</b>
	1. Accrued interest and other expense	7,414
	2. Interbranches and Head Office Account	-
	3. Others	166,711
VI	<b>Owners' equity</b>	<b>191,824</b>
	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	1,843
	8. Retained earnings	-
	9. Profit for wait approval	30,809
	10. Profit /Loss for current year	9,172
	11. Subvention	-
	12. Other	-
	<b>Total Equity and Liabilities</b>	<b>967,693</b>

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

**Statement of Comprehensive Income**

For the period: April -June 2020

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

No.	Description	Amount
		2nd Quarter 2020
	<b>Operating income and expenses</b>	
1	<b>+ Interest and similar income</b>	<b>3,965</b>
	1.1 Interest and similar income from interbanks	3
	1.2 Interest and similar income from customers	3,962
	1.3 Interest from Securities purchased under repurchase agreement	-
	1.4 Interest from securities investment	-
	1.5 Other interest and similar income	-
2	<b>- Interest and similar expense</b>	<b>(1,734)</b>
	2.1 Interest and similar expense for interbanks	(1,123)
	2.2 Interest and similar expense for customers	(611)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
3	<b>Gain or Loss on Trading Gold and other precious metals</b>	<b>-</b>
	<b>1. Net gain/(loss) from Revenue and Expense ( 1+2+3)</b>	<b>2,231</b>
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	(6)
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	1,317
10	- Fees and commission expense	(94)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from .....	-
13	+/- Net gain/(loss) from dealing in foreign currencies	14,095
14	+/- Net gain/(loss) from .....	-
	<b>II . Net operating income (I+4+...14)</b>	<b>17,543</b>
	<b>B. Other income and expenses</b>	<b>-</b>
15	+ Other operating income	242
16	- Other operating Expense	(6,770)
	16.1. Payroll and other staff costs	(3,117)
	16.2. Other administrative expenses	(3,653)
17	- Depreciation and amortization charges	(581)
18	- Other administrative expenses	(686)
19	+/- Net specific provision charges/(reversal) for loans to customers	40
	19.1. Provision of credit losses of loans to customers	-
	19.2. Reversal of provision for impairment losses	(58)
20	+/- Net gain/ loss of changes financial assets	99
	<b>III. Income - Expense ( 15+...20)</b>	<b>(7,756)</b>
	<b>IV. Profit/ Loss before income tax (II-III)</b>	<b>9,787</b>
21	Profit Tax	(5,077)
	<b>V. Net profit/Loss in current year</b>	<b>4,709</b>
	<b>B: Other operating income</b>	<b>-</b>
22	Change in assets Revaluation	-
23	Profit /Loss in securities for sale revaluation of ...	-
24	Tax relate to other operating income	-
	<b>VI. Net profit/Loss other Operating income</b>	<b>-</b>

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