



Quarterly Financial Statement

Balance Sheet (Unaudited)

As at 31st Dec 2016

ANZ Bank (Lao) Limited

LAK'1M

| No | Assets | Amount |
|-------------|---|------------------|
| | | 4th Quarter 2016 |
| I | Cash and current accounts with BOL | 335,153 |
| | 1. Cash on hand | 49,105 |
| | 2. Demand deposits | 227,812 |
| | 3. Term deposits | 58,236 |
| II | Amounts due from other banks | 454,394 |
| | 1. Demand deposits | 353,734 |
| | 2. Term deposits | 100,660 |
| | 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 | - |
| | 3. Held to maturity securities | - |
| V | Net loans and advances to customers | 181,224 |
| VI | Investment in other long-term | - |
| VII | Leasing and its equivalents | - |
| VIII | Fixed assets | 13,287 |
| | 1. Construction in progress | 1,875 |
| | 2. Intangible fixed assets | - |
| | 3. Tangible fixed assets | 11,411 |
| IX | Shares Holders Registered Uncalled Capital | - |
| X | Other assets | 4,494 |
| | 1. Accrued interest income | 1,489 |
| | 2. Interbranches and Head Office Account | - |
| | 3. Others | 3,005 |
| | Total Assets | 988,552 |

| No. | Liabilities | Amount |
|------------|---|------------------|
| | | 4th Quarter 2016 |
| I | Amounts due to other banks | 24,542 |
| | 1. Demand deposits | 3,966 |
| | 2. Term deposits | 20,577 |
| | 3. Borrowings from other banks | - |
| | 4. Other payables to other banks | - |
| II | Amounts due to customers | 650,027 |
| | 1. Demand deposits | 456,537 |
| | 2. Term deposits | 178,461 |
| | 3. Other payables to customers | 15,028 |
| III | Securities sold under repurchase agreement | - |
| IV | Amounts due from securities | - |
| V | Other liabilities | 12,757 |
| | 1. Accrued interest and other expense | 8,057 |
| | 2. Interbranches and Head Office Account | - |
| | 3. Others | 4,700 |
| VI | Owners' equity | 301,225 |
| | 1. Chartered capital | 300,000 |
| | 2. Share premium | - |
| | 3. Statutory reserve | 3,425 |
| | 4. Business development reserve | - |
| | 5. Other reserves | - |
| | 6. Revaluation for fixed assets | - |
| | 7. Provisions under BOL Regulations | 1,730 |
| | 8. Retained earnings | 13,638 |
| | 9. Profit for wait approval | - |
| | 10. Profit /Loss for current year | (17,568) |
| | 11. Subvention | - |
| | 12. Other | - |
| | Total Equity and Liabilities | 988,552 |

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



Income Statement Unaudited

For the period: October - December 2016

ANZ Bank (Lao) Limited

LAK'1M

| No. | Description | Amount |
|-----|--|------------------|
| | | 4th Quarter 2016 |
| | Operating income and expenses | |
| 1 | + Interest and similar income | 3,927 |
| | 1.1 Interest and similar income from interbanks | 668 |
| | 1.2 Interest and similar income from customers | 3,259 |
| | 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 | (1,460) |
| | 2.1 Interest and similar expense for interbanks | (18) |
| | 2.2 Interest and similar expense for customers | (1,442) |
| | 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) | 2,467 |
| 4 | + Income from doubtful and finance leasing | - |
| 5 | - Expenses on doubtful and finance leasing | - |
| 6 | + Revenue from ordinary lease | 821 |
| 7 | - Expense from ordinary lease | - |
| 8 | + Income for investment | - |
| 9 | + Fees and commission income | 3,810 |
| 10 | - Fees and commission expense | (672) |
| 11 | +/- Net gain/(loss) from securities investment | - |
| 12 | +/- Net gain/(loss) from | - |
| 13 | +/- Net gain/(loss) from dealing in foreign currencies | 3,234 |
| 14 | +/- Net gain/(loss) from | - |
| | II . Net operating income (I +4+ ...14) | 9,660 |
| | B. Other income and expenses | - |
| 15 | + Other operating income | 50 |
| 16 | - Other operating Expense | (11,072) |
| | 16.1. Payroll and other staff costs | (5,364) |
| | 16.2. Other administrative expenses | (5,708) |
| 17 | - Depreciation and amortization charges | (903) |
| 18 | - Other administrative expenses | (616) |
| 19 | +/- Net specific provision charges/(reversal) for loans to customers | (4,263) |
| | 19.1. Provision of credit losses of loans to customers | (27,108) |
| | 19.2. Reversal of provision for impairment losses | 22,845 |
| 20 | +/- Net gain/ loss of changes financial assets | - |
| | III .Income - Expense (15+ ...20) | (16,804) |
| | IV. Profit/ Loss before income tax (II-III) | (7,144) |
| 21 | Profit Tax | - |
| | V. Net profit/Loss in current year | (7,144) |
| | 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 | (7,144) |

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