



Balance Sheet (Unaudited)

As at 31st Dec 2015

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		4th Quarter 2015
I	Cash and current accounts with BOL	247,996
	1. Cash on hand	53,033
	2. Demand deposits	116,991
	3. Term deposits	77,972
II	Amounts due from other banks	309,203
	1. Demand deposits	274,203
	2. Term deposits	35,000
	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	555,668
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	17,658
	1. Construction in progress	95
	2. Intangible fixed assets	-
	3. Tangible fixed assets	17,563
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	12,514
	1. Accrued interest income	1,173
	2. Interbranches and Head Office Account	-
	2. Others	11,340
	Total Assets	1,143,038

No.	Liabilities	Amount
		4th Quarter 2015
I	Amounts due to other banks	64,223
	1. Demand deposits	13,196
	2. Term deposits	51,028
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	728,562
	1. Demand deposits	530,576
	2. Term deposits	193,831
	3. Other payables to customers	4,155
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	22,285
	1. Accrued interest and other expenses	17,084
	2. Interbranches and Head Office Account	-
	3. Others	5,201
VI	Owners' equity	327,968
	1. Chartered capital	300,000
	2. Share premium	-
	3. Statutory reserve	1,913
	4. Business development reserve	-
	5. Other reserves	-
	6. Revaluation for fixed assets	-
	7. Provisions under BOL Regulations	5,556
	8. Retained earnings	(1,915)
	9. Profit for wait approval	0
	10. Profit /Loss for current year	22,415
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	1,143,038

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



Income Statement Unaudited
For the period: October - December 2015

ANZ Bank (Lao) Limited

LAK'1M

No.	Description	Amount
		4th Quarter 2015
	Operating income and expenses	
1	+ Interest and similar income	9,481
	1.1 Interest and similar income from interbanks	267
	1.2 Interest and similar income from customers	9,213
	1.3 Interest from Securities purchased under repurchase agreement	-
	1.4 Interest from securities investment	-
	1.5 Other interest and similar incomes	-
2	- Interest and similar expense	(2,110)
	2.1 Interest and similar expense for interbanks	(1,763)
	2.2 Interest and similar expense for customers	(347)
	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)	7,370
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	1,001
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission incomes	4,062
10	- Fees and commission expenses	(766)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	3,269
14	+/- Net gain/(loss) from	-
	II . Net operating incomes (I +4+...14)	14,936
	B. Other incomes and expenses	-
15	+ Other operating incomes	15
16	- Other operating Expenses	(17,701)
	16.1. Payroll and other staff costs	(5,820)
	16.2. Other administrative expenses	(11,881)
17	- Depreciation and amortization charges	(2,046)
18	- Other administrative expenses	22,496
19	+/- Net specific provision charges/(reversal) for loans to customers	(6,688)
	19.1. Provision of credit losses of loans to customers	(10,352)
	19.2. Reversal of provision for impairment losses	3,664
20	+/- Net gain/ loss	(3,924)
	III. Income - Expense (15+...20)	(3,924)
	IV. Profit/ Loss before income/Expense special (II-III)	11,011
	C . Income and Expense for special	-
21	+ Special Incomes	-
22	- Special Expenses	-
	V. Profit / Loss before tax (IV +20 - 21)	11,011
23	Profit Tax	-
	VI. Net profit / Loss in current year	11,011

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