



Balance Sheet (Unaudited)

As at 31st March 2015

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		1st Quarter 2015
<b>I</b>	<b>Cash and current accounts with BOL</b>	<b>354,917</b>
	1. Cash on hand	54,303
	2. Demand deposits	220,046
	3. Term deposits	80,569
<b>II</b>	<b>Amounts due from other banks</b>	<b>268,278</b>
	1. Demand deposits	229,128
	2. Term deposits	39,150
	3. Net loans to other banks (net of specific provision)	-
<b>III</b>	<b>Securities purchased under repurchase agreement</b>	-
<b>IV</b>	<b>Investment in securities</b>	-
	1. Trading securities	-
	2. Available for sales securities	-
	3. Held to maturity securities	-
<b>V</b>	<b>Net loans and advances to customers</b>	<b>542,138</b>
<b>VI</b>	<b>Investment in other long-term</b>	-
<b>VII</b>	<b>Leasing and its equivalents</b>	-
<b>VIII</b>	<b>Fixed assets</b>	<b>17,369</b>
	1. Construction in progress	420
	2. Intangible fixed assets	-
	3. Tangible fixed assets	16,949
<b>IX</b>	<b>Shares Holders Registered Uncalled Capital</b>	-
<b>X</b>	<b>Other assets</b>	<b>55,908</b>
	1. Accrued interest income	1,565
	2. Interbranches and Head Office Account	-
	2. Others	54,343
	<b>Total Assets</b>	<b>1,238,612</b>

No.	Liabilities	Amount
		1st Quarter 2015
<b>I</b>	<b>Amounts due to other banks</b>	<b>52,510</b>
	1. Demand deposits	11,137
	2. Term deposits	41,374
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
<b>II</b>	<b>Amounts due to customers</b>	<b>854,086</b>
	1. Demand deposits	591,370
	2. Term deposits	251,348
	3. Other payables to customers	11,369
<b>III</b>	<b>Securities sold under repurchase agreement</b>	-
<b>IV</b>	<b>Amounts due from securities</b>	-
<b>V</b>	<b>Other liabilities</b>	<b>20,579</b>
	1. Accrued interest and other expense	12,533
	2. Interbranches and Head Office Account	-
	3. Others	8,046
<b>VI</b>	<b>Owners' equity</b>	<b>311,437</b>
	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	5,421
	8. Retained earnings	(1,945)
	9. Profit for wait approval	0
	10. Profit /Loss for current year	6,048
	11. Subvention	-
	12. Other	-
	<b>Total Equity and Liabilities</b>	<b>1,238,612</b>

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

No.	Description	Amount
		1st Quarter 2015
	<b>Operating income and expenses</b>	
<b>1</b>	<b>+ Interest and similar income</b>	<b>10,103</b>
	1.1 Interest and similar income from interbanks	47
	1.2 Interest and similar income from customers	10,056
	1.3 Interest from Securities purchased under repurchase agreement	-
	1.4 Interest from securities investment	-
	1.5 Other interest and similar income	-
<b>2</b>	<b>- Interest and similar expense</b>	<b>(2,554)</b>
	2.1 Interest and similar expense for interbanks	-
	2.2 Interest and similar expense for customers	(2,554)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
<b>3</b>	<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>7,549</b>
<b>4</b>	+ Income from doubtful and finance leasing	-
<b>5</b>	- Expenses on doubtful and finance leasing	-
<b>6</b>	+ Revenue from ordinary lease	850
<b>7</b>	- Expense from ordinary lease	-
<b>8</b>	+ Income for investment	-
<b>9</b>	+ Fees and commission income	6,646
<b>10</b>	- Fees and commission expense	(688)
<b>11</b>	+/- Net gain/(loss) from securities investment	-
<b>12</b>	+/- Net gain/(loss) from .....	-
<b>13</b>	+/- Net gain/(loss) from dealing in foreign currencies	3,329
<b>14</b>	+/- Net gain/(loss) from .....	-
	<b>II . Net operating income (I+4+...14)</b>	<b>17,686</b>
	<b>B. Other income and expenses</b>	<b>-</b>
<b>15</b>	+ Other operating income	89
<b>16</b>	- Other operating Expense	<b>(9,890)</b>
	16.1. Payroll and other staff costs	(6,222)
	16.2. Other administrative expenses	(3,668)
<b>17</b>	- Depreciation and amortization charges	(1,485)
<b>18</b>	- Other administrative expenses	(542)
<b>19</b>	+/- Net specific provision charges/(reversal) for loans to customers	<b>189</b>
	19.1. Provision of credit losses of loans to customers	(1,010)
	19.2. Reversal of provision for impairment losses	1,199
<b>20</b>	<b>+/- Net gain/ loss .....</b>	<b>(11,638)</b>
	<b>III. Income - Expense ( 15+...20)</b>	<b>(11,638)</b>
	<b>IV. Profit/ Loss before income/Expense specail ( II-III)</b>	<b>6,048</b>
	<b>C . Income and Expense for specail</b>	<b>-</b>
<b>21</b>	+ Income specail	-
<b>22</b>	- Expense specail	-
	V. Profit / Loss before tax ( IV +20 - 21 )	<b>6,048</b>
<b>23</b>	Profit Tax	-
	<b>VI. Net profit / Loss in current year</b>	<b>6,048</b>

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