



Balance Sheet (Unaudited)

As at 30th June 2015

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		2nd Quarter 2015
<b>I</b>	<b>Cash and current accounts with BOL</b>	<b>345,896</b>
	1. Cash on hand	50,235
	2. Demand deposits	212,667
	3. Term deposits	82,994
<b>II</b>	<b>Amounts due from other banks</b>	<b>136,545</b>
	1. Demand deposits	89,395
	2. Term deposits	47,150
	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>640,866</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>19,434</b>
	1. Construction in progress	209
	2. Intangible fixed assets	-
	3. Tangible fixed assets	19,225
<b>IX</b>	<b>Shares Holders Registered Uncalled Capital</b>	-
<b>X</b>	<b>Other assets</b>	<b>45,890</b>
	1. Accrued interest income	1,540
	2. Interbranches and Head Office Account	-
	2. Others	44,350
	<b>Total Assets</b>	<b>1,188,631</b>

No.	Liabilities	Amount
		2nd Quarter 2015
<b>I</b>	<b>Amounts due to other banks</b>	<b>55,835</b>
	1. Demand deposits	13,302
	2. Term deposits	42,534
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
<b>II</b>	<b>Amounts due to customers</b>	<b>791,514</b>
	1. Demand deposits	539,383
	2. Term deposits	233,602
	3. Other payables to customers	18,530
<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>23,075</b>
	1. Accrued interest and other expense	14,135
	2. Interbranches and Head Office Account	-
	3. Others	8,940
<b>VI</b>	<b>Owners' equity</b>	<b>318,205</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	6,408
	8. Retained earnings	(1,943)
	9. Profit for wait approval	0
	10. Profit /Loss for current year	11,827
	11. Subvention	-
	12. Other	-
	<b>Total Equity and Liabilities</b>	<b>1,188,631</b>

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

No.	Description	Amount
		2nd Quarter 2015
	<b>Operating income and expenses</b>	
<b>1</b>	<b>+ Interest and similar income</b>	<b>12,187</b>
	1.1 Interest and similar income from interbanks	636
	1.2 Interest and similar income from customers	11,551
	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>(2,852)</b>
	2.1 Interest and similar expense for interbanks	-
	2.2 Interest and similar expense for customers	(2,852)
	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>9,335</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	894
<b>7</b>	- Expense from ordinary lease	-
<b>8</b>	+ Income for investment	-
<b>9</b>	+ Fees and commission income	5,278
<b>10</b>	- Fees and commission expense	(843)
<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	3,351
<b>14</b>	+/- Net gain/(loss) from .....	-
	<b>II . Net operating income (I+4+...14)</b>	<b>18,015</b>
	<b>B. Other income and expenses</b>	<b>-</b>
<b>15</b>	+ Other operating income	547
<b>16</b>	- Other operating Expense	<b>(9,512)</b>
	16.1. Payroll and other staff costs	(4,623)
	16.2. Other administrative expenses	(4,888)
<b>17</b>	- Depreciation and amortization charges	(1,627)
<b>18</b>	- Other administrative expenses	(652)
<b>19</b>	+/- Net specific provision charges/(reversal) for loans to customers	<b>(991)</b>
	19.1. Provision of credit losses of loans to customers	(1,072)
	19.2. Reversal of provision for impairment losses	81
<b>20</b>	<b>+/- Net gain/ loss .....</b>	<b>(12,236)</b>
	<b>III.Income - Expense ( 15+...20)</b>	<b>(12,236)</b>
	<b>IV. Profit/ Loss before income/Expense specail ( II-III)</b>	<b>5,780</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>5,780</b>
<b>23</b>	Profit Tax	-
	<b>VI. Net profit / Loss in current year</b>	<b>5,780</b>

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