

## Quarterly Financial Statement



Balance Sheet (Unaudited)

As at 30th September 2017

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		3rd Quarter 2017
<b>I</b>	<b>Cash and current accounts with BOL</b>	<b>190,648</b>
	1. Cash on hand	36,173
	2. Demand deposits	94,283
	3. Term deposits	60,192
<b>II</b>	<b>Amounts due from other banks</b>	<b>561,631</b>
	1. Demand deposits	454,069
	2. Term deposits	107,562
	3. Net loans to other banks (net of specific provision)	-
<b>III</b>	<b>Securities purchased under repurchase agreement</b>	<b>-</b>
<b>IV</b>	<b>Investment in securities</b>	<b>-</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>173,152</b>
<b>VI</b>	<b>Investment in other long-term</b>	<b>-</b>
<b>VII</b>	<b>Leasing and its equivalents</b>	<b>-</b>
<b>VIII</b>	<b>Fixed assets</b>	<b>13,389</b>
	1. Construction in progress	817
	2. Intangible fixed assets	-
	3. Tangible fixed assets	12,573
<b>IX</b>	<b>Shares Holders Registered Uncalled Capital</b>	<b>-</b>
<b>X</b>	<b>Other assets</b>	<b>7,072</b>
	1. Accrued interest income	1,466
	2. Interbranches and Head Office Account	-
	3. Others	5,606
	<b>Total Assets</b>	<b>945,892</b>

No.	Liabilities	Amount
		3rd Quarter 2017
<b>I</b>	<b>Amounts due to other banks</b>	<b>60</b>
	1. Demand deposits	60
	2. Term deposits	-
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
<b>II</b>	<b>Amounts due to customers</b>	<b>642,448</b>
	1. Demand deposits	471,697
	2. Term deposits	167,150
	3. Other payables to customers	3,602
<b>III</b>	<b>Securities sold under repurchase agreement</b>	<b>-</b>
<b>IV</b>	<b>Amounts due from securities</b>	<b>-</b>
<b>V</b>	<b>Other liabilities</b>	<b>15,459</b>
	1. Accrued interest and other expense	11,184
	2. Interbranches and Head Office Account	-
	3. Others	4,276
<b>VI</b>	<b>Owners' equity</b>	<b>287,925</b>
	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	1,732
	8. Retained earnings	(3,849)
	9. Profit for wait approval	-
	10. Profit /Loss for current year	(13,383)
	11. Subvention	-
	12. Other	-
	<b>Total Equity and Liabilities</b>	<b>945,892</b>

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

No.	Description	Amount
		3rd Quarter 2017
	<b>Operating income and expenses</b>	
<b>1</b>	<b>+ Interest and similar income</b>	<b>3,580</b>
	1.1 Interest and similar income from interbanks	1,321
	1.2 Interest and similar income from customers	2,260
	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>(984)</b>
	2.1 Interest and similar expense for interbanks	(4)
	2.2 Interest and similar expense for customers	(981)
	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>2,596</b>
<b>4</b>	+ Income from doubtful and finance leasing	-
<b>5</b>	- Expenses on doubtful and finance leasing	0
<b>6</b>	+ Revenue from ordinary lease	863
<b>7</b>	- Expense from ordinary lease	-
<b>8</b>	+ Income for investment	-
<b>9</b>	+ Fees and commission income	2,495
<b>10</b>	- Fees and commission expense	(562)
<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	3,707
<b>14</b>	+/- Net gain/(loss) from .....	-
	<b>II . Net operating income (I+4+...14)</b>	<b>9,099</b>
	<b>B. Other income and expenses</b>	<b>-</b>
<b>15</b>	+ Other operating income	(7)
<b>16</b>	- Other operating Expense	<b>(10,438)</b>
	16.1. Payroll and other staff costs	(3,986)
	16.2. Other administrative expenses	(6,452)
<b>17</b>	- Depreciation and amortization charges	(1,148)
<b>18</b>	- Other administrative expenses	(677)
<b>19</b>	+/- Net specific provision charges/(reversal) for loans to customers	<b>(468)</b>
	19.1. Provision of credit losses of loans to customers	(567)
	19.2. Reversal of provision for impairment losses	98
<b>20</b>	+/- Net gain/ loss of changes financial assets	-
	<b>III. Income - Expense ( 15+...20)</b>	<b>(12,739)</b>
	<b>IV. Profit/ Loss before income tax (II-III)</b>	<b>(3,640)</b>
<b>21</b>	Profit Tax	-
	<b>V. Net profit/Loss in current year</b>	<b>(3,640)</b>
	<b>B: Other operating income</b>	<b>-</b>
<b>22</b>	Change in assets Revaluation	-
<b>23</b>	Profit /Loss in securities for sale revaluation of ...	-
<b>24</b>	Tax relate to other operating income	-
	<b>VI. Net profit/Loss other Operating income</b>	<b>-</b>

(3,640)

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