



Quarterly Financial Statement

Balance Sheet (Unaudited)

As at 31 March 2017

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		1st Quarter 2017
I	Cash and current accounts with BOL	255,766
	1. Cash on hand	43,828
	2. Demand deposits	156,101
	3. Term deposits	55,836
II	Amounts due from other banks	495,715
	1. Demand deposits	350,245
	2. Term deposits	145,470
	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	136,187
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	12,884
	1. Construction in progress	2,359
	2. Intangible fixed assets	-
	3. Tangible fixed assets	10,525
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	13,919
	1. Accrued interest income	1,431
	2. Interbranches and Head Office Account	-
	3. Others	12,488
	Total Assets	914,471

No.	Liabilities	Amount
		1st Quarter 2017
I	Amounts due to other banks	15,980
	1. Demand deposits	4,066
	2. Term deposits	11,914
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	585,740
	1. Demand deposits	408,938
	2. Term deposits	172,326
	3. Other payables to customers	4,476
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	16,644
	1. Accrued interest and other expense	9,480
	2. Interbranches and Head Office Account	-
	3. Others	7,164
VI	Owners' equity	296,107
	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	1,280
	8. Retained earnings	(3,912)
	9. Profit for wait approval	-
	10. Profit /Loss for current year	(4,686)
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	914,471

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

No.	Description	Amount
		1st Quarter 2017
	Operating income and expenses	
1	+ Interest and similar income	3,035
	1.1 Interest and similar income from interbanks	603
	1.2 Interest and similar income from customers	2,432
	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	(1,310)
	2.1 Interest and similar expense for interbanks	(74)
	2.2 Interest and similar expense for customers	(1,236)
	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)	1,726
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	(1)
6	+ Revenue from ordinary lease	634
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	3,011
10	- Fees and commission expense	(781)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	3,318
14	+/- Net gain/(loss) from	-
	II . Net operating income (I +4+ ...14)	7,906
	B. Other income and expenses	
15	+ Other operating income	58
16	- Other operating Expense	(11,669)
	16.1. Payroll and other staff costs	(5,444)
	16.2. Other administrative expenses	(6,224)
17	- Depreciation and amortization charges	(851)
18	- Other administrative expenses	(678)
19	+/- Net specific provision charges/(reversal) for loans to customers	547
	19.1. Provision of credit losses of loans to customers	
	19.2. Reversal of provision for impairment losses	(8,264)
20	+/- Net gain/ loss of changes financial assets	8,811
	III .Income - Expense (15+ ...20)	(12,592)
	IV. Profit/ Loss before income tax (II-III)	(4,686)
21	Profit Tax	-
	V. Net profit/Loss in current year	(4,686)
	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	(4,686)

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