



Balance Sheet (Unaudited)

As at 31st March 2016

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		1st Quarter 2016
I	Cash and current accounts with BOL	293,606
	1. Cash on hand	47,125
	2. Demand deposits	179,788
	3. Term deposits	66,692
II	Amounts due from other banks	364,787
	1. Demand deposits	344,787
	2. Term deposits	20,000
	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	391,583
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	18,181
	1. Construction in progress	1,306
	2. Intangible fixed assets	-
	3. Tangible fixed assets	16,874
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	8,547
	1. Accrued interest income	809
	2. Interbranches and Head Office Account	-
	3. Others	7,739
	Total Assets	1,076,704

No.	Liabilities	Amount
		1st Quarter 2016
I	Amounts due to other banks	65,265
	1. Demand deposits	13,204
	2. Term deposits	52,061
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	678,383
	1. Demand deposits	495,923
	2. Term deposits	180,413
	3. Other payables to customers	2,047
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	19,670
	1. Accrued interest and other expense	15,514
	2. Interbranches and Head Office Account	-
	3. Others	4,156
VI	Owners' equity	313,385
	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	3,916
	8. Retained earnings	13,588
	9. Profit for wait approval	-
	10. Profit /Loss for current year	(7,544)
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	1,076,704

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



Income Statement Unaudited
For the period: January - March 2016

ANZ Bank (Lao) Limited

LAK'1M

No.	Description	Amount
		1st Quarter 2016
	Operating income and expenses	
1	+ Interest and similar income	6,318
	1.1 Interest and similar income from interbanks	275
	1.2 Interest and similar income from customers	6,043
	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	(2,079)
	2.1 Interest and similar expense for interbanks	-
	2.2 Interest and similar expense for customers	(2,079)
	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)	4,239
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	750
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	3,852
10	- Fees and commission expense	(640)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	3,558
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	11,759
	B. Other income and expenses	-
15	+ Other operating income	104
16	- Other operating Expense	(18,180)
	16.1. Payroll and other staff costs	(6,061)
	16.2. Other administrative expenses	(12,119)
17	- Depreciation and amortization charges	(2,119)
18	- Other administrative expenses	(754)
19	+/- Net specific provision charges/(reversal) for loans to customers	1,644
	19.1. Provision of credit losses of loans to customers	(127)
	19.2. Reversal of provision for impairment losses	1,771
20	+/- Net gain/ loss of changes financial assets	(19,303)
	III.Income - Expense (15+...20)	(7,544)
	IV. Profit/ Loss before income tax (II-III)	(7,544)
21	Profit Tax	-
	V. Net profit/Loss in current year	(7,544)
	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	(7,544)

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