

Quarterly Financial Statement



Balance Sheet (Unaudited)

As at 31st December 2017

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		4th Quarter 2017
I	Cash and current accounts with BOL	276.545
	1. Cash on hand	33.159
	2. Demand deposits	166.704
	3. Term deposits	76.683
II	Amounts due from other banks	488.880
	1. Demand deposits	100.002
	2. Term deposits	388.878
	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	162.835
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	13.830
	1. Construction in progress	329
	2. Intangible fixed assets	-
	3. Tangible fixed assets	13.501
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	4.718
	1. Accrued interest income	745
	2. Interbranches and Head Office Account	-
	3. Others	3.973
	Total Assets	946.808

No.	Liabilities	Amount
		4th Quarter 2017
I	Amounts due to other banks	60
	1. Demand deposits	60
	2. Term deposits	-
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	650.377
	1. Demand deposits	507.620
	2. Term deposits	142.495
	3. Other payables to customers	263
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	11.468
	1. Accrued interest and other expense	9.825
	2. Interbranches and Head Office Account	-
	3. Others	1.642
VI	Owners' equity	284.904
	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	1.628
	8. Retained earnings	(3.849)
	9. Profit for wait approval	-
	10. Profit /Loss for current year	(16.301)
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	946.808

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

**Income Statement Unaudited**

For the period: October -December 2017

ANZ Bank (Lao) Limited

LAK'1M

No.	Description	Amount
		4th Quarter 2017
	Operating income and expenses	
1	+ Interest and similar income	4.384
	1.1 Interest and similar income from interbanks	1.832
	1.2 Interest and similar income from customers	2.552
	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	(1.166)
	2.1 Interest and similar expense for interbanks	185
	2.2 Interest and similar expense for customers	(1.352)
	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)	3.218
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	877
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	2.752
10	- Fees and commission expense	(671)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	3.478
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	9.655
	B. Other income and expenses	-
15	+ Other operating income	68
16	- Other operating Expense	(11.142)
	16.1. Payroll and other staff costs	(5.662)
	16.2. Other administrative expenses	(5.481)
17	- Depreciation and amortization charges	(1.008)
18	- Other administrative expenses	(580)
19	+/- Net specific provision charges/(reversal) for loans to customers	110
	19.1. Provision of credit losses of loans to customers	(8.492)
	19.2. Reversal of provision for impairment losses	8.602
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(12.553)
	IV. Profit/ Loss before income tax (II-III)	(2.898)
21	Profit Tax	-
	V. Net profit/Loss in current year	(2.898)
	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	(2.898)

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