



Quarterly Financial Statement

Balance Sheet (Unaudited)

As at 30th June 2016

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		2nd Quarter 2016
I	Cash and current accounts with BOL	270,878
	1. Cash on hand	49,232
	2. Demand deposits	159,096
	3. Term deposits	62,551
II	Amounts due from other banks	487,251
	1. Demand deposits	431,871
	2. Term deposits	55,380
	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	260,134
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	15,570
	1. Construction in progress	1,428
	2. Intangible fixed assets	-
	3. Tangible fixed assets	14,141
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	4,241
	1. Accrued interest income	1,397
	2. Interbranches and Head Office Account	-
	3. Others	2,844
	Total Assets	1,038,075

No.	Liabilities	Amount
		2nd Quarter 2016
I	Amounts due to other banks	42,032
	1. Demand deposits	3,936
	2. Term deposits	38,095
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	660,460
	1. Demand deposits	408,324
	2. Term deposits	250,032
	3. Other payables to customers	2,104
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	14,929
	1. Accrued interest and other expense	10,780
	2. Interbranches and Head Office Account	-
	3. Others	4,149
VI	Owners' equity	320,654
	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	2,993
	8. Retained earnings	13,570
	9. Profit for wait approval	-
	10. Profit /Loss for current year	665
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	1,038,075

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



Income Statement Unaudited

For the period: April - June 2016

ANZ Bank (Lao) Limited

LAK'1M

No.	Description	Amount
		2nd Quarter 2016
	Operating income and expenses	
1	+ Interest and similar income	14,810
	1.1 Interest and similar income from interbanks	293
	1.2 Interest and similar income from customers	14,517
	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	(1,675)
	2.1 Interest and similar expense for interbanks	(189)
	2.2 Interest and similar expense for customers	(1,486)
	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)	13,135
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	-
6	+ Revenue from ordinary lease	737
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	5,586
10	- Fees and commission expense	(766)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	3,155
14	+/- Net gain/(loss) from	-
	II . Net operating income (I +4+ ...14)	21,848
	B. Other income and expenses	-
15	+ Other operating income	81
16	- Other operating Expense	(12,637)
	16.1. Payroll and other staff costs	(6,515)
	16.2. Other administrative expenses	(6,122)
17	- Depreciation and amortization charges	(1,457)
18	- Other administrative expenses	(533)
19	+/- Net specific provision charges/(reversal) for loans to customers	909
	19.1. Provision of credit losses of loans to customers	(557)
	19.2. Reversal of provision for impairment losses	1,466
20	+/- Net gain/ loss of changes financial assets	-
	III .Income - Expense (15+ ...20)	(13,638)
	IV. Profit/ Loss before income tax (II-III)	8,210
21	Profit Tax	-
	V. Net profit/Loss in current year	8,210
	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	-

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