

Quarterly Financial Statement



Balance Sheet (Unaudited)

As at 30th September 2017

ANZ Bank (Lao) Limited

LAK'1M

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

No.	Liabilities	Amount
		3rd 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	642,448
	1. Demand deposits	471,697
	2. Term deposits	167,150
	3. Other payables to customers	3,602
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	15,459
	1. Accrued interest and other expense	11,184
	2. Interbranches and Head Office Account	-
	3. Others	4,276
VI	Owners' equity	287,925
	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	-
	Total Equity and Liabilities	945,892

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

No.	Description	Amount
		3rd Quarter 2017
	Operating income and expenses	
1	+ Interest and similar income	3,580
	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	-
2	- Interest and similar expense	(984)
	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	-
3	Gain or Loss on Trading Gold and other precious metals	-
	1. Net gain/(loss) from Revenue and Expense (1+2+3)	2,596
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	0
6	+ Revenue from ordinary lease	863
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	2,495
10	- Fees and commission expense	(562)
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	3,707
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	9,099
	B. Other income and expenses	-
15	+ Other operating income	(7)
16	- Other operating Expense	(10,438)
	16.1. Payroll and other staff costs	(3,986)
	16.2. Other administrative expenses	(6,452)
17	- Depreciation and amortization charges	(1,148)
18	- Other administrative expenses	(677)
19	+/- Net specific provision charges/(reversal) for loans to customers	(468)
	19.1. Provision of credit losses of loans to customers	(567)
	19.2. Reversal of provision for impairment losses	98
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(12,739)
	IV. Profit/ Loss before income tax (II-III)	(3,640)
21	Profit Tax	-
	V. Net profit/Loss in current year	(3,640)
	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	-

(3,640)

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