



Quarterly Statement of Financial Position

As at 30th September 2018

ANZ Bank (Lao) Limited

LAK'1M

No	Assets	Amount
		3rd Quarter 2018
I	Cash and current accounts with BOL	115,563
	1. Cash on hand	12,002
	2. Demand deposits	55,681
	3. Term deposits	47,880
II	Amounts due from other banks	482,882
	1. Demand deposits	348,946
	2. Term deposits	133,937
	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	-
	NZ	-
V	Net loans and advances to customers	203,241
VI	Investment in other long-term	-
VII	Leasing and its equivalents	-
VIII	Fixed assets	7,783
	1. Construction in progress	-
	2. Intangible fixed assets	48
	3. Tangible fixed assets	7,736
IX	Shares Holders Registered Uncalled Capital	-
X	Other assets	3,409
	1. Accrued interest income	534
	2. Interbranches and Head Office Account	-
	3. Others	2,874
	Total Assets	812,878

No.	Liabilities	Amount
		3rd Quarter 2018
I	Amounts due to other banks	88,379
	1. Demand deposits	61
	2. Term deposits	88,318
	3. Borrowings from other banks	-
	4. Other payables to other banks	-
II	Amounts due to customers	434,939
	1. Demand deposits	333,513
	2. Term deposits	97,805
	3. Other payables to customers	3,621
III	Securities sold under repurchase agreement	-
IV	Amounts due from securities	-
V	Other liabilities	11,242
	1. Accrued interest and other expense	9,423
	2. Interbranches and Head Office Account	-
	3. Others	1,819
VI	Owners' equity	278,318
	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	2,032
	8. Retained earnings	(19,997)
	9. Profit for wait approval	-
	10. Profit /Loss for current year	(7,142)
	11. Subvention	-
	12. Other	-
	Total Equity and Liabilities	812,878

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



Statement of Comprehensive Income

For the period: July -September 2018

ANZ Bank (Lao) Limited

LAK'1M

No.	Description	Amount
		3rd Quarter 2018
	Operating income and expenses	
1	+ Interest and similar income	4,332
	1.1 Interest and similar income from interbanks	1,507
	1.2 Interest and similar income from customers	2,824
	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	(977)
	2.1 Interest and similar expense for interbanks	(494)
	2.2 Interest and similar expense for customers	(483)
	2.3 Interest on Securities sold under repurchase agreement	-
	2.4 Interest and similar expense for equity investments	-
	2.5 Interest and similar other interest	-
3	Gain or Loss on Trading Gold and other precious metals	-
	1. Net gain/(loss) from Revenue and Expense (1+2+3)	3,354
4	+ Income from doubtful and finance leasing	-
5	- Expenses on doubtful and finance leasing	98
6	+ Revenue from ordinary lease	1,482
7	- Expense from ordinary lease	-
8	+ Income for investment	-
9	+ Fees and commission income	1,328
10	- Fees and commission expense	271
11	+/- Net gain/(loss) from securities investment	-
12	+/- Net gain/(loss) from	-
13	+/- Net gain/(loss) from dealing in foreign currencies	4,258
14	+/- Net gain/(loss) from	-
	II . Net operating income (I+4+...14)	10,791
	B. Other income and expenses	-
15	+ Other operating income	(163)
16	- Other operating Expense	(7,783)
	16.1. Payroll and other staff costs	(1,806)
	16.2. Other administrative expenses	(5,977)
17	- Depreciation and amortization charges	(854)
18	- Other administrative expenses	(3,991)
19	+/- Net specific provision charges/(reversal) for loans to customers	458
	19.1. Provision of credit losses of loans to customers	18
	19.2. Reversal of provision for impairment losses	440
20	+/- Net gain/ loss of changes financial assets	-
	III. Income - Expense (15+...20)	(12,333)
	IV. Profit/ Loss before income tax (II-III)	(1,542)
21	Profit Tax	-
	V. Net profit/Loss in current year	(1,542)
	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	-

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