

First Commercial Bank Ltd, Vientiane Branch
Tel: 021 415318, Email: i928a@firstbank.com.tw

BALANCE SHEET
period ended 30 JUNE 2019

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			30 JUNE 2019	31 December 2018
I	Cash and accounts with the BOL		81,288,916,840.01	77,501,705,882.46
	1. Cash on hand		1,310,778,783.40	2,367,449,010.00
	2. Demand deposits		73,554,416,175.71	61,389,584,912.46
	3. Term deposits		6,423,721,880.90	13,744,671,960.00
II	Amounts due from other banks		338,316,958,477.80	365,456,260,785.70
	1. Demand deposits		38,056,958,477.80	40,731,260,785.70
	2. Term deposits		135,960,000,000.00	157,090,000,000.00
	3. Net loans to other banks(net of specific provision)		164,300,000,000.00	167,635,000,000.00
III	Securities purchased under resale agreements		-	-
IV	Investment in securities		-	-
	1. Trading securities		-	-
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		-	-
V	Loans and advances to customers(net of Specific provisions)		243,318,572,755.20	206,111,189,437.47
VI	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		7,087,532,480.00	8,067,853,280.00
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		48,444,560.00	53,456,240.00
	3. Tangible fixed assets		7,039,087,920.00	8,014,397,040.00
IX	Other assets		7,590,513,600.20	7,914,628,992.16
	1. Accrued interest income		5,971,955,932.60	6,197,986,243.81
	2. Interbranches and Head office Account(Dr)			
	3. Other assets		1,618,557,667.60	1,716,642,748.35
X	Registered Capital Deposited			
	TOTAL:		677,602,494,153.21	665,051,638,377.79

Vientiane, Lao P.D.R, Date: 05/07/2019

General Manager

Internal Audit Division

Accounting Division

Prepared

First Commercial Bank Ltd, Vientiane Branch
Tel: 021 415318, Email: i928a@firstbank.com.tw

BALANCE SHEET
period ended 30 JUNE 2019

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 JUNE 2019	31 December 2018
I	Amounts due to other banks		480,489,758,864.60	474,302,477,746.97
	1. Demand deposits		118,449,758,864.60	116,924,477,746.97
	2. Term deposits		0.00	0.00
	3. Borrowing from other banks		362,040,000,000.00	357,378,000,000.00
	4. Other payables to other banks		0.00	0.00
II	Amounts due to Customers		40,444,737,078.94	40,171,443,696.44
	1. Demand deposits		9,409,137,453.14	8,839,274,427.96
	2. Term deposits		31,035,599,625.80	31,332,169,268.48
	3. Other payables to customers		0.00	0.00
III	Securities sold under repurchased agreements		0.00	0.00
IV	Debt payable related to issuing securities		0.00	0.00
V	Other Liabilities		2,002,985,810.40	2,618,530,510.18
	1. Accrued interest expense		1,494,847,040.60	1,588,778,356.60
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Other Liabilities		508,138,769.80	1,029,752,153.58
VI	Capital and reserves		154,665,012,399.27	147,959,186,424.20
	1. Chartered capital		121,890,000,000.00	121,890,000,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		2,420,045,546.98	808,071,708.04
	4. Business expansion fund		0.00	0.00
	5. Other reserves		0.00	0.00
	6. Margin for Revaluations		0.00	0.00
	7. General provision for credit activities		2,038,092,908.60	1,868,730,954.42
	8. Retained earnings		21,780,409,922.80	7,272,645,372.31
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		6,536,464,020.89	16,119,738,389.43
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		677,602,494,153.21	665,051,638,377.79

Vientiane, Lao P.D.R, Date: 05/07/2019

General Manager

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INCOME STATEMENT

period ended 30 JUNE 2019

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			30 JUNE 2019	31 December 2018
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		16,500,320,289.20	33,346,416,347.12
1.1	Interest and similar income from interbanks		8,671,214,939.00	14,919,162,826.82
1.2	Interest and similar income from customers		7,829,105,350.20	18,427,253,520.30
1.3	Interest from Securities sold under repurchase agreement		0.00	0.00
1.4	Interest from Securities for sales landing		0.00	0.00
1.5	Other interest and similar income		0.00	0.00
2	Interest and similar expense		(6,067,807,127.50)	(10,108,010,924.10)
2.1	Interest and similar expense for interbanks		(5,486,400,449.40)	(9,191,839,251.54)
2.2	Interest and similar expense for customers		(581,406,678.10)	(916,171,672.56)
2.3	Interest on Securities sold under repurchases agreement		0.00	0.00
2.4	Interest and similar of Certificate Borrowing		0.00	0.00
2.5	Other interest and similar income		0.00	0.00
3	Net gain/(Loss) from trading gold and other precious metals		0.00	0.00
I.	NET INTEREST AND SIMILAR INCOME		10,432,513,161.70	23,238,405,423.02
4	Income from Leasing		0.00	0.00
5	Expenses on Leasing		0.00	0.00
6	Revenue from operating lease		0.00	0.00
7	Expenses on ordinary Lease		0.00	0.00
8	Income from Securities for sales		0.00	0.00
9	Fee and commission income		1,001,581,164.80	696,134,081.45
10	Fee and commission Expense		(69,214,511.80)	(93,171,668.18)
11	Net gain/(Loss) from Revaluated trading Securities		0.00	0.00
12	Net gain/(Loss) from Securities for Sales		0.00	0.00
13	Net gain/(Loss) from Dealing in foreign currencies		(141,124,564.41)	(638,538,354.21)
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+....+14)		11,223,755,250.29	23,202,829,482.08
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		293,956,055.60	5,763,613,248.21
16	Administration expenses		(3,532,188,398.40)	(7,131,205,398.78)
16.1	payroll and other staff costs		(2,113,880,470.00)	(3,991,294,473.79)
16.2	Other administrative expenses		(1,418,307,928.40)	(3,139,910,924.99)
17	Depreciation and amortization charges		(980,320,800.00)	(1,953,759,280.00)
18	Other operating expenses		(468,738,086.60)	(3,761,739,662.08)
19	Net specific provision charges/reversal for loans to customers			
19.1	Specific provision expenses for loans to customers			
19.2	Reversal of specific provision for loans to customers		0.00	0.00
20	Net gain/(Loss) from selling Financial Asset		0.00	0.00
III.	Net income and Expenses		(4,687,291,229.40)	(7,083,091,092.65)
IV.	TOTAL PROFIT BEFORE TAX		6,536,464,020.89	16,119,738,389.43
21	Current enterprise income tax		0.00	0.00
V.	PROFIT AFTER TAX		6,536,464,020.89	16,119,738,389.43
C	COMPREHENSIVE INCOME		0.00	0.00
22	Margin for revaluations Fixed Values		0.00	0.00
23	Margin for revaluations Securities		0.00	0.00
24	Margin for Deferred tax		0.00	0.00
	TOTAL NET OF COMPREHENSIVE INCOME:		6,536,464,020.89	16,119,738,389.43

Vientiane, Lao P.D.R, Date: 05/07/2019

General Manager

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