

BALANCE SHEET
period ended 31Decemberr 2018

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			31 December 2018	31 December 2017
I	Cash and accounts with the BOL		77,501,705,882.46	52,534,368,321.56
	1. Cash on hand		2,367,449,010.00	1,532,807,314.80
	2. Demand deposits		61,389,584,912.46	37,256,047,844.36
	3. Term deposits		13,744,671,960.00	13,745,513,162.40
II	Amounts due from other banks		365,456,260,785.70	264,546,342,259.14
	1. Demand deposits		40,731,260,785.70	26,258,442,259.14
	2. Term deposits		157,090,000,000.00	94,192,900,000.00
	3. Net loans to other banks(net of specific provision)		167,635,000,000.00	144,095,000,000.00
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)		206,111,189,437.47	245,456,700,336.27
VI	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		8,067,853,280.00	9,966,633,520.00
	1. Construction in prograss and fixed assets in transit		-	-
	2. Intangible fixed assets		53,456,240.00	57,233,920.00
	3. Tangbile fixed assets		8,014,397,040.00	9,909,399,600.00
IX	Other assets		7,914,628,992.16	5,907,053,533.10
	1. Accrued interest income		6,197,986,243.81	3,536,429,241.96
	2. Interbranches and Head office Account(Dr)		-	-
	3. Other assets		1,716,642,748.35	2,370,624,291.14
X	Registered Capital Deposited		-	-
	TOTAL:		665,051,638,377.79	578,411,097,970.07

Vientiane, Lao P.D.R, Date: 08/01/2019

General Manager

Internal Audit Division

Accounting Division

Prepared

BALANCE SHEET
period ended 31Decemberr 2018

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 December 2018	31 December 2017
I	Amounts due to other banks		474,302,477,746.97	385,607,254,216.17
	1. Demand deposits		116,924,477,746.97	38,141,254,216.17
	2. Term deposits		0.00	0.00
	3. Borrowing from other banks		357,378,000,000.00	347,466,000,000.00
	4. Other payables to other banks		0.00	0.00
II	Amounts due to Customers		40,171,443,696.44	55,982,191,776.36
	1. Demand deposits		8,839,274,427.96	35,227,642,878.86
	2. Term deposits		31,332,169,268.48	20,754,548,897.50
	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		2,618,530,510.18	3,055,417,893.00
	1. Accrued interest expense		1,588,778,356.60	1,019,746,961.30
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Other Liabilities		1,029,752,153.58	2,035,670,931.70
VI	Capital and reserves		147,959,186,424.20	133,766,234,084.54
	1. Chartered capital		121,890,000,000.00	121,890,000,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		808,071,708.04	22,007,495.74
	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		1,868,730,954.42	3,795,517,004.19
	8. Retained earnings		7,272,645,372.31	198,067,461.63
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		16,119,738,389.43	7,860,642,122.98
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		665,051,638,377.79	578,411,097,970.07

Vientiane, Lao P.D.R, Date: 08/01/2019

General Manager

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INCOME STATEMENT
period ended 31Decemberr 2018

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			31 December 2018	31 December 2017
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		33,346,416,347.12	21,549,093,977.58
1.1	Interest and similar income from interbanks		14,919,162,826.82	9,304,541,034.55
1.2	Interest and similar income from customers		18,427,253,520.30	12,244,552,943.03
1.3	Interest from Securities sold under repurchase agreement		0.00	0.00
1.4	Interstet from Securities for sales landing		0.00	0.00
1.5	Other interest and similar income		0.00	0.00
2	Interstet and similar expense		(10,108,010,924.10)	(6,485,408,510.83)
2.1	Interest and similar expense for interbanks		(9,191,839,251.54)	(5,985,800,216.67)
2.2	Interest and similar expense for customers		(916,171,672.56)	(499,608,294.16)
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		23,238,405,423.02	15,063,685,466.75
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	Expeses on ordinary Lease		0.00	0.00
8	Income from Securities for sales		0.00	0.00
9	Fee and commission income		696,134,081.45	1,605,834,245.23
10	Fee and commission Expense		(93,171,668.18)	(9,720,917.00)
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		(638,538,354.21)	580,488,476.65
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+....+14)		23,202,829,482.08	17,240,287,271.63
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		5,763,613,248.21	466,969,799.74
16	Administration expenses		(7,131,205,398.78)	(6,865,216,412.20)
16.1	payroll and other staff costs		(3,991,294,473.79)	(3,794,866,307.69)
16.2	Other administrative expenses		(3,139,910,924.99)	(3,070,350,104.51)
17	Depreciation and amortization charges		(1,953,759,280.00)	(1,881,595,200.00)
18	Other operating expenses		(3,761,739,662.08)	(1,099,803,336.19)
19	Net specific provision charges/reversal for loans to customers		0.00	0.00
19.1	Specific provision expenses for loans to customers		0.00	0.00
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		(7,083,091,092.65)	(9,379,645,148.65)
IV.	TOTAL PROFIT BEFORE TAX		16,119,738,389.43	7,860,642,122.98
21	Current enterprise income tax		0.00	0.00
V.	PROFIT AFTER TAX		16,119,738,389.43	7,860,642,122.98
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:		16,119,738,389.43	7,860,642,122.98

Vientiane, Lao P.D.R, Date: 08/01/2019

General Manager

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