

BALANCE SHEET
period ended 30 September 2016

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			30 September 2016	30 September 2015
I	Cash and accounts with the BOL		76,367,001,534.61	133,228,693,034.82
	1. Cash on hand		1,931,360,484.69	1,083,755,474.32
	2. Demand deposits		25,010,349,149.52	46,832,594,262.10
	3. Term deposits		49,425,291,900.40	85,312,343,298.40
II	Amounts due from other banks		198,343,299,291.92	18,393,022,975.00
	1. Demand deposits		3,245,299,291.92	6,205,522,975.00
	2. Term deposits		73,778,000,000.00	12,187,500,000.00
	3. Net loans to other banks(net of specific provision)		121,320,000,000.00	-
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)		210,288,000,000.00	121,875,000,000.00
VI	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		11,717,992,080.00	13,307,205,293.48
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		47,684,320.00	81,345,760.00
	3. Tangible fixed assets		11,670,307,760.00	13,225,859,533.48
IX	Other assets		3,324,742,559.24	2,065,005,150.00
	1. Accrued interest income		1,696,045,502.36	94,840,118.75
	2. Interbranches and Head office Account(Dr)			
	3. Other assets		1,628,697,056.88	1,970,165,031.25
X	Registered Capital Deposited		-	-
	TOTAL:		500,041,035,465.77	288,868,926,453.30

Vientiane, Lao P.D.R, Date: 10/10/2016

General Manager

Internal Audit Division

Accounting Division

Prepared

BALANCE SHEET
period ended 30 September 2016

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 September 2016	30 September 2015
I	Amounts due to other banks		339,817,194,636.00	124,312,500,000.00
	1. Demand deposits		121,194,636.00	-
	2. Term deposits		-	-
	3. Borrowing from other banks		339,696,000,000.00	124,312,500,000.00
	4. Other payables to other banks		-	-
II	Amounts due to Customers		36,774,637,916.51	27,612,794,451.13
	1. Demand deposits		18,590,901,916.51	27,612,794,451.13
	2. Term deposits		18,183,736,000.00	-
	3. Other payables to customers		-	-
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other Liabilities		532,761,476.88	20,535,593,599.15
	1. Accrued interest expense		278,941,263.56	33,270,976.15
	2. Interbranches and head office account(Cr)		-	-
	3. Other Liabilities		253,820,213.32	20,502,322,623.00
VI	Capital and reserves		122,916,441,436.38	116,408,038,403.02
	1. Chartered capital		121,890,000,000.00	121,890,000,000.00
	2. Shares Premium		-	-
	3. Regulatory reserve fund		-	-
	4. Business expansion fund		-	-
	5. Other reserves		-	-
	6. Margin for Revaluations		-	-
	7. General provision for credit activities		3,316,080,000.00	1,218,750,000.00
	8. Retained earnings		(9,715,838,010.94)	-
	9. Result in instance of approval		-	-
	10. Profit and Loss for financial year		7,426,199,447.32	(6,700,711,596.98)
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
	TOTAL:		500,041,035,465.77	288,868,926,453.30

Vientiane, Lao P.D.R, Date: 10/10/2016

General Manager

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INCOME STATEMENT
period ended 30 September 2016

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			30 September 2016	30 September 2015
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		13,413,449,284.28	94,840,118.75
1.1	Interest and similar income from interbanks		1,818,788,990.36	18,123,787.50
1.2	Interest and similar income from customers		11,594,660,293.92	76,716,331.25
1.3	Interest from Securities sold under repurchase agreement		-	-
1.4	Interest from Securities for sales landing		-	-
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(2,395,731,607.24)	(33,342,902.96)
2.1	Interest and similar expense for interbanks		(2,152,869,501.60)	(21,314,475.00)
2.2	Interest and similar expense for customers		(242,862,105.64)	(12,028,427.96)
2.3	Interest on Securities sold under repurchases agreement		-	-
2.4	Interest and similar of Certificate Borrowing		-	-
2.5	Other interest and similar income		-	-
3	Net gain/(Loss) from trading gold and other precious metals		-	-
I.	NET INTEREST AND SIMILAR INCOME		11,017,717,677.04	61,497,215.79
4	Income from Leasing		-	-
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for sales		-	-
9	Fee and commission income		3,118,781,586.20	626,435,618.75
10	Fee and commission Expense		-	-
11	Net gain/(Loss) from Revaluated trading Securities		-	-
12	Net gain/(Loss) from Securities for Sales		-	-
13	Net gain/(Loss) from Dealing in foreign currencies		(54,223,438.46)	(224,176,882.50)
14	Net gain/(Loss) from Conditional Instruments for Interest rate		-	-
II.	NET OPERATING INCOME(1+3+....+14)		14,082,275,824.78	463,755,952.04
B	OTHER INCOME AND EXPENSES		-	-
15	Other operating income		-	-
16	Administration expenses		(5,161,685,646.46)	(4,879,550,462.50)
16.1	payroll and other staff costs		(2,870,954,530.56)	(1,797,775,925.00)
16.2	Other administrative expenses		(2,290,731,115.90)	(3,081,774,537.50)
17	Depreciation and amortization charges		(1,404,487,760.00)	(1,063,729,586.52)
18	Other operating expenses		(89,902,971.00)	(1,221,187,500.00)
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		-	-
20	Net gain/(Loss) from selling Financial Asset		-	-
III.	Net income and Expenses		(6,656,076,377.46)	(7,164,467,549.02)
IV.	TOTAL PROFIT BEFORE TAX		7,426,199,447.32	(6,700,711,596.98)
21	Current enterprise income tax		-	-
V.	PROFIT AFTER TAX		7,426,199,447.32	(6,700,711,596.98)
C	COMPREHENSIVE INCOME		-	-
22	Margin for revaluations Fixed Values		-	-
23	Margin for revaluations Securities		-	-
24	Margin for Deferred tax		-	-
	TOTAL NET OF COMPREHENSIVE INCOME:		7,426,199,447.32	(6,700,711,596.98)

Vientiane, Lao P.D.R, Date: 10/10/2016

General Manager

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