

**BALANCE SHEET**  
period ended 30 June 2016

Currency: ALL  
LAK

Code	ASSETS	Notes	Amount	
			30 June 2016	30 June 2015
<b>I</b>	<b>Cash and accounts with the BOL</b>		<b>75,250,496,821.83</b>	<b>122,306,150,072.00</b>
	1. Cash on hand		776,665,124.83	416,100,072.00
	2. Demand deposits		24,847,719,665.00	50,000.00
	3. Term deposits		49,626,112,032.00	121,890,000,000.00
<b>II</b>	<b>Amounts due from other banks</b>		<b>74,587,600,664.50</b>	<b>2,151,548,136.36</b>
	1. Demand deposits		4,407,600,664.50	2,151,548,136.36
	2. Term deposits		54,030,000,000.00	-
	3. Net loans to other banks(net of specific provision)		16,150,000,000.00	-
<b>III</b>	<b>Securities purchased under resale agreements</b>		-	-
<b>IV</b>	<b>Investment in securities</b>		-	-
	1. Trading securities		-	-
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		-	-
<b>V</b>	<b>Loans and advances to customers(net of Specific provisions)</b>		<b>331,075,000,000.00</b>	-
<b>VI</b>	<b>Investment in subsidiaries, joint-ventures and other long-term investment</b>		-	-
<b>VII</b>	<b>Leasing and ordinary lease transactions</b>		-	-
<b>VIII</b>	<b>Fixed assets</b>		<b>12,186,888,000.00</b>	<b>13,381,922,236.00</b>
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		56,099,680.00	88,358,900.00
	3. Tangible fixed assets		12,130,788,320.00	13,293,563,336.00
<b>IX</b>	<b>Other assets</b>		<b>4,451,647,400.00</b>	<b>1,548,808,800.00</b>
	1. Accrued interest income		2,625,357,218.25	1,548,808,800.00
	2. Interbranches and Head office Account(Dr)			
	3. Other assets		1,826,290,181.75	-
<b>X</b>	<b>Registered Capital Deposited</b>		-	-
	<b>TOTAL:</b>		<b>497,551,632,886.33</b>	<b>139,388,429,244.36</b>

Vientiane, Lao P.D.R, Date: 10/07/2016

General Manager

Internal Audit Division

Accounting Division

Prepared

**BALANCE SHEET**  
period ended 30 June 2016

Currency: ALL  
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 June 2016	30 June 2015
<b>I</b>	<b>Amounts due to other banks</b>		<b>335,152,749,837.50</b>	<b>-</b>
	1. Demand deposits		4,077,749,837.50	-
	2. Term deposits		-	-
	3. Borrowing from other banks		331,075,000,000.00	-
	4. Other payables to other banks		-	-
<b>II</b>	<b>Amounts due to Customers</b>		<b>40,639,468,656.73</b>	<b>417,890,359.15</b>
	1. Demand deposits		22,494,943,656.73	413,844,359.15
	2. Term deposits		18,144,525,000.00	4,046,000.00
	3. Other payables to customers		-	-
<b>III</b>	<b>Securities sold under repurchased agreements</b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b>Debt payable related to issuing securities</b>		<b>-</b>	<b>-</b>
<b>V</b>	<b>Other Liabilities</b>		<b>645,766,958.25</b>	<b>21,789,578,143.34</b>
	1. Accrued interest expense		425,499,366.50	4,531.52
	2. Interbranches and head office account(Cr)		-	-
	3. Other Liabilities		220,267,591.75	21,789,573,611.82
<b>VI</b>	<b>Capital and reserves</b>		<b>121,383,647,433.85</b>	<b>117,180,960,741.87</b>
	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		3,310,750,000.00	-
	8. Retained earnings		(9,715,838,010.94)	-
	9. Result in instance of approval		-	-
	10. Profit and Loss for financial year		5,898,735,444.79	(4,709,039,258.13)
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
	<b>TOTAL:</b>		<b>497,821,632,886.33</b>	<b>139,388,429,244.36</b>

Vientiane, Lao P.D.R, Date: 10/07/2016

General Manager

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# INCOME STATEMENT

period ended 30 June 2016

Currency: ALL  
LAK

Code	ITEMS	Notes	Amount	
			30 June 2016	30 June 2015
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>8,613,851,185.25</b>	<b>-</b>
1.1	Interest and similar income from interbanks		3,446,993,636.25	-
1.2	Interest and similar income from customers		5,166,857,549.00	-
1.3	Interest from Securities sold under repurchase agreement		-	-
1.4	Interest from Securities for sales landing		-	-
1.5	Other interest and similar income		-	-
<b>2</b>	<b>Interest and similar expense</b>		<b>(1,485,200,569.25)</b>	<b>(29,346.67)</b>
2.1	Interest and similar expense for interbanks		(1,364,227,806.50)	-
2.2	Interest and similar expense for customers		(120,972,762.75)	(29,346.67)
2.3	Interest on Securities sold under repurchases agreement		-	-
2.4	Interest and similar of Certificate Borrowing		-	-
2.5	Other interest and similar income		-	-
<b>3</b>	<b>Net gain/(Loss) from trading gold and other precious metals</b>		<b>-</b>	<b>-</b>
<b>I.</b>	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>2,949,632,969.19</b>	<b>(1,677,051,243.90)</b>
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		3,050,772,210.50	104,828.00
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		(101,139,241.31)	(1,677,156,071.90)
14	Net gain/(Loss) from Conditional Instruments for Interest rate		-	-
<b>II.</b>	<b>NET OPERATING INCOME(1+3+....+14)</b>		<b>10,078,283,585.19</b>	<b>(1,677,080,590.57)</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
<b>15</b>	<b>Other operating income</b>		<b>-</b>	<b>-</b>
<b>16</b>	<b>Administration expenses</b>		<b>(3,158,909,792.40)</b>	<b>(2,516,550,743.56)</b>
16.1	payroll and other staff costs		(1,784,024,691.50)	(684,215,742.28)
16.2	Other administrative expenses		(1,374,885,100.90)	(1,832,335,001.28)
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(935,951,840.00)</b>	<b>(512,980,324.00)</b>
<b>18</b>	<b>Other operating expenses</b>		<b>(85,046,508.00)</b>	<b>(2,427,600.00)</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>-</b>	<b>-</b>
19.1	Specific provision expenses for loans to customers		-	-
19.2	Reversal of specific provision for loans to customers		-	-
<b>20</b>	<b>Net gain/(Loss) from selling Financial Asset</b>		<b>-</b>	<b>-</b>
<b>III.</b>	<b>Net income and Expenses</b>		<b>(4,179,908,140.40)</b>	<b>(3,031,958,667.56)</b>
<b>IV.</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>5,898,375,444.79</b>	<b>(4,709,039,258.13)</b>
21	Current enterprise income tax		-	-
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>5,898,375,444.79</b>	<b>(4,709,039,258.13)</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>			
22	Margin for revaluations Fixed Values		-	-
23	Margin for revaluations Securities		-	-
24	Margin for Deferred tax		-	-
	<b>TOTAL NET OF COMPREHENSIVE INCOME:</b>		<b>5,898,375,444.79</b>	<b>(4,709,039,258.13)</b>

Vientiane, Lao P.D.R, Date: 10/07/2016

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