

**BALANCE SHEET**  
period ended 30 March 2016

Currency: ALL  
LAK

Code	ASSETS	Notes	Amount	
			30 March 2016	30 March 2015
<b>I</b>	<b>Cash and accounts with the BOL</b>		<b>90,457,595,918.85</b>	-
	1. Cash on hand		1,249,175,855.93	
	2. Demand deposits		24,025,779,560.02	
	3. Term deposits		65,182,640,502.90	
<b>II</b>	<b>Amounts due from other banks</b>		<b>50,414,730,320.91</b>	-
	1. Demand deposits		8,068,230,320.91	
	2. Term deposits		42,346,500,000.00	-
	3. Net loans to other banks(net of specific provision)		-	-
<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>323,960,000,000.00</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>12,623,224,800.00</b>	-
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		64,515,040.00	
	3. Tangible fixed assets		12,558,709,760.00	
<b>IX</b>	<b>Other assets</b>		<b>1,888,178,598.27</b>	-
	1. Accrued interest income		731,685,213.86	
	2. Interbranches and Head office Account(Dr)			
	3. Other assets		1,156,493,384.41	-
<b>X</b>	<b>Registered Capital Deposited</b>		-	-
	<b>TOTAL:</b>		<b>479,343,729,638.03</b>	-

Vientiane, Lao P.D.R, Date: 31/03/2016

General Manager

Internal Audit Division

Accounting Division

Prepared

**BALANCE SHEET**  
period ended 30 March 2016

Currency: ALL  
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 March 2016	30 March 2015
<b>I</b>	<b>Amounts due to other banks</b>		<b>324,000,495,000.00</b>	<b>-</b>
	1. Demand deposits		40,495,000.00	-
	2. Term deposits		-	-
	3. Borrowing from other banks		323,960,000,000.00	-
	4. Other payables to other banks		-	-
<b>II</b>	<b>Amounts due to Customers</b>		<b>35,419,352,367.58</b>	<b>-</b>
	1. Demand deposits		26,129,799,367.58	
	2. Term deposits		9,289,553,000.00	
	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>309,104,552.00</b>	<b>-</b>
	1. Accrued interest expense		66,793,774.87	
	2. Interbranches and head office account(Cr)		-	-
	3. Other Liabilities		242,310,777.13	
<b>VI</b>	<b>Capital and reserves</b>		<b>119,614,777,718.45</b>	<b>-</b>
	1. Chartered capital		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		3,239,600,000.00	-
	8. Retained earnings		(9,715,838,010.94)	-
	9. Result in instance of approval		-	-
	10. Profit and Loss for financial year		4,201,015,729.39	
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
	<b>TOTAL:</b>		<b>479,343,729,638.03</b>	<b>-</b>

Vientiane, Lao P.D.R, Date: 31/03/2016

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# INCOME STATEMENT

period ended 30 March 2016

Currency: ALL  
LAK

Code	ITEMS	Notes	Amount	
			30 March 2016	30 March 2015
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>4,092,477,596.99</b>	<b>-</b>
1.1	Interest and similar income from interbanks		388,036,220.90	-
1.2	Interest and similar income from customers		3,704,441,376.09	-
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>(721,465,182.26)</b>	<b>-</b>
2.1	Interest and similar expense for interbanks		(695,840,244.19)	-
2.2	Interest and similar expense for customers		(25,624,938.07)	-
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>2,891,435,518.98</b>	<b>-</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		2,936,023,805.70	-
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		(44,588,286.72)	-
14	Net gain/(Loss) from Conditional Instruments for Interest rate		-	-
<b>II.</b>	<b>NET OPERATING INCOME(1+3+....+14)</b>		<b>6,262,447,933.71</b>	<b>-</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>(1,593,856,284.32)</b>	<b>-</b>
16.1	payroll and other staff costs		(845,345,829.19)	-
16.2	Other administrative expenses		(748,510,455.13)	-
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(467,575,920.00)</b>	<b>-</b>
<b>18</b>	<b>Other operating expenses</b>		<b>-</b>	<b>-</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>(2,061,432,204.32)</b>	<b>-</b>
<b>IV.</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>4,201,015,729.39</b>	<b>-</b>
21	Current enterprise income tax		-	-
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>4,201,015,729.39</b>	<b>-</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>4,201,015,729.39</b>	<b>-</b>

Vientiane, Lao P.D.R, Date: 31/03/2016

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