

BALANCE SHEET
period ended 31 September 2018

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			31 September 2018	31 December 2017
I	Cash and accounts with the BOL		89.784.032.764,05	52.534.368.321,56
	1. Cash on hand		2.229.074.271,00	1.532.807.314,80
	2. Demand deposits		74.044.161.457,05	37.256.047.844,36
	3. Term deposits		13.510.797.036,00	13.745.513.162,40
II	Amounts due from other banks		304.105.732.213,32	264.546.342.259,14
	1. Demand deposits		6.405.732.213,32	26.258.442.259,14
	2. Term deposits		150.560.000.000,00	94.192.900.000,00
	3. Net loans to other banks(net of specific provision)		147.140.000.000,00	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)		256.771.541.595,04	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		8.544.845.040,00	9.966.633.520,00
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		55.962.080,00	57.233.920,00
	3. Tangible fixed assets		8.488.882.960,00	9.909.399.600,00
IX	Other assets		6.771.035.566,28	5.907.053.533,10
	1. Accrued interest income		4.781.982.241,12	3.536.429.241,96
	2. Interbranches and Head office Account(Dr)			-
	3. Other assets		1.989.053.325,16	2.370.624.291,14
X	Registered Capital Deposited			-
	TOTAL:		665.977.187.178,69	578.411.097.970,07

Vientiane, Lao P.D.R, Date: 11/10/2018

General Manager

Internal Audit Division

Accounting Division

Prepared

BALANCE SHEET
period ended 31 September 2018

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 September 2018	31 December 2017
I	Amounts due to other banks		472.463.015.793,08	385.607.254.216,17
	1. Demand deposits		116.471.015.793,08	38.141.254.216,17
	2. Term deposits		0,00	0,00
	3. Borrowing from other banks		355.992.000.000,00	347.466.000.000,00
	4. Other payables to other banks		0,00	0,00
II	Amounts due to Customers		46.133.144.610,22	55.982.191.776,36
	1. Demand deposits		14.999.787.627,18	35.227.642.878,86
	2. Term deposits		31.133.356.983,04	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		2.865.218.884,64	3.055.417.893,00
	1. Accrued interest expense		533.487.504,48	1.019.746.961,30
	2. Interbranches and head office account(Cr)		0,00	0,00
	3. Other Liabilities		2.331.731.380,16	2.035.670.931,70
VI	Capital and reserves		144.515.807.890,74	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		3.939.115.327,80	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		10.605.975.482,59	7.860.642.122,98
	11. Subventions and Allocated Fund		0,00	0,00
	12. Subordinated Debt		0,00	0,00
	TOTAL:		665.977.187.178,69	578.411.097.970,07

Vientiane, Lao P.D.R, Date: 11/10/2018

General Manager

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INCOME STATEMENT

period ended 31 September 2018

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			31 September 2018	31 December 2017
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		24.734.982.750,64	21.549.093.977,58
1,1	Interest and similar income from interbanks		10.628.830.393,00	9.304.541.034,55
1,2	Interest and similar income from customers		14.106.152.357,64	12.244.552.943,03
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		(7.291.158.645,48)	(6.485.408.510,83)
2,1	Interest and similar expense for interbanks		(6.652.858.594,20)	(5.985.800.216,67)
2,2	Interest and similar expense for customers		(638.300.051,28)	(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		17.443.824.105,16	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	Expenses on ordinary Lease		0,00	0,00
8	Income from Securities for sales		0,00	0,00
9	Fee and commission income		534.485.087,34	1.605.834.245,23
10	Fee and commission Expense		(88.703.348,64)	(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		(535.979.057,40)	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)		17.353.626.786,46	17.240.287.271,63
B	OTHER INCOME AND EXPENSES		0,00	0,00
15	Other operating income		1.775.422.769,41	466.969.799,74
16	Administration expenses		(5.210.827.286,04)	(6.865.216.412,20)
16,1	payroll and other staff costs		(2.938.602.167,84)	(3.794.866.307,69)
16,2	Other administrative expenses		(2.272.225.118,20)	(3.070.350.104,51)
17	Depreciation and amortization charges		(1.463.598.880,00)	(1.881.595.200,00)
18	Other operating expenses		(1.848.647.907,24)	(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		(6.747.651.303,87)	(9.379.645.148,65)
IV.	TOTAL PROFIT BEFORE TAX		10.605.975.482,59	7.860.642.122,98
21	Current enterprise income tax		0,00	0,00
V.	PROFIT AFTER TAX		10.605.975.482,59	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:		10.605.975.482,59	7.860.642.122,98

Vientiane, Lao P.D.R, Date: 11/10/2018

General Manager

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