

BALANCE SHEET
period ended 31 MARCH 2020

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			31 March 2020	31 December 2019
I	Cash and accounts with the BOL		99,374,867,813.83	96,481,096,809.17
	1. Cash on hand		1,945,049,321.00	1,244,672,322.60
	2. Demand deposits		29,248,284,295.83	27,859,746,950.67
	3. Term deposits		68,181,534,197.00	67,376,677,535.90
II	Amounts due from other banks		440,810,673,587.14	383,482,161,619.39
	1. Demand deposits		31,914,673,587.14	64,024,161,619.39
	2. Term deposits		275,351,000,000.00	186,873,000,000.00
	3. Net loans to other banks(net of specific provision)		133,545,000,000.00	132,585,000,000.00
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)		164,465,360,429.10	216,847,708,332.00
VI	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		9,374,930,470.00	6,152,781,440.00
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		44,394,400.00	44,820,160.00
	3. Tangible fixed assets		5,794,253,680.00	6,107,961,280.00
	4. Right of use assets		3,536,282,390.00	-
IX	Other assets		7,091,088,363.15	8,464,334,974.11
	1. Accrued interest income		6,899,092,424.57	7,348,434,314.23
	2. Interbranches and Head office Account(Dr)		-	-
	3. Other assets		191,995,938.58	1,115,900,659.88
X	Registered Capital Deposited		-	-
	TOTAL:		721,116,920,663.22	711,428,083,174.67

Vientiane, Lao P.D.R., Date: 07/04/2020

General Manager

Internal Audit Division

Accounting Division

Prepared



Kanghu Chang
Mr Chang Kang Hu

Ching Ping
Mr Wang Ching Ping

Amath
Ms Koy Phanthu Amath

BALANCE SHEET
period ended 31 MARCH 2020

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 March 2020	31 December 2019
I	Amounts due to other banks		496,381,815,911.33	492,713,878,392.54
	1. Demand deposits		122,455,815,911.33	121,475,878,392.54
	2. Term deposits		0.00	0.00
	3. Borrowing from other banks		373,926,000,000.00	371,238,000,000.00
	4. Other payables to other banks		0.00	0.00
II	Amounts due to Customers		54,275,476,290.66	53,997,136,315.47
	1. Demand deposits		12,671,994,021.43	16,807,337,181.88
	2. Term deposits		41,603,482,269.23	37,189,799,133.59
	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		4,592,319,356.50	2,163,029,300.05
	1. Accrued interest expense		1,016,270,309.63	1,624,941,783.86
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Other Liabilities		3,576,049,046.88	538,087,516.19
VI	Capital and reserves		165,867,309,104.72	162,554,039,166.61
	1. Chartered capital		121,890,000,000.00	121,890,000,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		3,891,687,562.50	2,420,045,546.98
	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		1,490,051,815.45	1,747,163,541.64
	8. Retained earnings		35,025,188,062.47	21,780,409,922.80
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		3,570,381,664.30	14,716,420,155.19
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		721,116,920,663.22	711,428,083,174.67

Vientiane, Lao P.D.R., Date: 07/04/2020

General Manager

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Mr Yeh Hsu Chao

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Ms Koy Phanthu Amath



Kanghu Chang Chingping

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INCOME STATEMENT

period ended 31 MARCH 2020

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			31 March 2020	31 December 2019
A	OPERATING INCOME AND EXPENSES			
I	Interest and similar income		8,188,792,262.06	34,861,556,038.40
1.1	Interest and similar income from interbanks		5,234,111,532.08	18,284,275,263.96
1.2	Interest and similar income from customers		2,954,680,729.98	16,577,280,774.44
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		(2,511,807,200.32)	(11,826,688,893.31)
2.1	Interest and similar expense for interbanks		(2,140,586,127.75)	(10,514,238,610.73)
2.2	Interest and similar expense for customers		(371,221,072.57)	(1,312,450,282.58)
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		5,676,985,061.74	23,034,867,145.09
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		113,146,045.55	1,231,194,006.88
10	Fee and commission Expense		(62,780,891.75)	(73,128,003.71)
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		(99,079,131.44)	(561,801,835.75)
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(I+3+....+14)		5,628,271,084.10	23,631,131,312.51
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		274,151,726.19	1,086,580,465.85
16	Administration expenses		(1,647,358,190.99)	(7,100,110,595.50)
16.1	payroll and other staff costs		(1,057,668,531.35)	(4,182,354,725.91)
16.2	Other administrative expenses		(589,689,659.64)	(2,917,755,869.59)
17	Depreciation and amortization charges		(593,766,032.00)	(1,961,403,280.00)
18	Other operating expenses		(90,916,923.00)	(939,777,747.67)
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		(2,057,889,419.80)	(8,914,711,157.32)
IV.	TOTAL PROFIT BEFORE TAX		3,570,381,664.30	14,716,420,155.19
21	Current enterprise income tax		0.00	0.00
V.	PROFIT AFTER TAX		3,570,381,664.30	14,716,420,155.19
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:		3,570,381,664.30	14,716,420,155.19

Vientiane, Lao P.D.R, Date: 07/04/2020



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