

First Commercial Bank Ltd, Vientiane Branch  
Tel: 021 415318, Email: i928a@firstbank.com.tw

**BALANCE SHEET**  
period ended 30 September 2020

Currency: ALL  
LAK

Code	ASSETS	Notes	Amount	
			30 September 2020	31 December 2019
<b>I</b>	<b>Cash and accounts with the BOL</b>		<b>255,521,770,437.26</b>	<b>96,481,096,809.17</b>
	1. Cash on hand		3,330,624,811.60	1,244,672,322.60
	2. Demand deposits		91,409,212,369.46	27,859,746,950.67
	3. Term deposits		160,781,933,256.20	67,376,677,535.90
<b>II</b>	<b>Amounts due from other banks</b>		<b>334,280,231,965.12</b>	<b>383,482,161,619.39</b>
	1. Demand deposits		14,816,231,965.12	64,024,161,619.39
	2. Term deposits		181,674,000,000.00	186,873,000,000.00
	3. Net loans to other banks(net of specific provision)		137,790,000,000.00	132,585,000,000.00
<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>139,837,879,623.00</b>	<b>216,847,708,332.00</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>9,211,321,206.00</b>	<b>6,152,781,440.00</b>
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		157,528,720.00	44,820,160.00
	3. Tangible fixed assets		5,896,387,440.00	6,107,961,280.00
	4. Right of use assets		3,157,405,046.00	-
<b>IX</b>	<b>Other assets</b>		<b>9,369,874,919.56</b>	<b>8,464,334,974.11</b>
	1. Accrued interest income		8,749,127,365.42	7,348,434,314.23
	2. Interbranches and Head office Account(Dr)		-	-
	3. Other assets		620,747,554.14	1,115,900,659.88
<b>X</b>	<b>Registered Capital Deposited</b>		-	-
	<b>TOTAL:</b>		<b>748,221,078,150.94</b>	<b>711,428,083,174.67</b>

Vientiane, Lao P.D.R, Date: 08/10/2020

General Manager


Internal Audit Division

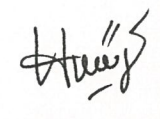
Accounting Division

Prepared

  
Mr Yeh Hsu Chao  


  
Mr Chang Kang Hu

  
Mr Wang Tzer Yau

  
Ms Koy Phanthu Amath

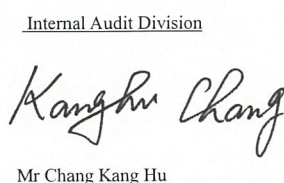
**INCOME STATEMENT**  
period ended 30 September 2020

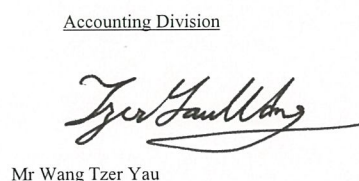
Currency: ALL  
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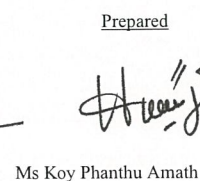
Code	ITEMS	Notes	Amount	
			30 September 2020	31 December 2019
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>23,439,784,437.77</b>	<b>34,861,556,038.40</b>
1.1	Interest and similar income from interbanks		16,596,696,174.71	18,284,275,263.96
1.2	Interest and similar income from customers		6,843,088,263.06	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
<b>2</b>	<b>Interest and similar expense</b>		<b>(6,326,508,027.03)</b>	<b>(11,826,688,893.31)</b>
2.1	Interest and similar expense for interbanks		(5,145,530,551.20)	(10,514,238,610.73)
2.2	Interest and similar expense for customers		(1,180,977,475.83)	(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
<b>3</b>	<b>Net gain/(Loss) from trading gold and other precious metals</b>		<b>0.00</b>	<b>0.00</b>
<b>I.</b>	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>17,113,276,410.74</b>	<b>23,034,867,145.09</b>
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		287,659,682.42	1,231,194,006.88
10	Fee and commission Expense		(66,607,907.58)	(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		(496,654,607.93)	(561,801,835.75)
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
<b>II.</b>	<b>NET OPERATING INCOME(1+3+....+14)</b>		<b>16,837,673,577.65</b>	<b>23,631,131,312.51</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>		<b>0.00</b>	<b>0.00</b>
<b>15</b>	<b>Other operating income</b>		<b>1,132,253,518.62</b>	<b>1,086,580,465.85</b>
<b>16</b>	<b>Administration expenses</b>		<b>(5,290,678,226.58)</b>	<b>(7,100,110,595.50)</b>
16.1	payroll and other staff costs		(3,622,163,104.48)	(4,182,354,725.91)
16.2	Other administrative expenses		(1,668,515,122.10)	(2,917,755,869.59)
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(1,433,351,616.00)</b>	<b>(1,961,403,280.00)</b>
<b>18</b>	<b>Other operating expenses</b>		<b>(821,293,620.00)</b>	<b>(939,777,747.67)</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>0.00</b>	<b>0.00</b>
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
<b>20</b>	<b>Net gain/(Loss) from selling Financial Asset</b>		<b>0.00</b>	<b>0.00</b>
<b>III.</b>	<b>Net income and Expenses</b>		<b>(6,413,069,943.96)</b>	<b>(8,914,711,157.32)</b>
<b>IV.</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>10,424,603,633.69</b>	<b>14,716,420,155.19</b>
21	Current enterprise income tax		(119,181,338.92)	0.00
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>10,305,422,294.77</b>	<b>14,716,420,155.19</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>		<b>0.00</b>	<b>0.00</b>
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
	<b>TOTAL NET OF COMPREHENSIVE INCOME:</b>		<b>10,305,422,294.77</b>	<b>14,716,420,155.19</b>

Vientiane, Lao P.D.R. Date: 08/10/2020

  
General Manager  
Mr Yeh Hsu Chao

Internal Audit Division  
  
Mr Chang Kang Hu

Accounting Division  
  
Mr Wang Tzer Yau

Prepared  
  
Ms Koy Phanthu Amath



**BALANCE SHEET**  
period ended 30 September 2020

Currency: ALL  
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 September 2020	31 December 2019
<b>I</b>	<b>Amounts due to other banks</b>		<b>513,233,932,327.58</b>	<b>492,713,878,392.54</b>
	1. Demand deposits		127,421,932,327.58	121,475,878,392.54
	2. Term deposits		0.00	0.00
	3. Borrowing from other banks		385,812,000,000.00	371,238,000,000.00
	4. Other payables to other banks		0.00	0.00
<b>II</b>	<b>Amounts due to Customers</b>		<b>57,797,620,089.78</b>	<b>53,997,136,315.47</b>
	1. Demand deposits		13,136,243,433.78	16,807,337,181.88
	2. Term deposits		44,661,376,656.00	37,189,799,133.59
	3. Other payables to customers		0.00	0.00
<b>III</b>	<b>Securities sold under repurchased agreements</b>		<b>0.00</b>	<b>0.00</b>
<b>IV</b>	<b>Debt payable related to issuing securities</b>		<b>0.00</b>	<b>0.00</b>
<b>V</b>	<b>Other Liabilities</b>		<b>4,689,088,415.82</b>	<b>2,163,029,300.05</b>
	1. Accrued interest expense		475,128,150.70	1,624,941,783.86
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Other Liabilities		4,213,960,265.12	538,087,516.19
<b>VI</b>	<b>Capital and reserves</b>		<b>172,500,437,317.76</b>	<b>162,554,039,166.61</b>
	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		1,388,139,398.02	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		10,305,422,294.77	14,716,420,155.19
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	<b>TOTAL:</b>		<b>748,221,078,150.94</b>	<b>711,428,083,174.67</b>

Vientiane, Lao P.D.R., Date: 08/10/2020

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