

BALANCE SHEET
period ended 31 December 2020

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			31 December 2020	31 December 2019
I	Cash and accounts with the BOL		303,687,776,596.65	96,481,096,809.17
	1. Cash on hand		3,615,589,664.40	1,244,672,322.60
	2. Demand deposits		35,928,345,034.25	27,859,746,950.67
	3. Term deposits		264,143,841,898.00	67,376,677,535.90
II	Amounts due from other banks		385,255,557,202.02	383,482,161,619.39
	1. Demand deposits		59,231,557,202.02	64,024,161,619.39
	2. Term deposits		187,259,000,000.00	186,873,000,000.00
	3. Net loans to other banks(net of specific provision)		138,765,000,000.00	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)		103,865,527,027.00	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		9,038,449,334.00	6,152,781,440.00
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		151,739,920.00	44,820,160.00
	3. Tangible fixed assets		5,918,743,040.00	6,107,961,280.00
	4. Right of use assets		2,967,966,374.00	-
IX	Other assets		8,116,282,045.61	8,464,334,974.11
	1. Accrued interest income		7,597,772,837.67	7,348,434,314.23
	2. Interbranches and Head office Account(Dr)		-	-
	3. Other assets		518,509,207.94	1,115,900,659.88
X	Registered Capital Deposited		-	-
	TOTAL:		809,963,592,205.28	711,428,083,174.67

Vientiane, Lao P.D.R, Date: 08/01/2021

General Manager

Internal Audit Division

Accounting Division

Prepared



Mr Yeh Hsu Chao

Kanghu Chang

Mr Chang Kang Hu

Tzer Yau Wang

Mr Wang Tzer Yau

Phanthu Amath Koy

Ms Koy Phanthu Amath

BALANCE SHEET
period ended 31 December 2020

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 December 2020	31 December 2019
I	Amounts due to other banks		516,828,040,832.00	492,713,878,392.54
	1. Demand deposits		128,286,040,832.00	121,475,878,392.54
	2. Term deposits		0.00	0.00
	3. Borrowing from other banks		388,542,000,000.00	371,238,000,000.00
	4. Other payables to other banks		0.00	0.00
II	Amounts due to Customers		60,996,320,014.58	53,997,136,315.47
	1. Demand deposits		11,939,229,118.58	16,807,337,181.88
	2. Term deposits		49,057,090,896.00	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		2,589,876,401.54	2,163,029,300.05
	1. Accrued interest expense		849,719,523.13	1,624,941,783.86
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Other Liabilities		1,740,156,878.41	538,087,516.19
VI	Capital and reserves		229,549,354,957.16	162,554,039,166.61
	1. Chartered capital		196,250,000,000.00	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		1,213,152,635.00	1,747,163,541.64
	8. Retained earnings		13,130,299,132.47	21,780,409,922.80
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		15,064,215,627.19	14,716,420,155.19
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		809,963,592,205.28	711,428,083,174.67

Vientiane, Lao P.D.R, Date: 08/01/2021

General Manager

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INCOME STATEMENT

period ended 31 December 2020

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			31 December 2020	31 December 2019
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		31,645,558,990.47	34,861,556,038.40
1.1	Interest and similar income from interbanks		23,014,554,895.48	18,284,275,263.96
1.2	Interest and similar income from customers		8,631,004,094.99	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		(7,182,414,513.90)	(11,826,688,893.31)
2.1	Interest and similar expense for interbanks		(5,572,308,489.11)	(10,514,238,610.73)
2.2	Interest and similar expense for customers		(1,610,106,024.79)	(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		24,463,144,476.57	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		461,049,850.42	1,231,194,006.88
10	Fee and commission Expense		(70,721,892.05)	(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		(599,901,814.29)	(561,801,835.75)
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+....+14)		24,253,570,620.65	23,631,131,312.51
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		1,345,444,606.64	1,086,580,465.85
16	Administration expenses		(7,020,368,481.10)	(7,100,110,595.50)
16.1	payroll and other staff costs		(4,751,384,066.68)	(4,182,354,725.91)
16.2	Other administrative expenses		(2,268,984,414.42)	(2,917,755,869.59)
17	Depreciation and amortization charges		(1,872,599,488.00)	(1,961,403,280.00)
18	Other operating expenses		(861,059,063.00)	(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		(8,408,582,425.46)	(8,914,711,157.32)
IV.	TOTAL PROFIT BEFORE TAX		15,844,988,195.19	14,716,420,155.19
21	Current enterprise income tax		(780,772,568.00)	0.00
V.	PROFIT AFTER TAX		15,064,215,627.19	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:		15,064,215,627.19	14,716,420,155.19

Vientiane, Lao P.D.R, Date: 08/01/2021

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