

# BALANCE SHEET

For Quarter 2 End of 30 June 2021

Currency: ALL  
LAK

Code	ASSETS	Notes	Amount	
			30 June 2021	31 December 2020
<b>I</b>	<b>Cash and deposit with other banks and financial institutions</b>		<b>519,954,192,976.16</b>	<b>550,178,333,798.67</b>
	1. Cash on hand		3,348,083,457.60	3,615,589,664.40
	2. Deposit with other banks and financial institutions		516,606,109,518.56	546,562,744,134.27
<b>II</b>	<b>Account receivable from other banks and financial institutions</b>		<b>215,630,000,000.00</b>	<b>138,765,000,000.00</b>
<b>III</b>	<b>Securities purchased under resale agreements</b>		<b>0.00</b>	<b>0.00</b>
<b>IV</b>	<b>Net investment in securities</b>		<b>0.00</b>	<b>0.00</b>
	1. Trading securities		0.00	0.00
	2. Available-for-sale securities		0.00	0.00
	3. Held-to-maturity securities		0.00	0.00
<b>V</b>	<b>Loans and advances to customers(net of Specific provisions)</b>		<b>123,431,995,078.62</b>	<b>103,865,527,027.00</b>
<b>VI</b>	<b>Investment in subsidiaries, joint-ventures and other long-term investment</b>		<b>0.00</b>	<b>0.00</b>
<b>VII</b>	<b>Leasing and ordinary lease transactions</b>		<b>0.00</b>	<b>0.00</b>
<b>VIII</b>	<b>Fixed assets</b>		<b>8,168,185,030.00</b>	<b>9,038,449,334.00</b>
	1. Construction in progress and fixed assets in transit		0.00	-
	2. Intangible fixed assets		140,162,320.00	151,739,920.00
	3. Tangible fixed assets		5,438,933,680.00	5,918,743,040.00
	4. Right of use assets (NBV)		2,589,089,030.00	2,967,966,374.00
<b>IX</b>	<b>Registered Capital Deposited</b>		<b>0.00</b>	<b>0.00</b>
<b>X</b>	<b>Other assets</b>		<b>10,702,473,874.88</b>	<b>8,116,282,045.61</b>
	1. Accrued interest income		10,005,246,468.34	7,597,772,837.67
	2. Interbranches and Head office Account(Dr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other assets		697,227,406.54	518,509,207.94
	<b>TOTAL:</b>		<b>877,886,846,959.66</b>	<b>809,963,592,205.28</b>


Vientiane, Lao P.D.R, Date: 05/07/2021

General Manager  
  
Mr Yeh Hsu Chao

Internal Audit Division

  
Mr Chang Kang Hu

Accounting Division

  
Mr Wang Tzer Yau

Prepared

  
Ms Bounyaphone

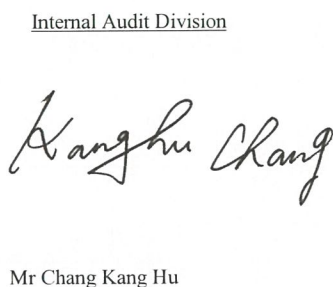
**BALANCE SHEET**  
For Quarter 2 End of 30 June 2021

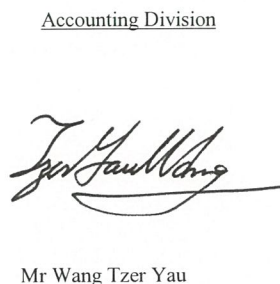
Currency: ALL  
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 June 2021	31 December 2020
<b>I</b>	<b>Amounts due to other banks</b>		<b>527,077,063,482.54</b>	<b>516,828,040,832.00</b>
	1. Demand deposits		130,513,063,482.54	128,286,040,832.00
	2. Loan and Other payables to other banks		396,564,000,000.00	388,542,000,000.00
<b>II</b>	<b>Amounts due to Customers</b>		<b>107,130,974,247.73</b>	<b>60,966,920,014.58</b>
	1. Demand deposits		107,130,974,247.73	60,966,920,014.58
	2. 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>3,422,100,945.14</b>	<b>2,589,876,401.54</b>
	1. Accrued interest expense		605,159,496.18	849,719,523.13
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other Liabilities		2,816,941,448.96	1,740,156,878.41
<b>VI</b>	<b>Capital and reserves</b>		<b>240,256,708,284.25</b>	<b>229,549,354,957.16</b>
	1. Chartered capital		196,250,000,000.00	196,250,000,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		5,398,109,125.22	3,891,687,562.50
	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		1,695,381,922.74	1,213,152,635.00
	8. Retained earnings		26,688,093,196.94	13,130,299,132.47
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		10,225,124,039.35	15,064,215,627.19
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	<b>TOTAL:</b>		<b>877,886,846,959.66</b>	<b>809,934,192,205.28</b>

Vientiane, Lao P.D.R, Date: 05/07/2021

  
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**INCOME STATEMENT**  
For Quarter 2 End of 30 June 2021

Currency: ALL  
LAK

Code	ITEMS	Notes	Amount	
			30 June 2021	31 December 2020
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>17,955,367,137.00</b>	<b>31,645,558,990.47</b>
1.1	Interest and similar income from interbanks		15,141,947,619.00	23,014,554,895.48
1.2	Interest and similar income from customers		2,813,419,518.00	8,631,004,094.99
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>-1,804,273,207.00</b>	<b>-7,182,414,513.90</b>
2.1	Interest and similar expense for interbanks		-843,614,763.00	-5,572,308,489.11
2.2	Interest and similar expense for customers		-960,658,444.00	-1,610,106,024.79
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>16,151,093,930.00</b>	<b>24,463,144,476.57</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		966,561,869.00	461,049,850.42
10	Fee and commission Expense		(108,030,042.00)	-70,721,892.05
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		107,618,410.99	-599,901,814.29
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>17,117,244,167.99</b>	<b>24,253,570,620.65</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>31,271,224.36</b>	<b>1,345,444,606.64</b>
<b>16</b>	<b>Administration expenses</b>		<b>-3,351,680,440.00</b>	<b>-7,020,368,481.10</b>
16.1	payroll and other staff costs		-2,325,824,696.00	-4,751,384,066.68
16.2	Other administrative expenses		-1,025,855,744.00	-2,268,984,414.42
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>-895,344,304.00</b>	<b>-1,872,599,488.00</b>
<b>18</b>	<b>Other operating expenses</b>		<b>-574,173,677.00</b>	<b>-861,059,063.00</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>-4,789,927,196.64</b>	<b>-8,408,582,425.46</b>
<b>IV.</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>12,327,316,971.35</b>	<b>15,844,988,195.19</b>
21	Current enterprise income tax		-2,102,192,932.00	-780,772,568.00
22	Deferred tax expense		0.00	0.00
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>10,225,124,039.35</b>	<b>15,064,215,627.19</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>		<b>0.00</b>	<b>0.00</b>
23	Margin for revaluations Fixed Values		0.00	0.00
24	Margin for revaluations Securities		0.00	0.00
25	Margin for Deferred tax		0.00	0.00
	<b>TOTAL NET OF COMPREHENSIVE INCOME:</b>		<b>10,225,124,039.35</b>	<b>15,064,215,627.19</b>

Vientiane, Lao P.D.R, Date: 05/07/2021



General Manager

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