

# BALANCE SHEET

For Quarter 3 End of 30 September 2021

Currency: ALL  
LAK

Code	ASSETS	Notes	Amount	
			30 September 2021	31 December 2020
I	Cash and deposit with other banks and financial institutions		521,082,113,945.70	550,178,333,798.67
	1. Cash on hand		2,417,286,667.10	3,615,589,664.40
	2. Deposit with other banks and financial institutions		518,664,827,278.60	546,562,744,134.27
II	Account receivable from other banks and financial institutions		205,058,000,000.00	138,765,000,000.00
III	Securities purchased under resale agreements		-	-
IV	Net 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)		127,652,716,809.52	103,865,527,027.00
VI	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		7,723,702,758.00	9,038,449,334.00
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		134,373,520.00	151,739,920.00
	3. Tangible fixed assets		5,189,678,880.00	5,918,743,040.00
	4. Right of use assets (NBV)		2,399,650,358.00	2,967,966,374.00
IX	Registered Capital Deposited		-	-
X	Other assets		13,057,813,767.16	8,116,282,045.61
	1. Accrued interest income		12,414,299,689.04	7,597,772,837.67
	2. Interbranches and Head office Account(Dr)		-	0.00
	3. Deferred tax expense		-	0.00
	4. Other assets		643,514,078.12	518,509,207.94
	TOTAL:		874,574,347,280.38	809,963,592,205.28

Vientiane, Lao P.D.R, Date: 12/10/2021

Internal Audit Division

Accounting Division

Prepared



*Mr Yeh Hsu Chao*  
Mr Yeh Hsu Chao

*Mr Chang Kang Hu*  
Mr Chang Kang Hu

*Mr Wang Tzer Yau*  
Mr Wang Tzer Yau

*Ms Bounyaphone Sibouaphanh*  
Ms Bounyaphone Sibouaphanh

**BALANCE SHEET**  
For Quarter 3 End of 30 September 2021

Currency: ALL  
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 September 2021	31 December 2020
<b>I</b>	<b>Amounts due to other banks</b>		<b>541,912,066,909.64</b>	<b>516,828,040,832.00</b>
	1. Demand deposits		134,176,066,909.64	128,286,040,832.00
	2. Loan and Other payables to other banks		407,736,000,000.00	388,542,000,000.00
<b>II</b>	<b>Amounts due to Customers</b>		<b>83,341,584,736.04</b>	<b>60,966,920,014.58</b>
	1. Demand deposits		83,341,584,736.04	60,966,920,014.58
	2. Other payables to customers		-	-
<b>III</b>	<b>Securities sold under repurchased agreements</b>		-	-
<b>IV</b>	<b>Debt payable related to issuing securities</b>		-	-
<b>V</b>	<b>Other Liabilities</b>		<b>2,855,048,069.92</b>	<b>2,589,876,401.54</b>
	1. Accrued interest expense		970,783,590.92	849,719,523.13
	2. Interbranches and head office account(Cr)		-	-
	3. Deferred tax expense		-	-
	4. Other Liabilities		1,884,264,479.00	1,740,156,878.41
<b>VI</b>	<b>Capital and reserves</b>		<b>246,465,647,564.79</b>	<b>229,549,354,957.16</b>
	1. Chartered capital		196,250,000,000.00	196,250,000,000.00
	2. Shares Premium		-	-
	3. Regulatory reserve fund		5,398,109,125.22	3,891,687,562.50
	4. Business expansion fund		-	-
	5. Other reserves		-	-
	6. Margin for Revaluations		-	-
	7. General provision for credit activities		1,663,625,368.24	1,213,152,635.00
	8. Retained earnings		26,688,093,196.94	13,130,299,132.47
	9. Result in instance of approval		-	-
	10. Profit and Loss for financial year		16,465,819,874.39	15,064,215,627.19
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
	<b>TOTAL:</b>		<b>874,574,347,280.38</b>	<b>809,934,192,205.28</b>

Vientiane, Lao P.D.R, Date: 12/10/2021

General Manager

Internal Audit Division

Accounting Division

Prepared

Mr Yeh Hsu Chao

Mr Chang Kang Hu

Mr Wang Tzer Yau

Ms Bounyaphone Sibouaphanh





# INCOME STATEMENT

For Quarter 3 End of 30 September 2021

Currency: ALL  
LAK

Code	ITEMS	Notes	Amount	
			30 September 2021	31 December 2020
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>27,762,261,170.00</b>	<b>31,645,558,990.47</b>
1.1	Interest and similar income from interbanks		23,296,317,368.00	23,014,554,895.48
1.2	Interest and similar income from customers		4,465,943,802.00	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>-2,656,764,432.00</b>	<b>-7,182,414,513.90</b>
2.1	Interest and similar expense for interbanks		-1,141,761,008.00	-5,572,308,489.11
2.2	Interest and similar expense for customers		-1,515,003,424.00	-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>25,105,496,738.00</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		1,130,875,175.00	461,049,850.42
10	Fee and commission Expense		(108,674,821.00)	-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		528,456,469.03	-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>26,656,153,561.03</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>117,008,400.36</b>	<b>1,345,444,606.64</b>
<b>16</b>	<b>Administration expenses</b>		<b>-5,033,257,381.00</b>	<b>-7,020,368,481.10</b>
16.1	payroll and other staff costs		-3,444,158,059.00	-4,751,384,066.68
16.2	Other administrative expenses		-1,589,099,322.00	-2,268,984,414.42
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>-1,342,906,576.00</b>	<b>-1,872,599,488.00</b>
<b>18</b>	<b>Other operating expenses</b>		<b>-614,725,941.00</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>-6,873,881,497.64</b>	<b>-8,408,582,425.46</b>
<b>IV.</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>19,782,272,063.39</b>	<b>15,844,988,195.19</b>
21	Current enterprise income tax		-3,316,452,189.00	-780,772,568.00
22	Deferred tax expense		0.00	0.00
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>16,465,819,874.39</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>16,465,819,874.39</b>	<b>15,064,215,627.19</b>

Vientiane, Lao P.D.R, Date: 12/10/2021

General Manager

Internal Audit Division

Accounting Division

Prepared

Mr Yeh Hsu Chao

Mr Chang Kang Hu

Mr Wang Tzer Yau

Ms Bounyaphone Sibouaphanh

