

BALANCE SHEET

For Quarter 4 End of 31 December 2021

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			31 December 2021	31 December 2020
I	Cash and deposit with other banks and financial institutions		607,696,584,428.55	550,178,333,798.67
	1. Cash on hand		3,548,555,533.70	3,615,589,664.40
	2. Deposit with other banks and financial institutions		604,148,028,894.85	546,562,744,134.27
II	Account receivable from other banks and financial institutions		279,362,600,000.00	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)		51,666,617,603.57	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		7,874,261,046.00	9,038,449,334.00
	1. Construction in progress and fixed assets in transit		-	-
	2. Intangible fixed assets		128,584,720.00	151,739,920.00
	3. Tangible fixed assets		5,535,464,640.00	5,918,743,040.00
	4. Right of use assets (NBV)		2,210,211,686.00	2,967,966,374.00
IX	Registered Capital Deposited		-	-
X	Other assets		11,778,816,404.59	8,116,282,045.61
	1. Accrued interest income		11,214,992,881.50	7,597,772,837.67
	2. Interbranches and Head office Account(Dr)		-	0.00
	3. Deferred tax expense		-	0.00
	4. Other assets		563,823,523.09	518,509,207.94
	TOTAL:		958,378,879,482.71	809,963,592,205.28

Vientiane, Lao P.D.R., Date: 13/01/2022

General Manager

Internal Audit Division

Accounting Division

Prepared

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[Signature]

[Signature]

[Signature]

Mr Yeh Hsu Chao

Mr Chang Kang Hu

Mr Wang Tzer Yau

Ms Bounyaphone Sibouaphanh



BALANCE SHEET
For Quarter 4 End of 31 December 2021

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 December 2021	31 December 2020
I	Amounts due to other banks		559,657,612,230.74	516,828,040,832.00
	1. Demand deposits		152,796,762,230.74	128,286,040,832.00
	2. Loan and Other payables to other banks		406,860,850,000.00	388,542,000,000.00
II	Amounts due to Customers		96,458,040,190.61	60,966,920,014.58
	1. Demand deposits		96,458,040,190.61	60,966,920,014.58
	2. Other payables to customers		-	-
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other Liabilities		4,775,347,803.80	2,589,876,401.54
	1. Accrued interest expense		1,574,423,839.13	849,719,523.13
	2. Interbranches and head office account(Cr)		-	-
	3. Deferred tax expense		-	-
	4. Other Liabilities		3,200,923,964.67	1,740,156,878.41
VI	Capital and reserves		297,487,879,257.56	229,549,354,957.16
	1. Chartered capital		238,669,400,000.00	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		1,655,217,658.73	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		25,077,059,276.67	15,064,215,627.19
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
	TOTAL:		958,378,879,482.71	809,934,192,205.28

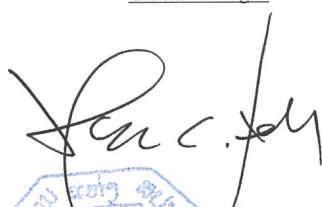
Vientiane, Lao P.D.R, Date: 13/01/2022

General Manager

Internal Audit Division

Accounting Division

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Mr Yeh Hsu Chao



Mr Chang Kang Hu



Mr Wang Tzer Yau



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INCOME STATEMENT

For Quarter 4 End of 31 December 2021

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			31 December 2021	31 December 2020
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		38,446,703,667.00	31,645,558,990.47
1.1	Interest and similar income from interbanks		32,262,892,066.00	23,014,554,895.48
1.2	Interest and similar income from customers		6,183,811,601.00	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
2	Interest and similar expense		-3,594,683,737.00	-7,182,414,513.90
2.1	Interest and similar expense for interbanks		-1,450,439,365.00	-5,572,308,489.11
2.2	Interest and similar expense for customers		-2,144,244,372.00	-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
3	Net gain/(Loss) from trading gold and other precious metals		0.00	0.00
I.	NET INTEREST AND SIMILAR INCOME		34,852,019,930.00	24,463,144,476.57
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		1,313,902,012.00	461,049,850.42
10	Fee and commission Expense		-112,219,549.00	-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		3,089,404,435.05	-599,901,814.29
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+....+14)		39,143,106,828.05	24,253,570,620.65
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		609,357,332.62	1,345,444,606.64
16	Administration expenses		-7,439,497,136.00	-7,020,368,481.10
16.1	payroll and other staff costs		-4,825,295,504.00	-4,751,384,066.68
16.2	Other administrative expenses		-2,614,201,632.00	-2,268,984,414.42
17	Depreciation and amortization charges		-1,815,224,048.00	-1,872,599,488.00
18	Other operating expenses		-957,730,269.00	-861,059,063.00
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		-9,603,094,120.38	-8,408,582,425.46
IV.	TOTAL PROFIT BEFORE TAX		29,540,012,707.67	15,844,988,195.19
21	Current enterprise income tax		-4,462,953,431.00	-780,772,568.00
22	Deferred tax expense		0.00	0.00
V.	PROFIT AFTER TAX		25,077,059,276.67	15,064,215,627.19
C	COMPREHENSIVE INCOME		0.00	0.00
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
	TOTAL NET OF COMPREHENSIVE INCOME:		25,077,059,276.67	15,064,215,627.19

Vientiane, Lao P.D.R, Date: 13/01/2022

General Manager

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