

**BALANCE SHEET**  
For Quarter 3 End of 30 September 2022

Currency: ALL  
LAK

Code	ASSETS	Notes	Amount	
			30 September 2022	30 June 2022
<b>I</b>	<b>Cash and deposit with other banks and financial institutions</b>		<b>779,799,723,021.14</b>	<b>743,491,775,734.36</b>
	1. Cash on hand		5,217,111,841.00	5,101,110,676.00
	2. Deposit with other banks and financial institutions		774,582,611,180.14	738,390,665,058.36
<b>II</b>	<b>Account receivable from other banks and financial institutions</b>		<b>307,662,650,000.00</b>	<b>325,503,200,000.00</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>191,161,414,003.32</b>	<b>180,145,267,305.16</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>6,423,423,590.00</b>	<b>6,873,302,342.00</b>
	1. Construction in progress and fixed assets in transit		0.00	0.00
	2. Intangible fixed assets		111,218,320.00	117,007,120.00
	3. Tangible fixed assets		4,670,309,600.00	4,924,960,880.00
	4. Right of use assets (NBV)		1,641,895,670.00	1,831,334,342.00
<b>IX</b>	<b>Registered Capital Deposited</b>		<b>0.00</b>	<b>0.00</b>
<b>X</b>	<b>Other assets</b>		<b>26,291,088,274.34</b>	<b>17,367,600,906.64</b>
	1. Accrued interest income		25,059,446,388.58	16,433,598,812.00
	2. Interbranches and Head office Account(Dr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other assets		1,231,641,885.76	934,002,094.64
	<b>TOTAL:</b>		<b>1,311,338,298,888.80</b>	<b>1,273,381,146,288.16</b>

Vientiane, Lao P.D.R, Date: 13/10/2022

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

*Soutsada Thonsavath*  
Ms Soutsada Thonsavath

**BALANCE SHEET**  
For Quarter 3 End of 30 September 2022

Currency: ALL  
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 September 2022	30 June 2022
<b>I</b>	<b>Amounts due to other banks</b>		<b>829,654,529,520.74</b>	<b>795,864,972,770.84</b>
	1. Demand deposits		230,069,879,520.74	209,309,772,770.84
	2. Loan and Other payables to other banks		599,584,650,000.00	586,555,200,000.00
<b>II</b>	<b>Amounts due to Customers</b>		<b>139,729,063,366.95</b>	<b>148,878,462,794.59</b>
	1. Demand deposits		139,729,063,366.95	148,878,462,794.59
	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>7,185,313,882.05</b>	<b>6,283,532,204.32</b>
	1. Accrued interest expense		4,167,783,852.31	1,940,464,520.88
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other Liabilities		3,017,530,029.74	4,343,067,683.44
<b>VI</b>	<b>Capital and reserves</b>		<b>334,769,392,119.06</b>	<b>322,354,178,518.41</b>
	1. Chartered capital		238,669,400,000.00	238,669,400,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		7,905,815,052.89	7,905,815,052.89
	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		2,494,120,339.56	2,528,242,304.68
	8. Retained earnings		49,257,446,545.94	49,257,446,545.94
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		36,442,610,180.67	23,993,274,614.90
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	<b>TOTAL:</b>		<b>1,311,338,298,888.80</b>	<b>1,273,381,146,288.16</b>

Vientiane, Lao P.D.R, Date: 13/10/2022



General Manager

Internal Audit Division

Accounting Division

Prepared

Mr Yeh Hsu Chao

Mr Chang Kang Hu

Mr Wang Tzer Yau

Ms Soutsada Thonsavath



# INCOME STATEMENT

For Quarter 3 End of 30 September 2022

Currency: ALL  
LAK

Code	ITEMS	Notes	Amount	
			30 September 2022	30 June 2022
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>40,927,491,464.00</b>	<b>24,144,271,300.00</b>
1.1	Interest and similar income from interbanks		34,075,123,508.00	20,645,083,370.00
1.2	Interest and similar income from customers		6,852,367,956.00	3,499,187,930.00
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>(8,718,931,787.00)</b>	<b>(3,675,476,641.00)</b>
2.1	Interest and similar expense for interbanks		(6,226,677,236.00)	(2,172,869,376.00)
2.2	Interest and similar expense for customers		(2,492,254,551.00)	(1,502,607,265.00)
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>32,208,559,677.00</b>	<b>20,468,794,659.00</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		1,217,854,079.00	1,069,958,183.00
10	Fee and commission Expense		(81,452,434.00)	(80,671,255.00)
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		16,608,459,457.87	11,355,165,751.56
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>49,953,420,779.87</b>	<b>32,813,247,338.56</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>		<b>0.00</b>	<b>0.00</b>
15	Other operating income		369,320,384.27	133,017,066.86
16	Administration expenses		(6,780,946,707.00)	(4,164,200,236.00)
16.1	payroll and other staff costs		(4,974,008,069.00)	(3,029,908,190.00)
16.2	Other administrative expenses		(1,806,938,638.00)	(1,134,292,046.00)
17	Depreciation and amortization charges		(1,418,965,056.00)	(948,675,104.00)
18	Other operating expenses		(721,730,326.47)	(680,627,525.52)
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
<b>III.</b>	<b>Net income and Expenses</b>		<b>(8,552,321,705.20)</b>	<b>(5,660,485,798.66)</b>
<b>IV.</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>41,401,099,074.67</b>	<b>27,152,761,539.90</b>
21	Current enterprise income tax		(4,958,488,894.00)	(3,159,486,925.00)
22	Deferred tax expense		0.00	0.00
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>36,442,610,180.67</b>	<b>23,993,274,614.90</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>36,442,610,180.67</b>	<b>23,993,274,614.90</b>

Vientiane, Lao P.D.R, Date: 13/10/2022



General Manager

Internal Audit Division

Accounting Division

Prepared

Mr Yeh Hsu Chao

Mr Chang Kang Hu

Mr Wang Tzer Yau

Ms Soutsada Thonsavath