

BALANCE SHEET
For Quarter 1 End of 31 March 2023

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			31 March 2023	31 December 2022
I	Cash and deposit with other banks and financial institutions		543,767,008,134.06	560,897,696,191.24
	1. Cash on hand		5,033,292,781.00	5,635,944,040.00
	2. Deposit with other banks and financial institutions		538,733,715,353.06	555,261,752,151.24
II	Account receivable from other banks and financial institutions		315,970,125,000.00	319,341,500,000.00
III	Securities purchased under resale agreements		0.00	0.00
IV	Net investment in securities		0.00	0.00
	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
V	Loans and advances to customers(net of Specific provisions)		197,549,870,983.68	207,738,411,817.80
VI	Investment in subsidiaries, joint-ventures and other long-term investment		0.00	0.00
VII	Leasing and ordinary lease transactions		0.00	0.00
VIII	Fixed assets		5,781,023,746.00	6,250,488,598.00
	1. Construction in progress and fixed assets in transit		0.00	0.00
	2. Intangible fixed assets		99,640,804.00	105,429,520.00
	3. Tangible fixed assets		4,418,364,616.00	4,692,602,080.00
	4. Right of use assets (NBV)		1,263,018,326.00	1,452,456,998.00
IX	Registered Capital Deposited		-	0.00
X	Other assets		12,781,268,213.34	16,559,252,768.80
	1. Accrued interest income		12,419,960,348.66	15,720,640,546.80
	2. Interbranches and Head office Account(Dr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other assets		361,307,864.68	838,612,222.00
	TOTAL:		1,075,849,296,077.08	1,110,787,349,375.84

Vientiane, Lao P.D.R, Date: 07/04/2023

General Manager
First Commercial Bank Ltd,
Vientiane Branch
Mr Yeh Hsu Chao

Internal Audit Division

Kanghu Chang
Mr Chang Kang Hu

Accounting Division

Tzer Yau
Mr Wang Tzer Yau

Prepared

Phanthu Amath
Ms Koy Phanthu Amath

BALANCE SHEET
For Quarter 1 End of 31 March 2023

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 March 2023	31 December 2022
I	Amounts due to other banks		569,201,909,832.24	628,292,752,636.80
	1. Demand deposits		237,388,784,832.24	239,811,252,636.80
	2. Loan and Other payables to other banks		331,813,125,000.00	388,481,500,000.00
II	Amounts due to Customers		153,441,822,242.90	134,775,311,442.12
	1. Demand deposits		153,441,822,242.90	134,775,311,442.12
	2. 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		5,481,409,956.87	5,160,555,989.06
	1. Accrued interest expense		3,211,831,532.47	3,817,378,020.86
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other Liabilities		2,269,578,424.40	1,343,177,968.20
VI	Capital and reserves		347,724,154,045.07	342,558,729,307.86
	1. Chartered capital		238,669,400,000.00	238,669,400,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		12,314,881,860.14	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		2,567,599,944.53	2,635,399,636.53
	8. Retained earnings		88,939,047,811.19	49,257,446,545.94
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		5,233,224,429.21	44,090,668,072.50
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		1,075,849,296,077.08	1,110,787,349,375.84

Vientiane, Lao P.D.R., Date: 07/04/2023



Mr Yeh Hsu Chao

Internal Audit Division

Mr Chang Kang Hu

Accounting Division

Mr Wang Tzer Yau

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Kanghu Chang

Tzer Yau Wang

Phanthu Koy

INCOME STATEMENT
For Quarter 1 End of 31 March 2023

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			31 March 2023	31 December 2022
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		16,010,608,942.00	57,405,347,057.00
1.1	Interest and similar income from interbanks		11,915,075,073.00	46,457,903,184.00
1.2	Interest and similar income from customers		4,095,533,869.00	10,947,443,873.00
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
2	Interest and similar expense		-6,131,351,035.00	-14,884,541,703.00
2.1	Interest and similar expense for interbanks		-5,117,905,182.00	-11,445,543,575.00
2.2	Interest and similar expense for customers		-1,013,445,853.00	-3,438,998,128.00
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
3	Net gain/(Loss) from trading gold and other precious metals		0.00	0.00
I.	NET INTEREST AND SIMILAR INCOME		9,879,257,907.00	42,520,805,354.00
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		570,716,716.00	1,482,940,135.00
10	Fee and commission Expense		-119,351,178.00	-83,584,019.00
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		(449,882,073.47)	19,054,437,127.45
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+....+14)		9,880,741,371.53	62,974,598,597.45
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		107,270,387.27	382,486,774.69
16	Administration expenses		-2,719,165,347.00	-10,291,501,674.00
16.1	payroll and other staff costs		-2,012,264,424.00	-7,368,689,522.00
16.2	Other administrative expenses		-706,900,923.00	-2,922,812,152.00
17	Depreciation and amortization charges		-469,464,852.00	-1,888,513,728.00
18	Other operating expenses		-147,015,121.59	-827,344,161.64
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		-3,228,374,933.32	-12,624,872,788.95
IV.	TOTAL PROFIT BEFORE TAX		6,652,366,438.21	50,349,725,808.50
21	Current enterprise income tax		-1,419,142,009.00	-6,259,057,736.00
22	Deferred tax expense		0.00	0.00
V.	PROFIT AFTER TAX		5,233,224,429.21	44,090,668,072.50
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:		5,233,224,429.21	44,090,668,072.50

Vientiane, Lao P.D.R., Date: 07/04/2023



General Manager

Internal Audit Division

Accounting Division

Prepared

Mr Yeh Hsu Chao

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