

BALANCE SHEET

For Quarter 3 End of 30 September 2023

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			30 September 2023	30 June 2023
I	Cash and deposit with other banks and financial institutions		530,447,598,997.76	616,947,545,485.92
	1. Cash on hand		6,898,133,335.00	5,540,774,983.00
	2. Deposit with other banks and financial institutions		523,549,465,662.76	611,406,770,502.92
II	Account receivable from other banks and financial institutions		413,525,987,500.00	324,574,012,500.00
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)		224,343,579,390.24	182,152,177,958.75
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		4,866,764,812.00	5,311,558,894.00
	1. Construction in progress and fixed assets in transit		0.00	0.00
	2. Intangible fixed assets		88,063,372.00	93,852,088.00
	3. Tangible fixed assets		3,894,560,458.00	4,144,127,152.00
	4. Right of use assets (NBV)		884,140,982.00	1,073,579,654.00
IX	Registered Capital Deposited		-	0.00
X	Other assets		16,547,113,376.29	8,648,815,328.46
	1. Accrued interest income		14,819,799,108.29	7,142,200,634.94
	2. Interbranches and Head office Account(Dr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other assets		1,727,314,268.00	1,506,614,693.52
	TOTAL:		1,189,731,044,076.29	1,137,634,110,167.13

Vientiane, Lao P.D.R, Date: 06/10/2023

General Manager

Internal Audit Division

Accounting Division

Prepared



Mr Wu, Wen - Han

Tzer Hau Lling

Mr Wang, Tzer - Yau

Tzer Hau Lling

Mr Wang Tzer - Yau

Koy Phanthu Amath

Ms Koy Phanthu Amath

BALANCE SHEET
For Quarter 3 End of 30 September 2023

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 September 2023	30 June 2023
I	Amounts due to other banks		628,513,279,537.26	617,243,220,535.14
	1. Demand deposits		285,138,792,037.26	267,092,708,035.14
	2. Loan and Other payables to other banks		343,374,487,500.00	350,150,512,500.00
II	Amounts due to Customers		189,102,509,976.04	159,468,625,119.58
	1. Demand deposits		189,102,509,976.04	159,468,625,119.58
	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		5,284,372,851.40	5,975,664,519.30
	1. Accrued interest expense		2,826,856,731.70	2,204,003,861.80
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other Liabilities		2,457,516,119.70	3,771,660,657.50
VI	Capital and reserves		366,830,881,711.59	354,946,599,993.11
	1. Chartered capital		300,000,000,000.00	300,000,000,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		12,314,881,860.14	12,314,881,860.14
	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		3,189,347,927.85	2,617,965,659.40
	8. Retained earnings		20,793,936,700.19	20,793,936,700.19
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		30,532,715,223.41	19,219,815,773.38
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		1,189,731,044,076.29	1,137,634,110,167.13

Vientiane, Lao P.D.R., Date: 06/10/2023

General Manager

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INCOME STATEMENT
For Quarter 3 End of 30 September 2023

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			30 September 2023	30 June 2023
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		52,598,213,234.00	33,232,344,454.00
1.1	Interest and similar income from interbanks		39,907,801,335.00	25,097,562,583.00
1.2	Interest and similar income from customers		12,690,411,899.00	8,134,781,871.00
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		-19,362,231,178.00	-12,364,070,389.00
2.1	Interest and similar expense for interbanks		-15,935,770,241.00	-10,214,009,400.00
2.2	Interest and similar expense for customers		-3,426,460,937.00	-2,150,060,989.00
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		33,235,982,056.00	20,868,274,065.00
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		1,758,785,228.00	858,237,507.00
10	Fee and commission Expense		-123,916,052.00	-122,646,999.00
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		11,661,850,591.75	7,392,588,831.32
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+...+14)		46,532,701,823.75	28,996,453,404.32
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		544,763,453.89	383,857,149.65
16	Administration expenses		-9,490,297,687.00	-5,963,583,183.00
16.1	payroll and other staff costs		-6,904,802,325.00	-4,374,029,795.00
16.2	Other administrative expenses		-2,585,495,362.00	-1,589,553,388.00
17	Depreciation and amortization charges		-1,409,429,346.00	-938,929,704.00
18	Other operating expenses		-917,650,472.23	-277,736,190.59
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		-11,272,614,051.34	-6,796,391,927.94
IV.	TOTAL PROFIT BEFORE TAX		35,260,087,772.41	22,200,061,476.38
21	Current enterprise income tax		-4,727,372,549.00	-2,980,245,703.00
22	Deferred tax expense		0.00	0.00
V.	PROFIT AFTER TAX		30,532,715,223.41	19,219,815,773.38
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:		30,532,715,223.41	19,219,815,773.38

Vientiane, Lao P.D.R. Date: 06/10/2023

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