

**Balance sheet**

Form : FS.01/CS

For quarter IV Year 2018, (Ending date 31/12/2018)

All currency to LAK

No.	Assets	Remarks	Amount	
			This quarter	Last quarter
I	<b>Cash and Nostro Accounts with Central Bank</b>		<b>77.843.688.664,73</b>	<b>77.747.701.475,90</b>
	1. Cash and Cash Equivalents		1.624.063.177,15	1.325.481.422,79
	2. Demand Deposits		75.929.643.940,61	76.262.233.026,65
	3. Fixed Deposits		289.981.546,97	159.987.026,46
II	<b>Amount Due from Other Banks</b>		<b>25.066.022.892,60</b>	<b>27.292.279.038,65</b>
	1. Demand Deposits		11.946.022.892,60	14.172.279.038,65
	2. Fixed Deposits		-	-
	3. Net Loans and Advances		13.120.000.000,00	13.120.000.000,00
III	<b>Securities purchased under resale agreements</b>		<b>-</b>	<b>-</b>
IV	<b>Net Investment In Securities</b>		<b>-</b>	<b>-</b>
	1. Dealing Securities		-	-
	2. Securities Available for sale		-	-
	3. Securities for Investment		-	-
V	<b>Net loans and Advances to Customers</b>		<b>17.000.000.000,00</b>	<b>15.000.000.000,00</b>
VI	<b>Investment In Subsidiaries, Joint Venture and holding Securities at Stocks Inst.</b>		<b>0</b>	<b>-</b>
VII	<b>Leasing and General Lease</b>		<b>-</b>	<b>-</b>
VIII	<b>Net Fixed Assets</b>		<b>730.507.301,40</b>	<b>1.037.481.182,44</b>
	1. Fixed Assets under purchasing of Constructing		-	-
	2. Intangible Assets		484.819.306,59	698.045.412,38
	3. Property, Plant and Equipment		245.687.994,81	339.435.770,06
IX	<b>Registered Capital not reimbursed</b>		<b>-</b>	<b>-</b>
X	<b>Others Assets</b>		<b>1.636.936.499,70</b>	<b>2.061.751.485,82</b>
	1. Accrued Interest and other Account Receivable		929.580.049,89	996.067.321,66
	2. Head Office and Branches		-	-
	3. Others		707.356.449,81	1.065.684.164,16
	<b>Total of Assets</b>		<b>122.277.155.358,43</b>	<b>123.139.213.182,81</b>



Ruangsiphonraphat

Auditor

Credit

Souksavanh Luangamarth Baboukham Siliphong

Vientiane, Date :

04/01/2019

Accountant

Creator

Unchalee Suwannasin

Phutthakhoun Phothisan

**Balance sheet**

Form : FS.01/CS

For quarter IV Year 2018, (Ending date 31/12/2018)

All currency to LAK

No.	Liabilities	Remarks	Amount	
			This quarter	Last quarter
<b>I</b>	<b>Debt Payable to Other Banks and Financial Institutions</b>		<b>49.077.303.973,58</b>	<b>48.881.796.064,58</b>
	1. Demand Deposits		-	-
	2. Fixed Deposits		1.053.973,58	1.046.064,58
	3. Borrowing Funds		49.076.250.000,00	48.880.750.000,00
	4. Other Debt Payable to Banks and Financial Institutions		-	-
<b>II</b>	<b>Debt Payable to Customers</b>		<b>2.301.176.901,20</b>	<b>2.860.942.455,81</b>
	1. Demand Deposits		1.320.017.244,10	2.693.102.439,00
	2. Fixed Deposits		981.159.657,10	167.840.016,81
	3. Other Debt Payable to Customers		-	-
<b>III</b>	<b>Securities Sold under repurchased agreement</b>		-	-
<b>IV</b>	<b>Debt Payable related issuing Securities</b>		-	-
<b>V</b>	<b>Others Liabilities</b>		<b>29.257.507.077,80</b>	<b>29.016.052.290,90</b>
	1. Accrued Interest and other Account Payable		17.454.894,23	15.523.579,06
	2. Head Office / Branches		28.072.044.674,25	28.078.844.674,25
	3. Other		1.168.007.509,32	921.684.037,59
<b>Total of Liabilities</b>			<b>80.635.987.952,58</b>	<b>80.758.790.811,29</b>
<b>VI</b>	<b>Equity and its Similar</b>		<b>41.641.167.405,85</b>	<b>42.380.422.371,52</b>
	1. Registered Capital		100.111.940.337,00	100.111.940.337,00
	2. Share's Premium		-	-
	3. Legal Reserve		-	-
	4. Reserve for Expansion Business		-	-
	5. Other Reserve		-	-
	6. Margin for Revaluation		-	-
	7. Provisions under BOL's Regulations		150.600.000,00	140.600.000,00
	8. Retained Earning ( +/-)		(56.398.958.954,60)	(56.398.958.954,60)
	9. Result in Instance of Approval ( +/-)		-	-
	10. Result of the year ( +/-)		(2.222.413.976,55)	(1.473.159.010,88)
	11. Subvention and Allocated Funds		-	-
	12. Subordinated Debts		-	-
<b>Total of Liabilities and Equity</b>			<b>122.277.155.358,43</b>	<b>123.139.213.182,81</b>

Vientiane, Date :

04/01/2019

Auditor

Credit

Accountant

Creater



**Income statement**

For quarter IV Year 2018, (Ending date 31/12/2018)

No.	Detail	Remarks	Amount	
			This quarter	Last quarter
<b>A. Operating Income and Expenses</b>				
1	+Interest Incomes and its Equivalents		<b>2.038.124.999,99</b>	<b>1.619.508.333,31</b>
	1.1 Interest and its Equivalents from Interbanks		1.189.911.111,13	1.022.266.666,68
	1.2 Interest and its Equivalents from Customers		848.213.888,86	597.241.666,63
	1.3 Interest from Securities purchased under resale agreement		0,00	0,00
	1.4 Interest and its Equivalents from Securities for Investment		0,00	0,00
	1.5 Other Interest		0,00	0,00
2	.Interest Expenses and its Equivalents		<b>(19.505.189,63)</b>	<b>(14.014.322,63)</b>
	2.1 Interest Expenses and its Equivalents to Interbank		(31.192,84)	(23.241,84)
	2.2 Interest Expenses and its Equivalents to Customers		(19.473.996,79)	(13.991.080,79)
	2.3 Interest Expenses on Securities Sold under Repurchased agreement		0,00	0,00
	2.4 Interest Expenses on Certificates of Deposits		0,00	0,00
	2.5 Interest and Interest Inequivalent		0,00	0,00
3	+ / . Gain / Loss on Trading Gold and other Precious Metal		<b>0,00</b>	<b>0,00</b>
<b>I. Incomes Expenses Interest Margin ( 1 + 2 + 3 )</b>			<b>2.018.619.810,36</b>	<b>1.605.494.010,68</b>
4	+ Incomes from Leasing and Lease Available to buy		0,00	0,00
5	.Expenses on Leasing and Lease Available to buy		0,00	0,00
6	+ Incomes from Rental		0,00	0,00
7	.Expenses on Rental		0,00	0,00
8	+ Incomes from Capital Contribution / Shares		0,00	0,00
9	+ Fees and Financial services Commissions Income		50.740.439,46	35.465.262,53
10	.Fees and Financial services Commission Expenses		(76.365.064,33)	(59.261.414,96)
11	+ / .Profit / Loss on Dealing Securities		0,00	0,00
12	+ / .Profit / Loss on Securities Available for Sale		0,00	0,00
13	+ / . Net Profit / Loss on Foreign Exchange		30.898.542,86	26.511.035,40
14	+ / .Net Profit / Loss on trading Conditional Instrument		0,00	0,00

**Income statement**

For quarter IV Year 2018, (Ending date 31/12/2018)

No.	Detail	Remarks	Amount	
			This quarter	Last quarter
<b>II. Net Operating Incomes ( 4+5+6+7+8+9+10+11+12+13+14)</b>			<b><u>2.023.893.728,35</u></b>	<b><u>1.608.208.893,65</u></b>
<b>B. Normal Incomes and Expenses</b>				
15	+ Other Operating Incomes		131.200.000,00	131.200.000,00
16	Administrations Expenses		<b>(3.090.948.800,58)</b>	<b>(2.243.413.811,25)</b>
	16.1 Employees's Expenses		(1.098.878.735,34)	(864.694.188,36)
	16.2 Other Administrations Expenses		(1.992.070.065,24)	(1.378.719.622,89)
17	Amortization and Depreciation Expenses of Tangible and Intangible FA		(1.217.885.506,32)	(910.911.625,28)
18	Other Operating Expenses		(68.673.398,00)	(58.242.468,00)
19	+ / .Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items		<b><u>0,00</u></b>	<b><u>0,00</u></b>
	19.1 Depreciation on Bad Debt and Debt Payable		0,00	0,00
	19.2 Reverse Depreciation on Bad Debt and writoff Debt Revenue		0,00	0,00
20	+ / .Net Gain / Loss from Revaluation Financial Asset		0,00	0,00
<b>III. Net Normal Incomes ,Expenses ( 15 + 16 + 17 + 18 + 19 + 20 )</b>			<b><u>(4.246.307.704,90)</u></b>	<b><u>(3.081.367.904,53)</u></b>
<b>IV. Result before Extraordinary Items</b>			<b><u>(2.222.413.976,55)</u></b>	<b><u>(1.473.159.010,88)</u></b>
21	Tax Profit		0,00	0,00
<b>V. Net results in a month</b>			<b><u>(2.222.413.976,55)</u></b>	<b><u>(1.473.159.010,88)</u></b>
<b>C. Other income that not from business</b>			<b><u>0,00</u></b>	<b><u>0,00</u></b>
22	Changes in capital gains from asset valuation		0,00	0,00
23	Gain (Loss) to estimate the cost of asset for sale		0,00	0,00
24	Profit tax raising from other income		0,00	0,00
<b>Net total of profit (Loss) that not from business</b>			<b><u>(2.222.413.976,55)</u></b>	<b><u>(1.473.159.010,88)</u></b>

Vientiane, Date : 04/01/2019



Auditor

Credit

Accountant

Creator

Ruan Sak Yonngpraphat

Souksavanh Luangamarth

Paboukham Siliphong

Unchalee Suwannasin

Phutthakhoun Phothisan