

Balance sheet

Form : FS.01/CS

For quarter II Year 2018, (Ending date 30/06/2018)

All currency to LAK

No.	Assets	Remarks	Amount	
			This quarter	Last quarter
I	Cash and Nostro Accounts with Central Bank		65.382.615.241,15	64.326.567.717,83
	1. Cash and Cash Equivalents		1.638.492.670,20	1.429.455.745,34
	2. Demand Deposits		63.482.143.745,60	62.711.117.121,24
	3. Fixed Deposits		261.978.825,35	185.994.851,25
II	Amount Due from Other Banks		41.802.342.868,98	41.761.284.728,72
	1. Demand Deposits		15.562.342.868,98	15.521.284.728,72
	2. Fixed Deposits		-	-
	3. Net Loans and Advances		26.240.000.000,00	26.240.000.000,00
III	Securities purchased under resale agreements		-	-
IV	Net Investment in Securities		-	-
	1. Dealing Securities		-	-
	2. Securities Available for sale		-	-
	3. Securities for Investment		-	-
V	Net loans and Advances to Customers		11.300.000.000,00	11.300.000.000,00
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.		-	-
VII	Leasing and General Lease		-	-
VIII	Net Fixed Assets		1.344.455.063,48	1.648.092.271,90
	1. Fixed Assets under purchasing of Constructing		-	-
	2. Intangible Assets		911.271.518,17	1.122.179.948,90
	3. Property, Plant and Equipment		433.183.545,31	525.912.323,00
IX	Registered Capital not reimbursed		-	-
X	Others Assets		2.278.654.022,52	2.563.134.254,47
	1. Accrued Interest and other Account Receivable		971.874.656,86	959.282.750,38
	2. Head Office and Branches		-	-
	3. Others		1.306.779.365,66	1.603.851.504,09
Total of Assets			122.108.067.196,13	121.599.078.972,92

Vientiane, Date : 02/07/2018



Auditor

Credit

Accountant

Creator

Balance sheet

Form : FS.01/CS

For quarter II Year 2018, (Ending date 30/06/2018)

All currency to LAK

No.	Liabilities	Remarks	Amount	
			This quarter	Last quarter
I	Debt Payable to Other Banks and Financial Institutions		48.306.788.299,58	47.576.530.591,33
	1. Demand Deposits		-	-
	2. Fixed Deposits		1.038.299,58	1.030.591,33
	3. Borrowing Funds		48.305.750.000,00	47.575.500.000,00
	4. Other Debt Payable to Banks and Financial Institutions		-	-
II	Debt Payable to Customers		2.326.973.101,72	1.927.192.456,74
	1. Demand Deposits		2.161.316.122,82	1.763.562.616,43
	2. Fixed Deposits		165.656.978,90	163.629.840,31
	3. Other Debt Payable to Customers		-	-
III	Securities Sold under repurchased agreement		-	-
IV	Debt Payable related Issuing Securities		-	-
V	Others Liabilities		28.598.823.656,98	28.780.570.346,16
	1. Accrued Interest and other Account Payable		11.648.144,02	14.924.034,93
	2. Head Office / Branches		27.654.244.674,25	27.818.244.674,25
	3. Other		932.930.838,71	947.401.636,98
Total of Liabilities			79.232.585.058,28	78.284.293.394,23
VI	Equity and Its Similar		42.875.482.137,85	43.314.785.578,70
	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		187.700.000,00	187.700.000,00
	8. Retained Earning (+/-)		(56.398.958.954,60)	(56.398.958.954,60)
	9. Result in Instance of Approval (+/-)		-	-
	10. Result of the year (+/-)		(1.025.199.244,55)	(585.895.803,70)
	11. Subvention and Allocated Funds		-	-
	12. Subordinated Debts		-	-
Total of Liabilities and Equity			122.108.067.196,13	121.599.078.972,92


Auditor
Credit

Vientiane, Date :

02/07/2018

Accountant
Creator

Income statement

Form : FS 02/CB

For quarter II Year 2018, (Ending date 30/06/2018)

Unit : LAK

No.	Detail	Remarks	Amount	
			This quarter	Last quarter
A. Operating Income and Expenses				
1	+Interest Incomes and its Equivalents		1.120.998.611,09	603.688.888,88
	1.1 Interest and its Equivalents from Interbanks		756.222.222,23	424.577.777,79
	1.2 Interest and its Equivalents from Customers		364.776.388,86	179.111.111,09
	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		(9.630.580,72)	(4.578.289,35)
	2.1 Interest Expenses and its Equivalents to Interbank		(15.351,84)	(7.605,37)
	2.2 Interest Expenses and its Equivalents to Customers		(9.615.228,88)	(4.570.683,98)
	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		0,00	0,00
I. Incomes - Expenses Interest Margin (1 + 2 + 3)			1.111.368.030,37	599.110.599,53
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		21.570.634,16	11.004.572,10
10	-Fees and Financial services Commission Expenses		(42.317.965,44)	(25.624.679,77)
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		11.450.539,98	(4.885.833,99)
14	+ / -Net Profit / Loss on trading Conditional Instrument		0,00	0,00

Income statement

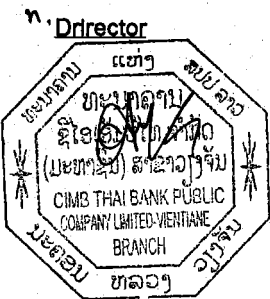
Form : FS 02/CB

For quarter II Year 2018, (Ending date 30/06/2018)

Unit : LAK

No.	Detail	Remarks	Amount	
			This quarter	Last quarter
II. Net Operating Incomes (4+5+6+7+8+9+10+11+12+13+14)			1.102.071.239,07	579.604.657,87
B. Normal Incomes and Expenses				
15	+ Other Operating Incomes		65.600.000,00	65.600.000,00
16	Administrations Expenses		(1.549.705.598,38)	(892.022.982,75)
	16.1 Employees's Expenses		(614.057.266,75)	(363.793.169,56)
	16.2 Other Administrations Expenses		(935.648.331,63)	(528.229.813,19)
17	Amortization and Depreciation Expenses of Tangible and Intangible FA		(603.937.744,24)	(300.300.535,82)
18	Other Operating Expenses		(39.227.141,00)	(38.776.943,00)
19	+ / .Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items		0,00	0,00
	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
III. Net Normal Incomes Expenses (15 + 16 + 17 + 18 + 19 + 20)			(2.127.270.483,62)	(1.165.500.461,57)
IV. Result before Extraordinary Items			(1.025.199.244,55)	(585.895.803,70)
21	Tax Profit		0,00	0,00
V. Net results in a month			(1.025.199.244,55)	(585.895.803,70)
C. Other income that not from business			0,00	0,00
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
Net total of profit (Loss) that not from business			(1.025.199.244,55)	(585.895.803,70)

Vientiane, Date : 04/07/2018



Auditor

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Accountant

Creator