

**Balance sheet**

Form : FS.01/CS

For quarter IV Year 2019, (Ending date 31/12/2019)

All currency to LAK

| No.  | Assets  | Remarks | Amount                    |                           |
|------|---|---------|---------------------------|---------------------------|
|      |   |         | This quarter              | Last quarter              |
| I    | <b>Cash and Nostro Accounts with Central Bank</b>                                       |         | <b>69,086,487,293.00</b>  | <b>67,218,775,211.17</b>  |
|      | 1. Cash and Cash Equivalents  |         | 2,391,356,417.07          | 816,569,307.27            |
|      | 2. Demand Deposits  |         | 66,437,439,256.90         | 65,956,842,335.84         |
|      | 3. Fixed Deposits   |         | 257,691,619.03            | 445,363,568.06            |
| II   | <b>Amount Due from Other Banks</b>  |         | <b>7,954,129,801.02</b>   | <b>8,510,437,111.79</b>   |
|      | 1. Demand Deposits  |         | 7,954,129,801.02          | 8,510,437,111.79          |
|      | 2. Fixed Deposits   |         | -                         | -                         |
|      | 3. Net Loans and Advances   |         | -                         | -                         |
| III  | <b>Securities purchased under resale agreements</b>                                     |         | -                         | -                         |
| IV   | <b>Net Investment In Securities</b>   |         | <b>30,000,000,000.00</b>  | <b>30,000,000,000.00</b>  |
|      | 1. Dealing Securities   |         | -                         | -                         |
|      | 2. Securities Available for sale  |         | -                         | -                         |
|      | 3. Securities for Investment  |         | 30,000,000,000.00         | 30,000,000,000.00         |
| V    | <b>Net loans and Advances to Customers</b>  |         | <b>15,000,000,000.00</b>  | <b>15,000,000,000.00</b>  |
| VI   | <b>Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.</b> |         | 0                         | 0                         |
| VII  | <b>Leasing and General Lease</b>  |         | -                         | -                         |
| VIII | <b>Net Fixed Assets</b>   |         | <b>45,966,780.69</b>      | <b>29,549,722.31</b>      |
|      | 1. Fixed Assets under purchasing of Constructing  |         | -                         | -                         |
|      | 2. Intangible Assets  |         | 29,324,607.57             | 10,671,099.90             |
|      | 3. Property, Plant and Equipment  |         | 16,642,173.12             | 18,878,622.41             |
| IX   | <b>Registered Capital not reimbursed</b>  |         | -                         | -                         |
| X    | <b>Others Assets</b>  |         | <b>1,191,982,564.41</b>   | <b>1,309,211,025.28</b>   |
|      | 1. Accrued Interest and other Account Receivable  |         | 1,118,948,630.11          | 819,616,438.34            |
|      | 2. Head Office and Branches   |         | -                         | -                         |
|      | 3. Others   |         | 73,033,934.30             | 489,594,586.94            |
|      | <b>Total of Assets</b>  |         | <b>123,278,566,439.12</b> | <b>122,067,973,070.55</b> |

03/01/2020



ຜູ້ບັນທຶກ

Auditor

Credit

Accountant

Creator


 Souksavanh Luangamarth


 Pheudsaphone Phetthongphim


 Unchalee Suwannasin


 Phutthakhoun Phothisan

**Balance sheet**

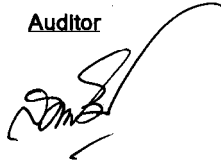
Form : FS.01/CS

For quarter IV Year 2019, (Ending date 31/12/2019)

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>50,974,835,947.58</b>  | <b>50,658,577,798.58</b>  |
|  | 1. Demand Deposits  |         | -                         | -                         |
|  | 2. Fixed Deposits   |         | 1,085,947.58              | 1,077,798.58              |
|  | 3. Borrowing Funds  |         | 50,973,750,000.00         | 50,657,500,000.00         |
|  | 4. Other Debt Payable to Banks and Financial Institutions     |         | -                         | -                         |
| <b>II</b>                              | <b>Debt Payable to Customers</b>                              |         | <b>3,337,826,906.69</b>   | <b>2,494,962,468.72</b>   |
|  | 1. Demand Deposits  |         | 3,167,982,134.02          | 2,328,124,655.54          |
|  | 2. Fixed Deposits   |         | 169,844,772.67            | 166,837,813.18            |
|  | 3. Other Debt Payable to Customers                            |         | -                         | -                         |
| <b>III</b>                             | <b>Securities Sold under repurchased agreement</b>            |         | <b>-</b>                  | <b>-</b>                  |
| <b>IV</b>                              | <b>Debt Payable related Issuing Securities</b>                |         | <b>-</b>                  | <b>-</b>                  |
| <b>V</b>                               | <b>Others Liabilities</b>                                     |         | <b>29,635,946,128.31</b>  | <b>29,420,079,103.04</b>  |
|  | 1. Accrued Interest and other Account Payable                 |         | 6,544,169.95              | 20,562,985.30             |
|  | 2. Head Office / Branches                                     |         | 29,392,644,674.25         | 29,125,844,674.25         |
|  | 3. Other  |         | 236,757,284.11            | 273,671,443.49            |
| <b>Total of Liabilities</b>            |   |         | <b>83,948,608,982.58</b>  | <b>82,573,619,370.34</b>  |
| <b>VI</b>                              | <b>Equity and its Similar</b>                                 |         | <b>39,329,957,456.54</b>  | <b>39,494,353,700.22</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                         |         | 75,000,000.00             | 75,000,000.00             |
|  | 8. Retained Earning ( +/.)                                    |         | (58,621,372,931.15)       | (58,621,372,931.15)       |
|  | 9. Result in Instance of Approval ( +/.)                      |         | -                         | -                         |
|  | 10. Result of the year ( +/.)                                 |         | (2,235,609,949.31)        | (2,071,213,705.63)        |
|  | 11. Subvention and Allocated Funds                            |         | -                         | -                         |
|  | 12. Subordinated Debts  |         | -                         | -                         |
| <b>Total of Liabilities and Equity</b> |   |         | <b>123,278,566,439.12</b> | <b>122,067,973,070.55</b> |

03/01/2020


**Auditor**
**Credit**
**Accountant**
**Creator**
  
 Souksavanh Luangamarth

  
 Phoudsaphone Phetthongphim

  
 Unchalee Suwannasin

  
 Phutthakhoun Phothisan

**Income statement**

Form : FS 02/CB

For quarter IV Year 2019, (Ending date 31/12/2019)

Unit : LAK

| No.  | Detail  | Remarks | Amount                    |                           |
|--|---|---------|---------------------------|---------------------------|
|  |   |         | This quarter              | Last quarter              |
| <b>A. Operating Income and Expenses</b>                        |   |         |                           |                           |
| 1  | +Interest Incomes and Its Equivalents                                 |         | <b>2,252,962,518.97</b>   | <b>1,633,380,327.20</b>   |
|  | 1.1 Interest and its Equivalents from Interbanks                      |         | 100,222,222.22            | 100,222,222.22            |
|  | 1.2 Interest and its Equivalents from Customers                       |         | 1,039,041,666.64          | 797,541,666.64            |
|  | 1.3 Interest from Securities purchased under resale agreement         |         | 0.00                      | 0.00                      |
|  | 1.4 Interest and its Equivalents from Securities for Investment       |         | 1,113,698,630.11          | 735,616,438.34            |
|  | 1.5 Other Interest  |         | 0.00                      | 0.00                      |
| 2  | -Interest Expenses and its Equivalents                                |         | <b>(22,834,300.00)</b>    | <b>(16,694,326.11)</b>    |
|  | 2.1 Interest Expenses and its Equivalents to Interbank                |         | (32,139.00)               | (23,948.00)               |
|  | 2.2 Interest Expenses and its Equivalents to Customers                |         | (22,802,161.00)           | (16,670,378.11)           |
|  | 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>2,230,128,218.97</b>   | <b>1,616,686,001.09</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                      |         | 57,319,112.50             | 54,890,502.18             |
| 10   | -Fees and Financial services Commission Expenses                      |         | (77,691,593.03)           | (59,545,176.91)           |
| 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                            |         | 1,718,143.85              | 1,528,679.00              |
| 14   | + / -Net Profit / Loss on trading Conditional Instrument              |         | 0.00                      | 0.00                      |
| <b>II. Net Operating Incomes ( 4+5+6+7+8+9+10+11+12+13+14)</b> |   |         | <b>2,211,473,882.29</b>   | <b>1,613,560,005.36</b>   |
| <b>B. Normal Incomes and Expenses</b>                          |   |         |                           |                           |
| 15   | + Other Operating Incomes   |         | 158,735,790.04            | 133,005,705.88            |
| 16   | -Administrations Expenses   |         | <b>(3,861,695,619.93)</b> | <b>(3,078,527,493.78)</b> |
|  | 16.1 Employees's Expenses   |         | (1,118,541,470.17)        | (854,123,874.50)          |
|  | 16.2 Other Administrations Expenses                                   |         | (2,743,154,149.76)        | (2,224,403,619.28)        |
| 17   | -Amortization and Depreciation Expenses of Tangible and Intangible FA |         | (705,617,620.71)          | (701,591,179.09)          |
| 18   | -Other Operating Expenses   |         | (38,506,381.00)           | (37,660,744.00)           |

**Income statement**

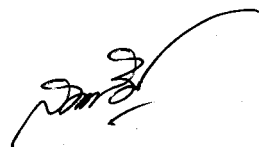
Form : FS 02/CB

For quarter IV Year 2019, (Ending date 31/12/2019)

Unit : LAK

| No.   | Detail   | Remarks | Amount                    |                           |
|---|--|---------|---------------------------|---------------------------|
|   |  |         | This quarter              | Last quarter              |
| 19  | + / .Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items |         | <u>0.00</u>               | <u>0.00</u>               |
|   | 19.1 Depreciation on Bad Debt and Debt Payable                             |         | (49,208,500,000.00)       | (49,208,500,000.00)       |
|   | 19.2 Reverse Depreciation on Bad Debt and writoff Debt Revenue             |         | 49,208,500,000.00         | 49,208,500,000.00         |
| 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>(4,447,083,831.60)</b> | <b>(3,684,773,710.99)</b> |
| <b>IV. Result before Extraordinary Items</b>                            |  |         | <b>(2,235,609,949.31)</b> | <b>(2,071,213,705.63)</b> |
| 21  | Tax Profit   |         | 0.00                      | 0.00                      |
| <b>V. Net results in a month</b>  |  |         | <b>(2,235,609,949.31)</b> | <b>(2,071,213,705.63)</b> |
| <b>C. Other income that not from business</b>                           |  |         | <u>0.00</u>               | <u>0.00</u>               |
| 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>(2,235,609,949.31)</b> | <b>(2,071,213,705.63)</b> |

03/01/2020


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