



# Financial Report Quarter IV Year 2024

( This Report is Just a Preview Which has not been audited by Audit Company )

BALANCE SHEET  
quarter IV year 2024

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			Quarter IV year 2024	Quarter III year 2024
<b>I</b>	<b>Cash and deposits at the central bank</b>		<b>7.196.773,95</b>	<b>5.885.980,28</b>
	1. Cash and hold it as ca		2.670.232,76	2.226.568,94
	2. Deposits at banks and financial institutions		4.526.541,19	3.659.411,34
<b>II</b>	<b>The loan must be received from another bank and financial institution</b>		<b>1.342.578,00</b>	<b>1.419.108,42</b>
<b>III</b>	<b>Stock purchased with resale agreement</b>		-	-
<b>IV</b>	<b>Investment in securities</b>		<b>1.001.636,82</b>	<b>1.102.655,08</b>
	1. Trading securities		4.300,00	4.300,00
	2. Stocks for sale		56.780,00	100.000,00
	3. Investment securities		940.556,82	998.355,08
<b>V</b>	<b>Loans and advances to net clients</b>		<b>20.628.590,76</b>	<b>21.370.787,97</b>
<b>VI</b>	<b>Group / A investments, joint ventures and securities management activities</b>		<b>2.697,78</b>	<b>1.697,78</b>
<b>VII</b>	<b>Leasing - Purchase and lease finance</b>		-	-
<b>VIII</b>	<b>Net fixed assets</b>		<b>457.695,23</b>	<b>446.631,21</b>
	1. SOC is buying and under construction		7.816,42	20.260,46
	2. The NCC does not exist		243.446,26	235.100,83
	3. There is an identity		187.104,08	171.183,89
	4. Leasehold right (NBV)		19.328,47	20.086,03
<b>IX</b>	<b>Registered Capital deposited</b>		-	-
<b>X</b>	<b>Other assets</b>		<b>2.671.295,76</b>	<b>2.448.790,79</b>
	1. Interest and other accrued income		226.896,79	535.510,98
	2. Account between head office and branch		349,77	154,34
	3. Before the delay		-	-
	4. Other		2.444.049,20	1.913.125,47
<b>TOTAL:</b>			<b>33.301.268,30</b>	<b>32.675.651,53</b>

Vientiane Capital, Lao P.D.R., Date 05/03/2025

**Prepared**

**Accounting Division**

**Loan Division**

**Internal Audit Division**

**Manager Director**



MS Khanthaphone PHOMMALEUXA



MS Khonesavanh VISATHEP



MR Silipanya PHOMMALA



MR Visoud BAUSISAARD



MR SAKHONE YORPHANXAY

BALANCE SHEET  
quarter IV year 2024

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			Quarter IV year 2024	Quarter III year 2024
<b>I</b>	<b>The letter must be sent to banks and other financial institutions</b>		<b>2.643.246,86</b>	<b>3.049.729,81</b>
	1. Unlimited deposit		1.574.815,73	1.857.881,13
	2. Loans and other receipts		1.068.431,13	1.191.848,68
<b>II</b>	<b>This card must be sent to the customer</b>		<b>27.479.172,77</b>	<b>26.607.663,52</b>
	1. Deposit		27.479.172,77	26.607.663,52
	2. The petition must send other		-	-
<b>III</b>	<b>Stocks sold with a repurchase agreement</b>		-	-
<b>IV</b>	<b>The invoice must be delivered originating from a securities deal</b>		-	-
<b>V</b>	<b>Other debts</b>		<b>1.393.916,67</b>	<b>1.322.024,27</b>
	1. Interest and other outstanding expenses		898.163,56	890.667,97
	2. Account between head office and branch (in case of outstanding balance)		-	-
	3. Before the delay		-	-
	4. Other		495.753,11	431.356,30
<b>VI</b>	<b>Capital and holdings are the capital of the Bank</b>		<b>1.784.932,02</b>	<b>1.696.233,95</b>
	1. Registered capital		674.666,10	674.666,10
	2. Share value increase		(30.757,05)	(30.757,05)
	3. Reserve by law		115.063,43	115.063,43
	4. Bank expansion business		23.034,21	23.034,21
	5. Other reserves		26.113,04	26.113,04
	6. Mistakes from new valuation		94.029,78	94.029,78
	7. Provision for provisions		102.968,52	106.196,86
	8. Retained earnings		-	-
	9. Result in instance of approval		-	-
	10. Results of the year		779.813,99	687.887,58
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
<b>TOTAL:</b>			<b>33.301.268,30</b>	<b>32.675.651,53</b>

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Code	Item	Note	Amount	
			Quarter IV year 2024	Quarter III year 2024
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>1,949,478,64</b>	<b>1,397,950,55</b>
1,1	Interest and similar income from interbanks		25,326,44	20,942,09
1,2	Interest and similar income from customers		1,830,136,69	1,310,171,83
1,3	Interest from Securities sold under repurchase agreement		53,210,09	37,749,43
1,4	Interest from Securities for Sales landing		40,805,42	29,087,20
1,5	Other interest and similar income		-	-
<b>2</b>	<b>Interest and similar expense</b>		<b>(1,434,877,36)</b>	<b>(1,051,224,10)</b>
2,1	Interest and similar expense for interbanks		(141,736,28)	(105,052,98)
2,2	Interest and similar expense for customers		(1,293,141,08)	(946,171,12)
2,3	Interest on Securities sold under repurchase agreement		-	-
2,4	Interest and similar of Certificate Borrowing		-	-
2,5	Other interest and similar income		-	-
<b>3</b>	<b>Net gain/(loss) from trading gold and other precious metals</b>		<b>-</b>	<b>-</b>
<b>1</b>	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>514,601,28</b>	<b>346,726,45</b>
4	Income from Leasing		2,174,35	766,60
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		200,00	200,00
9	Fee and commission income		759,450,34	591,471,05
10	Fee and commission expense		(126,062,55)	(89,527,45)
11	Net gain/(loss) from Revaluated trading Securities		-	-
12	Net gain/(loss) from Securities for sales		-	-
13	Net gain/(loss) from dealing in foreign currencies		278,035,47	278,557,87
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
<b>II</b>	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>1,428,398,89</b>	<b>1,128,194,52</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
15	Other operating income		1,264,383,22	923,587,40
<b>16</b>	<b>Administration expenses</b>		<b>(367,564,00)</b>	<b>(215,060,65)</b>
16,1	Payroll and other staff costs		(205,810,92)	(100,015,64)
16,2	Other administrative expenses		(161,753,08)	(115,045,01)
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(55,211,85)</b>	<b>(40,925,53)</b>
<b>18</b>	<b>Other operating expenses</b>		<b>(1,300,435,25)</b>	<b>(965,432,39)</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>(9,895,53)</b>	<b>3,642,88</b>
19,1	Specific provision expenses for loans to customers		(54,847,64)	(13,965,24)
19,2	Reversal of specific provision for loans to customers		44,952,11	17,608,12
20	Net gain/(loss) from selling Financial Asset		-	-
<b>III</b>	<b>Net INCOME AND EXPENSES</b>		<b>(468,723,41)</b>	<b>(294,188,29)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>959,675,48</b>	<b>834,006,23</b>
21	Current enterprise income tax		(179,861,47)	(146,118,65)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>779,814,01</b>	<b>687,887,58</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>		<b>94,029,78</b>	<b>94,029,78</b>
22	Margin for Revaluations Fixed Values		94,029,78	94,029,78
23	Margin for Revaluations Securities		-	-
24	Margin for Deferred tax		-	-
<b>TOTAL NET OF COMPREHENSIVE INCOME</b>			<b>94,029,78</b>	<b>94,029,78</b>

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