Booyoung Lao Bank
Vientiane Capital
Tel: 021-454500

Balance Sheet

For Quarter IV 2014

Form : FS 01/CB

Currency : LAK+Other Currencies

No.	Assets	Remark	Amount	
			This Quarter	Last Quarter
I	**Cash and Nostro Accounts with Central Bank**		**172,179,319,637**	**68,218,881,466**
	1 Cash and Cash Equivalents		1,511,868,305	1,508,524,141
	2 Demand Deposits at BOL		22,093,331,112	4,521,283,274
	3 Time Deposits		148,574,120,220	62,189,074,051
II	**Amount due from other Banks**		**25,000,000,000**	**36,003,750,000**
	1 Demand Deposits		0	0
	2 Fixed Deposits		25,000,000,000	36,003,750,000
	3 Net Loans and Advances		0	0
III	**Securities purchased under resale agreements**		-	**29,000,000,000.00**
IV	**Investment in Securities**		**0**	**0**
	1 Dealing Securities		0	0
	2 Securities Available for sale		0	0
	3 Securities for Investment		0	0
V	**Net Loans and Advances to Customers**		**120,113,203,644.62**	**73,653,932,664.40**
VI	**Investment in Subsidiaries, Joint Venture and holding Securities at stock, Institutions**		**0**	**0**
VII	**Leasing and general Lease**		**0**	**0**
VIII	**Net fixed assets**		**22,067,038,155**	**769,759,030**
	1 Fixed assets under purchasing of constructing		-	0
	2 Intangible Assets		21,817,381,410	354,781,408
	3 Property, Plant and Equipment		249,656,745	414,977,622
IX	**Registered Capital not reimbursed**		**0**	**0**
X	**Others Assets**		**3,158,377,379**	**3,900,159,686**
	1 Accrued Interest and other account receivable		893,572,149	2,509,340,533
	2 Head office and branches		0	0
	3 Others		2,264,805,230	1,390,819,153
	Total		342,517,938,816	211,546,482,847

Vientiane Capital, Date 16/01/2015

Create	Accountance	General Manager	General Director
Miss. Doungphachanh	Mr. Khantikone	Mr. DongKyun Woo	Mr. Kim Suk Jin

ธนาคาร บูยองลาว จำกัด BOO YOUNG LAO BANK CO.,LTD

Booyoung Lao Bank
Vientiane Capital
Tel: 021-454500

Balance Sheet

For Quarter IV 2014

Form : FS 01/CB
Currency : LAK+Other Currencies

No.	Libilities	Remark	Amount	
			This Quarter	Last Quarter
I	**Debt Payable to Other Banks and Financial Institutions**		**9,923,640,000.00**	**9,002,500,000.00**
	1 Demand Deposits		0	0.00
	2 Fixed Deposits		9,923,640,000.00	9,002,500,000.00
	3 Borrowing funds		0	0.00
	4 Other Debt payable to banks and financial institutions		0	0.00
II	**Debt Payable to Customers**		**11,248,889,759**	**12,759,531,787**
	1 Demand Deposits		7,848,200,159	7,106,387,204.00
	2 Fixed Deposits		3,400,689,600	5,653,144,583.00
	3 Other Debt payable to Customers		0	0.00
III	**Securities sold under repurchased agreement**		**0**	**0.00**
IV	**Debt payable related issuing securities**		**0**	**0.00**
V	**Other libilities**		**(2,409,084,733)**	**(2,580,506,681)**
	1 Accrued interest and other account payable		332,314,208	186,260,304
	2 Head office / branches		0	0
	3 Other		(2,741,398,941)	(2,766,766,985)
	Total Liabilites		**18,763,445,026**	**19,181,525,106**
VI	**Equity and its similar**		**323,754,493,789**	**192,364,924,741**
	1 Registered Capital		307,412,020,764	183,665,620,764
	2 Share Premium		-	-
	3 Legal Reserve		659,211,486	480,062,997
	4 Reserve for Expansion Business		-	-
	5 Other Reserve		-	-
	6 Margin for Revaluation		-	-
	7 Provision under BOLs Regulations		900,849,016	552,582,934
	8 Retained Earning (+/-)		5,794,103,380	4,181,766,975
	9 Result in Instance of Approval (+/-)		-	-
	10 Result of the year (+/-)		8,702,353,397	3,276,966,978
	11 Subvention and allocated funds		-	-
	12 Subordinated Debts		285,955,746	207,924,093
	Total		**342,517,938,816**	**211,546,449,847**

Vientiane Capital, Date 16/01/2015

Create	Accountance	General Manager	General Director
Miss. Doungphachanh	Mr. Khantikone	Mr. DongKyun Woo	Mr. Kim Suk Jin

ธนาคาร บูยองลาว จำกัด BOO YOUNG LAO BANK CO.,LTD

Booyoung Lao Bank
Vientiane Capital
Tel: 021-454500

Income Statement

For Quarter IV 2014

Form: FS 02/CB
Unit : **LAK**

No.	Description	Remark	Amount	
			This Quarter	Last Quarter
	A. Operating Income and Expenses			
1	**+ Interest Incomes and its Equivalents**		**13,131,878,963**	**7,406,983,024**
	1.1 Interest Incomes and its Equivalents From Institution		1,278,265,553	2,231,908,598
	1.2 Interest Incomes and its Equivalents From Customers		11,165,696,743	2,878,588,315
	1.3 Interest from securities purchased under resale agreement		687,916,667	2,296,486,111
	1.4 Interest and its Equivalents from investment in Securities		0	0
	1.5 Other Interest		0	0
2	**Interest Expenses and its Equivalent**		**(978,593,055)**	**(316,215,709)**
	2.1 Interest Expenses and its Equivalent to other banks		(476,249,501)	(48,224,933)
	2.2 Interest Expenses and its Equivalent to customers		(502,343,554)	(267,990,776)
	2.3 Interest Expenses on securities sold under repurchased agreement		0	0
	2.4 Interest Expenses on stocks		0	0
3	**+ /- Gain / Loss on Trading Gold and other metals**		0	0
	I. Incomes - expesnes Interest (1 + 2 + 3)		**12,153,285,907**	**7,090,767,315**
4	+ Incomes from leasing and lease available		0	0
5	- Expenses on leasing and lease available		0	0
6	+ Income from Rental		0	0
7	- Expenses on Rental		0	0
8	+ Incomes from Capital Contibution		0	0
9	+ Incomes and Financial services commission		525,685,641	317,350,662
10	- Fees and Financial services commission		(112,280,000)	(63,362,832)
11	+ /- Profit / Loss on Dealing Securities		0	0
12	+ /- Profit / Loss on securities available		0	0
13	+ /- Net Profit / Loss on Foreign Exchange		271,017,485	(196,597,653)
14	+ /- Net Profit / Loss from trading with condition instruments		0	0
	II. Net Operating Incomes (I+4+...14)		**12,837,709,033**	**7,148,157,493**
	B. Normal Income and Expenses		0	0
15	+ Other Operating Incomes		49,081,020	59,791,604
16	Administrations Expeses		(3,199,801,319)	(2,947,275,529)
	16.1 Employees's Expenses		(875,260,399)	(749,928,174)
	16.2 Other Administrations Expenses		(2,324,540,920)	(2,197,347,355)
17	Amortization and Depreciation Expenses of fixed assets		(456,592,945)	(503,571,148)
	(Intangible and tangible)		0	0
18	Other Operating Expenses		(528,042,392)	(480,135,442)
19	+ /- Net Income / Expenses on receivable Revaluations		0	0
	and off-balance sheet		0	0
	19.1 Depreciation on Bad Debt and Debt		0	0
	19.2 Reverse Depreciation on Bad Debt		0	0
20	+ /- Net income / expense from financial fixed asset Revaluations		0	0
	III. Net Normal Income - Expenses (15+....20)		**(4,135,355,636)**	**(3,871,190,515)**
	IV. Result before Extraordinary items (II - III)		**8,702,353,397**	**3,276,966,978**
	C. Extraordinary Incomes and Expenses			

21	+	Extraordinary Incomes		0	0
22	-	Extraordinary Expenses		0	0
	V.	Result before Tax Profit (IV + 21 - 22)		**8,702,353,397**	**3,276,966,978**
23		**Tax Profit**		0	0
	VI.	**Net Result of the Year**		**8,702,353,397**	**3,276,966,978**

Vientiane Capital, Date: 16/01/2015

Create	**Accountance**	**General Manager**	**General Director**
Miss. Doungphachanh	**Mr. Khantikone**	**Mr. DongKyun Woo**	**Mr. Kim Suk Jin**

ທະນາຄານ ບູຢອງລາວ ຈຳກັດ
BOO YOUNG LAO BANK CO.,LTD