

Booyoung Lao Bank  
 Vientiane Capital  
 Tel: 021-454500

**Balance Sheet**  
**For Quarter III 2015**

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

No.	Assets	Remark	Amount	
			This Quarter	Last Quarter
I	<b>Cash and Nostro Accounts with Central Bank</b>		<b>92,421,201,169</b>	<b>99,588,835,870</b>
	1 Cash and Cash Equivalents		1,656,327,823	1,366,013,126
	2 Demand Deposits at BOL		34,906,787,448	42,382,726,715
	3 Time Deposits		55,858,085,897	55,840,096,029
II	<b>Amount due from other Banks</b>		<b>45,000,000,000</b>	<b>45,000,000,000</b>
	1 Demand Deposits		0	0
	2 Fixed Deposits		45,000,000,000	45,000,000,000
	3 Net Loans and Advances		0	0
III	<b>Securities purchased under resale agreements</b>		-	-
IV	<b>Investment in Securities</b>		<b>0</b>	<b>0</b>
	1 Dealing Securities		0	0
	2 Securities Available for sale		0	0
	3 Securities for Investment		0	0
V	<b>Net Loans and Advances to Customers</b>		<b>177,595,585,918.43</b>	<b>169,500,182,768.00</b>
VI	<b>Investment in Subsidiaries, Joint Venture and holding Securities at stock, Institutions</b>		<b>0</b>	<b>0</b>
VII	<b>Leasing and general Lease</b>		<b>0</b>	<b>0</b>
VIII	<b>Net fixed assets</b>		<b>21,980,556,389</b>	<b>22,008,415,415</b>
	1 Fixed assets under purchasing of constructing		-	0
	2 Intangible Assets		21,754,037,170	21,761,297,224
	3 Property, Plant and Equipment		226,519,219	247,118,191
IX	<b>Registered Capital not reimbursed</b>		<b>0</b>	<b>0</b>
X	<b>Others Assets</b>		<b>16,000,344,293</b>	<b>10,918,098,136</b>
	1 Accrued Interest and other account receivable		3,359,155,377	2,437,854,376
	2 Head office and branches		0	0
	3 Others		12,641,188,917	8,480,243,760
	<b>Total</b>		<b>352,997,687,770</b>	<b>347,015,532,189</b>

Vientiane Capital, Date

14/10/2015

Create

Accountance

General Manager

General Director

Miss. Duangphachanh

Mr. Khantikone

Mr. DongKyun Woo



Mr. Kim Suk Jin

**Balance Sheet**

For Quarter III 2015

Form : FS 01/CB

Currency : LAK+Other Currencies

No.	Liabilities	Remark	Amount	
			This Quarter	Last Quarter
<b>I</b>	<b>Debt Payable to Other Banks and Financial Institutions</b>		<b>9,993,750,000.00</b>	<b>9,948,240,000.00</b>
1	Demand Deposits		0	0.00
2	Fixed Deposits		9,993,750,000.00	9,948,240,000.00
3	Borrowing funds		0	0.00
4	Other Debt payable to banks and financial institutions		0	0.00
<b>II</b>	<b>Debt Payable to Customers</b>		<b>12,126,086,878</b>	<b>10,810,303,987</b>
1	Demand Deposits		9,533,164,726	8,207,337,330.00
2	Fixed Deposits		2,592,922,152	2,602,966,657.00
3	Other Debt payable to Customers		0	0.00
<b>III</b>	<b>Securities sold under repurchased agreement</b>		<b>0</b>	<b>0.00</b>
<b>IV</b>	<b>Debt payable related issuing securities</b>		<b>0</b>	<b>0.00</b>
<b>V</b>	<b>Other liabilities</b>		<b>(2,343,024,992)</b>	<b>(2,361,485,890)</b>
1	Accrued interest and other account payable		423,741,993	405,281,095
2	Head office / branches		0	0
3	Other		(2,766,766,985)	(2,766,766,985)
	<b>Total Liabilities</b>		<b>19,776,811,887</b>	<b>18,397,058,097</b>
<b>VI</b>	<b>Equity and its similar</b>		<b>333,220,875,883</b>	<b>328,618,474,092</b>
1	Registered Capital		307,412,020,764	307,412,020,764
2	Share Premium		-	-
3	Legal Reserve		1,322,597,781	1,322,597,781
4	Reserve for Expansion Business		-	-
5	Other Reserve		-	-
6	Margin for Revaluation		-	-
7	Provision under BOLs Regulations		1,332,067,527	1,271,253,357
8	Retained Earning (+/-)		11,764,580,032	11,764,580,032
9	Result in Instance of Approval (+/-)		-	-
10	Result of the year (+/-)		11,034,276,023	6,524,435,385
11	Subvention and allocated funds		-	-
12	Subordinated Debts		355,333,756	323,586,773
	<b>Total</b>		<b>352,997,687,770</b>	<b>347,015,532,189</b>

Vientiane Capital, Date

14/10/2015

Create

Accountance

General Manager

General Director

Miss. Duangphachanh

Mr. Khantikone

Mr. DongKyun Woo



Mr. Kim Suk Jin

**Income Statement**

For Quarter III 2015

No.	Description	Remark	Amount	
			This Quarter	Last Quarter
	<b>A. Operating Income and Expenses</b>			
<b>1</b>	<b>+ Interest Incomes and its Equivalents</b>		<b>14,254,432,759</b>	<b>8,686,796,002</b>
	1.1 Interest Incomes and its Equivalents From Institution		1,470,869,673	859,864,345
	1.2 Interest Incomes and its Equivalents From Customers		12,783,563,087	7,826,931,657
	1.3 Interest from securities purchased under resale agreement		0	0
	1.4 Interest and Its Equivalents from investment in Securities		0	0
	1.5 Other Interest		0	0
<b>2</b>	<b>Interest Expenses and its Equivalent</b>		<b>(610,706,345)</b>	<b>(408,810,138)</b>
	2.1 Interest Expenses and its Equivalent to other banks		(347,870,834)	(230,744,273)
	2.2 Interest Expenses and its Equivalent to customers		(262,835,511)	(178,065,865)
	2.3 Interest Expenses on securities sold under repurchased agreement		0	0
	2.4 Interest Expenses on stocks		0	0
<b>3</b>	<b>+ /- Gain / Loss on Trading Gold and other metals</b>		<b>0</b>	<b>0</b>
	<b>I. Incomes - expenses Interest (1 + 2 + 3)</b>		<b>13,643,726,414</b>	<b>8,277,985,864</b>
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 Contribution		0	0
9	+ Incomes and Financial services commission		725,372,376	535,049,880
10	- Fees and Financial services commission		(60,912,000)	(58,040,000)
11	+ /- Profit / Loss on Dealing Securities		0	0
12	+ /- Profit / Loss on securities available		0	0
13	+ /- Net Profit / Loss on Foreign Exchange		152,557,383	84,992,369
14	+ /- Net Profit / Loss from trading with condition instruments		0	0
	<b>II. Net Operating Incomes (I+4+...14)</b>		<b>14,460,744,173</b>	<b>8,839,988,113</b>
	<b>B. Normal Income and Expenses</b>		<b>0</b>	<b>0</b>
15	+ Other Operating Incomes		124,841,199	37,597,719
16	Administrations Expenses		(2,698,978,508)	(1,790,352,646)
	16.1 Employees's Expenses		(820,658,743)	(548,928,206)
	16.2 Other Administrations Expenses		(1,878,319,765)	(1,241,424,440)
17	Amortization and Depreciation Expenses of fixed assets (Intangible and tangible)		(133,240,766)	(101,881,740)
18	Other Operating Expenses		(719,090,076)	(460,916,061)
19	+ /- Net Income / Expenses on receivable Revaluations 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
	<b>III. Net Normal Income - Expenses (15+....20)</b>		<b>(3,426,468,150)</b>	<b>(2,315,552,728)</b>
	<b>IV. Result before Extraordinary items (II - III)</b>		<b>11,034,276,023</b>	<b>6,524,435,385</b>
	<b>C. Extraordinary Incomes and Expenses</b>			

21	+	Extraordinary Incomes		0	0
22	-	Extraordinary Expenses		0	0
V.		Result before Tax Profit (IV + 21 - 22)		11,034,276,023	6,524,435,385
23		Tax Profit		0	0
VI.		Net Result of the Year		11,034,276,023	6,524,435,385

Vientiane Capital, Date: 14/10/2015

Create



Miss. Duangphachanh

Accountance



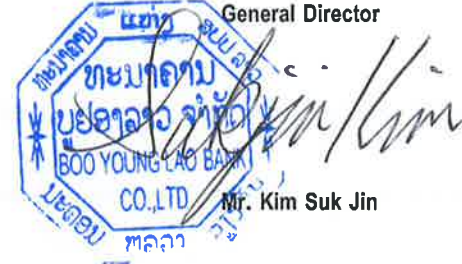
Mr. Khantikone

General Manager



Mr. DongKyun Woo

General Director



Mr. Kim Suk Jin