

Booyoung Lao Bank

Vientiane Capital

Tel: 021-454500

Balance Sheet
For Quarter IV 2015

Form : FS 01/CB

Currency : LAK+Other Currencies

No.	Assets	Remark	Amount	
			This Quarter	Last Quarter
I	Cash and Nostro Accounts with Central Bank		104,667,080,369	172,179,319,637
	1 Cash and Cash Equivalents		1,039,474,931	1,511,868,305
	2 Demand Deposits at BOL		47,328,007,823	22,093,331,112
	3 Time Deposits		56,299,597,614	148,574,120,220
II	Amount due from other Banks		25,000,000,000	25,000,000,000
	1 Demand Deposits		0	0
	2 Fixed Deposits		25,000,000,000	25,000,000,000
	3 Net Loans and Advances		0	0
III	Securities purchased under resale agreements			
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		180,106,053,308.00	120,113,203,644.62
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		22,039,404,272	22,067,038,155
	1 Fixed assets under purchasing of constructing			0
	2 Intangible Assets		21,760,645,107	21,817,381,410
	3 Property, Plant and Equipment		278,759,165	249,656,745
IX	Registered Capital not reimbursed		0	0
X	Others Assets		25,372,159,884	3,158,377,379.
	1 Accrued interest and other account receivable		3,280,648,493	893,572,149
	2 Head office and branches		0	0
	3 Others		22,091,511,392	2,264,805,230
	Total		357,184,697,834	342,517,938,816

Vientiane Capital, Date:

18/01/2016

Create

Accountance

General Manager

General Director

Miss. Duangphachanh

Mr. Khantikone

Mr. DongKyun Woo



Mr. Kim Suk Jin

Booyoung Lao Bank
 Vientiane Capital
 Tel: 021-454500

Balance Sheet
 For Quarter IV 2015

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

No.	Liabilities	Remark	Amount	
			This Quarter	Last Quarter
I	Debt Payable to Other Banks and Financial Institutions		5,689,600,000.00	9,923,640,000.00
1	Demand Deposits		0	0.00
2	Fixed Deposits		5,689,600,000.00	9,923,640,000.00
3	Borrowing funds		0	0.00
4	Other Debt payable to banks and financial institutions		0	0.00
II	Debt Payable to Customers		16,159,692,385	11,248,889,759
1	Demand Deposits		8,960,185,201	7,848,200,159.00
2	Fixed Deposits		7,199,507,184	3,400,689,600.00
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 liabilities		(2,448,777,788)	(2,409,084,733)
1	Accrued interest and other account payable		317,989,197	332,314,208
2	Head office / branches		0	0
3	Other		(2,766,766,985)	(2,741,398,941)
	Total Liabilities		19,400,514,597	18,763,445,026
VI	Equity and its similar		337,784,183,237	323,754,493,789
1	Registered Capital		307,412,020,764	307,412,020,764
2	Share Premium		-	-
3	Legal Reserve		1,322,597,781	659,211,486
4	Reserve for Expansion Business		-	-
5	Other Reserve		-	-
6	Margin for Revaluation		-	-
7	Provision under BOLs Regulations		1,350,795,392	900,849,016
8	Retained Earning (+/-)		11,764,580,032	5,794,103,380
9	Result in Instance of Approval (+/-)		-	-
10	Result of the year (+/-)		15,641,936,168	8,702,353,397
11	Subvention and allocated funds		-	-
12	Subordinated Debts		292,253,100	285,955,746
	Total		357,184,697,834	342,517,938,816

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Miss. Duangphachanh

Accountance

Mr. Khantikone

Vientiane Capital, Date

18/01/2016

General Manager

Mr. DongKyun Woo

General Director

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Income Statement

For Quarter IV 2015

No.	Description	Remark	Amount	
			This Quarter	Last Quarter
	A. Operating Income and Expenses			
1	+ Interest Incomes and its Equivalents		19,891,260,106	13,131,878,963
	1.1 Interest Incomes and its Equivalents From Institution		2,022,614,726	1,278,265,553
	1.2 Interest Incomes and its Equivalents From Customers		17,868,645,380	11,165,696,743
	1.3 Interest from securities purchased under resale agreement		0	687,916,667
	1.4 Interest and its Equivalents from investment in Securities		0	0
	1.5 Other Interest		0	0
2	Interest Expenses and its Equivalent		(804,980,860)	(978,593,055)
	2.1 Interest Expenses and its Equivalent to other banks		(422,134,661)	(476,249,501)
	2.2 Interest Expenses and its Equivalent to customers		(382,846,198)	(502,343,554)
	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 - expenses Interest (1 + 2 + 3)		19,086,279,246	12,153,285,908
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		857,562,376	525,685,641
10	- Fees and Financial services commission		(72,707,000)	(112,280,000)
11	+ /- Profit / Loss on Dealing Securities		0	0
12	+ /- Profit / Loss on securities available		0	0
13	+ /- Net Profit / Loss on Foreign Exchange		161,916,950	271,017,485
14	+ /- Net Profit / Loss from trading with condition instruments		0	0
	II. Net Operating Incomes (I+4+...14)		20,033,051,572	12,837,709,033
	B. Normal Income and Expenses		0	0
15	+ Other Operating Incomes		206,770,325	49,081,020
16	Administrations Expenses		(3,666,798,376)	(3,199,801,319)
	16.1 Employees's Expenses		(1,109,044,114)	(875,260,399)
	16.2 Other Administrations Expenses		(2,557,754,262)	(2,324,540,920)
17	Amortization and Depreciation Expenses of fixed assets (Intangible and tangible)		(161,828,883)	(456,592,945)
18	Other Operating Expenses		(769,258,471)	(528,042,392)
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
	III. Net Normal Income - Expenses (15+....20)		(4,391,115,404)	(4,135,355,636)
	IV. Result before Tax (II - III)		15,641,936,168	8,702,353,397
21	Tax Profit		3,754,064,680	2,088,564,815

V. Net Result of the Year	11,887,871,488	6,613,788,582

Vientiane Capital, Date: 18/01/2016

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