

Booyoung Lao Bank

Vientiane Capital

Income Statement

From: FS 02/CB

Tel : 021-454500

For 09 months 2018

Unit:

LAK

No.	Descriptions	RE Mark	ຈຳນວນເງິນ	
			This Period	Last Period
	<b>A. Operating Income and Expenses</b>			
1	<b>+ Interest Incomes and its Equivalents</b>		<b>19,332,128,622</b>	<b>12,605,280,301</b>
	1.1 Interest Incomes and its Equivalents From Institution		350,151,668	196,967,273
	1.2 Interest Incomes and its Equivalents From Customers		18,981,976,954	12,408,313,028
	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
2	<b>Interest Expenses and its Equivalent</b>		<b>(938,862,513)</b>	<b>(493,130,787)</b>
	2.1 Interest Expenses and its Equivalent to other banks		(331,167,128)	(182,093,750)
	2.2 Interest Expenses and its Equivalent to customers		(607,695,385)	(311,037,037)
	2.3 Interest Expenses on securities sold under repurchased agreement		0	0
	2.4 Interest Expenses on stocks		0	0
3	<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>18,393,266,109</b>	<b>12,112,149,513</b>
4	+ Incomes from leasing and lease available		0	0
5	- Expenses on leasing and lease available		0	0
6	+ Income from Rental		146,094,480	146,094,480
7	- Expenses on Rental		0	0
8	+ Incomes from Capital Contribution		0	0
9	+ Incomes and Financial services commission		394,111,690	292,020,179
10	- Fees and Financial services commission		(79,294,000)	(76,794,000)
11	+ /- Profit / Loss on Dealing Securities		0	0
12	+ /- Profit / Loss on securities available		0	0

**Balance Sheet**

No.	Assets	Re Mark	Amount	
			This Period	Last Period
I	<b>Cash and Nostro Accounts with Central Bank</b>		<b>54,406,350,546</b>	<b>53,639,865,198</b>
	1. Cash and Cash Equivalents		2,063,359,531	1,909,417,650
	2. Demand Deposits at BOL		31,959,269,785	31,173,667,432
	3. Time Deposits		20,383,721,230	20,556,780,115
II	<b>Amount due from other Banks</b>		<b>16,954,000,000</b>	<b>20,997,500,000</b>
	1. Demand Deposits		0	0
	2. Fixed Deposits		16,954,000,000	20,997,500,000
	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>283,293,641,100</b>	<b>281,209,585,943</b>
VI	<b>Investment Subsidiaries, Joint Venture and holding Securities at s</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>53,676,417,972</b>	<b>54,285,428,225</b>
	1. Fixed assets under purchasing of constructing			
	2. Intangible assets		21,966,482,000	21,966,482,000
	3. Property, Plant and Equipment		31,709,935,972	32,318,946,225
	<b>Registered Capital not reimbursed</b>		<b>0</b>	<b>0</b>
X	<b>Others Assets</b>		<b>13,014,365,241</b>	<b>10,394,233,345</b>
	1. Accrued interest and other account receivable		12,890,872,433	10,256,110,237
	2. Head office and branches		0	0
	3. Others		123,492,808	138,123,108
	<b>Total</b>		<b>421,344,774,859</b>	<b>420,526,612,710</b>

Date: 18/10/2018

Created

Senior Manager

Credit Manager

General Manager

Director

Ms. Phonethip

Mr. Khantikone

Mr. Sengaloun

Mr. Dong Kyun Woo

Mr. Kim Suk Jin



**Balance Sheet**

No.	Liabilities	Re - Mark	Amount	
			This Period	Last Period
<b>I</b>	<b>Debt Payable to Other Banks and Financial Institutions</b>		<b>33,554,000,000</b>	<b>33,398,000,000</b>
1	Demand Deposits		0	0
2	Fixed Deposits		16,600,000,000	16,600,000,000
3	Borrowing funds		16,954,000,000	16,798,000,000
4	Other Debt payable to banks and financial institution		-	-
<b>II</b>	<b>Debt Payable to Customers</b>		<b>19,190,917,899</b>	<b>21,599,053,667</b>
1	Demand Deposits		11,475,732,891	14,525,679,187
2	Fixed Deposits		7,715,185,007	7,073,374,480
3	Other Debt payable to Customers		0	0
<b>III</b>	<b>Securities sold under repurchased agreement</b>		<b>0</b>	<b>0</b>
<b>IV</b>	<b>Debt payable related issuing securities</b>		<b>0</b>	<b>0</b>
<b>V</b>	<b>Other liabilities</b>		<b>(1,214,180,514)</b>	<b>(1,428,936,590)</b>
1	Accrued interest and other account payable		883,748,020	477,231,435
2	Head office / branches		0	0
3	Other		(2,097,928,534)	(1,906,168,025)
	<b>Total Liabilities</b>		<b>51,530,737,384</b>	<b>53,568,117,077</b>
<b>VI</b>	<b>Equity and its similar</b>		<b>369,814,037,474</b>	<b>366,958,495,633</b>
1	Registered Capital		307,412,020,764	307,412,020,764
2	Share Premium		-	-
3	Legal Reserve		4,983,176,117	4,983,176,117
4	Reserve for Expansion Business		-	-
5	Other Reserve		-	-
6	Margin for Revaluation		-	-
7	Provision under BOLs Regulations		2,124,702,312	2,109,071,895
8	Retained Earning (+/-)		44,709,785,053	44,709,785,053
9	Result in Instance of Approval (+/-)		-	-
10	Result of the year (+/-)		10,584,353,228	7,744,441,804
11	Subvention and allocated funds		-	-
12	Subordinated Debts		-	-
	<b>total</b>		<b>421,344,774,859</b>	<b>420,526,612,710</b>

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13	+/- Net Profit / Loss on Foreign Exchange	1,098,254,648	708,020,845
14	+/- Net Profit / Loss from trading with condition instruments	0	0
	<b>II. Net Operating Incomes (I+4+...14)</b>	<b>19,952,432,927</b>	<b>13,181,491,017</b>
	B. Normal Income and Expenses	0	0
15	+ Other Operating Incomes	162,710,182	95,726,301
16	Administrations Expeses	(4,569,515,107)	(2,252,590,378)
	16.1 Employees's Expenses	(1,537,508,067)	(1,105,955,754)
	16.2 Other Administrations Expenses	(3,032,007,040)	(1,146,634,624)
17	Amortization and Depreciation Expenses of fixed assets (Intangible and tangible)	(1,803,253,876)	(1,194,243,622)
18	Other Operating Expenses	(317,708,500)	(234,961,000)
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>(6,527,767,301)</b>	<b>(3,586,068,700)</b>
	<b>IV. Result before profit tax (II - III)</b>	<b>13,424,665,626</b>	<b>9,595,422,317</b>
21	<b>Profit tax 24%</b>	2,840,312,398	1,850,980,513
	<b>V. Net Result of the month</b>	<b>10,584,353,228</b>	<b>7,744,441,804</b>
	B. Others income of external business	0	0
22	The changing of revaluation of properties	0	0
23	Profit (Loss) from revaluation of trading security	0	0
24	Profit tax that occurred from external business	0	0
	<b>Profit (Loss) external business</b>		

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No.	Descriptions	Re Mark	Amount	
			This Period	Last Period
	<b>A.Cash Flow from Operation</b>			
1	+/- Net Profit or Loss in a year		2,839,911,424	4,133,366,689
	<b>* Adjust the profit or Loss in a year in cash, income - Expense</b>			
2	+ Depreciation and amortization of tagible and intangible assets			
3	+ Depreciation and Net Amortization of Leasing Loan and General Loan			
4	+/- provision for non performing loan			
5	+ Net Mortization of investment on securities and others			
6	+ Reverse fo risk and Expenses			
7	+ Net Regulation Reverses			
8	+ Losses from sell fixed assets (ລວມທັງຊັບສົມບັດຄົງທີ່ການເງິນ)			
9	- Gain sell fixed assets (ລວມທັງຊັບສົມບັດຄົງທີ່ການເງິນ)			
10	- Share in banking income from investment sub			
11	+/- Accrued interest and other account receivable			
12	+/- Accrued interest and other account payable			
	<b>I. Net Cash flow from banking operations before changing lists of assets and current liabilities of bank (1 to 12)</b>		<b>2,839,911,424</b>	<b>4,133,366,689</b>
	<b>* Changing (Increase or Decrease) in lists of Current asset</b>			
13	+/- Time Deposits with cental bank		173,058,885	(154,714,931)
14	+/- time Deposits with Others bank		4,043,500,000	(16,861,000,000)
15	+/- Loan and Advance to other banks			
16	+/- Securities purchased under resale agrements			
17	+/- Securities for Trade			
18	+/- Securities for sell			
19	+/- Net Loans and Advances to Customers		(2,084,055,157)	(14,399,703,178)
20	+/- Others assets		(2,620,131,896)	(1,673,941,665)
			<b>(487,628,168)</b>	<b>(33,089,359,774)</b>
	<b>II. ກະແສເງິນສົດສຸດທິຈາກການປ່ຽນແປງໃນຊັບສິນໝູນວຽນ (13 ຫາ 20)</b>			
	<b>* ການປ່ຽນແປງ (ເພີ່ມຂຶ້ນ ຫຼື ຫຼຸດລົງ) ໃນລາຍການໜີ້ສິນໝູນວຽນ</b>			
21	+/- Fixed Deposits from Others bank			
22	+/- Other Debt Payable to Others bank		156,000,000	16,852,000,000.00

23	+/-Other Debt payable to Customers	(2,408,135,768)	2,081,893,978
24	+/-Securities sold under repurchased agreement		
25	+/- Other liabilities	214,756,076	(2,133,517,329)
	<b>III. ກະແສເງິນສົດສຸດທິຈາກການປ່ຽນແປງໃນໜີ້ສິນໝູນວຽນ (21 ຫາ 25)</b>	<b>(2,037,379,693)</b>	<b>16,800,376,649</b>
	<b>IV. ກະແສເງິນສົດສຸດທິຈາກກິດຈະກຳດຳເນີນງານ (I + II + III)</b>	<b>314,903,564</b>	<b>(12,155,616,435)</b>
	<b>ຂ. ກະແສເງິນສົດຈາກກິດຈະກຳລົງທຶນ</b>		
26	+/- ສ່ວນເພີ່ມ ຫຼື ຫຼຸດໃນລາຍການຫຼັກຊັບລົງທຶນ		
27	+/- ສ່ວນເພີ່ມ ຫຼື ຫຼຸດໃນລາຍການເງິນລົງທຶນໃນວິສາຫະກິດໃນກຸ່ມ, ບໍລິສັດຮ່ວມທຶນ		
28	+/- ສ່ວນເພີ່ມ ຫຼື ຫຼຸດໃນລາຍການຊັບສົມບັດຄົງທີ່	609,010,253	512,268,211
	<b>V. Net Cash Flow from Investment (26 ຫາ 28)</b>	<b>609,010,253</b>	<b>512,268,211</b>
	<b>ຄ. Cash Flow from ກິດຈະກຳຈັດຫາເງິນ</b>		
29	+/- ສ່ວນເພີ່ມ ຫຼື ຫຼຸດໃນລາຍການເງິນກູ້ຢືມມາ		
30	+/- ສ່ວນເພີ່ມ ຫຼື ຫຼຸດ ໃນການຈຳໜ່າຍຮຸ້ນກູ້		
31	+ Register Capital in a Years	15,630,418	107,997,774
32	+ ເງິນບັນຜົນຈ່າຍ		
	<b>VI. Net Cash Flow from provide activities (29 ຫາ 31)</b>	<b>15,630,418</b>	<b>107,997,774</b>
	<b>VII. Net Cash and Equivalent Increase or decrease (IV+V+VI)</b>	<b>939,544,234</b>	<b>(11,535,350,450)</b>
33	Cash and equivalents Last Months	33,083,085,082	44,618,435,532
	Cash and Equivalents	33,083,085,082	44,618,435,532
34	Cash and Equivalent this Month	34,022,629,316	33,083,085,082
	Cash and Equivalent	34,022,629,316	33,083,085,082
		<b>939,544,234</b>	<b>(11,535,350,450)</b>

\* ໝາຍເຫດ : ວິທີທົດສອບຄວາມຖືກຕ້ອງຂອງໃບລາຍງານກະແສເງິນສົດ VII = VIII

Date 18/10/2018

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Senior Manager

Credit Manager

General Manager

Director

