

Booyoung Lao Bank

From: FS.01/CB

Vientiane Capital

Balance Sheet

Unit:

LAK

Tel: 454500

For 12 Month 2025

Currency: LAK + Other Currencies

No.	Assets	Re Mark	Amount	
			This Period	Last Period
I	Cash and Nostro Accounts with Central Bank		18,444,093,307	22,009,351,470
	1. Cash and Cash Equivalents		6,402,823,545	4,636,873,546
	2. Demand Deposits at BOL		4,744,492,475	10,587,893,570
	3. Time Deposits		7,296,777,287	6,784,584,354
II	Amount due from other Banks		369,967,829,628	318,126,425,953
	1. Demand Deposits		91,601,104,090	40,747,855,953
	2. Fixed Deposits		278,366,725,538	277,378,570,000
	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		309,519,928,925	345,497,431,381
VI	Investment Subsidiaries, Joint Venture and holding Securities at s		0	0
VII	Leasing and general Lease		0	0
VIII	Net Fixed Assets		48,004,689,470	47,625,909,048
	1. Fixed assets under purchasing of constructing			
	2. Intangible assets		21,734,990,000	21,734,990,000
	3. Property, Plant and Equipment		26,269,699,470	25,890,919,048
IX	Registered Capital not reimbursed		0	0
X	Others Assets		16,603,863,261	13,650,972,131
	1. Accrued interest and other account receivable		15,436,791,790	12,430,423,860
	2. Head office and branches		0	0
	3. Before the delay			
	4. Others		1,167,071,471	1,220,548,270
	Total		762,540,404,592	746,910,089,983

Prepared

Mr. Vongvilay

Accounting Manager

Mrs. Phaidala

Credit Manager

Mr. Xayyaseng

Date: 15/01/2026

Deputy Director



Mr. KIM Byeong Kwon

BOO YOUNG LAO BANK

CO.,LTD

Booyoung Lao ban

From:FS.01/CB

Vientiane

Balance Sheet

Unit: KIP

Tel: 021-454500

For 12 Month 2025

Currency: LAK + Other Currencies

No.	Liabilities	Re - Mark	Amount	
			This Period	Last Period
I	Debt Payable to Other Banks and Financial Institutions		-	-
1	Demand Deposits		0	0
2	Fixed Deposits		-	-
3	Borrowing funds		-	-
4	Other Debt payable to banks and financial institution		-	-
II	Debt Payable to Customers		68,329,963,715	63,326,308,009
1	Demand Deposits		33,844,222,087	30,028,020,076
2	Fixed Deposits		34,485,741,628	33,298,287,933
3	Other Debt payable to Customers		0	0
III	Securities sold under repurchased agreement		0	0
IV	Debt payable related issuing securities		0	0
V	Other liabilities		27,640,128,780	9,849,677,308
1	Accrued interest and other account payable		365,726,579	434,191,486
2	Head office / branches		-	-
3	Before the delay		-	-
4	Other		27,274,402,201	9,415,485,822
	Total Liabilities		95,970,092,495	73,175,985,317
VI	Equity and its similar		666,570,312,097	673,734,104,666
1	Registered Capital		500,119,436,764	500,119,436,764
2	Share Premium		-	-
3	Legal Reserve		17,918,396,215	12,042,392,662
4	Reserve for Expansion Business		-	-
5	Other Reserve		-	-
6	Margin for Revaluation		-	-
7	Provision under BOLs Regulations		1,547,599,724	1,727,487,236
8	Retained Earning (+/-)		88,384,432,877	108,950,445,312
9	Result in Instance of Approval (+/-)		-	-
10	Result of the year (+/-)		58,600,446,518	50,894,342,692
11	Subvention and allocated funds		-	-
12	Subordinated Debts		-	-
	total		762,540,404,592	746,910,089,983

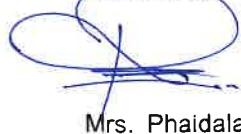
Date: 15/01/2026

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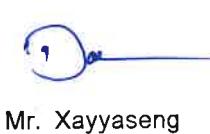
Mr. Vongvilay

Accounting Manager



Mrs. Phaidala

Credit Manager



Mr. Xayyaseng

Deputy Director



M. K. Byoung Kwon

Booyoung Lao Bank

Vientiane Capital

Income Statement

From: FS 02/CB

Tel : 021-454500

For 12 Month 2025

Unit:

LAK

No.	Descriptions	RE Mark	ຈຳນວນເງິນ	
			This Period	Last Period
	A. Operating Income and Expenses			
1	+ Interest Incomes and its Equivalents		<u>50,663,858,839</u>	<u>36,923,233,618</u>
	1.1 Interest Incomes and its Equivalents From Institution		19,445,686,077	12,789,095,173
	1.2 Interest Incomes and its Equivalents From Customers		31,218,172,762	24,134,138,445
	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	Interest Expenses and its Equivalent		<u>(1,295,434,759)</u>	<u>(1,007,976,150)</u>
	2.1 Interest Expenses and its Equivalent to other banks		0	0
	2.2 Interest Expenses and its Equivalent to customers		(1,295,434,759)	(1,007,976,150)
	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)		<u>49,368,424,079</u>	<u>35,915,257,468</u>
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		15,467,412	7,872,120
10	- Fees and Financial services commission		(74,165,876)	(68,090,230)
11	+ /- Profit / Loss on Dealing Securities		0	0
12	+ /- Profit / Loss on securities available		0	0
13	+ /- Net Profit / Loss on Foreign Exchange		(424,924,544)	275,852,166

14	+/- Net Profit / Loss from trading with condition instruments	0	0
	II. Net Operating Incomes (I+4+...14)	48,884,801,072	36,130,891,524
	B. Normal Income and Expenses	0	0
15	+ Other Operating Incomes	8,445,776,874	8,169,435,742
16	Administrations Expenses	(11,779,776,648)	(8,037,758,830)
	16.1 Employees's Expenses	(3,550,911,572)	(2,702,516,552)
	16.2 Other Administrations Expenses	(8,228,865,076)	(5,335,242,278)
17	Amortization and Depreciation Expenses of fixed assets (Intangible and tangible)	(2,211,714,510)	(1,539,721,505)
18	Other Operating Expenses	0	0
19	+/- Net Income / Expenses on receivable Revaluations and off-balance sheet	(147,436,167)	(48,200,837)
	19.1 Depreciation on Bad Debt and Debt	26,765,312,813	24,936,364,896
	19.2 Reverse Depreciation on Bad Debt	0	0
20	+/- Net income / expense from financial fixed asset Revaluations	(4,575,000,000)	(4,575,000,000)
	III. Net Normal Income - Expenses (15+....20)	31,340,312,813	29,511,364,896
	IV. Result before profit tax (II - III)	0	0
21	Profit tax 20%	21,072,162,361	23,480,119,467
22	Before the delay	69,956,963,434	59,611,010,991
	V. Net Result of the month	11,356,516,916	8,716,668,299
	B. Others income of external business	0	0
23	The changing of revaluation of properties	0	0
24	Profit (Loss) from revaluation of trading security	0	0
25	Profit tax that occurred from external business	0	0
	Profit (Loss) external business	58,600,446,518	50,894,342,692

Date: 15/01/2026

Prepared

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