

Siam Commercial Bank Public Company Limited - Vientiane Branch  
Statements of financial positions  
As of 31 December 2018

(in thousand LAK)

	Q 4/2018 (Unaudited)	Q 3/2018 (Unaudited)
<b>Assets</b>		
Cash	5,471,334	5,969,822
Deposits with other banks	198,874,597	196,257,398
Statutory deposits	43,811,919	45,730,567
Investment in securities	63,000,000	63,000,000
Loans and advances	8,710,128	6,510,429
Allowance for doubtful loans and advances	(43,551)	(32,552)
Property and equipment	1,525,767	1,595,062
Other assets	2,881,068	2,746,655
<b>Total assets</b>	<b>324,231,262</b>	<b>321,777,381</b>
<b>Liabilities and Head Office account</b>		
<b>Liabilities</b>		
Deposits from customers	190,618,814	188,730,258
Deposits from other bank	1,374,088	858,071
Others liabilities	676,360	933,365
<b>Total liabilities</b>	<b>192,669,262</b>	<b>190,521,694</b>
<b>Head Office accounts</b>		
Branch capital	100,000,000	100,000,000
Balance of inter-office accounts with Head Office and other branches of the same juristic person, net		
Legal reserve	6,586,193	6,586,193
Retained earnings	24,975,807	24,669,494
<b>Total Head Office account</b>	<b>131,562,000</b>	<b>131,255,687</b>
<b>Total liabilities and Head Office account</b>	<b>324,231,262</b>	<b>321,777,381</b>

Siam Commercial Bank Public Company Limited - Vientiane Branch  
Statements of Income  
As of 31 December 2018

	Q 4/2018 (Unaudited)	Q 3/2018 (Unaudited)
Interest income	1,409,631	1,509,287
Interest expenses	(220,485)	(231,431)
<b>Net interest income</b>	<b>1,189,146</b>	<b>1,277,856</b>
Allowance for doubtful loans and advances	(10,998)	1,335
<b>Net income from interest after doubtful accounts</b>	<b>1,178,148</b>	<b>1,279,191</b>
<b>Other income</b>		
Foreign exchange gain(loss)	642,900	630,913
Other income	490,233	449,484
Total other income	1,133,133	1,080,397
<b>Income before non-interest expense and income tax</b>	<b>2,311,281</b>	<b>2,359,588</b>
<b>Operating Expenses</b>		
General and administrative expenses and advances	(793,345)	(458,975)
<b>Profit before income tax</b>	<b>1,517,936</b>	<b>1,900,613</b>
Income tax	(1,211,623)	-
<b>Net profit for the year</b>	<b>306,313</b>	<b>1,900,613</b>

Siam Commercial Bank Public Company Limited - Vientiane Branch  
Statements of Change in Head office Account  
For the years ended 31 December 2017

	Branch capital	Statutory reserve	General provision for credit activities	Retained earnings	Total
<b>Year ended 31 December 2017</b>					
Balance as at 1 January 2017	100,000,000	6,256,853	25,318	17,136,059	123,418,230
Change in general provision	-	-	7,007	-	7,007
Profit for the year	-	-	-	3,313,448	3,313,448
Transfer to statutory reserve	-	331,346	-	(331,346)	-
<b>Balance as at 31 December 2017</b>	<b>100,000,000</b>	<b>6,588,199</b>	<b>32,325</b>	<b>20,118,161</b>	<b>126,738,685</b>
<b>Year ended 31 December 2016</b>					
Balance at 1 January 2016	100,000,000	5,960,554	39,421	14,469,362	120,469,337
Change in general provision	-	-	(14,103)	-	(14,103)
Profit for the year	-	-	-	2,962,996	2,962,996
Statutory reserve	-	296,299	-	(296,299)	-
<b>Balance as at 31 December 2016</b>	<b>100,000,000</b>	<b>6,256,853</b>	<b>25,318</b>	<b>17,136,059</b>	<b>123,418,230</b>

(in thousand LAK)