

For the period from 4 November 2014 to 31 December 2015

	Paid-up share capital	Deficit	Total (in thousand LAK)
Issue of shares on incorporation 4 November 2014	300,000,000	-	300,000,000
Loss for the period	-	(13,268)	(13,268)
Balance at 31 December 2015	300,000,000	(13,268)	299,986,732

Events



May 28, 2015

Financial Inclusion Seminar: Mobile Payment Service (with BoL)



July 8, 2015

AEON Lao PDR MOU Signing Ceremony



September 1, 2015

Microfinance seminar at the Bank of the Lao PDR



December 25, 2015

KBank Laos 1st year Anniversary Campaign



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开業銀行 KASIKORNTHAIBANK

KASIKORNTHAI BANK LIMITED
ANNUAL REPORT

November 2014 - December 2015



Financial Highlights

(November 2014-December 2015)

Financial Highlights

Total Assets



■ Total Loan ■ Cash and cash equivalents ■ Total Deposits ■ Others ■ Net Interest Income ■ Deposits with other banks ■ Net Non-Interest Income

Total Liabilities



■ Total Loan ■ Cash and cash equivalents ■ Total Deposits ■ Others ■ Net Interest Income ■ Deposits with other banks ■ Net Non-Interest Income

Total Operating Income



■ Total Loan ■ Cash and cash equivalents ■ Total Deposits ■ Others ■ Net Interest Income ■ Deposits with other banks ■ Net Non-Interest Income

For the period from
4 November 2014 to
31 December 2014
(in thousand LAK)

1 January 2015 to
31 December 2015
(in thousand LAK)

For the period from
4 November 2014 to
31 December 2015
(in thousand LAK)

Net interest income	65,870.00	2,473,518.81	2,539,388.81
Net fee and commission income	(28,490.00)	1,177,869.00	1,149,379.00
Net operating income	37,380.00	3,651,387.81	3,688,767.81
Total operating income	(210,440.00)	10,091,923.81	9,881,483.81
Total operating expenses	486,230.00	9,181,137.00	9,867,367.00
Profit before income tax	(896,670.00)	910,786.81	14,116.81
Gain/(Loss) for the year	(896,670.00)	883,401.81	(13,268.19)

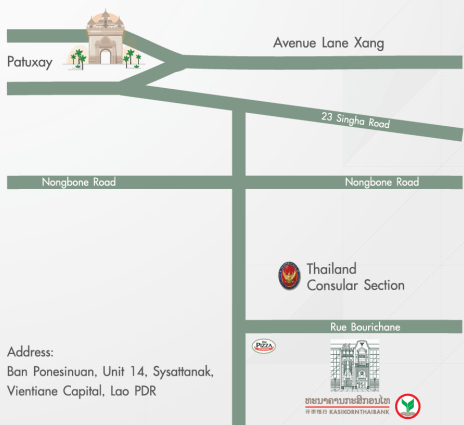
Corporate Background

Corporate Information

Bank	KASIKORNTHAI BANK LIMITED
Enterprise Registration No.	No. 456/ ERO
Bank License No.	No. 32/ BOI, October 14, 2014
Chairman	Mr. Pattanapong Tansomboon
Country Director	Mr. Bavorn Srisangatrakul
Registered Office	Ban Ponesinuan, unit 14, Sysattanak District, Vientiane Capital, Lao PDR
Contact Number	856 21 410888
Website	http://www.kasikornbank.com.la

Board of Directors

1. Mr. Pattanapong Tansomboon	Chairman
2. Ms. Nutcharee Nuntivacharin	Deputy Chairman
3. Mr. Chatchai Sundharagiati	Member
4. Mr. Wichai Narongwanich, Ph.D., FRM, CFA	Member
5. Mrs. Pannee Lericharyakul	Member
6. Ms. Siranee Phoophat	Member
7. Mr. Bavorn Srisangatrakul	Member



Address:
Ban Ponesinuan, Unit 14, Sysattanak,
Vientiane Capital, Lao PDR

KASIKORNTHAI BANK Limited

Statement of financial position

31 December 2015
(in thousand LAK)

Assets

Cash	348,246,736
Deposits with other banks	168,705,500
Statutory deposits with Central Bank	14,042,079
Investments	25,000,000
Loans and advances to customers	104,205,752
Property and equipment	9,426,927
Intangible assets	5,002,329
Other assets	4,428,300
Total assets	679,057,623

Liabilities and Equity

Liabilities	
Deposits from customers	169,260,275
Deposits from other banks	205,213,456
Other liabilities	4,597,160
Total liabilities	379,070,891
Equity	
Paid-up share capital	300,000,000
Deficit	(13,268)
Total equity	299,986,732
Total liabilities and Equity	679,057,623

KASIKORNTHAI BANK Limited

Statement of income

For the period from
4 November 2014 to
31 December 2015
(in thousand LAK)

Interest income	6,481,218
Interest expense	(3,941,829)
Net interest income	2,539,389
Fee and commission income	1,379,194
Fee and commission expense	(229,815)
Net fee and commission income	1,149,379
Net operating income	1,149,379
Impairment loss on financial assets	(522,023)
Gain on foreign exchange	6,593,255
Other income	121,484
Total operating income	9,881,484
Total operating expenses	9,867,367
Profit before income tax	14,117
Income tax	27,385
Loss for the period	(13,268)