

**BALANCE SHEET**

For the perio 1 Date 31/03/2015

A/C	ASSETS	Note	financial year	
			For this	Period before
<b>I</b>	<b>CASH AND DUE FROM BANK</b>		<b>357,355.62</b>	<b>252,129.74</b>
	1. CASH		-	111,442.32
	2. Non - interest bearing		179,925.91	87,481.66
	3. Reserve Requirements 5%,10% BOL & Special Deposits (MPS)		52,391.92	53,205.76
<b>II</b>	<b>Debts from other banks</b>		<b>107,583.93</b>	<b>104,715.68</b>
	1. Other Bank Non-Int.Bearing		77,583.93	74,715.68
	2. FixedDeposit for other Bank in laos		30,000.00	30,000.00
	3. LOANS & ADVANCES		-	-
<b>III</b>	<b>Securities purchased under resale agreement</b>		-	-
<b>IV</b>	<b>Investment in Securities</b>		<b>4,300.00</b>	<b>4,300.00</b>
	1. Trading Securities		4,300.00	4,300.00
	2. Securities Available for Sales on hands		-	-
	3. Investment Securities on hands		-	-
<b>V</b>	<b>LOANS &amp; ADVANCES</b>		<b>584,099.84</b>	<b>518,132.09</b>
<b>VI</b>	<b>Investment in Subsidiaries, Joint Venture and Holding Sec. at</b>		-	-
<b>VII</b>	<b>Fixed Assets to lease</b>		-	-
<b>VIII</b>	<b>Net fixed assets</b>		<b>167,588.67</b>	<b>165,198.02</b>
	1. Fixed Asset under purchasing or constructed		13,221.22	8,114.77
	2. Intangible fixed Asset		91,988.65	92,688.99
	3. Tangible Fixed Asset		62,378.80	64,394.26
<b>IX</b>	<b>Shares Holders ( DR)</b>		-	-
<b>X</b>	<b>Other assets</b>		<b>48,369.57</b>	<b>41,493.37</b>
	1. Investment in Securities		2,586.84	2,530.33
	2. HO and its Domestic Branches		-	-
	3.OTHER ASSETS		45,782.73	38,963.04
	<b>TOTAL ASSETS</b>		<b>1,269,297.63</b>	<b>1,085,968.90</b>

Vientiane Capital, ວັນທີ 02/04/2015

Collector

Head of Account

Head of Auditor

Bank Manager



**BALANCE SHEET**

For the perio 1 Date 31/03/2015

A/C	Liabilities & Shareholder's equity	Note	financial year	
			For this	Period before
<b>I</b>	<b>InterBank Account and other Financial Institutions</b>		<b>139,486.27</b>	<b>1,025.84</b>
	1. Demand Deposits		4,592.27	1,025.84
	2. within one year		134,894.00	-
	3. BORROWING		-	-
	4. Amount due to other Banks		-	-
<b>II</b>	<b>Debts shipping</b>		<b>733,811.52</b>	<b>692,558.10</b>
	1. Deposits are not required		421,419.07	427,191.72
	2. Fixed Deposits		312,388.03	265,366.18
	3. Debts with other customers		4.42	0.20
<b>III</b>	<b>Securities sold under repurchase agreement</b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b>Debt Payable On Securities</b>		<b>-</b>	<b>-</b>
<b>V</b>	<b>OTHER LIABILITIES</b>		<b>22,012.96</b>	<b>16,212.83</b>
	1. Accrued interest and other expenses		11,653.69	7,805.97
	2. HO and its Domestic Branches		273.68	-
	3. OTHER ASSETS		10,085.59	8,406.86
<b>VI</b>	<b>Capital and is considered the capital of banks</b>		<b>373,986.90</b>	<b>376,172.15</b>
	1. Call-up Capital		404,666.10	404,666.10
	2. Shares Premium		(39,757.05)	(39,757.05)
	3. Legal Reserves		391.69	391.69
	4. Reserves for Expansion business		-	-
	5. Other Reserves		550.52	550.52
	6. Margin for Revaluations		23,671.96	23,671.96
	7. Provision for Regulation's BOL		3,124.35	2,693.11
	8. Retained Earning		(34,503.83)	(34,503.83)
	9. Loss and Profit of the year		-	-
	10. Result in instance of appoval		16,536.38	8,843.30
	11. Unappropriated		(693.22)	9,616.35
	12. Subventions and Allocated Fund		-	-
	13. Subordinated Debt		-	-
	<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>		<b>1,269,297.63</b>	<b>1,085,968.90</b>

Vientiane Capital, ວັນທີ 02/04/2015

Collector



Head of Account



Head of Auditor



Bank Manager



## STATEMENT OF INCOME

For the perio 1 Date

31/03/2015

A/C	ລາຍງານ	Note	financial year	
			For this	Period before
	<b>A. Income and expenditure in Business</b>			
1	<b>+ Interest Income and fees</b>		<b>17,290.45</b>	<b>58,211.25</b>
	1.1 interest and income for operations with banks		945.75	3,188.75
	1.2 interest and income for operations with the customer		16,344.70	55,022.50
	1.3 Interest from Securities sold under repurchase agreement		-	-
	1.4 interest and income from bonds and other fixed rate securities		-	-
	1.5 Other Income from Securities		-	-
2	<b>- Interest rates and the interest is held</b>		<b>(8,101.75)</b>	<b>(26,959.05)</b>
	2.1 interest and expenses for operations with banks		(404.01)	(6.66)
	2.2 interest and expenses for operations with the customer		(7,697.74)	(26,952.39)
	2.3 Interest on Securities sold under repurchase agreement		-	-
	2.4 Interest of Certificate Borrowing		-	-
3	<b>+/- Net profit or loss in trading gold and other precious metals</b>		<b>-</b>	<b>-</b>
	<b>I. Surplus income - Interest rates (1+2+3)</b>		<b>9,188.70</b>	<b>31,252.20</b>
4	+ Income from hire purchase and lease with option to buy		24.18	43.76
5	+ Expenditure on hire purchase and lease with option to buy		-	-
6	+ Revenue from operating lease		-	-
7	- Expenses on ordinary Lease		-	-
8	+ Income from financing and bonds		-	475.00
9	+ The fees and charges financial		5,277.76	19,512.99
10	- The fees and charges financial		(1,772.85)	(5,678.83)
11	+/- Net profit or loss from trading securities		-	-
12	+/- Net profit or loss on trading securities purchased for sale		-	-
13	+/- Net profit or loss on foreign exchange		674.85	2,479.79
14	+/- Net profit or loss from trading derivative instruments		-	-
	<b>II. Net income in the business (I + 3+.. 13)</b>		<b>13,392.64</b>	<b>48,084.91</b>
15	+ Other income in Business		855.36	8,070.46
16	- General administrative expenses		-	-
	16.1 Personnel expenses		(7,795.79)	(27,925.00)
	16.2 Other Expenses		(3,782.76)	(14,607.21)
17	- Runy depreciation expense and amortization of fixed assets, tangible and intangible		(3,317.95)	(10,857.03)
18	- Other expenses of banking operations		(634.59)	(3,932.87)
19	+/- Or the day the net value of the debts and The outer leaves behind a property		-	-
	19.1 Amortization expenses and debts owed to send		(459.31)	(2,079.78)
	19.2 Amortization expenses back debts and liabilities, the back		1,049.17	12,952.67
20	+/- Net unrealized gains or loss on the value of the estate. C. The sort of money		-	-
	<b>III. Income - Net expenditure (14+..19)</b>		<b>(693.22)</b>	<b>9,706.15</b>
21	+ Extraordinary income		-	35.19
22	- Extraordinary Expenses		-	(127.02)

	V. Net Income before Income Tax (IV+ 20+21-22)	(693.22)	9,614.31
23	Income Tax	-	-
	VI. Profit on Account	(693.22)	9,614.31

Vientiane Capital, ວັນທີ 02/04/2015

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**BALANCE SHEET**

For the perio 1 Date

31/03/2015

A/C	Contents	note	financial year	
			for this	period before
	<b>n. Net cash flows ( usd in )/from operating activities</b>			
1	+/- Net profit or loss in		(16,536.38)	(8,843.30)
	<b>* The improved gross profit or loss, cash - pay</b>			
2	+ Runy value depreciation and amortization of fixed assets net tangible and intangible		3,317.95	10,857.03
3	+ Depreciation and amortization, net of hire purchase and lease normal		-	-
4	+/- Cost amortization, net of debt and the debt collector		(1,805.58)	(1,862.07)
5	+ Cost amortization, net of investment securities and other items		86.41	84.99
6	+ Less provisions for risks and expenses, net		-	-
7	+ Less reserve requirements on		3,124.35	2,693.11
8	+ Loss on sale of fixed assets (including financial fixed assets)		0.84	1,057.64
9	- Profits from the sale of fixed assets (including financial fixed assets)		-	(6.52)
10	- Licensing revenue from subsidies for basic building		-	-
11	+/- Change in interest and other income accrued		(56.51)	(133.84)
12	+/- Change in interest and other accrued expenses		3,847.72	2,006.80
	<b>I. Net cash flow from operating activities before changes in The assets and liabilities of revolving bank (1 - 2)</b>		<b>(8,021.20)</b>	<b>5,853.84</b>
	<b>* Change (increase or decrease) in asset rotation</b>			
13	+/- Fixed deposits at central banks		(52,391.92)	(53,205.76)
14	+/- Fixed deposits in other banks		(30,000.00)	(30,000.00)
15	+/- Loans and payments to other banks		-	-
16	+/- Securities purchased under resale agreements		-	-
17	+/- Trading securities		(4,300.00)	(4,300.00)
18	+/- Main property for sale		-	-
19	+/- Loans and Advances to Customers		(574,564.22)	(512,788.56)
20	+/- Other assets		(45,869.14)	(39,048.03)
	<b>II. Cash flow from changes in net asset rotation (13 - 20)</b>		<b>(707,125.28)</b>	<b>(639,342.35)</b>
	<b>* Change (increase or decrease) in revolving debt</b>			
21	+/- Fixed deposits from other banks		134,894.00	-
22	+/- Credit must be given to other other banks		-	-
23	+/- Debts shipping		41,253.42	14,561.32
24	+/- Main securities sold under repurchase agreements		-	-
25	+/- Other debt		10,184.87	8,913.56
	<b>III. Net cash flow from changes in revolving debt (21 - 25)</b>		<b>186,332.29</b>	<b>23,474.88</b>

	<b>ຂ. Cash flows from investing activities</b>			
26	+/- Gains in the US or Portfolio Investment		-	-
27	+/- Or maybe the additional investment in the enterprise group, a joint venture		-	-
28	+/- Increase or decrease in the fixed assets		(239,770.70)	(236,150.45)
	<b>V. Net cash flows from investing activities (26 - 28)</b>		<b>(239,770.70)</b>	<b>(236,150.45)</b>
	<b>ຄ. Cash flows from financing activities</b>			
29	+/- Increase or decrease the money borrowed		-	-
30	+/- Increase or decrease in selling bonds		-	-
31	+ Donated funds received in		404,666.10	404,666.10
	<b>VI. Net cash flow from financing activities (29 - 32)</b>		<b>404,666.10</b>	<b>404,666.10</b>
	<b>VII. Cash and cash equivalents went up or down or net (IV+V+VI)</b>			
	<b>Cash and cash equivalents at the left end</b>		(363,918.79)	(441,497.98)
32	Cash and cash is considered		-	-
	No deposit required at Central Bank		-	-
	No deposit required at other banks		-	-
	Unlimited deposits from other banks		-	-
33	<b>Cash and cash equivalents at the left end</b>		<b>377,955.36</b>	<b>272,613.82</b>
	Cash and cash is considered		125,037.79	111,442.32
	No deposit required at Central Bank		179,925.91	87,481.66
	No deposit required at other banks		77,583.93	74,715.68
	Unlimited deposits from other banks		(4,592.27)	(1,025.84)
	<b>VIII. Cash and cash equivalents increased or decreased in (33-32)</b>		<b>377,955.36</b>	<b>272,613.82</b>

ນະຄອນຫຼວງວຽງຈັນ, ວັນທີ 02/04/2015

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Bank Manager

