

BALANCE SHEET

For the perio III Date 30/09/2015

Code	ASSETS	Note	Amount	
			for this	period before
I	Cash and Nostro Accounts with Central Bank		458,795.43	512,386.84
	1. Cash and equivalents cash		151,787.30	157,090.52
	2. Demand deposits		234,547.14	290,996.56
	3. Fixed deposits		72,460.99	64,299.76
II	Amount Due from other Banks		142,754.66	169,154.46
	1. Demand deposits		112,754.66	139,154.46
	2. Fixed deposits		30,000.00	30,000.00
	3. Loan, and Advances - Net		-	-
III	Securities purchased under resale agreements		-	-
IV	Investment in Securities Net		4,300.00	4,300.00
	1. Trading Security		4,300.00	4,300.00
	2. Available for sale Security		-	-
	3. Investment Security		-	-
V	Loan, and advance, to Customer - Net		672,031.19	530,165.21
VI	Investment in Subsidiaries, joint venture, and holdings Securities at Stocks Institution		-	-
VII	Leasing and Finance -Lease		-	-
VIII	Fixed Assets, Net		201,091.72	179,577.69
	1. Fixed Assets under Purchasing or Consturcting		26,996.01	14,396.26
	2. In- tangible Assets		100,818.86	94,489.29
	3. Tangible Assets		73,276.85	70,692.14
IX	Registered Capital deposited not deposited		-	-
X	Others Assets		26,592.85	44,332.74
	1. Accrued interest Income and Other Accounts Receivable		3,102.78	3,342.82
	2. Head Office / branches		2,696.89	-
	3. Others		20,793.18	40,989.92
	Total Assets		1,505,565.85	1,439,916.94

Vientiane Capital, Lao P.D.R, Date 02/10/2015

Prepard

Accounting Division

Internal Audit Division

Manager Division



BALANCE SHEET

For the perio III Date 30/09/2015

Code	LIABILITIES AND CAPITAL	Note	Amount	
			for this	period before
I	Debt Payable to other Banks and Financial Institution		65,638.30	112,388.36
	1. Demand deposits		4,963.30	3,394.36
	2. Fixed deposits		60,675.00	108,994.00
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
II	II. Debt Payable to Customers		1,057,882.88	948,391.84
	1. Demand deposits		537,846.70	529,415.28
	2. Fixed deposits		519,994.78	418,967.61
	3. Other debt Payable to Customer		41.40	8.95
III	Securities Sold under repurchased agreement		-	-
IV	Debt Payable related issuing Securities		-	-
V	Others liabilities		29,933.54	23,609.39
	1. Accrued Interest and Other Accounts payable		19,187.45	12,869.58
	2. Head Office / branches		-	163.13
	3. Others		10,746.09	10,576.68
VI	Capital and its Similar		352,111.15	355,527.35
	1. Registered Capital		404,666.10	404,666.10
	2. share's Premium		(39,757.05)	(39,757.05)
	3. Legal Reserve		2,045.32	2,045.32
	4. Reserve for Expansion Businees		-	-
	5. Other Reserves		550.52	550.52
	6. Margin foe Revaluation		23,671.96	23,671.96
	7. Provisions under BOL Regulations		3,465.79	2,750.87
	8. Retained Earning (+/-)		(34,503.83)	(34,503.83)
	9. Retained Earning		-	-
	10. Result in Instance of approval (+/-)		-	-
	11. Result of the year (+/-)		(8,027.66)	(3,896.54)
	12. Sabvention and allocated Funds		-	-
	13. Subordinated debts		-	-
	Total liabilities and Equity		1,505,565.85	1,439,916.94

Vientiane Capital, Lao P.D.R, Date 02/10/2015

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Accounting Division

Internal Audit Division

Manager Division



STATEMENT OF INCOME

For the perio

III

Date

30/09/2015

Code	Item	Note	Amount	
			for this	period before
	A. Operating Incomes and Expenses			
1	+ Interest Income and its equivalents		51,816.13	33,142.02
	1.1 Interest and its equivalents from Inter banks		2,881.49	1,901.29
	1.2 Interest and its equivalents from Customer		48,934.64	31,240.73
	1.3 Interest for Securities purchased under resale agreement		-	-
	1.4 Interest and its equivalents from Investment in Securities		-	-
	1.5 Other Interest		-	-
2	- Interest Expenses and its equivalents		(33,913.54)	(19,115.57)
	2.1 Interest Expenses and its equivalents on inter bank		(2,322.06)	(1,753.83)
	2.2 Interest Expenses and its equivalents on Customer		(31,591.48)	(17,361.74)
	2.3 Interest Expenses on Securities sold under repurchased agreement		-	-
	2.4 Interest Expense on Certificates of deposit		-	-
	2.5 Interest and Interest Equivalent		-	-
3	+/- Gain(or loss) on trading Gold and other precious metals		-	-
	I. Incomes - Expense Interest margin		17,902.59	14,026.45
4	4. Incomes from leasing and lease available to buy		67.97	44.57
5	5. Expenses on leasing and Lease available to buy		-	-
6	6. Incomes from rent		-	-
7	7. Expenses on rent		-	-
8	8. Expenses from Capital and from stock holders		268.00	268.00
9	9. Incomes from Commissions and financial Services		21,251.72	10,398.18
10	10. Expenses Commissions and financial Services		(4,983.62)	(3,333.00)
11	11. Profit or loss on Trading Security		-	-
12	12. Profit or loss from Security Available for sale		-	-
13	13. Net Profit or loss on foreign Exchange		1,798.97	2,311.76
14	14. Net Profit or loss on trading Conditional Instrument		-	-
	II. Net Operating Income		36,305.63	23,715.96
15	15. Other operating Incomes		4,233.13	2,443.83
16	16. Administration Expenses		(38,421.52)	(24,273.48)
	16.1 Employee Expenses		(23,793.07)	(16,175.48)
	16.2 Other Administrative Expenses		(14,628.45)	(8,098.00)
17	17. Amortization and depreciation expenses tangible and intangible fixed assets		(10,120.29)	(6,518.98)
18	18. Other Operating Expense in Business		(2,502.16)	(927.76)
19	19. Net Income or Expenses on Revaluation Debt and off- B/S items		2,706.82	1,665.22
	19.1 Depreciation on debt and Debt Payable		(630.63)	(621.18)
	19.2 Reverse depreciation on debt and income from write off Debt		3,337.45	2,286.40
20	20. Net Income or Expenses to change fixed financial valuable		-	-
	III. Incomes and Expenses		(44,104.02)	(27,611.17)
	IV. Item Extraordinary before Result		(7,798.39)	(3,895.21)
	21. Extraordinary Incomes		8.06	-
	22. Extraordinary expenses		(237.35)	(1.33)
	V. Before Income taxes		(8,027.66)	(3,896.54)
	23. Income taxes		-	-

VI . Net Incomes

(8,027.66)

(3,896.54)

Vientiane Capital, Lao P.D.R, Date 02/10/2015

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Accounting Division

Internal Audit Division

Manager Division



STATEMENT OF CASH FLOWS

For the perio

III

Date

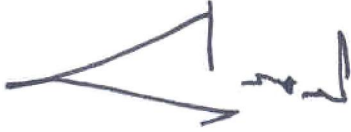
30/09/2015

Code	Item	Note	Amount	
			for this	period before
	A. Cash flow from business operation			
1	+/- Net benefit or loss in year		-	-
	* Repricing item of benefit or loss balance as cash for income - expense			
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		-	-
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		(519.78)	(510.33)
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		-	-
8	+/- Benefit from fixed asset sale (include financial fixed asset)		-	-
9	- Income equity from basic support fund		-	-
10	+/- Changes in receivable interest items and other expense items		(2,933.13)	(3,262.87)
11	+/- Changes in receivable interest items and other income items		19,187.45	12,869.70
	I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank (1 to 11)		15,734.54	9,096.50
	* Changes (increase or decrease) in revolving assets		(30,000.00)	(30,000.00)
12	+/- Fixed deposit in CB and FI		-	-
13	+/- Asset purchase with resale agreement		(4,300.00)	(4,300.00)
14	+/- Assets for commerce		-	-
15	+/- Assets for sale		(667,950.47)	(527,066.51)
16	+/- Money for loan and advance for customer		(9,883.38)	(11,068.55)
17	+/- Other assets		(712,133.85)	(572,435.06)
	II. Net cash flow from changes in revolving liabilities (12 to 17)			
	* Changes (increase or decrease) in revolving assets		-	-
18	+/- Fixed deposit of CB and FI		1,057,882.87	948,391.84
19	+/- Debt to pay for customer		-	-
20	+/- Asset sale with repurchase agreement		10,746.09	10,576.68
21	+/- Other liabilities		1,068,628.96	958,968.52
	III. Cash flow from changes in revolving liabilities (18 to 21)		372,229.65	395,629.96
	IV. Net cash flow from business operation (I + II + III)			
	B. Cash flow from investment activities		-	-
22	+/- Increase or decrease in investment assets		-	-
23	+/- Increase or decrease in investment as group enterprise, joint venture company		(256,401.56)	(231,287.95)
24	+/- Increase or decrease in fixed assets		(256,401.56)	(231,287.95)
	V. Net cash flow from investment activities (22 to 24)			
	C. Cash flow from earning activities		-	-
25	+/- Increase or decrease in the loan		-	-
26	+/- Increase or decrease in the share distribution		-	-
27	+ Integrated capital to receive in year		-	-
	VI. Net cash flow from earning activities (25 to 27)		115,828.09	164,342.01
	VII. Increase or decrease of ash and cash equivalent (IV + V + VI)			
28	Cash and cash equivalent		(149,543.80)	(153,890.83)
29	Deposit as payback type in oversea		(401,235.29)	(481,275.62)
	VIII. Increase or decrease of cash and cash equivalent in year (28 to 29)		251,691.49	327,384.79

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Accounting Division



Internal Audit Division



Manager Division

