

**BALANCE SHEET**

For the perio IV Date 31/12/2015

Code	ASSETS	Note	Amount	
			for this	period before
<b>I</b>	<b>Cash and Nostro Accounts with Central Bank</b>		<b>463,786.11</b>	<b>252,129.74</b>
	1. Cash and equivalents cash		175,359.89	111,442.32
	2. Demand deposits		214,902.46	87,481.66
	3. Fixed deposits		73,523.76	53,205.76
<b>II</b>	<b>Amount Due from other Banks</b>		<b>123,087.14</b>	<b>104,715.68</b>
	1. Demand deposits		93,087.14	74,715.68
	2. Fixed deposits		30,000.00	30,000.00
	3. Loan, and Advances - Net		-	-
<b>III</b>	<b>Securities purchased under resale agreements</b>		-	-
<b>IV</b>	<b>Investment in Securities Net</b>		<b>4,300.00</b>	<b>4,300.00</b>
	1. Trading Security		4,300.00	4,300.00
	2. Available for sale Security		-	-
	3. Investment Security		-	-
<b>V</b>	<b>Loan, and advance, to Customer - Net</b>		<b>787,618.13</b>	<b>518,132.09</b>
<b>VI</b>	<b>Investment in Subsidiaries, joint venture, and holdings Securities at Stocks Institution</b>		-	-
<b>VII</b>	<b>Leasing and Finance -Lease</b>		-	-
<b>VIII</b>	<b>Fixed Assets, Net</b>		<b>200,700.34</b>	<b>165,198.02</b>
	1. Fixed Assets under Purchasing or Consturcting		19,967.66	8,114.77
	2. In- tangible Assets		100,539.66	92,688.99
	3. Tangible Assets		80,193.02	64,394.26
<b>IX</b>	<b>Registered Capital deposited not deposited</b>		-	-
<b>X</b>	<b>Others Assets</b>		<b>27,665.91</b>	<b>41,383.37</b>
	1. Accrued interest Income and Other Accounts Receivable		4,242.94	2,530.33
	2. Head Office / branches		-	-
	3. Others		23,422.97	38,853.04
	<b>Total Assets</b>		<b>1,607,157.63</b>	<b>1,085,858.90</b>

Vientiane Capital, Lao P.D.R, Date 01/01/2016

Prepard

Accounting Division

Internal Audit Division

Manager Division



**BALANCE SHEET**

For the perio IV Date 31/12/2015

Code	LIABILITIES AND CAPILAL	Note	Amount	
			for this	period before
<b>I</b>	<b>Debt Payable to other Banks and Financial Institution</b>		<b>62,805.81</b>	<b>1,025.84</b>
	1. Demand deposits		2,115.81	1,025.84
	2. Fixed deposits		60,690.00	-
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
<b>II</b>	<b>II. Debt Payable toCustomers</b>		<b>1,148,033.41</b>	<b>692,558.10</b>
	1. Demand deposits		574,576.89	427,191.72
	2. Fixed deposits		573,453.98	265,366.18
	3. Other debt Payable to Customer		2.54	0.20
<b>III</b>	<b>Securities Sold under repurchased agreement</b>		-	-
<b>IV</b>	<b>Debt Payable related issuing Securities</b>		-	-
<b>V</b>	<b>Others liabilities</b>		<b>32,319.54</b>	<b>18,026.10</b>
	1. Accrued Interest and Other Accounts payable		20,903.46	7,805.97
	2. Head Office / branches		-	-
	3. Others		11,416.08	10,220.13
<b>VI</b>	<b>Capital and its Similar</b>		<b>363,998.89</b>	<b>374,248.88</b>
	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	391.69
	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		3,923.43	2,693.11
	8. Retained Earning (+/-)		(34,503.83)	(34,503.83)
	9. Retained Earning		-	-
	10. Result in Instance of approval (+/-)		-	8,843.30
	11. Result of the year (+/-)		3,402.44	7,693.08
	12. Sabvention and allocated Funds		-	-
	13. Subordinated debts		-	-
	<b>Total liabilities and Equity</b>		<b>1,607,157.63</b>	<b>1,085,858.90</b>

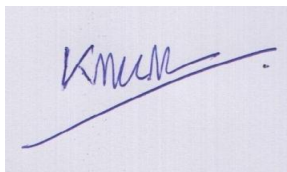
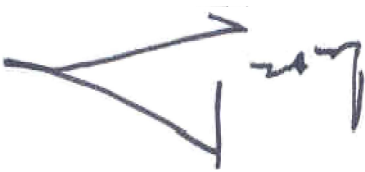
Vientiane Capital, Lao P.D.R, Date 01/01/2016

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Accounting Division

Internal Audit Division

Manager Division



## STATEMENT OF INCOME

For the perio

IV

Date

31/12/2015

Code	Item	Note	Amount	
			for this	period before
	<b>A. Operating Incomes and Expenses</b>			
<b>1</b>	<b>+ Interest Income and its equivalents</b>		<b>80,089.39</b>	<b>58,211.25</b>
	1.1 Interest and its equivalents from Inter banks		3,840.95	3,188.75
	1.2 Interest and its equivalents from Customer		76,248.44	55,022.50
	1.3 Interest for Securities purchased under resale agreement		-	-
	1.4 Interest and its equivalents from Investment in Securities		-	-
	1.5 Other Interest		-	-
<b>2</b>	<b>- Interest Expenses and its equivalents</b>		<b>(50,297.52)</b>	<b>(26,959.05)</b>
	2.1 Interest Expenses and its equivalents on inter bank		(3,488.51)	(6.66)
	2.2 Interest Expenses and its equivalents on Customer		(46,809.01)	(26,952.39)
	2.3 Interest Expenses on Securities sold under repurchased agreement		-	-
	2.4 Interest Expense on Certificates of deposit		-	-
	2.5 Interest and Interest Equivalent		-	-
<b>3</b>	<b>+/- Gain(or loss) on trading Gold and other precious metals</b>		<b>-</b>	<b>-</b>
	<b>I. Incomes - Expense Interest margin</b>		<b>29,791.87</b>	<b>31,252.20</b>
<b>4</b>	4. Incomes from leasing and lease available to buy		78.23	43.76
<b>5</b>	5. Expenses on leasing and Lease available to buy		-	-
<b>6</b>	6. Incomes from rent		-	-
<b>7</b>	7. Expenses on rent		-	-
<b>8</b>	8. Expenses from Capital and from stock holders		378.00	475.00
<b>9</b>	9. Incomes from Commissions and financial Services		34,400.07	19,512.99
<b>10</b>	10. Expenses Commissions and financial Services		(6,982.66)	(5,678.83)
<b>11</b>	11. Profit or loss on Trading Security		-	-
<b>12</b>	12. Profit or loss from Security Available for sale		-	-
<b>13</b>	13. Net Profit or loss on foreign Exchange		2,191.37	2,479.97
<b>14</b>	14. Net Profit or loss on trading Conditional Instrument		-	-
	<b>II. Net Operating Income</b>		<b>59,856.88</b>	<b>48,085.09</b>
<b>15</b>	15. Other operating Incomes		6,922.01	8,070.46
<b>16</b>	16. Administration Expenses		(51,405.87)	(51,405.87)
	16.1 Employee Expenses		(31,351.49)	(27,925.00)
	16.2 Other Administrative Expenses		(20,054.38)	(14,607.21)
<b>17</b>	17. Amortization and depreciation expenses tangible and intangible fixed assets		(13,917.21)	(10,857.03)
<b>18</b>	18. Other Operating Expense in Business		(3,936.29)	(3,932.87)
<b>19</b>	19. Net Income or Expenses on Revaluation Debt and off- B/S items		6,888.79	-
	19.1 Depreciation on debt and Debt Payable		(639.57)	(2,079.78)
	19.2 Reverse depreciation on debt and income from write off Debt		7,528.36	12,952.67
<b>20</b>	20. Net Income or Expenses to change fixed financial valuable		-	-
	<b>III. Incomes and Expenses</b>		<b>(55,448.57)</b>	<b>(58,125.31)</b>
	<b>IV. Item Extraordinary before Result</b>		<b>4,408.31</b>	<b>(10,040.22)</b>
	21. Extraordinary Incomes		92.06	35.19
	22. Extraordinary expenses		(247.33)	127.02
	<b>V. Before Income taxes</b>		<b>4,253.04</b>	<b>9,614.31</b>
	23. Income taxes		(850.61)	(1,923.27)

VI . Net Incomes

3,402.43

7,691.04

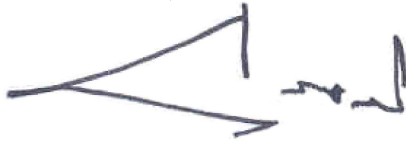
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Accounting Division

Internal Audit Division

Manager Division



## STATEMENT OF CASH FLOWS

For the perio

IV

Date

31/12/2015

Code	Item	Note	Amount	
			for this	period before
	<b>A. Cash flow from business operation</b>			
1	+/- Net benefit or loss in year		-	(8,843.30)
	<b>* Repricing item of benefit or loss balance as cash for income - expense</b>			
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		-	10,857.03
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		(528.72)	(1,862.07)
5	+ Net depreciation of investment asset and others		-	84.99
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		-	2,693.11
8	+/- Benefit from fixed asset sale (include financial fixed asset)		-	(6.52)
9	- Income equity from basic support fund		-	-
10	+/- Changes in receivable interest items and other expense items		(4,242.94)	(133.84)
11	+/- Changes in receivable interest items and other income items		21,585.49	2,006.80
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank (1 to 11)</b>		16,813.83	4,796.20
	<b>* Changes (increase or decrease) in revolving assets</b>		(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		(788,351.01)	<b>(512,788.56)</b>
16	+/- Money for loan and advance for customer		(13,445.32)	<b>(38,938.03)</b>
17	+/- Other assets		(836,096.33)	(586,026.59)
	<b>II. Net cash flow from changes in revolving liabilities (12 to 17)</b>			
	<b>* Changes (increase or decrease) in revolving assets</b>		-	-
18	+/- Fixed deposit of CB and FI		1,148,033.41	14,561.32
19	+/- Debt to pay for customer		-	10,726.83
20	+/- Asset sale with repurchase agreement		11,416.08	
21	+/- Other liabilities		1,159,449.49	25,288.15
	<b>III. Cash flow from changes in revolving liabilities (18 to 21)</b>		340,166.99	(555,942.24)
	<b>IV. Net cash flow from business operation (I + II + III)</b>			
	<b>B. Cash flow from investment activities</b>		-	
22	+/- Increase or decrease in investment assets		-	
23	+/- Increase or decrease in investment as group enterprise, joint venture company		(259,807.10)	<b>(236,150.45)</b>
24	+/- Increase or decrease in fixed assets		<b>(259,807.10)</b>	<b>(236,150.45)</b>
	<b>V. Net cash flow from investment activities (22 to 24)</b>			
	<b>C. Cash flow from earning activities</b>		-	-
25	+/- Increase or decrease in the loan		-	-
26	+/- Increase or decrease in the share distribution		-	404,666.10
27	+ Integrated capital to receive in year		-	404,666.10
	<b>VI. Net cash flow from earning activities (25 to 27)</b>		80,359.89	(387,426.59)
	<b>VII. Increase or decrease of ash and cash equivalent (IV + V + VI)</b>			
28	Cash and cash equivalent		(173,247.88)	<b>111,442.32</b>
29	Deposit as payback type in oversea		(376,878.56)	161,171.50
	<b>VIII. Increase or decrease of cash and cash equivalent in year (28 to 29)</b>		203,630.68	(49,729.18)

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