

**BALANCE SHEET**

For the perio I Date 31/03/2016

Code	ASSETS	Note	Amount	
			for this	period before
<b>I</b>	<b>Cash and Nostro Accounts with Central Bank</b>		<b>519,434.18</b>	<b>463,786.11</b>
	1. Cash and equivalents cash		193,909.41	175,359.89
	2. Demand deposits		240,497.05	214,902.46
	3. Fixed deposits		85,027.72	73,523.76
<b>II</b>	<b>Amount Due from other Banks</b>		<b>138,680.53</b>	<b>123,087.14</b>
	1. Demand deposits		108,680.53	93,087.14
	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>810,645.96</b>	<b>787,618.13</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>204,248.56</b>	<b>200,700.34</b>
	1. Fixed Assets under Purchasing or Consturcting		25,933.55	19,967.66
	2. In- tangible Assets		100,179.78	100,539.66
	3. Tangible Assets		78,135.23	80,193.02
<b>IX</b>	<b>Registered Capital deposited not deposited</b>		-	-
<b>X</b>	<b>Others Assets</b>		<b>61,283.03</b>	<b>27,815.91</b>
	1. Accrued interest Income and Other Accounts Receivable		9,102.99	4,242.94
	2. Head Office / branches		10.11	-
	3. Others		52,169.93	23,572.97
	<b>Total Assets</b>		<b>1,738,592.26</b>	<b>1,607,307.63</b>

Vientiane Capital, Lao P.D.R, Date 09/05/2016

Prepared

Accounting Division

Internal Audit Division

Manager Director



**BALANCE SHEET**

For the perio I Date 31/03/2016

Code	LIABILITIES AND CAPITAL	Note	Amount	
			for this	period before
<b>I</b>	<b>Debt Payable to other Banks and Financial Institution</b>		<b>44,882.29</b>	<b>62,805.81</b>
	1. Demand deposits		4,387.29	2,115.81
	2. Fixed deposits		40,495.00	60,690.00
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
<b>II</b>	<b>II. Debt Payable to Customers</b>		<b>1,263,336.06</b>	<b>1,148,033.41</b>
	1. Demand deposits		599,732.78	574,576.89
	2. Fixed deposits		663,576.17	573,453.98
	3. Other debt Payable to Customer		27.11	2.54
<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>67,195.41</b>	<b>31,618.93</b>
	1. Accrued Interest and Other Accounts payable		27,509.83	20,903.46
	2. Head Office / branches		-	-
	3. Others		39,685.58	10,715.47
<b>VI</b>	<b>Capital and its Similar</b>		<b>363,178.50</b>	<b>364,849.50</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	2,045.32
	4. Reserve for Expansion Busineses		-	-
	5. Other Reserves		550.52	550.52
	6. Margin foe Revaluation		23,671.96	23,671.96
	7. Provisions under BOL Regulations		4,584.83	3,923.43
	8. Retained Earning (+/-)		(34,503.83)	(34,503.83)
	9. Retained Earning		-	-
	10. Result in Instance of approval (+/-)		3,402.44	-
	11. Result of the year (+/-)		(1,481.79)	4,253.05
	12. Sabvention and allocated Funds		-	-
	13. Subordinated debts		-	-
	<b>Total liabilities and Equity</b>		<b>1,738,592.26</b>	<b>1,607,307.63</b>

Vientiane Capital, Lao P.D.R, Date 09/05/2016

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Internal Audit Division

Manager Director



## STATEMENT OF INCOME

For the perio

I

Date

31/03/2016

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>27,192.62</b>	<b>80,089.39</b>
	1.1 Interest and its equivalents from Inter banks		949.41	3,840.95
	1.2 Interest and its equivalents from Customer		26,243.21	76,248.44
	1.3 Interest for Securities purchased under resale agreement			(528.72)
	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>16,996.88</b>	<b>(50,297.52)</b>
	2.1 Interest Expenses and its equivalents on inter bank		137.97	(3,488.51)
	2.2 Interest Expenses and its equivalents on Customer		16,418.42	(46,809.01)
	2.3 Interest Expenses on Securities sold under repurchased agreement		440.49	
	2.4 Interest Expense on Certificates of deposit			(4,242.94)
	2.5 Interest and Interest Equivalent			21,585.49
<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>44,189.50</b>	<b>16,813.83</b>
<b>4</b>	4. Incomes from leasing and lease available to buy		20.78	78.23
<b>5</b>	5. Expenses on leasing and Lease available to buy			
<b>6</b>	6. Incomes from rent			(30,000.00)
<b>7</b>	7. Expenses on rent			
<b>8</b>	8. Expenses from Capital and from stock holders			378.00
<b>9</b>	9. Incomes from Commissions and financial Services		9,290.46	(4,300.00)
<b>10</b>	10. Expenses Commissions and financial Services			(6,982.66)
<b>11</b>	11. Profit or loss on Trading Security			(788,351.01)
<b>12</b>	12. Profit or loss from Security Available for sale			(13,595.32)
<b>13</b>	13. Net Profit or loss on foreign Exchange		2,070.69	(842,850.99)
<b>14</b>	14. Net Profit or loss on trading Conditional Instrument			
	<b>II. Net Operating Income</b>		<b>55,571.43</b>	<b>59,856.88</b>
<b>15</b>	15. Other operating Incomes			6,922.01
<b>16</b>	16. Administration Expenses		7,949.68	1,148,033.41
	16.1 Employee Expenses		13,527.93	(31,351.49)
	16.2 Other Administrative Expenses		8,265.03	10,715.47
<b>17</b>	17. Amortization and depreciation expenses tangible and intangible fixed assets		5,262.90	(13,917.21)
<b>18</b>	18. Other Operating Expense in Business		4,079.08	(3,936.29)
<b>19</b>	19. Net Income or Expenses on Revaluation Debt and off- B/S items		9,832.22	6,888.79
	19.1 Depreciation on debt and Debt Payable		4,381.22	(639.57)
	19.2 Reverse depreciation on debt and income from write off Debt		2,801.87	7,528.36
<b>20</b>	20. Net Income or Expenses to change fixed financial valuable		1,579.35	(259,807.10)
	<b>III. Incomes and Expenses</b>			(55,448.57)
	<b>IV. Item Extraordinary before Result</b>		<b>39,770.13</b>	<b>4,408.31</b>
<b>21</b>	21. Income taxes		<b>15,801.30</b>	<b>92.06</b>
	<b>VI. Resulting in net</b>			
<b>22</b>	22. Changes in additional funds from asset valuation		(1,481.79)	(247.33)
<b>23</b>	23. Profit (loss) from valuation of securities for sale		23,671.96	4,253.04

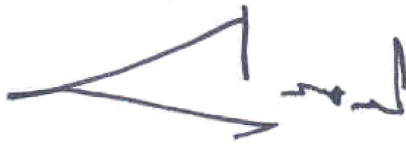
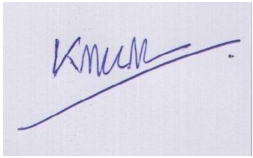
Vientiane Capital, Lao P.D.R, Date 09/05/2016

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Accounting Division

Internal Audit Division

Manager Director



## STATEMENT OF CASH FLOWS

For the perio

I

Date

31/03/2016

Code	Item	Note	Amount	
			for this	period before
	<b>A. Cash flow from business operation</b>			
1	+/- Net benefit or loss in year		3,402.44	-
	<b>* Repricing item of benefit or loss balance as cash for income - expense</b>		3,402.44	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		12,576.16	-
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		4,069.68	-
4	+/- Net depreciation of problem loan and NPL		-	-
5	+ Net depreciation of investment asset and others		1,389.16	(528.72)
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		-	-
8	+ Loss from sale of fixed assets (including software. C. US money)		(747.63)	-
9	+/- Benefit from fixed asset sale (include financial fixed asset)		(59,106.76)	-
10	- Income equity from basic support fund		-	-
11	+/- Changes in receivable interest items and other expense items		-	-
12	+/- Changes in receivable interest items and other income items		8,921.05	(4,242.94)
13	Profits from foreign		-	21,585.49
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank (1 to 11)</b>		58,050.65	-
			15,978.60	16,813.83
	<b>* Changes (increase or decrease) in revolving assets</b>		-	-
14	+/- Fixed deposits at Central Bank		-	-
15	+/- Fixed deposits in other banks		30,000.00	(30,000.00)
16	+/- Fixed deposit in CB and FI		816,340.86	-
17	+/- Asset purchase with resale agreement		-	-
18	+/- Assets for commerce		4,300.00	(4,300.00)
19	+/- Assets for sale		-	-
20	+/- Money for loan and advance for customer		811,801.96	(788,351.01)
21	+/- Other assets		39,151.61	(13,595.32)
	<b>II. Net cash flow from changes in revolving liabilities (12 to 17)</b>		1,701,594.43	(836,246.33)
	<b>* Changes (increase or decrease) in revolving assets</b>		-	-
22	+/- Fixed deposit of CB and FI		-	-
23	+/- Other accounts to send to other banks		443.18	-
24	+/- Debt to pay for customer		1,263,308.95	1,148,033.41
25	+/- Asset sale with repurchase agreement		-	-
26	+/- Other liabilities		7,306.26	10,715.47
	<b>III. Cash flow from changes in revolving liabilities (18 to 21)</b>		1,271,058.39	1,158,748.88
	<b>IV. Net cash flow from business operation (I + II + III)</b>		2,988,631.42	339,316.38
	<b>B. Cash flow from investment activities</b>		-	-
27	+/- Increase or decrease in investment assets		-	-
28	+/- Increase or decrease in investment as group enterprise, joint venture company		-	-
29	+/- Increase or decrease in fixed assets		267,434.39	(259,807.10)
	<b>V. Net cash flow from investment activities (22 to 24)</b>		267,434.39	(259,807.10)
	<b>C. Cash flow from earning activities</b>		-	-
30	+/- Increase or decrease in the loan		-	-
31	+/- Increase or decrease in the share distribution		-	-
32	+ Integrated capital to receive in year		404,666.10	-

33	+ Dividend	-	-
	<b>VI. Net cash flow from earning activities (25 to 27)</b>	404,666.10	-
	<b>VII. Increase or decrease of ash and cash equivalent (IV + V + VI)</b>	3,660,731.91	79,509.28
	Cash and cash equivalents at the end of the year	-	-
34	Cash and cash equivalent	193,909.41	(173,247.88)
	Cash and cash equivalents remaining end	-	-
35	Cash and cash equivalent	193,909.41	-

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