

**BALANCE SHEET**

For the perio III Date 30/09/2016

Code	ASSETS	Note	Amount	
			for this	period before
<b>I</b>	<b>Cash and Nostro Accounts with Central Bank</b>		<b>646,604.58</b>	<b>555,840.15</b>
	1. Cash and equivalents cash		252,343.65	219,053.93
	2. Demand deposits		289,737.33	246,833.22
	3. Fixed deposits		104,523.60	89,953.00
<b>II</b>	<b>Amount Due from other Banks</b>		<b>315,543.76</b>	<b>166,625.64</b>
	1. Demand deposits		285,543.76	136,625.64
	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>-</b>	<b>-</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>979,582.24</b>	<b>921,454.58</b>
<b>VI</b>	<b>Investment in Subsidiaries, joint venture, and holdings Securities at Stocks Institution</b>		<b>-</b>	<b>-</b>
<b>VII</b>	<b>Leasing and Finance -Lease</b>		<b>-</b>	<b>-</b>
<b>VIII</b>	<b>Fixed Assets, Net</b>		<b>195,795.79</b>	<b>191,068.44</b>
	1. Fixed Assets under Purchasing or Consturcting		28,329.18	26,040.76
	2. In- tangible Assets		89,532.28	86,161.69
	3. Tangible Assets		77,934.33	78,865.99
<b>IX</b>	<b>Registered Capital deposited not deposited</b>		<b>-</b>	<b>-</b>
<b>X</b>	<b>Others Assets</b>		<b>47,368.24</b>	<b>88,623.14</b>
	1. Accrued interest Income and Other Accounts Receivable		10,784.43	11,759.50
	2. Head Office / branches		-	-
	3. Others		36,583.81	76,863.64
<b>Total Assets</b>			<b>2,189,194.61</b>	<b>1,927,911.95</b>

Vientiane Capital, Lao P.D.R, Date 03/09/2016

Prepared

Accounting Division

Internal Audit Division

Manager Director





**STATEMENT OF CASH FLOWS**

For the perio

Date

30/09/2016

Code	Item	Note	Amount	
			for this	period before
	<b>A. Cash flow from business operation</b>		<b>3,402.44</b>	<b>3,402.44</b>
1	+/- Net benefit or loss in year		3,402.44	3,402.44
	<b>* Repricing item of benefit or loss balance as cash for income - expense</b>		<b>52,304.75</b>	<b>11,940.23</b>
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		12,596.99	7,829.67
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		844.55	851.18
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		93.16	(193.66)
8	+ Loss from sale of fixed assets (including software. C. US money)		(53,545.20)	(53,546.71)
9	+/- Benefit from fixed asset sale (include financial fixed asset)		-	-
10	- Income equity from basic support fund		-	-
11	+/- Changes in receivable interest items and other expense items		10,593.14	11,578.10
12	+/- Changes in receivable interest items and other income items		32,991.09	11.67
13	Profits from foreign		48,731.03	45,409.98
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank (1 to 11)</b>		<b>55,707.19</b>	<b>15,342.67</b>
	<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		984,164.10	933,214.08
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		980,060.61	922,181.78
21	+/- Other assets		17,756.04	56,145.10
	<b>II. Net cash flow from changes in revolving liabilities (12 to 17)</b>		<b>1,980,768.67</b>	<b>1,945,840.96</b>
	<b>* Changes (increase or decrease) in revolving assets</b>		-	-
22	+/- Fixed deposit of CB and FI		-	-
23	+/- Other accounts to send to other banks		694.22	663.67
24	+/- Debt to pay for customer		1,729,541.35	1,417,431.35
25	+/- Asset sale with repurchase agreement		-	-
26	+/- Other liabilities		11,460.01	56,712.01
	<b>III. Cash flow from changes in revolving liabilities (18 to 21)</b>		<b>1,741,695.58</b>	<b>1,474,807.03</b>
	<b>IV. Net cash flow from business operation (I + II + III)</b>		<b>3,778,171.44</b>	<b>3,435,990.66</b>
	<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		261,937.99	252,912.18
	<b>V. Net cash flow from investment activities (22 to 24)</b>		<b>261,937.99</b>	<b>252,912.18</b>
	<b>C. Cash flow from earning activities</b>		-	-
30	+/- Increase or decrease in the loan		-	-
31	+/- Increase or decrease in the share distribution		2,043.89	2,270.06
32	+ Integrated capital to receive in year		404,666.10	404,666.10

33	+ Dividend	-	-
	<b>VI. Net cash flow from earning activities (25 to 27)</b>	<b>406,709.99</b>	<b>406,936.16</b>
	<b>VII. Increase or decrease of ash and cash equivalent (IV + V + VI)</b>	<b>4,446,819.42</b>	<b>4,095,839.00</b>
	Cash and cash equivalents at the end of the year	-	-
34	Cash and cash equivalent	-	-
	Cash and cash equivalents remaining end	-	-
35	Cash and cash equivalent	252,343.65	219,053.93

Vientiane Capital, Lao P.D.R, Date 03/09/2016

Prepared

Accounting Division

Internal Audit Division

Manager Director



**STATEMENT OF INCOME**

For the perio

30/09/2016

Code	Item	Note	Amount	
			for this	period before
	<b>A. Operating Incomes and Expenses</b>			
<b>1</b>	<b>+ Interest Income and its equivalent</b>		<b>75,129.42</b>	<b>53,166.88</b>
	1.1 Interest and its equivalent from Inter banks		2,842.28	1,884.34
	1.2 Interest and its equivalent from Customer		72,287.14	51,282.54
	1.3 Interest for Securities purchased under resale agreement		-	-
	1.4 Interest and its equivalent from Investment in Securities		-	-
	1.5 Other Interest		-	-
<b>2</b>	<b>- Interest Expenses and its equivalent</b>		<b>50,423.69</b>	<b>31,277.41</b>
	2.1 Interest Expenses and its equivalent on inter bank		2,471.65	1,737.60
	2.2 Interest Expenses and its equivalent on Customer		47,952.04	29,472.82
	2.3 Interest Expenses on Securities sold under repurchased agreement		-	66.99
	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>125,553.11</b>	<b>84,444.29</b>
<b>4</b>	4. Incomes from leasing and lease available to buy		62.45	38.49
<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		150.00	<b>150.00</b>
<b>9</b>	9. Incomes from Commissions and financial Services		34,738.05	22,577.59
<b>10</b>	10. Expenses Commissions and financial Services		6,446.59	<b>(4,331.50)</b>
<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		2,527.87	2,988.36
<b>14</b>	14. Net Profit or loss on trading Conditional Instrument		-	-
	<b>II. Net Operating Income</b>		<b>169,478.07</b>	<b>105,867.23</b>
	<b>+ Income and expenditure</b>			
<b>15</b>	15. Other operating Incomes		30,385.82	17,047.04
<b>16</b>	16. Administration Expenses		44,858.25	29,048.13
	16.1 Employee Expenses		25,831.32	17,597.16
	16.2 Other Administrative Expenses		19,026.94	11,450.97
<b>17</b>	17. Amortization and depreciation expenses tangible and intangible fixed assets		12,596.99	8,297.03
<b>18</b>	18. Other Operating Expense in Business		27,378.16	21,533.10
<b>19</b>	19. Net Income or Expenses on Revaluation Debt and off- B/S items		13,432.71	9,297.82
	19.1 Depreciation on debt and Debt Payable		6,958.88	4,900.50
	19.2 Reverse depreciation on debt and income from write off Debt		6,473.83	4,397.32
<b>20</b>	20. Net Income or Expenses to change fixed financial valuable		-	-
	<b>III. Incomes and Expenses</b>		<b>128,651.93</b>	<b>85,223.12</b>
	<b>IV. Item Extraordinary before Result</b>		<b>40,826.14</b>	<b>20,644.11</b>
<b>21</b>	21. Income taxes		-	-
	<b>VI. Resulting in net</b>		<b>804.87</b>	<b>1,442.38</b>

22	22. Changes in additional funds from asset valuation		23,671.96	23,671.96
23	23. Profit (loss) from valuation of securities for sale		-	-
24	24. Tax profits arising from elements outside business income		-	-
<b>Total profit (loss) in Business Net (22+23+24 )</b>			<b>23,671.96</b>	<b>23,671.96</b>

Vientiane Capital, Lao P.D.R, Date 03/09/2016

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Internal Audit Division

Manager Director



**BALANCE SHEET**

For the perio

Date

30/09/2016

Code	LIABILITIES AND CAPILAL	Note	Amount	
			for this	period before
<b>I</b>	<b>Debt Payable to other Banks and Financial Institution</b>		<b>51,096.20</b>	<b>59,553.67</b>
	1. Demand deposits		4,200.36	4,650.17
	2. Fixed deposits		46,895.84	54,903.50
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
<b>II</b>	<b>II. Debt Payable toCustomers</b>		<b>1,729,541.35</b>	<b>1,417,431.35</b>
	1. Demand deposits		715,933.27	631,357.41
	2. Fixed deposits		1,013,594.30	786,067.18
	3. Other debt Payable to Customer		13.78	6.76
<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>44,880.47</b>	<b>86,617.18</b>
	1. Accrued Interest and Other Accounts payable		32,991.09	26,444.67
	2. Head Office / branches		429.37	3,460.50
	3. Others		11,460.01	56,712.01
<b>VI</b>	<b>Capital and its Similar</b>		<b>363,676.61</b>	<b>364,309.77</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 Businees		-	-
	5. Other Reserves		550.52	550.52
	6. Margin foe Revaluation		21,575.82	21,871.28
	7. Provisions under BOL Regulations		4,892.42	4,592.61
	8. Retained Earning (+/-)		(34,503.83)	(34,503.83)
	9. Retained Earning		-	-
	10. Result in Instance of approval (+/-)		3,402.44	3,402.44
	11. Result of the year (+/-)		804.87	1,442.38
	12. Sabvention and allocated Funds		-	-
	13. Subordinated debts		-	-
<b>Total liabilities and Equity</b>			<b>2,189,194.61</b>	<b>1,927,911.95</b>

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