

BALANCE SHEET

For the perio IV Date 31/12/2016

Code	ASSETS	Note	Amount	
			for this	period before
I	Cash and Nostro Accounts with Central Bank		614,625.37	463,786.11
	1. Cash and equivalents cash		202,848.83	175,359.89
	2. Demand deposits		298,319.07	214,902.46
	3. Fixed deposits		113,457.47	73,523.76
II	Amount Due from other Banks		211,377.94	123,087.14
	1. Demand deposits		181,377.94	93,087.14
	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		1,278,821.61	787,618.13
VI	Investment in Subsidiaries, joint venture, and holdings Securities at Stocks Institution		-	-
VII	Leasing and Finance -Lease		-	-
VIII	Fixed Assets, Net		203,092.11	200,700.34
	1. Fixed Assets under Purchasing or Consturcting		1,643.52	19,967.66
	2. In- tangible Assets		264,099.19	239,839.44
	3. Tangible Assets		(62,650.60)	(59,106.76)
IX	Registered Capital deposited not deposited		-	-
X	Others Assets		53,826.40	27,815.91
	1. Accrued interest Income and Other Accounts Receivable		21,947.63	15,726.25
	2. Head Office / branches		-	-
	3. Others		31,878.77	12,089.66
Total Assets			2,366,043.43	1,607,307.63

Vientiane Capital, Lao P.D.R, Date 11/01/2017

Prepared

Accounting Division

Internal Audit Division

Manager Director



BALANCE SHEET

For the perio IV Date 31/12/2016

Code	LIABILITIES AND CAPITAL	Note	Amount	
			for this	period before
I	Debt Payable to other Banks and Financial Institution		53,684.19	62,805.81
	1. Demand deposits		4,872.81	2,115.81
	2. Fixed deposits		48,811.38	60,690.00
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
II	II. Debt Payable to Customers		1,873,690.43	1,148,033.41
	1. Demand deposits		784,003.38	574,576.89
	2. Fixed deposits		1,089,680.41	573,453.98
	3. Other debt Payable to Customer		6.64	2.54
III	Securities Sold under repurchased agreement		-	-
IV	Debt Payable related issuing Securities		-	-
V	Others liabilities		50,758.33	31,618.93
	1. Accrued Interest and Other Accounts payable		39,338.32	20,903.46
	2. Head Office / branches		-	-
	3. Others		11,420.01	10,715.47
VI	Capital and its Similar		387,910.50	364,849.50
	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 Business		-	-
	5. Other Reserves		550.52	550.52
	6. Margin foe Revaluation		22,576.65	23,671.96
	7. Provisions under BOL Regulations		6,471.71	3,923.43
	8. Retained Earning (+/-)		(16,218.65)	(34,503.83)
	9. Retained Earning		-	-
	10. Result in Instance of approval (+/-)		-	-
	11. Result of the year (+/-)		7,575.90	4,253.05
	12. Sabvention and allocated Funds		-	-
	13. Subordinated debts		-	-
Total liabilities and Equity			2,366,043.43	1,607,307.63

Vientiane Capital, Lao P.D.R, Date 11/01/2017

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Accounting Division

Internal Audit Division






STATEMENT OF INCOME

For the perio IV Date 31/12/2016

Code	Item	Note	Amount	
			for this	period before
	A. Operating Incomes and Expenses			
1	+ Interest Income and its equivalents		106,583.65	80,089.39
	1.1 Interest and its equivalents from Inter banks		3,789.91	3,840.95
	1.2 Interest and its equivalents from Customer		102,793.74	76,248.44
	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		72,117.82	50,297.52
	2.1 Interest Expenses and its equivalents on inter bank		3,166.55	3,488.51
	2.2 Interest Expenses and its equivalents on Customer		68,925.44	46,809.01
	2.3 Interest Expenses on Securities sold under repurchased agreement		25.83	-
	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		178,701.47	130,386.91
4	4. Incomes from leasing and lease available to buy		120.02	78.23
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		280.00	378.00
9	9. Incomes from Commissions and financial Services		57,215.75	34,400.07
10	10. Expenses Commissions and financial Services		8,322.70	6,982.66
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		3,936.48	2,191.37
14	14. Net Profit or loss on trading Conditional Instrument		-	-
	II. Net Operating Income		248,576.42	174,417.24
	+ Income and expenditure			
15	15. Other operating Incomes		44,809.43	7,014.07
16	16. Administration Expenses		63,816.02	51,405.88
	16.1 Employee Expenses		34,377.97	31,351.49
	16.2 Other Administrative Expenses		29,438.04	20,054.38
17	17. Amortization and depreciation expenses tangible and intangible fixed assets		17,347.95	13,917.21
18	18. Other Operating Expense in Business		43,919.95	4,183.62
19	19. Net Income or Expenses on Revaluation Debt and off- B/S items		17,961.89	8,167.93
	19.1 Depreciation on debt and Debt Payable		8,903.43	639.57
	19.2 Reverse depreciation on debt and income from write off Debt		9,058.46	7,528.36
20	20. Net Income or Expenses to change fixed financial valuable		-	-
	III. Incomes and Expenses		187,855.24	84,688.71
	IV. Item Extraordinary before Result		60,721.18	89,728.53
21	21. Income taxes		-	-
	VI. Resulting in net		7,575.90	4,253.05

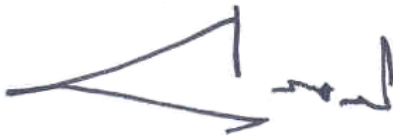
22	22. Changes in additional funds from asset valuation		23,671.96	23,671.96
23	23. Profit (loss) from valuation of securities for sale		-	-
24	24. Tax profits arising from elements outside business income		-	-
Total profit (loss) in Business Net (22+23+24)			23,671.96	23,671.96

Vientiane Capital, Lao P.D.R, Date 11/01/2017

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Accounting Division



Internal Audit Division




STATEMENT OF CASH FLOWS

For the perio IV Date 31/12/2016

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		77,766.24	28,085.65
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		17,347.95	13,917.21
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		224.50	(1,024.12)
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		1,609.89	1,275.51
8	+ Loss from sale of fixed assets (including software. C. US money)		(45,302.65)	(45,189.55)
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		9,783.46	4,053.98
12	+/- Changes in receivable interest items and other income items		39,338.32	20,903.46
13	Profits from foreign		54,764.78	34,149.17
	I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank (1 to 11)		77,766.24	28,085.65
	* Changes (increase or decrease) in revolving assets		-	-
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		1,288,229.49	785,620.16
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		1,275,717.76	788,351.01
21	+/- Other assets		17,608.26	13,595.32
	II. Net cash flow from changes in revolving liabilities (12 to 17)		2,580,638.99	1,594,675.85
	* Changes (increase or decrease) in revolving assets		-	-
22	+/- Fixed deposit of CB and FI		-	-
23	+/- Other accounts to send to other banks		707.18	-
24	+/- Debt to pay for customer		1,873,690.43	1,148,033.41
25	+/- Asset sale with repurchase agreement		-	-
26	+/- Other liabilities		11,416.92	10,715.47
	III. Cash flow from changes in revolving liabilities (18 to 21)		1,885,814.53	1,158,748.88
	IV. Net cash flow from business operation (I + II + III)		4,544,219.76	2,781,510.38
	B. Cash flow from investment activities		-	-
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		265,742.71	259,807.10
	V. Net cash flow from investment activities (22 to 24)		265,742.71	259,807.10
	C. Cash flow from earning activities		-	-
30	+/- Increase or decrease in the loan		-	-
31	+/- Increase or decrease in the share distribution		1,812.58	2,827.47
32	+ Integrated capital to receive in year		404,666.10	404,666.10

33	+ Dividend	-	-
	VI. Net cash flow from earning activities (25 to 27)	406,478.68	407,493.57
	VII. Increase or decrease of ash and cash equivalent (IV + V + VI)	5,216,441.15	3,448,811.05
	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	197,320.28	173,247.88

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