

**BALANCE SHEET**

For the perio II Date 30/06/2017

Code	ASSETS	Note	Amount	
			for this	period before
<b>I</b>	<b>Cash and Nostro Accounts with Central Bank</b>		<b>699,650.84</b>	<b>718,488.87</b>
	1. Cash and equivalents cash		216,973.85	212,582.03
	2. Demand deposits		364,064.47	390,203.44
	3. Fixed deposits		118,612.52	115,703.40
<b>II</b>	<b>Amount Due from other Banks</b>		<b>136,005.10</b>	<b>119,376.83</b>
	1. Demand deposits		136,005.10	119,376.83
	2. Fixed deposits		-	-
	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>1,424,655.60</b>	<b>1,381,841.99</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>200,405.27</b>	<b>201,651.74</b>
	1. Fixed Assets under Purchasing or Consturcting		6,120.06	3,651.29
	2. In- tangible Assets		268,761.48	266,410.78
	3. Tangible Assets		(74,476.27)	(68,410.33)
<b>IX</b>	<b>Registered Capital deposited not deposited</b>		<b>-</b>	<b>-</b>
<b>X</b>	<b>Others Assets</b>		<b>70,079.91</b>	<b>58,698.73</b>
	1. Accrued interest Income and Other Accounts Receivable		24,840.94	24,225.54
	2. Head Office / branches		-	37.60
	3. Others		45,238.97	34,435.59
<b>Total Assets</b>			<b>2,535,096.72</b>	<b>2,484,358.16</b>

Vientiane Capital, Lao P.D.R, Date 06/07/2017

Prepared

Accounting Division

Internal Audit Division

Manager Director





**BALANCE SHEET**

For the perio II Date 30/06/2017

Code	LIABILITIES AND CAPITAL	Note	Amount	
			for this	period before
<b>I</b>	<b>Debt Payable to other Banks and Financial Institution</b>		<b>53,105.08</b>	<b>87,688.81</b>
	1. Demand deposits		3,688.28	4,680.95
	2. Fixed deposits		49,416.80	83,007.86
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
<b>II</b>	<b>II. Debt Payable to Customers</b>		<b>2,042,079.69</b>	<b>1,951,782.53</b>
	1. Demand deposits		723,449.68	765,084.36
	2. Fixed deposits		1,318,627.43	1,186,695.40
	3. Other debt Payable to Customer		2.58	2.77
<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>60,246.49</b>	<b>60,195.83</b>
	1. Accrued Interest and Other Accounts payable		49,093.57	47,184.14
	2. Head Office / branches		99.29	-
	3. Others		11,053.63	13,011.69
<b>VI</b>	<b>Capital and its Similar</b>		<b>379,665.45</b>	<b>384,691.02</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		23,671.96	23,671.96
	7. Foreign currency valuation		(4,050.48)	(3,125.94)
	8. Provisions under BOL Regulations		7,350.29	7,165.17
	9. Retained Earning (+/-)		(16,218.65)	(16,218.65)
	10. Retained Earning		-	-
	11. Result in Instance of approval (+/-)		6,060.72	6,060.72
	12. Result of the year (+/-)		(4,653.28)	(367.13)
	13. Sabvention and allocated Funds		-	-
	14. Subordinated debts		-	-
<b>Total liabilities and Equity</b>			<b>2,535,096.72</b>	<b>2,484,358.16</b>

Vientiane Capital, Lao P.D.R, Date 06/07/2017

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Accounting Division

Internal Audit Division






**STATEMENT OF INCOME**

For the perio II Date 30/06/2017

Code	Item	Note	Amount	
			for this	period before
	<b>A. Operating Incomes and Expenses</b>			
1	<b>+ Interest Income and its equivalent</b>		<b>69,177.33</b>	<b>34,327.75</b>
	1.1 Interest and its equivalent from Inter banks		854.89	854.89
	1.2 Interest and its equivalent from Customer		68,322.44	33,472.86
	1.3 Interest for Securities purchased under resale agreement		-	-
	1.4 Interest and its equivalent from Investment in Securities		-	-
	1.5 Other Interest		-	-
2	<b>- Interest Expenses and its equivalent</b>		<b>46,410.90</b>	<b>22,172.63</b>
	2.1 Interest Expenses and its equivalent on inter bank		1,182.04	490.56
	2.2 Interest Expenses and its equivalent on Customer		45,025.11	21,590.82
	2.3 Interest Expenses on Securities sold under repurchased agreement		203.75	91.25
	2.4 Interest Expense on Certificates of deposit		-	-
	2.5 Interest and Interest Equivalent		-	-
3	<b>+/- Gain(or loss) on trading Gold and other precious metals</b>		<b>-</b>	<b>-</b>
	<b>I. Incomes - Expense Interest margin</b>		<b>115,588.23</b>	<b>56,500.38</b>
4	4. Incomes from leasing and lease available to buy		36.76	17.52
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		160.00	-
9	9. Incomes from Commissions and financial Services		22,583.55	11,033.65
10	10. Expenses Commissions and financial Services		4,796.22	<b>2,493.95</b>
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		750.13	394.96
14	14. Net Profit or loss on trading Conditional Instrument		-	-
	<b>II. Net Operating Income</b>		<b>143,914.89</b>	<b>70,440.46</b>
	<b>+ Income and expenditure</b>			
15	15. Other operating Incomes		38,103.13	18,651.32
16	16. Administration Expenses		32,546.84	15,704.71
	16.1 Employee Expenses		18,927.45	8,799.35
	16.2 Other Administrative Expenses		13,619.39	6,905.35
17	17. Amortization and depreciation expenses tangible and intangible fixed assets		11,835.62	5,764.95
18	18. Other Operating Expense in Business		38,764.25	18,673.91
19	19. Net Income or Expenses on Revaluation Debt and off- B/S items		2,975.01	548.82
	19.1 Depreciation on debt and Debt Payable		2,042.68	265.50
	19.2 Reverse depreciation on debt and income from write off Debt		932.33	283.32
20	20. Net Income or Expenses to change fixed financial valuable		-	-
	<b>III. Incomes and Expenses</b>		<b>124,224.85</b>	<b>59,343.71</b>
	<b>IV. Item Extraordinary before Result</b>		<b>19,690.04</b>	<b>11,096.75</b>
21	21. Income taxes		-	-
	<b>VI. Resulting in net</b>		<b>(4,653.28)</b>	<b>(367.13)</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 06/07/2017

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Accounting Division

Internal Audit Division



**STATEMENT OF CASH FLOWS**

For the perio II Date 30/06/2017

Code	Item	Note	Amount	
			for this	period before
	<b>A. Cash flow from business operation</b>		<b>6,060.72</b>	<b>6,060.72</b>
1	+/- Net benefit or loss in year		6,060.72	6,060.72
	<b>* Repricing item of benefit or loss balance as cash for income - expense</b>		<b>21,772.99</b>	<b>6,740.70</b>
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		11,835.62	5,764.95
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		1,116.89	(11.28)
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		776.85	633.58
8	+ Loss from sale of fixed assets (including software. C. US money)		(62,640.64)	(62,645.38)
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		14,115.58	10,833.36
12	+/- Changes in receivable interest items and other income items		49,093.57	47,184.14
13	Profits from foreign		7,475.12	4,981.32
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank (1 to 11)</b>		<b>27,833.71</b>	<b>12,801.42</b>
	<b>* Changes (increase or decrease) in revolving assets</b>		-	-
14	+/- Fixed deposits at Central Bank		-	-
15	+/- Fixed deposits in other banks		-	-
16	+/- Fixed deposit in CB and FI		1,429,359.81	1,392,604.39
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		1,417,326.78	1,374,676.68
21	+/- Other assets		17,248.53	18,398.30
	<b>II. Net cash flow from changes in revolving liabilities (12 to 17)</b>		<b>2,833,738.06</b>	<b>2,753,182.77</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		489.27	1,183.20
24	+/- Debt to pay for customer		2,042,079.70	1,951,782.54
25	+/- Asset sale with repurchase agreement		-	-
26	+/- Other liabilities		11,047.64	13,007.46
	<b>III. Cash flow from changes in revolving liabilities (18 to 21)</b>		<b>2,053,616.61</b>	<b>1,965,973.20</b>
	<b>IV. Net cash flow from business operation (I + II + III)</b>		<b>4,915,188.38</b>	<b>4,731,957.39</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		274,881.54	270,062.07
	<b>V. Net cash flow from investment activities (22 to 24)</b>		<b>274,881.54</b>	<b>270,062.07</b>
	<b>C. Cash flow from earning activities</b>		-	-
30	+/- Increase or decrease in the loan		-	-
31	+/- Increase or decrease in the share distribution		1,600.22	1,497.41
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>406,266.32</b>	<b>406,163.51</b>
	<b>VII. Increase or decrease of ash and cash equivalent (IV + V + VI)</b>	<b>5,596,336.24</b>	<b>5,408,182.97</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	210,157.96	207,372.90

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