

BALANCE SHEET

For the perio III Date 30/09/2017

| Code | ASSETS | Note | Amount | |
|-------------|----------------------------------------------------------------|------|---------------------|---------------------|
| | | | for this | period before |
| I | Cash and Nostro Accounts with Central Bank | | 692,791.30 | 589,156.69 |
| | 1. Cash and equivalents cash | | 231,992.98 | 243,330.85 |
| | 2. Demand deposits | | 338,626.91 | 229,346.61 |
| | 3. Fixed deposits | | 122,171.41 | 116,479.23 |
| II | Amount Due from other Banks | | 182,325.04 | 209,583.46 |
| | 1. Demand deposits | | 182,325.04 | 179,583.46 |
| | 2. Fixed deposits | | - | 30,000.00 |
| | 3. Loan, and Advances - Net | | - | - |
| III | Securities purchased under resale agreements | | - | - |
| IV | Investment in Securities Net | | 17,300.00 | 4,300.00 |
| | 1. Trading Security | | 4,300.00 | 4,300.00 |
| | 2. Available for sale Security | | - | - |
| | 3. Investment Security | | 13,000.00 | - |
| V | Loan, and advance, to Customer - Net | | 1,631,926.25 | 1,328,828.64 |
| VI | Investment in Subsidiaries, joint venture, and holdings | | - | - |
| VII | Securities at Stocks Institution | | - | - |
| VIII | Leasing and Finance -Lease | | - | - |
| VIII | Fixed Assets, Net | | 198,962.01 | 202,996.98 |
| | 1. Fixed Assets under Purchasing or Consturcting | | 8,275.45 | 2,806.19 |
| | 2. In- tangible Assets | | 106,239.13 | 113,792.88 |
| | 3. Tangible Assets | | 84,447.43 | 86,397.91 |
| IX | Registered Capital deposited not deposited | | - | - |
| X | Others Assets | | 65,020.80 | 56,505.34 |
| | 1. Accrued interest Income and Other Accounts Receivable | | 20,373.97 | 11,785.29 |
| | 2. Head Office / branches | | - | - |
| | 3. Others | | 44,646.83 | 44,720.05 |
| | Total Assets | | 2,788,325.41 | 2,391,371.10 |

Vientiane Capital, Lao P.D.R, Date 03/10/2017

Prepared

Accounting Division

Internal Audit Division

Manager Director



BALANCE SHEET

For the perio III Date 30/09/2017

| Code | LIABILITIES AND CAPITAL | Note | Amount | |
|-------------------------------------|------------------------------------------------------------------------|------|---------------------|---------------------|
| | | | for this | period before |
| I | <u>I. Debt Payable to other Banks and Financial Institution</u> | | 54,549.70 | 53,024.26 |
| | 1. Demand deposits | | 4,793.10 | 4,217.02 |
| | 2. Fixed deposits | | 49,756.60 | 48,807.24 |
| | 3. Borrowing Funds | | - | - |
| | 4. Other Debt Payable to Banks and Financial Institutions | | - | - |
| II | <u>II. Debt Payable to Customers</u> | | 2,286,771.57 | 1,891,848.20 |
| | 1. Demand deposits | | 771,507.83 | 764,573.82 |
| | 2. Fixed deposits | | 1,515,250.85 | 1,127,254.41 |
| | 3. Other debt Payable to Customer | | 12.89 | 19.97 |
| III | <u>Securities Sold under repurchased agreement</u> | | - | - |
| IV | <u>Debt Payable related issuing Securities</u> | | - | - |
| V | <u>Others liabilities</u> | | 69,705.03 | 61,452.51 |
| | 1. Accrued Interest and Other Accounts payable | | 57,190.95 | 42,769.38 |
| | 2. Head Office / branches | | 289.70 | 1,000.48 |
| | 3. Others | | 12,224.38 | 17,682.65 |
| VI | <u>Capital and its Similar</u> | | 377,299.11 | 385,008.96 |
| | 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 | | 18,643.89 | 21,606.84 |
| | 7. Provisions under BOL Regulations | | 8,149.58 | 6,776.88 |
| | 8. Retained Earning (+/-) | | (16,218.65) | (16,218.65) |
| | 9. Result in Instance of approval (+/-) | | 6,060.72 | 6,060.72 |
| | 10. Result of the year (+/-) | | (6,841.32) | (721.71) |
| | 11. Sabvention and allocated Funds | | - | - |
| | 12. Subordinated debts | | - | - |
| Total liabilities and Equity | | | 2,788,325.41 | 2,391,371.10 |

Vientiane Capital, Lao P.D.R, Date 03/10/2017

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Manager Director





STATEMENT OF INCOME
 For the perio III Date 30/09/2017

| Code | Item | Note | Amount | |
|------------|-----------------------------------------------------------------------------------|------|--------------------|-------------------|
| | | | for this | period before |
| | A. Operating Incomes and Expenses | | | |
| | 1. Interest Income and its equivalents | | 108,012.84 | 11,530.82 |
| | 1.1 Interest and its equivalents from Inter banks | | 858.46 | 319.39 |
| | 1.2 Interest and its equivalents from Customer | | 106,878.35 | 11,211.43 |
| | 1.3 Interest for Securities purchased under resale agreement | | 276.03 | - |
| | 1.4 Interest and its equivalents from Investment in Securities | | - | - |
| | 1.5 Other Interest | | - | - |
| | 2. Interest Expenses and its equivalents | | (73,903.14) | (7,502.53) |
| | 2.1 Interest Expenses and its equivalents on inter bank | | (1,544.08) | (134.33) |
| | 2.2 Interest Expenses and its equivalents on Customer | | (72,042.82) | (7,343.21) |
| | 2.3 Interest Expenses on Securities sold under repurchased agreement | | (316.25) | (25.00) |
| | 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 | | 34,109.70 | 4,028.29 |
| | 4. Incomes from leasing and lease available to buy | | 69.61 | 6.04 |
| | 5. Expenses on leasing and Lease available to buy | | - | - |
| | 6. Incomes from rent | | - | - |
| | 7. Expenses on rent | | - | - |
| | 8. Expenses from Capital and from stock holders | | 160.00 | - |
| | 9. Incomes from Commissions and financial Services | | 37,512.65 | 2,348.43 |
| | 10. Expenses Commissions and financial Services | | (6,828.96) | (847.58) |
| | 11. Profit or loss on Trading Security | | - | - |
| | 12. Profit or loss from Security Available for sale | | - | - |
| | 13. Net Profit or loss on foreign Exchange | | 1,263.21 | 294.23 |
| | 14. Net Profit or loss on trading Conditional Instrument | | - | - |
| II | Net Operating Income | | 66,286.22 | 5,829.40 |
| | B. Other Incomes and Expenses | | - | - |
| | 15. Other operating Incomes | | 59,316.07 | 5,745.12 |
| | 16. Administration Expenses | | (50,459.87) | (4,980.06) |
| | 16.1 Employee Expenses | | (27,824.58) | (2,853.60) |
| | 16.2 Other Administrative Expenses | | (22,635.29) | (2,126.45) |
| | 17. Amortization and depreciation expenses trangible and intrangible fixed assets | | (18,072.98) | (1,677.12) |
| | 18. Other Operating Expense in Business | | (61,599.54) | (5,973.16) |
| | 19. Net Income or Expenses on Revaluation Debt and off- B/S items | | (2,882.11) | (224.72) |
| | 19.1 Depreciation on debt and Debt Payable | | (9,725.27) | (253.50) |
| | 19.2 Reverse depreciation on debt and income from write off Debt | | 6,843.15 | 28.78 |
| | 20. Net Income or Expenses to change fixed financial valuable | | - | - |
| III | Incomes and Expenses | | (73,698.44) | (7,109.93) |
| IV | Item Extraordinary before Result | | (7,412.23) | (1,280.54) |
| | C. Extraordinary Income and Expenses | | 555.95 | 558.83 |
| | 21. Extraordinary Incomes | | 570.91 | 558.83 |
| | 22. Extraordinary expenses | | (14.96) | - |
| V | Before Income taxes | | (6,841.32) | (721.71) |
| | 23. Income taxes | | - | - |
| VI | Net Incomes | | (6,841.32) | (721.71) |

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