

BALANCE SHEET
 period ended 31 December 2017

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			31-Dec-17	30-Sep-17
I	Cash and accounts with the BOL		565,031.76	688,446.84
	1. Cash on hand		230,409.92	227,648.51
	2. Demand deposits		208,306.13	338,626.91
	3. Term deposits		126,315.71	122,171.42
II	Amounts due from other banks		125,634.22	182,325.05
	1. Demand deposits		125,634.22	182,325.05
	2. Term deposits		-	-
	3. Net loans to other banks (net of specific provisions)		-	-
III	Securities purchased under resale agreements		-	-
IV	Investment in securities		17,300.00	17,300.00
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		13,000.00	13,000.00
V	Loans and advances to customers (net of specific provisions)		1,919,054.48	1,631,926.26
VI	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		195,584.05	198,962.01
	1. Construction in progress and fixed assets in transit		7,039.51	8,275.45
	2. Intangible fixed assets		103,665.53	106,239.13
	3. Tangible fixed assets		84,879.01	84,447.43
IX	Registered Capital deposited		-	-
X	Other assets		76,404.98	69,365.28
	1. Accrued interest income		15,389.37	20,373.97
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		61,015.61	48,991.31
TOTAL:			2,899,009.49	2,788,325.44

Vientiane Capital, Lao P.D.R, Date 04/04/2018

Prepared

Accounting Division

Internal Audit Division

Manager Director






BALANCE SHEET
 period ended 31 December 2017

Currency:ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			31-Dec-17	30-Sep-17
I	Amounts due to other banks		56,613.27	54,549.70
	1. Demand deposits		6,688.27	4,793.10
	2. Term deposits		49,925.00	49,756.60
	3. Borrowings from other banks		-	-
	4. Other payables to other banks		-	-
II	Amounts due to customers		2,361,743.60	2,286,771.57
	1. Demand deposits		784,944.36	771,507.83
	2. Term deposits		1,576,797.64	1,515,250.85
	3. Other payables to customers		1.60	12.89
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other liabilities		83,407.47	69,705.03
	1. Accrued interest expense		66,624.28	57,190.95
	2. Interbranches and Head Office Account (Cr)		-	289.70
	3. Other liabilities		16,783.19	12,224.38
VI	Capital and reserves		397,245.13	377,299.12
	1. Chartered capital		404,666.10	404,666.10
	2. Shares Premium		(39,757.05)	(39,757.05)
	3. Regulatory reserve fund		2,045.32	2,045.32
	4. Business expansion fund		-	-
	5. Other reserves		550.52	550.52
	6. Margin for Revaluations		22,576.65	18,643.89
	7. General provision for credit activities		9,712.20	8,149.58
	8. Retained earnings		(10,157.93)	(16,218.65)
	9.Result in instance of approval		-	6,060.72
	10. Profit and loss for financial year		7,609.32	(6,841.31)
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
TOTAL:			2,899,009.49	2,788,325.44

Vientiane Capital, Lao P.D.R, Date 04/04/2018

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STATEMENT OF INCOME
period ended 31 December 2017

Currency:ALL LAKm

Code	Item	Note	Amount	
			for this	period before
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		151,474.51	108,012.84
1.1	Interest and similar income from interbanks		860.93	858.46
1.2	Interest and similar income from customers		150,273.44	106,878.35
1.3	Interest from Securities sold under repurchase agreement		340.14	276.03
1.4	Interest from Securities for Sales landing		-	-
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(103,163.20)	(73,903.15)
2.1	Interest and similar expense for interbanks		(1,908.27)	(1,544.08)
2.2	Interest and similar expense for customers		(100,825.35)	(72,042.82)
2.3	Interest on Securities sold under repurchase agreement		(429.58)	(316.25)
2.4	Interest nd similar of Certificate Borrowing		-	-
2.5	Other interest and similar income		-	-
3	Net gain/(loss) from trading gold and other precious metals		-	-
I	NET INTEREST AND SIMILAR INCOME		48,311.31	34,109.69
4	Income from Leasing		87.20	69.61
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		160.00	160.00
9	Fee and commission income		63,248.38	37,512.65
10	Fee and commission expense		(8,766.51)	(6,828.96)
11	Net gain/(loss) from Revaluated trading Securities		-	-
12	Net gain/(loss) from Securities for sales		-	-
13	Net gain/(loss) from dealing in foreign currencies		(2,450.97)	1,263.21
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		100,589.41	66,286.20
B	OTHER INCOME AND EXPENSES			
15	Other operating income		87,884.98	59,886.98
16	Administration expenses		(67,667.33)	(50,172.71)
16.1	Payroll and other staff costs		(36,801.31)	(27,824.58)
16.2	Other administrative expenses		(30,866.02)	(22,348.13)
17	Depreciation and amortization charges		(24,424.83)	(18,072.98)
18	Other operating expenses		(88,530.00)	(61,886.71)
19	Net specific provision charges/reversal for loans to customers		(242.91)	(2,882.11)
19.1	Specific provision expenses for loans to customers		(16,266.09)	(9,725.27)
19.2	Reversal of specific provision for loans to customers		16,023.18	6,843.16
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(92,980.09)	(73,127.53)
IV	TOTAL PROFIT BEFORE TAX		7,609.32	(6,841.33)
21	Current enterprise income tax		-	-
V.	PROFIT AFTER TAX		7,609.32	(6,841.33)
C	COMPREHENSIVE INCOME			
22	Margin for Revaluations Fixed Values		23,671.96	23,671.96
23	Margin for Revaluations Securities		-	-
24	Margin for Deferred tax		-	-

TOTAL NET OF COMPREHENSIVE INCOME

23,671.96

23,671.96

Vientiane Capital, Lao P.D.R, Date 04/04/2018

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