

**BALANCE SHEET**

For the perio I Date 31/03/2018

Code	ASSETS	Note	Amount	
			for this	period before
<b>I</b>	<b>Cash and Nostro Accounts with Central Bank</b>		<b>610,840.21</b>	<b>565,031.76</b>
	1. Cash and equivalents cash		244,404.01	230,409.92
	2. Demand deposits		230,351.21	208,306.13
	3. Fixed deposits		136,084.99	126,315.71
<b>II</b>	<b>Amount Due from other Banks</b>		<b>209,282.13</b>	<b>125,634.22</b>
	1. Demand deposits		209,282.13	125,634.22
	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>17,300.00</b>	<b>17,300.00</b>
	1. Trading Security		4,300.00	4,300.00
	2. Available for sale Security		-	-
	3. Investment Security		13,000.00	13,000.00
<b>V</b>	<b>Loan, and advance, to Customer - Net</b>		<b>1,990,969.77</b>	<b>1,919,054.48</b>
<b>VI</b>	<b>Investment in Subsidiaries, joint venture, and holdings</b>		<b>-</b>	<b>-</b>
<b>VII</b>	<b>Securities at Stocks Institution</b>		<b>-</b>	<b>-</b>
<b>VIII</b>	<b>Leasing and Finance -Lease</b>		<b>-</b>	<b>-</b>
<b>VIII</b>	<b>Fixed Assets, Net</b>		<b>261,968.68</b>	<b>195,584.05</b>
	1. Fixed Assets under Purchasing or Consturcting		7,081.50	7,039.51
	2. In- tangible Assets		150,185.17	103,665.53
	3. Tangible Assets		104,702.01	84,879.01
<b>IX</b>	<b>Registered Capital deposited not deposited</b>		<b>-</b>	<b>-</b>
<b>X</b>	<b>Others Assets</b>		<b>108,209.94</b>	<b>76,404.98</b>
	1. Accrued interest Income and Other Accounts Receivable		21,937.19	15,389.37
	2. Head Office / branches		-	-
	3. Others		86,272.75	61,015.61
<b>Total Assets</b>			<b>3,198,570.73</b>	<b>2,899,009.49</b>

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

Prepared

Accounting Division

Internal Audit Division

Manager Director

ທ່ານ ບຸນສະຫວ່າງ ພິລາໄຊພິທັກ

**BALANCE SHEET**

For the perio I Date 31/03/2018

Code	LIABILITIES AND CAPITAL	Note	Amount	
			for this	period before
<b>I</b>	<b><u>I. Debt Payable to other Banks and Financial Institution</u></b>		<b>52,936.31</b>	<b>56,613.27</b>
	1. Demand deposits		4,844.31	6,688.27
	2. Fixed deposits		48,092.00	49,925.00
	3. Borrowing Funds		-	-
	4. Other Debt Payable to Banks and Financial Institutions		-	-
<b>II</b>	<b><u>II. Debt Payable to Customers</u></b>		<b>2,579,968.28</b>	<b>2,361,743.60</b>
	1. Demand deposits		858,991.12	784,944.36
	2. Fixed deposits		1,720,969.32	1,576,797.64
	3. Other debt Payable to Customer		7.84	1.60
<b>III</b>	<b><u>Securities Sold under repurchased agreement</u></b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b><u>Debt Payable related issuing Securities</u></b>		<b>-</b>	<b>-</b>
<b>V</b>	<b><u>Others liabilities</u></b>		<b>95,535.02</b>	<b>83,407.47</b>
	1. Accrued Interest and Other Accounts payable		79,786.30	66,624.28
	2. Head Office / branches		1,983.84	-
	3. Others		13,764.88	16,783.19
<b>VI</b>	<b><u>Capital and its Similar</u></b>		<b>470,131.08</b>	<b>397,245.13</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 Business		-	-
	5. Other Reserves		550.52	550.52
	6. Margin foe Revaluation		92,934.46	22,576.65
	7. Provisions under BOL Regulations		10,081.30	9,712.20
	8. Retained Earning (+/-)		(10,157.93)	(10,157.93)
	9. Result in Instance of approval (+/-)		6,087.46	-
	10. Result of the year (+/-)		3,680.90	7,609.32
	11. Sabvention and allocated Funds		-	-
	12. Subordinated debts		-	-
<b>Total liabilities and Equity</b>			<b>3,198,570.73</b>	<b>2,899,009.49</b>

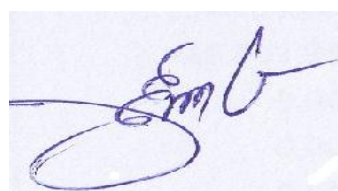
Vientiane Capital, Lao P.D.R, Date 04/04/2018

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Accounting Division



Internal Audit Division



Manager Director



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## STATEMENT OF INCOME

For the perio I Date 31/03/2018

Code	Item	Note	Amount	
			for this	period before
	<b><u>A. Operating Incomes and Expenses</u></b>			
	<b><u>1. Interest Income and its equivalents</u></b>		<b>46,299.85</b>	<b>151,474.51</b>
	1.1 Interest and its equivalents from Inter banks		17.46	860.93
	1.2 Interest and its equivalents from Customer		46,122.12	150,273.44
	1.3 Interest for Securities purchased under resale agreement		160.27	340.14
	1.4 Interest and its equivalents from Investment in Securities		-	-
	1.5 Other Interest		-	-
	<b><u>2. Interest Expenses and its equivalents</u></b>		<b>(30,100.82)</b>	<b>(103,163.20)</b>
	2.1 Interest Expenses and its equivalents on inter bank		(227.11)	(1,908.27)
	2.2 Interest Expenses and its equivalents on Customer		(29,733.02)	(100,825.35)
	2.3 Interest Expenses on Securities sold under repurchased agreement		(140.69)	(429.58)
	2.4 Interest Expense on Certificates of deposit		-	-
	2.5 Interest and Interest Equivalent		-	-
	<b><u>3. Gain(or loss) on trading Gold and other precious metals</u></b>		<b>-</b>	<b>-</b>
<b>I</b>	<b><u>Incomes - Expense Interest margin</u></b>		<b>16,199.03</b>	<b>48,311.31</b>
	4. Incomes from leasing and lease available to buy		42.10	87.20
	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		110.00	160.00
	9. Incomes from Commissions and financial Services		16,652.49	63,248.38
	10. Expenses Commissions and financial Services		(2,696.93)	(8,766.51)
	11. Profit or loss on Trading Security		-	-
	12. Profit or loss from Security Available for sale		-	-
	13. Net Profit or loss on foreign Exchange		(1,780.08)	(2,450.97)
	14. Net Profit or loss on trading Conditional Instrument		-	-
<b>II</b>	<b><u>Net Operating Income</u></b>		<b>28,526.61</b>	<b>100,589.41</b>
	<b><u>B. Other Incomes and Expenses</u></b>			
	15. Other operating Incomes		27,739.91	87,884.98
	<b><u>16. Administration Expenses</u></b>		<b>(17,491.99)</b>	<b>(67,667.33)</b>
	16.1 Employee Expenses		(9,160.83)	(36,801.31)
	16.2 Other Administrative Expenses		(8,331.16)	(30,866.02)
	17. Amortization and depreciation expenses trangible and intrangible fixed assets		<b>(6,626.00)</b>	<b>(24,424.83)</b>
	18. Other Operating Expense in Business		<b>(27,651.79)</b>	<b>(88,530.00)</b>
	<b><u>19. Net Income or Expenses on Revaluation Debt and off- B/S items</u></b>		<b>(24.25)</b>	<b>(242.91)</b>
	19.1 Depreciation on debt and Debt Payable		(826.05)	(16,266.09)
	19.2 Reverse depreciation on debt and income from write off Debt		801.80	16,023.18
	20. Net Income or Expenses to change fixed financial valuable		-	-
<b>III</b>	<b><u>Incomes and Expenses</u></b>		<b>(24,054.12)</b>	<b>(92,980.09)</b>
<b>IV</b>	<b><u>Item Extraordinary before Result</u></b>		<b>4,472.49</b>	<b>7,609.32</b>
	21.- Profit tax		(791.59)	-
<b>V.</b>	<b><u>Net Outcome in the Month (IV - 21)</u></b>		<b>3,680.90</b>	<b>7,609.32</b>
	C. Other income outside the business		94,029.78	23,671.96
	22. Changes in capital gains from asset valuation		94,029.78	23,671.96
	23. Profit (Loss) from Stock Exchanges for Sale		-	-
	24. Profit tax arising from non-business income components		-	-

Combined Profit (Loss) Out of Net Business		94,029.78	23,671.96
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Vientiane Capital, Lao P.D.R, Date 04/04/2018

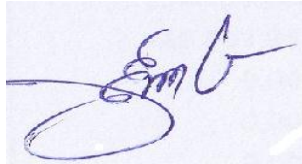
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Accounting Division

Internal Audit Division

Manager Director






**STATEMENT OF CASH FLOWS**  
For the perio I Date 31/03/2018

Code	Item	Note	Amount	
			for this	period before
	<b>A. Cash flow from business operation</b>			
1	+/- Net benefit or loss in year		(3,928.41)	14,450.64
	<b>* Repricing item of benefit or loss balance as cash for income - expense</b>			
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		(17,798.83)	6,351.84
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		(15,440.04)	6,540.82
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		369.10	1,562.62
8	+ Loss from sale of fixed assets (including software. C. US money)		-	-
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		(6,547.82)	4,984.59
12	+/- Changes in receivable interest items and other income items		13,162.02	9,433.34
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank</b>		<b>(30,183.98)</b>	<b>43,323.85</b>
	<b>* Changes (increase or decrease) in revolving assets</b>			
13	+/- Fixed deposits at Central Bank			
14	+/- Fixed deposits in other banks		(9,769.28)	(4,144.29)
15	+/- Fixed deposit in CB and FI		-	-
16	+/- Asset purchase with resale agreement		-	-
17	+/- Assets for commerce		-	-
18	+/- Assets for sale		-	-
19	+/- Money for loan and advance for customer		-	-
20	+/- Other assets		(56,475.26)	(293,669.04)
	<b>II. Net cash flow from changes in revolving liabilities</b>		<b>(25,257.13)</b>	<b>(12,024.31)</b>
	<b>* Changes (increase or decrease) in revolving assets</b>		<b>(91,501.67)</b>	<b>(309,837.64)</b>
21	+/- Fixed deposit of CB and FI			
22	+/- Other accounts to send to other banks		(1,833.00)	168.40
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		218,224.69	74,972.02
25	+/- Other liabilities		-	-
	<b>III. Cash flow from changes in revolving liabilities</b>		<b>(1,034.48)</b>	<b>4,269.12</b>
	<b>IV. Net cash flow from business operation (I + II + III)</b>		<b>215,357.21</b>	<b>79,409.54</b>
	<b>B. Cash flow from investment activities</b>		<b>93,671.56</b>	<b>(187,104.25)</b>
26	+/- Increase or decrease in investment assets			
27	+/- Increase or decrease in investment as group enterprise, joint venture company		-	-
28	+/- Increase or decrease in fixed assets		-	-
	<b>V. Net cash flow from investment activities</b>		<b>(48,585.81)</b>	<b>(2,973.88)</b>
	<b>C. Cash flow from earning activities</b>		<b>(48,585.81)</b>	<b>(2,973.88)</b>
29	+/- Increase or decrease in the loan			
30	+/- Increase or decrease in the share distribution		-	-
31	+ Integrated capital to receive in year		-	-
32	+ Dividend		76,445.27	3,932.76

	<b>VI. Net cash flows from financial movements</b>	<b>76,445.27</b>	<b>3,932.76</b>
	<b>VII. Cash and cash equivalents increased or decreased (IVV VI)</b>	<b>121,531.02</b>	<b>(186,145.37)</b>
33	<b>■ Cash and cash equivalents at end of last month:</b>	<b>557,662.00</b>	<b>743,807.36</b>
	- Cash and cash equivalents	230,409.92	227,648.51
	- Deposits are not set at the central bank	208,306.13	338,626.91
	- Deposits are not set at other banks	125,634.22	182,325.04
	- Fixed Deposits from Other Banks	(6,688.27)	(4,793.10)
34	<b>■ Cash and cash equivalents end of month:</b>	<b>679,193.03</b>	<b>557,662.00</b>
	- Cash and cash equivalents	244,404.01	230,409.92
	- Deposits are not set at the central bank	230,351.21	208,306.13
	- Deposits are not set at other banks	209,282.12	125,634.22
	- Fixed Deposits from Other Banks	(4,844.31)	(6,688.27)
	<b>VIII. Cash and cash equivalents increased</b>	<b>121,531.02</b>	<b>(186,145.37)</b>

ຍືນຍັນຄວາມຖືກຕ້ອງ VII - VIII

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

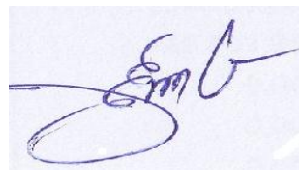
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