



ທະນາຄານຮ່ວມພັດທະນາ

## Financial Report quairter III year 2018

( This Report is Just a Preview Which has not been audited by Audit Company )

**BALANCE SHEET**  
 period ended 30 SEPTEMBER 2018

Currency:ALL LAKm

Code	LIABILITIES AND CAPILAL	Note	Amount	
			30-Sep-18	30-Jun-18
I	Amounts due to other banks		133,800.90	89,158.86
	1. Demand deposits		7,112.20	6,966.86
	2. Term deposits		126,688.70	82,192.00
	3. Borrowings from other banks		-	-
	4. Other payables to other banks		-	-
II	Amounts due to customers		2,714,292.05	2,650,049.56
	1. Demand deposits		817,588.79	876,336.40
	2. Term deposits		1,896,678.63	1,773,709.33
	3. Other payables to customers		24.63	3.83
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other liabilities		98,094.52	93,909.90
	1. Accrued interest expense		79,072.85	78,371.86
	2. Interbranches and Head Office Account (Cr)		416.12	2,349.87
	3. Other liabilities		18,605.55	13,188.17
VI	Capital and reserves		477,961.16	474,760.24
	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		94,029.78	94,029.78
	7. General provision for credit activities		11,216.52	10,798.90
	8. Retained earnings		(11,253.25)	(11,253.25)
	9.Result in instance of appoval		6,087.46	6,087.46
	10. Profit and loss for financial year		10,375.76	7,592.46
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
<b>TOTAL:</b>			<b>3,424,148.66</b>	<b>3,307,878.56</b>

Vientiane Capital, Lao P.D.R, Date 03/10/2018

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



ບຸນສະຫວ່າງ ພິລາໄຊພິທັກ

**BALANCE SHEET**  
 period ended 30 SEPTEMBER 2018

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			30-Sep-18	30-Jun-18
I	Cash and accounts with the BOL		654,937.15	628,616.20
	1. Cash on hand		270,606.24	305,807.05
	2. Demand deposits		250,904.06	190,179.37
	3. Term deposits		133,426.85	132,629.78
II	Amounts due from other banks		142,096.73	151,496.60
	1. Demand deposits		142,096.73	151,496.60
	2. Term deposits		-	-
	3. Net loans to other banks (net of specific provisions)		-	-
III	Securities purchased under resale agreements		-	-
IV	Investment in securities		25,175.05	25,175.05
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		20,875.05	20,875.05
V	Loans and advances to customers (net of specific provisions)		2,219,303.57	2,136,829.71
VI	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		260,852.84	263,556.21
	1. Construction in progress and fixed assets in transit		6,349.77	4,488.08
	2. Intangible fixed assets		152,601.37	154,134.26
	3. Tangible fixed assets		101,901.70	104,933.87
IX	Registered Capital deposited		-	-
X	Other assets		121,783.32	102,204.79
	1. Accrued interest income		37,699.43	28,023.62
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		84,083.89	74,181.17
<b>TOTAL:</b>			<b>3,424,148.66</b>	<b>3,307,878.56</b>

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STATEMENT OF INCOME  
 period ended 30 SEPTEMBER 2018

Currency:ALL LAKm

Code	Item	Note	Amount	
			30-Sep-18	30-Jun-18
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
1	Interest and similar income		146,666.60	94,946.16
1.1	Interest and similar income from interbanks		45.07	33.00
1.2	Interest and similar income from customers		146,118.66	94,598.46
1.3	Interest from Securities sold under repurchase agreement		502.87	314.70
1.4	Interest from Securities for Sales landing		-	-
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(95,060.41)	(61,951.85)
2.1	Interest and similar expense for interbanks		(997.36)	(247.85)
2.2	Interest and similar expense for customers		(93,622.36)	(61,413.31)
2.3	Interest on Securities sold under repurchase agreement		(440.69)	(290.69)
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		-	-
<b>I</b>	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>51,606.19</b>	<b>32,994.31</b>
4	Income from Leasing		99.76	64.05
5	Expenses on Leasing		-	-
6	Revenue from operating lease		0.02	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		290.00	290.00
9	Fee and commission income		42,190.92	32,646.37
10	Fee and commission expense		(6,949.95)	(4,786.53)
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		2,157.70	(602.68)
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
<b>II</b>	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>89,394.64</b>	<b>60,605.52</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
15	Other operating income		88,866.62	56,583.75
16	Administration expenses		(55,680.47)	(37,299.42)
16.1	Payroll and other staff costs		(28,957.62)	(19,453.01)
16.2	Other administrative expenses		(26,722.85)	(17,846.41)
17	Depreciation and amortization charges		(20,489.98)	(13,524.11)
18	Other operating expenses		(89,084.20)	(57,000.23)
19	Net specific provision charges/reversal for loans to customers		(36.93)	(81.60)
19.1	Specific provision expenses for loans to customers		(2,631.20)	(1,749.48)
19.2	Reversal of specific provision for loans to customers		2,594.27	1,667.88
20	Net gain/(loss) from selling Financial Asset		-	-
<b>III</b>	<b>Net INCOME AND EXPENSES</b>		<b>(76,424.96)</b>	<b>(51,321.61)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>12,969.68</b>	<b>9,283.91</b>
21	Current enterprise income tax		(2,593.90)	(1,691.43)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>10,375.78</b>	<b>7,592.48</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>			
22	Margin for Revaluations Fixed Values		94,029.78	94,029.78
23	Margin for Revaluations Securities		-	-
24	Margin for Deferred tax		-	-
<b>TOTAL NET OF COMPREHENSIVE INCOME</b>			<b>94,029.78</b>	<b>94,029.78</b>

Vientiane Capital, Lao P.D.R. Date 03/10/2018

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**STATEMENT OF CASH FLOWS**  
 period ended 30 SEPTEMBER 2018

Code	Item	Note	Amount	
			30-Sep-18	30-Jun-18
	<b>A. Cash flow from business operation</b>			
1	+/- Net benefit or loss in year		2,783.32	(3,928.41)
	* Repricing item of benefit or loss balance as cash for income - expense		-	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		6,965.87	(17,798.83)
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		881.72	(15,440.04)
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		417.62	369.10
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		(9,675.80)	(6,547.82)
12	+/- Changes in receivable interest items and other income items		700.98	13,162.02
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank</b>		<b>2,073.71</b>	<b>(30,183.98)</b>
	* Changes (increase or decrease) in revolving assets		-	-
13	+/- Fixed deposits at Central Bank		-	-
14	+/- Fixed deposits in other banks		(797.07)	(9,769.28)
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		(83,355.59)	(56,475.26)
	<b>II. Net cash flow from changes in revolving liabilities</b>		<b>(9,902.70)</b>	<b>(25,263.93)</b>
	* Changes (increase or decrease) in revolving assets		<b>(94,055.36)</b>	<b>(91,508.47)</b>
21	+/- Fixed deposit of CB and FI		-	-
	+/- Other accounts to send to other banks		44,496.70	(1,833.00)
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		64,242.48	218,223.45
25	+/- Other liabilities		-	-
	<b>III. Cash flow from changes in revolving liabilities</b>		<b>3,483.63</b>	<b>(1,026.45)</b>
	<b>IV. Net cash flow from business operation (I + II + III)</b>		<b>112,222.81</b>	<b>215,364.00</b>
	<b>B. Cash flow from investment activities</b>		<b>20,241.16</b>	<b>93,671.55</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>(4,262.47)</b>	<b>(48,585.81)</b>
	<b>C. Cash flow from earning activities</b>		<b>(4,262.47)</b>	<b>(48,585.81)</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

	<b>VI. Net cash flows from financial movements</b>	-	76,445.27
	<b>VII. Cash and cash equivalents increased or decreased (IVV VI)</b>	15,978.69	121,531.01
33	■ <b>Cash and cash equivalents at end of last month:</b>	640,516.15	557,662.00
	- Cash and cash equivalents	305,807.05	230,409.92
	- Deposits are not set at the central bank	190,179.37	208,306.13
	- Deposits are not set at other banks	151,496.59	125,634.22
	- Fixed Deposits from Other Banks	(6,966.86)	(6,688.27)
34	■ <b>Cash and cash equivalents end of month:</b>	656,494.82	679,193.03
	- Cash and cash equivalents	270,606.24	244,404.01
	- Deposits are not set at the central bank	250,904.06	230,351.21
	- Deposits are not set at other banks	142,096.72	209,282.12
	- Fixed Deposits from Other Banks	(7,112.20)	(4,844.31)
	<b>VIII. Cash and cash equivalents increased</b>	15,978.69	121,531.01

Confirm validity VII - VIII

Vientiane Capital, Lao P.D.R, Date 03/10/2018

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