



## Financial Report quarter IV year 2018

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

**BALANCE SHEET**  
 quarter IV year 2018

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			31-Dec-18	30-Sep-18
<u>I</u>	Cash and accounts with the BOL		707,457.13	654,937.15
	1. Cash on hand		249,266.85	270,606.24
	2. Demand deposits		324,693.85	250,904.06
	3. Term deposits		133,496.43	133,426.85
<u>II</u>	Amounts due from other banks		226,610.69	142,096.73
	1. Demand deposits		216,610.69	142,096.73
	2. Term deposits		10,000.00	-
	3. Net loans to other banks (net of specific provisions)		-	-
<u>III</u>	Securities purchased under resale agreements		-	-
<u>IV</u>	Investment in securities		82,175.05	25,175.05
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		77,875.05	20,875.05
<u>V</u>	Loans and advances to customers (net of specific provisions)		2,192,702.33	2,219,303.57
<u>VI</u>	Investment in subsidiaries, joint-ventures and other long-term investment		-	-
<u>VII</u>	Leasing and ordinary lease transactions		-	-
<u>VIII</u>	Fixed assets		259,584.81	260,852.84
	1. Construction in progress and fixed assets in transit		7,559.54	6,349.77
	2. Intangible fixed assets		153,692.27	152,601.37
	3. Tangible fixed assets		98,333.00	101,901.70
<u>IX</u>	Registered Capital deposited		-	-
<u>X</u>	Other assets		185,122.02	121,783.32
	1. Accrued interest income		22,563.69	37,699.43
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		162,558.33	84,083.89
<b>TOTAL:</b>			<b>3,653,652.03</b>	<b>3,424,148.66</b>

Prepared


Accounting Division

Head of Credit Division

Vientiane Capital, Lao P.D.R, Date 04/01/2019

Internal Audit Division

Manager Director







ບຸນສະຫວ່າງ ພິລາໄຊພິທັກ

**BALANCE SHEET**  
 quarter IV year 2018

Currency:ALL LAKm

Code	LIABILITIES AND CAPILAL	Note	Amount	
			31-Dec-18	30-Sep-18
I	Amounts due to other banks		123,830.65	133,800.90
	1. Demand deposits		6,059.65	7,112.20
	2. Term deposits		117,771.00	126,688.70
	3. Borrowings from other banks		-	-
	4. Other payables to other banks		-	-
II	Amounts due to customers		2,925,230.54	2,714,292.05
	1. Demand deposits		888,507.48	817,588.79
	2. Term deposits		2,036,719.34	1,896,678.63
	3. Other payables to customers		3.72	24.63
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other liabilities		116,678.50	98,094.52
	1. Accrued interest expense		89,861.55	79,072.85
	2. Interbranches and Head Office Account (Cr)		-	416.12
	3. Other liabilities		26,816.95	18,605.55
VI	Capital and reserves		487,912.36	477,961.16
	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		11,068.48	11,216.52
	8. Retained earnings		(5,165.79)	(11,253.25)
	9.Result in instance of apoval		-	6,087.46
	10. Profit and loss for financial year		20,475.00	10,375.76
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
<b>TOTAL:</b>			<b>3,653,652.03</b>	<b>3,424,148.66</b>

Vientiane Capital, Lao P.D.R, Date 04/01/2019

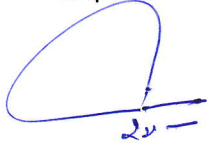
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STATEMENT OF INCOME  
 quarter IV year 2018

Currency:ALL LAKm

Code	Item	Note	Amount	
			31-Dec-18	30-Sep-18
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
1	Interest and similar income		212,801.86	146,666.60
1.1	Interest and similar income from interbanks		181.69	45.07
1.2	Interest and similar income from customers		199,443.08	146,118.66
1.3	Interest from Securities sold under repurchase agreement		2,359.76	502.87
1.4	Interest from Securities for Sales landing		10,817.33	-
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(131,688.65)	(95,060.41)
2.1	Interest and similar expense for interbanks		(2,434.24)	(997.36)
2.2	Interest and similar expense for customers		(129,254.41)	(93,622.36)
2.3	Interest on Securities sold under repurchase agreement		-	(440.69)
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>81,113.21</b>	<b>51,606.19</b>
4	Income from Leasing		123.73	99.76
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	0.02
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		400.00	290.00
9	Fee and commission income		60,655.60	42,190.92
10	Fee and commission expense		(9,511.55)	(6,949.95)
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		3,351.98	2,157.70
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
<b>II</b>	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>136,132.97</b>	<b>89,394.64</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
15	Other operating income		119,801.96	88,866.62
16	Administration expenses		(78,217.85)	(55,680.47)
16.1	Payroll and other staff costs		(41,290.17)	(28,957.62)
16.2	Other administrative expenses		(36,927.68)	(26,722.85)
17	Depreciation and amortization charges		(27,448.89)	(20,489.98)
18	Other operating expenses		(121,193.66)	(89,084.20)
19	Net specific provision charges/reversal for loans to customers		(3,480.79)	(36.93)
19.1	Specific provision expenses for loans to customers		(7,527.83)	(2,631.20)
19.2	Reversal of specific provision for loans to customers		4,047.04	2,594.27
20	Net gain/(loss) from selling Financial Asset		-	-
<b>III</b>	<b>Net INCOME AND EXPENSES</b>		<b>(110,539.23)</b>	<b>(76,424.96)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>25,593.74</b>	<b>12,969.68</b>
21	Current enterprise income tax		(5,118.75)	(2,593.90)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>20,474.99</b>	<b>10,375.78</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 04/01/2019

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director

**STATEMENT OF CASH FLOWS**  
quarter IV year 2018

Code	Item	Note	Amount	
			31-Dec-18	30-Sep-18
	<b>A. Cash flow from business operation</b>			
1	+/- Net benefit or loss in year		14,387.54	2,783.32
	* Repricing item of benefit or loss balance as cash for income - expense		-	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		3,024.06	6,965.87
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		(8,738.26)	881.72
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		1,356.28	417.62
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		(7,174.31)	(9,675.80)
12	+/- Changes in receivable interest items and other income items		23,237.25	700.98
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank</b>		<b>26,092.56</b>	<b>2,073.71</b>
	* Changes (increase or decrease) in revolving assets		-	-
13	+/- Fixed deposits at Central Bank		-	-
14	+/- Fixed deposits in other banks		(7,180.72)	(797.07)
15	+/- Fixed deposit in CB and FI		(10,000.00)	-
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		(264,909.61)	(83,355.59)
	<b>II. Net cash flow from changes in revolving liabilities</b>		<b>(101,842.73)</b>	<b>(9,902.70)</b>
	* Changes (increase or decrease) in revolving assets		<b>(383,933.06)</b>	<b>(94,055.36)</b>
21	+/- Fixed deposit of CB and FI		-	-
22	+/- Other accounts to send to other banks		67,846.00	44,496.70
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		563,486.95	64,242.48
25	+/- Other liabilities		-	-
	<b>III. Cash flow from changes in revolving liabilities</b>		<b>8,811.89</b>	<b>3,483.63</b>
	<b>IV. Net cash flow from business operation (I + II + III)</b>		<b>640,144.84</b>	<b>112,222.81</b>
	<b>B. Cash flow from investment activities</b>		<b>282,304.34</b>	<b>20,241.16</b>
26	+/- Increase or decrease in investment assets		-	-
27	+/- Increase or decrease in investment as group enterprise, joint venture company		(64,875.05)	-
28	+/- Increase or decrease in fixed assets		-	-
	<b>V. Net cash flow from investment activities</b>		<b>(67,024.82)</b>	<b>(4,262.47)</b>
	<b>C. Cash flow from earning activities</b>		<b>(131,899.87)</b>	<b>(4,262.47)</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	-

	VI. Net cash flows from financial movements	76,445.27	-
	VII. Cash and cash equivalents increased or decreased (IVV VI)	226,849.74	15,978.69
33	■ Cash and cash equivalents at end of last month:	557,662.00	640,516.15
	- Cash and cash equivalents	230,409.92	305,807.05
	- Deposits are not set at the central bank	208,306.13	190,179.37
	- Deposits are not set at other banks	125,634.22	151,496.59
	- Fixed Deposits from Other Banks	(6,688.27)	(6,966.86)
34	■ Cash and cash equivalents end of month:	784,511.74	656,494.82
	- Cash and cash equivalents	249,266.85	270,606.24
	- Deposits are not set at the central bank	324,693.85	250,904.06
	- Deposits are not set at other banks	216,610.69	142,096.72
	- Fixed Deposits from Other Banks	(6,059.65)	(7,112.20)
	VIII. Cash and cash equivalents increased	226,849.74	15,978.69

Confirm validity VII - VIII

Vientiane Capital, Lao P.D.R, Date 04/01/2019

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Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



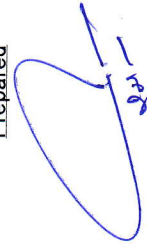



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Change of bank statement  
quarter IV year 2018

Item	Note	Registered capital	Legal reserves	General reserves	Profit - accumulated	Other capital	Own capital
1.- Early balance N --- 1 (month before)		404,666.10	2,045.32	-	(10,157.93)	-	396,553.49
● Changes occurring in the month N-1:		-	-	-	-	-	-
-- Damage from asset valuation							
- Assisting funds and allocated funds							
-- Transfer funds to fund basic income							
-- Redemption of allocated funds							
- Pay dividend for month N-2							
- Net N-2 net income transferred to legal reserves							
- Net N-2 net income transferred to the Reserve Reserve General							
- Registered capital							
2.- End of the N-1 balance		404,666.10	2,045.32	-	(10,157.93)	-	396,553.49
3.- N-month balance (this month)		404,666.10	2,045.32	-	(10,157.93)	-	396,553.49
- Exit from late N-1 (last month)		404,666.10	2,045.32	-	(10,157.93)	-	396,553.49
- Impacts on foreign exchange rates							
● N / A Balance adjustments							
● Movements occurring in the month N:							
- Damage from asset valuation							
- Assisting funds and allocated funds							
- Transfer funds to fund basic income							
- Redemption of allocated funds							
- Pay dividend for month N-1							
- Transfer of net profit to legal reserves							4,992.15
- Transfer the net profit to the general reserve reserve							-
- Registered capital							-
4.- End of month N (month)		404,666.10	2,045.32	-	(5,165.78)	-	401,545.64

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Accounting Division



Head of Credit Division



Internal Audit Division



Vientiane Capital, Lao P.D.R., Date 04/01/2019

Manager Director



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