

ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ  
ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ ເອກະພາບ ວັດທະນາຖາວອນ



ທະນາຄານຮ່ວມພັດທະນາ

## Financial Report quarter III year 2019

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

**BALANCE SHEET**  
quarter II year 2019

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			30-Sep-19	30-Jun-19
<u>I</u>	Cash and accounts with the BOL		1.034.775,47	923.628,68
	1. Cash on hand		379.598,92	342.804,63
	2. Demand deposits		473.870,00	425.520,74
	3. Term deposits		181.306,55	155.303,31
<u>II</u>	Amounts due from other banks		314.376,24	221.479,38
	1. Demand deposits		304.376,24	211.479,38
	2. Term deposits		10.000,00	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		71.170,00	56.170,00
	1. Trading securities		4.300,00	4.300,00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		66.870,00	51.870,00
<u>V</u>	Loans and advances to customers (net of specific provisions)		2.848.459,90	2.518.805,87
<u>VI</u>	Investment in subsidiaries, joint-ventures and other long-term investment		18.086,44	26.377,44
<u>VII</u>	Leasing and ordinary lease transactions		-	-
<u>VIII</u>	Fixed assets		253.255,51	253.006,13
	1. Construction in progress and fixed assets in transit		13.885,95	12.557,29
	2. Intangible fixed assets		148.971,61	150.388,10
	3. Tangible fixed assets		90.397,95	90.060,74
<u>IX</u>	Registered Capital deposited		-	-
<u>X</u>	Other assets		235.828,23	184.547,03
	1. Accrued interest income		45.573,87	38.120,07
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		190.254,36	146.426,96
<b>TOTAL:</b>			<b>4.775.951,79</b>	<b>4.184.014,53</b>

Vientiane Capital, Lao P.D.R, Date 03/04/2019

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



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**BALANCE SHEET**  
quarter II year 2019

Currency:ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Sep-19	30-Jun-19
<b>I</b>	<b>Amounts due to other banks</b>		<b>111.253,08</b>	<b>96.545,02</b>
	1. Demand deposits		10.005,48	6.803,92
	2. Term deposits		101.247,60	89.741,10
	3. Borrowings from other banks		-	-
	4. Other payables to other banks		-	-
<b>II</b>	<b>Amounts due to customers</b>		<b>4.028.920,75</b>	<b>3.472.345,22</b>
	1. Demand deposits		1.242.042,43	980.043,09
	2. Term deposits		2.786.874,17	2.492.300,29
	3. Other payables to customers		4,15	1,84
<b>III</b>	<b>Securities sold under repurchased agreements</b>		-	-
<b>IV</b>	<b>Debt payable related to issuing securities</b>		-	-
<b>V</b>	<b>Other liabilities</b>		<b>140.945,34</b>	<b>128.927,55</b>
	1. Accrued interest expense		120.062,27	110.391,43
	2. Interbranches and Head Office Account (Cr)		1.324,65	666,08
	3. Other liabilities		19.558,42	17.870,04
<b>VI</b>	<b>Capital and reserves</b>		<b>494.832,62</b>	<b>486.196,77</b>
	1. Chartered capital		404.666,10	404.666,10
	2. Shares Premium		(39.757,05)	(39.757,05)
	3. Regulatory reserve fund		3.576,24	3.576,24
	4. Business expansion fund		-	-
	5. Other reserves		1.233,85	1.233,85
	6. Margin for Revaluations		94.029,78	94.029,78
	7. General provision for credit activities		14.216,02	12.682,79
	8. Retained earnings		-	-
	9.Result in instance of appoval		-	-
	10. Profit and loss for financial year		16.867,68	9.765,06
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
<b>TOTAL:</b>			<b>4.775.951,79</b>	<b>4.184.014,53</b>

Vientiane Capital, Lao P.D.R, Date 03/04/2019

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division ທ່ານ ສຳຄານ Manager Director






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# INCOME STATEMENT

quarter II year 2019

Currency:ALL LAKm

Code	Item	Note	Amount	
			30-Sep-19	30-Jun-19
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
1	Interest and similar income		173.820,23	112.059,39
1,1	Interest and similar income from interbanks		715,24	373,88
1,2	Interest and similar income from customers		166.219,50	105.351,59
1,3	Interest from Securities sold under repurchase agreement		1.742,82	1.191,25
1,4	Interest from Securities for Sales landing		5.142,67	5.142,67
1,5	Other interest and similar income		-	-
2	Interest and similar expense		(132.203,61)	(83.675,63)
2,1	Interest and similar expense for interbanks		(2.663,17)	(1.729,65)
2,2	Interest and similar expense for customers		(129.239,33)	(81.757,37)
2,3	Interest on Securities sold under repurchase agreement		(301,11)	(188,61)
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	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>41.616,62</b>	<b>28.383,76</b>
4	Income from Leasing		67,84	51,34
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		54.441,64	33.001,72
10	Fee and commission expense		(6.795,68)	(4.620,01)
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		9.365,84	5.564,12
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>98.856,26</b>	<b>62.540,93</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
15	Other operating income		102.362,29	64.898,67
16	Administration expenses		(56.419,33)	(36.329,74)
16,1	Payroll and other staff costs		(29.297,54)	(19.204,97)
16,2	Other administrative expenses		(27.121,79)	(17.124,77)
17	Depreciation and amortization charges		(19.043,90)	(13.218,71)
18	Other operating expenses		(105.154,59)	(66.133,98)
19	Net specific provision charges/reversal for loans to customers		450,24	449,12
19,1	Specific provision expenses for loans to customers		(31.095,34)	(20.686,18)
19,2	Reversal of specific provision for loans to customers		31.545,58	21.135,30
20	Net gain/(loss) from selling Financial Asset		-	-
III	<b>Net INCOME AND EXPENSES</b>		<b>(77.805,29)</b>	<b>(50.334,64)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>21.050,97</b>	<b>12.206,29</b>
21	Current enterprise income tax		(4.183,29)	(2.441,27)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>16.867,68</b>	<b>9.765,02</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>		<b>94.029,78</b>	<b>94.029,78</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 03/04/2019

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



Cashflow statement  
quarter II year 2019

Code	Item	Note	Amount	
			30-Sep-19	30-Jun-19
	<b>A. Cash flow from business operation</b>			
1	+/- Net benefit or loss in year		7.102,61	4.536,66
	* Repricing item of benefit or loss balance as cash for income - expense		-	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		5.825,20	6.277,92
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		10.409,16	10.223,26
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		1.533,22	1.453,10
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		(7.453,79)	(8.518,97)
12	+/- Changes in receivable interest items and other income items		9.670,84	6.244,21
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank</b>		<b>27.087,24</b>	<b>20.216,18</b>
	* Changes (increase or decrease) in revolving assets		-	-
13	+/- Fixed deposits at Central Bank		-	-
14	+/- Fixed deposits in other banks		(26.003,24)	(7.806,30)
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		(340.063,17)	(304.973,16)
	<b>II. Net cash flow from changes in revolving liabilities</b>		<b>(43.827,40)</b>	<b>21.325,09</b>
	* Changes (increase or decrease) in revolving assets		<b>(409.893,81)</b>	<b>(291.454,37)</b>
21	+/- Fixed deposit of CB and FI		-	-
22	+/- Other accounts to send to other banks		11.506,50	573,30
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		556.575,54	201.206,44
25	+/- Other liabilities		-	-
	<b>III. Cash flow from changes in revolving liabilities</b>		<b>2.346,95</b>	<b>(1.432,00)</b>
	<b>IV. Net cash flow from business operation (I + II + III)</b>		<b>570.428,99</b>	<b>200.347,74</b>
	<b>B. Cash flow from investment activities</b>		<b>187.622,42</b>	<b>(70.890,45)</b>
26	+/- Increase or decrease in investment assets		-	-
27	+/- Increase or decrease in investment as group enterprise, joint venture company		(15.000,00)	18.130,00
28	+/- Increase or decrease in fixed assets		8.291,00	16.412,56
	<b>V. Net cash flow from investment activities</b>		<b>(6.074,57)</b>	<b>(2.844,43)</b>
	<b>C. Cash flow from earning activities</b>		<b>(12.783,57)</b>	<b>31.698,13</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		-	-

VI. Net cash flows from financial movements		-	-
VII. Cash and cash equivalents increased or decreased (IVV VI)		174.838,85	(39.192,32)
33	■ Cash and cash equivalents at end of last month:	973.000,83	1.012.193,15
	- Cash and cash equivalents	342.804,63	333.645,56
	- Deposits are not set at the central bank	425.520,74	435.580,04
	- Deposits are not set at other banks	211.479,38	249.143,62
	- Fixed Deposits from Other Banks	(6.803,92)	(6.176,07)
34	■ Cash and cash equivalents end of month:	1.147.839,68	973.000,83
	- Cash and cash equivalents	379.598,92	342.804,63
	- Deposits are not set at the central bank	473.870,00	425.520,74
	- Deposits are not set at other banks	304.376,24	211.479,38
	- Fixed Deposits from Other Banks	(10.005,48)	(6.803,92)
VIII. Cash and cash equivalents increased		174.838,85	(39.192,32)

Confirm validity VII - VIII

Vientiane Capital, Lao P.D.R, Date 03/04/2019

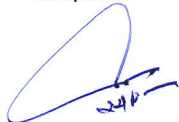
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Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director







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The Change of Equity  
quarter II year 2019

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	-	(5.165,79)	-	401.545,63
● Changes occurring in the month N-1:		-	1.530,92	-	5.165,79	-	6.696,71
-- 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					5.165,79		5.165,79
- Net N-2 net income transferred to the Reserve Reserve General			1.530,92	-	-		1.530,92
- Registered capital		-			-		-
2.- End of the N-1 balance		404.666,10	3.576,24	-	-	-	408.242,34
3.- N-month balance (this month)		404.666,10	2.045,32	-	(5.165,79)	-	401.545,63
- Exit from late N-1 (last month)		404.666,10	3.576,24	-	-	-	408.242,34
- Impacts on foreign exchange rates		-	-	-	-	-	-
● N / A Balance adjustments		404.666,10	2.045,32	-	(5.165,79)	-	401.545,63
● Movements occurring in the month N:		-	1.530,92	-	5.165,79	-	6.696,71
- 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					5.165,79		5.165,79
- Transfer the net profit to the general reserve reserve			1.530,92	-	-		1.530,92
- Registered capital		-			-		-
4.- End of month N (month)		404.666,10	3.576,24	-	-	-	408.242,34

Vientiane Capital, Lao P.D.R., Date 03/04/2019

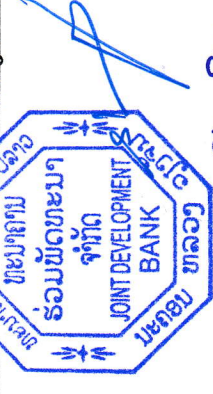
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