Financial Report quarter I year 2020

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

Head office + Braches and Units Services

Tel: 021 213531-6

BALANCE SHEET

quarter I year 2020

Currency:ALL LAKm

Onda	ASSETS	Nete	Amount		
Code		Note	31-Mar-20	31-Dec-19	
Ī	Cash and accounts with the BOL		1,045,955.75	868,569.74	
	1. Cash on hand		385,630.26	395,293.69	
	2. Demand deposits		464,860.17	284,842.69	
	3. Term deposits		195,465.32	188,433.36	
<u>11</u>	Amounts due from other banks		304,224.89	237,111.67	
	1. Demand deposits		304,224.89	237,111.67	
	2. Term deposits		-	-	
	3. Net loans to other banks (net of specific provisions)			. -	
<u>III</u>	Securities purchased under resale agreements			<u> </u>	
IV	Investment in securities		54,170.00	54,170.00	
	1. Trading securities		4,300.00	4,300.00	
	2. Available-for-sale securities		-	с. — — — — — — — — — — — — — — — — — — —	
	3. Held-to-maturity securities		49,870.00	49,870.00	
V	Loans and advances to customers (net of specific provisions)		3,300,985.34	3,318,057.02	
M	Investment in subsidiaries, joint-ventures and other long-term		054.44	18,200.44	
VI	investment		854.44	18,200.44	
VII	Leasing and ordinary lease transactions		<u> </u>		
VIII	Fixed assets		237,432.04	249,865.49	
	1. Construction in progress and fixed assets in transit		5,518.82	1,183.08	
	2. Intangible fixed assets		148,629.07	145,818.74	
	3. Tangible fixed assets		83,284.15	102,863.67	
	4. Right to use the property for rent (NBV)		-	-	
<u>IX</u>	Registered Capital deposited		192,278.75	190,037.62	
X	Other assets		337,343.32	285,097.57	
	1. Accrued interest income		59,115.97	29,146.11	
	2. Interbranches and Head Office Account (Dr)			-	
	3. Other assets		278,227.35	255,951.46	
	TOTAL:		5,280,965.78	5,031,071.93	

Prepared

Accounting Division

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Head of Credit Division

Vientiane Capital, Lao P.D.R, Date 06/04/2020 Internal Audit Division Manager Director

ແຫ່ງ ทะบาถาบ ຮ່ວມພັດທະນ ຈຳກັດ DEVELOPMENT BANK ຫລວງ ວິໄລ ສີພະພອນ

Head office + Braches and Units Services

Tel: 021 213531-6

BALANCE SHEET

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quarter I year 2020

Currency:ALL LAKm

Orde		Nutr	Amount			
Code	LIABILITIES AND CAPILAL	Note	31-Mar-20	31-Dec-19		
1	Amounts due to other banks	3	176,692.87	115,057.54		
	1. Demand deposits		4,832.87	4,313.54		
	2. Term deposits		171,860.00	110,744.00		
	3. Borrowings from other banks		-	-		
	4. Other payables to other banks		-	-		
Ш	Amounts due to customers		4,449,172.47	4,240,093.40		
	1. Demand deposits	2	1,217,078.54	1,291,308.22		
	2. Term deposits		3,232,091.06	2,948,783.22		
	3. Other payables to customers		2.87	1.96		
Ш	Securities sold under repurchased agreements					
IV	Debt payable related to issuing securities		-	-		
V	Other liabilities		167,686.60	156,777.43		
	1. Accrued interest expense		145,369.87	131,299.25		
	2. Interbranches and Head Office Account (Cr)		1,297.03	-		
	3. Other liabilities		21,019.70	25,478.18		
VI	Capital and reserves		487,413.82	519,143.58		
	1. Chartered capital		404,666.10	404,666.10		
	2. Shares Premium		(39,757.05)	(39,757.05)		
	3. Regulatory reserve fund		7,172.94	3,576.24		
	4. Business expansion fund		-	-		
	5. Other reserves		3,032.19	1,233.85		
	6. Margin for Revaluations		94,029.78	94,029.78		
	7. General provision for credit activities		16,486.92	16,571.18		
	8. Retained earnings		(450.00)	(4,652.07)		
	9.Result in instance of appoval		-	- -		
	10. Profit and loss for financial year		2,232.94	43,475.55		
	11. Subventions and Allocated Fund		-	-		
	12. Subordinated Debt		-	- E 021 071 02		
	TOTAL:		5,280,965.78	5,031,071.93		

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Accounting Division

Head of Credit Division

Vientiane Capital, Lao P.D.R, Date 06/04/2020 Manager Director Internal Audit Division 2 ທະນາຄານ າກັບດາະນ ຈຳກິດ EVELOPMEN BANK ທລະ ວິໄລ ສີພະພອນ

Head office + Braches and Units Services

Tel: 021 213531-6

INCOME STATEMENT

quarter I year 2020

Currency:ALL LAKm

			Amount	
Code	Item	Note	31-Mar-20	31-Dec-19
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		74,472.72	244,994.98
1.1	Interest and similar income from interbanks		298.42	1,185.46
1.2	Interest and similar income from customers		73,531.70	236,059.75
1.3	Interest, from Securities sold under repurchase agreement		642.60	2,607.10
1.4	Interest from Securities for Sales landing		-	5,142.67
1.5	Other interest and similar income		-	×.
2	Interest and similar expense		(55,315.20)	(184,152.29
2.1	Interest and similar expense for interbanks		(1,302.00)	(4,107.05
2.2	Interest and similar expense for customers		(53,946.95)	(180,045.24
2.3	Interest on Securities sold under repurchase agreement		(66.25)	-
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		19,157.52	60,842.69
4	Income from Leasing		33.84	86.82
5	Expenses on Leasing		-	-
6	Revenue from operating lease		_	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		-	160.00
9	Fee and commission income		14,942.57	99,163.54
10	Fee and commission expense		(3,273.61)	(9,207.26
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		3,926.06	12,290.34
14	Net gain/(loss) from Conditional Instruments for Interesr Rate		-	-
П	NET OPERATING INCOME (1+3+14)		34,786.38	163,336.13
в	OTHER INCOME AND EXPENSES			
15	Other operating income		50,064.57	146,007.45
16	Administration expenses		(24,254.01)	(81,124.74
16.1			(11,078.74)	(43,700.80
16.2	Payroll and other staff costs Other administrative expenses		(13,175.27)	(37,423.94
10.2	Depreciation and amortization charges		(6,340.13)	(25,432.62
			(51,275.06)	(152,008.82
18	Other operating expenses		·	
19	Net specific provision charges/reversal for loans to customers		3.66	1,034.58
19.1	Specific provision expenses for loans to customers		(8,708.58)	(41,003.55
19.2	Reversal of specific provision for loans to customers		8,712.24	42,038.13
20	Net gain/(loss) from selling Financial Asset		-	-
Ш	Net INCOME AND EXPENSES		(31,800.97)	(111,524.15
IV	TOTAL PROFIT BEFORE TAX		2,985.41	51,811.98
21	Current enterprise income tax		(752.48)	(8,336.41
V.	PROFIT AFTER TAX		2,232.93	43,475.57
С	COMPREHENSIVE INCOME		94,029.78	94,029.78
22	Margin for Revaluations Fixed Values		94,029.78	94,029.78
23	Margin for Revaluations Securities		-	-
24	Margin for Deferred tax		-	-
	TOTAL NET OF COMPREHENSIVE INCOME		94,029.78	94,029.78
		Vientiane	((N))	, Date 06/04/202

Prepared

Accounting Division

Head of Credit Division

Internal Audit

Wision มาการ (Manager/Director

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Head office + Braches and Units Services Tel: 021 213536

style:FS.01/CB units 1.000.000 Kip

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Cashflow statement

quarter I year 2020

A. Cash, flow from business operation 31-Mar20 31-Mar20 31-Mar20 1 -/- Ast, flow from business operation 26,607.85 2,152.33 * Repricing tem of benefit or loss balance as cash for income - expense - - 2 - Net amortization and depreciation of fixed asset (aubistantial) 6,388.72 2,106.34 4 - Net amortization and depreciation of losaing asset and leasing asset for sale - - 4 - Net depreciation of investment asset and others - - 5 - Net depreciation of risk and expenses - - 7 - Net reserve deduction for risk and expenses - - 8 - Loss from sale of fixed assets (including activate. C. US money) - - 9 - Benefit from fixed asset sale (include financial fixed asset) - - 10 - Income aculy from basic support fund - - */- Changes in receivable interest items and other income items 11,236.98 2,282.82 I. Net cash flow from operation activity before changes in assets and ravolving itabilities of the bank - - */- Fixed deposits in Other banks - - - -		quarter 1 year 2020		Amount	
1	Code	Item	Note	31-Mar-20	31-Dec-19
• Repring item of benefit or loss balance as cash for income - expense - 2 • Net amoritzation and depreciation of fixed asset (substantial) 6,388.72 2.106.34 3 • Net amoritzation and depreciation of fixed asset (substantial) 6,388.72 2.106.34 4 • Net depreciation of problem loan and NPL 9,908.22 2.899.96 5 • Net depreciation of rivestment asset and others - - 6 • Net reserve deduction for risk and expensea - - 7 • Net reserve deduction by regulation 2.355.16 (316.98) 8 + Loss from sale of fixed assets (including software, C, US money) - - - 9 - - - - - 10 Income equity from bacis support fixed - - - 11 */- Changes in receivable interest items and other expense items 16,427.76 (10,439.03) 12.235.98 12.235.98 2.828.52 12.235.98 2.828.52 1. Net cash flow from operation and there supense items 16,427.76 (10,439.03) 14 */- Kixed depos		A. Cash flow from business operation			
2 + Net amortization and depreciation of fixed asset (substantial and insubstantial) 6,388.72 2,106.34 3 + Net amortization and depreciation of leasing asset and leasing asset for sale - - 4 +/- Nat depreciation of problem loan and NPL 9,908.22 2,899.96 5 + Nat depreciation of problem loan and NPL 9,908.22 2,899.96 6 + Nat reserve deduction for risk and expenses - - 7 + Nat reserve deduction for risk and expenses - - 8 + Soft reserve deduction for risk and expenses - - 9 +/- Barofft from fixed assets (include financial fixed asset) - - 10 - Income equity from basic support fund - - 11 +/- Changes in receivable interest items and other income forms 116,427.76 (10,439.03) 12 +/- Changes in the bank - - - 13 +/- Fixed deposits in other banks (7,126.81) (4,853.26) 14 +/- Fixed deposits in other banks - - - 15 +/- Kixed deposits on CB and FI 10,000.0 - - 16	1	+/- Net benefit or loss in year		26,607.85	2,152.33
* Net amortization and depreciation of leasing asset and leasing asset for sale - - 4 +/- Net depreciation of problem loan and NPL 9,908.22 2,899.96 5 + Net depreciation of problem loan and NPL 9,908.22 2,899.96 6 + Net reserve deduction for risk and expenses - - 7 + Net reserve deduction for risk and expenses - - 8 + Loss from sale of fixed assets (include financial fixed asset) - - 10 - Income equity from basic support fund - - - 11 +/- Changes in receivable interest items and other oxpense homs 116,427.76 (10,439.03) 12 +/- Changes in receivable interest items and other oxpense homs 112,36.98 2,828.52 1. Net cash flow from operation activity before changes in assets and revolving liabilities of the banks - - */- Fixed deposits in CB and Fl 10,000.00 - - 14 +/- Fixed deposits in CB and Fl 10,000.00 - - 15 +/- Fixed deposit in CB and Fl - - - - 16 +/- Seets for sale - - - <		* Repricing item of benefit or loss balance as cash for income - expense		-	-
4 +i- Net depreciation of problem toan and NPL 9,908.22 2.899.96 5 + Net depreciation of investment asset and others - - 6 + Net reserve deduction by regulation 2,355.16 (361.98) 8 + Loss from sale of fixed assets (include financial fixed asset) - - 9 +/- Benefit from fixed assets (include financial fixed asset) - - 10 - Income equity from basic support fund - - 11 +/- Changes in receivable interest items and other expense items 16,427.76 (10,439.03) 12 +/- Changes in receivable interest items and other income items 11,236.98 2,828.52 1. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank - - * Changes (increase or decrease) in revolving assets - - - 13 +/- Fixed deposits at Central Bank - - - 14 +/- Fixed deposits in other banks (7,126.81) (4,853.26) - 15 +/- Rixed deposits at Central Bank - - - 16 +/- Asset prichase with resale agreement - - - 17 +/- Asset prichase adjustement - - - 18 +/- Stade	2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		6,388.72	2,106.34
 Net depreciation of investment asset and others Net reserve deduction for risk and expenses Net reserve deduction for risk and expenses Net reserve deduction for risk and expenses Statistic fixed assets (include financial fixed asset) Income equity from basic support fund Income equity from basic support fund Net cash flow from operation activity before changes in assets and Changes in receivable interest items and other income items Net cash flow from operation activity before changes in assets and Changes (increase or decrease) in revolving assets Fixed deposits at Central Bank Fixed deposits in other banks Assets for solie Assets for commerce Assets for solie Assets for commerce Assets for commerce Assets for solie Assets for commerce Assets for accounts to send to other banks Assets all with repurchase agreement Assets flow from changes in revolving liabilities Assets	3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
6 + Net reserve deduction for risk and expenses - - 7 + Not reserve deduction for risk and expenses 2,355,16 (361,99) 8 + Loss from sale of fixed assets (including software, C, US money) - - 9 +/- Benefit from fixed assets (including software, C, US money) - - 10 - Income equity from basic support fund - - 11 +/- Changes in receivable interest items and other expense items 16,427.76 (10,439,03) 12 +/- Changes in receivable interest items and other income items 11,236.98 2,282.52 1. Not cash flow from operation activity before changes in assets and revolving liabilities of the bank - - * Changes (Increase or decrease) in revolving assets - - - 14 +/- Fixed deposits in other banks (7,126,81) (4,853,26) 15 +/- Fixed deposit in CB and FI 10,000.00 - - 16 +/- Assets for sale - - - 17 +/- Assets for sale - - - - 18 +/- Assets for sale - - - - - <td>4</td> <td>+/- Net depreciation of problem loan and NPL</td> <td></td> <td>9,908.22</td> <td>2,899.96</td>	4	+/- Net depreciation of problem loan and NPL		9,908.22	2,899.96
7 + Net reserve deduction by regulation 2.355.16 (361.98) 8 + Loss from sale of fixed assets (include financial fixed asset) - - 9 +/- Benefit from fixed assets ale (include financial fixed asset) - - 0 - Income equity from basic support fund - - 11 +/- Changes in receivable interest items and other expense items 16,427.76 (10,439.03) 12 +/- Changes in receivable interest items and other income items 11,236.98 2,828.52 1. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank - - * Changes (increase or decrease) in revolving assets - - - 13 +/- Fixed deposits at Central Bank - - - 14 +/- Fixed deposits to CB and FI 10,0000 - - 15 +/- Fixed deposits to CB and FI - - - - 16 +/- Assets for commerco - - - - - - - - - - - - - - - - - - - <	5	+ Net depreciation of investment asset and others		-	-
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 16.427.76 (10.439.03) 12 +/- Changes in receivable interest items and other income items 11.236.98 2.828.52 1. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank - - * Changes (increase or decrease) in revolving assets - - - 13 +/- Fixed deposits in other banks (7,126.81) (4.853.26) 14 +/- Fixed deposits in other banks (7,126.81) (4.853.26) 15 +/- Fixed deposits in CB and FI - - 16 +/- Assets for commerce - - 17 +/- Assets for sale - - 18 + Assets for sale - - 19 +/- Money for loan and advance for customer - - 10 +/- Changes (increase or decrease) in revolving liabilities - <td>6</td> <td>+ Net reserve deduction for risk and expenses</td> <td></td> <td>-</td> <td>-</td>	6	+ Net reserve deduction for risk and expenses		-	-
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 income items 16,427,76 (10,439,03) 12 +/- Changes in receivable interest items and other income items 11,236,98 2,828,52 1. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank - - * Changes (increase or decrease) in revolving assets - - - 13 +/- Fixed deposits in other banks (7,126,81) (4,853,26) 15 +/- Fixed deposits in other banks (7,126,81) (4,853,26) 16 +/- Assets for commerce - - 17 +/ Assets for commerce - - 18 +/- Assets for and advance for customer - - 19 +/- Money for loan and advance for customer - - 20 +/- Other assets (forease or decrease) in revolving assets (fore, 423,96) (44,425,78) 21 +/- Fixed deposit of CB and FI - - - 22 +/ Other	7	+ Net reserve deduction by regulation		2,355.16	(361.98)
10 - Income equity from basic support fund - - 11 +/- Changes in receivable interest items and other expense items 16,427,76 (10,439,03) 12 +/- Changes in receivable interest items and other income items 11,236,98 2,828,52 1. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank 72,924,69 (813,86) * Changes (increase or decrease) in revolving assets - - - 13 +/- Fixed deposits in Other banks (7,126,81) (4,853,26) 14 +/- Fixed deposits in other banks (7,126,81) (4,853,26) 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 - - 21 +/- Other assets (479,505,34) 69,423,96 18 +/- Asset sale with reparchase agreement - - 22 +/- Other accounts to send to other banks 9,496,40 75,516,0	8	+ Loss from sale of fixed assets (including software. C. US money)		-	-
11+/- Changes in receivable interest items and other expense items16,427.76(10,439.03)12+/- Changes in receivable interest items and other income items11,236.982,828.52I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank * Changes (increase or decrease) in revolving assets72,924.69(813.86)13+/- Fixed deposits at Central Bank14+/- Fixed deposits in other banks(7,126.81)(4,853.26)15+/- Fixed deposits in other banks(7,126.81)(4,853.26)16+/- Asset purchase with resale agreement17+/- Assets for commerce18+/- Assets for commerce19+/- Money for loan and advance for customer20+/- Other assets(65,697.11)(20,144.91)21+/- Fixed deposit of CB and FI22+/- Other assets23+/- Exet deposit of CB and FI24+/- Asset sale with repurchase agreement25+/- Other accounts to send to other banks9,496.4075,516.0026+/- Other accounts to send to other banks27+/- Asset ale with repurchase agreement26+/- Other accounts to send to other banks27+/- Increase or decrease in investment assets28III. Cash flow from changes in revolving liabilities-<	9	+/- Benefit from fixed asset sale (include financial fixed asset)		-	-
12 +/- Changes in receivable interest items and other income items 11,236.98 2,828.52 1 Net cash flow from operation activity before changes in assets and revolving liabilities of the bank 72,924.69 (813.86) 13 +/- Fixed deposits at Central Bank - - - 14 +/- Fixed deposits in other banks (7,126.81) (4,853.26) 15 +/- Fixed deposits in other banks (7,126.81) (4,853.26) 16 +/- Asset purchase with resale agreement - - 17 +/- Assets for commerce - - 18 +/- Assets for commerce - - 19 +/- Money for lean and advance for customer - - 11. Net cash flow from changes in revolving liabilities (65,697.11) (20,144.91) * Changes (Increase or decrease) in revolving assets 9,496.40 75,516.00 18 +/- Asset sale with repurchase agreement - - 19 +/- Other asset of customer - - 11. Net cash flow from changes in revolving liabilities (479,505.34) 69,423.96 11. Net cash flow from changes in revolving liabilities - -	10	- Income equity from basic support fund		-	-
I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank72,924.69(813.86)* Changes (increase or decrease) in revolving assets13+/- Fixed deposits at Central Bank14+/- Fixed deposits in Other banks(7,126.81)(4,853.26)10,000.00-15+/- Fixed deposit in CB and FI10,000.0016+/- Asset purchase with resale agreement17+/- Assets for commerce18+/- Chere assets(479,505.34)69,423.96(44,425.7910+/- Chere assets(1,26,697.11)(20,144.91)(20,144.91)* Changes (Increase or decrease) in revolving assets(65,697.11)(20,144.91)* Changes (Increase or decrease) in revolving assets21+/- Eixed deposit of CB and FI22+/- Other assets of to other banks9,496.4075,516.00-23+/- Debt to pay for customer24+/- Asset sale with repurchase agreement25+/- Other liabilities10B. Cash flow from changes in revolving liabilities17+/- Asset sale with repurchase agreement26+/- Increase or decrease in investment activities27+/- Debt to pay for c	11	+/- Changes in receivable interest items and other expense items		16,427.76	(10,439.03)
revolving liabilities of the bank72,924.69(813.86)* Changes (increase or decrease) in revolving assets13+/- Fixed deposits at Central Bank14+/- Fixed deposits in other banks(7,126.81)(4,853.26)15+/- Fixed deposits in CB and FI10,000.00-16+/- Asset purchase with resale agreement17+/- Assets for commerce18+/- Assets for sale19+/- Money for loan and advance for customer20+/- Other assets(479,505.34)69,423.9621+/- Eixed deposit to CB and FI22+/- Other assets(65,697.11)(20,144.91)* Changes (Increase or decrease) in revolving assets(542,329.26)44,425.7921+/- Eixed deposit to to send to other banks24+/- Asset sale with repurchase agreement25+/- Other acounts to send to other banks26+/- Other liabilities27+/- Asset sale with repurchase agreement211,172.6619,066.1126+/- Other liabilities1827+/- Increase or decrease in investment assets28+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets28<	12	+/- Changes in receivable interest items and other income items		11,236.98	2,828.52
* Changes (increase or decrease) in revolving assets - 13 +/- Fixed deposits at Central Bank - 14 +/- Fixed deposits in other banks (7,126.81) (4,853.26) 15 +/- Fixed deposits in OB and FI 10,000.00 - 16 +/- Asset purchase with resale agreement - - 17 +/- Assets for commerce - - 18 +/- Assets for commerce - - 19 +/- Money for loan and advance for customer - - 10 +/- Other assets (479,505.34) 69,423.96 11. Net cash flow from changes in revolving liabilities (65,697.11) (20,144.91) * Changes (Increase or decrease) in revolving assets (542,329.26) 44,425.79 21 +/- Fixed deposit of CB and FI - - 22 +/- Other accounts to send to other banks 9,496.40 75,516.00 23 +/- Debt to pay for customer - - 24 +/- Asset sale with repurchase agreement - - 25 +/- Other liabilities - - - 111. T22.66 19,066		I. Net cash flow from operation activity before changes in assets and			
13+/- Fixed deposits at Central Bank-14+/- Fixed deposits in other banks(7,126.81)15+/- Fixed deposits in CB and FI10,000.0016+/- Asset purchase with resale agreement-17+/- Assets for commerce-18+/- Assets for sale-19+/- Other assets(479,505.34)11. Net cash flow from changes in revolving liabilities(65,697.11)11. Net cash flow from changes in revolving assets(542,329.26)14/- Fixed deposit of CB and FI-14/- Other accounts to send to other banks9,496.4015. +/- Other accounts to send to other banks9,496.4016. +/- Asset sale with repurchase agreement-17. +/- Asset sale with repurchase agreement-18. +/- Increase or decrease in investment activities-19/- Other accounts to send to other banks-11. Net cash flow from changes in revolving liabilities-15. +/- Other accounts to send to other banks-16. +/- Asset sale with repurchase agreement-17. +/- Asset sale with repurchase agreement-18. +/- Other liabilities-19/- Other liabilities-19/- Asset sale with repurchase agreement-19/- Asset sale with repurchase agreement-11. Cash flow from investment activities-11. Cash flow from investment astets-12. +/- Other asc or decrease in investment assets-13. +/- Increase or decrease in investment as group enterprise, joint v		revolving liabilities of the bank		72,924.69	(813.86)
14 +/- Fixed deposits in other banks (7,126.81) (4,853.26) 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 (479,505.34) 69,423.96 11. Net cash flow from changes in revolving liabilities (65,697.11) (20,144.91) * Changes (increase or decrease) in revolving assets (542,329.26) 44,425.79 21 +/- Fixed deposit of CB and FI - - 22 +/- Other accounts to send to other banks 9,496.40 75,516.00 23 +/- Other isabilities - - - 24 +/- Asset sale with repurchase agreement - - - 25 +/- Other isabilities - - - 26 +/- Increase or decrease in investment assets - - - 27 +/- Increase or decrease in investment assets		* Changes (increase or decrease) in revolving assets		-	-
15+/- Fixed deposit in CB and FI10,000.0016+/- Asset purchase with resale agreement-17+/- Assets for commerce-18+/- Assets for sale-19+/- Money for loan and advance for customer-20+/- Other assets(479,505.34)11. Net cash flow from changes in revolving liabilities(65,697.11)* Changes (increase or decrease) in revolving assets(542,329.26)21+/- Fixed deposit of CB and FI-22+/- Other accounts to send to other banks9,496.4023+/- Debt to pay for customer-24+/- Asset sale with repurchase agreement211,172.6625+/- Other liabilities-11. Cash flow from changes in revolving liabilities4,595.1111. Cash flow from changes in revolving liabilities-11. Cash flow from business operation (I + II + III)225,264.1726+/- Increase or decrease in investment assets-27+/- Increase or decrease in investment assets-27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.0028+/- Increase or decrease in fixed assets-29+/- Increase or decrease in fixed assets-20+/- Increase or decrease in fixed assets-21. +/- Increase or decrease in fixed assets-22. +/- Increase or decrease in fixed assets-23. +/- Increase or decrease in fixed assets-24. +/- Increase or decrease in fixed assets <td>13</td> <td>+/- Fixed deposits at Central Bank</td> <td></td> <td>-</td> <td>-</td>	13	+/- Fixed deposits at Central Bank		-	-
16+/- Asset purchase with resale agreement17+/- Assets for commerce18+/- Assets for sale19+/- Money for loan and advance for customer19+/- Other assets11. Net cash flow from changes in revolving liabilities12. +/- Other assets13. +/- Fixed deposit of CB and FI24+/- Other accounts to send to other banks25. +/- Other accounts to send to other banks26. +/- Debt to pay for customer27. +/- Other liabilities18. Cash flow from changes in revolving liabilities19. Cash flow from business operation (I + II + III)19. Cash flow from investment activities26. +/- Increase or decrease in investment as group enterprise, joint venture company27. +/- Increase or decrease in fixed assets27. +/- Increase or decrease in fixed assets28. +/- Increase or decrease in fixed assets29. +/- Increase or decrease in fixed assets29. +/- Increase or decrease in fixed assets21. +/- Increase or decrease in fixed assets22. +/- Increase or decrease in fixed assets23. +/- Increase fixed from Investment activities24. +/- Increase fixed from Investment activities <td>14</td> <td>+/- Fixed deposits in other banks</td> <td></td> <td>(7,126.81)</td> <td>(4,853.26)</td>	14	+/- Fixed deposits in other banks		(7,126.81)	(4,853.26)
17+/- Assets for commerce-18+/- Assets for sale-19+/- Money for loan and advance for customer-20+/- Other assets(479,505.34)11. Net cash flow from changes in revolving liabilities(65,697.11)* Changes (increase or decrease) in revolving assets(65,697.11)21+/- Fixed deposit of CB and FI-22+/- Other accounts to send to other banks9,496.4023+/- Debt to pay for customer-24+/- Asset sale with repurchase agreement211,172.6625+/- Other liabilities-11. Cash flow from changes in revolving liabilities-12. t/- Other liabilities-13. t/- Debt to pay for customer-24. t/- Asset sale with repurchase agreement211,172.6613. t/- Debt minities-14. cash flow from changes in revolving liabilities-15. t/- Other liabilities-16. cash flow from investment activities-26. t/- Increase or decrease in investment assets-27. t/- Increase or decrease in investment as group enterprise, joint venture company17,000.0028. t/- Increase or decrease in fixed assets(114.00)V. Net cash flow from investment activities(2,98.71)28. t/- Increase or decrease in fixed assets(2,98.71)29. t/- Increase or decrease in fixed assets(2,98.71)29. t/- Increase or decrease in fixed assets(2,98.71)27. t/- Increase or decrease in fixed assets(2,98.71)27. t/- In	15	+/- Fixed deposit in CB and FI		10,000.00	-
18+/- Assets for sale-19+/- Money for loan and advance for customer-20+/- Other assets(479,505.34)21+/- Exact flow from changes in revolving liabilities(65,697.11)* Changes (Increase or decrease) in revolving assets(65,697.11)21+/- Fixed deposit of CB and FI-22+/- Other accounts to send to other banks9,496.4023+/- Debt to pay for customer-24+/- Asset sale with repurchase agreement211,172.6625+/- Other liabilities-11. Cash flow from changes in revolving liabilities-12. H. Other liabilities-13. H. Other liabilities-14. Other liabilities-15. Cash flow from business operation (I + II + III)225,264.1716. Cash flow from investment activities-26+/- Increase or decrease in investment assets-27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.0028+/- Increase or decrease in fixed assets(114.00)29. V. Net cash flow from investment activities(2,998.71)29. V. Net cash flow from investment activities(2,998.71)	16	+/- Asset purchase with resale agreement		·	-
19+/- Money for loan and advance for customer-20+/- Other assets(479,505.34)69,423.9611. Net cash flow from changes in revolving liabilities(65,697.11)(20,144.91)* Changes (increase or decrease) in revolving assets(542,329.26)44,425.7921+/- Fixed deposit of CB and Fl22+/- Other accounts to send to other banks9,496.4075,516.0023+/- Debt to pay for customer24+/- Asset sale with repurchase agreement211,172.6619,066.1125+/- Other liabilities11. Cash flow from changes in revolving liabilities4,595.11(197.37)12. V. Net cash flow from business operation (I + II + III)225,264.1794,384.7426+/- Increase or decrease in investment assets27+/- Increase or decrease in investment assets27+/- Increase or decrease in investment assets28+/- Increase or decrease in fixed assets(114.00)(18.00)29V. Net cash flow from investment activities(2,998.71)16,880.88	17	+/- Assets for commerce		-	-
20+/- Other assets(479,505.34)69,423.96II. Net cash flow from changes in revolving liabilities(65,697.11)(20,144.91)* Changes (increase or decrease) in revolving assets(542,329.26)44,425.7921+/- Fixed deposit of CB and FI22+/- Other accounts to send to other banks9,496.4075,516.0023+/- Debt to pay for customer24+/- Asset sale with repurchase agreement211,172.6619,066.1125+/- Other liabilitiesIII. Cash flow from changes in revolving liabilities4,595.11(197.37)IV. Net cash flow from business operation (I + II + III)225,264.1794,384.74B. Cash flow from investment activities*/- Increase or decrease in investment assets*/- Increase or decrease in investment assets*/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88	18	+/- Assets for sale		-	-
II. Net cash flow from changes in revolving liabilities(65,697.11)(20,144.91)* Changes (increase or decrease) in revolving assets(542,329.26)44,425.7921+/- Fixed deposit of CB and FI22+/- Other accounts to send to other banks9,496.4075,516.0023+/- Debt to pay for customer24+/- Asset sale with repurchase agreement211,172.6619,066.1125+/- Other liabilities4,595.11(197.37)III. Cash flow from changes in revolving liabilities4,595.11(197.37)IV. Net cash flow from business operation (I + II + III)225,264.1794,384.74B. Cash flow from investment activities26+/- Increase or decrease in investment as group enterprise, joint venture company27+/- Increase or decrease in fixed assets28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88	19	+/- Money for loan and advance for customer			-
* Changes (Increase or decrease) in revolving assets(542,329.26)44,425.7921+/- Fixed deposit of CB and FI22+/- Other accounts to send to other banks9,496.4075,516.0023+/- Debt to pay for customer24+/- Asset sale with repurchase agreement211,172.6619,066.1125+/- Other liabilities11. Cash flow from changes in revolving liabilities4,595.11(197.37)1V. Net cash flow from business operation (I + II + III)225,264.1794,384.7426+/- Increase or decrease in investment activities27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88	20	+/- Other assets		(479,505.34)	
21+/- Fixed deposit of CB and FI22+/- Other accounts to send to other banks9,496.4023+/- Debt to pay for customer-24+/- Asset sale with repurchase agreement211,172.6625+/- Other liabilities-11. Cash flow from changes in revolving liabilities4,595.1111. Cash flow from business operation (I + II + III)225,264.1711. Cash flow from investment activities-26+/- Increase or decrease in investment assets-27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.0028+/- Increase or decrease in fixed assets-V. Net cash flow from investment activities(114.00)28+/- Increase or decrease in fixed assets(2,998.71)2916,880.88		II. Net cash flow from changes in revolving liabilities		(65,697.11)	(20,144.91)
22+/- Other accounts to send to other banks9,496.4075,516.0023+/- Debt to pay for customer24+/- Asset sale with repurchase agreement211,172.6619,066.1125+/- Other liabilitiesIII. Cash flow from changes in revolving liabilities4,595.11(197.37)IV. Net cash flow from business operation (I + II + III)225,264.1794,384.74B. Cash flow from investment activities26+/- Increase or decrease in investment assets27+/- Increase or decrease in fixed assets28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88		* Changes (increase or decrease) in revolving assets		(542,329.26)	44,425.79
23+/- Debt to pay for customer-24+/- Asset sale with repurchase agreement211,172.6625+/- Other liabilities-11. Cash flow from changes in revolving liabilities4,595.1111. Cash flow from business operation (I + II + III)225,264.1711. Cash flow from investment activities-26+/- Increase or decrease in investment assets-27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.0028+/- Increase or decrease in fixed assets-29V. Net cash flow from investment activities(114.00)2016,880.8821298.712316,880.88	21	+/- Fixed deposit of CB and FI		-	-
24+/- Asset sale with repurchase agreement211,172.6619,066.1125+/- Other liabilitiesIII. Cash flow from changes in revolving liabilities4,595.11(197.37)IV. Net cash flow from business operation (I + II + III)225,264.1794,384.74B. Cash flow from investment activities26+/- Increase or decrease in investment assets27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets(211,172.6619,066.11V. Net cash flow from investment activities(244,140.40)137,996.6728+/- Increase or decrease in investment assetsV. Net cash flow from investment activities(2,998.71)16,880.880(2,998.71)16,880.88(2,998.71)	22	+/- Other accounts to send to other banks		9,496.40	75,516.00
 25 +/- Other liabilities 25 +/- Other liabilities 11. Cash flow from changes in revolving liabilities 12. Net cash flow from business operation (I + II + III) B. Cash flow from investment activities 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 V. Net cash flow from investment activities 29 +/- Increase or decrease in fixed assets V. Net cash flow from investment activities 28 +/- Increase or decrease in fixed assets V. Net cash flow from investment activities 29 +/- Increase or decrease in fixed assets 20 +/- Increase or decrease in fixed assets 21 +/- Increase or decrease in fixed assets 22 +/- Increase or decrease in fixed assets 23 +/- Increase or decrease in fixed assets 24 +/- Increase or decrease in fixed assets 25 +/- Increase or decrease in fixed assets 26 +/- Increase or decrease in fixed assets 27 +/- Increase or decrease in fixed assets 28 +/- Increase or decrease in fixed assets 29 +/- Increase or decrease in fixed assets 20 +/- Increase or decrease in fixed assets 21 +/- Increase or decrease in fixed assets 22 +/- Increase or decrease in fixed assets 23 +/- Increase or decrease in fixed assets 24 +/- Increase or decrease in fixed assets 25 +/- Increase or decrease in fixed assets 26 +/- Increase or decrease in fixed assets 27 +/- Increase or decrease in fixed assets 28 +/- Increase or decrease in fixed assets 29 +/- Increase or decrease in fixed assets 20 +/- Increase or decrease in fixed assets 20 +/- Increase or decrease in fixed assets 21 +/- Increase or decrease in fixed assets 22 +/- Increase or decrease in fixed assets <l< td=""><td>23</td><td>+/- Debt to pay for customer</td><td></td><td>-</td><td>-</td></l<>	23	+/- Debt to pay for customer		-	-
III. Cash flow from changes in revolving liabilities4,595.11(197.37)IV. Net cash flow from business operation (I + II + III)225,264.1794,384.74B. Cash flow from investment activities(244,140.40)137,996.6726+/- Increase or decrease in investment assets27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88	24	+/- Asset sale with repurchase agreement		211,172.66	19,066.11
IV. Net cash flow from business operation (I + II + III)225,264.1794,384.74B. Cash flow from investment activities(244,140.40)137,996.6726+/- Increase or decrease in investment assets27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88	25	+/- Other liabilities		-	-
B. Cash flow from investment activities(244,140.40)137,996.6726+/- Increase or decrease in investment assets27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88		III. Cash flow from changes in revolving liabilities		4,595.11	(197.37)
26+/- Increase or decrease in investment assets27+/- Increase or decrease in investment as group enterprise, joint venture company28+/- Increase or decrease in fixed assetsV. Net cash flow from investment activities(114.00)(2,998.71)16,880.88(2,998.71)		IV. Net cash flow from business operation (I + II + III)		225,264.17	94,384.74
27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88		B. Cash flow from investment activities		(244,140.40)	137,996.67
27+/- Increase or decrease in investment as group enterprise, joint venture company17,000.00-28+/- Increase or decrease in fixed assets(114.00)(18.00)V. Net cash flow from investment activities(2,998.71)16,880.88	26	+/- Increase or decrease in investment assets		-	-
28 +/- Increase or decrease in fixed assets (114.00) (18.00) V. Net cash flow from investment activities (2,998.71) 16,880.88				17,000.00	-
V. Net cash flow from investment activities (2,998.71) 16,880.88				(114.00)	(18.00)
			2	(2,998.71)	16,880.88
		C. Cash flow from earning activities		13,887.29	16,862.88

29	+/- Increase or decrease in the loan		-	-
30	+/- Increase or decrease in the share distribution		-	-
31	+ Integrated capital to receive in year	*	-	-
32	+ Dividend		(4,652.07)	-
	VI. Net cash flows from financial movements		(4,652.07)	-
	VII. Cash and cash equivalents increased or decreased (IVV VI)		(234,905.18)	154,859.55
33	Cash and cash equivalents at end of last month:		1,147,839.68	851,727.43
	- Cash and cash equivalents		379,598.92	379,008.54
	- Deposits are not set at the central bank		473,870.00	263,318.97
	- Deposits are not set at other banks		304,376.24	214,312.49
	- Fixed Deposits from Other Banks		(10,005.48)	(4,912.57)
34	Cash and cash equivalents end of month:		912,934.50	1,006,586.99
	- Cash and cash equivalents		395,293.69	419,655.03
	- Deposits are not set at the central bank		284,842.69	351,534.83
	- Deposits are not set at other banks		237,111.66	240,958.59
	- Fixed Deposits from Other Banks		(4,313.54)	(5,561.46)
	VIII. Cash and cash equivalents increased		(234,905.18)	154,859.55
	Confirm validity VII - VIII		-	-

Confirm validity VII - VIII

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Accounting Division

Head of Credit Division

Vientiane Capital, Lao P.D.R, Date 06/04/2020 Internal Audit Division Manager Director

