



Financial Report quarter III year 2022

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

BALANCE SHEET

quarter III year 2022

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			30-Sep-22	30-Jun-22
<u>I</u>	Cash and deposits at the central bank		2,913,424.46	2,646,443.25
	1. Cash and hold it as ca		1,137,992.25	1,079,620.37
	2. Deposits at banks and financial institutions		1,775,432.21	1,566,822.88
<u>II</u>	The loan must be received from another bank and financial institution		537,585.11	401,701.05
<u>III</u>	Stock purchased with resale agreement		-	-
<u>IV</u>	Investment in securities		558,614.29	546,557.81
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		-	-
	3. Investment securities		554,314.29	542,257.81
<u>V</u>	Loans and advances to net clients		11,102,418.21	10,529,936.87
<u>VI</u>	Group / A investments, joint ventures and securities management activities		1,697.78	1,697.78
<u>VII</u>	Leasing - Purchase and lease finance		-	-
<u>VIII</u>	Net fixed assets		274,536.13	275,443.10
	1. SOC is buying and under construction		10,105.34	6,974.47
	2. The NCC does not exist		158,030.57	158,779.85
	3. There is an identity		96,609.17	101,679.22
	4. Leasehold right (NBV)		9,791.05	8,009.56
<u>IX</u>	Registered Capital deposited		-	-
<u>X</u>	Other assets		1,055,634.16	868,421.60
	1. Interest and other accrued income		314,989.43	243,153.54
	2. Account between head office and branch		224.96	-
	3. Before the delay			
	4. Other		740,419.77	625,268.06
TOTAL:			16,443,910.13	15,270,201.49

Vientiane Capital, Lao P.D.R, Date 05/10/2022

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director







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BALANCE SHEET
quarter III year 2022

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Sep-22	30-Jun-22
I	The letter must be sent to banks and other financial institutions		2,015,460.48	1,867,860.51
	1. Unlimited deposit		715,050.48	591,278.71
	2. Loans and other receipts		1,300,410.00	1,276,581.80
II	This card must be sent to the customer		12,852,755.90	11,944,986.88
	1. Deposit		12,852,755.90	11,944,986.88
	2. The petition must send other		-	-
III	Stocks sold with a repurchase agreement		-	-
IV	The invoice must be delivered originating from a securities deal		-	-
V	Other debts		672,690.72	674,393.38
	1. Interest and other outstanding expenses		496,089.83	426,625.33
	2. Account between head office and branch (in case of outstanding balance)		-	882.18
	3. Before the delay		-	-
	4. Other		176,600.89	246,885.87
VI	Capital and holdings are the capital of the Bank		903,003.02	782,960.68
	1. Registered capital		444,666.10	444,666.10
	2. Share value increase		(30,757.05)	(30,757.05)
	3. Reserve by law		29,243.44	29,243.44
	4. Bank expansion business		6,839.28	6,839.28
	5. Other reserves		9,918.81	9,918.81
	6. Mistakes from new valuation		94,029.78	94,029.78
	7. Provision for provisions		55,188.43	52,332.30
	8. Retained earnings		(61.91)	(61.91)
	9. Result in instance of approval		-	-
	10. Results of the year		293,936.14	176,749.93
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
TOTAL:			16,443,910.13	15,270,201.49

Vientiane Capital, Lao P.D.R, Date 05/10/2022

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INCOME STATEMENT
quarter III year 2022

Currency: ALL LAKm

Code	Item	Note	Amount	
			30-Sep-22	30-Jun-22
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		674,526.76	418,928.84
1.1	Interest and similar income from interbanks		2,597.39	1,642.83
1.2	Interest and similar income from customers		634,229.11	391,738.50
1.3	Interest from Securities sold under repurchase agreement		24,189.64	16,543.16
1.4	Interest from Securities for Sales landing		13,510.62	9,004.35
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(451,473.68)	(279,124.03)
2.1	Interest and similar expense for interbanks		(49,938.58)	(30,097.21)
2.2	Interest and similar expense for customers		(401,535.10)	(249,026.82)
2.3	Interest on Securities sold under repurchase agreement		-	-
2.4	Interest and 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		223,053.08	139,804.81
4	Income from Leasing		939.46	659.66
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		-	-
9	Fee and commission income		140,029.45	82,849.42
10	Fee and commission expense		(22,972.09)	(14,979.77)
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		128,107.95	88,224.17
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		469,157.85	296,558.29
B	OTHER INCOME AND EXPENSES			
15	Other operating income		425,685.28	264,371.98
16	Administration expenses		(89,298.00)	(59,349.39)
16.1	Payroll and other staff costs		(42,416.88)	(28,164.63)
16.2	Other administrative expenses		(46,881.12)	(31,184.76)
17	Depreciation and amortization charges		(21,747.20)	(14,436.94)
18	Other operating expenses		(442,241.09)	(281,339.40)
19	Net specific provision charges/reversal for loans to customers		74.07	99.74
19.1	Specific provision expenses for loans to customers		(362,029.34)	(178,653.40)
19.2	Reversal of specific provision for loans to customers		362,103.41	178,753.14
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(127,526.94)	(90,654.01)
IV	TOTAL PROFIT BEFORE TAX		341,630.91	205,904.28
21	Current enterprise income tax		(47,694.76)	(29,154.38)
V.	PROFIT AFTER TAX		293,936.15	176,749.90
C	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 Capital, Lao P.D.R, Date 05/10/2022

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