



Financial Report quarter IV year 2022

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

BALANCE SHEET
 quarter IV year 2022

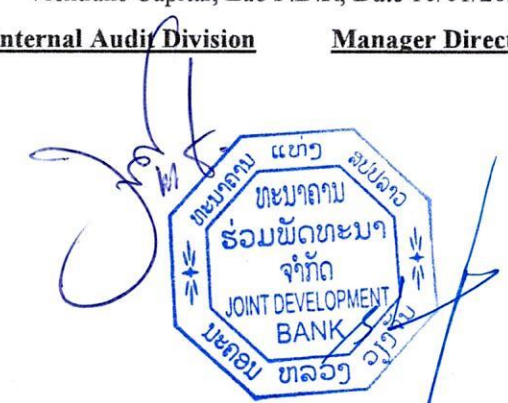
Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			31-Dec-22	30-Sep-22
I	Cash and deposits at the central bank		3,152,596.50	1,927,795.54
	1. Cash and hold it as ca		1,111,651.10	767,262.22
	2. Deposits at banks and financial institutions		2,040,945.40	1,160,533.32
II	The loan must be received from another bank and financial institution		712,004.79	291,878.94
III	Stock purchased with resale agreement		-	-
IV	Investment in securities		520,030.06	422,902.37
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		-	-
	3. Investment securities		515,730.06	418,602.37
V	Loans and advances to net clients		12,049,007.33	7,567,478.16
VI	Group / A investments, joint ventures and securities management activities		1,697.78	1,187.78
VII	Leasing - Purchase and lease finance		-	-
VIII	Net fixed assets		312,516.07	270,944.48
	1. SOC is buying and under construction		11,743.47	8,094.62
	2. The NCC does not exist		176,396.36	160,454.26
	3. There is an identity		115,342.61	93,309.37
	4. Leasehold right (NBV)		9,033.63	9,086.23
IX	Registered Capital deposited		-	-
X	Other assets		1,029,371.96	523,772.41
	1. Interest and other accrued income		218,090.61	107,978.45
	2. Account between head office and branch		-	-
	3. Before the delay		-	-
	4. Other		811,281.35	415,793.96
TOTAL:			17,777,224.49	11,005,959.68

Vientiane Capital, Lao P.D.R, Date 10/01/2023

Prepared
Accounting Division
Head of Credit Division
Internal Audit Division
Manager Director





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BALANCE SHEET
quarter IV year 2022

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			31-Dec-22	30-Sep-22
I	The letter must be sent to banks and other financial institutions		1,958,933.77	1,166,281.36
	1. Unlimited deposit		641,498.77	264,704.92
	2. Loans and other receipts		1,317,435.00	901,576.44
II	This card must be sent to the customer		14,155,054.39	8,740,467.33
	1. Deposit		14,155,054.39	8,740,465.83
	2. The petition must send other		-	1.50
III	Stocks sold with a repurchase agreement		-	-
IV	The invoice must be delivered originating from a securities deal		-	-
V	Other debts		725,552.26	415,105.08
	1. Interest and other outstanding expenses		536,818.09	286,954.27
	2. Account between head office and branch (in case of outstanding balance)		-	-
	3. Before the delay		-	-
	4. Other		188,734.17	128,150.81
VI	Capital and holdings are the capital of the Bank		937,684.07	684,105.93
	1. Registered capital		444,666.10	424,666.10
	2. Share value increase		(30,757.05)	(30,757.05)
	3. Reserve by law		29,243.44	15,564.88
	4. Bank expansion business		6,839.28	-
	5. Other reserves		9,918.81	5,994.32
	6. Mistakes from new valuation		94,029.78	94,029.78
	7. Provision for provisions		59,845.05	37,815.95
	8. Retained earnings		(61.91)	6.37
	9. Result in instance of approval		-	-
	10. Results of the year		323,960.57	136,785.58
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
TOTAL:			17,777,224.49	11,005,959.68

Vientiane Capital, Lao P.D.R, Date 10/01/2023

Prepared
Accounting Division
Head of Credit Division
Internal Audit Division
Manager Direct





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INCOME STATEMENT
quarter IV year 2022

Currency: ALL LAKm

Code	Item	Note	Amount	
			31-Dec-22	30-Sep-22
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		961,184.43	533,649.58
1.1	Interest and similar income from interbanks		3,809.25	1,266.62
1.2	Interest and similar income from customers		906,828.05	510,435.43
1.3	Interest from Securities sold under repurchase agreement		32,499.03	13,999.86
1.4	Interest from Securities for Sales landing		18,048.10	7,947.67
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(656,205.14)	(385,379.53)
2.1	Interest and similar expense for interbanks		(73,347.15)	(32,657.93)
2.2	Interest and similar expense for customers		(582,857.99)	(352,721.60)
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		304,979.29	148,270.05
4	Income from Leasing		1,031.01	835.74
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		203,180.92	155,566.55
10	Fee and commission expense		(36,484.34)	(15,388.85)
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		134,784.61	33,085.16
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+...14)		607,491.49	322,368.65
B	OTHER INCOME AND EXPENSES		-	-
15	Other operating income		593,868.50	328,752.71
16	Administration expenses		(155,033.96)	(106,125.25)
16.1	Payroll and other staff costs		(81,313.82)	(54,317.78)
16.2	Other administrative expenses		(73,720.14)	(51,807.47)
17	Depreciation and amortization charges		(29,712.60)	(27,882.02)
18	Other operating expenses		(618,781.79)	(345,307.10)
19	Net specific provision charges/reversal for loans to customers		(13,860.93)	157.60
19.1	Specific provision expenses for loans to customers		(562,731.80)	(14,456.93)
19.2	Reversal of specific provision for loans to customers		548,870.87	14,614.53
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(223,520.78)	(150,404.06)
IV	TOTAL PROFIT BEFORE TAX		383,970.71	171,964.59
21	Current enterprise income tax		(60,010.14)	(35,179.00)
V.	PROFIT AFTER TAX		323,960.57	136,785.59
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 10/01/2023

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Direc

20/10/2022



