Bank of the Lao PDR
Financial Institution Supervision Department

Micro-finance statistics 2012
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Preface

On behalf of the Financial Institutions Supervision Department of the Bank of Lao PDR, I am very proud to launch the first statistics report on the activities of the microfinance institutions established under the approvals of the Bank of Lao PDR. The report summarizes information regarding the growth of financial institutions, their activities and financial status, and observations to the microfinance system development in 2012. The Financial Institutions Supervision Department recognizes that statistics are very important and necessary. Therefore, the Department has actively made the efforts to produce a summary of information in the form of a statistic report on the information of financial institutions which are operating under the supervision of the Bank of Lao PDR. The establishment of the statistic report is to provide information and statistics concerning microfinance activities to the general public and the financial institutions.

The statistics magazine on microfinance institutions is a kind of document that provides information on activities of microfinance institutions in the Lao PDR. It provides information on financial status of microfinance institutions on a quarterly and annual basis. This enables financial institutions, students and microfinance Consultants to use the information for the purposes of research and for the development of the microfinance sector in the future.

This magazine is issued on an annual basis. If there are discrepancies in reporting, I, on behalf of the Financial Institutions Supervision Department, would like to apologize and I also seek for your kind contributions as to provide us with comments to be used as lessons and references for improvement in the next issues.

The Bank of the Lao PDR

Director of Financial Institutions
Supervision Department
I. OPERATIONS OF MICROFINANCE INSTITUTIONS IN 2012

The 2\textsuperscript{nd} congress of the Party Committee of the Bank of the Lao PDR is currently implementing banking system resolutions of the IX Congress of the Lao People’s Revolutionary Party. The microfinance sector is a work area to which the Party and state pay special attention by creating a specific policy aimed at creating favorable conditions and promoting the establishment of finance institutions, spurring on their growth in different forms of ownership, and ensuring their sustainability and security of depositors’ savings. The objectives are to support the implementation of the poverty reduction programme and to contribute to socio-economic development of Lao PDR, by giving people access to funding sources as well as easier access to financial services. Based on monitoring of the microfinance sector over the past year, it has been observed that the sector has seen development in many areas, both in terms of legislation, technical management and gradual growth of microfinance operators. The development is a result of collaboration of different authorities and sectors at different levels, ranging from policy makers, management, executors, and coordinating links, which have been developed systematically. The Bank of the Lao PDR also pays attention to strengthening the promotion and management of support for other sectors and co-operates with different stakeholders. Development of the microfinance sector in general draws more funds from the informal financial system to the formal one and allows for greater access to financial services. Members of a union system are more liable, thus involving local people in development activities and forging their strong unity.

1.1. Development and Promotion of Microfinance in the Lao PDR

Financial institutions are a major element in the finance sector under the management of the Bank of the Lao PDR, these include: commercial banks, financial institutions and non-bank financial institutions. Microfinance institutions have been operating actively in Lao P.D.R. for the past 20 years. Those microfinance institutions that have emerged significantly since 1987 are institutions that provide deposit services, savings and credit unions, village funds, saving and credit groups, and others. These financial institutions are offshoots of the finance sector and a major instrument for the elimination of poverty of the people. These institutions are being promoted and managed properly to ensure their growth, strength, security and sustainability.

The development of microfinance in the Lao PDR started in the 1990s when the country opened up and evolved to a market economy. Now there is a decree on microfinance institutions, serving as a business reference for the institutions in their microfinance operations. The Bank of the Lao PDR is an organisation that maintains international co-operation and supports bilateral and multilateral international organisations in the creation of credit projects and revolving village funds. Since 1996 over 20 international organisations have been engaged in provision of rural credit funds in 17 provinces of the country.

In 2010 the Bank of the Lao PDR set up the Department of Financial Institution Management to manage and render support to microfinance institutions across the country, develop regulations and rules and decrees for the management of microfinance institutions, promote training for microfinance institutions, and develop technical staff’s
skills in financial institution management. The Department is also responsible for co-operating with international organisations in developing the management of rural finance and microfinance at the Bank of the Lao PDR. At the moment, there is co-operation with the Access to Finance for the Poor (AFP) project, Making access to finance more inclusive for poor people (MAFIPP), and (DGRV) Project in Southeast Asia. These co-operation projects are aimed at increasing people’s accessibility to finance and developing and strengthening the microfinance sector in the Lao PDR.

1.2 Environment and Challenges for Microfinance Institutions

In parallel with the economic growth of the Lao PDR and the regional economic recovery in general, there was substantial growth in microfinance institutions from 42 in 2011 to 54 in 2012. Overall, 2012 sees many favourable factors for development and growth of the microfinance sector. Meanwhile there were also challenges affecting the business operation of the microfinance sector, for example funding sources, administration, staff and other factors, which may affect investment and development of the microfinance sector in the Lao PDR.

- Facilities for the development of microfinance and rural finance institutions include the policy of the Party and government for the promotion of the microfinance and rural finance businesses to achieve growth and stability and to protect clients. On the other hand, the microfinance sector is a fledgling industry and does not see much competition, which is a good opportunity for growth in the sector. The risk control and management of the microfinance institutions is satisfactorily handled. The issuance of licenses to finance institutions is carried out in line with the procedures of the decree on microfinance institutions. In 2012, twelve new licenses were issued to; four new deposit-taking microfinance institutions, six non-deposit taking microfinance institutions, and two Saving and Credit Unions.

- The main challenge to the microfinance sector is the constraint on funding sources and human resources. The credit services which operate in a similar way to those of commercial banks, financial institutions and non-formal finance system are another challenge which has a direct impact on the microfinance sector. This increases the costs of operation of microfinance institutions each year. Though the credit services of microfinance institutions develop in different forms they still cannot meet demand of people and groups of rural low-income earners who are the main target of the microfinance service. Risk management of the microfinance institutions is mostly managed through compliance with the Bank of the Lao PDR’s regulations, but there are some institutions unable to observe the regulations properly. The management and administration of microfinance institutions are not always sufficient and often staff lack technical experience. These factors constitute challenges and impede the development of the microfinance sector.
II. ACHIEVEMENTS OF MICROFINANCE INSTITUTIONS IN 2012

2.1 Growth of Microfinance Institutions

In 2012 there were 54 microfinance institutions under the management of the Bank of the Lao PDR, including 13 deposit-taking microfinance institutions – 4 more over 2011’s, (accounting for 24% of total MFIs); 21 non-deposit taking microfinance institutions – 6 more over 2011’s, (accounting for 39% of MFIs); and 20 Saving and Credit Unions – 2 more over 2011’s (accounting for 37% of MFIs). Most of these institutions are located in Vientiane Capital and in the central populous regions where growth in economic development and infrastructure is better than other regions. The northern region had one deposit-taking microfinance institution, nine non-deposit taking microfinance institutions, and seven Saving and Credit Unions, totaling 17, up by four over 2011’s (accounting for 23% of the national total). The central region had 12 deposit-taking microfinance institutions, nine non-deposit taking microfinance institutions, and nine Saving and Credit Unions, totaling 30, a rise of five compared to 2011’s (accounting for 16% of the national total). The southern region had no deposit-taking microfinance institution, two non-deposit taking microfinance institutions, and five Saving and Credit Unions, totaling seven, up by three over 2011’s (accounting for 41%).

Illustration 1: Growth of microfinance institutions

Remarks: DTMFI (deposit-taking microfinance institutions), NDTMFI (non-deposit taking microfinance institutions), SCU (saving and credit unions)
Source: the Bank of the Lao PDR
2.2 Financial Status of Microfinance Institutions

In 2012 microfinance institutions enjoy better operations, both in terms of quantity and quality. They have total asset of 153 billion kip, up by 20 billion kip over 2011’s (15% growth); total funds of 48 billion kip, down by 2 billion kip compared to 2011’s (4.6% growth); total debts of 105 billion kip, up by 19 billion kip over 2011’s (22% growth); total deposits of 88 billion kip, up by 28 billion kip over 2011’s (47% growth); total credits (loans) of 103 billion kip, up by 10 billion kip over 2011’s (11% growth). MFIs in total had 52,111 depositors, up by 2,969 over 2011’s, (6% increase); 29,018 borrowers, up by 1,948 over 2011’s (10% increase). By the 2012 figures, it is noted that the microfinance institutions sees better business operations than in 2011.

Illustration 2: Financial status of microfinance institutions (in billion kip)

Remark: The above figures are collected from reports of the microfinance institutions. There are some that cannot give their reports.

Source: Bank of the Lao PDR

Microfinance institutions have 88 billion kip of savings, up by 28 billion kip over 2011’s (47% growth); 103 billion kip worth of loans, up by 10 billion kip over 2011’s (10% growth). The figures of savings and loans in 2012 indicate the capacity of the microfinance institutions in attracting and releasing loans to members and clients. The ratio of savings and loans is at an acceptable level but control is needed to avoid non-productive loans.
The operation of microfinance institutions in 2012 bears good result if compared to that of 2011. Their total income amounts to 42 billion kip, up by 18 billion kip (43% growth). Their expenses amount to 37 billion kip, a rise of 19 billion kip over 2011’s (51% growth). These figures indicate their much improved financial operations, having average profit of 77 million kip, a rise of 33 million kip over 2011’s (76% increase). The deposit-taking microfinance institutions have 25 billion kip worth of total income, up by 11.5 billion kip over 2011’s (46% growth). Their expenses total 24 billion kip, a rise of over 13 billion kip over 2011’s (56% growth). The non-deposit taking microfinance institutions have 9.61 billion kip of income, up by 4.2 billion kip over 2011’s (43% growth); and 7 billion kip of expenses, up by 3.2 billion kip over 2011’s (45% growth). The Saving and Credit Unions have 7 billion kip worth of income, up by 2.6 billion kip over 2011’s (40% growth).

Illustration 3: Achievement of microfinance institutions (in billion kip)

Remark: The above figures are the numbers of income and expenses collected from the reports of the majority of microfinance institutions. Still there are some institutions unable to give their reports. Source: Bank of the Lao PDR

Employment is a policy to which the Party and government pays close attention to. Microfinance is a sector that creates jobs for society, particularly people in remote areas. In 2012, microfinance institutions recruit 664 staffs, including 317 female, accounting for 49% of the total recruits. The recruits by these institutions in the northern region amount to 182, including 78 female, accounting for 12% of the total recruits. Of the recruitment, the deposit-taking microfinance institutions employ nine people, including four female, accounting for 1% of the total recruitment. The Saving and Credit Unions recruit 57 people, including 19 female, accounting for 3% of the total recruitment. The non-deposit taking microfinance institutions recruit 116 people, including 55 female, accounting for 8% of the total recruits.
The recruits in the central region amount to 418, including 223 female, accounting for 34% of the total recruits. Of the recruits, the deposit-taking microfinance institutions employ 272 recruits, including 154 female, accounting for 23% of the total recruits. The Saving and Credit Unions take in 118 recruits, including 59 female, accounting for 9% of the total recruits. The non-deposit taking microfinance institutions employ 28 people, including 10 female, accounting for 2% of the total recruits. The institutions in the southern region employ 64 people, including 16 female, accounting for 2% of the total recruits. Of the recruits, the Saving and Credit Unions take in 50 recruits, including 11 female, accounting for 2% of the total recruits. The non-deposit taking microfinance institutions employ 14 people, including 5 female, accounting for 1% of the total recruits.

III. FINANCIAL OPERATIONS OF MICROFINANCE INSTITUTIONS

3.1 Deposits and Loans of Deposit-Taking Microfinance Institutions

In 2012, the deposit-taking microfinance institutions have mobilized 57 billion kip worth of deposits from clients, up by 22 billion kip over 2011, accounting for 62% increase; released 58 billion kip worth of loans, up by 22 billion kip over 2011, accounting for 69% increase.

Illustration 4: Deposits and loans of deposit-taking microfinance institutions (in billion kip)

Remark: The above figures are collected from reports of the deposit-taking microfinance institutions. There are some institutions that cannot give the reports. Source: Bank of the Lao PDR
3.2 Compulsory Savings, Shares, and Loans of Non-Deposit Taking Microfinance institutions

The non-deposit taking microfinance institutions have 17.5 billion kip worth of compulsory savings, up by 4.6 billion kip over 2011’s, (accounting for 36% increase); and 22.4 billion kip of loans, up by 5.3 billion kip over 2011’s, (accounting for 31% increase).

Illustration 5: Compulsory savings, shares and loans of non-deposit taking microfinance institutions (in billion kip)

Remark: The above figures are collected from the reports of non-deposit taking microfinance institutions. But there are some non-deposit taking microfinance institutions that cannot give the reports.
Source: Bank of the Lao PDR

The non-deposit taking microfinance institutions are finance institutions that cannot mobilize deposits from people. The info about compulsory savings shown in the above illustration is the compulsory savings deposited by its members with finance institutions on a voluntary basis, which is different from the micro deposits.
### 3.3 Savings, Shares and Loans of Members of Saving and Credit Unions

The Saving and Credit Unions are finance institutions that provide services of compulsory savings and release loans to internal members. In 2012 their savings amount to 13.9 billion kip, down by 1.5 billion kip compared to 2011’s, accounting for 10% decrease. The unions have 21 billion kip worth of loans, down by 7.7 billion kip compared to 2011’s, accounting for 27% decrease. Their members’ shares total 13.3 billion kip, down by 0.08 billion kip compared to 2011’s, accounting for 5% decrease. The decline in these figures is attributed to the fact that in 2012 the reports by the Saving and Credit Unions to the Bank of the Lao PDR are not made by all. (There are some missing). That is why the figures are less.

**Illustration 6: Savings, shares and loans of Saving and Credit Unions (in billion kip)**

Remark: The figures are numbers collected from reports of Saving and Credit Unions. But there are some unions that cannot give their reports.  
Source: Bank of the Lao PDR.

### 3.4 Clients of Deposit-Taking Microfinance Institutions

The mobilization of clients’ savings by the microfinance institutions is relatively improved. In 2012 the institutions have 30,630 depositors, up by 6,696 over 2011’s, accounting for 28% increase; 11,994 borrowers, up by 3,020 over 2011’s, accounting for 33% increase.
3.5 Clients of Non-Deposit Taking Microfinance Institutions

The number of compulsory depositors of the non-deposit taking microfinance institutions in 2012 amounts to 7,516 down by 8,116 compared to 2011’s, accounting for 108% decrease. The number of borrowers totals 5,201, down by 1,818 if compared to 2011’s, accounting for 35% decrease. The decline in the numbers of the compulsory depositors and borrowers is due to the fact that the figures used for the comparison are derived from the data collection system in 2012. While the figures used for the year 2011 were derived from the survey, thus leaving a significant variation. Another reason for decline is because some non-deposit taking microfinance institutions had applied to turn into a deposit-taking microfinance institutions.
Illustration 8: Number of compulsory depositors and borrowers of non-deposit taking microfinance institutions

Remark: The above figures are collected from reports of the deposit-taking microfinance institutions. There are some that cannot give the reports.
Source: Bank of the Lao PDR

Illustration 9: Number of members of Saving and Credit Unions

Remark: The above figures are the number of depositors and borrowers collected from the reports of the Saving and Credit Unions. But some credit unions cannot give their reports.
Source: Bank of the Lao PDR.
3.6 Members of Saving and Credit Unions

Saving members of Saving and Credit Unions in 2012 amount to 13,965, up by 4,389 over 2011’s, accounting for 45% increase. Loan members total 3,823, up by 746 over 2011’s, accounting for 24% increase.

IV. DEVELOPMENT OF MICROFINANCE INSTITUTIONS IN 2013

Taking into account global competition, foreign relations, progress of development in different domains and integration of regions in the world are both challenges and opportunities for the Lao PDR to accelerate the socio-economic development and achieve the goal of leaving the status of least developed countries by 2020.

The investment in the microfinance sector in the Lao PDR sees a rising tendency each year. Requests for the registration of microfinance institutions with the Bank of the Lao PDR are growing. Social attention to the development of this sector has improved. International organizations also have interest in giving support to the development of the microfinance sector of the Lao PDR to be a strong and sustainable industry. These factors will be a push for a developed microfinance sector in the future.

It is noted that the development of microfinance in the Lao PDR is starting to see high competition. Therefore, microfinance institutions need to develop themselves to be competitive and sustainably viable, for example; good administration and management, and the introduction of modern and thorough services to target customers who can increase profit in their microfinance institutions. These are significant challenges for microfinance institutions in the Lao PDR at present.

The Bank of the Lao PDR will focus on improving, tackling and working out guidelines and plans according to its roles and tasks in areas as follows:

1. Play a liable role in studying, formulating, and developing legislation to ensure quality, sufficiency and bring into accordance the trends of the global microfinance sector so that the management and administration of microfinance institutions can introduce modern services to Lao PDR, for example new financial products such as financial services via mobile phones.

2. Pay attention to the existing rules and regulations so that they are concise and complete, to improve enforcement of regulations and to adopt international standards in different areas in parallel with the dissemination of information and the provision of technical training. A campaign will be launched to encourage finance institutions and funds to register themselves with the Bank of the Lao PDR.

3. Accelerate the training and upgrade management technicians in parallel with development of tools, adopt manuals on the management of quick audits, and desk audits to approach international standards.
4. Supplement the co-coordinating link between the Bank of the Lao PDR and its branches, and related authorities from the central to local level, on the basis of holding at least two joint meetings of review each year. This is aimed at strengthening (the institutions) and forging a unanimous understanding.

5. In collaboration with international donor(s), implement the existing co-operation projects and programmes. Meanwhile, further maintain relations and co-operation and solicit aid from parties or other international organizations, particularly in terms of technical expertise and medium- and long-term funding source with favourable conditions for the financing of revolving funds for the operation of standard finance institutions.

6. Promote the development of advanced curriculum of microfinance at the Banking Institute and short-term vocational curriculum of microfinance together with the microfinance group.
Table 1: 2012 Balance Sheet of MFIs

<table>
<thead>
<tr>
<th></th>
<th>DTMFI</th>
<th>SCU</th>
<th>NDTMFI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>22,046,970.662</td>
<td>8,215,483.125</td>
<td>6,976,822.140</td>
<td>37,239,275.927</td>
</tr>
<tr>
<td>Loan outstanding</td>
<td>55,507,887.656</td>
<td>20,467,500.519</td>
<td>22,485,436.605</td>
<td>98,460,824.780</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>4,133,529.038</td>
<td>1,485,019.779</td>
<td>2,287,951.339</td>
<td>7,906,500.156</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>84,359,154.127</td>
<td>32,646,317.510</td>
<td>36,770,470.662</td>
<td>153,775,942.299</td>
</tr>
<tr>
<td>Loan from external source</td>
<td>8,930,135.000</td>
<td>1,729,505.225</td>
<td>1,181,316.438</td>
<td>11,840,956.663</td>
</tr>
<tr>
<td>Deposits of members</td>
<td>52,121,194.974</td>
<td>14,217,989.058</td>
<td>17,570,800.152</td>
<td>83,909,984.184</td>
</tr>
<tr>
<td>Others</td>
<td>2,299,843.563</td>
<td>1,554,164.663</td>
<td>5,838,505.279</td>
<td>9,692,513.505</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>63,351,173.537</td>
<td>17,501,658.946</td>
<td>24,590,621.869</td>
<td>105,443,454.352</td>
</tr>
<tr>
<td>Shares</td>
<td>14,945,552.758</td>
<td>13,340,292.699</td>
<td>3,401,469.402</td>
<td>31,687,314.859</td>
</tr>
<tr>
<td>Reserves</td>
<td>495,166.148</td>
<td>672,934.758</td>
<td>163,853.000</td>
<td>1,331,953.906</td>
</tr>
<tr>
<td>Grants</td>
<td>5,850,669.697</td>
<td>1,132,811.201</td>
<td>4,931,898.426</td>
<td>11,915,379.324</td>
</tr>
<tr>
<td>Cumulated profits</td>
<td>(1,169,875.669)</td>
<td>(718,743.669)</td>
<td>1,157,624.758</td>
<td>(730,994.580)</td>
</tr>
<tr>
<td>Payment of dividends</td>
<td>-</td>
<td>133,609.003</td>
<td>111,261.061</td>
<td>244,870.064</td>
</tr>
<tr>
<td>Profit / loss in current year</td>
<td>886,467.656</td>
<td>583,754.572</td>
<td>2,413,742.146</td>
<td>3,883,964.374</td>
</tr>
<tr>
<td>Capitals</td>
<td>21,007,980.590</td>
<td>15,144,658.564</td>
<td>12,179,848.793</td>
<td>48,332,487.947</td>
</tr>
<tr>
<td><strong>Total arrears and Capitals</strong></td>
<td>84,359,154.127</td>
<td>32,646,317.510</td>
<td>36,770,470.662</td>
<td>153,775,942.299</td>
</tr>
</tbody>
</table>

**Remarks:** The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.

**Source:** The Bank of Lao PDR
Table 2: 2012 Income Statements of MFIs

<table>
<thead>
<tr>
<th></th>
<th>DTMFI</th>
<th>SCU</th>
<th>NDTMFI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interests</td>
<td>23,629,412.654</td>
<td>6,391,432.823</td>
<td>7,842,863.910</td>
<td>37,863,709.387</td>
</tr>
<tr>
<td>Non-interest income</td>
<td>1,051,135.873</td>
<td>430,827.413</td>
<td>641,380.584</td>
<td>2,123,343.870</td>
</tr>
<tr>
<td>Extra-ordinary items</td>
<td>239,707.546</td>
<td>208,822.217</td>
<td>1,127,097.889</td>
<td>1,575,627.652</td>
</tr>
<tr>
<td>Total Incomes</td>
<td>24,920,256.073</td>
<td>7,031,082.453</td>
<td>9,611,342.383</td>
<td>41,562,680.909</td>
</tr>
<tr>
<td>Interest related Cost</td>
<td>6,182,414.725</td>
<td>1,206,723.718</td>
<td>1,610,975.211</td>
<td>9,000,113.654</td>
</tr>
<tr>
<td>Operating Cost</td>
<td>14,826,688.182</td>
<td>5,557,162.473</td>
<td>5,488,084.956</td>
<td>25,871,935.611</td>
</tr>
<tr>
<td>Loan Loss Provision</td>
<td>2,748,074.090</td>
<td>(316,558.310)</td>
<td>91,340.070</td>
<td>2,522,855.850</td>
</tr>
<tr>
<td>Total Expenditures</td>
<td>23,757,176.997</td>
<td>6,447,327.881</td>
<td>7,190,400.237</td>
<td>37,394,905.115</td>
</tr>
<tr>
<td>Profit before tax</td>
<td>1,163,079.076</td>
<td>583,754.572</td>
<td>2,420,942.146</td>
<td>4,167,775.794</td>
</tr>
<tr>
<td>Tax</td>
<td>276,611.420</td>
<td>-</td>
<td>7,200.000</td>
<td>283,811.420</td>
</tr>
<tr>
<td>Net Profit</td>
<td>886,467.656</td>
<td>583,754.572</td>
<td>2,413,742.146</td>
<td>3,883,964.374</td>
</tr>
</tbody>
</table>

Remarks: The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.
Source: The Bank of Lao PDR
Table 3: Capitals of MFIs

<table>
<thead>
<tr>
<th></th>
<th>DTMFI</th>
<th>SCU</th>
<th>NDTMFI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserve</td>
<td>495.166.148</td>
<td>672.934.758</td>
<td>22.485.436.605</td>
<td>23.653.537.511</td>
</tr>
<tr>
<td>Grants</td>
<td>5.850.669.697</td>
<td>1.132.811.201</td>
<td>2.287.951.339</td>
<td>9.271.432.237</td>
</tr>
<tr>
<td>Accumulated profits</td>
<td>(1.169.875.669)</td>
<td>(718.743.669)</td>
<td>5.020.260.578</td>
<td>3.131.641.240</td>
</tr>
<tr>
<td>Dividend payment</td>
<td></td>
<td>133.609.003</td>
<td>36.770.470.662</td>
<td></td>
</tr>
<tr>
<td>Profit/Loss in current year</td>
<td>886.467.656</td>
<td>583.754.572</td>
<td>1.181.316.438</td>
<td>2.651.538.666</td>
</tr>
<tr>
<td>Total Capitals</td>
<td>21.007.980.590</td>
<td>15.144.658.564</td>
<td>12.179.848.793</td>
<td>48.332.487.947</td>
</tr>
</tbody>
</table>

Remarks: The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.
Source: The Bank of Lao PDR
### Table 4: Deposits of MFIs

<table>
<thead>
<tr>
<th>Deposits Information</th>
<th>DTMFI</th>
<th>SCU</th>
<th>NDTMFI</th>
<th>Total   (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providers with saving products</td>
<td>13</td>
<td>21</td>
<td>20</td>
<td>54</td>
</tr>
<tr>
<td>Depositors</td>
<td>30.630</td>
<td>13.965</td>
<td>7.516</td>
<td>52.111</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>59%</td>
<td>27%</td>
<td>14%</td>
<td>100%</td>
</tr>
<tr>
<td>Average Depositors per MFI</td>
<td>2.356</td>
<td>665</td>
<td>376</td>
<td>965</td>
</tr>
<tr>
<td>Total Deposits (Kip)</td>
<td>57.106.177.820</td>
<td>13.912.601.158</td>
<td>17.500.484.252</td>
<td>88.519.263.230</td>
</tr>
<tr>
<td>Percentage (%)</td>
<td>65%</td>
<td>16%</td>
<td>20%</td>
<td>100%</td>
</tr>
<tr>
<td>Average Deposits per MFI (Kip)</td>
<td>4.392.782.909</td>
<td>662.504.817</td>
<td>875.024.213</td>
<td>1.639.245.615</td>
</tr>
<tr>
<td>Average Deposits per person (Kip)</td>
<td>1.864.387</td>
<td>996.248</td>
<td>2.328.431</td>
<td>1.698.668</td>
</tr>
<tr>
<td>Providers sharing the profits</td>
<td>-</td>
<td>133.609.003</td>
<td>111.261.061</td>
<td>244.870.064</td>
</tr>
</tbody>
</table>

**Remarks:** The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.

**Source:** The Bank of Lao PDR
Table 5: Deposits by regions of the country

<table>
<thead>
<tr>
<th>Region</th>
<th>DTMFI</th>
<th>SCU</th>
<th>NDTMFI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central</td>
<td>49.933.541.692</td>
<td>6.775.733.140</td>
<td>618.033.000</td>
<td>57.327.307.832</td>
</tr>
<tr>
<td>South</td>
<td>5.421.368.628</td>
<td>4.856.126.949</td>
<td>24.453.000</td>
<td>10.301.948.577</td>
</tr>
<tr>
<td>Total</td>
<td>57.106.177.820</td>
<td>13.912.601.158</td>
<td>17.500.484.252</td>
<td>88.519.263.230</td>
</tr>
</tbody>
</table>

Remarks: The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.
Source: The Bank of Lao PDR

Table 6: Clients/ Customers of MFIs

<table>
<thead>
<tr>
<th>Region</th>
<th>DTMFI</th>
<th>SCU</th>
<th>NDTMFI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number (%)</td>
<td>Number (%)</td>
<td>Number (%)</td>
<td>Number (%)</td>
</tr>
<tr>
<td>North</td>
<td>2.554 5</td>
<td>1.501 3</td>
<td>6.862 13</td>
<td>10.917 21</td>
</tr>
<tr>
<td>Central</td>
<td>28.076 54</td>
<td>8.555 17</td>
<td>652 1</td>
<td>37.283 72</td>
</tr>
<tr>
<td>South</td>
<td>-</td>
<td>3.909 7</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>30.630 59</td>
<td>13.965 27</td>
<td>7.516 14</td>
<td>52.111 100</td>
</tr>
</tbody>
</table>

Source: The Bank of Lao PDR
Table 7: Total loans released in mid 2012 in different activities

<table>
<thead>
<tr>
<th>Loan purpose</th>
<th>DTMFI</th>
<th>SCU</th>
<th>NDTMFI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>6,750,145,834</td>
<td>7,059,105,209</td>
<td>4,983,756,047</td>
<td>18,793,007,090</td>
</tr>
<tr>
<td>Business and trade</td>
<td>28,552,870,831</td>
<td>12,565,587,043</td>
<td>13,397,086,728</td>
<td>54,515,544,602</td>
</tr>
<tr>
<td>Service</td>
<td>7,789,438,500</td>
<td>733,464,000</td>
<td>809,768,000</td>
<td>9,332,670,500</td>
</tr>
<tr>
<td>Transport</td>
<td>36,403,000</td>
<td>-</td>
<td>173,000,000</td>
<td>209,403,000</td>
</tr>
<tr>
<td>Construction</td>
<td>774,600,000</td>
<td>-</td>
<td>392,620,000</td>
<td>1,167,220,000</td>
</tr>
<tr>
<td>Household / Family</td>
<td>11,173,288,215</td>
<td>254,979,025</td>
<td>3,278,986,900</td>
<td>14,707,254,140</td>
</tr>
<tr>
<td>Others</td>
<td>3,330,152,637</td>
<td>504,367,851</td>
<td>552,319,000</td>
<td>4,386,839,488</td>
</tr>
<tr>
<td>Total Loans</td>
<td>58,406,899,017</td>
<td>21,117,503,128</td>
<td>23,587,536,675</td>
<td>103,111,938,820</td>
</tr>
</tbody>
</table>

Remarks: The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.
Source: The Bank of Lao PDR

Table 8: Borrowers by regions of the country

<table>
<thead>
<tr>
<th>Region</th>
<th>DTMFI Number</th>
<th>DTMFI Percentage</th>
<th>SCU Number</th>
<th>SCU Percentage</th>
<th>NDTMFI Number</th>
<th>NDTMFI Percentage</th>
<th>Total Number</th>
<th>Total Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>North</td>
<td>628</td>
<td>5%</td>
<td>622</td>
<td>16%</td>
<td>4,611</td>
<td>89%</td>
<td>5,861</td>
<td>28%</td>
</tr>
<tr>
<td>Central</td>
<td>11,366</td>
<td>95%</td>
<td>2,220</td>
<td>58%</td>
<td>577</td>
<td>11%</td>
<td>14,163</td>
<td>67%</td>
</tr>
<tr>
<td>South</td>
<td>-</td>
<td>0%</td>
<td>981</td>
<td>26%</td>
<td>13</td>
<td>0%</td>
<td>994</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>11,994</td>
<td>100%</td>
<td>3,823</td>
<td>100%</td>
<td>5,201</td>
<td>100%</td>
<td>21,018</td>
<td>100%</td>
</tr>
</tbody>
</table>

Remarks: The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.
Source: The Bank of Lao PDR
Table 9: Employments of MFIs

<table>
<thead>
<tr>
<th>Region</th>
<th>DTMFI</th>
<th></th>
<th>SCU</th>
<th></th>
<th>NDTMFI</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Female (%)</td>
<td>Number</td>
<td>Female (%)</td>
<td>Number</td>
<td>Female (%)</td>
<td>Number</td>
<td>Female (%)</td>
</tr>
<tr>
<td>North</td>
<td>9</td>
<td>4 (1)</td>
<td>57</td>
<td>19 (3)</td>
<td>116</td>
<td>55 (8)</td>
<td>182</td>
<td>78 (12)</td>
</tr>
<tr>
<td>Central</td>
<td>272</td>
<td>154 (23)</td>
<td>118</td>
<td>59 (9)</td>
<td>28</td>
<td>10 (2)</td>
<td>418</td>
<td>223 (34)</td>
</tr>
<tr>
<td>South</td>
<td>-</td>
<td>-</td>
<td>50</td>
<td>11 (2)</td>
<td>14</td>
<td>5 (1)</td>
<td>64</td>
<td>16 (3)</td>
</tr>
<tr>
<td>Total</td>
<td>281</td>
<td>158 (24)</td>
<td>225</td>
<td>89 (14)</td>
<td>158</td>
<td>70 (11)</td>
<td>664</td>
<td>317 (49)</td>
</tr>
</tbody>
</table>

Source: The Bank of Lao PDR
Table 10: Financial status of MFIs

<table>
<thead>
<tr>
<th>Description</th>
<th>QIV/2011</th>
<th>QIV /2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deposit taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assets</td>
<td>59.687,56</td>
<td>84.359,15</td>
</tr>
<tr>
<td>Liabilities</td>
<td>42.921,16</td>
<td>63.351,17</td>
</tr>
<tr>
<td>Capitals</td>
<td>16.766,40</td>
<td>21.007,98</td>
</tr>
<tr>
<td>Deposit</td>
<td>35.136,82</td>
<td>57.106,18</td>
</tr>
<tr>
<td>Loan</td>
<td>36.555,94</td>
<td>58.406,90</td>
</tr>
<tr>
<td>Saving Clients (Persons)</td>
<td>23.934</td>
<td>30.630</td>
</tr>
<tr>
<td>Loan Client (Persons)</td>
<td>8.974</td>
<td>11.994</td>
</tr>
<tr>
<td><strong>Saving and Credit Union (SCU)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assets</td>
<td>40.330,16</td>
<td>32.646,32</td>
</tr>
<tr>
<td>Liabilities</td>
<td>22.877,51</td>
<td>17.501,66</td>
</tr>
<tr>
<td>Capitals</td>
<td>17.452,65</td>
<td>15.144,66</td>
</tr>
<tr>
<td>Deposit</td>
<td>9.591,32</td>
<td>13.912,60</td>
</tr>
<tr>
<td>Loan</td>
<td>31.025,02</td>
<td>21.117,50</td>
</tr>
<tr>
<td>Saving Clients (Persons)</td>
<td>9.576</td>
<td>13.965</td>
</tr>
<tr>
<td>Loan Client (Persons)</td>
<td>3.077</td>
<td>3.823</td>
</tr>
<tr>
<td><strong>Non-Deposit Taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assets</td>
<td>36.967,69</td>
<td>36.770,47</td>
</tr>
<tr>
<td>Liabilities</td>
<td>20.506,86</td>
<td>24.590,62</td>
</tr>
<tr>
<td>Capitals</td>
<td>16.460,83</td>
<td>12.179,85</td>
</tr>
<tr>
<td>Deposit</td>
<td>15.319,27</td>
<td>17.500,48</td>
</tr>
<tr>
<td>Loan</td>
<td>25.462,51</td>
<td>23.587,54</td>
</tr>
<tr>
<td>Saving Clients (Persons)</td>
<td>15.632</td>
<td>7.516</td>
</tr>
<tr>
<td>Loan Client (Persons)</td>
<td>7.019</td>
<td>5.201</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td>136.985,41</td>
<td>153.775,94</td>
</tr>
<tr>
<td>Assets</td>
<td>86.305,53</td>
<td>105.443,45</td>
</tr>
<tr>
<td>Liabilities</td>
<td>50.679,88</td>
<td>48.332,49</td>
</tr>
<tr>
<td>Deposit</td>
<td>60.047,41</td>
<td>88.519,26</td>
</tr>
<tr>
<td>Loan</td>
<td>93.043,47</td>
<td>103.111,94</td>
</tr>
<tr>
<td>Saving Clients / Members (persons)</td>
<td>49.142</td>
<td>52.111</td>
</tr>
<tr>
<td>Loan Clients / Members (persons)</td>
<td>19.070</td>
<td>21.018</td>
</tr>
</tbody>
</table>

**Remarks:** The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.

**Source:** The Bank of Lao PDR
### Table 11: Liabilities of MFIs

<table>
<thead>
<tr>
<th>Items</th>
<th>Q IV/2011</th>
<th>Q IV/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deposit Taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>42,921,16</td>
<td>63,351,17</td>
</tr>
<tr>
<td>Ratio of total liabilities (%)</td>
<td>49,73</td>
<td>60,08</td>
</tr>
<tr>
<td>Growth of total liabilities (%)</td>
<td>101,96</td>
<td>47,60</td>
</tr>
<tr>
<td><strong>Saving and Credit Union</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>22,877,51</td>
<td>17,501,66</td>
</tr>
<tr>
<td>Ratio of total liabilities (%)</td>
<td>26,51</td>
<td>16,60</td>
</tr>
<tr>
<td>Growth of total liabilities (%)</td>
<td>7,78</td>
<td>(23,50)</td>
</tr>
<tr>
<td><strong>Non-Deposit Taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>20,506,86</td>
<td>24,590,62</td>
</tr>
<tr>
<td>Ratio of total liabilities (%)</td>
<td>23,76</td>
<td>23,32</td>
</tr>
<tr>
<td>Growth of total liabilities (%)</td>
<td>46,32</td>
<td>19,91</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>86,305,53</td>
<td>105,443,45</td>
</tr>
<tr>
<td>Ratio of total liabilities (%)</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Growth rate of total liabilities (%)</td>
<td>52,77</td>
<td>22,7</td>
</tr>
</tbody>
</table>

**Remarks:** The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs, which have not been able to submit their reports.

*The growth rate is compared year by year

*The decrease in SCU’s capitals was because of the fact that some SCUs had become microfinance institutions

**Source:** The Bank of Lao PDR
Table 12: Capitals of MFIs  

<table>
<thead>
<tr>
<th>Items</th>
<th>Q IV/2011</th>
<th>Q IV/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deposit Taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capitals</td>
<td>16.766,40</td>
<td>21.007,98</td>
</tr>
<tr>
<td>Ratio of Capitals (%)</td>
<td>33.08</td>
<td>43.47</td>
</tr>
<tr>
<td>Growth Rate of Capitals (%)</td>
<td>129.53</td>
<td>25.30</td>
</tr>
<tr>
<td><strong>Saving and Credit Unions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capitals</td>
<td>17.452,65</td>
<td>15.144,66</td>
</tr>
<tr>
<td>Ratio of Capitals (%)</td>
<td>34.44</td>
<td>31.33</td>
</tr>
<tr>
<td>Growth Rate of Capitals (%)</td>
<td>(45.49)</td>
<td>(13.22)</td>
</tr>
<tr>
<td><strong>Non-Deposit Taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capitals</td>
<td>16.460,83</td>
<td>12.179,85</td>
</tr>
<tr>
<td>Ratio of Capitals (%)</td>
<td>32.48</td>
<td>25.20</td>
</tr>
<tr>
<td>Growth Rate of Capitals (%)</td>
<td>88.19</td>
<td>(26.01)</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>50.679,88</td>
<td>48.332,49</td>
</tr>
<tr>
<td>Ratio of total liabilities (%)</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Growth rate of total liabilities (%)</td>
<td>16.766,40</td>
<td>21.007,98</td>
</tr>
</tbody>
</table>

Remarks: The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.

* The growth rate is compared year by year

* The decrease in SCU’s capitals was because of the fact that some SCUs had become microfinance institutions

Source: The Bank of Lao PDR
Table 13: Clients / Members with Deposits and Loans

<table>
<thead>
<tr>
<th>Items</th>
<th>Q IV/2011</th>
<th>Q IV/2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deposit Taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>23.934</td>
<td>30.630</td>
</tr>
<tr>
<td></td>
<td>35.136.824.527</td>
<td>57.106.177.820</td>
</tr>
<tr>
<td>Loans</td>
<td>8.901</td>
<td>11.994</td>
</tr>
<tr>
<td></td>
<td>35.324.436.365</td>
<td>55.507.887.656</td>
</tr>
<tr>
<td><strong>Saving and Credit Unions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>9.576</td>
<td>13.965</td>
</tr>
<tr>
<td></td>
<td>15.476.057.477</td>
<td>13.912.601.158</td>
</tr>
<tr>
<td>Loans</td>
<td>3.077</td>
<td>3.823</td>
</tr>
<tr>
<td></td>
<td>28.194.973.970</td>
<td>20.467.500.519</td>
</tr>
<tr>
<td><strong>Non-Deposit Taking MFIs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>15.632</td>
<td>7.516</td>
</tr>
<tr>
<td></td>
<td>12.892.574.100</td>
<td>17.500.484.252</td>
</tr>
<tr>
<td>Loans</td>
<td>7.020</td>
<td>5.201</td>
</tr>
<tr>
<td></td>
<td>17.168.306.325</td>
<td>22.485.436.605</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td>49.142</td>
<td>52.111</td>
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<td></td>
<td>63.505.456.104</td>
<td>88.519.263.230</td>
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<td>Loans</td>
<td>18.998</td>
<td>21.018</td>
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<td></td>
<td>80.687.716.660</td>
<td>98.460.824.780</td>
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Remarks: The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.

Source: The Bank of Lao PDR
Table 14: Total Deposits of MFIs

<table>
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<th>Items</th>
<th>QIV/2011</th>
<th>Q IV/2012</th>
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<tr>
<td><strong>Deposit Taking MFIs</strong></td>
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<tr>
<td>Total Deposits</td>
<td>35.136.824.527</td>
<td>57.106.177.820</td>
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<tr>
<td>Ratio to total deposits (%)</td>
<td>55.33</td>
<td>64.51</td>
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<tr>
<td>Growth Rate of Deposits (%)</td>
<td>89.28</td>
<td>62.52</td>
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<td><strong>Saving and Credit Unions</strong></td>
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<td>Total Deposits</td>
<td>15.476.057.477</td>
<td>13.912.601.158</td>
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<td>Ratio to total deposits (%)</td>
<td>24.37</td>
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<td>Growth Rate of Deposits (%)</td>
<td>219.97</td>
<td>(13,13)</td>
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<td><strong>Non-Deposit Taking MFIs</strong></td>
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<td>Total Deposits</td>
<td>12.892.574.100</td>
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<td>Ratio to total deposits (%)</td>
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<td>19.77</td>
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<td>Growth Rate of Deposits (%)</td>
<td>127.35</td>
<td>35.74</td>
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<td><strong>Grand Total</strong></td>
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<td>Total Deposits</td>
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<td>88.519.263.230</td>
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<td>Ratio to total deposits (%)</td>
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<td>Growth Rate of Deposits (%)</td>
<td>118.45</td>
<td>39.38</td>
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**Remarks:** The information as shown above are collected from the majority of the MFIs. There are a number of other MFIs which have not been able to submit their reports.

**Source:** The Bank of Lao PDR
Table 15: Statistics of License Issuing to Microfinance Institutions, in Quarter IV, 2012

<table>
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<tr>
<th>#</th>
<th>Name of Institutions</th>
<th>Name and Surname of the Founder</th>
<th>Office Location</th>
<th>License No.</th>
<th>Village</th>
<th>District</th>
<th>Province</th>
<th>Telephone</th>
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<tr>
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<td>1</td>
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<td>Hai sok</td>
<td>Chanthabouly</td>
<td>Vientiane Capital</td>
<td>021 244428</td>
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<td>102/1/2/2006</td>
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<td>2</td>
<td>Newton DTMFI</td>
<td>Mr. Sangthong</td>
<td>Wattay noi</td>
<td>Sikhottabong</td>
<td>Vientiane Capital</td>
<td>021 263569</td>
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<td>3427/10/2008</td>
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<td>3</td>
<td>Saiyaysamphan DTMFI</td>
<td>Mr. Samphansok Rasaphon</td>
<td>Rattanaklangsai</td>
<td>Kaysone</td>
<td>Savannakhet</td>
<td>041 214596</td>
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<td>0718/06/2009</td>
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<td>4</td>
<td>Champa Lao DTMFI</td>
<td>Ms. Ninthasone Sayasavanh</td>
<td>Khoi</td>
<td>Luangprabang</td>
<td>Luangprabang</td>
<td>071 260550</td>
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<td>0824/6/2009</td>
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<td>Seng-aly Micro Finance</td>
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<td>Nongbone</td>
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<td>021 453833</td>
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<td>Many DTMFI</td>
<td>Ms Bounhom Phommavisaay</td>
<td>Hadsay</td>
<td>Chanthabouly</td>
<td>Vientiane Capital</td>
<td>021 214472</td>
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<td>7</td>
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<td>Mr. Khamphai Somsana</td>
<td>Ouab-moung</td>
<td>Sikhottabong</td>
<td>Vientiane Capital</td>
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<td>Mr. Somchit Bounleaum</td>
<td>Song pheuy</td>
<td>Nasaythong</td>
<td>Vientiane Capital</td>
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<td>Patoukham DTMFI</td>
<td>Mr. Praseuth Sayavong</td>
<td>Watchan</td>
<td>Chanthabouly</td>
<td>Vientiane Capital</td>
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<td>DTMFI for Investment and Development</td>
<td>Mr. Khamkong Vongsaa</td>
<td>Fai</td>
<td>Saysetha</td>
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<td>Mr. Champa Thirakoun</td>
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<td>Hatsadyneua</td>
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**Saving and Credit Unions (SCUs)**

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<th>Name and Surname of the Founder</th>
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<th>Village</th>
<th>District</th>
<th>Province</th>
<th>Telephone</th>
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<td>Mr./Dr. Sisalieu Sawengsueksa</td>
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<td>Chanthabouly</td>
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<td>Viengtiane SCU</td>
<td>Mr. Sithon Siriphong</td>
<td>Namlinh</td>
<td>Phontong</td>
<td>Vientiane</td>
<td>023 212073</td>
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<td>046/-02/2005</td>
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<td>3</td>
<td>Seno SCU</td>
<td>Mr. Toumany Manybout</td>
<td>Vongsamphan</td>
<td>Outhounphon</td>
<td>Savannakhet</td>
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<td>4</td>
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<td>Mr. Songkham Manivong</td>
<td>That-bo-sot</td>
<td>Luangprabang</td>
<td>Luangprabang</td>
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<td>5</td>
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<td>Mr. Khamsing Bouphaseng</td>
<td>Thakeakkang</td>
<td>Thakeak</td>
<td>Khammouan</td>
<td>051 251190</td>
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<td>Ms Sengkeo Phasavath</td>
<td>Dongdiamduan</td>
<td>Kaysone</td>
<td>Savannakhet</td>
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<td>Paksong SCU</td>
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<td>Nuanvilay Songkhon Savannakhet</td>
<td>341-10/2008</td>
<td>041 530355</td>
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<td>8</td>
<td>Huaseachaleun SCU</td>
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<td>Houa-sae Bachieng Champasack</td>
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<td>Thoulakhom SCU</td>
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<td>Phohnae Thoulakhom Vientiane</td>
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<td>Mittaphap SCU</td>
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<td>Nathom Saythany Vientiane Capital</td>
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<td>Nonghaykhok Phonthong Champasack</td>
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<td>Phon-ngam-tay Nambark Luangprabang</td>
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<td>020 22358250</td>
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<td>Nam thum tay SCU</td>
<td>Mr. Chanvilay Fongsavanh</td>
<td>Nam thum tay Nambark Luangprabang</td>
<td>570-29/08/2011</td>
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<td>Siengmuak Luangprabang</td>
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<td>Huayyangkham Pakse Champasack</td>
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<td>17</td>
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<td>Mr. Khamboun Vongsiphandon</td>
<td>Phatthana keosamphan Pakse Champasack</td>
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<td>Khone chan Nalae Luangnamtha</td>
<td>370-02/08/2012</td>
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<td>Phonsavanh Pak-o Luangprabang</td>
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**NDTMFI (Non Deposit Taking Microfinance Institutions)**

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<th>Remote/Region</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Fax</th>
<th>Date</th>
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<td>374- 28/11/2006</td>
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<td>Muangkeo Huaaysay Bokeo</td>
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<td>Mr. Maiboun Vongphavady</td>
<td>Xayxomboun</td>
<td>Luangnamtha</td>
<td>086 212164</td>
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<td>Mr. Khamhieng Xayavong</td>
<td>Boungkham</td>
<td>Virabuly</td>
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<td>Sisaktanak</td>
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<td>Phonsa-ard</td>
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<td>Phaksimuang</td>
<td>Thakeak</td>
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<td>20</td>
<td>Hongkeo NDTMFI</td>
<td>Mr. Bounthanom Vilayhong</td>
<td>E-lay-Taiy</td>
<td>Nasaythong</td>
<td>Vientiane Capital</td>
<td>02022213955</td>
<td>10-15/10/2012</td>
<td></td>
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<tr>
<td>21</td>
<td>Houamchit-houamjai NDTMFI</td>
<td>Ms. Souphaphone Bounthavysan</td>
<td>Nadon</td>
<td>Saravan</td>
<td>Saravan</td>
<td>02058488999</td>
<td>34-29/11/2012</td>
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**Lao Postal Service**

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Contact Person</th>
<th>Location</th>
<th>Phone Number</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Postal Service MFI</td>
<td>Mr. Khunxay Souphakosoh</td>
<td>Sisakhet</td>
<td>Chanthabouly</td>
<td>Vientiane Capital</td>
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**Funds**

<table>
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<tr>
<th>No.</th>
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<th>Contact Person</th>
<th>Location</th>
<th>Phone Number</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Group Development Fund-Area 4 Parkthone Bungkouang</td>
<td>Mr. Khamphouvieng Panyaphonh</td>
<td>Boungkouang</td>
<td>Pakkading</td>
<td>Bolikhamsay</td>
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</table>

**Govt’ Staff’s SCUs**

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Contact Person</th>
<th>Location</th>
<th>Phone Number</th>
<th>Date</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>BOL Saving Union</td>
<td>Mr. Or Viraphan</td>
<td>Xieng yuen</td>
<td>Chanthabouly</td>
<td>Vientiane Capital</td>
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<tr>
<td>2</td>
<td>ETL Saving Union</td>
<td>Mr. Khammouan Somsihapanya</td>
<td>Hatsady</td>
<td>Chanthabouly</td>
<td>Vientiane Capital</td>
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