

SUMMARY INFORMATION
ON THE NEW CONTRIBUTIONS OF THE DOCTORAL THESIS

1. Subject of the thesis: *“Non-performing loan management at commercial banks of the Lao People's Democratic Republic”*.

2. Major: *Finance - Banking* ID: **9.34.02.01**

3. Full name of Ph.D Candidate: **KHAMKIEW PHANDAVONG**

4. Full names of scientific supervisors:

1. Associate Professor.Ph.D. Pham Ngoc Anh

2. Ph.D Vu Quoc Dung

5. New contributions and conclusions of the thesis

Firstly: Systematizing and clarifying the theoretical basis of non-performing loan and non-performing loan management at commercial banks to suit the changes when commercial banks move to implement the provisions of Basel 2; Identifying and classifying non-performing loans, measure non-performing loans, preventing non-performing loans and handle non-performing loans of commercial banks. The thesis also points out the subjective and objective factors affecting the non-performing loan management of commercial banks.

Secondly: The thesis also learned about the experience of non-performing loan management of BIDV, VCB of Vietnam and drawn useful lessons that can be applied to Lao commercial banks.

Thirdly: The thesis has given an overview of credit activities and non-performing loan work and non-performing loan management of Lao commercial banks; at the same time, analyzing some business results and focus on credit performance in general and non-performing loan situation in particular in the period 2015-2020. From the collected information, analyzing and measuring, evaluating, the author has pointed out the current situation of non-performing loan management of Lao commercial banks from different angles, perfecting the credit regime and process, credit risk management, to non-performing loan management ... and also pointing out the shortcomings, the causes of the limitations in the non-performing loan management of Lao commercial banks can lead to risks for the

whole system.

Fourthly: The thesis offers solutions focusing on 4 contents: (i) Continue to improve the formulation and promulgation of policies and strategies for non-performing loan management and non-performing loan management process; (ii) Continue to perfect the organizational model of the non-performing loan management apparatus; (iii) Strengthen non-performing loan management activities including: Strengthening measures to control and prevent credit risks; Completing measurement, classification and diversification of measures to deal with non-performing loans; To step up the inspection and supervision of non-performing loan management; (iv) Other solutions. In addition, the thesis also proposes a number of recommendations to the State Bank, to the Government, to relevant ministries/sectors, thereby to strengthen non-performing loan management activities in commercial banks' credit activities in the future.

Hanoi, May 18, 2021

SCIENTIFIC SUPERVISORS

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