

Phongsavanh Bank Limited



Financial Report quarter I, Year 2017

Phongsavanh Bank Limited

Balance Sheet Quarter I 2017

Unit : 1.000.000,00 LAK

1 Asset

No	Detail of Asset	Quarter I 2017	Last Quarter 2016
I	Cash and Nostro Accounts With Central Bank	528,587.45	474,628.18
	1. Cash and Cash Equivalents	205,837.28	216,351.31
	2. Demand Deposits at BOL	183,967.92	112,098.80
	3. Time Deposits	138,782.25	146,178.08
II	Amount Due from Other Banks	86,274.27	142,016.70
	1. Demand Deposits	75,466.38	131,788.95
	2. Fixed Deposits	10,807.89	10,227.75
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	57,000.00	58,000.00
	1. Dealing Securities	-	-
	2. Securities Available for sale	17,000.00	18,000.00
	3. Securities for Investment	40,000.00	40,000.00
V	Net loans and Advances to Customers	2,182,665.20	2,096,895.49
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	209,613.22	202,272.58
	1. Fixed Asset under purchasing of Constructing	42,018.59	43,277.47
	2. Intangible Assets	51,689.47	43,178.37
	3. Property, Plant and Equipment	115,905.16	115,816.74
IX	Registered Capital not reimbursed	-	-
X	Other Assets	195,910.78	187,529.38
	1. Accrued Interest and other Account Receivable	99,934.98	87,790.50
	2. Head Office and branches	-	-
	3. Others	95,975.80	99,738.88
	Total	3,260,051	3,161,342

Reportor

Accountant

Auditor

Credit Department

Managing Director



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2 Liability & Equity

No	Liabilities & Equity	Quarter I 2017	Last Quarter 2016
I	Debt Payable to Other Banks and Financial Institutions	279,142.75	254,836.30
	1. Demand Deposits	1,031.32	847.15
	2. Fixed Deposits	265,984.50	241,641.00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks & Financial Institutions	12,126.93	12,348.15
II	Debt Payable to Customers	2,799,110.80	2,727,854.63
	1. Demand Deposits	996,185.94	1,056,612.88
	2. Fixed Deposits	1,802,924.86	1,671,241.75
	3. Other Debt Payable related issuing Securities	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt payable related issuing Securities	-	-
V	Others Liabilities	96,010.16	95,813.89
	1. Accued Interest and other Account payable	72,966.32	72,528.66
	2. Head Office ad Branches	-	-
	3. Others	23,043.84	23,285.24
VI	Equity and its Similar	85,787.21	82,837.52
	1. Registered Capital	122,786.39	122,786.39
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve fo expension Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	-	-
	7. Provision under BOLs Regulations	13,970.72	12,522.14
	8. Retained Earning (+/-)	(62,392.45)	(62,392.45)
	9. Result in Instance of Approval (+/-)	9,921.44	9,921.44
	10. Result of the year (+/-)	1,501.11	-
	11. Subvension and Allocated Funds	-	-
	12. Subordinated Debts	-	-
	Total	3,260,051	3,161,342

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Managing Director








No	Descriptions	Quarter I 2017	
	A. Operating Income and Expenses	-	
1	+ Interest Income and its Equivalents	58,873.37	
	1.1 Interest and its Equivalents from Interbanks	47.23	
	1.2 Interest and its Equivalents from Customers	58,190.11	
	1.3 Interest from Securities purchased under resale agreement	-	
	1.4 Interest and its equivalents from Securities for Inv.t	636.03	
	1.5 Other Interest	-	
2	- Interest Expenses and its Equivalents	(34,281.94)	
	2.1 Interest Expenses and its Equivalents to Interbank	(2,238.49)	
	2.2 Interest Expenses and its Equivalents to Customers	(32,043.45)	
	2.3 Int. Expenses on Securitie sold under Repurchased	-	
	2.4 Int. Expenses on Certificates of Deposits	-	
3	+/- Gain/Los on trading gold and other Precious Metal	-	
	I. Income - Expenses Interest Margin	24,591.43	
4	+ Income from Leasing and Lease Available to buy	-	
5	- Expenses on Leasingand Lease Available to buy	-	
6	+ Income from Rental	41.29	
7	- Expense on Rental	-	
8	+ Income from Capital contribution / shares	-	
9	+ Fees & Financial service commission Income	5,018.83	
10	- Fees & Financial service commission expenses	(1,547.28)	
11	+/- Profit & Loss on Dealing Securities	-	
12	+/- Profit & Loss on Securities available for sale	-	
	+/- Net profit / Loss on Foreign Exchange	2,012.96	
14	+/- Net profit / Loss on Trading Conditional Instrument	-	
	II. Net Operating Income (I+4+5+6+7+8+9+...+14)	30,117.23	
	B. Normal Income and Expenses	-	
15	+/- Other operating Income	5,469.70	
16	- Administration Expenses	(21,270.79)	
	1. - Employees Expenses	(15,112.99)	
	2 - Others adminidtration expenses	(6,157.80)	
17	- Amortization and Depreciation Tang. & Int. FA	(3,957.97)	
18	- Other operating expenses	(5,422.11)	
19	+/- Net Income/Expenses on revaluation Debt & Off BS	(3,318.43)	
	1. Depreciation on NPL and Bad Debt payable	(11,841.33)	
	2. Reverse depreciation on NPL & write off Debt revenue	8,522.90	
20	+/- Net Gain/Loss from Revaluation Financial Asset	-	
	III. Net Normal Income Expenses (15+16+17+18+19+20)	(28,499.60)	
	IV. Result before Extraordinary items	1,617.63	



	C. Extraordinary Income & Expenses	-	
21	+ Extraordinary Income	-	
22	- Extraordinary xpenses	(116.51)	
	V. Result before tax profit	1,501.11	
23	.- Tax Profit (24%)	-	
	VI. Net result of the year	<u>1,501.11</u>	

Reportor

Accountant

5 Auditor

Credit Department

Managing Director

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Phongsavanh BANK

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