

Phongsavanh Bank Limited



Financial Report quarter I, Year 2018

Phongsavanh Bank Limited

Balance Sheet Quarter I 2018

Unit : 1.000.000,00 LAK

1 Asset

No	Detail of Asset	Quarter I 2018	Last Quarter 2017
I	Cash and Nostro Accounts With Central Bank	551,778.28	526,287.85
	1. Cash and Cash Equivalents	186,106.84	191,712.45
	2. Demand Deposits at BOL	222,065.20	193,602.27
	3. Time Deposits	143,606.24	140,973.13
II	Amount Due from Other Banks	196,890.22	132,963.32
	1. Demand Deposits	111,304.55	88,542.33
	2. Fixed Deposits	85,585.67	44,420.99
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	62,000.00	61,000.00
	1. Dealing Securities	-	-
	2. Securities Available for sale	30,000.00	29,000.00
	3. Securities for Investment	32,000.00	32,000.00
V	Net loans and Advances to Customers	2,279,969.70	2,280,829.18
VI	Investment in Subsidiaries, Joint Venture and holding	-	-
	Securities at Stocks Inst	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	210,561.97	212,969.73
	1. Fixed Asset under purchasing of Constructing	35,379.90	47,309.12
	2. Intangible Assets	51,409.69	52,113.33
	3. Property, Plant and Equipment	123,772.38	113,547.28
IX	Registered Capital not reimbursed	-	-
X	Other Assets	263,079.38	225,247.08
	1. Accrued Interest and other Account Receivable	148,947.83	135,158.42
	2. Head Office and branches	-	-
	3. Others	114,131.55	90,088.66
	Total	3,564,279	3,439,297

Reportor For Accountant

Auditor

Credit Department

Managing Director



Phongsavanh Bank Limited

Balance Sheet Quarter I 2018

Unit : 1.000.000,00 LAK

2 Liability & Equity

No	Liabilities & Equity	Quarter I 2018	Last Quarter 2017
I	Debt Payable to Other Banks and Financial Institutions	199,079.45	155,804.26
	1. Demand Deposits	924.71	865.78
	2. Fixed Deposits	179,738.00	152,826.00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks & Financial Institutions	18,416.74	2,112.48
II	Debt Payable to Customers	3,162,828.29	3,099,946.23
	1. Demand Deposits	1,071,327.59	1,060,495.27
	2. Fixed Deposits	2,091,500.70	2,039,450.96
	3. Other Debt Payable related issuing Securities	-	-
III	Securities Sold under repurshased agreement	-	-
IV	Debt payable related issuing Securities	-	-
V	Others Liabilities	110,499.29	92,653.54
	1. Accued Interest and other Account payable	74,254.40	70,810.16
	2. Head Office ad Branches	-	-
	3. Others	36,244.89	21,843.38
VI	Equity and its Similar	91,872.52	90,893.13
	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	15,197.27	15,177.06
	8. Retained Earning (+/-)	(52,471.01)	(52,471.01)
	9. Result in Instance of Approval (+/-)	5,400.69	5,400.69
	10. Result of the year (+/-)	959.18	-
	11. Subvension and Allocated Funds	-	-
	12. Subordinated Debts	-	-
	Total	3,564,279	3,439,297

Reportor *Per* Accountant

For Auditor

Credit Department S. Managing Director



No	Descriptions	Quarter I 2018	
	A. Operating Income and Expenses	-	
1	+ Interest Income and its Equivalents	61,892.22	
	1.1 Interest and its Equivalents from Interbanks	360.58	
	1.2 Interest and its Equivalents from Customers	60,852.38	
	1.3 Interest from Securities purchased under resale agreement	-	
	1.4 Interest and its equivalents from Securities for Inv.t	679.26	
	1.5 Other Interest	-	
2	- Interest Expenses and its Equivalents	(36,805.94)	
	2.1 Interest Expenses and its Equivalents to Interbank	(1,315.99)	
	2.2 Interest Expenses and its Equivalents to Customers	(35,489.95)	
	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 (1+2+3)	25,086.28	
4	+ Income from Leasing and Lease Available to buy	-	
5	- Expenses on Leasingand Lease Available to buy	-	
6	+ Income from Rental	58.85	
7	- Expense on Rental	-	
8	+ Income from Capital contribution / shares	-	
9	+ Fees & Financial service commission Income	4,104.52	
10	- Fees & Financial service commission expenses	(1,545.92)	
11	+/- Profit & Loss on Dealing Securities	-	
12	+/- Profit & Loss on Securities available for sale	-	
	+/- Net profit / Loss on Foreign Exchange	2,449.85	
14	+/- Net profit / Loss on Trading Conditional Instrument	(24.27)	
	II. Net Operating Income (I+4+5+6+7+8+9+..+14)	30,129.31	
	B. Normal Income and Expenses	-	
15	+/- Other operating Income	4,853.39	
16	- Administration Expenses	(23,455.36)	
	1. - Employees Expenses	(16,347.75)	
	2 - Others adminidtration expenses	(7,107.61)	
17	- Amortization and Depreciation Tang. & Int. FA	(4,558.04)	
18	- Other operating expenses	(7,490.42)	
19	+/- Net Income/Expenses on revaluation Debt & Off BS	1,601.98	
	1. Depreciation on NPL and Bad Debt payable	(4,487.29)	
	2. Reverse depreciation on NPL & write off Debt revenue	6,089.27	



20	+/- Net Gain/Loss from Revaluation Financial Asset	-	
	III. Net Normal Income Expenses (15+16+17+18+19+20)	(29,048.45)	
	IV. Result before Extraordinary items	1,080.86	
	C. Extraordinary Income & Expenses	-	
21	+ Extraordinary Income	-	
22	- Extraordinary xpenses	(121.68)	
	V. Result before tax profit	959.18	
23	.- Tax Profit (24%)	-	
	VI. Net result of the year	959.18	

Reportor *for* Accountant

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for Auditor

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Credit Department

Managing Director



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ວຽກໄດ້ ໃນລາ ຫຼວງໂຄດ



ທະນາຄານພົງສະຫວັນ **BANK**

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ໄກສອນພົມວິຫານ, ນະຄອນຫລວງວຽງຈັນ, ສ.ປ.ປ ລາວ
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