

Phongsavanh Bank Limited



Financial Report quarter II, Year 2017

Phongsavanh Bank Limited

Balance Sheet Quarter II 2017

Unit : 1,000,000 LAK

1 Asset

No	Detail of Asset	Quarter II 2017	Quarter I 2017
I	Cash and Nostro Accounts With Central Bank	495,520.68	528,587.45
	1. Cash and Cash Equivalents	171,316.96	205,837.28
	2. Demand Deposits at BOL	191,420.12	183,967.92
	3. Time Deposits	132,783.60	138,782.25
II	Amount Due from Other Banks	141,488.34	86,274.27
	1. Demand Deposits	80,893.93	75,466.38
	2. Fixed Deposits	60,594.41	10,807.89
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	68,000.00	57,000.00
	1. Dealing Securities	-	-
	2. Securities Available for sale	28,000.00	17,000.00
	3. Securities for Investment	40,000.00	40,000.00
V	Net loans and Advances to Customers	2,245,384.63	2,182,665.20
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	211,141.57	209,613.22
	1. Fixed Asset under purchasing of Constructing	44,063.71	42,018.59
	2. Intangible Assets	53,612.66	51,689.47
	3. Property, Plant and Equipment	113,465.20	115,905.16
IX	Registered Capital not reimbursed	-	-
X	Other Assets	201,606.82	195,910.78
	1. Accrued Interest and other Account Receivable	110,593.49	99,934.98
	2. Head Office and branches	-	-
	3. Others	91,013.33	95,975.80
	Total	3,363,142	3,260,051

Reporter

Accountant

Auditor

Credit Department

Managing Director







2 Liability & Equity

No	Liabilities & Equity	Quarter II 2017	Quarter I 2017
I	Debt Payable to Other Banks and Financial Institutions	234,405.66	279,142.75
	1. Demand Deposits	875.36	1,031.32
	2. Fixed Deposits	227,619.50	265,984.50
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks & Financial Institutions	5,910.80	12,126.93
II	Debt Payable to Customers	2,946,784.69	2,799,110.80
	1. Demand Deposits	1,063,520.73	996,185.94
	2. Fixed Deposits	1,883,263.96	1,802,924.86
	3. Other Debt Payable related issuing Securities	-	-
III	Securities Sold under repurshased agreement	-	-
IV	Debt payable related issuing Securities	-	-
V	Others Liabilities	94,204.05	96,010.16
	1. Accued Interest and other Account payable	68,673.03	72,966.32
	2. Head Office ad Branches	0.46	-
	3. Others	25,530.56	23,043.84
VI	Equity and its Similar	87,747.65	85,787.21
	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	13,715.63	13,970.72
	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 (+/-)	3,716.64	1,501.11
	11. Subvension and Allocated Funds	-	-
	12. Subordinated Debts	-	-
	Total	3,363,142	3,260,051

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Phongsavanh Bank Limited

Income statement Quarter II 2017.

Unit : 1,000,000 LAK

No	Descriptions	Quarter II 2017	Quarter I 2017
	A. Operating Income and Expenses	-	-
1	+ Interest Income and its Equivalents	118,659.09	58,873.37
	1.1 Interest and its Equivalents from Interbanks	126.65	47.23
	1.2 Interest and its Equivalents from Customers	117,167.36	58,190.11
	1.3 Interest from Securities purchased under resale agreement	-	-
	1.4 Interest and its equivalents from Securities for Inv.t	1,365.08	636.03
	1.5 Other Interest	-	-
2	- Interest Expenses and its Equivalents	(69,602.33)	(34,281.94)
	2.1 Interest Expenses and its Equivalents to Interbank	(4,583.98)	(2,238.49)
	2.2 Interest Expenses and its Equivalents to Customers	(65,018.35)	(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	49,056.76	24,591.43
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasingand Lease Available to buy	-	-
6	+ Income from Rental	89.69	41.29
7	- Expense on Rental	-	-
8	+ Income from Capital contribution / shares	-	-
9	+ Fees & Financial service commission Income	9,556.91	5,018.83
10	- Fees & Financial service commission expenses	(3,769.59)	(1,547.28)
11	+/- Profit & Loss on Dealing Securities	-	-
12	+/- Profit & Loss on Securities available for sale	-	-
	+/- Net profit / Loss on Foreign Exchange	5,126.12	2,012.96
14	+/- Net profit / Loss on Trading Conditional Instrument	-	-
	II. Net Operating Income (I+4+5+6+7+8+9+..+14)	60,059.89	30,117.23
	B. Normal Income and Expenses	-	-
15	+/- Other operating Income	10,226.45	5,469.70
16	- Administration Expenses	(43,736.64)	(21,270.79)
	1. - Employees Expenses	(30,748.45)	(15,112.99)
	2 - Others adminidtration expenses	(12,988.19)	(6,157.80)
17	- Amortization and Depreciation Tang. & Int. FA	(8,067.22)	(3,957.97)
18	- Other operating expenses	(11,809.70)	(5,422.11)
19	+/- Net Income/Expenses on revaluation Debt & Off BS	(2,722.83)	(3,318.43)
	1. Depreciation on NPL and Bad Debt payable	(20,385.41)	(11,841.33)
	2. Reverse depreciation on NPL & write off Debt revenue	17,662.58	8,522.90
20	+/- Net Gain/Loss from Revaluation Financial Asset	-	-
	III. Net Normal Income Expenses (15+16+17+18+19+20)	(56,109.94)	(28,499.60)



ທະນາຄານພົງສະຫວັນ
Phongsavanh BANK

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ໄກສອນພົມວິຫານ, ນະຄອນຫລວງວຽງຈັນ, ສ.ປ.ປ ລາວ
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	IV. Result before Extraordinary items	3,949.95	1,617.63
	C. Extraordinary Income & Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary xpenses	(233.30)	(116.51)
	V. Result before tax profit	3,716.65	1,501.11
23	- Tax Profit (24%)	-	-
	VI. Net result of the year	3,716.65	1,501.11

Reportor

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ບຸນຖັນ ວົງສຸລິ
Bounthanh VONGSOURY



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