

Phongsavanh Bank Limited



Financial report quarter 2, Year 2018

## Phongsavanh Bank Limited

## Balance Sheet Quarter II 2018

Unit : 1.000.000,00 LAK

## 1 Asset

No	Detail of Asset	Quarter II 2018	Quarter I 2018
I	Cash and Nostro Accounts With Central Bank	576.145,18	551.778,28
	1. Cash and Cash Equivalents	140.239,10	186.106,84
	2. Demand Deposits at BOL	274.807,28	222.065,20
	3. Time Deposits	161.098,80	143.606,24
II	Amount Due from Other Banks	269.678,96	196.890,22
	1. Demand Deposits	173.330,20	111.304,55
	2. Fixed Deposits	96.348,76	85.585,67
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	62.000,00	62.000,00
	1. Dealing Securities	-	-
	2. Securities Available for sale	30.000,00	30.000,00
	3. Securities for Investment	32.000,00	32.000,00
V	Net loans and Advances to Customers	2.231.460,24	2.279.969,70
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	211.277,92	210.561,97
	1. Fixed Asset under purchasing of Constructing	39.322,42	35.379,90
	2. Intangible Assets	50.717,63	51.409,69
	3. Property, Plant and Equipment	121.237,87	123.772,38
IX	Registered Capital not reimbursed	-	-
X	Other Assets	274.955,77	263.079,38
	1. Accrued Interest and other Account Receivable	161.785,34	148.947,83
	2. Head Office and branches	-	-
	3. Others	113.170,43	114.131,55
	Total	3.625.518	3.564.279

Reportor

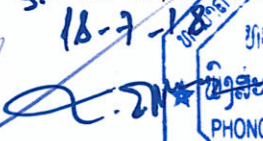
Accountant

Auditor

Credit Department

Managing Director





ມະໂນລາ ຫຼວງໂຄດ



ທະນາຄານພົງສະຫວັນ  
**Phongsavanh BANK**

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ໄກສອນພົມວິຫານ, ນະຄອນຫລວງວຽງຈັນ, ສ.ປ.ປ ລາວ  
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E-mail: info@phongsavanhbank.com; www.phongsavanhbank.com

## 2 Liability &amp; Equity

No	Liabilities & Equity	Quarter II 2018	Quarter I 2018
I	Debt Payable to Other Banks and Financial Institutions	<b>147.888,73</b>	<b>199.079,45</b>
	1. Demand Deposits	887,11	924,71
	2. Fixed Deposits	136.680,50	179.738,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks & Financial Institutions	10.321,12	18.416,74
II	Debt Payable to Customers	<b>3.261.950,87</b>	<b>3.162.828,29</b>
	1. Demand Deposits	1.120.172,97	1.071.327,59
	2. Fixed Deposits	2.141.777,90	2.091.500,70
	3. Other Debt Payable related issuing Securities	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt payable related issuing Securities	-	-
V	Others Liabilities	<b>106.912,56</b>	<b>110.499,29</b>
	1. Accrued Interest and other Account payable	77.507,66	74.254,40
	2. Head Office and Branches	-	-
	3. Others	29.404,90	36.244,89
VI	Equity and its Similar	<b>108.765,91</b>	<b>91.872,52</b>
	1. Registered Capital	139.392,39	122.786,39
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	-	-
	7. Provision under BOLs Regulations	15.886,64	15.197,27
	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 (+/-)	557,20	959,18
	11. Subvention and Allocated Funds	-	-
	12. Subordinated Debts	-	-
	Total	<b>3.625.518</b>	<b>3.564.279</b>

Reportor

Accountant

Auditor

Credit Department

Managing Director





 18-7-18  
 2018


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No	Descriptions	Quarter II 2018	Quarter I 2018
	A. Operating Income and Expenses	-	
1	+ Interest Income and its Equivalents	<b>123.113,31</b>	61.892,22
	1.1 Interest and its Equivalents from Interbanks	1.045,96	360,58
	1.2 Interest and its Equivalents from Customers	120.692,52	60.852,38
	1.3 Interest from Securities purchased under resale agreement	-	-
	1.4 Interest and its equivalents from Securities for Inv.t	1.374,82	679,26
	1.5 Other Interest	-	-
2	- Interest Expenses and its Equivalents	<b>(75.128,68)</b>	(36.805,94)
	2.1 Interest Expenses and its Equivalents to Interbank	(2.743,86)	(1.315,99)
	2.2 Interest Expenses and its Equivalents to Customers	(72.384,82)	(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 )	<b>47.984,62</b>	25.086,28
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasingand Lease Available to buy	-	-
6	+ Income from Rental	90,08	58,85
7	- Expense on Rental	-	-
8	+ Income from Capital contribution / shares	-	-
9	+ Fees & Financial service commission Income	8.352,22	4.104,52
10	- Fees & Financial service commission expenses	(3.153,17)	(1.545,92)
11	+/- Profit & Loss on Dealing Securities	-	-
12	+/- Profit & Loss on Securities available for sale	-	-
	+/- Net profit / Loss on Foreign Exchange	5.495,81	2.449,85
14	+/- Net profit / Loss on Trading Conditional Instrument	(24,27)	(24,27)
	II. Net Operating Income ( I+4+5+6+7+8+9+..+14)	<b>58.745,30</b>	30.129,31
	B. Normal Income and Expenses	-	-
15	+/- Other operating Income	9.740,03	4.853,39
16	- Administration Expenses	(47.666,08)	(23.455,36)
	1. - Employees Expenses	(33.049,09)	(16.347,75)
	2 - Others adminidtration expenses	(14.617,00)	(7.107,61)
17	- Amortization and Depreciation Tang. & Int. FA	(9.309,61)	(4.558,04)
18	- Other operating expenses	(13.680,42)	(7.490,42)
19	+/- Net Income/Expenses on revaluation Debt & Off BS	2.971,34	1.601,98
	1. Depreciation on NPL and Bad Debt payable	(8.660,20)	(4.487,29)
	2. Reverse depreciation on NPL & write off Debt revenue	11.631,55	6.089,27



20	+/- Net Gain/Loss from Revaluation Financial Asset	-	-
	III. Net Normal Income Expenses (15+16+17+18+19+20)	<b>(57.944,74)</b>	(29.048,45)
	IV. Result before Extraordinary items	<b>800,57</b>	1.080,86
	C. Extraordinary Income & Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary xpenses	(243,37)	(121,68)
	V. Result before tax profit	557,20	959,18
23	.- Tax Profit (24%)	-	-
	VI. Net result of the year	<b>557,20</b>	<b>959,18</b>

Reportor

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Auditor

S. Credit Department

Managing Director

*[Signature]*

*[Signature]*



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