

Phongsavanh Bank Limited



Financial Report quarter II, Year 2019

Balance Sheet
Quarter II / 2019

No	Assets	Quarter II / 2019	Quarter I / 2019
I	Cash and Nostro Accounts with Central Bank	550.750,17	533.279,90
	1. Cash and Cash Equivalents 1101+1103+1108	154.337,87	150.175,82
	2. Demand Deposits at BOL	258.338,25	246.912,45
	3. Time Deposits	138.074,05	136.191,63
II	Amount Due from Other Banks	138.548,28	137.825,17
	1. Demand Deposits	109.042,46	108.835,06
	2. Fixed Deposits	29.505,82	28.990,11
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	80.072,07	78.822,07
	1. Dealing Securities	-	-
	2. Securities Available for sale	34.250,00	33.000,00
	3. Securities for Investment	45.822,07	45.822,07
V	Net loans and Advances to Customers	2.395.098,29	2.260.346,12
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	590.774,89	594.516,74
	1. Fixed Assets under purchasing of Constructing	75.281,96	72.437,18
	2. Intangible Assets	395.710,46	405.491,73
	3. Property, Plant and Equipment	119.782,47	116.587,83
IX	Registered Capital not reimbursed	-	-
X	Others Assets	368.716,01	365.290,75
	1. Accrued Interest and other Account Receivable	209.986,53	202.109,42
	2. Head Office and Branches	-	-
	3. Others	158.729,48	163.181,33
	Total Asset	4.123.959,71	3.970.080,75

Date 15/07/2019

Reporter

Accountant

Auditor

Director

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Phaiboun PHONGSAVANH

Balance Sheet
Quarter II / 2019

No	Liabilities & Equity	Quarter II / 2019	Quarter I / 2019
I	Debt Payable to Other Banks and Financial Institutions	140.185,16	121.082,65
	1. Demand Deposits	903,96	896,85
	2. Fixed Deposits	137.311,80	113.220,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	1.969,40	6.965,80
II	Debt Payable to Customers	3.365.880,80	3.223.732,56
	1. Demand Deposits	1.096.152,64	1.056.568,88
	2. Fixed Deposits	2.269.728,16	2.167.163,68
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	138.059,57	130.381,57
	1. Accrued Interest and other Account Payable	80.457,46	78.406,47
	2. Head Office / Branches	-	-
	3. Other	57.602,11	51.975,10
VI	Equity and its Similar	479.834,18	494.883,97
	1. Registered Capital	250.233,79	250.233,79
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	268.626,96	268.626,96
	7. Provisions under BOLs Regulations	15.624,58	14.503,18
	8. Retained Earning(+/-)	(49.770,67)	(49.770,67)
	9. Result in Instance of Approval(+/-)	11.478,81	11.478,81
	10. Result of the year(+/-)	(16.359,29)	(188,10)
	Total Liabilities & Equity	4.123.959,71	3.970.080,75

Date 15/07/2019

Reporter

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Director



Income Statement

Quarter II / 2019

No	Description	Quarter II / 2019	Quarter I / 2019
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	101.010,18	52.666,17
1.1	Interest and its Equivalents from Interbanks	506,20	277,82
1.2	Interest and its Equivalents from Customers	98.684,20	51.641,37
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	1.819,78	746,98
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(75.377,42)	(37.008,10)
2.1	Interest Expenses and its Equivalents to Interbank	(2.526,91)	(1.300,56)
2.2	Interest Expenses and its Equivalents to Customers	(72.850,51)	(35.707,54)
2.3	Interest Expenses on Securities Sold under Repurchased agreement	-	-
2.4	Interest Expenses on Certificates of Deposits	-	-
3	+ / - Gain / Loss on Trading Gold and other Precious Metal	-	-
	I. Incomes - Expenses Interest Margin (1 - 2 +/- 3)	25.632,76	15.658,07
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	89,62	23,62
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	8.551,76	3.818,77
10	- Fees and Financial services Commission Expenses	(3.226,01)	(1.435,09)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	4.982,62	2.511,85
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	36.030,75	20.577,22
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	10.931,53	9.097,09
16	- Administrations Expenses	(47.449,10)	(23.302,20)
16.1	Employees's Expenses	(35.175,71)	(17.565,27)
16.2	Other Administrations Expenses	(12.273,39)	(5.736,93)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(10.593,58)	(5.275,76)
18	- Other Operating Expenses	(7.236,54)	(3.630,25)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	2.201,02	2.467,48
19.1	Depreciation on Bad Debt and Debt Payable	(2.948,93)	(1.594,75)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	5.149,95	4.062,23

20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(52.146,67)	(20.643,64)
	IV. Result before Extraordinary Items	(16.115,92)	(66,42)
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	(243,37)	(121,68)
	V. Result before Tax Profit (IV + 21 + 22)	(16.359,29)	(188,10)
23	-Tax Profit	-	-
	VI. Net Result of the year (V - 23)	(16.359,29)	(188,10)

Date 15/07/2019

Reporter



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