

Phongsavanh Bank Limited.



Financial Report quarter 2, Year 2021.

Balance Sheet
Quarter I / 2021

No	Assets	Quarter II / 2021	Quarter I / 2021
I	Cash and Nostro Accounts with Central Bank	687.866,22	577.234,51
	1. Cash and Cash Equivalents 1101+1103+1108	124.767,05	129.801,81
	2. Demand Deposits at BOL	453.194,51	334.816,24
	3. Time Deposits	109.904,66	112.616,46
II	Amount Due from Other Banks	70.317,31	117.760,60
	1. Demand Deposits	53.066,67	110.665,05
	2. Fixed Deposits	17.250,64	7.095,55
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	86.205,18	80.505,75
	1. Dealing Securities	-	-
	2. Securities Available for sale	31.300,00	24.300,00
	3. Securities for Investment	54.905,18	56.205,75
V	Net loans and Advances to Customers	3.635.827,64	2.971.266,98
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	573.589,76	574.747,31
	1. Fixed Assets under purchasing of Constructing	76.787,76	73.470,74
	2. Intangible Assets	395.821,84	396.343,43
	3. Property, Plant and Equipment	100.980,16	104.933,15
IX	Registered Capital not reimbursed	-	-
X	Others Assets	686.183,91	653.192,83
	1. Accrued Interest and other Account Receivable	365.864,76	328.660,63
	2. Head Office and Branches	-	-
	3. Others	320.319,15	324.532,21
	Total Asset	5.739.990,00	4.974.707,99

Date 06/07/2021

Prepared by

Head of Finance

S. Auditor

Director



Saynavinh DESAKHAMPHOU

Balance Sheet

Quarter II / 2021

No	Liabilities & Equity	Quarter II / 2021	Quarter I / 2021
I	Debt Payable to Other Banks and Financial Institutions	142.706,28	108.660,46
	1. Demand Deposits	985,78	977,89
	2. Fixed Deposits	141.375,80	107.339,80
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	344,70	342,76
II	Debt Payable to Customers	4.940.460,96	4.219.174,75
	1. Demand Deposits	1.159.387,45	1.162.283,38
	2. Fixed Deposits	3.781.073,51	3.056.891,37
	3. Other Debt Payable to Customers		
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	158.676,82	149.541,42
	1. Accrued Interest and other Account Payable	115.158,04	115.482,65
	2. Head Office / Branches	-	-
	3. Other	43.518,78	34.058,77
VI	Equity and its Similar	498.145,95	497.331,37
	1. Registered Capital	234.475,60	234.475,60
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	573,94	573,94
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	13.670,95	13.146,57
	8. Retained Earning(+/-)	(44.031,26)	(44.031,26)
	9. Result in Instance of Approval(+/-)	36.021,37	36.021,37
	10. Result of the year(+/-)	523,05	232,84
	Total Liabilities & Equity	5.739.990,00	4.974.707,99

Date 06/07/2021

Prepared by

Head of Finance

S. Auditor

Director



Income Statement

Quarter II / 2021

No	Description	Quarter II / 2021	Quarter I / 2021
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	153.082,94	76.130,32
1.1	Interest and its Equivalents from Interbanks	43,86	15,05
1.2	Interest and its Equivalents from Customers	150.751,36	74.897,84
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	2.287,72	1.217,43
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(100.696,59)	(49.265,83)
2.1	Interest Expenses and its Equivalents to Interbank	(2.097,11)	(1.015,73)
2.2	Interest Expenses and its Equivalents to Customers	(98.599,48)	(48.250,10)
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)	52.386,35	26.864,49
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	4,38	1,20
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	10.132,90	5.058,34
10	- Fees and Financial services Commission Expenses	(7.258,72)	(3.935,63)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	8.013,53	3.644,38
14	+ / - Net Profit / Loss on trading Conditional Instrument	(70,24)	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	63.208,19	31.632,78
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	4.187,88	1.497,48
16	- Administrations Expenses	(46.032,31)	(22.860,35)
16.1	Employees's Expenses	(32.740,58)	(16.296,35)
16.2	Other Administrations Expenses	(13.291,73)	(6.564,00)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(9.935,67)	(4.150,21)
18	- Other Operating Expenses	(11.122,08)	(6.078,94)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	217,03	192,07
19.1	Depreciation on Bad Debt and Debt Payable	(657,43)	(420,59)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	874,47	612,65
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(62.685,14)	(31.399,95)
	IV. Result before Extraordinary Items	523,05	232,84

	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit (IV + 21 + 22)	523,05	232,84
23	-Tax Profit	-	-
	VI. Net Result of the year (V - 23)	523,05	232,84

Date 06/07/2021

Prepared by

Head of Finance

S. Auditor

Director



Saynavinh DESAKHAMPHOU

