

Phongsavanh Bank Limited



Financial Report Quarter II, Year 2022

Income Statement
Quarter II / 2022

No	Description	Quarter II/2022	Quarter I/2022
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	208.466,56	99.569,35
1.1	Interest and its Equivalents from Interbanks	368,99	189,21
1.2	Interest and its Equivalents from Customers	206.872,30	98.714,58
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	1.225,27	665,56
1.5	Other Interest		
2	- Interest Expenses and its Equivalents	(150.581,74)	(72.738,16)
2.1	Interest Expenses and its Equivalents to Interbank	(4.427,91)	(2.037,97)
2.2	Interest Expenses and its Equivalents to Customers	(146.153,83)	(70.700,19)
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)	57.884,82	26.831,19
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	41,56	41,56
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	12.533,62	4.899,16
10	- Fees and Financial services Commission Expenses	(7.056,67)	(2.977,95)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	6.684,13	1.599,77
14	+ / - Net Profit / Loss on trading Conditional Instrument		
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	70.087,46	30.393,73
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	8.674,15	5.944,05
16	- Administrations Expenses	(53.959,41)	(25.065,44)
16.1	Employees's Expenses	(37.566,91)	(18.116,37)
16.2	Other Administrations Expenses	(16.392,50)	(6.949,07)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(8.538,31)	(4.312,11)
18	- Other Operating Expenses	(13.484,74)	(10.104,75)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	2.309,43	2.257,66
19.1	Depreciation on Bad Debt and Debt Payable	(912,70)	(486,51)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	3.222,13	2.744,17
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(64.998,88)	(31.280,59)

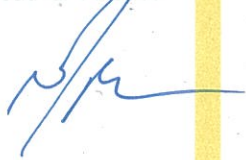
	IV. Result before Extraordinary Items	5.088,58	(886,86)
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit (IV + 21 + 22)	5.088,58	(886,86)
23	-Tax Profit		
	VI. Net Result of the year (V - 23)	5.088,58	(886,86)

Date 26/07/2022

Prepared by



Head of Finance



Auditor



Director




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