

Phongsavanh Bank Limited



Financial Report Quarter II, Year 2022

Balance Sheet

Quarter II/ 2022

No	Liabilities & Equity	Quarter II/2022	Quarter I/2022
I	Debt Payable to Other Banks and Financial Institutions	207.224,71	168.778,94
	1. Demand Deposits	1.546,20	1.213,84
	2. Fixed Deposits	205.216,00	167.173,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	462,51	392,10
II	Debt Payable to Customers	6.830.757,91	5.837.764,61
	1. Demand Deposits	1.333.976,93	1.227.623,37
	2. Fixed Deposits	5.496.707,74	4.610.120,47
	3. Other Debt Payable to Customers	73,24	20,77
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	249.861,64	216.361,41
	1. Accrued Interest and other Account Payable	180.235,50	181.059,85
	2. Head Office / Branches	-	-
	3. Other	69.626,14	35.301,56
VI	Equity and its Similar	541.092,11	526.236,75
	1. Registered Canpital	244.946,18	239.946,18
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	2.375,01	2.375,01
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	20.939,24	17.059,31
	8. Retained Earning(+/-)	(18.191,71)	(18.191,71)
	9. Result in Instance of Approval(+/-)	29.022,51	29.022,51
	10. Result of the year(+/-)	5.088,57	(886,86)
	Total Liabilities & Equity	7.828.936,37	6.749.141,71

Date 26/07/2022

Prepared by

Head of Finance

Auditor

Director






ນາເລດ ກູມາ ຊິງ
Naresh KUMAR SINGH

ສະຫວັນ ເດສະກຳມະພອ
Sayavinh DESAKHAMPHOU

Balance Sheet
Quarter II / 2022

No	Assets	Quarter II/2022	Quarter I/2022
I	Cash and Nostro Accounts with Central Bank	580.494,14	595.113,55
	1. Cash and Cash Equivalents 1101+1103+1108	174.509,98	165.782,57
	2. Demand Deposits at BOL	266.174,65	329.971,88
	3. Time Deposits	139.809,51	99.359,10
II	Amount Due from Other Banks	152.941,33	171.543,60
	1. Demand Deposits	138.770,67	125.219,21
	2. Fixed Deposits	14.170,66	46.324,39
	3. Net Loans and Advances		
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	69.915,25	76.446,61
	1. Dealing Securities		
	2. Securities Available for sale	40.854,00	44.278,00
	3. Securities for Investment	29.061,25	32.168,61
V	Net loans and Advances to Customers	5.379.939,68	4.441.859,47
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	605.112,76	596.931,85
	1. Fixed Assets under purchasing of Constructing	95.978,55	86.432,24
	2. Intangible Assets	411.665,82	412.477,01
	3. Property, Plant and Equipment	97.468,39	98.022,60
IX	Registered Capital not reimbursed	-	-
X	Others Assets	1.040.533,19	867.246,62
	1. Accrued Interest and other Account Receivable	603.658,82	469.067,88
	2. Head Office and Branches	-	-
	3. Others	436.874,37	398.178,74
	Total Asset	7.828.936,35	6.749.141,70

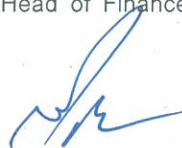
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Income Statement

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)

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Head of Finance

Auditor

Date 26/07/2022



Director

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