

Phongsavanh Bank Limited



Financial Report quarter III, Year 2017

Phongsavanh Bank Limited

Balance Sheet Quarter III 2017

Unit : 1,000,000 LAK

1 Asset

No	Detail of Asset	Quarter III 2017	Quarter II 2017
I	Cash and Nostro Accounts With Central Bank	519,031.38	495,520.68
	1. Cash and Cash Equivalents	181,499.80	171,316.96
	2. Demand Deposits at BOL	196,865.67	191,420.12
	3. Time Deposits	140,665.91	132,783.60
II	Amount Due from Other Banks	199,859.40	141,488.34
	1. Demand Deposits	114,643.46	80,893.93
	2. Fixed Deposits	85,215.94	60,594.41
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	68,000.00	68,000.00
	1. Dealing Securities	-	-
	2. Securities Available for sale	28,000.00	28,000.00
	3. Securities for Investment	40,000.00	40,000.00
V	Net loans and Advances to Customers	2,262,584.28	2,245,384.63
VI	Investment in Subsidiaries, Joint Venture and holding	-	-
	Securities at Stocks Inst	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	209,966.06	211,141.57
	1. Fixed Asset under purchasing of Constructing	44,618.25	44,063.71
	2. Intangible Assets	52,897.39	53,612.66
	3. Property, Plant and Equipment	112,450.42	113,465.20
IX	Registered Capital not reimbursed	-	-
X	Other Assets	222,725.52	201,606.82
	1. Accrued Interest and other Account Receivable	126,726.65	110,593.49
	2. Head Office and branches	-	-
	3. Others	95,998.87	91,013.33
	Total	3,482,167	3,363,142

Reportor

Accountant

Auditor

Credit Department

Managing Director








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Bounthanh VONGSOURY

Phongsavanh Bank Limited

Balance Sheet Quarter III 2017

Unit : 1,000,000 LAK

2 Liability & Equity

No	Liabilities & Equity	Quarter III 2017	Quarter II 2017
I	Debt Payable to Other Banks and Financial Institutions	214,409.68	234,405.66
	1. Demand Deposits	892.83	875.36
	2. Fixed Deposits	205,781.00	227,619.50
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks & Financial Institutions	7,735.85	5,910.80
II	Debt Payable to Customers	3,076,365.09	2,946,784.69
	1. Demand Deposits	1,118,958.88	1,063,520.73
	2. Fixed Deposits	1,957,406.21	1,883,263.96
	3. Other Debt Payable related issuing Securities	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt payable related issuing Securities	-	-
V	Others Liabilities	103,018.25	94,204.05
	1. Accrued Interest and other Account payable	70,774.42	68,673.03
	2. Head Office and Branches	-	0.46
	3. Others	32,243.83	25,530.56
VI	Equity and its Similar	88,373.62	87,747.65
	1. Registered Capital	122,786.39	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	14,059.50	13,715.63
	8. Retained Earning (+/-)	(52,471.01)	(62,392.45)
	9. Result in Instance of Approval (+/-)	-	9,921.44
	10. Result of the year (+/-)	3,998.74	3,716.64
	11. Subvention and Allocated Funds	-	-
	12. Subordinated Debts	-	-
	Total	3,482,167	3,363,142

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Managing Director








No	Descriptions	Quarter III 2017	Quarter II 2017
	A. Operating Income and Expenses	-	-
1	+ Interest Income and its Equivalents	180,881.62	118,659.09
	1.1 Interest and its Equivalents from Interbanks	400.91	126.65
	1.2 Interest and its Equivalents from Customers	178,414.85	117,167.36
	1.3 Interest from Securities purchased under resale agreement	-	-
	1.4 Interest and its equivalents from Securities for Inv.t	2,065.86	1,365.08
	1.5 Other Interest	-	-
2	- Interest Expenses and its Equivalents	(106,155.70)	(69,602.33)
	2.1 Interest Expenses and its Equivalents to Interbank	(6,200.49)	(4,583.98)
	2.2 Interest Expenses and its Equivalents to Customers	(99,955.21)	(65,018.35)
	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	74,725.92	49,056.76
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasingand Lease Available to buy	-	-
6	+ Income from Rental	156.54	89.69
7	- Expense on Rental	-	-
8	+ Income from Capital contribution / shares	-	-
9	+ Fees & Financial service commission Income	13,878.72	9,556.91
10	- Fees & Financial service commission expenses	(5,732.90)	(3,769.59)
11	+/- Profit & Loss on Dealing Securities	-	-
12	+/- Profit & Loss on Securities available for sale	-	-
	+/- Net profit / Loss on Foreign Exchange	7,512.24	5,126.12
14	+/- Net profit / Loss on Trading Conditional Instrument	(55.74)	-
	II. Net Operating Income (I+4+5+6+7+8+9+..+14)	90,484.78	60,059.89
	B. Normal Income and Expenses	-	-
15	+/- Other operating Income	16,538.68	10,226.45
16	- Administration Expenses	(67,464.01)	(43,736.64)
	1. - Employees Expenses	(46,513.53)	(30,748.45)
	2 - Others adminidtration expenses	(20,950.48)	(12,988.19)
17	- Amortization and Depreciation Tang. & Int. FA	(12,291.82)	(8,067.22)
18	- Other operating expenses	(18,415.61)	(11,809.70)
19	+/- Net Income/Expenses on revaluation Debt & Off BS	(4,502.25)	(2,722.83)
	1. Depreciation on NPL and Bad Debt payable	(29,892.78)	(20,385.41)
	2. Reverse depreciation on NPL & write off Debt revenue	25,390.53	17,662.58
20	+/- Net Gain/Loss from Revaluation Financial Asset	-	-
	III. Net Normal Income Expenses (15+16+17+18+19+20)	(86,135.01)	(56,109.94)

	IV. Result before Extraordinary items	<u>4,349.77</u>	<u>3,949.95</u>
	C. Extraordinary Income & Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary xpenses	(351.03)	(233.30)
	V. Result before tax profit	3,998.74	3,716.65
23	- Tax Profit (24%)	-	-
	VI. Net result of the year	<u>3,998.74</u>	<u>3,716.65</u>

Reportor

Accountant

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Managing Director

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ບຸນຄັນ ວົງສຸລິ
Bounthanh VONGSOURY



ທະນາຄານພິງສະຫວັນ
Phongsavanh BANK

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