

Phongsavanh Bank Limited



Financial report quarter 3, Year 2018

Balance Sheet  
Quarter III / 2018

No	Assets	Quarter III/2018	Quarter II/2018
I	Cash and Nostro Accounts with Central Bank	507.992,76	576.145,18
	1. Cash and Cash Equivalents 1101+1103+1108	145.422,47	140.239,10
	2. Demand Deposits at BOL	208.472,61	274.807,28
	3. Time Deposits	154.097,68	161.098,80
II	Amount Due from Other Banks	258.637,18	269.678,96
	1. Demand Deposits	94.139,58	173.330,20
	2. Fixed Deposits	164.497,60	96.348,76
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	80.465,61	62.000,00
	1. Dealing Securities	-	-
	2. Securities Available for sale	34.500,00	30.000,00
	3. Securities for Investment	45.965,61	32.000,00
V	Net loans and Advances to Customers	2.228.197,97	2.231.460,24
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	300.448,63	211.277,92
	1. Fixed Assets under purchasing of Constructing	32.645,54	39.322,42
	2. Intangible Assets	143.869,58	50.717,63
	3. Property, Plant and Equipment	123.933,51	121.237,87
IX	Registered Capital not reimbursed	-	-
X	Others Assets	302.099,18	274.955,77
	1. Accrued Interest and other Account Receivable	180.993,04	161.785,34
	2. Head Office and Branches	-	-
	3. Others	121.106,14	113.170,43
	Total Asset	3.677.841,33	3.625.518,07

Date 10/10/2018

Reporter

Accountant

Auditor

Director



Balance Sheet  
Quarter III / 2018

No	Liabilities & Equity	Quarter III / 2018	Quarter II / 2018
I	Debt Payable to Other Banks and Financial Institutions	117.925,84	147.888,73
	1. Demand Deposits	896,15	887,11
	2. Fixed Deposits	114.048,50	136.680,50
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	2.981,19	10.321,12
II	Debt Payable to Customers	3.258.160,73	3.261.950,87
	1. Demand Deposits	1.101.779,30	1.120.172,97
	2. Fixed Deposits	2.156.381,43	2.141.777,90
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	105.727,08	106.912,56
	1. Accrued Interest and other Account Payable	75.683,09	77.507,66
	2. Head Office / Branches	-	-
	3. Other	30.043,99	29.404,90
VI	Equity and its Similar	196.027,69	108.765,91
	1. Registered Capital	227.364,97	139.392,39
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	-	-
	7. Provisions under BOLs Regulations	14.915,24	15.886,64
	8. Retained Earning(+/-)	(52.471,01)	(52.471,01)
	9. Result in Instance of Approval(+/-)	5.400,69	5.400,69
	10. Result of the year(+/-)	817,80	557,20
	Total Liabilities & Equity	3.677.841,34	3.625.518,07

Date 10/10/2018

Reporter



Accountant



Auditor



Director



ທະນາຄານພົງສະຫວັນ  
**Phongsavanh BANK**

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ຕະສອນຫລວງວຽງຈັນ, ສ.ປ.ປ ລາວ  
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Income Statement  
Quarter III /2018

No	Description	Quarter III/2018	Quarter II/2018
	<b>A. Operating Income and Expenses</b>		
1	+Interest Incomes and its Equivalents	182.897,46	123.113,31
1.1	Interest and its Equivalents from Interbanks	1.656,46	1.045,96
1.2	Interest and its Equivalents from Customers	179.201,37	120.692,52
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	2.039,63	1.374,82
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(113.601,32)	(75.128,68)
2.1	Interest Expenses and its Equivalents to Interbank	(3.958,05)	(2.743,86)
2.2	Interest Expenses and its Equivalents to Customers	(109.643,27)	(72.384,82)
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	-	-
	<b>I. Incomes - Expenses Interest Margin ( 1 - 2 +/- 3 )</b>	<b>69.296,14</b>	<b>47.984,62</b>
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	164,69	90,08
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	12.197,87	8.352,22
10	- Fees and Financial services Commission Expenses	(3.767,17)	(3.153,17)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	7.389,32	5.495,81
14	+ / - Net Profit / Loss on trading Conditional Instrument	(24,27)	(24,27)
	<b>II. Net Operating Incomes ( I+4-5+6-7+8+9-10+/-11+/-12+13+/-14 )</b>	<b>85.256,58</b>	<b>58.745,30</b>
	<b>B. Normal Incomes and Expenses</b>	-	-
15	+ Other Operating Incomes	14.646,18	9.740,03
16	- Administrations Expenses	(71.429,56)	(47.666,08)
16.1	Employees's Expenses	(49.764,87)	(33.049,09)
16.2	Other Administrations Expenses	(21.664,69)	(14.617,00)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(14.339,32)	(9.309,61)
18	- Other Operating Expenses	(17.210,70)	(13.680,42)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	3.894,60	2.971,34
19.1	Depreciation on Bad Debt and Debt Payable	(12.718,38)	(8.660,20)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	16.612,98	11.631,55
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	<b>III. Net Normal Incomes - Expenses ( 15 - 16 - 17 - 18 +/- 19 +/- 20 )</b>	<b>(84.438,80)</b>	<b>(57.944,74)</b>



	IV. Result before Extraordinary Items	1.182,83	800,57
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	(365,05)	(243,37)
	V. Result before Tax Profit ( IV + 21 + 22 )	817,78	557,20
23	-Tax Profit	-	-
	VI. Net Result of the year (V - 23)	817,78	557,20

Date 10/10/2018

Reporter

*Skala*

Accountant

*Prekum*

Auditor

*[Signature]*

Director



ນະໂນລາ ຫຼວງໂຄດ



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**Phongsavanh BANK**

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