

Phongsavanh Bank Limited.



Financial Report quarter III, Year 2020.

Balance Sheet
Quarter III / 2020

No	Liabilities & Equity	Quarter III / 2020	Quarter II / 2020
I	Debt Payable to Other Banks and Financial Institutions	123.415,20	85.910,80
	1. Demand Deposits	972,45	953,08
	2. Fixed Deposits	83.992,00	83.905,30
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	38.450,75	1.052,42
II	Debt Payable to Customers	4.193.830,15	4.003.016,39
	1. Demand Deposits	1.412.600,90	1.390.984,12
	2. Fixed Deposits	2.781.229,25	2.612.032,27
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	146.676,47	139.646,71
	1. Accrued Interest and other Account Payable	100.726,75	94.997,32
	2. Head Office / Branches	-	-
	3. Other	45.949,72	44.649,39
VI	Equity and its Similar	475.963,11	475.291,28
	1. Registered Capital	230.065,32	230.065,32
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	12.339,90	11.725,39
	8. Retained Earning(+/-)	(44.031,26)	(44.031,26)
	9. Result in Instance of Approval(+/-)	15.502,02	15.502,02
	10. Result of the year(+/-)	5.174,82	5.117,50
	Total Liabilities & Equity	4.939.884,00	4.703.865,00

Date 12/10/2020

Reporter



Accountant



Auditor



Director




Sayavinh DESAKHAMPHOU

Balance Sheet
Quarter III / 2020

No	Assets	Quarter III / 2020	Quarter II / 2020
I	Cash and Nostro Accounts with Central Bank	797.345,11	671.925,58
	1. Cash and Cash Equivalents 1101+1103+1108	124.232,99	140.227,79
	2. Demand Deposits at BOL	562.793,57	425.284,18
	3. Time Deposits	110.318,55	106.413,61
II	Amount Due from Other Banks	150.218,27	189.608,16
	1. Demand Deposits	118.305,07	157.765,99
	2. Fixed Deposits	31.913,20	31.842,17
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	101.599,48	76.884,42
	1. Dealing Securities	-	-
	2. Securities Available for sale	50.159,15	45.062,35
	3. Securities for Investment	51.440,33	31.822,07
V	Net loans and Advances to Customers	2.786.016,80	2.684.049,19
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	569.289,99	570.417,54
	1. Fixed Assets under purchasing of Constructing	62.764,48	59.356,48
	2. Intangible Assets	398.544,83	399.368,89
	3. Property, Plant and Equipment	107.980,68	111.692,17
IX	Registered Capital not reimbursed	-	-
X	Others Assets	535.415,27	510.980,31
	1. Accrued Interest and other Account Receivable	292.833,60	269.297,20
	2. Head Office and Branches	-	-
	3. Others	242.581,67	241.683,11
	Total Asset	4.939.884,00	4.703.865,00

Date 12/10/2020

Reporter



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Auditor



Director




DESAKHAMPHOU



ທະນາຄານພົງສະຫວັນ
Phongsavanh BANK

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ໄກສອນພົມວິຫານ, ນະຄອນຫລວງວຽງຈັນ, ສ.ປ.ປ ລາວ
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Income Statement

ໄຕມາດ III / 2020

No	Description	Quarter III / 2020	Quarter II / 2020
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	209.775,44	136.758,99
1.1	Interest and its Equivalents from Interbanks	664,77	351,85
1.2	Interest and its Equivalents from Customers	206.738,54	135.071,36
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	2.372,13	1.335,78
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(131.509,52)	(85.044,61)
2.1	Interest Expenses and its Equivalents to Interbank	(3.044,94)	(2.124,38)
2.2	Interest Expenses and its Equivalents to Customers	(128.464,58)	(82.920,23)
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)	78.265,92	51.714,38
4	+ Incomes from Leasing and Lease Available to buy		-
5	- Expenses on Leasing and Lease Available to buy		-
6	+ Incomes from Rental	85,92	60,28
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	14.714,81	9.318,93
10	- Fees and Financial services Commission Expenses	(11.034,91)	(3.195,04)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	7.856,05	5.650,91
14	+ / - Net Profit / Loss on trading Conditional Instrument		-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	89.887,79	63.549,46
	B. Normal Incomes and Expenses		-
15	+ Other Operating Incomes	11.081,76	7.464,18
16	- Administrations Expenses	(67.947,35)	(49.203,07)
16.1	Employees's Expenses	(50.463,31)	(33.676,07)
16.2	Other Administrations Expenses	(17.484,04)	(15.527,00)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(14.249,00)	(9.533,90)
18	- Other Operating Expenses	(14.856,51)	(9.216,77)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Item	1.298,71	2.179,30
19.1	Depreciation on Bad Debt and Debt Payable	(2.586,83)	(1.359,77)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	3.885,54	3.539,07
20	+ / - Net Gain / Loss from Revaluation Financial Asset		-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(84.712,95)	(58.431,94)



	IV. Result before Extraordinary Items	5.174,84	5.117,52
	C. Extraordinary Incomes and Expenses		-
21	+ Extraordinary Income		-
22	- Extraordinary Expenses	(40,56)	(121,68)
	V. Result before Tax Profit (IV + 21 + 22)	5.174,84	5.117,52
23	-Tax Profit		-
	VI. Net Result of the year (V - 23)	5.174,84	5.117,52

Date 12/10/2020

Reporter


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Accountant


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Auditor



Director




Saydanyin DESAKHAMPHOU



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