

**Phongsavanh Bank Limited.**



**Financial Report quarter III, Year 2021.**

Balance Sheet  
Quarter III / 2021

No	Assets	Quarter III / 2021	Quarter II / 2021
I	Cash and Nostro Accounts with Central Bank	584.662,31	687.866,22
	1. Cash and Cash Equivalents 1101+1103+1108	128.989,03	124.767,05
	2. Demand Deposits at BOL	374.798,27	453.194,51
	3. Time Deposits	80.875,01	109.904,66
II	Amount Due from Other Banks	192.143,93	70.317,31
	1. Demand Deposits	149.157,79	53.066,67
	2. Fixed Deposits	42.986,14	17.250,64
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	128.267,19	86.205,18
	1. Dealing Securities	-	-
	2. Securities Available for sale	76.786,00	31.300,00
	3. Securities for Investment	51.481,19	54.905,18
V	Net loans and Advances to Customers	3.826.757,53	3.635.827,64
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	576.784,96	573.589,76
	1. Fixed Assets under purchasing of Constructing	83.392,83	76.787,76
	2. Intangible Assets	394.734,56	395.821,84
	3. Property, Plant and Equipment	98.657,57	100.980,16
IX	Registered Capital not reimbursed	-	-
X	Others Assets	732.015,41	686.183,91
	1. Accrued Interest and other Account Receivable	409.032,53	365.864,76
	2. Head Office and Branches	-	-
	3. Others	322.982,88	320.319,15
	Total Asset	6.040.631,00	5.739.990,00

Date 19/10/2021

Prepared by

Head of Finance

Auditor

Director



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Saynavinh DESAKHAMPHOU

Balance Sheet  
Quarter III / 2021

No	Liabilities & Equity	Quarter III / 2021	Quarter II / 2021
I	Debt Payable to Other Banks and Financial Institutions	130.675,53	142.706,28
	1. Demand Deposits	1.037,34	985,78
	2. Fixed Deposits	129.260,60	141.375,80
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	377,59	344,70
II	Debt Payable to Customers	5.214.629,87	4.940.460,96
	1. Demand Deposits	1.171.650,85	1.159.387,45
	2. Fixed Deposits	4.042.979,02	3.781.073,51
	3. Other Debt Payable to Customers		
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	182.246,75	158.676,82
	1. Accrued Interest and other Account Payable	135.297,47	115.158,04
	2. Head Office / Branches	-	-
	3. Other	46.949,28	43.518,78
VI	Equity and its Similar	513.079,17	498.145,95
	1. Registered Capital	234.475,60	234.475,60
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	573,94	573,94
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	14.633,71	13.670,95
	8. Retained Earning(+/-)	(44.031,26)	(44.031,26)
	9. Result in Instance of Approval(+/-)	36.021,37	36.021,37
	10. Result of the year(+/-)	14.493,50	523,05
	Total Liabilities & Equity	6.040.631,00	5.739.990,00

Date 19/10/2021

Prepared by



Head of Finance



Auditor




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Saynavinh DESAKHAMPHOU



Income Statement  
Quarter III / 2021

No	Description	Quarter III / 2021	Quarter II / 2021
	<b>A. Operating Income and Expenses</b>		
1	+Interest Incomes and its Equivalents	251.360,01	153.082,94
1.1	Interest and its Equivalents from Interbanks	259,73	43,86
1.2	Interest and its Equivalents from Customers	245.002,28	150.751,36
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	6.098,00	2.287,72
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(163.489,24)	(100.696,59)
2.1	Interest Expenses and its Equivalents to Interbank	(3.799,72)	(2.097,11)
2.2	Interest Expenses and its Equivalents to Customers	(159.689,52)	(98.599,48)
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>87.870,77</b>	<b>52.386,35</b>
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	37,87	4,38
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	16.770,92	10.132,90
10	- Fees and Financial services Commission Expenses	(11.360,62)	(7.258,72)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	13.511,42	8.013,53
14	+ / - Net Profit / Loss on trading Conditional Instrument	(70,24)	(70,24)
	<b>II. Net Operating Incomes ( I+4-5+6-7+8+9-10+/-11+/-12+13+/-14 )</b>	<b>106.760,12</b>	<b>63.208,19</b>
	<b>B. Normal Incomes and Expenses</b>		
15	+ Other Operating Incomes	6.412,31	4.187,88
16	- Administrations Expenses	(70.426,22)	(46.032,31)
16.1	Employees's Expenses	(49.918,11)	(32.740,58)
16.2	Other Administrations Expenses	(20.508,11)	(13.291,73)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(14.512,84)	(9.935,67)
18	- Other Operating Expenses	(14.379,99)	(11.122,08)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	640,12	217,03
19.1	Depreciation on Bad Debt and Debt Payable	(1.111,31)	(657,43)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	1.751,43	874,47
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	<b>III. Net Normal Incomes - Expenses ( 15 - 16 - 17 - 18 +/- 19 +/- 20 )</b>	<b>(92.266,62)</b>	<b>(62.685,14)</b>
	<b>IV. Result before Extraordinary Items</b>	<b>14.493,50</b>	<b>523,05</b>

	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit ( IV + 21 + 22 )	14.493,50	523,05
23	-Tax Profit	-	-
	VI. Net Result of the year (V - 23)	14.493,50	523,05

Prepared by



Head of Finance



Auditor



Date 19/10/2021



Director

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Saynavinh DESAKHAMPHOU

