

Phongsavanh Bank Limited



Financial Report quarter III, Year 2022

Balance Sheet

Quarter III/ 2022

No	Liabilities & Equity	Quarter III / 2022	Quarter II / 2022
I	Debt Payable to Other Banks and Financial Institutions	592.869,23	207.224,71
	1. Demand Deposits	1.696,92	1.546,20
	2. Fixed Deposits	590.680,00	205.216,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	492,31	462,51
II	Debt Payable to Customers	7.122.373,22	6.830.757,91
	1. Demand Deposits	1.836.977,91	1.333.976,93
	2. Fixed Deposits	5.285.003,25	5.496.707,74
	3. Other Debt Payable to Customers	392,06	73,24
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	233.100,12	249.861,64
	1. Accrued Interest and other Account Payable	188.915,05	180.235,50
	2. Head Office / Branches	-	-
	3. Other	44.185,07	69.626,14
VI	Equity and its Similar	554.069,49	541.092,11
	1. Registered Capital	251.755,37	244.946,18
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	3.826,13	2.375,01
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	23.116,20	20.939,24
	8. Retained Earning(+/-)	-	(18.191,71)
	9. Result in Instance of Approval(+/-)	-	29.022,51
	10. Result of the year(+/-)	18.459,48	5.088,57
	Total Liabilities & Equity	8.502.412,06	7.828.936,37

Date 20/10/2022

Reporter



Head of Finance



Auditor



Director



ນາເລດ ກູມາ ຊິງ
Naresh KUMAR SINGH



ສົງໄລ ພົມມະຈັກ
Soylay PHOMMACHACK

Balance Sheet
Quarter III / 2022

No	Assets	Quarter III / 2022	Quarter II / 2022
I	Cash and Nostro Accounts with Central Bank	565.718,27	580.494,14
	1. Cash and Cash Equivalents 1101+1103+1108	165.442,15	174.509,98
	2. Demand Deposits at BOL	262.084,82	266.174,65
	3. Time Deposits	138.191,30	139.809,51
II	Amount Due from Other Banks	135.367,30	152.941,33
	1. Demand Deposits	131.141,98	138.770,67
	2. Fixed Deposits	4.225,32	14.170,66
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	88.395,24	69.915,25
	1. Dealing Securities	-	-
	2. Securities Available for sale	12.600,00	40.854,00
	3. Securities for Investment	75.795,24	29.061,25
V	Net loans and Advances to Customers	5.951.702,40	5.379.939,68
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	615.099,91	605.112,76
	1. Fixed Assets under purchasing of Constructing	98.630,42	95.978,55
	2. Intangible Assets	413.856,16	411.665,82
	3. Property, Plant and Equipment	102.613,33	97.468,39
IX	Registered Capital not reimbursed	-	-
X	Others Assets	1.146.128,95	1.040.533,19
	1. Accrued Interest and other Account Receivable	701.870,08	603.658,82
	2. Head Office and Branches	-	-
	3. Others	444.258,87	436.874,37
	Total Asset	8.502.412,07	7.828.936,35

Date 20/10/2022

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Income Statement
Quarter III / 2022

No	Description	Quarter III / 2022	Quarter II / 2022
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	380.204,31	208.466,56
1.1	Interest and its Equivalents from Interbanks	392,99	368,99
1.2	Interest and its Equivalents from Customers	374.994,41	206.872,30
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	4.816,91	1.225,27
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(269.706,83)	(150.581,74)
2.1	Interest Expenses and its Equivalents to Interbank	(10.926,59)	(4.427,91)
2.2	Interest Expenses and its Equivalents to Customers	(258.780,24)	(146.153,83)
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)	110.497,48	57.884,82
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	88,57	41,56
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	20.926,60	12.533,62
10	- Fees and Financial services Commission Expenses	(14.679,49)	(7.056,67)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	7.386,86	6.684,13
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	124.220,02	70.087,46
	B. Normal Incomes and Expenses		
15	+ Other Operating Incomes	12.654,71	8.674,15
16	- Administrations Expenses	(85.650,86)	(53.959,41)
16.1	Employees's Expenses	(59.427,96)	(37.566,91)
16.2	Other Administrations Expenses	(26.222,90)	(16.392,50)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(12.820,39)	(8.538,31)
18	- Other Operating Expenses	(20.945,09)	(13.484,74)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	1.926,44	2.309,43
19.1	Depreciation on Bad Debt and Debt Payable	(2.919,39)	(912,70)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	4.845,83	3.222,13
20	+ / - Net Gain / Loss from Revaluation Financial Asset	(925,36)	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(105.760,55)	(64.998,88)
	IV. Result before Extraordinary Items	18.459,47	5.088,58

	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit (IV + 21 + 22)	18.459,47	5.088,58
23	-Tax Profit	-	-
	VI. Net Result of the year (V - 23)	18.459,47	5.088,58

Date 20/10/2022

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