

ທະນາຄານພົງສະຫວັນ ຈຳກັດ



ບົດລາຍງານຖານະການເງິນ ປະຈຳໄຕມາດ III ຂອງປີ 2023

ໂດຍອີງໃສ່ແບບລາຍງານການເງິນຂອງກົມບັນຊີ-ການເງິນ ຂອງ ທະນາຄານແຫ່ງ ສ ປປ ລາວ

## Income Statement

		Quarter III/ 2023	
No	Description	Quarter III/ 2023	Quarter II/ 2023
	<b>A. Operating Income and Expenses</b>		
1	+Interest Incomes and its Equivalents	<b>494,886.85</b>	<b>312,502.88</b>
1.1	Interest and its Equivalents from Interbanks	1,906.74	1,064.52
1.2	Interest and its Equivalents from Customers	489,731.68	309,193.83
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	3,248.44	2,244.53
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	<b>(354,287.83)</b>	<b>(227,699.70)</b>
2.1	Interest Expenses and its Equivalents to Interbank	(20,230.06)	(14,112.97)
2.2	Interest Expenses and its Equivalents to Customers	(334,057.77)	(213,586.73)
2.3	Interest Expenses on Securities Sold under Repurchased agreement	-	-
2.4	Interest Expenses on Certicates of Deposits	-	-
3	+ / - Gain / Loss on Trading Gold and other Precious Metal	-	-
	<b>I. Incomes - Expenses Interest Margin ( 1 - 2 +/- 3 )</b>	<b>140,599.02</b>	<b>84,803.18</b>
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	119.05	2.64
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	24,966.51	12,548.82
10	- Fees and Financial services Commission Expenses	(15,423.71)	(9,390.96)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	27,952.93	16,099.17
14	+ / - Net Profit / Loss on trading Conditional Instrument	(539.27)	(539.27)
	<b>II. Net Operating Incomes ( I+4-5+6-7+8+9-10+/- 11+/- 12+13+/- 14)</b>	<b>177,674.53</b>	<b>103,523.58</b>
	<b>B. Normal Incomes and Expenses</b>	-	-
15	+ Other Operating Incomes	29,244.62	18,991.96
16	- Administrations Expenses	(118,334.66)	(75,181.42)
16.1	Employees's Expenses	(86,589.82)	(55,022.87)
16.2	Other Administrations Expenses	(31,744.84)	(20,158.55)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(18,887.88)	(11,527.67)
18	- Other Operating Expenses	(42,938.44)	(27,931.49)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	(2,702.68)	(1,926.36)
19.1	Depreciation on Bad Debt and Debt Payable	(11,713.20)	(6,641.96)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	9,010.52	4,715.59
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	<b>III. Net Normal Incomes - Expenses ( 15 - 16 - 17 - 18 +/- 19 +/- 20 )</b>	<b>(153,619.06)</b>	<b>(97,574.98)</b>
	<b>IV. Result before Extraordinary Items</b>	<b>24,055.47</b>	<b>5,948.61</b>

	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit ( IV + 21 + 22 )	24,055.47	5,948.61
23	-Tax Profit	-	-
	VI. Net Result of the year ( V - 23 )	24,055.47	5,948.61

Date 02/11/2023

Reporter



Head of Finance



Vilayngeun SOUTHAVILAY

Auditor



Director



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## Balance Sheet

Quarter III / 2023

No	Assets	Quarter III/ 2023	Quarter II / 2023
I	Cash and Nostro Accounts with Central Bank	1,169,176.13	791,219.41
	1. Cash and Cash Equivalents 1101+1103+1108	228,382.02	201,932.91
	2. Demand Deposits at BOL	559,667.13	340,095.32
	3. Time Deposits	381,126.99	249,191.18
II	Amount Due from Other Banks	301,707.18	222,093.72
	1. Demand Deposits	220,620.47	145,408.39
	2. Fixed Deposits	81,086.71	76,685.33
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	296,914.26	302,169.42
	1. Dealing Securities	-	-
	2. Securities Available for sale	208,066.63	208,321.79
	3. Securities for Investment	88,847.63	93,847.63
V	Net loans and Advances to Customers	5,760,443.34	6,336,631.61
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	762,089.30	734,246.13
	1. Fixed Assets under purchasing of Constructing	131,801.11	120,325.65
	2. Intangible Assets	435,898.99	437,183.40
	3. Property, Plant and Equipment	159,421.37	155,422.31
	4. Right Use of Assets	34,967.82	21,314.77
IX	Registered Capital not reimbursed	-	-
X	Others Assets	1,277,482.43	1,185,593.57
	1. Accrued Interest and other Account Receivable	774,308.23	693,817.61
	2. Head Office and Branches	-	-
	3	-	-
	4. Others	503,174.20	491,775.96
	Total Asset	9,567,812.65	9,571,953.87

Date 02/11/2023

Reporter



Head of Finance



Vilayngeun SOUTHAVILAY

Auditor



Director



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Balance Sheet  
Quarter III / 2023

No	Liabilities & Equity	Quarter III/ 2023	Quarter II/ 2023
I	Debt Payable to Other Banks and Financial Institutions	575,247.88	565,329.38
	1. Demand Deposits	2,084.59	1,954.19
	2. Fixed Deposits	572,792.75	563,018.75
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	370.54	356.44
II	Debt Payable to Customers	8,070,648.61	8,148,540.82
	1. Demand Deposits	1,815,613.88	1,805,349.22
	2. Fixed Deposits	6,254,402.77	6,342,501.30
	3. Other Debt Payable to Customers	631.96	690.30
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	281,319.87	256,094.07
	1. Accrued Interest and other Account Payable	219,187.58	206,871.48
	2. Head Office / Branches	-	-
	4. Other	62,132.30	49,222.59
VI	Equity and its Similar	640,596.28	601,989.61
	1. Registered Capital	319,430.35	300,430.35
	2. Shares Premium	-	-
	3. Legal Reserve	6,867.72	6,867.72
	4. Reserve for Expansion Business	7,260.00	7,260.00
	5. Other Reserve	-	-
	6. Margin for Revaluation	256,912.31	256,912.31
	7. Provisions under BOLs Regulations	26,070.43	24,570.62
	8. Retained Earning(+/-)	-	-
	9. Result in Instance of Approval(+/-)	-	-
	10. Result of the year(+/-)	24,055.47	5,948.61
	<b>Total Liabilities &amp; Equity</b>	<b>9,567,812.65</b>	<b>9,571,953.87</b>

Date 02/11/2023

Reporter



Head of Finance



Vilayngeun SOUTHAVILAY

Auditor



Director



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