

Phongsavanh Bank Limited



Financial Report quarter IV, Year 2017

Phongsavanh Bank Limited

Balance Sheet Quarter IV 2017

Unit : 1,000,000 LAK

1 Asset

No	Detail of Asset	This year 2017	Last year 2016
I	Cash and Nostro Accounts With Central Bank	526,287.85	474,628.18
	1. Cash and Cash Equivalents	191,712.45	216,351.31
	2. Demand Deposits at BOL	193,602.27	112,098.80
	3. Time Deposits	140,973.13	146,178.08
II	Amount Due from Other Banks	132,963.32	142,016.70
	1. Demand Deposits	88,542.33	131,788.95
	2. Fixed Deposits	44,420.99	10,227.75
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	61,000.00	58,000.00
	1. Dealing Securities	-	-
	2. Securities Available for sale	29,000.00	18,000.00
	3. Securities for Investment	32,000.00	40,000.00
V	Net loans and Advances to Customers	2,280,829.18	2,096,895.49
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	212,969.73	202,272.58
	1. Fixed Asset under purchasing of Constructing	47,309.12	43,277.47
	2. Intangible Assets	52,113.33	43,178.37
	3. Property, Plant and Equipment	113,547.28	115,816.74
IX	Registered Capital not reimbursed	-	-
X	Other Assets	225,247.08	187,529.38
	1. Accrued Interest and other Account Receivable	135,158.42	87,790.50
	2. Head Office and branches	-	-
	3. Others	90,088.66	99,738.88
	Total	3,439,297	3,161,342

Reportor

Accountant

Auditor

Credit Department

Managing Director







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ພິງສະຫວັນ ຈຳກັດ
PHONGSAVANH BANK
LTD
ຫລວງ ບຸນຄັນ ວິງສຸລິ

Phongsavanh Bank Limited

Balance Sheet Quarter IV 2017

Unit : 1,000,000 LAK

2 Liability & Equity

No	Liabilities & Equity	This year 2017	Last year 2016
I	Debt Payable to Other Banks and Financial Institutions	155,804.26	254,836.30
	1. Demand Deposits	865.78	847.15
	2. Fixed Deposits	152,826.00	241,641.00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks & Financial Institutions	2,112.48	12,348.15
II	Debt Payable to Customers	3,099,946.23	2,727,854.63
	1. Demand Deposits	1,060,495.27	1,056,612.88
	2. Fixed Deposits	2,039,450.96	1,671,241.75
	3. Other Debt Payable related issuing Securities	-	-
III	Securities Sold under repurshased agreement	-	-
IV	Debt payable related issuing Securities	-	-
V	Others Liabilities	92,653.54	95,813.89
	1. Accued Interest and other Account payable	70,810.16	72,528.66
	2. Head Office ad Branches	-	-
	3. Others	21,843.38	23,285.24
VI	Equity and its Similar	90,893.13	82,837.52
	1. Registered Capital	122,786.39	122,786.39
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve fo expension Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	-	-
	7. Provision under BOLs Regulations	15,177.06	12,522.14
	8. Retained Earning (+/-)	(52,471.01)	(62,392.45)
	9. Result in Instance of Approval (+/-)	5,400.69	9,921.44
	10. Result of the year (+/-)	-	-
	11. Subvension and Allocated Funds	-	-
	12. Subordinated Debts	-	-
	Total	3,439,297	3,161,342


Reportor

Accountant

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Credit Department

Managing Director







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Bounthanh VONGSOURY

No	Descriptions	This year 2017	Last year 2016
	A. Operating Income and Expenses	-	-
1	+ Interest Income and its Equivalents	246,955.65	231,115.86
	1.1 Interest and its Equivalents from Interbanks	864.12	150.70
	1.2 Interest and its Equivalents from Customers	243,271.75	227,771.68
	1.3 Interest from Securities purchased under resale agreement	-	-
	1.4 Interest and its equivalents from Securities for Inv.t	2,819.78	3,193.48
	1.5 Other Interest	-	-
2	- Interest Expenses and its Equivalents	(142,972.13)	(134,216.49)
	2.1 Interest Expenses and its Equivalents to Interbank	(7,591.00)	(5,893.19)
	2.2 Interest Expenses and its Equivalents to Customers	(135,381.13)	(128,323.30)
	2.3 Int. Expenses on Securitie sold under Repurchased	-	-
	2.4 Int. Expenses on Certificates of Deposits	-	-
3	+/- Gain/Los on trading gold and other Precious Metal	-	-
	I. Income - Expenses Interest Margin	103,983.53	96,899.37
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasingand Lease Available to buy	-	-
6	+ Income from Rental	203.59	178.45
7	- Expense on Rental	-	-
8	+ Income from Capital contribution / shares	-	-
9	+ Fees & Financial service commission Income	19,348.84	19,128.31
10	- Fees & Financial service commission expenses	(7,853.86)	(5,097.79)
11	+/- Profit & Loss on Dealing Securities	-	-
12	+/- Profit & Loss on Securities available for sale	-	-
	+/- Net profit / Loss on Foreign Exchange	9,599.02	9,537.35
14	+/- Net profit / Loss on Trading Conditional Instrument	(73.17)	-
	II. Net Operating Income (I+4+5+6+7+8+9+..+14)	124,207.97	120,645.70
	B. Normal Income and Expenses	-	-
15	+/- Other operating Income	24,126.23	27,477.42
16	- Administration Expenses	(95,272.99)	(75,727.74)
	1. - Employees Expenses	(63,292.44)	(55,430.30)
	2 - Others adminidtration expenses	(31,980.56)	(20,297.44)
17	- Amortization and Depreciation Tang. & Int. FA	(16,641.23)	(12,651.77)
18	- Other operating expenses	(27,824.56)	(31,303.54)
19	+/- Net Income/Expenses on revaluation Debt & Off BS	(1,058.33)	(14,921.42)
	1. Depreciation on NPL and Bad Debt payable	(49,787.51)	(61,286.09)
	2. Reverse depreciation on NPL & write off Debt revenue	48,729.18	46,364.67
20	+/- Net Gain/Loss from Revaluation Financial Asset	-	-
	III. Net Normal Income Expenses (15+16+17+18+19+20)	(116,670.89)	(107,127.05)



	IV. Result before Extraordinary items	7,537.08	13,518.65
	C. Extraordinary Income & Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary xpenses	(430.91)	(464.12)
	V. Result before tax profit	7,106.17	13,054.53
23	.- Tax Profit (24%)	(1,705.48)	(3,133.09)
	VI. Net result of the year	5,400.69	9,921.44

Reportor

Accountant

S. Auditor

Credit Department

Managing Director

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