

Phongsavanh Bank Limited



Financial Report quarter IV, Year 2018

(Unaudited)

Balance Sheet
For Semestre Ended of 31/12/2018

No	Assets	This year 2018	Last year 2017
I	Cash and Nostro Accounts with Central Bank	481.979,33	526.287,85
	1. Cash and Cash Equivalents 1101+1103+1108	149.525,63	191.712,45
	2. Demand Deposits at BOL	199.681,03	193.602,27
	3. Time Deposits	132.772,67	140.973,13
II	Amount Due from Other Banks	170.098,02	132.963,32
	1. Demand Deposits	116.919,29	88.542,33
	2. Fixed Deposits	53.178,73	44.420,99
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	85.262,11	61.000,00
	1. Dealing Securities	-	-
	2. Securities Available for sale	33.500,00	29.000,00
	3. Securities for Investment	51.762,11	32.000,00
V	Net loans and Advances to Customers	2.240.363,01	2.280.829,18
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	592.850,15	212.969,73
	1. Fixed Assets under purchasing of Constructing	74.874,68	47.309,12
	2. Intangible Assets	398.168,21	52.113,33
	3. Property, Plant and Equipment	119.807,26	113.547,28
IX	Registered Capital not reimbursed	-	-
X	Others Assets	342.905,80	225.247,08
	1. Accrued Interest and other Account Receivable	187.198,74	135.158,42
	2. Head Office and Branches	-	-
	3. Others	155.707,06	90.088,66
	Total Asset	3.913.458,42	3.439.297,16

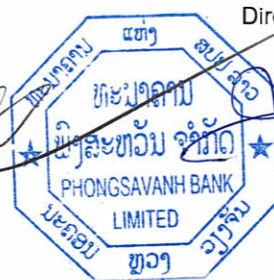
Date 25/01/2019

Reporter

Accountant

Auditor

Director



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Balance Sheet
For Semestre Ended of 31/12/2018

No	Liabilities & Equity	This year 2018	Last year 2017
I	Debt Payable to Other Banks and Financial Institutions	126.777,70	155.804,26
	1. Demand Deposits	899,54	865,78
	2. Fixed Deposits	123.346,44	152.826,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	2.531,72	2.112,48
II	Debt Payable to Customers	3.153.802,58	3.099.946,23
	1. Demand Deposits	1.064.364,88	1.060.495,27
	2. Fixed Deposits	2.089.437,70	2.039.450,96
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	138.058,54	92.653,54
	1. Accrued Interest and other Account Payable	81.484,64	70.810,16
	2. Head Office / Branches	-	-
	3. Other	56.573,90	21.843,38
VI	Equity and its Similar	494.819,61	90.893,13
	1. Registered Capital	247.533,45	122.786,39
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	268.626,96	
	7. Provisions under BOLs Regulations	16.951,06	15.177,06
	8. Retained Earning(+/-)	(49.770,67)	(52.471,01)
	9. Result in Instance of Approval(+/-)	11.478,81	5.400,69
	10. Result of the year(+/-)	-	-
	Total Liabilities & Equity	3.913.458,43	3.439.297,16

Date 25/01/2019

Reporter

Accountant

Auditor

Director



Manola LUANGKHOT

Income Statement
For Semestre Ended of 31/12/2018

No	Description	This year 2018	Last year 2017
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	246.509,44	<u>246.955,65</u>
1.1	Interest and its Equivalents from Interbanks	2.251,85	864,12
1.2	Interest and its Equivalents from Customers	241.398,57	243.271,75
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	2.859,02	2.819,78
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(151.242,50)	<u>(142.972,13)</u>
2.1	Interest Expenses and its Equivalents to Interbank	(5.138,51)	(7.591,00)
2.2	Interest Expenses and its Equivalents to Customers	(146.103,99)	(135.381,13)
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)	95.266,94	<u>103.983,53</u>
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	181,13	203,59
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	15.736,65	18.348,84
10	- Fees and Financial services Commission Expenses	(7.042,59)	(7.853,86)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	10.106,77	9.599,02
14	+ / - Net Profit / Loss on trading Conditional Instrument	(24,27)	(73,17)
	II. Net Operating Incomes (1+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	114.224,63	<u>124.207,97</u>
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	65.114,95	24.126,23
16	- Administrations Expenses	(100.849,07)	(95.272,99)
16.1	Employees's Expenses	(68.054,65)	(63.292,44)
16.2	Other Administrations Expenses	(32.794,42)	(31.980,56)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(19.598,62)	(16.641,23)
18	- Other Operating Expenses	(47.979,92)	(27.824,56)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	4.678,44	(1.058,33)
19.1	Depreciation on Bad Debt and Debt Payable	(18.499,59)	(49.787,51)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	23.178,03	48.729,18

20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(98.634,22)	(116.670,89)
	IV. Result before Extraordinary Items	15.590,41	7.537,08
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	(486,73)	(430,91)
	V. Result before Tax Profit (IV + 21 + 22)	15.103,70	7.106,17
23	-Tax Profit	(3.624,89)	(1.705,48)
	VI. Net Result of the year (V - 23)	11.478,81	5.400,69

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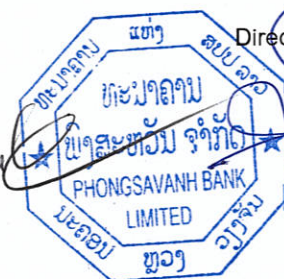
Accountant



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