

Public Bank Berhad

Exchange Rate

8.398,00

Vientiane Branch

Profit and Loss Statement

Report: FS 02/CB

For Quarter 2 End of 30/06/2018

IN LAK: 1.000.000

Unaudited

No.	Details	Remark	Amount	
			This Quarter	Last Quarter
	a. Income and expense for banking business			
1	+ Interest Income and equivalent to Interest Income		47.873	23.523
1.1	Interest Income and equivalent to Interest Income from other bank		1.086	303
1.2	Interest Income and equivalent to Interest Income from customer		46.787	23.219
1.3	Interest income from security/bond with selling contract			
1.4	Interest income from investment in security			
1.5	Other interest income			
2	- Interest expense and equivalent to Interest expense		(15.210)	(7.470)
2.1	Interest expense and equivalent to Interest expense to other bank		(4.372)	(1.923)
2.2	Interest expense and equivalent to Interest expense to customer		(10.838)	(5.548)
2.3	Interest expense from security/bond with selling contract			
2.4	Interest expense from investment in security			
3	1.5 Other interest expense			
	I. Variance from Interest Income - Interest Expense (1+2+3)		32.663	16.053
4	+ Income from leasing			
5	- Expense from Leasing			
6	+ Income from rent			
7	- Expense from rent			
8	+ Income from capital injection and share buyer			
9	+ Commission received		2.502	1.271
10	- Commission paid		(712)	(355)
11	+/- Gain/Loss from Bond/Security for trading		-	
12	+/- Gain/Loss from Bond/Security for selling			
13	+/- Gain/Loss from foreign exchange		(4.772)	1.057
14	+/- Gain/Loss selling/buying from conditional instrument			

II. Net Income from banking business (I + 4+..14)		29,681	18,025
b.Income and Expense			
15 + Other Operating income		3,271	1,542
16 - Operating cost		(7,994)	(4,206)
16.1 Staff cost		(5,902)	(3,189)
16.2 Other operation cost		(2,092)	(1,017)
17 Depreciation for tangible and non tangible fixed asset		(671)	(337)
18 - Others expense		(3,220)	(1,767)
19 +/- Variance between provision charge and recovery back off-balance sheet		(74,525)	(14,000)
19.1 Provision charge and accrued expense		(100,302)	(21,482)
19.2 Write back and Bad debt recover		25,777	7,482
20 +/- Variance from fixed asset revaluation			
III. Net Income - Net Interest (15+..20)		(83,140)	(18,769)
IV. Profit/Loss Before Tax (II-III)		(53,459)	(744)
21 Profit Tax		-	-
VI. Net Profit/Loss		(53,459)	(744)
c.Other Incomes			
22 Changing in injection capital from assets revaluation		-	-
23 Profit/Loss from asset revaluation		-	-
24 Profit tax from other incomes		-	-

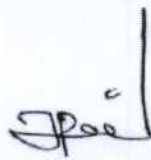
Account Clerk


Somvilay Xayavong

Accountant


Viengkhone Sirivongsa

Banking Service Manager


Khamphai Luangsay

Branch Manager


Low Chee Leong

