

Phongsavanh Bank Limited



Financial Report quarter I, Year 2019

Balance Sheet

Quarter I / 2019

No	Assets	Quarter I / 2019	Quarter IV / 2018
I	Cash and Nostro Accounts with Central Bank	533.279,90	481.979,33
	1. Cash and Cash Equivalents 1101+1103+1108	150.175,82	149.525,63
	2. Demand Deposits at BOL	246.912,45	199.681,03
	3. Time Deposits	136.191,63	132.772,67
II	Amount Due from Other Banks	137.825,17	170.098,02
	1. Demand Deposits	108.835,06	116.919,29
	2. Fixed Deposits	28.990,11	53.178,73
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	78.822,07	85.262,11
	1. Dealing Securities	-	-
	2. Securities Available for sale	33.000,00	33.500,00
	3. Securities for Investment	45.822,07	51.762,11
V	Net loans and Advances to Customers	2.260.346,12	2.240.363,01
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	594.516,74	592.850,15
	1. Fixed Assets under purchasing of Constructing	72.437,18	74.874,68
	2. Intangible Assets	405.491,73	398.168,21
	3. Property, Plant and Equipment	116.587,83	119.807,26
IX	Registered Capital not reimbursed	-	-
X	Others Assets	365.290,75	342.905,80
	1. Accrued Interest and other Account Receivable	202.109,42	187.198,74
	2. Head Office and Branches	-	-
	3. Others	163.181,33	155.707,06
	Total Asset	3.970.080,75	3.913.458,42

Date 10/04/2019

Reporter

Accountant

Auditor

Director

ໄພບູນ ພົງສະຫວັນ
Phaiboun PHONGSAVANH

Balance Sheet
Quarter I / 2019

No	Liabilities & Equity	Quarter I / 2019	Quarter IV / 2018
I	Debt Payable to Other Banks and Financial Institutions	121.082,65	126.777,70
	1. Demand Deposits	896,85	899,54
	2. Fixed Deposits	113.220,00	123.346,44
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	6.965,80	2.531,72
II	Debt Payable to Customers	3.223.732,56	3.153.802,58
	1. Demand Deposits	1.056.568,88	1.064.364,88
	2. Fixed Deposits	2.167.163,68	2.089.437,70
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	130.381,57	138.058,54
	1. Accrued Interest and other Account Payable	78.406,47	81.484,64
	2. Head Office / Branches	-	-
	3. Other	51.975,10	56.573,90
VI	Equity and its Similar	494.883,97	494.819,61
	1. Registered Capital	250.233,79	247.533,45
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	268.626,96	268.626,96
	7. Provisions under BOLs Regulations	14.503,18	16.951,06
	8. Retained Earning(+/-)	(49.770,67)	(49.770,67)
	9. Result in Instance of Approval(+/-)	11.478,81	11.478,81
	10. Result of the year(+/-)	(188,10)	-
	Total Liabilities & Equity	3.970.080,75	3.913.458,43

Date 10/04/2019

Reporter

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Director

Income Statement
Quarter I / 2019

No	Description	Quarter I / 2019	Quarter IV / 2018
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	52.666,17	246.509,44
1.1	Interest and its Equivalents from Interbanks	277,82	2.251,85
1.2	Interest and its Equivalents from Customers	51.641,37	241.398,57
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	746,98	2.859,02
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(37.008,10)	(151.242,50)
2.1	Interest Expenses and its Equivalents to Interbank	(1.300,56)	(5.138,51)
2.2	Interest Expenses and its Equivalents to Customers	(35.707,54)	(146.103,99)
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)	15.658,07	95.266,94
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	23,62	181,13
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	3.818,77	15.736,65
10	- Fees and Financial services Commission Expenses	(1.435,09)	(7.042,59)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	2.511,85	10.106,77
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	(24,27)
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	20.577,22	114.224,63
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	9.097,09	65.114,95
16	- Administrations Expenses	(23.302,20)	(100.849,07)
16.1	Employees's Expenses	(17.565,27)	(68.054,65)
16.2	Other Administrations Expenses	(5.736,93)	(32.794,42)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(5.275,76)	(19.598,62)
18	- Other Operating Expenses	(3.630,25)	(47.979,92)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	2.467,48	4.678,44
19.1	Depreciation on Bad Debt and Debt Payable	(1.594,75)	(18.499,59)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	4.062,23	23.178,03

20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(20.643,64)	(98.634,22)
	IV. Result before Extraordinary Items	(66,42)	15.590,41
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	(121,68)	(486,73)
	V. Result before Tax Profit (IV + 21 + 22)	(188,10)	15.103,70
23	-Tax Profit	-	(3.624,89)
	VI. Net Result of the year (V - 23)	(188,10)	11.478,81

Date 10/04/2019

Reporter



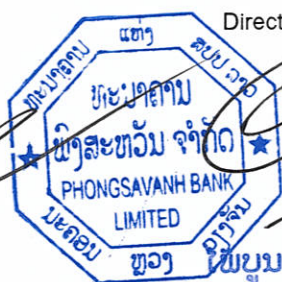
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Phaiboun PHONGSAVANH