

Phongsavanh Bank Limited.



Financial Report quarter I, Year 2020.

Balance Sheet

Quarter I / 2020

No	Assets	Quarter I / 2020	Quarter IV / 2019
I	Cash and Nostro Accounts with Central Bank	463.555,18	471.083,97
	1. Cash and Cash Equivalents 1101+1103+1108	118.279,67	128.630,67
	2. Demand Deposits at BOL	214.111,32	212.703,66
	3. Time Deposits	131.164,19	129.749,64
II	Amount Due from Other Banks	109.914,04	111.516,73
	1. Demand Deposits	78.484,08	101.795,68
	2. Fixed Deposits	31.429,96	9.721,05
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	74.230,62	63.172,07
	1. Dealing Securities	-	-
	2. Securities Available for sale	42.408,55	26.350,00
	3. Securities for Investment	31.822,07	36.822,07
V	Net loans and Advances to Customers	2.604.924,90	2.625.415,54
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	570.216,02	563.011,22
	1. Fixed Assets under purchasing of Constructing	57.075,01	55.818,83
	2. Intangible Assets	399.618,24	394.904,76
	3. Property, Plant and Equipment	113.522,77	112.287,63
IX	Registered Capital not reimbursed	-	-
X	Others Assets	483.733,17	457.136,31
	1. Accrued Interest and other Account Receivable	238.286,71	219.323,47
	2. Head Office and Branches	-	-
	3. Others	245.446,46	237.812,84
	Total Asset	4.306.573,00	4.291.335,82

Date 20/04/2020

Reporter

Accountant

Auditor

Director



Saynavinh DESAKHAMPHOU

Balance Sheet
Quarter I / 2020

No	Liabilities & Equity	Quarter I / 2020	Quarter IV / 2019
I	Debt Payable to Other Banks and Financial Institutions	108.320,98	114.821,18
	1. Demand Deposits	942,48	935,83
	2. Fixed Deposits	95.583,50	112.034,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	11.795,00	1.851,35
II	Debt Payable to Customers	3.586.124,32	3.577.228,43
	1. Demand Deposits	1.143.369,81	1.158.076,13
	2. Fixed Deposits	2.442.754,51	2.419.152,30
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	140.089,58	134.591,13
	1. Accrued Interest and other Account Payable	95.061,23	95.368,79
	2. Head Office / Branches	-	-
	3. Other	45.028,35	39.222,34
VI	Equity and its Similar	472.039,06	464.695,08
	1. Registered Canpital	230.065,32	230.065,32
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	246.555,61
	7. Provisions under BOLs Regulations	11.745,94	11.708,02
	8. Retained Earning(+/-)	(44.031,26)	(44.031,26)
	9. Result in Instance of Approval(+/-)	15.502,02	
	10. Result of the year(+/-)	1.844,73	20.397,39
	Total Liabilities & Equity	4.306.573,00	4.291.335,82

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Income Statement

ໄຕມາດ I / 2020

No	Description	Quarter I / 2020	Quarter IV / 2019
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	67.690,74	267.294,31
1.1	Interest and its Equivalents from Interbanks	94,80	761,10
1.2	Interest and its Equivalents from Customers	66.895,29	263.437,43
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	700,65	3.095,78
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(41.607,52)	(157.375,55)
2.1	Interest Expenses and its Equivalents to Interbank	(1.131,46)	(5.295,20)
2.2	Interest Expenses and its Equivalents to Customers	(40.476,06)	(152.080,35)
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)	26.083,22	109.918,76
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	52,69	158,49
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	5.145,46	19.156,84
10	- Fees and Financial services Commission Expenses	(1.792,68)	(7.442,16)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	2.930,65	9.921,22
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	-
	II. Net Operating Incomes (1+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	32.419,34	131.713,15
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	4.267,80	38.787,93
16	- Administrations Expenses	(25.144,19)	(106.260,13)
16.1	Employees's Expenses	(17.266,86)	(70.577,67)
16.2	Other Administrations Expenses	(7.877,33)	(35.682,46)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(4.768,93)	(20.517,83)
18	- Other Operating Expenses	(5.566,00)	(27.328,52)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Item	758,39	4.489,52
19.1	Depreciation on Bad Debt and Debt Payable	(575,50)	(233.790,52)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	1.333,89	238.280,04
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(30.452,93)	(110.829,03)



	IV. Result before Extraordinary Items	1.966,41	20.884,12
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	(121,68)	(486,73)
	V. Result before Tax Profit (IV + 21 + 22)	1.844,73	20.397,39
23	-Tax Profit	-	(4.895,00)
	VI. Net Result of the year (V - 23)	1.844,73	15.502,39

Reporter



Accountant



Auditor



Date 20/04/2020



Saynavinh DESAKHAMPHOU