

Phongsavanh Bank Limited.



Financial Report quarter I, Year 2021.

Balance Sheet
Quarter I / 2021

No	Assets	Quarter I / 2021	Quarter IV / 2020
I	Cash and Nostro Accounts with Central Bank	577.234,51	565.180,41
	1. Cash and Cash Equivalents 1101+1103+1108	129.801,81	118.731,64
	2. Demand Deposits at BOL	334.816,24	330.689,78
	3. Time Deposits	112.616,46	115.758,99
II	Amount Due from Other Banks	117.760,60	127.060,17
	1. Demand Deposits	110.665,05	119.725,42
	2. Fixed Deposits	7.095,55	7.334,75
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	80.505,75	94.271,65
	1. Dealing Securities	-	-
	2. Securities Available for sale	24.300,00	36.900,00
	3. Securities for Investment	56.205,75	57.371,65
V	Net loans and Advances to Customers	2.971.266,98	2.965.001,47
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	574.747,31	572.277,93
	1. Fixed Assets under purchasing of Constructing	73.470,74	70.707,82
	2. Intangible Assets	396.343,43	397.140,19
	3. Property, Plant and Equipment	104.933,15	104.429,92
IX	Registered Capital not reimbursed	-	-
X	Others Assets	653.192,83	620.900,53
	1. Accrued Interest and other Account Receivable	328.660,63	300.779,97
	2. Head Office and Branches	-	-
	3. Others	324.532,21	320.120,56
	Total Asset	4.974.707,99	4.944.692,16

Date 24/05/2021

Reporter

Head of Finance

Auditor

For. Director



Saynavinh DESAKHAMPHOU

Balance Sheet

Quarter I / 2021

No	Liabilities & Equity	Quarter I / 2021	Quarter IV / 2020
I	Debt Payable to Other Banks and Financial Institutions	108.660,46	100.396,42
	1. Demand Deposits	977,89	979,28
	2. Fixed Deposits	107.339,80	99.076,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	342,76	341,14
II	Debt Payable to Customers	4.219.174,75	4.198.558,31
	1. Demand Deposits	1.162.283,38	1.244.083,18
	2. Fixed Deposits	3.056.891,37	2.954.475,13
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	149.541,42	143.474,94
	1. Accrued Interest and other Account Payable	115.482,65	111.945,34
	2. Head Office / Branches	-	-
	3. Other	34.058,77	31.529,60
VI	Equity and its Similar	497.331,37	502.262,49
	1. Registered Canpital	234.475,60	234.475,60
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	573,94	573,94
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	13.146,57	13.180,69
	8. Retained Earning(+/-)	(44.031,26)	(44.031,26)
	9. Result in Instance of Approval(+/-)	36.021,37	15.502,02
	10. Result of the year(+/-)	232,84	25.649,19
	Total Liabilities & Equity	4.974.707,99	4.944.692,16

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Income Statement

Quarter I / 2021

No	Description	Quarter I / 2021	Quarter IV / 2020
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	76.130,32	291.423,08
1.1	Interest and its Equivalents from Interbanks	15,05	812,82
1.2	Interest and its Equivalents from Customers	74.897,84	286.610,48
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	1.217,43	3.999,78
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(49.265,83)	(180.025,26)
2.1	Interest Expenses and its Equivalents to Interbank	(1.015,73)	(3.964,01)
2.2	Interest Expenses and its Equivalents to Customers	(48.250,10)	(176.061,25)
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)	26.864,49	111.397,82
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	1,20	111,12
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	5.058,34	19.740,01
10	- Fees and Financial services Commission Expenses	(3.935,63)	(15.547,25)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	3.644,38	11.029,76
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	-
	II. Net Operating Incomes (1+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	31.632,78	126.731,46
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	1.497,48	30.091,74
16	- Administrations Expenses	(22.860,35)	(92.658,26)
16.1	Employees's Expenses	(16.296,35)	(67.812,18)
16.2	Other Administrations Expenses	(6.564,00)	(24.846,08)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(4.150,21)	(18.929,74)
18	- Other Operating Expenses	(6.078,94)	(20.945,68)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	192,07	1.643,60
19.1	Depreciation on Bad Debt and Debt Payable	(420,59)	(4.216,94)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	612,65	5.860,54
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(31.399,95)	(100.798,34)
	IV. Result before Extraordinary Items	232,84	25.933,12

	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	(283,93)
	V. Result before Tax Profit (IV + 21 + 22)	232,84	25.649,19
23	-Tax Profit	-	(5.129,84)
	VI. Net Result of the year (V - 23)	232,84	20.519,35

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Saynayinh DESAKHAMPHOU

