

**Phongsavanh Bank Limited.**



**Financial Report quarter I, Year 2021.**

Income Statement  
Quarter I / 2022

No	Description	Quarter I / 2022	Quarter IV / 2021
	<b>A. Operating Income and Expenses</b>		
1	+Interest Incomes and its Equivalents	99.569,35	349.037,24
1.1	Interest and its Equivalents from Interbanks	189,21	461,14
1.2	Interest and its Equivalents from Customers	98.714,58	340.779,54
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	665,56	7.796,56
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(72.738,16)	(229.974,56)
2.1	Interest Expenses and its Equivalents to Interbank	(2.037,97)	(5.392,12)
2.2	Interest Expenses and its Equivalents to Customers	(70.700,19)	(224.582,44)
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	-	-
	<b>I. Incomes - Expenses Interest Margin ( 1 - 2 +/- 3 )</b>	<b>26.831,19</b>	<b>119.062,68</b>
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	41,56	44,19
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	4.899,16	23.730,71
10	- Fees and Financial services Commission Expenses	(2.977,95)	(16.331,64)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	1.599,77	16.695,20
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	(238,54)
	<b>II. Net Operating Incomes ( 1+4-5+6-7+8+9-10+/-11+/-12+13+/-14)</b>	<b>30.393,73</b>	<b>142.962,60</b>
	<b>B. Normal Incomes and Expenses</b>	-	-
15	+ Other Operating Incomes	5.944,05	29.169,84
16	- Administrations Expenses	(25.065,44)	(97.212,51)
16.1	Employees's Expenses	(18.116,37)	(68.325,93)
16.2	Other Administrations Expenses	(6.949,07)	(28.886,58)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(4.312,11)	(18.931,39)
18	- Other Operating Expenses	(10.104,75)	(20.160,29)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	2.257,66	449,88
19.1	Depreciation on Bad Debt and Debt Payable	(486,51)	(1.680,37)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	2.744,17	2.130,25
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	<b>III. Net Normal Incomes - Expenses ( 15 - 16 - 17 - 18 +/- 19 +/- 20 )</b>	<b>(31.280,59)</b>	<b>(106.684,47)</b>
	<b>IV. Result before Extraordinary Items</b>	<b>(886,86)</b>	<b>36.278,13</b>

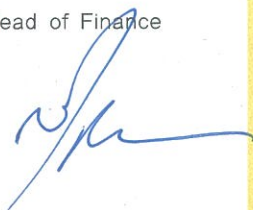
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit ( IV + 21 + 22 )	(886,86)	36.278,13
23	-Tax Profit	-	(7.255,62)
	VI. Net Result of the year ( V - 23)	(886,86)	29.022,51

Date 24/05/2022

Reporter



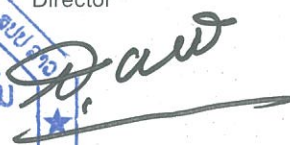
Head of Finance



Auditor



Director




ນາເລດ ກູມາ ຊິງ  
Naresh KUMAR SINGH

ສິວິໄລ ພົມມະຈັກ  
Sivilay PHOMMACHACK



ທະນາຄານພົງສະຫວັນ  
**Phongsavanh BANK**

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ໄກສອນພົມວິຫານ, ນະຄອນຫລວງວຽງຈັນ, ສ.ປ.ປ ລາວ  
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## Balance Sheet

Quarter I / 2022

No	Assets	Quarter I / 2022	Quarter IV / 2021
I	Cash and Nostro Accounts with Central Bank	595.113,55	597.711,59
	1. Cash and Cash Equivalents 1101+1103+1108	165.782,57	133.323,66
	2. Demand Deposits at BOL	329.971,88	372.077,89
	3. Time Deposits	99.359,10	92.310,04
II	Amount Due from Other Banks	171.543,60	134.527,67
	1. Demand Deposits	125.219,21	111.507,39
	2. Fixed Deposits	46.324,39	23.020,28
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
	Net Investment in Securities	76.446,61	87.068,61
	1. Dealing Securities	-	-
	2. Securities Available for sale	44.278,00	68.900,00
	3. Securities for Investment	32.168,61	18.168,61
V	Net loans and Advances to Customers	4.441.859,47	4.150.351,50
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	596.931,85	572.453,42
	1. Fixed Assets under purchasing of Constructing	86.432,24	79.234,24
	2. Intangible Assets	412.477,01	393.722,54
	3. Property, Plant and Equipment	98.022,60	99.496,64
IX	Registered Capital not reimbursed	-	-
X	Others Assets	867.246,62	812.830,57
	1. Accrued Interest and other Account Receivable	469.067,88	404.929,55
	2. Head Office and Branches	-	-
	3. Others	398.178,74	407.901,02
	Total Asset	6.749.141,70	6.354.943,36

Date 24/05/2022

Reporter



Head of Finance



Auditor

ນາເລດ ກູມາ ຊິງ  
Naresh KUMAR SINGH

Director



ສີໂອໄລ ພົມມະຈັກ  
Sivilay PHOMMACHACK

Balance Sheet  
Quarter I / 2022

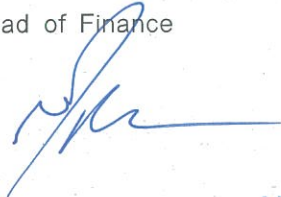
No	Liabilities & Equity	Quarter I / 2022	Quarter IV / 2021
I	Debt Payable to Other Banks and Financial Institutions	168.778,94	163.870,65
	1. Demand Deposits	1.213,84	1.144,19
	2. Fixed Deposits	167.173,00	162.350,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	392,10	376,46
II	Debt Payable to Customers	5.837.764,61	5.462.483,35
	1. Demand Deposits	1.227.623,37	1.212.479,86
	2. Fixed Deposits	4.610.120,47	4.250.003,49
	3. Other Debt Payable to Customers	20,77	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	216.361,41	202.627,16
	1. Accrued Interest and other Account Payable	181.059,85	161.189,06
	2. Head Office / Branches	-	-
	3. Other	35.301,56	41.438,10
VI	Equity and its Similar	526.236,75	525.962,20
	1. Registered Capital	239.946,18	239.946,18
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	2.375,01	2.375,01
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	17.059,31	15.897,90
	8. Retained Earning(+/-)	(18.191,71)	(18.191,71)
	9. Result in Instance of Approval(+/-)	29.022,51	29.022,51
	10. Result of the year(+/-)	(886,86)	-
	Total Liabilities & Equity	6.749.141,71	6.354.943,36

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