

**Phongsavanh Bank Limited.**



**Financial Report quarter I, Year 2023**

## Income Statement

Quarter I / 2023

No	Description	Quarter I / 2023	Quarter IV / 2022
	<b>A. Operating Income and Expenses</b>		
1	+Interest Incomes and its Equivalents	<b>151.319,02</b>	<b>568.908,51</b>
1.1	Interest and its Equivalents from Interbanks	386,01	499,19
1.2	Interest and its Equivalents from Customers	149.859,08	562.448,12
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	1.073,93	5.961,20
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	<b>(109.879,37)</b>	<b>(378.611,98)</b>
2.1	Interest Expenses and its Equivalents to Interbank	(6.994,97)	(17.569,83)
2.2	Interest Expenses and its Equivalents to Customers	(102.884,40)	(361.042,15)
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>41.439,65</b>	<b>190.296,53</b>
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	1,32	140,62
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	6.198,57	27.136,20
10	- Fees and Financial services Commission Expenses	(3.578,28)	(19.511,19)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	5.129,45	45.974,42
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	-
	<b>II. Net Operating Incomes ( 1+4-5+6-7+8+9-10+/-11+/-12+13+/-14 )</b>	<b>49.190,71</b>	<b>244.036,58</b>
	<b>B. Normal Incomes and Expenses</b>	-	-
15	+ Other Operating Incomes	9.498,89	145.455,67
16	- Administrations Expenses	(35.038,67)	(124.481,90)
16.1	Employees's Expenses	(25.708,88)	(85.086,25)
16.2	Other Administrations Expenses	(9.329,79)	(39.395,65)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(5.067,33)	(28.265,44)
18	- Other Operating Expenses	(13.747,47)	(151.837,11)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	(835,58)	1.864,10
19.1	Depreciation on Bad Debt and Debt Payable	(2.930,34)	(6.404,72)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	2.094,76	8.268,82
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	(925,36)
	<b>III. Net Normal Incomes - Expenses ( 15 - 16 - 17 - 18 +/- 19 +/- 20 )</b>	<b>(45.190,16)</b>	<b>(158.190,04)</b>
	<b>IV. Result before Extraordinary Items</b>	<b>4.000,55</b>	<b>85.846,54</b>

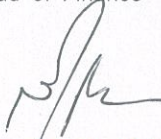
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit ( IV + 21 + 22 )	4.000,55	85.846,54
23	-Tax Profit	-	-
	VI. Net Result of the year ( V - 23 )	4.000,55	85.846,54

Date 21/04/2023

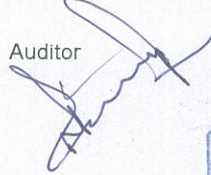
Reporter



Head of Finance

  
 Vilayngeun SOUTHAVILAY

Auditor



Director



ນາເລດ ກູມາ  
Naresh KUMAR SINGH LIMITED

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Balance Sheet  
Quarter IV / 2022

No	Assets	Quarter I / 2023	Quarter IV / 2022
I	Cash and Nostro Accounts with Central Bank	787.882,73	612.814,83
	1. Cash and Cash Equivalents 1101+1103+1108	200.125,65	170.408,78
	2. Demand Deposits at BOL	359.183,37	292.662,44
	3. Time Deposits	228.573,71	149.743,61
II	Amount Due from Other Banks	300.204,61	199.863,41
	1. Demand Deposits	213.393,39	195.463,70
	2. Fixed Deposits	86.811,22	4.399,71
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	267.905,77	320.196,49
	1. Dealing Securities	-	-
	2. Securities Available for sale	178.758,14	189.168,86
	3. Securities for Investment	89.147,63	131.027,63
V	Net loans and Advances to Customers	5.859.716,84	5.956.930,07
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	712.504,39	672.103,20
	1. Fixed Assets under purchasing of Constructing	156.976,50	133.816,70
	2. Intangible Assets	416.108,47	415.549,84
	3. Property, Plant and Equipment	118.741,68	101.791,87
	4. Right Use of Assets	20.677,74	20.944,79
IX	Registered Capital not reimbursed	-	-
X	Others Assets	1.077.091,99	1.002.498,86
	1. Accrued Interest and other Account Receivable	579.317,09	534.255,88
	2. Head Office and Branches	-	-
	3. Others	497.774,90	468.242,98
	Total Asset	9.005.306,33	8.764.406,86

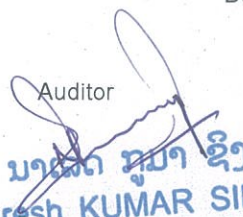
Date 02/05/2023

Reporter

Head of Finance

Auditor





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Naresh KUMAR SINGH



Balance Sheet  
Quarter IV/ 2022

No	Liabilities & Equity	Quarter I / 2023	Quarter IV / 2022
I	Debt Payable to Other Banks and Financial Institutions	679.495,46	633.966,46
	1. Demand Deposits	1.731,70	1.774,96
	2. Fixed Deposits	677.432,00	631.856,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	331,76	335,50
II	Debt Payable to Customers	7.449.941,14	7.213.623,08
	1. Demand Deposits	1.701.968,45	1.697.753,02
	2. Fixed Deposits	5.747.419,37	5.515.448,54
	3. Other Debt Payable to Customers	553,32	421,52
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	267.494,95	294.951,58
	1. Accrued Interest and other Account Payable	224.949,25	223.557,83
	2. Head Office / Branches	-	-
	4. Other	42.545,70	71.393,75
VI	Equity and its Similar	608.374,78	621.865,74
	1. Registered Capital	251.755,37	251.755,37
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	3.826,13	3.826,13
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	23.203,20	23.525,40
	8. Retained Earning(+/-)	-	-
	9. Result in Instance of Approval(+/-)	68.677,22	-
	10. Result of the year(+/-)	4.000,55	85.846,53
	<b>Total Liabilities &amp; Equity</b>	<b>9.005.306,33</b>	<b>8.764.406,86</b>

Date 02/05/2023

Reporter

Head of Finance

Auditor

Director

*[Signature]*

*[Signature]*

*[Signature]*  
 ນາເລດ ກູມາ ຊິງ  
 Naresh KUMAR  
 ສູນກາງ ພູມສະຫວັນ ຈຳກັດ  
 PHONGSAVANH BANK LIMITED  
 ສູນກາງ ພູມສະຫວັນ ຈຳກັດ



ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ພູມສະຫວັນ, ນະຄອນຫຼວງວຽງຈັນ, ສ.ປ.ປ. ລາວ  
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ດາລີ ພິນເສນາ