

Phongsavanh Bank Limited



Financial Report Quarter I, Year 2024


Income Statement

0,222		Quarter I/ 2024	
No	Description	Quarter I/ 2024	Quarter IV/ 2023
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	178.895,67	760.041,36
1.1	Interest and its Equivalents from Interbank	786,18	2.854,89
1.2	Interest and Its Equivalents from Customers	176.549,28	753.024,16
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	1.560,21	4.162,31
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(133.169,80)	(484.616,38)
2.1	Interest Expenses and its Equivalents to Interbank	(6.417,50)	(26.502,23)
2.2	Interest Expenses and its Equivalents to Customers	(126.752,30)	(458.114,15)
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	-	-
	I. Income - Expenses Interest Margin (1 - 2 +/- 3)	45.725,87	275.424,98
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	1,32	805,65
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	19.521,32	40.619,14
10	- Fees and Financial Service Commission Expenses	(10.899,77)	(25.150,57)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	6.716,57	38.196,21
14	+ / - Net Profit / Loss on trading Conditional Instruments	(84,88)	(720,72)
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	60.980,45	329.174,71
	B. Normal Income and Expenses	-	-
15	+ Other Operating Incomes	9.762,65	77.942,57
16	- Administration Expenses	(52.628,80)	(183.933,12)
16.1	Employees's Expenses	(38.133,00)	(131.873,48)
16.2	Other Administration Expenses	(14.495,80)	(52.059,64)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(8.240,69)	(26.643,94)
18	- Other Operating Expenses	(20.713,06)	(102.666,34)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	(1.631,97)	(3.364,06)
19.1	Depreciation on Bad Debt and Debt Payable	(6.408,16)	(17.615,82)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	4.776,18	14.251,75
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(73.451,88)	(238.664,89)

	IV. Result before Extraordinary Items	(12.471,44)	90.509,81
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	(12.471,44)	90.509,81
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	(12.471,44)	90.509,81

Date 05/06/2024

Reporter


MS.KHAMMUAN XAYALATH

Head of Finance


ສຸບັນ ພັນຍຸລາດ
Soubanh PHANYOULATH

Auditor


ນາເລດ ກູມາ ຊິງ
Naresh KUMAR SINGH

Director




ນາງ ມະໂນລາ ຫຼວງໂຄດ
Manola LUANGKHOT

Balance Sheet

Quarter I/2024

No	Assets	Quarter I/ 2024	Quarter IV/ 2023
I	Cash and Nostro Accounts with Central Bank	1.504.068,48	1.260.126,20
	1. Cash and Cash Equivalents 1101+1103+1108	249.095,26	203.748,80
	2. Demand Deposits at BOL	882.213,29	678.198,83
	3. Term Deposits	372.759,94	378.178,58
II	Amount Due from Other Banks	265.015,95	235.187,51
	1. Demand Deposits	259.652,30	169.878,35
	2. Fixed Deposits	5.363,65	65.309,16
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	397.089,48	336.963,23
	1. Dealing Securities	-	-
	2. Securities Available for Sale	220.669,63	214.757,01
	3. Securities for Investment	149.341,28	88.847,63
	4. bond of capital	27.078,57	33.358,59
V	Net loans and Advances to Customers	6.165.280,25	6.292.552,12
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	798.857,61	774.676,57
	1. Fixed Assets under purchasing of Construction	165.889,49	142.178,30
	2. Intangible Assets	434.045,30	435.451,88
	3. Property, Plant and Equipment	159.753,76	162.864,94
	4. Right of Use of Assets	39.169,05	34.181,44
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	1.263.222,23	1.240.114,24
	1. Accrued Interest and other Account Receivable	634.973,36	555.487,01
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	628.248,87	684.627,23
	Total Assets	10.393.534,00	10.139.619,86

Date 05/06/2024

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Naresh KUMAR



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Balance Sheet

Quarter I/2024

No	Liabilities & Equity	Quarter I/ 2024	Quarter IV/ 2023
I	Debt Payable to Other Banks and Financial Institutions	540.922,02	588.057,21
	1. Demand Deposits	2.159,91	2.101,68
	2. Fixed Deposits	537.580,95	585.580,95
	3. Borrowing Funds	800,00	-
	4. Other Debt Payable to Banks and Financial Institutions	381,16	374,58
II	Debt Payable to Customers	8.856.302,21	8.441.126,19
	1. Demand Deposits	2.091.041,45	2.026.205,38
	2. Fixed Deposits	6.764.925,98	6.414.279,11
	3. Other Debt Payable to Customers	334,79	641,70
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	336.288,88	367.632,59
	1. Accrued Interest and other Account Payable	256.216,38	252.645,63
	2. Head Office / Branches	-	-
	3. Other	80.072,50	114.986,97
VI	Equity and its Similar	660.020,89	742.803,86
	1. Registered Capital	352.788,93	352.788,93
	2. Share Premium	-	-
	3. Legal Reserve	6.867,72	6.867,72
	4. Reserves for Expansion Business	7.260,00	7.260,00
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	27.574,58	28.465,08
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	21.088,79	-
	10. Result of the year(+/-)	(12.471,44)	90.509,81
	Total Liabilities & Equity	10.393.534,00	10.139.619,86

Date 05/06/2024

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