

Phongsavanh Bank Limited.



Financial Report quarter IV, Year 2019.

Balance Sheet
Quarter IV / 2019

No	Assets	Quarter IV / 2019	Quarter III / 2019
I	Cash and Nostro Accounts with Central Bank	471.083,97	517.138,44
	1. Cash and Cash Equivalents 1101+1103+1108	128.630,67	143.292,98
	2. Demand Deposits at BOL	212.703,66	244.364,81
	3. Time Deposits	129.749,64	129.480,65
II	Amount Due from Other Banks	111.516,73	107.502,55
	1. Demand Deposits	101.795,68	84.963,72
	2. Fixed Deposits	9.721,05	22.538,83
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	63.172,07	81.172,07
	1. Dealing Securities	-	-
	2. Securities Available for sale	26.350,00	35.350,00
	3. Securities for Investment	36.822,07	45.822,07
V	Net loans and Advances to Customers	2.625.415,54	2.500.767,95
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	563.011,22	564.451,19
	1. Fixed Assets under purchasing of Constructing	55.818,83	74.809,63
	2. Intangible Assets	394.904,76	373.903,65
	3. Property, Plant and Equipment	112.287,63	115.737,91
IX	Registered Capital not reimbursed	-	-
X	Others Assets	457.136,31	375.625,19
	1. Accrued Interest and other Account Receivable	219.323,47	221.407,98
	2. Head Office and Branches	-	-
	3. Others	237.812,84	154.217,21
	Total Asset	4.291.335,82	4.146.657,39

Date 24/01/2020

Reporter



Accountant



Auditor



For Director




Phongsavanh DESAKHAMPHOU

Balance Sheet
Quarter IV / 2019

No	Liabilities & Equity	Quarter IV / 2019	Quarter III / 2019
I	Debt Payable to Other Banks and Financial Institutions	114.821,18	134.842,62
	1. Demand Deposits	935,83	1.230,28
	2. Fixed Deposits	112.034,00	124.565,60
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	1.851,35	9.046,74
II	Debt Payable to Customers	3.577.228,43	3.433.547,93
	1. Demand Deposits	1.158.076,13	1.088.001,25
	2. Fixed Deposits	2.419.152,30	2.345.546,68
	3. Other Debt Payable to Customers	-	-
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	134.591,13	154.514,39
	1. Accrued Interest and other Account Payable	95.368,79	86.558,67
	2. Head Office / Branches	-	-
	3. Other	39.222,34	67.955,72
VI	Equity and its Similar	464.695,08	423.752,43
	1. Registered Capital	230.065,32	230.065,32
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	-	-
	5. Other Reserve	-	-
	6. Margin for Revaluation	246.555,61	246.555,61
	7. Provisions under BOLs Regulations	11.708,02	13.679,13
	8. Retained Earning(+/-)	(44.031,26)	(44.031,26)
	9. Result in Instance of Approval(+/-)		
	10. Result of the year(+/-)	20.397,39	(22.516,37)
	Total Liabilities & Equity	4.291.335,82	4.146.657,39

Date 24/01/2020

Reporter



Accountant



Auditor



Director




Phongsavanh Bank Limited

Form : FS 01/CB

Currency : Million LAK

Income Statement

Quarter IV / 2019

No	Description	Quarter IV / 2019	Quarter III / 2019
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	267.294,31	157.152,79
1.1	Interest and its Equivalents from Interbanks	761,10	653,78
1.2	Interest and its Equivalents from Customers	263.437,43	154.036,91
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	3.095,78	2.462,10
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(157.375,55)	(115.886,58)
2.1	Interest Expenses and its Equivalents to Interbank	(5.295,20)	(3.986,77)
2.2	Interest Expenses and its Equivalents to Customers	(152.080,35)	(111.899,81)
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)	109.918,76	41.266,21
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	158,49	130,06
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	19.156,84	13.135,02
10	- Fees and Financial services Commission Expenses	(7.442,16)	(4.771,54)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	9.921,22	6.923,56
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	131.713,15	56.683,31
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	38.787,93	21.161,95
16	- Administrations Expenses	(106.260,13)	(73.879,72)
16.1	Employees's Expenses	(70.577,67)	(52.494,82)
16.2	Other Administrations Expenses	(35.682,46)	(21.384,90)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(20.517,83)	(15.693,82)
18	- Other Operating Expenses	(27.328,52)	(16.143,21)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Item	4.489,52	5.720,17
19.1	Depreciation on Bad Debt and Debt Payable	(233.790,52)	(230.176,08)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	238.280,04	235.896,25
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(110.829,03)	(78.834,63)



ທະນາຄານພົງສະຫວັນ
Phongsavanh BANK

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ໄກສອນພົມວິຫານ, ນະຄອນຫລວງວຽງຈັນ, ສ.ປ.ປ ລາວ
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	IV. Result before Extraordinary Items	20.884,12	(22.151,32)
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	(486,73)	(365,05)
	V. Result before Tax Profit (IV + 21 + 22)	20.397,39	(22.516,37)
23	-Tax Profit	(4.895,00)	-
	VI. Net Result of the year (V - 23)	15.502,39	(22.516,37)

Date 24/01/2020

Reporter

[Signature]
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Accountant

[Signature]

Auditor

[Signature]

Director



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