

Phongsavanh Bank Limited



Financial Report quarter IV, Year 2021

Balance Sheet
Quarter IV / 2021

No	Assets	This year 2021	Last year 2020
I	Cash and Nostro Accounts with Central Bank	597.711,59	565.180,41
	1. Cash and Cash Equivalents 1101+1103+1108	133.323,66	118.731,64
	2. Demand Deposits at BOL	372.077,89	330.689,78
	3. Time Deposits	92.310,04	115.758,99
II	Amount Due from Other Banks	134.527,67	127.060,17
	1. Demand Deposits	111.507,39	119.725,42
	2. Fixed Deposits	23.020,28	7.334,75
	3. Net Loans and Advances		
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	87.068,61	94.271,65
	1. Dealing Securities		
	2. Securities Available for sale	68.900,00	36.900,00
	3. Securities for Investment	18.168,61	57.371,65
V	Net loans and Advances to Customers	4.150.351,50	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	572.453,42	572.277,93
	1. Fixed Assets under purchasing of Constructing	79.234,24	70.707,82
	2. Intangible Assets	393.722,54	397.140,19
	3. Property, Plant and Equipment	99.496,64	104.429,92
IX	Registered Capital not reimbursed	-	-
X	Others Assets	812.830,57	620.900,53
	1. Accrued Interest and other Account Receivable	404.929,55	300.779,97
	2. Head Office and Branches	-	-
	3. Others	407.901,02	320.120,56
	Total Asset	6.354.943,00	4.944.692,00

Date 11/02/2022

Prepared by

Head of Finance

Auditor

Director






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Saynavinh DESAKHAMPHOU

Balance Sheet
Quarter IV / 2021

No	Liabilities & Equity	This year 2021	Last year 2020
I	Debt Payable to Other Banks and Financial Institutions	163.870,65	130.675,53
	1. Demand Deposits	1.144,19	1.037,34
	2. Fixed Deposits	162.350,00	129.260,60
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	376,46	377,59
II	Debt Payable to Customers	5.462.483,35	5.214.629,87
	1. Demand Deposits	1.212.479,86	1.171.650,85
	2. Fixed Deposits	4.250.003,49	4.042.979,02
	3. Other Debt Payable to Customers		
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	202.627,16	182.246,75
	1. Accrued Interest and other Account Payable	161.189,06	135.297,47
	2. Head Office / Branches	-	-
	3. Other	41.438,10	46.949,28
VI	Equity and its Similar	525.962,20	513.079,17
	1. Registered Capital	239.946,18	234.475,60
	2. Shares Premium	-	-
	3. Legal Reserve	-	-
	4. Reserve for Expansion Business	2.375,01	573,94
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	15.897,90	14.633,71
	8. Retained Earning(+/-)	(18.191,71)	(44.031,26)
	9. Result in Instance of Approval(+/-)	29.022,51	36.021,37
	10. Result of the year(+/-)		14.493,50
	Total Liabilities & Equity	6.354.943,00	6.040.631,00

Date 11/02/2022

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Head of Finance



Auditor



Director



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Income Statement
Quarter IV / 2021

No	Description	This year 2021	Last year 2020
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	349.037,24	291.423,08
1.1	Interest and its Equivalents from Interbanks	461,14	812,82
1.2	Interest and its Equivalents from Customers	340.779,54	286.610,48
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	7.796,56	3.999,78
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(229.974,56)	(180.025,26)
2.1	Interest Expenses and its Equivalents to Interbank	(5.392,12)	(3.964,01)
2.2	Interest Expenses and its Equivalents to Customers	(224.582,44)	(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)	119.062,68	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	44,19	111,12
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	23.730,71	19.740,01
10	- Fees and Financial services Commission Expenses	(16.331,64)	(15.547,25)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	16.695,20	11.029,76
14	+ / - Net Profit / Loss on trading Conditional Instrument	(238,54)	-
	II. Net Operating Incomes (I+4-5+6-7+8+9- 10+/- 11+/- 12+13+/- 14)	142.962,60	126.731,46
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	29.169,84	30.091,74
16	- Administrations Expenses	(97.212,51)	(92.658,26)
16.1	Employees's Expenses	(68.325,93)	(67.812,18)
16.2	Other Administrations Expenses	(28.886,58)	(24.846,08)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(18.931,39)	(18.929,74)
18	- Other Operating Expenses	(20.160,29)	(20.945,68)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	449,88	1.643,60
19.1	Depreciation on Bad Debt and Debt Payable	(1.680,37)	(4.216,94)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	2.130,25	5.860,54
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(106.684,47)	(100.798,34)

	IV. Result before Extraordinary Items	36.278,13	25.933,12
	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	(283,93)
	V. Result before Tax Profit (IV + 21 + 22)	36.278,13	25.649,19
23	-Tax Profit	(7.255,62)	(5.129,00)
	VI. Net Result of the year (V - 23)	29.022,51	20.520,19

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