

Phongsavanh Bank Limited



Financial Report Quarter IV, Year 2022

Income Statement

Quarter IV / 2022

No	Description	Quarter IV / 2022	Quarter III / 2022
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	568.908,51	380.204,31
1.1	Interest and its Equivalents from Interbanks	499,19	392,99
1.2	Interest and its Equivalents from Customers	562.448,12	374.994,41
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	5.961,20	4.816,91
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(378.611,98)	(269.706,83)
2.1	Interest Expenses and its Equivalents to Interbank	(17.569,83)	(10.926,59)
2.2	Interest Expenses and its Equivalents to Customers	(361.042,15)	(258.780,24)
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)	190.296,53	110.497,48
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	140,62	88,57
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	27.136,20	20.926,60
10	- Fees and Financial services Commission Expenses	(19.511,19)	(14.679,49)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	45.974,42	7.386,86
14	+ / - Net Profit / Loss on trading Conditional Instrument	-	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	244.036,58	124.220,02
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	145.455,67	12.654,71
16	- Administrations Expenses	(124.481,90)	(85.650,86)
16.1	Employees's Expenses	(85.086,25)	(59.427,96)
16.2	Other Administrations Expenses	(39.395,65)	(26.222,90)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(28.265,44)	(12.820,39)
18	- Other Operating Expenses	(151.837,11)	(20.945,09)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	1.864,10	1.926,44
19.1	Depreciation on Bad Debt and Debt Payable	(6.404,72)	(2.919,39)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	8.268,82	4.845,83
20	+ / - Net Gain / Loss from Revaluation Financial Asset	(925,36)	(925,36)
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(158.190,04)	(105.760,55)
	IV. Result before Extraordinary Items	85.846,54	18.459,47

	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Tax Profit (IV + 21 + 22)	85.846,54	18.459,47
23	-Tax Profit	-	-
	VI. Net Result of the year (V - 23)	<u>85.846,54</u>	<u>18.459,47</u>

Date 20/10/2022

Reporter

Head of Finance

Auditor

Director



Vilaygeun Southavilay

ນາເລດ ກູມາ
Naresh KUMAR





ສິວິໄລ ພົມມະຈັກ
Sivilay PHOMMACHACK



Balance Sheet
Quarter IV/ 2022

No	Liabilities & Equity	Quarter IV / 2022	Quarter III / 2022
I	Debt Payable to Other Banks and Financial Institutions	633.966,46	592.869,23
	1. Demand Deposits	1.774,96	1.696,92
	2. Fixed Deposits	631.856,00	590.680,00
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	335,50	492,31
II	Debt Payable to Customers	7.213.623,08	7.122.373,22
	1. Demand Deposits	1.697.753,02	1.836.977,91
	2. Fixed Deposits	5.515.448,54	5.285.003,25
	3. Other Debt Payable to Customers	421,52	392,06
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	294.951,58	233.100,12
	1. Accrued Interest and other Account Payable	223.557,83	188.915,05
	2. Head Office / Branches	-	-
	3. Other	71.393,75	44.185,07
VI	Equity and its Similar	621.865,74	554.069,49
	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	23.525,40	23.116,20
	8. Retained Earning(+/-)		
	9. Result in Instance of Approval(+/-)		
	10. Result of the year(+/-)	85.846,53	18.459,48
	Total Liabilities & Equity	8.764.406,86	8.502.412,06

Date 24/01/2023

Reporter



Head of Finance



Vilaygeun Southavilay

Auditor



Naresh KUMAR

Director



Sivilay PHOMMACHACK

Balance Sheet
Quarter IV / 2022

No	Assets	Quarter IV / 2022	Quarter III / 2022
I	Cash and Nostro Accounts with Central Bank	612.814,83	565.718,27
	1. Cash and Cash Equivalents 1101+1103+1108	170.408,78	165.442,15
	2. Demand Deposits at BOL	292.662,44	262.084,82
	3. Time Deposits	149.743,61	138.191,30
II	Amount Due from Other Banks	199.863,41	135.367,30
	1. Demand Deposits	195.463,70	131.141,98
	2. Fixed Deposits	4.399,71	4.225,32
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	320.196,49	88.395,24
	1. Dealing Securities	-	-
	2. Securities Available for sale	189.168,86	12.600,00
	3. Securities for Investment	131.027,63	75.795,24
V	Net loans and Advances to Customers	5.956.930,07	5.951.702,40
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	672.103,20	615.099,91
	1. Fixed Assets under purchasing of Constructing	133.816,70	98.630,42
	2. Intangible Assets	415.549,84	413.856,16
	3. Property, Plant and Equipment	101.791,87	102.613,33
	4. Right Use of Assets	20.944,79	-
IX	Registered Capital not reimbursed	-	-
X	Others Assets	1.002.498,85	1.146.128,95
	1. Accrued Interest and other Account Receivable	534.255,88	701.870,08
	2. Head Office and Branches	-	-
	3. Others	468.242,97	444.258,87
	Total Asset	8.764.406,85	8.502.412,07

Date 24/01/2023

Reporter

Head of Finance

Auditor

Director

Vilaygeun Southavilay

Naresh KUMAR SINGH



Sivilay PHOMMACHACK



ທະນາຄານພົງສະຫວັນ
Phongsavanh BANK

ໜ່ວຍ 01, ບ້ານ ພະຂາວ, ເມືອງ ໄຊທານີ, ຖະໜົນ ໄກສອນພົມວິຫານ, ນະຄອນຫຼວງວຽງຈັນ, ສ.ປ.ປ. ລາວ
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