

Phongsavanh Bank Limited



Financial Report quarter IV, Year 2023

Income Statement

		Quarter IV/ 2023	
No	Description	Quarter IV/ 2023	Quarter III/ 2023
	A. Operating Income and Expenses		
1	+Interest Incomes and its Equivalents	760.041,36	494.886,85
1.1	Interest and its Equivalents from Interbanks	2.854,89	1.906,74
1.2	Interest and its Equivalents from Customers	753.024,16	489.731,68
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	4.162,31	3.248,44
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(484.616,38)	(354.287,83)
2.1	Interest Expenses and its Equivalents to Interbank	(26.502,23)	(20.230,06)
2.2	Interest Expenses and its Equivalents to Customers	(458.114,15)	(334.057,77)
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)	275.424,98	140.599,02
4	+ Incomes from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Incomes from Rental	805,65	119,05
7	- Expenses on Rental	-	-
8	+ Incomes from Capital Contribution / Shares	-	-
9	+ Fees and Financial services Commissions Income	40.619,14	24.966,51
10	- Fees and Financial services Commission Expenses	(25.150,57)	(15.423,71)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	38.196,21	27.952,93
14	+ / - Net Profit / Loss on trading Conditional Instrument	(720,72)	(539,27)
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	329.174,71	177.674,53
	B. Normal Incomes and Expenses	-	-
15	+ Other Operating Incomes	77.942,57	29.244,62
16	- Administrations Expenses	-	(118.334,66)
16.1	Employees's Expenses	(131.873,48)	(86.589,82)
16.2	Other Administrations Expenses	(52.059,64)	(31.744,84)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(26.643,94)	(18.887,88)
18	- Other Operating Expenses	(102.666,34)	(42.938,44)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	(3.364,06)	(2.702,68)
19.1	Depreciation on Bad Debt and Debt Payable	(17.615,82)	(11.713,20)
19.2	Reverse Depreciation on Bad Debt and writ-off Debt Revenue	14.251,75	9.010,52
20	+ / - Net Gain / Loss from Revaluation Financial Asset	-	-
	III. Net Normal Incomes - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(238.664,89)	(153.619,06)
	IV. Result before Extraordinary Items	90.509,81	24.055,47

	C. Extraordinary Incomes and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	90.509,81	24.055,47
23	-Profit Tax	-	-
	VI. Net Result of the year (V - 23)	90.509,81	24.055,47

Date 31/01/2024

Reporter



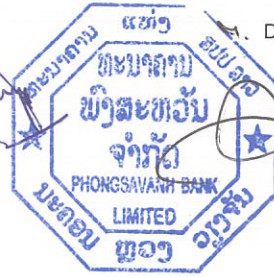
Head of Finance



Auditor



Director



Balance Sheet
Quarter IV/ 2023

No	Assets	Quarter IV/ 2023	Quarter III/ 2023
I	Cash and Nostro Accounts with Central Bank	1.260.126,20	1.169.176,13
	1. Cash and Cash Equivalents 1101+1103+1108	203.748,80	228.382,02
	2. Demand Deposits at BOL	678.198,83	559.667,13
	3. Time Deposits	378.178,58	381.126,99
II	Amount Due from Other Banks	235.187,51	301.707,18
	1. Demand Deposits	169.878,35	220.620,47
	2. Fixed Deposits	65.309,16	81.086,71
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	336.963,23	296.914,26
	1. Dealing Securities	-	-
	2. Securities Available for sale	214.757,01	208.066,63
	3. Securities for Investment	88.847,63	88.847,63
	4. bond of capital	33.358,59	-
V	Net loans and Advances to Customers	6.292.552,12	5.760.443,34
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	774.676,57	762.089,30
	1. Fixed Assets under purchasing of Constructing	142.178,30	131.801,11
	2. Intangible Assets	435.451,88	435.898,99
	3. Property, Plant and Equipment	162.864,94	159.421,37
	4. Right Use of Assets	34.181,44	34.967,82
IX	Registered Capital not reimbursed	-	-
X	Others Assets	1.240.114,24	1.277.482,43
	1. Accrued Interest and other Account Receivable	555.487,01	774.308,23
	2. Head Office and Branches	-	-
	3	-	-
	4. Others	684.627,23	503.174,20
	Total Asset	10.139.619,86	9.567.812,65

Date 31/01/2024

Reporter

Head of Finance

Auditor

Director



Balance Sheet
Quarter IV/ 2023

No	Liabilities & Equity	Quarter IV/ 2023	Quarter III/ 2023
I	Debt Payable to Other Banks and Financial Institutions	588.057,21	575.247,88
	1. Demand Deposits	2.101,68	2.084,59
	2. Fixed Deposits	585.580,95	572.792,75
	3. Borrowing Funds	-	-
	4. Other Debt Payable to Banks and Financial Institutions	374,58	370,54
II	Debt Payable to Customers	8.441.126,19	8.070.648,61
	1. Demand Deposits	2.026.205,38	1.815.613,88
	2. Fixed Deposits	6.414.279,11	6.254.402,77
	3. Other Debt Payable to Customers	641,70	631,96
III	Securities Sold under repurchased agreement	-	-
IV	Debt Payable related issuing Securities	-	-
V	Others Liabilities	367.632,59	281.319,87
	1. Accrued Interest and other Account Payable	252.645,63	219.187,58
	2. Head Office / Branches	-	-
	4. Other	114.986,97	62.132,30
VI	Equity and its Similar	742.803,86	640.596,28
	1. Registered Canpital	352.788,93	319.430,35
	2. Shares Premium	-	-
	3. Legal Reserve	6.867,72	6.867,72
	4. Reserve for Expansion Business	7.260,00	7.260,00
	5. Other Reserve	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOLs Regulations	28.465,08	26.070,43
	8. Retained Earning(+/-)	-	-
	9. Result in Instance of Approval(+/-)	-	-
	10. Result of the year(+/-)	90.509,81	24.055,47
	Total Liabilities & Equity	10.139.619,86	9.567.812,65

Date 31/01/2024

Reporter



Head of Finance



Auditor



Director

