



ທະນາຄານ ສົ່ງເສີມກະສິກຳ ຈຳກັດ

AGRICULTURAL PROMOTION BANK CO., LTD

Financial Statement Report Quarter IV Year 2024.

Unaudited



Statement of Financial Position Quarter IV 2024

Form: FS.01/CB
Unit: Million kip

No	Asset	Quarter IV 2024	Quarter III 2024
I	Cash and Deposits at Banks and Financial Institutions	1,481,818.83	2,012,468.63
	1. Cash and Cash Equivalents	449,319.11	450,520.90
	2. Deposits at Banks and Financial Institutions	1,032,499.72	1,561,947.73
II	Amount Due from Other banks	1,412,197.51	1,062,104.17
III	Securities Purchased under Resale Agreements	-	-
IV	Net Investment in Securities	901,440.79	712,763.87
	1. Dealing Securities	500,000.00	300,000.00
	2. Securities Available for Sale	-	-
	3. Securities for Investment	401,440.79	412,763.87
V	Net Loans and Advances to Customer	8,012,352.75	7,031,656.73
VI	Investment in Subsidiaries, Joint Venture and Holding Securities at Stock	45,680.36	44,680.36
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	234,066.82	219,359.90
	1. Fixed Asset under Purchasing of Constructing	16,715.97	46,743.92
	2. Intangible Assets	62,545.33	21,950.78
	3. Property, Plant and Equipment	146,530.08	143,163.58
	4. Leasehold Right (NBV)	8,275.44	7,501.62
IX	Registered Capital Reimbursed	-	-
X	Others Assets	412,026.19	403,553.59
	1. Accrued Interest and other account Recievable	153,337.75	156,958.47
	2. Head office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	258,688.44	246,595.11
Total Asset		12,499,583.25	11,486,587.25

Vientiane, Date

Managing Director

Auditor

Accountant

Reporter



Philavanh SOPHABMIXAY

(Signature)
Mrs Chanthala THIPMANIVONG

(Signature)
Kanha PHOMMAHAXAY Ketsana LATSAVONG

(Signature)



Statement of Financial Position Quarter IV 2024

Form: FS.01/CB
Unit: Million kip

No	Liability	Quarter IV 2024	Quarter III 2024
I	Debt Payable to Other Banks and Financial Institutions	2,557,002.63	2,134,829.63
	1. Deposits	1,494,089.37	1,302,036.23
	2. Borrowing Funds , and other Debt Payable	1,062,913.26	832,793.40
II	Debt Payable to Customers	8,890,363.10	8,367,539.78
	1. Deposits	8,888,755.86	8,316,286.31
	2. Other Debt Payable	1,607.24	51,253.47
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Other Liabilities	282,504.09	230,656.48
	1. Accrued Interest and other Account Payable	163,579.90	130,853.58
	2. Head Office/ Branches	-	-
	3. Other	118,924.19	99,802.91
VI	Equity and its Similar	769,713.43	753,561.36
	1. Registered Capital	500,000.00	500,000.00
	2. Share Premium	-	-
	3. Legal Reserve	16,108.05	16,108.05
	4. Reserve and Expansion Business	24,162.07	24,162.07
	5. Other Reserve	4,849.73	5,396.73
	6. Margine for Revaluation	-	-
	7. Provision Under BOL Regulations	37,779.30	32,758.86
	8. Retianed Earning (+/-)	-	-
	9. Result in Instance of Approval(+/-)	186,814.29	-
	10.Result of the year (+/-)	-	175,135.66
	11. Government subsidy and Fund Allocation	-	-
	12. Subordinated Debt	-	-
Total Asset		12,499,583.25	11,486,587.25

Vientiane, Date

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Income Statement Quarter IV 2024

Form: FS.02/CB
Unit: Million kip

No	Description	Quarter IV 2024	Quarter III 2024
	A. Operating Income and Expense		
1	+ Interest Incomes and its Equivalents	832,230.99	589,543.43
	1.1 Interest and its Equivalents from Interbanks	70,289.07	50,599.53
	1.2 Interest and its Equivalents from Customer	709,217.34	503,828.86
	1.3 Interest from Securities Purchased Under Resale Agreement	17.22	17.22
	1.4 Interest and its Equipvalent from Securities for Investment	52,707.36	35,097.81
	1.5 Other Interest	-	-
2	- Interest Expense and its Equivalents	(390,028.85)	(269,047.23)
	2.1 Interest Expense and its equivalents Interbank	(67,409.40)	(47,627.11)
	2.2 Interest Expense and its equivalents Customer	(322,619.45)	(221,420.11)
	2.3 Interest Expense on Securities Sold Under Repurchased agreement	-	-
	2.4 Interest Expense on Certificates of Deposits	-	-
3	+/- Gain/Loss on Trading Gold and other Preciouse Mental	-	-
	I. Income - Expense Interest Margin (1+2+3)	442,202.15	320,496.20
4	+ Income from Leasing and Lease Available to Buy	-	-
5	- Expense on Leasing and Lease Available to Buy	-	-
6	+ Income from Rental	1,174.39	872.68
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution/Share	-	-
9	+ Fee and Financial Services Commission Income	85,812.97	58,431.98
10	- Fee and Financial Service Commission Expense	(29,069.68)	(27,520.85)
11	+/- Profit/Loss on Dealing Securities	-	-
12	+/- Profit/Loss on Securities Available for Sale	-	-
13	+/- Net profit/Loss on Foreingn Exchange	15,998.53	16,532.62
14	+/- Net profit/Loss on Tradding Conditional Instrument	-	-
	II. Net Operating Income (I + 4 ..14)	516,118.36	368,812.63
15	+ Other Operating Income	67,563.38	43,707.07
16	- Administration Expenses	(217,273.74)	(140,021.72)
	16.1 Employee's Expenses	(154,759.07)	(103,884.19)
	16.2 Other Administration Expenses	(62,514.67)	(36,137.53)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(32,887.06)	(23,855.88)
18	- Other Operating Expenses	(78,883.94)	(55,037.53)
19	+/- Net Income/Expenses on Revaluation Debt and Off balance Sheet Items	(21,119.13)	(18,468.92)
	19.1 Depreciation on Bad Debt and Debt Payable	(77,284.68)	(65,049.08)
	19.2 Reverse Depreciation on Bad Debt and write-off Debt Revenue.	56,165.55	46,580.17



20	+/- Net/gain loss from revaluation Financial Asset	-	-
	III. Net Normal Income - Expenses (15+..20)	(282,600.49)	(193,676.97)
	IV. Result before Extraordinary Items(II - III)	233,517.87	175,135.66
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
23	- Profit Returned	-	-
	V. Result Before Tax Profit (IV+ 21-22-23)	233,517.87	175,135.66
24	- Tax Profit	(46,703.58)	-
	VI. Net Result of the Year (V+24)	186,814.29	175,135.66
	Other Income Outside of Business	-	-
25	Changing in Capital Increase from Revaluation of Asset	-	-
26	Profit (Loss) on Revaluation of Securities on Sale	-	-
27	Profit Arises from Non Business Income Component	-	-

Vientiane, Date

Managing Director

Auditor

Accountant

Reporter



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