



ပထမ ပုဂ္ဂလိက ဘဏ် လီမိတက် FIRST PRIVATE BANK LIMITED

No. 619~ 621, MERCHANT STREET, (Corner of Merchant Street & Bo Soon Pat Street)
PABEDAN TOWNSHIP, YANGON. UNION OF MYANMAR.

TELEPHONE : 095 1 376 451 ~ 452 / 378 268 ~ 269.
095 1 251 748 ~ 749 / 246 786.

FAX : 095 -1- 242 320 / 250 148 / 251 747.
Website : www.firstprivatebank.com.mm

e-mail : fpbho.ygn@gmail.com; hofirst.private@gmail.com
fpbbank@myanmar.com.mm

ပထမပုဂ္ဂလိကဘဏ်လီမိတက်

(၂၀၁၉-၂၀၂၀)ဘဏ္ဍာရေးနှစ် (၆လ)(၂၀၁၉ခုနှစ်အောက်တိုဘာလမှ ၂၀၂၀ခုနှစ်မတ်လထိ)

ဘဏ္ဍာရေးစာရင်းရှင်းတမ်းများထုတ်ပြန်ခြင်း

ပထမပုဂ္ဂလိကဘဏ်လီမိတက် ဒါရိုက်တာအဖွဲ့သည် (၂၀၁၉-၂၀၂၀) ဘဏ္ဍာရေးနှစ် (၆လ) (၂၀၁၉ခုနှစ်အောက်တိုဘာလ မှ ၂၀၂၀ခုနှစ်မတ်လ ထိ) ပြင်ပစာရင်းစစ် မစစ်ဆေးရသေးသော ဘဏ္ဍာရေး စာရင်းရှင်းတမ်းများကို သိရှိလေ့လာနိုင်ရန် တင်ပြအပ်ပါသည်။ ယခု တင်ပြချက်တွင် ၂၀၁၈-၂၀၁၉ ဘဏ္ဍာရေးနှစ် (၆လ) ဖြစ်သော (၂၀၁၈ခုနှစ် အောက်တိုဘာလ မှ ၂၀၁၉ခုနှစ် မတ်လ ထိ) ရှိ ပြင်ပစာရင်းစစ် မစစ်ဆေးရသေးသော စာရင်းများနှင့် (၂၀၁၉-၂၀၂၀) ဘဏ္ဍာရေးနှစ် (၆လ) ဖြစ်သော (၂၀၁၉ခုနှစ် အောက်တိုဘာလ မှ ၂၀၂၀ခုနှစ် မတ်လထိ) ရှိ ပြင်ပစာရင်းစစ် မစစ်ဆေးရသေးသော ဘဏ္ဍာရေး စာရင်းရှင်းတမ်းများနှင့် ဘဏ်၏ အရုံး-အမြတ် အခြေအနေများကို နှိုင်းယှဉ်တင်ပြထားပါသည်။

ညွှန်ကြားချက်အရ


(မြင့်ဇော်)

အမှုဆောင်အရာရှိချုပ်

ပထမပုဂ္ဂလိကဘဏ်လီမိတက်



ပထမ ပုဂ္ဂလိက ဘဏ် လီမိတက်
FIRST PRIVATE BANK LIMITED

No. 619~ 621, MERCHANT STREET, (Corner of Merchant Street & Bo Soon Pat Street)
 PABEDAN TOWNSHIP, YANGON. UNION OF MYANMAR.

TELEPHONE : 095 1 376 451 ~ 452 / 378 268 ~ 269.
 095 1 251 748 ~ 749 / 246 786.

FAX : 095 -1- 242 320 / 250 148 / 251 747.
 Website : www.firstprivatebank.com.mm

e-mail : fpbho.ygn@gmail.com; hofirst.private@gmail.com
 fpbbank@myanmar.com.mm

FIRST PRIVATE BANK LIMITED

Statement of Comprehensive Income for the year ended 31 March 2020

	2019(March) (6Month) (Unaudited)	2020(March) (6Month) (Unaudited)	Change%
	MMK (kyats in thousand)	MMK	
Interest Income	11,706,015	8,704,367	-25.64
Interest Expenses	(7,731,973)	(5,556,328)	-28.14
Net interest income	3,974,042	3,148,039	-20.78
Other income	1,540,892	308,280	-79.99
Total Revenue	5,514,934	3,456,319	-37.33
Operating Expense			
Personnel expenses	(1,002,740)	(1,043,206)	4.04
General & Administrative expenses	(468,454)	(459,217)	-1.97
Depreciation expenses	(292,538)	-	
Total Operating expenses	(1,763,732)	(1,502,423)	-14.82
Net Profit (Before Tax)	3,751,202	1,953,896	-47.91

Audited

**Chief Financial Officer
 First Private Bank Limited.**

**Chief Executive Officer
 First Private Bank Limited.**



ပထမ ပုဂ္ဂလိက ဘဏ် လီမိတက်
FIRST PRIVATE BANK LIMITED

No. 619~ 621, MERCHANT STREET, (Corner of Merchant Street & Bo Soon Pat Street)
 PABEDAN TOWNSHIP, YANGON. UNION OF MYANMAR.

TELEPHONE : 095 1 376 451 ~ 452 / 378 268 ~ 269.
 095 1 251 748 ~ 749 / 246 786.

FAX : 095 -1- 242 320 / 250 148 / 251 747.
 Website : www.firstprivatebank.com.mm

e-mail : fpbho.ygn@gmail.com; hofirst.private@gmail.com
 fpbbank@myanmar.com.mm

FIRST PRIVATE BANK LIMITED

Statement of Financial Positions as at 31 March 2020

	2019(March)(6Month) (Unaudited) MMK(thousand)	2020(March)(6Month) (Unaudited) MMK(thousand)	Change%
Assets			
Cash & cash equivalents	36,821,867	49,597,624	34.7
Loans and receivables	184,541,952	174,147,533	-5.63
Prepaid and other receivables	1,898,407	2,688,848	41.64
Inventories	31,649	38,424	21.41
Investments	20,702,300	20,701,300	0.00
Property and equipment	9,604,136	9,913,279	3.22
Advance Tax	1,339,633	1,831,915	36.75
Acceptance, Endorsement & Guarantee	348,060	9,347,592	2585.63
Property Acquired Borrower	177,753	1,188,489	568.62
Intangible assets	1,370,437	1,096,350	-20.00
Total Assets	256,836,194	270,551,354	5.34
Equity			
Authorized Capital	100,000,000		
Paid up capital	24,720,530	24,720,530	0.00
Share Premium	11,845,876	11,845,876	0.0
Statutory reserve	14,146,284	15,695,198	10.95
2% reserve (general provision for loans & receivables)	3,608,425	3,608,425	0.00
Contingency reserve	101,698	102,565	0.85
Other reserve	8,118	8,118	0.00
Retained Earning	1,881,745	145,848	-92.25
Surplus Income	2,821,234	1,953,895	-30.74
Total Equity	59,133,910	58,080,455	-1.78
Liabilities			
Deposits from customers	192,857,003	198,141,417	2.74
Other liabilities	3,823,406	3,423,237	-10.47
Payment Order	34,182	9,738	-71.51
Provision for income tax	639,633	1,548,915	142.16
Acceptance, Endorsement & Guarantee	348,060	9,347,592	2585.63
Total Liabilities	197,702,284	212,470,899	7.47
Total Liabilities and Equity	256,836,194	270,551,354	5.34

Audited

Chief Financial Officer
First Private Bank Limited.

Chief Executive Officer
First Private Bank Limited.



ပထမ ပုဂ္ဂလိက ဘဏ် လီမိတက်
FIRST PRIVATE BANK LIMITED

No. 619 - 621, MERCHANT STREET, (Corner of Merchant Street & Bo Soon Pat Street)
PABEDAN TOWNSHIP, YANGON, UNION OF MYANMAR.

TELEPHONE : 095 1 376 451 - 452 / 378 268 - 269.
095 1 251 748 - 749 / 246 786.

FAX : 095 -1- 242 320 / 250 148 / 251 747.
Website : www.firstprivatebank.com.mm

e-mail fpbho ygn@gmail.com; hofirst private@gmail.com
fpbbank@myanmar.com.mm

FIRST PRIVATE BANK LIMITED
Statement of Cash Flows as at 31 March 2020

	2019(March) (Unaudited) MMK in million	2020(March) (Unaudited) MMK in million
Interest Income	12,512.04	11,182.71
Interest Expense	(7,978.72)	(7,051.34)
Cash payment to employee & other	(785.81)	(1,578.22)
	3,747.51	2,553.15
(increase)/decrease in loan and receivables	(3,093.20)	12,653.26
(increase)/decrease in Other Assets*	(2,317.81)	144.17
(increase)/decrease in deposits	(10,769.76)	(14,781.11)
(increase)/decrease in Other Liabilities	248.52	492.34
income tax paid	(719.63)	(731.92)
Net Cash Provided by/(used in)operating activities	(13,401.41)	329.88
Cash flow from investing activities		
investment in government securities bond		
investment in CBM Deposit Auction	11,000.00	4,000.00
Purchase of property and equipment	(230.92)	(227.32)
Proceeds from sale of property and equipment	9.80	-
Net cash used in investing activities	10,778.88	3,772.68
Cash flow from financing activities		
Issued Share Capital		
Share Premium		
Dividend paid	(4.88)	(6,144.11)
Proceed from bonus share issued		
Borrowing repayment		
Net cash used in financing activities	(4.88)	(6,144.11)
Net increase /(decrease)in cash in hand and at bank	(2,627.41)	(2,041.55)
Cash in hand and bank at 1 October	39,449.28	51,639.18
Cash in hand and bank at 31 March	36,821.87	49,597.63


Audited


Chief Financial Officer
First Private Bank Limited.


Chief Executive Officer
First Private Bank Limited.

Explanation for increase in other Assets

*(Increase)/decrease in other Assets included the following items.

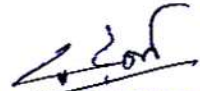
	(Kyat in Thousand)
(i) Temporary expenses for court cases.(outflow)	(19,653)
(ii) Bank buildings and vaults insurance premium , Rent and advance payments for communication (outflow)	(999,443)
(iii) Others (Remittance transaction, etc:).(outflow)	(637,351)
Total	<u>(1,656,447)</u>
(iv) Less Other (inflow)	<u>1,800,614</u>
Net outflow	<u>144,167</u>



Audited



**Chief Financial Officer
First Private Bank Limited.**



**Chief Executive Officer
First Private Bank Limited.**