

Phongsavanh Bank Limited



Financial Report quarter I, Year 2025

Balance Sheet
Quarter I/2025

No	Assets	Quarter I/	Quarter IV/ 2024
I	Cash and Nostro Accounts with Central Bank	1.426.040,77	1.355.206,88
	1. Cash and Cash Equivalents 1101+1103+1108	262.508,41	259.100,89
	2. Demand Deposits at BOL	623.431,67	602.820,12
	3. Term Deposits	540.100,69	493.285,86
II	Amount Due from Other Banks	271.770,17	274.827,57
	1. Demand Deposits	234.800,80	269.618,53
	2. Fixed Deposits	36.969,37	5.209,05
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	330.299,26	233.743,88
	1. Dealing Securities	-	-
	2. Securities Available for Sale	179.950,07	74.000,00
	3. Securities for Investment	114.095,52	120.095,52
	4. bond of capital	36.253,67	39.648,36
V	Net loans and Advances to Customers	5.597.127,97	6.439.465,56
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	1.000,00	1.000,00
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	851.083,36	829.843,64
	1. Fixed Assets under purchasing of Construction	227.196,05	201.157,72
	2. Intangible Assets	435.493,34	436.790,57
	3. Property, Plant and Equipment	153.281,21	155.903,98
	4. Right of Use of Assets	35.112,77	35.991,37
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	2.400.937,48	1.627.052,22
	1. Accrued Interest and other Account Receivable	731.514,56	648.370,44
	2. Head Office and Branches		-
	3. Deferred Tax		-
	4. Others	1.669.422,93	978.681,78
	Total Assets	10.878.259,02	10.761.139,74

Reporter

Head of Finance

Audit

Date /21/04/2025

Director



Khammuan XAYALATH



Phoumala PHOMMALYSACK



Naresh KUMAR SINGH



Manola LUANGKHOT

Balance Sheet
Quarter I/2025

No	Liabilities & Equity	Quarter I/ 2025	Quarter IV/ 2024
I	Debt Payable to Other Banks and Financial Institutions	490.915,35	521.939,29
	1. Demand Deposits	2.181,42	2.185,36
	2. Fixed Deposits	452.193,92	495.303,92
	3. Borrowing Funds	36.540,00	24.450,00
	4. Other Debt Payable to Banks and Financial Institutions	-	-
II	Debt Payable to Customers	9.233.523,62	9.082.053,79
	1. Demand Deposits	2.146.958,58	2.215.191,65
	2. Fixed Deposits	7.085.465,64	6.865.812,32
	3. Other Debt Payable to Customers	1.099,40	1.049,82
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	337.246,88	354.440,62
	1. Accrued Interest and other Account Payable	275.299,51	288.976,54
	2. Head Office / Branches	-	-
	3. Other	61.947,37	65.464,08
VI	Equity and its Similar	816.573,17	802.706,04
	1. Registered Capital	501.533,61	450.214,55
	2. Share Premium	-	-
	3. Legal Reserve	14.108,51	14.108,51
	4. Reserves for Expansion Business	10.880,39	10.880,39
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	22.748,67	27.495,56
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	10.041,07	-
	10. Result of the year(+/-)	348,61	43.094,72
	Total Liabilities & Equity	10.878.259,02	10.761.139,74

Date 21/04/2025

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Khammuan XAYALATH

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Income Statement
Quarter I/2025

No	Description	Quarter I/ 2025	Quarter IV/ 2024
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	195.167,06	795.654,09
1.1	Interest and its Equivalents from Interbank	146,33	1.532,12
1.2	Interest and its Equivalents from Customers	191.655,84	777.835,29
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	3.364,89	16.286,68
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(154.423,37)	(574.282,00)
2.1	Interest Expenses and its Equivalents to Interbank	(5.481,78)	(23.627,69)
2.2	Interest Expenses and its Equivalents to Customers	(148.941,58)	(550.654,30)
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. Income - Expenses Interest Margin (1 - 2 +/- 3)	40.743,69	221.372,09
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	1,50	108,14
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	11.071,52	60.273,10
10	- Fees and Financial Service Commission Expenses	(2.758,63)	(38.992,69)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	7.580,86	19.418,07
14	+ / - Net Profit / Loss on trading Conditional Instruments	-	(84,88)
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	56.638,94	262.093,83
	B. Normal Income and Expenses		
15	+ Other Operating Incomes	11.826,58	77.440,02
16	- Administration Expenses	(51.716,52)	0,01
16.1	Employees's Expenses	(43.180,96)	(156.240,84)
16.2	Other Administration Expenses	(8.535,57)	(49.821,35)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(8.016,74)	(31.944,93)
18	- Other Operating Expenses	(8.766,62)	(58.053,94)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	382,97	(378,08)
19.1	Depreciation on Bad Debt and Debt Payable	(1.996,82)	(22.972,58)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	2.379,79	22.594,50
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-

	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(56.290,34)	(218.999,11)
	IV. Result before Extraordinary Items	348,61	43.094,72
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	348,61	43.094,72
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	348,61	43.094,72

Date 21/04/2025

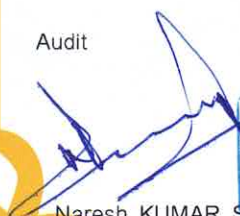
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