

Phongsavanh Bank Limited



Financial Report quarter I, Year 2026

Balance Sheet
Quarter I/2026

No	Description	Quarter I/2026	Quarter IV/2025
I	Cash and Nostro Accounts with Central Bank	<u>1.242.665,98</u>	<u>1.315.577,98</u>
	1. Cash and Cash Equivalents 1101+1103+1108	238.688,23	260.267,87
	2. Demand Deposits at BOL	425.321,40	478.511,35
	3. Term Deposits	578.656,35	576.798,76
II	Amount Due from Other Banks	<u>253.138,59</u>	<u>383.065,66</u>
	1. Demand Deposits	145.544,01	274.526,78
	2. Fixed Deposits	107.594,58	108.538,88
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	<u>177.742,22</u>	<u>256.167,94</u>
	1. Dealing Securities	-	-
	2. Securities Available for Sale	-	67.571,72
	3. Securities for Investment	176.163,18	181.548,92
	4. bond of capital	1.579,05	7.047,30
V	Net loans and Advances to Customers	<u>6.529.145,61</u>	<u>6.280.682,09</u>
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks	<u>1.000,00</u>	<u>1.000,00</u>
VII	Leasing and General Lease		
VIII	Net Fixed Assets	<u>966.886,36</u>	<u>914.169,79</u>
	1. Fixed Assets under purchasing of Construction	306.354,60	261.362,25
	2. Intangible Assets	455.995,38	444.108,85
	3. Property, Plant and Equipment	153.125,47	156.316,14
	4. Right of Use of Assets	51.410,91	52.382,55
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	<u>2.865.290,27</u>	<u>2.745.551,28</u>
	1. Accrued Interest and other Account Receivable	953.945,45	850.277,78
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	1.911.344,82	1.895.273,50
	Total Assets	<u>12.035.869</u>	<u>11.896.215</u>

Date 20/04/2026

Reporter



Khammuan XAYALATH

Head of Finance



Anoulak Phitsalath

Check



Viengmany LUANGLATH

Director

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Balance Sheet
Quarter I/2026

No	Description	Quarter I/2026	Quarter IV/2025
I	Debt Payable to Other Banks and Financial Institutions	<u>643.986,61</u>	<u>564.319,55</u>
	1. Demand Deposits	2.236,61	2.174,55
	2. Fixed Deposits	510.000,00	430.000,00
	3. Borrowing Funds	131.750,00	132.145,00
	4. Other Debt Payable to Banks and Financial Institutions	-	-
II	Debt Payable to Customers	<u>10.154.612,56</u>	<u>9.980.963,44</u>
	1. Demand Deposits	2.434.446,38	2.384.331,23
	2. Fixed Deposits	7.710.687,77	7.587.781,00
	3. Other Debt Payable to Customers	9.478,41	8.851,21
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	<u>402.537,82</u>	<u>441.728,12</u>
	1. Accrued Interest and other Account Payable	312.560,11	341.984,03
	2. Head Office / Branches	-	-
	3. Other	89.977,70	99.744,09
VI	Equity and its Similar	<u>834.732,06</u>	<u>909.203,62</u>
	1. Registered Capital	501.533,61	501.533,61
	2. Share Premium	-	-
	3. Legal Reserve	24.788,44	17.556,09
	4. Reserves for Expansion Business	16.220,36	12.604,18
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	31.191,84	30.192,97
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	-
	10. Result of the year(+/-)	<u>4.085,50</u>	<u>90.404,47</u>
	Total Liabilities & Equity	<u>12.035.869</u>	<u>11.896.215</u>

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Income Statement
Quarter I/2026

No	Description	Quarter I/2026	Quarter IV/2025
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	<u>239.347,64</u>	<u>915.765,11</u>
1.1	Interest and its Equivalents from Interbank	1.080,60	2.674,72
1.2	Interest and its Equivalents from Customers	235.271,63	889.078,28
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	2.995,41	24.012,12
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	<u>(177.801,93)</u>	<u>(672.623,32)</u>
2.1	Interest Expenses and its Equivalents to Interbank	(5.119,67)	(18.035,07)
2.2	Interest Expenses and its Equivalents to Customers	(172.682,26)	(654.588,25)
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)	<u>61.545,71</u>	<u>243.141,79</u>
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	78,97	81,38
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	11.006,60	41.974,68
10	- Fees and Financial Service Commission Expenses	(7.839,13)	(20.966,66)
11	+/- Profit / Loss on Dealing Securities	-	-
12	+/- Profit / Loss on Securities Available for Sale	-	-
13	+/- Net Profit / Loss on Foreign Exchange	10.002,43	26.967,10
14	+/- Net Profit / Loss on trading Conditional Instruments	-	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	<u>74.794,58</u>	<u>291.198,29</u>
	B. Normal Income and Expenses	-	-
15	+ Other Operating Incomes	4.591,57	107.329,79
16	- Administration Expenses	(59.165,06)	(236.668,39)
16.1	Employees's Expenses	(49.553,66)	(190.922,41)
16.2	Other Administration Expenses	(9.611,40)	(45.745,98)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(8.446,42)	(31.004,07)

18	- Other Operating Expenses	(8.064,08)	(45.895,52)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	374,91	5.444,36
19.1	Depreciation on Bad Debt and Debt Payable	(157,60)	(4.525,18)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	532,51	9.969,54
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)		(70.709,08)	(200.793,84)
IV. Result before Extraordinary Items		4.085,50	90.404,47
C. Extraordinary Income and Expenses		-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
V. Result before Profit Tax (IV + 21 + 22)		4.085,50	90.404,47
23	- Profit Tax	-	-
VI. Net Result of the Year (V - 23)		4.085,50	90.404,47

Date: 20/04/2026

Reporter



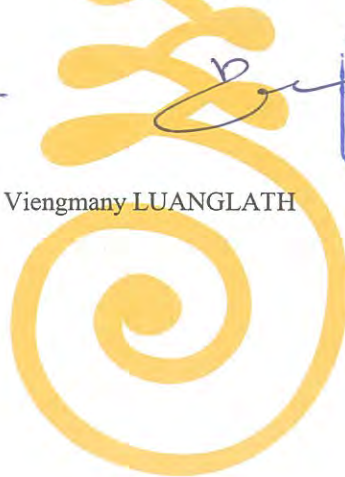
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