

Phongsavanh Bank Limited



Financial Report quarter II, Year 2024

Balance Sheet
Quarter II/2024

No	Assets	Quarter II/ 2024	Quarter I/ 2024
I	Cash and Nostro Accounts with Central Bank	1.294.239,67	1.504.068,48
	1. Cash and Cash Equivalents 1101+1103+1108	250.962,03	249.095,26
	2. Demand Deposits at BOL	647.642,10	882.213,29
	3. Term Deposits	395.635,53	372.759,94
II	Amount Due from Other Banks	226.572,30	265.015,95
	1. Demand Deposits	220.771,30	259.652,30
	2. Fixed Deposits	5.801,00	5.363,65
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	535.483,52	397.089,48
	1. Dealing Securities	-	-
	2. Securities Available for Sale	376.263,67	220.669,63
	3. Securities for Investment	132.141,28	149.341,28
	4. bond of capital	27.078,57	27.078,57
V	Net loans and Advances to Customers	6.640.620,11	6.165.280,25
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	805.708,57	798.857,61
	1. Fixed Assets under purchasing of Construction	178.128,57	165.889,49
	2. Intangible Assets	433.034,91	434.045,30
	3. Property, Plant and Equipment	156.839,07	159.753,76
	4. Right of Use of Assets	37.706,02	39.169,05
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	1.414.621,99	1.263.222,23
	1. Accrued Interest and other Account Receivable	737.415,75	634.973,36
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	-	-
	Total Assets	10.917.246,15	10.393.534,00

Date 30/07/2024

Reporter

Head of Finance

ສຸບັນ ພັນຍຸລາດ
Soubanh PHANYOULATH

Auditor

ນາເລດ ກູມາ
Naresh KUMAR

Director



ມະໂນລາ ພູວຽງໂຄດ
Manola LUANGKHOT

Balance Sheet
Quarter II/2024

No	Liabilities & Equity	Quarter II/ 2024	Quarter I/ 2024
I	Debt Payable to Other Banks and Financial Institutions	508.383,01	540.922,02
	1. Demand Deposits	2.246,84	2.159,91
	2. Fixed Deposits	502.193,92	537.580,95
	3. Borrowing Funds	3.550,00	800,00
	4. Other Debt Payable to Banks and Financial Institutions	392,25	381,16
II	Debt Payable to Customers	9.401.685,46	8.856.302,21
	1. Demand Deposits	2.297.801,20	2.091.041,45
	2. Fixed Deposits	7.103.584,83	6.764.925,98
	3. Other Debt Payable to Customers	299,44	334,79
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	366.995,15	336.288,88
	1. Accrued Interest and other Account Payable	252.893,02	256.216,38
	2. Head Office / Branches	-	-
	3. Other	114.102,13	80.072,50
VI	Equity and its Similar	640.182,53	660.020,89
	1. Registered Capital	352.788,93	352.788,93
	2. Share Premium	-	-
	3. Legal Reserve	14.108,51	6.867,72
	4. Reserves for Expansion Business	10.880,39	7.260,00
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	29.269,25	27.574,58
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	21.088,79
	10. Result of the year(+/-)	(23.776,86)	(12.471,44)
	Total Liabilities & Equity	10.917.246,15	10.393.534,00

Date 30/07/2024

Reporter

MS.KHAMMUAN XAYALATH

Head of Finance

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Soubanh PHANYOULATH

Auditor

ນາເລດ ກູມາ
Naresh KUMAR

Director

ນາງ ມະໂນລາ ຫຼວງໂຄ
Manola LUANGKHOT