

Phongsavanh Bank Limited



Financial Report quarter II, Year 2025

Balance Sheet
Quarter II/2025

No	Assets	Quarter II/2025	Quarter I/2025
I	Cash and Nostro Accounts with Central Bank	<u>1.632.749,87</u>	<u>1.426.040,77</u>
	1. Cash and Cash Equivalents 1101+1103+1108	255.819,68	262.508,41
	2. Demand Deposits at BOL	764.781,83	623.431,67
	3. Term Deposits	612.148,36	540.100,69
II	Amount Due from Other Banks	<u>540.916,66</u>	<u>271.770,17</u>
	1. Demand Deposits	470.696,71	234.800,80
	2. Fixed Deposits	70.219,95	36.969,37
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	<u>283.107,99</u>	<u>330.299,26</u>
	1. Dealing Securities	-	-
	2. Securities Available for Sale	148.712,64	179.950,07
	3. Securities for Investment	104.257,64	114.095,52
	4. bond of capital	30.137,71	36.253,67
V	Net loans and Advances to Customers	<u>5.647.333,75</u>	<u>5.597.127,97</u>
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	<u>1.000,00</u>	<u>1.000,00</u>
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	<u>858.122,63</u>	<u>851.083,36</u>
	1. Fixed Assets under purchasing of Construction	236.093,04	227.196,05
	2. Intangible Assets	435.994,66	435.493,34
	3. Property, Plant and Equipment	152.202,64	153.281,21
	4. Right of Use of Assets	33.832,30	35.112,77
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	<u>2.679.936,05</u>	<u>2.400.937,48</u>
	1. Accrued Interest and other Account Receivable	854.992,97	731.514,56
	2. Head Office and Branches		
	3. Deferred Tax		
	4. Others	1.824.943,08	1.669.422,93
	Total Assets	<u>11.643.167</u>	<u>10.878.259</u>

Date 09/07/2025

Reporter

Head of Finance

Audit

Director






Khammuan XAYALATH

Phoumala PHOMMALYSACK

Naresh KUMAR SINGH

Dany PHOLSENA

Balance Sheet
Quarter II/2025

No	Liabilities & Equity	Quarter II/2025	Quarter I/2025
I	Debt Payable to Other Banks and Financial Institutions	<u>493.853,65</u>	<u>490.915,35</u>
	1. Demand Deposits	2.186,58	2.181,42
	2. Fixed Deposits	422.193,92	452.193,92
	3. Borrowing Funds	69.473,15	36.540,00
	4. Other Debt Payable to Banks and Financial Institutions	-	-
II	Debt Payable to Customers	<u>9.936.421,41</u>	<u>9.233.523,62</u>
	1. Demand Deposits	2.446.070,35	2.146.958,58
	2. Fixed Deposits	7.489.175,54	7.085.465,64
	3. Other Debt Payable to Customers	1.175,52	1.099,40
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	<u>367.064,62</u>	<u>337.246,88</u>
	1. Accrued Interest and other Account Payable	296.798,15	275.299,51
	2. Head Office / Branches	-	-
	3. Other	70.266,47	61.947,37
VI	Equity and its Similar	<u>845.827,27</u>	<u>816.573,17</u>
	1. Registered Capital	501.533,61	501.533,61
	2. Share Premium	-	-
	3. Legal Reserve	17.556,09	14.108,51
	4. Reserves for Expansion Business	12.604,18	10.880,39
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	23.874,68	22.748,67
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	10.041,07
	10. Result of the year(+/-)	<u>33.346,40</u>	<u>348,61</u>
	Total Liabilities & Equity	<u>11.643.167</u>	<u>10.878.259</u>

Date 09/07/2025

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Khammuan XAYALATH Phoumala PHOMMALYSACK Naresh KUMAR SINGH Daily PHOLSENA

Income Statement

Quarter II/2025

No	Description	Quarter II/2025	Quarter I/2025
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	418.835,01	195.167,06
1.1	Interest and its Equivalents from Interbank	700,67	146,33
1.2	Interest and its Equivalents from Customers	410.661,81	191.655,84
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	7.472,54	3.364,89
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(321.349,74)	(154.423,37)
2.1	Interest Expenses and its Equivalents to Interbank	(10.410,66)	(5.481,78)
2.2	Interest Expenses and its Equivalents to Customers	(310.939,08)	(148.941,58)
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)	97.485,27	40.743,70
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	72,98	1,50
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	18.968,77	11.071,52
10	- Fees and Financial Service Commission Expenses	(9.129,65)	(2.758,63)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	14.093,00	7.580,86
14	+ / - Net Profit / Loss on trading Conditional Instruments	-	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	121.490,38	56.638,94
	B. Normal Income and Expenses	-	-
15	+ Other Operating Incomes	65.179,46	11.826,58
16	- Administration Expenses	(110.601,01)	(51.716,52)
16.1	Employees's Expenses	(91.349,88)	(43.180,96)
16.2	Other Administration Expenses	(19.251,13)	(8.535,57)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(15.768,24)	(8.016,74)
18	- Other Operating Expenses	(26.414,46)	(8.766,62)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	(539,72)	382,97

19.1	Depreciation on Bad Debt and Debt Payable	(3.776,35)	(1.996,82)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	3.236,63	2.379,79
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(88.143,97)	(56.290,33)
	IV. Result before Extraordinary Items	33.346,40	348,61
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	33.346,40	348,61
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	33.346,40	348,61

Date: 09/07/2025

Reporter



Khammuan XAYALATH

Head of Finance



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Audit



Naresh KUMAR SINGH

Director



Daly PHOLSENA