

Phongsavanh Bank Limited



Financial Report quarter II, Year 2026

Balance Sheet
Quarter II/2026

No	Description	Quarter II/2026	Quarter I/2026
I	Debt Payable to Other Banks and Financial Institutions	<u>659.672,30</u>	<u>643.986,61</u>
	1. Demand Deposits	2.273,30	2.236,61
	2. Fixed Deposits	527.284,00	510.000,00
	3. Borrowing Funds	130.115,00	131.750,00
	4. Other Debt Payable to Banks and Financial Institutions	-	-
II	Debt Payable to Customers	<u>10.967.964,91</u>	<u>10.154.612,56</u>
	1. Demand Deposits	2.559.162,14	2.434.446,38
	2. Fixed Deposits	8.398.680,16	7.710.687,77
	3. Other Debt Payable to Customers	10.122,62	9.478,41
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	<u>419.743,76</u>	<u>402.537,82</u>
	1. Accrued Interest and other Account Payable	323.010,39	312.560,11
	2. Head Office / Branches	-	-
	3. Other	96.733,38	89.977,70
VI	Equity and its Similar	<u>839.885,18</u>	<u>834.732,06</u>
	1. Registered Capital	501.533,61	501.533,61
	2. Share Premium	-	-
	3. Legal Reserve	24.788,44	24.788,44
	4. Reserves for Expansion Business	16.220,36	16.220,36
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	31.709,40	31.191,84
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	-
	10. Result of the year(+/-)	<u>8.721,06</u>	<u>4.085,50</u>
	Total Liabilities & Equity	<u>12.887.266</u>	<u>12.035.869</u>

Date 10/07/2026

Reporter

Head of Finance

Check

Director






Khammuan XAYALATH

Anoulak Phitsalath

Viengmany LUANGLATH

Balance Sheet
Quarter II/2026

No	Description	Quarter II/2026	Quarter I/2026
I	Cash and Nostro Accounts with Central Bank	<u>1.759.295,67</u>	<u>1.242.665,98</u>
	1. Cash and Cash Equivalents 1101+1103+1108	259.321,11	238.688,23
	2. Demand Deposits at BOL	933.537,40	425.321,40
	3. Term Deposits	566.437,15	578.656,35
II	Amount Due from Other Banks	<u>246.952,29</u>	<u>253.138,59</u>
	1. Demand Deposits	241.207,99	145.544,01
	2. Fixed Deposits	5.744,30	107.594,58
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	<u>176.163,18</u>	<u>177.742,22</u>
	1. Dealing Securities	-	-
	2. Securities Available for Sale	-	-
	3. Securities for Investment	176.163,18	176.163,18
	4. bond of capital		1.579,05
V	Net loans and Advances to Customers	<u>6.693.058,14</u>	<u>6.529.145,61</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>976.419,86</u>	<u>966.886,36</u>
	1. Fixed Assets under purchasing of Construction	318.772,25	306.354,60
	2. Intangible Assets	456.530,16	455.995,38
	3. Property, Plant and Equipment	150.652,74	153.125,47
	4. Right of Use of Assets	50.464,70	51.410,91
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	<u>3.034.377,03</u>	<u>2.865.290,27</u>
	1. Accrued Interest and other Account Receivable	1.077.087,54	953.945,45
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	1.957.289,49	1.911.344,82
	Total Assets	<u>12.887.266</u>	<u>12.035.869</u>

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Income Statement

Quarter II/2026

No	Description	Quarter II/2026	Quarter I/2026
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	<u>489.859,95</u>	<u>239.347,64</u>
1.1	Interest and its Equivalents from Interbank	1.590,01	1.080,60
1.2	Interest and its Equivalents from Customers	482.954,70	235.271,63
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	5.315,24	2.995,41
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	<u>(366.557,62)</u>	<u>(177.801,93)</u>
2.1	Interest Expenses and its Equivalents to Interbank	(12.501,85)	(5.119,67)
2.2	Interest Expenses and its Equivalents to Customers	(354.055,77)	(172.682,26)
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>123.302,33</u>	<u>61.545,71</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	78,97
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	27.559,07	11.006,60
10	- Fees and Financial Service Commission Expenses	(19.390,96)	(7.839,13)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	17.483,76	10.002,43
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>149.033,17</u>	<u>74.794,58</u>
	B. Normal Income and Expenses	-	-
15	+ Other Operating Incomes	15.163,75	4.591,57
16	- Administration Expenses	(122.977,09)	(59.165,06)
16.1	Employees's Expenses	(102.618,59)	(49.553,66)
16.2	Other Administration Expenses	(20.358,50)	(9.611,40)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(17.177,04)	(8.446,42)

18	- Other Operating Expenses	(15.416,12)	(8.064,08)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	94,40	374,91
19.1	Depreciation on Bad Debt and Debt Payable	(764,09)	(157,60)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	858,49	532,51
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(140.312,10)	(70.709,08)
	IV. Result before Extraordinary Items	8.721,06	4.085,50
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	8.721,06	4.085,50
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	8.721,06	4.085,50

Date: 10/07/2026

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Head of Finance

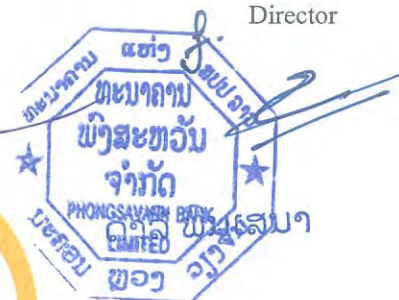
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