

Phongsavanh Bank Limited



Financial Report quarter III, Year 2025

Balance Sheet
Quarter III/2025

No	Assets	Quarter III/2025	Quarter II/2025
I	Cash and Nostro Accounts with Central Bank	1.458.872,26	1.632.749,87
	1. Cash and Cash Equivalents 1101+1103+1108	244.459,17	255.819,68
	2. Demand Deposits at BOL	604.206,94	764.781,83
	3. Term Deposits	610.206,16	612.148,36
II	Amount Due from Other Banks	493.778,02	540.916,66
	1. Demand Deposits	347.206,90	470.696,71
	2. Fixed Deposits	146.571,12	70.219,95
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	393.930,22	283.107,99
	1. Dealing Securities	-	-
	2. Securities Available for Sale	204.359,39	148.712,64
	3. Securities for Investment	181.548,92	104.257,64
	4. bond of capital	8.021,91	30.137,71
V	Net loans and Advances to Customers	5.788.314,58	5.647.333,75
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	865.575,20	858.122,63
	1. Fixed Assets under purchasing of Construction	237.833,04	236.093,04
	2. Intangible Assets	439.285,42	435.994,66
	3. Property, Plant and Equipment	155.498,97	152.202,64
	4. Right of Use of Assets	32.957,78	33.832,30
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	2.763.173,87	2.679.936,05
	1. Accrued Interest and other Account Receivable	968.296,13	854.992,97
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	1.794.877,75	1.824.943,08
	Total Assets	11.764.644	11.643.167

Date 09/10/2025

Reporter

Head of Finance

Audit

Director






Khammuan XAYALATH

Phoumala PHOMMALYSACK

Naresh KUMAR SINGH

Daly PHOLSENA

Balance Sheet
Quarter III/2025

No	Liabilities & Equity	Quarter III/2025	Quarter II/2025
I	Debt Payable to Other Banks and Financial Institutions	525.465,98	493.853,65
	1. Demand Deposits	2.195,98	2.186,58
	2. Fixed Deposits	430.000,00	422.193,92
	3. Borrowing Funds	93.270,00	69.473,15
	4. Other Debt Payable to Banks and Financial Institutions	-	-
II	Debt Payable to Customers	10.011.166,17	9.936.421,41
	1. Demand Deposits	2.422.056,12	2.446.070,35
	2. Fixed Deposits	7.587.851,93	7.489.175,54
	3. Other Debt Payable to Customers	1.258,12	1.175,52
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	383.891,01	367.064,62
	1. Accrued Interest and other Account Payable	297.603,40	296.798,15
	2. Head Office / Branches	-	-
	3. Other	86.287,61	70.266,47
VI	Equity and its Similar	844.121,00	845.827,27
	1. Registered Capital	501.533,61	501.533,61
	2. Share Premium	-	-
	3. Legal Reserve	17.556,09	17.556,09
	4. Reserves for Expansion Business	12.604,18	12.604,18
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	25.700,47	23.874,68
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	-
	10. Result of the year(+/-)	29.814,35	33.346,40
	Total Liabilities & Equity	11.764.644	11.643.167

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Khammuan XAYALATH Phoumala PHOMMALYSACK Naresh KUMAR SINGH Daly PHOLSENA

Income Statement

Quarter III/2025

No	Description	Quarter III/2025	Quarter II/2025
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	646.048,25	418.835,01
1.1	Interest and its Equivalents from Interbank	1.640,54	700,67
1.2	Interest and its Equivalents from Customers	625.908,46	410.661,81
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	18.499,26	7.472,54
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(496.537,13)	(321.349,74)
2.1	Interest Expenses and its Equivalents to Interbank	(15.188,43)	(10.410,66)
2.2	Interest Expenses and its Equivalents to Customers	(481.348,70)	(310.939,08)
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)	149.511,12	97.485,27
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	81,38	72,98
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	29.498,35	18.968,77
10	- Fees and Financial Service Commission Expenses	(14.354,38)	(9.129,65)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	19.090,23	14.093,00
14	+ / - Net Profit / Loss on trading Conditional Instruments	-	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	183.826,70	121.490,38
	B. Normal Income and Expenses		
15	+ Other Operating Incomes	69.372,38	65.179,46
16	- Administration Expenses	(168.528,57)	(110.601,01)
16.1	Employees's Expenses	(137.911,78)	(91.349,88)
16.2	Other Administration Expenses	(30.616,79)	(19.251,13)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(23.039,32)	(15.768,24)
18	- Other Operating Expenses	(32.100,26)	(26.414,46)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Banlance Sheet Items	283,42	(539,72)

19.1	Depreciation on Bad Debt and Debt Payable	(4.455,04)	(3.776,35)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	4.738,46	3.236,63
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(154.012,35)	(88.143,97)
	IV. Result before Extraordinary Items	29.814,35	33.346,40
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	29.814,35	33.346,40
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	29.814,35	33.346,40

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