

Phongsavanh Bank Limited



Financial Report quarter III, Year 2026

Balance Sheet
Quarter III/2026

No	Description	Quarter III/2026	Quarter II/2026
I	Cash and Nostro Accounts with Central Bank	<u>1.958.745,57</u>	<u>1.759.295,67</u>
	1. Cash and Cash Equivalents 1101+1103+1108	274.866,49	259.321,11
	2. Demand Deposits at BOL	1.123.260,56	933.537,40
	3. Term Deposits	560.618,51	566.437,15
II	Amount Due from Other Banks	<u>949.703,58</u>	<u>246.952,29</u>
	1. Demand Deposits	786.792,58	241.207,99
	2. Fixed Deposits	162.911,00	5.744,30
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	<u>173.572,89</u>	<u>176.163,18</u>
	1. Dealing Securities	-	-
	2. Securities Available for Sale	-	-
	3. Securities for Investment	173.572,89	176.163,18
	4. bond of capital		
V	Net loans and Advances to Customers	<u>6.859.893,49</u>	<u>6.693.058,14</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>1.006.332,12</u>	<u>976.419,86</u>
	1. Fixed Assets under purchasing of Construction	333.023,69	318.772,25
	2. Intangible Assets	478.801,69	456.530,16
	3. Property, Plant and Equipment	144.988,24	150.652,74
	4. Right of Use of Assets	49.518,50	50.464,70
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	<u>3.156.993,44</u>	<u>3.034.377,03</u>
	1. Accrued Interest and other Account Receivable	1.170.679,77	1.077.087,54
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	1.986.313,67	1.957.289,49
	Total Assets	<u>14.106.241</u>	<u>12.887.266</u>

Date 12/10/2026

Reporter

Head of Finance

Check

Director






Khammuan XAYALATH

Anoulak Phitsalath

Viengmany LUANGLATH

Balance Sheet
Quarter III/2026

No	Description	Quarter III/2026	Quarter II/2026
I	Debt Payable to Other Banks and Financial Institutions	1.224.326,97	659.672,30
	1. Demand Deposits	2.276,14	2.273,30
	2. Fixed Deposits	1.091.400,00	527.284,00
	3. Borrowing Funds	130.650,83	130.115,00
	4. Other Debt Payable to Banks and Financial Institutions	-	-
II	Debt Payable to Customers	11.564.740,33	10.967.964,91
	1. Demand Deposits	2.702.672,10	2.559.162,14
	2. Fixed Deposits	8.850.210,10	8.398.680,16
	3. Other Debt Payable to Customers	11.858,13	10.122,62
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	431.996,28	419.743,76
	1. Accrued Interest and other Account Payable	332.248,89	323.010,39
	2. Head Office / Branches	-	-
	3. Other	99.747,39	96.733,38
VI	Equity and its Similar	885.177,51	839.885,18
	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	32.255,78	31.709,40
	8. Retained Earning (+/-)	51.259,33	-
	9. Result in Instance of Approval (+/-)	-	-
	10. Result of the year(+/-)	2.207,68	8.721,06
	Total Liabilities & Equity	14.106.241	12.887.266

Date 12/10/2026

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Head of Finance

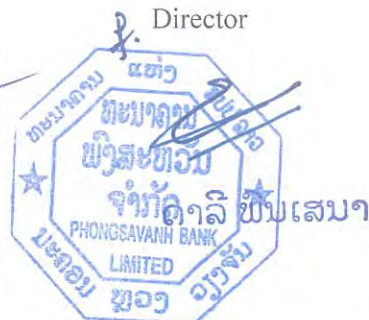
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Income Statement

Quarter III/2026

No	Description	Quarter III/2026	Quarter II/2026
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	758.273,16	489.859,95
1.1	Interest and its Equivalents from Interbank	1.843,95	1.590,01
1.2	Interest and its Equivalents from Customers	748.668,42	482.954,70
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	7.760,79	5.315,24
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(577.396,02)	(366.557,62)
2.1	Interest Expenses and its Equivalents to Interbank	(26.245,15)	(12.501,85)
2.2	Interest Expenses and its Equivalents to Customers	(551.150,86)	(354.055,77)
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)	180.877,14	123.302,33
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	106,97	78,97
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	51.581,88	27.559,07
10	- Fees and Financial Service Commission Expenses	(39.202,02)	(19.390,96)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	24.237,56	17.483,76
14	+ / - Net Profit / Loss on trading Conditional Instruments	(699,31)	-
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	216.902,22	149.033,17
	B. Normal Income and Expenses	-	-
15	+ Other Operating Incomes	27.026,08	15.163,75
16	- Administration Expenses	(189.153,39)	(122.977,09)
16.1	Employees's Expenses	(154.900,30)	(102.618,59)
16.2	Other Administration Expenses	(34.253,10)	(20.358,50)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(26.652,98)	(17.177,04)

18	- Other Operating Expenses	(26.408,11)	(15.416,12)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	493,86	94,40
19.1	Depreciation on Bad Debt and Debt Payable	(936,36)	(764,09)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	1.430,22	858,49
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(214.694,54)	(140.312,10)
	IV. Result before Extraordinary Items	2.207,68	8.721,06
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	2.207,68	8.721,06
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	2.207,68	8.721,06

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