

Phongsavanh Bank Limited



Financial Report quarter IV, Year 2024

Balance Sheet
Quarter IV/ 2024

No	Assets	Quarter IV/ 2024	Quarter III/ 2024
I	Cash and Nostro Accounts with Central Bank	1.355.206,88	1.212.435,32
	1. Cash and Cash Equivalents 1101+1103+1108	259.100,89	266.368,07
	2. Demand Deposits at BOL	602.820,12	459.965,84
	3. Term Deposits	493.285,86	486.101,41
II	Amount Due from Other Banks	274.827,57	193.366,13
	1. Demand Deposits	269.618,53	187.832,35
	2. Fixed Deposits	5.209,05	5.533,78
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	233.743,88	562.341,32
	1. Dealing Securities	-	-
	2. Securities Available for Sale	74.000,00	390.601,90
	3. Securities for Investment	120.095,52	125.481,30
	4. bond of capital	39.648,36	46.258,12
V	Net loans and Advances to Customers	6.439.465,56	6.471.565,92
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	1.000,00	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	829.843,64	808.258,47
	1. Fixed Assets under purchasing of Construction	201.157,72	182.791,85
	2. Intangible Assets	436.790,57	435.356,93
	3. Property, Plant and Equipment	155.903,98	153.138,69
	4. Right of Use of Assets	35.991,37	36.971,00
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	1.627.052,22	1.501.151,70
	1. Accrued Interest and other Account Receivable	648.370,44	782.357,10
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	978.681,78	718.794,60
	Total Assets	10.761.139,74	10.749.118,85

Reporter

Head of Finance

Audit

Date 06/02/2025

Director



Khammuan XAYALATH



Soubanh PHANYOULATH



Naresh KUMAR SINGH Manola LUANGKHOT

Balance Sheet
Quarter IV/ 2024

No	Liabilities & Equity	Quarter IV/ 2024	Quarter III/ 2024
I	Debt Payable to Other Banks and Financial Institutions	521.939,29	505.839,52
	1. Demand Deposits	2.185,36	2.205,17
	2. Fixed Deposits	495.303,92	495.695,92
	3. Borrowing Funds	24.450,00	7.550,00
	4. Other Debt Payable to Banks and Financial Institutions	-	388,43
II	Debt Payable to Customers	9.082.053,79	9.145.612,51
	1. Demand Deposits	2.215.191,65	2.245.265,49
	2. Fixed Deposits	6.865.812,32	6.899.558,59
	3. Other Debt Payable to Customers	1.049,82	788,44
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	354.440,62	347.657,29
	1. Accrued Interest and other Account Payable	288.976,54	254.658,92
	2. Head Office / Branches	-	-
	3. Other	65.464,08	92.998,38
VI	Equity and its Similar	802.706,04	750.009,53
	1. Registered Capital	450.214,55	450.214,55
	2. Share Premium	-	-
	3. Legal Reserve	14.108,51	14.108,51
	4. Reserves for Expansion Business	10.880,39	10.880,39
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	27.495,56	26.169,51
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	-
	10. Result of the year(+/-)	43.094,72	(8.275,73)
	Total Liabilities & Equity	10.761.139,74	10.749.118,85

Date 04/02/2025

Reporter

Head of Finance

Audit

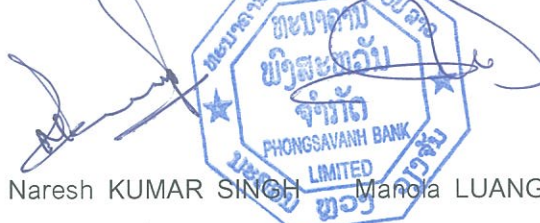
Director



Khammuan XAYALATH



Soubanh PHANYOULATH



Naresh KUMAR SINGH

Manola LUANGKHOT



Income Statement
Quarter IV/ 2024

No	Description	Quarter IV/ 2024	Quarter III/ 2024
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	795.654,09	582.831,01
1.1	Interest and its Equivalents from Interbank	1.532,12	1.281,41
1.2	Interest and its Equivalents from Customers	777.835,29	571.473,54
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	16.286,68	10.076,05
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(574.282,00)	(421.573,79)
2.1	Interest Expenses and its Equivalents to Interbank	(23.627,69)	(17.321,13)
2.2	Interest Expenses and its Equivalents to Customers	(550.654,30)	(404.252,67)
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)	221.372,09	161.257,22
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	108,14	106,64
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	60.273,10	50.551,99
10	- Fees and Financial Service Commission Expenses	(38.992,69)	(31.027,28)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	19.418,07	10.458,40
14	+ / - Net Profit / Loss on trading Conditional Instruments	(84,88)	(84,88)
	II. Net Operating Incomes (I+4-5+6-7+8+9-10+/-11+/-12+13+/-14)	262.093,83	191.262,08
	B. Normal Income and Expenses		
15	+ Other Operating Incomes	77.440,02	26.588,98
16	- Administration Expenses	(206.062,18)	(152.013,48)
16.1	Employees's Expenses	(156.240,84)	(114.226,15)
16.2	Other Administration Expenses	(49.821,35)	(37.787,33)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(31.944,93)	(24.114,49)
18	- Other Operating Expenses	(58.053,94)	(45.664,67)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	(378,08)	(4.334,15)
19.1	Depreciation on Bad Debt and Debt Payable	(22.972,58)	(17.867,90)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	22.594,50	13.533,74

20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(218.999,11)	(199.537,81)
	IV. Result before Extraordinary Items	43.094,72	(8.275,73)
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	43.094,72	(8.275,73)
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	43.094,72	(8.275,73)

Date 06/02/2025

Reporter



Khammuan XAYALATH

Head of Finance



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Audit



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