

Phongsavanh Bank Limited



Financial Report quarter IV, Year 2025

Balance Sheet
Quarter IV/2025

No	Description	Quarter IV/2025	Quarter III/2025
I	Cash and Nostro Accounts with Central Bank	<u>1.315.577,98</u>	<u>1.458.872,26</u>
	1. Cash and Cash Equivalents 1101+1103+1108	260.267,87	244.459,17
	2. Demand Deposits at BOL	478.511,35	604.206,94
	3. Term Deposits	576.798,76	610.206,16
II	Amount Due from Other Banks	<u>383.065,66</u>	<u>493.778,02</u>
	1. Demand Deposits	274.526,78	347.206,90
	2. Fixed Deposits	108.538,88	146.571,12
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	<u>-</u>	<u>-</u>
IV	Net Investment in Securities	<u>256.167,94</u>	<u>393.930,22</u>
	1. Dealing Securities	-	-
	2. Securities Available for Sale	67.571,72	204.359,39
	3. Securities for Investment	181.548,92	181.548,92
	4. bond of capital	7.047,30	8.021,91
V	Net loans and Advances to Customers	<u>6.280.682,09</u>	<u>5.788.314,58</u>
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks	<u>1.000,00</u>	<u>1.000,00</u>
VII	Leasing and General Lease		-
VIII	Net Fixed Assets	<u>914.169,79</u>	<u>865.575,20</u>
	1. Fixed Assets under purchasing of Construction	261.362,25	237.833,04
	2. Intangible Assets	444.108,85	439.285,42
	3. Property, Plant and Equipment	156.316,14	155.498,97
	4. Right of Use of Assets	52.382,55	32.957,78
IX	Registered Capital not Reimbursed	<u>-</u>	<u>-</u>
X	Others Assets	<u>2.745.551,28</u>	<u>2.763.173,87</u>
	1. Accrued Interest and other Account Receivable	850.277,78	968.296,13
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	1.895.273,50	1.794.877,75
	Total Assets	<u>11.896.215</u>	<u>11.764.644</u>

Date 20/01/2026

Reporter

Head of Finance

Check

Director






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Manola LUANGKHOT

Khammuan XAYALATH

Phoumala PHOMMALYSACK

Viengmany LUANGKHOT

Balance Sheet
Quarter IV/2025

No	Description	Quarter IV/2025	Quarter III/2025
I	Debt Payable to Other Banks and Financial Institutions	<u>564.319,55</u>	<u>525.465,98</u>
	1. Demand Deposits	2.174,55	2.195,98
	2. Fixed Deposits	430.000,00	430.000,00
	3. Borrowing Funds	132.145,00	93.270,00
	4. Other Debt Payable to Banks and Financial Institutions	-	-
II	Debt Payable to Customers	<u>9.980.963,44</u>	<u>10.011.166,17</u>
	1. Demand Deposits	2.384.331,23	2.422.056,12
	2. Fixed Deposits	7.587.781,00	7.587.851,93
	3. Other Debt Payable to Customers	8.851,21	1.258,12
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	<u>441.728,12</u>	<u>383.891,01</u>
	1. Accrued Interest and other Account Payable	341.984,03	297.603,40
	2. Head Office / Branches	-	-
	3. Other	99.744,09	86.287,61
VI	Equity and its Similar	<u>909.203,62</u>	<u>844.121,00</u>
	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	30.192,97	25.700,47
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	-
	10. Result of the year(+/-)	<u>90.404,47</u>	<u>29.814,35</u>
	Total Liabilities & Equity	<u>11.896.215</u>	<u>11.764.644</u>


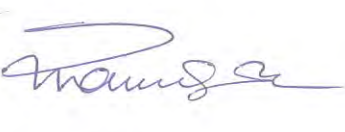
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Income Statement

Quarter IV/2025

No	Description	Quarter IV/2025	Quarter III/2025
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	<u>915.765,11</u>	<u>646.048,25</u>
1.1	Interest and its Equivalents from Interbank	2.674,72	1.640,54
1.2	Interest and its Equivalents from Customers	889.078,28	625.908,46
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	24.012,12	18.499,26
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	<u>(672.623,32)</u>	<u>(496.537,13)</u>
2.1	Interest Expenses and its Equivalents to Interbank	(18.035,07)	(15.188,43)
2.2	Interest Expenses and its Equivalents to Customers	(654.588,25)	(481.348,70)
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>243.141,79</u>	<u>149.511,12</u>
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	81,38	81,38
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	41.974,68	29.498,35
10	- Fees and Financial Service Commission Expenses	(20.966,66)	(14.354,38)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	26.967,10	19.090,23
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>291.198,29</u>	<u>183.826,70</u>
	B. Normal Income and Expenses	-	-
15	+ Other Operating Incomes	107.329,79	69.372,38
16	- Administration Expenses	(236.668,39)	(168.528,57)
16.1	Employees's Expenses	(190.922,41)	(137.911,78)
16.2	Other Administration Expenses	(45.745,98)	(30.616,79)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(31.004,07)	(23.039,32)

18	- Other Operating Expenses	(45.895,52)	(32.100,26)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	5.444,36	283,42
19.1	Depreciation on Bad Debt and Debt Payable	(4.525,18)	(4.455,04)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	9.969,54	4.738,46
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(200.793,84)	(154.012,35)
	IV. Result before Extraordinary Items	90.404,47	29.814,35
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	90.404,47	29.814,35
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	90.404,47	29.814,35

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