

Phongsavanh Bank Limited



Annual Report, Year 2025
(Audited)

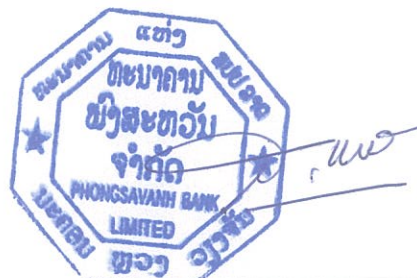
PHONGSAVANH BANK LIMITED

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2025

	Notes	2025 LAKm	2024 LAKm
Assets			
Cash on hand and balance with the BoL	10	1,290,032	1,536,611
Due from other banks	11	355,362	279,215
Investment in securities	12	249,683	228,929
Loan to customers, net of provision for non-performing loans	13	6,243,076	6,377,932
Investment in Joint Venture		1,000	1,000
Property and equipment, net	14	312,916	292,455
Intangible assets	15	667,082	619,609
Right of used Assets	16	52,383	35,991
Other assets	17	2,694,832	1,607,921
Total Assets		11,866,366	10,979,663
Liabilities and Equity			
Liabilities			
Due to other banks	18	432,175	497,489
Due to customers	19	9,937,334	9,277,129
Lease Liability		8,718	11,068
Borrowing funds	18	132,145	24,450
Other liabilities	20	424,035	336,273
Total Liabilities		10,934,407	10,146,409
Equity			
Share capital	21	501,534	450,215
Legal reserve	22	17,556	14,109
Business expansion fund		19,052	15,173
Fixed assets revaluation reserves		398,211	398,211
Accumulated (losses)		(4,394)	(44,454)
Total Equity		931,959	833,254
Total Liabilities and Equity		11,866,366	10,979,663



Mrs. Manola LUANGKHOT
Deputy Managing Director
(Finance and Accounting)



Mr. Sivilay PHOMMACHACK
Managing Director

Vientiane Capital, Lao PDR
Date: 10 April 2026

PHONGSAVANH BANK LIMITED

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 LAKm	2024 LAKm
Interest and similar income		713,332	644,728
Interest and similar expenses		(524,243)	(462,188)
Net interest and similar income	3	189,089	182,540
Fees and commission income		66,017	93,809
Fees and commission expenses		(19,120)	(27,696)
Net fee and commission income	4	46,897	66,113
Net gain from dealing in foreign currencies	5	26,883	15,016
Dividend income from securities investments		3,219	-
Net operating income		266,088	263,669
Other operating income	6	106,802	57,858
Payroll and other staff cost		(190,922)	(156,241)
Other administrative expenses	7	(47,510)	(56,822)
Depreciation and amortization expense	14,15,16	(31,004)	(31,292)
Other operating expenses	8	(31,960)	(41,059)
Net (Provision charge)/reversal for non-performing loans		16,365	17,488
Total profit before tax		87,859	53,601
Current profit tax	9	(13,323)	(8,619)
Profit after tax		74,536	44,982
Other comprehensive income (expenses), net of taxes			
Revaluation of assets		-	-
Total other comprehensive income, net of taxes		74,536	44,982



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