

Phongsavanh Bank Limited



Financial Report quarter II, Year 2024

**Income Statement**  
**Quarter II/ 2024**

No	Description	Quarter II/ 2024	Quarter I/ 2024
	<b>A. Operating Income and Expenses</b>		
1	+Interest Income and its Equivalents	367.020,08	178.895,67
1.1	Interest and its Equivalents from Interbank	1.038,20	786,18
1.2	Interest and its Equivalents from Customers	362.160,42	176.549,28
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	3.821,46	1.560,21
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(273.004,99)	(133.169,80)
2.1	Interest Expenses and its Equivalents to Interbank	(11.468,07)	(6.417,50)
2.2	Interest Expenses and its Equivalents to Customers	(261.536,92)	(126.752,30)
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	-	-
	<b>I. Income - Expenses Interest Margin ( 1 - 2 +/- 3 )</b>	<b>94.015,08</b>	<b>45.725,87</b>
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	81,64	1,32
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	38.170,99	19.521,32
10	- Fees and Financial Service Commission Expenses	(23.100,69)	(10.899,77)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	5.961,37	6.716,57
14	+ / - Net Profit / Loss on trading Conditional Instruments	(84,88)	(84,88)
	<b>II. Net Operating Incomes ( I+4-5+6-7+8+9-10+/-11+/-12+13+/-14 )</b>	<b>115.043,52</b>	<b>60.980,45</b>
	<b>B. Normal Income and Expenses</b>	-	-
15	+ Other Operating Incomes	19.089,61	9.762,65
16	- Administration Expenses	(103.670,35)	(52.628,80)
16.1	Employees's Expenses	(76.184,08)	(38.133,00)
16.2	Other Administration Expenses	(27.486,27)	(14.495,80)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(16.515,32)	(8.240,69)
18	- Other Operating Expenses	(34.753,27)	(20.713,06)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	(2.971,05)	(1.631,97)
19.1	Depreciation on Bad Debt and Debt Payable	(12.551,73)	(6.408,16)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	9.580,67	4.776,18
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	<b>III. Net Normal Income - Expenses ( 15 - 16 - 17 - 18 +/- 19 +/- 20 )</b>	<b>(138.820,39)</b>	<b>(73.451,88)</b>


	IV. Result before Extraordinary Items	(23.776,86)	(12.471,49)
	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax ( IV + 21 + 22 )	(23.776,86)	(12.471,44)
23	- Profit Tax	-	-
	VI. Net Result of the Year ( V - 23)	(23.776,86)	(12.471,44)

Date 30/07/2024

Reporter

  
**MS. KHAMMUAN XAYALATH**

Head of Finance

  
**ສຸບັນ ພັນຍຸລາດ**  
**Soubanh PHANYOULATH**

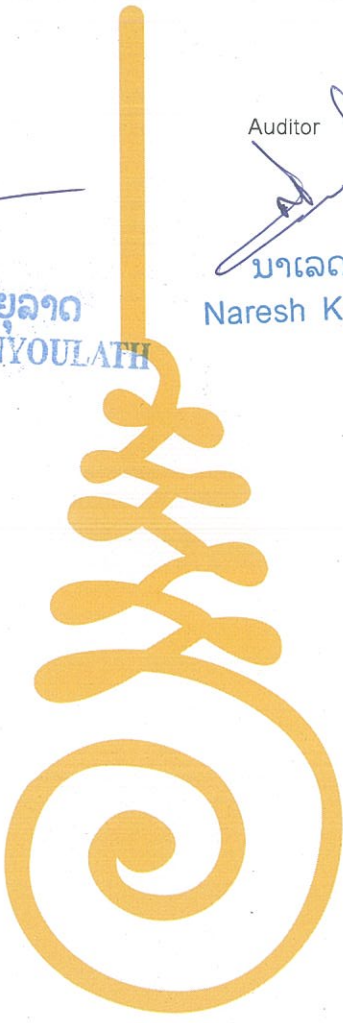
Auditor

  
**ນາເລດ ກູມາຣ ສິງ**  
**Naresh KUMAR SINGH**

Director



**ນາງ ມະໂນລາ ຫຼວງໂຄດ**  
**Manola LUANGKHOT**





Balance Sheet  
 Quarter II/2024

No	Assets	Quarter II/ 2024	Quarter I/ 2024
I	Cash and Nostro Accounts with Central Bank	1.294.239,67	1.504.068,48
	1. Cash and Cash Equivalents 1101+1103+1108	250.962,03	249.095,26
	2. Demand Deposits at BOL	647.642,10	882.213,29
	3. Term Deposits	395.635,53	372.759,94
II	Amount Due from Other Banks	226.572,30	265.015,95
	1. Demand Deposits	220.771,30	259.652,30
	2. Fixed Deposits	5.801,00	5.363,65
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	535.483,52	397.089,48
	1. Dealing Securities	-	-
	2. Securities Available for Sale	376.263,67	220.669,63
	3. Securities for Investment	132.141,28	149.341,28
	4. bond of capital	27.078,57	27.078,57
V	Net loans and Advances to Customers	6.640.620,11	6.165.280,25
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	805.708,57	798.857,61
	1. Fixed Assets under purchasing of Construction	178.128,57	165.889,49
	2. Intangible Assets	433.034,91	434.045,30
	3. Property, Plant and Equipment	156.839,07	159.753,76
	4. Right of Use of Assets	37.706,02	39.169,05
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	1.414.621,99	1.263.222,23
	1. Accrued Interest and other Account Receivable	737.415,75	634.973,36
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	-	-
	<b>Total Assets</b>	<b>10.917.246,15</b>	<b>10.393.534,00</b>

Date 30/07/2024

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Head of Finance

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 Manola LUANGKHOT

Balance Sheet  
Quarter II/2024

No	Liabilities & Equity	Quarter II/ 2024	Quarter I/ 2024
I	Debt Payable to Other Banks and Financial Institutions	508.383,01	540.922,02
	1. Demand Deposits	2.246,84	2.159,91
	2. Fixed Deposits	502.193,92	537.580,95
	3. Borrowing Funds	3.550,00	800,00
	4. Other Debt Payable to Banks and Financial Institutions	392,25	381,16
II	Debt Payable to Customers	9.401.685,46	8.856.302,21
	1. Demand Deposits	2.297.801,20	2.091.041,45
	2. Fixed Deposits	7.103.584,83	6.764.925,98
	3. Other Debt Payable to Customers	299,44	334,79
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	366.995,15	336.288,88
	1. Accrued Interest and other Account Payable	252.893,02	256.216,38
	2. Head Office / Branches	-	-
	3. Other	114.102,13	80.072,50
VI	Equity and its Similar	640.182,53	660.020,89
	1. Registered Capital	352.788,93	352.788,93
	2. Share Premium	-	-
	3. Legal Reserve	14.108,51	6.867,72
	4. Reserves for Expansion Business	10.880,39	7.260,00
	5. Other Reserves	-	-
	6. Margin for Revaluation	256.912,31	256.912,31
	7. Provisions under BOL's Regulations	29.269,25	27.574,58
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	21.088,79
	10. Result of the year(+/-)	(23.776,86)	(12.471,44)
	<b>Total Liabilities &amp; Equity</b>	<b>10.917.246,15</b>	<b>10.393.534,00</b>

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