

Phongsavanh Bank Limited



Financial Report quarter III, Year 2024

Balance Sheet
 Quarter III/ 2024

No	Assets	Quarter III/ 2024	Quarter II/ 2024
I	Cash and Nostro Accounts with Central Bank	1.212.435,32	1.294.239,67
	1. Cash and Cash Equivalents 1101+1103+1108	266.368,07	250.962,03
	2. Demand Deposits at BOL	459.965,84	647.642,10
	3. Term Deposits	486.101,41	395.635,53
II	Amount Due from Other Banks	193.366,13	226.572,30
	1. Demand Deposits	187.832,35	220.771,30
	2. Fixed Deposits	5.533,78	5.801,00
	3. Net Loans and Advances	-	-
III	Securities purchased under resale agreements	-	-
IV	Net Investment in Securities	562.341,32	535.483,52
	1. Dealing Securities	-	-
	2. Securities Available for Sale	390.601,90	376.263,67
	3. Securities for Investment	125.481,30	132.141,28
	4. bond of capital	46.258,12	27.078,57
V	Net loans and Advances to Customers	6.471.565,92	6.640.620,11
VI	Investment in Subsidiaries, Joint Venture and holding Securities at Stocks Inst.	-	-
VII	Leasing and General Lease	-	-
VIII	Net Fixed Assets	808.258,47	805.708,57
	1. Fixed Assets under purchasing of Construction	182.791,85	178.128,57
	2. Intangible Assets	435.356,93	433.034,91
	3. Property, Plant and Equipment	153.138,69	156.839,07
	4. Right of Use of Assets	36.971,00	37.706,02
IX	Registered Capital not Reimbursed	-	-
X	Others Assets	1.501.151,70	1.414.621,99
	1. Accrued Interest and other Account Receivable	782.357,10	737.415,75
	2. Head Office and Branches	-	-
	3. Deferred Tax	-	-
	4. Others	718.794,60	677.206,24
	Total Assets	10.749.118,85	10.917.246,15

Date 15/10/2024

Reporter

Head of Finance

Audit

Director

Khammuan XAYALATH

Soubanh PHANYOULATH

Naresh KUMAR SINGH, Mangla LUANGKHOT



Balance Sheet
Quarter III/ 2024

No	Liabilities & Equity	Quarter III/ 2024	Quarter II/ 2024
I	Debt Payable to Other Banks and Financial Institutions	505.839,52	508.383,01
	1. Demand Deposits	2.205,17	2.246,84
	2. Fixed Deposits	495.695,92	502.193,92
	3. Borrowing Funds	7.550,00	3.550,00
	4. Other Debt Payable to Banks and Financial Institutions	388,43	392,25
II	Debt Payable to Customers	9.145.612,51	9.401.685,46
	1. Demand Deposits	2.245.265,49	2.297.801,20
	2. Fixed Deposits	6.899.558,59	7.103.584,83
	3. Other Debt Payable to Customers	788,44	299,44
III	Securities Sold under Repurchased Agreement	-	-
IV	Debt Payable Related Issuing Securities	-	-
V	Others Liabilities	347.657,29	366.995,15
	1. Accrued Interest and other Account Payable	254.658,92	252.893,02
	2. Head Office / Branches	-	-
	3. Other	92.998,38	114.102,13
VI	Equity and its Similar	750.009,53	640.182,53
	1. Registered Capital	450.214,55	352.788,93
	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	26.169,51	29.269,25
	8. Retained Earning (+/-)	-	-
	9. Result in Instance of Approval (+/-)	-	-
	10. Result of the year(+/-)	(8.275,73)	(23.776,86)
	Total Liabilities & Equity	10.749.118,85	10.917.246,15

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Soubanh PHANYOULATH

Naresh KUMAR SINGH Manola LUANGKHOT

Income Statement
Quarter III/ 2024

No	Description	Quarter III/ 2024	Quarter II/ 2024
	A. Operating Income and Expenses		
1	+Interest Income and its Equivalents	582.831,01	367.020,08
1.1	Interest and its Equivalents from Interbank	1.281,41	1.038,20
1.2	Interest and its Equivalents from Customers	571.473,54	362.160,42
1.3	Interest from Securities purchased under resale agreement	-	-
1.4	Interest and its Equivalents from Securities for Investment	10.076,05	3.821,46
1.5	Other Interest	-	-
2	- Interest Expenses and its Equivalents	(421.573,79)	(273.004,99)
2.1	Interest Expenses and its Equivalents to Interbank	(17.321,13)	(11.468,07)
2.2	Interest Expenses and its Equivalents to Customers	(404.252,67)	(261.536,92)
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)	161.257,22	94.015,08
4	+ Income from Leasing and Lease Available to buy	-	-
5	- Expenses on Leasing and Lease Available to buy	-	-
6	+ Income from Rental	106,64	81,64
7	- Expense on Rental	-	-
8	+ Income from Capital Contribution / Shares	-	-
9	+ Fees and Financial Service Commissions Income	50.551,99	38.170,99
10	- Fees and Financial Service Commission Expenses	(31.027,28)	(23.100,69)
11	+ / - Profit / Loss on Dealing Securities	-	-
12	+ / - Profit / Loss on Securities Available for Sale	-	-
13	+ / - Net Profit / Loss on Foreign Exchange	10.458,40	5.961,37
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)	191.262,08	115.043,52
	B. Normal Income and Expenses	-	-
15	+ Other Operating Incomes	26.588,98	19.089,61
16	- Administration Expenses	(152.013,48)	(103.670,35)
16.1	Employees's Expenses	(114.226,15)	(76.184,08)
16.2	Other Administration Expenses	(37.787,33)	(27.486,27)
17	- Amortization and Depreciation Expenses of Tangible and Intangible FA	(24.114,49)	(16.515,32)
18	- Other Operating Expenses	(45.664,67)	(34.753,27)
19	+ / - Net Income / Expenses on Revaluation Debt and Off Balance Sheet Items	(4.334,15)	(2.971,05)
19.1	Depreciation on Bad Debt and Debt Payable	(17.867,90)	(12.551,73)
19.2	Reverse Depreciation on Bad Debt and write-off Debt Revenue	13.533,74	9.580,67
20	+ / - Net Gain / Loss from Revaluation Financial Assets	-	-
	III. Net Normal Income - Expenses (15 - 16 - 17 - 18 +/- 19 +/- 20)	(199.537,81)	(138.820,39)
	IV. Result before Extraordinary Items	(8.275,73)	(23.776,86)

	C. Extraordinary Income and Expenses	-	-
21	+ Extraordinary Income	-	-
22	- Extraordinary Expenses	-	-
	V. Result before Profit Tax (IV + 21 + 22)	(8.275,73)	(23.776,86)
23	- Profit Tax	-	-
	VI. Net Result of the Year (V - 23)	(8.275,73)	(23.776,86)

Date 15/10/2024

Reporter



Khammuan XAYALATH

Head of Finance



Soubanh PHANYOULATH

Audit



Narosh KUMAR SINGH

Director



Manola LUANGKHOT

