

No.	Details	Remark	Amount	
			This Quarter	Last Quarter
	<b>a. Income and expense for banking business</b>		<b>136,668</b>	<b>69,594</b>
1	+ Interest income and equivalent to Interest income		16,246	9,870
1.1	Interest income and equivalent to interest income from other bank		120,422	59,723
1.2	Interest income and equivalent to interest income from customer			
1.3	Interest income from security/Bond with selling contract			
1.4	Interest income from investment insecurity			
1.5	Other interest income			
2	- Interest expense and equivalent to interest expense		<b>(41,224)</b>	<b>(20,080)</b>
2.1	Interest expense and equivalent to interest expense to other bank		(9,366)	(4,823)
2.2	Interest expense and equivalent to interest expense to customer		(31,859)	(15,258)
2.3	Interest expense from security/Bond with selling contract			
2.4	Interest expense from investment in security			
3	1.5 Other interest expense			
	<b>I.Variance from interest income - interest expense (1+2+3)</b>		<b>95,443</b>	<b>49,514</b>
4	+ Income from leasing		-	-
5	- Expense from leasing		-	-
6	+ Income from rent		-	-
7	- Expense from rent		-	-
8	+ Income from capital injection and share buyer		-	-
9	+ Commission received		10,625	5,736
10	- Commission paid		(2,856)	(1,399)
11	+/- Gain/Loss from Bond/Security for trading		-	-
12	+/- Gain/Loss from Bond/Security for selling		-	-
13	+/- Gain/Loss from foreign exchange		7,021	3,078
14	+/- Gain/Loss selling/buying from conditional instrument		-	-

Account ClerkAccountantChief Executive Office

Xaniya Imsombounxay

Viengkhone Sirivongsa



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No.	Details	Remark	Amount	
			This Quarter	Last Quarter
	<b>II. Net income from banking business (1+4_...14)</b>		<b>110,233</b>	<b>56,928</b>
	b. Income and Expense		-	-
15	+ Other income		9,839	5,617
16	- Operating cost		(41,845)	(19,585)
	16.1 Staff cost		(28,753)	(13,405)
	16.2 Other operation cost		(13,092)	(6,180)
17	Depreciation for tangible and non tangible fixed asset		(1,315)	(612)
18	Other expense		(18,489)	(11,583)
19	+/- Variance between provision charge and recovery bank off balance sheet		(11,927)	(5,327)
	19.1 Provision charge and accrued expense		(14,043)	(7,068)
	19.2 Write back and bad debt recover		2,116	1,741
20	+/- Variance from fixed asset revaluation			
	<b>III. Net income - Net interest (15+...20)</b>		<b>(63,738)</b>	<b>(31,491)</b>
	<b>IV. Profit/Loss Before Tax (II - III)</b>		<b>46,495</b>	<b>25,437</b>
21	Profit Tax		-	-
22	Defer Tax		-	-
	<b>V. Net Profit/Loss</b>		<b>46,495</b>	<b>25,437</b>
	c. Other Incomes			
23	Changing in injection capital from assets revaluation		-	-
24	Profit/Loss from asset revaluation		-	-
25	Profit tax from other incomes		-	-

Account Clerk



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