

No.	Details	Remark	Amount	
			This Quarter	Last Quarter
	a. Income and expense for banking business		272,782	191,070
1	Interest income and equivalent to Interest income		21,349	14,142
1.1	Interest income and equivalent to interest income from other bank		251,433	176,929
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		(74,414)	(50,105)
2.1	Interest expense and equivalent to interest expense to other bank		(18,043)	(12,493)
2.2	Interest expense and equivalent to interest expense to customer		(56,371)	(37,612)
2.3	Interest expense from security/Bond with selling contract			
2.4	Interest expense from investment in security			
3	1.5 Other interest expense			
	I.Variance from interest income - interest expense (1+2+3)		198,368	140,965
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		12,011	7,103
10	Commission paid		(5,819)	(3,829)
11	Gain/Loss from Bond/Security for trading		-	-
12	Gain/Loss from Bond/Security for selling		-	-
13	Gain/Loss from foreign exchange		508	(1,149)
14	Gain/Loss selling/buying from conditional instrument		-	-
	II. Net income from banking business (1+4_...14)		205,069	143,090
	b. Income and Expense		-	-
15	Other income		18,494	13,460
16	Operating cost		(78,111)	(49,530)
16.1	Staff cost		(51,355)	(33,227)
16.2	Other operation cost		(26,757)	(16,304)
17	Depreciation for tangible and non tangible fixed asset		(5,042)	(2,800)
18	Other expense		(109,867)	(87,863)
19	Variance between provision charge and recovery bank off balance sheet		(14,730)	(9,310)
19.1	Provision charge and accrued expense		(65,212)	(42,027)
19.2	Write back and bad debt recover		50,483	32,717
20	Variance from fixed asset revaluation			

III. Net income - Net interest (15+...20)		(189,256)	(136,044)
IV. Profit/Loss Before Tax (II - III)		15,813	7,047
21 Profit Tax		-	-
22 Defer Tax		-	-
V. Net Profit/Loss		15,813	7,047
c. Other Incomes			
23 Changing in injection capital from assets revaluation		-	-
24 Profit/Loss from asset revaluation		-	-
25 Profit tax from other incomes		-	-
Total Profit/Loss from other incomes		15,813	7,047

Vientiane, Dated 05 Oct 2026

Chief Executive Office

Accountant

Account Clerk



Mr. Tee Keng Swee

Viengkhone Sirivongsa

Ms. Xaniya Imsombounxay