

Tel: 021 216 614

For Quarter 3 End of 30/09/2025

Unaudited

No.	Details	Remark	Amount	
			This Quarter	Last Quarter
	a. Income and expense for banking business		232,814	136,668
1	+ Interest income and equivalent to Interest income		24,704	16,246
1.1	Interest income and equivalent to interest income from other bank		208,110	120,422
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		(65,274)	(41,224)
2.1	Interest expense and equivalent to interest expense to other bank		(15,375)	(9,366)
2.2	Interest expense and equivalent to interest expense to customer		(49,899)	(31,859)
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)		167,541	95,443
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		14,418	10,625
10	- Commission paid		(4,471)	(2,856)
11	+/- Gain/Loss from Bond/Security for trading		-	-
12	+/- Gain/Loss from Bond/Security for selling		-	-
13	+/- Gain/Loss from foreign exchange		18,286	7,021
14	+/- Gain/Loss selling/buying from conditional instrument		-	-

Account ClerkAccountantChief Executive Office


Ms. Xaniya Imsombounxay



Viengkhone Sirivongsa



Mr. Loh Lih Ken

Profit Loss Statement
For Quarter 3 End of 30/09/2025

Tel: 021 216 614

No.	Details	Remark	Amount	
			This Quarter	Last Quarter
	II. Net income from banking business (1+4...14)		195,773	110,233
	b. Income and Expense		-	-
15	+ Other income		15,285	9,839
16	- Operating cost		(63,617)	(41,845)
	16.1 Staff cost		(43,285)	(28,753)
	16.2 Other operation cost		(20,332)	(13,092)
17	Depreciation for tangible and non tangible fixed asset		(2,137)	(1,315)
18	Other expense		(55,738)	(18,489)
19	+/- Variance between provision charge and recovery bank off balance sheet		(11,358)	(11,927)
	19.1 Provision charge and accrued expense		(21,019)	(14,043)
	19.2 Write back and bad debt recover		9,661	2,116
20	+/- Variance from fixed asset revaluation			
	III. Net income - Net interest (15+...20)		(117,564)	(63,738)
	IV. Profit/Loss Before Tax (II - III)		78,209	46,495
21	Profit Tax		-	-
22	Defer Tax		-	-
	V. Net Profit/Loss		78,209	46,495
	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


Ms.Xaniya Imsombounxay

Accountant


Viengkhone Sirivongsa

Chief Executive Office

Mr. Loh Lih Ken