First Commercial Bank Ltd, Vientiane Branch
Tel: 021 415318, Email: i928a@firstbank.com.tw

BALANCE SHEET

For Quarter 2 End of 30 June 2026

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			30 June 2026	31 March 2026
I	**Cash and deposit with other banks and financial institutions**		**1,205,048,398,987.37**	**1,023,850,732,914.61**
	1. Cash on hand		4,612,084,884.00	6,606,559,220.00
	2. Deposit with other banks and financial institutions		1,200,436,314,103.37	1,017,244,173,694.61
II	**Account receivable from other banks and financial institutions**		**511,899,000,000.00**	**552,722,500,000.00**
III	**Securities purchased under resale agreements**		**0.00**	**0.00**
IV	**Net investment in securities**		**0.00**	**0.00**
	1. Trading securities		0.00	0.00
	2. Available-for-sale securities		0.00	0.00
	3. Held-to-maturity securities		0.00	0.00
V	**Loans and advances to customers(net of Specific provisions)**		**210,802,206,441.36**	**228,943,369,662.20**
VI	**Investment in subsidiaries, joint-ventures and other long-term investment**		**0.00**	**0.00**
VII	**Leasing and ordinary lease transactions**		**0.00**	**0.00**
VIII	**Fixed assets**		**14,893,142,308.00**	**13,703,878,582.00**
	1. Construction in prograss and fixed assets in transit		0.00	0.00
	2. Intangible fixed assets		43,684,000.00	43,684,000.00
	3. Tangbile fixed assets		5,627,309,602.00	3,763,719,538.00
	4. Right of use assets (NBV)		9,222,148,706.00	9,896,475,044.00
IX	**Registered Capital Deposited**		0.00	0.00
X	**Other assets**		**32,213,668,948.48**	**34,546,559,346.10**
	1. Accrued interest income		29,263,996,294.48	32,106,565,994.10
	2. Interbranches and Head office Account(Dr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other assets		2,949,672,654.00	2,439,993,352.00
	TOTAL:		**1,974,856,416,685.21**	**1,853,767,040,504.91**

Vientiane, Lao P.D.R, Date: 07/07/2026

General Manager	Internal Audit Division	Acounting Division	Prepared
Mr Lee, Jhih - Jie	Mr Fung, Yuan - Fu	Mr Wang, Wei - Cheng	Ms Koy Phanthu Amath

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BALANCE SHEET

For Quarter 2 End of 30 June 2026

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 June 2026	31 March 2026
I	**Amounts due to other banks**		**1,355,561,590,087.20**	**1,244,430,750,582.80**
	1. Demand deposits		309,025,590,087.20	303,160,750,582.80
	2. Loan and Other payables to other banks		1,046,536,000,000.00	941,270,000,000.00
II	**Amounts due to Customers**		**143,955,776,246.99**	**143,457,128,219.40**
	1. Demand deposits		143,955,776,246.99	143,457,128,219.40
	2. Other payables to customers		0.00	0.00
III	**Securities sold under repurchased agreements**		**0.00**	**0.00**
IV	**Debt payable related to issuing securities**		**0.00**	**0.00**
V	**Other Liabilities**		**11,627,366,967.20**	**11,351,182,668.39**
	1. Accrued interest expense		7,040,853,576.12	8,554,098,119.59
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other Liabilities		4,586,513,391.08	2,797,084,548.80
VI	**Capital and reserves**		**463,711,683,383.82**	**454,527,979,034.32**
	1. Chartered capital		300,000,000,000.00	300,000,000,000.00
	2. Shares Premium		0.00	0.00
	3. Regulatory reserve fund		23,062,370,405.11	23,062,370,405.11
	4. Business expansion fund		0.00	0.00
	5. Other reserves		0.00	0.00
	6. Margin for Revaluations		0.00	0.00
	7. General provision for credit activities		3,589,006,064.57	3,864,810,556.72
	8. Retained earnings		117,521,333,604.93	117,521,333,604.93
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		19,538,973,309.21	10,079,464,467.56
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		**1,974,856,416,685.21**	**1,853,767,040,504.91**

Vientiane, Lao P.D.R, Date: 07/07/2026

General Manager	Internal Audit Division	Accounting Division	Prepared
Mr Lee, Jhih - Jie	Mr Fung, Yuan - Fu	Mr Wang, Wei - Cheng	Ms Koy Phanthu Amath

First Commercial Bank Ltd, Vientiane Branch

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INCOME STATEMENT

For Quarter 2 End of 30 June 2026

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			30 June 2026	31 March 2026
A	OPERATING INCOME AND EXPENSES			
1	**Interest and similar income**		**56,545,998,881.00**	**26,952,689,183.00**
1.1	Interest and similar income from interbanks		46,667,137,310.00	21,819,691,206.00
1.2	Interest and similar income from customers		9,878,861,571.00	5,132,997,977.00
1.3	Interest from Securities sold under repurchase agreement		0.00	0.00
1.4	Interset from Securities for sales landing		0.00	0.00
1.5	Other interest and similar income		0.00	0.00
2	**Interset and similar expense**		**(22,866,878,175.00)**	**(10,540,095,386.00)**
2.1	Interest and similar expense for interbanks		(20,383,564,720.00)	(9,271,124,796.00)
2.2	Interest and similar expense for customers		(2,483,313,455.00)	(1,268,970,590.00)
2.3	Interest on Securities sold under repurchases agreement		0.00	0.00
2.4	Interest and similar of Certificate Borrowing		0.00	0.00
2.5	Other interest and similar income		0.00	0.00
3	**Net gain/(Loss) from trading gold and other precious metals**		**0.00**	**0.00**
I.	NET INTEREST AND SIMILAR INCOME		**33,679,120,706.00**	**16,412,593,797.00**
4	Income from Leasing		0.00	0.00
5	Expenses on Leasing		0.00	0.00
6	Revenue from operating lease		0.00	0.00
7	Expeses on ordinary Lease		0.00	0.00
8	Income from Securities for sales		0.00	0.00
9	Fee and commission income		1,077,750,134.00	275,258,820.00
10	Fee and commission Expense		(433,110,464.00)	(430,685,319.00)
11	Net gain/(Loss) from Revaluated trading Securties		0.00	0.00
12	Net gain/(Loss) from Securities for Sales		0.00	0.00
13	Net gain/(Loss) from Dealing in foreign currencies		3,516,346,333.98	1,793,504,153.92
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+….+14)		**37,840,106,709.98**	**18,050,671,451.92**
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	**Other operating income**		1,003,143,473.25	265,691,168.08
16	**Administration expenses**		(7,967,041,141.00)	(3,875,571,032.00)
16.1	payroll and other staff costs		(5,486,102,868.00)	(2,633,278,342.00)
16.2	Other administrative expenses		(2,480,938,273.00)	(1,242,292,690.00)
17	**Depreciation and amortization charges**		(1,741,639,420.00)	(821,334,138.00)
18	**Other operating expenses**		(896,356,417.02)	(469,166,019.44)
19	**Net specific provision charges/reversal for loans to customers**		(4,693,563,581.00)	(1,000,000,000.00)
19.1	Specific provision expenses for loans to customers		(16,720,562,933.00)	(6,445,562,933.00)
19.2	Reversal of specific provision for loans to customers		12,026,999,352.00	5,445,562,933.00
20	**Net gain/(Loss) from selling Financial Asset**		0.00	0.00

III.	**Net income and Expenses**		**(14,295,457,085.77)**	**(5,900,380,021.36)**
IV.	**TOTAL PROFIT BEFORE TAX**		**23,544,649,624.21**	**12,150,291,430.56**
21	Current enterprise income tax		(4,005,676,315.00)	(2,070,826,963.00)
22	Deferred tax expense		0.00	0.00
V.	**PROFIT AFTER TAX**		**19,538,973,309.21**	**10,079,464,467.56**
C	COMPREHENSIVE INCOME		0.00	0.00
23	Margin for revaluations Fixed Values		0.00	0.00
24	Margin for revaluations Securities		0.00	0.00
25	Margin for Deferred tax		0.00	0.00
	TOTAL NET OF COMPREHENSIVE INCOME:		**19,538,973,309.21**	**10,079,464,467.56**

Vientiane, Lao P.D.R, Date: 07/07/2026

General Manager	Internal Audit Division	Accounting Division	Prepared
Mr Lee, Jhih - Jie	Mr Fung, Yuan - Fu	Mr Wang, Wei - Cheng	Ms Koy Phanthu Amath