

BALANCE SHEET
For Quarter 3 End of 30 September 2026

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			30 September 2026	30 June 2026
I	Cash and deposit with other banks and financial institutions		2,214,397,927,062.29	1,205,048,398,987.37
	1. Cash on hand		3,507,726,964.00	4,612,084,884.00
	2. Deposit with other banks and financial institutions		2,210,890,200,098.29	1,200,436,314,103.37
II	Account receivable from other banks and financial institutions		60,000,000,000.00	511,899,000,000.00
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)		190,714,753,267.12	210,802,206,441.36
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		15,482,565,497.00	14,893,142,308.00
	1. Construction in progress and fixed assets in transit		0.00	0.00
	2. Intangible fixed assets		1,589,266,442.00	43,684,000.00
	3. Tangible fixed assets		5,345,476,687.00	5,627,309,602.00
	4. Right of use assets (NBV)		8,547,822,368.00	9,222,148,706.00
IX	Registered Capital Deposited		0.00	0.00
X	Other assets		51,187,403,080.36	32,213,668,948.48
	1. Accrued interest income		49,739,952,411.36	29,263,996,294.48
	2. Interbranches and Head office Account(Dr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other assets		1,447,450,669.00	2,949,672,654.00
	TOTAL:		2,531,782,648,906.77	1,974,856,416,685.21

Vientiane, Lao P.D.R, Date: 08/10/2026

General Manager

Internal Audit Division

Accounting Division

Prepared



Mr Lee, Jhin - Jie

Mr Fung, Yuan - Fu

Mr Wang, Wei - Cheng

Mr Phutthakhoun Phothisan

BALANCE SHEET
For Quarter 3 End of 30 September 2026

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			30 September 2026	30 June 2026
I	Amounts due to other banks		1,892,121,027,049.20	1,355,561,590,087.20
	1. Demand deposits		309,161,027,049.20	309,025,590,087.20
	2. Loan and Other payables to other banks		1,582,960,000,000.00	1,046,536,000,000.00
II	Amounts due to Customers		145,877,750,476.77	143,955,776,246.99
	1. Demand deposits		145,877,750,476.77	143,955,776,246.99
	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		16,482,093,755.33	11,627,366,967.20
	1. Accrued interest expense		12,290,511,225.25	7,040,853,576.12
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other Liabilities		4,191,582,530.08	4,586,513,391.08
VI	Capital and reserves		477,301,777,625.47	463,711,683,383.82
	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		1,252,990,540.18	3,589,006,064.57
	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		35,465,083,075.25	19,538,973,309.21
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		2,531,782,648,906.77	1,974,856,416,685.21

Vientiane, Lao P.D.R, Date: 08/10/2026

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INCOME STATEMENT
For Quarter 3 End of 30 September 2026

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			30 September 2026	30 June 2026
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		92,497,672,699.00	56,545,998,881.00
1.1	Interest and similar income from interbanks		77,740,776,403.00	46,667,137,310.00
1.2	Interest and similar income from customers		14,756,896,296.00	9,878,861,571.00
1.3	Interest from Securities sold under repurchase agreement		0.00	0.00
1.4	Interest from Securities for sales landing		0.00	0.00
1.5	Other interest and similar income		0.00	0.00
2	Interest and similar expense		(39,419,674,217.00)	(22,866,878,175.00)
2.1	Interest and similar expense for interbanks		(35,671,068,651.00)	(20,383,564,720.00)
2.2	Interest and similar expense for customers		(3,748,605,566.00)	(2,483,313,455.00)
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		53,077,998,482.00	33,679,120,706.00
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	Expenses on ordinary Lease		0.00	0.00
8	Income from Securities for sales		0.00	0.00
9	Fee and commission income		1,234,522,105.00	1,077,750,134.00
10	Fee and commission Expense		(443,234,583.00)	(433,110,464.00)
11	Net gain/(Loss) from Revaluated trading Securities		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		3,683,622,522.19	3,516,346,333.98
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+...+14)		57,552,908,526.19	37,840,106,709.98
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		3,343,940,652.08	1,003,143,473.25
16	Administration expenses		(12,391,863,872.00)	(7,967,041,141.00)
16.1	payroll and other staff costs		(8,294,875,852.00)	(5,486,102,868.00)
16.2	Other administrative expenses		(4,096,988,020.00)	(2,480,938,273.00)
17	Depreciation and amortization charges		(2,775,690,490.00)	(1,741,639,420.00)
18	Other operating expenses		(945,816,315.02)	(896,356,417.02)
19	Net specific provision charges/reversal for loans to customers		(1,373,563,581.00)	(4,693,563,581.00)
19.1	Specific provision expenses for loans to customers		(16,720,562,933.00)	(16,720,562,933.00)
19.2	Reversal of specific provision for loans to customers		15,346,999,352.00	12,026,999,352.00
20	Net gain/(Loss) from selling Financial Asset		0.00	0.00
III.	Net income and Expenses		(14,142,993,605.94)	(14,295,457,085.77)
IV.	TOTAL PROFIT BEFORE TAX		43,409,914,920.25	23,544,649,624.21
21	Current enterprise income tax		(7,944,831,845.00)	(4,005,676,315.00)
22	Deferred tax expense		0.00	0.00
V.	PROFIT AFTER TAX		35,465,083,075.25	19,538,973,309.21
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:		35,465,083,075.25	19,538,973,309.21

Vientiane, Lao P.D.R, Date: 08/10/2026

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