

## Statement of Financial Position

4st Quarter of 2025

 Report: FS.01/CB  
 Equivalent LAK

No.	Assets	Note	Amount	
			This quarter	Previous quarter
I	Cash and deposit with banks and financial institutions		931,233,562,717.18	247,086,926,909.87
	1. Cash and cash equivalent		9,884,380,442.86	17,606,228,977.00
	2. Deposit with banks and financial institutions		921,349,182,274.32	229,480,697,932.87
II	Amount due from banks and financial institutions		-	-
III	Securities purchased under repurchase agreement		-	-
IV	Investment in securities		-	-
	1. Trading Securities		-	-
	2. Available for sales securities		-	-
	3. Investment securities		-	-
V	Net loans and advances to customers		326,812,990,296.80	350,340,631,003.57
VI	Investment in subsidiaries, joint venture and holding securities		-	-
VII	Leasing and financing		-	-
VIII	Net fixed assets		19,297,484,344.40	19,876,183,630.71
	1. Fixed assets purchase and work in processing		1,072,527,611.55	219,195,573.51
	2. Intangible fixed assets		3,748,673,295.84	4,065,740,458.84
	3. Tangible fixed assets		10,922,690,683.01	11,576,478,216.76
	4. Right of use assets (NBV)		3,553,592,754.00	4,014,769,381.60
IX	Un-paid register capital		-	-
X	Other assets		21,305,671,862.69	18,638,960,533.19
	1. Interest and other account receivable		13,691,837,232.93	8,687,109,410.88
	2. Interbranches account		-	-
	3. Deferred tax asset		-	-
	4. Others		7,613,834,629.76	9,951,851,122.31
	<b>Total</b>		<b>1,298,649,709,221.07</b>	<b>635,942,702,077.34</b>



## Statement of Financial Position

4st Quarter of 2025

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No.	Liability	Note	Amount	
			This quarter	Previous quarter
<b>I</b>	<b>Amounts due to banks and financial institutions</b>		<b>675,438,898,903.68</b>	<b>23,220,990,369.82</b>
1.	Deposits		652,284,263,544.52	
2.	Loans and other payables		23,154,635,359.16	23,220,990,369.82
<b>II</b>	<b>Amounts due to customers</b>		<b>57,319,637,130.86</b>	<b>53,841,764,883.96</b>
1.	Deposits		54,925,312,672.68	51,522,093,537.08
2.	Other payables		2,394,324,458.18	2,319,671,346.88
<b>III</b>	<b>Securities sold under repurchase agreement</b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b>Amounts due from securities</b>		<b>-</b>	<b>-</b>
<b>V</b>	<b>Other liabilities</b>		<b>27,340,560,774.90</b>	<b>20,192,411,969.40</b>
1.	Accrued interest and other expenses		9,013,977,603.28	1,696,970,750.71
2.	Interbranches account		-	-
3.	Deferred tax liabilities		-	-
4.	Others		18,326,583,171.62	18,495,441,218.69
<b>VI</b>	<b>Owners' equity</b>		<b>538,550,612,411.64</b>	<b>538,687,534,854.16</b>
1.	Registered capital		500,000,062,500.00	500,000,062,500.00
2.	Share premium		-	-
3.	Statutory reserve		3,859,200,574.06	3,859,200,574.06
4.	Business expanding reserve		-	-
5.	Other reserves		135,101,603.42	89,652,917.13
6.	Variance from revaluation		-	-
7.	General provision		1,630,851,562.12	1,748,419,661.78
8.	Retained profit / (Loss)		14,536,645,371.08	14,536,645,371.08
9.	Profit awaiting for approval (+/-)		-	-
10.	Current year profit / (Loss)		18,388,750,800.96	18,453,553,830.11
11.	Supporting fund and government allocated funds		-	-
12.	Subordinated Debt		-	-
	<b>Total</b>		<b>1,298,649,709,221.08</b>	<b>635,942,702,077.34</b>



## Statement of Comprehensive Income

4st Quarter of 2025

 Report: FS 02/CB  
 Equivalent LAK

No.	Details	Note	Amount	
			This quarter	Previous quarter
1	<b>Operating income and expenses</b>			
	+ Interest and similar income		77,926,966,620.61	58,903,156,704.11
1.1	Interest and similar income from interbanks		42,277,703,891.85	32,257,976,625.78
1.2	Interest and similar income from customers		35,649,262,728.76	26,645,180,078.33
1.3	Interest income from securities purchased under repurchase agreement		-	-
1.4	Interest income from investment securities		-	-
1.5	Other interest and similar income		-	-
2	- Interest expense and equivalent to Interest expense		(29,296,990,829.81)	(21,905,540,590.51)
2.1	Interest and similar expense from interbanks		(26,413,043,449.88)	(19,678,370,758.76)
2.2	Interest and similar expense from customers		(2,883,947,379.93)	(2,227,169,831.75)
2.3	Interest expense from securities purchased under repurchase agreement		-	-
2.4	Interest expense from investment securities		-	-
2.5	Other interest and similar expense		-	-
3	+/- Gain or Loss on Trading Gold and other precious metals			
	I. Net interest income - interest expense (1+2+3)		48,629,975,790.80	36,997,616,113.60
4	+ Income from leasing		-	-
5	- Expense from leasing		-	-
6	+ Income from rent		-	-
7	- Expense from rent		-	-
8	+ Income from capital injection and share buyer		610,936,515.28	494,295,361.99
9	+ Fees and commission income		(24,432,288.16)	(24,375,915.50)
10	- Fees and commission expense		-	-
11	+/- Net gain/(Loss) from Trading Securities		-	-
12	+/- Net gain/(Loss) from Available for sales securities		-	-
13	+/- Net gain/(loss) from foreign exchange		331,371,270.21	128,928,135.83
14	+/- Net gain/(loss) from derivative trading		-	-
	II. Net operating income (I + 4 ...14)		49,547,851,288.13	37,596,463,695.92
	<b>Other income and expenses</b>			
15	+ Other operating income		2,852,885,912.80	2,010,925,084.54
16	- Other operating expenses		(47,265,461,529.12)	(37,999,822,661.57)
16.1	Personnel expenses		(32,414,740,864.35)	(25,540,671,838.40)
16.2	Other administrative expenses		(14,850,720,664.77)	(12,459,150,823.17)
17	- Depreciation and amortisation for tangible and intangible fixed asset		(7,991,325,956.50)	(6,207,762,185.42)
18	- Other miscellaneous expenses		(1,391,307,524.89)	(725,848,558.36)
19	+/- Net specific provision charges/(reversal) for loans to customers and off balance sheet		26,061,046,541.54	23,779,598,455.00
19.1	Provision of credit losses of loans to customers		-	-
19.2	Reversal of provision for impairment losses and bad debt recover		26,061,046,541.54	23,779,598,455.00
20	+/- Net gain/(loss) from fixed asset revaluation		(27,734,162,556.17)	(19,142,909,865.81)
	III. Net Income - Expenses (15+...20)		21,813,688,731.96	18,453,553,830.11
	IV. Profit / (Loss) before tax (II - III)		(3,424,937,931.00)	-
21	Profit Tax		-	-
22	Deferred tax		18,388,750,800.96	18,453,553,830.11
	VI. Net profit / (loss) in current year		-	-
	<b>Other comprehensive income</b>		-	-
23	Change in assets revaluation		-	-
24	Gain/(loss) from held for sale asset revaluation		-	-
25	Corporate income tax derives from comprehensive income		-	-
	<b>Total comprehensive profit/(loss)</b>		-	-

