ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ
Joint Development Bank Public

INTERIM FINANCIAL INFORMATION (UNAUDITED)

FOR THE NINE - MONTH PERIOD ENDED 30 SEPTEMBER 2026



INTERIM FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE - MONTH PERIOD ENDED 30 SEPTEMBER 2026

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GENERAL INFORMATION

THE BANK

Joint Development Bank Public (the Bank, formerly Joint Development Bank Limited) is a public company which listed on the Securities Exchange of Lao PDR (LSX).

The Bank was established under a joint venture agreement dated 2 February 1989 between Bank of the Lao PDR ("the BOL") and Phomsouvanh Silo & Drying Ltd, a Company incorporated in Thailand. Under the agreement, Phomsouvanh Silo & Drying Ltd and the BOL owned 70% and 30% of the Bank's capital respectively. In 2010, the BOL transferred all its contributed capital to Phomsouvanh Silo & Drying Ltd. In 2012, Phomsouvanh Silo & Drying Ltd sold 100% its contributed capital to three individual domestic investors.

The Bank operated under Decision No. 04/PMA of the President of Ministerial Assembly and Decision No. 04/BOL of the Bank of the Lao PDR dated 21 January 1989, which were amended by Investment License No. 133/10 dated 23 September 2010 issued by Ministry of Planning and Investment and Enterprise Registration Certificate No.0234/ERU dated 3 May 2013 issued by the Ministry of Industry and Commerce.

The principal activities of the Bank are to provide services on mobilizing and receiving short, medium and long term deposit funds from various organisations and individuals; lending on a short, medium and long term basis to various organisation and individuals up to the nature and ability of the Bank's capital resources; conducting foreign currency transactions; internal trade finance services, discounting of commercial notes, bonds and valued documents; providing transaction services between customers; and other banking services as approved by the BOL.

Share Capital

The share capital as at 30 September 2026 is LAKm 1,125,000. (31 December 2025: LAKm 750,000).

BOARD OF DIRECTORS (BoD)

Members of the Board of Directors for the end of 30 September 2026 and at the date of this report are as follows:

Name	Title	Date of appointment
Mr. Sounthorn Chanthavong	Chairman	Appointed on 17 July 2026
Mr. Khamsing Sonesinnavong	Vice Chairman	Appointed on 17 July 2026
Mr. Chanhthaphone Chanthavong	Member	Appointed on 17 July 2026
Mrs. Khonesavanh Vixathep	Member	Appointed on 17 July 2026
Mr. Bounsoum Sysavath	Member	Appointed on 15 May 2025
Mr. Chomkham Boubphalyvanh	Member	Appointed on 15 May 2025
Mr. Souksavanh Manivanh	Member	Appointed on 15 May 2025

MANAGEMENT

Members of the Management during the end of 30 September 2026 and at the date of this report are as follows:

Name	Title	Date of appointment/resignation
Mrs. Khonesavanh Vixathep	General Director	Appointed on 17 July 2026
Mrs. Nitta Nammavong	Deputy General Director	Appointed on 13 October 2025
Mr. Xay Boulommavong	Deputy General Director	Appointed on 13 October 2025
Mr. Sangma Sitthammavong	Deputy General Director	Appointed on 17 July 2026
Mr. Lasonexay Chanthavong	Deputy General Director	Appointed on 17 July 2026

LEGAL REPRESENTATIVE

The legal representative of the Bank during the ended 30 September 2026 as at the date of this report is Mrs. Khonesavanh Vixathep – General Director.

STATEMENT OF INCOME (UNAUDITED)
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Notes	For the nine-month period ended 30 September 2026 LAKm	For the nine-month period ended 30 September 2025 LAKm
OPERATING INCOME AND EXPENSES			
Interest and similar income	3	1,790,025	1,682,463
Interest and similar expenses	3	(1,528,344)	(1,297,335)
NET INTEREST AND SIMILAR INCOME		**261,681**	**385,128**
Fee and commission income	4	543,380	643,476
Fee and commission expenses	4	(68,361)	(118,412)
Net (loss)/gain from securities investment		130,393	28,505
Net gain from dealing in foreign currencies		39,129	102,120
NET OPERATING INCOME		**906,221**	**1,040,817**
OTHER INCOME AND EXPENSES			
Other operating income		104,535	72,096
General and administration expenses		(262,479)	(245,255)
- Payroll and other staff costs		*(154,488)*	*(122,468)*
- General administration expenses		*(107,992)*	*(122,787)*
Depreciation and amortization charges		(64,532)	(50,588)
Other operating expenses		(34,847)	(48,770)
Net provision (reversed)/charged for non-performing loans		(3,934)	20
TOTAL PROFIT BEFORE TAX		**644,964**	**768,320**
Profit tax	5	(74,153)	(154,127)
NET PROFIT AFTER TAX		**570,811**	**614,193**
Earnings per share (LAK)	**20**	**507**	**910**

Prepared by:

Ms. Vilasini Phichit
Head of Finance and Accounting department

Approved by:

Ms. Souththida Thammavong
Head of Internal Audit Department

Approved by:

Ms. Khonesavanh Vixathep
General Director

Vientiane, Lao PDR
13 November 2026

STATEMENT OF INCOME (UNAUDITED)
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Notes	For the three-month period ended 30 September 2026 LAKm	For the three-month period ended 30 September 2025 LAKm
OPERATING INCOME AND EXPENSES			
Interest and similar income	3	596,118	584,783
Interest and similar expenses	3	(537,626)	(470,196)
NET INTEREST AND SIMILAR INCOME		**58,492**	**114,587**
Fee and commission income	4	214,611	234,326
Fee and commission expenses	4	(15,774)	(36,167)
Net (loss)/gain from securities investment		9,868	10,543
Net gain from dealing in foreign currencies		24,302	11,312
NET OPERATING INCOME		**291,500**	**334,602**
OTHER INCOME AND EXPENSES			
Other operating income		18,473	43,402
General and administration expenses		(97,882)	(80,590)
- Payroll and other staff costs		*(53,885)*	*(42,429)*
- General administration expenses		*(43,997)*	*(38,161)*
Depreciation and amortization charges		(20,596)	(17,807)
Other operating expenses		(32,116)	(10,667)
Net provision (reversed)/charged for non-performing loans		103,092	-
TOTAL PROFIT BEFORE TAX		**262,471**	**268,940**
Profit tax		(26,661)	(54,219)
NET PROFIT AFTER TAX		**235,811**	**214,721**
Earnings per share (LAK)	**20**	**210**	**318**

Prepared by:

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ທະນາຄານ ຮ່ວມພັດທະນາ ມະຫາຊົນ JOINT DEVELOPMENT BANK Public

Ms. Khonesavanh Vixathep
General Director

Vientiane, Lao PDR
13 November 2026

STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

	Note	30 September 2026 LAKm (Unaudited)	31 December 2025 LAKm (Audited)
Assets			
Cash and balance with the BOL		**8,166,190**	**7,612,766**
Cash on hand	6	1,719,392	1,695,840
Balances with the BOL	7	6,446,798	5,620,015
Gold and other metal precious	8	406,133	296,911
Due to other banks			
		509,222	**2,621,257**
Demand deposits	9	469,764	1,454,857
Term deposits	9	37,050	1,153,003
Saving deposits	9	2,408	13,397
Investment in securities	10	**1,097,060**	**2,548,388**
Available-for-sale securities		5,007	1,710
Held-to-maturity securities		835,060	1,000,322
Land under consignment for sale		-	911,644
Other Investments		256,993	634,712
Loans to customers, net of specific provision	11	**23,983,025**	**25,021,933**
Investments in joint venture		**12,023**	**11,656**
Fixed assets		**832,838**	**770,057**
Construction in progress and fixed assets in transit	12	49,197	22,141
Intangible fixed assets	13	522,275	481,970
Tangible fixed assets	14	227,682	246,852
Right-of-use-assets	15	33,684	19,094
Other assets		**7,594,573**	**5,197,341**
Accrued interest receivable		398,558	273,758
Other assets		7,196,014	4,923,583
Total assets		**42,601,063**	**43,783,399**

Prepared by:

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Head of Internal Audit Department

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Ms. Khamesavanh Vixathep
General Director

Vientiane, Lao PDR
13 November 2026

STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

	Note	30 September 2026 LAKm (Unaudited)	31 December 2025 LAKm (Audited)
Liabilities and equity			
Liabilities			
Due to other banks and financial institutions	16	**4,138,928**	**3,174,493**
Demand and saving deposits		4,861	518,992
Term deposits		124,420	911,331
Borrowings		4,009,546	1,744,070
Other payables		101	100
Due to customers	17	**34,313,563**	**36,009,458**
Demand and saving deposits		5,604,331	7,106,846
Fixed term deposits		28,709,232	28,902,612
Other liabilities		**1,508,771**	**1,927,610**
Accrued interest payables		1,087,810	1,139,943
Other liabilities		420,963	787,667
Total liabilities		**39,961,264**	**41,111,560**
Equity			
Share capital	18	1,125,000	750,000
Regulatory reserve		219,875	148,067
General reserve fund		148,500	102,229
General provision for credit activities		114,059	107,934
Provision for unrecoverable assets		332,512	341,489
Unrealized gain/(loss) from gold revaluation		15,408	15,408
Retained earnings		490,829	638,096
Share Premium		193,616	568,616
Total equity		**2,639,799**	**2,671,839**
Total liabilities and equity		**42,601,063**	**43,783,399**

Prepared by:

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Ms. Khonesavanh Vixathep
General Director

Vientiane, Lao PDR
13 November 2026

STATEMENT OF CHANGES IN EQUITY
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Paid-up capital	Share premium	General provision unrecoverable assets	Gold revaluation reserve	General provision for credit activities	Regulatory reserve fund	Genernal reserve fund	Retained earnings/(Accumulated losses)	Total
	LAKm	LAKm	LAKm	LAKm	LAKm	LAKm	LAKm	LAKm	LAKm
Balances at 01 January 2026	**750,000**	**568,616**	**341,489**	**15,408**	**107,934**	**148,067**	**102,229**	**638,096**	**2,671,839**
Paid-up Capital	375,000	(375,000)	-	-	-	-	-		-
Dividend paid	-	-	-	-	-	-	-	(600,000)	(600,000)
Regulatory reserve fund	-	-	-	-	-	71,808	-	(71,808)	-
General reserve fund	-	-	-	-	-	-	46,271	(46,271)	-
General provision unrecoverable assets	-	-	(8,977)	-	-	-	-	-	(8,977)
Net general provision expense for credit activities	-	-	-	-	6,125	-	-	-	6,125
Net profit for the period	-	-	-	-	-	-	-	570,811	570,811
Balances at 30 September 2026	**1,125,000**	**193,616**	**332,512**	**15,408**	**114,059**	**219,875**	**148,500**	**490,829**	**2,639,799**

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General Director

Vientiane, Lao PDR
13 November 2026

STATEMENT OF CHANGES IN EQUITY
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Paid-up capital LAKm	General provision unrecoverable assets LAKm	Unrealized gain/(loss) from gold revaluation LAKm	General provision for credit activities LAKm	Regulatory reserve fund LAKm	Genernal reserve fund LAKm	Retained earnings/ (Accumulated losses) LAKm	Total LAKm
Balances at 01 January 2025	**674,666**	**94,030**	**(10,995)**	**91,562**	**73,942**	**95,094**	**661,279**	**1,679,578**
Paid up	-	-	-	-	-	-	-	-
Appropriate-legal reserve	-	-	-	-	115,249	(45,947)	-	69,302
Unrealized loss on available for sale - Gold	-	-	10,995	-	-	-	-	10,995
Net general provision for credit activities during the period	-	-	-	22,110	-	-	-	22,110
Net profit for the period	-	-	-	-	-	-	614,193	614,193
Balances at 30 September 2025	**674,666**	**94,030**	**-**	**113,672**	**189,191**	**49,147**	**1,275,472**	**2,396,178**

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Vientiane, Lao PDR
13 November 2026

STATEMENT OF CHANGES IN EQUITY
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Paid-up capital LAKm	General provision unrecoverable assets LAKm	General provision for credit activities LAKm	Regulatory reserve fund LAKm	Genernal reserve fund LAKm	Gold revaluation reserve LAKm	Share premium LAKm	Retained earnings/(Accumulated losses) LAKm	Total LAKm
Balances at 01 July 2026	**1,125,000**	**341,489**	**121,789**	**219,875**	**148,500**	**15,408**	**193,616**	**255,018**	**2,420,703**
Paid-up Capital	-	-	-	-	-	-	-	-	-
Net general provision expense for credit activities	-	-	(7,739)	-	-	-	-	-	(7,739)
General provision unrecoverable assets	-	(8,977)	-	-	-	-	-	-	(8,977)
Net profit for the period	-	-	-	-	-	-	-	235,811	235,811
Balances at 30 September 2026	**1,125,000**	**332,512**	**114,059**	**219,875**	**148,500**	**15,408**	**193,616**	**490,829**	**2,639,799**

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Vientiane, Lao PDR
13 November 2026

STATEMENT OF CHANGES IN EQUITY
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Paid-up capital	General provision unrecoverable assets	General provision for credit activities	Regulatory reserve fund	Genernal reserve fund	Retained earnings/(Accumulated losses)	Total
	LAKm	LAKm	LAKm	LAKm	LAKm	LAKm	LAKm
Balances at 01 July 2025	**674,666**	**94,030**	**118,491**	**115,063**	**49,147**	**1,060,751**	**2,112,148**
Paid up	-	-	-	-	-	-	-
Appropriate-legal reserve	-	-	-	74,128	-	-	74,128
Net general provision for credit activities during the period	-	-	(4,819)	-	-	-	(4,819)
Net profit for the period	-	-	-	-	-	214,721	214,721
Balances at 30 September 2025	**674,666**	**94,030**	**113,672**	**189,191**	**49,147**	**1,275,472**	**2,396,178**

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Ms. Khonesavanh Vixathep
General Director

Vientiane, Lao PDR
13 November 2026

STATEMENT OF CASH FLOWS
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Notes	30 September 2026 LAKm (Unaudited)	30 September 2025 LAKm (Unaudited)
OPERATING ACTIVITIES			
Net profit before tax		**644,965**	**768,320**
Adjustments for:			
Depreciation and amortization expenses		54,825	50,588
Disposal and Write-off		-	(1,137)
Provision for credit loss charged for the year		6,125	20,276
Impairment loss on investment in securities		(3,296)	-
Loss on revaluation - gold and other precious metals		(26,990)	-
Interest income		(1,790,025)	(1,682,463)
Interest expense		1,528,344	1,297,335
Dividend income		(16,394)	-
Income Gold selling		(59,725)	-
Cash flows used in operating activities before changes in operating assets and liabilities		**337,829**	**452,919**
(Increase)/decrease in operating assets			
Balances with other banks		1,023,317	1,025,183
Loans to customers		248,281	(2,248,086)
Other assets		126,849	(189,665)
Increase/(decrease) in operating liabilities			
Amounts due to BOL and other banks		(1,301,042)	91,492
Due to customers		(1,695,895)	5,229,952
Other liabilities		(349,118)	789,870
Cash generated from (used in) operations		**(1,609,779)**	**5,151,665**
Profit tax paid during the year			
Interest Paid		(1,580,477)	(1,160,387)
Interest Received		1,665,226	1,419,479
Profit tax paid		(91,737)	(210,256)
Net cash flows form/used in operating activities		**(1,616,767)**	**5,200,501**

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General Director

Vientiane, Lao PDR
13 November 2026

STATEMENT OF CASH FLOWS
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Notes	30 September 2026 LAKm (Unaudited)	30 September 2025 LAKm (Unaudited)
INVESTING ACTIVITIES			
Payment for intangible assets		(60,014)	(37,545)
Payment for construction in progress		(27,056)	(43,337)
Payment for right-of-use assets		(11,685)	-
Payment for tangible assets		(19,860)	-
Proceed from disposals of assets		24	1,137
Dividend received from investment in joint ventures		424	-
Payment for investment in securities - Fund Unit		(250,000)	-
Payment from investment in financial investment – hold to maturity		-	(752,412)
Payment for investment in securities		(69,093)	-
Proceed from investment in securities		234,355	
Payment for purchase of gold		(344,566)	169,606
Proceeds from sale of gold		322,058	-
Payment for Available-for-sale securities		-	(928,743)
Net cash flows used in investing activities		**(225,413)**	**(1,591,294)**
FINANCING ACTIVITIES			
Payment of dividend		(600,000)	-
Payment for borrowing		2,932,560	(434,899)
Proceeds from borrowing		(667,084)	265,548
Net cash flows from financing activities		**1,665,476**	**(169,351)**
Net change in cash and cash equivalents		(238,385)	3,439,856
Cash and cash equivalents at the beginning of the year		6,925,312	6,748,974
Cash and cash equivalents at the end of the year	19	**6,686,927**	**10,188,830**

Prepared by:

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General Director

Vientiane, Lao PDR
13 November 2026

STATEMENT OF CASH FLOWS
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Notes	30 September 2026 LAKm (Unaudited)	30 September 2025 LAKm (Unaudited)
OPERATING ACTIVITIES			
Net profit before tax		**262,473**	**268,940**
Adjustments for:			
Depreciation and amortization charges		12,626	17,807
Provision for credit loss charged for the year		(48,468)	20,276
Impaiment loss on investment in securities		(2,244)	-
Loss on revaluation - gold and other precious metals		(15,272)	-
Interest income		(596,118)	(584,783)
Interest expense		537,625	470,196
Dividend income		(15,970)	-
Cash flows used in operating activities before changes in operating assets and liabilities		**134,651**	**192,436**
(Increase)/decrease in operating assets			
Balances with other banks		250,987	1,483,548
Loans to customers		1,538,630	956,532
Other assets		(698,545)	(200,917)
Increase/(decrease) in operating liabilities			
Amounts due to BOL and other banks		(621,258)	(924,373)
Due to customers		(537,403)	2,135,054
Other liabilities		(41,786)	610,573
Cash generated from (used in) operations		**25,190**	**4,252,853**
Profit tax paid during the year			
Interest Paid		(559,691)	(470,196)
Interest Received		471,339	584,783
Profit tax paid		-	-
Net cash flows form/used in operating activities		**(63,362)**	**4,367,440**

Prepared by:

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Vientiane, Lao PDR
13 November 2026

STATEMENT OF CASH FLOWS
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

	Notes	30 September 2026 LAKm (Unaudited)	30 September 2025 LAKm (Unaudited)
INVESTING ACTIVITIES			
Payment for intangible assets		(34,406)	2,844
Payment for construction in progress		(614)	(24,171)
Payment right-of-use assets		(1,337)	-
Payment for tangible assets		(15,048)	-
Payment from investment in financial investment - hold to maturity		-	(535,363)
Dividend from investment in securities - Fund Unit		-	-
Payment for investment in securities		(9,373)	-
Proceed from investment in securities		234,355	-
Proceeds from sale of gold		13,730	93,938
Payment for purchase of gold		-	-
Payment for Available-for-sale securities		-	(926,792)
Net cash flows used in investing activities		**187,307**	**(1,389,544)**
FINANCING ACTIVITIES			
Payment for borrowing		(611,240)	(33,270)
Proceed from borrowing		-	-
Payment of dividend		-	-
Net cash flows from financing activities		**(611,240)**	**(33,270)**
Net change in cash and cash equivalents		(548,977)	2,944,626
Cash and cash equivalents at the beginning of July		7,235,904	7,244,204
Cash and cash equivalents at the end of the year	**19**	**6,686,927**	**10,188,830**

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Ms. Khonesavanh Vixathep
General Director

Vientiane, Lao PDR
13 November 2026

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED) FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

1. GENERAL INFORMATION

Joint Development Bank Public (the Bank, formerly Joint Development Bank Limited) is a public limited company which listed on the Securities Exchange of Lao PDR (LSX).

The principal activities of the Bank are to provide banking services including mobilizing and receiving short-term, medium-term, and long-term deposits from organisations and individuals; making short-term, medium-term, and long-term loans to organisations and individuals based on the nature and capability of the Bank's resources of capital, foreign exchange transactions; and providing other banking services allowed by Bank of Lao PDR (BoL).

The Bank has the Certificate of Membership of Deposit Protection Office (DPO), Bank of Lao PDR. Therefore, the deposit from customer is guaranteed by DPO.

The Head Office of the Bank is located at No. 82, Lane Xang Road, Vientiane, Lao PDR.

The interim financial information is presented in Lao Kip and rounded to the nearest million, unless otherwise stated.

The interim financial information was authorised for issue by the board of Director on 13 November 2026.

2. BASIS OF ACCOUNTING

The interim financial information was prepared in accordance with the Bank's accounting policies as described in more detail in the annual financial statements for the year ended 31 December 2025. The primary financial statements (i.e. statements of financial position, income, comprehensive income, cash flows and changes in equity) are presented in a format consistent with the annual financial statements and comply with the reporting and disclosure regulations issued by the Lao Securities Commission Office.

The interim financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2025.

The preparation of financial information requires management to make estimates and assumptions that affect the reported assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial information and the revenues and expenses in the reported periods. Although these estimates are based on management's best knowledge of current events and actions, actual results may differ from those estimates.

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED) FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026

3. NET INTEREST INCOMES

For the nine-month period:

	30 September 2026 LAKm	30 September 2025 LAKm
Interest and similar income from:		
Interbank transactions	16,586	20,368
Loans to customers	1,731,576	1,598,378
Bonds issued by the MOF	41,863	63,717
	1,790,025	**1,682,463**
Interest and similar expenses for:		
Deposits from other banks	(133,301)	(109,554)
Customers' deposits	(1,395,043)	(1,187,781)
	(1,528,344)	**(1,297,335)**
Net interest and similar income	**261,681**	**385,128**

For the three-month period:

	30 September 2026 LAKm	30 September 2025 LAKm
Interest and similar income from:		
Interbank transactions	3,784	7,557
Loans to customers	576,862	542,752
Bonds issued by the MOF	15,472	34,474
	596,118	**584,783**
Interest and similar expenses for:		
Deposits from other banks	(61,191)	(35,932)
Customers' deposits	(476,435)	(434,264)
	(537,626)	**(470,196)**
Net interest and similar income	**58,492**	**114,587**

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE–MONTH PERIOD ENDED 30 SEPTEMBER 2026

4. NET FEES AND COMMISSION INCOMES

For the nine-month period:

	30 September 2026 LAKm	30 September 2025 LAKm
Fee and commission income from:		
Interbank transactions	1,668	3,050
Trade finance, ATM and transmittance activities	537,083	635,617
Settlement services	4,629	4,809
	543,380	**643,476**
Fees and commission expenses for:		
Settlement services	(16,713)	(19,609)
Interbank transactions	(51,648)	(98,803)
	(68,361)	**(118,412)**
Net fee and commission income	**475,018**	**525,064**

For the three-month period:

	30 September 2026 LAKm	30 September 2025 LAKm
Fee and commission income from:		
Interbank transactions	556	1,544
Trade finance, ATM and transmittance activities	212,601	231,159
Settlement services	1,464	1,623
	214,611	**234,326**
Fees and commission expenses for:		
Settlement services	(7,534)	(7,827)
Interbank transactions	(8,240)	(28,340)
	(15,774)	**(36,167)**
Net fee and commission income	**198,837**	**198,159**

5. TAXATION

Profit tax expense

Under the Tax Law applicable to listed companies. The Bank is obliged to pay tax at rate of 13% on total taxable profit before profit tax.

During the year, under the Law on Income Tax (Amended) No. 88/NA, dated 25 June 2025. Under the Tax Law applicable to listed companies, the Bank is entitled to a corporate income tax rate of 10% on taxable profit before income tax for 10 years, effective from the 1 July 2026.

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED) FOR THE NINE–MONTH PERIOD ENDED 30 SEPTEMBER 2026

6. CASH ON HAND

	30 September 2026 LAKm	31 December 2025 LAKm
Cash on hand in LAK	315,413	342,902
Cash on hand in foreign currencies	1,403,979	1,352,938
	1,719,392	**1,695,840**

7. BALANCE WITH BOL

	30 September 2026 LAKm	31 December 2025 LAKm
Demand deposits - current	4,495,364	3,761,217
Compulsory reserves - current	1,951,428	1,858,792
Registered capital deposits	6	6
	6,446,798	**5,620,015**

8. Gold and other metals precious in the bank

	30 September 2026 LAKm	31 December 2025 LAKm
Gold and other Metals Precious in the Bank	406,133	281,503
Less Unrealized loss from gold revaluation	-	15,408
	406,133	**296,911**

9. DUE FROM OTHER BANKS

	30 September 2026 LAKm	31 December 2025 LAKm
Demand deposits at other banks	**469,764**	**1,454,857**
- Domestic banks	195,677	87,465
- Foreign banks	274,087	1,367,392
Term deposits at other banks	**37,050**	**1,153,003**
- Domestic banks	37,050	1,153,003
Saving deposits at other banks	**2,408**	**13,397**
- Domestic banks	2,408	1,129
- Foreign banks	-	12,268
	509,222	**2,621,257**

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE–MONTH PERIOD ENDED 30 SEPTEMBER 2026

10. INVESTMENT IN SECURITIES

	30 September 2026 LAKm	31 December 2025 LAKm
Available-for-sale securities	5,007	1,710
Held-to-maturity securities	835,060	1,000,322
Land under consignment for sale	-	911,644
Other Investments	256,993	634,712
	1,097,060	**2,548,388**

11. LOANS TO CUSTOMERS, NET OF SPECIFIC PROVISION FOR CREDIT ACTIVITIES

	30 September 2026 LAKm	31 December 2025 LAKm
Loans to customers	24,050,876	25,126,11
Less specific provision	(67,851)	(104,178)
	23,983,025	**25,021,933**

Interest rates for commercial loans during the period are as follows:

	2026 Interest rate % per annum	2025 Interest rate % per annum
Loans denominated in LAK	5.50% - 16.00%	5.50% - 16.00%
Loans denominated in USD	7.00% - 14.00%	7.00% - 14.00%
Loans denominated in THB	7.00% - 14.00%	7.00% - 14.00%
Loans denominated in CNY	10.00% - 11.00%	10.00% - 11.00%

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED) FOR THE NINE–MONTH PERIOD ENDED 30 SEPTEMBER 2026

11. LOANS TO CUSTOMERS, NET OF SPECIFIC PROVISION FOR CREDIT (Continued)

The breakdown of loan classification and provision as required by the BOL as at 30 September is as follows:

Classification	Loan balance LAKm	Specific Provision LAKm	General provision LAKm
Performing loans:			
- Normal or Pass	24,004,717	54,330	121,798
- Watch or Special Mention	-	-	-
Non-performing loans:			
- Substandard	-		-
- Doubtful	-		-
- Loss	46,159	13,520	-
Total	**24,050,876**	**67,851**	**121,798**

12. CONSTRUCTION IN PROGRESS AND FIXED ASSETS IN TRANSIT

	LAKm
Balance as at 1 January 2026	**22,141**
Additions during the year	27,056
Transferred to tangible fixed assets	-
Balance as at 30 September 2026	**49,197**

13. INTANGIBLE FIXED ASSETS

	Land use rights LAKm	Software LAKm	Total LAKm
Opening net book amount - 1 January 2026	**437,594**	**44,377**	**481,970**
Additions	5,500	54,515	**60,015**
Amortisation	-	(16,179)	**(16,179)**
Write-off and disposal - net	-	-	-
Reclassify to ROU	-	(3,531)	**(3,531)**
Closing net book amount	**443,094**	**79,182**	**522,275**

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED) FOR THE NINE–MONTH PERIOD ENDED 30 SEPTEMBER 2026

14. TANGIBLE FIXED ASSETS

	LAKm
Opening net book amount – 1January 2026	**246,852**
Additions	19,860
Revaluation	249
Transferred in	7,396
Depreciation expenses	(46,610)
Disposal - net	(65)
Closing net book amount	**227,682**

15. RIGHT OF USE ASSETS

	LAKm
Opening net book amount – 1January 2026	**19,094**
Additions	11,685
Disposal – net	-
Adjustment	(1,465)
Amortisation	11,224
Charge for the period	(6,854)
Closing net book amount	**33,684**

16. DUE TO OTHER BANKS AND FINANCIAL INSTITUTIONS

	30 September 2026 LAKm	31 December 2025 LAKm
Demand deposits	**4,834**	**518,956**
Domestic banks and financial institutions	4,217	518,938
National treasury	617	18
Saving deposits	**28**	**36**
Domestic banks and financial institutions	28	36
Term deposits	**124,420**	**911,331**
Domestic banks and financial institutions	124,420	911,331
Borrowings	**4,009,546**	**1,744,070**
Others payable to other banks and finance institution	**101**	**100**
	4,138,929	**3,174,493**

CONDENSED NOTE TO THE INTERIM FINANCIAL INFORMATION (UNAUDITED) FOR THE NINE–MONTH PERIOD ENDED 30 SEPTEMBER 2026

17. DUE TO CUSTOMERS

	30 September 2026 LAKm	31 December 2025 LAKm
Demand deposits	**1,104,693**	**1,418,090**
Demand deposits in LAK	241,116	270,185
Demand deposits in foreign currency	863,577	1,147,906
Saving deposits	**4,499,638**	**5,688,755**
Saving deposits in LAK	1,074,254	1,181,546
Saving deposits in foreign currency	3,425,385	4,507,210
Fixed term deposits	**28,709,232**	**28,902,612**
Fixed term deposits in LAK	4,350,370	3,515,200
Fixed term deposits in foreign currency	24,358,862	25,387,412
	34,313,563	**36,009,458**

18. Share capital

	Share capital (shares)	Registered Share capital (LAKm)
At 1 January 2025	**674,666,100**	**674,666**
Issue of shares	75,333,900	75,334
At 31 December 2025	**750,000,000**	**750,000**

	Share capital (shares)	Registered Share capital (LAKm)
At 1 January 2026	750,000,000	750,000
Change par value	375,000,000	375,000
Issue of share		
At 30 September 2026	**1,125,000,000**	**1,125,000**

19. CASH AND CASH EQUIVALENTS

	30 September 2026 LAKm	31 December 2025 LAKm
Cash on hand	1,719,392	3,761,217
Demand deposits with the BoL	4,495,364	1,468,254
Current accounts with other banks	472,172	1,695,840
	6,686,928	**6,925,312**

20. EARNINGS PER SHARE

Earnings per share ("EPS") is calculated by dividing net profit after tax for the period attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares issued.

The following reflects the data used in the earnings per share computation.

For the nine-month period:

	Unaudited 30 September 2026 LAKm	Unaudited 30 September 2025 LAKm
Net profit attributable to the ordinary shareholders of the bank (LAKm)	570,811	614,193
Weighted average number of ordinary shares (Shares)	1,125,000,000	674,666,100
Face value per share (LAK)	1,000	1,000
Earnings per share (LAK)	507	910

For the three-month period:

	Unaudited 30 September 2026 LAKm	Unaudited 30 September 2025 LAKm
Net profit attributable to the ordinary shareholders of the bank (LAKm)	235,811	214,721
Weighted average number of ordinary shares (Shares)	1,125,000,000	674,666,100
Face value per share (LAK)	1,000	1,000
Earnings per share (LAK)	210	318