Financial Report for Quarter 03/2025

Balance Sheet
Quarter 03/2025
BIC Bank Lao Co.,Ltd

No.	Assets	Remark	Amount USD	
			30-Sep-25	30-Jun-25
I	**Cash and Deposits with the Central Bank**		**140,433,563**	**82,612,374**
1	Cash in hand		7,004,444	6,768,479
2	C/A with banks and other FIs		133,429,119	75,843,895
II	**Amounts Due From other Banks and Financial Institutions**		**12,933,170**	**24,671,626**
III	**Security/Investment with selling Contract**		-	-
IV	**Net Investment in Securities**		**25,881,940**	**25,881,940**
1	Trading Securities		-	-
2	Available for Sales		-	-
3	Held to Maturities		25,881,940	25,881,940
V	**Net Loan receivable and Advance to Customer**		**363,027,376**	**442,188,760**
VI	**Investment in subsidiary, Joint venture and Securities under Stock Market**		**125,441**	**126,886**
VII	**Leasing and Financing**		-	-
VIII	**Net Fixed Assets**		**16,783,023**	**11,144,638**
1	Fixed Asset under purchasing		8,750,503	2,798,400
2	Intangible fixed assets		854,704	928,018
3	Tangible fixed assets		7,112,805	7,347,059
4	Right on Assets - Rental		65,010	71,161
IX	**Unpaid Capital**		-	-
X	**Other Assets**		**12,745,260**	**16,444,178**
1	Accrued interests		620,303	1,514,751
2	HQ and its branch in abroad monitoring		-	-
3	Deffered Tax		-	-
4	Others		12,124,957	14,929,427
	Total Assets		**571,929,772**	**603,070,401**
			-	-

Prepared By: Hongsavanh Keobounmy

Finance and Accounting: Niphaphone Pholsyna

Chief Executive Officer: Lim Wai Hoong

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BIC BANK LAO Co.,Ltd

Financial Report for Quarter 03/2025

Balance Sheet
Quarter 03/2025
BIC Bank Lao Co.,Ltd

No.	Liabilities	Remark	Amount USD 30-Sep-25	Amount USD 30-Jun-25
I	**Amounts Due To other Banks and Financial Institutions**		**273,826,028.13**	**273,930,993.91**
1	Demand Term Deposits		271,958,450	272,041,913
2	Borrowing and Other payables		1,867,578	1,889,081
II	**Amounts Due To Customers**		**258,683,296**	**290,509,719**
1	Demand Deposits		258,433,296	290,259,719
2	Other payables to customers		250,000	250,000
III	**Security pruchased under resale agreements**		-	-
IV	**Payable about securities**		-	-
V	**Other Liabilties**		**21,800,972**	**18,238,752**
1	Accrued interest		15,591,077	12,023,002
2	HQ and its branch in abroad monitoring		0	(0)
3	Deffered Tax		-	-
4	Other		6,209,895	6,215,749
	Total Liabilities		**554,310,296**	**582,679,464**
VI	**Capital and Reserves**		**17,619,476**	**20,390,937**
1	Chartered capital		18,583,906	18,797,876
2	Share's Premium		-	-
3	Regulatory reserve fund		851,633	861,438
4	Business expansion		659,631	667,225
5	Other reserves		-	-
6	Difference on revaluation		-	-
7	Regulation reserves		1,677,297	1,963,225
8	Accumulated Gain/Loss (+/-)		2,863,403	2,896,371
9	Profit pending confirmation (+/-)		-	-
10	Profit and Loss for the period (+/-)		(7,016,394)	(4,795,199)
11	Subsidies and allocated public funds		-	-
12	Subordinate		-	-
	Total Liabilities and Capital		**571,929,772**	**603,070,401**

Prepared By:	Finance and Accounting	Chief Executive Officer
Hongsavanh Keobounmy	Niphaphone Pholsyna	Lim Wai Hoong

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BIC BANK LAO Co.,Ltd

BICBank

Financial Report for Quarter 03/2025

Profit and Loss Statement
Quarter 03/2025
BIC Bank Lao Co.,Ltd

No.	Profit and Loss Statement	Remark	Amount USD	
			30-Sep-25	30-Jun-25
A	**Operating income and expenses**			
1	**+ Interest and similar income**		**23,138,189**	**15,429,084**
1.1	Interest and similar income from interbank		804,792	653,758
1.2	Interest and similar income from customers		22,333,397	14,775,326
1.3	Interest income from Securities purchased under resale agreements		-	-
1.4	Interest and similar income from Investment in Securities		-	-
1.5	Other interest and similar income		-	-
2	**- Interest and similar expense**		**(21,714,972)**	**(14,438,293)**
2.1	Interest and similar expense from interbank		(11,878,196)	(7,550,124)
2.2	Interest and similar expense from customers		(9,836,776)	(6,888,169)
2.3	Interest expense from Securities purchased under resale agreements		-	-
2.4	Interest and similar expense for Certificate Borrowing		-	-
2.5	Other interest and similar expense		-	-
3	**+/- Profit or Loss on sale of gold and other precious**		-	-
I	**Net interest and similar income (1+2+3)**		**1,423,217**	**990,791**
4	+ Income from finance leasing		-	-
5	- Expense from finance leasing		-	-
6	+ Income on lending		-	-
7	- Expense on lending		-	-
8	+ Income from capital injection and shared		-	-
9	+ Fee and commission income		841,030	215,605
10	- Fee and commission expense		-	-
11	+/- Gain/(Loss) from securities trading		-	-
12	+/- Gain/(Loss) from securities investment		-	-
13	+/- Gain/(Loss) from dealing in foreign currencies		297,735	270,841
14	+/- Gain/(Loss) from trading on derivative		-	-
II	**Net operating income (I+4+....14)**		**2,561,981**	**1,477,236**
B	**Other income and expenses**		-	-
15	+ Other operating income		179,462	244,074
16	**- Administration expenses**		**(2,076,053)**	**(1,476,845)**
16.1	Payroll and other staff costs		(840,706)	(659,062)
16.2	Other administration expenses		(1,235,347)	(817,783)
17	- Depreciation and amortization charges		(641,776)	(446,992)
18	- Other operating expenses		(382,234)	(245,886)
19	**+/- Provision charges/(reversal) for loans to customers**		**(6,657,774)**	**(4,346,786)**
19.1	Provision of credit losses of loans to customers		(15,363,603)	(7,968,523)
19.2	Reversal of provision for credi losses		8,705,829	3,621,737
20	+/- Gain or Loaa on fixed assets revaluation		-	-
III	**Income - Expenditure from bank operation (15+ ....20)**		**(9,578,375)**	**(6,272,436)**
IV	Total Profit before Tax (II - III)		(7,016,394)	(4,795,199)
21	Profit Tax		-	-
22	Deffered Tax		-	-
V	Profit after tax		(7,016,394)	(4,795,199)

Remark: This financial report is primary data which is yet cerified by the External Auditing Company

Prepared By:	Finance and Accounting	Chief Executive Officer
Hongsavanh Keobounmy	Niphaphone Pholsyna	Lim Wai Hoong

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Financial Report for Quarter 03/2025

Off Balance Sheet
Quarter 03/2025
BIC Bank Lao Co.,Ltd

No.		Off Balance Sheet Items	Amount USD 30-Sep-25
I		**Commitments given**	
A		**Commitments for financing given**	
	1	Commitments for financing given to other banks	-
	2	Commitments for financing given to the customers	2,634,071
B		**Commitments for guarantees given**	
	3	Commitments for guarantees given to other banks	1,250,000
	4	Commitments for guarantees given to the customers	32,347,245
		Total Commitments given	
II		**Commitments received**	
A		**Commitments for financing received**	
	1	Commitments for financing received to other banks	-
	2	Commitments for financing received to the customers	-
B		**Commitments for guarantees received**	
	3	Commitments for guarantees received to other banks	-
	4	Commitments for guarantees received to the customers	-
		Total Commitments received	

Prepared By:	Finance and Accounting	Chief Executive Officer
Hongsavanh Keobounmy	Niphaphone Pholsyna	Lim Wai Hoong

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