BANQUE POUR LE COMMERCE EXTERIEUR
LAO PUBLIC

INTERIM FINANCIAL INFORMATION (UNAUDITED)

AS AT AND FOR THE THREE-MONTH PERIOD OF QUARTER III ENDED 30 SEPTEMBER 2026

BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

INTERIM FINANCIAL INFORMATION (UNAUDITED)
AS AT AND FOR THE THREE-MONTH PERIOD OF QUARTER III ENDED 30 SEPTEMBER 2026

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BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

STATEMENT OF INCOME
FOR THE THREE-MONTH PERIOD OF QUARTER III ENDED 30 SEPTEMBER 2026

	Notes	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Interest and similar income		1,826,802	2,274,698
Interest and similar expense		(744,158)	(715,868)
Net interest incomes	3	**1,082,644**	**1,558,830**
Fee and commission incomes		432,030	254,218
Fee and commission expenses		(75,166)	(68,048)
Net fee and commission incomes	4	**356,864**	**186,170**
Net gain from dealing in foreign currencies	5	153,151	89,917
Other operating incomes	6	40,880	86,576
Operating income		**1,633,539**	**1,921,493**
Credit loss expense of loans to customers		(620,482)	(1,124,622)
Additional of impairment gain/losses of financial investments		-	(2,301)
NET OPERATING INCOME		**1,013,057**	**794,570**
Personnel expenses	7	(356,426)	(282,483)
Depreciation and amortisation		(34,542)	(32,912)
Depreciation of right-of-use assets		(6,724)	(5,794)
Other operating expenses	8	(106,170)	(89,602)
TOTAL OPERATING EXPENSES		**(503,862)**	**(410,790)**
Share of profit and loss from investment in associates and joint ventures		21,551	17,499
PROFIT BEFORE TAX		**530,746**	**401,279**
Current profit tax		(86,553)	(55,099)
Deferred profit tax (expense)/income		(23,327)	(60,073)
NET PROFIT FOR THE PERIOD		**420,866**	**286,107**
Basis Earnings per share (LAK)		**272.43**	**185.20**

Prepared by:

Mr. Phonenalath Kongvongsa
Deputy Chief of Accounting Division

Approved by:

Mr. Phonekham Duangboupha
Chief of Internal Audit Division

Approved by:

BANK OF THE LAO PDR
BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC
VIENTIANE CAPITAL

Mrs. Phousengthong Anoulakkham
Deputy Managing Director

Vientiane Capital, Lao PDR
Date: 11 November 2026

The accompanying notes on pages 11 to 28 form an integral part of these interim financial information.

BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD OF QUARTER III ENDED 30 SEPTEMBER 2026

	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
	420,866	**286,107**
OTHER COMPREHENSIVE INCOME		
Remeasurement loss on post-employment benefit	(1,046)	(1,455)
Profit tax related to components of other comprehensive income	210	-
OTHER COMPREHENSIVE INCOME (EXPENSE) FOR THE PERIOD, NET OF TAX	**(836)**	**(1,455)**
TOTAL COMPREHENSIVE INCOME (EXPENSE) FOR THE PERIOD	**420,030**	**284,652**

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Mr. Phonenalath Kongvongsa Deputy Chief of Accounting Division	Mr. Phonekham Duangboupha Chief of Internal Audit Division	Mrs. Phousengthong Anoulakkham Deputy Managing Director

Vientiane Capital, Lao PDR
Date: 11 November 2026

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BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

STATEMENT OF INCOME
FOR THE NINE-MONTH PERIOD OF QUARTER III ENDED 30 SEPTEMBER 2026

	Notes	For the Nine-month period of quarter III ended 30 September 2026 LAKm	For the Nine-month period of quarter III ended 30 September 2025 LAKm
Interest and similar income		5,586,238	4,796,355
Interest and similar expense		(2,172,803)	(2,254,290)
Net interest incomes		**3,413,435**	**2,542,065**
Fee and commission incomes		1,137,030	770,668
Fee and commission expenses		(240,649)	(197,035)
Net fee and commission incomes		**896,381**	**573,633**
Net gain from dealing in foreign currencies		368,373	258,265
Other operating incomes		318,072	198,096
Operating income		**4,996,261**	**3,572,059**
Credit loss expense of loans to customers	12	(2,347,046)	(1,845,760)
Additional of impairment gain/losses of financial investments		-	(15,724)
NET OPERATING INCOME		**2,649,215**	**1,710,575**
Personnel expenses		(955,877)	(609,026)
Depreciation and amortisation	16,17	(102,070)	(94,812)
Depreciation of right-of-use assets		(19,663)	(17,604)
Other operating expenses	8	(301,977)	(261,535)
TOTAL OPERATING EXPENSES		**(1,379,587)**	**(982,976)**
Share of profit and loss from investment in associates and joint ventures	15	73,169	46,587
PROFIT BEFORE TAX		**1,342,797**	**774,186**
Current profit tax	22	(270,848)	(153,865)
Deferred profit tax (expense)/income		(26,069)	(16,919)
NET PROFIT FOR THE PERIOD		**1,045,880**	**603,402**
Basis Earnings per share (LAK)	28	**677.00**	**390.58**

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Mrs. Phousengthong Anoulakkham
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Vientiane Capital, Lao PDR
Date: 11 November 2026

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BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD OF QUARTER III ENDED 30 SEPTEMBER 2026

	For the Nine-month period of quarter III ended 30 September 2026	For the Nine-month period of quarter III ended 30 September 2025
	LAKm	LAKm
OTHER COMPREHENSIVE INCOME	**1,045,880**	**603,402**
Remeasurement loss on post-employment benefit	(52,673)	20,131
Profit tax related to components of other comprehensive income	10,535	(4,317)
OTHER COMPREHENSIVE INCOME (EXPENSE) FOR THE PERIOD, NET OF TAX	**(42,138)**	**15,814**
TOTAL COMPREHENSIVE INCOME (EXPENSE) FOR THE PERIOD	**1,003,742**	**619,216**

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Vientiane Capital, Lao PDR
Date: 11 November 2026

The accompanying notes on pages 11 to 28 form an integral part of these interim financial information.

BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

STATEMENT OF FINANCIAL POSITION
AS AT 30 September 2026

	Notes	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
ASSETS			
Cash and balances with Bank of the Lao PDR	9	39,818,460	33,121,131
Due from banks	10	25,107,313	21,646,309
Loans to customers	11	65,212,476	64,938,608
Available for sale investment security	13	-	65,580
Investment in hold to maturity securities	14	34,719,151	34,531,373
Investments in associates and joint ventures	15	892,787	831,516
Property and equipment	16	852,082	752,182
Intangible assets	17	633,717	385,077
Right-of-use assets		65,275	76,751
Deferred tax assets		45,616	52,780
Other assets	18	3,740,654	4,355,528
TOTAL ASSETS		**171,087,531**	**160,756,835**
LIABILITIES AND EQUITY			
Due to banks and other financial institutions	19	5,162,512	6,127,760
Due to customers	20	155,473,027	145,507,532
Borrowings from other banks	21	3,695,257	3,599,765
Current tax liabilities	22	185,834	101,445
Lease liabilities		35,588	44,736
Other liabilities	23	1,290,613	776,269
TOTAL LIABILITIES		**165,842,831**	**156,157,507**
EQUITY			
Charter capital	24	1,544,872	1,544,872
Premium on charter capital		326,253	326,253
Statutory reserves and other reserves	25	2,227,843	1,598,280
Other comprehensive items		(50,804)	(8,665)
Retained earnings		1,196,536	1,138,588
TOTAL EQUITY		**5,244,700**	**4,599,328**
TOTAL LIABILITIES AND EQUITY		**171,087,531**	**160,756,835**

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BANK OF THE LAO PDR
BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC
VIENTIANE CAPITAL

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Deputy Managing Director

Vientiane Capital, Lao PDR
Date: 11 November 2026

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BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

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

	Notes	Charter capital LAKm	Premium on share capital LAKm	Statutory reserves and other reserve LAKm	Remeasurement of post-employment benefit reserve LAKm	Retained earnings LAKm	Total LAKm
Balance as at 01 January 2026 - Audited		**1,544,872**	**326,253**	**1,598,280**	**(8,665)**	**1,138,588**	**4,599,328**
Net profit for the period		-	-	-	-	1,045,880	1,045,880
Appropriation to reserve for the year 2025	25	-	-	678,958	-	(678,958)	-
Appropriation for dividend paid out to shareholders for the year 2025	29	-	-	-	-	(308,974)	(308,974)
Appropriation for paid employee bonus for the year 2025	25	-	-	(49,394)	-	-	(49,394)
Remeasurement of post-employement benefit reserve		-	-	-	(52,674)	-	(52,674)
Total comprehensive income for the period		-	-	-	10,535	-	10,535
Balances as at 30 September 2026 - Unaudited		**1,544,872**	**326,253**	**2,227,843**	**(50,804)**	**1,196,536**	**5,244,700**
Balance as at 01 January 2025 - Audited		**1,038,617**	**-**	**1,154,828**	**(24,013)**	**753,358**	**2,922,790**
Net profit for the period		-	-	-	-	603,402	603,402
Appropriation to reserve for the year 2024	25	-	-	443,452	-	(443,452)	-
Appropriation for dividend paid out to shareholders for the year 2024	29	-	-	-	-	(103,862)	(103,862)
Remeasurement of post-employment benefit reserve	25	-	-	-	20,131	-	20,131
Total comprehensive income for the period		-	-	-	(4,317)	-	(4,317)
Balances as at 30 September 2025 - Unaudited		**1,038,617**	**-**	**1,598,280**	**(8,199)**	**809,446**	**3,438,144**

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BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

Mrs. Phousengthong Anoulakkham
Deputy Managing Director

Vientiane Capital, Lao PDR
Date: 11 November 2026

The accompanying notes on pages 11 to 28 form an integral part of these interim financial information.

BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

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

OPERATING ACTIVITIES	Notes	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Profit before tax		**530,746**	**401,279**
Adjustments for:			
Depreciation and amortisation charges	16,17	32,556	32,912
Depreciation of right-of-use assets		6,724	5,802
Amortisation expense/incomes		(6,677)	(192,274)
Expense for impairment losses		620,482	1,124,622
Changes in provision for impairment loss on investment securities		-	2,302
Share of profit and loss of associates and joint ventures		(21,551)	(17,499)
Defined post-employment benefit expense		5,956	(2,049)
Gain on disposal of available for sale investment security		-	-
(Gain)/Loss on write off of property and equipment		13,645	153,115
Gain on disposal/write off of asset for sale		(9)	-
Unrealize loss on exchange rate		1,134,193	(40,189)
Interest income		(1,826,802)	(2,274,698)
Interest expense		744,158	715,868
Dividend income		-	-
Cash flows from operating profit before changing in operating assets and liabilities		**1,233,421**	**(90,809)**
Changes in operating assets			
Net change in balances with other banks		456,418	(1,413,852)
Net change in loans to customers		(2,341,370)	(2,247,359)
Net change in other assets		177,954	(920,971)
Changes in operating liabilities			
Net change in due to other banks		(131,002)	652,850
Net change in due to customers		4,543,513	679,356
Net change in other liabilities		514,186	245,357
Cash generated from/(used in) operations			
Interest received		1,551,030	2,047,620
Interest paid		(721,399)	(674,080)
Tax paid during the period		(133,750)	(162,602)
Net cash flows (used in)/ from operating activities		**5,149,001**	**(1,884,490)**
INVESTING ACTIVITIES			
Purchase and construction in progress and tangible assets		(130,443)	(216,894)
Purchase of Intangible asset		(256,386)	(13,352)
Purchase of right of use		3,405	(5,087)
Dividends received from investment in associates and Joint ventures		4,144	4,914
Dividends received from available for sale investment security		-	-
Payment from investment in hold to maturity securities		(7,320,629)	(1,759,844)
Proceed from investment in hold to maturity securities		10,134,713	1,343,697
Net cash flows from/(used in) investing activities		**2,434,804**	**(646,566)**

The accompanying notes on pages 11 to 28 form an integral part of these interim financial information.

BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

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

	Notes	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
FINANCING ACTIVITIES			
Payment against borrowings		(143,476)	(334,448)
Proceed on borrowing		131,206	12,520
Dividend paid		-	-
Payment on lease payment		(10,520)	-
Net cash flows used in financing activities		**(22,790)**	**(321,928)**
Net change in cash and cash equivalents		**7,561,015**	**(2,852,984)**
Cash and cash equivalents at the beginning of the period		-	-
Cash and cash equivalents at the end of the period		**7,561,015**	**(3,131,808)**

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Vientiane Capital, Lao PDR
Date: 11 November 2026

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BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

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

OPERATING ACTIVITIES	Notes	For the Nine-month period of quarter III ended 30 September 2026 LAKm	For the Nine-month period of quarter III ended 30 September 2025 LAKm
Profit before tax		**1,342,797**	**774,186**
Adjustments for:			
Depreciation and amortisation charges	16,17	100,084	94,810
Depreciation of right-of-use assets		19,663	17,612
Amortisation expense/incomes		17,182	(178,040)
Expense for impairment losses	12	2,347,046	1,845,760
Changes in provision for impairment loss on investment securities		-	15,724
Share of profit and loss of associates and joint ventures	15	(73,169)	(46,587)
Defined post-employment benefit expense		18,780	37,284
Gain on disposal of available for sale investment security		(53,287)	-
(Gain)/Loss on write off of property and equipment		14,552	167,459
Gain on disposal/write off of asset for sale		(2,850)	-
Unrealize loss on exchange rate		923,882	(127,123)
Interest income		(5,586,238)	(4,796,355)
Interest expense		2,172,803	2,254,290
Dividend income	6	(1,918)	(1,151)
Cash flows from operating profit before changing in operating assets and liabilities		**1,239,327**	**57,869**
Changes in operating assets			
Net change in balances with other banks		(531,105)	(235,545)
Net change in loans to customers		(9,600,197)	(5,376,864)
Net change in other assets		736,591	(1,131,951)
Changes in operating liabilities			
Net change in due to other banks		(966,796)	281,204
Net change in due to customers		10,023,330	11,454,740
Net change in other liabilities		998,298	276,358
Cash generated from/(used in) operations			
Interest received		5,606,958	4,296,802
Interest paid		(2,222,456)	(2,217,247)
Tax paid during the period	22	(186,460)	(263,683)
Net cash flows (used in)/ from operating activities		**5,097,491**	**7,141,683**
INVESTING ACTIVITIES			
Purchase and construction in progress and tangible assets	16	(200,997)	(332,736)
Purchase of Intangible asset	17	(261,287)	(31,193)
Purchase of right of use		(414)	(7,437)
Dividends received from investment in associates and Joint ventures	15	11,898	9,156
Dividends received from available for sale investment security		1,918	1,151
Payment from investment in hold to maturity securities		(13,658,713)	(13,408,954)
Proceed from investment in hold to maturity securities		19,677,922	7,744,058
Net cash flows from/(used in) investing activities		**5,570,327**	**(6,025,955)**

The accompanying notes on pages 11 to 28 form an integral part of these interim financial information.

BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

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

	Notes	For the Nine-month period of quarter III ended 30 September 2026 LAKm	For the Nine-month period of quarter III ended 30 September 2025 LAKm
FINANCING ACTIVITIES			
Payment against borrowings		(155,768)	(915,247)
Proceed on borrowing		131,206	60,681
Dividend paid	29	(308,974)	(103,862)
Payment on lease payment		(20,211)	(16,650)
Net cash flows used in financing activities		**(353,747)**	**(975,078)**
Net change in cash and cash equivalents		**10,314,071**	**140,650**
Cash and cash equivalents at the beginning of the the year		**38,363,181**	**33,544,843**
Cash and cash equivalents at the end of the period	26	**48,677,251**	**33,685,493**

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Chief of Internal Audit Division

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Mrs. Phousengthong Anoulakkham
Deputy Managing Director

Vientiane Capital, Lao PDR
Date: 11 November 2026

The accompanying notes on pages 11 to 28 form an integral part of these interim financial information.

1. GENERAL INFORMATION

Banque Pour Le Commerce Exterieur Lao Public (the Bank) is registered under Bank of Lao PDR (BoL) and is a public company that is listed on the Securities Exchange of Lao PDR (LSX)

The Bank is incorporated and domiciled in Lao PDR, the address of the Bank's registered office is as follows:

The Bank's Head Office is located at No, 01, Pangkham Street, Ban Xiengnheun, Chanthabouly District, Vientiane Capital, Lao PDR

As at 30 September 2026, the Bank has one (01) Head Office, seven (7) associates and joint ventures, twenty-one (21) main branches, one hundred-one (101) services units, and ten (10) exchange units all over Lao PDR

The principal business operations of the Bank are to provide banking services including:

- Mobilizing and receiving deposits from organizations and individuals
- Making loans to organizations and individual
- Foreign exchange transactions
- International trade financial services
- Discounting of commercial papers
- Bonds and other valuable papers

The interim financial information as at and for the nine-month period ended 30 September 2026 is presented in Lao Kip and rounded to the nearest million, unless otherwise stated.

The interim financial information was authorized for issue by Managing Director on 11 November 2026.

2. BASIS OF ACCOUNTING

The interim financial information has been 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 information (i.e. statement of income, statement of comprehensive income, statements of financial position, statement of changes in equity and statement of cash flow) is presented in condensed interim financial information format with the annual financial statements complying with the reporting and disclosure regulation issued by the Lao Securities Commission Office.

The condensed interim financial information comprises the statement of income and the statement of comprehensive income for the nine-month period ended 30 September 2026, together with comparative information for the corresponding nine-month period 30 September 2025, the statement of financial position as at 30 September 2026, together with comparative information as at 31 December 2025, the statement of change in equity and the statement of cash flow for the nine-month period 30 September 2026, together with comparative information for the corresponding nine-month period 30 September 2025, and condensed notes to the interim financial information, which are presented on basis consistent with disclosures in the financial statements for the year ended 31 December 2025 except for right of use assets, deferred tax assets and other liabilities.

2. BASIS OF ACCOUNTING (CONTINUED)

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.

3. NET INTEREST INCOMES

	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Interest incomes:		
Loan to customers	1,334,081	1,607,189
Deposits at other banks	133,319	195,518
Investment - Hold-to-maturity	359,402	471,990
	1,826,802	**2,274,698**
Interest expenses:		
Due to other banks	(53,863)	(50,381)
Customer deposits	(690,295)	(665,487)
	(744,158)	**(715,867)**
Net interest incomes	**1,082,644**	**1,558,830**

4. NET FEES AND COMMISSION INCOMES

	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Fee and commission incomes from:		
Settlement services	376,641	235,595
Credit activities	1,513	(16,436)
Other activities	53,876	35,059
	432,030	**254,218**
Fee and commission expenses for:		
Settlement services	(73,216)	(65,315)
Treasury activities	(1,950)	(2,733)
	(75,166)	**(68,048)**
Net fees and commission incomes	**356,864**	**186,170**

5. NET GAIN FROM DEALING IN FOREIGN CURRENCIES

	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Gain from foreign currencies trading and revaluation of monetary items	2,940,511	4,836,776
Loss from foreign currencies trading and revaluation of monetary items	(2,787,360)	(4,746,859)
	153,151	**89,917**

6. OTHER OPERATING INCOMES

	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Recovery of bad debts written off	33,424	85,126
Dividend income	1,918	1,450
Others - Other operation income	5,538	-
	40,880	**86,576**

7. PERSONNEL EXPENSES

	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Salaries and wages	79,948	58,148
Allowances and other staff benefits	269,268	90,454
Post-employment benefits	5,288	1,624
Others	1,921	132,257
	356,426	**282,483**

8. OTHER OPERATING EXPENSES

	For the three-month period of quarter III ended 30 September 2026 LAKm	For the three-month period of quarter III ended 30 September 2025 LAKm
Insurance deposit paid to Depositor Protection Fund	37,407	33,377
Repair and maintenance	13,898	11,823
Stationery and office materials	9,456	12,638
Training, meeting and seminar	11,152	6,756
Telecommunication	4,476	1,342
Utilities	5,008	4,712
Publication, marketing and promotion	7,559	5,132
Insurance expense	1,898	1,704
Others	15,317	12,118
	106,171	**89,602**

9. CASH AND BALANCES WITH BANK OF THE LAO PDR ("THE BOL")

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Cash on hand in LAK	2,714,367	2,322,101
Cash on hand in foreign currencies ("FC")	3,521,955	3,403,589
Balances with the BOL:		
- Demand deposit	20,137,096	13,903,544
- Compulsory deposit (*)	12,831,871	11,521,434
- Term deposits	613,172	1,970,463
	39,818,460	**33,121,131**

Balances with the BOL include demand and compulsory deposits. These balances earn no interest.

(*) Under regulations of the BOL, the Bank is required to maintain certain reserves with the BOL in the form of compulsory deposits, which are computed at 8.00% for LAK and 11.00% for foreign currencies, on a bi-weekly basis, (2025: 8.00% and 11.00%) of customer deposits having original maturities of less than 12 months. During the year, the Bank maintained its compulsory deposits in compliance with the requirements by the BOL. This restricted deposits with bank of the Lao PDR are not available for use in the Bank's day-to-day operations.

Interest rates for Accounts with the BOL during the year are as follows:

	30 September 2026 % Per annum	31 December 2025 % Per annum
Term deposits	0.10% - 4.50%	0.10% - 4.50%

10. DUE FROM BANKS

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Current and savings accounts	**20,315,640**	**15,408,414**
- In LAK	141	42,498
- In foreign currencies	20,315,499	15,365,916
Term deposits	**4,791,673**	**6,237,895**
- In LAK	1,215,875	1,645,000
- In foreign currencies	3,575,798	4,592,895
	25,107,313	**21,646,309**

Interest rates for amounts due from other banks during the period are as follows:

	30 September 2026 % per annum	31 December 2025 % per annum
Demand deposits	0.05 %– 4.38%	0.05% – 4.38%
Savings deposits	0.07% – 3.25%	0.07% – 3.25%
Term deposits	2.50% – 10.25%	3.50% – 10.50%

11. LOANS TO CUSTOMERS

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Gross loans	69,744,024	69,513,902
Less: Allowance for impairment losses	(4,531,548)	(4,575,294)
	65,212,476	**64,938,608**

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

	30 September 2026 % per annum	31 December 2025 % per annum
Loans denominated in LAK	3.00% - 17.00%	3.00% - 17.00%
Loans denominated in USD	5.80% - 16.00%	5.80% - 16.00%
Loans denominated in THB	6.00% - 9.25%	6.00% - 9.25%

Analysis of loan portfolio by currency:

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Loans denominated in LAK	27,404,064	25,048,646
Loans denominated in USD	28,535,176	30,116,603
Loans denominated in THB	13,804,784	14,348,653
	69,744,024	**69,513,902**

Analysis of loan portfolio by original term:

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Short-term loans	11,164,761	7,625,070
Medium-term loans	37,350,312	39,403,491
Long-term loans	21,228,951	22,485,341
	69,744,024	**69,513,902**

Analysis of loan portfolio by type of industrial sectors:

	Unaudited 30 September 2026		Audited 31 December 2025	
	LAKm	%	LAKm	%
Industrial services companies	38,452,466	55.13%	42,420,856	61.02%
Construction companies	13,140,165	18.84%	7,678,948	11.05%
Technical instruments enterprises	1,989,115	2.85%	2,199,479	3.16%
Agricultural and forestry	809,257	1.16%	692,438	1.00%
Trading companies	9,750,056	13.98%	9,982,918	14.36%
Transportation companies	181,637	0.26%	116,184	0.17%
Services companies	3,516,436	5.04%	4,865,512	7.00%
Handicrafts	17,179	0.02%	16,386	0.02%
Other loans	1,887,713	2.71%	1,541,181	2.22%
	69,744,024	**100.00%**	**69,513,902**	**100.00%**

12. ALLOWANCE FOR IMPAIRMENT LOSSES OF LOANS TO CUSTOMERS

Changes in allowance for impairment losses of loans to customers during the period ended are as follows:

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Balance as at 1 January 2026 - Audited	**4,575,294**	**2,220,822**
Net change during the year	2,347,046	2,869,743
Non-performing loans written off	(2,393,687)	(530,181)
Foreign exchange differences	2,895	14,910
Balance as at 30 September 2026 - Unaudited	**4,531,548**	**4,575,294**

13. AVAILABLE FOR SALE INVESTMENT SECURITY

During the Nine months ended 30 September 2026, the Bank disposed of all of its available-for-sale investment security through a share sale agreement. As a result, the carrying amount of available-for-sale financial investments was nil as at 30 September 2026 (31 December 2025: LAKm 65,580).

Under the agreement, legal ownership of the shares was transferred to the purchaser, while the payment will be paid in 60 instalments over five years. After legal ownership of the share was transferred, the Bank no longer has voting rights in the shares.

However, the Bank continues to receive dividends based on the remaining portion of outstanding instalments. The purchaser may sell or transfer only the portion of shares that has been settled.

In accordance with the Bank's accounting policy, the investment was derecognised when ownership of the shares was transferred. As a result, the Bank recognised a gain on disposal of LAKm 52,710 in the statement of income during the nine months ended 30 September 2026.

14. INVESTMENTS IN HELD TO MATURITY

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Amortised cost of Treasury bills issued by the Ministry of Finance (Note 14.1)	13,616,212	8,121,767
Amortised cost of Bonds issued by the bank of Lao PDR (Note 14.2)	13,101,746	18,229,184
Amortised cost of Bonds issued by the Ministry of Finance (Note 14.2)	8,001,192	8,180,422
	34,719,151	**34,531,373**

14. INVESTMENTS IN HELD TO MATURITY (CONTINUED)

14.1 Treasury bills issued by the Ministry of Finance

Term	Purchase date	Maturity date	CCY	Face value Original	Equivalent LAKm	Amortised cost LAKm	Interest rate per annum (nominal)
1	30/04/2026	30/04/2027	USD	20,000,000	443,960	453,235.76	5.00%
1	28/08/2026	28/08/2027	USD	60,000,000	1,331,880	1,337,900.83	5.00%
1	22/10/2025	22/10/2026	THB	1,000,000,000	670,730	685,476.35	5.00%
1	30/01/2026	30/01/2027	THB	500,000,000	335,365	338,213.31	5.00%
1	16/02/2026	16/02/2027	THB	170,000,000	114,024	114,726.99	5.00%
1	30/04/2026	30/04/2027	THB	4,000,000,000	2,682,920	2,738,974.86	5.00%
1	19/05/2026	19/05/2027	THB	1,000,000,000	670,730	683,006.84	5.00%
1	23/06/2026	23/06/2027	THB	400,000,000	268,292	271,927.54	5.00%
1	22/07/2026	22/07/2027	THB	3,500,000,000	2,347,555	2,370,065.80	5.00%
1	28/08/2026	28/08/2027	THB	350,000,000	234,756	235,816.72	5.00%
2	11/09/2026	11/09/2028	THB	500,000,000	335,365	336,323.84	5.50%
2	24/09/2026	24/09/2028	THB	160,000,000	107,317	107,413.69	5.50%
1	30/01/2026	30/01/2027	CNY	150,000,000	494,100	498,296.47	5.00%
1	16/02/2026	16/02/2027	CNY	100,000,000	329,400	331,430.55	5.00%
1	27/02/2026	27/02/2027	CNY	50,000,000	164,700	165,467.10	5.00%
1	30/04/2026	30/04/2027	CNY	50,000,000	164,700	168,141.11	5.00%
1	19/05/2026	19/05/2027	CNY	50,000,000	164,700	167,714.62	5.00%
1	23/06/2026	23/06/2027	CNY	100,000,000	329,400	333,863.59	5.00%
2	24/09/2026	24/09/2028	CNY	200,000,000	658,800	659,394.81	5.50%
1	17/08/2026	17/08/2027	LAK	1,378,000,000,000	1,378,000	1,389,295.82	6.80%
2	28/08/2026	28/08/2028	LAK	228,000,000,000	228,000	229,525.41	7.40%
					13,454,693	**13,616,212**	

14.2 Bonds issued by the Ministry of Finance and bank of Lao PDR

Details of other bonds by contractual maturity date are as follows:

	Unaudited 30 September 2026		Audited 31 December 2025	
	Face value LAKm	Amortised cost LAKm	Face value LAKm	Amortised cost LAKm
Within 1 year	2,893,171	2,894,229	12,413,688	12,996,231
1 to 5 years	13,157,147	13,323,588	9,075,332	8,434,396
Over 5 years	5,067,838	4,885,122	4,920,586	4,973,698
	21,118,153	**21,102,939**	**26,409,606**	**26,404,325**

Details of other bonds interest by contractual maturity date are as follows:

	30 September 2026 % per annum	31 December 2025 % per annum
Within 1 year	0.10%-9.40%	4.50% - 9.50%
1 to 5 years	0.10%-6.50%	0.10% - 6.50%
Over 5 years	4.40%-7.50%	4.40% - 7.50%

15. INVESTMENT IN ASSOCIATES AND JOINT VENTURES USING THE EQUITY

	LAKm
Balance as at 1 January 2026 - Audited	**831,516**
Share of profit of associates and joint ventures	73,169
Less: Dividends received during the period	(11,899)
Balance as at 30 September 2026 - Unaudited	**892,787**

Investment in associates and joint ventures as at 30 September 2026 were as follows:

	Ownership interest		Cost		Equity		Dividend income	
	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025
	(%)		LAKm					
BCEL – Krung Thai Securities Company Limited	70	70	70,000	70,000	95,536	85,425	(5,868)	(4,242)
Lao Viet Joint Venture Bank	25	25	197,839	197,839	302,612	292,242	-	-
Banque Franco – Lao Limited	30	30	150,000	150,000	208,707	194,063	-	-
Lao China Bank Company Limited	31.35	31.35	157,723	157,723	220,513	203,403	-	-
Lao-Viet Insurance Joint Venture Company	35	35	10,500	10,500	29,467	33,128	(4,144)	(4,531)
Lao National Payment Network Company Limited	20	20	6,800	6,800	32,622	20,751	(1,886)	(4,914)
Lao Foreign Exchange Company Limited	10	10	2,000	2,000	3,331	2,504	-	-
Total			**594,862**	**594,862**	**892,787**	**831,516**	**(11,898)**	**(13,687)**

15. INVESTMENT IN ASSOCIATES AND JOINT VENTURES USING THE EQUITY (CONTINUED)

- BCEL - Krung Thai Securities Company Limited is incorporated in the Lao PDR under the Business License No. 180-10 granted by the Investment Promotion Department of the Ministry of Planning and Investment of the Lao PDR on 14 December 2010. The company's principal activities are providing brokerage services, proprietary trading, finance and securities investment advisory services, custody services, underwriting for share issues and other value-added services. As 30 September 2026, the total contributed capital of the Bank in this investment was LAKm 70,000 (2025: LAKm 70,000).
- Lao Viet Joint Venture Bank ("LVB") is incorporated in the Lao PDR with its head office located in Vientiane and engages in the provision of banking services. It is a joint venture with the Bank for Investment and Development of Vietnam; a state-owned commercial bank incorporated in the Socialist Republic of Vietnam. The joint venture was granted the banking license on 31 March 2000 by the Bank of the Lao PDR for a period of 30 years. As 30 September 2026, the total contributed capital of the Bank in this investment was LAKm 197,839 (2025: LAKm 197,839).
- Lao-Viet Insurance Joint Venture Company ("LVI") is incorporated as a joint venture company in the Lao PDR providing insurance services under the Investment License No. 077/08/FIMC issued by the Foreign Investment Management Committee on 09 June 2008. It is a joint venture with BIDV Insurance Joint Stock Corporation and Lao Viet Joint Venture Bank. As at 30 September 2026, the total contributed capital of the Bank in this company was LAKm 10,500 (2025: LAKm 10,500).
- Lao China Bank Company Limited ("LCNB") was established in the Lao PDR and provides banking services. It operates as a joint venture with Fudian Bank China, a state-owned commercial bank based in China. The joint venture bank received its Banking Business License from the Bank of Lao PDR on 20 January 2014. As of 30 September 2026, the total value of the investment was LAKm 157,723 (2025: LAKm 157,723).
- Banque Franco - Lao Limited ("BFL") is incorporated in the Lao PDR with its head office located in Vientiane and engages in the provision of banking services. It is a joint venture with Cofibred Company Frances De La Bred which is a state-owned bank incorporated in Paris, France. The joint venture was granted the temporary banking license on 01 October 2009 and a permanent license on 16 July 2010 by the Bank of the Lao PDR. The legal capital of BFL was USD 20 million which was later revised to USD 37 million in accordance with the President's decree issued on 24 September 2009 and letter No. 01/BOL dated 28 January 2010 from BOL. As 30 September 2026, the total contributed capital of the Bank in this investment was LAKm 150,000 (2025: LAKm 150,000).
- Lao National Payment Network Company Limited (LAPNet) is incorporated in the Lao PDR under the Business License No. 0349 granted by the Department of Enterprise Registration and Management of the Ministry of Industry and Commerce of the Lao PDR on 12 March 2019 and engages in the provision of financial services. It is an association among Bank of the Lao PDR, Union Pay International, Lao Development Bank, Agriculture Promotion Bank, Joint Development Bank, Lao-Viet Bank and the Bank. The legal capital was LAKm 34,000. As 30 September 2026, the total contributed capital of the Bank in this company was LAKm 6,800 (2025: LAKm 6,800).
- Lao Foreign Exchange Company Limited (LFX) was established in the Lao PDR under Business License No. 4016, granted by the Department of Enterprise registration and Management of the Ministry of Industry and Commerce on 22 October 2024. The company provides financial services and is a collaboration among the Bank of laos PDR, Agriculture promotion bank, ST Bank, ICBC lao, Lao Viet joint Venture bank, Lao Development Bank, Indochina Bank, Banque Franco - Lao Limited, Joint Development Bank, Phongsavanh Bank, and Maruhan Japan Bank Lao. The legal capital is LAKm 20,000. As of 30 September 2026, the total contributed capital from the bank to this company was LAKm 2,000 (2025: LAKm 2,000).

16. PROPERTY AND EQUIPMENT

	Construction in progress LAKm	Buildings & improvements LAKm	Office equipment LAKm	Furniture & fixtures LAKm	Motor vehicles LAKm	Total LAKm
At 1 January 2026						
Cost	238,990	585,791	536,220	41,504	76,935	1,479,440
Less: Accumulated depreciation	-	(327,363)	(334,583)	(34,446)	(30,867)	(727,258)
Net book amount	**238,990**	**258,428**	**201,637**	**7,058**	**46,069**	**752,182**
Opening Balance at 01 January 2026						
Opening net book value	238,990	258,428	201,637	7,058	46,069	752,182
Additions	198,350	498	1,699	378	73	200,998
Transferred in/(out) (i)	(137,384)	8,751	126,336	852	1,444	-
Written-off net book value	(11,108)	-	(565)	-	-	(11,674)
Depreciation charge	-	(24,588)	(54,729)	(2,103)	(8,004)	(89,424)
Closing net book amount	**288,848**	**243,089**	**274,378**	**6,185**	**39,582**	**852,082**
At **30 September 2026**						
Cost	288,848	594,314	662,518	42,645	78,452	1,666,778
Less: Accumulated depreciation	-	(351,225)	(388,140)	(36,460)	(38,870)	(814,694)
Net book value	**288,848**	**243,089**	**274,378**	**6,185**	**39,582**	**852,082**

17. INTANGIBLE ASSETS

	Construction in Progress intangible asset LAKm	Land use rights LAKm	Software LAKm	Total LAKm
At 1 January 2026				
Cost	42,639	300,476	106,001	449,116
Accumulated amortisation	-	-	(64,039)	(64,039)
Net book amount	**42,639**	**300,476**	**41,962**	**385,077**
Opening Balance at 01 January 2026				
Opening net book amount	42,639	300,476	41,962	385,077
Additions	261,287	-	-	261,287
Transferred in/(out)	(11,403)	4,899	6,506	-
Amortisation charge	-	-	(12,647)	(12,647)
Closing net book amount	**292,523**	**305,375**	**35,821**	**633,717**
As at 30 September 2026				
Cost	292,523	305,375	112,507	710,402
Accumulated amortisation	-	-	(76,685)	(76,685)
Net book amount	**292,523**	**305,375**	**35,820**	**633,717**

18. OTHER ASSETS

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Assets waiting for sale (i)	2,780,549	2,950,251
Other assets awaiting account transfer or settlement (ii)	504,144	930,993
Advance for top-up (iii)	128,582	155,990
Stationeries and other tools	28,558	25,261
Prepaid expenses to be allocated	39,319	21,715
Advance payment for other operations	-	27,130
Advance payment to suppliers	76,643	68,641
Others	182,859	175,547
	3,740,654	**4,355,528**

(i) Assets waiting for sale are carried at cost and consider provision in accordance with Regulation No. 369/BOL issued by the Bank of the Lao PDR.

(ii) Other assets awaiting account transfer or settlement represent receivables from initiated but unsettled financial activities, primarily interbank transfers and card transactions processed through payment networks, Final settlement is pending reconciliation with the respective counterparties in accordance with established procedures.

(iii) Advance for Top-up represents a payment made in advance for the purchase of a telephone network's call value for the purpose of providing a top-up service to the Bank's customers.

19. DUE TO BANKS AND OTHER FINANCIAL INSTITUTIONS

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Demand deposits	**4,690,683**	**5,575,482**
- In LAK	1,954,609	2,292,609
- In foreign currencies	2,736,074	3,282,873
Savings deposits	**326,768**	**314,872**
- In LAK	145,889	198,008
- In foreign currencies	180,879	116,864
Term deposits	**82,995**	**78,141**
- In LAK	2,465	1,296
- In foreign currencies	80,530	76,845
Other payables to banks and other financial institutions	**62,066**	**159,265**
	5,162,512	**6,127,760**

Interest rates for deposits from other banks and financial institutions during the period are as follows:

	30 September 2026 % per annum	31 December 2025 % per annum
Demand deposits	0.00% - 2.29%	0.00%-6.00%
Savings deposits	0.00% - 1.25%	0.00%-1.25%
Term deposits	1.15% – 6.00%	1.15%-6.00%

20. DUE TO CUSTOMERS

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Demand deposits	**21,778,584**	**19,764,196**
Demand deposits in LAK	6,664,633	6,345,148
Demand deposits in FC	15,113,951	13,419,048
Savings deposits	**94,455,194**	**89,285,544**
Savings deposits in LAK	35,875,049	35,972,407
Savings deposits in FC	58,580,145	53,313,137
Term deposits	**38,248,505**	**35,766,926**
Term deposits in LAK	8,863,191	8,979,892
Term deposits in FC	29,385,314	26,787,034
Margin deposits	**149,779**	**62,413**
Margin deposits in LAK	63,508	62,326
Margin deposits in FC	86,270	87
Other payables to customers	**840,965**	**628,453**
	155,473,027	**145,507,532**

20. DUE TO CUSTOMERS (CONTINUED)

The interest rates during the period for these deposits are as follows:

Savings deposits from customers denominated in LAK, USD, THB and CNY bear interest at rate ranging of 0.00% – 3.95%, 0.00% - 2.25%, 0.00% – 1.85% and 0.00% - 0.20% per annum respectively.

Fixed term deposits in LAK, USD, THB and CNY have terms of 3, 6, 9, 12 months and more than 1 year and are subject to interest rates ranging of 3.16% – 7.00%, 1.35% - 7.00% and 1.10% – 6.60%, 1.00% - 1.30% per annum respectively.

21. BORROWINGS FROM OTHER BANKS

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Borrowings from the BOL	3,568,617	3,473,125
Borrowings from other	126,640	126,640
	3,695,257	**3,599,765**

Borrowings from the BOL as at 30 September 2026 include:

- LAK 600,000,000 long-term borrowing (credit line was LAK 15,050,000,000 with interest rate of 3% per annum) for the purpose of providing credit to medium and small corporates who got effected from COVID-19 according to the BOL regulation No.318/BOL dated 19 May 2020. The loan's principal is paid by 3 times such as first-time repayment is in 2025 for loan principal 30%, second time repayment is in 2026 for loan principal 30%-, and third-time repayment is in 2027 for loan principal 40%. Interest is paid two time per year (June and December). This borrowing period is started from 15 March 2021 to 15 March 2027.

- LAK 82,800,000,000 long term borrowing (credit line was LAK 110,000,000,000 with interest rate of 3% per annum) for the purpose of providing credit to medium and small corporates who got effected from COVID-19 according to the BOL regulation No.318/BOL dated 19 May 2020. The loan's principal is paid by 2 times such as first-time repayment is in 2026 for loan principal 40%- and second-time repayment is in 2027 for loan principal 60%. Interest is paid two time per year (June and December). This borrowing period is started from 3 November 2022 to 3 November 2027.

- LAK 120,000,000,000 long term borrowing (credit line was LAK 120,000,000,000 with interest rate of 3% per annum) for the purpose of providing credit for the enterprises to capital of investment to develop medical technology and medicine (Purchase the production equipment, raw material for use in production and use to develop staff and investment construction the factory building). The loan's principal is paid by 4 times by repayment each year is 25% such as first-time repayment is in 2025. Interest is paid quarterly. This borrowing period is started from 27 December 2021 to 27 December 2028.

- LAK 89,635,000,000 long term borrowing (Credit line was LAK 106,790,000,000 with interest rate of 2.50%) for the purpose of providing credit for the enterprises, small and medium corporates to continue or expanses their business. The loan principal is paid after the end of contract. This borrowing period is started from 2024 to 2029.

- LAK 74,450,000,000 long term borrowing (Credit line was LAK 80,450,000,000.00 with interest rate of 2.50%) for the purpose of providing credit for the enterprises, small and medium corporates to continue or expanses their business. The loan principal is paid after the end of contract. This borrowing period is started from 2025 to 2030.

21. BORROWINGS FROM OTHER BANKS (CONTINUED)

- USD 44,242,000 (LAK 982,083,916,000) long-term borrowing (original borrowing amount was USD 100,000,000 with interest rate of 5.50% per annum) for the purpose of providing credit to certain Government-backed Hydropower projects. The loan's contract has period from 27 August 2015 to 27 August 2030. Interest is paid quarterly.

- USD 97,900,000 (LAK 2,173,184,200,000) long-term borrowing (original borrowing amount was USD 100,000,000 with interest rate of 5.30% per annum) for the purpose of providing credit to certain Government-backed Hydropower projects. The loan's contract has period from 3 May 2016 to 3 May 2030. Interest is paid quarterly.

Borrowings from other as at 30 September 2026 include:

- LAK 21,000,000,000 long term borrowing (Credit line was LAK 21,000,000,000 with interest rate of 0%) for the purpose of providing credit for the enterprises. small and medium corporates that Lao own 100% to continue or expanses their business. The loan principal is paid after the end of contract and the borrowing period is started from 6 December 2022 to 6 December 2033.

- LAK 30,260,000,000 long term borrowing (Credit line was LAK 30,260,000,000 with interest rate of 0%) for the purpose of providing credit for the enterprises. small and medium corporates that Lao own 100% to continue or expanses their business. The loan principal is paid after the end of contract. This borrowing period is started from 13 December 2023 to 20 October 2034.

- LAK 11,000,000,000 long term borrowing (Credit line was LAK 11,000,000,000 with interest rate of 0%) for the purpose of providing credit for the enterprises, small and medium corporates that Lao own 100% to continue or expanses their business. The loan principal is paid after the end of contract. This borrowing period is started from 28 December 2023 to 08 December 2034.

- LAK 64,380,000,000 long term borrowing (Credit line was LAK 64,380,000,000 with interest rate of 0%) for the purpose of providing credit for the enterprises, small and medium corporates that Lao own 100% to continue or expanses their business. The loan principal is paid after the end of contract. This borrowing period is started from 29 November 2024 to 29 November 2035.

22. TAXATION

22.1 Movements of current tax liabilities for the period are as follows:

	LAKm
Balance as at 1 January 2026 – audited	**101,445**
Profit tax during the period (Note 22.2)	270,848
Payment during the period	(186,460)
Balance as at 30 September 2026 - unaudited	**185,834**

22. TAXATION (CONTINUED)

22.2 Income tax expense for nine-month period ended 30 September 2026 and 30 September 2025 are as follows:

	Unaudited 30 September 2026 LAKm	Unaudited 30 September 2025 LAKm
Current income tax expense	(270,848)	(153,865)
Deferred tax expense	(26,069)	(16,919)
	(296,918)	**(170,785)**

23. OTHER LIABILITIES

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Items waiting to settle	520,494	410,954
Defined post-employment benefit plan	182,752	113,968
Payable to suppliers	69,757	68,183
Other tax payables	51,071	53,739
Payables to employees	396,693	124,905
Other liabilities	69,846	4,520
	1,290,613	**776,269**

24. SHARE CAPITAL

The shareholding structure of the Bank as at 30 September 2026 is as follows:

Shareholders	Number of shares	LAKm	%
The Government	926,922,633	926,923	60%
Strategic partners	154,487,295	154,487	10%
Local investors (including employees of the Bank) and other foreign investors	463,462,072	463,462	30%
	1,544,872,000	**1,544,872**	**100%**

25. STATUTORY RESERVES

	Regulatory reserve fund LAKm	Business expansion fund LAKm	Total LAKm
Balance as at 1 January 2026 - audited	**332,983**	**1,265,297**	**1,598,280**
Appropriation to reserve for the year 2025	98,794	530,769	629,563
Balance as at 30 September 2026 - Unaudited	**431,777**	**1,796,066**	**2,227,843**

26. ADDITIONAL CASH FLOW INFORMATION

Cash and cash equivalents included in the statement of cash flows comprise the following statement of financial position amounts:

	Unaudited 30 September 2026 LAKm	audited 31 December 2025 LAKm
Cash and cash equivalents on hand	6,236,322	5,725,690
Demand deposits with the BoL	20,137,096	13,903,544
Current accounts with other banks	20,315,640	15,354,613
Term deposit due within 90 days	1,988,193	3,379,334
	48,677,251	**38,363,181**

27. RELATED PARTY DISCLOSURES

Significant transactions with other related parties during the 30 September 2026 are as follows:

1) Parent entity

The Bank is controlled by the following entity

Name	Type	Place of incorporation
The Ministry of Finance of Lao PDR ("MOF")	Parent	Lao PDR

The remaining 40% of the shares is widely held,

2) Transaction with related parties

Transactions with related parties are as follows:

	Unaudited 30 September 2026	Unaudited 30 September 2025
Interest and similar incomes		
Parent entity	798,628	635,689
Joint venture and associates	40,922	74,302

27. RELATED PARTY DISCLOSURES (CONTINUED)

3) Outstanding balances of significant related party

The outstanding balances at the end of the period ended in relation to transactions with related parties are as follows:

	Unaudited 30 September 2026 LAKm	Audited 31 December 2025 LAKm
Due from banks		
Joint venture and associates	1,574,381	2,066,859
Financial investments - held-to-maturity		
Parent entity	21,617,404	16,541,682
Due to banks and other financial institutions		
Joint venture and associates	297,868	300,300

4) Key management compensation

Key management includes member of the board of director and board of management, The compensation paid or payable to key management are as follows:

	Unaudited 30 September 2026 LAKm	Unaudited 30 September 2025 LAKm
Salaries and other short-term	6,065	3,016

28. Basis 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 and paid-up during the Nine-month period.

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

	Unaudited 30 September 2026	Unaudited 30 September 2025
Net profit attributable to the ordinary shareholders of the bank (LAKm)	1,045,880	603,402
Weighted average number of ordinary shares, (Shares)	1,544,872,000	1,544,872,000
Basic earnings per share (LAK)	677.00	390.58

29. DIVIDENDS

2026

According to an annual general shareholders' meeting of BCEL for the year 2025 held on 30 April 2026, the shareholders of the Bank approved the payment of dividends for the year ended 31 December 2025 amounting to LAK 200 per share, totaling LAK 308,974 million based on 1,544,872,000 issued. The dividend was paid on 15 May 2026.

2025

Following the stock split effected on 18 February 2025, which increased the number of issued and outstanding shares from 207,723,300 to 1,038,616,500 shares, the Annual General Meeting of Shareholders held on 30 April 2025 approved the payment of an annual dividend from the net profit for the year ended 31 December 2024.

The dividend was declared at LAK 100 per share (post-split basis), totaling LAK 103,862 million, and was paid on 14 May 2025.

30. EXCHANGE RATES OF APPLICABLE FOREIGN CURRENCIES AGAINST LAK AT PERIOD END

	30 September 2026 LAK	31 December 2025 LAK
USD	22,198.00	21,400.00
EUR	25,132.00	24,962.00
THB	670.73	681.63
GBP	29,317	28,507.00
JPY	141.22	137.20
AUD	15,258.00	14,282.00
CNY	3,294.00	3,050.00