

BALANCE SHEET
For Quarter 1 End of 31 March 2024

Currency: ALL
LAK

| Code | ASSETS | Notes | Amount | |
|-------------|--|-------|-----------------------------|-----------------------------|
| | | | 31 March 2024 | 31 December 2023 |
| I | Cash and deposit with other banks and financial institutions | | 496,920,753,339.44 | 428,184,813,515.86 |
| | 1. Cash on hand | | 5,521,073,865.00 | 6,350,998,482.00 |
| | 2. Deposit with other banks and financial institutions | | 491,399,679,474.44 | 421,833,815,033.86 |
| II | Account receivable from other banks and financial institutions | | 405,910,375,000.00 | 476,015,975,000.00 |
| III | Securities purchased under resale agreements | | 0.00 | 0.00 |
| IV | Net investment in securities | | 0.00 | 0.00 |
| | 1. Trading securities | | 0.00 | 0.00 |
| | 2. Available-for-sale securities | | 0.00 | 0.00 |
| | 3. Held-to-maturity securities | | 0.00 | 0.00 |
| V | Loans and advances to customers(net of Specific provisions) | | 242,072,377,851.80 | 266,177,978,352.86 |
| VI | Investment in subsidiaries, joint-ventures and other long-term investment | | 0.00 | 0.00 |
| VII | Leasing and ordinary lease transactions | | 0.00 | 0.00 |
| VIII | Fixed assets | | 3,852,210,932.00 | 4,380,969,786.00 |
| | 1. Construction in progress and fixed assets in transit | | 0.00 | 0.00 |
| | 2. Intangible fixed assets | | 76,485,940.00 | 82,274,656.00 |
| | 3. Tangible fixed assets | | 3,270,461,354.00 | 3,603,992,820.00 |
| | 4. Right of use assets (NBV) | | 505,263,638.00 | 694,702,310.00 |
| IX | Registered Capital Deposited | | - | 0.00 |
| X | Other assets | | 20,631,503,992.20 | 23,497,587,125.84 |
| | 1. Accrued interest income | | 20,058,266,269.20 | 22,344,264,553.84 |
| | 2. Interbranches and Head office Account(Dr) | | 0.00 | 0.00 |
| | 3. Deferred tax expense | | 0.00 | 0.00 |
| | 4. Other assets | | 573,237,723.00 | 1,153,322,572.00 |
| | TOTAL: | | 1,169,387,221,115.44 | 1,198,257,323,780.56 |

Vientiane, Lao P.D.R, Date: 05/04/2024



General Manager

Internal Audit Division

Mr Wang, Tzer - Yau

Accounting Division

Mr Wang, Sheng - Wen

Prepared

Ms Koy Phanthu Amath

First Commercial Bank Ltd, Vientiane Branch
Tel: 021 415318, Email: i928a@firstbank.com.tw

BALANCE SHEET
For Quarter I End of 31 March 2024

Currency: ALL
LAK

| Code | LIABILITIES AND CAPITAL | Notes | Amount | |
|------------|---|-------|-----------------------------|-----------------------------|
| | | | 31 March 2024 | 31 December 2023 |
| I | Amounts due to other banks | | 609,357,316,852.60 | 631,853,375,235.96 |
| | 1. Demand deposits | | 294,057,316,852.60 | 286,060,400,235.96 |
| | 2. Loan and Other payables to other banks | | 315,300,000,000.00 | 345,792,975,000.00 |
| II | Amounts due to Customers | | 166,887,222,032.10 | 181,438,516,791.62 |
| | 1. Demand deposits | | 166,887,222,032.10 | 181,438,516,791.62 |
| | 2. Other payables to customers | | 0.00 | 0.00 |
| III | Securities sold under repurchased agreements | | 0.00 | 0.00 |
| IV | Debt payable related to issuing securities | | 0.00 | 0.00 |
| V | Other Liabilities | | 6,602,119,252.41 | 8,850,429,377.92 |
| | 1. Accrued interest expense | | 3,858,451,974.60 | 4,465,104,003.66 |
| | 2. Interbranches and head office account(Cr) | | 0.00 | 0.00 |
| | 3. Deferred tax expense | | 0.00 | 0.00 |
| | 4. Other Liabilities | | 2,743,667,277.81 | 4,385,325,374.26 |
| VI | Capital and reserves | | 386,540,562,978.33 | 376,115,002,375.06 |
| | 1. Chartered capital | | 300,000,000,000.00 | 300,000,000,000.00 |
| | 2. Shares Premium | | 0.00 | 0.00 |
| | 3. Regulatory reserve fund | | 16,244,403,269.13 | 12,314,881,860.14 |
| | 4. Business expansion fund | | 0.00 | 0.00 |
| | 5. Other reserves | | 0.00 | 0.00 |
| | 6. Margin for Revaluations | | 0.00 | 0.00 |
| | 7. General provision for credit activities | | 3,239,913,791.59 | 3,710,969,724.85 |
| | 8. Retained earnings | | 56,159,629,381.08 | 20,793,936,700.19 |
| | 9. Result in instance of approval | | 0.00 | 0.00 |
| | 10. Profit and Loss for financial year | | 10,896,616,536.53 | 39,295,214,089.88 |
| | 11. Subventions and Allocated Fund | | 0.00 | 0.00 |
| | 12. Subordinated Debt | | 0.00 | 0.00 |
| | TOTAL: | | 1,169,387,221,115.44 | 1,198,257,323,780.56 |

Vientiane, Lao P.D.R., Date: 05/04/2024

General Manager

Internal Audit Division

Accounting Division

Prepared



Mr Wu,Wen - Han

Mr Wang, Tzer - Yau

Mr Wang, Sheng - Wen

Ms Koy Phanthu Amath

INCOME STATEMENT
For Quarter 1 End of 31 March 2024

Currency: ALL
LAK

| Code | ITEMS | Notes | Amount | |
|-------------|---|-------|--------------------------|---------------------------|
| | | | 31 March 2024 | 31 December 2023 |
| A | OPERATING INCOME AND EXPENSES | | | |
| 1 | Interest and similar income | | 21,482,537,925.00 | 74,062,091,273.00 |
| 1.1 | Interest and similar income from interbanks | | 16,085,710,629.00 | 56,167,925,939.00 |
| 1.2 | Interest and similar income from customers | | 5,396,827,296.00 | 17,894,165,334.00 |
| 1.3 | Interest from Securities sold under repurchase agreement | | 0.00 | 0.00 |
| 1.4 | Interest from Securities for sales landing | | 0.00 | 0.00 |
| 1.5 | Other interest and similar income | | 0.00 | 0.00 |
| 2 | Interest and similar expense | | -6,501,891,224.00 | -26,197,114,091.00 |
| 2.1 | Interest and similar expense for interbanks | | -5,322,341,663.00 | -21,330,706,636.00 |
| 2.2 | Interest and similar expense for customers | | -1,179,549,561.00 | -4,866,407,455.00 |
| 2.3 | Interest on Securities sold under repurchases agreement | | 0.00 | 0.00 |
| 2.4 | Interest and similar of Certificate Borrowing | | 0.00 | 0.00 |
| 2.5 | Other interest and similar income | | 0.00 | 0.00 |
| 3 | Net gain/(Loss) from trading gold and other precious metals | | 0.00 | 0.00 |
| I. | NET INTEREST AND SIMILAR INCOME | | 14,980,646,701.00 | 47,864,977,182.00 |
| 4 | Income from Leasing | | 0.00 | 0.00 |
| 5 | Expenses on Leasing | | 0.00 | 0.00 |
| 6 | Revenue from operating lease | | 0.00 | 0.00 |
| 7 | Expenses on ordinary Lease | | 0.00 | 0.00 |
| 8 | Income from Securities for sales | | 0.00 | 0.00 |
| 9 | Fee and commission income | | 222,503,546.00 | 3,105,411,802.00 |
| 10 | Fee and commission Expense | | -63,849,596.00 | -125,076,258.00 |
| 11 | Net gain/(Loss) from Revaluated trading Securities | | 0.00 | 0.00 |
| 12 | Net gain/(Loss) from Securities for Sales | | 0.00 | 0.00 |
| 13 | Net gain/(Loss) from Dealing in foreign currencies | | 1,832,556,613.59 | 12,208,520,768.28 |
| 14 | Net gain/(Loss) from Conditional Instruments for Interest rate | | 0.00 | 0.00 |
| II. | NET OPERATING INCOME(I+3+...+14) | | 16,971,857,264.59 | 63,053,833,494.28 |
| B | OTHER INCOME AND EXPENSES | | 0.00 | 0.00 |
| 15 | Other operating income | | 547,495,215.37 | 588,933,006.35 |
| 16 | Administration expenses | | -3,525,390,876.00 | -14,182,196,014.00 |
| 16.1 | payroll and other staff costs | | -2,474,253,535.00 | -9,900,651,156.00 |
| 16.2 | Other administrative expenses | | -1,051,137,341.00 | -4,281,544,858.00 |
| 17 | Depreciation and amortization charges | | -471,872,814.00 | -1,880,122,732.00 |
| 18 | Other operating expenses | | -360,162,938.43 | -1,507,606,556.75 |
| 19 | Net specific provision charges/reversal for loans to customers | | 0.00 | 0.00 |
| 19.1 | Specific provision expenses for loans to customers | | 0.00 | 0.00 |
| 19.2 | Reversal of specific provision for loans to customers | | 0.00 | 0.00 |
| 20 | Net gain/(Loss) from selling Financial Asset | | 0.00 | 0.00 |
| III. | Net income and Expenses | | -3,809,931,413.06 | -16,980,992,296.40 |
| IV. | TOTAL PROFIT BEFORE TAX | | 13,161,925,851.53 | 46,072,841,197.88 |
| 21 | Current enterprise income tax | | -2,265,309,315.00 | -6,777,627,108.00 |
| 22 | Deferred tax expense | | 0.00 | 0.00 |
| V. | PROFIT AFTER TAX | | 10,896,616,536.53 | 39,295,214,089.88 |
| C | COMPREHENSIVE INCOME | | 0.00 | 0.00 |
| 23 | Margin for revaluations Fixed Values | | 0.00 | 0.00 |
| 24 | Margin for revaluations Securities | | 0.00 | 0.00 |
| 25 | Margin for Deferred tax | | 0.00 | 0.00 |
| | TOTAL NET OF COMPREHENSIVE INCOME: | | 10,896,616,536.53 | 39,295,214,089.88 |

Vientiane, Lao P.D.R, Date: 05/04/2024

General Manager

Internal Audit Division

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Mr Wu, Wen - Han

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