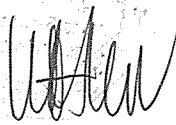


BALANCE SHEET
For Quarter 4 End of 31 December 2024

Currency: ALL
LAK

Code	ASSETS	Notes	Amount	
			31 December 2024	30 September 2024
I	Cash and deposit with other banks and financial institutions		559,995,009,150.43	508,122,828,646.91
	1. Cash on hand		6,273,925,957.00	7,476,506,738.00
	2. Deposit with other banks and financial institutions		553,721,083,193.43	500,646,321,908.91
II	Account receivable from other banks and financial institutions		449,782,250,000.00	509,514,125,000.00
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)		438,155,903,009.02	403,048,900,499.55
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		16,087,034,064.00	2,900,737,496.00
	1. Construction in progress and fixed assets in transit		0.00	0.00
	2. Intangible fixed assets		59,119,792.00	64,908,508.00
	3. Tangible fixed assets		3,141,134,272.00	2,709,442,694.00
	4. Right of use assets (NBV)		12,886,780,000.00	126,386,294.00
IX	Registered Capital Deposited		-	0.00
X	Other assets		22,185,713,772.90	17,854,784,354.48
	1. Accrued interest income		20,481,666,323.90	15,819,486,646.48
	2. Interbranches and Head office Account(Dr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other assets		1,704,047,449.00	2,035,297,708.00
	TOTAL:		1,486,205,909,996.35	1,441,441,375,996.94

Vientiane, Lao P.D.R, Date: 14/01/2025

General Manager


Mr Wu, Wen - Han

Internal Audit Division



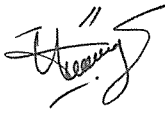
Mr Wang, Tzer - Yau

Accounting Division



Mr Fung, Yuan-Fu

Prepared



Ms Koy Phanthu Amath

BALANCE SHEET
For Quarter 4 End of 31 December 2024

Currency: ALL
LAK

Code	LIABILITIES AND CAPITAL	Notes	Amount	
			31 December 2024	30 September 2024
I	Amounts due to other banks		737,017,479,963.10	725,394,625,868.99
	1. Demand deposits		300,897,479,963.10	300,470,125,868.99
	2. Loan and Other payables to other banks		436,120,000,000.00	424,924,500,000.00
II	Amounts due to Customers		321,680,051,551.13	299,734,458,862.48
	1. Demand deposits		321,680,051,551.13	299,734,458,862.48
	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		11,152,327,260.58	7,679,626,231.03
	1. Accrued interest expense		5,977,899,456.72	4,321,014,312.45
	2. Interbranches and head office account(Cr)		0.00	0.00
	3. Deferred tax expense		0.00	0.00
	4. Other Liabilities		5,174,427,803.86	3,358,611,918.58
VI	Capital and reserves		416,356,051,221.54	408,632,665,034.44
	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	16,244,403,269.13
	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		4,413,022,906.24	4,562,815,231.01
	8. Retained earnings		56,159,629,381.08	56,159,629,381.08
	9. Result in instance of approval		0.00	0.00
	10. Profit and Loss for financial year		39,538,995,665.09	31,665,817,153.22
	11. Subventions and Allocated Fund		0.00	0.00
	12. Subordinated Debt		0.00	0.00
	TOTAL:		1,486,205,909,996.35	1,441,441,375,996.94

Vientiane, Lao P.D.R, Date: 14/01/2025

General Manager

Internal Audit Division

Accounting Division

Prepared



Mr Wu,Wen - Han

Mr Wang, Tzer - Yau

Mr Fung, Yuan-Fu

Ms Koy Phanthu Amath

INCOME STATEMENT
For Quarter 4 End of 31 December 2024

Currency: ALL
LAK

Code	ITEMS	Notes	Amount	
			31 December 2024	30 September 2024
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		88,454,470,199.00	65,092,161,191.00
1.1	Interest and similar income from interbanks		62,777,001,362.00	46,932,028,915.00
1.2	Interest and similar income from customers		25,677,468,837.00	18,160,132,276.00
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		-29,505,965,137.00	-21,182,797,780.00
2.1	Interest and similar expense for interbanks		-22,322,131,150.00	-16,258,971,411.00
2.2	Interest and similar expense for customers		-7,183,833,987.00	-4,923,826,369.00
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		58,948,505,062.00	43,909,363,411.00
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		4,365,140,016.00	3,723,861,600.00
10	Fee and commission Expense		-245,775,044.00	-243,437,084.00
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		4,847,654,070.36	4,834,498,104.35
14	Net gain/(Loss) from Conditional Instruments for Interest rate		0.00	0.00
II.	NET OPERATING INCOME(1+3+....+14)		67,915,524,104.36	52,224,286,031.35
B	OTHER INCOME AND EXPENSES		0.00	0.00
15	Other operating income		1,397,332,245.34	1,004,654,973.04
16	Administration expenses		-16,392,795,318.00	-11,244,849,370.00
16.1	payroll and other staff costs		-11,538,500,639.00	-8,070,051,484.00
16.2	Other administrative expenses		-4,854,294,679.00	-3,174,797,886.00
17	Depreciation and amortization charges		-2,106,835,082.00	-1,446,307,650.00
18	Other operating expenses		-2,602,649,512.61	-2,167,355,549.17
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		-19,704,947,667.27	-13,853,857,596.13
IV.	TOTAL PROFIT BEFORE TAX		48,210,576,437.09	38,370,428,435.22
21	Current enterprise income tax		-8,671,580,772.00	-6,704,611,282.00
22	Deferred tax expense		0.00	0.00
V.	PROFIT AFTER TAX		39,538,995,665.09	31,665,817,153.22
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:		39,538,995,665.09	31,665,817,153.22

Vientiane, Lao P.D.R, Date: 14/01/2025



General Manager

Mr Wu, Wen - Han

Internal Audit Division

Mr Wang, Tzer-Yau

Accounting Division

Mr Fung, Yuan-Fu

Prepared

Ms Koy Phanthu Amath