

BALANCE SHEET  
For Quarter 1 End of 31 March 2025

Currency: ALL  
LAK

| Code | ASSETS  | Notes | Amount               |                      |
|------|---|-------|----------------------|----------------------|
|      |   |       | 31 March 2025        | 31 December 2024     |
| I    | Cash and deposit with other banks and financial institutions              |       | 718,799,883,827.61   | 559,995,009,150.43   |
|      | 1. Cash on hand   |       | 6,846,036,895.00     | 6,273,925,957.00     |
|      | 2. Deposit with other banks and financial institutions                    |       | 711,953,846,932.61   | 553,721,083,193.43   |
| II   | Account receivable from other banks and financial institutions            |       | 445,438,625,000.00   | 449,782,250,000.00   |
| 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)               |       | 342,079,251,249.25   | 438,155,903,009.02   |
| 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  |       | 15,523,205,301.00    | 16,087,034,064.00    |
|      | 1. Construction in progress and fixed assets in transit                   |       | 0.00                 | 0.00                 |
|      | 2. Intangible fixed assets  |       | 53,331,076.00        | 59,119,792.00        |
|      | 3. Tangible fixed assets  |       | 2,876,093,829.00     | 3,141,134,272.00     |
|      | 4. Right of use assets (NBV)  |       | 12,593,780,396.00    | 12,886,780,000.00    |
| IX   | Registered Capital Deposited  |       | -                    | 0.00                 |
| X    | Other assets  |       | 25,582,165,633.36    | 22,185,713,772.90    |
|      | 1. Accrued interest income  |       | 24,677,807,543.36    | 20,481,666,323.90    |
|      | 2. Interbranches and Head office Account(Dr)                              |       | 0.00                 | 0.00                 |
|      | 3. Deferred tax expense   |       | 0.00                 | 0.00                 |
|      | 4. Other assets   |       | 904,358,090.00       | 1,704,047,449.00     |
|      | TOTAL:  |       | 1,547,423,131,011.22 | 1,486,205,909,996.35 |

Vientiane, Lao P.D.R, Date: 09/04/2025

General Manager

Internal Audit Division

Accounting Division

Prepared



Mr Chen,Shi-Chun

*For Yanllong*

Mr Wang, Tzer - Yau

*Tung Yuan Zu*

Mr Fung, Yuan-Fu

*Phanthu Amath*

Ms Koy Phanthu Amath

**BALANCE SHEET**  
For Quarter 1 End of 31 March 2025

Currency: ALL  
LAK

| Code       | LIABILITIES AND CAPITAL                             | Notes | Amount                      |                             |
|------------|---|-------|-----------------------------|-----------------------------|
|            |   |       | 31 March 2025               | 31 December 2024            |
| <b>I</b>   | <b>Amounts due to other banks</b>                   |       | <b>837,668,293,395.03</b>   | <b>737,017,479,963.10</b>   |
|            | 1. Demand deposits                                  |       | 298,593,293,395.03          | 300,897,479,963.10          |
|            | 2. Loan and Other payables to other banks           |       | 539,075,000,000.00          | 436,120,000,000.00          |
| <b>II</b>  | <b>Amounts due to Customers</b>                     |       | <b>276,793,686,818.55</b>   | <b>321,680,051,551.13</b>   |
|            | 1. Demand deposits                                  |       | 276,793,686,818.55          | 321,680,051,551.13          |
|            | 2. Other payables to customers                      |       | 0.00                        | 0.00                        |
| <b>III</b> | <b>Securities sold under repurchased agreements</b> |       | <b>0.00</b>                 | <b>0.00</b>                 |
| <b>IV</b>  | <b>Debt payable related to issuing securities</b>   |       | <b>0.00</b>                 | <b>0.00</b>                 |
| <b>V</b>   | <b>Other Liabilities</b>                            |       | <b>9,607,290,391.87</b>     | <b>11,152,327,260.58</b>    |
|            | 1. Accrued interest expense                         |       | 6,508,166,669.11            | 5,977,899,456.72            |
|            | 2. Interbranches and head office account(Cr)        |       | 0.00                        | 0.00                        |
|            | 3. Deferred tax expense                             |       | 0.00                        | 0.00                        |
|            | 4. Other Liabilities                                |       | 3,099,123,722.76            | 5,174,427,803.86            |
| <b>VI</b>  | <b>Capital and reserves</b>                         |       | <b>423,353,860,405.77</b>   | <b>416,356,051,221.54</b>   |
|            | 1. Chartered capital                                |       | 300,000,000,000.00          | 300,000,000,000.00          |
|            | 2. Shares Premium                                   |       | 0.00                        | 0.00                        |
|            | 3. Regulatory reserve fund                          |       | 20,198,302,835.64           | 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          |       | 3,912,606,424.53            | 4,413,022,906.24            |
|            | 8. Retained earnings                                |       | 91,744,725,479.66           | 56,159,629,381.08           |
|            | 9. Result in instance of approval                   |       | 0.00                        | 0.00                        |
|            | 10. Profit and Loss for financial year              |       | 7,498,225,665.94            | 39,538,995,665.09           |
|            | 11. Subventions and Allocated Fund                  |       | 0.00                        | 0.00                        |
|            | 12. Subordinated Debt                               |       | 0.00                        | 0.00                        |
|            | <b>TOTAL:</b>                                       |       | <b>1,547,423,131,011.22</b> | <b>1,486,205,909,996.35</b> |

Vientiane, Lao P.D.R, Date: 09/04/2025

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**INCOME STATEMENT**  
For Quarter 1 End of 31 March 2025

Currency: ALL  
LAK

| Code        | ITEMS   | Notes | Amount                   |                           |
|-------------|---|-------|--------------------------|---------------------------|
|             |   |       | 31 March 2025            | 31 December 2024          |
| <b>A</b>    | <b>OPERATING INCOME AND EXPENSES</b>                                  |       |                          |                           |
| <b>1</b>    | <b>Interest and similar income</b>                                    |       | <b>24,533,016,375.00</b> | <b>88,454,470,199.00</b>  |
| 1.1         | Interest and similar income from interbanks                           |       | 18,694,652,724.00        | 62,777,001,362.00         |
| 1.2         | Interest and similar income from customers                            |       | 5,838,363,651.00         | 25,677,468,837.00         |
| 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                      |
| <b>2</b>    | <b>Interest and similar expense</b>                                   |       | <b>-9,145,851,302.00</b> | <b>-29,505,965,137.00</b> |
| 2.1         | Interest and similar expense for interbanks                           |       | -7,089,140,015.00        | -22,322,131,150.00        |
| 2.2         | Interest and similar expense for customers                            |       | -2,056,711,287.00        | -7,183,833,987.00         |
| 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                      |
| <b>3</b>    | <b>Net gain/(Loss) from trading gold and other precious metals</b>    |       | <b>0.00</b>              | <b>0.00</b>               |
| <b>I.</b>   | <b>NET INTEREST AND SIMILAR INCOME</b>                                |       | <b>15,387,165,073.00</b> | <b>58,948,505,062.00</b>  |
| 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   |       | 198,114,454.00           | 4,365,140,016.00          |
| 10          | Fee and commission Expense  |       | -383,258,647.00          | -245,775,044.00           |
| 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                    |       | (644,688,446.87)         | 4,847,654,070.36          |
| 14          | Net gain/(Loss) from Conditional Instruments for Interest rate        |       | 0.00                     | 0.00                      |
| <b>II.</b>  | <b>NET OPERATING INCOME(1+3+....+14)</b>                              |       | <b>14,557,332,433.13</b> | <b>67,915,524,104.36</b>  |
| <b>B</b>    | <b>OTHER INCOME AND EXPENSES</b>                                      |       | <b>0.00</b>              | <b>0.00</b>               |
| <b>15</b>   | <b>Other operating income</b>   |       | <b>631,076,727.07</b>    | <b>1,397,332,245.34</b>   |
| <b>16</b>   | <b>Administration expenses</b>  |       | <b>-3,923,427,944.00</b> | <b>-16,392,795,318.00</b> |
| 16.1        | payroll and other staff costs   |       | -2,740,729,009.00        | -11,538,500,639.00        |
| 16.2        | Other administrative expenses   |       | -1,182,698,935.00        | -4,854,294,679.00         |
| <b>17</b>   | <b>Depreciation and amortization charges</b>                          |       | <b>-951,510,943.00</b>   | <b>-2,106,835,082.00</b>  |
| <b>18</b>   | <b>Other operating expenses</b>                                       |       | <b>-290,306,039.26</b>   | <b>-2,602,649,512.61</b>  |
| <b>19</b>   | <b>Net specific provision charges/reversal for loans to customers</b> |       | <b>-490,000,000.00</b>   | <b>0.00</b>               |
| 19.1        | Specific provision expenses for loans to customers                    |       | -490,000,000.00          | 0.00                      |
| 19.2        | Reversal of specific provision for loans to customers                 |       | 0.00                     | 0.00                      |
| <b>20</b>   | <b>Net gain/(Loss) from selling Financial Asset</b>                   |       | <b>0.00</b>              | <b>0.00</b>               |
| <b>III.</b> | <b>Net income and Expenses</b>  |       | <b>-5,024,168,199.19</b> | <b>-19,704,947,667.27</b> |
| <b>IV.</b>  | <b>TOTAL PROFIT BEFORE TAX</b>  |       | <b>9,533,164,233.94</b>  | <b>48,210,576,437.09</b>  |
| 21          | Current enterprise income tax   |       | -2,034,938,568.00        | -8,671,580,772.00         |
| 22          | Deferred tax expense  |       | 0.00                     | 0.00                      |
| <b>V.</b>   | <b>PROFIT AFTER TAX</b>   |       | <b>7,498,225,665.94</b>  | <b>39,538,995,665.09</b>  |
| <b>C</b>    | <b>COMPREHENSIVE INCOME</b>   |       | <b>0.00</b>              | <b>0.00</b>               |
| 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                      |
|             | <b>TOTAL NET OF COMPREHENSIVE INCOME:</b>                             |       | <b>7,498,225,665.94</b>  | <b>39,538,995,665.09</b>  |

Vientiane, Lao P.D.R, Date: 09/04/2025



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