



## Quarterly Statement of Financial Position

As at 31 December 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

| No   | Assets   | Note | Amount           |                  |
|------|--|------|------------------|------------------|
|      |  |      | 4th Quarter 2024 | 3rd Quarter 2024 |
| I    | <b>Cash and current accounts with Banks and Institutions</b> |      | <b>283,103</b>   | <b>156,728</b>   |
|      | 1. Cash on hand or Cash equivalent                           |      | 12,194           | 12,263           |
|      | 2. Deposits at banks and financial institutions              |      | 270,909          | 144,466          |
| II   | <b>Amounts due from other banks</b>                          |      | <b>811,629</b>   | <b>1,386,281</b> |
| III  | <b>Securities purchased under repurchase agreement</b>       |      | -                | -                |
| IV   | <b>Investment in securities</b>                              |      | -                | -                |
|      | 1. Trading securities  |      | -                | -                |
|      | 2. Available for sales securities                            |      | -                | -                |
|      | 3. Investment Securities                                     |      | -                | -                |
| V    | <b>Net loans and advances to customers</b>                   |      | <b>716,540</b>   | <b>640,792</b>   |
| VI   | <b>Investment in other long-term</b>                         |      | -                | -                |
| VII  | <b>Leasing and its equivalents</b>                           |      | -                | -                |
| VIII | <b>Fixed assets</b>  |      | <b>11,128</b>    | <b>11,261</b>    |
|      | 1. Construction in progress                                  |      | -                | -                |
|      | 2. Intangible fixed assets                                   |      | 5,615            | 5,615            |
|      | 3. Tangible fixed assets                                     |      | 4,168            | 3,336            |
|      | 4. Lease assets  |      | 1,345            | 2,310            |
| IX   | <b>Shares Holders Registered Uncalled Capital</b>            |      | -                | -                |
| X    | <b>Other assets</b>  |      | <b>3,908</b>     | <b>34,956</b>    |
|      | 1. Accrued interest income                                   |      | 1,939            | 2,994            |
|      | 2. Interbranches and Head Office Account                     |      | -                | -                |
|      | 3. Deferred tax asset  |      | -                | -                |
|      | 4. Others  |      | 1,969            | 31,962           |
|      | <b>Total Assets</b>  |      | <b>1,826,308</b> | <b>2,230,018</b> |

| No. | Liabilities                                       | Note | Amount           |                  |
|-----|---|------|------------------|------------------|
|     |   |      | 4th Quarter 2024 | 3rd Quarter 2024 |
| I   | <b>Amounts due to other banks</b>                 |      | <b>60,000</b>    | <b>369,780</b>   |
|     | 1. Deposits                                       |      | 60,000           | 369,780          |
|     | 2. Borrowings and Other payables                  |      | -                | -                |
| II  | <b>Amounts due to customers</b>                   |      | <b>1,016,251</b> | <b>1,077,769</b> |
|     | 1. Deposits                                       |      | 1,012,478        | 1,073,943        |
|     | 2. Other payables to customers                    |      | 3,773            | 3,826            |
| III | <b>Securities sold under repurchase agreement</b> |      | -                | -                |
| IV  | <b>Amounts due from securities</b>                |      | -                | -                |
| V   | <b>Other liabilities</b>                          |      | <b>39,830</b>    | <b>79,522</b>    |
|     | 1. Accrued interest and other expense             |      | 5,193            | 15,803           |
|     | 2. Interbranches and Head Office Account          |      | -                | -                |
|     | 3. Deferred tax liability                         |      | -                | -                |
|     | 4. Others   |      | 34,637           | 63,719           |
| VI  | <b>Owners' equity</b>                             |      | <b>710,227</b>   | <b>702,946</b>   |
|     | 1. Chartered capital                              |      | 300,000          | 300,000          |
|     | 2. Share premium                                  |      | -                | -                |
|     | 3. Statutory reserve                              |      | 29,726           | 29,726           |
|     | 4. Business development reserve                   |      | -                | -                |
|     | 5. Other reserves                                 |      | -                | -                |
|     | 6. Revaluation for fixed assets                   |      | -                | -                |
|     | 7. Provisions under BOL Regulations               |      | 3,227            | 2,968            |
|     | 8. Retained earnings                              |      | 236,663          | 236,663          |
|     | 9. Profit for wait approval                       |      | -                | -                |
|     | 10. Profit /Loss for current year                 |      | 140,611          | 133,589          |
|     | 11. Subvention                                    |      | -                | -                |
|     | 12. Other   |      | -                | -                |
|     | <b>Total Equity and Liabilities</b>               |      | <b>1,826,308</b> | <b>2,230,018</b> |

**Note: \* This report has not been audited by an external auditor**

**Statement of Comprehensive Income**

For the period: October - December 2024

Australia and New Zealand Banking Group Limited, Lao Branch

LAK'1M

| No. | Description  | Amount           |
|-----|--|------------------|
|     |  | 4th Quarter 2024 |
|     | <b>Operating income and expenses</b>                                 |                  |
| 1   | <b>+ Interest and similar income</b>                                 | <b>23,206</b>    |
|     | 1.1 Interest and similar income from interbanks                      | 8,683            |
|     | 1.2 Interest and similar income from customers                       | 14,523           |
|     | 1.3 Interest from Securities purchased under repurchase agreement    | -                |
|     | 1.4 Interest from securities investment                              | -                |
|     | 1.5 Other interest and similar income                                | -                |
| 2   | <b>- Interest and similar expense</b>                                | <b>(7,181)</b>   |
|     | 2.1 Interest and similar expense for interbanks                      | (3,064)          |
|     | 2.2 Interest and similar expense for customers                       | (4,118)          |
|     | 2.3 Interest on Securities sold under repurchase agreement           | -                |
|     | 2.4 Interest and similar expense for equity investments              | -                |
|     | 2.5 Interest and similar expense for Other                           | -                |
| 3   | <b>Gain or Loss on Trading Gold and other precious metals</b>        | <b>-</b>         |
|     | <b>I. Net gain/(loss) from Revenue and Expense ( 1+2+3)</b>          | <b>16,025</b>    |
| 4   | + Income from doubtful and finance leasing                           | -                |
| 5   | - Expenses on doubtful and finance leasing                           | -                |
| 6   | + Revenue from ordinary lease  | -                |
| 7   | - Expense from ordinary lease  | -                |
| 8   | + Income for investment  | -                |
| 9   | + Fees and commission income   | 2,290            |
| 10  | - Fees and commission expense  | (103)            |
| 11  | +/- Net gain/(loss) from securities investment                       | -                |
| 12  | +/- Net gain/(loss) from .....                                       | -                |
| 13  | +/- Net gain/(loss) from dealing in foreign currencies               | 4,499            |
| 14  | +/- Net gain/(loss) from .....                                       | -                |
|     | <b>II . Net operating income (I+4+...14)</b>                         | <b>22,711</b>    |
|     | <b>B. Other income and expenses</b>                                  | <b>-</b>         |
| 15  | + Other operating income   | (40)             |
| 16  | - Other operating Expense  | <b>(12,067)</b>  |
|     | 16.1. Payroll and other staff costs                                  | (8,393)          |
|     | 16.2. Other administrative expenses                                  | (3,674)          |
| 17  | - Depreciation and amortization charges                              | <b>(1,351)</b>   |
| 18  | - Other administrative expenses                                      | (475)            |
| 19  | +/- Net specific provision charges/(reversal) for loans to customers | -                |
|     | 19.1. Provision of credit losses of loans to customers               | -                |
|     | 19.2. Reversal of provision for impairment losses                    | -                |
| 20  | +/- Net gain/ loss of changes financial assets                       | -                |
|     | <b>III.Income - Expense ( 15+...20)</b>                              | <b>(13,934)</b>  |
|     | <b>IV. Profit/ Loss before income tax (II-III)</b>                   | <b>8,778</b>     |
| 21  | Profit Tax   | (1,756)          |
| 22  | Deferred tax   | -                |
|     | <b>V. Net profit/Loss in current year</b>                            | <b>7,022</b>     |
|     | <b>B: Other operating income</b>                                     |                  |
| 23  | Change in assets Revaluation   | -                |
| 24  | Profit /Loss in securities for sale revaluation of ...               | -                |
| 25  | Tax relate to other operating income                                 | -                |
|     | <b>VI. Net profit/Loss other Operating income</b>                    | <b>-</b>         |

Note: \* This report has not been audited by an external auditor