



Quarterly Statements of Financial Position

Australia and New Zealand Banking Group Limited, Lao Branch
As at 31 March 2026

| No | Assets | Note | Amount (LAKm) | Amount (LAKm) |
|------|--|------|----------------------------|-------------------------------|
| | | | Unaudited 31 March 2026 | Unaudited 31 December 2025 |
| I | Cash and current accounts with Banks and Institutions | | 196,871 | 606,469 |
| | 1. Cash on hand or Cash equivalent | | 15 | 15 |
| | 2. Deposits at banks and financial institutions | | 196,856 | 606,454 |
| II | Amounts due from other banks | | 863,880 | 576,613 |
| III | Securities purchased under repurchase agreement | | - | - |
| IV | Investment in securities | | - | - |
| | 1. Trading securities | | - | - |
| | 2. Available for sales securities | | - | - |
| | 3. Investment Securities | | - | - |
| V | Net loans and advances to customers | | 728,940 | 725,992 |
| VI | Investment in other long-term | | - | - |
| VII | Leasing and its equivalents | | - | - |
| VIII | Fixed assets | | 23,567 | 22,395 |
| | 1. Construction in progress | | - | 5,948 |
| | 2. Intangible fixed assets | | 5,615 | 5,615 |
| | 3. Tangible fixed assets | | 13,960 | 6,297 |
| | 4. Lease assets | | 3,992 | 4,535 |
| IX | Shares Holders Registered Uncalled Capital | | - | - |
| X | Other assets | | 8,575 | 8,812 |
| | 1. Accrued interest income | | 1,681 | 1,937 |
| | 2. Interbranches and Head Office Account | | - | - |
| | 3. Deferred tax asset | | - | - |
| | 4. Others | | 6,894 | 6,875 |
| | Total Assets | | 1,821,833 | 1,940,280 |



| No. | Liabilities | Note | Amount (LAKm) | |
|-----|---|------|----------------------------|-------------------------------|
| | | | Unaudited 31 March 2026 | Unaudited 31 December 2025 |
| I | Amounts due to other banks | | - | - |
| | 1. Deposits | | - | - |
| | 2. Borrowings and Other payables | | - | - |
| II | Amounts due to customers | | 1,037,673 | 1,166,939 |
| | 1. Deposits | | 1,033,843 | 1,163,117 |
| | 2. Other payables to customers | | 3,830 | 3,822 |
| III | Securities sold under repurchase agreement | | - | - |
| IV | Amounts due from securities | | - | - |
| V | Other liabilities | | 16,260 | 17,639 |
| | 1. Accrued interest and other expense | | 2,859 | 1,647 |
| | 2. Interbranches and Head Office Account | | - | - |
| | 3. Deferred tax liability | | - | - |
| | 4. Others | | 13,401 | 15,992 |
| VI | Owners' equity | | 767,899 | 755,702 |
| | 1. Chartered capital | | 300,000 | 300,000 |
| | 2. Share premium | | - | - |
| | 3. Statutory reserve | | 48,328 | 43,787 |
| | 4. Business development reserve | | - | - |
| | 5. Other reserves | | - | - |
| | 6. Revaluation for fixed assets | | - | - |
| | 7. Provisions under BOL Regulations | | 3,237 | 3,291 |
| | 8. Retained earnings | | 404,083 | 363,214 |
| | 9. Profit for wait approval | | - | - |
| | 10. Profit /Loss for current year | | 12,251 | 45,411 |
| | 11. Subvention | | - | - |
| | 12. Other | | - | - |
| | Total Equity and Liabilities | | 1,821,833 | 1,940,280 |



| No. | Description | Amount (LAKm) Unaudited 1st Quarter 2026 |
|-----|--|--|
| | Operating income and expenses | |
| 1 | + Interest and similar income | 19,190 |
| | 1.1 Interest and similar income from interbanks | 4,419 |
| | 1.2 Interest and similar income from customers | 14,771 |
| | 1.3 Interest from Securities purchased under repurchase agreement | - |
| | 1.4 Interest from securities investment | - |
| | 1.5 Other interest and similar income | - |
| 2 | - Interest and similar expense | (4,620) |
| | 2.1 Interest and similar expense for interbanks | - |
| | 2.2 Interest and similar expense for customers | (4,620) |
| | 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 | Gain or Loss on Trading Gold and other precious metals | - |
| | I. Net gain/(loss) from Revenue and Expense (1+2+3) | 14,570 |
| 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 | 2,350 |
| 10 | - Fees and commission expense | (272) |
| 11 | +/- Net gain/(loss) from securities investment | - |
| 12 | +/- Net gain/(loss) from | - |
| 13 | +/- Net gain/(loss) from dealing in foreign currencies | 12,233 |
| 14 | +/- Net gain/(loss) from | - |
| | II . Net operating income (I+4+...14) | 28,881 |
| | B. Other income and expenses | - |
| 15 | + Other operating income | 184 |
| 16 | - Other operating Expense | (11,924) |
| | 16.1. Payroll and other staff costs | (6,107) |
| | 16.2. Other administrative expenses | (5,817) |
| 17 | - Depreciation and amortization charges | (1,670) |
| 18 | - Other administrative expenses | (242) |
| 19 | +/- Net specific provision charges/(reversal) for loans to customers | 576 |
| | 19.1. Provision of credit losses of loans to customers | (63) |



| | | |
|----|--|-----------------|
| | 19.2. Reversal of provision for impairment losses | 639 |
| 20 | +/- Net gain/ loss of changes financial assets | - |
| | III. Income - Expense (15+...20) | (13,076) |
| | IV. Profit/ Loss before income tax (II-III) | 15,805 |
| 21 | Profit Tax | (3,554) |
| 22 | Deferred tax | - |
| | V. Net profit/Loss in current year | 12,251 |
| | B: Other operating income | |
| 23 | Change in assets Revaluation | - |
| 24 | Profit /Loss in securities for sale revaluation of ... | - |
| 25 | Tax relate to other operating income | - |
| | VI. Net profit/Loss other Operating income | - |

