

Balance Sheet (Unaudited)
4th Quarter of 2019

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>497.024.321.104,85</u>
	1. Cash and cash equivalent	11.536.192.039,95
	2. Current/Saving deposit	38.278.474.374,05
	3. Fixed deposit	447.209.654.690,85
II	Account receivable from other bank	<u>2.775.704.413,17</u>
	1. Current/Saving deposit	2.775.704.413,17
	2. Fixed deposit	-
	3. Loan and advance	-
III	Security/investment with selling contract	<u>-</u>
IV	Net investment in security	<u>-</u>
	1. Bond/Security for trading	-
	2. Bond/Security for selling	-
	3. Bond/Security for Investment	-
V	Net Loan and advance to customer	<u>421.639.406.460,89</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>15.173.892.953,04</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	15.173.892.953,04
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>18.961.548.704,68</u>
	1. Interest and other account receivable	16.364.230.347,66
	2. Interbank account	-
	3. Others	2.597.318.357,02
	Total Asset	955.574.873.636

Chief Executive Officer




Ling Chai Hian

Balance Sheet (Unaudited)
4th Quarter of 2019

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Equivalent LAK

No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>585.913.995.897,45</u>
	1. Non interest deposit	739.125,00
	2. Fixed deposit	559.150.000.000,00
	3. Loan	26.763.256.772,45
	4. Other account payable to other bank and financial institution	-
II	Account payable to customer	<u>39.068.421.989,95</u>
	1. Current/Saving deposit	17.820.526.716,98
	2. Fixed deposit	21.247.895.272,97
	3. Other account payable to customer	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>17.997.581.972,41</u>
	1. Accrued interest and expenses	11.606.254.026,13
	2. Interbank account	-
	3. Others	6.391.327.946,28
	Total Liability	<u>642.979.999.859,81</u>
VI	Capital and Shareholder's Fund	<u>312.594.873.776,74</u>
	1. Register capital	301,500,000,000.00
	2. Share premium	-
	3. Legal reserve	1.714.014.602,06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. Regulated reserve	1.844.374.754,35
	8. Retained profit / (Loss)	15.912.224.097,66
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(8.375.739.677,33)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	955.574.873.636

Chief Executive Officer


 Ling Chii Hian

Profit and Loss Statement (Unaudited)
4th Quarter of 2019

Report: FS 02/CB
Equivalent LAK

No.	Details	Amount
		This Quarter
	a. Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	<u>65.382.746.952,88</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	22.195.715.328,24
	1.2 Interest Income and equivalent to Interest Income from customer	43.187.031.624,64
	1.3 Interest income from security/bond with selling contract	-
	1.4 Interest income from investment in security	-
	1.5 Other interest income	-
2	- Interest expense and equivalent to Interest expense	<u>(22.730.636.810,98)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(21.724.886.351,01)
	2.2 Interest expense and equivalent to Interest expense to customer	(1.005.750.459,97)
	2.3 Interest expense from security/bond with selling contract	-
	2.4 Interest expense from investment in security	-
3	Gain or Loss on Trading Gold and other precious metals	-
	I. Variance from Interest Income - Interest Expense (1+2+3)	<u>42.652.110.141,90</u>
4	+ Income from leasing	-
5	- Expense from Leasing	-
6	+ Income from rent	-
7	- Expense from rent	-
8	+ Income from capital injection and share buyer	-
9	+ Commission received	1.204.298.261,03
10	- Commission paid	(80.365.753,84)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	3.330.585.965,19
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	<u>47.106.628.614,28</u>
15	+ Other income	41.643.635.909,85
16	- Operating cost	(15.473.211.836,18)
	16.1 Staff cost	(9.606.077.022,84)
	16.2 Other operation cost	(5.867.134.813,34)
17	Depreciation for tangible and non-tangible fixed asset	(3.570.845.898,30)
18	- Others expense	(49.218.458.195,62)
19	+/- Variance between provision charge and recovery back off-balance sheet	(24.796.845.184,36)
	19.1 Provision charge and accrued expense	(85.353.351.435,94)
	19.2 Write back and Bad debt recover	60.556.506.251,58

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(51.415.725.204,61)
	IV. Profit / (Loss) before special income/expense (II - III)	(4.309.096.590,33)
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	(4.309.096.590,33)
23	Tax Expense	-
	VI. Net Profit / (Loss)	(8.375.739.677,33)

Chief Executive Officer



Ling Chii Hian