

Balance Sheet (Unaudited)

3rd Quarter of 2019

Report: FS.01/CB

Equivalent LAK

No.	Asset	Amount
		This Quarter
I	<b>Cash and deposit at BOL</b>	<b><u>500.146.012.049,65</u></b>
	1. Cash and cash equivalent	11.815.649.824,76
	2. Current/Saving deposit	45.114.080.083,07
	3. Fixed deposit	443.216.282.141,82
II	<b>Account receivable from other bank</b>	<b><u>3.953.984.948,42</u></b>
	1. Current/Saving deposit	3.953.984.948,42
	2. Fixed deposit	-
	3. Loan and advance	-
III	<b>Security/investment with selling contract</b>	<b>-</b>
IV	<b>Net investment in security</b>	<b>-</b>
	1. Bond/Security for trading	-
	2. Bond/Security for selling	-
	3. Bond/Security for Investment	-
V	<b>Net Loan and advance to customer</b>	<b><u>421.266.496.064,68</u></b>
VI	<b>Investment in subsidiaries, Joint venture and Holding Security</b>	<b>-</b>
VII	<b>Leasing and Financing</b>	<b>-</b>
VIII	<b>Net fixed asset</b>	<b><u>13.494.766.630,82</u></b>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	13.494.766.630,82
IX	<b>Un-paid register capital</b>	<b>-</b>
X	<b>Other assets</b>	<b><u>14.035.809.472,66</u></b>
	1. Interest and other account receivable	9.988.150.628,56
	2. Interbank account	-
	3. Others	4.047.658.844,10
	<b>Total Asset</b>	<b><u>952.897.069.166</u></b>

Chief Executive Officer



Ling Chii Hian

Balance Sheet (Unaudited)

3rd Quarter of 2019

Report: FS.01/CB

Equivalent LAK

No.	Liability	Amount
		This Quarter
<b>I</b>	<b>Account payable to other bank and financial institution</b>	<b><u>594.681.355.007,90</u></b>
	1. Non interest deposit	779.125,00
	2. Fixed deposit	566.300.000.000,00
	3. Loan	28.352.336.086,90
	4. Other account payable to other bank and financial institution	28.239.796,00
<b>II</b>	<b>Account payable to customer</b>	<b><u>35.534.704.083,87</u></b>
	1. Current/Saving deposit	16.896.053.593,26
	2. Fixed deposit	18.638.650.490,61
	3. Other account payable to customer	-
<b>III</b>	<b>Security with Selling contract</b>	-
<b>IV</b>	<b>Account payable from selling security and investment</b>	-
<b>V</b>	<b>Other liability</b>	<b><u>14.775.223.105,71</u></b>
	1. Accrued interest and expenses	7.507.297.972,96
	2. Interbank account	-
	3. Others	7.267.925.132,75
	<b>Total Liability</b>	<b><u>644.991.282.197,48</u></b>
<b>VI</b>	<b>Capital and Shareholder's Fund</b>	<b><u>307.905.786.968,75</u></b>
	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	2.567.683.476,80
	8. Retained profit / (Loss)	15.912.224.097,66
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(13.788.135.207,77)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>952.897.069.166</b>

Chief Executive Officer



Ling Chii Hian ຫລວງ

Profit and Loss Statement (Unaudited)  
3rd Quarter of 2019

Report: FS 02/CB  
Equivalent LAK

No.	Details	Amount
		This Quarter
	<b>a. Income and expense for banking business</b>	
1	<b>+ Interest Income and equivalent to Interest Income</b>	<b><u>48.757.425.844,13</u></b>
	1.1 Interest Income and equivalent to Interest Income from other bank	15.946.795.449,12
	1.2 Interest Income and equivalent to Interest Income from customer	32.810.630.395,01
	1.3 Interest income from security/bond with selling contract	-
	1.4 Interest income from investment in security	-
	1.5 Other interest income	-
2	<b>- Interest expense and equivalent to Interest expense</b>	<b><u>(16.732.938.360,69)</u></b>
	2.1 Interest expense and equivalent to Interest expense to other bank	(15.992.590.521,12)
	2.2 Interest expense and equivalent to Interest expense to customer	(740.347.839,57)
	2.3 Interest expense from security/bond with selling contract	-
	2.4 Interest expense from investment in security	-
3	<b>Gain or Loss on Trading Gold and other precious metals</b>	<b>-</b>
	<b>I. Variance from Interest Income - Interest Expense (1+2+3)</b>	<b><u>32.024.487.483,44</u></b>
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	913.968.296,65
10	- Commission paid	(57.560.608,38)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	2.680.212.763,15
14	+/- Gain/Loss selling/buying from conditional instrument	-
	<b>II. Net Income from banking business (I + 4+...14)</b>	<b><u>35.561.107.934,86</u></b>
15	+ Other income	33.038.674.317,23
16	- Operating cost	(14.429.969.239,78)
	16.1 Staff cost	(9.260.332.292,98)
	16.2 Other operation cost	(5.169.636.946,80)
17	Depreciation for tangible and non-tangible fixed asset	(2.817.202.909,52)
18	- Others expense	(37.606.119.514,21)
19	+/- Variance between provision charge and recovery back off-balance sheet	(24.960.523.022,36)
	19.1 Provision charge and accrued expense	(56.810.149.558,21)
	19.2 Write back and Bad debt recover	31.849.626.535,85

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(46.775.140.368,64)
	IV. Profit / (Loss) before special income/expense (II - III)	(11.214.032.433,78)
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	(11.214.032.433,78)
23	Tax Expense	-
	VI. Net Profit / (Loss)	(13.788.135.207,78)

Chief Executive Officer



Ling Chii Hian