

Balance Sheet (Unaudited)
4th Quarter of 2018

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>482,894,123,824.78</u>
	1. Cash and cash equivalent	11,935,233,588.13
	2. Current/Saving deposit	41,698,386,303.13
	3. Fixed deposit	429,260,503,933.52
II	Account receivable from other bank	<u>9,282,828,117.16</u>
	1. Current/Saving deposit	4,005,428,117.16
	2. Fixed deposit	5,277,400,000.00
	3. Loan and advance	-
III	Security/Investment with selling contract	-
IV	Net investment in security	-
	1. Bond/Security for trading	-
	2. Bond/Security for selling	-
	3. Bond/Security for Investment	-
V	Net Loan and advance to customer	<u>464,477,821,416.73</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>15,927,022,430.49</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	15,927,022,430.49
IX	Un-paid register capital	-
X	Other assets	<u>19,339,619,091.57</u>
	1. Interest and other account receivable	15,990,843,660.28
	2. Interbank account	-
	3. Others	3,348,775,431.29
	Total Asset	<u>991,921,414,880</u>

Chief Executive Officer


 Danny Ling Chii Hian

Balance Sheet (Unaudited)

4th Quarter of 2018

Report: FS.01/CB

Equivalent LAK

No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>611,395,523,340.10</u>
	1. Non interest deposit	819,125.00
	2. Fixed deposit	583,883,000,000.00
	3. Loan	27,463,709,609.50
	4. Other account payable to other bank and financial institution	47,994,605.60
II	Account payable to customer	<u>39,755,944,107.98</u>
	1. Current/Saving deposit	18,536,067,192.83
	2. Fixed deposit	21,219,876,915.15
	3. Other account payable to customer	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>19,189,602,192.91</u>
	1. Accrued interest and expenses	9,869,689,572.08
	2. Interbank account	-
	3. Others	9,319,912,620.83
	Total Liability	<u>670,341,069,640.99</u>
VI	Capital and Shareholder's Fund	<u>321,580,345,239.73</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	2,454,106,540.01
	8. Retained profit / (Loss)	9,913,938,225.84
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	5,998,285,871.82
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>991,921,414,880</u>

Chief Executive Officer

 Danny Ling Chhi Hian


Profit and Loss Statement (Unaudited)
4th Quarter of 2018

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>60,857,181,034.69</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	19,420,758,355.21
	1.2 Interest Income and equivalent to Interest Income from customer	41,436,422,679.48
	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>(20,944,047,262.21)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(19,903,506,903.90)
	2.2 Interest expense and equivalent to Interest expense to customer	(1,040,540,358.31)
	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>39,913,133,772.48</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	1,492,944,707.00
10	- Commission paid	(66,661,220.05)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1,187,184,330.98
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	42,526,601,590.41
15	+ Other income	19,432,185,899.89
16	- Operating cost	(16,073,470,434.48)
	16.1 Staff cost	(10,475,444,972.27)
	16.2 Other operation cost	(5,598,025,462.21)
17	Depreciation for tangible and non-tangible fixed asset	(4,636,502,236.53)
18	- Others expense	(25,477,220,053.40)
19	+/- Variance between provision charge and recovery back off-balance sheet	(6,452,112,491.58)
	19.1 Provision charge and accrued expense	(19,169,288,919.59)
	19.2 Write back and Bad debt recover	12,717,176,428.01

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(33,207,119,316.10)
	IV. Profit / (Loss) before special income/expense (II - III)	9,319,482,274.31
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	9,319,482,274.31
23	Tax Expense	-
	VI. Net Profit / (Loss)	5,998,285,871.82

Chief Executive Officer



Danny Ling Chi Hian