



Statement of Financial Position
3rd Quarter of 2021

Report: FS.01/CB
Equivalent LAK

No.	Assets	Amount
		This Quarter
I	Cash and deposit with other banks and financial institutions	<u>482.501.551.137,48</u>
	1. Cash and cash equivalent	16.609.607.343,29
	2. Deposit with other banks and financial institutions	465.891.943.794,19
II	Account receivable from other banks and financial institutions	<u>18.608.580.595,89</u>
III	Security/Investment with selling contract	-
IV	Net Investment in securities	-
	1. Bond/Securities for trading	-
	2. Bond/Securities for selling	-
	3. Bond/Securities for Investment	-
V	Net Loan and advance to customer	<u>335.143.918.316,42</u>
VI	Investment in subsidiaries, Joint venture and Holding Securities	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>20.733.349.381,70</u>
	1. Fixed asset purchase and work in processing	1.078.224.741,24
	2. Intangible fixed asset	1.513.688.236,06
	3. Tangible fixed asset	10.613.108.339,49
	4. Right of used asset (NBV)	7.528.328.064,91
IX	Un-paid register capital	-
X	Other assets	<u>16.051.197.498,67</u>
	1. Interest and other account receivable	9.805.051.658,49
	2. Interbank account	-
	3. Deferred tax assets	-
	4. Others	6.246.145.840,18
	Total Assets	873.038.596.930,16

Chief Executive Officer


Chong Seang Heng

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No.	Liability	Amount
		This Quarter
I	Account payable to other banks and financial institutions	<u>446.013.514.372,42</u>
	1. Deposit from other banks and financial institution	408.485.884.525,74
	2. Loan and Other account payable to other banks and financial institutions	37.527.629.846,68
II	Account payable to customers	<u>44.651.613.161,35</u>
	1. Deposit	44.651.597.017,35
	2. Other account payable to customer	16.144,00
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>18.052.164.442,35</u>
	1. Accrued interest and expenses	4.354.301.863,12
	2. Interbank account	-
	3. Deferred tax liability	-
	4. Others	13.697.862.579,23
	Total Liability	<u>508.717.291.976,12</u>
VI	Capital and Shareholder's Fund	<u>364.321.304.954,03</u>
	1. Register capital	380.900.025.000,00
	2. Share premium	-
	3. Legal reserve	2.130.187.655,06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. General provision	1.557.081.921,84
	8. Retained profit / (Loss)	(28.289.639.400,54)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	8.023.649.777,67
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>873.038.596.930,15</u>

Note: This report is preliminary information that has not been audited by an external audit firm

Chief Executive Officer



Chong Seang Heng

Statement of Comprehensive Income

3rd Quarter of 2021

Equivalent LAK

No.	Details	Amount
		This Quarter
	a. Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	40.583.429.054,64
	1.1 Interest Income and equivalent to Interest Income from other banks	16.807.272.660,36
	1.2 Interest Income and equivalent to Interest Income from customers	23.776.156.394,28
	1.3 Interest income from securities/bond with selling contract	-
	1.4 Interest income from investment in securities	-
	1.5 Other interest income	-
2	- Interest expense and equivalent to Interest expense	(13.064.860.705,48)
	2.1 Interest expense and equivalent to Interest expense to other banks	(11.715.046.528,92)
	2.2 Interest expense and equivalent to Interest expense to customers	(1.349.814.176,56)
	2.3 Interest expense from securities/bond with selling contract	-
	2.4 Interest expense from investment in securities	-
	2.5 Other interest expense and equivalent to interest expense	-
3	+/- Gain or Loss on Trading Gold and other precious metals	-
	I. Variance from Interest Income - Interest Expense (1+2+3)	27.518.568.349,16
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	552.631.578,32
10	- Commission paid	(48.482.389,54)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	(222.218.199,72)
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	27.800.499.338,22
	b. Other Income and operating expenses	
15	+ Other income	30.916.788.545,36
16	- General administrative expenses	(13.997.146.353,28)
	16.1 Personnel expenses	(9.044.890.724,40)
	16.2 Other administrative expenses	(4.952.255.628,88)
17	Depreciation for tangible and intangible fixed asset	(3.006.379.520,52)
18	- Other operating expenses	(33.524.036.078,26)
19	+/- Variance between provision charge and recovery back off-balance sheet	(166.076.153,85)
	19.1 Provision charge and accrued expense	(30.752.477.074,38)

	19.2 Write back and Bad debt recover	30.586.400.920,53
20	+/- Variance from fixed asset revaluation	-
	III. Net Other Income - Net Operating Expenses (15+...20)	(19.776.849.560,55)
	IV. Profit / (Loss) Before Tax (II - III)	8.023.649.777,67
21	Corporate income tax	-
22	Deferred tax	-
	V. Net Profit / (Loss)	8.023.649.777,67
	c. Other comprehensive income	-
23	Change in share premium revaluation	-
24	Gain / (Loss) from held for sale asset revaluation	-
25	Corporate income tax derives from comprehensive income	-

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Chief Executive Officer



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Chhong Seang Heng

