

Balance Sheet (Unaudited)

4<sup>th</sup> Quarter of 2020

Report: FS.01/CB

Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>471,154,975,667.87</u>
	1. Cash and cash equivalent	16,912,658,372.92
	2. Current/Saving deposit	68,598,969,381.14
	3. Fixed deposit	385,643,347,913.81
II	Account receivable from other bank	<u>10,119,965,832.81</u>
	1. Current/Saving deposit	10,119,965,832.81
	2. Fixed deposit	-
	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>341,004,081,564.74</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>20,854,675,626.73</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	20,854,675,626.73
IX	Un-paid register capital	-
X	Other assets	<u>24,483,365,720.64</u>
	1. Interest and other account receivable	15,774,499,767.90
	2. Interbank account	-
	3. Others	8,708,865,952.74
	<b>Total Asset</b>	<b>867,617,064,412</b>

Chief Executive Officer



Choong Seang Heng

No.	Liability	Amount
		This Quarter
<b>I</b>	<b>Account payable to other bank and financial institution</b>	<b><u>438,629,735,715.84</u></b>
	1. Non interest deposit	659,125.00
	2. Fixed deposit	410,685,132,308.74
	3. Loan	27,943,944,282.10
	4. Other account payable to other bank and financial institution	-
<b>II</b>	<b>Account payable to customer</b>	<b><u>46,806,041,766.72</u></b>
	1. Current/Saving deposit	17,353,570,907.67
	2. Fixed deposit	29,452,470,859.05
	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>26,075,334,317.33</u></b>
	1. Accrued interest and expenses	8,938,957,145.00
	2. Interbank account	-
	3. Others	17,136,377,172.33
	<b>Total Liability</b>	<b><u>511,511,111,799.89</u></b>
<b>VI</b>	<b>Capital and Shareholder's Fund</b>	<b><u>356,105,952,612.90</u></b>
	1. Register capital	380,900,025,000.00
	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	1,680,054,358.38
	8. Retained profit / (Loss)	5,072,741,162.07
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(33,260,882,509.61)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>867,617,064,412</b>

Chief Executive Officer



**Choong Seang Heng**

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>60,590,196,351.65</u></b>
	1.1 Interest Income and equivalent to Interest Income from other bank	22,197,914,102.01
	1.2 Interest Income and equivalent to Interest Income from customer	38,392,282,249.64
	1.3 Interest income from security/bond with selling contract	-
	1.4 Interest income from investment in security	-
	1.5 Other interest income	-
2	<b>- Interest expense and equivalent to Interest expense</b>	<b><u>(20,820,111,349.54)</u></b>
	2.1 Interest expense and equivalent to Interest expense to other bank	(19,111,117,732.86)
	2.2 Interest expense and equivalent to Interest expense to customer	(1,708,993,616.68)
	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>39,770,085,002.11</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	1,105,460,394.92
10	- Commission paid	(58,408,199.21)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1,362,787,660.19
14	+/- Gain/Loss selling/buying from conditional instrument	-
	<b>II. Net Income from banking business (I + 4+...14)</b>	<b>42,179,924,858.01</b>
15	+ Other income	42,438,752,343.34
16	- Operating cost	(18,358,659,112.96)
	16.1 Staff cost	(12,836,459,423.30)
	16.2 Other operation cost	(5,522,199,689.66)
17	Depreciation for tangible and non-tangible fixed asset	(3,751,376,825.56)
18	- Others expense	(48,610,147,247.61)
19	+/- Variance between provision charge and recovery back off-balance sheet	(47,159,376,524.83)
	19.1 Provision charge and accrued expense	(94,150,851,285.77)
	19.2 Write back and Bad debt recover	46,991,474,760.94

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(75,440,807,367.62)
	IV. Profit / (Loss) before special income/expense (II - III)	(33,260,882,509.61)
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	(33,260,882,509.61)
23	Tax Expense	-
	VI. Net Profit / (Loss)	(33,260,882,509.61)

Chief-Executive Officer



Choong Seang Heng