



RHB Bank Lao Limited

Balance Sheet ( Unaudited )  
First Quarter of 2015

Report:FS.01/CB  
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	<b>Cash and deposit at BOL</b>	<b><u>198,939,665,494</u></b>
	1. Cash and cash equivalent	3,221,207,661
	2. Current/Saving deposit	20,699,746,019
	3. Fixed deposit	175,018,711,814
II	<b>Account receivable from other bank</b>	<b><u>4,510,253,826</u></b>
	1. Current/Saving deposit	2,007,353,826
	2. Fixed deposit	2,502,900,000
	3. Loan and advance	-
III	<b>Security/Investment with selling contract</b>	<b><u>-</u></b>
IV	<b>Net investment in security</b>	<b><u>-</u></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>123,820,065,812</u></b>
VI	<b>Investment in subsidiaries, Joint venture and Holding Security</b>	<b><u>-</u></b>
VII	<b>Leasing and Financing</b>	<b><u>-</u></b>
VIII	<b>Net fixed asset</b>	<b><u>20,665,832,365</u></b>
	1. Fixed asset in processing	-
	2. Non-tangible fixed asset	-
	3. Tangible fixed asset	20,665,832,365
IX	<b>Un-paid register capital</b>	<b><u>-</u></b>
X	<b>Other assets</b>	<b><u>3,943,007,595</u></b>
	1. Interest and other account receivable	372,997,628
	2. Interbank account	-
	3. Others	3,570,009,967
	<b>Total Asset</b>	<b>351,878,825,092</b>


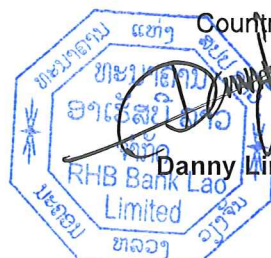


RHB Bank Lao Limited

Balance Sheet ( Unaudited )  
First Quarter of 2015

Report:FS.01/CB  
Equivalent LAK

No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	-
	1. Non interest deposit	-
	2. Fixed deposit	-
	3. Loan	-
	4. Other account payable to other bank and financial institution	-
II	Account payable to customer	<u>20,041,110,435</u>
	1. Current/Saving deposit	16,176,459,311
	2. Fixed deposit	3,864,651,124
	3. Other account payable to customer	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>36,974,401,395</u>
	1. Accrued interest and expenses	136,481,431
	2. Interbank account	36,833,874,231
	3. Others	4,045,733
	<b>Total Liability</b>	<u><b>57,015,511,830</b></u>
VI	Capital and Shareholder's Fund	<u>294,863,313,261</u>
	1. Register capital	301,500,000,000
	2. Share premium	-
	3. Legal reserve	-
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. Regulated reserve	619,099,514
	8. Retained profit / (Loss)	(7,272,643,474)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	16,857,221
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>351,878,825,092</b>

Country Head  
  
 Danny Ling Chii Hian  




RHB Bank Lao Limited


**Profit and Loss Statement ( Unaudited )**  
First Quarter of 2015

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>	<u>3,075,527,878</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	801,160,612
	1.2 Interest Income and equivalent to Interest Income from customer	2,274,367,266
	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>	<u>(786,497,984)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(720,824,218)
	2.2 Interest expense and equivalent to Interest expense to customer	(65,673,766)
	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>	<u>-</u>
	<b>I. Variance from Interest Income - Interest Expense (1+2+3)</b>	<u>2,289,029,894</u>
4	+ Income from leasing	-
5	- Expense from Leasing	-
6	+ Income from rent	-
7	- Expense from rent	-
8	+ Income from captial injection and share buyer	-
9	+ Commission received	459,172,090
10	- Commission paid	(16,831,802)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	321,959,457
14	+/- Gain/Loss selling/buying from conditional instrument	-
	<b>II. Net Income from banking business (I + 4+.. 14)</b>	<u>3,053,329,639</u>
15	+ Other income	11,998,987
16	- Operating cost	(1,956,702,671)
	16.1 Staff cost	(1,384,411,957)
	16.2 Other operation cost	(572,290,714)
17	Depreciation for tangible and non tangible fixed asset	(856,067,019)
18	- Others expense	(235,701,714)
19	+/- Variance between provision charge and recovery back off-balance sheet	-



	19.1 Provision charge and accrued expense	-
	19.2 Write back and Bad debt recover	-
20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+..20)	(3,036,472,417)
	IV. Profit / (Loss) before special income/expense (II - III)	16,857,221
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	16,857,221
23	Tax Expense	-
	VI. Net Profit / (Loss)	16,857,221

  
 Country Head  
 Danny Ling Chii Hian  
