

Balance Sheet (Unaudited)
1st Quarter of 2020

Report: FS.01/CB
Equivalent LAK

| No. | Asset | Amount |
|------|--|---------------------------|
| | | This Quarter |
| I | Cash and deposit at BOL | <u>488,168,154,605.49</u> |
| | 1. Cash and cash equivalent | 11,003,431,615.36 |
| | 2. Current/Saving deposit | 27,555,816,291.65 |
| | 3. Fixed deposit | 449,608,906,698.48 |
| II | Account receivable from other bank | <u>6,655,805,754.30</u> |
| | 1. Current/Saving deposit | 6,655,805,754.30 |
| | 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>420,299,642,639.21</u> |
| VI | Investment in subsidiaries, Joint venture and Holding Security | - |
| VII | Leasing and Financing | - |
| VIII | Net fixed asset | <u>14,498,886,984.50</u> |
| | 1. Fixed asset in processing | - |
| | 2. Non - tangible fixed asset | - |
| | 3. Tangible fixed asset | 14,498,886,984.50 |
| IX | Un-paid register capital | - |
| X | Other assets | <u>26,269,569,712.28</u> |
| | 1. Interest and other account receivable | 23,842,937,833.39 |
| | 2. Interbank account | - |
| | 3. Others | 2,426,631,878.89 |
| | Total Asset | 955,892,059,695 |

Chief Executive Officer



ທ່ານ ສິນທິພັນ ຈຳກັດ
 RHB Bank Lao Limited
 ສິນທິພັນ

Ling Chih Hian

| No. | Liability | Amount |
|-----|--|----------------------------------|
| | | This Quarter |
| I | Account payable to other bank and financial institution | <u>581,201,214,888.75</u> |
| | 1. Non interest deposit | 739,125.00 |
| | 2. Fixed deposit | 554,250,000,000.00 |
| | 3. Loan | 26,950,475,763.75 |
| | 4. Other account payable to other bank and financial institution | - |
| II | Account payable to customer | <u>39,299,177,005.89</u> |
| | 1. Current/Saving deposit | 15,057,375,666.17 |
| | 2. Fixed deposit | 24,241,801,339.72 |
| | 3. Other account payable to customer | - |
| III | Security with Selling contract | - |
| IV | Account payable from selling security and investment | - |
| V | Other liability | <u>22,413,060,501.35</u> |
| | 1. Accrued interest and expenses | 15,105,657,285.55 |
| | 2. Interbank account | - |
| | 3. Others | 7,307,403,215.80 |
| | Total Liability | <u>642,913,452,395.99</u> |
| VI | Capital and Shareholder's Fund | <u>312,978,607,299.78</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 | 1,765,426,479.58 |
| | 8. Retained profit / (Loss) | 7,536,484,420.33 |
| | 9. Profit pending confirmation (+/-) | - |
| | 10. Current year profit / (Loss) | 462,681,797.81 |
| | 11. Supporting fund and government allocated funds | - |
| | 12. Subordinated Debt | - |
| | Total liability and Shareholder's Fund | <u>955,892,059,695</u> |

Chief Executive Officer

Ling Chii Hian

Profit and Loss Statement (Unaudited)

Report: FS 02/CB

1st Quarter of 2020

Equivalent LAK

| No. | Details | Amount |
|-----|--|----------------------------------|
| | | This Quarter |
| | a. Income and expense for banking business | |
| 1 | + Interest Income and equivalent to Interest Income | <u>16,355,916,056.30</u> |
| | 1.1 Interest Income and equivalent to Interest Income from other bank | 6,120,229,412.75 |
| | 1.2 Interest Income and equivalent to Interest Income from customer | 10,235,686,643.55 |
| | 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>(5,824,636,922.60)</u> |
| | 2.1 Interest expense and equivalent to Interest expense to other bank | (5,536,124,759.00) |
| | 2.2 Interest expense and equivalent to Interest expense to customer | (288,512,163.60) |
| | 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>10,531,279,133.70</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 | 392,608,492.03 |
| 10 | - Commission paid | (20,711,098.25) |
| 11 | +/- Gain/Loss from Bond/Security for trading | - |
| 12 | +/- Gain/Loss from Bond/Security for selling | - |
| 13 | +/- Gain/Loss from foreign exchange | (1,445,690,579.33) |
| 14 | +/- Gain/Loss selling/buying from conditional instrument | - |
| | II. Net Income from banking business (I + 4+...14) | <u>9,457,485,948.15</u> |
| 15 | + Other income | 4,394,479,070.84 |
| 16 | - Operating cost | (4,842,626,504.64) |
| | 16.1 Staff cost | (3,357,543,550.27) |
| | 16.2 Other operation cost | (1,485,082,954.37) |
| 17 | Depreciation for tangible and non-tangible fixed asset | (770,570,722.04) |
| 18 | - Others expense | (6,098,784,251.64) |
| 19 | +/- Variance between provision charge and recovery back off-balance sheet | (933,272,436.86) |
| | 19.1 Provision charge and accrued expense | (7,994,701,160.21) |
| | 19.2 Write back and Bad debt recover | 7,061,428,723.35 |

| | | |
|----|--|--------------------|
| 20 | +/- Variance from fixed asset revaluation | - |
| | III. Net Income - Net Interest (15+...20) | (8,250,774,844.34) |
| | IV. Profit / (Loss) before special income/expense (II - III) | 1,206,711,103.81 |
| 21 | + Special Income | - |
| 22 | - Special Expense | - |
| | V. Gross Profit / (Loss) (IV + 21 + 22) | 1,206,711,103.81 |
| 23 | Tax Expense | - |
| | VI. Net Profit / (Loss) | 462,681,797.81 |

Chief Executive Officer



Ling Chii Hian