



RHB Bank Lao Limited

Balance Sheet ( Unaudited )  
Second Quarter of 2015

Report:FS.01/CB  
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>184,355,486,179</u>
	1. Cash and cash equivalent	5,693,515,747
	2. Current/Saving deposit	11,895,163,074
	3. Fixed deposit	166,766,807,358
II	Account receivable from other bank	<u>3,851,124,021</u>
	1. Current/Saving deposit	1,425,024,021
	2. Fixed deposit	2,426,100,000
	3. Loan and advance	-
III	Security/investment with selling contract	<u>-</u>
IV	Net investment in security	<u>-</u>
	1. Bond/Security for trading	-
	2. Bond/Security for selling	-
	3. Bond/Security for Investment	-
V	Net Loan and advance to customer	<u>142,287,799,481</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>19,972,802,769</u>
	1. Fixed asset in processing	-
	2. Non-tangible fixed asset	-
	3. Tangible fixed asset	19,972,802,769
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>4,066,964,299</u>
	1. Interest and other account receivable	493,414,043
	2. Interbank account	-
	3. Others	3,573,550,256
	<b>Total Asset</b>	<b>354,534,176,749</b>



RHB Bank Lao Limited

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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	22,813,426,702
	1. Current/Saving deposit	19,247,202,168
	2. Fixed deposit	3,566,224,534
	3. Other account payable to customer	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	37,000,034,741
	1. Accrued interest and expenses	170,607,279
	2. Interbank account	36,825,381,729
	3. Others	4,045,733
	<b>Total Liability</b>	<b>59,813,461,443</b>
VI	Capital and Shareholder's Fund	294,720,715,307
	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	715,476,315
	8. Retained profit / (Loss)	(7,272,643,474)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(222,117,534)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>354,534,176,749</b>

Country Head



Danny Ling Chii Hian



RHB Bank Lao Limited

Profit and Loss Statement ( Unaudited )  
Second 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>7,405,418,529</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	1,895,377,869
	1.2 Interest Income and equivalent to Interest Income from customer	5,510,040,660
	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>(1,953,268,662)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(1,803,682,741)
	2.2 Interest expense and equivalent to Interest expense to customer	(149,585,921)
	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>I. Variance from Interest Income - Interest Expense (1+2+3)</b>	<u>5,452,149,867</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	698,889,045
10	- Commission paid	(24,191,968)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	(179,982,053)
14	+/- Gain/Loss selling/buying from conditional instrument	-
	<b>II. Net Income from banking business (I + 4+... 14)</b>	<u>5,946,864,891</u>
15	+ Other income	44,327,791
16	- Operating cost	(3,996,133,591)
	16.1 Staff cost	(2,675,882,601)
	16.2 Other operation cost	(1,320,250,990)
17	Depreciation for tangible and non-tangible fixed asset	(1,835,174,243)
18	- Others expense	(382,002,383)
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)	(6,168,982,425)
	IV. Profit / (Loss) before special income/expense (II - III)	(222,117,534)
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	(222,117,534)
23	Tax Expense	-
	VI. Net Profit / (Loss)	(222,117,534)

Country Head



Danny Ding Chii Hian