

Balance Sheet (Unaudited)  
2nd Quarter of 2019

Report: FS.01/CB  
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	<b>Cash and deposit at BOL</b>	<b><u>482.890.643.556,10</u></b>
	1. Cash and cash equivalent	9.620.023.467,60
	2. Current/Saving deposit	38.830.550.691,45
	3. Fixed deposit	434.440.069.397,05
II	<b>Account receivable from other bank</b>	<b><u>3.269.810.943,30</u></b>
	1. Current/Saving deposit	3.269.810.943,30
	2. Fixed deposit	-
	3. Loan and advance	-
III	<b>Security/investment with selling contract</b>	<b>-</b>
IV	<b>Net investment in security</b>	<b>-</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>435.188.474.435,93</u></b>
VI	<b>Investment in subsidiaries, Joint venture and Holding Security</b>	<b>-</b>
VII	<b>Leasing and Financing</b>	<b>-</b>
VIII	<b>Net fixed asset</b>	<b><u>13.788.078.797,95</u></b>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	13.788.078.797,95
IX	<b>Un-paid register capital</b>	<b>-</b>
X	<b>Other assets</b>	<b><u>29.487.257.610,93</u></b>
	1. Interest and other account receivable	25.946.502.188,45
	2. Interbank account	-
	3. Others	3.540.755.422,48
	<b>Total Asset</b>	<b><u>964.624.265.344</u></b>

Chief Executive Officer  
  
  
 Danny Ling Chit Hian

Balance Sheet (Unaudited)  
2nd Quarter of 2019

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No.	Liability	Amount
		This Quarter
<b>I</b>	<b>Account payable to other bank and financial institution</b>	<b><u>593.056.471.122,15</u></b>
	1. Non interest deposit	779.125,00
	2. Fixed deposit	565.234.600.000,00
	3. Loan	27.821.091.997,15
	4. Other account payable to other bank and financial institution	-
<b>II</b>	<b>Account payable to customer</b>	<b><u>34.108.351.602,74</u></b>
	1. Current/Saving deposit	17.365.069.878,05
	2. Fixed deposit	16.743.281.724,69
	3. Other account payable to customer	-
<b>III</b>	<b>Security with Selling contract</b>	<b>-</b>
<b>IV</b>	<b>Account payable from selling security and investment</b>	<b>-</b>
<b>V</b>	<b>Other liability</b>	<b><u>24.728.081.906,48</u></b>
	1. Accrued interest and expenses	16.393.004.010,51
	2. Interbank account	-
	3. Others	8.335.077.895,97
	<b>Total Liability</b>	<b><u>651.892.904.631,37</u></b>
<b>VI</b>	<b>Capital and Shareholder's Fund</b>	<b><u>312.731.360.712,99</u></b>
	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	2.655.162.159,60
	8. Retained profit / (Loss)	15.912.224.097,66
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(9.050.040.146,33)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>964.624.265.344</b>

Chief Executive Officer




Danny Ling Chai Hian

Profit and Loss Statement (Unaudited)  
2nd Quarter of 2019

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>	<b><u>31.619.448.958,83</u></b>
	1.1 Interest Income and equivalent to Interest Income from other bank	9.712.318.452,92
	1.2 Interest Income and equivalent to Interest Income from customer	21.907.130.505,91
	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>(10.646.863.731,28)</u></b>
	2.1 Interest expense and equivalent to Interest expense to other bank	(10.147.497.271,23)
	2.2 Interest expense and equivalent to Interest expense to customer	(499.366.460,05)
	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>20.972.585.227,55</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	617.472.710,73
10	- Commission paid	(41.743.441,11)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1.814.374.629,91
14	+/- Gain/Loss selling/buying from conditional instrument	-
	<b>II. Net Income from banking business (I + 4+...14)</b>	<b><u>23.362.689.127,08</u></b>
15	+ Other income	8.379.932.259,33
16	- Operating cost	(9.580.925.106,35)
	16.1 Staff cost	(6.178.929.849,80)
	16.2 Other operation cost	(3.401.995.256,55)
17	Depreciation for tangible and non-tangible fixed asset	(2.407.186.147,54)
18	- Others expense	(11.121.707.320,14)
19	+/- Variance between provision charge and recovery back off-balance sheet	(16.174.222.965,73)
	19.1 Provision charge and accrued expense	(34.025.766.693,37)
	19.2 Write back and Bad debt recover	17.851.543.727,64

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(30.904.109.280,43)
	IV. Profit / (Loss) before special income/expense (II - III)	(7.541.420.153,35)
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	(7.541.420.153,35)
23	Tax Expense	-
	VI. Net Profit / (Loss)	(9.050.040.146,35)

Chief Executive Officer




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 ຈຳກັດ  
 RHB Bank Lao  
 Limited  
 ຫລວງ  
 ວຽງຈັນ

Danny Ling Chii Hian