

Balance Sheet (Unaudited)
2nd Quarter of 2020

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>493,212,499,259.81</u>
	1. Cash and cash equivalent	13,162,041,588.64
	2. Current/Saving deposit	77,907,087,821.64
	3. Fixed deposit	402,143,369,849.53
II	Account receivable from other bank	<u>2,767,656,713.07</u>
	1. Current/Saving deposit	2,767,656,713.07
	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>406,060,243,866.05</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>13,730,339,876.60</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	13,730,339,876.60
IX	Un-paid register capital	-
X	Other assets	<u>36,583,685,297.69</u>
	1. Interest and other account receivable	31,541,754,774.96
	2. Interbank account	-
	3. Others	5,041,930,522.73
	Total Asset	952,354,425,013

Chief Executive Officer



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ອາຣີສບີ ລາວ
ຈຳກັດ
RHB Bank Lao
Limited
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Ling Chit Hian

No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>485,350,975,672.74</u>
	1. Non interest deposit	699,125.00
	2. Fixed deposit	458,115,952,635.89
	3. Loan	27,234,323,911.85
	4. Other account payable to other bank and financial institution	-
II	Account payable to customer	<u>50,649,852,974.15</u>
	1. Current/Saving deposit	21,870,744,729.42
	2. Fixed deposit	28,779,108,244.73
	3. Other account payable to customer	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>29,725,707,512.36</u>
	1. Accrued interest and expenses	18,802,623,762.93
	2. Interbank account	-
	3. Others	10,923,083,749.43
	Total Liability	<u>565,726,536,159.25</u>
VI	Capital and Shareholder's Fund	<u>386,627,888,853.98</u>
	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	1,787,239,405.97
	8. Retained profit / (Loss)	5,072,741,162.07
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(2,846,131,316.12)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>952,354,425,013</u>

Chief Executive Officer

Ling Chi Hian

Profit and Loss Statement (Unaudited)

Report: FS 02/CB

2nd 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>31,293,932,819.72</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	11,370,212,674.38
	1.2 Interest Income and equivalent to Interest Income from customer	19,923,720,145.34
	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>(10,922,529,850.51)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(10,328,089,385.46)
	2.2 Interest expense and equivalent to Interest expense to customer	(594,440,465.05)
	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>20,371,402,969.21</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	677,219,844.46
10	- Commission paid	(35,096,682.11)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1,442,107,006.40
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	<u>22,455,633,137.96</u>
15	+ Other income	9,271,821,160.87
16	- Operating cost	(9,643,974,747.13)
	16.1 Staff cost	(6,675,796,413.02)
	16.2 Other operation cost	(2,968,178,334.11)
17	Depreciation for tangible and non-tangible fixed asset	(1,575,818,604.04)
18	- Others expense	(12,529,398,676.48)
19	+/- Variance between provision charge and recovery back off-balance sheet	(10,824,393,587.30)
	19.1 Provision charge and accrued expense	(22,664,733,936.96)
	19.2 Write back and Bad debt recover	11,840,340,349.66

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(25,301,764,454.08)
	IV. Profit / (Loss) before special income/expense (II - III)	(2,846,131,316.12)
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	(2,846,131,316.12)
23	Tax Expense	-
	VI. Net Profit / (Loss)	(2,846,131,316.12)

Chief Executive Officer

Ling Chii Hian