



RHB Bank Lao Limited

Balance Sheet (Unaudited)
Third Quarter of 2015

Report:FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>141,992,960,699</u>
	1. Cash and cash equivalent	6,507,664,550
	2. Current/Saving deposit	17,453,915,799
	3. Fixed deposit	118,031,380,350
II	Account receivable from other bank	<u>24,900,680,180</u>
	1. Current/Saving deposit	2,628,680,180
	2. Fixed deposit	22,272,000,000
	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>161,717,112,042</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>19,077,173,273</u>
	1. Fixed asset in processing	-
	2. Non-tangible fixed asset	-
	3. Tangible fixed asset	19,077,173,273
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>4,233,391,586</u>
	1. Interest and other account receivable	599,919,109
	2. Interbank account	-
	3. Others	3,633,472,477
	Total Asset	351,921,317,780



RHB Bank Lao Limited

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No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>9,000,000</u>
	1. Non interest deposit	-
	2. Fixed deposit	-
	3. Loan	-
	4. Other account payable to other bank and financial institution	9,000,000
II	Account payable to customer	<u>19,620,299,310</u>
	1. Current/Saving deposit	15,456,555,682
	2. Fixed deposit	4,163,743,628
	3. Other account payable to customer	-
III	Security with Selling contract	<u>-</u>
IV	Account payable from selling security and investment	<u>-</u>
V	Other liability	<u>37,211,496,950</u>
	1. Accrued interest and expenses	62,832,626
	2. Interbank account	37,084,907,787
	3. Others	63,756,537
	Total Liability	<u>56,840,796,260</u>
VI	Capital and Shareholder's Fund	<u>295,080,521,520</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	826,487,512
	8. Retained profit / (Loss)	(7,272,643,474)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	26,677,482
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	351,921,317,780

Country Head

 Danny Ling Chii Hian




RHB Bank Lao Limited

Profit and Loss Statement (Unaudited)

Third Quarter of 2015

Report: FS 02/CB

Equivalent LAK

No.	Details	Amount
		This Quarter
	a. Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	<u>12,288,841,973</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	3,114,748,228
	1.2 Interest Income and equivalent to Interest Income from customer	9,174,093,745
	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>(3,188,141,713)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(2,965,071,125)
	2.2 Interest expense and equivalent to Interest expense to customer	(223,070,588)
	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	<u>-</u>
	I. Variance from Interest Income - Interest Expense (1+2+3)	<u>9,100,700,260</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	962,824,746
10	- Commission paid	(31,808,357)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	(940,089,786)
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+... 14)	<u>9,091,626,863</u>
15	+ Other income	142,152,987
16	- Operating cost	(5,850,480,520)
	16.1 Staff cost	(3,978,700,305)
	16.2 Other operation cost	(1,871,780,215)
17	Depreciation for tangible and non-tangible fixed asset	(2,745,476,090)
18	- Others expense	(611,145,758)
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)	(9,064,949,380)
	IV. Profit / (Loss) before special income/expense (II - III)	26,677,482
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	26,677,482
23	Tax Expense	-
	VI. Net Profit / (Loss)	26,677,482



Country Head

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