


Balance Sheet (Unaudited)
3rd Quarter of 2018

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>490,377,218,848.05</u>
	1. Cash and cash equivalent	11,914,521,750.58
	2. Current/Saving deposit	51,714,783,659.86
	3. Fixed deposit	426,747,913,437.61
II	Account receivable from other bank	<u>7,479,705,079.40</u>
	1. Current/Saving deposit	2,225,905,079.40
	2. Fixed deposit	5,253,800,000.00
	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>456,541,296,407.97</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>16,876,757,248.67</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	16,876,757,248.67
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>13,542,516,549.15</u>
	1. Interest and other account receivable	10,127,154,929.24
	2. Interbank account	-
	3. Others	3,415,361,619.91
	Total Asset	<u>984,817,494,133</u>



 Country Head
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 RHB Bank Lao Limited
 Danny Ling Chit Hian

Balance Sheet (Unaudited)
3rd Quarter of 2018

Report: FS.01/CB
Equivalent LAK

No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>611,178,000,323.10</u>
	1. Non interest deposit	859,125.00
	2. Fixed deposit	583,374,700,000.00
	3. Loan	27,293,067,568.55
	4. Other account payable to other bank and financial institution	509,373,629.55
II	Account payable to customer	<u>38,206,557,038.96</u>
	1. Current/Saving deposit	17,806,631,468.47
	2. Fixed deposit	20,399,792,954.83
	3. Other account payable to customer	132,615.66
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>14,431,108,649.07</u>
	1. Accrued interest and expenses	6,150,690,599.95
	2. Interbank account	-
	3. Others	8,280,418,049.12
	Total Liability	<u>663,815,666,011.13</u>
VI	Capital and Shareholder's Fund	<u>321,001,828,122.11</u>
	1. Register capital	301,500,000,000.00
	2. Share premium	-
	3. Legal reserve	1,114,186,015.06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. Regulated reserve	2,571,884,396.95
	8. Retained profit / (Loss)	10,513,766,812.84
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	5,301,990,897.26
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>984,817,494,133</u>

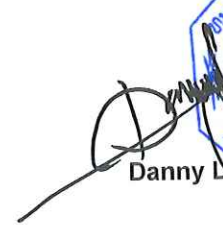

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 ຈຳກັດ
 RHB Bank Lao
 Limited
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Profit and Loss Statement (Unaudited)
3rd Quarter of 2018

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>44,769,044,163.92</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	14,458,609,079.96
	1.2 Interest Income and equivalent to Interest Income from customer	30,310,435,083.96
	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>(15,587,180,079.93)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(14,821,682,326.07)
	2.2 Interest expense and equivalent to Interest expense to customer	(765,497,753.86)
	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>29,181,864,083.99</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	1,209,907,719.08
10	- Commission paid	(50,648,508.86)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1,006,681,983.68
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	<u>31,347,805,277.89</u>
15	+ Other income	11,815,630,320.36
16	- Operating cost	(13,261,852,414.77)
	16.1 Staff cost	(8,404,161,704.74)
	16.2 Other operation cost	(4,857,690,710.03)
17	Depreciation for tangible and non-tangible fixed asset	(3,444,124,596.46)
18	- Others expense	(16,234,153,147.91)
19	+/- Variance between provision charge and recovery back off-balance sheet	(3,098,281,378.52)
	19.1 Provision charge and accrued expense	(27,861,696,227.31)
	19.2 Write back and Bad debt recover	24,763,414,848.79

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(24,222,781,217.30)
	IV. Profit / (Loss) before special income/expense (II - III)	7,125,024,060.59
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	7,125,024,060.59
23	Tax Expense	-
	VI. Net Profit / (Loss)	5,301,990,897.26

Country Head


 Danny Ling Chui Hian