



RHB Bank Lao Limited

Balance Sheet (Unaudited)

Report:FS.01/CB

Fourth Quarter of 2015

Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>141,825,500,591</u>
	1. Cash and cash equivalent	7,964,755,825
	2. Current/Saving deposit	23,470,503,187
	3. Fixed deposit	110,390,241,579
II	Account receivable from other bank	<u>23,743,546,574</u>
	1. Current/Saving deposit	534,096,574
	2. Fixed deposit	23,209,450,000
	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>194,347,441,243</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>18,508,463,196</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	18,508,463,196
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>3,754,969,631</u>
	1. Interest and other account receivable	828,148,612
	2. Interbank account	-
	3. Others	2,926,821,019
	Total Asset	382,179,921,235



RHB Bank Lao Limited

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No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>12,222,000,000</u>
	1. Non interest deposit	-
	2. Fixed deposit	12,222,000,000
	3. Loan	-
	4. Other account payable to other bank and financial institution	-
II	Account payable to customer	<u>35,567,301,173</u>
	1. Current/Saving deposit	21,195,451,865
	2. Fixed deposit	14,371,649,372
	3. Other account payable to customer	199,936
III	Security with Selling contract	<u>-</u>
IV	Account payable from selling security and investment	<u>-</u>
V	Other liability	<u>38,419,784,074</u>
	1. Accrued interest and expenses	1,321,217,020
	2. Interbank account	37,098,567,054
	3. Others	-
	Total Liability	<u>86,209,085,247</u>
VI	Capital and Shareholder's Fund	<u>295,970,835,988</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	995,420,074
	8. Retained profit / (Loss)	(7,272,643,474)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	748,059,388
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>382,179,921,235</u>



Country Head

Danny Ling Chii Hian



RHB Bank Lao Limited

Profit and Loss Statement (Unaudited)
Fourth 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>18,255,522,908</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	4,793,373,381
	1.2 Interest Income and equivalent to Interest Income from customer	13,462,149,527
	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>(4,950,156,667)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(4,578,681,759)
	2.2 Interest expense and equivalent to Interest expense to customer	(371,474,908)
	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>13,305,366,241</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	1,606,604,306
10	- Commission paid	(36,983,925)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	(896,214,016)
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+... 14)	<u>13,978,772,606</u>
15	+ Other income	3,415,321,116
16	- Operating cost	(8,915,086,313)
	16.1 Staff cost	(5,227,372,516)
	16.2 Other operation cost	(3,687,713,797)
17	Depreciation for tangible and non-tangible fixed asset	(3,658,793,667)
18	- Others expense	(4,072,154,353)
19	+/- Variance between provision charge and recovery back off-balance sheet	-
	19.1 Provision charge and accrued expense	(1,834,498,841)
	19.2 Write back and Bad debt recover	1,834,498,841



20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(13,230,713,218)
	IV. Profit / (Loss) before special income/expense (II - III)	748,059,388
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	748,059,388
23	Tax Expense	-
	VI. Net Profit / (Loss)	748,059,388



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