



RHB Bank Lao Limited

Balance Sheet (Unaudited)
First Quarter of 2016

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>81,718,391,405</u>
	1. Cash and cash equivalent	6,528,674,369
	2. Current/Saving deposit	15,250,579,189
	3. Fixed deposit	59,939,137,847
II	Account receivable from other bank	<u>46,283,875,142</u>
	1. Current/Saving deposit	513,825,142
	2. Fixed deposit	45,770,050,000
	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>252,268,788,303</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>17,729,046,482</u>
	1. Fixed asset in processing	99,282,857
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	17,629,763,625
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>5,988,374,944</u>
	1. Interest and other account receivable	1,159,335,337
	2. Interbank account	-
	3. Others	4,829,039,607
	Total Asset	403,988,476,276



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No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>32,427,517,548</u>
	1. Non interest deposit	-
	2. Fixed deposit	32,178,500,000
	3. Loan	-
	4. Other account payable to other bank and financial institution	249,017,548
II	Account payable to customer	<u>34,552,194,888</u>
	1. Current/Saving deposit	21,630,157,487
	2. Fixed deposit	12,922,037,401
	3. Other account payable to customer	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>37,335,401,752</u>
	1. Accrued interest and expenses	1,301,419,537
	2. Interbank account	35,242,520,671
	3. Others	791,461,544
	Total Liability	<u>104,315,114,188</u>
VI	Capital and Shareholder's Fund	<u>299,673,362,088</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	1,504,825,487
	8. Retained profit / (Loss)	(6,524,584,086)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	3,193,120,687
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>403,988,476,276</u>


 Country Head
 Danny Ling Chii Hian



RHB Bank Lao Limited

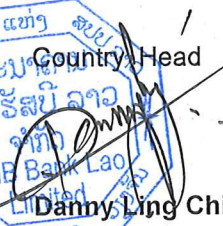
Profit and Loss Statement (Unaudited)
First Quarter of 2016

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>7,382,156,352</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	2,352,749,944
	1.2 Interest Income and equivalent to Interest Income from customer	5,029,406,408
	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>(2,406,477,457)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(2,228,623,977)
	2.2 Interest expense and equivalent to Interest expense to customer	(177,853,480)
	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>4,975,678,895</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	671,180,535
10	- Commission paid	(15,192,276)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1,963,008,258
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+.. 14)	<u>7,594,675,412</u>
15	+ Other income	827,213,244
16	- Operating cost	(2,819,102,347)
	16.1 Staff cost	(1,795,536,066)
	16.2 Other operation cost	(1,023,566,281)
17	Depreciation for tangible and non tangible fixed asset	(895,246,714)
18	- Others expense	(1,382,901,191)
19	+/- Variance between provision charge and recovery back off-balance sheet	(131,517,715)
	19.1 Provision charge and accrued expense	(296,603,940)
	19.2 Write back and Bad debt recover	165,086,225



20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+..20)	(4,401,554,725)
	IV. Profit / (Loss) before special income/expense (II - III)	3,193,120,687
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	3,193,120,687
23	Tax Expense	-
	VI. Net Profit / (Loss)	3,193,120,687


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