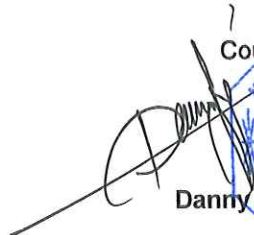



Balance Sheet (Unaudited)
Second Quarter of 2016

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>62,013,045,788</u>
	1. Cash and cash equivalent	5,198,384,276
	2. Current/Saving deposit	54,521,801,966
	3. Fixed deposit	2,292,859,546
II	Account receivable from other bank	<u>52,573,809,162</u>
	1. Current/Saving deposit	661,309,162
	2. Fixed deposit	51,912,500,000
	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>271,165,870,784</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>16,846,843,837</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	16,846,843,837
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>8,259,701,924</u>
	1. Interest and other account receivable	1,552,533,639
	2. Interbank account	-
	3. Others	6,707,168,285
	Total Asset	<u>410,859,271,495</u>

Country Head

 Danny Ling Chi Hian


Balance Sheet (Unaudited)
Second Quarter of 2016

Report: FS.01/CB
Equivalent LAK

No.	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>51,331,499,635</u>
	1. Non interest deposit	-
	2. Fixed deposit	51,217,685,746
	3. Loan	-
	4. Other account payable to other bank and financial institution	113,813,889
II	Account payable to customer	<u>29,795,534,382</u>
	1. Current/Saving deposit	20,963,118,525
	2. Fixed deposit	8,832,415,857
	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>28,432,467,646</u>
	1. Accrued interest and expenses	1,131,432,704
	2. Interbank account	26,063,157,009
	3. Others	1,237,877,933
	Total Liability	<u>109,559,501,663</u>
VI	Capital and Shareholder's Fund	<u>301,299,769,833</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	1,627,492,675
	8. Retained profit / (Loss)	(6,524,584,086)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	4,696,861,244
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>410,859,271,495</u>

Country Head

Danny Ling Chir Hian
 RHB Bank Lao Limited
 ຫລວງ

Profit and Loss Statement (Unaudited)

Report: FS 02/CB

Second Quarter of 2016

Equivalent LAK

No.	Details	Amount
		This Quarter
	a. Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	<u>15,538,806,924</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	4,763,471,917
	1.2 Interest Income and equivalent to Interest Income from customer	10,775,335,007
	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>(4,862,128,428)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(4,527,474,551)
	2.2 Interest expense and equivalent to Interest expense to customer	(334,653,877)
	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>10,676,678,496</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	951,852,472
10	- Commission paid	(35,892,312)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1,800,902,686
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	<u>13,393,541,342</u>
15	+ Other income	1,881,297,243
16	- Operating cost	(5,738,335,346)
	16.1 Staff cost	(3,716,324,024)
	16.2 Other operation cost	(2,022,011,322)
17	Depreciation for tangible and non-tangible fixed asset	(1,834,300,969)
18	- Others expense	(2,676,540,735)
19	+/- Variance between provision charge and recovery back off-balance sheet	(328,800,290)
	19.1 Provision charge and accrued expense	(891,127,488)
	19.2 Write back and Bad debt recover	562,327,198

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(8,696,680,098)
	IV. Profit / (Loss) before special income/expense (II - III)	4,696,861,244
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	4,696,861,244
23	Tax Expense	-
	VI. Net Profit / (Loss)	4,696,861,244


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 Danny Ling Chii Hian