



RHB Bank Lao Limited

Balance Sheet (Unaudited)
For Year 2016 (Before Zerorize)

Report:FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Year
I	Cash and deposit at BOL	<u>460,873,493,857</u>
	1. Cash and cash equivalent	12,216,763,662
	2. Current/Saving deposit	35,403,834,949
	3. Fixed deposit	413,252,895,246
II	Account receivable from other bank	<u>58,312,144,015</u>
	1. Current/Saving deposit	1,355,044,015
	2. Fixed deposit	56,957,100,000
	3. Loan and advance	-
III	Security/Investment with selling contract	-
IV	Net investment in security	-
	1. Bond/Security for trading	-
	2. Bond/Security for selling	-
	3. Bond/Security for Investment	-
V	Net Loan and advance to customer	<u>331,155,841,173</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>18,558,497,213</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	18,558,497,213
IX	Un-paid register capital	-
X	Other assets	<u>15,029,500,087</u>
	1. Interest and other account receivable	11,579,667,816
	2. Interbank account	-
	3. Others	3,449,832,271
	Total Asset	883,929,476,345



RHB Bank Lao Limited

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For Year 2016 (Before Zerorize)

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No.	Liability	Amount
		This Year
I	Account payable to other bank and financial institution	<u>524,687,002,809</u>
	1. Non interest deposit	979,125
	2. Fixed deposit	484,799,940,000
	3. Loan	26,359,365,835
	4. Other account payable to other bank and financial institution	13,526,717,849
II	Account payable to customer	<u>42,983,115,582</u>
	1. Current/Saving deposit	22,513,636,446
	2. Fixed deposit	20,469,479,136
	3. Other account payable to customer	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>10,926,650,819</u>
	1. Accrued interest and expenses	9,919,597,242
	2. Interbank account	-
	3. Others	1,007,053,577
	Total Liability	<u>578,596,769,210</u>
VI	Capital and Shareholder's Fund	<u>305,332,707,136</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	1,929,298,415
	8. Retained profit / (Loss)	(6,524,584,086)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	8,427,992,807
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	883,929,476,345

Country Head


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 RHB Bank Lao Limited
 Danny Ling Chi Hian



RHB Bank Lao Limited

Profit and Loss Statement (Unaudited)
For Year 2016 (Before Zerorize)

Report: FS 02/CB
Equivalent LAK

No.	Details	Amount
		This Year
	a. Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	<u>34,331,130,133</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	10,764,913,134
	1.2 Interest Income and equivalent to Interest Income from customer	23,566,216,999
	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>(8,564,321,182)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(7,801,823,228)
	2.2 Interest expense and equivalent to Interest expense to customer	(762,497,954)
	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>25,766,808,951</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	2,001,756,742
10	- Commission paid	(71,047,563)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	2,041,634,019
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+... 14)	<u>29,739,152,149</u>
15	+ Other income	3,658,757,414
16	- Operating cost	(12,909,732,017)
	16.1 Staff cost	(8,617,206,759)
	16.2 Other operation cost	(4,292,525,258)
17	Depreciation for tangible and non-tangible fixed asset	(3,850,973,311)
18	- Others expense	(5,268,020,845)
19	+/- Variance between provision charge and recovery back off-balance sheet	(2,340,114,144)
	19.1 Provision charge and accrued expense	(3,569,141,621)
	19.2 Write back and Bad debt recover	1,229,027,477



20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(20,710,082,903)
	IV. Profit / (Loss) before special income/expense (II - III)	9,029,069,246
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	9,029,069,246
23	Tax Expense	(601,076,438)
	VI. Net Profit / (Loss)	8,427,992,808

Country Head



Danny Ling Chii Hian