


Balance Sheet (Unaudited)
Third Quarter of 2016

Report: FS.01/CB
Equivalent LAK

| No. | Asset | Amount |
|-------------|---|---------------------------------|
| | | This Quarter |
| I | Cash and deposit at BOL | <u>468,239,534,472</u> |
| | 1. Cash and cash equivalent | 9,111,341,732 |
| | 2. Current/Saving deposit | 52,009,492,031 |
| | 3. Fixed deposit | 407,118,700,709 |
| II | Account receivable from other bank | <u>71,600,470,388</u> |
| | 1. Current/Saving deposit | 639,070,388 |
| | 2. Fixed deposit | 70,961,400,000 |
| | 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>294,065,097,606</u> |
| VI | Investment in subsidiaries, Joint venture and Holding Security | <u>-</u> |
| VII | Leasing and Financing | <u>-</u> |
| VIII | Net fixed asset | <u>19,438,977,581</u> |
| | 1. Fixed asset in processing | - |
| | 2. Non - tangible fixed asset | - |
| | 3. Tangible fixed asset | 19,438,977,581 |
| IX | Un-paid register capital | <u>-</u> |
| X | Other assets | <u>1,215,677,878,706</u> |
| | 1. Interest and other account receivable | 6,328,681,459 |
| | 2. Interbank account | 18,969,742,486 |
| | 3. Others | 1,190,379,454,761 |
| | Total Asset | <u>2,069,021,958,752</u> |

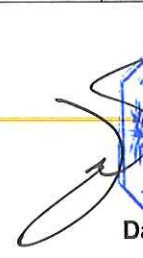



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 ຈຳກັດ
 RHB Bank Lao
 Danny Ling Chui Hian
 ຫລວງ

Balance Sheet (Unaudited)
Third Quarter of 2016

Report: FS.01/CB
Equivalent LAK

| No. | Liability | Amount |
|------------|--|---------------------------------|
| | | This Quarter |
| I | Account payable to other bank and financial institution | <u>487,375,970,685</u> |
| | 1. Non interest deposit | - |
| | 2. Fixed deposit | 479,590,560,000 |
| | 3. Loan | - |
| | 4. Other account payable to other bank and financial institution | 7,785,410,685 |
| II | Account payable to customer | <u>61,102,615,916</u> |
| | 1. Current/Saving deposit | 36,953,984,759 |
| | 2. Fixed deposit | 24,148,628,582 |
| | 3. Other account payable to customer | 2,575 |
| III | Security with Selling contract | <u>-</u> |
| IV | Account payable from selling security and investment | <u>-</u> |
| V | Other liability | <u>1,218,650,472,757</u> |
| | 1. Accrued interest and expenses | 5,502,701,541 |
| | 2. Interbank account | 26,040,619,381 |
| | 3. Others | 1,187,107,151,835 |
| | Total Liability | <u>1,767,129,059,358</u> |
| VI | Capital and Shareholder's Fund | <u>301,892,899,395</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 | 1,738,442,435 |
| | 8. Retained profit / (Loss) | (6,524,584,086) |
| | 9. Profit pending confirmation (+/-) | - |
| | 10. Current year profit / (Loss) | 5,179,041,046 |
| | 11. Supporting fund and government allocated funds | - |
| | 12. Subordinated Debt | - |
| | Total liability and Shareholder's Fund | <u>2,069,021,958,752</u> |

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 Danny Ling Chir-Hian

Profit and Loss Statement (Unaudited)


Report: FS 02/CB

Third 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>29,008,585,084</u> |
| | 1.1 Interest Income and equivalent to Interest Income from other bank | 12,072,838,452 |
| | 1.2 Interest Income and equivalent to Interest Income from customer | 16,935,746,632 |
| | 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>(10,946,942,158)</u> |
| | 2.1 Interest expense and equivalent to Interest expense to other bank | (10,451,905,270) |
| | 2.2 Interest expense and equivalent to Interest expense to customer | (495,036,888) |
| | 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>18,061,642,926</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 | 1,389,081,161 |
| 10 | - Commission paid | (49,386,922) |
| 11 | +/- Gain/Loss from Bond/Security for trading | - |
| 12 | +/- Gain/Loss from Bond/Security for selling | - |
| 13 | +/- Gain/Loss from foreign exchange | 2,014,200,597 |
| 14 | +/- Gain/Loss selling/buying from conditional instrument | - |
| | II. Net Income from banking business (I + 4+...14) | <u>21,415,537,763</u> |
| 15 | + Other income | 2,749,827,191 |
| 16 | - Operating cost | (9,977,969,556) |
| | 16.1 Staff cost | (6,148,367,655) |
| | 16.2 Other operation cost | (3,829,601,900) |
| 17 | Depreciation for tangible and non-tangible fixed asset | (2,825,312,563) |
| 18 | - Others expense | (4,154,724,720) |
| 19 | +/- Variance between provision charge and recovery back off-balance sheet | (2,028,317,069) |
| | 19.1 Provision charge and accrued expense | (2,900,066,903) |
| | 19.2 Write back and Bad debt recover | 871,749,834 |

| | | |
|----|---|-------------------------|
| 20 | +/- Variance from fixed asset revaluation | - |
| | III. Net Income - Net Interest (15+...20) | (16,236,496,718) |
| | IV. Profit / (Loss) before special income/expense (II - III) | 5,179,041,045 |
| 21 | + Special Income | - |
| 22 | - Special Expense | - |
| | V. Gross Profit / (Loss) (IV + 21 + 22) | 5,179,041,045 |
| 23 | Tax Expense | - |
| | VI. Net Profit / (Loss) | 5,179,041,045 |



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