

Balance Sheet (Unaudited)

3rd Quarter of 2020

Report: FS.01/CB

Equivalent LAK

| No. | Asset | Amount |
|-------------|---|----------------------------------|
| | | This Quarter |
| I | Cash and deposit at BOL | <u>489,287,670,953.70</u> |
| | 1. Cash and cash equivalent | 15,573,366,289.65 |
| | 2. Current/Saving deposit | 92,589,632,548.51 |
| | 3. Fixed deposit | 381,124,672,115.54 |
| II | Account receivable from other bank | <u>5,226,823,373.27</u> |
| | 1. Current/Saving deposit | 5,226,823,373.27 |
| | 2. Fixed deposit | - |
| | 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>383,736,065,699.65</u> |
| VI | Investment in subsidiaries, Joint venture and Holding Security | - |
| VII | Leasing and Financing | - |
| VIII | Net fixed asset | <u>21,315,292,713.03</u> |
| | 1. Fixed asset in processing | - |
| | 2. Non - tangible fixed asset | - |
| | 3. Tangible fixed asset | 21,315,292,713.03 |
| IX | Un-paid register capital | - |
| X | Other assets | <u>19,551,796,621.59</u> |
| | 1. Interest and other account receivable | 13,216,555,188.55 |
| | 2. Interbank account | - |
| | 3. Others | 6,335,241,433.04 |
| | Total Asset | <u>919,117,649,361</u> |

Deputy Chief Executive

Officer



Choong Seang Heng

Balance Sheet (Unaudited)

3rd Quarter of 2020

Report: FS.01/CB

Equivalent LAK

| No. | Liability | Amount |
|------------|--|----------------------------------|
| | | This Quarter |
| I | Account payable to other bank and financial institution | <u>465,721,809,750.14</u> |
| | 1. Non interest deposit | 699,125.00 |
| | 2. Fixed deposit | 437,913,051,094.79 |
| | 3. Loan | 27,808,059,530.35 |
| | 4. Other account payable to other bank and financial institution | - |
| II | Account payable to customer | <u>47,014,496,788.35</u> |
| | 1. Current/Saving deposit | 16,016,879,934.47 |
| | 2. Fixed deposit | 30,997,616,853.88 |
| | 3. Other account payable to customer | - |
| III | Security with Selling contract | - |
| IV | Account payable from selling security and investment | - |
| V | Other liability | <u>25,206,253,711.76</u> |
| | 1. Accrued interest and expenses | 5,882,999,508.19 |
| | 2. Interbank account | - |
| | 3. Others | 19,323,254,203.57 |
| | Total Liability | <u>537,942,560,250.25</u> |
| VI | Capital and Shareholder's Fund | <u>381,175,089,111.00</u> |
| | 1. Register capital | 380,900,025,000.00 |
| | 2. Share premium | - |
| | 3. Legal reserve | 1,714,014,602.06 |
| | 4. Business expending reserve | - |
| | 5. Other reserve | - |
| | 6. Margin form revaluation | - |
| | 7. Regulated reserve | 1,742,104,462.10 |
| | 8. Retained profit / (Loss) | 5,072,741,162.07 |
| | 9. Profit pending confirmation (+/-) | - |
| | 10. Current year profit / (Loss) | (8,253,796,115.23) |
| | 11. Supporting fund and government allocated funds | - |
| | 12. Subordinated Debt | - |
| | Total liability and Shareholder's Fund | 919,117,649,361 |

Deputy Chief Executive

Officer




ທະນາຄານ ອາເຮັສບີ ລາວ ຈຳກັດ
RHB Bank Lao Limited

Choong Seang Heng ທະນາຄານ

Profit and Loss Statement (Unaudited)

3rd Quarter of 2020

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>46,518,390,673.10</u> |
| | 1.1 Interest Income and equivalent to Interest Income from other bank | 16,849,740,230.59 |
| | 1.2 Interest Income and equivalent to Interest Income from customer | 29,668,650,442.51 |
| | 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>(16,187,059,429.08)</u> |
| | 2.1 Interest expense and equivalent to Interest expense to other bank | (14,946,547,053.48) |
| | 2.2 Interest expense and equivalent to Interest expense to customer | (1,240,512,375.60) |
| | 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>30,331,331,244.02</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 | 849,223,251.91 |
| 10 | - Commission paid | (55,405,770.01) |
| 11 | +/- Gain/Loss from Bond/Security for trading | - |
| 12 | +/- Gain/Loss from Bond/Security for selling | - |
| 13 | +/- Gain/Loss from foreign exchange | 765,681,887.95 |
| 14 | +/- Gain/Loss selling/buying from conditional instrument | - |
| | II. Net Income from banking business (I + 4+...14) | <u>31,890,830,613.87</u> |
| 15 | + Other income | 19,381,059,182.00 |
| 16 | - Operating cost | (14,703,125,765.95) |
| | 16.1 Staff cost | (10,068,066,117.25) |
| | 16.2 Other operation cost | (4,635,059,648.70) |
| 17 | Depreciation for tangible and non-tangible fixed asset | (2,794,116,468.79) |
| 18 | - Others expense | (24,259,587,267.86) |
| 19 | +/- Variance between provision charge and recovery back off-balance sheet | (17,768,856,408.51) |
| | 19.1 Provision charge and accrued expense | (37,736,255,639.10) |
| | 19.2 Write back and Bad debt recover | 19,967,399,230.59 |

| | | |
|----|---|----------------------------|
| 20 | +/- Variance from fixed asset revaluation | - |
| | III. Net Income - Net Interest (15+...20) | (40,144,626,729.11) |
| | IV. Profit / (Loss) before special income/expense (II - III) | (8,253,796,115.24) |
| 21 | + Special Income | - |
| 22 | - Special Expense | - |
| | V. Gross Profit / (Loss) (IV + 21 + 22) | (8,253,796,115.24) |
| 23 | Tax Expense | - |
| | VI. Net Profit / (Loss) | (8,253,796,115.24) |

Deputy Chief Executive

Officer



Choong Seang Heng