

RHB Bank Lao Limited

Balance Sheet (Unaudited)
Third Quarter of 2017

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>479,647,437,557.19</u>
	1. Cash and cash equivalent	15,011,622,142.16
	2. Current/Saving deposit	46,504,429,093.14
	3. Fixed deposit	418,131,386,321.89
II	Account receivable from other bank	<u>15,150,775,903.17</u>
	1. Current/Saving deposit	2,695,075,903.17
	2. Fixed deposit	12,455,700,000.00
	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>421,630,559,724.10</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	<u>-</u>
VII	Leasing and Financing	<u>-</u>
VIII	Net fixed asset	<u>15,948,916,457.06</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	16,885,734,330.06
IX	Un-paid register capital	<u>-</u>
X	Other assets	<u>11,935,172,386.04</u>
	1. Interest and other account receivable	7,164,409,696.10
	2. Interbank account	-
	3. Others	4,770,762,689.94
	Total Asset	944,312,862,027

Country Head

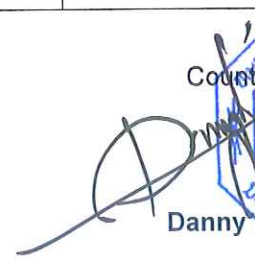


 Danny Ling **Chai Hian**

RHB Bank Lao Limited

Balance Sheet (Unaudited)
Third Quarter of 2017

Report: FS.01/CB
Equivalent LAK

No	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>571,694,289,041.95</u>
	1. Non interest deposit	939,125.00
	2. Fixed deposit	544,992,700,000.00
	3. Loan	26,700,649,916.95
	4. Other account payable to other bank and financial institution	-
II	Account payable to customer	<u>49,030,027,267.94</u>
	1. Current/Saving deposit	28,999,394,823.19
	2. Fixed deposit	20,030,522,957.75
	3. Other account payable to customer	109,487.00
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>10,010,718,207.84</u>
	1. Accrued interest and expenses	4,790,618,581.31
	2. Interbank account	-
	3. Others	5,220,099,626.53
	Total Liability	<u>630,735,034,517.73</u>
VI	Capital and Shareholder's Fund	<u>313,577,827,509.82</u>
	1. Register capital	301,500,000,000.00
	2. Share premium	-
	3. Legal reserve	190,340,872.06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. Regulated reserve	2,517,808,832.76
	8. Retained profit / (Loss)	1,713,067,848.07
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	7,656,609,956.93
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>944,312,862,027</u>

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 Danny Ling Chai Hian

RHB Bank Lao Limited

Profit and Loss Statement (Unaudited)
Third Quarter of 2017

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>39,615,300,231.30</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	15,077,834,096.87
	1.2 Interest Income and equivalent to Interest Income from customer	24,537,466,134.43
	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>(13,909,403,253.13)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(13,058,409,107.97)
	2.2 Interest expense and equivalent to Interest expense to customer	(850,994,145.16)
	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>25,705,896,978.17</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	1,663,422,325.41
10	- Commission paid	(73,157,795.14)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	2,025,001,156.39
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	<u>29,321,162,664.83</u>
15	+ Other income	7,404,145,406.69
16	- Operating cost	(10,622,411,287.48)
	16.1 Staff cost	(6,646,507,352.92)
	16.2 Other operation cost	(3,975,903,934.56)
17	Depreciation for tangible and non-tangible fixed asset	(3,074,991,356.00)
18	- Others expense	(9,846,400,501.53)
19	+/- Variance between provision charge and recovery back off-balance sheet	(3,107,018,140.17)
	19.1 Provision charge and accrued expense	(8,532,035,684.50)

19.2 Write back and Bad debt recover	5,425,017,544.33
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20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(19,246,675,878.49)
	IV. Profit / (Loss) before special income/expense (II - III)	10,074,486,786.34
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	10,074,486,786.34
23	Tax Expense	(2,417,876,829.40)
	VI. Net Profit / (Loss)	7,656,609,956.94

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 Danny Ling Chi Hian