

RHB Bank Lao Limited

Balance Sheet (Unaudited)  
For Year 2017 (Before Zerorize)

Report: FS.01/CB  
Equivalent LAK

No.	Asset	Amount
		This Quarter
<b>I</b>	<b>Cash and deposit at BOL</b>	<b><u>515,899,129,791.10</u></b>
	1. Cash and cash equivalent	14,814,425,389.33
	2. Current/Saving deposit	83,243,237,196.06
	3. Fixed deposit	417,841,467,205.71
<b>II</b>	<b>Account receivable from other bank</b>	<b><u>10,747,859,869.01</u></b>
	1. Current/Saving deposit	1,428,159,869.01
	2. Fixed deposit	9,319,700,000.00
	3. Loan and advance	-
<b>III</b>	<b>Security/Investment with selling contract</b>	<b>-</b>
<b>IV</b>	<b>Net investment in security</b>	<b>-</b>
	1. Bond/Security for trading	-
	2. Bond/Security for selling	-
	3. Bond/Security for Investment	-
<b>V</b>	<b>Net Loan and advance to customer</b>	<b><u>426,239,137,162.63</u></b>
<b>VI</b>	<b>Investment in subsidiaries, Joint venture and Holding Security</b>	<b>-</b>
<b>VII</b>	<b>Leasing and Financing</b>	<b>-</b>
<b>VIII</b>	<b>Net fixed asset</b>	<b><u>15,365,629,585.66</u></b>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	15,365,629,585.66
<b>IX</b>	<b>Un-paid register capital</b>	<b>-</b>
<b>X</b>	<b>Other assets</b>	<b><u>21,620,891,999.49</u></b>
	1. Interest and other account receivable	12,605,129,744.45
	2. Interbank account	-
	3. Others	9,015,762,255.04
	<b>Total Asset</b>	<b>989,872,648,407</b>

Country Head  
  
  
**Danny Ling Chir Hian**

RHB Bank Lao Limited

**Balance Sheet (Unaudited)**  
For Year 2017 (Before Zerorize)

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No	Liability	Amount
		This Quarter
<b>I</b>	<b>Account payable to other bank and financial institution</b>	<b><u>618,904,971,740.95</u></b>
	1. Non interest deposit	899,125.00
	2. Fixed deposit	592,192,700,000.00
	3. Loan	26,700,649,916.95
	4. Other account payable to other bank and financial institution	10,722,699.00
<b>II</b>	<b>Account payable to customer</b>	<b><u>39,624,605,024.51</u></b>
	1. Current/Saving deposit	25,325,159,533.64
	2. Fixed deposit	14,299,445,490.87
	3. Other account payable to customer	-
<b>III</b>	<b>Security with Selling contract</b>	<u>-</u>
<b>IV</b>	<b>Account payable from selling security and investment</b>	<u>-</u>
<b>V</b>	<b>Other liability</b>	<b><u>13,643,604,939.68</u></b>
	1. Accrued interest and expenses	9,333,499,980.18
	2. Interbank account	-
	3. Others	4,310,104,959.50
	<b>Total Liability</b>	<b><u>672,173,181,705.14</u></b>
<b>VI</b>	<b>Capital and Shareholder's Fund</b>	<b><u>317,699,466,702.69</u></b>
	1. Register capital	301,500,000,000.00
	2. Share premium	-
	3. Legal reserve	1,301,320,588.06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. Regulated reserve	2,995,919,950.86
	8. Retained profit / (Loss)	1,088,180,814.00
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	10,814,045,349.77
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b><u>989,872,648,407</u></b>

County Head  
  
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RHB Bank Lao Limited

**Profit and Loss Statement (Unaudited)**  
For Year 2017 (Before Zerorize)

Report: FS 02/CB  
Equivalent LAK

No.	Details	Amount
		This Quarter
	<b>a. Income and expense for banking business</b>	
1	<b>+ Interest Income and equivalent to Interest Income</b>	<b><u>53,918,039,675.57</u></b>
	1.1 Interest Income and equivalent to Interest Income from other bank	19,894,767,558.67
	1.2 Interest Income and equivalent to Interest Income from customer	34,023,272,116.90
	1.3 Interest income from security/bond with selling contract	-
	1.4 Interest income from investment in security	-
	1.5 Other interest income	-
2	<b>- Interest expense and equivalent to Interest expense</b>	<b><u>(19,069,778,351.14)</u></b>
	2.1 Interest expense and equivalent to Interest expense to other bank	(17,957,628,600.73)
	2.2 Interest expense and equivalent to Interest expense to customer	(1,112,149,750.41)
	2.3 Interest expense from security/bond with selling contract	-
	2.4 Interest expense from investment in security	-
3	<b>Gain or Loss on Trading Gold and other precious metals</b>	<b>-</b>
	<b>I. Variance from Interest Income - Interest Expense (1+2+3)</b>	<b><u>34,848,261,324.43</u></b>
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	2,237,857,073.68
10	- Commission paid	(92,945,796.70)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	2,419,528,466.42
14	+/- Gain/Loss selling/buying from conditional instrument	-
	<b>II. Net Income from banking business (I + 4+...14)</b>	<b><u>39,412,701,067.83</u></b>
15	+ Other income	10,647,350,553.74
16	- Operating cost	(13,566,683,836.91)
	16.1 Staff cost	(8,897,959,109.20)
	16.2 Other operation cost	(4,668,724,727.71)
17	Depreciation for tangible and non-tangible fixed asset	(4,174,862,267.00)
18	- Others expense	(14,194,610,704.56)
19	+/- Variance between provision charge and recovery back off-balance sheet	(4,628,856,476.33)
	19.1 Provision charge and accrued expense	(12,161,891,961.66)

	19.2 Write back and Bad debt recover	7,533,035,485.33
20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(25,917,662,731.06)
	IV. Profit / (Loss) before special income/expense (II - III)	13,495,038,336.77
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	13,495,038,336.77
23	Tax Expense	(2,680,992,987.00)
	VI. Net Profit / (Loss)	10,814,045,349.77

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