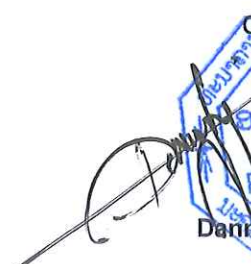



RHB Bank Lao Limited

Balance Sheet (Unaudited)
Second Quarter of 2017

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>456,535,314,250.26</u>
	1. Cash and cash equivalent	15,726,569,381.05
	2. Current/Saving deposit	26,335,150,164.51
	3. Fixed deposit	414,473,594,704.70
II	Account receivable from other bank	<u>60,485,049,794.91</u>
	1. Current/Saving deposit	2,379,449,794.91
	2. Fixed deposit	58,105,600,000.00
	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>398,609,748,450.65</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>16,885,734,330.06</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	-
X	Other assets	<u>23,561,514,564.35</u>
	1. Interest and other account receivable	20,622,739,532.09
	2. Interbank account	-
	3. Others	2,938,775,032.26
	Total Asset	<u>956,077,361,390</u>

Country Head


 Danny Ling Chii Hian

RHB Bank Lao Limited

Balance Sheet (Unaudited)
Second Quarter of 2017

Report: FS.01/CB
Equivalent LAK

No	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>581,275,688,894.90</u>
	1. Non interest deposit	939,125.00
	2. Fixed deposit	554,607,400,000.00
	3. Loan	26,484,932,619.90
	4. Other account payable to other bank and financial institution	182,417,150.00
II	Account payable to customer	<u>47,592,754,011.03</u>
	1. Current/Saving deposit	26,554,631,641.12
	2. Fixed deposit	21,025,564,567.91
	3. Other account payable to customer	12,557,802.00
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>17,897,969,734.07</u>
	1. Accrued interest and expenses	14,552,972,103.66
	2. Interbank account	-
	3. Others	3,344,997,630.41
	Total Liability	<u>646,766,412,640.00</u>
VI	Capital and Shareholder's Fund	<u>309,310,948,750.23</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	2,396,545,942.67
	8. Retained profit / (Loss)	1,713,067,848.07
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	3,510,994,087.43
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>956,077,361,390</u>

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RHB Bank Lao Limited

Profit and Loss Statement (Unaudited)
Second 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>25,260,795,136.06</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	10,099,682,038.44
	1.2 Interest Income and equivalent to Interest Income from customer	15,161,113,097.62
	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>(8,863,307,690.40)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(8,329,390,033.22)
	2.2 Interest expense and equivalent to Interest expense to customer	(533,917,657.18)
	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>16,397,487,445.66</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	1,206,286,970.49
10	- Commission paid	(49,920,704.28)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	1,138,900,056.42
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	18,692,753,768.29
15	+ Other income	3,474,277,041.15
16	- Operating cost	(6,909,136,569.36)
	16.1 Staff cost	(4,281,585,407.84)
	16.2 Other operation cost	(2,627,551,161.52)
17	Depreciation for tangible and non-tangible fixed asset	(2,043,732,812.00)
18	- Others expense	(5,174,916,050.15)
19	+/- Variance between provision charge and recovery back off-balance sheet	(3,385,398,331.11)
	19.1 Provision charge and accrued expense	(5,409,198,616.95)

	19.2 Write back and Bad debt recover	2,023,800,285.84
20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(14,038,906,721.47)
	IV. Profit / (Loss) before special income/expense (II - III)	4,653,847,046.82
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	4,653,847,046.82
23	Tax Expense	(1,142,852,959.40)
	VI. Net Profit / (Loss)	3,510,994,087.42



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 RHB Bank Lao
 Danny Ling Chit Hian