



RHB Bank Lao Limited

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Balance Sheet (Unaudited)
First Quarter of 2017

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>482,739,015,008.90</u>
	1. Cash and cash equivalent	12,984,444,112.48
	2. Current/Saving deposit	57,029,146,674.86
	3. Fixed deposit	412,725,424,221.56
II	Account receivable from other bank	<u>36,772,691,305.81</u>
	1. Current/Saving deposit	1,028,921,305.81
	2. Fixed deposit	35,743,770,000.00
	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>372,006,408,051.52</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>17,689,195,507.06</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	17,689,195,507.06
IX	Un-paid register capital	-
X	Other assets	<u>16,132,858,400.41</u>
	1. Interest and other account receivable	15,514,745,443.90
	2. Interbank account	618,112,956.51
	3. Others	-
	Total Asset	925,340,168,273

Country Head

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 RHB Bank Lao Limited
 Danny Ling Chii Hian

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RHB Bank Lao Limited

Balance Sheet (Unaudited)

Report: FS.01/CB

First Quarter of 2017

Equivalent LAK

No	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>550,872,377,403.49</u>
	1. Non interest deposit	979,125.00
	2. Fixed deposit	524,387,100,000.00
	3. Loan	26,365,805,157.35
	4. Other account payable to other bank and financial institution	118,493,121.14
II	Account payable to customer	<u>54,739,361,434.75</u>
	1. Current/Saving deposit	31,451,485,186.30
	2. Fixed deposit	23,287,814,830.45
	3. Other account payable to customer	61,418.00
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>11,258,454,754.61</u>
	1. Accrued interest and expenses	11,204,004,656.96
	2. Interbank account	-
	3. Others	54,450,097.65
	Total Liability	<u>616,870,193,592.85</u>
VI	Capital and Shareholder's Fund	<u>308,469,974,680.86</u>
	1. Register capital	301,500,000,000
	2. Share premium	-
	3. Legal reserve	414,432,598.11
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. Regulated reserve	2,315,481,443.92
	8. Retained profit / (Loss)	9,221,865,205.68
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(4,981,804,566.85)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>925,340,168,273</u>

Country Head



Danyong Chai Hian

RHB Bank Lao Limited

Profit and Loss Statement (Unaudited)

Report: FS 02/CB

First Quarter of 2017

Equivalent LAK

No.	Details	Amount
		This Quarter
	a. Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	<u>11,921,209,360.37</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	4,995,185,398.17
	1.2 Interest Income and equivalent to Interest Income from customer	6,926,023,962.20
	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>(4,183,598,459.38)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(3,935,079,819.81)
	2.2 Interest expense and equivalent to Interest expense to customer	(248,518,639.57)
	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>7,737,610,900.99</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	685,943,411.52
10	- Commission paid	(32,243,780.00)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	697,430,140.43
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	<u>9,088,740,672.94</u>
15	+ Other income	1,385,002,634.73
16	- Operating cost	(3,638,937,238.28)
	16.1 Staff cost	(2,357,978,785.05)
	16.2 Other operation cost	(1,280,958,453.23)
17	Depreciation for tangible and non-tangible fixed asset	(1,015,207,416.00)
18	- Others expense	(2,186,941,912.17)
19	+/- Variance between provision charge	(279,674,793.92)

	and recovery back off-balance sheet	
	19.1 Provision charge and accrued expense	(624,125,271.64)
	19.2 Write back and Bad debt recover	344,450,477.72

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(5,735,758,725.64)
	IV. Profit / (Loss) before special income/expense (II - III)	3,352,981,947.30
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	3,352,981,947.30
23	Tax Expense	(8,334,786,514.15)
	VI. Net Profit / (Loss)	(4,981,804,566.85)

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