

Balance Sheet (Unaudited)
2nd Quarter of 2018

Report: FS.01/CB
Equivalent LAK

No.	Asset	Amount
		This Quarter
I	Cash and deposit at BOL	<u>471,099,415,551.77</u>
	1. Cash and cash equivalent	14,821,752,860.28
	2. Current/Saving deposit	31,527,453,156.29
	3. Fixed deposit	424,750,209,535.20
II	Account receivable from other bank	<u>9,715,524,104.33</u>
	1. Current/Saving deposit	2,924,524,104.33
	2. Fixed deposit	6,791,000,000.00
	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>435,808,547,397.16</u>
VI	Investment in subsidiaries, Joint venture and Holding Security	-
VII	Leasing and Financing	-
VIII	Net fixed asset	<u>17,748,121,517.12</u>
	1. Fixed asset in processing	-
	2. Non - tangible fixed asset	-
	3. Tangible fixed asset	17,748,121,517.12
IX	Un-paid register capital	-
X	Other assets	<u>27,508,645,036.99</u>
	1. Interest and other account receivable	23,361,311,821.88
	2. Interbank account	-
	3. Others	4,147,333,215.11
	Total Asset	961,880,253,607



 Country Head
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 ຈຳກັດ
 RHB Bank Lao
 Limited
 Danny Ling Chii Hian

Balance Sheet (Unaudited)

2nd Quarter of 2018

Report: FS.01/CB

Equivalent LAK

No	Liability	Amount
		This Quarter
I	Account payable to other bank and financial institution	<u>595,557,757,133.85</u>
	1. Non interest deposit	859,125.00
	2. Fixed deposit	568,355,600,000.00
	3. Loan	27,106,327,221.85
	4. Other account payable to other bank and financial institution	94,970,787.00
II	Account payable to customer	<u>36,734,185,931.21</u>
	1. Current/Saving deposit	20,675,692,306.33
	2. Fixed deposit	16,040,147,412.22
	3. Other account payable to customer	18,346,212.66
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>22,051,533,258.52</u>
	1. Accrued interest and expenses	15,186,640,956.20
	2. Interbank account	-
	3. Others	6,864,892,302.32
	Total Liability	<u>654,343,476,323.58</u>
VI	Capital and Shareholder's Fund	<u>307,536,777,283.79</u>
	1. Register capital	301,500,000,000.00
	2. Share premium	-
	3. Legal reserve	1,114,186,015.06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. Regulated reserve	2,376,701,529.78
	8. Retained profit / (Loss)	10,513,766,812.84
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	(7,967,877,073.89)
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	961,880,253,607

Country Head

Danny Ling Chai Hian



Profit and Loss Statement (Unaudited)
2nd Quarter of 2018

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>29,244,124,157.66</u>
	1.1 Interest Income and equivalent to Interest Income from other bank	9,535,926,198.16
	1.2 Interest Income and equivalent to Interest Income from customer	19,708,197,959.50
	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>(10,437,563,659.66)</u>
	2.1 Interest expense and equivalent to Interest expense to other bank	(9,945,507,369.33)
	2.2 Interest expense and equivalent to Interest expense to customer	(492,056,290.33)
	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)	18,806,560,498.00
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	756,741,719.16
10	- Commission paid	(35,937,706.32)
11	+/- Gain/Loss from Bond/Security for trading	-
12	+/- Gain/Loss from Bond/Security for selling	-
13	+/- Gain/Loss from foreign exchange	268,511,697.42
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 4+...14)	19,795,876,208.26
15	+ Other income	6,607,288,464.99
16	- Operating cost	(8,676,369,273.38)
	16.1 Staff cost	(5,498,856,713.83)
	16.2 Other operation cost	(3,177,512,559.55)
17	Depreciation for tangible and non-tangible fixed asset	(2,393,345,018.07)
18	- Others expense	(9,055,892,952.05)
19	+/- Variance between provision charge and recovery back off-balance sheet	(12,698,988,088.63)
	19.1 Provision charge and accrued expense	(15,284,247,925.68)
	19.2 Write back and Bad debt recover	2,585,259,837.05

20	+/- Variance from fixed asset revaluation	-
	III. Net Income - Net Interest (15+...20)	(26,217,306,867.14)
	IV. Profit / (Loss) before special income/expense (II - III)	(6,421,430,658.88)
21	+ Special Income	-
22	- Special Expense	-
	V. Gross Profit / (Loss) (IV + 21 + 22)	(6,421,430,658.88)
23	Tax Expense	-
	VI. Net Profit / (Loss)	(7,967,877,073.88)

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