

Public Bank Berhad

Exchange Rate

8,068.00

Vientiane Branch

## Profit and Loss Statement

Report: FS 02/CB

For Month 12

End of 31/12/2014

Equivalent LAK

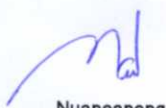
1,000,000

Unaudited

No.	Details	Remark	Amount	
			This Year	Last Year
	<b>a. Income and expense for banking business</b>			
1	+ Interest Income and equivalent to Interest Income		91,735.83	68,139.39
1.1	Interest Income and equivalent to Interest Income from other bank		3,683.88	2,610.84
1.2	Interest Income and equivalent to Interest Income from customer		88,051.95	65,528.55
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		(22,882.74)	(19,717.84)
2.1	Interest expense and equivalent to Interest expense to other bank		(1,238.86)	(377.99)
2.2	Interest expense and equivalent to Interest expense to customer		(21,643.88)	(19,339.85)
2.3	Interest expense from security/bond with selling contract			
2.4	Interest expense from investment in security			
3	1.5 Other interest expense			
	<b>I. Variance from Interest Income - Interest Expense (1+2+3)</b>		<b>68,853.09</b>	<b>48,421.55</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		8,254.83	6,975.01
10	- Commission paid		(187.72)	(77.73)
11	+/- Gain/Loss from Bond/Security for trading		1,433.22	4,895.55
12	+/- Gain/Loss from Bond/Security for selling			
13	+/- Gain/Loss from foreign exchange		638.39	(1,539.62)
14	+/- Gain/Loss selling/buying from conditional instrument			

II. Net Income from banking business (I + 4+.. 14)		78,991.81	58,674.76
b. Income and Expense			
15 + Other income		5,561.20	3,284.81
16 - Operating cost		(10,761.54)	(8,447.81)
16.1 Staff cost		(7,398.49)	(6,132.63)
16.2 Other operation cost		(3,363.05)	(2,315.18)
17 Depreciation for tangible and non tangible fixed asset		(1,031.60)	(1,299.81)
18 - Others expense		(2,518.77)	(1,706.25)
19 +/- Variance between provision charge and recovery back off-balance sheet		(7,927.84)	(811.84)
19.1 Provision charge and accrued expense		(9,827.75)	(3,857.89)
19.2 Write back and Bad debt recover		1,899.91	3,046.05
20 +/- Variance from fixed asset revaluation			
III. Net Income - Net Interest (15+...20)		(16,678.55)	(8,980.90)
IV. Profit/Loss before special income/expense (II - III)		62,313.26	49,693.85
c. Sepecial income/Expense			
21 + Special Income			
22 - Special Expense		7.83	14.03
V. Gross Profit (IV + 21 + 22)		62,305	49,679.82
23 Tax Expense		(12,461)	(9,935.96)
VI. Net Profit/Loss		49,844	39,743.86

Account Clerk



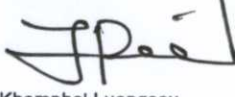
Nuaneanong

Accountant



Viengkhone Sirivongsa

Deputy Manager



Khamphai Luangsay

Director



Christopher Lim Boon Seong

