



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Financial Position
1st Quarter of 2022

Report: FS.01/CB
Equivalent LAK

No.	Assets	Amount
		This quarter
I	Cash and deposit with other banks and financial institutions	572,974,055,773.77
	1. Cash and cash equivalent	14,256,841,973.80
	2. Deposit with other banks and financial institutions	439,577,671,561.02
	3. Fixed deposit	419,776,041,116.98
II	Account receivable from other banks and financial institutions	61,840,838,532.20
	1. Deposit with other banks and financial institutions	11,840,838,532.20
	2. Fixed deposit	50,000,000,000.00
	3. Net loans and installments	-
III	Security/investment with selling contract	-
IV	Net investment in securities	-
	1. Bond/Securities for trading	-
	2. Bond/Securities for selling	-
	3. Bond/Securities for Investment	-
V	Net Loan and advance to customer	288,983,389,857.21
VI	Investment in subsidiaries, Joint venture and Holding Securities	-
VII	Leasing and Financing	-
VIII	Net fixed asset	35,288,575,466.53
	1. Fixed asset purchase and work in processing	17,235,041,377.82
	2. Intangible fixed asset	1,295,873,603.94
	3. Tangible fixed asset	16,757,660,484.77
IX	Un-paid register capital	-
X	Other assets	25,777,068,006.46
	1. Interest and other account receivable	22,089,861,652.14
	2. Interbank account	-
	3. Others	3,687,206,354.32
	Total Assets	984,863,927,636.17

Chief Executive Officer

Choong Seang Heng




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Statement of Financial Position
1st Quarter of 2022

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No.	Liability	Amount
		This quarter
I	Account payable to other banks and financial institutions	477,418,691,579.12
	1. Deposit from other banks and financial institution	-
	2. Fixed deposit	436,308,914,478.22
	3. Loans	35,327,015,793.85
	4. Account payable to banks and financial institution	-
	5. Guarantees received and Dormant account	5,782,761,307.05
II	Account payable to customers	65,589,266,107.61
	1. Deposit from other banks and financial institution	23,008,553,167.39
	2. Fixed deposit	42,366,708,676.22
	3. Others	214,004,264.00
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	27,253,773,751.62
	1. Accrued interest and expenses	13,855,222,635.97
	2. Interbank account	-
	3. Others	13,398,551,115.65
	Total Liability	570,261,731,438.35
VI	Capital and Shareholder's Fund	414,602,196,197.80
	1. Register capital	420,600,037,500.00
	2. Share premium	-
	3. Legal reserve	2,130,187,655.06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. General provision	1,413,410,916.52
	8. Retained profit / (Loss)	(28,289,639,400.54)
	9. Profit pending confirmation (+/-)	13,907,256,594.69
	10. Current year profit / (Loss)	4,840,942,932.07
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	984,863,927,636.15



 Chief Executive Officer
 Chong Seang Heng



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RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income
1st Quarter of 2022

Report: FS 02/CB
Equivalent LAK

No.	Details	Amount
		This quarter
	Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	13,205,241,605.93
	1.1 Interest Income and equivalent to Interest Income from other banks	6,540,786,969.19
	1.2 Interest Income and equivalent to Interest Income from customers	6,664,454,636.74
	1.3 Interest income from securities/bond with selling contract	-
	1.4 Interest income from investment in securities	-
	1.5 Other interest income	-
2	- Interest expense and equivalent to Interest expense	(4,575,091,097.35)
	2.1 Interest expense and equivalent to Interest expense to other banks	(4,034,363,298.15)
	2.2 Interest expense and equivalent to Interest expense to customers	(540,727,799.20)
	2.3 Interest expense from securities/bond with selling contract	-
	2.4 Interest expense from investment in securities	-
3	+/- Gain or Loss on Trading Gold and other precious metals B25	-
		-
	I. Variance from Interest Income - Interest Expense (1+2+3)	8,630,150,508.58
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	171,219,305.99
10	- Commission paid	(19,816,408.40)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	622,507,773.06
14	+/- Gain/Loss selling/buying from conditional instrument	-
		-
	II. Net Income from banking business (I + 3+.. 13)	9,404,061,179.23
15	+ Other income	3,836,547,996.60
16	- General administrative expenses	(5,933,091,393.90)
	16.1 Personnel expenses	(3,957,534,765.73)
	16.2 Other administrative expenses	(1,975,556,628.17)
17	- Depreciation for tangible and intangible fixed asset	(1,023,788,279.41)
18	- Other operating expenses	(3,114,527,662.52)
19	+/- Variance between provision charge and recovery back off-balance sheet	1,671,741,092.07
	19.1 Provision charge and accrued expense	(3,229,906,268.30)
	19.2 Write back and Bad debt recover	4,901,647,360.37
20	+/- Variance from fixed asset revaluation	-

		-
	III. Net Other Income - Net Operating Expenses (14+..19)	(4,563,118,247.16)
		-
	IV. Profit / (Loss) Before Tax (II - III)	4,840,942,932.07
21	+ Corporate income tax	-
22	- Deferred tax	-
	V. Net Profit / (Loss) (IV+ 20+21-22)	4,840,942,932.07
21	Profit Tax	-
	VI. Net year results	4,840,942,932.07
	Other comprehensive income	-
22	Change in share premium revaluation	-
23	Gain / (Loss) from held for sale asset revaluation	-
24	Corporate income tax derives from comprehensive income	-
	Total comprehensive profit and loss	-

Chief Executive Officer



Choong Seang Heng