



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Financial Position  
2nd Quarter of 2023

Report: FS.01/CB  
Equivalent LAK

No.	Assets	Amount
		This quarter
<b>I</b>	<b>Cash and deposit with other banks and financial institutions</b>	<b>842.577.974.546,37</b>
	1. Cash and cash equivalent	23.743.132.276,14
	2. Deposit with other banks and financial institutions	160.335.376.991,75
	3. Fixed deposit	658.499.465.278,48
<b>II</b>	<b>Account receivable from other banks and financial institutions</b>	<b>103.281.855.679,06</b>
	1. Deposit with other banks and financial institutions	14.497.855.679,06
	2. Fixed deposit	88.784.000.000,00
	3. Net loans and installments	-
<b>III</b>	<b>Security/investment with selling contract</b>	<b>-</b>
<b>IV</b>	<b>Net investment in securities</b>	<b>-</b>
	1. Bond/Securities for trading	-
	2. Bond/Securities for selling	-
	3. Bond/Securities for Investment	-
<b>V</b>	<b>Net Loan and advance to customer</b>	<b>303.182.221.312,63</b>
<b>VI</b>	<b>Investment in subsidiaries, Joint venture and Holding Securities</b>	<b>-</b>
<b>VII</b>	<b>Leasing and Financing</b>	<b>-</b>
<b>VIII</b>	<b>Net fixed asset</b>	<b>31.500.341.967,66</b>
	1. Fixed asset purchase and work in processing	572.018.246,31
	2. Intangible fixed asset	6.125.541.043,34
	3. Tangible fixed asset	24.802.782.678,01
<b>IX</b>	<b>Un-paid register capital</b>	<b>-</b>
<b>X</b>	<b>Other assets</b>	<b>41.875.654.043,38</b>
	1. Interest and other account receivable	38.381.509.151,79
	2. Interbank account	-
	3. Others	3.494.144.891,59
	<b>Total Assets</b>	<b>1.322.418.047.549,10</b>

Chief Executive Officer





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**Statement of Financial Position**  
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No.	Liability	Amount
		This quarter
<b>I</b>	<b>Account payable to other banks and financial institutions</b>	<b>717.995.425.047,28</b>
	1. Deposit from other banks and financial institution	-
	2. Fixed deposit	650.749.436.362,88
	3. Loans	56.721.315.041,60
	4. Account payable to banks and financial institution	-
	5. Guarantees received and Dormant account	10.524.673.642,80
<b>II</b>	<b>Account payable to customers</b>	<b>86.022.135.051,41</b>
	1. Deposit from other banks and financial institution	20.449.754.112,70
	2. Fixed deposit	65.572.380.938,71
	3. Others	-
<b>III</b>	<b>Security with Selling contract</b>	<b>-</b>
<b>IV</b>	<b>Account payable from selling security and investment</b>	<b>-</b>
<b>V</b>	<b>Other liability</b>	<b>44.142.937.909,74</b>
	1. Accrued interest and expenses	26.477.495.655,47
	2. Interbank account	-
	3. Others	17.665.442.254,27
	<b>Total Liability</b>	<b>848.160.498.008,43</b>
<b>VI</b>	<b>Capital and Shareholder's Fund</b>	<b>474.257.549.540,68</b>
	1. Register capital	460.300.050.000,00
	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	1.392.352.979,99
	8. Retained profit / (Loss)	(4.296.546.091,06)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	14.731.504.996,69
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>1.322.418.047.549,11</b>

Chief Executive Officer



Choong Seang Heng



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RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income  
2nd Quarter of 2023

Report: FS 02/CB  
Equivalent LAK

No.	Details	Amount
		This quarter
<b>Income and expense for banking business</b>		
1	<b>+ Interest Income and equivalent to Interest Income</b>	<b>36,743,896,443,92</b>
1.1	Interest Income and equivalent to Interest Income from other banks	23,908,544,341,68
1.2	Interest Income and equivalent to Interest Income from customers	12,835,352,102,24
1.3	Interest income from securities/bond with selling contract	-
1.4	Interest income from investment in securities	-
1.5	Other interest income	-
2	<b>- Interest expense and equivalent to Interest expense</b>	<b>(16,000,456,799,47)</b>
2.1	Interest expense and equivalent to Interest expense to other banks	(14,209,652,321,92)
2.2	Interest expense and equivalent to Interest expense to customers	(1,790,804,477,55)
2.3	Interest expense from securities/bond with selling contract	-
2.4	Interest expense from investment in securities	-
3	<b>+/- Gain or Loss on Trading Gold and other precious metals B25</b>	<b>-</b>
<b>I. Variance from Interest Income - Interest Expense (1+2+3)</b>		<b>20,743,439,644,45</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	666,050,677,27
10	- Commission paid	(28,442,715,20)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	5,008,175,258,92
14	+/- Gain/Loss selling/buying from conditional instrument	-
<b>II. Net Income from banking business (I + 3+.. 13)</b>		<b>26,389,222,865,44</b>
15	+ Other income	6,034,982,531,32
16	- General administrative expenses	(17,217,732,524,49)
16.1	Personnel expenses	(12,717,210,113,52)
16.2	Other administrative expenses	(4,500,522,410,97)
17	- Depreciation for tangible and intangible fixed asset	(3,875,336,554,79)
18	- Other operating expenses	(9,321,430,591,63)
19	+/- Variance between provision charge and recovery back off-balance sheet	12,721,799,270,84
19.1	Provision charge and accrued expense	(11,178,050,578,66)
19.2	Write back and Bad debt recover	23,899,849,849,50
20	+/- Variance from fixed asset revaluation	-
<b>III. Net Other Income - Net Operating Expenses (14+..19)</b>		<b>(11,657,717,868,75)</b>
<b>IV. Profit / (Loss) Before Tax (II - III)</b>		<b>14,731,504,996,69</b>
21	+ Corporate income tax	-
22	- Deferred tax	-
<b>V. Net Profit / (Loss) (IV+ 20+21-22)</b>		<b>14,731,504,996,69</b>
21	Profit Tax	-
<b>VI. Net year results</b>		<b>14,731,504,996,69</b>
<b>Other comprehensive income</b>		
22	Change in share premium revaluation	-
23	Gain / (Loss) from held for sale asset revaluation	-
24	Corporate income tax derives from comprehensive income	-
<b>Total comprehensive profit and loss</b>		<b>-</b>

Chief Executive Officer



Choong Seang Heng