



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Financial Position
3rd Quarter of 2023

Report: FS.01/CB
Equivalent LAK

No.	Assets	Amount
		This quarter
I	Cash and deposit with other banks and financial institutions	830.793.297.520,73
	1. Cash and cash equivalent	25.054.449.226,42
	2. Deposit with other banks and financial institutions	181.018.377.531,71
	3. Fixed deposit	624.720.470.762,60
II	Account receivable from other banks and financial institutions	52.137.979.568,78
	1. Deposit with other banks and financial institutions	22.137.979.568,78
	2. Fixed deposit	30.000.000.000,00
	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	364.433.173.685,74
VI	Investment in subsidiaries, Joint venture and Holding Securities	-
VII	Leasing and Financing	-
VIII	Net fixed asset	29.760.318.614,49
	1. Fixed asset purchase and work in processing	358.360.646,31
	2. Intangible fixed asset	5.733.626.843,22
	3. Tangible fixed asset	23.668.331.124,96
IX	Un-paid register capital	-
X	Other assets	8.533.972.448,98
	1. Interest and other account receivable	5.783.241.015,37
	2. Interbank account	-
	3. Others	2.750.731.433,61
	Total Assets	1.285.658.741.838,72

Chief Executive Officer





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RHB Bank Lao Sole co., Ltd

Statement of Financial Position
3 nd Quarter of 2023

Report: FS.01/CB
Equivalent LAK

No.	Liability	Amount
		This quarter
I	Account payable to other banks and financial institutions	687.233.008.479,15
	1. Deposit from other banks and financial institution	-
	2. Fixed deposit	614.531.082.454,28
	3. Loans	60.556.284.702,10
	4. Account payable to banks and financial institution	-
	5. Guarantees received and Dormant account	12.145.641.322,77
II	Account payable to customers	88.968.997.151,02
	1. Deposit from other banks and financial institution	28.405.659.681,33
	2. Fixed deposit	60.563.337.469,69
	3. Others	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	25.096.824.314,92
	1. Accrued interest and expenses	4.873.637.432,86
	2. Interbank account	-
	3. Others	20.223.186.882,06
	Total Liability	801.298.829.945,09
VI	Capital and Shareholder's Fund	484.359.911.893,64
	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	1.731.795.248,83
	8. Retained profit / (Loss)	(4.296.546.091,06)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	24.494.425.080,81
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	1.285.658.741.838,73

Chief Executive Officer





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RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income
3rd Quarter of 2023

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	56.745.138.379,61
1.1	Interest Income and equivalent to Interest Income from other banks	36.962.570.403,37
1.2	Interest Income and equivalent to Interest Income from customers	19.782.567.976,24
1.3	Interest income from securities/bond with selling contract	-
1.4	Interest income from investment in securities	-
1.5	Other interest income	-
2	- Interest expense and equivalent to Interest expense	(25.639.310.202,81)
2.1	Interest expense and equivalent to Interest expense to other banks	(22.685.704.869,68)
2.2	Interest expense and equivalent to Interest expense to customers	(2.953.605.333,13)
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)	31.105.828.176,80
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	1.566.022.254,71
10	- Commission paid	(41.948.582,68)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	8.644.353.366,77
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 3+.. 13)	41.274.255.215,60
15	+ Other income	17.269.164.333,08
16	- General administrative expenses	(26.316.731.002,56)
16.1	Personnel expenses	(19.165.658.453,84)
16.2	Other administrative expenses	(7.151.072.548,72)
17	- Depreciation for tangible and intangible fixed asset	(5.843.498.887,96)
18	- Other operating expenses	(21.061.763.569,13)
19	+/- Variance between provision charge and recovery back off-balance sheet	19.172.998.991,76
19.1	Provision charge and accrued expense	(22.169.416.174,18)
19.2	Write back and Bad debt recover	41.342.415.165,94
20	+/- Variance from fixed asset revaluation	-
	III. Net Other Income - Net Operating Expenses (14+..19)	(16.779.830.134,81)
	IV. Profit / (Loss) Before Tax (II - III)	24.494.425.080,79
21	+ Corporate income tax	-
22	- Deferred tax	-
	V. Net Profit / (Loss) (IV+ 20+21-22)	24.494.425.080,79
21	Profit Tax	-
	VI. Net year results	24.494.425.080,79
	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

