



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Financial Position
4th Quarter of 2023

Report: FS.01/CB
Equivalent LAK

No.	Assets	Amount
		This quarter
I	Cash and deposit with other banks and financial institutions	794,957,109,949.18
	1. Cash and cash equivalent	21,982,714,793.90
	2. Deposit with other banks and financial institutions	142,929,185,334.38
	3. Fixed deposit	630,045,209,820.90
II	Account receivable from other banks and financial institutions	46,574,235,986.49
	1. Deposit with other banks and financial institutions	6,464,235,986.49
	2. Fixed deposit	40,110,000,000.00
	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	409,719,799,574.40
VI	Investment in subsidiaries, Joint venture and Holding Securities	-
VII	Leasing and Financing	-
VIII	Net fixed asset	32,928,622,684.42
	1. Fixed asset purchase and work in processing	5,825,407,339.12
	2. Intangible fixed asset	5,343,556,087.38
	3. Tangible fixed asset	21,759,659,257.92
IX	Un-paid register capital	-
X	Other assets	19,908,743,595.71
	1. Interest and other account receivable	17,424,294,850.22
	2. Interbank account	-
	3. Others	2,484,448,745.49
	Total Assets	1,304,088,511,790.20

Chief Executive Officer

Choong Seang Heng





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Statement of Financial Position
4th Quarter of 2023

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No.	Liability	Amount
		This quarter
I	Account payable to other banks and financial institutions	654,021,643,619.87
	1. Deposit from other banks and financial institution	-
	2. Fixed deposit	619,617,955,880.40
	3. Loans	21,995,054,353.20
	4. Account payable to banks and financial institution	8,550,000.00
	5. Guarantees received and Dormant account	12,400,083,386.27
II	Account payable to customers	89,832,094,313.90
	1. Deposit from other banks and financial institution	25,981,889,325.29
	2. Fixed deposit	63,737,454,988.61
	3. Others	112,750,000.00
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	37,949,569,478.04
	1. Accrued interest and expenses	12,261,090,010.84
	2. Interbank account	-
	3. Others	25,688,479,467.20
	Total Liability	781,803,307,411.81
VI	Capital and Shareholder's Fund	522,285,204,378.37
	1. Register capital	500,000,062,500.00
	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	1,969,140,911.02
	8. Retained profit / (Loss)	(4,296,546,091.06)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	22,482,359,403.35
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	1,304,088,511,790.18

Chief Executive Officer


 Choong Seang Heng




TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income
4th 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	75,014,728,254.90
	1.1 Interest Income and equivalent to Interest Income from other banks	47,888,723,108.26
	1.2 Interest Income and equivalent to Interest Income from customers	27,126,005,146.64
	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	(33,879,172,277.45)
	2.1 Interest expense and equivalent to Interest expense to other banks	(29,901,484,819.20)
	2.2 Interest expense and equivalent to Interest expense to customers	(3,977,687,458.25)
	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)	41,135,555,977.45
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	1,755,815,872.47
10	- Commission paid	(58,318,375.60)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	8,976,867,121.29
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (I + 3+.. 13)	51,809,920,595.61
15	+ Other income	18,052,631,140.57
16	- General administrative expenses	(36,061,373,584.51)
	16.1 Personnel expenses	(26,350,317,763.99)
	16.2 Other administrative expenses	(9,711,055,820.52)
17	- Depreciation for tangible and intangible fixed asset	(7,901,493,982.04)
18	- Other operating expenses	(22,183,353,212.39)
19	+/- Variance between provision charge and recovery back off-balance sheet	18,766,028,527.00
	19.1 Provision charge and accrued expense	(27,001,189,622.20)
	19.2 Write back and Bad debt recover	45,767,218,149.20
20	+/- Variance from fixed asset revaluation	-
	III. Net Other Income - Net Operating Expenses (14+..19)	(29,327,561,111.37)
	IV. Profit / (Loss) Before Tax (II - III)	22,482,359,484.24
21	+ Corporate income tax	-
22	- Deferred tax	-
	V. Net Profit / (Loss) (IV+ 20+21-22)	22,482,359,484.24
21	Profit Tax	(80.89)
	VI. Net year results	22,482,359,403.35
	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

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