



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Financial Position
2st Quarter of 2024

Report: FS.01/CB
Equivalent LAK

| No. | Assets | Amount |
|-------------|-------------------------------------------------------------------------|-----------------------------|
| | | This quarter |
| I | Cash and deposit with other banks and financial institutions | 874,467,841,727.64 |
| | 1. Cash and cash equivalent | 26,905,968,271.38 |
| | 2. Deposit with other banks and financial institutions | 173,027,747,425.06 |
| | 3. Fixed deposit | 674,534,126,031.20 |
| II | Account receivable from other banks and financial institutions | 49,861,985,555.90 |
| | 1. Deposit with other banks and financial institutions | 28,156,985,555.90 |
| | 2. Fixed deposit | 21,705,000,000.00 |
| | 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 | 392,993,395,744.52 |
| VI | Investment in subsidiaries, Joint venture and Holding Securities | - |
| VII | Leasing and Financing | - |
| VIII | Net fixed asset | 32,937,173,472.41 |
| | 1. Fixed asset purchase and work in processing | 3,665,761,383.31 |
| | 2. Intangible fixed asset | 5,383,645,296.14 |
| | 3. Tangible fixed asset | 23,887,766,792.96 |
| IX | Un-paid register capital | - |
| X | Other assets | 49,005,136,914.10 |
| | 1. Interest and other account receivable | 43,970,254,687.49 |
| | 2. Interbank account | 2.00 |
| | 3. Others | 5,034,882,224.61 |
| | Total Assets | 1,399,265,533,414.57 |

Chief Executive Officer



Choong Seang Heng



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Financial Position
2st Quarter of 2024

Report: FS.01/CB
Equivalent LAK

| No. | Liability | Amount |
|------------|------------------------------------------------------------------|-----------------------------|
| | | This quarter |
| I | Account payable to other banks and financial institutions | 695,690,049,475.93 |
| | 1. Deposit from other banks and financial institution | - |
| | 2. Fixed deposit | 665,124,022,373.10 |
| | 3. Loans | 23,610,418,137.30 |
| | 4. Account payable to banks and financial institution | - |
| | 5. Guarantees received and Dormant account | 6,955,608,965.53 |
| | | 120,781,377,932.98 |
| II | Account payable to customers | |
| | 1. Deposit from other banks and financial institution | 50,520,539,267.25 |
| | 2. Fixed deposit | 70,260,838,665.73 |
| | 3. Others | - |
| III | Security with Selling contract | - |
| IV | Account payable from selling security and investment | - |
| V | Other liability | 55,093,707,455.16 |
| | 1. Accrued interest and expenses | 31,653,598,210.59 |
| | 2. Interbank account | - |
| | 3. Others | 23,440,109,244.57 |
| | Total Liability | 871,565,134,864.07 |
| VI | Capital and Shareholder's Fund | 527,700,398,550.51 |
| | 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 | 1,921,171,352.99 |
| | 8. Retained profit / (Loss) | 14,481,525,573.01 |
| | 9. Profit pending confirmation (+/-) | - |
| | 10. Current year profit / (Loss) | 9,167,451,469.45 |
| | 11. Supporting fund and government allocated funds | - |
| | 12. Subordinated Debt | - |
| | Total liability and Shareholder's Fund | 1,399,265,533,414.58 |

Chief Executive Officer





RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income
2st Quarter of 2024Report: FS 02/CB
Equivalent LAK

| No. | Details | Amount | |
|-----|---------------------------------------------------------------------------|----------------------------|--|
| | | This quarter | |
| | Income and expense for banking business | 65,772,887,897.69 | |
| 1 | + Interest Income and equivalent to Interest Income | 21,624,523,462.00 | |
| | 1.1 Interest Income and equivalent to Interest Income from other banks | 15,991,378,879.79 | |
| | 1.2 Interest Income and equivalent to Interest Income from customers | - | |
| | 1.3 Interest income from securities/bond with selling contract | 28,156,985,555.90 | |
| | 1.4 Interest income from investment in securities | - | |
| | 1.5 Other interest income | - | |
| 2 | - Interest expense and equivalent to Interest expense | (16,629,476,678.90) | |
| | 2.1 Interest expense and equivalent to Interest expense to other banks | (14,924,290,063.35) | |
| | 2.2 Interest expense and equivalent to Interest expense to customers | - | |
| | 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) | 49,143,411,218.79 | |
| 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 | 301,268,826.88 | |
| 10 | - Commission paid | (26,705,825.18) | |
| 11 | +/- Gain/Loss from Bond/Securities for trading | - | |
| 12 | +/- Gain/Loss from Bond/Securities for selling | - | |
| 13 | +/- Gain/Loss from foreign exchange | 8,158,688,299.00 | |
| 14 | +/- Gain/Loss selling/buying from conditional instrument | - | |
| | II. Net Income from banking business (I + 3+.. 13) | 57,576,662,519.49 | |
| 15 | + Other income | 1,346,285,402.15 | |
| 16 | - General administrative expenses | (18,287,406,905.42) | |
| | 16.1 Personnel expenses | (14,319,328,427.91) | |
| | 16.2 Other administrative expenses | (3,968,078,477.51) | |
| 17 | - Depreciation for tangible and intangible fixed asset | (3,806,602,729.67) | |
| 18 | - Other operating expenses | (2,696,982,449.31) | |
| 19 | +/- Variance between provision charge and recovery back off-balance sheet | 3,192,481,188.12 | |
| | 19.1 Provision charge and accrued expense | (5,203,366,673.90) | |
| | 19.2 Write back and Bad debt recover | 8,395,847,862.02 | |
| 20 | +/- Variance from fixed asset revaluation | - | |
| | III. Net Other Income - Net Operating Expenses (14+..19) | (20,252,225,494.13) | |
| | IV. Profit / (Loss) Before Tax (II - III) | 37,324,437,025.36 | |
| 21 | + Corporate income tax | - | |
| 22 | - Deferred tax | - | |
| | V. Net Profit / (Loss) (IV+ 20+21-22) | 9,167,451,469.46 | |
| 21 | Profit Tax | - | |
| | VI. Net year results | 9,167,451,469.46 | |
| | 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

