



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

## Statement of Financial Position

3rd Quarter of 2024

Report: FS.01/CB  
Equivalent LAK

| No.  | Assets   | Note | Amount                      |                             |
|------|--|------|-----------------------------|-----------------------------|
|      |  |      | This quarter                | Previous quarter            |
| I    | Cash and deposit with banks and financial institutions           |      | 946,202,602,860.16          | 924,329,827,283.54          |
|      | 1. Cash and cash equivalent                                      |      | 25,429,114,162.47           | 26,905,968,271.38           |
|      | 2. Deposit with banks and financial institutions                 |      | 920,773,488,697.69          | 897,423,859,012.16          |
| II   | Amount due from banks and financial institutions                 |      | -                           | -                           |
| III  | Securities purchased under repurchase agreement                  |      | -                           | -                           |
| IV   | Investment in securities   |      | -                           | -                           |
|      | 1. Trading Securities  |      | -                           | -                           |
|      | 2. Available for sales securities                                |      | -                           | -                           |
|      | 3. Investment securities   |      | -                           | -                           |
| V    | Net loans and advances to customers                              |      | 381,594,530,515.09          | 392,993,395,744.52          |
| VI   | Investment in subsidiaries, joint venture and holding securities |      | -                           | -                           |
| VII  | Leasing and financing  |      | -                           | -                           |
| VIII | Net fixed assets   |      | 38,455,031,913.85           | 32,937,173,472.41           |
|      | 1. Fixed assets purchase and work in processing                  |      | 11,564,542,505.08           | 3,665,761,383.31            |
|      | 2. Intangible fixed assets                                       |      | 4,835,335,726.69            | 5,383,645,296.14            |
|      | 3. Tangible fixed assets   |      | 15,442,875,846.45           | 16,958,398,161.94           |
|      | 4. Right of use assets (NBV)                                     |      | 6,612,277,835.63            | 6,929,368,631.02            |
| IX   | Un-paid register capital   |      | -                           | -                           |
| X    | Other assets   |      | 9,798,194,067.29            | 49,005,136,914.10           |
|      | 1. Interest and other account receivable                         |      | 6,343,947,232.17            | 43,970,254,687.49           |
|      | 2. Interbranches account   |      | -                           | 2.00                        |
|      | 3. Deferred tax asset  |      | -                           | -                           |
|      | 4. Others  |      | 3,454,246,835.12            | 5,034,882,224.61            |
|      | <b>Total</b>   |      | <b>1,376,050,359,356.39</b> | <b>1,399,265,533,414.57</b> |

Chief Executive Officer



Choong Seang Heng



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

# Statement of Financial Position

3rd Quarter of 2024

Report: FS.01/CB  
Equivalent LAK

| No.        | Liability  | Note | Amount                      |                             |
|------------|--|------|-----------------------------|-----------------------------|
|            |  |      | This quarter                | Previous quarter            |
| <b>I</b>   | <b>Amounts due to banks and financial institutions</b> |      | <b>683,644,850,892.20</b>   | <b>688,734,440,510.40</b>   |
|            | 1. Deposits  |      | 660,208,478,684.50          | 665,124,022,373.10          |
|            | 2. Loans and other payables                            |      | 23,436,372,207.70           | 23,610,418,137.30           |
| <b>II</b>  | <b>Amounts due to customers</b>                        |      | <b>100,393,502,852.36</b>   | <b>127,736,986,898.51</b>   |
|            | 1. Deposits  |      | 93,507,361,967.63           | 120,781,377,932.98          |
|            | 2. Other payables                                      |      | 6,886,140,884.73            | 6,955,608,965.53            |
| <b>III</b> | <b>Securities sold under repurchase agreement</b>      |      | -                           | -                           |
| <b>IV</b>  | <b>Amounts due from securities</b>                     |      | -                           | -                           |
| <b>V</b>   | <b>Other liabilities</b>                               |      | <b>54,962,968,960.07</b>    | <b>55,093,707,455.16</b>    |
|            | 1. Accrued interest and other expenses                 |      | 35,209,292,863.61           | 31,653,598,210.59           |
|            | 2. Interbranches account                               |      | -                           | -                           |
|            | 3. Deferred tax liabilities                            |      | -                           | -                           |
|            | 4. Others  |      | 19,753,676,096.46           | 23,440,109,244.57           |
| <b>VI</b>  | <b>Owners' equity</b>                                  |      | <b>537,049,036,649.77</b>   | <b>527,700,398,550.50</b>   |
|            | 1. Registered capital                                  |      | 500,000,062,500.00          | 500,000,062,500.00          |
|            | 2. Share premium                                       |      | -                           | -                           |
|            | 3. Statutory reserve                                   |      | 2,130,351,355.27            | 2,130,187,655.06            |
|            | 4. Business expanding reserve                          |      | -                           | -                           |
|            | 5. Other reserves                                      |      | -                           | -                           |
|            | 6. Variance from revaluation                           |      | -                           | -                           |
|            | 7. General provision                                   |      | 1,915,611,630.45            | 1,921,171,352.99            |
|            | 8. Retained profit / (Loss)                            |      | 17,141,169,830.94           | 14,481,525,573.00           |
|            | 9. Profit awaiting for approval (+/-)                  |      | -                           | -                           |
|            | 10. Current year profit / (Loss)                       |      | 15,861,841,333.11           | 9,167,451,469.45            |
|            | 11. Supporting fund and government allocated funds     |      | -                           | -                           |
|            | 12. Subordinated Debt                                  |      | -                           | -                           |
|            | <b>Total</b>   |      | <b>1,376,050,359,354.40</b> | <b>1,399,265,533,414.57</b> |





RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

### Statement of Comprehensive Income

3rd Quarter of 2024

Report: FS 02/CB  
Equivalent LAK

| No.  | Details   | Note | Amount                     |                            |
|------|---|------|----------------------------|----------------------------|
|      |   |      | This quarter               | Previous quarter           |
|      | <b>Operating income and expenses</b>  |      |                            |                            |
| 1    | <b>+ Interest and similar income</b>  |      | <b>57,411,741,242.97</b>   | <b>37,615,902,341.79</b>   |
| 1.1  | Interest and similar income from interbanks   |      | 32,391,197,527.20          | 21,624,523,462.00          |
| 1.2  | Interest and similar income from customers  |      | 25,020,543,715.77          | 15,991,378,879.79          |
| 1.3  | Interest income from securities purchased under repurchase agreement                              |      | -                          | -                          |
| 1.4  | Interest income from investment securities  |      | -                          | -                          |
| 1.5  | Other interest and similar income   |      | -                          | -                          |
| 2    | <b>- Interest expense and equivalent to Interest expense</b>                                      |      | <b>(24,781,861,207.80)</b> | <b>(16,629,476,678.90)</b> |
| 2.1  | Interest and similar expense from interbanks  |      | (22,302,808,963.95)        | (14,924,290,063.35)        |
| 2.2  | Interest and similar expense from customers   |      | (2,479,052,243.85)         | (1,705,186,615.55)         |
| 2.3  | Interest expense from securities purchased under repurchase agreement                             |      | -                          | -                          |
| 2.4  | Interest expense from investment securities   |      | -                          | -                          |
| 2.5  | Other interest and similar expense  |      | -                          | -                          |
| 3    | <b>+/- Gain or Loss on Trading Gold and other precious metals</b>                                 |      | <b>-</b>                   | <b>-</b>                   |
| 1.   | <b>Net interest income - interest expense (1+2+3)</b>   |      | <b>32,629,880,035.17</b>   | <b>20,986,425,662.89</b>   |
| 4    | <b>+ Income from leasing</b>  |      | <b>-</b>                   | <b>-</b>                   |
| 5    | <b>- Expense from leasing</b>   |      | <b>-</b>                   | <b>-</b>                   |
| 6    | <b>+ Income from rent</b>   |      | <b>-</b>                   | <b>-</b>                   |
| 7    | <b>- Expense from rent</b>  |      | <b>-</b>                   | <b>-</b>                   |
| 8    | <b>+ Income from capital injection and share buyer</b>  |      | <b>-</b>                   | <b>-</b>                   |
| 9    | <b>+ Fees and commission income</b>   |      | <b>789,389,933.74</b>      | <b>301,268,826.88</b>      |
| 10   | <b>- Fees and commission expense</b>  |      | <b>(35,184,040.02)</b>     | <b>(26,705,825.18)</b>     |
| 11   | <b>+/- Net gain/(Loss) from Trading Securities</b>  |      | <b>-</b>                   | <b>-</b>                   |
| 12   | <b>+/- Net gain/(Loss) from Available for sales securities</b>                                    |      | <b>-</b>                   | <b>-</b>                   |
| 13   | <b>+/- Net gain/(loss) from foreign exchange</b>  |      | <b>7,148,118,822.73</b>    | <b>8,158,688,299.00</b>    |
| 14   | <b>+/- Net gain/(loss) from derivative trading</b>  |      | <b>-</b>                   | <b>-</b>                   |
|      | <b>II. Net operating income (I + 4 +...14)</b>  |      | <b>40,532,204,751.62</b>   | <b>29,419,676,963.59</b>   |
|      | <b>Other income and expenses</b>  |      |                            |                            |
| 15   | <b>+ Other operating income</b>   |      | <b>7,731,724,153.11</b>    | <b>1,346,285,402.15</b>    |
| 16   | <b>- Other operating expenses</b>   |      | <b>(28,252,456,550.30)</b> | <b>(18,287,406,905.42)</b> |
| 16.1 | Personnel expenses  |      | (21,392,602,547.71)        | (14,319,328,427.91)        |
| 16.2 | Other administrative expenses   |      | (6,859,854,002.59)         | (3,968,078,477.51)         |
| 17   | - Depreciation and amortisation for tangible and intangible fixed asset                           |      | (6,150,353,870.29)         | (3,806,602,729.67)         |
| 18   | - Other miscellaneous expenses  |      | (4,703,351,694.63)         | (2,696,982,449.31)         |
| 19   | <b>+/- Net specific provision charges/(reversal) for loans to customers and off balance sheet</b> |      | <b>6,704,074,543.59</b>    | <b>3,192,481,188.12</b>    |
| 19.1 | Provision of credit losses of loans to customers  |      | (8,404,992,675.38)         | (5,203,366,673.90)         |
| 19.2 | Reversal of provision for impairment losses and bad debt recover                                  |      | 15,109,067,218.97          | 8,395,847,862.02           |
| 20   | <b>+/- Net gain/(loss) from fixed asset revaluation</b>   |      | <b>-</b>                   | <b>-</b>                   |
|      | <b>III. Net Income - Expenses (15+...20)</b>  |      | <b>(24,670,363,418.52)</b> | <b>(20,252,225,494.13)</b> |
|      | <b>IV. Profit / (Loss) before tax (II - III)</b>  |      | <b>15,861,841,333.10</b>   | <b>9,167,451,469.46</b>    |
| 21   | Profit Tax  |      | -                          | -                          |
| 22   | Deferred tax  |      | -                          | -                          |
|      | <b>VI. Net profit / (loss) in current year</b>  |      | <b>15,861,841,333.10</b>   | <b>9,167,451,469.46</b>    |
|      | <b>Other comprehensive income</b>   |      |                            |                            |
| 23   | Change in assets revaluation  |      | -                          | -                          |
| 24   | Gain/(loss) from held for sale asset revaluation  |      | -                          | -                          |
| 25   | Corporate income tax derives from comprehensive income  |      | -                          | -                          |
|      | <b>Total comprehensive profit/(loss)</b>  |      | <b>-</b>                   | <b>-</b>                   |

