



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Financial Position

4th 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		880,711,493,343.34	946,202,602,860.16
	1. Cash and cash equivalent		22,791,658,130.28	25,429,114,162.47
	2. Deposit with banks and financial institutions		857,919,835,213.06	920,773,488,697.69
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		385,774,266,453.76	381,594,530,515.09
VI	Investment in subsidiaries, joint venture and holding securities		-	-
VII	Leasing and financing		-	-
VIII	Net fixed assets		27,012,638,071.45	38,455,031,913.85
	1. Fixed assets purchase and work in processing		3,075,570,703.51	11,564,542,505.08
	2. Intangible fixed assets		5,359,723,128.18	4,835,335,726.69
	3. Tangible fixed assets		14,744,789,083.78	15,442,875,846.45
	4. Right of use assets (NBV)		3,832,555,155.98	6,612,277,835.63
IX	Un-paid register capital		-	-
X	Other assets		21,830,882,062.52	9,798,194,067.29
	1. Interest and other account receivable		18,037,136,149.76	6,343,947,232.17
	2. Interbranches account		-	-
	3. Deferred tax asset		-	-
	4. Others		3,793,745,912.76	3,454,246,835.12
	Total		1,315,329,279,931.07	1,376,050,359,356.39

Chief Executive Officer





RHB Bank Lao Sole co., Ltd

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No.	Liability	Note	Amount	
			This quarter	Previous quarter
I	Amounts due to banks and financial institutions		684,387,210,915.84	683,644,850,892.20
	1. Deposits		660,925,819,605.76	660,208,478,684.50
	2. Loans and other payables		23,461,391,310.08	23,436,372,207.70
II	Amounts due to customers		73,125,623,024.00	100,393,502,852.36
	1. Deposits		69,725,193,177.88	93,507,361,967.63
	2. Other payables		3,400,429,846.12	6,886,140,884.73
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		37,253,606,307.24	54,962,968,960.07
	1. Accrued interest and other expenses		12,874,364,854.11	35,209,292,863.61
	2. Interbranches account		-	-
	3. Deferred tax liabilities		-	-
	4. Others		24,379,241,453.13	19,753,676,096.46
VI	Owners' equity		520,562,839,684.00	537,049,036,649.77
	1. Registered capital		500,000,062,500.00	500,000,062,500.00
	2. Share premium		-	-
	3. Statutory reserve		2,130,187,655.06	2,130,351,355.27
	4. Business expanding reserve		-	-
	5. Other reserves		71,002,226.00	-
	6. Variance from revaluation		-	-
	7. General provision		1,928,870,868.87	1,915,611,630.45
	8. Retained profit / (Loss)		17,290,129,189.64	17,141,169,830.94
	9. Profit awaiting for approval (+/-)		-	-
	10. Current year profit / (Loss)		(857,412,755.57)	15,861,841,333.11
	11. Supporting fund and government allocated funds		-	-
	12. Subordinated Debt		-	-
	Total		1,315,329,279,931.08	1,376,050,359,354.40





TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income

4th Quarter of 2024

Report: FS 02/CB
Equivalent LAK

No.	Details	Note	Amount	
			This quarter	Previous quarter
	Operating income and expenses			
1	+ Interest and similar income		76,440,497,642.89	57,411,741,242.97
	1.1 Interest and similar income from interbanks		43,414,353,811.82	32,391,197,527.20
	1.2 Interest and similar income from customers		33,026,143,831.07	25,020,543,715.77
	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	- Interest expense and equivalent to Interest expense		(32,899,422,787.28)	(24,781,861,207.80)
	2.1 Interest and similar expense from interbanks		(29,823,146,608.00)	(22,302,808,963.95)
	2.2 Interest and similar expense from customers		(3,076,276,179.28)	(2,479,052,243.85)
	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	+/- Gain or Loss on Trading Gold and other precious metals		-	-
	I. Net interest income - interest expense (1+2+3)		43,541,074,855.61	32,629,880,035.17
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	+ Fees and commission income		1,027,440,812.37	789,389,933.74
10	- Fees and commission expense		(44,221,712.22)	(35,184,040.02)
11	+/- Net gain/(Loss) from Trading Securities		-	-
12	+/- Net gain/(Loss) from Available for sales securities		-	-
13	+/- Net gain/(loss) from foreign exchange		5,947,157,028.99	7,148,118,822.73
14	+/- Net gain/(loss) from derivative trading		-	-
	II. Net operating income (I + 4 + ...14)		50,471,450,984.75	40,532,204,751.62
	Other income and expenses		-	-
15	+ Other operating income		18,319,297,720.38	7,731,724,153.11
16	- Other operating expenses		(42,320,645,449.50)	(28,252,456,550.30)
	16.1 Personnel expenses		(30,319,888,808.47)	(21,392,602,547.71)
	16.2 Other administrative expenses		(12,000,756,641.03)	(6,859,854,002.59)
17	- Depreciation and amortisation for tangible and intangible fixed asset		(8,085,970,872.09)	(6,150,353,870.29)
18	- Other miscellaneous expenses		(20,511,463,223.55)	(4,703,351,694.63)
19	+/- Net specific provision charges/(reversal) for loans to customers and off balance sheet		1,269,918,084.44	6,704,074,543.59
	19.1 Provision of credit losses of loans to customers		(22,130,008,979.97)	(8,404,992,675.38)
	19.2 Reversal of provision for impairment losses and bad debt recover		23,399,927,064.41	15,109,067,218.97
20	+/- Net gain/(loss) from fixed asset revaluation		-	-
	III. Net Income - Expenses (15+...20)		(51,328,863,740.32)	(24,670,363,418.52)
	IV. Profit / (Loss) before tax (II - III)		(857,412,755.57)	15,861,841,333.10
21	Profit Tax		-	-
22	Deferred tax		-	-
	VI. Net profit / (loss) in current year		(857,412,755.57)	15,861,841,333.10
	Other comprehensive income		-	-
23	Change in assets revaluation		-	-
24	Gain/(loss) from held for sale asset revaluation		-	-
25	Corporate income tax derives from comprehensive income		-	-
	Total comprehensive profit/(loss)		-	-

