



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Financial Position

1st Quarter of 2025

Report: FS.01/CB
Equivalent LAK

No.	Assets	Note	Amount	
			This quarter	Previous quarter
I	Cash and deposit with banks and financial institutions		866,223,790,185.96	880,711,493,343.34
	1. Cash and cash equivalent		23,569,083,922.85	22,791,658,130.28
	2. Deposit with banks and financial institutions		842,654,706,263.11	857,919,835,213.06
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		377,782,442,009.00	385,774,266,453.76
VI	Investment in subsidiaries, joint venture and holding securities		-	-
VII	Leasing and financing		-	-
VIII	Net fixed assets		24,920,847,782.94	27,012,638,071.45
	1. Fixed assets purchase and work in processing		2,751,173,637.51	3,075,570,703.51
	2. Intangible fixed assets		4,926,719,399.84	5,359,723,128.18
	3. Tangible fixed assets		13,681,665,746.81	14,744,789,083.78
	4. Right of use assets (NBV)		3,561,288,998.78	3,832,555,155.98
IX	Un-paid register capital		-	-
X	Other assets		36,015,427,329.24	21,830,882,062.52
	1. Interest and other account receivable		31,060,243,931.78	18,037,136,149.76
	2. Interbranches account		-	-
	3. Deferred tax asset		-	-
	4. Others		4,955,183,397.46	3,793,745,912.76
	Total		1,304,942,507,307.14	1,315,329,279,931.07

Chief Executive Officer



Chong Seang Heng



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Financial Position

1st Quarter of 2025

Report: FS.01/CB
Equivalent LAK

No.	Liability	Note	Amount	
			This quarter	Previous quarter
I	Amounts due to banks and financial institutions		677,533,184,693.76	684,387,210,915.84
	1. Deposits		654,306,755,388.64	660,925,819,605.76
	2. Loans and other payables		23,226,429,305.12	23,461,391,310.08
II	Amounts due to customers		68,360,664,578.81	73,125,623,024.00
	1. Deposits		67,362,892,386.64	69,725,193,177.88
	2. Other payables		997,772,192.17	3,400,429,846.12
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		37,570,194,849.72	37,253,606,307.24
	1. Accrued interest and other expenses		18,865,239,112.93	12,874,364,854.11
	2. Interbranches account		-	-
	3. Deferred tax liabilities		-	-
	4. Others		18,704,955,736.79	24,379,241,453.13
VI	Owners' equity		521,478,463,184.84	520,562,839,684.00
	1. Registered capital		500,000,062,500.00	500,000,062,500.00
	2. Share premium		-	-
	3. Statutory reserve		3,859,200,574.06	2,130,187,655.06
	4. Business expanding reserve		-	-
	5. Other reserves		106,706,535.36	71,002,226.00
	6. Variance from revaluation		-	-
	7. General provision		1,887,174,076.69	1,928,870,868.87
	8. Retained profit / (Loss)		15,561,116,270.64	17,290,129,189.64
	9. Profit awaiting for approval (+/-)		(857,412,755.57)	-
	10. Current year profit / (Loss)		921,615,983.66	(857,412,755.57)
	11. Supporting fund and government allocated funds		-	-
	12. Subordinated Debt		-	-
	Total		1,304,942,507,307.13	1,315,329,279,931.08

Chief Executive Officer



Choong Seang Heng



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Comprehensive Income

1st Quarter of 2025

Report: FS 02/CB
Equivalent LAK

No.	Details	Note	Amount	
			This quarter	Previous quarter
	Operating income and expenses			
1	+ Interest and similar income		19,805,763,696.30	76,440,497,642.89
1.1	Interest and similar income from interbanks		11,527,642,654.06	43,414,353,811.82
1.2	Interest and similar income from customers		8,278,121,042.24	33,026,143,831.07
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		(8,091,330,707.90)	(32,899,422,787.28)
2.1	Interest and similar expense from interbanks		(7,260,116,221.36)	(29,823,146,608.00)
2.2	Interest and similar expense from customers		(831,214,486.54)	(3,076,276,179.28)
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)		11,714,432,988.40	43,541,074,855.61
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		258,223,010.06	1,027,440,812.37
10	- Fees and commission expense		(12,790,812.00)	(44,221,712.22)
11	+/- Net gain/(Loss) from Trading Securities		-	-
12	+/- Net gain/(Loss) from Available for sales securities		-	-
13	+/- Net gain/(loss) from foreign exchange		(695,956,552.77)	5,947,157,028.99
14	+/- Net gain/(loss) from derivative trading		-	-
	II. Net operating income (I + 4 +...14)		11,263,908,633.69	50,471,450,984.75
	Other income and expenses			
15	+ Other operating income		1,704,191,188.42	18,319,297,720.38
16	- Other operating expenses		(12,055,328,504.23)	(42,320,645,449.50)
16.1	Personnel expenses		(8,113,926,419.49)	(30,319,888,808.47)
16.2	Other administrative expenses		(3,941,402,084.74)	(12,000,756,641.03)
17	- Depreciation and amortisation for tangible and intangible fixed asset		(2,092,803,601.57)	(8,085,970,872.09)
18	- Other miscellaneous expenses		(217,656,441.66)	(20,511,463,223.55)
19	+/- Net specific provision charges/(reversal) for loans to customers and off balance sheet		2,319,304,709.00	1,269,918,084.44
19.1	Provision of credit losses of loans to customers		-	(22,130,008,979.97)
19.2	Reversal of provision for impairment losses and bad debt recover		2,319,304,709.00	23,399,927,064.41
20	+/- Net gain/(loss) from fixed asset revaluation		-	-
	III. Net Income - Expenses (15+...20)		(10,342,292,650.04)	(51,328,863,740.32)
	IV. Profit / (Loss) before tax (II - III)		921,615,983.65	(857,412,755.57)
21	Profit Tax		-	-
22	Deferred tax		-	-
	VI. Net profit / (loss) in current year		921,615,983.65	(857,412,755.57)
	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)		-	-

