

# Statement of Financial Position

2nd 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		880,998,044,886.53	866,223,790,185.96
	1. Cash and cash equivalent		15,818,802,804.70	23,569,083,922.85
	2. Deposit with banks and financial institutions		865,179,242,081.83	842,654,706,263.11
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		365,427,097,203.42	377,782,442,009.00
VI	Investment in subsidiaries, joint venture and holding securities		-	-
VII	Leasing and financing		-	-
VIII	Net fixed assets		20,623,312,713.75	24,920,847,782.94
	1. Fixed assets purchase and work in processing		343,671,573.51	2,751,173,637.51
	2. Intangible fixed assets		4,521,274,867.84	4,926,719,399.84
	3. Tangible fixed assets		12,646,430,176.24	13,681,665,746.81
	4. Right of use assets (NBV)		3,111,936,096.16	3,561,288,998.78
IX	Un-paid register capital		-	-
X	Other assets		50,300,695,590.64	36,015,427,329.24
	1. Interest and other account receivable		44,394,342,793.61	31,060,243,931.78
	2. Interbranches account		-	-
	3. Deferred tax asset		-	-
	4. Others		5,906,352,797.03	4,955,183,397.46
	<b>Total</b>		<b>1,317,349,150,394.34</b>	<b>1,304,942,507,307.14</b>

  
 Deputy Chief Executive Officer  
  
 Chiam Tau Yu

# Statement of Financial Position

2nd Quarter of 2025

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Equivalent LAK

No.	Liability	Note	Amount	
			This quarter	Previous quarter
I	Amounts due to banks and financial institutions		674,455,219,214.40	677,533,184,693.76
	1. Deposits		651,334,305,254.10	654,306,755,388.64
	2. Loans and other payables		23,120,913,960.30	23,226,429,305.12
II	Amounts due to customers		61,461,606,100.15	68,360,664,578.81
	1. Deposits		57,175,043,215.89	67,362,892,386.64
	2. Other payables		4,286,562,884.26	997,772,192.17
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		41,919,009,703.93	37,570,194,849.72
	1. Accrued interest and other expenses		25,397,197,141.82	18,865,239,112.93
	2. Interbranches account		-	-
	3. Deferred tax liabilities		-	-
	4. Others		16,521,812,562.11	18,704,955,736.79
VI	Owners' equity		539,513,315,375.88	521,478,463,184.84
	1. Registered capital		500,000,062,500.00	500,000,062,500.00
	2. Share premium		-	-
	3. Statutory reserve		3,859,200,574.06	3,859,200,574.06
	4. Business expanding reserve		-	-
	5. Other reserves		149,245,383.30	106,706,535.36
	6. Variance from revaluation		-	-
	7. General provision		1,825,451,453.55	1,887,174,076.69
	8. Retained profit / (Loss)		14,536,645,371.08	15,561,116,270.64
	9. Profit awaiting for approval (+/-)		-	(857,412,755.57)
	10. Current year profit / (Loss)		19,142,710,093.89	921,615,983.66
	11. Supporting fund and government allocated funds		-	-
	12. Subordinated Debt		-	-
	<b>Total</b>		<b>1,317,349,150,394.36</b>	<b>1,304,942,507,307.13</b>

Deputy Chief Executive Officer

  
  
Chiam Tau Yu



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

## Statement of Comprehensive Income

2nd Quarter of 2025

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>40,768,282,943.71</b>	<b>19,805,763,696.30</b>
1.1	Interest and similar income from interbanks		23,476,761,599.26	11,527,642,654.06
1.2	Interest and similar income from customers		17,291,521,344.45	8,278,121,042.24
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>(16,070,025,360.45)</b>	<b>(8,091,330,707.90)</b>
2.1	Interest and similar expense from interbanks		(14,534,569,869.30)	(7,260,116,221.36)
2.2	Interest and similar expense from customers		(1,535,455,491.15)	(831,214,486.54)
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>
	<b>I. Net interest income - interest expense (1+2+3)</b>		<b>24,698,257,583.26</b>	<b>11,714,432,988.40</b>
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		378,865,322.28	258,223,010.06
10	- Fees and commission expense		(17,355,150.00)	(12,790,812.00)
11	+/- Net gain/(Loss) from Trading Securities		-	-
12	+/- Net gain/(Loss) from Available for sales securities		-	-
13	+/- Net gain/(loss) from foreign exchange		(540,722,739.34)	(695,956,552.77)
14	+/- Net gain/(loss) from derivative trading		-	-
	<b>II. Net operating income (I + 4 +...14)</b>		<b>24,519,045,016.20</b>	<b>11,263,908,633.69</b>
	<b>Other income and expenses</b>			
15	+ Other operating income		1,986,461,521.68	1,704,191,188.42
16	- Other operating expenses		(24,120,844,759.88)	(12,055,328,504.23)
16.1	Personnel expenses		(16,092,855,936.75)	(8,113,926,419.49)
16.2	Other administrative expenses		(8,027,988,823.13)	(3,941,402,084.74)
17	- Depreciation and amortisation for tangible and intangible fixed asset		(4,165,210,731.34)	(2,092,803,601.57)
18	- Other miscellaneous expenses		(527,397,861.58)	(217,656,441.66)
19	+/- Net specific provision charges/(reversal) for loans to customers and off balance sheet		21,450,656,908.80	2,319,304,709.00
19.1	Provision of credit losses of loans to customers		-	-
19.2	Reversal of provision for impairment losses and bad debt recover		21,450,656,908.80	2,319,304,709.00
20	+/- Net gain/(loss) from fixed asset revaluation		-	-
	<b>III. Net Income - Expenses (15+...20)</b>		<b>(5,376,334,922.32)</b>	<b>(10,342,292,650.04)</b>
	<b>IV. Profit / (Loss) before tax (II - III)</b>		<b>19,142,710,093.88</b>	<b>921,615,983.65</b>
21	Profit Tax		-	-
22	Deferred tax		-	-
	<b>VI. Net profit / (loss) in current year</b>		<b>19,142,710,093.88</b>	<b>921,615,983.65</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>

  
 Deputy Chief Executive Officer  
 Chhim Tau Yu  
  
 RHB Bank Lao  
 Sole Co., Ltd.  
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 ຈຳກັດຜູ້ດຸງ  
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