



RHB Bank Lao Sole co., Ltd

TOGETHER WE PROGRESS

Statement of Financial Position

3st 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		247,086,926,909.87	880,998,044,886.53
	1. Cash and cash equivalent		17,606,228,977.00	15,818,802,804.70
	2. Deposit with banks and financial institutions		229,480,697,932.87	865,179,242,081.83
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		350,340,631,003.57	365,427,097,203.42
VI	Investment in subsidiaries, joint venture and holding securities		-	-
VII	Leasing and financing		-	-
VIII	Net fixed assets		19,876,183,630.71	20,623,312,713.75
	1. Fixed assets purchase and work in processing		219,195,573.51	343,671,573.51
	2. Intangible fixed assets		4,065,740,458.84	4,521,274,867.84
	3. Tangible fixed assets		11,576,478,216.76	12,646,430,176.24
	4. Right of use assets (NBV)		4,014,769,381.60	3,111,936,096.16
IX	Un-paid register capital		-	-
X	Other assets		18,638,960,533.19	50,300,695,590.64
	1. Interest and other account receivable		8,687,109,410.88	44,394,342,793.61
	2. Interbranches account		-	-
	3. Deferred tax asset		-	-
	4. Others		9,951,851,122.31	5,906,352,797.03
	Total		635,942,702,077.34	1,317,349,150,394.34

Chief Executive Officer

Chiam Tau Yu



RHB Bank Lao Sole co., Ltd

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3st 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		23,220,990,369.82	674,455,219,214.40
	1. Deposits		-	651,334,305,254.10
	2. Loans and other payables		23,220,990,369.82	23,120,913,960.30
II	Amounts due to customers		53,841,764,883.96	61,461,606,100.15
	1. Deposits		51,522,093,537.08	57,175,043,215.89
	2. Other payables		2,319,671,346.88	4,286,562,884.26
III	Securities sold under repurchase agreement		-	-
IV	Amounts due from securities		-	-
V	Other liabilities		20,192,411,969.40	41,919,009,703.93
	1. Accrued interest and other expenses		1,696,970,750.71	25,397,197,141.82
	2. Interbranches account		-	-
	3. Deferred tax liabilities		-	-
	4. Others		18,495,441,218.69	16,521,812,562.11
VI	Owners' equity		538,687,534,854.16	539,513,315,375.88
	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		89,652,917.13	149,245,383.30
	6. Variance from revaluation		-	-
	7. General provision		1,748,419,661.78	1,825,451,453.55
	8. Retained profit / (Loss)		14,536,645,371.08	14,536,645,371.08
	9. Profit awaiting for approval (+/-)		-	-
	10. Current year profit / (Loss)		18,453,553,830.11	19,142,710,093.89
	11. Supporting fund and government allocated funds		-	-
	12. Subordinated Debt		-	-
	Total		635,942,702,077.34	1,317,349,150,394.36



Chief Executive Officer

Chiam Tau Yu

Statement of Comprehensive Income

3rd 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		58,903,156,704.11	40,768,282,943.71
1.1	Interest and similar income from interbanks		32,257,976,625.78	23,476,761,599.26
1.2	Interest and similar income from customers		26,645,180,078.33	17,291,521,344.45
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		(21,905,540,590.51)	(16,070,025,360.45)
2.1	Interest and similar expense from interbanks		(19,678,370,758.76)	(14,534,569,869.30)
2.2	Interest and similar expense from customers		(2,227,169,831.75)	(1,535,455,491.15)
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)		36,997,616,113.60	24,698,257,583.26
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		494,295,361.99	378,865,322.28
10	- Fees and commission expense		(24,375,915.50)	(17,355,150.00)
11	+/- Net gain/(Loss) from Trading Securities		-	-
12	+/- Net gain/(Loss) from Available for sales securities		-	-
13	+/- Net gain/(loss) from foreign exchange		128,928,135.83	(540,722,739.34)
14	+/- Net gain/(loss) from derivative trading		-	-
	II. Net operating income (I + 4 + ...14)		37,596,463,695.92	24,519,045,016.20
	Other income and expenses			
15	+ Other operating income		2,010,925,084.54	1,986,461,521.68
16	- Other operating expenses		(37,999,822,661.57)	(24,120,844,759.88)
16.1	Personnel expenses		(25,540,671,838.40)	(16,092,855,936.75)
16.2	Other administrative expenses		(12,459,150,823.17)	(8,027,988,823.13)
17	- Depreciation and amortisation for tangible and intangible fixed asset		(6,207,762,185.42)	(4,165,210,731.34)
18	- Other miscellaneous expenses		(725,848,558.36)	(527,397,861.58)
19	+/- Net specific provision charges/(reversal) for loans to customers and off balance sheet		23,779,598,455.00	21,450,656,908.80
19.1	Provision of credit losses of loans to customers		-	-
19.2	Reversal of provision for impairment losses and bad debt recover		23,779,598,455.00	21,450,656,908.80
20	+/- Net gain/(loss) from fixed asset revaluation		-	-
	III. Net Income - Expenses (15+...20)		(19,142,909,865.81)	(5,376,334,922.32)
	IV. Profit / (Loss) before tax (II - III)		18,453,553,830.11	19,142,710,093.88
21	Profit Tax		-	-
22	Deferred tax		-	-
	VI. Net profit / (loss) in current year		18,453,553,830.11	19,142,710,093.88
	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)		-	-

Chief Executive Officer
Chiam Tau Yu