



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Financial Position
4th Quarter of 2021

Report: FS.01/CB
Equivalent LAK

No.	Assets	Amount
		This quarter
I	Cash and deposit with other banks and financial institutions	511,681,628,964.65
	1. Cash and cash equivalent	16,120,753,167.92
	2. Deposit with other banks and financial institutions	75,784,834,679.75
	3. Fixed deposit	419,776,041,116.98
II	Account receivable from other banks and financial institutions	64,200,288,319.19
	1. Deposit with other banks and financial institutions	14,200,288,319.19
	2. Fixed deposit	50,000,000,000.00
	3. Net loans and installments	-
III	Security/investment with selling contract	-
IV	Net investment in securities	-
	1. Bond/Securities for trading	-
	2. Bond/Securities for selling	-
	3. Bond/Securities for Investment	-
V	Net Loan and advance to customer	313,775,920,553.51
VI	Investment in subsidiaries, Joint venture and Holding Securities	-
VII	Leasing and Financing	-
VIII	Net fixed asset	36,359,083,087.61
	1. Fixed asset purchase and work in processing	17,300,017,002.82
	2. Intangible fixed asset	1,405,242,377.00
	3. Tangible fixed asset	17,653,823,707.79
IX	Un-paid register capital	-
X	Other assets	21,617,639,386.60
	1. Interest and other account receivable	15,726,519,258.17
	2. Interbank account	-
	3. Others	5,891,120,128.43
	Total Assets	947,634,560,311.56

Chief Executive Officer

 Choong Seang Heng




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Statement of Financial Position
4th Quarter of 2021Report: FS.01/CB
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No.	Liability	Amount
		This quarter
I	Account payable to other banks and financial institutions	<u>456,242,948,143.35</u>
	1. Deposit from other banks and financial institution	-
	2. Fixed deposit	415,051,022,243.62
	3. Loans	33,605,808,938.35
	4. Account payable to banks and financial institution	-
	5. Guarantees received and Dormant account	7,586,116,961.38
II	Account payable to customers	<u>56,590,900,493.51</u>
	1. Deposit from other banks and financial institution	27,049,334,933.86
	2. Fixed deposit	29,541,565,559.65
	3. Others	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	<u>24,977,158,479.82</u>
	1. Accrued interest and expenses	9,160,516,864.40
	2. Interbank account	-
	3. Others	15,816,641,615.42
	Total Liability	<u>537,811,007,116.68</u>
VI	Capital and Shareholder's Fund	<u>409,823,553,194.87</u>
	1. Register capital	420,600,037,500.00
	2. Share premium	-
	3. Legal reserve	2,130,187,655.06
	4. Business expending reserve	-
	5. Other reserve	-
	6. Margin form revaluation	-
	7. General provision	1,475,710,845.66
	8. Retained profit / (Loss)	(28,289,639,400.54)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	13,907,256,594.69
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	<u>947,634,560,311.55</u>

Chief Executive Officer



Chong Seang Heng



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income
4th Quarter of 2021

Report: FS 02/CB

Equivalent LAK

No.	Details	Amount
		This quarter
	Income and expense for banking business	
1	+ Interest Income and equivalent to Interest Income	56,341,149,218.48
	1.1 Interest Income and equivalent to Interest Income from other banks	25,054,320,724.18
	1.2 Interest Income and equivalent to Interest Income from customers	31,286,828,494.30
	1.3 Interest income from securities/bond with selling contract	-
	1.4 Interest income from investment in securities	-
	1.5 Other interest income	-
2	- Interest expense and equivalent to Interest expense	(19,200,219,470.07)
	2.1 Interest expense and equivalent to Interest expense to other banks	(17,217,272,192.46)
	2.2 Interest expense and equivalent to Interest expense to customers	(1,982,947,277.61)
	2.3 Interest expense from securities/bond with selling contract	-
	2.4 Interest expense from investment in securities	-
3	+/- Gain or Loss on Trading Gold and other precious metals B25	-
		-
	I. Variance from Interest Income - Interest Expense (1+2+3)	37,140,929,748.41
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	+ Commission received	888,788,194.34
10	- Commission paid	(68,701,881.50)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	1,468,588,017.56
14	+/- Gain/Loss selling/buying from conditional instrument	-
		-
	II. Net Income from banking business (I + 3+.. 13)	39,429,604,078.81
15	+ Other income	44,447,132,103.67

16	- General administrative expenses	(19,101,625,635.64)
	16.1 Personnel expenses	(12,442,166,883.39)
	16.2 Other administrative expenses	(6,659,458,752.25)
17	- Depreciation for tangible and intangible fixed asset	(4,085,977,030.74)
18	- Other operating expenses	(47,348,404,467.63)
19	+/- Variance between provision charge and recovery back off- balance sheet	566,527,546.22
	19.1 Provision charge and accrued expense	(39,390,551,199.89)
	19.2 Write back and Bad debt recover	39,957,078,746.11
20	+/- Variance from fixed asset revaluation	-
		-
	III. Net Other Income - Net Operating Expenses (14+..19)	(25,522,347,484.12)
		-
	IV. Profit / (Loss) Before Tax (II - III)	13,907,256,594.69
		-
21	+ Corporate income tax	-
22	- Deferred tax	-
	V. Net Profit / (Loss) (IV+ 20+21-22)	13,907,256,594.69
21	Profit Tax	-
	VI. Net year results	13,907,256,594.69
	Other comprehensive income	-
22	Change in share premium revaluation	-
23	Gain / (Loss) from held for sale asset revaluation	-
24	Corporate income tax derives from comprehensive income	-
	ລວມກຳໄລ (ຂາດຫີນ) ນອກທຸລະກິດສຸດທິ	-

Chief Executive Officer



Choong Seang Heng