



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income  
1st Quarter of 2023

Report: FS 02/CB  
Equivalent LAK

No.	Details	Amount
		This quarter
<b>Income and expense for banking business</b>		
1	<b>+ Interest Income and equivalent to Interest Income</b>	<b>16.728.928.603,46</b>
1.1	Interest Income and equivalent to Interest Income from other banks	10.852.203.922,51
1.2	Interest Income and equivalent to Interest Income from customers	5.876.724.680,95
1.3	Interest income from securities/bond with selling contract	-
1.4	Interest income from investment in securities	-
1.5	Other interest income	-
2	<b>- Interest expense and equivalent to Interest expense</b>	<b>(6.940.881.484,01)</b>
2.1	Interest expense and equivalent to Interest expense to other banks	(6.281.097.429,95)
2.2	Interest expense and equivalent to Interest expense to customers	(659.784.054,06)
2.3	Interest expense from securities/bond with selling contract	-
2.4	Interest expense from investment in securities	-
3	<b>+/- Gain or Loss on Trading Gold and other precious metals B25</b>	<b>-</b>
<b>I. Variance from Interest Income - Interest Expense (1+2+3)</b>		<b>9.788.047.119,45</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	+ Commission received	190.554.432,78
10	- Commission paid	(14.558.307,70)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	1.371.983.726,40
14	+/- Gain/Loss selling/buying from conditional instrument	-
<b>II. Net Income from banking business (I + 3+.. 13)</b>		<b>11.336.026.970,93</b>
15	+ Other income	1.648.752.574,61
16	- General administrative expenses	(8.386.840.347,28)
16.1	Personnel expenses	(6.234.085.586,80)
16.2	Other administrative expenses	(2.152.754.760,48)
17	- Depreciation for tangible and intangible fixed asset	(1.896.443.786,38)
18	- Other operating expenses	(1.929.749.494,39)
19	+/- Variance between provision charge and recovery back off-balance sheet	8.005.837.477,80
19.1	Provision charge and accrued expense	(4.458.000.204,30)
19.2	Write back and Bad debt recover	12.463.837.682,10
20	+/- Variance from fixed asset revaluation	-
<b>III. Net Other Income - Net Operating Expenses (14+..19)</b>		<b>(2.558.443.575,64)</b>
<b>IV. Profit / (Loss) Before Tax (II - III)</b>		<b>8.777.583.395,29</b>
21	+ Corporate income tax	-
22	- Deferred tax	-
<b>V. Net Profit / (Loss) (IV+ 20+21-22)</b>		<b>8.777.583.395,29</b>
21	Profit Tax	-
<b>VI. Net year results</b>		<b>8.777.583.395,29</b>
<b>Other comprehensive income</b>		
22	Change in share premium revaluation	-
23	Gain / (Loss) from held for sale asset revaluation	-
24	Corporate income tax derives from comprehensive income	-
<b>Total comprehensive profit and loss</b>		<b>-</b>

Chief Executive Officer





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Statement of Financial Position  
1st Quarter of 2023

Report: FS.01/CB  
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No.	Assets	Amount
		This quarter
<b>I</b>	<b>Cash and deposit with other banks and financial institutions</b>	<b>694.166.669.401,49</b>
	1. Cash and cash equivalent	24.188.345.375,40
	2. Deposit with other banks and financial institutions	80.100.457.939,11
	3. Fixed deposit	589.877.866.086,98
<b>II</b>	<b>Account receivable from other banks and financial institutions</b>	<b>174.497.973.283,59</b>
	1. Deposit with other banks and financial institutions	29.224.473.283,59
	2. Fixed deposit	145.273.500.000,00
	3. Net loans and installments	-
<b>III</b>	<b>Security/investment with selling contract</b>	<b>-</b>
<b>IV</b>	<b>Net investment in securities</b>	<b>-</b>
	1. Bond/Securities for trading	-
	2. Bond/Securities for selling	-
	3. Bond/Securities for Investment	-
<b>V</b>	<b>Net Loan and advance to customer</b>	<b>292.783.414.369,46</b>
<b>VI</b>	<b>Investment in subsidiaries, Joint venture and Holding Securities</b>	<b>-</b>
<b>VII</b>	<b>Leasing and Financing</b>	<b>-</b>
<b>VIII</b>	<b>Net fixed asset</b>	<b>33.292.378.600,92</b>
	1. Fixed asset purchase and work in processing	1.051.960.646,31
	2. Intangible fixed asset	5.908.917.582,45
	3. Tangible fixed asset	26.331.500.372,16
<b>IX</b>	<b>Un-paid register capital</b>	<b>-</b>
<b>X</b>	<b>Other assets</b>	<b>28.219.624.645,20</b>
	1. Interest and other account receivable	24.830.346.028,73
	2. Interbank account	-
	3. Others	3.389.278.616,47
	<b>Total Assets</b>	<b>1.222.960.060.300,66</b>

Chief Executive Officer



Chioong Seang Heng



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**Statement of Financial Position**  
1st Quarter of 2023

Report: FS.01/CB  
Equivalent LAK

No.	Liability	Amount
		This quarter
<b>I</b>	<b>Account payable to other banks and financial institutions</b>	<b>642.105.827.755,86</b>
	1. Deposit from other banks and financial institution	-
	2. Fixed deposit	583.713.652.751,18
	3. Loans	50.878.270.716,35
	4. Account payable to banks and financial institution	-
	5. Guarantees received and Dormant account	7.513.904.288,33
<b>II</b>	<b>Account payable to customers</b>	<b>80.720.300.298,24</b>
	1. Deposit from other banks and financial institution	25.388.905.054,54
	2. Fixed deposit	55.331.395.243,70
	3. Others	-
<b>III</b>	<b>Security with Selling contract</b>	-
<b>IV</b>	<b>Account payable from selling security and investment</b>	-
<b>V</b>	<b>Other liability</b>	<b>25.147.834.718,10</b>
	1. Accrued interest and expenses	17.527.544.812,49
	2. Interbank account	-
	3. Others	7.620.289.905,61
	<b>Total Liability</b>	<b>747.973.962.772,20</b>
<b>VI</b>	<b>Capital and Shareholder's Fund</b>	<b>474.986.097.528,46</b>
	1. Register capital	460.300.050.000,00
	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	1.402.228.355,84
	8. Retained profit / (Loss)	(14.449.223.533,85)
	9. Profit pending confirmation (+/-)	16.825.271.656,14
	10. Current year profit / (Loss)	8.777.583.395,27
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>1.222.960.060.300,66</b>

Chief Executive Officer



Chooong Seang Heng