

Statement of Financial Position  
3rd Quarter of 2022

Report: FS.01/CB  
Equivalent LAK

No.	Assets	Amount
		This quarter
<b>I</b>	<b>Cash and deposit with other banks and financial institutions</b>	<b>686.294.969.462,24</b>
	1. Cash and cash equivalent	21.640.651.077,37
	2. Deposit with other banks and financial institutions	88.922.072.194,65
	3. Fixed deposit	575.732.246.190,22
<b>II</b>	<b>Account receivable from other banks and financial institutions</b>	<b>198.496.638.768,98</b>
	1. Deposit with other banks and financial institutions	20.606.638.768,98
	2. Fixed deposit	177.890.000.000,00
	3. Net loans and installments	-
<b>III</b>	<b>Security/investment with selling contract</b>	-
<b>IV</b>	<b>Net investment in securities</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>290.759.092.465,42</b>
<b>VI</b>	<b>Investment in subsidiaries, Joint venture and Holding Securities</b>	-
<b>VII</b>	<b>Leasing and Financing</b>	-
<b>VIII</b>	<b>Net fixed asset</b>	<b>33.929.402.272,66</b>
	1. Fixed asset purchase and work in processing	16.783.394.319,00
	2. Intangible fixed asset	1.240.546.811,81
	3. Tangible fixed asset	15.905.461.141,85
<b>IX</b>	<b>Un-paid register capital</b>	-
<b>X</b>	<b>Other assets</b>	<b>10.615.938.628,11</b>
	1. Interest and other account receivable	8.087.153.461,92
	2. Interbank account	-
	3. Others	2.528.785.166,19
	<b>Total Assets</b>	<b>1.220.096.041.597,41</b>



(RP) Chief Executive Officer

Ong Chong Seng



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

**Statement of Financial Position**  
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No.	Liability	Amount
		This quarter
<b>I</b>	<b>Account payable to other banks and financial institutions</b>	<b>627.794.736.498,83</b>
	1. Deposit from other banks and financial institution	-
	2. Fixed deposit	569.717.551.159,90
	3. Loans	49.658.327.611,75
	4. Account payable to banks and financial institution	-
	5. Guarantees received and Dormant account	8.418.857.727,18
<b>II</b>	<b>Account payable to customers</b>	<b>110.024.755.586,30</b>
	1. Deposit from other banks and financial institution	27.962.249.318,42
	2. Fixed deposit	82.062.506.267,88
	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>17.122.448.686,12</b>
	1. Accrued interest and expenses	4.142.122.029,09
	2. Interbank account	-
	3. Others	12.980.326.657,03
	<b>Total Liability</b>	<b>754.941.940.771,25</b>
<b>VI</b>	<b>Capital and Shareholder's Fund</b>	<b>465.154.100.826,16</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	1.377.145.057,82
	8. Retained profit / (Loss)	(14.449.223.533,85)
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	15.795.941.647,13
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	<b>Total liability and Shareholder's Fund</b>	<b>1.220.096.041.597,41</b>



Chief Executive Officer

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**Statement of Comprehensive Income**  
3rd Quarter of 2022

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>42.408.064.579,63</b>
	1.1 Interest Income and equivalent to Interest Income from other banks	23.082.271.990,54
	1.2 Interest Income and equivalent to Interest Income from customers	19.325.792.589,09
	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>(17.007.167.391,86)</b>
	2.1 Interest expense and equivalent to Interest expense to other banks	(13.708.297.431,40)
	2.2 Interest expense and equivalent to Interest expense to customers	(3.298.869.960,46)
	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>25.400.897.187,77</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	736.927.242,57
10	- Commission paid	(51.005.226,89)
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	-
13	+/- Gain/Loss from foreign exchange	6.486.147.353,77
14	+/- Gain/Loss selling/buying from conditional instrument	-
		-
	<b>II. Net Income from banking business (I + 3+.. 13)</b>	<b>32.572.966.557,22</b>
		-
15	+ Other income	12.732.957.044,04
16	- General administrative expenses	(20.135.266.040,90)
	16.1 Personnel expenses	(13.591.966.567,06)
	16.2 Other administrative expenses	(6.543.299.473,84)
17	- Depreciation for tangible and intangible fixed asset	(2.805.971.387,36)
18	- Other operating expenses	(12.848.559.971,03)
19	+/- Variance between provision charge and recovery back off-balance sheet	6.279.815.445,16
	19.1 Provision charge and accrued expense	(14.620.482.713,87)
	19.2 Write back and Bad debt recover	20.900.298.159,03
20	+/- Variance from fixed asset revaluation	-

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	<b>III. Net Other Income - Net Operating Expenses (14+..19)</b>	<b>(16.777.024.910,09)</b>
		-
	<b>IV. Profit / (Loss) Before Tax (II - III)</b>	<b>15.795.941.647,13</b>
		-
21	+ Corporate income tax	-
22	- Deferred tax	-
	<b>V. Net Profit / (Loss) (IV+ 20+21-22)</b>	<b>15.795.941.647,13</b>
21	Profit Tax	-
	<b>VI. Net year results</b>	<b>15.795.941.647,13</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>	-



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