



TOGETHER WE PROGRESS

RHB Bank Lao Sole co., Ltd

Statement of Financial Position
1st Quarter of 2024Report: FS.01/CB
Equivalent LAK

No.	Assets	Amount
		This quarter
I	Cash and deposit with other banks and financial institutions	861,187,583,975.85
	1. Cash and cash equivalent	23,183,679,921.22
	2. Deposit with other banks and financial institutions	190,460,751,091.66
	3. Fixed deposit	647,543,152,962.97
II	Account receivable from other banks and financial institutions	32,148,047,817.38
	1. Deposit with other banks and financial institutions	32,148,047,817.38
	2. Fixed deposit	-
	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	404,822,838,746.46
VI	Investment in subsidiaries, Joint venture and Holding Securities	-
VII	Leasing and Financing	-
VIII	Net fixed asset	32,325,445,845.97
	1. Fixed asset purchase and work in processing	3,396,728,993.31
	2. Intangible fixed asset	5,688,911,883.97
	3. Tangible fixed asset	23,239,804,968.69
IX	Un-paid register capital	-
X	Other assets	32,852,886,817.37
	1. Interest and other account receivable	30,327,732,060.64
	2. Interbank account	1.00
	3. Others	2,525,154,755.73
	Total Assets	1,363,336,803,203.03

Chief Executive Officer


Choong Seang Heng



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No.	Liability	Amount
		This quarter
		667,829,940,247.36
I	Account payable to other banks and financial institutions	-
	1. Deposit from other banks and financial institution	636,226,904,054.84
	2. Fixed deposit	22,584,634,939.72
	3. Loans	88,684,078.00
	4. Account payable to banks and financial institution	8,929,717,174.80
	5. Guarantees received and Dormant account	127,637,069,364.14
II	Account payable to customers	65,603,307,301.74
	1. Deposit from other banks and financial institution	62,033,762,062.40
	2. Fixed deposit	-
	3. Others	-
III	Security with Selling contract	-
IV	Account payable from selling security and investment	-
V	Other liability	46,390,176,485.75
	1. Accrued interest and expenses	23,324,583,960.89
	2. Interbank account	-
	3. Others	23,065,592,524.86
	Total Liability	841,857,186,097.25
VI	Capital and Shareholder's Fund	521,479,617,105.78
	1. Register capital	500,000,062,500.00
	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	1,963,923,049.31
	8. Retained profit / (Loss)	12,461,327,278.11
	9. Profit pending confirmation (+/-)	-
	10. Current year profit / (Loss)	4,924,116,623.30
	11. Supporting fund and government allocated funds	-
	12. Subordinated Debt	-
	Total liability and Shareholder's Fund	1,363,336,803,203.03

Chief Executive Officer

Choong Seang Heng





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RHB Bank Lao Sole co., Ltd

Statement of Comprehensive Income
1st Quarter of 2024

Report: FS 02/CB
Equivalent LAK

No.	Details	Amount
		This quarter
	Income and expense for banking business	51,019,079,738.24
1	+ Interest Income and equivalent to Interest Income	10,354,968,733.74
1.1	Interest Income and equivalent to Interest Income from other banks	8,516,063,187.12
1.2	Interest Income and equivalent to Interest Income from customers	-
1.3	Interest income from securities/bond with selling contract	32,148,047,817.38
1.4	Interest income from investment in securities	-
1.5	Other interest income	(7,953,172,404.10)
2	- Interest expense and equivalent to Interest expense	(7,137,388,658.26)
2.1	Interest expense and equivalent to Interest expense to other banks	(815,783,745.84)
2.2	Interest expense and equivalent to Interest expense to customers	-
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)	43,065,907,334.14
4	+ Income from leasing	-
5	- Expense from Leasing	-
6	+ Income from rent	-
7	- Expense from rent	-
8	+ Income from capital injection and share buyer	159,754,950.16
9	+ Commission received	(15,019,495.60)
10	- Commission paid	-
11	+/- Gain/Loss from Bond/Securities for trading	-
12	+/- Gain/Loss from Bond/Securities for selling	2,370,501,195.39
13	+/- Gain/Loss from foreign exchange	-
14	+/- Gain/Loss selling/buying from conditional instrument	-
	II. Net Income from banking business (1+3+.. 13)	45,581,143,984.09
15	+ Other income	1,123,129,487.39
16	- General administrative expenses	(11,894,964,101.02)
16.1	Personnel expenses	(8,384,060,091.05)
16.2	Other administrative expenses	(3,510,904,009.97)
17	- Depreciation for tangible and intangible fixed asset	(1,293,292,295.93)
18	- Other operating expenses	(2,166,839,923.32)
19	+/- Variance between provision charge and recovery back off-balance sheet	5,722,987,289.46
19.1	Provision charge and accrued expense	(2,207,373,771.43)
19.2	Write back and Bad debt recover	7,930,361,060.89
20	+/- Variance from fixed asset revaluation	-
	III. Net Other Income - Net Operating Expenses (14+..19)	(8,508,979,543.42)
	IV. Profit / (Loss) Before Tax (II - III)	37,072,164,440.67
21	+ Corporate income tax	-
22	- Deferred tax	4,924,116,623.29
	V. Net Profit / (Loss) (IV+ 20+21-22)	-
21	Profit Tax	4,924,116,623.29
	VI. Net year results	-
	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	-
	Total comprehensive profit and loss	-

Chief Executive Officer

Choong Seang Heng

