



ທະນາຄານຮ່ວມພັດທະນາ

Financial Report quarter IV year 2019

(This Report is Just a Preview Which has not been audited by Audit Company)

THE JOINT DEVELOPMENT BANK.LTD
Head office + Braches and Units Services
Tel: 021 213531-6

BALANCE SHEET
quarter IV year 2019

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			31-Dec-19	30-Sep-19
I	Cash and accounts with the BOL		868,569.74	707,457.13
	1. Cash on hand		395,293.69	249,266.85
	2. Demand deposits		284,842.69	324,693.85
	3. Term deposits		188,433.36	133,496.43
II	Amounts due from other banks		237,111.67	226,610.69
	1. Demand deposits		237,111.67	216,610.69
	2. Term deposits		-	10,000.00
	3. Net loans to other banks (net of specific provisions)		-	-
III	Securities purchased under resale agreements		-	-
IV	Investment in securities		54,170.00	82,175.05
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		49,870.00	77,875.05
V	Loans and advances to customers (net of specific provisions)		3,318,057.02	2,192,702.33
VI	Investment in subsidiaries, joint-ventures and other long-term investment		18,200.44	-
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		249,865.49	259,584.81
	1. Construction in progress and fixed assets in transit		1,183.08	7,559.54
	2. Intangible fixed assets		145,818.74	153,692.27
	3. Tangible fixed assets		102,863.67	98,333.00
IX	Registered Capital deposited		-	-
X	Other assets		276,761.16	185,122.02
	1. Accrued interest income		29,146.11	22,563.69
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		247,615.05	162,558.33
TOTAL:			5,022,735.52	3,653,652.03

Vientiane Capital, Lao P.D.R, Date 07/01/2020

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



ວິໄລ ສີພະພອນ

THE JOINT DEVELOPMENT BANK.LTD
Head office + Braches and Units Services
Tel: 021 213531-6

BALANCE SHEET
quarter IV year 2019

Currency:ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			31-Dec-19	30-Sep-19
I	Amounts due to other banks		115,057.54	123,830.65
	1. Demand deposits		4,313.54	6,059.65
	2. Term deposits		110,744.00	117,771.00
	3. Borrowings from other banks		-	-
	4. Other payables to other banks		-	-
II	Amounts due to customers		4,240,093.40	2,925,230.54
	1. Demand deposits		1,291,308.22	888,507.48
	2. Term deposits		2,948,783.22	2,036,719.34
	3. Other payables to customers		1.96	3.72
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other liabilities		151,297.53	116,678.50
	1. Accrued interest expense		131,299.25	89,861.55
	2. Interbranches and Head Office Account (Cr)		-	-
	3. Other liabilities		19,998.28	26,816.95
VI	Capital and reserves		516,287.07	487,912.36
	1. Chartered capital		404,666.10	404,666.10
	2. Shares Premium		(39,757.05)	(39,757.05)
	3. Regulatory reserve fund		3,576.24	2,045.32
	4. Business expansion fund		-	-
	5. Other reserves		1,233.85	550.52
	6. Margin for Revaluations		94,029.78	94,029.78
	7. General provision for credit activities		16,571.18	11,068.48
	8. Retained earnings		(4,652.07)	(5,165.79)
	9.Result in instance of apoval		-	-
	10. Profit and loss for financial year		40,619.04	20,475.00
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
TOTAL:			5,022,735.52	3,653,652.03

Vientiane Capital, Lao P.D.R. Date 07/01/2020

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director

ວິໄສ ສີພະພອນ

INCOME STATEMENT
quarter IV year 2019

Currency:ALL LAKm

Code	Item	Note	Amount	
			31-Dec-19	30-Sep-19
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		244,994.98	212,801.86
1.1	Interest and similar income from interbanks		1,185.46	181.69
1.2	Interest and similar income from customers		236,059.75	199,443.08
1.3	Interest from Securities sold under repurchase agreement		2,607.10	2,359.76
1.4	Interest from Securities for Sales landing		5,142.67	10,817.33
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(184,152.29)	(131,688.65)
2.1	Interest and similar expense for interbanks		(4,107.05)	(2,434.24)
2.2	Interest and similar expense for customers		(180,045.24)	(129,254.41)
2.3	Interest on Securities sold under repurchase agreement		-	-
2.4	Interest nd similar of Certificate Borrowing		-	-
2.5	Other interest and similar income		-	-
3	Net gain/(loss) from trading gold and other precious metals		-	-
I	NET INTEREST AND SIMILAR INCOME		60,842.69	81,113.21
4	Income from Leasing		86.82	123.73
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		160.00	400.00
9	Fee and commission income		99,163.54	60,655.60
10	Fee and commission expense		(9,207.26)	(9,511.55)
11	Net gain/(loss) from Revaluated trading Securities		-	-
12	Net gain/(loss) from Securities for sales		-	-
13	Net gain/(loss) from dealing in foreign currencies		12,290.34	3,351.98
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		163,336.13	136,132.97
B	OTHER INCOME AND EXPENSES			
15	Other operating income		146,007.45	119,801.96
16	Administration expenses		(81,124.74)	(78,217.85)
16.1	Payroll and other staff costs		(43,700.80)	(41,290.17)
16.2	Other administrative expenses		(37,423.94)	(36,927.68)
17	Depreciation and amortization charges		(25,432.62)	(27,448.89)
18	Other operating expenses		(152,008.82)	(121,193.66)
19	Net specific provision charges/reversal for loans to customers		1,034.58	(3,480.79)
19.1	Specific provision expenses for loans to customers		(41,003.55)	(7,527.83)
19.2	Reversal of specific provision for loans to customers		42,038.13	4,047.04
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(111,524.15)	(110,539.23)
IV	TOTAL PROFIT BEFORE TAX		51,811.98	25,593.74
21	Current enterprise income tax		(11,192.92)	(5,118.75)
V.	PROFIT AFTER TAX		40,619.06	20,474.99
C	COMPREHENSIVE INCOME		94,029.78	94,029.78
22	Margin for Revaluations Fixed Values		94,029.78	94,029.78
23	Margin for Revaluations Securities		-	-
24	Margin for Deferred tax		-	-
TOTAL NET OF COMPREHENSIVE INCOME			94,029.78	94,029.78

Vientiane Capital, Lao P.D.R., Date 07/01/2020

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



Cashflow statement
quarter IV year 2019

Code	Item	Note	Amount	
			31-Dec-19	30-Sep-19
	A. Cash flow from business operation			
1	+/- Net benefit or loss in year		20,144.01	10,099.23
	* Repricing item of benefit or loss balance as cash for income - expense		-	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		(2,016.26)	6,958.91
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		33,475.73	4,896.63
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		5,502.70	(148.04)
8	+ Loss from sale of fixed assets (including software. C. US money)		-	-
9	+/- Benefit from fixed asset sale (include financial fixed asset)		-	-
10	- Income equity from basic support fund		-	-
11	+/- Changes in receivable interest items and other expense items		(6,582.43)	15,135.75
12	+/- Changes in receivable interest items and other income items		41,437.71	10,788.69
	I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank		91,961.46	47,731.17
	* Changes (increase or decrease) in revolving assets		-	-
13	+/- Fixed deposits at Central Bank		-	-
14	+/- Fixed deposits in other banks		(54,936.93)	(69.58)
15	+/- Fixed deposit in CB and FI		10,000.00	(10,000.00)
16	+/- Asset purchase with resale agreement		-	-
17	+/- Assets for commerce		-	-
18	+/- Assets for sale		-	-
19	+/- Money for loan and advance for customer		-	-
20	+/- Other assets		(1,158,830.40)	21,704.60
	II. Net cash flow from changes in revolving liabilities		(85,056.72)	(78,474.45)
	* Changes (increase or decrease) in revolving assets		(1,288,824.05)	(66,839.43)
21	+/- Fixed deposit of CB and FI		-	-
22	+/- Other accounts to send to other banks		(7,027.00)	(8,917.70)
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		1,314,862.86	210,938.50
25	+/- Other liabilities		-	-
	III. Cash flow from changes in revolving liabilities		(6,818.66)	7,795.27
	IV. Net cash flow from business operation (I + II + III)		1,301,017.20	209,816.07
	B. Cash flow from investment activities		104,154.61	190,707.81
26	+/- Increase or decrease in investment assets		-	-
27	+/- Increase or decrease in investment as group enterprise, joint venture company		28,005.05	(57,000.00)
28	+/- Increase or decrease in fixed assets		(18,200.44)	-
	V. Net cash flow from investment activities		11,735.57	(5,690.89)
	C. Cash flow from earning activities		21,540.18	(62,690.89)
29	+/- Increase or decrease in the loan		-	-
30	+/- Increase or decrease in the share distribution		-	-
31	+ Integrated capital to receive in year		-	-
32	+ Dividend		2,727.97	-

	VI. Net cash flows from financial movements	2,727.97	-
	VII. Cash and cash equivalents increased or decreased (IVV VI)	128,422.76	128,016.92
33	■ Cash and cash equivalents at end of last month:	784,511.74	656,494.82
	- Cash and cash equivalents	249,266.85	270,606.24
	- Deposits are not set at the central bank	324,693.85	250,904.06
	- Deposits are not set at other banks	216,610.69	142,096.72
	- Fixed Deposits from Other Banks	(6,059.65)	(7,112.20)
34	■ Cash and cash equivalents end of month:	912,934.50	784,511.74
	- Cash and cash equivalents	395,293.69	249,266.85
	- Deposits are not set at the central bank	284,842.69	324,693.85
	- Deposits are not set at other banks	237,111.66	216,610.69
	- Fixed Deposits from Other Banks	(4,313.54)	(6,059.65)
	VIII. Cash and cash equivalents increased	128,422.76	128,016.92

Confirm validity VII - VIII

Vientiane Capital, Lao P.D.R., Date 07/01/2020

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director






ວັດ ສີພະພອນ