

Financial Report quarter I year 2020

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

BALANCE SHEET
quarter I year 2020

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			31-Mar-20	31-Dec-19
I	Cash and accounts with the BOL		1,045,955.75	868,569.74
	1. Cash on hand		385,630.26	395,293.69
	2. Demand deposits		464,860.17	284,842.69
	3. Term deposits		195,465.32	188,433.36
II	Amounts due from other banks		304,224.89	237,111.67
	1. Demand deposits		304,224.89	237,111.67
	2. Term deposits		-	-
	3. Net loans to other banks (net of specific provisions)		-	-
III	Securities purchased under resale agreements		-	-
IV	Investment in securities		54,170.00	54,170.00
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		49,870.00	49,870.00
V	Loans and advances to customers (net of specific provisions)		3,300,985.34	3,318,057.02
VI	Investment in subsidiaries, joint-ventures and other long-term investment		854.44	18,200.44
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		237,432.04	249,865.49
	1. Construction in progress and fixed assets in transit		5,518.82	1,183.08
	2. Intangible fixed assets		148,629.07	145,818.74
	3. Tangible fixed assets		83,284.15	102,863.67
	4. Right to use the property for rent (NBV)		-	-
IX	Registered Capital deposited		192,278.75	190,037.62
X	Other assets		337,343.32	285,097.57
	1. Accrued interest income		59,115.97	29,146.11
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		278,227.35	255,951.46
TOTAL:			5,280,965.78	5,031,071.93

Vientiane Capital, Lao P.D.R, Date 06/04/2020

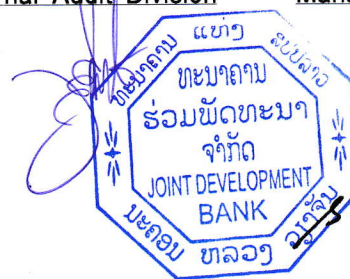
Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



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BALANCE SHEET

quarter I year 2020

Currency:ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			31-Mar-20	31-Dec-19
I	Amounts due to other banks		176,692.87	115,057.54
	1. Demand deposits		4,832.87	4,313.54
	2. Term deposits		171,860.00	110,744.00
	3. Borrowings from other banks		-	-
	4. Other payables to other banks		-	-
II	Amounts due to customers		4,449,172.47	4,240,093.40
	1. Demand deposits		1,217,078.54	1,291,308.22
	2. Term deposits		3,232,091.06	2,948,783.22
	3. Other payables to customers		2.87	1.96
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other liabilities		167,686.60	156,777.43
	1. Accrued interest expense		145,369.87	131,299.25
	2. Interbranches and Head Office Account (Cr)		1,297.03	-
	3. Other liabilities		21,019.70	25,478.18
VI	Capital and reserves		487,413.82	519,143.58
	1. Chartered capital		404,666.10	404,666.10
	2. Shares Premium		(39,757.05)	(39,757.05)
	3. Regulatory reserve fund		7,172.94	3,576.24
	4. Business expansion fund		-	-
	5. Other reserves		3,032.19	1,233.85
	6. Margin for Revaluations		94,029.78	94,029.78
	7. General provision for credit activities		16,486.92	16,571.18
	8. Retained earnings		(450.00)	(4,652.07)
	9.Result in instance of appoval		-	-
	10. Profit and loss for financial year		2,232.94	43,475.55
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
TOTAL:			5,280,965.78	5,031,071.93

Vientiane Capital, Lao P.D.R, Date 06/04/2020

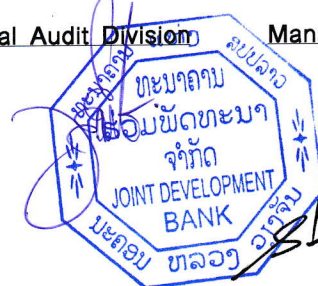
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Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



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INCOME STATEMENT
quarter I year 2020

Currency:ALL LAKm

Code	Item	Note	Amount	
			31-Mar-20	31-Dec-19
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		74,472.72	244,994.98
1.1	Interest and similar income from interbanks		298.42	1,185.46
1.2	Interest and similar income from customers		73,531.70	236,059.75
1.3	Interest from Securities sold under repurchase agreement		642.60	2,607.10
1.4	Interest from Securities for Sales landing		-	5,142.67
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(55,315.20)	(184,152.29)
2.1	Interest and similar expense for interbanks		(1,302.00)	(4,107.05)
2.2	Interest and similar expense for customers		(53,946.95)	(180,045.24)
2.3	Interest on Securities sold under repurchase agreement		(66.25)	-
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		19,157.52	60,842.69
4	Income from Leasing		33.84	86.82
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		-	160.00
9	Fee and commission income		14,942.57	99,163.54
10	Fee and commission expense		(3,273.61)	(9,207.26)
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		3,926.06	12,290.34
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		34,786.38	163,336.13
B	OTHER INCOME AND EXPENSES			
15	Other operating income		50,064.57	146,007.45
16	Administration expenses		(24,254.01)	(81,124.74)
16.1	Payroll and other staff costs		(11,078.74)	(43,700.80)
16.2	Other administrative expenses		(13,175.27)	(37,423.94)
17	Depreciation and amortization charges		(6,340.13)	(25,432.62)
18	Other operating expenses		(51,275.06)	(152,008.82)
19	Net specific provision charges/reversal for loans to customers		3.66	1,034.58
19.1	Specific provision expenses for loans to customers		(8,708.58)	(41,003.55)
19.2	Reversal of specific provision for loans to customers		8,712.24	42,038.13
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(31,800.97)	(111,524.15)
IV	TOTAL PROFIT BEFORE TAX		2,985.41	51,811.98
21	Current enterprise income tax		(752.48)	(8,336.41)
V.	PROFIT AFTER TAX		2,232.93	43,475.57
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 06/04/2020

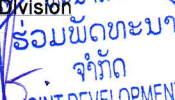
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Accounting Division

Head of Credit Division

Internal Audit Division

Manager/Director



THE JOINT DEVELOPMENT BANK.LTD

Head office + Braches and Units Services

Tel: 021 213536

style:FS.01/CB

units 1.000.000 Kip

Cashflow statement
quarter I year 2020

Code	Item	Note	Amount	
			31-Mar-20	31-Dec-19
	A. Cash flow from business operation			
1	+/- Net benefit or loss in year		26,607.85	2,152.33
	* Repricing item of benefit or loss balance as cash for income - expense		-	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		6,388.72	2,106.34
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		9,908.22	2,899.96
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		2,355.16	(361.98)
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		16,427.76	(10,439.03)
12	+/- Changes in receivable interest items and other income items		11,236.98	2,828.52
	I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank		72,924.69	(813.86)
	* Changes (increase or decrease) in revolving assets		-	-
13	+/- Fixed deposits at Central Bank		-	-
14	+/- Fixed deposits in other banks		(7,126.81)	(4,853.26)
15	+/- Fixed deposit in CB and FI		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		(479,505.34)	69,423.96
	II. Net cash flow from changes in revolving liabilities		(65,697.11)	(20,144.91)
	* Changes (increase or decrease) in revolving assets		(542,329.26)	44,425.79
21	+/- Fixed deposit of CB and FI		-	-
22	+/- Other accounts to send to other banks		9,496.40	75,516.00
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		211,172.66	19,066.11
25	+/- Other liabilities		-	-
	III. Cash flow from changes in revolving liabilities		4,595.11	(197.37)
	IV. Net cash flow from business operation (I + II + III)		225,264.17	94,384.74
	B. Cash flow from investment activities		(244,140.40)	137,996.67
26	+/- Increase or decrease in investment assets		-	-
27	+/- Increase or decrease in investment as group enterprise, joint venture company		17,000.00	-
28	+/- Increase or decrease in fixed assets		(114.00)	(18.00)
	V. Net cash flow from investment activities		(2,998.71)	16,880.88
	C. Cash flow from earning activities		13,887.29	16,862.88

29	+/- Increase or decrease in the loan	-	-
30	+/- Increase or decrease in the share distribution	-	-
31	+ Integrated capital to receive in year	-	-
32	+ Dividend	(4,652.07)	-
	VI. Net cash flows from financial movements	(4,652.07)	-
	VII. Cash and cash equivalents increased or decreased (IVV VI)	(234,905.18)	154,859.55
33	■ Cash and cash equivalents at end of last month:	1,147,839.68	851,727.43
	- Cash and cash equivalents	379,598.92	379,008.54
	- Deposits are not set at the central bank	473,870.00	263,318.97
	- Deposits are not set at other banks	304,376.24	214,312.49
	- Fixed Deposits from Other Banks	(10,005.48)	(4,912.57)
34	■ Cash and cash equivalents end of month:	912,934.50	1,006,586.99
	- Cash and cash equivalents	395,293.69	419,655.03
	- Deposits are not set at the central bank	284,842.69	351,534.83
	- Deposits are not set at other banks	237,111.66	240,958.59
	- Fixed Deposits from Other Banks	(4,313.54)	(5,561.46)
	VIII. Cash and cash equivalents increased	(234,905.18)	154,859.55

Confirm validity VII - VIII

Vientiane Capital, Lao P.D.R, Date 06/04/2020

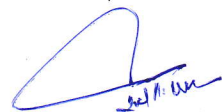
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