

# Financial Report quarter II year 2020

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

**BALANCE SHEET**  
**quarter II year 2020**

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			30-Jun-20	31-Mar-20
<b>I</b>	<b>Cash and accounts with the BOL</b>		<b>1,012,340.68</b>	<b>1,045,955.75</b>
	1. Cash on hand		469,180.26	385,630.26
	2. Demand deposits		375,482.91	464,860.17
	3. Term deposits		167,677.51	195,465.32
<b>II</b>	<b>Amounts due from other banks</b>		<b>269,173.09</b>	<b>304,224.89</b>
	1. Demand deposits		269,173.09	304,224.89
	2. Term deposits		-	-
	3. Net loans to other banks (net of specific provisions)		-	-
<b>III</b>	<b>Securities purchased under resale agreements</b>		-	-
<b>IV</b>	<b>Investment in securities</b>		<b>43,300.00</b>	<b>54,170.00</b>
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		39,000.00	49,870.00
<b>V</b>	<b>Loans and advances to customers (net of specific provisions)</b>		<b>3,578,342.15</b>	<b>3,300,985.34</b>
<b>VI</b>	<b>Investment in subsidiaries, joint-ventures and other long-term investment</b>		<b>854.44</b>	<b>854.44</b>
<b>VII</b>	<b>Leasing and ordinary lease transactions</b>		-	-
<b>VIII</b>	<b>Fixed assets</b>		<b>233,619.04</b>	<b>237,432.04</b>
	1. Construction in progress and fixed assets in transit		5,153.93	5,518.82
	2. Intangible fixed assets		148,118.65	148,629.07
	3. Tangible fixed assets		80,346.46	83,284.15
	4. Right to use the property for rent (NBV)		-	-
<b>IX</b>	<b>Registered Capital deposited</b>		<b>193,625.50</b>	<b>192,278.75</b>
<b>X</b>	<b>Other assets</b>		<b>461,251.90</b>	<b>337,343.32</b>
	1. Accrued interest income		94,853.44	59,115.97
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		366,398.46	278,227.35
<b>TOTAL:</b>			<b>5,598,881.30</b>	<b>5,280,965.78</b>

Vientiane Capital, Lao P.D.R, Date 03/07/2020

Prepared



Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



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THE JOINT DEVELOPMENT BANK.LTD

Head office + Branches and Units Services

Tel: 021 213531-6

**BALANCE SHEET**  
quarter II year 2020

Currency:ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Jun-20	31-Mar-20
<b>I</b>	<b>Amounts due to other banks</b>		<b>166,324.42</b>	<b>176,692.87</b>
	1. Demand deposits		1,364.42	4,832.87
	2. Term deposits		164,960.00	171,860.00
	3. Borrowings from other banks		-	-
	4. Other payables to other banks		-	-
<b>II</b>	<b>Amounts due to customers</b>		<b>4,749,843.85</b>	<b>4,449,172.47</b>
	1. Demand deposits		1,230,574.33	1,217,078.54
	2. Term deposits		3,519,256.97	3,232,091.06
	3. Other payables to customers		12.55	2.87
<b>III</b>	<b>Securities sold under repurchased agreements</b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b>Debt payable related to issuing securities</b>		<b>-</b>	<b>-</b>
<b>V</b>	<b>Other liabilities</b>		<b>183,033.91</b>	<b>167,686.60</b>
	1. Accrued interest expense		161,036.44	145,369.87
	2. Interbranches and Head Office Account (Cr)		2,930.82	1,297.03
	3. Other liabilities		19,066.65	21,019.70
<b>VI</b>	<b>Capital and reserves</b>		<b>499,679.10</b>	<b>487,413.82</b>
	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	7,172.94
	4. Business expansion fund		-	-
	5. Other reserves		3,032.19	3,032.19
	6. Margin for Revaluations		94,029.78	94,029.78
	7. General provision for credit activities		17,873.39	16,486.92
	8. Retained earnings		(450.00)	(450.00)
	9. Result in instance of approval		-	-
	10. Profit and loss for financial year		13,111.75	2,232.94
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
<b>TOTAL:</b>			<b>5,598,881.30</b>	<b>5,280,965.78</b>

Vientiane Capital, Lao P.D.R., Date 03/07/2020

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THE JOINT DEVELOPMENT BANK LTD

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**INCOME STATEMENT**  
**quarter II year 2020**

Currency: ALL LAKm

Code	Item	Note	Amount	
			30-Jun-20	31-Mar-20
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>152,506.89</b>	<b>74,472.72</b>
1.1	Interest and similar income from interbanks		304.38	298.42
1.2	Interest and similar income from customers		151,164.59	73,531.70
1.3	Interest from Securities sold under repurchase agreement		1,037.92	642.60
1.4	Interest from Securities for Sales landing		-	-
1.5	Other interest and similar income		-	-
<b>2</b>	<b>Interest and similar expense</b>		<b>(115,424.51)</b>	<b>(55,315.20)</b>
2.1	Interest and similar expense for interbanks		(2,821.25)	(1,302.00)
2.2	Interest and similar expense for customers		(112,537.01)	(53,946.95)
2.3	Interest on Securities sold under repurchase agreement		(66.25)	(66.25)
2.4	Interest and similar of Certificate Borrowing		-	-
2.5	Other interest and similar income		-	-
<b>3</b>	<b>Net gain/(loss) from trading gold and other precious metals</b>		<b>-</b>	<b>-</b>
<b>I</b>	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>37,082.38</b>	<b>19,157.52</b>
4	Income from Leasing		63.28	33.84
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		-	-
9	Fee and commission income		34,734.82	14,942.57
10	Fee and commission expense		(4,951.95)	(3,273.61)
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		8,700.69	3,926.06
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
<b>II</b>	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>75,629.22</b>	<b>34,786.38</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
15	Other operating income		101,651.59	50,064.57
<b>16</b>	<b>Administration expenses</b>		<b>(43,453.34)</b>	<b>(24,254.01)</b>
16.1	Payroll and other staff costs		(21,928.73)	(11,078.74)
16.2	Other administrative expenses		(21,524.61)	(13,175.27)
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(12,706.87)</b>	<b>(6,340.13)</b>
<b>18</b>	<b>Other operating expenses</b>		<b>(104,731.72)</b>	<b>(51,275.06)</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>0.73</b>	<b>3.66</b>
19.1	Specific provision expenses for loans to customers		(17,478.43)	(8,708.58)
19.2	Reversal of specific provision for loans to customers		17,479.16	8,712.24
20	Net gain/(loss) from selling Financial Asset		-	-
<b>III</b>	<b>Net INCOME AND EXPENSES</b>		<b>(59,239.61)</b>	<b>(31,800.97)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>16,389.61</b>	<b>2,985.41</b>
21	Current enterprise income tax		(3,277.87)	(752.48)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>13,111.74</b>	<b>2,232.93</b>
<b>C</b>	<b>COMPREHENSIVE INCOME</b>		<b>94,029.78</b>	<b>94,029.78</b>
22	Margin for Revaluations Fixed Values		94,029.78	94,029.78
23	Margin for Revaluations Securities		-	-
24	Margin for Deferred tax		-	-
<b>TOTAL NET OF COMPREHENSIVE INCOME</b>			<b>94,029.78</b>	<b>94,029.78</b>

Vientiane Capital, Lao P.D.R., Date 03/07/2020

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director



THE JOINT DEVELOPMENT BANK.LTD

Head office + Branches and Units Services

Tel: 021 213536

style:FS.01/CB

units 1.000.000 Kip

**Cashflow statement**  
**quarter II year 2020**

Code	Item	Note	Amount	
			30-Jun-20	31-Mar-20
	<b>A. Cash flow from business operation</b>			
1	+/- Net benefit or loss in year		10,878.81	26,607.85
	<b>* Repricing item of benefit or loss balance as cash for income - expense</b>		-	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		6,366.74	6,388.72
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		8,769.85	9,908.22
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		1,386.48	2,355.16
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	+/- Change in receivable interest items and other expense items		(35,737.47)	16,427.76
12	+/- Changes in receivable interest items and other income items		15,666.57	11,236.98
	<b>I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank</b>		<b>7,330.98</b>	<b>72,924.69</b>
	<b>* Changes (increase or decrease) in revolving assets</b>		-	-
13	+/- Fixed deposits at Central Bank		-	-
14	+/- Fixed deposits in other banks		27,787.81	(7,126.81)
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		(286,126.66)	(479,505.34)
	<b>II. Net cash flow from changes in revolving liabilities</b>		<b>(88,171.12)</b>	<b>(65,697.11)</b>
	<b>* Changes (increase or decrease) in revolving assets</b>		<b>(346,509.97)</b>	<b>(542,329.26)</b>
21	+/- Fixed deposit of CB and FI		-	-
22	+/- Other accounts to send to other banks		(6,900.00)	9,496.40
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		300,671.37	211,172.66
25	+/- Other liabilities		-	-
	<b>III. Cash flow from changes in revolving liabilities</b>		<b>(319.26)</b>	<b>4,595.11</b>
	<b>IV. Net cash flow from business operation (I + II + III)</b>		<b>293,452.11</b>	<b>225,264.17</b>
	<b>B. Cash flow from investment activities</b>		<b>(45,726.88)</b>	<b>(244,140.40)</b>
26	+/- Increase or decrease in investment assets		-	-
27	+/- Increase or decrease in investment as group enterprise, joint venture company		10,870.00	17,000.00
28	+/- Increase or decrease in fixed assets		-	(114.00)
	<b>V. Net cash flow from investment activities</b>		<b>(2,553.74)</b>	<b>(2,998.71)</b>
	<b>C. Cash flow from earning activities</b>		<b>8,316.26</b>	<b>13,887.29</b>



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)
<b>VI. Net cash flows from financial movements</b>		-	<b>(4,652.07)</b>
<b>VII. Cash and cash equivalents increased or decreased (IVV VI)</b>		<b>(37,410.62)</b>	<b>(234,905.18)</b>
33	<b>■ Cash and cash equivalents at end of last month:</b>	<b>1,149,882.45</b>	<b>1,147,839.68</b>
	- Cash and cash equivalents	385,630.26	379,598.92
	- Deposits are not set at the central bank	464,860.17	473,870.00
	- Deposits are not set at other banks	304,224.89	304,376.24
	- Fixed Deposits from Other Banks	(4,832.87)	(10,005.48)
34	<b>■ Cash and cash equivalents end of month:</b>	<b>1,112,471.84</b>	<b>912,934.50</b>
	- Cash and cash equivalents	469,180.26	395,293.69
	- Deposits are not set at the central bank	375,482.91	284,842.69
	- Deposits are not set at other banks	269,173.09	237,111.66
	- Fixed Deposits from Other Banks	(1,364.42)	(4,313.54)
<b>VIII. Cash and cash equivalents increased</b>		<b>(37,410.62)</b>	<b>(234,905.18)</b>

Confirm validity VII - VIII

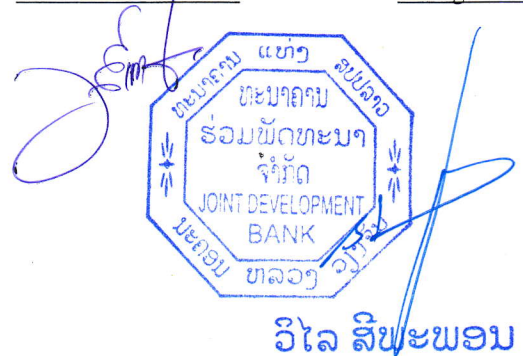
Prepared

Accounting Division

Head of Credit Division

Vientiane Capital, Lao P.D.R, Date 03/07/2020  
Internal Audit Division Manager Director



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