

# Financial Report quarter III year 2020

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

**BALANCE SHEET**  
**quarter III year 2020**

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			30-Jun-20	30-Sep-20
<b>I</b>	<b>Cash and accounts with the BOL</b>		<b>1,510,915.45</b>	<b>1,012,340.68</b>
	1. Cash on hand		640,003.13	469,180.26
	2. Demand deposits		680,677.40	375,482.91
	3. Term deposits		190,234.92	167,677.51
<b>II</b>	<b>Amounts due from other banks</b>		<b>229,999.06</b>	<b>269,173.09</b>
	1. Demand deposits		220,745.06	269,173.09
	2. Term deposits		9,254.00	-
	3. Net loans to other banks (net of specific provisions)		-	-
<b>III</b>	<b>Securities purchased under resale agreements</b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b>Investment in securities</b>		<b>38,500.00</b>	<b>43,300.00</b>
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		34,200.00	39,000.00
<b>V</b>	<b>Loans and advances to customers (net of specific provisions)</b>		<b>3,894,913.14</b>	<b>3,578,342.15</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>-</b>	<b>-</b>
<b>VIII</b>	<b>Fixed assets</b>		<b>232,017.95</b>	<b>233,619.04</b>
	1. Construction in progress and fixed assets in transit		1,820.99	5,153.93
	2. Intangible fixed assets		147,370.48	148,118.65
	3. Tangible fixed assets		82,826.48	80,346.46
	4. Right to use the property for rent (NBV)		-	-
<b>IX</b>	<b>Registered Capital deposited</b>		<b>200,247.44</b>	<b>193,625.50</b>
<b>X</b>	<b>Other assets</b>		<b>476,242.81</b>	<b>461,251.90</b>
	1. Accrued interest income		123,771.13	94,853.44
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		352,471.68	366,398.46
<b>TOTAL:</b>			<b>6,383,442.85</b>	<b>5,598,881.30</b>

Vientiane Capital, Lao P.D.R, Date 22/10/2020

PreparedAccounting DivisionHead of Credit DivisionInternal Audit DivisionManager Director






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**BALANCE SHEET**  
**quarter III year 2020**

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Jun-20	30-Sep-20
<b>I</b>	<b>Amounts due to other banks</b>		<b>309,938.38</b>	<b>166,324.42</b>
	1. Demand deposits		1,450.38	1,364.42
	2. Term deposits		148,488.00	164,960.00
	3. Borrowings from other banks		160,000.00	-
	4. Other payables to other banks		-	-
<b>II</b>	<b>Amounts due to customers</b>		<b>5,349,393.07</b>	<b>4,749,843.85</b>
	1. Demand deposits		1,359,215.36	1,230,574.33
	2. Term deposits		3,990,176.51	3,519,256.97
	3. Other payables to customers		1.20	12.55
<b>III</b>	<b>Securities sold under repurchased agreements</b>		-	-
<b>IV</b>	<b>Debt payable related to issuing securities</b>		-	-
<b>V</b>	<b>Other liabilities</b>		<b>199,335.40</b>	<b>183,033.91</b>
	1. Accrued interest expense		176,378.98	161,036.44
	2. Interbranches and Head Office Account (Cr)		2,976.28	2,930.82
	3. Other liabilities		19,980.14	19,066.65
<b>VI</b>	<b>Capital and reserves</b>		<b>524,776.03</b>	<b>499,679.10</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		19,474.20	17,873.39
	8. Retained earnings		(450.00)	(450.00)
	9. Result in instance of approval		-	-
	10. Profit and loss for financial year		36,607.87	13,111.75
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
<b>TOTAL:</b>			<b>6,383,442.85</b>	<b>5,598,881.30</b>

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Manager Director








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THE JOINT DEVELOPMENT BANK.LTD

Head office + Braches and Units Services

Tel: 021 213531-6

**INCOME STATEMENT**  
**quarter III year 2020**

Currency:ALL LAKm

Code	Item	Note	Amount	
			30-Jun-20	30-Sep-20
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>238,741.91</b>	<b>152,506.89</b>
1.1	Interest and similar income from interbanks		320.53	304.38
1.2	Interest and similar income from customers		237,140.99	151,164.59
1.3	Interest from Securities sold under repurchase agreement		1,280.39	1,037.92
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>(183,080.33)</b>	<b>(115,424.51)</b>
2.1	Interest and similar expense for interbanks		(4,352.45)	(2,821.25)
2.2	Interest and similar expense for customers		(178,661.63)	(112,537.01)
2.3	Interest on Securities sold under repurchase agreement		(66.25)	(66.25)
2.4	Interest nd 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>55,661.58</b>	<b>37,082.38</b>
4	Income from Leasing		90.26	63.28
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		100.00	-
9	Fee and commission income		61,351.54	34,734.82
10	Fee and commission expense		(7,333.96)	(4,951.95)
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		17,937.71	8,700.69
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
<b>II</b>	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>127,807.13</b>	<b>75,629.22</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
15	Other operating income		157,194.38	101,651.59
<b>16</b>	<b>Administration expenses</b>		<b>(63,730.48)</b>	<b>(43,453.34)</b>
16.1	Payroll and other staff costs		(32,927.03)	(21,928.73)
16.2	Other administrative expenses		(30,803.45)	(21,524.61)
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(18,770.56)</b>	<b>(12,706.87)</b>
<b>18</b>	<b>Other operating expenses</b>		<b>(162,118.41)</b>	<b>(104,731.72)</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>2,957.82</b>	<b>0.73</b>
19.1	Specific provision expenses for loans to customers		(17,558.93)	(17,478.43)
19.2	Reversal of specific provision for loans to customers		20,516.75	17,479.16
20	Net gain/(loss) from selling Financial Asset		-	-
<b>III</b>	<b>Net INCOME AND EXPENSES</b>		<b>(84,467.25)</b>	<b>(59,239.61)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>43,339.88</b>	<b>16,389.61</b>
21	Current enterprise income tax		(6,732.00)	(3,277.87)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>36,607.88</b>	<b>13,111.74</b>

C	<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 22/10/2020

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Accounting Division



Head of Credit Division



Internal Audit Division




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