

Financial Report quarter IV year 2020

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

BALANCE SHEET
quarter IV year 2020

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			30-Sep-20	31-Dec-20
I	Cash and accounts with the BOL		2,186,223.61	1,510,915.45
	1. Cash on hand		720,715.41	640,003.13
	2. Demand deposits		1,249,788.83	680,677.40
	3. Term deposits		215,719.37	190,234.92
II	Amounts due from other banks		236,012.92	229,999.06
	1. Demand deposits		217,510.92	220,745.06
	2. Term deposits		18,502.00	9,254.00
	3. Net loans to other banks (net of specific provisions)		-	-
III	Securities purchased under resale agreements		-	-
IV	Investment in securities		189,551.13	38,500.00
	1. Trading securities		4,300.00	4,300.00
	2. Available-for-sale securities		-	-
	3. Held-to-maturity securities		185,251.13	34,200.00
V	Loans and advances to customers (net of specific provisions)		4,478,139.82	3,894,913.14
VI	Investment in subsidiaries, joint-ventures and other long-term investment		854.44	854.44
VII	Leasing and ordinary lease transactions		-	-
VIII	Fixed assets		232,660.45	232,017.95
	1. Construction in progress and fixed assets in transit		2,751.16	1,820.99
	2. Intangible fixed assets		147,699.61	147,370.48
	3. Tangible fixed assets		82,209.68	82,826.48
	4. Right to use the property for rent (NBV)		-	-
IX	Registered Capital deposited		194,009.51	200,247.44
X	Other assets		393,245.12	476,242.81
	1. Accrued interest income		34,564.28	123,771.13
	2. Interbranches and Head Office Account (Dr)		-	-
	3. Other assets		358,680.84	352,471.68
TOTAL:			7,716,687.49	6,383,442.85

Vientiane Capital, Lao P.D.R, Date 07/01/2021

PreparedAccounting DivisionHead of Credit DivisionInternal Audit DivisionManager Director






ວິໄລ ສີພະພອນ

BALANCE SHEET
quarter IV year 2020

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Sep-20	31-Dec-20
I	Amounts due to other banks		946,262.85	309,938.38
	1. Demand deposits		2,298.03	1,450.38
	2. Term deposits		167,510.00	148,488.00
	3. Borrowings from other banks		776,454.82	160,000.00
	4. Other payables to other banks		-	-
II	Amounts due to customers		5,945,354.89	5,349,393.07
	1. Demand deposits		1,552,200.73	1,359,215.36
	2. Term deposits		4,393,152.31	3,990,176.51
	3. Other payables to customers		1.85	1.20
III	Securities sold under repurchased agreements		-	-
IV	Debt payable related to issuing securities		-	-
V	Other liabilities		250,874.83	199,335.40
	1. Accrued interest expense		194,990.63	176,378.98
	2. Interbranches and Head Office Account (Cr)		-	2,976.28
	3. Other liabilities		55,884.20	19,980.14
VI	Capital and reserves		574,194.96	524,776.03
	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		1,798.35	3,032.19
	6. Margin for Revaluations		94,029.78	94,029.78
	7. General provision for credit activities		22,365.40	19,474.20
	8. Retained earnings		(2,239.12)	(450.00)
	9. Result in instance of approval		-	-
	10. Profit and loss for financial year		86,158.56	36,607.87
	11. Subventions and Allocated Fund		-	-
	12. Subordinated Debt		-	-
TOTAL:			7,716,687.49	6,383,442.85

Vientiane Capital, Lao P.D.R, Date 07/01/2021

PreparedAccounting DivisionHead of Credit DivisionInternal Audit DivisionManager Director







ວິໄລ ສີພະພອນ

THE JOINT DEVELOPMENT BANK.LTD

Head office + Braches and Units Services

Tel: 021 213531-6

INCOME STATEMENT
quarter IV year 2020

Currency:ALL LAKm

Code	Item	Note	Amount	
			30-Sep-20	31-Dec-20
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		334,274.17	238,741.91
1.1	Interest and similar income from interbanks		352.56	320.53
1.2	Interest and similar income from customers		332,515.88	237,140.99
1.3	Interest from Securities sold under repurchase agreement		1,405.73	1,280.39
1.4	Interest from Securities for Sales landing		-	-
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(259,529.48)	(183,080.33)
2.1	Interest and similar expense for interbanks		(7,925.89)	(4,352.45)
2.2	Interest and similar expense for customers		(251,537.34)	(178,661.63)
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		-	-
3	Net gain/(loss) from trading gold and other precious metals		-	-
I	NET INTEREST AND SIMILAR INCOME		74,744.69	55,661.58
4	Income from Leasing		1,049.83	90.26
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		100.00	100.00
9	Fee and commission income		140,182.33	61,351.54
10	Fee and commission expense		(9,434.26)	(7,333.96)
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		25,401.92	17,937.71
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		232,044.51	127,807.13
B	OTHER INCOME AND EXPENSES			
15	Other operating income		217,934.34	157,194.38
16	Administration expenses		(91,718.92)	(63,730.48)
16.1	Payroll and other staff costs		(48,330.26)	(32,927.03)
16.2	Other administrative expenses		(43,388.66)	(30,803.45)
17	Depreciation and amortization charges		(25,774.18)	(18,770.56)
18	Other operating expenses		(229,358.61)	(162,118.41)
19	Net specific provision charges/reversal for loans to customers		5,330.43	2,957.82
19.1	Specific provision expenses for loans to customers		(18,954.36)	(17,558.93)
19.2	Reversal of specific provision for loans to customers		24,284.79	20,516.75
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(123,586.94)	(84,467.25)
IV	TOTAL PROFIT BEFORE TAX		108,457.57	43,339.88
21	Current enterprise income tax		(22,299.30)	(6,732.00)
V.	PROFIT AFTER TAX		86,158.27	36,607.88

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 07/01/2021

Prepared



Accounting Division



Head of Credit Division



Internal Audit Division



ວິໄລ ສີພະພອນ

Manager Director

**Cashflow statement
quarter IV year 2020**

Code	Item	Note	Amount	
			30-Sep-20	31-Dec-20
	A. Cash flow from business operation			
1	+/- Net benefit or loss in year		49,550.66	23,496.12
	* Repricing item of benefit or loss balance as cash for income - expense		-	-
2	+ Net amortization and depreciation of fixed asset (substantial and insubstantial)		7,003.62	6,063.70
3	+ Net amortization and depreciation of leasing asset and leasing asset for sale		-	-
4	+/- Net depreciation of problem loan and NPL		1,395.43	80.49
5	+ Net depreciation of investment asset and others		-	-
6	+ Net reserve deduction for risk and expenses		-	-
7	+ Net reserve deduction by regulation		2,891.21	1,600.80
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		89,206.84	(28,917.69)
12	+/- Changes in receivable interest items and other income items		18,611.65	15,342.54
	I. Net cash flow from operation activity before changes in assets and revolving liabilities of the bank		168,659.41	17,665.96
	* Changes (increase or decrease) in revolving assets		-	-
13	+/- Fixed deposits at Central Bank		-	-
14	+/- Fixed deposits in other banks		(25,484.45)	(22,557.42)
15	+/- Fixed deposit in CB and FI		(9,248.00)	(9,254.00)
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		(584,622.11)	(316,651.49)
	II. Net cash flow from changes in revolving liabilities		(6,209.16)	13,926.78
	* Changes (increase or decrease) in revolving assets		(625,563.72)	(334,536.13)
21	+/- Fixed deposit of CB and FI		-	-
22	+/- Other accounts to send to other banks		19,022.00	(16,472.00)
23	+/- Debt to pay for customer		-	-
24	+/- Asset sale with repurchase agreement		595,961.83	599,549.22
25	+/- Other liabilities		-	-
	III. Cash flow from changes in revolving liabilities		32,927.78	958.95
	IV. Net cash flow from business operation (I + II + III)		647,911.61	584,036.17
	B. Cash flow from investment activities		191,007.30	267,166.00
26	+/- Increase or decrease in investment assets		-	-
27	+/- Increase or decrease in investment as group enterprise, joint venture company		(151,051.13)	4,800.00
28	+/- Increase or decrease in fixed assets		-	-
	V. Net cash flow from investment activities		(7,646.11)	(4,462.61)
	C. Cash flow from earning activities		(158,697.24)	337.39

29	+/- Increase or decrease in the loan	-	-
30	+/- Increase or decrease in the share distribution	616,454.82	160,000.00
31	+ Integrated capital to receive in year	-	-
32	+ Dividend	(3,022.97)	-
	VI. Net cash flows from financial movements	613,431.85	160,000.00
	VII. Cash and cash equivalents increased or decreased (IVV VI)	645,741.91	427,503.39
33	■ Cash and cash equivalents at end of last month:	1,539,975.22	1,112,471.84
	- Cash and cash equivalents	640,003.13	469,180.26
	- Deposits are not set at the central bank	680,677.40	375,482.91
	- Deposits are not set at other banks	220,745.07	269,173.09
	- Fixed Deposits from Other Banks	(1,450.38)	(1,364.42)
34	■ Cash and cash equivalents end of month:	2,185,717.14	1,539,975.22
	- Cash and cash equivalents	720,715.41	640,003.13
	- Deposits are not set at the central bank	1,249,788.83	680,677.40
	- Deposits are not set at other banks	217,510.93	220,745.07
	- Fixed Deposits from Other Banks	(2,298.03)	(1,450.38)
	VIII. Cash and cash equivalents increased	645,741.91	427,503.39

Confirm validity VII - VIII

Vientiane Capital, Lao P.D.R, Date 07/01/2021

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director






ວິໄລ ສີພະພອນ