

# Financial Report quarter III year 2021

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

**BALANCE SHEET**  
quarter III year 2021

Currency:ALL LAKm

Code	ASSETS	Note	Amount	
			30-Sep-21	30-Jun-21
<b>I</b>	<b>Cash and deposits at the central bank</b>		<b>2,204,590.06</b>	<b>2,098,693.31</b>
	1. Cash and hold it as ca		988,621.42	1,005,864.48
	2. Deposits at banks and financial institutions		1,215,968.64	1,092,828.83
<b>II</b>	<b>The loan must be received from another bank and financial institution</b>		<b>142,891.60</b>	<b>174,379.85</b>
<b>III</b>	<b>Stock purchased with resale agreement</b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b>Investment in securities</b>		<b>188,710.66</b>	<b>183,407.74</b>
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		-	-
	3. Investment securities		184,410.66	179,107.74
<b>V</b>	<b>Loans and advances to net clients</b>		<b>6,109,724.10</b>	<b>5,424,058.92</b>
<b>VI</b>	<b>Group / A investments, joint ventures and securities management activities</b>		<b>1,187.78</b>	<b>1,187.78</b>
<b>VII</b>	<b>Leasing - Purchase and lease finance</b>		<b>-</b>	<b>-</b>
<b>VIII</b>	<b>Net fixed assets</b>		<b>268,426.33</b>	<b>241,955.07</b>
	1. SOC is buying and under construction		8,202.58	7,068.82
	2. The NCC does not exist		160,813.47	147,694.46
	3. There is an identity		89,810.52	87,191.79
	4. Leasehold right (NBV)		9,599.76	-
<b>IX</b>	<b>Registered Capital deposited</b>		<b>-</b>	<b>-</b>
<b>X</b>	<b>Other assets</b>		<b>564,212.14</b>	<b>506,684.66</b>
	1. Interest and other accrued income		150,790.61	111,689.19
	2. Account between head office and branch		2.00	-
	3. Before the delay			
	4. Other		413,419.53	394,995.47
	<b>TOTAL:</b>		<b>9,479,742.66</b>	<b>8,630,367.36</b>

Vientiane Capital, Lao P.D.R, Date 05/10/2021

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Direc






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**BALANCE SHEET**  
**quarter III year 2021**

Currency:ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Sep-21	30-Jun-21
<b>I</b>	<b>The letter must be sent to banks and other financial institutions</b>		<b>1,071,710.07</b>	<b>1,083,734.71</b>
	1. Unlimited deposit		183,750.07	183,173.06
	2. Loans and other receipts		887,960.00	900,561.65
<b>II</b>	<b>This card must be sent to the customer</b>		<b>7,501,033.07</b>	<b>6,695,114.34</b>
	1. Deposit		7,501,033.07	6,695,114.04
	2. The petition must send other		-	0.30
<b>III</b>	<b>Stocks sold with a repurchase agreement</b>		-	-
<b>IV</b>	<b>The invoice must be delivered originating from a securities deal</b>		-	-
<b>V</b>	<b>Other debts</b>		<b>306,090.17</b>	<b>296,686.81</b>
	1. Interest and other outstanding expenses		254,681.20	223,000.75
	2. Account between head office and branch (in case of outstanding balance)		-	1,710.19
	3. Before the delay		-	-
	4. Other		51,408.97	71,975.87
<b>VI</b>	<b>Capital and holdings are the capital of the Bank</b>		<b>600,909.35</b>	<b>554,831.47</b>
	1. Registered capital		404,666.10	404,666.10
	2. Share value increase		(30,757.05)	(30,757.05)
	3. Reserve by law		15,564.88	15,564.88
	4. Bank expansion business		-	-
	5. Other reserves		5,994.32	5,994.32
	6. Mistakes from new valuation		94,029.78	94,029.78
	7. Provision for provisions		30,386.27	27,098.91
	8. Retained earnings		6.37	378.17
	9. Result in instance of approval		-	-
	10. Results of the year		81,018.68	37,856.36
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
<b>TOTAL:</b>			<b>9,479,742.66</b>	<b>8,630,367.36</b>

Vientiane Capital, Lao P.D.R, Date 05/10/2021

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Direct

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THE JOINT DEVELOPMENT BANK.LTD

Head office + Braches and Units Services

Tel: 021 213531-6

**INCOME STATEMENT**  
**quarter III year 2021**

Currency:ALL LAKm

Code	Item	Note	Amount	
			30-Sep-21	30-Jun-21
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>361,912.57</b>	<b>228,872.45</b>
1.1	Interest and similar income from interbanks		1,110.14	883.72
1.2	Interest and similar income from customers		355,245.84	222,469.92
1.3	Interest from Securities sold under repurchase agreement		3,914.28	3,064.54
1.4	Interest from Securities for Sales landing		1,642.31	2,454.27
1.5	Other interest and similar income		-	-
<b>2</b>	<b>Interest and similar expense</b>		<b>(273,245.39)</b>	<b>(174,241.98)</b>
2.1	Interest and similar expense for interbanks		(23,826.86)	(15,160.06)
2.2	Interest and similar expense for customers		(249,418.53)	(159,081.92)
2.3	Interest on Securities sold under repurchase agreement		-	-
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>88,667.18</b>	<b>54,630.47</b>
4	Income from Leasing		728.84	446.81
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		108,255.65	63,864.81
10	Fee and commission expense		(9,918.37)	(5,822.47)
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		16,197.31	4,525.96
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
<b>II</b>	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>203,930.61</b>	<b>117,645.58</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>			
15	Other operating income		228,864.60	143,001.09
<b>16</b>	<b>Administration expenses</b>		<b>(72,193.47)</b>	<b>(50,509.26)</b>
16.1	Payroll and other staff costs		(34,041.43)	(22,451.08)
16.2	Other administrative expenses		(38,152.04)	(28,058.18)
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(20,119.82)</b>	<b>(12,765.52)</b>
<b>18</b>	<b>Other operating expenses</b>		<b>(239,363.67)</b>	<b>(150,472.69)</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>155.10</b>	<b>191.72</b>
19.1	Specific provision expenses for loans to customers		(11,274.52)	(7,837.87)
19.2	Reversal of specific provision for loans to customers		11,429.62	8,029.59
20	Net gain/(loss) from selling Financial Asset		-	-
<b>III</b>	<b>Net INCOME AND EXPENSES</b>		<b>(102,657.26)</b>	<b>(70,554.66)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>101,273.35</b>	<b>47,090.92</b>
21	Current enterprise income tax		(20,254.67)	(9,234.56)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>81,018.68</b>	<b>37,856.36</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 05/10/2021

Prepared  


Accounting Division  


Head of Credit Division  


Internal Audit Division  
  
  
  
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