

Financial Report quarter IV year 2021

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

BALANCE SHEET
quarter IV year 2021

Currency: ALL LAKm

| Code | LIABILITIES AND CAPITAL | Note | Amount | |
|---------------|--|------|----------------------|---------------------|
| | | | 31-Dec-21 | 30-Sep-21 |
| I | The letter must be sent to banks and other financial institutions | | 1,166,281.36 | 946,262.85 |
| | 1. Unlimited deposit | | 264,704.92 | 169,808.03 |
| | 2. Loans and other receipts | | 901,576.44 | 776,454.82 |
| II | This card must be sent to the customer | | 8,740,467.33 | 5,945,354.89 |
| | 1. Deposit | | 8,740,465.83 | 5,945,353.04 |
| | 2. The petition must send other | | 1.50 | 1.85 |
| III | Stocks sold with a repurchase agreement | | - | - |
| IV | The invoice must be delivered originating from a securities deal | | - | - |
| V | Other debts | | 415,105.08 | 250,874.83 |
| | 1. Interest and other outstanding expenses | | 286,954.27 | 194,990.63 |
| | 2. Account between head office and branch (in case of outstanding balance) | | - | - |
| | 3. Before the delay | | - | - |
| | 4. Other | | 128,150.81 | 55,884.20 |
| VI | Capital and holdings are the capital of the Bank | | 684,105.93 | 574,194.96 |
| | 1. Registered capital | | 424,666.10 | 404,666.10 |
| | 2. Share value increase | | (30,757.05) | (39,757.05) |
| | 3. Reserve by law | | 15,564.88 | 7,172.94 |
| | 4. Bank expansion business | | - | - |
| | 5. Other reserves | | 5,994.32 | 1,798.35 |
| | 6. Mistakes from new valuation | | 94,029.78 | 94,029.78 |
| | 7. Provision for provisions | | 37,815.95 | 22,365.40 |
| | 8. Retained earnings | | 6.37 | (2,239.12) |
| | 9. Result in instance of approval | | - | - |
| | 10. Results of the year | | 136,785.58 | 86,158.56 |
| | 11. Subsidies and funds allocated by the state | | - | - |
| | 12. This card must be sent as a backup | | - | - |
| TOTAL: | | | 11,005,959.67 | 7,716,687.52 |

Vientiane Capital, Lao P.D.R, Date 07/01/2022

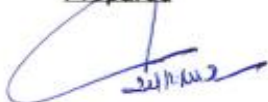
Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Direct






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BALANCE SHEET
quarter IV year 2021

Currency: ALL LAKm

| Code | ASSETS | Note | Amount | |
|-------------|---|------|----------------------|---------------------|
| | | | 31-Dec-21 | 30-Sep-21 |
| I | Cash and deposits at the central bank | | 1,927,795.54 | 2,186,223.61 |
| | 1. Cash and hold it as ca | | 767,262.22 | 720,715.41 |
| | 2. Deposits at banks and financial institutions | | 1,160,533.32 | 1,465,508.20 |
| II | The loan must be received from another bank and financial institution | | 291,878.94 | 236,012.92 |
| III | Stock purchased with resale agreement | | - | - |
| IV | Investment in securities | | 422,902.37 | 189,551.13 |
| | 1. Trading securities | | 4,300.00 | 4,300.00 |
| | 2. Stocks for sale | | - | - |
| | 3. Investment securities | | 418,602.37 | 185,251.13 |
| V | Loans and advances to net clients | | 7,567,478.16 | 4,478,139.82 |
| VI | Group / A investments, joint ventures and securities management activities | | 1,187.78 | 854.44 |
| VII | Leasing - Purchase and lease finance | | - | - |
| VIII | Net fixed assets | | 270,944.48 | 232,660.45 |
| | 1. SOC is buying and under construction | | 8,094.62 | 2,751.16 |
| | 2. The NCC does not exist | | 160,454.26 | 147,699.61 |
| | 3. There is an identity | | 93,309.37 | 82,209.68 |
| | 4. Leasehold right (NBV) | | 9,086.23 | - |
| IX | Registered Capital deposited | | - | - |
| X | Other assets | | 523,772.41 | 393,245.12 |
| | 1. Interest and other accrued income | | 107,978.45 | 34,564.28 |
| | 2. Account between head office and branch | | - | - |
| | 3. Before the delay | | - | - |
| | 4. Other | | 415,793.96 | 358,680.84 |
| | TOTAL: | | 11,005,959.67 | 7,716,687.52 |

Vientiane Capital, Lao P.D.R, Date 07/01/2022

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Direc






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THE JOINT DEVELOPMENT BANK.LTD

Head office + Braches and Units Services

Tel: 021 213531-6

INCOME STATEMENT
quarter IV year 2021

Currency:ALL LAKm

| Code | Item | Note | Amount | |
|------------|---|------|---------------------|---------------------|
| | | | 31-Dec-21 | 30-Sep-21 |
| A | OPERATING INCOME AND EXPENSES | | | |
| 1 | Interest and similar income | | 533,649.58 | 334,274.17 |
| 1.1 | Interest and similar income from interbanks | | 1,266.62 | 352.56 |
| 1.2 | Interest and similar income from customers | | 510,435.43 | 332,515.88 |
| 1.3 | Interest from Securities sold under repurchase agreement | | 13,999.86 | 1,405.73 |
| 1.4 | Interest from Securities for Sales landing | | 7,947.67 | - |
| 1.5 | Other interest and similar income | | - | - |
| 2 | Interest and similar expense | | (385,379.53) | (259,529.48) |
| 2.1 | Interest and similar expense for interbanks | | (32,657.93) | (7,925.89) |
| 2.2 | Interest and similar expense for customers | | (352,721.60) | (251,537.34) |
| 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 | | 148,270.05 | 74,744.69 |
| 4 | Income from Leasing | | 835.74 | 1,049.83 |
| 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 | | 155,566.55 | 140,182.33 |
| 10 | Fee and commission expense | | (15,388.85) | (9,434.26) |
| 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 | | 33,085.16 | 25,401.92 |
| 14 | Net gain/(loss) from Conditional Instruments for Interest Rate | | - | - |
| II | NET OPERATING INCOME (1+3+..14) | | 322,368.65 | 232,044.51 |
| B | OTHER INCOME AND EXPENSES | | | |
| 15 | Other operating income | | 328,752.71 | 217,934.34 |
| 16 | Administration expenses | | (106,125.25) | (91,718.92) |
| 16.1 | Payroll and other staff costs | | (54,317.78) | (48,330.26) |
| 16.2 | Other administrative expenses | | (51,807.47) | (43,388.66) |
| 17 | Depreciation and amortization charges | | (27,882.02) | (25,774.18) |
| 18 | Other operating expenses | | (345,307.10) | (229,358.61) |
| 19 | Net specific provision charges/reversal for loans to customers | | 157.60 | 5,330.43 |
| 19.1 | Specific provision expenses for loans to customers | | (14,456.93) | (18,954.36) |
| 19.2 | Reversal of specific provision for loans to customers | | 14,614.53 | 24,284.79 |
| 20 | Net gain/(loss) from selling Financial Asset | | - | - |
| III | Net INCOME AND EXPENSES | | (150,404.06) | (123,586.94) |
| IV | TOTAL PROFIT BEFORE TAX | | 171,964.59 | 108,457.57 |
| 21 | Current enterprise income tax | | (35,179.00) | (22,299.30) |
| V. | PROFIT AFTER TAX | | 136,785.59 | 86,158.27 |

| | | | | |
|--|--------------------------------------|--|------------------|------------------|
| 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 07/01/2022

Prepared



Accounting Division



Head of Credit Division



Internal Audit Division



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Manager Director