



ທະນາຄານຮ່ວມພັດທະນາ
Joint Development Bank



Financial Report quarter I year 2022

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



BALANCE SHEET
quarter I year 2022

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			31-Mar-22	31-DEC-21
I	Cash and deposits at the central bank		2,369,978.13	1,927,795.54
	1. Cash and hold it as ca		1,091,066.58	767,262.22
	2. Deposits at banks and financial institutions		1,278,911.55	1,160,533.32
II	The loan must be received from another bank and financial institution		240,586.01	291,878.94
III	Stock purchased with resale agreement		-	-
IV	Investment in securities		475,334.63	422,902.37
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		-	-
	3. Investment securities		471,034.63	418,602.37
V	Loans and advances to net clients		8,522,062.18	7,567,478.16
VI	Group / A investments, joint ventures and securities management activities		1,697.78	1,187.78
VII	Leasing - Purchase and lease finance		-	-
VIII	Net fixed assets		270,549.98	270,944.48
	1. SOC is buying and under construction		4,795.82	8,094.62
	2. The NCC does not exist		159,564.94	160,454.26
	3. There is an identity		97,902.33	93,309.37
	4. Leasehold right (NBV)		8,286.89	9,086.23
IX	Registered Capital deposited		-	-
X	Other assets		608,011.50	523,772.41
	1. Interest and other accrued income		135,224.13	107,978.45
	2. Account between head office and branch		-	-
	3. Before the delay		-	-
	4. Other		472,787.37	415,793.96
	TOTAL:		12,488,220.20	11,005,959.71

Vientiane Capital, Lao P.D.R, Date 06/04/2022

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director








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BALANCE SHEET
quarter I year 2022

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			31-Mar-22	31-DEC-21
I	The letter must be sent to banks and other financial institutions		1,649,161.03	1,166,281.36
	1. Unlimited deposit		467,776.03	264,704.92
	2. Loans and other receipts		1,181,385.00	901,576.44
II	This card must be sent to the customer		9,668,705.39	8,740,467.33
	1. Deposit		9,668,705.39	8,740,465.83
	2. The petition must send other		-	1.50
III	Stocks sold with a repurchase agreement		-	-
IV	The invoice must be delivered originating from a securities deal		-	-
V	Other debts		517,870.09	415,105.08
	1. Interest and other outstanding expenses		327,506.47	286,954.27
	2. Account between head office and branch (in case of outstanding balance)		1,558.29	-
	3. Before the delay		-	-
	4. Other		188,805.33	128,150.81
VI	Capital and holdings are the capital of the Bank		652,483.69	684,105.93
	1. Registered capital		444,666.10	424,666.10
	2. Share value increase		(30,757.05)	(30,757.05)
	3. Reserve by law		29,243.44	15,564.88
	4. Bank expansion business		6,839.28	-
	5. Other reserves		9,918.81	5,994.32
	6. Mistakes from new valuation		94,029.78	94,029.78
	7. Provision for provisions		42,588.85	37,815.95
	8. Retained earnings		(61.91)	6.37
	9. Result in instance of appoval		-	-
	10. Results of the year		56,016.39	136,785.58
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
TOTAL:			12,488,220.20	11,005,959.71

Vientiane Capital, Lao P.D.R, Date 06/04/2022

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Direct







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INCOME STATEMENT
quarter I year 2022

Currency: ALL LAKm

Code	Item	Note	Amount	
			31-Mar-22	31-DEC-21
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		187,313.74	533,649.58
1.1	Interest and similar income from interbanks		761.31	1,266.62
1.2	Interest and similar income from customers		175,792.41	510,435.43
1.3	Interest from Securities sold under repurchase agreement		6,862.83	13,999.86
1.4	Interest from Securities for Sales landing		3,897.19	7,947.67
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(129,544.55)	(385,379.53)
2.1	Interest and similar expense for interbanks		(12,817.90)	(32,657.93)
2.2	Interest and similar expense for customers		(116,726.65)	(352,721.60)
2.3	Interest on Securities sold under repurchase agreement		-	-
2.4	Interest and 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		57,769.19	148,270.05
4	Income from Leasing		422.08	835.74
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		48,046.89	155,566.55
10	Fee and commission expense		(6,715.13)	(15,388.85)
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		12,516.65	33,085.16
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		112,039.68	322,368.65
B	OTHER INCOME AND EXPENSES			
15	Other operating income		117,378.74	328,752.71
16	Administration expenses		(30,148.39)	(106,125.25)
16.1	Payroll and other staff costs		(14,632.64)	(54,317.78)
16.2	Other administrative expenses		(15,515.75)	(51,807.47)
17	Depreciation and amortization charges		(7,111.45)	(27,882.02)
18	Other operating expenses		(122,146.94)	(345,307.10)
19	Net specific provision charges/reversal for loans to customers		8.86	157.60
19.1	Specific provision expenses for loans to customers		(3,153.41)	(14,456.93)
19.2	Reversal of specific provision for loans to customers		3,162.27	14,614.53
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(42,019.18)	(150,404.06)
IV	TOTAL PROFIT BEFORE TAX		70,020.50	171,964.59
21	Current enterprise income tax		(14,004.10)	(35,179.00)
V.	PROFIT AFTER TAX		56,016.40	136,785.59
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 06/04/2022

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Direct



Handwritten signatures and official stamps from the Accounting, Credit, and Internal Audit divisions, along with a large blue circular stamp of the Joint Development Bank.