



ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank



# Financial Report quarter III year 2023

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



**BALANCE SHEET**  
**quarter III year 2023**

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			30-Sep-23	30-Jun-23
<b>I</b>	<b>Cash and deposits at the central bank</b>		<b>4,707,029.06</b>	<b>4,266,334.94</b>
	1. Cash and hold it as ca		1,195,317.15	1,121,009.93
	2. Deposits at banks and financial institutions		3,511,711.91	3,145,325.01
<b>II</b>	<b>The loan must be received from another bank and financial institution</b>		<b>775,794.86</b>	<b>917,547.91</b>
<b>III</b>	<b>Stock purchased with resale agreement</b>		<b>-</b>	<b>-</b>
<b>IV</b>	<b>Investment in securities</b>		<b>550,762.00</b>	<b>520,420.97</b>
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		-	-
	3. Investment securities		546,462.00	516,120.97
<b>V</b>	<b>Loans and advances to net clients</b>		<b>16,698,055.35</b>	<b>13,866,037.66</b>
<b>VI</b>	<b>Group / A investments, joint ventures and securities management activities</b>		<b>1,697.78</b>	<b>1,697.78</b>
<b>VII</b>	<b>Leasing - Purchase and lease finance</b>		<b>-</b>	<b>-</b>
<b>VIII</b>	<b>Net fixed assets</b>		<b>352,188.98</b>	<b>331,341.64</b>
	1. SOC is buying and under construction		12,248.18	18,057.77
	2. The NCC does not exist		198,586.42	177,400.12
	3. There is an identity		127,147.49	124,038.93
	4. Leasehold right (NBV)		14,206.89	11,844.82
<b>IX</b>	<b>Registered Capital deposited</b>		<b>-</b>	<b>-</b>
<b>X</b>	<b>Other assets</b>		<b>1,517,825.05</b>	<b>1,223,399.05</b>
	1. Interest and other accrued income		495,744.50	387,993.52
	2. Account between head office and branch		-	-
	3. Before the delay		-	-
	4. Other		1,022,080.55	835,405.53
<b>TOTAL:</b>			<b>24,603,353.04</b>	<b>21,126,779.93</b>

Vientiane Capital, Lao P.D.R, Date 12/10/2023

Prepared
Accounting Division
Head of Credit Division
Internal Audit Division
Manager Director





**ສາຄອນ ຍໍພັນໄຊ**



**BALANCE SHEET**  
**quarter III year 2023**

Currency: ALL LAKm

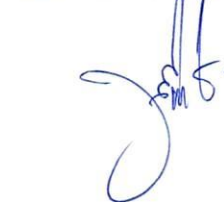
Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Sep-23	30-Jun-23
<b>I</b>	<b>The letter must be sent to banks and other financial institutions</b>		<b>1,803,857.69</b>	<b>1,881,107.82</b>
	1. Unlimited deposit		458,652.69	551,489.42
	2. Loans and other receipts		1,345,205.00	1,329,618.40
<b>II</b>	<b>This card must be sent to the customer</b>		<b>20,744,796.92</b>	<b>17,538,692.16</b>
	1. Deposit		20,744,796.92	17,538,692.16
	2. The petition must send other		-	-
<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>935,514.33</b>	<b>800,836.73</b>
	1. Interest and other outstanding expenses		662,623.01	606,693.37
	2. Account between head office and branch (in case of outstanding balance)		503.02	427.16
	3. Before the delay		-	-
	4. Other		272,388.30	193,716.20
<b>VI</b>	<b>Capital and holdings are the capital of the Bank</b>		<b>1,119,184.10</b>	<b>906,143.22</b>
	1. Registered capital		474,666.10	474,666.10
	2. Share value increase		(30,757.05)	(30,757.05)
	3. Reserve by law		61,633.30	61,633.30
	4. Bank expansion business		23,034.21	23,034.21
	5. Other reserves		26,113.04	26,113.04
	6. Mistakes from new valuation		94,029.78	94,029.78
	7. Provision for provisions		83,207.94	68,999.55
	8. Retained earnings		(1,312.50)	(1,288.41)
	9. Result in instance of approval		-	-
	10. Results of the year		388,569.28	189,712.70
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
<b>TOTAL:</b>			<b>24,603,353.04</b>	<b>21,126,779.93</b>

Vientiane Capital, Lao P.D.R, Date 12/10/2023

Prepared

Accounting Division

Head of Credit Division

Internal Audit Division

Manager Director


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**INCOME STATEMENT**  
 quarter III year 2023

Currency: ALL LAKm

Code	Item	Note	Amount	
			30-Sep-23	30-Jun-23
<b>A</b>	<b>OPERATING INCOME AND EXPENSES</b>			
<b>1</b>	<b>Interest and similar income</b>		<b>957,723.43</b>	<b>570,208.72</b>
1.1	Interest and similar income from interbanks		5,956.10	4,425.41
1.2	Interest and similar income from customers		917,419.40	543,462.46
1.3	Interest from Securities sold under repurchase agreement		22,056.28	14,249.69
1.4	Interest from Securities for Sales landing		12,291.65	8,071.16
1.5	Other interest and similar income		-	-
<b>2</b>	<b>Interest and similar expense</b>		<b>(716,447.48)</b>	<b>(448,629.90)</b>
2.1	Interest and similar expense for interbanks		(71,326.02)	(47,005.47)
2.2	Interest and similar expense for customers		(645,121.46)	(401,624.43)
2.3	Interest on Securities sold under repurchase agreement		-	-
2.4	Interest and 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>1</b>	<b>NET INTEREST AND SIMILAR INCOME</b>		<b>241,275.95</b>	<b>121,578.82</b>
4	Income from Leasing		335.74	211.32
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		283,743.64	136,724.28
10	Fee and commission expense		(46,900.05)	(27,372.26)
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		164,167.88	93,176.40
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
<b>II</b>	<b>NET OPERATING INCOME (1+3+..14)</b>		<b>642,623.16</b>	<b>324,318.56</b>
<b>B</b>	<b>OTHER INCOME AND EXPENSES</b>		<b>-</b>	<b>-</b>
15	Other operating income		615,000.93	367,740.93
<b>16</b>	<b>Administration expenses</b>		<b>(144,865.99)</b>	<b>(86,157.31)</b>
16.1	Payroll and other staff costs		(78,578.38)	(50,267.15)
16.2	Other administrative expenses		(66,287.61)	(35,890.16)
<b>17</b>	<b>Depreciation and amortization charges</b>		<b>(28,284.17)</b>	<b>(18,051.04)</b>
<b>18</b>	<b>Other operating expenses</b>		<b>(644,630.83)</b>	<b>(376,503.74)</b>
<b>19</b>	<b>Net specific provision charges/reversal for loans to customers</b>		<b>(1,522.18)</b>	<b>(417.65)</b>
19.1	Specific provision expenses for loans to customers		(338,408.00)	(287,738.05)
19.2	Reversal of specific provision for loans to customers		336,885.82	287,320.40
20	Net gain/(loss) from selling Financial Asset		-	-
<b>III</b>	<b>Net INCOME AND EXPENSES</b>		<b>(204,302.24)</b>	<b>(113,388.81)</b>
<b>IV</b>	<b>TOTAL PROFIT BEFORE TAX</b>		<b>438,320.92</b>	<b>210,929.75</b>
21	Current enterprise income tax		(49,751.64)	(21,217.04)
<b>V.</b>	<b>PROFIT AFTER TAX</b>		<b>388,569.28</b>	<b>189,712.71</b>
<b>C</b>	<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>

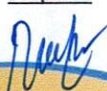
Vientiane Capital, Lao P.D.R. Date: 12/10/2023

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