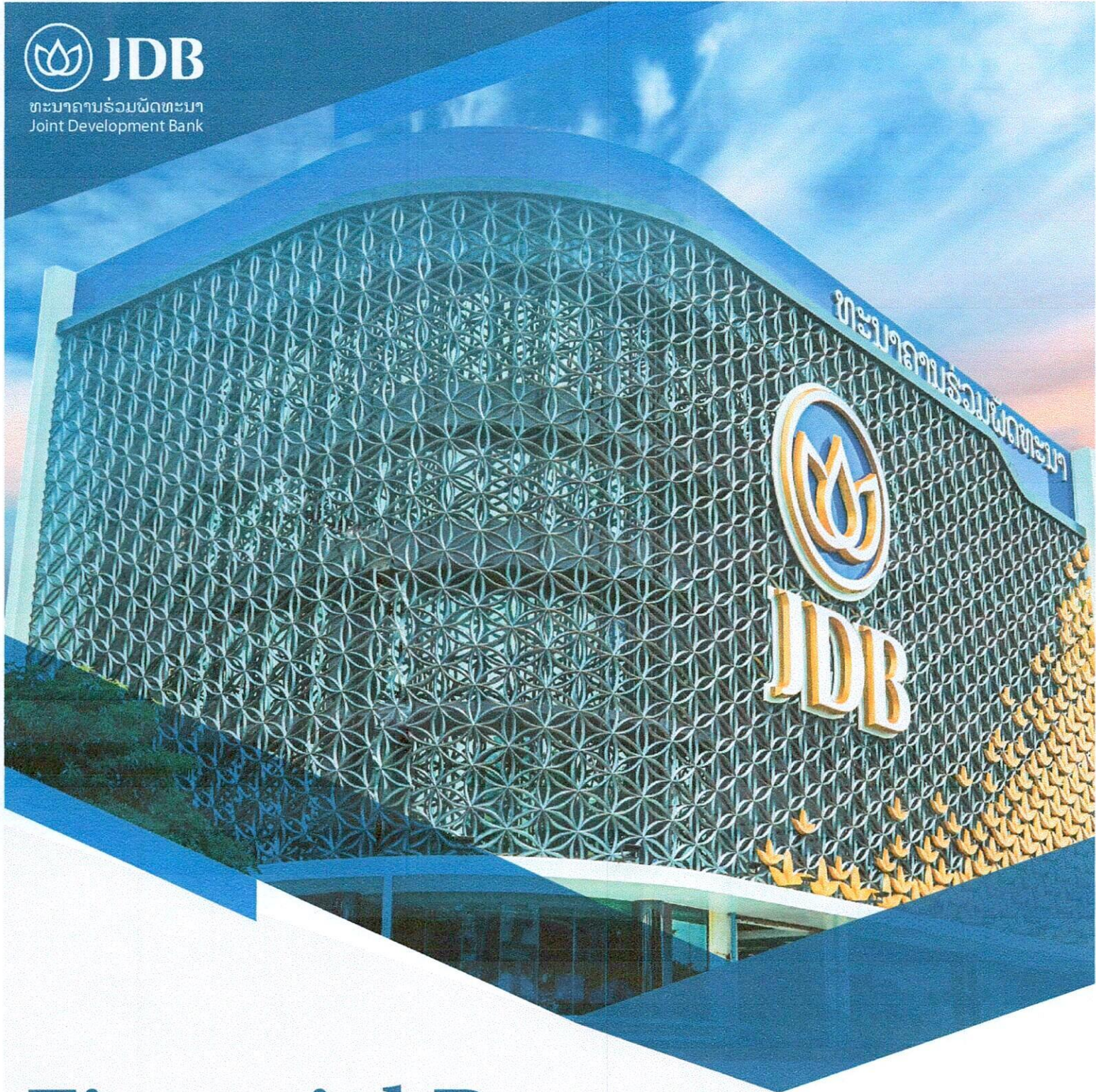




JDB

ທະນາຄານຮ່ວມພັດທະນາ
Joint Development Bank



Financial Report Quarter IV Year 2023

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

BALANCE SHEET
quarter IV year 2023

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			31-Dec-23	30-Sep-23
I	Cash and deposits at the central bank		5,147,065.79	4,707,029.06
	1. Cash and hold it as ca		1,721,539.99	1,195,317.15
	2. Deposits at banks and financial institutions		3,425,525.80	3,511,711.91
II	The loan must be received from another bank and financial institution		1,061,339.34	775,794.86
III	Stock purchased with resale agreement		-	-
IV	Investment in securities		728,195.20	550,762.00
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		-	-
	3. Investment securities		723,895.20	546,462.00
V	Loans and advances to net clients		16,665,768.60	16,698,055.35
VI	Group / A investments, joint ventures and securities management activities		1,697.78	1,697.78
VII	Leasing - Purchase and lease finance		-	-
VIII	Net fixed assets		358,936.01	352,188.98
	1. SOC is buying and under construction		7,886.83	12,248.18
	2. The NCC does not exist		199,783.86	198,586.42
	3. There is an identity		136,431.11	127,147.49
	4. Leasehold right (NBV)		14,834.21	14,206.89
IX	Registered Capital deposited		-	-
X	Other assets		2,006,880.09	1,517,825.05
	1. Interest and other accrued income		228,172.18	495,744.50
	2. Account between head office and branch		-	-
	3. Before the delay		-	-
	4. Other		1,778,707.91	1,022,080.55
TOTAL:			25,969,882.79	24,603,353.04

Vientiane Capital, Lao P.D.R., Date 16/01/2024

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







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BALANCE SHEET
 quarter IV year 2023

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			31-Dec-23	30-Sep-23
I	The letter must be sent to banks and other financial institutions		2,061,583.94	1,803,857.69
	1. Unlimited deposit		713,273.94	458,652.69
	2. Loans and other receipts		1,348,310.00	1,345,205.00
II	This card must be sent to the customer		21,684,816.80	20,744,796.92
	1. Deposit		21,684,816.80	20,744,796.92
	2. The petition must send other		-	-
III	Stocks sold with a repurchase agreement		-	-
IV	The invoice must be delivered originating from a securities deal		-	-
V	Other debts		957,667.74	935,514.33
	1. Interest and other outstanding expenses		694,960.45	662,623.01
	2. Account between head office and branch (in case of outstanding balance)		-	503.02
	3. Before the delay		-	-
	4. Other		262,707.29	272,388.30
VI	Capital and holdings are the capital of the Bank		1,265,814.31	1,119,184.10
	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		82,788.12	83,207.94
	8. Retained earnings		(1,312.50)	(1,312.50)
	9. Result in instance of appoval		-	-
	10. Results of the year		535,619.31	388,569.28
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
TOTAL:			25,969,882.79	24,603,353.04

Vientiane Capital, Lao P.D.R., Date 16/01/2024

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






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INCOME STATEMENT
quarter IV year 2023

Currency: ALL LAKm

Code	Item	Note	Amount	
			31-Dec-23	30-Sep-23
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		1,351,105.39	957,723.43
1.1	Interest and similar income from interbanks		7,836.83	5,956.10
1.2	Interest and similar income from customers		1,295,952.13	917,419.40
1.3	Interest from Securities sold under repurchase agreement		30,085.25	22,056.28
1.4	Interest from Securities for Sales landing		17,231.18	12,291.65
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(1,024,785.84)	(716,447.48)
2.1	Interest and similar expense for interbanks		(98,233.05)	(71,326.02)
2.2	Interest and similar expense for customers		(926,552.79)	(645,121.46)
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		326,319.55	241,275.95
4	Income from Leasing		659.08	335.74
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		483,419.33	283,743.64
10	Fee and commission expense		(67,755.22)	(46,900.05)
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		200,856.86	164,167.88
14	Net gain/(loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+..14)		943,499.60	642,623.16
B	OTHER INCOME AND EXPENSES		-	-
15	Other operating income		882,389.59	615,000.93
16	Administration expenses		(252,308.51)	(144,865.99)
16.1	Payroll and other staff costs		(148,936.61)	(78,578.38)
16.2	Other administrative expenses		(103,371.90)	(66,287.61)
17	Depreciation and amortization charges		(38,974.81)	(28,284.17)
18	Other operating expenses		(922,688.92)	(644,630.83)
19	Net specific provision charges/reversal for loans to customers		7,361.31	(1,522.18)
19.1	Specific provision expenses for loans to customers		(353,992.86)	(338,408.00)
19.2	Reversal of specific provision for loans to customers		361,354.17	336,885.82
20	Net gain/(loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(324,221.34)	(204,302.24)
IV	TOTAL PROFIT BEFORE TAX		619,278.26	438,320.92
21	Current enterprise income tax		(83,658.93)	(49,751.64)
V.	PROFIT AFTER TAX		535,619.33	388,569.28
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 16/01/2024

Prepared

Accounting Division

Head of Credit Division

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Manager Director






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