



JDB

ທະນາຄານຮ່ວມພັດທະນາ
Joint Development Bank



Financial Report Quarter III Year 2024

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



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Hotline
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BALANCE SHEET
quarter III year 2024

Currency: ALL LAKm

Code	ASSETS	Note	Amount	
			30-Sep-24	30-Jun-24
<u>I</u>	Cash and deposits at the central bank		5,885,980.28	6,601,904.65
	1. Cash and hold it as ca		2,226,568.94	2,888,594.18
	2. Deposits at banks and financial institutions		3,659,411.34	3,713,310.47
<u>II</u>	The loan must be received from another bank and financial institution		1,419,108.42	1,086,780.59
<u>III</u>	Stock purchased with resale agreement		-	-
<u>IV</u>	Investment in securities		1,102,655.08	1,012,461.08
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		100,000.00	-
	3. Investment securities		998,355.08	1,008,161.08
<u>V</u>	Loans and advances to net clients		21,370,787.97	19,248,039.50
<u>VI</u>	Group / A investments, joint ventures and securities management activities		1,697.78	1,697.78
<u>VII</u>	Leasing - Purchase and lease finance		-	-
<u>VIII</u>	Net fixed assets		446,631.21	444,449.92
	1. SOC is buying and under construction		20,260.46	10,682.32
	2. The NCC does not exist		235,100.83	236,353.12
	3. There is an identity		171,183.89	176,165.47
	4. Leasehold right (NBV)		20,086.03	21,249.01
<u>IX</u>	Registered Capital deposited		-	-
<u>X</u>	Other assets		2,448,790.79	1,980,769.64
	1. Interest and other accrued income		535,510.98	390,164.18
	2. Account between head office and branch		154.34	-
	3. Before the delay		-	-
	4. Other		1,913,125.47	1,590,605.46
TOTAL:			32,675,651.53	30,376,103.16

Vientiane Capital, Lao P.D.R. Date 07/10/2024

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






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BALANCE SHEET
 quarter III year 2024

Currency: ALL LAKm

Code	LIABILITIES AND CAPITAL	Note	Amount	
			30-Sep-24	30-Jun-24
I	The letter must be sent to banks and other financial institutions		3,049,729.81	3,178,593.03
	1. Unlimited deposit		1,857,881.13	1,197,186.22
	2. Loans and other receipts		1,191,848.68	1,981,406.81
II	This card must be sent to the customer		26,607,663.52	24,584,324.55
	1. Deposit		26,607,663.52	24,584,324.55
	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		1,322,024.27	1,248,319.07
	1. Interest and other outstanding expenses		890,667.97	811,584.75
	2. Account between head office and branch (in case of outstanding balance)		-	217.98
	3. Before the delay		-	-
	4. Other		431,356.30	436,516.34
VI	Capital and holdings are the capital of the Bank		1,696,233.95	1,364,866.53
	1. Registered capital		674,666.10	674,666.10
	2. Share value increase		(30,757.05)	(30,757.05)
	3. Reserve by law		115,063.43	115,063.43
	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		106,196.86	95,601.53
	8. Retained earnings		-	-
	9. Result in instance of apposal		-	-
	10. Results of the year		687,887.58	367,115.49
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
TOTAL:			32,675,651.53	30,376,103.16

Vientiane Capital, Lao P.D.R, Date 07/10/2024

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INCOME STATEMENT
 quarter III year 2024

Currency: ALL LAKm

Code	Item	Note	Amount	
			30-Sep-24	30-Jun-24
A	OPERATING INCOME AND EXPENSES			
1	Interest and similar income		1,397,950.55	845,904.15
1.1	Interest and similar income from interbanks		20,942.09	11,749.20
1.2	Interest and similar income from customers		1,310,171.83	794,070.64
1.3	Interest from Securities sold under repurchase agreement		37,749.43	23,194.80
1.4	Interest from Securities for Sales landing		29,087.20	16,889.51
1.5	Other interest and similar income		-	-
2	Interest and similar expense		(1,051,224.10)	(666,086.86)
2.1	Interest and similar expense for interbanks		(105,052.98)	(65,943.60)
2.2	Interest and similar expense for customers		(946,171.12)	(600,143.26)
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		346,726.45	179,817.29
4	Income from Leasing		766.60	527.14
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		200.00	200.00
9	Fee and commission income		591,471.05	282,227.63
10	Fee and commission expense		(89,527.45)	(53,973.53)
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		278,557.87	172,185.19
14	Net gain (loss) from Conditional Instruments for Interest Rate		-	-
II	NET OPERATING INCOME (1+3+...14)		1,128,194.52	580,983.72
B	OTHER INCOME AND EXPENSES			
15	Other operating income		923,587.40	547,299.27
16	Administration expenses		(215,060.65)	(120,674.73)
16.1	Payroll and other staff costs		(100,015.64)	(64,581.41)
16.2	Other administrative expenses		(115,045.01)	(56,093.32)
17	Depreciation and amortization charges		(40,925.53)	(26,626.58)
18	Other operating expenses		(965,432.39)	(546,453.70)
19	Net specific provision charges/reversal for loans to customers		3,642.88	2,100.61
19.1	Specific provision expenses for loans to customers		(13,965.24)	(13,701.93)
19.2	Reversal of specific provision for loans to customers		17,608.12	15,802.54
20	Net gain (loss) from selling Financial Asset		-	-
III	Net INCOME AND EXPENSES		(294,188.29)	(144,355.13)
IV	TOTAL PROFIT BEFORE TAX		834,006.23	436,628.59
21	Current enterprise income tax		(146,118.65)	(69,513.08)
V.	PROFIT AFTER TAX		687,887.58	367,115.51
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 07/10/2024

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