JDB
ທະນາຄານຮ່ວມພັດທະນາ
Joint Development Bank

Financial Report Quarter I Year 2025

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

BALANCE SHEET
quarter I year 2025

Currency:ALL LAKm

Code	ASSETS	Note	Amount: Quarter I year 2025	Amount: Quarter IV year 2024
I	**Cash and deposits at the central bank**		**5,938,776.91**	**7,196,773.95**
	1. Cash and hold it as ca		2,049,622.12	2,670,232.76
	2. Deposits at banks and financial institutions		3,889,154.79	4,526,541.19
II	**The loan must be received from another bank and financial institution**		**1,298,348.21**	**1,342,578.00**
III	**Stock purchased with resale agreement**		**-**	**-**
IV	**Investment in securities**		**995,818.96**	**1,001,636.82**
	1. Trading securities		4,300.00	4,300.00
	2. Stocks for sale		57,960.00	56,780.00
	3. Investment securities		933,558.96	940,556.82
V	**Loans and advances to net clients**		**23,105,021.28**	**20,628,590.76**
VI	**Group / A investments, joint ventures and securities management activities**		**2,697.78**	**2,697.78**
VII	**Leasing - Purchase and lease finance**		**-**	**-**
VIII	**Net fixed assets**		**464,357.28**	**457,695.23**
	1. SOC is buying and under construction		13,259.43	7,816.42
	2. The NCC does not exist		247,162.59	243,446.26
	3. There is an identity		183,286.44	187,104.08
	4. Leasehold right (NBV)		20,648.82	19,328.47
IX	**Registered Capital deposited**		**-**	**-**
X	**Other assets**		**2,608,418.05**	**2,671,295.76**
	1. Interest and other accrued income		306,069.49	226,896.79
	2. Account between head office and branch		-	349.77
	3. Before the delay		-	-
	4. Other		2,302,348.56	2,444,049.20
	TOTAL:		**34,413,438.47**	**33,301,268.30**
			-	-

Vientiane Capital, Lao P.D.R, Date 09/04/2025

Prepared	Accounting Division	Manager Director
MS Khanthaphone PHOMMALEUXA	MS Khonesavanh VISATHEP	MR SAKHONE YORPHANXAY

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Joint Development Bank

BALANCE SHEET
quarter I year 2025

Currency:ALL LAKm

Code	LIABILITIES AND CAPILAL	Note	Amount	
			Quarter I year 2025	Quarter IV year 2024
I	**The letter must be sent to banks and other financial institutions**		**2,626,080.38**	**2,643,246.86**
	1. Unlimited deposit		1,837,448.96	1,574,815.73
	2. Loans and other receipts		788,631.42	1,068,431.13
II	**This card must be sent to the customer**		**28,506,807.86**	**27,479,172.77**
	1. Deposit		28,506,807.86	27,479,172.77
	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**		**1,290,549.67**	**1,393,917.67**
	1. Interest and other outstanding expenses		930,163.02	898,163.56
	2. Account between head office and branch (in case of outstanding balance)		129.34	-
	3. Before the delay		-	1.00
	4. Other		360,257.31	495,753.11
VI	**Capital and holdings are the capital of the Bank**		**1,990,000.55**	**1,784,932.02**
	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		115,361.48	102,968.52
	8. Retained earnings		-	-
	9. Result in instance of appoval		779,813.99	-
	10. Results of the year		192,675.57	779,813.99
	11. Subsidies and funds allocated by the state		-	-
	12. This card must be sent as a backup		-	-
TOTAL:			**34,413,438.47**	**33,301,268.30**
			-	-

Vientiane Capital, Lao P.D.R, Date 09/04/2025

Prepared	Accounting Division	Manager Director
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BLOOMING TOGETHER

INCOME STATEMENT

quarter I year 2025

Currency:ALL LAKm

Code	Item	Note	Amount	
			Quarter I year 2025	Quarter IV year 2024
A	**OPERATING INCOME AND EXPENSES**			
1	**Interest and similar income**		**532,809.67**	**1,949,478.64**
1.1	Interest and similar income from interbanks		5,422.17	25,326.44
1.2	Interest and similar income from customers		502,010.16	1,830,136.69
1.3	Interest from Securities sold under repurchase agreement		15,190.04	53,210.09
1.4	Interest from Securities for Sales landing		10,187.30	40,805.42
1.5	Other interest and similar income		-	-
2	**Interest and similar expense**		**(394,689.74)**	**(1,434,877.36)**
2.1	Interest and similar expense for interbanks		(35,168.45)	(141,736.28)
2.2	Interest and similar expense for customers		(359,521.29)	(1,293,141.08)
2.3	Interest on Securities sold under repurchase agreement		-	-
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**		2,235.93	-
I	**NET INTEREST AND SIMILAR INCOME**		**140,355.86**	**514,601.28**
4	Income from Leasing		575.87	2,174.35
5	Expenses on Leasing		-	-
6	Revenue from operating lease		-	-
7	Expenses on ordinary Lease		-	-
8	Income from Securities for Sales		-	200.00
9	Fee and commission income		244,926.96	759,450.34
10	Fee and commission expense		(42,663.73)	(126,062.55)
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		17,234.40	278,035.47
14	Net gain/(loss) from Conditional Instruments for Interesr Rate		-	-
II	**NET OPERATING INCOME (1+3+..14)**		**360,429.36**	**1,428,398.89**
B	**OTHER INCOME AND EXPENSES**		**-**	**-**
15	Other operating income		325,833.35	1,264,383.22
16	**Administration expenses**		**(82,693.47)**	**(367,564.00)**
16.1	Payroll and other staff costs		(40,317.95)	(205,810.92)
16.2	Other administrative expenses		(42,375.52)	(161,753.08)
17	**Depreciation and amortization charges**		**(15,412.25)**	**(55,211.85)**
18	**Other operating expenses**		**(344,055.68)**	**(1,300,435.25)**
19	**Net specific provision charges/reversal for loans to customers**		**21.50**	**(9,895.53)**
19.1	Specific provision expenses for loans to customers		(40,839.48)	(54,847.64)
19.2	Reversal of specific provision for loans to customers		40,860.98	44,952.11
20	Net gain/(loss) from selling Financial Asset		-	-
III	**Net INCOME AND EXPENSES**		**(116,306.55)**	**(468,723.41)**
IV	**TOTAL PROFIT BEFORE TAX**		**244,122.81**	**959,675.48**
21	Current enterprise income tax		(51,447.25)	(179,861.47)
V.	**PROFIT AFTER TAX**		**192,675.56**	**779,814.01**
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 09/04/2025

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