



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

HAMEBUTRA SINGSOMBOON

JDB

CARD NUMBER	4368050000000177
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	1,290.02
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,000.00
AVAILABLE CREDIT LIMIT	2,709.98

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	4,223.89
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000177	
25-09-2003	28-09-2003	DIAMOND 2385 SHAMROCK HOUSTON US 244550132682693949945	3.96
26-09-2003	29-09-2003	EXXONMOBIL26 09672163 HOUSTON US 241640532703780000445	20.25
26-09-2003	29-09-2003	CHURCHS CHICKEN #1481 HOUSTON US 244550132692703841612	15.47
26-09-2003	29-09-2003	GUJAR CENTER #445 WEBSTER US 246104332700040091990	54.07
26-09-2003	30-09-2003	KROGER #611 SL9 HOUSTON US 244457132716705032895	9.78
26-09-2003	30-09-2003	GAMES WORKSHOP M-01 410-59014 US 244928032711186118008	125.50
27-09-2003	30-09-2003	HEB GROCERY #572 HOUSTON US 246104332710040568115	37.76
27-09-2003	30-09-2003	BLOCKBUSTER VIDEO HOUSTON US 246104332710720024161	32.45
28-09-2003	30-09-2003	GUJAR NINE RECORDS 877-389-7 US 244939832711708813000	30.00
29-09-2003	02-10-2003	EXXONMOBIL26 09672163 HOUSTON US 241640532738370000007	4.43
30-09-2003	03-10-2003	CHURCHS CHICKEN #1089 S US 244928032741180001000	5.07
01-10-2003	04-10-2003	CHURCHS CHICKEN #1481 HOUSTON US 244550132742753825575	15.47
02-10-2003	05-10-2003	DIAMOND 2385 SHAMROCK HOUSTON US 244550132752763949788	15.00
02-10-2003	05-10-2003	EXXONMOBIL83 04712980 WEBSTER US 241640532768370000083	22.94
03-10-2003	06-10-2003	HEB GROCERY #572 HOUSTON US 246104332770040627291	40.63
03-10-2003	06-10-2003	EXXONMOBIL26 09672163 HOUSTON US 241640532778370000018	5.81
04-10-2003	06-10-2003	GUJAR NINE RECORDS 877-389-7 US 244939832781708810000	17.50
05-10-2003	08-10-2003	BLOCKBUSTER VIDEO HOUSTON US 246104332790720203561	48.69
07-10-2003	09-10-2003	CHEVRON #00207324 HOUSTON US 246251232804315729148	15.01
08-10-2003	10-10-2003	WHATABURGER 262 HOUSTON US 247470032818233105863	5.13
08-10-2003	12-10-2003	TEXACO INC 42535220107 HOUSTON US 246921632830004539886	4.94
09-10-2003	12-10-2003	BURGERKING#14 HOUSTON US 244318632835076241002	6.80
09-10-2003	12-10-2003	EXXONMOBIL26 09672163 HOUSTON US 241640532838370000034	4.42
10-10-2003	13-10-2003	HEB GROCERY #572 HOUSTON US 246104332840040627470	32.53
10-10-2003	13-10-2003	CHURCHS CHICKEN #1481 HOUSTON US 244550132832843839755	12.19
10-10-2003	13-10-2003	DIAMOND 2641 SHAMROCK HOUSTON US 244550132832843955381	13.28
10-10-2003	15-10-2003	BURGERKING#14 HOUSTON US 244318632865076241000	3.13
11-10-2003	14-10-2003	EXPRESS # 0259 FRIENDSW US 247926232856820259859	42.76
11-10-2003	14-10-2003	BANGKOK PLACE 4 HOUSTON US 248975532850006472003	55.00
11-10-2003	15-10-2003	THE BUCKLE #241 FRIENDSW US 244180032862861025247	27.06
12-10-2003	14-10-2003	WHEREHOUSE MUSIC #8020 FRIENDSW US 243889432856703327600	17.12
13-10-2003	16-10-2003	HEB GROCERY #572 HOUSTON US 246104332870040777432	48.41
13-10-2003	16-10-2003	BURGERKING#14 HOUSTON US 244318632875076241001	4.86

14-10-2003	17-10-2003	EXXONMOBIL83 04712980	WEBSTER	US	241640532883780000000	21.19
14-10-2003	17-10-2003	EXXONMOBIL83 04712980	WEBSTER	US	241640532888370000000	20.00
14-10-2003	17-10-2003	BURGERKING#14	HOUSTON	US	244318632885076241000	5.62
14-10-2003	14-10-2003	PAYMENT RECEIVED			00000000000000905	4,216.54-
15-10-2003	17-10-2003	CHURCHS CHICKEN #1089	S	US	244928032881180001000	6.15
15-10-2003	18-10-2003	CHURCHS CHICKEN #1481	HOUSTON	US	244550132882893825600	14.81
16-10-2003	18-10-2003	USPS 4841490065	HOUSTON	US	244014032890013536372	13.65
16-10-2003	19-10-2003	GUITAR CENTER #445	WEBSTER	US	246104332900040090421	28.12
16-10-2003	19-10-2003	DIAMOND 2385 SHAMROCK	HOUSTON	US	244550132892903949757	5.21
16-10-2003	19-10-2003	EXXONMOBIL26 09672163	HOUSTON	US	241640532908370000052	4.80
16-10-2003	21-10-2003	DANNY D'S MUSIC	WEBSTER	US	246530032924000043530	31.77
17-10-2003	19-10-2003	THE UPS STORE	HOUSTON	US	242244332912372902002	5.35
17-10-2003	19-10-2003	CHURCHS CHICKEN #1089	S	US	244928032901180001000	12.95
17-10-2003	19-10-2003	USPS 4841490065	HOUSTON	US	244014032900013536277	13.65
17-10-2003	21-10-2003	DANNY D'S MUSIC	WEBSTER	US	246530032924000043635	8.12
19-10-2003	21-10-2003	WHEREHOUSE MUSIC #8020	FRIENDSW	US	243889432926703741910	69.02
19-10-2003	22-10-2003	HEB GROCERY #572	HOUSTON	US	246104332930040898346	74.77
19-10-2003	22-10-2003	HEB GROCERY #572	HOUSTON	US	246104332930040898338	10.55
20-10-2003	22-10-2003	USPS 4841490065	HOUSTON	US	244014032930013545100	68.90
20-10-2003	23-10-2003	DIAMOND 2385 SHAMROCK	HOUSTON	US	244550132932943944486	10.01
20-10-2003	24-10-2003	TEXACO INC 42535220107	HOUSTON	US	246921632950001400585	3.32
21-10-2003	23-10-2003	USPS 4841490065	HOUSTON	US	244014032940013541423	14.64
21-10-2003	24-10-2003	KROGER #611 SL9	HOUSTON	US	244457132956824354131	10.06
21-10-2003	24-10-2003	EXXONMOBIL26 09672163	HOUSTON	US	241640532958370000061	6.74
22-10-2003	25-10-2003	DIAMOND 2385 SHAMROCK	HOUSTON	US	244550132952963946708	15.00
22-10-2003	25-10-2003	CHURCHS CHICKEN #1481	HOUSTON	US	244550132952963826418	14.81
SUBTOTAL OF 58						1,286.63
TOTAL PURCHASES						1,286.63
OUTSTANDING BALANCE DUE						1,290.02

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	1,290.02
TOTAL BALANCE DUE	1,290.02

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000185
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	19.95
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	991.45
AVAILABLE CREDIT LIMIT	971.50

Mr.Virayouth RATHIKOUN

Nongneud Village,Sikottabong District,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	696.88
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000185	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000845	696.88-
22-10-2003	24-10-2003	TM NETGAMES 415-255-3 US 244939832961705703050	19.95
		SUBTOTAL OF 1	19.95
		TOTAL PURCHASES	19.95
		OUTSTANDING BALANCE DUE	19.95

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	19.95
TOTAL BALANCE DUE	19.95

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000193
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	146.28
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,300.00
AVAILABLE CREDIT LIMIT	2,153.72

Mr. Nils Peter ERNHJELM

Mixay Village, Chanthabouly District,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	69.75
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000193	
27-09-2003	29-09-2003	PAYPAL *SUBTERRANEA 402-935-7 US 244921532708202959433	34.95
04-10-2003	06-10-2003	PAYPAL *OILCOOLER 402-935-7 US 244921532778204081187	7.99
07-10-2003	09-10-2003	PAYPAL *SCANLON 402-935-7 US 244921532808205693024	23.00
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000846	69.75-
11-10-2003	13-10-2003	PAYPAL *GLACIER BAY 402-935-7 US 244921532848205297796	27.99
16-10-2003	19-10-2003	WWW.SMULTRONSTAELETT.INTERNET SE 745410932910015494373	17.86
18-10-2003	21-10-2003	QIOSK COM 01 OF 01 212-82567 US 243323932929005001000	3.00
22-10-2003	24-10-2003	PAYPAL *WILLRIRONMA 402-935-7 US 244921532958207553599	17.00
22-10-2003	24-10-2003	PAYPAL *CT2332 402-935-7 US 244921532958203805112	14.49
SUBTOTAL OF 8			146.28
TOTAL PURCHASES			146.28
OUTSTANDING BALANCE DUE			146.28

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	146.28
TOTAL BALANCE DUE	146.28

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Miss.Davanh VILAYPHET

Dongpalane Thong Village, Sisattanak

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000201
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,500.00
AVAILABLE CREDIT LIMIT	1,500.00

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	172.16
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000201	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000847	172.16-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Mr. Oudomsack PHILAVONG

Hongke Village, Saysettha Dis, Vientiane

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000227
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,088.94
AVAILABLE CREDIT LIMIT	1,088.94

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	872.06
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000227	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000848	872.06-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000250
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	408.51
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,500.00
AVAILABLE CREDIT LIMIT	1,091.49

Mr. Sythala PATHAMMAVONG

Sailom Village, Chanthabouli District ,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000250	
17-10-2003	19-10-2003	DUTY FREE NAIA PARANAQU PH 745397132907788386402	280.00
17-10-2003	22-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232922135919154	56.55
17-10-2003	22-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232922120919158	71.96
		SUBTOTAL OF 3	408.51
		TOTAL PURCHASES	408.51
		OUTSTANDING BALANCE DUE	408.51

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	408.51
TOTAL BALANCE DUE	408.51

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Mr. Phetdara CHANTHALA

Ban Phonsinuen,Sisattanak Dis.,

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000268
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	374.53
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	722.68
AVAILABLE CREDIT LIMIT	348.15

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	277.32
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000268	
28-09-2003	01-10-2003	MTA VENDING MACHINE 212- US 246104332720040451898	21.00
06-10-2003	09-10-2003	MTA VENDING MACHINE 212- US 246104332800040482521	21.00
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000852	277.32-
10-10-2003	15-10-2003	AMTRAK NEW US 247926232866682864895	89.00
13-10-2003	16-10-2003	MTA VENDING MACHINE 212- US 246104332870040532744	21.00
13-10-2003	17-10-2003	J&R MUSIC NEW YORK US 246104332880720190575	86.89
17-10-2003	20-10-2003	COLUMBIA-UV-BKSTORE NEW YORK US 244450032926801616264	44.41
22-10-2003	24-10-2003	KING POWER TAX FREE BANGKOK TH 745672432956131408700	91.23
		SUBTOTAL OF 7	374.53
		TOTAL PURCHASES	374.53
		OUTSTANDING BALANCE DUE	374.53

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	374.53
TOTAL BALANCE DUE	374.53

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000284
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	173.49
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	800.00
AVAILABLE CREDIT LIMIT	626.51

Mr. Sumphorn MANODHAM

Thongkang Village, Sisattanak District ,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000284	
07-10-2003	09-10-2003	EUROPA INN CO.,LTD. BANGKOK TH 745462332800029146300	20.79
07-10-2003	10-10-2003	SWISS-BELHOTEL BALI AGA BALI ID 745687832810088319500	152.70
		SUBTOTAL OF 2	173.49
		TOTAL PURCHASES	173.49
		OUTSTANDING BALANCE DUE	173.49

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	173.49
TOTAL BALANCE DUE	173.49

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000292
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	364.57
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	888.42
AVAILABLE CREDIT LIMIT	523.85

Mr.Vilayvang PHIMMASONE

watchant village, Chanthabouli Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	111.58
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000292	
01-10-2003	05-10-2003	Hotel Excelsior Geneve CH 749505132765796925727	364.57
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000853	111.58-
		SUBTOTAL OF 1	364.57
		TOTAL PURCHASES	364.57
		OUTSTANDING BALANCE DUE	364.57

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	364.57
TOTAL BALANCE DUE	364.57

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000300
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,000.00
AVAILABLE CREDIT LIMIT	2,000.00

Mr. Hoque AKMFAZLUL

Mixay Village, Chantabouli Dist, Vientian

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	309.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000300	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000854	309.00-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Manivue CHONGHUE

Phonsinoun Village, Sisattanak Dist,

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000326
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	255.86
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	800.00
AVAILABLE CREDIT LIMIT	544.14

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000326	
16-10-2003	19-10-2003	BANK OF CHINA GUANGXI CHINA CN 745523532901200080603	248.41
16-10-2003	19-10-2003	CASH TRANSACTION FEE 00000000000000970	7.45
		SUBTOTAL OF 2	255.86
		TOTAL PURCHASES	255.86
		OUTSTANDING BALANCE DUE	255.86

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	255.86
TOTAL BALANCE DUE	255.86

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Mr. Alfredo OBIAR

C/o Thales Ban Pholn Pa Pau Thong,

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000342
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	162.40
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	900.00
AVAILABLE CREDIT LIMIT	737.60

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000342	
26-09-2003	29-09-2003	TESCO LOTUS (HNONGKAI) HNONGKAI TH 745462332700020434300	94.34
26-09-2003	30-09-2003	NONGKAI-WATTANA NONGKHAI TH 745604332690019088100	28.86
10-10-2003	13-10-2003	TESCO LOTUS(UDONTHANI) UDONTHA TH 745462332840020115200	39.20
		SUBTOTAL OF 3	162.40
		TOTAL PURCHASES	162.40
		OUTSTANDING BALANCE DUE	162.40

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	162.40
TOTAL BALANCE DUE	162.40

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000359
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	3,301.32
AVAILABLE CREDIT LIMIT	3,301.32

Mrs. Arouny RASPHONE

Pholn see Nuan Village, Sisatanak Dis.,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	898.68
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000359	
09-10-2003	09-10-2003	PAYMENT RECEIVED 0000000000000855	898.68-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

Mr.Bounsavang PHILASAYPHITHAK
Beungkhayong Village, Sisattanak Dist

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000367
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	500.00
AVAILABLE CREDIT LIMIT	500.00

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	231.82
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000367	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000856	231.82-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000391
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	2,022.85
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	3,000.00
AVAILABLE CREDIT LIMIT	977.15

Mr. Thanongsinh KANLAGNA

Nonsavang Village, Saysettha Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	491.38
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000391	
26-09-2003	28-09-2003	LAO HOTEL PLAZA VIENTIANE LA 745462332690030458200	21.24
29-09-2003	01-10-2003	POR KUNG PAO BANGKOK TH 745462332720029800202	59.73
29-09-2003	04-10-2003	S.K.SOUVENIRS BANGKOK TH 745462332750020522700	85.41
30-09-2003	02-10-2003	POWER BUY -MBK CTR. BANGKOK TH 749210032730007858000	86.95
01-10-2003	03-10-2003	IT CITY -PHANTHIP PLAZA BANGKOK TH 749210032740007374500	964.35
01-10-2003	03-10-2003	IT CITY -PHANTHIP PLAZA BANGKOK TH 749210032740007374600	656.31
04-10-2003	06-10-2003	SE-ED BOOK CENTER:BIG NONGKHAI TH 745672432776105108000	8.65
08-10-2003	10-10-2003	LAO HOTEL PLAZA VIENTIANE LA 745462332810030444500	9.80
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000858	491.38-
10-10-2003	12-10-2003	L'OPERA REST VIENTIANE LA 745462332830030480600	22.50
14-10-2003	16-10-2003	LAO HOTEL PLAZA VIENTIANE LA 745462332870030451300	3.05
20-10-2003	23-10-2003	THAI CLUB & BISTRO KUALA MY 245059032953007037595	16.03
22-10-2003	24-10-2003	ISETAN-KLCC KUALA MY 249213832950010005864	34.87
22-10-2003	24-10-2003	ISETAN-KLCC KUALA MY 249213832950010005880	53.96
		SUBTOTAL OF 13	2,022.85

TOTAL PURCHASES	2,022.85
OUTSTANDING BALANCE DUE	2,022.85

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	2,022.85
TOTAL BALANCE DUE	2,022.85

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000409
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	21.13
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	500.00
AVAILABLE CREDIT LIMIT	478.87

Ms. Pathoumphone SOUNTHALA

Sisavath Village, Chanthabouli Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000409	
04-10-2003	07-10-2003	TESCO LOTUS (HNONGKAI) HNONGKAI TH 745462332780020478300	21.13
		SUBTOTAL OF 1	21.13
		TOTAL PURCHASES	21.13
		OUTSTANDING BALANCE DUE	21.13

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	21.13
TOTAL BALANCE DUE	21.13

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000474
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	213.99
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	977.75
AVAILABLE CREDIT LIMIT	763.76

Mr. Phinith ANOURADJ

La Cave Des Chateaux, Namphou Vientiane

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	22.25
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000474	
04-10-2003	07-10-2003	AEK UDON INTER.HOSPITAL UDONTHA TH 745604332780019086200	37.55
04-10-2003	07-10-2003	CHAROENSRI GRAND UDONTHA TH 745604332780019146800	61.97
05-10-2003	08-10-2003	SETHA PALACE HOTEL VIENTIANE LA 745462332790030467101	45.50
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000857	22.25-
12-10-2003	14-10-2003	LAO HOTEL PLAZA VIENTIANE LA 745462332850030502000	68.97
		SUBTOTAL OF 4	213.99
		TOTAL PURCHASES	213.99
		OUTSTANDING BALANCE DUE	213.99

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	213.99
TOTAL BALANCE DUE	213.99

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000490
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	321.22
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	500.00
AVAILABLE CREDIT LIMIT	178.78

Ms. Phetsakhone Phanyanouvong

Nongduang Neua Village , Sikottabong Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000490	
26-09-2003	28-09-2003	RACHAPREUK MEDICAL KHONKAEN TH 749210032690007239401	80.47
04-10-2003	07-10-2003	KHONKAEN RAM HOSPITAL KHONKAEN TH 745462332780029205100	240.75
		SUBTOTAL OF 2	321.22
		TOTAL PURCHASES	321.22
		OUTSTANDING BALANCE DUE	321.22

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	321.22
TOTAL BALANCE DUE	321.22

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000524
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	427.05
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,000.00
AVAILABLE CREDIT LIMIT	572.95

Mr. Somboun Siharath

Vangsai Village, Saysettha District ,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	427.05
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000524	
25-09-2003	04-10-2003	CHASE CO..LTD. BANGKOK TH 745604332750010031903	427.05
		SUBTOTAL OF 1	427.05
		TOTAL PURCHASES	427.05
		OUTSTANDING BALANCE DUE	427.05

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	427.05
TOTAL BALANCE DUE	427.05

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000540
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	188.69
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	930.99
AVAILABLE CREDIT LIMIT	742.30

Ms. Christine Laurence Rozier

Vatchanh tha Village, Chanthabouli Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	69.01
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000540	
29-09-2003	02-10-2003	B N H MEDICAL CENTRE BANGKOK TH 745485232721245919836	21.38
30-09-2003	03-10-2003	EMPORIUM BANGKOK TH 745462332740029515400	28.97
02-10-2003	05-10-2003	GOURMET MARKET BANGKOK TH 745462332760029525600	22.23
03-10-2003	07-10-2003	THAI AIRWAYS INT'L AIRPOR BANGKOK TH 749210032780007152400	49.11
03-10-2003	08-10-2003	KINOKUNIYA BOOK STORES BANGKOK TH 745485232761429919726	52.75
03-10-2003	08-10-2003	B N H MEDICAL CENTRE BANGKOK TH 745485232761200919833	14.25
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000861	69.01-
		SUBTOTAL OF 6	188.69
		TOTAL PURCHASES	188.69
		OUTSTANDING BALANCE DUE	188.69

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	188.69
TOTAL BALANCE DUE	188.69

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000573
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	358.63
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,250.00
AVAILABLE CREDIT LIMIT	1,891.37

Mrs. Bouphe SOUVANNAVONG

68 Hongkha, Dongpalap Chanthabouli Dis,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	284.25
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000573	
25-09-2003	27-09-2003	JIM THOMPSON (WORLD BANGKOK TH 745462332680029144702	83.37
25-09-2003	27-09-2003	CENTRAL DEPT.(CHIDLOM) BANGKOK TH 745462332680029562401	101.91
25-09-2003	27-09-2003	CENTRAL DEPT.(CHIDLOM) BANGKOK TH 745462332680029563004	50.89
25-09-2003	27-09-2003	CENTRAL DEPT.(CHIDLOM) BANGKOK TH 745462332680029572908	48.08
27-09-2003	29-09-2003	CENTRAL DEPT. (LADPRAO) BANGKOK TH 745462332700029002902	29.84
27-09-2003	30-09-2003	SNOWY BEER BANGKOK TH 743923832710019117602	44.54
		SUBTOTAL OF 6	358.63
		TOTAL PURCHASES	358.63
		OUTSTANDING BALANCE DUE	358.63

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	358.63
TOTAL BALANCE DUE	358.63

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000581
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	709.58
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,800.00
AVAILABLE CREDIT LIMIT	1,090.42

Mr. Xayphone PHOUTHAVONG

Xiengyeun Village, Cahnthaboury Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000581	
27-09-2003	30-09-2003	WILSONS LEATHER #15 ROCKFOR US 241382932716540209208	160.86
04-10-2003	06-10-2003	LEATHER LIMITED #45 ROCKFOR US 240728032782066923160	214.45
07-10-2003	10-10-2003	VERIZON WRLSS 39024-01 ROCKFOR US 244980432811691798267	160.86
10-10-2003	12-10-2003	EGG ROLL EXPRESS PASADENA US 244550132832833216791	22.80
11-10-2003	14-10-2003	VONS STORE00021394 PASADENA US 241640732852990163219	33.91
12-10-2003	15-10-2003	RITE AID STORE 6344 PASADENA US 247926232866590634428	38.54
15-10-2003	17-10-2003	MCS BURBANK BAR & REST BURBANK US 244927932881180001012	15.73
16-10-2003	18-10-2003	COACH USA ROCKFORD 800248874 US 244921532893331528805	26.00
17-10-2003	19-10-2003	LUNDGREN ROCKFOR US 247170532911229165211	36.43
SUBTOTAL OF 9			709.58
TOTAL PURCHASES			709.58
OUTSTANDING BALANCE DUE			709.58

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	709.58
TOTAL BALANCE DUE	709.58

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000599
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	752.19
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	900.00
AVAILABLE CREDIT LIMIT	147.81

Miss. Sourinda MANODHAM

Ban Thongkang Village, Sisattanak Dis,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000599	
29-09-2003	01-10-2003	HEATWAVE SHOES PTE LTD SINGAPOR SG 745089832720000171237	28.92
30-09-2003	02-10-2003	MOHAMED MUSTAFA SINGAPOR SG 745418332730019633700	15.69
01-10-2003	03-10-2003	SIN KEE ARTS & CRAFTS SINGAPOR SG 745441532748885345300	17.80
01-10-2003	03-10-2003	SERIES-FEP SINGAPOR SG 745418332740019600700	47.36
01-10-2003	04-10-2003	ANTIQUE PAVILION SINGAPOR SG 745562232761687303001	28.33
03-10-2003	05-10-2003	MOHAMED MUSTAFA & SINGAPOR SG 749216032772277069900	18.43
04-10-2003	06-10-2003	BORDERS-BOOKS SINGAPOR SG 745093432770010212002	59.26
05-10-2003	07-10-2003	HEATWAVE SHOES PTE LTD SINGAPOR SG 745089832780000189320	30.79
05-10-2003	08-10-2003	BUS STOP APPARELS SINGAPOR SG 745418332790010183800	53.30
05-10-2003	08-10-2003	C K TANG LTD SINGAPOR SG 745418332790010271300	17.76
07-10-2003	09-10-2003	P.P DIGITAL IMAGING SINGAPOR SG 745418332800019445800	97.34
10-10-2003	12-10-2003	PAGODA MASTER TAILOR SINGAPOR SG 745418332830019602201	72.96
11-10-2003	15-10-2003	YEOW TAT TRD ENT-LUCKY SINGAPOR SG 745562232871687415100	264.25
		SUBTOTAL OF 13	752.19

TOTAL PURCHASES	752.19
OUTSTANDING BALANCE DUE	752.19

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	752.19
TOTAL BALANCE DUE	752.19

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000631
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	2.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	500.00
AVAILABLE CREDIT LIMIT	498.00

Mr. Hansana Homsombath

Thatluang Village, Saysettha Dist, Vientiane

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000631	
10-10-2003	12-10-2003	PHONETHIP HANDICRAFT VIENTIANE LA 745462332830030481100	2.00
		SUBTOTAL OF 1	2.00
		TOTAL PURCHASES	2.00
		OUTSTANDING BALANCE DUE	2.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	2.00
TOTAL BALANCE DUE	2.00

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

Mr. Thanousone PHONAMAT

Ban Watnak, Sisattanak Dis, Vientiane

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368050000000698
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	150.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,600.00
AVAILABLE CREDIT LIMIT	1,450.00

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368050000000698	
22-10-2003	24-10-2003	EUROBET UK INTERNET GB 745470632960600341436	100.00
22-10-2003	24-10-2003	EUROBET UK INTERNET GB 745470632960600341438	50.00
		SUBTOTAL OF 2	150.00
		TOTAL PURCHASES	150.00
		OUTSTANDING BALANCE DUE	150.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	150.00
TOTAL BALANCE DUE	150.00

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000101
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	11,119.82
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	30,000.00
AVAILABLE CREDIT LIMIT	18,880.18

VINIJ KUMSOMBOON

JDB

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	26,644.75
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000101	
25-09-2003	27-09-2003	ASIAN FOOD DEVELOP BANGKOK TH 749210032680007286500	24.48
26-09-2003	28-09-2003	R.B.SERVICE 42(RATCHADA) BANGKOK TH 745462332690029858805	19.92
27-09-2003	29-09-2003	FUTURE SOUND NONTHABU TH 745462332700029154200	58.63
27-09-2003	29-09-2003	FUJI 10 NONTHABU TH 745462332700029761213	19.87
28-09-2003	01-10-2003	HOME PRO (RANGSIT) PATHUMTH TH 745485232712113919123	1,632.76
29-09-2003	02-10-2003	ASIAN FOOD DEVELOP BANGKOK TH 749210032730007274600	13.84
30-09-2003	02-10-2003	SIAM JUSCO SUP.WANGHIN BANGKOK TH 749210032730007314502	9.24
30-09-2003	04-10-2003	RADISSON HOTEL BANGKOK TH 745485232742254919531	10.97
04-10-2003	06-10-2003	FUJI 2 BANGKOK TH 745462332770029154109	37.73
04-10-2003	07-10-2003	SIAM JUSCO SUP.WANGHIN BANGKOK TH 749210032780007698000	12.54
05-10-2003	07-10-2003	COFFEE SHOP BANGKOK TH 745462332780029703500	11.01
06-10-2003	08-10-2003	SALATHAI RESTAURANT BANGKOK TH 745462332790020186200	24.21
07-10-2003	09-10-2003	FORTUNE HOTEL BANGKOK TH 745462332800029172200	33.97
07-10-2003	10-10-2003	THE SUPPORT FOUNDATION BANGKOK TH 745485232801352912416	137.02
07-10-2003	10-10-2003	THE SUPPORT FOUNDATION BANGKOK TH 745485232801358912416	52.19
08-10-2003	10-10-2003	ROYAL PRINCESS HOTELS BANGKOK TH 745462332810029015900	144.05
10-10-2003	15-10-2003	RAMA GARDEN BANGKOK TH 745485232832020932628	129.02
10-10-2003	15-10-2003	RAMA GARDEN BANGKOK TH 745485232832021932628	14.29
10-10-2003	15-10-2003	RAMA GARDEN BANGKOK TH 745485232852327932628	16.57
10-10-2003	15-10-2003	RAMA GARDEN BANGKOK TH 745485232832021932628	5.52
12-10-2003	14-10-2003	DAIRY QUEEN RESTAURANT BANGKOK TH 743923832850019115900	15.69
13-10-2003	16-10-2003	COFFE SHOP BANGKOK TH 745485232862215912440	31.24
14-10-2003	16-10-2003	KBANK.#099 PHONYOTHIN BANGKOK TH 749210032870007000700	515.40
14-10-2003	16-10-2003	CASH TRANSACTION FEE 00000000000000929	15.46
14-10-2003	17-10-2003	TMB 001 HEAD OFFICE BANGKOK TH 745604332880010050200	1,031.44
14-10-2003	17-10-2003	CASH TRANSACTION FEE 00000000000000946	30.94
14-10-2003	14-10-2003	PAYMENT RECEIVED 00000000000000906	20,205.94-
15-10-2003	18-10-2003	RADISSON HOTEL BANGKOK TH 745485232882203919531	194.43
16-10-2003	18-10-2003	FUJI 2 BANGKOK TH 745462332890029146702	20.31
16-10-2003	19-10-2003	FORTUNE HOTEL BANGKOK TH 745462332900029178900	38.47
17-10-2003	19-10-2003	FUJI 2 BANGKOK TH 745462332900029149703	22.08
17-10-2003	19-10-2003	SOFITEL CENTRAL PLAZA BANGKOK TH 745462332900020481001	134.59
18-10-2003	21-10-2003	SIAM JUSCO SUP.WANGHIN BANGKOK TH 749210032920007681505	28.39

19-10-2003	22-10-2003	COFFEE SHOP	BANGKOK	TH 745462332930029678500	14.82
20-10-2003	23-10-2003	RAMA GARDEN	BANGKOK	TH 745485232932201932628	154.51
21-10-2003	23-10-2003	PREMIER CLUB CO.,LTD.	BANGKOK	TH 745462332940020051803	31.93
21-10-2003	25-10-2003	SAHARUNGRUENG	BANGKOK	TH 745462332950029954201	17.96
SUBTOTAL OF 36					4,705.49
TOTAL PURCHASES					4,705.49
OUTSTANDING BALANCE DUE					11,119.82

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	11,119.82
TOTAL BALANCE DUE	11,119.82

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000119
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	3,608.15
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	30,000.00
AVAILABLE CREDIT LIMIT	26,391.85

SAROGÉ SINGSOMBOON

JDB

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	5,581.58
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000119	
01-10-2003	04-10-2003	TESCO LOTUS (HNONGKAI) HNONGKAI TH 745462332750020404900	84.68
09-10-2003	11-10-2003	KING POWER DUTY FREE BANGKOK TH 745994032820219020500	475.63
09-10-2003	11-10-2003	KING POWER TAX FREE BANGKOK TH 745672432826130607200	317.44
09-10-2003	12-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232820949919556	113.19
11-10-2003	15-10-2003	ULUWATU CAFE @ BALI ID 745563232860055595200	483.89
12-10-2003	15-10-2003	INTI DUFREE PROMOSINDO BALI ID 745563232860056485600	369.09
12-10-2003	15-10-2003	INTI DUFREE PROMOSINDO BALI ID 745563232860056485600	101.32
12-10-2003	15-10-2003	INTI DUFREE PROMOSINDO BALI ID 745563232860057216200	96.15
12-10-2003	15-10-2003	FRONTDESK THERITZ- DENPASAR ID 740557732860019942300	1,365.82
14-10-2003	14-10-2003	PAYMENT RECEIVED 00000000000000904	5,380.64-
SUBTOTAL OF 9			3,407.21
TOTAL PURCHASES			3,407.21
OUTSTANDING BALANCE DUE			3,608.15

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	3,608.15
TOTAL BALANCE DUE	3,608.15

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000135
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	1,258.37
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	3,000.00
AVAILABLE CREDIT LIMIT	1,741.63

HAMECHOK SINGSOMBOON

JDB

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	1,235.02
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000135	
16-10-2003	18-10-2003	CAT.UDTO 1 UDONTHA TH 745604332890019200800	23.35
		SUBTOTAL OF 1	23.35
		TOTAL PURCHASES	23.35
		OUTSTANDING BALANCE DUE	1,258.37

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	1,258.37
TOTAL BALANCE DUE	1,258.37

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000143
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	353.79
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	3,500.00
AVAILABLE CREDIT LIMIT	3,146.21

Richard James Fisher

WeBillCard Company, Los Angeles USA

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000143	
15-10-2003	18-10-2003	TESCO LOTUS(RAMA 3) BANGKOK TH 745462332890020013501	146.92
21-10-2003	25-10-2003	CHAROENSRI GRAND UDORNTHATH 745462332950029209900	56.46
22-10-2003	25-10-2003	NOVOTEL HOTEL VIENTIANE LA 745462332950030487701	150.41
		SUBTOTAL OF 3	353.79
		TOTAL PURCHASES	353.79
		OUTSTANDING BALANCE DUE	353.79

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	353.79
TOTAL BALANCE DUE	353.79

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000150
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	762.05
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	5,000.00
AVAILABLE CREDIT LIMIT	4,237.95

Mr. PHISITH SAYATHITH

499 Unit 32 13 south rd. Sangkhon

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	195.95
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000150	
01-10-2003	04-10-2003	LAO AIR AVIATION(AIRPORT)VIENTIANE LA 745462332750030437400	186.00
02-10-2003	10-10-2003	THANG LOI HOTEL (USD) HANOI VN 741297732760016251300	29.01
02-10-2003	10-10-2003	LAKESIDE HOTEL HANOI VN 741297732760016248000	155.94
05-10-2003	08-10-2003	FORTUNA HOTEL HCM VN 745537232792001702906	191.04
05-10-2003	10-10-2003	USD-MINH ANH HUMINITY HAI VN 741297732790016399300	80.00
09-10-2003	09-10-2003	PAYMENT RECEIVED 000000000000000839	195.95-
22-10-2003	25-10-2003	LANE XANG HOTEL VIENTIANE LA 745462332960030465000	120.06
		SUBTOTAL OF 6	762.05
		TOTAL PURCHASES	762.05
		OUTSTANDING BALANCE DUE	762.05

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	762.05
TOTAL BALANCE DUE	762.05

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000168
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	945.04
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	5,000.00
AVAILABLE CREDIT LIMIT	4,054.96

Ms. Adena Mahavong

Chomcheng Village, Sisattanak District

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	658.62
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000168	
25-09-2003	28-09-2003	BEBE (ALL SEASON PLACE) BANGKOK TH 745485232681900917020	127.26
25-09-2003	28-09-2003	PERFECT (ALL SEASON BANGKOK TH 745485232681830919757	71.27
27-09-2003	01-10-2003	BEBE (SIAM DISCOVERY BANGKOK TH 745485232711535917076	107.71
27-09-2003	01-10-2003	ELCA (THAILAND) LIMITED BANGKOK TH 745485232711544919477	38.04
27-09-2003	01-10-2003	A X (SIAM DISCOVERY BANGKOK TH 745485232711624919251	209.88
28-09-2003	30-09-2003	CENTRAL DEPT.(CHIDLOM) BANGKOK TH 745462332710029627900	37.98
28-09-2003	01-10-2003	KEVEN (GAYSORN) PATHUMW TH 745485232711340919642	71.34
29-09-2003	01-10-2003	CENTRAL DEPT.(CHIDLOM) BANGKOK TH 745462332720029572700	50.88
29-09-2003	02-10-2003	WAIPAI (ALL SEASON BANGKOK TH 745485232721630917020	38.24
29-09-2003	29-09-2003	PAYMENT RECEIVED 000000000000000734	10.00-
29-09-2003	29-09-2003	PAYMENT RECEIVED 000000000000000735	5.00-
08-10-2003	11-10-2003	EMPORIUM BANGKOK TH 745462332820029531104	83.67
09-10-2003	09-10-2003	PAYMENT RECEIVED 000000000000000842	460.09-
12-10-2003	15-10-2003	KHADE ANUGRAH DENPASAR ID 745687832860088654000	123.77
		SUBTOTAL OF 11	960.04

TOTAL PURCHASES	960.04
OUTSTANDING BALANCE DUE	945.04

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	945.04
TOTAL BALANCE DUE	945.04

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000176
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	31.83
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,000.00
AVAILABLE CREDIT LIMIT	1,968.17

Mrs. SAYNGEUN SOURIGNA

Sokkham Village, Saysettha District,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	1,887.66
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000176	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000843	1,887.66-
		SUBTOTAL OF 0	0.00
		TRANSACTION FOR CARD NUMBER 4368060000000184	
07-10-2003	10-10-2003	KLUA LAO RESTAURANT VIENTIANE LA 745462332810030444900	31.83
		SUBTOTAL OF 1	31.83
		TOTAL PURCHASES	31.83
		OUTSTANDING BALANCE DUE	31.83

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	31.83
TOTAL BALANCE DUE	31.83

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000200
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	272.88
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,000.00
AVAILABLE CREDIT LIMIT	1,727.12

Mrs. Manola DARAVONG

Xiengyeun Village, Chanthabouli District,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	587.53
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000200	
02-10-2003	04-10-2003	NUANCE WATSON- SINGAPOR SG 745418332750019373501	28.52
02-10-2003	05-10-2003	DFS VENTURE (S) PTE LTD SINGAPOR SG 745089832760000181323	30.61
03-10-2003	05-10-2003	ROBINSON BANGKOK TH 745462332760029151700	176.70
04-10-2003	08-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232780716919556	37.05
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000844	587.53-
		SUBTOTAL OF 4	272.88
		TOTAL PURCHASES	272.88
		OUTSTANDING BALANCE DUE	272.88

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	272.88
TOTAL BALANCE DUE	272.88

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000218
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	324.31
AVAILABLE CREDIT LIMIT	324.31

Mr. Ong-Ath VONGSAY

Thaphalansay, Unit 01, Sisattanak, Vientiane

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	78.11
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000218	
14-10-2003	14-10-2003	PAYMENT RECEIVED 0000000000000907	78.11-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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Mr. Somdy INMYXAI

Ban Khounta, Sikhottabong Dis., Vientiane

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000317
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	478.49
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,000.00
AVAILABLE CREDIT LIMIT	3,521.51

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	271.71
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000317	
03-10-2003	07-10-2003	PALACE WATCHES & SINGAPOR SG 749216032792279082300	219.91
04-10-2003	06-10-2003	ORCHARD PARADE HOTEL SINGAPOR SG 745418332770018940201	258.58
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000849	271.71-
		SUBTOTAL OF 2	478.49
		TOTAL PURCHASES	478.49
		OUTSTANDING BALANCE DUE	478.49

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	478.49
TOTAL BALANCE DUE	478.49

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000325
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,403.11
AVAILABLE CREDIT LIMIT	1,403.11

KHAMPHENG SAYSOMPHENG

Naxay Village , Saysettha Dist, Vientiane

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	596.89
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000325	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000837	596.89-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000341
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,000.00
AVAILABLE CREDIT LIMIT	2,000.00

VIENGTHONG SIPHANDONE

Naxay Village, Sisattanak Dist, Vientiane

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	97.50
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000341	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000850	97.50-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000358
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	434.83
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	1,075.28
AVAILABLE CREDIT LIMIT	640.45

VIPHET SIHACHAKR

Saphanthong Neua Village, Sisattanak Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	924.72
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000358	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000838	924.72-
15-10-2003	19-10-2003	U.C. ENTERTAINMENT BANGKOK TH 745485232892110912502	216.11
16-10-2003	18-10-2003	FORTUNE HOTEL BANGKOK TH 749210032890007195000	87.50
		SUBTOTAL OF 2	303.61
		TRANSACTION FOR CARD NUMBER 4368060000000366	
30-09-2003	02-10-2003	ROBINSON UDONTHA TH 745462332730029292600	40.88
30-09-2003	03-10-2003	TESCO LOTUS(UDONTHANI) UDONTHA TH 745462332740020020400	24.30
15-10-2003	18-10-2003	TESCO LOTUS (HNONGKAI) HNONGKAI TH 745462332890020431800	34.12
19-10-2003	22-10-2003	UDORNPANYAVEJ UDORNTHA TH 745485232921439912273	31.92
		SUBTOTAL OF 4	131.22
		TOTAL PURCHASES	434.83
		OUTSTANDING BALANCE DUE	434.83

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	434.83
TOTAL BALANCE DUE	434.83

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.
P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000374
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,000.00
AVAILABLE CREDIT LIMIT	2,000.00

Mr. Byung yul lee

Ban Phonphannua, Saysettha District,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	228.91
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000374	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000851	228.91-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000382
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	2,838.42
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	5,000.00
AVAILABLE CREDIT LIMIT	2,161.58

Mr. Oudet SOUVANNAVONG

78 Hongka Rd, Dongpalap Village,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	1,011.81
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000382	
02-10-2003	04-10-2003	CENTRAL DEPT.(CHIDLOM) BANGKOK TH 745462332750029566301	199.03
03-10-2003	09-10-2003	INT'L AIRLINE PASSEN HONG HK 745523532800000400223	429.18
04-10-2003	08-10-2003	RANTAI EXPO INT'L @ JAKARTA ID 745563232790056907300	1,043.66
08-10-2003	10-10-2003	SWISS-BELHOTEL BALI AGA BALI ID 745687832810088319600	334.74
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000840	180.00-
		SUBTOTAL OF 4	2,006.61
		TOTAL PURCHASES	2,006.61
		OUTSTANDING BALANCE DUE	2,838.42

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	2,838.42
TOTAL BALANCE DUE	2,838.42

If your payment is received in good fun, this documents is your receipt



Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

Mr. Bounthanh Xayavong

Km52, Phonhong Dist , Vientiane

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000390
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	2,000.00
AVAILABLE CREDIT LIMIT	2,000.00

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	1,456.45
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000390	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000841	1,456.45-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

P.O. BOX 3187 Tel : 213532-36 Fax: 213530

Mr. Phongxay XAYASENA

Saphanthong Neua Village, Vientiane

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000440
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	0.00
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	6,374.96
AVAILABLE CREDIT LIMIT	6,374.96

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	1,084.04
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000440	
09-10-2003	09-10-2003	PAYMENT RECEIVED 00000000000000859	1,084.04-
		SUBTOTAL OF 0	0.00
		TOTAL PURCHASES	0.00
		OUTSTANDING BALANCE DUE	0.00

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	0.00
TOTAL BALANCE DUE	0.00

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000457
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	4,617.31
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,500.00
AVAILABLE CREDIT LIMIT	117.31-

Mr.Tong HOMSOBAT

Sisavath Tai Village, Vengchaleun Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION			AMOUNT (USD)
		PREVIOUS BALANCE			639.71
		PURCHASES & RETURNS THIS MONTH			
		TRANSACTION FOR CARD NUMBER 4368060000000457			
26-09-2003	29-09-2003	CAPITAL INT'L AIRPORT TRA BEIJING	CN 749380832710142000100		124.14
26-09-2003	29-09-2003	CAPITAL INT'L AIRPORT TRA BEIJING	CN 749380832710142000100		45.78
26-09-2003	29-09-2003	BeijingShi Hong Ke Xieye m	BEIJING CN 745324232700102700410		246.28
26-09-2003	29-09-2003	BeijingShi Hong Ke Xieye m	BEIJING CN		246.28
26-09-2003	29-09-2003	TANGNIWEIER	BEIJING CN 749380832710142000154		41.05
26-09-2003	29-09-2003	TANGNIWEIER	BEIJING CN 749380832710142000154		66.18
27-09-2003	29-09-2003	HUA DONG ZHI YE	SHANGHAI CN 747325232710327100068		19.40
27-09-2003	29-09-2003	HUA DONG ZHI YE	SHANGHAI CN 747325232710327100068		116.43
27-09-2003	29-09-2003	DI TAI DEVELOPMENT	SHANGHAI CN 747325232710327100069		23.64
27-09-2003	29-09-2003	DI TAI DEVELOPMENT	SHANGHAI CN 747325232710327100069		143.66
27-09-2003	29-09-2003	DI TAI DEVELOPMENT	SHANGHAI CN 747325232710327100069		73.88
27-09-2003	30-09-2003	ZHI DI SQUARE	SHANGHAI CN 747325232720327200020		48.76
27-09-2003	06-10-2003	ZHI DI SQUARE	SHANGHAI CN 747325232780327800020		48.92
01-10-2003	03-10-2003	KING POWER DUTY FREE	BANGKOK TH 745994032740219014900		341.50
01-10-2003	03-10-2003	KING POWER DUTY FREE	BANGKOK TH 745672432746134403401		71.86
01-10-2003	03-10-2003	KING POWER TAX FREE	BANGKOK TH 745672432746130605700		206.72
01-10-2003	05-10-2003	BAIHUODALOU KUNMING	KUNMING CN 749380832779146001079		185.53
03-10-2003	05-10-2003	IMAGE AIR SERVICE	VIENTIANE TH 745462332760030437500		1,942.58
09-10-2003	09-10-2003	PAYMENT RECEIVED	00000000000000860		93.07-
16-10-2003	25-10-2003	DONECHANE RESTAURANT	VIENTIANE LA 745462332960030467500		78.08
		SUBTOTAL OF 19			4,070.67

TOTAL PURCHASES	4,070.67
OUTSTANDING BALANCE DUE	4,617.31

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	4,617.31
TOTAL BALANCE DUE	4,617.31

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000465
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	1,802.04
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,500.00
AVAILABLE CREDIT LIMIT	2,697.96

Mr. SANGKHOM CHANSOUK

Chomcheng village, Sisattanak Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	37.19
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000465	
26-09-2003	29-09-2003	BASS 481 CLINTON US 242753032706474810188	39.99
26-09-2003	30-09-2003	PERRY ELLIS 3651 CLINTON US 240710532719871039301	49.99
26-09-2003	01-10-2003	CLINTON CROSSING #644 CLINTON US 246104332720040620341	49.00
30-09-2003	03-10-2003	LAFNAC DIGITAL NEW YORK US 242362732744027300100	543.11
02-10-2003	05-10-2003	WILSONS LEATHER #2185 WATERFO US 241382932766540206764	21.19
10-10-2003	14-10-2003	MIRAGE - COLLECTION LAS VEGAS US 246104332850040321219	195.60
12-10-2003	15-10-2003	TOYS R US #7515 WATERFO US 242465132865081512372	211.92
13-10-2003	15-10-2003	JCPENNEY CO #2138 WATERFO US 242991632871213840228	113.94
13-10-2003	16-10-2003	CVS 767 WATERFO US 242753032872360000525	74.81
13-10-2003	16-10-2003	LIMITED-TOO #0960 WATERFO US 244450032876783645373	54.00
13-10-2003	16-10-2003	LADY FOOT LOCKER #6077 WATERFO US 246104332870040401421	89.98
14-10-2003	16-10-2003	WEITNAUER NEW YORK JAMAICA US 247554232881228822487	168.38
16-10-2003	19-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232890017919154	30.10
16-10-2003	19-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232890707919156	69.59
16-10-2003	19-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232890659919156	53.25
		SUBTOTAL OF 15	1,764.85

TOTAL PURCHASES	1,764.85
OUTSTANDING BALANCE DUE	1,802.04

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	1,802.04
TOTAL BALANCE DUE	1,802.04

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000523
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	1,230.15
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,500.00
AVAILABLE CREDIT LIMIT	3,269.85

Mr. Johannes Franciscus

Ban Naxay, Saysettha Dis, Vientiane

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000523	
05-10-2003	08-10-2003	TESCO LOTUS (HNONGKAI) HNONGKAI TH 745462332790020433300	207.75
09-10-2003	12-10-2003	WP-MUSTARD RESEARC SHAD GB 749167732840800082550	22.16
10-10-2003	22-10-2003	BEAUTIFUL OPTIC SURATTHA TH 745485232930062201386	128.51
12-10-2003	14-10-2003	VILLA BIANCA SURATTHA TH 745994032850219003700	68.26
14-10-2003	17-10-2003	TESCO LOTUS (HNONGKAI) HNONGKAI TH 745462332880020428400	30.47
20-10-2003	24-10-2003	KING POWER DUTY FREE BANGKOK TH 745485232941942919156	259.43
21-10-2003	23-10-2003	GRAND STORES ABU DHABI AE 745090432940671401000	395.03
23-10-2003	25-10-2003	NEXT 0222 LIVERPOOL GB 749167732970700277171	53.62
23-10-2003	25-10-2003	NEXT 0222 LIVERPOOL GB 749167732970700277171	22.50
23-10-2003	25-10-2003	GAP 2784 LIVERPOOL GB 742902432969330410680	42.42
SUBTOTAL OF 10			1,230.15
TOTAL PURCHASES			1,230.15
OUTSTANDING BALANCE DUE			1,230.15

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	1,230.15
TOTAL BALANCE DUE	1,230.15

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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Mrs. Thiphaphone PHETMANY
138 Thongkhankham Tai Chanthabouli Dis,

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000549
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	71.59
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,500.00
AVAILABLE CREDIT LIMIT	4,428.41

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000549	
08-10-2003	10-10-2003	PUNTO ZERO SRL ROMA IT 743177132821007660020	71.59
		SUBTOTAL OF 1	71.59
		TOTAL PURCHASES	71.59
		OUTSTANDING BALANCE DUE	71.59

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	71.59
TOTAL BALANCE DUE	71.59

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000564
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	1,028.50
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,500.00
AVAILABLE CREDIT LIMIT	3,471.50

Ms. Ayako Mikami

Dongmieng Village, Chanthabouli Dist,

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000564	
13-10-2003	14-10-2003	BANDOS ISLAND RESORT MALE MV 743033732862286004400	626.00
13-10-2003	15-10-2003	BANDOS ISLAND RESORT MALE MV 743033732872287004600	402.50
		SUBTOTAL OF 2	1,028.50
		TOTAL PURCHASES	1,028.50
		OUTSTANDING BALANCE DUE	1,028.50

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	1,028.50
TOTAL BALANCE DUE	1,028.50

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Joint Development Bank

75/1-5 Lane Xang Rd. Vientiane LAO P.D.R.

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000572
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	3,022.56
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,500.00
AVAILABLE CREDIT LIMIT	1,477.44

Mr. Souphasith Bouahom

Thadeua Rd, Suanmone Village, Sisattanak

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION		AMOUNT (USD)
		PREVIOUS BALANCE		0.00
		PURCHASES & RETURNS THIS MONTH		
		TRANSACTION FOR CARD NUMBER 4368060000000572		
06-10-2003	08-10-2003	HENG SHARK'S FIN-	BANGKOK TH 745994032790219001600	160.30
06-10-2003	08-10-2003	KING POWER DUTY FREE	BANGKOK TH 745672432796134906400	274.27
06-10-2003	09-10-2003	TOPS RATCHADA	BANGKOK TH 745485232791957970040	63.43
08-10-2003	10-10-2003	COTE MONTELIMAR	26ALLAN FR 749721132829827036005	141.12
10-10-2003	12-10-2003	CADENA FERRER 71	BARCELON ES 749211932848035846000	36.40
11-10-2003	15-10-2003	GUILLEM HOTEL 26	BARCELON ES 745480432878439342600	71.01
12-10-2003	16-10-2003	VICAMA UBACH, S.L.	BARCELON ES 745094632852100911142	1,592.86
13-10-2003	16-10-2003	DUTY FREE STP3 0127789	93 ROISSY FR 749701132882026287040	328.83
13-10-2003	16-10-2003	RELAIS H 350231 0127867	95 ROISSY FR 749701132882016287142	94.43
13-10-2003	16-10-2003	POULBO ROISSY 1 3662200	77MAUREG FR 749730032883287338205	69.32
14-10-2003	16-10-2003	D.&T.F.S. CO.,LTD.	BANGKOK TH 745462332870029028000	126.27
18-10-2003	21-10-2003	NONGKHAI GRAND	NONGKHAI TH 745604332920019028300	64.32
		SUBTOTAL OF 12		3,022.56

TOTAL PURCHASES	3,022.56
OUTSTANDING BALANCE DUE	3,022.56

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	3,022.56
TOTAL BALANCE DUE	3,022.56

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Joint Development Bank

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STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000606
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	775.45
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	4,500.00
AVAILABLE CREDIT LIMIT	3,724.55

Mrs. Bounma SUCHARITH

Phonpapao V, Sisattanak Dist, Vientiane

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000598	
09-10-2003	11-10-2003	BAAN RIM NAAM BANGKOK TH 745462332820029584701	184.14
14-10-2003	16-10-2003	BAAN RIM NAAM BANGKOK TH 745462332870029578601	229.53
20-10-2003	23-10-2003	KING POWER DUTY FREE BANGKOK TH 745994032930219018600	51.12
23-10-2003	25-10-2003	GUANGDONG HOTEL LTD TSIMSHAT HK 745488932970000448300	310.66
		SUBTOTAL OF 4	775.45
		TOTAL PURCHASES	775.45
		OUTSTANDING BALANCE DUE	775.45

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	775.45
TOTAL BALANCE DUE	775.45

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Joint Development Bank

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Mr. Bounlum PHAPASEUT

Simuang Village, Sisattanak Dist, Vientiane

STATEMENT OF ACCOUNT / RECEIPT / INVOICE

CARD NUMBER	4368060000000655
STATEMENT DATE	25-10-2003
TOTAL BALANCE DUE	2,027.04
PAYMENT DUE DATE	25-10-2003
CREDIT LIMIT	5,500.00
AVAILABLE CREDIT LIMIT	3,472.96

RECEIPT / INVOICE NUMBER

TRANS DATE	POST DATE	DESCRIPTION	AMOUNT (USD)
		PREVIOUS BALANCE	0.00
		PURCHASES & RETURNS THIS MONTH	
		TRANSACTION FOR CARD NUMBER 4368060000000655	
22-10-2003	25-10-2003	GALLERY METROPOLE INTERLAKE CH 749211332965002646330	2,027.04
		SUBTOTAL OF 1	2,027.04
		TOTAL PURCHASES	2,027.04
		OUTSTANDING BALANCE DUE	2,027.04

BANK ACCOUNT TO BE DEDUCTED

Account Summary	
DISPUTED AMOUNT	0.00
AMOUNT USE THIS PERIOD	2,027.04
TOTAL BALANCE DUE	2,027.04

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