ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ
Joint Development Bank Public

No. 195 /JDB
Vientiane Capital, Date: 9th December 2025

Resolutions
Annual General Meeting of JDB's Shareholders for the year 2024

The Annual General Meeting of Shareholders of Joint Development Bank Public (JDB) for the year 2024 (hereinafter called: "The Meeting") was held from 9:00 AM on Tuesday, 09 December 2025 at 6th floor Meeting Room, Joint Development Bank Public, Vientiane Capital, and was presided over by Mr. Vilay SIPHAPHONE, Chairman of JDB's Board of Directors, together with Directors of the Board of Directors. The Meeting was attended by themselves 339 shareholders, 2 proxies, 300 online participant and the total number of shares in the meeting was 695,296,100 shares, including 664,546,109 shares via proxies, which in total is equivalent to 92.706% of the total shares of JDB and this made the quorum of the Meeting in accordance with the Articles of Association of JDB and relevant regulations and laws. The number of shares not attending the Meeting was 54,703,900 shares, equivalent to 7.294% of the total shares of JDB.

The Meeting considered and resolved as follows:

Agenda 1: Consider and approve the annual report for the year 2024 of JDB.

The Meeting resolved with the majority vote of the shareholders attending the Meeting as detailed below:

- **Approved**: 695,296,100 votes, equivalent to 100% of the total votes attending the Meeting;
- **Disapproved**: 0 votes, equivalent to 0% of the total votes attending the Meeting.

Agenda 2: Consider and approve the audit report on the financial statement of JDB for the year 2024.

The Meeting resolved with the majority vote of the shareholders attending the Meeting as detailed below:

- **Approved**: 695,296,100 votes, equivalent to 100% of the total votes attending the Meeting;
- **Disapproved**: 0 votes, equivalent to 0% of the total votes attending the Meeting.

Agenda 3: Consider and approve the dividend payment plan of JDB.

The meeting considered and approved the allocation of the profit after tax of the year 2024 into reserves and dividends for the shareholders as follows:

- Net profit after tax for the year 2024: 741,260,968,798 LAK;
- Regulatory reserve (10%): 74,126,096,880 LAK;
- Total dividend amount: 660,000,000,000 LAK;
- Expansion fund: 7,134,871,918 LAK;
- Total shareholders: 750,000,000 shares;
- Dividend payment: 880 LAK/share;
- Dividend payment date: 25 December 2025.

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The Meeting resolved with the majority vote of the shareholders attending the Meeting as detailed below:

- **Approved**: 695,296,100 votes, equivalent to 100% of the total votes attending the Meeting;
- **Disapproved**: 0 votes, equivalent to 0% of the total votes attending the Meeting.

Chairman of the meeting

Mr. Vilay SIPHAPHONE