ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ
Joint Development Bank Public

No. 048/JDB
Vientiane Capital, 19 March 2026

Resolutions
The 1st Ordinary Meeting of JDB's Board of Directors for the year 2026

- Pursuant to the Decree on Reporting and Disclosure of Securities Company and Listed Company (Amended), No.15/LSC, dated 11 December 2024;
- Pursuant to the Disclosure Regulation (Amended), No. 008/LSX, dated 23 September 2018;
- Pursuant to the Article of Association of Joint Development Bank Public, No. 064/JDB, dated 05 March 2026.

Regarding the thorough discussion and consideration of each agenda of the 1st Ordinary Meeting of the Board of Directors of Joint Development Bank Public (JDB) for the year 2026 (hereinafter referred to as "the meeting") was held at 14:00 hours, 19 March 2026, at JDB's Head Office. The meeting was presided over by Mr. Vilay SIPHAPHONE, Chairman of JDB's Board of Directors, with the participation of the 08 Board Members (the unattended Mr. Vilandeth VAYASOMSAK, Board Member due to a business trip abroad) along with the members of Management as observers.

The Board of Directors of Joint Development Bank Public resolved that:

Article 1 After discussion, the 1st Ordinary Meeting of the Board of Directors of Joint Development Bank Public (JDB) for the year 2026 was unanimously approved matters as follows:

1) Approved the minutes of the Annual General Meeting of JDB's shareholders for the year 2024;
2) Approved the Capital increasing via Share Premium;
3) Approved the annual report on the operational performance and the financial statements of JDB for the year 2025 in order to submit to the Annual General Shareholders' Meeting of JDB for the year 2025 for consideration and approval;
4) Approved the business plan of the year 2026;
5) Approved the investment in Individual Funds;
6) Approved the appointment of BCEL-KT as Financial Advisor (FA);
7) Approved the Joint venture to establish Lao Asset Management Company;
8) Approved the dividend payment plan of JDB for the year 2025;
9) Approved the independent auditor for the year 2026;
10) Approved the amendment of JDB's Organizational Chart;
11) Approved the amendment of JDB's Articles of Association;
12) Approved the plan of Annual General Shareholders' Meeting of JDB for the year 2025 as follows:
    - The Record Date of the shareholders register book for attending the JDB's Annual General Shareholders' Meeting and receiving dividend: on **3rd of April 2026**;
    - Annual General Shareholders' Meeting Date: on **29th of April 2026,** Start at: 09:00 AM - 12:00 AM;
    - Dividend payment Date: on **25th of May 2026**;
    - Venue: 6th floor Meeting Room, Joint Development Bank Public.

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- Meeting agenda:
  - **Agenda 1**: Consider and approve the minutes of the Annual General Meeting of JDB's shareholders for the year 2024;
  - **Agenda 2**: Consider and approve the Capital increasing via Share Premium;
  - **Agenda 3:** Consider and approve the annual report on the operational performance and the financial statements of JDB for the year 2025;
  - **Agenda 4:** Consider and approve the business plan of the year 2026;
  - **Agenda 5:** Consider and approve the investment in Individual Funds;
  - **Agenda 6:** Consider and approve the Joint venture to establish Lao Asset Management Company;
  - **Agenda 7:** Consider and approve the dividend payment plan of JDB for the year 2025;
  - **Agenda 8:** Consider and approve the independent auditor for the year 2026;
  - **Agenda 9:** Consider and approve the amendment of JDB's Organizational Chart;
  - **Agenda 10:** Consider and approve the amendment of JDB's Articles of Association;
  - **Other agenda** (if any).

Article 2 Implementation

The management of Joint Development Bank Public shall implement the resolution of this meeting in accordance with its rights and responsibilities.

Article 3 This meeting resolution shall be effective from the date of signing.

Chairman of the Board of Directors

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Vilay SYPHAPHONE