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Joint Development Bank Public

News

Joint Development Bank Public holds meeting to summaries the bank's outstanding performance in 2025



On 30 January 2026, at Landmark Mekong Riverside Hotel Vientiane, Joint Development Bank Public holds meeting to summaries the bank's outstanding performance in 2025 and business excellence achievement gala and approved the business plan for 2026.
The meeting was chaired by the Chairman of JDB's Board of Directors, Mr Vilay SIPHAPHONE, alongside other members of the Board of Directors, senior managers, heads of Service Units and technical staff from around the country.

The meeting began with a summary of business performance achievements in 2025 and the direction of the business plan for 2026, reported by the Managing Director and CEO of JDB Public, Mr Sakhone YORPHANXAY.

Last year, the economy showed signs of improvement due to the Visit Laos Year tourism campaign. The domestic economic situation is also gradually improving, thanks to the government's efforts over the past year, which were highly beneficial for the business operations of JDB Public.

The bank surpassed all its set targets, with total assets increasing by 26 percent, total deposits increasing by 17 percent, and the number of loans issued rising by 11 percent compared to 2024.



Supporting multiple channels and international money transfer systems, JDB has consistently developed new financial organizations and products, integrating new technologies and modern electronic products to support customer service in the digital age, and using AI to manage operations more efficiently.
Customers can now carry out transactions on their mobile phones in any part of the world with an Internet signal, by using JDB Yes Mobile Banking.
Mobile banking is one of the outstanding services that helps customers carry out financial and business transactions conveniently, quickly, and securely, and is widely used in Lao society.



JDB has closed its official share trading, after issuing 75,333,900 shares to the public at 8,800 kip/share and raising 656,158,260,000 kip (about US$30 million).
Most recently, JDB's initial public offering took place on October 10 and on December 25, 2025, and the 2024 dividend was paid to shareholders.

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In terms of funding sources and the 2026 KPI target plan, additional sources of income must be explored from other existing products. Fund raising must be linked to the issuing of loans linked to the opening of customer deposit accounts for each contract and at Service Units according to the KPI plan.

Organizational and staff operations must ensure unity as a platform for success, while the knowledge and skills of staff at all levels should be enhanced and strengthened.
During the meeting, the bank's Service Units were rewarded for their outstanding performance in achieving KPI targets, with outstanding performance in contributing to the work of JDB to be encouraged.

Staff were urged to be proactive in carrying out their work, to improve customer service and the bank's operations.
The bank has a policy of helping its employees to improve their standard of living each year.
At the close of the meeting, the Chairman of JDB's Board of Directors, Mr Vilay SIPHAPHONE, delivered a speech. He commended the management and all employees for their outstanding performance in achieving the set KPI targets, and gave guidance to improve the remaining work.

In the past, the Joint Development Bank has provided credit for socio-economic development, supported the construction of infrastructure, and made frequent contributions to help the general populace.

The meeting was followed by a party in the evening to celebrate the achievements of 2025 and the annual operating plan for 2026, when a welcome speech was given by the Chairman of the JDB Shareholders' Committee, Mr Ekaphanh PHAPITHACK.
The event was attended by high-ranking Party and government officials, invited customers, and JDB employees.
On the same occasion, a Memorandum of Understanding was signed between the Export-Import Bank of Thailand (EXIM Bank Thailand) and the Joint Development Bank Public. Participants then watched a video overview of the recent achievements of the Joint Development Bank Public and a video depicting the launch of new products such as Digital Loan Services, Virtual Card Services, and Visa Credit Infinite.
The event also included a lucky draw with prizes being given to reward customers for their loyalty, with the main prize being a Toyota Prado. The lucky winner was Mr Khamlai PANYAKHOUN, a JDB customer in Xekong province.
In 2026, JDB will have to work hard to generate the necessary profit to pay the requisite amount of taxes to the Ministry of Finance and move Laos closer to prosperity, supported by the Joint Development Bank's motto **"Blooming Together"**.