LAO PEOPLE'S DEMOCRATIC REPUBLIC
PEACE INDEPENDENCE DEMOCRACY UNITY PROSPERITY

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ
Joint Development Bank Public

No 058 /JDB
Vientiane Capital, date 09 April 2026

Invitation Letter

Attention: All valued JDB's Shareholders

Subject: Invitation to JDB's Annual General Shareholders' Meeting for the year 2025

- Pursuant to the resolution on the Ordinary Board of Directors Meeting of Joint Development Bank Public No. 048/JDB, dated 19 March 2026.

Joint Development Bank Public (JDB) is honored to invite you, JDB's shareholders, to JDB's Annual General Shareholders' Meeting, which will be held on Tuesday, 29 April 2026 at 9:00 am. (Registration 8:30 am-9:00 am) at 6th floor Meeting Room, Joint Development Bank Public, Vientiane Capital to discuss the issues as specified in the attachments.

JDB has set 03 April 2026 to be the Closing Date of the Shareholders (Record Date) to define the right of the shareholders to participate in JDB's Annual General Shareholders' Meeting which has been duly disclosed.

JDB encourages the shareholders, who are not convenient to attend person, to grant the proxy to either one of the independent members of JDB board of Directors or a representative to attend the meeting on their behalf. The Proxy is enclosed herewith. The completed Proxy Form should be sent to email: secretary@jdbbank.com.la before 27 April 2026.

We hope you would devote your precious time to attend the meeting.

Chairman of the Board of Directors

ທະນາຄານ ແຫ່ງ ສປປ ລາວ
ທະນາຄານ ຮ່ວມພັດທະນາ ມະຫາຊົນ
JOINT DEVELOPMENT BANK Public

Vilay SYPHAPHONE

NO.82 LANEXANG AVENUE, HATSADY VILLAGE, CHANTHABOULY DISTRICT, VIENTIANE CAPITAL, 01000, LAO PDR
TEL.(+856-21) 213531-6, HOTLINE: 1499, WEBSITE:WWW.JDBBANK.COM.LA; EMAIL:INFO@JDBBANK.COM.LA

Attachment

1. **Attachment** 1: Agenda of JDB's Annual General Shareholders' Meeting for the year 2025;
2. **Attachment** 2: The Minutes of JDB's Annual General Shareholders' Ordinary Meeting for the year 2024;
3. **Attachment** 3: Annual report on the operational performance for the year 2025 of JDB and the financial statement of JDB for the year ended 31 December 2025;
4. **Attachment** 4: Consider and approve the business plan of the year 2026;
5. **Attachment** 5: Consider and approve the investment in Individual Funds;
6. **Attachment** 6: Consider and approve the Joint venture to establish Lao Asset Management Company;
7. **Attachment** 7: Consider and approve the amendment of JDB's Organizational Chart;
8. **Attachment** 8: Consider and approve the amendment of JDB's Articles of Association;
9. **Attachment** 9: Proxy form;
10. **Attachment** 10: The rule of JDB's shareholders' Meeting;
11. **Attachment** 11: The guideline on voting;
12. **Attachment** 12: The recommendation on the document and the reference that shall be presented when attending the meeting;
13. **Attachment** 13: Profile of Independent Board Member;
14. **Attachment** 14: Map of the meeting venue.

Remark:

1. Each shareholder can download the invitation letter and the attached files on the website of JDB: https://www.jdbbank.com.la and on the Lao Securities Exchange's website https://www.lsx.com.la or to get the invitation letter stipulated your right to attend the meeting (with QR code) at the Lao Securities Exchange at the Level 4, Settlement and Securities Deposit Division at Phonthan Nue Village, T4 Road, Saysettha, Vientiane Capital. Tel: +85621 454361-4 from 09 April 2026.
2. For the shareholders who shall attend and to assign the proxy, please bring ID Card or Family Book or Passport (For Foreign shareholders) on the meeting day to inform when registering to the meeting. All the references are defined in the guideline to the meeting regarding the references and evidence to prove the right of the shareholders to the meeting (The documents are attached herewith).
3. For the shareholder that shall assign proxy to attend the meeting and voting. Please fill the information and sign on the Proxy Form, which attached herewith with full and complete information.

Contact person: Corporate Secretary:
Mr. Xayxana THAMMAVONGSONE, 020 55839393
Mr. Douayang NAOTOU, 020 78245354
Ms. Khanphasit KHAIPHOM, 020 29994879

Attachment 1: Agenda

Agenda
2025 Annual General Meeting of Shareholders
Joint Development Bank Public (JDB)

- **Date & Time:** April 29, 2026 | Commencing at 09:00 AM
- **Venue:** Grand Ballroom, 6th Floor, JDB Headquarters, Vientiane Capital, Lao PDR
- **Meeting Convener:** Mr. Vilay SYPHAPHONE, Chairman of the Board of Directors
- **Chairman of the Meeting:** Mr. Vilay SYPHAPHONE
- **Meeting Format:** Hybrid (Physical attendance at the venue integrated with virtual participation for major shareholders)
- **Attendees:** All Registered Shareholders of JDB

Attachment 1: Agenda

Agenda
2025 Annual General Meeting of Shareholders
Joint Development Bank Public (JDB)

Time (VTE)	Agenda Content	Presenter / Responsible Party
08:30-09:00	Registration	Secretariat
09:00-09:20	Quorum Verification	Facilitator
09:20-09:30	**Opening Remarks** by the Chairman of the Meeting	Mr. Vilay SYPHAPHONE
09:30-09:45	**Agenda 1:** To consider and adopt the Resolution of the 2024 Annual General Meeting of Shareholders.	**Presented by:** Mr. Sakhone YORPHANXAY Managing Director **Consider and approve by:** The shareholders' meeting through a voting process
09:45-10:00	**Agenda 2:** To consider and approve the Registered Capital Increase via Share Premium for a Bonus Issue to existing shareholders.	
10:00-10:15	**Agenda 3**: To consider and approve the annual report on the operational performance and the Audited financial statements of JDB for the year 2025.	
10:15-10:30	**Agenda 4**: To consider and approve the business plan of the year 2026.	
10:30-10:45	**Agenda 5**: To consider and approve the investment in Individual Fund.	
10:45-11:00	**Agenda 6**: To consider and approve the Joint Venture to establish Lao Asset Management Company Limited.	
11:00-11:15	**Agenda 7**: To consider and approve the dividend Distribution plan of JDB for the year 2025.	
11:15-11:30	**Agenda 8**: To consider and approve the appointment of the External Auditor for the 2026 fiscal year.	
11:30-11:45	**Agenda 9**: To consider and approve the amendment of JDB's Organizational Chart.	
11:45-12:00	**Agenda 10**: To consider and approve the amendment of JDB's Articles of Association.	
VTE 12:00-12:15	**Closing Remarks** and Adjournment of the Meeting	Mr. Vilay SYPHAPHONE

Attachment: 1

Agenda
2025 Annual General Meeting of Shareholders
Joint Development Bank Public (JDB)
(Detailed Descriptions)

Agenda 1: **To consider and adopt the Minutes of the 2024 Annual General Meeting of Shareholders.**

The Minutes of the 2024 Annual General Meeting of Shareholders, held on December 9, 2025, have been prepared and are provided in **Attachment 02**. These minutes have been disclosed in full compliance with all relevant banking and securities regulations.

Opinion of the Board of Directors:
The Board of Directors has reviewed and endorsed the minutes as an accurate record of the proceedings. Accordingly, the Board recommends that the Shareholders' Meeting consider and adopt the said minutes.

Vote requirement:
- This resolution requires a simple majority vote (more than **50%**) of the total votes cast by the shareholders present at the meeting.

Agenda 2: To consider and approve the Registered Capital Increase Plan via Share Premium for a Bonus Issue to existing shareholders.
- This proposal aims to increase JDB's registered capital to ensure full compliance with the article 13 of Law on Commercial Bank (amended) No. 39/NA, dated 17 July 2023 and Agreement on the Increase of Registered Capital and Investment of Commercial Banks and Foreign Bank Branches No. 45/PM, dated April 11, 2025. This regulation mandates a minimum registered capital of 1,000,000,000,000 LAK (One Trillion LAK).

Key Details of the Capital Increase:
- **Funding Source:** Utilization of Share Premium in the amount of **375,000,000,000 LAK**.
- **Allocation Ratio:** 2 existing shares to 1 new bonus share (**2:1 ratio**).
- **Total New Shares Issued: 375,000,000 shares**.

The shareholder structure before and after the bonus issue to existing shareholders of JDB is detailed below:

No.	Shareholders	Before		After	
		Number of Shares (Share)	Percentage (%)	Number of Shares (Share)	Percentage (%)
1	SMG Group Sole Co., Ltd	634,186,134	84.56%	951,279,202	84.56%
2	Mrs. Kanya PHICHIT	30,359,975	4.05%	45,539,962	4.05%
3	Mr. Phouxaysana Xaysombat	10,119,991	1.35%	15,179,986	1.35%
4	Public investors	67,800,500	9.04%	101,700,750	9.04%
5	JDB's employees	7,533,400	1%	11,300,100	1.00%
Total		**750,000,000**	**100%**	**1,125,000,000,000**	**100%**

After the bonus issue, JDB's registered capital will change as follows:

	Before Bonus Issue	After Bonus Issue
Registered Capital	750,000,000,000 LAK	1,125,000,000,000 LAK
Number of Tradable Shares	67,800,500 Shares	101,700,750 Shares
Number of Non-tradable Shares	682,199,500 Shares	1,023,299,250 Shares

The registered capital increase using share premium for this bonus issue may have the following risks and impacts:

1. Impact on Shareholder Rights and Interests:
- Shareholder rights remain the same, as increasing capital through share premium does not change the shareholding proportion of shareholders.
- Shareholders will receive additional shares proportionately without making further investment.
2. Risks and Impacts on Financial Ratios:
- Decreases Earnings Per Share (EPS)
- Decreases Book Value per Share (BVS)
3. Market Price Risk:
- The share price after the dividend shares is registered will adjust downward according to the increased number of shares, but the actual price may change based on market conditions and investor confidence.

Therefore, it is proposed to the AGM to consider and approve this capital increase plan, and to authorize the Board of Directors to proceed with the next steps in accordance with relevant laws and regulations.

Opinion of the Board of Directors:

The Board of Directors has considered and agreed to propose to the Shareholders' Meeting for consideration and approval.

Vote requirement:

This agenda will be approved if the approved votes reach more than half of the total votes in the meeting.

Agenda 3: **To consider and approve the annual report on the operational performance and the audited financial statements of JDB for the year 2025.**

- The business results for the 2025 fiscal year, as audited by **PwC** and endorsed by JDB's Board of Directors, are summarized below (refer to **Attachment 03**):
- **Total Assets:** 43,783,399 billion LAK, (achieving 96.23% of the 2025 plan);
- **Total Deposits:** 37,439,881 billion LAK, (achieving 95.85% of the 2025 plan);
- **Total Loans:** 25,021,933 billion LAK, (achieving 85.73% of the 2025 plan);
- **NPL Ratio:** 0.64%;
- **Net Profit:** 718,078 billion LAK, (achieving 85.08% of the 2025 plan).

Opinion of the Board of Directors:

The Board of Directors has reviewed the 2025 operational performance and audited financial statements and recommends them for shareholder approval.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Agenda 4: **To consider and approve the business plan of the year 2026**

Approved the target of Departments and Service Units to implement for the year 2026 to be achieve as expected (attachment 04):

- Total Asset: 53,000,000,000,000 LAK
- Registered Capital: 1,000,000,000,000 LAK
- Total Income: 57,568,270,000,000 LAK
- Total expenses: 56,471,130,000,000 LAK
- Total profit before tax: 1,261,081,000,000 LAK
- Profit after tax: 1,097,140,000,000 LAK
- Total accounts: 130,000 accounts
- Deposits amount: 8,000,000,000,000 LAK
- Low-interest Fund Mobilization: 2,000,000,000,000 LAK
- Total Loan Amount: 6,400,000,000,000 LAK

Opinion of the Board of Directors:

The Board of Directors considers the 2026 Business Plan to be strategically sound and aligned with market growth opportunities. The Board recommends that the Shareholders' Meeting consider and approve the plan.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Agenda 5: **To consider and approve the investment in Individual Fund.**

JDB proposes to the Shareholders' Meeting the approval of an investment in the Individual Fund with a total value of **250,000,000,000 LAK**. Detailed information regarding the fund's objectives and projected returns is provided in **Attachment 05**.

Opinion of the Board of Directors:

The Board of Directors has evaluated the investment and considers it to be in the best interest of the Bank's portfolio diversification. The Board recommends that the Shareholders' Meeting consider and approve this investment.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Agenda 6: **To consider and approve the Joint Venture to establish Lao Asset Management Company Limited**

JDB proposes to enter into a Joint Venture to establish **Lao Asset Management Co., Ltd.** with a registered capital of **100,000,000,000 LAK** (100 Billion LAK), consisting of 1,000,000 common shares at a par value of 100,000 LAK per share.

1) SMG Group Sole Co., Ltd, Number of common shares 700,000 shares, proportion of shareholding 70%.
2) Joint Development Bank Public, Number of common shares 700,000 shares, proportion of shareholding 30%.

Lao Asset Management Company has its Headquarters at Phonthan Nue Village, Saysettha Distric, Vientiane Capital.

JDB would like to request the meeting to consider and approve the Joint venture to establish Lao Asset Management Company value of 30,000,000,000 LAK (attachment 06).

Opinion of the Board of Directors:

The Board of Directors recommends the approval of this Joint Venture to enhance the Bank's asset management capabilities and strategic growth.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Agenda 7: **To consider and approve the dividend payment plan of JDB for the year 2025**

JDB proposes the allocation of the 2025 net profit after tax into statutory reserves and dividend payments as follws:

- Net profit after tax according to BOL standard for the year 2025: 718,078,219,515 LAK;
- Regulatory reserve (10%): 148,066,647,777 LAK;
- General Reserve: 102,229,179,023 LAK;
- Proposed Dividend: 800 LAK/share;
- Total dividend Distribution amount: 600,000,000,000 LAK;
- Dividend payment date: 25 May 2026.

Opinion of the Board of Directors:

The Board of Directors agreed with the report and proposal. Therefore, the Shareholders' Meeting for consideration and approval.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Agenda 8: **To consider and approve the appointment of the External Auditor for the 2026 fiscal year.**

Following a comprehensive review and evaluation of audit firm capabilities, JDB proposes the appointment of **Ernst & Young (EY)** as the independent external auditor for the 2026 fiscal year to conduct the audit of the Bank's financial statements.

Opinion of the Board of Directors:

The Board of Directors agreed with the report and proposal. Therefore, the Shareholders' Meeting for consideration and approval.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Agenda 9: **To consider and approve the amendment of JDB's Organizational Chart.**

JDB proposes a revision of the Bank's Organizational Chart to optimize operational efficiency and align with the current strategic business plan. The details of the proposed structure are provided in **Attachment 07**.

Opinion of the Board of Directors:

The Board of Directors agreed with the report and proposal. Therefore, the Shareholders' Meeting for consideration and approval.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Agenda 10: **To consider and approve the amended of JDB's Articles of Association.**

The Bank proposes to amend the **Articles of Association of Joint Development Bank Public** to reflect recent regulatory updates and internal corporate governance improvements. The full text of the revised Articles is provided in **Attachment 08**.

Opinion of the Board of Directors:

The Board of Directors agreed with the report and proposal. Therefore, the Shareholders' Meeting for consideration and approval.

Vote requirement:

This resolution requires a simple majority vote (more than 50%) of the total votes cast by the shareholders present at the meeting.

Attachment 02

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Joint Development Bank Public

No. 197 /JDB
Vientiane Capital, 11 December 2025

Minutes

Annual General Meeting of JDB's Shareholders for the Year 2024

Minutes of the Annual General Meeting of Shareholders of Joint Development Bank Public (JDB) for the Year 2024.

The Annual General Meeting of Shareholders of Joint Development Bank Public (JDB) for the year 2024 (hereinafter referred to as "the Meeting") was held at 9:00 AM on Tuesday, 09 December 2025, at the 6th Floor Meeting Room, Joint Development Bank Public, Vientiane Capital. The Meeting was presided over by Mr. Vilay SIPHAPHONE, Chairman of the Board of Directors, together with members of the Board.

A total of 339 shareholders participated, comprising 37 shareholders attending in person, 2 proxies, and 300 online participants. The total number of shares represented at the Meeting was 695,296,100 shares, including 664,546,109 shares via proxies, equivalent to 92.706% of JDB's total issued shares. This constituted a quorum in accordance with JDB's Articles of Association and relevant regulations. The number of shares not represented at the Meeting was 54,703,900 shares, equivalent to 7.294% of total shares.

Board of Directors Attending:

1. Mr. Vilay SIPHAPHONE – Chairman, Chairman of the Meeting
2. Mrs. Phonesamay SOUKHAPHON – Vice Chairman
3. Mr. Sakhone YORPHANXAY – Managing Director, Board Member
4. Mr. Khamsing SONESINNAVONG – Board Member
5. Mr. Vilandeth VAYASOMSAK – Board Member
6. Mr. Visoud BOUASISAARD – Board Member
7. Mr. Bounsoum SISAVAT – Independent Board Member
8. Mr. Souksavanh MANIVANH – Independent Board Member
9. PhD. Chomkham BOUPHALIVANH – Independent Board Member

The Chairman introduced the Meeting rules and procedures. The Meeting then proceeded with the following agenda items:

Agenda 1: Consideration and Approval of the Annual Report for the Year 2024

Mr. Sakhone YORPHANXAY, Managing Director, presented a summary of the 2024 Annual Report, audited by PwC and approved by the Board of Directors. Key financial highlights were presented.

NO.82 LANEXANG AVENUE, HATSADY VILLAGE, CHANTHABOULY DISTRICT, VIENTIANE CAPITAL, 01000, LAO PDR
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Items	Year 2024	Year 2023	Change	%Change
Operating Income	2,666,542,154,539	1,818,185,684,234	848,356,470,305	47%
Operating Expenses	(1,562,349,404,151)	(1,092,541,066,617)	(469,808,337,534)	43%
Net gain from securities investment	41,005,419,630	17,231,179,060	23,774,240,570	138%
Net gain from dealing in foreign currencies	279,351,819,752	200,856,857,250	78,494,962,502	39%
Net Operating Income	**1,424,549,989,770**	**943,732,653,927**	**480,817,335,843**	**51%**
Other operating income	63,420,650,500	11,524,419,393	51,896,231,107	450%
Administration expenses	(368,280,971,906)	(252,738,119,161)	(115,542,852,745)	46%
Depreciation and amortization charges	(51,213,897,832)	(38,974,810,764)	(12,239,087,068)	31%
Other operating expenses	(147,353,333,481)	(69,582,545,581)	(77,770,787,900)	112%
Total Profit Before Tax	**921,122,437,051**	**593,961,597,814**	**327,160,839,237**	**55%**
Current profit tax	(179,861,468,253)	(83,658,926,464)	(96,202,541,789)	115%
Profit After Tax	**741,260,968,798**	**510,302,671,350**	**230,958,297,448**	**45%**
Earnings per share (LAK)	**1,099**	**1,075**	**24**	**2%**

No questions or comments were raised.

Resolution:

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: Consideration and Approval of the Audit Report on JDB's 2024 Financial Statements

The Managing Director presented the audited financial statements for the year 2024, reviewed by PwC and approved by the Board.

Assets	Year 2024	Year 2023	Change	%Change
Cash and accounts with the BOL	8,514,744,471,761	6,255,578,926,490	2,259,165,545,271	36%
Loans to customers	20,548,354,152,336	16,637,985,570,787	3,910,368,581,549	24%
Investment	1,000,165,735,022	718,483,371,658	281,682,363,364	39%
Fixed assets and other assets	3,081,147,014,588	2,471,199,902,555	609,947,112,033	25%

Total Assets	**33,144,411,373,707**	**26,083,247,771,490**	**7,061,163,602,217**	**27%**
Liabilities and Capital	**Year 2024**	**Year 2023**	**Change**	**%Change**
Liabilities				
Due to other banks and financial institutions	30,106,872,845,702	23,927,935,638,463	6,178,937,207,239	26%
Other Liabilities	1,357,960,908,399	935,037,177,116	422,923,731,283	45%
Total Liabilities	**31,464,833,754,101**	**24,862,972,815,579**	**6,601,860,938,522**	**27%**
Capital				
Share Capital	674,666,100,000	474,666,100,000	200,000,000,000	42%
Total reserves & provision	343,632,311,310	291,283,800,197	52,348,511,113	18%
Retained earning	661,279,208,296	454,325,055,714	206,954,152,582	46%
Total liabilities and Capital	**33,144,411,373,707**	**26,083,247,771,490**	**7,061,163,602,217**	**27%**

No questions or comments were raised.

Resolution:

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: Consideration and Approval of JDB's Dividend Payment Plan

The Managing Director proposed the allocation of 2024 profit after tax as follows:

- Profit after tax: 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 shares: 750,000,000 shares;
- Dividend: 880 LAK per share;
- Dividend payment date: 25 December 2025.

No questions or comments were raised.

Resolution:

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.

After all agenda items were completed, the Chairman invited further comments or questions from participants, but none were raised.

The Chairman expressed his appreciation to the shareholders and proxies for their attendance and cooperation and formally declared the Meeting closed at 10:00 AM on the same day.

Chairman of the Meeting:

Mr. Vilay SIPHAPHONE

Recorder:

Mr. Douayang NAOTOU

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານຜົນການດຳເນີນງານ
ສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025

	ບິດ ອະທິບາຍ	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ລາຍຮັບ ແລະ ລາຍຈ່າຍຈາກການດຳເນີນງານ			
ລາຍຮັບດອກເບ້ຍ ແລະ ຄ້າຍຄືດອກເບ້ຍ	3	2,287,061	1,904,904
ລາຍຈ່າຍດອກເບ້ຍ ແລະ ຄ້າຍຄືດອກເບ້ຍ	3	(1,795,384)	(1,436,264)
ລາຍຮັບສຸດທິຈາກດອກເບ້ຍ ແລະ ຄ້າຍຄືດອກເບ້ຍ		**491,677**	**468,640**
ລາຍຮັບຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການ	4	937,748	761,638
ລາຍຈ່າຍຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການ	4	(152,225)	(126,086)
ກຳໄລສຸດທິຈາກເງິນລົງທຶນໃນຫຼັກຊັບ	5	34,938	41,005
ກຳໄລສຸດທິ ຈາກການຊື້-ຂາຍເງິນຕາຕ່າງປະເທດ	6	143,321	279,353
ລາຍຮັບ ແລະ ລາຍຈ່າຍສຸດທິຈາກການດຳເນີນງານ		**1,455,459**	**1,424,550**
ລາຍຮັບ ແລະ ລາຍຈ່າຍອື່ນໆ			
ລາຍຮັບອື່ນໆຈາກການດຳເນີນງານ	7	77,934	63,421
ລາຍຈ່າຍບໍລິຫານ		(452,689)	(368,281)
- ເງິນເດືອນ ແລະ ຄ່າໃຊ້ຈ່າຍກ່ຽວກັບພະນັກງານ	*8*	*(264,661)*	*(205,811)*
- ລາຍຈ່າຍບໍລິຫານອື່ນໆ	*9*	*(188,028)*	*(162,470)*
ຄ່າຫຼ້ຍຫັ້ຽນ ແລະ ຄ່າເສື່ອມມູນຄ່າ		(74,901)	(51,214)
ລາຍຈ່າຍອື່ນໆໃນການດຳເນີນງານ	10	(87,187)	(148,655)
ເງິນແຮສຸດທິຈາກເງິນກູ້ໃຫ້ລູກຄ້າທ່ວຍາກ		(4,930)	1,301
ລວມກຳໄລກ່ອນເສຍອາກອນ		**913,686**	**921,122**
ອາກອນກຳໄລພາຍໃນປີ	28	(195,608)	(179,861)
ກຳໄລຫຼັງເສຍອາກອນ		**718,078**	**741,261**
ກຳໄລຕໍ່ຮຸ້ນ (ກີບ)			
ກຳໄລພື້ນຖານຕໍ່ຮຸ້ນ	30	1,038	1,221

ກະກຽມໂດຍ: ອະນຸມັດໂດຍ: ອະນຸມັດໂດຍ:

ທະນາຄານ ຮ່ວມພັດທະນາ ມະຫາຊົນ JOINT DEVELOPMENT BANK Public

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ	ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ	ທ້າວ ສາຄອນ ຍໍພັນໄຊ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ	ຫົວໜ້າພະແນກກວດສອບພາຍໃນ	ຜູ້ອຳນວຍການ

ນະຄອນຫຼວງວຽງຈັນ, ສປປ ລາວ
ວັນທີ: 08 ເມສາ 2026

ບິດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການເງິນແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານຖານະການເງິນ
ໃນວັນທີ 31 ທັນວາ 2025

	ບິດ ອະທິບາຍ	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ຊັບສິນ			
ເງິນສົດ ແລະ ເງິນຝາກຢູ່ກັບ ທຫລ		**7,612,766**	**7,216,139**
ເງິນສົດ	11	1,695,840	2,476,961
ເງິນຝາກຢູ່ກັບ ທຫລ	12	5,620,015	4,557,379
ຄຳ ແລະ ສິ່ງຂອງທີ່ມີຄ່າອື່ນໆ	13	296,911	181,799
ໜີ້ຕ້ອງຮັບຈາກທະນາຄານອື່ນ	14	**2,621,257**	**1,298,605**
ເງິນຝາກກະແສລາຍວັນ		1,454,857	1,219,141
ເງິນຝາກມີກຳນົດ		1,153,003	73,316
ເງິນຝາກປະຢັດ		13,397	6,148
ການລົງທຶນໃນຫຼັກຊັບ	15	**2,548,388**	**997,468**
ຫຼັກຊັບສຳລັບການຂາຍ		1,710	2,350
ຫຼັກຊັບປະເພດຖືໄວ້ຈົນຄົບກຳນົດ		1,000,321	995,118
ທີ່ດິນຝາກຂາຍ		911,644	-
ການລົງທຶນອື່ນໆ		634,712	-
ເງິນໃຫ້ກູ້ຍືມແກ່ລູກຄ້າ, ສຸດທິ ຫຼັງຫັກເງິນແຮສະເພາະ	16	**25,021,933**	**20,548,354**
ການລົງທຶນໃນ ວິສາຫະກິດຮ່ວມທຶນ	17	**11,656**	**2,698**
ຊັບສິນຍັດຖືທີ່		**770,057**	**449,371**
ຊັບສິນຍັດພວມຊື້ ແລະ ພວມກໍ່ສ້າງ	18	22,141	7,816
ຊັບສິນຍັດຖືທີ່ບໍ່ມີຕົວຕົນ	19	481,970	234,891
ຊັບສິນຍັດຖືທີ່ມີຕົວຕົນ	20	246,852	186,095
ສິດນຳໃຊ້ຊັບສິນ	21	19,094	20,569
ຊັບສິນອື່ນໆ		**5,197,342**	**2,631,776**
ໜີ້ຕ້ອງຮັບດອກເບ້ຍຄ້າງຮັບ		273,759	222,897
ຊັບສິນອື່ນໆ	22	4,923,583	2,408,879
ລວມຊັບສິນ		**43,783,399**	**33,144,411**

ກະກຽມໂດຍ:

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ

ອະນຸມັດໂດຍ:

ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ
ຫົວໜ້າພະແນກກວດສອບພາຍໃນ

ອະນຸມັດໂດຍ:

ທ່ານ ສົມຄອຍ ຍໍພັນໄຊ
ຜູ້ອຳນວຍການ

ນະຄອນຫຼວງວຽງຈັນ, ສປປ ລາວ

ບິດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານຖານະການເງິນ
ໃນວັນທີ 31 ທັນວາ 2025

	ບິດ ອະທິບາຍ	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ໜີ້ສິນ ແລະ ທຶນ			
ໜີ້ສິນ			
ໜີ້ຕ້ອງສົ່ງທະນາຄານ ແລະ ສະຖາບັນການເງິນອື່ນໆ	23	**3,174,493**	**2,630,625**
ເງິນຝາກກະແສລາຍວັນ ແລະ ເງິນຝາກປະຢັດ		518,992	214,659
ເງິນຝາກມີກຳນົດ		911,331	1,360,134
ເງິນກູ້ຢືມຈາກທະນາຄານ ແລະ ສະຖາບັນການເງິນອື່ນໆ		1,744,070	1,055,809
ໜີ້ຕ້ອງສົ່ງອື່ນໆໃຫ້ທະນາຄານອື່ນໆ		100	23
ໜີ້ຕ້ອງສົ່ງໃຫ້ລູກຄ້າ	24	**36,009,458**	**27,476,248**
ເງິນຝາກກະແສລາຍວັນ ແລະ ເງິນຝາກປະຢັດ		7,106,846	7,062,532
ເງິນຝາກມີກຳນົດ		28,902,612	20,413,716
ໜີ້ສິນອື່ນໆ		**1,927,609**	**1,357,961**
ໜີ້ຕ້ອງສົ່ງດອກເບ້ຍຄ້າງຈ່າຍ		1,139,943	924,446
ໜີ້ສິນອື່ນໆ		787,666	433,515
ລວມໜີ້ສິນ		**41,111,560**	**31,464,834**
ທຶນ			
ທຶນຈົດທະບຽນ	25	750,000	674,666
ສ່ວນເກີນມູນຄ່າຮຸ້ນ	25	568,616	-
ເງິນສຳຮອງຕາມກົດໝາຍ	26	148,067	73,941
ເງິນສຳຮອງທົ່ວໄປ	26	102,229	95,094
ເງິນແຮທົ່ວໄປສຳລັບກິດຈະກຳດ້ານສິນເຊື່ອ		107,934	91,562
ໜີ້ສິນສຳລັບຊັບສິນທີ່ບໍ່ສາມາດເກັບຄືນໄດ້		341,489	94,030
ກຳໄລ/(ຂາດທຶນ) ທີ່ບໍ່ໄດ້ຮັບຈິງຈາກການປະເມີນມູນຄ່າຄຳຄືນໃໝ່		15,408	(10,995)
ກຳໄລສະສົມ		638,096	661,279
ລວມທຶນ		**2,671,839**	**1,679,577**
ລວມໜີ້ສິນ ແລະ ທຶນ		**43,783,399**	**33,144,411**

ກະກຽມໂດຍ:

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ

ອະນຸມັດໂດຍ:

ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ
ຫົວໜ້າພະແນກກວດສອບພາຍໃນ

ອະນຸມັດໂດຍ:

ທ່ານ ສາຄອນ ຍໍພັນໄຊ
ຜູ້ອຳນວຍການ

ນະຄອນຫຼວງວຽງຈັນ, ສປປ ລາວ

ບົດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການເງິນແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານສ່ວນປ່ຽນແປງທຶນເຈົ້າຂອງ
ສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025

	ທຶນຈົດທະບຽນ ລ້ານກີບ	ສ່ວນເກີນມູນຄ່າຮຸ້ນ ລ້ານກີບ	ຄ່າເຜື່ອສຳລັບຊັບສິນທີ່ບໍ່ສາມາດກູ້ຄ່າຄືນໄດ້ ລ້ານກີບ	ກຳໄລ-ຂາດທຶນຈາກການຕີມູນຄ່າຄືນໃໝ່ ລ້ານກີບ	ເງິນແຮທົ່ວໄປສຳລັບກິດຈະກຳດ້ານສິນເຊື່ອ ລ້ານກີບ	ເງິນສຳຮອງຕາມກົດໝາຍ ລ້ານກີບ	ເງິນສຳຮອງທົ່ວໄປ ລ້ານກີບ	ກຳໄລສະສົມ/(ຂາດທຶນສະສົມ) ລ້ານກີບ	ລວມ ລ້ານກີບ
ຍອດເຫຼືອໃນວັນທີ 1 ມັງກອນ 2025	674,666	-	94,030	(10,995)	91,562	73,941	95,094	661,279	1,679,577
ທຶນຈົດທະບຽນ (ບົດອະທິບາຍທີ 25)	75,334	-	-	-	-	-	-	-	75,334
ສ່ວນເກີນມູນຄ່າຮຸ້ນ (ບົດອະທິບາຍທີ 25)	-	568,616	-	-	-	-	-	-	568,616
ຊັບສິນທີ່ບໍ່ສາມາດຕີມູນຄ່າຄືນໄດ້	-	-	247,459	-	-	-	-	-	247,459
ເງິນສຳຮອງຕາມກົດໝາຍ(ບົດອະທິບາຍທີ 26)	-	-	-	-	-	74,126	-	(74,126)	-
ເງິນສຳຮອງທົ່ວໄປ (ບົດອະທິບາຍທີ 26)	-	-	-	-	-	-	7,135	(7,135)	-
ເງິນປັນຜົນ (ບົດອະທິບາຍທີ 27)		-	-	-	-	-	-	(660,000)	(660,000)
ການຕີມູນຄ່າຄືນໃໝ່ - ຄ່າ	-	-	-	26,403	-	-	-	-	26,403
ເງິນແຮສຸດທິສຳລັບເງິນກູ້ທີ່ເກີດດອກອອກຜົນພາຍໃນປີ	-	-	-	-	16,372	-	-	-	16,372
ກຳໄລສຸດທິພາຍໃນປີ	-	-	-	-	-	-	-	718,078	718,078
ຍອດເຫຼືອວັນທີ 31 ທັນວາ 2025	**750,000**	**568,616**	**341,489**	**15,408**	**107,934**	**148,067**	**102,229**	**638,096**	**2,671,839**

ກະກຽມໂດຍ:

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ

ອະນຸມັດໂດຍ:

ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ
ຫົວໜ້າພະແນກກວດສອບພາຍໃນ

ທະນາຄານ ຮ່ວມພັດທະນາ ມະຫາຊົນ JOINT DEVELOPMENT BANK Public

ອະນຸມັດໂດຍ:

ທ່ານ ສາຄອນ ຍໍພັນໄຊ
ຜູ້ອຳນວຍການ

ນະຄອນຫຼວງວຽງຈັນ, ສປປ ລາວ

ບົດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການເງິນແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານສ່ວນປ່ຽນແປງທຶນເຈົ້າຂອງ
ສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025

	ທຶນຈົດທະບຽນ ລ້ານກີບ	ສ່ວນເກີນມູນຄ່າຮຸ້ນ ລ້ານກີບ	ຄ່າເຜື່ອສຳລັບຊັບສິນທີ່ບໍ່ສາມາດຕີມູນຄ່າຄືນໄດ້ ລ້ານກີບ	ກຳໄລ-ຂາດທຶນຈາກການຕີມູນຄ່າຄືນໃໝ່ ລ້ານກີບ	ເງິນສຳຮອງຕາມກົດໝາຍ ລ້ານກີບ	ເງິນສຳຮອງທົ່ວໄປ ລ້ານກີບ	ກຳໄລສະສົມ/(ຂາດທຶນສະສົມ) ລ້ານກີບ	ລວມ ລ້ານກີບ
ຍອດເຫຼືອໃນວັນທີ 1 ມັງກອນ 2024	**474,666**	**94,030**		**81,649**	**47,226**	**68,379**	**454,325**	**1,220,275**
ທຶນຈົດທະບຽນ (ບົດອະທິບາຍທີ 25)	200,000	-		-	-	-	-	200,000
ເງິນສຳຮອງຕາມກົດໝາຍ (ບົດອະທິບາຍທີ 26)	-	-		-	26,715	-	(26,715)	-
ເງິນສຳຮອງທົ່ວໄປ (ບົດອະທິບາຍທີ 26)	-	-		-	-	26,715	(26,715)	-
ເງິນປັນຜົນ (ບົດອະທິບາຍທີ 27)	-	-		-	-	-	(480,877)	(480,877)
ການສູນເສຍທີ່ຍັງບໍ່ທັນເກີດຂຶ້ນຈາກຄ່າ			(10,995)					(10,995)
ເງິນແຮສຸດທີ່ສຳລັບເງິນກູ້ທີ່ເກີດດອກອອກຜົນພາຍໃນປີ	-	-		9,913	-	-	-	9,913
ກຳໄລສຸດທິພາຍໃນປີ	-	-		-	-	-	741,261	741,261
ຍອດເຫຼືອວັນທີ 31 ທັນວາ 2024	**674,666**	**94,030**	**(10,995)**	**91,562**	**73,941**	**95,094**	**661,279**	**1,679,577**

ກະກຽມໂດຍ:

ອະນຸມັດໂດຍ:

ອະນຸມັດໂດຍ:

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ

ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ
ຫົວໜ້າພະແນກກວດສອບພາຍໃນ

ທ່ານ ສາຄອນ ຍໍພັນໄຊ
ຜູ້ອຳນວຍການ

ນະຄອນຫຼວງວຽງຈັນ, ສປປ ລາວ

ບົດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການເງິນ ແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານກະແສເງິນສົດ
ສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025

	ບິດ ອະທິບາຍ	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ກິດຈະກຳການດຳເນີນງານ			
ກຳໄລສຸດທິກ່ອນຫັກອາກອນ		**913,686**	**921,122**
ດັດແກ້ສຳລັບ:			
ລາຍຈ່າຍຄ່າຫຼ້ຍຫ້ຽນ ແລະ ຄ່າເສື່ອມມູນຄ່າ	19; 20; 21	74,902	51,214
ການຕັດໜີ້ສູນ		372	7,800
ເງິນແຮສຳລັບໜີ້ເສຍ	16.3	104,179	63,682
ລາຍຮັບດອກເບ້ຍ	3	(2,287,061)	(1,904,904)
ລາຍຈ່າຍດອກເບ້ຍ	3	1,795,384	1,436,264
ລາຍຮັບຈາກຄ່ຳ		(47,651)	-
ກະແສເງິນສົດທີ່ໃຊ້ໃນກິດຈະກຳດຳເນີນງານກ່ອນການປ່ຽນແປງຂອງຊັບສິນ ແລະ ໜີ້ສິນດຳເນີນງານ		**553,811**	**575,178**
ເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດໃນທ້າຍປີ	**29**	**9,120,149**	**6,748,974**
ເພີ່ມຂຶ້ນ/(ຫຼຸດລົງ) ໃນຊັບສິນໃນການດຳເນີນງານ			
- ໜີ້ຕ້ອງຮັບຈາກທະນາຄານອື່ນ		767,008	(255,319)
- ເງິນກູ້ໃຫ້ລູກຄ້າ		(5,427,373)	(3,964,137)
- ຊັບສິນອື່ນໆ		(2,587,242)	(502,448)
ເພີ່ມຂຶ້ນ/(ຫຼຸດລົງ) ໃນໜີ້ສິນໃນການດຳເນີນງານ			
ໜີ້ຕ້ອງສົ່ງໃຫ້ ທຫລ ແລະ ທະນາຄານອື່ນ		(144,392)	891,448
ໜີ້ຕ້ອງສົ່ງລູກຄ້າ		8,533,210	5,609,085
ໜີ້ສິນອື່ນໆ		443,964	56,407
ກະແສເງິນສົດຈາກການດຳເນີນງານການຊຳລະອາກອນກຳໄລປີ		**2,138,986**	**2,410,214**
ດອກເບ້ຍຕ້ອງຈ່າຍ		(1,579,887)	(1,212,692)
ດອກເບ້ຍຕ້ອງຮັບ		2,236,201	1,901,610
ອາກອນກຳໄລ		(209,280)	(85,005)
ກະແສເງິນສົດສຸດທິໃນກິດຈະກຳດຳເນີນງານ		**2,586,020**	**3,014,127**

ກະກຽມໂດຍ:

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ

ອະນຸມັດໂດຍ:

ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ
ຫົວໜ້າພະແນກກວດສອບພາຍໃນ

ອະນຸມັດໂດຍ:

ທ່ານ ສາຄອນ ຍໍພັນໄຊ
ຜູ້ອຳນວຍການ

ບິດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການເງິນ ແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານກະແສເງິນສົດ
ສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025

	ບົດອະທິບາຍ	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ກິດຈະກຳການລົງທຶນ			
ການຈ່າຍເງິນສຳລັບການກໍ່ສ້າງທີ່ກຳລັງດຳເນີນຢູ່	18	(36,483)	(27,225)
ການຈ່າຍເງິນສຳລັບຊັບສິນທີ່ບໍ່ມີຕົວຕົນ	19	(34,505)	(58,228)
ການຈ່າຍເງິນສຳລັບຊັບສິນທີ່ມີຕົວຕົນ	20	(73,792)	(69,092)
ລາຍຮັບຈາກການຈຳໜ່າຍຊັບສິນ	20	1,148	-
ການຈ່າຍເງິນສຳລັບສິດການນຳໃຊ້ຊັບສິນ	21	(4,869)	(8,675)
ການຈ່າຍເງິນສຳລັບຫຼັກຊັບທີ່ຖືໄວ້ຈົນຄົບກຳນົດ		(15,616,637)	(1,297,654)
ລາຍຮັບຈາກການລົງທຶນ ທາງດ້ານການເງິນ - ຖືໄວ້ຈົນຄົບກຳນົດ		15,621,457	1,016,971
ການຈ່າຍຈາກການຊື້ຄຳ	13	(519,857)	(192,792)
ລາຍຮັບຈາກຂາຍຄຳ	13	420,153	-
ການຈ່າຍເງິນສຳລັບການລົງທຶນອື່ນໆ	15.4	(634,712)	-
ການຈ່າຍເງິນສຳລັບການລົງທຶນໃນບໍລິສັດໃນເຄືອ ແລະ ການຮ່ວມທຶນ	17	(8,958)	(1,000)
ກະແສເງິນສົດສຸດທິ ທີ່ເກີດຈາກກິດຈະກຳການລົງທຶນ		**(887,055)**	**(637,695)**

ກະກຽມໂດຍ:

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ

ອະນຸມັດໂດຍ:

ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ
ຫົວໜ້າພະແນກກວດສອບພາຍໃນ

ອະນຸມັດໂດຍ:

ທ່ານ ສາຄອນ ຍໍພັນໄຊ
ຜູ້ອຳນວຍການ

ບົດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການເງິນ ແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

ໃບລາຍງານກະແສເງິນສົດ
ສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025

	ບົດ ອະທິບາຍ	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ກະແສເງິນສົດສຸດທິນຳໃຊ້ເຂົ້າໃນກິດຈະການທາງການເງິນ			
ການຈ່າຍເງິນປັນຜົນ	27	(660,000)	(232,789)
ການຈ່າຍເງິນສຳລັບການກູ້ຢືມເງິນຈາກ ທຫລ		(569,580)	(435,155)
ການໄດ້ຮັບເງິນກູ້ຢືມເງິນຈາກ ທຫລ		1,257,840	113,559
ສ່ວນເກີນມູນຄ່າຮຸ້ນ	25	568,616	-
ສ່ວນຂອງຜູ້ຖືຮຸ້ນ	25	75,334	-
ກະແສເງິນສົດສຸດທິນຳໃຊ້ເຂົ້າໃນກິດຈະກຳທາງການເງິນ		**672,210**	**(554,385)**
ການປ່ຽນແປງສຸດທິເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດ		2,371,175	1,822,047
ເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດໃນຕົ້ນປີ		6,748,974	4,926,927
ເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດໃນທ້າຍປີ	**29**	**9,120,149**	**6,748,974**
ກິດຈະກຳການລົງທຶນທີ່ບໍ່ແມ່ນເງິນສົດ:			
- ການຈ່າຍເງິນປັນຜົນໂດຍຫັກລົບກັບໜີ້ຄ້າງຮັບຈາກຜູ້ຖືຮຸ້ນ ແລະ ອາກອນລາຍໄດ້ຈາກເງິນປັນຜົນ		-	248,088
- ຊັບສິນທີ່ຖືກຝາກຂາຍເຊື່ອມຊຶດເຊີຍກັບເງິນກູ້ໃຫ້ລູກຄ້າ		911,644	-
- ສ່ວນປ່ຽນແປງຈາກການຕີລາຄາຊັບສິນຄືນໃໝ່		247,459	-
ກຳໄລຈາກການຕີລາຄາຄືນສິດນຳໃຊ້ທີ່ດິນ		*223,619*	-
ຂໍ້ກຳໄລຈາກການຕີລາຄາຄືນອາຄານ		*23,840*	-

ກະກຽມໂດຍ:

ທ່ານ ນາງ ວິລາຊິນີ ພິຈິດ
ຫົວໜ້າພະແນກບັນຊີ ແລະ ການເງິນ

ອະນຸມັດໂດຍ:

ທ່ານ ນາງ ສຸດທິດາ ທຳມະວົງ
ຫົວໜ້າພະແນກກວດສອບພາຍໃນ

ອະນຸມັດໂດຍ:

ທ່ານ ສາຄອນ ຍໍພັນໄຊ
ຜູ້ອຳນວຍການ

ນະຄອນຫຼວງວຽງຈັນ, ສປປ ລາວ

ບົດອະທິບາຍຊ້ອນທ້າຍ ເອກະສານລາຍງານການເງິນ ແຕ່ໜ້າ 17 ເຖິງ 45 ເປັນສ່ວນໜຶ່ງຂອງເອກະສານລາຍງານການເງິນ.

1. ຂໍ້ມູນກ່ຽວກັບທະນາຄານ

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ ("ທະນາຄານ") ແມ່ນທະນາຄານເອກະຊົນ ທີ່ໄດ້ດຳເນີນງານ ແລະ ຈົດທະບຽນຢູ່ ໃນ ສປປ ລາວ.

ກິດຈະກຳຫຼັກຂອງທະນາຄານແມ່ນໃຫ້ບໍລິການທາງດ້ານ: ການລະດົມທຶນ ແລະ ການຮັບຝາກເງິນໄລຍະສັ້ນ, ໄລຍະກາງ ແລະ ໄລຍະຍາວ ຈາກບັນດາອົງການຈັດຕັ້ງ ແລະ ບຸກຄົນຕ່າງໆ; ການປ່ອຍກູ້ໄລຍະສັ້ນ, ໄລຍະກາງ ແລະ ໄລຍະຍາວໃຫ້ແກ່ອົງການຈັດຕັ້ງ ແລະ ບຸກຄົນທົ່ວໄປ ອີງຕາມເນື້ອໃນ ແລະ ຄວາມສາມາດຂອງແຫຼ່ງເງິນທຶນຂອງທະນາຄານ; ການເຮັດທຸລະກຳເງິນຕາຕ່າງປະເທດ; ບໍລິການດ້ານການເງິນລະຫວ່າງປະເທດ; ສ່ວນຫຼຸດໃບຢັ້ງຢືນການຄ້າ, ພັນທະບັດ ແລະ ເອກະສານທີ່ມີມູນຄ່າຕ່າງໆ. ໃຫ້ບໍລິການອື່ນໆດ້ານການທະນາຄານຕາມທີ່ທະນາຄານແຫ່ງ ສປປ ລາວ (ທຫລ) ອະນຸຍາດ.

ທະນາຄານເປັນສະມາຊິກສຳນັກງານປົກປ້ອງເງິນຝາກ, ທະນາຄານແຫ່ງ ສປປ ລາວ. ດັ່ງນັ້ນ ເງິນຝາກຂອງລູກຄ້າແມ່ນຮັບປະກັນໂດຍ ສຳນັກງານປົກປ້ອງເງິນຝາກ.

ສຳນັກງານໃຫຍ່ຂອງທະນາຄານ ຕັ້ງຢູ່ອາຄານ ເລກທີ 82, ຖະໜົນລ້ານຊ້າງ, ນະຄອນຫຼວງວຽງຈັນ ສປປ ລາວ.

ຂໍ້ມູນທາງດ້ານການເງິນແມ່ນສະແດງເປັນເງິນກີບ ແລະ ສະແດງທຽບເທົ່າເປັນຫົວໜ່ວຍ "ລ້ານ", ເວັ້ນເສຍແຕ່ຈະມີການລະບຸໄວ້ເປັນຢ່າງອື່ນ.

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ

ເອກະສານລາຍງານການເງິນໄດ້ມີການກະກຽມຕາມຫຼັກການນະໂຍບາຍບັນຊີຂອງທະນະຄານທີ່ໄດ້ລະບຸໄວ້ດັ່ງລຸ່ມນີ້.

2.1 ພື້ນຖານໃນການກະກຽມ

ເອກະສານລາຍງານການເງິນ ຂອງທະນາຄານຖືກກະກຽມໂດຍສອດຄ່ອງກັບນະໂຍບາຍການບັນຊີຂອງທະນາຄານ ດັ່ງທີ່ອະທິບາຍໃນບົດຊ້ອນທ້າຍ ຂອງເອກະສານລາຍງານການເງິນ ແລະ ກົດລະບຽບ ແລະ ແຈ້ງການຂອງທະນາຄານແຫ່ງ ສປປ ລາວ. ການນຳໃຊ້ຫຼັກການພື້ນຖານການບັນຊີ ອາດຈະແຕກຕ່າງຈາກຫຼັກການບັນຊີ ທີ່ຮັບຮອງເອົາໂດຍທົ່ວໄປໃນບັນດາປະເທດອື່ນໆ ແລະ ທີ່ບໍ່ຢູ່ໃນອຳນາດຄຸ້ມຄອງ ຂອງ ສປປ ລາວ. ເອກະສານລາຍງານການເງິນສະບັບນີ້ ບໍ່ໄດ້ເຈດຕະນາ ສະແດງຖານະການເງິນ ແລະ ຜົນການດຳເນີນງານ ທີ່ບໍ່ຢູ່ໃນອຳນາດຄຸ້ມຄອງ ຂອງ ສປປ ລາວ.

ດ້ວຍເຫດນີ້ເອກະສານລາຍງານການເງິນດັ່ງກ່າວນີ້ ຈະໃຫ້ຂໍ້ມູນສະເພາະຜູ້ທີ່ໄດ້ຮັບແຈ້ງກ່ຽວກັບນະໂຍບາຍການບັນຊີຂອງທະນາຄານ, ລະບຽບການ ແລະ ແຈ້ງການອື່ນໆ ທີ່ກ່ຽວຂ້ອງ ເຊິ່ງອອກໂດຍທະນາຄານແຫ່ງ ສປປ ລາວ.

ການກະກຽມເອກະສານລາຍງານການເງິນເພື່ອໃຫ້ສອດຄ່ອງກັບວິທີການບັນຊີຂອງທະນາຄານທີ່ຮັບຮອງເອົານັ້ນ ຮຽກຮ້ອງໃຫ້ຝ່າຍຜູ້ບໍລິຫານ ຕ້ອງມີການຄາດຄະເນ ແລະ ວາງຂໍ້ສົມມຸດຖານຫຼາຍປະການ ເພື່ອ ສະແດງໃຫ້ເຫັນຈຳນວນເງິນຂອງຊັບສິນ ແລະ ໜີ້ສິນ. ການເປີດເຜີຍຂໍ້ມູນ ຊັບສິນ ແລະ ໜີ້ສິນ ທີ່ອາດຈະເກີດຂຶ້ນໃນມື້ກະກຽມເອກະສານລາຍງານການເງິນ ແລະ ຈຳນວນລາຍຮັບ ແລະ ລາຍຈ່າຍ ໃນຮອບເວລາລາຍງານ. ສະນັ້ນ, ຕົວເລກທີ່ຄາດຄະເນປະຕິບັດດັ່ງກ່າວ ຕ້ອງກຳນົດຂຶ້ນບົນພື້ນຖານຄວາມຮັບຮູ້ທີ່ດີທີ່ສຸດຂອງຝ່າຍຜູ້ບໍລິຫານ ກ່ຽວກັບ ເຫດການ ແລະ ພາກປະຕິບັດຕົວຈິງໃນປັດຈຸບັນ. ຊຶ່ງຜົນຂອງການຄາດຄະເນນັ້ນ ອາດຈະແຕກຕ່າງຈາກການຄາດຄະເນໃນເບື້ອງຕົ້ນ.

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.2 ການຮັບຮູ້ລາຍຮັບ ແລະ ລາຍຈ່າຍດອກເບ້ຍ

ການຮັບຮູ້ລາຍຮັບດອກເບ້ຍ

ລາຍຮັບຈາກດອກເບ້ຍແມ່ນຖືກຮັບຮູ້ຕາມຫຼັກການບັນຊີຄ້າງຮັບບົນພື້ນຖານການນຳໃຊ້ອັດຕາດອກເບ້ຍທີ່ໄດ້ລະບຸໄວ້ໃນສັນຍາເງິນກູ້ກັບລູກຄ້າຍົກເວັ້ນບັນຊີທີ່ບໍ່ເກີດດອກອອກຜົນແລະພິຈາລະນາ ສະເພາະ.

ໃນກໍລະນີທີ່ບັນຊີເງິນກູ້ກາຍມາເປັນບັນຊີທີ່ບໍ່ເກີດດອກອອກຜົນ ຫຼື ໃນເວລາທີ່ຜູ້ບໍລິຫານເຊື່ອວ່າຜູ້ກູ້ຢືມບໍ່ມີຄວາມສາມາດໃນການຈ່າຍຄືນເງິນຕົ້ນ ແລະ ດອກເບ້ຍ ແມ່ນຈະຢຸດການບັນທຶກລາຍຮັບດອກເບ້ຍ ແລະ ສຳລັບລາຍການທີ່ບັນທຶກຮຽບຮ້ອຍແລ້ວຈະຖືກປີ້ນກັບລາຍການຄືນ. ລາຍຮັບດອກເບ້ຍຈະຖືກຮັບຮູ້ຖ້າຫາກມີການຮຽກເກັບດອກເບ້ຍຄ້າງຮັບຈາກເງິນໃຫ້ກູ້ຢືມທີ່ບໍ່ເກີດດອກອອກຜົນ ຫຼື ມີການໄດ້ຮັບເງິນຕົວຈິງ. ບັນຊີລູກຄ້າຈະຖືວ່າເປັນບັນຊີທີ່ບໍ່ເກີດດອກອອກຜົນເມື່ອການຊຳລະເງິນຄືນໃຫ້ກັບທະນະຄານໄດ້ຄ້າງຊຳລະເກີນສາມເດືອນ ຫຼື 90 ວັນ. ເຊິ່ງເປັນໄປຕາມກົດລະບຽບຂອງ ທຫລ.

ການຮັບຮູ້ລາຍຈ່າຍດອກເບ້ຍ

ລາຍຈ່າຍດອກເບ້ຍແມ່ນຈ່າຍໃຫ້ສຳລັບເງິນຝາກຈາກລູກຄ້າ, ທະນາຄານອື່ນ, ສະຖາບັນການເງິນ ແລະ ເງິນກູ້ຢືມ ແມ່ນຖືກຮັບຮູ້ຕາມຫຼັກການບັນຊີບົນພື້ນຖານຄ້າງຈ່າຍ.

2.3 ການຮັບຮູ້ລາຍຮັບຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການ

ຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການ ປະກອບມີ ຄ່າທຳນຽມທີ່ໄດ້ຮັບສຳລັບການໂອນເງິນ (ລວມເຖິງການຊຳລະແຊ່ງ), ທຸລະກຳແລກປ່ຽນເງິນຕາຕ່າງປະເທດ, ການຄ້ຳປະກັນທາງການເງິນ ແລະ ບໍລິການດ້ານການທະນາຄານອື່ນໆ.

ລາຍຮັບຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການແມ່ນຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ ຕາມພື້ນຖານເງິນສົດ.

2.4 ການຮັບຮູ້ລາຍຮັບເງິນປັນຜົນ

ລາຍຮັບເງິນປັນຜົນຂອງການລົງທຶນໃນຮຸ້ນແມ່ນຈະຖືກຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ ໃນເວລາທີ່ທະນາຄານມີສິດໃນການຮັບເງິນປັນຜົນນັ້ນ.

2.5 ການເຄື່ອນໄຫວທີ່ເປັນເງິນຕາຕ່າງປະເທດ ແລະ ການປ່ຽນຄ່າເງິນຕາຕ່າງປະເທດ

ຂໍ້ມູນການເງິນແມ່ນສະແດງເປັນເງິນກີບ, ຊັບສິນ ແລະ ໜີ້ສິນທາງການເງິນທີ່ເປັນສະກຸນເງິນຕາຕ່າງປະເທດ ແມ່ນຈະໄດ້ມີການປ່ຽນຄ່າເງິນຕາດັ່ງກ່າວເປັນສະກຸນເງິນກີບ ໃນທ້າຍປີໂດຍໃຊ້ອັດຕາແລກປ່ຽນໃນມື້ທີ່ປິດບັນຊີທ້າຍງວດ. ລາຍຮັບ ແລະ ລາຍຈ່າຍ ທີ່ເປັນສະກຸນເງິນຕາຕ່າງປະເທດທີ່ເກີດຂຶ້ນໃນໄລຍະຈະຖືກປ່ຽນຄ່າເປັນເງິນສະກຸນເງິນກີບໃນມື້ທີ່ລາຍການເຄື່ອນໄຫວນັ້ນເກີດຂຶ້ນ. ກຳໄລ ແລະ ຂາດທຶນ ຈາກອັດຕາແລກປ່ຽນ ຂອງ ຊັບສິນ ແລະ ໜີ້ສິນ ທາງການເງິນ ແມ່ນໄດ້ຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານເມື່ອລາຍການນັ້ນເກີດຂຶ້ນ.

2.6 ເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດ

ເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດແມ່ນລວມມີ ເງິນສົດ ແລະ ການລົງທຶນໄລຍະສັ້ນ ທີ່ມີສະພາບຄ່ອງສູງ ໂດຍມີອາຍຸຄົບກຳນົດຕ່ຳກວ່າ ຫຼື ທຽບເທົ່າ 30 ວັນ ເຊິ່ງພ້ອມທີ່ຈະປ່ຽນເປັນເງິນສົດໄດ້, ຄ້ຳ ແລະ ບັນຊີໜີ້ຕ້ອງຮັບຈາກທະນາຄານອື່ນ ທີ່ມີອາຍຸຄົບກຳນົດຕ່ຳກວ່າ ຫຼື ທຽບເທົ່າ 30 ວັນ.

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.6 ເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດ (ຕໍ່)

2.6.1 ຄຳ ແລະ ວັດຖຸມີຄ່າ

ອີງຕາມ ສາລະບານບັນຊີທີ່ອອກໂດຍ ກົມບັນຊີທະນາຄານແຫ່ງ ສປປ ລາວ, ຄຳຖືກຈັດປະເພດເປັນເງິນ ແລະ ທຽບເທົ່າເງິນສົດ.

ຄະນະອຳນວຍການມີຈຸດປະສົງຖືຄອງຄຳໄວ້ໂດຍບໍ່ມີກຳນົດ, ຊຶ່ງອາດຈະຂາຍອອກໄປເພື່ອຕອບສະໜອງຕໍ່ຄວາມຕ້ອງການດ້ານສະພາບຄ່ອງຫຼື ເມື່ອມີການປ່ຽນແປງຂອງລາຄາຕະຫຼາດ, ແມ່ນຈະລວມຢູ່ໃນຊັບສິນບໍ່ໝຸນວຽນ, ຍົກເວັ້ນທາງຄະນະອຳນວຍການໄດ້ສະແດງຄວາມຕັ້ງໃຈໃນການຖືຄອງໄວ້ເພື່ອການລົງທຶນຢ່າງໜ້ອຍ ຕ່ຳກວ່າ 12 ເດືອນ ນັບຈາກວັນທີ່ລາຍງານຖານະການເງິນ ຫຼື ນອກຈາກວ່າຈະຕ້ອງຂາຍເພື່ອເພີ່ມທຶນໃນການດຳເນີນງານ ໃນກໍລະນີນີ້ ແມ່ນຈະຖືກລວມເຂົ້າໃນຊັບສິນໝຸນວຽນ.

ຄຳຈະຖືກຮັບຮູ້ໃນເບື້ອງຕົ້ນຕາມມູນຄ່າຕົ້ນທຶນ ຊຶ່ງທຽບເທົ່າກັບມູນຄ່າຍຸດຕິທຳໂດຍຄຳນຶງເຖິງມູນຄ່າຊື້ ບວກກັບຄ່າໃຊ້ຈ່າຍໃນການເຮັດທຸລະກຳ ແລະ ການປະເມີນໃນເວລາຕໍ່ມາຕາມມູນຄ່າຍຸດຕິທຳ.

ມູນຄ່າຍຸດຕິທຳຂອງຄຳ ແມ່ນອີງຕາມລາຄາເມື່ອປິດທຸລະກຳໃນມື້ທີ່ລາຍງານຖານະການເງິນ ໂດຍອ້າງອີງຈາກຕະຫຼາດ London Bullion Market Association (LBMA). ກຳໄລ ແລະ ຂາດທຶນທີ່ຍັງບໍ່ເກີດຂຶ້ນແທ້ຂອງຄຳ ຈະຮັບຮູ້ໃນສ່ວນຂອງຜູ້ຖືຮຸ້ນ.

ເມື່ອມີການຂາຍຄຳ ຄວາມແຕກຕ່າງລະຫວ່າງລາຄາຂາຍ ສຸດທິ ແລະ ມູນຄ່າຕາມບັນຊີຈະຖືກບັນທຶກ ຫຼື ຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ. ກຳໄລ/(ຂາດທຸນ) ທີ່ຍັງບໍ່ໄດ້ຮັບຈາກການປັບຄ່າຄຳທີ່ເຄີຍຮັບຮູ້ໃນໃນສ່ວນຂອງຜູ້ຖືຮຸ້ນ ຈະຖືກບັນທຶກ ຫຼື ຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ.

2.7 ເງິນກູ້ໃຫ້ລູກຄ້າ

ເງິນກູ້ໃຫ້ລູກຄ້າ ແມ່ນຖືກຮັບຮູ້ຕາມຕົ້ນທຶນ ແລະ ສະແດງຍອດເຫຼືອທ້າຍ ລົບໃຫ້ ເງິນແຮສຳລັບໜີ້ຕ້ອງຮັບທວງຍາກ.

2.8 ການຈັດປະເພດຂອງການສຳຮອງສຳລັບກິດຈະກຳສິນເຊື່ອ

ເງິນແຮສຳລັບໜີ້ເສຍ

ການຈັດປະເພດ

ອີງຕາມ ລະບຽບການ ຂອງທະນາຄານແຫ່ງ ສ.ປ.ປ ລາວ ສະບັບເລກທີ 512/ທຫລ ລົງວັນທີ 29 ມິຖຸນາ 2018, ໜັງສືທາງການສະບັບເລກທີ 898/ CBSD ລົງວັນທີ 14 ພະຈິກ 2018 ຮຽກຮ້ອງໃຫ້ມີການຈັດຊັ້ນໜີ້ ແລະ ເງິນແຮສຳລັບໜີ້ເສຍ. ດັ່ງນັ້ນ, ເງິນກູ້ແມ່ນຖືກຈັດຊັ້ນເປັນເງິນກູ້ທີ່ເກີດດອກອອກຜົນ ຫຼື ເງິນກູ້ທີ່ບໍ່ມີການເຄື່ອນໄຫວໂດຍອີງຕາມການຄ້າງຊຳລະ ແລະ ປັດໃຈທາງດ້ານຄຸນນະພາບອື່ນໆ.

ເງິນກູ້ຖືກຈັດຊັ້ນເປັນເງິນກູ້ປົກກະຕິ (ກຸ່ມ A) ຫຼື ເງິນກູ້ທີ່ຄວນເອົາໃຈໃສ່ ຫຼື ຕິດຕາມພິເສດ (ກຸ່ມ B) ແມ່ນຖືກພິຈາລະນາເປັນເງິນກູ້ທີ່ເກີດດອກອອກຜົນ. ເງິນກູ້ທີ່ຖືກຈັດຊັ້ນເປັນຕ່ຳກ່ວາມາດຕະຖານ (ກຸ່ມ C) ຫຼື ໜີ້ສົງໃສ (ກຸ່ມ D) ຫຼື ໜີ້ສູນ (ກຸ່ມ E) ແມ່ນຖືກພິຈາລະນາເປັນເງິນກູ້ທີ່ບໍ່ມີການເຄື່ອນໄຫວ.

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.8 ການຈັດປະເພດຂອງການສຳຮອງສຳລັບກິດຈະກຳສິນເຊື່ອ (ຕໍ່)

ເງິນແຮ

ອີງຕາມກົດລະບຽບສະບັບໃໝ່ເລກທີ 512/ທຫລ ລົງວັນທີ 29 ມິຖຸນາ 2018 ກ່ຽວກັບວິທີການຄິດໄລ່ສຳຮອງເງິນແຮສຳລັບໜີ້ສິນໄດ້ລະບຸວ່າທະນາຄານສາມາດນຳມາພິຈາລະນາໃນມູນຄ່າຫຼັກຊັບຄ້ຳປະກັນໃນອັດຕາເປີເຊັນທີ່ລະບຸໄວ້ໃນກົດລະບຽບຈະຖືກຫັກອອກຈາກຍອດຄ້າງຊຳລະເງິນໃຫ້ກູ້ຍືມກ່ອນແລ້ວໃຫ້ອັດຕາສ່ວນຂອງເງິນແຮສຳລັບໜີ້ເສຍໃຫ້.

ອີງຕາມກົດລະບຽບສະບັບເລກທີ 784/ທຫລ ລົງວັນທີ 3 ກັນຍາ 2019 ທະນາຄານທຸລະກິດທີ່ໃຫ້ເງິນກູ້ຍືມແກ່ ທຸລະກິດຂະໜາດກາງ ແລະ ຂະໜາດນ້ອຍ (SMEs) ພາຍໃຕ້ຂໍ້ກຳກົດນິດນີ້ມີສິດຕັ້ງສຳຮອງເງິນແຮໃນອັດຕາ 0.20% ຂອງຍອດຄ້າງຊຳລະເງິນໃຫ້ກູ້ຍືມແກ່ SMEs ເຊິ່ງຈັດຢູ່ໃນປະເພດປົກກະຕິ.

ສຳລັບເງິນກູ້ທີ່ຕິດພັນກັບໂຄງການພັດທະນາພື້ນຖານໂຄງລ່າງຂອງລັດຖະບານທີ່ຄ້າງຊຳລະ ແຕ່ໂຄງການຊຳລະ ແມ່ນພາຍໃນກຳນົດເວລາຂອງລັດຖະບານ, ທະນາຄານໄດ້ຮັບອະນຸຍາດໃຫ້ຈັດປະເພດເງິນກູ້ດັ່ງກ່າວເປັນເງິນກູ້ພິເສດຕາມຈົດໝາຍເຫດທາງລັດຖະການ ສະບັບເລກທີ 172/ທຫລ ລົງວັນທີ 15 ພຶດສະພາ 2017 ອອກໂດຍທະນາຄານແຫ່ງ ສປປ ລາວ

ເງິນແຮແມ່ນໄດ້ຖືກຈັດປະເພດເປັນ ທົ່ວໄປ ແລະ ສະເພາະ ໂດຍອີງໃສ່ການຈັດປະເພດເງິນໃຫ້ກູ້ຍືມ. ຂ້າງລຸ່ມນີ້ແມ່ນສະຫຼຸບສັງລວມຂອງອັດຕາ ເງິນແຮສຳຮອງ ທີ່ນຳໃຊ້ສຳລັບການຈັດປະເພດເງິນໃຫ້ກູ້ຍືມແຕ່ລະປະເພດ ໃນວັນທີຂອງໃບລາຍງານຖານະການເງິນ.

ປະເພດຂອງໜີ້	ປະເພດ	ການບັນຊີສຳລັບຍອດເຫຼືອເງິນແຮ	ການຫັກເງິນແຮ	ວັນຄົບກຳນົດຊຳລະ
ເງິນກູ້ທີ່ເກີດດອກອອກຜົນ (ທົ່ວໄປ)				
A	ໜີ້ປົກກະຕິ	ບັນທຶກໃນທຶນ ແລະ ຄັງສຳ	0.5%	ພາຍໃນ 29 ວັນ
B	ໜີ້ຄວນເອົາໃຈໃສ່	ຮອງເພື່ອຫັກກັບຍອດເງິນໃຫ້ກູ້ຍືມ	3%	ລະຫວ່າງ 30 ຫາ 89 ວັນ
ເງິນກູ້ທີ່ບໍ່ເກີດດອກອອກຜົນ (ສະເພາະ)				
C	ໜີ້ຕ່ຳກ່ວາມາດຕະຖານ	ຫັກກັບຍອດເງິນໃຫ້ກູ້ຍືມ	20%	ລະຫວ່າງ 90 ຫາ 179 ວັນ
D	ໜີ້ສົງໃສ	ຫັກກັບຍອດເງິນໃຫ້ກູ້ຍືມ	50%	ລະຫວ່າງ 180 ຫາ 359 ວັນ
E	ໜີ້ສູນ	ຫັກກັບຍອດເງິນໃຫ້ກູ້ຍືມ	100%	ເລີ່ມແຕ່ 360 ຫຼື ຫຼາຍກວ່ານັ້ນ

(i) ຈຳນວນ ເງິນແຮ ແມ່ນຖືກຄິດໄລ່ໂດຍສູດຕໍ່ໄປນີ້:

a. ໜີ້ປົກກະຕິ = ອັດຕາເງິນແຮ x ຍອດຄ້າງຊຳລະຂອງເງິນໃຫ້ກູ້ຍືມ
b. ໜີ້ຄວນເອົາໃຈໃສ່ = ອັດຕາເງິນແຮ x ຍອດຄ້າງຊຳລະຂອງເງິນໃຫ້ກູ້ຍືມ - ມູນຄ່າບໍ່ມີສ່ວນຫຼຸດຂອງເງິນຄ້ຳປະກັນ

(ii) ຍອດເງິນແຮສຳລັບເງິນໃຫ້ກູ້ຍືມເກີດດອກອອກຜົນກຸ່ມ A ຈະຖືກບັນທຶກໃນໃບລາຍງານຖານະການເງິນພາຍໃຕ້ "ເງິນແຮສຳລັບເງິນໃຫ້ກູ້ຍືມທີ່ເກີດດອກອອກຜົນ" ພາຍໃຕ້ທຶນ ແລະ ຄັງສຳຮອງ. ເງິນແຮສະສົມຂອງເງິນແຮສຳລັບເງິນໃຫ້ກູ້ຍືມທີ່ບໍ່ເກີດດອກອອກຜົນ ແລະ ເງິນແຮ ສຳລັບ ເງິນໃຫ້ກູ້ຍືມເກີດດອກອອກຜົນກຸ່ມ B ໄດ້ຖືກບັນທຶກໃນໃບລາຍງານຖານະການເງິນພາຍໃຕ້ "ເງິນໃຫ້ກູ້ຍືມແກ່ລູກຄ້າ, ຫັກ ເງິນແຮສຳລັບເງິນໃຫ້ກູ້ຍືມທີ່ບໍ່ເກີດດອກອອກຜົນ".

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.8 ການຈັດປະເພດຂອງການສຳຮອງສຳລັບກິດຈະກຳສິນເຊື່ອ (ຕໍ່)

(iii) ການປ່ຽນແປງໃນເງິນແຮສຳລັບເງິນໃຫ້ກູ້ຢືມທີ່ເກີດດອກອອກຜົນ ແມ່ນຖືກຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ ເປັນ "ລາຍຈ່າຍໃນການດຳເນີນງານອື່ນໆ" ສຳລັບ ລາຍຈ່າຍເງິນແຮ, ແລະ "ລາຍຮັບໃນການດຳເນີນງານອື່ນໆ" ສຳລັບການກັບລາຍການຂອງລາຍຈ່າຍເງິນແຮ. ການປ່ຽນແປງໃນເງິນແຮສຳລັບເງິນໃຫ້ກູ້ຢືມບໍ່ເກີດດອກອອກຜົນ ແມ່ນຖືກຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ ພາຍໃຕ້ "ເງິນແຮສຸດທິສຳລັບເງິນໃຫ້ກູ້ຢືມທີ່ບໍ່ເກີດດອກອອກຜົນ ປ່ຽນເປັນ /(ກັບລາຍການອອກ) ລາຍຈ່າຍ".

2.9 ສັນຍາເຊົ່າ

ຕາມການແຈ້ງເຕືອນເລກທີ 1433/ທຫລ ຂອງທະນາຄານແຫ່ງ ສປປ ລາວ ລົງວັນທີ 24 ຕຸລາ 2019 ທີ່ຮ້ອງຂໍໃຫ້ ທະນາຄານພານິດນຳໃຊ້ບັນຊີເຊົ່າຕາມທີ່ກຳນົດໄວ້ໃນຄູ່ມືຂອງການແຈ້ງເຕືອນເພື່ອການຈັດຕຽມ ແລະ ການລາຍງານ ເອກະສານລາຍງານການເງິນ.

ທະນາຄານຈະຮັບຮູ້ສິດນຳໃຊ້ຊັບສິນ ແລະ ໜີ້ສິນການເຊົ່າສຳລັບສັນຍາເຊົ່າທີ່ເຄີຍຈັດປະເພດມາກ່ອນເປັນສັນຍາເຊົ່າທາງ ການເງິນ ຫຼື ສັນຍາເຊົ່າໃນການດຳເນີນງານ, ຍົກເວັ້ນສັນຍາເຊົ່າໄລຍະສັ້ນ ແລະ ສັນຍາເຊົ່າຊັບສິນທີ່ມີມູນຄ່າຕ່ຳ. ສິດນຳໃຊ້ ຊັບສິນສຳລັບສັນຍາເຊົ່າສ່ວນໃຫຍ່ຮັບຮູ້ໂດຍມູນຄ່າຕາມບັນຊີ ຖ້າວ່າມາດຕະຖານດັ່ງກ່າວໄດ້ຖືກນຳໃຊ້ສະເໝີໄປ. ນອກຈາກການນຳໃຊ້ອັດຕາການກູ້ຢືມທີ່ເພີ່ມຂຶ້ນໃນທຳອິດຂອງການຍື່ນຄຳຮ້ອງຂໍ, ໃນສັນຍາເຊົ່າບາງລາຍການ, ສິດນຳໃຊ້ ຊັບສິນຖືກຮັບຮູ້ຈຳນວນທີ່ເທົ່າກັບໜີ້ສິນຕາມສັນຍາເຊົ່າ, ປັບປຸງສຳລັບຄ່າເຊົ່າຈ່າຍລ່ວງໜ້າ ແລະ ຄ່າເຊົ່າຄ້າງຈ່າຍທີ່ຮັບຮູ້ ກ່ອນໜ້ານີ້ ໜີ້ສິນຕາມສັນຍາເຊົ່າຮັບຮູ້ຕາມມູນຄ່າປະຈຸບັນຂອງຈຳນວນເງິນທີ່ຊຳລະຕາມສັນຍາເຊົ່າທີ່ເຫຼືອຄິດຫຼຸດໂດຍໃຊ້ ອັດຕາການກູ້ຢືມໃນມື້ທຳອິດຂອງການຍື່ນຄຳຮ້ອງຂໍ.

ສັນຍາເຊົ່າຫ້ອງການກ່ອນທີ່ຈະຮັບຮອງເອົາແຈ້ງການເລກທີ 1433/ທຫລ ທີ່ອອກໂດຍທະນາຄານແຫ່ງ ສປປ ລາວ ຕາມທີ່ ໄດ້ກ່າວມາຂ້າງເທິງ, ທະນາຄານໄດ້ຈັດປະເພດສັນຍາເຊົ່າແຕ່ລະສະບັບຂອງຕົນ - ຜູ້ເຊົ່າໃນຈັນເລີ່ມຕົ້ນເປັນສັນຍາເຊົ່າ ດຳເນີນງານ. ຄ່າທຳນຽມເຊົ່າຈະຖືກບັນທຶກເປັນຄ່າໃຊ້ຈ່າຍໃນໄລຍະເວລາໂດຍອີງຕາມໄລຍະເວລາຂອງສັນຍາ.

ສິດການນຳໃຊ້ຊັບສິນ

ເມື່ອເລີ່ມຕົ້ນຂອງສັນຍາ, ທະນາຄານຈະປະເມີນວ່າສັນຍາແມ່ນ, ຫຼື ປະກອບດ້ວຍ, ການຈັດການ ສັນຍາເຊົ່າໂດຍອີງໃສ່ວ່າ ສັນຍາທີ່ສົ່ງກັບຜູ້ໃຊ້ (ຜູ້ເຊົ່າ) ສິດທິໃນການຄວບຄຸມການນຳໃຊ້ຊັບສິນທີ່ກຳນົດໃນໄລຍະເວລາໃດໜຶ່ງ, ແລກປ່ຽນເພື່ອ ພິຈາລະນາ. ຖ້າສັນຍາມີຫຼາຍກວ່າອົງປະກອບຂອງສັນຍາເຊົ່າ, ຫຼື ການປະສົມປະສານຂອງສັນຍາເຊົ່າ ແລະ ການບໍລິການ, ສິ່ງຕອບແທນຈະຖືກປັນສ່ວນໃຫ້ແຕ່ລະອົງປະກອບຂອງສັນຍາເຊົ່າ ແລະ ບໍ່ແມ່ນການໃຫ້ເຊົ່າໂດຍສະຫຼຸບ ແລະ ໃນແຕ່ ລະການວັດມູນຄ່າໃຫມ່ແຕ່ລະຄັ້ງຕາມລາຄາຂາຍ ແຍກແຍກສ່ວນທີ່ກ່ຽວຂ້ອງກັບ. ທະນາຄານລວມອົງປະກອບການເຊົ່າ ແລະ ບໍ່ແມ່ນການໃຫ້ເຊົ່າໃນກໍລະນີທີ່ບໍ່ສາມາດແຍກອົງປະກອບທີ່ບໍ່ແມ່ນການໃຫ້ເຊົ່າ.

ທະນາຄານຮັບຮູ້ ສິດການໃຊ້ຊັບສິນໃນມື້ເລີ່ມຕົ້ນສັນຍາເຊົ່າ (ເຊັ່ນວັນທີຊັບສິນພ້ອມໃຊ້ງານ), ສິດການໃຊ້ຊັບສິນແມ່ນ ສະແດງມູນຄ່າຕົ້ນທຶນເດີມຫັກໃຫ້ຄ່າຫຼ້ຍຫ້ຽນສະສົມ ແລະ ຂາດທຶນຈາກການດ້ອຍຄ່າ, ແລະ ປັບປຸງສຳລັບການປະເມີມ ມູນຄ່າຄືນໃໝ່ຂອງໜີ້ສິນສັນຍາເຊົ່າ. ຕົ້ນທຶນຂອງສິດການໃຊ້ຊັບສິນປະກອບມີ ຈຳນວນຂອງໜີ້ສິນຕາມສັນຍາເຊົ່າທີ່ປັບປຸງ ສຳລັບການຊຳລະຄ່າເຊົ່າທີ່ເກີດຂຶ້ນໃນ ຫຼື ກ່ອນວັນເລີ່ມຕົ້ນ, ບວກໃຫ້ຕົ້ນທຶນທາງກົງມືທຳອິດທີ່ເກີດຂຶ້ນ ແລະ ລາຍຈ່າຍ ໂດຍປະມານໃນການຮື້ຖອນ ແລະ ເອົາຊັບສິນທີ່ຕິດພັນອອກ ຫຼື ຟື້ນຟູຊັບສິນທີ່ຕິດພັນ ຫຼື ສະຖານທີ່ທີ່ຊັບສິນຕັ້ງຢູ່, ຫັກ ໃຫ້ແຮງຈູງໃຈໃນການເຊົ່າທີ່ໄດ້ຮັບ. ໄລຍະເວລາຂອງສັນຍາເຊົ່າ ລວມເຖິງໄລຍະເວລາທີ່ຄວບຄຸມໂດຍທາງເລືອກໃນການ ຂະຫຍາຍ ຖ້າຫາກກຸ່ມບໍລິສັດ ມີຄວາມໝັ້ນໃຈພໍສົມຄວນທີ່ຈະໃຊ້ຕົວເລືອກນັ້ນ. ຍົກເວັ້ນແຕ່ທະນາຄານ ມີຄວາມໝັ້ນໃຈ ພໍສົມຄວນຈະໄດ້ຮັບສິດຄວາມເປັນເຈົ້າຂອງຂອງຊັບສິນຕາມສັນຍາເຊົ່າໃນມື້ສິ້ນສຸດໄລຍະເວລາສັນຍາເຊົ່າ. ຮັບຮູ້ສິດການ ໃຊ້ຊັບສິນແມ່ນຫັກຄ່າຫຼ້ຍຫ້ຽນແບບສະໝ່ຳສະເໝີ ກັບໄລຍະເວລາທີ່ສັ້ນຂຶ້ນທີ່ປະເມີນອາຍຸການໃຊ້ງານ ແລະ ຕາມໄລຍະ ເວລາຂອງສັນຍາເຊົ່າ. ສິດການໃຊ້ຊັບສິນຕ້ອງໄດ້ຮັບການປະເມີນການດ້ອຍຄ່າ.

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.9 ສັນຍາເຊົ່າ (ຕໍ່)

ໜີ້ສິນຕາມສັນຍາເຊົ່າ

ໃນມື້ເລີ່ມຕົ້ນຂອງສັນຍາເຊົ່າ, ທະນາຄານຮັບຮູ້ໜີ້ສິນຕາມສັນຍາເຊົ່າເຊິ່ງວັດໂດຍມູນຄ່າໃນປະຈຸບັນຂອງການຊຳລະຕາມສັນຍາເຊົ່າຈະປະຕິບັດຕະຫຼອດອາຍຸຕາມສັນຍາເຊົ່າ. ການຊຳລະຕາມສັນຍາເຊົ່າປະກອບມີຊຳລະແບບຄົງທີ່ (ລວມເຖິງການຊຳລະແບບຄົງທີ່ໃນສາລະສຳຄັນ) ຫັກດ້ວຍແຮງຈູງໃຈຕາມສັນຍາເຊົ່າທີ່ໄດ້ຮັບ, ການຊຳລະຕາມສັນຍາເຊົ່າຜັນແປເຊິ່ງຂຶ້ນຢູ່ກັບດັດສະນີ ຫຼື ອັດຕາ ແລະ ຈຳນວນທີ່ຄາດວ່າຈະພາຍໃຕ້ການຄ້ຳປະກັນມູນຄ່າຄົງເຫຼືອ. ການຊຳລະຕາມສັນຍາເຊົ່າລວມເຖິງລາຄາການໃຊ້ສິດຂອງຕົວເລືອກການຊື້ທີ່ສົມເຫດສົມຜົນທີ່ທະນາຄານຈະໃຊ້ ແລະ ການຊຳລະຄ່າປັບໃໝສຳລັບການຍົກເລີກສັນຍາເຊົ່າ ຖ້າຫາກໄລຍະເວລາຕາມສັນຍາເຊົ່າສະແດງໃຫ້ເຫັນວ່າທະນາຄານໃຊ້ສິດໃນການຍົກເລີກ. ການຊຳລະຄ່າເຊົ່າແບບຜັນແປທີ່ບໍ່ຂຶ້ນກັບດັດສະນີ ຫຼື ອັດຕາຈະຮັບຮູ້ເປັນລາຍຈ່າຍໃນໄລຍະເວລາທີ່ເຫດການ ຫຼື ເງື່ອນໄຂທີ່ກໍ່ໃຫ້ເກີດການຊຳລະເກີດຂຶ້ນ.

ໃນການຄິດໄລ່ມູນຄ່າປະຈຸບັນຂອງການຊຳລະຕາມສັນຍາເຊົ່າ, ທະນາຄານໃຊ້ອັດຕາການກູ້ຢືມທີ່ເພີ່ມຂຶ້ນ ໃນວັນທີເລີ່ມຕົ້ນຂອງສັນຍາ ຖ້າຫາກບໍ່ສາມາດກຳນົດອັດຕາດອກເບ້ຍ ໃນສັນຍາເຊົ່າໄດ້ທັນທີ ຫຼືຈາກວັນທີເລີ່ມຕົ້ນຂອງຈຳນວນໜີ້ສິນຕາມສັນຍາເຊົ່າຈະເພີ່ມຂຶ້ນ ເພື່ອໃຫ້ສອດຄ່ອງກັບການເພີ່ມຂຶ້ນຂອງດອກເບ້ຍ ແລະ ລິດລິງສຳລັບຄ່າເຊົ່າທີ່ຈ່າຍໄປ ນອກຈາກນີ້ ມູນຄ່າຕາມບັນຊີຂອງໜີ້ສິນຕາມສັນຍາເຊົ່າຈະຖືກວັດມູນຄ່າຄືນໃໝ່ ຖ້າຫາກມີການແກ້ໄຂປ່ຽນແປງໄລຍະເວລາຂອງສັນຍາເຊົ່າ ການປ່ຽນແປງຈຳນວນຕາມສັນຍາເຊົ່າຄົງທີ່ໃນສາລະສຳຄັນ ຫຼື ການປ່ຽນແປງການປະເມີນເພື່ອຊື້ຊັບສິນທີ່ຕິດພັນ.

ການຈ່າຍເງິນສຳລັບສິດການນຳໃຊ້ຊັບສິນຖືກສະແດງໃນໃບລາຍງານກະແສເງິນສົດພາຍໃຕ້ກິດຈະກຳການລົງທຶນ

2.10 ເງິນລົງທຶນໃນຫຼັກຊັບ

ເງິນລົງທຶນເພື່ອຂາຍ

ການລົງທຶນເພື່ອຂາຍລວມເຖິງ ເຄື່ອງມືທາງທຶນ ທີ່ທະນາຄານຕັ້ງໃຈຖືໄວ້ເພື່ອການລົງທຶນ ແລະ ພ້ອມທີ່ຈະຊື້ຂາຍ. ຫຼັກຊັບເຫຼົ່ານີ້ບໍ່ໄດ້ຖືກຊື້ຂາຍເລື້ອຍໆແຕ່ສາມາດຂາຍໄດ້ທຸກເວລາທີ່ຜົນປະໂຫຍດຂອງທຸລະກຳ.

ການລົງທຶນເພື່ອຂາຍ ແມ່ນໄດ້ຮັບຮູ້ດ້ວຍມູນຄ່າຕົ້ນທຶນໃນເບື້ອງຕົ້ນ ແລະ ໃນເວລາຕໍ່ມາຈະຖືກປະເມີນດ້ວຍມູນຄ່າຍຸດຕິທຳ

ມູນຄ່າຍຸດຕິທຳຂອງການລົງທຶນເພື່ອຂາຍ ທີ່ຈຳໜ່າຍຈະອີງຕາມລາຄາໃນມື້ທີ່ປິດບັນຊີ ໂດຍອີງຈາກຕະຫຼາດຫຼັກຊັບລາວ (LSX), ກຳໄລ ແລະ ຂາດທຶນທີ່ຍັງບໍ່ເກີດຂຶ້ນແທ້ແມ່ນຈະຮັບຮູ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ.

ເມື່ອມີການຂາຍ ຄວາມແຕກຕ່າງລະຫວ່າງລາຄາຂາຍ ສຸດທິ ແລະ ມູນຄ່າຕາມບັນຊີຈະຖືກບັນທຶກ ຫຼື ຮັບຮູ້ໃນງົບກຳໄລຂາດທຶນ.

ເງິນລົງທຶນໃນພັນທະບັດທີ່ຖືຈົນຄົບກຳນົດ

ເງິນລົງທຶນໃນພັນທະບັດລັດຖະບານ

ເງິນລົງທຶນໃນພັນທະບັດລັດຖະບານທີ່ຖືຈົນຄົບກຳນົດ, ໄດ້ຮັບຮູ້ດ້ວຍມູນຄ່າຕົ້ນທຶນໃນເບື້ອງຕົ້ນ ແລະ ໃນເວລາຕໍ່ມາຈະຖືກຮັບຮູ້ດ້ວຍມູນຄ່າຕົ້ນທຶນ, ແມ່ນມີການກຳນົດການຊຳລະ ຫຼື ຄົບກຳນົດ ຊຶ່ງທະນາຄານ ມີຄວາມຕັ້ງໃຈ ແລະ ມີຄວາມສາມາດທີ່ຈະຖືຈົນຄົບກຳນົດ ເພື່ອຮັບດອກເບ້ຍ. ເມື່ອຂາຍກ່ອນວັນທີກຳນົດ ຫຼັກຊັບເຫຼົ່ານີ້ຈະຖືກຈັດປະເພດຄືນໃໝ່ເປັນຫຼັກຊັບເພື່ອການຄ້າ ຫຼື ຫຼັກຊັບເພື່ອຂາຍ.

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.10 ເງິນລົງທຶນໃນຫຼັກຊັບ (ຕໍ່)

ພັນທະບັດລັດຖະບານຈາກການຊຳລະຫນີ້

ພັນທະບັດລັດຖະບານຈາກການຊຳລະຫນີ້ທີ່ຖືໄວ້ຈົນຄົບກຳນົດ,ຖືກຮັບຮູ້ເບື້ອງຕົ້ນທີ່ມູນຄ່າໜ້າບັດແລະຕໍ່ມາສະທ້ອນທີ່ມູນຄ່າໜ້າບັດໃນເອກະສານລາຍງານການເງິນ. ຄວາມແຕກຕ່າງລະຫວ່າງມູນຄ່າໜ້າບັດແລະລາຄາຊື້ຈະຖືກພິຈາລະນາເປັນສ່ວນຫຼຸດ. ສ່ວນຫຼຸດທີ່ເກີດຈາກການຊື້ພັນທະບັດລັດຖະບານຈະຖືກຮັບຮູ້ເປັນລາຍໄດ້ໃນໃບລາຍງານຜົນການດຳເນີນງານ. ໂດຍໃຊ້ວິທີການຮັບຮູ້ແບບເສັ້ນຕົງໃນລະຫວ່າງປີຈາກວັນທີ່ຊື້ເຖິງວັນທີ່ຄົບກຳນົດ

2.11 ການລົງທຶນໃນ ວິສາຫະກິດຮ່ວມທຶນ

ຄວາມສົນໃຈໃນການຮ່ວມທຶນແມ່ນການລົງທຶນໃນ ບໍລິສັດ ອື່ນທີ່ທະນາຄານມີຂໍ້ຕົກລົງຮ່ວມທຶນແລະມີຕົວແທນເປັນກຳມະການໃນບໍລິສັດເຫຼົ່ານັ້ນ.

ການລົງທຶນໃນ ວິສາຫະກິດຮ່ວມທຶນແມ່ນຖືກຮັບຮູ້ເປັນຕົ້ນທຶນ ແລະ ສະແດງຢູ່ໃນໃບລາຍງານຖານະການເງິນ. ເງິນປັນຜົນ ແລະ ລາຍຮັບຈາກການລົງທຶນໃນ ການລົງທຶນໃນວິສາຫະກິດຂາຮຸ້ນ ແລະ ວິສາຫະກິດປະສົມຖືກສະແດງຢູ່ໃນໃບລາຍງານຜົນການດຳເນີນງານຄື: "ກຳໄລສຸດທິຈາກການລົງທຶນໃນຫຼັກຊັບທຶນ".

2.12 ຊັບສິນທີ່ຖືກຍຶດ

ຊັບສິນທີ່ຖືກຍຶດໝາຍເຖິງຊັບສິນທີ່ຖືກຍຶດເພາະການບໍ່ຈ່າຍຕາມສັນຍາກູ້ຍືມ. ທະນາຄານຈະປະມູນຊັບສິນເຫຼົ່ານີ້ເພື່ອກູ້ຄືນເງິນທີ່ຍັງຄ້າງ. ຊັບສິນທີ່ຖືກຍຶດໄດ້ຖືກບັນທຶກເມື່ອທະນາຄານມີສິດຕໍ່ສິນຊັບທີ່ຖືກຍຶດ.

ຊັບສິນທີ່ຖືກຍຶດຈະຖືກບັນທຶກເມື່ອທະນາຄານມີສິດເຫຼືອຊັບສິນທີ່ຖືກຍຶດ. ຊັບສິນທີ່ຖືກຍຶດຈະຖືກບັນທຶກໂດຍໃຊ້ຍອດຄ້າງຕາມສັນຍາຂອງລູກຄ້າ ແລະຈະຖືກປັບປຸງເມື່ອຂາຍ. ຄວາມແຕກຕ່າງລະຫວ່າງລາຄາຂາຍແລະຈຳນວນທີ່ບັນທຶກຈະຖືກຮັບຮູ້ເປັນກຳໄລຫຼືຂາດທຶນຈາກການຂາຍຊັບສິນທີ່ສະແດງລາຍຮັບ.

2.13 ຊັບສິນບັດຄົງທີ່

2.13.1 ຊັບສິນຄົງທີ່ບໍ່ມີຕົວຕົນ

ຊັບສິນຄົງທີ່ບໍ່ມີຕົວຕົນ ປະກອບມີ ສິດນຳໃຊ້ທີ່ດິນ ແລະ ໂປຣແກຣມ. ການຊື້ລິຂະສິດໃນການນຳໃຊ້ໂປຣແກຣມ ຄອມພິວເຕີແມ່ນລວມໃນມູນຄ່າຕົ້ນທຶນ. ມູນຄ່າຕົ້ນທຶນເຫຼົ່ານີ້ ແມ່ນຫັກຄ່າເສື່ອມຕະຫຼອດອາຍຸການໃຊ້ງານດັ່ງຕໍ່ໄປນີ້:

ສິດນຳໃຊ້ທີ່ດິນ (*)	ບໍ່ມີຄ່າເສື່ອມມູນຄ່າ
ໂປຣແກຣມ.	20%

(*): ສິດໃນການໃຊ້ທີ່ດິນໝາຍເຖິງທີ່ດິນທີ່ທະນາຄານເປັນເຈົ້າຂອງ ແຕ່ໄດ້ຖືກບັນທຶກໃນບັນຊີຕາມ ແຜນຜັງບັນຊີທີ່ອອກໂດຍ ທຫລ (BOL) ໃນຮູບແບບຂອງສິດໃນການໃຊ້ທີ່ດິນ. ຄ່າໃຊ້ຈ່າຍຂອງສິດໃນການໃຊ້ທີ່ດິນນັ້ນບໍ່ໄດ້ຖືກຫັກຄ່າເສື່ອມລາຄາໂດຍເຫດວ່າມີອາຍຸການໃຊ້ທີ່ບໍ່ຈຳກັດ

ຕົ້ນທຶນທີ່ກ່ຽວຂ້ອງກັບການບຳລຸງຮັກສາ ໂປຣແກຣມຄອມພິວເຕີ ແມ່ນຮັບຮູ້ເປັນລາຍຈ່າຍເມື່ອເກີດຂຶ້ນ.

3. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.13 ຊັບສິນຄົງທີ່ (ຕໍ່)

2.13.2 ຊັບສິນຄົງທີ່ມີຕົວຕົນ

ຊັບສິນຄົງທີ່ມີຕົວຕົນປະກອບມີອາຄານ ແລະ ການປັບປຸງ, ອຸປະກອນຫ້ອງການ, ເຟີນີເຈີ ແລະ ສິ່ງຕິດຕັ້ງ ແລະ ພາຫະນະ.

ຊັບສິນຄົງທີ່ມີຕົວຕົນແມ່ນສະແດງລາຄາຕົ້ນທຶນຫັກຄ່າຫຼ້ຍຫ້ຽນສະສົມ, ຖ້າມີ.

ຕົ້ນທຶນຂອງຊັບສິນຄົງທີ່ມີຕົວຕົນປະກອບມີລາຄາຊື້ບວກກັບລາຍຈ່າຍທາງກົງກັບການທີ່ໄດ້ນຳເອົາຊັບສິນມາເຂົ້າມາຢູ່ໃນສະພາບພ້ອມໃຊ້ງານຕາມຈຸດປະສົງການໃຊ້ງານ.

ລາຍຈ່າຍເພີ່ມເຕີມສຳລັບການປັບປຸງ ແລະ ການຕໍ່ອາຍຸການໃຊ້ງານ ແມ່ນໄດ້ຈັດເຂົ້າເປັນຕົ້ນທຶນ ແລະ ເປັນລາຍຈ່າຍສຳລັບການບຳລຸງຮັກສາ ແລະ ສ້ອມແປງ ເຂົ້າໃນໃບລາຍງານຜົນການດຳເນີນງານ, ຖ້າມີ

ເມື່ອຊັບສິນຂາຍ ຫຼື ສະສາງ. ຕົ້ນທຶນ ແລະ ຄ່າຫຼ້ຍຫ້ຽນສະສົມ ຫຼື ຄ່າເສື່ອມມູນຄ່າ ແມ່ນໄດ້ລົບອອກຈາກໃບລາຍງານຖານະການເງິນ ແລະ ກຳໄລ ຫຼື ຂາດທຶນ ທີ່ເກີດຈາກການສະສາງຈະຖືກບັນທຶກເຂົ້າໃນໃບລາຍງານຜົນການດຳເນີນງານ.

2.14 ຄ່າຫຼ້ຍຫ້ຽນ

ຄ່າຫຼ້ຍຫ້ຽນ ແລະ ການແບ່ງຈ່າຍຂອງຊັບສິນຄົງທີ່ມີຕົວຕົນແມ່ນຄິດໄລ່ແບບສະໝ່ຳສະເໝີ ຕາມອັດຕາທີ່ກຳນົດຕະຫຼອດອາຍຸການໃຊ້ງານໂດຍປະມານຕາມກົດໝາຍວ່າດ້ວຍ ການບັນຊີ ສະບັບປັບປຸງເລກທີ 67 ລົງວັນທີ 18 ມິຖຸນາ 2019 ທີ່ມີຜົນບັງຄັບໃຊ້ສຳລັບຮອບໄລຍະການບັນຊີເລີ່ມຕົ້ງແຕ່ວັນທີ 1 ມັງກອນ 2020 ອັດຕາທີ່ໃຊ້ມີດັ່ງຕໍ່ໄປນີ້:

ອາຄານ & ການປັບປຸງ	5%-20%
ອຸປະກອນຫ້ອງການ	20%
ພາຫະນະ	20%
ເຟີນີເຈີ ແລະ ສິ່ງຕິດຕັ້ງ	5%-20%

2.15 ຄັງສຳຮອງຕາມລະບຽບການ

ພາຍໃຕ້ກົດໝາຍວ່າດ້ວຍທະນາຄານທຸລະກິດ ລົງວັນທີ 7 ທັນວາ 2018 ກຳນົດໃຫ້ທະນາຄານທຸລະກິດແບ່ງປັນກຳໄລສຸດທິໃຫ້ກອງທຶນ ສຳຮອງຕາມກົດໝາຍ, ເພື່ອຂະຫຍາຍທຸລະກິດ ແລະ ອື່ນໆ.

ອີງຕາມກົດໝາຍວ່າດ້ວຍ ວິສາຫະກິດ, ທະນາຄານ ຈະຕ້ອງນຳເງິນ 10% ຂອງກຳໄລຫຼັງຈາກຫັກອາກອນໃນປີ ເຂົ້າກອງທຶນສຳຮອງຕາມກົດໝາຍ. ເມື່ອເງິນສຳຮອງຕາມກົດໝາຍຄົບ 50% ຂອງທຶນຈົດທະບຽນ, ທະນາຄານແມ່ນຕ້ອງຢຸດການສຳຮອງດັ່ງກ່າວ ຍົກເວັ້ນແຕ່ກົດໝາຍຈະກຳນົດໄວ້ເປັນຢ່າງອື່ນ. ທະນາຄານຈະບັນທຶກຫຼັງຈາກທີ່ໄດ້ຮັບການອະນຸມັດຈາກກອງປະຊຸມຜູ້ຖືຮຸ້ນ.

ຄັງຂະຫຍາຍທຸລະກິດ ແລະ ຄັງສຳຮອງອື່ນໆ ຈະຖືກສ້າງຂຶ້ນຕາມການຕັດສິນໃຈຂອງສະພາບໍລິຫານ.

2. ສະຫຼຸບນະໂຍບາຍການບັນຊີທີ່ສຳຄັນ (ຕໍ່)

2.16 ອາກອນ

ທະນາຄານມີພັນທະຕ້ອງຈ່າຍອາກອນໃນອັດຕາ 20% ຂອງກຳໄລທັງໝົດກ່ອນຫັກອາກອນ ໂດຍອີງຕາມກົດໝາຍສ່ວຍສາອາກອນ.

ການມອບອາກອນຂອງທະນາຄານແມ່ນຕ້ອງຖືກກວດສອບຄືນໂດຍເຈົ້າໜ້າທີ່ສ່ວຍສາອາກອນ. ຍ້ອນວ່າການນຳໃຊ້ກົດໝາຍສ່ວຍສາອາກອນ ແລະ ລະບຽບການຕ່າງໆແມ່ນມີຫລາຍປະເພດເຊິ່ງອາດຈະແປຄວາມໄດ້ເປັນຫລາຍຢ່າງ. ຈຳນວນທີ່ໄດ້ຖືກລາຍງານຢູ່ໃນເອກະສານລາຍງານການເງິນ ອາດຈະມີການປ່ຽນແປງຂຶ້ນກັບການໄລ່ລຽງຂອງເຈົ້າໜ້າທີ່ສ່ວຍສາອາກອນ.

2.17 ຜົນປະໂຫຍດຂອງພະນັກງານ

ຜົນປະໂຫຍດພາຍຫຼັງອອກການ

ຜົນປະໂຫຍດພາຍຫຼັງອອກການແມ່ນຈ່າຍໃຫ້ພະນັກງານຂອງທະນາຄານ ໂດຍກອງທຶນປະກັນສັງຄົມທີ່ຂຶ້ນກັບກະຊວງແຮງງານ ແລະ ສະຫວັດດີການສັງຄົມ. ທະນາຄານໄດ້ຈຳເປັນຕ້ອງປະກອບສ່ວນເຂົ້າໃນຜົນປະໂຫຍດຫລັງການອອກແຮງງານ ໂດຍການຈ່າຍຄ່າປະກັນສັງຄົມໃຫ້ອົງການປະກັນສັງຄົມໃນອັດຕາ 6.00% ຂອງເງິນເດືອນພື້ນຖານຂອງພະນັກງານຕໍ່ເດືອນ. ທະນາຄານບໍ່ມີພັນທະເພີ່ມເຕີມກ່ຽວກັບຜົນປະໂຫຍດຫຼັງການຈ້າງງານສຳລັບພະນັກງານຂອງຕົນນອກຈາກນີ້.

ຜົນປະໂຫຍດຈາກການເລີກຈ້າງ

ອີງຕາມມາດຕາ 82 ຂອງກົດໝາຍວ່າດ້ວຍແຮງງານ (ສະບັບປັບປຸງ) ເລກທີ 43/ສພຊ ລົງວັນທີ 24 ທັນວາ 2013 ແລະ ປະກາດໃຊ້ໂດຍປະທານປະເທດແຫ່ງ ສປປ ລາວ ຕາມລັດຖະດຳລັດເລກທີ 068/ປປທ ລົງວັນທີ 24 ມັງກອນ 2014. ທະນາຄານມີພັນທະຈ່າຍເງິນຊົດເຊີຍໃຫ້ພະນັກງານຜູ້ທີ່ຖືກເລີກຈ້າງຍ້ອນກໍລະນີດັ່ງລຸ່ມນີ້:

- ເມື່ອພະນັກງານບໍ່ມີສຸຂະພາບແຂງແຮງ ດັ່ງນັ້ນ, ຈຶ່ງບໍ່ສາມາດເຮັດວຽກຕໍ່ໄດ້ຢ່າງເຕັມເມັດເຕັມໜ່ວຍ
- ເມື່ອນາຍຈ້າງຫາກໄດ້ພິຈາລະນາວ່າມີຄວາມຈຳເປັນຈະຕ້ອງໄດ້ຫລຸດຈຳນວນພະນັກງານລົງເພື່ອປັບປຸງໂຄງສ້າງວຽກງານພາຍໃນໜ່ວຍງານ.

ສຳລັບການຍົກເລີກສັນຍາຈ້າງງານ ໃນຂົງເຂດທີ່ໄດ້ກ່າວມາຂ້າງເທິງນັ້ນ, ນາຍຈ້າງຕ້ອງຈ່າຍເງິນອຸດໜູນເທື່ອດຽວໃຫ້ພະນັກງານ ພື້ນຖານການຄິດໄລ່ແມ່ນ 10% ຂອງເງິນເດືອນພື້ນຖານກ່ອນເລີກຈ້າງຄູນໃຫ້ຈຳນວນເດືອນເຮັດວຽກ ຄູນດ້ວຍຈຳນວນເດືອນທັງໝົດທີ່ເຮັດວຽກ.

ໃນວັນທີ 31 ທັນວາ 2025, ບໍ່ມີພະນັກງານທະນາຄານຜູ້ທີ່ເລີກຈ້າງເກີດຂຶ້ນດັ່ງທີ່ກ່າວຂ້າງເທິງ, ດັ່ງນັ້ນ ທະນາຄານບໍ່ໄດ້ຫັກຄັງແຮສຳລັບການຍົກເລີກການຈ້າງດັ່ງກ່າວໃນເອກະສານລາຍງານການເງິນ.

2.18 ທີ່ດິນຝາກຂາຍ

ທີ່ດິນຝາກຂາຍປະກອບດ້ວຍທີ່ດິນທີ່ທະນາຄານໄດ້ມາໂດຍຜ່ານການຕົກລົງຊຳລະໜີ້ກັບລູກຄ້າ, ເຊິ່ງລູກຄ້າຈະໄດ້ຮັບສິດໃນການຊື້ທີ່ດິນຄືນໃນໄລຍະເວລາທີ່ໄດ້ຕົກລົງກັນ ແລະ ໃນລາຄາທີ່ກຳນົດໄວ້ຕາມທີ່ໄດ້ກຳນົດໄວ້ໃນສັນຍາຝາກຂາຍ.

ທີ່ດິນທີ່ຢູ່ພາຍໃຕ້ການຝາກຂາຍຈະຖືກບັນທຶກໂດຍໃຊ້ຍອດເງິນຄ້າງຊຳລະຕາມສັນຍາຂອງລູກຄ້າ. ເມື່ອຂາຍແລ້ວ, ທີ່ດິນຈະຖືກຕີມູນຄ່າໂດຍອີງໃສ່ລາຄາຂາຍຕົວຈິງ. ສ່ວນຕ່າງລະຫວ່າງທີ່ໄດ້ຈາກການຂາຍ ແລະ ມູນຄ່າຕາມບັນຊີຂອງທີ່ດິນແມ່ນຖືກຮັບຮູ້ເປັນກຳໄລ ຫຼື ຂາດທຶນຈາກການຂາຍຊັບສິນໃນໃບລາຍງານຜົນການດຳເນີນງານ.

2.19 ການລົງທຶນອື່ນໆ

ການລົງທຶນອື່ນໆປະກອບດ້ວຍການລົງທຶນທີ່ທະນາຄານບໍ່ໄດ້ຈັດປະເພດເປັນຫຼັກຊັບທີ່ວາງໄວ້ເພື່ອຂາຍ ຫຼື ຫຼັກຊັບທີ່ຖືໄວ້ຈົນຄົບກຳນົດ. ການລົງທຶນເຫຼົ່ານີ້ເປັນຕົວແທນໃຫ້ແກ່ການຝາກເງິນທີ່ເຮັດຕາມຂໍ້ຕົກລົງການລົງທຶນຕາມສັນຍາ. ການລົງທຶນອື່ນໆແມ່ນຖືກຮັບຮູ້ໃນເບື້ອງຕົ້ນຕາມຈຳນວນເງິນທີ່ລົງທຶນຕາມເງື່ອນໄຂຂອງສັນຍາ. ຫຼັງຈາກການຮັບຮູ້ໃນເບື້ອງຕົ້ນ , ການລົງທຶນອື່ນໆແມ່ນຖືກຮັບຮູ້ຕາມມູນຄ່າທີ່ລົງທຶນ.

ກຳໄລ ຫຼື ຂາດທຶນທີ່ເກີດຈາກການລົງທຶນອື່ນໆຈະຖືກຮັບຮູ້ເປັນກຳໄລ ຫຼື ຂາດທຶນເມື່ອເງື່ອນໄຂທີ່ລະບຸໄວ້ໃນສັນຍາການລົງທຶນໄດ້ຮັບການປະຕິບັດສຳເລັດ.

3. ລາຍຮັບສຸດທິຈາກດອກເບ້ຍ ແລະ ຄ່າຍຄືດອກເບ້ຍ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ລາຍຮັບຈາກດອກເບ້ຍ ແລະ ຄ່າຍຄືດອກເບ້ຍຈາກ:		
ເງິນຝາກລະຫວ່າງທະນາຄານ	2,169,804	1,826,137
ເງິນກູ້ທີ່ປ່ອຍໃຫ້ລູກຄ້າ	37,231	25,557
ພັນທະບັດລັດຖະບານ ທີ່ອອກໃຫ້ໂດຍກະຊວງການເງິນ	80,026	53,210
	2,287,061	**1,904,904**
ລາຍຈ່າຍດອກເບ້ຍ ແລະ ຄ່າຍຄືດອກເບ້ຍສຳລັບ:		
ເງິນຝາກຂອງທະນາຄານອື່ນ	(139,634)	(143,123)
ເງິນຝາກຂອງລູກຄ້າ	(1,655,750)	(1,293,141)
	(1,795,384)	**(1,436,264)**
ລາຍຮັບສຸດທິຈາກດອກເບ້ຍອື່ນໆ ແລະ ຄ່າຍຄືດອກເບ້ຍ	**491,677**	**468,640**

4. ລາຍຮັບຈາກຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ລາຍຮັບຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການຈາກ:		
ທຸລະກຳທາງດ້ານການເງິນ, ທຸລະກຳ ATM ແລະ ການໂອນເງິນ	927,595	753,873
ທຸລະກຳລະຫວ່າງທະນາຄານ	3,710	2,372
ການບໍລິການຊຳລະ	6,443	5,393
	937,748	**761,638**
ລາຍຈ່າຍຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການຈາກ:		
ທຸລະກຳລະຫວ່າງທະນາຄານ	(127,787)	(102,648)
ການບໍລິການຊຳລະ	(24,438)	(23,438)
	(152,225)	**(126,086)**
ລາຍຮັບສຸດທິຄ່າທຳນຽມ ແລະ ຄ່າບໍລິການ	**785,523**	**635,552**

5. ກຳໄລສຸດທິຈາກລົງທຶນໃນຫຼັກຊັບ

ກຳໄລສຸດທິຈາກການລົງທຶນຫຼັກຊັບສ່ວນຫຼາຍ ແມ່ນມາຈາກກຳໄລສ່ວນຫຼຸດພັນທະບັດ , ການຊຳລະໜີ້ຜ່ານພັນທະບັດຂອງ ລັດຖະບານ, ຈຳນວນເງິນ 34,938 ລ້ານກີບ (2024: 41,005 ລ້ານກີບ).

6. ກຳໄລສຸດທິຈາກການຊື້ - ຂາຍເງິນຕາຕ່າງປະເທດ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ກຳໄລຈາກການແລກປ່ຽນເງິນຕາຕ່າງປະເທດ	41,685,617	66,802,556
ຂາດທຶນຈາກການແລກປ່ຽນເງິນຕາຕ່າງປະເທດ	(41,542,296)	(66,523,203)
	143,321	**279,353**

7. ລາຍຮັບອື່ນໆຈາກການດຳເນີນງານ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ການປັນກັບລາຍການດອກເບ້ຍຄ້າງຈ່າຍ ແລະ ລາຍຈ່າຍ	3,092	20,815
ເກັບຈາກໜີ້ເສຍທີ່ໄດ້ສະສາງອອກ	8	3
ລາຍຮັບຈາກການຂາຍຊັບສິນບັດ	1,170	1,467
ລາຍຈ່າຍທີ່ໄດ້ຮັບຄືນ	7,376	6,821
ລາຍຮັບທີ່ບໍ່ແມ່ນຈາກການດຳເນີນງານ	5,734	4,181
ລາຍຮັບພິເສດ (1)	12,904	30,134
ລາຍຮັບຈາກຂາຍຄຳ	47,651	-
	77,934	**63,421**

(1) ລາຍຮັບພິເສດສຳລັບປີທີ່ສິ້ນສຸດວັນທີ 31 ທັນວາ 2025 ສ່ວນໃຫຍ່ມາຈາກກຳໄລຈາກການຂາຍຊັບສິນທີ່ຖືກຍຶດມີຈຳນວນທັງໝົດ 12,904 ລ້ານກີບ (2024: 30,134 ລ້ານກີບ)

(2) ໃນປີ 2025, ທະນາຄານໄດ້ຮັບຮູ້ລາຍຮັບຈາກການຂາຍຄຳທັງໝົດ 47,651 ລ້ານກີບ; ຜົນກຳໄລຈາກການປະເມີນມູນຄ່າຄືນແມ່ນຖືກຮັບຮູ້ແຍກຕ່າງຫາກໃນຮຸ້ນຕາມນະໂຍບາຍການບັນຊີຂອງທະນາຄານ.

8. ເງິນເດືອນ ແລະ ຄ່າໃຊ້ຈ່າຍອື່ນໆກ່ຽວກັບພະນັກງານ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ລາຍຈ່າຍເງິນເດືອນ ແລະ ຄ່າຈ້າງ	128,148	103,944
ລາຍຈ່າຍປະກັນສັງຄົມສຳລັບພະນັກງານ	2,194	2,249
ໂບນັດ ແລະ ຜົນປະໂຫຍດອື່ນໆ	87,397	68,968
ລາຍຈ່າຍຝຶກອົບຮົມ	468	1,337
ຜົນປະໂຫຍດອື່ນໆ ສຳລັບພະນັກງານ	46,454	29,313
	264,661	**205,811**

9. ລາຍຈ່າຍບໍລິຫານອື່ນໆ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ຄ່ານາຍໜ້າ ແລະ ຜູ້ຊ່ຽວຊານ (1)	23,403	21,582
ຄ່ານ້ຳມັນ	1,716	1,865
ລາຍຈ່າຍໃນການເດີນທາງ	4,359	4,833
ລາຍຈ່າຍຄ່າໂຄສະນາ, ການຕະຫຼາດ ແລະ ການສົ່ງເສີມການຂາຍ	15,280	11,118
ລາຍຈ່າຍທົ່ວໄປ ແລະ ລາຍຈ່າຍບໍລິຫານ	11,135	9,860
ລາຍຈ່າຍຄ່າປະກັນໄພ	1,289	1,247
ຄ່າໄປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ	9,384	8,539
ລາຍຈ່າຍຄ່າສ້ອມແປງ ແລະ ບຳລຸງຮັກສາ	39,178	27,974
ລາຍຈ່າຍຄ່າໄຟຟ້າ ແລະ ນ້ຳປະປາ	6,027	5,363
ລາຍຈ່າຍຄ່າເຊົ່າຫ້ອງການ	24,219	11,781
ລາຍຈ່າຍຄ່າບັນເທີງ	11,826	13,259
ລາຍຈ່າຍອື່ນໆ (2)	40,212	45,049
	188,028	**162,470**

(1) ປະກອບດ້ວຍມູນຄ່າການກວດສອບປະມານ 717 ລ້ານກີບ.

(2) ລາຍຈ່າຍອື່ນໆ ສ່ວນໃຫຍ່ແມ່ນປະກອບດ້ວຍການຍົກເວັ້ນຄ່າທຳນຽມຕ່າງໆ ເຊັ່ນຄ່າທຳນຽມບັດ ແລະ ຄ່າປັບໃໝໃນການຊຳລະລ່າຊ້າ.

10. ລາຍຈ່າຍອື່ນໆໃນການດຳເນີນງານ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ລາຍຈ່າຍກອງທຶນປົກປ້ອງຜູ້ຝາກເງິນ	30,954	25,244
ລາຍຈ່າຍເງິນແຮສຸດທີ່ສຳລັບເງິນກູ້ທີ່ເກີດດອກອອກຜົນ	49,314	64,983
ອື່ນໆ (1)	6,919	58,428
	87,187	**148,655**

(1) ປະກອບດ້ວຍຄ່າໃຊ້ຈ່າຍອື່ນໆ ເຊັ່ນ: ຄ່າບໍລິຈາກ, ຄ່າທຳນຽມຜູ້ປະເມີນທີ່ດິນ ແລະ ຄ່າສະໜັບສະໜຸນກິດຈະກຳ

11. ເງິນສົດໃນຄັງ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນສົດໃນຄັງເປັນສະກຸນເງິນກີບ	342,902	215,969
ເງິນສົດໃນຄັງເປັນສະກຸນເງິນຕ່າງປະເທດ	1,352,938	2,260,992
	1,695,840	**2,476,961**

12. ເງິນຝາກຢູ່ກັບ ທຫລ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນຝາກກະແສລາຍວັນ	3,761,217	3,046,724
ເງິນຝາກພາກບັງຄັບ (i)	1,858,792	1,510,649
ເງິນຝາກສຳລັບທຶນຈົດທະບຽນ (ii)	6	6
	5,620,015	**4,557,379**

ເງິນຝາກຢູ່ກັບທະນາຄານແຫ່ງ ສປປ ລາວ ລວມມີບັນຊີເງິນຝາກເພື່ອການຊຳລະສະສາງ ແລະ ເງິນຝາກແຮບັງຄັບ. ເງິນຝາກປະເພດນີ້ບໍ່ມີດອກເບ້ຍ.

(i) ອີງຕາມລະບຽບການຂອງ ທຫລ, ທະນາຄານຕ້ອງໄດ້ຮັກສາເງິນສົດສຳຮອງຢູ່ກັບ ທຫລ ໃນຮູບແບບຂອງເງິນຝາກພາກບັງຄັບ ເຊິ່ງຖືກຄິດໄລ່ສອງຄັ້ງຕໍ່ເດືອນໃນອັດຕາ 8% ສຳລັບເງິນກີບ ແລະ 10.00% - 11.00% ສຳລັບເງິນຕາຕ່າງປະເທດ (2024: 8% ສຳລັບເງິນກີບ ແລະ 10% - 11%) ຂອງເງິນຝາກລູກຄ້າທີ່ມີມື້ຄົບກຳນົດໜ້ອຍກວ່າ 12 ເດືອນ, ພາຍໃນປີ ທະນາຄານໄດ້ຮັກສາເງິນຝາກແຮບັງຄັບ ໂດຍສອດຄ່ອງກັບຂໍ້ກຳນົດຂອງ ທະນາຄານແຫ່ງ ສປປ ລາວ.

(ii) ອີງຕາມລະບຽບການ 02/PR ຂອງ ທຫລ, ທະນາຄານການຄ້າຕ້ອງຮັກສາຍອດເງິນຝາກພິເສດຂັ້ນຕ່ຳທີ່ທາງ ທຫລ ວາງອອກ ເຊິ່ງເທົ່າກັບ 25% ຂອງທຶນທີ່ຊຳລະແລ້ວ ເພື່ອຮັບປະກັນການດຳເນີນທຸລະກິດຢ່າງຕໍ່ເນື່ອງ. ໃນລະຫວ່າງປີ ທະນາຄານໄດ້ຮັບການອະນຸມັດຈາກ ທຫລ ນຳໃຊ້ເງິນສ່ວນນີ້ເພື່ອຈ່າຍເງິນປັນຜົນໃຫ້ຜູ້ຖືຮຸ້ນ.

13. ຄ່ຳ ແລະ ອັດຖາມິຄ່າອື່ນໆຢູ່ທະນາຄານ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ວັນທີ 01 ມັງກອນ	181,799	-
ເພີ່ມຂຶ້ນ	519,857	192,794
ຂາຍອອກ	(420,153)	-
ກຳໄລ/(ຂາດທຶນ) ທີ່ບໍ່ເກີດຂຶ້ນຈິງຈາກການຕີມູນຄ່າຄືນຂອງຄ່ຳ	15,408	(10,995)
	296,911	**181,799**

14. ໜີ້ຕ້ອງຮັບຈາກທະນາຄານອື່ນ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນຝາກກະແສລາຍວັນຢູ່ກັບທະນາຄານອື່ນໆ	**1,454,857**	**1,219,141**
- ທະນາຄານພາຍໃນປະເທດ	87,465	47,798
- ທະນາຄານຕ່າງປະເທດ	1,367,392	1,171,343
ເງິນຝາກມີກຳນົດຢູ່ທະນາຄານອື່ນ	**1,153,003**	**73,316**
- ທະນາຄານພາຍໃນປະເທດ (i)	1,153,003	73,316
ເງິນຝາກປະຢັດຢູ່ທະນາຄານອື່ນ (ii)	**13,397**	**6,148**
- ທະນາຄານພາຍໃນປະເທດ	1,129	322
- ທະນາຄານຕ່າງປະເທດ	12,268	5,826
	2,621,257	**1,298,605**

ອັດຕາດອກເບ້ຍສຳລັບໜີ້ຕ້ອງສົ່ງທະນາຄານອື່ນພາຍໃນປີມີດັ່ງລຸ່ມນີ້:

(i) ເງິນຝາກໄລຍະຍາວເປັນສະກຸນໂດລາ, ມີໄລຍະເວລາ 3 ເດືອນ, ພ້ອມກັບດອກເບ້ຍ 3% - 12% ຕໍ່ປີ (2024: 3% - 12% ຕໍ່ປີ)

(ii) ເງິນຝາກປະຢັດບໍ່ມີໄລຍະເວລາ ແລະໄດ້ຮັບດອກເບ້ຍ 0% - 1% ຕໍ່ປີ (2024: 0% - 1% ຕໍ່ປີ)

15. ການລົງທຶນໃນຫຼັກຊັບ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ຫຼັກຊັບມີໄວ້ເພື່ອຂາຍ (15.1)	1,710	2,350
ຫຼັກຊັບທີ່ຖືຈົນຄົບກຳນົດ (15.2)	1,000,321	995,118
ຫຼັກຊັບທີ່ດິນ ທີ່ຝາກຂາຍ (15.3)	911,644	-
ຫຼັກຊັບອື່ນໆ (15.4)	634,712	-
	2,548,388	**997,468**

15.1 ຫຼັກຊັບປະເພດມີໄວ້ເພື່ອຂາຍ

ຫຼັກຊັບເພື່ອຂາຍປະກອບດ້ວຍຮຸ້ນ 1,000,000 ຮຸ້ນຂອງບໍລິສັດ ໄຟຟ້າລາວ ມະຫາຊົນ, ເຊິ່ງເປັນບໍລິສັດຈົດທະບຽນ ໃນຕະຫຼາດຫຼັກຊັບລາວ.

15. ການລົງທຶນໃນຫຼັກຊັບ (ຕໍ່)

15.2 ຫຼັກຊັບປະເພດຖືໄວ້ຈົນຄົບກຳນົດ

ສະແດງເຖິງພັນທະບັດທີ່ອອກໂດຍກະຊວງການເງິນ, ລາຍລະອຽດຂອງພັນທະບັດທີ່ຖືຄອງຈົນຄົບກຳນົດອີງຕາມສັນຍາມີດັ່ງນີ້:

ລາຍລະອຽດຂອງພັນທະບັດທີ່ຖືຄອງຈົນຄົບກຳນົດອີງຕາມສັນຍາມີດັ່ງລຸ່ມນີ້:

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ພາຍໃນ 1 ປີ	330,726	79,561
ໄລຍະເວລາ 1 ຫາ 5 ປີ	499,094	354,771
ໄລຍະເວລາເກີນ 5 ປີ	170,502	560,786
	1,000,321	**995,118**

ລາຍລະອຽດອັດຕາດອກເບ້ຍ ພັນທະບັດທີ່ຖືໄວ້ຈົນຄົບກຳນົດ ມີດັ່ງນີ້:

	2025 % ຕໍ່ປີ	2024 % ຕໍ່ປີ
ພາຍໃນ 1 ປີ	5.50%	5.50%
ໄລຍະເວລາ 1 ຫາ 5 ປີ	4.50% - 5.20%	5.00% - 5.20%
ໄລຍະເວລາເກີນ 5 ປີ	5.30% - 6.00%	5.30% - 6.00%

15.3 ຫຼັກຊັບປະເພດທີ່ດິນ ທີ່ຝາກຂາຍ

ທີ່ດິນທີ່ຢູ່ພາຍໃຕ້ການຝາກຂາຍມູນຄ່າທັງໝົດ 911,644 ລ້ານກີບ ສ່ວນໃຫຍ່ແມ່ນທີ່ດິນທີ່ໄດ້ຮັບຈາກລູກຄ້າເງິນກູ້ເປັນສ່ວນໜຶ່ງຂອງຂໍ້ຕົກລົງການຊຳລະເງິນກູ້. ພາຍໃຕ້ສັນຍາເຫຼົ່ານີ້, ລູກຄ້າມີສິດທີ່ຈະຊື້ຊັບສິນຄືນຈາກທະນາຄານພາຍໃນໄລຍະເວລາທີ່ໄດ້ຕົກລົງກັນໃນສັນຍາ.

15.4 ຫຼັກຊັບປະເພດອື່ນໆ

ທະນາຄານໄດ້ລົງທຶນ 29 ລ້ານໂດລາສະຫະລັດໃນການລົງທຶນໄລຍະສັ້ນກັບ Bitqik ດ້ວຍອັດຕາຜົນຕອບແທນ 0.1% ຂອງການລົງທຶນ. ຫຼັງຈາກນັ້ນ, ທະນາຄານໄດ້ຮັບເງິນທັງໝົດ 29 ລ້ານໂດລາສະຫະລັດໃນເດືອນມັງກອນ 2026.

16. ເງິນໃຫ້ກູ້ແກ່ລູກຄ້າ, ສຸດທິຫຼັງຫັກເງິນແຮສະເພາະ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນກູ້ໃຫ້ກັບລູກຄ້າ	25,126,112	20,642,218
ຫັກເງິນແຮສະເພາະ	(104,179)	(93,864)
	25,021,933	**20,548,354**

16. ເງິນໃຫ້ກູ້ແກ່ລູກຄ້າ, ສຸດທິຫຼັງຫັກເງິນແຮສະເພາະ (ຕໍ່)

ອັດຕາດອກເບ້ຍສຳລັບເງິນກູ້ພາຍໃນປີ ມີດັ່ງລຸ່ມນີ້:

	2025 ອັດຕາດອກເບ້ຍ % ຕໍ່ປີ	2024 ອັດຕາດອກເບ້ຍ % ຕໍ່ປີ
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນກີບ	5.50% - 16.00%	5.50% - 16.00%
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນໂດລາ	7.00% - 14.00%	7.00% - 14.00%
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນບາດ	7.00% - 14.00%	7.00% - 14.00%
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນຢວນ	10.00% - 11.00%	10.00% - 11.00%

16.1 ວິເຄາະເງິນກູ້ຕາມສະກຸນເງິນ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນກີບ	3,827,156	1,318,726
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນໂດລາ	13,008,728	10,684,512
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນບາດ	8,281,985	8,638,731
ເງິນກູ້ ແລະ ເງິນລ່ວງໜ້າເປັນສະກຸນເງິນຢວນ	8,243	249
	25,126,112	**20,642,218**

16.2 ວິເຄາະເງິນກູ້ຕາມຄຸນນະພາບເງິນກູ້

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ໜີ້ເກີດດອກອອກຜົນ		
ໜີ້ປົກກະຕິ	21,586,754	18,420,440
ໜີ້ຄວນເອົາໃຈໃສ່	3,378,406	2,125,789
ໜີ້ບໍ່ເກີດດອກອອກຜົນ		
ໜີ້ຕ່ຳກວ່າມາດຕະຖານ	66,058	-
ໜີ້ສົງໃສ	16,494	-
ໜີ້ສູນ	78,400	95,989
	25,126,112	**20,642,218**

16. ເງິນໃຫ້ກູ້ຢືມແກ່ລູກຄ້າ, ສຸດທິຫັກເງິນແຮສະເພາະ(ຕໍ່)

16.3 ເງິນແຮສຳລັບການສູນເສຍເງິນກູ້ໃຫ້ກັບລູກຄ້າ

ລາຍລະອຽດຂອງການຈັດຊັ້ນໜີ້ ແລະ ເງິນແຮຕາມລະບຽບການຂອງ ທຫລ ໃນວັນທີ 31 ທັນວາ 2025 ມີດັ່ງນີ້:

ການຈັດຊັ້ນໜີ້	ຍອດເຫຼືອເງິນກູ້ ລ້ານກີບ	ເງິນແຮສະເພາະ ລ້ານກີບ	ເງິນແຮທົ່ວໄປ ລ້ານກີບ
ໜີ້ເກີດດອກອອກຜົນ			
- ໜີ້ປົກກະຕິ	21,586,754	-	107,934
- ໜີ້ຄວນເອົາໃຈໃສ່	3,378,406	75,454	-
ໜີ້ບໍ່ເກີດດອກອອກຜົນ			
- ໜີ້ຕ່ຳກວ່າມາດຕະຖານ	66,058	1,072	-
- ໜີ້ສົງໃສ	16,494	207	-
- ໜີ້ສູນ	78,400	27,446	-
ລວມ	**25,126,112**	**104,179**	**107,934**

ລາຍລະອຽດຂອງການຈັດຊັ້ນໜີ້ ແລະ ເງິນແຮຕາມລະບຽບການຂອງ ທຫລ ໃນວັນທີ 31 ທັນວາ 2024 ມີດັ່ງນີ້:

ການຈັດຊັ້ນໜີ້	ຍອດເຫຼືອເງິນກູ້ ລ້ານກີບ	ເງິນແຮສະເພາະ ລ້ານກີບ	ເງິນແຮທົ່ວໄປ ລ້ານກີບ
ໜີ້ເກີດດອກອອກຜົນ			
- ໜີ້ປົກກະຕິ	18,420,440	-	91,562
- ໜີ້ຄວນເອົາໃຈໃສ່	2,125,789	63,774	-
ໜີ້ບໍ່ເກີດດອກອອກຜົນ			
- ໜີ້ຕ່ຳກວ່າມາດຕະຖານ	-	-	-
- ໜີ້ສົງໃສ	-	-	-
- ໜີ້ສູນ	95,988	30,090	-
ລວມ	**20,642,218**	**93,864**	**91,562**

17. ການລົງທຶນໃນ ວິສາຫະກິດຮ່ວມທຶນ

	2025		2024	
	ມູນຄ່າຕາມ ບັນຊີ ລ້ານກີບ	ທະນາຄານ ຖືຮຸ້ນ %	ມູນຄ່າຕາມ ບັນຊີ ລ້ານກີບ	ທະນາຄານຖື ຮຸ້ນ %
ບໍລິສັດ ລາວເນເຊິນນໍ ເພເມັ້ນ ເນັດເວີກ ຈຳກັດ	1,698	5%	1,698	5%
ບໍລິສັດ ຕະຫຼາດແລກປ່ຽນເງິນຕາຕ່າງປະເທດ	1,000	5%	1,000	5%
ບໍລິສັດສຸພຣິມສະມາຕິບໍລິຫານກອງທຶນເພື່ອການ ລົງທຶນຈຳກັດ	8,958	30%	-	-
	11,656		**2,698**	

- ບໍລິສັດ ລາວເນເຊິນນໍ ເພເມັ້ນ ເນັດເວີກ ຈຳກັດ (LAPNet) ໃນ ສປປ ລາວ ເປັນລະບົບການເຮັດທຸລະກຳຍ່ອຍ ເຮັດໜ້າທີ່ ເປັນຕົວກາງລະຫວ່າງພາກສ່ວນການຊຳລະເງິນ ແລະ ຜູ້ໃຫ້ບໍລິການໃນລາວ,

- ບໍລິສັດ ຕະຫຼາດແລກປ່ຽນເງິນຕາຕ່າງປະເທດ (LFX) ຊຶ່ງເປັນລະບົບຕະຫຼາດແລກປ່ຽນເງິນຕາຕ່າງປະເທດແບບອອນໄລ ຜ່ານ ແອັບພິເຄຊັ້ນ LFX mobile banking.

- ໃນປີ 2025, ທະນາຄານໄດ້ລົງທຶນຈຳນວນ 8,959 ລ້ານກີບ ໃນບໍລິສັດ Supreme Smarty Fund Management Company Limited, ເຊິ່ງເປັນບໍລິສັດທີ່ໃຫ້ບໍລິການບໍລິຫານກອງທຶນເພື່ອການລົງທຶນ.

18. ຊັບສິນບັດພວມຊື້ ແລະ ພວມກໍ່ສ້າງ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ຍອດເຫຼືອ ໃນວັນທີ 01 ມັງກອນ	**7,816**	**7,887**
- ຊື້ເພີ່ມ	36,483	27,225
- ໂອນເຂົ້າເປັນຊັບສິນບັດຄົງທີ່ມີຕົວຕົນ (ບົດອະທິບາຍເລກທີ 20)	(22,158)	(27,138)
- ສະສາງ	-	(157)
ຍອດເຫຼືອ ໃນວັນທີ 31 ທັນວາ	**22,141**	**7,816**

19. ຊັບສິນບັດຄົງທີ່ບໍ່ມີຕົວຕົນ

	ສິດນຳໃຊ້ທີ່ດິນ ລ້ານກີບ	ຊັອບແວ ລ້ານກີບ	ລວມ ລ້ານກີບ
ວັນທີ 01 ມັງກອນ 2025			
ຕົ້ນທຶນ	213,975	52,132	266,107
ຄ່າເສື່ອມລາຄາສະສົມ	-	(31,216)	(31,216)
ມູນຄ່າຕາມບັນຊີສຸດທິ ວັນທີ 1 ມັງກອນ 2025	**213,975**	**20,916**	**234,891**
ປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025			
ຍອດຍົກມາມູນຄ່າຕາມບັນຊີສຸດທິ	213,975	20,916	234,891
ເພີ່ມຂຶ້ນ (*)	-	31,505	31,505
ປະເມີນຄືນ	223,619	-	223,619
ຄ່າເສື່ອມລາຄາ	-	(11,044)	(11,044)
ຍອດເຫຼືອມູນຄ່າຕາມບັນຊີສຸດທິ	**437,594**	**44,376**	**481,970**
ວັນທີ 31 ທັນວາ 2025			
ຕົ້ນທຶນ	437,594	83,297	520,891
ຄ່າເສື່ອມລາຄາສະສົມ	-	(38,921)	(38,921)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 31 ທັນວາ 2025	**437,594**	**44,377**	**481,970**

(*) ສິດນຳໃຊ້ທີ່ດິນ: ໃນລະຫວ່າງປີ 2025, ທະນາຄານໄດ້ປະເມີນຄືນສິດນຳໃຊ້ທີ່ດິນເພື່ອສະທ້ອນເຖິງມູນຄ່າຍຸດຕິທຳ. ການປະເມີນໄດ້ດຳເນີນໂດຍຜູ້ປະເມີນອິດສະຫຼະ.

	ສິດນຳໃຊ້ທີ່ດິນ ລ້ານກີບ	ຊັອບແວ ລ້ານກີບ	ລວມ ລ້ານກີບ
ວັນທີ 01 ມັງກອນ 2024			
ຕົ້ນທຶນ	169,541	83,701	253,242
ຄ່າເສື່ອມລາຄາສະສົມ	-	(67,460)	(67,460)
ມູນຄ່າຕາມບັນຊີສຸດທິ ວັນທີ 1 ມັງກອນ 2024	**169,541**	**16,241**	**185,782**
ປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2024			
ຍອດຍົກມາມູນຄ່າຕາມບັນຊີສຸດທິ	169,541	16,241	185,782
ເພີ່ມຂຶ້ນ	49,179	9,049	58,228
ຄ່າເສື່ອມລາຄາ	-	(2,879)	(2,879)
ສະສາງ - ມູນຄ່າສຸດທິ	(4,745)	(1,494)	(6,239)
ຍອດເຫຼືອມູນຄ່າຕາມບັນຊີສຸດທິ	**213,975**	**20,916**	**234,891**
ວັນທີ 31 ທັນວາ 2024			
ຕົ້ນທຶນ	213,975	52,132	266,107
ຄ່າເສື່ອມລາຄາສະສົມ	-	(31,216)	(31,216)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 31 ທັນວາ 2024	**213,975**	**20,916**	**234,891**

20. ຊັບສິນຄົງທີ່ມີຕົວຕົນ

ການເຄື່ອນໄຫວຂອງຊັບສິນບັດຄົງທີ່ມີຕົວຕົນ ສຳລັບປີທີ່ສິ້ນສຸດວັນທີ 31 ທັນວາ 2025 ມີດັ່ງນີ້:

	ອາຄານ ແລະ ການປັບປຸງ ລ້ານກີບ	ອຸປະກອນຫ້ອງການ ລ້ານກີບ	ເຟີນີເຈີ ແລະ ສິ່ງຕິດຕັ້ງ ລ້ານກີບ	ພາຫະນະ ລ້ານກີບ	ລວມ ລ້ານກີບ
ວັນທີ 1 ມັງກອນ 2025					
ຕົ້ນທຶນ	64,969	157,113	132,591	29,236	383,909
ຫັກ: ຄ່າຫຼ້ຍຫ້ຽນສະສົມ	(32,837)	(70,989)	(77,434)	(16,554)	(197,814)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 1 ມັງກອນ 2025	**32,132**	**86,124**	**55,157**	**12,682**	**186,095**
ປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025					
ຍອດຍົກມາມູນຄ່າຕາມບັນຊີສຸດທິ	32,132	86,124	55,157	12,682	186,095
ເພີ່ມຂຶ້ນ	8,493	44,609	19,938	752	73,792
ປະເມີນຄືນ	23,840	-	-	-	23,840
ໂອນເຂົ້າ / (ອອກ) (ບົດອະທິບາຍເລກທີ 18)	-	19,293	-	2,865	22,158
ສະສາງ - ມູນຄ່າສຸດທິ	-	(111)	(1,409)	-	(1,520)
ຄ່າຫຼ້ຍຫ້ຽນ	(3,384)	(32,420)	(17,999)	(3,710)	(57,513)
ຍອດເຫຼືອມູນຄ່າຕາມບັນຊີສຸດທິ	**61,081**	**117,495**	**55,687**	**12,589**	**246,852**
ວັນທີ 31 ທັນວາ 2025					
ຕົ້ນທຶນ	97,302	220,904	151,120	32,853	502,179
ຫັກ: ຄ່າຫຼ້ຍຫ້ຽນສະສົມ	(36,221)	(103,409)	(95,433)	(20,264)	(255,327)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 31 ທັນວາ 2025	**61,081**	**117,495**	**55,687**	**12,589**	**246,852**

20. ຊັບສິນຄົງທີ່ມີຕົວຕົນ

ການເຄື່ອນໄຫວຂອງຊັບສິນບັດຄົງທີ່ມີຕົວຕົນ ສຳລັບປີທີ່ສິ້ນສຸດວັນທີ 31 ທັນວາ 2024 ມີດັ່ງນີ້:

	ອາຄານ ແລະ ການປັບປຸງ ລ້ານກີບ	ອຸປະກອນຫ້ອງການ ລ້ານກີບ	ເຟີນີເຈີ ແລະ ສິ່ງຕິດຕັ້ງ ລ້ານກີບ	ພາຫະນະ ລ້ານກີບ	ລວມ ລ້ານກີບ
ວັນທີ 1 ມັງກອນ 2024					
ຕົ້ນທຶນ	64,330	100,996	108,130	23,456	296,912
ຫັກ: ຄ່າຫຼ້ຍຫ້ຽນສະສົມ	(30,109)	(50,629)	(67,323)	(13,427)	(161,488)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 1 ມັງກອນ 2024	**34,221**	**50,367**	**40,807**	**10,029**	**135,424**
ປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2024					
ຍອດຍົກມາມູນຄ່າຕາມບັນຊີສຸດທິ	34,221	50,367	40,807	10,029	135,424
ເພີ່ມຂຶ້ນ	1,869	57,045	4,266	5,912	69,092
ໂອນເຂົ້າ / (ອອກ) (ບົດອະທິບາຍເລກທີ 18)	-	1,839	25,299	-	27,138
ສະສາງ - ມູນຄ່າສຸດທິ	(677)	(72)	(655)	-	(1,404)
ຄ່າຫຼ້ຍຫ້ຽນ	(3,281)	(23,055)	(14,560)	(3,259)	(44,155)
ຍອດເຫຼືອມູນຄ່າຕາມບັນຊີສຸດທິ	**32,132**	**86,124**	**55,157**	**12,682**	**186,095**
ວັນທີ 31 ທັນວາ 2024					
ຕົ້ນທຶນ	64,969	157,113	132,591	29,236	383,909
ຫັກ: ຄ່າຫຼ້ຍຫ້ຽນສະສົມ	(32,837)	(70,989)	(77,434)	(16,554)	(197,814)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 31 ທັນວາ 2024	**32,132**	**86,124**	**55,157**	**12,682**	**186,095**

21. ສິດນຳໃຊ້ທີ່ດິນ

	ລ້ານກີບ
ວັນທີ 1 ມັງກອນ 2025	
ຕົ້ນທຶນ	33,629
ຫັກ: ຄ່າຫຼ້ຍຫ້ຽນສະສົມ	(13,060)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 1 ມັງກອນ 2025	**20,569**
ປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025	
ຍອດຍົກມາມູນຄ່າຕາມບັນຊີສຸດທິ	20,569
ເພີ່ມຂຶ້ນ	4,869
ສະສາງ - ມູນຄ່າສຸດທິ	-
ຄ່າຫຼ້ຍຫ້ຽນ	(6,344)
ຍອດເຫຼືອມູນຄ່າຕາມບັນຊີສຸດທິ	**19,094**
ວັນທີ 31 ທັນວາ 2025	
ຕົ້ນທຶນ	38,498
ຫັກ: ຄ່າຫຼ້ຍຫ້ຽນສະສົມ	(19,404)
ມູນຄ່າຕາມບັນຊີສຸດທິ ໃນວັນທີ 31 ທັນວາ 2025	**19,094**

22. ຊັບສິນອື່ນໆ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ພາສີທີ່ສາມາດເກັບຄືນໄດ້	3,032	3,032
ເງິນລ່ວງໜ້າບັດເຄດິດຕ່າງປະເທດ	25,192	47,981
ລາຍຈ່າຍຈ່າຍລ່ວງໜ້າລໍຖ້າການແບ່ງສ່ວນ	17,638	40,809
ໜີ້ຕ້ອງຮັບຈາກພະນັກງານ	12,337	12,617
ເງິນຄ້ຳປະກັນ	3,875,567	1,728,588
ອື່ນໆ	989,817	575,852
	4,923,583	**2,408,879**

23. ໜີ້ຕ້ອງສົ່ງທະນາຄານ ແລະ ສະຖາບັນການເງິນອື່ນ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນຝາກກະແສລາຍວັນ	**518,956**	**214,627**
ທະນາຄານ ແລະ ສະຖາບັນການເງິນພາຍໃນປະເທດ	518,938	203,053
ຄ້າງເງິນແຫ່ງຊາດ	18	11,574
ເງິນຝາກປະຢັດ	**36**	**32**
ທະນາຄານ ແລະ ສະຖາບັນການເງິນພາຍໃນປະເທດ	36	32
ເງິນຝາກມີກຳນົດ	**911,331**	**1,360,134**
ທະນາຄານ ແລະ ສະຖາບັນການເງິນພາຍໃນປະເທດ	911,331	1,360,134
ສະຖາບັນອື່ນໆ		
ເງິນກູ້ຢືມ	**1,744,070**	**1,055,809**
ທະນາຄານ ແຫ່ງ ສປປ ລາວ	1,744,070	1,055,809
ໜີ້ຕ້ອງສົ່ງອື່ນໆໃຫ້ທະນາຄານອື່ນ ແລະ ສະຖາບັນການເງິນອື່ນ	**100**	**23**
	3,174,493	**2,630,625**

ອັດຕາດອກເບ້ຍສຳລັບເງິນຝາກຈາກທະນາຄານອື່ນ ແລະ ສະຖາບັນການເງິນອື່ນ ພາຍໃນປີ ມີດັ່ງລຸ່ມນີ້:

	2025 % ຕໍ່ປີ	2024 % ຕໍ່ປີ
ເງິນຝາກກະແສລາຍວັນ	0.00% - 0.60%	0.00% - 0.60%
ເງິນຝາກມີກຳນົດ	3.20% - 13.00%	3.20% - 13.00%
ເງິນຝາກປະຢັດ	1.00%	1.00%

(*) ລາຍລະອຽດຂອງເງິນກູ້ຈາກ ທຫລ ນະວັນທີ 31 ທັນວາ 2025 ມີດັ່ງຕໍ່ໄປນີ້:

ຈຸດປະສົງ	ສະກຸນເງິນ	ໄລຍະເວລາ	ອັດຕາດອກເບ້ຍ % ຕໍ່ປີ	2025 ລ້ານກີບ
ໂຄງການສິນເຊື່ອແກ້ໄຂໂຄວິດ 19	ກີບ	6 ປີ	3.00%	389,582
ສິນເຊື່ອສຳລັບກອງທຶນສົ່ງເສີມວິສາຫະກິດ ຂະໜາດນ້ອຍ ແລະ ກາງ (ທສອ)	ກີບ	2 ປີ	4.43% - 4.80%	1,000,000
ສິນເຊື່ອສຳລັບກອງທຶນສົ່ງເສີມວິສາຫະກິດ ຂະໜາດນ້ອຍ ແລະ ກາງ (ທສອ)	ກີບ	5 ປີ	2.50%	354,488
				1,744,070

23. ໜີ້ຕ້ອງສົ່ງທະນາຄານ ແລະ ສະຖາບັນການເງິນອື່ນ (ຕໍ່)

(*) ລາຍລະອຽດຂອງເງິນກູ້ຈາກ ທຫລ ນະວັນທີ 31 ທັນວາ 2024 ມີດັ່ງຕໍ່ໄປນີ້:

ຈຸດປະສົງ	ສະກຸນເງິນ	ໄລຍະເວລາ	ອັດຕາດອກເບ້ຍ % ຕໍ່ປີ	2024 ລ້ານກີບ
ໂຄງການສິນເຊື່ອແກ້ໄຂໂຄວິດ 19	ກີບ	6 ປີ	3.00%	727,170
ໂຄງການສິນເຊື່ອແກ້ໄຂໂຄວິດ 19	ໂດລາ	5 ປີ	5.45% + 3 ເດືອນ CME SOFR	216,580
ສິນເຊື່ອສຳລັບກອງທຶນສົ່ງເສີມວິສາຫະກິດຂະໜາດນ້ອຍ ແລະ ກາງ (ທສວ)	ກີບ	5 ປີ	2.50%	112,059
				1,055,809

24. ໜີ້ຕ້ອງສົ່ງໃຫ້ລູກຄ້າ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນຝາກກະແສລາຍວັນ	**1,418,091**	**2,056,549**
ເປັນສະກຸນເງິນກີບ	270,185	423,243
ເປັນສະກຸນເງິນຕາຕ່າງປະເທດ	1,147,906	1,633,307
ເງິນຝາກປະຢັດ	**5,688,755**	**5,005,983**
ເປັນສະກຸນເງິນກີບ	1,181,545	972,579
ເປັນສະກຸນເງິນຕາຕ່າງປະເທດ	4,507,210	4,033,404
ເງິນຝາກມີກຳນົດ	**28,902,612**	**20,413,716**
ເປັນສະກຸນເງິນກີບ	3,515,200	1,366,500
ເປັນສະກຸນເງິນຕາຕ່າງປະເທດ	25,387,412	19,047,215
	36,009,458	**27,476,248**

ອັດຕາດອກເບ້ຍເງິນພາຍໃນປີຂອງເງິນຝາກດັ່ງກ່າວມີດັ່ງນີ້:

	2025 % ຕໍ່ປີ	2024 % ຕໍ່ປີ
ເງິນຝາກກະແສລາຍວັນ	ບໍ່ມີດອກເບ້ຍ	ບໍ່ມີດອກເບ້ຍ
ເງິນຝາກປະຢັດສະກຸນເງິນກີບ	0.85% - 1.89%	0.85% - 1.89%
ເງິນຝາກປະຢັດສະກຸນເງິນໂດລາ	0.50% - 3.00%	0.50% - 3.00%
ເງິນຝາກປະຢັດສະກຸນເງິນບາດ	0.50% - 3.00%	0.50% - 3.00%
ເງິນຝາກປະຢັດສະກຸນເງິນຢວນ	0.30% - 0.60%	0.30% - 0.60%
ເງິນຝາກປະຈຳສະກຸນເງິນກີບ	1.50% - 12.50%	1.50% - 12.50%
ເງິນຝາກປະຈຳສະກຸນເງິນຕາຕ່າງປະເທດ	2.00% - 10.00%	2.00% - 10.00%

25. ທຶນຈົດທະບຽນ

	ທຶນຈົດທະບຽນ (ຮຸ້ນ)	ທຶນຈົດທະບຽນ (ລ້ານກີບ)	ອອກຮຸ້ນ ແລະ ທຶນຮຸ້ນທີ່ຈ່າຍແລ້ວ (ລ້ານກີບ)	ລວມ (ລ້ານກີບ)
ໃນວັນທີ 1 ມັງກອນ 2024	47,466,610	474,666	-	474,666
ການອອກຮຸ້ນໃໝ່	20,000,000	200,000	-	200,000
ໃນວັນທີ 31 ທັນວາ 2024	**67,466,610**	**674,666**	**-**	**674,666**
ໃນວັນທີ 1 ມັງກອນ 2025	607,199,490	-	-	-
ການອອກຮຸ້ນໃໝ່	75,333,900	75,334	568,616	643,950
ໃນວັນທີ 31 ທັນວາ 2025	750,000,000	750,000	**568,616**	**1,318,616**

ອີງຕາມມະຕິກອງປະຊຸມຜູ້ຖືຮຸ້ນ ສະບັບເລກທີ 305/ທຄຮ ໃນປີ 2025, ທະນາຄານໄດ້ມີການປ່ຽນແປງມູນຄ່າທີ່ລະບຸໄວ້ຈາກ 10,000 ກີບ/ຮຸ້ນ ເປັນ 1,000 ກີບ/ຮຸ້ນ. ຜູ້ຖືຮຸ້ນເດີມໄດ້ຮັບຮຸ້ນໃນອັດຕາສ່ວນ 1:10.

ນອກຈາກນັ້ນ, ທະນາຄານໄດ້ອອກຮຸ້ນໃໝ່ຈຳນວນ 75,333,900 ຮຸ້ນໃນປີ 2025 ເພື່ອການສະເໜີຂາຍຮຸ້ນຄັ້ງທຳອິດ (IPO) ດ້ວຍມູນຄ່າຕາມມູນຄ່າທີ່ກຳນົດໄວ້ 1,000 ກີບ/ຮຸ້ນ, ໂດຍມີລາຄາຂາຍ 7,900 ກີບ ແລະ 8,800 ກີບ ສຳລັບນັກລົງທຶນທ້ອງຖິ່ນ ແລະ ຕ່າງປະເທດ ສປປ ລາວ ຕາມລຳດັບ. ທະນາຄານມີສ່ວນໄດ້ສ່ວນເສຍຈາກທຶນຮຸ້ນຫຼັງຈາກຫັກຄ່າໃຊ້ຈ່າຍໃນການສະເໜີຂາຍຮຸ້ນແລ້ວ 568,616ລ້ານກີບ.

ໃນວັນທີ 31 ທັນວາ 2025, ຮຸ້ນທັງໝົດໄດ້ອອກໃຫ້ ແລະ ໄດ້ຖອກໝົດແລ້ວ.

26. ຄັງສຳຮອງ

ຄັງສຳຮອງຕາມລະບຽບການ ແລະ ຄັງສຳຮອງທົ່ວໄປ

	ຄັງສຳຮອງຕາມ ລະບຽບການ ລ້ານກີບ	ຄັງສຳຮອງທົ່ວໄປ ລ້ານກີບ	ລວມ ລ້ານກີບ
ໃນວັນທີ 1 ມັງກອນ 2024	47,226	68,379	115,605
ແບ່ງເຂົ້າຄັງສຳຮອງ ສຳລັບປີ 2024	26,715	26,715	53,430
ໃນວັນທີ 31 ທັນວາ 2024	**73,941**	**95,094**	**169,035**
ໃນວັນທີ 1 ມັງກອນ 2025	73,941	95,094	169,035
ແບ່ງເຂົ້າຄັງສຳຮອງ ສຳລັບປີ 2025	74,126	7,135	81,261
ໃນວັນທີ 31 ທັນວາ 2025	**148,067**	**102,229**	**250,296**

ອີງຕາມກອງປະຊຸມຂອງຂາຮຸ້ນສາມັນ ເລກທີ 3022/ທຄຮ ໃນວັນທີ 24 ພະຈິກ 2025 ໄດ້ມີການອະນຸມັດການແບ່ງເງິນເຂົ້າຄັງສຳຮອງຕາມລະບຽບການ ແລະ ຄັງສຳຮອງທົ່ວໄປ. ການແບ່ງເງິນເຂົ້າຄັງສຳຮອງຕາມລະບຽບການເປັນ ຈຳນວນ 74,126 ລ້ານກີບ ແລະ ຄັງສຳຮອງທົ່ວໄປ ເປັນຈຳນວນ 7,135 ລ້ານກີບ.

27. ເງິນປັນຜົນ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນປັນຜົນ	660,000	480,877

ວັນທີ 24 ພະຈິກ 2025, ກອງປະຊຸມຜູ້ຖືຮຸ້ນທົ່ວໄປ ໄດ້ອະນຸມັດເງິນປັນຜົນຈາກກຳໄລສຸດທິ ປະຈຳປີ 2024 ໃຫ້ແກ່ຜູ້ຖືຮຸ້ນ ຈຳນວນ 660,000 ລ້ານກີບ. ເງິນປັນຜົນເຫຼົ່ານີ້ໄດ້ຈ່າຍໃນ 25 ທັນວາ 2025.

ວັນທີ 9 ມັງກອນ 2024, ກອງປະຊຸມຜູ້ຖືຮຸ້ນທົ່ວໄປ ໄດ້ອະນຸມັດເງິນປັນຜົນຈາກກຳໄລສຸດທິ ປະຈຳປີ 2023 ໃຫ້ແກ່ຜູ້ຖືຮຸ້ນ ຈຳນວນ 480,877 ລ້ານກີບ. ເງິນປັນຜົນເຫຼົ່ານີ້ໄດ້ຈ່າຍໃນເດືອນກຸມພາ 2024.

28. ອາກອນ

ອາກອນກຳໄລ

ລາຍຈ່າຍອາກອນກຳໄລປັດຈຸບັນ

ຄັງສຳຮອງແມ່ນຖືກສ້າງຂຶ້ນເພື່ອອາກອນກຳໄລໃນງວດປະຈຸບັນຕາມກົດໝາຍອາກອນ. ທະນາຄານມີພັນທະຕ້ອງຊຳລະອາກອນໃນອັດຕາ 20% ຂອງກຳໄລທີ່ຕ້ອງຈ່າຍທັງໝົດ ກ່ອນອາກອນກຳໄລ.

ໃນລະຫວ່າງປີ, ທະນາຄານໄດ້ຍື່ນຂໍ ແລະ ສຳເລັດການສະເໜີຂາຍຮຸ້ນສາທາລະນະຄັ້ງທຳອິດ (IPO) ແລະ ໄດ້ຈົດທະບຽນໃນວັນທີ 10 ຕຸລາ 2025. ພາຍໃຕ້ກົດໝາຍວ່າດ້ວຍພາສີທີ່ໃຊ້ກັບບໍລິສັດທີ່ຈົດທະບຽນ, ທະນາຄານມີສິດໄດ້ຮັບອັດຕາພາສີລາຍໄດ້ວິສາຫະກິດ 13% ຂອງກຳໄລທີ່ຕ້ອງເສຍພາສີກ່ອນພາສີລາຍໄດ້ເປັນເວລາສີ່ປີ, ມີຜົນບັງຄັບໃຊ້ນັບແຕ່ວັນທີ່ຈົດທະບຽນ.

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ກຳໄລ /(ຂາດທຶນ) ກ່ອນອາກອນ	**913,686**	**921,122**
ລົບ: ລາຍການທີ່ບໍ່ໃຫ້ຖືເປັນລາຍຮັບ	(41,514,595)	(66,543,403)
ບວກ: ລາຍການທີ່ບໍ່ໃຫ້ຖືເປັນລາຍຈ່າຍ	41,632,792	66,521,588
ກຳໄລທີ່ຕ້ອງເສຍອາກອນ	**1,031,883**	**899,307**
ອາກອນກຳໄລ	**195,608**	**179,861**
ໜີ້ຕ້ອງຮັບອາກອນໃນຕອນຕົ້ນປີ	110,348	15,492
ອາກອນກຳໄລ	195,608	179,861
ອາກອນຈ່າຍພາຍໃນປີ	(209,280)	(85,005)
ອາກອນຄ້າງຮັບນະທ້າຍປີ	**96,676**	**110,348**

ການມອບອາກອນຂອງທະນາຄານຕ້ອງໄດ້ຮັບການກວດກາຄືນໂດຍເຈົ້າໜ້າທີ່ສ່ວຍສາອາກອນ. ເນື່ອງຈາກກົດໝາຍ ແລະ ກົດລະບຽບທາງດ້ານສ່ວຍສາອາກອນແມ່ນຖືກນຳໃຊ້ກັບລາຍການເຄື່ອນໄຫວຫຼາຍປະເພດ ເຊິ່ງອາດຈະມີການຕີຄວາມໝາຍທີ່ແຕກຕ່າງກັນ, ຈຳນວນເງິນທີ່ໄດ້ສະແດງຢູ່ໃນເອກະສານລາຍງານການເງິນພາຍໃນປີ ອາດຈະຖືກປ່ຽນແປງຫຼັງຈາກມື້ໄລ່ລຽງຂອງເຈົ້າໜ້າທີ່ສ່ວຍສາອາກອນ.

29. ເງິນສົດ ແລະ ທຽບເທົ່າເງິນສົດ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ເງິນສົດໃນຄັງ	1,695,840	2,476,961
ເງິນຝາກກະແສລາຍວັນຢູ່ກັບ ທຫລ	1,994,142	3,046,724
ເງິນຝາກກະແສລາຍວັນຢູ່ກັບທະນາຄານອື່ນ	5,430,167	1,225,289
	9,120,149	**6,748,974**

30. ກຳໄລຕໍ່ຮຸ້ນ

ກຳໄລຕໍ່ຮຸ້ນ ("EPS") ຄິດໄລ່ໂດຍການຫານກຳໄລສຸດທິຫຼັງຫັກພາສີທີ່ເປັນຂອງຜູ້ຖືຮຸ້ນທຳມະດາດ້ວຍຈຳນວນຮຸ້ນທຳມະດາສະເລ່ຍທີ່ມີນ້ຳໜັກທີ່ຍັງຄ້າງຢູ່ໃນລະຫວ່າງປີ.

ລາຍໄດ້ຕໍ່ຮຸ້ນສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2024 ບໍ່ຈຳເປັນຕ້ອງເປີດເຜີຍໃນປີທີ່ຜ່ານມາ. ເພື່ອຈຸດປະສົງໃນການປຽບທຽບ, ລາຍໄດ້ຕໍ່ຮຸ້ນສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2024 ໄດ້ຖືກປັບປຸງໃໝ່ໂດຍການປັບຈຳນວນຮຸ້ນທຳມະດາໂດຍອີງໃສ່ການປ່ຽນແປງມູນຄ່າທີ່ລະບຸໄວ້ຈາກ 10,000 ກີບຕໍ່ຮຸ້ນເປັນ 1,000 ກີບຕໍ່ຮຸ້ນໄດ້ເກີດຂຶ້ນໃນຕອນເລີ່ມຕົ້ນຂອງໄລຍະເວລາປຽບທຽບ, ເພື່ອຮັບປະກັນຄວາມສາມາດໃນການປຽບທຽບກັບປີປະຈຸບັນ.

ຕໍ່ໄປນີ້ແມ່ນຂໍ້ມູນທີ່ນຳໃຊ້ໃນການຄິດໄລ່ລາຍໄດ້ຕໍ່ຮຸ້ນ.

	2025 ລ້ານກີບ	2024 (ລາຍງານຄັ້ງກ່ອນ) ລ້ານກີບ	2024 (ດັດແກ້) ລ້ານກີບ
ກຳໄລສຸດທິ ທີ່ເປັນຂອງຜູ້ຖືຮຸ້ນສາມັນຂອງທະນາຄານ (ລ້ານກີບ)	718,078	741,261	741,261
ຈຳນວນຮຸ້ນທຳມະດາໂດຍສະເລ່ຍທີ່ມີນ້ຳໜັກ (ຮຸ້ນ)	691,930,119	674,666,100	607,268,839
ກຳໄລຕໍ່ຮຸ້ນ (LAK)	1,038	1,099	1,221

31. ພາລະຜູກພັນ

	2025 ລ້ານກີບ	2024 ລ້ານກີບ
ໜັງສືຄ້ຳປະກັນຂອງທະນາຄານ	369,931	426,764

32. ເຫດການທີ່ເກີດຂຶ້ນຫລັງມື້ລາຍງານ

ການປະກາດ ການຈ່າຍເງິນປັນຜົນ

ໃນການປະຊຸມຄະນະກຳມະການບໍລິສັດ ທີ່ຈັດຂຶ້ນໃນວັນທີ 26 ມີນາ 2026 ຄະນະສະພາຜູ້ບໍລິຫານທະນາຄານໄດ້ອະນຸມັດການຈ່າຍເງິນປັນຜົນຈາກກຳໄລສຸດທິ ສຳລັບປີສິ້ນສຸດວັນທີ 31 ທັນວາ 2025 ໃນອັດຕາ 800 ກີບຕໍ່ຫຸ້ນ (31 ທັນວາ 2024: 880 ກີບຕໍ່ຫຸ້ນ) ຄິດເປັນຈຳນວນເງິນປັນຜົນລວມທັງໝົດ 600,000 ລ້ານກີບ (31 ທັນວາ 2024: 660,000 ລ້ານກີບ)

Attachment 04

No. 005/JDB.2026
Joint Development Bank Public, dated 19 January 2026

Decision
Regarding the Approval of business plan of the year 2026
Joint Development Bank Public

- According to Resolutions Meeting of JDB's BOM dated 23 December **2025;**
- According to Resolutions Meeting of JDB's BOD and JDB's BOM dated 23 December **2025**.

Chairman of the Board of Directors decides:

Article 1: Approved the target of Departments and Service Units to implement for the year 2026 to be achieve as expected:

-	Total Asset:	53,000,000,000,000 LAK
-	Registered Capital:	1,000,000,000,000 LAK
-	Total Income:	57,568,270,000,000 LAK
-	Total expenses:	56,471,130,000,000 LAK
-	Total profit before tax:	1,261,081,000,000 LAK
-	Profit after tax:	1,097,140,000,000 LAK
-	Total accounts:	130,000 accounts
-	Deposits amount:	8,000,000,000,000 LAK
-	Low-interest Fund Mobilization:	2,000,000,000,000 LAK
-	Total Loan Amount:	6,400,000,000,000 LAK

Article 2: The management and staff of Joint Development Bank Public shall implement the agreement in accordance with its rights and responsibilities.

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

Joint Development Bank Public
Vice Chairman of the Board of Directors

Phonesamay SOUKHAPHON

Attachment 05

No. 092/JDB.2026
Vientiane Capital, dated 19 March 2026

Decision
Regarding the approval of Investment in Individual Fund

- According to Law on Commercial Bank (amended), No. 39/NA, dated 17 July 2023;
- According to the amendment of JDB's Articles of Association dated 064/JDB, dated 05 March **202**6**;**
- According to Resolutions the 1st Ordinary Meeting of JDB's BOD for the year 2026, dated 19 March 2026.

Chairman of the Board of Directors of Joint Development Bank Public Decides:

Article 1: To approve the Investment in Individual Fund and the implementation of related activities with a total value of 250,000,000,000 LAK.

Article 2: The management and staff of Joint Development Bank Public are instructed to acknowledge and implement this decision in accordance with their roles and the objectives of the Board of Directors.

Article 3: This agreement shall be effective from the date of signing.

Joint Development Bank Public
Chairman of the Board of Directors

Vilay SYPHAPHONE

ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ

ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ ເອກະພາບ ວັດທະນະຖາວອນ

ໃບທະບຽນວິສາຫະກິດ

ເລກທີ 047751/ຈທວ

(ວັນສ້າງຕັ້ງວິສາຫະກິດ: 18/03/2026)

- ອີງຕາມ ກົດໝາຍວ່າດ້ວຍວິສາຫະກິດ, ສະບັບເລກທີ 33/ສພຊ, ລົງວັນທີ 29 ທັນວາ 2022;
- ອີງຕາມ ຄຳຮ້ອງແຈ້ງຂຶ້ນທະບຽນວິສາຫະກິດ, ສະບັບລົງວັນທີ 13/03/2026.

ເຈົ້າໜ້າທີ່ທະບຽນວິສາຫະກິດ ກົມຄຸ້ມຄອງວິສາຫະກິດ ໄດ້ຂຶ້ນທະບຽນວິສາຫະກິດ ຮັບຮອງການສ້າງຕັ້ງ ວິສາຫະກິດເປັນ ນິຕິບຸກຄົນ ຕາມກົດໝາຍວ່າດ້ວຍວິສາຫະກິດ ດັ່ງນີ້:

- ຊື່ວິສາຫະກິດເປັນພາສາລາວ: ບໍລິສັດ ລາວ ບໍລິຫານຊັບສິນ ຈຳກັດ
- ຊື່ວິສາຫະກິດເປັນພາສາອັງກິດ: Lao Asset Management Company Limited
- ຮູບແບບວິສາຫະກິດ: ບໍລິສັດຈຳກັດ
- ຜູ້ອຳນວຍການ: ນາງ ເມັດຄຳ ນົນທາວີ, ສັນຊາດ ລາວ
- ທຶນຈົດທະບຽນ: 100,000,000,000.00 ກີບ (ໜຶ່ງຮ້ອຍຕື້ກີບ)
- ທີ່ຕັ້ງສຳນັກງານ: -, ບ້ານ ໂພນທັນເໜືອ, ເມືອງ ໄຊເສດຖາ, ນະຄອນຫຼວງວຽງຈັນ
- ເລກລະຫັດວິສາຫະກິດ, ເລກປະຈຳຕົວຜູ້ເສຍອາກອນ: 685303188000
- ຜູ້ຖືຮຸ້ນ ລະບຸໄວ້ດ້ານຫຼັງໃບທະບຽນວິສາຫະກິດ.

ທີ່ ນະຄອນຫຼວງວຽງຈັນ, ວັນທີ 18/03/2026

ເຈົ້າໜ້າທີ່ທະບຽນວິສາຫະກິດ

ອະພິສິດ ແສງສຸລິວົງ

ເນື້ອໃນທະບຽນວິສາຫະກິດ ບໍລິສັດ ລາວ ບໍລິຫານຊັບສິນ ຈຳກັດ
ເລກລະຫັດວິສາຫະກິດ, ເລກປະຈຳຕົວຜູ້ເສຍອາກອນ 685303188000

1. ຜູ້ອຳນວຍການ ມີດັ່ງນີ້:

ກ. ຜູ້ຖືຮຸ້ນເປັນຜູ້ອຳນວຍການ: (ບໍ່ມີ)

ຂ. ບຸກຄົນພາຍນອກເປັນຜູ້ອຳນວຍການ:

1) ນາງ ເມັດຄຳ ນິນທາວີ, ສັນຊາດ ລາວ, ໝາຍເລກໂທລະສັບ +856 20 55964651

2) ນາງ ສຸກພາພອນ ທອງໄພບູນ, ສັນຊາດ ລາວ, ໝາຍເລກໂທລະສັບ +856 20 59918299

2. ທຶນຈົດທະບຽນ ມີ: 100,000,000,000.00 ກີບ, ໃນນີ້:

- ເປັນເງິນ: 100,000,000,000.00 ກີບ
- ເປັນວັດຖຸ: (ບໍ່ມີ)

3. ຮຸ້ນ ມີທັງໝົດ: 1,000,000 ຮຸ້ນ, ແຕ່ລະຮຸ້ນ ມີມູນຄ່າ: 100,000.00 ກີບ, ໃນຈຳນວນຮຸ້ນທັງໝົດຂອງບໍລິສັດຈຳກັດ ມີ: ຮຸ້ນສາມັນ ຈຳນວນ: 1,000,000 ຮຸ້ນ ແລະ ຮຸ້ນບຸລິມະສິດ ຈຳນວນ: 0 ຮຸ້ນ

4. ຜູ້ຖືຮຸ້ນ ມີດັ່ງນີ້:

1) ຊື່ເກົ່າ:ບໍລິສັດ ສີເມືອງກຣຸບ ຈຳກັດຜູ້ດຽວ;ຊື່ໃໝ່:ບໍລິສັດ ເອັດເອັມຈີ ກຣຸບ ຈຳກັດຜູ້ດຽວ, ສ້າງຕັ້ງຂຶ້ນພາຍໃຕ້ກົດໝາຍປະເທດ ສປປ ລາວ (ຜູ້ຕາງໜ້າ: ທ່ານ ເອກະພັນ ພະພິທັກ, ສັນຊາດ ລາວ), ຈຳນວນຮຸ້ນທີ່ຈອງ: ຮຸ້ນສາມັນ 700,000 ຮຸ້ນ, ສັດສ່ວນການຖືຮຸ້ນ 70.00%

- ໝາຍເລກໂທລະສັບ: 021453612

2) ບໍລິສັດ ທະນາຄານ ຮ່ວມພັດທະນາ ມະຫາຊົນ, ສ້າງຕັ້ງຂຶ້ນພາຍໃຕ້ກົດໝາຍປະເທດ ສປປ ລາວ (ຜູ້ຕາງໜ້າ: ທ່ານ ສາຄອນ ຍໍພັນໄຊ, ສັນຊາດ ລາວ), ຈຳນວນຮຸ້ນທີ່ຈອງ: ຮຸ້ນສາມັນ 300,000 ຮຸ້ນ, ສັດສ່ວນການຖືຮຸ້ນ 30.00%

- ໝາຍເລກໂທລະສັບ: 021 2135316

5. ວັດຖຸປະສົງຂອງການດຳເນີນທຸລະກິດ (ໃນການແຈ້ງຂຶ້ນທະບຽນວິສາຫະກິດເບື້ອງຕົ້ນ):

- ບໍລິຫານໜີ້ສິນ ແລະ ຊັບສິນ.

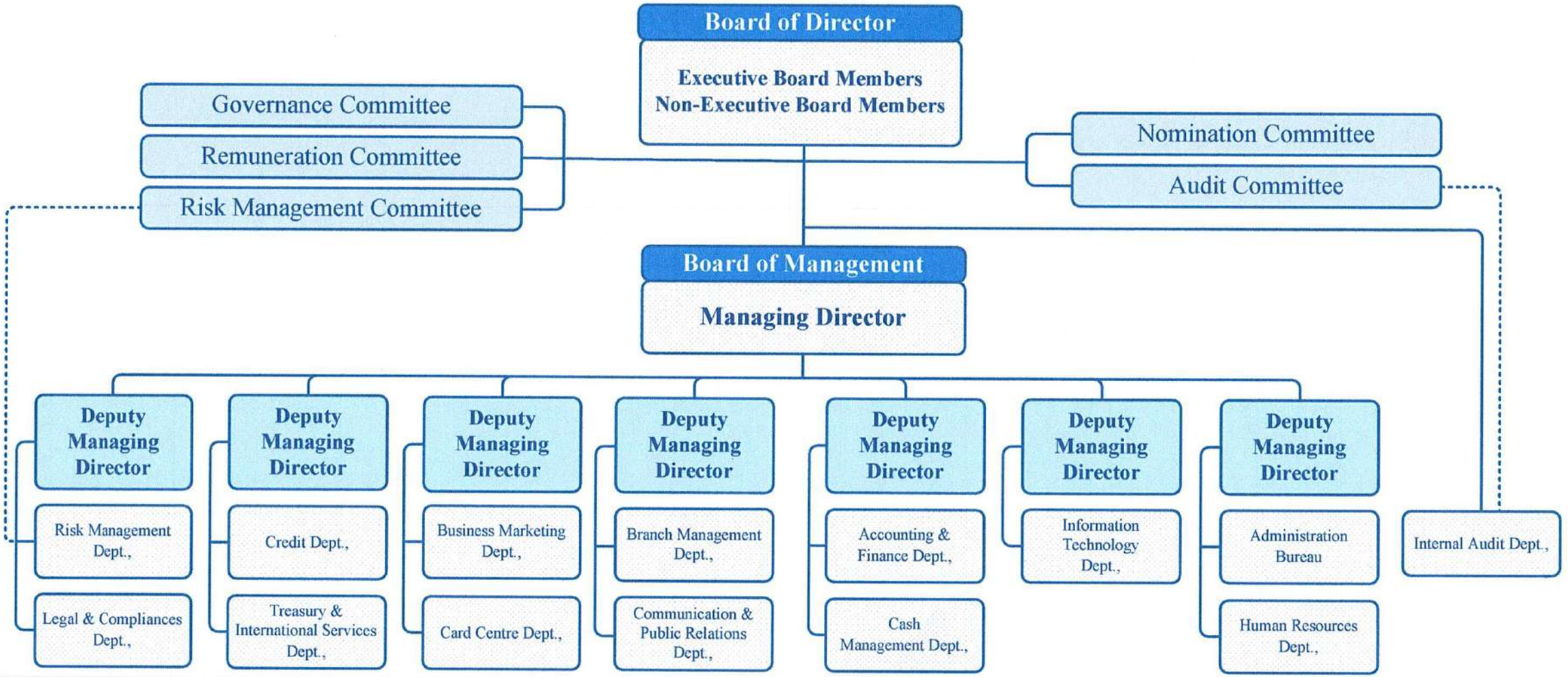
(ວິສາຫະກິດ ທີ່ໄດ້ຂຶ້ນທະບຽນວິສາຫະກິດແລ້ວ ກ່ອນຈະດຳເນີນທຸລະກິດຕາມວັດຖຸປະສົງຂອງຕົນ ຕ້ອງຂໍອະນຸຍາດລົງທຶນ ແລະ/ຫຼື ຂໍອະນຸຍາດດຳເນີນທຸລະກິດ ຫຼື ສາມາດດຳເນີນທຸລະກິດໄດ້ເລີຍ ຕາມທີ່ໄດ້ກຳນົດໄວ້ໃນກົດໝາຍ ແລະ ລະບຽບການຂອງຂະແໜງການທີ່ກ່ຽວຂ້ອງ).

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ
Joint Development Bank Public

Attachment 07

Organizational Chart
Joint Development Bank Public (JDB)

Ref No: 071 /JDB
Vientiane Cap., Date: 10 MAR 2026



Joint Development Bank Public
Managing Director

ຮ່ວມພັດທະນາ ມະຫາຊົນ
JOINT DEVELOPMENT BANK Public

Sakhone YORPHANXAY

Attachment 08

Articles of Association

of

Joint Development Bank Public

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Lao People's Democratic Republic

Peace Independence Democracy Unity Prosperity

ธนาคารร่วมพัฒนา มะหาชน
Joint Development Bank Public

No. 064/JDB

Vientiane Capital, dated 05 March 2026

Articles of Association
of
Joint Development Bank Public

- Pursuant to the Law on Enterprise (Amended) No. 33/NA, dated 29 December 2022;
- Pursuant to the Law on Commercial Bank (Amended) No. 39/NA, dated 17 July 2023;
- Pursuant to the Law on Security (Amended) No. 79/NA, dated 30 December 2019;
- Pursuant to the Decision of the Board of Directors of Issuer Company and Listed Company (Amended) No. 14/LSC, dated 11 December 2024.

Chapter 1

General Provisions

Article 1 Purpose

This Articles of Association determines the roles, scope of rights and duties, organization and activities regarding shares, shareholders, the board of director, director and employees, benefit sharing, dispute resolution and liquidation of Joint Development Bank Public as a legal reference determined in this Articles of Association to ensure the business activities be effectively, transparency and growing steadily.

Article 2 (Amended) Definitions

The terms used in this Articles of Association shall be meaning as below, unless specified otherwise:

2.1 **Shares** refer to the capital of a partnership enterprise or company divided into parts of unequal or equal value depending on the form of the partnership enterprise or company as defined in the Law on Enterprises;

2.2 **Common Share**s shall refer to a type of shares which the owner cannot redeem;

2.3 **Preferred Shares** shall refer to a type of shares which the owner may redeem, and which has the specific rights and duties that are different from ordinary shares;

2.4 **Combined Share Certificate** shall refer to share certificate of Joint Development Bank Public deposited with the security depository;

2.5 **Benefits from Holding Shares** refer to the right to own the registered capital in accordance with one's shares, the right to vote, the right to take any action and the right to receive dividends in the place where one holds shares;

2.6 **Major Shareholders** refer to an individual or legal entity that directly or indirectly owns five percent (5%) or more of the total number of shares with voting rights;

2.7 **Registered Capital** shall refer to the capital contributed by all shareholders as provided for in Article 9 of this Article of Association;

2.8 **Executive Managers** refer to members of the Board of Director, Committees of the Board of Director, Director, Head of Division and Head of Central of Joint Development Bank Public;

2.9 **Board Members** shall refer to the individuals who hold the positions of Chairman of the Board of Directors, Vice Chairman of the Board of Directors and a number of members or committees;

2.10 **Committee of the Board of Directors** shall refer to a specific committee of the Joint Development Bank Public to carry out specific tasks for the Board of Directors;

2.11 **Members Involved in Management** shall refer to the members of the Board of Directors of the Joint Development Bank Public who hold positions as Directors, Heads of Departments, Heads of Centers or equivalent of the Joint Development Bank Public;

2.12 **Non-Members Involved in Management** shall refer to members of the Board of Directors of Joint Development Bank Public who has not holding any title in the Joint Development Bank Public;

2.13 **Independent Committees** shall refer to members of the Board of Directors of Joint Development Bank Public who have not involvement, influence or vested interest in the Joint Development Bank Public including business relationships, family relationships and other who can freely express their opinions;

2.14 **Related Persons** shall refer to executive managers, major shareholders, individuals who are related to spouses, relatives of direct lineage, individuals who have business interests with executive managers or major shareholders of Joint Development Bank Public including individuals with significant interests in other legal entities jointly with Joint Development Bank Public;

2.15 **Service Units** shall refer to a part of the Joint Development Bank Public domestically or internationally operating all or part of the banking business as assigned by the Joint Development Bank Public;

2.16 **Group Companies** shall refer to companies in which the Joint Development Bank Public holds sufficient shares and has the power to control the business management of the company;

2.17 **Dividend** refers to the money distributed to shareholders deriving from the net profit of the Joint Development Bank Public after deducting funds for various purposes as prescribed in the laws and regulations of the Lao PDR and in accordance with the resolution of the shareholders' meeting.

Under this Articles of Association, any issue or reference to one or more provisions, regulations or other documents shall include any amendment or change to such provisions, regulations or documents.

The titles of the chapters and articles of this Articles of Association are for ease of reading and reference only and shall not affect the content of this Articles of Association.

The words or phrases described above or used in this Articles of Association shall have the same meaning as the relevant words or phrases used in the Law on Enterprise, the Law on Commercial Bank, including any applicable laws or regulations to Joint Development Bank Public.

Article 3 Bank's Name

The name of Bank under this Articles of Association:

-In the Lao language: ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ, Abbreviation: "**ທຄຮ".**

-In English language: JOINT DEVELOPMENT BANK PUBLIC, Abbreviation: **"JDB".**

Article 4 Head Quarter

Joint Development Bank Public has its Headquarter Office at 82, Lane Xang Avenue, Hatsady Village, Chanthaboury District, Vientiane Capital, P.O.Box 3187, Telephone: 021 213531-6 Fax (856-21) 213 530, P.O Box 3187, Email: info@jdbbank.com.la or Website: www.jdbbank.com.la. Swift Code: JDBKLALA.

Article 5 Objective of Business Operation

The objective of business operation of Joint Development Bank Public is to provide comprehensive financial and banking services as below:

5.1 Banking Business Services

The Joint Development Bank Public provides services such as: current deposits, saving deposits and fixed deposit with short, medium, long term bearing interest or without interest, providing loan, purchasing of secured discount negotiable instruments, providing payment services, domestic and internation money transfers, providing payment through the modern IT

system, issuing check, cards, foreign exchange, providing modern safekeeping services for precious items, administering and safety in order to promote of social-economic development according to the approval of the Bank of Lao PDR.

5.2 Financial Business Services

For financial services, Joint Development Bank Public engages activities of issuing, buying and selling debt securities, trade and sell valuable assets, act as financial agent, insurance business, financial leasing, providing financial consultancy, providing services as an investment portfolio consultancy, other financial transaction service in accordance with the regulation of the Bank of Lao PDR.

Article 6 The Form of Enterprise

Joint Development Bank Public has the status of a legal entity in the form of a public company and conduct the business under the Law on Commercial Bank, relevant laws and regulation of the Lao PDR.

Chapter 2

Seal and Logo

Article 7 Seal

The Joint Development Bank Public has its own seal, which is octagonal in shape with a vertical and horizontal center diameter of 3.5 centimeters consisting of the words “The Bank of Lao PDR”. In the upper outer circle consisting of the words "Vientiane Capital". In the lower outer circle consisting of the words “Joint Development Bank Public” in the inner circle.

The carving, use and management of seals must be consistent with and in compliance with relevant laws and regulations.

Article 8 Logo

Joint Development Bank Public has its trademark as blossom lotus in a circle and on the right-hand side contained the word **“JDB”** with white or blue background, at the bottom contained the word in Lao language ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ or in English language is **“Joint Development Bank Public”** or **JDB**

- **Circle blue background means**: color of Joint Development Bank Public indicating to the cooperation of employee and customers for growing and expanding.
- **Blossom lotus means**: Blooming, growing of Joint Development Bank Public in the past and become successful in future.

- **JDB** is from: **JOINT DEVELOPMENT BANK PUBLIC.**

Chapter 3

Registered Capital, Shares and Shareholders

Article 9 (Amended) Registered Capital

Joint Development Bank Public has registered capital of LAK 750,000,000,0000 (Seven hundred-fifty billion Kip). There is, in cash amount of LAK 750,000,000,000 (Seven hundred-fifty billion Kip) which was from the shareholder contribution.

The Joint Development Bank Public ensures that its registered capital does not decrease to the amount specified by law in each period and ensures the adequate capital is available and used in accordance with the laws of the Lao PDR.

All capital (registered capital) above-mentioned has been fully paid by the shareholders.

Article 10 Amendment of Registered Capital

Joint Development Bank Public may increase or decrease its registered capital upon the approval of the shareholder's meeting and with the written approval of the Bank of the Lao PDR in accordance with the laws and regulations of the Lao PDR issued periodically:

1. **Increase of Capital**

Joint Development Bank Public can increase its registered capital through the issuance of additional shares, the use of dividends, the use of reserves fund and other in accordance with the laws of the Lao PDR issued from time to time.

2. **Decrease of Capital**

Joint Development Bank Public can decrease its registered capital with the authorization of the Bank of the Lao PDR, but shall not less than the threshold set out by the Bank of the Lao PDR from time to time.

After increasing or decreasing of the registered capital with the approval of the Bank of the Lao PDR, the Joint Development Bank Public will proceed with the registration process regarding the change in registered capital with the relevant sector in accordance with the laws and regulations of the Lao PDR.

Article 11 (Amended) Shares

Joint Development Bank Public currently has 750,000,000 shares (Seven hundred fifty million shares) with each share having a par value of 1,000 kip (One thousand kip) totaling LAK

750,000,000,000 (Seven hundred-fifty billion Kip). The shares of Joint Development Bank Public are not withdrawal but can be transferred in accordance with the laws of the Lao PDR.

The shares of the Joint Development Bank Public consist of common shares, the total number of which may change from time to time based on the increase or decrease in registered capital as specified in Article 9 of this Articles of Association.

Joint Development Bank Public may issue preferred shares and other types of shares after receiving approval from the shareholder's meeting in accordance with the laws and regulations.

For documents certifying the number of shares or share certificates, the securities company issues the document and signs it in accordance with securities legislation.

Article 12 Certification of Shareholding

Joint Development Bank Public will record of shareholding, which verifying the number, type of shares and changes in the number of shares owned.

The shareholders of Joint Development Bank Public will receive shareholding confirmation in accordance with relevant laws and regulations. Shareholding confirmation must comply with the regulations issued by the Securities and Exchange Commission periodically.

Article 13 Payment of Registered Capital

The shareholders must pay up their shares in full, either in cash or in kind as agreed by the shareholder's meeting in accordance with the Law on Enterprise of the Lao PDR.

Article 14 (Amended) Structural of Shareholders

Domestic or foreign individuals or legal entities may hold shares of the Joint Development Bank Public in the proportion specified in this Articles of Association and the laws of the Lao PDR.

Structural of shareholders of Joint Development Bank Public are as below:

No	Shareholders	Number of Shares	Value of shares (Kip)	Proportion of shareholding
1	SMG Group Sole Co., Ltd	634,186,134	634,186,134,000	84.558151%
2	Mrs. Kanya Phichit	30,359,975	30,359,975,000	4.047997%
3	Mr. Phousaysana Saysombath	10,119,991	10,119,991,000	1.349322%

4	Public shareholders through the Lao Security Exchange	75,333,900	75,333,900,000	10.04452%
Total		**750,000,000**	**750,000,000,000**	**100%**

Article 15 Rights of Shareholders

1. Common shareholders have the following rights and duties:

-Attend shareholder's meetings and exercise voting rights directly or through an authorized representative;

-Receive dividends in proportion to shares and others as provided for in the laws of Lao PDR;

-Transfer shares to other persons in accordance with this Articles of Association and the laws and regulations of the Lao PDR;

- Receive priority in subscribing to new shares to be offered for sale prior to third parties in proportion to the number of common shares held by the Joint Development Bank Public and in accordance with the resolution of the shareholder's meeting;

- Receive information on the activities of the Joint Development Bank Public and be able to check for incorrect information;

-In the case of the Joint Development Bank Public is dissolved, shareholders will receive a remaining asset in proportion to the number of shares they hold after the Joint Development Bank Public has paid its debts to creditors and other types of shareholders in accordance with the laws of the Lao PDR;

- Provide comments on the activities of the Joint Development Bank Public;

- Exercise other rights and duties as specified in the laws and regulations of the Lao PDR.

2. Preferred shareholders have the following rights and duties

- Have the rights and duties as set forth in Article 15, Clause 1 of this Articles of Association, except for the right to vote directly or through an authorized representative at the shareholder's meeting;

- Receive distribution of assets prior to common shareholders in the event that the Joint Development Bank Public is dissolved;

- Exercise other rights and duties as specified in the laws and regulations of the Lao PDR.

3. Shareholders or groups of shareholders holding more than five percent (5%) of the total number of common shares for a period of six (6) consecutive months or more have the following rights:

- Propose target candidates for the Board of Directors in accordance with the regulations of the Joint Development Bank Public;

- Request to inspect and receive a copy of the shareholders register book, which entitled to attend and vote at the shareholder's meeting;

- Propose to the Board of Directors to conduct an inspection of any issue related to the management and business administration of the Joint Development Bank Public when deemed necessary;

- Exercise other rights and duties as specified in the laws and regulations of the Lao PDR.

The request for inspection in subparagraph 2, clause 3 of this Article and the request for opening an extraordinary meeting as specified in Article 19 of this Articles of Association must be made in writing, including the name and surname, current address, nationality, identity card number or passport or other legal identification document. In the event of shareholder is a legal entity, the shareholder must be the person whose name appears in the contract of incorporation or the enterprise registration certificate of such legal entity as well as specifying the number of shares and determine the time for registering shares of each shareholder, the total number of shares of the shareholder group and the ownership ratio of the total number of shares of the Joint Development Bank Public, the issues and objectives of the opening of the meeting or inspection.

Article 16 Duties of Shareholders

The shareholders have the following duties:

1. Perform its rights and duties as provided in this Articles of Association and other relevant regulations of the Joint Development Bank Public;
2. Comply with the resolutions of the shareholder's meeting and the Board of Directors of the Joint Development Bank Public;
3. Pay the shares that the shareholders have registered for in full in accordance with the regulations of the Joint Development Bank Public;
4. Provide accurate information about yourself when registering for shares;
5. Be responsible for your own actions when there is a negative impact on the Joint Development Bank Public in the following cases:
   -Violating laws and regulations;

- Conducting business and other transactions for personal benefit, for another person, organization or legal entity that is contrary to the regulations of the Joint Development Bank Public as well as the laws and regulations of the Lao PDR.

6. Exercise other rights and duties as specified in the laws and regulations of the Lao PDR.

Article 17 Transfer of Shares and Issuance New Share Certificate

The transfer of shares of Joint Development Bank Public must be undertaking in accordance with the provisions of the Law on Enterprises or other relevant regulations.

Once the shares of Joint Development Bank Public are listed on the Lao Security Exchange, the share transfers are subject to the Law on Securities and other relevant regulations.

For transfers of other assets, whether registered as securities and listed on the Lao Security Exchange or not, the transfer is subject to the Law on Securities and other relevant regulations.

In the event that the Joint Development Bank Public assigns the Securities Depository Center of the Lao Securities Exchange as the share registrar, the procedures for company registration shall be determined by the share registrar.

In the event that a shareholder wishes to issue for a new share certificate, it is required to follow the procedures in accordance with laws and relevant regulations.

Chapter 4

Organizational Structure and Management

Article 18 Organizational Structure

Organizational structure of Joint Development Bank Public comprises of:

1) Shareholder's Meeting;
2) Board of Directors;
3) Committee of Board of Directors and Advisors;
4) Directors;
5) Departments and Service Center;
6) Divisions and Service Units;
7) Employees of Joint Development Bank Public.

The organizational structure may be changed periodically in accordance with the actual circumstance and regulations. Any change in the organizational structure, a resolution of the Board of Directors is required.

Article 19 Shareholder's Meeting

A shareholder's meeting is the supreme body of Joint Development Bank Public attending by all shareholders listed in the shareholder register book. There are two types of shareholder's meeting: ordinary meetings and extraordinary meetings.

1. Ordinary Shareholder's Meeting

The ordinary shareholder's meeting shall be held within four (4) months after the end of accounting year. Ordinary shareholder's meetings have the following rights and duties:

1) To adopt the Articles of Association including its amendment of Joint Development Bank Public as proposed by the Board of Director;
2) Elect or revoke the chairman, vice-chairman and member of Board of Directors;
3) To determine the meeting fee of Board of Directors, salaries, allowance and other incentive of executive manager and employees of Joint Development Bank Public;
4) To adopt the business report, business operation plan and annual audit report as proposed by the Board of Directors;
5) To adopt the business mergers, significant asset sales or dissolution of Joint Development Bank Public as proposed by the Board of Directors;
6) To adopt the distribution of dividends and the creation of reserve funds as proposed by the Board of Directors;
7) Exercise other rights and duties as specified in this Articles of Association.

2. Extraordinary Shareholder's Meeting

The extraordinary shareholder's meeting may be held whenever necessary as approved by the Board of Directors, shareholders and shareholder group holding more than ten percent (10%) of the total number of common shares for a period of six (6) consecutive months or more have the right to propose an extraordinary meeting of shareholders in the following cases:

1) The statement of financial report shows the instability of the Joint Development Bank, such as the capital adequacy ratio to assets with tends to decrease or reduces below the threshold determined by the Bank of the Lao PDR;
2) When the number of members of the Board of Directors is less than the number specified in this Articles of Association or less than the number of members specified in the Law on Commercial Bank;

3) In the event that there is reason to believe that the management of the Joint Development Bank Public has seriously violated this Articles of Association or violated the laws and regulations of the Lao PDR, which has caused damage to the Joint Development Bank Public and its shareholders;
4) Open a shareholder's meeting as ordered by the court;
5) Amendment and adding the content of this Articles of Association;
6) Increase or decrease in registered capital;
7) Reorganization and dissolution (liquidation) of the Joint Development Bank Public and appointment of liquidators;
8) Other cases specified in the laws of the Lao PDR.

All forms of meeting, written minutes must be made and signed by the participants. For meetings held via video conferencing or other communication systems as permitted by the Bank of the Lao PDR, audio and video recordings must be made for maintaining as evidence. When it is necessary to decide any issue, the Chairman of the Board of Directors may send a circular letter to shareholders to vote without opening a shareholder's meeting.

Article 20 Attending and Assigning Proxies to Shareholder's Meeting

Shareholders who are legally entitled to attend the meeting must attend in person or assign a proxy to attend on their behalf. Participants in the meeting must register to identify themselves and present shareholding document. Appointing a proxy to attend the shareholder's meeting shall be made in writing and presented to the Board of Director or the director before the meeting is convened and shall include the contents, such as: The names of the proxy, name of the assigning shareholder, number of shares held by the assigning shareholder, time and venue of the meeting and the scope of the assignment (in this case, the proxy have the same vote as the delegate unless otherwise specified in the power of attorney).

Article 21 Notice of Meeting to Shareholders

At least five (5) working days before convening the ordinary or extraordinary meeting, the Board of Directors or Directors shall notify all shareholders of the date, the place and the time for the convening and closing of the meeting and shall send necessary documents to the shareholders. In addition, the notification of shareholder's meetings must be carried out in accordance with the regulations issued periodically.

In the event that the meeting is postponed, the Board of Directors or the Director shall repeat the same procedures mentioned in paragraph one of this Article. Notice to shareholders may be delivered directly or through an appropriate communication system.

Article 22 Conditions for Shareholder's Meeting Procedures

A shareholder's meeting can be held when there are at least 2 shareholders or proxies attending the meeting and the number of shares must exceed one-half of the total number of paid shares.

A shareholder's meeting shall be convened at the headquarters of Joint Development Bank Public or other places as agreed by the Board of Directors or shareholders. In the event that a quorum has not achieved, the time of the shareholder's meeting shall be postponed but shall not exceed 2 hours. In the event that the time is exceeded and the quorum is not reached, the chairman of the shareholder's meeting has the right to suspend the shareholder's meeting. Then, prepare for the shareholder's meeting again by sending an invitation letter to attend the shareholder's meeting at least 5 business days before the opening date of the shareholder's meeting.

The next shareholder's meeting shall be must be completed within 15 business days from the date of the notice was suspended and shall proceed with [or] without a quorum.

Shareholders or groups of shareholders holding more than five percent (5%) of the total number of shares may request additional agenda for consideration at the shareholder's meeting.

Article 23 Voting and Resolutions of the Shareholder's Meeting

Voting is a vote by a shareholder or an authorized proxy to approve any matter at a shareholder's meeting, which is determined by one share equaling one vote.

There are two types of resolutions of shareholder's meeting: ordinary resolutions and special resolutions. An ordinary resolution is effective only when it is passed by more than one-half of majority vote of the number of shares represented at the meeting.

The special resolution is effective only when it is adopted by at least two-thirds (2/3) of the number of votes presented at the meeting and the affirmative vote of at least eighty percent (80) of the total paid shares.

Matters requiring special resolutions include:

1) Amending the Articles of Association or the contract of incorporation of Joint Development bank Public;
2) Increasing or decreasing of the registered capital;
3) The merger, split or dissolution of Joint Development Bank Public;

4) The sale or transfer of all or a substantial part of the business of Joint Development Bank Public;
5) The purchase or acquisition of a transfer of the business of another enterprise;
6) Voting on other matters as prescribed by the laws of the Lao PDR.

Ordinary or special resolutions of the shareholder's meeting may be carried out by secret or by open ballot as agreed by the meeting at each time.

Any shareholder may be restricted from voting in the following circumstances:

1) A shareholder who fails to present shareholding document to the chairman of the meeting or the director prior to the shareholder's meeting, unless the meeting decides to allow him/her to attend;
2) A shareholder who has any involvement that could benefit him or a direct benefit in connection with the matter to be voted. The determination of shareholders according to this clause shall be subject to unanimous agreement at the shareholder's meeting;
3) Other cases specified in the laws and regulations of the Lao PDR.

Article 24 Nullification of Resolutions of Shareholder's Meeting

The Shareholders, members of the Board of Directors, directors have the right to request the court to consider annulling the resolution of the shareholder's meeting within sixty (60) days from the date of the resolution of the shareholder's meeting in the following cases:

1) The content of the resolution violates this Articles of Association and the laws of the Lao PDR;
2) Violation of the regulations regarding voting at the shareholder's meeting;
3) Violation of the rules for announcing the opening of the meeting as stipulated in the laws or relevant regulations.

Chapter 5

Board of Director

Article 25 Principles of the Board of Directors

The Board of Directors must adhere to the following principles:

1) Protect the interests of shareholders;
2) Be transparent and fair;
3. Be honest and trustworthy;
4. Ensure legal responsibility;
5. Exercise the rights and duties with high responsibility.

Article 26 Organizational Structure of the Board of Directors

The Board of Directors consists of at least five (5) members, of which at least 1/3 of the total Board of Directors must be independent members, no more than 1/3 of the total members must be involved in management and the rest must be members who do not involve in the administration.

The Board of Directors are comprised of:

1) Chairman
2) Vice-Chairman
3) A number of members

Article 27 Criteria of Members of the Board of Directors

Members of the Board of Directors of Joint Development Bank Public shall fulfil the following criteria:

1) Shall have behavioral capacity, experience, financial-banking knowledge and experience of management, administration;
2) The Chairman and Vice Chairman of the Board of Directors of the Joint Development Bank Public must not be directors of the Joint Development Bank Public and must not be a member involved in management of the Joint Development Bank Public;
3) Never been dismissed from the Board of Directors of another enterprise;
4) Never been sentenced by a court of being bankruptcy and any offence relating to theft, fraud, embezzlement, forgery, accepting or giving bribes, corruption, money laundering or under criminal proceeding;
5) Board members who are involved in management must not hold the position as Board members of more than two (2) other enterprises
6) Members who are not involved in management may hold positions as Board members of no more than four (4) other enterprises;
7) Participate in training courses related to the Board of Directors from domestic and/or abroad as determined by the Securities and Exchange Commission;
8) Must have a sanity capacity person, not insane;
9) Other criteria as determined by the Securities and Exchange Commission.

In addition to the criteria set forth in Clause 1 to 8, except Clause 6 of this Article, a member of the Board of Director who hold positions as independent members must also meet the following additional requirements:

1) Shall not hold more than one percent (1%) of the total number of shares of the Joint Development Bank Public;

2) Shall not be an employee of the company or group of companies or a company in the same group where he/she has held the position of independent member for the past three (3) years;
3) Shall not be a direct family member such as a father, mother, child or spouse of a member of the Board of Directors involved in management, the Directors, the Head of Internal Audit, the Head of Accounting, the Head of Finance or a shareholder with controlling power of Joint Development Bank Public;
4) Shall not hold a position as a member of the Board of Directors, Directors or major shareholders of enterprise that provides professional services in accounting, finance, investment, law and other that results in the inability to provide independent opinions to Joint Development Bank Public;
5) Shall not be a major customer or supplier of the Joint Development Bank Public and other enterprises in which the Joint Development Bank Public holds share of fifty percent (50%) or more of the total shares;
6) Shall not be related individuals and legal entities or if related individuals and legal entities, the transaction must comply with relevant regulations;
7) Other criteria as determined by the Securities and Exchange Commission.

Article 28 Nomination of Candidates for Board of Directors

Shareholders or groups of shareholders who hold shares or hold shares collectively representing 5% or more of the total number of shares of Joint Development Bank Public and Joint Development Bank Public have the right to propose a list of candidates to be members of the Board of Directors to the Nomination Committee for consideration and submission to the Board of Directors before submitting it to the shareholders' meeting for consideration and approval.

Article 29 Appointment of Members of the Board of Directors

The members of the Board of Directors are appointed by the shareholders' meeting.

In the event of a vacancy in the Board of Directors, the remaining members of the existing Board of Directors shall perform their duties until the remaining term expires. In the event of a vacancy in the Board of Directors that results in the number of remaining members of the Board of Directors being less than half of the total number of Board of Directors members, the Board of Directors must propose to convene a shareholders' meeting to appoint more than half or all of the vacant members of the Board of Directors. The term of office of the newly appointed Board of Directors shall be the same as the remaining term of office of the old Board of Directors.

The Joint Development Bank Public shall establish a register of the Board of Directors information and shall keep it at the Head Office of the Joint Development Bank Public and shall appoint the Secretary of the Board of Directors to be the keeper of the register. The register contents of the Board of Directors shall include the following basic information:

1) Curriculum vitae;

2) Position on the Board of Directors;

3) Date of assumption of position or resignation of office as Chairman, Vice Chairman or member;

4) Type, value and number of shares of the Joint Development Bank Public held by each Chairman, Vice Chairman and committee.

Article 30 Rights and Duties of the Board of Directors

The Board of Directors have the following rights and duties:

1) Research, improve, approve each risk strategy plan and risk management policies of the Joint Development Bank Public;
2) Research, create and improve the corporate strategic plan, prepare the operational plan, annual budget plan and annual business operation plan to submit to the shareholder's meeting for consideration and approval;
3) Consider and approve investments, borrowings, high-value loans and debt restructuring in accordance with legislation or policies of the Joint Development Bank Public;
4) Monitor and evaluate high-value investments, related items and asset acquisitions and disposals;
5) Create mechanisms and risk management systems, including monitoring and evaluation;
6) Allocate the roles, rights and duties, responsibilities between the Board of Directors and the Directors of the Joint Development Bank Public clearly;
7) Research and determine management policies or corporate governance;
8) Ensure the implementation of accounting, reporting and internal audit systems as specified in relevant regulations;
9) Expands and implement the resolution of shareholder’s meeting honestly, carefully, responsibly and fairly to all shareholders;
10) Appoint the committees of the Board of Directors of the Joint Development Bank Public, including the Audit Committee, Risk Management Committee, Governance Committee, Nomination Committee, Remuneration Committee and other committees as necessary proposed by the Board of Directors;

11) Assign or divide responsibilities to each member of the Board of Directors and the board secretary;
12) Appoint, transfer or dismiss the Director of the Joint Development Bank Public in accordance with the approval of the Board of Directors' meeting;
13) Consider appointing or dismissing the Deputy Director upon the proposal of the Director of the Joint Development Bank Public;
14) Appoint a Secretary to the Board of Directors to be responsible for tasks assigned by the Board of Directors or the Board of Directors' committees;
15) Research and consider the remuneration of the Chairman, Vice Chairman, committees, members of the Board of Directors, Directors and Deputy Directors to propose to the shareholder's meeting for consideration and approval as proposed by the relevant committees based on the highest interests of the Joint Development Bank Public and shareholders;
16) Propose the distribution of net profit to various treasury, dividends and employee incentive to the shareholder's meeting for consideration and approval;
17) Research, monitor, study the solutions of the disputes that related to the interests of the Joint Development Bank Public;
18) Present the annual report and financial statements to the shareholder's meeting for consideration and approval;
19) Explain, answer questions and provide details about the business activities of the Joint Development Bank Public to the shareholder's meeting;
20) Report on the business activities of the Joint Development Bank Public to the shareholder's meeting;
21) Disclose the proportion of shareholding of Joint Development Bank Public in other enterprises and the proportion of shares held by other enterprises that hold shares in the Joint Development Bank Public from five (5%) percent or more, including the specifying the amount of increase or decrease during the accounting year;
22) Evaluate the performance of the Board of Directors at least once a year to identify the strengths and finding weaknesses;
23) Disclose information to the public regarding the names of the Board members, the number of meetings attended by each Board member in relation to attendance at Board meetings and Board committee meetings, and a summary of the Board of Director's performance in the annual report;
24) Monitor disclosure information and communication with shareholders appropriately;
25) Exercise other rights and duties as prescribed in relevant laws and regulations.

Article 31 Rights and Duties of the Chairman of Board of Directors

The Chairman of the Board of Directors has the following rights and duties:

1) Sign the documents of the Joint Development Bank Public, such as minutes and resolutions of the Board of Directors' meetings, appointment letter, transfer and dismiss the Board of Directors and other documents as agreed by the shareholder's meeting or the laws and relevant regulations;
2) Research and determine the agenda for the members of Board of Directors' meeting;
3) Delivery the meeting agenda to the members of the Board of Directors;
4) Be a chairman of the Board of Directors and Shareholder's Meetings;
5) Provide opportunities to the member of the Board of Directors to exchange ideas to solve problems of the Joint Development Bank Public;
6) Provide opportunities for shareholders to discuss important issues of the Joint Development Bank Public.

Article 32 Performance of Duties of the Board of Directors

The members of the Board of Directors shall perform their basis duties as below:

1) Understand the responsibilities and the business activities of the Joint Development Bank Public;
2) Be responsible, cautious, honest to the decisions based on sufficient and accurate information for the best interests of the Joint Development Bank Public and shareholders;
3) Perform the rights and duties as stipulated in the Articles of Association of the Joint Development Bank Public, comply with the resolutions of the Board of Directors and the resolutions of the shareholder's meeting on the basis of consistency with the regulations issued by the Securities and Exchange Commission;
4) Be responsible for the performance of their duties to shareholders and do not interfere with the daily management of the Joint Development Bank Public;
5) Perform the duties without conflicting with the rights and interests of the Joint Development Bank Public and shareholders such as the performance of related transactions, the acquisition and disposal of assets;
6) Disclose the proportion of its shareholding in the Joint Development Bank Public and shareholding in other enterprises in which the Joint Development Bank Public holds share or is held the shares of five (5%) percent or more, including any increases or decreases during the accounting year;
7) Report in detail of all conflicts of interest to the Board of Directors;

8) Be responsible for any damages that occur to the Joint Development Bank Public under their responsibilities;
9) Attend the training courses and seminars both domestically and internationally in relation to the management work in order to develop their knowledge and skills every two years;
10) Perform other duties as specified in the Articles of Association of the Joint Development Bank Public and relevant laws.

Article 33 Term of Office of the Members of the Board of Directors

The members of the Board of Directors have a term of office no more than 2 years equivalent to 1 term from the date of approval by the shareholder's meeting and can be reappointed.

If a member of the Board of Directors is nearly to complete their two-year term, the members of Board of Directors shall propose to open the shareholder's meeting to approve the new member of the Board of Directors prior to the end of term of the existing members of Board of Directors.

In the event that the two-year term of the existing Board of Directors has expired but the shareholder's meeting has not yet approved the new Board of Directors, the existing Board of Directors shall act on behalf until the new Board of Directors are approved, but not more than one year.

Independent members of the Board of Directors shall serve no more than four (4) consecutive terms. In the event of completed serving four consecutive terms, they shall skip the serve one term before being eligible for reappointment.

Article 34 Release of Position of members of the Board of Directors

A member of the Board of Directors shall cease the position in any of the following cases:

1) Complete of term of office;
2) Failed to attend more than one-half of the Board of Directors' meetings held during the accounting year;
3) The shareholder's meeting has a resolution to dismiss;
4) There is a final court decision or judgment;
5) Failure to comply with the rights and duties of the Board of Directors as stipulated in Article 30 and the performance of duties of Board of Directors as stipulated in Article 32 of this Articles of Association;
6) Death, resignation, lack of qualifications to be a member of the Board of Directors as specified in Article 27 of this Articles of Association;

7) Remove from the position of employee of the Joint Development Bank Public (for members of the Board of Directors who come from the Joint Development Bank Public)

In the event that the Chairman, Vice-Chairman or members intend to resign from office, he/she must notify the Board of Directors and the Joint Development Bank Public at least thirty (30) business days in advance.

Article 35 Notification of Changes in the Personnel Structure of the Board of Directors

Any or all change in the member of the Board of Directors, the Joint Development Bank Public must be reported in writing to the Securities and Exchange Commission and must be disclosed to the public within 24 hours on business days from the date of the change onward.

Article 36 The Board of Directors' Meeting

The Board of Directors' meeting is subject to the approval of the Board of Directors itself, but must be attended by no less than one-half of the total number of members of the Board of Directors.

The Chairman of the Board of Directors' meetings is the Chairman of the Board of Directors. In the event that the Chairman is unable to attend, the Vice-Chairman or a member of the Board of Directors shall be appointed to chair the meeting in his place. The Board of Directors' meetings shall be held at least four (4) times a year. In case of necessary, additional extraordinary meetings can be held.

In the event that there is an urgent issue that requires the Board of Directors to consider and approve but cannot convene a Board of Directors' meeting, the Board of Directors may use any form of communication, such as a circular letter or via electronic channels.

The members of the Board of Directors shall attend the Board of Directors' meetings in person. In the event that a member of the Board of Directors is unable to attend the meeting in person, a proxy may be assigned to attend on behalf and the proxy must hold the position of Deputy Director.

1. Preparing the agenda for the Board of Directors' Meeting

The Chairman of the Board of Directors prepares the agenda for the Board of Directors' meeting such as the content of each agenda to be presented to the Board of Directors' meeting, voting methods for each agenda and other.

2. Delivery of invitation documents to attend the Board of Directors' Meeting

The Chairman of the Board of Directors shall send the meeting invitation, which includes the meeting agenda and relevant documents at least seven (7) business days prior to the opening date of the Board of Directors' meeting, except in cases where it is necessary to protect the rights and interests of the Joint Development Bank Public.

3. Calling of the Board of Directors' Meeting

The Chairman of the Board of Directors shall convene a meeting of the Board of Directors or at least two (2) members of the Board of Directors shall have the right to propose to the Chairman of the Board of Directors to convene a meeting of the Board of Directors. The Chairman of the Board of Directors shall determine the date and time of the meeting of the Board of Directors within fourteen (14) days from the date of the proposal by the members of the Board of Directors.

1) Voting at the Board of Directors' meeting

Voting on each agenda is one member of the Board of Directors with one vote. Any member of the Board of Directors who has a vested interest in the agenda to be voted on is not entitled to vote on that meeting.

If there is equal number of voting, the Chairman of the Board of Directors' meeting shall make a vote to decide.

A proxy of members of the Board of Directors has the right to clarify, explain and comment but do not have the right to vote.

2) Resolutions of the Board of Directors' Meeting

The resolutions of the Board of Directors' meeting will only be effective if they receive the votes of more than one-half of the member of the Board of Directors attending the meeting or as specified in each Board of Directors' meeting.

The secretary of the Board of Directors shall retain the resolutions of the meeting at the Head Office of Joint Development Bank Public where available for a reviewed or inspected by the shareholders.

3) The Minutes of the Board of Directors' Meetings

The minutes of the Board of Directors' meetings shall be recorded by the secretary of the Board of Directors and kept at the Head Office of the Joint Development Bank Public, which

shareholders may view or inspect, except for confidential documents or information of the Joint Development Bank Public.

Chapter 6

Board of Directors Committee

Article 37 Board of Directors Committee

The Board of Directors Committees are consisted of the following committees:

1) Governance Committee;
2) Audit Committee;
3) Risk Management Committee;
4) Remuneration Committee;
5) Nomination Committee;
6) Other Committees of the Joint Development Bank Public.

Article 38 Appointment of the Board of Directors Committee

The Board of Directors' Committee is appointed by the Chairman of the Board of Directors upon approval of the Board of Directors' meeting to ensure the transparent and efficient business operations of the Joint Development Bank Public.

Each meeting of the Board of Directors' Committees is required to attend of the observer in order to provide information or clarify the tasks they are responsible for, based on the detailed comments of the meeting. Observers consist of the Board of Directors of the Joint Development Bank Public, representatives of departments, centers and relevant parties.

Article 39 The Personnel Structure of the Board of Directors' Committees

The personnel structure of the Board of Directors' Committees is as below:

Each committee of the Board of Directors shall consist of at least three members of the Board of Directors and there shall consist the independent member of the Board of Director at least one-third (1/3) of the total number of the members, excluding the Audit Committee. The head of each committee of the Board of Directors is a member of Independent Board of Directors.

The members of the Audit Committee shall comprise of: Non-Board of Directors involved in management and independent members, which at least one-half (1/2) of the total number and at least one person must be an individual with knowledge, skills and experience in accounting and auditing.

The committees of the Board of Directors must convent the meeting at least two (2) times a year, except for the Audit Committee, which must meet at least four (4) times a year.

Article 40 Rights and Duties of the Governance Committees

The Governance Committees have the following rights and duties:

1) Research, create and improve policies on organizational and personnel management;
2) Supervise the creation and improvement of manuals related to administrative management and submit to the Board of Directors for consideration and approval, as well as monitor, inspect and report to the Board of Directors on the implementation of such manuals;
3) Research, create and improve the strategic plan, operational plan, budget plan and annual business operation plan of the Joint Development Bank Public;
4) Monitor, evaluate the implementation of strategic plans, operational plans, monthly, quarterly and annual;
5) Study the roles, rights and responsibilities between the Board of Directors and the Directors of the Joint Development Bank Public;
6) Research, monitor, resolve the conflicts related to the interests of the Joint Development Bank Public for presentation to the Board of Directors;
7) Propose to open branches, establish group companies or invest in other businesses to the Board of Directors for consideration;
8) Determine standards and conditions for administrative staff;
9) Research and create an annual operating plan for the Board of Directors to submit to the Board of Directors for consideration and approval as well as monitor the implementation of such plan;
10) Determine criteria and plans to evaluate the activities of the Board of Directors and Executive Managers;
11) Report in detail on the results of its activities of the Joint Development Bank Public to the Board of Directors;
12) Summarize and evaluate the implementation of its annual works;
13) Report on the performance of its duties to the Board of Directors periodically;
14) Exercise other rights and perform other duties as assigned by the Board of Directors or the shareholder's Meeting and other legislations.

Article 41 Rights and Duties of Audit Committee

Audit Committees have the following rights and duties:

1. Financial Statements and Disclosures

1) Review the financial statements of the Joint Development Bank Public to ensure that the content is complete, accurate and comply with financial reporting standards;

2) Inquire with the audit firm or auditor regarding the issues that may affect the reliability of financial statements of Joint Development Bank Public;
3) Review the issues that may have a conflict of interest to ensure that such items are implemented as stipulated in the relevant regulations;
4) Inquire the reporting and disclosure of information by the Joint Development Bank Public in accordance with relevant legislations.

2. Internal Control

To ensure the effective internal control system, internal auditors must conduct an assessment of the entire internal control system at least once a year.

3. External Auditors

1) Ensure the independence of external auditors, quality, independence and comprehensive relationship with the external auditors who will provide services to the Joint Development Bank Public;

2) Research and determine the scope of the audit, consider the selection of the external auditor, the remuneration for the external auditor and propose the termination of the contract with the external auditor to the Board of Directors in order to submit to the shareholder's meeting for consideration and approval;

3) Monitor and review of the progress in resolving outstanding issues identified in previous audit reports;

4) Inquire the scope of work of the external auditor and internal auditor to prevent duplication of work.

4. Internal Auditors

1) Ensure the independence of the internal auditors;

2) Directly supervise the work of the internal audit unit, but the daily activities are subject to the supervision of the Director;

3) Be regularly inquire and review of the internal inspection mechanisms and systems;

4) Inquire the internal audit reports and organize confidential meetings with the person in charge of internal audit to inquire about interference from the Board of Directors and departments that may affect the independence and decision of the internal auditor;

5) Inquire and discuss with the Board of Directors and head of departments regarding major deficiencies found and solutions;

6) Evaluate the performance of the Head of the Internal Audit Department;

7) Inquire with the Head of Internal Audit regarding the effectiveness of the use of the assets of the Joint Development Bank Public in accordance with the rules of the Joint Development Bank Public, resolutions of the Board of Directors and the shareholder's meeting.

5. Compliance with Laws and Regulations

1) Supervise the implementation of the Securities Law, related laws and other relevant legislations;

2) Question the members of the Board of Directors and the Directors of the Joint Development Bank Public regarding the consideration of significant risks and operational risks.

6. Performance Evaluation

1) Evaluate the implementation of the annual activities of the Audit Committee;

2) Disclose information in the annual business activity related to the name list, number of meetings, number of meetings attended by each person, evaluation results and a brief summary of the audit committee activities.

7. Other Rights and Duties

1) Consider and provide comments on the appointment and removal of the Head of Internal Audit before the Director considers the appointment and removal;

2) Inquire the level of significant risks and question on the assessment of internal auditor risk compared to the external auditor's principles;

3) Report its performance result to the Board of Directors and shareholder’s meeting;

4) Shall attend every meeting of the Board of Director to provide comments on the matters related to the acquisition or disposal of assets, selection and determination remuneration of external audit;

5) Prepare the budget plan in relation to auditing plan;

6) Provide comment on the financial issue and other matters proposed by the members of Board of Directors or Directors;

7) Exercise the rights and other duties assigned by the Board of Directors.

Article 42 Rights and Duties of Risk Management Committees

The Risk Management Committees have the following rights and duties:

1) Study the risk management policies such as economic-finance risk management, marketing, capital, liquidity, credit, products, services, performance and other that may be directly or indirectly impact to Joint Development Bank Public in order to propose to the Board of Directors for consideration;
2) Review the risk management policy and risk management control of business groups, including controlling, monitoring and assessment of risk management of business groups;
3) Create its activity plans consistence with the risk management policies to ensure the implementation of controlling, monitoring and assessment of the risk management appropriately;
4) Consider and provide comment to the appointment, removal of the deputy-director who supervises the risk management;
5) Research and propose to the Board of Directors regarding the acceptable risk;
6) Review, amend or modify the risk management policies periodically in order to mitigate the risk that may be occurred, which depending on the Joint Development Bank Public, including acceptable risks;
7) Request to have the information in relation to the risk management and be able to open the meeting with relevant sector within the Joint Development Bank Public;
8) Report the operation activities result to the Audit Committee and the Board of Directors monthly, or quarterly or as necessary;
9) Disclose the annual report information related to the name list and activities of the Riak Management Committees;
10) Exercise the rights and perform other duties assigned by the Board of Directors.

Article 43 Rights and Duties of the Remuneration Committees

The Remuneration Committees have the following rights and duties:

1) Determine the principles and form of remuneration payment;
2) Study the remuneration of the Board of Directors and Directors in order to propose to the shareholder's meeting for approval;
3) Study the remuneration of Head and Deputy Head of Department in order to propose to the Board of Directors for approval;
4) Report activities result to the Board of Directors and shareholder's meeting;

5) Disclose summary information in the annual business activity related to the name list, number of meetings, number of meetings attended by each person, evaluation results and brief content of the remuneration committee's activities;
6) Exercise the rights and perform other duties assigned by the Board of Directors.

Article 44 Rights and Duties of the Nomination Committees

The Nomination committees have the following rights and duties:

1) Determine the principles and procedures for selecting personnel to hold positions as members of the Board of Directors, Directors, and departmental staff. These principles and procedures must be transparent and auditable;
2) Study the qualifications, knowledge, experience and suitability according to the complete criteria set out in the Decision on Board of Directors and other legislation promulgated periodically;
3) Propose the name of nominated person to the Board of Directors to consider and submit to the shareholder's meeting for approval;
4) Report the results of its activities to the Board of Directors;
5) Disclose information in the annual business activity related to the name list, number of meetings, number of meetings attended by each person, evaluation results and a brief summary of the activities of the Nomination Committee;
6) Exercise the rights and perform other duties assigned by the Board of Directors.

Article 45 Other Committees

In addition to the committees provided for on the Law on Commercial Bank, Law on Security including the Regulation on the Board of Director of issuer company and listed company, the Joint Development Bank Public composes other committees according to the appointment of the Board of Directors from time to time based on the necessarily and economy situation of Joint Development Bank Public, which each committees shall be appointed and terminated by the Board of Directors.

Article 46 Secretary of the Board of Directors

The Secretary of the Board of Directors is appointed or dismissed by the Board of Directors upon the proposal of the Director of the Joint Development Bank Public to carry out the duties of the Secretary of the Board of Directors.

The Secretary of the Board of Directors serves for a term of two years as the term of the Board of Directors and may be reappointed. The Secretary of the Board of Directors has a number of assistants to assist in the work of the Board of Directors and its committees.

Article 47 Criteria of the Secretary of Board of Directors

The Secretary of the Board of Directors shall have the following criteria:

1) Be an employee of the Joint Development Bank Public who holds a position from the department level or higher;
2) Have at least five years of experience working as a secretary with Joint Development Bank Public;
3) Knowledge of foreign language and communication skills to ensure communication with members of Board of Directors;
4) Have legal specialized knowledge, banking, accounting or other relevant fields to ensure the successful in performing secretarial duties;
5) Other conditions as determined by the Board of Directors and relevant laws and regulations.

Article 48 Rights and Duties of the Secretary of the Board of Directors

The Secretary of the Board of Directors has the following rights and duties:

1) Be closely communicate and coordinate with the Directors, the Board of Directors and Shareholders;
2) Responsible for organizing, preparing agendas and documents for meetings of the Board of Directors, Directors and shareholder's meetings;
3) Record and keep minutes of meeting and documents of meetings of the Board of Directors, Directors and shareholder's meetings and monitor the implementation of the resolutions of such meetings;
4) Ensure the operation and conduct of meetings of the Board of Directors, Board of Directors meetings and shareholder's meetings in accordance with relevant regulations and laws;
5) Ensure the Joint Development Bank Public implements the information disclosure principles in accordance with regulations and laws;
6) Prepare and maintain the register book of the Directors and the Board of Directors;
7) Research and propose the training or seminars for the Directors and the Board of Directors on various regulations related to the operations of the Directors and the Board of Directors;
8) Responsible for coordinating with relevant parties related to investor and information disclosure activities of the Joint Development Bank Public;
9) Exercise the rights and other duties as assigned by the Board of Directors and specified in relevant regulations.

Chapter 7

Directors and Deputy Directors

Article 49 Directors

The Directors responsible for managing the daily operations within the scope of his/her rights and duties as specified in the Articles of Association of the Joint Development Bank Public.

The Directors are appointed or removed by the Board of Directors, serve for a term of two (2) years and may be reappointed.

A Director may be a member of the Board of Directors but may not hold the position of Chairman or Vice-Chairman of the Board of Directors or Chairman of any committee of the Board of Directors.

Article 50 Rights and Duties of the Directors

The Directors have the following rights and duties:

1) Act as a representative in signing contracts and documents of the Joint Development Bank Public;
2) Manage the daily operations of the Joint Development Bank Public within the scope of its rights and duties as specified in the Articles of Association of the Joint Development Bank Public or as assigned by the Board of Directors;
3) Prepare, propose or revise the annual business plan for the Board of Directors to consider and approve and then implement;
4) Research and propose to the Board of Directors for consideration and approval of the appointment or dismissal of the Deputy Directors;
5) Appoint, dismiss and recruit positions of employees of the Joint Development Bank Public in accordance with relevant legislation set out in each period
6) Appoint different committees at the Board of Directors level to research and solutions any work of the Joint Development Bank Public;
7) Provide information and clarification on issues of interest to the Board of Directors;
8) Create or revise management regulations to submit to the Board of Directors for consideration and approval;
9) Be responsible for all activities of the Joint Development Bank Public to the Board of Directors;
10) Propose to open branches, units and service booths, establish group companies or invest in other businesses to the Board of Directors for consideration and approval;

11) Research and present to the Board of Directors through relevant committees for consideration and approval regarding salary adjustments for employees and policies or guidelines for rewarding or disciplining employees in accordance with the Articles of Association of the Joint Development Bank Public;
12) Provide cooperation, information and clarification to the Audit Committee and external auditors;
13) Report on the activities of the Joint Development Bank Public to the Board of Directors and various committees of the Board of Directors, provide explanations and necessary documents as required by such parties;
14) Exercise the rights and perform other duties in accordance with the Articles of Association of the Joint Development Bank Public.

Article 51 Deputy Directors

The Deputy Directors are assistants to the Directors in a specific task such as finance, risk management or other tasks as assigned by the Directors and the Board of Directors.

The Deputy Directors consist of three or more people, depending on the suitability, requirements of the duties and business operations in each period.

The Deputy Directors is appointed or dismissed through the relevant committee of the Board of Directors at the Board of Directors' meeting upon the proposal of the Directors of the Joint Development Bank Public by a majority vote of the participating members.

Article 52 Rights and Duties of the Deputy Directors

The Deputy Director is an assistant to the Director as assigned by the Director in any specialized work such as finance, risk management, accounting, credit, inspection and other tasks as assigned by the Director and the Board of Directors, exercise the other rights and duties as specified in this Articles of Association.

Article 53 Departments, Center and Service Units

Departments and service centers are the organizational structures of the Joint Development Bank Public, which serve as secretary for the Board of Directors and the Directors in specific technical tasks, established with the approval of the Board of Directors and the Bank of Lao PDR. The personnel of the department and service center consist of the head of department, head of center, deputy head of department, deputy head of center, head of division, head of unit and a number of technical staffs whose positions and roles are specified in their specific regulations.

Service units are the organizational structure of Joint Development Public located in a community or important economic and commercial area throughout the country, established by the decision of the Board of Directors, with the role of providing services to the customers of Joint Development Bank Public. The personnel of the service unit consist of: the head of the service unit, the deputy head of the service unit and a number of technical staffs.

Chapter 8

Administration and Management

Article 54 Employees

The employees of the Joint Development Bank Public are employees at all levels who have been recruited, assigned or appointed to be responsible for a particular task and to perform their duties at the Joint Development Bank Public with both during and after working hours as assigned by the organization. Every employee must have a place of residence, their own specific roles, rights and responsibilities to facilitate the performance, monitoring and evaluation of their duties and works.

The Directors will create the plan for the Board of Directors to approve the matter related to recruitment, termination, training, salaries, policies, welfare, bonuses, praise and others.

Joint Development Bank Public shall establish specific regulations regarding employees, policies for employees and necessary regulations in accordance with laws and regulations.

Article 55 Employees Salary and Welfare System

The shareholder's meeting determines and approves the policy on salary systems for employees according to their duties, positions and performance, but does not reduce the minimum salary as required by the laws issued from time to time. Employees of the Joint Development Bank Public will receive salaries, allowances, bonuses and other benefits from the performance of their duties in accordance with the Law on Labor and the Law on Social Welfare as promulgated periodically. In addition, basic necessary facilities are provided according to specific internal regulations.

Article 56 Disciplines

Joint Development Bank Public will enforce the disciplinary action in accordance with the law against Executives Managers and employees who violate the rules of Joint Development Bank Public and the laws of the Lao PDR, which has adversely affected the reputation and operations of the Joint Development Bank Public, such disciplinary action is specified in specific

regulations with a meeting of the Disciplinary Committee to consider the appropriateness of the case depending on whether it is serious or minor.

Article 57 Risk Management Mechanism

Joint Development Bank Public creates policies and plans to inspect and manage the risks related to credit, marketing, business operations, administration and other risks in accordance with the Decisions of the Bank of the Lao PDR. At the same time, the implementation of policies and business operation plans of the Joint Development Bank Public is reviewed in accordance with the regulations issued by the Bank of the Lao PDR.

Article 58 Recruitment and Training

The recruitment of employees of the Joint Development Bank Public is conducted openly with announcements in the newspapers, Website of Joint Development Bank Public based on the annual recruitment plan as approved by the Board of Directors, with the determination of candidate requirements, announcement of applications, exams to test the knowledge and skills, interviews through committees, learning and developing theoretical and practical skills according to the regulations of the Joint Development Bank Public.

The Joint Development Bank Public plans training for employees yearly, including existing employees and new employees in order to upgrade and develop their skills to be proficient in performing actual work efficiently and effectively.

Article 59 Probationary Period

The probation shall be determined a timing clearly in the labor contract or employment contract and is implemented uniformly throughout the system with in the Joint Development Bank Public in accordance with labor laws and relevant regulations.

Article 60 Responsibilities of the Executive Managers and Employees

The Executive Managers and employees of the Joint Development Bank Public are responsible for the relevant laws and other regulations issued by the Joint Development Bank Public periodically.

In addition, they shall be responsible for their own duties (Job Description), which has been approved periodically and are responsible for the labor contract.

Article 61 Working Hours, Service Days and Holidays

The official working hours of the Joint Development Bank Public are from 8:00 to 17:00 and the customer service hours are from 8:30 to 16:00.

Lunch break is from 11:30 to 12:30 and from 12:30 to 13:30, each employee may take turns or shift work at lunch break for one hour.

Weekly rest days of employee is Saturday and Sunday. However, the Joint Development Bank Public may appoint the employee working on weekly rest day and official holiday in order to serve customers and will receive per diem according to the policy issued by Joint Development Bank Public periodically.

Article 62 Annual Leave

Joint Development Bank Public authorizes each its employees to take annual leave of 15 days (official working day). An employee may take consecutively for 5 days. The employees who can request annual leave must be employees who have worked for more than 1 year or more. For temporary contract employees, the Joint Development Bank Public will consider each case individually or in accordance with the regulations on employee management issued in each period.

Article 63 Personal Business Leave

If any employees who request personal leave or for family leave a letter of request must be submitted to the Joint Development Bank Public for approval, such leave shall not exceed 07 days per year. In case of request for leave exceeds 07 days, the Board of Director will consider on case-by-case basis and as it considers expedient. In case of emergency or accidentally sick, the employee shall make a call to his/her supervisor and then the letter of request for the leave shall be made on next day accompanying the relevant certified document.

Article 64 Sick Leave

Employee who sick or in the hospital or medical treatment at home a letter of request for sick leave must be presented accompany with medical certificate. The Joint Development Bank Public authorizes sick leave for not more than 30 days, if it is exceeding 30 days the Joint Development Bank Public may consider compensation or salary whether the employee can continue to work or not. If the employee cannot work, the Joint Development Bank Public may terminate the employment labor contract and consider to pay allowance appropriately.

Article 65 Overtime

For overtime on a regular work day from seventeen (17:00) to twenty-two (22:00), the employee shall be entitled to extra wages equal to 150% of the normal rate. For overtime on a regular work day from twenty-two (22:00) to six (06:00 a.m.), the employee shall be entitled to extra wages equal to 200% of the normal rate. Overtime pay should be calculated by dividing the

salary by twenty-six days, then dividing by eight hours, then multiplying by the percentage and multiplying by the number of hours worked overtime.

For overtime on a weekend rest day and official holiday will be paid at 250% of the regular salary. Work on weekly holidays and official holidays from sixteen (16:00) to twenty-two (22:00) will be paid at 300% of the regular salary. Night work on weekends and public holidays from twenty-two (22:00) to six (6:00 a.m.) will be paid at 350% of the regular salary, calculated in the same way as overtime. In some cases where duties are not performed as regularly, they must comply with the regulations of the Joint Development Bank Public issued from time to time.

Article 66 Termination of Employment Contract

Joint Development Bank Public may terminate the employment contract as follows:

In the case of an indefinite contract, Joint Development Bank Public may terminate it at any time by giving advance notice at least 30 days to the employee.

In the case of a fixed-term contract, the Joint Development Bank Public may terminate the employment contract before the term or upon its expiration in the event that the employee violates the contract or commits an offense against the laws of the Lao PDR, causing the Joint Development Bank Public to suffer damage or even if there is no damage, the Joint Development Bank Public may terminate the employment contract immediately without any notice to the employee or the termination of the such employment contract shall be subject to the approval of the Board of Directors and the employee must be responsible for all damages incurred.

The employees of the Joint Development Bank Public may terminate the indefinite employment contracts or request to resign from being the employee, but must work for at least 02 years from the date of employment. In the event of resignation before 02 years, employees must repay the cost of skill development such as: training, learning both domestically and abroad to the Joint Development Bank Public according to the regulations issued by the Joint Development Bank Public periodically. Temporary contract employees may resign from being the temporary contract employee upon the completion of term or prior to the employment term with the consent of the Board of Directors.

If any temporary contract employee behaves inappropriately, is unable to perform his/her duties or does not comply with the rules and regulations of the Joint Development Bank Public, the Joint Development Bank Public may terminate the employment contract even if the contract has not yet expired.

In the event that an employee violates the regulations of the Joint Development Bank Public or the laws and regulations of the Lao PDR, which causes damage to the reputation and

interests of the Joint Development Bank Public such employees will be educated, disciplined, fined or prosecuted according to the laws depending on each minor or serious case as well as compensated for the damages to the Joint Development Bank Public and the employment contract can be immediately terminated with the approval of the Board of Directors.

Article 67 Ethics, Responsible of the Board of Directors and Employees

The Board of Directors and employees of Joint Development Bank Public must maintain ethics in performing duties with transparency, honesty, no cheating in accordance with the assigned duties correctly and completely in every step of the process.

The Board of Directors and employees of Joint Development Bank Public has the duty to respect and adhere to the laws, Law on Commercial Bank, regulation of the Bank of Lao PDR and Articles of Association of Joint Development Bank Public strictly; to perform assigned tasks with the highest responsibility; has the right to improve and develop its task to be better, preserve properties of Joint Development Bank Public, keep security and safe of the office where you are working and other duties assigned by the Board of Directors.

Chapter 9

Accounting, Reporting, Auditing and Disclosure of information

Article 68 Accounting System and Accounting Fiscal Year

Accounting system refers to the principles, methods of implementation, operating procedures, controls and comprehensive financial reporting standards that are developed and used in collecting, recording, classifying, summarizing of financial activities accurately and in a timely manner. Joint Development Bank Public uses an accounting system that is consistent with the laws and regulations issued by the Bank of the Lao PDR.

Joint Development Bank Public shall maintain complete accounts and accounting records to see the operations and financial statements in accordance with accounting standards. The accounts and financial reports of the Joint Development Bank Public shall be prepared in a template format and contain details that compliance with the accounting standards and regulations issued by the Bank of the Lao PDR. Fiscal year of Joint Development Bank Public is calendar year from 1st January to 31 December of each year.

Article 69 Reserve Funds and Use

After the Joint Development Bank Public has fully fulfilled its tax obligations in accordance with regulations, the Joint Development Bank Public shall create annual reserve funds such as: regulatory reserve fund, business expansion fund and other funds based on the authorization of

the Board of Directors and approved by the shareholder's meeting in accordance with relevant laws and regulations promulgated from time to time.

The use of reserve funds of the Joint Development Bank Public shall be based on the consultation of the Board of Directors of the Joint Development Bank Public and proposed to the shareholder's meeting for consideration and approval in accordance with the laws and relevant regulations promulgated periodically.

Article 70 Financial Report

Joint Development Bank Public shall publish financial reports in order to report to the Bank of the Lao PDR, the Securities and Exchange Commission and various parties in accordance with relevant laws and regulations.

Article 71 Auditing

1) Joint Development Bank Public shall be audited by an auditing firm, which must be on the approved list of the Securities and Exchange Commission and the Bank of the Lao PDR. The audit shall be completed within the first quarter of the following year and shall be made public disclosures;
2) Joint Development Bank Public shall carry out the audits; the selections and procedures as specified in legislation related to accounting regulations and audits regarding securities activities;
3) Each year, the shareholder's meeting will approve the selection of an auditing firm based on the proposal of the Board of Directors;
4) Joint Development Bank Public shall prepare annual financial documents for an external audit firm after the end of the financial year;
5) The auditing firm must conduct the auditing, certify and report on the annual financial statements reflecting the income and expenses of the Joint Development Bank Public and must prepare an audit report and submit it to the Board of Directors within 3 months from the end of the financial year;
6) The external auditors who audit the Joint Development Bank Public have the right to attend all shareholder's meetings and receive notices and other information related to the audit.

Article 72 Internal Audit

Internal audit is auditing all activities that seem to be significant risk and other important activities which will be performed each risk level from maximize risk to minimize risk in order to research defective issues and propose to the Board of Directors for consideration and resolve such problem in order to ensure:

1) Be accurately record reflecting the transactions and dispositions in assets;
2) Creating a financial reporting system to comply with accounting principles;
3) Payments must be made subject to approval by the Board of Directors or Directors;
4) Acquisition, use or disposal of assets those not authorized by the Executive Mangers.

Article 73 External Audit

Every year, the Joint Development Bank Public shall be audited by an external auditor, and company that will conduct the audit of the Joint Development Bank Public must be a company that has been approved by the Securities and Exchange Commission and the Bank of the Lao PDR. The selection must comply with relevant regulations and laws to ensure the following:

1) Assist the Joint Development Bank Public in maintaining accurate and complete accounting systems and records;
2) Provide of the opinions on the completeness and accuracy of the annual financial statements prepared by the Joint Development Bank Public;
3) Review the completeness of the regulation on management and internal audit and provide recommendations on corrective measures;
4) Report to the Bank of the Lao PDR any fraudulent actions by Executive Managers or employees of the Joint Development Bank Public, abnormal or inefficient management operating of subsidiaries, which may cause losses to the Joint Development Bank Public and its subsidiaries.

Article 74 Information Disclosure and Public Announcements

Joint Development Bank Public shall disclose information to the public in accordance with the Law on Securities and other relevant legislations.

Article 75 Confidentialities

Executive Mangers, employees and assignees who are currently performing or have left the duties of the Joint Development Bank Public must maintain the confidentiality of the Joint Development Bank Public, and the disclosure or use of such information for individual benefit or other is prohibited, except for the benefit of the Joint Development Bank Public. Confidential information may be disclosed to the Bank of the Lao PDR, auditors or other authorized agencies in accordance with applicable laws and regulations.

Joint Development Bank Public has a system for storing documents and electronic data. The storage of such data is in accordance with the Law on Accounting and relevant legislation promulgated periodically.

Article 76 Disclosure of Interest

The Executive Managers and employees of the Joint Development Bank Public shall report its activities or related persons having benefit related to the Joint Development Bank Public to the Board of Directors of the Joint Development Bank Public for acknowledgment in details.

When considering a matter in which related to him/her self or relevant person associated with such benefit, the Executive Manager must withdraw from the meeting.

In the event that the performance of any duties of an employee is related to his/her own interests or those of a person related to him/her, the employee must notify to the Joint Development Bank Public for acknowledgement and withdraw from the performance of duties.

In the event that the Executive Managers or employees fail to comply with the above provisions, the Joint Development Bank Public or the shareholders have the right to file a lawsuit in court to terminate the contract related to such activities. In addition, the Bank of Lao PDR has the right to suspend the performance of the duties of such Executive Manager and remove from the office after the court has issued the decision to terminate the contract.

Chapter 10

Distribution of Dividends

Article 77 Dividends

1) The profits of the Joint Development Bank Public, after paying the tax obligation and creating reserve funds as agreed by the shareholder's meeting shall be distributed to shareholders not less than 50% or as agreed by the shareholders' meeting;
2) The shareholders will receive dividends in proportion to their shareholding within thirty (30) days from the date the Shareholder's meeting approves the distribution of dividends and must be listed on the name list of shareholders eligible for dividends;
3) Ordinary shareholders are entitled to receive dividends in cash or ordinary shares as decided by the shareholder's meeting. In the case of distributing dividends in the form of shares, the permission must be obtained from the Securities and Exchange Commission;
4) The additional number of shares to be used for payment of such dividends will be recorded as shares for which the purchase price of such shares is deemed to have been fully paid

and the value of the shares received in lieu of dividends is corresponding to the cash value for the dividend payment;

5) In the event of additional shares being acquired from dividends calculated as not being an integer, the fractional number will be calculated and paid in cash according to the share value specified in this Articles of Association.

Article 78 Other Issues Related to Dividend Distribution

The other issues related to the distribution of dividends must be carried out in accordance with the laws of the Lao PDR.

Chapter 11

Dissolution, Liquidation and Dispute Resolution

Article 79 Dissolution

The Joint Development Bank Public shall voluntarily dissolve its activities based on a resolution of the sshareholder's meeting, a Decision of the Bank of the Lao PDR or a court order as specified in the Law on Commercial Bank, Law on Enterprise and related legislations of Lao PDR.

Article 80 Liquidation

In the event of the dissolution of the Joint Development Bank Public, the liquidation shall follow the procedures provided for in the laws of the Lao PDR.

Article 81 Dispute Resolution

In the event of any dispute or claim relating to the operations of the Joint Development Bank Public or the rights of shareholders as set out in this Articles of Association or relevant laws, such as disputes between shareholders or shareholders and executive managers each party must try to resolve such dispute amicably with the Chairman of the Board of Directors acting as a mediator to resolve disputes between shareholders.

In the event of a dispute between shareholders and the Executive Managers of the Joint Development Bank Public, each party may appoint an independent external mediator to mediate and resolve the dispute.

In the event of a dispute between the Joint Development Bank Public and external parties, the procedure shall be carried out in accordance with the laws and regulations of the Lao PDR.

Within 45 days, if the parties are unable to reach an agreement through mediation, from the date of negotiations, the dispute may be submitted to the competent authorities of the Lao PDR for consideration and resolution in accordance with the relevant laws and regulations of the Lao PDR.

Chapter 12

Final Provisions

Article 82 Amendment and Modification of this Articles of Association

All amendment and modification of this Articles of Association shall be considered and approved in writing by the shareholder's meeting.

In the event that there is any legislation related to the operations of the Joint Development Bank Public that is not specified in this Articles of Association or in the event that new provisions of such legislation contradict to this Articles of Association, the higher legislation will be applied and considered mandatory for the business operations of the Joint Development Bank Public.

Article 83 Violation and Measure Against Violators

The Executive Managers and employees of the Joint Development Bank Public are obliged strictly to implement this Articles of Association. If the performance of the duties of the Executive Managers or employees is intentionally incompliance with this Articles of Association shall be considered a violation and will be subject to disciplinary on a case-by-case basis, whether serious or minor and will be prosecuted in accordance with legal procedures.

Article 84 (Amended) Effective

This Articles of Association comprises of 12 Chapters and 84 Articles. This Articles of Association replaces the Article of Association of Joint Development Bank Public No. 040/JDB, dated 13 February 2026, which become effective from the date of approval by shareholder’s meeting of Joint Development Bank Public onward.

Director

Joint Development Bank Public

[Seal and signature]

Sakhone YORPHANXAY

ໃບມອບສິດ - Proxy

1. ຂ້າພະເຈົ້າ ..... ສັນຊາດ .....

   I / We ..... Nationality .....

   ເຮືອນເລກທີ ..... ບ້ານ..... ເມືອງ.....

   Residing at..... Village..... District.....

   ແຂວງ..... Province.....

   ເປັນຜູ້ຖືຮຸ້ນຂອງທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

   Being a shareholder of Joint Development Bank Public

   ມີຮຸ້ນທີ່ຖືຈຳນວນ ..... ຮຸ້ນຊຶ່ງເທົ່າກັບຈຳນວນສຽງທີ່ຈະລົງຄະແນນສຽງ

   Holding a total number of..... shares which are equivalent to the same number of votes

2. ຂໍມອບໝາຍສະມາຊິກສະພາບໍລິຫານອິດສະລະ (ເລືອກ 1 ທ່ານ) - Hereby assign the Independent Board Member (select only one):

   ☐ ທ່ານ ບຸນຊຸ່ມ ສີສະຫວັດ
   Mr. Bounsoum SISAVAT

   ☐ ທ່ານ ສຸກສະຫວັນ ມະນີວັນ
   Mr. Souksavanh MANIVANH

   ☐ ທ່ານ ປ.ອ ຈອມຄຳ ບຸບຜາລີວັນ
   PhD. Chomkham BOUPHALIVANH

   ☐ **ບຸກຄົນອື່ນກະລຸນາລະບຸລາຍລະອຽດ/ *Or other person, please specify:***

   ຂໍມອບໝາຍ ທ່ານ/ທ່ານ ນາງ..... ອາຍຸ.....

   Hereby assign Mr./Ms ..... Age.....

   ສັນຊາດ..... ຢູ່ເຮືອນເລກທີ.....

   Nationality..... Residing at.....

   ບ້ານ..... ເມືອງ..... ແຂວງ.....

   Village..... District..... Province.....

ໃຫ້ເປັນຜູ້ຕາງໜ້າຂອງຂ້າພະເຈົ້າ ເພື່ອເຂົ້າຮ່ວມ ແລະ ລົງຄະແນນສຽງແທນຂ້າພະເຈົ້າ ຢູ່ໃນກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຄຮ, ທີ່ຈະຈັດຂຶ້ນໃນ ເວລາ 9:00 ໂມງ ຂອງວັນທີ 29 ເມສາ 2026.

To be my/our proxy to attend and vote on my/our behalf in the Shareholders' Meeting of the Joint Development Bank Public (JDB) which will be held at 09:00 AM of 29

April 2026.

3. ຂ້າພະເຈົ້າ ອະນຸຍາດໃຫ້ຜູ້ຕາງໜ້າລົງຄະແນນສຽງແທນຂ້າພະເຈົ້າ ຢູ່ໃນກອງປະຊຸມດັ່ງນີ້ (ເລືອກເອົາໜຶ່ງ ຈາກສອງທາງເລືອກລຸ່ມນີ້)
I /We authorize the proxy to vote on my/our behalf in the Meeting as follows (choose one from the two following options):

3.1 ☐ ໃຫ້ຜູ້ຕາງໜ້າມີສິດພິຈາລະນາ ແລະ ລົງຄະແນນສຽງໃນທຸກໆບັນຫາແທນຂ້າພະເຈົ້າ ຕາມທີ່ຜູ້ກ່ຽວເຫັນ ສົມຄວນ; ຫຼື
To grant the proxy to consider and vote in all agendas on my/our behalf as the proxy may deem appropriate; or

3.2 ☐ ໃຫ້ຜູ້ຕາງໜ້າລົງຄະແນນສຽງຕາມຄວາມຕ້ອງການຂອງຂ້າພະເຈົ້າດັ່ງນີ້ (ຖ້າເລືອກຂໍ້ນີ້, ກະລຸນາເລືອກລົງຄະແນນ **ເຫັນດີ ຫຼື ບໍ່ເຫັນດີ** ໃນທຸກໆວາລະລຸ່ມນີ້):
To grant the proxy to vote as per my/our intention indicated in the followings (If you select this option, please choose to vote either **approve** or **disapprove** in every agenda):

ວາລະທີ 01: ຮັບຮອງເອົາ ບົດບັນທຶກກອງປະຊຸມ ສາມັນຜູ້ຖືຮຸ້ນ ປະຈຳປີ 2024

Agenda 01: Approve the minutes of the Annual General Meeting of JDB's shareholders for the year 2024

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 02: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ແຜນເພີ່ມທຶນຈົດທະບຽນ ໂດຍນຳໃຊ້ Share Premium

Agenda 02: Consider and approve the Capital increasing via Share Premium

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 03: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ຜົນການດຳເນີນງານ ແລະ ບົດລາຍງານຖານະການເງິນ ປະຈຳປີ 2025 ຂອງ ທຄຣ

Agenda 03: Consider and approve 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

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 04: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ແຜນການດຳເນີນທຸລະກິດ ປີ 2026

Agenda 04: Consider and approve the business plan of the year 2026

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 05: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ການລົງທຶນໃນກອງທຶນສ່ວນບຸກຄົນ

Agenda 05: Consider and approve the investment in Individual Funds

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 06: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ການຮ່ວມທຶນສ້າງຕັ້ງບໍລິສັດ ລາວ ບໍລິຫານຊັບສິນ ຈຳກັດ

Agenda 06: Consider and approve the Joint venture to establish Lao Asset Management Company

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 07: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ແຜນການຈ່າຍເງິນປັນຜົນ ປີ 2025 ຂອງ ທຄຣ

Agenda 07: Consider and approve the dividend payment plan of JDB for the year 2025

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 08: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ການແຕ່ງຕັ້ງບໍລິສັດ ກວດສອບບັນຊີ ພາຍນອກ ປະຈຳປີ 2026

Agenda 08: Consider and approve the independent auditor for the year 2026

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 09: ຈາລະນາ ແລະ ຮັບຮອງເອົາ ການປັບປຸງໂຄງຮ່າງການຈັດຕັ້ງຂອງ ທຄຣ

Agenda 09: Consider and approve the amendment of JDB's Organizational Chart

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 10: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ກົດລະບຽບຂອງທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ (ສະບັບປັບປຸງ)

Agenda 10: Consider and approve the amendment of JDB's Articles of Association

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

4. ການລົງຄະແນນສຽງຂອງຜູ້ຕາງໜ້າທີ່ບໍ່ເປັນໄປຕາມໃບມອບສິດນີ້ ໃຫ້ຖືວ່າບໍ່ຖືກຕ້ອງ ແລະ ບໍ່ແມ່ນການລົງຄະແນນຂອງ ຂ້າພະເຈົ້າ

   Any votes made by the proxy contradicting to this Proxy shall be considered as invalid and shall not constitute my/our votes as the shareholder.

5. ໃນກໍລະນີທີ່ຂ້າພະເຈົ້າ ບໍ່ໄດ້ລະບຸຄວາມຕ້ອງການຂອງຕົນໃນການລົງຄະແນນສຽງໃນວາລະໃດໜຶ່ງ ຫຼື ລະບຸໄວ້ບໍ່ຈະແຈ້ງ ໃຫ້ຖືວ່າ ຂ້າພະເຈົ້າລົງຄະແນນສຽງເຫັນດີ.

   In case I/we have failed to specify my/our voting intention in any agenda or not clearly specified, my/our vote in such agenda shall be deemed approved.

6. ທຸກການກະທຳໃດຂອງຜູ້ຕາງໜ້າໃນກອງປະຊຸມທີ່ເປັນໄປຕາມໃບມອບສິດນີ້ ໃຫ້ຖືວ່າຂ້າພະເຈົ້າ ໄດ້ກະທຳເອງທຸກປະການ.

   Any action made by the proxy in the meeting in accordance with this Proxy, shall be deemed as having been performed by myself/ourselves in all respects.

ທີ່/at..... ວັນທີ/date ..... /...../2026

ເຊັນຜູ້ຖືຮຸ້ນທີ່ມອບໝາຍ/ Signed by the shareholder **ເຊັນຜູ້ຕາງໜ້າ/ Signed by the proxy**

ໝາຍເຫດ/Remark:

1. ຜູ້ຖືຮຸ້ນ ຈະຕ້ອງແຕ່ງຕັ້ງຜູ້ຕາງໜ້າພຽງຜູ້ດຽວເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ລົງຄະແນນສຽງແທນຕົນເອງ;

   The shareholder is required to assign only one proxy to attend and vote in the meeting on the shareholder's behalf;

2. ຜູ້ຕາງໜ້າ ຕ້ອງສະແດງເອກະສານຂອງຕົນເອງຕໍ່ ພະນັກງານປະຈຳໂຕະລົງທະບຽນ ຄື: ບັດປະຈຳຕົວ ຫຼື ປຶ້ມສຳມະໂນຄົວ ຫຼື ໜັງສືຜ່ານແດນ (ສຳລັບຜູ້ລົງທຶນຕ່າງປະເທດ) ພ້ອມກັບສຳເນົາເອະສານປະເພດດຽວກັນນີ້ຂອງຜູ້ຖືຮຸ້ນ, ໃບມອບສິດສະບັບນີ້ ແລະ ໜັງສືເຊີນປະຊຸມ.

   The proxy must present to the officers at registration desk his/her valid ID Card, or family book or passport (in case of foreign investor) together with the copies of the same documents of the shareholder, this Proxy, and the Invitation to the Meeting.

ລະບຽບກ່ຽວກັບການດຳເນີນກອງປະຊຸມສາມັນຜູ້ຖືຮຸ້ນ ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ (ທຄຮ)
Rules for the Shareholders' Meeting of Joint Development Bank Public (JDB)

1. ການລົງທະບຽນເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມ/ Registration for attending the meeting

ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມທຸກຄົນ ຕ້ອງລົງທະບຽນໃຫ້ຮຽບຮ້ອຍ ຕາມຂັ້ນຕອນທີ່ ທຄຮ ກຳນົດໄວ້ກ່ອນເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຕ້ອງອະນຸຍາດໃຫ້ ທຄຮ ສຳເນົາບັດປະຈຳຕົວ ຫຼື ໜັງສືຜ່ານແດນ ຫຼື ເອກະສານອື່ນໆ ທີ່ສາມາດໃຊ້ແທນໄດ້ ເພື່ອເອົາໄວ້ເປັນຫຼັກຖານ.

All attendees must complete registration in accordance with the procedures specified by JDB before attending the meeting and allow JDB to photocopy their ID cards or passports or other similar documents as evidence.

ຜູ້ຕາງໜ້າຕ້ອງສະແດງເອກະສານຂອງຕົນເອງຕໍ່ພະນັກງານປະຈຳໂຕະລົງທະບຽນ ຄື: ບັດປະຈຳຕົວ ຫຼື ປຶ້ມສຳມະໂນຄົວ ຫຼື ໜັງສືຜ່ານແດນ (ສຳລັບນັກລົງທຶນຕ່າງປະເທດ) ພ້ອມກັບ ສຳເນົາເອກະສານປະເພດດຽວກັນນີ້ຂອງຜູ້ຖືຮຸ້ນ ແລະ ໃບມອບສິດ.

ຖ້າເອກະສານເຫຼົ່ານີ້ເປັນພາສາຕ່າງປະເທດ ແມ່ນອະນຸຍາດໄດ້ສະເພາະເອກະສານທີ່ເປັນພາສາອັງກິດ ເທົ່ານັ້ນ.

For the proxy, documents to be presented to the officers at registration desk are: his/her own valid ID Card, or family book or passport (in case of foreign investor) together with the copies of the same documents of the shareholder, and letter of Proxy. If these documents are in foreign languages, only the documents in English are acceptable.

ກໍລະນີທີ່ບໍ່ໄດ້ລົງທະບຽນ ຫຼື ລົງທະບຽນບໍ່ສຳເລັດ ເນື່ອງຈາກຂາດຄວາມຄົບຖ້ວນດ້ານເອກະສານດັ່ງກ່າວ ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ຈະບໍ່ມີສິດລົງຄະແນນສຽງ, ຕັ້ງຄຳຖາມ ຫຼື ມີຄຳເຫັນ ຕໍ່ທີ່ປະຊຸມ.

Without registration or the registration is incomplete due to absence of the said documents, shareholders or proxies shall have no right to vote, question or make comments in the meeting.

2. ອົງປະຊຸມ/ Quorum

ກອງປະຊຸມສາມາດດຳເນີນໄດ້ກໍຕໍ່ເມື່ອມີຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ເຂົ້າຮ່ວມກອງປະຊຸມຢ່າງໜ້ອຍ 2 ຄົນຂຶ້ນໄປ ແລະ ມີຈຳນວນຮຸ້ນ ທີ່ຖືເກີນ 51% ຂອງຈຳນວນຮຸ້ນສາມັນທັງໝົດ ຕາມທີ່ໄດ້ກຳນົດໄວ້ໃນກົດລະບຽບຂອງທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ.

Shareholders' meeting can commence only if there are at least 2 or more shareholders attending the meeting and their shares shall be more than 51% of the total shares, pursuant to the Articles of Association of Joint Development Bank Public.

3. ການດຳເນີນກອງປະຊຸມ/ Rules for proceeding

- ທ່ານ ປະທານສະພາບໍລິຫານ ທຄຮ ຫຼື ຜູ້ທີ່ໄດ້ຮັບມອບໝາຍ ເປັນປະທານກ່າວເປີດ ແລະ ນຳພາດຳເນີນກອງປະຊຸມ.
  The Chairman of JDB's Board of Directors or designated person will preside over and lead the meeting;
- ທ່ານ ປະທານກອງປະຊຸມ ເປັນຜູ້ສະເໜີຫົວຂໍ້ຂອງແຕ່ລະວາລະ ແລະ ເປັນຜູ້ສັ່ງໂຫວດຄະແນນແຕ່ລະວາລະ.
  The Chairman of the meeting will propose the title of each agenda and order the voting of each agenda.
- ຜູ້ອຳນວຍການ ທຄຮ ເປັນຜູ້ດຳເນີນສະເໜີເນື້ອໃນຂອງແຕ່ລະວາລະໃນກອງປະຊຸມ.
  The Managing Director of JDB will present details of each agenda to the meeting.
- ຫຼັງຈາກທີ່ ທ່ານ ຜູ້ອຳນວຍການ ໄດ້ສະເໜີເນື້ອໃນຂອງວາລະແລ້ວ, ປະທານກອງປະຊຸມ ຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ມີຄຳຖາມ ຫຼື ຄຳເຫັນຕໍ່ວາລະທີ່ກຳລັງຖືກພິຈາລະນາຢູ່. ກໍລະນີມີຄຳຖາມ ທ່ານ ຜູ້ອຳນວຍການ ຈະເປັນຜູ້ໃຫ້ຄຳ

ອະທິບາຍຊີ້ແຈງ. ຈາກນັ້ນ, ຖ້າບໍ່ມີ ຄຳຖາມໃດໆ ຕໍ່ແລ້ວ ປະທານກອງປະຊຸມ ຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ລົງມະຕິ ຕໍ່ວາລະດັ່ງກ່າວ.

After the Managing Director has presented details of each agenda, the Chairman will ask the Shareholders and Proxies to make necessary comments or questions. Should there is a question, the Managing Director shall give the answer forthwith. Only when there is no any further question or comment, the Chairman shall ask the Shareholders and Proxies to vote on the agenda

- ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມ ຕ້ອງປິດສຽງໂທລະສັບ ຫຼື ອຸປະກອນການສື່ສານທຸກຢ່າງ ແລະ ບໍ່ສົ່ງສຽງດັງລົບກວນຕະຫຼອດໄລຍະ ຂອງການດຳເນີນກອງປະຊຸມ.

  All attendees must switch off the sound of their mobile phones or any communication devices and must not make any disturbing noise throughout the meeting.

4. ພາສາທີ່ນຳໃຊ້ໃນກອງປະຊຸມ/ Language in the meeting

- ພາສາທີ່ນຳໃຊ້ຢູ່ໃນກອງປະຊຸມ ແມ່ນພາສາລາວ.

  The language used in the meeting is Lao language.

5. ຜູ້ມີສິດລົງຄະແນນສຽງ/ Persons eligible to vote

- ມີແຕ່ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ໄດ້ຮັບມອບໝາຍຢ່າງຖືກຕ້ອງ ເຊິ່ງໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມຮຽບຮ້ອຍແລ້ວເທົ່ານັ້ນ ທີ່ຈະມີ ສິດລົງຄະແນນສຽງ.

  Only the shareholders or proxies who have registered to attend the meeting are eligible to vote.
- ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ບໍ່ໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຜູ້ເຂົ້າຮ່ວມອື່ນ ຈະບໍ່ມີສິດໃນການລົງຄະແນນສຽງ.

  Any shareholders or proxies who have not registered to attend the meeting and other attendees will not be eligible to vote.

6. ການລົງຄະແນນສຽງ/ Voting

ປະທານກອງປະຊຸມ ຈະເປັນຜູ້ສະເໜີວາລະທີ່ຕ້ອງການໃຫ້ລົງຄະແນນສຽງ ໂດຍຈະເຊີນພຽງແຕ່ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ໄດ້ຮັບມອບໝາຍ ທ່ານໃດທີ່ບໍ່ເຫັນດີ ຕໍ່ບັນຫາທີ່ກອງປະຊຸມໄດ້ນຳສະເໜີເທົ່ານັ້ນ ລົງຄະແນນສຽງ ເພື່ອຄວາມສະດວກໃນການນັບຄະແນນສຽງ (ໝາຍຄວາມວ່າ ຜູ້ຖືຮຸ້ນ ທ່ານໃດທີ່ເຫັນດີ ຕໍ່ການສະເໜີດັ່ງກ່າວ ກໍບໍ່ຈຳເປັນຕ້ອງລົງຄະແນນສຽງໃດໆ).

The Chairman of the meeting will propose the agendas that require voting, and only the shareholders or proxies who DISAPPROVE votes with the matters proposed by the meeting are invited to vote so as to facilitate vote counting process (meaning that for those who agree with such matters are not necessary to cast a vote).

7. ຜົນສັກສິດຂອງການລົງຄະແນນສຽງ/ Effectiveness of voting

- ສຳລັບການລົງມະຕິທົ່ວໄປ, ການລົງຄະແນນສຽງທີ່ບໍ່ເຫັນດີ ຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າເຄິ່ງໜຶ່ງ ຂອງຈຳນວນຮຸ້ນ ທຄຣ ທັງໝົດໃນທີ່ປະຊຸມ.

  For ordinary resolutions, the "Disapprove votes" will become effective only if such votes account for more than half of the total number of JDB shares attending the meeting
- ສຳລັບການລົງມະຕິສະເພາະ, ການລົງຄະແນນສຽງບໍ່ເຫັນດີ ຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າໜຶ່ງສ່ວນສາມ ຂອງຈຳນວນ ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທັງໝົດທີ່ເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ມີຮຸ້ນລວມກັນຫຼາຍກວ່າ 20% ຈຳນວນຮຸ້ນ ທຄຣ ທັງໝົດ.

  For special resolution, the "Disapprove votes" will become effective only if such votes account for more than one third of total shareholders or proxies attending the meeting and having shares more than 20% of the total JDB shares.

- ທຸກການລົງຄະແນນສຽງ ບໍ່ເຫັນດີ ຕ່ໍວາລະໃດໜຶ່ງ ທີ່ຖືກສົ່ງໃຫ້ທີ່ປະຊຸມ ຫຼັງຈາກທີ່ກອງປະຊຸມໄດ້ປະກາດຜົນການລົງຄະແນນ ຂອງວາລະນັ້ນແລ້ວ, ຈະຖືວ່າເປັນການລົງຄະແນນສຽງທີ່ໃຊ້ບໍ່ໄດ້ ແລະ ຈະບໍ່ສາມາດລົງຄະແນນສຽງໄດ້ອີກ.
  All disapprove votes in any Agenda which is submitted to the Meeting after the Meeting has announced the voting result of such Agenda shall be deemed invalid and could not be able to vote anymore.

8. ການແຈ້ງຜົນການລົງຄະແນນສຽງ/ Notification of voting result

ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມ ຈະໄດ້ຮັບແຈ້ງກ່ຽວກັບຜົນການນັບຄະແນນຢູ່ໃນທີ່ປະຊຸມເລີຍ ໂດຍການນັບຄະແນນສຽງ ຈະຖືເອົາໜຶ່ງຮຸ້ນ ເທົ່າກັບໜຶ່ງຄະແນນສຽງ.

Attendees will be informed about the voting result forthwith in the meeting with one share equals one vote.

9. ການສະເໜີຄຳຖາມ/ Questions

- ປະທານກອງປະຊຸມ ຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ໄດ້ຮັບມອບໝາຍຢ່າງຖືກຕ້ອງ ມີຄຳຖາມ ຫຼື ສະແດງຄຳ ເຫັນ ທີ່ບໍ່ນອນໃນວາລະຂອງກອງປະຊຸມ, ໃນຕອນທ້າຍກອງປະຊຸມ ພາຍຫຼັງທີ່ສຳເລັດຄົບຖ້ວນທຸກວາລະແລ້ວ.
  ສຳລັບຜູ້ເຂົ້າຮ່ວມອື່ນໆ ຈະບໍ່ມີສິດສະເໜີຄຳຖາມ ຫຼື ມີຄຳເຫັນ ໃນທີ່ປະຊຸມ, ຍົກເວັ້ນກໍລະນີທີ່ປະທານກອງປະຊຸມ ໄດ້ ສະເໜີໃຫ້ຜູ້ເຂົ້າ ຮ່ວມດັ່ງກ່າວ ປະກອບຄຳເຫັນຕໍ່ທີ່ປະຊຸມ.
  The chairman of the meeting will ask the shareholders or proxies to question or make comments on the issues which are not included in the agenda of the meeting, after the meeting has completed its all agenda. Other attendees are not eligible to question or make any comments, unless the Chairman asks such attendees to question or make comments in the meeting.
- ເມື່ອມີການສະເໜີຈາກປະທານກອງປະຊຸມແລ້ວນັ້ນ, ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ປະສົງຈະມີຄຳຖາມ ຫຼື ສະແດງຄຳເຫັນ ຕໍ່ທີ່ ປະຊຸມ ຕ້ອງຍົກມືຂຶ້ນ ພ້ອມທັງສະແດງເຄື່ອງໝາຍຕາມທີ່ ທຄຮ ກຳນົດໃຫ້ ເພື່ອສະແດງວ່າແມ່ນຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ ໄດ້ຮັບມອບໝາຍຢ່າງແທ້ຈິງ. ຖ້າຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ໄດ້ຮັບມອບໝາຍ ຫາກບໍ່ສະແດງເຄື່ອງໝາຍດັ່ງກ່າວແລ້ວນັ້ນ ປະທານກອງປະຊຸມ ຫຼື ຄະນະອຳນວຍການ ທຄຮ ຫຼື ຄະນະຮັບຜິດຊອບກອງປະຊຸມ ມີສິດສະເໜີຄັດຄ້ານຄຳຖາມ ຫຼື ຄຳ ເຫັນຂອງຜູ້ກ່ຽວ ແລະ ກອງປະຊຸມຈະບໍ່ມີພັນທະ ໃນການຕອບຄຳຖາມ ຂອງຜູ້ກ່ຽວໃນກໍລະນີ ດັ່ງກ່າວ.
  Having been asked by the Chairman, any shareholders or proxies desirous to question or make comments in the meeting must raise their hands and show the symbol as given by JDB to confirm that they are truly the shareholders or proxies. Should the shareholders or proxies do not show such symbol, the Chairman or JDB Directors, or Committee in charge of the meeting may reject questions or comments made by the shareholders or proxies, and in this case the meeting shall not be obliged to answer such questions.

ຄຳແນະນຳ ກ່ຽວກັບການລົງຄະແນນສຽງ
Vote Instruction

1. ກອງປະຊຸມ ຈະເຊີນພຽງແຕ່ຜູ້ຖືຮຸ້ນທ່ານໃດທີ່ ບໍ່ເຫັນດີ ຕໍ່ບັນຫາທີ່ກອງປະຊຸມໄດ້ນຳສະເໜີເທົ່ານັ້ນ ລົງຄະແນນສຽງ (ໝາຍຄວາມວ່າ ຜູ້ຖືຮຸ້ນທ່ານໃດທີ່ ເຫັນດີ ຕໍ່ການແຕ່ງຕັ້ງດັ່ງກ່າວ ກໍບໍ່ຈຳເປັນຕ້ອງລົງຄະແນນສຽງໃດໆ).
   Only the shareholders who DISAPPROVE with the matters proposed by the meeting are invited to vote (meaning that for those who agree with such appointment are not necessary to make any vote)
2. ໃນການລົງຄະແນນສຽງ ຂໍໃຫ້ທ່ານປະກອບຂໍ້ມູນເລກບັນຊີຮຸ້ນ (6 ຕົວເລກ) ໃສ່ລະບົບການລົງຄະແນນສຽງ ທີ່ກຳນົດໄວ້. (ຖ້າບໍ່ມີຂໍ້ມູນດັ່ງກ່າວ ຢູ່ໃນລະບົບການລົງທະບຽນ) ແມ່ນບໍ່ສາມາດລົງຄະແນນສຽງໄດ້.
   To vote, kindly fill in the voting system in which you must specify clearly about your Shareholder's account number of JDB shares you are holding (if such information is not available in the voting system) and click in the Disapprove.
3. ທ່ານຈະໄດ້ຮັບແຈ້ງກ່ຽວກັບຜົນການນັບຄະແນນຢູ່ໃນທີ່ປະຊຸມເລີຍ ໂດຍການນັບຄະແນນສຽງຈະຖືເອົາໜຶ່ງຮຸ້ນ ເທົ່າກັບ ໜຶ່ງຄະແນນສຽງ.
   You will be informed about the voting result right in the meeting with one share equals one vote.
4. ການລົງຄະແນນສຽງ ບໍ່ເຫັນດີ ຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າເຄິ່ງໜຶ່ງຂອງຈຳນວນຮຸ້ນ ທຄຮ ທັງໝົດ ໃນທີ່ປະຊຸມ, ຍົກເວັ້ນວາລະໃດທີ່ຕ້ອງລົງຄະແນນສຽງດ້ວຍມະຕິສະເພາະນັ້ນ ຄະແນນສຽງບໍ່ເຫັນດີຕ້ອງມີຄະແນນຫຼາຍ ກວ່າ 1/3 ຂອງຈຳນວນຮຸ້ນ ທຄຮ ທັງໝົດໃນທີ່ປະຊຸມ.
   The Disapproval votes will become effective only if such votes account for more than half of the total number of JDB shares attending the meeting, except for any agenda that requires a specific resolution, Disapproval vote shall account for more than 1/3 of the total number of JDB shares attending the meeting.

<u>ໝາຍເຫດ/Remark</u>:

1. ຜູ້ເຂົ້າຮ່ວມທີ່ບໍ່ໄດ້ລົງທະບຽນເຂົ້າປະຊຸມ ຈະບໍ່ມີສິດໃນການລົງຄະແນນສຽງ.
   Any attendees who failed to make registration will not be eligible to votes.
2. ຜູ້ທີ່ໄດ້ລົງທະບຽນທາງອອນລາຍ ສາມາດລົງຄະແນນສຽງລ່ວງໜ້າໄດ້.
   Any who successfully registered will be eligible to make advance voting.
3. ທຸກການລົງຄະແນນສຽງ ບໍ່ເຫັນດີ ຕໍ່ວາລະໃດໜຶ່ງ ທີ່ຖືກສົ່ງໃຫ້ທີ່ປະຊຸມ ຫຼັງຈາກທີ່ກອງປະຊຸມໄດ້ປະກາດຜົນການລົງ ຄະແນນ ຂອງວາລະນັ້ນແລ້ວ ແລະ ຈະບໍ່ສາມາດລົງຄະແນນສຽງໄດ້ອີກ.
   All disapprove votes in any Agenda which is submitted to the Meeting after the Meeting has announced the voting result of such Agenda and could not be able to vote anymore

➢ QR Code ລົງທະບຽນ/ QR Code for registration:



ລົງທະບຽນເຂົ້າຮ່ວມດ້ວຍຕົນເອງ
In-person Registration



ລົງທະບຽນເຂົ້າຮ່ວມດ້ວຍຕົວແທນ
Proxy registration



ລົງທະບຽນຜ່ານອອນລາຍ
Online registration

ຄຳແນະນຳ ກ່ຽວກັບເອກະສານ ແລະ ຫຼັກຖານ ທີ່ຕ້ອງນຳສະເໜີຕົວ ເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມ
Instruction about the documents and evidence to be presented prior to attending the meeting

ເພື່ອຄວາມສະດວກໃນການລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມຜູ້ຖືຮຸ້ນຂອງທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ, ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ຈະເຂົ້າຮ່ວມກອງປະຊຸມ ກະລຸນານຳເອົາໜັງສືເຊີນປະຊຸມ, ໃບເຂົ້າຮ່ວມກອງປະຊຸມທີ່ອອກໃຫ້ໂດຍ ຕະຫຼາດຫຼັກຊັບ ລາວ ແລະ ໃບມອບສິດ (ສຳລັບຜູ້ຕາງໜ້າ) ມາພ້ອມເອກະສານທີ່ສາມາດນຳໃຊ້ຢັ້ງຢືນຕົນເອງ ຕາມແຕ່ລະກໍລະນີ ດັ່ງນີ້:

For convenience in registration process to attend the Shareholders' Meeting of Joint Development Bank Public, the shareholders or the proxies who will attend the Meeting are required to bring the Invitation to the Meeting, the Letter for attending the meeting issued by the Lao Securities Exchange and the Proxy (applicable for the proxy only) together with the documents for proof of identity as indicated for each circumstance below:

1. ຜູ້ເຂົ້າຮ່ວມທີ່ເປັນບຸກຄົນ/ attendees who are natural persons

ໃຫ້ນຳເອົາເອກະສານໃດໜຶ່ງຂອງຕົນດັ່ງຕໍ່ໄປນີ້ ມາສະແດງເວລາລົງທະບຽນ:

Shall present one of the following documents of their own at the time of registration:

- ບັດປະຈຳຕົວ/Identification Card
- ສຳມະໂນຄົວ/Family book
- ໜັງສືຜ່ານແດນ (ສຳລັບຜູ້ລົງທຶນຕ່າງປະເທດ)/Passport (for foreign investors)

2. ຜູ້ເຂົ້າຮ່ວມທີ່ເປັນນິຕິບຸກຄົນ/ Attendees who are legal persons

ໃຫ້ນຳເອົາເອກະສານໃດໜຶ່ງທີ່ກຳນົດໄວ້ໃນຂໍ້ 1 ຂ້າງເທິງນີ້ ພ້ອມກັບເອກະສານໃດໜຶ່ງ ດັ່ງຕໍ່ໄປນີ້ມາສະແດງເວລາລົງທະບຽນ:

Shall present one of the documents as given in 1. above plus one of the following documents at the time of registration:

- ໃບອະນຸຍາດລົງທຶນ/ Investment License
- ໃບທະບຽນວິສາຫະກິດ/ Certificate of Enterprise Registration (Affidavit)
- ໃບທະບຽນອາກອນສະບັບຫຼ້າສຸດ/ most recent Tax Certificate

ສຳລັບຜູ້ເຂົ້າຮ່ວມທີ່ບໍ່ແມ່ນຜູ້ອຳນວຍການ ຕ້ອງໄດ້ນຳເອົາໃບມອບສິດ ຈາກຜູ້ອຳນວຍການ ທີ່ມີສິດອຳນາດມາພ້ອມຕື່ມ ອີກ.

For attendee who is not the authorized director shall have the Proxy as attached hereto signed by the authorized director.

ເອກະສານ ແລະ ຫຼັກຖານທີ່ຕ້ອງນຳມາສະເໜີຕົວ ເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມ ເຊິ່ງເປັນພາສາຕ່າງປະເທດ ຕ້ອງແປເປັນພາສາ ລາວ ໂດຍມີການເຊັນ ຢັ້ງຢືນຄວາມຖືກຕ້ອງໃນການແປຈາກບໍລິສັດແປພາສາທີ່ໜ້າເຊື່ອຖືໄດ້. ສຳລັບພາສາຕ່າງປະເທດ ແມ່ນອະນຸຍາດໃຫ້ສຳລັບ ພາສາອັງກິດ ເທົ່ານັ້ນ. ທຄຣ ມີສິດປະຕິເສດເອກະສານອ້າງອີງໃດໆ ທີ່ບໍ່ເປັນໄປຕາມການກຳນົດ ນີ້.

All documents and evidence in a foreign language which are required to present prior to attending the Meeting must be translated into Lao language and the translation shall be certified by an acceptable translation company. The foreign language is permitted only for English. JDB has the right to reject any documents contradicting this provision.

ຊີວະປະຫວັດຫຍໍ້ຂອງສະມາຊິກສະພາບໍລິຫານອິດສະລະ
Profile of Independent Board Member

ລາຍຊື່, ຄວາມໝາຍ ແລະ ປະຫວັດຂອງສະມາຊິກສະພາບໍລິຫານອິດສະລະ ເພື່ອການມອບສິດຂອງຜູ້ຖືຮຸ້ນ
Profile of Independent Director who can act at shareholders proxies

ອີງຕາມ ກົດໝາຍວ່າດ້ວຍຫຼັກຊັບ ເລກທີ 79/ສພຊ, ລົງວັນທີ 03 ທັນວາ 2019 ແລະ ລະບຽບວ່າດ້ວຍການອອກຈຳໜ່າຍຮຸ້ນ ເລກທີ 018/ຄຄຊ, ລົງວັນທີ 27 ມິຖຸນາ 2015 ຂອງຄະນະກຳມະການຄຸ້ມຄອງຫຼັກຊັບ ໄດ້ກຳນົດໃຫ້ ບໍລິສັດຈົດທະບຽນ ຕ້ອງມີສະມາຊິກສະພາບໍລິຫານອິດສະລະ ຢ່າງໜ້ອຍ 1 ໃນ 3 ຂອງສະມາຊິກສະພາບໍລິຫານທັງໝົດ.

According to Securities Law No.79/ NA, 03 December 2019, and Securities Issuance No.108/LSCO, 27 June 2015, of Lao Securities Commission Office determining that the listed company shall have independent Board Member for at least one-third in the Board of Directors.

ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ (ທຄຮ) ມີສະມາຊິກສະພາບໍລິຫານອິດສະລະ ຈຳນວນ 3 ທ່ານ ຈາກ ສະມາຊິກສະພາບໍລິຫານທັງໝົດ 9 ທ່ານ ມີລາຍຊື່ ດັ່ງນີ້:

Joint Development Bank Public (JDB), there are 3 independent Board Members from the Board of Directors for 9 persons, which the details are as follow:

1. ທ່ານ ບຸນຊຸ່ມ ສີສະຫວັດ — ສະມາຊິກສະພາບໍລິຫານອິດສະລະ ແລະ ປະທານຄະນະກຳມະການຄັດເລືອກ
   Mr. Bounsoum SISAVAT — Independent Board Member and Head of the Nomination Committee
2. ທ່ານ ສຸກສະຫວັນ ມະນີວັນ — ສະມາຊິກສະພາບໍລິຫານອິດສະລະ ແລະ ປະທານຄະນະກຳມະການກວດສອບ
   Mr. Souksavanh MANIVANH — Independent Board Member and Head of the Audit Committee
3. ທ່ານ ປ.ອ ຈອມຄຳ ບຸບຜາລີວັນ — ສະມາຊິກສະພາບໍລິຫານອິດສະລະ
   PhD. Chomkham BOUPHALIVANH — Independent Board Member

ໂດຍປະຫວັດຫຍໍ້ຂອງສະມາຊິກສະພາບໍລິຫານອິດສະລະ ມີດັ່ງນີ້:

Profile of Independent Board Member as follows:



ທ່ານ ບຸນຊຸມ ສີສະຫວັດ

ສະມາຊິກສະພາບໍລິຫານອິດສະລະ

ຈົບການສຶກສາ ປະລິນຍາໂທ ສະຖິຕິ ເສດຖະກິດແຫ່ງຊາດ ທີ່ສະຖາບັນເສດຖະກິດມະຫາວິທະຍາໄລ ເສດຖະກິດແຫ່ງຊາດ ທີ່ເມືອງ ບາກູ, ລັດອາແຊ່ກໄບຈັນ (ອະດີດສະຫະພາບໂຊວຽດ) ໃນປີ 1985. ໃນໄລຍະ 2015-2020 ທ່ານເປັນຫົວໜ້າກົມ, ຜູ້ຊ່ວຍຮອງນາຍົກລັດຖະມົນຕີ ລັດຖະມົນຕີ ກະຊວງການເງິນ. ນັບແຕ່ປີ 2020 ຈົນຮອດປະຈຸບັນ, ທ່ານເປັນສະມາຊິກອິດສະລະ ຂອງສະພາ ບໍລິຫານຂອງ JDB.

Mr. Bounsoum SISAVAT

Independent Member of the Board of Directors

Mr. Bounsoum holds a Master's degree in National Economic Statistics from the National Economic University at Baku City, Azerbaijan (formerly part of the Soviet Union) in 1985. From 2015 to 2020, he held the position of Director General of the Department and Assistant Deputy Prime Minister at the Ministry of Finance. Since 2020, he has served as an Independent Member of JDB's Board of Directors.



ທ່ານ ສຸກສະຫວັນ ມະນີວັນ

ສະມາຊິກສະພາບໍລິຫານອິດສະລະ

ຈົບການສຶກສາປະລິນຍາຕີ ສາຂາການເງິນ-ການທະນາຄານ ທີ່ວິທະຍາໄລ ຣັຕນະບໍລິຫານທຸລະກິດ ໃນປີ 2015 ແລະ ມີປະສົບການດ້ານການບັນຊີ ຫຼາຍກວ່າ 10 ປີ. ປະຈຸບັນ, ທ່ານເປັນ ຜູ້ອຳນວຍການໃຫຍ່ ບໍລິສັດ ຈັນທະວົງ ກວດສອບບັນຊີ ແລະ ໄດ້ເລີ່ມເຮັດວຽກກັບ JDB ເປັນ ສະມາຊິກອິດສະລະ ຂອງສະພາບໍລິຫານຂອງ JDB ໃນປີ 2025.

Mr. Souksavanh MANIVANH

Independent Member of the Board of Directors

Mr. Souksavanh graduated with a Bachelor's degree in Finance–Banking from Rattana College of Business Administration in 2015 and has over 10 years of experience in accounting. He currently serves as Managing Director of Chanthavong Audit and Accounting Company and began working with JDB as an Independent Member of the Board of Directors in 2025.



ທ່ານ ປອ. ຈອມຄຳ ບຸບຜາລີວັນ

ສະມາຊິກສະພາບໍລິຫານອິດສະລະ

ຈົບການສຶກສາປະລິນຍາເອກ ທິດສະດີລັດ ແລະ ກົດໝາຍ ທີ່ສະຖາບັນການເມືອງແຫ່ງຊາດ ໂຮຈິມິນ (ສສ ຫວຽດນາມ) ໃນປີ 1998. ປະຈຸບັນ, ທ່ານເປັນຫົວໜ້າກົມຄຸ້ມຄອງ ແລະ ສົ່ງເສີມວຽກງານຍຸຕິທຳ ກະຊວງຍຸຕິທຳ ແລະ ໄດ້ເລີ່ມເຮັດວຽກກັບ JDB ເປັນສະມາຊິກອິດສະລະ ຂອງສະພາບໍລິຫານຂອງ JDB ໃນປີ 2025.

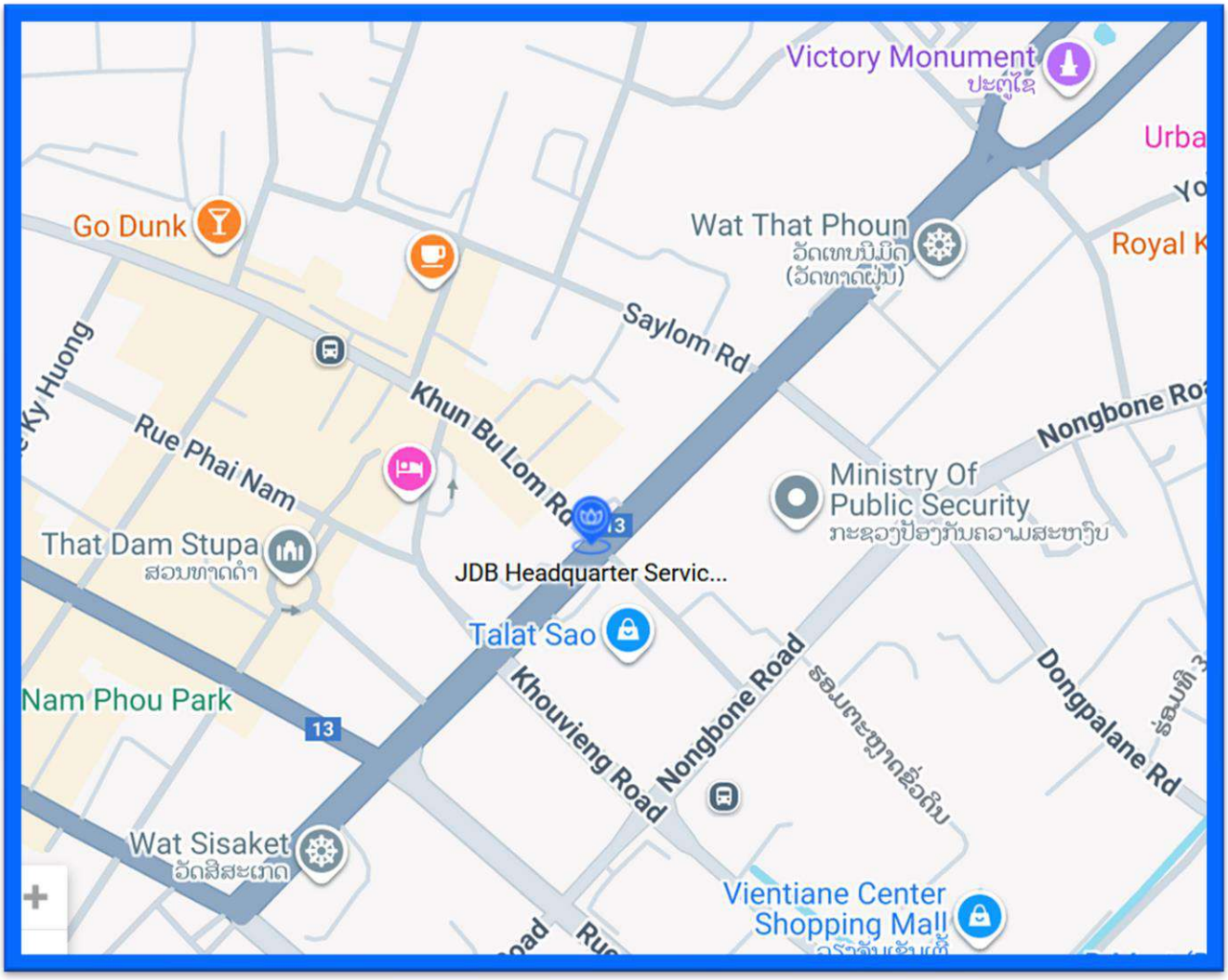
PhD. Chomkham BOUPHALIVANH

Independent Member of the Board of Directors

PhD. Chomkham graduated with a Doctor of Philosophy degree in Political Theory and Law from the Ho Chi Minh National Political Institute (Socialist Republic of Vietnam) in 1998. Currently, he serves as Director General of the Justice Administration Department at the Ministry of Justice, and began working with JDB as an Independent Member of the Board of Directors in 2025.

ແຜນທີ່ຂອງສະຖານທີ່ຈັດກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຄຮ ສະໄໝສາມັນ ປະຈຳປີ 2025

JDB shareholder meeting



ກອງປະຊຸມສາມັນຜູ້ຖືຮຸ້ນ ທຄຮ ປະຈຳປີ 2025

ໃນວັນທີ 29 ເມສາ 2026, ເວລາ: 9:00 ໂມງ

ທີ່ຫ້ອງປະຊຸມໃຫຍ່ ຊັ້ນ 6, ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

JDB's shareholder's Meeting 2025

Date 29 April 2026, 9:00 AM

At 6th floor Meeting Room, Joint Development Bank Public.

Scan JDB Map