ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ
Joint Development Bank Public

No. 067 /JDB
Vientiane Capital, date 29 April 2026

Resolutions
Annual General Meeting of JDB's Shareholders for the year 2025

The Annual General Meeting of Shareholders of Joint Development Bank Public (JDB) for the Year 2025 (hereinafter called: "The Meeting") was held from 9:00 AM on Wednesday, 29 April 2026 at 6th floor Meeting Room, Joint Development Bank Public, Vientiane Capital, and was presided over by Mr. Vilay SYPHAPHONE, Chairman of JDB's Board of Directors, together with Directors of the Board of Directors. The Meeting was attended by themselves 50 shareholders, 1 proxie, 308 online participant and the total number of shares in the meeting was 702,901,700 shares, including 30,359,975 shares via proxies, which in total is equivalent to 93.72% of the total shares of JDB and this made the quorum of the Meeting in accordance with the Articles of Association of JDB and relevant regulations and laws. The number of shares not attending the Meeting was 47,098,300 shares, equivalent to 6.28% of the total shares of JDB.

The Meeting considered and resolved as follows:

Agenda 1: Consider and adopt the Resolution of the 2024 Annual General Meeting of Shareholders.

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

- **Approved**: 702,901,700 votes, equivalent to 100% of the total votes attending the Meeting;
- **Disapproved**: 0 votes, equivalent to 0% of the total votes attending the Meeting.

Agenda 2: Consider and approve the Registered Capital Increase via Share Premium for a Bonus Issue to existing shareholders.

The meeting approved the registered capital increase via share premium for a bonus issue to existing shareholders as detailed below:

Existing Registered Capital:	750,000,000,000 LAK
Share premium:	568,616,128,596 LAK
Registered Capital Increase via Share Premium:	375,000,000,000 LAK (Utilizing the share premium)
New total Registered Capital:	1,125,000,000,000 LAK
Total Bonus Issue:	375,000,000 shares
Allocation ratio:	2 existing shares for every 1 new share (2:1 ratio)

Number of tradable shares	Before bonus issue	After bonus issue
	67,800,500 shares	101,700,750 shares

Approved the capital increase plan, and to authorize the Board of Directors to proceed with the next steps such as: selected the date as the record date to determine the right of the shareholders to receive the bonus issue, request for capital increase permission from relevant parties, amendment enterprise registration certificate, application for Stock Listing and Securities Registration and deposit, etc … in accordance with relevant laws and related regulations of LSC and LSX.

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

- **Approved**: 702,898,700 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 3,000 votes, equivalent to 0.0004% of the total votes attending the Meeting.

Agenda 3: Consider and approve the annual report on the operational performance and the Audited financial statements of JDB for the year 2025.

The meeting approved the annual report on the operational performance and the Audited financial statements of JDB for the year 2025 as detailed below:

- **Total Assets:** 43,783,399,339,871 LAK, growth of 32% compare with the last previous year;
- **Total Deposits:** 37,439,880,983,222 LAK, growth of 29% compare with the last previous year;
- **Total Loans:** 25,021,933,188,684 LAK, growth of 22% compare with the last previous year;
- **NPL Ratio:** 0.64%;
- **Net Profit:** 718,078,219,515 LAK.

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

- **Approved**: 702,901,600 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 1,00 votes, equivalent to 0.00014% of the total votes attending the Meeting.

Agenda 4: **Consider and approve the business plan of the year 2026.**

The meeting approved the business plan of the year 2026 to be achieve as expected as detailed below:

• 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.

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

- **Approved**: 702,901,700 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 5: **Consider and approve the investment in Individual Fund.**

The meeting approved the investment in the Individual Fund with a total value of 250,000,000,000 LAK.

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

- **Approved**: 702,873,600 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 28,100 votes, equivalent to 0.0039% of the total votes attending the Meeting.

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

The meeting approved the Joint Venture to establish Lao Asset Management Company Limited.

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

- **Approved**: 702,885,200 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 16,500 votes, equivalent to 0.0023% of the total votes attending the Meeting.

Agenda 7: **Consider and approve the dividend payment plan of JDB for the year 2025.**

The meeting approved the allocation of the 2025 net profit after tax into statutory reserves and dividend payments as follows:

- Net profit after tax according to LAS standard for the year 2025: 718,078,219,515 LAK;
- Regulatory reserve: 71,807,821,952 LAK;
- General Reserve: 46,270,397,564 LAK;
- Proposed Dividend: 800 LAK/share;
- Total dividend Distribution amount: 600,000,000,000 LAK;
- Dividend payment date: 25 May 2026.

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

- **Approved**: 702,901,200 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 500 votes, equivalent to 0.00007% of the total votes attending the Meeting.

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

The meeting approved 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.

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

- **Approved**: 702,900,500 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 1,200 votes, equivalent to 0.0001% of the total votes attending the Meeting.

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

The meeting approved the revision of the Bank's Organizational Chart to optimize operational efficiency and align with the current strategic business plan.

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

- **Approved**: 702,901,000 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**:700 votes, equivalent to 0.0001% of the total votes attending the Meeting.

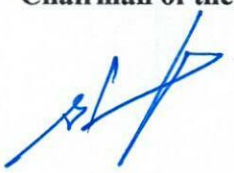
Agenda 10: **Consider and approve the amended of JDB's Articles of Association.**

The meeting approved the amendment to the Article of Association of Joint Development Bank Public.

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

- **Approved**: 702,901,600 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 100 votes, equivalent to 0.00001% of the total votes attending the Meeting.

Chairman of the meeting



Mr. Vilay SYPHAPHONE