



ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊຸມ  
Joint Development Bank Public

No 3022/JDB  
Vientiane Capital, date 24 November 2025

### Invitation Letter

**Attention:** All valued JDB's Shareholders

**Subject:** Invitation to JDB's Annual General Shareholders' Meeting for the year 2024

- Pursuant to the resolution on the Ordinary Board of Directors Meeting of Joint Development Bank Public No. 163/JDB, dated 16 October 2025.

Joint Development Bank Public is honored to invite you, shareholders, to JDB's Annual General Shareholders' Meeting, which will be held on Tuesday, 05 December 2025 at 9:00 hrs. (Registration 8:30-9:00) at 6th floor Meeting Room, Joint Development Bank Public, Vientiane Capital to discuss the issues as specified in the attachments.

Joint Development Bank Public has set 14 October 2025 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.

Joint Development Bank Public 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@jddbanc.com.la](mailto:secretary@jddbanc.com.la) before 05 December 2025.

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

**Chairman of the Board of Directors**



ວິໄລ ສີພະພອນ

Vilay SYPHAPHONE



### **Attachement**

1. **Attachement 1:** Agenda of JDB's Annual General Shareholders' Meeting for the year 2024;
2. **Attachement 2:** Annual report for the year 2024 of JDB;
3. **Attachement 3:** Audit report on the Financial statement of JDB for the year ended 31 December 2024;
4. **Attachement 4:** Consider and approve the dividend payment plan of JDB for the year 2024;
5. **Attachement 5:** Proxy form;
6. **Attachement 6:** The rule of JDB's shareholders' Meeting;
7. **Attachement 7:** The guideline on voting;
8. **Attachement 8:** The recommendation on the document and the reference that shall be presented when attending the meeting;
9. **Attachement 9:** Profile of Independent Board Member;
10. **Attachement 10:** 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 [www.lsx.com.la](http://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 24 November 2025.
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

**Agenda**  
**JDB's Annual General Shareholders' Meeting for the year 2024**

<b>Date of Meeting:</b>	09 December 2025, from 9:00 AM
<b>Meeting Venue:</b>	6th floor Meeting Room, Joint Development Bank Public,
<b>Meeting Convener:</b>	Mr. Vilay SIPHAPHONE, Chaiman of the Board of Directors
<b>Chairperson of the Meeting:</b>	Mr. Vilay SIPHAPHONE
<b>Attendees:</b>	Sharholders of JDB (Hybrid Meeting)

**Agenda**  
**JDB's Annual General Shareholders' Meeting for the year 2024**

No.	Content of Agenda
1	<b>Agenda 1:</b> Consider and approve the annual report for the year 2024 of JDB
2	<b>Agenda 2:</b> Consider and approve the audit report on the financial statement of JDB for the year 2024
3	<b>Agenda 3:</b> Consider and approve the dividend payment plan of JDB



**Agenda**  
**JDB's Annual General Shareholders' Meeting for the year 2024**

<b>Time</b>	<b>Content of Agenda</b>	<b>Reporter/Responsible Party</b>
VTE 08:30-09:00	Register	Secretariat
VTE 09:00-09:30	Quorum	Facilitator
VTE 09:30-09:40	The chairman of the meeting delivers an opening remark	Mr. Vilay SIPHAPHONE
VTE 09:40-10:00	<b>Agenda 1:</b> Consider and approve the annual report for the year 2024 of JDB	<b>Presented by:</b> Mr. Sakhone YORPHANXAY Managing Director  <b>Consider and approve by:</b> The shareholders' meeting through a voting process
VTE 10:00-10:20	<b>Agenda 2:</b> Consider and approve the audit report on the financial statement of JDB for the year 2024	
VTE 10:20-10:40	<b>Agenda 3:</b> Consider and approve the dividend payment plan of JDB	
VTE 10:40-11:00	The chairman of the meeting delivers a closing speech of the meeting	



# ບົດລາຍງານປະຈຳປີ 2024

## ANNUAL REPORT 2024

“ເຕີບໃຫຍ່ໄປພ້ອມກັນ”  
“BLOOMING TOGETHER”



ANNIVERSARY 03/10/1989 - 03/10/2024

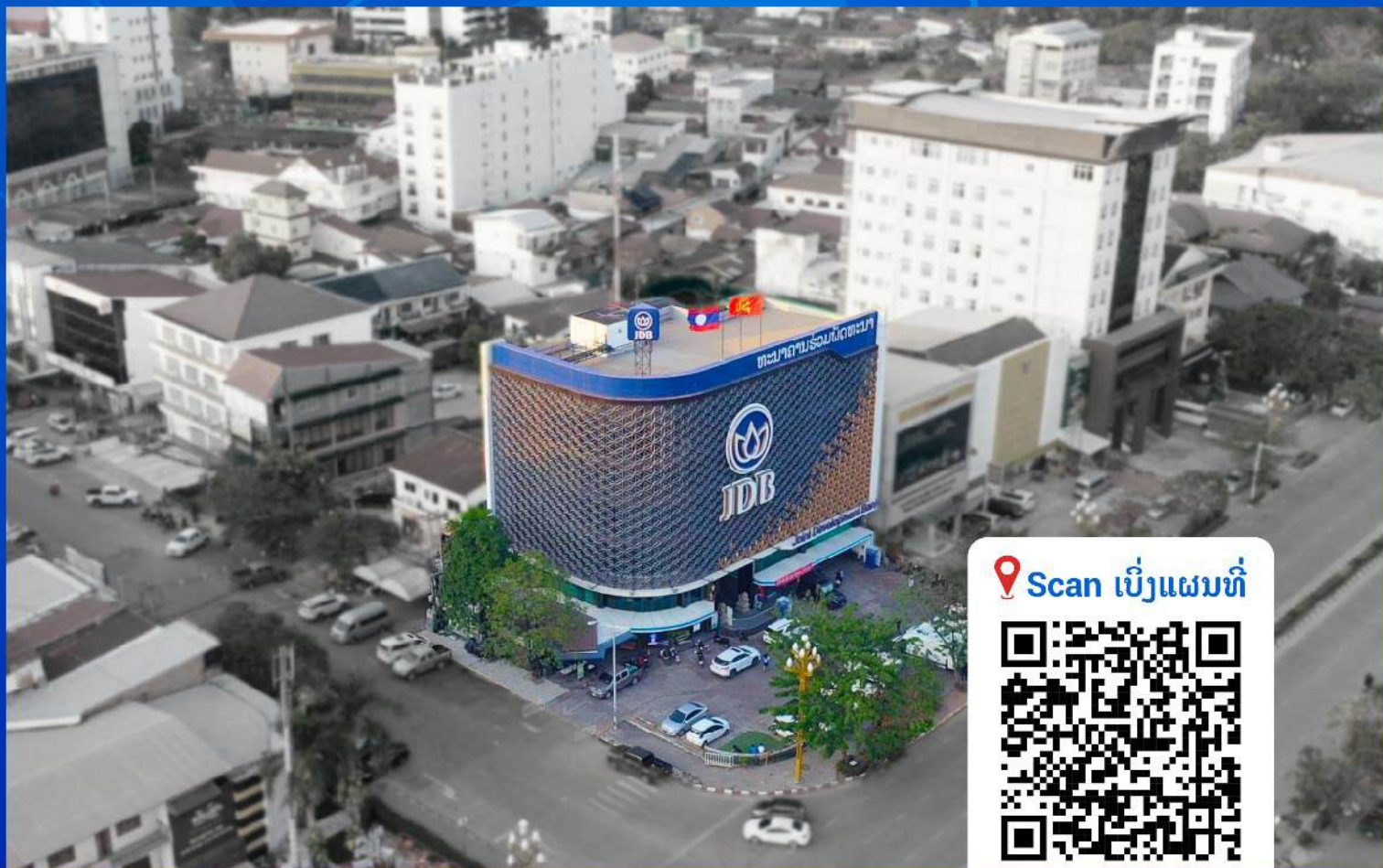




ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank

## ສຳນັກງານໃຫຍ່ ທະນາຄານຮ່ວມພັດທະນາ Head Quarter Location

ອາຄານເລກທີ 82, ຖະໜົນ ລ້ານຊ້າງ, Building No 82, Lanexang Ave  
ບ້ານ ຫັດສະດີ, ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ, Ban Hatsadee, Chanthabouly District, Vientiane Capital  
ຕູ້ໄປສະນີ P.O. Box 3187 ໂທລະສັບ Tel: 021 – 213 531, ສາຍດ່ວນ Hotline 1499 ໂທລະສານ Fax: 021 – 213 530  
Website: [www.jdbbank.com.la](http://www.jdbbank.com.la)  
E-mail: [info@jdbbank.la](mailto:info@jdbbank.la)







ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank



ສະມາຊິກ ສະພາບໍລິຫານ ທະນາຄານຮ່ວມພັດທະນາ  
Board of Directors of Joint Development Bank

"ເຕີບໃຫຍ່ໄປພ້ອມກັນ"  
"BLOOMING TOGETHER"

ສາລະບານ  
ANNUAL REPORT 2024

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ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank



**ທ່ານ ເອກະພັນ ພະພິທັກ**

**Mr. EKAPHAN PHAPHITHAK**

**ປະທານຜູ້ຖືຮຸ້ນ**

**The Chairman of Shareholders**





ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank



ທ່ານ ວິໄລ ສີພະພອນ

Mr. Vilay SIPHAPHONE

ປະທານສະພາບໍລິຫານ ທະນາຄານຮ່ວມພັດທະນາ

Chairman, Board of Directors  
Joint Development Bank

## ບົດປະກອບຄໍາເຫັນ

Speech of Mr. Vilay SIPHAPHONE

Chairman, Board of Directors Joint Development Bank

ໃນນາມປະທານສະພາບໍລິຫານ ທະນາຄານຮ່ວມພັດທະນາ ຫຼື JDB, ຂ້າພະເຈົ້າ ໄດ້ຮັບຄວາມໄວ້ວາງໃຈຈາກປະທານຜູ້ຖືຮຸ້ນ ຈຶ່ງໄດ້ຖືກແຕ່ງຕັ້ງໃຫ້ເປັນ ປະທານສະພາບໍລິຫານ ທະນາຄານຮ່ວມພັດທະນາ ເຊິ່ງເປັນທະນາຄານທຸລະກິດ ຂອງຄົນລາວເປັນເຈົ້າຂອງ 100%. ໃນທຳມະການສະພາບເສດຖະກິດໂລກ ມີຄວາມຜັນແປຢ່າງສັບສົນ ສະພາບເສດຖະກິດຂອງ ສປປ ລາວ ໃນປີ 2024 ໄດ້ມີການປະຕິຮູບຫຼາຍຢ່າງເພື່ອສະໜັບສະໜູນໃຫ້ເສດຖະກິດພາຍໃນໃຫ້ມີຄວາມເຂັ້ມແຂງ ໂດຍສະເພາະຫຼາຍຂະແໜງການ ໄດ້ປະຕິບັດນະໂຍບາຍຂອງຕົນໃນທິດທາງທີ່ຮັດກຸມຂຶ້ນ ການຄຸ້ມຄອງເງິນຕາຕ່າງປະເທດ ຫັນເຂົ້າສູ່ກິດໝາຍໃນທິດທາງທີ່ເຂັ້ມງວດຂຶ້ນ.

It was a great honor to be entrusted by the Shareholding President with the position of Chairman of the Board of Directors at the Joint Development Bank, a fully Lao-owned commercial bank. Amid global economic uncertainties, Laos has undertaken a series of economic reforms in 2024 to strengthen its domestic economy. Many sectors have adopted stricter policies, particularly in the area of foreign currency management, where new regulations are now being enforced more rigorously.



ໃນປີ 2024 ກໍເປັນປີທ່ອງທ່ຽວລາວ ແລະ ກໍໄດ້ຮັບກຽດເປັນເຈົ້າພາບຈັດກອງປະຊຸມອາຊຽນ, ຈາກດ້ານບວກເຫຼົ່ານັ້ນເຮັດໃຫ້ເສດຖະ ກິດ ສປປ ລາວ ຂະຫຍາຍຕົວໃນລະດັບ 4.2% ຕາມການຮັບຮອງຂອງ ສະພາແຫ່ງຊາດ ແຫ່ງ ສປປ ລາວ.ອັດຕາເງິນເຟີ້ຄ່ອຍໆ ຫຼຸດລົງ, ຄັງສຳຮອງເງິນຕາຕ່າງປະເທດຄ່ອຍໆເຂັ້ມແຂງຂຶ້ນ, ການເຕີບໂຕຂອງຂະແໜງການທ່ອງທ່ຽວ ແລະ ການລົງທຶນຈາກຕ່າງປະເທດ.

ລັດຖະບານລາວມີຄວາມພະຍາຍາມແກ້ໄຂບັນຫາເງິນເຟີ້ໄດ້ຢ່າງມີປະສິດທິຜົນ ແລະ ດຶງດູດການລົງທຶນ. ເສດຖະກິດຂອງ ສປປ ລາວກໍຄ່ອຍໆມີໂອກາດຟື້ນຕົວ, ເຊິ່ງເອື້ອອຳນວຍໃຫ້ແກ່ການດຳເນີນທຸລະກິດ ຂອງທະນາຄານຮ່ວມພັດທະນາ ສາມາດບັນລຸຜົນສຳເລັດ.

ຂ້າພະເຈົ້າ ພ້ອມດ້ວຍຜູ້ບໍລິຫານທຸກຂັ້ນ ຂອງທະນາຄານຮ່ວມພັດທະນາ ກໍໄດ້ຕັດສິນໃຈສູ້ຊິນ ເຮັດທຸກວິທີທາງເພື່ອໃຫ້ທະນາຄານຮ່ວມພັດທະນາມີຄວາມເຂັ້ມແຂງ ດຳເນີນທຸລະກິດ ໃຫ້ມີຜົນກຳໄລ ບັນລຸເປົ້າໝາຍ KPI ທີ່ຕັ້ງໄວ້ໃນແຕ່ລະດ້ານ, ສ້າງໃຫ້ພະນັກງານມີແບບແຜນວິທີການເຮັດວຽກເປັນທີມ, ເປັນມືອາຊີບ ແລະ ໂປ່ງໃສ, ການດຳເນີນທຸລະ ກິດຂອງທະນາຄານຮ່ວມພັດທະນາ ໄດ້ປະຕິບັດຕາມກົດ ໝາຍ, ລະບຽບການ ບົນພື້ນຖານຕ່າງຝ່າຍຕ່າງມີຜົນປະ ໂຫຍດ, ສາມາດກວດ ສອບໄດ້, ເພື່ອບັນລຸຜົນສຳເລັດຮ່ວມ ກັນ ເຮັດໃຫ້ທະນາຄານຮ່ວມພັດທະ ນາສາມາດປະຕິບັດຕົວຊີ້ວັດທີ່ຕັ້ງໄວ້ຢ່າງໜ້າເພິ່ງພໍໃຈ.

ທະນາຄານຮ່ວມພັດທະນາ ໄດ້ຕັດສິນໃຈ ອອກຈຳໜ່າຍຮຸ້ນ ໃຫ້ແກ່ມວນຊົນຄັ້ງທຳອິດ (IPO) ຂອງທະນາຄານຮ່ວມພັດທະນາ ຈະເປັນການເປີດກວ້າງໃຫ້ແກ່ຜູ້ລົງທຶນທັງພາຍໃນ ແລະ ຕ່າງປະເທດ ໃນການເຂົ້າມາລົງທຶນ. ການເຂົ້າຈົດທະບຽນໃນຕະຫຼາດຫຼັກຊັບລາວ ຍັງເປັນການສ້າງຄວາມ ເຊື່ອໝັ້ນໃຫ້ແກ່ລູກຄ້າ ແລະ ຜູ້ລົງທຶນທົ່ວໄປ ເນື່ອງ ຈາກການທີ່ຈະເປັນບໍລິສັດຈົດທະບຽນໄດ້ນັ້ນ ທະນາຄານ JDB ເປັນທະນາຄານທີ່ໄດ້ມາດຕະຖານສາກົນ ຖືກຕ້ອງ ແລະ ສອດຄ່ອງຕາມເງື່ອນໄຂ ແລະ ມາດຕະຖານຂອງ ສຳນັກງານຄະນະກຳ ມະການຄຸ້ມຄອງຫຼັກຊັບ ແລະ ຕະຫຼາດຫຼັກຊັບລາວ. ຈະເປັນ ການເປີດໂອກາດໃຫ້ ແກ່ບັນ ດາລູກຄ້າ, ພະນັກງານຂອງທະ ນາຄານ JDB ແລະ ມວນຊົນທົ່ວໄປໃນການເຂົ້າມາມີສ່ວນຮ່ວມ ຫຼື ເປັນເຈົ້າຂອງ ທະນາຄານ JDB ອີກດ້ວຍ.

ທະນາຄານຮ່ວມພັດທະນາ ໄດ້ພັດທະນາລະບົບເຄື່ອງມືຊຳລະພາຍໃນ ແລະ ຕ່າງປະເທດໃຫ້ທັນສະໄໝ, ຮັບ ປະກັນຄວາມປອດໄພ, ໄດ້ກະຈາຍຂໍ້ມູນຂ່າວສານໃຫ້ສັງຄົມໄດ້ຮັບຮູ້ຢ່າງເປັນປະຈຳ ແລະ ລູກຄ້າມານຳໃຊ້ບໍລິການ ທະນາຄານຮ່ວມພັດທະນານັບມື້ນັບຫຼາຍຂຶ້ນ.

ທ້າຍສຸດນີ້ ຂ້າພະເຈົ້າ ຂໍອວຍໂຊໃຫ້ພອນແດ່ການນຳ ພັກ-ລັດ, ນັກທຸລະກິດພາຍໃນ ແລະ ຕ່າງປະເທດ, ລູກຄ້າຂອງທະນາຄານຮ່ວມພັດທະນາ ທຸກທ່ານ ລວມທັງຜູ້ບໍລິຫານ ແລະ ພະນັກງານທັງໝົດທົ່ວປະເທດ ຈົ່ງມີສຸຂະພາບແຂງແຮງ, ມີອາຍຸໝັ້ນຍືນຍາວ ມີຜົນສຳເລັດໃນການປະຕິບັດໜ້າທີ່ວຽກງານ ແລະ ມີຄວາມຜາສຸກຢູ່ໃນຊີວິດຂອງທ່ານຕະຫຼອດໄປ.

In closing, I would like to wish our Party-State's leaders, local and foreign business people, our Joint Development Bank's customers, the management, and all employees nationwide good health, longevity, and successes in your noble tasks and happiness in your personal life.

2024 was also designated as the “Visit Laos Year,” and Laos was also the host of ASEAN Summit. These positively helped Lao economy grow by 4.2% per a target set forth by the National Assembly of Lao PDR. Inflation gradually decreased while foreign reserves were gradually strengthened, as well as growth in tourism and foreign investment. The Lao government has made effective efforts to tackle inflation and attract investments. The economy of the Lao PDR gradually recovered, creating favorable conditions to support the successful operation of the Joint Development Bank.

I, together with my fellow executives at all levels, have strived to do everything we can to transform Joint Development Bank into a strong and profitable institution in order to meet our KPIs in several domains and foster teamwork, professionalism, transparency. Our operation is in compliance with all laws and regulations, ensuring mutual interests and and auditability in order to achieve joint success, allowing the Joint Development Bank to satisfactorily meet prescribed indicts.

The Joint Development Bank has decided to launch initial public offerings (IPO), opening up to both domestic and international investors. Being listed on the Lao Securities Exchange has also built trust among our clients and general investors. To become a listed firm, JDB must meet international standards and comply with the requirements set by the Lao Securities Commission Office and Lao Securities Exchange. This move has also allowed customers, JDB's employees, and general public to be parts and become owners of JDB. Moreover, Joint Development Bank has modernized its domestic and international payment system - ensuring security and regularly disseminating information to the public - which led to a gradual increase of Joint Development Bank's service users.

ປະທານສະພາບໍລິຫານ ທະນາຄານຮ່ວມພັດທະນາ  
ທ່ານ ວິໄລ ສີພະພອນ  
Chairman, Board of Directors Joint Development Bank  
Mr. Vilay SIPHAPHONE





ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank

## ທ່ານ ສາຄອນ ຍໍພັນໄຊ

Mr. Sakhone YORPHANXAY

ຜູ້ອຳນວຍການໃຫຍ່ ທະນາຄານຮ່ວມພັດທະນາ

Managing Director  
Joint Development Bank



## ບົດປະກອບຄໍາເຫັນ

Speech of Mr. Sakhone YORPHANXAY

Managing Director of Joint Development Bank

ໃນປີ 2024 ຜ່ານມາ, ເສດຖະກິດ ສປປ ລາວ ມີທ່າຂະຫຍາຍຕົວດີຂຶ້ນ ຍ້ອນມີການເປີດປີທ່ອງທ່ຽວລາວ ແລະ ການເປັນເຈົ້າພາບກອງປະຊຸມອາຊຽນ ເຊິ່ງເຮັດໃຫ້ມີປັດໄຈດ້ານບວກ ສະພາບເສດຖະກິດພາຍໃນ ກໍ່ຄ່ອຍໆມີທ່າອ່ຽງດີຂຶ້ນ, ແຕ່ກໍຍັງປະເຊີນກັບສະພາບຄວາມບໍ່ແນ່ນອນຂອງເສດຖະກິດໂລກ ທີ່ມີຂໍ້ຂັດແຍ່ງ ແລະ ສະພາບສົງຄາມ, ທາງດ້ານເສດຖະກິດ ການເມືອງ ຂອງບັນດາປະເທດເສດຖະກິດໃຫຍ່, ສະພາບອັດຕາເງິນເຟີ້ເພີ່ມຂຶ້ນ ເສດຖະກິດຂະຫຍາຍຕົວຢູ່ໃນລະດັບ 4,2% ຕາມການຮັບຮອງຂອງສະພາແຫ່ງຊາດ ແຫ່ງ ສປປ ລາວ.

In 2024, the economy of Lao PDR was on an upward trend due to Visit Laos Year campaign and the role as host of the ASEAN Summit. These positively helped improve the domestic economy. However, facing with the global economic uncertainties, along with geo-political conflicts and wars among the world's major economies has led to a rise in inflation rate. Lao economy grew by 4.2% per a target set forth by the National Assembly of Lao PDR.



ໂດຍປະຕິບັດຕາມນະໂຍບາຍເສດຖະກິດມະຫາພາກທາງດ້ານການເງິນ, ວາລະແຫ່ງຊາດວ່າດ້ວຍການແກ້ໄຂຄວາມຫຍຸ້ງຍາກທາງດ້ານ ເສດຖະກິດ-ການເງິນ, ເພື່ອປະຕິ ບັດຕາມແຜນຍຸດທະສາດ ແລະ ແຜນການດຳເນີນທຸລະກິດປະຈຳປີໃຫ້ປະກົດຜົນເປັນຈິງ ແລະ ເພື່ອບຸກທະລູເປົ້າໝາຍ ຂອງການປະຕິບັດຕົວເລກ KPI ທີ່ສ້າງລາຍຮັບ ແລະ ຜົນ ກຳໄລແກ່ ທະນາຄານຮ່ວມພັດທະນາ ຫຼື JDB, ໃນປີ 2024 JDB ສຳເລັດວຽກງານຫຼາຍດ້ານໃນໄລຍະ 1 ປີ ຜ່ານມາເຊັ່ນ: ຮອດວັນທີ 31 ທັນວາ 2024, JDB ມີຍອດຊັບສິນລວມ ເພີ່ມຂຶ້ນ 30%; ດ້ານແຫຼ່ງທຶນເພີ່ມຂຶ້ນ 27% ສາມາດປະຕິບັດໄດ້ຕາມແຜນການປີ 2024; ການສະໜອງສິນ ເຊື່ອ ສາມາດປະຕິບັດໄດ້ 171% ຂອງແຜນການ ແລະ ຕົວເລກກຳໄລກ່ອນອາກອນຈຳນວນ 969 ຕື້ກີບ ທຽບໃສ່ປີຜ່ານມາເພີ່ມຂຶ້ນ 55%. ການເພີ່ມຂຶ້ນຂອງຕົວເລກດັ່ງກ່າວສົ່ງຜົນໃຫ້ມີຖານລູກ ຄ້າເພີ່ມຂຶ້ນ 20%, ນັ້ນສະແດງເຖິງຄວາມນິຍົມຊົມໃຊ້ການບໍລິການຂອງ JDB ເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ.

ໃນລຸກປີ 2024 ເຫັນວ່າປະຕິບັດໄດ້ເປັນທີ່ເພິ່ງພໍໃຈຂອງຄະນະຜູ້ບໍລິຫານ ແລະ ພະນັກງານທຸກຄົນ ພາຍໃນ JDB, ພັດທະນາວຽກງານຂອງຕົນໃຫ້ບັນລຸຕາມເປົ້າໝາຍ ແລະ ວັດຖຸປະສົງ ຄື: “ເປັນທະນາ ຄານທີ່ທັນສະໄໝ ມີການເຊື່ອມໂຍງກັບສາກົນ”

ເຮັດໃຫ້ JDB ກາຍເປັນທະນາຄານທີ່ມີຄວາມທັນສະໄໝ ໄດ້ມາດຕະຖານສາກົນ, ພາລະກິດຫຼັກທີ່ສຳຄັນຂອງພວກເຮົາຈະຕ້ອງໄດ້ສຸມໃສ່ ແມ່ນການພັດທະນາປັບປຸງດ້ານການບໍລິການ ໃຫ້ແທດເໝາະກັບໄລຍະການປ່ຽນແປງໃໝ່, ສ້າງຄວາມເຂັ້ມແຂງທາງດ້ານການເງິນ, ພັດທະນາລະບົບໂອທິ ແລະ ເຕັກໂນໂລຊີທີ່ທັນສະໄໝເຂົ້າໃນລະບົບບໍລິການ, ພັດ ທະນາດ້ານລະບົບຂໍ້ມູນຂ່າວສານໃຫ້ຖືກຕ້ອງ, ຊັດເຈນ, ໂປ່ງໃສ, ວ່ອງໄວ ແລະ ຮັບປະກັນຄວາມປອດໄພໄດ້ມາດຕະຖານສາກົນພ້ອມນັ້ນ, ກໍເນັ້ນໃສ່ການພັດທະນາບຸກຄະລາກອນໃນແຕ່ລະດ້ານ ໃຫ້ມີຄວາມຊຳນິຊຳນານ, ເປັນມືອາຊີບດ້ານການບໍລິການທະນາຄານ ເພື່ອຮອງຮັບການພັດທະນາ, ພ້ອມ ທັງສ້າງຄວາມເພິ່ງພໍໃຈໃຫ້ກັບລູກຄ້າທີ່ມາໃຊ້ບໍລິການ ແລະ ສ້າງຜົນປະໂຫຍດສູງສຸດ ໃຫ້ແກ່ອົງກອນແບບຍືນຍົງ. JDB ມີເຄື່ອງມືຮອງຮັບການ ຊຳລະສະສາງດ້ວຍ Seamless Payment Platform ເປັນຕົ້ນແມ່ນ: Deeplinking Payment, Dynamic QR, Card Payment Gateway (Visa, Master Card, and UnionPay), AliPay ແລະ UPI QR, API QR merchant ແລະ JDB ຍັງເປັນ Settlement Bank ຊຳລະສະສາງໃຫ້ແກ່ຄູ່ຮ່ວມທຸລະກິດຂອງ JDB ໂດຍສະເພາະແມ່ນກຸ່ມທຸລະກິດ E-commerce ແລະ Fintech.

In line with the financial macroeconomic policy and a national agenda on addressing economic-financial difficulties whilst following a strategy, an annual business operation plan, as well as striving to achieve KPIs in revenue and profit for the Joint Development Bank or JDB, in 2024, JDB has accomplished many achievements in the past year. For example, as of 31st December 2024, the gross asset value increased by 30%; funding sources rose by 27%, successfully meeting the 2024 target; credit disbursements achieved 171% of the target, and earning before tax (EBT) reached 969 billion Lao Kip, representing a 55% increase compared to the previous year. This growth has also led to a 20% increase in the customer base, reflecting the JDB's growing popularity and continuous trust in its services.

2024 fiscal year marked JDB's outperformances beyond its targets, satisfying the all management while every staff in JDB has worked towards achieving their goals and objectives to become “a modern and internationally connected bank”.

This enabled JDB to become a modern bank that meets international standards. Our main mission is to focus on improving and developing our services to catch up with new changes, strengthening financial strength, developing modern IT systems and technologies into our services, and creating an accurate, clear, transparent, and swift information system as well as ensuring security and meeting international standards. In addition, we also emphasize developing our personnel in all areas to become skilled professionals in banking services, supporting the bank's overall development and creating customer satisfaction, while maximizing sustainable benefits for the organization. JDB also provides seamless payment platforms such as Deeplinking Payment, Dynamic QR, Card Payment Gateway (Visa, Master Card, and UnionPay), AliPay and UPI QR, API QR merchant. Moreover, JDB is also a settlement bank for its business partners, particularly in the E-Commerce and Fintech sectors.

ຂ້າພະເຈົ້າ ຂໍຕາງໜ້າໃຫ້ແກ່ຄະນະຜູ້ບໍລິຫານ ພ້ອມດ້ວຍພະນັກງານທຸກຄົນ ຂໍສະແດງຄວາມຂອບໃຈ ແລະ ຮູ້ບຸນຄຸນເປັນຢ່າງສູງ ຂໍຮວຍພອນໄຊຮັນປະເສີດ ໃຫ້ແກ່ລູກຄ້າທີ່ມາໃຊ້ບໍລິການທຸກໆທ່ານ ຈົ່ງປະສົບຜົນສຳເລັດຕໍ່ໜ້າທີ່ການງານຂອງທ່ານ ປາສະຈາກພະຍາດໂລຄາ ແລະ ສຸຂະພາບແຂງແຮງດີ.

On behalf of our management and entire staff, I would like to extend my heartfelt gratitude to all of our valued customers for choosing our bank. We wish you continued success in your endeavors, good health, and prosperity.

ຜູ້ອຳນວຍການໃຫຍ່ ທະນາຄານຮ່ວມພັດທະນາ  
ທ່ານ ສາຄອນ ບໍພັນໄຊ

Managing Director Joint Development Bank  
Mr. Sakhone YORPHANXAY

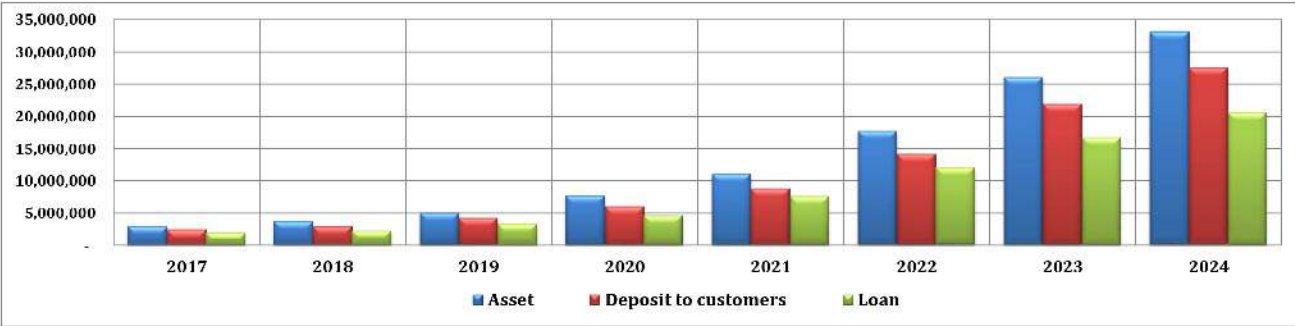


ຂໍ້ມູນດ້ານການເງິນໂດຍຫຍໍ້

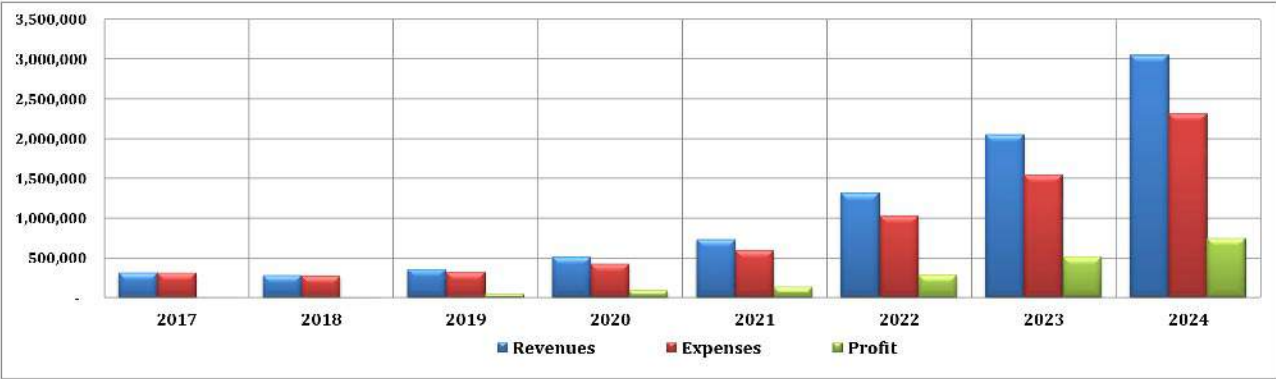
Summary of Financial Information

Financial Highlight

	2017	2018	2019	2020	2021	2022	2023	2024
Asset	2,889,413	3,632,186	5,018,043	7,679,049	10,970,251	17,649,864	26,083,248	33,144,411
Deposit to customers	2,356,742	2,925,232	4,240,095	5,945,355	8,727,580	14,140,149	21,867,163	27,476,248
Loan	1,913,425	2,190,461	3,314,709	4,595,516	7,566,039	11,977,808	16,637,986	20,548,354



	2017	2018	2019	2020	2021	2022	2023	2024
Revenues	308,455	278,890	356,325	505,037	726,306	1,308,655	2,047,797	3,050,320
Expenses	302,177	271,052	316,663	419,353	592,116	1,027,226	1,537,494	2,309,059
Profit	6,278	7,838	39,662	85,684	134,190	281,429	510,303	741,261





**"ເຕີບໃຫຍ່ໄປພ້ອມກັນ"**  
"BLOOMING TOGETHER"



**ສະພາບໍລິຫານ ທະນາຄານຮ່ວມພັດທະນາ**  
**Board of Directors of The Joint Development Bank**



**ທ່ານ ວິໄລ ສີພະພອນ**  
**Mr. Vilay SIPHAPHONE**  
ປະທານສະພາບໍລິຫານ  
Chairman of The Board of Directors



**ທ່ານ ນາງ ພອນສະໄໝ ສຸກຂະຜິນ**  
**Mr. Phonesamay SOUKHAPHON**  
ຮອງປະທານ ສະພາບໍລິຫານ  
Vice Executive Board Member



**ທ່ານ ສາຄອນ ຍໍພັນໄຊ**  
**Mr. Sakhone YORPHANXAY**  
ສະມາຊິກ ສະພາບໍລິຫານ  
Executive Board Member



**ທ່ານ ຄໍາສິງ ສອນສິນນະວົງ**  
**Mr. Khamsing SONESINNAVONG**  
ສະມາຊິກ ສະພາບໍລິຫານ  
Executive Board Member



**ທ່ານ ວິລັນເດດ ໄວຍະສິມສັກ**  
**Mr. Vilandeth VAYASOMSAK**  
ສະມາຊິກ ສະພາບໍລິຫານ  
Executive Board Member



**ທ່ານ ຈັນທະພອນ ຈັນທະວົງ**  
**Mr. Chanthaphone CHANTHAVONG**  
ສະມາຊິກ ສະພາບໍລິຫານ  
Executive Board Member



**ທ່ານ ບຸນສຸ່ມ ສີສະຫວັດ**  
**Mr. Bounsoum SYSAVAT**  
ສະມາຊິກ ສະພາບໍລິຫານ  
Executive Board Member



**ຄະນະອຳນວຍການ ທະນາຄານຮ່ວມພັດທະນາ**  
**Board of Management of the Joint Development Bank**



**ທ່ານ ສາຄອນ ຍໍພັນໄຊ**  
**Mr. Sakhone YORPHANXAY**  
ຜູ້ອຳນວຍການໃຫຍ່  
Managing Director



**ທ່ານ ຄຳສິງ ສອນສິນນະວົງ**  
**Mr. Khamsing SONESINNAVONG**  
ຮອງຜູ້ອຳນວຍການໃຫຍ່  
Deputy Director



**ທ່ານ ວິລັນເດດ ໄວຍະສົມສັກ**  
**Mr. Vilandeth VAYASOMSAK**  
ຮອງຜູ້ອຳນວຍການໃຫຍ່  
Deputy Director



**ທ່ານ ຈັນຊະນະ ສິງຫາວົງ**  
**Mr. Chansana SINGHAVONG**  
ຮອງຜູ້ອຳນວຍການໃຫຍ່  
Deputy Director



**ທ່ານ ຄຳຂູ ຢ່າງ**  
**Mr. Khamsu YANG**  
ຮອງຜູ້ອຳນວຍການໃຫຍ່  
Deputy Director



**ທ່ານ ຈັນທະພອນ ຈັນທະວົງ**  
**Mr. Chanthaphone CHANTHAVONG**  
ຮອງຜູ້ອຳນວຍການໃຫຍ່  
Deputy Director



## ຄະນະກຳມະການ ຄຸ້ມຄອງບໍລິຫານ

### Stretegy & Governance Committee



**ທ່ານ ຈັນທະພອນ ຈັນທະວົງ**  
**Mr. Chanthaphone CHANTHAVONG**  
ປະທານຄະນະຄຸ້ມຄອງບໍລິຫານ  
Head of Committee



**ທ່ານ ວິລັນເດດ ໄວຍະສົມສັກ**  
**Mr. Vilandeth VAYASOMSAK**  
ຮອງປະທານຄະນະກຳມະການຄຸ້ມຄອງບໍລິຫານ  
Deputy Head of Committee



**ທ່ານ ນາງ ພອນສະໄໝ ສຸກຂະຜົນ**  
**Mr. Phonesamay SOUKHAPHON**  
ກຳມະການ  
Committee Member



**ທ່ານ ໄຊ ບູລົມມະວົງ**  
**Mr. Xay BOULOMMAVONG**  
ກຳມະການ  
Committee Member



**ທ່ານ ໄຊຊະນະ ທຳມະວົງສອນ**  
**Mr. Xaysana THAMMAVONGSONE**  
ກຳມະການ  
Committee Member



## ຄະນະກຳມະການ ບໍລິຫານຄວາມສ່ຽງ

Risk Management Committee



ທ່ານ ຄຳສິງ ສອນສິນນະວົງ  
Mr. Khamsing SONESINNAVONG  
ປະທານຄະນະກຳມະການກວດສອບ  
Head of Committee



ທ່ານ ຈັນຊະນະ ສິງຫາວົງ  
Mr. Chansana SINGHAVONG  
ຮອງປະທານຄະນະກຳມະການບໍລິຫານຄວາມສ່ຽງ  
Deputy Head of Committee



ທ່ານ ວິໄລ ສີພະພອນ  
Mr. Vilay SIPHAPHONE  
ກຳມະການ  
Committee Member



ທ່ານ ສາຄອນ ຍໍຟັນໄຊ  
Mr. Sakhone YORPHANXAY  
ກຳມະການ  
Committee Member



ທ່ານ ອານົນ ລ້ຽວແລງ  
Ms. Arnon LIEYLENG  
ກຳມະການ  
Committee Member



**ຄະນະກຳມະການ ກວດສອບ**  
**Internal Inspection Committee**



**ທ່ານ ບຸນຊຸ່ມ ສີສະຫວັດ**  
**Mr. Bounsoum SYSAVAT**  
ປະທານຄະນະກຳມະການກວດສອບ  
Head of Committee



**ທ່ານ ວິສຸດ ບົວສີສະອາດ**  
**Mr. Visoud BUASISAARD**  
ຮອງປະທານຄະນະກຳມະການກວດສອບ  
Deputy Head of Committee



**ທ່ານ ຈັນທະພອນ ຈັນທະວົງ**  
**Mr. Chanthaphone CHANTHAVONG**  
ກຳມະການ  
Committee Member



**ທ່ານ ວິລັນເດດ ໄວຍະສິນສັກ**  
**Mr. Vilandeth VAYASOMSAK**  
ກຳມະການ  
Committee Member



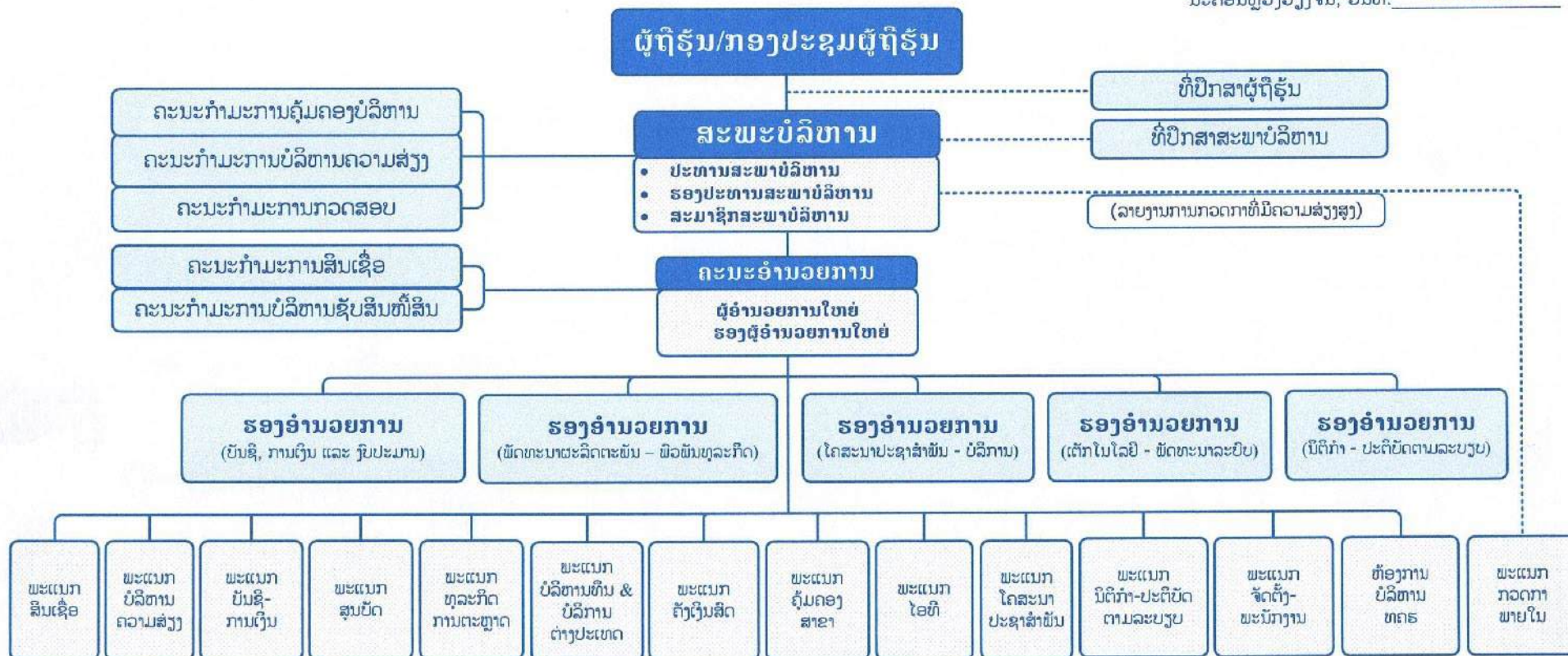
**ທ່ານ ນາງ ຄອນສະຫວັນ ວິຊາເທບ**  
**Ms. Khonesavan VISATHEP**  
ກຳມະການ  
Committee Member



## ໂຄງຮ່າງການຈັດຕັ້ງ ທະນາຄານຮ່ວມພັດທະນາ

ເລກທີ: 059 /ທຄຮ.2024

ນະຄອນຫຼວງວຽງຈັນ, ວັນທີ: 02 FEB 2024



ທະນາຄານຮ່ວມພັດທະນາ



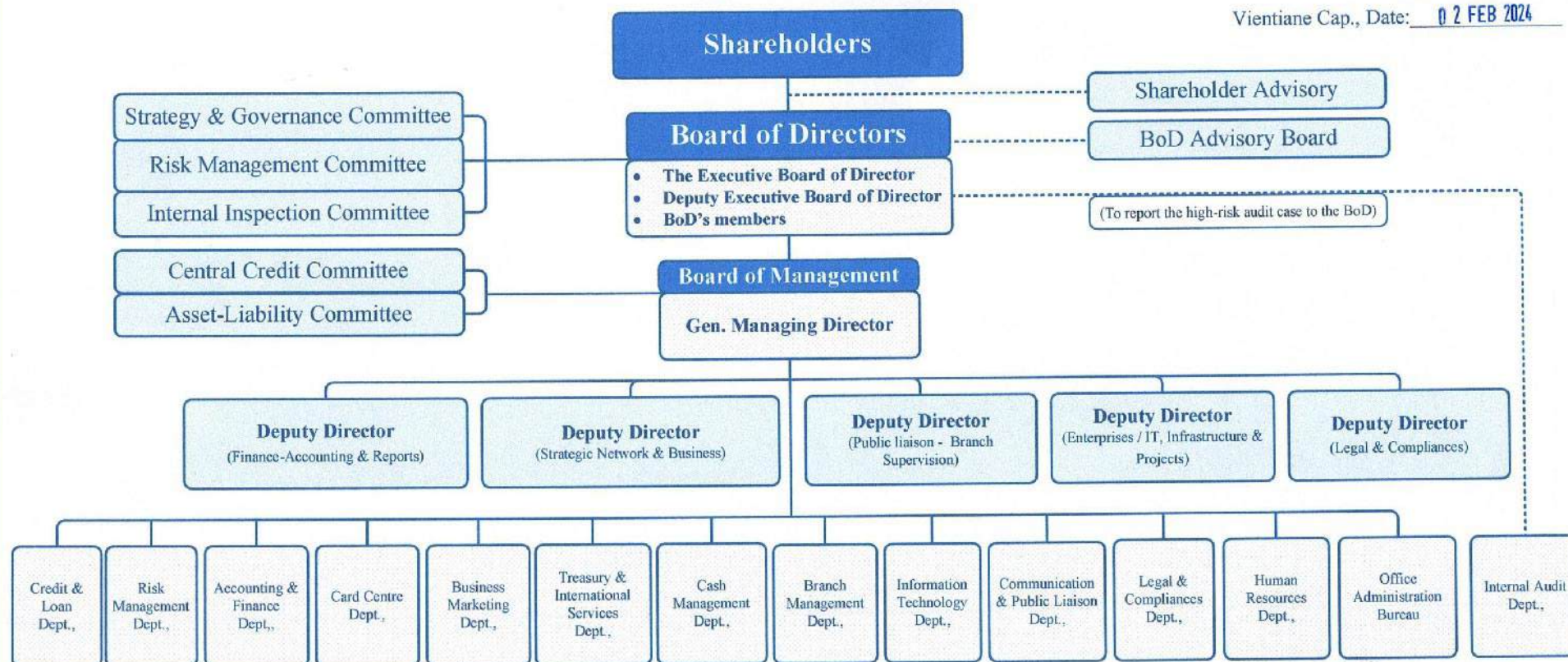
ສາຄອນ ຍິພັນໄຊ



# Joint Development Bank (J.D.B)

Ref No: 059 /JDB.2024

Vientiane Cap., Date: 02 FEB 2024



Joint Development Bank

Gen. Managing Director



Sakhone YORPHANXAY



# ສະຫຼຸບຜົນການດໍາເນີນທຸລະກິດ ປີ 2024

## Business Operation Summary 2024



### I

#### ພາບລວມເສດຖະກິດໂລກ \ Global Economic Outlook

ເສດຖະກິດໂລກໃນປີ 2024 ແມ່ນຍັງມີຄວາມສັບສົນ ແລະ ໄດ້ ຮັບຜົນກະທົບຈາກຫຼາຍປັດໄຈ ໂດຍແບ່ງອອກເປັນກຸ່ມໃຫຍ່ ດັ່ງຕໍ່ໄປນີ້:

##### 1. ປັດໄຈເສດຖະກິດ:

- ອັດຕາເງິນເຝີ: ການເພີ່ມຂຶ້ນຂອງລາຄາສິນຄ້າ ແລະ ການບໍລິການສົ່ງຜົນກະທົບຕໍ່ກິດຈະການຊື້ຂອງຜູ້ບໍລິໂພກ ແລະ ການລົງທຶນທາງທຸລະກິດ.
- ອັດຕາດອກເບ້ຍ: ການປ່ຽນແປງນະໂຍບາຍເພີ່ມຂຶ້ນອັດຕາດອກເບ້ຍເງິນຝາກ ສົ່ງຜົນກະທົບຕໍ່ລາຍຈ່າຍທາງການເງິນໃຫ້ແກ່ລູກຄ້າເງິນກູ້ ແລະ ການລົງທຶນ.
- ການເຕີບໂຕທາງດ້ານເສດຖະກິດ: ການປ່ຽນແປງທູດຕົວເລກຄາດການຂອງ GDP (ລວມຍອດຜະລິດຕະພັນພາຍໃນ) ຊຶ່ງໃຫ້ເຫັນເຖິງພາບລວມ ຂອງເສດຖະກິດ.
- ການຄ້າໂລກ: ນະໂຍບາຍການຄ້າ, ສັນຍາການຄ້າ ແລະ ຄວາມຂັດແຍ່ງດ້ານການຄ້າສາກົນ.
- ຕະຫຼາດແຮງງານ: ອັດຕາການຫວ່າງງານ, ການປ່ຽນແປງຄ່າຈ້າງ ແລະ ປະສິດທິພາບສີມືແຮງງານ.

##### 2. ປັດໄຈທາງພູມສາດ:

- ຂໍ້ຂັດແຍ່ງທາງດ້ານການເມືອງ: ສົງຄາມ, ຂໍ້ຂັດແຍ່ງທາງການເມືອງ ແລະ ຄວາມບໍ່ໝັ້ນຄົງໃນພາກພື້ນຕ່າງໆ
- ນະໂຍບາຍຂອງລັດຖະບານ: ນະໂຍບາຍການເງິນ ແລະ ນະໂຍບາຍອື່ນໆ ກະທົບຕໍ່ເສດຖະກິດ
- ການພົວພັນສາກົນ: ການພົວພັນທາງການທູດ ແລະ ການຮ່ວມມືສາກົນ

Global economic outlook in 2024 remains with uncertainty, with an impact by several factors that can be categorized as follows:

##### 1. Economic Factor:

- Inflation: increasing price of goods and services has an impact on consumer's purchasing power and business investment
- Interest rate: policy changes to increase deposit interest rate has an impact on financial expenses for loan customers and investment
- Economic growth: changes in declining GDP (gross domestic product) outlook indicates global economic outlook
- World trade: trade policies, agreements, and international trade conflicts
- Labor market: unemployment rate, changes in wages, and skills efficiency

##### 2. Geographic Factor:

- Political conflicts: wars, political conflicts and instability in several regions
- Government policies: fiscal policy and other policies affecting the economy
- International relations: diplomatic relations and international cooperation



### 3. ປັດໄຈເຕັກໂນໂລຊີ:

- ຄວາມກ້າວໜ້າທາງດ້ານເຕັກໂນໂລຊີ: ການປ່ຽນແປງທາງດ້ານເຕັກໂນໂລຊີມີຜົນກະທົບຕໍ່ການຜະລິດ, ການຈ້າງງານ ແລະ ຮູບແບບທຸລະກິດ.
- ການຫັນເປັນດິຈິຕອນ: ການຂະຫຍາຍຕົວຂອງເສດຖະກິດດິຈິຕອນ ການຊື້ຂາຍອອນລາຍ ແລະ ເຕັກໂນໂລຊີຂໍ້ມູນຂ່າວສານ.

### 4. ປັດໄຈທາງທຳມະຊາດ ແລະ ສິ່ງແວດລ້ອມ:

- ການປ່ຽນແປງດິນຟ້າອາກາດ: ໂພດໂບດທຳມະຊາດ ການປ່ຽນແປງດິນຟ້າອາກາດ ແລະ ຜົນກະທົບຕໍ່ຂະແໜງກະສິກຳ ແລະ ອຸດສາຫະກຳ.
- ຊັບພະຍາກອນທຳມະຊາດ: ມີຊັບພະຍາກອນທຳມະຊາດເຊັ່ນ: ນ້ຳມັນ, ແກ້ສທຳມະຊາດ ແລະ ແຮ່ທາດ.

### 5. ປັດໄຈທາງດ້ານສັງຄົມ:

- ປະຊາກອນ: ການປ່ຽນແປງປະຊາກອນ ເຊັ່ນ: ປະຊາກອນຜູ້ສູງອາຍຸ ແລະ ການເຄື່ອນຍ້າຍແຮງງານ.
- ຄວາມບໍ່ສະເໝີພາບດ້ານລາຍຮັບ: ຄວາມແຕກຕ່າງຂອງລາຍຮັບລະຫວ່າງກຸ່ມຄົນຕ່າງໆ ໃນສັງຄົມ.
- ພະຍາດລະບາດ: ການແຜ່ລະບາດຂອງພະຍາດຕິດຕໍ່ໄດ້ສົ່ງຜົນກະທົບ ຢ່າງຮ້າຍແຮງຕໍ່ເສດຖະກິດໂລກ ເຊັ່ນ: ພະຍາດລະບາດໂຄວິດ-19 ທີ່ກາຍພັນເຖິງບໍ່ຮ້າຍແຮງ ແຕ່ກໍສົ່ງຜົນກະທົບຕໍ່ສຸຂະພາບຂອງຜູ້ອອກແຮງງານ.
- ປັດໄຈເຫຼົ່ານີ້ມີຄວາມກ່ຽວຂ້ອງກັນ ແລະ ມີຜົນກະທົບເຊິ່ງກັນ ແລະ ກັນ. ການປ່ຽນແປງໃນປັດໄຈໜຶ່ງອາດຈະສົ່ງຜົນກະທົບຕໍ່ປັດໄຈອື່ນໆ ແລະ ສົ່ງຜົນກະທົບຕໍ່ເສດຖະກິດ.

ປັດໄຈເຫຼົ່ານີ້ມີຄວາມກ່ຽວຂ້ອງກັນ ແລະ ມີຜົນກະທົບເຊິ່ງກັນ ແລະ ກັນ ການປ່ຽນແປງໃນປັດໄຈໜຶ່ງອາດຈະສົ່ງຜົນກະທົບຕໍ່ປັດໄຈອື່ນໆ ແລະ ສົ່ງຜົນກະທົບຕໍ່ເສດຖະກິດ.

#### • ການຄາດຄະເນການເຕີບໂຕຂອງເສດຖະກິດ:

- ທະນາຄານໂລກ: ຄາດວ່າເສດຖະກິດໂລກຈະເຕີບໂຕ 2,4% ໃນປີ 2024, ຫຼຸດລົງຈາກ 3,1% ໃນປີ 2023.
- ກອງທຶນການເງິນສາກົນ (IMF): ຄາດວ່າເສດຖະກິດໂລກຈະເຕີບໂຕ 2,7% ໃນປີ 2024, ຫຼຸດລົງຈາກ 3,2% ໃນປີ 2023 ປັດໄຈທີ່ສົ່ງຜົນກະທົບຕໍ່ເສດຖະກິດໂລກ ຂໍ້ຂັດແຍ່ງທາງພູມສາດ: ສົງຄາມຢູໄນ Ukraine ສົບຕໍ່ສົ່ງຜົນກະທົບຕໍ່ເສດຖະກິດໂລກທັງໃນດ້ານລາຄາຜະລິງງານ ແລະ ຕ່ອງໂສ້ການສະໜອງດ້ານສະບຽງອາຫານ ລາຄາສິນຄ້າແພງ.

### 3. Technological Factor:

- Technology advancement: changes in technology have an impact on production, employment, and types of business operations.
- Digitalization: growth in digital economy, e-commerce, and information and communications technology.

### 4. Natural and Environmental Factor:

- Climate changes: natural disasters and climate changes and the impact on agriculture and industry sectors.
- Natural resources: availability of natural resources, such as oil, natural gas, and minerals.

### 5. Social Factor:

- Population: changes in population, such as aging population and labor migration.
- Income inequality: discrepancy of incomes among different groups of people in the society .
- Pandemics: communicable diseases pandemic has a severe impact on global economy, such as COVID-19 variants, and while the symptoms are not severe, the disease still has an effect on workers' health.

These factors are interconnected and correlated. Changes in one factor may have an impact on another factors and on the overall economy.

#### • Economic Growth Outlook

- The World Bank: global economic growth is projected to be 2.4% in 2024, declining from 3.1% in 2023.
- International Monetary Fund (IMF): global economic growth is projected to be 2.7% in 2024, declining from 3.2% in 2023. Factors affecting global economy include geopolitical conflicts with war in Ukraine continuing to have an impact on global economy in terms of energy prices, food supply chain, and higher prices of goods.





ເສດຖະກິດມະຫາພາກ ສປປ ລາວ ໃນປີ 2024, ສປປ ລາວ ຍັງພົບກັບຄວາມຫຍຸ້ງຍາກທາງດ້ານເສດຖະກິດຫຼາຍດ້ານ ເປັນ ຕົ້ນແມ່ນສະພາບທາງດ້ານການເງິນ-ເງິນຕາ, ອັດຕາແລກປ່ຽນ ເງິນຕາ, ອັດຕາເງິນເຟີ້, ບັນຫາຂາດແຄນແຮງງານ, ບັນຫາຂາດແຄນ ງົບປະມານ, ໜີ້ສິນພາກລັດ ແລະ ອື່ນໆ. ດ້ານການທ່ອງທ່ຽວ ແລະ ການລົງທຶນໃນດ້ານພະລັງງານແມ່ນເປັນປັດໄຈ ແລະ ທ່າແຮງ ສະໜັບ ສະໜູນ ທີ່ສໍາຄັນໃນການຂະຫຍາຍຕົວເສດຖະກິດ, ລັດຖະ ບານຈະໄດ້ນໍາໃຊ້ນະໂຍບາຍດ້ານນະໂຍບາຍເງິນຕາແບບຮັດ ກຸມ ແລະ ນະໂຍບາຍການເງິນທີ່ເຂັ້ມງວດຂຶ້ນ ລວມເຖິງການຈໍາກັດໃນ ການ ແລກປ່ຽນເງິນຕາຕ່າງປະເທດ, ເຮັດໃຫ້ສະຖຽນລະພາບດ້ານ ເສດຖະກິດມະຫາພາກຄ່ອຍໆຟື້ນໂຕຂຶ້ນ.

### 2.1. ອັດຕາເງິນເຟີ້:

ອັດຕາເງິນເຟີ້ໃນເດືອນ 09/2024 ຢູ່ໃນລະດັບ 21.7% ເຊິ່ງເປັນ ການເພີ່ມຂຶ້ນໃນຈັງຫວະທີ່ຊ້າລົງຕິດຕໍ່ກັນ ເປັນເດືອນທີ 2 ໃນຮອບ 12 ເດືອນ. ໃນນັ້ນ, ໝວດສິນຄ້າທີ່ມີອັດຕາເງິນເຟີ້ເພີ່ມຂຶ້ນສູງ ແມ່ນ ໝວດສຸຂະພາບ ແລະ ຢາ ເພີ່ມຂຶ້ນ 34%, ຮອງລົງມາແມ່ນໝວດທີ່ ພັກອາໄສ, ນໍ້າປະປາ, ໄຟຟ້າ ແລະ ເຊື້ອເຟີ້ງາມ ເພີ່ມຂຶ້ນ 32.9%, ໝວດຮ້ານອາຫານ ແລະ ໂຮງແຮມ ເພີ່ມຂຶ້ນ 30.9%, ໝວດເຄື່ອງໃຊ້ໃນເຮືອນ ເພີ່ມຂຶ້ນ 29.3%, ໝວດການສຶກສາ ເພີ່ມຂຶ້ນ 29.3%. ສໍາລັບໝວດສະບຽງອາຫານ ແລະ ເຄື່ອງດື່ມທີ່ບໍ່ ມີທາດເຫຼົ້າ ເຊິ່ງເປັນໝວດສິນຄ້າທີ່ມີນໍ້າໜັກການຊົມໃຊ້ກວມເອົາ ຫຼາຍກວ່າໝູ່ ແມ່ນເພີ່ມຂຶ້ນ 21.1%. ສາເຫດຕົ້ນຕໍຂອງອັດຕາເງິນເຟີ້ ເພີ່ມຂຶ້ນໃນຈັງຫວະທີ່ຊ້າລົງ ເນື່ອງ ຈາກສະພາບຄວາມກົດດັນຂອງ ອັດຕາແລກປ່ຽນໄລຍະປັດຈຸບັນບໍ່ສູງ, ອັດຕາແລກປ່ຽນບໍ່ມີຄວາມ ຜັນຜວນຫຼາຍ ແລະ ລາຄາສິນຄ້ານໍ້າເຂົ້າເປັນຕົ້ນ ແມ່ນລາຄານໍ້າມັນ ຂອງຕະຫຼາດໂລກຫຼຸດລົງ. ແຕ່ເຖິງຢ່າງໃດກໍຕາມ, ສະພາບການ ຜະລິດພາຍໃນທີ່ບໍ່ທັນເຂັ້ມແຂງ ບວກກັບສະພາບການປ່ຽນແປງດິນ ພື້ນຖານ ເຊັ່ນ: ຝົນຕົກຫຼາຍ, ນໍ້າຖ້ວມ, ການສະໜອງບໍ່ພຽງພໍ ກັບຄວາມຕ້ອງ ການ ເຮັດໃຫ້ສິນຄ້າຫຼາຍລາຍການມີລາຄາສູງຂຶ້ນ.

### 2.2. ອັດຕາແລກປ່ຽນເງິນຕາ:

ໃນໄຕມາດ 03/2024 ທະນາຄານແຫ່ງ ສປປ ລາວ (ທຫລ) ຍັງ ສືບຕໍ່ກໍານົດຂອບອັດຕາແລກປ່ຽນສະກຸນເງິນກີບທຽບເງິນໂດລາ  $\pm 7.50\%$  ທຽບໃສ່ອັດຕາແລກປ່ຽນອ້າງອີງ ທຫລ. ສ່ວນຕ່າງ ລະຫວ່າງອັດຕາຊື້ ແລະ ອັດຕາຂາຍ ຢູ່ໃນລະດັບບໍ່ເກີນ 2% ສໍາລັບ ເງິນກີບທຽບເງິນໂດລາ, ເງິນບາດ, ເງິນຢວນ, ເງິນເອີໂຣ, ເງິນເຢນ ແລະ ສະກຸນອື່ນ.

ບົດລາຍງານສະພາບອັດຕາເງິນເຟີ້ ປະຈໍາເດືອນກັນຍາ, 2024 (ສູນສະຖິຕິແຫ່ງຊາດ )

. ອັດຕາຂາຍບໍ່ເກີນ 5% ສໍາລັບການແລກປ່ຽນເງິນກີບກັບສະກຸນ ອື່ນໆ.

. ອັດຕາແລກປ່ຽນ ກີບ/ໂດລາ ແລະ ກີບ/ບາດ ຍັງສືບຕໍ່ເພີ່ມຂຶ້ນ.

Macroeconomy of Lao PDR in 2024 – Lao PDR still faces several aspects of economic difficulties including financial-monetary situation, foreign exchange rate, inflation rate, shortage of labor, fiscal deficit, and public debt. Tourism and investment in energy sector are key supporting factors and drivers of economic growth. The government has put in place more stringent monetary and fiscal policies, including limiting foreign currency exchange, resulting in a gradual recovery of macroeconomic stability.

### 2.1. Inflation Rate:

Inflation rate in 09/2024 remains at 21.7% which increased at a a slower pace for 2 consecutive months in 12 months. Category of goods with higher inflation rate includes healthcare and medicine, which increased by 34%, followed by accommodation, water, electricity and cooking gas at 32.9%; restaurants and hotels increased by 30.9%, home appliances by 29.3%, education by 29.3%. As for food and non-alcoholic beverages, which account for highest consumption among all category of goods, have seen a rise by 21.1%. The slower pace of inflation results from a current lower pressure on foreign exchange rate, less fluctuations of foreign exchange rate, and a declining price of imported goods including declining oil prices in the global market. Nevertheless, domestic production remains weak, coupled with effects of climate changes including high rainfalls and floods, resulting in insufficient supply which is unable to meet the demand. Consequently, prices of several goods have increased.

### 2.2. Foreign exchange rate:

In Quarter 03/2024, the Bank of Lao PDR (BOL) continues to set the scope for exchange rate from LAK to USD  $\pm 7.50\%$  of BOL reference rate. The difference between the buying rate and selling rate shall not exceed 2% for LAK to USD, THB, CNY, EUR, JPY, and other currencies. Inflation Rate Report of September 2024 (Lao Statistics Bureau). Selling rate not exceeding 5% for currency exchange between LAK and other currencies. LAK-USD and LAK-THB exchange rates continue to increase.



ອັດຕາແລກປ່ຽນລະບົບທະນາຄານ ສຳລັບເງິນໂດລາ ສະເລ່ຍ 9 ເດືອນ ແມ່ນ 21,398 ກີບ/ໂດລາ ເພີ່ມຂຶ້ນເຖິງ 18% ທຽບໄລຍະ ດຽວກັນກັບປີຜ່ານມາ(ຈາກ 18,070 ກີບ/ໂດລາ), ໃນຂະນະທີ່ ອັດຕາແລກປ່ຽນນອກລະບົບສະເລ່ຍ 24,229 ກີບ/ໂດລາ ເພີ່ມຂຶ້ນ 28% ທຽບໄລຍະດຽວກັນ (ຈາກ 18,945 ກີບ/ໂດລາ). ສຳລັບ ອັດຕາແລກປ່ຽນເງິນບາດ, ທົ່ວລະບົບທະນາຄານ ສະເລ່ຍ 663 ກີບ /ບາດ ເພີ່ມຂຶ້ນ 23% (ຈາກ 539 ກີບ/ບາດ) ທຽບໄລຍະ ດຽວກັນ, ໃນຂະນະທີ່ອັດຕາແລກປ່ຽນນອກລະບົບ ສະເລ່ຍ 677 ກີບ/ບາດ ເພີ່ມຂຶ້ນປະມານ 22% (ຈາກ 552 ກີບ/ບາດ) (ຂໍ້ມູນຈາກ ທະນາຄານແຫ່ງ ສປປ ລາວ, ສະຖິຕິເສດຖະກິດພາກຕ່າງປະເທດ). ການອ່ອນຄ່າຂອງເງິນກີບ ແມ່ນຍັງສືບຕໍ່ອ່ອນຄ່າເນື່ອງຈາກປັດໄຈ ພາຍໃນ ແລະ ປັດໄຈພາຍນອກ. ເຖິງຢ່າງໃດກໍຕາມ ໃນປີ 2024 ທຫລ ຍັງຈະສືບຕໍ່ດຳເນີນນະໂຍບາຍເງິນຕາ ໃນທິດທາງທີ່ຮັດກຸມ ຫຼາຍຂຶ້ນ ແລະ ປະຕິບັດນະໂຍບາຍອັດຕາແລກປ່ຽນຕາມກົນໄກ ຕະຫຼາດ ທີ່ມີການຄຸ້ມຄອງຂອງລັດໃຫ້ຮັດກຸມຍິ່ງຂຶ້ນ.

• ສິ່ງທ້າທາຍຂອງທະນາຄານທຸລະກິດໃນລາວ:

ທະນາຄານທຸລະກິດໃນລາວປະເຊີນກັບສິ່ງທ້າທາຍຫຼາຍ ຢ່າງ ທ່າມກາງສະພາບແວດລ້ອມເສດຖະກິດທີ່ບໍ່ແນ່ນອນ ແລະ ການຜັນແປຂອງຕະຫຼາດໂລກ ເຊິ່ງສາມາດສະຫຼຸບໄດ້ດັ່ງນີ້:

- ຄວາມສ່ຽງດ້ານສິນເຊື້ອ: ຄຸນນະພາບຊັບສິນຂອງທະນາຄານ ທຸລະກິດໄດ້ຮັບຜົນກະທົບຈາກການເຕີບໂຕທາງເສດຖະກິດ ຫຼຸດລົງ ສິ່ງຜົນກະທົບຕໍ່ທຸລະກິດຕ່າງໆ ຫຼຸດຜ່ອນຄວາມສາມາດ ໃນການຊຳລະໜີ້ຂອງລູກຄ້າ ແລະ ສິ່ງຜົນໃຫ້ໜີ້ເສຍເພີ່ມຂຶ້ນ.
- ການແຂ່ງຂັນ: ການແຂ່ງຂັນໃນຂະແໜງການທະນາຄານຂອງ ລາວ ແມ່ນເພີ່ມຂຶ້ນ, ມີທະນາຄານທຸລະກິດທັງພາຍໃນ ແລະ ຕ່າງປະເທດ ເຂົ້າມາດຳເນີນທຸລະກິດນັບມື້ນັບຫຼາຍຂຶ້ນ, ການ ແຂ່ງຂັນນີ້ໄດ້ສ້າງຄວາມ ກົດດັນໃຫ້ທະນາຄານ ພັດທະນາການ ບໍລິການ ແລະ ຜະລິດຕະພັນໃໝ່ ເພື່ອດຶງດູດ ແລະ ຮັກສາຖານ ລູກຄ້າ.
- ເຕັກໂນໂລຊີ: ການປ່ຽນແປງທາງດ້ານເຕັກໂນໂລຊີຢ່າງໄວວາ ຮຽກຮ້ອງໃຫ້ທະນາຄານລົງທຶນໃນເຕັກໂນໂລຊີໃໝ່ເພື່ອຮັບໃຊ້ ລູກຄ້າຢ່າງມີປະສິດ ທິພາບ ແລະ ຕອບສະໜອງຄວາມຕ້ອງ ການຂອງລູກຄ້າຢ່າງຕໍ່ເນື່ອງ. ການລົງທຶນໃນເຕັກໂນໂລຊີນີ້ແມ່ນ ມີລາຄາແພງແລະ ຕ້ອງການຄວາມຊຳນານໃນການຄຸ້ມຄອງ.
- ການເຕີບໂຕທາງດ້ານເສດຖະກິດ: ເສດຖະກິດ ສປປ ລາວ ຍັງມີທ່າແຮງການຂະຫຍາຍຕົວ ໂດຍສະເພາະແມ່ນຈາກການ ລົງທຶນໃນພື້ນຖານໂຄງລ່າງພື້ນຖານ ແລະ ການພັດທະນາຂະ ແໜງການທ່ອງທ່ຽວ. ການເຕີບໂຕນີ້ຈະສ້າງໂອກາດໃຫ້ທະນາ ຄານ ສາມາດຂະຫຍາຍຖານລູກຄ້າຂອງຕົນ ແລະ ສ້າງລາຍຮັບ ເພີ່ມອີກ. ທະນາຄານທຸລະກິດໃນລາວ ປະເຊີນກັບສິ່ງທ້າທາຍ ຫຼາຍຢ່າງ ແຕ່ຍັງມີໂອກາດໃນການເຕີບໂຕ ແລະ ພັດທະນາ. ທະນາຄານສາມາດປັບຕົວເຂົ້າກັບສະພາບແວດລ້ອມທີ່ມີ ການປ່ຽນແປງ ສາມາດຄຸ້ມຄອງຄວາມສ່ຽງຢ່າງມີປະສິດທິພາບ ແລະ ປະສິບຜົນສຳເລັດໃນຕະຫຼາດລາວ.

Foreign exchange rate in the banking system for USD on 9-month average is 21,398 LAK/USD, increased by 18% compared to the same period in the previous year (from 18,070 LAK/USD), while parallel rate averaged at 24,229 LAK/USD, increased by 28% from the same period (from 18,945 LAK/USD). For THB exchange rate, the banking system averaged at 663 LAK/THB, increased by 23% (from 539 LAK/THB) compared against the same period, while the parallel rate averaged at 677 LAK/THB, increased about 22% (from 522 LAK/THB) (data from the Bank of Lao PDR, foreign economic statistics). LAK depreciation continues to remain due to internal and external factors. Nevertheless, in 2024, BOL will continue to impose monetary policies in a more stringent direction and implement market-driven foreign exchange policies with a strict supervision by the Government.

#### • Challenges faced by commercial banks in Laos

Commercial banks in Laos face a number of challenges amidst economic instability and global market fluctuation, which can be summarized as follows:

- Credit risks: asset quality of commercial banks is affected by an economic slowdown which has an impact on several businesses, hence reducing the customer's loan repayment capacity, and in turns resulting in higher number of non-performing loans.
- Competition: competition in the banking sector in Laos is increasing, with an increased number of domestic and foreign commercial banks operating in the country. This competition puts pressure on banks to improve their services and develop new products in order to attract and maintain their customer base.
- Technology: rapid technological changes required banks to invest in new technology to efficiently serve their customers and meet the ongoing demand by the customers. Investment in this technology is of high cost and requires high management expertise.
- Economic growth: the economy of Lao PDR still sees potential growth especially from infrastructure investment and development in the tourism sector. This growth can provide opportunities to banks to expand their own customer base and generate additional revenue. Commercial banks in Laos face a number of challenges, yet there is still an opportunity for growth and development. Banks can adapt to changing environment, can be efficient in risk management, and can be successful in the Lao market.





### III

## ການດຳເນີນທຸລະກິດ ຂອງທະນາຄານຮ່ວມພັດທະນາ ປະຈຳປີ 2024 \ Business Operations of JDB in 2024

ທະນາຄານຮ່ວມພັດທະນາ ຫຼື JDB ເປັນທະນາຄານ ເອກະຊົນລາວທີ່ໄດ້ຮັບຄວາມນິຍົມຈາກລູກຄ້າ ໂດຍໄດ້ຍົກສູງການ ບໍລິການ ໃຫ້ທັນຍຸກທັນສະໄໝໄດ້ມາດຕະຖານສາກົນ ຖືເອົາຄວາມ ຕ້ອງການຂອງລູກຄ້າເປັນຫຼັກພັດທະນາຜະລິດຕະພັນ ເພື່ອສະໜອງ ຄວາມສະດວກ-ສະບາຍໃຫ້ລູກຄ້າ ດ້ວຍລະບົບເຕັກໂນໂລຊີທີ່ທັນສະ ໄໝ, ສ້າງຜົນປະໂຫຍດໃຫ້ແກ່ທຸກຝ່າຍສາມາດເຕີບໃຫຍ່ຂະຫຍາຍ ຕົວໄປພ້ອມກັນ ແລະ ເປັນການປະກອບສ່ວນທີ່ສຳຄັນໃນການພັດທະ ນາປະເທດຊາດ.

JDB ໄດ້ມີການປ່ຽນແປງດ້ານການບໍລິຫານ ແລະ ການ ບໍລິການລູກຄ້າຂອງຕົນ ໃຫ້ແທດເໝາະກັບສະພາບການຕົວຈິງຂອງ ສັງຄົມ ແຕ່ລະໄລຍະ ເຮັດໃຫ້ JDB ມີການເຕີບໃຫຍ່ຂະຫຍາຍ ຕົວຢ່າງບໍ່ຢຸດຢັ້ງ, ເຊິ່ງໄດ້ເຮັດໃຫ້ JDB ມີຜົນງານເດັ່ນຫຼາຍດ້ານ ໄດ້ ປັບປຸງການບໍລິການແບບຄົບວົງຈອນ ໃຫ້ຄວາມສະດວກວ່າໄວພັດ ທະນາຜະລິດຕະພັນທີ່ຫຼວງຫຼາຍ ໄວ້ຄອຍບໍລິການລູກຄ້າເປັນຕົ້ນ ແມ່ນ ການບໍລິການຝາກເງິນ, ການຖອນເງິນ ແລະ ການໂອນເງິນ, ການຊຳລະສະສາງ ພາຍໃນ ແລະ ຕ່າງປະເທດ ເຊິ່ງໃນປີ 2024 ເປັນ ປີທີ່ມີຄວາມໝາຍສຳຄັນຢ່າງຍິ່ງ ຂອງທະນາຄານຮ່ວມພັດ ທະນາ ຄົບຮອບວັນສ້າງຕັ້ງ 35 ປີ.

ພິທີສະເຫຼີມສະຫຼອງການສ້າງຕັ້ງ JDB ຄົບຮອບ 35 ປີ ໄດ້ຈັດຂຶ້ນຢ່າງຍິ່ງໃຫຍ່ ແລະ ອາລັງການ ໂດຍການເປັນກຽດ ເຂົ້າຮ່ວມຂອງ ທ່ານ ເອກະພັນ ພະພິທັກ, ປະທານຜູ້ຖືຮຸ້ນ ທະນາຄານຮ່ວມພັດທະນາ, ຄະນະການນຳພັກລັດແຫ່ງ ສປປ ລາວ, ຄະນະຜູ້ວ່າການທະນາຄານ ແຫ່ງ ສປປ ລາວ, ບັນດາລູກຄ້າ ແລະ ຄູ່ ຮ່ວມທຸລະກິດທີ່ມາຈາກ ສປ ຈີນ, ເອີລົບ, ຍີ່ປຸ່ນ, ຮົ່ງກົງ, ສິງກະໂປ, ມາເລເຊຍ, ຫວຽດນາມ ແລະ ປະເທດໄທ. ການຈັດພິທີສະເຫຼີມ ສະຫຼອງໃນຄັ້ງນີ້ ແມ່ນມີຄວາມໝາຍຄວາມສຳຄັນຢ່າງຍິ່ງ ເພື່ອ ເປັນການສະຫຼຸບຜົນການດຳເນີນທຸລະກິດ ປະຈຳປີ 2024 ແລະ ສະເຫຼີມສະຫຼອງ JDB ຄົບຮອບ 35 ປີ ທີ່ໄດ້ປະສົບຜົນສຳເລັດ ໃນ ການເປັນທະນາຄານຕົ້ນແບບ ດ້ານການບໍລິຫານທຸລະກິດຍຸກໃໝ່ທີ່ ທັນສະໄໝ, ເປັນທະນາຄານ Digital Banking ທີ່ຄົນທົ່ວໂລກ ສາມາດເຂົ້າເຖິງບໍລິການໄດ້ ແລະ JDB ໄດ້ສ້າງການປ່ຽນແປງໃໝ່ທີ່

Joint Development Bank or JDB is a reputa- ble Lao private bank well-known by customers, as the bank places high importance on service that is up-to-date and of international standard while mainly focuses on catering to the needs of its customers. Product development is key to facilitate customers with modern technology and system, creating mutual benefits for all parties to grow together, while playing a crucial role in contributing to national development.

JDB has gone through periodical changes in terms of management and customer service to be more in line with the current context, resulting in JDB's remarkable and constant growth, with key achieve- ments in several aspects. JDB also improved its full, comprehensive service to be more timely and conve- nient, while developing a variety of products to serve its customers, including services on deposit, withdraw- al, money transfer, and domestic and oversea payments. 2024 marks a significant milestone for JDB with the 35th anniversary of the establishment of the Joint Development Bank.

JDB's 35th anniversary ceremony is a grand celebration with the presence of Mr. Ekaphanh Phaphi- thack, Chairman of the Shareholders' Committee of the Joint Development Bank, with honorable guests from the Management of Bank of Lao PDR, high-level Party and Government officials, customers and business partners from the Republic of China, Europe, Japan, Hong Kong, Singapore, Malaysia, Vietnam and Thailand. This celebration marks a great milestone with the review of 2024 business operations and to commemorate 35 years of great success in becoming a role-model bank in business management in the new, modern era with its digital banking service accessible by people from all around the world. JDB has seen a remarkable change with constant growth in its business turnover.



ພາຍໃນງານດັ່ງກ່າວ JDB ຍັງໄດ້ເປີດໂຕບໍລິກາໃໝ່ “JDB Biometric” ທີ່ຈະຊ່ວຍໃຫ້ການເປີດບັນຊີເງິນຝາກຂອງລູກຄ້າສະດວກສະບາຍ ແລະ ມີຄວາມປອດໄພສູງ ບໍ່ວ່າລູກຄ້າຈະຢູ່ພາຍໃນ ຫຼື ຕ່າງປະເທດ ກໍສາມາດເປີດບັນຊີເງິນຝາກກັບ JDB ໄດ້ດ້ວຍຕົນເອງ ໂດຍບໍ່ຈໍາເປັນຕ້ອງເຂົ້າໄປທະນາຄານ. ນອກຈາກນີ້ພາຍໃນງານຍັງໄດ້ຈັດພິທີແຈກໂຊກໃຫຍ່ ໃຫ້ກັບບັນດາລູກຄ້າຂອງ JDB ຫຼາຍລາງວັນເຊັ່ນ: ລາງວັນທອງຄໍາໝັກ 1 ບາດ ຈໍານວນ 15 ລາງວັນ ລາງວັນລົດໄຟຟ້າ BYD ຈໍານວນ 5 ລາງວັນ, ລາງວັນລົດ TOYOTA FORTUNER ຈໍານວນ 1 ລາງວັນ ແລະ ລາງວັນອື່ນໆ ອີກຫຼາຍລາຍການ. ຕະຫຼອດການເດີນທາງ 35 ປີ ຂອງ JDB ແມ່ນໄດ້ຮັບຄວາມເຊື່ອໝັ້ນຈາກລູກຄ້າທຸກພາກສ່ວນໃນສັງຄົມ ແລະ ເຕີບໃຫຍ່ຢ່າງໝັ້ນຄົງ. JDB ເປັນທະນາຄານທີ່ໂດດເດັ່ນໃນການສ້າງຜົນປະກອບການທີ່ດີເລີດຕະຫຼອດໄລຍະທີ່ຜ່ານມາເຊິ່ງໄດ້ສະແດງເຖິງຄວາມ ເຂັ້ມແຂງຂອງຄະນະຜູ້ບໍລິຫານ ແລະ ການບໍລິການທີ່ດີຂອງພະນັກງານ JDB ແລະ ສະແດງເຖິງຄວາມໄວ້ວາງໃຈຈາກລູກຄ້າທຸກພາກສ່ວນ ທີ່ໄດ້ສະໜັບສະໜູນ JDB ດ້ວຍດີຕະຫຼອດມາ.

JDB ມີຕາໜ່າງໜ່ວຍບໍລິການ ໃນຂອບເຂດທົ່ວປະເທດ ເຊິ່ງປັດຈຸບັນມີ 64 ໜ່ວຍບໍລິການ ເພື່ອຕອບສະໜອງວຽກງານບໍລິການລູກຄ້າ ຢ່າງທົ່ວເຖິງ. ເປັນທະນາຄານເອກະຊົນແຫ່ງທຳອິດຂອງ ສປປ ລາວ, ໃນການບໍລິຫານທຸລະກິດຍຸກໃໝ່ ທີ່ທັນສະໄໝ ແລະ ປະສິບຜົນສຳເລັດ, ສາມາດເປັນທະນາຄານ Digital Banking ທີ່ຄົນທົ່ວໂລກສາມາດເຂົ້າເຖິງ ແລະ ນຳໃຊ້ໄດ້, ເປັນທະນາຄານທີ່ເຊື່ອມໂຍງກັບສາກົນ, ເປັນສູນກາງຊຳລະສະສາງ ຫຼື Payment Hub. ໄດ້ສ້າງການປ່ຽນແປງໃໝ່ທີ່ໂດດເດັ່ນ ມີຜົນປະກອບການທີ່ເຕີບໃຫຍ່ຢ່າງບໍ່ຢຸດຢັ້ງ ຂອງທະນາຄານໃນ ສປປ ລາວ. ທັງໝົດນີ້ສະແດງໃຫ້ເຫັນເຖິງຄວາມໄວ້ວາງໃຈ ແລະ ເຊື່ອໝັ້ນຈາກລູກຄ້າທີ່ໃຫ້ການສະໜັບສະໜູນຊ່ວຍເຫຼືອຕະຫຼອດມາ.

ປັດຈຸບັນ JDB ໄດ້ມີການຂະຫຍາຍຕົວຢ່າງບໍ່ຢຸດຢັ້ງ ໃນປີ 2024 JDB ສຳເລັດວຽກງານຫຼາຍດ້ານໃນໄລຍະ 1 ປີຜ່ານມາ ເຊັ່ນ: ຮອດວັນທີ 31 ທັນວາ 2024, JDB ມີຍອດຊັບສິນລວມເພີ່ມຂຶ້ນ 30%; ດ້ານແຫຼ່ງທຶນເພີ່ມຂຶ້ນ 27% ສາມາດປະຕິບັດໄດ້ຕາມແຜນການປີ 2024; ການສະໜອງສິນເຊື້ອ ສາມາດປະຕິບັດໄດ້ 171% ຂອງແຜນການ ແລະ ຕົວເລກກຳໄລກ່ອນອາກອນຈໍານວນ

At the ceremony, JDB also launched a new service called “JDB Biometric” which will make it more convenient for customers to open their deposit accounts safely and securely, where customers both in-country and abroad can open deposit accounts by themselves without having to physically come in to the bank.

In addition, the ceremony also offers several giveaways to JDB customers with prizes include gold weight at 1 baht (15 prizes), 5 BYD electric vehicles, 1 Toyota Fortuner, and other prizes. Throughout its journey of 35 years, JDB is trusted by customers from all walks of life and has witnessed a stable and constant growth. JDB is outstanding in its remarkable business turnover throughout decades, highlighting the strength and resilience of the board and the management, and excellent services provided by JDB staff a reflection of trust and confidence from all customers who have always supported JDB.

JDB has a network of service units that covers nationwide with a total of 64 service units currently in order to provide services to customers comprehensively. JDB is the first private bank in Lao PDR, with business management in the new, modern era with great success, offering digital banking accessible by people from all around the world, with international connection, becoming a central Payment Hub. JDB has created a new, remarkable change among banks in Lao PDR with a constant growth in business turnover. This showcases the trust and confidence given by customers who have always provided their ongoing supports.

Currently, JDB witnesses a constant growth and in 2024, JDB has made remarkable progress and achievements in one year. As of 31 December 2024, JDB’s total asset has increased by 30%; fund sources increased by 27% meeting the planned target for 2024; credit lending achieving 171% of the planned target, and profit before tax at 969 billion LAK which increased by 55% from the previous year.





ການເພີ່ມຂຶ້ນຂອງຕົວເລກດັ່ງກ່າວສົ່ງຜົນໃຫ້ມີຖານລູກຄ້າເງິນຝາກເພີ່ມຂຶ້ນ 20%, ນັ້ນສະແດງເຖິງຄວາມນິຍົມຊົມໃຊ້ການບໍລິການຂອງ JDB ເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ.

ຜົນການດໍາເນີນທຸລະກິດຂອງ JDB ໄດ້ສະແດງໃຫ້ເຫັນເຖິງຜົນງານທີ່ພື້ນເດັ່ນຫຼາຍດ້ານເຊັ່ນ: ດ້ານແຫຼ່ງທຶນ, ການນໍາໃຊ້ທຶນ ແລະ ການປ່ອຍສິນເຊື່ອ, ບໍລິການໂອນເງິນທັງພາຍໃນ ແລະ ຕ່າງປະເທດ, ບໍລິການເອເລັກໂຕຣນິກ, ບໍລິການຜ່ານ Digital Banking Platform, ບໍລິການ E-commerce ແລະ ອື່ນໆ ທັງນີ້ແມ່ນເລັ່ງໃຫ້ເຫັນເຖິງໂອກາດການເຕີບໂຕທາງທຸລະກິດຂອງທະນາຄານໃນຕໍ່ໜ້າ.

ແຜນຍຸດທະສາດ 5 ປີ ໄລຍະທີ່ III ແຕ່ປີ 2025 – 2029 JDB ຈະຈັດຕັ້ງປະຕິບັດໃຫ້ບັນລຸຕາມເປົ້າໝາຍ 3 ພາລະກິດ JDB Mission ໃນໄລຍະເວລາ 5 ປີ.

ໃນກອງປະຊຸມສະຫຼຸບຜົນງານ ປະຈຳປີ 2024 ໄດ້ຈັດພິທີມອບໃບກຽດຕິຄຸນໃຫ້ແກ່ພະນັກງານ ແລະ ຄະນະຜູ້ບໍລິຫານຂອງ JDB ຈຳນວນ 4 ທ່ານ; ຜູ້ທີ່ມີຄຸນງາມຄວາມດີ ໄດ້ປະກອບສ່ວນເຂົ້າໃນການສ້າງສາ ແລະ ພັດທະນາ JDB ນັບຕັ້ງແຕ່ມີເປີດທະນາຄານ ຈົນເຖິງປັດຈຸບັນ ເປັນໄລຍະເວລາຫຼາຍກວ່າ 35 ປີ ແລະ ຍັງໄດ້ມອບໂລ້ລາງວັນ ແລະ ໃບຍ້ອງຍໍ ປະເພດບຸກຄົນ ແລະ ລວມໝູ່ ໃຫ້ແກ່ບັນດາໜ່ວຍບໍລິການ JDB ທີ່ມີຜົນງານພື້ນເດັ່ນໃນການບໍລິການລູກຄ້າ ເພື່ອຍ້ອງຍໍສັນລະເສີນ ແລະ ໃຫ້ກຳລັງໃຈໃຫ້ແກ່ຜູ້ທີ່ມີຜົນງານດີເດັ່ນໃນແຕ່ລະດ້ານ ທີ່ໄດ້ປະກອບສ່ວນເຂົ້າໃນວຽກງານຕ່າງໆຂອງທະນາຄານຮ່ວມພັດທະນາ.

ໃນກອງປະຊຸມ ສະຫຼຸບຜົນການດໍາເນີນທຸລະກິດ ປະຈຳປີ 2024 ກໍໄດ້ຮັບຝັງການໂອ້ລົມຈາກ ທ່ານ ເອກະພັນ ພະພິທັກ ປະທານຜູ້ຖືຮຸ້ນ ທະນາຄານຮ່ວມພັດທະນາ , ເຊິ່ງໄດ້ຍ້ອງຍໍຊົມເຊີຍຄະນະຜູ້ບໍລິຫານ ແລະ ພະນັກງານທຸກຄົນ ທີ່ໄດ້ທຸ້ມເທເຫຼືອແຮງ ແລະ ສະຕິປັນຍາ ປະຕິບັດໜ້າທີ່ຂອງຕົນດ້ວຍຄວາມຮັບຜິດຊອບສູງ ສາມາດເຮັດໃຫ້ JDB ມີການເຕີບໃຫຍ່ຂະຫຍາຍຕົວແບບກ້າວກະໂດດ ແລະ ມີຊື່ສຽງ ເປັນທີ່ຍອມຮັບຈາກລູກຄ້າທັງພາຍໃນ ແລະ ຕ່າງປະເທດ.

customer base, which reaffirms an increasing popularity among customers who prefer to use services provided by JDB.

JDB's business operations and turnover indicate key achievements in several aspects including fund sources, use of funds, credit lending, domestic and international money transfers, electronic services, services through digital banking platform, and e-commerce. JDB foresees potential business growth and future opportunities.

5-year Strategic Plan Phase III from 2025-2029: JDB will implement the plan in order to achieve targets and goals and 3 JDB Missions in the period of 5 years.

In the 2024 annual review meeting, certificates of honor were presented to 4 JDB employees and management to acknowledge their great contributions in the development of JDB from the day the bank first operated to the present, over the course of 35 years. Award plaques and certificates of appreciation were also presented to individuals and groups among JDB service units with outstanding performance in customer services in order to commemorate, acknowledge and motivate those with excellent performance in different aspects and their key contributions to the Joint Development Bank.

In the 2024 annual review meeting, a speech was given by Mr. Ekaphanh Phaphithack, Chairman of the Shareholders' Committee of the Joint Development Bank, who congratulated and praised the board of directors and all staff for contributing all of their efforts and knowledge while fulfilling their duties with great accountability, resulting in JDB's constant growth, leapfrog, and being reputable and trustworthy by domestic and foreign customers.







ວິໄສທັດ Vision ທີ່ວ່າ: “ທະນາຄານຮ່ວມພັດທະນາ ມຸ່ງໝັ້ນສ້າງນະວັດຕະກຳໃໝ່ ເພື່ອສົ່ງມອບບໍລິການທີ່ເປັນເລີດ ເປັນ ທະນາຄານທຸລະກິດທັນສະໄໝ ກ້າວສູ່ສາກົນ”

ດ້ວຍພາລະກິດທີ່ສຳຄັນໃນການເປັນທະນາຄານທຸລະກິດ ແຖວໜ້າຂອງ ສປປ ລາວ, ເປັນທະນາຄານທຸລະກິດທີ່ທັນສະໄໝ ດ້ານ Digital Banking ແລະ ເປັນສູນກາງຊຳລະສະສາງໃນ ອາຊຽນ ແລະ ສາກົນ. ຕະຫຼອດໄລຍະການດຳເນີນທຸລະກິດຜ່ານມາ ທະນາຄານຮ່ວມພັດທະນາ ໄດ້ສະໜັບສະໜູນສິນເຊື້ອ ສົ່ງເສີມພາກ ທຸລະກິດ SME ຫຼາຍຂະແໜງ ການເຊັ່ນ: ຂະແໜງກະສິກຳ, ຂະແໜງອຸດສາຫະກຳ, ຂະແໜງ ການຄ້າ, ຂະ ແໜງການກໍ່ສ້າງ ພື້ນຖານໂຄງລ່າງ, ຂະແໜງບໍລິການ, ຂະແໜງຂົນສົ່ງ ແລະ ຂະແໜງການອື່ນໆ ລວມທັງທຸລະກິດຂະໜາດນ້ອຍ, ຂະໜາດກາງ ແລະ ຂະໜາດໃຫຍ່.

ໃນປັດຈຸບັນ ສະພາບການຂອງໂລກໄດ້ປ່ຽນແປງຢ່າງ ໄວວາ, ໂດຍ ສະເພາະແມ່ນການປ່ຽນແປງດ້ານເຕັກໂນໂລຊີ ຮັບສົ່ງ ຜົນໃຫ້ພຶດຕິກຳການເຮັດທຸລະກຳ ທາງດ້ານການເງິນຂອງລູກຄ້າຫັນ ມາໃຊ້ບໍລິການຜ່ານຊ່ອງທາງ Digital Banking Platform ຜ່ານລະບົບທະນາຄານຫຼາຍຂຶ້ນ ປະກອບກັບປັດໄຈພາວະເສດຖະກິດ ໃນປັດຈຸບັນ ເຊື່ອມຕໍ່ເຖິງກັນ ແລະ ກັນແບບບໍ່ມີພົມແດນ.

JDB ເປັນທະນາຄານທຸລະກິດໃນແຖວໜ້າຂອງ ສປປ ລາວ ເປັນທະນາຄານທຸລະກິດທັນສະໄໝ ມີຄວາມໂດດເດັ່ນ ແລະ ມີ ເອກະລັກສະເພາະດ້ານການບໍລິການ.

Digital Banking Platform ທີ່ JDB ເປີດໃຫ້ ບໍລິການແກ່ລູກຄ້າປະກອບມີ:

1. ແອັບ JDB Yes Mobile Banking “ ທະນາຄານໃນມືຖື ” ເປັນໜຶ່ງໃນການບໍລິການທີ່ໂດດເດັ່ນ ຊ່ວຍຕອບສະໜອງການເຮັດ ທຸລະກຳທາງການເງິນ ສະດວກສະບາຍ ວ່ອງໄວ ທັນສະໄໝ ແລະ ປອດໄພ ສາມາດລົງທະບຽນນຳໃຊ້ໄດ້ທັງປະເພດບັນຊີບຸກຄົນ ແລະ ນິຕິບຸກຄົນສາມາດເຮັດທຸລະກຳການເງິນໂດຍບໍ່ຈຳເປັນຕ້ອງໄດ້ເຂົ້າໄປ ທະນາຄານ ເຊັ່ນ: ການໂອນເງິນ, ຊຳລະຄ່ານ້ຳ, ຄ່າໄຟຟ້າ, ຄ່າອົນເຕີ ເນັດ, ເຕີມເງິນໂທລະສັບ, ຊຳລະຄ່າເຊົ່າສິນເຊື້ອ, ເຕີມເງິນ Wallet, ຈອງປີ້ຍືນ, ຈ່າຍຄ່າທຳນຽມທາງ, ຄ່າພາສີທີ່ດິນ, ຊຳລະອາກອນ, ໂອນເງິນໄປຕ່າງປະເທດ ດ້ວຍ MoneyGram ເທິງມືຖື, ຊື້-ຂາຍເງິນຕາ LFX;

Vision: “the Joint Development Bank thrives to build new innovations to deliver excellent services, as a modern commercial bank progressing toward inter-national [level]”

with an important mission to become the forefront of commercial banks in Lao PDR, as a commercial bank with modern digital banking, and becoming ASEAN and international payment hub.

During the course of its business operations, the Joint Development Bank has provided credit lending to promote SMEs in several sectors including agriculture, industry, trade, infrastructure construction, services, transports, and other sectors, covering small, medium and large enterprises.

Amidst the current global rapid changes specifically technological changes, this has an impact on customers’ behaviors in conducting financial transactions, which are now shifting more towards digital banking platform through the banking system, together with the current economic situation with its inter-connectivity and boundless connection.

JDB is a leading commercial bank in Lao PDR, is a modern commercial bank, with outstanding and unique services.

JDB offers Digital Banking Platform services to customers, which include:

1. JDB Yes Mobile Banking Application – Mobile Banking is one of the outstanding services in order to facilitate financial transaction in a convenient, fast, modern and secured manner. Registration can be done by personal individual accounts or legal entity accounts, allowing financial transactions to be conducted without having to physically come into the bank. This includes money transfer, payments for water, electricity, internet fees, mobile-phone top-up, leasing payment, wallet top-up, air ticket reservations, payment of road tax fees, land tax fees, tax payments, oversea money transfer via mobile MoneyGram, buy-sell foreign currency on LFX,



ສະແກນຈ່າຍຮ້ານຄ້າໃນປະເທດໄທຜ່ານ Prompt Pay QR ແລະ ສະແກນຈ່າຍຮ້ານຄ້າທົ່ວໂລກຜ່ານ UnionPay QR.

2. JDB Online Banking ເປັນບໍລິການສໍາລັບປະເພດ ລູກຄ້າທຸລະກິດ ເພື່ອສ້າງຄວາມສະດວກໃນການເຮັດທຸລະກໍາ ການເງິນ ເຊັ່ນ: ໂອນເງິນພາຍໃນ ແລະ ຕ່າງປະເທດ, ຊໍາລະຄ່າ ສາທາລະນະປະໂພກ, ຊໍາລະອາກອນ, ແລກປ່ຽນເງິນຕາ LFX, ເບີກຈ່າຍເງິນເດືອນພະນັກງານ, ກວດເບິ່ງ Statement ເງິນ ຝາກ ແລະ ອື່ນໆ.

ໃນປັດຈຸບັນ JDB ໄດ້ຂະຫຍາຍການຮ່ວມມື ກັບ ບັນດາທະນາ ຄານຢູ່ຕ່າງປະເທດ ສາມາດຮັບເງິນ ແລະ ໂອນ ເງິນໄປຕ່າງປະເທດໄດ້ຫຼາຍ ກວ່າ 110 ປະເທດທົ່ວໂລກ.

JDB ເປັນທະນາຄານທຸລະກິດທັນສະໄໝ ໃນອັນດັບ ຕື້ນໆ ຂອງ ສປປ ລາວ ມີເຄື່ອງມືຮອງຮັບການຊໍາລະສະສາງ ດ້ວຍ Seamless Payment Platform ເປັນຕົ້ນແມ່ນ: Deeplinking Payment, Dynamic QR, Card Payment Gateway (Visa, Master Card, and UnionPay), AliPay ແລະ UPI QR, API QR merchant ແລະ JDB ຍັງເປັນ Settlement Bank ຊໍາລະສະສາງໃຫ້ແກ່ຄູ່ຮ່ວມທຸລະກິດຂອງ JDB ໂດຍສະເພາະ ແມ່ນກຸ່ມທຸລະກິດ E-commerce ແລະ Fintech.

JDB ເຊິ່ງເວລາໃດ ກໍ່ໃຫ້ຄວາມສໍາຄັນໃນການ ປະກອບສ່ວນຊ່ວຍເຫຼືອສັງຄົມໃນຮູບແບບຕ່າງໆ ເຊັ່ນ: JDB ພ້ອມກ້າວສູ່ວິໄສທັດໃໝ່ “ມຸ່ງໜັ້ນສ້າງນະວັດຕະກໍາໃໝ່ ເພື່ອ ສົ່ງມອບບໍລິການທີ່ເປັນເລີດ” “ເປັນທະນາຄານທຸລະກິດ ທັນສະ ໄໝ ກ້າວສູ່ສາກົນ” ດ້ວຍພາລະກິດທີ່ສໍາຄັນໃນການເປັນທະນາ ຄານທຸລະກິດ ໃນແຖວໜ້າຂອງ ສປປ ລາວ, ເປັນທະນາຄານ ທຸລະກິດທີ່ທັນສະໄໝດ້ານ Digital Banking ແລະ ເປັນສູນ ກາງຊໍາລະສະສາງໃນອາຊຽນ ແລະ ສາກົນ.

QR scan for payment in shops in Thailand via Prompt Pay QR, and payment in shops around the world via UnionPay QR.

2. JDB Online Banking is a service provide to business customers to facilitate financial transactions, such as domestic and international money transfers, payment for public utilities fees, tax payments, foreign exchange on LFX, payrolls for employees, checking bank state- ment for deposit account, and others.

Currently JDB has expanded its cooperation with banks in other countries, allowing [customers to] receive and transfer money overseas in over 110 coun- tries globally.

JDB is a modern commercial bank at the forefront in Lao PDR, with different instruments to accommodate payments with Seamless Payment Platform, including Deeplinking Payment, Dynamic QR, Card Payment Gateway (Visa, MasterCard, and Union- Pay), AliPay and UPI QR, API QR merchant. JDB is also a settlement bank to for our business partners specifi- cally e-commerce and Fintech businesses.

JDB always places an importance on contrib- uting and giving back to the society in different ways. JDB stands ready to step toward the new vision: “thrives to build new innovations to deliver excellent services, as a modern commercial bank progressing toward international [level]”, with an important mission to become the forefront of commercial banks in Lao PDR, as a commercial bank with modern digital banking, and becoming ASEAN and international payment hub.

## ທະນາຄານຮ່ວມພັດທະນາ

“ເຕີບໃຫຍ່ໄປພ້ອມກັນ”

## JOINT DEVELOPMENT BANK

“BLOOMING TOGETHER”



# ວຽກງານເຄື່ອນໄຫວ ປີ 2024

## Activities of Joint Development Bank 2024



"ເຕີບໃຫຍ່ໄປພ້ອມກັນ"

"BLOOMING TOGETHER"

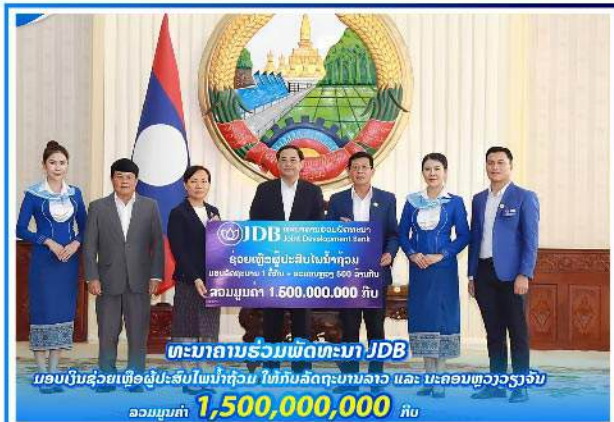


# ວຽກງານເຄື່ອນໄຫວ ປີ 2024

## Activities of Joint Development Bank 2024



ທະນາຄານຮ່ວມພັດທະນາ ໄດ້ລາງວັນທີ 1  
ການແຂ່ງຂັນ ເຮືອຊ່ວງປະເພນີ ໃນງານບຸນອອກພັນສາ ປະຈຳປີ  
ທີ່ ທ່າວັດຈັນ, ນະຄອນຫຼວງວຽງຈັນ, ປະຈຳປີ 2024  
ປະເພດ ເຮືອຊ່ວງປະເພນີຊາຍ



ທະນາຄານຮ່ວມພັດທະນາ  
ມອບເງິນຊ່ວຍເຫຼືອຜູ້ປະສົບໄພນ້ຳຖ້ວມ ໃຫ້ກັບລັດຖະບານລາວ  
ແລະ ນະຄອນຫຼວງວຽງຈັນ  
ລວມມູນຄ່າ 1,500,000,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ  
ມອບເງິນສະໜັບສະໜູນ ກະຊວງອຸສາຫະກຳ-ການຄ້າ  
ເຂົ້າໃຊ້ໃນການເປັນເຈົ້າພາບ ກອງປະຊຸມລັດຖະມົນຕີອາຊຽນ ແລະ ຊ່ວຍເຫຼືອຜູ້  
ປະສົບໄພນ້ຳຖ້ວມ ຈາກພາຍຸ ຢາກີ (YAKI), ລວມມູນຄ່າ 100,000,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ  
ມອບເງິນຊ່ວຍເຫຼືອຜູ້ປະສົບໄພນ້ຳຖ້ວມ ທີ່ແຂວງ ຫຼວງນ້ຳທາ  
ລວມມູນຄ່າ 550,000,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ  
ປະກອບສ່ວນຈັດງານປີໃໝ່ສາກົນ ທີ່ ສຳນັກງານປົກຄອງ ນະຄອນຫຼວງວຽງຈັນ  
ລວມມູນຄ່າ 200,000,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ  
ສະໜັບສະໜູນຫຼັກໃນງານ ມະຫະກຳບຸນຊ້າງປະຈຳປີ 2024  
ແລະ ງານປະກວດນາງສາວມະຫະກຳບຸນຊ້າງໄຊຍະບູລີ  
ລວມມູນຄ່າ 130,000,000 ກີບ



# ວຽກງານເຄື່ອນໄຫວ ປີ 2024

## Activities of Joint Development Bank 2024



ທະນາຄານຮ່ວມພັດທະນາ JDB  
ອຸປະຖຳງານເທດສະການບຸນອອກພັນສາປະຈຳປີ  
ບຸນຊ່ວງເຮືອປະຈຳປີ ຄສ 2024  
ທຳວັດຈັນ, ນະຄອນຫຼວງວຽງຈັນ  
ມູນຄ່າ 65,000,000 ກີບ

ທະນາຄານຮ່ວມພັດທະນາ ໄດ້ລາງວັນທີ 1  
ອຸປະຖຳງານ ເທດສະການບຸນອອກພັນສາ ປະຈຳປີ  
ແລະ ບຸນຊ່ວງເຮືອປະຈຳປີ 2024, ທຳວັດຈັນ, ນະຄອນຫຼວງວຽງຈັນ  
ມູນຄ່າ 65,000,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ  
ປະກອບສ່ວນອຸປະຖຳ ບຸນທີ່ເຂົ້າປະດັບດິນ ຊ່ວງເຮືອເດືອນ 9  
ແລະ ສະໜັບສະໜູນເຮືອປະເພນີເຂົ້າຮ່ວມແຂ່ງຂັນ  
ລວມມູນຄ່າ 253,000,000 ກີບ

ທະນາຄານຮ່ວມພັດທະນາ  
ປະກອບສ່ວນອຸປະຖຳ ບຸນທີ່ເຂົ້າປະດັບດິນ ຊ່ວງເຮືອເດືອນ 9  
ແລະ ສະໜັບສະໜູນເຮືອປະເພນີເຂົ້າຮ່ວມແຂ່ງຂັນ  
ລວມມູນຄ່າ 253,000,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ JDB  
ອຸປະຖຳງານເທດສະການບຸນອອກພັນສາປະຈຳປີ ຄສ 2024  
ບຸນຊ່ວງເຮືອປະຈຳປີ ຄສ 2024  
ນະຄອນປາກເຊ, ແຂວງຈຳປາສັກ  
ມູນຄ່າ 30,000,000 ກີບ

ທະນາຄານຮ່ວມພັດທະນາ  
ອຸປະຖຳເທດສະການບຸນອອກພັນສາ ປະຈຳປີ ບຸນຊ່ວງເຮືອ ປະຈຳປີ 2024  
ທີ່ນະຄອນປາກເຊ, ແຂວງ ຈຳປາສັກ  
ລວມມູນຄ່າ 30,000,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ  
ສະໜັບສະໜູນບານເຕະເຢົາວະຊົນ ສະໂມສອນ WIG NAGA  
ລວມມູນຄ່າ 5,000\$

ທະນາຄານຮ່ວມພັດທະນາ  
ສະໜັບສະໜູນບານເຕະເຢົາວະຊົນ ສະໂມສອນ WIG NAGA  
ລວມມູນຄ່າ 5,000\$



ທະນາຄານຮ່ວມພັດທະນາ  
ສະໜັບສະໜູນ ງານແຂ່ງຂັນ ເພາະກາຍຊີງແຊ້ມອາຊຽນ  
ນະຄອນຫຼວງວຽງຈັນ  
ລວມມູນຄ່າ 103,250,000 ກີບ

ທະນາຄານຮ່ວມພັດທະນາ  
ສະໜັບສະໜູນ ງານແຂ່ງຂັນ ເພາະກາຍຊີງແຊ້ມອາຊຽນ  
ນະຄອນຫຼວງວຽງຈັນ  
ລວມມູນຄ່າ 103,250,000 ກີບ



ທະນາຄານຮ່ວມພັດທະນາ  
ອຸປະຖຳລອບເງິນລາງວັນໃຫ້ນາງສິງຂານປະຈຳປີ 2024, ອັນດັບ 1-7  
ລວມມູນຄ່າ 102,000,000 ກີບ

ທະນາຄານຮ່ວມພັດທະນາ  
ອຸປະຖຳລອບເງິນລາງວັນໃຫ້ນາງສິງຂານປະຈຳປີ 2024, ອັນດັບ 1-7  
ລວມມູນຄ່າ 102,000,000 ກີບ





## INDEPENDENT AUDITOR'S REPORT

To: The shareholder of Joint Development Bank Limited

### Opinion

In our opinion, the financial statements of Joint Development Bank Limited ("the Bank") for the year ended 31 December 2024 are prepared, in all material respects, in accordance with the relevant regulations and notifications of the Bank of Lao People's Democratic Republic and the accounting policies described in Note 2 to the financial statements.

### What we have audited

The Bank's financial statements comprise:

- the statement of income for the year then ended;
- the statement of financial position as at 31 December 2024;
- the statement of changes in equity for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include significant accounting policies and other explanatory information.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Independence

We are independent of the Bank in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code). We have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

### Emphasis of Matter - Basis of accounting and restriction on distribution and use

We draw attention to Note 2 to the financial statements, which describes the basis of accounting. The financial statements are prepared in accordance with the Bank's accounting policies described in Note 2 to the financial statements. As a result, the financial statements may not be suitable for another purpose.

Our report is intended solely for the Bank and the Bank of Lao People's Democratic Republic and should not be distributed to or used by parties other than the Bank and the Bank of Lao People's Democratic Republic. Our opinion is not modified in respect to this matter.



### **Responsibilities of the directors of the Bank for the financial statements**

The directors are responsible for the preparation and presentation of the financial statements in accordance with the relevant accounting regulations and notifications of the Bank of Lao People's Democratic Republic and the accounting policies described in Note 2 to the financial statements, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We are also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.





We communicate with the audit committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For PricewaterhouseCoopers (Lao) Sole Company Limited



By Apisit Thiengtrongpinyo  
Partner

Vientiane Capital, Lao PDR  
Date: 21 May 2025



JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF INCOME  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>A. OPERATING INCOME AND EXPENSES</b>			
1 Interest and similar income	3	1,904,903,787,975	1,334,107,258,549
2 Interest and similar expenses	3	(1,436,263,848,970)	(1,024,785,846,376)
<b>I. NET INTEREST AND SIMILAR INCOME</b>		<b>468,639,939,005</b>	<b>309,321,412,173</b>
3 Fee and commission income	4	761,638,366,564	484,078,425,685
4 Fee and commission expenses	4	(126,085,555,181)	(67,755,220,241)
5 Net (loss)/gain from securities investment	5	41,005,419,630	17,231,179,060
6 Net gain from dealing in foreign currencies	6	279,351,819,752	200,856,857,250
<b>II. NET OPERATING INCOME</b>		<b>1,424,549,989,770</b>	<b>943,732,653,927</b>
<b>B. OTHER INCOME AND EXPENSES</b>			
7 Other operating income	7	63,420,650,500	11,524,419,393
8 Administration expenses		(368,280,971,906)	(252,738,119,161)
8.1 Payroll and other staff costs	8	(205,810,920,900)	(148,936,609,736)
8.2 Other administrative expenses	9	(162,470,051,006)	(103,801,509,425)
9 Depreciation and amortization charges	19, 20, 21	(51,213,897,832)	(38,974,810,764)
10 Other operating expenses	10	(148,654,689,705)	(59,240,256,133)
11 Net provision for non-performing loans charged to expense		1,301,356,224	(10,342,289,448)
<b>III. TOTAL PROFIT BEFORE TAX</b>		<b>921,122,437,051</b>	<b>593,961,597,814</b>
12 Current profit tax	28	(179,861,468,253)	(83,658,926,464)
<b>IV. PROFIT AFTER TAX</b>		<b>741,260,968,798</b>	<b>510,302,671,350</b>

Prepared by:

Ms. Khonesavanh Vixathep  
Head of Finance and Accounting department



Mr. Sakhone Yorphanxay  
General Director

Vientiane, Lao PDR  
Date: 21 May 2025



## JOINT DEVELOPMENT BANK LIMITED

STATEMENTS OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>ASSETS</b>			
<b>I Cash and accounts with the BOL</b>		<b>7,216,139,178,457</b>	<b>5,148,769,142,980</b>
1. Cash on hand	11	2,476,960,951,761	1,707,663,966,883
2. Balance with BOL	12	4,557,379,428,169	3,441,105,176,097
3. Gold and other metal precious	13	181,798,798,527	-
<b>II Due from other banks</b>	<b>14</b>	<b>1,298,605,293,304</b>	<b>1,106,809,783,510</b>
1. Demand deposits		1,219,141,024,837	741,506,345,523
2. Term deposits		73,316,000,000	193,800,000,000
3. Saving deposits		6,148,268,467	171,503,437,987
<b>III Investment in securities</b>	<b>15</b>	<b>997,467,955,022</b>	<b>716,785,591,658</b>
1. Available-for-sale securities		2,350,000,000	2,350,000,000
2. Held-to-maturity securities		995,117,955,022	714,435,591,658
<b>IV Loans to customers, net of specific provision for credit activities</b>	<b>16</b>	<b>20,548,354,152,336</b>	<b>16,637,985,570,787</b>
<b>V Interest in joint ventures</b>	<b>17</b>	<b>2,697,780,000</b>	<b>1,697,780,000</b>
<b>VI Fixed assets</b>		<b>449,371,042,673</b>	<b>345,165,133,576</b>
1. Construction in progress and fixed assets in transit	18	7,816,418,649	7,886,831,879
2. Intangible fixed assets	19	234,890,697,441	185,781,600,728
3. Tangible fixed assets	20	186,095,149,968	135,422,184,878
4. Right of use asset	21	20,568,776,615	16,074,516,091
<b>VII Other assets</b>		<b>2,631,775,971,915</b>	<b>2,126,034,768,979</b>
1. Accrued interest receivable		222,897,296,211	219,603,991,355
2. Other assets	22	2,408,878,675,704	1,906,430,777,624
<b>TOTAL ASSETS</b>		<b>33,144,411,373,707</b>	<b>26,083,247,771,490</b>

Prepared by:

Ms. Khonesavanh Vixathep  
Head of Finance and Accounting department

Vientiane Capital, Lao PDR  
Date: 21 May 2025

Approved by:



Mr. Sakhone Yorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

STATEMENTS OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>LIABILITIES AND CAPITAL</b>			
<b>I Due to other banks and financial institutions</b>	23	<b>2,630,625,135,420</b>	<b>2,060,772,476,184</b>
1. Demand and saving deposits		214,659,044,373	168,694,398,572
2. Term deposits		1,360,133,700,000	543,718,700,000
3. Borrowings		1,055,809,420,000	1,348,310,000,000
4. Other payables		22,971,047	49,377,612
<b>II Due to customers</b>	24	<b>27,476,247,710,282</b>	<b>21,867,163,162,279</b>
1. Demand and saving deposits		7,062,532,146,326	5,094,290,620,618
2. Term deposits		20,413,715,563,956	16,772,872,541,661
<b>III Other liabilities</b>		<b>1,357,960,908,399</b>	<b>935,037,177,116</b>
1. Accrued interests payable		924,445,916,347	700,874,155,002
2. Other liabilities		433,514,992,052.00	234,163,022,114
<b>TOTAL LIABILITIES</b>		<b>31,464,833,754,101</b>	<b>24,862,972,815,579</b>
<b>IV Capital and reserves</b>			
1. Share capital	25	674,666,100,000	474,666,100,000
2. Regulatory reserve fund	26	73,940,550,897	47,225,488,634
3. General reserve fund	26	95,094,307,105	68,379,244,842
4. General provision for credit activities	16.4	91,562,389,701	81,649,291,641
5. Provision for unrecoverable assets		94,029,775,080	94,029,775,080
6. Unrealized gain/(loss) from gold revaluation	13	(10,994,711,473)	-
7. Retained earnings		661,279,208,296	454,325,055,714
<b>TOTAL CAPITAL</b>		<b>1,679,577,619,606</b>	<b>1,220,274,955,911</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>		<b>33,144,411,373,707</b>	<b>26,083,247,771,490</b>

Prepared by:


Ms. Khonesavanh Vixathep  
Head of Finance and Accounting departmentVientiane, Lao PDR  
Date: 21 May 2025

Approved by:

Mr. Sakhone Yorphanxay  
General Director



STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Share capital LAK	Provision for unrecoverable asset LAK	General provision for credit activities LAK	Regulatory reserve fund LAK	General reserve fund LAK	Retained earnings LAK	Total LAK
Opening balance at 1 January 2023		444,666,100,000	94,029,775,080	58,237,986,413	31,030,555,696	19,794,446,027	235,531,177,260	883,290,040,476
Paid up	25	30,000,000,000	-	-	-	-	-	30,000,000,000
Appropriated-legal reserve	26	-	-	-	16,194,932,938	-	(16,194,932,938)	-
General reserve fund	26	-	-	-	-	16,194,932,938	(16,194,932,938)	-
Dividend paid	27	-	-	-	-	-	(259,118,927,020)	(259,118,927,020)
Net general provision for credit activities during the year	16.3	-	-	23,411,305,228	-	-	-	23,411,305,228
Reverse reserve for tax penalty paid	26	-	-	-	-	32,389,865,877	-	32,389,865,877
Net profit for the year		-	-	-	-	-	510,302,671,350	510,302,671,350
Closing balance at 31 December 2023		474,666,100,000	94,029,775,080	81,649,291,641	47,225,488,634	68,379,244,842	454,325,055,714	1,220,274,955,911

Prepared by:


Ms. Khonesavanh Vixathep  
Head of Finance and Accounting departmentVientiane, Lao PDR  
Date: 21 May 2025Mr. Sakhone Yorphanxay  
General Director



JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Share capital LAK	Provision for unrecoverable asset LAK	Unrealized gain/(loss) from gold revaluation LAK	General provision for credit activities LAK	Regulatory reserve fund LAK	General reserve fund LAK	Retained earnings LAK	Total LAK
Opening balance at 1 January 2024		474,666,100,000	94,029,775,080	-	81,649,291,641	47,225,488,634	68,379,244,842	454,325,055,714	1,220,274,955,911
Paid up	25	200,000,000,000	-	-	-	-	-	-	200,000,000,000
Appropriated-legal reserve	26	-	-	-	-	26,715,062,263	-	(26,715,062,263)	-
General reserve fund	26	-	-	-	-	-	26,715,062,263	(26,715,062,263)	-
Dividend paid	27	-	-	-	-	-	-	(480,876,691,690)	(480,876,691,690)
Unrealized loss on available for sale - Gold	14	-	-	(10,994,711,473)	-	-	-	-	(10,994,711,473)
Net general provision for credit activities during the year	16.3	-	-	-	9,913,098,060	-	-	-	9,913,098,060.00
Net profit for the year		-	-	-	-	-	-	741,260,968,798	741,260,968,798.00
Closing balance at 31 December 2024		<u>674,666,100,000</u>	<u>94,029,775,080</u>	<u>(10,994,711,473)</u>	<u>91,562,389,701</u>	<u>73,940,550,897</u>	<u>95,094,307,105</u>	<u>661,279,208,296</u>	<u>1,679,577,619,606</u>

Prepared by:



Ms. Khonesavanh Vixathep  
Head of Finance and Accounting department

Vientiane, Lao PDR  
Date: 21 May 2025



Approved by:

Mr. Sakthone Yorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF CASHFLOW  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>OPERATING ACTIVITIES</b>			
Net profit/(loss) before tax		921,122,437,051	593,961,597,814
Adjustments for:			
Depreciation and amortization expenses	19, 20, 21	51,213,897,832	45,772,010,832
Write-off and disposal	18, 19, 20	7,799,416,893	-
Net provision expense	16.3	63,681,997,656	9,845,178,429
Interest income	3	(1,904,903,787,975)	(1,334,107,258,549)
Interest expense	3	1,436,263,848,970	1,024,785,846,376
<b>Cash flows from operating profit before changes in operating assets and liabilities</b>		<b>575,177,810,427</b>	<b>340,257,374,902</b>
(Increase)/Decrease in operating assets			
Balances with other banks		(255,319,272,411)	(865,564,138,704)
Loans to customers		(3,964,137,481,145)	(4,670,022,839,754)
Other assets		(502,447,898,080)	(1,114,378,509,313)
Increase/(Decrease) in operating liabilities			
Amounts due to BOL and other banks		891,448,239,236	71,171,754,208
Due to customers		5,609,084,548,003	7,727,013,823,803
Other liabilities		56,407,638,579	159,094,841,488
<b>Cash generated from (used in) operations</b>		<b>2,410,213,584,609</b>	<b>1,647,572,306,630</b>
Profit tax paid during the year			
Interest Paid		(1,212,692,087,625)	(820,556,960,695)
Interest Received		1,901,610,483,118	1,332,210,517,150
Profit tax paid		(85,004,806,062)	(76,965,587,808)
<b>Net cash flows from/ (used in) operating activities</b>		<b>3,014,127,174,040</b>	<b>2,082,260,275,277</b>
<b>INVESTING ACTIVITIES</b>			
Payment for construction in progress and tangible assets	18	(27,224,778,252)	(7,790,239,379)
Payment for intangible assets	19	(58,227,505,005)	(21,771,898,456)
Payment for tangible assets	20	(69,092,418,665)	(44,923,676,690)
Proceed from disposals of assets		-	426,405,604
Payment for right of use assets	21	(8,674,521,900)	(10,146,016,686)
Payment from investment in financial investment - hold to maturity		(1,297,653,526,153)	(233,165,140,000)
Proceed from investment in financial investment - hold to maturity		1,016,971,162,789	34,459,605,000
Payment from investment in financial investment - Gold and other metal precious		(192,793,510,000)	-
Payment for associates and joint ventures investments		(1,000,000,000)	-
<b>Net cash flows (used in)/from investing activities</b>		<b>(637,695,097,186)</b>	<b>(282,910,960,607)</b>

Prepared by:

Ms. Khonesavanh Vixathep  
Head of Finance and Accounting departmentMr. Sakhone Yorphanxay  
General DirectorVientiane, Lao PDR  
Date: 21 May 2025



JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF CASHFLOW  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>FINANCING ACTIVITIES</b>			
Payment of dividend	27	(232,789,022,521)	(203,207,034,318)
Payment for borrowing with BoL		(435,155,000,000) -	41,915,000,000.00
Proceeds from borrowing with BoL		113,559,420,000	-
<b>Net cash flows used in financing activities</b>		<b>(554,384,602,521)</b>	<b>(245,122,034,318)</b>
<b>Net change in cash and cash equivalents</b>		<b>1,822,047,474,333</b>	<b>1,554,227,280,352</b>
Cash and cash equivalents at the beginning of the year		4,926,927,017,468	3,372,699,737,116
<b>Cash and cash equivalents at the end of the year</b>	29	<b>6,748,974,491,801</b>	<b>4,926,927,017,468</b>
<b>Non-cash investing activities</b>			
Paid dividend by offsetting against receivable of shareholders for issuance of share capital and income tax for dividends		248,087,669,169.00	55,911,892,702

Prepared by:



Ms. Khonesavanh Vixathep  
Head of Finance and Accounting department

Vientiane, Lao PDR  
Date: 21 May 2025



Mr. Sakhone Yorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

#### 1. GENERAL INFORMATION

Joint Development Bank Limited ("the Bank") is a limited liability bank incorporated and registered in Lao PDR.

The principal activities of the Bank are to provide banking services including mobilizing and receiving short-term, medium-term, and long-term deposits from organisations and individuals; making short-term, medium-term, and long-term loans to organisations and individuals based on the nature and capability of the Bank's resources of capital, foreign exchange transactions; and providing other banking services allowed by Bank of Lao PDR (BoL).

The Bank has the Certificate of Membership of Deposit Protection Office (DPO), Bank of Lao PDR. Therefore, the deposit from customer is guaranteed by DPO.

The Head Office of the Bank is located at No. 82, Lane Xang Road, Vientiane, Lao PDR. As of 31 December 2024, the Bank has one Head Office, sixty-two service units.

The Bank plans to list itself at the Lao Securities Exchange. As at the date of this report, the process of changed its status from a limited company to a public company is completed (Note 31) and the listing are still in progress.

The financial information was authorised for issue by the Bank's management on 21 May 2025.

#### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of the financial statements are set out below.

##### 2.1 Basis of preparation

The financial statements have been prepared in accordance with the Bank's accounting policies as described in the notes to the financial statements and the relevant BoL regulations and notifications. The accounting principles applied may differ from generally accepted accounting principles adopted in other countries and jurisdictions. The accompanying financial statements are not intended to present the financial position and financial performance in accordance with other jurisdictions.

Consequently, these financial statements are addressed only to those who are informed about the Bank's accounting policies and the relevant accounting regulations and notifications of BoL.

The preparation of financial statements requires management to make estimates and assumptions affecting the amounts reported as assets and liabilities, the disclosure of any contingent assets and liabilities at the date of the financial statements and the amounts of revenues and expenses in the reported periods. Although these estimates are based on management's best knowledge of current events and actions, actual results may differ from those estimates.



**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**2.2 Recognition of interest income and expenses**

**Interest income recognition**

Interest income is recognised on an accrual basis using the nominal interest rates stipulated in loan contracts with clients except for non-performing accounts and specific consideration.

Where an account becomes non-performing or when the management believes that the borrower has no ability to repay the principal and interest, the recording of interest is suspended, and interest income already recognised is reversed. Interest income will be recognised if accrued interest on non-performing loans will be subsequently collected or actually received. Customer accounts are deemed to be non-performing where repayments are in arrears for more than three months or 90 days. This is in line with the regulations of BoL.

**Interest expense recognition**

Interest expense on deposits from customers, other banks, finance institutions and borrowing are recognised on an accrual basis.

**2.3 Recognition of fee and commission income**

Fees and commissions consist of fees received for fund transfer (including cheque settlement), foreign currency exchange transactions, financial guarantees and other banking services.

Fee and commission income are recognized in the separate income statement on cash basis.

**2.4 Recognition of dividend income**

Dividend income is recognized when the Bank's right to receive the payment is established.

**2.5 Foreign currency transactions and translation**

The financial statements is presented in Lao Kip. Monetary assets and liabilities denominated in currencies other than LAK at year end are translated into LAK at the exchange rate ruling on the statement of the financial report date. Income and expenses arising in foreign currencies during the period are converted into LAK using the respective month's average exchange rate. Gains and losses resulting from the settlement of such transactions and from the translation of such monetary assets and liabilities are recognised in the statement of income when earned and incurred.



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**2.6 Cash and cash equivalents**

Cash and cash equivalents consist of cash, highly liquid short-term investments with an original maturity of less than 30 days that are readily convertible to known amount of cash, gold and accounts due from banks with original maturity of less than 30 days or less.

**2.6.1 Gold and other metal precious**

Under the chart of account issued by the Accounting Department of BoL, Gold is reclassified as cash and cash equivalent.

Management intended to be held gold for an indefinite period of time, which may be sold in response to liquidity needs or changes in market rate are included in non-current assets unless management has expressed the intention of holding the investment for less than 12 months from the statement of financial position date or unless they will need to be sold to raise operating capital, in which case they are included in current assets.

Gold are initially recognised at cost, which is equal to the fair value of consideration paid plus transaction cost and subsequently measured at fair value.

The fair value of gold is based on price at the close of business on the statement of financial position date by reference to the London Bullion Market Association (LBMA) market. The unrealised gain/(loss) from gold revaluation is recognised in equity.

On disposal of gold, the difference between the net disposal proceeds and the carrying amount is charged or credited to the statement of income. The unrealised gain/(loss) from gold revaluation which previously recognised in equity is charged or credited to the statement of income



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**2.7 Loans to customers**

Loans to customers are recognized at cost and presented at outstanding balance less specific provision for credit activities.

**2.8 Classification of and provision for credit activities**

Provision for credit losses

Classification

In accordance with Regulation 512/BOL dated 29 June 2018, and Official Letter No.898/CBSD dated 14 November 2018, the Bank is required to classify loans and create a provision for impairment losses. Accordingly, loans are classified into performing or non-performing loans based on their payment arrears status and other qualitative factors.

Loans classified as normal/pass (Group A) and watch/special mention (Group B) are considered performing loans. Loans classified as substandard (Group C), doubtful (Group D) and loss (Group E) are considered non-performing loans.

Provision

Under Regulation 512/BOL dated 29 June 2018, to calculate provisions, banks can account for collateral value with the percentage prescribed in the Regulation to deduct it from the loan outstanding before applying the provision rates.

In accordance with Regulation 784/BOL dated 3 September 2019, commercial banks that grant loans to SMEs under this regulation are eligible to set up provision at 0.20% of outstanding the SME loan balances that are classified as normal.

Regarding the loans related to infrastructure development projects from the Government, which are overdue, but project repayments are within schedule by the Government, the Bank is allowed to classify there loans as Special Mention loans in accordance with Official Letter No. 172/BOL dated 15 May 2017 by the Bank of the Lao PDR.



## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

#### 2.8 Classification of and provision for credit activities (continued)

Provision (continued)

Provisions are categorised as general and specific based on the loan classification. Below is a summary of provision rates applicable for each loan classification as at the balance sheet date.

Group	Category	Accounting for provision balance	Provision rate	Days past due
<b>Performing (general)</b>				
A	Normal or pass	In capital and reserves	0.5%	Within 29 Days
B	Watch or special mention	Deducted to loan balance	3%-5%	30 to 89 days
<b>Non-Performing (Specific)</b>				
C	Substandard	Deducted to loan balance	20%	90 to 179 days
D	Doubtful	Deducted to loan balance	50%	180 to 359 days
E	Loss	Deducted to loan balance	100%	360 days or more

(i) Provision amount is calculated by the following formulas:

- General provision = Provision rate x Loan outstanding balance
- Specific provision = Provision rate x Loan outstanding balance - undiscounted value of collateral.

(ii) The performing-loan provision balance group A is recorded in the balance sheet in 'Provision for performing loans' under capital and reserve. The accumulated balance of the non-performing loan provision and the performing-loan provision balance group B are recorded to the balance sheet in 'Loans to customers, net of provision for NPLs'.

(iii) Changes in the performing-loan provision is recorded in the income statement as 'Other operating expenses' for provision expenses, and 'Other operating income' for reversals of provision expenses. Changes in the non-performing loan provision are recorded in the income statement as 'Net provision for NPLs changed to/ (reversal out of) expenses.

#### 2.9 Leases

According to the BOL's Notification No. 1433/BOL dated 24 October 2019 that requesting commercial banks to apply lease account as mentioned in the guideline of the notification for preparation and presentation of financial statements.

The Bank recognised right-of-use assets and lease liabilities for those leases previously classified as finance lease or operating leases, except for short-term leases and leases of low-value assets. The right-of-use assets for most leases were recognised based on the carrying amount as if the standard had always been applied, apart from the use of incremental borrowing rate at the date of initial application. In some leases, the right-of-use assets were recognised based on the amount equal to the lease liabilities, adjusted for any related prepaid and accrued lease payments previously recognised. Lease liabilities were recognised based on the present value of the remaining lease payments, discounted using the incremental borrowing rate at the date of initial application.



2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.9 Leases (continued)

The lease contract for office lease before adopting the notification no.1433/BOL issued by BoL as mentioned on above, the Bank classified each of its leases -lessee at the inception date as an operating lease. The rental fee record as period expenses based on contract period.

Right-of-use assets

At inception of a contract, the Bank assesses whether a contract is, or contains, a lease arrangement based on whether the contract that conveys to the user (the lessee) the right to control the use of an identified asset for a period of time in exchange for consideration. If a contract contains more than on lease component, or a combination of leasing and services transactions, the consideration is allocated to each of these lease and non-lease components on conclusion and on each subsequent re-measurement of the contract on the basis of their relative stand-alone selling prices. The Bank combines lease and non-lease components, in cases where splitting the non-lease component is not possible.

The Bank recognises right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any re-measurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received. The lease term includes periods covered by an option to extend if the Bank is reasonably certain to exercise that option. Unless the Bank is reasonably certain to obtain ownership of the leased asset at the end of the lease term, the recognised right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term. Right-of-use assets are subject to impairment assessment.

Lease liabilities

At the commencement date of the lease, the Bank recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Bank and payments of penalties for terminating a lease, if the lease term reflects the Bank exercising the option to terminate. The variable lease payments that do not depend on an index or a rate are recognised as expense in the period on which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Bank uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the in-substance fixed lease payments or a change in the assessment to purchase the underlying assets.

Payment for right of use assets are presented in the cash flow statement under investing activities.



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.10 Investment securities

**Available-for-sale investments**

Available-for-sale investments include equity instruments that the Bank has intention to hold for investment and that are ready for trading. These securities are not frequently traded but could be sold at any time the transaction yield benefit.

Investment is initially recognised at cost and subsequently measured at fair value.

The fair value is based on price at the close of business on the statement of financial position date by reference to the Lao Securities Exchange (LSX) market. The unrealised gains and losses are recognised in the statement of income.

On disposal of investment, the difference between the net disposal proceeds and the carrying amount is charged or credited to the statement of income.

**Held-to-maturity securities**

Investment in government bond

Held-to-maturity investment in government bond, recognised at cost and subsequently reflected at cost in the statement of financial position, are debt securities with fixed or determinable payments and maturities, which the Bank has intention and ability to hold to maturity to earn interest. When they are sold before maturity date, these securities will be reclassified as trading securities or available-for-sale securities.

Debt settlement through government bond

Held-to-maturity securities, debt settlement through government bond, are initially recognized at face value and subsequently reflect at face value in the statement of financial position. The difference between the face value and the purchase price will be considered a discount. Discounts arising from securities purchases are amortized in the statement of income using the straight-line method over the year from the acquisition dates to the maturity dates.

2.11 Interest in joint venture

Interest in joint venture is investment in the other party that the Bank has Joint Venture Agreements and has representative as director in those company.

The Bank's interest in joint venture are recognized at cost and subsequently reflected at cost in the statement of financial position. Dividend and income transferred from joint ventures are recognized in the statement of income as "Net gain from equity investment".

2.12 Foreclose assets

Foreclosed assets refer to properties seized due to non-payment of loan agreements. The bank will auction these assets to recover the outstanding debt. Foreclosed assets are recorded when the bank has the right to the foreclosed asset.

Foreclosed assets are recorded using the outstanding balance according to the customer's contract and will be revalued upon sale. The difference between the sale price and the carrying amount will be recognized as a profit or loss from the sale of the asset in the statement of income.



## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

#### 2.13 Fixed assets

##### 2.13.1 Intangible fixed assets

Intangible fixed assets consist of land use rights and software. Acquired computer software is measured at cost. These costs are amortised over their estimated useful lives as follow:

Land use rights (*)	No amortisation
Computer software	20%

(\*): Land use rights refer to land that the Bank owns but is recorded in the term of accounts, issued by BOL, as land use rights. The cost of land use rights is not amortized because they have an indefinite life.

Cost associated with maintaining computer software are recognised as an expense as incurred.

##### 2.13.2 Tangible fixed assets

Tangible fixed assets consist of buildings and improvements, office equipment, furniture and fixtures, and motor vehicles.

Fixed assets are stated at cost less accumulated depreciation, if any.

The cost of an asset comprises its purchase price plus any costs directly attributable to the bringing of the asset to working condition for its intended use.

Expenditures for additions, improvements and renewals are capitalized and expenditures for maintenance and repairs are charged to the statement of income, if any.

When assets are sold or disposed, their cost and accumulated depreciation or amortization are removed from the statement of financial position and any gains or losses resulting from their disposal are posted to the statement of income.

#### 2.14 Depreciation

Depreciation and amortization of fixed assets are provided on the straight-line basis at prescribed rates over their estimated useful life in accordance with the Tax Law revised No. 67 date 18 Jun 2019 effective for accounting periods starting on 1 January 2020. The following are the annual rates used:

Buildings & improvements	5% - 20%
Office equipment	20%
Motor vehicles	20%
Furniture and fixtures	5% - 20%



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.15 Regulatory reserve fund

Under the Law on Commercial Banks date 7 December 2018 requires commercial banks to allocate net profit to a regulatory reserve fund, business expansion fund, and others.

In accordance with the Enterprise Law, the Bank is required to appropriate 10% of profit after tax each year into Regulatory reserve fund. When this reserve fund reaches 50% of the registered capital, the Bank may suspend such provision, unless otherwise provided by the laws. The Bank will record after getting approval from Annual General Meeting (AGM).

The Business expansion fund and other funds shall be created upon decision of the Board of Directors.

2.16 Taxation

The Bank is obliged to pay profit tax at rate of 20% of total taxable profit in accordance with the Tax Law.

The Bank's tax returns are subject to examination by the tax authorities. Because the application of Income Tax Laws and regulations in many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

2.17 Employee benefits

Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank by the Social Security Fund Department which belongs to the Ministry of Labour and Social Welfare. The Bank is required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 6.00% of the employee's basic salary on a monthly basis. The Bank has no further obligation concerning post-employment benefits for its employees other than this.

Termination benefits

In accordance with Article 82 of the Amended Labour Law No. 43/NA dated 24 December 2013 and the Decree of the President of the Lao People's Democratic Republic on the Promulgation of the Labour Law (Amended) No. 068/P dated 28 January 2014, the Bank has the obligation to pay allowance for employees who are terminated by dismissal in the following cases:

- ▶ The employee lacks specialised skills or is not in good health and thus cannot continue to work.
- ▶ The employer considers it necessary to reduce the number of workers in order to improve the work within the labour unit.

For the termination of an employment contract on any of the above-mentioned grounds, the employer must pay a termination allowance which is calculated on the basis of 10% of the basic monthly salary earned before the termination of work multiplied by the total number of months worked.

As at 31 December 2024, there is no employees of the Bank who were dismissed under the above-mentioned grounds, therefore the Bank has not made a provision for termination allowance in the financial statements.



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 3. NET INTEREST AND SIMILAR INCOME

	2024 LAK	2023 LAK
<b>Interest and similar income from:</b>		
Interbank transactions	25,556,539,112	9,453,704,644
Loans to customers	1,826,137,158,866	1,294,568,303,184
Bonds issued by the MOF	53,210,089,997	30,085,250,721
	<b>1,904,903,787,975</b>	<b>1,334,107,258,549</b>
<b>Interest and similar expenses for:</b>		
Deposits from other banks	(143,122,767,591)	(98,233,057,501)
Customers' deposits	(1,293,141,081,379)	(926,552,788,875)
	<b>(1,436,263,848,970)</b>	<b>(1,024,785,846,376)</b>
<b>Net interest and similar income</b>	<b>468,639,939,005</b>	<b>309,321,412,173</b>

### 4. FEE AND COMMISSION INCOME

	2024 LAK	2023 LAK
<b>Fee and commission income from:</b>		
Interbank transactions	2,372,033,680	1,572,732,566
Trade finance, ATM and transmittance activities	753,873,100,379	478,276,030,005
Settlement services	5,393,232,505	4,229,663,114
	<b>761,638,366,564</b>	<b>484,078,425,685</b>
<b>Fees and commission expenses for:</b>		
Settlement services	(23,438,468,112)	(10,832,926,054)
Interbank transactions	(102,647,087,069)	(56,922,294,187)
	<b>(126,085,555,181)</b>	<b>(67,755,220,241)</b>
<b>Net fee and commission income</b>	<b>635,552,811,383</b>	<b>416,323,205,444</b>

### 5. NET (LOSS)/GAIN FROM SECURITIES INVESTMENT

The net (loss)/gain from securities investment is mainly from the profit from bond discount, debt settlement through government bond, amount of LAK 41,005,419,630 (2023: LAK17,231,179,060)

### 6. NET GAIN FROM DEALING IN FOREIGN CURRENCIES

	2024 LAK	2023 LAK
Gain from dealing in foreign currencies	66,802,556,870,065	8,128,573,105,640
Loss from dealing in foreign currencies	(66,523,205,050,313)	(7,927,716,248,390)
	<b>279,351,819,752</b>	<b>200,856,857,250</b>



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 7. OTHER OPERATING INCOME

	2024 LAK	2023 LAK
Reversal of accrued interests and expenses	20,815,467,992	1,024,123,097
Recovery of bad debts written off	3,000,000	527,075
Income from disposing fixed assets	1,466,892,586	186,216,960
Others income from banking expenses	6,820,638,700	4,976,278,442
Income from non-banking operation	4,181,136,669	2,243,486,240
Extraordinary income (1)	30,133,514,553	3,093,787,579
	<b>63,420,650,500</b>	<b>11,524,419,393</b>

(1) Extraordinary income for the year ended 31 December 2024 is mainly from gain from sale foreclose assets amounting to LAK 26,194,682,487.

### 8. PAYROLL AND OTHER STAFF COSTS

	2024 LAK	2023 LAK
Wages and allowances	103,943,971,230	83,913,124,358
Insurance expense for employees	2,248,746,622	2,131,919,284
Bonus and welfare benefits	68,967,629,000	42,155,482,829
Training expenses	1,337,396,810	470,599,170
Other benefits welfare	29,313,177,238	20,265,484,095
	<b>205,810,920,900</b>	<b>148,936,609,736</b>

### 9. OTHER ADMINISTRATIVE EXPENSES

	2024 LAK	2023 LAK
Brokerage and professional fees (1)	21,582,484,375	14,411,855,803
Fuel and oils	1,864,658,679	1,883,305,817
Official business trips	4,832,699,040	3,007,278,589
Publication, marketing and promotion expenses	11,118,344,183	6,309,827,830
General and administration expenses	9,859,521,696	5,424,838,351
Insurance fees	1,247,180,912	932,997,391
Post and telecommunications	8,538,934,077	5,616,988,826
Maintenance and repair	27,973,982,039	20,950,337,383
Electricity and water supply	5,363,217,074	4,471,301,574
Office rental	11,780,576,315	9,670,350,851
Entertainments	13,259,073,919	7,708,761,146
Others (2)	45,049,378,697	23,413,665,864
	<b>162,470,051,006</b>	<b>103,801,509,425</b>

(1) This is included audit fee approximately LAK 708 million.

(2) Other expenses mainly consist of waiving various fees, such as card fees and late payment penalties.



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 10. OTHER OPERATING EXPENSES

	2024 LAK	2023 LAK
Depositor Protection Fund expense	25,243,829,096	18,096,537,612
Net provision for performing loans	64,983,353,880	31,358,194,457
Others (1)	58,427,506,729	9,785,524,064
	<b>148,654,689,705</b>	<b>59,240,256,133</b>

(1) This consists of various expenses such as donations, land appraiser fees, and event sponsorships

### 11. CASH ON HAND

	2024 LAK	2023 LAK
Cash on hand in LAK	215,969,157,500	234,753,334,500
Cash on hand in foreign currencies	2,260,991,794,261	1,472,910,632,383
	<b>2,476,960,951,761</b>	<b>1,707,663,966,883</b>

### 12. BALANCE WITH BOL

	2024 LAK	2023 LAK
Demand deposits - current	3,046,724,246,736	2,306,253,267,075
Compulsory reserves - current (i)	1,510,649,266,433	1,064,845,994,022
Registered capital deposits (ii)	5,915,000	70,005,915,000
	<b>4,557,379,428,169</b>	<b>3,441,105,176,097</b>

Accounts with the BOL include settlement and compulsory. These balances earn no interest.

- (i) Under regulations of the BOL, the Bank is required to maintain certain reserves with the BOL in the form of compulsory deposits, no interest, which are computed at 8% for LAK and 10.00% - 11.00% for foreign currencies (2023: 5% for LAK and 5% - 10%), on a bi-monthly basis, of customer deposits having original maturities of less than 12 months. During the year, the Bank maintained its compulsory deposits in compliance with the requirements by the BOL.
- (ii) Under regulation Degree No. 02/PR of BOL, commercial banks are required to maintain a minimum balance of a special deposit at BOL equivalent to 25% of their paid-up capital to ensure their operational continuance. During the year, the bank has received approval from the Bank of the Lao PDR to use this portion of the funds to pay dividends to shareholders.

### 13. Gold and other metals precious in the bank

	2024 LAK	2023 LAK
Gold and other Metals Precious In The Bank	192,793,510,000	-
<u>Less</u> Unrealized loss from gold revaluation	(10,994,711,473)	-
	<b>181,798,798,527</b>	<b>-</b>



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 14. DUE FROM OTHER BANKS

	2024 LAK	2023 LAK
<b>Demand deposits at other banks</b>	<b>1,219,141,024,837</b>	<b>741,506,345,523</b>
- Domestic banks	47,797,930,193	46,257,322,951
- Foreign banks	1,171,343,094,644	695,249,022,572
<b>Term deposits at other banks</b>	<b>73,316,000,000</b>	<b>193,800,000,000</b>
- Domestic banks (i)	73,316,000,000	193,800,000,000
<b>Saving deposits at other banks (ii)</b>	<b>6,148,268,467</b>	<b>171,503,437,987</b>
- Domestic banks	322,026,738	818,676,738
- Foreign banks	5,826,241,729	170,684,761,249
	<b>1,298,605,293,304</b>	<b>1,106,809,783,510</b>

Interest rates for amounts due from other banks during the year are as follows:

- (i) The term deposit is denominated in USD, having term of 3 months, along with the interest at rate of 3% - 12% per annum (2023: 2.5% - 3.5% per annum).
- (ii) Saving deposits have no term and earn interest at rate ranging from 0% - 1% per annum (2023: 3.5% - 5.43% per annum)

### 15. INVESTMENT IN SECURITIES

	2024 LAK	2023 LAK
Available-for-sale securities (15.1)	2,350,000,000	2,350,000,000
Held-to-maturity securities (15.2)	995,117,955,022	714,435,591,658
	<b>997,467,955,022</b>	<b>716,785,591,658</b>

#### 15.1 Available-for-sale securities

The available-for-sale securities consist of 1,000,000 shares invested in EDL-Generation Public Company, a listed company in Laos.



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 15. INVESTMENT IN SECURITIES (CONTINUED)

#### 15.2 Held-to-maturity securities

Represent the bonds issue by Ministry of Finance and bond from debt settlement through government bond. Details of other bonds by contractual maturity date are as follows:

Details of other bonds by contractual maturity date are as follows:

	2024 LAK	2023 LAK
Within 1 year	79,561,136,589	25,000,000,000
1 to 5 years	354,770,692,901	249,114,686,558
Over 5 years	560,786,125,532	440,320,905,100
	<b>995,117,955,022</b>	<b>714,435,591,658</b>

Details of other bonds by interest rate are as follows:

	2024 % per annum	2023 % per annum
Within 1 year	5.50%	5.50%
1 to 5 years	4.50% - 5.20%	4.50% - 5.20%
Over 5 years	5.30% - 6.00%	5.30% - 6.00%

### 16. LOANS TO CUSTOMERS, NET OF SPECIFIC PROVISION FOR CREDIT ACTIVITIES

	2024 LAK	2023 LAK
Loans to customers (Note 16.1; 16.2; 16.3; 16.4)	20,642,217,789,697	16,669,895,535,280
Less specific provision	(93,863,637,361)	(31,909,964,493)
In which:		
Specific provision for special mention loans	(63,773,684,961)	(4,310,980,277)
Specific provision for non-performing loans	(30,089,952,400)	(27,598,984,216)
	<b>20,548,354,152,336</b>	<b>16,637,985,570,787</b>

Interest rates for commercial loans during the year are as follows:

	2024 Interest rates % per annum	2023 Interest rates % per annum
Loans denominated in LAK	5.50% - 16.00%	5.50% - 16.00%
Loans denominated in USD	7.00% - 14.00%	7.00% - 18.00%
Loans denominated in THB	7.00% - 14.00%	7.00% - 13.00%
Loans denominated in CNY	10.00% - 11.00%	0.00%



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 16. LOANS TO CUSTOMERS, NET OF SPECIFIC PROVISION FOR CREDIT ACTIVITIES (CONTINUED)

#### 16.1 Analysis of loan portfolio by currency

	2024 LAK	2023 LAK
Loans denominated in LAK	1,318,725,830,855	2,112,981,690,386
Loans denominated in USD	10,684,512,124,777	5,903,053,493,681
Loans denominated in THB	8,638,730,894,363	8,653,860,351,213
Loans denominated in CNY	248,939,702	-
	<u>20,642,217,789,697</u>	<u>16,669,895,535,280</u>

#### 16.2 Analysis of loan portfolio by quality

	2024 LAK	2023 LAK
Performing loans:		
Normal or Pass	18,420,439,996,196	16,423,042,096,015
Watch or Special Mention	2,125,789,498,688	77,152,655,595
Non-performing loans:		
Substandard	-	191,379,566
Doubtful	-	21,061,367,000
Loss	95,988,294,813	148,448,037,104
	<u>20,642,217,789,697</u>	<u>16,669,895,535,280</u>



NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

## 16. LOANS TO CUSTOMERS, NET OF SPECIFIC PROVISION FOR CREDIT ACTIVITIES (CONTINUED)

## 16.3 Changes in provision for credit losses

Changes in provision for credit losses during the year 2024 are as follows:

	Provision for NPL	Provision for PL		
	Specific provision for NPL LAK	Specific provision for special mention loans LAK	General provision for normal loans LAK	Total LAK
Balance as at 1 January 2024	27,598,984,216	4,310,980,276	81,649,291,641	113,559,256,133
Provision charged/(reversed) in the year	(1,301,356,224)	60,901,884,931	4,081,468,949	63,681,997,656
Foreign exchange differences	3,792,324,408	(1,439,180,246)	5,831,629,111	8,184,773,273
<b>Balance as at 31 December 2024</b>	<b>30,089,952,400</b>	<b>63,773,684,961</b>	<b>91,562,389,701</b>	<b>185,426,027,062</b>

Changes in provision for credit losses during the year 2023 are as follows:

	Provision for NPL	Provision for PL		
	Specific provision for NPL LAK	Specific provision for special mention loans LAK	General provision for normal loans LAK	Total LAK
Balance as at 1 January 2023	56,542,387,464	2,481,057,447	58,237,986,413	117,261,431,324
Provision charged/(reversed) in the year	(10,342,289,448)	8,621,419,874	22,736,774,583	21,015,905,009
Foreign exchange differences	(18,601,113,800)	(6,791,497,044)	674,530,646	(24,718,080,198)
<b>Balance as at 31 December 2023</b>	<b>27,598,984,216</b>	<b>4,310,980,276</b>	<b>81,649,291,641</b>	<b>113,559,256,133</b>



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 16. LOANS TO CUSTOMERS, NET OF SPECIFIC PROVISION FOR CREDIT ACTIVITIES (CONTINUED)

#### 16.4 Provision for credit losses of loans to customers

The breakdown of loan classification and provision as required by the BoL as at 31 December 2024 is as follows:

Classification	Loan balance LAK	Specific Provision LAK	General provision LAK
Performing loans:			
- Normal or Pass	18,420,439,996,196	-	91,562,389,701
- Watch or Special Mention	2,125,789,498,688	(63,773,684,961)	-
Non-performing loans:			
- Substandard	-	-	-
- Doubtful	-	-	-
- Loss	95,988,294,813	(30,089,952,400)	-
<b>Total</b>	<b>20,642,217,789,697</b>	<b>(93,863,637,361)</b>	<b>91,562,389,701</b>

The breakdown of loan classification and provision as required by the BoL on 31 December 2023 is as follows:

Classification	Loan balance LAK	Specific Provision LAK	General provision LAK
Performing loans			
- Normal or Pass	16,423,042,096,015	-	81,649,291,641
- Watch or Special Mention	77,152,655,595	3,904,767,888	-
Non-performing loans			
- Substandard	191,379,566	444,487,730	-
- Doubtful	21,061,367,000	8,759,705,665	-
- Loss	148,448,037,104	18,801,003,210	-
<b>Total</b>	<b>16,669,895,535,280</b>	<b>31,909,964,493</b>	<b>81,649,291,641</b>



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 17. INTEREST IN JOINT VENTURE

	2024		2023	
	Book value LAK	Ownership %	Book value LAK	Ownership %
Lao National Payment Network Company Limited	1,697,780,000	5%	1,697,780,000	5%
Lao Foreign Exchange	1,000,000,000	5%	-	
	<b>2,697,780,000</b>		<b>1,697,780,000</b>	

- Lao National Payment Network Company Limited (LAPNet) in Lao PDR provides a sub-transaction payment system, acting as an intermediary between payment sectors and service providers in Laos.
- Lao Foreign Exchange (LFX), an online foreign exchange market system through the LFX mobile banking application.

### 18. CONSTRUCTION IN PROGRESS AND FIXED ASSETS IN TRANSIT

	2024 LAK	2023 LAK
Balance as at 1 January	7,886,831,879	11,743,465,031
- Additions during the year	27,224,778,252	7,790,239,379
- Transferred to tangible fixed assets (Note 20)	(27,138,381,082)	(11,646,872,531)
- Write-off	(156,810,400)	-
Balance as at 31 December	<b>7,816,418,649</b>	<b>7,886,831,879</b>



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**19. INTANGIBLE FIXED ASSETS**

	<b>Land use rights LAK</b>	<b>Software LAK</b>	<b>Total LAK</b>
<b>At 1 January 2023</b>			
Cost	169,540,725,042	83,700,908,906	253,241,633,948
Accumulated amortisation	-	(67,460,033,220)	(67,460,033,220)
<b>Net book amount at 1 January 2023</b>	<b>169,540,725,042</b>	<b>16,240,875,686</b>	<b>185,781,600,728</b>
<b>Year ended 31 December 2024</b>			
Opening net book amount	169,540,725,042	16,240,875,686	185,781,600,728
Additions	49,178,700,000	9,048,805,005	58,227,505,005
Amortisation	-	(2,879,439,232)	(2,879,439,232)
Write-off and disposal - net	(4,744,866,600)	(1,494,102,460)	(6,238,969,060)
<b>Closing net book amount</b>	<b>213,974,558,442</b>	<b>20,916,138,999</b>	<b>234,890,697,441</b>
<b>At 31 December 2024</b>			
Cost	213,974,558,442	52,132,034,450	266,106,592,892
Accumulated amortisation	-	(31,215,895,451)	(31,215,895,451)
<b>Net book amount at 31 December 2024</b>	<b>213,974,558,442</b>	<b>20,916,138,999</b>	<b>234,890,697,441</b>



JOINT DEVELOPMENT BANK LIMITED

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

20. TANGIBLE FIXED ASSETS

Movement of tangible fixed assets for the year ended 31 December 2024 is as follows:

	Buildings & improvements LAK	Office equipment LAK	Furniture & fixtures LAK	Motor vehicles LAK	Total LAK
<b>At 1 January 2023</b>					
Cost	64,329,335,004	100,996,036,491	108,128,409,860	23,456,278,857	296,910,060,212
Accumulated amortisation	(30,108,645,362)	(50,629,360,989)	(67,322,523,303)	(13,427,345,680)	(161,487,875,334)
<b>Net book amount at 1 January 2023</b>	<b>34,220,689,642</b>	<b>50,366,675,502</b>	<b>40,805,886,557</b>	<b>10,028,933,177</b>	<b>135,422,184,878</b>
<b>Year ended 31 December 2024</b>					
Opening net book amount	34,220,689,642	50,366,675,502	40,805,886,557	10,028,933,177	135,422,184,878
Additions	1,869,400,000	57,044,898,997	4,266,218,659	5,911,901,009	69,092,418,665
Transfer in/(out) (Note 18)	-	1,839,033,958	25,299,347,124	-	27,138,381,082
Write-off, net	(676,544,458)	(71,763,340)	(655,329,634)	(1)	(1,403,637,433)
Amortisation	(3,281,303,719)	(23,054,647,751)	(14,559,580,670)	(3,258,665,084)	(44,154,197,224)
<b>Closing net book amount</b>	<b>32,132,241,465</b>	<b>86,124,197,366</b>	<b>55,156,542,036</b>	<b>12,682,169,101</b>	<b>186,095,149,968</b>
<b>At 31 December 2024</b>					
Cost	64,969,275,103	157,113,231,461	132,590,707,220	29,235,660,416	383,908,874,200
Less: Accumulated amortisation	(32,837,033,638)	(70,989,034,095)	(77,434,165,184)	(16,553,491,315)	(197,813,724,232)
<b>Net book value at 31 December 2024</b>	<b>32,132,241,465</b>	<b>86,124,197,366</b>	<b>55,156,542,036</b>	<b>12,682,169,101</b>	<b>186,095,149,968</b>



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 21. RIGHT OF USE ASSETS

	LAK
<b>At 1 January 2023</b>	
Cost	24,953,862,350
Accumulated amortisation	(8,879,346,259)
<b>Net book amount at 31 December 2023</b>	<b>16,074,516,091</b>
<b>Year ended 31 December 2024</b>	
Opening net book amount	16,074,516,091
Additions	8,674,521,900
Disposal – net	-
Amortisation	(4,180,261,376)
<b>Closing net book amount</b>	<b>20,568,776,615</b>
<b>At 31 December 2024</b>	
Cost	33,628,384,250
Less: Accumulated amortisation	(13,059,607,635)
<b>Net book value at 31 December 2024</b>	<b>20,568,776,615</b>

### 22. OTHER ASSETS

	2024 LAK	2023 LAK
Tax recoverable	3,031,632,420	3,031,632,420
Advance to foreign credit cards	47,980,860,965	21,455,783,577
Prepaid expense waiting to be allocated	40,809,181,722	24,621,505,562
Receivables from employee	12,616,863,125	12,818,586,781
Foreclosed assets	1,728,588,092,892	1,188,627,324,300
Collateral deposit	-	141,094,008,544
Others	575,852,044,580	514,781,936,440
	<b>2,408,878,675,704</b>	<b>1,906,430,777,624</b>



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 23. DUE TO OTHER BANKS AND FINANCIAL INSTITUTIONS

	2024 LAK	2023 LAK
<b>Demand deposits</b>	<b>214,626,549,182</b>	<b>168,681,974,087</b>
Domestic banks and financial institutions	203,052,603,345	39,750,127,835
National treasury	11,573,945,837	128,931,846,252
<b>Saving deposits</b>	<b>32,495,191</b>	<b>12,424,485</b>
Domestic banks and financial institutions	32,495,191	12,424,485
<b>Term deposits</b>	<b>1,360,133,700,000</b>	<b>543,718,700,000</b>
Domestic banks and financial institutions	1,360,133,700,000	543,718,700,000
Other institutions	-	-
<b>Borrowings</b>	<b>1,055,809,420,000</b>	<b>1,348,310,000,000</b>
Bank of Lao PDR*	1,055,809,420,000	1,348,310,000,000
<b>Other payables to other banks and financial institutions</b>	<b>22,971,047</b>	<b>49,377,612</b>
	<b>2,630,625,135,420</b>	<b>2,060,772,476,184</b>

Interest rates for deposits from other banks and financial institutions during the year are as follows:

	2024 % per annum	2023 % per annum
Demand deposits	0.00% - 0.60%	0.00% - 0.50%
Term deposits	3.20% - 13.00%	3.50% - 7.50%
Saving deposits	1.00%	1.00%

(\*) Details of BOL Borrowing as at 31 December 2024 are as follows:

Purpose	Currency	Term	Interest rate % per annum	2024 LAK
Covid 19 Program	LAK	6 years	3.00%	727,170,000,000
Covid 19 Program	USD	5 years	5.45% + 3months	216,580,000,000
For SMEs	LAK	5 years	CME Term SOFR 2.50%	112,059,420,000
				<b>1,055,809,420,000</b>

Details of BOL Borrowing as at 31 December 2023 are as follows:

Purpose	Currency	Term	Interest rate % per annum	2023 LAK
Covid 19 Program	LAK	6 years	3.00%	887,960,000,000
			5.45%+Libor 3 months Start 1 November 2023, The Bank used	
Covid 19 Program	USD	5 years	5.45%+SOFR 3 months	460,350,000,000
				<b>1,348,310,000,000</b>



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 24. DUE TO CUSTOMERS

	2024 LAK	2023 LAK
<b>Demand deposits</b>	<b>2,056,549,221,831</b>	<b>1,401,592,525,665</b>
Demand deposits in LAK	423,242,680,141	225,061,892,942
Demand deposits in foreign currency	1,633,306,541,690	1,176,530,632,723
<b>Saving deposits</b>	<b>5,005,982,924,489</b>	<b>3,692,698,094,953</b>
Saving deposits in LAK	972,578,538,165	829,362,425,494
Saving deposits in foreign currency	4,033,404,386,324	2,863,335,669,459
<b>Fixed term deposits</b>	<b>20,413,715,563,962</b>	<b>16,772,872,541,661</b>
Fixed term deposits in LAK	1,366,500,080,655	1,690,139,091,034
Fixed term deposits in foreign currency	19,047,215,483,307	15,082,733,450,627
	<b>27,476,247,710,282</b>	<b>21,867,163,162,279</b>

The interest rates during the year for these deposits are as follows:

	2024 % per annum	2023 % per annum
Demand deposits	No interest	No interest
Saving deposits in LAK	0.85% - 1.89%	0.85% - 3.78%
Saving deposits in USD	0.50% - 3.00%	0.50% - 3.00%
Saving deposits in THB	0.50% - 3.00%	0.50% - 3.00%
Saving deposits in CNY	0.30% - 0.60%	0.30% - 0.60%
Term deposits in LAK*	1.50% - 12.50%	1.50% - 7.98%
Term deposits in foreign currencies	2.00% - 10.00%	1.20% - 7.50%

### 25. Share capital

	Share capital (shares)	Registered Share capital (LAK)	Paid-up share capital (LAK)
At 1 January 2023	44,466,610	444,666,100,000	444,666,100,000
Issue of shares	3,000,000	30,000,000,000	30,000,000,000
<b>At 31 December 2023</b>	<b>47,466,100</b>	<b>474,666,100,000</b>	<b>474,666,100,000</b>
At 1 January 2024	47,466,100	474,666,100,000	474,666,100,000
Issue of shares	20,000,000	200,000,000,000	200,000,000,000
<b>At 31 December 2024</b>	<b>67,466,610</b>	<b>674,666,100,000</b>	<b>674,666,100,000</b>

As at 31 December 2024, the registered share capital amounting to LAK 674,666 million (2023: LAK 474,666 million) with a LAK 10,000 per share (2023: LAK 47,466,100 share).

According to letter from BOL no. 437 /ກອທ on 6 March 2023, the Bank increase share capital from LAK 444,666,100,000 to LAK 474,666,100,000.

As at the date of this report, the contributed capital is LAK 674,666 million which doesn't meet the required LAK 1,000,000 million stipulated by Decree No. 095/BOL dated 30 August 2023 that effect on 15 September 2023. The Decree requires all commercial banks in Lao PDR to increase their charter capital to LAK 1,000,000 million. Management is in process of discussing their plan with shareholders and the BOL and believe that the Bank can comply with this Decree with no significant effect on business.



# JOINT DEVELOPMENT BANK LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 26. RESERVES

#### Regulatory and general reserve fund

	Regulatory reserve fund LAK	General reserve fund LAK	Total LAK
As at 1 January 2023	31,030,555,696	19,794,446,027	50,825,001,723
Appropriate to reserves for the year 2023	16,194,932,938	16,194,932,938	32,389,865,876
Appropriate to reserves for tax paid	-	32,389,865,877	32,389,865,877
<b>As at 31 December 2023</b>	<b>47,225,488,634</b>	<b>68,379,244,842</b>	<b>115,604,733,476</b>
As at 1 January 2024	47,225,488,634	68,379,244,842	115,604,733,476
Appropriate to reserves for the year 2024	26,715,062,263	26,715,062,263	53,430,124,526
Appropriate to reserves for tax paid	-	-	-
<b>As at 31 December 2024</b>	<b>73,940,550,897</b>	<b>95,094,307,105</b>	<b>169,034,858,002</b>

According to the general shareholders' meeting no.005/ທອຮ on 9 January 2024, there had been authorised to reserve the regulatory reserve fund and general reserve funds. The general annual reserve fund amounted of LAK 26,715,062,263.

### 27. DIVIDENDS

	2024 LAK	2023 LAK
Dividend paid	480,876,691,690	259,118,927,020
<u>Less: Income tax for dividends (10%)</u>	<u>(48,087,669,169)</u>	<u>(25,911,892,702)</u>
<u>Less: Issue of shares</u>	<u>(200,000,000,000)</u>	<u>(30,000,000,000)</u>
<b>Net dividend paid</b>	<b>232,789,022,521</b>	<b>203,207,034,318</b>

On 9 January 2024, the Annual General Shareholder's Meeting approved to pay dividends from net profit for 2023 to shareholder's amount to LAK 480,876,691,690. These dividends were paid in February 2024.

On 20 January 2023, the Annual General Shareholder's Meeting approved to pay dividends from net profit for 2022 to shareholder's amount to LAK 259,118,927,020. These dividends were paid in February 2023.



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**28. TAXATION**

**Profit tax expense**

Current profit tax expense

Provision is made for profit tax on the current period's profits, based on the Tax Law. The Bank is obliged to pay tax at rate of 20% on total taxable profit before profit tax.

	2024 LAK	2023 LAK
<b>Profit/(Loss) before tax</b>	<b>921,122,437,051</b>	<b>593,961,597,815</b>
Less: Non-taxable income	(66,543,402,530,920)	(7,566,133,728,234)
Add: Non-deductible expenses	66,521,587,435,135	7,375,242,814,588
<b>Taxable profit</b>	<b>899,307,341,266</b>	<b>403,070,684,169</b>
<b>Current profit tax at 20%</b>	<b>179,861,468,253</b>	<b>80,614,136,834</b>
Tax adjustment for previous years based on result of tax authority's inspection	-	3,044,789,630
	<b>179,861,468,253</b>	<b>83,658,926,464</b>
 Payable at the beginning of the year	 15,491,724,526	 8,798,385,870
Tax paid during the year	(85,004,806,062)	(76,965,587,808)
<b>Payable at the end of the year</b>	<b>110,348,386,717</b>	<b>15,491,724,526</b>

The Bank's tax returns are subject to examination by the tax authorities. Because the application of tax laws and regulations in many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

**29. CASH AND CASH EQUIVALENTS**

	2024 LAK	2023 LAK
Cash on hand	2,476,960,951,761	1,707,663,966,883
Demand deposits with the BoL	3,046,724,246,736	2,306,253,267,075
Current accounts with other banks	1,225,289,293,304	913,009,783,510
	<b>6,748,974,491,801</b>	<b>4,926,927,017,468</b>

**30. COMMITMENT AND CONTINGENT**

	2024 LAK	2023 LAK
Bank guarantee	426,764,482,141	119,023,125,925

**31. EVENTS AFTER THE REPORTING DATE**

On 13 May 2025, the Bank transitioned from a limited to a public company and was renamed "Joint Development Bank Public Company."





ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank

## ໜ່ວຍບໍລິການ ທະນາຄານຮ່ວມພັດທະນາ



“ເຕີບໃຫຍ່ໄປພ້ອມກັນ”  
“BLOOMING TOGETHER”







## ສຳນັກງານໃຫຍ່ ທະນາຄານຮ່ວມພັດທະນາ Head Quarter Location

ອາຄານເລກທີ 82, ຖະໜົນ ລ້ານຊ້າງ  
ບ້ານ ຫັດສະດີ, ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ  
ຕູ້ໂປສະນີ P.O. Box 3187  
ໂທລະສັບ Tel: 021 - 213 531, ສາຍດວນ Hotline 1499  
ໂທລະສານ Fax: 021 - 213 530  
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# ພາກກາງ

## 📍 ນະຄອນຫຼວງວຽງຈັນ

### 1. ໜ່ວຍ/ບຸດບໍລິການ ສຳນັກງານໃຫຍ່ ຊັ້ນ 1

ທີ່ຢູ່: ເລກທີ 82, ຖະໜົນລ້ານຊ້າງ, ບ້ານ ຫັດສະດີ, ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-213531-6 ຕໍ່ 206

ໂທລະສານ: (+856-21)-213530

### 2. ໜ່ວຍບໍລິການ ຕະຫຼາດເຊົ້າມໍ 2

ທີ່ຢູ່: ຕຶກຕະຫຼາດເຊົ້າ ມໍ2 (ຊັ້ນ1), ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-255997

ໂທລະສານ: +856-21-255996

### 3. ໜ່ວຍບໍລິການ ພາກຊັນມໍ

ທີ່ຢູ່: ບ້ານ ໝອງຈັນ, ເມືອງ ສີສິດຕະນາກ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-228015

ໂທລະສານ: (+856-21)-228016

### 4. ບຸດບໍລິການ ໄອເຕັກມໍ

ທີ່ຢູ່: ບ້ານ ໂພນທັນ, ເມືອງ ໄຊເສດຖາ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ : 1499

ໂທລະສັບ : 030 5977364

ໂທລະສານ : 030 5977364

### 5. ໜ່ວຍບໍລິການ ຊັງຈ່ຽງ

ທີ່ຢູ່: ບ້ານ ວັດໂຕນ້ອຍ, ເມືອງ ສີໂຄດຕະບອງ, ນະຄອນຫຼວງວຽງຈັນ..

ໂທສາຍດ່ວນ : 1499

ໂທລະສັບ : 021-256173

ໂທລະສານ : 021-256174

### 6. ໜ່ວຍບໍລິການ ທົ່ງຂັນຄຳ

ທີ່ຢູ່: ບ້ານ ດົງໝ້ຽງ, ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-253438

ໂທລະສານ: (+856-21)-253439

### 7. ໜ່ວຍບໍລິການ ຈີນາຍໂມ້

ທີ່ຢູ່: ບ້ານ ໂຄກນົນ, ເມືອງ ສີສິດຕະນາກ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-316548

ໂທລະສານ: (+856-21)-316549

### 8. ໜ່ວຍບໍລິການ ທາດຫຼວງ

ທີ່ຢູ່: ເລກທີ: 410, ໜ່ວຍ: 30, ບ້ານ ທາດຫຼວງ, ເມືອງ ໄຊເສດຖາ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-261392 (+856-21)-264100

ໂທລະສານ: (+856-21)-264101

### 9. ໜ່ວຍບໍລິການ ໂພນສະຫວ່າງ 150 ຕຽງ

ທີ່ຢູ່: ບ້ານ ໂພນສະຫວ່າງ, ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-711648

ໂທລະສານ: (+856-21)-711649

### 10. ໜ່ວຍບໍລິການ ປຕທ ຫ້ວຍຫົງ

ທີ່ຢູ່: ບ້ານ ຫ້ວຍຫົງ, ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-566030-1

ໂທລະສານ: (+856-21)-566031

### 11. ໜ່ວຍບໍລິການ ດົງໂດກ

ທີ່ຢູ່: ບ້ານ ດົງໂດກ, ເມືອງ ໄຊທານີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ : 1499

ໂທລະສັບ : (+856-21)-771 755-6

ໂທລະສານ : (+856-21)-771 757

### 12. ໜ່ວຍບໍລິການ ວິວມໍ

ທີ່ຢູ່: ບ້ານ ຊ້າງຄູ້, ເມືອງ ໄຊທານີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ : 1499

ໂທລະສັບ : (+856-21)-713 105-6

ໂທລະສານ : (+856-21)-713 104

### 13. ໜ່ວຍບໍລິການ ດອນໝູນ

ທີ່ຢູ່: ບ້ານ ດອນໝູນ, ເມືອງ ໄຊທານີ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-713 888

ໂທລະສານ: (+856-41)-711 999

### 14. ໜ່ວຍບໍລິການ ໝອງແຕ່ງ

ທີ່ຢູ່: ບ້ານ ຫວງແຕ່ງ, ເມືອງ ສີໂຄດຕະບອງ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ : 1499

ໂທລະສັບ : (+856-21)-612-460-1

ໂທລະສານ : (+856-21)-612-462

### 15. ໜ່ວຍບໍລິການ ສີໂຄ

ທີ່ຢູ່: ເລກທີ: 261/5, ໜ່ວຍ: 10, ບ້ານ ສີໂຄທົ່ງ, ເມືອງ ສີໂຄດຕະບອງ, ນະຄອນຫຼວງວຽງຈັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-21)-520757(+856-21)-520759

ໂທລະສານ: +856-21-520758



## ພາກກາງ

### 16. ໜ່ວຍບໍລິການ ສະພານທອງ

ທີ່ຢູ່: ບ້ານ ທົ່ງພານທອງ, ເມືອງ ສີສັດຕະນາກ, ນະຄອນຫຼວງວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-21)-319032  
ໂທລະສານ: (+856-21)-319033

### 17. ໜ່ວຍບໍລິການ ປຕທ ດອນກອຍ

ທີ່ຢູ່: ບ້ານ ດອນກອຍ, ເມືອງ ສີສັດຕະນາກ, ນະຄອນຫຼວງວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-21)-330720  
ໂທລະສານ: (+856-21)-330721

### 18. ໜ່ວຍບໍລິການ ໂນນສະຫວ່າງ

ທີ່ຢູ່: ບ້ານ ໂນນສະຫວ່າງ, ເມືອງ ໄຊເສດຖາ, ນະຄອນຫຼວງວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: 021 463 260 - 463 261  
ໂທລະສານ: 021 463 261 - 463 260

### 19. ໜ່ວຍບໍລິການ ປຕທ ຫຼັກ21

ທີ່ຢູ່: ບ້ານ ໂຄກສິວໄລ, ເມືອງ ໄຊທານີ, ນະຄອນຫຼວງວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-21)-736033  
ໂທລະສານ: (+856-21)-736032

### 20. ໜ່ວຍບໍລິການ ເຕ້ 2

ທີ່ຢູ່: ບ້ານ ນາຄຳ, ເມືອງ ສີໂຄດຕະບອງ, ນະຄອນຫຼວງວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-21)-256433-34  
ໂທລະສານ: (+856-21)-256435

### 21. ໜ່ວຍບໍລິການໜອງດ້ວງ

ທີ່ຢູ່: ບ້ານ ຂົວຫຼວງ, ເມືອງ ຈັນທະບູລີ, ນະຄອນຫຼວງວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+85621)-256276  
ໂທລະສານ: (+85621)-256276

## 📍 ແຂວງ ວຽງຈັນ

### 22. ໜ່ວຍບໍລິການ ວັງວຽງ

ທີ່ຢູ່: ຖະໜົນໂຈກາງເມືອງ, ບ້ານ ວັງວຽງ, ເມືອງ ວັງວຽງ, ແຂວງ ວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499.  
ໂທລະສັບ: (+856-23)-511737-9  
ໂທລະສານ: (+856-23)-511736

### 23. ໜ່ວຍບໍລິການ ບ້ານເກີນ

ທີ່ຢູ່: ບ້ານ ເກີນກາງ, ເມືອງ ທຸລະຄົມ, ແຂວງ ວຽງຈັນ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-23)-241528-9  
ໂທລະສານ : (+856-23)-241530

### 24. ໜ່ວຍບໍລິການ ຫຼັກ52

ທີ່ຢູ່: ບ້ານ ໝອງນາກ, ເມືອງ ໂພນໂຮງ, ແຂວງ ວຽງຈັນ  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-23)-331815 (+856-23)-331814  
ໂທລະສານ : (+856-23)-331813

### 25. ໜ່ວຍບໍລິການ ແດນສະຫວັນ

ທີ່ຢູ່: ຄາສິໂນແດນສະຫວັນ ນ້ຳງື່ມຮິສວດ, ເມືອງ ທຸລະຄົມ, ແຂວງ ວຽງຈັນ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-23)-219052  
ໂທລະສານ : (+856-23)-219053

### 26. ໜ່ວຍບໍລິການ ໂພນໝີ

ທີ່ຢູ່: ບ້ານ ໂພນໝີ, ເມືອງ ວຽງຄຳ, ແຂວງ ວຽງຈັນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-23)-431686  
ໂທລະສານ: (+856-23)-431687

## 📍 ແຂວງ ບໍລິຄຳໄຊ

### 27. ໜ່ວຍບໍລິການ ທາງແບ່ງຫຼັກ 20

ທີ່ຢູ່: ບ້ານ ວຽງຄຳ, ເມືອງ ປາກກະດິງ, ແຂວງ ບໍລິຄຳໄຊ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (856-54) 211024  
ໂທລະສານ: (856-54) 211025

### 28. ໜ່ວຍບໍລິການ ປາກຊັນ

ທີ່ຢູ່: ຖະໜົນ 13 ໃຕ້, ບ້ານ ໂພນໄຊ, ເມືອງ ປາກຊັນ, ແຂວງ ບໍລິຄຳໄຊ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-54)-790666.  
ໂທລະສານ: (+856-54)-790888.

### 29. ໜ່ວຍບໍລິການ ຫຼັກ 20 (ຄຳເກີດ)

ທີ່ຢູ່: ບ້ານ ໝອງປອງ, ເມືອງ ຄຳເກີດ, ແຂວງ ບໍລິຄຳໄຊ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-54)-341654  
ໂທລະສານ: (+856-54)-341655



## ພາກກາງ

### 📍 ແຂວງ ຄຳມ່ວນ

#### 30. ໜ່ວຍບໍລິການ ທ່າແຂກ

ທີ່ຢູ່: ບ້ານ ສັນຕິສຸກ, ເມືອງ ທ່າແຂກ, ແຂວງ ຄຳມ່ວນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (85651) 214844  
ໂທລະສານ: (85651) 214855

#### 31. ໜ່ວຍບໍລິການ ໜອງບົກ

ທີ່ຢູ່: ບ້ານ ໜອງບົກ, ເມືອງ ໜອງບົກ, ແຂວງ ຄຳມ່ວນ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-51)-270365  
ໂທລະສານ: (+856-51)-270364

### 📍 ແຂວງ ສະຫວັນນະເຂດ

#### 32. ໜ່ວຍບໍລິການ ສະຫວັນນະເຂດ

ທີ່ຢູ່: ຖະໜົນພົນໂຍທາ, ບ້ານ ຫົວເມືອງໄຕ້, ນະຄອນໄກສອນພົມວິຫານ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-41)-252799 (+856-41)-252666  
(+856-41)-252678  
ໂທລະສານ: (+856-41)-252789

#### 33. ໜ່ວຍບໍລິການ ໂພນສະຫວັນ(ສະຫວັນນະເຂດ)

ທີ່ຢູ່: ບ້ານ ສະພານເໝືອ, ນະຄອນໄກສອນພົມວິຫານ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-41)-252850  
ໂທລະສານ: (+856-41)-252851

#### 34. ບູດບໍລິການ ສະຫວັນຣິເຈັນ

ທີ່ຢູ່: ບໍລິເວນດ້ານໃນຂອງສະຖານຕີກາຊີໂນສະຫວັນຣິເຈັນ  
ບ້ານ ໜອງເດີນ, ນະຄອນໄກສອນພົມວິຫານ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-41)-252304  
ໂທລະສານ : (+856-41)-252309

#### 35. ໜ່ວຍບໍລິການ ເຊໂນ

ທີ່ຢູ່: ຕະຫຼາດມິດຕະພາບບໍລິການຄົບວົງຈອນ ບ້ານ ໄຊຍະມຸງຄຸນ, ເມືອງ ອຸທຸມພອນ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856)41-431446  
ໂທລະສານ : (+856)41-431445

#### 36. ໜ່ວຍບໍລິການ ລາວບາວ

ທີ່ຢູ່: ບ້ານ ແດນສະຫວັນ, ເມືອງ ເຊໂປນ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-41)-219036  
ໂທລະສານ : (+856-41)-219037

#### 37. ໜ່ວຍບໍລິການ ສອງຄອນ

ທີ່ຢູ່: ບ້ານ ຫຼັກເມືອງ, ເມືອງ ສອງຄອນ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-41)-530414 - 530 415  
ໂທລະສານ : (+856-41)-530416

#### 48. ໜ່ວຍບໍລິການ ຫົວເມືອງເໝືອ

ທີ່ຢູ່: ບ້ານ ຫົວເມືອງເໝືອ, ນະຄອນໄກສອນພົມວິຫານ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-41)-252836-7  
ໂທລະສານ: (+856-41)-252838

#### 49. ໜ່ວຍບໍລິການ ເມືອງເຊໂປນ

ທີ່ຢູ່: ໜ່ວຍ 2, ບ້ານ ສອນມີໂຂ, ເມືອງ ເຊໂປນ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-41)-602022  
ໂທລະສານ: (+856-41)-602023

#### 40. ໜ່ວຍບໍລິການ ແກ້ງກອກ (ຈຳພອນ)

ທີ່ຢູ່: ໜ່ວຍ 17, ບ້ານ ແກ້ງກອກເໝືອ, ເມືອງ ຈຳພອນ, ແຂວງ ສະຫວັນນະເຂດ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-41)-311412  
ໂທລະສານ: (+856-41)-311413



## ພາກໃຕ້

### 📍 ແຂວງ ຈຳປາສັກ

#### 41. ໜ່ວຍບໍລິການ ປາກເຊ

ທີ່ຢູ່: ຖະໜົນ ສາລາຂຽວ-ດົງຈອງ, ບ້ານ ໂພນລະຫວັນ  
ເມືອງ ນະຄອນປາກເຊ, ແຂວງ ຈຳປາສັກ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-31)-257888

ໂທລະສານ: (+856-31)-257999

#### 42. ໜ່ວຍບໍລິການ ໂອທອບ

ທີ່ຢູ່: ບ້ານ ວັດຫຼວງ, ນະຄອນປາກເຊ, ແຂວງ ຈຳປາສັກ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-31)-215241

ໂທລະສານ: (+856-31)-215242

#### 43. ໜ່ວຍບໍລິການ ປຕທ ປາກຊ່ອງ

ທີ່ຢູ່: ບ້ານນ້ຳມັນ ປຕທ ປາກຊ່ອງ, ບ້ານ ວັງຫຼວງ, ເມືອງ ປາກຊ່ອງ,  
ແຂວງ ຈຳປາສັກ

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: 031 211 178

ໂທລະສານ: 031-211178

### 📍 ແຂວງ ເຊກອງ

#### 44. ໜ່ວຍບໍລິການ ເຊກອງ

ທີ່ຢູ່: ບ້ານ ວັດຫຼວງ, ເມືອງ ລະມານ, ແຂວງ ເຊກອງ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-38)-211807-9

ໂທລະສານ: (+856-38)-211808

### 📍 ແຂວງ ສາລະວັນ

#### 45. ໜ່ວຍບໍລິການ ສາລະວັນ

ທີ່ຢູ່: ບ້ານ ນາເຫຼັກ, ເມືອງ ສາລະວັນ, ແຂວງ ສາລະວັນ.

ສາຍດ່ວນ: 1499

ໂທລະສັບ: 034-212191-2

ໂທລະສານ: 034-212193

#### 46. ໜ່ວຍບໍລິການ ຄົງເຊໂດນ

ທີ່ຢູ່: ບ້ານ ຄົງນະຄອນ, ເມືອງ ຄົງເຊໂດນ, ແຂວງ ສາລະວັນ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-34)-411423

ໂທລະສານ: (+856-34)-411424

### 📍 ແຂວງ ອັດຕະປື

#### 47. ໜ່ວຍບໍລິການ ອັດຕະປື

ທີ່ຢູ່: ບ້ານ ເວີນແຄນ, ເມືອງ ສາມັກຄີໂຊ, ແຂວງ ອັດຕະປື.

ສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-36)-210170-2

ໂທລະສານ: (+856-36)-210171

## ພາກເໜືອ

### 📍 ແຂວງ ບໍ່ແກ້ວ

#### 48. ໜ່ວຍບໍລິການ ຕົ້ນເຜິ້ງ

ທີ່ຢູ່: ຖະໜົນດອກງົວຄຳ ໃນເຂດເສດຖະກິດພິເສດ ສາມຫຼ່ຽມຄຳ,  
ເມືອງ ຕົ້ນເຜິ້ງ, ແຂວງ ບໍ່ແກ້ວ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-84)-219077. (+856-84)-219088

ໂທລະສານ: (+856-84)-219099.

#### 49. ໜ່ວຍບໍລິການ ຕົ້ນເຜິ້ງ 2

ທີ່ຢູ່: ບ້ານ ໂພນໂຮມ, ເມືອງ ຕົ້ນເຜິ້ງ, ແຂວງ ບໍ່ແກ້ວ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-84)-213099.

ໂທລະສານ: (+856-84)-213100.

#### 50. ໜ່ວຍຊອບປ້ຽມ ຖາງເຣີນ

ທີ່ຢູ່: ຫ້ອງສູນການຄ້າຖາງເຣີນ ໃນເຂດເສດຖະກິດພິເສດ ສາມຫຼ່ຽມຄຳ,  
ເມືອງ ຕົ້ນເຜິ້ງ, ແຂວງ ບໍ່ແກ້ວ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+854-213118-119

#### 51. ໜ່ວຍບໍລິການ ຫ້ວຍຊາຍ

ທີ່ຢູ່: ບ້ານ ປ່າອ້ອຍ, ເມືອງ ຫ້ວຍຊາຍ, ແຂວງ ບໍ່ແກ້ວ.

ໂທສາຍດ່ວນ: 1499

ໂທລະສັບ: (+856-84)-215111-2

ໂທລະສານ: (+856-84)-215113



## ພາກເໜືອ

### 📍 ແຂວງ ຫຼວງນ້ຳທາ

#### 52. ໜ່ວຍບໍລິການ ຫຼວງນ້ຳທາ

ທີ່ຢູ່: ບ້ານ ໄຊສົມບູນ, ເມືອງ ນ້ຳທາ, ແຂວງ ຫຼວງນ້ຳທາ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-86)-211555  
(+856-86)-211999  
ໂທລະສານ : (+856-86)-211777

#### 53. ໜ່ວຍບໍລິການ ບໍ່ແຕ່ນ

ທີ່ຢູ່: ອາຄານເລກທີ 15, ຫລັງທີ 2, ສູນການເງິນ ແລະ ການຄ້າສາກົນ  
ເຂດພັດທະນາເສດຖະກິດສະເພາະບໍ່ແຕ່ນແດນງາມ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-86)-218072  
ໂທລະສານ: (+856-86)-218073

### 📍 ແຂວງ ຫົວພັນ

#### 54. ໜ່ວຍບໍລິການ ຊຳເໜືອ

ທີ່ຢູ່: ຖະໜົນ ຜາຖີ, ບ້ານ ພັນໄຊ, ເມືອງ ຊຳເໜືອ, ແຂວງ ຫົວພັນ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-64)-312591-2  
ໂທລະສານ : (+856-64)-312590

### 📍 ແຂວງ ຫຼວງພຣະບາງ

#### 55. ໜ່ວຍບໍລິການ ຫຼວງພຣະບາງ

ທີ່ຢູ່: ຖະໜົນໂກສອນ, ບ້ານ ປ້ອງຄຳ, ນະຄອນຫຼວງພຣະບາງ,  
ແຂວງ ຫຼວງພຣະບາງ.  
ໂທສາຍດ່ວນ: 1499.  
ໂທລະສັບ: (+856-71)-260510-1.  
ໂທລະສານ: (+856-71)-260518.

#### 56. ໜ່ວຍບໍລິການ ປຕທ ຫຼວງພຣະບາງ

ທີ່ຢູ່: ບໍລິເວນເຂດ ປ້ານ້ຳມັນ ປຕທ, ຖະໜົນ ເລກທີ 13 ເໜືອ  
ບ້ານ ຄົກວ່າ, ນະຄອນຫຼວງພຣະບາງ, ແຂວງ ຫຼວງພຣະບາງ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-71)-214018  
ໂທລະສານ: (+856-71)-214017

#### 57. ໜ່ວຍບໍລິການ ໂພສີ

ທີ່ຢູ່: ບ້ານ ສາຍລົມ, ນະຄອນຫຼວງພຣະບາງ, ແຂວງ ຫຼວງພຣະບາງ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-71)-214023  
ໂທລະສານ: (+856-71)-214024

### 📍 ແຂວງ ໄຊຍະບູລີ

#### 58. ໜ່ວຍບໍລິການ ໄຊຍະບູລີ

ທີ່ຢູ່: ບ້ານ ສີມຸງຄຸນ, ເມືອງ ໄຊຍະບູລີ, ແຂວງ ໄຊຍະບູລີ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-74)-212162  
ໂທລະສານ : (+856-74)-212161

#### 59. ໜ່ວຍບໍລິການ ແກ່ນທ້າວ

ທີ່ຢູ່: ບ້ານ ຈອມເພັດ, ເມືອງ ແກ່ນທ້າວ, ແຂວງ ໄຊຍະບູລີ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-74)-216024  
ໂທລະສານ: (+856-74)-216025

#### 60. ໜ່ວຍບໍລິການ ປາກລາຍ

ທີ່ຢູ່: ບ້ານ ໄຊຍະມຸງຄຸນ, ເມືອງ ປາກລາຍ, ແຂວງ ໄຊຍະບູລີ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-74)-219060-1  
ໂທລະສານ: +856-74-219059

### 📍 ແຂວງ ອຸດົມໄຊ

#### 61. ໜ່ວຍບໍລິການ ເມືອງຮຸນ (ອຸດົມໄຊ)

ທີ່ຢູ່: ບ້ານ ໂພນສະຫວາດ, ເມືອງ ຮຸນ, ແຂວງ ອຸດົມໄຊ.  
ໂທສາຍດ່ວນ: 1499  
ໂທລະສັບ: (+856-81)-213051  
ໂທລະສານ: (+856-81)-213052

#### 62. ໜ່ວຍບໍລິການ ອຸດົມໄຊ

ທີ່ຢູ່: ບ້ານ ນາເລົາ, ເມືອງ ໄຊ, ແຂວງ ອຸດົມໄຊ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-81)-312889 (+856-818)-312669.  
ໂທລະສານ : (+856-81)-312668.

### 📍 ແຂວງ ຊຽງຂວາງ

#### 63. ໜ່ວຍບໍລິການ ຊຽງຂວາງ

ທີ່ຢູ່: ບ້ານ ໂພນສະຫວັນໃຕ້, ເມືອງ ແປກ, ແຂວງ ຊຽງຂວາງ.  
ໂທສາຍດ່ວນ : 1499  
ໂທລະສັບ : (+856-61) 213550-1  
ໂທລະສານ : (+856-61)-213 552



# Promotion ປະຈຳປີ 2024

## Promotion 2024

**JDB 35**  
ແຈກໃຫຍ່ ຈັດເຕັມ  
ແຈກໂຊກ 3 ຊັ້ນ

ເປີດບັນຊີໃນຝາກປະຈຳ ລຸ້ນຮັບໂຊກ 3 ຊັ້ນ

ໂຊກຊັ້ນທີ 1	ໂຊກຊັ້ນທີ 2	ໂຊກຊັ້ນທີ 3
ລຸ້ນຮັບລາງວັນທຸກເດືອນ ລວມ 35 ເດືອນ 35 ລາງວັນ	ລຸ້ນຮັບລົດຝ່າຍ Leap Motor T63 ຈຳນວນ 65 ລາງວັນ	TOYOTA ALL NEW FORTUNER ລຸ້ນຮັບລົດ

\*ຂະໜາດຝາກປະຈຳປີ 2024

**ເງິນຝາກ ສະສົມເພີ່ມຊັບ X2**  
ຮັບດອກເບ້ຍ

ຕາຕະລາງປຽບທຽບ ອັດຕາດອກເບ້ຍ X2

ປະເພດບັນຊີ	ດອກເບ້ຍປົກກະຕິ	ດອກເບ້ຍ X2
ສະຖານະເງິນຝາກ	1.80%	3.70% ຕໍ່ປີ
ສະຖານະຮຸ້ນລາຍ	1.50%	3.00% ຕໍ່ປີ
ສະຖານະເງິນຝາກ	1.50%	3.00% ຕໍ່ປີ
ສະຖານະເງິນຝາກ	0.30%	0.60% ຕໍ່ປີ

ສິດທິພິເສດທີ່ສູງກວ່າຄອບຄົວ  
ສາມາດໄດ້ຮັບຝາກປະຈຳປີໃນຝາກປະຈຳປີ 90% ຂອງຈຳນວນເງິນຝາກໃນຝາກ  
ສາມາດໄດ້ຮັບລາງວັນທຸກເດືອນ 2 ລາງວັນຕາມຄວາມສະຫງວນໃຫ້ ສິດທິຝາກປະຈຳປີ  
ສາມາດດາວໂຫລດ ATM Union Pay Debit ໄດ້ ໂດຍບໍ່ມີຄ່າບັນທຶກດອກເບ້ຍ ໃນສະຖານະດາວໂຫລດ  
ສາມາດໄດ້ຮັບບັນຊີຝາກທຸກເດືອນ 2 ເດືອນສະຖານະສະໜອງ ໂທການຝາກປະຈຳປີ PA 30%  
ສາມາດຮັບລາງວັນ ບໍ່ໄດ້ຮັບການຝາກທຸກເດືອນໃນຝາກ ສະຖານະສະໜອງທຸກເດືອນ ໂທການຝາກປະຈຳປີ PA 30%  
\*ບົດກ່າວຝາກປະຈຳປີ 2024

**ເປີດບັນຊີໃຫມ່ ສະໝັກນຳໃຊ້ APP JDB YES ລຸ້ນຮັບເງິນລ້ານ**

ລຸ້ນຮັບເງິນລ້ານຝາກ App JDB Yes 35 ຄັ້ງເດືອນ, ລຸ້ນຮັບລາງວັນທຸກເດືອນ

ບັນຊີເງິນຝາກ 1,000,000 ລ້ວນ 5 ລາງວັນ	ກະເປົາເງິນທາງ 5 ລາງວັນ
ກະເປົາເງິນທາງ 10 ລາງວັນ	ເສື້ອຍືດ JDB 10 ລາງວັນ

\*ບົດກ່າວຝາກປະຈຳປີ 2024

**ຮ້ານຄ້າທີ່ຮັບຊຳລະ ຝ່າຍ QR YES Pay ລຸ້ນຮັບເງິນລ້ານທຸກເດືອນ**

ຮ້ານຄ້າທີ່ຮັບຊຳລະຝ່າຍ QR YES Pay 35 ຄັ້ງເດືອນ ລຸ້ນຮັບລາງວັນທຸກເດືອນ

ບັນຊີເງິນຝາກ 1,000,000 ລ້ວນ	ກະເປົາເງິນທາງ
ກະເປົາເງິນທາງ 10 ລາງວັນ	ເສື້ອຍືດ JDB

\*ບົດກ່າວຝາກປະຈຳປີ 2024



# Promotion ປະຈຳປີ 2024

Promotion 2024



**ຮ້ານຄ້າ ຍິ່ງຮັບຊຳລະ ຍິ່ງໄດ້ຄືນ**  
Pay More, Get More

ຮ້ານຄ້າທີ່ຮັບຊຳລະສິນຄ້າ ທີ່ ການບໍລິການຜ່ານເຄື່ອງຮູດບັດ **JDB EDC Merchant** ຮັບ Cash Back ທຸກໆເດືອນ



\*ໄດ້ຮັບໂອກາດໄດ້ຮັບການສະໜອງບໍລິການ ເພື່ອເພີ່ມຄວາມສະດວກໃຫ້ແກ່ລູກຄ້າ



ທະນາຄານ ອຳນວຍການ  
Joint Development Bank

**ຍິ່ງຮັບຊຳລະ ຍິ່ງໄດ້ຄືນ**

ຮ້ານຄ້າທົ່ວໄປ ທີ່ ຮ້ານຄ້າອອນໄລນ໌ ທີ່ຮັບຊຳລະສິນຄ້າຜ່ານ **QR YesPay** ລຸ້ນຮັບເງິນລາງວັນທຸກໆເດືອນ



\*ໄດ້ຮັບໂອກາດໄດ້ຮັບການສະໜອງບໍລິການ ເພື່ອເພີ່ມຄວາມສະດວກໃຫ້ແກ່ລູກຄ້າ



**ຊື້ອຸບ ທ່ຽວ, ກິນ!**  
ສຸດຄຸ້ມຕະຫຼອດປີ ກັບບັດ **JDB UnionPay Debit ແລະ Credit**

ຮັບສ່ວນຫຼຸດພັນທີ **10%**



**ເງື່ອນໄຂ:**

- ▶ ນຳໃຊ້ບັດ JDB UnionPay ເພື່ອຊຳລະຄ່າສິນຄ້າ ທີ່ ບໍລິການຜ່ານເຄື່ອງຮູດບັດ EDC ຢູ່ຕ່າງປະເທດເທົ່ານັ້ນ
- ▶ ວົງເງິນໃນການຊຳລະຂຶ້ນຕໍ່ແມ່ນ 100\$/ທຸລະກຳ ຈຶ່ງຈະສາມາດຮັບສ່ວນຫຼຸດ 10% ຂອງມູນຄ່ານຳໃຊ້ບັດ ຂອງລູກຄ້າ/ທຸລະກຳ
- ▶ ຮັບສ່ວນຫຼຸດສູງສຸດ 30\$/ມື້, ສູງສຸດ 48 ຄັ້ງ/ບັດ, ພາຍໃນເວລາຊ່ວງໄປຮັບໂອກາດ

ເດືອນສິງຫາ - ເດືອນກັນຍາ 2024



ທະນາຄານ ອຳນວຍການ  
Joint Development Bank

**ປອກຕໍ່ ດອກເບ້ຍດີ**  
**ບັນຊີຝາກປະຈຳ**

ຮັບດອກເບ້ຍສູງ **12.50% ຕໍ່ປີ\***

ເປີດບັນຊີໄດ້ແລ້ວນີ້ ທີ່ໜ່ວຍບໍລິການທົ່ວປະເທດ



\*ອັດຕາດອກເບ້ຍມາດຕະຖານຂອງທະນາຄານ ລະດັບໂລກ ລະດັບປະເທດ ແລະ ເງື່ອນໄຂອື່ນໆ ໃຫ້ເຫັນໃນໜ້າທີ່ບໍລິການທາງດ້ານດຸນຍາຍາມ.



# Promotion ປະຈຳປີ 2024

Promotion 2024

**JDB** ຄົບຮອບ 35 ປີ  
ມີໂປຣໂມຊັນດີໆມອບໃຫ້

**JDB 35**

ປຶ້ມບັນຊີເງິນຝາກປະຈຳປີ 2025  
SAVINGS DEPOSIT PASS 2025  
儲蓄存摺 2025

CASH BACK

10%

ເງິນຝາກ  
ສະສົມເພີ່ມຊັບ  
ຮັບດອກເບ້ຍ X2

1499

ເປີດ QR YESPay ມື້ນີ້  
ຟຣີ

ໂລໂ QR

ຮັບຊຳລະ  
ໄດ້ທຸກທະນາຄານ

ຄ່າທຳນຽມເປີດບັນຊີ ແລະ  
ຟຣີຄ່າທຳນຽມບັດລາຍເດືອນ

JDB YESPay

MAKLAN

PANKI

JDB

88/88

CARDHOLDER NAME

UnionPay Debit





**JDB**

ທະນາຄານຮ່ວມພັດທະນາ  
Joint Development Bank





## INDEPENDENT AUDITOR'S REPORT

To: The shareholder of Joint Development Bank Limited

### Opinion

In our opinion, the financial statements of Joint Development Bank Limited ("the Bank") for the year ended 31 December 2024 are prepared, in all material respects, in accordance with the relevant regulations and notifications of the Bank of Lao People's Democratic Republic and the accounting policies described in Note 2 to the financial statements.

### What we have audited

The Bank's financial statements comprise:

- the statement of income for the year then ended;
- the statement of financial position as at 31 December 2024;
- the statement of changes in equity for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, which include significant accounting policies and other explanatory information.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Independence

We are independent of the Bank in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code). We have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

### Emphasis of Matter - Basis of accounting and restriction on distribution and use

We draw attention to Note 2 to the financial statements, which describes the basis of accounting. The financial statements are prepared in accordance with the Bank's accounting policies described in Note 2 to the financial statements. As a result, the financial statements may not be suitable for another purpose.

Our report is intended solely for the Bank and the Bank of Lao People's Democratic Republic and should not be distributed to or used by parties other than the Bank and the Bank of Lao People's Democratic Republic. Our opinion is not modified in respect to this matter.



### **Responsibilities of the directors of the Bank for the financial statements**

The directors are responsible for the preparation and presentation of the financial statements in accordance with the relevant accounting regulations and notifications of the Bank of Lao People's Democratic Republic and the accounting policies described in Note 2 to the financial statements, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We are also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.





We communicate with the audit committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For PricewaterhouseCoopers (Lao) Sole Company Limited

By Apisit Thiengtrongpinyo  
Partner

Vientiane Capital, Lao PDR  
Date: 21 May 2025



JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF INCOME  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>A. OPERATING INCOME AND EXPENSES</b>			
1 Interest and similar income	3	1,904,903,787,975	1,334,107,258,549
2 Interest and similar expenses	3	(1,436,263,848,970)	(1,024,785,846,376)
<b>I. NET INTEREST AND SIMILAR INCOME</b>		<b>468,639,939,005</b>	<b>309,321,412,173</b>
3 Fee and commission income	4	761,638,366,564	484,078,425,685
4 Fee and commission expenses	4	(126,085,555,181)	(67,755,220,241)
5 Net (loss)/gain from securities investment	5	41,005,419,630	17,231,179,060
6 Net gain from dealing in foreign currencies	6	279,351,819,752	200,856,857,250
<b>II. NET OPERATING INCOME</b>		<b>1,424,549,989,770</b>	<b>943,732,653,927</b>
<b>B. OTHER INCOME AND EXPENSES</b>			
7 Other operating income	7	63,420,650,500	11,524,419,393
8 Administration expenses		(368,280,971,906)	(252,738,119,161)
8.1 Payroll and other staff costs	8	(205,810,920,900)	(148,936,609,736)
8.2 Other administrative expenses	9	(162,470,051,006)	(103,801,509,425)
9 Depreciation and amortization charges	19, 20, 21	(51,213,897,832)	(38,974,810,764)
10 Other operating expenses	10	(148,654,689,705)	(59,240,256,133)
11 Net provision for non-performing loans charged to expense		1,301,356,224	(10,342,289,448)
<b>III. TOTAL PROFIT BEFORE TAX</b>		<b>921,122,437,051</b>	<b>593,961,597,814</b>
12 Current profit tax	28	(179,861,468,253)	(83,658,926,464)
<b>IV. PROFIT AFTER TAX</b>		<b>741,260,968,798</b>	<b>510,302,671,350</b>

Prepared by:

Ms. Khonesavanh Vixathap  
Head of Finance and Accounting department

Vientiane, Lao PDR  
Date: 21 May 2025



Mr. Sakhone Yorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

STATEMENTS OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>ASSETS</b>			
<b>I Cash and accounts with the BOL</b>		<b>7,216,139,178,457</b>	<b>5,148,769,142,980</b>
1. Cash on hand	11	2,476,960,951,761	1,707,663,966,883
2. Balance with BOL	12	4,557,379,428,169	3,441,105,176,097
3. Gold and other metal precious	13	181,798,798,527	-
<b>II Due from other banks</b>	<b>14</b>	<b>1,298,605,293,304</b>	<b>1,106,809,783,510</b>
1. Demand deposits		1,219,141,024,837	741,506,345,523
2. Term deposits		73,316,000,000	193,800,000,000
3. Saving deposits		6,148,268,467	171,503,437,987
<b>III Investment in securities</b>	<b>15</b>	<b>997,467,955,022</b>	<b>716,785,591,658</b>
1. Available-for-sale securities		2,350,000,000	2,350,000,000
2. Held-to-maturity securities		995,117,955,022	714,435,591,658
<b>IV Loans to customers, net of specific provision for credit activities</b>	<b>16</b>	<b>20,548,354,152,336</b>	<b>16,637,985,570,787</b>
<b>V Interest in joint ventures</b>	<b>17</b>	<b>2,697,780,000</b>	<b>1,697,780,000</b>
<b>VI Fixed assets</b>		<b>449,371,042,673</b>	<b>345,165,133,576</b>
1. Construction in progress and fixed assets in transit	18	7,816,418,649	7,886,831,879
2. Intangible fixed assets	19	234,890,697,441	185,781,600,728
3. Tangible fixed assets	20	186,095,149,968	135,422,184,878
4. Right of use asset	21	20,568,776,615	16,074,516,091
<b>VII Other assets</b>		<b>2,631,775,971,915</b>	<b>2,126,034,768,979</b>
1. Accrued interest receivable		222,897,296,211	219,603,991,355
2. Other assets	22	2,408,878,675,704	1,906,430,777,624
<b>TOTAL ASSETS</b>		<b>33,144,411,373,707</b>	<b>26,083,247,771,490</b>

Prepared by:


Ms. Khonesavanh Vixathap  
Head of Finance and Accounting departmentVientiane Capital, Lao PDR  
Date: 21 May 2025

Approved by:

Mr. Sakhone Yorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

STATEMENTS OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>LIABILITIES AND CAPITAL</b>			
<b>I Due to other banks and financial institutions</b>	23	<b>2,630,625,135,420</b>	<b>2,060,772,476,184</b>
1. Demand and saving deposits		214,659,044,373	168,694,398,572
2. Term deposits		1,360,133,700,000	543,718,700,000
3. Borrowings		1,055,809,420,000	1,348,310,000,000
4. Other payables		22,971,047	49,377,612
<b>II Due to customers</b>	24	<b>27,476,247,710,282</b>	<b>21,867,163,162,279</b>
1. Demand and saving deposits		7,062,532,146,326	5,094,290,620,618
2. Term deposits		20,413,715,563,956	16,772,872,541,661
<b>III Other liabilities</b>		<b>1,357,960,908,399</b>	<b>935,037,177,116</b>
1. Accrued interests payable		924,445,916,347	700,874,155,002
2. Other liabilities		433,514,992,052.00	234,163,022,114
<b>TOTAL LIABILITIES</b>		<b>31,464,833,754,101</b>	<b>24,862,972,815,579</b>
<b>IV Capital and reserves</b>			
1. Share capital	25	674,666,100,000	474,666,100,000
2. Regulatory reserve fund	26	73,940,550,897	47,225,488,634
3. General reserve fund	26	95,094,307,105	68,379,244,842
4. General provision for credit activities	16.4	91,562,389,701	81,649,291,641
5. Provision for unrecoverable assets		94,029,775,080	94,029,775,080
6. Unrealized gain/(loss) from gold revaluation	13	(10,994,711,473)	-
7. Retained earnings		661,279,208,296	454,325,055,714
<b>TOTAL CAPITAL</b>		<b>1,679,577,619,606</b>	<b>1,220,274,955,911</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>		<b>33,144,411,373,707</b>	<b>26,083,247,771,490</b>

Prepared by:



Ms. Khonesavanh Vixatthep  
Head of Finance and Accounting department

Vientiane, Lao PDR  
Date: 21 May 2025



Approved by:  
Mr. Sakhone Yorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Share capital LAK	Provision for unrecoverable asset LAK	General provision for credit activities LAK	Regulatory reserve fund LAK	General reserve fund LAK	Retained earnings LAK	Total LAK
Opening balance at 1 January 2023		444,666,100,000	94,029,775,080	58,237,986,413	31,030,555,696	19,794,446,027	235,531,177,260	883,290,040,476
Paid up	25	30,000,000,000	-	-	-	-	-	30,000,000,000
Appropriated-legal reserve	26	-	-	-	16,194,932,938	-	(16,194,932,938)	-
General reserve fund	26	-	-	-	-	16,194,932,938	(16,194,932,938)	-
Dividend paid	27	-	-	-	-	-	(259,118,927,020)	(259,118,927,020)
Net general provision for credit activities during the year	16.3	-	-	23,411,305,228	-	-	-	23,411,305,228
Reverse reserve for tax penalty paid	26	-	-	-	-	32,389,865,877	-	32,389,865,877
Net profit for the year		-	-	-	-	-	510,302,671,350	510,302,671,350
Closing balance at 31 December 2023		<u>474,666,100,000</u>	<u>94,029,775,080</u>	<u>81,649,291,641</u>	<u>47,225,488,634</u>	<u>68,379,244,842</u>	<u>454,325,055,714</u>	<u>1,220,274,955,911</u>

Prepared by:


Ms. Khonesavanh Vixatthep  
Head of Finance and Accounting departmentVientiane, Lao PDR  
Date: 21 May 2025Mr. Sakhone Yorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Share capital LAK	Provision for unrecoverable asset LAK	Unrealized gain/(loss) from gold revaluation LAK	General provision for credit activities LAK	Regulatory reserve fund LAK	General reserve fund LAK	Retained earnings LAK	Total LAK
Opening balance at 1 January 2024		474,666,100,000	94,029,775,080	-	81,649,291,641	47,225,488,634	68,379,244,842	454,325,055,714	1,220,274,955,911
Paid up	25	200,000,000,000	-	-	-	-	-	-	200,000,000,000
Appropriated-legal reserve	26	-	-	-	-	26,715,062,263	-	(26,715,062,263)	-
General reserve fund	26	-	-	-	-	-	26,715,062,263	(26,715,062,263)	-
Dividend paid	27	-	-	-	-	-	-	(480,876,691,690)	(480,876,691,690)
Unrealized loss on available for sale - Gold	14	-	-	(10,994,711,473)	-	-	-	-	(10,994,711,473)
Net general provision for credit activities during the year	16.3	-	-	-	9,913,098,060	-	-	-	9,913,098,060.00
Net profit for the year		-	-	-	-	-	-	741,260,968,798	741,260,968,798.00
Closing balance at 31 December 2024		674,666,100,000	94,029,775,080	(10,994,711,473)	91,562,389,701	73,940,550,897	95,094,307,105	661,279,208,296	1,679,577,619,606

Prepared by:


Ms. Khonesavanh Vixathep  
Head of Finance and Accounting departmentVientiane, Lao PDR  
Date: 21 May 2025Mr. Sathone Xorphanxay  
General Director



## JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF CASHFLOW  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>OPERATING ACTIVITIES</b>			
Net profit/(loss) before tax		921,122,437,051	593,961,597,814
Adjustments for:			
Depreciation and amortization expenses	19, 20, 21	51,213,897,832	45,772,010,832
Write-off and disposal	18, 19, 20	7,799,416,893	-
Net provision expense	16.3	63,681,997,656	9,845,178,429
Interest income	3	(1,904,903,787,975)	(1,334,107,258,549)
Interest expense	3	1,436,263,848,970	1,024,785,846,376
<b>Cash flows from operating profit before changes in operating assets and liabilities</b>		<b>575,177,810,427</b>	<b>340,257,374,902</b>
(Increase)/Decrease in operating assets			
Balances with other banks		(255,319,272,411)	(865,564,138,704)
Loans to customers		(3,964,137,481,145)	(4,670,022,839,754)
Other assets		(502,447,898,080)	(1,114,378,509,313)
Increase/(Decrease) in operating liabilities			
Amounts due to BOL and other banks		891,448,239,236	71,171,754,208
Due to customers		5,609,084,548,003	7,727,013,823,803
Other liabilities		56,407,638,579	159,094,841,488
<b>Cash generated from (used in) operations</b>		<b>2,410,213,584,609</b>	<b>1,647,572,306,630</b>
Profit tax paid during the year			
Interest Paid		(1,212,692,087,625)	(820,556,960,695)
Interest Received		1,901,610,483,118	1,332,210,517,150
Profit tax paid		(85,004,806,062)	(76,965,587,808)
<b>Net cash flows from/ (used in) operating activities</b>		<b>3,014,127,174,040</b>	<b>2,082,260,275,277</b>
<b>INVESTING ACTIVITIES</b>			
Payment for construction in progress and tangible assets	18	(27,224,778,252)	(7,790,239,379)
Payment for intangible assets	19	(58,227,505,005)	(21,771,898,456)
Payment for tangible assets	20	(69,092,418,665)	(44,923,676,690)
Proceed from disposals of assets		-	426,405,604
Payment for right of use assets	21	(8,674,521,900)	(10,146,016,686)
Payment from investment in financial investment - hold to maturity		(1,297,653,526,153)	(233,165,140,000)
Proceed from investment in financial investment - hold to maturity		1,016,971,162,789	34,459,605,000
Payment from investment in financial investment - Gold and other metal precious		(192,793,510,000)	-
Payment for associates and joint ventures investments		(1,000,000,000)	-
<b>Net cash flows (used in)/from investing activities</b>		<b>(637,695,097,186)</b>	<b>(282,910,960,607)</b>

Prepared by:


Ms. Khonesavanh Vixathap  
Head of Finance and Accounting departmentMr. Sakhone Yorphanxay  
General DirectorVientiane, Lao PDR  
Date: 21 May 2025

The accompanying notes on pages 14 to 38 form an integral part of these financial statements.



## JOINT DEVELOPMENT BANK LIMITED

STATEMENT OF CASHFLOW  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 LAK	2023 LAK
<b>FINANCING ACTIVITIES</b>			
Payment of dividend	27	(232,789,022,521)	(203,207,034,318)
Payment for borrowing with BoL		(435,155,000,000)	-
Proceeds from borrowing with BoL		113,559,420,000	-
<b>Net cash flows used in financing activities</b>		<b>(554,384,602,521)</b>	<b>(245,122,034,318)</b>
<b>Net change in cash and cash equivalents</b>		<b>1,822,047,474,333</b>	<b>1,554,227,280,352</b>
Cash and cash equivalents at the beginning of the year		4,926,927,017,468	3,372,699,737,116
<b>Cash and cash equivalents at the end of the year</b>	29	<b>6,748,974,491,801</b>	<b>4,926,927,017,468</b>
<b>Non-cash investing activities</b>			
Paid dividend by offsetting against receivable of shareholders for issuance of share capital and income tax for dividends		248,087,669,169.00	55,911,892,702

Prepared by:


Ms. Khonesavanh Vixathep  
Head of Finance and Accounting departmentVientiane, Lao PDR  
Date: 21 May 2025

Approved by:

Mr. Sakhōne Yorphanxay  
General Director



## Consider and approve the dividend payment plan of JDB for the year 2024

**Agenda 1:** Consider and approve the annual report on the performance and financial statements of JDB for the year 2024

Business results for the year 2024 audited by PWC and approved by JDB's Board of Directors are the following:

- **Total Assets:** 33,144,411 billion LAK, compared with the 2024 plan achieved 90.68%;
- **Total Deposits:** 30,106,873 billion LAK, compared with the 2024 plan achieved 94.50%;
- **Total Loans:** 20,548,354 billion LAK, compared with the 2024 plan achieved 82.40%;
- **NPL Ratio:** 0.24%;
- **Net Profit:** 741,261 billion LAK, compared with the 2024 plan achieved 70.49%.

### Opinion of the Board of Directors:

The Board of Directors agreed with the report and proposal. Therefore, the Shareholders' Meeting is requested to consider and approve.

### Vote requirement:

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

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

The audit report on the financial statement of JDB for the year 2024 (**Attachment 02**)

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

JDB would like to request the meeting to consider and approve the allocation of the profit after tax of the year 2024 into reserves and dividends for the shareholders as follows:

- Net profit after tax according to BOL stand dark for the year 2024: 741,260,968,798 LAK;
- Regulatory reserve (10%): 74,126,096,880 LAK;
- Expansion fund: 7,713,971,918 LAK;
- Dividend payment: 880 LAK/share;
- Total dividend amount: 660,000,000,000 LAK;
- Dividend payment date: 25 December 2025.

Table of Dividend Payment to Shareholders:

No.	Shareholders	Percentage (%)	Number of Shares (Share)	Amount of dividend payment (LAK)
1	SMG Group Sole Co., Ltd	84.56%	634,186,134	558,096,000,000
2	Mrs. Kanya PHICHIT	4.05%	30,359,975	26,730,000,000
3	Mr. Phouxaysana Xaysombat	1.35%	10,119,991	8,910,000,000
4	Public investors	9.04%	67,800,500	59,664,000,000
5	JDB's employees	1%	7,533,400	6,600,000,000
<b>Total</b>		<b>100%</b>	<b>750,000,000,000</b>	<b>660,000,000,000</b>

JDB has selected the date of 14 November 2025 as the record date to determine the right of the shareholders to receive the dividends for the year 2024 which has already been disclosed.



**Opinion of the Board of Directors:**

The Board of Directors agreed with the report and proposal. Therefore, the Shareholders' Meeting is requested to consider and approve.

**Vote requirement:**

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



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 ☐ ທ່ານ ສຸກສະຫວັນ ມະນີວັນ
- Mr. Bounsoum SISAVAT Mr. Souksavanh MANIVANH
- ☐ ທ່ານ ປ.ອ ຈອມຄຳ ບຸບຜາລິວັນ
- 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 09 ທັນວາ 2025.

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 09

December 2025.

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:** ພິຈາລະນາ ແລະ ຮັບຮອງ ຜົນການດໍາເນີນງານ ປະຈຳປີ 2024 ຂອງ ທຄຮ;

**Agenda 01:** Consider and approve the annual report for the year 2024 of JDB;

☐ ເຫັນດີ/ Approve      ☐ ບໍ່ເຫັນດີ/ Disapprove

**ວາລະທີ 02:** ພິຈາລະນາ ແລະ ຮັບຮອງ ບົດລາຍງານຖານະການເງິນ ປະຈຳປີ 2024 ຂອງ ທຄຮ;

**Agenda 02:** Consider and approve the audit report on the financial statement of JDB for the year 2024;

☐ ເຫັນດີ/ Approve      ☐ ບໍ່ເຫັນດີ/ Disapprove

**ວາລະທີ 03:** ພິຈາລະນາ ແລະ ຮັບຮອງ ແຜນການຈ່າຍເງິນປັນຜົນ ປີ 2024 ຂອງ ທຄຮ.

**Agenda 03:** Consider and approve the dividend payment plan of JDB for the year 2024.

☐ ເຫັນດີ/ Approve      ☐ ບໍ່ເຫັນດີ/ Disapprove

4. ການລົງຄະແນນສຽງຂອງຜູ້ຕາງໜ້າທີ່ບໍ່ເປັນໄປຕາມໃບມອບສິດນີ້ ໃຫ້ຖືວ່າບໍ່ຖືກຕ້ອງ ແລະ ບໍ່ແມ່ນການລົງຄະແນນຂອງຂ້າພະເຈົ້າ

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 ໃຫ້ຖືວ່າຂ້າພະເຈົ້າລົງຄະແນນສຽງເຫັນດີ.



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 ໃຫ້ຖືວ່າຂ້າພະເຈົ້າໄດ້ກະທຳເອງທຸກປະການ.

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 ..... /...../2025

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) ພ້ອມກັບສຳເນົາເອກະສານປະເພດດຽວກັນນີ້ຂອງຜູ້ຖືຮຸ້ນ, 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.

## 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 ເທົ່າກັບໜຶ່ງຄະແນນສຽງ.  
You will be informed about the voting result right in the meeting with one share equals one vote.
4. ການລົງຄະແນນສຽງ ບໍ່ເຫັນດີ ຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າເຄິ່ງໜຶ່ງຂອງຈຳນວນຮຸ້ນ ທຄຣ ທັງໝົດ ໃນທີ່ປະຊຸມ, ຍົກເວັ້ນວາລະໃດທີ່ຕ້ອງລົງຄະແນນສຽງດ້ວຍມະຕິສະເພາະນັ້ນ ຄະແນນສຽງບໍ່ເຫັນດີຕ້ອງມີຄະແນນຫຼາຍກວ່າ 1/3 ຂອງຈຳນວນຮຸ້ນ ທຄຣ 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.

### ໝາຍເຫດ/Remark:

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 ຫຼັງຈາກທີ່ກອງປະຊຸມໄດ້ປະກາດຜົນການລົງຄະແນນ 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

➤ QR Code ລົງຄະແນນສຽງ/ QR Code for voting agenda:

ວາລະທີ 1: ຟື້ຈາລະນາ ແລະ ຮັບຮອງ ຜົນການດຳເນີນງານ ປະຈຳປີ 2024 ຂອງ ທຄຮ

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



ວາລະທີ 2: ຟື້ຈາລະນາ ແລະ ຮັບຮອງ ບົດລາຍງານຖານະການເງິນ ປະຈຳປີ 2024 ຂອງ ທຄຮ

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



ວາລະທີ 3: ຟື້ຈາລະນາ ແລະ ຮັບຮອງ ແຜນການຈ່າຍເງິນປັນຜົນ ປີ 2024 ຂອງ ທຄຮ

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



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

**1. ການລົງທະບຽນເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມ/ Registration for attending the meeting**

ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມທຸກຄົນ ຕ້ອງລົງທະບຽນໃຫ້ຮຽບຮ້ອຍ ຕາມຂັ້ນຕອນທີ່ ທຄຣ ກຳນົດໄວ້ກ່ອນເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຕ້ອງອະນຸຍາດໃຫ້ ທຄຣ ສຳເນົາບັດປະຈຳຕົວ ຫຼື ຫຼັກສື່ຜ່ານແດນ 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 ຫຼັກສື່ຜ່ານແດນ (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 ທຄຣ 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 ທຄຣ 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



ອະທິບາຍຊື່ແຈງ. 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 ບໍ່ສິ່ງສຽງດັງລົບກວນຕະຫຼອດ ໄລຍະ 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 ເຊິ່ງໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມຮຽບຮ້ອຍແລ້ວ ເທົ່ານັ້ນ 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 ເພື່ອຄວາມສະດວກ ໃນການນັບຄະແນນສຽງ (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 ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າໜຶ່ງສ່ວນ ສາມ 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 ຕໍ່ວາລະໃດໜຶ່ງ 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 ເຫັນທີ່ບໍ່ນອນໃນວາລະຂອງກອງປະຊຸມ, ໃນຕອນທ້າຍກອງປະຊຸມ ພາຍຫຼັງທີ່ສໍາເລັດຄົບຖ້ວນທຸກວາລະແລ້ວ. ສໍາລັບຜູ້ເຂົ້າຮ່ວມອື່ນໆ ຈະບໍ່ມີສິດສະເໜີຄໍາຖາມ ຫຼື ມີຄໍາເຫັນ ໃນທີ່ປະຊຸມ, ຍົກເວັ້ນກໍລະນີທີ່ປະທານກອງປະຊຸມ ໄດ້ສະເໜີໃຫ້ຜູ້ເຂົ້າ 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 ຕໍ່ທີ່ປະຊຸມ ຕ້ອງຍົກມືຂຶ້ນ ພ້ອມທັງສະແດງເຄື່ອງໝາຍຕາມທີ່ ທຄຮ ກຳນົດໃຫ້ ເພື່ອສະແດງວ່າແມ່ນຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍຢ່າງແທ້ຈິງ. ຖ້າຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ໄດ້ຮັບມອບໝາຍ ຫາກບໍ່ສະແດງເຄື່ອງໝາຍດັ່ງກ່າວແລ້ວນັ້ນ ປະທານກອງປະຊຸມ ຫຼື ຄະນະອຳນວຍການ ທຄຮ ຫຼື ຄະນະຮັບຜິດຊອບກອງປະຊຸມ ມີສິດສະເໜີຄັດຄ້ານຄໍາຖາມ ຫຼື ຄໍາເຫັນຂອງຜູ້ກ່ຽວ ແລະ ກອງປະຊຸມຈະບໍ່ມີຜົນທະ 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 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 ກະລຸນານຳເອົາໜຶ່ງສີເຊີນປະຊຸມ, 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 ທີ່ມີສິດອຳນາດມາພ້ອມຕື່ມອີກ.

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 ຕ້ອງແປເປັນພາສາລາວ ໂດຍມີການເຊັນ ຢັ້ງຢືນຄວາມຖືກຕ້ອງໃນການແປຈາກບໍລິສັດແປພາສາທີ່ໜ້າເຊື່ອຖືໄດ້. ສຳລັບພາສາຕ່າງປະເທດ ແມ່ນອະນຸຍາດໃຫ້ສຳລັບ ພາສາອັງກິດ ເທົ່ານັ້ນ. ທຣູ ມີສິດປະຕິເສດເອກະສານອ້າງອີງໃດໆ ທີ່ບໍ່ເປັນໄປຕາມການກຳນົດນີ້.

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 ໄດ້ກຳນົດໃຫ້ບໍລິສັດຈົດທະບຽນ 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 ຈາກສະມາຊິກສະພາບໍລິຫານທັງໝົດ 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 ບຸນສຸມ ສີສະຫວັດ**

ສະມາຊິກສະພາບໍລິຫານອິດສະລະ

ຈົບການສຶກສາ ປະລິນຍາໂທ ສະຖິຕິ ເສດຖະກິດແຫ່ງຊາດ ທີ່ສະຖາບັນເສດຖະກິດມະຫາວິທະຍາໄລ ເສດຖະກິດແຫ່ງຊາດ ທີ່ເມືອງ ບາກູ, ລັດອາແຊຣໄບຈັນ (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 ໂຮງຮຽນ (ສສ ຫວຽດນາມ) ໃນປີ 1998. ປະຈຸບັນ, ທ່ານເປັນຫົວໜ້າກົມຄຸ້ມຄອງ ແລະ ສົ່ງເສີມວຽກງານຍຸຕິທຳ ກະຊວງຍຸຕິທຳ ແລະ ໄດ້ເລີ່ມເຮັດວຽກກັບ JDB ເປັນສະມາຊິກອິດສະລະ ຂອງສະພາບໍລິຫານຂອງ JDB ໃນປີ 2025.

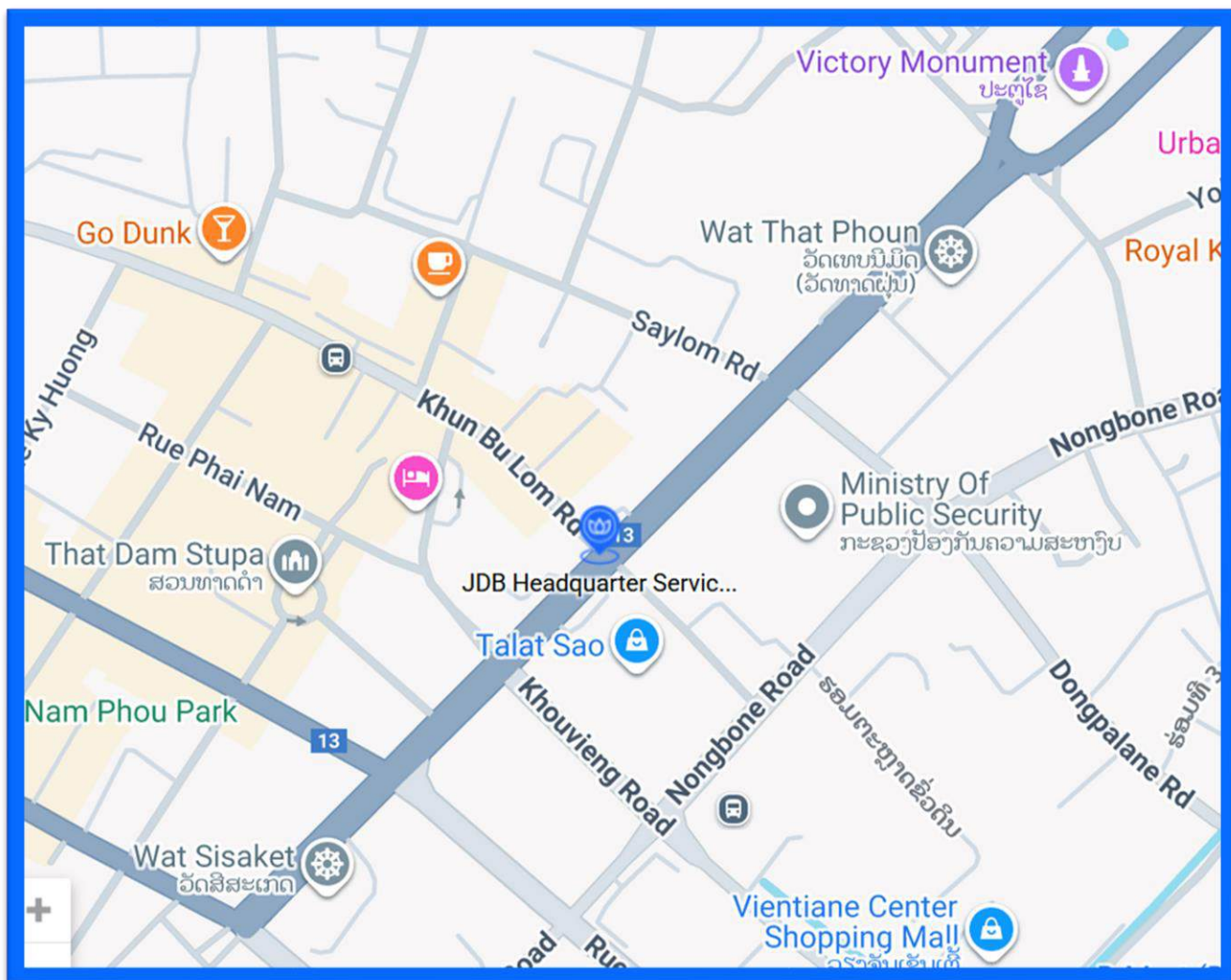
**PhD. Chomkham BOUPHALIVANH**

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 ທຄຣ ສະໄໝສາມັນ ປະຈຳປີ 2024  
JDB Shareholder meeting



ກອງປະຊຸມສາມັນຜູ້ຖືຮຸ້ນ ທຄຣ ປະຈຳປີ 2024  
ໃນວັນທີ 09 ທັນວາ 2025, ເວລາ: 9:00 ໂມງ  
ທີ່ຫ້ອງປະຊຸມໃຫຍ່ ຊັ້ນ 6, ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

JDB's shareholder's Meeting 2024

Date 09 December 2025, 9:00 AM  
At 6<sup>th</sup> floor Meeting Room, Joint Development Bank Public.



Scan JDB Map