JDB
ທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ
Joint Development Bank Public

No 1823/JDB
Vientiane Capital, date 13 July 2026

Invitation Letter

Attention: All valued JDB's Shareholders

Subject: Invitation to attend the JDB's 1st Extra Ordinary General Shareholders' Meeting for the year 2026

- Pursuant to the resolution on the 1st Extra Ordinary Board of Directors Meeting of Joint Development Bank Public No. 109/JDB, dated 13 July 2026.

Joint Development Bank Public (JDB) is honored to invite you, JDB's shareholders, to JDB's 1st Extra Ordinary General Shareholders' Meeting, which will be held on Tuesday, 17 July 2026 at 14:00. (Registration 13:30 pm-14:00 pm) at 6th floor Meeting Room, Joint Development Bank Public, Vientiane Capital to discuss the issues as specified in the attachments.

JDB has set 14 July 2026 to be the Closing Date of the Shareholders (Record Date) to define the right of the shareholders to participate in JDB's 1st Extra Ordinary General Shareholders' Meeting which has been duly disclosed.

JDB encourages the shareholders, who are not convenient to attend person, to grant the proxy to either one of the independent members of JDB board of Directors or a representative to attend the meeting on their behalf. The Proxy is enclosed herewith. The completed Proxy Form should be sent to email: secretary@jdbbank.com.la before 16 July 2026.

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

Vice-Chairperson of the Board of Directors

ທະນາຄານ ຮ່ວມພັດທະນາ ມະຫາຊົນ
JOINT DEVELOPMENT BANK Public

Phonesamay SOUKHAPHON

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

Attachment

1. **Attachment** 1: Proposed Agenda of the JDB's 1st Extra Ordinary General Shareholders' Meeting for the year 2026;
2. **Attachment** 2: Minutes Annual General Meeting of JDB's Shareholders for the year 2025;
3. **Attachment** 3: Profile of the New Board of Directors and Board of Management (Specifically for newly proposed appointments);
4. **Attachment** 4: Proxy form;
5. **Attachment** 5: The rule of JDB's shareholders' Meeting;
6. **Attachment** 6: The guideline on voting;
7. **Attachment** 7: The recommendation on the document and the reference that shall be presented when attending the meeting;
8. **Attachment** 8: Profile of Independent Board Member;
9. **Attachment** 9: Map of the meeting venue.

Remark:

1. Each shareholder can download the invitation letter and the attached files on the website of JDB: https://www.jdbbank.com.la and on the Lao Securities Exchange's website https://www.lsx.com.la or to get the invitation letter stipulated your right to attend the meeting (with QR code) at the Lao Securities Exchange at the Level 4, Settlement and Securities Deposit Division at Phonthan Nue Village, T4 Road, Saysettha, Vientiane Capital. Tel: +85621 454361-4 from 15 July 2026.
2. For the shareholders who shall attend and to assign the proxy, please bring ID Card or Family Book or Passport (For Foreign shareholders) on the meeting day to inform when registering to the meeting. All the references are defined in the guideline to the meeting regarding the references and evidence to prove the right of the shareholders to the meeting (The documents are attached herewith).
3. For the shareholder that shall assign proxy to attend the meeting and voting. Please fill the information and sign on the Proxy Form, which attached herewith with full and complete information.

Contact person: Corporate Secretary:

Mr. Xayxana THAMMAVONGSONE, 020 55839393
Mr. Douayang NAOTOU, 020 78245354
Ms. Khanphasit KHAIPHOM, 020 29994879

Attachment 1: Agenda

AGENDA

1st EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS OF JDB FOR THE YEAR 2026

Agenda 1: To approve the Minutes of the 2025 Annual General Meeting of Shareholders

JDB has the Minutes of the 2025 Annual General Meeting of Shareholders, held on 29 April 2026, the details of which are set out in (Attachment 02). These Minutes have been disclosed in accordance with the relevant regulations.

Opinion of the Board of Directors:

The Board of Directors has considered this matter and agrees to propose that the Meeting of Shareholders consider and approve it.

Required Voting:

This agenda item shall be deemed approved when the affirmative votes exceed one-half of the votes of the shareholders present at the Meeting.

Agenda 2: To consider and approve the reconstitution of the new Board of Directors, as proposed by the Nomination Committee, comprising:

1) Mr. Sounthorn CHANTHAVONG, Chairman of the Board of Directors;
2) Mr. Khamsing SONESINNAVONG, Vice Chairman of the Board of Directors;
3) Mr. Chanhthaphone CHANTHAVONG, Member of the Board of Directors;
4) Mrs. Khonesavanh VIXATHEP, Member of the Board of Directors;
5) Mr. Bounsoum SISAVAT, Independent Member (incumbent member);
6) PhD. Chomkham BOUBPHALYVANH, Independent Member (incumbent member);
7) Mr. Souksavanh MANIVNAH, Independent Member (incumbent member).

Opinion of the Board of Directors:

The Board of Directors has considered this matter and agrees to propose that the Meeting of Shareholders consider and approve it.

Required Voting:

This agenda item shall be deemed approved when the affirmative votes exceed one-half of the votes of the shareholders present at the Meeting.

Agenda 3: To consider and approve the termination of duties of the following members of the outgoing Board of Directors and Executive Management Committee:

1) Mr. Vilay SIPHAPHONE, Chairman of the Board of Directors – retired;
2) Mrs. Phonesamay SOUKHAPHON, Vice Chairperson of the Board of Directors – retired;
3) Mr. Sakhone YORPHANXAY, Member of the Board of Directors and The Managing Director – term expired in accordance with the regulations;
4) Mr. Vilandeth VAYASOMSAK, Member of the Board of Directors and Deputy Director – resigned voluntarily;

5) Mr. Visoud BOUASISAARD, Member of the Board of Directors – transferred to a new position;
6) Mr. Chansana SINGHAVONG, Deputy Director – resigned voluntarily;
7) Mr. Vilaphong PHICHIT, Deputy Director – resigned voluntarily.

Opinion of the Board of Directors:

The Board of Directors has considered this matter and agrees to propose that the Meeting of Shareholders consider and approve it.

Required Voting:

This agenda item shall be deemed approved when the affirmative votes exceed one-half of the votes of the shareholders present at the Meeting.

Agenda Item 4: To consider and approve the reconstitution of the new Executive Management Committee, as proposed by the Nomination Committee, comprising:

1) Mrs. Khonesavanh VIXATHEP, Managing Director;
2) Mrs. Nitta NAMMAVONG, Deputy Director (incumbent);
3) Mr. Xay BOULOMMAVONG, Deputy Director (incumbent);
4) Mr. Sangma SITHAMMAVONG, Deputy Director;
5) Mr. Lasonexay CHANTHAVONG, Deputy Director.

Opinion of the Board of Directors:

The Board of Directors has considered this matter and agrees to propose that the Meeting of Shareholders consider and approve it.

Required Voting:

This agenda item shall be deemed approved when the affirmative votes exceed one-half of the votes of the shareholders present at the Meeting.

Agenda Item 5: To consider and approve the amendment of the Enterprise Registration Certificate and the Articles of Association of JDB. This amendment of the Article of Association is based on the increase of the registered capital of JDB, with the details of the amended articles as follows:

1) Article 9: Registered Capital
2) Article 11: Shares
3) Article 14: Shareholder Structure
4) Article 84: Effectiveness.

Opinion of the Board of Directors:

The Board of Directors has considered this matter and agrees to propose that the Meeting of Shareholders consider and approve it.

Required Voting:

This agenda item shall be deemed approved when the affirmative votes represent at least two-thirds (2/3) of the votes of the shareholders present at the Meeting, and at least eighty percent (80%) of the total shares of JDB.

JDB
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Joint Development Bank Public

No. 072 /JDB
Vientiane Capital, date 11 May 2026

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

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

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

The Chairman of the Meeting introduced the rules of the Meeting and the voting procedure. After that, the Meeting was proceeded according to the agenda.

The Meeting considered, comments and resolved each agenda as follows:

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director reported to the Meeting brief information of the minutes of the Annual General Shareholders' Meeting for the year 2024 held on 09 December 2025. The Minutes had been disclosed in compliance with the related regulations and the Meeting was requested to consider and approve the said Minutes.

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve to increase JDB's registered capital to ensure full compliance with the article 13 of Law on Commercial Bank (amended) No. 39/NA, dated 17 July 2023 and Agreement on the Increase of Registered Capital and Investment of Commercial Banks and Foreign Bank Branches No. 45/PM, dated April 11, 2025. This regulation mandates a minimum registered capital of 1,000,000,000,000 LAK (One Trillion LAK).

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

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

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

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director reported to the Meeting the annual report on the operational performance for the year 2025 and as audited by PwC, including endorsed by JDB's Board of Directors as detailed below:

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

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

- **Approved**: 702,901,600 votes, equivalent to 99.99% of the total votes attending the Meeting;
- **Disapproved**: 100 votes, equivalent to 0.00014% of the total votes attending the Meeting.

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve the business plan of the year 2026 to be achieve as expected as detailed below:

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

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve the investment in the Individual Fund with a total value of 250,000,000,000 LAK.

The Chairman proposed to shareholders to ask the question on this agenda and there were comments and questions as follows:

- **Ms. Kinnalone CHANTHAVONG**: Which sources of funds does the Joint Development Bank Public use for investment?
- **Mr. Sokhon YORPHANXAY,** JDB's Managing Director: The bank uses funds from three main sources: Fixed Deposit Account, Funds from share sale and Borrowed funds.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve to enter into a Joint Venture to establish **Lao Asset Management Company Limited** with a registered capital of **100,000,000,000 LAK** (100 Billion LAK), consisting of 1,000,000 common shares at a par value of 100,000 LAK per share.

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1) SMG Group Sole Co., Ltd, Number of common shares 700,000 shares, proportion of shareholding 70%.
2) Joint Development Bank Public, Number of common shares 700,000 shares, proportion of shareholding 30%.
   Lao Asset Management Company Limited has its Headquarters at Phonthan Nue Village, Saysettha District, Vientiane Capital.

JDB proposed to the Meeting to consider and approve the Joint venture to establish Lao Asset Management Company Limited value of 30,000,000,000 LAK.

The Chairman proposed to shareholders to ask the question on this agenda and there were comments and questions as follows:

- **Mr. Phonvina SOMVANVICHIT**: What is the purpose of establishing Lao Asset Management Company Limited?
  And will the revenue plan for the year 2026 increase?
- **Mr. Sokhon YORPHANXAY,** JDB's Managing Director: We can provide detailed written information to shareholders who are interested.
  At this time, we cannot yet say how much revenue will be generated and how much dividends will be paid, because the annual financial statements to be disclosed to the public must first be audited by external auditor.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve the allocation of the net profit after tax of the year 2025 into statutory reserves and dividend payments for shareholders as follows:

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

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve the appointment of **Ernst & Young (EY)** as the independent external auditor for the 2026 fiscal year to conduct the audit of the Bank's financial statements.

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve the revision of the Bank's Organizational Chart due to the addition of one new department such as Communication and Public Relationship Department, increasing the total number of departments from 13 to 14 for optimizing operational efficiency and align with the current strategic business plan.

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

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

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

Mr. Sakhone YORPHANXAY, JDB's Managing Director proposed to the Meeting to consider and approve the amendment to the Article of Association is based on the increase in the registered capital of the Bank, including the addition of definitions and structural of shareholders to reflect recent regulatory updates and internal corporate governance improvements. The details of the amended articles are as follows:

<table>
<tr><td>Article (amended)</td><td>Details of the amended article</td></tr>
<tr><td>Article 2: Definitions</td><td>Addition of 03 new terms: Combined Share Certificate, Board Members and Committees of the Board of Directors.</td></tr>
<tr><td>Article 9: Registration Capital</td><td>Adjusted to 750,000,000,000 LAK</td></tr>
<tr><td>Article 11: Share</td><td>750,000,000,000 Shares</td></tr>
<tr><td>Article 14: Structural of shareholders</td><td>
<table>
<tr><td>No.</td><td>Shareholders</td><td>Number of Shares</td><td>Value of Shares (LAK)</td><td>Proportion of Shareholding</td></tr>
<tr><td>1</td><td>SMG Group Sole Co., Ltd</td><td>634,186,134</td><td>951,279,202</td><td>84.558%</td></tr>
<tr><td>2</td><td>Mrs. Kanya PHICHIT</td><td>30,359,975</td><td>45,539,962</td><td>4.047%</td></tr>
<tr><td>3</td><td>Mr. Phouxaysana Xaysombat</td><td>10,119,991</td><td>15,179,986</td><td>1.349%</td></tr>
<tr><td>4</td><td>Shareholders who purchase shares through the Lao</td><td>75,333,900</td><td>75,333,900,000</td><td>10.044%</td></tr>
</table>
</td></tr>
</table>

		Securities Exchange			
		Total	**750,000,000**	**1,125,000,000**	**100%**
Article 48: Effective	Originally comprises of 11 chapters and 84 articles; amended version comprises of 12 chapters and 84 articles. This Article of Association replaces Regulation No. 040/JDB, dated 13 February 2026.				

The Chairman proposed to shareholders to ask the question, but there was no comment and question on this agenda.

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

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

After all agenda items completed, the Chairman of the Meeting invited the participants to express any additional comments or raise further questions; however, no comments or questions were raised.

The Chairman expressed his appreciation to the shareholders and the proxies for their kind attendance at the Meeting and announced the Meeting closed at 11:30 hrs of the same day.

Chairman of the meeting | **Recorder**

Mr. Vilay SIPHAPHONE | Mr. Douayang NAOTOU

LAO PEOPLE'S DEMOCRATIC REPUBLIC
PEACE INDEPENDENCE DEMOCRACY UNITY PROSPERITY
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Curriculum Vitae
Of Mr. Sounthorn CHANTHAVONG

I. Personal Information

1. Name and Surname: Mr. Sounthorn CHANTHAVONG
2. Nationality: Lao Origin: Lao
3. Date of birth: 06/03/1962
4. Place of birth: Khangyaow Village, Paek District, Xiengkhouang Province
5. Occupation: Employee
6. Place of work: Joint Development Bank Public
7. Position: The Executive Board Of Director
8. Current address: Viengsavanh Village, Sikhottabong District, Vientiane Capital
9. Passport number: PA0489822 Issued by: MOFA.LAO PDR expire date: 25/12/2033
10. Identity card number: 01-24036832 Issued by: Sikhottabong expire date: 07/05/2029
11. Telephone number: 020 5887 6666
12. Fax:
13. Email: chanthavong.sou@jdbbank.com.la
14. Marital Status:
    - ☐ Divorce
    - ☐ Single
    - ☐ Married
    - ☐ Widow

    - If married, the spouse's name: Mrs. Chansamone CHANTHAVONG
    - Occupation: General

II. Education and Training

15. Educational Background

☐ Associate degree
- Subject:
- Institute:
- Duration:

☐ Bachelor Degree
- Subject: Economics
- Institute: Hanoi University of Agriculture
- Duration: 1984 - 1989

☐ Bachelor Degree

- Subject: Law and Political Science

- Institute: National University Of Laos

- Duration: 2007 - 2008

☐ Master Degree

- Subject: Law and Political Science

- Institute: National University Of Laos

- Duration: 2011 - 2012

☐ PhD Degree

- Subject:

- Institute:

- Duration:

☐ Other Certificate

16. Attend trainings on topic related to financial and banking sector and other related topics:

No	Training topic	Organized by	Duration
1	Dispute Resolution Legal Procedure	USA	1999
2	IFRS Training at CPA	Australia	2007
3	Director Accreditation Program	Thai Institute of Director	10/06/2024
4	Lao Professional Investment Banking	Lsx	2015
5	Corporate Risk Training	SCB Thailand	27-28/04/2024

III. Working Experience

No	Organization	Position	Responsibility	Duration
1	JDB	Head of Department	Internal Audit	01-02/2013
2	JDB	Deputy Managing Director	Administration	02/2013-03/2014
3	JDB	Managing Director	Administration	03/2014-02/2018
4	JDB	Vice Chairman	Administration	02/2018-05/2023
5	JDB	Shareholder's Advisor	Administration	05/2023-07/2026

IV. Experience in doing Business:

No	Business Name	Stake Holding Proportion	Amount	Duration
1				
2				

The information in the Curriculum Vitae is true. If there is any incorrect or misleading information, I shall take full responsibility in accordance with applicable Laws.

LAO PEOPLE'S DEMOCRATIC REPUBLIC
PEACE INDEPENDENCE DEMOCRACY UNITY PROSPERITY
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Curriculum Vitae

Of Mr. Khamsing SONESINNAVONG

I. Personal Information

1. Name and Surname: Mr. Khamsing SONESINNAVONG
2. Nationality: Lao Origin: Lao
3. Date of birth: 02/05/1964
4. Place of birth: Sibounheuangthong village, Sikhottabong District, Vientiane Capital
5. Occupation: Employee
6. Place of work: Joint Development Bank Public
7. Position: Vice chairman of the Board of Director
8. Current address: Sibounheuangthong village, Sikhottabong District, Vientiane Capital

9. Passport number: PA 0378522 Issued by MOFA. LAO PDR expire date: 20/04/2032
10. Identity card number: 01-23036478 Issued by: Sikhottabong Dis expire date:
11. Telephone number: 020 5590 4088
12. Fax:
13. Email: sonesinnavong.kha@jdbbank.com.la
14. Marital Status:
    - ☐ Divorce
    - ☐ Single
    - ☑ Married
    - ☐ Widow
    - If married, the spouse's name: Ms. Phonesavanh SIMMALAYVONG
    - Occupation: Employee

II. Education and Training

15. Educational Background
    - ☐ Associate degree
      - Subject: Accounting
      - Institute: Pakpasak Technical college
      - Duration: 1983 -1984
    - ☐ Bachelor Degree
      - Subject: Finance - Banking
      - Institute: Settha Business Administration College

- Duration: 2009 - 2010

☐ Master Degree

- Subject:
- Institute:
- Duration:

☐ PhD Degree

- Subject:
- Institute:
- Duration:

☐ Other Certificate

16. Attend trainings on topic related to financial and banking sector and other related topics:

No	Training topic	Organized by	Duration
1	Expert in modern Investment	Stock Exchange of Thailand	10-12, 17-19, 31/07/2009
2	Professional Banking for Investment in Lao PDR	Lao Securities Exchange and National University of Laos	04/10 – 09/11/2014
3	IFRS	JDB	22/11 - 03/12/2021
4	Landmark Forum	BKK Thailand	06 – 12/07/2023
5	ESG AML and Cyber Security For Banking Industry	JDB	26/11/2024

III. Working Experience

No	Organization	Position	Responsibility	Duration
1	Lanexang Hotel	Head of department	Accounting & Finance	1984 - 2008
2	C&A Accounting Advisory Company	Deputy Director	Administration	2008 - 2013
3	Joint Development Bank (JDB)	Head of Accounting department	Accounting & Finance	2013 - 2018
4	Joint Development Bank Public Company	Deputy Director	Administration	2018 - 2025
5	Joint Development Bank Public Company	Board of Director Member	Administration	2023 - Present

IV. Experience in doing Business:

No	Business Name	Stake Holding Proportion	Amount	Duration
1				
2				

The information in the Curriculum Vitae is true. If there is any incorrect or misleading information, I shall take full responsibility in accordance with applicable Laws.

LAO PEOPLE'S DEMOCRATIC REPUBLIC
PEACE INDEPENDENCE DEMOCRACY UNITY PROSPERITY
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Curriculum Vitae
Of Mr. Chanhthaphone CHANTHAVONG

I. **Personal Information**

1.Name and Surname: Mr. Chanhthaphone CHANTHAVONG
2.Nationality: Lao Origin: Lao
3.Date of birth: 18/07/1980
4. Place of birth: Khangyaow Village, Paek District, Xiengkhouang Province
5.Occupation: Employee
6.Place of work: Joint Development Bank Public
7.Position: Executive Board Member
8.Current address: Viengsavanh Village, Sikhottabong District, Vientiane Capital

9. Passport number: PA 0497060 Issued by: MOFA. LAO PDR expire date: 14/03/2035
10. Identity card number: 01-21000464 Issued by: Sikhottabong expire date: 06/01/2026
11. Telephone number: 020 5955 7733
12. Fax:
13. Email: chanthavong.cha@jdbbank.com.la
14. Marital Status:
    - ☐ Divorce
    - ☐ Single
    - ☐ Married
    - ☐ Widow
    - If married, the spouse's name: Mr. Lamngern VILAYVONG
    - Occupation: General

II. **Education and Training**

15. Educational Background
    - ☐ Associate degree
      - Subject:
      - Institute:
      - Duration:
    - ☐ Bachelor Degree
      - Subject: Justice Law
      - Institute: National University of Laos
      - Duration: 2015 - 2020

☐ Master Degree

- Subject: Law and Political Science
- Institute: National University of Laos
- Duration: 2018 - 2021

☐ PhD Degree

- Subject:
- Institute:
- Duration:

☐ Other Certificate

16. Attend trainings on topic related to financial and banking sector and other related topics:

No	Training topic	Organized by	Duration
1	Lawyer Professional Training Course	Ministry of Justice	2014 (45 Days)
2	Setting Service Delivery Standards	JDB	14/05/2022
3	Landmark Forum	BKK Thailand	09-13/06/2023
4	Credit and Risk Management	JDB	27-28/05/2024
5	Techniques for Applying OKRs & KPIs in Balanced Scorecard	JDB	31/08-01/09/2024

III. Working Experience

No	Organization	Position	Responsibility	Duration
1	Vientiane Secondary SchoolTeacherTeaching	Teacher	Teaching	2004 - 2013
2	Joint Development Bank Public (JDB)	Officer	Internal Audit	2013 - 2013
3	Joint Development Bank Public (JDB)	Head of Division	Debt Collection	2013 - 2014
4	Joint Development Bank Public (JDB)	Deputy Head of Department	Internal Audit / Legal	2015 - 2016
5	Joint Development Bank Public (JDB)	Head of Department	Legal	2017 - 2023
6	Joint Development Bank Public (JDB)	Deputy Managing Director / Board Member	Administration	05/2023 – 10/2025
7	Joint Development Bank Public (JDB)	Deputy Managing Director	Administration	10/2025 - 2026

IV. Experience in doing Business:

No	Business Name	Stake Holding Proportion	Amount	Duration
1				
2				

The information in the Curriculum Vitae is true. If there is any incorrect or misleading information, I shall take full responsibility in accordance with applicable Laws.

LAO PEOPLE'S DEMOCRATIC REPUBLIC
PEACE INDEPENDENCE DEMOCRACY UNITY PROSPERITY
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Curriculum Vitae

Of Mrs. Khonesavanh VIXATHEP

I. Personal Information

1. Name and Surname: Mrs. Khonesavanh VIXATHEP
2. Nationality: Lao Origin: Lao
3. Date of birth: 26/01/1985
4. Place of birth: Somvang village, Hatxaifhong District, Vientiane Capital
5. Occupation: Employee
6. Place of work: Joint Development Plubic Bank
7. Position: Managing Director
8. Current address: Somvang village, Hatxaifhong District, Vientiane Capital
9. Passport number: PA0271264 Issued by: MOFA.LAO PDR expire date: 28/09/2028
10. Identity card number: 01-23070078 Issued by: Hardxayfong expire date: 23/08/2028
11. Telephone number: 020 5564 2469
12. Fax:
13. Email: Visathep.kho@jdbbank.com.la
14. Marital Status:
    - ☐ Divorce
    - ☐ Single
    - ☐ Married
    - ☐ Widow
    - If married, the spouse's name: Mr. Vilaysack CHITTAVONG
    - Occupation: Employee

II. Education and Training

15. Educational Background

☐ Associate degree
-Subject:

- Institute:
- Duration:

☐ Bachelor Degree
- Subject: Bachelor of Arts in English

- Institute: National University of Laos

- Duration: 2002 - 2006

☐ Master Degree
- Subject:
- Institute:
- Duration:

☐ PhD Degree
- Subject:
- Institute:
- Duration:

☐ Other Certificate CPA, Lao Chamber of Professional Accountants and Auditors (LCPAA)
10/2017 - 10/2021

16. Attend trainings on topic related to financial and banking sector and other related topics:

No	Training topic	Organized by	Duration
1	Implement Oracle System		01/01/2015 - 16/02/2016
2	IFRS	SKNP	12/03 – 28/04/2018
3	External Audit	SKNP	03-04/04/2021, 17,18,19/072021
4	IFRS	SKNP	22/11/2021 - 03/12/2021
5	Landmark Forum	BKK Thailand	01-05/03/2024
	Implement Report IFRS		01/04/2024

III. Working Experience

No	Organization	Position	Responsibility	Duration
1	JDB	Officer	Accounting	05 Year
2	JDB	Office	Teller	01 Year
3	JDB	Head of Service Unit	Sikhai & Thatluang	03 Year
4	JDB	Head of Division	HQ Service Unit	02 Year
5	JDB	Head of Department	Accounting	02 Year
6	JDB	Deputy Head of Department	Accounting	03 Year
7	JDB	Head of Department	Accounting	05 Year
8	JDB	Deputy Managing Director	Administration	01 Year

IV. Experience in doing Business:

No	Business Name	Stake Holding Proportion	Amount	Duration
1				
2				

The information in the Curriculum Vitae is true. If there is any incorrect or misleading information, I shall take full responsibility in accordance with applicable Laws.

LAO PEOPLE'S DEMOCRATIC REPUBLIC
PEACE INDEPENDENCE DEMOCRACY UNITY PROSPERITY
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Curriculum Vitae
Of Mr. Sangma SITTHAMMAVONG

I. **Personal Information**

1. Name and Surname: Mr. Sangma SITTHAMMAVONG
2. Nationality: Lao Origin: Lao
3. Date of birth: 22/05/1992
4. Place of birth: Kengpayang Village, Hatxayfong District, Vientiane Capital
5. Occupation: Employee
6. Place of work: Joint Development Bank Public
7. Position: Deputy Managing Director
8. Current address: Kengpayang Village, Hatxayfong District, Vientiane Capital
9. Passport number: PA 0346443 Issued by: MOFA. LAO PDR expire date: 28 Nov 2029
10. Identity card number: Issued by: expire date:
11. Telephone number: 020 9899 9948
12. Fax:
13. Email: Sangma.sit@jdbbank.com.la
14. Marital Status:
    - ☐ Divorce
    - ☐ Single
    - ☑ Married
    - ☐ Widow
    - If married, the spouse's name: Ms. Taliva KHAMSITHON
    - Occupation:

II. **Education and Training**

15. Educational Background
    - ☐ Associate degree
      - -Subject:
      - Institute:
      - Duration:
    - ☐ Bachelor Degree
      - Subject: Marketing
      - Institute: Comcenter College

- Duration: 2009 - 2013

☐ Master Degree
- Subject: International Trader
- Institute: Beihang University, P.R China
- Duration: 2015 -2018

☐ PhD Degree
- Subject:
- Institute:
- Duration:

☐ Other Certificate

16. Attend trainings on topic related to financial and banking sector and other related topics:

No	Training topic	Organized by	Duration
1	Project Management for Managers (1st edition)	Luxemburg	12-16/04/2021
2	Landmark Forum	Bkk Thailand	01-05/03/2024
3	Retail Banking Strategy		13-25/12/2021
4	Technique For App OKRs and KPI in Balance in-house Training	Sgs	31/08/2024 - 01/09/2024
5			

III. Working Experience

No	Organization	Position	Responsibility	Duration
1	ROMEO English Academy	Teacher	Teaching	02 year
2	Joint Development Bank Public	Technical Staff	Risk Management and Card Dispute Resolution Officer	01 year
3	Joint Development Bank Public	Head of division	Card Marketing	01 year
4	Joint Development Bank Public	Deputy Head of Card Department	Administration	01 year
5	Joint Development Bank Public	Head of Marketing Department	Administration	03 year

IV. Experience in doing Business:

No	Business Name	Stake Holding Proportion	Amount	Duration
1				
2				

The information in the Curriculum Vitae is true. If there is any incorrect or misleading information, I shall take full responsibility in accordance with applicable Laws.

LAO PEOPLE'S DEMOCRATIC REPUBLIC
PEACE INDEPENDENCE DEMOCRACY UNITY PROSPERITY
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Curriculum Vitae
Of Mr. Lasonexay CHANTHAVONG

I. Personal Information

1. Name and Surname: Mr. Lasonexay CHANTHAVONG
2. Nationality: Lao Origin: Lao
3. Date of birth: 01/11/1973
4. Place of birth: Khanyaow Village, Paek District, Xiengkhouang Provice
5. Occupation: Employee
6. Place of work: Joint Development Bank Public
7. Position: Deputy Managing Director
8. Current address: Viengsavanh Village, Sikhottabong District, Vientiane Capital

9. Passport number: PA 0488582 Issued by: MOFA.Lao PDR expire date: 18/09/2033
10. Identity card number: Issued by: expire date:
11. Telephone number: 020 9998 1333
12. Fax:
13. Email: lasonexay.cha@jdbbank.com.la
14. Marital Status:

- ☐ Divorce
- ☐ Single
- ☐ Married
- ☐ Widow

- If married, the spouse's name:
- Occupation:

II. Education and Training

15. Educational Background

☐ Associate degree
- Subject: Educational Psychology
- Institute: National University of Laos
- Duration: 1990 - 1994

☐ Bachelor Degree
- Subject: Business Law
- Institute: National University of Laos
- Duration: 1994 - 1999

☐ Master Degree

- Subject: International Trade and Investment Law
- Institute: Yokohama University (Japan)
- Duration: 2008 - 2011

☐ PhD Degree

- Subject:
- Institute:
- Duration:

☐ Other Certificate

16. Attend trainings on topic related to financial and banking sector and other related topics:

No	Training topic	Organized by	Duration
1	Banking & Re-finance Methodology	Bangkok	2015
2	Collateral & Auction sale	Japan	2018
3	OKRs	SGS	04 - 05/10/2025
4	Corporate Risk Training	SCB Thailand	24/12/2025
5			

III. Working Experience

No	Organization	Position	Responsibility	Duration
1	DFDL Co., Ltd.	Legal Assistant / Para-legal	Legal Assistant / Para-legal	6 Years
2	KPMG Co., Ltd.	Legal and Tax Advisor	Legal Advisor	3 Years
3	DFDL Co., Ltd.	Lawyer / Legal Counsel	Commercial and Foreign Investment Advisor	21 Years
4	JDB	Advisor and Assistant to the Legal Department	Administration	11/2024 - 04/2025
5	JDB	Head of Legal Department	Administration	04/2025 - 07/2026

IV. Experience in doing Business:

No	Business Name	Stake Holding Proportion	Amount	Duration
1				
2				

The information in the Curriculum Vitae is true. If there is any incorrect or misleading information, I shall take full responsibility in accordance with applicable Laws.

ໃບມອບສິດ – Proxy

1. ຂ້າພະເຈົ້າ .... ສັນຊາດ ....
   I / We .... Nationality ....
   ເຮືອນເລກທີ .... ບ້ານ.. ເມືອງ..
   Residing at.. Village.. District..
   ແຂວງ.. Province..

   ເປັນຜູ້ຖືຮຸ້ນຂອງທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ

   Being a shareholder of Joint Development Bank Public

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

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

   ☐ ທ່ານ ບຸນຊຸ່ມ ສີສະຫວັດ
   Mr. Bounsoum SISAVAT

   ☐ ທ່ານ ສຸກສະຫວັນ ມະນີວັນ
   Mr. Souksavanh MANIVANH

   ☐ ທ່ານ ປ.ອ ຈອມຄຳ ບຸບຜາລີວັນ
   PhD. Chomkham BOUPHALIVANH

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

   ຂໍມອບໝາຍ ທ່ານ/ທ່ານ ນາງ.. ອາຍຸ..
   Hereby assign Mr./Ms .... Age..
   ສັນຊາດ.. ຢູ່ເຮືອນເລກທີ..
   Nationality.. Residing at..
   ບ້ານ.. ເມືອງ.. ແຂວງ..
   Village.. District...Province..

   ໃຫ້ເປັນຜູ້ຕາງໜ້າຂອງຂ້າພະເຈົ້າ ເພື່ອເຂົ້າຮ່ວມ ແລະ ລົງຄະແນນສຽງແທນຂ້າພະເຈົ້າ ຢູ່ໃນກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຄຮ, ທີ່ຈະຈັດຂຶ້ນ ໃນ ເວລາ 14:00 ໂມງ ຂອງວັນທີ 17 ກໍລະກົດ 2026.

   To be my/our proxy to attend and vote on my/our behalf in the Shareholders' Meeting of the Joint Development Bank Public (JDB) which will be held at 14:00 PM of 17 Julu 2026.

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

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

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

ວາລະທີ 01: ຮັບຮອງເອົາ ບົດບັນທຶກກອງປະຊຸມ ສາມັນຜູ້ຖືຮຸ້ນ ປະຈຳປີ 2025

Agenda 01: Approve the minutes of the Annual General Meeting of JDB's shareholders for the year 2025

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 02: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ການປັບປຸງ ສະມາຊິກສະພາບໍລິຫານ ຊຸດໃໝ່ ຕາມການສະເໜີຂອງຄະນະກຳມະການຄັດເລືອກ

Agenda 02: Consider and approve the reconstitution of the new Board of Directors, as proposed by the Nomination Committee, for submission to the Meeting of Shareholders for approval

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 03: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ການສິ້ນສຸດໜ້າທີ່ ຂອງສະມາຊິກສະພາບໍລິຫານ ແລະ ຄະນະອຳນວຍການ ຊຸດເກົ່າ

Agenda 03: Consider and approve the termination of the following members of the outgoing Board of Directors and Executive Management

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 04: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ການປັບປຸງ ຄະນະອຳນວຍການ ຊຸດໃໝ່ ຕາມການສະເໜີຂອງຄະນະກຳມະການຄັດເລືອກ

Agenda 04: Consider and approve the reconstruction of the new Executive Management, as proposed by the Nomination Committee

☐ ເຫັນດີ/ Approve ☐ ບໍ່ເຫັນດີ/ Disapprove

ວາລະທີ 05: ພິຈາລະນາ ແລະ ຮັບຮອງເອົາ ການດັດແກ້ໃບທະບຽນວິສາຫະກິດ ແລະ ກົດລະບຽບພາຍໃນຂອງ ທຄຮ

Agenda 05: Consider and approve the amendment of the Enterprise Registration Certificate and the Internal Regulation of JDB

☐ 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 ໃຫ້ຖືວ່າຂ້າພະເຈົ້າ ໄດ້ກະທຳເອງທຸກປະການ.

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

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

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

ໝາຍເຫດ/Remark:

1. ຜູ້ຖືຮຸ້ນ ຈະຕ້ອງແຕ່ງຕັ້ງຜູ້ຕາງໜ້າພຽງຜູ້ດຽວເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ລົງຄະແນນສຽງແທນຕົນເອງ;
   The shareholder is required to assign only one proxy to attend and vote in the meeting on the shareholder's behalf;
2. ຜູ້ຕາງໜ້າ ຕ້ອງສະແດງເອກະສານຂອງຕົນເອງຕໍ່ ພະນັກງານປະຈຳໂຕະລົງທະບຽນ ຄື: ບັດປະຈຳຕົວ ຫຼື ປື້ມສຳມະໂນຄົວ ຫຼື ໜັງສືຜ່ານແດນ (ສຳລັບຜູ້ລົງທຶນຕ່າງປະເທດ) ພ້ອມກັບສຳເນົາເອະສານປະເພດດຽວກັນນີ້ຂອງຜູ້ຖືຮຸ້ນ, ໃບມອບສິດສະບັບນີ້ ແລະ ໜັງສືເຊີນປະຊຸມ.
   The proxy must present to the officers at registration desk his/her valid ID Card, or family book or passport (in case of foreign investor) together with the copies of the same documents of the shareholder, this Proxy, and the Invitation to the Meeting.

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

1. ການລົງທະບຽນເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມ/ Registration for attending the meeting

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

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

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

ຖ້າເອກະສານເຫຼົ່ານີ້ເປັນພາສາຕ່າງປະເທດ ແມ່ນອະນຸຍາດໄດ້ສະເພາະເອກະສານທີ່ເປັນພາສາອັງກິດ ເທົ່ານັ້ນ.

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

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

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

2. ອົງປະຊຸມ/ Quorum

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

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

3. ການດຳເນີນກອງປະຊຸມ/ Rules for proceeding

- ທ່ານ ປະທານສະພາບໍລິຫານ ທຄຮ ຫຼື ຜູ້ທີ່ໄດ້ຮັບມອບໝາຍ ເປັນປະທານກ່າວເປີດ ແລະ ນຳພາດຳເນີນກອງປະຊຸມ.

  The Chairman of JDB's Board of Directors or designated person will preside over and lead the meeting;
- ທ່ານ ປະທານກອງປະຊຸມ ເປັນຜູ້ສະເໜີຫົວຂໍ້ຂອງແຕ່ລະວາລະ ແລະ ເປັນຜູ້ສັ່ງໂຫວດຄະແນນແຕ່ລະວາລະ.

  The Chairman of the meeting will propose the title of each agenda and order the voting of each agenda.
- ຜູ້ອຳນວຍການ ທຄຮ ເປັນຜູ້ດຳເນີນສະເໜີເນື້ອໃນຂອງແຕ່ລະວາລະໃນກອງປະຊຸມ.

  The Managing Director of JDB will present details of each agenda to the meeting.
- ຫຼັງຈາກທີ່ ທ່ານ ຜູ້ອຳນວຍການ ໄດ້ສະເໜີເນື້ອໃນຂອງວາລະແລ້ວ, ປະທານກອງປະຊຸມ ຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ມີຄຳຖາມ ຫຼື ຄຳເຫັນຕໍ່ວາລະທີ່ກຳລັງຖືກພິຈາລະນາຢູ່. ກໍລະນີມີຄຳຖາມ ທ່ານ ຜູ້ອຳນວຍການ ຈະເປັນຜູ້ໃຫ້ຄຳ

ອະທິບາຍຊີ້ແຈງ. ຈາກນັ້ນ, ຖ້າບໍ່ມີ ຄຳຖາມໃດໆ ຕໍ່ແລ້ວ ປະທານກອງປະຊຸມ ຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ລົງມະຕິຕໍ່ວາລະດັ່ງກ່າວ.

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

- ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມ ຕ້ອງປິດສຽງໂທລະສັບ ຫຼື ອຸປະກອນການສື່ສານທຸກຢ່າງ ແລະ ບໍ່ສົ່ງສຽງດັງລົບກວນຕະຫຼອດໄລຍະ ຂອງການດຳເນີນກອງປະຊຸມ.

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

4. ພາສາທີ່ນຳໃຊ້ໃນກອງປະຊຸມ/ Language in the meeting

- ພາສາທີ່ນຳໃຊ້ຢູ່ໃນກອງປະຊຸມ ແມ່ນພາສາລາວ.

  The language used in the meeting is Lao language.

5. ຜູ້ມີສິດລົງຄະແນນສຽງ/ Persons eligible to vote

- ມີແຕ່ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ໄດ້ຮັບມອບໝາຍຢ່າງຖືກຕ້ອງ ເຊິ່ງໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມຮຽບຮ້ອຍແລ້ວເທົ່ານັ້ນ ທີ່ຈະມີ ສິດລົງຄະແນນສຽງ.

  Only the shareholders or proxies who have registered to attend the meeting are eligible to vote.

- ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ບໍ່ໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຜູ້ເຂົ້າຮ່ວມອື່ນ ຈະບໍ່ມີສິດໃນການລົງຄະແນນສຽງ.

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

6. ການລົງຄະແນນສຽງ/ Voting

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

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

7. ຜົນສັກສິດຂອງການລົງຄະແນນສຽງ/ Effectiveness of voting

- ສຳລັບການລົງມະຕິທົ່ວໄປ, ການລົງຄະແນນສຽງທີ່ບໍ່ເຫັນດີ ຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າເຄິ່ງໜຶ່ງຂອງຈຳນວນຮຸ້ນ ທຄຮ ທັງໝົດໃນທີ່ປະຊຸມ.

  For ordinary resolutions, the "Disapprove votes" will become effective only if such votes account for more than half of the total number of JDB shares attending the meeting

- ສຳລັບການລົງມະຕິສະເພາະ, ການລົງຄະແນນສຽງບໍ່ເຫັນດີ ຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າໜຶ່ງສ່ວນສາມ ຂອງຈຳນວນ ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທັງໝົດທີ່ເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ມີຮຸ້ນລວມກັນຫຼາຍກວ່າ 20% ຈຳນວນຮຸ້ນ ທຄຮ 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 ກອງປະຊຸມຈະບໍ່ມີພັນທະ ໃນການຕອບຄຳຖາມ ຂອງຜູ້ກ່ຽວໃນກໍລະນີ ດັ່ງກ່າວ.

  Having been asked by the Chairman, any shareholders or proxies desirous to question or make comments in the meeting must raise their hands and show the symbol as given by JDB to confirm that they are truly the shareholders or proxies. Should the shareholders or proxies do not show such symbol, the Chairman or JDB Directors, or Committee in charge of the meeting may reject questions or comments made by the shareholders or proxies, and in this case the meeting shall not be obliged to answer such questions.

ຄຳແນະນຳ ກ່ຽວກັບການລົງຄະແນນສຽງ
Vote Instruction

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

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

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

ເພື່ອຄວາມສະດວກໃນການລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມຜູ້ຖືຮຸ້ນຂອງທະນາຄານຮ່ວມພັດທະນາ ມະຫາຊົນ, ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ຈະເຂົ້າຮ່ວມກອງປະຊຸມ ກະລຸນານໍາເອົາໜັງສືເຊີນປະຊຸມ, ໃບເຂົ້າຮ່ວມກອງປະຊຸມທີ່ອອກໃຫ້ໂດຍ ຕະຫຼາດຫຼັກຊັບລາວ 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. ທຄຮ 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 ບຸນຊຸມ ສີສະຫວັດ
ສະມາຊິກສະພາບໍລິຫານອິດສະລະ
ຈົບການສຶກສາ ປະລິນຍາໂທ ສະຖິຕິ ເສດຖະກິດແຫ່ງຊາດ ທີ່ສະຖາບັນເສດຖະກິດ ມະຫາວິທະຍາໄລເສດຖະກິດແຫ່ງຊາດ ທີ່ເມືອງ ບາກູ, ລັດອາແຊກໄບຈັນ (ອະດີດສະຫະພາບໂຊວຽດ) ໃນປີ 1985. ໃນໄລຍະ 2015–2020 ທ່ານເປັນຫົວໜ້າກົມ, ຜູ້ຊ່ວຍຮອງນາຍົກລັດຖະມົນຕີ ລັດຖະມົນຕີກະຊວງການເງິນ. ນັບແຕ່ປີ 2020 ຈົນຮອດປະຈຸບັນ, ທ່ານເປັນສະມາຊິກອິດສະລະ ຂອງສະພາບໍລິຫານຂອງ 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, ທ່ານເປັນຜູ້ອຳນວຍການໃຫຍ່ ບໍລິສັດ ຈັນທະວົງ ກວດສອບບັນຊີ ແລະ ໄດ້ເລີ່ມເຮັດວຽກກັບ JDB ເປັນສະມາຊິກອິດສະລະ ຂອງສະພາບໍລິຫານຂອງ JDB ໃນປີ 2025.

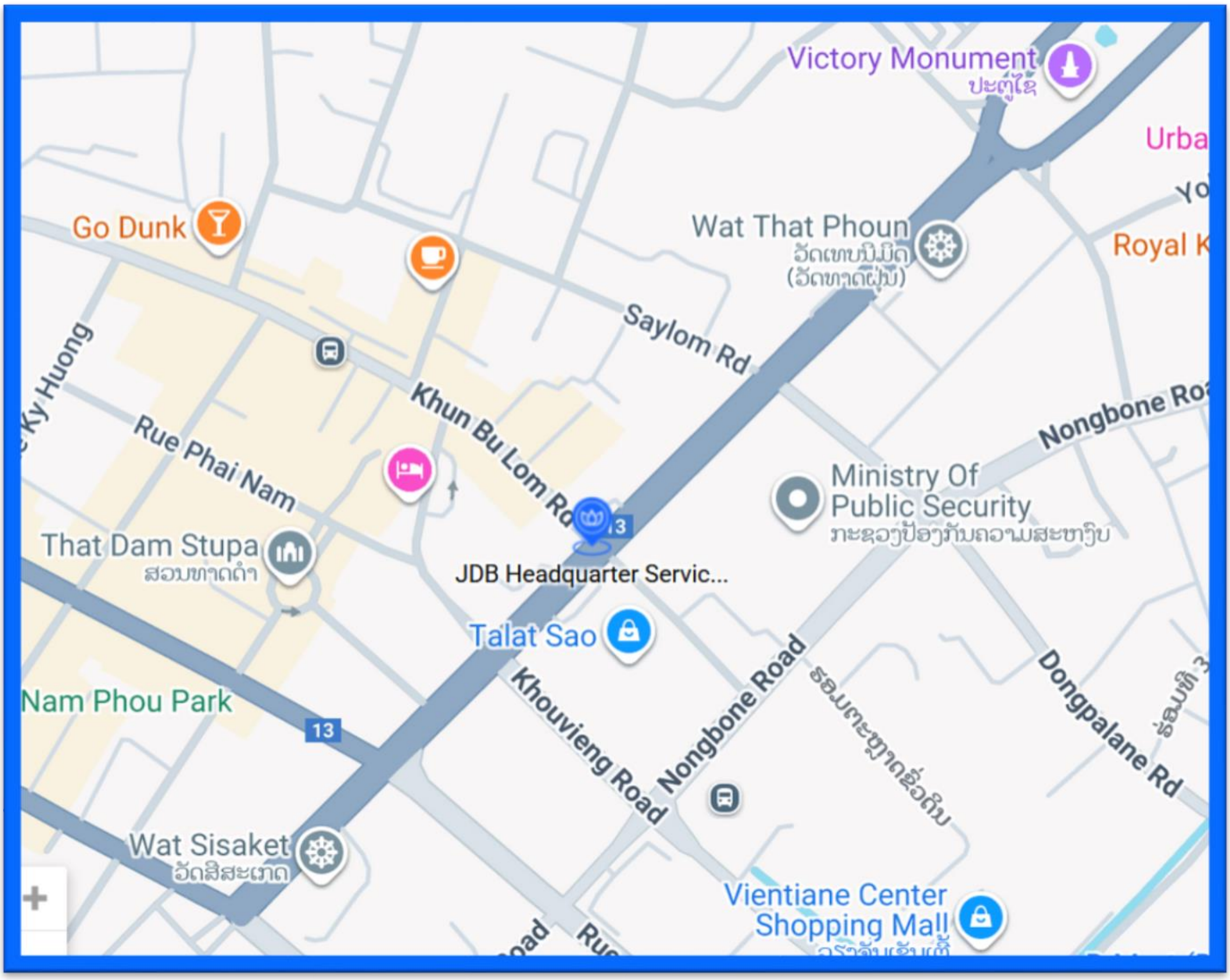
Mr. Souksavanh MANIVANH
Independent Member of the Board of Directors
Mr. Souksavanh graduated with a Bachelor's degree in Finance–Banking from Rattana College of Business Administration in 2015 and has over 10 years of experience in accounting. He currently serves as Managing Director of Chanthavong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

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

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

ເອກະສານຄັດຕິດ 9

ແຜນທີ່ຂອງສະຖານທີ່ຈັດກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຄຣ ສະໄໝວິສາມັນ ຄັ້ງທີ I ປະຈຳປີ 2026
JDB shareholder meeting



Date 17 July 2026, 14:00 PM – 16:00 PM
At 6th floor Meeting Room, Joint Development Bank Public.

Scan JDB Map