Listed Comapany Information

Joint Development Bank Public (JDB)

Company Profile

Address: Hatsady Village, No. 82, Lane Xang Avenue, Chantabouly District, Vientiane Capital, Lao PDR
Tel: : (856-21) 2135 316
Website: http://www.jdbbank.com.la
Establishment Date: 03 Oct 1989
Listing Date on LSX: 10 Oct 2025
IPO Price: 8,800 LAK/Share
Financial Advisor: Lao-China Securities Public Company

Type of Business

The principal activities of the Bank are to provide service on mobilizing and receiving short, medium and long term deposit funds from various organisations and individuals; lending on a short, medium and long term basis to various organisation and individuals up to the nature and ability of the Bank's capital resources; conducting foreign currency transactions; internal trade finance services, discounting of commercial notes, bonds and valued documents; providing transaction services between customers and other banking services.

Information of Listed Share as of Q2 2026

Market Price (LAK/Share)	8,500
Average Price (LAK/Share)	8,218
Trading Volume (Million Share)	5.44
Trading Value (Billion LAK)	45.13
Trading Value/Day (Million LAK)	752.16
Market Caitalization (Billion LAK)	6,375.00
Listed Share or Deposited Share on LSX (Share)	750,000,000
Free float (% of Listed Shares)	10.00%
Portion of Foreign Shareholder (% of Listed Shares)	100%
Total Shareholder	2,261
Warning (Latest)	N/A
Market Alert (Latest)	N/A

List of Board of Directors

	Name and Surname	Position	
1	Mr. Vilay Siphaphone	Chairman	
2	Mrs. PhonesamaySoukhaphon	Vice chairman	
3	Mr. Sakhone Yorphanxay	member	
4	Mr. Vilarndeth Vayyasomsack	member	
5	Mr. Visoud Bouasisaard	member	
6	Mr. Bounsoum Sysavath	Independent member	
7	Mr. Chomkham Boubphalyvanh	Independent member	
8	Mr. Souksavanh Manyvanh	Independent member	
9	Mr. Sakhone Yorphanxay	General Director	

Financial Position (Billion LAK)

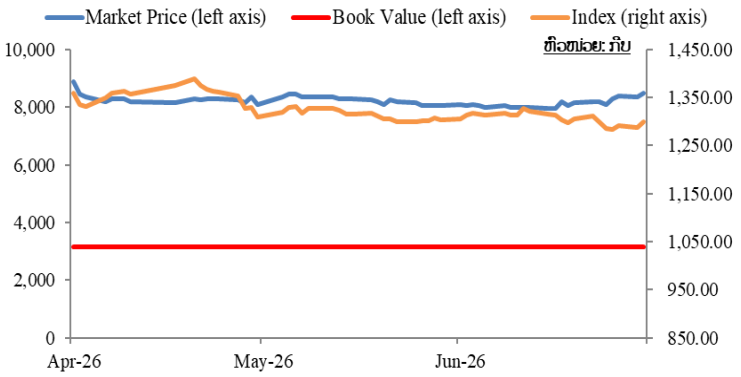
Item	6 months 2026	Q1 2026	2025
Current Liabilities	41,416.20	41,502.39	40,323.89
Non-current Liabilities	351.97	463.49	787.67

Company Activities

No.	Date	Topic
1	30-04-2026 09:31:55	Financial Statements for the year ended 31 December 2025
2	23-04-2026 11:33:31	Invitation to JDB'S Annual General Shareholder's Meeting for the year 2025_Update_English
3	23-04-2026 11:32:38	Invitation to JDB'S Annual General Shareholder's Meeting for the year 2025_Update_LAO
4	18-04-2026 23:05:40	Invitation to JDB'S Annual General Shareholder's Meeting for the year 2025
5	10-04-2026 09:01:16	JDB and BCEL KT sign important agreements to boost financial ties

More…

Market Price, Index and Book Value



Business Performance (Billion LAK)

Financial Data	6 months 2026	Q1 2026	2025
Interest and similar income	1,193.91	591.29	2,287.06
Other Income*	626.41	237.82	1,193.94
Total operating income	**1,820.32**	**829.11**	3,481.00
Administrative Expenses	(990.72)	(504.77)	(1,795.38)
Other expense*	(447.11)	(150.16)	(771.93)
Total Expenses	**(1,437.83)**	**(654.93)**	(2,567.32)
EBITDA	382.49	174.18	913.69
Income tax expense	(47.49)	(17.16)	(195.61)
Net profit/(Loss)	**335.00**	**157.02**	718.08

Cash Flows (Billion LAK)

Item	6 months 2026	Q1 2026	2025
Net cash flows from operating activities	(1,553.01)	(304.35)	5,660.89
Net cash flows from investing activities	(412.72)	(8.73)	(987.99)
Net cash flows from financing activities	2,276.32	(49.14)	(133.39)

Total Liabilities	**41,768.16**	**41,965.88**	41,111.56
Total Equity	**2,379.08**	**2,862.79**	2,671.84
Total Asset	**44,147.24**	**44,828.66**	43,783.40

Changes in Equity (Billion LAK)

Item	6 months 2026	Q1 2026	2025
Chartered capital	1,125.00	750.00	750.00
Share Premium	193.62	568.62	568.62
Regulatory reserve	219.88	148.07	148.07
General reserve fund	148.50	102.23	102.23
General provision for credit activities	121.80	120.54	107.93
Provision for unrecoverable assets	341.49	362.81	341.49
Unrealized gain(loss) from gold revaluation	(26.22)	15.41	15.41
Retain earning	255.02	795.12	638.10
Total Capital	**2,379.08**	**2,862.79**	**2,671.84**

Financial Ratio

Ratio	6 months 2026	Q1 2026	2025
D/E Ratio	17.56	14.66	15.39
ROA (%)	0.76%	0.35%	1.64%
ROE (%)	14.08%	5.48%	26.88%
Net profit margin (%)	18.40%	18.94%	20.63%

Independent Auditors

Auditor	Fiscal year	Opinion
PWC	6 months 2026	
Internal Approved	Q1 2026	
PWC	2025	Unqualified

Source: http://lsx.com.la/, http://lsxdisclosure.com.la/

Statistic

Statistic	6 months 2026	Q1 2026	2025
Market Price (LAK/Share)	8,500	7,850	7.85
Book Value (LAK/Share)	2115	2,545	2.37
P/BV Ratio	4.02	3.08	0.00
EPS (LAK)	297.78	139.57	0.64
P/E Ratio	28.54	56.24	0.01
Dvd. Yield (%)			

Dividend Policy

JDB has a dividend policy to distribute at least 50% of the net profit after tax obligations and allocation of legal provision reserves. However, the dividend payout rate of at least 50% may be altered, contingent upon consideration and approval by the Shareholders' Meeting. The consideration may be based on future strategic investment plans, operational needs, and other relevant appropriateness.

Dividend Payment

Year	Payment Date	LAK/Share	Remark
Annual 2025	25-May-26	880	

Remark:

1. Data shall be updated in every quarter after the publlishments of financial statement from listed company and calculated in respect with Manual Guide published on LSX website. Financial data in this factsheet was accumulated from the financial statement of each quarter; readers should find more details in the full statements.
2. *All incomes and expenses except revenue from sale/cost of sale are accumulated as other income/other expense, this might be different from other income/other expense showed in financial statement.

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