



**ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມະຫາຊົນ**  
**BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC**

## **THE BUSINESS PERFORMANCE REVIEW OF THE YEAR 2020 AND BCEL'S PLANS FOR 2021 MEETING**

On 27-28 January 2021 Banque pour le Commerce Exterieur Lao Public (BCEL) held a meeting for the business performance review of the year 2020 and plans for 2021 at Don Chan Palace, Vientiane Capital. The meeting was chaired by Mr. Phoukhong Chanthachack, the General Managing Director of BCEL and participated by the directors, chiefs of divisions, centers, and branches and related staffs of BCEL for 80 participants in total (online participation by 3 branches, Bokeo, Luangnamtha, and Champasak).



Photo 1: Group picture.

The meeting has reviewed the business performance of BCEL in the year 2020 and discussed about the future business plans for the year 2021, the impacts of the COVID-19 pandemic to the business operation in 2020 and the future challenges. Several subject matters of the business operation were raised and discussed among the Head Office and the branches, such as, credits, the exchange rate issue, corporate customer services, cash management, marketing, business expansions, human resource, new IT system development and management, security management for banking services, accounting system, audit, new risk management, anti-money laundering, and legal. This aims at better business performance in 2021 and generating the utmost profit for the shareholders. In 2020, the economy encountered difficulties affected by the COVID-19 pandemic. Despite the difficult period of business operation, the management team has made an effort to produce the best outcome of the performance, keep developing new products and managed to make profit.

Moreover, the management team has shared their recommendation on the business operation and the directions for BCEL in 2021 to the divisions and all branches.



Photo 2: the directors



Photo 3: the meeting