



Share information:

Par Value: 5.000 LAK/share
 Total number of shares: 207.723.300
 IPO price: 5000 LAK/Share
 Share Price (01/04/2024): 4.500 Lak/share
 Company's Market Price: BCEL's Registered Capital was 934.754,85 million LAK
 % of shares traded in the market: 30%

Top shareholders:

- Ministry of Finance 60%
- COFIBRED, the strategic partner 10%
- 30% of the total shares are publicly traded at LSX.



Staff
 2.075 Person
 965 Female



Service Networks
 20 Branches
 99 Service Units
 12 Money Changers



Organization Charts
 11 Divisions
 3 Centers

Subsidiary and affiliate companies (% in shares)



Bank Account
 2.700.000 +

BCEL One Users
 1.500.000 +

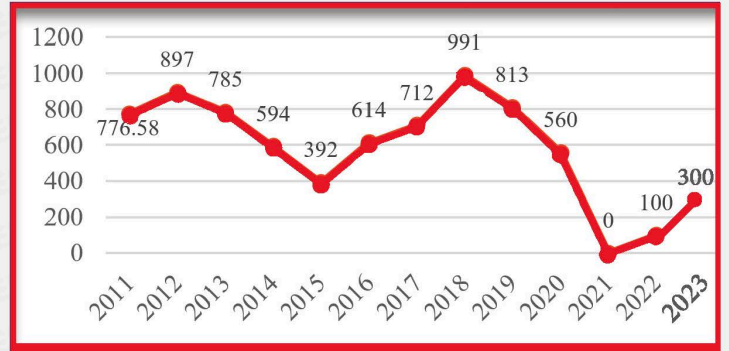
Key product

- 140.000+ Oneyap
- 453 ATM
- 29 CDMs
- 41 CRMs
- 1681 Bcome Agents
- 479 MoneyGram Agents
- 50.000+ i-Bank Users

History

BCEL is a leading commercial bank in Laos with variety of banking products and services. The bank has achieved the high range in market share. The bank was firstly established in 1975 as a branch of the state bank of the Lao PDR to perform banking transactions and international banking services for the government. Then in 1989, BCEL has been officially transformed into a state-owned commercial bank and started operating its banking activities for the public based on the business principles. In 2011, BCEL was transformed into a public company and became the first listed bank in the Lao Securities Exchange (LSX)

Dividend per share (Unit:LAK)



Comparing financial ratios with previous years

Unit: Million LAK	2023	2022	+Increase -decreased
Total assets	126.433.759	94.493.015	33,80%
Total liabilities	123.856.095	92.135.055	34,43%
Total capital	2.577.664	2.357.960	9,32%
Total debt and capital	126.433.759	94.493.015	33,80%
Net Interest Income	1.738.189	1.270.883	36,77%
Net Income from fees and services	553.206	364.145	51,92%
Income from operation	3.128.278	1.718.134	82,07%
Net Income from operation	1.027.422	805.414	27,56%
Total expense on operation	-796.695	-645.233	23,47%
Profit before tax	283.120	197.079	43,66%
Net Profit After Tax	231.408	228.190	1,41%
Profit/share (LAK)	1.114	1.099	1,36%

Main Products:

Deposits, loans, domestic ATM cards and international cards including UnionPay, VISA, JCB, Mastercard. Electronic banking services: BCEL One, BCEL i-Bank, OnePay, SMS Banking, E-Commerce, ATM, POS; International Services: Money Transfer via SWIFT, MoneyGram, SPEEDSEND, LC, LG and other service such as money transfer for share account, onsite service and bill payment



BCEL-Key Financial Indicators

Liquidity Ratio	30,35%
Return on equity (ROE):	8,98%
Return on Assets (ROA):	0,18%
Debt to equity (D/E):	4.804,97%
(Net Profit Margin):	3,98%
Net Interest Margin (NIM):	1,83%
Capital Adequacy Ratio (CAR)	4,91%
Laon to deposit	44,38%
Net interest income to total assets	1,37%
Interest expense/interest-bearing debt	2,34%
Revenue from fees and charges/Total operating income	29,57%
Operating expenses/Total operating income	25,47%
Earning per share (LAK)	1.114



ສະມາຊິກສະພາບໍລິຫານ ທຄຕລ

BCEL BOARD OF DIRECTORS

- 1 

ທ່ານ ບຸນປອນ ວັນນະຈິດ
ຮອງລັດຖະມົນຕີກະຊວງການເງິນ, ປະທານສະພາບໍລິຫານ
Mr. Bounpone VANNACHITH
Deputy Minister of Finance, Chairman
- 2 

ທ່ານ ຄໍາສຸກ ສຸນດາລາ
ຮອງປະທານສະພາບໍລິຫານ
Mr. Khamsouk SUNDARA
Independent Member, as Vice Chairman
- 3 

ທ່ານ ນ. ສາຍສະໝອນ ຈັນທະຈັກ
ຜູ້ອໍານວຍການ ທຄຕລ, ເປັນກໍາມະການ
Mrs. Saysamone CHANTHACHACK
Managing Director BCEL, as Member
- 4 

ທ່ານ ປະສົມເພັດ ຄໍາຕັນ
ຮອງຫົວໜ້າກົມຄຸ້ມຄອງວິສາຫະກິດລັດລົງທຶນ-ປະກັນໄພ
ກະຊວງການເງິນ, ເປັນກໍາມະການ
Mr. Pasomphet KHAMTANH
Deputy Director General, department of State-Owned Enterprises Management and Insurance, Ministry of Finance, as Member
- 5 

ທ່ານ ສະຕີເຟັນ ມັງເຈຍວາກາ
ຕາງໜ້າ ໂກຣີ ບເຣດ, ເປັນກໍາມະການ
Mr. Stephane MANGIAVACCA
COFIBRED Representative, as Member
- 6 

ທ່ານ ຮສ. ທອງເພັດ ຈັນທະນິວົງ
ຮອງຄະນະບໍດີ ຄະນະເສດຖະສາດ ແລະ ບໍລິຫານທຸລະກິດ
ມະຫາວິທະຍາໄລແຫ່ງຊາດ, ເປັນກໍາມະການອິດສະຫຼະ
Assoc.Prof. Thongpheth CHANTHANIVONG
Vice Dean of Faculty of Economics and Business Management, National University of Laos, as Independent Member
- 7 

ທ່ານ ນ. ລັດດາວັນ ຊົງວິໄລ
ຮັກສາການຫົວໜ້າສູນຄົ້ນຄວ້າເສດຖະກິດມະຫາພາກ ສະຖາບັນວິທະຍາສາດ
ເສດຖະກິດ ແລະ ສັງຄົມແຫ່ງຊາດ, ເປັນກໍາມະການອິດສະຫຼະ
Mrs. Latdavanh SONGVILAY
Acting Director General of the Center for Macroeconomic Policy and Economic Restructuring (CMER), as Independent Member
- 8 

ທ່ານ ສອນໄຊ ສິລາເພັດ
ຮອງປະທານສະພາວິຊາຊີບນັກບັນຊີ ແລະ ນັກກວດສອບ, ເປັນກໍາມະການອິດສະຫຼະ
Mr. Sonexay SILAPHET
President of Lao Chamber of Professional Accountants and Auditors, as Independent Member
- 9 

ທ່ານ ວຽງສຸກ ຈຸນທະວົງ
ຮອງຜູ້ອໍານວຍການ ທຄຕລ, ເປັນກໍາມະການ
Mr. Viengsouk CHOUNTHAVONG
Deputy Managing Director BCEL, as Member

Note: Up to date information is from 2023

ຄະນະຜູ້ບໍລິຫານ ທຄຕລ

BCEL Directors



- 1 

ທ່ານ ນ. ສາຍສະໝອນ ຈັນທະຈັກ
ຜູ້ອໍານວຍການ ທຄຕລ
Mrs. Saysamone CHANTHACHACK
Managing Director BCEL public
- 2 

ທ່ານ ນັນທະລາດ ແກ້ວປະເສີດ
ຮອງຜູ້ອໍານວຍການ ທຄຕລ
Mr. Nanthalath KEOPASEUTH
Deputy Managing Director BCEL public
- 3 

ທ່ານ ກົງສັກ ສຸພອນສີ
ຮອງຜູ້ອໍານວຍການ ທຄຕລ
Mr. Kongsak SOUPHONESY
Deputy Managing Director BCEL public
- 4 

ທ່ານ ວຽງສຸກ ຈຸນທະວົງ
ຮອງຜູ້ອໍານວຍການ ທຄຕລ
Mr. Viengsouk CHOUNTHAVONG
Deputy Managing Director BCEL public
- 5 

ທ່ານ ນ. ບົວໄພວັນ ນັນດາວົງ
ຮອງຜູ້ອໍານວຍການ ທຄຕລ
Mrs. Bouaphayvanh NANDAVONG
Deputy Managing Director BCEL public
- 6 

ທ່ານ ສາຍຈິດ ສິມມະວົງ
ຮອງຜູ້ອໍານວຍການ ທຄຕລ
Mr. Saychit SIMMAVONG
Deputy Managing Director BCEL public

Award and Achievement

Based on the achievement on business operation and the contribution of BCEL in the past years, in 2023, BCEL received the awards and achievement as follows:

- Received the Lao Business Leader Award 2022.
- Received 4 awards for outstanding business operations (VISA Client forum 2023)
 - Award for Leadership in Cross-border Payments
 - Award for Leadership in Store Payments
 - Award for the Best Card Approvals
 - Award for Leadership in Payments

Strategic Plans 2021-2025:

- **Strategy 1 Organizational strengthening:** Finance management and the sustainable business operation enhancement, Credit management, empowerment and effectiveness enhancement for personnel, Create and strengthen the risk management system and the foundation of Anti-Money Laundering, International-level Corporate Government and becoming Qualified ASEAN Bank (QAB) (5 Plans, 25 Projects and 149 Work Plans).
- **Strategy 2 Modernization, advanced technology and innovation:** enhancing the business operation. A step into the digital era of economy: Development and management of the IT system; Management information system and the development and modernization of the statistic system to meet the international standard; The transportation to the digital banking. 3 Plans, 12 Projects and 107 Work Plans).
- **Strategy 3 Strengthen the government and the international standard service:** The improvement of the accounting system and the reporting standard; The improvement of the audit system to meet the international standard; The development of the PCI Compliance or Payment Card Industry Data Security Standard (3 Plans, 5 Projects and 12 Work Plans).