



Share information:

Par Value: 5,000 LAK/share
Total number of shares: 207.723.300 shares
IPO price: 5,000 LAK/Share
Share Price (26/12/2024): 5,750 Lak/share
Market capitalization: 1,194 billion LAK
% of shares traded in the market: 30%

Top shareholders:

- Ministry of Finance 60%: 124,634,021 shares
- COFIBRED, the strategic partner 10%: 20,772,359 shares
- 30% of the total shares are publicly traded at LSX: 62,316,920 shares



Staff
2.183 Person
1.038 Female



Service Networks
20 Branches
101 Service Units
12 Money Changers



Organization Charts
11 Divisions
3 Centers

Subsidiary and affiliate companies (% in shares)



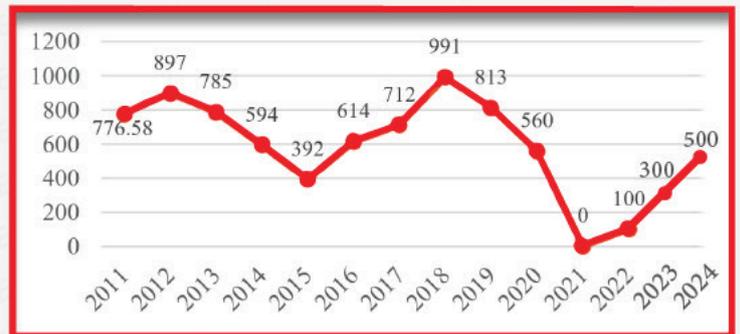
ຕົວເລກຜະລິດຕະພັນ

- Bank Account **2.900.000+**
- BCEL One Users **1.600.000+**
- i-Bank Users **57.000+**
- International Card **35,000+**
- ATM Card **1,600,000+**
- ATM, CDM, CRM **533**
- 786 Bcome Agents (45 Super Agent)
- 532 MoneyGram Agents

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	Q24	2023	Change %
Total assets	142,191,250	126,433,759	12.46
Total liabilities	139,268,460	123,856,095	12.44
Total capital	2,922,790	2,577,664	13.39
Total debt and capital	142,191,250	126,433,759	12.46
Net Interest Income	3,652,284	1,738,189	110.12
Net Income from fees and services	830,984	553,206	50.21
Net Income from operation	5,233,865	3,128,278	67.31
Total expense on operation	-1,035,914	-796,695	30.03
Profit before tax	694,511	283,120	145.31
Net Profit After Tax	449,563	231,408	94.27
Earning Per Share LAK	2,164	1,114	94.25



BCEL-Key Financial Indicators

Liquidity Ratio	25.35%
Return on Equity (ROE)	15.38%
Return on Asset (ROA)	0.32%
Debt to Equity (D/E)	4764.92%
Net Profit Margin (NPM)	5.08%
Net Interest Margin (NIM)	3.06%
Capital Adequacy Ratio (CAR)	6.00%
Loan to Deposit	2.57%
Net interest income to Total assets	46.69%
Interest expense/interest-bearing debt	2.57%
Revenue from fees and charges/total operating income	2.33%
Operating expenses/total operating income	32.43%
Operating expense/Total operating income	19.79%
Earning Per Share (LAK)	2,164

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



ສະມາຊິກສະພາບໍລິຫານ ທຄຕລ

BCEL BOARD OF DIRECTORS

- 1  **ທ່ານ ສຸລິວັດ ສູວັນນະຈຸມຄຳ**
ປະທານສະພາບໍລິຫານ
Mr. Soulivath SOUVANNACHOUMKHAM
Chairman
- 2  **ທ່ານ ປອ ອາຄົມ ປຣະເສີດ**
ຮອງປະທານສະພາບໍລິຫານ
Mr. Ph.D Akhom PRASEUTH
Vice Chairman
- 3  **ທ່ານ ນ. ສາຍສະໝອນ ຈັນທະຈັກ**
ຜູ້ອຳນວຍການ ທຄຕລ, ກຳມະການ
Mrs. Saysamone CHANTHACHACK
Managing Director BCEL public, as Member
- 4  **ທ່ານ ປະສົມເພັດ ຄຳຕັນ**
ຮອງຫົວໜ້າກົມຄຸ້ມຄອງວິສາຫະກິດລັດລົງທຶນ-ປະກັນໄພ
ກະຊວງການເງິນ, ກຳມະການ
Mr. Pasomphet KHAMTANH
Deputy Director General, department of State-Owned
Enterprises Management and Insurance, Ministry of
Finance, as Member
- 5  **ທ່ານ ອາໂນ ເດີໂລເນ**
ຕາງໜ້າ ໂກຟິ ບເຣດ, ກຳມະການ
Mr. ARNAUD DELAUNAY
COFIBRED Representative, as Member
- 6  **ທ່ານ ດຣ. ທອງເພັດ ຈັນທະນິວົງ**
ຮອງຄະນະບໍດີ ຄະນະເສດຖະສາດ ແລະ ບໍລິຫານທຸລະກິດ
ມະຫາວິທະຍາໄລແຫ່ງຊາດ, ກຳມະການອິດສະຫຼະ
Assoc.Prof. Thongpheth CHANTHANIVONG
Vice Dean of Faculty of Economics and Business
Management, National University of Laos, as Independent Member
- 7  **ທ່ານ ນ. ລັດດາວັນ ສົງວິໄລ**
ຫົວໜ້າສະຖາບັນຄົ້ນຄວ້າເສດຖະກິດມະຫາພາກ
ສະຖາບັນວິທະຍາສາດເສດຖະກິດ ແລະ ສັງຄົມແຫ່ງຊາດ, ກຳມະການອິດສະຫຼະ
Mrs. Latdavanh SONGVILAY
Director General of the Center for Macroeconomic
Policy and Economic Restructuring (CMER), as Independent Member
- 8  **ທ່ານ ສອນໄຊ ສິລາເພັດ**
ປະທານວິຊາຊີບນັກບັນຊີ ແລະ ນັກກວດສອບ, ກຳມະການອິດສະຫຼະ
Mr. Sonexay SILAPHET
President of Lao Chamber of Professional Accountants
and Auditor (LCPPA), as Independent Member

Note: Information as of 2024

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. Kongsack SOUPHONESY
Deputy Managing Director BCEL public
- 4  **ທ່ານ ນ. ບົວໂພວັນ ນັນດາວົງ**
ຮອງຜູ້ອຳນວຍການ ທຄຕລ
Mrs. Bouaphayvanh NANDAVONG
Deputy Managing Director BCEL public
- 5  **ທ່ານ ສາຍຈິດ ສິມມະວົງ**
ຮອງຜູ້ອຳນວຍການ ທຄຕລ
Mr. Saychit SIMMAVONG
Deputy Managing Director BCEL public
- 6  **ທ່ານ ນ. ພູແສງທອງ ອະນຸລັກຄຳ**
ຮອງຜູ້ອຳນວຍການ ທຄຕລ
Mrs. Phousengthong ANOULAKKHAM
Deputy Managing Director BCEL public
- 7  **ທ່ານ ນາລິນ ສິລະວົງສິດ**
ຮອງຜູ້ອຳນວຍການ ທຄຕລ
Mr. Nalinh SILAVONGSITH
Deputy Managing Director BCEL public

Award and Achievement

- The Most Innovative Digital Bank – Laos 2024 via official website of International Finance Award
- Best Issuing Member Award 2023 by UnionPay International
- The 2024 U.S. Dollar Clearing Quality Recognition Award for Outstanding Achievement of Best-in-Class MT103 from JP Morgan Chase Bank.
- The Best Tax Payer of the Year 2022 by Ministry of Finance
- BCEL has received two awards for listed companies, which are as follows: The First-Class Disclosure Award 2024 and The First-Class Corporate Governance Award 2024.

BCEL's Strategy and Business Plan for 2025

- Developing and improving services to adapt to new changes, making them more convenient and efficient with a customer-centric approach
- Enhancing credit management efficiency while building a quality credit customer base, Prioritizing debt resolution
- Focusing on more efficient fund management and exploring diverse and appropriate investment models to generate higher income
- Prioritizing modernization to maintain leadership in Digital Banking by developing modern IT systems and technology into service systems
- Researching and developing all products to make them more modern and secure Managing, improving and upgrading various systems for stability to prevent issues that would affect customer service
- Moving towards more breakthrough marketing by reaching various target customer groups through multiple approaches
- Implementing Basel II principles
- reorganize internal personnel to align with job functions, develop specialized expertise and create banking service professionals to support BCEL's development changes in all areas
- Creating financial efficiency to maximize sustainable benefits for BCEL shareholders