

No:.....040...../BCEL BOD 2025.....  
Date: .....06 August 2025.....

## Invitation Letter

**Attention: All valued BCEL's Shareholders**

**Subject: Invitation to BCEL's Extra-Ordinary General Shareholders' Meeting  
for the year 2025**

- In accordance with the Resolutions of the 3<sup>rd</sup> BCEL's Board of Directors Extra-ordinary meeting No.034/BOD.BCEL.2025, dated on 10/07/2025

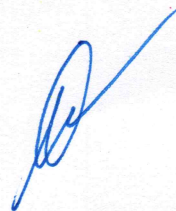
Banque Pour Le Commerce Exterieur Lao Public is honored to invite you, BCEL's shareholders, to **BCEL's Extra-Ordinary General Shareholders' Meeting for the year 2025**, which will be held on Friday, 05/09/2025 at 14:30 hrs. (Registration starts from 13:00 – 14:30) at the Grand Ballroom, Lao Plaza Hotel, Vientiane Capital to discuss and approve the issues as specified in the attachments.

BCEL has set **29/07/2025 to be the Closing Date of the Shareholders Register Book (Record Date) to define the right of the shareholders to participate in BCEL's Extra-Ordinary General Shareholders' Meeting** which has been duly disclosed.

BCEL encourages the shareholders, who are not convenient to attend the meeting in person, to grant the proxy to either one of the independent members of BCEL's Board of Directors or a representative to attend the meeting on their behalf. The Proxy Form is enclosed herewith. The completed Proxy Form should be sent to email: [bcelhqv@bcel.com.la](mailto:bcelhqv@bcel.com.la) before **04/09/2025**.

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

**Chairman of the Board of Directors**



**Mr. Soulivath SOUVANNACHOUMKHAM**

1. **Attachment 01:** Agenda of BCEL's Extra-Ordinary General Shareholders' Meeting for the year 2025;
2. **Attachment 02:** The Minutes of BCEL's Annual General Shareholders' Meeting for the year 2024;
3. **Attachment 03:** Amendment to BCEL's Business Plan for 2025;
4. **Attachment 04:** Biography of Mrs. Bounta DARAVY;
5. **Attachment 05:** The Proxy Form;
6. **Attachment 06:** The Rule of BCEL's Shareholders' Meeting;
7. **Attachment 07:** The recommendation on the document and the reference that shall be presented when attending the meeting;
8. **Attachment 08:** The guideline on voting;
9. **Attachment 09:** Map of the meeting venue.

#### ❖ **Remarks:**

1. Each shareholder can download the invitation letter and the attached files on the website of BCEL: [www.bcel.com.la](http://www.bcel.com.la) and on the Lao Securities Exchange's website [www.lsx.com.la](http://www.lsx.com.la) or to get the invitation letter stipulated your right to attend the meeting (with barcode) 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 06/08/2025
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.

#### ❖ **BCEL's Contact Persons**

- 1) Dr. Inpong Siriphouthone, Tel: 020 2888 5353
- 2) Mr. Phonsnalath Kongvongsa, Tel: 020 2222 3455



## **Agenda**

### **BCEL Extraordinary General Shareholders' Meeting for the year 2025**

**(Meeting Date: September 5, 2025)**

#### **Agenda 01: Consider and approve the minutes of the BCEL's Annual General Shareholders' Meeting for the year 2024.**

BCEL has prepared the minutes of the BCEL Annual General Shareholders' Meeting for the year 2024, hold on April 30, 2025, as shown in **Attachment 02** and the Minutes has been disclosed in compliance with the related regulations.

#### **Opinion of the Board of Directors:**

The Board of Directors agreed with the Minutes. Therefore, the Shareholders' Meeting is requested to consider and approve the Minutes of the Meeting.

#### **Vote requirement:**

This agenda will be approved if the approved votes reach more than half of the total votes in the meeting.

#### **Agenda 02: Consider and approve amendment to BCEL's Business Plan for 2025 (Attachment 03)**

The meeting is requested to consider and approve amendments to the 2025 plan with some key projected figures as follows:

- **Total Assets:** The initial plan was 150,620 billion LAK, subsequently revised to 157,000 billion LAK, an increase of 10.41% compares to 2024 implementation;
- **Total Deposits:** The initial plan was 138,000 billion LAK, subsequently revised to 145,000 billion LAK, an increase 8.91% compares to the 2024 implementation;
- **Total Loan:** The figures are maintained with the original plan of 65,700 billion LAK, indicating 5.69%, an increase compares to the 2024 implementation;
- **Total NPL:** Maintained with original plan figure of not exceeding 3% of total credit;
- **Net Profit After Tax:** initial plan 550 billion LAK, subsequently revised to 576 billion LAK, an increase of 28.12% compares to 2024 implementation;
- **Technical Equipment, Construction and Repair Plan:** initial plan of 804.67 billion LAK, proposed amendment to 832.54 billion LAK, an increase of 27.87 billion LAK to support main tasks including: Artificial Intelligence (AI), AI Face Recognition and Cyber Security work.

**Opinion of the Board of Directors:**

The Board of Directors has duly considered and resolved to ask the Shareholders' Meeting to consider and approve this agenda.

**Vote requirement:**

This agenda will be approved if the approved votes reach more than half of the total votes in the meeting.

**Agenda 03: Consider and approve the appointment of Vice Chairman of BCEL's Board of Directors (Attachment 04)**

Propose a meeting to consider approving the appointment of Mrs. Bounta DARAVY a retired employee of the Bank of the Lao PDR, as the new Vice Chairman of the BCEL's Board of Directors, according to Agreement No. 1523/MOF, dated May 20, 2025, to replace **Mr. Akhom Praseuth (Ph.D)** who has completed his term as Vice Chairman of the BCEL's Board of Directors this appointment is for a specific individual. The other members of the Board of Directors remain unchanged.

Therefore, it is proposed that the Shareholders' Meeting approve the composition of the BCEL Board of Directors, consisting of **08 members**, as follows:

- |   |  |
|---|--|
| 1. Mr. Soulivath Souvannachoumksam      | Vice Minister of Finance, as Chairman  |
| 2. Mrs. Bounta Daravy                   | Independent Director, as Vice Chairman |
| 3. Mme. Saysamone Chanthachack          | Managing Director of BCEL, Member      |
| 4. Mr. Pasomphet Khamtanh               | Member                                 |
| 5. Mr. Arnaud DELAUNAY                  | Member                                 |
| 6. Assoc. Prof. Thongphet Chanthanivong | Independent Member                     |
| 7. Mrs. Latdavanh Songvilay             | Independent Member                     |
| 8. Mr. Sonexay Silaphet                 | Independent Member                     |

**Opinion of the Board of Directors:**

The Board of Directors has duly considered and resolved to ask the Shareholders' Meeting to consider and approve this agenda.

**Vote requirement:**

This agenda will be approved if the approved votes reach more than half of the total votes in the meeting.

No: 017...../BCEL..BOD..2025..

Date: .....14 MAY 2025.....

## Minutes

### Annual General Meeting of BCEL's Shareholders for the year 2024

Date 30 April 2025

The Annual General Shareholders' Meeting of Banque pour le Commerce Exterieur Lao Public (BCEL) for the Year 2024 (hereinafter called: "The Meeting") was held at 14:30 on Wednesday, 30 April 2025 at Lao Plaza Hotel, Vientiane Capital, and was presided over by **Mr. Akhom Praseuth (Ph.D)**, Vice Chairman of BCEL's Board of Directors, together with Directors of the Board of Directors. The Meeting was attended by **43** shareholders, **231** proxies, and the total number of shares in the meeting was **836,449,765** shares, including **81,244,345** shares via proxies, which in total is equivalent to **80.535%** of the total shares of BCEL and this made the quorum of the Meeting in accordance with the Articles of Association of BCEL and relevant regulations and laws. The number of shares not attending the Meeting was **202,166,735** shares, equivalent to **19.465%** of the total shares of BCEL.

Chairpersons and the members of the Board of Directors attended the meeting consisted of:

1. Mr. Akhom Praseuth (Ph.D), Vice Chairman, Chairman of the Meeting;
2. Mrs. Saysamone Chanthachack, Managing Director of BCEL, Board Member;
3. Mr. Pasomphet Khamtanh, Board Member;
4. Assoc. Prof. Thongphet Chanthanivong, Independent Board Member;
5. Mr. Sonexay Silaphet, Independent Board Member;
6. Mrs. Latdavanh Songvilay, Independent Board Member;
7. Mr. Soulivath Souvannachoumkham, Vice Minister of Finance, Representative from Ministry of Finance
8. Mr. Michael De Clercq, Representative of the strategic partner, COFIBRED

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

**The Meeting has considered, commented and resolved each agenda as follows:**

#### **Agenda 1: Confirmation of the minutes of the Annual General Shareholders' Meeting for the year 2023**

**Mrs. Saysamone Chanthachack, BCEL's Managing Director** reported to the Meeting brief information of the minutes of the Annual General Shareholders' Meeting for the



year 2023 held on 29 April 2024. 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 of the meeting invited shareholders to ask questions on this agenda, with some comments as follows:

**Mr. Sonenalin Sengmany**, Head of the Meeting Secretariat, informed the meeting about improvements made to certain points in the minutes based on previous shareholder feedback, such as: The meeting minutes have been prepared in two languages, Lao and English versions, and have already been disclosed through the Lao Securities Exchange. With support from some of the shareholders who provided suggestions to improve certain terms in the English version of the minutes to make them more accurate, the Secretariat has corrected some terms according to these recommendations. However, a few still were not modified because their meaning remains aligned with the Lao version, though the choice of words might not have been the most appropriate from a native speaker's perspective. Therefore, the minutes disclosed on the Lao Securities Exchange system have not been updated. (The complete version approved by the meeting can be downloaded from BCEL's website)

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

- **Approved:** 836,449,765 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 annual report of performance and financial statements BCEL for the year 2024**

**Mrs. Saysamone Chanthachack**, BCEL's Managing Director reported to the meeting the annual report of performance and audited financial statements of BCEL for the year 2024 which included some of the key information as follows:

- Held the Annual General Shareholders' Meeting for the year 2023 and completed the payment of dividend at 300 LAK per share to BCEL's shareholders;
- Held the Meeting of BCEL's BOD for 11 times (04 Ordinary meetings and 07 Extraordinary Meetings);
- Held 4 meetings to review the business performance of BCEL (Annual meeting 01 time and Quarterly meeting 03 times);
- Organized a ceremony to celebrate the 35th anniversary of the establishment of BCEL;
- Reviewed the implementation results of the 2021-2025 business strategic plan;
- Conducted research to develop a new 5-year BCEL business strategic plan for the period 2025-2029;
- Graded the branches and service units of BCEL for 2024 and set KPIs for the branches for 2024;
- Development of IT tools, products, and services to meet customers need;
- Opened 2 new service units: Xaymongkhoun Service Unit under the Vientiane Capital Branch and Vangtao-Chongmek Service Unit under the Champasak Branch.

- Awards and recognition: Best Issuing Member Award 2023 by UnionPay International; The Best Tax Payer of the Year 2022 by Ministry of Finance; The 2024 U.S. Dollar Clearing Quality Recognition Award for Outstanding Achievement of Best-in-Class (MT103) from JP Morgan Chase Bank; BCEL has received 02 awards for listed companies, which are as follows: The First-Class Disclosure Award 2024 and The First-Class Corporate Governance Award 2024.

**Business results for the year 2024 audited by EY and approved by BCEL's Board of Directors are the following:**

- **Total Assets:** 142,191 billion LAK, compared with the 2024 plan achieved 100.99%;
- **Total Deposits:** 133,135 billion LAK, compared with the 2024 plan achieved 102.41%;
- **Total Loans:** 62,162 billion LAK, compared with the 2024 plan achieved 104.53%;
- **NPL Ratio:** 2.79%;
- **Net Profit:** 449 billion LAK, compared with the 2024 plan achieved 149.85%.

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:** 836,449,765 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 3: Consider and approve the allocation of the profit for the year 2024 into reserves and dividend payment**

**Mrs. Saysamone Chanthachack**, BCEL's Managing Director proposed to the Meeting to consider and approve the allocation of the profit for the year 2024 into regulatory reserves and dividend payment for the shareholders as follows:

- Regulatory reserve: **10%**;
- Dividends: **100 LAK/Share**; Total dividend amount of **103,861,650,000 LAK**;
- The remaining shall be allocated into the business expansion fund;
- Dividend payment date: **14/05/2025**.

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:** 836,449,765 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 4: Consider and approve the Plan for the year 2025

Mrs. Saysamone Chanthachack, BCEL's Managing Director proposed to the Meeting to consider and approve the plan for the year 2025 which includes some key targets and figures compared with the actual figures of the year 2024 as follows:

- **Total Assets:** No less than 150,620 billion LAK, compared with 2024, an increase of 5.93%;
- **Total Deposits:** No less than 138,000 billion LAK, compared with the end of 2024, an increase of 3.65%;
- **Total Loans:** No less than 65,700 billion LAK, compared with the end of 2024, an increase of 5.69%;
- **Total NPL (Non-Performing Loans):** Not exceeding 3% of total loans;
- **Net Profit:** No less than 550 billion LAK, compared with 2024, an increase of 22.34%.
- **Service network expansion plan:** establish 01 new branch, expand 13 new service units, and relocate 2 existing service units.
- **Technical equipment, construction, and repair plan:** focus on continuing unfinished projects, replacing outdated equipment, and adding necessary new equipment with a total budget of 804.67 billion LAK.
- **New staff recruitment plan** with the number of 84 new employees.

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

- ❖ **Mr Kraiwal Kadavanich:** According to the information in the document, BCEL's 2025 recruitment plan includes 84 new staffs and the establishment of 1 new branch. However, as explained by the Managing Director, the 84 new staffs include replacements for a number of resigned employees, but the addition of 01 branch comes from upgrading a service unit to branch status, therefore will result in reduction of 01 service units in the plan to expand with 13 new service units. It is recommended to review and adjust the content of the report. Additionally, planned figures in other Agenda(s) may need adjustment, therefore, it is suggested that the Meeting should grant full authority to BCEL's Board of Directors for consideration and approval.
- ❖ **Mr Souvanrith Im:** Inquired whether the 800 billion LAK recapitalization plan has already been incorporated into the 2025 business plan.
- **Mrs. Saysamone Chanthachack,** BCEL's Managing Director, expressed gratitude and responded to the shareholder's questions:
  - Regarding the figures in the report related to the number of employees, service units, and branches, they will be reviewed and corrected;
  - For the 2025 plan, BCEL has already considered capital increase in the annual plan. However, since the annual planning was conducted before receiving a response from the Ministry of Finance (initially, BCEL proposed to the Ministry to increase capital by more than 600 billion LAK, but the Ministry of Finance approved an increase of approximately 500 billion LAK). Additionally, BCEL's capital increase is related to the sale of shares in Banque Franco-Lao and shares in EDL-Generation Public Company as specified in



agenda 9 and 10. Therefore, after completing the recapitalization, including the actual value of share sales, the plan will be revised and adjusted. In considering adjustments to certain plan figures, BCEL will base decisions on maximizing the interest of the shareholders;

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

- **Approved:** 836,449,765 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 business strategic plan of BCEL 2025-2029**

**Mrs. Saysamone Chanthachack**, BCEL's Managing Director proposed to the meeting to consider and approve the business strategic plan of BCEL 2025-2029 aimed at delineating its directions, objectives, and comprehensive implementation plans, all under the vision of "**A strong and modern bank with international standards.**" This strategy is organized around three primary pillars:

- **Strategy 01:** Comprehensive organization strengthening (consist of 4 programs and 17 projects)
  - Financial management and enhancing sustainable business effectiveness;
  - Efficient credit administration and management;
  - Strong and effective human resource development;
  - Strengthening risk management and anti-money laundering.
- **Strategy 02:** Modernization by applying new technology in the business (consist of 5 programs and 22 projects)
  - Development and management of IT system;
  - Product development, turning the services towards Digital Banking;
  - Modernization of information management and statistics development;
  - Modernization of credit approval;
  - Modernization of accounting system and financial reports.
- **Strategy 03:** Management and services development in accordance with international standard (consist of 6 programs and 11 projects)
  - Organizational administration and management in line with Green Growth (Sustainable Finance)
  - Implementation of BASEL II standards;
  - Development of accounting and financial report in line with full option of IFRS;
  - Development and improvement of internal audit with COSO (Compliant Internal Control Systems) standard;
  - Development of services in line with *ISO9001:2015*;
  - Development of PCI Compliance.

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

- ❖ **Mr Thongloun Manilerth:** Regarding the strategy to develop services according to the international standard *ISO 9001:2015*, wondered if this number should be 2025 instead?
- **Mr. Sonenalin Sengmany:** *ISO 9001:2015* is the code for that international standard, and it does not refer to the year 2025;

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

- **Approved:** 836,449,765 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 06: Consider and approve the appointment of the independent auditor for the year 2025.**

**Mrs. Saysamone Chanthachack**, BCEL's Managing Director proposed to the meeting regarding the selection of the external auditor for the year 2025: Pursuant to the research and bidding as provided in regulations, BCEL has nominated PwC as the independent auditor of the year 2025 financial statements with the remuneration of 945,000,000 LAK (the remuneration for the previous year during which EY served as an independent auditor was 945,000,000 LAK) and there are 05 reports to be issued including:

- 1) Audit report on the financial statements in accordance with LAS;
- 2) Audit report on the financial statements in accordance with IFRS special purpose;
- 3) Management Letter;
- 4) Operational review report;
- 5) Loan review report.

The Chairman proposed to shareholders to ask the question, 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:** 836,449,765 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 7: Consider and approve the appointment of the chairman and member of BCEL's Board of Directors replacing the members who completed their mandate, and the term of office for the Board of Directors**

**Mrs. Saysamone Chanthachack**, BCEL's Managing Director proposed to the meeting to approve the appointment of **Mr. Soulivath Souvannachoumksam**, Vice Minister of Finance, as a Chairman of the BCEL Board of Directors to replace **Mr. Bounpone Vannachit** who has retired; and the appointment of **Mr. Arnaud DELAUNAY** as member of BOD to replace **Mr.**



**Stephane MANGIAVACCA.** Therefore, the composition of the new BCEL's Board of Directors, will consist of **08 members**, as follows:

- |   |  |
|---|--|
| 1. Mr. Soulivath Souvannachoumklam      | Vice Minister of Finance, Chairman     |
| 2. Mr. Akhom Praseuth (Ph.D)            | Independent Director, as Vice Chairman |
| 3. Mme. Saysamone Chanthachack          | Managing Director of BCEL, Member      |
| 4. Mr. Pasomphet Khamtanh               | Member                                 |
| 5. Mr. Arnaud DELAUNAY                  | COFIBRED Representative, Member        |
| 6. Assoc. Prof. Thongphet Chanthanivong | Independent Director, Member           |
| 7. Mrs. Latdavanh Songvilay             | Independent Director, Member           |
| 8. Mr. Sonexay Silaphet                 | Independent Director, Member           |

This Board of Directors has a term of **01** year starting from this shareholders' meeting onward.

The Chairman proposed to shareholders to ask the question, 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:** 836,449,765 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 8: Consider and approve BCEL's recapitalization**

**Mrs. Saysamone Chanthachack**, BCEL's Managing Director proposed to the meeting to approve BCEL's recapitalization: Based on the continuous business expansion of BCEL, the current Capital Adequacy Ratio (CAR) of BCEL is 6.00% (IFRS) according to figures from the month of 12/2024, which is below the standard set by the Bank of the Lao PDR of 8%. Therefore, it is necessary to increase the registered capital of BCEL to ensure stability and confidence in BCEL.

The managing director of BCEL proposed to the meeting to consider and approve BCEL's recapitalization plan of no less than **800** billion LAK, assigning BCEL to implement necessary procedures in order to increase BCEL's capital adequacy ratio in compliance with the minimum capital adequacy standards issued by the Bank of the Lao PDR, and authorizing the Board of Directors to consider and approve all necessary matters to complete the implementation of the recapitalization and thereafter reporting to shareholders at the next meeting.

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

- ❖ **Mr Kraiwal Kadavanich:** In this agenda, it states that the resolution will authorize BCEL to proceed with necessary steps to complete the capitalization, including giving authority for approval to the Board of Directors. Therefore, it is proposed that the meeting should

grant additional right and power to the Board of Directors to modify and adjust the 2025 business plan figures as presented in agenda 4, since the Board's current approval authority is limited specifically to agenda 9 and 10 only.

- The English version of the document should be modified with more appropriate and precise expression. In practice, there may be various documents, and some may require rejecting certain issues to resolve problems successfully. It is recommended to grant complete authority to the Board of Directors.
- ❖ **Souvanrith Im:** Regarding BCEL's capitalization, it appears that BCEL's capital increase comes from multiple sources, primarily the Ministry of Finance, the strategic partner, and general shareholders in the Lao Securities Exchange. Has BCEL established a timeline for implementation and when is it expected to complete?
- **Mrs. Saysamone Chanthachack,** BCEL's Managing Director: Agrees with the comments of **Mr Kraiwal Kadavanich** and confirms that BCEL's proposal to the shareholders' meeting is indeed to request authorization for the Board of Directors to proceed with implementation and to decide on various issues;
- Regarding BCEL's capitalization plan, following this shareholders' meeting resolution, BCEL will coordinate with relevant parties to ensure the capital increase proceeds according to the established timeline, which is expected to complete by the third quarter of 2025;

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

- **Approved:** 836,379,765 votes, equivalent to 3/3 of the total votes participating in the meeting and equal to 80.528% of all BCEL shares;
- **Disapproved:** 70,000 votes, equivalent to 0/3 of the total votes participating in the meeting and equal to 0.007% of all BCEL shares.

#### **Agenda 9: Consider and approve the sale of shares held by BCEL in Banque Franco-Lao Limited**

**Mrs. Saysamone Chanthachack,** Managing Director of BCEL proposed to the meeting to approve the sale of shares held by BCEL in Banque Franco-Lao Limited (BFL Bank): Currently, the CAR ratio of BCEL remains below the standards set by Bank of the Lao PDR, while BCEL's business continues to expand as reported in the above agenda. Therefore, BCEL considers it appropriate to withdraw capital invested in certain companies in order to utilize it more effectively in BCEL's core business operations and to limit BCEL's investment scope from becoming too broad, avoiding investments in activities that may create conflicts of interest. As part of this, BCEL proposes to sell all of its 30% shareholding in Banque Franco-Lao Limited. Regarding the selling price details, further research and negotiations with interested buyers will be required, based on taking into account the maximum benefits for BCEL shareholders. Currently, a company has already expressed interest in purchasing these shares.

The meeting is requested to consider and approve BCEL to proceed with necessary steps to complete the sale of all shares that BCEL holds in Banque Franco-Lao Limited, by



granting complete authority to the Board of Directors to consider and decide all necessary matters to complete this share sale, and to report back to shareholders at the next meeting.

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

- ❖ **Mr Kraiwal Kadavanich:** Suggested to improve some vocaburary in the English version of this agenda for better accuracy as stated in agenda 08.

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

- **Approved:** 836,419,765 votes, equivalent to 3/3 of the total votes participating in the meeting and equal to 80.532% of all BCEL shares;
- **Disapproved:** 30,000 votes, equivalent to 0/3 of the total votes participating in the meeting and equal to 0.003% of all BCEL shares.


#### **Agenda 10: Consider and Approve the Sale of shares held by BCEL in EDL-Generation Public Company**

**Mrs. Saysamone Chanthachack**, BCEL's Managing Director proposed to the meeting to consider and approve the sale of shares held by BCEL in EDL-Generation Public Company: Based on the plan to withdraw capital that BCEL has invested in certain companies to use in its core business and to limit the scope of investments from becoming too extensive, BCEL deems it appropriate to propose selling all shares that BCEL holds in EDL-Generation Public Company, amounting to **38,350,000** shares. Regarding the selling price details, further research and negotiations with interested buyers will be needed, based on maximizing benefits for BCEL shareholders. Currently, a company already expressed interest in purchasing these shares.

The meeting is requested to consider and approve BCEL to proceed with necessary steps to complete the sale of all shares that BCEL holds in EDL-Generation Public Company, by granting complete authority to the Board of Directors to consider and decide all necessary matters to complete this share sale, and to report back to shareholders at the next meeting.

The Chairman proposed the shareholders to ask the question on this agenda. However, there were no questions.

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

- **Approved:** 836,327,065 votes, equivalent to 3/3 of the total votes participating in the meeting and equal to 80.523% of all BCEL shares;
- **Disapproved:** 122,700 votes, equivalent to 0/3 of the total votes participating in the meeting and equal to 0.012% of all BCEL shares. 

After the Meeting had completed all agenda, the Chairman of the Meeting opened the floor for participants to provide additional comments or questions, and there were some additional comments as follows:

- ❖ **Mr Kraiwal Kadavanich:** In the previous meeting, there was discussion about regulations for using the thousand separator mark (comma/point). It appears that some BCEL staff are still using the old format, and in reality, some mobile phone Operating System & model limitation have not been updated to make users get familiar with the newly legalized format.
- **Ms. Saysamone Chanthachack,** Managing Director of BCEL: The updating of systems on mobile phones may depend on each individual and brand, but BCEL has already made improvements regarding accounting principles. BCEL will take this feedback for further review and improvement.
- ❖ **Mr. Soulivath Souvannachoumkham, Vice Minister of Finance and the new Chairman of BCEL's Board of Directors, addressed the shareholders' meeting:**
  - He expressed gratitude to the shareholders for their confidence and for approving his appointment as Chairman of BCEL's Board of Directors. BCEL plays an important role in the economic development of Lao PDR, is listed on the Lao Securities Exchange, and conducts business aimed at maximizing shareholder's benefits;
  - On behalf of BCEL's Board of Directors, he assured shareholders that the Board of Directors will strive to lead BCEL to continue development with high efficiency and will implement the strategic plan to meet the established targets; and he requested endless confidence from shareholders to continue using BCEL's services and supporting BCEL in the future.

The Chairman expressed his appreciation to the shareholders and the proxies for their kind attendance at the Meeting and announced the Meeting closed at 16:20 hrs. of the same day.

**Chairman of the meeting**



Akhom PRASEUTH (PhD)

**Recorder**



Sonenalin SENGMAN



### **BCEL's 2025 Business Plan (Amended)**

Previously, BCEL's business operations has grown in various aspects, the scale of assets has expanded by leaps and bounds and increased rapidly, while BCEL's capital has increased at a slower pace, causing the capital adequacy ratio to be lower than the standard set by the Bank of the Lao PDR. Therefore, to address this issue, BCEL has undertaken registered capital increases along with researching the sale of shares that BCEL holds in BFL and Electricité du Laos Public Company according to the resolution of the BCEL's Annual General Shareholders Meeting for the year 2024, hold on April 30, 2025, this is also to improve the capital adequacy ratio. The implementation of this process will impact changes to the current financial position. In addition, through the implementation of the business plan in the early period of 2025, it is observed that business operations have improved with some figures approaching or exceeding the plan while some areas are still not meeting the set targets. Therefore, to ensure that the 2025 business plan aligns with the new registered capital increase and closely matches actual implementation, it is necessary to revise the business plan and related plans, as detailed below:

#### **I. Amendment to Financial Position and Income-Expenditure Plan:**

1. **Total Assets:** The initial plan was 150,620 billion LAK, subsequently revised to 157,000 billion LAK, an increase of 10.41% compares to 2024 implementation;
2. **Total Deposits:** The initial plan was 138,000 billion LAK, subsequently revised to 145,000 billion LAK, an increase 8.91% compares to the 2024 implementation;
3. **Total Loan:** The figures are maintained with the original plan of 65,700 billion LAK, indicating 5.69%, an increase compares to the 2024 implementation;
4. **Total NPL:** Maintained with original plan figure of not exceeding 3% of total credit;
5. **Net Profit After Tax:** initial plan 550 billion LAK, subsequently revised to 576 billion LAK, an increase of 28.12% compares to 2024 implementation;

#### **II. Amendment to Technical Equipment, Construction and Repair Plan**

To support BCEL's IT system development plan to be modern and secure from current and future technological developments and various cyber threats, BCEL has conducted research and proposed to the BCEL's Board of Directors to revise the technical equipment, construction and repair plan for 2025 from the initial plan approved by the BCEL's Annual General Shareholders Meeting for the year 2024 of 804.67 billion LAK to 832.54 billion LAK, an increase of 27.87 billion LAK to support main tasks including: Artificial Intelligence (AI), AI Face Recognition and Cyber Security work. This plan increase remains within the scope of funding sources available for use within 2025.



## Mrs. Bounta DARAVY

Vice Chairman

Banque Pour Le Commerce Extérieur Lao Public

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<b>Date of Birth:</b>	07/12/1957
<b>Age:</b>	68
<b>Nationality:</b>	Lao
<b>Address:</b>	Donnokkhoum Village, Sisattanak District, Vientiane Capital
<b>Education:</b>	Master's Degree in Business Administration, Lao-Vietnam Cooperation Program
<b>Foreign Languages:</b>	Vietnamese, English
<b>Trainings:</b>	Advanced Politics and Public Administration Theory, 5-months program, Batch IV 2008-2009 at the National Academy of Politics and Public Administration
<b>Work Experience:</b>	
06/2016-Present:	Retired, Bank of the Lao PDR;
08/2012-06/2016:	Director General of Organization and Personnel Department, Bank of the Lao PDR;
04/2011-08/2012:	Director General of Audit Department, Bank of the Lao PDR;
01/2008-04/2011:	Managing Director, Lao Development Bank;
2006-01/2008:	Director General of Monetary Department, Bank of the Lao PDR;
03/2003-06/2006:	Managing Director, Lao-Viet Joint Commercial Bank;
06/1998-03/2003:	Deputy Managing Director, Banque Pour Le Commerce Extérieur Lao Public, Supervision of Credit Division, Letter of Credit Division, and Human Resource Division;
1987-1998:	Chief of Treasury Division, Banque Pour Le Commerce Extérieur Lao
1983-1986:	Head of Valuable items Management Division at the Monetary Department, Bank of the Lao PDR;
1982:	Deputy chief of Research Division at the Cabinet Office of the Bank of the Lao PDR;
1981:	Officer, Research Division at the Cabinet Office of the Bank of the Lao PDR.



## ໃບມອບສິດ - Proxy

1. ຂ້າພະເຈົ້າ ..... ສັນຊາດ .....

I / We ..... Nationality .....

ເຮືອນເລກທີ ..... ບ້ານ..... ເມືອງ.....

Residing at..... Village..... District.....

ແຂວງ..... Province.....

ເປັນຜູ້ຖືຮຸ້ນຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມະຫາຊົນ

Being a shareholder of Banque Pour Le Commerce Exterieur Lao 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 ປອ. ອາຄົມ ປະເສີດ

Mr. Akhom Prasertth

☐ ທ່ານ ສອນໄຊ ສິລາເພັດ

Mr. Sonexay Silaphet

☐ ທ່ານ ຮສ. ທອງເພັດ ຈັນທະນິວົງ

Assoc Prof. Thongphet Chanthanivong

☐ ທ່ານນາງ ລັດດາວັນ ຊິງວິໄລ

Mrs. Latdavanh Songvilay

☐ **ບຸກຄົນອື່ນ ກະລຸນາລະບຸລາຍລະອຽດ / 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 ລົງຄະແນນສຽງແທນຂ້າພະເຈົ້າຢູ່ໃນກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຄຕລ, ທີ່ຈະຈັດຂຶ້ນໃນ ເວລາ 14:30 – 16:30 ໂມງ ຂອງວັນທີ 05 ກັນຍາ 2025.

To be my/our proxy to attend and vote on my/our behalf in the Shareholders' Meeting of the Banque Pour Le Commerce Exterieur Lao Public which will be held at 14:30 PM of 05 September 2025.

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 ຕາມທີ່ຜູ້ກ່ຽວເຫັນສົມຄວນ; 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:** ຮັບຮອງບົດບັນທຶກກອງປະຊຸມຜູ້ຖືຮຸ້ນສະໄໝສາມັນ ທຄຕລ ປະຈຳປີ 2024;

**Agenda 01:** Approve the minutes of the Annual General Shareholders' Meeting for the year 2024;

☐ ເຫັນດີ / Approve ☐ ບໍ່ເຫັນດີ / Disapprove

**ວາລະທີ 02:** ຝຶກຈາລະນາ ແລະ ຮັບຮອງ ການດັດແກ້ແຜນທຸລະກິດ ຂອງ ທຄຕລ ປະຈຳປີ 2025;

**Agenda 02:** Consider and approve adjustment to BCEL's Business Plan for 2025;

☐ ເຫັນດີ / Approve ☐ ບໍ່ເຫັນດີ / Disapprove

**ວາລະທີ 03:** ຝຶກຈາລະນາ ແລະ ຮັບຮອງ ການແຕ່ງຕັ້ງຮອງປະທານສະພາບໍລິຫານ ທຄຕລ.

**Agenda 03:** Consider and approve the appointment of Vice Chairman of BCEL's Board of Directors.

☐ 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 ລະບຸໄວ້ ບໍ່ຈະແຈ້ງໃຫ້ຖືວ່າຂ້າພະເຈົ້າລົງຄະແນນສຽງເຫັນດີ.

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. ທຸກການກະທຳໃດຂອງຜູ້ຕາງໜ້າໃນກອງປະຊຸມ ທີ່ເປັນໄປຕາມໃບມອບສິດນີ້ 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..... ວັນທີ ..... /...../2025

Wrote at.....date..... /...../2025

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. ໃບມອບສິດສະບັບນີ້ຈະຕ້ອງນຳໄປຈົດທະບຽນສານ ນຳສຳນັກງານທະບຽນສານທີ່ຢູ່ສະດວກສຳລັບທ່ານ ເພື່ອໃຫ້ຮັບປະກັນຜົນສັກສິດທາງກົດໝາຍ, ທະນາຄານມີສິດປະຕິເສດໃບມອບສິດໃດໆທີ່ບໍ່ໄດ້ຈົດທະບຽນສານ;  
This Proxy must be certified by your most convenient Court Notary Office to ensure its legal validity. BCEL may reject any Proxies or proxy authorizations without endorsement of the Court Notary Office;
3. ຜູ້ຕາງໜ້າ ຕ້ອງສະແດງເອກະສານຂອງຕົນເອງຕໍ່ ພະນັກງານປະຈຳໂຕະລົງທະບຽນ ຄື: ບັດປະຈຳຕົວ ຫຼື ປຶ້ມສຳມະໂນຄົວ ຫຼື ໜັງສືຜ່ານແດນ (ສຳລັບນັກລົງທຶນຕ່າງປະເທດ) ພ້ອມກັບສຳເນົາເອກະສານປະເພດດຽວກັນນີ້ຂອງຜູ້ຖືຮຸ້ນ, ໃບມອບສິດສະບັບນີ້ ແລະ ໜັງສືເຊັນປະຊຸມ.  
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.





**Akhom PRASERTH (Ph.D)**  
**Vice Chairman**

**Personal Information:**

Date of Birth: 03 May 1968

Nationality: Lao

Language: Lao, English

Designation: Independent Director

**Education Background:**

2002-2005: Doctor of Philosophy in Business Administration, Korea Maritime and Ocean University (KMU), Busan, South Korea.

1994-1996: Bachelor of Business Administration, National Institute of Development Administration (NIDA), Bangkok, Thailand.

1985-1991: Bachelor of Science in Heavy Mechanics, Tashkent Institute of Railway Engineers, Tashkent, Uzbekistan (formerly part of the Soviet Union).

**Professional Experience:**

July 2024 - Present: Deputy Secretary of the National Assembly

July 2021 - July 2024: Director of Banking Institutions

July 2018 - July 2021: Director of Lao Development Bank

October 2014 - July 2018: Head of Strategic Planning for Financial-Fiscal Development 2021-2025 and Vision 2030

October 2010 - July 2018: Member of the Executive Council, Lao Stock Exchange

August 2010 - July 2018: Head of the Financial Institutions Supervision Unit, Bank of Lao PDR

February 2008 - August 2010: Deputy Head of the Securities Market Founding Committee

February 2007 - February 2008: Deputy Head of the Commercial Banking and Financial Institutions Supervision Division, Bank of Lao PDR

January 2007 - 2009: Head of Strategic Planning for the Development of the Financial-Fiscal Sector of the SPLA 2010-2020

August 2006 - September 2008: Member of the Executive Council of the Lao Development Bank.

August 2005 - February 2006: Head of the Monetary Policy Department, Monetary Policy Division, Bank of Lao PDR.

January 2005 - August 2005: Head of the Foreign Economic Research Department, Economic Research Unit, Bank of Lao PDR.

1997 - 2002: Head of the Internal Economic Research Department, Economic Research Department, Bank of Lao PDR

1992 - 1993: Professional Experience at the Ministry of Commerce, Public Works, and Transport.



**Thongpheth Chanthanivong**  
**Independent Director**

**Personal Information:**

Date of Birth: 20 April 1962

Nationality: Lao

Languages: Lao, English

Designation: Project Manager (Advancing Strategic Management, Leadership and Fundraising in Higher Education in Asia / ASTRA,) Erasmus+

**Education Background:**

2018-2023: PhD. Candidate (Accountancy), Siphathum University, Thailand.

2019: Received CPA Certificate

1998-2002: Master in International Business Management, at De Mons University in Belgium.

1998-2000 : Master in Business Administration at AIT University in Thailand.

1996-1997: Bachelor Degree in Business Administration, the Co-project between National Politics School and AIT University in Thailand.

1981-1985: Bachelor of Science (Mathematics), National University of Laos

**Professional Experience:**

2018-2023: Vice-Dean, Faculty of Economics and Business Management (Responsible of Post-Graduate Program), National University of Laos.

2006: Associate Professor in Business Administration (2006).

2018-2024: Chairman of CPA's Curriculum, Lao Chamber of Professional Accountants and Auditors.

2018-2022: Member of Lao Chamber of Professional Accountants and Auditors Board Committees.

2018-2024: Member of Lao Telecom Company's Board Committees.

2023-2024: Member of Lao's Accounting System Improvement (Ministry of Finance)

2018-2024: Teacher of the Master and Bachelor courses of the subjects: Business, Accounting, Finance and Banking, Economics of the National University of Laos.

2020-2024: Guest speakers for the MBA course of Khon Kaen University, Thailand.

2015-2024: Trainer on IFRS and LAS Auditing



**Mr. Sonexay Silaphet**  
**Independent Director**

**Personal Information:**

Date of birth: 01/01/1977

Nationality: Lao

Language: English

Designation: President of Lao Chamber of Professional Accountants and Auditors (LCPAA)

**Education Background:**

2017–2021: Doctor of Philosophy (Ph.D. Candidate) in Accountancy, Sripatum University, Thailand;

2013–2014: Master's degree in finance, Santapol Technology College;

1995–2000: Bachelor's degree in business administration, Comcenter College;

1995–1998: Higher diploma in accounting, Pakpasak Technical College;

06/2016: Member of CPA Australia;

2018: Member of LCPAA;

1999–2000: Member of Lao Institute of Chartered Public Accountants (LICPA).

**Work Experience:**

05/2022–Present: President of Lao Chamber of Professional Accountants and Auditors (LCPAA)

2015–05/2022: Vice-President of Lao Chamber of Professional Accountants and Auditors (LCPAA)

01/2016–12/201: Vice President of ASEAN Federation of Accountants (AFA)

01/2014–12/2015: Vice President of ASEAN Federation of Accountants (AFA)

07/2011–09/2014: Director of Ernst & Young Lao Limited

07/2008–06/2011: Senior Audit Manager of Ernst & Young Lao Limited

08/2007–06/2008: Audit Manager of Ernst & Young Lao Limited

05/2004–08/2007: Audit Manager of PricewaterhouseCoopers (Lao) Ltd

2002–05/2004: Experienced Senior Auditor of PricewaterhouseCoopers (Lao) Ltd

2000–2001: Senior Auditor of PricewaterhouseCoopers (Lao) Ltd

1998–1999: Auditor of PricewaterhouseCoopers (Lao) Ltd





**Mr. Latdavanh Songvilay**  
**Independent Director**

**Personal Information:**

Date of birth: 27/04/1982

Nationality: Lao

Language: English

Designation: Director General of Macroeconomic Research Institute (MRI) of Lao Academy of Social and Economic Sciences (LASES)

**Education Background:**

2008–2009: Master of Public Policy from National Graduate Institute for Policy Studies (GRIPS), Japan;

2000–2005: Bachelor's degree in Economics, National University of Laos;

2004: Exchange student course, National University of Singapore, Singapore.

**Work Experience:**

2020–Present: Director General of Macroeconomic Research Institute, Institute of Lao Academy of Social and Economic Sciences

2019–2020: Acting Director General of Center for Macroeconomic and Economic Restructuring of National Institute of Economic Research

2016–2019: Deputy Director General of Center for Macroeconomic and Economic Restructuring of National Institute of Economic Research

2015–2016: Chief of Division in National Economic Research Institute of Ministry of Planning and Investment

2011–2015: Deputy Chief of Division in National Economic Research Institute of Ministry of Planning and Investment

2005–2011: Research Assistant in National Economic Research Institute of Ministry of Planning and Investment.

## ລະບຽບສໍາລັບການດໍາເນີນກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຄຕລ

### Rules for the Shareholders' Meeting of BCEL

#### 1. ການລົງທະບຽນເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມ/Registration for attending the meeting

ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມທຸກຄົນ ຕ້ອງລົງທະບຽນໃຫ້ຮຽບຮ້ອຍຕາມຂັ້ນຕອນທີ່ ທຄຕລ ກໍານົດໄວ້ ກ່ອນເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຕ້ອງອະນຸຍາດໃຫ້ ທຄຕລ ສໍາເນົາເອົາບັດປະຈຳຕົວ ຫຼື ໜັງສືຜ່ານແດນ ຫຼື ເອກະສານອື່ນໆ ທີ່ສາມາດໃຊ້ແທນໄດ້ ເພື່ອເອົາໄວ້ເປັນຫຼັກຖານ.

All attendees must complete registration in accordance with the procedures specified by BCEL before attending the meeting and allow BCEL 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 ແມ່ນອະນຸຍາດໄດ້ສະເພາະເອກະສານທີ່ເປັນພາສາ ອັງກິດເທົ່ານັ້ນ.

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 ລົງທະບຽນບໍ່ສໍາເລັດເນື່ອງຈາກຂາດຄວາມຄືບຖ້ວນດ້ານເອກະສານດັ່ງກ່າວ ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ຈະບໍ່ມີສິດລົງຄະແນນສຽງ, ຕັ້ງຄໍາຖາມ ຫຼື ມີຄໍາເຫັນຕໍ່ທີ່ປະຊຸມ.

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 ຜູ້ຕາງໜ້າທີ່ເຂົ້າຮ່ວມກອງປະຊຸມຢ່າງໜ້ອຍ 2 ຄົນຂຶ້ນໄປ ແລະ ມີຈຳນວນຮຸ້ນທີ່ຖືເກີນ 51% ຂອງຈຳນວນຮຸ້ນສາມັນທັງໝົດ ຕາມທີ່ໄດ້ກໍານົດໄວ້ໃນ ກົດລະບຽບຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ 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 Banque pour le Commerce Extérieur Lao Public.

#### 3. ການດໍາເນີນກອງປະຊຸມ/Rules for proceeding

- ທ່ານປະທານສະພາບໍລິຫານ ທຄຕລ ຫຼື ຜູ້ທີ່ໄດ້ຮັບມອບໝາຍ ເປັນປະທານກ່າວເປີດ ແລະ ນຳພາດໍາເນີນກອງປະຊຸມ.

The Chairman of BCEL's Board of Directors or designated person will preside over and lead the meeting;

- ທ່ານປະທານກອງປະຊຸມ ເປັນຜູ້ສະເໜີຫົວຂໍ້ຂອງແຕ່ລະວາລະ ແລະ ເປັນຜູ້ສັ່ງໂຫວດ ຄະແນນແຕ່ລະວາລະ.  
The Chairman of the meeting will propose the title of each agenda and order the voting of each agenda.
- ຜູ້ອຳນວຍການ ທຣຸດຕ ເປັນຜູ້ດຳເນີນສະເໜີ ເນື້ອໃນຂອງແຕ່ ລະວາລະໃນກອງປະຊຸມ.  
The Managing Director of BCEL will present details of each agenda to the meeting.
- ຫຼັງຈາກທີ່ທ່ານຜູ້ອຳນວຍການ ໄດ້ສະເໜີເນື້ອໃນຂອງວາລະແລ້ວ, ປະທານກອງປະຊຸມຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ມີຄຳຖາມ ຫຼື ຄຳເຫັນຕໍ່ວາລະທີ່ກຳລັງຖືກພິຈາລະນາຢູ່. ກໍລະນີມີຄຳຖາມ ທ່ານຜູ້ອຳນວຍການ ຈະເປັນຜູ້ໃຫ້ຄຳອະທິບາຍຊີ້ແຈງ. ຈາກນັ້ນ, ຖ້າບໍ່ມີຄຳຖາມໃດໆຕໍ່ແລ້ວ ປະທານກອງປະຊຸມຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນຫຼືຜູ້ຕາງໜ້າລົງມະຕິຕໍ່ວາລະດັ່ງກ່າວ.
- 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 ບໍ່ສົ່ງສຽງດັງລົບກວນຕະຫຼອດໄລຍະຂອງການດຳເນີນກອງປະຊຸມ.  
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

- ພາສາທີ່ນຳໃຊ້ຢູ່ໃນກອງປະຊຸມແມ່ນພາສາລາວ
- The language used in the meeting is Lao language.

#### 5. ຜູ້ມີສິດລົງຄະແນນສຽງ/Persons eligible to vote

- ມີແຕ່ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍຢ່າງຖືກຕ້ອງ ຊຶ່ງໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງ ປະຊຸມຮຽບຮ້ອຍແລ້ວເທົ່ານັ້ນ ທີ່ຈະມີສິດລົງຄະແນນສຽງ.  
Only the shareholders or proxies who have registered to attend the meeting are eligible to vote.
- ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ບໍ່ໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຜູ້ເຂົ້າຮ່ວມອື່ນ ຈະບໍ່ມີ ສິດໃນການລົງຄະແນນສຽງ.  
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 ໂດຍຈະຊີ້ນ ພຽງແຕ່ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍ ທ່ານໃດທີ່ບໍ່ເຫັນດີຕໍ່ບັນຫາທີ່ກອງປະຊຸມໄດ້ນຳ ສະເໜີເທົ່ານັ້ນລົງຄະແນນສຽງ ເພື່ອຄວາມສະດວກໃນການນັບຄະແນນສຽງ (ໝາຍຄວາມວ່າ ຜູ້ຖືຮຸ້ນທ່ານໃດທີ່ເຫັນດີຕໍ່ການສະເໜີດັ່ງກ່າວ ກໍບໍ່ຈຳເປັນຕ້ອງລົງຄະແນນສຽງໃດໆ).



The Chairman of the meeting will propose the agendas that require voting, and only the shareholders or proxies who DO NOT AGREE 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, ການລົງຄະແນນສຽງທີ່ບໍ່ເຫັນດີຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫລາຍກວ່າເຄິ່ງໜຶ່ງຂອງ ຈຳນວນຮຸ້ນ ທຄຕລ ທັງໝົດໃນທີ່ປະຊຸມ.

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

- ສໍາລັບການລົງມະຕິສະເພາະ, ການລົງຄະແນນສຽງທີ່ບໍ່ເຫັນດີຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫລາຍກວ່າ ໜຶ່ງສ່ວນສາມຂອງຈຳນວນຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທັງໝົດທີ່ເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ມີຮຸ້ນລວມກັນຫຼາຍກວ່າ 20% ຈຳນວນຮຸ້ນ ທຄຕລ 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 BCEL shares.

- ທຸກບັດລົງຄະແນນສຽງ "ບໍ່ເຫັນດີ" ຕໍ່ວາລະໃດໜຶ່ງທີ່ຖືກສົ່ງໃຫ້ທີ່ປະຊຸມຫຼັງຈາກທີ່ກອງປະຊຸມໄດ້ປະກາດຜົນການລົງຄະແນນຂອງວາລະນັ້ນແລ້ວ, ຈະຖືວ່າເປັນບັດລົງຄະແນນສຽງທີ່ໃຊ້ບໍ່ໄດ້.

Any and All "Disapprove votes" in any Agenda which are submitted to the Meeting after the Meeting has already announced the voting result of such Agenda shall be null and void.

#### 8. ການແຈ້ງຜົນການລົງຄະແນນສຽງ/Notification of voting result

ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມ ຈະໄດ້ຮັບແຈ້ງກ່ຽວກັບຜົນການນັບຄະແນນຢູ່ໃນທີ່ປະຊຸມເລີຍ ໂດຍ ການນັບຄະແນນສຽງ ຈະຖືເອົາໜຶ່ງຮຸ້ນ ເທົ່າກັບໜຶ່ງຄະແນນສຽງ.

Attendees will be informed about the voting result forthwith in the meeting with one share equals one vote.

#### 9. ການສະເໜີຄໍາຖາມ/Questions

- ປະທານກອງປະຊຸມຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍຢ່າງຖືກຕ້ອງ ມີຄໍາຖາມ ຫຼື ສະແດງຄໍາເຫັນທີ່ບໍ່ນອນໃນວາລະຂອງກອງປະຊຸມ, ໃນຕອນທ້າຍກອງປະຊຸມພາຍຫຼັງທີ່ສໍາເລັດຄົບຖ້ວນທຸກວາລະແລ້ວ. ສໍາລັບຜູ້ເຂົ້າຮ່ວມອື່ນໆ ຈະບໍ່ມີສິດສະເໜີຄໍາຖາມ ຫຼື ມີຄໍາເຫັນໃນທີ່ປະຊຸມ, ຍົກເວັ້ນກໍລະນີທີ່ປະທານກອງປະຊຸມໄດ້ສະເໜີໃຫ້ຜູ້ເຂົ້າຮ່ວມດັ່ງກ່າວ 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 ຜູ້ຕາງໜ້າທີ່ປະສົງຈະມີ ຄໍາຖາມ ຫຼື ສະແດງຄໍາເຫັນຕໍ່ທີ່ປະຊຸມ ຕ້ອງຍົກມືຂຶ້ນ ພ້ອມທັງສະແດງເຄື່ອງໝາຍຕາມທີ່ ທຄຕລ ກຳນົດໃຫ້ ເພື່ອສະແດງວ່າແມ່ນຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍຢ່າງແທ້ຈິງ. ຖ້າຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ໄດ້ຮັບມອບໝາຍ ຫາກບໍ່ສະແດງເຄື່ອງໝາຍ

ດັ່ງກ່າວແລ້ວນັ້ນ ປະທານກອງປະຊຸມ ຫຼື ຄະນະອຳນວຍການ ທຣຢ ຫຼື ຄະນະຮັບຜິດຊອບກອງປະຊຸມ ມີສິດສະເໜີ ຄັດຄ້ານຄຳຖາມ ຫຼື ຄຳເຫັນຂອງຜູ້ກ່ຽວ ແລະ ກອງປະຊຸມ ຈະບໍ່ມີຜົນທະໃນການຕອບຄຳຖາມຂອງຜູ້ກ່ຽວໃນກໍລະນີ 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 BCEL to confirm that they are truly the shareholders or proxies. Should the shareholders or proxies do not show such symbol, the Chairman or BCEL 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.

**ຄໍາແນະນຳກ່ຽວກັບເອກະສານ ແລະ ຫຼັກຖານທີ່ຕ້ອງນຳມາສະເໜີໂຕເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມ**  
**Instruction about the documents and evidence to be presented prior to attending the meeting**

ເພື່ອຄວາມສະດວກໃນການລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມ ຜູ້ຖືຮຸ້ນຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມະຫາຊົນ, ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ຈະເຂົ້າຮ່ວມກອງປະຊຸມ ກະລຸນານຳເອົາໜັງສືເຊັນປະຊຸມ, ໃບເຂົ້າຮ່ວມກອງປະຊຸມທີ່ອອກໃຫ້ໂດຍຕະຫຼາດ ຫຼັກຊັບລາວ ແລະ ໃບມອບສິດ (ສຳລັບຜູ້ຕາງໜ້າ) ມາພ້ອມເອກະສານທີ່ສາມາດນຳໃຊ້ຢັ້ງຢືນຕົນເອງ ຕາມແຕ່ລະກໍລະນີດັ່ງນີ້:

For convenience in registration process to attend the Shareholders ' Meeting of Banque Pour Le Commerce Exterieur Lao 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 (ສຳລັບນັກລົງທຶນຕ່າງປະເທດ)/Passport (for foreign investors)

**2. ຜູ້ເຂົ້າຮ່ວມທີ່ເປັນນິຕິບຸກຄົນ / Attendees who are legal persons**

ໃຫ້ນຳເອົາເອກະສານໃດໜຶ່ງທີ່ກຳນົດໄວ້ໃນຂໍ້ 1 ເທິງນີ້ ພ້ອມກັບເອກະສານໃດໜຶ່ງດັ່ງຕໍ່ໄປນີ້ ມາສະແດງ ເວລາລົງທະບຽນ:

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 ຕ້ອງໄດ້ນຳເອົາໃບມອບສິດຈາກຜູ້ອຳນວຍການທີ່ມີສິດອຳນາດມາພ້ອມຕື່ມອີກ.

For attendee who is not the authorized director shall have the Proxy as attached hereto signed by the authorized director.

ເອກະສານ ແລະ ຫຼັກຖານທີ່ຕ້ອງນຳມາສະເໜີໂຕ ເພື່ອເຂົ້າຮ່ວມກອງປະຊຸມຊຶ່ງເປັນພາສາຕ່າງປະເທດ ຕ້ອງແປເປັນ ພາສາລາວ ໂດຍມີການເຊັນຢັ້ງຢືນຄວາມຖືກຕ້ອງໃນການແປຈາກບໍລິສັດແປພາສາທີ່ໜ້າເຊື່ອຖືໄດ້. ສຳລັບພາສາຕ່າງ ປະເທດ ແມ່ນອະນຸຍາດໃຫ້ສຳລັບພາສາອັງກິດເທົ່ານັ້ນ. ທຸກໆ ມີສິດປະຕິເສດເອກະສານອ້າງອີງໃດໆ ທີ່ບໍ່ເປັນໄປຕາມ ການກຳນົດນີ້.

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. BCEL has the right to reject any documents contradicting this provision.



## ຄໍາແນະນຳ ກ່ຽວກັບ ການລົງຄະແນນສຽງ Vote Instruction

1. ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມ ຈະໄດ້ຮັບບັດລົງຄະແນນສຽງສໍາລັບທຸກໆວາລະ ທີ່ຕ້ອງການໃຫ້ມີການລົງຄະແນນສຽງ ໃນເວລາລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມ. ການລົງຄະແນນສຽງໂດຍຜູ້ຕາງໜ້າ ຊຶ່ງຜູ້ຖືຮຸ້ນທີ່ມອບໝາຍສິດໄດ້ລະບຸຢ່າງຈະແຈ້ງແລ້ວ ກ່ຽວກັບ ການລົງຄະແນນໃນແຕ່ລະວາລະ ທະນາຄານ ຈະບັນທຶກການລົງຄະແນນສຽງ ໃນເວລາລົງທະບຽນ ໂດຍທີ່ຜູ້ຕາງໜ້າຈະບໍ່ຕ້ອງລົງຄະແນນສຽງອີກ.

The attendees will be given a ballot for voting in each agenda requiring a vote at the time of registration. For the case of proxy in which the voting in each agenda has been clearly specified by the shareholder in the Proxy, BCEL will record such votes at the time of the registration and the proxy will not be required to vote.

2. ກອງປະຊຸມ ຈະເຊີນຝຽງແຕ່ຜູ້ຖືຮຸ້ນທ່ານໃດທີ່ ບໍ່ເຫັນດີ ຕໍ່ບັນຫາທີ່ກອງປະຊຸມໄດ້ນຳສະເໜີເທົ່ານັ້ນ ລົງຄະແນນ ສຽງ (ໝາຍຄວາມວ່າ ຜູ້ຖືຮຸ້ນທ່ານໃດທີ່ ເຫັນດີຕໍ່ການແຕ່ງຕັ້ງດັ່ງກ່າວ ກໍບໍ່ຈຳເປັນຕ້ອງລົງຄະແນນສຽງໃດໆ).

Only the shareholders who DO NOT AGREE 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)

3. ໃນການລົງຄະແນນສຽງ ຂໍໃຫ້ທ່ານປະກອບຂໍ້ມູນໃສ່ບັດລົງຄະແນນສຽງທີ່ໄດ້ແຈກຢາຍໃຫ້. ໃນນັ້ນ ຕ້ອງໄດ້ລະບຸ ຢ່າງຈະແຈ້ງ ກ່ຽວກັບຊື່ ແລະ ນາມສະກຸນຂອງທ່ານ, ຈຳນວນຮຸ້ນ ທຸລາດ ທີ່ທ່ານຖືຢູ່ (ຖ້າບໍ່ມີຂໍ້ມູນດັ່ງກ່າວຢູ່ໃນບັດລົງຄະແນນສຽງ) ແລະ ໃຫ້ໝາຍເຫັນກາໃສ່ຫ້ອງ ບໍ່ເຫັນດີ.

To vote, kindly fill in the distributed ballot in which you must specify clearly about your name and surname, and the total number of BCEL shares you are holding (if such information is not available in the ballot) and mark a cross in the Disapprove box.

4. ຫຼັງຈາກທ່ານລົງຄະແນນສຽງຮຽບຮ້ອຍແລ້ວ ຂໍໃຫ້ທ່ານຍົກບັດດັ່ງກ່າວຂຶ້ນ ເພື່ອໃຫ້ຄະນະຮັບຜິດຊອບເກັບເອົາ ແລະ ຮວບຮວມຄະແນນສຽງ.

After you have clearly casted your vote, kindly raise your hand with the ballot, so the organizers can take the ballot and count the votes.

5. ທ່ານຈະໄດ້ຮັບແຈ້ງກ່ຽວກັບຜົນການນັບຄະແນນຢູ່ໃນທີ່ປະຊຸມເລີຍ ໂດຍການນັບຄະແນນສຽງຈະຖືເອົາໜຶ່ງຮຸ້ນ ເທົ່າກັບໜຶ່ງຄະແນນສຽງ.

You will be informed about the voting result right in the meeting with one share equals one vote.

6. ການລົງຄະແນນສຽງບໍ່ເຫັນດີຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫຼາຍກວ່າເຄິ່ງໜຶ່ງຂອງຈຳນວນຮຸ້ນ ທຸລາດ ທັງໝົດໃນທີ່ປະຊຸມ, ຍົກເວັ້ນວາລະໃດທີ່ຕ້ອງລົງຄະແນນສຽງດ້ວຍມະຕິສະເພາະນັ້ນ ຄະແນນສຽງບໍ່ເຫັນດີຕ້ອງມີຄະແນນຫຼາຍກວ່າ 1/3 ຂອງຈຳນວນຮຸ້ນ ທຸລາດ ທັງໝົດໃນທີ່ປະຊຸມ.

The Disapproval votes will become effective only if such votes account for more than half of the total number of BCEL 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 BCEL shares attending the meeting.

### ໝາຍເຫດ/Remark:

1. ຜູ້ເຂົ້າຮ່ວມທີ່ບໍ່ໄດ້ລົງທະບຽນເຂົ້າປະຊຸມ ຈະບໍ່ມີສິດໃນການລົງຄະແນນສຽງ.

Any attendees who failed to make registration will not be eligible to votes.

2. ທຸກບັດລົງຄະແນນສຽງບໍ່ເຫັນດີຕໍ່ວາລະໃດໜຶ່ງ ທີ່ຖືກສົ່ງໃຫ້ທີ່ປະຊຸມ ຫຼັງຈາກທີ່ກອງປະຊຸມໄດ້ປະກາດຜົນການລົງຄະແນນຂອງວາລະນັ້ນແລ້ວ, ຈະຖືວ່າເປັນບັດລົງຄະແນນສຽງທີ່ໃຊ້ບໍ່ໄດ້.

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.

## ແຜນທີ່ສະຖານທີ່ຈັດກອງປະຊຸມຜູ້ຖືຮຸ້ນຂອງ ທຸລະກິດ / BCEL Shareholder Meeting

- ກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຸລະກິດ ສະໄໝວິສາມັນ ປະຈຳປີ 2025  
ໃນວັນທີ 05/09/2025 ເວລາ 14:30 – 16:30 ໂມງ  
ທີ່ຫ້ອງປະຊຸມ Grand Ballroom, ໂຮງແຮມ ລາວພລາຊ້າ
- BCEL's Extra-Ordinary General Shareholder meeting 2024, Date 05/09/2025, 14:30-16:30 at Grandball Room, Lao Plaza hotel



Scan Lao Plaza Hotel Map

ຫໍວັດທະນະທຳ  
Culture hall



ຫໍຄຳ  
Presidential Palace



ປະຕູໄຊ  
Patuxay

ຕະຫຼາດເຊົ້າ

