



On the morning of Tuesday, November 11, 2025.

The Banque Pour Le Commerce Extérieur Lao Public (BCEL) welcomed experts committee from International Monetary Fund (IMF). The meeting was held from 9:00-10:30 in the meeting room, BCEL's headquarters.



The BCEL delegation was led by **Mr. Somphone Houangyachith, (Acting Chief of the Treasury & International Service Division)**, accompanied by representatives from relevant BCEL divisions. The IMF delegation was headed by **Ms. Angana Banerji (Deputy Division Chief, IMF's Asia & Pacific Department)**, along with her team and representatives from the Bank of the Lao PDR (BOL) also participated in the meeting.

The purpose of the visit is to assess the macroeconomic situation of the Lao PDR under the IMF Article IV Consultation Mission 2025. The mission has conducted inquiries and collected information related to the banking sector, specifically focusing on BCEL's overall business operations, and the implementation of government policies. This serves as a reference and basic information to be incorporated into the report. During this working visit, the various topics related to BCEL were discussed, such as: business operations, credit and deposit growth

, monetary policy changes and other regulations affecting BCEL's performance, overview of FX trading, progress on BCEL's recapitalisation work, liquidity management and the implementation of IFRS accounting standard, as well as asset management and debt resolution of BCEL. At the end of the meeting, IMF experts delegates expressed their appreciation to the BCEL leadership team for their cooperation in working with the mission.