ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມະຫາຊົນ
BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

BCEL Profile

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)

Share information:

- Parvalue: 1,000 LAK per Share
- Total Number of Shares: 1,544,872,000 Shares
- Share Price (30/06/2026): 2,500 LAK per Share
- Market Cap (30/06/2026): 3,862,180 million LAK
- Floating Shares on Lao Securities Market: 30%

Product Statistic

- › 3,900,000
- › 401,000
- BCEL One › 2,100,000
- BCEL i-Bank › 82,000
- ATM › 550
- ATM,CDM,CRM, CXM,MCA
- › 170,000

Mission and Vision

"A strong and modern bank with international standards"

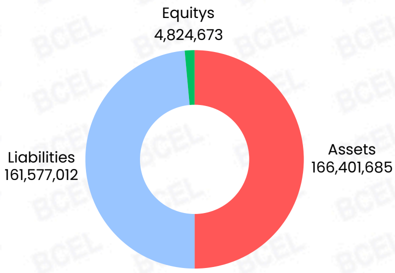
- Enhance and modernize customer-centric services;
- Strengthen financial stability and ensure compliance with Basel II principles;
- Develop IT infrastructure to support modern full digital banking services;
- Develop information data accuracy, transparency, quickness, and security by adopting international standards for cyber security;
- Develop human resources to be skilled and professional in the banking workforce;
- Support satisfaction for customers;
- Create sustainable value for shareholders while contributing positively to society; and develop the necessary conditions to implement international standards.

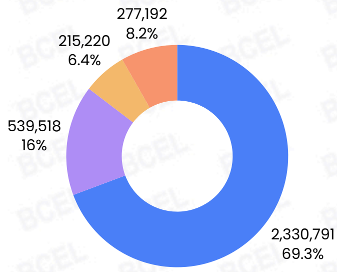
ATM and International Card

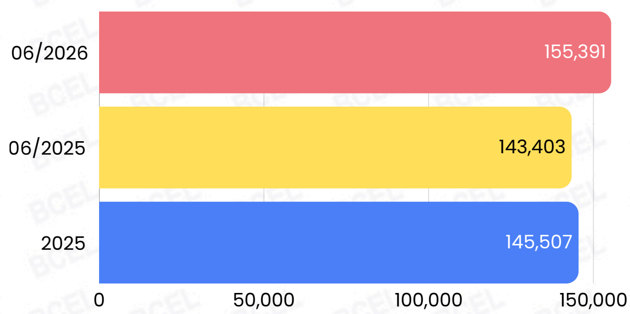
- VISA, Mastercard, JCB & Co-Brand › 250,000
- ATM, UnionPay › 1,880,000

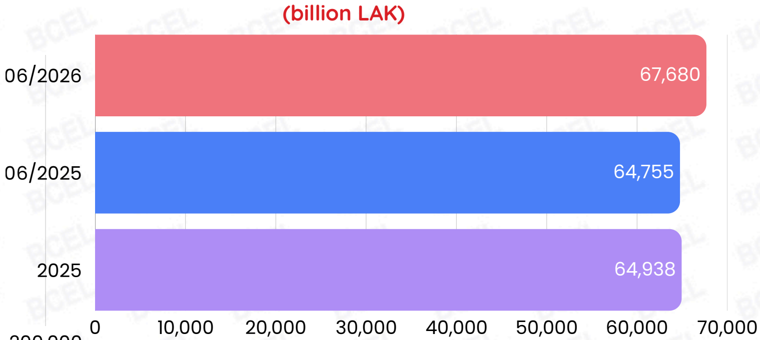
Partner Agents

- MoneyGram › 490 Agents
- BCOME › 800 Agents









Semi Annual Report 2026

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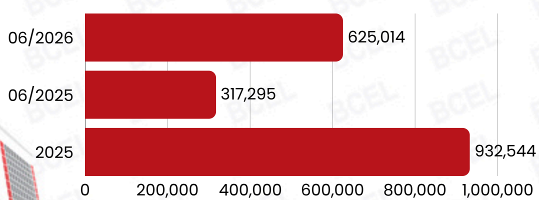

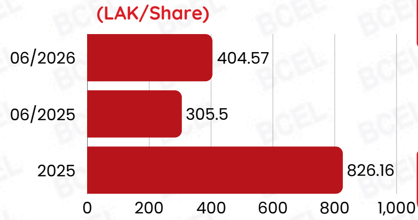

Key Financial Ratios for the First 6 Months of 2026

- **Cost to Income Ratio:** 26.04%
- **Interest expenses/Liabilities related interest:** 1.06%
- **Liquidity Ratio:** 31.92%
- **Tier 1 Capital Adequacy Ratio:** 10.74%
- **Provision Coverage Ratio (PCR):** 201.88%
- **ROA:** 0.38%
- **ROE:** 12.95%
- **Loans/Deposits (LDR):** 43.55%
- **NPL Ratio:** 2.06%
- **CAR Ratio:** 10.74%

Analyze key financial ratios

1. Profitability & Returns

- **Net Profit Margin:** BCEL has improved its efficiency in converting revenue into actual profit, increasing from 9.56% (in Q2/2025) to 12.48% (in Q2/2026), which reflects highly effective business management.
- **ROE & ROA:** Return on Equity (ROE) improved from 10.06% to 12.95%, serving as a positive signal for investors as every LAK invested is generating higher returns. Similarly, Return on Assets (ROA) expanded from 0.21% to 0.38%.
- **NIM (Net Interest Margin):** Increased from 0.75% to 1.67%, indicating that BCEL's core business is generating wider profit margins and driving growth in net interest income.

2. Asset Quality & Stability

- **NPL Ratio:** The non-performing loan ratio decreased from 2.81% in Q2/2025 to just 2.06% currently. This lower figure demonstrates that BCEL has implemented stricter credit screening and that customers have improved their debt repayment capacity.
- **Provision Coverage Ratio:** The bank maintains a highly conservative policy, setting aside a substantial loan loss provision of 201.88% (a significant increase from 127.19%). This means that even if all NPLs became bad debts, the bank has reserved double the amount to cover them, giving shareholders full confidence in the bank's safety.
- **CAR (Capital Adequacy Ratio):** This ratio has strongly recovered from a previous low of 6.40% up to 10.74%. This figure confirms that BCEL has a solid financial position (Tier 1 capital) sufficient to support future business expansion.

3. Liquidity & Efficiency

- **Cost of Funds (Interest expenses / Liabilities related interest):** The costs BCEL must pay (e.g., deposit interest) have decreased from 1.22% to 1.06%. Obtaining capital at a cheaper cost is a key factor pushing the profit margin (NIM) higher.
- **Loans to Deposits Ratio (LDR):** This ratio indicates that BCEL utilizes 43% of its deposits for lending, reflecting high liquidity. On the other hand, it also shows that BCEL still has ample capacity to expand its credit portfolio to generate additional profit in the future.
- **Liquidity Ratio:** Increased from 31.92%, which means BCEL has low risk and high cash liquidity.

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