Direction and key strategic goals for 2026

BCEL's 2026 plan focuses on improving credit quality while maintaining leadership in digital banking technology, in order to serve customers better and lead the bank toward international standards in a sustainable manner.

- **Financial stability:** Building a strong, sustainable business that is ready to cope with all changes, in order to create benefits for shareholders and society.
- **Technology and security:** Fully transition to digital banking with new innovations, while ensuring the highest level of cybersecurity.
- **Customer-centricity:** Retain the existing customer base, expand the new customer base, and focus on building customer satisfaction with services.
- **Human resources and standards:** Develop staff into professional experts and progressively upgrade the bank's systems to meet international standards.

Operational Priorities

- **Credit management:** Upgrade credit management to ensure quality, and expand lending to new potential customer segments; maintain credit quality and non-performing loan management standards in accordance with regulations set by the Bank of Lao PDR (BOL).
- **Continuous development of Digital Banking:** Develop diverse, secure new products that meet the needs of all customer segments and can be integrated with both domestic and international systems, positioning the bank as a leader in digital banking.
- **Upgrading to international standards and sustainable finance strategic programs:** Pioneer as a model bank in Laos for implementing ESRM (Environmental and Social Risk Management) standards and Taxonomy; continue to push forward the BASEL II program, IFRS accounting standards, Big Data system, and Green Finance to completion according to plan.

Overview of Activities for the Semi Annual 2026

1. 💰 **Revenue**
   - 🔹 **Total Operating Revenue:** In the first 6 months of 2026, it reached 3,362,721 million LAK, which, compared to the same period last year (1,650,566 million LAK), is an increase of 103.73% 📈.
   - 💡 **Analysis:** The primary reason revenue more than doubled is due to "Net interest and similar income," which surged from 2,521,657 million LAK to 3,759,436 million LAK 🚀.
2. 💸 **Expenses**
   - 🔻 **Total Operating Expenses:** In the first 6 months of 2026, they stood at 875,724 million LAK, which, compared to the same period last year (572,186 million LAK), is an increase of 53.05% 📈.
   - 💡 **Analysis:** This indicates that BCEL is actively investing to upgrade service quality and accommodate growth 🧑‍💼.
   - ⚠️ **Additional Note:** "Impairment losses on loans to customers" (risk provisioning) has also increased. Financially, this reflects highly prudent management, meaning BCEL is exceptionally well-prepared to handle future macroeconomic uncertainties. It ensures maximum safety for public deposits and builds strong confidence among investors 🚨.
3. 🏆 **Profit**
   - 🥇 **Profit Before Tax:** In the first 6 months of 2026, it reached 812,051 million LAK. Compared to the same period last year (372,907 million LAK), this is an increase of 117.76% 🌟.
   - ✨ **Net Profit for the Period:** After tax deductions, the net profit for the first 6 months of 2026 was 625,014 million LAK. Compared to the same period last year (317,295 million LAK), this is an increase of 96.98% 🎯.

Revenue Structure

Total Revenue: 3,362,721 million LAK

📈 **Net interest and similar income: 2,330,791 million LAK (69.31%)**

Key Insight: This figure, reaching nearly 70%, reflects the efficiency in providing quality credit and expert interest rate management during a period of economic fluctuation. It is the major engine driving the exponential growth in overall profit this year.

💳 **Net fee and commission income: 539,517 million LAK (16.05%)**

Key Insight: This figure is the result of being a leader in Digital Banking. It serves as a "safe, stable, and debt-risk-free" source of revenue, which is highly favored by investors as it is generated from a massive daily user base.

💱 **Net income from foreign exchange dealing: 215,221 million LAK (6.40%)**

Key Insight: This indicates BCEL's crucial role as a hub for international payments and clearing, facilitating the country's essential import-export businesses.

📊 **Other operating income: 277,192 million LAK (8.24%)**

Key Insight: This demonstrates the diversification of revenue streams, ensuring the bank is not overly reliant on any single channel.

Expenditure Structure

Total Operating Expenses: 875,724 million LAK

🧑‍💼 **Employee expenses: 599,451 million LAK (68.45%)**

Key Insight: From a management perspective, this is an investment in human resources. Providing good compensation and welfare helps retain top talent to drive the organization forward; these are the very employees who generated the doubled profits for the bank.

🏢 **Other operating expenses: 195,806 million LAK (22.36%)**

Key Insight: This section typically includes maintaining cybersecurity, IT systems, and creating a positive customer experience to consistently remain the number one choice in consumers' minds.

📉 **Depreciation, amortization, and right-of-use assets: 80,467 million LAK (9.19%)**

Key Insight: Every recorded depreciation represents actual investments made in infrastructure, servers, and branch modernizations to accommodate the ever-growing volume of transactions.

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