Lao People's Democratic Republic
Peace Independence Democracy Unity Prosperity

Banque Pour Le Commerce Exterieur Lao Public — Vientiane Capital, 31 October 2022.

Invitation Letter

Attention: **All valued BCEL's Shareholders**
Subject: **Invitation to BCEL's Extraordinary Shareholders' Meeting**

- In accordance with the Resolutions of BCEL's Board of Directors Meeting 05/10/2022

Banque Pour Le Commerce Exterieur Lao Public is honored to invite you, BCEL's shareholders, to BCEL's Extraordinary Shareholders' Meeting for the year 2022, which will be held on **22/11/2022 at 14:30 hrs. (Registration starts from 13:00 – 14:30)** at the meeting room on Level 5, BCEL's Head Office, Xieng Nheun Village, Chanthabouly District, Vientiane Capital to discuss and approve the issues as specified in the attachments.

BCEL has set 20 October 2022 to be the Closing Date of the Shareholders Register Book (Record Date) to define the right of the shareholders to participate in BCEL's Extraordinary 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 **before 18 November 2022**.

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

For. Chairman of the Board of Directors
Banque Pour Le Commerce Exterieur Lao Public

Khamsouk Sundara

Head Office: No.1 Pangkham Street Vientiane, Lao PDR. P.O.Box 2925 Tel: (856-21) 213200-1, 222495, 217904, 217898-9
Fax: (856-21) 213202, 223012, 223245, Website: http:/www.bcel.com.la, E-mail: bcelhqv@bcel.com.la, SWIFT Code: COEBLALA

Attachments

1. Agenda of BCEL's Extraordinary Shareholders Meeting for the year 2021 (Attachment 1)
2. The Minutes of BCEL's Annual General Shareholders' Meeting for the year 2021 (Attachment 2)
3. The brief report on the Business Performance of BCEL for the 9 months of the year 2022 (Attachment 3)
4. The CV of the Managing Director (Attachment 4)
5. The table highlighting the adjustment of the fuel allowance for BCEL's employees (Attachment 5)
6. The Proxy Form (Attachment 6)
7. The Rule of BCEL's General Shareholders' Meeting (Attachment 7)
8. The recommendation on the document and the reference that shall be presented when attending the meeting (Attachment 8)
9. The guideline on voting (Attachment 9)
10. Map of the meeting venue (Attachment 10)

❖ Remarks:

1. Each shareholder can download the invitation letter and the attached files on the website of BCEL: www.bcel.com.la and on the Lao Securities Exchange's website 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 2 November 2022.
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) Ms. Phonedasouk Vongphachan, Tel: 020 92 636 456
2) Mr. Phonenalath Kongvongsa, Tel: 020 2222 3455

Head Office: No.1 Pangkham Street Vientiane, Lao PDR. P.O.Box 2925 Tel: (856-21) 213200-1, 222495, 217904, 217898-9
Fax: (856-21) 213202, 223012, 223245, Website: http:/www.bcel.com.la, E-mail: bcelhgv@bcel.com.la, SWIFT Code: COEBLALA

Attachment 1

Agenda of the Extraordinary Shareholders' Meeting of BCEL for the year 2022

22 November 2022

Agenda 1: To consider and approve the Minutes of the Shareholders' Meeting for the year 2021

The Shareholders' Meeting for the year 2021 was held on 29th April 2022. BCEL has prepared the Minutes of the meeting (see attachment 2) and disclosed the minutes in compliance with the related regulations.

Opinion of the Board of Directors:

The Board of Directors has reviewed the minutes of the meeting and agreed with the minutes. Therefore, we would like the Shareholders' Meeting 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 2: Report of BCEL's Business Performance for the 9 months of the year 2022

❖ **Implementation of the resolutions of the shareholders' meeting**

The last shreholders' meeting resolved the following:

- Agenda 1: Approved the minutes of the extraordinary shareholders' meeting for the year 2021;
- Agenda 2: Approved the annual report of the BCEL's business performance report for the year 2021 and the financial report for the year 2021 audited by PWC, the allocation of the profit after into reserves as required by regulations and approved no dividend payment for the year 2021;
- Agenda 3: Approved the plan for the year 2022;
- Agenda 4: Approved the establishment of BCEL Assets Management Company;
- Agenda 5: Approved the appointment of PricewaterhouseCoopers (PWC), the independent auditor for the year 2022.

The resolutions above have been implemented accordingly by BCEL. The resolutions on agenda 4 regarding the estblishment of BCEL Assets Management Company is currently under the consideration of the Bank of the Lao PDR. In addition, the specific committee appointed by BCEL is also carrying out feasibility study on the establishment in parallel with seeking possibility in cooperating with other legal entities who operate similar business. Further updates will be reported in the next shareholders' meeting.

❖ **Brief performance report of BCEL in the 9 months of the year 20222**

- BCEL held Business Review Meeting 2 times (1Q22 and 2Q22).
- Held the Board of Directors Meeting 6 times (2 ordinaries and 4 extraordinaries) and held the Annual General Meeting of the Shareholders of BCEL for the year 2021 (29/04/2022).
- Held handover ceremony for the former and the new Managing Director of BCEL on 2 August 2022.
- Held a transfer ceremony for 1 Deputy Director who was transferred to the Bank of the Lao PDR on 18 August 2022.
- Finished the classification of the Branches and Service Units of BCEL for the year 2022.
- Finished the review of the draft of the relevant regulations for the Lao Social Security Organization membership application.
- Working on the establishment of BCEL Assets Management Company Limited, now it is in the process of consideration of BOL.
- Finished a preliminary feasibility study for the establishment of BCEL IT Company Limited.
- Finished the financial report of BCEL for the year 2021 in IFRS standard and the first 6-month 2022.
- Succeeded in developing the Multiple Bank-Linked (MBL) in cooperation with developers from South Korea. MBL is used in the trading system in the stock market to link the brokerage firms with banks, announced on 05/08/2022.
- Conducted an assessment of the application of CG ScoreCard in the trial period according to the guideline of the Lao Securities Exchange.
- Merged the Marketing Division and the Corporate and Private Banking Division, to form the Marketing and Corporate Clients Division. Moreover, some Sections within the Marketing and Corporate Clients Division were merged and the "marketing analysis" job was transferred to the Research, Development, and Branch Supervision Division.
- Merged the Risk Management Division and the Anti-Money Laundering Division, to form the Risk Management and Anti-Money Laundering Division.
- Merged the Credit Sales Division with the Credit Management Division to become the Credit Management Division.
- Renamed the Credit Operation Division to become the Assets and Liabilities Management Division.
- Dissolved the Legal Division and transferred some legal jobs to the Administration & Finance Division, Human Resources Division, and Assets and Liabilities Management Division;
- Permanently closed 2 Service Units: Luangprabang Branch's Xiengmuan Unit and Salavan Branch's Nalek Market Unit;
- Relocated 2 Branches: Vientiane Capital Branch's Nam Phu Unit moved to Saysettha Development Zone, and Saysettha Branch's Phontong Unit moved to Phonphanao under the new name of "Phonphanao Unit".

❖ **Business performance in the 9 months of the year 2022**

- Assets: 86.652.772 million LAK, an excess of 19,47% of the year plan 2022 or a 37,34% increase compared to the same period of last year.
- Loans: 40.673.338 million LAK, which was a 28,16% excess compared to the year plan 2022 or a 36,97% increase compared to the same period of last year;
- NPL: 3,24%
- Deposits: 79.479.447 million LAK, an excess of 20,42% compared to the year plan 2022 or a 39,22% increase compared to the same period of last year;
- Capital: 2.139.294 million LAK, which was 86,61% of the year plan 2022 or a 0,16% decrease from the same period of the last year;
- Profit/(Loss) Before Tax: In the 3rd quarter of 2022, BCEL generated 28.348 million LAK, 25.581 million LAK of the profits before tax in September 2022 which is 43,36% of the year plan 2022.
- Profit/(Loss) After Tax: In the 3rd quarter of 2022, BCEL generated 37.437 million LAK, 24.740 million LAK of the profits before tax in September 2022 which is 52,42% of the year plan 2022.

Opinion of the Board of Directors:

The Board of Directors agreed with the report.

Vote requirement:

- No vote is required for this agenda.

Agenda 3: Report on the appointment of the Managing Director

The extraordinary Board meeting held on the 1 August 2022 approved the transfer of Mr. Khamphout Sitthilath former managing director of BCEL to take new duty at the Bank of the Lao PDR as required by the mandates of the relevant organization, and approved the appointment of Mrs. Saysamone Chanthachack, the new managing director of BCEL (see CV in attachment 4). The handover ceremony between the former and the new managing director was held on the 2 August 2022 and disclosure was made available for the shareholders, investors and the public in accordance with disclosure procedure.

Such appointment is consistent with the rights and functions of the board of Directors as provided in the articles of association of BCEL, law on commercial banks and related regulations. In accordance with clause 3 article 123 of the law on enterprises, the vacancy of managing director which occurs in between the two ordinary shareholders' meeting shall be appointed by the board meeting.

Opinion of the Board of Directors:

The Board of Directors agreed with the report, and the shareholders' meeting is, therefore, reported for acknowledgement.

Vote requirement:

- No vote is required for this agenda.

Attachment 1

Agenda 4: To consider and approve the appointment of the members of the Board of Directors to replace the vacant positions

The current BCEL's board of directors consist of 7 members out of 9 members of the original due to the fact that 2 members were transferred to take new duty as per decisions of the relevant organizations as follows:

1. Mr. Bounleua Sinxayvoravong, PhD. , board Chairman, was appointed the Governor of the Bank of the Lao PDR who also submitted a letter informing the board of directors about his intention to cease his roles in BCEL's board of directors.
2. Mr. Khamphout Sitthilath former managing director of BCEL, board Member, was assigned to take new duty at the Bank of the Lao PDR and this, as provided in the articles of association of BCEL, ends his membership in the board of directors.

Regarding the 2 vacant seats in BCEL's board of directors, the board of directors has resolved to propose the appointment of the replacing members as follows:

1. Propose the appointment of Mrs. Saysamone Chanthachack, managing director of BCEL, to be theboard member replacing Mr. Khamphout Sitthilath. The Ministry of Finance has had a decision about this appointment (Attachment 5);
2. Regarding the appointment of the member to replace Mr. Bounleua Sinxayvoravong, the relevant organization is currently considering. Therefore, the shareholders' meeting is requested to authorize the Board of Directors to approve the appointment after the decision of the relevant organization is received, and to make disclosure as required by regulations and report the shareholders in the next shareholders' meeting.

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 5: To consider and approve the adjustment of fuel allowance for BCEL's employees

(Attachment 5)

Current fuel allowance for BCEL's employees was adopted in 2010 determining the allowances in fixed amount of money for each position. At the present, there has been substantial increase in petro price (i.e. the regular petro price increased from 10.500 LAK/liter in 2010 to 19.570 LAK/liter in September 2022). This makes the current fuel allowance received by the employees become insufficient to afford the today petro price. Therefore, in order to restore the confidence and encouragement of the employees, and to fight against the unprecedented brain drain among the employees which there has been a high turnover rate this year, the Management of BCEL has researched and agreed to adjust the fuel allowance from fixed amount of money for each position to a fixed number of liters of petro for each position basing on the regular petro price in each period of time.

Details are in the Attachment 5.

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:.....13...../BCEL.....
Date: .....05 MAY 2022.....

Attachment 2

Minutes
BCEL's Annual General Shareholders' Meeting for the year 2021
29/04/2022

The Annual General Shareholders' Meeting of Banque pour le Commerce Exterieur Lao Public (BCEL) for the Year 2021 (hereinafter called: "The Meeting") was held from 14:05 - 15:00 hrs. on the 29 April 2022 at Lao Plaza Hotel, Vientiane Capital and was presided over by Mr. Khamsouk Sundara, Vice Chairman of BCEL's Board of Directors, together with Members of the Board of Directors. The Meeting was attended by 25 shareholders, 147 proxies, and the total number of shares in the meeting was 158.149.080 shares, including 1.005.209 shares via proxies, which in total was equivalent to 76,13% 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 laws. The number of shares not attending the Meeting was 49.574.220 shares, equivalent to 23.86% of the total shares of BCEL.

Chairpersons and the members of the Board of Directors attended the meeting were as follows:

1. Mr. Khamsouk Soundara, Independent Member, Vice Chairman of the Board of Directors, Chairman of the Meeting;
2. Mr. Khamphout Sitthilath, BCEL's Managing Director, Board Member
3. Mr. Pasomphet Khamtanh, Representative of the Ministry of Finance, Board Member
4. Mr. Viengsouk Chounthavong, BCEL's Deputy Managing Director, Board Member
5. Assoc. Prof. Thongphet Chanthanivong, Independent Board Member
6. Mr. Sonexay Silaphet, Independent Board Member
7. Mrs. Latdavanh Songvilay, Independent Board Member
8. Mr. Stephane Urbain, Representative of COFIBRED, the Strategic Partner.

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

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

Agenda 1: Approved the Minutes of the Extraordinary Shareholders' Meeting for the Year 2021.

Mr. Khamphout Sitthilath, BCEL's Managing Director proposed the minutes of the Extraordinary Shareholders' Meeting for the year 2021, which held on 29 October 2021. The minutes had been disclosed in compliance with the related regulations;

After that, the Chairman provided an opportunity for shareholders to ask the question on this agenda. There were no questions. The Chairman then request the shareholders to vote.

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

- Approved: 158.149.080 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: Approved the annual report of BCEL's business performance report for the year 2021 and the financial report for the year 2021 audited by PWC, the allocation of the profit after into reserves as required by regulations and approved no dividend payment for the year 2021.

Mr. Khamphout Sitthilath, BCEL's Managing Director proposed to the meeting to acknowledge and consider:

❖ The outstanding activities of BCEL since the last Extraordinary Shareholders' Meeting for the year 2021 up to the end of 2021:

- Organizational Structure: The last shareholders' meeting approved the new Board of Directors, which consists of 9 members including 4 independent members (1 female member); 3 non-executive members and 2 members from BCEL's executive. The composition of the new Board of Directors complied with the related regulations issued by the supervised entities.
- In additions, the last shareholders' meeting also approved the adjustment of the 2021 Plan. The important adjustment in such plan was for the management of BCEL to implement the temporary measures to address the difficulty in business operation as follows:
  1. Considered and proposed the restructure of the internal organization to be smaller in size in order to reduce the cost on administration. The plan was approved by the Board of Directors and the supervised entity and it was implemented in Quarter 1 of the year 2022;
  2. Reduced the administrative expenses by stopping the recruitment, and suspending the high value purchasing and unnecessary expenses;
  3. Cancelled the expansion of the branches and service units along with the closing of a service unit that was unprofitable;
- The bank also developed the Business Plan for the year 2022 and established Key Performance Indicators (KPI) for all branches to pave the way toward self-sufficiency in business management in the future and to strengthen the capacity of all BCEL's branches.

❖ **The Audited Business Performance for the year 2021:**

- Assets/Liabilities: 68.236.991 Mil LAK, 109,53% of 2021 plan
- Total Loan: 30.080.974 Mil LAK, 122,15% of 2021 plan
- Total Deposit: 61.802.739 Mil LAK, 110,36% of 2021 plan
- Profit Before Tax: 12.585 Mil LAK, 48,40% of 2021 plan
- Profit After Tax: 11.410 Mil LAK, 58,86% of 2021 plan

❖ Due to the fact that the business operation of BCEL for the year 2021 was severely affected by the spread of COVID-19, and the performance could produce only minor profit. Therefore, for the year 2021, the Board of Directors agreed not to pay the dividend to the shareholders and proposed the allocation of the profit after tax to the regulatory reserves as follows:

- Regulatory Reserves: 10%
- Reserve for business expansion: 90%

After that, the Chairman provided the opportunity for the shareholders to ask questions. There were questions as follows:

➢ **Mr. Sovanrith Im,** the representative from Canadia Bank Lao LTD asked: ❶ Why did the income of BCEL decrease while the loan grew? ❷Why did the income from FX trading decrease? ❸ Why did the loan loss provision increase significantly?

▪ **Mr. Khamphout Sitthilath** answered as follows:
❶ In 2021, the macro-economy was affected by the spreading of the COVID-19 starting from 2019, and commercial banks have all been impacted. BCEL made loan restructuring for some customers, which the bank has stopped recognizing the the unpaid interest as income. This is because even if the bank recognize as income, still it will be uncollectable. This is the reason why the bank's income decreased.
❷The decrease of income from FX trading was mainly impacted by the spreading of the COVID-19 as there were no tourists to the country. The bank was unable to buy foreign currencies and this led to the drop in income from the FX trading.
❸ The growth of Loan Loss Provision was due to the loan restructuring according to the regulation of the BOL, which defines no more than 3 times restructuring. The NPL has increased, which led to an increase in the Loan Loss Provision.

After that the Chairman of the Meeting requests for the vote:

The Meeting approved the annual report of BCEL's Business Performance for the year 2021 and the Financial Reports for the year 2021 audited by PWC, the allocation of the profit after tax to the regulatory reserves and the decision on no dividend payment for the year 2021. The Meeting resolved with the unanimous vote of the shareholders attending the Meeting as detailed below:

- Approved: 158.149.080 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: Approved the plan for the year 2022:

Mr. Khamphout Sitthilath, BCEL's Managing Director proposed to the Meeting to consider and approve the 2022 Plan. The important detail of the plan is as follows:

❖ **Business Plan:**

- Total assets: 72.543.000 Mil LAK, 6,31% increase comparing to 2021;
- Total Deposit: 66.000.000 Mil LAK, 6,79% increase comparing to 2021
- Total Loan: 31.737.000 Mil LAK, 5,51% increase comparing to 2021
- Total NPL: 1.847.000 Mil LAK, 59,05% increase comparing to 202 or 5,82% of
- the total loan;
- Profit Before Tax: 59.000 Mil LAK, 368,81% increase comparing to 2021.

❖ **Procurement, Construction, and Maintenance Plan.**

The procurement plan in the year 2022 is expected to book as the assets in the amount of 231,96 billion LAK, which is under the budget. The 2022 plan will mainly focus on the necessary work and support the sustainability of the system for BCEL.

In case that the economic situation has changed or if there are any necessities to adjust the 2022 plan, the Meeting is requested to grant the right to the Board of Directors to consider and approve the adjustment of the plan.

After that, the Chairman provided the opportunity for the shareholders to ask questions:

➢ **Mr. Buth Ang,** the representative from Canadia Bank Lao LTD expressed his opinion that: When BCEL establishes BCEL Asset Management Company, this will be the potential for BCEL and the bank might have more profit than the expecting plan mentioned above.

- **Mr. Khamphout Sitthilath** explained that if BCEL Asset Management Company is established, the profit of BCEL might exceed the plan. However, in the actual implementation, the process might take time. The mentioned figures in the plan were estimated without including this company's establishment. However, BCEL will try its best to achieve the targeted profit.

After that the chairman of the meeting requests for the vote:

The meeting approved the 2022 Plan as proposed above. In case that the economic situation has changed or if there are any necessities to adjust the 2022 plan, the Board of Directors is authorized to consider and approve the adjustment of the plan. The Meeting resolved with the unanimous vote of the shareholders attending the Meeting as detailed below:

- Approved: 158.149.080 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: Approved the establishment of BCEL Asset Management Company.

Mr. Khamphout Sitthilath, BCEL's Managing Director proposed the meeting to consider and approve the establishment of BCEL Asset Management Company (AMC) in order for the bank to have the opportunity to generate income. BCEL Asset Management Company will be the first company in Laos. The objective of the business is to manage NPL/NPA with discount rates from banks/financial institutions to improve-develop and enable them to generate income or become the good quality assets that have demand from the market.

For detailed requirements, the Meeting was proposed to grant the right to the Board of Directors to consider and approve any issues in relation to this establishment.

After that, the Chairman provided the opportunity for the shareholders to ask questions:

- **Mr. Buth Ang,** the representative from Canadia Bank Lao LTD expressed his opinion that the establishment of Asset Management Company will be the potential for BCEL to resolve the difficulty that the bank has confronted as a result of COVID-19 spreading. He agreed with this establishment and would like to know more regarding the registered capital and the source of fund for this company.
  - **Mr. Khamphout Sitthilath** explained that according to the establishment plan of AMC, the registered capital is around 18 Billion LAK. After completing the establishment, the bank shall allocate the management staff from the bank. For the source of fund, the bank shall provide the fund appropriately.
- **Mr. Khamsay Bounmisidavong** expressed his opinion that he congratulated BCEL for the idea of establishing the AMC. This will be the good opportunity and to benefit the bank. His question was whether the bank might joint-venture with other entities?
- He also commented that apart from the establishment of AMC, the bank could also generate income from the existing products of BCEL, which have been widely accepted within the country, especially the electronic banking products. He suggested BCEL to use this strength on products and data to generate income for the bank as well.
  - **Mr. Khamphout Sitthilath** answered that the establishment of AMC, BCEL had considered and proposed the Board of Directors for 100%-owned by BCEL at the initial stage. However, when the business operation is running well, the bank shall consider searching for the joint-venture partners.
  - BCEL also tried to research on more income generation from BCEL's existing products by supporting the connection of the products such as BCEL One and BCEL i-Bank with various entities to expand e-commerce and is currently working on making loan application to be available on BCEL's application.

After that the chairman of the meeting requests for the vote:

The Meeting approved the establishment of AMC as per to the proposal above and agreed to grant the right to the Board of Directors to consider and approve any issues related to the establishment of the company. The Meeting resolved with the majority vote of the shareholders attending the Meeting as detailed below:

- Approved: 158.147.210 votes, equivalent to 99,999% of the total votes attending the Meeting.
- Disapproved: 1.870 votes, equivalent to 0,001 % of the total votes attending the Meeting.

Agenda 5: Approve the appointment of the independent auditor for the year 2022.

Mr. Khamphout Sitthilath, BCEL's Managing Director proposed to the Meeting to approve PwC to be the independent auditor of BCEL for the year 2022. The audit fee for accounting audit and loan portfolio review is 920.000.000 LAK (Nine hundred twenty million LAK). The service includes financial audit in accordance with IFRS and LAS both in Lao and English Languages, first half of the year review, and the audit of the Annual Financial Report.

After that, the Chairman provided the opportunity for the shareholders to ask question. As there were no questions, the Chairman of the Meeting requests for the vote:

The Meeting resolved to appoint PricewaterhouseCoopers (PWC) the independent auditor of BCEL for the year 2022. The Meeting resolved with the majority vote of the shareholders attending the Meeting as detailed below:

- Approved: 158.147.210 votes, equivalent to 99,999% of the total votes attending the Meeting.
- Disapproved: 1.1870 votes, equivalent to 0,001% of the total votes attending the Meeting.

The Chairman expressed his sincere thanks to the shareholders and the proxies for their kind attendance in the Meeting and announced the Meeting closed at 15:30 of the same day.

Chairman of the meeting

Mr. Khamsouk Sundara

Recorder

Sonenalin Sengmany

Attachment 3

The Brief Report on the Business Performance Of BCEL for the 9 months of the year 2022

1. The Brief Highlighted Update

- BCEL held Business Review Meeting 2 times (1Q22 and 2Q22).
- Held the Board of Directors Meeting 6 times (2 ordinaries and 4 extraordinaries) and held the Annual General Meeting of the Shareholders of BCEL for the year 2021 (29/04/2022).
- Held handover ceremony for the former and the new Managing Director of BCEL on 2 August 2022.
- Held a transfer ceremony for 1 Deputy Director who was transferred to the Bank of the Lao PDR on 18 August 2022.
- Finished the classification of the Branches and Service Units of BCEL for the year 2022.
- Finished the review of the draft of the relevant regulations for the Lao Social Security Organization membership application.
- Working on the establishment of BCEL Assets Management Company Limited, now it is in the process of consideration of BOL.
- Finished a preliminary feasibility study for the establishment of BCEL IT Company Limited.
- Finished the financial report of BCEL for the year 2021 in IFRS standard and the first 6-month 2022.
- Succeeded in developing the Multiple Bank-Linked (MBL) in cooperation with developers from South Korea. MBL is used in the trading system in the stock market to link the brokerage firms with banks, announced on 05/08/2022.
- Conducted an assessment of the application of CG ScoreCard in the trial period according to the guideline of the Lao Securities Exchange.
- Merged the Marketing Division and the Corporate and Private Banking Division, to form the Marketing and Corporate Clients Division. Moreover, some Sections within the Marketing and Corporate Clients Division were merged and the "marketing analysis" job was transferred to the Research, Development, and Branch Supervision Division.
- Merged the Risk Management Division and the Anti-Money Laundering Division, to form the Risk Management and Anti-Money Laundering Division.
- Merged the Credit Sales Division with the Credit Management Division to become the Credit Management Division.
- Renamed the Credit Operation Division to become the Assets and Liabilities Management Division.
- Dissolved the Legal Division and transferred some legal jobs to the Administration & Finance Division, Human Resources Division, and Assets and Liabilities Management Division;
- Permanently closed 2 Service Units: Luangprabang Branch's Xiengmuan Unit and Salavan Branch's Nalek Market Unit;
- Relocated 2 Branches: Vientiane Capital Branch's Nam Phu Unit moved to Saysettha Development Zone, and Saysettha Branch's Phontong Unit moved to Phonphanao under the new name of "Phonphanao Unit".

2. The Highlights of the business performance for September 2022 (unaudited)

- Assets: 86.652.772 million LAK, an excess of 19,47% of the year plan 2022 or a 37,34% increase compared to the same period of last year.
- Loans: 40.673.338 million LAK, which was a 28,16% excess compared to the year plan 2022 or a 36,97% increase compared to the same period of last year;
- NPL: 3,24%
- Deposits: 79.479.447 million LAK, an excess of 20,42% compared to the year plan 2022 or a 39,22% increase compared to the same period of last year;
- Capital: 2.139.294 million LAK, which was 86,61% of the year plan 2022 or a 0,16% decrease from the same period of the last year;
- Profit/(Loss) Before Tax: In the 3rd quarter of 2022, BCEL generated 28.348 million LAK, 25.581 million LAK of the profits before tax in September 2022 which is 43,36% of the year plan 2022.
- Profit/(Loss) After Tax: In the 3rd quarter of 2022, BCEL generated 37.437 million LAK, 24.740 million LAK of the profits before tax in September 2022 which is 52,42% of the year plan 2022.

3. Organizational Structure

As of September 2022, BCEL has 1 Head Office, 11 Divisions, 3 Centers, 20 Branches, 96 Service Units, and 10 Money Exchange Units across the country. BCEL is managed by 6 Directors (1 Managing Director and 5 Deputy Directors), and 2.120 employees (988 females).

4. Procurement, Construction, and Reparation

BCEL carried out the procurement in September 2022 for 21,28 billion LAK which is 9% compared to the year plan 2022.

5. Service Expansion

In 2022, BCEL planned to open 4 Service Units, and the progress as of September 2022 BCEL can open 2 Service Units. More details are as follows:

1) Phonphanao Service Unit (relocated and renamed from Phontong Service Unit)
2) Saysettha Development Zone Service Unit (relocated and renamed from Nam Phu Service Unit)
3) Vientiane Railway Station Service Unit (not yet)
4) Nongtaeng (postponed).

6. Recruitment

BCEL planned to recruit 6 new employees in 2022. As of September 2022, BCEL finished the exam for recruiting new employees.



Saysamone Chanthachack
Managing Director

Biography

Date of birth	: 15/03/1969
Nationality	: Lao
Language	: Lao, English

Education:

	Higher Diploma of Politics Course.
2007:	International Master of Business Administration, Flinders University, Australia.
1998:	Master of Public Policy, Graduate School of Policy Science, Saitama University, Japan.
1993:	Master of Economics, Kuban State University, Russia.

Work Experience

08/2022-Present:	Managing Director, Banque Pour Le Commerce Exterieur Lao Public;
09/2021–08/2022:	Chief Executive Officer, Lao Securities Exchange.
2015:	Director General, Lao Securities Commission Office, Bank of the Lao PDR.
04/2010:	Deputy Director General, Lao Securities Commission Office, Bank of the Lao PDR.
2009:	Deputy Director General, Monetary Policy Department, Bank of the Lao PDR.
1993–1997:	Officer, Monetary Policy Department, Bank of the Lao PDR.

Attachment 5. Table comparing the adjustment of fuel allowance for BCEL's Employees

		Current Allowance (since 2010)			New Proposed Change (2022)			Current vs. New		
	No. of Employees	in amount of money	in liters of petro. 2010 price 10500	Total per month	New in amount of money	New in liters of petro, 2022 price 19570	Total per month	Liter/month	equivalent money for each position/month	Total (in amount of money)
			(2/10500)	(1*2)	(6*19570)	(5/19570)	(1*5)	(6-3)	(5-2)	(7-4)
	1	2	3	4	5	6	7	8	9	10
General Managing Director	1	3,000,000	286	3,000,000	3,718,300	**190**	3,718,300	- 96	718,300	718,300
Deputy Managing Director	5	2,200,000	210	11,000,000	2,739,800	**140**	13,699,000	- 70	539,800	2,699,000
Board member from BCEL who is not DMD	0	2,100,000	200	-	2,544,100	**130**	-	- 70	444,100	-
Chief of Division, Center and Branch Manager	35	1,800,000	171	63,000,000	2,152,700	**110**	75,344,500	- 61	352,700	12,344,500
Vice Chief of Division, Center and Branch Manager	62	1,600,000	152	99,200,000	1,957,000	**100**	121,334,000	- 52	357,000	22,134,000
Head of Section and Complete Service Unit	161	1,500,000	143	241,500,000	1,859,150	**95**	299,323,150	- 48	359,150	57,823,150
Deputy Head of Section and Complete Service Unit	272	1,400,000	133	380,800,000	1,761,300	**90**	479,073,600	- 43	361,300	98,273,600
Deputy Head of Normal Service Unit	81	1,300,000	124	105,300,000	1,565,600	**80**	126,813,600	- 44	265,600	21,513,600
Team Head	38	1,200,000	114	45,600,000	1,467,750	**75**	55,774,500	- 39	267,750	10,174,500
Expertised Technical Staff	0	1,000,000	95	-	1,369,900	**70**	-	- 25	369,900	-
Experienced Technical Staff	0	1,000,000	95	-	1,369,900	**70**	-	- 25	369,900	-
Permanent Staff	1191	1,000,000	95	1,191,000,000	1,272,050	**65**	1,515,011,550	- 30	272,050	324,011,550
Probational Staff	77	0	0	-	489,250	**25**	37,672,250	25	489,250	37,672,250
Contractual Technical Staff	0	0	0	-	489,250	**25**	-	25	489,250	-
Contractual Staff	168	0	0	-	489,250	**25**	82,194,000	25	489,250	82,194,000
Total	**2,091**	**19,100,000**		**2,140,400,000**	**25,245,300**		**2,809,958,450**		**6,145,300**	**669,558,450**
Increase of payment per month		**669,558,450**								

ໃບມອບສິດ
Proxy

1. ຂ້າພະເຈົ້າ ..... ສັນຊາດ.....
I / We ..... nationality .....
ເຮືອນເລກທີ ..... ບ້ານ ..... ເມືອງ ....
residing at house number..... 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. ຂໍມອບໝາຍສະມາຊິກສະພາບໍລິຫານອິດສະຫຼະ (ເລືອກພຽງ 1 ທ່ານ):
Hereby assign the Independent Board Member (select only one):

☐ ທ່ານ ຄຳສຸກ ສຸນດາຣາ
Mr. Khamsouk Sundara

☐ ທ່ານ ຣສ. ທອງເພັດ ຈັນທະນິວົງ
Assoc Prof. Thongphet Chanthanivong

☐ ທ່ານ ສອນໄຊ ສີລາເພັດ
Mr. Sonexay Silaphet

☐ ທ່ານນາງ ລັດດາວັນ ຊົງວິໄລ
Mrs. Latdavanh Songvilay

☐ ***(ຫຼືບຸກຄົນອື່ນ ກະລຸນາລະບຸລາຍລະອຽດ / Or other person, please specify):***

ຂໍມອບໝາຍ ທ່ານ/ທ່ານ ນາງ ..... ອາຍຸ.....ປີ
Hereby assign Mr./Ms. ..... age .....
ສັນຊາດ.....ຢູ່ເຮືອນເລກທີ.....
Nationality…….. residing at house number ……
ບ້ານ..... ເມືອງ ..... ແຂວງ ....
Village ..... District ..... Province..... .....

ໃຫ້ເປັນຜູ້ຕາງໜ້າຂອງຂ້າພະເຈົ້າ ເພື່ອເຂົ້າຮ່ວມ ແລະ ລົງຄະແນນສຽງແທນຂ້າພະເຈົ້າຢູ່ໃນກອງປະຊຸມສາມັນຜູ້ຖືຮຸ້ນ ສະໄໝວິສາມັນ ຂອງ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມະຫາຊົນ, ທີ່ຈະຈັດຂຶ້ນໃນ ເວລາ 14:00 ໂມງ ຂອງວັນທີ 29 ຕຸລາ 2021.
To be my/our proxy to attend and vote on my/our behalf in the Extraordinary Shareholders Meeting of the Banque Pour Le Commerce Exterieur Lao Public which will be held at 14:00 PM of 29 October 2021.

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**):

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***

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 1: ຮັບຮອງບົດບັນທຶກກອງປະຊຸມຜູ້ຖືຮຸ້ນປະຈຳປີ 2021

Agenda 1: Approve the minutes of the annual general shareholders' meeting of BCEL for the year 2021

☐ *ເຫັນດີ / approve* ☐ *ບໍ່ເຫັນດີ / disapprove*

ວາລະທີ 2: ລາຍງານການດຳເນີນງານຂອງ ທຄຕລ ໄລຍະ 9 ເດືອນ ປີ 2022

Agenda 2: A brief report on the performance of BCEL for the 9 months of the year 2022

(ບໍ່ມີການລົງຄະແນນສຽງ / No vote required)

ວາລະທີ 3: ລາຍງານການແຕ່ງຕັ້ງຜູ້ອຳນວຍການ

Agenda 3: Report on the appointment of the Managing Director

(ບໍ່ມີການລົງຄະແນນສຽງ / No vote required)

ວາລະ 4: ພິຈາລະນາ ແລະ ຮັບຮອງການແຕ່ງຕັ້ງສະມາຊິກສະພາບໍລິຫານ ປ່ຽນແທນ ສະມາຊິກທີ່ຍົກຍ້າຍ

Agenda 4: To consider and approve the appointment of the new Board Members to place in the vacant positions

☐ *ເຫັນດີ / approve* ☐ *ບໍ່ເຫັນດີ / disapprove*

ວາລະ 5: ພິຈາລະນາ ແລະ ຮັບຮອງການປັບປຸງນະໂຍບາຍນ້ຳມັນທຽບການ ສຳລັບ ພະນັກງານ ທຄຕລ

Agenda 5: To consider and approve the adjustment of the fuel allowance for BCEL's employees

☐ *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 ລະບຸໃວ້ ບໍ່ຈະແຈ້ງ ໃຫ້ຖືວ່າຂ້າພະເຈົ້າ ລົງຄະແນນສຽງເຫັນດີ

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...../...../2022.

Wrote at…….. date…….

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 ເພື່ອໃຫ້ຮັບປະກັນຜົນ ສັກສິດທາງກົດໝາຍ, 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) ພ້ອມກັບສຳເນົາເອະສານປະເພດດຽວກັນນີ້ຂອງຜູ້ຖືຮຸ້ນ, ໃບມອບສິດສະບັບນີ້ ແລະ ໜັງສືເຊີນປະຊຸມ.
   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.

Attachment 6



Khamsouk Sundara
Vice Chairman

Biography

Date of birth:	3 June 1945
Nationality:	Lao
Language:	Lao, English, and French
Designation:	Independent Member

Education

1993:	Trained in George Town University (pew Fellowship Program) Washington D.C, USA.
1985:	Trained in Indian Institute for Bank Management, Puna, India.
1974:	Trained in International Training Center, Nagoya, Japan.
1972:	Trained in Economics Areas at UN Institute of Economic Management in Bangkok, Thailand.
1969:	Graduated from High School and University in Australia (Bachelor of Arts from University of New South Wales).

Professional experience

04/2005:	Finance and Banking Advisor at Lane Xang Minerals limited (Subsidiary of Oxiana Group, Melbourne, Australia).
1995 – 1996:	Advisor to the Executive Director of South East Asia constituency of the IMF, Washington D.C.

1990 – 1994 and 1997 – 2005: Worked at Bank of Lao PDR.

1976– 1989:	Bank of Lao PDR.
1976 – 1989:	Worked at Banque pour le Commerce Exterieur Lao Public.
1970 – 1975:	Worked at Banque de Development du Laos (LDB in present).

Attachment 6



Thongpheth Chanthanivong

Biography

Date of birth:	20 April 1962
Nationality:	Lao
Language:	Lao, English,
Designation:	Deputy Dean of Faculty of Economics and Business Administration, National University of Laos.

Education

2018-2021:	PhD. Candidate (Accountancy), 2021, Siprathum University, Thailand.
2019:	Received CPA Certificate
1998-2000:	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 and Physics), National University of Laos

Professional experience

- Vice-Dean, Faculty of Economics and Business Management (Responsible of Post-Graduate Program), National University of Laos.
- Associate Professor in Business Administration (2006).
- Chairman of CPA's Curriculum, Lao Chamber of Professional Accountants and Auditors.
- Member of Lao Chamber of Professional Accountants and Auditors Board Committees.
- Member of Lao Telecom Company's Board Committees.
- Member of Lao's Accounting System Improvement (Ministry of Finance)
- Teacher of the Master and Bachelor courses of the subjects: Business, Accounting, Finance and Banking, Economics of the National University of Laos.
- Guest speakers for the MBA course of Khonekhane University, Thailand.
- Trainer on IFRS and LAS Auditing.

Attachment 6



Latdavanh Songvilay

Biography

Date of birth:	27 April 1982
Nationality:	Lao
Language:	Lao, English,
Designation:	Acting Chief of Centre of Macroeconomics Policy Research and Economic Restructuring.

Education

2008-2009:	Master in Public Policy, National Graduate Institute for Policy Studies, Japan.
2000-2005:	Bachelor of Economics Faculty of Economics & Business Management, National University of Laos.
2004:	Certificate of Economics, National University of Singapore.

Professional experience

2019-Present:	Acting Director General of Centre of Macroeconomics Policy Research and Economic Restructuring.
2016-2019:	Deputy Director General, Chief of Centre of Macroeconomics Policy Research and Economic Restructuring.
2015-2016:	Head of Division at Centre of Macroeconomics Policy Research and Economic Restructuring.
2011-2015:	Deputy Head of Division at Centre of Macroeconomics Policy Research and Economic Restructuring.
2005-2011:	Research Assistant to the Researcher at Centre of Macroeconomics Policy Research and Economic Restructuring.

Attachment 6



Sonexay Silaphet

Biography

Date of birth:	1 January 1977
Nationality:	Lao
Language:	Lao, English,
Designation:	Vice President of Lao Chamber of Accountants and Auditors.

Education

2017-2021:	PhD. Candidate in Accountancy, Sripatum University, Thailand.
2018:	Member of CPA Laos
06/2016:	Member of CPA Australia
2013-2014:	Master of Business Administration major in Finance, Santapol College, Thailand.
1995-2000:	Bachelor Degree of Business Administration, Comcenter College, Laos
1999-2000:	Member of Lao Institute of Chartered Public Accounts (LICPA)
1995-1998:	Diploma in Business Administration, major in Accounting at Pakpasak Technical College, Laos

Professional experience

Present	President of Lao Chamber of Accountants and Auditors·
01/2016-12/2017	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 Manager of Auditing at Ernst & Young Lao Limited
05/2004-08/2007:	Audit Manager at PriceatwerhouseCoopers (Lao) Ltd
2002-05/2004:	Experienced Audit Senior at PriceatwerhouseCoopers (Lao) Ltd
2000-2001:	Audit Senior at PriceatwerhouseCoopers (Lao) Ltd
1998-1999:	Audit Assistant at PriceatwerhouseCoopers (Lao) Ltd.

ລະບຽບສຳລັບການດຳເນີນກອງປະຊຸມສາມັນຜູ້ຖືຮຸ້ນ ທຄຕລ
Rules for the Annual General Shareholders' Meeting of BCEL

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

ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມທຸກຄົນ ຕ້ອງລົງທະບຽນໃຫ້ຮຽບຮ້ອຍຕາມຂັ້ນຕອນທີ່ ທຄຕລ ກຳນົດໄວ້ ກ່ອນ ເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຕ້ອງອະນຸຍາດໃຫ້ ທຄຕລ ສຳເນົາເອົາບັດປະຈຳຕົວ ຫຼື ໜັງສືຜ່ານແດນ ຫຼື ເອກະສານອື່ນໆທີ່ສາມາດໃຊ້ແທນໄດ້ 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.

ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍ ຕ້ອງນຳເອົາໜັງສືແຈ້ງສິດເຂົ້າຮ່ວມກອງປະຊຸມທີ່ ອອກໃຫ້ໂດຍຕະຫຼາດຫຼັກຊັບລາວ (ທີ່ມີເຄື່ອງໝາຍບາໂຄດ) ມາແຈ້ງພ້ອມໃນເວລາລົງທະບຽນ. ກໍລະນີ ທີ່ບໍ່ມີໃບແຈ້ງສິດເຂົ້າຮ່ວມກອງປະຊຸມແລ້ວນັ້ນ ຈະຖືວ່າການລົງທະບຽນບໍ່ສຳເລັດ ແລະ ຈະສົ່ງຜົນໃຫ້ຜູ້ ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ບໍ່ມີສິດລົງຄະແນນສຽງ, ຕັ້ງຄຳຖາມ ຫຼື ມີຄຳເຫັນຕໍ່ທີ່ປະຊຸມ.

Shareholders or proxies must bring and present to the registration desk the Invitation issued by the Lao Securities Exchange (containing bar code). In absence of such Invitation, the registration shall be deemed incomplete and shall lead such shareholders or proxies to have no right to vote, question or make comments in the meeting.

ຜູ້ຕາງໜ້າ ຕ້ອງສະແດງເອກະສານຂອງຕົນເອງຕໍ່ພະນັກງານປະຈຳໂຕະລົງທະບຽນ ຄື: ບັດປະຈຳຕົວ ຫຼື ປຶ້ມສຳມະໂນຄົວ ຫຼື ໜັງສືຜ່ານແດນ (ສຳລັບນັກລົງທຶນຕ່າງປະເທດ) ພ້ອມກັບ ສຳເນົາ ເອກະສານປະເພດດຽວກັນນີ້ຂອງຜູ້ຖືຮຸ້ນ, ໃບມອບສິດ ແລະ ໜັງສືເຊີນປະຊຸມ. ຖ້າເອກະສານເຫຼົ່ານີ້ ເປັນພາສາຕ່າງປະເທດ ແມ່ນອະນຸຍາດໄດ້ສະເພາະເອກະສານທີ່ເປັນພາສາ ອັງກິດເທົ່ານັ້ນ.

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, letter of Proxy, and the Invitation to the Meeting. If these documents are in foreign languages, only the documents in English are acceptable.

2. ອົງປະຊຸມ/**Quorum**

ກອງປະຊຸມສາມາດດຳເນີນໄດ້ກໍ່ຕໍ່ເມື່ອມີຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ເຂົ້າຮ່ວມກອງປະຊຸມຢ່າງໜ້ອຍ 2 ຄົນ ຂຶ້ນໄປ ແລະມີຈຳນວນຮຸ້ນທີ່ຖືເກີນ 51% ຂອງຈຳນວນຮຸ້ນສາມັນທັງໝົດ ຕາມທີ່ໄດ້ກຳນົດໄວ້ໃນ ກົດ ລະບຽບຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ 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 Exterieur Lao Public.

3. ການດຳເນີນກອງປະຊຸມ/**Rules for proceeding**

3.1 ທ່ານຮັກສາການປະທານສະພາບໍລິຫານ ທຄຕລ ເປັນປະທານກ່າວເປີດ ແລະ ນຳພາດຳເນີນກອງ ປະຊຸມ.

The Acting Chairman of BCEL's Board of Directors will preside over and lead the meeting.

3.2 ທ່ານ ຮັກສາການ ປະທານສະພາບໍລິຫານ ເປັນຜູ້ສະເໜີຫົວຂໍ້ຂອງແຕ່ລະວາລະ ແລະ ເປັນຜູ້ສັ່ງ ໂຫວດ ຄະແນນແຕ່ລະວາລະ.

The Chairman will propose the title of each agenda and order the voting of each agenda.

3.3 ຜູ້ອຳນວຍການ ທຄຕລ ເປັນຜູ້ດຳເນີນການສະເໜີ ເນື້ອໃນຂອງແຕ່ ລະວາລະໃນກອງປະຊຸມ.

The General Managing Director of BCEL will present details of each agenda to the meeting.

3.4 ຫຼັງຈາກທີ່ທ່ານຜູ້ອຳນວຍການ ໄດ້ສະເໜີເນື້ອໃນຂອງວາລະແລ້ວ, ປະທານກອງປະຊຸມຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນຫຼືຜູ້ຕາງ ໜ້າທີ່ມີຄຳຖາມ ຫຼື ຄຳເຫັນຕໍ່ວາລະທີ່ກຳລັງຖືກພິຈາລະນາຢູ່. ກໍລະນີມີຄຳຖາມ ທ່ານຜູ້ອຳນວຍການໃຫຍ່ຈະເປັນຜູ້ໃຫ້ຄຳອະທິບາຍຊີ້ແຈງ. ຈາກນັ້ນ, ຖ້າບໍ່ມີຄຳຖາມໃດໆຕໍ່ແລ້ວ ປະທານກອງປະຊຸມຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນຫຼືຜູ້ຕາງໜ້າລົງມະຕິຕໍ່ວາລະດັ່ງກ່າວ.

After the General 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 General 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

3.5 ຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມ ຕ້ອງປິດສຽງໂທລະສັບ ຫຼື ອຸປະກອນການສື່ສານທຸກຢ່າງ ແລະ ບໍ່ສົ່ງສຽງດັງ ລົບກວນ ຕະຫຼອດໄລຍະຂອງການດຳເນີນກອງປະຊຸມ.

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**

5.1 ມີແຕ່ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍຢ່າງຖືກຕ້ອງ ຊຶ່ງໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງ ປະຊຸມຮຽບຮ້ອຍແລ້ວ ເທົ່ານັ້ນ ທີ່ຈະມີສິດລົງຄະແນນສຽງ.

Only the shareholders or proxies who have registered to attend the meeting are eligible to vote.

5.2 ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ບໍ່ໄດ້ລົງທະບຽນເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ຜູ້ເຂົ້າຮ່ວມອື່ນ ຈະບໍ່ມີ ສິດໃນ ການລົງຄະແນນສຽງ.

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 ໂດຍຈະເຊີນ ພຽງແຕ່ຜູ້ຖື ຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍ ທ່ານໃດທີ່ບໍ່ເຫັນດີຕໍ່ບັນຫາທີ່ກອງປະຊຸມໄດ້ນຳ ສະເໜີເທົ່ານັ້ນ ລົງຄະແນນສຽງ ເພື່ອຄວາມສະດວກໃນການນັບຄະແນນສຽງ (ໝາຍຄວາມວ່າ ຜູ້ຖືຮຸ້ນທ່ານໃດທີ່ເຫັນ ດີຕໍ່ການສະເໜີດັ່ງກ່າວ 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**

7.1 ສຳລັບ ການລົງມະຕິທົ່ວໄປ, ການລົງຄະແນນສຽງບໍ່ເຫັນດີຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງ ຫລາຍກວ່າເຄິ່ງໜຶ່ງຂອງ 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

7.2 ສຳລັບການລົງມະຕິສະເພາະ, ການລົງຄະແນນສຽງບໍ່ເຫັນດີຈະມີຜົນສັກສິດ ກໍຕໍ່ເມື່ອມີຄະແນນສຽງ ຫລາຍກວ່າ ໜຶ່ງສ່ວນສາມຂອງຈຳນວນຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທັງໝົດທີ່ເຂົ້າຮ່ວມກອງປະຊຸມ ແລະ ມີ ຮຸ້ນລວມກັນຫຼາຍກວ່າ 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.

7.3 ທຸກບັດລົງຄະແນນສຽງ "ບໍ່ເຫັນດີ" ຕໍ່ວາລະໃດໜຶ່ງທີ່ຖືກສົ່ງໃຫ້ທີ່ປະຊຸມຫຼັງຈາກທີ່ກອງປະຊຸມໄດ້ ປະກາດຜົນການລົງຄະແນນຂອງວາລະນັ້ນແລ້ວ, 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 ການນັບ ຄະແນນສຽງ ຈະຖືເອົາໜຶ່ງຮຸ້ນ ເທົ່າກັບໜຶ່ງຄະແນນສຽງ.

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

9. ການສະເໜີຄຳຖາມ/**Questions**

9.1 ປະທານກອງປະຊຸມ ຈະສະເໜີໃຫ້ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍຢ່າງຖືກຕ້ອງ ມີຄຳ ຖາມ ຫຼື ສະແດງຄຳເຫັນທີ່ບໍ່ນອນໃນວາລະຂອງກອງປະຊຸມ, ໃນຕອນທ້າຍກອງປະຊຸມພາຍຫຼັງທີ່ ສຳເລັດຄົບຖ້ວນທຸກວາລະແລ້ວ. ສຳລັບຜູ້ເຂົ້າຮ່ວມອື່ນໆ ຈະບໍ່ມີສິດສະເໜີຄຳຖາມ ຫຼື ມີຄຳເຫັນໃນທີ່ ປະຊຸມ, ຍົກເວັ້ນກໍລະນີທີ່ປະທານ ກອງປະຊຸມ ໄດ້ສະເໜີໃຫ້ຜູ້ເຂົ້າຮ່ວມ ດັ່ງກ່າວ ປະກອບຄຳເຫັນຕໍ່ທີ່ ປະຊຸມ.

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.

9.2 ເມື່ອມີການສະເໜີຈາກປະທານກອງປະຊຸມແລ້ວນັ້ນ, ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ປະສົງຈະມີ ຄຳຖາມ ຫຼື ສະແດງຄຳເຫັນຕໍ່ທີ່ປະຊຸມ ຕ້ອງຍົກມືຂຶ້ນ ພ້ອມທັງສະແດງເຄື່ອງໝາຍຕາມທີ່ ທຄຕລ ກຳນົດໃຫ້ ເພື່ອສະແດງວ່າແມ່ນຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າທີ່ໄດ້ຮັບມອບໝາຍຢ່າງແທ້ຈິງ. ຖ້າຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ ໄດ້ຮັບມອບໝາຍ ຫາກບໍ່ສະແດງເຄື່ອງໝາຍດັ່ງກ່າວແລ້ວນັ້ນ ປະທານກອງປະຊຸມ ຫຼື ຄະນະອຳນວຍ ການ ທຄຕລ ຫຼື ຄະນະຮັບຜິດຊອບກອງປະຊຸມ ມີສິດສະເໜີຄັດຄ້ານຄຳຖາມ ຫຼື ຄຳເຫັນຂອງຜູ້ກ່ຽວ ແລະ ກອງປະຊຸມ ຈະບໍ່ມີພັນທະໃນການຕອບຄຳຖາມຂອງຜູ້ກ່ຽວໃນກໍລະນີ 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

ເພື່ອຄວາມສະດວກໃນການລົງທະບຽນຜູ້ເຂົ້າຮ່ວມກອງປະຊຸມ, ຜູ້ຖືຮຸ້ນ ຫຼື ຜູ້ຕາງໜ້າ ທີ່ຈະເຂົ້າຮ່ວມກອງປະຊຸມ ກະລຸນານຳເອົາໜັງສືເຊີນປະຊຸມ, ໃບເຂົ້າຮ່ວມ ກອງປະຊຸມທີ່ອອກໃຫ້ໂດຍຕະຫຼາດຫຼັກຊັບລາວ ແລະ ໃບມອບສິດ (ສຳລັບຜູ້ຕາງໜ້າ) ມາພ້ອມເອກະສານທີ່ສາມາດນຳໃຊ້ ຢັ້ງຢືນຕົນເອງ ຕາມແຕ່ລະກໍລະນີດັ່ງນີ້:

For convenience in registration process to attend the Meeting, 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.

1.1. ບັດປະຈຳຕົວ/Identification Card

1.2. ສຳມະໂນຄົວ/Family book

1.3. 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:

2.1. ໃບອະນຸຍາດລົງທຶນ/ Investment License

2.2. ໃບທະບຽນວິສາຫະກິດ/ Certificate of Enterprise Registration (Affidavit)

2.3. 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 ຕ້ອງແປເປັນພາສາລາວ ໂດຍມີການເຊັນຢັ້ງຢືນຄວາມຖືກຕ້ອງໃນການແປຈາກບໍລິສັດແປພາສາທີ່ໜ້າເຊື່ອຖືໄດ້. ສຳລັບພາສາຕ່າງ ປະເທດ ແມ່ນອະນຸຍາດໃຫ້ສຳລັບພາສາອັງກິດເທົ່ານັ້ນ. ທຄຕລ 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 ໂດຍທີ່ຜູ້ຕາງໜ້າຈະບໍ່ຕ້ອງລົງແນນສຽງອີກ.
   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 ຈະເຊີນພຽງແຕ່ຜູ້ຖືຮຸ້ນທ່ານໃດທີ່ 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 ຢ່າງຈະແຈ້ງກ່ຽວກັບຊື່ ແລະ ນາມສະກຸນຂອງທ່ານ, ຈຳນວນຮຸ້ນ ທຄຕລ ທີ່ທ່ານຖືຢູ່ (ຖ້າບໍ່ມີຂໍ້ມູນດັ່ງກ່າວຢູ່ໃນບັດລົງຄະແນນສຽງ) ແລະ ໃຫ້ໝາຍຕີນກາໃສ່ຫ້ອງ 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. ຫລັງຈາກທ່ານລົງຄະແນນສຽງຮຽບຮ້ອຍແລ້ວ 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 ກໍຕໍ່ເມື່ອມີຄະແນນສຽງຫລາຍກວ່າເຄິ່ງໜຶ່ງຂອງຈຳນວນຮຸ້ນ ທຄຕລ ທັງໝົດ ໃນທີ່ປະຊຸມ.
   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.

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.

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມະຫາຊົນ
BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

ແຜນທີ່ຈັດກອງປະຊຸມຜູ້ຖືຮຸ້ນ ທຄຕລ ສະໄໝວິສາມັນ/ BCEL Shareholder Meeting

