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 publiccompany and becamethe 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 (14/05/2026): 2,290 LAK per Share
- Market Cap (14/05/2026): 3,537,757 million LAK
- Floating Shares on Lao Securities Market: 30%

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.

Product Statistic

- › 3,660,000
- › 398,000
- › 1,900,000
- › 38,000
- › 74,000
- › 540
- › 156,000

International Card

- › 1,800,000 — ATM, UnionPay
- › 239,000 — VISA, Mastercard, JCB & Co-Brand

Partner Agents

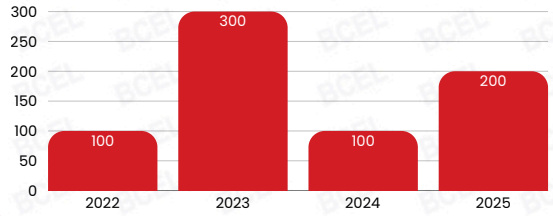
- › 480 Agents
- › 800 Agents

Financial Indicators

- Net interest income/Total assets: 2.38%
- Net interest income/Assets related interest: 6.04%
- Interest expenses/Liabilities related interest: 2.26%
- Fee and commission income/Total operating income: 20.35%
- Operating expense/Total operating income: 25.77%
- ROA: 0.58%
- ROE: 20.28%
- Loans/Deposits: 46.08%
- NPL/Total loans: 2.76%
- Earnings per share (LAK): 826.16
- CAR: 10.20%

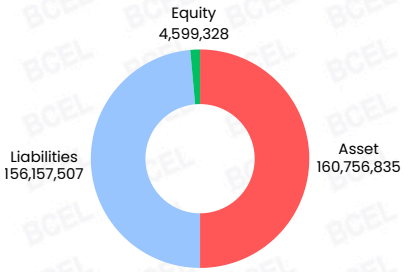
Dividend 2022-2025

KIP per Share

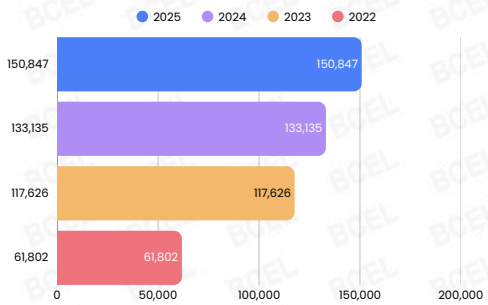


Financial Structure 2025

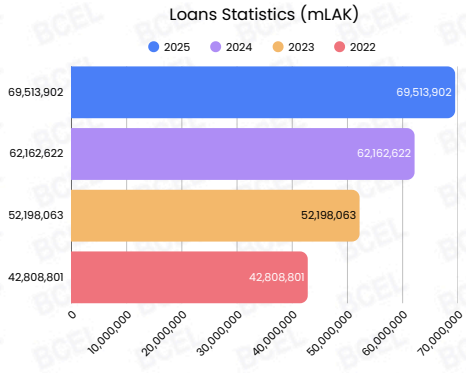
mLAK



Deposit Statistics (mLAK)

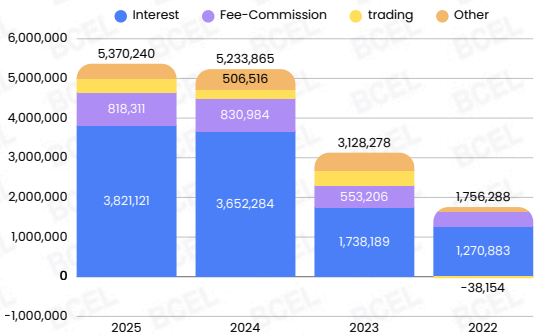


Loans Statistics (mLAK)



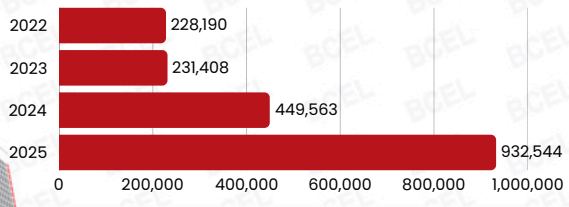
Total Operating Income

mLAK



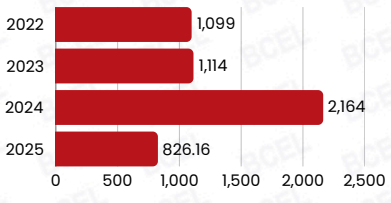
Net Profit after tax

mLAK

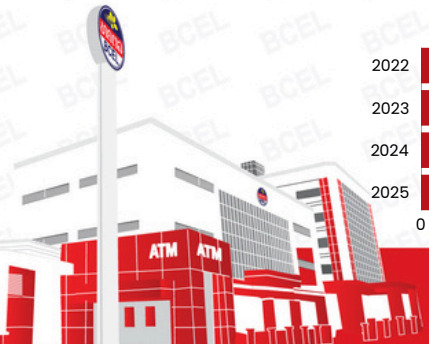


EPS

LAK per Share



Full Annual Report
SCAN



Board of Directors



Soulivath SOUVANNACHOUMKHAM
Chairman



Bounta DARAVY
Vice Chairman, Independent Director



Saysamone CHANTHACHACK
Director



Pasomphet KHAMTANH
Director



Michael De Clercq
Director



Thongphet CHANTHANIVONG
Independent Director



Latdavanh SONGVILAY
Independent Director



Sonexay SILAPHET
Independent Director

Managing Directors



Saysamone CHANTHACHACK
Managing Director



Nanthalath KEOPASEUTH
Deputy Managing Director



Kongsack SOUPHONESY
Deputy Managing Director



Bouaphayvanh NANDAVONG
Deputy Managing Director



Saychit SIMMAVONG
Deputy Managing Director



Phousengthong ANOULAKKHAM
Deputy Managing Director



Nalinh SILAVONGSITH
Deputy Managing Director

Awards and Recognition

The Best-in-class straight-through processing (STP) rate from JP Morgan Chase Bank

Leading Entrepreneur Award from the Lao National Chamber of Commerce and Industry

BEST LEADER!

The Best Women Leader – Banking 2025 from the Women's Tabloid UK

The best Service Quality Award from LAPNet System

Lao Securities Exchange Award 2025
1.Best Voluntary Disclosure Award
2.Best Corporate Governance Award
3.Best Performing Company Award
4.Best Investor Relations Award
5.Best Annual Report Award
6.Best Fundraising Company Award

CERTIFICATE

Best Disclosure Certificate

Correspondent Banks

AUD

- AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

CNY

- FUDIAN BANK CO., LTD
- INDUSTRIAL AND COMMERCIAL BANK OF CHINA
- STANDARD CHARTERED BANK HONGKONG LIMITED
- YUNNAN MENGLA RURAL COMMERCIAL BANK
- KUNMING GUANDU RURAL COOPERATIVE BANK
- CIMB THAI BANK PUBLIC COMPANY LIMITED
- KASIKORNBANK PUBLIC COMPANY LIMITED

EUR

- STANDARD CHARTERED BANK AG
- CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK (CACIB)
- COMMERZBANK AG
- SOCIETE GENERALE S.A.

GBP

- STANDARD CHARTERED BANK LONDON

JPY

- MUFG BANK., LTD
- STANDARD CHARTERED BANK TOKYO
- MIZUHO CORPORATE BANK LTD.

THB

- STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED
- TMBTHANACHART BANK PUBLIC COMPANY LIMITED (TTB)
- TMBTHANACHART BANK PUBLIC COMPANY LIMITED (TTB)
- KASIKORNBANK PUBLIC COMPANY LIMITED
- CIMB THAI BANK PUBLIC COMPANY LIMITED
- KRUNG THAI BANK PUBLIC COMPANY LIMITED
- SIAM COMMERCIAL BANK PCL
- BANK OF AYUDHYA PUBLIC COMPANY LIMITED
- BANGKOK BANK PUBLIC COMPANY LIMITED

USD

- FUDIAN BANK CO., LTD
- NDUSTRIAL AND COMMERCIAL BANK OF CHINA
- WELLS FARGO BANK, NATIONAL ASSCOCIATION. NEW YORK
- STANDARD CHARTERED BANK (SINGAPORE)
- KEB HANA BANK
- KOOKMIN BANK
- STANDARD CHARTER BANK NEW YORK
- JP MORGAN CHASE BANK NATIONAL ASSCOCIATION., NEW YORK
- CIMB THAI BANK PUBLIC COMPANY LIMITED BANGKOK
- TMBTHANACHART BANK PUBLIC COMPANY LIMITED
- JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM
- KASIKORNBANK PUBLIC COMPANY LIMITED
- CIMB ISLAMIC BANK BERHAD KUALA LUMPUR MALAYSIA

VND

- JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM (VND)

Affiliate Companies

LAOVIETBANK

bfl BRED Group

LCNB

BCEL-KT

LVI LAO-VIET INSURANCE COMPANY

LAP Net

LFX

2025

pwc