



ທະນາຄານການຄ້າຕ່າງປະເທດລາວ 20 ປີ ແຫ່ງການພັດທະນາ

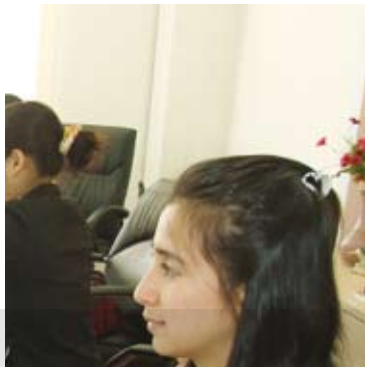
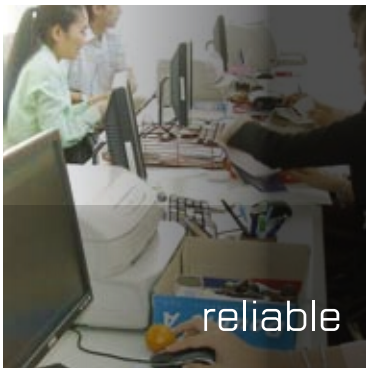
experience



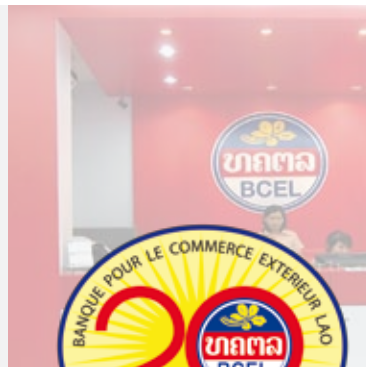
modern



quick



reliable



BANQUE POUR LE
COMMERCE
EXTERIEUR LAO

20th Anniversary



ຄົບຮອບ 20 ປີ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ

20th Anniversary of
Banque Pour Le Commerce Exterieur Lao

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EXPERIENCE

ປະສົບການ





COMMERCE EXTERIEUR LAO

RELIABLE

ຄວາມເຊື່ອໝັ້ນ



ສາທາງປະເທດລາວ

COMMERCE EXTERIEUR LAO



MODERN

ຄວາມທັນສະໄໝ



QUICK

ຄວາມວ່ອງໄວ



VISION **ບົດຄຳເຫັນ**

ບົດຄວາມເຫັນຂອງ ທ່ານ ຜູ້ວ່າການ ທະນາຄານແຫ່ງ ສປປລາວ ເນື່ອງໃນໂອກາດສະເຫຼີມສະຫຼອງຄົບຮອບ 20 ປີ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ

ເນື່ອງໃນໂອກາດສະເຫຼີມສະຫຼອງຄົບຮອບ 20 ປີ ທີ່ທະນາຄານການຄ້າຕ່າງປະເທດລາວທັນເປັນທະນາຄານທຸລະກິດ(01 ພະຈິກ 1989-01 ພະຈິກ 2009) ຂ້າພະເຈົ້າຂໍຕາງໜ້າໃຫ້ຄະນະພັກ, ຄະນະຜູ້ວ່າການ ທະນາຄານ ແຫ່ງ ສປປລາວ ສະແດງຄວາມຊົມເຊີຍ ຢ່າງສຸດອີກສຸດໃຈຕໍ່ຜົນງານ ທີ່ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ຍາດມາໄດ້ ໃນໄລຍະ 20 ປີ ຜ່ານມາ. ພ້ອມນີ້, ຂ້າພະເຈົ້າຂໍຝາກຄວາມຍິ່ຢາມຖາມຂ້າວອັນອົບອຸ່ນມາຍັງພະນັກງານຂັ້ນນຳແລະ ພະນັກງານທະນາຄານການຄ້າຕ່າງປະເທດລາວທຸກໆຄົນມານະໂອກາດນີ້ດ້ວຍ.

ຕະຫລອດ 2 ທົດສະວັດຜ່ານມາ, ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ຮັບການພັດທະນາຮອບດ້ານ, ມີຄວາມເຕີບໃຫຍ່ຂະຫຍາຍຕົວຢ່າງບໍ່ຢຸດຢັ້ງ ສາມາດແຂ່ງຂັນແລະເຊື່ອມໂຍງສາກົນໄດ້ຍົກສູງຂຶ້ນ, ເປັນທະນາຄານນຳໜ້າໃນການພັດທະນາກ້າວສູ່ຄວາມທັນສະໄໝ: ຂ້າພະເຈົ້າຫວັງຢ່າງຍິ່ງວ່າທະນາຄານການຄ້າຕ່າງປະເທດລາວ ຈະສືບຕໍ່ເອົາໃຈໃສ່ເສີມຂະຫຍາຍມູນເຊື້ອອັນດີງາມດັ່ງກ່າວ, ສ້າງໃຫ້ທະນາຄານການຄ້າຕ່າງປະເທດລາວເປັນທະນາຄານທີ່ເຂັ້ມແຂງ ພົ້ນຄົງແລະທັນສະໄໝ. ຂໍອວຍພອນອັນປະເສີດແດ່ຄະນະພັກ, ພະນັກງານຂັ້ນນຳທັງແຫ່ງພ້ອມດ້ວຍພະນັກງານວິຊາການທະນາຄານການຄ້າຕ່າງປະເທດລາວທຸກຖວນໜ້າພ້ອມດ້ວຍຄອບຄົວຈົ່ງມີສຸຂະພາບເຂັ້ມແຂງມີຄວາມຜາສຸກຍາດຜົນສຳເລັດຍິ່ງໃຫຍ່ກວ່າເກົ່າໃນການປະຕິບັດໜ້າທີ່ວຽກງານ ທີ່ພັກ - ລັດມອບໝາຍໃຫ້.

ຜູ້ວ່າການທະນາຄານ ແຫ່ງ ສປປລາວ


ພູເພັດ ຄຳພູນວິງ

Message from the Governor of the Bank of Lao P.D.R

On the occasion of Celebration on 20th Anniversary of Banque Pour Le Commerce Exterieur Lao

On the occasion of celebration on 20th Anniversary of the Banque Pour Le Commerce Exterieur Lao transformed to a State Commercial Bank (01 November 1989 - 01 November 2009), representing the Party Committee, Committee of Governor of the Bank of the Lao PDR I would like to express with my deepest heart and full complement for great successful results, Banque Pour Le Commerce Exterieur Lao has obtained throughout last 20 years. In this occasion, I also would like to take this opportunity to send my warmest complement to members of leadership committee and to all officers of Banque Pour Le Commerce Exterieur Lao.

Throughout last 2 decades, Banque Pour Le Commerce Exterieur Lao has complexly developed with extensive and continuous growth, having capability to compete, integrate and uplift to international level, it becomes leading Bank toward modern development. I fully hope that Banque Pour Le Commerce Exterieur Lao will continue expanding such outstanding heritages in developing Banque Pour Le Commerce Exterieur Lao to a strong, stable and modern Bank. I wish with my highest appreciation to the Member of Party Committee, key leading officers and all technical staff of Banque Pour Le Commerce Exterieur Lao and their families to have good health and more success in life and works and to better perform duties assigned by the State and Party.

Governor of the Bank of Lao PDR

Phouphet Khamphounvong



ພູເພັດ ຄຳພູນວິງ

Anniversary

VISION **ບົດຄຳເຫັນ**

ຄວາມເຫັນຂອງທ່ານ ປະທານສະພາບໍລິຫານ ທະນາຄານການຄ້າຕ່າງປະເທດ ເນື່ອງໃນໂອກາດວັນຄົບຮອບ 20ປີ ແຫ່ງການພັດທະນາ ທຄຕລ

ເນື່ອງໃນໂອກາດວັນສະເຫຼີມສະຫຼອງວັນຄົບຮອບ 20ປີ ທີ່ທະນາຄານການຄ້າຕ່າງປະເທດລາວທັນເປັນທະນາຄານທຸລະກິດລັດ(01.11.1989 - 01.11.2009) ຕາງໜ້າໃຫ້ຄະນະສະພາບໍລິຫານ ທຄຕລ ຂ້າພະເຈົ້າຂໍຝາກຄວາມຍິ່ງຍາມຖາມຂ້າວອັນອົບອຸ່ນແລະຄວາມອວຍພອນໄຊອັນປະເສີດມາຍັງຄະນະບໍລິຫານພະນັກງານທະນາຄານການຄ້າຕ່າງປະເທດລາວທຸກໆທ່ານ. ມານະໂອກາດນີ້ດ້ວຍ. ໃນໄລຍະ 20ປີ ຜ່ານມາ. ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ມີຄວາມເຕີບໃຫຍ່ຂຶ້ນແຂງຢ່າງບໍ່ຢຸດຢັ້ງ. ຍອດຊັບສິນ-ໜີ້ສິນເພີ່ມຂຶ້ນຫຼາຍເທົ່າຕົວ, ຍອດເງິນຝາກ, ຍອດສິນເຊື້ອເພີ່ມຂຶ້ນຢ່າງວ່ອງໄວ, ການບໍລິການຂອງທະນາຄານໄດ້ຮັບການປັບປຸງ, ສູ່ຄວາມເປັນທັນສະໄໝເທື່ອລະກ້າວ, ຄວາມອາດສາມາດໃນການແຂ່ງຂັນໄດ້ຍົກລະດັບສູງຂຶ້ນ ການຂະຫຍາຍຕົວທັງພື້ນທີ່ໜີ້ສິນໄດ້ປະກອບສ່ວນຢ່າງຕັ້ງໜ້າໃນການພັດທະນາຂະແໜງການທະນາຄານຂອງ ສປປ ລາວ ແລະການເຕີບໃຫຍ່ຂະຫຍາຍຕົວນັ້ນ, ໄດ້ເປັນແຮງຊຸກຍູ້ໃຫ້ແກ່ການພັດທະນາເສດຖະກິດແຫ່ງຊາດໃຫ້ຈະເລີນເຕີບໂຕຢ່າງຕໍ່ເນື່ອງ. ສ້າງເງື່ອນໄຂສະດວກໃຫ້ແກ່ທຸລະກິດການຄ້າ - ການລົງທຶນທັງພາຍໃນແລະຕ່າງປະເທດ. ທະນາຄານການຄ້າຕ່າງປະເທດລາວ, ໄດ້ກາຍເປັນທະນາຄານຕົວແບບ, ທະນາຄານໜຶ່ງໃນການພັດທະນາລະບົບທະນາຄານກ້າວສູ່ຄວາມທັນສະໄໝ.

ໃນໄລຍະການເຊື່ອມໂຍງເສດຖະກິດຂອງ ສປປ ລາວ ກັບເສດຖະກິດສາກົນແລະພາກພື້ນ, ຂ້າພະເຈົ້າຫວັງວ່າ:ທະນາຄານການຄ້າຕ່າງປະເທດລາວ. ຈະສືບຕໍ່ເສີມຂະຫຍາຍມູມເຊື້ອອັນດີງາມຂອງຕົນ, ບຸກບືນສູ່ຊຸມຂະຫຍາຍທຸລະກິດຢ່າງມີຫົວຄິດປະດິດສ້າງ. ພັດທະນາໄປສູ່ຄວາມທັນສະໄໝຢ່າງບໍ່ຢຸດຢັ້ງແລະໃຫ້ໃກ້ຄຽງສາກົນ, ເພື່ອຍົກສູງປະສິດທິຜົນການເຄື່ອນໄຫວທຸລະກິດ, ປະກອບສ່ວນຢ່າງແຮງກ້າເຂົ້າໃນການຊຸກຍູ້ສິ່ງເສີມການພົວພັນການຄ້າແລະການລົງທຶນ, ປະກອບສ່ວນເຂົ້າໃນການພັດທະນາເສດຖະກິດ-ສັງຄົມ5ປີ, ຄັ້ງທີ6 ຂອງລັດຖະບານ, ໃຫ້ບັນລຸຕາມລະດັບຄາດໝາຍ. ຂ້າພະເຈົ້າຂໍອວຍພອນໄຊອັນປະເສີດແກ່ ຄະນະພັກ, ຄະນະບໍລິຫານທະນາຄານການຄ້າຕ່າງປະເທດລາວຈິ່ງໄດ້ຮັບຜົນສຳເລັດຢ່າງຈິບງາມ, ໃນການປະຕິບັດໜ້າທີ່ການເມືອງແລະພາລະກິດຂອງຕົນ, ເຮັດໃຫ້ທະນາຄານການຄ້າຕ່າງປະເທດລາວ, ກາຍເປັນທະນາຄານທຸລະກິດລັດທີ່ມີຄວາມເຂັ້ມແຂງທັນຄົງແລະທັນສະໄໝຍິ່ງໆຂຶ້ນໄປຂໍອວຍພອນໃຫ້ພະນັກງານທະນາຄານການຄ້າຕ່າງປະເທດລາວທຸກໆທ່ານຈິ່ງມີສຸຂະພາບແຂງແຮງ, ສຳເລັດໜ້າທີ່ວຽກງານທີ່ພັກ-ລັດມອບໝາຍໃຫ້ມີຜົນສຳເລັດຍິ່ງໃຫຍ່ກວ່າເກົ່າ.

ດ້ວຍຄວາມຮັກແພງ
ປະທານສະພາບໍລິຫານ ທຄຕລ

ນ. ວຽງທອງ ສີພັນດອນ

Message from the Managing Director of Banque Pour Le Commerce Exterieur Lao

On the occasion of celebration on 20th Anniversary of Banque Pour Le Commerce Exterieur Lao transforming to State Business Bank (01 November 1989 - 01 November 2009), representing the Committee of the Board of BCEL, I would like to take this opportunity to send my warmest regards and highest appreciation to all members of the Board and to all officers of Banque Pour Le Commerce Exterieur Lao. Throughout last 20 years, Banque Pour Le Commerce Exterieur Lao has been cautiously expanding its strong growth, net asset-debt increase many times, net deposits, net credits are also rapidly increased, the service of the Bank is gradually improved toward the modernization and the competitiveness capability is enhanced. These extensive growth have positively contributed to the development of banking sector of the Lao PDR and become a driving force for the national economic development in sustained growth, creating favorable condition to business transaction-investment within country and abroad. Banque Pour Le Commerce Exterieur Lao becomes one banking model in the development of modern banking system.

In the post of economic integration of the Lao PDR with international and regional economy, I hope that: Banque Pour Le Commerce Exterieur Lao will continue to extend its outstanding heritage, bring best effort to expand its business with creative development and continue to modernize the Bank close to international stand and to enhance effectiveness in business operation, stronger contribution in promoting of commercial relation and investment, contributing to achieve the defined goal of the VI, 5 years socio-economic plan of the Government. I wish with my highest appreciation to the Member of Party Committee, Members of the Board of Banque Pour Le Commerce Exterieur Lao with a great success in the performance of its politic mission and tasks, in uplifting Banque Pour Le Commerce Exterieur Lao becoming strong, sustained and modern State Commercial Bank, may I also wish to all staff of Banque Pour Le Commerce Exterieur Lao with good health and more success at works and better performance of duties assigned by the State and Party.

With my warm regards and gratitude
Managing Director of BCEL



ນ. ວຽງທອງ ສີພັນດອນ

Anniversary

VISION **ບົດຄຳເຫັນ**

ຄຳເຫັນຂອງຜູ້ອຳນວຍການ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ເນື່ອງໃນໂອກາດວັນຄົບຮອບ 20 ປີ ແຫ່ງການພັດທະນາ ທຄຕລ

ຂ້າພະເຈົ້າ ໃນນາມຜູ້ອຳນວຍການ, ຕາງໜ້າຄະນະນຳທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມີຄວາມຮູ້ສຶກພາກພູມໃຈ, ເປັນຢ່າງຍິ່ງທີ່ໄດ້ປະກອບຄວາມເຫັນຕໍ່ຜົນງານ 20 ປີ ຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ. ດັ່ງທີ່ບັນດາທ່ານ ໄດ້ຮັບຊາບແລ້ວວ່າ: ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ຄຸ້ມຄອງກັບປະເທດຊາດແລະປະຊາຊົນລາວມາເປັນເວລາຍາວນານພໍສົມຄວນ, ແຕ່ສິ່ງສຳຄັນທີ່ສຸດ, ຄືນັບແຕ່ວັນທີ 01.11.1989 ເຖິງວັນທີ 01.11.2009 ຖືວ່າຄົບຮອບ 20 ປີພໍດີ ທີ່ທະນາຄານການຄ້າຕ່າງປະເທດລາວ. ໄດ້ຫັນເປັນທະນາຄານທຸລະກິດລັດ ໂດຍການຫັນຈາກທະນາຄານທີ່ມີການດຳເນີນງານແບບບໍລິຫານເກື້ອກຸນ ມາເປັນການດຳເນີນທຸລະກິດທີ່ມີການໄລ່ລຽງຂາດຕົວ.

ໃນໂອກາດສະເຫຼີມສະຫລອງຄົບຮອບ 20 ປີ ທີ່ທະນາຄານການຄ້າຕ່າງປະເທດລາວຫັນເປັນທະນາຄານທຸລະກິດລັດ (01.11.1989 - 01.11.2009) ຂ້າພະເຈົ້າ ຂໍຕາງໜ້າຄະນະນຳທະນາຄານການຄ້າຕ່າງປະເທດ ພ້ອມດ້ວຍພະນັກງານທັງໝົດ, ຂໍຂອບໃຈຢ່າງສູງມາຍັງຂັ້ນນຳທຸກຂັ້ນ, ຂໍສະແດງຄວາມຂອບໃຈມາຍັງພໍ່ແມ່ປະຊາຊົນແລະລູກຄ້າທຸກຄົນທີ່ໃຫ້ການສະໜັບສະໜູນ, ອູ່ມອູ່ທີ່ມາໃຊ້ບໍລິການທະນາຄານການຄ້າຕ່າງປະເທດລາວຕະຫລອດມາ. ທະນາຄານການຄ້າຕ່າງປະເທດລາວ. ພວກຂ້າພະເຈົ້າພ້ອມແລ້ວທີ່ຈະຢູ່ຄຸ້ມຄອງຂ້າງພໍ່ແມ່ປະຊາຊົນແລະລູກຄ້າຕະຫລອດໄປ. ພ້ອມນີ້ ຂໍອວຍພອນໄຊອັນປະເສີດແດ່ຄະນະພັກ, ພະນັກງານຂັ້ນນຳທຸກຂັ້ນ, ພໍ່ແມ່ປະຊາຊົນແລະລູກຄ້າທັງໝົດຈົ່ງມີສຸຂະພາບເຂັ້ມແຂງ, ມີຄວາມຜາສຸກປະສົບຜົນສຳເລັດໃນໜ້າທີ່ວຽກງານແລະປະສົບຜົນສຳເລັດໃນທຸລະກິດຂອງທ່ານດ້ວຍເຖິດ.

ດ້ວຍຄວາມນັບຖື ແລະ ຮັກແພງ
ຜູ້ອຳນວຍການທະນາຄານການຄ້າຕ່າງປະເທດລາວ



ສອນໄຊ ສິດພະໄຊ

Message from the Chairman of the Board of Directors of Banque Pour Le Commerce Exterieur Lao

On behalf of the Banque Pour Le Commerce Exterieur Lao, I am very pleased to express my opinion on the 20 years of the achievement of Banque Pour Le Commerce Exterieur Lao. As you may aware that: Banque Pour Le Commerce Exterieur Lao has been long standing with the Nation and Lao People, most considerable time started from 01. November 1989 to 01 November 2009. Banque Pour Le Commerce Exterieur Lao reached 20th Anniversary of establishing State Commercial Bank by transforming from the State-administrative Bank to autonomous.

On the occasion of celebration on 20th Anniversary of Banque Pour Le Commerce Exterieur Lao transforming to State Commercial Bank (01 November 1989 - 01 November 2009) of on behalf of management team of BCEL and all staff of the Bank, I would like to express my highest gratitude to all Party and State leader, my gratitude to all Lao customers and Lao people for your continuous supports using services of BCEL. Our Bank is ready to perpetual work side by side with the people and customers. In this occasion, I also would like to express with my best wishes to Party Committee, and all leading Members, to all customers and Lao People with good health, full success at your life and works.

With my warm regards,
Chairman of the Board of Directors of BCEL



ສອນໄຊ ສິດພະໄຊ

Anniversary

VISION **ບົດຄຳເຫັນ**

ບົດປະກອບຄຳເຫັນຂອງ ຜູ້ອຳນວຍການ ບໍລິສັດເບຍລາວ ຈຳກັດ

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ, ເປັນໜຶ່ງໃນທະນາຄານ, ທີ່ມີຄວາມສຳຄັນທີ່ສຸດຂອງ ສປປ ລາວ ໃນໄລຍະຜ່ານມາກໍຄືປະຈຸບັນ, ຕະຫລອດ 20ປີ ຜ່ານມາທະນາຄານການຄ້າກໍໄດ້ມີການພັດທະນາແລະເຕີບໂຕຕາມແຕ່ລະບາດກ້າວດ້ວຍຕິຕະຫລອດມາເຊິ່ງເປັນທີ່ໄວ້ວາງໃຈຂອງບັນດາລູກຄ້າກໍຄືທົ່ວໜ່ວຍທຸລະກິດຕ່າງໆ, ທັງຢູ່ໃນລາວ ແລະ ຕ່າງປະເທດ.

ບໍລິສັດເບຍລາວຈຳກັດກໍເປັນໜຶ່ງໃນຫົວໜ່ວຍທຸລະກິດ, ທີ່ນຳໃຊ້ການບໍລິການຂອງທະນາຄານການຄ້າຕ່າງປະເທດເປັນຕົ້ນຕໍແລະກໍໄດ້ຮັບຄວາມຮ່ວມມືຊຸກຍູ້, ຊ່ວຍເຫລືອລົງເສີມພວກເຮົາມາຕະຫລອດ.

ຂ້າພະເຈົ້າໃນນາມຜູ້ອຳນວຍການບໍລິສັດເບຍລາວຈຳກັດໄດ້ເຫັນການພັດທະນາແລະເຕີບໂຕຢ່າງບໍ່ຢຸດຢັ້ງຂອງທະນາຄານດັ່ງກ່າວ ໂດຍສະເພາະແມ່ນການບໍລິຫານທີ່ມີຄວາມສອດຄ່ອງຖືກຕ້ອງຕາມແນວທາງນະໂຍບາຍຂອງພັກແລະລັດຖະບານ. ຜົນສຳເລັດຂອງການຄຸ້ມຄອງບໍລິຫານຂອງທະນາຄານການຄ້າຕ່າງປະເທດໄດ້ມີການພັດທະນາແລະປັບປຸງມາເປັນກ້າວໆເພື່ອໃຫ້ມີຄວາມສອດຄ່ອງທັນກັບສະພາບການ ໂດຍສະເພາະແມ່ນການນຳໃຊ້ເຕັກໂນໂລຊີທີ່ທັນສະໄໝເຂົ້າມາໃນການບໍລິການຮັບໃຊ້ເຮັດໃຫ້ການບໍລິການມີຄວາມສະດວກວ່ອງໄວທັນກັບສະພາບການ, ສ້າງຄວາມເພິ່ງພໍໃຈໃຫ້ແກ່ລູກຄ້າແລະຄວາມເຊື່ອຖືຕໍ່ສາກົນ,

ເນື່ອງໃນໂອກາດຄົບຮອບ 20ປີ ຂອງຜົນສຳເລັດອັນສະຫງາລາສີນີ້ ຂ້າພະເຈົ້າພ້ອມດ້ວຍຜູ້ບໍລິຫານທຸກລະດັບແລະພະນັກງານກຳມະກອນຂອງບໍລິສັດເບຍລາວ ຈຳກັດ ຂໍອວຍພອນໄຊອັນປະເສີດມາຍັງຜູ້ບໍລິຫານຂອງທະນາຄານການຄ້າຕ່າງປະເທດທຸກທ່ານພ້ອມດ້ວຍພະນັກງານທຸກໆທ່ານຈຶ່ງມີສຸຂະພາບແຂງແຮງປະສົບຜົນສຳເລັດໃນໜ້າທີ່ວຽກງານຕາມຄວາມມຸ່ງມາດປາດຖະໜາແລະອວຍພອນຈົ່ງສືບຕໍ່ເປັນທະນາຄານນຳໜ້າໃນ ສປປ ລາວ ຕະຫລອດໄປ.

ຜູ້ອຳນວຍການບໍລິສັດ



ກິດສະໜາ ວິງໄຊ

Message from the Director of Lao Brewery Company Limited

Banque Pour Le Commerce Extérieur Lao becomes in one very important Bank in Lao PDR from the past and in the present. Throughout last 20 years, Banque Pour Le Commerce Extérieur Lao has been cautiously developed and gradually expanded its stable growth, which receives trust from the customers as well as all other business units within Lao and abroad.

The Lao Brewery Company Limited is also one business unit that primarily uses the service of Banque Pour Le Commerce Extérieur Lao and we also steady receives cooperation and support to their business.

Message from the Director of the Lao Brewery Company Limited, they said that received I have been experienced myself about the development and constantly growth of BCEL, especially the management had lead the company complying with the policy of the Party and Government. The successful result of managements of Banque Pour Le Commerce Extérieur Lao has been steady developed and improved to respond to the circumstance in each period, especially by using latest technology in their services could improve speed, creating satisfaction and make it convenient to the customers and Receive international recognition.

On the occasion of 20th Anniversary of the success of the Bank, I, together with all levels of management and employees of the Lao Brewery Company Limited, would like to express my best wishes to all members of management of BCEL and all employees to have good health, continuous success and perpetually be leading Commercial Bank in the Lao PDR.

Director of the Company



Anniversary

VISION **ບົດຄວາມເຫັນ**

ບົດປະກອບຄໍາເຫັນຂອງ ປະທານ ກຸ່ມບໍລິສັດດາວເຮືອງ ຈໍາກັດ ເນື່ອງໃນໂອກາດຄົບຮອບ 20ປີ ແຫ່ງການສ້າງຕັ້ງ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ

ໃນນາມ ປະທານ ກຸ່ມບໍລິສັດດາວເຮືອງຈໍາກັດ ຂ້າພະເຈົ້າຂໍສະແດງຄວາມນັບຖືຮັກແພງແລະຮູ້ສຶກພາກພູມໃຈເປັນ ຢ່າງຍິ່ງ ທີ່ໄດ້ຮັບກຽດໃຫ້ສະແດງຄວາມຮູ້ສຶກຂອງຕົນເອງຕໍ່ກັບການພັດທະນາຂອງ ທຄຕລ ໃນ ໄລຍະ 20 ປີ ທີ່ຜ່ານມາ ຂ້າພະເຈົ້າຂໍມີຄໍາເຫັນດັ່ງນີ້:

1. ຜົນງານແລະການພັດທະນາຜ່ານມາ 20ປີ 1989-2009 ຜ່ານໄລຍະ 20ປີ ຈາກການ ຫັນເປັນທະນາຄານທຸລະ ກິດຢ່າງເຕັມຮູບແບບ ໃນປີ 1989 ທຄຕລ ໄດ້ພັດທະນາຕົນເອງໃຫ້ເຕີບໃຫຍ່ທັນສະໄໝແລະເຂັ້ມແຂງໃນຫລາຍໆດ້ານ ບໍ່ວ່າຈະເປັນທາງດ້ານບໍລິມາດຊັບສິນ. ມູນຄ່າເງິນຝາກ, ບໍລິມາດເງິນກູ້ສໍາລັບການປ່ຽນ ສິນເຊື້ອໃຫ້ແກ່ລູກຄ້າແລະ ບັນ ດາສາຂາ ກໍຄື ຫວຍບໍລິການ ທີ່ເພີ່ມຂຶ້ນເພື່ອຕອບສະໜອງການບໍລິການທີ່ ສະດວກແລະວ່ອງໄວ ໃຫ້ແກ່ລູກຄ້າ. ບັນດາ ໝາກຜົນອັນພົ້ນເດັ່ນໃນໄລຍະຜ່ານມາໄດ້ສະແດງອອກຢ່າງຈະແຈ້ງ ໃນການບໍລິການຂອງ ທຄຕລ ເຊັ່ນ: ການບໍລິການ ດ້ານຝາກເງິນກູ້ ການອອກໃບຮັບປະກັນຈາກທະນາ ຄານ ການຊໍາລະສະສາງທັງພາຍໃນແລະຕ່າງປະເທດ ການບໍລິ ການບັດ ເອທິເອັມແລະອື່ນໆ.

2. ຄວາມມຸ່ງຫວັງໃນການພັດທະນາສໍາລັບອະນາຄົດ. ການພັດທະນາໃນອະນາຄົດ ຂອງ ທຄຕລ ເປັນເສັ້ນທາງໃນ ການພັດທະນາ ທີ່ດຸເດືອດແລະທ່າທ່າຍ ທ່າມກາງບັນຍາກາດໃນການພັດທະນາຂອງຍຸກສະໄໝໂລກາພິວັດ ຍຸກສະໄໝ ຂອງຂໍ້ມູນຂ່າວສານແລະເຕັກໂນໂລຊີທີ່ທັນສະໄໝແລະປົກຄຸມໄປດ້ວຍ ຜົນກະທົບຈາກສະພາບເສດຖະກິດຂອງໂລກກໍ ຄືສະພາວະທາງດ້ານການເງິນ, ຂອງຂົງເຂດພູມິພາກອາຊຽນລ້ວນແຕ່ສິ່ງ ຜົນກະທົບ ໂດຍກົງຕໍ່ລະບົບເສດຖະກິດ ຂອງ ສປປ ລາວ ກໍຄືການເຄື່ອນໄຫວດໍາເນີນທຸລະກິດຂອງ ທຄຕລ ໃນອະນາຄົດ.

ປະຈຸບັນ ສປປ ລາວ ມີທະນາຄານ ທຸລະກິດ ທັງພາຍໃນແລະຕົວແທນຈາກຕ່າງປະເທດເຂົ້າມາລົງທຶນ ໃຫ້ການບໍລິ ການທາງດ້ານການເງິນຫລາຍຂຶ້ນ, ຊຶ່ງໝາຍເຖິງຄູ່ແຂ່ງ ແລະສະພາວະໃນການແຂ່ງຂັນທາງທຸລະກິດຂອງ ທຄຕລ ກໍຫລາຍຂຶ້ນ ເຊັ່ນດຽວກັນ ການຜັນຂະຫຍາຍ ພາລະໜ້າທີ່ ຄວາມຮັບຜິດຊອບ ທີ່ໄດ້ຮັບ ມອບໝາຍຈາກທະນາຄານ ແຫ່ງ ສປປລາວ ໃນການ ຕິຖອຍສະພາວະເງິນເຟີ້ ເຮັດໃຫ້ເງິນກີບ, ມີສະຖຽນລະພາບທີ່ພົ້ນທ່ຽງ ອັດຕາເງິນເຟີ້ຕໍ່າ ອັດ ຕາແລກປ່ຽນມີຄວາມສະຫງົບແລະອື່ນໆ ຂ້າພະເຈົ້າເຫັນວ່າມັນເປັນ ພາລະໜ້າທີ່ຮັບຜິດຊອບທີ່ໜັກໜ່ວງ. ການເພີ່ມທະ ວິການບໍລິການທີ່ດີ, ເພີ່ມການບໍລິການໃຫ້ມີຫລາຍຮູບແບບ ຫລາຍທາງເລືອກໃຫ້ແກ່ລູກຄ້າ ລວມທັງການຊ່ວຍພັດທະ ນາລູກຄ້າ ສ້າງກຸ່ມລູກຄ້າຂອງ ທຄຕລ ໃຫ້ ເຂັ້ມແຂງ ເພື່ອພ້ອມກັບການພັດທະນາແລະເດີນໄປຄຽງຄູ່ກັນ ຈະເປັນທາງ ເລືອກໜຶ່ງໃນການພັດທະນາໄປສູ່ຜົນສໍາເລັດໃນອະນາຄົດຂອງ ທຄຕລ.

3. ໃນນາມລູກຄ້າກຸ່ມບໍລິສັດດາວເຮືອງຈໍາກັດ ເຂົ້າມາເປັນລູກຄ້າ ຂອງ ທຄຕລ ໃນປີ 1989ໂດຍໄດ້ຮັບ ການອະນຸ ມັດສິນເຊື້ອໃນຮູບແບບຄົງທີ່ແລະຫມູນວຽນເພື່ອພັດທະນາແລະຂະຫຍາຍທຸລະກິດຂອງຕົນ ໃນນາມກຸ່ມບໍລິສັດດາວ ເຮືອງຈໍາກັດ ຂໍສະແດງຄວາມຮູ້ບຸນຄຸນແລະຂອບອີກຂອບໃຈ ເປັນຢ່າງສູງ ທີ່ໄດ້ຮັບ ການອຸ່ມຊູ່ຊ່ວຍເຫຼືອຕາມລະບຽບ ຫລັກການດວຍດີຕະຫລອດ, ກຸ່ມບໍລິສັດດາວເຮືອງຈໍາກັດ ຫວັງເປັນຢ່າງຍິ່ງວ່າຈະໄດ້ຮັບການສະໜັບສະໜູນທາງດ້ານ ສິນເຊື້ອແລະຄໍາແນະນໍາອື່ນໆ ໃນການພັດທະນາທຸລະກິດຂອງຕົນ ພ້ອມດຽວກັນນີ້ ກຸ່ມບໍລິສັດດາວເຮືອງ ຈໍາກັດ ຂໍຖືໂອ ກາດອວຍພອນແດ ຄະນະບໍລິຫານ ທຄຕລ ແລະ ພະນັກງານທັງໝົດ ໃນທົ່ວລະບົບ ຂອງ ທຄຕລ ຈຶ່ງມີສຸຂະພາບເຂັ້ມ ແຂງແລະປະສົບຜົນສໍາເລັດ ໃນການ ສືບຕໍ່ພັດທະນາ ທຄຕລ ໃຫ້ກາຍເປັນ ສະຖາບັນ ທາງດ້ານການເງິນ ທີ່ເຕີບໃຫຍ່ ເຂັ້ມແຂງແລະທັນສະໄໝ ເປັນທະນາຄານທີ່ນໍາໜ້າໃນການປະກອບສ່ວນເຂົ້າໃນພາລະກິດສ້າງສາແລະພັດທະນາປະ ເທດຊາດ ຕາມທິດທາງທີ່ພັກແລະລັດຖະບານວາງອອກ.

ນະຄອນຫຼວງວຽງຈັນ.
ປະທານກຸ່ມບໍລິສັດ



ເຫຼືອງ ລິດດັງ
Mrs. Leuang LITDANG

Message from the President of Dao-Heuang Group Company Limited on the occasion of celebration on 20th Anniversary of Banque Pour Le Commerce Exterieur Lao

On behalf of President of the Dao-Heuang Group Company Limited, I would like to express my sincerely and strongly impress with this honor to express my opinion to the development of BCEL throughout last 20 years, I would like to express as following:

1. The previous 20 years achievement and development, 1989-2009 Throughout 20 years from the transforming to full form of Commercial Bank in 1989, BCEL has been developing itself to various strong and full modernized growths, not only the volume of assets, value of deposits, volume of loan for swap of credits to customers and branches as well as for service units that increased to provide convenient and spread services to the customers. The outstanding achievements from the past have clearly indicated in the services of BCEL such as: services of loan deposits, issuing bank guaranties, domestic and foreign liquidated payment, credit card service, ATM and others.

2. Expectation of the future Development. Future development of BCEL is the direction of the development with strong pressure and challenges under the environment of globalization, the information technology (IT) and modern technology covered by effects of global economy as well as financial situation in the ASEAN region, all affect the economic system of Lao PDR as well as to the business operation of BCEL in the future.

At the present, in Lao PDR, there are both Commercial Banks from domestic and foreign representative Banks increasingly invested in the banking services, which means that more competitors and strong business competition of the BCEL. At the same time, the extension of the duties and responsibilities assigned by the Bank of the Lao PDR has prevented inflation allowing stable Kip and lower inflation, securing stable exchange rate and others, which I consider these as a very difficult responsibility. The increase of good services with variety of forms and choices to customers, including development supporting to customers and creating customers group of BCEL for stronger development and simultaneously be alternatives of the development to more success in the future of BCEL.

3. As the Customer Dao-Heuang Group Company Limited has been customer of BCEL since 1989 receiving credits in the form of fix capital assets and cash flow to develop and expand our business, on behalf of Dao-Heuang Group Company Limited, I would like to express my gratitude and highly appreciate for the continuous supports in accordance to defined principles, Dao-Heuang Group Company Limited strongly hope that we will receive continuous supports of credits and other recommendations in its business development. At the same time, Dao-Heuang Group Company Limited also would like to take this opportunity to express my best wishes to all members of management of the BCEL and all employees of all BCEL system to have good health and success, continue in the development of BCEL to be a financial institute with strong growth and modern and become leading Bank in contribution to build and develop the Nation as directed by the Party and the Government.

Vientiane Capital City,
President of the Dao-Heuang Group Company



ເຫຼືອງ ລິດດັງ
Mrs. Leuang LITDANG

CHAPTER 1

ພາກທີ I



ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ
ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ
ເອກະພາບ ວັດທະນາຖາວອນ

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ

ຜົນງານ 20 ປີ

ຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ

“20 ປີ ແຫ່ງການພັດທະນາ” 20 Years of Development

I. ພາກສະເໜີ

ຕະຫລອດໄລຍະ 20ປີ ຜ່ານມານີ້ ຄືນັບແຕ່ ເດືອນພະຈິກ 1989 ມາເຖິງເດືອນພະຈິກ 2009 ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ມີຜົນງານ ເປັນທີ່ໜ້າພໍໃຈ ແຕ່ລະດ້ານ ໂດຍສະເພາະການປັບປຸງການຄຸ້ມຄອງບໍລິຫານພາຍໃນ, ການປັບປຸງໂຄງສ້າງທະນາຄານ, ການປັບປຸງ ພັດທະນາສະຖານທີ່ບໍລິການແລະພັດທະນາຜະລິດຕະພັນຕ່າງໆ, ການຂະຫຍາຍຕາໜ່າງບໍລິການ, ການພົວພັນຮ່ວມມືກັບສາກົນ ຊຶ່ງເຮັດໃຫ້ວຽກງານການບໍລິຫານມີຄວາມເຂັ້ມແຂງຂຶ້ນເທື່ອລະກ້າວແລະ ດ້ານອື່ນໆກໍໄດ້ຮັບການພັດທະນາ. ນອກນັ້ນຍັງໄດ້ມີການກຳນົດທິດທາງວາງແຜນດຳເນີນງານຢ່າງລະອຽດ ຈຶ່ງເຮັດໃຫ້ການດຳເນີນທຸລະກິດຂອງທະນາຄານມີຜົນກຳໄລເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ ເລື້ອຍມາສາມາດມອບພັນທະໃຫ້ແກ່ລັດຖະບານ ໄດ້ຢ່າງສອດຄ່ອງກັບລັດຖະບັນຍັດ ວ່າດ້ວຍທະນາຄານທຸລະກິດ

I. Introduction

Throughout past 20 years, since November 1989 to November 2009, Banque Pour Le Commerce Exterieur Lao has shown satisfactory achievement in each section, especially the improvement of internal management, restructuring of the Bank, improvement and development of the service location and development of new products, expansion of services, international cooperation which gradually add to strong management and others developments. In addition, the Bank has also set its direction and planned operation in detail which makes the Bank steady profitable business and is able to deliver its obligation to the Government in accordance to the presidential ordinance on the business Banks of the Lao PDR and

ຂອງ ສປປ ລາວ ແລະ ຂໍ້ຕົກລົງຄຸ້ມຄອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ. ທັງໝົດນັ້ນ, ໄດ້ເຮັດໃຫ້ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໃນປະຈຸບັນມີໃບໜ້າໃໝ່ໃນເວທີທະນາຄານຂອງ ສປປ ລາວ ແລະ ເວທີສາກົນ.

ໃນປະຈຸບັນ ທຄຕລ ພາຍໃຕ້ກອບການດູແລ່ຄຸ້ມຄອງຢ່າງໃກ້ຊິດຂອງທະນາຄານແຫ່ງ ສປປ ລາວ ທີ່ມີການຊີ້ນຳວຽກງານວິຊາສະເພາະ ໂດຍສະພາບໍລິຫານ ທີ່ຊ່ວຍຊີ້ນຳບັນດາວຽກງານ ສຳຄັນທັງໝົດຂອງ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ຊຶ່ງຕ້ອງໄດ້ຜ່ານການຕົກລົງເຫັນດີຂອງສະພາບໍລິຫານເຊັ່ນ: ການຮັບຮອງເອົາແຜນຍຸດທະສາດແລະແຜນທຸລະກິດປະຈຳປີ, ຂໍ້ຕົກລົງແຕ່ງຕັ້ງຄະນະບໍລິຫານງານ, ການສ້າງຕັ້ງແລະຍຸບເລີກສາຂາແລະກົງຈັກສະພາບໍລິຫານ ໄດ້ຮັບການປັບປຸງຢ່າງຄົບຖ້ວນດັ່ງນີ້.

regulation on the management of Banque Pour Le Commerce Exterieur Lao. All of these achievements allow Banque Pour Le Commerce Exterieur Lao at the present with new face in the banking sector of Lao PDR and in international arena.

At the present, BCEL operates under the close auspice of the Bank of the Lao PDR by supervising technical works through the Board of Directors which assists in supervision of important tasks of Banque Pour Le Commerce Exterieur Lao that must go through the approvals of the Board such as: the adoption of the strategic plan and annual business plan, decision on the appointment of members of the Board, establishment and dissolution of the branches and management mechanism have been fully improved as following:

ທ່ານ ນ ວຽງທອງ ສີພັນດອນ

Mrs. Vientong SIPHANDONE
Chairman



ທ່ານ ດຣ ຄຳລຽນ ພິນເສນາ

Dr. Khamlien PHOLSENA
Vice-Chairman



ທ່ານ ສອນໄຊ
ສິດພະໄຊ
Mr. Sonexay
SITPHAXAY



ທ່ານ ອອນແກ້ວ
ດຳລິງບຸນ
Mr. Onekeo
DAMRONGBOUN



ທ່ານ ວັນຄຳ
ວໍຣະວິງ
Mr. Vankham
VORAVONG



ທ່ານ ຄຳຮູ້
ທອງທະວີ
Mr. Khamhou
THONGTHAVY



ທ່ານ ນ ປາລະມີ
ສວນນະວິງ
Mrs. Paramy
SOANNAVONG

ສ່ວນແຕ່ລະວຽກງານອັນລະອຽດຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ. ສະພາບໍລິຫານໄດ້ມອບໜ້າທີ່ໃຫ້ແກ່ຄະນະອຳນວຍການເປັນເຈົ້າການຊີ້ນຳຄຸ້ມຄອງບໍລິຫານຢ່າງມີແຜນວິທີເຮັດວຽກທີ່ຮັດກຸມແລະຄະນະອຳນວຍການປະກອບມີຄື:

For each detail work of Banque Pour Le Commerce Exterieur Lao, the board has assigned to the members of the board for undertaking supervision and management with systematic approach and the members of the board consist of:



ທ່ານ ສອນໄຊ ສິດພະໄຊ

Mr. Sonexay SITPHAXAY

Directors



ທ່ານ ພູຂົງ
ຈັນທະຈັກ

Mr. Phoukhong
CHANTHACHACK



ທ່ານ ວັນຄຳ
ວໍຣະວົງ

Mr. Vankham
VORAVONG



ທ່ານ ອອນແກ້ວ
ດຳລົງບຸນ

Mr. Onekeo
DAMRONGBOUN



ທ່ານ ພັນຊະນະ
ຄຸນນຸວົງ

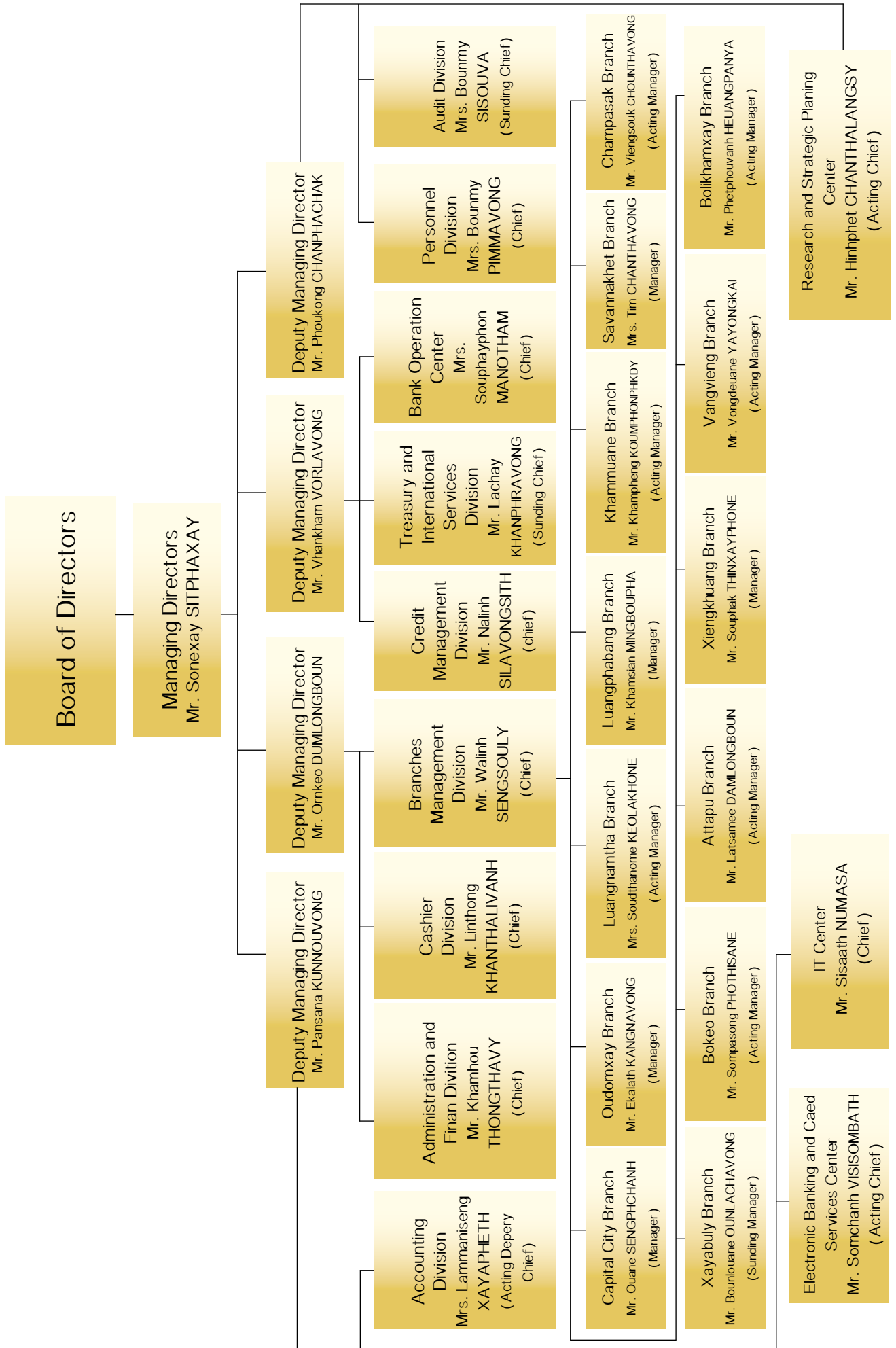
Mr. Phansana
KHOUNNOUVONG

Deputy-Directors

ເພື່ອດຳເນີນງານຢ່າງມີປະສິດທິຜົນ ທະນາຄານການຄ້າຕ່າງປະເທດລາວຍັງໄດ້ແບ່ງຂັ້ນຄວາມຮັບຜິດຊອບເພື່ອຊີ້ນຳແຕ່ລະວຽກງານທີ່ແທດເຖິງວຽກງານຕົວຈິງຢ່າງລະອຽດ ທີ່ລວມມີຂັ້ນຄະນະພະແນກ ຄະນະສູນ, ຄະນະສາຂາ, ຄະນະຂະແໜງແລະຂັ້ນໜ່ວຍບໍລິການ ດັ່ງທີ່ເຫັນໃນໂຄງສ້າງທັງໝົດຂອງ ທຸລະກິດ ດັ່ງນີ້:

To effectively operate the business, Banque Pour Le Commerce Exterieur Lao has also divided detail responsibility to deeply lead each work that include committee's members of division, committee's members of center, committee's members of branches, committee's members of sections and level of service unit showing in the whole structure of the BCEL as following:







ປະຈຸບັນ ທຄຕລ ມີຜະລິດຕະພັນໃຫ້ບໍລິການແກ່ລູກຄ້າທີ່ຫລາກຫລາຍ ນຳໃຊ້ເຄື່ອງມືທີ່ທັນສະໄໝເຂົ້າມາໃນການບໍລິການເຊັ່ນ: ໂອນເງິນໄປຕ່າງປະເທດ ຜ່ານລະບົບ swift, Money, Gram, ໂອນເງິນພາຍໃນປະເທດຜ່ານ Fax ຜ່ານຄອມພິວເຕີດ້ວຍລະບົບ Realtime Online, ອອກແຊັກທະນາຄານແລະອື່ນໆ...

ບໍລິການແລກປ່ຽນເງິນຕາຕ່າງປະເທດຕອບສະໜອງເງິນຕາຕ່າງປະເທດ ໃຫ້ແກ່ພາກສ່ວນລັດ, ລັດວິສາຫະກິດ, ບໍລິສັດເອກະຊົນແລະອົງການຈັດຕັ້ງສາກົນຕ່າງໆ ບໍລິການບັດເຄຣດິດສາກົນ, ບໍລິການອອກບັດ ATM ທີ່ສາມາດຮັບໃຊ້ບໍລິການລູກຄ້າໄດ້ຕະຫລອດ 24 ຊົ່ວໂມງ, ໃຫ້ຄຳປຶກສາຫາລືແນະນຳດ້ານທຸລະກິດ ໃຫ້ແກ່ລູກຄ້າແລະອື່ນໆ. ຈຶ່ງເຮັດໃຫ້ ການເຄື່ອນໄຫວບໍລິການ ເພີ່ມຂຶ້ນ ແລະມີຫລາຍເຖິງ 400,000-500,000 ລາຍການໃນແຕ່ລະມື້

At the present, BCEL has variety of products to serve the customers, using modern equipments in the service such as: money Transmittance through SWIFT system, Money Gram, domestic transmittance through fax, Real time Online, issuing Bank check and others... providing service for foreign exchange; supplying foreign currencies to State sector, State enterprises, Private companies and international organizations; providing services on international credit cards, service on ATM card that operate 24 hours for the customers, giving advices on business to the customers and others. These service operations have been increased and covered 400-500 items each day.



CHAPTER 2

ພາກທີ II



II. ປະຫວັດຄວາມເປັນມາຂອງ ທະນາຄານການຄ້າ ຕ່າງປະເທດລາວ.

ພາຍຫຼັງປະເທດຊາດໄດ້ຮັບການປົດປ່ອຍແລະ ໄດ້ສະຖາປະນາເປັນ ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ ຂຶ້ນໃນວັນທີ 02 ທັນວາ 1975 ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ກໍໄດ້ຮັບການສ້າງຕັ້ງຂຶ້ນ ຊຶ່ງຖືເປັນສາຂາໜຶ່ງຂອງທະນາຄານແຫ່ງລັດເຮັດໜ້າທີ່ເປັນຄັ້ງເບີກຈ່າຍເງິນໃຫ້ລັດຖະບານແລະໄດ້ຮັບມອບສິດໃຫ້ຜູ້ກຳເນີດເຮັດໜ້າທີ່ສະເພາະທຸລະກິດດ້ານການທະນາຄານຕ່າງປະເທດພ້ອມທັງໄດ້ຮັບພາລະໜ້າທີ່ຕ່າງໜ້າໃຫ້ລັດຖະບານພົວພັນດ້ານການທະນາຄານກັບສາກົນ ຖືບັນຊີແລະຄຸ້ມຄອງບັນຊີເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດຂອງລັດຖະບານຢູ່ຕ່າງປະເທດແລະນອກຈາກນັ້ນ, ຍັງໄດ້ຮັບມອບໝາຍໃຫ້ຄຸ້ມຄອງການນຳໃຊ້ທຶນຊ່ວຍເຫຼືອ, ທຶນກູ້ຢືມຈາກຕ່າງປະເທດແລະຈາກອົງການຈັດຕັ້ງສາກົນແລະຮັບພາລະສະສາງໜີ້ສິນ ໃຫ້ເຈົ້າໜີ້ຕ່າງປະເທດແລະອົງການຈັດຕັ້ງສາກົນຕ່າງໆ.

ໂຄງສ້າງຂອງການຈັດຕັ້ງໃນໄລຍະນັ້ນ ຂັ້ນນຳສູງສຸດທີ່ປະຈຳການ ມີພຽງຜູ້ອຳນວຍການແລະ ຮອງຜູ້ອຳນວຍການ 1 ທ່ານ, ຄະນະພະແນກແລະໜ່ວຍບໍລິການ ຊຶ່ງໂຄງຮ່າງການຈັດຕັ້ງ ແຕ່ປີ 1976-1989 ມີຄືດັ່ງນີ້:

II. Background of Banque Pour Le Commerce Exterieur Lao

After liberation of the Nation and proclaiming Lao People Democratic Republic on 02 December 1975, Banque Pour Le Commerce Exterieur Lao was established becoming one Branch of State Bank acting as treasury of payment for the Government and was exclusively assigned to perform monopoly external commercial Bank as well as performing task representing the Government in dealing with international banking business, holding account and administering account of the Government in foreign countries and in addition, the Bank was also assigned to manage the use of foreign aid, loan from other countries and international organization and managing liquidate payment of debts to foreign and international creditors.

The organizational structure at that time, the highest level of standing management was only 1 Director and 1 Deputy-Director, committee's member of division and service unit formed organizational structure during 1976-1989 as following

-----ທະນາຄານ-----
Board of management of the Bank



ທ່ານ ບຸນຍູ້ ຖາວອນຄຳ

Mr. Bounngou THAVONEKHAM
Directors

1975 - 1976



ທ່ານ ຫນູທັກ

Mr. Nouthak
Deputy-Director

ພະແນກໜີ້ສິນຕ່າງປະເທດ Foreign Debts Division	ພະແນກບໍລິຫານ Administration Division	ພະແນກໜັງສືສິນເຊື່ອ Letter of Credit Division	ພະແນກກວດກາ Inspection Division
ພະແນກບັນຊີ Accounting Division	ພະແນກຄັງສາງ Cash Division	ພະແນກເງິນຝາກ Deposit Division	ພະແນກເງິນໂອນ Remittance

There were 46 total numbers of staff: 24 females, 22 males.



ທ່ານ ພອນແກ້ວ ແກ້ວວົງວິຈິດ

Mr. Phonekeo KEOVONGVICHIT
Directors

1977 - 1980



ທ່ານ ຄຳສຸກ ສູນດາລາ

Mr. Khamsouk SOUNDARA
Deputy-Director

ພະແນກໜີ້ສິນຕ່າງປະເທດ Foreign Debts Division	ພະແນກບໍລິຫານ Administration Division	ພະແນກໜັງສືສິນເຊື່ອ Letter of Credit Division	ພະແນກກວດກາ Inspection Division
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ມີ 3 ໜ່ວຍແລກປ່ຽນເງິນຕາ
ໜ່ວຍແລກປ່ຽນດ່ານທາເຕືອ
ໜ່ວຍແລກປ່ຽນດ່ານທານາແລ້ງ
ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
ພະນັກງານທັງໝົດ 55 ຄົນ : ຍິງ 29 ຄົນ, ຊາຍ 26 ຄົນ

There were 3 Foreign Exchange Units
Thadeuea Exchange Unit
Thanaleng Exchange Unit
Morning Market Exchange Unit
There were 55 staff: 29 females, 26 males.

1980 - 1981

ທ່ານ ກິຄຳ ວົງໄຊ

Mr. Kikham VONGXAY
Directors



ທ່ານ ຄຳສຸກ ສູນດາລາ

Mr. Khamsouk SOUNDARA
Deputy-Director



ພະແນກໜີ້ສິນຕ່າງປະເທດ Foreign Debts Division	ພະແນກບໍລິຫານ Administration Division	ພະແນກໜັງສືສິນເຊື່ອ Letter of Credit Division	ພະແນກກວດກາ Inspection Division
ພະແນກບັນຊີ Accounting Division	ພະແນກຄັງສາງ Cash Division	ພະແນກເງິນຝາກ Deposit Division	ພະແນກເງິນໂອນ Remittance

ມີ 3 ໜ່ວຍແລກປ່ຽນເງິນຕາ
ໜ່ວຍແລກປ່ຽນດ່ານທ່າເຕືອ
ໜ່ວຍແລກປ່ຽນດ່ານທ່ານາແລ້ງ
ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
ພະນັກງານທັງໝົດ 68 ຄົນ : ຍິງ 36 ຄົນ, ຊາຍ 32 ຄົນ

There were 3 Foreign Exchange Units
Thadeuea Exchange Unit
Thanaleng Exchange Unit
Morning Market Exchange Unit
There were 68 staff: 36 females, 32 males.

1981 - 1989

ທ່ານ ນ ເຂັມວຽງ ພິນເສນາ

Mrs. Khemvieng PHOLSENA
Directors



ທ່ານ ອຸເດືອນ ສຸວັນນະວົງ

Mr. Oudeuane SOUVANNAVONG
Deputy-Director



ທ່ານ ຈັນເພັງ ຫລວງສຸວັນນະວົງ

Mr. Chanepheng LOUANGSOUVANNAVONG
Deputy-Director

ພະແນກໜີ້ສິນຕ່າງປະເທດ Foreign Debts Division	ພະແນກບໍລິຫານ Administration Division	ພະແນກໜັງສືສິນເຊື່ອ Letter of Credit Division	ພະແນກກວດກາ Inspection Division
ພະແນກບັນຊີ Accounting Division	ພະແນກຄັງສາງ Cash Division	ພະແນກເງິນຝາກ Deposit Division	ພະແນກເງິນໂອນ Remittance

ມີ 4 ໜ່ວຍແລກປ່ຽນເງິນຕາ
ໜ່ວຍແລກປ່ຽນດ່ານທ່າເຕືອ
ໜ່ວຍແລກປ່ຽນດ່ານທ່ານາແລ້ງ
ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
ໜ່ວຍແລກປ່ຽນໄປສະນີ
ພະນັກງານທັງໝົດ 68 ຄົນ : ຍິງ 36 ຄົນ, ຊາຍ 32 ຄົນ

There were 4 Foreign Exchange Units
Thadeuea Exchange Unit
Thanaleng Exchange Unit
Morning Market Exchange Unit
Post Exchange Unit
There were 68 staff: 36 females, 32 males.

ໂດຍປະຕິບັດຕາມຍຸດທະສາດວ່າດ້ວຍຈົນຕະນາການໃໝ່ຂອງພັກ ນັບແຕ່ວັນທີ 01 ພະຈິກ 1989 ເປັນຕົ້ນມາ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ກໍໄດ້ຫັນປ່ຽນຈາກທະນາຄານລັດບໍລິຫານມາເປັນທະນາຄານທຸລະກິດຂອງລັດ ດຳເນີນກິດຈະການແບບໄລ່ລຽງທຸລະກິດເອກະລາດ ກຸ່ມຕົນເອງ ທາງ ດ້ານລາຍຮັບ-ລາຍຈ່າຍ ໂດຍຢູ່ພາຍໃຕ້ການດູແລຂອງທະນາຄານແຫ່ງ ສປປ ລາວ, ມີໜ້າທີ່ໃຫ້ບໍລິການດ້ານການທະນາຄານແລະດ້ານການເງິນແກ່ລູກຄ້າທົ່ວໄປ ເປັນຕົ້ນ : ຮັບຝາກເງິນ : ໃຫ້ກູ້ຢືມ : ອອກໜັງສືຄຳປະກັນ: ເປີດໜັງສືສິນເຊື້ອເພື່ອນຳສິນຄ້າເຂົ້າ, ຮັບແຈ້ງໜັງສືສິນເຊື້ອເພື່ອສົ່ງສິນຄ້າອອກ: ບໍລິການຊຳລະສະສາງກັບຕ່າງປະເທດ ເພື່ອສົ່ງເສີມການຄ້າຂາອອກ-ຂາເຂົ້າ ແລະບໍລິການຊຳລະສະສາງພາຍໃນ.

Following the strategy of the new economic mechanism of the Party, since 01 November 1989, Banque Pour Le Commerce Exterieur Lao was transformed from the State administered Bank to Self-administered Commercial Bank controlling its income-expense independently under the auspice of the Bank of the Lao PDR, with duties to provide banking and financial service to general customer toward: accepting deposit; providing loan; issuing bank guaranty, open letter of credit for import; accepting notify of letter of credit for export; providing service on liquidation with foreigner to promote import-export and domestic liquidate payment.



ກົງຈັກບໍລິຫານໃນໄລຍະຫັນປ່ຽນທະນາຄານມາສູ່ການໄລ່ລຽງທຸລະກິດທຳອິດ, ຄະນະອຳນວຍການ ປະກອບມີ 3 ທ່ານ, ມີ 8 ພະແນກ, ມີ 4 ໜ່ວຍແລກປ່ຽນເງິນຕາ, ມີພະນັກງານເລີ່ມຕົ້ນທຳອິດ 96 ຄົນ .ນັບແຕ່ມີຫັນປ່ຽນທະນາຄານມາຮອດປັດຈຸບັນໄດ້ມີການປັບປຸງຄະນະບໍລິຫານ ຂອງທະນາຄານ 10 ຊຸດ ແລະທັງໄດ້ປັບປຸງໂຄງສ້າງການຈັດຕັ້ງແຕ່ລະໄລຍະດັ່ງນີ້:

First organizational mechanism during the transition period to a State Commercial Bank, the Committee's Member of the board consist of 3 persons, 8 divisions, 4 foreign exchange units, starting staff of 96 persons, from the transforming to date, the Bank has adjusted the board's committee of the management 10 times and restructured the organization in each period as following:

ຄະນະອຳນວຍການ ຊຸດທີ I
1989 - 1990
Board of Management I

ທ່ານ ນ ເຂັມວຽງ ພິນເສນາ

Mrs. Khemvieng PHOLSENA
Directors



ທ່ານ ບຸນເຫລື້ອມ ສີສິງຄາມ

Mr. Bounleuam SISONKAM
Deputy-Director



ທ່ານ ຄຳຮູ້ ທອງທະວີ

Mr. Khamhou THONGTHAVY
Deputy-Director



ມີ 8 ພະແນກຄື:

- ພະແນກກວດກາ
- ພະແນກບໍລິຫານ
- ພະແນກໜັງສືສິນເຊື້ອ
- ພະແນກສິນເຊື້ອ ແລະ ໜີ້ສິນຕ່າງປະເທດ
- ພະແນກບັນຊີ
- ພະແນກເງິນໂອນ
- ພະແນກເງິນຝາກ
- ພະແນກຄັງເງິນສົດ

There were 8 Divisions

- Inspection Division
- Administration Division
- Letter of Credit Division
- Credit Division and Foreign Debts Division
- Accounting Division
- Remittance** Division
- Deposit Division
- Cash Division

ມີ 4 ໜ່ວຍແລກປ່ຽນເງິນຕາ

- ໜ່ວຍແລກປ່ຽນດ່ານທ່າເດືອນ
- ໜ່ວຍແລກປ່ຽນດ່ານທ່ານາແລ້ງ
- ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
- ໜ່ວຍແລກປ່ຽນໄປສະນີ

There were 4 Foreign Exchange Units

- Thadeuea Exchange Unit
- Thanaleng Exchange Unit
- Morning Market Exchange Unit
- Post Exchange Unit

ພະນັກງານທັງໝົດ 96 ຄົນ : ຍິງ 48 ຄົນ, ຊາຍ 48 ຄົນ

There were 96 staff: 48 females, 48 males.





ທ່ານ ຕັງນ ພິລາກອນ

Mr. Phiene PHILAKONE
Directors

ຄະນະອຳນວຍການ ຊຸດທີ II
1989 - 1990
Board of Management II



ທ່ານ ຈັນເພັງ ຫລວງສຸວັນນະວົງ

Mr. Chanpheng LOUANGSOUVANNAVONG
Deputy-Director



ທ່ານ ສິວິໄລ ພົມມະຈັກ

Mr. Sivilay PHOMMACHACK
Deputy-Director

ມີ 4 ຝ່າຍຄື :

- ຝ່າຍກວດກາ
- ຝ່າຍບໍລິຫານແລະການບັນຊີ
- ຝ່າຍບໍລິການ
- ຝ່າຍສິນເຊື້ອແລະໜັງສືສິນເຊື້ອ

There were 4 Sections

- Inspection Section
- Administration and Accounting Section
- Service Section Credit
- Letter of Credit Section

ມີ 7 ພະແນກຄື:

- ພະແນກກວດກາ
- ພະແນກບໍລິຫານ
- ພະແນກໜັງສືສິນເຊື້ອ
- ພະແນກເງິນກູ້
- ພະແນກບັນຊີ
- ພະແນກບໍລິການ
- ພະແນກຄັງເງິນສົດ

There were 7 Divisions

- Inspection Division
- Administration Division
- Letter of Credit Division
- Loan Division
- Accounting Division
- Service Division
- Cash Division

ມີ 1 ສາຂາ : ສາຂາສະຫວັນນະເຂດ

1 Branch: Savannakhet

ມີ 2 ໜ່ວຍບໍລິການ :

- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ
- ໜ່ວຍບໍລິການສື່ຫອມ

1 Service Unit:

- Morning Market
- Sihome Service Unit

ມີ 5 ໜ່ວຍແລກປ່ຽນເງິນຕາ :

- ໜ່ວຍແລກປ່ຽນດ່ານທ່າເຕືອ
- ໜ່ວຍແລກປ່ຽນດ່ານທ່ານາແລ້ງ
- ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
- ໜ່ວຍແລກປ່ຽນໄປສະນີ
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນ

There were 5 Foreign Exchange Units

- Thadeuea Exchange Unit
- Thanaleng Exchange Unit
- Morning Market Exchange Unit
- Post Exchange Unit
- Airport Exchange Unit

ພະນັກງານທັງໝົດ 129 ຄົນ : ຍິງ 67 ຄົນ ,ຊາຍ 62 ຄົນ

There were 129 staff: 67 females, 62 males.

ຄະນະອຳນວຍການ ຊຸດທີ III
1993 - 1995
Board of Management III

ທ່ານ ພູເພັດ ຄຳພູນວົງ

Mr. Phouphet KHAMPHOUNVONG
Directors



ທ່ານ ຈັນເພັງ ຫລວງສຸວັນນະວົງ

Mr. Chanpheng LOUANGSOUVANNAVONG
Deputy-Director



ທ່ານ ສີວິໄລ ພົມມະຈັກ

Mr. Sivilay PHOMMACHACK
Deputy-Director

ມີ 4 ຝ່າຍຄື :

- ຝ່າຍກວດກາ
- ຝ່າຍບໍລິຫານແລະການບັນຊີ
- ຝ່າຍບໍລິການ
- ຝ່າຍສິນເຊື້ອແລະໜັງສືສິນເຊື້ອ

There were 4 Sections

- Inspection Section
- Administration
- Accounting Section
- Service Section Credit and Letter of Credit Section

ມີ 8 ພະແນກຄື:

- ພະແນກກວດກາ
- ພະແນກບໍລິຫານ
- ພະແນກໜັງສືສິນເຊື້ອ
- ພະແນກເງິນກູ້
- ພະແນກບັນຊີ
- ພະແນກເງິນໂອນ
- ພະແນກຄັງເງິນສົດ
- ພະແນກເງິນຝາກ

There were 8 Divisions

- Inspection Division
- Administration Division
- Letter of Credit Division
- Loan Division
- Accounting Division
- Money Transmittance Division
- Cash Treasure Division
- Deposit Division

ມີ 2 ສາຂາ : ສາຂາສະຫວັນນະເຂດ ແລະຈຳປາສັກ

2 Branches: Savannakhet and Champasack

ມີ 5 ໜ່ວຍບໍລິການ

- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 2
- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 3
- ໜ່ວຍບໍລິການສີຫອມ
- ໜ່ວຍບໍລິການຕະຫລາດທົ່ງຂັນຄຳ
- ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ

5 Service Units:

- Morning Market Service Unit 2
- Morning Market Service Unit 3
- Sihome Service Unit;
- Thongkhankham Service Unit
- Thatlouang Service Unit

ມີ 5 ໜ່ວຍແລກປ່ຽນເງິນຕາ

- ໜ່ວຍແລກປ່ຽນຕະຫລາດສີໄຄ
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
- ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
- ໜ່ວຍແລກປ່ຽນໄປສະນີ
- ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ

There were 5 Foreign Exchange Units

- Sikhay market Exchange Unit
- Airport Exchange Unit
- Morning Market Exchange Unit
- Post Exchange Unit
- Friendship Bridge Exchange Unit

ພະນັກງານທັງໝົດ 237 ຄົນ :ຍິງ 109 ຄົນ ,ຊາຍ 128 ຄົນ

There were 237 staff: 109 females, 128 males.



ທ່ານ ບຸນເຫລື້ອມ ສີສິງຄາມ

Mr. Bounleuam SISONGKHAM
Directors

ຄະນະອຳນວຍການ ຊຸດທີ IV
1995 - 1996
Board of Management IV



ທ່ານ ຈັນເພັງ ຫລວງສຸວັນນະວົງ

Mr. Chanpheng LOUANGSOUVANNAVONG
Deputy-Director



ທ່ານ ສີວິໄລ ພົມມະຈັກ

Mr. Sivilay PHOMMACHACK
Deputy-Director

ມີ 4 ຝ່າຍຄື :

- ຝ່າຍກວດກາ
- ຝ່າຍບໍລິຫານແລະການບັນຊີ
- ຝ່າຍບໍລິການ
- ຝ່າຍສິນເຊື້ອແລະໜັງສືສິນເຊື້ອ

There were 4 Sections

- Inspection Section
- Administration
- Accounting Section
- Service Section Credit and Letter of Credit Section

ມີ 8 ພະແນກຄື:

- ພະແນກກວດກາ
- ພະແນກບໍລິຫານ
- ພະແນກໜັງສືສິນເຊື້ອ
- ພະແນກເງິນກູ້
- ພະແນກບັນຊີ
- ພະແນກເງິນໂອນ
- ພະແນກຄັງເງິນສົດ
- ພະແນກເງິນຝາກ

There were 8 Divisions

- Inspection Division
- Administration Division
- Letter of Credit Division
- Loan Division
- Accounting Division
- Money Transmittance Division
- Cash Treasure Division
- Deposit Division

ມີ 2 ສາຂາ : ສາຂາສະຫວັນນະເຂດ ແລະຈຳປາສັກ

2 Branches: Savannakhet and Champasack

ມີ 5 ໜ່ວຍບໍລິການ

5 Service Units:

- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 2
- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 3
- ໜ່ວຍບໍລິການສີ່ຫອມ
- ໜ່ວຍບໍລິການຕະຫລາດທົ່ງຂັນຄຳ
- ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ

- Morning Market Service Unit 2
- Morning Market Service Unit 3
- Sihome Service Unit
- Thongkhankham Service Unit
- Thatlouang Service Unit

ມີ 6 ໜ່ວຍແລກປ່ຽນເງິນຕາ

There were 6 Foreign Exchange Units

- ໜ່ວຍແລກປ່ຽນຕະຫລາດສີ່ໄຄ
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
- ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
- ໜ່ວຍແລກປ່ຽນໄປສະນີ
- ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນປາກເຊ

- Sikhay market Exchange Unit
- Airport Exchange Unit
- Morning Market Exchange Unit
- Post Exchange Unit
- Friendship Bridge Exchange Unit
- Pakse Airport Exchange Unit

ພະນັກງານທັງໝົດ 294 ຄົນ : ຍິງ :130 ຄົນ ,ຊາຍ 164 ຄົນ

There were 294 staff: 130 females, 164 males.

ຄະນະອຳນວຍການ ຊຸດທີ V
1996 - 1997
Board of Management V

ທ່ານ ບຸນເຫລື້ອມ ສີສິງຄາມ

Mr. Bounleuam SISONGKHAM
Directors



ທ່ານ ຈັນເພັງ ຫລວງສຸວັນນະວົງ

Mr. Chanpheng LOUANGSOUVANNAVONG
Deputy-Director



ທ່ານ ນ ພາສີ ພົມມະກອນ

Mrs. Phasy PHOMMAKONE
Deputy-Director



ມີ 4 ຝ່າຍຄື :

- ຝ່າຍກວດກາ
- ຝ່າຍບໍລິຫານແລະການບັນຊີ
- ຝ່າຍບໍລິການ
- ຝ່າຍສິນເຊື້ອແລະໜັງສືສິນເຊື້ອ

There were 4 Sections

- Inspection Section
- Administration
- Accounting Section
- Service Section Credit and Letter of Credit Section

ມີ 8 ພະແນກຄື:

- ພະແນກກວດກາ
- ພະແນກບໍລິຫານ
- ພະແນກໜັງສືສິນເຊື້ອ
- ພະແນກເງິນກູ້
- ພະແນກບັນຊີ
- ພະແນກເງິນໂອນ
- ພະແນກຄັງເງິນສົດ
- ພະແນກເງິນຝາກ

There were 8 Divisions

- Inspection Division
- Administration Division
- Letter of Credit Division
- Loan Division
- Accounting Division
- Money Transmittance Division
- Cash Treasure Division
- Deposit Division

ມີ 2 ສາຂາ : ສາຂາສະໜັບສະໜູນ ແລະ ຈຳປາສັກ

ມີ 5 ໜ່ວຍບໍລິການ

- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 2
- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 3
- ໜ່ວຍບໍລິການສີຫອມ
- ໜ່ວຍບໍລິການຕະຫລາດທົ່ງຂັນຄຳ
- ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ

2 Branches: Savannakhet and Champasack

5 Service Units:

- Morning Market Service Unit 2
- Morning Market Service Unit 3
- Sihome Service Unit;
- Thongkhankham Service Unit
- Thatlouang Service Unit

ມີ 6 ໜ່ວຍແລກປ່ຽນເງິນຕາ

- ໜ່ວຍແລກປ່ຽນຕະຫລາດສີໄຄ
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
- ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
- ໜ່ວຍແລກປ່ຽນໄປສະນີ
- ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນປາກເຊ

There were 6 Foreign Exchange Units

- Sikhay market Exchange Unit
- Airport Exchange Unit
- Morning Market Exchange Unit
- Post Exchange Unit
- Friendship Bridge Exchange Unit
- Pakse Airport Exchange Unit

ພະນັກງານທັງໝົດ 294 ຄົນ : ຍິງ :130 ຄົນ ,ຊາຍ 164 ຄົນ

There were 294 staff: 130 females, 164 males.

ໂດຍປະຕິບັດຕາມທິດທາງນະໂຍບາຍຂອງພັກ - ລັດ ຖະບານໃນການປັບປຸງລະບົບທະນາຄານຂອງລັດໃຫ້ມີ ຄວາມເຂັ້ມແຂງເຕີບໃຫຍ່ຂະຫຍາຍຕົວທຸກດ້ານເພື່ອມີ ຄວາມເຂັ້ມແຂງຍິ່ງກວ່ານັ້ນແລະສາມາດຮອງຮັບການ ແຂ່ງຂັນກັບບັນດາທະນາຄານທຸນສ່ວນ, ທະນາຄານເອກະ ຊົນແລະສາຂາຂອງທະນາຄານຕ່າງປະເທດຢູ່ສປປລາວ ໃນເດືອນສິງຫາ 1998 ກະຊວງການເງິນໄດ້ແຕ່ງຕັ້ງສະພາບໍ ລິຫານ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ຊຸດທຳອິດ ຂຶ້ນ, ຊຶ່ງປະກອບມີຜູ້ຕາງໜ້າກະຊວງການເງິນເປັນປະ ທານສະພາບໍລິຫານ, ມີຜູ້ຕາງໜ້າຈາກ ກະຊວງການຄ້າ ແລະຈາກບັນດາແຂວງທີ່ທະນາຄານການຄ້າຕ່າງປະເທດ ລາວ ມີສາຂາຕັ້ງຢູ່ເຂົ້າຮ່ວມນຳ (ແຂວງຈຳປາສັກ, ແຂວງ ສະຫວັນນະເຂດແລະແຂວງຄຳມ່ວນ) ສະພາບໍລິຫານມີ ພາລະບົດບາດໃນການກຳນົດທິດທາງ, ນະໂຍບາຍ, ການ ດຳເນີນງານ, ຊີ້ນຳການປະຕິບັດວຽກງານຮອບດ້ານຂອງ ທະນາຄານ ເພື່ອປົກປ້ອງຜົນປະໂຫຍດແລະຄວາມໝັ້ນຄົງ ຂອງທະນາຄານໃຫ້ເປັນໄປຕາມນະໂຍບາຍຂອງພັກແລະ ລັດວາງອອກ. ສະພາບໍລິຫານ ຊຸດທຳອິດມີອາຍຸ 3 ປີ.

Pursuing the directive policy of the Party-Govern- ment in the improvement of State banking system to a strong and extensive growth in all aspects, to move to a stronger and capable to compete with the joint venture banks, private banks and branches of foreign banks established in Lao PDR, in August 1998, the Ministry of Finance has appointed first Board of Director of Banque Pour Le Commerce Exterior Lao composing of representative of the Ministry of Finance as the Chairman of the Board, representative of the Ministry of Commerce and representative from the Provinces, where the BCEL has branch office (such as: Champasack and Savannakhet, Khammoun). The Board of Directors has mandates to determine direc- tives, policy, and operation, supervise full performanc- es of the Bank to protect interest and stability of the Bank in accordance to the policy of the Party and Government. The first Board of Director has 3 years term.

**The Board of Directors of Banque Pour Le Commerce Exterior Lao I
10/08/1998 - 25/02/2000**



ທ່ານ ເຂືອງຄຳ ອິນທະວົງ

Mr. Kheuangkham INTHAVONG
Chairman



ທ່ານ ສົມພາວ ໄພສິດ

Mr. Sompao PHAYSIT
Vice-Chairman



ທ່ານ ຫນ້ຄຳ ລັດຕະນະວົງ

Mr. Norkham LATTANAVONG



ທ່ານ ພູເງິນ ບໍທຸນວົງ

Mr. Phougneune PORHOUNVONG



ທ່ານ ສິງ ໄຊຍະບົວສີ

Mr. Sing XAIYABOASY



ທ່ານ ບຸນຫນາ ຫານຊິງໄຊ

Mr. Bounna HANSINGXAY



ທ່ານ ເຄືອບ ອິນສານ

Mr. Keuap INSARN

ໃນເດືອນ ສິງຫາ ປີ 2001 ສະພາບໍລິຫານຊຸດທີ 2 ໄດ້ ຖືກແຕ່ງຕັ້ງຂຶ້ນບົນພື້ນຖານການຖອດຖອນບົດຮຽນຈາກ ສະພາບໍລິຫານຊຸດເກົ່າ ເຫັນວ່າມີຄວາມຫຍຸ້ງຍາກ ໃນ ການປຶກສາຫາລື, ປະສານງານເພາະສະມາຊິກແຕ່ລະ ທ່ານຢູ່ຫ່າງໄກແລະເວລາປະຊຸມ ກໍບໍ່ຄ່ອຍຄົບຄະນະກັນ ເພາະສະມາຊິກແຕ່ລະທ່ານກໍມີໜ້າທີ່ປະຈຳຂອງໃຜລາວຢູ່ ແຕ່ລະແຂວງແລະແຕ່ລະກະຊວງແລະນອກຈາກນັ້ນ, ກໍມີ ການສິ້ນເປືອງຫຼາຍ. ສະພາບໍລິຫານຊຸດທີ 2 ແມ່ນປະ ກອບມີຜູ້ຕາງໜ້າກະຊວງການເງິນເປັນປະທານແລະມີຜູ້ ຕາງໜ້າຈາກສຳນັກງານນາຍົກລັດຖະມົນຕີ, ຜູ້ຕາງໜ້າ ຈາກກະຊວງການຄ້າ, ຜູ້ຕາງໜ້າຈາກຄະນະກຳມະການ ແຜນການແຫ່ງລັດແລະຈາກທະນາຄານການຄ້າຕ່າງປະ ເທດລາວ ເປັນສະມາຊິກ, ຊຶ່ງເຫັນວ່າສະມາຊິກແຕ່ລະ ທ່ານແມ່ນປະຕິບັດໜ້າທີ່ຢູ່ໃນຂອບເຂດນະຄອນຫຼວງວຽງ ຈັນແລະເຫັນວ່າມີຄວາມສະດວກຂຶ້ນໃນການຮຽກປະຊຸມ ແຕ່ລະຄັ້ງ. ແຕ່ເຖິງຢ່າງໃດກໍຍັງພົບຄວາມຫຍຸ້ງຍາກ ເພາະ ສະມາຊິກສ່ວນຫຼາຍເປັນພະນັກງານຂັ້ນນຳຂອງກະຊວງ ຈຶ່ງບໍ່ຄ່ອຍມີເວລາພຽງພໍໃນການຊີ້ນຳທະນາຄານການຄ້າ ຕ່າງປະເທດລາວ.

In August, 2001, the second Board of Director was appointed based on the lesson learned from the previous board, which shown some difficulties in consultation, coordination due to the distances and time available of the members, and each member has its own duties and responsibility in each province and ministry, in addition, there were many unnecessary expenses. The second Board of Director composed of representative of Ministry of Finance as the Director and representative of the Prime Minister's Office, Ministry of Commerce, and the Committee of State Planning and from BCEL as the members, where all of the members based in Vientiane Capital and maid more convenience for each meeting. Nevertheless, most of the members were at high leading level of each Ministry, thus has no sufficient time to supervise BCEL.

The Board of Directors of Banque Pour Le Commerce Exterieur Lao II
25/02/2000 - 06/09/2001

ທ່ານ ບຸນທົງ ແກ້ວມະຫາວິງ

Mr. Bounthong KEOMAHAVONG
 Chairman



ທ່ານ ບຸນທະວີ ສີສຸພັນທອງ

Mr. Bounthavy SISOUPHANTHONG
 Vice-Chairman



ທ່ານ ຫນໍ່ຄຳ ລັດຕະນະວົງ

Mr. Norkham LATTANAVONG



ທ່ານ ສົມພາວ ໄຟສິດ

Mr. Somphao PHAYSIT



ທ່ານ ຄຳແພງ ໄຊສົມແພງ

Mr. Khampheng XAYSOMPHEANG



ທ່ານ ວັນນະກອນ ພົມມະສະຖິດ

Mr. Vannakone PHOMMASATHIT



ທ່ານ ນ ບຸນມີ ພົມມະວົງ

Mrs. Bounmy PHIMMAVONG

The Board of Directors of Banque Pour Le Commerce Exterieur Lao II
06/09/2001 - 16/01/2003



ທ່ານ ສູນທອນ ມະໂນທຳ

Mr. Sounthone MANODHAM
Chairman



ທ່ານ ບຸນທະວີ ສີສຸພັນທອງ

Mr. Bounthavy SISOUPHANTHONG
Vice-Chairman



ທ່ານ ຫນ້ຄຳ
ລັດຕະນະວົງ

Mr. Norkham
LATTANAVONG



ທ່ານ ສົມພາວ
ໄພສິດ

Mr. Somphao
PHAYSIT



ທ່ານ ຄຳແພງ
ໄຊສົມແພງ

Mr. Khampheng
XAYSOMPHENG



ທ່ານ ວັນນະກອນ
ພົມມະສະຖິດ

Mr. Vannakone
PHOMMASATHIT



ທ່ານ ນ ບຸນມີ
ພົມມະວົງ

Mrs. Bounmy
PHIMMAVONG



ຄະນະອຳນວຍການ ຊຸດທີ VI
1998 - 2002
Board of Management VI

ທ່ານ ສົມພາວ ໄຟສິດ

Mr. Somphao PHAYSIT
Directors



ທ່ານ ນ ພາສີ ພົມມະກອນ

Mrs. Phasy PHOMMAKONE
Deputy Director



ທ່ານ ນ ບຸນຕາ ດາລາວີ

Mrs. Bounta DARAVY
Deputy Director



ທ່ານ ເຄືອບ ອິນສານ

Mr. Keuam INSANE
Deputy Director



ມີ 3 ຝ່າຍຄື :

- ຝ່າຍກວດກາ
- ຝ່າຍບໍລິຫານແລະການບັນຊີ
- ຝ່າຍບໍລິການ
- ຝ່າຍສິນເຊື້ອແລະໜັງສືສິນເຊື້ອ

There were 3 Sections

- Inspection Section
- Administration and Accounting Section
- Service Section Credit
- Letter of Credit Section

ມີ 10 ພະແນກຄື :

- ພະແນກກວດກາພາຍໃນ
- ພະແນກກວດກາສາຂາແລະໜ່ວຍບໍລິການ
- ພະແນກຈັດຕັ້ງ
- ພະແນກບໍລິຫານ
- ພະແນກບັນຊີ
- ພະແນກໜັງສືສິນເຊື້ອ
- ພະແນກເງິນກູ້
- ພະແນກບໍລິການເງິນໂອນ
- ພະແນກຄັງເງິນສົດ
- ພະແນກເງິນແຟກ

There were 10 Divisions

- Internal Inspection Division
- Inspection Division on Branches and Service Units
- Organization Division
- Administration Division
- Accounting Division
- Letter of Credit Division
- Loan Division
- Money Transmittance Division
- Cash Treasure Division
- Deposit Division

ມີ 6 ສາຂາ:

- ສາຂາສະຫວັນນະເຂດ
- ສາຂາຈຳປາສັກ
- ສາຂາຄຳມ່ວນ
- ສາຂາຫລວງພະບາງ
- ສາຂາອຸດົມໄຊ
- ສາຂາຫລວງນໍ້າທາ

6 Branches:

- Savannakhet Branch
- Champasack Branch
- Khammouane Branch
- Louang Prabang Branch
- Oudomxay Branch
- Louang Namtha Branch

ມີ 3 ໜ່ວຍບໍລິການເອກະລາດ
 ໜ່ວຍບໍລິການຫລັກຊາວ
 ໜ່ວຍບໍລິການເມືອງສິງ
 ໜ່ວຍບໍລິການວັງວຽງ

3 independent Service Units:
 Km 20 Service Unit
 Meuangsing Service Unit
 Vangvieng Service Unit

ມີ 7 ໜ່ວຍບໍລິການ :
 ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 2
 ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 3
 ໜ່ວຍບໍລິການຕະຫລາດທົ່ງຂັນຄຳ
 ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ
 ໜ່ວຍບໍລິການສີທອມ (ປິດ1999)

7 Service Units:
 Morning Market Service Unit 2
 Morning Market Service Unit 3
 Thongkhankham Service Unit
 Thatlouang Service Unit
 Sikhay service Unit
 Daoheuang Market Service Unit
 Sihome Service Unit (Closed 1999)

ມີ 6 ໜ່ວຍແລກປ່ຽນເງິນຕາ
 ໜ່ວຍແລກປ່ຽນຕະຫລາດສີໄຄ
 ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
 ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
 ໜ່ວຍແລກປ່ຽນໄປສະນີ
 ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ
 ໜ່ວຍແລກປ່ຽນສະໜາມບິນປາກເຊ

6 Foreign Exchange Units
 Head Office Exchange Unit
 Airport Exchange Unit
 Morning Market Exchange Unit
 Post Exchange Unit
 Friendship Bridge Exchange Unit
 Pakse Airport Exchange Unit

ພະນັກງານທັງໝົດ 425 ຄົນ : ຍິງ 202 ຄົນ, ຊາຍ 223 ຄົນ

There were 425 staff: 202 females, 223 males.

ໃນໄລຍະໃໝ່ແນໃສ່ປັບປຸງລະບົບທະນາຄານ

ທຸລະກິດລັດໃຫ້ມີຄວາມໝັ້ນຄົງເຂັ້ມແຂງທາງດ້ານການເງິນ.

ດຳເນີນທຸລະກິດຢ່າງມີຜົນກຳໄລ, ສ້າງຄວາມເຊື່ອໝັ້ນແລະຄວາມໄວ້ວາງໃຈແກ່ລູກຄ້າ, ປັບປຸງລະບົບບໍລິການຂອງທະນາຄານໃຫ້ຫຍັບເຂົ້າໃກ້ມາດຕະຖານສາກົນ.

ໂດຍປະຕິບັດຕາມທິດຊີ້ນຳຂອງພັກແລະລັດຖະບານ ໃນໄລຍະໃໝ່ແນໃສ່ປັບປຸງລະບົບທະນາຄານ ທຸລະກິດລັດ ໃຫ້ມີຄວາມໝັ້ນຄົງເຂັ້ມແຂງທາງດ້ານການເງິນ. ດຳເນີນ ທຸລະກິດຢ່າງມີຜົນກຳໄລ, ສ້າງຄວາມເຊື່ອໝັ້ນແລະຄວາມ ໄວ້ວາງໃຈແກ່ລູກຄ້າ, ປັບປຸງລະບົບບໍລິການຂອງທະນາ ຄານໃຫ້ຫຍັບເຂົ້າໃກ້ມາດຕະຖານສາກົນ. ສະນັ້ນໃນ ເດືອນ ມັງກອນປີ 2003 ສະພາບໍລິຫານຊຸດ ທີ 3 ຈຶ່ງໄດ້ ຖືກສ້າງຕັ້ງຂຶ້ນ ຊຶ່ງປະກອບມີພະນັກງານຂອງ ທະນາຄານ ທັງໝົດໂດຍປະທານສະພາບໍລິຫານເຮັດໜ້າທີ່ເປັນຕົວ ແທນໃຫ້ກະຊວງການເງິນແລະປະຈຳການກັບທີ່ຢູ່ທະນາ ຄານການຄ້າຕ່າງປະເທດລາວ ເພື່ອຊີ້ນຳການດຳເນີນທຸລະ ກິດຮອບດ້ານຂອງທະນາຄານ, ປັບປຸງກົງຈັກການຈັດຕັ້ງ ວາງ ທິດທາງນະໂຍບາຍ, ກຳນົດແຜນຍຸດທະສາດແລະ ແຜນທຸລະກິດ ວາງລະບຽບແລະຂໍ້ກຳນົດຕ່າງໆ ເພື່ອເປັນ ເຄື່ອງມືທີ່ມີປະສິດທິພາບໃນການດຳເນີນທຸລະກິດທີ່ມີຜົນ ກຳໄລຂອງທະນາຄານ. ນອກຈາກນັ້ນລັດຖະບານຍັງໄດ້ ຈ້າງຜູ້ຊ່ຽວຊານດ້ານການທະນາຄານຕ່າງປະເທດມາປະ ຈຳການຢູນຳ ເພື່ອຊ່ວຍແນະນຳທຸກດ້ານໃນການດຳເນີນທຸ ລະກິດຂອງທະນາຄານ.

Pursuing the directive policy of the Party-Govern- ment in the new period aiming at improving the State business banking system to a strong and stable finance, profitable business operation, create confi- dence and trust to the customers, improving the service system of the bank close to the international standard. Thus, in January 2003, the 3rd Board of Management was appointed all consisting of only the staff of the Bank, where the Chairman of the Board acted as representative of the Ministry of Finance and standing in the BCEL to supervise full business operation of the Bank, restructuring the organization, laying down the policy, determining strategic and business plan, issuing regulation and rules as effective instruments for the business operation with aims of profit making of the Bank. In addition, the Government also recruited banking expert from foreign country to undertaking work in the Bank to assist in recommend- ing all aspects in the business operation of the Bank.

The Board of Directors of Banque Pour Le Commerce Exterieur Lao III.
16/01/2003-27/10/2007

ທ່ານ ອັກສອນ ບຸພະກອນຄຳ

Mr. Ackson BOUPHAKONEKHAM
Chairman



ທ່ານ ສອນໄຊ ສິດພະໄຊ

Mr. Sonexay SITPHAXAY
Vice-Chairman



ທ່ານ ນໍລະດີ
ສິລັດຕະນະ

Mr. Norady
SILATTANA



ທ່ານ ຄຳຮູ້
ທອງທະວີ

Mr. Khamhou
THONGHAVY



ທ່ານ ນ ບຸນມິ
ພິມມະວົງ

Mrs. Bounmy
PHIMMAVONG



ຄະນະອຳນວຍການ ຊຸດທີ VII
2003 - 2004
Board of Management VII



ທ່ານ ສອນໄຊ ສິດພະໄຊ

Mr. Sonexay SITPHAXAY
Director



ທ່ານ ນ ພາສີ ພົມມະກອນ

Mrs. Phasy PHOMMAKON
Duputy Director



ທ່ານ ນໍລະດີ ສີລັດຕະນະ

Mr. Norady SIRATTANA
Duputy Director

ຢູ່ສຳນັກງານໃຫຍ່ມີ 8 ພະແນກ/ທຽບເທົ່າຄື :

- ພະແນກກວດກາ
- ພະແນກຈັດຕັ້ງແລະພະນັກງານ
- ພະແນກບໍລິຫານບັນຊີ ແລະ IT
- ນາຍຄັງ
- ພະແນກບໍລິຫານທຶນ ແລະ ບໍລິການລະຫວ່າງປະເທດ
- ພະແນກສິນເຊື້ອ
- ສາຂານະຄອນຫລວງ
- ພະແນກບໍລິການສາຂາ

In the Head Office, there were 8 Divisions/equivalent

- Inspection Division
- Organization Division
- Accounting and IT Division
- Treasurer
- Fund Administration and Foreign Service Division
- Credit Division
- Capital City Branch
- Branch service Division

ມີ 6 ສາຂາ :

- ສາຂາສະຫວັນນະເຂດ ສາຂາຈຳປາສັກ
- ສາຂາຄຳມວນ ສາຂາຫລວງພູະບາງ
- ສາຂາອຸດົມໄຊ ສາຂາຫລວງນ້ຳທາ

6 Branches:

- Savannakhet Branch Champasack Branch
- Khammouane Branch Louang Prabang Branch
- Oudomxay Branch Louang Namtha Branch

ມີ 3 ໜ່ວຍບໍລິການເອກະລາດ :

- ໜ່ວຍບໍລິການຫລັກຊາວ ໜ່ວຍບໍລິການເມືອງສິງ
- ໜ່ວຍບໍລິການວັງວຽງ

3 Independent Service Units:

- Km 20 Service Unit Meuangsing Service Unit
- Vangvieng Service Unit

ມີ 6 ໜ່ວຍບໍລິການ :

- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 2
- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 3
- ໜ່ວຍບໍລິການຕະຫລາດທົ່ງຂັນຄຳ
- ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ
- ໜ່ວຍບໍລິການສີໄຄ
- ໜ່ວຍບໍລິການຕະຫລາດດາວເຮືອງ

6 Service Units:

- Morning Market Service Unit 2
- Morning Market Service Unit 3
- Thongkhankham Service Unit
- Thatlouang Service Unit
- Sikhay service Unit
- Daoheuang Market Service Unit

ມີ 5 ໜ່ວຍແລກປ່ຽນເງິນຕາ

- ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
- ໜ່ວຍແລກປ່ຽນຕະຫລາດເຊົ້າ
- ໜ່ວຍແລກປ່ຽນໄປສະນີ
- ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນປາກເຊ (ປີ 2003)

5 Foreign Exchange Units

- Airport Exchange Unit
- Morning Market Exchange Unit
- Post Exchange Unit
- Friendship Bridge Exchange Unit
- Pakse Airport Exchange Unit (Close 2003)

ພະນັກງານທັງໝົດ 420 ຄົນ :ຍິງ 191 ຄົນ,ຊາຍ 229 ຄົນ

There were 420 staff: 191 females, 229 males.

ຄະນະອຳນວຍການ ຊຸດທີ VIII
2005 - 2006
Board of Management VIII

ທ່ານ ສອນໄຊ ສິດພະໄຊ

Mr. Sonexay SITPHAXAY
Director



ທ່ານ ພູຂົງ ຈັນທະຈັກ

Mr. Phoukhong CHANTHACHACK
Deputy Director



ທ່ານ ວັນຄຳ ວໍຣະວົງ

Mr. Vankham VORAVONG
Deputy Director



ຢູ່ສຳນັກງານໃຫຍ່ມີ 7 ພະແນກຄື

- ພະແນກກວດກາ
- ພະແນກຈັດຕັ້ງແລະພະນັກງານ
- ນາຍຄັງ
- ພະແນກສິນເຊື່ອ
- ພະແນກບໍລິການສາຂາ
- ພະແນກບໍລິຫານການເງິນແລະການບັນຊີ
- ພະແນກບໍລິຫານທຶນແລະບໍລິການລະຫວ່າງປະເທດ

In the Head Office, there were 7 Divisions

- Inspection Division
- Treasurer
- Credit Division
- Branch Service Division
- Organization and Personnel Division
- Financial Administration and Accounting Division
- Fund Administration and Foreign Service Division

ມີ 3 ສູນຄື :

- ສູນບໍລິການ
- ສູນຂໍ້ມູນIT
- ສູນອີເລັກໂຕຼນິກ ແລະຜະລິດຕະພັນບັດ

3 Centers

- Service center
- IT center
- Electronic and Card Product Center

ມີ 7ສາຂາ

- ສາຂານະຄອນຫລວງ
- ສາຂາສະຫວັນນະເຂດ
- ສາຂາຈຳປາສັກ
- ສາຂາຄຳມວນ
- ສາຂາຫລວງພະບາງ
- ສາຂາອຸດົມໄຊ
- ສາຂາຫລວງນໍ້າທາ

7 Branches:

- Capital City Branch
- Savannakhet Branch
- Champasack Branch
- Khammouane Branch
- Louang Prabang Branch
- Oudomxay Branch
- Louang Namtha Branch.

ມີ 7 ໜ່ວຍບໍລິການ

- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 2
- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ 3 (ປິດ2006)
- ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ
- ໜ່ວຍບໍລິການສີໄຄ
- ໜ່ວຍບໍລິການຍົມມະລາດ
- ໜ່ວຍບໍລິການຕະຫລາດດາວເຮືອງ
- ໜ່ວຍບໍລິການວັງວຽງ

7 Service Units:

- Morning Market Service Unit 2
- Morning Market Service Unit 3 (Close 2006)
- Thatlouang Service Unit
- Sikhay service Unit
- Ngommalath service Unit
- Daoheuang Market Service Unit
- Vangvieng Service Unit

ມີ 6 ໜ່ວຍແລກປ່ຽນເງິນຕາ

- ໜ່ວຍແລກປ່ຽນສຳນັກງານໃຫຍ່
- ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
- ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ
- ໜ່ວຍແລກປ່ຽນໄປສະນີ(ປິດ2005)
- ໜ່ວຍແລກປ່ຽນໜ້າອາຄານ CPS
- ໜ່ວຍແລກປ່ຽນຊຽງມວນ

6 Foreign Exchange Units

- Head Office Exchange Unit
- Airport Exchange Unit
- Friendship Bridge Exchange Unit
- Post Exchange Unit (closed 2005)
- Exchange Unit front of CPS Building
- Xiengmouane Exchange Unit

ພະນັກງານທັງໝົດ 450 ຄົນ : ຍິງ 207 ຄົນ,ຊາຍ 243 ຄົນ

There were 450 staff: 207 females, 243 males.

ຄະນະອຳນວຍການ ຊຸດທີ IX
2006 - 2007
Board of Management IX



ທ່ານ ສອນໄຊ ສິດພະໄຊ

Mr. Sonexay SITPHAXAY
Director



ທ່ານ ອ່ອນແກ້ວ ດຳລິງບຸນ

Mr. Onekeo DAMLONGBOUNE
Dputy Director



ທ່ານ ພູຂົງ ຈັນທະຈັກ

Mr. Phoukhong CHANTHACHACK
Dputy Director



ທ່ານ ວັນຄຳ ວໍຣະວົງ

Mr. Vankham VORAVONG
Dputy Director

ຢູ່ສຳນັກງານ ໃຫຍ່ມີ 8 ພະແນກຄື :

- ພະແນກບໍລິຫານການເງິນ
- ພະແນກຈັດຕັ້ງແລະພະນັກງານ
- ພະແນກກວດກາ
- ບັນຊີສັງລວມ
- ພະແນກຄັງສາງ
- ພະແນກບໍລິຫານທຶນ ແລະບໍລິການລະຫວ່າງປະເທດ
- ພະແນກຄຸ້ມຄອງສິນເຊື້ອ
- ພະແນກບໍລິການສາຂາ

In the Head Office, there were 8 Divisions

- Financial Administration Division
- Organization and Personnel Division
- Inspection Division
- General Accounting Division
- Treasury Division
- Fund Administration and Foreign Service Division
- Credit Administration Division
- Branch Service Division

ມີ 4 ສູນຄື:

- ສູນບໍລິການ
- ສູນບໍລິການແລະຜະລິດຕະພັນບັດອີເລັກໂຕຼນິກ
- ສູນຂໍ້ມູນ IT
- ສູນຄົ້ນຄວ້າແລະວາງແຜນຍຸດທະສາດ

4 Centers

- Service center
- Electronic and Card Product Service Center
- IT center
- Research and Strategy Planning Center

ມີ 7 ສາຂາ ຄື :

- ສາຂານະຄອນຫລວງ
- ສາຂາສະຫວັນນະເຂດ
- ສາຂາຈຳປາສັກ
- ສາຂາຄຳມ່ວນ
- ສາຂາຫລວງພະບາງ
- ສາຂາອຸດົມໄຊ
- ສາຂາຫລວງນໍ້າທາ

7 Branches:

- Capital City Branch
- Savannakhet Branch
- Champasack Branch
- Khammouane Branch
- Louang Prabang Branch
- Oudomxay Branch
- Louang Namtha Branch.

ມີ 9 ໜ່ວຍບໍລິການ :

- ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ

9 Service Units:

- Morning Market Service Unit

ໜ່ວຍບໍລິການຕະຫລາດທົ່ງຂັ້ນຄຳ
 ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ
 ໜ່ວຍບໍລິການສີໂຄ
 ໜ່ວຍບໍລິການຕະຫລາດຊັງຈູງ
 ໜ່ວຍບໍລິການຕະຫລາດດາວເຮືອງ
 ໜ່ວຍບໍລິການທາທິນ
 ໜ່ວຍບໍລິການຍົມມະລາດ
 ໜ່ວຍບໍລິການວັງວຽງ

Thongkhankham Market Service Unit
 Thatlouang Service Unit
 Sikhay service Unit
 Xangchieng Market Service Unit
 Daoheuang Market Service Unit
 Thahin Service Unit
 Ngommalath Service Unit
 Vangvieng Service Unit

ມີ 8 ໜ່ວຍແລກປ່ຽນເງິນຕາ :

ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
 ໜ່ວຍແລກປ່ຽນສຳນັກງານໃຫຍ່
 ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ I
 ໜ່ວຍແລກປ່ຽນຊຽງມວມ
 ໜ່ວຍແລກປ່ຽນຄຳມວນ (2007)
 ໜ່ວຍແລກປ່ຽນ SVN(2006)
 ໜ່ວຍແລກປ່ຽນໜ້າອາຄານ CPS
 ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ II(2007)

8 Foreign Exchange Units

Airport Exchange Unit
 Head Office Exchange Unit
 Friendship Bridge Exchange Unit I
 Xiengmouane Exchange Unit
 Khammouan Exchange Unit (2007)
 Exchange Unit SVN (2006)
 Exchange Unit front of CPS Building
 Friendship Bridge Exchange Unit II (2007)

ພະນັກງານທັງໝົດ 499 ຄົນ : ຍິງ 299 ຄົນ,ຊາຍ 270 ຄົນ

There were 499 staff: 299 females, 270 males.

ຜ່ານການຖອດຖອນບົດຮຽນຂອງສະພາບໍລິຫານຊຸດທີ 3, ເພື່ອເປັນການດຳເນີນງານທີ່ໂປ່ງໃສມີມາດຕະຖານໃກ້ຄຽງ ກັບສາກົນ ສະພາບໍລິຫານຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວຊຸດທີ 4 ຈຶ່ງໄດ້ຮັບການສ້າງຕັ້ງຂຶ້ນໂດຍປະກອບມີ 7 ທ່ານ ມາຈາກພາກສ່ວນຕ່າງໆຄື: ປະທານສະພາບໍລິຫານ ຕ່າງໜ້າໃຫ້ແກ່ເຈົ້າຂອງທຶນຄື: ກະຊວງການເງິນ, ຮອງປະທານສະພາບໍລິຫານຕ່າງໜ້າໃຫ້ກະຊວງແຜນການລົງທຶນ. ສ່ວນຄະນະກຳມະການ, ກໍ່ມາຈາກທລາຍພາກສ່ວນເຊັ່ນ: ຄະນະອຳນວຍການທະນາຄານການຄ້າຕ່າງປະເທດລາວ ທີ່ເປັນຕ່າງໜ້າໃຫ້ແກ່ການຈັດຕັ້ງ ທດຕລ 3 ທ່ານ ກຳມະການ 1 ທ່ານ ຕ່າງໜ້າໃຫ້ພະນັກງານແລະກຳມະການ 1 ທ່ານ ຕ່າງໜ້າໃຫ້ພາກສ່ວນເອກະຊົນ. ເພື່ອເຮັດໃຫ້ວຽກງານເດີນໄປໄດ້ດີ, ໃນການບໍລິຫານວຽກງານທັງໝົດ ສະພາບໍລິຫານ ໄດ້ມອບໜ້າທີ່ທຸກວຽກງານໃຫ້ແກ່ຄະນະອຳນວຍການທະນາຄານເປັນຜູ້ຊີ້ນຳ ນຳພາໃນການຈັດຕັ້ງປະຕິບັດ ແລະເຮັດລາຍງານໃຫ້ສະພາບໍລິຫານຮັບຊາບເປັນແຕ່ລະໄລຍະ ເພື່ອຕິດຕາມແລະຊີ້ນຳ. ບັນດາວຽກງານ ສຳຄັນທັງໝົດຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວຈະຕ້ອງໄດ້ຜ່ານການຕົກລົງເຫັນດີ ຂອງສະພາບໍລິຫານເຊັ່ນ: ການຮັບຮອງເອົາແຜນຍຸດທະສາດແລະແຜນທຸລະກິດປະຈຳປີ, ຂໍ້ຕົກລົງແຕ່ງຕັ້ງຄະນະບໍລິຫານງານ, ການສ້າງຕັ້ງແລະຍຸບເລີກສາຂາສ່ວນການນຳພາແລະຕັດສິນວຽກງານອື່ນໆໃນທະນາຄານ ແມ່ນຢູ່ພາຍໃຕ້ການຊີ້ນຳແລະເຫັນດີຂອງຜູ້ອຳນວຍການທະນາຄານ ກອງປະຊຸມສະພາບໍລິຫານສະໄໝສາມັນເປີດໃນທຸກໆ 3 ເດືອນ, ສ່ວນກອງປະຊຸມສະພາບໍລິຫານສະໄໝວິສາມັນສາມາດເປີດຂຶ້ນໄດ້ທຸກເວລາ ຕາມຄວາມເໝາະສົມ ເພື່ອສະເໜີຮັບຮອງເອົາບາງວຽກງານທີ່ຈຳເປັນແລະຮີບດ່ວນ.

Taken lesson learned from the 3rd Board of Director, to transparently operate and close to international standard, the 4th Board of Director of the BCEL has been established consist of 7 members from various agencies, namely: the Chairman of the Board representing the owner of the capital such as Ministry of Finance, Vice-chairman representing the Ministry of Planning and Investment. For the members formed from various parts such as: members of the board of directors of the BCEL representing the organization of BCEL, 1 member representing the employees and labor Union, 1 member representing private sector. In order to allow smooth operation in all management, the Board of Director has assigned all tasks to managing directors of the bank to supervise and lead the implementation and deliver report to the Board of Director from time to time for monitoring and supervision. All important activities of the BCEL must go through approval of the Board of Director such as: adopting of strategic and annual business plan, appointing of members of the management board, establishing and dissolution of branch. For the leadership and undertaking other decisions within the Bank are under the supervision and consent of the Director of the Bank. The ordinary meeting of the Board of management convenes every 3 month, and the extraordinary meeting may convene at any time as appropriate to adopt any necessary and urgent matters.

The Board of Directors of Banque Pour Le Commerce Exterieur Lao IV.
17/09/2007- 10/2009



ທ່ານ ນ ວຽງທອງ ສີພັນດອນ

Viengthong SIPHANDONE
Chairman



ທ່ານ ດຣ ຄຳລຽນ ພິນເສນາ

Dr. Khamlien PHOLSENA
Vice-Chairman



ທ່ານ ສອນໄຊ
ສິດພະໄຊ

Mr. Sonexay
SITPHAXAY



ທ່ານ ອ່ອນແກ້ວ
ດຳລົງບຸນ

Mr. Onekeo
DAMLONGBOUN



ທ່ານ ວັນຄຳ
ວໍຣະວົງ

Mr. Vankham
VORAVONG



ທ່ານ ຄຳຮູ້
ທອງທະວີ

Mr. Khamhou
THONGTHAVY



ທ່ານ ນ ປາລະມີ
ສວນນະວົງ

Mrs. Palamy
SOUANNAVONG



ຄະນະອຳນວຍການ ຊຸດທີ X
2008 - 2009
Board of Management X

ທ່ານ ສອນໄຊ ສິດພະໄຊ

Mr. Sonexay SITPHAXAY
Director



ທ່ານ ອ່ອນແກ້ວ ດຳລົງບຸນ

Mr. Onekeo DAMLONGBOUNE
Deputy Director



ທ່ານ ພູຂົງ ຈັນທະຈັກ

Mr. Phoukhong CHANTHACHACK
Deputy Director



ທ່ານ ວັນຄຳ ວໍຣະວົງ

Mr. Vankham VORAVONG
Deputy Director



ທ່ານ ພັນຊະນະ ຄຸນນຸວົງ

Mr. Phansana KHOUNNOUVONG
Deputy Director



ຢູ່ສຳນັກງານໃຫຍ່ມີ 8 ພະແນກຄື :

- ພະແນກບໍລິຫານການເງິນ
- ພະແນກຈັດຕັ້ງແລະພະນັກງານ
- ພະແນກກວດກາ
- ບັນຊີສັງລວມ
- ພະແນກຄັງສາງ
- ພະແນກບໍລິຫານທຶນ ແລະບໍລິການລະຫວ່າງປະເທດ
- ພະແນກຄຸ້ມຄອງສິນເຊື້ອ
- ພະແນກບໍລິການສາຂາ

ມີ 4 ສູນຄື :

- ສູນບໍລິການ
- ສູນບໍລິການຜະລິດຕະພັນບັດອີເລັກໂຕຼນິກ
- ສູນຂໍ້ມູນ IT
- ສູນຄົ້ນຄວ້າແລະວາງແຜນຍຸດທະສາດ

ມີ 13 ສາຂາ:

- ສາຂານະຄອນຫລວງ
- ສາຂາສະຫວັນນະເຂດ

In the Head Office, there were 8 Divisions

- Financial Administration Division
- Organization and Personnel Division
- Inspection Division
- General Accounting Division
- Treasury Division
- Fund Administration and Foreign Service Division
- Credit Administration Division
- Branch Service Division

4 Centers

- Service center
- Electronic and Card Product Service Center
- IT center
- Research and Strategy Planning Center

13 Branches:

- Capital City Branch
- Savannakhet Branch

ສາຂາຈຳປາສັກ
 ສາຂາຄຳມ່ວນ
 ສາຂາຫລວງພະບາງ
 ສາຂາອຸດົມໄຊ
 ສາຂາຫລວງນໍ້າທາ
 ສາຂາອັດຕະປື
 ສາຂາບໍ່ແກ້ວ
 ສາຂາໄຊຍະບູລີ
 ສາຂາຊຽງຂວາງ
 ສາຂາວັງວຽງ
 ສາຂາບໍລິຄຳໄຊ

Champasack Branch
 Khammouane Branch
Louang Prabang Branch
Oudomxay Branch
Louang Namtha Branch
Attopue Branch
Borkeo Branch
Xayaburi Branch
Xiengkhouang Branch
Vangvieng Branch
Borikhamxay Branch

ມີ 14 ໜ່ວຍບໍລິການ :

ໜ່ວຍບໍລິການຕະຫລາດເຊົ້າ
 ໜ່ວຍບໍລິການຕະຫລາດທາດຫລວງ
 ໜ່ວຍບໍລິການສີໂຄ
 ໜ່ວຍບໍລິການດົງໂດກ
 ໜ່ວຍບໍລິການຕະຫລາດຊ້ຽງຈຽງ
 ໜ່ວຍບໍລິການຕະຫລາດດາວເຮືອງ
 ໜ່ວຍບໍລິການທ່າຫິນ
 ໜ່ວຍບໍລິການເຊໂນ
 ໜ່ວຍບໍລິການຍົມມະລາດ
 ໜ່ວຍບໍລິການໄຊຍະບູລີ
 ໜ່ວຍບໍລິການຈອມພັດ
 ໜ່ວຍບໍລິການທົ່ງຈະເລີນ
 ໜ່ວຍບໍລິການສະຫວັນເວກັສ
 ໜ່ວຍບໍລິການເມືອງສອງຄອນ

14 Service Units:

Morning Market Service Unit
 Thatlouang Service Unit
 Sikhay service Unit
 Dongdok Service Unit
 Xangchieng Market Service Unit
 Daoheuang Market Unit
 Thahin Service Unit
 Xeno Service Unit
 Ngommalath Service Unit
 Xayaburi Service Unit
 Chomphet Service Unit
 Thongchaleuan Service Unit
 Savannvegass Service Unit
 Songkhone service Unit

ມີ 9 ໜ່ວຍແລກປ່ຽນເງິນຕາ :

ໜ່ວຍແລກປ່ຽນສະໜາມບິນ
 ໜ່ວຍແລກປ່ຽນສຳນັກງານໃຫຍ່
 ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ I
 ໜ່ວຍແລກປ່ຽນວັງວຽງ
 ໜ່ວຍແລກປ່ຽນຊຽງມ່ວນ
 ໜ່ວຍແລກປ່ຽນຄຳມ່ວນ
 ໜ່ວຍແລກປ່ຽນຂົວມິດຕະພາບ II
 ໜ່ວຍແລກປ່ຽນ SVN
 ໜ່ວຍແລກປ່ຽນໜ້າອາຄານ CPS

9 Foreign Exchange Units

Airport Exchange Unit
 Head Office Exchange Unit
 Friendship Bridge Exchange Unit I
 Vangvieng Exchange Unit
 Xiengkhouang Exchange Unit
 Khammouang Exchange Unit
 Friendship Bridge Exchange Unit II
 Exchange Unit SVN
 Exchange Unit front of CPS Building

ພະນັກງານທັງໝົດ 718 ຄົນ : ຍິງ 333 ຄົນ, ຊາຍ 385 ຄົນ

There were 718 staff. 333 females, 385 males.

ໃນວາລະຄົບຮອບ 15 ປີ (ປີ 2004) ຂອງທະນາຄານ
 ການຄ້າຕ່າງປະເທດລາວ, ເວລານັ້ນ ທຸລະກິດ ມີລະບົບຕາ
 ໜ່າງການບໍລິການຢ່າງກວ້າງຂວາງສົມຄວນຢູ່ພາຍໃນປະ
 ເທດແຕ່ເໜືອ ຮອດໃຕ້ ມີສຳນັກງານໃຫຍ່ແລະມີ 1 ສາຂາ
 ຢູ່ນະຄອນຫຼວງວຽງຈັນ, ມີ 6 ສາຂາ ຢູ່ຕ່າງແຂວງ, ມີ 8
 ໜ່ວຍບໍລິການ ຊຶ່ງໃນນີ້ມີ 4 ໜ່ວຍຢູ່ນະຄອນຫລວງວຽງຈັນ
 ແລະ 4 ໜ່ວຍຢູ່ຕ່າງແຂວງ ແລະ ມີ 7 ຮ້ານແລກປ່ຽນເງິນ
 ຕາຕ່າງປະເທດ ໃນນີ້ຢູ່ນະຄອນຫລວງວຽງຈັນ 6 ຮ້ານ
 ແລະ ມີ 1 ຮ້ານແລກປ່ຽນທຸນສວນ, ມີພະນັກງານທັງໝົດ
 420 ຄົນ.

On the 15th Anniversary (2004) of the Banque Pour
 Le Commerce Exterieur Lao, at that time BCEL
 possessed relative large network throughout country
 from north to south, with head office and branch in
 Vientiane Capital City, 6 branches in the provinces, 8
 service units, 4 of which located in Vientiane Capital
 and 4 units on the provinces and 7 foreign exchange
 shops, 6 of which located in Vientiane Capital and 1
 joint venture exchange, with total 420 staff. The
 service system has been gradually improved and

ປະຈຸບັນທະນາຄານການຄ້າຕ່າງປະເທດລາວ

ໄດ້ສືບຕໍ່ຂະຫຍາຍລະບົບຕາໜ່າງ ບໍລິການຢ່າງກວ້າງຂວາງ ຂຶ້ນຕື່ມຢູ່ພາຍໃນປະເທດ ແຕ່ເໜືອຮອດໃຕ້

ລະບົບການບໍລິການໄດ້ຮັບການປັບປຸງດີຂຶ້ນແລະມີຄວາມທັນສະໄໝຄຽງຄູ່ກັນນັ້ນ. ບໍລິມາດບໍລິການກໍມີນັບເພີ່ມຂຶ້ນຕາມລຳດັບ ຢູ່ທັງພາຍໃນປະເທດແລະຕ່າງປະເທດ. ຊຶ່ງສາມາດເວົ້າໄດ້ວ່າເປັນທະນາຄານທຸລະກິດຊັ້ນນຳທະນາຄານໜຶ່ງຂອງບັນດາທະນາຄານທຸລະກິດລັດຢູ່ໃນ ສປປ ລາວ.

ປະຈຸບັນທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ສືບຕໍ່ຂະຫຍາຍລະບົບຕາໜ່າງ ບໍລິການຢ່າງກວ້າງຂວາງຂຶ້ນຕື່ມຢູ່ພາຍໃນປະເທດ ແຕ່ເໜືອຮອດໃຕ້ ໂດຍສະເພາະໃນປີ 2008 ທຄຕລ ໄດ້ຂະຫຍາຍສາຂາຕື່ມອີກ 4 ສາຂາ ຢູ່ແຂວງບໍ່ແກ້ວ, ໄຊຍະບູລີ, ຊຽງຂວາງແລະອັດຕະປື ແລະໃນປີ 2009 ໄດ້ສືບຕໍ່ຂະຫຍາຍຕື່ມ 2 ສາຂາ ຄືຍົກລະດັບໜ່ວຍບໍລິການວັງວຽງເປັນສາຂາແລະຂະຫຍາຍ ສາຂາບໍລິຄຳໄຊ ພ້ອມທັງຂະຫຍາຍໜ່ວຍບໍລິການຕື່ມອີກ 5 ໜ່ວຍຄື ໜ່ວຍບໍລິການໄຊຍະບູລີ, ໜ່ວຍບໍລິການຈອມເພັດເມືອງສີສັດຕະນາກ, ໜ່ວຍບໍລິການທົ່ງຈະເລີນ ແຂວງຫລວງພະບາງແລະໜ່ວຍບໍລິການເມືອງສອງຄອນ ແຂວງສະຫວັນນະເຂດ, ສະນັ້ນຈຶ່ງເຫັນວ່າ ທຄຕລ ມີເຄືອຂ່າຍລະບົບບໍລິການທີ່ກວ້າງຂວາງ ຄືມີ 13ສາຂາກະຈາຍຢູ່ຕາມແຂວງຕ່າງໆ ແຕ່ເໜືອຮອດໃຕ້, ມີສຳນັກງານໃຫຍ່ຢູ່ນະຄອນຫລວງວຽງຈັນ, ມີ 14 ໜ່ວຍບໍລິການ 9 ຮ່ານແລກປ່ຽນເງິນຕາ ຕ່າງປະເທດແລະ1 ຮ່ານແລກປ່ຽນທຸນສ່ວນຢູ່ນະຄອນຫລວງວຽງຈັນ, ມີພະນັກງານທັງໝົດ 718 ຄົນ, ການບໍລິຫານພາຍໃນໄດ້ມີການຈັດການຢ່າງເຂັ້ມແຂງ, ລະບົບບໍລິການໄດ້ຮັບການຍົກລະດັບປັບປຸງໃຫ້ດີຂຶ້ນແລະໄດ້ສືບຕໍ່ພັດທະນາໃຫ້ມີຄວາມທັນສະໄໝໃກ້ຄຽງສາກົນຂຶ້ນເລື້ອຍໆ. ຄຽງຄູ່ກັນນັ້ນ, ການພັດທະນາແລະບໍລິການຜະລິດຕະພັນຕ່າງໆ ກໍເພີ່ມຂຶ້ນໂດຍສະເພາະແມ່ນຜະລິດຕະພັນ E-Banking .

ນອກຈາກນັ້ນ, ທະນາຄານການຄ້າຕ່າງປະເທດ ຍັງໄດ້ຮ່ວມທຶນກັບທະນາຄານລົງທຶນແລະພັດທະນາຫວຽດນາມ ສ້າງຕັ້ງທະນາຄານຮ່ວມທຸລະກິດລາວ-ຫວຽດ ຂຶ້ນໃນວັນທີ 22/06/1999, ສ້າງຕັ້ງບໍລິສັດຮ່ວມທຸລະກິດປະກັນໄພລາວຫວຽດນາມຂຶ້ນໃນປີ 2008 ແລະ ໃນປີ 2009 ໄດ້ຮ່ວມທຶນກັບທະນາຄານ BRED Bank ຂອງຝຣັ່ງສ້າງຕັ້ງທະນາຄານຮ່ວມທຸລະກິດລາວ - ຝຣັ່ງ ຄາດວ່າຈະສາມາດເປີດບໍລິການໄດ້ໃນຕົ້ນປີ 2010, ຄົ້ນຄວ້າສ້າງຕັ້ງທະນາຄານຮ່ວມທຸລະກິດລາວ-ຈີນ ໃນປີຕໍ່ໄປ. ພ້ອມນີ້, ທຄຕລ ກໍໄດ້ສ້າງຕັ້ງບໍລິສັດເຊົ່າ-ຊື້ຂຶ້ນ, ຄົ້ນຄວ້າສ້າງຕັ້ງບໍລິສັດຫລັກຊັບ ໂດຍການຮ່ວມທຶນກັບບໍລິສັດຫລັກຊັບ KTZMICO ຂອງໄທ ເພື່ອບໍລິການລູກຄ້າ ໃນການຊື້-ຂາຍທຸນຢູ່ຕະຫລາດທຸນຂອງລາວ ຊຶ່ງໄຂຂຶ້ນ ໃນວັນທີ 10/10/2010.

modernized. At the same time, volume of services has been gradually also increased within country and abroad, which can be considered as one leading bank among State Banks in the Lao PDR.

At the present, Banque Pour Le Commerce Exterieur Lao continues to expand widely its service network throughout country from the north to south, especially in the year 2008, BCEL expands 4 branches in Borkeo Province, Xayaburi, Xiengkhouang and Attapue, and in the year 2009 continues to expand 2 branches, namely upgrading Vangvieng service unit to branch and expanding Borikhamxay branch including expanding 5 more service units such as: Xayaburi unit, Chomphet Unit in Sysattanak District, Thongchaleuan Service Unit in Louang Prabang and Songkhone service Unit in Savannakhet Province. Thus, it is considered that BCEL has broad service network including 13 branches allocating in various provinces from north to south, with one head office in Capital City, 14 service units, 9 foreign exchange shops and 1 joint venture foreign exchange in Vientiane Capital, with 718 total numbers of staff. The internal management has been strongly arranged; service system enhanced and continued to develop with modernization toward international standard. At the same time, the development and products of services are also increased, especially product of E-Banking.

Moreover, BCEL also jointly invests with Vietnam Investment and Development Bank by establishing Lao-Viet Joint Venture Bank on 22/06/1999, establishing Lao-Vietnam JV Insurance Company in 2008 and in 2009, joined with BRED Bank of France to create Lao-France Business Bank expectedly to open service in beginning of 2010; BCEL also considers to establish Lao-China JV Business Bank next year. Moreover, BCEL also creates financial lease company; consider establishing Securities Company by joining with KTZMICO Securities company of Thailand in order to provide services to the customers in Securities-related businesses in Lao Stock Market, which will be opened on 10/10/2010.

CHAPTER 3

ພາກທີ III



III. ການຮັບໃຊ້ງານຕາມພາລະບົດບາດ

3.1 ການຮັບໃຊ້ໜ້າທີ່ການເມືອງ ໃນໄລຍະກ່ອນການຫັນເປັນທະນາຄານທຸລະກິດ(1975-1989)

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ເອົາໃຈໃສ່ປະຕິບັດໜ້າທີ່ ທີ່ໄດ້ຮັບມອບໝອບມາຈາກພັກແລະລັດຖະບານຄື ໄດ້ປະຕິບັດໜ້າທີ່ເປັນຄັງເບີກຈ່າຍເງິນໃຫ້ລັດຖະບານທັງເງິນກີບແລະເງິນຕາຕ່າງປະເທດ. ຮັກສາບັນຊີເງິນຂອງລັດຖະບານພ້ອມທັງເປັນຜູ້ຕ່າງໜ້າໃຫ້ລັດຖະບານເປີດບັນຊີ ຢູ່ຕ່າງປະເທດ ເພື່ອຮັບໃຊ້ການຊຳລະສະສາງກັບຕ່າງປະເທດບໍລິການຮັບຝາກເງິນໃຫ້ແກ່ບັນດາອົງການຈັດຕັ້ງຂອງລັດ, ລັດວິສາຫະກິດ, ບໍລິສັດທຸນສວນລັດ-

III. Mandate based Performance

3.1 Serving political Task prior to the Transformation to Business Bank (1975-1989)

Banque Pour Le Commerce Exterieur Lao paid attention to perform its duties assigned from the Party and Government such as: acting as the treasure for payment to the Government in Kip and foreign currencies; maintaining the account of the Government and representing the Government for opening account in foreign countries for liquidated payment with foreign countries; serving on deposits from various State



ເອກະຊົນ, ສະຖານທູດແລະອົງການ ຈັດຕັ້ງສາກົນຕ່າງໆ ພ້ອມທັງຕຸ້ຍສະໜອງເງິນຕາຕ່າງປະເທດໃຫ້ແກ່ພາກສ່ວນດັ່ງກ່າວ ເພື່ອການໃຊ້ຈ່າຍຢູ່ພາຍໃນແລະຕ່າງປະເທດແລະການຊຳລະສະສາງສິນຄ້າໃຫ້ຕ່າງປະເທດເພື່ອເປົ້າໝາຍ ເຮັດໃຫ້ປະຊາຊົນມີຊີວິດການເປັນຢູ່ທີ່ດີຂຶ້ນ.

ທະນາຄານການຄ້າຕ່າງປະເທດລາວທີ່ໄດ້ຮັບມອບໝາຍໃຫ້ປະຕິບັດໜ້າທີ່ດ້ານການທະນາຄານຕ່າງປະເທດກໍໄດ້ເອົາໃຈໃສ່ປະກອບເຄື່ອງໄມ້ເຄື່ອງມືຕ່າງໆ ພ້ອມທັງໄດ້ກຳນົດລະບຽບຫຼັກການຂັ້ນພື້ນຖານ ເພື່ອຮັບໃຊ້ບໍລິການລູກຄ້າໃນການສົ່ງເສີມການຄ້າກັບຕ່າງປະເທດຄືບໍລິການເປີດໜັງສືສິນເຊື່ອໄປຕ່າງປະເທດເພື່ອນຳເຂົ້າສິນຄ້າທີ່ຈຳເປັນ ເປັນຕົ້ນແມ່ນເຂົ້າສານ, ນ້ຳນົມ, ນ້ຳຕານ, ອາຫານ, ເຄື່ອງໃຊ້ສອຍປະຈຳວັນ, ເຄື່ອງກໍ່ສ້າງຕະຫລອດ

organizations, State enterprises, State-Private joint ventures, Embassies and international organizations, including supplying foreign currencies to these sectors for payment within country and abroad and payment of foreign goods aiming at improving life of the People.

Banque Pour Le Commerce Exterieur Lao was assigned to perform duties as external Bank, it also has created mechanism and basic regulatory instruments for provision of services to the customers in promoting trade with foreign countries such as: open L/C for importing of necessary goods, namely rice, milk, sugar, foods, necessary daily consumed goods, construction materials including machinery and others

ຮອດເຄື່ອງກິນຈັກແລະອື່ນໆ ເພື່ອຮັບໃຊ້ປະຊາຊົນແລະ ເພື່ອກໍ່ສ້າງແລະພັດທະນາປະເທດຊາດໃຫ້ສາມາດກຸ້ມຕົນ ເອງໃນລະດັບໃດໜຶ່ງ. ພ້ອມກັນນັ້ນ ກໍໄດ້ຮັບບໍລິການໜັງ ສິສິນເຊື້ອ ເພື່ອສົ່ງສິນຄ້າອອກ ໂດຍສະເພາະແມ່ນໄມ້, ເຄື່ອງປ່າຂອງນາ, ແຮ່ທາດ. ຜະລິດຕະພັນກະສິກໍາແລະ ອື່ນໆ: ອອກໜັງສືຄຳປະກັນແລະຍັງຍືນໜັງສືຄຳປະກັນໃຫ້ ແກບັນດາໂຄງການຕ່າງໆໃນການກໍ່ສ້າງແລະພັດທະນາ ເສດຖະກິດປະເທດຊາດ.

ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ເຮັດໜ້າທີ່ຄຸ້ມ ຄອງບັນຊີເງິນຊ່ວຍເຫຼືອແລະກູ້ຢືມຂອງລັດຖະບານ ພ້ອມ ທັງປະຕິບັດການຊຳລະໜີ້ສິນຂອງລັດຖະບານໃຫ້ຕ່າງປະ ເທດຕາມຄຳສັ່ງຂອງລັດຖະບານແລະສະຫຼຸບລາຍງານ ການຊຳລະໜີ້ສິນດັ່ງກ່າວຢ່າງເປັນປະຈຳໃຫ້ແກ່ລັດຖະ ບານ.

ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ເປັນເຈົ້າການ ໃນການຄຸ້ມຄອງເງິນຕາຕ່າງປະເທດຢ່າງເຂັ້ມງວດ ຕາມ ທິດທາງຂອງລັດຖະບານໂດຍໄດ້ສ້າງຕັ້ງໜ່ວຍແລກປ່ຽນ ຂອງຕົນຢູ່ຕາມຈຸດພູແຫຼມຍຸດທະສາດຕ່າງ ເປັນຕົ້ນຢູ່ດ່ານ ເຂົ້າ-ອອກສາກົນ, ຢູ່ຕາມຈຸດສຸມເສດຖະກິດເພື່ອກວດກາ ການລັກລອບລັກເງິນຕາຕ່າງປະເທດແລະວັດຖຸມີຄ່າເຂົ້າ - ອອກ ສປປ ລາວ ໂດຍບໍ່ໄດ້ຮັບອະນຸຍາດ ທັງນີ້ກໍເພື່ອ ຫລີກລ່ຽງການນຳເງິນຕາຕ່າງປະເທດມາປັນປ່ວນເສດຖະ ກິດຂອງ ສປປ ລາວ.

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ປະຕິບັດໜ້າ ທີ່ຂອງຕົນໄດ້ດີ ໃນການບໍລິການດ້ານການ ທະນາຄານ ແລະການເງິນ, ຕອບສະໜອງເງິນຕາ, ຄຸ້ມຄອງດ້ານການ ເງິນແລະເງິນຕາ ຕາມພາລະບົດບາດທີ່ລັດຖະບານມອບ ໝາຍໃຫ້.

to serve the people and build and develop the nation to certain level of self sufficient. Moreover, it has also provided service on L/C for exporting goods, especially exporting wood, forest products, minerals, agricultural products; issuing Bank guaranty and certifying guaranty to projects in the national economic development.

Banque Pour Le Commerce Exterieur Lao has performed duty of administering account of foreign aid and loan of the government and implemented liqui- dated payment of debts of the Government to foreign country as ordered by the Government and regularly maid report of such payment to the Government.

Banque Pour Le Commerce Exterieur Lao engaged actively in strict management of foreign currencies in accordance to the directive of the Government by creating its own exchange units at any sensitive and strategic spots, especially at the international border exit-entry points, economic concentrated areas to monitoring control the illegal smuggling of foreign currencies and valuable items in-out of the Lao PDR, this is to avoid bringing of foreign currencies to damage the economy of Lao PDR.

Banque Pour Le Commerce Exterieur Lao has duly performed its duties in providing banking and financial service, supplying foreign currencies, managing finance and foreign currencies as mandated by the Government.



3.2 ການປະຕິບັດວຽກງານວິຊາສະເພາະ ນັບແຕ່ຫັນ ເປັນທະນາຄານທຸລະກິດມາຮອດປະຈຸບັນ

ນັບແຕ່ ເດືອນພະຈິກ 1989 ເປັນຕົ້ນມາທະນາຄານ ການຄ້າຕ່າງປະເທດລາວມີພາລະບົດບາດໃນຖານະທີ່ເປັນ ທະນາຄານທຸລະກິດຂອງລັດໄດ້ດຳເນີນທຸລະກິດເປັນເອກະ ລາດ, ມີການໄລ່ລຽງທຸລະກິດ, ກຸ້ມຕີນເອງທາງດ້ານລາຍ ຮັບ-ລາຍຈ່າຍ, ເຄື່ອນໄຫວຢູ່ພາຍໃຕ້ກອບກົດໝາຍວ່າ ດ້ວຍທະນາຄານ ທຸລະກິດຂອງ ສປປ ລາວ ລັດຖະບັນຍັດ ວ່າດ້ວຍການຄຸ້ມຄອງທະນາຄານທຸລະກິດແລະກົດໝາຍ ອື່ນໆ ຂອງ ສປປ ລາວ ແລະຢູ່ພາຍໃຕ້ການດູແລກວຸດກາ ຂອງທະນາຄານແຫ່ງ ສປປ ລາວ ທະນາຄານການຄ້າຕ່າງ ປະເທດລາວມີໜ້າທີ່ຮັບໃຊ້ໂດຍກົງຕໍ່ທົ່ວໜ່ວຍເສດຖະກິດ ສະຖານທຸດ, ອົງການຈັດຕັ້ງຕ່າງໆ ແລະບຸກຄົນລວມທັງຜູ້ທີ່ ຕັ້ງຖິ່ນຖານຢູ່ ສປປ ລາວ ແລະຜູ້ທີ່ບໍ່ຕັ້ງຖິ່ນ ຖານຢູ່ ສປປ ລາວ ທາງດ້ານການເງິນ, ເງິນຕາ, ສິນເຊື້ອ, ຫັງສີສິນເຊື້ອ, ຫັງສີຄຳປະກັນ, ເງິນຝາກ, ການຊຳລະສະສາງ ພາຍໃນ ແລະຕ່າງປະເທດ ການບໍລິການບັດສາກິນ, ບໍລິການບັດຕູ້ ATM, ການໃຫ້ຄຳປຶກສາທາລິດ້ານທຸລະກິດແກ່ລູກຄ້າ ແລະອື່ນໆ, ຊຶ່ງເຫັນວ່າການບໍລິການຮັບໃຊ້ລູກຄ້າ ໄດ້ຮັບ ການພັດທະນາຂະຫຍາຍຕົວທາງດ້ານ ປະລິມານແລະຄຸນ ນະພາບເປັນລຳດັບຂຶ້ນເລື້ອຍໆມາໂດຍມີເປົ້າໝາຍອັນຕົ້ນ ຕໍ່ເພື່ອຜັນປະໂຫຍດສູງສຸດຂອງຜູ້ມາໃຊ້ບໍລິການແລະທັງ ເປັນການສະໜັບສະໜູນນະໂຍບາຍການພັດທະນາເສດ ຖະກິດ-ສັງຄົມຂອງລັດຖະບານໃນແຕ່ລະໄລຍະ

3.2 Performing professional Duties from the transformation to business Bank to Date

Since November 1989, Banque Pour Le Commerce Exterieur Lao has mandate of being State Commercial Bank operating business independently, operating under the Law on Commercial Banking of Lao PDR, Ordinance on the management of business Banks and other Laws of Lao PDR and under the monitoring and control of the Bank of Lao PDR. BCEL has direct responsibility to provide service on financial, currency, credits, letter of guaranty, deposits, domestic and foreign liquidated payment, international cards, ATM, business advises and other to customers, to economic unit, embassies, organizations including persons residing in Lao PDR and outside Lao PDR, where these services to the customers are considerable extensively developed both in quantity and quality increasingly with main objective to serve highest interest of the customers and promoting the policy of socio-economic development of the Government in each period.



CHAPTER 4

ພາກທີ IV



**IV. ທະນາຄານການຄ້າຕ່າງປະເທດລາວ 20 ປີ
ແຫ່ງການພັດທະນາ**

4.1 ການພັດທະນາດ້ານຍຸດທະສາດ

ພາຍຫຼັງທີ່ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ ຫັນໄປເປັນທະນາຄານທຸລະກິດ ມີການໄລ່ລຽງປະສິດທິ ຜົນໃນການດຳເນີນທຸລະກິດ, ກຸ້ມຕົນເອງທາງດ້ານລາຍ ຮັບ-ລາຍຈ່າຍ ທະນາຄານ ການຄ້າຕ່າງປະເທດລາວໄດ້ ກຳນົດທິດທາງດຳເນີນການຕາມແນວທາງປ່ຽນແປງໃໝ່ ຂອງພັກ ໂດຍໄດ້ວາດແຜນຍຸດທະສາດໃນການພັດທະນາ ຕົນເອງຮອບດ້ານ ໃຫ້ມີການຂະຫຍາຍຕົວທາງດ້ານປະລິ ມານແລະຄຸນນະພາບ, ມີຄວາມທັນສະໄໝໃຫ້ໃກ້ຄຽງກັບ ລະບົບທະນາຄານຂອງສາກົນ.

ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ກຳນົດແຜນ ຍຸດທະສາດໄລຍະຍາວເພື່ອພັດທະນາແລະປັບປຸງລະບົບ ບໍລິການໃຫ້ມີຄວາມສະດວກ, ສະບາຍ, ວ່ອງໄວດ້ວຍລະ ບົບເທັກໂນໂລຢີແລະເຕັກນິກທີ່ທັນສະໄໝຮັບໃຊ້ບໍລິການ ສັງຄົມພ້ອມທັງປະກອບສ່ວນສ້າງສາພັດທະນາປະເທດ ຊາດໃຫ້ຈະເລີນວັດທະນາ ຕາມພາລະບົດບາດຂອງຕົນ. ທະນາຄານໄດ້ກຳນົດ 7 ແຜນງານ ທີ່ມີລັກສະນະວິທະຍາ ສາດເພື່ອເປັນກອບໃນການດຳເນີນງານເປັນແຕ່ລະປີຊຶ່ງ ປະກອບມີ: ແຜນທຸລະກິດ, ແຜນຄຸ້ມຄອງສິນເຊື້ອແລະ ແກ້ໄຂທີ່ບໍ່ເກີດອອກຜົນ, ແຜນປັບປຸງກົງຈັກຢ່າງ ສົມເຫດສົມຜົນ, ແຜນພັດທະນາລະບົບ ຂໍ້ມູນຂາວສານ, ແຜນພັດທະນາບຸກຄະລາກອນ ໄດ້ຈັດຕັ້ງປະຕິບັດແຜນ ງານດັ່ງກ່າວຢ່າງໄດ້ ຮັບຜົນດີ, ມີການທົບທວນສະຫຼຸບ ຖອດຖອນບົດຮຽນເປັນແຕ່ລະໄຕມາດແລະມີການປັບປຸງ ແຕ່ລະແຜນງານ ໃຫ້ມີຄວາມສອດຄ່ອງເໝາະສົມເປັນແຕ່ ລະໄລຍະ ເພື່ອໃຫ້ສາມາດບັນລຸຈຸດໝາຍລວມຂອງຕົນຄື ສ້າງທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໃຫ້ມີຄວາມທັນ ສະໄໝເທົ່າທຽມກັບສາກົນ.

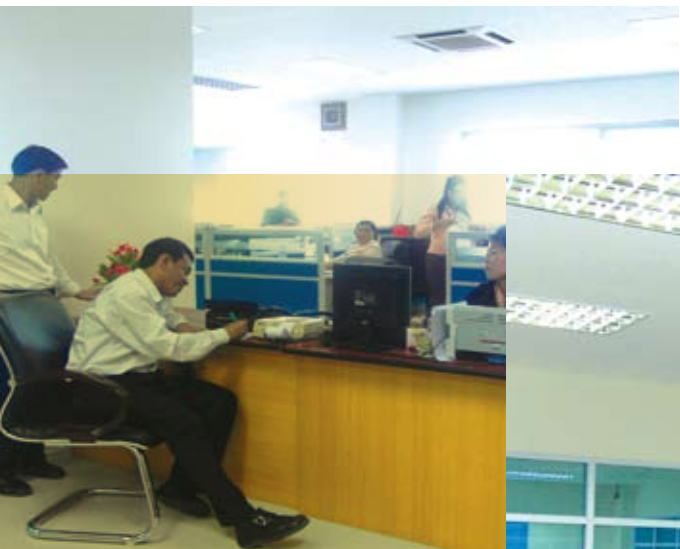
**IV. Banque Pour Le Commerce Exterieur Lao 20
Years of Development**

4.1 The Strategic Development

After the BCEL transforming to the business Bank with self efficient business operation, self managed income-expenses, the BCEL has determined policy on operation in accordance to the new mechanism of the Party by laying down strategic plan in its full develop- ments toward the extension in quantity and quality, modernization close to the international banking system.

Banque Pour Le Commerce Exterieur Lao has determined long-term strategic plan in order the develop and improve service system in more conve- nience, easy, spread by using modern technology and technique serving the society, at the same time to contribute in the development the nation to a prosper civilized society in accordance to its mandate. The Bank has set 7 programs that have scientific character for operation each year consisting of: business program, credit management program and resolution of non profitable debts, reasonable organization restructuring program, data-information development program, human resources development program, inspection program, accumulation and increasing fund program and fixed assets program. Banque Pour Le Commerce Exterieur Lao has duly implemented such programs, there were reviewing and drawing lesson learned in each quarter and suitably improving each program in each period in order to reach its general goal, namely to build the Banque Pour Le Commerce Exterieur Lao to a modern reaching international level.





4.2 ການພັດທະນາລະບົບບໍລິການ

ວຽກງານບໍລິການ ແມ່ນວຽກງານໜຶ່ງທີ່ເປັນໃຈກາງຂອງ ທະນາຄານທຸລະກິດ ດັ່ງນັ້ນ ທະນາຄານການຄ້າຕ່າງປະ ເທດລາວຈຶ່ງໄດ້ເອົາໃຈໃສ່ການຍົກລະດັບບໍລິການຂອງຕົນ ໂດຍໄດ້ປັບປຸງແລະພັດທະນາເປັນແຕ່ລະໄລຍະດັ່ງນີ້:

4.2.1 ລະບົບບໍລິການ

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ເອົາໃຈໃສ່ປັບ ປຸງແລະພັດທະນາລະບົບບໍລິການຂອງຕົນຢ່າງຕໍ່ເນື່ອງ ເລື້ອຍມາ ໂດຍສະເພາະແມ່ນການປັບປຸງວັດທະນະທຳບໍ ລິການ, ປັບປຸງເອກະລັກ ຂະຫຍາຍຕາໜ່າງບໍລິການໃຫ້ ກວ້າງຂວາງແລະໂຄສະນາຕາມສື່ຕ່າງໆດັ່ງນີ້:

ການປັບປຸງວັດທະນະທຳບໍລິການ

ໂດຍລວມແລ້ວ ທຸລະກິດ ໄດ້ມອບໝາຍໃຫ້ພະນັກງານ ແຕ່ລະຄົນເອົາໃຈໃສ່ຂອບບໍລິການຢ່າງມຸ່ມນວນໂປ່ງໃສ ປະກອບເຄື່ອງຈັດລຳດັບໃຫ້ລູກຄ້າ ເພື່ອບໍ່ໃຫ້ເຂົາເຈົ້າເອົາ ປຸງປຸງຊຶ່ງກັນແລະກັນ ບໍລິການຜ່ານປະຕູດຽວ (Teller) ທີ່ງານຝາກແລະຖອນຢູ່ຈຸດດຽວ ດ້ວຍຄວາມວ່ອງໄວ.

ເຮັດໃຫ້ລູກຄ້າມີຄວາມສະດວກສະບາຍຍິ່ງຂຶ້ນ. ປັບປຸງ ຮູບແບບບໍລິການໃຫ້ມີລະບົບການອະນຸມັດທີ່ສັ້ນ ກະທັດ ຮັດ, ສ້າງໃຫ້ມີຫ້ອງບໍລິການພິເສດ(Premium Room) ສຳ ລັບບໍລິການລູກຄ້າລາຍໃຫຍ່ສະເພາະ, ຊ່ວຍສ້າງວັດທະ ນະທຳໃຫ້ກັບລູກຄ້າສິນເຊື້ອ ຄື ໃຫ້ເຂົາເຈົ້າຊິນເຄີຍໃນ ການຖືບັນຊີ ວິສາຫະກິດ ຂັ້ນພື້ນຖານແລະເຄື່ອນໄຫວບັນ ຊີປະຈຳກັບທະນາຄານ.

4.2 The Development of Service System

Service work is a core work of business bank. Thus, Banque Pour Le Commerce Exterieur Lao pays attention to enhance of level of its service by improv- ing and developing in each period as following:

4.2.1 Service System

Banque Pour Le Commerce Exterieur Lao pays attention to continuously improve and develop its service system, especially by improving culture of service, improving character, broadly expanding service network and advertising with Medias as following:

Improving Culture of Service:

In general, BCEL has assigned each staff to pay attention in service work by providing service in smooth and transparent way, installing queer for the customers to avoid taking advantages of another, service through one door (teller) for spread both deposit and withdrawn money in one window, making the customer more convenience, improving the service form with short and easy approval process, creating premium room for special major customers, helping to create culture for credit customers to familiar with holding of basic enterprise accounting and active daily account with the Bank.



ການຍົກລະດັບເຄື່ອງມືຮັບໃຊ້ບໍລິການເພື່ອສະໜອງ
 ການບໍລິການທີ່ທັນສະໄໝ ທີ່ສົມບູນແບບ ມັນຈຳເປັນຕ້ອງ
 ໄດ້ປະກອບເຄື່ອງມື ທີ່ທັນສະໄໝ ໄປພ້ອມໆກັນ ໂດຍສະ
 ເພາະແມ່ນອາຄານ, ສະຖານທີ່ບໍລິການ ອຸປະກອນຮັບໃຊ້
 ຕ່າງໆເຊັ່ນ: ໂຕະ - ຕັ້ງພະນັກງານ, ພາຫະນະເຄື່ອງຈັກຮັບ
 ໃຊ້ບໍລິການທັງໝົດຊຶ່ງການສະໜອງອຸປະກອນຕ່າງໆເຫຼົ່ານີ້
 ມັນ ທຸກໆໄດ້ຂຶ້ນແຜນປະກອບວັດຖຸເຕັກນິກເປັນແຕ່ລະ
 ປີ ທີ່ຮັບຮອງເອົາໂດຍສະພາບໍລິຫານ ທຸກໆປີ

ປັບປຸງແລະສ້າງເອກະລັກສະເພາະຂອງ ທຸກໆ
 ການປັບປຸງສະຖານທີ່ບໍລິການໃຫ້ເປັນມາດຕະຖານອັນ
 ດຽວກັນທົ່ວລະບົບ ກໍ່ຖືເປັນເລື່ອງທີ່ສຳຄັນ ນັບແຕ່ອາຄານ
 ສຳນັກງານ ທີ່ມີຮູບແບບ, ສີສັນແລະລັກສະນະອັນດຽວກັນ
 ເພື່ອສ້າງຄວາມຮູ້ສຶກໃຫ້ກັບລູກຄ້າ ຄືວ່າເຂົ້າໄປທະນາ
 ຄານການຄ້າຕ່າງປະເທດລາວຢູ່ສະຖານທີ່ແຫ່ງໃດ ກໍ່ປຽບ
 ເໝືອນວ່າເປັນສະຖານທີ່ແຫ່ງເດີມ ຕະຫລອດຮອດການ
 ປັບປຸງຮູບແບບບ້ານຕ່າງໆ, ເຮືອນ ຜູ້ ATM ຊອງຈິດໝາຍ
 ນາມບັດ, ແບບຟອມບໍລິການທັງໝົດແລະອື່ນໆ.

ຂະຫຍາຍຕາໜ່າງບໍລິການໃຫ້ກວ້າງຂວາງ
 ຄຽງຄູ່ກັບການປັບປຸງລະບົບຢ່າງຮອບດ້ານແລ້ວ. ທະນາ
 ຄານການຄ້າຕ່າງປະເທດລາວ ຍັງ ໄດ້ປະຕິບັດເນື້ອໃນຈິດ
 ໃຈມະຕິກອງປະຊຸມໃຫຍ່ຄັ້ງທີ VIII ຂອງພັກ. ປະຕິບັດຕາມ
 ທິດຊື່ນຳຂອງ ທະນາຄານແຫ່ງ ສປປລາວ ໃນການລະດົມ
 ໃຫ້ສັງຄົມນຳໃຊ້ເງິນກີບຢ່າງກວ້າງຂວາງ, ທຸກໆໄດ້ຂະ
 ຫຍາຍໜ່ວຍບໍລິການ. ສາຂາພ້ອມດ້ວຍຜູ້ ATM ໄປສູ່
 ເຂດທີ່ມີຊຸມຊົນໜາແໜ້ນ, ສືບຕໍ່ຂະຫຍາຍຕາໜ່າງບໍລິ
 ການຂອງຕົນໄປຍັງບັນດາແຂວງທີ່ຍັງບໍ່ທັນມີ ທຸກໆ ຕັ້ງຢູ່

Upgrading Service Equipments
 In order to provide full complex modern services, it
 is necessary to install modern equipment at the same
 time, especially the buildings, equipments such as:
 tables, chairs for the staff, vehicles, all service tools,
 all of these installation, BCEL has planned to procure
 each year for adoption by the Board of Management
 of BCEL.

Improving and Creating Specific Character of BCEL
 The improvement of location that provide service at
 the same standards throughout the system is an
 necessary task from the form of office building, colors
 and unique character to create the sense of the
 customers that they use service of any BCEL location
 having the same original filling, as well as improving
 on the form of the signs, ATM house, envelops, name
 cards, all forms of services and others.

Broad Expanding of Service Network
 Besides full system improvement, Banque Pour Le
 Commerce Exterieur Lao has also implemented the
 resolution of the VIII Party Congress, pursuing the
 directives of the Bank of Lao PDR in mobilizing the
 society to widely use Kip, BCEL has expanded service
 units, branches with ATM into dense population area,
 continuing to expand its service network to Provinces
 that do not have BCEL network to extend service to

ເພື່ອຂະຫຍາຍການບໍລິການໃຫ້ລົງເຖິງຮາກຖານ ສະໜອງການບໍລິການທີ່ທັນສະໄໝຂອງ ທຸລະກຳ ຢ່າງທີ່ເຖິງຕາມຄວາມຕ້ອງການຂອງສັງຄົມ.

ການຂະຫຍາຍຜະລິດຕະພັນ

ການປັບປຸງແລະພັດທະນາຜະລິດຕະພັນໃຫ້ມີຄວາມຫລາກຫລາຍ ເພື່ອຕອບສະໜອງຄວາມຕ້ອງການຂອງລູກຄ້າຖືເປັນສຳຄັນ ເພື່ອສ້າງຄວາມແຕກຕ່າງຈາກທະນາຄານອື່ນໆ ແນໃສ່ສ້າງຄວາມໄດ້ປຸງໃນການແຂ່ງຂັນເປັນຕົ້ນໄດ້ສ້າງຜະລິດຕະພັນເງິນຝາກໄລຍະຍາວດ້ວຍອັດຕາດອກເບ້ຍທີ່ເໝາະສົມ, ສ້າງຜະລິດຕະພັນເງິນກູ້ໝູນວຽນ 3 ປີ ເພື່ອຮັບໃຊ້ບໍລິການລູກຄ້າທີ່ເຮັດທຸລະກິດແບບຕໍ່ເນື່ອງ ເປັນຕົ້ນແມ່ນ ໂຮງຈັກ, ໂຮງງານ, ການຄ້າແລະອື່ນໆ ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ນຳເອົາຜະລິດຕະພັນດ້ານການບໍລິການຕ່າງປະເທດມາຮັບໃຊ້ບໍລິການລູກຄ້າເປັນຕົ້ນແມ່ນການປັບປຸງລະບົບບໍລິການໜັງສືສິນເຊື້ອ, ໜັງສືຄຳປະກັນ, ການໂອນເງິນລະຫວ່າງປະເທດດ້ວຍລະບົບ SWIFT ທີ່ມີການເຊື່ອມໂຍງ.

ເຂົ້າກັບລະບົບ core Banking, ການໂອນເງິນດ່ວນຜ່ານ ລະບົບ Money Gram. ການສ້າງຫ້ອງ Dealing Room ເພື່ອທຳການຄ້າຂາຍເງິນຕາຕ່າງປະເທດແລະວັດຖຸມີຄ່າ ຢູ່ຕະຫລາດສາກົນ ໂດຍການນຳໃຊ້ລະບົບເຄືອຂາຍຂໍ້ມູນສາກົນທີ່ທັນສະໄໝເປັນຕົ້ນລະບົບ Reuters ແລະການນຳໃຊ້ລະບົບຂໍ້ມູນຜ່ານທາງ Internet, ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ປັບປຸງລະບົບບໍລິການບັດສາກົນ ໃຫ້ສາມາດນຳໃຊ້ກັບລະບົບ ATM ພາຍໃນຂອງ ທຸລະກຳ ຊຶ່ງເອີ້ນວ່າ Two in one. ບັດສາກົນທີ່ສາມາດນຳໃຊ້ບໍລິການໄດ້ປະກອບມີບັດ VISA ,Master

local area, providing modern service of BCEL to fully meet the need of the society.

Expanding of the Products

Improving and developing variety of products to respond to the need of customers are conserved important in making different from other Banks aiming to take advance in the competition; these include creation of long-term deposit with suitable interest rate, 3 - year revolving loan to serve the customer having continuous business, namely manufacture, factory, trade and others, BCEL has brought product of foreign service to serve the customer, especially the L/C service, Bank Guaranty, International Money Transmitting (SWIFT) system that integrate with Core Banking system, Money Gram, Dealing Room for trading of foreign currency and valuable items in international market by using modern international network system, namely using Reuters system and Internet system. Banque Pour Le Commerce Exterieur Lao also improves international cards to compatible with ATM of BCEL called Two in One. The international cards that are compatible include VISA, Master Card, JCB Dinners Club, Maestro and Cirrus, for the Amex Card can use only with Card drawing tool Zip Zap. In addition, BCEL also improve its internal ATM Card to a higher quality becoming new reliable product for customers that they can Transmittance money



Card, JCB Maestro ແລະ Cirrus, ສ່ວນບັດ Amex ໃຊ້ໄດ້ແຕ່ສະເພາະກັບເຄື່ອງຮູດບັດ Zip zap ເທົ່ານັ້ນ. ພ້ອມກັນນັ້ນ, ທະນາຄານການຄ້າຕ່າງປະເທດລາວກໍໄດ້ ປັບປຸງບັດ ATM ພາຍໃນຂອງຕົນ ໃຫ້ມີຄຸນນະພາບດີຂຶ້ນ ກາຍເປັນຜະລິດຕະພັນໃໝ່ຮັບໃຊ້ບໍລິການລູກຄ້າຄືການ ປັບປຸງບັດ ATM ໃຫ້ສາມາດໂອນເງິນຜ່ານຕູ້ ATM ໄດ້ ແລະ ສາມາດນຳໃຊ້ຜ່ານເຄື່ອງຮູດບັດ EDC ໄດ້ເພື່ອເປັນ ການຊຳລະຄ່າບໍລິການຫລື ວັດຖຸສິ່ງຂອງຕ່າງໆຫລືຄ່າສິນ ຄ້າໄດ້ ເພື່ອເປັນການຫລຸດຜ່ອນການນຳໃຊ້ເງິນສົດຂອງ ສັງຄົມ ພ້ອມທັງເປັນການຫລຸດຜ່ອນການສົ່ນເບີງຕ່າງໆ ຂອງສັງຄົມ. ນອກຈາກນັ້ນ, ທະນາຄານການຄ້າຕ່າງປະ ເທດລາວ, ຍັງໄດ້ພັດທະນາຜະລິດຕະພັນໃໝ່ ຂຶ້ນມາຮັບ ໃຊ້ສັງຄົມຄືການຮັບບໍລິການ, ການເບີກຈ່າຍເງິນເດືອນ ຜ່ານລະບົບທະນາຄານເຊິ່ງປະຈຸບັນລວມມີອົງການຈັດຕັ້ງ ຂອງລັດຢູ່ຂັ້ນກະຊວງຕ່າງໆຂອງສູນກາງ, ພະແນກການ ຂອງແຂວງ, ບໍລິສັດລັດວິສາຫະກິດແລະບໍລິສັດເອກະຊົນ ຢູ່ນະຄອນຫລວງວຽງຈັນແລະແຂວງຕ່າງໆ ທີ່ມີສາຂາທະ ນາຄານການຄ້າຕ່າງປະເທດລາວຕັ້ງຢູ່ໂດຍນຳໃຊ້ບໍລິການ ດ້ວຍບັດ ATM ທີ່ທະນາຄານໄດ້ຂະຫຍາຍຕູ້ ATM ໄປໃນ ທົ່ວປະເທດທັງໝົດມີ 78 ໜ່ວຍ, ຊຶ່ງເຫັນວ່າມັນໄດ້ສ້າງ ຄວາມສະດວກສະບາຍແກ່ອົງກອນຕ່າງໆໄດ້ຫລາຍສົມ ຄວນນອກຈາກການບໍລິການ ATM, ທຸກຄົນ ຍັງໄດ້ສ້າງ ຜະລິດຕະພັນໃໝ່ຂຶ້ນມາໃນປີ 2008 ເຊັ່ນ E-Banking ທີ່ລວມມີ: SMS Banking, phone Banking, Internet Banking. ປະຈຸບັນ, ທຸກຄົນ ກໍາລັງສືບຕໍ່ກະກຽມການປະ ສານຄ້າກັບພາກສ່ວນກ່ຽວຂ້ອງເພື່ອນຳໃຊ້ຜະລິດຕະພັນ Bill Payment ໂດຍສະເພາະການຊຳລະສະສາງຄ່າສາ ຫາລະນຸປະໂພກ ເຊັ່ນ: ຄ່ານຳປະປາ, ຄ່າໄຟຟ້າ, ຄ່າໂທ ລະສັບແລະອື່ນໆ... ກໍາລັງຄົ້ນຄວ້າຜະລິດຕະພັນ E - Commerce ເພື່ອໃຫ້ໄດ້ບໍລິການແກ່ສັງຄົມໃນເວລາອັນ ໃກ້ນີ້.

**ທະນາຄານໄດ້ຂະຫຍາຍຕູ້ ATM
ໄປໃນທົ່ວປະເທດທັງໝົດມີ 78 ໜ່ວຍ,
ຊຶ່ງເຫັນວ່າມັນໄດ້ສ້າງ
ຄວາມສະດວກສະບາຍ
ແກ່ອົງກອນຕ່າງໆ**

through ATM and use abstracting EDC for payment of service or any items or buying goods to reduce cash utility in the society. BCEL has also developed new product to serve the society such as service for payment of salary through banking system, at the present there are numbers of State organizations at ministerial and central level, divisions at the provinces, State enterprises and Private enterprises in Vientiane capital and Provinces that have BCEL branches can use card with ATM service that the Bank has expanded 78 ATM throughout Country, which create most convenience for these organizations in certain extend. In addition to ATM service, BCEL has created new products in 2008 such as: E-Banking including: Mobile Banking(SMS), Phone Banking, and Internet Banking. Currently, BCEL continues to collaborate with relevant sectors to develop use of product on Bill Payment for payment of utilities such as: pay for water, electricity, telephone and others; product on E-commerce is also inconsideration to provide adequate service to the society in the near future.





ໂຄສະນາໃຫ້ສັງຄົມຮັບຮູ້ຕາມສື່ຕ່າງໆ

ພ້ອມໆກັບການຍົກລະດັບບໍລິການ ທີ່ໄດ້ກ່າວມາຂ້າງເທິງແລ້ວນັ້ນ, ທະນາຄານຍັງໄດ້ສືບຕໍ່ໂຄສະນາ ໃຫ້ສັງຄົມໄດ້ຮັບຊາບເຖິງຜະລິດຕະພັນທີ່ມີແລະວິທີການຊົມໃຊ້ຜະລິດຕະພັນດັ່ງກ່າວ ດ້ວຍວິທີການຕ່າງໆເຊັ່ນ ລົງໂຄສະນາຕາມໜ້າໜັງສືພິມ, ວິທະຍຸ, ໂທລະພາບ, ລົງໂຄສະນາທາງ ກົງໂດຍນຳໃຊ້ລົດບໍລິການເຄື່ອນທີ່ເປັນສື່ລົງໄປຕາມສະຖານທີ່ ທີ່ມີຊຸມຊົນໜາແໜ້ນແລະໃນງານສຳຄັນຕ່າງໆ.

ລະບົບຂໍ້ມູນຂ່າວສານ

ລະບົບຂໍ້ມູນ ຂ່າວສານ ເປັນສິ່ງທີ່ຈຳເປັນໃນລະບົບບໍລິການປະຈຸບັນ. ດັ່ງນັ້ນ, ການພັດທະນາແລະປັບປຸງລະບົບຂໍ້ມູນຂ່າວສານນີ້ ທະນາຄານຈຶ່ງໄດ້ເອົາໃຈໃສ່ເປັນພິເສດປັບປຸງ ຍົກລະດັບລະບົບ Smart Bank, ຕິດຕັ້ງລະບົບ Real Time Online Banking, ລະບົບບໍລິຫານຂໍ້ມູນ (MIS).

ບຸກຄະລາກອນ

ເພື່ອຄຸ້ມຄອງບໍລິຫານ, ບໍລິການໃນແຕ່ລະເຂດຂອງທຸກວຽກງານ ບຸກຄະລາກອນຈຶ່ງເປັນປັດໃຈສຳຄັນທີ່ສຸດຕ້ອງໄດ້ພັດທະນາຍົກລະດັບໃຫ້ແກ່ພະນັກງານ ດ້ວຍການສົ່ງເຂົ້າຮ່ວມສຳມະນາທັງໄລຍະສັ້ນແລະຍາວ ໄປຍົກລະດັບໄລຍະຍາວຢູ່ໃນສະຖາບັນການສຶກສາຕ່າງໆທັງພາຍໃນແລະຕ່າງປະເທດ, ເພື່ອແນໃສ່ສ້າງພະນັກງານໃຫ້ກາຍເປັນມືອາຊີບສະເພາະດ້ານ, ທຸລະກຳ ໄດ້ສັບຊ້ອນພະນັກງານເຂົ້າໃນແຕ່ລະໜ້າວຽກຕາມຄວາມຮູ້ຄວາມສາມາດ.

Advertisement to the Society through Medias

Together with the enhancement of services above, the Bank continues to advertise to the society on all available products and methods of use such products such as: advertising in newspaper, radio, TV, direct communication using mobile vehicle service as media going to different locations with dense population areas and important events.

Data-Information System

Data and Information system is necessary for current service system. Hence, the Bank pays special attention for development and improvement of Data and Information system by enhancing Smart bank system, installing Real Time Online Banking system, MIS system.

Human Resources

In order to administer the management, services in each detail work, human resources are the most important factor that need to strengthen the capacity of staff by organizing short and long term training and seminar, sending for long term study in different institutions within country and abroad to build human resource to become professional experts, BCEL has recruited staff for each work based on their capacity and knowledge.



4.3 ການພັດທະນາລະບົບ IT

ພາຍຫຼັງທີ່ທະນາຄານການຄ້າຕ່າງປະເທດໄດ້ຫັນໄປ ເປັນທະນາຄານທຸລະກິດມີການໄລ່ລຽງປະສິດທິຜົນໃນ ການດຳເນີນທຸລະກິດ, ກູ້ມຕົນເອງທາງດ້ານລາຍຮັບ-ລາຍ ຈ່າຍ ທະນາຄານການຄ້າຕ່າງປະເທດ ລາວ ໄດ້ກຳນົດທິດ ທາງດຳເນີນງານຕາມແນວທາງປ່ຽນແປງໃໝ່ຂອງພັກໂດຍ ໄດ້ວາງແຜນຍຸດທະສາດ ໃນການພັດທະນາຕົນເອງຮອບ ດ້ານໃຫ້ມີການຂະຫຍາຍຕົວທາງດ້ານປະລິມານແລະຄຸນ ນະພາບ, ມີຄວາມທັນສະໄໝໃຫ້ໃກ້ຄຽງກັບລະບົບທະນາ ຄານຂອງສາກົນ.

ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ກຳນົດແຜນ ຍຸດທະສາດໄລຍະຍາວເພື່ອພັດທະນາແລະປັບປຸງລະບົບ ບໍລິການໃຫ້ມີຄວາມສະດວກ. ສະບາຍ, ວ່ອງໄວ ດ້ວຍລະ ບົບເທັກໂນໂລຢີແລະເຕັກນິກທີ່ທັນສະໄໝຮັບໃຊ້ບໍລິການ ສັງຄົມ ພ້ອມທັງປະກອບສ່ວນສ້າງສາພັດທະນາປະເທດ ຊາດໃຫ້ຈະເລີນ ວັດທະນາ ຕາມພາລະບົດບາດຂອງຕົນ, ທະນາຄານໄດ້ກຳນົດ 7 ແຜນງານທີ່ມີລັກສະນະວິທະຍາ ສາດ ເພື່ອເປັນກອບໃນການດຳເນີນງານເປັນແຕ່ລະປີ ຊຶ່ງ ປະກອບມີ: ແຜນທຸລະກິດ, ແຜນຄຸ້ມຄອງສິນເຊື່ອແລະແກ້ ໄຂທີ່ບໍ່ເກີດອອກອາຜົນ, ແຜນປັບປຸງກົງຈັກຢາງສົມ ເຫດສົມຜົນ, ແຜນພັດທະນາລະບົບຂໍ້ມູນຂາວສານ, ແຜນ ພັດທະນາບຸກຄະລາກອນ, ແຜນກວດກາ, ແຜນການສະ ສົມແລະເພີ່ມທຶນແລະແຜນຊັບສົມບັດຄົງທີ່. ທະນາຄານ ການຄ້າຕ່າງປະເທດລາວໄດ້ຈັດຕັ້ງປະຕິບັດແຜນງານດັ່ງ ກ່າວຢ່າງໄດ້ຮັບຜົນດີ, ມີການທົບທວນສະຫຼຸບຖອດຖອນ ບົດຮຽນເປັນແຕ່ລະໄຕຣມາດແລະມີການປັບປຸງແຕ່ລະ

4.3 Development of IT

After the BCEL transforming to the business Bank with self efficient business operation, self managed income-expenditure, the BCEL has determined policy on operation in accordance to the new mechanism of the Party by laying down strategic plan in its full developments toward the extension in quantity and quality, modernization close to the international banking system.

Banque Pour Le Commerce Exterieur Lao has determined long-term strategic plan in order the develop and improve service system in more convenience, easy, spread by using modern technology and technique serving the society, at the same time to contribute in the development the nation to a prosper civilized society in accordance to its mandate. The Bank has set 7 programs that have scientific character for operation each year consisting of: business program, credit management program and resolution of non profitable debts, reasonable organization restructuring program, data-information development program, human resources development program, inspection program, accumulation and increasing fund program and fixed assets program. Banque Pour Le Commerce Exterieur Lao has duly implemented such programs, there were reviewing and drawing lesson

ແຜນງານໃຫ້ມີຄວາມສອດຄ່ອງເພາະສົມເປັນແຕ່ລະໄລຍະເພື່ອໃຫ້ສາມາດບັນລຸຈຸດໝາຍລວມຂອງຕົນຄືສ້າງທະນາຄານການຄ້າຕ່າງປະເທດລາວໃຫ້ມີຄວາມທັນສະໄໝເທົ່າທຽມກັບສາກົນ.

4.3.1 ການພັດທະນາລະບົບໂປຣແກຣມຄອມພິວເຕີດ້ານການທະນາຄານແລະລະບົບ ICT

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ເປັນທະນາຄານທຳອິດຂອງບັນດາທະນາຄານທຸລະກິດລັດຢູ່ ສປປ ລາວ ທີ່ໄດ້ລິເລີ່ມນຳເອົາລະບົບຄອມພິວເຕີມາຮັບໃຊ້ບໍລິການລູກຄ້າພ້ອມທັງສາມາດຄຸ້ມຄອງບໍລິຫານ ໂດຍສະເພາະແມ່ນ

learned in each quarter and suitably improving each program in each period in order to reach its general goal, namely to build the Banque Pour Le Commerce Exterieur Lao to a modern reaching international level.

4.3.1 Development of Computer program on Banking and ICT System

Banque Pour Le Commerce Exterieur Lao in the first Bank among State business Bank in Lao PDR that used computer system to provide service to customer including the management, especially proper



ການຄຸ້ມຄອງລະບົບບັນຊີໄດ້ຢ່າງຖືກຕ້ອງແລະຮັດກຸມ. ການພັດທະນາ ລະບົບຄອມພິວເຕີໄດ້ແບ່ງອອກເປັນ 3 ໄລຍະຄື :

4.3.1.1 ການນຳໃຊ້ລະບົບຄອມພິວເຕີແຕ່ປີ 1990 - 1992

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ນຳເອົາລະບົບຄອມພິວເຕີເຂົ້າມາຮັບໃຊ້ບໍລິການ ຄັ້ງທຳອິດ ໃນປີ 1990 ໂດຍມີເຄື່ອງຄອມພິວເຕີຈຳນວນ 10 ເຄື່ອງແລະນຳໃຊ້ໂປຣແກຣມບັນຊີຂະໜາດນ້ອຍທີ່ຄົນລາວໄດ້ປະດິດຄິດຄົ້ນຂຶ້ນ. ໃນໄລຍະເວລານັ້ນບໍລິມາດບໍລິການຍັງບໍ່ຫລາຍ, ພະນັກງານທັງໝົດມີບໍ່ຮອດ 100 ຄົນ ໃນນີ້, ພະນັກງານບໍລິການຢູ່ພາກສ່ວນເງິນຝາກມີພຽງ 5 ຄົນ, ການນຳໃຊ້ຄອມພິວເຕີຈຸດໜັກ ແມ່ນຢູ່ພາກສ່ວນບໍລິການເງິນຝາກແລະພາກສ່ວນບັນຊີເພື່ອສັງລວມປະມວນຜົນແລະ ສະຫລຸບບັນຊີ ໄດ້ຢ່າງຖືກຕ້ອງ ແລະ ວ່ອງໄວ.

ການນຳໃຊ້ລະບົບຄອມພິວເຕີດັ່ງກ່າວ ເຮັດໃຫ້ການບໍລິການລູກຄ້າມີຄວາມສະດວກວ່າໄວຂຶ້ນກວ່າເກົ່າຫລາຍ

and correct accounting management. The development of computer system was divided in 3 phases as following:

4.3.1.1 Using of Computer System during 1990-1992

Banque Pour Le Commerce Exterieur Lao brought first computer system to use in the Bank in the year 1990 with 10 computers installed and used small accounting program that Laotian has innovated. At that time, the volume of service was also small; there was less than 100 total numbers of staff. The staff served in deposit section was only 5 persons. The computer mostly placed in deposit service section and accounting section to correct and fast summarize, review and summary of accounting.

Such use of computer system increased the service to the customer faster and more convenience and

ເທົ່າພ້ອມທັງມີຄວາມຖືກຕ້ອງຊັດເຈນ,ສາມາດພິມໃບຖານະເງິນຝາກໃຫ້ລູກຄ້າໄດ້ທັນທີ, ເຊິ່ງເມື່ອກ່ອນ ຕ້ອງໃຊ້ເວລາ 1 - 2 ວັນຈຶ່ງໄດ້ຍ້ອນເຮັດດ້ວຍມື. ການສະຫລຸບບັນຊີປະຈຳເດືອນໄວຂຶ້ນໃຊ້ເວລາພຽງ 1 ວັນຫລືຕ້ອງບິດບໍລິການ ພຽງ 1 ວັນກໍສະຫລຸບສຳເລັດ,ຊຶ່ງເມື່ອກ່ອນໃຊ້ເວລາຕັ້ງ 3 - 4 ວັນ ຈຶ່ງສຳເລັດແລະສາມາດບໍລິການລູກຄ້າໄດ້.

ການບໍລິການດ້ວຍລະບົບຄອມພິວເຕີດັ່ງກ່າວ ໄດ້ສ້າງຄວາມພໍອີກພໍໃຈແກ່ລູກຄ້າແລະລູກຄ້າກໍໃຫ້ ຄວາມໄວເນື້ອເຊື່ອໃຈແລະມີຄວາມເຊື່ອໝັ້ນຕໍ່ທະນາຄານເພີ່ມຂຶ້ນ, ຈຳນວນລູກຄ້າແລະບໍລິມາດບໍລິການ ຕໍ່ທະນາຄານເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ ຈົນຮອດປີ1992

precise correct, and able to prompt print financial statement for the customer, where previously need 1-2 days to completed because of manual work. Monthly account summary was maid faster using 1 day or closed 1 day service to finish, before need 3-4 days completing and providing service to customers.

The service using such computer system has created satisfaction to the customer and the customers had also confidence and given increase trust to the Bank. The numbers of customers and volume of services of the Bank had continuously increased. Until



ເຫັນວ່າລະບົບໂປຣແກຣມດັ່ງກ່າວ ບໍ່ສາມາດຮັບຮອງການຂະຫຍາຍຕົວຂອງທະນາຄານໄດ້ຕໍ່ໄປອີກ ທະນາຄານການຄ້າຕ່າງປະເທດລາວຈຶ່ງໄດ້ຊອກຫາລະບົບໂປຣແກຣມໃໝ່ມາປ່ຽນແທນ.

4.3.1.2 ການພັດທະນາແລະການນຳໃຊ້ລະບົບຄອມພິວເຕີໄລຍະທີ 2 ຕັ້ງແຕ່ປີ 1993 - 2001

ເນື່ອງຈາກວ່າ ບໍລິມາດບໍລິການເພີ່ມຂຶ້ນຫລາຍເທົ່າຕົວເຫັນວ່າໂປຣແກຣມເກົ່າ ບໍ່ສາມາດຮັບຮອງການຂະຫຍາຍຕົວດັ່ງກ່າວນັ້ນໄດ້, ທະນາຄານການຄ້າຕ່າງປະເທດລາວຈຶ່ງຕັດສິນໃຈຊອກຫາລະບົບ ໂປຣແກຣມໃໝ່ມາປ່ຽນແທນໂດຍມອບໃຫ້ບໍລິສັດ Alice computer ຊຶ່ງແມ່ນບໍລິສັດຂອງຄົນລາວ ເປັນຜູ້ພັດທະນາແລະຕິດຕັ້ງລະບົບໂປຣແກຣມໃໝ່ໃຫ້ລະບົບໂປຣແກຣມໃໝ່ ແມ່ນລະບົບໂປຣແກຣມທີ່ຂຽນໃນພາສາຊີ (c), ມີການເຊື່ອມໂຍງເຄືອຂ່າຍພາຍໃນ (LAN) ແລະກໍເຫັນວ່າມີຄວາມທັນສະໄໝກວ່າລະບົບເກົ່າແລະມີຄວາມເໝາະສົມກັບລະດັບການຂະຫຍາຍຕົວຂອງທະນາຄານການຄ້າຕ່າງປະເທດ ໃນໄລ

1992 it was considered that such program cannot respond to the expanding works of the Bank; thus, BCEL seek new program to replace.

4.3.1.2 The Development and Use of Computer System Phase 2 during 1993-2001

Due to the multiply increase of works that the old program cannot respond to such expansion, BCEL, thus, has decided to find new program in replacing the old one by assigning to Alice Computer Company, a Laotian owned company to develop program and install new program. The new program was a program that write (C) languish, able to integrate local network (LAN) and it was more modern than old program and suitable for the expansion of the BCEL at that time. The summary of data, daily account closing, monthly account summary, annual account closing were correct, precise and faster than the old program. Using



ຍະນັ້ນ. ການປະມວນຜົນຂໍ້ມູນ, ການສະຫຼຸບບັນຊີທ້າຍມື້, ການສະຫຼຸບບັນຊີປະຈຳເດືອນ, ປະຈຳປີມີຄວາມຖືກຕ້ອງຊັດເຈນແລະວ່ອງໄວກວ່າລະບົບເກົ່າ ການເງິນໃຊ້ລະບົບໂປຣແກຣມດັ່ງກ່າວ ມີຄວາມ ສະດວກດີສົມຄວນໄລຍະຕໍ່ມາເຫັນວ່າລະບົບໂປຣແກຣມເກົ່າ ບໍ່ສາມາດຂະຫຍາຍລະບົບຖານຂໍ້ມູນເພີ່ມໄດ້ອີກຍ້ອນການບໍລິການກໍ່ນັບມື້ ນັ້ນເພີ່ມຂຶ້ນ ໂດຍສະເພາະແມ່ນເງິນຝາກເພີ່ມຂຶ້ນ 91% ໃນປີ 1995 ທຽບໃສ່ປີ 1990. ເມື່ອເປັນເຊັ່ນນັ້ນ, ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ສົມທົບກັບບໍລິສັດ Alice computer ຈຶ່ງໄດ້ຍົກລະດັບແລະພັດທະນາລະບົບດັ່ງກ່າວ ໃຫ້ມີຄຸນນະພາບດີຂຶ້ນ ຄືປ່ຽນຈາກພາສາຊີມາເປັນພາສາ Delphi ແລະແລນໃນລະບົບປະຕິບັດການ windows 98 ແລະນຳໃຊ້ລະບົບຖານຂໍ້ມູນ Foxpro ແລະລະບົບໂປຣແກຣມ ທີ່ພັດທະນາຂຶ້ນ ມາໃໝ່ ເອີ້ນວ່າ Bank 98 ແລະເລີ່ມນຳໃຊ້ແຕ່ກາງປີ 1997.

ແຕ່ເຖິງຢ່າງໃດກໍຕາມ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ກໍໄດ້ສະຫຼຸບຕີລາຄາການບໍລິການຂອງຕົນໃນປີຜ່ານມາແລະໄດ້ຄາດຄະເນການຂະຫຍາຍຕົວໃນຕໍ່ໜ້າ ເຫັນວ່າການບໍລິການມີລະດັບ ການຂະຫຍາຍຕົວສູງ. ສະນັ້ນ, ຈຶ່ງເຫັນວ່າມັນມີຄວາມຈຳເປັນທີ່ສຸດ ຕ້ອງສືບຕໍ່ພັດທະນາລະບົບໂປຣແກຣມຂຶ້ນຕື່ມອີກເພື່ອໃຫ້ສາມາດຮອງຮັບກັບລະດັບການຂະຫຍາຍຕົວດັ່ງກ່າວຄືໄດ້ຍົກລະດັບແລະການພັດທະນາ ລະບົບໂປຣແກຣມ Bank 2000

such program was reasonable convenience. In the following period, it was observed that the old program increased 91% in 1995 compared to 1990. Respond to that, BCEL collaborated with the Alice Computer Company to uplift and develop such system to a higher quality by changing (C) Languish to Delphi Languish and running in the Windows 98 OS and use FoxPro database. The new developed program was called Bank 98 and commencing use in 1997.

Nonetheless, Banque Pour Le Commerce Exterior Lao has evaluated its services from previous years and forecasted the future growth considering that the service was highly upgraded. Thus, it was very necessary in continuing to develop more suitable program system to accommodate the expansion and growth, especially the upgrading and development of program Bank 98 to Bank 2000 and starting use from 02/01/1998. The use of program Bank98 or Bank 2000 were specially used in the deposit section and accounting only, in other sections such as Loan, foreign exchange, money Transmittance...remaining used manual control only use with computer (PC) for recording. Due to the increase of the service in

ແລະໄດ້ເລີ່ມນຳໃຊ້ ນັບແຕ່ວັນທີ 02/01/1998 ເປັນຕົ້ນມາ. ການນຳໃຊ້ລະບົບໂປຣແກຣມ Bank 2000 ແມ່ນນຳໃຊ້ສະເພາະ ແຕ່ຢູ່ພາກສ່ວນ ບໍລິການເງິນຝາກແລະບັນຊີເທົ່ານັ້ນ, ຢູ່ພາກສ່ວນອື່ນໆ ເປັນຕົ້ນແມ່ນເງິນກູ້, ແລກປ່ຽນເງິນຕາ, ເງິນໂອນ. ຍັງນຳໃຊ້ແບບເກົ່າ ເຮັດດ້ວຍມືພຽງແຕ່ນຳໃຊ້ເຄື່ອງຄອມພິວເຕີ (PC) ຕິດຕາມບັນທຶກຂໍ້ມູນໃວ້ເທົ່ານັ້ນ. ຍ້ອນບໍລິມາດບໍລິການເພີ່ມຂຶ້ນເປັນຈຳນວນຫລາຍເທົ່າ ຄືໃນປີ 2000 ຍອດເງິນຝາກຂອງລູກຄ້າມີເຖິງ 1.700 ຕື້ ກວ່າກີບ ແຕ່ໃນປີ 1995 ມີພຽງ 86 ຕື້ກວ່າກີບເທົ່ານັ້ນ ຍ້ອນແນວນັ້ນທະນາຄານການຄ້າຕ່າງປະເທດລາວ ຈຶ່ງມີຄວາມຈຳເປັນຕ້ອງຊອກຫາລະບົບໂປຣແກຣມໃໝ່ທີ່ໄດ້ມາດຕະຖານສາກົນມາປຸງແທນໂດຍນຳເອົາລະບົບໂປຣແກຣມ ຂອງຕ່າງປະເທດເຂົ້າມາຕິດຕັ້ງແລະພັດທະນາຂຶ້ນຕື່ມ.

4.3.1.3 ການພັດທະນາແລະການນຳໃຊ້ລະບົບໂປຣແກຣມໄລຍະທີ່ 3 ແຕ່ປີ 2002 ມາຮອດປະຈຸບັນ

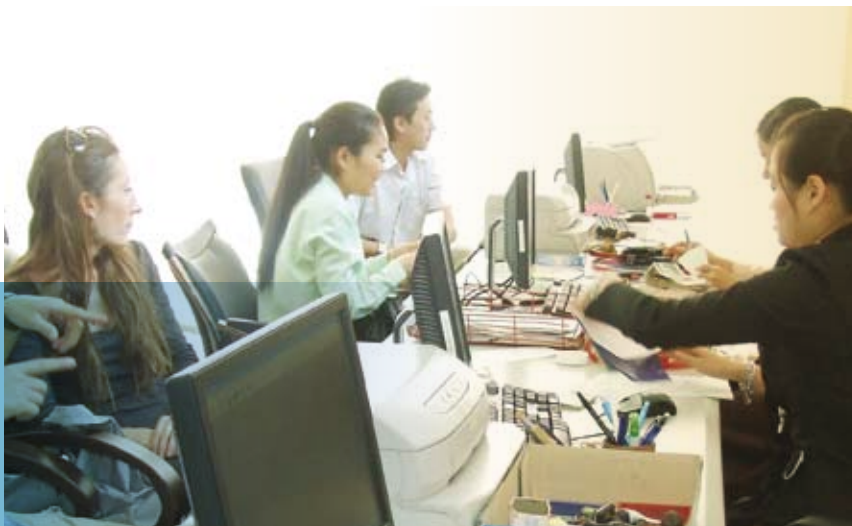
ໃນກາງປີ 2002, ທະນາຄານແຫ່ງ ສປປ ລາວ ມີຄວາມຄິດຢາກພັດທະນາແລະສ້າງລະບົບໂປຣແກຣມຄອມພິວເຕີດ້ານການທະນາຄານເປັນເອກະພາບ ມອບໃຫ້ບັນດາທະນາຄານທຸລະກິດລັດ ນຳໃຊ້ເພື່ອຄວາມສະດວກໃນການຄຸ້ມຄອງເກັບກຳແລະລາຍງານລະບົບຂໍ້ມູນ. ສະນັ້ນ, ໃນ ຕົ້ນປີ 2001 ທະນາຄານແຫ່ງ ສປປ ລາວ ຈຶ່ງຕົກລົງອະນຸມັດໃຫ້ການຄ້າຕ່າງປະເທດລາວຮ່ວມກັບບໍລິສັດ cscs ຄົ້ນຄວາມພັດທະນາລະບົບໂປຣແກຣມໃໝ່ຂຶ້ນ

multiply times such as in the year 2000 the net deposits of the customers covered 1.700 Billion Kip, while in 1995 was only 86 Billion Kip. Therefore, BCEL needed to bring program from foreign country to install and redeveloped.

4.3.1.3 The Development and Use of the Program in 3rd Phase since the 2002 to Up to date

In mid-year 2000, the Bank of the Lao PDR initiated the development and created the program computer's system on the uniform banking assigning the business Banks for use to facilitate of the management, collect and data reporting. Thus, at the beginning the 2001 the Bank of the Lao PDR decided to allow Banque Pour Le Commerce Exterieur Lao (BCEL) joining with

ໃນກາງປີ 2002, ທະນາຄານແຫ່ງ ສປປ ລາວ ມີຄວາມຄິດຢາກພັດທະນາແລະສ້າງລະບົບໂປຣແກຣມຄອມພິວເຕີດ້ານການທະນາຄານເປັນເອກະພາບ



ໂດຍນຳເອົາລະບົບໂປຣແກຣມ Smart Ban ຂອງບໍລິສັດ FPT ຂອງຫວຽດນາມເຂົ້າມາປັບປຸງ,ພັດທະນາໃຫ້ເຂົ້າກັບສະພາບແວດລອມຂອງທະນາຄານ ການຄ້າຕ່າງປະເທດລາວ. ໂປຣແກຣມດັ່ງກ່າວ ມີລະບົບ Core Banking ທີ່ພັດທະນາ ແລະສ້າງຕັ້ງຂຶ້ນ ໂດຍພາສາ Visual Basic, ນຳໃຊ້ລະບົບຖານຂໍ້ມູນ SQL.server ປະກອບມີ 9 Modules ພື້ນຖານຄື:

1. Branch Delivery System- ລະບົບບໍລິການຂອງ Telle ຢູ່ດ້ານໜ້າ (Front office).
2. Customer Lnformation file - (ຂໍ້ມູນລູກຄ້າ).
3. Demend Deposit - (ເງິນຝາກລາຍວັນ - ປະຍັດແລະກະແສລາຍວັນ),
4. Fixed Deposit - (ເງິນຝາກປະຈຳ),
5. General Ledger (ບັນຊີສັງລວມ),
6. Cash Manageament (ການບໍລິຫານເງິນສົດ),
7. Remittance (ເງິນໂອນ)
8. Loa (ເງິນກູ້),
9. Traed Finance (ເງິນທຶນ ການຄ້າ).(47)

CSCC Company to conduct research and development the new program by improving the Program Smart Bank of FPT Company of Vietnam, developing in compatible with the environment of the BCEL. Such program composes of system Core Banking that has been developed and created by Visual Basic Lan-guish, using Database SQL with 9 basic modules, namely:

1. Branch Delivery System-Teller (Front Office);
2. Customer Information File;
3. Demand Deposit;
4. Fixed Deposit;
5. General Ledger;
6. Cash Management;
7. Remittance;
8. Loan;
9. Trade Finance.



ລະບົບໂປຣແກຣມ SB ສາມາດເຊື່ອມໂຍງກັບລະບົບຕໍ່ ATM ຄື: ໃນທ້າຍປີ 2002 ໄດ້ຕິດຕັ້ງ ATM ໜ່ວຍ ຢູ່ສຳນັກງານໃຫຍ່ ເຊິ່ງເປັນຕໍ່ ATM ໜ່ວຍທຳອິດທີ່ເປີດໃຊ້ບໍລິການ ຢູ່ ສປປ ລາວ ແລະຫຼັງຈາກນັ້ນ, ກໍ່ໄດ້ຂະຫຍາຍລະບົບ ATM ດັ່ງກ່າວຢູ່ນະຄອນຫຼວງແລະຢູ່ທຸກສາຂາໃນຂອບເຂດທົ່ວປະເທດ. ໃນປີ2003 ໄດ້ຕິດຕັ້ງລະບົບ SB ຢູ່ທຸກສາຂາ (7ສາຂາ) ແລະມາຮອດເດືອນ4/2006 ໄດ້ສຳເລັດການຕິດຕັ້ງລະບົບເຊື່ອມໂຍງເຄືອຂ່າຍລະຫວ່າງ 7 ສາຂາແລະ4 ໜ່ວຍບໍລິການ ກັບສຳນັກງານໃຫຍ່. ເຊິ່ງມັນໄດ້ສ້າງຄວາມສະດວກສະບາຍແກ່ການບໍລິການລູກຄ້າ ຄື ລູກຄ້າຝາກເງິນຢູ່ສາຂາໃດກໍ່ຕາມແມ່ນສາມາດຖອນເງິນຢູ່ສາຂາໃດກໍ່ໄດ້ແລະການໂອນເງິນກໍ່ສາມາດປະຕິບັດໄດ້ 5 ນາທີຢູ່ໃນລະບົບ ທຄຕລ ລະບົບໂປຣແກຣມ Smart Bank ເປັນລະບົບໂປຣແກຣມທີ່ມີຄວາມທັນສະໄໝກວ່າລະບົບເກົ່າ, ມີລະບົບຖານຂໍ້ມູນສຳນັກງານໃຫຍ່, ສາມາດເຊື່ອມໂຍງກັບໜ່ວຍບໍລິການທຸກສາຂາເຮັດໃຫ້ລູກຄ້າ ແລະບໍລິມາດການບໍລິການຂອງ ທຄຕລ ໄດ້ເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ.

ພາຍຫຼັງບໍລິສັດໄດ້ມອບ ໂຄງການໃຫ້ ທຄຕລ ຮັບຜິດຊອບດ້ວຍຕົນເອງໃນເດືອນ 07/2006 ແລ້ວ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ກໍ່ໄດ້ເປັນເຈົ້າການສືບຕໍ່ພັດທະນາລະບົບ SB ໃຫ້ມີຄວາມສົມບູນ ແລະທັນສະໄໝເພີ່ມຂຶ້ນ ຄືທ້າຍປີ 2006 ໄດ້ຕິດຕັ້ງລະບົບ NARADA ATM Switching ຂຶ້ນເຊື່ອມໂຍງກັບລະບົບ Smart Bank ເພື່ອຄຸ້ມຄອງການນຳໃຊ້ການບໍລິການບັດ ATM ພາຍໃນຂອງ ທຄຕລ ແລະການບໍລິການບັດສາກົນ. ໃນເດືອນ 10/2007 ໄດ້ເລີ່ມພັດທະນາລະບົບ SB ຈາກ Version 2.4 ມາເປັນ Version 3.3 ເຊິ່ງເປັນລະບົບໂປຣແກຣມທີ່ທັນສະໄໝກວ່າເກົ່າ, ເຊິ່ງໃນນີ້ ນອກຈາກລະບົບ Core banking ແລ້ວ ຍັງມີລະບົບ MIS , ລະບົບ E - Banking ທີ່ປະກອບດ້ວຍ Mobile Banking, Phon Banking, ແລະ Internet Banking. ພ້ອມກັນນັ້ນ, ກໍ່ໄດ້ຕິດຕັ້ງລະບົບປ້ອງກັນໄພ, ລະບົບບໍລິການລະບົບສາກົນ ແລະການປັບປຸງ ຍົກລະດັບຄຸນນະພາບບັດ ATM ພາຍໃນໃຫ້ສາມາດໂອນເງິນຜ່ານຕໍ່ ATM ໄດ້ ແລະນຳໃຊ້ກັບເຄື່ອງຮູດບັດ

SB Program System is able to integrate with ATM such as: at the end one ATM was installed in the Head Office that was first ATM providing service in Lao PDR and thereafter, the ATM system has been expanded in the Capital City and in all Branch Offices throughout Country. In year 2003 SB Program System had installed in all Branches X7 Branches) and until April 2006, these 7 Branches had complete integrated network and 4 service units with the head office, which facilitate the service to customers as well as the customers depositing money in any branch's office and they can withdraw in any branches and the money Transmittance can be proceeded in 5 minutes within BCEL System. Program Smart Bank, which has database in the head office, is more modern that the older program, it can integrate with all service units and branches making the customers and volume of services of the BCEL continuously to increase.

After the Company has Transmittance the Project to BCEL for self administration in July 2006, the BCEL has continuously been active developing the SB Program with more effective and modern, for instance at the end of 2006 NARADA ATM Switching System have been installed, which is integrated with Program Smart Bank for managing use of ATM service within BCEL and international credit card service. In October 2007 the SB Program from version 2.4 was developed to version 3.3 that is more modern than the old one, in which beside the Core Banking it also includes MIS, E-Banking system that consists of Mobile Banking, Phone Banking and Internet Banking. In addition, the security system, international card service system have been installed and with the improvement of local ATM card to allow money Transmittance through ATM and allowing use with EDC tool in the department





EDC ຢູ່ຕາມຮ້ານຄ້າ, ຮ້ານອາຫານ, ໂຮງແຮມແລະອື່ນໆ ໄດ້ ເຊິ່ງມັນເປັນການຫຼຸດຜ່ອນການນຳໃຊ້ເງິນສົດຂອງສັງຄົມ ພ້ອມກັນເປັນການປະຢັດຄ່າສິນເບື້ອງຕາງຂອງສັງຄົມ ໄດ້.

ປະຈຸບັນທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ສຳເລັດການຕິດຕັ້ງແລະການນຳໃຊ້ບໍລິການແລ້ວ ມີລະບົບ Mobile Banking, Phone Banking ແລະ internet Banking, ລະບົບການບໍ່ການບັດ ATM ພາຍໃນກັບບັດສາກົນໃຊ້ຮວມໃນຕູ້ ATM ແລະເຄື່ອງຮູດ EDC ໄດ້ປັບປຸງລະບົບ Network ແລະຕິດຕັ້ງລະບົບຄວາມປອດໄພທີ່ຮັດກຸມແລະໄດ້ມາດຕະຖານ ເຮັດໃຫ້ລະບົບບໍລິການມີຄວາມໝັ້ນຄົງຕໍ່ເນື່ອງໃນທຸກລະບົບ ເຊິ່ງປະຈຸບັນມີ 13 ສາຂາ ແລະ 11 ໜ່ວຍບໍລິການ, ບໍລິມາດບໍລິການໄດ້ເພີ່ມຂຶ້ນເປັນລຳດັບຕໍ່ເນື່ອງ.

4.4 ການພັດທະນາຜະລິດຕະພັນ

ຕະຫຼອດໄລຍະຜ່ານມາ ທຸລະກິດ ໄດ້ຮັບໃຊ້ການບໍລິການແກ່ສັງຄົມ ດ້ວຍຜະລິດຕະພັນຕ່າງໆເຊັ່ນ: ຮັບຝາກເງິນ: ໃຫ້ກູ້ຢືມ: ອອກໜັງສືຄ້າປະກັນ: ເປີດໜັງສືສິນເຊື່ອເພື່ອນຳສິນຄ້າເຂົ້າ: ຮັບແຈ້ງໜັງສືສິນເຊື່ອເພື່ອສົ່ງສິນຄ້າອອກ: ບໍລິການຊຳລະສະສາງກັບຕ່າງປະເທດ ເພື່ອສົ່ງເສີມ ການຄ້າຂາອອກ - ຂາເຂົ້າ ແລະບໍລິການ ຊຳລະສະສາງພາຍໃນດ້ວຍເຄື່ອງມືທີ່ທັນສະໄໝເຊັ່ນ: ໂອນເງິນໄປຕ່າງປະເທດຜ່ານລະບົບ SWIFT ໂອນເງິນພາຍ ໃນປະເທດຜ່ານ Fax ຜ່ານລະບົບ ຄອມພິວເຕີ Online, ຜ່ານ Telex, ອອກແຊັກ ທະນາຄານ ແລະອື່ນໆ: ບໍລິການແລກປ່ຽນເງິນຕາຕ່າງປະເທດຕອບສະໜອງເງິນຕາຕ່າງປະເທດໃຫ້ແກ່ພາກສ່ວນລັດ, ລັດວິສາຫະກິດ ບໍລິສັດເອກະຊົນ ແລະອົງການຈັດຕັ້ງສາກົນຕ່າງ. ບໍລິການບັດ ເຄຣດິດສາກົນ, ໃຫ້ຄຳປຶກສາທາລິແນະນຳດ້ານທຸລະກິດ ໃຫ້ແກ່ລູກຄ້າແລະອື່ນໆ.

ຄູ່ຮູ້ກັບການພັດທະນາລະບົບບໍລິການ, ລະບົບຂໍ້ມູນ

store, restaurants, hotels and other places, which reduce the use of cash and contribute to costs saving in the society.

Currently, BCEL has completed installing and service in use of Mobile Banking, Phone Banking and internet Banking, ATM service system combining local and international cards services in one ATM and EDC tool, Network system has been improved and security system installed with complete and standard making the system stable and continuing of all systems currently covering 13 branches and 11 services units, volume of services has also gradually been increased

4.4. Development of Products

Throughout the past BCEL has provided services to the society with several products such as: accept money deposits, provide loan, issue bank guaranty, open letter of credit for; importing goods; accept notifying letter of credit for export of goods; provide service for payment with foreign countries to promote export-import of good and service for payment local transaction with modern tools such as: Transmittance money through SWIFT system, local Transmittance money through fax, through computer online, through telex, issuing checks and others; provide service on foreign exchange; supplying foreign currency to state sector, state enterprise, private enterprise and international organization; provide service on international credits, provide consulting and recommendation to customer and others.

Side by side with the development of services system, data system and others, several products of

ຂ່າວສານແລະດ້ານອື່ນໆແລ້ວຜະລິດຕະພັນຕ່າງໆຂອງທຸກຄົນ ຍັງໄດ້ຮັບການພັດທະນາໄປພ້ອມໆກັນ ເພື່ອຮັບໃຊ້ບໍລິການທີ່ທຸກຄົນທຸກລາຍຊື່ໃນທ້າຍປີ 2002 ໄດ້ຕິດຕັ້ງ ATM ໜຶ່ງໜ່ວຍຢູ່ສຳນັກງານໃຫຍ່ເຊິ່ງເປັນຕູ້ ATM ໜ່ວຍທຳອິດທີ່ເປີດການນຳໃຊ້ບໍລິການຢູ່ ສປປ ລາວ ທີ່ສາມາດຮັບໃຊ້ບໍລິການລູກຄ້າໄດ້ຕະຫລອດ 24 ຊົ່ວໂມງ ແລະ ຫນ້າຈາກນັ້ນ ກໍໄດ້ຂະຫຍາຍລະບົບ ATM ດັ່ງກ່າວຢູ່ນະຄອນຫລວງແລະຢູ່ທຸກສາຂາໃນຂອບເຂດທີ່ວ່າປະເທດພ້ອມທັງບໍລິການອອກບັດATM. ປີ 2003 ເຖິງ 4/ 2006 ໄດ້ຕິດຕັ້ງລະບົບ Real time online ຢູ່ທຸກສາຂາ ແລະ ໜ່ວຍບໍລິການ ກັບສຳນັກງານໃຫຍ່. ເຊິ່ງເປັນຜະລິດຕະພັນບໍລິການໄດ້ວ່ອງໄວສ່ຽງ ຄວາມສະດວກສະບາຍແກ່ການບໍລິການລູກຄ້າ ຄືລູກຄ້າຝາກເງິນຢູ່ສາຂາໃດກໍຕາມແມ່ນສາມາດຖອນເງິນຢູ່ສາຂາໃດກໍໄດ້ແລະການໂອນເງິນ ກໍສາມາດປະຕິບັດ ໄດ້ພາຍໃນ 5 ນາທີ ຢູ່ໃນລະບົບ ທຸກຄົນ.

ໃນເດືອນ 10/2007 ໄດ້ເລີ່ມພັດທະນາລະບົບ E - Banking ຂຶ້ນມາຮັບໃຊ້ສັງຄົມ ທີ່ປະກອບດ້ວຍ Mobile Banking, Phone Banking ແລະ Internet Banking ບັບປຸງ ຍົກລະດັບຄຸນນະພາບບັດ ATM ພາຍໃນໃຫ້ສາມາດໂອນເງິນຜ່ານຕູ້ ATM ໄດ້ແລະສາມາດນຳໃຊ້ກັບເຄື່ອງຮູດບັດ EDC ຢູ່ຕາມຮ້ານຄ້າ,ຮ້ານອາຫານ, ໂຮງແຮມ ແລະອື່ນໆໄດ້.

ໜ້າຍຄວາມວ່າ ທຸກຜະລິດຕະພັນຂອງ ທຸກຄົນ ລ້ວນແຕ່ໄດ້ຮັບການປັບປຸງ ພັດທະນາ ແລະຄົ້ນຄິດປະດິດສ້າງເສີມຂະຫຍາຍເພີ່ມຕື່ມເລື້ອຍມາ ຄືມາຮອດປະຈຸບັນ ທຸກຄົນ ມີຜະລິດຕະພັນໃໝ່ໆ ເຊັ່ນ : ເງິນກູ້ໝູນວຽນໄລຍະຍາວ,ການບໍລິການແບບເຄື່ອນທີ່,ການກະກຽມອອກບັດເຄຣດິດສາກິນ VISA ແລະອື່ນໆ.

4.5 ການພັດທະນາ ແລະຂະຫຍາຍຕາໜ່າງບໍລິການ

ແນໃສ່ປະກອບສ່ວນ ສ້າງສາພັດທະນາປະເທດຊາດໃຫ້ຈະເລີນຮຸ່ງເຮືອງເທົ່າທຽມປະເທດອື່ນໆໃນໂລກ ທຸກຄົນໄດ້ປະຕິບັດຕາມທິດທາງ ຂອງຂັ້ນເທິງ ຕໍ່ກັບວຽກງານການຂະຫຍາຍຕາໜ່າງບໍລິການຂອງຕົນ ລົງສູ່ທ້ອງຖິ່ນ ຊຶ່ງນັບແຕ່ປີ 1993 -1997 ໄດ້ສ້າງຕັ້ງແລະຂະຫຍາຍສາຂາ 3 ແຫ່ງຄື ຢູ່ສະຫວັນນະເຂດ,ຈຳປາສັກ, ຄຳມ່ວນ.2000 - 2005.ໄດ້ຂະຫຍາຍສາຂາຕື່ມອີກ 4 ແຫ່ງ ຢູ່ອັດຕະປື, ບໍ່ແກ້ວ, ໄຊຍະບູລີແລະແຂວງຊຽງຂວາງ, ສະເພາະປີ 2009ນີ້. ທຸກຄົນ ໄດ້ຂະຫຍາຍສາຂາຕື່ມອີກຢູ່ເມືອງວັງວຽງ ແຂວງວຽງຈັນແລະເມືອງປາກຊັນ ແຂວງບໍລິຄຳໄຊ ພ້ອມທັງຂະຫຍາຍໜ່ວຍບໍລິການຈອມເພັດ ຢູ່ນະຄອນຫລວງວຽງຈັນ, ຂະຫຍາຍໜ່ວຍບໍລິການທີ່ຈະເລີນແຂວງຫລວງພະບາງແລະໜ່ວຍສອງຄອນ ແຂວງສະຫວັນນະເຂດ. ປະຈຸບັນທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມີ 13 ສາຂາ ແລະ 14 ໜ່ວຍບໍລິການ,9 ຮ້ານ ແລກປ່ຽນເງິນຕາ ແລະ 1 ຮ້ານແລກປ່ຽນທຸນສ່ວນ ຢູ່ນະຄອນຫລວງວຽງຈັນ.

the BCEL have also been simultaneously developed to provide variety of services as explained in late 2002 first ATM was installed in head office providing first ATM service in the Lao PDR with 24 hours service to the customers, and thereafter, such ATM system has been expanded in the Capital City and in all Branch Offices throughout Country including issuing ATM cards. In year 2003 to April 2006, Real time online link system in all branches and services units with Head office, which is product providing fast service that create convenient to customers where the customer can deposit money in any branches and draw money in any branches and Transmittance money in 5 minutes within BCEL system.

In October 2007, E-Banking system has been developed to serve the society consisting of Mobile Banking, Phone Banking and Internet Banking, improving local ATM card to allow money Transmittance through ATM and allowing use with EDC tool in the department store, restaurants, hotels and other places.

It means all products of the BCEL have been continuously improved, developed and with creative expansion, for instance currently BCEL develops new products such as: long term cash flow loan, mobile banking service, preparing issuing international credit card VISA and others.

4.5 Development and Expansion of Service Network

In order to contribute to the national development moving to prosperous nation likewise other countries in the world, BCEL has performed in accordance to the instructed policy of the higher level toward its service network extension activities to rural areas, from the year 1993-1997, the Bank has established and expanded 3 Provincial branches in Savannakhet, Champasack, Khamoune. In 2000-2005, it has expanded 4 additional Provincial branches in Attopue, Borkeo, Xayabury and Xieng Khouang. Only in 2009, BCEL has expanded its branches in Vangvieng Vientiane Provinces and Paksan in Borikhamxay Province including service unit in Chomphet Village in Vientiane Capital City, expanding Thongchaleuane service unit in Louang Phrabang Province and Xongkhone unit in Savannakhet. At present BCEL has 13 branches and 14 Service Units, 9 Exchanges and 1 Joint Venture Exchange in Vientiane Capital City.

No.	Branches	Village	District	Province	Road	Home Number	Mail Box	Telephone Number	Fax	Date Establishment
1	Capital City	Thongkhankham	Chanthabouri	Vientiane Capital City	ASEAN		2925	021 213205	021 219765	29/12/2005
2	Champasak	Phattana	Lakmeuang	Pakse	Champasack	No.11	789	031 212770	031 212974	02/03/1995
3	Savannakhet	Sounnantha	Khanthabouri	Savannakhet	Adsavong seuk		658	041 212261	041 212723	13/5/1993
4	Khammoune	Chomgneuan	Thakek	Khammoune	Vientiane			051 212266	051 212665	26/11/1997
5	Louang Phrabang	Phon thong	Louang Phrabang	Louang Phrabang	Phouvao		534	071 252814	71260598	28/08/2000
6	Oudomxay	Pasack	Xay	Oudomxay	No. 13			081 211261	082 211262	03/06/2000
7	Louang Namtha	Odomsine	Namtha	Louang Namtha	Louang Namtha	130		086 211316	086 211319	20/01/2000
8	Attapue	Tansoum	Samakixay	Attapue	18B	037		036 211919	036 211939	24/03/2008
9	Borkeo	Hoyxay nuea	Hoyxay	Borkeo	Central Road	200		084 212162	084 212170	23/05/2008
10	Xayabouri	Sisaatsomphou	Paklay	Xayabouri				074 550051	075 550053	13/06/2008
11	Xieng Khouang	Theuan	Pek	Xieng Khouang				061 213290	02213291	19/06/2008
12	Vang Vieng	Sengsavang	Vangvieng	Vientiane				023 511433	023 511434	24/04/2009
13	Borikhamxay	Civilay	Borikhamxay	Borikhamxay				054 790919	054 790919	30/04/2009

ທລຕລ
BCEL

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Anniversary



ພິທີເປີດສາຂາໄຊຍະບູລີ 13/06/2008

ໜ່ວຍບໍລິການ ທະນາຄານການຄ້າຕ່າງປະເທດ

Opening ceremony, Xayabouri Branch, 13/06/2008

Service Unit, BCEL

No.	Service Units	Village	District	Province	Tel	Fax	Date Establishment	Belong to Branches
1	Xangchiang Market	Wattay Noi	Sikhottabong	Viengtiene Capital City	021 520502	021 520502	01/08/2007	Head Office
2	Dongdok	Khamhung	Saythany	Viengtiene Capital City	021 720344	021 720344	25/04/2007	Head Office
3	Morning Market	Hatsady	Chanthabouri	Viengtiene Capital City	021 213206	021 213206	1991	Capital City
4	Thatlouang Market	Thatlouang	Saysetha	Viengtiene Capital City	021 453601	021 412525	1993	Capital City
5	Sikhay Market	Sikhay thong	Sikhottabong	Viengtiene Capital City	021 520502	021 520502	1998	Capital City
6	Daoheuang Market	Phonegung	Pakse	Champasak	031 251270	031 251270	01/01/2001	Champasak
7	Thahin Market	Phattana saphaxay	Pakse	Champasak	031 410399	031 410399	29/03/2008	Champasak
8	Xeno	Xeno	Outhomphone	Savannakhet	041 431432	041 431432	23/07/2008	Savannakhet
9	Ngommalath	Donpeuy	Ngommalath	Khamoune	030 620220	030 62022	2005	Khamoune
10	Xayabouri Unit	Simeuang	Xayabouri	Xayabouri			11/02/2009	Xayabouri
11	Chomphet Unit	Chomphet neua	Sisattanak	Viengtiene Capital City			04/04/2009	Capital City
12	Sanvegas Unit	Nongdin	Kaysone Phomvihane	Savannakhet			06/07/2009	
13	Thongchaleuan Unit	Thong chaleuan	Louangphra bang	Louangphra bang			19/08/2009	
14	Songkhone Unit		Songkhone	Savannakhet			28/09/2009	

4.6 ການສະສົມແລະເພີ່ມທຶນ

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ກຳນົດຍຸດທະສາດໃນການສ້າງທຶນດ້ວຍຕົນເອງໂດຍບໍ່ຕ້ອງອາໄສ ຫລື ຄອງຖ້າແຕ່ລັດຖະບານປະກອບທຶນ ຫລື ເພີ່ມທຶນໃຫ້ ຊຶ່ງທະນາຄານໄດ້ຊອກທຸກແຫ່ງລາຍຮັບໃຫ້ເພີ່ມຂຶ້ນພ້ອມກັນນັ້ນກໍໄດ້ຄຸ້ມຄອງລາຍຈ່າຍຢ່າງຮັດກຸມຄືໃນໄລຍະຜ່ານມາໂດຍສະເພາະເລີ່ມແຕ່ປີ 2003 ມານີ້ ທະນາຄານໄດ້ຂາຍຊັບສິນເກົ່າເປັນເປັນ ຫລື ຊັບສິນທີ່ບໍ່ໄດ້ນຳໃຊ້ອອກແລະເອົາໃຈໃສ່ເກັບຄືນໜີ້ NPL ໃຫ້ໄດ້ຕາມແຜນການທັງນີ້ກໍເພື່ອພື້ນຖານສະພາບຖານະການເງິນໄລຍະ ຍາວຂອງທະນາຄານໃຫ້ມີຄວາມເຂັ້ມແຂງ, ຊຶ່ງຕາມແຜນການສະສົມທຶນດ້ວຍຕົນເອງແລ້ວ ຄາດວ່າໃນປີ 2011 ທະນາຄານຈະສາມາດບັນລຸອັດຕາສ່ວນຄວາມພຽງພໍຂອງທຶນໄດ້ຕາມລະບຽບ.

4.6 Capital Accumulation and Increase

The BCEL has set strategic policy to self-financing capital without relying or contribution of capital or capital increase from the Government, where the Bank seeks all available incomes to increase its earning, meanwhile the expenditures are effectively managed such as in the past, especially from the year 2003, the Bank has sold out its old damaged assets or unused assets and paid attention to recollect NPL in accordance to the plan in order to restore long-term financial status of the Bank in a strong position, as planned the self capital accumulation expectedly in the year 2011 the Bank will be able to achieve sufficient capital ratio as regulated.

ເພື່ອຮັບປະກັນຜົນສຳເລັດຂອງວຽກງານແຕ່ລະດ້ານ ທຄຕລ ໄດ້ເອົາໃຈໃສ່ເປັນອັນດັບຕົ້ນໆ ກ່ຽວກັບການສຶກສາອົບຮົມ ແນວຄິດການເມືອງ ບຳລຸງສ້າງພະນັກງານ ໃນທຸກລະດັບ

4.7 ການພັດທະນາບຸກຄະລາກອນແລະການປັບປຸງການບໍລິຫານໃຫ້ເຂັ້ມແຂງ

ເພື່ອຮັບປະກັນຜົນສຳເລັດຂອງວຽກງານແຕ່ລະດ້ານ ທຄຕລ ໄດ້ເອົາໃຈໃສ່ເປັນອັນດັບຕົ້ນໆ ກ່ຽວກັບການສຶກສາອົບຮົມ ແນວຄິດການເມືອງ ບຳລຸງສ້າງພະນັກງານ ໃນທຸກລະດັບ ໃຫ້ມີຄວາມຮູ້ຄວາມສາມາດ ສ້າງເງື່ອນໄຂໃຫ້ເຂົາເຈົ້າໄດ້ມີໂອກາດໄປຍົກລະດັບດ້ວຍການສົ່ງເຂົ້າຮ່ວມສຳມະນາຝຶກອົບຮົມແຕ່ລະດ້ານຢູ່ພາຍໃນທະນາຄານເຂົ້າຮ່ວມຝຶກອົບຮົມກັບພາກສ່ວນອື່ນ ຢູ່ພາຍໃນແລະຢູ່ຕ່າງປະເທດ ໄປຍົກລະດັບຢູ່ສະຖາບັນການສຶກສາຕ່າງໆ ທັງໄລຍະສັ້ນແລະໄລຍະຍາວ ທັງໜີ້ດັບນັ້ນ ໄດ້ເຮັດໃຫ້ຈຳນວນພະນັກງານທີ່ມີລະດັບດ້ານວິຊາສະເພາະມີຄວາມຮູ້ຄວາມສາມາດເພີ່ມຫລາຍຂຶ້ນ ຊຶ່ງໃນເມື່ອກອນພະນັກງານຊັ້ນສູງແມ່ນມີໜ້ອຍທີ່ສຸດ ແຕ່ກົງກັນຂ້າມ ມາຮອດປັດຈຸບັນພະນັກງານຊັ້ນກາງ ຊັ້ນຕົ້ນ ນັບມື້ນັບຫລຸດນ້ອຍຖອຍລົງ ແລະພະນັກງານຊັ້ນສູງພັດນັບມື້ນັບເພີ່ມຂຶ້ນແລະມີອັດຕາສ່ວນຂອງພະນັກງານຊັ້ນສູງກວມເອົາເຖິງ 82% ສະນັ້ນ, ຈຶ່ງເຫັນໄດ້ວ່າ ຜົນສຳເລັດໃນການພັດທະນາບຸກຄະລາກອນມັນໄດ້ກາຍເປັນເຫດຜົນຕົ້ນຕໍ ທີ່ພາໃຫ້ ໃຫ້ວຽກງານທັງໜີ້ຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ. ໄດ້ປະສົບຜົນສຳເລັດເປັນແຕ່ລະບາດກ້າວເລື້ອຍມາແລະຄຽງຄູ່ກັບການຂະຫຍາຍຜະລິດຕະພັນ, ຕາໜ່າງການບໍລິການທຄຕລ ຈຶ່ງໄດ້ຮັບເອົາພະນັກງານເຂົ້າເພີ່ມໃນແຕ່ລະໄລຍະມາຮອດປະຈຸບັນພະນັກງານທັງໜີ້ຈຶ່ງເພີ່ມຂຶ້ນເຖິງ 7 ເທົ່າຕົວເມື່ອທຽບກັບປີ 1989 ດັ່ງທີ່ເຫັນໄດ້ໃນເສັ້ນສະແດງຕໍ່ໄປນີ້:

4.7 Human Resource Development and Strengthening the Management

In order to secure the performance of each work, BCEL pays primary attention on the political ideological training to its staff of all levels to strengthen their capacities and create favorable condition for continue upgrading by sending to seminar, training in each topics within the Bank or join training with other sectors within country or abroad, upgrading long-term or short-term in different educational institutions. All these efforts allowing these staff able to possess professional knowledge, increasing their capacities, as previously there were very small numbers of high educated staff, in the opposite currently, the mid level and primary level staff are reduced while higher educational staff are gradually increasing and the high education cover up to 82%. Therefore, the success of human resource development becomes primary reason that leads to all continued successes of BCEL throughout the past and side by side with the expansion of its products, service network, thus, BCEL has recruited more staff in each period and up to date it increases 7 times more of its staff comparing to the year 1989 as showed in graphic below:

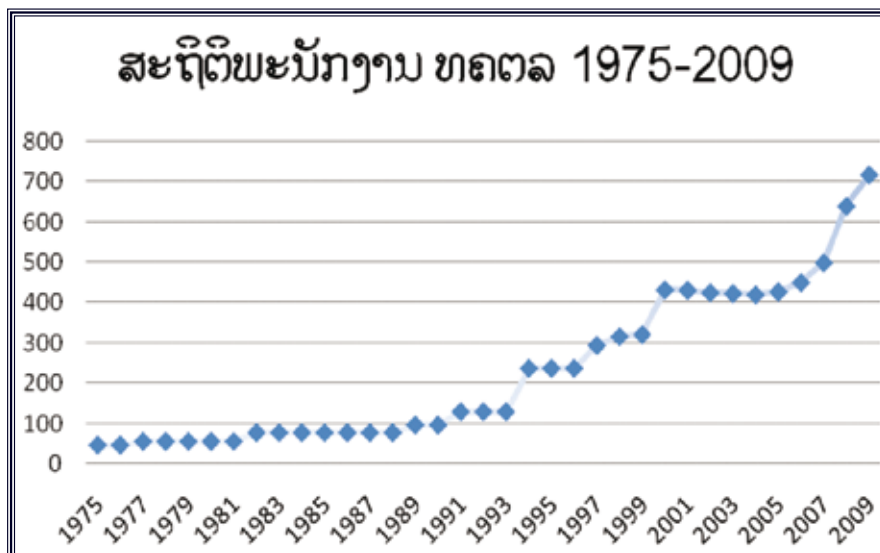
Numbers of Staff throughout the system of BCEL from 1996-2002 (up dated version)

Numbers of Staff throughout the system of BCEL from 1996-2002 (up dated version)

No.	Year	Graduated or higher	High Level	Mid Level	Primary Level	Non-grad-ing	Contract Employees	Total Numbers
No.	Year	Total	Total	Total	Total	Total	Total	Total
1	1996	0	68	109	25	35	0	237
2	1997	0	72	137	23	62	0	294
3	1998	4	85	144	23	60	0	316
4	1999	4	80	156	24	57	0	321
5	2000	5	110	217	32	68	0	432
6	2001	3	118	208	33	69	0	431
7	2002	2	124	200	32	67	0	425

Remark: From 2002 backward, there were no classified between High Level Degree and Bachelor Degree.

No.	Year	PHD Degree	Master Degree	Bachelor Degree	High Level	Mid Level	Primary Level	Non grading	Contract Employees	Total Numbers
No.	Year	Total	Total	Total	Total	Total	Total	Total	Total	Total
1	2003	1	3	74	80	183	30	30	22	423
2	2004	1	3	82	88	166	30	28	20	420
3	2005	1	4	90	91	169	31	21	20	427
4	2006	1	19	111	120	150	16	11	22	450
5	2007	0	24	152	161	117	13	8	24	499
6	2008	0	31	235	245	72	10	3	44	640
7	2009	0	34	357	290	51	10	3	55	800



CHAPTER 5

ພາກທີ V



V. ບາງຜົນງານ ແລະ ຜົນການດຳເນີນທຸລະກິດ ຂອງ ທຄຕລ 1989 -2009

5.1 ຂະບວນການເຄື່ອນໄຫວປະກອບສ່ວນປົກປັກຮັກສາ ແລະ ສ້າງສາປະເທດລາວ

ນອກຈາກວຽກງານວິຊາສະເພາະຕາມພາລະບົດບາດ ແລ້ວ ທະນາຄານການຄ້າຕ່າງປະເທດລາວຍັງໄດ້ເອົາໃຈໃສ່ດຳເນີນວຽກງານອື່ນໆ ທີ່ 3 ອົງການຈັດຕັ້ງໄດ້ເປັນເຈົ້າການຈັດຂຶ້ນເຊັ່ນ :

5.1.1.1 ການປ້ອງກັນຄວາມສະຫງົບ

ຕະຫລອດໄລຍະຜ່ານມາ ພະນັກງານທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ເອົາໃຈໃສ່ປະກອບສ່ວນຢ່າງຕັ້ງ

V. Achievements and Results of Operation of the BCEL 1989-2009

5.1 The Activities on Contributions to National Protection and Development

In addition to professional responsibilities, the BCEL has paid attention to other activities that 3 organizations has actively created such as:

5.1.1.1 Maintain Social Order

Throughout the past staff of BCEL have actively been participating to the national protection and development, especially, participating in arm force

ໜ້າເຂົ້າໃນການປົກປັກຮັກສາ ແລະສ້າງສາປະເທດຊາດ ໂດຍສະເພາະ ການເປັນເຈົ້າການ ຂອງກຳລັງປະກອບອາວຸດ ທີ່ປະຈຳທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ຕັ້ງໜ້າປະຕິບັດວຽກງານຂອງຕົນຢ່າງເຂັ້ມງອດຈຶ່ງເຮັດໃຫ້ທຸກຄົນ ມີຄວາມສະຫງົບ

ເປັນລະບຽບຮຽບຮ້ອຍຕະຫລອດມາ, ນອກຈາກນີ້ ພະນັກງານ ທຸກຄົນ ຍັງໄດ້ເຂົ້າຮ່ວມ ຊ່ວຍເປັນຫູ ເປັນຕາປະກອບສ່ວນປົກປັກຮັກສາ ໂດຍແມ່ນພະນັກງານທີ່ສັງກັດໃນການຈັດຕັ້ງມະຫາຊົນຕ່າງໆ.

5.1.1.2 ຂະບວນການເຄື່ອນໄຫວນອກຫລັກສູດ

ຄຽງຄູ່ກັບການປະຕິບັດການດຳເນີນວຽກງານຕາມພາລະບົດບາດນັ້ນແລ້ວ, ທຸກຄົນ ໄດ້ເຂົ້າຮ່ວມຂະບວນການອອກແຮງງານວັນເສົາແດງ ເຂົ້າຮ່ວມອອກແຮງງານນຳເມືອງ ນຳອົງການຈັດຕັ້ງຕ່າງໆທີ່ຂັ້ນເທິງຈັດຂຶ້ນ, ເດີນທີ່ສຸດໃນຂະບວນການອອກແຮງງານຕະຫລອດ 20 ປີ ຜ່ານມາ ແມ່ນຂະບວນຕ້ານໄພນ້ຳຖ້ວມໃນເດືອນ 08/2008 ຊຶ່ງພະນັກງານທັງໝົດໄດ້ປະກອບສ່ວນທຸ່ມເທເທື່ອແຮງງານ ດ້ວຍຄວາມເສຍສະຫລະສູງຕະຫລອດໄລຍະ 2 ອາທິດ

ນອກນັ້ນ, ຍັງໄດ້ເຄື່ອນໄຫວສະແດງສິລະປະແລະແຂ່ງຂັນກິລາໃນງານເປີດສາຂາ ງານສຳຄັນຕ່າງໆຂອງທະນາຄານແຫ່ງ ສປປ ລາວ ແລະງານສຳຄັນຂອງຊາດ ຊຶ່ງການເຄື່ອນໄຫວຂອງຄະນະສິລະປະ ແລະກິລາ ລວມແຕ່ແມ່ນພະນັກງານຂອງ ທຸກຄົນ ເອງທັງໝົດ.

residing the BCEL and strictly performing their tasks that contribute to stability and social order of the Bank to date. Besides that, the staff of BCEL also keeping watch to maintain security, especially those who work in mass organizations.

5.1.1.2 External Activities

Besides performing its main tasks, BCEL also participates in public work such as Red-Saturday, join activities with the district and other organizations assigned by higher level. Most dominant activities of public work of last 20 years was the flood protection activity in August 2008 where all staff have contributed their efforts by high offerings physical works throughout 2 weeks.

Other activities include cultural performances and sport competitions on the opening ceremony of Branches, important days of the Bank of the Lao PDR and of the Nation where the activities of the cultural and sport team are all from staff of BCEL.





5.1.1.3 ການອຸປະຖຳແກ່ສັງຄົມ

ຕະຫລອດໄລຍະຜ່ານມາ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ປະກອບສ່ວນຢ່າງຕັ້ງໜ້າໃນການສ້າງສາພັດທະນາປະເທດຊາດ ໂດຍສະເພາະແມ່ນການລະດົມທຶນຈາກທຸກພາກສ່ວນເພື່ອເປັນທຶນຮອນ ປ່ອຍສິນເຊື້ອ ຊຸກຍູ້ການຜະລິດເປັນສິນຄ້າສົ່ງອອກ, ເພື່ອການກໍ່ສ້າງໂຄງລ່າງເພື່ອການສົ່ງອອກສິນຄ້າ. ນອກຈາກການດໍາເນີນທຸລະກິດຕາມພູລະບົດບາດຂອງຕົນແລະການປະກອບສ່ວນໃນການສ້າງສາປະເທດຊາດດັ່ງກ່າວນັ້ນແລ້ວ ທຄຕລ ຍັງໄດ້ປະກອບສ່ວນຊຸກຍູ້ຊ່ວຍເຫລືອສັງຄົມ ໂດຍກົງທີ່ເປັນເງິນສົດແລະວັດຖຸຕ່າງໆເຊັ່ນ: ຊຸກຍູ້ໃຫ້ແກ່ການກໍ່ສ້າງໂຮງຮຽນ, ໂຮງໝໍ ສຸກສາລາຊ່ວຍເຫລືອຊົນເຜົ່າທີ່ຢູ່ຫ່າງໄກສອກຫລີກ ຊຸກຍູ້ວຽກງານກິລາ ກອງປະຊຸມ ໃຫຍ່ແລະງານສຳຄັນຕ່າງໆຂອງສູນກາງກະຊວງ ສະມາຄົມແລະອົງການຈັດຕັ້ງຕ່າງໆອອມຂ້າງສູນກາງ ປະກອບສ່ວນຊຸກຍູ້ຕ່າງໆໄພ່ນຳຖ້ວນ ຊຶ່ງການຊ່ວຍເຫລືອແກ່ສັງຄົມດັ່ງກ່າວໄດ້ເພີ່ມຂຶ້ນໃນ

5.1.1.3 Donation to the Society

Throughout the past, BCEL has actively contributed to the national development, especially by mobilizing fund from all sectors creating capital to release credits and encourage the production of goods for export, to build the infrastructures, to export of goods. Added to such operations of its normal business and contribution to the national development, BCEL has also contributed to directly support the society in cash or in kind such as: support to build schools, hospitals, village primary care center, helping ethnics group in remote areas, support to sport activities, General Meetings and occasional important Events of central bureau, Ministries, Associations and other Organizations surrounding central authorities, contributing to flood protection, where such social support have been increased yearly such as:



	1990	1995	2000	2005	2008	09/2009
For all supports to Society	-	-	90.11	277.38	1,535.80	216.41

ແຕ່ລະປີດັ່ງນີ້:

ທະນາຄານການຄ້າຕ່າງປະເທດ ໄດ້ຖືວ່າການຊ່ວຍເຫຼືອແກ່ສັງຄົມ ເປັນວຽກງານສຳຄັນໜຶ່ງ ທີ່ພວກເຮົາບໍ່ໄດ້ລິດລະແລະເມີນເສີຍ ໂດຍສະເພາະ ແມ່ນການຊ່ວຍເຫຼືອຜູ້ຄົນທຸກຍາກ ທີ່ຢູ່ຫ່າງໄກສອກຫລີກ ຜູ້ປະສົບໄພອຸປະຖຳແກກອງປະຊຸມຕ່າງໆຂອງຂັ້ນເທິງເນື່ອງໃນວັນສຳຄັນຂອງຊາດ ປະກອບສ່ວນງານກິລາສຳຄັນຕ່າງໆແລະອື່ນໆ ຊຶ່ງການຊ່ວຍເຫຼືອສັງຄົມນັ້ນ ໄດ້ເພີ່ມຂຶ້ນແຕ່ລະປີ.

BCEL considers the social support is an important activity that cannot be leaved and omitted especially providing assistance to the poor people living in remote area, the victims of disasters, supporting to various conferences of high ranking authorities, to the important national events, contribute to important sport events and others which the social supports are increased yearly.



5.2 ການພົວພັນຮ່ວມມືກັບສາກົນ

ການບໍລິການຂອງ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ບໍ່ພຽງແຕ່ຢູ່ພາຍໃນຂອບເຂດພາຍໃນປະເທດເທົ່ານັ້ນການບໍລິການດ້ານການທະນາຄານຕ່າງປະເທດກໍໄດ້ຮັບການປັບປຸງ ສົ່ງເສີມແລະພັດທະນາຂຶ້ນໄປ ເລື້ອຍໆກັບບັນດາທະນາຄານຊັ້ນນຳຂອງໂລກ, ຊຶ່ງປັດຈຸບັນທະນາຄານການຄ້າຕ່າງປະເທດລາວ ມີທະນາຄານຕົວແທນ 80 ທະນາຄານທີ່ກະຈາຍຢູ່ທົ່ວໂລກ ທີ່ຄອຍສະໜັບສະໜູນອຳນວຍຄວາມສະດວກໃນການຊຳລະສະສາງສາກົນ. ການດຳເນີນທຸລະກິດຮ່ວມກັນ, ການແລກປ່ຽນຂໍ້ມູນຂ່າວສານ ການຮ່ວມມືຊ່ວຍເຫຼືອຊຶ່ງກັນແລະກັນ ຕະຫລອດຮອດການຊ່ວຍບຳລຸງສ້າງພະນັກງານ ຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໃຫ້ມີຄວາມຮູ້ຄວາມສາມ

5.2 International Cooperation

The services of BCEL are not only limited in the local transaction, the international banking services are also gradually improved, promoted and developed cooperating with leading Banks around the world, which currently BCEL have 80 correspondent Banks worldwide that support and facilitate international liquidate payments, join business transaction, exchange information, mutual assistances including provide training to the staff of BCEL to upgrade their knowledge and capacities and exchange lessons. To implement the directive of the Party-State, the BCEL develops special relationship with Vietnam Banks,

າດແລະການແລກປ່ຽນບົດຮຽນຊຶ່ງກັນແລະກັນ. ໂດຍປະຕິບັດຕາມທິດຊີ້ນຳຂອງພັກແລະລັດທະນາຄານການຄ້າຕ່າງ ປະເທດລາວ ໄດ້ມີການພົວພັນຮ່ວມມືແບບພິເສດກັບບັນດາທະນາຄານຂອງຫວຽດນາມ ໂດຍສະເພາະກັບທະນາຄານລົງທຶນ ແລະ ພັດທະນາຫວຽດນາມ ໃນການຮ່ວມທຶນກັນສ້າງຕັ້ງ ທະນາຄານ ຮ່ວມທຸລະກິດລາວ-ຫວຽດຊື່ນ ເພື່ອອຳນວຍຄວາມສະດວກ ຊຸກຍູ້ຊ່ວຍເຫລືອ ດ້ານການເງິນແກ່ບັນດານັກທຸລະກິດຂອງສອງປະເທດແລະເປັນການສົ່ງເສີມການລົງທຶນດ້ານຕ່າງໆຢູ່ທັງສອງປະເທດເພີ່ມຂຶ້ນ. ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ກັບທະນາຄານການຄ້າຕ່າງປະເທດຫວຽດນາມ ໄດ້ມີການພົວພັນດຳເນີນທຸລະກິດ ຮ່ວມກັນໃນດ້ານການພັດທະນາ ສົ່ງເສີມເຊື່ອມໂຍງເຄືອຂ່າຍຄອມພິວເຕີນຳກັນເພື່ອບໍລິການບັດສາກິນ ເປັນຕົ້ນແມ່ນບັດ VISA Master Card, Amex, JCB ແລະ Diners Club. ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ກັບທະນາຄານລົງທຶນແລະພັດທະນາຫວຽດນາມແລະຮ່ວມກັບທະນາຄານການຄ້າຕ່າງປະເທດຫວຽດນາມ ເຊັນສັນຍາວ່າດ້ວຍການຮ່ວມມືນຳກັນເປັນແຕ່ລະປີເລື້ອຍມາໂດຍສະເພາະນັບແຕ່ປີ 1998 ເປັນຕົ້ນມາ. ຊຶ່ງໃນການຮ່ວມມືກັບບັນດາທະນາຄານດັ່ງກ່າວແມ່ນກຽວພັນກັບການດຳເນີນທຸລະກິດຮ່ວມກັນ. ການແລກປ່ຽນບົດຮຽນນຳກັນ ການຊ່ວຍເຫລືອຊຶ່ງກັນແລະກັນການຊ່ວຍບຳລຸງສ້າງພະນັກງານວິຊາການແລະອື່ນໆ ຊຶ່ງເຫັນວ່າການຮ່ວມມືດັ່ງກ່າວໄດ້ຮັບຜົນສຳເລັດຢ່າງຈົບງາມ ໃນແຕ່ລະປີເລີ່ມແຕ່ປີ 2007 ເປັນຕົ້ນມາ, ທຸລະກຳ ໄດ້ປະສານກັບທະນາຄານ BRED Populaire ຂອງຝຣັ່ງເພື່ອສ້າງຕັ້ງທະນາຄານຮ່ວມທຸລະກິດ ລາວ - ຝຣັ່ງຂຶ້ນ ໃນປະຈຸບັນ ໃນທ້າຍປີ 2008 ທຸລະກຳໄດ້ເລີ່ມຕົ້ນພົວພັນຮ່ວມມືກັບທະນາຄານ FUDIAN Bank ຂອງ ສປປ ຈີນ ເພື່ອຄົ້ນຄວ້າ ຮ່ວມມືສ້າງຕັ້ງທະນາຄານຮ່ວມທຸລະກິດລາວ - ຈີນ ໃນອະນາຄົດອັນໃກ້ນີ້ ນອກຈາກນັ້ນ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ຍັງໄດ້ຍາດແຍງເອົາການຊ່ວຍເຫລືອຈາກບັນດາ

especially with the Vietnam Investment and Development Bank by establishing Lao-Viet Bank to facilitate finance and encourage transactions of the businessman of two countries and to promote various investments in two countries. The BCEL together with Vietnam External Commerce Bank have create join business relation by development and promote computer network integration to provide service on international cards VISA, Master Card, Amex, JCB and Diners Club. The BCEL together with Vietnam Investment and Development Bank and join with Vietnam External Commerce Bank sign agreement on cooperation each year regularly, especially since 1998, where such banking cooperation are related to join business transaction, exchange lessons, mutual assistances, assisting in professional training and others, which such cooperation are successfully each year. Commencing in year 2007, BCEL has coordinated with BRED Bank Populaire of France to establish Lao-France Bank at present. In late 2008, BCEL begun its relationship with FUDIAN Bank of PR China to search for the cooperation in establishing join business bank Lao-China in near future. In addition, BCEL has also attracted the assistances from various world-leading Banks of western Countries including in Asia Pacific ream, Europe and American region. Since 1997 the BCEL becomes leading Banks among Banks in Lao PDR to create solidarity for mutual exchange data and information in the form of Lao Banks Association that have activities with Banks Association of other Countries, especially within ASEAN region and ASEAN Banks Association aiming at mutual assis-



ທະນາຄານຊັ້ນຕ່າງໆຂອງປະເທດ ຕາເວັນຕົກທັງຢູ່ພາຍໃນເຂດອາຊີປາຊີຟິກ, ຢູໂຣປແລະອາເມລິກາ. ເລີ່ມແຕ່ຊຽງປີ 1997 ເປັນຕົ້ນມາ ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ເປັນທະນາຄານແຮມນຳຂອງບັນດາທະນາຄານທຸລະກິດຢູ່ ສປປ ລາວ ໃນການເຕົ້າໂຮມຄວາມສາມັກຄີຊ່ວຍເຫຼືອແລກປ່ຽນຂໍ້ມູນຂ່າວສານນຳກັນໃນຮູບການຂອງສະມາຄົມທະນາຄານລາວ ທີ່ມີການເຄື່ອນໄຫວກັບບັນດາສະມາຄົມທະນາຄານຂອງປະເທດຕ່າງໆ ໂດຍສະເພາະໃນຂົງເຂດອາຊຽນແລະກັບສະມາຄົມທະນາຄານອາຊຽນ ເພື່ອເປົ້າໝາຍຊ່ວຍເຫຼືອຊຶ່ງກັນແລະກັນແລກປ່ຽນຂໍ້ມູນຂ່າວສານນຳກັນ ຊ່ວຍພັດທະນາບຸກຄະລາກອນແກ່ປະເທດຍັງອອນໄຫວແລະພ້ອມກັນພັດທະນາລະບົບທະນາຄານຂອງອາຊຽນໃຫ້ເທົ່າທຽມກັບບັນດາທະນາຄານຂອງສາກົນ.

ໃນທ້າຍປີ 2008 ທຄຕລໄດ້ເລີ່ມຕົ້ນພົວພັນຮ່ວມມືກັບທະນາຄານ FUDIAN Bank ຂອງ ສປປ ຈີນ ເພື່ອຄົ້ນຄວ້າ ຮ່ວມມືສ້າງຕັ້ງທະນາຄານຮ່ວມທຸລະກິດລາວ - ຈີນ

tance, exchange information with another, assisting in human resource development to weak countries and together develop ASEAN Banking System in equal to the international Banks.



5.3 ຜົນການດຳເນີນບໍລິການແຕ່ລະດ້ານ

5.3.1 ຊັບສິນ - ຫນີ້ສິນ

ຍອດຊັບສິນ/ຫນີ້ສິນໄດ້ເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ: ຊຶ່ງຍອດຊັບສິນໃນປັດຈຸບັນເພີ່ມຂຶ້ນຈາກປີ 1990 ຫລາຍກວ່າ 6.000 ຕື້ກີບ ຫລື ເພີ່ມຂຶ້ນເກືອບ 89 ເທົ່າຕົວ.

ຊຶ່ງສັງເກດເຫັນວ່າ ການຂະຫຍາຍຕົວຂອງຍອດຊັບ

5.3 Achievements on each Business Services

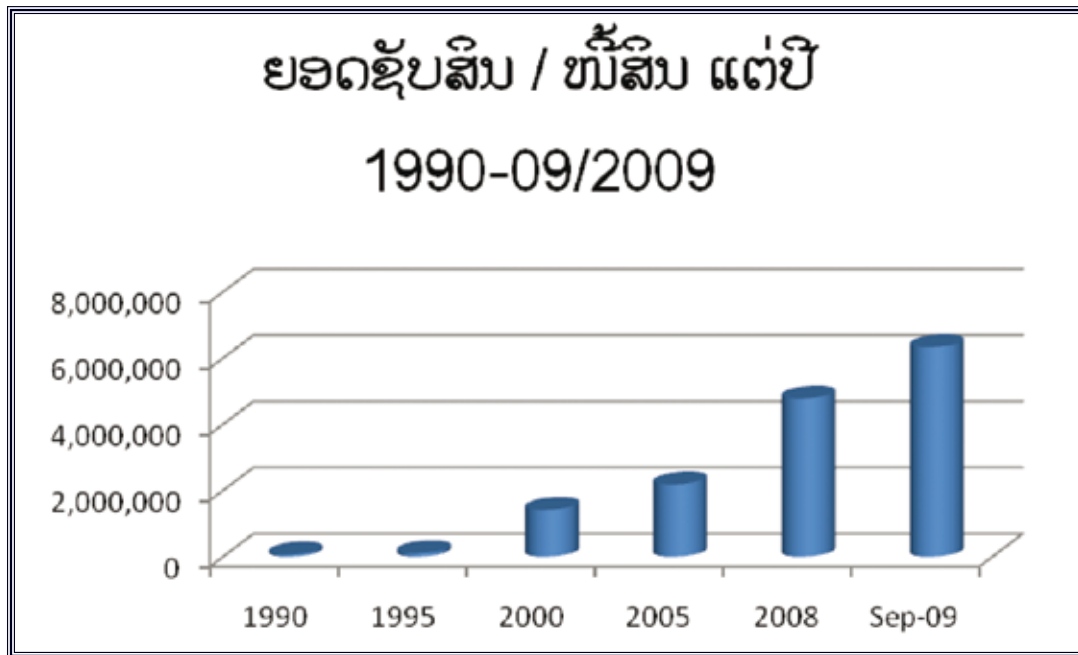
5.3.1 Asset/Liabilities

Net Assets/Liabilities have increased continuously, where current net assets increases from the year 1990 more than 6,000 Billion Kip or increase 89 times.

	1990	1995	2000	2005	2008	09/2009
Net-Assets/Debts	70,447	108,575	1,415.664	2,185.954	4,781.773	6,326.703

ສິນ/ຫນີ້ສິນ ຂອງ ທຄຕລ ໄດ້ເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງດ້ວຍຈັງຫວະການເພີ່ມຂຶ້ນ ທີ່ຄຽງຄູ່ກັບການພັດທະນາເສດຖະກິດ - ສັງຄົມ ຂອງ ສປປ ລາວ.

Which is observed that the expansion of Net-Assets/Liabilities of BCEL have been continuously increased in the increasing direction side by side with the socio-economic development of the Lao PDR.



ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ເອົາໃຈໃສ່ລະດົມທຶນຈາກສັງຄົມດ້ວຍຫລາຍຮູບແບບເປັນຕົ້ນແມ່ນການລົງເກັບເງິນກັບທີ່ກັບລູກຄ້າລາຍໃຫຍ່ຢ່າງເປັນປະຈຳ ໄດ້ຈັດຕັ້ງພະນັກງານລົງເກັບເງິນກັບລູກຄ້າລາຍຍ່ອຍຕາມຕະຫລາດ, ລົງເກັບເງິນກັບທີ່ກັບລູກຄ້າແລະນຳໃຊ້ລິດບໍລິການເຄື່ອນທີ່ລົງໄປໃຫ້ບໍລິການເປີດບັນຊີໃໝ່ພ້ອມໆກັບການບໍລິການອື່ນ ສຳລັບລູກຄ້າທີ່ຢູ່ຫ່າງໄກຈາກທະນາຄານ ຊຶ່ງເປັນການປູກຝັງຈິດສຳນຶກປະຊາຊົນໃຫ້ມີຄວາມຮູ້ກັນ ກັບທະນາຄານ ທັງເປັນການຊຸກຍູ້ສິ່ງເສີມລະດົມປະຊາຊົນໃຫ້ມີການປະຢັດສະສົມເງິນໄວ້ເພື່ອຄວາມສົມບູນພູນສຸກໃນອະນາຄົດ ຈຶ່ງເຮັດໃຫ້ເງິນຝາກຂອງລູກຄ້ານັບມື້ນັບເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ ຍອດເງິນຝາກລວມທຸກປະເພດໃນປີ 1990 ມີ 45.09 ຕື້ກີບ ຮອດປີ 2005 ເພີ່ມຂຶ້ນ 59 ເທົ່າຕົວ ຄືມີຍອດເງິນຝາກທັງໝົດ 2,663 ຕື້ກີບ ໃນນີ້ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ ກວມເອົາ 84,14% ແລະມາຮອດປະຈຸບັນ ຍອດເງິນຝາກລວມທຸກປະເພດມີ 5,575 ຕື້ກີບ ເພີ່ມຂຶ້ນ 123 ເທົ່າຕົວເມື່ອທຽບກັບປີ 1990.

5.3.2 The Mobilization of Fund from the Society

BCEL has paid attention to mobilize fund from the society in various forms, especially on site collecting of money from major customers regularly, arranging the staff for collecting money from the retail customers in the markets, on site collecting money and use mobile banking service for open new account together with other services, especially for the customers living remote from the bank, these making people aware and keep relation with the bank while encouraging them to accumulate saving their money for fruitful future use and that the bank can increase deposits from the customers continuously. Net total deposit of all types in the year 1990 was 45.09 Billion Kip and in the year 2005 increased 59 times with total deposit of 2,663 Billion Kip, in which foreign currency covered 84,14% and at the present the total deposit of all types is 5,575 Billion Kip increased 123 times comparing to 1990.



Type of Deposits	1990	1995	2000	2005	2008	09/2009
Current Account	28,469	37,352	412,292	993,420	1,721,628	1,661,825
Saving	0.31	25,657	429,169	983,158	1,621,268	2,177,042
Term Deposit	3,126	14,298	409,974	517,892	959,188	1,296,284
Deposit of National Treasury	13,501	8,761				57,330
Deposit of other Banks or financial institutions	-	-	460,082	158,107	153,031	281,245
Quarantee Deposit and others	-	-	-	11,214	35,777	102,096
Total	45,098.53	86,069.21	1,711,517	2,663,791	4,490,892	5,575,822



5.3.3 ການຂະຫຍາຍສິນເຊື້ອ

ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ປະກອບສ່ວນກໍ່ສ້າງເສດຖະກິດສັງຄົມຂອງຊາດໃຫ້ຈະເລີນຮຸ່ງເຮືອງເພີ່ມຂຶ້ນຕາມລຳດັບເລື້ອຍມາຕາມແນວທາງນະໂຍບາຍຂອງພັກແລະລັດຖະບານ ໂດຍໄດ້ສຸມໃສ່ການປ່ອຍສິນເຊື້ອເພື່ອການກໍ່ສ້າງໂຄງລ່າງພື້ນຖານເສດຖະກິດ ໃຫ້ມີຄວາມໝັ້ນຄົງ ປ່ອຍສິນເຊື້ອເພື່ອສົ່ງເສີມການຜະລິດພາຍໃນທົດແທນການນຳເຂົ້າ ແລະສົ່ງອອກ ປ່ອຍສິນເຊື້ອເພື່ອສົ່ງເສີມຂາອອກ ປ່ອຍສິນເຊື້ອເພື່ອການບໍລິການແລະຮັບໃຊ້ແລະອື່ນໆ ຍອດການປ່ອຍສິນເຊື້ອມາຮອດເດືອນ 06/2009 ມີທັງໝົດ 1,758 ຕື້ກີບ ເພີ່ມຂຶ້ນ 199 ເທົ່າ ຈາກປີ 1990

5.3.3 Credit Extension

BCEL has contributed to socio-economic development of the nation to a gradually prosperous society based on the policy of the Party and Government by releasing of credits to foster building stable economic infrastructure, releasing credits for fostering of domestic production, to replace imports and exports, releasing credits to promote export, releasing credits to promote service and serve other purposes. Net credits releasing up to June 2009 are 1,758 Billion Kip increased 199 times comparing to the year 1990.

Loan by Sectors	1990	1995	2000	2005	2008	09/2009
Industry/Handicraft	2,314	832	301,152	429,844	360,898	308,174
Construction	681	2,328	88,534	409,983	206,774	343,703
Trade and Service	5,975	1,603	114,536	345,559	857,734	1,003,295
Agriculture and Forestry	-	571	52,272	17,955	40,027	55,715
Post and Transport	6	427	-	-	-	-
Others	-	4,229	-	168,298	-	48,081
Total	8,796	9,993	556,494	1,371,639	1,465,433	1,758,969

5.3.4 ການລົງທຶນ

5.3.4.1 ເງິນຝາກຢູ່ຕ່າງປະເທດ

ຄຽງຄູ່ການປ່ອຍສິນເຊື້ອເພື່ອກໍ່ສ້າງເສດຖະກິດແລະສ້າງຄົມໃຫ້ຈະເລີນຮຸ່ງເຮືອງແລ້ວທະນາຄານການຄ້າຕ່າງປະເທດລາວ ກໍໄດ້ເອົາໃຈໃສ່ຊຸກຍູ້ສິ່ງເສີມການຄ້າຕ່າງປະເທດໃຫ້ນັບມືນັບເພີ່ມຂຶ້ນ ໂດຍສະເພາະແມ່ນຮັບປະກັນດ້ານການຊໍາລະສະສາງກັບຕ່າງປະເທດ ຊຶ່ງທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ຮັກສາເງິນຝາກຂອງຕົນຢູ່ຕ່າງປະເທດເພື່ອເຮັດໃຫ້ການຄ້າຂອງລາວກັບຕ່າງປະເທດມີຄວາມຄ່ອງຕົວສູງເຮັດໃຫ້ຕ່າງປະເທດມີຄວາມເຊື່ອໜັ້ນໃນດ້ານການຄ້າ ການເງິນແລະດ້ານການທະນາຄານຂອງສປປ ລາວ ປະຈຸບັນເງິນຝາກ ເປັນເງິນໂດລາ ເພີ່ມຂຶ້ນ 3 ເທົ່າ, ເງິນຝາກເປັນເງິນບາດ ເພີ່ມຂຶ້ນ 42 ເທົ່າຈາກປີ 1990.

5.3.4 Investment

5.3.4.1 Deposit in Foreign Country

Beside releasing credits for the socio-economic construction to a prosperous nation, BCEL also fosters to increase external commercial activities, especially in securing the liquidation of payment with foreigners, which BCEL has maintained its deposit in foreign country to smoothly and highly facilitate Lao commerce with foreign countries, making foreign countries confidence in dealing with trade, finance and banking with Lao PDR. Currently, deposit in US\$ increases 3 times, deposit in Thai Bath increase 42 times comparing to the year 1990.

Deposit in Foreign Countries	1990	1995	2000	2005	2008	09/2009
US\$	54.47	12.93	85.54	14.39	314.99	124.85
Bath	37.63	100.36	344.69	851.53	1,140.63	1,448.97
Other Currencies equivalent to US\$	1.30	2.74	2.50	6.75	6.23	-

5.3.4.2 ການລົງທຶນດ້ານທະນາຄານ

ໂດຍໄດ້ຮັບການມອບໝາຍຈາກລັດຖະບານ ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ຮວມລົງທຶນກັບທະນາຄານລົງທຶນແລະພັດທະນາທວງດນາມ ສ້າງຕັ້ງທະນາຄານຮວມທຸລະກິດ ລາວ - ຫວຽດ, ສ້າງຕັ້ງບໍລິສັດຮວມທຸລະກິດປະກັນໄພ ລາວ-ຫວຽດ ເພື່ອຊຸມຊົນສົ່ງເສີມການພົວພັນແບບພິເສດລະຫວ່າງ ສປປ ລາວ ກັບ ສສ. ຫວຽດນາມ ໂດຍສະເພາະແມ່ນການສົ່ງເສີມ ດ້ານການຄ້າ. ການລົງທຶນ ແລະການບໍລິການລະຫວ່າງສອງປະເທດໃຫ້ນັບມື້ນັບເພື່ອຂຶ້ນ ທະນາຄານການຄ້າຕ່າງປະເທດລາວໄດ້ເອົາໃຈໃສ່ຊຸກຍູ້ຊ່ວຍເຫລືອທະນາຄານຮວມທຸລະກິດລາວ-ຫວຽດໃຫ້ມີການເຄື່ອນໄຫວເຕີບໃຫຍ່ຂະຫຍາຍຕົວ ແລະດຳເນີນທຸລະກິດຢ່າງມີຜົນກຳໄລນັບມື້ນັບເພື່ອຂຶ້ນໄດ້ຮວມລົງທຶນກັບທະນາຄານ BRED BANK POPULAIRE ຂອງຝຣັ່ງ ສ້າງຕັ້ງທະນາຄານຮວມທຸລະກິດລາວ - ຝຣັ່ງ, ລົງທຶນສ້າງຕັ້ງບໍລິສັດເຊົ່າ-ຊື້. ນອກຈາກນັ້ນທະນາຄານການຄ້າຕ່າງປະເທດລາວຍັງໄດ້ລົງທຶນຊື້ພັນທະບັດລັດຖະບານ, ຊື້ພັນທະບັດຢູ່ຕ່າງປະເທດ ທີ່ເປັນການລົງທຶນທາງກົງເພື່ອສາກຳໄລ.

5.3.4.2 Investment in Banking

As assigned by the Government, BCEL initiates joint investment with the Vietnam Investment and Development Bank to establish Lao-Viet Bank, establish Joint Venture Lao-Viet Insurance Company to promote special relationship between Lao PDR and SR Vietnam, especially to encourage increase in trade, investment and services between two countries. BCEL pays attention to assist Lao-Viet Bank for growing activities and profitable business more and more. BCEL also extends its investment with BRED BANK POPULAIRE of France to establish Lao-France Bank, investing in financial lease company. In addition, BCEL also invest in buying Government bonds; buying foreign bonds as direct investment for profits.

Type of Investments	1990	1995	2000	2005	2008	09/2009
Investment in establishing Banks and Joint Ventures	-	-	41,100	83,380	83,973	165,224
In Bonds	-	5,541	1,281	147,759	150,205	881,166
Others	-	-	-	-	-	-
Total	-	5,541	42,381	231,139	234,178	1,046,390

5.4 ການປະກອບສ່ວນສ້າງສາປະເທດຊາດ

ນັບແຕ່ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ຫັນເປັນທະນາຄານທຸລະກິດລັດ ທີ່ມີການໄລ່ລຽງທຸລະກິດເຕັມຮູບແບບມາເຖິງປັດຈຸບັນຄົບຮອບ 20 ປີ ເຕັມແລ້ວ ທະນາຄານການຄ້າ ຕ່າງປະເທດລາວ ໄດ້ຕອບສະໜອງດ້ານທຶນຮອນໃນການກໍ່ສ້າງໂຄງລ່າງ ກໍ່ສ້າງພື້ນຖານ ເສດຖະກິດ ແລະສັງຄົມຂອງຊາດໃຫ້ຈະເລີນຮຸ່ງເຮືອງເປັນກ້າວໆມາດັ່ງຕົວຢ່າງບາງໂຄງການດັ່ງນີ້:

- ໂຄງການກໍ່ສ້າງຊົນນະບົດໃຫ້ເປັນຕົວເມືອງ (ເມືອງຄຳເກີດທລັກ 20)
- ໂຄງການກໍ່ສ້າງຂົວ ແລະຖະໜົນຕ່າງໆ ເຊັ່ນ : ຂົວທ່າງອນ, ຖະໜົນຄູວຽງ, ຖະໜົນ ເຕ 2, ຖະໜົນເລກທີ 13 ເໜືອ - ໃຕ້, ຖະໜົນເບຕິງເມືອງປາກເຊ, ຕະຫລາດ, ສູນການຄ້າປາກເຊ, ຖະໜົນເລກທີ 12, ຖະໜົນເລກທີ 1

5.4 Contribution to the National Construction

From the transforming of BCEL to full form of State Business Bank to date is 20th anniversary, BCEL has provided capital fund for the construction of infrastructure, socio-economic foundation for the Nation moving to a prosperous society as showed in following projects:

- The construction to transform rural to urban city (Khamketh City in Km 20).
- Bridges and Road Construction Projects such as: Thagnone Bridge, Khuvieng Road, T2 Road, No. 13 Road North-South, Concrete Road in Pakse, Markets, Shopping Center in Pakse, Road No. 12, Road No. 1, Roads and

ຖະໜົນແລະຂົວຕ່າງໆຢູ່ແຕ່ລະແຂວງ ແຕ່ເໜືອຮອດໃຕ້, ຖະໜົນສາຍບ້ານວັງ - ປາກຕອນ, ຖະໜົນສາຍປາກແບງ - ຫວຍໂກນ, ຖະໜົນສາຍແກ່ນທ້າວ - ປາກລາຍ, ໂຄງການກໍ່ສ້າງຖະໜົນສາຍທາງ 1D ຊຽງຂວາງ ປາກຊັນ, ໂຄງການກໍ່ສ້າງຖະໜົນຢູ່ເມືອງຊິນປູລີແຂວງສະຫວັນນະເຂດ, ໂຄງການກໍ່ສ້າງຖະໜົນR3ແຂວງບໍ່ແກ້ວ, ໂຄງການກໍ່ສ້າງຖະໜົນສາຍດອນໝູນ ສະໜາມກິລາແຫ່ງຊາດ, ໂຄງການກໍ່ສ້າງຖະໜົນເລກ 20, ເລກ 8 ແລະສາຍອື່ນໆ

- ໂຄງການຜະລິດສິນຄ້າເພື່ອສົ່ງອອກແລະທົດແທນການນຳເຂົ້າ: ໂຮງງານຕັດຫຍິບ. ໂຮງງານເຟີນີເຈີ. ໂຮງງານຜະລິດເຄື່ອງກະປອງ ໂຮງງານສັງກະສີ ໂຮງງານເຫລັກ ໂຮງງານອີກຊີ ແລະ ໂຮງງານອື່ນໆ
- ປ່ອຍສິນເຊື້ອເພື່ອຊຸກຍູ້ການຜະລິດເພື່ອສົ່ງອອກເຊັ່ນ: ກາເຟສົ່ງອອກ, ເຄື່ອງປາຂອງນາ, ສິນຄ້າເຄີ່ງສຳເລັດຮູບນຳເອົາເງິນຕາຕ່າງປະເທດເຂົ້າມາ.
- ໂຄງການຜະລິດສະບຽງອາຫານເປັນຕົ້ນແມ່ນລ້ຽງປາ, ໝູ, ໄກ່, ປູກສາລີ ແລະອື່ນໆ
- ໂຄງການຂຸດຄົ້ນແຮ່ທາດຕ່າງໆ (ຄຳ ແລະ ທອງ)
- ໂຄງການ, ການບໍລິການຂົນສົ່ງໂດຍສານ.
- ໂຄງການສົ່ງເສີມການສຶກສາ, ສາທາລະນະສຸກເຊັ່ນ : ການກໍ່ສ້າງສ້ອມແປງໂຮງໝໍມະໂຫສິດ, ໂຮງໝໍ 150 ຕຽງແລະກໍ່ສ້າງສ້ອມແປງໂຮງຮຽນແຫ່ງຕ່າງໆ
- ໂຄງການກໍ່ສ້າງຫລັກສັນຍານຂອງ ETL
- ໂຄງການຊື້ເຄື່ອງຈັກປັ່ນໄຟຟ້າເຂົ້າໃສ່ເຂື່ອນໄຟຟ້ານ້ຳຖິ້ມ 1
- ໂຄງການກໍ່ສ້າງນ້ຳປະປາ, ຂົນລະປະທານແລະເໝືອງຝາຍຕ່າງໆເຊັ່ນ: ການກໍ່ສ້າງຂົນລະປະທານເມືອງອຸທຸມພອນແຂວງສະຫວັນນະເຂດ, ກໍ່ສ້າງນ້ຳປະປາເມືອງທ່າແຂກ ແຂວງຄຳມ່ວນ,
- ໂຄງການກໍ່ສ້າງສະໜາມກິລາໃນຮິ່ມແລະສະໜອງເຄື່ອງຕົບແຕ່ງຕ່າງໆ ໃຫ້ແກ່ທັບກັນກິລາ.

Bridges in each provinces from the North to the South, Road between Vang-Paktone Villages, Road from Pakbang-Hoygoan, Road from Kenthao-Paklay, Road Construction Project 1D from Xiengkhouang-Paksane, Road Construction Project in Sonbouri District in Savannkhet, Road Construction Project R3 in Borkeo Province, Road Construction from Donenoune-National Sport Stadium, Road Construction Project No. 20, No. 8 and other Road lines.

- Project on production of goods for export and replacing import: Garment factory, furniture’s factory, caned products factory, Zn roof Factory, Steel factory, Oxygen factory and other factories.
- Releasing credits to promote production for export such as: Caf☐ export, forest products, half finished products, industrial products, handicraft products, wood products and others for export to foreign countries and bringing in foreign currencies.
- Food products project, namely, fishery, raising pig, chickens, maize cultivation and others.
- Mining projects such as: (Gold, Bronze).
- Project on transportation service.
- Project on educational, health care support such as: repairing Mahosot Hospital, 150 Hospital and construct and repair several schools.
- Project on construction of ETL Transmission pools.
- Project on buying turbine for Nam Gneuam I Dam.
- Project on the construction of water supply PAPA, irrigation and weirs such as: irrigation cannel in Outhomphom district in Savannakhet, construct PAPA in Thakek district Khamoune Province.
- Project on construction of indoor sport complex and provide facilities to sport dometeries.





5.5 ການສ້າງລາຍຮັບ - ຈ່າຍແລະກຳໄລ

ນັບແຕ່ມີທັນເປັນທະນາຄານທຸລະກິດເປັນຕົ້ນມາ ລູກຄ້າທຸກລະດັບໄດ້ໃຫ້ຄວາມສົນໃຈແລະມານຳໃຊ້ບໍລິການກັບທະນາຄານການຄ້າຕ່າງປະເທດລາວ ນັບມື້ນັບຫລາຍຂຶ້ນຄື ໃນປີ 1990 ລູກຄ້າປະຈຳຂອງທະນາຄານມີພຽງ 1,900 ກວ່າບັນຊີ ແຕ່ປັດຈຸບັນມີບໍ່ຕໍ່າກວ່າ 70,000 ບັນຊີສະນັ້ນ ລາຍຮັບທະນາຄານຈຶ່ງເພີ່ມຂຶ້ນຕາມລຳດັບ.

5.5 Create Income-Expenses and Profits

From the date of transforming to business banking, all level of customers have interested and used services of the BCEL more and more such as: in the year 1990 there were only 1,900 regular customer's account, but to date more than 70,000 accounts. Thus, the income of the bank has been gradually increased.

Items	1990	1995	2000	2005	2008	09/2009
Incomes	2.26	8.98	85.95	104.78	218.82	295.99
Expenses	0.79	4.02	63.56	40.92	82.08	170.06
Profits/Losses	1.46	4.96	22.39	63.86	160.93	125.93

ຄຽງຄູ່ກັບການເພີ່ມຂຶ້ນຂອງລາຍຮັບ ທະນາຄານກໍມີລາຍຈ່າຍເພີ່ມຂຶ້ນຕາມລຳດັບ ໃນອັດຕາທີ່ສູງ ເຊັ່ນດຽວກັນ ໂດຍສະເພາະແມ່ນລາຍຈ່າຍນັບແຕ່ປີ 2003 ມານີ້ ເຫັນວ່າເພີ່ມຂຶ້ນສູງ ເນື່ອງຈາກວ່າທະນາຄານໄດ້ລົງທຶນໃນການພັດທະນາເທັກໂນໂລຊີ ໃຫ້ມີຄວາມທັນສະໄໝ ເປັນຈຳນວນບໍ່ໜ້ອຍ ແຕ່ເຖິງຢ່າງໃດກໍຕາມທະນາຄານກໍໄດ້ພະຍາຍາມສ້າງລາຍຮັບໃຫ້ເພີ່ມຂຶ້ນ ເພື່ອສ້າງກຳໄລໃຫ້ເພີ່ມຂຶ້ນຢ່າງຕໍ່ເນື່ອງ ເຮັດໃຫ້ຖານະການເງິນ ມີຄວາມເຂັ້ມແຂງ ແລະໂປ່ງໃສສ້າງຄວາມເຊື່ອໝັ້ນ ແກ່ລູກຄ້າ, ລາຍຮັບຈາກການບໍລິການຂອງທະນາຄານນັບມື້ນັບເພີ່ມຂຶ້ນຄືໃນທ້າຍເດືອນ09/2009 ລາຍຮັບ ຈາກການບໍລິການມີ 61,68 ຕື້ກີບ ທຽບໃສ່ປີ 1990 ເພີ່ມຂຶ້ນ 114 ເທົ່າດັ່ງຕາຕະລາງຂ້າງລຸ່ມນີ້ :

Beside increasing of income, the Bank has also incurred increased high expenses at the same time, especially the expenses from the year 2003 to date notably high due to the Bank has invested in the development of new technology to modernize the Bank with high amount. Nonetheless, Bank bring its efforts to increase income to continue making more profits which strengthen financial status of the Bank and transparent, create confidence to customers. The income from the banking services has been continuously increased, likewise, at the end of 09/2009; income from the banking service was at 61.68 Billion Kip comparing to the year 1990 increased 114 times as showed in the following table:

Items	1990	1995	2000	2005	2008	09/2009
Incomes from Services	538	1,694	48,943	36,013	69,896	61,681

5.6 ການມອບພັນທະແກ້ລັດຖະບານ

ນອກຈາກການຊຸກຍູ້ຊ່ວຍເຫລືອສັງຄົມເປັນແຕ່ລະດ້ານນັ້ນ ທຸລະກິດ ຍັງໄດ້ມອບອາກອນລາຍໄດ້ເປັນແຕ່ລະເດືອນມອບ ພັນທະຂອງຕົນໃຫ້ແກ້ລັດຖະບານຂອງລັດຖະບານ ໂດຍສະ ເພາະແມ່ນການມອບອາກອນກຳໄລ ແລະເງິນປັນຜົນເປັນ ແຕ່ລະປີ (ໃນທ້າຍປີຂອງແຕ່ລະປີ) ທີ່ສອດຄ່ອງກັບລັດຖະບັນ ຍັດວ່າດ້ວຍທະນາຄານທຸລະກິດແລະຂໍ້ຕົກລົງຄຸມຄອງທະນາ ຄານການຄ້າຕ່າງປະເທດລາວ (GA) ໃນປີ 2008 ຜ່ານມາ ທຸລະກິດ ໄດ້ມອບພັນທະ ແລະເງິນປັນຜົນໃຫ້ກະຊວງເຫັນໄດ້ ວ່າການມອບພັນທະແກ້ລັດຖະບານ ໄດ້ເພີ່ມຂຶ້ນໃນແຕ່ລະປີຄື

5.6 Obligation to the Government

In addition to support and assist to society in different ways, BCEL performs its obligation toward the Government as income tax each month, delivering its obligation to the Government budget, especially delivery its income tax and distribution of dividends each year (at the end of each year) in consistent with the Ordinance on Business Banks and regulation on the management of BCEL (GA). In last year 2008, BCEL has delivered its obligation and distributed dividends to Ministry of Finance with the amount of 81,13 Billion Kip.



Items	1990	1995	2000	2005	2008
Delivery obligation to the State	0.88	1,33	7,84	1,39	81,13





5.7 ຜົນງານແລະການໄດ້ຮັບຍ້ອງຍໍ

ຕະຫລອດໄລຍະ 20 ປີຜ່ານມາ ທະນາຄານການຄ້າ ຕ່າງປະເທດລາວ ໄດ້ຕັ້ງໜ້າປະກອບສ່ວນ ສ້າງສາພັດທະນາປະເທດຊາດຫລາຍຢ່າງ ໄດ້ປະຕິບັດຕາມທິດຊີ້ນຳຈາກຂັ້ນເທິງໃນການຮ່ວມທຶນ ກັບທະນາຄານລົງທຶນແລະພັດທະນາຫວຽດນາມເຮັດໜ້າທີ່ດຳເນີນວຽກງານບໍລິການດ້ານທະນາຄານ ດ້ວຍຮູບການຂອງການຮ່ວມມືແບບພິເສດຂອງສອງຊາດ ຜ່ານການດຳເນີນງານຜ່ານມາດັ່ງກ່າວເຫັນວ່າທະນາຄານການຄ້າຕ່າງປະເທດລາວມີຜົນງານດີເດັ່ນໃນການປະກອບສ່ວນຮ່ວມມືທາງດ້ານເສດຖະກິດການຄ້າແລະການລົງທຶນລະຫວ່າງ 2 ປະເທດລາວ - ຫວຽດນາມ ຈຶ່ງໄດ້ຮັບຫລຽນໄຊແຮງງານຊັ້ນ III ຕາມລັດຖະດຳລັດ ສະບັບເລກທີ 27/ສປປ ລົງວັນທີ 26 ພຶດສະພາ 2004 ໄດ້ຮັບຫລຽນໄຊແຮງງານຊັ້ນ II ຕາມດຳລັດເລກທີ 335/ສປປ ລົງວັນທີ 28/ 12/2007 ໃນການປະກອບສ່ວນປົກປັກຮັກສາແລະພັດທະນາປະເທດຊາດ ຄົບຮອບ 30 ປີ 1975 -2005 ໄດ້ຮັບຫລຽນໄຊແຮງງານຊັ້ນ II ໃນການຮ່ວມມືພິເສດ ລາວ - ຫວຽດນາມ ໃນວັນຄົບຮອບສ້າງຕັ້ງທະນາຄານຮ່ວມທຸລະກິດ ລາວ - ຫວຽດນາມຄົບຮອບ 10 ປີ 22/06/1999 - 22/06/2009 ໃນວັນຄົບຮອບ 20 ປີແຫ່ງການຫັນເປັນທຸລະກິດ ທຄຕລ ໄດ້ຮັບຫລຽນໄຊອິດສະຫລະຊັ້ນ III ໜຶ່ງໜ່ວຍ.(63)

5.7 Achievement and Awards

Throughout 20 years, BCEL brings its great efforts to the national development, implements the instruction of high level in investment with the Vietnam Investment and Development Bank performing duties on banking business services in the form of special cooperation between two countries. Through these business activities, BCEL becomes outstanding in the contribution to the economic, trade and investment cooperation between 2 countries Lao-Vietnam receiving award of Level II Labor Medal based on the decree No. 335/Pres, dated 28/12/2007 for the contribution in national protection and development during 30 years 1975-2005, receiving award of Level II Labor Medal for the special cooperation Lao-Vietnam on the 10th anniversary of establishment of JV Lao-Viet Bank from 22/06/1999-22/06/2009.

From that achievement above, on the occasion of celebration of 20th anniversary of BCEL, it has received award from the Party and Government as following:

- Awards of Organization: 7 medals
- Medals of Liberation at Level III: 1 medal
- Labor medals at level III, 3 medals, Labor Symbol 3
- Individual Awards: Medal of Liberation at level III 1 medal; Labor Medal at level I, 5 persons;
- Labor Medals at Level II, 4 persons and Labor Symbol for 139 persons.



CHAPTER 6

ພາກທີ VI





VI. ສະຫຼຸບ

ຜ່ານໄລຍະ 20 ປີ ຂອງການຫັນປ່ຽນທະນາຄານລັດບໍລິຫານ ມາເປັນທະນາຄານທຸລະກິດຂອງລັດ ເຫັນວ່າທະນາຄານການຄ້າ ຕ່າງປະເທດລາວ ໄດ້ເອົາໃຈໃສ່ປະຕິບັດຕາມພາລະບົດບາດ ແລະ ໜ້າທີ່ພັກ ແລະລັດຖະບານມອບໜ້າໃຫ້ໄດ້ຢ່າງມີປະສິດທິຜົນ. ທະນາຄານການຄ້າຕ່າງປະເທດລາວ ໄດ້ມີການທົບທວນປັບປຸງ ຮອບດ້ານ ເຕີບໃຫຍ່ຂະຫຍາຍຕົວມີຄວາມເຂັ້ມແຂງທາງດ້ານການ ບໍລິຫານ ຊຶ່ງນຳພະນັກງານໃນທົ່ວລະບົບ ດ້ານການເງິນ ສ້າງຄວາມ ເຊື່ອໜັ້ນແລະຄວາມໄວ້ວາງໃຈແກ່ລູກຄ້າໄດ້ໃນລະດັບທີ່ແນ່ນອນ. ພ້ອມທັງໄດ້ປະກອບສ່ວນຢ່າງຕັ້ງໜ້າພັດທະນາສ້າງສາເສດຖະກິດ ແລະສັງຄົມຂອງປະເທດຊາດໃຫ້ຈະເລີນຮຸ່ງເຮືອງ ທະນາຄານ ການຄ້າຕ່າງປະເທດລາວ ຖືວ່າເປັນທະນາຄານທີ່ນຳໜ້າໃນການ ພັດທະນາລະບົບເທັກໂນໂລຊີດ້ານການບໍລິການທະນາຄານ ເປັນ ທະນາຄານທີ່ນຳໜ້າໃນການໃຫ້ບໍລິການລູກຄ້າດ້ວຍລະບົບເທັກ ໂນໂລຊີທີ່ທັນສະໄໝ, ຊຶ່ງພາໃຫ້ລະບົບອຸດສາຫະກຳທະນາຄານ ຂອງລາວ ໄດ້ຮັບການພັດທະນາໃຫ້ໄດ້ມາດຕະຖານໂກ້ຄຽງກັບສາ ກົນ.

VI. Conclusion.

Throughout 20 years of transforming from State administered Bank to State commercial Bank it is observed that the BCEL has paid attention to effectively perform its mandates and duties as the Party and Government assigned. BCEL has reviewed and improved in all aspects and makes it possible growth with strengthen its administration, undertaking supervision of all staff throughout the system, managing financial activities, creating confidence and reliability to the customers in certain degree. At the same time, it has actively contributed to the socio-economic development for the Nation moving toward the prosperous society. BCEL is regarded as leading Bank in the development of technology on the banking service, becoming leading Bank in providing service to the customers with modern technology, which makes banking industry in Laos developed close to international standard.

Throughout last 20 years, BCEL has achieved in many aspects. These achievement and successes happened from various factors: due to the tactics and right leadership of the Party, due to the strong State authority and active staff of the Bank and special participation and support of the customers within country and abroad...On this bright occasion BCEL respectfully thanks and highly appreciates to all sectors that cooperate and support to the Bank and make the Bank able to sustained growth.

CHAPTER 7

ພາກທີ VII

VII. ແຜນງານໃນອະນາຄົດ

ການຫັນເອົາລະບົບບໍລິການຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວໃຫ້ໄປສູ່ຄວາມທັນສະໄໝຖືເປັນຈຸດໃຈກາງຂອງການພັດທະນາເພື່ອສ້າງຄວາມເຂັ້ມແຂງຮອບດ້ານ ຮອງຮັບສະພາບການແຂງຂັນ ທີ່ດູເດືອດໃນລະບົບທະນາຄານຂອງສປປ ລາວ ແລະຢູ່ສາກົນ ໃນຊຸມປີຕໍ່ໜ້າ ທະນາຄານການຄ້າຕ່າງປະເທດລາວຈຶ່ງມີແຜນເອົາໃຈໃສ່ພັດທະນາລະບົບຕ່າງໆດັ່ງນີ້:

1. ການພັດທະນາລະບົບ MIS ເພື່ອໃຫ້ສາມາດນຳເອົາຂໍ້ມູນຕ່າງໆໃຫ້ສາມາດຮັບໃຊ້ ດ້ານການ ບໍລິຫານທຸລະກິດທະນາຄານໃຫ້ໄດ້ຮັບຜົນດີ ສາມາດວາງແຜນຍຸດທະສາດແລະແຜນທຸລະກິດ ຢ່າງມີປະສິດທິຜົນ ເພີ່ມຂຶ້ນ.(64)
2. ອອກບັດ VISA ສາກົນສຮັບໃຊ້ສັງຄົມ ໃຫ້ນັບມື້ນັບເພີ່ມຂຶ້ນ ເພື່ອສ້າງຄວາມສະດວກສະບາຍໃຫ້ແກ່ລູກຄ້າ
3. ສືບຕໍ່ພັດທະນາລະບົບ E-Banking ພ້ອມທັງຂະຫຍາຍການນຳໃຊ້ຢ່າງກວ້າງຂວາງ ເປັນຕົ້ນລະບົບ Mobile Banking Phone Banking ແລະ Internet Banking ໃຫ້ແກ່ລູກຄ້າ ເພື່ອເພີ່ມຄວາມສະດວກສະບາຍ ໃນການໃຊ້ບໍລິການທະນາຄານແລະການເຂົ້າເຖິງຂໍ້ມູນຂ່າວສານ ຂອງທະນາຄານ ພ້ອມທັງເປັນການ ສ້າງພາບພົດທີ່ດີແກ່ລູກຄ້າແລະທະນາຄານ.
4. ພັດທະນາລະບົບການຊຳລະຄ່າສາທາລະນະປະໂພກຕ່າງໆຜ່ານລະບົບທະນາຄານ(Bill Payment) ໂດຍສະເພາະແມ່ນການຊຳລະຄ່າໄຟຟ້າ, ນໍ້າປະປາ, ຄ່າໂທລະສັບແລະອື່ນໆ ພ້ອມທັງ ຂະຫຍາຍການນຳໃຊ້ຢ່າງແຜ່ຫລາຍໃນຂອບເຂດທົ່ວປະເທດ
5. ສືບຕໍ່ປັບປຸງລະບົບຖານຂໍ້ມູນໃຫ້ໄດ້ມາດຕະຖານສາກົນ ໂດຍການສ້າງລະບົບ Database Servers ໃຫ້ເປັນແບບ Clustering ໝາຍຄວາມວ່າຕິດຕັ້ງ Servers 2 ໜ່ວຍໃຫ້ສາມາດແລ່ນ ແທນກັນໄດ້ໃນເວລາ ໜ່ວຍໃດໜ່ວຍໜຶ່ງ ຂັດຂອງ ແລະມີການBack up ຂໍ້ມູນແບບ Real Time ພ້ອມທັງຕິດຕັ້ງລະບົບ Remote Back up ຢູ່ນອກສະຖານທີ່ໃຫ້ໄດ້ມາດຕະຖານເພື່ອຮັບປະກັນ ລະບົບບໍລິການທີ່ຕໍ່ເນື່ອງ ທຸກຄັ້ງຕ້ອງໄດ້ສືບຕໍ່ພັດທະນາລະບົບ MIS ລະບົບ SB ໃຫ້ລົມບູນຍິ່ງຂຶ້ນ. ປັບປຸງລະບົບປ້ອງກັນ ຄວາມປອດໄພ, ປະສານກັບພາກສ່ວນອື່ນທີ່ກ່ຽວຂ້ອງເພື່ອສືບຕໍ່ປັບປຸງ ດຳເນີນແຜນວຽກຮ່ວມກັນຕໍ່ກັບ ລະບົບຊຳລະສະສາງຜ່ານເຄື່ອງ Electronic ພ້ອມທັງໂຄສະນາໃຫ້ສັງຄົມຮັບຊາບ
6. ສືບຕໍ່ພັດທະນາບຸກຄະລາກອນໃຫ້ມີຄວາມຮູ້ຄວາມສາມາດດ້ານວິຊາສະເພາະ ແລະມີຄວາມ ຊຳນານສະເພາະດ້ານເພື່ອສ້າງໃຫ້ເປັນຊ່ຽວຊານວຽກງານໃນການປະຕິບັດໜ້າທີ່ໃຫ້ມີປະສິດທິພາບ
7. ສືບຕໍ່ຄົ້ນຄ້ວາຫັນເປັນຫຸ້ນສ່ວນແລະກະກຽມຄວາມ

- ພ້ອມຕ່າງໆ ໃນການສ້າງຕັ້ງບໍລິສັດຫລັກຊັບຂຶ້ນ
8. ຄົ້ນຄວາມຜະລິດຕະພັນ E - Commerce ພ້ອມທັງເປີດບໍລິການຮັບໃຊ້ລູກຄ້າ
 9. ເຊື່ອມໂຍງເຄືອຂ່າຍລະບົບ ATM ກັບທະນາຄານອື່ນພາຍໃນແລະຕ່າງປະເທດ
 10. ພັດທະນາບຸກຄະລາກອນ ໃຫ້ສາມາດຄຸ້ມຄອງລະບົບ ICT ດ້ວຍການສົ່ງພະນັກງານທີ່ມີຄວາມຮູ້ພື້ນຖານແລ້ວໄປຍົກລະດັບຢູ່ກັບພາກສ່ວນອື່ນທີ່ມີປະສິດທິການສູງ
 11. ກໍ່ສ້າງພະນັກງານ ແຕ່ລະຂັ້ນໃຫ້ມີຄວາມຮູ້ຄວາມສາມາດ ດ້ວຍການສົ່ງໄປຍົກລະດັບຢູ່ຕາມສະຖາບັນການສຶກສາຕ່າງໆຈັດຝຶກອົບຮົມຢ່າງເນື່ອງມືດລຽນຕິດ ຈົນໃຫ້ພະນັກງານກາຍເປັນຜູ້ມີຄວາມຊຳນານງານສະເພາະດ້ານ (ມື້ອາຊີບ)
 12. ຈັດສຳມະນາເຜີຍແຜ່ລະດົມໃຫ້ພະນັກງານຮັບຮູ້ເລິກເຊິ່ງກ່ຽວຂ້ອງກັບຄວາມທັນສະໄໝຂອງຕົນທີ່ມີ ແລະສ້າງໃຫ້ເຂົາເຈົ້າມີສ່ວນຮ່ວມໃນການຊື້ແຈ້ງຕໍ່ສັງຄົມນຳດ້ວຍ.
 13. ສ້າງຖານະການເງິນໃຫ້ມີຄວາມເຂັ້ມແຂງ ໂດຍສະເໜີໃຫ້ລະັດຖະບານປະກອບທຶນໃຫ້ພຽງພໍໄດ້ຕາມມາດຖານ, ສະສົມທຶນດ້ວຍຕົນເອງ ດ້ວຍການເອົາກຳໄລໃນແຕ່ລະປີປະກອບເຂົ້າໃນຄັງຕ່າງໆໃຫ້ໄດ້ຫລາຍຂຶ້ນ
 14. ເອົາໃຈໃສ່ສຶກສາອົບຮົມແນວຄິດການເມືອງ ໃຫ້ແກ່ພະນັກງານແຕ່ລະຂັ້ນຢ່າງເປັນປະຈຳເພື່ອໃຫ້ມີການປັບປຸງຂອດການປະສານງານຕ່າງໆ, ສຶກສາໃຫ້ແຕ່ລະຄົນມີແນວຄິດທິດທາງເອກະພາບກັນ

ໃນການບຳລຸງສ້າງພະນັກງານຂັ້ນບໍລິຫານ ຈະຕ້ອງໄດ້ເລັ່ງສ້າງສະເພາະເປົ້າໝາຍ ທີ່ມີຄວາມຊັດເຈນ ທີ່ລວມທັງດ້ານວິຊາສະເພາະ ແລະອຸດົມການ ການເມືອງຕ່າງໆ.

VII. Future Plan

Transforming the service system of BCEL to a modern service is the core development to fully strengthening capacity and able to stand in hard competition of banking system in Lao PDR and internationally. At the present BCEL has following plan to develop the system:

1. To develop MIS system to make data and information available to successfully serve banking management service and able to make strategic plan and more effective business planning.
2. To increasingly issue VISA international card to serve the society to make convenient for the customers
3. To continue develop E-Banking system, including widely extending use, especially Mobile Banking, Phone Banking and Internet Banking for the customers to add more convenience in the banking service and access to data and information of the Bank and create good image of the bank before customers and among banks.
4. To develop payment system on public goods through the bank (Bill payment), especially payment for electricity, papa, telephone bills and others, meanwhile widely extending use throughout country.
5. To continue improving database to international standard by creating Database Servers to the form of Clustering, which means installing Servers 2 Units that can replacing operation if one of them has failure and have Back up data in form of Real Time, including installation of Remote Back up outside the site that have standard to secure the continuous service. BCEL must continue to develop complete MIS, SB system, improve security and safeguard system, coordinate with other relevant sectors to improve join operation in payment system through electronic and disseminate to the public.
6. To continue develop human resource to strengthen capacity and professional knowledge and skillful in their profession and becoming experts in effective performance of duties.
7. To continue in research for the conversion to partnership and preparing to establish stock exchange company.
8. To conduct research on E-commerce product and provide service to the customers.
9. To integrate network on ATM with other Banks locally and internationally.
10. To develop personnel staff capable to manage ICT system by sending staff, who have basic knowledge, for upgrading in other institutions that have high experience.
11. To build capacity of staff at all levels with knowledge by sending them to continue education at different institutions, organize training regularly until the staff possess professional skill (professional).
12. To organize seminar to mobilize the staff with deep knowledge and broaden on their modernization they have and make them to participate in sharing to the society.
13. To create strong financial status by proposing to the Government contributing sufficient capital as required standard, self accumulating fund by deducting profit each year to increasingly contribute in different funds.
14. To pay attention in political training to the staff at all levels at regular basis in order to improve coordination and making every person think the same direction.

For the building capacity of the managerial level, it must have specific focusing objective that are precise and clear which includes professional capacity and political mission.

ທະນາຄານຕົວແທນໃນທົ່ວໂລກປັດຈຸບັນ

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Vientiane, Lao PDR

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Vientiane, Lao PDR

Krung Thai Bank Ltd
80 Lanexang Ave, Ban Xiangnyeun, Meuang Chanthabouly, Vientiane, Lao PDR

Lao Viet Bank
No 44 LaneXang Avenue
Vtcapital Lao PDR

Public Bank (PBB)
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Vientiane, Lao PDR

Thai Military Bank Public Co Ltd
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The Bank of Lao
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The Siam Commercial Bank Public Company Ltd
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Vientiane, Lao PDR

ANZVientiane Commercial Bank
33 Lanexang Ave, Ban Hatsadi, Meuang Chanthabouly,
Vientiane, Lao PDR

Independent Auditors' Report

To : The Board of Management and Board of Directors of
Banque Pour le Commerce Extérieur Lao

We have audited the accompanying financial statements of Banque Pour le Commerce Extérieur Lao (“the Bank”), which comprise the balance sheet as at 31 December 2008 and the income statement, statement of changes in owner’s equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes, as set out on pages 3 to 40.

Management’s Responsibility for the Financial statements

The Bank’s management is responsible for the preparation and fair presentation of these financial Statements in accordance with International Financial Reporting Standards. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of these financial statements that are free from material misstatement, whether due to fraud or error, selecting and applying appropriate accounting policies, and making accounting estimates that are reasonable in the circumstances.

Auditors’ Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements, the procedures selected depend on the auditors’ judgment including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Bank’s preparation and fair presentation of the financial statements order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank’s internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements,

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for Our audit opinion.

Qualifications

1. We refer to Note 9 to the financial statements which states that cash and cash equivalents on hand of the Bank as at 31 December 2008 amounting to 458,760 Lao kip million (“LAKm”)

Due to the fact that the Bank appointed the independent auditors for the year ended 31 December 2008 after the financial year, closed, we were unable to attend the cash count procedures of the Bank or perform other audit procedures as to the balances of cash and cash equivalents of the Bank as at 31 December 2008. As a consequence, we are not able to express our opinion on the balances of cash and cash equivalents of the Bank as at 31 December 2008 as presented in the accompanying financial statements.

2. We refer to Note 16.1.1 and 16.1.2 to the financial statements which states that the Bank holds Triangle Bonds amounting to 36.108 Lao kip million (“LAKm”) and Capitalization Bonds amounting to LAKm 227.000 (“the Bonds”) issued by the Ministry of Finance and the Bank of Lao,PDR respectively. Since the issue date,Bonds have been recognized by the Bank at the nominal value while interest income is recognized on accrual basis at the annual rate from 7.80% to 11.00% for the LAK-denominated Bonds using the straight-line interest rate method.

the recognition of the Bonds at the nominal value at issue date is not compliant with International Accounting Standard (“IAS 39”) “ Financial Instruments : Recognition and measurement “,which requires the initial recognition of financial instruments at fair value,An exact measurement of the Bonds’ fair value,however,could not be determined due to the absence of an active market for the Bonds in Lao PDR . Using the discounted cash flow method and based on the approximate interest rate for Triangle Bonds of 20% per annum for the LAK-denominated Bonds,and 15% for Capitalization Bonds,the estimated fair value of the Triangle bonds and Capitalization Bonds at the time of issue are LAKm 6.044 and LAKm 170.907, respectively (“the estimated initial fair value”) The estimated initial fair value of the Bonds is lower than the recorded nominal values thereby indicating impairment in the value of the Triangle Bonds by an amount of LAKm 30.064 and LAKm 56.093 respectively,

In addition ,IAS 39 requires that the Bonds be subsequently recognized at amortized cost using the effective interest rate method less any allowance for impairment. The collection of proceeds from these Bonds upon maturity dates,however,is dependent solely on the MOF’s discretion.

as such and because of the nature of the Bank’s accounting records,we are not able to perform audit procedures to estimate the recoverability and carrying value of the Bonds as required by IAS 39 as at 31 December 2008.

the Bank’s financial statements as at and for the year ended 31 December 2008 and of prior year’s have not been adjusted to estimated initial fair value of the Bonds at the time of issue,and

the recognition of the Bonds at amortized cost in accordance with IAS 39 as well as the effect of any impairment in value of the Bonds at 31 December 2008.

3. The accompanying notes to the financial statements include information on the activities of the Bank to the extent of the information available,which does not fulfill certain disclosure requirements of international Financial Reporting Standard No.7 “Financial Instruments, Disclosures” relating to the

- maturity analysis of assets and liabilities;
- interest rate risk exposure by each class of financial assets and financial liabilities;and
- disclosures on risk management policies.

Opinion

In our opinion,except for the effect of the matters referred to in the qualification paragraphs above, the Financial statements give a true and fair view of the financial position of the Bank as at 31 December 2008 and the results of its operations and cash flows for the year then ended in accordance with International Financial Reporting Standards.

Ernst & Young Lao Ltd



The stamp is a blue circular seal with the text 'ERST & YOUNG LAO CO LTD' in the center. It is surrounded by a decorative border and contains some smaller text in Lao script.

Financial Report ²⁰⁰⁸

Banque Pour le Commerce Exterieur Lao
the year ended 31 December 2008

	Notes	2008 LAKm	2007 LAKm
Interest and similar income	3	168.431	158.611
Interest and similar expense	4	(58.247)	(42.985)
Net interest similar incime		110.184	115.626
Fees and commisio income	5	69.896	55.041
Fees and commisio expense	5	(6.799)	(3.888)
Net fees and commisio income	5	63.097	51.153
Net trading income	6	18.085	53.973
Net profit chare in associates and joit ventures	17	2.404	(716)
Other operating income	7	25.058	3.068
Total operating income		218.828	223.104
Cladit loss expenses for loans to customers		(14.427)	(164)
Recovery of previously written-off loans		52.142	12.129
Net operating income		256.543	235.069
Personnel expenses		(41.557)	(20.093)
Depreciation and amortization changes		(10.052)	(7.174)
Other operating expenses	8	(30.477)	(18.739)
Total operating expenses		(82.086)	(46.006)
Profit before tax		174.457	189.063
Corrent enterprise income tax	24	(59.562)	(2.827)
NET PROFIT FOR THE YEAR		114.895	186.236

Banque Pour le Commerce Exterieur Lao
BLANNC SHEET
As at 31 December 2008

	Notes	2008 LAKM	2007 LAKM
SASET			
Cash and cash equivalents on hand	9	458.760	217.763
Balances with the Bank of Lao PDR	10	768.807	493.624
Current accounts with other banks	11	542.045	933.270
Placements withy and loans to other banks	12	872,950	746,929
Loans and advances to customer, net of allowance for impairment losses	13,14	1,382,756	865,799
Financial assets, available-for-sale	15	200	10,773
Financial assets, held-to-maturity	16	484,844	511,611
Investment in joint ventures	17	83,978	71,715
Property and equipment	18	61,449	38,758
Intangible in assets and land use right	19	6,221	4,578
Other assets	20	133,287	109,025
TOTAL ASSETS		4,795,297	4,003,840
LIABILITIES AND OWNER'S EQUITY			
LIABILITIES			
Current accounts from other banks	21	135,031	339,429
Borrowings from the Bank of Lao PDR	22	7,067	9,046
Customer deposits and other amounts due to customers	23	4,381,205	3,555,616
Current tax liabilities	24	57,506	2,103
Other liabilities	25	24,846	9,831
TOTAL LIABILITIES		4,605,655	3,916,022
OWNER'S EQUITY			
Paid-up capital	26	228,933	228,933
Other capital	26	3,436	4,475
Statutory reserves	27	108,732	53,589
Foreign currency translation		(438)	(5,014)
Accumulated losses		(151,921)	(204,193)
TOTAL OWNER'S EQU		189,642	87,818
LIABILITIES AND OWNER'S EQUITY		4,795,294	4.003,840

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Banque Pour le Commerce Extérieur Lao
STATEMENT OF CHANGES IN OWNER'S EQUITY
 As at and for the year ended 31 December 2008

	Paid-up capital LAKm	other capital LAKm	Foreign Currency		Accumulated losses LAKm	Tot al LAKm
			statutory reserves LAKm	translation reserve LAKm		
Balances at 1 January 2007	130,933	4,878	32,747	7,905	(369,587)	(193,124)
Capital increase during the year 2007	98.000	-	-	-	-	98.000
Net profit for the year	-	-	-	-	186,236	186,236
Appropriation to reserves for the year 2007 based on the profit reported under Lao Accounting System	-	-	20,842	-	(20,842)	-
foreign exchange translate difference	-	-	-	(2,891)	-	(2,891)
Othe changes	-	(403)	-	-	-	(403)
Balances as at 31 December 2007	228,933	4,475	53,589	5,014	(204,193)	87,818
Net profit for the year	-	-	-	-	114,895	114,895
Appitional reserves created for 2007	-	-	16,427	-	(16,4270)	-
Appitional to bonus and tax for 2007	-	-	-	-	(7,6330)	(7,6330)
Appropriation to reserves for the year 2008 based on the profit reported under the Lao Accunting System	-	-	38.716	-	(38.716)	-
Foreign exchange transiation difference	-	-	-	(5.452)	-	(5.452)
Othe changes	-	(1,039)	-	-	1,053	14
Balances as at 31 December 2007	228,933	3,436	108,732	(438)	(151,021)	189,642

Banque Pour le Commerce Extérieur Lao
STATEMENT OF CASH FLOWS
For the year ended 31 December 2008

	Notes	2008 LAKM	2007 LAKM
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and fees and commission receipts		217,181	208,309
Interest and fees and commission payments		(56,625)	(41,334)
Net gain from dealing in foreign currencies		18,085	53,973
Net other operating income		14,429	15,060
Cash payments to employees to suppliers		(75,043)	(43,259)
Taxation paid	24	(4,159)	-
Cash provided by operating activities before changes in net operating assets		166,010	192,749
(Increase)/Decrease in operating assets			
Placements with other banks		(395,744)	56,000
Loans and advances to customers		(528,441)	(206,886)
Financial asset - Available-for-sale		12,831	(5,483)
Financial asset - Held-to-maturity		44,968	23,566
Other assets		(25,042)	(69,771)
Increase/(Decrease) in operating liabilities			
Current accounts and Borrowings from the BOL and other banks		(206,371)	91,357
Customer deposits and other amounts due to customers		817,168	662,842
Other liabilities		11,239	(4,565)
Net cash (use in)/provided by operating activities		(103,386)	739,810
CASH FLOWS FROM INVESTING ACTIVITIES			
Dividend receipts during the year		233	4,919
Acquisitions of property and equipment and intangible assets and land use right		(35,207)	(22,565)
Proceeds from disposal of property and equipment and intangible assets and land use right		1,197	1,197
Purchase of investment in Lao Viet Insurance		(7,595)	-
Net cash (use in)/provided by investing activities		(41,382)	15,891
CASH FLOWS FROM FINANCING ACTIVITIES			
Other capital received in the year		-	-
Net cash (use in)/provided by financing activities		-	-

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Banque Pour le Commerce Exterieur Lao
STATEMENT OF CASH FLOWS (continued)
for the year ended 31 December 2008

	Notes	2008 LAKM	2007 LAKM
Net (decrease)/increase in cash and cash equivalents in the year		144,768	723,991
Cash and cash equivalents at the beginning of the year	28	2,246,031	1,522,040
Cash and cash equivalents at the end of the year	28	2,101,263	2,246,031

Banque Pour le Commerce Exterieur Lao
NOTES TO THE FINANCIAL STATEMENTS
as at and for the year ended 31 December 2008

1. CORPORATE INFORMATION

Banque Pour le Commerce Exterieur Lao (here in referred to as "BCL" or "the Bank") is a Lao state-owned commercial bank incorporation and registered in the Lao people's Democratic Republic.

Establishment and Operations

The Bank was established on 2 December 1974 by the Bank of Lao People's Democratic Republic ("the BOL").

The Bank was established to conduct banking activities, including mobilizing and receiving short,

medium and long term deposit funds from various organization and individuals; lending on a short, medium and long term basis to various organization and individuals up to the nature and ability of the Banks's capital resources; conducting foreign currency transactions; international tranche services; discounting of commercial notes, bonds and valued document; providing transaction services between customers; and other banking services as approved by the BOL.

Paid-up capital

The actual paid-up capital of the Bank as at 31 December 2008 is LAKm 228.933 (as at 31 December 2007: LAKm 228.933)

Board of Directors

The members of the Board of Directors during the financial year at the date of this report are:

Name	Position	Date of Appointment/Resignation
Mrs Viengthong SIPHANDON	Chairperson	Appoited on 17 September 2007
Mr Sonexay SITPHAXAY	Deputy Chairman	Appoited on 16 January 2003
Mr Khamlien PHONHSENA	ViceChairperson	Appoited on 17 September 2007
Mr Khambou THONGTHAVY	Member	(Re)appoited on 16 January 2003
Mr Onekeo DAMLONGBOUN	Member	Appoited on 17 September 2007
Mr Vanhkhham VORAVONG	Member	Appoited on 17 September 2007
Mrs Palamy SOUANNAVONG	Member	Appoited on 17 September 2007

Board of Management

The members of the Board of management during the financial year and at the date of this report are:

Name	Position	Date of Appointment/Resignation
Mr Sonexay SITPHAXAY	General Director	Appointed on 16 January 2003
Mr Onekeo DAMLONGBOUN	Deputy General Director	Appointed in 2007
Mr Vanhkhram VORAVONG	Deputy General Director	Appointed in 2005
Mr Phansana KHOUNNOUVONG	Deputy General Director	Appointed in 16 June 2008

Locations and the Network

The Head Office of the Bank is located at No. 1 Pangkham Street, Vientiane, Lao PDR. As at 31 December 2008, the Bank has a Head Office, thirteen (13) branched locations in major cities and Provinces throughout the country.

Employees

Total employees of the Bank as at 31 December 2008 are 640 people (2007: 499 people)

Banque Pour le Commerce Extérieur Lao NOTES TO THE FINANCIAL STATEMENTS As at and for the year ended 31 December 2008

2. ACCOUNTING POLICIES

2.1 Basis of Presentation

The Bank maintains its records in Lao Kip ("LAK") and prepares its financial statements in millions of LAK ("LAKm") in accordance with the "Decree of the President on commercial Banks" number 02/PR dated 22 March 2000 and the Lao Accounting System for Banks ("LAS"). The Bank prepares its financial statements in accordance with international Financial Reporting Standards ("IFRS"). The accompanying financial statements differ from the financial statements issued for statutory purposes in Lao PDR as they reflect certain adjustments, not recorded in the Bank's LAS record, which are necessary to present the financial position, results of operation, cash flows and changes in owner's equity of the Bank in accordance with IFRS issued by the International Accounting Standards Board except for accounting for initial recognition of investment securities at fair

value (under IAS 39 - Financial Instrument: Recognition and Measurement) and supplementary information on risk management and other disclosures on the operation of the Bank (under Instrument Financial Reporting Standard 7 - "Financial Instrument: Disclosures").

Certain figures in the prior year's financial statement were reclassified in order to conform to this year's presentation.

Fiscal year

The Bank's fiscal year starts on 1 January and ends on 31 December.

2.2 Significant accounting judgments and estimates In the process of applying the Bank's accounting policies, management has used its judgments and made estimates in determining the amounts recognized in the financial statements. The most significant use of judgments and estimates are as follows:

2.2.1 Fair value of financial instruments

Where the fair value of financial assets and financial liabilities recorded on the balance sheet cannot be derived from active markets, they are determined using appropriate valuation techniques. Valuation techniques include discounted cash flow method, comparison to similar instruments for which observable prices exist, options pricing models, credit models and other relevant valuation models.

2.2.2 Impairment losses on loans and advances

The Bank reviews its individually significant loans and advances at each reporting date to assess whether an impairment loss should be

recorded in the income statement. In particular, judgment by management is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. In estimating these cash flows, the Bank makes judgments about the borrower's financial situation and the net realizable value of collateral. These estimates are based on assumptions about a number of factors and actual results may differ, resulting in future changes to the allowance.

Loans and advances that have been assessed individually and found not to be impaired and all individually insignificant loans and advances are then assessed collectively, in groups of assets with similar risk characteristics, to determine whether provision should be made due to incurred loss events for which there is objective evidence but whose effects are not yet evident.

The collective assessment takes account of data from the loan portfolio (such as credit quality, levels of arrears, credit utilization, loan to collateral ratios etc.), concentrations of risks and economic data (including level of unemployment, country risk, and the deterioration in cash flows). The impairment losses on loans and advances are disclosed in more detail in Note 14.

2.3 Summary of significant accounting policies

Accounting policies adopted by the Bank in the year are consistent with those used in the previous year.

2.3.1 Financial instruments

2.3.1.1 Date of recognition

Purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the marketplace are initially recognized on the trade date i.e. the date that the Bank becomes a party to the contractual provisions of the instrument.

2.3.1.2 Initial measurement of financial instruments

The classification of financial instruments at initial recognition depends on the purpose and the management's intention for which the financial instruments were acquired and their characteristics. All financial instruments are measured initially at their fair value plus transaction costs, except in the case of financial assets and financial liabilities recorded at fair value through profit or loss.

2.3.1.3 Financial assets or financial liabilities held for trading

Financial assets or financial liabilities held-for-trading are recorded in the balance sheet at fair value. Changes in fair value are recognized in Net trading income". Interest and dividend income are recorded in "Net trading income" according to the terms of the contract, or when the right to the payment has been established.

Included in this classification are debt and equity securities which have been acquired principally for the purpose of selling or repurchasing in the near term

2.3.1.4 Financial assets or financial liabilities designated at fair value through profit and loss

Financial assets and financial liabilities classified in this category are designated by the management on initial recognition when the following criteria are met:

» the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognizing gains or losses on them on a different basis; or

» the assets and liabilities are part of a group of financial assets, financial liabilities or both which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy; or

» the financial instrument contains one or more embedded derivatives which significantly modify the cash flows that otherwise would be required by the contract.

Financial assets and financial liabilities at fair value through profit and loss are recorded in the balance sheet at fair value. Changes in fair value are recorded in "Net gain or loss on financial assets and liabilities designated at fair value through profit and loss". Interest earned or incurred is accrued in "Interest and similar income or expense", respectively, while dividend income is recorded in "Other operating income" according to the terms of contract, or when the right to the payment has been established.

2.3.1.5 Held-to-maturity financial investments

Held-to-maturity financial investments are those with fixed or determinable payments and fixed maturities which the Bank has the intention and ability to hold to maturity After initial measurement held-to-maturity financial investments are subsequently measured at amortized costs using the

effective interest rate, less impairment. Amortized cost is calculated by taking into account any discount or premium on acquisition and fees that are an integral part of the effective interest rate. The amortization is included in “interest and similar income” in the income statement. The losses (if any) arising from impairment of such investments are recognized in the income statement line “Credit loss expense”.

2.3.1.6 Placements with other banks and loans and advances to customers

“Placements with other banks” and “loans and advances to customers” are financial assets with fixed or determinable payments and fixed maturities that are not quoted in active market. They are not entered into with the intention of immediate or short-term resale and are not classified as “financial investments held-for-trading”, designated as “Financial investments - available-for-sale” or “financial assets designated at fair value through profit and loss”.

After initial measurement, placements with other banks and loans to customers are subsequently measured at amortized cost using the effective interest rate method, less provision for impairment losses. Amortized cost is calculated by taking into account any discount or premium on acquisition and fees and costs that are an integral part of the effective interest rate. The amortization is included in “Interest and similar income” in the income statement. The losses arising from impairment are recognized in the income statement in “Credit loss expense”.

2.3.1.7 Available-for-sale financial investments

Available-for-sale financial investments include equity and debt securities. Equity investments classified as available-for-sale are those which are neither classified as held-for-trading nor designated at fair value through profit and loss, held-to-maturity or loans and advances. Debt securities in this category are those which are intended to be held for an indefinite period of time and which may be sold in response to needs for liquidity or in response to changes in the market conditions.

After initial measurement, available-for-sale financial investments are subsequently measured at fair value. Unrealized gains or losses are recognized directly in equity in the “Available-for-sale reserve”. When the security is disposed of, the cumulative gain or loss previously recognized in

equity is recognized in the income statement in “other operating income” or “other operating expense”. Where the Bank holds more than one investment in the same security, they are deemed to be disposed of on a first-in first-out basis. Interest earned whilst holding available-for-sale financial investments is reported as interest income using the effective interest rate. Dividends earned whilst holding available-for-sale financial investments are recognized in the income statement as “Other operating income” when the right of the payment has been established. The losses arising from impairment of such investments are recognized in the income statement in “Impairment losses on financial investments” and removed from the “Available-for-sale reserve”.

2.3.2 Derecognition of financial assets and financial liabilities

2.3.2.1 Financial assets

A financial asset (or, where applicable a part of a group of similar financial assets) is derecognized where:

- » the rights to receive cash flows from the assets have expired; or
- » the Bank has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows Jr. full without material delay to a third party under a pass-through” arrangement; and
- » either (a) has transferred substantially all the risks and rewards of the assets, or (b) has neither transferred nor retained substantially all the risks and rewards of the assets, but has transferred control of the asset.

2.3.2.2 Financial liabilities

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the income statement.

2.3.3 Repurchase and reverse repurchase agreements

Securities sold under agreement to repurchase at a specified future date (repos) are not derecog-

nized from the balance sheet. The corresponding cash received is recognized in the balance sheet as an asset with a corresponding obligation to return it, including accrued interest as a liability within “Cash collateral on securities lent and repurchase agreements”, reflecting the transaction’s economic substance as a loan to the Bank. The difference between the sale and repurchase prices is treated as interest expense and is accrued over the life of the agreement using the effective interest rate.

Conversely, securities purchased under agreements to resell at a .specified future date (reverse repos) are not recognised in the balance sheet. The consideration paid, including accrued interest, is recorded in the balance sheet, within ‘Cash collateral on securities borrowed and reverse repurchase agreements’ (if any). The difference between the purchase and resale prices is recorded in “Net interest income” and is accrued over the life of the agreement using the effective interest rate.

2.3.4 Determination of fair value

The fair value for financial instruments traded in active markets at the balance sheet date is based on their quoted market price or dealer price quotations (bid price for long positions and ask price for short positions), without any deduction for transaction costs.

For all other financial instruments that are not traded in an active market, the fair value is determined by using appropriate valuation techniques. Valuation techniques include the discounted cash flow method comparison to similar instruments for which market observable price list option pricing models and other relevant valuation models

2.3.5 Impairment of financial assets

The Bank assesses at each balance sheet date whether there is any objective evidence that a financial asset or a group of financial assets is impaired. A financial asset or a group, of financial assets is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that has occurred after the initial recognition of the asset (an incurred “loss event”) and that loss event (or events) has an impact on the estimated future cash flows of the financial assets or the group of financial assets that can be reliably estimated.

Evidence of impairment for loan and advances may include indications that a borrower or group of

borrowers is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganization and where observable’ data indicates that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

2.3.5.1 Placements with other banks and loans and advances to customers

For amounts placements with other banks and loans and advances to customers carried at amortized costs, the Bank first assesses individually whether objective evidence of impairment exists individually for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the assets in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that are individually assessed for impairment and for which an impairment loss is, or continued to be, recognized are not included in a collective assessment of impairment.

It there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset’s carrying amount and the present value of the estimated future cash flows (excluding future expected credit losses that have not yet been incurred). The carrying amount of the asset is reduced through the use of an allowance account and the amount of loss is recognized in the income statement,

Loans together with the associated allowance are written off when there is no realistic prospect of future recovery. If, in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or decreased by adjusting the allowance account. If a future write-off is later recovered, the recovery is credited to the “Credit loss expense”.

The present value of the estimated future cash flows is discounted at the financial asset’s original effective interest rate. If a loan has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest

rate. The calculation of the present value of the estimated future cash flows of a collateralized financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.

For the purpose of collective evaluation of impairment, financial assets are grouped on the basis of the Bank's internal grading system that considers credit risk characteristics such as asset type, industry, geographical location, collateral type, past-due status and other relevant factors.

Future cash flows on a group of financial assets that are collectively evaluated for impairment are estimated on the basis of historical loss experience for assets with credit risk characteristics similar to those in the group. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of the current conditions on which the historical loss experience is based and to remove the effects of conditions in the historical period that do not exist currently. Estimates of changes in future cash flows reflect, and are directionally consistent with, changes in related observable data from year to year (such as changes in unemployment rate, property prices, commodity prices, payment status, or other factors that are indicative of current losses in the group and their magnitude). The methodology and assumption used for estimating future cash flows are reviewed regularly to reduce any differences between loss estimates and actual loss experience.

2.3.5.2 Held-to-maturity financial investments

For held-to-maturity financial investments, the Bank assesses individually whether there is objective evidence of impairment. If there is objective evidence that an impairment loss has been incurred, the amount of loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future expected credit losses that have not yet been incurred). The carrying amount of the assets is reduced and the amount of the loss is recognized in the income statement.

If, in a subsequent year, the amount of the estimated impairment loss decrease because of an event occurring after the impairment was recognized, any amounts formerly charged are credited to the "Credit loss expense".

2.3.5.3 Available-for-sale financial investments

For available-for-sale financial investments, the Bank assesses at each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired.

In the case of equity investments classified as available-for-sale, objective evidence would include a "significant" or "prolonged" decline in the fair value of the investment below its cost. Where there is evidence of impairment, the cumulative loss measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that financial asset previously recognized in the income statement - is removed from equity and recognized in the income statement. Impairment losses on equity investments are not reversed through the income statement increases in their fair value after impairment are recognized directly in equity.

In the case of debt instruments classified as available-for-sale, impairment is assessed based on the same criteria as financial assets carried at amortized cost. Interest continues to be accrued at the original effective interest rate on the reduced carrying amount of the asset and is recorded as part of "Interest and similar income". If, in a subsequent year, the fair value of a debt instrument increases and the increase can be objectively related to an event occurring after impairment loss was recognized in the income statement, the impairment loss is reversed through the income statement.

2.3.6 Offsetting financial instruments

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the asset and settle the liability simultaneously. This is not generally the case with master netting agreements, and the related assets and liabilities are presented gross in the balance sheet.

2.3.7 Recognition of income or expense

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognized.

2.3.7.1 Recognition of interest and similar income and expense

For all financial instruments measured at

amortized cost and interest bearing financial instruments classified as available-for-sale financial investments, interest income or expense is recorded at the effective interest rate, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective interest rate, but not future credit losses. The carrying amount of the financial asset or financial liability is adjusted if the Bank revises its estimate of payments or receipts. The adjusted carrying amount is calculated based on the original effective interest rate and the change in carrying amount is recorded as Other operating income”.

Once the recorded value of a financial asset of a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognized using the original effective interest rate applied to the new carrying amount.

2.3.7.2 Fee and commission income

The Bank earns fee and commission income from a diverse range Of services it provides to its customers. Fee income can be divided into the following two categories:

Fee income earned from services that are provided over a certain period of time

Fees earned for the provision of services over a period of time are accrued over that period. These fees include investment fund fees, custodian fees, fiduciary fees, commission income, credit related fees, asset management fees, portfolio and other management fees, and advisory fees.

Fee income from providing transaction services

Fees arising from negotiating or participating in the negotiation of a transaction for a third-party - such as the arrangement of the acquisition of shares or other securities or the purchase of sale of businesses - are recognized on completion of the underlying transaction. Fees or components of fees that are linked to a certain performance are recognized after fulfilling the corresponding criteria.

2.3.7.3 Dividend income

Dividend income is recognized when the Bank's right to receive the payment is established.

2.3.7.4 Net trading income

Results arising from trading activities include all gains and losses from changes in fair value and related interest income, expense and dividends for financial assets and financial liabilities held for trading.

2.3.8 Cash and cash equivalents

Cash and cash equivalents as referred to in the cash flow statement comprise of cash on hand, non-restricted current accounts with BOL and amounts due from banks on demand or with an original maturity of three months or less.

2.3.9 Property and equipment

Property and equipment, comprising of buildings and structures, machinery, equipment, vehicles and others, is stated at cost excluding the costs of day-to-day servicing less accumulated depreciation and accumulated impairment in value (if any). Changes in the expected useful life are accounted for by changing the depreciation period or method, as appropriate and treated as changes in accounting estimates.

Property and equipment is derecognized upon disposal or when no future benefits are expected from its use. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognized in "Other operating income" in the income statement in the year the asset is derecognized.

2.3.10 Intangible assets

Intangible assets are measured on initial recognition at cost. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses

The useful lives of intangible assets are assessed as either finite or indefinite. Intangible assets with finite lives are amortized over the useful economic life. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year-end. Changes in the expected useful life are accounted for by changing the amortization period or method, as appropriate, and treated as changes in accounting estimates. The amortization expense on intangible assets with finite lives is recognized in the income statement.

Intangible assets with indefinite useful lives are not amortized but annually reviewed for impair-

ment. Any impairment losses are recognized in the income statement.

2.3.11 Depreciation and amortization

Depreciation and amortization of fixed assets and intangible assets is calculated on a straight-line basis over the estimated useful lives of these assets, which are as follows:

Buildings and building improvements » 20 years

Machines and equipment » 5 years

Motor vehicles » 5 years

Software » 5 years

Land use right » no amortization

The land use right of the Bank was not amortized as the Bank's land use right has indefinite term and was granted by the Government of Lao PDR.

2.3.12 Enterprise income tax

Current tax

Current tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted by the balance sheet date.

The Bank's tax returns are subject to examination by the tax authorities. Because the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

Deferred tax

Deferred tax is provided using the balance sheet liability method on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred tax liabilities are recognized for all taxable temporary differences, except:

» where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

Deferred tax assets are recognized for all deductible temporary differences to the extent that it is probable that future taxable profits will be available against which these differences can be utilized, except:

» where the deferred tax arises from the initial recognition of an asset or liability in a transaction

which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.

The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the assets to be recovered. Unrecognized deferred income tax assets are re-assessed at each balance sheet date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

2.3.13 Foreign currency transactions and translation

The Bank maintains its accounting system and records all transactions in original currencies. Monetary assets and liabilities denominated in foreign currencies at year-end are re-translated to LAK at the exchange rates ruling at the balance sheet date (see list of exchange rates of applicable foreign currencies against LAK on 31 December in Note 37). Income and expenses arising in foreign currencies are converted into LAK using the exchange rates ruling at the transaction dates. Unrealized foreign exchange differences arising from the translation of monetary assets and liabilities on the balance sheet date are recognized in the income statement.

The reporting currency of the Lao Viet Joint Venture Bank which is the Bank's joint venture is in USD. For the purpose of equity accounting investment in this joint venture in the financial statements, at the reporting date, assets and liabilities of this joint venture are translated into KIP at the exchange rate ruling at the balance sheet date and equity accounts are translated into KIP at the exchange rates ruling on the transaction date and, the income statement is translated at the average exchange rates for the year. The exchange differences arising on the translation are taken directly to a separate component of the owner's equity.

2.3.14 Financial guarantees

In the ordinary course of business, the Bank gives financial guarantees, consisting of letter of credits, letter of guarantees and acceptances. Financial guarantees are initially recognized in the financial statement as fair value, in "other liabilities", being the premium received. Subsequent to initial recognition, the Bank's liability under each guarantee is measured at the higher of the amount initially recognized less, when appropriate, cumula-

tive amortization recognized in the income statement and the best estimate of expenditure required to settle any financial obligation arising as a result of the guarantee.

Any increase in the liability relating to financial guarantees is taken to the income statement in 'Credit loss expense'. The premium received is recognized in the income statement in "Net fees and commission income" on a straight-line basis over the life of the guarantee.

2.3.15 Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) as a result of a past event, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.3.16 Fiduciary assets

Assets held in trust or in a fiduciary capacity are not reported in the financial statement since they are not the assets of the Bank.

2.3.17 Employee benefits

Post employment benefits

Post employment benefits are paid to retired employees of the Bank by the Social Security Fund Department which belongs to the Ministry, of Labor and Social Welfare. The Bank is required to contribute to these post employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 6.00% of employee's basic salary on a monthly basis. The Bank has no further obligation concerning post employment benefits for its employees other than this.

Termination benefits

The Bank has the obligation, under the prevailing Labor Code, to pay allowance for employees who are dismissed on one of the following circumstances:

- » where the employees concerned lack the required specialized skills;
- » where the employees are not in good health and therefore cannot continue to ; or
- » where the Bank considers it necessary to reduce the number of workers in order to improve the organization of work within the labor unit.

The allowance is equal to 10 % and 15% of the basic monthly salary for every month of service for dismissed employees who have worked for the Bank for less than three years and more than three years, respectively.

3. INTEREST AND SIMILAR INCOME

	2008 LAKM	2007 LAKM
Interest income from lending	100,423	77,34
Interest income from deposits	32,293	61,27
Interest income from available-for-sale and held-to maturity financial assets	35,715	19,98
	168,431	158,611

4. INTEREST AND SIMILAR EXPENSE

	2008 LAKM	2007 LAKM
Interest expense on deposits	58,247	42,935
Interest expense on borrowings	-	50
	58,247	42,985

5. NET FEES AND COMMISSION INCOME

	2008 LAKM	2007 LAKM
Fees and commission income from:	37,819	31,235
Settlement services	4,759	4,253
Guarantee activities	2,037	3,455
Securities	2,620	2,735
Telecommunication	18,145	9,976
Financing commitment	4,516	3,387
Other fees and commission	69,896	55,041
Fees and commission expense from:		
Settlement services	(1,465)	(574)
Insurance for customer deposit	(1,552)	(547)
Other direct fees and commission expenses	(3,782)	(2,767)
	(6,799)	(3,888)
Net fees and commission income	63,097	51,153

6. NET TRADING INCOME

	2008 LAKM	2007 LAKM
Gains from foreign exchange trading	36,404	56,822
Loss from foreign exchange trading	(18,715)	(2,849)
	17,659	53,973
Gains from gold trading	1,431	-
Loss from gold trading	(1,035)	-
	396	-
Net trading income	18,085	53,973

7. OTHER OPERATING INCOME

	2008 LAKM	2007 LAKM
Dividend income	223	136
Recovery of interest income from written-off loans	12,136	-
Income from government grant	1,146	1,140
Gain from sale of available-for-sale financial assets	2,257	-
Reversal of allowance for impairment loss of investment in joint venture - Champasak shopping center	7,715	-
Other income	1,581	1,792
	25,058	3,068

8. OTHER OPERATING EXPENSES

	2008 LAKM	2007 LAKM
Materials for banking activities	219	148
Business trip expenses	3,329	1,412
Training and education expenses	595	429
Telecommunication expenses	1,170	638
Publication, marketing and promotion expenses	5,050	2,576
General and administration expenses	9,641	6,489
Professional fees	2,321	2,037
Repair and maintenance expenses	1,412	1,139
Office rental	3,352	1,457
Other expenses	3,388	2,414
	30,477	18,739

9. CASH AND CASH EQUIVALENTS ON HAND

	2008 LAKM	2007 LAKM
Cash on hand in LAK	110,304	60,963
Cash on hand in foreign currencies ("FC")	324,585	156,755
Gold	23,871	-
Other cash equivalents	-	45
	458,760	217,763

10. BALANCES WITH THE BANK OF LAO PDR

Balances with the the Bank of Lao PDR ("the BOL") include settlement and compulsory deposits. These balances bear no interest

Under regulations of the BOL, the Bank is required to maintain certain cash reserves with the BOL in the form of compulsory deposits, which are computed at 5% and 10%, on a bimonthly basis, (2007: 5% and 10%) of customer deposits having original maturities of less than 12 months, after deducting the balances of government bonds, in LAK and in foreign currencies which can not exceed 2% of the total deposits, respectively. Accordingly, total required .average compulsory deposits (in both LAK and foreign currencies) for the last two weeks of December 2008 are LAKm 281,010 (2007: LAKm 311,958).

11. CURRENT ACCOUNTS WITH OTHER BANKS

	2008 LAKM	2007 LAKM
Settlement accounts with overseas banks in FC	335,943	754,988
Settlement accounts with local banks in LAK	2,268	161
Settlement accounts with local banks in FC	203,831	178,118
Demand deposits with National Treasury in LAK	3	3
	542,045	933,270

12. PLACEMENTS WITH AND LOANS TO OTHER BANKS

	2008 LAKM	2007 LAKM
Term deposits with local banks denominated in FC	42,571	9,423
Term deposits with overseas banks denominated in FC	821,686	731,329
Loans to other banks	4,257	-
	868,514	740,752
Accrued interest	4,436	6,177
	872,950	746,929

Term deposits with focal banks in PC represent deposits denominated in USD with ANZ Vientiane Commercial Bank. These deposits have a term of 3 months and earn interest at rate of 3.05% per annum.

Term deposits with overseas banks denominated in FC are in USD, THE and others. These deposits have maturities of 1 month to 5 years and bear interest at rates from 0.16% to 5.25% per annum (2007: 2.75% to 5.15% per annum) depending on the terms of placements and counterpart banks.

13. LOANS AND ADVANCES TO CUSTOMERS, NET OF ALLOWANCE FOR IMPAIRMENT LOSSES

	2008 LAKM	2007 LAKM
Commercial loans	1,400,320	872,378
Others	-	793
	1,400,320	873,171
Accrued interest	10,678	7,733
	1,410,998	880,904
Less allowance for impairment losses	(28,242)	(15,105)
	1,382,756	865,799

Commercial loans comprise of overdraft, short term, medium term and long-term loans including syndicated loans lent by the Bank in LAK, USD and THB currencies. Commercial loans denominated in LAK bear interest at rates varying from 12% to 17% per annum depending on the terms of the loans (2007: from 12% to 17% per annum). Commercial loans denominated in USD and THB bear interest rates from 7% to 9.50% per annum (2007: from 7% to 9.50% per annum).

Analysis of loan portfolio by industrial sectors is as follows:

	2008		2007	
	LAKm	%	LAKm	%
	40,027	3%	22,738	3%
	206,774	15%	125,627	14%
	360,898	26%	358,692	41%
	310,223	22%	69,049	8%
	482,398	34%	297,065	34%
	1,400,320	100%	873,171	100%

Analysis of loan portfolio by type of business entity is as follows:

	2008		2007	
	LAKm	%	LAKm	%
SOEs and Government agencies	269,048	19%	216,193	25%
Non-SOEs and Individuals	1,131,272	81%	656,978	75%
	1,400,320	100%	873,171	100%

14. ALLOWANCE FOR IMPAIRMENT LOSSES

Changes in the allowance for impairment losses consisted of the following

	2008 LAKM	2007 LAKM
Balance as at 1 January	15,105	99,513
Reclassify the allowance for impairment loss of compulsory loans for overdue letters of credit to impairment of Treasury Bonds for settlement default LC	-	(31,833)
Allowance for impairment losses charged to expenses	14,427	164
Non-performing loans written off during the year	-	(52,444)
Foreign exchange difference	(1,310)	(295)
Others	20	-
Balance as at 31 December	28,242	15,105

The grading of the loan portfolio and the allowance for impairment losses at 31 December are as follows:

	2008		2007	
	Principal LAKm	Allowance amount LAKm	Principal LAKm	Allowance amount LAKm
Risk classification				
Current	1,123,434	-	608,405	-
Special Mention	256,114	18,654	236,151	7,929
Substandard	7,115	1,210	26,176	6,533
Doubtful	7,198	2,984	2,439	643
Loss	6,459	5,394	-	-
	1,400,320	28,242	873,171	15,105

15. FINANCIAL ASSETS, AVAILABLE-FOR-SALE

Details of financial assets, available-for-sale at 31 December are presented as follow

	Original	2008				2007			
		Cost in original currency	Cost in LAKm equiv.	Carrying value in LAKm	% owned by the Bank	Cost in original currency	Cost in LAKm equiv	Carrying value in LAKm	% owned by the Bank
Foreign Exchange Unit	USD	-	200	200	20%	-	200	200	20%
Lanexang Hotel	USD	-	-	-	-	525,000	4,947	4,947	10.2%
Thai Fund certificate	THO	-	-	-	-	20,000,000	5,626	5,626	-
			200	200			10,773	10,773	

Investment in Foreign Exchange Unit is 20% owned by BCEL and operated under the management of Construction Group Chalernsy. This investment is held by the Bank for sale.

Investment in Lanexang Hotel was sold in 2008 at a price of USD 750,000.

Thai Fund Certificate is an investment of the Bank through BT FIE Gold Linked Fund 3 (a Thai Fund). On 22 December 2008, the Bank sold this investment at a gain of THB 1,132,701.

16. FINANCIAL ASSETS, HELD-TO-MATURITY

	2008 LAKM	2007 LAKM
Bonds issued by the MOF (16.1)	334,641	430,817
Treasury bills issued by the BOL (16.2)	147,696	-
Others (16.3)	2,507	80,794
	484,844	511,611

The Bank initially recorded held to maturity securities at par value and subsequently accrued interest income at the fixed interest rate as nominated on the securities using the straight-line method.

16.1 Bonds issued by the MOF

	2008 LAKM	2007 LAKM
Tringle Bonds	36,308	110,871
Capitalization Bonds	237,563	233,741
Bond for settlement of defaulted LC	60,770	86,205
	334,641	430,817

16.1.1 Details of Triangle Bonds issued by the MOF held by the Bank as at 31 December 2008 are as follows:

	Interest rate (per annum)	Face value in LAKm	2008 Accrued interest income up to 31 December	Carrying value in LAKm
Triangle bonds in LAK	7.8% to 11%	6,328	200	6,528
Triangle bonds in LAK (*)	0%	29,780	-	29,780
		36,108	200	36,308

(*): This bond has a term of 17 years and bears no interest.

These represented Bonds issued by the MOF to either settle balances due from the MOF or settle debts owed to the Bank by customers who were in turn owed money by the MOF. Interest is payable on a semi-annual basis in arrears. These Bonds are not transferable and can be required to be extended on maturity by the MOF.

Details of Bonds held by the Bank as at 31 December 2007 are as follows:

	Interest rate (per annum)	Face value in LAKm	2007 Accrued Interest income up to 31 December	Carrying value in LAKm
Triangle bonds in USD	1.2%	52,066	337	52,403
Triangle bonds in LAK	7.8% to 11%	27,353	1,335	28,688
Triangle bonds in LAK	0%	29,780	-	29,780
		109,199	1,672	110,871

16.1.2 Details of Capitalization Bonds held by the Bank as at 31 December 2008 are as follows:

	Interest rate (Per annum)	Value maturity in LAK m	Accrued interest as at 31 December in LAKm	Carrying Value as at 31 December 2008 in LAKm
Capitalization Bonds	7.80%	227,000	10,563	237,563
		227,000	10,563	237,563

In 2007, the Bank was granted LAKm 98,000 Capitalization Bonds by the BOL to increase its chartered capital and at a consequence, the Bank's chartered capital increased by LAKm 98,000. These Bonds have a term of 5 years, bear a fixed interest rate of 7.80% per annum, and interest is payable on a semi-annual basis.

Details of Bonds held by the Bank as at 31 December 2007 are as follows:

	Interest rate (per annum)	Value on maturity in LAKm	Accrued interest as at 31 December in LAKm	Carrying value as at 31 December 2007 in LAKm
Capitalization Bonds	7.80	227,000	6,741	233,741
		227,000	6,741	233,741

161.3 Bond for settlement of defaulted LC held by the Bank as at 31 December 2008 are as follows:

	Interest rate (per annum)	Value on maturity in LAKm	Amortised cost as at 31 December 2008 in LAKm
Bonds for settlement of defaulted LC	0%	80,000	60,770
		80,000	60,770

These treasury bonds were issued by MOE in June 2007 under Decision No. 1330 in order to settle an overdue letters of credit of customers that has been categorized as 'Nonperforming' since 1999. In 2006, those overdue letters of credit were recognized as an advance to customer with total amount of LAKm 155,631. Those bonds have total original nominal amount of LAKm 160,000 equivalent to 16081,988 USD and will be repaid by MOF gradually in four years commencing from 2007. These Bonds have maturities ranging from 1 to 4 years and bear interest at rate of 0%.. The Bank initially recognized a loss of LAKm 31,833 in 2006 and further recognized impairment loss for those bond in 2007 of LAKm 11,697 being the difference between the nominal amount and the fair value of the treasury bonds on the acquisition date in accordance with International Accounting Standard ("IAS") No 39 - "Financial Instruments: Recognition and Measurement".

Details of Bonds held by the Bank as at 31 December 2007 are as follows:

	Interest rate (per annum)	Value on maturity in LAKm	Amortised cost as at 31 December 2007 in LAKm
Bonds for settlement of defaulted LC	0%	120,000 120,000	86,205 86,205

16.2 Treasury bills issued by the bank of Lao PDR

	Interest rate (per annum)	Face value	Accrued interest or prepaid income	Carrying value
BOL bills in USD	3.5%	123,456	1,105	124,562
BOL bills in LAK	7%	23,000	134	23,134
		146,456	1,239	147,696

16.3 Others

	Interest rate (per annum)	Face value	Accrued interest or prepaid income	Carrying value
Thai Government Bonds	3.5% to 37%	2,445	62	2,507
		2,445	62	2,507

The Bank has intention and ability to hold these securities until maturity.

The investment in Thai Government Bonds pays interest once on maturity date.

17. INVESTMENT IN JOINT VENTURES

Detail of equity investments as at 31 December presented as follows:

	Original	2008				2007			
		Cost in original currency	Cost in LAKm equiv.	Carrying value in LAKm	% owned by the Bank	Cost in original currency	Cost in LAKm equiv	Carrying value in LAKm	% owned by the Bank
Lao Viet Joint Venture Bank	USD	7,500,000	64,250	69,238	50%	7,500,000	64,250	71,715	50%
Lao Viet Insurance	USD	870,000	7,595	7,024	29	-	-	-	-
Champasak Shopping Center Ltd	USD	1,839,659	15,663	7,716	40%	1,839,659	17,837	-	40%
		10,209,659	87,508	83,978		9,339,659	82,087	71,715	

Lao Viet Joint Venture Bank is incorporated in Lao PDR with its Head Office located in Vientiane and engaged in the provision of banking services, it is a joint venture with Bank for Investment and Development of Vietnam, a state owned bank incorporated in the Socialist Republic of Vietnam. The joint venture was granted banking license on 31 March 2000 by the Bank of Lao PDR for a period of 30 years. The legal capital of this bank is US\$ 15,000,000 and has been fully contributed by partners as at 31 December 2008. The Bank has not received dividend from the investment for the year 2008 (2007: 4,783 LAKm).

Lao Viet Insurance is incorporated as a Joint venture company in the Lao PDR, is to provide insurance services in the Lao PDR under Investment Licence No.077/08 FIMC issued by the Foreign Investment Management Committee on 09 June 2008. It is a joint venture with BIDV Insurance Company and Lao Viet Bank. Legal Capital of this insurance company is US\$ 3,000,000 and has been fully contributed by partners at 17 July 2008.

Champasak Shopping Center Limited ("the Company") is incorporated in Lao PDR and engaged in the building of a shopping center for rent in Cham.pasak. It is a joint venture with Champasak Group, a limited company in Laos PDR for a period of 5 years. The legal capital of the Company is 4,616,000 USD and 40% of which has been fully contributed by BCEL by means of restructuring the overdue loans including outstanding principal and overdue interest of Champasak Group with the Bank. The Bank has made provision of LAKm 7,947 for this investment due to its bad performance over years.

The net share of change in net assets of Lao Viet Joint Venture and Lao Viet Insurance of LAKm 2,404 (2007: LAKm 4,025) has been included in the equity investment accounts as follows:

	2008 LAKM	2007 LAKM
Balance as at 1 January	71,715	80,105
Capital contribution to LVI in the year	7,595	-
Adjustment for difference in audited figure of LVB's FS 2007	-	(4,741)
Share of net profit of joint ventures in the year	2,404	4,025
Dividend received	-	(4,783)
Foreign exchange loss due to the translation of the accounts in USD into LAK	(5,452)	(2,891)
	76,262	71,715

18. PROPERTY AND EQUIPMENT

Movement of the balance of property and equipment for the year ended 31 December 2008 is as follows:

	Buildings and building improvements LAKm	Machines and equipments LAKm	Motor vehicles LAKm	Total LAKm
Cost:				
At 1 January 2008	21,636	30,451	8,985	60,972
Additions	4,882	24,860	3,164	32,906
Disposals	-	(526)	(1,878)	(2,404)
At 31 December 2008	26,418	54,785	10,271	91,474
Accumulated depreciation:				
At 1 January 2008	4,283	14,877	3,059	22,219
Charge for the year	1,179	6,512	1,600	9,291
Disposals	-	(441)	(1,044)	(1,485)
At 31 December 2008	5,462	20,948	3,615	30,025

	Buildings and building improvements LAKm	Machines and equipments LAKm	Motor vehicles LAKm	Total LAKm
Net book value:				
At 1 January 2008	17,253	15,574	5,926	38,753
At 31 December 2008	20,956	33,837	6,656	61,449

Movement of the balance of property and equipment for the year ended 31 December 2007 is as follows:

	Buildings and building improvements LAKm	Machines and equipments LAKm	Motor vehicles LAKin	Total LAKin
Cost:				
At 1 January 2007	16,123	26,142	5,771	48,036
Additions	7,236	25,029	8,045	40,310
Disposals	(1,823)	(20,720)	(4,831)	(27,374)
At 31 December 2007	21,536	30,451	8,985	60,972
Accumulated depreciation:				
At January 2007	3,707	12,204	3,633	19,544
Charge for the year	749	4,501	1,203	6,453
Disposals	(173)	(1,828)	(1,777)	(3,778)
At 31 December 2007	4,283	14,877	3,059	22,219
Net book value:				
At 1 January 2007	12,416	13,938	2,138	28,492
At 31 December 2007	17,253	15,574	5,926	38,753

19. INTANGIBLE ASSETS AND LAND USE RIGHT

Movement of the balance of intangible assets and land use right for the year ended December 2005 is as follows:

	Land use right LAKm	Software LAKm	To LA Km
Cost:			
At 1 January 2008	2,031	12,540	14,5
Additions in the year	853	1,556	2,409
Disposals	-	(8)	(8)
At 31 December 2008	2,884	14,088	16,972
Accumulated amortization:			
At 1 January 2008	-	9,993	9,993
Charge in the year	13	748	761
Disposals	-	(3)	(3)
At 31 December 2008	13	10,738	10,75
Net book value:			
At 1 January 2008	2,031	2,547	4,57
At 31 December 2008	2,871	3,350	6,221

Movement of the balance of intangible assets and land use right for the year ended 31 December 2007 is as follows:

	Land use right LAKm	Software LAKm	Total LAKm
Cost:			
At 1 January 2007	1,020	13,820	14,840
Additions in the year	1,011	8,585	9,596
Disposals	-	(9,865)	(9,865)
At 31 December 2007	2,031	12,540	14,571
Accumulated amortization:			
At 1 January 2007	-	13,161	13,161
Charge in the year	-	723	723
Disposals	-	(3,891)	(3,891)
At 31 December 2007	-	9,993	9,993
Net book value:			
At 1 January 2007	1,020	659	1,679
At 31 December 2007	2,031	2,547	4,578

20. OTHER ASSETS

	2008 LAKM	2007 LAKM
Checks in collection	7,414	66,178
Advance to constructors	44,687	29,671
Receivables from other banks related to credit cards	7,365	3,589
Others	8,708	9,587
Advance for export credit customers	65,113	-
	133,287	109,025

21. CURRENT ACCOUNTS FROM OTHER BANKS

	2008 LAKM	2007 LAKM
Current accounts of the Lao Postal Saving Institute	215	4
Current accounts of the National Treasury	29,750	163,118
Current accounts of local banks in LAK	24,364	10,227
Current accounts of local banks in FC	79,772	165,519
Current accounts of overseas banks in LAK	222	27
Current accounts of overseas banks in FC	708	531
	135,031	339,426

The current accounts are owned by the Bank of Lao PDR, the National Treasury, the Ministry of Finance and other banks All current accounts are non interest bearing

22. BORROWINGS FROM THE BOL

Borrowing from the BOL represents the outstanding balance of USD 830,000 as at December 2008 of a long term loan in USD (original principal: USD 2,000,000) from the BOL for the purpose of equity contribution in Lao Viet Joint Venture Bank, The loan repayable annually from 2000 to 2014. The loan does not bear interest if the principal repayment is on time.

23. CUSTOMER DEPOSITS AND OTHER AMOUNTS DUE TO CUSTOMERS

	2008 LAKM	2007 LAKM
Demand deposits	1,721,628	1,316,081
Demand deposits in LAK	412,702	383,853
Demand deposits in EC	1,308,926	932,228
Demand savings	1,621,268	1,425,459
Demand saving deposits in LAK	260,254	155,494
Demand saving deposits in FC	1,361,014	1,269,965
Term deposits	959,188	657,053
Term deposits in LAK	301,655	164,289
Term deposits in FC	657,533	492,764
Margin deposits	35,777	126,483
Margin deposits in LAK	53	13,004
Margin deposits in FC	35,724	113,479
Other payable to customers	21,553	17,171
	4,359,414	3,542,247
Accrued interest expenses	21,791	13,369
	4,381,205	3,655,616

Demand deposits denominated in LAK and in foreign currencies bear interest at rate of 0% p.a (2007: 0% p.a). Demand saving deposits in LAK and foreign currencies bear interest at rates of 3.00% per annum and from 1.00% p.a to 1.25% p.a respectively (2007: 3.00% per annum and from 0.10% p.a to 1.25% p.a respectively).

Term deposits include deposits for terms of 3, 6, 12 and more than 12 months. Customers can withdraw term deposits before the due date subject to the negotiation with the Bank. Term deposits denominated in LAK bear interest at rates from 6.00% p.a to 14.00% p.a (2007: 6.00% p.a to 14.00% p.a). Term deposits denominated in foreign currencies bear interest at rates from 1.25% p.a to 4.50% p.a (2007: 1.25% p.a to 4.50% p.a).

24. TAXATION

Major components of tax expense for the years 2007 and 2008 were as follows:

	2008 LAKM	2007 LAKM
Enterprise Income Tax expense in accordance with statutory tax regulations		
- Current	59,562	2,827
- Deterred	-	-
Total tax expense for the year	59,562	2,827

24.1 Current Enterprise Income Tax (EIT)

In accordance with tax regulation of Lao PDR, current enterprise income tax is calculated at the higher of the taxable income for the year multiplied by the tax rate at the balance sheet date and the 1% of business revenue recognized in the statement of operation. According to the status of the Bank' profit and loss in recent 3 years under Lao Accounting System, the Bank was qualified to apply the tax rate of 1% of business revenue for the financial year 2007. For 2008, the Bank's liability for current tax is calculated using tax rates that have been enacted at the balance sheet date of 35%.

	2008 LAKm	2007 LAKm
Profit before tax in accordance with IFRS	174,457	189,063
Add/(less):		
Adjustments for additional provision for loan loss under IFRS	12,720	14,651
Share of profit from equity investments in associates and joint Ventures	(2,404)	-
Reversal of allowance for impairment losses of available-for sale financial assets	4,947	-
Adjustment for held-to-maturity financial assets	(14,565)	-
Reversal of allowance for impairment loss of investment in joint venture - Champasack shopping center	(7,715)	-
Other adjustments under IFRS	2,739	5,280
Profit before tax in accordance with Lao Accounting System	170,179	208,994
Taxable income/business revenue	170,179	282,685(*)
Current Enterprise Income Tax expense, at the statutory rate of 35%/1%	59,562	2,827(*)
EIT payable at the beginning of the year	2,103	(724)
EIT paid during the year	(4,159)	-
Net EIT payable at the end of the year	57,506	2,103

(*) Enterprise income tax of 2007 calculated at 1% of the business revenue is as follows:

	2008 LAKm	2007 LAKm
Business revenue recognized in the income statement:		
Interest and similar income	NA	158,611
Fee and commission income	NA	55,041
Gain from dealing in foreign currencies	NA	53,973
Other operating income	NA	2,931
Recovery of bad debts written-off previously charged to Expenses	NA	12,129
Taxable business revenue	NA	282,685
Current Enterprise Income Tax expense, at the statutory rate of 1%	NA	2,827

NA: Not applicable

The Bank's tax returns are subject to periodic examination by the tax authorities. Because the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations,

amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities. The tax assessments for the years from 2002 to 2008 have not been finalized by the tax authorities.

24.3 Deferred Enterprise Income Tax

There is no deferred tax recognized in the year since there is no significant identified items treated as temporary differences in the Bank's financial statements.

25. OTHER LIABILITIES

	2008 LAKM	2007 LAKM
Provision for employee entitlements	7,048	5,375
Payable to the MOF, suppliers and staff	8,307	4,103
Others	9,491	353
	24,846	9,831

26. CAPITAL ACCOUNTS

Total capital accounts of the Bank as of 31 December 2007 and 2008 are as follows:

	Chartered capital LAKm	Other capital LAKm	Total capital LAKm
Balances as at 1 January 2007	130,933	4,878	135,811
Capitalization Bonds received in the year	98,000	-	98,000
Subsidy in kind (computers) received from the Asia Development Bank through the Ministry of Finance	-	738	738
Subsidy in-kind recorded to income statement	-	(1,141)	(1,141)
Balances as at 31 December 2007	228,933	4,475	233,408
Subsidy in-kind (computers) received from the Asia Development Bank through the Ministry of Finance	-	107	107
Subsidy in-kind recorded to income statement	-	(1,146)	(1,146)
Balances as at 31 December 2008	228,933	3,436	232,369

The Bank's chartered capital represents capital contributions received by the Bank from the Government of Laos in the form of cash and Capitalization Bonds.

27. STATUTORY RESERVES

	General risk reserve LAKm	Business & development reserve LAKm	Total LAKm
As at 1 January 2007	7,154	25,593	32,747
Create reserves for 2007	-	20,619	20,619
Create reserves for Lao Viet Joint Venture Bank	-	223	223
As at 31 December 2007	7,154	46,435	53,589
Additional reserves created for 2007	16,427	-	16,427
Create reserves for 2008	11,062	27,654	38,716
Reclassify Business & Development to reserve to General risk reserve	3,081	(3,081)	-
As at 31 December 2008	37,724	71,008	108,732

The creation of reserves is made in accordance with Regulation No. I BOL dated 28 August 2001 by the Governor of Lao PDR and other detailed guidance. Accordingly, commercial banks are required to make the following allocation of profit after tax (under LAS) to create statutory reserves:

balance	Annual allocation from the profit after tax	Maximum
General risk reserve	10% of the profit after tax	No limit
Business development reserve	Based on the negotiation and discussion with the MOF on yearly, basis subject to the profit earned by the Bank in the year.	No limit

The foreign currency translation reserve of LAKm - 438 (2007: LAKm 5,014) is the Bank's 50% proportionate interest in the foreign currency translation surplus arising/deficit on the translation of the 31 December 2008 financial statements of Lao Viet Joint Venture Bank from USD to LAK. The Bank is required to recognize its share of changes in reserves of the investee in accordance with the equity method of accounting.

28. CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the statement of cash flows comprise the following balance sheet amounts:

	2008 LAKm	2007 LAKm
Cash and cash equivalents on hand (Note 9)	458,760	217,763
Balance with the BOL	768,807	493,624
Current accounts with other banks	542,045	933,270
Placements with banks due within three month	331,651	601,374
	2,101,263	2,246,031

29. OFF BALANCE SHEET ITEMS

	2008			2007		
	Overdue LAKm	Current LAKm	Total LAKm	Overdue LAKm	Current LAKm	Total LAKm
Contingencies						
Letter of guarantees	-	98,566	98,566	-	81,775	81,775
At sight letters of Credit	-	228,246	228,246	-	96,534	96,534
Deferred payment letters of credit	-	109,275	109,275	-	242,260	242,260
	-	436,087	436,087	-	420,569	420,569

30. RELATED PARTY TRANSACTIONS

Related party transactions include all transactions undertaken with other parties to which the Bank is related. A party is related to the Bank if:

- (a) directly, or indirectly through one or more intermediaries, the party:
 - controls, is controlled by, or is under common control with, the Bank (this includes parents, subsidiaries and fellow subsidiaries);
 - has an interest in the Bank that gives it significant influence over the Bank; or has joint control over the Bank.
- (b) the party is a joint venture in which the Bank is a venturer;
- (c) the party is a member of the key management personnel of the Bank or its parent;
- (d) the party is a close member of the family of any individual referred to in (a) or (d);
- (e) the party is a Bank that is controlled, jointly controlled or significantly influenced by, or for which significant voting power in such Bank resides with, directly or indirectly, any individual referred to in (c) or (d); or
- (f) the party is a post-employment benefit plan for the benefit of employees of the Bank, or of any Bank that is a related party of the Bank.

Significant transactions with related parties in the year 2008 were as follows:

Related party	Relationship	Transactions	in LAKm
The BOL	Regulator	Net increase of settlement and compulsory deposits	275,183
	Regulator	Net decrease of borrowings	(1,979)
Lao Viet J.V. Bank	Investee	Net increase of demand deposits with Lao Viet Bank	152,931
	Investee	Net increase of demand deposits from Lao Viet Bank	8,903
	Investee	Net increase of term deposits from Lao Viet Bank	4,000

Amount due to and due from related parties as at 31 December were as follows:

Related party	Transactions	2008		2007	
		Receivable LAKm	(Payable) LAKm	Receivable LAKm	(Payable) LAKm
The BOL	Borrowing	-	(7,067)	-	(9,046)
The BOL	Settlement and compulsory deposits	768,807	-	493,624	-
Lao Viet J.V. Bank	Borrowing	152,935	(8,903)	4.22	(0.19)
Lao Viet J.V. Bank	Settlement and compulsory, deposits	-	(4,000)	-	-

31. RISK MANAGEMENT POLICIES CONCERNING FINANCIAL INSTRUMENTS

The primary objective of the Bank in risk management is to comply with BOL regulations. On the other hand, the Bank has recognized the importance of achieving international best practices on risk management. The Board of Directors and Board of Management have established an Asset and Liability Management Committee and a Risk Management Committee with purpose to formulate broad parameters of acceptable risk for the Bank and monitor the activities against these parameters.

32. INTEREST RATE RISK

Interest rate risk arises from the possibility that changes in interest rates will affect future profitability or the fair values of financial instruments. The bank is exposed to interest rate risk as a result of mismatches of interest rate re pricing of assets and liabilities. The bank manages this risk by matching the re pricing of assets and liabilities through risk management strategies. Due to the nature of the Bank's records, the Bank is unable to prepare the interest rate risk sensitivity analysis.

33. CURRENCY RISK

Currency risk is the risk exposed to the Bank due to changes in foreign exchange rates which adversely impact the Bank's foreign currency positions. The Bank has set limits on positions by currency, based on its internal risk assessment system and the BOL's regulations. Positions are monitored on a daily basis to ensure positions are maintained within the established limits.

Breakdown of assets and liabilities by currency translated into KIP as at 31 December 2008 is as follows:

	KIP in LAKm	USD in LAKm	THB in LAKm	Other foreign currencies in LAKm	Total in LAKm
ASSETS					
Cash and cash equivalents on hand	110,304	279,905	57,081	11,470	458,760
Balances with the BOL	261,194	410,767	96,846	-	768,807
Current accounts with other banks	2,795	413,719	71,359	54,172	542,045
Placements with and loans to other Banks	-	605,008	267,925	17	872,950
Loans and advances to customers	358,807	906,544	117,405	-	1,382,756
Financial assets, available for sale	200	-	-	-	200
Financial assets, held-to-maturity	357,775	124,562	2,507	-	484,844
Investments in joint ventures	12,713	71,265	-	-	83,978
Property and equipment	61,449	-	-	-	61,449
Intangible assets and land use right	6,221	-	-	-	6,221
Other assets	59,444	69,153	4,277	413	133,287
TOTAL ASSETS	1,230,902	2,880,923	617,400	66,072	4,795,297

LIABILITIES AND OWNER'S EQUITY					
LIABILITIES					
Current accounts from other banks	46,513	57,199	31,319	-	135,031
Borrowings from the BOL	-	7,067	-	-	7,067
Customer deposits and other amounts due to customers	1,066,737	2,694,122	579,663	40,683	4,381,205
Current tax liabilities	57,506	-	-	-	57,506
Other liabilities	23,659	310	871	6	24,846
TOTAL LIABILITIES	1,194,415	2,758,698	611,853	40,689	4,605,655
OWNERS EQUITY	189,642	-	-	-	189,642
TOTAL LIABILITIES AND OWNER'S EQUITY	1,384,057	2,758,698	611,853	40,689	4,795,297
NET EXPOSURE	(153,155)	122,225	5,547	25,383	-

34. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

Fair value represents the amount at which an asset could be exchanged or a liability settled on an arms-length basis. As verifiable market prices are not available, market prices are not available for a significant proportion of the Bank's financial assets and liabilities, fair values, therefore, have been based on management assumptions according to the profile of the asset and liability base. In the opinion of the management, except for bonds issued by the MOF, the carrying amount of the financial assets and liabilities included in the balance sheet are a reasonable estimation of their fair values. In making this assessment, the management assumes that loans and advances are mainly held to maturity with fair values equal to the book value of loans adjusted for provision for loan losses.

35. CAPITAL MANAGEMENT

The primary objectives of the Bank's capital management are to ensure that the Bank complies with externally imposed capital requirements by the Bank of Laos. The Bank recognizes the need to maintain a balance between the higher returns that might be possible with greater gearing and the advantages and security afforded by a sound capital position.

BOL's regulation requires commercial banks to maintain a minimum capital adequacy ratio at 8% which are consistent with the requirements from the BIS. However, BOL does not issue detailed guidance on how to calculate risk weighted assets and the definition of capital. We therefore estimate the capital adequacy ratio as at 31 December 2008 for the Bank under the guidance of BIS.

An analysis of the Banks capital based on financial information deprived from JFRS and LAS financial statements is as follows:

	2008		2007	
	IFRS LAKm	LAS LAKm	IFRS LAKm	LAS LAKm
Tier 1 capital	189,642	189,642	87,818	88,200
Tier 2 capital	-	13,888	-	17,405
Total capital	189,642	203,530	87,818	105,605
Less: Deductions from capital	(83,978)	(83,978)	(71,715)	(71,715)
Capital for CAR calculation	105,66	119,552	16,103	33,890

36. SUBSEQUENT EVENTS

Other than as disclosed elsewhere in these financial statements, at the date of this report, there were no events, which occurred subsequent to 31 December 2008 that significantly impacted the financial position of the Bank as at 31 December 2008.

37. EXCHANGE RATES OF APPLICABLE FOREIGN CURRENCIES AGAINST LAO KIP AT THE YEAR END

	2008 LAK	2007 LAK
United State Dollar	8.514.24	9.423.18
Thai Baht	244.52	281.29





ບັດວີຊາ ຂອງທະນາຄານການຄ້າ ຕ່າງປະເທດລາວ

ທະນາຄານການຄ້າຕ່າງປະເທດລາວກຳລັງທົດລອງນຳໃຊ້ບັດວີຊາ ເຊິ່ງປະກອບດ້ວຍ ບັດວີຊາເລບິດ ແລະ ເຄຣດິດ, ຫຼັງຈາກທົດລອງເປັນທີ່ຮຽບຮ້ອຍແລ້ວ ທຄຫລ ຈະໃຫ້ບໍລິການບັດດັ່ງກ່າວຢ່າງເປັນທາງການ ໃນຕົ້ນເດືອນພະຈິກ 2009 ນີ້

ຂໍ້ສະດວກຂອງການນຳໃຊ້ບັດວີຊາ

- ✓ ບໍ່ຈຳເປັນຕ້ອງຕົວເງິນສົດເປັນຈຳນວນຫຼາຍໃນການເດີນທາງໄປຕາງປະເທດ
- ✓ ໃຊ້ແທນເງິນສົດໃນການໃຊ້ຈ່າຍ/ຊື້/ຊຳລະຄ່າສິນຄ້າ ແລະ ບໍລິການຜ່ານເຄື່ອງຮຸດບັດ (POS/EDC)
- ✓ ມີຄວາມເຊື່ອຖື ແລະ ສະດວກສະບາຍ





ທະນາຄານການຄ້າຕ່າງປະເທດລາວ

BANQUE POUR LE COMMERCE EXTERIEUR LAO



ທະນາຄານການຄ້າຕ່າງປະເທດລາວ

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