



BCEL: BANQUE POUR LE COMMERCE EXTERIEUR LAO PUBLIC

Financial Focus

Unit: M. LAK

Period as of	2013	2014	2015	2016	2017	2018	2019
<b>Financial Data</b>							
Assets	16,906,423	23,489,159	25,678,939	31,927,576	35,886,113	38,993,293	46,626,704
Liabilities	15,796,492	22,338,468	24,577,863	30,708,009	34,072,425	36,961,678	44,457,018
Equity	1,109,931	1,150,691	1,101,079	1,219,567	1,813,688	2,031,615	2,169,686
Revenue	1,074,844	1,146,564	1,245,158	1,600,275	1,946,019	2,200,465	2,408,755
Profit Before Tax	290,925	156,133	147,089	226,216	364,022	427,280	462,762
Corporate Tax	51,030	26,593	24,327	49,928	85,395	124,762	107,712
Net Profit	236,557	133,328	124,712	174,105	280,342	320,983	360,690
EPS (LAK)	1,725	971	911	1,270	1,797	1,544	1,732
<b>Financial Ratio</b>							
D/E ratio	14.23	19.41	22.32	25.18	18.79	18.19	20.49
ROA(%)	1.49%	0.66%	0.51%	0.60%	0.83%	0.86%	0.84%
ROE(%)	22.29%	11.80%	11.08%	15.00%	18.48%	16.69%	17.17%
Net Profit Margin(%)	22.01%	11.63%	10.02%	10.88%	14.41%	14.59%	14.97%
<b>Statistics as of</b>							
	26/12/2013	26/12/2014	28/12/2015	27/12/2016	26/12/2017	26/12/2018	26/12/2019
Last Price (LAK)	8,500	7,500	5,000	5,500	5,650	6,150	6,700
Market Cap.	1,160,910	1,024,332	682,888	751,177	1,173,637	1,132,092	1,391,746
P/E	4.93	7.72	5.49	4.33	3.14	3.98	3.87
P/BV	1.05	0.89	0.62	0.62	0.65	0.63	0.64
Book Value per share (LAK)	8,127	8,425	8,062	8,929	8,731	9,780	10,445
Dvd. Yield(%)	9.24%	7.92%	7.84%	11.16%	12.60%	16.11%	12.13%
1st half dividend (LAK/share)	405	360	173	-	-	-	-
2nd half dividend (LAK/share)	380	234	219	614	712	991	813
Dividend (LAK/share)	785	594	392	614	712	991	813
Par Value (LAK/share)	5,000	5,000	5,000	5,000	5,000	5,000	5,000
No. of shares	136,577,600	136,577,600	136,577,600	136,577,600	207,723,300	207,723,300	207,723,300

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