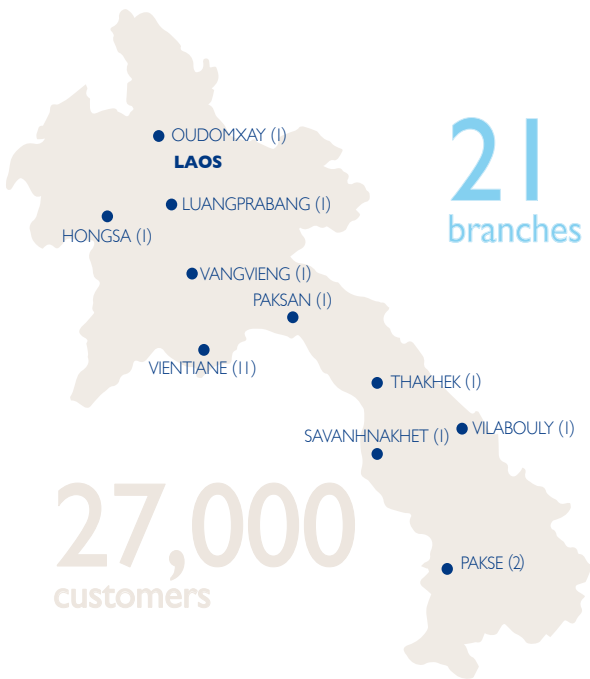




BFL - BRED Group

visit us at www.bfl.la





**FIRST EUROPEAN
BANK IN LAO PDR,
PART OF
A TOP 10
EUROPEAN
BANKING GROUP
BEST COMMERCIAL
BANK IN LAOS
AND THE BEST
SME BANK**

A wide range of retail services including:

- Modern means of payment, including internet banking
- Savings products
- Business and personal loans

Loan solutions tailored to each need:
Business loans, Consumer/Car loans,
Home loans.

Full range of products and services
dedicated to corporate clients : special
products and services which include
current accounts, saving accounts,
overdrafts and loans.



BRED GROUP

We provide for all our clients around the world a wide array of services ranging from retail (individuals and SMEs) to corporate banking, private banking, asset management, insurance and private equity.

CAPITAL MARKETS

→ FX, derivatives, all kinds of investment and hedging solutions

A STRONG FRENCH BANKING GROUP

→ 5,500 employees of which 25% are located outside France

→ More than 1 million customers

→ €4,1 bn of equity

OUR LOCATIONS IN FRANCE

→ France: Île-de-France (Paris area), Aisne, Normandy

→ France overseas territories: Reunion, Mayotte, French Indies (Guadeloupe, Martinique), Guyana and New-Caledonia

5,500

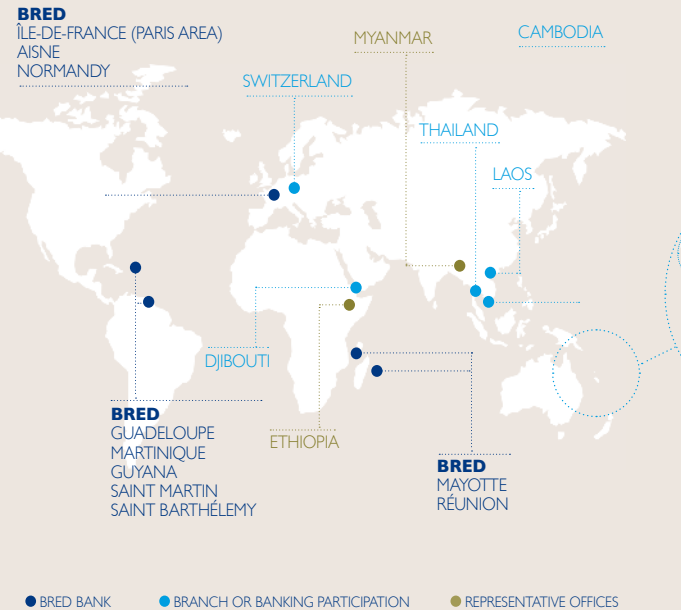
employees

**BRED GROUP
HAS AN
INTERNATIONAL
BANKING
NETWORK**

BRED also delivers international retail and corporate banking activities addressing individuals, SMEs, large corporate and financial institutions through its subsidiaries and representative offices.

- South Pacific: Vanuatu, Fiji, Solomon, New-Caledonia
- South-East Asia: Laos, Cambodia, Myanmar
- Horn of East Africa: Djibouti, Ethiopia

In addition, our bank in Geneva is dedicated to trade finance.

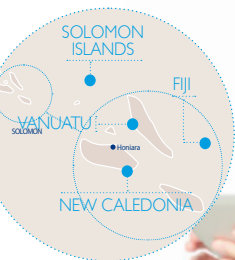


SOLID FINANCIALS

CONTINUED GROWTH SINCE 2012

In 2017, BRED Group consolidated net banking income exceeded one billion euro: €1,152 million, a new record, after 5 year continued growth, the consolidated net profit reaching €260 million.

- Excellent solvency ratios
- Financial ratios among the best in European banks



**BRINGING YOU
THE BEST OF
INNOVATIVE
BANKING WITH
THE HIGHEST
LEVEL OF
SECURITY**

- A digital banking service that stays close to its clients
- A personal banker bringing a customized service, via multiple communication channels
- Wide opening hours
- Customized offers
- Mobile banking
- Electronic payments and transfers
- In addition, BRED Espace is a 100% online banking service for mobile customers



**BRED GROUP
OFFERS A
WIDE RANGE
OF SERVICES
FOR LOCAL
SMES, LARGE
CORPORATES,
INSTITUTIONAL
INVESTORS AND
BANKS**

CREDIT

INVESTMENT

INTERNATIONAL TRADE

- Letters of credit
- Documentary collections
- International guarantees / SBLC
- Tailor made commodity trade finance
- Forfaiting

CASH MANAGEMENT

- Correspondent banking
in over 150 countries
- Leader in Public Pension Payments: €65 bn
in 2016
- Cash management
- Financial market products: spot/term
foreign exchange

**A TRADING ROOM AND AN
EXPERT MONEY MARKET TEAM**

BRED offers short and medium term investment solutions to more than a hundred of the largest international institutions.

- Stable and strong outstanding amounts of
more than €60 bn
- Out of which 1/3 are in form of deposits
- Denominations in Euros (EUR), Sterling (GBP),
US Dollar (USD), Yen (JPY), Yuan (CNY) ...
- Spot/forward or tailor made foreign
exchange transactions
- Multi-currency financing
- Derivatives and hedging solutions

**BRED GROUP
IS A PART
OF GROUPE
BPCE**



Groupe BPCE is the 2nd largest banking group in France:

- 31.2 million customers
- 108,000 employees
- 8,000 bank branches
- 31 banks

Financial Highlights:

- Net banking income: €23.7 bn
- Common equity Tier I ratio: 15.3%
- Net income group share: €3.4 bn

RATINGS

Standard & Poor's → A / A-1 / Positive

Moody's → A2 / P-1 / Positive

Fitch Ratings → A / F1 / Positive

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 contact@bfl.la

 www.bfl.la

also find us here 

