



Lao People's Democratic Republic  
Peace Independence Democracy Unity Prosperity

Banque Pour Le Commerce Extérieur Lao Public

No. 188/BCEL.2015  
Vientiane Capital, Date: 28 SEP 2015

**Notification**  
**on Deposit Interest Rate**  
**of the Banque Pour Le Commerce Extérieur Lao Public**  
**(in % per year)**

- In accordance with the Notice of Bank of the Lao PDR on the LAK deposit interest rate of commercial banks, No.663/MPD, dated 21<sup>st</sup> July, 2015.
- In accordance with the Additional Notice of Bank of the Lao PDR on the LAK deposit interest rate (over 2 years) of commercial banks, No.705/MPD, dated 04<sup>th</sup> August, 2015.
- In accordance with the actual situation of business operation in each period of time, and pursuant to the research and proposal of the Asset and Liability Committee, on 26<sup>th</sup> August, 2015.
- Pursuant to the approval of BCEL's Executive Management, on 02<sup>nd</sup> September, 2015.

The Acting General Managing Director of the Banque Pour Le Commerce Extérieur Lao Public issues a notification on the adjustment of deposit interest rate as follows:

| Currencies | Deposit Type            | Individuals | Corporate and Organizations | Financial Institutions |
|------------|-------------------------|-------------|-----------------------------|------------------------|
| LAK        | Current Deposit Account | -           | -                           | -                      |
|            | Saving Deposit Account  | 1.96        | 1.25                        | -                      |
|            | Fixed Deposit Account:  |             |                             |                        |
|            | 3 months                | 3.34        | 2.00                        | 1.25                   |
|            | 6 months                | 4.22        | 3.25                        | 1.75                   |
|            | 12 months               | 6.13        | 5.25                        | 2.25                   |
|            | 24 months               | 8.63        | 7.75                        | 2.75                   |
|            | 36 months               | 9.54        | 8.75                        | 3.75                   |
|            | 48 months               | 10.56       | 9.25                        | 4.75                   |
|            | 60 months               | 11.65       | 9.75                        | 5.75                   |
|            | Current Deposit Account | -           | -                           | -                      |
|            | Saving Deposit Account  | 1.25        | 1.00                        | -                      |
|            | Fixed Deposit Account:  |             |                             |                        |

|            |                         |      |      |      |
|------------|-------------------------|------|------|------|
| <b>USD</b> | 3 months                | 1.75 | 1.15 | 0.50 |
|            | 6 months                | 2.50 | 1.75 | 0.75 |
|            | 12 months               | 3.50 | 2.25 | 1.00 |
|            | 24 months               | 5.00 | 3.75 | 1.25 |
|            | 36 months               | 6.00 | 5.50 | 1.50 |
|            | 48 months               | 6.25 | 5.75 | 2.00 |
|            | 60 months               | 6.75 | 6.25 | 2.50 |
| <b>THB</b> | Current Deposit Account | -    | -    | -    |
|            | Saving Deposit Account  | 1.00 | 0.60 | -    |
|            | Fixed Deposit Account:  |      |      |      |
|            | 3 months                | 1.50 | 0.75 | 0.50 |
|            | 6 months                | 2.25 | 1.50 | 0.75 |
|            | 12 months               | 3.25 | 2.00 | 1.00 |
|            | 24 months               | 4.25 | 3.50 | 1.25 |
|            | 36 months               | 5.75 | 5.25 | 1.50 |
|            | 48 months               | 6.00 | 5.50 | 2.00 |
|            | 60 months               | 6.50 | 6.00 | 2.25 |

**Remarks:**

1. The above fixed deposit interest rates are only for customers who opt to receive the interest on maturity date (One interest payment on maturity)
2. This notification replaces the previous notification No.154/BCEL.2015 dated 12<sup>th</sup> August, 2015 and shall be effective from 01<sup>st</sup> October, 2015.

**Acting General Managing Director  
Banque Pour Le Commerce Exterieur Lao Public**



**Phoukhong CHANTHACHACK**

**Important Remarks:**

THIS IS AN UNOFFICIAL TRANSLATION AND SHALL BE USED SOLELY TO ASSIST CUSTOMERS WHO ARE UNCOMFORTABLE WITH LAOTIAN SCRIPT. IN CASE OF INCONSISTENCY BETWEEN THE ENGLISH AND THE LAOTIAN VERSIONS, THE LAOTIAN VERSION SHALL PREVAIL IN ALL EVENTS.

A small rectangular box containing a handwritten signature in black ink, positioned over the 'Initial:' label.