

Loan interest rate of the Banque Pour Le Commerce Exterieur Lao Public (In % per year)

1. General Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
Short-Term (Not Over 12 Months)			
AAA	8,50	7,25	7,00
AA	9,00	8,25	7,50
A	9,50	9,25	8,00
Medium-Term (Over 12 Months to 60 Months)			
AAA	9,00	7,75	7,50
AA	9,50	8,75	8,00
A	10,00	9,75	8,50
Long-Term (Over 60 Months)			
AAA	10,00	8,25	8,25
AA	10,25	9,25	9,25
A	10,50	10,25	10,25

2. Overdraft

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	13,00	11,50	11,50

3. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	13,00	11,50	11,50

4. Loan for SMEs funded by CDB

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK		
AAA, AA, A	6,00		

5. Loan for customers under the co-funding between BCEL and EXIM BANK (Funded by EXIM BANK)

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	6,50	6,00	7,00

Remarks: Loan for over 1 year, the interest rate shall be changed according to the Bcel's announcement in each period.

6. Loan for supporting production and mitigating the effect of COVID-19 funded by BOL (SMEs funded by BOL)

Credit Risk Grading (CRG)	Currencies & Interest Rate	
	LAK	
AAA, AA, A	5,50	

7. Loan for promoting Small and medium SMEs (SMEs BCEL)

7.1 General Loan for SMEs

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Short-Term (Not Over 12 Months)			
AAA	7,70	6,53	6,25
AA	8,25	7,43	6,75
A	8,50	8,33	7,20
Medium-Term (Over 12 Months to 60 Months)			
AAA	8,25	6,98	6,75
AA	8,50	7,88	7,20
A	9,00	8,78	7,65
Long-Term (Over 60 Months)			
AAA	9,00	7,43	7,43
AA	9,23	8,33	8,33
A	9,45	9,23	9,23

7.2 Overdraft for SMEs

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
AA	11,70	10,35	10,35

8. Home loan.

Credit Risk Grading CRG	(Currencies & Interest Rate)	
	LAK	
Less than or equal to 12 Months		
AAA, AA, A	7,00	
Over 12 Months		
AAA, AA, A	7,25	

9. Loans guaranteed by deposits

Credit Risk Grading CRG	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months			
	7,70	6,99	6,40
Over 12 Months - 60 Months			
	8,25	7,75	7,50



10. Consumer Loan

Credit Risk Grading CRG	(Currencies & Interest Rate)
	LAK
Less than or equal to 12 Months	13%
Over 12 Months - 24 Months	15%
Over 24 Months - 36 Months	17%