

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	8.55	9.00	7.30
AA	9.05	9.50	7.80
A	9.55	10.00	8.30
Medium-Term (Over 12 Months to 60 Months)			
AAA	9.05	9.50	7.80
AA	9.55	10.00	8.30
A	10.05	10.50	8.80
Long-Term (Over 60 Months)			
AAA	9.55	10.00	8.30
AA	10.05	10.50	8.80
A	10.55	11.00	9.30

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	12.47	11.18	11.11

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

Credit Risk Grading (CRG)	Currencies & Interest Rate
	USD
AAA, AA, A	SOFR + 4.50%

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

4. Loan for Promoting Small and Medium SMEs (SMEs BCEL)

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Short-Term (Not Over 12 Months)			
AAA	7.70	8.10	6.57
AA	8.15	8.55	7.02
A	8.60	9.00	7.47
Medium-Term (Over 12 Months to 60 Months)			
AAA	8.15	8.55	7.02
AA	8.60	9.00	7.47
A	9.05	9.45	7.92
Long-Term (Over 60 Months)			
AAA	8.60	9.00	7.47
AA	9.05	9.45	7.92
A	9.50	9.90	8.37

5. Home Loan.

Credit Risk Grading CRG	(Currencies & Interest Rate)
	LAK
Less than or equal to 12 Months	
AAA, AA, A	8.15
Over 12 Months	
AAA, AA, A	8.60

6. Loans guaranteed by deposits

Credit Risk Grading CRG	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months	8.05	8.50	6.80
Over 12 Months - 60 Months	8.55	9.00	7.30



7. 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%