

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% | 9.14% | 7.37% |
| AA | 9.05% | 9.64% | 7.87% |
| A | 9.55% | 10.14% | 8.37% |
| Medium-Term (Over 12 Months to 60 Months) | | | |
| AAA | 9.05% | 9.64% | 7.87% |
| AA | 9.55% | 10.14% | 8.37% |
| A | 10.05% | 10.64% | 8.87% |
| Long-Term (Over 60 Months) | | | |
| AAA | 9.55% | 10.14% | 8.37% |
| AA | 10.05% | 10.64% | 8.87% |
| A | 10.55% | 11.14% | 9.37% |

2. Advance

| Credit Risk Grading (CRG) | Currencies & Interest Rate | | |
|------------------------------|----------------------------|--------|--------|
| | LAK | USD | THB |
| AAA, AA, A | 12.47% | 11.32% | 11.18% |

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% | 8.23% | 6.63% |
| AA | 8.15% | 8.68% | 7.08% |
| A | 8.60% | 9.13% | 7.53% |
| Medium-Term (Over 12 Months to 60 Months) | | | |
| AAA | 8.15% | 8.68% | 7.08% |
| AA | 8.60% | 9.13% | 7.53% |
| A | 9.05% | 9.58% | 7.98% |
| Long-Term (Over 60 Months) | | | |
| AAA | 8.60% | 9.13% | 7.53% |
| AA | 9.05% | 9.58% | 7.98% |
| A | 9.50% | 10.03% | 8.43% |

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% | 8.64% | 6.87% |
| Over 12 Months - 60 Months | 8.55% | 9.14% | 7.37% |



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% |