

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%	9.31%	7.45%
AA	9.05%	9.81%	7.95%
A	9.55%	10.31%	8.45%
Medium-Term (Over 12 Months to 60 Months)			
AAA	9.05%	9.81%	7.95%
AA	9.55%	10.31%	8.45%
A	10.05%	10.81%	8.95%
Long-Term (Over 60 Months)			
AAA	9.55%	10.31%	8.45%
AA	10.05%	10.81%	8.95%
A	10.55%	11.31%	9.45%

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	12.47%	11.49%	11.26%

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%	8.81%	6.95%
Over 12 Months - 60 Months	8.55%	9.31%	7.45%

7. Consumer Loan

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