

## 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%	9.29%	7.45%
AA	9.05%	9.79%	7.95%
A	9.55%	10.29%	8.45%
Medium-Term (Over 12 Months to 60 Months)			
AAA	9.05%	9.79%	7.95%
AA	9.55%	10.29%	8.45%
A	10.05%	10.79%	8.95%
Long-Term (Over 60 Months)			
AAA	9.55%	10.29%	8.45%
AA	10.05%	10.79%	8.95%
A	10.55%	11.29%	9.45%

### 2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	12.47%	11.47%	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
<b>Short-Term (Not Over 12 Months)</b>			
AAA	7.70%	8.36%	6.70%
AA	8.15%	8.81%	7.15%
A	8.60%	9.26%	7.60%
<b>Medium-Term (Over 12 Months to 60 Months)</b>			
AAA	8.15%	8.81%	7.15%
AA	8.60%	9.26%	7.60%
A	9.05%	9.71%	8.05%
<b>Long-Term (Over 60 Months)</b>			
AAA	8.60%	9.26%	7.60%
AA	9.05%	9.71%	8.05%
A	9.50%	10.16%	8.50%

#### 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
<b>Less than or equal to 12 Months</b>	8.05%	8.79%	6.95%
<b>Over 12 Months - 60 Months</b>	8.55%	9.29%	7.45%

## 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%