

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	8.71%	9.45%	7.71%
AA	9.21%	9.95%	8.21%
A	9.71%	10.45%	8.71%
Medium-Term (Over 12 Months to 60 Months)			
AAA	9.21%	9.95%	8.21%
AA	9.71%	10.45%	8.71%
A	10.21%	10.95%	9.21%
Long-Term (Over 60 Months)			
AAA	9.71%	10.45%	8.71%
AA	10.21%	10.95%	9.21%
A	10.71%	11.45%	9.71%

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	12.63%	11.63%	11.52%

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	7.84%	8.51%	6.94%
AA	8.29%	8.96%	7.39%
A	8.74%	9.41%	7.84%
Medium-Term (Over 12 Months to 60 Months)			
AAA	8.29%	8.96%	7.39%
AA	8.74%	9.41%	7.84%
A	9.19%	9.86%	8.29%
Long-Term (Over 60 Months)			
AAA	8.74%	9.41%	7.84%
AA	9.19%	9.86%	8.29%
A	9.64%	10.31%	8.74%

5. Home Loan

Credit Risk Grading (CRG)	(Currencies & Interest Rate)
	LAK
Less than or equal to 12 Months	
AAA, AA, A	8.29%
Over 12 Months	
AAA, AA, A	8.74%

6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months	8.21%	8.95%	7.21%
Over 12 Months - 60 Months	8.71%	9.45%	7.71%



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%