

## 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	8.73%	9.65%	7.74%
AA	9.23%	10.15%	8.24%
A	9.73%	10.65%	8.74%
Medium-Term (Over 12 Months to 60 Months)			
AAA	9.23%	10.15%	8.24%
AA	9.73%	10.65%	8.74%
A	10.23%	11.15%	9.24%
Long-Term (Over 60 Months)			
AAA	9.73%	10.65%	8.74%
AA	10.23%	11.15%	9.24%
A	10.73%	11.65%	9.74%

### 2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	12.65%	11.83%	11.55%

### 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	7.86%	8.68%	6.96%
AA	8.31%	9.13%	7.41%
A	8.76%	9.58%	7.86%
<b>Medium-Term (Over 12 Months to 60 Months)</b>			
AAA	8.31%	9.13%	7.41%
AA	8.76%	9.58%	7.86%
A	9.21%	10.03%	8.31%
<b>Long-Term (Over 60 Months)</b>			
AAA	8.76%	9.58%	7.86%
AA	9.21%	10.03%	8.31%
A	9.66%	10.48%	8.76%

#### 5. Home Loan

Credit Risk Grading (CRG)	(Currencies & Interest Rate)
	LAK
Less than or equal to 12 Months	
AAA, AA, A	8.31%
Over 12 Months	
AAA, AA, A	8.76%

#### 6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
<b>Less than or equal to 12 Months</b>	8.23%	9.15%	7.24%
<b>Over 12 Months - 60 Months</b>	8.73%	9.65%	7.74%



## 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%