

## Loan interest rate of the Banque Pour Le Commerce Exterieur Lao Public (In % per year)

### 1. General Loan

| Credit Risk Grading<br>(CRG)              | Currencies & Interest Rate |        |       |
|---|----------------------------|--------|-------|
|   | LAK                        | USD    | THB   |
| Short-Term (Not Over 12 Months)           |                            |        |       |
| AAA                                       | 8.51%                      | 9.40%  | 7.62% |
| AA  | 9.01%                      | 9.90%  | 8.12% |
| A   | 9.51%                      | 10.40% | 8.62% |
| Medium-Term (Over 12 Months to 60 Months) |                            |        |       |
| AAA                                       | 9.01%                      | 9.90%  | 8.12% |
| AA  | 9.51%                      | 10.40% | 8.62% |
| A   | 10.01%                     | 10.90% | 9.12% |
| Long-Term (Over 60 Months)                |                            |        |       |
| AAA                                       | 9.51%                      | 10.40% | 8.62% |
| AA  | 10.01%                     | 10.90% | 9.12% |
| A   | 10.51%                     | 11.40% | 9.62% |

### 2. Advance

| Credit Risk Grading<br>(CRG) | Currencies & Interest Rate |        |        |
|------------------------------|----------------------------|--------|--------|
|                              | LAK                        | USD    | THB    |
| AAA, AA, A                   | 12.43%                     | 11.58% | 11.43% |

### 3. Loan for customers under the co-funding between BCEL and EXIM BANK (Funded by EXIM BANK)

| Credit Risk Grading<br>(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<br>(CRG)                     | (Currencies & Interest Rate) |        |       |
|--|------------------------------|--------|-------|
|  | LAK                          | USD    | THB   |
| <b>Short-Term (Not Over 12 Months)</b>           |                              |        |       |
| AAA  | 7.66%                        | 8.46%  | 6.86% |
| AA   | 8.11%                        | 8.91%  | 7.31% |
| A  | 8.56%                        | 9.36%  | 7.76% |
| <b>Medium-Term (Over 12 Months to 60 Months)</b> |                              |        |       |
| AAA  | 8.11%                        | 8.91%  | 7.31% |
| AA   | 8.56%                        | 9.36%  | 7.76% |
| A  | 9.01%                        | 9.81%  | 8.21% |
| <b>Long-Term (Over 60 Months)</b>                |                              |        |       |
| AAA  | 8.56%                        | 9.36%  | 7.76% |
| AA   | 9.01%                        | 9.81%  | 8.21% |
| A  | 9.46%                        | 10.26% | 8.66% |

#### 5. Home Loan

| Credit Risk Grading<br>(CRG)    | (Currencies & Interest Rate) |
|---------------------------------|------------------------------|
|                                 | LAK                          |
| Less than or equal to 12 Months |                              |
| AAA, AA, A                      | 8.11%                        |
| Over 12 Months                  |                              |
| AAA, AA, A                      | 8.56%                        |

#### 6. Loans guaranteed by deposits

| Credit Risk Grading<br>(CRG)           | (Currencies & Interest Rate) |       |       |
|--|------------------------------|-------|-------|
|  | LAK                          | USD   | THB   |
| <b>Less than or equal to 12 Months</b> | 8.01%                        | 8.90% | 7.12% |
| <b>Over 12 Months - 60 Months</b>      | 8.51%                        | 9.40% | 7.62% |



## 7. Consumer Loan

| Credit Risk Grading<br>(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%                          |