

## 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
<b>Short-Term (Not Over 12 Months)</b>			
AAA	8.56%	9.42%	7.75%
AA	9.06%	9.92%	8.25%
A	9.56%	10.42%	8.75%
<b>Medium-Term (Over 12 Months to 60 Months)</b>			
AAA	9.06%	9.92%	8.25%
AA	9.56%	10.42%	8.75%
A	10.06%	10.92%	9.25%
<b>Long-Term (Over 60 Months)</b>			
AAA	9.56%	10.42%	8.75%
AA	10.06%	10.92%	9.25%
A	10.56%	11.42%	9.75%

### 2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	12.48%	11.60%	11.56%

### 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	7.71%	8.48%	6.98%
AA	8.16%	8.93%	7.43%
A	8.61%	9.38%	7.88%
<b>Medium-Term (Over 12 Months to 60 Months)</b>			
AAA	8.16%	8.93%	7.43%
AA	8.61%	9.38%	7.88%
A	9.06%	9.83%	8.33%
<b>Long-Term (Over 60 Months)</b>			
AAA	8.61%	9.38%	7.88%
AA	9.06%	9.83%	8.33%
A	9.51%	10.28%	8.78%

#### 5. Home Loan

Credit Risk Grading (CRG)	(Currencies & Interest Rate)	
	LAK	
<b>Less than or equal to 12 Months</b>		
AAA, AA, A		8.16%
<b>Over 12 Months</b>		
AAA, AA, A		8.61%

#### 6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
<b>Less than or equal to 12 Months</b>	8.06%	8.92%	7.25%
<b>Over 12 Months - 60 Months</b>	8.56%	9.42%	7.75%

## 7. Consumer Loan

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