

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	7.83%	9.31%	6.97%
AA	8.33%	9.81%	7.47%
A	8.83%	10.31%	7.97%
Medium-Term (Over 12 Months to 60 Months)			
AAA	8.33%	9.81%	7.47%
AA	8.83%	10.31%	7.97%
A	9.33%	10.81%	8.47%
Long-Term (Over 60 Months)			
AAA	8.83%	10.31%	7.97%
AA	9.33%	10.81%	8.47%
A	9.83%	11.31%	8.97%

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	11.75%	11.49%	10.78%

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	7.05%	8.38%	6.27%
AA	7.50%	8.83%	6.72%
A	7.95%	9.28%	7.17%
Medium-Term (Over 12 Months to 60 Months)			
AAA	7.50%	8.83%	6.72%
AA	7.95%	9.28%	7.17%
A	8.40%	9.73%	7.62%
Long-Term (Over 60 Months)			
AAA	7.95%	9.28%	7.17%
AA	8.40%	9.73%	7.62%
A	8.85%	10.18%	8.07%

5. Home Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate
	LAK
Less than or equal to 12 Months	
AAA, AA, A	7.50%
Over 12 Months	
AAA, AA, A	7.95%

6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months	7.33%	8.81%	6.47%
Over 12 Months - 60 Months	7.83%	9.31%	6.97%

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%