

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	7.79%	9.18%	6.90%
AA	8.29%	9.68%	7.40%
A	8.79%	10.18%	7.90%
Medium-Term (Over 12 Months to 60 Months)			
AAA	8.29%	9.68%	7.40%
AA	8.79%	10.18%	7.90%
A	9.29%	10.68%	8.40%
Long-Term (Over 60 Months)			
AAA	8.79%	10.18%	7.90%
AA	9.29%	10.68%	8.40%
A	9.79%	11.18%	8.90%

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	11.71%	11.36%	10.71%

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	7.01%	8.26%	6.21%
AA	7.46%	8.71%	6.66%
A	7.91%	9.16%	7.11%
Medium-Term (Over 12 Months to 60 Months)			
AAA	7.46%	8.71%	6.66%
AA	7.91%	9.16%	7.11%
A	8.36%	9.61%	7.56%
Long-Term (Over 60 Months)			
AAA	7.91%	9.16%	7.11%
AA	8.36%	9.61%	7.56%
A	8.81%	10.06%	8.01%

5. Home Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate
	LAK
Less than or equal to 12 Months	
AAA, AA, A	7.46%
Over 12 Months	
AAA, AA, A	7.91%

6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months	7.29%	8.68%	6.40%
Over 12 Months - 60 Months	7.79%	9.18%	6.90%

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%