

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	7.85%	9.21%	6.82%
AA	8.35%	9.71%	7.32%
A	8.85%	10.21%	7.82%
Medium-Term (Over 12 Months to 60 Months)			
AAA	8.35%	9.71%	7.32%
AA	8.85%	10.21%	7.82%
A	9.35%	10.71%	8.32%
Long-Term (Over 60 Months)			
AAA	8.85%	10.21%	7.82%
AA	9.35%	10.71%	8.32%
A	9.85%	11.21%	8.82%

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	11.77%	11.39%	10.63%

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%

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	7.07%	8.29%	6.14%
AA	7.52%	8.74%	6.59%
A	7.97%	9.19%	7.04%
Medium-Term (Over 12 Months to 60 Months)			
AAA	7.52%	8.74%	6.59%
AA	7.97%	9.19%	7.04%
A	8.42%	9.64%	7.49%
Long-Term (Over 60 Months)			
AAA	7.97%	9.19%	7.04%
AA	8.42%	9.64%	7.49%
A	8.87%	10.09%	7.94%

5. Home Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate
	LAK
Less than or equal to 12 Months	
AAA, AA, A	7.52%
Over 12 Months	
AAA, AA, A	7.97%

6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months	7.35%	8.71%	6.32%
Over 12 Months - 60 Months	7.85%	9.21%	6.82%

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%

