

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

Effective date 01/09/2026

1. General Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
Short-Term (Not Over 12 Months)			
AAA	8.02%	9.51%	6.79%
AA	8.52%	10.01%	7.29%
A	9.02%	10.51%	7.79%
Medium-Term (Over 12 Months to 60 Months)			
AAA	8.52%	10.01%	7.29%
AA	9.02%	10.51%	7.79%
A	9.52%	11.01%	8.29%
Long-Term (Over 60 Months)			
AAA	9.02%	10.51%	7.79%
AA	9.52%	11.01%	8.29%
A	10.02%	11.51%	8.79%

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	11.94%	11.69%	10.60%

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	7.22%	8.56%	6.11%
AA	7.67%	9.01%	6.56%
A	8.12%	9.46%	7.01%
Medium-Term (Over 12 Months to 60 Months)			
AAA	7.67%	9.01%	6.56%
AA	8.12%	9.46%	7.01%
A	8.57%	9.91%	7.46%
Long-Term (Over 60 Months)			
AAA	8.12%	9.46%	7.01%
AA	8.57%	9.91%	7.46%
A	9.02%	10.36%	7.91%

5. Home Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate
	LAK
Less than or equal to 12 Months	
AAA, AA, A	7.67%
Over 12 Months	
AAA, AA, A	8.12%

6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months	7.52%	9.01%	6.29%
Over 12 Months - 60 Months	8.02%	9.51%	6.79%

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%
----------------------------	-----

8. One OD

Credit Risk Grading (CRG)	Currencies & Interest Rate	
	LAK	
	Prime	Subprime
Less than or equal to 12 Months	12%	13%
Over 12 Months - 24 Months	14%	15%
Over 24 Months - 36 Months	16%	17%