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

Effective date 01/11/2026

1. General Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	**USD**	**THB**
Short-Term (Not Over 12 Months)			
AAA	8.07%	9.16%	6.83%
AA	8.57%	9.66%	7.33%
A	9.07%	10.16%	7.83%
Medium-Term (Over 12 Months to 60 Months)			
AAA	8.57%	9.66%	7.33%
AA	9.07%	10.16%	7.83%
A	9.57%	10.66%	8.33%
Long-Term (Over 60 Months)			
AAA	9.07%	10.16%	7.83%
AA	9.57%	10.66%	8.33%
A	10.07%	11.16%	8.83%

2. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	**USD**	**THB**
AAA, AA, A	11.99%	11.34%	10.64%

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	7.26%	8.24%	6.15%
AA	7.71%	8.69%	6.60%
A	8.16%	9.14%	7.05%
Medium-Term (Over 12 Months to 60 Months)			
AAA	7.71%	8.69%	6.60%
AA	8.16%	9.14%	7.05%
A	8.61%	9.59%	7.50%
Long-Term (Over 60 Months)			
AAA	8.16%	9.14%	7.05%
AA	8.61%	9.59%	7.50%
A	9.06%	10.04%	7.95%

5. Home Loan

Credit Risk Grading (CRG)	Currencies & Interest Rate
	LAK
Less than or equal to 12 Months	
AAA, AA, A	7.71%
Over 12 Months	
AAA, AA, A	8.16%

6. Loans guaranteed by deposits

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
Less than or equal to 12 Months	7.57%	8.66%	6.33%
Over 12 Months - 60 Months	8.07%	9.16%	6.83%

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%