

## 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
<b>Short-Term (Not Over 12 Months)</b>			
AAA	9,00	7,25	7,25
AA	9,40	8,25	8,25
A	9,75	9,25	9,25
<b>Medium-Term (Over 12 Months to 60 Months)</b>			
AAA	9,25	7,75	7,75
AA	9,75	8,75	8,75
A	10,00	9,75	9,75
<b>Long-Term (Over 60 Months)</b>			
AAA	10,00	8,25	8,25
AA	10,25	9,25	9,25
A	10,50	10,25	10,25

### 2. Overdraft

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	13,00	11,50	11,50

### 3. Advance

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	13,00	11,50	11,50

### 4. Loan for SMEs funded by CDB

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK		
AAA, AA, A	6,00		

### 5. Loan for customers under the co-funding between BCEL and EXIM BANK (Funded by EXIM BANK)

Credit Risk Grading (CRG)	Currencies & Interest Rate		
	LAK	USD	THB
AAA, AA, A	7,00	7,00	7,00

**Remarks:** Loan for over 1 year, the interest rate shall be changed according to the Bcel's announcement in each period.

6. Loan for supporting production and mitigating the effect of COVID-19 funded by BOL (SMEs funded by BOL)

Credit Risk Grading (CRG)	Currencies & Interest Rate	
	LAK	
AAA, AA, A		5,50

7. Loan for promoting Small and medium SMEs (SMEs BCEL)

7.1 General Loan

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
<b>Short-Term (Not Over 12 Months)</b>			
AAA	8,10	6,53	6,53
AA	8,46	7,43	7,43
A	8,78	8,33	8,33
<b>Medium-Term (Over 12 Months to 60 Months)</b>			
AAA	8,33	6,98	6,98
AA	8,78	7,88	7,88
A	9,00	8,78	8,78
<b>Long-Term (Over 60 Months)</b>			
AAA	9,00	7,43	7,43
AA	9,23	8,33	8,33
A	9,45	9,23	9,23

7.2 Overdraft

Credit Risk Grading (CRG)	(Currencies & Interest Rate)		
	LAK	USD	THB
AA	11,70	10,35	10,35