

THE DEPOSIT INTEREST RATE IN LAK AND FOREIGN CURRENCY

Apply from 11/07/2022 for entire SHB Lao system (%/year)

1. Term deposit

Term	Interest paid payment at maturity (%/year)			Monthly interest payment (%/year)			Pre-paid interest payment (%/year)			Flexible deposit (%/year)		
	LAK	USD	THB	LAK	USD	THB	LAK	USD	THB	LAK	USD	THB
01 month	3.21	2.85	1.00	3.21	2.85	1.00	3.15	2.79				
02 months	3.23	2.90		3.23	2.90		3.16	2.85				
03 months	3.96	3.10	1.00	3.95	3.09	1.00	3.84	3.00	1.00	3.02	2.63	1.00
04 months	4.55	3.15		4.52	3.09		4.40	2.99				
05 months	4.65	3.60		4.61	3.13		4.48	3.03				
06 months	4.75	3.60	1.00	4.70	3.57	1.00	4.56	3.16	1.00	3.63	3.37	1.00
07 months	6.19	3.60		6.09	3.57		5.47	3.16				
08 months	6.29	3.65		6.18	3.61		5.54	3.18				
09 months	6.39	4.20	1.00	6.26	4.14	1.00	5.60	3.57	0.99	4.19	3.37	1.00
10 months	6.49	4.20		6.33	4.13		5.66	3.57				
11 months	6.59	4.20		6.41	4.13		5.81	3.57				
12 months	6.69	5.00	3.50	6.49	4.88	3.44	5.90	4.00	3.38	4.40	3.81	3.38
13 months	6.79	5.00		6.56	4.88		5.92	4.00				
18 months	6.89	5.20		6.57	5.89		5.94	4.32				
24 months	6.99	5.25	5.80	6.58	5.05	5.48	5.98	4.00	5.20	5.52	4.00	5.20
36 months	7.00	5.35	6.00	6.60	5.10	5.49	6.00	4.20	5.08	5.57	4.20	5.80

2. Fixed- Term deposit for Corporat

Term	Interest paid payment at maturity (%/year)	
	LAK	USD
01 month	2.01	1.55
02 months	2.46	2.00
03 months	3.17	3.05
04 months	3.17	3.05
05 months	3.17	3.50
06 months	3.90	3.50
07 months	3.90	3.55
08 months	3.96	3.55
09 months	4.78	3.75
10 months	4.78	3.75
11 months	4.78	4.75
12 months	5.15	4.75
13 months	5.17	4.75
18 months	5.18	4.75
24 months	5.20	4.90
36 months	5.33	5.00

3. Current Account

Account	Interest rate (%/year)		
	LAK	USD	THB
Current Account	1	1	0
Saving Account	1.89	1.91	0