Modes of Supply: **1) Cross-border Supply** **2) Consumption abroad** **3) Commercial presence** **4) Presence of natural persons**

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
B. Banking and other financial services (excluding insurance) Commitment is with respect to commercial banking only and limited to financial institutions licensed to provide banking services. Foreign juridical person must incorporate as either a joint stock or limited liability company, but may not incorporate as a sole ownership limited liability company.			
a) Acceptance of deposits and other repayable funds from the public (CPC 81115 – 81119) b) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transactions (CPC 8113) c) Financial leasing (CPC 8112) d) All payment and money transmission services (CPC 81339**) All payment and money transmission services including credit, charge and debit cards, travellers cheques, and bankers drafts e) Guarantees and commitments (CPC 81199**)	(1) Unbound (2) Unbound (3) Foreign equity participation is limited to 51 per cent. (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	(1) Unbound (2) Unbound (3) None (4) Unbound, except for executives and managers as per conditions referred to in Lao PDR's Schedule in Annex IV (Schedules of Specific Commitments on Temporary Movement of Natural Persons).	

Modes of Supply: **1) Cross-border Supply** **2) Consumption abroad** **3) Commercial presence** **4) Presence of natural persons**

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
f) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following: - money market instruments (including cheques, bills, certificates of deposits) (CPC 81339**); - foreign exchange (CPC 81333); - derivative products, including futures and options (CPC 81339**); - exchange rate and interest rate instruments, including products such as swaps, forward rate agreements (CPC 81339**); - transferable securities (CPC 81321*); - other negotiable instruments and financial assets, including bullion (CPC 81339**)			