Krungthai กรุงไทย

Table 2 Loan Interest Rate [1/]

Effective from June 6 , 2023 onwards

Unit : percent per annum

a. Reference Interest Rate		
1. Term Loans for Corporate Customers in Good Standing (Minimum Loan Rate)	MLR	6.800
2. Overdraft Facilities for Corporate Customers in Good Standing (Minimum Overdraft Rate)	MOR	7.270
3. Retail Customers in Good Standing (Minimum Retail Rate)	MRR	7.320
4. Interest rate for debt obligation with no contractual interest for SME customers as defined by the Bank		MOR + 0.50 [3/]
5. Others		
5.1 Highest Cap Over MRR		12.000
5.2 Interest rate and Discount rate in case of transfer of claim on deposit account or pledge of deposit account as collateral for full of credit line		Interest rate on deposit accounts pledged as collateral plus premium up to 4.000% per annum.

Unit : percent per annum

b. Maximum Interest Rate

b.(1) Consumer loan	Personal Loans				Housing Loans	Education Quality Development and Improvement Loan	.....	.....
	with collateral	with no collateral (not under supervision)	Reduction of Interest Burden for Personal Loan of Non-bank Entrepreneur in the Group Project	Krung Thai Thanawat Loans for Private Sector Employee and Multi-Purpose Loan as Welfare for Private Sector Employee				
6. Highest rate for normal loans	MRR+7.000 (14.320)	MRR+7.000 (14.320)	MRR+6.375 (13.695)	MRR+10.000 (17.320)	MRR+6.500 (13.820)	MRR+3.000 (10.320)		
7. Highest rate for defaulted account	18.000	18.000	20.000	MRR+12.000 (19.320)	18.000	18.000		
b.(2) Commercial loan	Overdraft (O/D)	Revolving	Short term (≤ 1 year)	Long term (> 1 year)	Loan for Community Bank and Asset Capitalization Loan	Loan for Micro Finance [2/]	PGS New/Start-up SMEs	Debt obligation with no contractual interest
8. Highest rate for normal loans	MRR+4.000 (11.320)	MRR+4.000 (11.320)	MRR+4.000 (11.320)	MRR+4.000 (11.320)	MRR+6.250 (13.570)	28.000	MRR+5.000 (12.320)	-
9. Highest interest rate for defaulted payment	18.000	18.000	18.000	18.000	18.000	28.000	18.000	18.000 [3/]

Remarks

1/ Other credit facilities under special regulations prescribed by BOT are not included.

2/ Interest Rate, Service Charges and Penalties.

3/ In the event of default on debt obligation with no contractual interest, for SME customers as defined by the Bank, interest shall be calculated as specified in the item 4 above plus no more than 3 percent per annum. However, the said interest rate shall not exceed the maximum default interest rate as announced for such debt obligation.