



Table 2 Loan Interest Rate ^{1/}

Effective from February 1, 2023 onwards

Unit : percent per annum

a. Reference Interest Rate

| | | |
|--|--|--------|
| 1. Term Loans for Corporate Customers in Good Standing (Minimum Loan Rate) | MLR | 6.350 |
| 2. Overdraft Facilities for Corporate Customers in Good Standing (Minimum Overdraft Rate) | MOR | 6.870 |
| 3. Retail Customers in Good Standing (Minimum Retail Rate) | MRR | 6.870 |
| 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 (13.870) | MRR+7.000 (13.870) | MRR+6.375 (13.245) | MRR+10.000 (16.870) | MRR+6.500 (13.370) | MRR+3.000 (9.870) | | |
| 7. Highest rate for defaulted account | 18.000 | 18.000 | 20.000 | MRR+12.000 (18.870) | 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 (10.870) | MRR+4.000 (10.870) | MRR+4.000 (10.870) | MRR+4.000 (10.870) | MRR+6.250 (13.120) | 28.000 | MRR+5.000 (11.870) | - |
| 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.