### Table 2 Loan Interest Rate

Effective from October 5, 2023 onwards

Unit: percent per annum

#### a. Reference Interest Rate

1. Term Loans for Corporate Customers in Good Standing (Minimum Loan Rate)  
   - MLR 7.050

2. Overdraft Facilities for Corporate Customers in Good Standing (Minimum Overdraft Rate)  
   - MOR 7.520

3. Retail Customers in Good Standing (Minimum Retail Rate)  
   - MRR 7.570

4. Interest rate for debt obligation with no contractual interest for SME customers as defined by the Bank  
   - MOR + 0.50 %

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  
     - Interest rate on deposit accounts pledged as collateral plus premium up to 4.000% per annum.

#### b. Maximum Interest Rate

##### b.(1) Consumer loan

<table>
<thead>
<tr>
<th>with collateral</th>
<th>with no collateral (not under supervision)</th>
<th>Reduction of Interest Burden for Personal Loan of Non-bank Entrepreneur in the Group Project</th>
<th>Krung Thai Thanawat Loans for Private Sector Employee and Multi-Purpose Loan as Welfare for Private Sector Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>MRR+7.000</td>
<td>MRR+6.375</td>
<td>MRR+10.00</td>
<td>MRR+6.500</td>
</tr>
</tbody>
</table>

##### b.(2) Commercial loan

<table>
<thead>
<tr>
<th>Overdraft (O/D) Revolving</th>
<th>Short term (&lt;1 year)</th>
<th>Long term (&gt;1 year)</th>
<th>Loan for Community Bank and Asset Capitalization Loan</th>
<th>Loan for Micro Finance SMEs</th>
<th>PGS New/Start-up SMEs</th>
<th>Debt obligation with no contractual interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>MRR+4.000</td>
<td>MRR+4.000</td>
<td>MRR+4.000</td>
<td>MRR+6.250</td>
<td>28.000</td>
<td>MRR+5.000</td>
<td>-</td>
</tr>
<tr>
<td>(11.570)</td>
<td>(11.570)</td>
<td>(11.570)</td>
<td>(13.820)</td>
<td>(12.570)</td>
<td></td>
<td>18.000 %</td>
</tr>
</tbody>
</table>

##### 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.