



Krungthai
กรุงไทย

Deposit Interest Rates (Percentage per Annum)
Effective from April 21, 2025 onwards

Type of Deposit	Type of account holder									
	Personal	Juristic Person	Non-Profit Juristic Person	Public Agency	State Enterprises	Financial Institution	Fund and Insurance Company	Non-Resident		Special Juristic Person
								Personal	Juristic Person	
A. General Deposits										
1. Current Account	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2. Savings Account	0.250	0.400	0.250	0.550	0.550	0.400	0.400	0.000	0.000	-
3. Krungthai NEXT Savings										
3.1 Account Opening via Krungthai NEXT Application from 7 July 2020 onwards										
- Deposit amount not exceeding Baht 2,000,000	1.500	-	-	-	-	-	-	-	-	-
- Deposit amount exceeding Baht 2,000,000	0.450	-	-	-	-	-	-	-	-	-
3.2 Account opened via all channels of the Bank, except via Krungthai Next from 7 July 2020 onwards and account opened before 7 July 2020	0.450	-	-	-	-	-	-	0.000	-	-
4. Pao Mee Tang e-Savings	0.250	-	-	-	-	-	-	-	-	-
5. Krungthai Kids Savings	0.250	-	-	-	-	-	-	-	-	-
6. Krungthai Care Savings	0.150	-	-	-	-	-	-	-	-	-
7. Basic Banking Account	0.250	-	-	-	-	-	-	-	-	-
8. Fixed Deposit Account										
8.1 3 months	1.000	0.750	1.000	0.750	0.750	0.750	0.750	-	-	-
8.2 6 months	1.100	0.800	1.100	0.800	0.800	0.800	0.800	0.800	0.800	-
8.3 12 months	1.500	0.900	1.500	0.900	0.900	0.900	0.900	0.900	0.900	-
8.4 24 months	1.700	1.250	1.700	1.250	1.250	1.250	1.250	1.250	1.250	-
8.5 36 months	1.750	1.250	1.750	1.250	1.250	1.250	1.250	1.250	1.250	-
9. Krungthai Zero Tax Max Account (for the account holder who opened the account from 8 th February 2021 to 5 th March 2023)										
- 36 months	2.700	-	-	-	-	-	-	-	-	-
- 48 months	2.700	-	-	-	-	-	-	-	-	-
10. Krungthai Zero Tax Max Account (for the account holder who opened the account from 6 th March 2023 onwards.)										
- 24 months	2.250	-	-	-	-	-	-	-	-	-
- 36 months	2.300	-	-	-	-	-	-	-	-	-
- 48 months	2.300	-	-	-	-	-	-	-	-	-
11. Short Term Fixed Deposit Account										
11.1 7 days										
- From 50 million Baht to less than 500 million Baht	-	0.425	0.425	-	-	0.425	0.425	-	-	-
- From 500 million Baht upward	-	0.425	0.425	-	-	0.425	0.425	-	-	-
11.2 14 days										
- From 50 million Baht to less than 500 million Baht	-	0.425	0.425	-	-	0.425	0.425	-	-	-
- From 500 million Baht upward	-	0.425	0.425	-	-	0.425	0.425	-	-	-
11.3 1 month										
- From 50 million Baht to less than 500 million Baht	-	0.425	0.425	-	-	0.425	0.425	-	-	0.425
- From 500 million Baht upward	-	0.425	0.425	-	-	0.425	0.425	-	-	0.425

/12. Term...

Type of Deposit	Type of account holder									
	Personal	Juristic Person	Non-Profit Juristic Person	Public Agency	State Enterprises	Financial Institution	Fund and Insurance Company	Non-Resident		Special Juristic Person
								Personal	Juristic Person	
12. Tarm Jai Fixed Deposit Account										
- 7 - 30 consecutive days	0.350	0.475	0.350	-	-	-	-	-	-	-
- 31 - 60 consecutive days	0.350	0.475	0.350	-	-	-	-	-	-	-
- 61 - 90 consecutive days	0.350	0.475	0.350	-	-	-	-	-	-	-
- 91 - 120 consecutive days	0.980	0.700	0.980	-	-	-	-	-	-	-
- 121 - 180 consecutive days	1.000	0.700	1.000	-	-	-	-	-	-	-
- 181 - 270 consecutive days	1.150	0.750	1.150	-	-	-	-	-	-	-
- 271 - 300 consecutive days	1.150	0.750	1.150	-	-	-	-	-	-	-
- 301 - 365 consecutive days	1.400	0.850	1.400	-	-	-	-	-	-	-
13. Krungthai Smart Goal 25-Year Fixed Deposit (5-Year Deposit, 20-Year Return)	2.750*	-	-	-	-	-	-	-	-	-
14. Callable Fixed Deposit Account (13 Years)	-	2.800*	2.800*	2.800*	2.800*	-	-	-	-	-
15. Callable Fixed Deposit Account (15 Years)	-	-	-	2.400*	-	-	-	-	-	-
16. Special Fixed Deposit Account (1 month)	-	-	-	1.600	-	-	-	-	-	-
17. Special Fixed Deposit Account (2 months)	-	-	-	1.600	-	-	-	-	-	-
18. Special Fixed Deposit Account (3 months)										
18.1 Special Fixed Deposit Account (3months) (1)	-	-	-	1.700	-	-	-	-	-	-
18.2 Special Fixed Deposit Account (3months) (2)	-	-	-	1.100	-	-	-	-	-	-
19. Special Fixed Deposit Account (4 months)	-	-	-	1.700	-	-	-	-	-	-
20. Special Fixed Deposit Account (5 months)	1.590*	-	1.590*	1.590*	-	-	-	1.590*	-	-
21. Special Fixed Deposit Account (6 months)	-	-	-	1.700	-	-	-	-	-	-
22. Special Fixed Deposit Account (12 months)										
22.1 Special Fixed Deposit Account (12 months) (1)	-	-	-	1.700	-	-	-	-	-	-
22.2 Special Fixed Deposit Account (12 months) (2)	-	-	1.950	1.950	-	-	-	-	-	-
22.3 Special Fixed Deposit Account (12 months) (3)	-	-	-	1.900	-	-	-	-	-	-
22.4 Special Fixed Deposit Account (12 months) (4)	-	-	-	1.100	-	-	-	-	-	-
22.5 Special Fixed Deposit Account (12 months) (5)	-	-	-	1.500	-	-	-	-	-	-
23. Fixed Deposit Account 12 months (For Social Security Office Only)	-	-	-	0.500	-	-	-	-	-	-
24. Special Fixed Deposit Account 24 Months	-	-	-	1.500	-	-	-	-	-	-
25. Special Savings Account for Public Agency										
25.1 Special Savings Account for Public Agency (1)	-	-	-	0.575	-	-	-	-	-	-
25.2 Special Savings Account for Public Agency (2)	-	-	-	0.575	-	-	-	-	-	-
25.3 Special Savings Account for Public Agency (3)	-	-	-	0.575	-	-	-	-	-	-
25.4 Special Savings Account for Public Agency (4)	-	-	-	0.575	-	-	-	-	-	-
25.5 Special Savings Account for Public Agency (5)										
25.5.1 Special Savings Account for Public Agency (5.1)										
- From 10 million Baht to less than 100 million Baht	-	-	-	0.575	-	-	-	-	-	-
- From 100 million Baht to less than 500 million Baht	-	-	-	0.575	-	-	-	-	-	-
- From 500 million Baht to less than 1,000 million Baht	-	-	-	0.575	-	-	-	-	-	-
- From 1,000 million Baht upward	-	-	-	0.575	-	-	-	-	-	-

25.5.2 Special...

Type of Deposit	Type of account holder									
	Personal	Juristic Person	Non-Profit Juristic Person	Public Agency	State Enterprises	Financial Institution	Fund and Insurance Company	Non-Resident		Special Juristic Person
								Personal	Juristic Person	
25.5.2 Special Savings Account for Public Agency (5.2)										
- From 10 million Baht to less than 100 million Baht	-	-	-	1.225	-	-	-	-	-	-
- From 100 million Baht to less than 500 million Baht	-	-	-	1.225	-	-	-	-	-	-
- From 500 million Baht to less than 1,000 million Baht	-	-	-	1.225	-	-	-	-	-	-
- From 1,000 million Baht upward	-	-	-	1.225	-	-	-	-	-	-
25.6 Account for Public Agency (7)	-	-	-	0.500	-	-	-	-	-	-
25.7 Special Savings Account for Public Agency (8)	-	-	-	1.075	-	-	-	-	-	-
25.8 Special Savings Account for Public Agency (9)	-	-	-	1.275	-	-	-	-	-	-
25.9 Special Savings Account for Public Agency (10)	-	-	-	1.275	-	-	-	-	-	-
25.10 Special Savings Account for Public Agency (11)	-	-	-	1.350	-	-	-	-	-	-
26. Special Savings Account for State Enterprises										
26.1 Special Savings Account for State Enterprises (1)										
- From 50 million Baht to less than 500 million Baht	-	-	-	-	0.575	-	-	-	-	-
- From 500 million Baht to less than 2,000 million Baht	-	-	-	-	0.575	-	-	-	-	-
- From 2,000 million Baht upward	-	-	-	-	0.575	-	-	-	-	-
26.2 Special Savings Account for State Enterprises (2)	-	-	-	-	1.250	-	-	-	-	-
26.3 Special Savings Account for State Enterprises (3)	-	-	-	-	1.300	-	-	-	-	-
26.4 Special Savings Account for State Enterprises (4)	-	-	-	-	1.200	-	-	-	-	-
27. Special Savings Account for Juristic Person										
(14 days)										
- From 50 million Baht to less than 500 million Baht	-	0.550	-	-	-	-	-	-	-	-
- From 500 million Baht to less than 1,000 million Baht	-	0.650	-	-	-	-	-	-	-	-
- From 1,000 million Baht upward	-	0.650	-	-	-	-	-	-	-	-
28. On Call Special Savings Account										
28.1 On Call Special Savings Account (1)										
- From 50 million Baht to less than 500 million Baht	-	-	-	-	-	-	-	-	-	0.550
- From 500 million Baht to less than 1,000 million Baht	-	-	-	-	-	-	-	-	-	0.550
- From 1,000 million Baht upward	-	-	-	-	-	-	-	-	-	0.650
28.2 On Call Special Savings Account (2)										
- From 50 million Baht to less than 1,000 million Baht	-	-	-	-	-	-	-	-	-	1.050
- From 1,000 million Baht to less than 2,000 million Baht	-	-	-	-	-	-	-	-	-	1.150
- From 2,000 million Baht upward	-	-	-	-	-	-	-	-	-	1.150
28.3 On Call Special Savings Account (3)										
- From 50 million Baht to less than 1,000 million Baht	-	-	-	-	-	-	-	-	-	1.250
- From 1,000 million Baht to less than 2,000 million Baht	-	-	-	-	-	-	-	-	-	1.350
- From 2,000 million Baht upward	-	-	-	-	-	-	-	-	-	1.350
28.4 On Call Special Savings Account (4)	-	-	-	-	-	-	-	-	-	1.750
28.5 On Call Special Savings Account (6)	-	-	-	-	-	-	-	-	-	1.250
28.6 On Call Special Savings Account (7)	-	-	-	-	-	-	-	-	-	1.350
28.7 On Call Special Savings Account (8)										
- From 50 million Baht to less than 1,000 million Baht	-	-	-	-	-	-	-	-	-	1.150
- From 1,000 million Baht upward	-	-	-	-	-	-	-	-	-	1.250
28.8 On Call Special Savings Account (9)										
- From 3,000 million Baht to less than 5,000 million Baht	-	-	-	-	-	-	-	-	-	BOT R/P - 0.40%
- From 5,000 million Baht upward	-	-	-	-	-	-	-	-	-	BOT R/P - 0.30%
Remark : BOT R/P refers to the policy interest rate, specifically the 1-day bilateral repurchase transaction rate.										

29. Special...

Type of Deposit	Type of account holder									
	Personal	Juristic Person	Non-Profit Juristic Person	Public Agency	State Enterprises	Financial Institution	Fund and Insurance Company	Non-Resident		Special Juristic Person
								Personal	Juristic Person	
29. Special Savings Account (2)										
- Deposit amount not exceeding 20,000 million Baht	-	-	-	-	0.725	-	-	-	-	-
- Deposit amount not exceeding 20,000 million Baht to not exceeding 30,000 million Baht		-	-	-	1.425	-	-	-	-	-
- Deposit amount exceeding 30,000 million Baht	-	-	-	-	1.425	-	-	-	-	-
30. Special Savings Account (3)	-	-	-	-	-	1.250	-	-	-	-
31. Special Savings Account (4)										
- 7 - 14 consecutive days	-	-	-	-	-	-	-	-	-	1.450
- 15 - 30 consecutive days	-	-	-	-	-	-	-	-	-	1.500
- 31 - 90 consecutive days	-	-	-	-	-	-	-	-	-	1.500
32. Special Savings Account (5)	1.500	-	1.450	-	-	-	-	-	-	-
33. Special Savings Account (6)										
- Deposit amount not exceeding 10 million Baht	-	-	0.250	-	-	-	-	-	-	-
- Deposit amount exceeding 10 million Baht but not exceeding 30 million Baht		-	0.350	-	-	-	-	-	-	-
- Deposit amount exceeding 30 million Baht but not exceeding 50 million Baht		-	0.450	-	-	-	-	-	-	-
- Deposit amount exceeding 50 million Baht but not exceeding 90 million Baht		-	0.650	-	-	-	-	-	-	-
- Deposit amount exceeding 90 million Baht but not exceeding 100 million Baht		-	0.950	-	-	-	-	-	-	-
- Deposit amount exceeding 100 million Baht		-	0.250	-	-	-	-	-	-	-
34.Special Savings for Healthcare Services Registered with NHSO44	1.225	1.225	1.225	-	-	-	-	-	-	-
35.Special Savings for SMART Account										
- From 500,000 Baht to less than 1 million Baht	-	Saving + 0.10%	-	-	-	-	-	-	-	-
- From 1 million Baht to less than 5 million Baht	-	Saving + 0.20%	-	-	-	-	-	-	-	-
- From 5 million Baht to less than 10 million Baht	-	Saving + 0.30%	-	-	-	-	-	-	-	-
- From 10 million Baht upward	-	Saving + 0.50%	-	-	-	-	-	-	-	-
B. Green Deposits										
36. Savings Account	0.250	0.400	0.250	0.550	0.550	0.400	0.400	0.000	0.000	-
37. Fixed Deposit Account										
37.1 1 months	0.650	0.650	0.650	0.650	0.650	0.650	0.650	-	-	-
37.2 3 months	1.000	0.750	1.000	0.750	0.750	0.750	0.750	-	-	-
37.3 6 months	1.100	0.800	1.100	0.800	0.800	0.800	0.800	0.800	0.800	-
37.4 12 months	1.500	0.900	1.500	0.900	0.900	0.900	0.900	0.900	0.900	-
37.5 24 months	1.700	1.250	1.700	1.250	1.250	1.250	1.250	1.250	1.250	-
37.6 36 months	1.750	1.250	1.750	1.250	1.250	1.250	1.250	1.250	1.250	-
38. Special Savings Green Deposit Account	-	-	-	1.300*	-	-	-	-	-	-
C. Deposits that are no longer accepting deposits										
39. Callable Fixed Deposit Account										
39.1 Callable Fixed Deposit Account (36 Months) (available from February 12, 2024, to June 30, 2024)										
39.1.1 Interest rate from February 12, 2024, to April 4, 2024										
- Months 1 - 12	-	-	1.700*	1.700*	-	-	-	-	-	-
- Months 13 - 24	-	-	2.200*	2.200*	-	-	-	-	-	-
- Months 25 - 36	-	-	2.500*	2.500*	-	-	-	-	-	-
The average interest rate for the entire project (IRR) is 2.13% per year.										
39.1.2 Interest rate from April 5, 2024 to June 30, 2024)										
- Months 1 - 12	-	1.700*	1.700*	1.700*	1.700*	-	-	-	-	-
- Months 13 - 24	-	2.200*	2.200*	2.200*	2.200*	-	-	-	-	-
- Months 25 - 36	-	2.500*	2.500*	2.500*	2.500*	-	-	-	-	-
The average interest rate for the entire project (IRR) is 2.13% per year.										

/39.2 Callable...

Type of Deposit	Type of account holder									
	Personal	Juristic Person	Non-Profit Juristic Person	Public Agency	State Enterprises	Financial Institution	Fund and Insurance Company	Non-Resident		Special Juristic Person
								Personal	Juristic Person	
39.2 Callable Fixed Deposit Account (60 Months) (available from November 30, 2023 to June 30, 2024)										
39.2.1 Interest rate from November 30, 2023 to December 17, 2023)										
- Months 1 - 12	-	-	2.200*	2.200*	-	-	-	-	-	-
- Months 13 - 24	-	-	2.500*	2.500*	-	-	-	-	-	-
- Months 25 - 36	-	-	2.800*	2.800*	-	-	-	-	-	-
- Months 37 - 48	-	-	3.200*	3.200*	-	-	-	-	-	-
- Months 49 - 60	-	-	3.800*	3.800*	-	-	-	-	-	-
The average interest rate for the entire project (IRR) is 2.90% per year.										
39.2.2 Interest rate from December 18, 2023 to April 4, 2024)										
- Months 1 - 12	-	-	1.900*	1.900*	-	-	-	-	-	-
- Months 13 - 24	-	-	2.200*	2.200*	-	-	-	-	-	-
- Months 25 - 36	-	-	2.500*	2.500*	-	-	-	-	-	-
- Months 37 - 48	-	-	2.900*	2.900*	-	-	-	-	-	-
- Months 49 - 60	-	-	3.500*	3.500*	-	-	-	-	-	-
The average interest rate for the entire project (IRR) is 2.60% per year.										
39.2.3 Interest rate from April 5, 2024 to June 30, 2024)										
- Months 1 - 12	-	1.900*	1.900*	1.900*	1.900*	-	-	-	-	-
- Months 13 - 24	-	2.200*	2.200*	2.200*	2.200*	-	-	-	-	-
- Months 25 - 36	-	2.500*	2.500*	2.500*	2.500*	-	-	-	-	-
- Months 37 - 48	-	2.900*	2.900*	2.900*	2.900*	-	-	-	-	-
- Months 49 - 60	-	3.500*	3.500*	3.500*	3.500*	-	-	-	-	-
The average interest rate for the entire project (IRR) is 2.60% per year.										
39.3 Callable Fixed Deposit Account (15 Years) (available from March 29, 2024 to April 4, 2024 and May 20, 2024 to May 30, 2024)										
- Years 1 - 10	-	-	3.000*	-	-	-	-	-	-	-
- Years 11 - 15	-	-	3.100*	-	-	-	-	-	-	-
The average interest rate for the entire project (IRR) is 3.033% per year.										
40. Ka-sean-rub-sub Deposit Account (36 months) (available from October 16, 2023 to December 31, 2023)	1.500*	-	-	-	-	-	-	-	-	-
41. Quick Step (60 Months) (available from April 1, 2022 to December 30, 2022)										
- Months 1 - 12	3.000*	3.000*	3.000*	3.000*	-	-	-	3.000*	-	-
- Months 13 - 60	0.250*	0.250*	0.250*	0.250*	-	-	-	0.250*	-	-
The average interest rate for the entire project (IRR) is 0.80% per year.										
42. Special Fixed Deposit Account (60 Months) (available from December 1, 2021 to December 30, 2021)	1.000	-	-	-	-	-	-	-	-	-
43. Special Fixed Deposit Account (9 months) (available from May 1, 2024 to August 31, 2024)	1.900*	-	1.900*	1.900*	-	-	-	1.900*	-	-
44. Special Fixed Deposit Account - Special Fixed Deposit Account (7 months) (available from September 9, 2024 to October 16, 2024)	1.800*	-	1.800*	1.800*	-	-	-	1.800*	-	-

Type of Deposit	Type of account holder									
	Personal	Juristic Person	Non-Profit Juristic Person	Public Agency	State Enterprises	Financial Institution	Fund and Insurance Company	Non-Resident		Special Juristic Person
								Personal	Juristic Person	
45. Special Fixed Deposit, 5-Month Tenors for Insurance Product Purchasers (available from September 9, 2024 to November 30, 2024)										
Purchase WealthReady 99/5, Life Ready, and RetireReady 85/6 Life Insurance										
- Premium amount: 200,000 - 599,999 Baht, maximum deposit amount: 1,000,000 Baht	1.900*	-	-	-	-	-	-	1.900*	-	-
- Premium amount: 600,000 - 999,999 Baht, maximum deposit amount: 5,000,000 Baht	2.000*	-	-	-	-	-	-	2.000*	-	-
- Premium amount: 1,000,000 Baht or more, maximum deposit amount: 7,500,000 Baht	2.200*	-	-	-	-	-	-	2.200*	-	-
46. Special Fixed Deposit Account										
- Special Fixed Deposit Account (5 months)	1.600*	-	1.600*	1.600*	-	-	-	1.600*	-	-
- Special Fixed Deposit Account (7 months) (available from November 1, 2024 to December 31, 2024)	1.800*	-	1.800*	1.800*	-	-	-	1.800*	-	-
47. Callable Fixed Deposit Account (7 Years) (available from February 7, 2025 to February 10, 2025)	-	-	-	2.175*	-	-	-	-	-	-
48. Callable Fixed Deposit Account (10 Years) (available from February 7, 2025 to February 10, 2025)	-	-	2.300*	-	-	-	-	-	-	-
49. Callable Fixed Deposit Account (7 Years) (available from February 27, 2025 to February 28, 2025)	-	-	-	2.175*	-	-	-	-	-	-
50. Callable Fixed Deposit Account (15 Years) (available from January 27, 2025 to March 18, 2025)	-	2.600*	2.600*	2.600*	2.600*	-	-	-	-	-
51. Callable Fixed Deposit Account (15 Years) (available on March 19, 2025)	-	2.400*	2.400*	2.400*	2.400*	-	-	-	-	-
52. Fixed-term Deposit Account for Charity Organizations (available until April 8, 2025)										
- 48 months	-	-	2.000	2.000	-	-	-	-	-	-
- 60 months	-	-	2.000	2.000	-	-	-	-	-	-