

Bank of China (Thai) Public Company Limited

Table 2 Loan Interest Rate ^{1/}

Effective from December 30, 2025

Unit : Percentage per annum

A. Reference Interest Rates				
1. Interest rate for prime large customers : Term loan type (Minimum Loan Rate)			MLR	7.300
2. Interest rate for prime large customers : Overdraft type (Minimum Overdraft Rate)			MOR	7.550
3. Interest rate for prime retail customers (Minimum Retail Rate)			MRR	7.450
B. Maximum Interest Rates				
(1) Consumer Loan	Personal Loan		Housing Loan	
	With collateral	Without collateral (not under supervision)		
4. Maximum Interest Rate - Normal case	15.00	-	15.00	
5. Maximum Interest Rate - Default case	Maximum Interest Rate: normal case plus not over 3.00 equivalent to 18.00		Maximum Interest Rate: normal case plus not over 3.00 equivalent to 18.00	
(2) Commercial loan	Overdraft facilities	Revolve loan	Short term ≤ 1 Year	Long term >1 Year
	MRR +5.00 equivalent to 12.45	MRR +5.00 equivalent to 12.45	MRR +5.00 equivalent to 12.45	MRR +5.00 equivalent to 12.45
6. Maximum Interest Rate - Normal case	15.00	15.00	15.00	15.00
7. Maximum Interest Rate - Default case				

Remark

1/ Exclude the type of loan that the Bank of Thailand stipulates specific criteria.

Mr. Zheng Gang

Senior Executive Vice President

Announced on December 26, 2025