

**Bank of China (Thai) Public Company Limited**

Table 2 Loan Interest Rate <sup>1/</sup>

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

Unit : Percentage per annum

**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
6. Maximum Interest Rate - Normal case	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
7. Maximum Interest Rate - Default case	15.00	15.00	15.00	15.00

**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