

| Bank of China (Thai) Public Company Limited | | | | |
|--|---|---|---|-------------------------------|
| Table 2 Loan Interest Rate ^{1/} | | | | |
| Effective from March 6, 2026 | | | | |
| Unit : Percentage per annum | | | | |
| A. Reference Interest Rates | | | | |
| 1. Interest rate for prime large customers : Term loan type (Minimum Loan Rate) | MLR | 7.250 | | |
| 2. Interest rate for prime large customers : Overdraft type (Minimum Overdraft Rate) | MOR | 7.500 | | |
| 3. Interest rate for prime retail customers (Minimum Retail Rate) | MRR | 7.400 | | |
| 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 12.40 | MRR +5.00 equivalent to 12.40 | MRR +5.00 equivalent to 12.40 | MRR +5.00 equivalent to 12.40 |
| 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 February 27, 2026