

Bank of China(Thai) Public Company Limited

Table 2 Loan Interest Rates^{1/}

Effective from April 1, 2021

Unit : Percentage per annum

Kor. Reference Interest Rates

1. Interest rate for prime large customers: term loan type (Minimum Loan Rate)	MLR 6.25
2. Interest rate for prime large customers: overdraft type (Minimum Overdraft Rate)	MOR 7.75
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR 7.00

Unit : Percentage per annum

Khor. Maximum Interest rates

Khor.(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	--	Maximum Interest Rate : normal case plus not over 3.00	
Khor.(2) Commercial Loan	Overdraft facilities	Revolve loan	Short term ≤ 1 Year	Long term >1 Year
6. Maximum Interest Rate : normal case	MRR+5	MRR+5	MRR+5	MRR+5
7. Maximum Interest Rate : default case	22.25	22.25	22.25	22.25

Remark

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

Authorized Signature.....


(Mr. Li Feng)

Announcement on: March 25, 2021