

Bank of China(Thai) Public Company Limited

Table 2 Loan Interest Rates^{1/}

Effective from April 18, 2019

Unit : Percentage per annum

Kor. Reference Interest Rates

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|---|----------|
| 1. Interest rate for prime large customers: term loan type (Minimum Loan Rate) | MLR 6.50 |
| 2. Interest rate for prime large customers: overdraft type (Minimum Overdraft Rate) | MOR 8.50 |
| 3. Interest rate for prime retail customers (Minimum Retail Rate) | MRR 7.75 |

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	28.00	15.00	
5. Maximum Interest Rate : default case	18.00	28.00	18.00	
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 : April 17, 2019