

Bank of China(Thai) Public Company Limited

Table 2 Loan Interest Rates^{1/}

Effective from November 23, 2020

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)	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