

Table 2 Loan Interest Rate^{1/}
Effective from January 03, 2023

Unit : Percentage per annum

A. Reference Interest Rates

1. Interest rate for prime large customers : Term loan type (Minimum Loan Rate)	MLR	7.050
2. Interest rate for prime large customers : Overdraft type (Minimum Overdraft Rate)	MOR	7.575
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR	7.400
4. Interest rate for prime customers (ICBC Prime Rate)	ICBC Prime Rate *	8.000
* Former ACL Prime Rate was changed to ICBC Prime Rate effective from July 9, 2010 onwards.		
5. Maximum interest rate charged on payment that the Bank is obliged to pay for an account of customer ^{2/}		MRR + 2.000
6. Interest rate charged to the loan secured in full by the bank account or bill issued by the bank		
- Interest rate quoted for or in pledged bank account or bill plus margin up to 2.50% per annum		

Unit : Percentage per annum

B. Maximum Interest Rates

B. (1) Consumer loan	Personal Loan		Housing Loan
	With collateral	Without collateral (not under supervision)		
7. Maximum Interest Rate - Normal case	14.400 (MRR+7)	16.400 (MRR+9)	11.400 (MRR+4)
8. Maximum Interest Rate - Default case ^{3/}	The normal contractual interest rate + 3.000	The normal contractual interest rate + 3.000	The normal contractual interest rate + 3.000	*
B. (2) Commercial loan	Overdraft	Revolving	Short Term (< 1 year)	Long Term (> 1 year)
9. Maximum Interest Rate - Normal case	12.400 (MRR+5)	12.400 (MRR+5)	12.400 (MRR+5)	12.400 (MRR+5)
10. Maximum Interest Rate - Default case ^{3/}	The normal contractual interest rate + 3.000	The normal contractual interest rate + 3.000	The normal contractual interest rate + 3.000	The normal contractual interest rate + 3.000

Remark

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

2/ Exclude the fee that the Bank made payment that the Bank is obliged to pay for an account of customer, and for customers who have only contingent liability limit (if they have other loan limits, the Maximum Interest Rate - Default case specified in No. 10 shall be applied.)

3/ For the loans with multi-interest rates specified in any loan agreement, the interest rate shall be the highest contractual interest rate + 3.000 percent per annum.

The authorized signatory



(Mr. Xiaobo Li)

Chief Executive Officer

Announced on December 30, 2022