Table 2 Loan Interest Rates
Effective from March 30, 2020

Unit: Annual Percentage Rate

### a. Reference Interest Rates

1. Interest rate for prime large customers: term loan type (Minimum Loan Rate) MLR 7.0%
2. Interest rate for prime large customers: overdraft type (Minimum Overdraft Rate) (if any) MOR 7.0%
3. Interest rate for prime retail customers (Minimum Retail Rate) (if any) MRR ........
4. Others (if any) ..................

### b. Maximum Interest Rates

<table>
<thead>
<tr>
<th>b.(1) Consumer Loan</th>
<th>Personal Loan</th>
<th>Housing Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Collateral</td>
<td>Without Collateral (not under supervision)</td>
</tr>
<tr>
<td>5. Maximum Interest Rate: normal case</td>
<td>22.00 %</td>
<td>22.00 %</td>
</tr>
<tr>
<td>6. Maximum Interest Rate: default case</td>
<td>22.00 %</td>
<td>22.00 %</td>
</tr>
</tbody>
</table>

b.(2) Commercial Loan

### Remark

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

Authorized Person

(Ornkanya Pibultham, Yap Choon How)

(Chief Country Officer, Head of Operations)

Announced on March 30, 2020