

Unit: percent per annum

a. Reference Interest Rate <sup>2/</sup>					
1. Term loans for corporate customers in good standing (Minimum Loan Rate)	MLR	7.030			
2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft I)	MOR	7.325			
3. Retail customers in good standing (Minimum Retail Rate)	MRR	7.150			
b. Maximum Interest Rate					
b. (1) Consumer Loans	Personal Loans		Housing Loans		
	Secured <sup>3/-5/</sup>	(not under the supervision) <sup>3/</sup>			
4. Maximum interest rate	MRR + 5.03 equal 12.180	25.000	MRR + 5.03 equal 12.180		
5. Maximum default interest rate	15.000	25.000	15.000		
b. (2) Commercial Loans (for SME)	Overdraft (O/D)	Revolving	Short term (up to 1 year)	Long term (longer than 1 year)	SME-R <sup>5/</sup> (with partial collateral/ without collateral)
6. Maximum interest rate	MRR + 4 equal 11.150	MRR + 4 equal 11.150	MRR + 4 equal 11.150	MRR + 4 equal 11.150	25.000
7. Maximum default interest rate	14.150	14.150	14.150	14.150	25.000
b. (3) Commercial Loans (for corporate)	Overdraft (O/D)	Revolving	Short term (up to 1 year)		Long term (longer than 1 year)
8. Maximum interest rate	MRR + 4 equal 11.150	MRR + 4 equal 11.150	MRR + 4 equal 11.150		MRR + 4 equal 11.150
9. Maximum default interest rate	15.000	15.000	15.000		15.000
b. (4) Claimed Contingent Liability					
10. Interest Rate of Claimed Contingent Liability	MRR + 4.5 equal 11.650				
b. (5) Overlimit without limit contract					
11. Maximum default interest rate	15.000				

- Remark:**
- 1/ Exclusive of loans under special criteria of the Bank of Thailand (BOT) such as personal loans under BOT supervision.
  - 2/ Customers in good standing who should be offered MLR, MOR or MRR refers to customers with strong financial status, high credibility, and the ability to repay debts.
  - 3/ Consumer loans consist of:
    - 3.1 Consumer secured loans such as general purpose loans with collateral or O/D facilities with collateral.
    - 3.2 Consumer unsecured loans (not under supervision) such as O/D facilities without collateral.
  - 4/ Service charges, fees, and expenses are subject to Bank of Ayudhya's Notification on Service Fees Rates, Charges and Penalties Related to Deposits, Lending and Other Services Charges.
  - 5/ SME-R loan (with partial collateral/without collateral) refers to commercial loans for small enterprises encompassing manufacturing, service provision, wholesale merchants and retail merchants.
  - 6/ Loan customers transferred from the Hongkong and Shanghai Banking Corporation Limited, Bangkok Branch (HSBC) shall still be subject to obligations and rules specified in the contracts made between the customers and HSBC whereby the Bank shall refer to interest rates, fees and expenses as specified in HSBC's Notification on Interest Rates for Loans being enforced on the date when the Bank accepted the business transfer (31 March 2012) until the Bank's notification of change thereto.
  - 7/ Claimed Contingent Liability, such as Letters of Credit (LC), Letters of Guarantee (LG), Aval, Acceptance, or other similar instruments.

Authorized Signature

-Signature-

(Mr. Hirotaka Kuroki)

Head of Global Markets Group

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