

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Interest Rates for Loans<sup>1/</sup>

Effective from 17 February 2024



A member of MUFG  
a global financial group

Unit: percent per annum

a. Reference Interest Rate <sup>2/</sup>					
1. Term loans for corporate customers in good standing (Minimum Loan Rate)			MLR		7.280
2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft)			MOR		7.575
3. Retail customers in good standing (Minimum Retail Rate)			MRR		7.400
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 12.430	25.000			MRR + 5.03 equal 12.430
5. Maximum default interest rate	15.000	25.000			15.000
b. (2) Commercial Loans (for SME) <sup>8/</sup>	Overdraft (O/D)	Revolving	Short term (up to 1 year)	Long term (longer than 1 year)	SME-R <sup>9/</sup> (with partial collateral/ without collateral)
	MRR + 4 equal 11.400	MRR + 4 equal 11.400	MRR + 4 equal 11.400	MRR + 4 equal 11.400	25.000
	7. Maximum default interest rate	14.400	14.400	14.400	14.400
b. (3) Commercial Loans (for corporate) <sup>8/</sup>	Overdraft (O/D)	Revolving	Short term (up to 1 year)		Long term (longer than 1 year)
	MRR + 4 equal 11.400	MRR + 4 equal 11.400	MRR + 4 equal 11.400		MRR + 4 equal 11.400
	9. Maximum default interest rate	14.400	15.000 <sup>10/</sup>	15.000	
b. (4) Loans granted to large corporate customers in the banking business group, financial institution businesses, and securities business <sup>9/</sup>					
10. Maximum interest rate	MRR + 4 equal 11.400				
11. Maximum default interest rate	15.000				
b. (5) Claimed Contingent Liability <sup>8/</sup>					
12. Interest Rate of Claimed Contingent Liability	MRR + 4.5 equal 11.900				
b. (6) Overdraft without limit contract <sup>8/</sup>					
13. Interest Rate of Overdraft without limit contract	MRR + 5 equal 12.400				

- 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.
  - 8/ Maximum default Interest rate, Interest Rate of Claimed Contingent Liability and Interest Rate of Overdraft without limit contract not exceed 15 percent per annum
  - 9/ This business group includes the Bank of Thailand, commercial banks, finance companies, securities companies, credit foncier companies, specialized financial institutions (SFIs), savings cooperatives, federations of savings and credit cooperatives, credit union cooperatives, life insurance companies, Financial Institutions Development Fund (FIDF), Specialized Financial Institutions Development Fund (SFIF), and other banks or financial institutions registered and located abroad.
  - 10/ Exception of the bills discounted credit, the interest rate in case of breach of conditions or default in payment is equal to the maximum normal interest rate-plus a surcharge of three percent, up to a maximum of 15 percent per annum.

Authorized Signature

-Signature-

(Mr. Prakob Phiencharoen)

Head of Corporate and Investment Banking Group

Issued on 15 February 2024