

(Translation for Reference Purpose Only)
 Bank of Ayudhya Public Company Limited
 Re: Interest Rates for Loans ^{1/}
 Effective from 19 January 2024



Unit: percent per annum

| a. Reference Interest Rate ^{2/} | | | | | |
|--|----------------------------|---|------------------------------|-----------------------------------|---|
| 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 I) | 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 ^{3-/5/} | (not under the supervision) ^{3/} | | | |
| 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) ^{8/} | Overdraft (O/D) | Revolving | Short term (up to 1 year) | Long term (longer than 1 year) | SME-R ^{5/} (with partial collateral/ without collateral) |
| 6. Maximum interest rate | 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 | 25.000 |
| b. (3) Commercial Loans (for corporate) ^{8/} | Overdraft (O/D) | Revolving | Short term (up to 1 year) | | Long term (longer than 1 year) |
| 8. Maximum interest rate | 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 | 15.000 | 15.000 | 15.000 | | 15.000 |
| b. (4) Claimed Contingent Liability ^{8/} | | | | | |
| 10. Interest Rate of Claimed Contingent Liability | MRR + 4.5 equal 11.900 | | | | |
| b. (5) Overdraft without limit contract ^{8/} | | | | | |
| 11. 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

Authorized Signature

-Signature-

(Miss Duangkamol Limpuangthip)

Head of SME Banking Group

Issued on 15 January 2024