

Table 2 Loan Interest Rate ^{1/}
Effective from October 5, 2017 onwards

Unit : percent per annum

a. Reference Interest Rate

1. Term Loans for Corporate Customers in Good Standing (Minimum Loan Rate)	MLR	6.275
2. Overdraft Facilities for Corporate Customers in Good Standing (Minimum Overdraft Rate)	MOR	7.120
3. Retail Customers in Good Standing (Minimum Retail Rate)	MRR	7.120
4. Others		
4.1 Highest Cap Over MRR		12.000
4.2 Interest rate and Discount rate in case of transfer of claim on deposit account or pledge of deposit account as collateral for full of credit line	Interest rate on transfer of claim on deposit account or pledge of deposit account as collateral for full of credit line plus margin up to 2.000% per annum	

Unit : percent per annum

b. Maximum Interest Rate

b.(1) Consumer loan	Personal Loans				Housing Loans	Education Quality Development and Improvement Loan
	with collateral	with no collateral (not under supervision)	Reduction of Interest Burden for Personal Loan of Non-bank Entrepreneur in the Group Project	Krung Thai Thanawat Loans for Private Sector Employee and Multi-Purpose Loan as Welfare for Private Sector Employee			
5. Highest rate for normal loans	MRR+7.000 (14.120)	MRR+7.000 (14.120)	MRR+6.375 (13.495)	MRR+10.000 (17.120)	MRR+6.500 (13.620)	MRR+3.000 (10.120)	
6. Highest rate for defaulted account	18.000	18.000	20.000	MRR+12.000 (19.120)	18.000	18.000	
b.(2) Commercial loan	Overdraft (O/D)	Revolving	Short term (≤ 1 year)	Long term (> 1 year)	Loan for Community Bank and Asset Capitalization Loan	Loan for KTB Micro Bank	PGS New/Start-up SMEs
7. Highest rate for normal loans	MRR+4.000 (11.120)	MRR+4.000 (11.120)	MRR+4.000 (11.120)	MRR+4.000 (11.120)	MRR+6.250 (13.370)	MRR+9.400 (16.520)	MRR+5.000 (12.120)
8. Highest interest rate for defaulted payment	18.000	18.000	18.000	18.000	18.000	20.000	18.000

Remarks

1/ Other credit facilities under special regulations prescribed by BOT are not included.