



ธนาคารกรุงศรีอยุธยา
BANK OF AYUDHYA

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Interest Rates for Loans^{1/}
Effective from 7 September 2011

Unit: percent per annum

a. Reference Interest Rate ^{2/}		
1. Term loans for corporate customers in good standing (Minimum Loan Rate)	MLR	7.625
2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft Rate)	MOR	7.875
3. Retail customers in good standing (Minimum Retail Rate)	MRR	8.450

Unit: percent per annum

b. Maximum Interest Rate					
b. (1) Consumer Loans	Personal Loans		Housing Loans ^{4/-6/}		
	Secured ^{3/-6/}	Unsecured (not under the supervision)			
4. Maximum interest rate	16.020	21.000	15.195		
5. Maximum default interest rate	20.570	28.000	20.570		
b. (2) Commercial Loans	Overdraft (O/D)	Revolving	Short term (up to 1 year)	Long term (longer than 1 year)	SME-R ^{7/} (with partial collateral/ without collateral)
6. Maximum interest rate	12.450	12.450	12.450	12.450	21.000
7. Maximum default interest rate	15.000	15.000	15.000	15.000	28.000

- 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 with respect to being offered MLR, MOR or MRR refers to customers with strong financial status, high reliability, and the ability to repay debts.
 - 3/ Consumer secured loans are general loans with residential properties or deposits as collateral.
 - 4/ Interest Rates for Consumer Secured Loans
 - 4.1 with residential properties as collateral:
 - The Bank periodically determines the period for fixed rates based on market conditions; floating rates are applied for the remaining period of the loan term.
 - Floating rates are equal to the interest rate of term loans for corporate customers in good standing (MLR) plus a spread. In this connection, the reference interest rates plus the maximum spread are as per Attachment and shall not exceed the maximum interest rates as per 4. or 5., depending on the case.
 - 4.2 with deposits as collateral:
 - Interest rates for loan are equal to the interest rate for deposit accounts as specified in Bank of Ayudhya's Notification on Interest Rates for Deposit Accounts plus a spread. The Bank periodically determines the interest rates based on market conditions; however, the interest rates for loans shall not exceed the maximum interest rates as per 4. or 5., depending on the case.
 - 5/ 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.
 - 6/ The Table of Estimated Monthly Installments for Debt Repayments is as per Attachment.
 - 7/ SME-R (with partial collateral/without collateral) refers to commercial loans for small enterprises of manufacturing provision, service provision, wholesale merchants and retail merchants.

Authorized Signature

-Signature-

(Mr. Pornsanong Tuchinda)

Head of Transformation

Issued on 6 September 2011



(Translation for Reference Purpose Only)

Attachment

Details on interest rates for housing loans and general loans with residential properties as collateral are as follows:

- The floating rate (MLR) plus maximum spread are determined as follows:

Collateral Type	Floating Rate Plus Maximum Spread
- single houses, twin houses, townhouses and condominiums	MLR per annum
- shop house/home office for both commercial and residential purposes with credit limits not exceeding 75% of appraisal values.	MLR plus 1.00% per annum
- land (the Bank reserves the right to consider on a case by case basis.)	MLR plus 2.00% per annum

- The Bank will calculate monthly installment for debt repayment based on the contractual interest rate plus 1.00% per annum, i.e.

1. For a 10-year loan with a credit limit of THB 500,000 and a contractual interest rate of MLR (MLR is equal to 7.625% per annum), the Bank will use the interest rate of 8.625% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to $500,000 \times 0.012466 = \text{THB } 6,233.00$ or approximately THB 6,300.
2. For a 15-year loan with a credit limit of THB 500,000 and a contractual interest rate of MLR + 1.00% per annum (MLR is equal to 7.625% per annum), the Bank will use the interest rate of 9.625% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to $500,000 \times 0.010518 = \text{THB } 5,259.00$ or approximately THB 5,300.

- The Table of Estimated Monthly Installments for Debt Repayment is as follows:

Year	Percentage per annum	7.125	7.250	7.375	7.500	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875
1		0.086584	0.086642	0.086700	0.086757	0.086815	0.086873	0.086931	0.086988	0.087046	0.087104	0.087162	0.087220	0.087278	0.087336	0.087394	0.087451	0.087509	0.087567	0.087625	0.087684	0.087742	0.087800	0.087858
2		0.044829	0.044886	0.044943	0.045000	0.045056	0.045113	0.045170	0.045227	0.045284	0.045341	0.045399	0.045456	0.045513	0.045570	0.045627	0.045685	0.045742	0.045800	0.045857	0.045914	0.045972	0.046030	0.046087
3		0.030934	0.030992	0.031049	0.031106	0.031164	0.031221	0.031279	0.031336	0.031394	0.031452	0.031510	0.031568	0.031625	0.031684	0.031742	0.031800	0.031858	0.031916	0.031975	0.032033	0.032091	0.032150	0.032209
4		0.024004	0.024062	0.024121	0.024179	0.024237	0.024296	0.024354	0.024413	0.024472	0.024530	0.024589	0.024648	0.024707	0.024767	0.024826	0.024885	0.024944	0.025004	0.025063	0.025123	0.025183	0.025243	0.025303
5		0.019860	0.019919	0.019979	0.020038	0.020097	0.020157	0.020217	0.020276	0.020336	0.020396	0.020456	0.020517	0.020577	0.020637	0.020698	0.020758	0.020819	0.020880	0.020941	0.021002	0.021063	0.021124	0.021186
6		0.017109	0.017169	0.017230	0.017290	0.017351	0.017411	0.017472	0.017533	0.017594	0.017656	0.017717	0.017778	0.017840	0.017902	0.017964	0.018026	0.018088	0.018150	0.018212	0.018275	0.018337	0.018400	0.018463
7		0.015154	0.015215	0.015277	0.015338	0.015400	0.015462	0.015524	0.015586	0.015649	0.015711	0.015774	0.015836	0.015899	0.015962	0.016026	0.016089	0.016153	0.016216	0.016280	0.016344	0.016408	0.016472	0.016537
8		0.013696	0.013758	0.013821	0.013884	0.013947	0.014010	0.014073	0.014137	0.014200	0.014264	0.014328	0.014392	0.014456	0.014521	0.014585	0.014650	0.014715	0.014780	0.014845	0.014911	0.014976	0.015042	0.015108
9		0.012570	0.012633	0.012697	0.012761	0.012825	0.012889	0.012954	0.013019	0.013084	0.013149	0.013214	0.013279	0.013345	0.013411	0.013477	0.013543	0.013609	0.013676	0.013742	0.013809	0.013876	0.013944	0.014011
10		0.011675	0.011740	0.011805	0.011870	0.011936	0.012001	0.012067	0.012133	0.012199	0.012265	0.012332	0.012399	0.012466	0.012533	0.012600	0.012668	0.012735	0.012803	0.012871	0.012940	0.013008	0.013077	0.013146
11		0.010950	0.011016	0.011082	0.011148	0.011215	0.011281	0.011348	0.011415	0.011483	0.011550	0.011618	0.011686	0.011755	0.011823	0.011892	0.011961	0.012030	0.012100	0.012169	0.012239	0.012309	0.012379	0.012449
12		0.010351	0.010418	0.010485	0.010552	0.010620	0.010688	0.010756	0.010825	0.010893	0.010962	0.011031	0.011101	0.011170	0.011240	0.011310	0.011380	0.011451	0.011522	0.011593	0.011664	0.011735	0.011807	0.011879
13		0.009849	0.009917	0.009985	0.010054	0.010123	0.010192	0.010261	0.010331	0.010401	0.010471	0.010541	0.010612	0.010683	0.010754	0.010825	0.010897	0.010969	0.011041	0.011113	0.011186	0.011259	0.011332	0.011405
14		0.009423	0.009492	0.009562	0.009631	0.009701	0.009772	0.009842	0.009913	0.009984	0.010056	0.010127	0.010199	0.010271	0.010344	0.010416	0.010489	0.010563	0.010636	0.010710	0.010784	0.010858	0.010932	0.011007
15		0.009058	0.009129	0.009199	0.009270	0.009341	0.009413	0.009484	0.009557	0.009629	0.009701	0.009774	0.009847	0.009921	0.009994	0.010068	0.010143	0.010217	0.010292	0.010367	0.010442	0.010518	0.010594	0.010670
16		0.008743	0.008815	0.008886	0.008958	0.009031	0.009103	0.009176	0.009249	0.009323	0.009397	0.009471	0.009545	0.009620	0.009694	0.009770	0.009845	0.009921	0.009997	0.010073	0.010150	0.010227	0.010304	0.010381
17		0.008469	0.008541	0.008614	0.008687	0.008760	0.008834	0.008908	0.008983	0.009057	0.009132	0.009207	0.009283	0.009359	0.009435	0.009511	0.009588	0.009665	0.009742	0.009820	0.009898	0.009976	0.010054	0.010133
18		0.008228	0.008302	0.008376	0.008450	0.008524	0.008599	0.008674	0.008750	0.008825	0.008901	0.008978	0.009055	0.009132	0.009209	0.009287	0.009364	0.009443	0.009521	0.009600	0.009679	0.009759	0.009838	0.009918
19		0.008016	0.008091	0.008166	0.008241	0.008316	0.008392	0.008468	0.008545	0.008622	0.008699	0.008777	0.008854	0.008933	0.009011	0.009090	0.009169	0.009248	0.009328	0.009408	0.009488	0.009569	0.009650	0.009731
20		0.007828	0.007904	0.007980	0.008056	0.008133	0.008209	0.008287	0.008364	0.008442	0.008521	0.008599	0.008678	0.008758	0.008837	0.008917	0.008997	0.009078	0.009159	0.009240	0.009321	0.009403	0.009485	0.009568
21		0.007661	0.007737	0.007814	0.007892	0.007969	0.008047	0.008126	0.008204	0.008283	0.008363	0.008442	0.008522	0.008603	0.008683	0.008764	0.008846	0.008927	0.009009	0.009092	0.009174	0.009257	0.009340	0.009424
22		0.007511	0.007589	0.007667	0.007745	0.007824	0.007903	0.007982	0.008062	0.008142	0.008222	0.008303	0.008384	0.008465	0.008547	0.008629	0.008712	0.008794	0.008878	0.008961	0.009045	0.009129	0.009213	0.009298
23		0.007377	0.007456	0.007535	0.007614	0.007694	0.007773	0.007854	0.007935	0.008016	0.008097	0.008179	0.008261	0.008343	0.008426	0.008509	0.008593	0.008676	0.008761	0.008845	0.008930	0.009015	0.009100	0.009186
24		0.007257	0.007336	0.007416	0.007496	0.007577	0.007658	0.007739	0.007821	0.007903	0.007985	0.008068	0.008151	0.008234	0.008318	0.008402	0.008487	0.008571	0.008657	0.008742	0.008828	0.008914	0.009000	0.009087
25		0.007148	0.007228	0.007309	0.007390	0.007471	0.007553	0.007636	0.007718	0.007801	0.007885	0.007968	0.008052	0.008137	0.008221	0.008307	0.008392	0.008478	0.008564	0.008650	0.008737	0.008824	0.008911	0.008999
26		0.007049	0.007130	0.007212	0.007294	0.007376	0.007459	0.007542	0.007626	0.007710	0.007794	0.007879	0.007964	0.008049	0.008135	0.008221	0.008307	0.008394	0.008481	0.008568	0.008656	0.008744	0.008832	0.008921
27		0.006960	0.007042	0.007124	0.007207	0.007291	0.007374	0.007458	0.007543	0.007628	0.007713	0.007798	0.007884	0.007970	0.008057	0.008144	0.008231	0.008319	0.008407	0.008495	0.008584	0.008672	0.008762	0.008851
28		0.006879	0.006962	0.007045	0.007129	0.007213	0.007297	0.007382	0.007468	0.007553	0.007639	0.007726	0.007812	0.007900	0.007987	0.008075	0.008163	0.008251	0.008340	0.008429	0.008519	0.008609	0.008699	0.008789
29		0.006805	0.006888	0.006973	0.007057	0.007142	0.007228	0.007313	0.007399	0.007486	0.007573	0.007660	0.007748	0.007836	0.007924	0.008013	0.008102	0.008191	0.008281	0.008370	0.008461	0.008551	0.008642	0.008733
30		0.006737	0.006822	0.006907	0.006992	0.007078	0.007164	0.007251	0.007338	0.007425	0.007513	0.007601	0.007689	0.007778	0.007867	0.007956	0.008046	0.008136	0.008227	0.008317	0.008409	0.008500	0.008592	0.008683