



ธนาคารกรุงศรีอยุธยา
BANK OF AYUDHYA

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพหลโยธินที่ 3 แขวงบางโพธิ์
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(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Notification No. 21/2552

Re: Interest Rates for Loans

Effective from 27 May 2009

Unit: percent per annum

a. Reference Interest Rate ^{2/}		
1. Term loans for corporate customers in good standing (Minimum Loan Rate)	MLR	6.25
2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft Rate)	MOR	6.75
3. Retail customers in good standing (Minimum Retail Rate)	MRR	6.75

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	14.320	21.000	13.820	
5. Maximum default interest rate	20.570	28.000	20.570	
b. (2) Commercial Loans	Overdraft (O/D)	Revolving	Short term	Long term
			(up to 1 year)	(longer than 1 year)
6. Maximum interest rate	10.750	10.750	10.750	10.750
7. Maximum default interest rate	15.000	15.000	15.000	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 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 as collateral.
 - 4/ For housing loans and general loans 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.
 - 5/ Service charges, fees, and expenses related to loans are counted as part of the interest rate, i.e.:
 - Loan Processing Fees and/or collateral right registration fees at the rate of 0.25% of the credit limit plus Value Added Tax (VAT) at the rate of 7% with a minimum of THB 1,605 and maximum of THB 10,700
 - Fees for Examination of Construction Progress of THB 1,000 per visit plus VAT of 7 % or a total of THB 1,070
 - Early Termination Fees (not for refinancing purposes) at the rate of 3% of the credit limit
 - 6/ The Table of Estimated Monthly Installments for Debt Repayments is as per Attachment.

Authorized Signature

-Signature-
(Mr. Tan Kong Khoon)
President and CEO
Issued on 26 May 2009



(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 6.25% per annum), the Bank will use the interest rate of 7.25% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to $500,000 \times 0.011740 = \text{THB } 5,870.00$ or approximately THB 5,900.
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 6.25% per annum), the Bank will use the interest rate of 8.25% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to $500,000 \times 0.009701 = \text{THB } 4,850.50$ or approximately THB 4,900.

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

percentage per annum year(s)	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75	8.00	8.25	8.50	8.75	9.00	9.25	9.50	9.75	10.00	10.25	10.50
1	0.085607	0.085722	0.085837	0.085952	0.086066	0.086181	0.086296	0.086412	0.086527	0.086642	0.086757	0.086873	0.086988	0.087104	0.087220	0.087336	0.087451	0.087567	0.087684	0.087800	0.087916	0.088032	0.088149
2	0.043871	0.043983	0.044096	0.044208	0.044321	0.044433	0.044546	0.044659	0.044773	0.044886	0.045000	0.045113	0.045227	0.045341	0.045456	0.045570	0.045685	0.045800	0.045914	0.046030	0.046145	0.046260	0.046376
3	0.029971	0.030083	0.030196	0.030309	0.030422	0.030535	0.030649	0.030763	0.030877	0.030992	0.031106	0.031221	0.031336	0.031452	0.031568	0.031684	0.031800	0.031916	0.032033	0.032150	0.032267	0.032385	0.032502
4	0.023029	0.023143	0.023256	0.023371	0.023485	0.023600	0.023715	0.023830	0.023946	0.024062	0.024179	0.024296	0.024413	0.024530	0.024648	0.024767	0.024885	0.025004	0.025123	0.025243	0.025363	0.025483	0.025603
5	0.018871	0.018986	0.019101	0.019217	0.019333	0.019449	0.019566	0.019683	0.019801	0.019919	0.020038	0.020157	0.020276	0.020396	0.020517	0.020637	0.020758	0.020880	0.021002	0.021124	0.021247	0.021370	0.021494
6	0.016105	0.016221	0.016338	0.016455	0.016573	0.016691	0.016810	0.016929	0.017049	0.017169	0.017290	0.017411	0.017533	0.017656	0.017778	0.017902	0.018026	0.018150	0.018275	0.018400	0.018526	0.018652	0.018779
7	0.014134	0.014252	0.014370	0.014489	0.014609	0.014729	0.014849	0.014971	0.015093	0.015215	0.015338	0.015462	0.015586	0.015711	0.015836	0.015962	0.016089	0.016216	0.016344	0.016472	0.016601	0.016731	0.016861
8	0.012680	0.012799	0.012919	0.013039	0.013161	0.013283	0.013406	0.013530	0.013654	0.013779	0.013904	0.014030	0.014157	0.014284	0.014412	0.014540	0.014669	0.014798	0.014928	0.015058	0.015189	0.015320	0.015451
9	0.011517	0.011638	0.011760	0.011882	0.012006	0.012130	0.012255	0.012380	0.012506	0.012633	0.012761	0.012889	0.013019	0.013149	0.013279	0.013411	0.013543	0.013676	0.013809	0.013944	0.014079	0.014214	0.014351
10	0.010607	0.010729	0.010853	0.010977	0.011102	0.011228	0.011355	0.011482	0.011611	0.011740	0.011870	0.012001	0.012133	0.012265	0.012399	0.012533	0.012668	0.012803	0.012940	0.013077	0.013215	0.013354	0.013493
11	0.009864	0.009989	0.010114	0.010240	0.010367	0.010495	0.010624	0.010753	0.010884	0.011016	0.011148	0.011281	0.011415	0.011550	0.011686	0.011823	0.011961	0.012099	0.012239	0.012379	0.012520	0.012662	0.012804
12	0.009249	0.009375	0.009502	0.009630	0.009759	0.009888	0.010019	0.010151	0.010284	0.010418	0.010552	0.010688	0.010825	0.010962	0.011101	0.011240	0.011380	0.011522	0.011664	0.011807	0.011951	0.012096	0.012241
13	0.008731	0.008858	0.008987	0.009116	0.009247	0.009379	0.009512	0.009646	0.009781	0.009917	0.010054	0.010192	0.010331	0.010471	0.010612	0.010754	0.010897	0.011041	0.011186	0.011332	0.011478	0.011626	0.011775
14	0.008289	0.008418	0.008548	0.008680	0.008812	0.008946	0.009081	0.009217	0.009354	0.009492	0.009631	0.009772	0.009913	0.010056	0.010199	0.010344	0.010489	0.010636	0.010784	0.010932	0.011082	0.011233	0.011384
15	0.007908	0.008039	0.008171	0.008304	0.008439	0.008574	0.008711	0.008849	0.008988	0.009129	0.009270	0.009413	0.009557	0.009701	0.009847	0.009994	0.010143	0.010292	0.010442	0.010594	0.010746	0.010900	0.011054
16	0.007577	0.007709	0.007843	0.007978	0.008114	0.008252	0.008391	0.008531	0.008672	0.008815	0.008958	0.009103	0.009249	0.009397	0.009545	0.009694	0.009845	0.009997	0.010150	0.010304	0.010459	0.010615	0.010772
17	0.007287	0.007421	0.007556	0.007693	0.007831	0.007970	0.008111	0.008253	0.008397	0.008541	0.008687	0.008834	0.008983	0.009132	0.009283	0.009435	0.009588	0.009742	0.009896	0.010054	0.010212	0.010371	0.010531
18	0.007030	0.007166	0.007303	0.007442	0.007582	0.007723	0.007866	0.008010	0.008155	0.008302	0.008450	0.008599	0.008750	0.008901	0.009055	0.009209	0.009364	0.009521	0.009679	0.009838	0.009998	0.010160	0.010322
19	0.006803	0.006940	0.007079	0.007219	0.007361	0.007504	0.007649	0.007795	0.007942	0.008091	0.008241	0.008392	0.008545	0.008699	0.008854	0.009011	0.009168	0.009326	0.009486	0.009650	0.009813	0.009976	0.010141
20	0.006600	0.006738	0.006879	0.007021	0.007164	0.007309	0.007456	0.007604	0.007753	0.007904	0.008056	0.008209	0.008364	0.008521	0.008678	0.008837	0.008997	0.009159	0.009321	0.009485	0.009650	0.009816	0.009984
21	0.006417	0.006558	0.006700	0.006843	0.006989	0.007135	0.007284	0.007433	0.007585	0.007737	0.007892	0.008047	0.008204	0.008363	0.008522	0.008683	0.008846	0.009009	0.009174	0.009340	0.009508	0.009676	0.009846
22	0.006253	0.006395	0.006538	0.006684	0.006831	0.006979	0.007129	0.007281	0.007434	0.007589	0.007745	0.007903	0.008062	0.008222	0.008384	0.008547	0.008712	0.008878	0.009045	0.009213	0.009382	0.009553	0.009725
23	0.006104	0.006248	0.006393	0.006540	0.006688	0.006839	0.006991	0.007144	0.007299	0.007456	0.007614	0.007773	0.007935	0.008097	0.008261	0.008426	0.008593	0.008761	0.008930	0.009100	0.009272	0.009445	0.009619
24	0.005969	0.006114	0.006261	0.006409	0.006560	0.006712	0.006865	0.007021	0.007178	0.007336	0.007496	0.007658	0.007821	0.007985	0.008151	0.008318	0.008487	0.008657	0.008828	0.009000	0.009174	0.009349	0.009525
25	0.005846	0.005992	0.006141	0.006291	0.006443	0.006597	0.006752	0.006909	0.007068	0.007228	0.007390	0.007553	0.007718	0.007885	0.008052	0.008221	0.008392	0.008564	0.008737	0.008911	0.009087	0.009264	0.009442
26	0.005733	0.005882	0.006033	0.006183	0.006337	0.006492	0.006649	0.006808	0.006968	0.007130	0.007294	0.007459	0.007626	0.007794	0.007964	0.008135	0.008307	0.008481	0.008656	0.008832	0.009010	0.009188	0.009368
27	0.005630	0.005780	0.005931	0.006085	0.006240	0.006397	0.006556	0.006716	0.006878	0.007042	0.007207	0.007374	0.007543	0.007713	0.007884	0.008057	0.008231	0.008407	0.008584	0.008762	0.008941	0.009121	0.009303
28	0.005536	0.005687	0.005840	0.005995	0.006151	0.006310	0.006470	0.006632	0.006796	0.006962	0.007129	0.007297	0.007468	0.007639	0.007812	0.007987	0.008163	0.008340	0.008519	0.008699	0.008880	0.009062	0.009245
29	0.005449	0.005601	0.005755	0.005912	0.006070	0.006230	0.006392	0.006556	0.006721	0.006888	0.007057	0.007228	0.007399	0.007573	0.007748	0.007924	0.008102	0.008281	0.008461	0.008642	0.008825	0.009009	0.009193
30	0.005368	0.005522	0.005678	0.005836	0.005996	0.006157	0.006321	0.006486	0.006653	0.006822	0.006992	0.007164	0.007338	0.007513	0.007689	0.007867	0.008046	0.008227	0.008409	0.008592	0.008776	0.008961	0.009147