

Interest Rate for Home Loan

Salaried income 30,000 baht and 50,000 baht and Self-employed income 50,000 baht

Type of collateral	Group of customer	Income (Baht)	Option	Type	Year 1	Year 2-3	For the rest	Average 3 years	EIR*		
Single house, Twin house, Town house, Town home, Condominium and Commercial building	Salaried	30,000	1	Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.935%	MRR-3.935%	MRR-2.00%	3.13%	4.770%		
				No Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.608%	MRR-3.608%	MRR-2.00%	3.43%	4.850%		
			2	Insurance	3.66%	3.66%	MRR-2.00%	3.66%	4.920%		
				No Insurance	3.96%	3.96%	MRR-2.00%	3.96%	5.000%		
		3 Free Mortgage Registration Fee	Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.826%	MRR-3.826%	MRR-2.00%	3.23%	4.800%			
			No Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.499%	MRR-3.499%	MRR-2.00%	3.53%	4.880%			
		Single house, Twin house, Town house, Town home and Condominium	Salaried	50,000	4 Loan to Value ≤ 80%	Insurance	MRR-4.760%	MRR-4.760%	MRR-2.00%	2.59%	4.630%
						No Insurance	MRR-4.560%	MRR-4.560%	MRR-2.00%	2.79%	4.680%
5 Loan to Value ≤ 85%	Insurance				MRR-4.360%	MRR-4.360%	MRR-2.00%	2.99%	4.750%		
	No Insurance				MRR-4.060%	MRR-4.060%	MRR-2.00%	3.29%	4.820%		
6 Loan to Value > 85% - 90%	Insurance			MRR-4.260%	MRR-4.260%	MRR-2.00%	3.09%	4.770%			
	No Insurance			MRR-3.960%	MRR-3.960%	MRR-2.00%	3.39%	4.850%			
Self-employed	50,000		7 Loan to Value ≤ 70%	Insurance	MRR-4.360%	MRR-4.360%	MRR-2.00%	2.99%	4.750%		
				No Insurance	MRR-4.060%	MRR-4.060%	MRR-2.00%	3.29%	4.820%		
8 Loan to Value > 70% - 80%		Insurance	MRR-4.260%	MRR-4.260%	MRR-2.00%	3.09%	4.770%				
		No Insurance	MRR-3.960%	MRR-3.960%	MRR-2.00%	3.39%	4.850%				

* Estimate from loan amount 2 MB. tenor 15 years (MRR=7.35% announce Apr. 10, 2020)