

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-4.045%	MRR-4.045%	MRR-2.00%	3.03%	4.740%		
				No Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.717%	MRR-3.717%	MRR-2.00%	3.33%	4.830%		
			2 Free Mortgage Registration Fee	Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.936%	MRR-3.936%	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%		
		Single house, Twin house, Town house, Town home and Condominium	Self-employed	50,000	3 Loan to Value ≤ 80%	Insurance	MRR-4.86%	MRR-4.86%	MRR-2.00%	2.49%	4.600%
						No Insurance	MRR-4.66%	MRR-4.66%	MRR-2.00%	2.69%	4.650%
					4 Loan to Value ≤ 85%	Insurance	MRR-4.46%	MRR-4.46%	MRR-2.00%	2.89%	4.710%
						No Insurance	MRR-4.16%	MRR-4.16%	MRR-2.00%	3.19%	4.790%
5 Loan to Value > 85% - 90%	Insurance				MRR-4.36%	MRR-4.36%	MRR-2.00%	2.99%	4.740%		
	No Insurance				MRR-4.06%	MRR-4.06%	MRR-2.00%	3.29%	4.820%		
50,000	7 Loan to Value > 70% - 80%			Insurance	MRR-4.46%	MRR-4.46%	MRR-2.00%	2.89%	4.710%		
				No Insurance	MRR-4.16%	MRR-4.16%	MRR-2.00%	3.19%	4.790%		
Insurance		MRR-4.36%	MRR-4.36%	MRR-2.00%	2.99%	4.740%					
No Insurance		MRR-4.06%	MRR-4.06%	MRR-2.00%	3.29%	4.820%					

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