ธนาคาธ ซีไอเอ็มบี ไทย

Interest Rate Mortgage Power

<u>Term Loan</u>

Group of customer	Income (Baht)	Option	Туре	Year 1-3	For the rest	Average 3 years	EIR*
Salaried	30,000	1	Insurance	MRR-2.610%	MRR-2.00%	4.740%	5.200%
			No Insurance	MRR-2.310%	MRR-2.00%	5.040%	5.270%
Salaried / Self- employed	15,000 /	2	Insurance	MRR-0.860%	MRR-0.60%	6.490%	6.690%
	30,000		No Insurance	MRR-0.560%	MRR-0.60%	6.790%	6.760%
	50,000	3	Insurance	MRR-2.910%	MRR-2.00%	4.440%	5.120%
			No Insurance	MRR-2.610%	MRR-2.00%	4.740%	5.200%
		4	Insurance	4.44%	MRR-2.00%	4.440%	5.120%
			No Insurance	4.74%	MRR-2.00%	4.740%	5.200%
	100,000	5	Insurance	MRR-3.060%	MRR-2.00%	4.290%	5.080%
			No Insurance	MRR-2.760%	MRR-2.00%	4.590%	5.160%
		6	Insurance	4.29%	MRR-2.00%	4.290%	5.080%
			No Insurance	4.59%	MRR-2.00%	4.590%	5.160%
Group of customer	Income (Baht)	Option	Туре	Year 1-5	For the rest	Average 3 years	EIR*
Salaried / Self-	100,000	7	Insurance	4.99%	MRR-2.00%	4.990%	5.210%
employed			No Insurance	5.29%	MRR-2.00%	5.290%	5.330%

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

OD

Group of customer	Income (Baht)	Туре	Interest Rate	Average 3 years	EIR*
Salaried / Self-employed	15,000 /	OD Protection	MOR+0.400%	7.250%	7.250%
Salaheu / Sell-employeu	30,000	No OD Protection	MOR+0.700%	7.550%	7.550%

* Estimate from Ioan amount 2 MB. tenor 15 years (MOR = 6.85% announce Apr 10, 2020)

