

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%	3.40%	5.14%		
				No Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.717%	MRR-3.717%	MRR-2.00%	3.70%	5.22%		
			2 Free Mortgage Registration Fee	Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.936%	MRR-3.936%	MRR-2.00%	3.50%	5.16%		
				No Insurance	Month 1-3 = 0% Month 4-12 = MRR-3.608%	MRR-3.608%	MRR-2.00%	3.80%	5.24%		
		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%	2.89%	5.00%
						No Insurance	MRR-4.66%	MRR-4.66%	MRR-2.00%	3.09%	5.06%
					4 Loan to Value ≤ 85%	Insurance	MRR-4.46%	MRR-4.46%	MRR-2.00%	3.29%	5.11%
						No Insurance	MRR-4.16%	MRR-4.16%	MRR-2.00%	3.59%	5.19%
5 Loan to Value > 85% - 90%	Insurance				MRR-4.36%	MRR-4.36%	MRR-2.00%	3.39%	5.14%		
	No Insurance				MRR-4.06%	MRR-4.06%	MRR-2.00%	3.69%	5.22%		
50,000	6 Loan to Value ≤ 70%			Insurance	MRR-4.46%	MRR-4.46%	MRR-2.00%	3.29%	5.11%		
				No Insurance	MRR-4.16%	MRR-4.16%	MRR-2.00%	3.59%	5.19%		
50,000	7 Loan to Value > 70% - 80%	Insurance	MRR-4.36%	MRR-4.36%	MRR-2.00%	3.39%	5.14%				
		No Insurance	MRR-4.06%	MRR-4.06%	MRR-2.00%	3.69%	5.22%				

* Estimate from loan amount 2 MB. tenor 15 years (MRR=7.75% announce Oct. 5, 2022)