

**Announcement**

**Table 2 Lending Rates<sup>1/7/</sup>**

**Effective Aug 15, 2025**

Unit: Percent (p.a.)

<b>A. Reference Rate</b>		
1. Minimum Loan Rate	MLR	6.72
2. Minimum Overdraft Rate	MOR	6.69
3. Minimum Retail Rate	MRR	6.78
4.1 Loans secured with deposits of not less than minimum loan amount		
- Minimum Fixed Deposit Rate for Natural Person	MFI	2.10
- Minimum Savings Deposit Rate for Natural Person	MSI	0.65
- Minimum Fixed Deposit Rate for Juristic Person	MFJ	1.75
- Minimum Savings Deposit Rate for Juristic Person	MSJ	0.77
- Plus premium up to the lending rate, secured with deposits of not less than the loan amount		3.00
4.2 Loans secured with deposits of not less than the loan amount		
- Interest rate on savings or fixed deposit accounts pledged as collateral + premium up to 3.00 percent (p.a.)		
4.3 Loans secured with K-B/E worth not less than the loan amount		
- K-B/E interest rate plus premium up to 3.00 percent (p.a.)		
5. The rate applied for payment that the Bank is obliged to pay for an account of the customer		MRR + 6.00

Unit : % p.a.

<b>B. Maximum Interest Rate</b>				
<b>B. (1) Consumer Loan</b>	<b>Personal Loan</b>		<b>Home Loan</b>	
	<b>Secured<sup>2/</sup></b>			
	<b>O/D</b>	<b>Loan</b>		
6. Highest rate for normal loans	MRR+5 (=11.78%)	MRR+10 (=16.78%) <sup>3/</sup> MRR+15 (=21.78%) <sup>4/</sup>	MRR+5 (=11.78%)	
7. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line.	MRR+8 (=14.78) <sup>8/</sup>	MRR+13 (=19.78) <sup>3/8/</sup> MRR+18 (=24.78) <sup>4/8/</sup>	MRR+8 (=14.78) <sup>8/</sup>	

-/2/B.(2) Commercial Loan

Unit : % p.a.

<b>B. (2) Commercial Loan</b>	<b>O/D</b>	<b>Revolving/One Time</b>	<b>Loan</b>
8. Highest rate for normal loans	MRR+6 (=12.78%)	MRR+6 (=12.78%)	MRR+6 (=12.78%)
9. Lending rates for Overdrafts (O/D) without prior agreement	MRR+6 (=12.78%)	-	-
10. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line. <sup>5/</sup>	MRR+9 (=15.78%) <sup>8/</sup>		MRR+9 (=15.78%) <sup>8/</sup>
<b>B. (3) Commercial Loan (Micro Business Customers)</b>	<b>O/D</b>	<b>Revolving/One Time</b>	<b>Loan</b>
11. Highest rate for normal loans	MRR+15 (=21.78%)	MRR+15 (=21.78%)	MRR+15 (=21.78%)
12. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	MRR+18 (=24.78%) <sup>8/</sup>		MRR+18 (=24.78%) <sup>8/</sup>
<b>B. (4) Commercial Loan, unsecured or partially secured</b>	<b>O/D</b>	<b>Revolving/One Time</b>	<b>Loan</b>
<b>4.1 Small and Medium Business Customers</b>			
13. Highest rate for normal loans	MRR+13 (=19.78%)	-	MRR+13 (=19.78%)
14. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	MRR+16 (=22.78%) <sup>8/</sup>	-	MRR+16 (=22.78%) <sup>8/</sup>
<b>4.2 Micro Business Customers</b>			
15. Highest rate for normal loans	Floating rate: MRR+22 (=28.78%) Fixed rate: 28.78%	-	Floating rate: MRR+22 (=28.78%) Fixed rate: 28.78%
16. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	Floating rate: MRR+25 (=31.78%) <sup>8/</sup> Fixed rate: 31.78%	-	Floating rate: MRR+25 (=31.78%) <sup>8/</sup> Fixed rate: 31.78%
<b>4.3 Micro /Small / Medium Business Customers</b>			
<b>(Account under the Product Program/apply through digital channels without collateral.)</b>			
17. Highest rate for normal loans	Fixed rate: 25%	-	Fixed rate: 30% <sup>6/</sup>
18. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	Fixed rate: 28 <sup>8/</sup>	-	

-/3/B.(5) Agriculture Loan



Unit : % p.a.

B. (5) Agriculture Loan	O/D	Revolving/One Time	Loan
19. Highest rate for normal loans	MRR+1.5 (=8.28%)	MRR+1.5 (=8.28%)	MRR+1.5 (=8.28%)
20. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	MRR+4.5 (=11.28%) <sup>8/</sup>		MRR+4.5 (=11.28%) <sup>8/</sup>

