

Announcement

Table 2 Lending Rates^{1/7/}

Effective May 16, 2025

Unit: Percent (p.a.)

A. Reference Rate				
1. Minimum Loan Rate	MLR		6.97	
2. Minimum Overdraft Rate	MOR		6.94	
3. Minimum Retail Rate	MRR		7.03	
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. Maximum Interest Rate				
B. (1) Consumer Loan	Personal Loan		Home Loan	
	Secured ^{2/}			Unsecured (Not under supervision)
	O/D	Loan		
6. Highest rate for normal loans	MRR+5 (=12.03%)	MRR+10 (=17.03%) ^{3/} MRR+15 (=22.03%) ^{4/}	MRR+5 (=12.03%)	
7. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line.	MRR+8 (=15.03) ^{8/}	MRR+13 (=20.03) ^{3/8/} MRR+18 (=25.03) ^{4/8/}	MRR+8 (=15.03) ^{8/}	

-/2/B.(2) Commercial Loan

B. (2) Commercial Loan	O/D	Revolving/One Time	Loan
8. Highest rate for normal loans	MRR+6 (=13.03%)	MRR+6 (=13.03%)	MRR+6 (=13.03%)
9. Lending rates for Overdrafts (O/D) without prior agreement	MRR+6 (=13.03%)	-	-
10. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line. ^{5/}	MRR+9 (=16.03%) ^{8/}	MRR+9 (=16.03%) ^{8/}	
B. (3) Commercial Loan (Micro Business Customers)	O/D	Revolving/One Time	Loan
11. Highest rate for normal loans	MRR+15 (=22.03%)	MRR+15 (=22.03%)	MRR+15 (=22.03%)
12. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	MRR+18 (=25.03%) ^{8/}	MRR+18 (=25.03%) ^{8/}	
B. (4) Commercial Loan, unsecured or partially secured	O/D	Revolving/One Time	Loan
4.1 Small and Medium Business Customers			
13. Highest rate for normal loans	MRR+13 (=20.03%)	-	MRR+13 (=20.03%)
14. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	MRR+16 (=23.03%) ^{8/}	-	MRR+16 (=23.03%) ^{8/}
4.2 Micro Business Customers			
15. Highest rate for normal loans	Floating rate: MRR+22 (=29.03%) Fixed rate: 29.03%	-	Floating rate: MRR+22 (=29.03%) Fixed rate: 29.03%
16. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	Floating rate: MRR+25 (=32.03%) ^{8/} Fixed rate: 32.03%	-	Floating rate: MRR+25 (=32.03%) ^{8/} Fixed rate: 32.03%
4.3 Micro /Small / Medium Business Customers (Account under the Product Program/apply through digital channels without collateral.)			
17. Highest rate for normal loans	Fixed rate: 25%	-	Fixed rate: 30% ^{6/}
18. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	Fixed rate: 28% ^{8/}	-	

Unit : % p.a.

B. (5) Agriculture Loan	O/D	Revolving/One Time	Loan
19. Highest rate for normal loans	MRR+1.5 (=8.53%)	MRR+1.5 (=8.53%)	MRR+1.5 (=8.53%)
20. Lending rates for defaulted accounts and Overdrafts (O/D) in excess of contractual credit line	MRR+4.5 (=11.53%) ^{8/}	MRR+4.5 (=11.53%) ^{8/}	

