

Maximum Loan to Value Ratio

Objective	Purchasing Price	Contract	Loan Limit	Maximum LTV Ratio*	Purchasing Price**
Buying residential property	< 10 million baht	1 st contract	Home loan - House, Townhouse or Commercial Building	95%	Purchasing Price Actual Purchasing Price)
			- Condominium	90%	
		Multi-purpose loan plus home loan	100%		
	2 nd contract	Home loan and multi-purpose loan - For the first contract \geq 3 years - For the first contract < 3 years	90% 80%		
		3 rd contract onwards	Home loan and multi-purpose loan	70%	
	\geq 10 million baht	The first two contracts	Home loan and multi-purpose loan	80%	
3 rd contract onwards		Home loan and multi-purpose loan	70%		
Building a house on your own land	< 10 million baht	All contracts	Maximum home loan is 100% of construction value and up to	95%	Land and construction appraisals
			Multi-purpose loan plus home loan	100%	
	\geq 10 million baht	All contracts	Maximum home loan is 100% of construction value and up to	80%	
			Multi-purpose loan plus home loan	100%	

Note :

* Maximum LTV Ratio is the maximum credit limit to purchasing price.

** Purchasing Price complies with the Bank of Thailand regulations.

*** If refinancing, the bank will provide a credit limit equal to 100% of outstanding loan and customers can apply for a multi-purpose loan plus home loan up to the maximum LTV Ratio in the table above by using the appraisal value as the purchasing price.