

## Maximum Loan to Value Ratio

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