

EXIM Thailand Responds to Government Policy to Alleviate Burden on Businesses, Especially SMEs, with Prime Rate Reduction to 6.15% Per Annum, the Lowest in the System

Mr. Bundit Sapianchai, Director and Acting President of Export-Import Bank of Thailand (EXIM Thailand), revealed that EXIM Thailand has reduced its Prime Rate to 6.15% per annum. This lending rate, applicable to general customers and SMEs, is equivalent to the Minimum Retail Rate (MRR) of commercial banks. The new rate, the lowest for prime retail customers in the system, will take effect on May 13, 2025. The move aims to support Thai entrepreneurs in conducting business amid global financial market volatility, driven by uncertainty in trade policies of major economies and the outlook for a slowdown in the Thai economy, as well as to stimulate the growth of Thai businesses.

In addition to this Prime Rate reduction, which marks the fifth consecutive cut since 2024, EXIM Thailand is offering special benefits to long-term creditworthy customers. These include an interest rate discount of up to 1.00% per annum, with rates starting from as low as 3.10% per annum for clients who express their interest by May 31, 2025, and disburse loans between June and August 2025. Moreover, EXIM Thailand continues its “You Fight, We Help” program to alleviate debt burdens and business costs for entrepreneurs, especially SMEs, thereby enabling sustainable debt restructuring. EXIM Thailand has also established an Export Clinic to provide information and advisory services to Thai entrepreneurs affected by Reciprocal Tariff measures. These initiatives align with EXIM Thailand’s mission to promote trade and investment beneficial to national development, ensuring entrepreneurs have access to capital, sufficient liquidity, and the resilience to adapt to challenges and compete sustainably on the global trade stage.

May 8, 2025

Corporate Branding and Communication Department