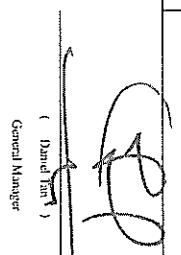


Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans^{1/}
Effective Date 1 March 2007

| Interest Rate | | | | | | Unit: percent per annum | | | |
|---|-----|-----------|----------------------|--|---------------|-------------------------|---------|--|------|
| 1. Term loan interest rate for prime large customer (Minimum Loan Rate) | | | | | | MLR | | | 8.00 |
| 2. Overdraft interest rate for prime large customers (minimum overdraft rate), if any | | | | | | MOR | | | 8.00 |
| 3. Interest rate for prime retail customers (Minimum Retail Rate), if any | | | | | | MRR | | | N/A |
| 4. Prime Lending Rate | | | | | | PLR | | | 8.00 |
| | | | | Interest rate ceiling (percent per annum) | | | | | |
| Commercial Loans | Q/D | Residence | S-T (≤ 1 year) | L-T (> 1 year) | | | | | |
| | | | | | W/ Collateral | W/O Collateral | Housing | | |
| 5. Normal case | | | | 18 | 18 | 18 | 18 | | |
| 6. Default case | | | | 19 | 19 | 19 | 19 | | |
| | | | | Actual and reasonable expense (please specify unit) | | | | | |
| 7. Expense paid to authorities | | | | 0.05% of facility amount max. Bht. 10,000 | | | | | |
| 1) Stamp duty | | | | 1% of mortgage value max. Bht. 200,000 | | | | | |
| 2) Mortgage fee | | | | | | | | | |
| 8. Expense paid to other persons or entities | | | | Bht. 1,000 + 10.00% the VAT and transportation charges charged by seller | | | | | |
| Normal case | | | | As charged by insurance company | | | | | |
| 1) Collateral inspection and valuation | | | | Bht. 300 per item for Realist | | | | | |
| 2) Insurance premium | | | | On certificate-amount basis | | | | | |
| 3) Payment expense (via other counters or channels) | | | | Bht. 500 per item | | | | | |
| 4) Checking of credit information | | | | Bht. 500 per item | | | | | |
| Default case | | | | On certificate-amount basis | | | | | |
| 1) Return check expense | | | | | | | | | |
| 2) Insufficient fund expense (if debiting via other banks) | | | | | | | | | |
| 3) Debt collection expense ^{2/} | | | | | | | | | |
| 9. Operating cost of commercial bank | | | | No charge | | | | | |
| Normal case | | | | No charge | | | | | |
| 1) Expense for collateral inspection and valuation ^{2/} | | | | Bht. 100 per statement | | | | | |
| 2) Application fee for statement report (2nd copy onward) | | | | | | | | | |
| Default case | | | | No charge | | | | | |
| 1) Debt collection expense ^{2/} | | | | 0.125% of principal amount | | | | | |
| 2) Prepayment fee for mortgage loan (if refinanced by other financial institutions) | | | | | | | | | |

(Daniel Tan)
 General Manager
 Date: 28 February 2007



Remarks
^{1/} not including the type of loan specifically specified by the BOT.
^{2/} commercial banks shall not double charge customers for expenses under 8 and 9.