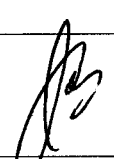


Oversea-Chinese Banking Corporation Limited, Bangkok Branch									
Interest Rates and Actual and Reasonable Expenses Related to Loans ^{1/}									
Effective Date 18 June 2008									
Interest Rate					Unit: percent per annum				
1. Term loan interest rate for prime large customers (Minimum Loan Rate)					MLR	7.625			
2. Overdraft interest rate for prime large customers (minimum overdraft rate), if any					MOR	7.625			
3. Interest rate for prime retail customers (Minimum Retail Rate), if any					MRR	N/A			
4. Prime Lending Rate					PLR	7.625			
Commercial Loans	O/D	Revolving	S-T (≤ 1 year)	L-T (> 1 year)	.....	Consumer Loans			
						Personal ^{1/}		ousing	
						W/ Collateral	W/O Collateral		
Interest rate ceiling (percent per annum)						Interest rate ceiling (percent per annum)			
5. Normal case	15	15	15	15	.....	15	15	15	
6. Default case	19	19	19	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									
Normal case									
1) Collateral inspection and valuation ²						Bht 3,000 - 30,000 plus VAT and transportation as charged by valuer.			
2) Insurance premium						As charged by insurance company.			
3) Payment expense (via other counters or channels)						Bht 300 per item for Bahtnet.			
information						On reimbursement basis			
Default case									
1) Return check expense						Bht 500 per item			
2) Insufficient fund expense (if debiting via other banks)						Bht 500 per item			
3) Debt collection expense ²						On reimbursement basis			
9. Operating cost of commercial bank									
Normal case									
1) Expense for collateral inspection and valuation ²						No charge			
2) Application fee for statement report (2nd copy)						Bht 100 per statement			
Default case									
1) Debt collection expense ²						No charge			
mortgage loan (if refinanced by other financial institutions)						0.125% of prepaid amount			
Remarks						 Lim Keat Cheong Operations Manager Date : 16 June 2008			