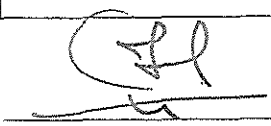


Oversea-Chinese Banking Corporation Limited, Bangkok Branch												
Interest Rates and Actual and Reasonable Expenses Related to Loans <sup>1/</sup>												
Effective Date 23 April 2007												
Interest Rate					Unit: percent per annum							
1 Term loan interest rate for prime large customers (Minimum Loan Rate)		MLR		7.50								
2 Overdraft interest rate for prime large customers (minimum overdraft rate), if any		MOR		7.50								
3 Interest rate for prime retail customers (Minimum Retail Rate), if any		MRR		N/A								
4 Prime Lending Rate		PLR		7.50								
Commercial Loans	O/D	Revolving	S-T (≤ 1 year)	L-T (> 1 year)	Consumer Loans				Personal <sup>1/</sup>		Housing	
									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					1) Stamp duty						0.05% of facility amount max. Bht 10,000	
					2) Mortgage fee						1% of mortgage value max. Bht 300,000	
8. Expense paid to other persons or entities					Normal case						Bht 3,000 - 10,000 plus VAT and transportation as shared by valuer	
					1) Collateral inspection and valuation <sup>2</sup>						As shared by respective company	
					2) Insurance premium						Bht 100 per item for fire	
					3) Payment expense (via other counters or channels)						On reimbursement basis	
					4) Checking of credit 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 <sup>2</sup>						On reimbursement basis	
					9. Operating cost of commercial bank							
					Normal case							
					1) Expense for collateral inspection and valuation <sup>2</sup>						No charge	
					2) Application fee for statement report (2nd copy onward)						Bht 100 per statement	
					Default case							
					1) Debt collection expense <sup>2</sup>						No charge	
					2) Prepayment fee for mortgage loan (if refinanced by other financial institutions)						0.125% of prepaid amount	
 ( Daniel Tan ) General Manager Date : 19 April 2007												
Remarks												
<sup>1/</sup> not including the type of loan specifically specified by the BOT <sup>2/</sup> commercial banks shall not double charge customers for expenses under 8 and 9												