

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans 1/
Effective Date 11 December 2008

Unit: percent per annum

(A) Interest Rate

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	7.250
2. Overdraft interest rate for prime large customers (minimum overdraft rate) , if any	MOR	7.250
3. Interest rate for prime retail customers (Minimum Retail Rate), if any	MRR	N/A
4. Prime Lending Rate	PLR	7.250

Unit: percent per annum

(B) Interest rate ceiling

B (1) (Consumer loan)	Personal		Housing
	W/	W/		
5. Normal case	15	15	15
6. Default case	19	19	19
B (2) (Commercial loan)	O/D	Revolving	S-T (≤ 1year)	L-T (>1year)
7. Normal case	15	15	15	15
8. Default case	19	19	19	19

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.
 3/ Interest rate ceiling (percent per annum) under 6. Default case, is applicable to all currencies.

ผู้มีอำนาจลงนาม

(..Mr. Daniel Tan...)

ประกาศ ณ วันที่ 11 December 2008

