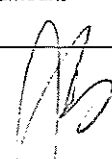


Oversea-Chinese Banking Corporation Limited, Bangkok Branch									
Interest Rates and Actual and Reasonable Expenses Related to Loans <sup>1/</sup>									
Effective Date 25 July 2007									
Interest Rate			Unit: percent per annum						
1. Term loan interest rate for prime large customers (Minimum Loan Rate)			MLR	7.25					
2. Overdraft interest rate for prime large customers (minimum overdraft rate), if any			MOR	7.25					
3. Interest rate for prime retail customers (Minimum Retail Rate), if any			MRR	N/A					
4. Prime Lending Rate			PLR	7.25					
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	.....	5. Normal case	15	15	15
6. Default case	19	19	19	19	.....	6. Default case	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 200,000			
8. Expense paid to other persons or entities									
Normal case									
1) Collateral inspection and valuation <sup>2</sup>						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) information						Bht 300 per item for Bahtnet.			
Default case						On reimbursement basis			
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)						Bht 100 per statement			
Default case									
1) Debt collection expense <sup>2</sup> mortgage loan (if refinanced by other financial institutions)						No charge 0.125% of prepaid amount			
<b>Remarks</b>						 Lim Keat Cheong Operations Manager Date : 24 July 2007			
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									