

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans¹

Effective Date 29 October 2012

Unit: percent per annum

(A) Interest Rate

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	8.875%
2. Overdraft interest rate for prime large customers (minimum overdraft rate) , if any	MOR	8.875%
3. Interest rate for prime retail customers (Minimum Retail Rate), if any	MRR	N/A
4. Prime Lending Rate	PLR	8.875%

Unit: percent per annum

(B) Interest rate ceiling³

B (1) (Consumer loan)	Personal Loan (PL)		Housing Loan
	With Collateral	Without Collateral (not PL under BOT Supervision)		
5. Ceiling Rate - Normal Loan ²	15	15
6. Ceiling Rate - Defaulted Loan ²	25	25
B (2) (Commercial loan)	O/D	Revolving	S-T (≤ 1year)	L-T (>1year)
7. Ceiling Rate - Normal Loan ²	15	15	15	15
8. Ceiling Rate - Defaulted Loan ²	25	25	25	25



Daniel Tan Piak Chiau
 General Manager
 Announcement on 25 October 2012

Remarks

^{1/} Excluding loans under the BOT specific requirements.

^{2/} Ceiling Interest rate is applicable to all currencies.

3. Interest Calculation method : $\frac{\text{No. of days} \times \text{Interest rate (\%)} \times \text{Loan Outstanding balance}}{365 \text{ days (for THB Loan) or } 360 \text{ days (for FCY Loan)}}$