

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

Effective Date 19 July 2011

Unit: percent per annum

(A) Interest Rate

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	9.000%
2. Overdraft interest rate for prime large customers (minimum overdraft rate) , if any	MOR	9.000%
3. Interest rate for prime retail customers (Minimum Retail Rate), if any	MRR	N/A
4. Prime Lending Rate	PLR	9.000%

Unit: percent per annum

(B) Interest rate ceiling³

B (1) (Consumer loan)	Personal		Housing
	With Collateral	Without Collateral		
5. Normal case ²	15	15	15
6. Default case ²	25	25	25
B (2) (Commercial loan)	O/D	Revolving	S-T (≤ 1year)	L-T(>1year)
7. Normal case ²	15	15	15	15
8. Default case ²	25	25	25	25


 Daniel Tan Piak Chiau
 General Manager
 Notification Date : 18 July 2011

Remarks

- 1/ not including the type of loan specifically specified by the BOT.
- 2/ commercial banks shall not double charge customers for expenses under 5 & 6 and 7 & 8.
- 3/ Interest rate ceiling (percent per annum) under default case is applicable to all currencies.