

**Oversea-Chinese Banking Corporation Limited, Bangkok Branch**

**Interest Rates and Actual and Reasonable Expenses Related to Loans<sup>1</sup>**

Effective Date 21 January 2011

Unit: percent per annum

**(A) Interest Rate**

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	7.875%
2. Overdraft interest rate for prime large customers (minimum overdraft rate) , if any	MOR	7.875%
3. Interest rate for prime retail customers (Minimum Retail Rate), if any	MRR	N/A
4. Prime Lending Rate	PLR	7.875%

Unit: percent per annum

**(B) Interest rate ceiling<sup>3</sup>**

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



Daniel Tan

General Manager

Notification Date : 18 January 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.