

Table 2

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans¹
Effective Date 25 January 2006

Interest Rate						Unit: percent per annum				
1. Term-loan interest rate for prime large customers (Minimum Loan Rate)						MLR	8.00			
2. Overdraft interest rate for prime large customers (Minimum Overdraft Rate) (if any)						MOR	8.00			
3. Interest rate for prime retail customers (Minimum Retail Rate) (if any)						MRR	N/A			
4. Prime Lending Rate						PLR	8.00			
Commercial loan						Consumer loan				
O/D	Revolving	S-T (<1 yr)	L-T (<1 yr)	...	Personal ¹		Housing	...		
					W/ Collateral	W/O Collateral				
Interest rate ceiling (percent per annum)						Interest rate ceiling (percentage per annum)				
5. Normal case						15	15	15		
6. Default case						19	19	19		
Actual and reasonable expense (please specify unit)										
7. Expense paid to authorities						1) Stamp duty				<ul style="list-style-type: none"> • 0.05% of facility amount max. Bht10,000
						2) Mortgage fee				
8. Expense paid to other persons or entities										
						1) Collateral inspection and valuation ²				
3) Payment expense (via other counters or channels)										
						<u>Default case</u>				
2) Insufficient fund expense (If debiting via other banks)										
						9. Operating cost of commercial bank				
1) Expense for collateral inspection and valuation ²										
						<u>Default case</u>				
2) Prepayment fee for mortgage loan (if refinancing with other financial institutions)										
						<p>Note</p> <p>1/ not including the type of loan specifically specified by the BOT.</p> <p>2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.</p>				