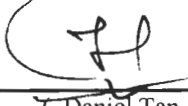


Table 2

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans¹
Effective Date 13 March 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		O/D	Revolving	S-T (<1 yr)	L-T (<1 yr)	Consumer loan		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	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		<ul style="list-style-type: none"> • 0.05% of facility amount max. Bht10,000 • 1 % of mortgage value max Bht 200,000 			
						1) Stamp duty					
						2) Mortgage fee		<ul style="list-style-type: none"> • B ht3,000 – 30,000 plus VAT and transportation as charged by valuer. • A s charged by insurance co • B ht 300 per item for Bahtnet • O n reimbursement basis • Bht 500 per item • Bht 500 per item • O n reimbursement basis • No charge • Bht 100 per statement • No charge • 0.125% of prepaid amount 			
						8. Expense paid to other persons or entities					
<u>Normal case</u> 1) Collateral inspection and valuation ² 2) Insurance premium 3) Payment expense (via other counters or channels) 4) Checking of credit information											
<u>Default case</u> 1) Return check expense 2) Insufficient fund expense (If debiting via other banks) 3) Debt collection expense ²						9. Operating cost of commercial bank					
<u>Normal case</u> 1) Expense for collateral inspection and valuation ² 2) Application fee for statement report (2 nd copy onward)						<u>Normal case</u> 1) Debt collection expense ² 2) Prepayment fee for mortgage loan (if refinancing with other financial institutions)					
<u>Default case</u> 1) Debt collection expense ² 2) Prepayment fee for mortgage loan (if refinancing with other financial institutions)											
Note											
1/ not including the type of loan specifically specified by the BOT.											
2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.											
										 (Daniel Tan) General Manager Date 13 March 2006	