

## Oversea-Chinese Banking Corporation Limited, Bangkok Branch

## Deposit Rates (percentage per Annum)

Effective Date 26 December 2006

| Type of Deposits                                   | Type of Customers |                  |             |      |      |               |               |                  |
|--|-------------------|------------------|-------------|------|------|---------------|---------------|------------------|
|  | Individuals       | Juristic persons | Authorities | NGOs | FIs  | Insurance Co. | Non-residents |                  |
|  |                   |                  |             |      |      |               | Individuals   | Juristic persons |
| <b>1. Current</b>                                  | -                 | -                | -           | -    | -    | -             | -             | -                |
| <b>2. Saving (refer to Remarks 2. &amp; 3.)</b>    |                   |                  |             |      |      |               |               |                  |
| Bht 1-9,999,999                                    | 2.00              | 2.00             | 2.00        | 2.00 | 2.00 | 2.00          | 0             | 0                |
| Bht 10,000,000-99,999,999                          | 2.50              | 2.50             | 2.50        | 2.50 | 2.50 | 2.50          | 0             | 0                |
| Bht 100,000,000-149,999,999                        | 2.75              | 2.75             | 2.75        | 2.75 | 2.75 | 2.75          | 0             | 0                |
| Bht 150,000,000 and above                          | 3.00              | 3.00             | 3.00        | 3.00 | 3.00 | 3.00          | 0             | 0                |
| <b>3. Fixed (refer to Remarks 1. &amp; 2.)</b>     |                   |                  |             |      |      |               |               |                  |
| <b>1 week</b>                                      |                   |                  |             |      |      |               |               |                  |
| Bht 5,000,000-49,999,999                           | 2.25              | 2.25             | 2.25        | 2.25 | 2.25 | 2.25          | 0             | 0                |
| Bht 50,000,000-99,999,999                          | 2.50              | 2.50             | 2.50        | 2.50 | 2.50 | 2.50          | 0             | 0                |
| Bht 100,000,000-499,999,999                        | 2.75              | 2.75             | 2.75        | 2.75 | 2.75 | 2.75          | 0             | 0                |
| Bht 500,000,000 and above                          | 3.00              | 3.00             | 3.00        | 3.00 | 3.00 | 3.00          | 0             | 0                |
| <b>1 month</b>                                     |                   |                  |             |      |      |               |               |                  |
| Bht 5,000,000 and above                            | 3.00              | 3.00             | 3.00        | 3.00 | 3.00 | 3.00          | 0             | 0                |
| <b>3 months</b>                                    |                   |                  |             |      |      |               |               |                  |
| Bht 50,000-9,999,999                               | 4.00              | 4.00             | 4.00        | 4.00 | 4.00 | 4.00          | 0             | 0                |
| Bht 10,000,000 and above                           | 4.50              | 4.50             | 4.50        | 4.50 | 4.50 | 4.50          | 0             | 0                |
| <b>6 months</b>                                    |                   |                  |             |      |      |               |               |                  |
| Bht 50,000 - 9,999,999                             | 4.25              | 4.25             | 4.25        | 4.25 | 4.25 | 4.25          | 4.25          | 4.25             |
| Bht 10,000,000 and above                           | 4.50              | 4.50             | 4.50        | 4.50 | 4.50 | 4.50          | 4.50          | 4.50             |
| <b>9 months</b>                                    |                   |                  |             |      |      |               |               |                  |
| Bht 1,000,000 and above                            | 4.50              | 4.50             | 4.50        | 4.50 | 4.50 | 4.50          | 4.50          | 4.50             |
| <b>12 months</b>                                   |                   |                  |             |      |      |               |               |                  |
| Bht 50,000 - 9,999,999                             | 4.50              | 4.50             | 4.50        | 4.50 | 4.50 | 4.50          | 4.50          | 4.50             |
| Bht 10,000,000 and above                           | 4.75              | 4.75             | 4.75        | 4.75 | 4.75 | 4.75          | 4.75          | 4.75             |
| (minimum amount for Fixed Deposit is Baht 50,000 ) |                   |                  |             |      |      |               |               |                  |
| 4. Certificate of Deposit (N/A)                    |                   |                  |             |      |      |               |               |                  |

**Remarks**

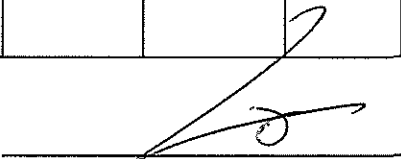
Interest payment conditions:

1. Interest rate for premature withdrawal of fixed deposit which has been outstanding for at least 1 month shall be the same as corresponding saving deposit.

There will be no interest payable for premature withdrawal of 1-week and 1-month fixed deposit.

2. Additional interest of up to 0.50% p.a. of above rates may be given to deposits based on special arrangement with the Bank.

3. Special rate equal to 12-month Fixed deposit interest rate + 1% p.a. shall be paid for the deposits placed by staff of the Bank under the Employee Share Purchase Plan. (ESPP)



( Chooi Yim Woh )  
Operations Manager

Date: 22 December 2006