

Oversea-Chinese Banking Corporation Limited, Bangkok Branch

Deposit Rates (percentage per Annum)

Effective Date 3 January 2007

| Type of Deposits | Type of Customers | | | | | | | |
|--|-------------------|------------------|-------------|------|------|---------------|---------------|------------------|
| | Individuals | Juristic persons | Authorities | NGOs | FIs | Insurance Co. | Non-residents | |
| | | | | | | | Individuals | Juristic persons |
| 1. Current | - | - | - | - | - | - | - | - |
| 2. Saving (refer to Remarks 2. & 3.) | | | | | | | | |
| 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 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 0 | 0 |
| Bht 100,000,000-149,999,999 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 0 | 0 |
| Bht 150,000,000 and above | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 0 | 0 |
| 3. Fixed (refer to Remarks 1. & 2.) | | | | | | | | |
| 1 week | | | | | | | | |
| Bht 5,000,000-49,999,999 | 3.25 | 3.25 | 3.25 | 3.25 | 3.25 | 3.25 | 0 | 0 |
| Bht 50,000,000-99,999,999 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 | 0 | 0 |
| Bht 100,000,000-499,999,999 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 3.75 | 0 | 0 |
| Bht 500,000,000 and above | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 0 | 0 |
| 1 month | | | | | | | | |
| Bht 5,000,000 and above | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 0 | 0 |
| 3 months | | | | | | | | |
| 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 |
| 6 months | | | | | | | | |
| 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 |
| 9 months | | | | | | | | |
| Bht 1,000,000 and above | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 |
| 12 months | | | | | | | | |
| 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:

- 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.
- Additional interest of up to 0.50% p.a. of above rates may be given to deposits based on special arrangement with the Bank.
- 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: 29 December 2006