

Oversea-Chinese Banking Corporation Limited, Bangkok Branch
Interest Rates and Actual and Reasonable Expenses Related to Loans 1/

Effective Date 3 March 2009

Unit: percent per annum

(A) Interest Rate

1. Term loan interest rate for prime large customers (Minimum Loan Rate)	MLR	6.875%
2. Overdraft interest rate for prime large customers (minimum overdraft rate) , if any	MOR	6.875%
3. Interest rate for prime retail customers (Minimum Retail Rate), if any	MRR	N/A
4. Prime Lending Rate	PLR	6.875%

Unit: percent per annum

(B) Interest rate ceiling

B (1) (Consumer loan)	Personal		Housing
	W/ Collateral	W/ OCollateral		
5. Normal case	15	15	15
6. Default case	19	19	19
B (2) (Commercial loan)	O/D	Revolving	S-T (≤ 1year)	L-T (>1year)
	7. Normal case	15	15	15
8. Default case	19	19	19	19



Daniel Tan

General Manager

Notification Date : 27 February 2009

Remarks

- 1/ not including the type of loan specifically specified by the BOT.
- 2/ commercial banks shall not double charge customers for expenses under 8 and 9.
- 3/ Interest rate ceiling (percent per annum) under 6. Default case, is applicable to all currencies.