

Oversea-Chinese Banking Corporation Limited, Bangkok Branch

Interest Rates and Actual and Reasonable Expenses Related to Loans 1/

Effective Date 8 March 2010

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/O Collateral | | |
| 5. Normal case ² | 15 | 15 | 15 | |
| 6. Default case ² | 25 | 25 | 25 | |
| B (2) (Commercial loan) | O/D | Revolving | S-T (≤ 1year) | L-T (>1year) |
| | | | | |
| 7. Normal case ² | 15 | 15 | 15 | 15 |
| 8. Default case ² | 25 | 25 | 25 | 25 |



Daniel Tan

General Manager

Notification Date : 2 February 2010

Remarks

- 1/ not including the type of loan specifically specified by the BOT.
- 2/ commercial banks shall not double charge customers for expenses under 5 & 6 and 7 & 8.
- 3/ Interest rate ceiling (percent per annum) under 6. Default case, is applicable to all currencies.