### A. Reference Interest Rate

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)**
   - **MOR**: 8.00% (10.00% No Margin / No Overdraft Facility)

3. **Interest rate for prime retail customers (Minimum Retail Rate)**
   - **MRR**: (Bank has no retail banking business)

4. **Margin %**
   - **Others (if any)**: Margin % above/below the above mentioned rate/MOR/MLR

### B. Ceiling Interest Rate

<table>
<thead>
<tr>
<th>(1)</th>
<th>Consumer Loan (Personal Loan)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MLR</strong></td>
<td><strong>W O Collateral</strong></td>
</tr>
<tr>
<td><strong>No Margin %</strong></td>
<td><strong>WO Collateral (if not under the monitoring control)</strong></td>
</tr>
<tr>
<td><strong>No Margin %</strong></td>
<td><strong>Housing Loan</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(2)</th>
<th>Commercial Loan (Overdrafts)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MLR</strong></td>
<td><strong>Overdrafts</strong></td>
</tr>
<tr>
<td><strong>No Margin %</strong></td>
<td><strong>No Overdrafts</strong></td>
</tr>
</tbody>
</table>

### Instructions

- **Bank provides no service on retail business.**
- **Excluding those loan types of credits fallen into a specific criteria stipulated by BOT.**

#### Calculation Conditions:

1. **Interest calculation method** = (Principal outstanding balance at the end of the period / Number of days in the year) * interest rate * number of days / 360
2. **Payment due date** is extended to the next banking day if payment falls on a bank holiday.
3. **Annualization** = (365 days per annum) / 365 days for interest calculation, except leap year where 366 days will be used.

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**Signature**

[Signature]

**Date of Announcement**

7 August 2008