

Deposit Interest Rate (Percentage per Annum)

Effective from January 18, 2011

Type of Deposit	Type of Customer						
	Individual	Juristic Entity	Non-profit Juristic Entity	Government Agency	Institution	Non-Resident	
						Individual	Juristic Entity
1. Current Account							
1.1 Current Account	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1.2 Current Account (Super Cheque)							
Amount 0 - 10,000,000 Baht	1.250	1.250	1.250	0.750	0.750	-	-
10,000,001 - 100,000,000 Baht	0.750	0.750	0.750	0.750	0.750	-	-
100,000,001 - 999,999,999 Baht	0.750	0.750	0.750	0.750	0.750	-	-
1,000,000,000 Baht and over	0.750	0.750	0.750	0.750	0.750	-	-
2. Savings with Passbook							
2.1 Savings Account	0.750	0.750	0.750	0.750	0.750	0.000	0.000
Employees of the Bank and its group companies	1.250	0.000	0.000	0.000	0.000	-	-
2.2 Hi-Speed Savings Account							
Amount 0 - 10,000,000 Baht	1.250	1.250	1.250	0.750	0.750	-	-
10,000,001 - 100,000,000 Baht	0.750	0.750	0.750	0.750	0.750	-	-
100,000,001 - 999,999,999 Baht	0.750	0.750	0.750	0.750	0.750	-	-
1,000,000,000 Baht and over	0.750	0.750	0.750	0.750	0.750	-	-
3. Fixed Deposit with Passbook/ Deposit Receipts							
3.1 Call Deposit (for Deposit Receipts only)							
Amount 0 - 999,999 Baht	1.000	1.000	1.000	1.000	1.000	-	-
1,000,000 - 10,000,000 Baht	1.250	1.250	1.250	1.250	1.250	-	-
10,000,001 - 100,000,000 Baht	1.250	1.250	1.250	1.250	1.250	-	-
100,000,001 - 999,999,999 Baht	1.250	1.250	1.250	1.250	1.250	-	-
1,000,000,000 Baht and over	1.250	1.250	1.250	1.250	1.250	-	-
3.2 Fixed Deposit							
1 Month (for Deposit Receipts only)							
Amount 0 - 999,999 Baht	1.375	1.375	1.375	1.375	1.375	-	-
1,000,000 - 10,000,000 Baht	1.375	1.375	1.375	1.375	1.375	-	-
10,000,001 - 100,000,000 Baht	1.375	1.375	1.375	1.375	1.375	-	-
100,000,001 - 1,000,000,000 Baht	1.375	1.375	1.375	1.375	1.375	-	-
Over 1,000,000,000 Baht	1.375	1.375	1.375	1.375	1.375	-	-
3 Months							
Amount 0 - 999,999 Baht	1.625	1.625	1.625	1.625	1.625	-	-
1,000,000 - 10,000,000 Baht	1.625	1.625	1.625	1.625	1.625	-	-
10,000,001 - 100,000,000 Baht	1.625	1.625	1.625	1.625	1.625	-	-
100,000,001 - 1,000,000,000 Baht	1.625	1.625	1.625	1.625	1.625	-	-
Over 1,000,000,000 Baht	1.625	1.625	1.625	1.625	1.625	-	-

Type of Deposit	Type of Customer						
	Individual	Juristic Entity	Non-profit Juristic Entity	Government Agency	Institution	Non-Resident	
						Individual	Juristic Entity
6 Months							
Amount 0 - 999,999 Baht	1.875	1.875	1.875	1.875	1.875	1.875	1.875
1,000,000 - 10,000,000 Baht	1.875	1.875	1.875	1.875	1.875	1.875	1.875
10,000,001 - 100,000,000 Baht	1.875	1.875	1.875	1.875	1.875	1.875	1.875
100,000,001 - 1,000,000,000 Baht	1.875	1.875	1.875	1.875	1.875	1.875	1.875
Over 1,000,000,000 Baht	1.875	1.875	1.875	1.875	1.875	1.875	1.875
12 Months							
Amount 0 - 999,999 Baht	2.000	2.000	2.000	2.000	2.000	2.000	2.000
1,000,000 - 10,000,000 Baht	2.000	2.000	2.000	2.000	2.000	2.000	2.000
10,000,001 - 100,000,000 Baht	2.000	2.000	2.000	2.000	2.000	2.000	2.000
100,000,001 - 1,000,000,000 Baht	2.000	2.000	2.000	2.000	2.000	2.000	2.000
Over 1,000,000,000 Baht	2.000	2.000	2.000	2.000	2.000	2.000	2.000
18 Months							
Amount 0 - 999,999 Baht	2.125	2.125	2.125	2.125	2.125	2.125	2.125
1,000,000 - 10,000,000 Baht	2.125	2.125	2.125	2.125	2.125	2.125	2.125
10,000,001 - 100,000,000 Baht	2.125	2.125	2.125	2.125	2.125	2.125	2.125
100,000,001 - 1,000,000,000 Baht	2.125	2.125	2.125	2.125	2.125	2.125	2.125
Over 1,000,000,000 Baht	2.125	2.125	2.125	2.125	2.125	2.125	2.125
24 Months							
Amount 0 - 999,999 Baht	2.375	2.375	2.375	2.375	2.375	2.375	2.375
1,000,000 - 10,000,000 Baht	2.375	2.375	2.375	2.375	2.375	2.375	2.375
10,000,001 - 100,000,000 Baht	2.375	2.375	2.375	2.375	2.375	2.375	2.375
100,000,001 - 1,000,000,000 Baht	2.375	2.375	2.375	2.375	2.375	2.375	2.375
Over 1,000,000,000 Baht	2.375	2.375	2.375	2.375	2.375	2.375	2.375
36 Months							
Amount 0 - 999,999 Baht	2.500	2.500	2.500	2.500	2.500	2.500	2.500
1,000,000 - 10,000,000 Baht	2.500	2.500	2.500	2.500	2.500	2.500	2.500
10,000,001 - 100,000,000 Baht	2.500	2.500	2.500	2.500	2.500	2.500	2.500
100,000,001 - 1,000,000,000 Baht	2.500	2.500	2.500	2.500	2.500	2.500	2.500
Over 1,000,000,000 Baht	2.500	2.500	2.500	2.500	2.500	2.500	2.500
48 Months							
Amount 0 - 999,999 Baht	2.625	2.625	2.625	2.625	2.625	2.625	2.625
1,000,000 - 10,000,000 Baht	2.625	2.625	2.625	2.625	2.625	2.625	2.625
10,000,001 - 100,000,000 Baht	2.625	2.625	2.625	2.625	2.625	2.625	2.625
100,000,001 - 1,000,000,000 Baht	2.625	2.625	2.625	2.625	2.625	2.625	2.625
Over 1,000,000,000 Baht	2.625	2.625	2.625	2.625	2.625	2.625	2.625

Remarks: " - " means the Bank does not take such type of deposit from such type of customer.

The Authorized Signatory 

(Mr. Apichart Kasemkulsiri)

Senior Executive Vice President

Conditions of Interest Payment

1. Type of Customer:

- 1.1 Individual;
- 1.2 Juristic entity includes any limited company, public limited company, limited partnership, registered ordinary partnership, registered joint venture company, insurance company, the Stock Exchange of Thailand, the Office of the Securities and Exchange Commission and hospital;
- 1.3 Non-profit juristic entity includes any foundation, association, temple, church, the Thai Red Cross Society, charitable organization and academic institution;
- 1.4 Government agency includes affair of state, state enterprise, governmental organization, local administrative organization and state enterprise established in the form of limited company, etc.;
- 1.5 Institution includes any fund, mutual fund, provident fund, private fund, Government Pension Fund, Social Security Fund, Social Security Office, asset management company, life insurance company, savings cooperative and federation cooperative;
- 1.6 Financial institution includes any commercial bank, Government Savings Bank, Bank for Agriculture and Agricultural Cooperative, Government Housing Bank, Islamic Bank of Thailand, Export-Import Bank of Thailand, the Small and Medium Enterprise Development Bank of Thailand, finance company, securities company, credit foncier company, Financial Institutions Development Fund, the Deposit Protection Agency, pawnshop, branch of the foreign bank in Thailand and foreign financial institution;
- 1.7 Non-resident.

2. Interest Payment for Current Account

2.1 Current Account

- 2.1.1 The initial deposit and the monthly average balance shall not be less than Baht 10,000 (Ten Thousand Baht only).
- 2.1.2 The condition stipulated in Clause 2.1.1 shall be waived for the employees of the Bank and its group companies.

2.2 Current Account (Super Cheque)

- 2.2.1 the initial deposit shall not be less than Baht 200,000 (Two Hundred Thousand Baht only) and the monthly average balance shall not be less than Baht 10,000 (Ten Thousand Baht only).
- 2.2.2 Individuals, Juristic, Non-Profit Juristic customers can open 1 account only, except any accounts opened before this announcement be in force.
- 2.2.3 Interest will be calculated daily by the Bank pursuant to the interest rate applicable to the relevant Customer and subject to the terms stipulated by the Bank. Interest will be paid in June and December of each year.
- 2.2.4 Overdraft facility granted by the Bank can not be used with this current account (super cheque).
- 2.2.5 If the Bank permits the Customer's withdrawal of money greater than the balance in the Customer's current account (super cheque), the Customer agrees that the Application for Opening Account shall be treated as the evidence of loan and the Customer agrees to pay the Bank the outstanding debts in full within the time determined by the Bank. In this regard, the Customer consents that the Bank is entitled to promptly set off such debts against the Customer's all sum of money deposited with the Bank in full without any advance notice to the Customer and notwithstanding whether such deposits are then due or not.
- 2.2.6 The Bank reserves the right to terminate this current account (super cheque), at any time when the Bank deems appropriate, with 1 month prior notice to the Customer or announcement.

3. Interest Payment for Savings Account

Interest will be calculated daily by the Bank pursuant to the interest rate applicable to the relevant Customer and subject to the terms stipulated by the Bank. Interest will be paid in June and December of each year.

3.1 Savings Account

- 3.1.1 The initial deposit and the monthly average balance shall not be less than Baht 10,000 (Ten Thousand Baht only).
- 3.1.2 The condition stipulated in Clause 3.1.1 shall be waived for the employees of the Bank and its group companies.

3.2 Hi-Speed Savings Account

- 3.2.1 The initial deposit and the monthly average balance shall not be less than Baht 50,000 (Fifty Thousand Baht only).
- 3.2.2 Individuals, Juristic, Non-Profit Juristic customers can open 1 account only, except any accounts opened before this announcement be in force.

4. Interest Payment for Fixed Deposit Account with Passbook

- 4.1 The initial deposit shall not be less than Baht 50,000 (Fifty Thousand Baht only) and the subsequent deposit shall not be less than Baht 10,000 (Ten Thousand Baht only) each.
- 4.2 The Bank, at its sole discretion, will pay interest at the rate of 0.50 per cent per annum or not exceeding the rate as agreed by the Bank if the deposit is withdrawn prior to its maturity date. The withdrawal of deposit prior to its maturity date is subject to the Bank's absolute consent.
- 4.3 Interest will be calculated and paid pursuant to the deposit period and the amount of deposit stipulated in the Bank's announcement. In the case of any deposit with a deposit period different from the deposit period stipulated in the Bank's announcement, the Bank, at its sole discretion, will pay interest on such deposit at the rate not lower than the rate applicable to the shorter deposit period provided that such rate shall not be higher than the rate applicable to the longer deposit period stipulated in the Bank's announcement.
- 4.4 If the Customer wishes to receive interest periodically, the deposit amount of each deposit shall not be less than Baht 500,000 (Five Hundred Thousand Baht only). In this regard, the Bank reserves the right to decrease the interest rate by 0.25 per cent per annum from the interest rate announced by the Bank.

5. Interest Payment for Deposit Receipt

5.1 The minimum deposit:

- 5.1.1 Individual and the non-profit juristic entity: Baht 50,000 (Fifty Thousand Baht only);
- 5.1.2 Juristic entity: Baht 100,000 (One Hundred Thousand Baht only).

5.2 If the Customer wishes to receive interest periodically, the deposit amount of each deposit shall not be less than Baht 500,000 (Five Hundred Thousand Baht only). In this regard, the Bank reserves the right to decrease the interest rate by 0.25 per cent per annum from the interest rate announced by the Bank.

5.3 The Bank, at its sole discretion, will pay interest at the rate of 0.50 per cent per annum or not exceeding the rate as agreed by the Bank if the deposit is withdrawn prior to its maturity date. The withdrawal of deposit prior to its maturity date is subject to the Bank's absolute consent.

5.4 Interest will be calculated and paid pursuant to the deposit period and the amount of deposit stipulated in the Bank's announcement. In the case of any deposit having a deposit period different from the deposit period stipulated in the Bank's announcement, the Bank, at its sole discretion, will pay interest on such deposit at the rate not lower than the rate applicable to the shorter deposit period provided that such rate shall not be higher than the rate applicable to the longer deposit period stipulated in the Bank's announcement.

6. The Bank reserves the right to determine the interest rate for all types of deposit placed as the collateral to the performance of the obligations and liabilities of any person different from the interest rate stipulated in the Bank's announcement.

7. In addition to the relevant interest rate announced by the Bank, the employees of the Bank and its group companies will receive an additional interest at the rate of 0.25 per cent per annum for the fixed deposits in the form of deposit receipts and passbook. Such additional interest will be available to the account under the name of the employees only but not to any account that employee is a co-account holder or group-account holder.

8. For the purpose of determining the interest rate, the Bank, at its sole discretion, may combine the balance of all deposits, bills of exchange and other products, except for the current account and savings account with passbook, of the same Customer or the same group of Customer. The same group of Customer shall include the relatives of major Customers, any supervisors of the same group of Customer, any group companies, any executives and supervisors of organizations or the joint holder's account having the related account name.

9. On the depositing date, the Bank, at its sole discretion, may determine the interest rate at the rate agreed by the Bank no longer than 4 business days prior to such depositing date.


10. The Bank reserves the right to determine the interest rate higher than the interest rate announced by the Bank for any type of Customer by up to 0.50 percent per annum.

11. Unless otherwise required by the law, interest on the deposits to be paid to the Customer shall be subject to withholding tax at the applicable rate.

12. The method of interest calculation is:

$$\text{Accrued Interest} = \text{Principal} \times \text{Interest rate} \times \text{Actual number of depositing days}$$

13. The Bank reserves the right to adjust the interest rate and/or amend or supplement any announced terms applicable to any account and bill of exchange to be in line with and suitable for economic condition or the relevant situation at any period of time. The Bank also reserves the right to accept or refuse to accept any deposit.
14. Any fees, charges and expenses relating to the deposit service shall be subject to the Bank's announcement regarding the rate of fees and penalties to be charged for any deposit service, credit facility service and other services of the Bank.
15. The announced interest rate shall come into force on the effective date of such announcement until otherwise amended by the Bank.
16. The deposits and accrued interest thereon in the Non-residence Baht Account which is the type of account opened for the specific transactions as stipulated in the Exchange Control Act is not under the protection pursuant to the Deposit Protection Agency Act.
17. The Customer can contact the Bank's officers for any additional information.

The Authorized Signatory.....

(Mr. Apichart Kasemkulsiri)

Senior Executive Vice President

As of January 17, 2011