Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

| ı | | | Non Residence | | | | | | | |
|----------|---------------------------------------|------------|---------------|-----------------------|------------|--------------|-------------------------|------------|--|--|
| Currency | Type of Saving | | tes | Thai Residence | | | С | | Corporates | |
| | | Retails | SME | Wholesales Banking | Government | Institutions | Special Juristic Person | Retails | SME | Wholesales Banking |
| USD | Saving Deposit (USD) | | | | | | | | | <u></u> |
| | Normal Saving (USD) | · | | | | | | | <u>-</u> | |
| i | Total deposits USD 0 - 999,999 | 0.05% | - | 0.00% | - | 0.00% | - | 0.05% | - | 0.00% |
| | Total deposits USD 1,000,000 and over | 0.05% | - | 0.05% | | 0.05% | - | 0.05% | <u>.</u> | 0.05% |
| | Premium Service Savings (USD) | | | <u> </u> | ` | ļ | | ļ <u>.</u> | | |
| | Total deposits USD 0 - 4,999 | · <u>-</u> | - | 0.00% | - | 0.00% | - | - | - | 0.00% |
| | Total deposits USD 5,000 - 99,999 | | - | 0.00% | | 0.00% | - | ļ | | 0.00% |
| | Total deposits USD 100,000 - 499,999 | - | - | 0.00% | - | 0.00% | • | - | - | 0.00% |
| | Total deposits USD 500,000 - 999,999 | - | · <u>-</u> | 0.05% | - | 0.05% | | - | <u> </u> | 0.05% |
| | Total deposits USD 1,000,000 and over | | - | 0.05% | - | 0.05% | <u>.</u> | - | · - | 0.05% |
| | SME Saving (USD) | | - | | | ļ | | ļ | | <u> </u> |
| | Total deposits USD 0 - 49,999 | | 0.05% | | 0.00% | - | · | <u> </u> | <u> </u> - | ļ |
| | Total deposits USD 50,000 and over | | 0.05% | | 0.00% | - | - | <u> </u> | <u> </u> | ļ |
| | Term Deposit (USD) | | | | | | | | <u> </u> | ļ |
| | 1-Week Tenor (USD) | | | | | | | | | - |
| | Total deposits USD 0 - 4,999 | - | - | 0.00% | - | 0.00% | - | | <u> -</u> | - |
| | Total deposits USD 5,000 - 99,999 | - | - | 0.00% | | 0.00% | - | - | - | - |
| | Total deposits USD 100,000 and over | - | - | 0.00% | | 0.00% | | - | <u> </u> | - |
| | 2-Week Tenor (USD) | | | | | | | | _ | |
| | Total deposits USD 0 - 4,999 | - | | 0.00% | - | 0.00% | - | <u> </u> | <u> </u> | |
| | Total deposits USD 5,000 - 99,999 | | - | 0.00% | - | 0.00% | | - | <u> </u> | |
| | Total deposits USD 100,000 and over | - | - | 0.00% | - | 0.00% | | - | <u> </u> | - |
| | 3-Week Tenor (USD) | | | | | | | | | |
| | Total deposits USD 0 - 4,999 | - | | 0.00% | | 0.00% | | | | |
| | Total deposits USD 5,000 - 99,999 | - | | 0.00% | - | 0.00% | - | <u> </u> | <u> </u> | |
| | Total deposits USD 100,000 and over | - | | 0.00% | - | 0.00% | - | | <u> </u> | |
| | 1-Month Tenor (USD) | | | | | | | | _ | |
| | Total deposits USD 0 - 4,999 | | | 0.00% | | 0.00% | 6 - | - | <u> </u> | |
| | Total deposits USD 5,000 - 99,999 | - | | 0.00% | | 0.00% | 6 | | <u> </u> | |
| | Total deposits USD 100,000 and over | - | | 0.00% | , | 0.00% | 6 - | <u> </u> | | |
| | 2-Month Tenor (USD) | _ | | | | | | | _ | |
| | Total deposits USD 0 - 4,999 | - | - | 0.00% | | 0.009 | /6 - | | | - |
| | Total deposits USD 5,000 - 99,999 | - | - | 0.00% | 6 - | 0.00 | % - | | _ | |
| | Total deposits USD 100,000 and over | - | - | 0.00% | 6 | 0.00 | % | _ - | | · - |
| | 3-Month Tenor (USD) | | | | | | | | \perp | |
| | Total deposits USD 0 - 4,999 | 0.25% | 0.25% | 0.009 | /o - | 0.00 | % 0.00% | 0.25 | % | |
| | Total deposits USD 5,000 - 99,999 | 0.25% | 0.25% | 0.00 | /6 - | 0.00 | % 0.00% | 0.25 | % | |
| | Total deposits USD 100,000 and over | 0.25% | 0.25% | 0.25 | % - | 0.25 | % 0.25% | 0.25 | % | - |

Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

| | <u> </u> | 1 | tive Date | 16 March 2 | | e of Custon | ner | | | | | |
|----------|--|--|------------|-----------------------|--------------|--------------|-------------------------|--|--|---|--|--|
| | Type of Saving | Type of Customer Thai Residence | | | | | | | Non Residence | | | |
| Currency | | | Corporates | | | | | | Corporates | | | |
| urrency | | Retails | SME | Wholesales Banking | Government | Institutions | Special Juristic Person | Retails | SME | Wholesales Banking | | |
| | Total deposits USD 0 - 4,999 | 0.25% | 0.25% | 0.00% | | 0.00% | 0.00% | 0.25% | - | | | |
| Ì | Total deposits USD 5,000 - 99,999 | 0.25% | 0.25% | 0.00% | - | 0.00% | 0.00% | 0.25% | - | 1 - | | |
| | Total deposits USD 100,000 and over | 0.25% | 0.25% | 0.25% | - | 0.25% | 0.25% | 0.25% | ٠ | - | | |
| , | 12-Month Tenor (USD) | | | | | | | | | | | |
| | Total deposits USD 0 - 4,999 | - | 0.25% | 0.07% | - | 0.00% | 0.00% | 0.50% | | | | |
| | Total deposits USD 5,000 - 99,999 | - | 0.25% | 0.00% | - | 0.00% | 0.00% | 0.50% | - | | | |
| , | Total deposits USD 100,000 and over | | 0.25% | 0.50% | - | 0.50% | 0.50% | 0.50% | | | | |
| EUR | Saving Deposit (EUR) | | | | <u></u> | | | | | | | |
| EUR | | | | | | | | | | | | |
| • | Saving Deposit (EUR) | 0.10% | 0,10% | 0.00% | 0.00% | 0.00% | - | 0.10% | | 0.00% | | |
| | Total deposits EUR 0 - 4,999 | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | - | 0.10% | | 0.10% | | |
| | Total deposits EUR 5,000 and over | 0.107 | | | | - | | | | | | |
| | Term Deposit (EUR) | | <u> </u> | | | - | | | | | | |
| | 3-Month Tenor (EUR) | 0.25% | 0.25% | 0.00% | | 0.00% | 0.00% | 0.25% | - | - | | |
| | Total deposits EUR 0 - 4,999 | 0.25% | 0.25% | 0.00% | | 0.00% | 0.00% | 0.25% | ١. | - | | |
| | Total deposits EUR 5,000 - 49,999 | 0.25% | 0.25% | 1.00% | | 1.00% | 1,25% | 0.25% | - | - | | |
| | Total deposits EUR 50,000 and over | 0.25% | 0.2376 | 1.0070 | | | <u></u> | | | + | | |
| | 6-Month Tenor (EUR) | 0.0594 | 0.25% | 0.00% | | 0.00% | 0.00% | 0.25% | _ | | | |
| | Total deposits EUR 0 - 4,999 | 0.25% | | | | 0.00% | 0.00% | 0.25% | - | - | | |
| | Total deposits EUR 5,000 - 49,999 | 0.25% | 0.25% | 0.00% | | 1.00% | 1.25% | 0.25% | + | - | | |
| | Total deposits EUR 50,000 and over | 0.25% | 0.25% | 1.00% | | . 1.0070 | 1.207 | - | | - | | |
| | 12-Month Tenor (EUR) | · · | | , ·- | ļ | 0.0000 | 0.00% | | +- | | | |
| | Total deposits EUR 0 - 4,999 | | 0.00% | 0.00% | - | 0.00% | | <u> </u> | | <u> </u> | | |
| | Total deposits EUR 5,000 - 49,999 | - | 1.00% | 0.00% | - | 0.00% | 0.00% | | - | | | |
| | Total deposits EUR 50,000 and over | - | 1.00% | 1.00% | - | 1.00% | 1.25% | | | | | |
| JPY | Saving Deposit (JPY) | | | | | _ | | | _ | | | |
| | Saving Deposit (JPY) | | | | | | | | _ | _ | | |
| | Total deposits JPY 0 - 11,999,999 | - | 0.00% | 0.00% | 0.00% | 0.00% | - | 0.00% | - | 0.00% | | |
| • | Total deposits JPY 12,000,000 and over | - | 0.00% | 0.00% | 0.00% | 0.00% | - | 0.05% | - | 0.00% | | |
| | Term Deposit (JPY) | | | | | | | _ | + | | | |
| | 3-Month Tenor (JPY) | | | | | | | _ | _ | | | |
| | Total deposits JPY 0 - 9,999,999 | - | - | 0.00% | | 0.00% | 0.00% | | - | - | | |
| | Total deposits JPY 10,000,000 and over | - | · | 0.00% | | 0.00% | 0.00% | | · · | | | |
| | 6-Month Tenor (JPY) | | | | | | | | - | | | |
| | Total deposits JPY 0 - 9,999,999 | - | | 0.00% | - | 0.00% | 0.00% | | | <u> </u> | | |
| | Total deposits JPY 10,000,000 and over | - | | 0.00% | <u> </u> | 0.00% | 0.00% | | | | | |
| | 12-Month Tenor (JPY) | | | | | _ | | <u> </u> | _ | | | |
| | Total deposits JPY 0 - 9,999,999 | - | | 0.00% | - | 0.00% | 6 0.00% | - | _ | | | |
| | Total deposits JPY 10,000,000 and over | - | - | 0.00% | - | 0.00% | 6 0.00% | | | · | | |

Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

| | | Type of Customer | | | | | | | | | |
|----------|-------------------------------------|------------------|--------------|-----------------------|------------|--------------|-------------------------|----------|-----------------|-----------------------|--|
| Currency | Type of Saving | Thai Residence | | | | | | | Non Residence . | | |
| | | | Corporates / | | | | | | Co | rporates | |
| | | Retails | SME | Wholesales Banking | Government | Institutions | Special Juristic Person | Retails | SME | Wholesales Banking | |
| CHF | Saving Deposit (CHF) | | | | | | | | | | |
| | Saving Deposit (CHF) | | | | | | | | | | |
| | Total deposits CHF 0 - 9.999 | - | - - | 0.00% | /- | 0.00% | - | - | | 0.00% | |
| | Total deposits CHF 10,000 and over | | - | 0.00% | | 0.00% | - | - | - | 0.00% | |
| | Term Deposit (CHF) | | | | | | | | | <u> </u> | |
| | 3-Month Tenor (CHF) | | | | | | | | | | |
| | Total deposits CHF 0 - 99,999 | - | - | 0.00% | | 0.00% | 0.00% | - | · | | |
| | Total deposits CHF 100,000 and over | - | - | 0.00% | - | 0.00% | 0.00% | - | - | - | |
| | 6-Month Tenor (CHF) | | | | | | | ` | | ļ | |
| | Total deposits CHF 0 - 99,999 | - | - | 0.00% | - | 0.00% | 0.00% | <u> </u> | - | - | |
| | Total deposits CHF 100,000 and over | - | - | 0.00% | - | 0.00% | 0.00% | ļ | - | - | |
| | 12-Month Tenor (CHF) | | | | | | | | | | |
| | Total deposits CHF 0 - 99,999 | - | - | 0.00% | - | 0.00% | 0.00% | - | - | - | |
| | Total deposits CHF 100,000 and over | - | - | 0.25% | | 0.25% | 0.25% | <u> </u> | - | | |
| AUD | Saving Deposit (AUD) | | | | | | | | | | |
| | Saving Deposit (AUD) | | - | | | | | | | | |
| | Total deposits AUD 0 - 4,999 | 1.75% | 1.75% | 0.00% | | 0.00% | - | 1.75% | - | 0.00% | |
| | Total deposits AUD 5,000 and over | 1.75% | 1.75% | 0.50% | - | 0.50% | - | 1.75% | | 0.50% | |
| | Term Deposit (AUD) | | | | | | | | <u> </u> | | |
| | 3-Month Tenor (AUD) | | | | | | | | | | |
| | Total deposits AUD 0 - 4,999 | 2.00% | 2.00% | 0.00% | - | 0.00% | 0.00% | 2.00% | - | | |
| | Total deposits AUD 5,000 - 99,999 | 2.00% | 2.00% | 0.00% | - | 0.00% | 0.00% | 2.00% | | · - | |
| | Total deposits AUD 100,000 and over | 2.00% | 2.00% | 2.00% | - | 2.00% | 2.25% | 2.00% | · | - | |
| | 6-Month Tenor (AUD) | | | | | | | | | | |
| | Total deposits AUD 0 - 4,999 | 2.25% | 2.25% | 0.00% | - | 0.00% | 0.00% | - | <u> </u> | - | |
| | Total deposits AUD 5,000 - 99,999 | 2.25% | 2.25% | 0.00% | - | 0.00% | 0.00% | - | - | - | |
| | Total deposits AUD 100,000 and over | 2.25% | 2.25% | 2.00% | - | 2.00% | 2.25% | - | <u> </u> | - | |
| | 12-Month Tenor (AUD) | | | | | | | | | | |
| | Total deposits AUD 0 - 4,999 | - | - | 0.00% | - | 0.00% | 0.00% | - | <u>.</u> | - | |
| | Total deposits AUD 5,000 - 99,999 | - | - | 0.00% | - | 0.00% | 0.00% | - | · | - | |
| | Total deposits AUD 100,000 and over | | - | 2.00% | - | 2.00% | 2.25% | - | | - | |
| SGD | | | | | | | | | | | |
| 1 | Saving Deposit (SGD) | | | | | | | | | | |
| | Total deposits SGD 0 - 9,999 | - | | . 0.00% | - | 0.00% | - | - | | 0.00% | |
| | Total deposits SGD 10,000 - 99,999 | - | - | 0.00% | , - | 0.00% | - | | | 0.00% | |
| | Total deposits SGD 100,000 and over | - | - | 0.00% | - | 0.00% | 6 - | - | | 0.00% | |
| • | Term Deposit (SGD) | | | | - | | | | | | |
| | 3-Month Tenor (SGD) | - | | | | | | | | | |

Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

| | Type of Saving | | | | | | | | | |
|----------|-------------------------------------|----------------|------------|-----------------------|------------|--------------|-------------------------|---------------|-----|-----------------------|
| | | Thai Residence | | | | | | Non Residence | | |
| Currency | | Retails | Corporates | | Government | Institutions | Special Juristic Person | Retails | Co | rporates |
| | | | SME | Wholesales Banking | Government | mondations | Special John Creison | Retails | SME | Wholesales Banking |
| | Total deposits SGD 0 - 149,999 | - | | 0.00% | - | 0.00% | 0.00% | - | | - |
| | Total deposits SGD 150,000 and over | - | - | 0.00% | - | 0.00% | 0.00% | | - | - |
| | 6-Month Tenor (SGD) | | | | | | | | | |
| | Total deposits SGD 0 - 149,999 | - | - | 0.00% | - | 0.00% | 0.00% | . <u>-</u> | - | - |
| | Total deposits SGD 150,000 and over | - | - | 0.00% | - | 0.00% | 0.00% | - | - | <u>-</u> |
| | 12-Month Tenor (SGD) | | | | ` | | | | | |
| | Total deposits SGD 0 - 149,999 | - | - | 6.03% | - | 0.00% | 0.00% | - | | - |
| | Total deposits SGD 150,000 and over | - | - | 0.25% | - | 0.25% | 0.25% | - | - | - |
| GBP | Saving Deposit (GBP) | | | | | , | 1 | | | |
| - | Saving Deposit (GBP) | | | | | | | | | |
| | Total deposits GBP 0 - 4,999 | 0.10% | 0.10% | 0.00% | 0.00% | 0.00% | - | 0.10% | - | 0.00% |
| | Total deposits GBP 5,000 and over | 0.10% | 0.10% | 0.20% | 0.20% | 0.20% | - | 0.10% | - | 0.20% |
| | Term Deposit (GBP) | | | | | | | , | | |
| | 3-Month Tenor (GBP) | | *** | | | | | | | |
| | Total deposits GBP 0 - 4,999 | 0.40% | 0.40% | 0.00% | - | 0.00% | 0.00% | 0.40% | - | |
| | Total deposits GBP 5,000 - 49,999 | 0.40% | 0.40% | 0.00% | - " | 0.00% | 0.00% | 0.40% | - | - |
| | Total deposits GBP 50,000 and over | 0.40% | 0.40% | 0.50% | - | 0.50% | 0.50% | 0.40% | - | |
| | 6-Month Tenor (GBP) | | | | | | 7 | | | |
| | Total deposits GBP 0 - 4,999 | 0.40% | 0.40% | 0.00% | - | 0.00% | 0.00% | 0.40% | - | - |
| | Total deposits GBP 5,000 - 49,999 | 0.40% | 0.40% | 0.00% | | 0.00% | 0.00% | 0.40% | - | - |
| | Total deposits GBP 50,000 and over | 0.40% | 0.40% | 0.75% | - | 0.50% | 0.75% | 0.40% | - | |
| | 12-Month Tenor (GBP) | | | | | | | | | |
| | Total deposits GBP 0 - 4,999 | - | 0.60% | 0.09% | - | 0.00% | 0.00% | 0.00% | - | - |
| | Total deposits GBP 5,000 - 49,999 | - | 0.60% | 0.00% | - | 0.00% | 0.00% | 0.60% | | - |
| | Total deposits GBP 50,000 and over | - | 0.60% | 0.75% | - | 0.75% | 0.75% | 0.60% | - | - |
| NZD | Saving Deposit (NZD) | | | | | | | | | |
| | Saving Deposit (NZD) | | | | | | | | | |
| | Total deposits NZD 0 - 4,999 | 0.50% | 0.50% | | - | - | - | - | - | - |
| | Total deposits NZD 5,000 and over | 0.50% | 0.50% | | - | - | - | - | - | - |
| | Term Deposit (NZD) | | | | | | | | | |
| | 3-Month Tenor (NZD) | | | | | | | | | |
| | Total deposits NZD 0 - 4,999 | 1.75% | 1.75% | · | - | - | - | - | - | - |
| | Total deposits NZD 5,000 - 49,999 | 1.75% | 1.75% | | - | - | - | - | - | - |
| | Total deposits NZD 50,000 and over | 1.75% | 1.75% | | · | - | - | - | - | - |
| | 6-Month Tenor (NZD) | | | 1 | | | | | | |
| | Total deposits NZD 0 - 4,999 | 1.75% | 1.75% | - | - | - | - | - | - | - |
| | Total deposits NZD 5,000 - 49,999 | 1.75% | 1.75% . | - | - | - | - | - | | - |
| | Total deposits NZD 50,000 and over | 1.75% | 1.75% | - | - | - | - | - | - | - |

Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

Effective Date 16 March 2010

Remark : The interest rate terms and conditions that will be paid for each type of deposits as following :

- 1. The previous interest rates shall be applied to deposits which are placed with the bank before this announcement until maturity.
- 2. Customer Category
- 2.1 Retail Customers
- Individual Thai Residence (Thai nationality or non-Thai nationality but having alien identity or residence permits)
- Individual Non Residence (Natural persons not of Thai nationalities not having alien identity or residence permits)
- Shops (Excluding Foreign Currency Deposit in AUD)
- 2.2 Corporate Customers
- Company Limited, Public Company Limited
- Embassies, International Organizations located in Thailand
- Co-operatives
- Pawnshops
- Condiminium juristic person
- Limited partnership

Definition for Group of Business for Corporates

SME : Small and Medium Enterprise is a business that has one of below criterias:

- Employee not exceed 200 people or
- Net fixed asset (exclude land) value not exceed THB 200 million or
- Key element of Thai economy include manufacturing, trading(wholsale and retail) and service or
- Create value of local content by using more local content for raw materials or
- Promote/ enhance/ preserve local cultural heritage or
- Propriety knowledge base business i.e license, franchise and branding or
- Create employment for Thai economy

Large Corporation is multinational corporation that has corporate presence in countries other than Thailand or large Thai corporation that has

- or does not have corporate presence outside Thailand.
- 2.3 Government Customers
- Government Agencies
- Department and State Enterprises
- 2.4 Institution Customers
- Specialized Financial Institutions, e.g. Asset Management Corporation (AMC), Secondary Mortgage Corporation (SMC) and
- Thai Asset Management Corporation
- Finance Companies /Security Companies / Credit Foncier Companies
- Provident Funds / Social Security Office / Pension Fund
- Mutual Fund Management Companies

Table 4 Deposit Rate (Percentage per Annum) for foreign currency deposits

Effective Date 16 March 2010

Remark: The interest rate terms and conditions that will be paid for each type of deposits as following:

- Insurance and Life Insurance Companies
- 2.5 Special Juristic Person includes Large Corporation and Institution, as defined in 2.2 and 2.4, who use or will use treasury or other services with the bank, receive the invitation letter from the bank, and have special condition with the bank that it will deposit and maintain the specified amount in the time deposit account with the duration as stated in the aforementioned tables.
- 3. Terms and conditions for Foreign Currency Deposits (FCD)
- Foreign Currency Deposit in Currencies USD / EUR / AUD / GBP / NZD with source of funds in Thailand without obligations :-

For Individual Thai Residence (Thai nationality or non-Thai nationality but having alien identity or residence permits) and Corporate Customers - Small and Medium Enterprise with Thai Residence which are Company Limited, Public Company Limited and Limited Partnership (For Saving Account and Time Deposit Account tenor 3 & 6 month) is available at all branches except Chiangmai Branch, Nakhonpathom Branch and Rayong Branch.

- For other types of FCD is available only at Sathorn Branch, H.O.
- 4. The Bank reserves the right to offer rates higher than announced to retails customer(s) as the Bank deemed appropriate
- 5. This announcement is being in force for H.O. and every branches on and from 16 March 2010 onwards until further notice

(Keith De Vaz)

Head, Global Markets Thailand

(for) President and Chief Executive Officer

Announcement Date 15 March 2010