

# Standard Chartered Bank (Thai) PCL.

## Table 2 Loan Interest Rates <sup>1/</sup>

Effective Date 23 March 2011

% Per annum

### a. Interest Rate

|   |         |        |
|---|---------|--------|
| 1. MLR (Minimum Loan Rate)  | MLR     | 8.25%  |
| MLR is the interest rate offering to our borrowing clients. These borrowing clients are multinational or local companies conglomerate with the sound financial standing or with sufficient collateral support. The Bank considers the type and value of the collateral, the account conduct as well as credit utilisation of each clients as the main criteria for offering MLR. The prime borrowing clients are Wholesale Banking, Small and Medium Enterprising Banking |         |        |
| 2. MOR (Minimum Overdraft Rate)   | MOR     | 8.50%  |
| MOR is the interest rate offering to our borrowing clients with sound financial standing or with sufficient collateral support. The Bank considers the type and value of the collateral, the account conduct as well as credit utilisation of each client as the main criteria for offering MOR. The prime borrowing clients are Wholesale Banking, Small and Medium Enterprising Banking   |         |        |
| 3. MRR (Minimum Retail Rate)  | MRR     | 11.00% |
| MRR is the interest rate for retail prime customer. The retail prime customers are Business Line, Personal Clean Overdraft  |         |        |
| 4. MCR (Minimum Commercial Loan)  | MCR     | 11.00% |
| MCR is the interest rate for retail prime customer for the commercial purpose. The retail prime customers are Guarantee Personal Instalment Loan  |         |        |
| 5. MHR (Minimum Housing Rate)   | MHR     | 6.98%  |
| MHR is the interest rate for prime housing loan, which is the average of 4 financial institutions that provide housing loan   |         |        |
| 6. HLR (Housing Loan Rate)  | HLR     | 9.00%  |
| HLR is the interest rate for residential loans for prime customers. The individual housing borrowers are My Mortgage, Money Mortgage Term Loan and Money Mortgage OD borrowers who sign housing loan agreement before 1 February 2008.  |         |        |
| 7. HLR (Housing Loan Rate) for customers who are transferred from Standard Chartered Bank to Standard Chartered Bank (Thai) PCL.  | HLR     | 12.75% |
| HLR is the interest rate for residential loans for prime customers who are transferred from Standard Chartered Bank to Standard Chartered Bank (Thai) PCL. as the agreement can not be changed.   |         |        |
| 8. MGR (Mortgage Refinancing Rate)  | MGR     | 14.75% |
| MGR is the interest lending rate for refinancing mortgage customers who are transferred from Standard Chartered Bank to Standard Chartered Bank (Thai) PCL as the agreement can not be changed. The individual housing borrowers are refinancing residential loan customers who are transferred from Standard Chartered Bank to Standard Chartered Bank (Thai) PCL.   |         |        |
| 9. SME MOR is the interest rate offering to Small and Medium Enterprise for Overdraft Facility who sign agreement from 3 August 2009 onwards  | SME MOR | 8.50%  |
| 10. SME MLR is the interest rate offering to Small and Medium Enterprise for SME loan who sign agreement from 3 August 2009   | SME MLR | 8.00%  |

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## Table 2 Loan Interest Rates <sup>1/</sup>

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% Per annum

Kor. Interest Rate

11 ALR (Auto Loan Rate)

ALR

7.50%

ALR is the interest rate for automobile loan prime customers. The prime automobile borrowing clients are Auto Money customer.

Khor. Interest rate ceiling

| Khor.(1) Consumer loan  | Money Mortgage<br>O/D | Money Mortgage<br>Term Loan           | My Mortgage,<br>Mortgage One                                  | Automobile Loan<br>(Auto Money) | Overdraft Facilities with<br>collateral | Overdraft Facilities<br>without collateral | Smart Saving Plus<br>(50% cash secured<br>Overdraft Facilities) | Smart Saving (50%<br>cash secured<br>Overdraft Facilities) |               |  |
|---|-----------------------|---------------------------------------|---|---------------------------------|---|--|---|--|---------------|--|
| 12. Normal Case   | 14.75%                | 14.75%                                | 14.75%  | 16.00%                          | 14.00%                                  | 15.50%                                     | 18.00%  | 18.00%   |               |  |
| 13. Default Case  | 15.00%                | 15.00%                                | 15.00%  | 28.00%                          | 15.00%                                  | 18.00%                                     | 18.00%  | 18.00%   |               |  |
| Khor.(2) Commercial loan  | O/D                   | Corporate Loan for<br>Large Customers | Short Term (Less<br>than or equal to 1<br>Year) and Revolving | Long Term (More<br>than 1 Year) | Commercial Real<br>Estate Loan          | Business Installment<br>Loan               | Partially Secured<br>Business Installment<br>Loan (BIL Select)  | Business Revolving<br>Line                                 | Business Line | Guarantee<br>Personal<br>Instalment Loan |
| 14. Normal Case   | MOR+5.50 %            | MLR + 5.25 %                          | MLR + 5.25 %  | MLR + 5.25 %                    | MLR + 10.75%                            | N/A  | N/A   | N/A  | N/A           | MCR + 24%                                |
| 15. Normal case for SME customers<br>who sign loan agreement before 3 August 2009 | MOR+5.50 %            | N/A                                   | MLR + 5.25 %  | MLR + 5.25 %                    | N/A                                     | MLR + 15.25 %                              | MLR + 10.00 %   | MOR+15.00 %  | MRR+17.00%    | N/A                                      |
| 16. Normal case for SME customers<br>who sign loan agreement from 3 August 2009   | SME MOR+5.50%         | N/A                                   | SME MLR+5.50%   | SME MLR+5.50%                   | N/A                                     | 27.50%                                     | 27.50%  | SME MOR+15.00%   | N/A           | N/A                                      |
| 17. Default Case  | 15.00%                | 15.00%                                | 15.00%  | 15.00%                          | 25.00%                                  | 28.00%                                     | 28.00%  | 28.00%   | 28.00%        | 35.00%                                   |

Remarks

1/ Not include loan types which BOT has set specific guidelines

( Varoon Kanjanapoo )

Senior Executive Vice President (SEVP), Head of Compliance , Thailand

( for ) President and Chief Executive Officer

Announcement date 22 March 2011

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