ธนาคารกรุงศรีอยุธยา
BANK OF AYUDHYA

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
เขตยานนาวา กรุงเทพฯ 10120
ทะเบียนเลขที่ บมจ. 181
โทรศัพท์ : +66(0) 2296 2000
www.krungsri.com

Bank Of Ayudhya Public Company Limited
1222 Rama III Road, Bang Phongphang
Yan Nawa, Bangkok 10120, Thailand
PCL.Reg.No. 181
Tel : +66(0) 2296 2000
www.krungsri.com

(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited Re: Bill of Exchange Interest Rate Announcement for Institutional Investors 15 Categories Effective from 25 November 2011	
Tenor	Interest Rate (percentage per annum)
At Call	2.95%
3 days - <14 days	2.90%
14 days - <1 month	2.90%
1 month - <2 months	2.90%
2 months - <3 months	2.95%
>3 months - <4 months	3.00%
>4 months - <5 months	3.00%
>5 months - <6 months	3.00%
>6 months - <7 months	3.05%
>7 months - <8 months	3.05%
>8 months - <9 months	3.05%
>9 months - <10 months	3.10%
>10 months - <11 months	3.10%
>11 months - <12 months	3.10%
>12 months - <24 months	3.10%
>24 months - <36 months	3.20%
>36 months - <48 months	3.20%
>48 months - <60 months	3.20%
60 months	3.20%

Conditions:

1. The above rates are offered to the following 15 categories of institutional investors only with negotiation on a case by case basis.

    1) The Bank of Thailand
    2) Commercial Banks
    3) Finance Companies
    4) Securities Companies
    5) Insurance Companies
    6) Life Insurance Companies
    7) Juristic Persons established under specific laws

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8) Government Agencies and State Enterprises under the laws of budgetary procedures

9) The Financial Institutions Development Fund

10) Government Pension Fund

11) Provident Funds

12) Mutual Funds

13) Private Funds

14) International financial institutions in which Thailand is a member or other financial institutions that are registered and located abroad

15) Institutional investors who are additionally determined by the Bank of Thailand

2. The Bill of Exchange bearer must only be the institutional investor stated on the Bill of Exchange.
3. Early redemption is not allowed.
4. Bill of Exchange is non-transferable.
5. Interest payment can be either on a discount basis or paying in-arrear depending upon mutual agreement. For the one issued at discount, Bank of Thailand's formula will be used for interest payment calculation.
6. Bill of Exchange will be issued only in Thai Baht.
7. The minimum issued size per one Bill of Exchange is THB 10 million. Grouping ticket size is considerable.
8. The Bank may consider paying an interest at the maximum 1.00% higher than the rate announced by the Bank for customers who meet the conditions and criteria specified by the Bank. However, this depends on the Bank’s liquidity.
9. Bill of Exchange - Tenor At call will be offered to the customer with agreed upon special conditions only. However, this depends on the Bank’s liquidity.
10. The conditions above are subject to change, depending on market liquidity and its own consideration.

Authorized signature - Signature -

(Mr. Pornsanong Tuchinda)

Head of Transformation

Issued on 24 November 2011