



(Translation)

Bank of Ayudhya Public Company Limited Announcement					
Issue 42/2552					
Foreign Currency Deposit Rates (percentage per year)					
Effective as from October 7, 2009					
Currency	Types of Deposit	Type of Customer			
		Residents		Non-Residents	
		Individuals	Juristic person	Individuals	Juristic person
USD	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	00.050	00.050	00.050	00.050
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	00.050	00.050	00.050	00.050
	2 Weeks	00.100	00.100	00.100	00.100
	3 Weeks	00.125	00.125	00.125	00.125
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	00.150	00.150	00.150	00.150
	3 Months				
	Amount range (all amount)	00.300	00.300	00.300	00.300
	6 Months				
	Amount range (all amount)	00.600	00.600	00.600	00.600
	9 Months				
	Amount range (all amount)	00.750	00.750	00.750	00.750
	12 Months				
	Amount range (all amount)	00.750	00.750	00.750	00.750
EUR	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	00.150	00.150	00.150	00.150
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	00.250	00.250	00.250	00.250
	3 Months				
	Amount range (all amount)	00.650	00.650	00.650	00.650
	6 Months				
	Amount range (all amount)	00.900	00.900	00.900	00.900
	9 Months				
	Amount range (all amount)	00.900	00.900	00.900	00.900
	12 Months				
	Amount range (all amount)	01.000	01.000	01.000	01.000



Currency	Types of Deposit	Type of Customer			
		Residents		Non-Residents	
		Individuals	Juristic person	Individuals	Juristic person
JPY	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	6 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	9 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	12 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
GBP	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	00.150	00.150	00.150	00.150
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	00.300	00.300	00.300	00.300
	3 Months				
	Amount range (all amount)	00.500	00.500	00.500	00.500
	6 Months				
	Amount range (all amount)	00.750	00.750	00.750	00.750
	9 Months				
	Amount range (all amount)	00.800	00.800	00.800	00.800
	12 Months				
	Amount range (all amount)	00.900	00.900	00.900	00.900



Currency	Types of Deposit	Type of Customer			
		Residents		Non-Residents	
		Individuals	Juristic person	Individuals	Juristic person
CHF	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	6 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	9 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	12 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
AUD	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	02.000	02.000	02.000	02.000
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	02.500	02.500	02.500	02.500
	3 Months				
	Amount range (all amount)	02.600	02.600	02.600	02.600
	6 Months				
	Amount range (all amount)	02.600	02.600	02.600	02.600
	9 Months				
	Amount range (all amount)	02.600	02.600	02.600	02.600
	12 Months				
	Amount range (all amount)	02.600	02.600	02.600	02.600



Currency	Types of Deposit	Type of Customer			
		Residents		Non-Residents	
		Individuals	Juristic person	Individuals	Juristic person
SGD	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	6 Months				
	Amount range (all amount)	00.200	00.200	00.200	00.200
	9 Months				
	Amount range (all amount)	00.200	00.200	00.200	00.200
	12 Months				
	Amount range (all amount)	00.200	00.200	00.200	00.200
HKD	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	6 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	9 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	12 Months				
	Amount range (all amount)	00.250	00.250	00.250	00.250



Currency	Types of Deposit	Type of Customer			
		Residents		Non-Residents	
		Individuals	Juristic person	Individuals	Juristic person
DKK	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	00.500	00.500	00.500	00.500
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	00.700	00.700	00.700	00.700
	3 Months				
	Amount range (all amount)	00.750	00.750	00.750	00.750
	6 Months				
	Amount range (all amount)	00.900	00.900	00.900	00.900
	9 Months				
	Amount range (all amount)	00.900	00.900	00.900	00.900
	12 Months				
	Amount range (all amount)	00.900	00.900	00.900	00.900
NOK	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	00.750	00.750	00.750	00.750
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	00.900	00.900	00.900	00.900
	3 Months				
	Amount range (all amount)	01.100	01.100	01.100	01.100
	6 Months				
	Amount range (all amount)	01.350	01.350	01.350	01.350
	9 Months				
	Amount range (all amount)	01.500	01.500	01.500	01.500
	12 Months				
	Amount range (all amount)	01.500	01.500	01.500	01.500



Currency	Types of Deposit	Type of Customer			
		Residents		Non-Residents	
		Individuals	Juristic person	Individuals	Juristic person
SEK	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3. Fixed Deposit				
	Less than 1 month				
	1 Week	Not Available	Not Available	Not Available	Not Available
	2 Weeks	Not Available	Not Available	Not Available	Not Available
	3 Weeks	Not Available	Not Available	Not Available	Not Available
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	3 Months				
	Amount range (all amount)	Unpaid	Unpaid	Unpaid	Unpaid
	6 Months				
	Amount range (all amount)	00.150	00.150	00.150	00.150
	9 Months				
	Amount range (all amount)	00.250	00.250	00.250	00.250
	12 Months				
	Amount range (all amount)	00.450	00.450	00.450	00.450



Note:

1. All call deposit accounts (current accounts) and 1-month, 3-month, 6-month, 9-month and 12-month term deposit accounts of which funds have been deposited into such accounts for the period of less than 1 month will not be paid any interest.
2. For call deposit accounts (savings accounts), the Bank will pay interest at every 6-month accounting period and the calculation of accrued interest is based on daily outstanding deposit balance.
3. For 3-month, 6-month, 9-month and 12-month term deposit accounts of which funds have been deposited into such accounts for the period of more than 1 month, the Bank agrees that the account owners may withdraw money from such accounts prior to their maturity dates. However, the accrued interest calculation shall be based on the actual deposit days and shall apply interest rate not exceeding the rate of call deposits (savings accounts) applicable on the dates the foreign currency deposits were made.
4. For 1-week (7-day), 2-week (14-day) and 3-week (21-day) term deposit accounts as per this Notification and term deposit accounts with the terms of 1-999 days as per 7.1, the Bank agrees that the account owners may withdraw money from such accounts prior to their maturity dates but they will not be paid any deposit interest.
5. Term deposits remaining in accounts with the Bank prior to the date this Notification has come into effect are subject to the interest rates applicable on the dates of such deposits until their maturity dates.
6. For deposits as per 1, 3 and 4, the Bank may adjust interest rates or deposit conditions applicable to certain account owners based on money market situations and local conditions.
7. The Bank may consider applying special deposit interest rates to its major customers on a case-by-case basis. Customers may contact the Treasury Group for such special consideration. The Treasury Group may consider applying special deposit rates based on market conditions for the following customers.
 - 7.1 1-999 day term deposit accounts
 - Individual : Not less than USD500,000 or equivalent per deposit
 - Juristic persons : Not less than USD3,000,000 or equivalent per deposit
 - 7.2 1-week (7-day), 2-week (14-day) and 3-week (21-day) term deposit accounts
 - Individual : Not less than USD1,000,000 or equivalent per deposit.
 - Juristic persons : Not less than USD5,000,000 or equivalent per deposit
 - 7.3 1-month, 3-month, 6-month, 9-month and 12 month term deposit accounts
 - Individual and juristic persons : Not less than USD1,000,000 or equivalent per deposit.
8. The bases of number of days per year applied to the interest calculation vary by currency of deposit as follows:-
 - The basis of 365-day year is applied to GBP, SGD and HKD.
 - The basis of 360-day year is applied to other currencies specified in the above-mentioned table.
9. Interest calculation is based on the following formula.
$$\text{Accrued interest} = \text{Principal} \times \frac{\text{Annual Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{365 \text{ or } 360}$$
10. The FCD service is available at all branches nationwide (except for the Naradhiwaas Branch).
11. Exemption from withholding tax on interest earnings from each deposit account type shall be in accordance with the criteria stipulated by the Revenue Department.
12. Principals and accrued interests of FCD accounts are not protected by the Deposit Protection Agency.

Authorized Signator

(Mr. Tan Kong Khoon)

President & CEO

Issued on 6 October 2009