



(Translation)

Bank of Ayudhya Public Company Limited Announcement					
Issue 26/2009					
Foreign Currency Deposit Rates (percentage per year)					
Effective as from July 20, 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	00.150	00.150	00.150	00.150
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	00.250	00.250	00.250	00.250
	3 Months				
	Amount range (all amount)	00.500	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)	00.800	00.800	00.800	00.800
EUR	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	00.250	00.250	00.250	00.250
	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)	00.500	00.500	00.500	00.500
	3 Months				
	Amount range (all amount)	01.000	01.000	01.000	01.000
	6 Months				
	Amount range (all amount)	01.100	01.100	01.100	01.100
	9 Months				
	Amount range (all amount)	01.100	01.100	01.100	01.100
	12 Months				
	Amount range (all amount)	01.100	01.100	01.100	01.100



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)	00.200	00.200	00.200	00.200
	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)	00.400	00.400	00.400	00.400
	3 Months				
	Amount range (all amount)	00.700	00.700	00.700	00.700
	6 Months				
	Amount range (all amount)	01.000	01.000	01.000	01.000
	9 Months				
	Amount range (all amount)	01.000	01.000	01.000	01.000
	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
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)	00.100	00.100	00.100	00.100
	3 Months				
	Amount range (all amount)	00.100	00.100	00.100	00.100
	6 Months				
	Amount range (all amount)	00.500	00.500	00.500	00.500
	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



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)	00.650	00.650	00.650	00.650
	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)	00.850	00.850	00.850	00.850
	3 Months				
	Amount range (all amount)	01.000	01.000	01.000	01.000
	6 Months				
	Amount range (all amount)	01.200	01.200	01.200	01.200
	9 Months				
	Amount range (all amount)	01.250	01.250	01.250	01.250
	12 Months				
	Amount range (all amount)	01.250	01.250	01.250	01.250
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)	01.250	01.250	01.250	01.250
	3 Months				
	Amount range (all amount)	01.350	01.350	01.350	01.350
	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)	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)	00.300	00.300	00.300	00.300
	6 Months				
	Amount range (all amount)	00.400	00.400	00.400	00.400
	9 Months				
	Amount range (all amount)	00.450	00.450	00.450	00.450
	12 Months				
	Amount range (all amount)	00.550	00.550	00.550	00.550

Note:

1. No interest will be payable for demand current account and fixed deposit account with 1,3,6,9 and 12 months maturity period that has been maintained in the account for less than 1 month.
2. For fixed deposit account with 3,6,9 and 12 months maturity period which has been maintained in the account longer than 1 month, the Bank may allow the depositor to withdraw funds from the account before the due date. In this case the interest rate of FCD saving account for such foreign currency shall be applied for the period that the funds was actually kept in the account.
3. For fixed deposit account with less than 1 month maturity period, i.e., 1, 2 and 3 weeks, the Bank may allow the depositor to withdraw funds from the account before due date with no interest payable.
4. Fixed deposit prior to this announcement will continue to receive the same interest rate as previously announced until the account becomes due.
5. The Bank may change the interest rate or conditions for some depositors of the deposit account stated in clause 1., 2. and 3. according to the money market and local market conditions.
6. The Treasury Department of the Bank may flexibly grant special interest rate to major customers in accordance with the market condition as follows :
 - 6.1 Fixed deposit account with less than 1 month maturity period, i.e., 1, 2 and 3 weeks
 - Individual : not less than or equivalent to USD 1,000,000 / each deposit.
 - Juristic person : not less than or equivalent to USD 5,000,000 / each deposit.
 - 6.2 Fixed deposit account with 1,3,6,9 and 12 months maturity period
 - Not less than or equivalent to USD 1,000,000 for both person and juristic person.
7. The basis used for the interest calculation
 - 365 days basis for GBP, SGD and HKD
 - 360 days basis for other currencies stated in the above table
8. Neither deposits nor interest of foreign currency accounts are guaranteed by the Financial Institutions Development Fund or the Deposit Protection Agency.

Authorized Signator

(Mr. Tan Kong Khoon)

President & CEO

Issued on 16 July 2009