



(Translation)

Bank of Ayudhya Public Company Limited Annoucement					
Issue 3/2009					
Foreign Currency Deposit Rates (percentage per year)					
Effective as from January 26, 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)	Unpaid	Unpaid	Unpaid	Unpaid
	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	00.200	00.200	00.200	00.200
	Amount range (all amount)				
	1 Month				
	Amount range (all amount)	00.350	00.350	00.350	00.350
	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)	01.150	01.150	01.150	01.150
	12 Months				
	Amount range (all amount)	01.200	01.200	01.200	01.200
EUR	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	01.200	01.200	01.200	01.200
	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)	01.400	01.400	01.400	01.400
	3 Months				
	Amount range (all amount)	01.700	01.700	01.700	01.700
	6 Months				
	Amount range (all amount)	01.800	01.800	01.800	01.800
	9 Months				
	Amount range (all amount)	01.900	01.900	01.900	01.900
	12 Months				
	Amount range (all amount)	01.900	01.900	01.900	01.900



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)	00.700	00.700	00.700	00.700
	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)	01.000	01.000	01.000	01.000
	3 Months				
	Amount range (all amount)	01.300	01.300	01.300	01.300
	6 Months				
	Amount range (all amount)	01.300	01.300	01.300	01.300
	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
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)	00.150	00.150	00.150	00.150
	3 Months				
	Amount range (all amount)	00.200	00.200	00.200	00.200
	6 Months				
	Amount range (all amount)	00.500	00.500	00.500	00.500
	9 Months				
	Amount range (all amount)	00.500	00.500	00.500	00.500
	12 Months				
	Amount range (all amount)	00.500	00.500	00.500	00.500
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)	02.750	02.750	02.750	02.750
	3 Months				
	Amount range (all amount)	02.750	02.750	02.750	02.750
	6 Months				
	Amount range (all amount)	02.750	02.750	02.750	02.750
	9 Months				
	Amount range (all amount)	02.750	02.750	02.750	02.750
	12 Months				
	Amount range (all amount)	02.750	02.750	02.750	02.750



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)	00.100	00.100	00.100	00.100
	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)	00.200	00.200	00.200	00.200
	6 Months				
	Amount range (all amount)	00.300	00.300	00.300	00.300
	9 Months				
	Amount range (all amount)	00.300	00.300	00.300	00.300
	12 Months				
	Amount range (all amount)	00.400	00.400	00.400	00.400
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)	00.900	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



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)	01.250	01.250	01.250	01.250
	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)	01.500	01.500	01.500	01.500
	3 Months				
	Amount range (all amount)	01.750	01.750	01.750	01.750
	6 Months				
	Amount range (all amount)	01.900	01.900	01.900	01.900
	9 Months				
	Amount range (all amount)	02.000	02.000	02.000	02.000
	12 Months				
	Amount range (all amount)	02.000	02.000	02.000	02.000
NOK	1. Current Deposit	Non Interest	Non Interest	Non Interest	Non Interest
	2. Saving Deposit				
	Amount range (all amount)	01.500	01.500	01.500	01.500
	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)	01.900	01.900	01.900	01.900
	3 Months				
	Amount range (all amount)	02.250	02.250	02.250	02.250
	6 Months				
	Amount range (all amount)	02.500	02.500	02.500	02.500
	9 Months				
	Amount range (all amount)	02.750	02.750	02.750	02.750
	12 Months				
	Amount range (all amount)	02.750	02.750	02.750	02.750



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)	00.750	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)	00.750	00.750	00.750	00.750
	3 Months				
	Amount range (all amount)	01.000	01.000	01.000	01.000
	6 Months				
	Amount range (all amount)	01.250	01.250	01.250	01.250
	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

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.

-Signature-

(Mr.Virojn Srethapramotaya)
Head of Corporate Banking
Acting President & CEO
Issued on 23 January 2009