ธนาคารกรุงศรีอยุธยา
BANK OF AYUDHYA

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)
1222 ถนนพระรามที่ 3 แขวงบางโพงพาง
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(Translation for Reference Purposes Only)

Bank of Ayudhya Public Company Limited

Re: Interest Rates for Deposit Accounts

Effective from 1 February 2011

Unit: percentage per annum

Account Types	Customer Type									
								Non-Resident		
	Individuals (1)	Juristic Persons (2)	Government Agencies, State Enterprises, or Social Security Office (3)	Non-profit Juristic Persons (4)	Financial Institutions, Funds, Non-life Insurance Companies or Life Insurance Companies (5)	Cooperatives or Government Pension Fund (6)	Special Individuals/ Juristic Persons (7)	Individuals	Juristic Persons	Financial Institutions
1. Current Deposit Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Savings Deposit Account	0.625	0.50	0.50	0.625	0.50	0.50		0.00	0.00	0.00
less than Baht 50 million							0.50			
from Baht 50 million but less than Baht 100 million							0.60			
from Baht 100 million but less than Baht 500 million							0.75			
from Baht 500 million but less than Baht 1,000 million	-	-	-	-	-	-	0.85	-	-	-
from Baht 1,000 million upward	-	-	-	-	-	-	1.00	-	-	-
3. KRUNGSRI Teen Plus Saving Deposit Account	0.625	-	-	-	-	-	-	-	-	-
4. KRUNGSRI Mix and Max Special Saving Depsoit Account										
less than Baht 30,000	0.25	-	-	-	-	-	-	-	-	-
from Baht 30,000 but less than Baht 100,000	0.875	-	-	-	-	-	-	-	-	-
from Baht 100,000 but less than Baht 10 million										
- from 20 October 2010 to 31 March 2011	1.25	-	-	-	-	-	-	-	-	-
- from 1 April 2011 onward	1.125	-	-	-	-	-	-	-	-	-
from Baht 10 million upward	0.625	-	-	-	-	-	-	-	-	-
5. Time Deposit Account										
7 Days										
from Baht 50 million but less than Baht 100 million	-	-	-	-	-	-	0.75	-	-	-
from Baht 100 million upward	-	-	-	-	-	-	1.00	-	-	-
14 Days										
from Baht 50 million but less than Baht 100 million	-	-	-	-	-	-	0.75	-	-	-
from Baht 100 million upward	-	-	-	-	-	-	1.00	-	-	-
3 months										
less than Baht 30 million	1.25	1.25	1.25	1.25	1.25	1.25	1.25	-	-	-
from Baht 30 million upward	1.40	1.40	1.40	1.40	1.40	1.40	1.40	-	-	-
6 months										
less than Baht 5 million	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
from Baht 5 million upward	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675
12 months										
less than Baht 5 million	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
from Baht 5 million upward	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
24 months										
less than Baht 5 million	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40
from Baht 5 million upward	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70
36 months	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
48 months	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
6. KRUNGSRI Teen Plus Time Deposit Account (60 months)	Please see Interest Payment Conditions as attached.									
7. KRUNGSRI 24-month Tax Free Time Deposit Account	Please see Interest Payment Conditions as attached.									
8. KRUNGSRI Saver Plus Time Deposit Account	Please see Interest Payment Conditions as attached.									

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								Non-Resident		
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9. 12-month Special Time Deposit Account (KRUNGSRI Secure(2) 12 Month Campaign)	-	-	1.00	-	-	-	-	-	-	-
10. 7-month Special Time Deposit Account (KRUNGSRI 7 Months Special Time Deposit Campaign#2)	1.80	1.80	1.80	1.80	1.80	1.80	1.80	-	-	-
11. 15-month Special Time Deposit Account (KRUNGSRI Step Up 15 Months Campaign#2)										
1st to the 3rd month	1.50	1.50	1.50	1.50	1.50	1.50	1.50	-	-	-
4th to the 6th month	1.75	1.75	1.75	1.75	1.75	1.75	1.75	-	-	-
7th to the 9th month	2.00	2.00	2.00	2.00	2.00	2.00	2.00	-	-	-
10th to the 12th month	2.25	2.25	2.25	2.25	2.25	2.25	2.25	-	-	-
13th to the 15th month	5.25	5.25	5.25	5.25	5.25	5.25	5.25	-	-	-

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Definition of Customer Type (1) - (7) as specified in the above table:

(1) Individuals refer to Thai citizens; or individuals of other nationalities and their spouses with foreign passports who are authorized to stay in Thailand for at least three months or who have work permits and are residing or conducting businesses in Thailand in accordance with the Bank's criteria.

(2) Juristic persons refer to limited companies, public limited companies, limited partnerships, ordinary partnerships, or registered agricultural unions, excluding savings cooperatives and savings credit unions.

(3) Government agencies, state enterprises, or Social Security Office refer to ministries or departments of the Thai government; state enterprises and other Thai government organizations; municipalities; local administrative organizations; or hospitals (excluding those that are incorporated as limited companies).

(4) Non-profit juristic persons refer to foundations; temples; churches; associations; the Thai Red Cross Society; condominium juristic persons; non-registered agricultural unions; the Ministry of Education; Department of Religious Affairs; Bureau of University Affairs; schools; or universities.

(5) Financial institutions or funds refer to the Bank of Thailand; commercial banks; the Government Savings Bank; Bank for Agriculture and Agricultural Cooperatives; Government Housing Bank; Export-Import Bank of Thailand; finance companies; securities companies; finance & securities companies; credit foncier companies; mutual fund/asset management companies; the Stock Exchange of Thailand; public, municipal and private pawnshops; the Small Industry Finance Corporation; Financial Institution Asset Management Corporation; branches of foreign commercial banks in Thailand; international banking facilities of foreign commercial banks; funds managed by asset management companies and securities companies or limited securities companies or asset/fund management companies; the Financial Institutions Development Fund; foreign funds; or funds established for welfare purposes.

(6) Cooperatives refer to savings cooperatives; savings credit unions; cooperative alliances; agricultural groups or other cooperatives.

(7) Special individuals/juristic persons refer to individuals, juristic persons, organizations, government agencies, state enterprises or foundations that have provided support and used the Bank's products and have special agreements with the Bank which have been approved by the relevant authorities of the Bank.

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Remarks

Interest Payment Conditions

1 Time deposit accounts or KRUNGSRI Teen Plus time deposit accounts that have been deposited for less than 3 months do not receive any interest.

2 7-day and 14-day time deposit accounts that are withdrawn before their maturity are not paid any interest except for those having special agreement with the Bank.

3 All time deposit accounts that have been deposited for not less than 3 months but withdrawn before their maturity are paid normal interest rate on savings deposit accounts applicable to each customer type as announced on the date of the deposit except for those having special agreement with the Bank. Furthermore, for time deposit accounts of 6 months or more, interest may be paid on a monthly or quarterly basis as per special agreement with the Bank.

4 Interest payment on 12-month, 24-month, 36-month or 48-month time deposit accounts:

4.1 Time deposit accounts are paid the interest on an annual basis after deduction of the withholding tax on the deposit date until maturity of the deposit. The interest payment shall be credited to the savings deposit account or current account according to the notifications given to the Bank in writing. If the Bank has not been given any notification by depositors regarding their savings deposit accounts or current accounts by depositors, interest payments shall be credited in lump sum to only the time deposit accounts upon maturity.

4.2 Withdrawal prior to maturity:

4.2.1 Deposits with a period of less than 3 months will not be paid any interest and any interest, inclusive of withholding taxes, that has already been paid will be deducted from the principal that depositors will be paid back. However, depositors may claim for a refund of the withholding tax from the Department of Revenue.

4.2.2 Deposits with a period of 3 months or more are paid interest calculated according to the savings deposit rate as per the Bank's announcement effective on the deposit date calculated based on the actual deposit days. The principal and accrued interest on the deposit will be paid to depositors after deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors may claim for a refund of the withholding tax from the Department of Revenue.

5 Savings deposit accounts as per Account Type 2 are paid interest at every accounting period of 6 months. Savings deposit accounts of special individuals/juristic persons upon Customer Type 7 with deposit amounts as specified above are paid interest on the daily balance in the accounts as per a special agreement approved by the relevant authority of the Bank.

6 KRUNGSRI Teen Plus saving deposit accounts are paid interest equal to savings deposit accounts for individuals. However, accounts with an average deposit balance of THB 5,000 or more within an accounting period (January to June and July to December) are paid additional interest of 10% of the interest amount calculated for the said accounting period. The calculation and payment of the extra interests will start in the following accounting period after the date on which the deposit account was opened or the depositor applied to use this service.

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7 KRUNGSRI Mix and Max Special Saving Deposit Account: Deposit terms

7.1 Available from 6 October 2010 onward.

7.2 Eligible depositors are individual customers who open an account only under their name (joint accounts are not permitted) and the depositors acknowledge that they can have only one deposit account.

7.3 The minimum for the initial deposit is THB 30,000.

7.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.

7.5 The interest rate and fees on this deposit is as per the Bank's announcement.

7.6 The Bank shall calculate interests on a daily basis based on the remaining balance and shall deposit such interests after deduction of withholding taxes to such account on the day before the last working day of each month.

7.7 The depositors shall be able to make the Withdrawal Transaction 2 times of each month with free of charge, after that, the Withdrawal Transaction fee will be charged in the amount of 500 Baht per transaction given that such fee will be deducted from the account in the next day.

7.8 " Withdrawal Transaction " means any withdrawal or fund transfer via all of the Bank's channels which also include automatic account deduction and the closing of account.

7.9 In the case where the remaining balance is less than the Withdrawal Transaction fee, the depositors shall not be allowed to make any Withdrawal Transaction.

7.10 Depositors shall be able to close their account at the branch where the account has opened.

7.11 The calculation of the interest tax is as per the regulations/conditions of the Departure of Revenue.

7.12 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors

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8 KRUNGSRI Teen Plus time deposit accounts: Deposit terms

8.1 Interests for each deposit amount are paid based on 12-month time deposit account for individuals as announced by the Bank on the date of the deposit. The initial interest rate for each deposit is that of the 12-month time deposit accounts for individuals. However, at the 12-month maturity of each deposit, an extra interest rate of 0.25% per annum is added to the 12-month time deposit interest rate for individuals as per the Bank's announcement effective on the due date of the 12-month period. The conditions for KRUNGSRI Teen Plus time deposit accounts refer to Circular No. 6/2549 dated 9 January 2006. Details relating to interest rates are as follows:

Deposits	The 1st Year	The 2nd Year	The 3rd Year	The 4th Year	The 5th Year
1st-12th	RATE 12M*	RATE 12M* + 0.25**	RATE 12M* + 0.50**	RATE 12M* + 0.75**	RATE 12M* +1.00**
13th-24th		RATE 12M*	RATE 12M* + 0.25**	RATE 12M* + 0.50**	RATE 12M* + 0.75**
25th-36th			RATE 12M*	RATE 12M* + 0.25**	RATE 12M* + 0.50**
37th-48th				RATE 12M*	RATE 12M* + 0.25**
49th-60th					RATE 12M*

* refers to the 12-month time deposit interest rate for individuals.

** refers to the additional interest rate per annum.

8.2 KRUNGSRI Teen Plus time deposit accounts cannot be used as collateral or to apply for loans with the Bank.

9 KRUNGSRI 24-month Tax Free time deposit accounts: Deposit terms

9.1 Eligible customers:

9.1.1 The account name shall be the same as the depositor's name and the use of alias is prohibited. In the case where the account is opened for minor, the name of the minor shall be indicated.

9.1.2 Depositors have to acknowledge that they can have only one tax-free deposit account with all commercial banks.

9.1.3 Both depositors and their lawful spouses can have only one tax-free deposit account under the name of either the depositors or their lawful spouses.

9.1.4 If depositors cannot provide their tax identification numbers or national identification numbers, the Bank will deduct interest taxes at the rate as specified by the law.

9.2 Deposit:

9.2.1 Depositors shall make 24 monthly deposits. Failure to make a monthly deposit or to deposit the full monthly amount or failure to make the monthly deposit on the due date is as permitted only twice subject to the condition that depositors still complete the 24-month deposits.

9.2.2 Depositors shall deposit the same amount every month throughout the deposit period. The first deposit amount shall constitute the basis for the monthly deposits thereafter.

9.2.3 The minimum and maximum amounts of the monthly deposits as per clause 9.2.2 are set at THB 1,000 and THB 25,000 respectively. Any increase in the deposits shall be by a multiple of THB 500. However, the total principal of the 24 monthly deposits shall not exceed THB 600,000.

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9.3 Interest:

9.3.1 Interest is paid at the rate of 12-month time deposit accounts for individuals as per the Bank's announcement on the date of deposit plus an extra interest rate of 0.50% per annum after depositors have completed their 24-month deposits.

9.3.2 In case of withdrawal before maturity date, the account will be closed and interest will be paid according to the following terms:

(1) Deposits for a period of less than 3 months will not be paid any interest.

(2) Deposits for a period of 3 months or more will not be paid interest at the savings deposit account rate as per the Bank's announcement on the date of the account opening and the number of actual deposit days is used to calculate interest with interest taxes deducted at the rate of 15% per annum.

9.3.3 If depositors fail to abide by clause 9.2.1 and have not contacted the Bank within two months after such a failure; the Bank will change these accounts into 12-month time deposit accounts and the calculation and payment of interest and principal will be as per clause 9.3.2 subject to the deposit and interest payment conditions as per the Bank's announcement effective at the time.

9.4 Deposit maturity:

At the deposit maturity, which falls on the exact date of one month following the 24th monthly deposit, the Bank will calculate interest as per the conditions, which is then accrued to the principal amount. If depositors do not close the accounts, the Bank will change these accounts into 12-month time deposit accounts with deposit and interest payment conditions as per the Bank's announcement effective at the time.

9.5 Others:

9.5.1 As for other conditions of interest tax exemption that have not been mentioned, the Bank will follow the Notification of the Department of Revenue effective at the time.

9.5.2 KRUNGSRI 24-month Tax Free time deposit accounts cannot be used as collateral or to apply for loans with the Bank.

9.5.3 Should there be any changes to the above-mentioned conditions, the Bank will notify depositors according to the regulations of the Bank of Thailand.

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10 <u>KRUNGSRI Saver Plus time deposit accounts</u>: Deposit terms

10.1 Eligible customers:

10.1.1 The account name shall be the same as the depositor's name and the use of alias is prohibited. In the case the account is opened for minor, the name of the minor shall be indicated.

10.2 Deposit:

10.2.1 Depositors shall make 6 monthly deposits. Failure to make the monthly deposit or the full monthly deposit amount or failure to make the monthly deposit on the due date is permitted only twice subject to the condition that depositors shall remain obligated to complete the 6 monthly deposits.

10.2.2 Depositors shall deposit the same amount every month throughout the deposit period. The first deposit amount shall constitute the basis for the monthly deposit amount thereafter.

10.2.3 The minimum and maximum of the monthly deposit amounts as per clause 10.2.2 are set at THB 5,000 and THB 500,000, respectively. Any increase in the deposits shall be by a multiple of THB 500. However, the total principal of the 6 monthly deposits shall not exceed THB 3,000,000.

10.3 Interest:

10.3.1 Interest is paid at the rate of the 6-month time deposit accounts for individuals as per the Bank's announcement on the date of deposit plus an extra interest rate of 0.50% per annum after depositors have completed their 6-month deposits.

10.3.2 In case of the withdrawal before the maturity date; the account will be closed and interest will be paid according to the following terms:

(1) Deposits for a period of less than 3 months are not paid any interest.

(2) Deposits for a period of 3 months or more will be paid interest at the savings deposit account rate as per the Bank's announcement on the day of the account opening and the number of actual deposit days is used to calculate interest with interest taxes deducted at the rate of 15% per annum.

10.3.3 If depositors fail to abide by clause 10.2.1 and have not contacted the Bank within two months after such a failure, the Bank will change these accounts into 6-month time deposit accounts and the calculation and payment of interest will be as per clause 10.3.2.subject to the deposit and interest payment conditions as per the Bank's announcement effective at the time.

10.4 Deposit maturity:

At the maturity of the deposit, which falls on the exact date one month after the 6th monthly deposit, the Bank will calculate interest as per the conditions, which will then be accrued to the principal amount. If depositors do not close the account, the Bank will change these accounts into 6-month time deposit accounts with deposit and interest payment conditions as per the Bank's announcement effective at the time.

10.5 Others:

10.5.1 KRUNGSRI Saver Plus time deposit accounts cannot be used as collateral or to apply for loans with the Bank.

10.5.2 Should there be any changes to the above-mentioned conditions, the Bank will notify depositors according to the regulations of the Bank of Thailand.

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11. 12-month special time deposit account (KRUNGSRI Secure(2) 12 Month Campaign): Deposit terms and conditions

11.1 Eligible customers are government authorities, government organizations and state enterprises who deposit funds with the Bank under the condition that the Bank will provide financial support in the form of housing loan to employees, staff and any persons attached to the said government authorities, government organizations and state enterprises.

11.2 The "12-month special time deposit account (KRUNGSRI Secure (2) 12 Month Campaign)" is available from 26 March 2010 onward.

11.3 This type of deposit account is considered as a contract to deposit funds for 12 months with the Bank.

11.4 Depositors shall deposit and maintain the amount in the deposit account as agreed with the Bank under the condition that the Bank will provide financial support in the form of housing loan to employees, staff and other persons attached to the depositors.

11.5 For depositing of fund in the form of a bill / any other financial instrument, the deposit shall be deemed complete only after the Bank has successfully collected the fund as per the said bill / financial instrument in full.

11.6 The interest rate on this deposit is as per the Bank's announcement.

11.7 Interest is paid every 6 month on the same date as the deposit date until maturity of the deposit as per 11.3 The aforementioned interest will be credited to savings deposit accounts or current accounts according to the written notification given to the Bank by depositors.

11.8 Upon the maturity of the deposit as per 11.3, the deposit shall be renewed in the form of "12-month special time deposit (KRUNGSRI Secure(2) 12 Month Campaign)" and the interest rate and conditions of deposit as per the Bank's announcement on the date of renewal shall apply.

11.9 In order to withdraw time deposits before maturity, the total of each deposit has to be withdrawn subject to conditions as follows:

11.9.1 Deposits with a period of less than 3 months will not be paid any interest.

11.9.2 Deposits with a period of 3 months or more will be paid an interest at the savings deposit rate announced by the Bank as effective on the deposit date and the number of actual deposit days. The principal and accrued interest on the deposit will be paid to depositors after deduction of interests which have already been paid.

11.10 The Bank reserves the right to change conditions or procedure for this service without any prior notice to depositors. If the said actions would result in any loss of benefit of the depositors, the Bank only have to notify the matter to the depositors in accordance with the regulations under the notifications or regulations of the Bank of Thailand or other government authorities related to such matter.

11.11 Any other conditions which are not specified therein shall be in accordance with the terms and conditions of the Bank's deposit accounts.

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(Translation for Reference Purposes Only)

12. 7-month Special Time deposit accounts (KRUNGSRI 7 Months Special Time Deposit Campaign#2): Deposit terms

12.1 Available from 10 December 2010 – 28 February 2011.

12.2 The opening of the 7-month special time deposit accounts#2 (KRUNGSRI 7 Months Special Time Deposit Campaign#2) is considered as a contract to deposit funds for 7 months with the Bank.

12.3 The minimum for the initial deposit and each deposit is THB 50,000.

12.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.

12.5 The interest rate on this deposit is as per the Bank's announcement.

12.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 12.2 and shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.

12.7 The Bank shall consider the 7-month special time deposit account terminated after the tenor as per clause 12.2 is completed. If depositors do not withdraw the money or notify the Bank otherwise; it shall be considered that the deposit has been renewed in the form of a 3-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.

12.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:

12.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, which has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.

12.8.2 Deposits for a period of 3 months or more will be paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after the deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.

12.9 The Bank reserves the right to change conditions or service procedures without any prior notice to Depositors

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13. 15-month Special Time deposit accounts (KRUNGSRI Step up 15 Months Campaign#2): Deposit terms

13.1 Available from 1-28 February 2011.

13.2 The opening of the 15-month special time deposit accounts (KRUNGSRI 15 Months Special Time Deposit Campaign#2) is considered as a contract to deposit funds for 15 months with the Bank.

13.3 The minimum for the initial deposit and each deposit is THB 50,000.

13.4 For depositing with a cheque, the deposit shall be considered as complete only after the cheque has been cleared.

13.5 The interest rate on this deposit is as per the Bank's announcement.

13.6 Interest is paid on a monthly basis on the deposit date of the ensuing months until maturity of the deposit as per clause 13.2 and shall be credited to savings deposit accounts or current accounts according to the notifications given to the Bank in writing by depositors.

13.7 The Bank shall consider the 15-month special time deposit account terminated after the tenor as per clause 13.2 is completed. If depositors do not withdraw the money or notify the Bank otherwise; it shall be considered that the deposit has been renewed in the form of a 3-month time deposit account and the interest rate and conditions of the new 3-month time deposit accounts shall be as per the Bank's announcement at the time.

13.8 In order to withdraw the deposit before maturity; the total of each deposit has to be withdrawn subject to conditions as follows:

13.8.1 Deposits for a period of less than 3 months will not be paid any interest and interest, inclusive of withholding taxes, which has already been paid will be deducted from the principal that depositors will be paid back. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.

13.8.2 Deposits for a period of 3 months or more will be paid interest at the savings deposit account rate as per the Bank's announcement effective on the deposit day and the number of actual deposit days. The principal and accrued interest of the deposit will be paid to depositors after the deduction of interest which has already been paid, inclusive of withholding taxes. However, depositors can ask for a refund of the withholding taxes from the Department of Revenue.

13.9 The Bank reserves the right to change conditions or service procedures without any prior notice to depositors

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Other Conditions

1 The Bank reserves the right to pay interest rates for savings deposit accounts for special individuals or juristic persons to those customers with a special agreement with the Bank.

2 For all types of savings and time deposit accounts, the Bank may pay interest which is higher than the rate announced by the Bank by not more than 0.75% per annum.

3 For all types of time deposit accounts existing prior to this notification, the Bank shall continue to pay interest as originally agreed until their maturity except for customers with an agreement to use a floating rate according to the movement of interest rates as announced by the Bank.

4 This Notification does not apply to foreign currency deposits. If offices/branches would like to provide deposit services for financial institutions, please inquire about interest rates for such deposits directly from the Treasury Department.

5 The Bank reserves the right to consider and change the conditions and interest rates of deposits as deemed appropriate and/or to be in line with the prevailing economic conditions.

6 For accounts that have been transferred from GE Money Retail Bank PCL, the Bank will pay interests at the interest rates as specified in the agreement between GE Money Retail Bank PCL and customers until maturity of the deposits (details of interest rates of GE Money Retail Bank PCL are as per Attachment).

7 For accounts that have been transferred from AIG Retail Bank PCL, the Bank will pay interests at the interest rates as specified in the agreement between AIG Retail Bank PCL and customers until maturity of the deposits (details of interest rates of AIG Retail Bank PCL are as per Attachment).

8 For interest calculation, it is considered that there are 365 days in one year. The formula to calculate interests is as follows:

$$\text{Interest amount} = \text{principal} \times \frac{\text{Interest rate per year}}{100} \times \frac{\text{Actual deposit period}}{365}$$

9 Exemptions of withholding tax on interest shall be in accordance with criteria of the Department of Revenue.

10 The types of deposit that are protected, both for principal and interests, by the Deposit Protection Agency are Thai Baht accounts deposited with domestic financial institutions (except for Non-Resident Baht Accounts). Furthermore, the maximum protected deposit amounts according to the law are as follows:

	Protection Period	Protected Deposit Amount
1st year	11 August 2008 – 10 August 2009	Full coverage
2nd year	11 August 2009 – 10 August 2010	Full coverage
3rd year	11 August 2010 – 10 August 2011	Full coverage
4th year	11 August 2011 – 10 August 2012	Baht 50 million
5th year	From 11 August 2012 onwards	Baht 1 million

Authorized Signature -Signature-
(Mr. Pornsanong Tuchinda)
Head of Transformation
Acting President and CEO
Issued on 31 January 2011