



(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Interest Rates for Loans^{1/}

Effective from 26 April 2011

Unit: percent per annum

a. Reference Interest Rate ^{2/}		
1. Term loans for corporate customers in good standing (Minimum Loan Rate)	MLR	7.125
2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft Rate)	MOR	7.375
3. Retail customers in good standing (Minimum Retail Rate)	MRR	7.850

Unit: percent per annum

b. Maximum Interest Rate					
b. (1) Consumer Loans	Personal Loans		Housing Loans ^{4/-6/}		
	Secured ^{3/-6/}	Unsecured (not under the supervision)			
4. Maximum interest rate	15.420	21.000	14.695		
5. Maximum default interest rate	20.570	28.000	20.570		
b. (2) Commercial Loans	Overdraft (O/D)	Revolving	Short term (up to 1 year)	Long term (longer than 1 year)	SME-R ^{7/} (with partial collateral/ without collateral)
6. Maximum interest rate	11.850	11.850	11.850	11.850	21.000
7. Maximum default interest rate	15.000	15.000	15.000	15.000	28.000

- Remark:**
- 1/ Exclusive of loans under special criteria of the Bank of Thailand (BOT) such as personal loans under BOT supervision.
 - 2/ Customers in good standing with respect to being offered MLR, MOR or MRR refers to customers with strong financial status, high reliability, and the ability to repay debts.
 - 3/ Consumer secured loans are general loans with residential properties or deposits as collateral.
 - 4/ Interest Rates for Consumer Secured Loans
 - 4.1 with residential properties as collateral:
 - The Bank periodically determines the period for fixed rates based on market conditions; floating rates are applied for the remaining period of the loan term.
 - Floating rates are equal to the interest rate of term loans for corporate customers in good standing (MLR) plus a spread. In this connection, the reference interest rates plus the maximum spread are as per Attachment and shall not exceed the maximum interest rates as per 4. or 5., depending on the case.
 - 4.2 with deposits as collateral:
 - Interest rates for loan are equal to the interest rate for deposit accounts as specified in Bank of Ayudhya's Notification on Interest Rates for Deposit Accounts plus a spread. The Bank periodically determines the interest rates based on market conditions; however, the interest rates for loans shall not exceed the maximum interest rates as per 4. or 5., depending on the case.
 - 5/ Service charges, fees, and expenses are subject to Bank of Ayudhya's Notification on Service Fees Rates, Charges and Penalties Related to Deposits, Lending and Other Services Charges.
 - 6/ The Table of Estimated Monthly Installments for Debt Repayments is as per Attachment.
 - 7/ SME-R (with partial collateral/without collateral) refers to commercial loans for small enterprises of manufacturing provision, service provision, wholesale merchants and retail merchants.

Authorized Signature

-Signature-

(Mr. Mark John Arnold)

President and CEO

Issued on 25 April 2011



(Translation for Reference Purpose Only)

Attachment

Details on interest rates for housing loans and general loans with residential properties as collateral are as follows:

- The floating rate (MLR) plus maximum spread are determined as follows:

Collateral Type	Floating Rate Plus Maximum Spread
- single houses, twin houses, townhouses and condominiums	MLR per annum
- shop house/home office for both commercial and residential purposes with credit limits not exceeding 75% of appraisal values.	MLR plus 1.00% per annum
- land (the Bank reserves the right to consider on a case by case basis.)	MLR plus 2.00% per annum

- The Bank will calculate monthly installment for debt repayment based on the contractual interest rate plus 1.00% per annum, i.e.
 1. For a 10-year loan with a credit limit of THB 500,000 and a contractual interest rate of MLR (MLR is equal to 7.125% per annum), the Bank will use the interest rate of 8.125% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to $500,000 \times 0.012199 = \text{THB } 6,099.50$ or approximately THB 6,100.
 2. For a 15-year loan with a credit limit of THB 500,000 and a contractual interest rate of MLR + 1.00% per annum (MLR is equal to 7.125% per annum), the Bank will use the interest rate of 9.125% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to $500,000 \times 0.010217 = \text{THB } 5,108.50$ or approximately THB 5,200.
- The Table of Estimated Monthly Installments for Debt Repayment is as follows:

Percentage per annum Year(s)	6.625	6.750	6.875	7.000	7.125	7.250	7.375	7.500	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375
1	0.086354	0.086412	0.086469	0.086527	0.086584	0.086642	0.086700	0.086757	0.086815	0.086873	0.086931	0.086988	0.087046	0.087104	0.087162	0.087220	0.087278	0.087336	0.087394	0.087451	0.087509	0.087567	0.087625
2	0.044603	0.044659	0.044716	0.044773	0.044829	0.044886	0.044943	0.045000	0.045056	0.045113	0.045170	0.045227	0.045284	0.045341	0.045399	0.045456	0.045513	0.045570	0.045627	0.045685	0.045742	0.045800	0.045857
3	0.030706	0.030763	0.030820	0.030877	0.030934	0.030992	0.031049	0.031106	0.031164	0.031221	0.031279	0.031336	0.031394	0.031452	0.031510	0.031568	0.031625	0.031683	0.031741	0.031799	0.031857	0.031915	0.031973
4	0.023773	0.023830	0.023888	0.023946	0.024004	0.024062	0.024121	0.024179	0.024237	0.024296	0.024354	0.024413	0.024472	0.024530	0.024589	0.024648	0.024707	0.024766	0.024825	0.024884	0.024943	0.025002	0.025061
5	0.019625	0.019683	0.019742	0.019801	0.019860	0.019919	0.019979	0.020038	0.020097	0.020157	0.020217	0.020276	0.020336	0.020396	0.020456	0.020517	0.020577	0.020637	0.020698	0.020758	0.020819	0.020880	0.020941
6	0.016870	0.016929	0.016989	0.017049	0.017109	0.017169	0.017230	0.017290	0.017351	0.017411	0.017472	0.017533	0.017594	0.017655	0.017717	0.017778	0.017840	0.017902	0.017964	0.018026	0.018088	0.018150	0.018212
7	0.014910	0.014971	0.015032	0.015093	0.015154	0.015215	0.015277	0.015338	0.015400	0.015462	0.015524	0.015586	0.015649	0.015711	0.015774	0.015836	0.015899	0.015962	0.016025	0.016088	0.016151	0.016214	0.016277
8	0.013448	0.013510	0.013572	0.013634	0.013696	0.013758	0.013821	0.013884	0.013947	0.014010	0.014073	0.014137	0.014200	0.014264	0.014328	0.014392	0.014456	0.014521	0.014585	0.014650	0.014715	0.014780	0.014845
9	0.012317	0.012380	0.012443	0.012506	0.012570	0.012633	0.012697	0.012761	0.012825	0.012889	0.012954	0.013019	0.013084	0.013149	0.013214	0.013279	0.013345	0.013411	0.013477	0.013543	0.013609	0.013676	0.013742
10	0.011419	0.011482	0.011547	0.011611	0.011675	0.011740	0.011805	0.011870	0.011936	0.012001	0.012067	0.012133	0.012199	0.012265	0.012332	0.012399	0.012466	0.012533	0.012600	0.012668	0.012735	0.012803	0.012871
11	0.010689	0.010753	0.010819	0.010884	0.010950	0.011016	0.011082	0.011148	0.011215	0.011281	0.011348	0.011415	0.011483	0.011550	0.011618	0.011686	0.011755	0.011823	0.011892	0.011961	0.012030	0.012099	0.012169
12	0.010085	0.010151	0.010217	0.010284	0.010351	0.010418	0.010485	0.010552	0.010620	0.010688	0.010756	0.010825	0.010893	0.010962	0.011031	0.011101	0.011170	0.011240	0.011310	0.011380	0.011451	0.011522	0.011593
13	0.009579	0.009646	0.009713	0.009781	0.009849	0.009917	0.009985	0.010054	0.010123	0.010192	0.010261	0.010331	0.010401	0.010471	0.010541	0.010612	0.010683	0.010754	0.010825	0.010897	0.010969	0.011041	0.011113
14	0.009149	0.009217	0.009285	0.009354	0.009423	0.009492	0.009562	0.009631	0.009701	0.009772	0.009842	0.009913	0.009984	0.010056	0.010127	0.010199	0.010271	0.010344	0.010416	0.010489	0.010563	0.010636	0.010710
15	0.008780	0.008849	0.008919	0.008988	0.009058	0.009129	0.009199	0.009270	0.009341	0.009413	0.009484	0.009557	0.009629	0.009701	0.009774	0.009847	0.009921	0.009994	0.010068	0.010143	0.010217	0.010292	0.010367
16	0.008461	0.008531	0.008601	0.008672	0.008743	0.008815	0.008886	0.008958	0.009031	0.009103	0.009176	0.009249	0.009323	0.009397	0.009471	0.009545	0.009620	0.009694	0.009770	0.009845	0.009921	0.009997	0.010073
17	0.008182	0.008253	0.008325	0.008397	0.008469	0.008541	0.008614	0.008687	0.008760	0.008834	0.008908	0.008983	0.009057	0.009132	0.009207	0.009283	0.009359	0.009435	0.009511	0.009588	0.009665	0.009742	0.009820
18	0.007937	0.008010	0.008082	0.008155	0.008228	0.008302	0.008376	0.008450	0.008524	0.008599	0.008674	0.008750	0.008825	0.008901	0.008978	0.009055	0.009132	0.009209	0.009287	0.009364	0.009443	0.009521	0.009600
19	0.007721	0.007795	0.007868	0.007942	0.008016	0.008091	0.008166	0.008241	0.008316	0.008392	0.008468	0.008545	0.008622	0.008699	0.008777	0.008854	0.008933	0.009011	0.009090	0.009169	0.009248	0.009328	0.009408
20	0.007530	0.007604	0.007678	0.007753	0.007828	0.007904	0.007980	0.008056	0.008133	0.008209	0.008287	0.008364	0.008442	0.008521	0.008599	0.008678	0.008758	0.008837	0.008917	0.008997	0.009078	0.009159	0.009240
21	0.007358	0.007433	0.007509	0.007585	0.007661	0.007737	0.007814	0.007892	0.007969	0.008047	0.008126	0.008204	0.008283	0.008363	0.008442	0.008522	0.008603	0.008683	0.008764	0.008846	0.008927	0.009009	0.009092
22	0.007205	0.007281	0.007357	0.007434	0.007511	0.007589	0.007667	0.007745	0.007824	0.007903	0.007982	0.008062	0.008142	0.008222	0.008303	0.008384	0.008465	0.008547	0.008629	0.008712	0.008794	0.008878	0.008961
23	0.007067	0.007144	0.007221	0.007299	0.007377	0.007456	0.007535	0.007614	0.007694	0.007773	0.007854	0.007935	0.008016	0.008097	0.008179	0.008261	0.008343	0.008426	0.008509	0.008593	0.008676	0.008761	0.008845
24	0.006943	0.007021	0.007099	0.007178	0.007257	0.007336	0.007416	0.007496	0.007577	0.007658	0.007739	0.007821	0.007903	0.007985	0.008068	0.008151	0.008234	0.008318	0.008402	0.008487	0.008571	0.008657	0.008742
25	0.006830	0.006909	0.006988	0.007068	0.007148	0.007228	0.007309	0.007390	0.007471	0.007553	0.007636	0.007718	0.007801	0.007885	0.007968	0.008052	0.008137	0.008221	0.008307	0.008392	0.008478	0.008564	0.008650
26	0.006728	0.006808	0.006888	0.006968	0.007049	0.007130	0.007212	0.007294	0.007376	0.007459	0.007542	0.007626	0.007710	0.007794	0.007879	0.007964	0.008049	0.008135	0.008221	0.008307	0.008394	0.008481	0.008568
27	0.006636	0.006716	0.006797	0.006878	0.006960	0.007042	0.007124	0.007207	0.007291	0.007374	0.007458	0.007543	0.007628	0.007713	0.007798	0.007884	0.007970	0.008057	0.008144	0.008231	0.008319	0.008407	0.008495
28	0.006551	0.006632	0.006714	0.006796	0.006879	0.006962	0.007045	0.007129	0.007213	0.007297	0.007382	0.007468	0.007553	0.007639	0.007726	0.007812	0.007900	0.007987	0.008075	0.008163	0.008251	0.008340	0.008429
29	0.006474	0.006556	0.006638	0.006721	0.006805	0.006888	0.006973	0.007057	0.007142	0.007228	0.007313	0.007399	0.007486	0.007573	0.007660	0.007748	0.007836	0.007924	0.008013	0.008102	0.008191	0.008281	0.008370
30	0.006403	0.006486	0.006569	0.006653	0.006737	0.006822	0.006907	0.006992	0.007078	0.007164	0.007251	0.007338	0.007425	0.007513	0.007601	0.007689	0.007778	0.007867	0.007956	0.008046	0.008136	0.008227	0.008317