(Translation for Reference Purpose Only)

Bank of Ayudhya Public Company Limited

Re: Interest Rates for Loans^{1/}
Effective from 1 October 2020



Jnit: percent per annum

| | | Offic. percent per annum |
|---|-----|--------------------------|
| a. Reference Interest Rate 2/ | | |
| Term loans for corporate customers in good standing (Minimum Loan Rate) | MLR | 5.58 |
| 2. Overdraft facilities for corporate customers in good standing (Minimum Overdraft Rate) | MOR | 5.95 |
| 3. Retail customers in good standing (Minimum Retail Rate) | MRR | 6.05 |

Unit: percent per annum

| b. Maximum Interest Rate | | | | | | | | | | | | |
|----------------------------------|--------------------------|------------------|----------------|--------------|---------------------------|--|--|--|--|--|--|--|
| | Person | al Loans | | | | | | | | | | |
| b. (1) Consumer Loans | | Unsecured | | | | | | | | | | |
| D. (1) Consumer Loans | Secured 3/-6/ (not under | | Housing Loans | | | | | | | | | |
| | | the supervision) | | | | | | | | | | |
| 4. Maximum interest rate | 12.520 | 21.000 | 12.520 | | | | | | | | | |
| 5. Maximum default interest rate | 15.000 | 28.000 | 15.000 | | | | | | | | | |
| | | | Short term | Long term | SME-R ^{7/} | | | | | | | |
| b. (2) Commercial Loans | Overdraft (O/D) | Revolving | (up to 1 year) | (longer than | (with partial collateral/ | | | | | | | |
| | | | | 1 year) | without collateral) | | | | | | | |
| 6. Maximum interest rate | 10.050 | 10.050 | 10.050 | 10.050 | 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 who should be offered MLR, MOR or MRR refers to customers with strong financial status, high credibility, and the ability to repay debts.
- 3/ Consumer loans consist of:
 - 3.1 Consumer secured loans such as general purpose loans with collateral or O/D facilities with collateral.
 - 3.2 Consumer unsecured loans (not under supervision) such as O/D facilities without collateral.
- 4/ Interest rates for mortgage loans and multi-purpose 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 to the remaining period of the loan term.
 - Floating rates are equal to the minimum retail rate for retail customers in good standing plus a spread. This is applicable to mortgage loan customers and multi-purpose loan customers entering into a new contract from 1 January 2016 onwards as well as those entering into a new contract from 1 February 2016 onwards for the following 3 products:
 - 1. Krungsri Home for Cash Revolving
 - 2. BAY Subsidiary Program
 - 3. Welfare loans as per the welfare loan memorandum of understanding entered into between the Bank and

As regards customers entering into a contract prior to 1 January 2016 and 1 February 2016 as stated above, the reference interest rates remain as specified in the contract plus the maximum spread as per Attachment and shall not exceed the maximum interest rates as per Article 4 or Article 5, as the case may be.

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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 as
 the case may be.
- 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 loan (with partial collateral/without collateral) refers to commercial loans for small enterprises encompassing manufacturing, service provision, wholesale merchants and retail merchants.
- 8/ Customers transferred from GE Money Retail Bank Public Company Limited shall be subject to interests, discounts related to loans, charges and penalties, fees and expenses at the rates and under the rules specified in the contracts made between GE Money Retail Bank Public Company Limited and its customers until the end of the period of time of such particular loans. As regards reference interest rate according to the loan contract, i.e. MLR, the Bank shall refer to the similar type of interest rate as specified in Bank of Ayudhya Public Company Limited's Notification instead. (Details of GE Money Retail Bank Public Company Limited's Notification Re: Notification on Interest Rates and Actual and Reasonable Expenses Related to Loans are as per Attachment.)
- 9/ Loan customers transferred from the Hongkong and Shanghai Banking Corporation Limited, Bangkok Branch (HSBC) shall still be subject to obligations and rules specified in the contracts made between the customers and HSBC whereby the Bank shall refer to interest rates, fees and expenses as specified in HSBC's Notification on Interest Rates for Loans being enforced on the date when the Bank accepted the business transfer (31 March 2012) until the Bank's notification of change thereto.

Authorized Signature -Signature-

(Mr. Phonganant Thanattrai)

Head of Retail Banking and Distribution Group

Issued on 30 September 2020

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Attachment 1

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

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

| Collateral Type | Floating Rate Plus Maximum Spread |
|---|-----------------------------------|
| - single houses, twin houses, townhouses and condominiums | MRR plus 2.40% per annum |
| - shop house/home office for both commercial and residential purposes | MRR plus 2.40% per annum |
| with credit limits not exceeding 75% of appraisal values. - land (the Bank reserves the right to consider on a case by case basis.)) | MRR plus 2.40% per annum |

- The Bank will calculate monthly installment for debt repayment based on the contractual interest rate plus not exceed 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 MRR (MRR is equal to 6.05% per annum), the Bank will use the interest rate of 7.05% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to 500,000 x 0.11637 = THB 5,818.00 or approximately THB 6,000.
- 2. For a 15-year loan with a credit limit of THB 500,000 and a contractual interest rate of MRR + 1.00% per annum (MRR is equal to 7.05% per annum), the Bank will use the interest rate of 8.05% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to 500,000 x 0.009585 = THB 4,793.00 or approximately THB 5,000.
- The Table of Estimated Monthly Installments for Debt Repayment is as follows:

| Percentage annum Year | 3.550 | 3.800 | 4.050 | 4.300 | 4.550 | 4.800 | 5.050 | 5.300 | 5.550 | 5.800 | 6.050 | 6.300 | 6.550 | 6.800 | 7.050 | 7.300 | 7.550 | 7.800 | 8.050 | 8.300 | 8.550 | 8.800 | 9.050 |
|--------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|
| 1 ear | 0.084944 | 0.085059 | 0.085173 | 0.085287 | 0.085401 | 0.085516 | 0.085630 | 0.085745 | 0.085860 | 0.085975 | 0.086089 | 0.086204 | 0.086319 | 0.086435 | 0.086550 | 0.086665 | 0.086781 | 0.086896 | 0.087012 | 0.087127 | 0.087243 | 0.087359 | 0.087475 |
| 2 | 0.043225 | 0.043336 | 0.043447 | 0.043559 | 0.043670 | 0.043782 | 0.043894 | 0.044006 | 0.044118 | 0.044231 | 0.044343 | 0.044456 | 0.044569 | 0.044682 | 0.044795 | 0.044909 | 0.045022 | 0.045136 | 0.045250 | 0.045364 | 0.045479 | 0.045593 | 0.045708 |
| 3 | 0.029324 | 0.029435 | 0.029546 | 0.029658 | 0.029769 | 0.029881 | 0.029993 | 0.030106 | 0.030218 | 0.030331 | 0.030445 | 0.030558 | 0.030672 | 0.030786 | 0.030900 | 0.031014 | 0.031129 | 0.031244 | 0.031359 | 0.031475 | 0.031591 | 0.031707 | 0.031823 |
| 4 | 0.022378 | 0.022490 | 0.022601 | 0.022714 | 0.022826 | 0.022939 | 0.023052 | 0.023165 | 0.023279 | 0.023393 | 0.023508 | 0.023623 | 0.023738 | 0.023854 | 0.023969 | 0.024086 | 0.024202 | 0.024319 | 0.024436 | 0.024554 | 0.024672 | 0.024790 | 0.024909 |
| 5 | 0.018214 | 0.018326 | 0.018439 | 0.018552 | 0.018666 | 0.018780 | 0.018894 | 0.019009 | 0.019124 | 0.019240 | 0.019356 | 0.019473 | 0.019590 | 0.019707 | 0.019825 | 0.019943 | 0.020062 | 0.020181 | 0.020300 | 0.020420 | 0.020541 | 0.020661 | 0.020783 |
| 6 | 0.015441 | 0.015554 | 0.015668 | 0.015782 | 0.015897 | 0.016012 | 0.016128 | 0.016244 | 0.016361 | 0.016479 | 0.016597 | 0.016715 | 0.016834 | 0.016953 | 0.017073 | 0.017193 | 0.017314 | 0.017436 | 0.017558 | 0.017680 | 0.017803 | 0.017926 | 0.018050 |
| 7 | 0.013463 | 0.013577 | 0.013692 | 0.013807 | 0.013923 | 0.014040 | 0.014157 | 0.014275 | 0.014394 | 0.014513 | 0.014633 | 0.014753 | 0.014874 | 0.014995 | 0.015117 | 0.015240 | 0.015363 | 0.015487 | 0.015611 | 0.015736 | 0.015862 | 0.015988 | 0.016114 |
| 8 | 0.011981 | 0.012096 | 0.012213 | 0.012329 | 0.012447 | 0.012565 | 0.012684 | 0.012803 | 0.012923 | 0.013044 | 0.013166 | 0.013288 | 0.013411 | 0.013534 | 0.013659 | 0.013783 | 0.013909 | 0.014035 | 0.014162 | 0.014290 | 0.014418 | 0.014547 | 0.014676 |
| 9 | 0.010831 | 0.010947 | 0.011064 | 0.011183 | 0.011301 | 0.011421 | 0.011541 | 0.011663 | 0.011784 | 0.011907 | 0.012030 | 0.012155 | 0.012280 | 0.012405 | 0.012532 | 0.012659 | 0.012787 | 0.012915 | 0.013045 | 0.013175 | 0.013306 | 0.013437 | 0.013569 |
| 10 | 0.009912 | 0.010030 | 0.010148 | 0.010268 | 0.010388 | 0.010509 | 0.010631 | 0.010754 | 0.010877 | 0.011002 | 0.011127 | 0.011253 | 0.011380 | 0.011508 | 0.011637 | 0.011766 | 0.011896 | 0.012027 | 0.012159 | 0.012292 | 0.012425 | 0.012560 | 0.012695 |
| 11 | 0.009162 | 0.009281 | 0.009401 | 0.009521 | 0.009643 | 0.009766 | 0.009889 | 0.010014 | 0.010139 | 0.010265 | 0.010393 | 0.010521 | 0.010650 | 0.010780 | 0.010910 | 0.011042 | 0.011175 | 0.011308 | 0.011442 | 0.011578 | 0.011714 | 0.011851 | 0.011988 |
| 12 | 0.008538 | 0.008658 | 0.008780 | 0.008902 | 0.009025 | 0.009149 | 0.009274 | 0.009400 | 0.009527 | 0.009655 | 0.009784 | 0.009914 | 0.010045 | 0.010178 | 0.010310 | 0.010444 | 0.010579 | 0.010715 | 0.010852 | 0.010990 | 0.011128 | 0.011268 | 0.011408 |
| 13 | 0.008012 | 0.008133 | 0.008256 | 0.008379 | 0.008504 | 0.008629 | 0.008756 | 0.008884 | 0.009013 | 0.009143 | 0.009274 | 0.009406 | 0.009539 | 0.009673 | 0.009808 | 0.009944 | 0.010081 | 0.010219 | 0.010359 | 0.010499 | 0.010640 | 0.010782 | 0.010926 |
| 14 | 0.007562 | 0.007685 | 0.007808 | 0.007933 | 0.008059 | 0.008186 | 0.008314 | 0.008444 | 0.008574 | 0.008706 | 0.008839 | 0.008973 | 0.009108 | 0.009244 | 0.009382 | 0.009520 | 0.009659 | 0.009800 | 0.009942 | 0.010084 | 0.010228 | 0.010373 | 0.010519 |
| 15 | 0.007173 | 0.007297 | 0.007422 | 0.007548 | 0.007676 | 0.007804 | 0.007934 | 0.008065 | 0.008197 | 0.008331 | 0.008466 | 0.008602 | 0.008739 | 0.008877 | 0.009016 | 0.009157 | 0.009299 | 0.009441 | 0.009585 | 0.009731 | 0.009877 | 0.010024 | 0.010172 |
| 16 | 0.006834 | 0.006959 | 0.007085 | 0.007213 | 0.007342 | 0.007472 | 0.007603 | 0.007736 | 0.007870 | 0.008005 | 0.008142 | 0.008280 | 0.008419 | 0.008559 | 0.008700 | 0.008843 | 0.008987 | 0.009132 | 0.009279 | 0.009426 | 0.009575 | 0.009725 | 0.009875 |
| 17 | 0.006536 | 0.006662 | 0.006790 | 0.006918 | 0.007049 | 0.007180 | 0.007313 | 0.007448 | 0.007583 | 0.007720 | 0.007859 | 0.007999 | 0.008140 | 0.008282 | 0.008425 | 0.008570 | 0.008716 | 0.008864 | 0.009012 | 0.009162 | 0.009313 | 0.009465 | 0.009619 |
| 18 | 0.006272 | 0.006399 | 0.006528 | 0.006658 | 0.006790 | 0.006923 | 0.007057 | 0.007193 | 0.007331 | 0.007470 | 0.007610 | 0.007751 | 0.007894 | 0.008039 | 0.008184 | 0.008331 | 0.008479 | 0.008629 | 0.008780 | 0.008932 | 0.009085 | 0.009240 | 0.009396 |
| 19 | 0.006036 | 0.006165 | 0.006295 | 0.006426 | 0.006559 | 0.006694 | 0.006830 | 0.006968 | 0.007107 | 0.007247 | 0.007389 | 0.007533 | 0.007678 | 0.007824 | 0.007972 | 0.008121 | 0.008271 | 0.008423 | 0.008576 | 0.008730 | 0.008886 | 0.009043 | 0.009201 |
| 20 | 0.005825 | 0.005955 | 0.006086 | 0.006219 | 0.006354 | 0.006490 | 0.006627 | 0.006766 | 0.006907 | 0.007049 | 0.007193 | 0.007338 | 0.007485 | 0.007633 | 0.007783 | 0.007934 | 0.008087 | 0.008240 | 0.008396 | 0.008552 | 0.008710 | 0.008869 | 0.009029 |
| 21 | 0.005635 | 0.005766 | 0.005898 | 0.006033 | 0.006168 | 0.006306 | 0.006445 | 0.006586 | 0.006728 | 0.006872 | 0.007018 | 0.007165 | 0.007313 | 0.007464 | 0.007615 | 0.007768 | 0.007923 | 0.008079 | 0.008236 | 0.008394 | 0.008554 | 0.008716 | 0.008878 |
| 22 | 0.005463 | 0.005595 | 0.005729 | 0.005864 | 0.006001 | 0.006140 | 0.006281 | 0.006423 | 0.006567 | 0.006713 | 0.006860 | 0.007009 | 0.007160 | 0.007312 | 0.007465 | 0.007620 | 0.007777 | 0.007934 | 0.008094 | 0.008254 | 0.008417 | 0.008580 | 0.008745 |
| 23 | 0.005307 | 0.005440 | 0.005575 | 0.005711 | 0.005850 | 0.005990 | 0.006133 | 0.006277 | 0.006422 | 0.006569 | 0.006718 | 0.006869 | 0.007021 | 0.007175 | 0.007330 | 0.007487 | 0.007646 | 0.007806 | 0.007967 | 0.008130 | 0.008294 | 0.008459 | 0.008626 |
| 24 | 0.005164 | 0.005298 | 0.005434 | 0.005572 | 0.005712 | 0.005854 | 0.005998 | 0.006143 | 0.006290 | 0.006439 | 0.006590 | 0.006742 | 0.006896 | 0.007052 | 0.007209 | 0.007368 | 0.007528 | 0.007690 | 0.007853 | 0.008018 | 0.008184 | 0.008352 | 0.008521 |
| 25 | 0.005033 | 0.005169 | 0.005306 | 0.005445 | 0.005587 | 0.005730 | 0.005875 | 0.006022 | 0.006171 | 0.006321 | 0.006474 | 0.006628 | 0.006783 | 0.006941 | 0.007100 | 0.007260 | 0.007422 | 0.007586 | 0.007751 | 0.007918 | 0.008086 | 0.008255 | 0.008426 |
| 26 | 0.004913 | 0.005050 | 0.005188 | 0.005329 | 0.005472 | 0.005616 | 0.005763 | 0.005911 | 0.006062 | 0.006214 | 0.006368 | 0.006523 | 0.006681 | 0.006840 | 0.007001 | 0.007163 | 0.007327 | 0.007492 | 0.007660 | 0.007828 | 0.007998 | 0.008169 | 0.008342 |
| 27 | 0.004803 | 0.004940 | 0.005080 | 0.005222 | 0.005366 | 0.005512 | 0.005660 | 0.005810 | 0.005962 | 0.006116 | 0.006271 | 0.006428 | 0.006588 | 0.006748 | 0.006911 | 0.007075 | 0.007241 | 0.007408 | 0.007577 | 0.007747 | 0.007919 | 0.008092 | 0.008266 |
| 28 | 0.004701 | 0.004839 | 0.004981 | 0.005124 | 0.005269 | 0.005416 | 0.005566 | 0.005717 | 0.005870 | 0.006026 | 0.006183 | 0.006342 | 0.006502 | 0.006665 | 0.006829 | 0.006995 | 0.007162 | 0.007331 | 0.007502 | 0.007674 | | | 0.008198 |
| 30 | 0.004606 | 0.004746 | 0.004888 | 0.005033 | 0.005179 | 0.005328 | 0.005479 | 0.005632 | 0.005787 | 0.005943 | 0.006102 | 0.006262 | 0.006425 | 0.006589 | 0.006755 | 0.006922 | 0.007091 | 0.007262 | 0.007434 | 0.007608 | 0.007783 | 0.007959 | 0.008137 |
| 30 | 0.004518 | v.004660 | 0.004803 | 0.004949 | 0.005097 | 0.005247 | 0.005399 | 0.005553 | 0.005709 | 0.005868 | 0.006028 | 0.006190 | 0.006354 | 0.006519 | v.006687 | 0.006856 | 0.007/026 | 0.007199 | 0.007373 | 0.007548 | 0.007725 | 0.007903 | 0.008082 |



Attachment 2

Details on interest rates for housing loans and general purpose 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 plus 1.50 % per annum |
| - shop house/home office for both commercial and residential purposes | MLR plus 1.50 % per annum |
| with credit limits not exceeding 75% of appraisal values. | |
| - land (the Bank reserves the right to consider on a case by case basis.)) | MLR plus 1.50 % per annum |

- The Bank will calculate monthly installment for debt repayment based on the contractual interest rate plus not exceed 1.00% per annum, i.e.
 - 1. 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 5.58% per annum), the Bank will use the interest rate of 6.58% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to 500,000 X 0.011396 = THB 5,698.00 or approximately THB 6,000.
 - 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 6.58% per annum), the Bank will use the interest rate of 7.58% per annum to calculate the monthly installment for debt repayment. As a result, the monthly installment for debt repayment is equal to 500,000 X 0.009316 = THB 4,658.00 or approximately THB 5,000.
- The Table of Estimated Monthly Installments for Debt Repayment is as follows:

| Percentage annum | 1 | 1 | | | | | | | | | | | | | | 1 | | | | | | | |
|------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Year | 3.080 | 3.330 | 3.580 | 3.830 | 4.080 | 4.330 | 4.580 | 4.830 | 5.080 | 5.330 | 5.580 | 5.830 | 6.080 | 6.330 | 6.580 | 6.830 | 7.080 | 7.330 | 7.580 | 7.830 | 8.080 | 8.330 | 8.580 |
| 1 | 0.084730 | 0.084844 | 0.084958 | 0.085072 | 0.085186 | 0.085301 | 0.085415 | 0.085530 | 0.085644 | 0.085759 | 0.085874 | 0.085988 | 0.086103 | 0.086218 | 0.086333 | 0.086448 | 0.086564 | 0.086679 | 0.086794 | 0.086910 | 0.087025 | 0.087141 | 0.087257 |
| 2 | 0.043017 | 0.043127 | 0.043238 | 0.043349 | 0.043461 | 0.043572 | 0.043684 | 0.043795 | 0.043907 | 0.044019 | 0.044132 | 0.044244 | 0.044357 | 0.044469 | 0.044582 | 0.044696 | 0.044809 | 0.044922 | 0.045036 | 0.045150 | 0.045264 | 0.045378 | 0.045492 |
| 3 | 0.029116 | 0.029227 | 0.029338 | 0.029448 | 0.029560 | 0.029671 | 0.029783 | 0.029895 | 0.030007 | 0.030119 | 0.030232 | 0.030345 | 0.030458 | 0.030572 | 0.030685 | 0.030799 | 0.030914 | 0.031028 | 0.031143 | 0.031258 | 0.031373 | 0.031489 | 0.031605 |
| 4 | 0.022170 | 0.022280 | 0.022392 | 0.022503 | 0.022615 | 0.022727 | 0.022840 | 0.022952 | 0.023066 | 0.023179 | 0.023293 | 0.023407 | 0.023522 | 0.023637 | 0.023752 | 0.023867 | 0.023983 | 0.024100 | 0.024216 | 0.024333 | 0.024450 | 0.024568 | 0.024686 |
| 5 | 0.018004 | 0.018116 | 0.018228 | 0.018340 | 0.018453 | 0.018566 | 0.018679 | 0.018793 | 0.018908 | 0.019023 | 0.019138 | 0.019254 | 0.019370 | 0.019487 | 0.019604 | 0.019721 | 0.019839 | 0.019957 | 0.020076 | 0.020195 | 0.020315 | 0.020435 | 0.020555 |
| 6 | 0.015229 | 0.015342 | 0.015455 | 0.015568 | 0.015682 | 0.015796 | 0.015911 | 0.016026 | 0.016142 | 0.016258 | 0.016375 | 0.016493 | 0.016611 | 0.016729 | 0.016848 | 0.016967 | 0.017087 | 0.017208 | 0.017329 | 0.017450 | 0.017572 | 0.017695 | 0.017818 |
| 7 | 0.013249 | 0.013363 | 0.013476 | 0.013591 | 0.013706 | 0.013821 | 0.013937 | 0.014054 | 0.014172 | 0.014289 | 0.014408 | 0.014527 | 0.014647 | 0.014767 | 0.014888 | 0.015010 | 0.015132 | 0.015255 | 0.015378 | 0.015502 | 0.015626 | 0.015751 | 0.015877 |
| 8 | 0.011766 | 0.011880 | 0.011995 | 0.012110 | 0.012227 | 0.012343 | 0.012461 | 0.012579 | 0.012698 | 0.012818 | 0.012938 | 0.013059 | 0.013180 | 0.013303 | 0.013426 | 0.013549 | 0.013674 | 0.013799 | 0.013924 | 0.014050 | 0.014177 | 0.014305 | 0.014433 |
| 9 | 0.010614 | 0.010729 | 0.010845 | 0.010961 | 0.011079 | 0.011197 | 0.011316 | 0.011435 | 0.011556 | 0.011677 | 0.011799 | 0.011922 | 0.012045 | 0.012170 | 0.012295 | 0.012420 | 0.012547 | 0.012674 | 0.012802 | 0.012931 | 0.013060 | 0.013190 | 0.013321 |
| 10 | 0.009693 | 0.009809 | 0.009926 | 0.010044 | 0.010163 | 0.010282 | 0.010402 | 0.010524 | 0.010646 | 0.010769 | 0.010892 | 0.011017 | 0.011142 | 0.011268 | 0.011396 | 0.011523 | 0.011652 | 0.011782 | 0.011912 | 0.012043 | 0.012175 | 0.012308 | 0.012441 |
| 11 | 0.008941 | 0.009058 | 0.009176 | 0.009295 | 0.009415 | 0.009536 | 0.009658 | 0.009781 | 0.009904 | 0.010029 | 0.010154 | 0.010281 | 0.010408 | 0.010536 | 0.010665 | 0.010795 | 0.010926 | 0.011058 | 0.011191 | 0.011324 | 0.011459 | 0.011594 | 0.011730 |
| 12 | 0.008315 | 0.008434 | 0.008553 | 0.008673 | 0.008794 | 0.008916 | 0.009040 | 0.009164 | 0.009289 | 0.009415 | 0.009543 | 0.009671 | 0.009800 | 0.009930 | 0.010061 | 0.010193 | 0.010327 | 0.010461 | 0.010596 | 0.010732 | 0.010868 | 0.011006 | 0.011145 |
| 13 | 0.007787 | 0.007906 | 0.008027 | 0.008148 | 0.008270 | 0.008394 | 0.008519 | 0.008644 | 0.008771 | 0.008899 | 0.009028 | 0.009158 | 0.009289 | 0.009421 | 0.009555 | 0.009689 | 0.009824 | 0.009960 | 0.010098 | 0.010236 | 0.010375 | 0.010516 | 0.010657 |
| 14 | 0.007335 | 0.007455 | 0.007577 | 0.007699 | 0.007823 | 0.007948 | 0.008074 | 0.008202 | 0.008330 | 0.008459 | 0.008590 | 0.008722 | 0.008855 | 0.008989 | 0.009124 | 0.009261 | 0.009398 | 0.009537 | 0.009676 | 0.009817 | 0.009959 | 0.010101 | 0.010245 |
| 15 | 0.006944 | 0.007066 | 0.007188 | 0.007312 | 0.007437 | 0.007563 | 0.007691 | 0.007820 | 0.007950 | 0.008081 | 0.008213 | 0.008347 | 0.008482 | 0.008618 | 0.008755 | 0.008894 | 0.009033 | 0.009174 | 0.009316 | 0.009459 | 0.009603 | 0.009748 | 0.009894 |
| 16 | 0.006603 | 0.006726 | 0.006849 | 0.006974 | 0.007101 | 0.007228 | 0.007357 | 0.007487 | 0.007619 | 0.007752 | 0.007886 | 0.008022 | 0.008158 | 0.008296 | 0.008435 | 0.008576 | 0.008718 | 0.008860 | 0.009005 | 0.009150 | 0.009296 | 0.009444 | 0.009593 |
| 17 | 0.006303 | 0.006426 | 0.006551 | 0.006677 | 0.006805 | 0.006934 | 0.007064 | 0.007196 | 0.007329 | 0.007464 | 0.007600 | 0.007737 | 0.007875 | 0.008015 | 0.008157 | 0.008299 | 0.008443 | 0.008588 | 0.008734 | 0.008882 | 0.009030 | 0.009180 | 0.009331 |
| 18 | 0.006037 | 0.006161 | 0.006287 | 0.006414 | 0.006543 | 0.006674 | 0.006806 | 0.006939 | 0.007074 | 0.007210 | 0.007347 | 0.007486 | 0.007627 | 0.007768 | 0.007912 | 0.008056 | 0.008202 | 0.008349 | 0.008497 | 0.008647 | 0.008798 | 0.008950 | 0.009104 |
| 19 | 0.005799 | 0.005925 | 0.006052 | 0.006180 | 0.006311 | 0.006442 | 0.006575 | 0.006710 | 0.006847 | 0.006984 | 0.007124 | 0.007264 | 0.007406 | 0.007550 | 0.007695 | 0.007842 | 0.007989 | 0.008139 | 0.008289 | 0.008441 | 0.008594 | 0.008749 | 0.008904 |
| 20 | 0.005586 | 0.005713 | 0.005841 | 0.005971 | 0.006102 | 0.006235 | 0.006370 | 0.006506 | 0.006644 | 0.006783 | 0.006924 | 0.007067 | 0.007211 | 0.007356 | 0.007503 | 0.007651 | 0.007801 | 0.007952 | 0.008105 | 0.008259 | 0.008414 | 0.008571 | 0.008729 |
| 21 | 0.005394 | 0.005521 | 0.005651 | 0.005782 | 0.005914 | 0.006049 | 0.006185 | 0.006323 | 0.006462 | 0.006603 | 0.006745 | 0.006890 | 0.007035 | 0.007183 | 0.007331 | 0.007482 | 0.007633 | 0.007787 | 0.007941 | 0.008097 | 0.008255 | 0.008414 | 0.008574 |
| 22 | 0.005220 | 0.005348 | 0.005479 | 0.005611 | 0.005745 | 0.005881 | 0.006018 | 0.006157 | 0.006298 | 0.006441 | 0.006585 | 0.006731 | 0.006878 | 0.007027 | 0.007178 | 0.007330 | 0.007484 | 0.007639 | 0.007795 | 0.007953 | 0.008113 | 0.008274 | 0.008436 |
| 23 | 0.005061 | 0.005191 | 0.005322 | 0.005456 | 0.005591 | 0.005728 | 0.005867 | 0.006007 | 0.006150 | 0.006294 | 0.006440 | 0.006587 | 0.006736 | 0.006887 | 0.007040 | 0.007194 | 0.007349 | 0.007506 | 0.007665 | 0.007825 | 0.007986 | 0.008149 | 0.008314 |
| 24 | 0.004916 | 0.005047 | 0.005180 | 0.005314 | 0.005451 | 0.005589 | 0.005729 | 0.005871 | 0.006015 | 0.006161 | 0.006308 | 0.006457 | 0.006608 | 0.006761 | 0.006915 | 0.007071 | 0.007228 | 0.007387 | 0.007548 | 0.007710 | 0.007873 | 0.008038 | 0.008204 |
| 25 | 0.004784 | 0.004916 | 0.005049 | 0.005185 | 0.005323 | 0.005462 | 0.005604 | 0.005747 | 0.005893 | 0.006040 | 0.006189 | 0.006339 | 0.006492 | 0.006646 | 0.006802 | 0.006960 | 0.007119 | 0.007280 | 0.007442 | 0.007606 | 0.007771 | 0.007938 | 0.008106 |
| 26 | 0.004662 | 0.004795 | 0.004929 | 0.005066 | 0.005205 | 0.005346 | 0.005489 | 0.005634 | 0.005781 | 0.005929 | 0.006080 | 0.006232 | 0.006386 | 0.006542 | 0.006700 | 0.006859 | 0.007020 | 0.007183 | 0.007347 | 0.007512 | 0.007680 | 0.007848 | 0.008018 |
| 27 | 0.004549 | 0.004683 | 0.004819 | 0.004957 | 0.005097 | 0.005239 | 0.005384 | 0.005530 | 0.005678 | 0.005828 | 0.005980 | 0.006134 | 0.006290 | 0.006447 | 0.006607 | 0.006768 | 0.006930 | 0.007095 | 0.007261 | 0.007428 | 0.007597 | 0.007767 | 0.007939 |
| 28 | 0.004445 | 0.004580 | 0.004717 | 0.004856 | 0.004998 | 0.005141 | 0.005287 | 0.005434 | 0.005584 | 0.005735 | 0.005889 | 0.006044 | 0.006202 | 0.006361 | 0.006522 | 0.006685 | 0.006849 | 0.007015 | 0.007182 | 0.007352 | 0.007522 | 0.007695 | 0.007868 |
| 29 | 0.004349 | 0.004485 | 0.004623 | 0.004763 | 0.004906 | 0.005050 | 0.005197 | 0.005346 | 0.005497 | 0.005650 | 0.005805 | 0.005962 | 0.006121 | 0.006282 | 0.006444 | 0.006609 | 0.006775 | 0.006942 | 0.007112 | 0.007282 | 0.007455 | 0.007629 | 0.007804 |
| 30 | 0.004259 | 0.004396 | 0.004535 | 0.004677 | 0.004820 | 0.004966 | 0.005114 | 0.005265 | 0.005417 | 0.005572 | 0.005728 | 0.005887 | 0.006047 | 0.006209 | 0.006373 | 0.006539 | 0.006707 | 0.006876 | 0.007047 | 0.007219 | 0.007393 | 0.007569 | 0.007746 |