

CIMB Thai Bank PCL

Loan Interest Rates 1/ number 3/2011 Effective from 25 April 2011

| | | Unit : Percentage | e per annum |
|----|---|-------------------|-------------|
| | a. Reference Interest Rates | | |
| 1. | Interest rate for prime large customers : term loan type (Minimum Loan Rate) | MLR | 7.30 |
| 2. | Interest rate for prime large customers : overdraft type (Minimum Overdraft Rate) | MOR | 7.55 |
| 3. | Interest rate for prime retail customer (Minimum Retail Rate) | MRR | 7.925 |
| 4. | Interest rate for prime Housing Loan (Housing Loan Rate) | HLR | 6.625 |
| 5. | Interest rate for prime Personal Loan (Consumer Loan Rate) | CLR | 20.00 |

| or produced the appropriate was proportionally appropriate and the second section of the section of | | | <u>Unit : Percentage per annum</u> | |
|--|---|-----------|------------------------------------|--|
| D | /aximum Interest'R | ates | | |
| | Personal Loan Unsecured Secured (not under supervision) | | | |
| b.(1) Consumer Loan | | | Housing Loan | |
| 6. Maximum Interest Rate : normal Case | 14.00 | 28.00 | 14.00 | |
| 7. Maximum Interest Rate : default Case | 15.00 | 28.00 | 15.00 | |
| b.(2) Commercial Loan | C |)/D | Other | |
| With Collateral | | ··=·* | | |
| 8. Maximum Interest Rate : normal Case | 12.675 (M | RR+4.75%) | 12.675 (MRR+4.75%) | |
| 9. Maximum Interest Rate : default Case | 15 | .00 | 15.00 | |
| Without Collateral | | | | |
| 10. Maximum Interest Rate : normal Case | 17.675 (M | RR+9.75%) | 17.675 (MRR+9.75%) | |
| 11. Maximum Interest Rate : default Case | 23 | .00 | 23.00 | |

Remarks 8 4 1

1/ Exclude the type of loans that the Bank of Thailand stipulates specific criteria

(Mr. Subhak Siwaraksa)

President and Chief Executive Officer

Announced on 22 April 2011