

(Translation)

United Overseas Bank (Thai) Public Company Limited

Table 2 Loans Interest Rates ^{1/}

No. 24/ 2010

Effective Date 2 August 2010

United Overseas Bank (Thai) Public Company Limited would like to supercede the Announcement of the Bank # 14/2010 dated May 27, 2010 with the interest rates and conditions as follows:-

Unit : percent per annum

a. Interest Rate

1. Term-loan interest rate for prime large customers (Minimum Loan Rate)	MLR	6.75
2. Overdraft interest rate for prime large customers (Minimum Overdraft Rate)	MOR	7.25
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR	7.50
4. Interest rate for general loan (General Loan Rate)	GLR	10.70
5. Interest rate for housing loan customers (Housing Loan Rate)	HLR	7.50

Unit : percent per annum

b. Interest rate ceiling

b. (1) Consumer loan	Personal		Housing
	With Collateral	Without collateral (Not under the supervision)		
5. Normal case	18.00	28.00	18.00	-
6. Default case	18.00	28.00	18.00	-
b. (2) Commercial loan	Overdraft	Revolving	Short term (<= 1 Yr.)	Long term (> 1 Yr.)
7. Normal case	18.00	18.00	18.00	18.00
8. Default case	18.00	18.00	18.00	18.00

Note:

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

Terms and Conditions:

Loan Interest Rate Calculation Methods:

- General Loan (THB) : $\text{Principal Amount} \times \text{Interest Rate per year} \times \text{Number of days}$
100 X Actual number of days of such calendar year
- Discounted Loan (THB) : $\text{Principal Amount} \times \text{Interest Rate per year} \times \text{Number of days}$
100 X Actual number of days of such calendar year at the transaction date



 (Mr. Wong Kim Choong)
 President & CEO
 Announcement Date 30 July 2010

