

(Translation)

United Overseas Bank (Thai) Public Company Limited

Table 2 Loans Interest Rates <sup>1/</sup>

No. 02/ 2009

Effective Date 19 January 2009

Unit : percent per annum

## a. Interest Rate

1. Term-loan interest rate for prime large customers (Minimum Loan Rate)	MLR	7.25
2. Overdraft interest rate for prime large customers (Minimum Overdraft Rate)	MOR	7.75
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR	8.00
4. Interest rate for general loan (General Loan Rate)	GLR	11.20
5. Interest rate for housing loan customers (Housing Loan Rate)	HLR	8.00

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.

Authorized Signature



President &amp; CEO

Announcement Date 16 January 2009

e.c.