

Bank of China (Thai) Public Company Limited

Table 1: Deposit Interest Rates

Effective from: 26 December 2022

Unit : Percentage per annum

Type of Deposit	Type of Customers					
	Individuals	Juristic persons	Institutions	Non-Residents		
				Individuals	Juristic persons	Institutions
<b>1. Current</b>	-	-	-	-	-	-
<b>2. Saving</b>	0.250%	0.150%	0.100%	-	-	-
<b>3.Fixed Deposit with Passbook/Deposit Receipts</b>						
<b>1 Month</b>						
Amount ( 0 - 9,999,999 Baht )	0.300%	0.300%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht )	0.300%	0.300%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.300%	0.300%	0.100%	-	-	-
<b>3 Months</b>						
Amount ( 0 - 9,999,999 Baht )	0.625%	0.350%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht )	0.625%	0.350%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.625%	0.350%	0.100%	-	-	-
<b>6 months</b>						
Amount ( 0 - 9,999,999 Baht )	0.750%	0.400%	0.175%	0.750%	0.400%	0.175%
Amount (10,000,000-999,999,999 Baht )	0.750%	0.400%	0.175%	0.750%	0.400%	0.175%
Amount (from 1,000,000,000 Baht)	0.750%	0.400%	0.175%	0.750%	0.400%	0.175%
<b>12 Months</b>						
Amount ( 0 - 9,999,999 Baht )	0.750%	0.500%	0.250%	0.750%	0.500%	0.250%
Amount (10,000,000-999,999,999 Baht )	0.750%	0.500%	0.250%	0.750%	0.500%	0.250%
Amount (from 1,000,000,000 Baht)	0.750%	0.500%	0.250%	0.750%	0.500%	0.250%
<b>18 Months</b>						
Amount ( 0 - 9,999,999 Baht )	-	-	-	-	-	-
Amount (10,000,000-999,999,999 Baht )	-	-	-	-	-	-
Amount (from 1,000,000,000 Baht)	-	-	-	-	-	-
<b>24 Months</b>						
Amount ( 0 - 9,999,999 Baht )	0.750%	0.700%	0.250%	0.750%	0.700%	0.250%
Amount (10,000,000-999,999,999 Baht )	0.750%	0.700%	0.250%	0.750%	0.700%	0.250%
Amount (from 1,000,000,000 Baht)	0.750%	0.700%	0.250%	0.750%	0.700%	0.250%
<b>36 Months</b>						
Amount ( 0 - 9,999,999 Baht )	-	0.700%	-	-	0.700%	-
Amount (10,000,000-999,999,999 Baht )	-	0.700%	-	-	0.700%	-
Amount (from 1,000,000,000 Baht)	-	0.700%	-	-	0.700%	-

Remarks: Condition of interest payment

- The formula of interest calculation Interest of Deposit =  $\frac{\text{Principle} \times \text{Interest Rate}(\%) \times \text{number of deposit days}}{365}$
- The bank uses 365 days for interest calculation.
- For saving deposit accounts, the bank calculates interest on semi-annual basis as well as pays to the customer on 15th June and 15th December every year
- The bank doesn't pay the interest for deposit period less than 3 months in case that this is a withdrawal prior to the maturity date of time deposit account
- The bank will use the saving deposit interest rate to pay the interest for deposit period more than 3 months in case the this is a withdrawal prior to the maturity date of time deposit account
- The bank may pay interest rates higher than the announced rates (which have to get approved by Top Management) to potential customer who is a large depositor or have the trend to use other bank's financial products

Authorized Signature.....

(Mr.Wu Lin)  
Senior Executive Vice President

Announced on: 23 December 2022