

ธนาคารแห่งประเทศไทย (ไทย) จำกัด (มหาชน)

Table 1: Deposit Interest Rates

Effective from: 20 October 2020

Unit : Percentage per annum

Type of Deposit	Type of Customers					
	Individuals	Juristic persons	Institutions	Non-Residents		
				Individuals	Juristic persons	Institutions
1. Current	-	-	-	-	-	-
2. Saving	0.250%	0.125%	0.100%	-	-	-
3.Fixed Deposit with Passbook/Deposit Receipts						
1 Month						
Amount (0 - 9,999,999 Baht)	0.300%	0.125%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht)	0.300%	0.125%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.300%	0.125%	0.100%	-	-	-
3 Months						
Amount (0 - 9,999,999 Baht)	0.375%	0.250%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht)	0.375%	0.250%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.375%	0.250%	0.100%	-	-	-
6 months						
Amount (0 - 9,999,999 Baht)	0.500%	0.250%	0.175%	0.500%	0.250%	0.175%
Amount (10,000,000-999,999,999 Baht)	0.500%	0.250%	0.175%	0.500%	0.250%	0.175%
Amount (from 1,000,000,000 Baht)	0.500%	0.250%	0.175%	0.500%	0.250%	0.175%
12 Months						
Amount (0 - 9,999,999 Baht)	0.500%	0.375%	0.250%	0.500%	0.375%	0.250%
Amount (10,000,000-999,999,999 Baht)	0.500%	0.375%	0.250%	0.500%	0.375%	0.250%
Amount (from 1,000,000,000 Baht)	0.500%	0.375%	0.250%	0.500%	0.375%	0.250%
18 Months						
Amount (0 - 9,999,999 Baht)	-	0.375%	-	-	0.375%	-
Amount (10,000,000-999,999,999 Baht)	-	0.375%	-	-	0.375%	-
Amount (from 1,000,000,000 Baht)	-	0.375%	-	-	0.375%	-
24 Months						
Amount (0 - 9,999,999 Baht)	0.500%	0.375%	0.250%	0.500%	0.375%	0.250%
Amount (10,000,000-999,999,999 Baht)	0.500%	0.375%	0.250%	0.500%	0.375%	0.250%
Amount (from 1,000,000,000 Baht)	0.500%	0.375%	0.250%	0.500%	0.375%	0.250%
36 Months						
Amount (0 - 9,999,999 Baht)	-	0.500%	-	-	0.500%	-
Amount (10,000,000-999,999,999 Baht)	-	0.500%	-	-	0.500%	-
Amount (from 1,000,000,000 Baht)	-	0.500%	-	-	0.500%	-

Remarks: Condition of interest payment

1. The formula of interest calculation Interest of Deposit = $\frac{\text{Principle} \times \text{Interest Rate}(\%) \times \text{number of deposit days}}{365}$

2. The bank uses 365 days for interest calculation.

3. 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

4. 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

5. 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

6. 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. Li Feng)

Announced on: 19 October 2020