

**Bank of China (Thai) Public Company Limited**

**Table 1: Deposit Interest Rates**

**Effective from: 9 October 2023**

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%	0.250%	0.100%	-	-	-
<b>3.Fixed Deposit with Passbook/Deposit Receipts</b>						
<b>1 Month</b>						
Amount ( 0 - 9,999,999 Baht )	0.300%	0.700%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht )	0.300%	0.700%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.300%	0.700%	0.100%	-	-	-
<b>3 Months</b>						
Amount ( 0 - 9,999,999 Baht )	0.625%	0.900%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht )	0.625%	0.900%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.625%	0.900%	0.100%	-	-	-
<b>6 months</b>						
Amount ( 0 - 9,999,999 Baht )	1.250%	1.000%	0.175%	1.250%	1.000%	0.175%
Amount (10,000,000-999,999,999 Baht )	1.250%	1.000%	0.175%	1.250%	1.000%	0.175%
Amount (from 1,000,000,000 Baht)	1.250%	1.000%	0.175%	1.250%	1.000%	0.175%
<b>12 Months</b>						
Amount ( 0 - 9,999,999 Baht )	1.600%	1.150%	0.250%	1.600%	1.150%	0.250%
Amount (10,000,000-999,999,999 Baht )	1.600%	1.150%	0.250%	1.600%	1.150%	0.250%
Amount (from 1,000,000,000 Baht)	1.600%	1.150%	0.250%	1.600%	1.150%	0.250%
<b>24 Months</b>						
Amount ( 0 - 9,999,999 Baht )	1.750%	1.100%	0.250%	1.750%	1.100%	0.250%
Amount (10,000,000-999,999,999 Baht )	1.750%	1.100%	0.250%	1.750%	1.100%	0.250%
Amount (from 1,000,000,000 Baht)	1.750%	1.100%	0.250%	1.750%	1.100%	0.250%
<b>36 Months</b>						
Amount ( 0 - 9,999,999 Baht )	-	1.100%	-	-	1.100%	-
Amount (10,000,000-999,999,999 Baht )	-	1.100%	-	-	1.100%	-
Amount (from 1,000,000,000 Baht)	-	1.100%	-	-	1.100%	-

**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 consider to pay additional deposit interest to customers as deem appropriate on case by case basis by considering the relationship or the business value that the customer has or will have with the bank, or strategic plans as determined by the Bank according to business competition conditions or the need to raise bank deposits at the time but not exceed 3.50 percent per annum from the deposit interest rate that the Bank pays to depositor according to the type of customer/customer group that the Bank determines, deposit type and the deposit period .

**(Mr. Wu Lin)**  
**Senior Executive Vice President**

**Announced on: 4 October 2023**