

July 30, 2010

Dear Customers

We are pleased to announce our lending rate as follows:

Minimum Loan Rate*	6.375%	per annum
Minimum Overdraft Rate*	9.875%	per annum
Minimum Retail Rate*	7.875%	per annum
Maximum Interest Rate	14.750%	per annum
Default Interest Rate	15.000%	per annum

Remarks: -

The qualification of the good customers whose interest rate will be based on the above Minimum Loan Rate, Minimum Overdraft Rate and Minimum Retail Rate are

- Having the big transactions of loan or other types of banking transactions.
- Having credit facility over Baht 20 million
- Providing the bank with satisfactory collateral.
- Having good record of loan repayment

Other types of lending rate provided to customers who shall be based on negotiation between the bank and customer are

Our cost

Fixed deposit based lending rate

Other bank's Minimum Lending Rate

THBFIX

BIBOR

We sincerely intend to provide you our best services and hope that you will maintain your closest relationship with us.

(Effective date: August 2, 2010)

Yours very truly,

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Shigeru Yuno

Deputy General Manager

Dear customers,

As per the Bank of Thailand notification no. BOT. ForNorSor.(21) Wor. 71/ 2553 dated January 20, 2010, we are pleased to advise that, Sumitomo Mitsui Banking Corporation, Bangkok Branch is willing to give our reply to your inquiry if you have requested a credit facility from us. Please send us a written requested letter with attention to General Manager of Bangkok Branch. Please contact your responsible account manager for more details.