

SUMITOMO MITSUI BANKING CORPORATION

Bangkok Branch

8th-10th Floor, Q. House Lumpini Building, 1 South Sathorn Road, Bangkok 10120 Thailand

Tel: +66 2353 8000 Fax: +66 2353 8282

April 14, 2020

Dear Customer

We are pleased to announce our lending rate as follows:

|                         |                              |
|-------------------------|------------------------------|
| Minimum Loan Rate*      | 6.125% per annum (unchanged) |
| Minimum Overdraft Rate* | 9.375% per annum             |
| Minimum Retail Rate*    | 7.625% per annum (unchanged) |
| Maximum Interest Rate   | 14.75% per annum (unchanged) |
| Default Interest Rate   | 15.00% per annum (unchanged) |

Remarks: -

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

- Having the large 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: April 15, 2020)

Yours very truly,



.....  
Mr. Tetsuo Ota

General Manager

Risk Management and Business Control Department, Bangkok

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Sumitomo Mitsui Banking Corporation

Table 2 Loan Interest Rate <sup>1/</sup>

Effective from 15th April 2020

Unit : % per year

Kor. Reference Interest Rate

|   |     |       |
|---|-----|-------|
| 1. Interest rate for prime large customers : term loan type (Minimum Loan Rate) <sup>2/</sup>     | MLR | 6.125 |
| 2. Interest rate for prime large customers: overdraft type (Minimum Overdraft Rate) <sup>2/</sup> | MOR | 9.375 |
| 3. Interest rate for prime retail customers (Minimum Retail Rate) <sup>2/</sup>                   | MRR | 7.625 |
| 4. Other (if any) <sup>3/</sup>   |     |       |

Unit : % per year

Khor. Maximum Interest Rates

Khor. (1) Consumer Loan

Personal Loan

Housing Loan <sup>4/</sup>

with Collateral

Without  
Collateral (not  
under  
supervision) <sup>4/</sup>

5. Maximum Interest Rate : normal case

14.75

6. Maximum Interest Rate : default case

15.00

Khor. (2) Commercial Loan

Overdraft  
facility

General Loan

7. Maximum Interest Rate : normal case

14.75

14.75

8. Maximum Interest Rate : default case

15.00

15.00

Remark :

1/ Exclude the type of loans that the Bank of Thailand stipulates specific criteria.

2/ Customers who can apply such interest rates shall have qualifications as follows (2.1) having large loan transaction or having other business with banks (2.2) having credit line with the bank more than THB 20.0 million (2.3) arrange collateral to satisfy bank's request (2.4) having good track record for loan repayment.

3/ Other Interest rate; i.e our cost, fixed deposit-based lending rate, other bank's minimum lending rate, THBFIX, BIBOR.

4/ Bank does have such type of loan at the present.



(Mr. Tetsuo Ota)

General Manager

Risk Management and Business Control Department, Bangkok

Announced on 14th April 2020

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April 14, 2020

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.

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

Yours very truly,

  
.....

Mr. Tetsuo Ota

General Manager

Risk Management and Business Control Department, Bangkok