



(Translation)  
 United Overseas Bank (Thai) Public Company Limited

Table 2 Loans Interest Rates <sup>1/</sup>

No. 027 / 2024

Effective Date 1 November 2024

United Overseas Bank (Thai) Public Company Limited would like to supercede the Announcement of the Bank # 026/2023 dated October 3, 2023 with the interest rates and conditions as follows:-

Unit : percent per annum

a. Interest Rate							
1. Term-loan interest rate for prime large customers (Minimum Loan Rate)	MLR				8.125		
2. Overdraft interest rate for prime large customers (Minimum Overdraft Rate)	MOR				8.100		
3. Interest rate for prime retail customers (Minimum Retail Rate)	MRR				8.675		
4. Interest rate for general loan (General Loan Rate)	GLR				12.100		
b. Interest rate ceiling							
b. (1) Consumer loan	Personal			Housing	.....	.....	.....
	With collateral		Without collateral (Not under the supervision)				
	Term Loan	Overdraft					
5. Normal case	MRR (Equal to 8.675)	MRR + 7 (Equal to 15.675)	MRR + 7 (Equal to 15.675)	MRR - 0.60 (Equal to 8.075)	-	-	-
6. Default case	MRR + 3 (Equal to 11.675)	(MRR + 7) + 3 (Equal to 18.675)	(MRR + 7) + 3 (Equal to 18.675)	(MRR - 0.60) + 3 (Equal to 11.075)	-	-	-
b. (2) Commercial loan	Overdraft	Revolving		Short-term loan (≤ 1 year)		Long-term loan (> 1 year)	
				With Collateral	Without Collateral	With Collateral	Without Collateral
7. Normal case	MRR + 7 (Equal to 15.675)	MRR + 7 (Equal to 15.675)	-	MRR + 7 (Equal to 15.675)	MRR + 10 (Equal to 18.675)	MRR + 7 (Equal to 15.675)	MRR + 10 (Equal to 18.675)
8. Default case	(MRR + 7) + 3 (Equal to 18.675)	(MRR + 7) + 3 (Equal to 18.675)	-	(MRR + 7) + 3 (Equal to 18.675)	(MRR + 10) + 3 (Equal to 21.675)	(MRR + 7) + 3 (Equal to 18.675)	(MRR + 10) + 3 (Equal to 21.675)
9. Maximum default interest rate for Current Account without limit contract				MRR + 3 (Equal to 11.675)			
10. Default case of contingent liability				MRR + 3 (Equal to 11.675)			
b. (3) General loan with interest rate reference GLR	Overdraft	Revolving					
11. Normal case	GLR + 3 (Equal to 15.10)	GLR + 3 (Equal to 15.10)	-	-	-	-	-
12. Default case	(GLR + 3) + 3 (Equal to 18.10)	(GLR + 3) + 3 (Equal to 18.10)	-	-	-	-	-

**Note:**

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

**Terms and Conditions:**

Loan Interest Rate Calculation Methods:

- General Loan (THB) :  $\frac{\text{Principal Amount} \times \text{Interest Rate per year} \times \text{Number of days}}{100 \times 365}$
- Discounted Loan (THB) :  $\frac{\text{Principal Amount} \times \text{Interest Rate per year} \times \text{Number of days}}{100 \times 365}$
- Overdraft (THB) :  $\frac{\text{Principal Amount} \times \text{Interest Rate per year} \times \text{Number of days}}{100 \times 365}$

Authorized Signature

( Mr. Richard Maloney )  
 President & CEO

Announcement Date 31 October 2024