

Table 1

Bank...Deutsche Bank							
Deposit Rates (Percentage per Annum)							
Effective Date 10 April 2009							
Type of Deposits	Type of Customer						
	Residents			Non-Residents		Private Wealth	
	Individuals	Corporate	FIs	Individuals	Juristic Persons	Individuals	Corporate
1. Current	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2. Saving							
2.1. Standard Savings							
1-50,000,000	0.100%	0.100%	N.A.	N.A.	N.A.	0.100%	0.100%
>50,000,000-200,000,000	0.100%	0.100%	N.A.	N.A.	N.A.	0.100%	0.100%
>200,000,000-500,000,000	0.100%	0.100%	N.A.	N.A.	N.A.	0.100%	0.100%
>500,000,000 and over	0.150%	0.150%	N.A.	N.A.	N.A.	0.200%	0.200%
2.2 Special Savings <sup>1</sup>							
1-200,000,000	N.A.	0.150%	N.A.	N.A.	N.A.	N.A.	N.A.
>200,000,000-500,000,000	N.A.	0.150%	N.A.	N.A.	N.A.	N.A.	N.A.
>500,000,000 – 1,000,000,000	N.A.	0.150%	N.A.	N.A.	N.A.	N.A.	N.A.
>1,000,000,000 and over	N.A.	0.200%	N.A.	N.A.	N.A.	N.A.	N.A.
3. Fixed Deposits							
<b>less than 1 week<sup>4</sup></b>							
Amount (less than 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.	0.350%	0.050%
Amount (over 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.	0.400%	0.250%
<b>1 week<sup>4</sup></b>							
Amount (less than 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.	0.350%	0.050%
Amount (over 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.	0.400%	0.250%
<b>2 week<sup>4</sup></b>							
Amount (less than 50 mio THB)	N.A.	0.45%	N.A.	N.A.	N.A.	0.360%	0.060%
Amount (over 50 mio THB)	N.A.	0.55%	N.A.	N.A.	N.A.	0.410%	0.260%
<b>1 months</b>							
Amount (less than 50 mio THB)	N.A.	0.43%	N.A.	N.A.	N.A.	0.400%	0.100%
Amount (50 mio-500 mio THB)	N.A.	0.53%	0.90%	N.A.	N.A.	0.450%	0.300%
Amount (over 500 mio THB)	N.A.	0.53%	0.90%	N.A.	N.A.	0.450%	0.400%
<b>2 months</b>							
Amount (less than 50 mio THB)	N.A.	0.35%	N.A.	N.A.	N.A.	0.300%	0.200%
Amount (50 mio-500 mio THB)	N.A.	0.45%	0.80%	N.A.	N.A.	0.350%	0.300%
Amount (over 500 mio THB)	N.A.	0.45%	0.80%	N.A.	N.A.	0.350%	0.300%

<b>3 months</b>							
Amount (less than 50 mio THB)	N.A.	0.220%	N.A.	N.A.	N.A.	0.275%	N.A.
Amount (50 mio-500 mio THB)	N.A.	0.320%	0.60%	N.A.	N.A.	0.325%	0.175%
Amount (over 500 mio THB)	N.A.	0.320%	0.60%	N.A.	N.A.	0.325%	0.275%
<b>6 months</b>							
Amount (less than 50 mio THB)	N.A.	0.200%	N.A.	N.A.	N.A.	0.250%	N.A.
Amount (50 mio-500 mio THB)	N.A.	0.300%	0.60%	N.A.	N.A.	0.300%	0.150%
Amount (over 500 mio THB)	N.A.	0.300%	0.60%	N.A.	N.A.	0.300%	0.250%
<b>9 months</b>							
Amount (less than 50 mio THB)	N.A.	0.230%	N.A.	N.A.	N.A.	0.270%	N.A.
Amount (50 mio-500 mio THB)	N.A.	0.330%	0.60%	N.A.	N.A.	0.320%	0.170%
Amount (over 500 mio THB)	N.A.	0.330%	0.60%	N.A.	N.A.	0.320%	0.270%
<b>12 months</b>							
Amount (less than 50 mio THB)	N.A.	0.250%	N.A.	N.A.	N.A.	0.300%	N.A.
Amount (50 mio-500 mio THB)	N.A.	0.350%	0.60%	N.A.	N.A.	0.350%	0.200%
Amount (over 500 mio THB)	N.A.	0.350%	0.60%	N.A.	N.A.	0.350%	0.300%
<b>24 months</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
<b>36 months</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
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<b>Contractual (24 months and above)</b>	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4. Certificate of Deposit	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5. ....							

#### **Interest Payments Conditions**

1. Special saving account's interest conditions apply to Cash Management Clients utilizing cash management services with pre-agreement and meeting the bank's terms and conditions as follows: payment volumes exceeding 10,000 transactions per month and/or collections volumes exceeding 5,000 transactions per month, and/or liquidity management of more than 10 accounts.

2. Principle of a non-resident Thai Baht deposit account is not protected under Deposit Protection Act.

3. No interest is given to a non-resident Thai Baht deposit account.

4. Time deposits/Bill of Exchange interest rate for clients who are adopted under Private Wealth Management criteria are subject to mark up/down not over 0.5% from the announced rate

#### **Method, Frequency and Number of Days for Interest Calculation**

1. The Bank calculates the saving interest as the following method :

$$\frac{\text{End of day deposit balance} \times \text{Interest rate} \times \text{Number of deposit days}}{\text{Number of days in the year}}$$

2. For interest calculation, the Bank uses 365 days for Thai Baht account and 360 days for Foreign Currency account.

3. For Saving Accounts, the Bank pays interest to customer on a semi-annually basis except for special corporate that are cash management clients and have special agreement with the bank, which the bank might consider to pay interest on the agreed basis such as at maturity date, on a monthly basis or a quarterly basis

4. For Time deposit accounts\*, the Bank pays interest to customer on its maturity date. If maturity date falls on a bank holiday, then maturity date will be on the next banking day. There is no interest paid (interest rate = 0%) in case there is a withdrawal prior to the maturity date.

*\*For short-term time deposits, please contact: 0-2646-5190 or 0-2646-5159*

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