



Deutsche Bank AG., Bangkok Branch

Interest Rates and Actual and Reasonable Expenses Related to Loans¹

Effective Date: 22 August 2022

| Interest Rate | | | | | | Unit : percent per annum | | | | | | | |
|---|---|-----|-----------|----------------|----------------|--|---|---|------------------|-------------------|---------|-----|--|
| 1. | Term-loan interest rate for prime large customers (Minimum Loan Rate) | | | | | MLR | 6.75 | | | | | | |
| 2. | Overdraft interest rate for prime large customers (Minimum Overdraft Rate) (if any) | | | | | MOR | 7.00 | | | | | | |
| 3. | Interest rate for prime retail customers (Minimum Retail Rate) (if any) | | | | | MRR | n/a | | | | | | |
| 4. | Other (if any)..... | | | | | | | | | | | | |
| Commercial Loan | | O/D | Revolving | S-T (<1 yr) | L-T (<1 yr) | ... | Consumer loan | | W/ Collateral | W/O Collateral | Housing | ... | |
| Interest rate ceiling (percent per annum) | | | | | | Interest rate ceiling (percentage per annum) | | | | | | | |
| 5. | Normal case | | 20.00 | 20.00 | 20.00 | 20.00 | | | n/a | n/a | n/a | | |
| 6. | Default case | | 22.00 | 22.00 | 22.00 | 22.00 | | | n/a | n/a | n/a | | |
| | | | | | | | Actual and reasonable expense (please specify unit) | | | | | | |
| | | | | | | | 7. | Expense paid to authorities | | n/a | n/a | n/a | |
| | | | | | | | 1) Stamp duty | | | | | | |
| | | | | | | | 2) Mortgage Fee | | | | | | |
| | | | | | | | 3) | | | | | | |
| | | | | | | | 8. | Expense paid to other persons or entities | | n/a | n/a | n/a | |
| | | | | | | | Normal case | | | | | | |
| | | | | | | | 1) Collateral inspection and valuation ² | | | | | | |
| | | | | | | | 2) Insurance premium | | | | | | |
| | | | | | | | 3) Payment expense (via other counters or channels) | | | | | | |
| | | | | | | | 4) Check of credit information | | | | | | |
| | | | | | | | Default case | | | | | | |
| | | | | | | | 1) Return check expense | | | | | | |
| | | | | | | | 2) Insufficient fund expense (If debiting via other banks) | | | | | | |
| | | | | | | | 3) Debt collection expense ² | | | | | | |
| | | | | | | | 9. | Operating cost of commercial bank | | n/a | n/a | n/a | |
| | | | | | | | Normal case | | | | | | |
| | | | | | | | 1) Expense for collateral inspection and valuation ² | | | | | | |



| Commercial Loan | O/D | Revolving | S-T (<1 yr) | L-T (<1 yr) | ... | Consumer loan | W/ Collateral | W/O Collateral | Housing | ... |
|-----------------|-----|-----------|----------------|----------------|-----|--|------------------|-------------------|---------|-----|
| | | | | | | 2) Application fee for statement report (2nd copy onward) <u>Default case</u> 1) Debt collection expense ² 2) Prepayment fee for mortgage loan (if refinancing with other financial institutions) | | | | |

Note

- 1/ not including the type of loan specifically specified by the BOT.
- 2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.

Authorized Signature

Patcharavadee Supphipat

Teerada Tuppun

Announcement date

15 August 2022