

Table 1

Bank...Deutsche Bank Deposit Rates (Percentage per Annum) Effective Date 2 July 2012					
Type of Deposits	Type of Customer				
	Residents			Non-Residents	
	Individuals (A)	Corporate (B)	FIs (C)	Individuals (D)	Juristic Persons (E)
1. Current					
1.1. Standard Current	N.A.	N.A.	N.A.	N.A.	N.A.
1.2. Special Current <sup>1</sup>	N.A.	0.1%	N.A.	N.A.	N.A.
2. Saving					
2.1. Standard Savings					
1-50,000,000	N.A.	0.1%	N.A.	N.A.	N.A.
>50,000,000-200,000,000	N.A.	0.1%	N.A.	N.A.	N.A.
>200,000,000-500,000,000	N.A.	0.1%	N.A.	N.A.	N.A.
>500,000,000 and over	N.A.	0.1%	N.A.	N.A.	N.A.
2.2 Special Savings <sup>2</sup>					
1-200,000,000	N.A.	0.15%	N.A.	N.A.	N.A.
>200,000,000-500,000,000	N.A.	0.15%	N.A.	N.A.	N.A.
>500,000,000 – 1,000,000,000	N.A.	0.15%	N.A.	N.A.	N.A.
>1,000,000,000 and over	N.A.	0.2%	N.A.	N.A.	N.A.
3. Fixed Deposits					
<b>less than 1 week</b> <sup>4</sup>					
Amount (less than 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
Amount (over 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
<b>1 week</b> <sup>4</sup>					
Amount (less than 50 mio THB)	N.A.	call	N.A.	N.A.	N.A.
Amount (over 50 mio THB)	N.A.	call	N.A.	N.A.	N.A.
<b>2 week</b> <sup>4</sup>					
Amount (less than 50 mio THB)	N.A.	call	N.A.	N.A.	N.A.
Amount (over 50 mio THB)	N.A.	call	N.A.	N.A.	N.A.
<b>1 months</b>					
Amount (less than 50 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
<b>2 months</b>					
Amount (less than 50 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.

<b>3 months</b>					
Amount (less than 50 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
<b>4 months</b>					
Amount (less than 50 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
<b>6 months</b>					
Amount (less than 50 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
<b>7 months</b>					
Amount (less than 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
<b>8 months</b>					
Amount (less than 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
<b>9 months</b>					
Amount (less than 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
<b>12 months</b>					
Amount (less than 50 mio THB)	N.A.	N.A.	N.A.	N.A.	N.A.
Amount (50 mio-500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
Amount (over 500 mio THB)	N.A.	1.0%	N.A.	N.A.	N.A.
<b>24 months</b>	N.A.	N.A.	N.A.	N.A.	N.A.
<b>36 months</b>	N.A.	N.A.	N.A.	N.A.	N.A.
.....					
<b>Contractual (24 months and above)</b>	N.A.	N.A.	N.A.	N.A.	N.A.
4. Certificate of Deposit	N.A.	N.A.	N.A.	N.A.	N.A.
5. ....					

### **Interest Payments Conditions**

1. Special current account's interest conditions apply to Clients utilizing Cash Management Services with pre-agreement, together with Credit Facilities and have minimum average surplus balance subject to bank discretion
2. 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.
3. Principle of a non-resident Thai Baht deposit account is not protected under Deposit Protection Act.
4. No interest is given to a non-resident Thai Baht deposit account.
5. Time deposits/Bill of Exchange interest rates are subject to mark up/down not over 2.0% from the announced rate

**For all interest rate categories as mentioned above, Deutsche Bank may pay interest rate higher than rate announced to customers who meet either one of conditions stated.**

- 1. Customers who use Deutsche Bank as their main operating account.**
- 2. Customers who use Deutsche Bank cash management services.**
- 3. Customers who have global/regional relationship with Deutsche Bank.**

### **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: 0-2646-5168 or 0-2646-5159*

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Announcement:  
**Date 29 June 2012**