Dear Customer

We are pleased to announce our lending rate as follows:

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

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.

<u>Other types of lending rate provided to customers who shall be based on negotiation between the bank and customer are</u>

Our cost
Fixed deposit based lending rate
Other bank’s Minimum Lending Rate
THBFIX
BIBOR
THOR

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)

**SUMITOMO MITSUI BANKING CORPORATION**

Table 2 Information of Lending Interest Rates [1/]
Effective from 15th April 2020

Unit: Annual Percentage Rate

| Kor. Reference Interest Rates | | |
|---|---|---|
| 1. Interest rate for prime large customers: term loan type (Minimum Loan Rate) [2/] | MLR | 6.125 |
| 2. Interest rate for prime large customers: overdraft type (Minimum Overdraft Rate) [2/] | MOR | 9.375 |
| 3. Interest rate for prime retail customers (Minimum Retail Rate) [2/] | MRR | 7.625 |
| 4. Prime customers (if any) | | |
| 5. General customers (if any) | | |
| 6. Money paid under obligation for customers (if any) | | |
| 7. Other (if any) [3/] | | |

Unit: Annual Percentage Rate

| Khor. Maximum Interest Rates | | | | |
|---|---|---|---|---|
| **Khor. (1) Consumer Loan** | **Personal Loan** [4/] | | **Housing Loan** [4/] | |
| | **with Collateral** | **Without Collateral** (not under supervision) | | |
| 1. Maximum Normal Interest Rate | | | | |
| 2. Maximum Default Interest Rate | | | | |
| **Khor. (2) Commercial Loan** | **Overdraft facility** | **General Loan** | | |
| 1. Maximum Normal Interest Rate | 14.75 | 14.75 | | |
| 2. Maximum Default Interest Rate | 15.00 | 15.00 | | |

**Remarks:**

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

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, THOR.

4/ Bank does not have such type of loan at the present.

Dear Customers,

As per the Bank of Thailand notification no. SorGorSor 2.7/2565 Re. Regulations on Practices and Disclosure regarding Interest, Service Charges, and Penalties for Financial Products and Service dated March 03, 2022, 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.