

November 17, 2005

Dear Customer

We are pleased to announce our lending rate as follows:

Minimum Loan Rate*	7.75% per annum	
Minimum Overdraft Rate*	10.75% per annum	
Minimum Retail Rate*	9.25% per annum	(unchanged)
Default Interest Rate	15.00% per annum	(unchanged)
Maximum Interest Rate (1)	14.75% per annum	(unchanged)
Maximum Interest Rate (2)	20.00% per annum	(unchanged)

Maximum Interest Rate (1) for normal customer

Maximum Interest Rate (2) for specific special vehicle company

Remarks: -

The qualification of the good customers whose interest rate will be based on the above Minimum Loan Rate, Minimum Overdraft Rate and Minimum Retail Rate are

- Having the big 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

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

Our cost

Fixed deposit based lending rate

Other bank's Minimum Lending Rate

THBFIX

We sincerely intend to provide you our best services and hope that you will maintain your closest relationship with us.

(Effective date November 17, 2005)

Yours very truly,

Orawan Kerdphol

Joint General Manager