



Summary of the Bank of Thailand Savings Bonds, B.E. 2554, Issue 1

| | Bank of Thailand Savings Bonds, B.E. 2554, Issue 1 | |
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| | 3 Years | 7 Years |
| 1. Interest rate (Coupon) | Float against the three-month BIBOR ^{1/} (BOT will announce the interest rate for the first coupon-payment period on 25 August 2011. For the subsequent coupon-payment periods, the rates will be announced 2 days prior to the start of the periods) | Pre-determined step-up rates which will be based on 7-year government bond yield ^{2/} (BOT will announce the interest rates on 25 August 2011) |
| 2. Total issuance | 50,000 Million Baht | |
| 3. Minimum purchase | 50,000 Baht/person with additional purchase being multiples of 10,000 Baht | |
| 4. Eligible buyers in primary market | Individuals with Thai nationality, Thai residents, and non-profit public organizations | |
| 5. Subscription period | 26 th August – 6 th September 2011 | |
| 6. Payment due date | Cashier and personal cheques: within the cheque-clearing hours on 5th September 2011 Cash and direct debits: by 3.00pm on 6 th September 2011 | |
| 7. Issue date (Interest accrual date) | The date on which the BOT receives money from selling agents. | |
| 8. Interest payment | <ul style="list-style-type: none"> Quarterly, on 26th of February, May, August and November of every year until maturity. Interests will be calculated as a proportion of total number of coupon payments per year, except for the first four coupon payments where interests will be calculated based on the actual number of days during the periods. | <ul style="list-style-type: none"> Semi-annually, on 26th of February and August of every year until maturity. Interests will be calculated as a proportion of total number of coupon payments per year, except for the first two coupon payments where interests will be calculated based on the actual number of days during the periods. |
| 9. Maturity date | 26 th August 2014 | 26 th August 2018 |
| 10. Tax payment | The interest is taxable in accordance with the rate announced in the Revenue Code each time interest is paid. Individuals have an option whether to include this interest income in their annual income tax calculation. | |
| 11. Usage of BOT Savings Bonds as collaterals | Bond holders are able to use BOT savings bonds as collaterals for government agencies, for instance, court bails or electricity guarantees. They can also be used as collaterals for loans from financial institutions. In any case, the usage is subject to terms and conditions set by those organizations. | |
| 12. Transfer of ownership | Transferable from 26 th November 2011 onwards except for the purpose of collaterals, inheritance or division or distribution of property due to divorce, bankruptcy or liquidation which can be conducted after receiving bond certificates but not during the 30-day period prior to the bond's maturity. | |
| 13. Selling agents | 11 selling agents (please turn over for the names of selling agents) | |
| For further information, please visit www.bot.or.th | | |

^{1/} Bangkok Interbank Offered Rate (BIBOR): http://www2.bot.or.th/FinMarkets/Bibor/bibor_th.aspx

^{2/} Government Bond Yields: <http://www.thaibma.or.th/main.html>

List of BOT savings bonds selling agents

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| 1) Bangkok Bank PCL. | Tel. 1333 |
| 2) Krung Thai Bank PCL. | Tel. 0-2208-3065-8, 0-2208-3071-6 |
| 3) Bank of Ayudhya PCL. | Tel. 1572 |
| 4) Kasikorn Bank PCL. | Tel. 0-2888-8888 |
| 5) TMB Bank N.A. | Tel. 0-2242-3904, 0-2242-3907 |
| 6) Siam Commercial Bank PCL. | Tel. 0-2777-7777 |
| 7) Bank for Agriculture and Agricultural Cooperatives | Tel. 0-2555-0555 |
| 8) United Overseas Bank (Thai) PCL. | Tel. 0-2285-1555 |
| 9) Standard Chartered Bank (Thai) PCL. | Tel. 1595 |
| 10) Government Savings Bank | Tel. 0-2299-8000 ext. 020212-5, 020267-9 |
| 11) Hongkong and Shanghai Banking Corporation Limited | Tel. 0-2673-7722 |