

# KBANK

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## KBANK announced long-term deposit and lending rates increase

KASIKORNBANK announced fixed 24-month and 36-month deposit rates increase for 0.50% and lending rates increase for 0.25% effective July 4, 2005. The changes are summarized as follows:

### Deposit rates

Effective date: July 4, 2005

Deposit Rate	Previous (%)	New (%)	Change (bps)
Saving	0.75	<b>0.75</b>	<b>No change</b>
Fixed 3-month	1.00	<b>1.00</b>	<b>No change</b>
Fixed 6-month	1.00	<b>1.00</b>	<b>No change</b>
Fixed 12-month	1.00	<b>1.00</b>	<b>No change</b>
Fixed 24-month	1.25	<b>1.75</b>	<b>+ 50</b>
Fixed 36-month	1.50	<b>2.00</b>	<b>+ 50</b>

### Lending rates

Effective date: July 4, 2005

Lending Rate	Previous (%)	New (%)	Change (bps)
MLR	5.50	<b>5.75</b>	<b>+ 25</b>
MOR	5.75	<b>6.00</b>	<b>+ 25</b>
MRR	6.00	<b>6.25</b>	<b>+ 25</b>
Max rate	MRR+5.00	<b>MRR+5.00</b>	<b>No change</b>
Penalty	13.50	<b>13.50</b>	<b>No change</b>

- ❑ The purpose of long-term deposit rate increase is to allow the Bank better flexibility in managing its asset and liabilities portfolio as well as to be in line with a long-term money market trend. Furthermore, it is to expand the investment alternative to depositors of the Bank and/or to the public which provide higher yield. Currently, the Bank still has excess liquidity thus it is not necessary to raise more short-term funds.
- ❑ In addition, the adjustment of the Bank's lending rates will now put all KBANK's lending rates in-line with other major Thai banks.

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