

KBANK

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KBANK announced deposit rate changes

KASIKORNBANK announced its *6-Month, 12-Month, 24-Month and 36-Month fixed deposit rates increase by 0.25% to 1.00% for individual customers and non-profit organizations, effective August 15, 2005*. All deposit rates offer to juristic persons remain unchanged. The changes are summarized as follows:

For Individual and Non-profit Organization (Effective August 15, 2005)

Deposit Rate	Previous (%)	New (%)	Change (bps)
Saving	0.75	0.75	No change
Fixed 3-month	1.00	1.00	No change
Fixed 6-month			
- Less than Bt3mn	1.00	1.25	+ 25
- Over Bt3mn but less than Bt10mn	1.00	1.50	+ 50
- Bt10mn and over	1.00	1.75	+ 75
Fixed 12-month			
- Less than Bt3mn	1.25	1.50	+ 25
- Over Bt3mn but less than Bt10mn	1.25	1.75	+ 50
- Bt10mn and over	1.25	2.00	+ 75
Fixed 24-month			
- Less than Bt3mn	1.75	2.00	+ 25
- Over Bt3mn but less than Bt10mn	1.75	2.00	+ 25
- Bt10mn and over	1.75	2.00	+ 25
Fixed 36-month			
- Less than Bt3mn	2.00	3.00	+ 100
- Over Bt3mn but less than Bt10mn	2.00	3.00	+ 100
- Bt10mn and over	2.00	3.00	+ 100

For Juristic Person

Deposit Rate	Previous (%)	New (%)	Change (bps)
Saving*	0.50	0.50	No change
Fixed 3-month	0.75	0.75	No change
Fixed 6-month	0.75	0.75	No change
Fixed 12-month	1.00	1.00	No change
Fixed 24-month	1.25	1.25	No change

* Additional conditions:

- 1) Corporate customers who utilize Cash Management services, and maintain minimum deposit balance of at least Bt200mn will receive 0.75%.
- 2) Corporate customers who use various KBANK products and services, or maintain minimum deposit balance of at least Bt1,000mn will receive 0.75% + Max rate of 0.50%.

- The purpose of all long-term deposit rates increase is to allow the Bank better flexibility in managing its asset and liabilities portfolio as well as to be in-line with other major Thai banks.
- All KBANK's lending rates (MLR, MOR, MRR) remain unchanged.

For more information, please contact

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