

KBANK

IR News: 12 October 2005

KBANK announced rates change

The Bank announced **increase in saving and lending rates of another 0.25% and added a new deposit consecutive of 7 days for special juristic persons which pays 1.75%**. This will be effective from 13 October 2005. There is no change in saving rates.

The Bank has considered to increase rates to be in line with other large commercial banks that have raised rates earlier. By adding a new deposit consecutive of 7 days for special juristic persons, this will help improve liquidity for special juristic persons. Previously, on 10 October, the Bank added a deposit consecutive of 14 days and 1 month.

The details of lending and deposit rates are shown below.

| Lending Rate | Previous (%) | New (%) | Change (bps) |
|--------------|----------------|----------------|--------------|
| MLR | 6.00 | 6.25 | +0.25 |
| MOR | 6.25 | 6.50 | +0.25 |
| MRR | 6.50 | 6.75 | +0.25 |
| Maximum Rate | MRR+5.00=11.50 | MRR+5.00=11.75 | +0.25 |
| Penalty | 13.50 | 13.50 | - |

| Deposit Rate | For Individual and Non-profit Organization | | | Juristic |
|--|--|-------------|------------|--------------|
| | Previous (%) | New (%) | Change (%) | Previous (%) |
| Saving | 0.75 | 0.75 | - | 0.50 |
| Saving (deposit consecutive of 7 days) | | | | |
| - Bt100mn and over | n.a. | n.a. | n.a. | 1.75* ** |
| Saving (deposit consecutive of 14 days) | | | | |
| - From Bt50mn but less than Bt100mn | n.a. | n.a. | n.a. | 1.75** |
| - Bt100mn and over | n.a. | n.a. | n.a. | 2.00** |
| Saving (deposit consecutive of 1 month) | | | | |
| - From Bt50mn but less than Bt100mn | n.a. | n.a. | n.a. | 2.00** |
| - Bt100mn and over | n.a. | n.a. | n.a. | 2.25** |
| Fixed 3-month | | | | |
| - Less than Bt3mn | 1.50 | 1.75 | + 0.25 | 1.50 |
| - From Bt3mn but less than Bt5mn | 1.75 | 1.75 | - | 1.50 |
| - From Bt5mn but less than Bt10mn | 1.75 | 2.00 | + 0.25 | 1.75 |
| - Bt10mn and over | 2.00 | 2.00 | - | 2.00 |
| Fixed 6 month | | | | |
| - Less than Bt3mn | 1.75 | 2.00 | + 0.25 | 1.75 |
| - From Bt3mn but less than Bt5mn | 2.00 | 2.00 | - | 1.75 |
| - From Bt5mn but less than Bt10mn | 2.00 | 2.25 | + 0.25 | 2.00 |
| - Bt10mn and over | 2.25 | 2.25 | - | 2.25 |
| Fixed 12 month | | | | |
| - Less than Bt3mn | 2.00 | 2.25 | + 0.25 | 2.00 |
| - From Bt3mn but less than Bt5mn | 2.25 | 2.25 | - | 2.00 |
| - From Bt5mn but less than Bt10mn | 2.25 | 2.50 | + 0.25 | 2.25 |
| - Bt10mn and over | 2.50 | 2.50 | - | 2.50 |
| Fixed 24-month | 2.50 | 2.75 | + 0.25 | 2.50 |
| Fixed 36-month | 3.25 | 3.25 | - | n.a. |

* The Bank adds deposit consecutive of 7 days for special juristic persons from 13 October 2005

** Deposit consecutive of 7 days - 1 month for special juristic persons. Special juristic persons refers juristic or company that uses the Bank's products and have deposit amount that is set by the Bank.

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