

# KBank

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## KBank announced rates change

The Bank today announced **increases in fixed deposit rates of 0.25%-1.00% and increases in lending rates of 0.25%**. The Bank also launched a new 3-month fixed deposit product called "Fixed Plus" for individuals and non-profit organizations with a requirement of a minimum deposit of Bt500,000. This will be effective from 9 December 2005.

The Bank has considered increasing the interest rates to be in line with other large commercial banks that have recently raised their rates.

The details of the deposit and lending rates are shown below.

Lending Rates	Previous (%)	New (%)	Change (%)
MLR	6.25	6.50	+0.25
MOR	6.50	6.75	+0.25
MRR	6.75	7.00	+0.25
Maximum Rate	MRR+5.00=11.75	MRR+5.00=12.00	+0.25
Penalty	13.50	13.50	-

Type of Deposits	For Individual and Non-profit Organization			Juristic		
	Previous (%)	New (%)	Change (%)	Previous (%)	New (%)	Change (%)
<b>Savings</b>	0.75	0.75	-	0.50	0.50	-
<b>Savings</b> (deposit consecutive of 7 days)						
- Bt100mn and over	n.a.	n.a.	n.a.	1.75*	1.75*	-
<b>Savings</b> (deposit consecutive of 14 days)						
- From Bt50mn but less than Bt100mn	n.a.	n.a.	n.a.	1.75*	1.75*	-
- Bt100mn and but less than Bt1,000mn	n.a.	n.a.	n.a.	2.00*	2.00*	-
- Bt1,000mn and over	n.a.	n.a.	n.a.	n.a.	2.75*	n.a.
<b>Savings</b> (deposit consecutive of 30 days)						
- From Bt50mn but less than Bt100mn	n.a.	n.a.	n.a.	2.00*	2.00*	-
- Bt100mn and over	n.a.	n.a.	n.a.	2.25*	2.25*	-
<b>Fixed 3-month</b>						
- Less than Bt1mn	1.75	2.00	+0.25	1.50	1.75	+0.25
- From Bt1mn but less than Bt3mn	1.75	2.00	+0.25	1.50	2.00	+0.50
- From Bt3mn but less than Bt5mn	1.75	2.50	+0.75	1.50	2.25	+0.75
- From Bt5mn but less than Bt10mn	2.00	2.50	+0.50	1.75	2.25	+0.50
- Bt10mn and over	2.00	2.75	+0.75	2.00	2.50	+0.50
<b>Fixed 6-month</b>						
- Less than Bt1mn	2.00	2.25	+0.25	1.75	2.00	+0.25
- From Bt1mn but less than Bt3mn	2.00	2.25	+0.25	1.75	2.25	+0.50
- From Bt3mn but less than Bt5mn	2.00	2.75	+0.75	1.75	2.50	+0.75
- From Bt5mn but less than Bt10mn	2.25	2.75	+0.50	2.00	2.50	+0.50
- Bt10mn and over	2.25	3.00	+0.75	2.25	2.75	+0.50
<b>Fixed 12-month</b>						
- Less than Bt1mn	2.25	2.50	+0.25	2.00	2.50	+0.50
- From Bt1mn but less than Bt3mn	2.25	2.50	+0.25	2.00	2.75	+0.75
- From Bt3mn but less than Bt5mn	2.25	3.00	+0.75	2.00	3.00	+1.00
- From Bt5mn but less than Bt10mn	2.50	3.00	+0.50	2.25	3.25	+1.00
- Bt10mn and over	2.50	3.25	+0.75	2.50	3.25	+0.75
<b>Fixed 24-month</b>	2.75	3.25	+0.50	2.50	3.50	+1.00
<b>Fixed 36-month</b>	3.25	3.75	+0.50	n.a.	n.a.	n.a.
<b>Fixed Plus</b>	n.a.	3.00	n.a.	n.a.	n.a.	n.a.
<b>Taweessup 24-month</b>	3.00	3.25	+0.25	n.a.	n.a.	n.a.
- From Bt3,000 – Bt25,000						

\* Only for special juristic persons. Special juristic persons refer to juristic or companies that use the Bank's products and keep savings deposit at the amount set by the Bank.

For more information, please contact  
**Investor Relations Division**  
Corporate Communications and Administration Department  
Corporate Secretariat Group  
KASIKORNBANK PCL.  
Tel. 0-2470-2659 to 62  
Fax 0-2470-2680  
Email: [IR@kasikornbank.com](mailto:IR@kasikornbank.com)

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