KBank

IR News: 11 April 2006

KBank announced rates change

The Bank announced increases in deposit rates of 0.25%-0.50% and increases in lending rates of 0.25%. This will be effective from 12 April 2006.

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

Lending Rates	Previous (%)	New (%)	Change (%)
MLR	**7.25**	**7.50**	**0.25**
MOR	**7.50**	**7.75**	**0.25**
MRR	**7.75**	**8.00**	**0.25**
Maximum Rate	**MRR+5.00=12.75**	**MRR+5.00=13.00**	**0.25**
Penalty	**13.50**	**13.50**	**-**

Type of Deposits	For Individual and Non-profit Organization			Juristic		
	Previous (%)	New (%)	Change (%)	Previous (%)	New (%)	Change (%)
Savings	0.75	0.75	-	0.50	0.50	-
Savings (deposit consecutive of 7 days)						
- From Bt100mn but less than Bt1,000mn	n.a.	n.a.	n.a.	2.75*	3.00*	0.25
- Bt1,000mn and over	n.a.	n.a.	n.a.	3.25*	3.50*	0.25
Savings (deposit consecutive of 14 days)						
- From Bt50mn but less than Bt100mn	n.a.	n.a.	n.a.	2.75*	3.00*	0.25
- From Bt100mn but less than Bt1,000mn	n.a.	n.a.	n.a.	3.00*	3.25*	0.25
- Bt1,000mn and over	n.a.	n.a.	n.a.	3.25*	3.50*	0.25
Savings (deposit consecutive of 30 days)						
- From Bt50mn but less than Bt100mn	n.a.	n.a.	n.a.	3.00*	3.25*	0.25
- From Bt100mn but less than Bt1,000mn	n.a.	n.a.	n.a.	3.25*	3.50*	0.25
- Bt1,000 and over	n.a.	n.a.	n.a.	3.50*	3.75*	0.25
- Bt300mn and over**	3.00	3.00	-	n.a.	n.a.	n.a.
Special Savings						
- Bt1,000 and over	3.75	4.00	0.25	n.a.	n.a.	n.a.
Fixed 3-month						
- Less than Bt1mn	3.00	3.25	0.25	3.00	3.25	0.25
- From Bt1mn but less than Bt3mn	3.25	3.25	-	3.25	3.50	0.25
- From Bt3mn but less than Bt5mn	3.50	3.50	-	3.50	3.75	0.25
- From Bt5mn but less than Bt10mn	3.50	3.75	0.25	3.50	3.75	0.25
- Bt10mn and but less than Bt1,000mn	3.75	4.00	0.25	3.75-4.25	4.00-4.25	0-0.25
- Bt1,000mn and over	4.00	4.25	0.25	3.75-4.25	4.00-4.25	0-0.25
Fixed 6-month						
- Less than Bt1mn	3.25	3.50	0.25	3.25	3.50	0.25
- From Bt1mn but less than Bt3mn	3.50	3.50	-	3.50	3.75	0.25
- From Bt3mn but less than Bt5mn	3.75	4.00	0.25	3.75	4.00	0.25
- From Bt5mn but less than Bt10mn	3.75	4.00	0.25	3.75	4.00	0.25
- Bt10mn and but less than Bt1,000mn	4.00	4.50	0.50	4.00-4.25	4.25	0-0.25
- Bt1,000mn and over	4.00	4.50	0.50	4.00-4.25	4.25	0-0.25
Fixed 12-month						
- Less than Bt1mn	3.75	4.00	0.25	3.75	4.00	0.25
- From Bt1mn but less than Bt3mn	4.00	4.25	0.25	3.75	4.25	0.50
- From Bt3mn but less than Bt5mn	4.00	4.50	0.50	4.00	4.50	0.50
- From Bt5mn but less than Bt10mn	4.00	4.50	0.50	4.25	4.50	0.25
- Bt10mn and but less than Bt1,000mn	4.25	4.75	0.50	4.25	4.75	0.50
- Bt1,000mn and over	4.25	4.75	0.50	4.25	4.75	0.50
Fixed 24-month	4.25	4.75	0.50	4.50	4.75	0.25
Fixed 36-month	4.25	4.75	0.50	n.a.	n.a.	n.a.
Taweesup 24-month	4.50	4.75	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.
** Only available for individuals on additional conditions.

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