

# IR News

March 2, 2007

## KBank announced rates change

The Bank announced **decreases in deposit rates of 0.25%-0.50%** and **decreases in lending rates of 0.25%**, effective on **2 March 2007**. The decreases were in line with the Bank of Thailand interest rate policy and were expected to be beneficial to the Bank's lending customers and the overall economy.

The details of the new lending rates are shown below.

Lending Rates	Previous (%) 1 Aug 06	New (%) 2 Mar 07	Change (%)
MLR	7.75	7.50	(0.25)
MOR	8.00	7.75	(0.25)
MRR	8.25	8.00	(0.25)
Maximum Rate	MRR+5.00=13.25	MRR+5.00=13.00	(0.25)
Penalty	13.50	15.00	1.50

The details of the new deposit rates are shown below.

Deposit Rates	Previous (%) 23 Feb 07	New (%) 2 Mar 07	Change (%)
<b>Savings</b>	0.50-0.75	0.50-0.75	-
<b>Savings</b> (deposit consecutive of 7 days)	3.25-3.75*	3.00-3.25*	(0.25) to (0.50)
<b>Savings</b> (deposit consecutive of 14 days)	3.25-3.75*	2.75-3.25*	(0.50)
<b>Savings</b> (deposit consecutive of 30 days)	3.50-4.00*	3.00-3.50*	(0.50)
- Bt300mn and over	3.00**	3.00**	-
<b>Special Savings</b>			
- Bt1,000mn and over	4.25	4.25	-
<b>Fixed 3-month</b>	3.25-4.25	3.25-3.75	(0.25) to (0.50)
<b>Fixed 6-month</b>	3.50-4.00	3.25-3.75	(0.25) to (0.50)
<b>Fixed 12-month</b>	3.50-4.00	3.25-3.75	(0.25) to (0.50)
<b>Fixed 24-month</b>	4.00	3.75	(0.25)
<b>Fixed 36-month</b>	4.00	3.75	(0.25)

\* 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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Since December 2006, the movements of the lending and deposit rates are shown below.

Lending Rates	31 Dec 06 (%)	22 Jan 07 (%)	23 Feb 07 (%)	2 Mar 07 (%)
<b>MLR</b>	7.75	7.75	7.75	7.50
<b>MOR</b>	8.00	8.00	8.00	7.75
<b>MRR</b>	8.25	8.25	8.25	8.00
<b>Maximum Rate</b>	13.25	13.25	13.25	13.00
<b>Penalty</b>	13.50	13.50	13.50	15.00
Deposit Rates				
<b>Savings</b>	0.50-0.75	0.50-0.75	0.50-0.75	0.50-0.75
<b>Savings</b> (deposit consecutive of 7 days)	3.25-3.75*	3.25-3.75*	3.25-3.75*	3.00-3.25*
<b>Savings</b> (deposit consecutive of 14 days)	3.25-3.75*	3.25-3.75*	3.25-3.75*	2.75-3.25*
<b>Savings</b> (deposit consecutive of 30 days)	3.50-4.00*	3.50-4.00*	3.50-4.00*	3.00-3.50*
- Bt300mn and over	3.00**	3.00**	3.00**	3.00**
<b>Special Savings</b>				
- Bt1,000mn and over	4.25	4.25	4.25	4.25
<b>Fixed 3-month</b>	3.25-4.50	3.25-4.50	3.25-4.25	3.25-3.75
<b>Fixed 6-month</b>	3.50-4.75	3.50-4.50	3.50-4.00	3.25-3.75
<b>Fixed 12-month</b>	4.00-5.00	3.75-4.50	3.50-4.00	3.25-3.75
<b>Fixed 24-month</b>	4.75	4.25	4.00	3.75
<b>Fixed 36-month</b>	4.75	4.25	4.00	3.75

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