

IR News

July 20, 2007

KBank announced rates change

The Bank announced decreases in deposit rates of 0.25% and decreases in lending rates of 0.15%, effective on 20 July 2007.

The details of the new lending rates are shown below.

Lending Rates	Previous (%) 28 May 07	New (%) 20 July 07	Change (%)
MLR	7.00	6.85	(0.15)
MOR	7.25	7.10	(0.15)
MRR	7.50	7.35	(0.15)
Maximum Rate	MRR+5.00=12.50	MRR+5.00=12.35	(0.15)
Penalty	15.00	15.00	-

The details of the new deposit rates are shown below.

Deposit Rates	Previous (%) 28 May 07	New (%) 20 July 07	Change (%)
Savings	0.50-0.75	0.50-0.75	-
Savings (deposit consecutive of 7 days)	2.00-2.25*	1.75-2.00*	(0.25)
Savings (deposit consecutive of 14 days)	2.00-2.25*	1.75-2.00*	(0.25)
Savings (deposit consecutive of 30 days)	2.00-2.25*	1.75-2.25*	0.00 to (0.25)
Fixed 3-month	2.25-2.50	2.00-2.25	(0.25)
Fixed 6-month	2.25-2.50	2.00-2.25	(0.25)
Fixed 12-month	2.25-2.50	2.25	0.00 to (0.25)
Fixed 24-month	2.50	2.50	-
Fixed 36-month	2.50	2.50	-

* 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.

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