

IR News

February 26, 2009

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 27 February 2009.

The details of the new lending rates are shown below.

Lending Rates	Previous (%)	New (%)	Change (%)
MLR	6.50	6.25	- 0.25
MOR	6.75	6.50	- 0.25
MRR	7.00	6.75	- 0.25
Maximum Rate	MRR+5.00=12.00	MRR+5.00=11.75	- 0.25
Penalty	15.00	15.00	-

The details of the new deposit rates are shown below.

Deposit Rates	Previous (%)	New (%)	Change (%)
Savings	0.25-0.75	0.25-0.50	0.00 to -0.25
Savings (deposit consecutive of 7 days) ¹	0.75-1.00	0.50-0.75	-0.25
Savings (deposit consecutive of 14 days) ¹	0.75-1.00	0.50-0.75	-0.25
Savings (deposit consecutive of 30 days) ¹	0.75-1.50	0.50-1.25	-0.25
Fixed 3-month	1.00-1.25	0.75-0.90	-0.25 to -0.35
Fixed 6-month	1.15-1.25	0.75-0.90	-0.35 to -0.40
Fixed 12-month	1.25	1.00	-0.25
Fixed 24-month	1.75-2.00	1.50	-0.25 to -0.50
Fixed 36-month	2.00	1.50	-0.50

1. Savings interest rate, for individuals and juristic persons which are non-profit organizations, decreased by 0.25%, to 0.50%. But for other juristic persons, the rates remain unchanged at 0.25%.
2. 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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