

IR News

December 7, 2010

KBank announced rates change

The Bank announced increases in fixed deposit rates of 0.10 - 0.45% and increases in lending rates of 0.12 – 0.15%, effective on December 8, 2010, to be in line with the BOT's decision to lift its key interest rate, and competition condition.

The details of the new lending rates are shown below.

Lending Rates	Previous (%)	New (%)	Change (%)
MLR	6.00	6.12	0.12
MOR	6.25	6.40	0.15
MRR	6.50	6.65	0.15
Maximum Rate	MRR+5.00 = 11.50	MRR+5.00 = 11.65	0.15
Penalty	15.00	15.00	-

The details of the new deposit rates¹ are shown below.

Deposit Rates	Previous (%)	New (%)	Change (%)
Savings	0.50	0.50	-
Savings (deposit consecutive of 7 days) ²	0.50 - 0.75	0.75 - 1.00	0.25
Savings (deposit consecutive of 14 days) ²	0.50 - 0.75	0.75 - 1.00	0.25
Savings (deposit consecutive of 30 days) ²	0.50 - 1.00	0.75 - 1.50	0.25 - 0.50
Fixed 3-month	0.85 - 0.90	0.95 - 1.15	0.10 - 0.25
Fixed 6-month	1.10 - 1.20	1.25 - 1.40	0.15 - 0.25
Fixed 12-month	1.15 - 1.40	1.40 - 1.60	0.20 - 0.45
Fixed 24-month	2.00 - 2.25	2.15 - 2.25	0.00 - 0.25
Fixed 36-month	2.25	2.50	0.25

1. Deposit rates for individual
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. The minimum deposit amount is Bt50mn.

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