



IR News

July 18, 2011

KBank announced rates change

The Bank announced increases in saving deposit rates of 0.12%, fixed deposit rates of 0.05-0.25% and lending rates of 0.25%, effective on July 18, 2011, 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	6.87	7.12	0.25
MOR	7.15	7.40	0.25
MRR	7.65	7.90	0.25
Maximum Rate	MRR+5.00 = 12.65	MRR+5.00 = 12.90	0.25
Penalty	15.00	15.00	-

The details of the new deposit rates¹ are shown below.

Deposit Rates	Previous (%)	New (%)	Change (%)
Savings	0.75	0.87	0.12
Savings (deposit consecutive of 7 days) ²	1.75 - 2.00	1.75 - 2.00	-
Savings (deposit consecutive of 14 days) ²	1.75 - 2.00	1.75 - 2.00	-
Savings (deposit consecutive of 30 days) ²	1.75 - 2.25	1.75 - 2.25	-
Fixed 3-month	1.50 - 1.80	1.70 - 1.95	0.10 - 0.20
Fixed 6-month	1.95 - 2.20	2.05 - 2.30	0.05 - 0.15
Fixed 12-month	2.20 - 2.45	2.40 - 2.70	0.20 - 0.25
Fixed 24-month	2.75 - 3.00	2.90 - 3.00	0.00 - 0.15
Fixed 36-month	3.10 - 3.20	3.15 - 3.20	0.00 - 0.05

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.

For more information, please contact
Investor Relations Unit
 Office of Corporate Secretary
 Corporate Secretariat Division
 KASIKORNBANK PCL
 Tel. 0-2470-6900 to 1, 0-2470-2659 to 62
 Fax 0-2470-2690
 Email: IR@kasikornbank.com

DISCLAIMER: This document is intended to provide material information relating to investment or product in discussion and for reference during discussion, presentation or seminar only. It does not represent or constitute an advice, offer, contract, recommendation or solicitation and should not be relied on as such. In preparation of this document, KASIKORNBANK PUBLIC COMPANY LIMITED ("KBank") has made several crucial assumptions and relied on the financial and other information made available from public sources, and thus KBank assumes no responsibility and makes no representations with respect to accuracy and/or completeness of the information described herein. Before making your own independent decision to invest or enter into transaction, the recipient of the information ("Recipient") shall review information relating to service or products of KBank including economic and market situation and other factors pertaining to the transaction as posted in KBank's website at URL www.kasikornbankgroup.com and in other websites including to review all other information, documents prepared by other institutions and consult financial, legal or tax advisors each time. The Recipient understands and acknowledges that the investment or execution of the transaction may be the transaction with low liquidity and that KBank shall assume no liability for any loss or damage incurred by the Recipient arising out of such investment or execution of the transaction. The Recipient also acknowledges and understands that the information so provided by KBank does not represent the expected yield or consideration to be received by the Recipient arising out of the execution of the transaction. Further the Recipient should be aware that the transaction can be highly risky as the markets are unpredictable and there may be inadequate regulations and safeguards available to the Recipient. KBank reserves the rights to amend either in whole or in part of information so provided herein at any time as it deems fit and the Recipient acknowledges and agrees with such amendment. Where there is any inquiry, the Recipient may seek further information from KBank or in case of making complaint, the Recipient can contact KBank at IR@kasikornbank.com or +(662) 470 6900 to 01, +(662) 470 2673 to 74