



IR News

February 6, 2020

KBank trimmed MRR by 0.25% to assist retail and SME customers, effective February 6, 2020

Mr. Predee Daochai, KBank President, said that KBank cut minimum retail rate (MRR) for retail and SME customers by 0.25% from the current 6.87% to 6.62%. The move is in response to the Bank of Thailand's policy rate cut, with the aim of bolstering the Thai economy being plagued by internal and external risks, and to assist retail and SME customers. The details of the new lending rates are shown below.

Lending Rates	Previous (%)	New (%)	Change (%)
MLR	6.00	6.00	–
MOR	6.87	6.87	–
MRR	6.87	6.62	- 0.25
Maximum Rate	MRR + 5.00 = 11.87	MRR + 5.00 = 11.62	- 0.25
Penalty	15.00	15.00	–

Regarding deposit rates, KBank will keep the savings rate for individuals unchanged, but the savings rates for juristic persons will be cut by 0.10-0.12% and fixed deposit rates by 0.05-0.25%, effective February 6, 2020.

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

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