

March 5, 2003



24-Month and 36-Month Fixed Deposit Rates Cut by 75 bps

Thai Farmers Bank announced a reduction in fixed deposit rates for 24-month and 36-month deposit accounts for individual customers by 75 bps, effective March 5, 2003. The interest rates for other deposit accounts and lending rates are maintained.

Effective date: March 5, 2003.

Deposit Rate	Previous (%)	New (%)
(for individual customers)		
Saving	1.50	1.50
Fixed 3-month	1.75	1.75
Fixed 6-month	1.75	1.75
Fixed 12-month	2.00	2.00
Fixed 24-month	2.75	2.00
Fixed 36-month*	3.00	2.25

^{*} The 36-Month Fixed Deposit Accounts are offered only to TFB's existing individual customers with minimum outstanding fixed deposit balance of not less than Bt100,000 per account before January 20, 2003.