



Deposit and Lending Rate Cuts

KASIKORNBANK announced deposit and lending rate cuts effective July 4, 2003. The changes are summarized as follows:

Deposit rates

Effective date: July 4, 2003

Deposit Rate	Previous (%)	New (%)	Change (bps)
Saving	1.00	0.75	(25)
Fixed 3-month	1.25	1.00	(25)
Fixed 6-month	1.25	1.00	(25)
Fixed 12-month	1.25	1.00	(25)
Fixed 24-month	1.50	1.25	(25)
Fixed 36-month	1.75	1.50	(25)

Lending rates

Effective date: July 4, 2003

Lending Rate	Previous (%)	New (%)	Change (bps)
MLR	5.75	5.50	(25)
MOR	6.00	5.75	(25)
MRR	6.25	6.00	(25)
Max rate	MRR+2.75	MRR+2.75	No change
Penalty	13.50	13.50	No change