



October 22, 2002

Deposit and Lending Rates Cut by 25 Basis Points

Thai Farmers Bank announced a reduction in deposit rates and lending rates by 25 basis points, except for Fixed-12 month and MFI rates cut by 50 basis points.

Effective date: October 22, 2002.

<u>Deposit Rate</u>	Previous (%)	New (%)
Saving	1.75	1.50
Fixed-3 month	2.00	1.75
Fixed-6 month	2.00	1.75
Fixed-12 month	2.50	2.00
Fixed-24 month	3.00	2.75
<u>Lending Rate</u>		
MLR	7.00	6.75
MOR	7.25	7.00
MRR	7.25	7.00
MFI	2.50	2.00
MSI	1.75	1.50
MFJ	1.00	1.00
MSJ	0.25	0.25
Maximum Rate	MRR+2.75	MRR+2.75
Penalty	13.50	13.50