

**INTEREST RATES TO BE APPLIED ON FOREIGN EXCHANGE DEPOSIT  
ACCOUNTS WITH CREDIT LETTERS AND SUPER FX ACCOUNTS**

The interest rates applicable to the foreign exchange deposit accounts with credit letters and super FX accounts have been rearranged with an amendment made to our Bank's Circular No: I/M.

**New interest rates for Foreign Exchange Deposit Accounts with Credit Letters:**

Annual interest rates for EURO-denominated accounts have been decreased to 3.5 percent from 4 percent for one-year maturity and to 3.75 percent from 5 percent for two-year maturity.

Annual interest rates for US-dollar denominated accounts have been decreased to 2.5 percent from 4 percent for one-year maturity and to 3 percent from 5 percent for two-year maturity.

Annual interest rates for UK Pound-denominated accounts have been decreased to 4 percent from 6 percent for one-year maturity and to 4.25 percent from 8 percent for two-year maturity.

Annual interest rates for Swiss Francs-denominated accounts have been decreased to 2 percent from 3.5 percent for one-year maturity and to 2.25 percent from 4.5 percent for two-year maturity.

**New interest rates for Super FX deposits:**

Annual interest rates for EURO-denominated accounts have been decreased to 7 percent from 8 percent for one-year maturity; to 7.25 percent from 9 percent for two-year maturity and to 8 percent from 10 percent for three-year maturity.

Annual interest rates for US dollar-denominated accounts have been decreased to 6 percent from 8 percent for one-year maturity; to 6.5 percent from 9 percent for two-year maturity and to 7 percent from 10 percent for three-year maturity.

Meanwhile, the rate of interest applied to the amount withdrawn prior to the maturity date, which was 2 percent, has been cut down to 1 percent for Super FX Accounts and to 0.5 percent for Foreign Exchange Deposit Accounts with Credit Letters.

The new interest rates shall take effect as of April 28, 2003.