

**PRESS RELEASE**  
**ON**  
**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 revised according to the amendment made to our Bank's Circular No: I/M.

***New Interest Rates for Foreign Exchange Deposit Accounts with Credit Letters:***

The annual interest rate applicable to USD-denominated accounts for one-year maturity is raised to 2.25 from 1.50 percent, and to 2.75 percent from 2.25 percent for two-year maturity. Meanwhile, the interest rate applicable to Swiss franc-denominated accounts with one-year maturity is raised to 1 percent from 0.75 percent.

Interest rates applicable to Euro-denominated and UK pound-denominated accounts with credit letters, as well as interest rates applicable to Swiss franc-denominated accounts with credit letters for two-year maturity remain the same.

Accordingly; annual interest rates remain unchanged as 2.5 percent for one-year maturity, and 2.75 percent for two-year maturity in Euro-denominated accounts, as 4.50 percent for one-year maturity and 4.75 percent for two-year maturity in UK pound-denominated accounts. Similarly, annual interest rates for Swiss franc-denominated accounts remain as 1 percent for two-year maturity.

***New Interest Rates for Super FX Deposit Accounts:***

The annual interest rate applicable to Euro-denominated accounts is lowered to 3 percent from 3.5 percent for one-year maturity, to 3.75 percent from 4 percent for two-year maturity, and to 4.25 percent from 4.75 percent for three-year maturity.

Annual interest rates for US dollar-denominated accounts remain the same. Accordingly, the interest rate applicable to US dollar-denominated accounts is 3 percent for one-year maturity; 3.75 percent for two-year maturity and 4.5 percent for three-year maturity.

Meanwhile, the 0.25 percent interest rate applied to the amount withdrawn before the maturity date remains unchanged for Super FX Deposit Accounts and for Foreign Exchange Deposit Accounts with Credit Letters.

The new interest rates shall take effect as of January 3rd, 2005.