



Product & Service Update: May 2004

Corporate Business:

Financial Support for Corporate Business

- KBANK, as a project consultant and financial supporter along with the other 4 financial institutions, provided Bt1,550mn, 7-year financial support to **Millenium Hilton Project**, the latest 5-star hotel on Thonburi riverside.

Underwriting Bt19bn Debenture for PTT PCL.



- PTT PCL** appointed KBANK, Siam Commercial Bank and Bangkok Bank as the joint lead underwriter for the first tranche of debentures in 2004 issued by the company worth Bt19bn.

Payment of Air Asia tickets through KBANK's branches

- KBANK signed a contract with **Air Asia Airlines** to provide the payment service through the Bank's branches for Air Asia tickets booked through the company's Call Center at 0 2515 5999.

Inward Remittance for Thai workers in Taiwan

- KBANK, in cooperation with Metropolitan Bank and Trust Company, has provided money transfer service–Inward Remittance–for Thai workers in Taiwan.

Service Excellence Recognition Award in USD Funds Transfer Service

- KBANK was the only first bank in Thailand to receive “Service Excellence Recognition Award” for the USD Funds Transfer service from JP Morgan Chase for 2 consecutive years.

Retail Business

KBANK's Success in Money Expo 2004

- ❑ At the Money Expo during 13-16 May, 2004, the number of customers applying for the KBANK's products and services was above the target:
 - ❑ Housing loans: 6,173 applicants with total credit line of Bt12,346mn over the target of Bt2,500mn
 - ❑ Personal loans: 2,712 applicants with Bt295mn worth of loans
 - ❑ Credit cards: 10,217 applicants (five-times over the target of 2,000 cards)
- ❑ The applications will be further analyzed as part of underwriting process.

Kurve Card—Extension of Special Offer

- ❑ KBANK has extended the special offer for Kurve Card applicants until the end of June 2004 to increase the Bank's competitiveness in the credit card market. Kurver card is a credit card with a curved shape, targeting 25-35 year-old customers. The special offer includes waiving of entrance fee and annual fee for the first 3 years plus other privileges.
- ❑ A number of the Bank's valid cards as of March 2004 totaled approximately 700,000 cards and the interest rate charged is 17.5%.

Operational Excellence in Retail Financial Service Award 2003

- ❑ KBANK received the 2003 "Operation Excellence in Retail Financial Service Award" from The Asian Banker magazine due to the Bank's successes in building up revenues, asset quality and efficiency in the Asian financial services sector and the steady growth of its retail franchise.

For more information, please contact

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