



Product & Service Update: June 2004

Corporate Business:

Financial Support for Corporate Business

- ❑ KBANK provided financial support to Metropolitan Waterworks Authority (MWA) for repayment of foreign-denominated loan to Japan Bank for International Cooperation (JBIC). The loan was converted into Thai Baht loan of Bt 1.15 bn with 5-year maturity at floating rate.
- ❑ KBANK provided Bt5bn financial support to The Energy Fund Administration Institute “EFAI” (Public Organization) to be used in stabilizing the domestic oil prices.

Bond Underwriting for Eastern Water Resources Development and Management Pcl. (EASTW)

- ❑ KBANK was appointed lead underwriter, trustee and registrar of the Bt 2.5 bn bonds for Eastern Water Resources Development and Management Pcl. (EASTW).
- ❑ The bonds include two tranches of
 - Bt 1.3 bn, 4-year, 4.6 % coupon
 - Bt 1.2 bn, 7-year, 5.75 % coupon
- ❑ Subscription period: July 9-15, 2004
- ❑ Thai Ratings and Information Services Co., Ltd.(TRIS) gave an A+ rating on the issue.

Financial Support for InterTraders

- ❑ KBANK joins the Export Promotion Dept in achieving the target of promoting and strengthening 5,000 exporting SMEs–called InterTraders–within 2006 by providing financial support to the segment.
- ❑ The financial support will include special credit, networking development support and trade information and advice.
- ❑ The Bank expects to provide credit facilities to 1,500 SMEs within 3 years and targets the business volume from international trade in 2004 at Bt 774,000 mn, a growth of 35-40% from 2003.

Auto transfer of dividends to shareholders’ accounts thru SMART system

- ❑ KBANK introduced to companies listed on the SET a new service enabling dividends to be automatically transferred to shareholders’ accounts through SMART system.

Retail Business

Win a chance to see 2004 Olympics in Athens with KBANK Visa Electron

- ❑ KBANK launched promotional campaign “Win a Prize to See 2004 Olympics in Athens with KBANK Visa Electron” to increase spending and number of debit cards. The aim is to retain the Bank’s leadership in average spending awarded by Visa International in 2003 and to encourage KBANK brand awareness.
- ❑ For each purchase of at least Bt 300 through KBANK Visa Electron debit cards, the cardholders will have a chance to win the prize. The promotion lasts until July 15, 2004.
- ❑ The Bank currently has approximately 870,000 debit cards issued and expects the number of cards to reach 1 million by the end of 2004 with average spending per card per usage of Bt 1,900 (a 16% increase from 2003).

New 5-digit code for KBANK e-Phone

- ❑ For more convenience and improved security, starting from June 22, 2004, customers using the phone banking transactions through KBANK e-Phone numbers 0 2888 8888 and 0 2888 8800 will need 5-digit code to access the service.

For more information, please contact
Investor Relations Division
Corporate Communications and Administration Department
Corporate Secretariat Group
KASIKORNBANK PCL
Tel. 0-2470-2662, 2672, 2693
Fax 0-2470-2680
Email: IR@kasikornbank.com

Disclaimer: Any opinions contained in this message are those of the author and are not given or endorsed by the KASIKORNBANK (KBANK) or office through which this message is sent unless otherwise clearly indicated in this message and the authority of the author to so bind the KBANK entity referred to is duly verified.

This message and any attachments are confidential to the ordinary user of the e-mail address to which it was addressed and may also be privileged. If you are not the addressee you may not read, copy, forward, disclose or use any part of the message or its attachments and if you have received this message in error, please notify the sender immediately by return e-mail and delete it from your system.

Internet communications cannot be guaranteed to be secure or error-free as information could be intercepted, corrupted, lost, arrive late or contain viruses. The sender therefore does not accept liability for any errors or omissions in the context of this message which arise as a result of Internet transmission.