



Product & Service Update: September 2004

Corporate Business:

Financial Support for Sansiri

- ❑ KBANK provided Bt1.5bn financial support for Sansiri PCL to develop two projects:
 1. Siri Residence Sukhumvit 24 (worth Bt1.364bn): Bt600mn, 3-year loan
 2. Setthasiri Sukhapiban (worth Bt3.35bn): Bt913mn 4-year loan for land, utilities development, construction and Letter of Guarantee

Retail Business

Retail SME loan grew 11% in first 8 months

- ❑ In the first 8 months, KBANK has extended about Bt190bn new loans to retail SME (annual sales of less than Bt50mn), a YTD growth of 11% compared with the end of 2003.
- ❑ The segments with potential growth include Automotives, Agriculture, Tourism and Electrical Appliances.
- ❑ KBANK promotes SME loans by organizing seminars for entrepreneurs and offering special pricing campaign with low interest rates at MLR-1% to MRR+1.75%.
- ❑ The Bank targets loan growth of Bt197bn or 15% in 2004 for the retail SME segment.

New bancassurance products

- ❑ KBANK joined Muang Thai Assurance in offering 3 new bancassurance products. Two of the products are for long-term savings purposes with customers being required to pay the premium for less number of years than the life of policy. Another policy is a type of casualty insurance for KBANK cardholders.
- ❑ The Bank targets Bt700mn insurance premium in 2004 and Bt960mn in 2005.

KBANK Home Equity Loan

- ❑ KBANK offers new personal loan secured by property to customers with monthly income of at least Bt15,000. Credit limit starts from Bt100,000 up to Bt10mn or 75-80% LTV. The Bank offers attractive rates of MLR-0.5% for 2 years and MLR for the remaining period for applications received within this year. The maximum term is 15 years.
- ❑ The Bank targets Bt500mn Home Equity Loan per month.

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.