

# KBANK

IR News: 10 October 2005

## KBANK announced Special Juristic Persons deposit rate

The Bank added deposit accounts for special juristic persons. Formally, there were only six types of account ownerships, being individuals, general juristic persons, government agencies, non-profit juristic persons, financial institutions and funds. Special juristic persons refer to juristic that use the Bank product and keep saving as stated [effectively from 10 October 2005](#). The details are shown below, there is no deposit rate change for the six types of account ownerships.

Deposit Rate	Special juristic
<b>Saving</b>	<b>0.50</b>
<b>Saving</b> (deposit consecutive of 14 days)	
- from Bt50mn but less than Bt100mn	<b>1.75</b>
- Bt100mn and over	<b>2.00</b>
<b>Saving</b> (deposit consecutive of 1 month)	
- from Bt50mn but less than Bt100mn	<b>2.00</b>
- Bt100mn and over	<b>2.25</b>
<b>Fixed 3 month</b>	
- Less than Bt3mn	<b>1.50</b>
- From Bt3mn but less than Bt5mn	<b>1.50</b>
- From Bt5mn but less than Bt10mn	<b>1.75</b>
- Bt10mn and over	<b>2.00</b>
<b>Fixed 6 month</b>	
- Less than Bt3mn	<b>1.75</b>
- From Bt3mn but less than Bt5mn	<b>1.75</b>
- From Bt5mn but less than Bt10mn	<b>2.00</b>
- Bt10mn and over	<b>2.25</b>
<b>Fixed 12 month</b>	
- Less than Bt3mn	<b>2.00</b>
- From Bt3mn but less than Bt5mn	<b>2.00</b>
- From Bt5mn but less than Bt10mn	<b>2.25</b>
- Bt10mn and over	<b>2.50</b>
<b>Fixed 24 month</b>	<b>2.50</b>

# KBANK

IR News: 10 October 2005

## Product & Service Update News: September 2005

### Retail Business:

#### KBANK accepts electricity payments through the internet



- ❑ The Bank now accepts electricity payments for the Metropolitan Electricity Authority (MEA) through e-Internet Banking, catering to the new generation which is interested in technology and wants convenient payment options.
- ❑ Customers of the Metropolitan Electricity Authority (MEA) can make transactions from their home or office through the internet. The day and amount of payment can be set manually or can be set to be withdrawn automatically.
- ❑ Currently within the Bank there are 40,000 customers who use e-Internet Banking. The goal is to increase this number to 100,000 in the next year. MEA has approximately 2.5 millions customers.

#### KBANK gives away “Bt100,000 Jackpot” Every Week

- ❑ The Bank has a special weekly prize drawing to reward users of KBANK credit and Flex-C cards.
- ❑ Every Bt500 purchased via KBANK credit and/or Flex-c cards will be eligible for a ballot in the prize drawing. New credit card holders during the promotional period will be eligible for five additional ballots for every purchase. Prize drawings will be random computer selections. Weekly prizes: Ten prizes of Bt10,000 each (25 weeks at Bt100,000 per week, for a total of Bt2,500,000).
- ❑ Winners of the weekly prize will still be eligible for the grand prize: one unit of MINI ONE LOOK 2 valued at Bt2,100,000.

### Corporate Business:

#### KASIKORNBANK issued a new low collateral loan for international trading business

- ❑ The Bank is offering a new service, called the ‘Trade Solution Program’, to extend credit support as a source of capital to new and existing exporters and importers, in order to increase their international business potential and ability to expand their businesses.
- ❑ The target customers will be exporters and importers with an annual sales turnover of not less than Bt50mn, who have performed well for at least 3 years.
- ❑ Loan extension criteria and use of collateral

Sales Turnover	Credit Limit	Collateral
More than Bt1,000mn	Max. Bt1,000mn	No collateral needed
Bt100-Bt1000mn	Max. 40% of sales turnover	Guarantee of individual or juristic person
Bt50-Bt100mn	Max. 40% of sales turnover	Collateral of 20% of credit limit with guarantee of individual or juristic person

For exporters whose loan is accompanied by L/C, only the guarantee of an individual or juristic person is needed.

- ❑ The interest rates are determined according to the stability of each customer.

## Bank News:

### TRIS rates the corporate governance of KBANK as 'Very Good'



TRIS Corporate Governance Rating Report for KBANK 2005. The report shows a score of 8.89 on a scale of 1-10, which is equivalent to a 'Very Good' rating. The evaluation is based on four criteria: Rights of Shareholders (8.94), Role of the Board of Directors and Management Committee (8.39), Information Disclosure (9.43), and Corporate Culture (9.25).

Criteria	Score
สิทธิของนักลงทุน (25%)	8.94
บทบาทของคณะกรรมการและคณะกรรมการบริหาร (40%)	8.39
การเปิดเผยข้อมูล (25%)	9.43
วัฒนธรรมองค์กร (10%)	9.25

- Thai Rating and Information Services Co., Ltd. (TRIS) announced the result of their corporate governance evaluation of KBANK for 2005, giving KBANK a score of 8.89 on a scale of 1-10, or a rating of 'Very Good' - an improvement from the 2004 score of 8.80. The evaluation is based on 4 criteria: the rights of shareholders, the role of the Board of Directors and the Management Committee, information disclosure, and the culture of corporate governance. Also, KBANK's score on corporate governance was the highest of all the companies that TRIS rated.

For more information, please contact  
**Investor Relations Division**  
Corporate Communications and Administration Department  
Corporate Secretariat Group  
KASIKORNBANK PCL  
Tel. 0-2470-2660, 2672, 2693  
Fax 0-2470-2680  
Email: [IR@kasikornbank.com](mailto: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.