

IR News

April 10, 2006

Product and Service Update: March 2006

KASIKORNBANK:

KBank Launches Special 8-Month Fixed Deposit Account with 4.50% p.a.

- ❑ To provide greater choices to our customers, KBank has launched a special 8-month fixed deposit account with an interest rate of 4.50 percent, p.a., paid monthly to depositors. Both existing and new customers are invited to open this special deposit account, with a minimum deposit of THB 1,000 per account. This campaign will run from March 22 to April 21, 2006. The Bank expects to mobilize around THB 30 billion in funds through this special program.

KBank coordinating with the Social Security Office to offer mortgage loans with a rate of 2.5%

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สำนักงานประกันสังคม
Social Security Office

- ❑ On March 31, the Social Security Office signed MOU contract with KBank, BAY and SCIB to provide mortgage loans to insured people who agree to devote an equivalent amount to the Social Security Fund for at least 12 months. The banks will offer mortgage loans with lending period up to 30 years, with interest rates at 2.50% for the first 5 years.
- ❑ The total loan size for the first phase offered by the three banks is Bt3bn of which Bt1bn will be offered by each of the three banks.
- ❑ KBank will offer the loans with the minimum credit line of Bt400,000.

KBank cooperated with China Minsheng Banking Corp. to offer SME loans in China.

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中国民生银行
CHINA MINSHENG BANKING CORP., LTD.

- ❑ Mr. Banthoon Lamsam, CEO, announced that KBank would start to offer loans to companies in China this year. KBank signed an agreement with China Minsheng Banking Corp. to offer loans to SME businesses in China in the amount of USD100mn. If this business continues to grow, the bank will expand to cover the larger market.
- ❑ KBank currently has one branch in Shenzhen. The bank has representative offices in Beijing, Shanghai and Kunming. The branch in Shenzhen services Thai customers who operate businesses in China.

KBank received the 'Best Cash Management Bank Country' Award from The Asset Magazine.



- ❑ KBank received the 'Best Cash Management Bank Country' Award (Asset Asian Awards 2006, Triple A) from The Asset Magazine.
- ❑ The bank has retained this award for two consecutive years, following an outstanding year of growth. KBank offered a number of tailored products to clients and upgraded the technology platform. The bank is also the first Thai bank to introduce Liquidity Linked Special Savings Rates for corporations.

KASIKORNBANKGROUP:

KLeasing expected to grow loans to Bt10bn.



- ❑ KLeasing, focusing on auto leasing, is expecting its total loans this year to be about Bt10bn, or 330% higher than last year. This would bring the company's market share to 5% of the Thai auto leasing market, and boost KLeasing into the top ten leasing companies in Thailand. The company also coordinated with KBank to expand the number of branches, and offered special promotions at the Motor Show Exhibit.
- ❑ At present, KLeasing has about Bt6bn in total loans issued: new cars (67%), institutions (15%), used cars (2%) and dealer financing (16%).

KAsset eyed to be the number one Asset Management Company in Thailand.



- ❑ Ms. Wiwan Tharahirunchote, Managing Director of KAsset, announced that KAsset would roll out fixed basket bond funds every month throughout the year to serve investors' demands.
- ❑ In the first three months, the company has already launched four new funds with total sales at Bt20.97bn.
- ❑ From March 27 to April 3, KAsset offered two funds simultaneously: the Ruang Khao Government Bond 10/49 B Fund: R1049B and the Kasikorn Income 5/50 Fund (KI0550).
- ❑ At present, KAsset has about Bt200bn of funds under its management: mutual fund (65%), private fund (19%), and pension fund (16%).

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