

# IR News

June 8, 2007

## Product and Service Update: April - May 2007

### KASIKORNBANKGROUP:

#### At Money Expo 2007, the total amount of loans and mutual funds applied for was Bt16bn

- ❑ From May 10-13, 2007, KASIKORNBANKGROUP participated in Money Expo 2007 and fulfilled customer's needs with a variety of products and services under KASIKORNBANKGROUP. Customers were more interested than expected in KGroup's products and services. About 17,000 customers applied for a total of Bt16bn in KGroup's products and services.
- ❑ Most customers were interested in our K-Home loan and K-SME loan programs. About 5,000 customers applied for K-Home loans totaling Bt10bn, an increase of 28.5% from last year. About 848 customers applied for K-SME loans totaling Bt6bn, an increase of 66.8% from last year.
- ❑ In addition, customers were interested in mutual funds. KAsset recently introduced a new fund, K-Life Style Funds, an innovative investment product that offers varying risk and return depending on customer age. About 700 customers invested a total of Bt124mn in the fund, an increase of 264.7% from last year. Customers were also interested in other products and services such as personal loans, leasing, credit cards and debit cards.

#### KAsset has launched a property fund product, Gold Property Fund (GOLDPF)

- ❑ From April 18-26, 2007, KAsset launched a property fund, Gold Property Fund (GOLDPF), investing in a project worth Bt2.06bn. The fund is invested in Mayfair Marriott Executive Apartments, managed by Marriott Group. Mayfair Marriott Executive Apartments is a 162-room, 26-storey service apartment and hotel, located on Lang Suan road, a central business area of Bangkok. The fund has the right to purchase the property at the end of the 30<sup>th</sup> and the 60<sup>th</sup> year.
- ❑ Investors in this fund will have guaranteed revenue in the first five-years based on the project's performance, which is expected to be about 7.4-7.5%. Dividends will not be paid more than twice a year. After the fifth year, if the fund has profit, the dividend will be at least 90% of periodic profit. The fund is tradable on the Stock Exchange of Thailand.

### Corporate and SME Business:

#### KBank developed a new Trade Innovation, a new dimension in international trade

- ❑ KBank launched a new Trade Innovation product with new standards in international trade service, under the concept 'Bank Anywhere'. Trade Innovation has been developed to completely integrate service solutions via three channels:

International Trade Service Offices (ITS)	<ul style="list-style-type: none"> <li>- ITS serves as the center for import-export documentation services, providing quicker and more efficient service, outclassing former service delivery systems.</li> <li>- This year, the Bank plans to increase ITS to 50 locations, up from 20 locations last year.</li> </ul>
Trade Services Specialist (TSS)	<ul style="list-style-type: none"> <li>- TSS have expertise in international trade service. Customers can seek advice and recommendations from these specialists on all international trade issues.</li> <li>- The Bank plans to increase TSS staff by 200 persons within this year.</li> </ul>
K-Trade Connect	<ul style="list-style-type: none"> <li>- K-Trade Connect is an Internet-based international trade service available 24 hours a day.</li> <li>- It will help customers save time and expense from going to ITS.</li> </ul>

- ❑ The Bank expects to be a leader in the international trade market and increase market share in this segment from the current 10 percent to 25 percent by 2010. The service fee growth target is 30 percent each year. For more information, customers can contact K-Contact Center at 02 888 8888, press 08.

## KBank joins hands with KIA Asia to develop logistics and supply chain management for SMEs

- ❑ KBank is coordinating with KIA Asia to develop a project to improve logistics and supply chain management for SME businesses nationwide. This development aims to help SMEs study, analyze and resolve problems regarding logistics and supply chain management, which will strengthen SME business management from the root.
- ❑ The Bank and KIA Asia implemented a pilot project, by selecting 15 SME companies with an annual sales turnover of less than Bt400mn. The Bank and KIA Asia will study the data and problems related to logistics and supply chain management of these pilot companies for nine months. Then, a model will be developed to apply to SME businesses nationwide.
- ❑ This project is a part of the K SME Care project, which aims to help SME businesses grow strong, confident and prosperous. Before coordinating with KIA Asia, the Bank joins hands with ISMED to do business competitive diagnosis, and with the Incubation SMEs Business, Chulalongkorn University, to organize seminars that will help promote long term sustainable SME businesses.

## KBank offers a new SME campaign: free cheques for cash deposits, free cash for cheque deposits

- ❑ To fulfill SME business needs, KBank developed a new campaign, 'free cheques for cash deposits and free cash for cheque deposits', for SME businesses with an annual sales turnover of less than Bt50mn (Small and Micro SME). To be eligible for this campaign, customers have to open a savings and current account, as well as apply for account link services, by August 31, 2007. Customers will enjoy privileges from this campaign until December 31, 2007.
- ❑ 'Free cheques for cash deposits' means customers will get a coupon to redeem for one free book of cheques per month if the total ending balance of their current and savings account is over Bt100,000.
- ❑ 'Free cash for cheque deposits' means customers will get Bt100 free cash deposit to their savings account if they transfer money through Electronic Fund Transfer (EFT) or make outstation cheque collections more than ten times per month.
- ❑ This campaign is expected to help bring 10,000 more Small and Micro SME customers to the Bank.

## Retail Business:

### KBank launches a new campaign, K-Home Loan Delivery



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- ❑ To provide more convenience to customers, KBank has developed a new campaign, K-Home Loan Delivery, offering full service mortgage loans. This service covers information on providing, loan processing and lending approval. Customer can call the K-Contact Center at 02 888 8888, press '55' 24 hours a day, and KBank will send out a specialist at a place and time convenient to the customer, at no additional charge.
- ❑ The Bank will also help coordinate the customer's housing related problems. Moreover, customers purchasing mortgages from one of over 1,000 projects with KBank alliances will get special rates and promotions.

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