

IR News

September 8, 2008

Product and Service Update: August 2008

KBank News:

KBank to pay interim dividend payments at the rate of Bt0.50 per share

- ❑ KBank approved an interim dividend payment for the first-half of 2008 operating results at the rate of Bt0.50 per share, for a total of Bt1,196,630,096.50. This rate is equivalent to a payout of 14.42% of the first-half of 2008 net profit. The interim dividend will be paid on September 25, 2008, to shareholders registered in the Register of Shareholders on September 11, 2008 at 12.00 hours.

KBank introduced a Mother's Day Savings Campaign

- ❑ As part of Mother's Day celebrations and to provide more savings choices to customers, KBank introduced the Mother's Day Savings Campaign from 8-29 August 2008. During this campaign, KBank offered a 10-month fixed deposit with an interest rate of 4% p.a. Participating customers were required to open two accounts: one in the customer's own name and the other in the name of their mother, father, or child. A minimum deposit of Bt50,000 was required per account, with no maximum limit. The Bank also offered a 10-month B/E carrying an interest rate of 4.15% p.a., with a minimum deposit of Bt1mn.

Corporate and SME Business:

IRPC has chosen supply chain services through K-Supply Chain Solutions

- ❑ IRPC Public Company Limited or "IRPC" has chosen K-Buyer Financing and e-Supply Chain, part of KBank's K-Supply Chain Solutions. KBank is the first Thai commercial bank to offer seamless supply chain services to their customers. These services will help IRPC and its sale agents to develop an integrated supply chain solution system together with their clients, resulting in increased sales volume and reduced financial costs.
- ❑ Under K-Buyer Financing, KBank supports the working capital funding for 20 sale agents of IRPC's plastic resins, for a total of Bt800mn, with special interest rates and conditions for collateral. The Bank plans to expand this service to other IRPC sales agents.
- ❑ In addition, the Bank introduced e-Supply Chain, a payment system and online overdraft funding system connected to IRPC's online buy-sell system, to help boost their competitiveness in the field of plastic resins.
- ❑ IRPC is a producer of integrated petrochemical products. Its complex consists of an upstream, an oil refinery unit and a downstream petrochemical production. The company's oil refinery unit has the total capacity of 215,000 barrels per day, accounting for 21% of the country's total refining capacity.



KBank introduces the K-Energy Saving Loan to help reduce global warming

- ❑ KBank joins hands with Thailand Greenhouse Gas Management Organization (TGO) to introduce the "Energy Efficiency to Cope with Global Warming Project" by K SME Care. This project is focused primarily on supporting Thai SMEs to implement energy efficient management strategies to help cut energy costs and reduce global warming. Strategies include reducing Greenhouse Gas emissions and building revenue by selling Carbon Credits.
- ❑ The Bank is also cooperating with the Department of Alternative Energy Development and Efficiency (DEDE), under the Energy Ministry, to offer K-Energy Saving Loan. These loans will provide funding to SME projects designed to save energy costs or use alternative energy products. The maximum credit line is Bt20mn, with an interest rate of 4% p.a. and tenor of seven years. For loans over Bt20mn, the interest rate will be individually determined by the Bank.
- ❑ The targeted industry for this K-Energy Savings Loan is the manufacturing sector. KBank expects to grow loans through the K-Energy Saving Loan program by more than Bt500mn spread over 30 SMEs.

KBank expands its SME market by creating a K SME Loan Market Place in Chiang Mai

- ❑ To expand its SME market in the Northern part of Thailand, KBank created a K SME Loan Market Place at the Chiang Mai Airport branch of the Central Department Store, from 16-17 August, 2008. This event is considered as KASIKORNBANKGROUP money expo focusing on providing full financial services and offering special campaigns to both SME and personal banking customers. KGroup also offered non-financial services, information, knowledge, and suggestions on business operations to help boost economic expansion and help SME businesses in the Northern part of Thailand grow strong, confident, and prosperous.

Retail Business:

KBank participated in Home Buyer Expo 2008, offered home loans with feng shui at 0% interest

- ❑ During 21-24 August 2008, KBank participated in Home Buyer Expo 2008 at the Queen Sirikit Convention Center. With the goal of adding pleasure to customer's lives, a new concept of K-Home loan with feng shui was offered. Customers who applied for K-Home Loan at the event received a special rate of 0% and those customers receiving loan approval for over Bt1.5mn are eligible for a feng shui consultation from a leading feng shui expert.
- ❑ As of June 30, 2008, the Bank has outstanding mortgage loans of Bt102bn, increasing about 10% from the end of 2007.

For more information, please contact
Investor Relations Unit
Office of Corporate Secretary
Corporate Secretariat Division
KASIKORNBANK PCL
Tel. 0-2470-6900 to 1, 0-2470-2659 to 62
Fax 0-2470-2690
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.