



# IR News

June 22, 2009

## Product and Service Update: May 2009

### KBank News:

#### KBank appointed a new First Senior Vice President

- ❑ KBank appointed Mr. Silawat Santivisat as First Senior Vice President of the Bank in charge of the Retail Business Division. He will oversee the Retail Payment and Foreign Exchange Products Management Department and the Consumer Bancassurance Business Management Department.
- ❑ Mr. Silawat Santivisat received a Bachelor's Degree in Chemical Engineering (second Honor) from the Faculty of Engineering, Chulalongkorn University. He obtained his Master's Degree in Chemical Engineering from The University of Texas at Austin and a Master of Management from The Sasin Graduate Institute of Business Administration of Chulalongkorn University.
- ❑ His experience includes work with large corporations such as Shell Enterprise Thailand, True Corporation Public Company Limited, and International Engineering Public Company Limited (IEC). His financial-related management experience includes work with Citibank, ABN AMRO, and the Bank of Asia. Before working with KBank, he was the head of Transactional Banking Group, TMB Bank.



#### KBank introduces K-Alternative investment, offering returns dependent on the interest rate or financial index

- ❑ KBank launches "K-Alternative Investment", to provide more choices for customers with a variety of financial products and liquidity management amid the slow economy. The K-Alternative Investment consists of a secondary market for debt instruments and aval-backed bills and K-Smart Note.
- ❑ K-Smart Note is a note issued by KBank offering a variety of returns under specific conditions. The tenor varies from 1 to 3 years, with a minimum subscription amount of Bt10mn, in multiples of Bt1mn. The K-Smart Note consists of:
  - Interest Rate-Linked Note, offering returns based on the underlying interest rate movement. For example, K-Smart Invert Floater Note offers returns inverse to the underlying interest rates (i.e. yielding higher returns when the underlying interest rate falls), K-Smart Switchable Note offers fixed high returns in the initial phase and variable returns thereafter, and K-Smart Bear Rich Note offers higher returns when the underlying interest rates are stable or do not exceed the threshold and lower returns when the underlying interest rate exceeds the threshold.
  - Equity-Linked Note, offering returns based on the underlying equity or index. For example, K-Smart Asian Equity Protection Note offers returns which vary by the movement of the underlying group of equities, K-Smart Double Barrier Note offers a fixed minimum return plus extra returns when the underlying equity or index moves within the specific range.
- ❑ Customers interested in the K-Alternative Investment can contact more than 680 KBank branches nationwide or call the K-Contact Center at 0 2888 8888 for more information.



## Corporate and SME Business:

### KBank won the Best IT Solution for Trade Finance Award 2008 from Asian Banker Magazine

- ❑ KBank won the Best IT Solution for Trade Finance Award 2008 under K-International Trade from The Asian Banker IT Implementation Awards 2009, Asian Banker Magazine. This honor was given to the financial institution which displayed excellence in using IT to improve their business operations.
- ❑ This award represents the progress and innovation in IT development of KBank's international trade services, effectively supporting customers' import-export businesses and providing the most complete trade solutions in Thailand. The Bank targets to increase international trade service offices to 65 offices in 2009 up from 54 offices in 2008. KBank currently has 20% market share in international trade business, rising from 11% in 2005. International trade transactions through the Bank have increased by 170% since 2005.

### KBank cooperates with TPA (Thailand-Japan) to launch the SHINDAN Project

- ❑ To help improve and strengthen SMEs nationwide, KBank has joins hands with Technology Promotion Association (Thailand-Japan), or TPA, to launch the SME Business Diagnosis Project called SHINDAN. In this project, specialists will analyze SMEs in five dimensions: management, marketing and sales, production, human resource management, and accounting with the goal of helping SMEs to understand their strengths, weaknesses, and opportunities in business operations. The data from this diagnosis will be used by SMEs to develop business plans to help boost their long-term competitiveness.
- ❑ To be able to participate in the project, SMEs should have 10-200 employees, Bt5-200mn worth of fixed assets, at least 50% of their businesses held by Thai nationality, and operate businesses in the manufacturing or trade sector in 26 provinces in Bangkok and vicinity, East and West. KBank expects to have 1,000 SMEs participate in this program.
- ❑ For more information, please contact the K SME Care Knowledge Center, 2<sup>nd</sup> floor, Chamchuri Square, call 0 2160 5203 to 4, or visit [www.ksmecare.com](http://www.ksmecare.com), until September 2009.

## Retail Business:

### KBank introduces Happy Senior Fixed Deposit Product

- ❑ KBank launches Happy Senior Fixed Deposit for customer over the age of 55. The depositors will receive 24-hour accident insurance, in case of death, loss of body parts, or permanent disability due to an accident. The insurance covers an equivalent to the total deposit amount in the customers' accounts, with a maximum of Bt1mn. The tenor is 30 months and customers can deposit between Bt100,000 to Bt1mn per person. The interest rate is equal to that of the 24-month fixed deposit rate plus 0.15% p.a. (paid monthly), and is tax exempt. (On 5 June, KBank raised the 24-month fixed deposit rate by 25bps to 1.50%; the rate for the Happy Senior Fixed Deposit is 1.65%).
- ❑ KBank targets to have 20,000 accounts for this Happy Senior Fixed Deposit within this year.

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