

6.5 Financial Structure

Unit : Million Baht

	Outstanding July'10	Interest Charged										
		%	2009	2010	2011	2012	2013	2014	2015	2016	2017	
Floating Rate												
Loan T # 1	5,243	21.43%	M4-2%	M4-2%	M4-2%	M4-2%	M4-2%	M4-2%	M4-2%	-	--	--
Loan T # 2	157	0.64%	5% M4-2%	M4-2%	M4-2%	M4-2%	M4-2%	M4-2%	M4-2%	-	--	--
Loan T # 3	71	0.29%	M5-1%	M5-1% M5-0.5%	M5-0.5% M5%	M5%	--	--	--	--	--	--
Debenture'09 5Y5M # 4	2,000	8.17%	M4*-3%	M4*-3%	M4*-3%	M4*-3%	M4*-3%	M4*-3%	M4*-3%	M4*-3%	--	--
Debenture'10 3Y3M # 5	1,000	4.09%	--	D4+1.33%	D4+1.33%	D4+1.33%	D4+1.33%	--	--	--	--	--
Debenture'10 3Y2M # 5	1,000	4.09%	--	D4+1.33%	D4+1.33%	D4+1.33%	D4+1.33%	--	--	--	--	--
Debenture'10 7Y # 5	1,500	6.13%	--	D4+1.65%	D4+1.65%	D4+1.65%	D4+1.65%	D4+1.65%	D4+1.65%	D4+1.65%	D4+1.65%	D4+1.65%
Total	10,971	44.83%	Average cost of Floating Rate as of July '10 = 3.3274%									
Fixed Rate												
Debenture												
2007 3Y # 1	3,905	15.96%	4.20%	4.20%	--	--	--	--	--	--		
2007 5Y # 1	1,895	7.74%	4.88%	4.88%	4.88%	4.88%	--	--	--	--		
2007 7Y # 1	1,700	6.95%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	--		
2008 3Y # 2	2,900	11.85%	5.20%	5.20%	5.20%	--	--	--	--	--		
2008 5Y # 2	1,100	4.50%	5.20%	5.20% 5.65%	5.65%	5.65% 6.00%	6.00%	--	--	--		
2009 3Y6M # 3	1,000	4.09%	4.10	4.10	4.10	4.10	4.10	--	--	--		
2009 4 Yr # 3	1,000	4.09%	4.25	4.25	4.25	4.25	4.25	--	--	--		
Total	13,500	55.17%	Average cost of Fixed Rate as of July '10 = 4.7140%									
Total	24,471	100%	Average cost of Debts as of July '10 = 4.0923%									

Where ; M 4 = Average MLR of KTB+BBL+SCB+TMB = 6.0938% (As at 1/8/10)

M 5 = Average MLR of KTB+BBL+SCB+TMB+SCIB = 6.1500% (As at 1/8/10)

*M 4 = Average MLR of KTB+BBL+SCB+KBANK = 6.0000% (As at 1/8/10)

D4 = Average 6M FDR of KTB+BBL+SCB+KBANK = 0.9750% (As at 1/8/10)

1 Debentures'07 issued on Aug 2, 2007 will be settle on Aug 2, 2010, Aug 2, 2012 and Aug 2, 2014

2 Debentures'08 issued on Nov 7, 2008 will be settle on Nov 7, 2011 and Nov 7, 2013

3 Debentures'09 issued on Sep 15, 2009 and Sep 11, 2009 will be settle on Mar 15, 2013 and Sep 11, 2013

4 Debentures'09 issued on Dec 28, 2009 will be settle on May 30, 2015

5 Debentures'10 issued on Mar 3, 2010, Mar 17, 2010 and Mar 31, 2010 will be settle on Jun 3, 2013, May 17, 2013 and Mar 31, 2017