



KASIKORNBANK CREDENTIAL

Aspiring to be the Bank of AEC+3



KASIKORNBANK HISTORY

The KASIKORNBANK Public Company Limited was founded by Mr. Choti Lamsam , with registered capital of Baht 5 Million and only 21 employees. KASIKORNBANK has long adopted the motto “Towards Service Excellence” signifying a unified spirit and mindset to serve customers at all levels. Ever since KASIKORNBANK has steadily grown with new branches established in Thailand and abroad, especially in the People’s Republic of China and member countries of the ASEAN Economic Community, while the bank has innovated multiple digital products to serve fast-growing customer needs in the new era.





1945 - 2020

KASIKORNBANK AT A GLANCE

- Established on June 8, 1945 with registered capital of Bt 5mn (USD 0.17mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976
- Number of Shares **2.4 bn shares**
- Market Capitalization **Bt 268 n (USD 8.9 bn)**
ranked #2 in Thai banking sector



Our products and services offered through...

- Branch network **860**
- Business center (Corporate and SMEs) **167**
- International trade service center **58**
- The Wisdom service center **94**
- No. of ATM and RCM **10,981**
- No. of exchange booth **75**

Our leading-edge digital financial products that proves our potentials in AEC +3

K Plus in Thailand

- First commercial mobile banking application that went popular in Thailand
- The most number of users in mobile banking in Thailand - 14.4mn



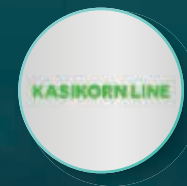
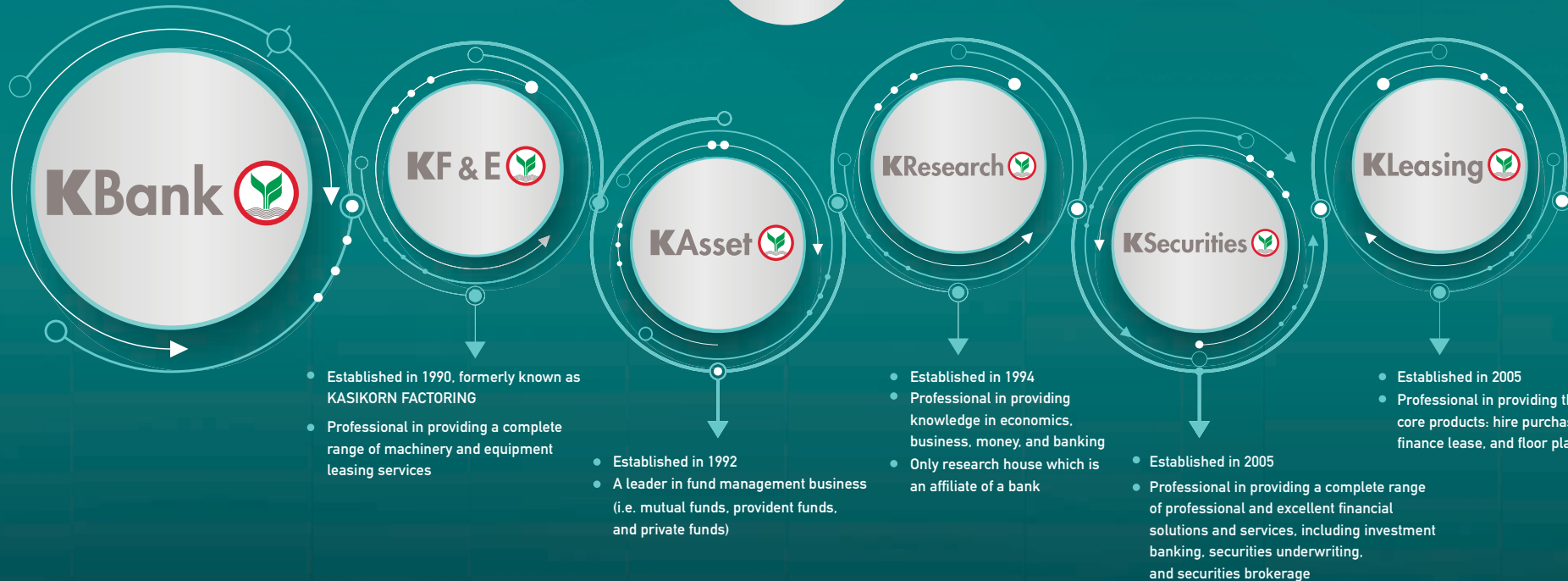
KASIKORN LINE

- KASIKORN LINE is a joint venture between KASIKORN Vision Company Limited and LINE Financial Asia
- To drive the development of new innovative business models and experiences to be more engaging, social, secure and easy to use.
- To offer innovative financial services under the brand "LINE BK"
- LINE BK has 2 Million Users in first four months.



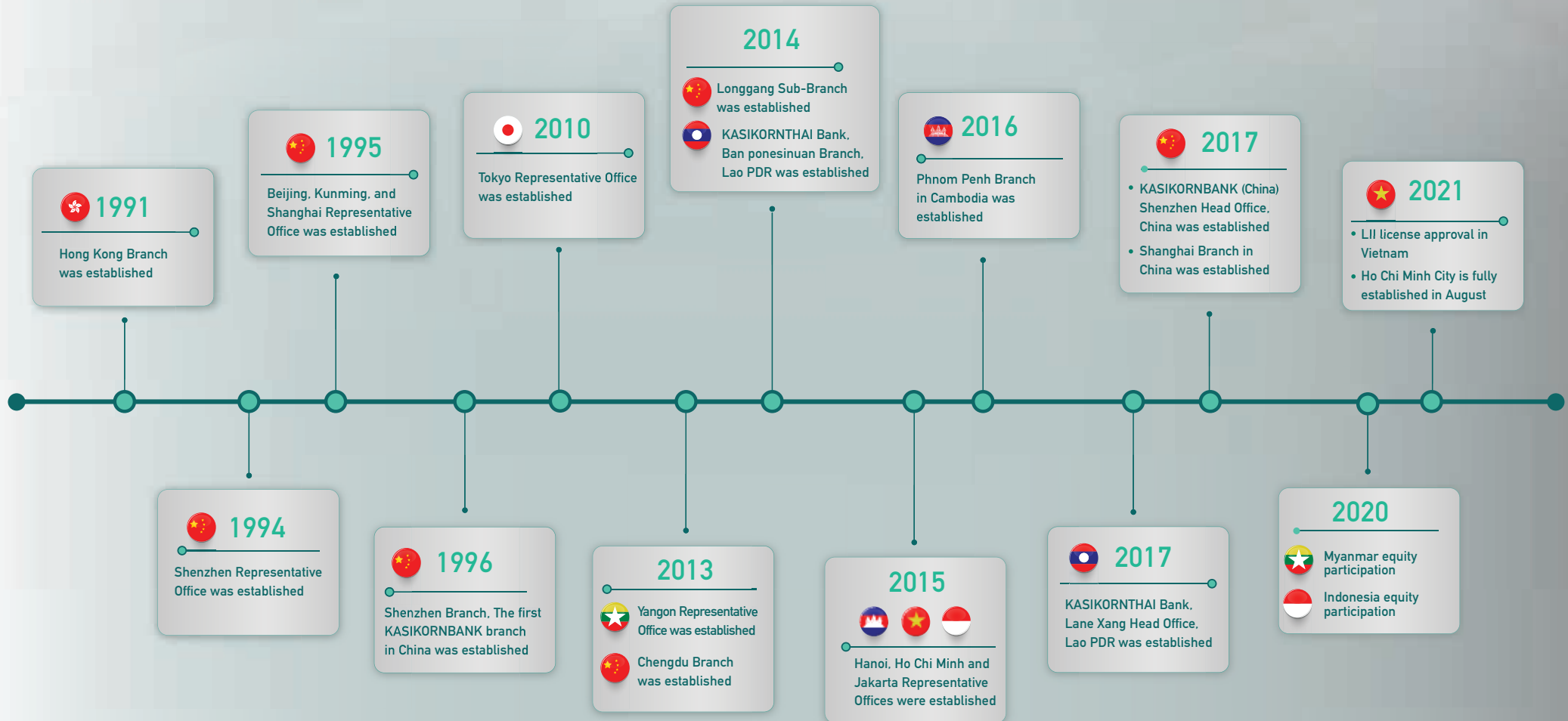


KASIKORNBANK and its wholly-owned subsidiaries



Some key firms in KASIKORNBANK financial conglomerate

Overseas business growth



Channel : International

Cayman Islands

Cayman Islands Branch



5th Floor, Harbour Place, 103 South Church Street, P.O. Box 1353,
George Town, Grand Cayman KY1-1108, Cayman Islands
Tel. : (1) (345) 946 4733
Fax. : (1) (345) 945 4757
General Manager : Ms. Chananya Kongpreecha
E-mail : KY_GeorgeTown@kasikornbank.com

People's Republic of China

Locally Incorporated Institution In China

KASIKORNBANK (CHINA) COMPANY LIMITED Head Office



Unit 01, 59/F and Unit 01, 61/F, Tower A, Kingkey 100 Building, 5016
Shennan East Road, Luohu District, Shenzhen, Guangdong Province, China
Tel. : (86) (755) 8229 1298
Fax. : (86) (755) 8828 6897
Swift : KASI CN BS
General Manager : Mr.Wang Congbao
E-mail : CN_Shenzhen@kasikornbank.com

People's Republic of China

Locally Incorporated Institution In China

KASIKORNBANK (CHINA) COMPANY LIMITED Shenzhen Branch



Unit 2, 59/F, Tower A, Kingkey 100 Building, 5016, Shennan East Road,
Guiyuan Sub-District, Luohu District, Shenzhen 518001, China
Tel. : (86) (755) 8229 1298
Fax. : (86) (755) 8828 6897
Swift : KASI CN BS
Branch Manager : Mr.Huang Kueiping
E-mail : Kueiping.h@kasikornbank.com

Chengdu Branch



Unit 1801-1803, 18th Floor, Baiyang Building, No.18 Dongyu street,
Chengdu 610016, China
Tel. : (86) (28) 6520 9699
Fax. : (86) (28) 8592 2639
General Manager : Mr. Ruangchai Sobhavajirakupt
E-mail : Ruangchai.so@kasikornbank.com

Shanghai Branch



Jin Mao Towers, no.88 Century Avenue, Room 1402, 14th Floor,
Pudong New District, Shanghai, China 200120
Tel. : (86)(21) 8011 1518
Fax. : (86) (21) 5098 8862
Branch Manager : Mr. Panu Kijkongkhajohnchai
E-mail : Panu.k@kasikornbank.com

Shenzhen, Longgang Sub-Branch



Unit 03, 05, and 06, Mezzanine, Genzon Times Squares, Longcheng Road No.99,
Longgang CBD Area, Longgang District, Shenzhen 518172, China
Tel. : (86) (755) 3299 5070
Fax. : (86) (755) 2834 3964
General Manager : Ms. Peetiporn Tangsununtham
E-mail : Peetiporn.t@kasikornbank.com

Hong Kong Branch



Suite 3316, 33rd Floor, China Merchants Tower, Shun Tak Centre, No. 168-200,
Connaught Road Central, Hong Kong
Tel. : (852) 2526 6811-5
Fax. : (852) 2868 4342
Swift : KASI HK HH
General Manager : Mr. Niasinn Lamsam
E-mail : Niasinn.l@kasikornbank.com

Representative Office



Beijing Representative Office

Suite 22-C, CITIC Building, 19 Jianguomenwai Dajie, Beijing 100004, China
Tel. : (86) (10) 6500 8333
Fax. : (86) (10) 6500 7899
Chief Representative : Ms. Nanthakorn Chatchaiskul
E-mail : Kbankbj@China.com

Kunming Representative Office



Suite 2708, Expo Building, 45 Tuodong Road, Kunming, Yunnan 650011, China
Tel. : (86) (871) 6310 1092,
: (86) (871) 6318 2727
Fax. : (86) (871) 6310 5568
Chief Representative : Ms. Piyathida Supattana
E-mail : Piyathida.su@kasikornbank.com

Japan



Tokyo Representative Office



Room 1807, 18th Floor, Toranomon Hills Mori Tower, 1-23-1 Taranomon,
Minato-ku, Tokyo, Japan
Tel. : (66) (2) 888 8826 (For Retail)
: (81) (3) 3595 1833 (For Corporate)
Chief Representative : Dr. Chakrit Suwannachote
E-mail : JP_Tokyo@kasikornbank.com

Kingdom of Cambodia

Phnom Penh Branch



No. 45, Preah Sihanouk Boulevard, Corner of Street 59,
Chaktomuk Sub-District, Daun Penh District, Phnom Penh,
Kingdom of Cambodia

Tel. : (855) (23) 214 998-9
Fax. : (855) (23) 214 275
General Manager : Mr. Ritthiwut Watthanachai
E-mail : KH_PhnomPenh@kasikornbank.com

Lao People's Democratic Republic

Locally Incorporated Institution In Lao PDR

KASIKORNTHAI BANK LIMITED



Head Office

Unit 12, Lane Xang Avenue, Xiangngeun Village, Chanthaboury District,
Vientiane Capital, Lao People's Democratic Republic.

Tel. : (856) (21) 410 888
Fax. : (856) (21) 410 889
Branch Manager : Ms. Piyanoot Sangsana
E-mail : Piyanoot.s@kasikornbank.com

Ban Ponesinuan Branch



Ban Ponesinuan, Unit 14, Sysattanak, Vientiane Capital,
Lao People's Democratic Republic

Tel. : (856) (21) 410 888
Fax. : (856) (21) 410 889
Head of Banking : Mr. Preedee Simapetch
Operation Dept.
E-mail : Preedee.s@kasikornbank.com

The Republic of the Union of Myanmar

Yangon Representative Office



313/315, U Wisara Road, Sanchaung Township, Yangon,
The Republic of the Union of Myanmar

Tel. : (95) (0) 1 524285, 1 500727, 1 514868
Fax. : (95) (0) 1 516713
Chief Representative : Mr. Nuttaphong Visitkitchakarn
E-mail : MM_Yangon@kasikornbank.com

The Socialist Republic of Vietnam

Hanoi Representative Office



Unit V807, 8th Floor, Pacific Place Building, 83B, Ly Thuong Kiet Street,
Hoan Kiem District, Hanoi, The Socialist Republic of Vietnam

Tel. : (84) (43) 946 0007
: (84) (43) 946 0008
Chief Representative : Mr. Sittiphath Chariyakul
E-mail : VN_Hanoi@kasikornbank.com

Ho Chi Minh City Branch

(fully established in November 2021)



Sun Wah Tower, 115 Nguyen Hue Street, Ben Nghe Ward, District 1,

Ho Chi Minh City, Vietnam

Tel. : (84) (28) 3821 8888
General Director : Mr. Chatuporn Boozaya-Angool
E-mail : VN_KBank@kasikornbank.com

Republic of Indonesia

Jakarta Representative Office



Office No. 126, Level 23 Revenue Tower, Jalan Jend. Sudirman Kavling 52-53,
Lot 2, Senayan District, Kebayoran Baru Sub-District, Jakarta 12190, Republic
of Indonesia

Tel. : (62) 21 5064 5074-5
Fax. : (62) 21 5064 5076
Chief Representative. : Mr. Nara Chotiwanich
E-mail : Nara.c@kasikornbank.com

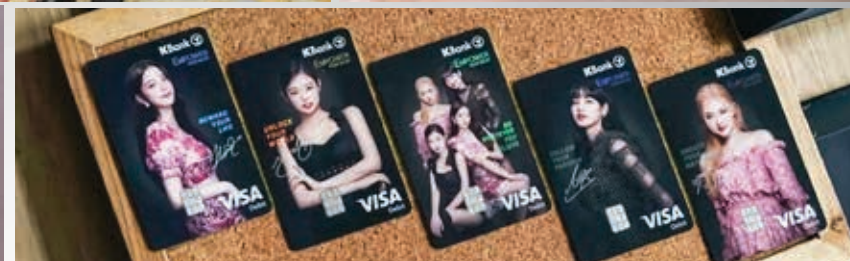
Recognition highlights



Highlights of 2019-2020

Awards	Organizations	Awards	Organizations
<ul style="list-style-type: none"> Top Outright Primary Dealer 2019 2020 Thailand's Most Admired Brand (K-Credit Cards and K PLUS) 	<ul style="list-style-type: none"> Bank of Thailand BrandAge 	<ul style="list-style-type: none"> No.1 Brand Thailand 2019-2020 in 5 categories: Credit card, Debit cards, Savings, SME and Mutual Funds 	<ul style="list-style-type: none"> Marketeer with Kadence International (Thailand)
<ul style="list-style-type: none"> Best DCM House in Thailand Best Private Bank in Thailand 	<ul style="list-style-type: none"> Finance Asia 	<ul style="list-style-type: none"> Best Private Bank for Asset Management in Thailand Best Private Bank for Asset Management in Thailand 2019 	<ul style="list-style-type: none"> Euromoney
<ul style="list-style-type: none"> Best FX Bank for Structured Products Best Corporate Treasury Sales and Structuring Team Best FX Bank for Retail Clients 	<ul style="list-style-type: none"> Alpha Southeast Asia 	<ul style="list-style-type: none"> Best Private Bank - Thailand Domestic Best E-Commerce Proposition 	<ul style="list-style-type: none"> Asian Private Banker The Asian Banker
<ul style="list-style-type: none"> Best Private Bank for Portfolio Management Technology – Asia 	<ul style="list-style-type: none"> Financial Times 	<ul style="list-style-type: none"> Best Data Analytics Initiative, Application or Programme Best Wealth Management Services in Thailand: Private Banking Digitalisation 	
<ul style="list-style-type: none"> Thailand – Best for ESG 	<ul style="list-style-type: none"> Asia Money 	<ul style="list-style-type: none"> Selected as a member of 2020 Bloomberg Gender-Equality Index: GEI 	<ul style="list-style-type: none"> Bloomberg
<ul style="list-style-type: none"> 2020 - Best Retail Bank in Thailand (11th year in a row) 	<ul style="list-style-type: none"> The Asian Banker 		

Also previously recognized by awards from these institutions



Success stories



KASIKORNBANK (KBank) has been selected as a member of the Dow Jones Sustainability Index (DJSI) family for 2020, in both the DJSI World and Emerging Markets Indices, for the fifth year running – the first bank in Thailand and earned the highest scores in the banking category of Southeast Asia. This recognition marks KBank’s success at being a Bank of Sustainability in alignment with international standards.

K PLUS proved to be Thailand’s most popular mobile banking app

KASIKORNBANK (KBank) revealed that the number of Thais using mobile banking is the world’s highest, accounting for 68.1 percent of internet users nationwide per month. There are as many as 5 million K PLUS users per day, with the number of transactions via K PLUS now totaling 14,500 million in 2020. Of all mobile banking users in Thailand, the number of K PLUS users ranks first, totaling 14.4 million.



KBank Private Banking wins seven awards from five global institutions

These awards are in recognition of KBank’s determination and dedication in offering world-class private banking services to customers, reinforcing KBank’s reputation as Thailand’s leading private banking service provider.



Success stories - China



H.R.H. PRINCESS MAHA CHAKRI SIRINDHORN presided over the 7th Thailand-China relations seminar, under the title “Green Resolution for Clean Countryside” on March 1, 2010 at KASIKORNBANK’s Ratburana head office in Bangkok. The Seminar was co-organized by H.R.H. PRINCESS MAHA CHAKRI SIRINDHORN’s Project Office, formerly the Ministry of Environmental Protection of the People’s Republic of China and KASIKORNBANK in order to strengthen relations between China and Thailand and to extract and implement the knowledge from the Seminar for sustainable development in the future.

Driving “Digital Bank of AEC+3” Strategy KASIKORNBANK (CHINA) COMPANY LIMITED held a grand opening ceremony in Luohu, Shenzhen on Dec 1st 2017. To enhance cooperation and facilitations for Guangdong businesses interested in Thailand as an AEC trade base, Guangdong Department of Commerce and KBank signed a Memorandum of Understanding.



The Ministry of Foreign Affairs, Kingdom of Thailand in cooperation with KASIKORNBANK introduce the Thai e-Visa system, aimed at facilitating foreign nationals to make online visa application. Fee payments are supported by KBank’s electronic payment system to accommodate cross-border transactions of over 126 currencies. Moreover, In China, the payment can be executed transactions through WeChat Pay, AliPay and China Union Pay. On 15th February 2019, the Thai e-Visa service was launched for the first time in Beijing, China, and from 1 March 2019, the service is available in other cities in China.



What we offer: products & services

KASIKORNBANK

offers a variety of products and services, both financial and non-financial, to serve all customer needs to serve all the needs of both retail and corporate customers.

Financial products

KASIKORNBANK products and services can be categorized into four key product domains:



Non-financial products

KASIKORNBANK also offers non-financial products and services to cater to customer requirements from the point of view of an expert in AEC's financial services.

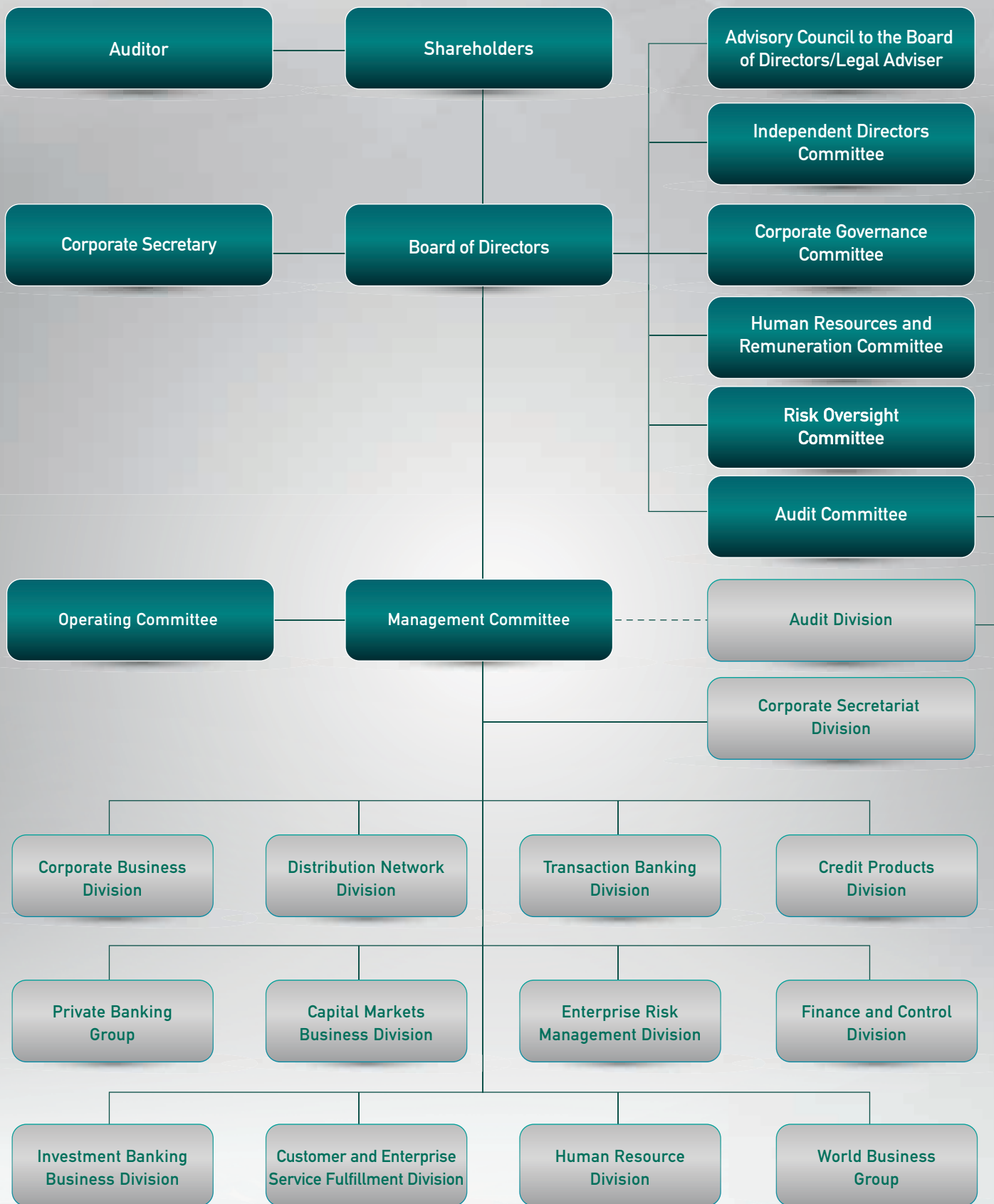


Advisory Service

- K-Expert - Advisory service for retail business
- SME Care - Advisory service for SME Business
- AEC + Business Advisory - Advisory service for Cross-border Business



Organization Chart



Management Team



Ms. Kattiya Indaravijaya
Chief executive officer



Mr. Pipit Aneaknithi
President



Mr. Patchara Samalapa
President



Mr. Krit Jitjang
President



Dr. Pipatpong Poshyanonda
President



Dr. Adit Laixuthai
Senior Executive Vice President
Corporate Secretariat Division Head



Mr. Chongrak Rattanapian
Senior Executive Vice President
Finance and Control Division Head



Mr. Thiti Tantikulanan
Capital Markets Business
Division Head



Mr. Jirawat Supornpaibul
Private Banking Business
Group Head

Management Team



Mr. Silawat Santivisat
Senior Executive Vice President
Transaction and Wealth Banking Co-Division Head



Ms. Siriporn Wongtriphop
Executive Vice President
Transaction and Wealth Banking
Co-Division Head



Mr. Surasak Dudsdeemaytha
Executive Vice President
Audit Division Head



Mr. Panop Anusinha
Investment Banking Business
Division Head



Mr. Pattarapong Kanhasuwan
Executive Vice President
World Business Group Head



Mr. Suwat Techawatanawana
Executive Vice President



Mr. Chat Luangarpa
Executive Vice President



Mr. Surat Leelataviwat
Executive Vice President
Enterprise Risk Management Co- Division Head



Mr. Porvarate Chetphongphan
Executive Vice President
Enterprise Risk Management Co- Division Head



Mr. Dithichai Limpodom
Executive Vice President
Corporate Business Co-Division Head



Mr. Tipakorn Saiphatana
Executive Vice President
Corporate Business Co-Division Head



Mr. Pipavat Bhadravik
Executive Vice President
Distribution Network Co-Division head



Mr. Akaranant Thitasirivit
Executive Vice President
Distribution Network Co-Division head



Ms. Sansana Sukhanunth
Executive Vice President
Human Resource Division Head



Ms. Supaneewan Chutrakul
Executive Vice President
Integrated Channels and Business Solutions
Division Head



Mrs. Chalarat Phinitbenchaphol
Executive Vice President
Credit Products Division Head



Dr. Ketchayong Skowratananont
Executive Vice President
Customer and Enterprise Service Fulfillment
Division Head

Our people



KASIKORNBANK employs both local and international officers. Our international staff members come from various countries around AEC+3 region and serve customers from various sources such as Relationship Manager, Representative Office and International Branch. Our international personnel have in-depth knowledge and business understanding of their countries of origin. Their knowledge will enhance KASIKORNBANK's ability to serve customers who seek to do cross-border businesses.



International staff from AEC+3



Cambodia



Indonesia



Lao PDR



Malaysia



Myanmar



Singapore



Vietnam



China



Japan



South Korea



ธนาคารกสิกรไทย
开泰银行 KASIKORNBANK

บริการทุกระดับประทับใจ