



# 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

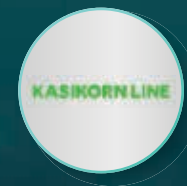
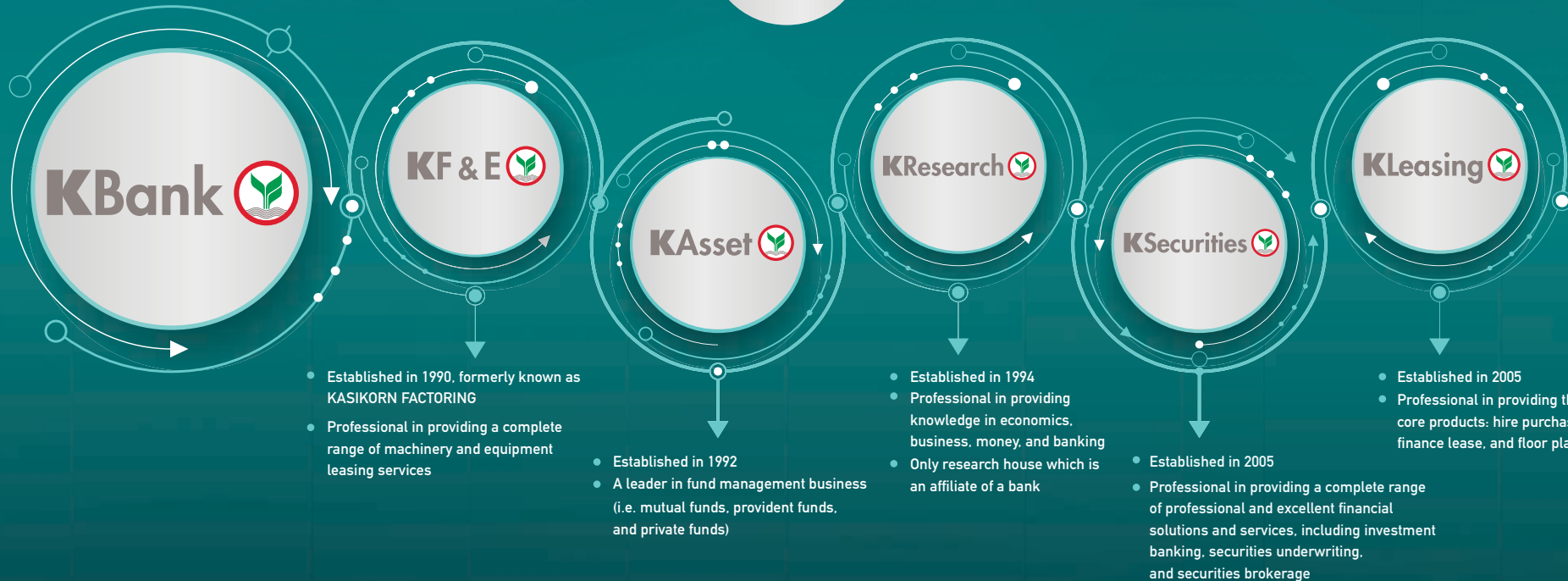
- KASIKORN LINE is a joint venture between KASIKORN Vision Company Limited and LINE Financial Asia
- To drive the development of new innovative business models and experiences to be more engaging, social, secure and easy to use.
- To offer innovative financial services under the brand "LINE BK"
- LINE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







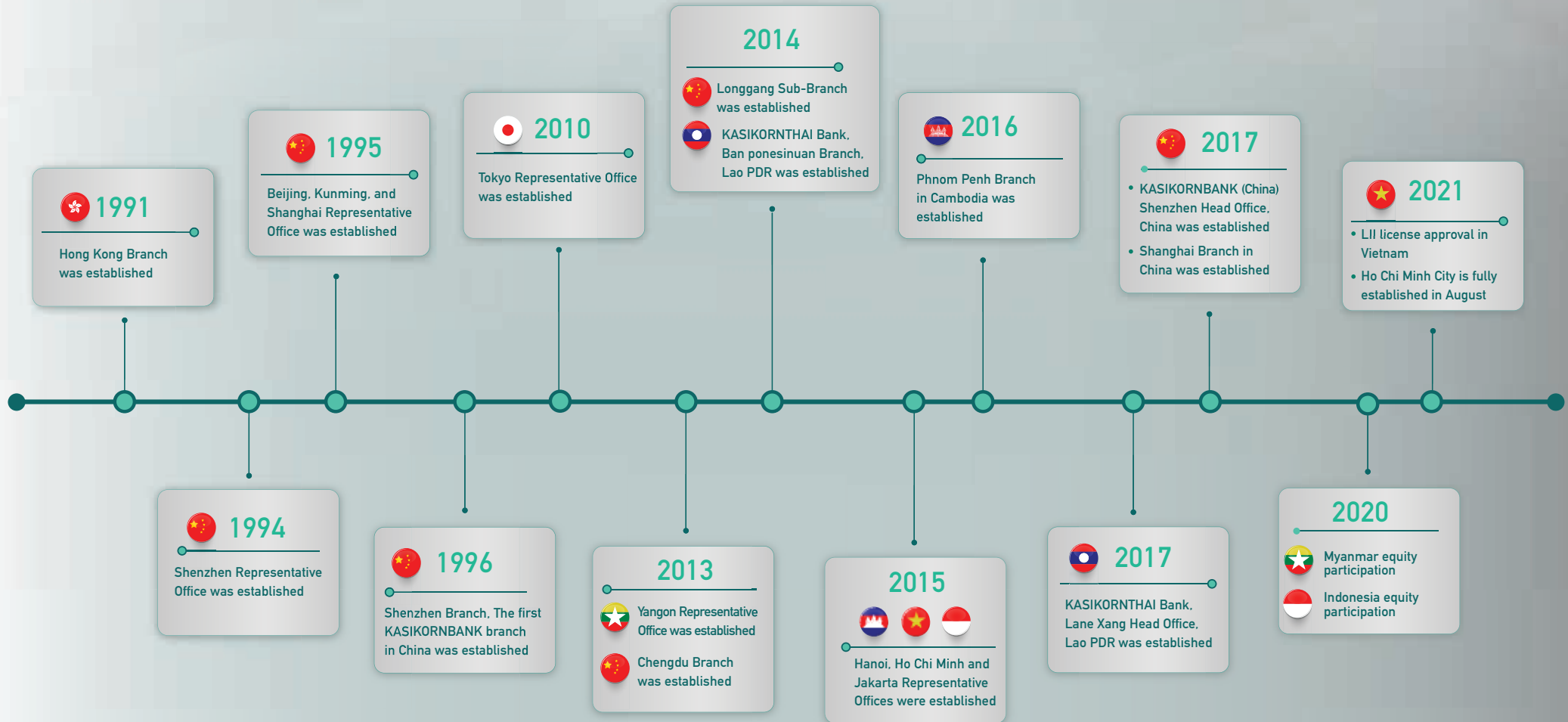
# KASIKORNBANK and its wholly-owned subsidiaries



Some key firms in KASIKORNBANK financial conglomerate



# Overseas business growth



# Channel : International

## Cayman Islands

### Cayman Islands Branch



5<sup>th</sup> 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, 18<sup>th</sup> 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, 14<sup>th</sup> 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, 33<sup>rd</sup> 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, 18<sup>th</sup> 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, 8<sup>th</sup> 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

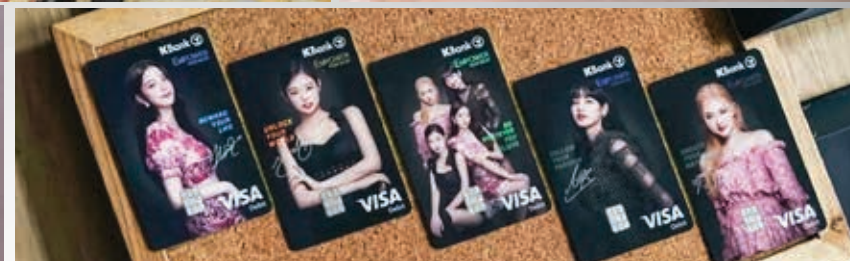


## Highlights of 2019-2020

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

## 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 7<sup>th</sup> 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 1<sup>st</sup> 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 15<sup>th</sup> 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.



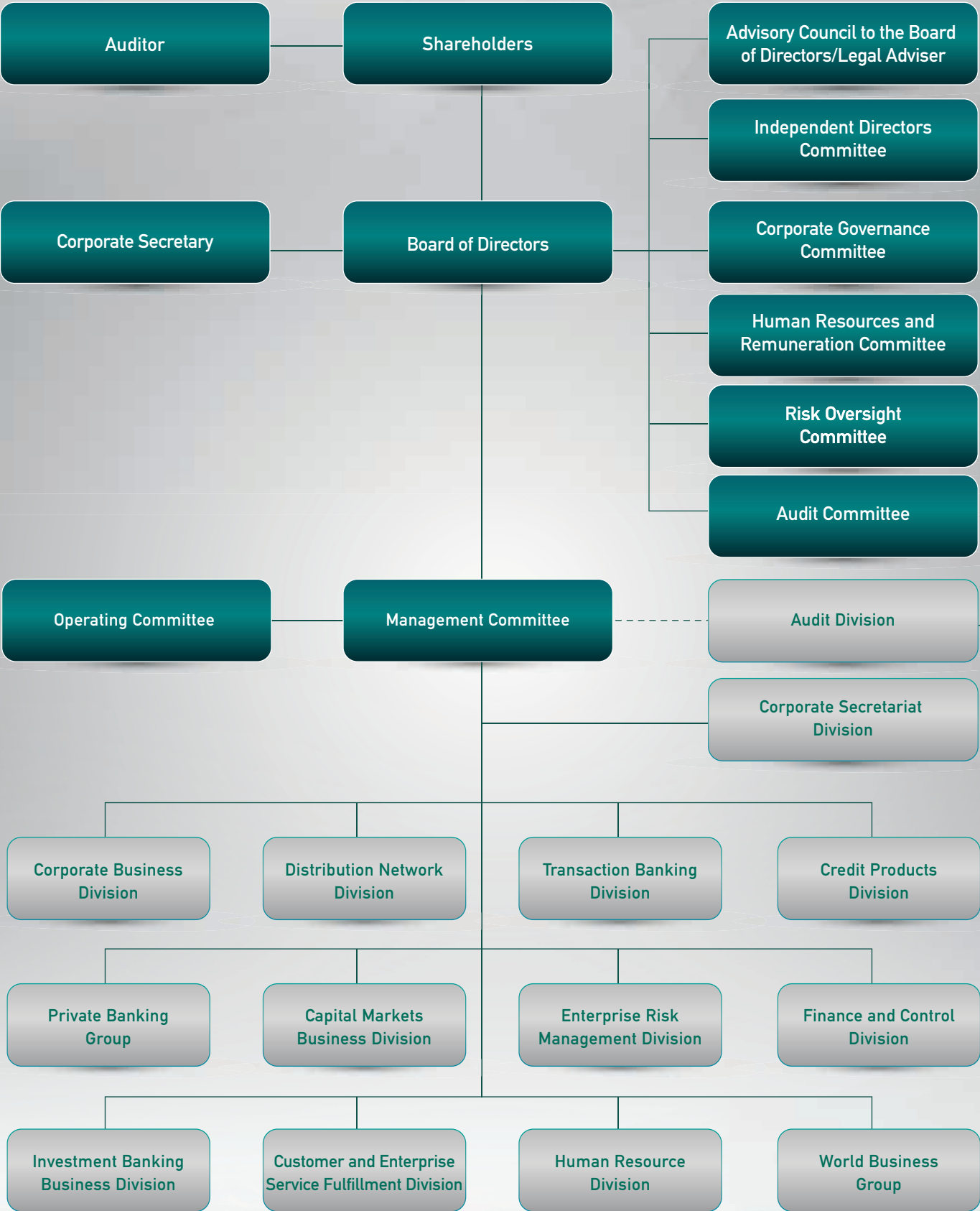
### Advisory Service

- 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

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**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**