

KASIKORNBANK in Brief

as of 3Q17

For further information, please contact Investor Relations Unit or visit our website at www.kasikornbank.com

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KASIKORNBANK at a Glance



- Established on June 8, 1945 with registered capital of Bt5mn (USD0.14mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976

Consolidated (as of September 2017)

Assets	Bt2,863bn (USD85.8bn)	Ranked #4 with 15.0% market share**
Loans*	Bt1,752bn (USD52.5bn)	Ranked #4 with 15.2% market share**
Deposits	Bt1,844bn (USD55.3bn)	Ranked #4 with 15.8% market share**
CAR	18.23% ***	
ROE (9M17)	11.49%	
ROA (9M17)	1.34%	
Number of Branches	1,029	
Number of ATMs	9,167	
Number of Employees	20,772	

Share Information

SET Symbol	KBANK, KBANK-F
Share Capital:	
Authorized	Bt30.5bn (USD0.9bn)
Issued and Paid-up	Bt23.9bn (USD0.7bn)
Number of Shares	2.4bn shares
Market Capitalization	Bt495bn (USD14.8bn) Ranked #2 in Thai banking sector
3Q17 Avg. Share Price:	
KBANK	Bt200.50 (USD6.01)
KBANK-F	Bt208.35 (USD6.24)
EPS (9M17)	Bt11.96 (USD0.36)
BVPS	Bt143.09 (USD4.29)

Notes:

* Loans = Loans to customers less deferred revenue

** Assets, loans and deposits market share is based on C.B.1.1 (Monthly statement of assets and liabilities) of 14 Thai commercial banks as of September 2017

*** Capital Adequacy Ratio (CAR) has been reported in accordance with Basel III Capital Requirement from 1 January 2013 onwards. CAR is based on KASIKORNBANK FINANCIAL CONGLOMERATE. KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisted of KBank, K Companies and subsidiaries operating in supporting KBank, Phethai Asset Management Co., Ltd. and other subsidiaries within the permitted scope from the BOT's to be financial conglomerate

Exchange rate at the end of September 2017 (Mid Rate) was Bt33.37 per USD (Source: Bank of Thailand)

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KASIKORNBANK Vision and Mission

Vision

“KASIKORNBANK aims to be a most innovative, dynamic, and proactive customer-centric financial institution that creates sustainability for all stakeholders.”

Mission

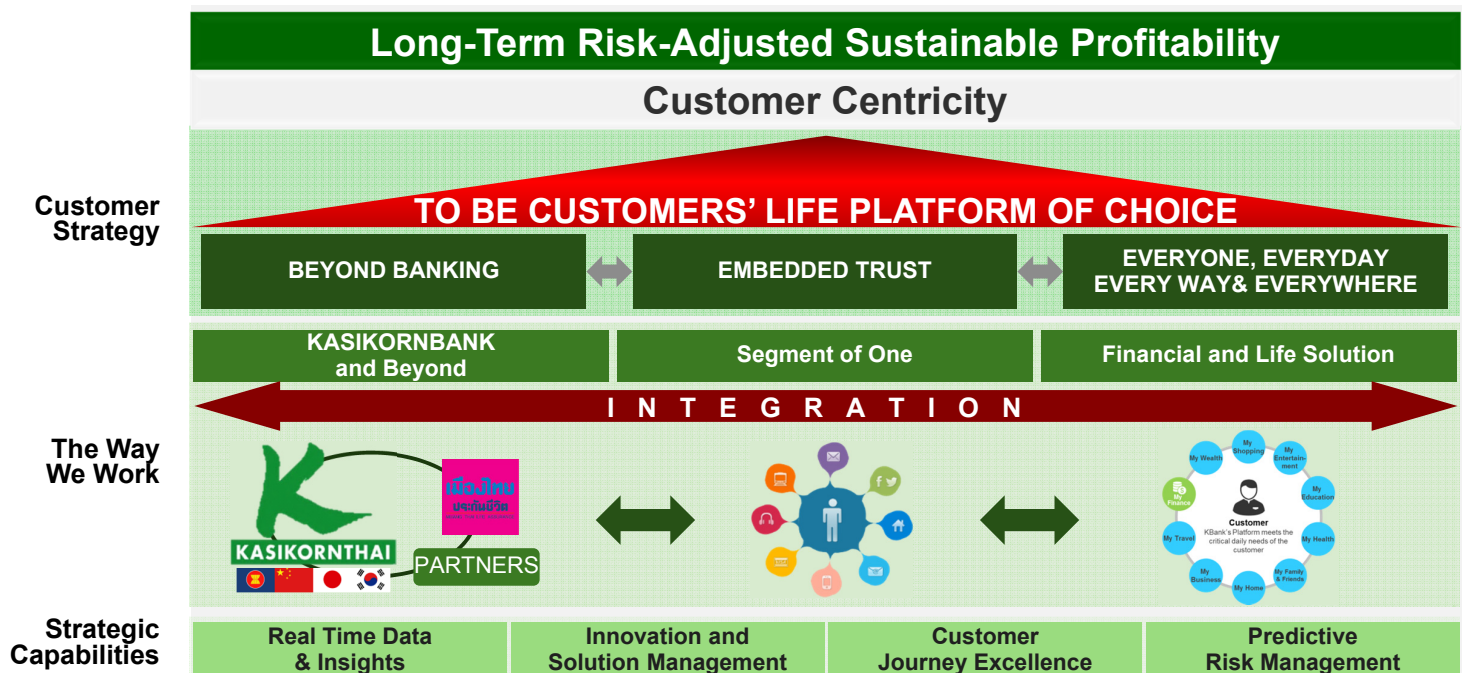
“KASIKORNBANK aims to harmoniously combine technology and human resources to sustainably create world-class-quality financial services, so as to achieve optimal benefits for all stakeholders.”

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The Extended K-Strategy

- Customer Centricity remains core philosophy, while extending beyond conventional territory, and redefining “banking” concept in order to stay relevant, valuable, and indispensable to customers



Note: K KASIKORNTHAI includes KASIKORNBANK and its wholly-owned subsidiaries

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2013 – 9M17 Financial Performance

Consolidated

(Bt mn)

Item	9M17	2016	2015	2014	2013
B/S and Income:					
Assets	2,863,314	2,843,278	2,555,305	2,389,137	2,290,045
Deposit	1,844,427	1,794,835	1,705,379	1,629,831	1,529,835
Loan	1,752,249	1,697,581	1,609,887	1,527,080	1,438,978
Interest Income	89,054	115,873	114,354	113,578	106,226
Interest Expense	18,913	26,195	29,341	30,446	33,428
Non-interest Income	47,919	63,725	62,503	55,523	47,520
Other Operating Expenses (Non-interest expense)	47,413	63,854	66,656	61,419	52,270
EBPT	70,647	89,548	80,859	77,237	68,047
Net Profit	28,631	40,174	39,474	46,153	41,325
Performance Ratio:					
ROA	1.34	1.49	1.60	1.97	1.89
ROE	11.49	13.23	14.54	19.38	20.45
NIM	3.4	3.5	3.7	3.8	3.6
Cost to income ratio	40.2	41.6	45.2	44.3	43.7
Asset Quality Ratio:					
NPL gross	68,873	65,087	49,490	36,067	33,525
NPL net	40,254	33,553	24,586	15,494	14,664
Reserve	96,876	85,212	64,317	50,992	45,099
NPL gross /Loan (%)	3.3	3.3	2.7	2.2	2.1
NPL net /Loan (%)	2.0	1.7	1.4	1.0	0.9
Reserve/NPL gross (%)	140.7	130.9	130.0	141.4	134.5
Capital** (%):					
Basel 3					
CAR	18.2	18.8	18.0	17.3	15.8
Tier 1	15.9	15.2	14.5	13.5	12.6

Notes: * In accordance with the corporate income tax rate reduction from 30% of taxable profit to 23% in 2012 and 20% in 2013, KBank recognized a one-time Bt1.9bn impact to the 4Q11 income statement due to deferred tax items adjustment; there was no effect on the business undertakings, profitability, or capital fund of the Bank and its subsidiaries

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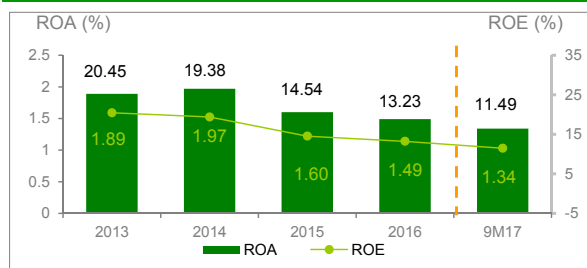
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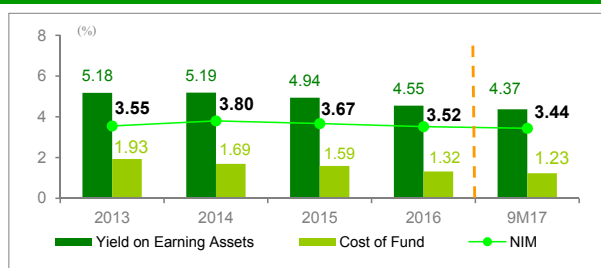
Financial Performance Highlights

September 2017

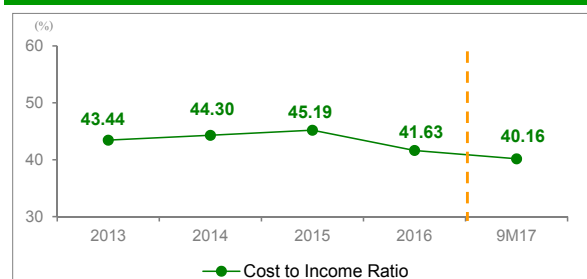
ROA and ROE



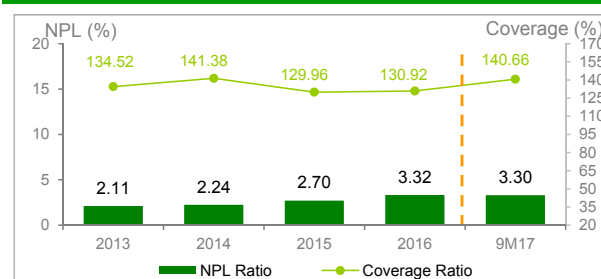
Net Interest Margin



Cost to Income Ratio



NPL Ratio and Coverage Ratio

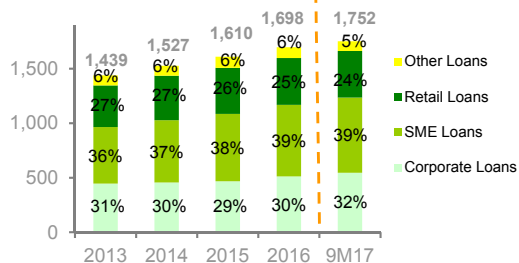


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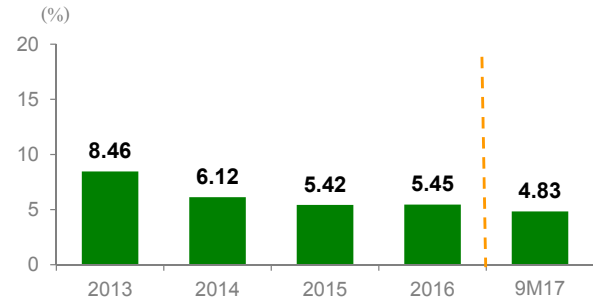
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- Decent and sustainable loan growth; in line with economic growth

Loan Portfolio Breakdown



Loan Growth (YoY)



Loan Definition (TFRS 8: Operating Segments)

Corporate Loans: Loans of KBank and KBank's Subsidiaries in Corporate Segments (Annual sales turnover > Bt400mn)

SME Loans: Loans of KBank and KBank's Subsidiaries in SME Segments (Annual sales turnover ≤ Bt400mn)

Retail Loans: Loans of KBank and KBank's Subsidiaries in Retail Segments

Other Loans: Loans in Enterprise Risk Management Division (NPL + Performing Restructured Loans), and other loan types

Note: Loans = Loans to customers less deferred revenue, based on new financial statement presentation

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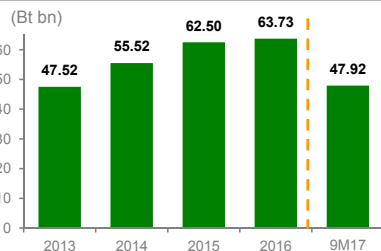
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Non-interest Income and Net Fee Income

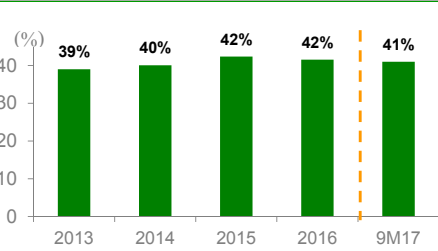
September 2017

- Non-interest income growth continues to be a main driver helping to achieve long-term sustainable profitability, mainly from net fees and service income as a result of customer-centric strategy

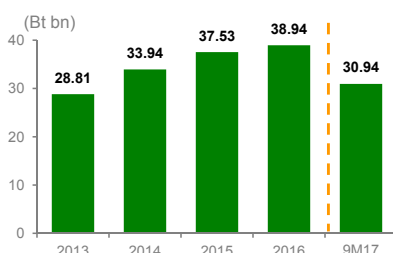
Non-interest Income (Bt)



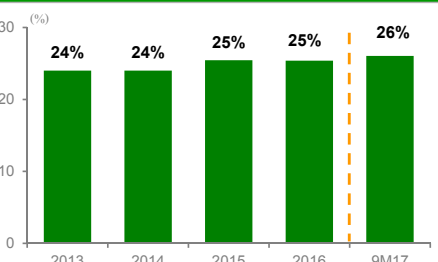
Non-interest Income Ratio*



Net Fee Income (Bt)



Net Fee Income Ratio*

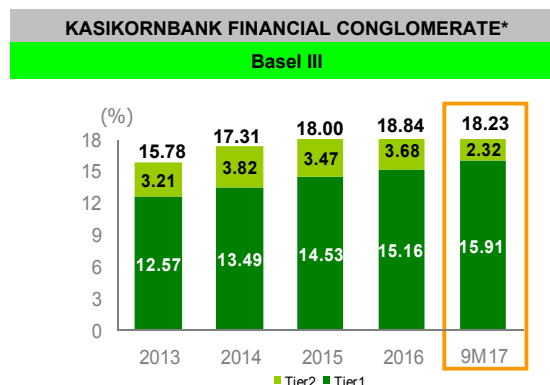
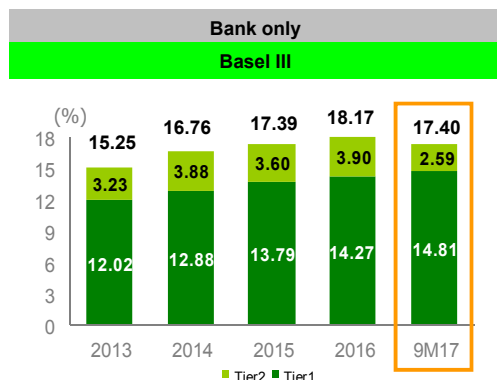


Note: * Non-interest Income Ratio = Non-interest income/Total Operating Income-net
Net Fee Income Ratio = Net Fee Income/Total Operating Income-net

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- Capital adequacy remains sufficient to support business growth; maintained adequate Tier 1 ratio, as required under the Basel III



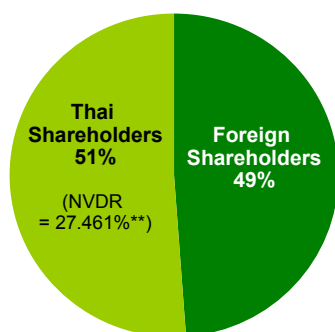
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Under Bank of Thailand's regulations, net profit in the first half of the year is to be counted as capital after approval by the Board of Directors as per the Bank's regulations. Net profit in the second half of the year is also counted as capital after approval of the General Meeting of Shareholders. However, whenever a net loss occurs, the capital must be immediately reduced accordingly.

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Shareholder Structure



Note:

Thai Shareholding Limit 51%
Foreign Shareholding Limit 49%

Note: * The Top 10 Shareholders are based on individual accounts

** Thai NVDR Co., Ltd (Thai NVDR) is responsible for issuing and selling Non-Voting Depository Receipts (NVDRs) to investors. The Stock Exchange of Thailand (SET) is the major shareholder, holding 99.99% of the total shares, of Thai NVDR. The NVDR limit for KBank is 35%.

*** Thailand Securities Depository Company Limited (TSD), a subsidiary of the Stock Exchange of Thailand, provides three types of securities post trade services: securities depository services, securities registration services, and provident fund registration services; the shareholders booked under TSD are those who are not eligible for dividend payments as their investment is not aligned with their citizenship (i.e. foreign investors buying KBank shares on the local board or Thai investors buying KBank shares on the foreign board)

Source: Thailand Securities Depository Company Limited (TSD), the Stock Exchange of Thailand website (www.set.or.th), and KBank

Top 10 Shareholders*

%

1. THAI NVDR CO., LTD**	27.461
2. STATE STREET BANK EUROPE LIMITED	11.231
3. CHASE NOMINEES LIMITED	7.043
4. STATE STREET BANK AND TRUST COMPANY	4.950
5. SOCIAL SECURITY OFFICE	2.002
6. NORTRUST NOMINEES LIMITED-NT0 SEC LENDING THAILAND CL AC	1.646
7. LITLEDOWN NOMINEES LIMITED	1.578
8. GIC PRIVATE LIMITED	1.562
9. HSBC BANK PLC-PRUDENTIAL ASSURANCE COMPANY OBA ESI	1.018
10. HSBC (SINGAPORE) NOMINEES PTE LTD	0.958

Other Shareholders

40.552

Total

100.000

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Corporate Governance

Importance of Corporate Governance and Business Ethics

The Board of Directors of KASIKORNBANK strongly believes that good corporate governance will enhance the sustainable growth of the Bank's performance, and is central to achieving the Bank's primary objective of maximizing shareholder value

Maximizing Shareholder Value

Bank's Performance

Good Corporate Governance

Code of Business Conduct

Code of Conduct

For further information, please visit www.kasikornbank.com / Investors / Corporate Governance

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Sustainable Development

KASIKORNBANK embraces sustainable development in the economy, society and environment as the foundation of our operations. This guiding concept enhances our business innovation and ensures the maximum benefit to all stakeholders, thus paving the way towards being a "Bank of Sustainability" for our society and nation.

Economic Aspect

- Corporate Governance
- Customer Centricity
- Innovation
- Professionalism
- Financial Knowledge
- Risk Management

Social Aspect

- Labor Relations Management and Employee Caring
- Employee Development
- Occupational Health and Safety
- Youth Development
- Community and Social Development

Environmental Aspect

- Environmentally Friendly Business Operation
- Environmental Management Policies i.e. Water, Energy, and Climate Change (3R)
- Cultural of Environmental Awareness and Protection

Bank of Sustainability



PRIDE OF KBank 2017

MEMBER OF
Dow Jones
Sustainability Indices
In Collaboration with RobecoSAM



KASIKORNBANK is the first and only commercial bank in Thailand and ASEAN, to be selected for the DJSI World Index and DJSI Emerging Markets Index for the second year running.

KASIKORNBANK is a constituent of the FTSE4Good Emerging Index following its launch in December 2016. The FTSE4Good Index Series is designed to help investors integrate environmental, social and governance (ESG) factors into their investment decisions.

ESG 100 company 2017 (Certified by Thaiapat)

SUSTAINABILITY IN ACTION

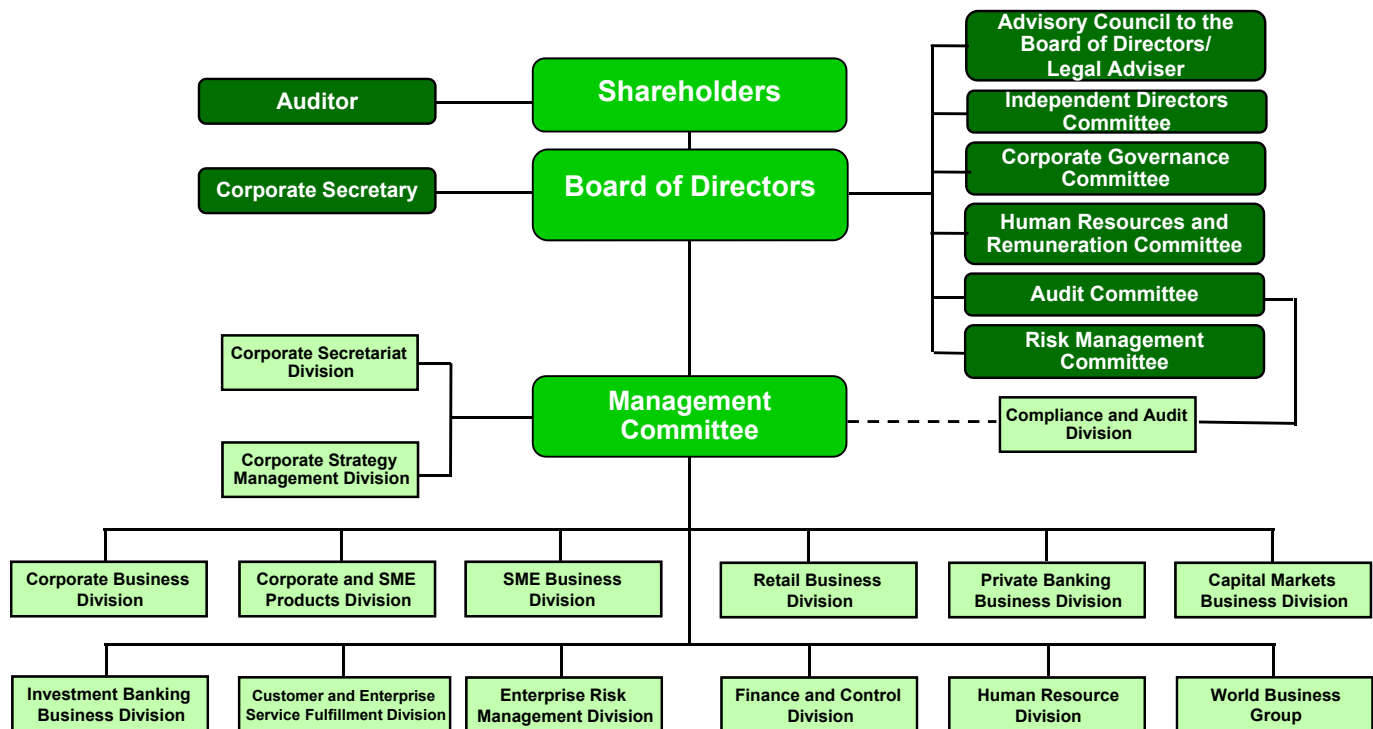
- Environmental and Energy Conservation Policy**
Given our adherence to efforts to mitigate the impacts of climate change, we are committed to reducing greenhouse gas (GHG) emissions, and to innovate products and services that are environmentally-friendly for businesses and projects via the integration of environmental and energy management practices in all our operations.
- KBank Diversity Management Statement**
KBank realizes and places great importance on the value of organizational diversity. We value, accept and understand the difference of all employee groups by providing equitable opportunities throughout Human Resources Management Process based on the equal basic rights of all employee groups, both at operational and executive levels.
- Contribution for Partnerships**
KBank aims to create partnerships with all organizations and parties, at home and abroad, to ensure business achievement and ultimate benefit for all stakeholders.

Note: More information on our Sustainable Development can be found on our website and KBank's Sustainability Development Report 2016

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Organization Chart



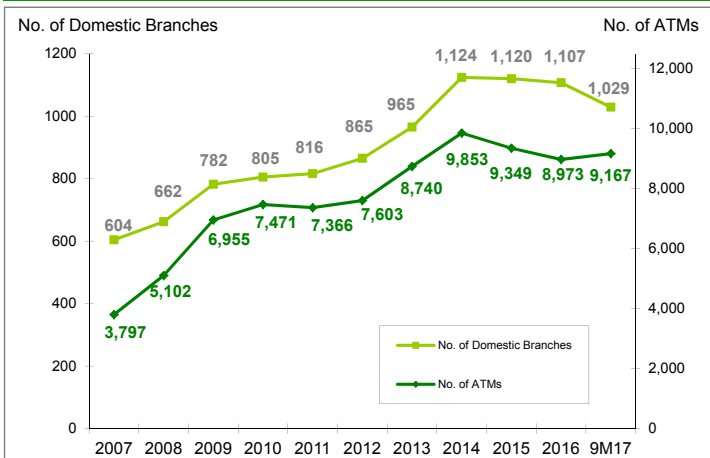
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KBank Channels and Employees

September 2017

Domestic Branches & ATMs



* A drop in number of ATMs in 2011 and 2015 reflects the relocation plan

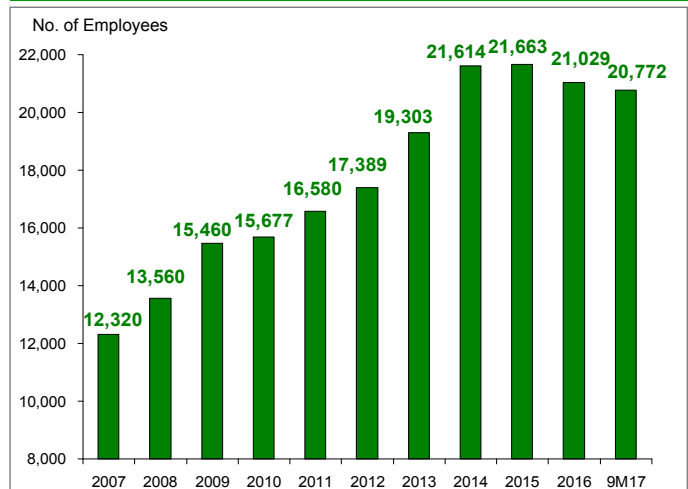
Note: 1) KBank has one subsidiary bank: KASIKORNTHAI BANK Limited in Lao PDR

2) KBank has five international branches, one international sub-branch, nine representative offices and one strategic partner in Indonesia:

- Five international branches are in Cayman Islands, Hong Kong, Shenzhen, Chengdu and Phnom Penh
- One international sub-branch is in Longgang
- Nine representative offices are in Los Angeles, Beijing, Shanghai, Kunming, Tokyo, Yangon, Ho Chi Minh, Hanoi, and Jakarta
- One strategic partner in Indonesia: Maspion Bank

3) KBank has 139 foreign exchange booths

Employees



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Public Recognition Highlight: 2015 – 9M17

9M17

MEMBER OF
Dow Jones Sustainability Indices
In Collaboration with RobecoSAM

- An index component of the Dow Jones Sustainability Indices (DJSI) 2017, including the DJSI World Index and the DJSI Emerging Markets Index

THE ASSET

- Best Service Provider Cash Management, Thailand
- Best Cash Management Solution, Thailand for Thai Union
- Project Finance House of the Year, Thailand
- Project Finance House of the Year, Laos
- Power Deal of the Year, Thailand
- Power Deal of the Year, Laos
- Renewable Energy Deal of the Year, Thailand

Banking & Finance ASIA
THAILAND AWARDS

- Excellence in Mass Affluent Banking
- Best Social Media Marketing Campaign

THE ASIAN BANKER
Regional Awards 2017

- Best Retail Bank in Thailand
- SME Bank of the Year
- Mobile Payment Product of the Year
- Best Private Wealth Bank in Thailand
- Best Data & Analytics Project

EUROMONEY

- Best Private Bank for Ultra High Net Worth Clients in Thailand 2017

FinanceAsia

- Best DCM House in Thailand

BANKING & FINANCE

- Thailand Domestic Cash Management Bank of the Year
- Domestic Retail Bank of the Year in Thailand
- Mobile Banking Initiative of the Year in Thailand
- Credit Card Initiative of the Year in Thailand

ASIAMONEY

- Best Bank in Thailand 2017

ELECTRONIC
PAYMENTS AWARDS

- Best Merchant Product Offering
- Best Merchant Acquiring Technology Solution, Highly Commended
- Best Debit Card Product for Asia-Pacific and Highly Commended
- Best Marketing Campaign - Overall

2016

MEMBER OF
Dow Jones Sustainability Indices
In Collaboration with RobecoSAM

- An index component of the Dow Jones Sustainability Indices (DJSI) 2016, including the DJSI World Index and the DJSI Emerging Markets Index

FTSE4Good

- Selected as a constituent of the FTSE4Good Emerging Index based on operational assessment on environmental, social and governance (ESG) factors

IR

- The Gold level of the 2016 Global Top 50 (Rank 18th)
- Best Overall Investor Relations (large cap)
- Best Investor Relations in Financial sector
- Best Use of Technology
- Best Sustainability Practice
- Best Investor Relations in Thailand
- Best Investor Relations Officer

THE ASIAN BANKER
Regional Awards 2016

- Best Retail Bank in Thailand 2016
- Best Mobile Banking Product in Thailand
- Best Management Bank in Thailand
- Best Credit Card Product in Thailand
- Best Cash Management Bank in Thailand

Corporate Governance Asia

- Asia's Best CEO (Investor Relations)
- Best Investor Relations Company
- Best Investor Relations Professional

ELECTRONIC
PAYMENTS AWARDS

- Best Loyalty Program
- Best Marketing Campaign-Overall
- Best Card Offering-Southeast Asia

ASIAMONEY

- Best Domestic Bank in Thailand
- Best Domestic Debt House in Thailand

THE ASSET

- Platinum Awards in Financial Performance, Corporate Governance, Social Responsibility, Environment Responsibility and Investor Relations

FinanceAsia

- Best Bank in Thailand 2016

BANKING & FINANCE

- Domestic Retail Bank of the Year in Thailand
- Digital Banking Initiative of the Year in Thailand

Alpha South East Asia

- Best FX Bank for Corporates and FIs in Thailand
- Best Cash Management Bank in Thailand

SET

- Best Investor Relations Award
- Outstanding Investor Relations Award
- Outstanding Innovative Company Award
- Best Asset Management Company Award

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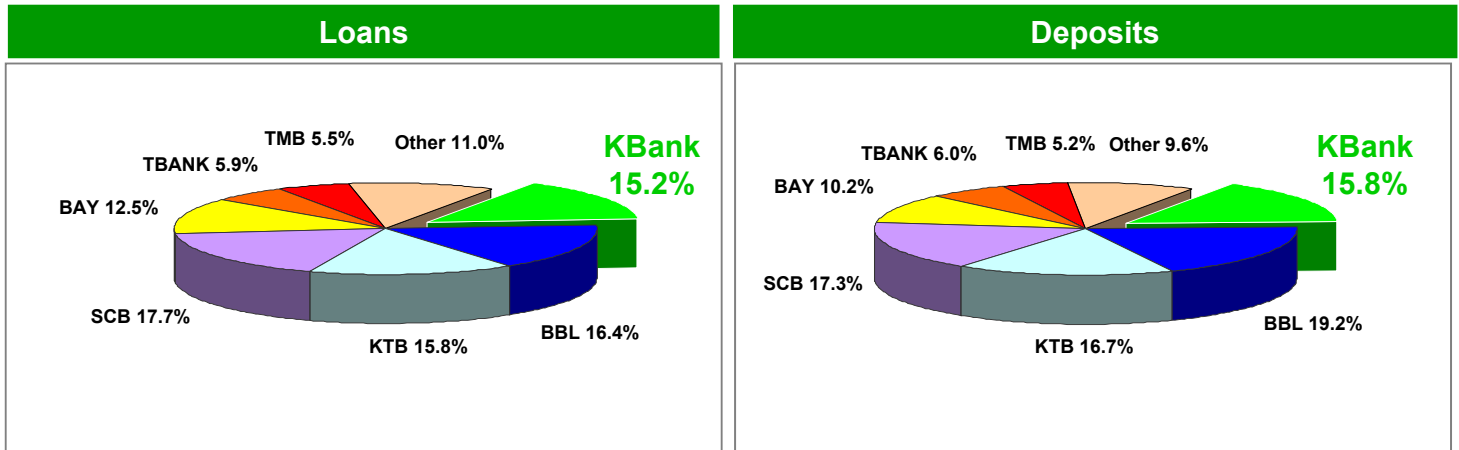
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Loans and Deposits Market Share

September 2017 (Bank only)



Source: KASIKORN RESEARCH and C.B.1.1 (monthly summary statement of assets and liabilities)

Note: Loans and deposits market share is based on C.B.1.1 of 14 Thai commercial banks as of September 2017

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DISCLAIMER:



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The Recipient also acknowledges and understands that the information so provided by KBank does not represent the expected yield or consideration to be received by the Recipient arising out of the execution of the transaction. Further the Recipient should be aware that the transaction can be highly risky as the markets are unpredictable and there may be inadequate regulations and safeguards available to the Recipient.

KBank reserves the rights to amend either in whole or in part of information so provided herein at any time as it deems fit and the Recipient acknowledges and agrees with such amendment. Where there is any inquiry, the Recipient may seek further information from KBank or in case of making complaint, the Recipient can contact KBank at IR@kasikornbank.com or +(662) 470 6900 to 01, +(662) 470 2673 to 74.

* The information herewith represents data in the Bank's consolidated financial statements, some of the numbers and ratios are calculated before netting with KBank's non-controlling interest.

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KASIKORNTHAI

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