

# KASIKORNBANK

## “A Talk with KBank CEO”

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For further information, please contact the Investor Relations Unit or visit our website at [www.kasikornbank.com](http://www.kasikornbank.com)

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# KBank Strategic Issues

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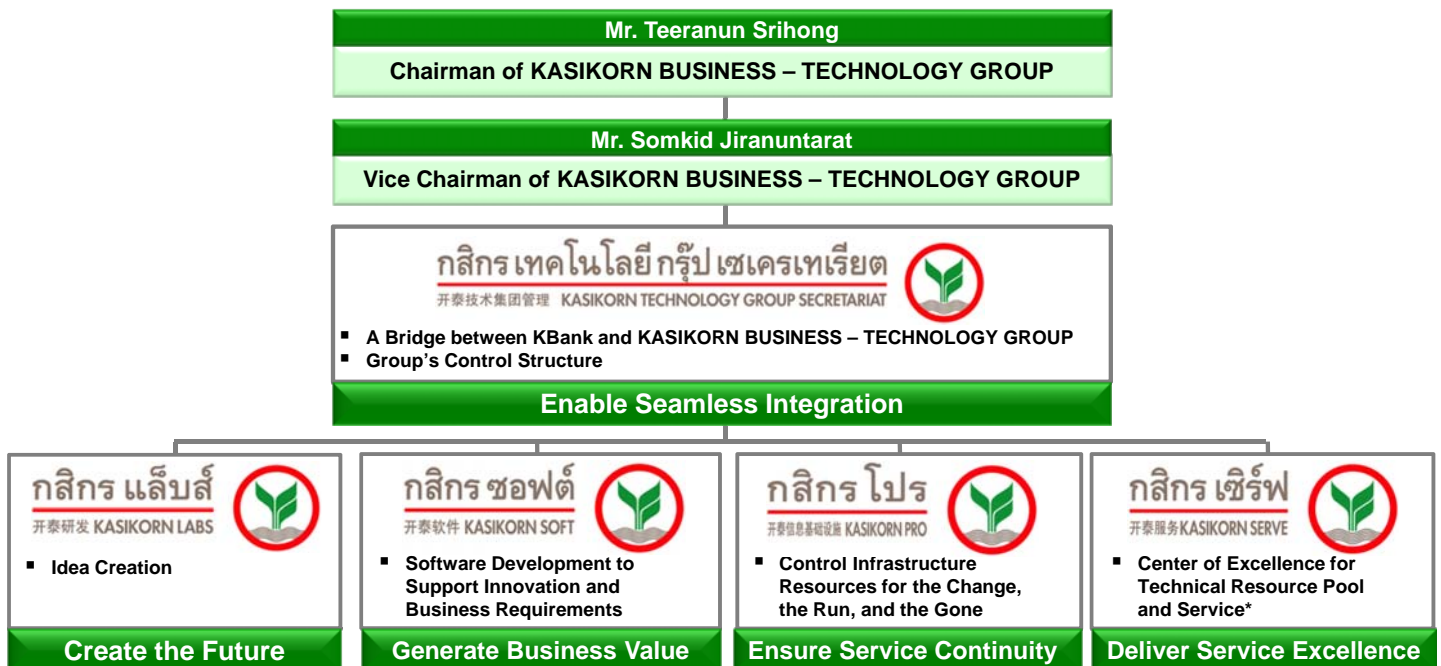
# Cost Effectiveness

- High cost growth period incurred from investing in new IT business capabilities and channel infrastructure is passed; K-Transformation project was completed in July 2015; channel expansion has reached coverage satisfaction
- Cost and productivity management will be addressed in:

Cost Management	Productivity Management
<p><b>1) Fixed Asset Investment</b></p> <ul style="list-style-type: none"> <li>Improve asset utilization (e.g. office space, IT equipment)</li> <li>Tighten approval process for new assets</li> </ul> <p><b>2) Other Expenses</b></p> <ul style="list-style-type: none"> <li>Focus on strategic sourcing</li> <li>Align marketing communication activities to ensure marketing effectiveness</li> </ul>	<p><b>1) Human Resources Management</b></p> <ul style="list-style-type: none"> <li>Redeploy work processes between front and back office</li> <li>Improve revenue per head</li> </ul> <p><b>2) Branch Profitability</b></p> <ul style="list-style-type: none"> <li>Revisit branch &amp; ATM optimization and profitability, including account planning, area planning, and branch relocation</li> </ul>

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# Establishment of KASIKORN BUSINESS – TECHNOLOGY GROUP



Note:  
 - KASIKORN BUSINESS – TECHNOLOGY GROUP established with 5 companies, as a wholly-owned subsidiary of KASIKORNBANK; Included in the KASIKORNBANK FINANCIAL CONGLOMERATE, as approved by the Bank of Thailand in October 2015  
 - Registered capital in each company at Bt5mn, except for KASIKORN SERVE at Bt10mn  
 - KASIKORN SERVE changed names from PROGRESS SOFTWARE COMPANY LIMITED; established March 1993

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# KASIKORN BUSINESS – TECHNOLOGY GROUP



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## Asset-light Regional Expansion into AEC+3

Strategically focusing on AEC+3 markets, KBank pursues an integrated regional operating model: physical footprint, digital platform, and regional partnerships



**Physical Footprint**

AEC	+3
Lao PDR, Cambodia, Myanmar, Vietnam, Indonesia	Japan, Korea, China

**Digital Platform**

- X-border Multi-Currency Settlement
- X-border THB Direct Settlement
- X-border Retail Payment

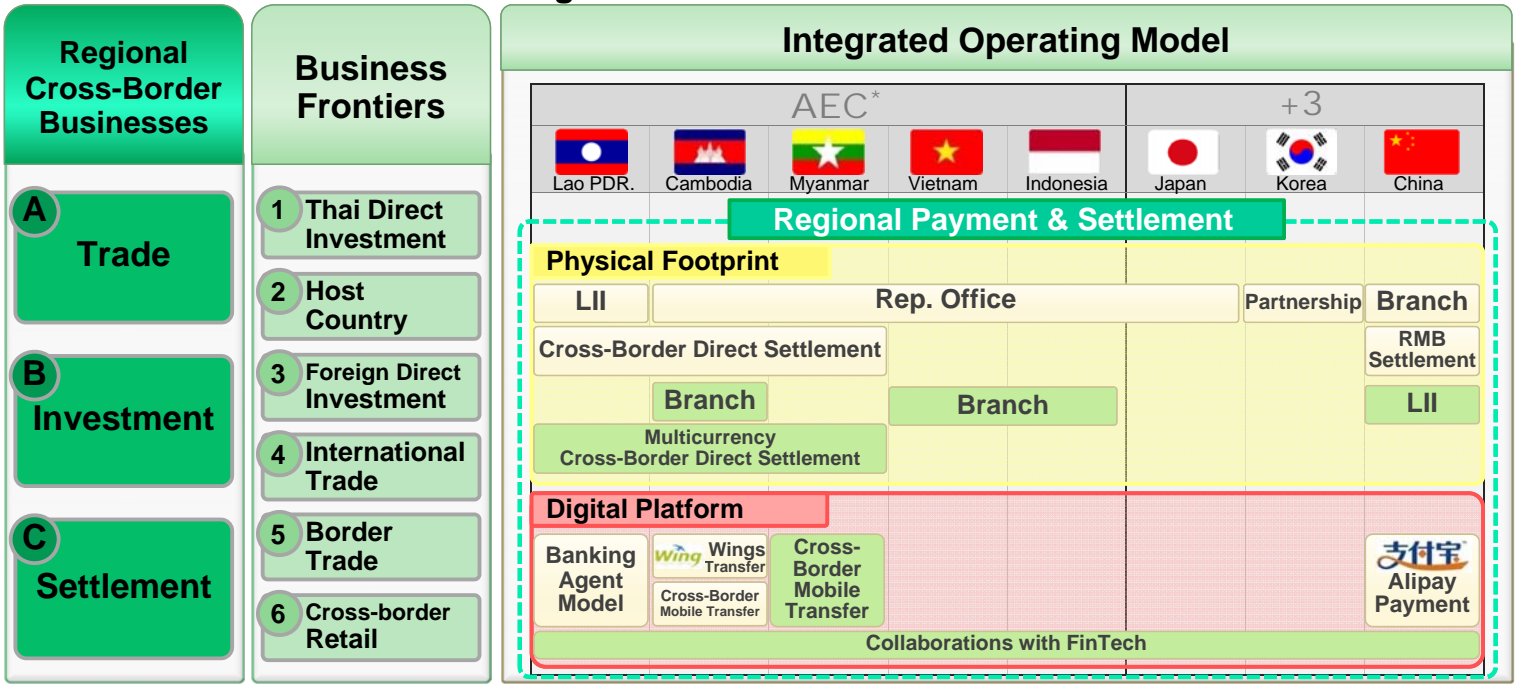
**Partnership**

AEC	+3
BCA, Maybank	...and others

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KBank aims to facilitate cross-border trade, investment, and settlement in the AEC+3 economies through 6 business frontiers



Note: \*Target markets only. In other markets, partnership model is applied.  
LII = Locally Incorporated Institution

Current Banking Platform

Future Banking Platform (in 2016 -2017)

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## Executives Team



## Board of Directors Structure: 17 Board Members

### New (Effective from January 1, 2016)

#### Executive Directors (4)

- Mr. **Banthoon Lamsam**, Chairman of the Board and Chief Executive Officer
- Mr. **Predee Daochai**, President
- Mr. **Teeranun Srihong**, President
- Ms. **Kattiya Indaravijaya**, President (*New Appointment, Former CFO*)

#### Non-Executive Directors (3)

- Ms. **Sujitpan Lamsam**
- Dr. **Abhijai Chandrasen**, Legal Adviser
- Mr. **Sara Lamsam** (*New Appointment*)

#### Independent Directors (10)

- Prof. **Khunying Suchada Kiranandana**, Vice Chairperson, Lead Independent Director and Chairperson of the Human Resources and Remuneration Committee
- Prof. Dr. **Yongyuth Yuthavong**
- Prof. Dr. **Pairash Thajchayapong**
- Sqn. Ldr. **Nalinee Paiboon, M.D.**
- Mr. **Saravoot Yoovidhya**
- Dr. **Piyasvasti Amranand**, Chairman of the Audit Committee
- Mr. **Kalin Sarasin**
- Ms. **Puntip Surathin**
- Mr. **Wiboon Khusakul**
- Ms. **Suphajee Suthumpun**

### Former

#### Executive Directors (3)

- Mr. **Banthoon Lamsam**, Chairman of the Board and Chief Executive Officer
- Mr. **Predee Daochai**, President
- Mr. **Teeranun Srihong**, President

#### Non-Executive Directors (4)

- Mr. **Krisada Lamsam**, Vice Chairman and Chairman of the Corporate Governance Committee (*Resigned*)
- Ms. **Sujitpan Lamsam**
- Dr. **Abhijai Chandrasen**, Legal Adviser
- Mr. **Somkiat Sirichatchai**, Chairman of the Risk Management Committee (*Resigned*)

#### Independent Directors (10)

- Prof. **Khunying Suchada Kiranandana**, Vice Chairperson, Lead Independent Director and Chairperson of the Human Resources and Remuneration Committee
- Prof. Dr. **Yongyuth Yuthavong**
- Prof. Dr. **Pairash Thajchayapong**
- Sqn. Ldr. **Nalinee Paiboon, M.D.**
- Mr. **Saravoot Yoovidhya**
- Dr. **Piyasvasti Amranand**, Chairman of the Audit Committee
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- Ms. **Suphajee Suthumpun**

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## For Further Enquiries, Contact KASIKORNBANK Investor Relations:

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IR Website	<a href="http://www.kasikornbank.com">www.kasikornbank.com</a> → Investor Relations

### Disclosure Practice:

- Unreviewed/unaudited quarterly financial reports are released within 21 days from the end of each period
- Reviewed financial reports are released within 45 days from the end of the period for 1Q and 3Q; Audited financial reports are released within 2 months from the end of the period for 2Q and 4Q
- Following KASIKORNBANK Disclosure Policy and good governance practice, KBank maintains a "silent period" for 7 days prior to the unreviewed/unaudited earnings announcement. During this period, the Bank refrains from replying to questions or commenting on the earnings announcement and arranging one-on-one or group meetings with analysts and investors

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\* 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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