



A Journey towards BANK OF SUSTAINABILITY



MEMBER OF
**Dow Jones
Sustainability Indices**
In Collaboration with RobecoSAM

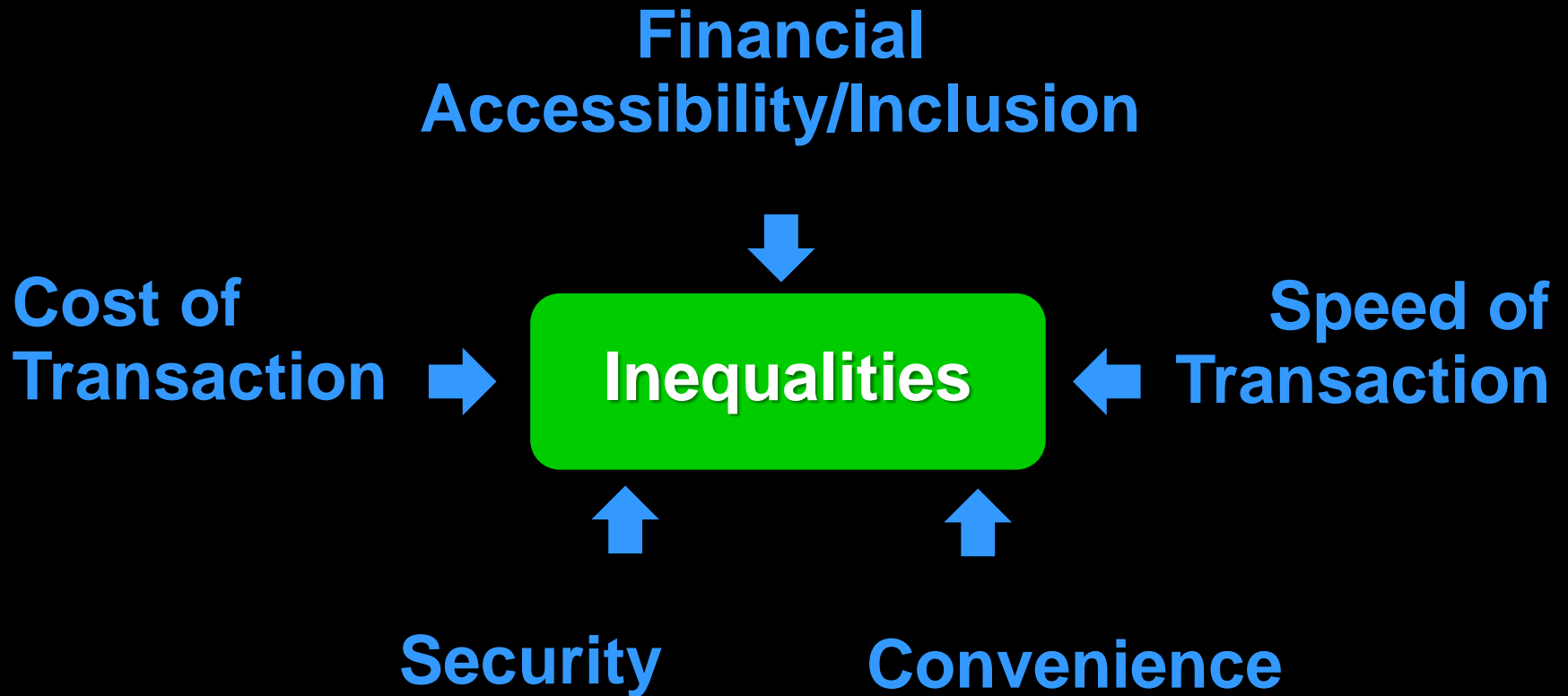


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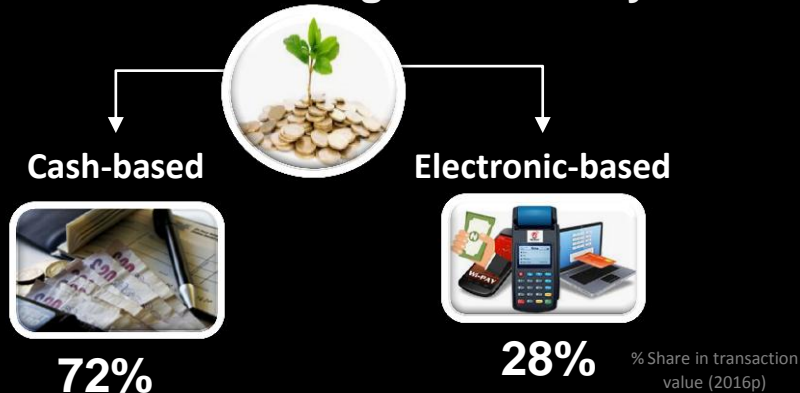


With adherence to our **Green DNA** resolution, KBank has adopted nine SDGs as sustainable development guidelines, covering the dimensions of economy, society and environment, to create sustainable value to all stakeholders.



Mobile Banking: A Solution to Reduce Financial Pain Points

Towards the Digital Economy



Pros:

- Fast
- Free
- Simple

Cons:

- Threat from money laundering and corruption
- Lack of financial records refraining consumers and firms from efficient financial accessibility

Pros:

- Faster
- Increase convenience through anywhere, anytime electronic payments
- Cheaper
- Cost saving for business, government and economy through reduction of cash-handling related costs
- Increase financial inclusion by utilizing financial record

Cons:

- Systemic and cyber-related risks
- Policy complication

Thailand

- Mobile Penetration (Y2016): 82.7% of total population
- Mobile Banking Penetration Y2010 = 0.8% vs. Y2016 = 31.7%

Y2016: K PLUS

- Penetration Rate: 34.1% of KBank's Retail Customers
- Number of Users: 5 Million
- Number of Transaction: 1.7 Billion

Source: BOT, KResearch

Note: Cash-based channels include cash withdrawals via ATMs, debit and credit cards, as well as counters.

Electronic-based channels include ORFTs, ATM and mobile fund transfers, payment cards, e-money.



PROSPERITY

10 REDUCED INEQUALITIES



ACCESSIBILITY – EQUALITY – INCLUSION



Transfer



Payment



Top-up



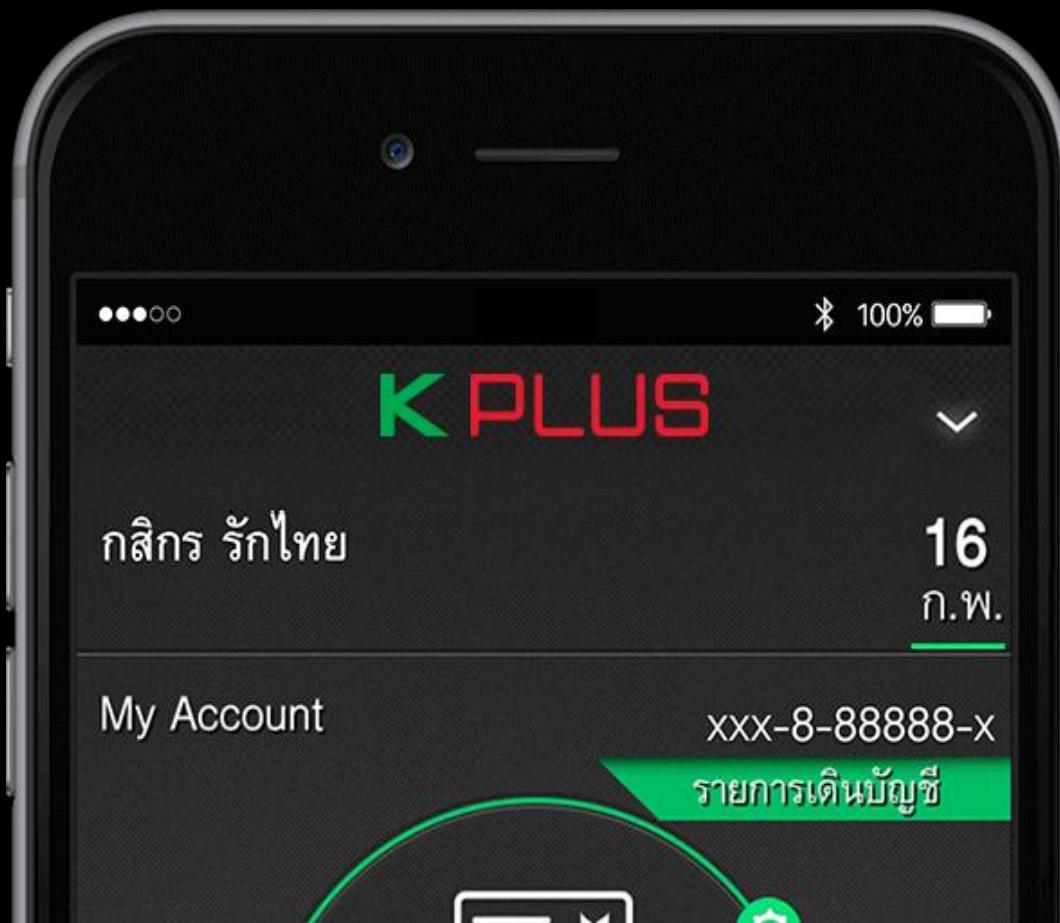
Mutual Fund



PromptPay



My Port



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KASIKORNTHAI

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