



A Journey towards BANK OF SUSTAINABILITY



บริการทุกระดับประทับใจ







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.

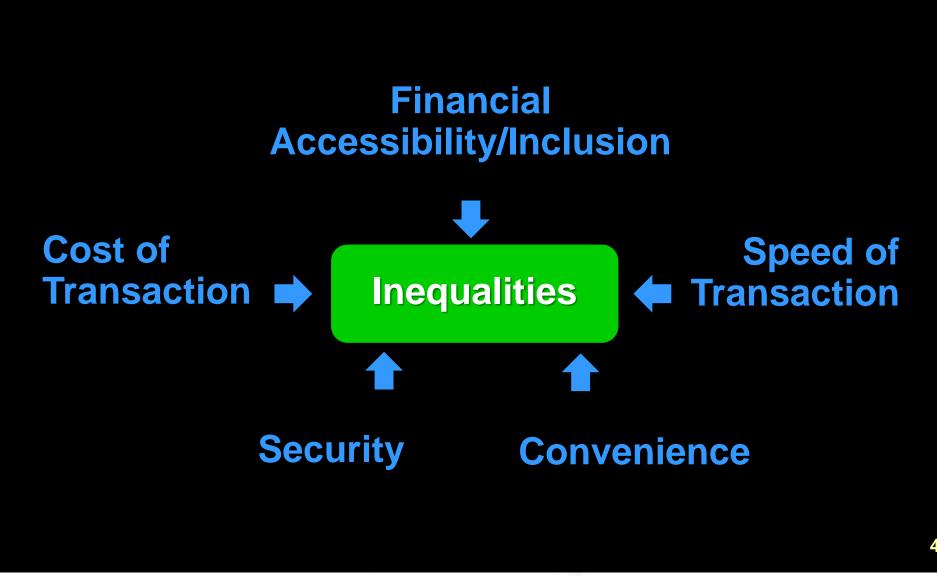




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SD POLICY	SD TARGET																
ECONOMIC																	
1. Corporate Governance 2. Customer Contricity	CG Award & CG Rating										X					X	
3. Innovation	No.1 Digital Banking Pe									X	X						
 4. RISK Management 5. Professionalism 6. Financial Knowledge 7. Sustainable Economy 	Tier 1 Capital Adequacy 100% of Supplier Risk A To Provide Financial Lite Segments & the Unders Tax Policy Available to t	erved G	All roup		X				X							X X	
SOCIAL																	
 Labor Relations Management Employee Development Occupational Health & Safety 	To win National Labor Relations Award To maintain HCROI at equal or >4.05 Zero Percent Worked – related Injury	X		X	X	X			X								
4.Youth Development 5. Community & Social Development	Increasing educational support Increasing the Volunteer Hours	X		X	X X				X		X				(X)		
ENVIRONMENTAL																	
 Environmentally Friendly Business Operation Environmental Management Cultural of ENV. Awareness & Protection 	Loan up to 15% of Dom Market Share by Provid Support to Renewable 20-25% Reduction in GHG Emissions 100% employees partic environmental related a	ling Fina Energy ipate in	ncial										X X X				3
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Mobile Banking: A Solution to Reduce Financial Pain Points

Towards the Digital Economy





72%

Pros:

- Fast
- Free
- Simple

Cons:

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

Electronic-based



28% value (2016p)

Pros:

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

Cons:

- Systemic and cyber-related risks
- Policy complication

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.

Thailand

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

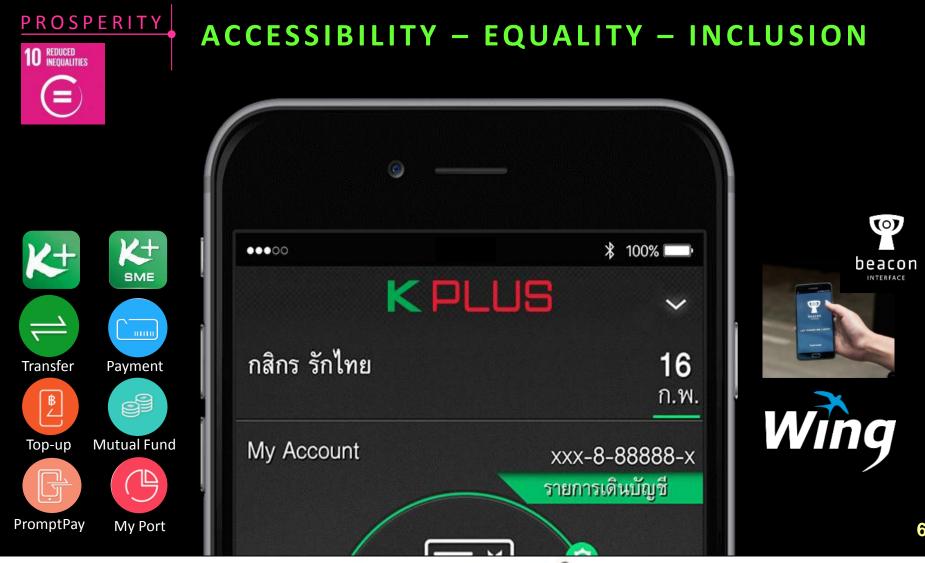
Y2016: K PLUS

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









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