




KASIKORNBANK CREDENTIAL

Customer Centricity
Organization-wide Teamwork
Professionalism
Innovation



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KASIKORNBANK HISTORY

The KASIKORNBANK Public Company Limited was established on June 8, 1945, with registered capital of Baht 5 Million and only 21 employees. Its first office is now the Thanon Sua Pa Main Branch. The Bank showed healthy performance after only six months in operation. As of December 31, 1945, or at the end of its first accounting period, the Bank recorded total deposits of Baht 12 Million, assets of Baht 15 Million.



ธนาคารกสิกรไทย
开泰银行 KASIKORNBANK



SPORTS
NEWS

1945 - 2018

KASIKORNBANK AT A GLANCE

- Established on June 8, 1945 with registered capital of Bt5mn (USD0.16mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976

Consolidated (as of March 2018)

Assets	Bt2,994bn (USD95.9bn) Ranked #4 with 14.9% market share**
Loans*	Bt1,840bn (USD58.9bn) Ranked #4 with 15.3% market share**
Deposits	Bt1,938bn (USD62.1bn) Ranked #4 with 15.8% market share**
CAR	17.70% ***
ROE (1Q18)	12.14%
ROA (1Q18)	1.46%
Number of Branches	1,031
Number of ATMs	9,270
Number of Employees	20,808



KASIKORNBANK AT A GLANCE

Share Information

SET Symbol	KBANK, KBANK-F
Share Capital :	
Authorized	Bt30.5bn (USD1.0bn)
Issued and Paid-up	Bt23.9bn (USD0.8bn)
Number of shares	2.4bn shares
Market Capitalization	Bt507bn (USD16.2bn) Ranked #1 in Thai banking sector
1Q18 Avg. Share Price:	
KBANK	Bt227.79 (USD7.29)
KBANK-F	Bt229.13 (USD7.34)
EPS (1Q18)	Bt4.50 (USD0.14)
BVPS	Bt150.69 (USD4.82)



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 March 2018

*** 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 March 2018 (Mid Rate) was Bt31.23 per USD (Source: Bank of Thailand)

SHAREHOLDER STRUCTURE

April 12, 2018 (Record Date)



Note:

Thai Shareholding Limit 51%
Foreign Shareholding Limit 49%

Top 10 Shareholders*

	%
1. THAI NVDR CO., LTD**	27.263
2. STATE STREET EUROPE LIMITED	11.705
3. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	6.004
4. STATE STREET BANK AND TRUST COMPANY	4.677
5. SOCIAL SECURITY OFFICE	1.969
6. THE BANK OF NEW YORK MELLON	1.623
7. SOUTH EAST ASIA UK (TYPE A) NOMINEES LIMITED	1.456
8. GIC PRIVATE LIMITED	1.227
9. NORTRUST NOMINEES LIMITED-NT0 SEC LENDING THAILAND CL AC	1.220
10. HSBC BANK PLC-PRUDENTIAL ASSURANCE COMPANY OBA ESI	0.934
Other Shareholders	41.923
Total	100.000

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

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 payment 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)

KASIKORNBANK AND ITS wholly-owned subsidiaries

KBank 

KAsset 

KResearch 



KSecurities 

KLeasing 

KF & E 



แฟคตอรี แอนด์ อีควิปเมนท์ กสิกรไทย
开资设备融资 KASIKORN FACTORY AND EQUIPMENT

หลักทรัพย์จัดการกองทุนกสิกรไทย
开资基金管理 KASIKORN ASSET MANAGEMENT

ศูนย์วิจัยกสิกรไทย
开资研究中心 KASIKORN RESEARCH CENTER

หลักทรัพย์กสิกรไทย
开资证券 KASIKORN SECURITIES

ลีสซิ่งกสิกรไทย
开资租赁 KASIKORN LEASING

- Established in 1990, formerly known as KASIKORN FACTORING
- Professional in providing a complete range of machinery and equipment leasing services

- Established in 1992
- A leader in fund management business (i.e. mutual funds, provident funds, and private funds)

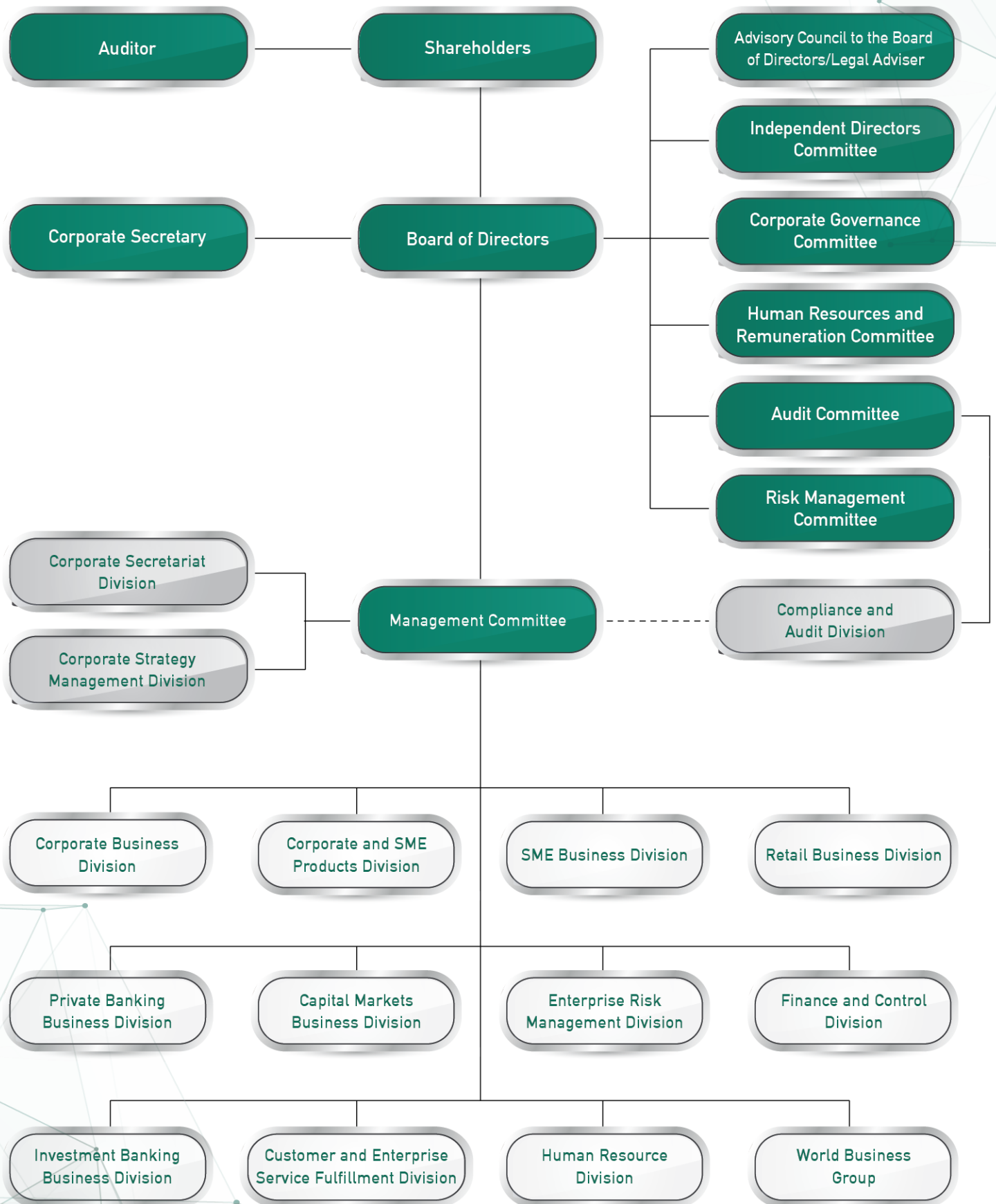
- Established in 1994 Professional
- in providing knowledge in economics, business, money, and banking
- Only research house which is an affiliate of a bank

- Established in 2005
- Professional in providing a complete range of professional and excellent financial solutions and services, including investment banking, securities underwriting, and securities brokerage

- Established in 2005
- Professional in providing three core products: hire purchase, finance lease, and floor plan



Organization Chart



Management Team



Mr. Banthoon Lamsam
Chairman of the Board
and Chief Executive Officer



Mr. Predee Daochai
President



Ms. Kattiya Indaravijaya
President



Mr. Pipit Aneaknithi
President



Mr. Patchara Samalapa
President



Dr. Adit Laixuthai
Senior Executive Vice President
Corporate Secretariat Division Head



Mr. Wirawat Panthawangkun
Senior Executive Vice President
Enterprise Risk Management
Division Head



Mr. Thiti Tantikulanan
Capital Markets Business
Division Head



Mr. Surasak Dudsdeemaytha
Executive Vice President
Compliance and
Audit Division Head



Mr. Panop Anusinha
Investment Banking Business
Division Head



Mr. Silawat Santivisat
Executive Vice President
Corporate and SME Products
Division Head



Mr. Pattarapong Kanhasuwan
Executive Vice President
Co-World Business Group Head



Mr. Surat Leelataviwat
Executive Vice President
SME Business Division Head



Mr. Anan Lapsuksatit
Executive Vice President
Co-World Business Group Head



Mr. Dithichai Limpodom
First Senior Vice President
Corporate Business
Acting Co-Division Head



Mr. Tipakorn Saiphatana
First Senior Vice President
Corporate Business
Acting Co-Division Head

2013-2017 Financial Performance

Consolidated	(Bt mn)				
Item	2017	2016	2015	2014	2013
B/S and Income:					
Assets	2,900,841	2,843,278	2,555,305	2,389,137	2,290,045
Deposit	1,878,672	1,794,835	1,705,379	1,629,831	1,529,835
Loan	1,802,783	1,697,581	1,609,887	1,527,080	1,438,978
Interest Income	119,337	115,873	114,354	113,578	106,226
Interest Expense	25,176	26,195	29,341	30,446	33,428
Non-interest Income	62,695	63,725	62,503	55,523	47,520
Other Operating Expenses (Non-interest expense)	66,372	63,854	66,656	61,419	52,270
EBPT	90,484	89,548	80,859	77,237	68,047
Net Profit	34,338	40,174	39,474	46,153	41,325
Performance Ratio (%):					
ROA	1.20	1.49	1.60	1.97	1.89
ROE	10.24	13.23	14.54	19.38	20.45
NIM	3.4	3.5	3.7	3.8	3.6
Efficiency Ratio	42.3	41.6	45.2	44.3	43.4
Asset Quality:					
NPL gross	69,674	65,087	49,490	36,067	33,525
NPL net	38,570	33,553	24,586	15,494	14,664
Reserve	103,435	85,212	64,317	50,992	45,099
NPL gross /Loan (%)	3.3	3.3	2.7	2.2	2.1
NPL net /Loan (%)	1.9	1.7	1.4	1.0	0.9
Reserve /NPL gross (%)	148.5	130.9	130.0	141.4	134.5
Capital** (%):					
CAR	18.0	18.8	18.0	17.3	15.8
Tier 1	15.7	15.2	14.5	13.5	12.6

Note:

* Including the effect from the recognized item of deferred tax in the income statement in the fourth quarter of 2011 in line with International Accounting Standards. However, this is a one-time impact. Since this is the accounting item adjustment, it is not involved with the actual tax payment to the Revenue Department. The Bank and subsidiaries' business undertaking, profitability and capital fund have not been affected.

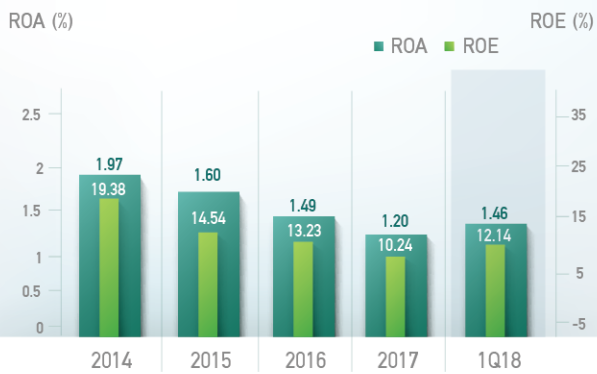
** Capital Adequacy Ratio (CAR) has been reported in accordance with Basel III Capital Requirement from 1 January 2013 onwards. CAR is based on KASIKORNBANK FINANCIAL CONGLOMERATE. KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisted of KASIKORNBANK, 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.

Financial Performance Highlights

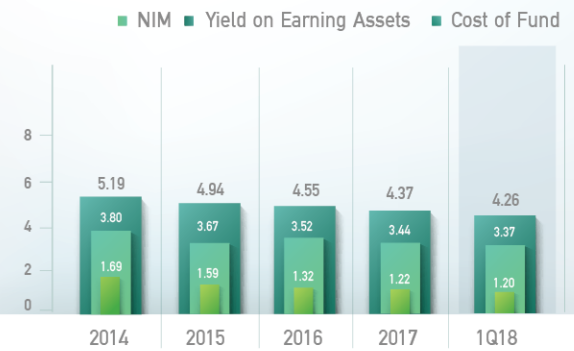
March 2018 (Consolidated)



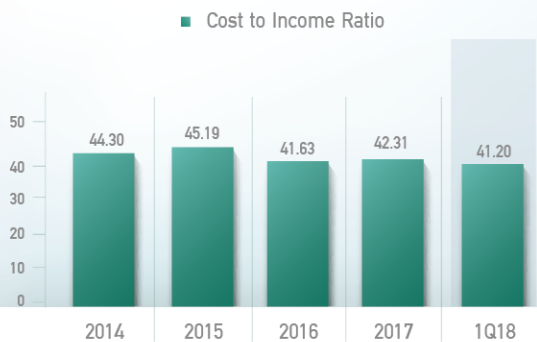
ROA and ROE



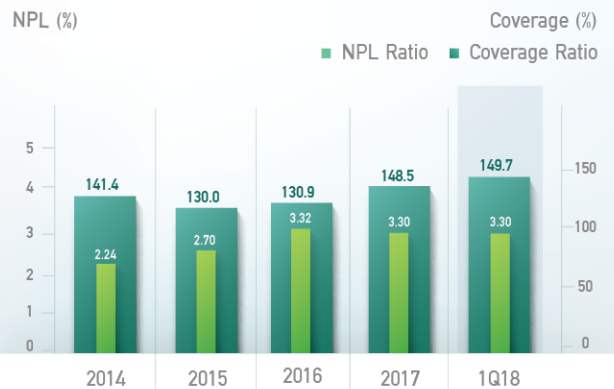
Net Interest Margin



Cost to Income Ratio



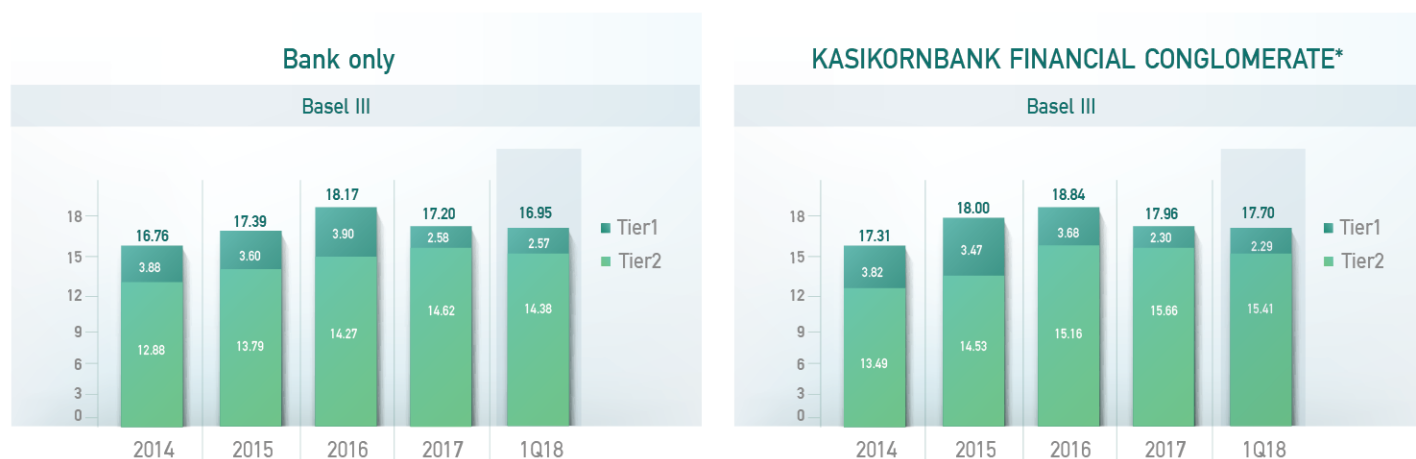
NPL Ratio and Coverage Ratio



Capital

March 2018

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



Note:

* 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. Under Bank of Thailand 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. The details on Basel III regulations can be found in App. Page 106-107

Credit Ratings

As of May 7, 2018

	KASIKORNBANK						Thailand		
	Foreign Currency			Local Currency/National		Outlook	Government		Outlook
	Long-term*	Senior Unsecured Notes	Subordinated Debts	Long-term	Subordinated Debts		Foreign Currency	Local Currency	
Moody's	Baa1	Baa1	N/A	Baa1	N/A	Stable	Baa1	Baa1	Stable
S&P's	BBB+	BBB+	N/A	N/A	N/A	Stable	BBB+	A-	Stable
Fitch	BBB+	BBB+	N/A	AA+ (tha) ***	AA+ (tha) ***	Stable	BBB+	BBB+**	Stable

Note:

* Moody's: Foreign Currency Long-term Deposit Rating; S&P's: Long-term Counterparty Credit Rating; Fitch Ratings: Foreign Currency Long-term Issuer Default Rating



** July 22, 2016: Fitch downgraded Thailand's Long-Term Local Currency Issuer Default Rating (LTLC IDR) to 'BBB+' from 'A-' in line with updated guidance contained in Fitch's revised Sovereign Rating Criteria dated July 18, 2016; Fitch concluded that Thailand's credit profile no longer supports a notching up of the LTLC IDR above the LTFC IDR

*** August 2, 2016: Fitch upgraded the National Long-Term Ratings of nine financial institutions in Thailand (including KBank); KBank's National Rating of KBank reflects its standalone credit strengths; the standalone profile has remained unchanged despite the Thai sovereign rating action, which has led to a narrowing of the gap relative to the sovereign on the national scale ratings



















Public Recognition Highlight: 2016-1Q18

1Q18

	<ul style="list-style-type: none"> Best Trade Finance Provider 2018 in Thailand 		<ul style="list-style-type: none"> Retail Banker International Asia Trailblazer Awards 2018
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2017

	<ul style="list-style-type: none"> IR Magazine Global Top 50 		<ul style="list-style-type: none"> An index component of the Dow Jones Sustainability Indices (DJSI) 2017, including the DJSI World Index and the DJSI Emerging Markets Index
	<ul style="list-style-type: none"> Excellence in Mass Affluent Banking Best Social Media Marketing Campaign 		<ul style="list-style-type: none"> 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
	<ul style="list-style-type: none"> Best Private Bank for Ultra High Net Worth Clients in Thailand 2017 		<ul style="list-style-type: none"> 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
	<ul style="list-style-type: none"> Best Bank in Thailand 2017 		<ul style="list-style-type: none"> Asia's Best CEO (Investor Relations) Best Investor Relations Company (Thailand) Best Investor Relations Professional (Thailand)
	<ul style="list-style-type: none"> ThaiBMA Best Bond Awards Best Bond House Best Bond Dealer 		<ul style="list-style-type: none"> 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
	<ul style="list-style-type: none"> Best DCM House in Thailand 		<ul style="list-style-type: none"> Best IPO Deal of the Year in Southeast Asia for Banpu Power Best IPO Deal for Retail Investors in Southeast Asia Best FX Bank for Corporates & FIs in Thailand
	<ul style="list-style-type: none"> 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 Best Service Provider-Cash Management, Thailand Best Cash Management Solution, Thailand for Thai Union Top Bank Arrangers Investors' Choices for Corporate Primary Issues, Thailand Top Bank in the Secondary Market Government Bonds, Thailand Best Individual Research, Thailand Top Bank in the Secondary Market Corporate Bonds, Thailand (Rank 3rd) Best IPO, Thailand Best Mid-Cap Equity 		<ul style="list-style-type: none"> Outstanding Sustainability Report Award 2017
	<ul style="list-style-type: none"> 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 Best Service Provider-Cash Management, Thailand Best Cash Management Solution, Thailand for Thai Union Top Bank Arrangers Investors' Choices for Corporate Primary Issues, Thailand Top Bank in the Secondary Market Government Bonds, Thailand Best Individual Research, Thailand Top Bank in the Secondary Market Corporate Bonds, Thailand (Rank 3rd) Best IPO, Thailand Best Mid-Cap Equity 		<ul style="list-style-type: none"> Most Honored Companies (Rank 2nd) Best IR Professionals Emerging (Rank 2nd) Best IR Companies Emerging Best Analyst Days Emerging (Rank 2nd) Best Websites Emerging (Rank 3rd)

2016

 <p>MEMBER OF Dow Jones Sustainability Indices In Collaboration with RobecoSAM</p>	<ul style="list-style-type: none"> An index component of the Dow Jones Sustainability Indices (DJSI) 2016, including the DJSI World Index and the DJSI Emerging Markets Index 	 <p>FTSE4Good</p>	<ul style="list-style-type: none"> Selected as a constituent of the FTSE4Good Emerging Index based on operational assessment on environmental, social and governance (ESG) factors
 <p>IR magazine</p>	<ul style="list-style-type: none"> 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 	 <p>THE ASIAN BANKER <small>THE ASIAN BANKER AWARDS FOR THE FINANCIAL SERVICES SECTOR</small></p>	<ul style="list-style-type: none"> Best Retail Bank in Thailand 2016 Best CEO in Thailand Best Management Bank in Thailand Best Cash Management Bank in Thailand Best Transaction in Thailand Best Mobile Banking Product in Thailand Best Credit Card Product in Thailand
 <p>Corporate Governance Asia</p>	<ul style="list-style-type: none"> Asia's Best CEO (Investor Relations) Best Investor Relations Company Best Investor Relations Professional 	 <p>ELECTRONIC PAYMENTS INTERNATIONAL</p>	<ul style="list-style-type: none"> Best Loyalty Program Best Marketing Campaign-Overall Best Card Offering-Southeast Asia
 <p>ASIAMONEY</p>	<ul style="list-style-type: none"> Best Domestic Bank in Thailand Best Domestic Debt House in Thailand 	 <p>THE Asset</p>	<ul style="list-style-type: none"> Platinum Awards in Financial Performance, Corporate Governance, Social Responsibility, Environment Responsibility and Investor Relations Triple A Best Cash Management Triple A Editor's Triple Star PTT Fill & Go Triple A Best Cash Management Solution: Thep Sombat
 <p>FinanceAsia</p>	<ul style="list-style-type: none"> Best Bank in Thailand 2016 	 <p>Alpha Southeast Asia</p>	<ul style="list-style-type: none"> Best FX Bank for Corporates and FIs in Thailand Best Cash Management Bank in Thailand
 <p>ASIAN BANKING & FINANCE</p>	<ul style="list-style-type: none"> Domestic Retail Bank of the Year in Thailand Digital Banking Initiative of the Year in Thailand 	 <p>SET</p>	<ul style="list-style-type: none"> Best Investor Relations Award Outstanding Investor Relations Award Outstanding Innovative Company Award Best Asset Management Company Award

Financial Product + Non-financial Product

KASIKORNBANK
offers a variety of products and services,
both financial and non-financial, to serve all customer needs.

Financial Products

KASIKORNBANK products and services can be categorized into four key product domains:

Operation & Transaction	Saving & Investing	Funding & Borrowing	Protection & Information
<ul style="list-style-type: none">• Financial Transaction Service• Securities Service• Card Accepting Merchant & Card Service• Fund Transfer & Bill Payment	<ul style="list-style-type: none">• Mutual Fund• Deposit	<ul style="list-style-type: none">• Loan Product for Business• Personal Loan• Retail Loan	<ul style="list-style-type: none">• Bancassurance• Foreign Exchange service• Derivatives

Non-Financial Products

KASIKORNBANK also offers non-financial products and services to cater to customer requirements, such as:

Business Matching

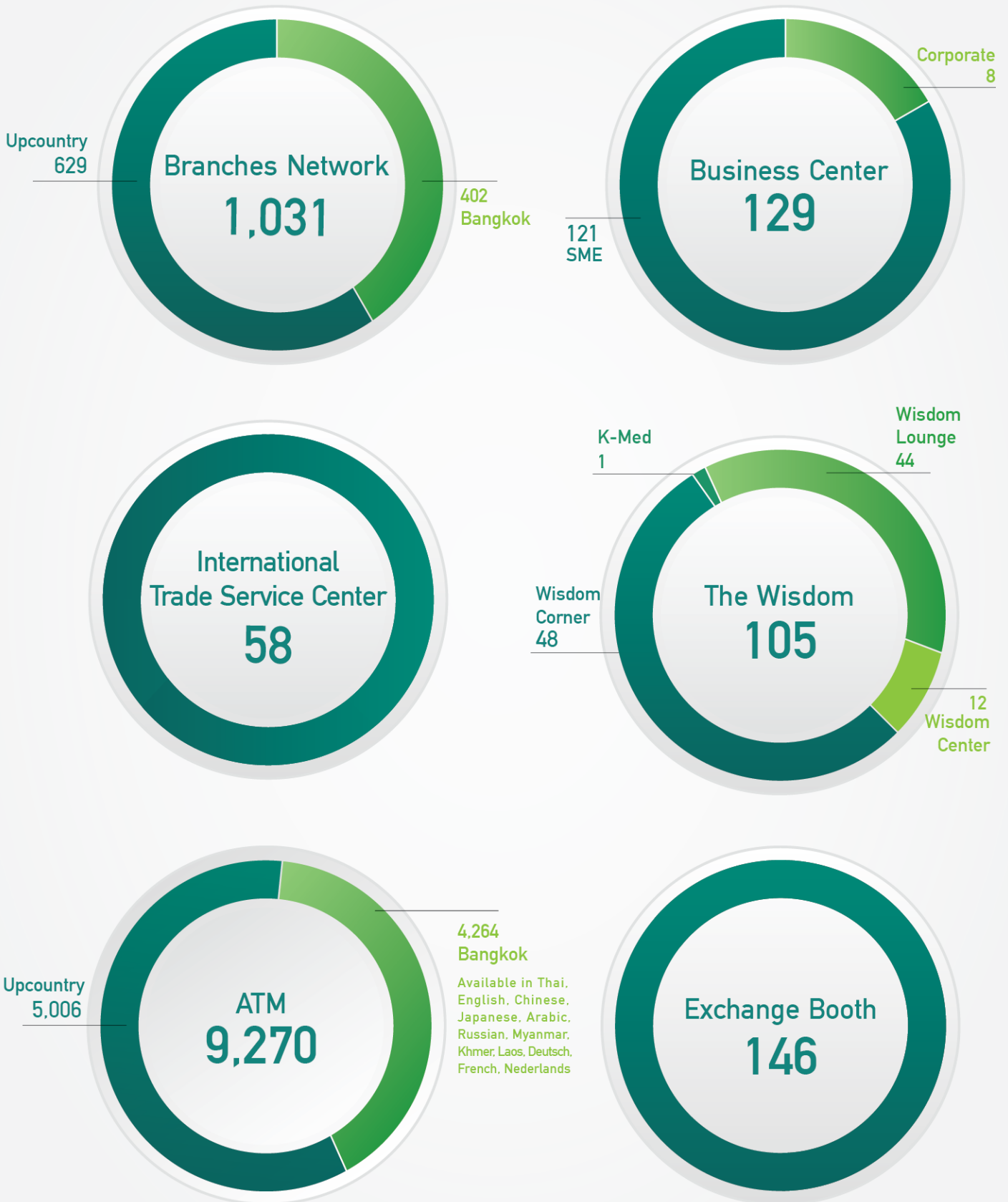
- Our Business Matching service will cover all segment from SME, Corporate Business, and cross - border business

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

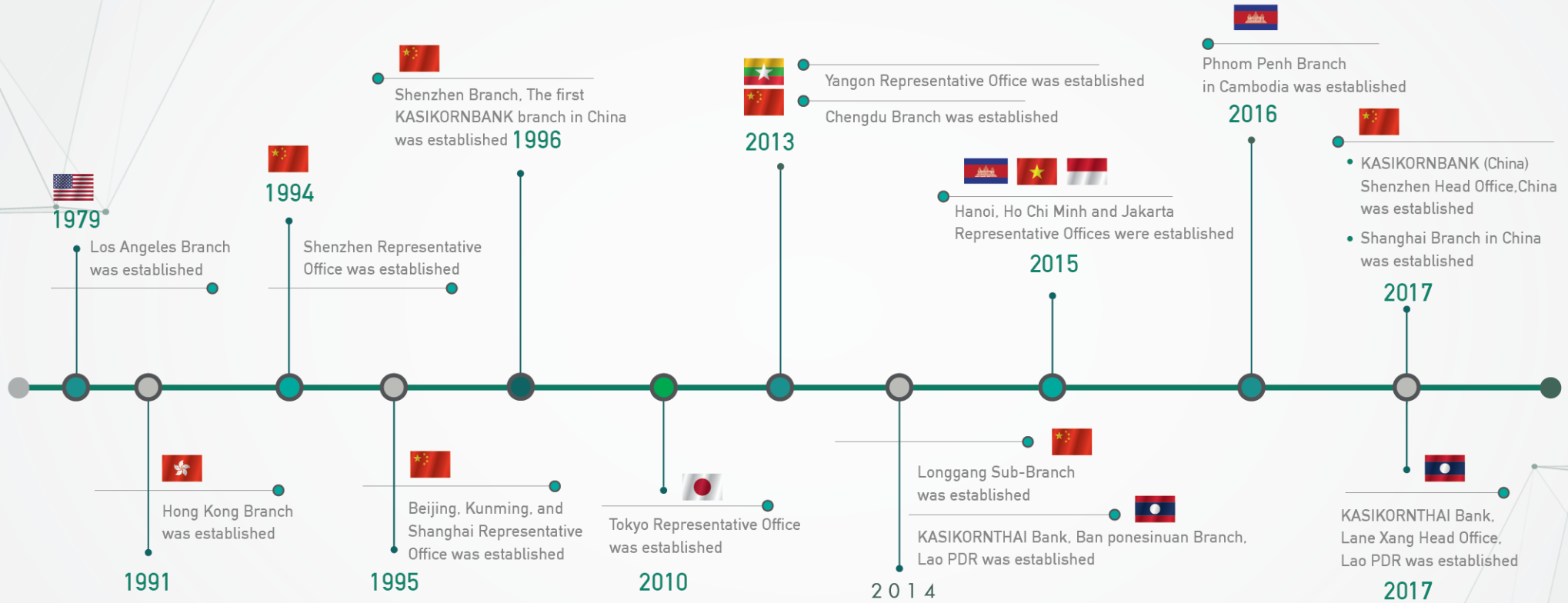


Channel : Domestic



Call Center available in Thai, Chinese, English, Japanese and Myanmar

Overseas Business



Channel : International

United State of America

Los Angeles Representative Office



601 South Figueroa Street, Suite 3575, Los Angeles, California 90017, U.S.A.
Tel. : (1) (213) 680 9331
Fax. : (1) (213) 620 9362
Swift : KASI US 6L
General Manager : Mr. Prasertchao Thuvanuti
E-mail : US_LosAngeles@kasikornbank.com

Cayman Islands

Cayman Islands Branch



5th 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 Shenzhen Branch & Head Office



Unit 01-02, 59th Floor, 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
General Manager : Ms. Siriporn Reangjit
E-mail : CN_Shenzhen@kasikornbank.com

Chengdu Branch



Unit 1801-1803, 18th Floor, Baiyang Building, No.18 Dongyu street,
Chengdu 610016, China
Tel. : (86) (28) 6520 9698
Fax. : (86) (28) 8592 2639
General Manager : Mr. Somboon Wanichavasin
E-mail : CN_Chengdu@kasikornbank.com

Shanghai Branch



Unit 1402, 14th Floor, Jin Mao Tower, No.88, Century Avenue,
Pudong New Area, Shanghai, China
Tel. : (86) (21) 8011 1515
Fax. : (86) (21) 5098 8862
Chief Representative : Mr. Kittipan Jamprawit
E-mail : CN_Shanghai@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 5088
Fax. : (86) (755) 2834 3964
General Manager : Mr. Verachote Mutanon
E-mail : CN_Longgang@kasikornbank.com

Hong Kong Branch



Suite 3316, 33rd 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 : CN_HongKong@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



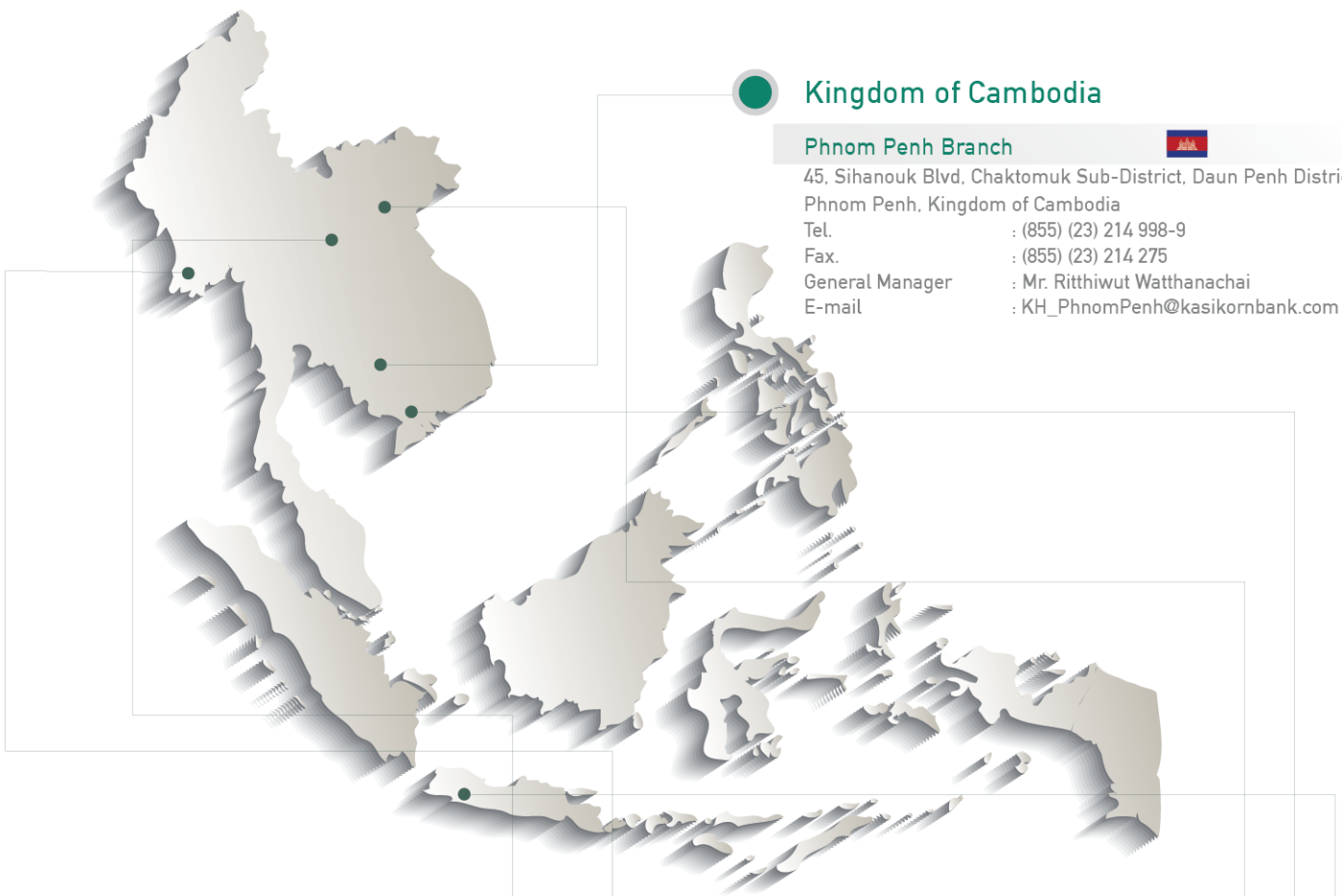
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Tel. : (86) (871) 6310 1092,
: (86) (871) 6318 2727
Fax. : (86) (871) 6310 5568
Chief Representative : Mr. Teerapong Hongboonyarak
E-mail : CN_Kunming@kasikornbank.com
: kbankkunming@hotmail.com

Japan

Tokyo Representative Office



Room 1807, 18th 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



45, Sihanouk Blvd, 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 Lane Xang Head Office



Unit 12, Lane Xang Avenue, Xiangneun Village, Chanthaboury District,
Vientiane Capital, Lao People's Democratic Republic.
Tel. : (856) (21) 410 888
Fax. : (856) (21) 410 889
General Manager : Ms. Piyanoot Sangsana
E-mail : LA_Vientiane@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
General Manager : Mr. Chatuporn Boozaya-Angool
E-mail : LA_Vientiane@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, 8th Floor, Pacific Place Building, 83B, Ly Thuong Kiet Street,
Hoan Kiem District, Hanoi, The Socialist Republic of Vietnam
Tel. : (84) (4) 3946 0007
: (84) (123) 204 4650
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E-mail : VN_Hanoi@kasikornbank.com

Ho Chi Minh City Representative Office



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China Minsheng Banking Corporation Limited



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The Bank of East Asia

Japan



The Aichi Bank, Limited



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Italy



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Shinhan Bank



Unicredit



VTB Bank

Staff



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.



From

International staff from AEC+3



Cambodia



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Lao PDR



Malaysia



Myanmar



Singapore



Vietnam



China



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