

Press Release

FOR IMMEDIATE RELEASE

Kasikornbank wins Best Retail Bank in Thailand award for 2014

- **Kasikornbank's customer base grew by 7% in 2013 despite total bankable customers in Thailand increasing only 0.74% over the same period.**
- **Kasikornbank maintained its position as the most profitable bank for the fifth consecutive year in 2013, with a net interest margin of 3.75% compared to the industry average of about 3.0%.**
- **It improved the security of ATM transaction by upgrading all its ATM to accept secure chip cards**

Sydney, April 3rd 2014—Kasikornbank won the Best Retail Bank in Thailand award for 2014. The bank received the award at The Asian Banker's International Excellence in Retail Financial Services 2014 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Shangri-La Hotel, Sydney, Australia on April 3rd 2014.

With an increasing demand for bank-provided financial advisory services, Kasikornbank's lifestyle advisory strategy differentiates the bank from its peers. Innovative and reliable products such as smart cards and chip cards aim at providing more convenient and security-enhanced services to customers which in turn enhances loyalty to Kasikornbank's brand.

Despite a highly competitive market place, Kasikornbank successfully maintained its market leadership in deposits with 18% market share, and 24% market share in debit cards. With its large retail asset and customer base, Kasikornbank achieved the highest return-on-assets of 4.17% and growth in operating profits of 43.37% in 2013. A lower-than-average NPL ratio of 2.1% reflected good management of credit quality on its loans.

Kasikornbank is a leader in the use of smart card technology, having issued over 300,000 smart ID cards. It is also the only Thai bank that has upgraded all its ATM machines to the latest industry-standard software able to accept chip cards, thus providing both convenience and security to customers while increasing reliability and functionality.

About 200 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia and Africa attended the glittering event that recognises their efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants and academics, is the most prestigious of its kind.

A stringent three-month evaluation process based on a balanced and transparent scorecard used to determine the winners and the positions of various retail banks in the region is attached.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong, Beijing and Dubai as well as representatives in London, New York and San Francisco. It

has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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