

29th April, 2013

Press Release

Kasikornbank wins Achievement in Credit Risk Management Award

Hong Kong's HSBC, Standard Chartered Asia Pacific, also among banks picked for their assessment of risk management capabilities of Asian banks

- Kasikornbank has the lowest NPL ratio among its peers despite having the second largest mortgage loans portfolio among commercial banks in Thailand.
- The bank's risk taking capabilities generated high returns for shareholders
- The bank successfully achieved the highest ROE among Thailand's four largest commercial banks.

Jakarta, Indonesia, April 24th, 2013 – Kasikornbank was named winner of the Achievement in Credit Risk Management Award during the 14th Asian Banker Summit. The ceremony was held at Ritz Carlton Kuningan in Jakarta on April 24th 2013.

Despite possessing the second largest mortgage loan portfolio in Thailand, Kasikornbank achieved the lowest non-performing loans ratio in the banking industry. Apart from this, Kasikornbank excelled in the credit card business, boosting earnings through its strong loan growth.

About 1,000 delegates attended the event, consisting of industry specialists, senior bankers, regulators, service providers and decision makers from leading institutions in Asia, the US, Europe and Latin America, where opinions and responses of practitioners from across the region to global issues are shaped.

The awards programme, administered by the Asian Banker is Asia's most important annual risk event featuring leading practitioners from a cross-section of banks and global regulators on a number of critical areas affecting the banking industry.

A stringent three-month evaluation process based on a balanced and transparent scorecard had been used to determine the winners.

The full list of winners of the Achievement in Risk Management Awards includes:

1. Liquidity Risk Management - HSBC Hong Kong
2. Market Risk Management - Standard Chartered Bank Asia Pacific
3. Operational Risk Management - Krungthai Bank
4. Credit Risk Management – Kasikornbank
5. Risk Management Technology - China Minsheng Bank and FICO
6. Enterprise Risk Management - Bank Mandiri and Oracle
7. Risk Analytics Technology - Deutsche Bank and AxiomSL
8. Operational Risk Infrastructure Project - Maybank with SunGard

Winner of the Risk Manager of the Year award:

1. Gilbert Kohnke, head of group risk management, OCBC

The press releases for each country's winners are being issued separately.

Photographs of the awards presentation are attached with this press release.

About The Asian Banker

The Asian Banker is the foremost provider of strategic intelligence and data to the financial services industry. The company collects and publishes data on the performance of banks in the Asia Pacific region. The Singapore-based company has offices in Malaysia, China and the Philippines as well as representatives in London and New York. The company's website is www.theasianbanker.com

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The Asian Banker Achievement in Risk Management Awards 2013

About the Achievement in Risk Management Awards

The Asian Banker Achievement Awards for Risk Management programme was instituted in 2001 to identify emerging best practices and the best run risk management teams in financial institutions. We currently cover the Asia Pacific and Middle East regions but benchmark globally by tracking developments around the world.

The Achievement Awards for Risk Management programme is anchored by a panel of global leaders and subject matter experts as advisors. The selection process is a rigorous one, completed over several months and involving feedback and interviews with all constituents who are in a position to comment on the candidates. All of these make this a world-class evaluation programme, and the insights gained from the programme are published in an annual report.

The Board of Advisors

The following distinguished personalities served as members of the advisory council for the selection of this year's winners. They bring to bear tremendous expertise and global perspectives to the conduct of the annual meeting.

- Michael Ong, professor of finance, Illinois Institute of Technology
- David Millar, former COO, PRMIA
- Tham Ming Soong, former CRO, UOB
- Rona Morgan, former group head of risk strategy, ANZ Bank
- Andre Thibeault, professor of banking and financial markets, Vlerick Business School

The Selection Criteria

An outstanding player in the risk management industry should demonstrate the following attributes:

1. Competent risk organisational structure
2. Strong infrastructure capabilities
3. Reputable historical references
4. Superior balance sheet quality
5. Clearly defined monitoring capabilities and market perception
6. Sound credit processes and monitoring tools
7. Regular strengthening of processes and systems

The Selection Process

The selection process begins in November and ends in March of the following year. The initial selection is through a survey and desk research done by the research team at The Asian Banker. The identified candidates are then subject to further scrutiny through interviews with third parties, including local banking journalists and analysts who have had contact with the candidates, peers and third party reviews. The shortlisted candidates are then submitted for a review by the board of advisors, based on a comparative evaluation done by the research team.

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