

KASIKORNBANK

A Bank of

SUSTAINABILITY

บริการทุกระดับประทับใจ

Financial Inclusion at the Bank of Sustainability

AGENDA

- Definition of Financial Inclusion & Relationship of Sustainability, Human Rights & Financial Inclusion
- Roles of Financial Institutions and Trend of Financial Inclusion
- KASIKORNBANK, a Bank of Sustainability

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Financial Inclusion Means...

... individuals and businesses have access to **useful and affordable financial products and services** that meet their needs – transactions, payments, savings, credit and insurance – delivered in a **responsible and sustainable way**.

... individuals and enterprises can **access and use a range of appropriate and responsibly provided financial services** offered in a well-regulated environment. There is a growing evidence that increased levels of financial inclusion – through the extension of savings, credit, insurance, and payment services – contributes significantly to **sustainable economic growth**.



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... the process of **promoting affordable, timely and adequate access to a range of regulated financial products and services** and broadening their use by all segments of society through the implementation of tailored existing and innovative approaches including financial awareness and education with a view to **promote financial wellbeing as well as economic and social inclusion**.

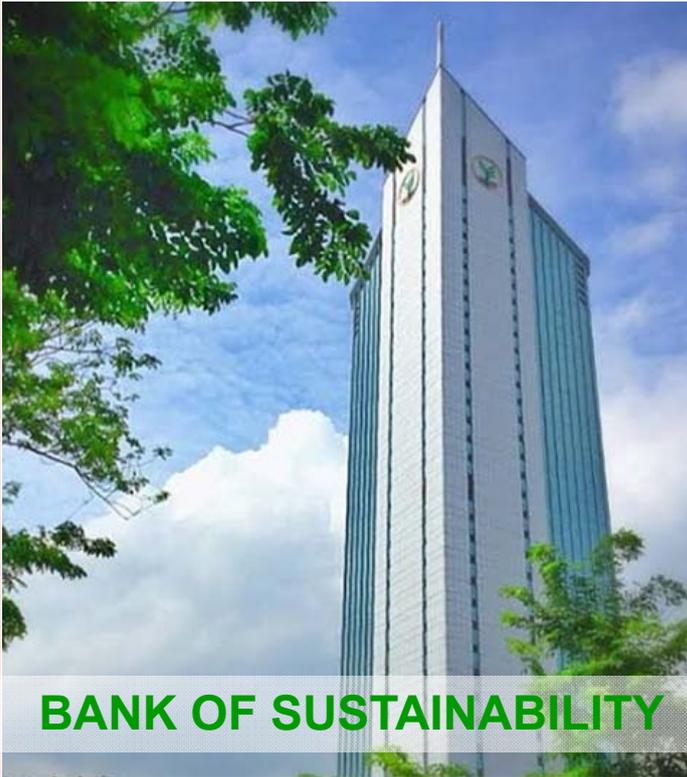
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Relationship of Sustainability, Human Rights and Financial Inclusion



¹ <https://sdg.humanrights.dk/>

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The Roles We Play...

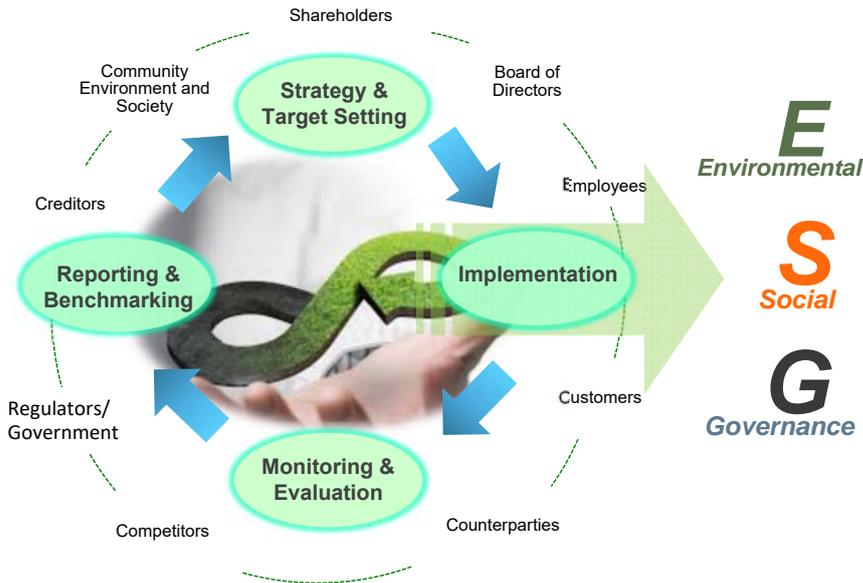


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The Roles We Play...

Process & Stakeholder Engagement



Sustainable Finance



Long-term Gains
for the Bank, Economy and Society

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Financial Inclusion Trend: Global

Financial inclusion has received increasing attention around the world

Initiatives and Awareness

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Universal Financial Access by 2020

1.7 Billion (Unbanked adults worldwide (2017))

1 Billion (Unbanked adults that the WBG has committed to enable to be reached)

- The UFA goal is that by 2020, adults, who currently aren't part of the formal financial system, are able to have access to a transaction account to store money, send and receive payments as the basic building block to manage their financial lives.
- The World Bank Group – the World Bank and IFC – has committed to enabling 1 billion people to gain access to a transaction account through targeted interventions.
- Over 30 partners have pledged commitments toward achieving universal financial access.

The Corporate Sustainability Assessment (CSA)

3.8 Financial Inclusion

Member of Dow Jones Sustainability Indices

Powered by the S&P Global CSA

Many people still lack access to basic financial services such as insurance or banking. Through services such as microinsurance or microfinance, financial companies can extend their offerings to reach less advantaged customers. Not only do such services address a growing social need in many countries, but they facilitate sustainable local development, increase companies' potential customer base, and respond to the growing number of investors looking for a triple bottom-line return.

UNEP FINANCE INITIATIVE

PRINCIPLES FOR RESPONSIBLE BANKING

PRINCIPLE 2: IMPACT AND TARGET SETTING

Financial Inclusion Working Group to develop Guidance: Target Settings for Financial Inclusion and Financial Health

Products and Services

Mobile Banking

KB

Promoting the Use of Mobile Banking to Socially Disadvantaged Groups

We strive to improve the convenience of mobile banking services, so that the socially disadvantaged can have better access to financial services. For senior customers who experience difficulties in using mobile phone banking due to small text, we provide a function of enlarging font size. For expat customers, we provide mobile banking services in 9 languages. We have also improved the accessibility and convenience of international money transfers on mobile, which is frequently used by expat customers.

Physical Channels

Royal Bank of Scotland

Cash machines

- Raised dot on the number 5
- Coloured keys for 'entry' and 'error'
- A depression in the middle of the keys making the keys easier to press.

Santander

Support for disabilities

Here are some ways we can help:

- All our branches have automatic doors and at least one low-level counter
- Request a chip and signature card instead of chip and PIN
- For dexterity problems, we can provide cheque or card template
- Receive your correspondence in Braille, audio CD, 16pt large print or on coloured paper
- We welcome all assistance dogs in our branches

Finance

玉山銀行 E.SUN BANK

- Loans for new immigrants
- Loans to remote rural areas as defined by the Ministry of Interior
- Loans for students
- Loan for youngster start-up

Westpac

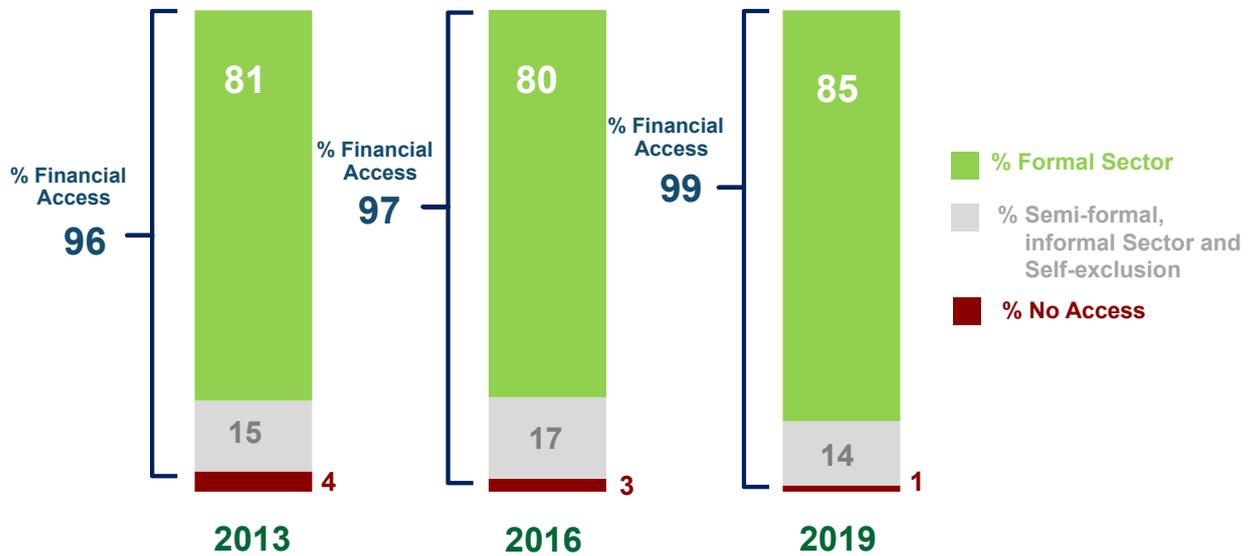
Having a baby:

- mortgage features such as reduced repayments while on parental leave and recognition of back-to-work income when applying for a new home loan

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Financial Inclusion Trend: Thailand

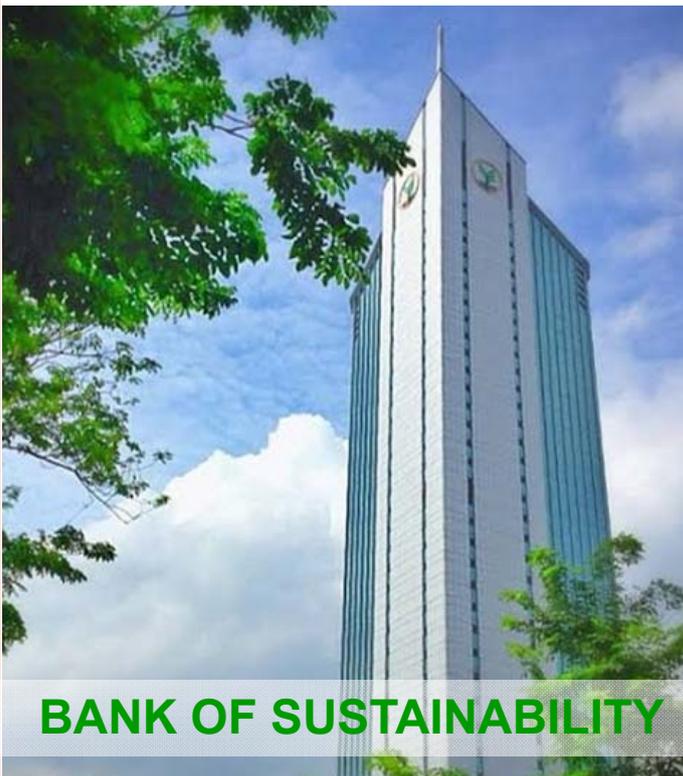
Increase in financial access and formal financial sector over time



Source: Financial Access Survey of Thai Households by the Bank of Thailand

Note: Financial access measured the level of access to 11 key financial services, i.e.: 1) deposits/ savings (including e-Money), 2) loans (excluding credit cards), 3) money transfers, 4) payments, 5) credit cards, 6) life insurance, 7) non-life insurance, 8) mutual funds, 9) government and central bank debt securities, 10) private securities, and 11) rotating savings groups

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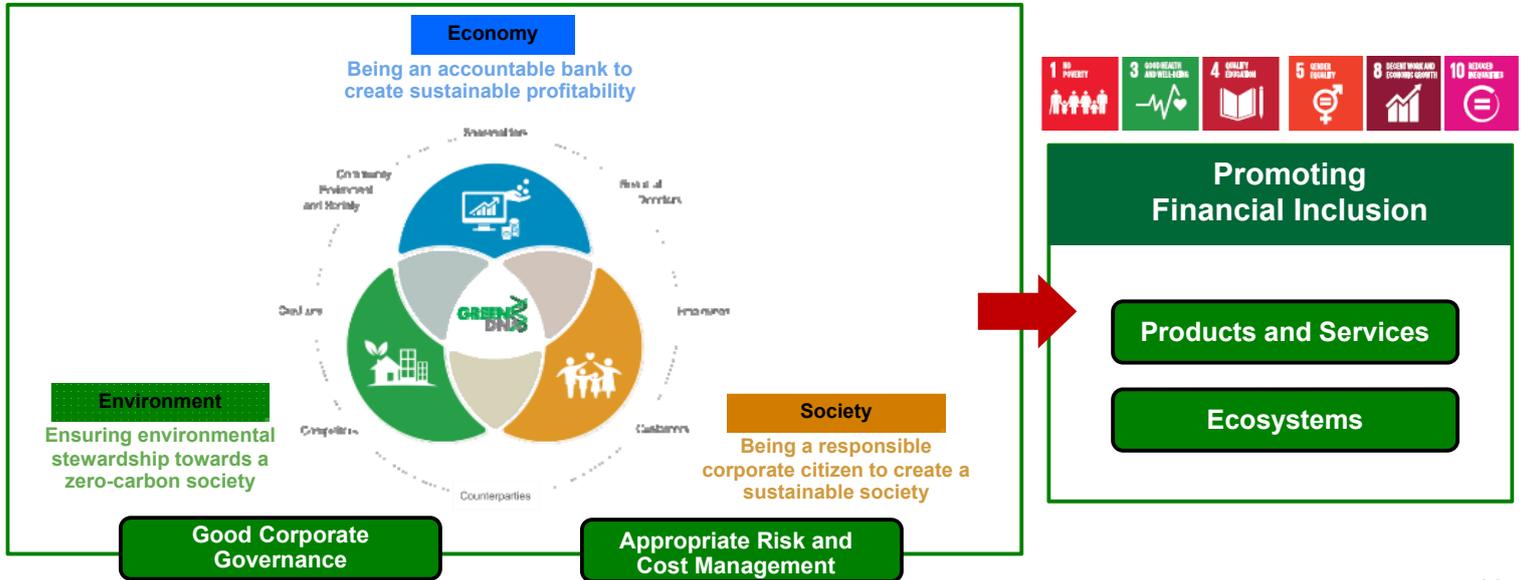
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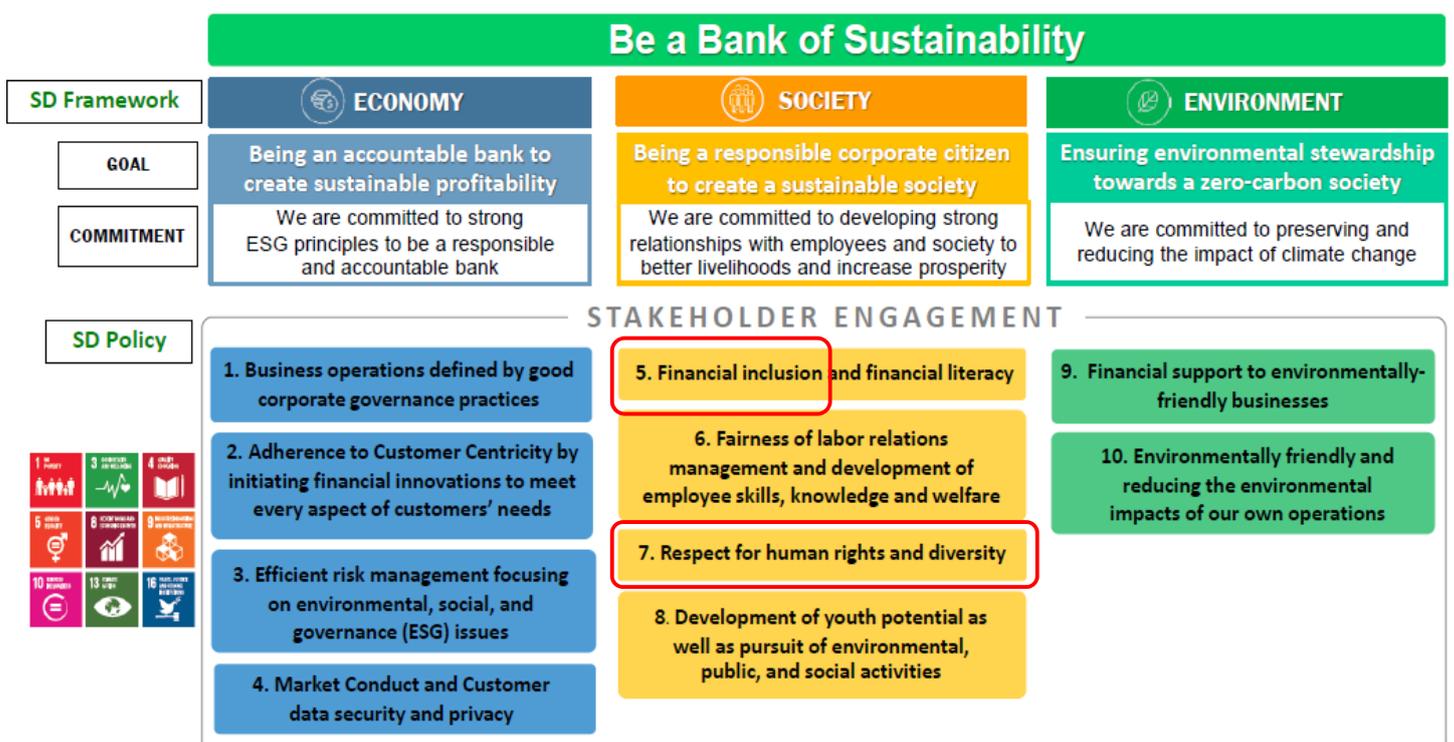
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Being a Bank of Sustainability and Financial Inclusion

- KBank operates business in line with the principles of a Bank of Sustainability, under good corporate governance, as well as appropriate risk and cost management, accounting for the balance of economic, social, and environmental dimensions.
- Financial inclusion embedded in our sustainable development policy



Sustainable Development Framework and Policy



Mobile Banking



K PLUS helps customers access financial products with greater convenience and speed, mitigating global warming by saving travel time and reducing paper consumption

Number of users: 14.4 million
Number of transactions: 14,516 million (+71%)

KBank Services via Banking Agents

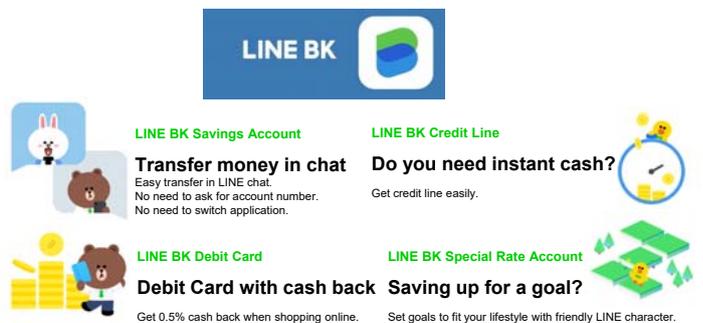
Expand KBank Services to provide greater convenience to customers living far from Bank branches so that they can conduct financial transactions across Thailand



Number of transactions: More than 24 million
Value of transactions: Over Baht 128,000 million

LINE BK

Customers can open an account, make funds transfers, and receive real-time notifications on transactions; includes integration of risk-assessment for instant loan service approval via LINE application



More than 45 million LINE users in Thailand

KBank Financial Products and Services

Develop and offer financial products to general public and underprivileged to allow access to financial services anywhere with convenience and to choose financial products suited to their needs, making their quality of life better

เด็ก 12-14 ปี
สามารถ
เปิดบัญชี K+ ได้แล้ว
K PLUS: Expanding customer base of children aged 12-14



QR KBank: e-wallet application in Lao PDR
Number of transactions: More than 450,000

ป่วย... หัวใจ เราจัดให้!
ประกันชีวิต COVID-19
ลูกค้า K+ รับสิทธิ์ฟรี!
คุ้มครองเงินถึง 100,000 บาท

COVID-19 Insurance Coverage
Number of successfully registered: 600,000

KBank
ประกันชีวิตกรมธรรม์พิเศษ "ประกันไข้เลือดออก" เฉพาะลูกค้า K+
เบี้ยประกัน 99 บาท
คุ้มครองเงินถึง 100,000 บาท

Sick but Safe – Dengue Fever Insurance
Number of insurance: More than 6,000

เกษียณได้สบายใจ
เงินฝากประจำ ซุปเปอร์ ซีเนียร์

Super Senior Fixed Deposit
Average monthly accounts opened: 70

Takaful life insurance
Value of premium: Baht 4.8 million

เปิดบัญชีเงินฝากพื้นฐาน จบ
บริการทำ และทำรายปี นิตยงฉบับ
ทำรายบัญชี
ไม่กำหนดขั้นต่ำบัญชีสำหรับการเปิดบัญชี
สำหรับคนไทยอายุ 65 ปีขึ้นไป
บัญชีเงินฝาก

Basic Banking Account
Number of accounts opened: 558

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Products and Services as part of Relief Measures to Ease the Impact of COVID-19

KBank introduced programs helping business operators and low-income employees to get through difficult times during COVID-19 pandemic

- Generous (Business) Owners – Empathetic Creditor program
- Zero Interest-rate Loan to Retain SME Staff program
- GSB Soft Loan
- The Portfolio Guarantee Scheme Phase 8 SMEs Sangthai program

Number of participating business operators: More than 22,000
Number of employees benefited from the programs: More than 47,000

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**“SUSTAINABILITY IS
A NEVER-ENDING PROCESS”**

Seeking involvement and alignment from several parties to create nationwide impacts and collaboration to enhance standards for ecosystems

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KASIKORNTHAI
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