

## KASIKORNBANK in Brief as of 1Q26

For further information, please contact the Investor Relations Unit or visit our website at [www.kasikornbank.com](http://www.kasikornbank.com)

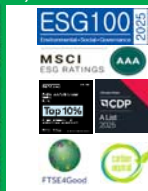
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## KASIKORNBANK at a Glance

**Vision:** "KASIKORNBANK aims to be the most innovative, proactive, and customer centric financial institution, Delivering world class financial services and sustainable value to stakeholders by harmoniously combining technology and talent"

- Established on June 8, 1945 with registered capital of Bt5mn (USD0.15mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976



**Core Value:**  
Customer at Heart  
Productivity with Value  
Innovation that Scales  
Trustworthy  
Integrity

### Consolidated (1Q26)

Financial Figures				Share Information			
	Assets	Loans <sup>1</sup>	Deposits	Share Price (Closing on March 31, 2026)			
				KBANK		KBANK-F	
Value	Bt4,540bn (USD138.3bn)	Bt2,449bn (USD74.6bn)	Bt2,899bn (USD88.3bn)	Bt191.00 (USD5.82)		Bt191.00 (USD5.82)	
Rank <sup>2</sup>	#3	#2	#2	Highest	Lowest	Highest	Lowest
Market Share	16.51%	16.19%	17.21%	Bt207.00 (USD6.30)	Bt184.50 (USD5.62)	Bt206.00 (USD6.27)	Bt186.50 (USD5.68)
Key Ratio and Operating Figures				Share Capital			
Key Ratio	CAR 19.95% <sup>3</sup>	ROE 10.05% <sup>4</sup>	ROA 1.29%	Authorized Bt30.2bn (USD0.92bn)		Issued and Paid-Up Bt23.7bn (USD0.72bn)	
Operating	Branches 710	K PLUS Users 24.5mn	Employees <sup>5</sup> 16.8k/ 28.5k	Number of Shares 2.4bn		Market Capitalization Bt449.1bn (USD13.67bn)	
				EPS Bt6.24 (USD0.19)		BVPS Bt249.65 (USD7.60)	

Note:

- Loans = Loans to customers
- Assets, loans and deposits market share is based on C.B.1.1 (monthly statement of assets and liabilities) of 17 Thai commercial banks as of March 2026
- 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, which means the company under the notification of the Bank of Thailand re: consolidated supervision, consisting of KBank, K Companies and subsidiaries operating in supporting KBank. Phethai Asset Management Co., Ltd. and subsidiaries within the permitted scope from the BOT's to be financial conglomerate.
- ROE = Net profit (attributable to equity holders of the Bank), deducting dividend from other equity instruments after income tax, divided by average equity of equity excluding other equity instruments
- Bank only and Consolidated Number of employees includes employees of KBank, the wholly-owned subsidiaries of KBank and support service providers of KBank.

- Exchange rate at the end of March 2026 (Mid Rate) was Bt32.84 per USD (Source: Bank of Thailand)

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# Key Highlights and Achievements



## Sustainable Financial Performance

- Driving force in Thailand's economic development for the last 80 years, guided by a philosophy of being a Bank of Sustainability
- Resilient through multiple economic uncertainties and challenges

**Solid Financial Performance and Strong Capital with Appropriate Capital Distribution to Shareholders**

1Q26 CET1 Ratio = 17.6%

FY25 Dividend Payout Ratio = 57.8% (67.4%)<sup>1</sup>

FY25 Dividend Yield = 6.2% (7.2%)<sup>1</sup>

FY25 Total Shareholder Returns (TSR) = 32.3%



## Market Leadership & Recognition

- Leading position in numerous product and service areas in 1Q26

### Leader in Digital Banking Services

- #1 Digital Payments (~30% Market Share)
- #1 X-Border Goods<sup>2</sup> (24.5% Market Share)

### Leader in Card Services

- #1 Credit Card Spending<sup>3</sup> (19.5% Market Share)
- #1 Card-accepting merchant service<sup>4</sup>

### Leader in Wealth Management

- #1 Mutual Fund AUM (+0.2% YTD)
- #2 Bancassurance New Life Premium (+13% YoY)

### Leader in Customer Service

- #1 Overall Brand NPS<sup>5</sup> (Branch, e-Machine, K PLUS, K-Contact Center)

- Widespread domestic and international recognition, as well as inclusion in key sustainability indices

- Maintained the inclusion in the Dow Jones Best-in-Class (Formerly known as DJSI) both World and Emerging Markets Indices for ten consecutive years.
- Top 10% in S&P Global Sustainability Yearbook 2026
- CDP Climate Change recognized A List (Leadership Level) for four consecutive years
- FTSE4Good FSTE4Good Emerging Index for ten consecutive years
- SET Sustainability Awards of Honor (2024-2025) granted by the Stock Exchange of Thailand

Note: 1) If including the special dividend of Bt2.00 per share, total dividend payment amounts to Bt14.00 per share, resulting in a dividend payout ratio of 67.43% and dividend yield of 7.20%.  
2) The ratio of KBank customers' import and export value to Thailand's total import and export value as of February 2026; 3) As of February 2026; 4) As of January 2026; 5) As of December 2025

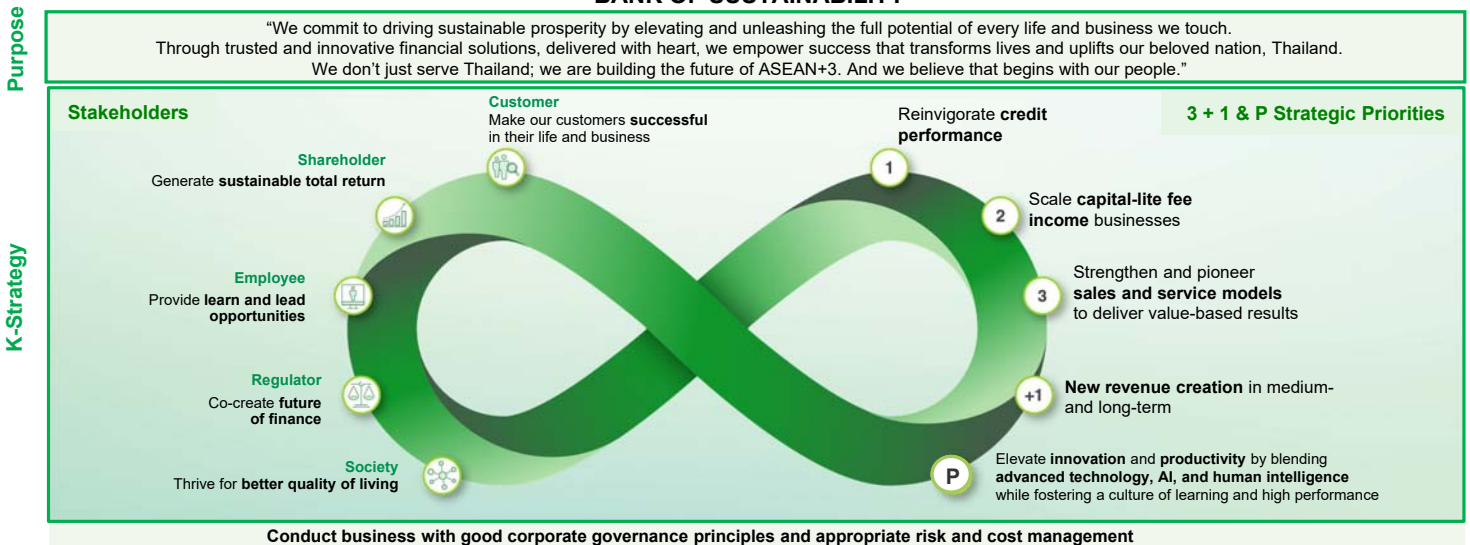
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# Disciplined Execution of K-Strategy with Focus on "Customers"

- Anchored on 3+1 & P Strategy to Drive Long-term Value-Creation for All Stakeholders
- Strengthening Value Creation through "Customer Strategy" in 2026 onwards

## BANK OF SUSTAINABILITY



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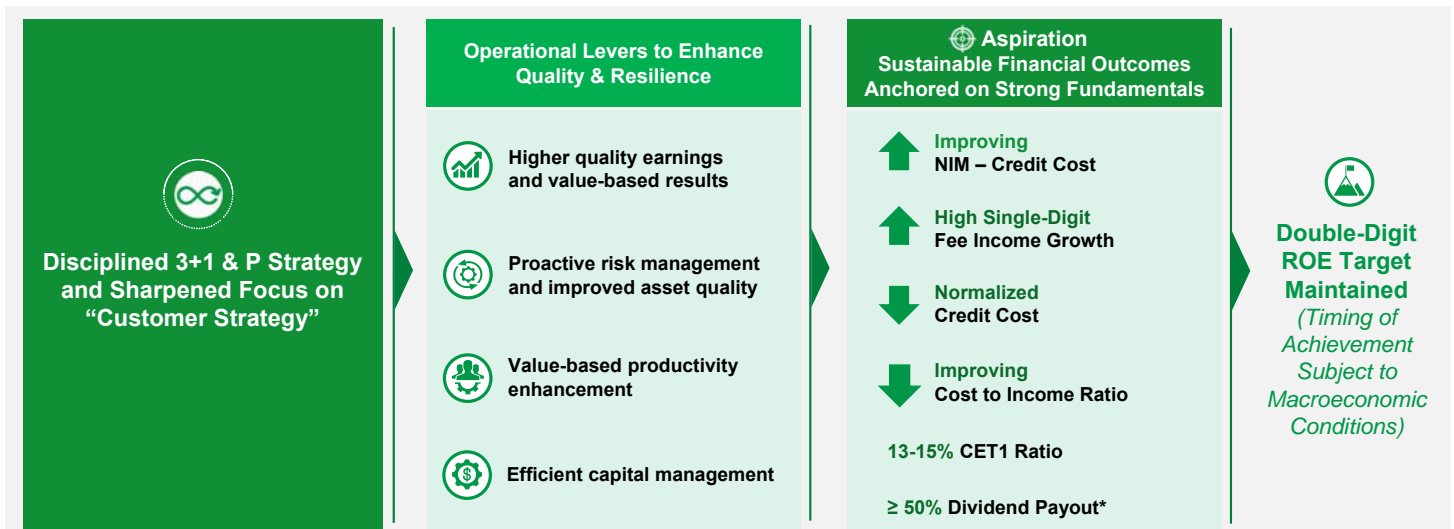
## Enhanced K-Strategy in 2026, Sharpening Focus on Priority Customer Segments



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## Disciplined Strategy Execution to Drive Sustainable Returns and Further Reinforce our Position as a Market Leader



Note: \*Considering additional capital distribution options include special dividend/ share buyback dependent on market conditions, financial performance and capital level  
If facing an unforeseen circumstance, the Bank may consider not to pay at the above-mentioned level of dividend payout ratio by considering prudence and suitable return to shareholders.

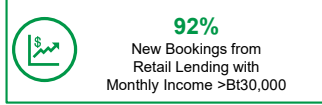
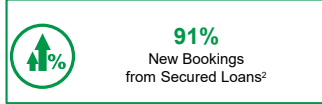
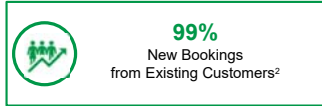
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## Execution of K-Strategy Already Delivering Strong Progress and Results in 1Q26

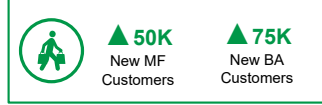
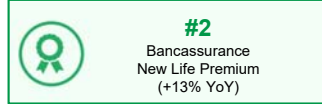
### 1 Reinvigorate credit performance

- Revamp credit strategy and reinvigorate key capabilities
- Portfolio structure optimization with RAROC<sup>1</sup> improvement
- Enhance end-to-end credit transformation



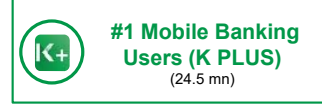
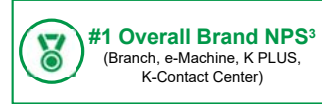
### 2 Scale capital-lite fee income businesses

- Holistic wealth advisory and competitive bancassurance products
- Dominate digital payment and customers' Main Operating Bank by delivering trusted comprehensive financial solutions



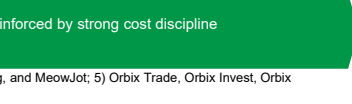
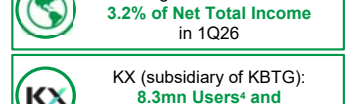
### 3 Strengthen and pioneer sales and service models to deliver value-based results

- Customer-focused, digital-first experience seamlessly integrated with human-assisted and cross-channel experiences



### +1 New revenue creation in medium- and long-term

- Synergize with Digital Asset (DA) entities for productivity and profit
- Enhance ecosystem solutions
- Lead industry towards "Green Transition"
- Access opportunities while monitoring potential risks



### Elevate innovation and productivity across entire value chain

- Negative OPEX growth driven by structural cost improvements, primarily from the Special Early Retirement Program and Workforce Optimization, reinforced by strong cost discipline
- Enhanced productivity ratio: Cost to income ratio strengthened from OPEX reduction and continued improvement in cost per transaction
- Strengthening innovation and digital capabilities to enhance long-term productivity and scalability

Note: 1) RAROC = Risk-adjusted Return on Capital; 2) New booking of KBank's SME and retail loans; 3) NPS = Net Promoter Score (2025-annually result); 4) Users of Make, Khunthong, and MeowJot; 5) Orbix Trade, Orbix Invest, Orbix Custodian, Orbix Technology, ICO Portal (Kubix); 6) Q-money powered by KBank

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## (+1) New Revenue Creation: 1Q26 Key Achievements

Continue driving progress through the 3+1 & P strategic focus to enhance competitiveness

### +1 New Revenue Creation in Medium- and Long-Term

KASIKORN INVESTURE (KIV)	REGIONAL PENETRATION	INNOVATION FOR FUTURE GROWTH
<p><b>8.6mn</b> Line BK Platform Users</p> <p><b>Bt27.7bn</b> Outstanding Loans (+2.4% YTD)</p> <p><b>4.1mn</b> Saving Accounts</p> <p><b>1.4mn</b> Debit cards</p> <p><b>Bt23.2bn</b> Outstanding Loans (+2.2% YTD)</p> <p><b>Bt27.1bn</b> Gross Merchant Volume (+52% YoY)</p>	<p><b>3.2%</b> of Net Total Income for 1Q26 (3.0% in 2025)</p>	<p><b>Financial Innovation</b></p> <ul style="list-style-type: none"> <li><b>make</b> by KBank: 4.5mn Users</li> <li><b>THaLL</b>: Large Language Model (LLM)</li> <li><b>MeowJot</b>: 725,000 Users with 26,700 subscriptions</li> <li><b>Verification Tech</b></li> <li><b>Car AI Tech</b></li> </ul> <p><b>Future of Finance</b> (Digital Asset Ecosystem)</p> <ul style="list-style-type: none"> <li><b>orbix GROUP</b>: 5 Digital Asset Licenses, ICO Portal, 5 DApps<sup>1</sup> on Blockchain (Q-money, Q-Bond, StraitsX, Kubix, SSI data wallet)</li> <li><b>KBank</b>: Bond Data on chain (60,000 users (Orbix Trade)), E-money on blockchain (Q-money)</li> </ul> <p><b>Uplift Banking</b></p> <ul style="list-style-type: none"> <li><b>SKILL KAMP</b>: Launched with 450 courses &amp; 30,000 registered participants</li> <li><b>KON CIERGE+</b>: Launched with 17 key strategic solutions, 220 hotels acquired</li> </ul> <p><b>Sustainability</b></p> <ul style="list-style-type: none"> <li><b>WATT'S UP</b>: e-Marketplace platform for EV Bike with &gt;10,000 users, Installment payment feature launch</li> <li><b>CREATIVE CLIMATE</b> (Partners with Climate): NET Zero CEO/ Leader/ Professional courses + ThaiCBN<sup>2</sup></li> <li><b>KCLIMATE 1.5</b>: Digital platform supporting sustainable credit assessment and environmental risk integration, Serving 50+ corporate clients with ESG-related solutions</li> </ul>

Note: 1) Dapps = Decentralized applications; 2) ThaiCBN = Thailand Climate Business Network

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## 2021 – 1Q26 Financial Performance

Consolidated

(Bt mn)

Item	1Q26	2025	2024r	2023	2022	2021
B/S and Income:			(Restated TFRS 17)			
Assets	4,539,958	4,558,618	4,340,954	4,283,556	4,246,369	4,103,399
Deposit	2,899,401	2,850,387	2,718,675	2,699,562	2,748,685	2,598,630
Loan	2,449,330	2,476,647	2,483,695	2,490,398	2,495,077	2,421,813
Interest Income	40,458	173,625	188,068	183,608	151,333	135,415
Interest Expense	8,500	36,473	40,064	35,164	18,334	16,024
Non-interest Income	17,564	57,648	50,239	44,209	40,259	43,958
Other Operating Expenses (Non-interest expense)	19,279	84,849	84,250	84,968	74,753	71,044
EBPT	30,242	109,952	113,993	107,685	98,504	92,305
Net Profit	14,667	49,565	49,603	42,405	35,770	38,053
Performance Ratio (%):						
ROA	1.29	1.11	1.15	0.99	0.86	0.98
ROE***	10.05	8.62	9.13	8.29	7.38	8.44
NIM	2.95	3.23	3.60	3.66	3.33	3.21
Cost to income ratio	38.93	43.56	42.50	44.10	43.15	43.49
Asset Quality Ratio:						
NPL gross	90,767	93,533	93,009	94,241	92,536	104,036
NPL gross to total loans (%)	3.2	3.2	3.2	3.2	3.2	3.8
Coverage Ratio (%)	171.7	162.8	152.3	152.2	154.3	159.1
Capital** (%):						
CAR	20.0	20.4	20.4	19.4	18.8	18.8
Tier 1	18.0	18.4	18.4	17.4	16.8	16.5

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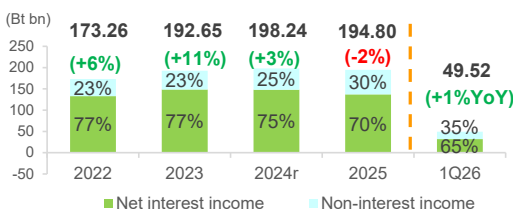
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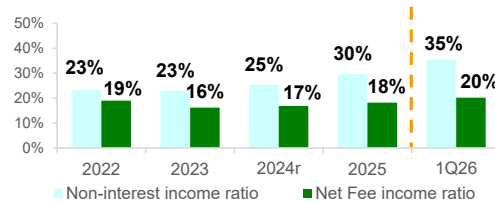
## Net Fees and Non-Interest Income

March 2026 (Consolidated)

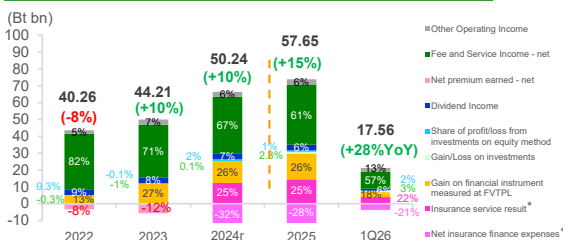
### Total Operating Income - Net



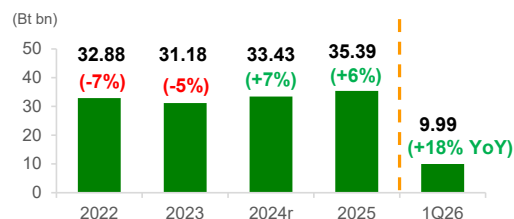
### Non-Interest Income Ratio and Net Fee Income Ratio



### Non-Interest Income



### Net Fee Income



Note: - Non-Interest Income Ratio = Non-Interest Income/Total Operating Income - net  
- Net Fee Income Ratio = Net Fee Income / Total Operating Income - net  
- Net Premium Earned - net = Net Premium Earned less Underwriting Expense

\*Disclosed according to TFRS17 for insurance business, used to disclosed as Net premium earned -net

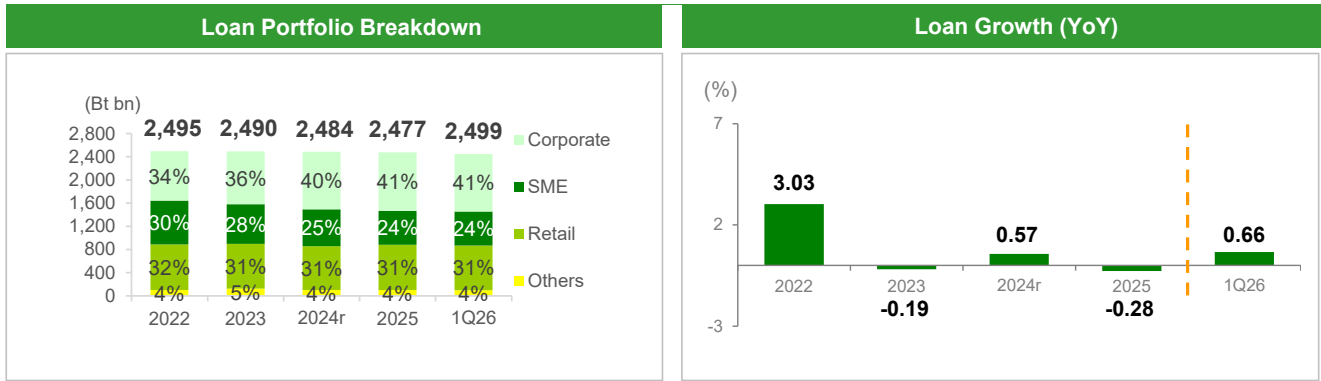
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# Loan

March 2026 (Consolidated)



**Loan Definition (IFRS 8: Operating Segments)**

**Corporate Loans:** Loans of KBank and KBank's Subsidiaries in Corporate Segments (Annual sales turnover > Bt400mn)

**SME Loans:** Loans of KBank and KBank's Subsidiaries in SME Segments (Annual sales turnover ≤ Bt400mn)

**Retail Loans:** Loans of KBank and KBank's Subsidiaries in Retail Segments

**Other Loans:** Composed of loans through the World Business Group, insurance business (MTL), and other loan types not directly attributable to the main business groups

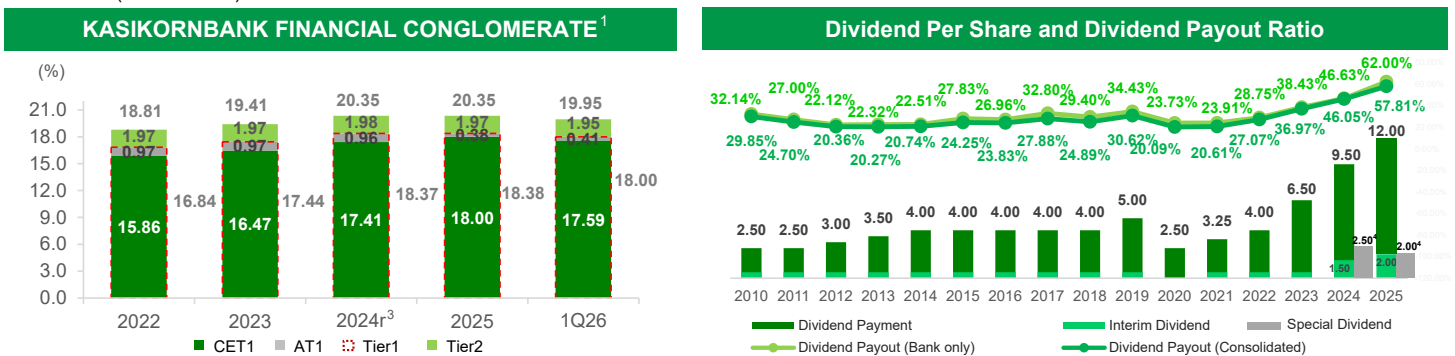
Note: Loans = Loans to customers

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# Sustained Capital Strength with Steadily Rising Dividends Over Time

March 2026 (Consolidated)



■ **Capital:** Capital adequacy remains sufficient through the changing economic environment and to support business growth; maintained adequate Tier 1 ratio, as required under Basel III and new requirements.

■ **Capital Management:** To enhance capital efficiency and total shareholder return while strengthening capital buffer, the Bank aims at 50–60% dividend payout<sup>2</sup> in the medium term to deliver sustainable TSR, while considering additional capital distribution options depending on market conditions, financial performance and capital level.

Note: 1) KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisting of KBank, K Companies and subsidiaries operating in supporting KBank, Phethai Asset Management Co., Ltd. and other subsidiaries within the BOT's permitted scope to be a financial conglomerate.  
2) Under KBank's official dividend policy, the Bank aims to pay not less than 25% dividend payout on consolidated net profit. However, if facing an unforeseen circumstance, the Bank may consider not paying at the above-mentioned level of not less than 25% of dividend payout ratio by considering prudence and suitable return to shareholders.  
3) The Bank and its subsidiaries have adopted new Thai Financial Reporting Standard (TFRS 17 Insurance Contracts) since January 1, 2025, onwards. Accordingly, the consolidated financial statements for 2024 have been restated for comparative purposes as if TFRS 17 had been applied since January 1, 2024. Dividend payout ratio for 2024 is based on net profit after restatement.  
4) If including the special dividends of Bt2.50 per share in 2024 and Bt2.00 per share in 2025, total dividend payments amount to Bt12.00 and Bt14.00 per share, respectively, representing dividend payout ratios of 58.17% and 67.43%.

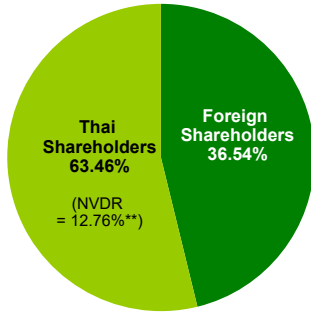
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# Shareholder Structure

April 22, 2026 (Record Date)

## Shareholder Structure



**Note:**  
Foreign Shareholding Limit 48.98%

## Top 10 Shareholders\*

	%
1. THAI NVDR CO., LTD.**	12.76
2. GULF DEVELOPMENT PUBLIC COMPANY LIMITED	9.99
3. STATE STREET EUROPE LIMITED	5.85
4. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	4.29
5. STATE STREET BANK AND TRUST COMPANY	3.90
6. SOCIAL SECURITY OFFICE	2.89
7. CPB EQUITY CO.,LTD.	2.00
8. SOUTH EAST ASIA UK (TYPE A) NOMINEES LIMITED	1.87
9. VAYUPAK FUND 1	1.55
10. HSBC BANK PLC - SAUDI CENTRAL BANK SECURITIES ACCOUNT A	1.16
<b>Other Shareholders</b>	<b>53.72</b>
<b>Total</b>	<b>100.00</b>

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

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 25%.

\*\*\*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 payments 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).

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## Strong Corporate Governance Principles Anchored in a Robust Framework Driving Long Term Shareholder Value



### Corporate Governance Framework

- ✓ **Effective Board leadership**, with a majority of independent directors and directors collectively bringing the appropriate expertise, experience and diversity
- ✓ **Strong oversight** with appropriate separation from management
- ✓ **Specialized committees** to ensure rigorous oversight
- ✓ **Clear accountability** with strong process in place to review ongoing Director performance
- ✓ **Commitment to full transparency and fair treatment** of all stakeholders

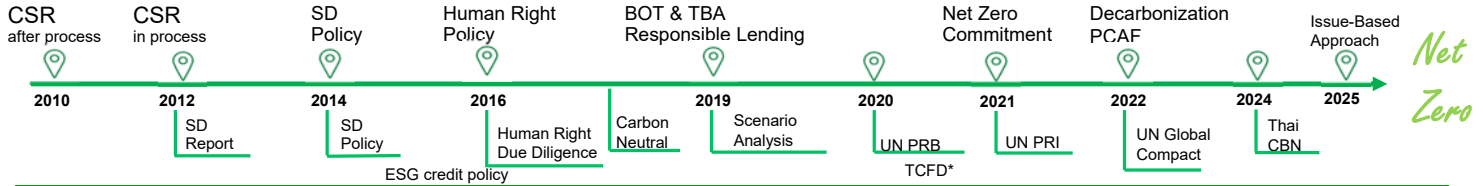
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# KBank Sustainability Journey

## Bank of Sustainability

KASIKORNTHAI conducts business with the principles of a Bank of Sustainability, supported by good corporate governance principles, as well as appropriate risk and cost management. We strive to balance economic, social, and environmental dimensions to achieve goals and create sustainable long-term returns. The philosophy of sustainable development is instilled in all our operations as part of our Green DNA, ensuring maximum benefit for all stakeholders and paving the way for sustainable growth.

## KBank Sustainable Development Journey



## Pride of KBank

### INTERNATIONAL

- Maintained the inclusion in the Dow Jones Best-in-Class (Formerly known as DJSI) both World and Emerging Markets Indices for ten consecutive years.
- Top 10% in S&P Global Sustainability Yearbook 2026
- A member of the FSTE4Good Emerging Index for ten consecutive years (2016-2025)

KBank maintains its position in the Dow Jones Best-in-Class Indices (DJ BIC) for both the World and Emerging Markets categories for ten consecutive years — the first bank in Thailand and ASEAN to achieve this milestone

- CDP Climate Change recognized as A List (Leadership Level) for four consecutive years (2022-2025)
- CDP Water recognized as A List (Leadership Level)
- CDP Forest recognized as A- (Leadership Level)

### NATIONAL

- Included in the Thailand Sustainable Investment (THSI) for seven years (2015, 2017-2022), and SET ESG Ratings AAA Level (2023-2025)
- ESG 100 certificate (2016-2025) (Certified by Thaipat Institute)
- Climate Action Leading Organisation (CALO) award from the Thailand Greenhouse Gas Management Organisation (TGO) for 2023-2024

- Sustainability Disclosure Award (2019-2025) granted by Thaipat Institute
- The first and only commercial bank in Thailand granted Carbon Neutral Certification for eight consecutive years (2018-2025)
- SET Sustainability Awards granted by the Stock Exchange of Thailand
- SET Sustainability Awards of Honor (2024-2025)
- Best Sustainability Awards (2022-2023), Highly Commended in Sustainability Awards (2018-2019, 2021)

\*For more information on KBank Task Force on Climate-related Financial Disclosures (TCFD), please see our Sustainability Report or visit our website at [www.kasikornbank.com](http://www.kasikornbank.com)

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# KBank Sustainability Strategy

## Bank of Sustainability

**Purpose** "We commit to driving sustainable prosperity by elevating and unleashing the full potential of every life and business we touch. Through trusted and innovative financial solutions, delivered with heart, we empower success that transforms lives and uplifts our beloved nation, Thailand. We don't just serve Thailand; we are building the future of ASEAN+3. And we believe that begins with our people."

### Commitments

**Be a MOST TRUSTED BANK**  
Serve as a most trusted bank, helping stakeholders navigate challenges and achieve sustainable growth

**Reinforce FUTURE-READY RESILIENCE**  
Future-ready ourselves and our stakeholders to better navigate uncertainties and unlock new growth opportunities

**Enable INCLUSIVE GROWTH**  
Empower our stakeholders to achieve their full potential and prosper through enhanced access to financial products and services

### Issues

**Customers:** Safeguard customers and stakeholders by building trust and delivering fair, positive experiences that strengthen long-term relationships

**Risk Management:** Strengthen preparedness and resilience by proactively identifying, managing, and responding to emerging risks and disruptions

**Inclusive Transition:** Support a low-carbon transition through inclusive Climate Strategy, enabling individuals and businesses to thrive sustainably

**Governance:** Uphold strong, ethical, and transparent governance, aligned with the bank's objectives and fully compliant with laws and regulations

**Innovation:** Build a culture of innovation that strengthens resilience and enables full participation in economic and social life

**Financial Empowerment:** Promote financial literacy and financial inclusion that empowers every life and business to achieve their full potential in the economy

**Integrity:** Embed a culture of honesty, responsibility, ethical conduct, and transparency across all operations and business engagements

**Capabilities:** Empower customers and communities by investing in people through skills development, capacity-building, and opportunities for sustainable growth

**Equity:** Advance fairness, diversity, opportunity, and human rights by promoting equity and maintaining zero tolerance for discrimination



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▶ Net Zero in  
**OUR OWN OPERATIONS**  
(Scope 1 & 2) by 2030

▶ Net Zero in  
**OUR FINANCED PORTFOLIO**  
(Scope 3)  
In Line With Thailand's Aspirations\*,  
Accelerating This Journey Where Possible

\* Thailand's ambition at COP30:  
• 2050 Net Zero GHG Emission

**NET**  
**Commitment**

▶ Allocation at least  
**400-500** Billion Baht  
In Sustainable Financing and Investment  
By 2030

▶ Supporting Customers  
In the Transition to  
**A Net Zero Economy**

**KBank's Board of Directors has resolved to announce the Bank's Net Zero Commitment on 29 October 2021 and 28 August 2025, as follows:**

- ▶ KBank aims to empower every customer's life and business. We support our customers in the transition to a Net Zero economy. Sustainability is deeply ingrained in how we serve our customers and manage our operations.
- ▶ We are committed to supporting Thailand and our clients in regional economies on their decarbonization journeys. We will contribute to the global effort to transition to Net Zero emission by 2050\* and will align with the Paris Agreement goals.
- ▶ We are committed to being the leading sustainable bank in Thailand, allocating at least Bt400-500bn in sustainable financing and investment by 2030 and pioneering green banking products.
- ▶ We commit to becoming Net Zero in our own operations (Scope 1, 2) by 2030. We commit to achieving Net Zero in our financed portfolio in line with Thailand's aspirations, accelerating this journey where possible. We will continually assess opportunities to take earlier actions as the technology, regulatory environment and external context evolve.

\* Net zero emission by 2050 is the global effort to transition to Net Zero emission, aligning with the Paris Agreement goals. However, KBank commits to achieving Net Zero in our financed portfolio in line with Thailand's aspirations, accelerating this journey where possible.

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	KBank						Thailand		
	Foreign Currency			Local Currency/ National Ratings		Outlook	Government		Outlook
	Long-term*	Senior Unsecured Notes	Subordinated Debts	Long-term	Subordinated Debts		Foreign Currency	Local Currency	
<b>S&amp;P's</b>	BBB	BBB	N/A	N/A	N/A	Stable	BBB+	A-	Stable
<b>Moody's</b>	Baa1	Baa1	Ba1	Baa1	N/A	Stable***	Baa1	Baa1	Stable**
<b>Fitch</b>	BBB	BBB	BB+	AA+ (tha)	AA-(tha)	Stable	BBB+	BBB+	Negative****

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

\*\*April 21, 2026: Moody's upgraded outlooks of the Government of Thailand ratings from negative to stable as reflecting Moody's assessment that downside risks from the US tariffs have diminished while those from the Middle East conflict are comparable to its similarly rated peers.

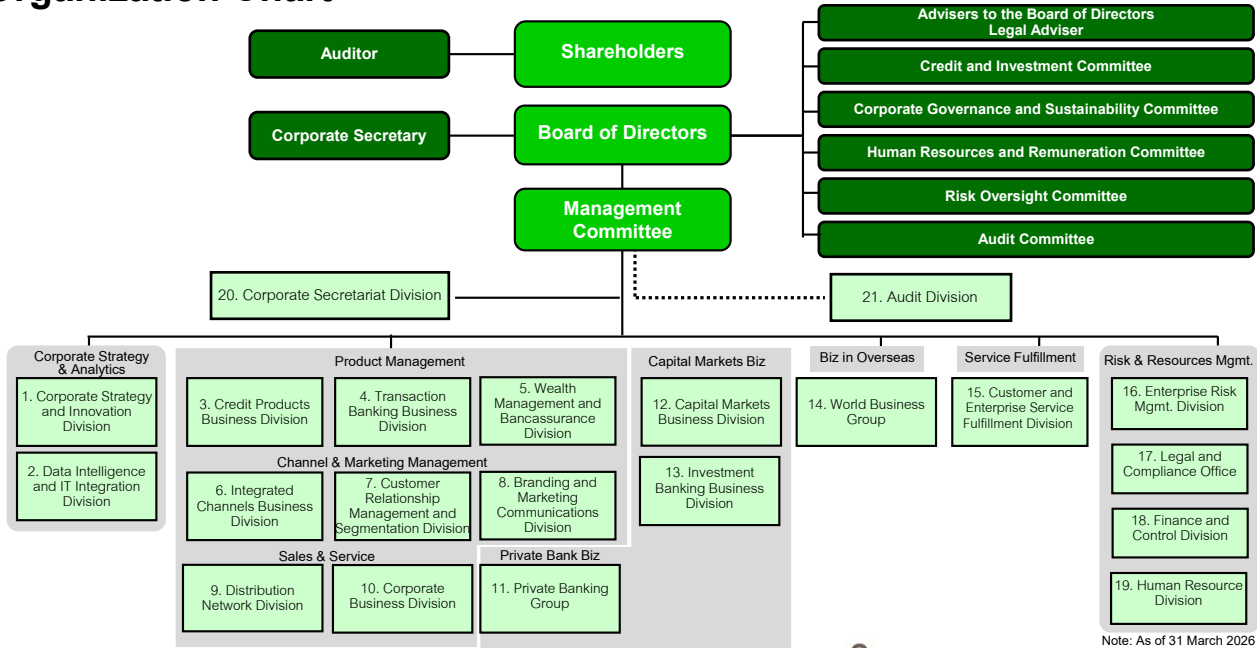
\*\*\*April 22, 2026: This rating action follows the change in outlook to stable on the Government of Thailand.

\*\*\*\* September 24, 2025: The outlook change reflects increasing risks to Thailand's public finance outlook from prolonged political uncertainty combined with growth headwinds from slowing global demand, a delayed tourism recovery and household deleveraging.

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## Organization Chart



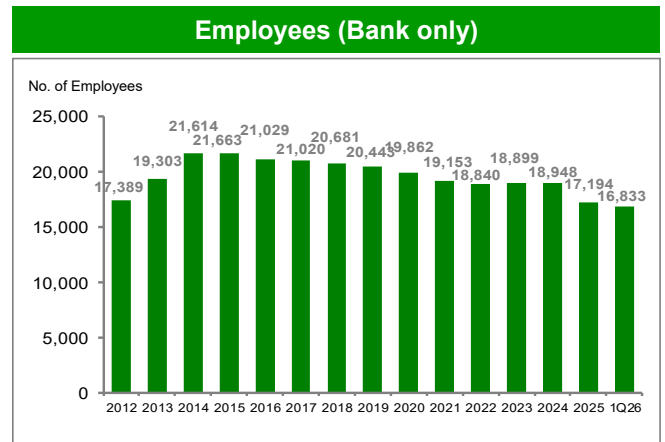
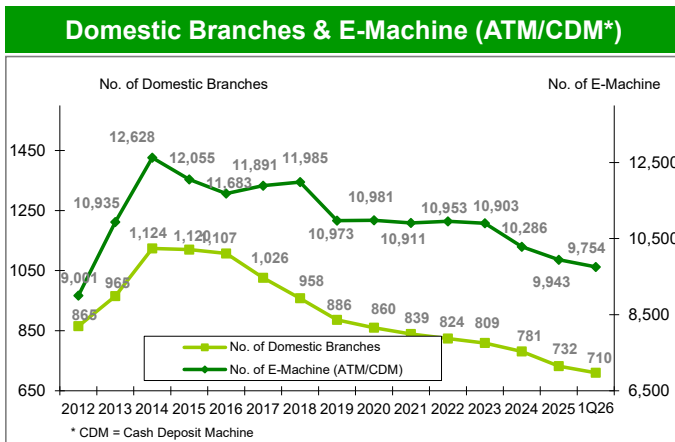
Note: As of 31 March 2026

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## KBank Channels and Employees

March 2026



Note:

- Two subsidiary banks: KASIKORNTHAI BANK SOLE Limited (Lao PDR) with two branches in Ponesinuan and Lane Xang, KASIKORNBANK (CHINA) with four branches in Shenzhen, Chengdu, Shanghai, Beijing and one sub-branch in Long Gang
- Four international branches: Cayman Islands, Hong Kong, Phnom Penh and Ho Chi Minh City
- Five representative offices: Kunming, Tokyo, Yangon, Hanoi and Jakarta
- One strategic partner: Maspiion Bank in Indonesia; KASIKORNBANK Group has become a majority shareholder of Maspiion Bank in Indonesia by holding a share of 89.48%
- Global partners with 80 banks in 14 countries: 50 Japanese partner banks; 10 Chinese partner banks; 1 Hong Kong bank; 3 Korean partner banks; 12 ASEAN partner banks (in Vietnam, Indonesia, Lao PDR, Cambodia, Philippines, Brunei, Malaysia and Singapore); 3 European regional banks (in Germany and Italy) and 1 Indian Bank

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## Public Recognition Highlight: 2025-1Q26

2025

THE ASIAN BANKER

- Best Retail Bank in Thailand
- Best Green Retail Finance Initiative in Asia Pacific
- Best Home Loan Financing

RETAIL BANKER

- Winner - Best Application of Data Analytics
- Highly Commended - Achievement: Trailblazing Use of AI or Machine Learning in Financial Services

BrandAge

- Thailand's Most Admired Brand: Mobile Banking (K PLUS)

FinanceAsia

- Best DCM House in Thailand

trends

- Leader of Business
- The Most Corporate Transformation
- The Most Innovative
- The Most Future Brand
- The Most Attractive Employer

- Best Wealth Management Bank in Thailand
- Best FX Bank for Corporates & Fie
- Best Corporate Treasury Sales and Structuring
- Best Online Trade Facilitation Solution in Thailand

- Best Private Bank for Digital Marketing & Communication
- World's Best Trade Finance Providers 2026

THE DIGITAL BANKER

- Best Private Bank for Digital CX

ThaBMA

- Most Innovative Deal
- Deal of the Year

THE ASSET

- Best Sustainability-Linked Bond - Hospitality
- Best Sustainability Bond
- Most Innovative Deal
- Best Bond
- Digital Private Bank of the Year

Corporate & Institutional Asia

- Asia's Best CEO - Investor Relations
- Asia's Best CFO - Investor Relations
- Asia's Best IR Company (Thailand)
- Asia's Best Investor Relations Officer
- Asia's Best Environmental Responsibility (Thailand)
- Asia's Best CSR
- Asia's Best Sustainable Asia Award

- Best New Credit Card - KBank Cashback Plus Vietnam
- Best New Online SME Bank Vietnam

INTERNATIONAL FINANCE

- A member of the FTSE4Good Emerging Index for ESG

FTSE4Good

- AAA rating or Leadership Level in ESG in the emerging markets banking industry

MSCI ESG RATINGS

- SET Sustainability Awards of Honor

SET AWARDS

EUROMONEY

- Thailand's best bank

EUROMONEY

- Thailand's Best for HW
- Thailand's Best for Sustainability

Global Business Outlook

- Thailand's Best Bank Thailand's Excellence in Sustainable Banking
- Thailand's Best Investor Relations - Banking

EXCELLENCE AWARDS

- Best Leadership Development Program (Silver Level)
- Best Unique or Innovative Leadership Development Program (Bronze Level)

LSEG

- Best THB OIS Contributor (Winner)
- Best THB Spot Contributor (Runner-up)
- Best THB Local Cross Currency Contributor (Runner-up)

CDP

- CDP Climate A list
- CDP Water A list
- CDP Forest A-

Top 10%

- Top10% Sustainability

Carbon Neutral

- Carbon Neutral Certification

SET ESG RATINGS

- SET ESG Ratings AAA Level

1Q26

THE ASIAN BANKER

- Best Retail Bank in Thailand
- Best AI Talent and Workforce Enablement Initiative in Asia Pacific

BrandAge

- Thailand's Most Admired Brand: Mobile Banking (K PLUS)

THE DIGITAL BANKER

- Best Private Bank for Digital CX

HEWITT CONSULTING

- People Outperform Index™ -Top HR Practice Excellence

Top 10%

- Top10% Sustainability

future trends  
Awarded to KASIKORN Business-  
Technology Group

- The Most Future Brand
- The Most Transformational
- Tech Professional Love
- The Most Innovative
- Leader of Technology

Note: CX = Customer Experience; DCM = Debt Capital Markets

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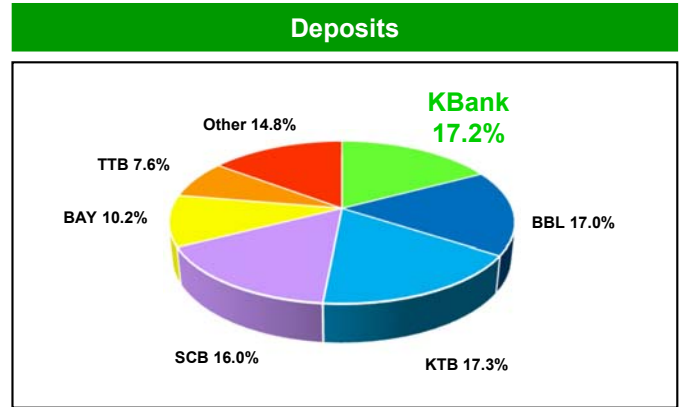
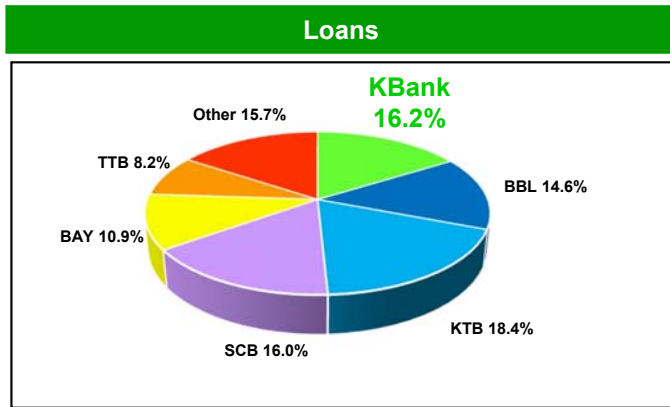


## Appendix

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# Loans and Deposits Market Share

March 2026 (Bank only)



Source: KASIKORN RESEARCH and C.B.1.1 (monthly summary statement of assets and liabilities)  
Note: Loans and deposits market share is based on C.B.1.1 of 17 Thai commercial banks

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\* The information herewith represents data in the Bank's consolidated financial statements, some of the numbers and ratios are calculated before netting with KBank's non-controlling interest.

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