

# KASIKORNBANK in Brief

## as of 2Q25

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 |  
Collaboration | Agility |  
Innovativeness | Integrity

### Consolidated (1H25)

Financial Figures				Share Information			
	Assets	Loans <sup>1</sup>	Deposits	Share Price (Closing on June 30, 2025)			
				KBANK		KBANK-F	
Value	Bt4,375bn (USD134.4bn)	Bt2,434bn (USD74.8bn)	Bt2,720bn (USD83.5bn)	Bt153.50 (USD4.71)		Bt152.00 (USD4.67)	
				Highest	Lowest	Highest	Lowest
Rank <sup>2</sup>	#3	#2	#3	Bt167.50 (USD5.14)	Bt145.00 (USD4.45)	Bt166.50 (USD5.11)	Bt147.50 (USD4.53)
Market Share	16.21%	16.20%	16.64%	Share Capital			
Key Ratio and Operating Figures				Authorized		Issued and Paid-Up	
Key Ratio	CAR	ROE	ROA	Bt30.2bn (USD0.93bn)		Bt23.7bn (USD0.73bn)	
	20.66% <sup>3</sup>	9.33% <sup>4</sup>	1.21%	Number of Shares		Market Capitalization	
				2.4bn		Bt363.7bn (USD11.17bn)	
Operating	Branches	K PLUS Users	Employees <sup>5</sup>	EPS		BVPS	
	756	23.4mn	18.3k/ 31.1k	Bt5.27 (USD0.16)		Bt235.42 (USD7.23)	

Note:

1) Loans = Loans to customers

2) 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 June 2025

3) 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.

4) ROE = Net profit (attribute to equity holders of the Bank) deduct dividend from other equity instruments after income tax divided by average equity of equity excluded other equity instruments

5) Bank only and Consolidated Number of employees includes employees of KBank, the wholly-owned subsidiaries of KBank and support service providers of KBank.

6) Exchange rate at the end of June 2025 (Mid Rate) was Bt32.56 per USD (Source: Bank of Thailand)

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# Disciplined Execution of K-Strategy

## Anchored on 3 + 1 & P Strategy to Drive Long-Term Value-Creation for All Stakeholders

### BANK OF SUSTAINABILITY

"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."

Purpose

K-Strategy



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# Key Highlights and Achievements

### Sustainable Financial Performance

- Driving force in Thailand's economic development for the last 80 years
- Positioned as the most trusted bank, 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**

1H25 CAR = 20.7%
1H25 CET1 Ratio = 17.7%
FY24 Dividend Payout Ratio = 47.0% <sup>1</sup>
FY24 Dividend Yield = 7.7% <sup>2</sup>
FY24 Total Shareholder Returns (TSR) = 22.9%

### Inclusive & Innovative Customer Solutions

- Driving inclusive growth by empowering our customers to reach their full potential through innovative and efficient financial solutions

- Corporate Business**  
Delivering best-in-class financial services and solutions as our customers' trusted partner
- SME Business**  
Prioritizing quality over quantity with SME capabilities via K SME CARE
- Retail Business**  
Providing well-suited and tailored financial solutions that meet customers' needs through a seamless and integrated experience
- Innovation**
  - Ecosystem Play and Innovation Creation
  - KBTC: Aiming to be top tech organization in Southeast Asia

### Market Leadership & Recognition

- Leading position in numerous product and service areas

<b>Leading in Digital Banking Services</b> #1 Digital Payment (~30% Market Share) #1 X-Border Goods (24.2% Market Share)	<b>Leading in Wealth Management Business</b> #1 Mutual Fund AUM (+6.4% YTD) #1 Private Banking (# of Customers)
<b>Leading in Card Services</b> #1 Credit Card Spending <sup>3</sup> (20.8% Market Share) #1 Card-accepting merchant service <sup>4</sup>	<b>Leading in Service Provider</b> #1 Overall Brand NPS (Branch, e-Machine, K PLUS, K-Contact Center)

- Widespread recognition both at home and abroad, as well as inclusion in key sustainability indices

86 /100 DJSI World Index and DJSI Emerging Markets Index for nine consecutive years	CDP Climate Change recognized A List (Leadership Level) for three consecutive years	FTSE4Good FTSE4Good Emerging Index for ten consecutive years	MSCI Leadership level (AA) for ESG among emerging market banking sector peers
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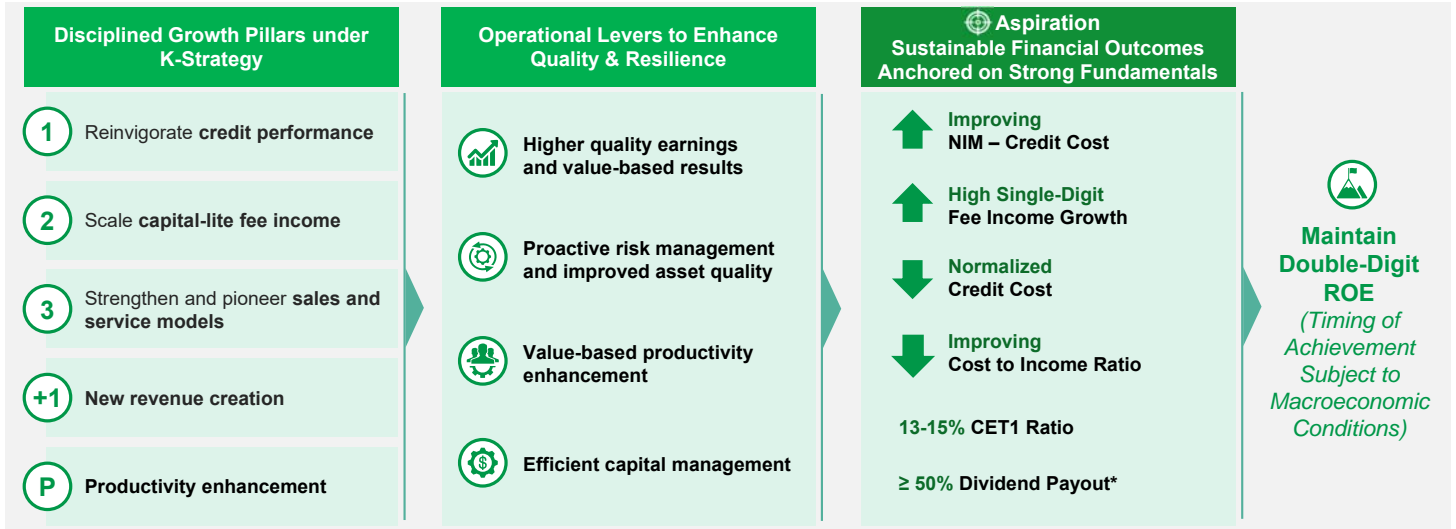
Note: 1) Regular dividend payout; 2) Dividend yield is based on DPS (Bt9.50 + Bt2.50) / Share price at end 2024; 3) As of 5M25; 4) As of March 2025

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# Disciplined Execution of K-Strategy to Navigate Volatility and Drive Sustainable Returns

Continue Driving the K-Strategy to Achieve Double-Digit ROE (Timing of Achievement Subject to Macroeconomic Conditions)

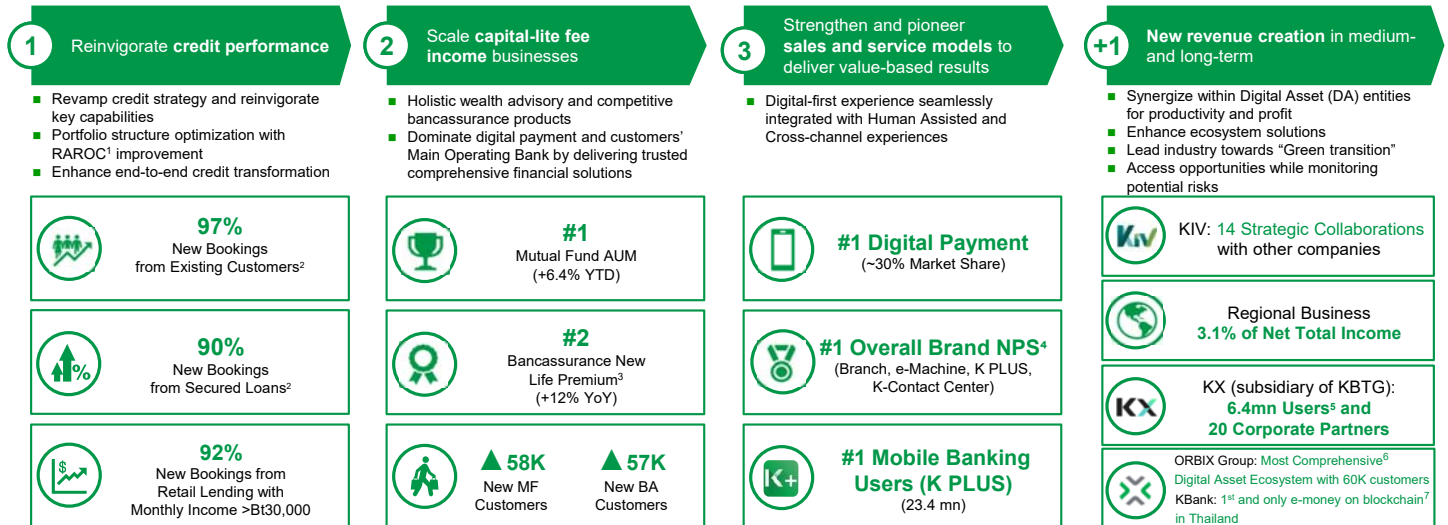


Note: \*Considering additional capital distribution options include special dividend/ share buyback, depending on market conditions, financial performance and capital level. If facing an unforeseen circumstance, the Bank may consider not to pay at the above-mentioned level of dividend payout ratio by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

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



**Elevate innovation and productivity across the entire value chain**  
 - **Reduced Expense Growth:** Productivity initiatives drove IT cost savings, branch resizing, and streamlined operations, keeping cost to income ratio on target  
 - **Boosted Performance:** Improved service and operation efficiency, lifted wealth conversion, digital sales grew 60%+YoY, with channel migration and stronger collections

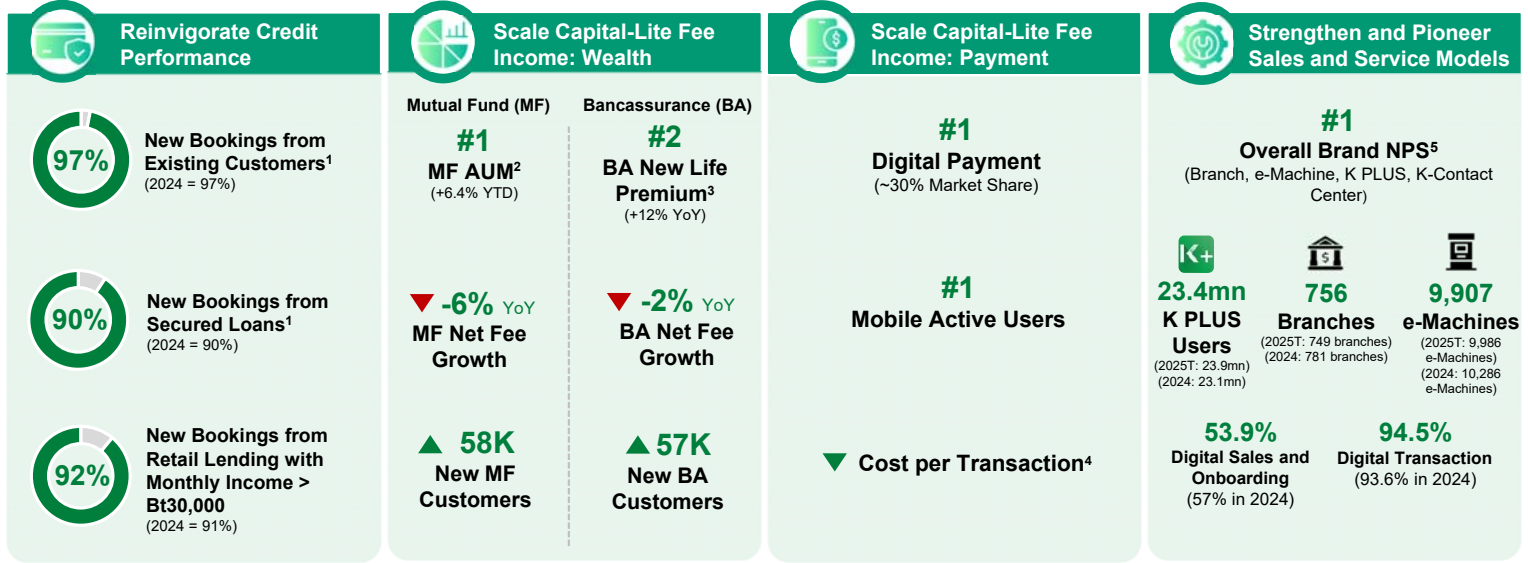
Note: 1) RAROC = Risk-adjusted Return on Capital; 2) New booking of KBank's SME and retail loans; 3) As of May 2025; 4) NPS = Net Promoter Score; 5) Users of Make, Khunthong, and MeowJot; 6) Orbix Trade, Orbix Invest, Orbix Custodian, Orbix Technology, ICO Portal (Kubix); 7) Q-money powered by KBank

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# 1H25 Key Achievements of K-Strategy

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



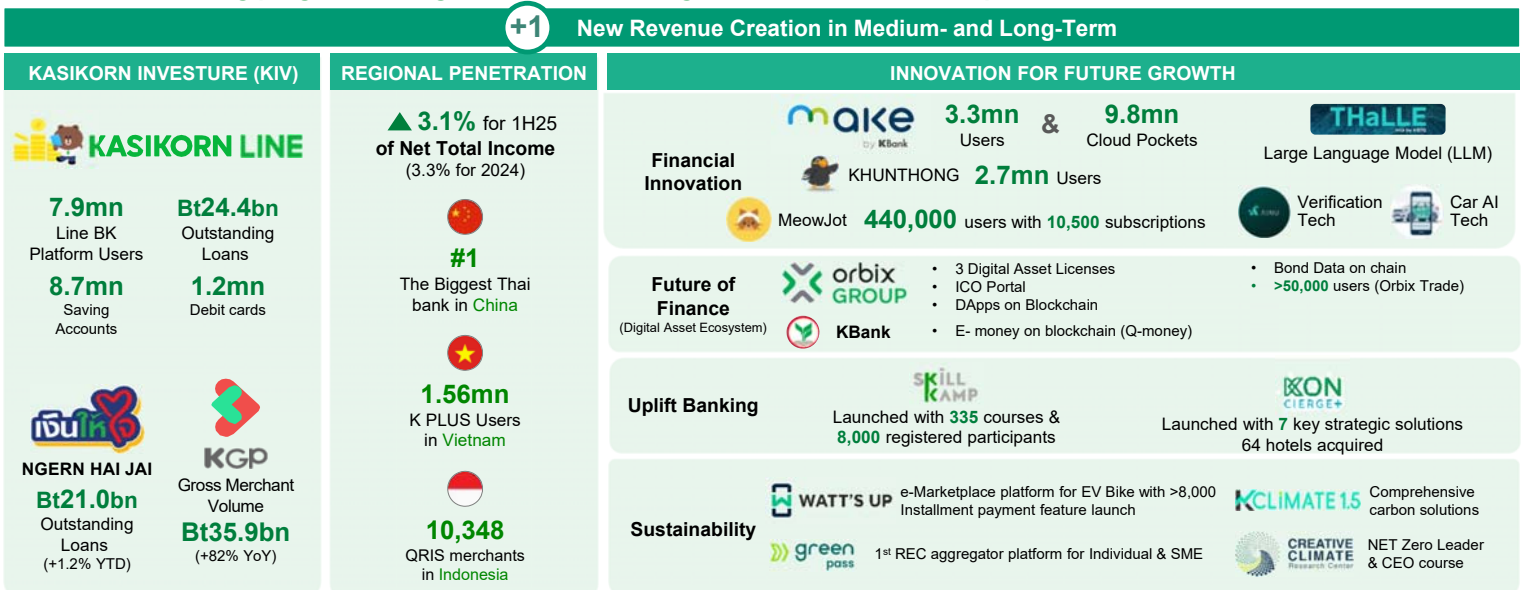
Note: 1) New booking of KBank's SME and retail loans; 2) MF AUM is based on reported AUM from Kasset; 3) As of May 2025; 4) Internal Measurement; 5) NPS = Net Promoter Score

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# New Revenue Creation: 1H25 Key Achievements

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



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# 2020 – 1H25 Financial Performance

Consolidated

(Bt mn)

Item	1H25	2024r*	2023	2022	2021	2020
<b>B/S and Income:</b>						
<b>Assets</b>	4,374,808	4,340,954	4,283,556	4,246,369	4,103,399	3,658,798
<b>Deposit</b>	2,719,855	2,718,675	2,699,562	2,748,685	2,598,630	2,344,998
<b>Loan</b>	2,433,982	2,483,695	2,490,398	2,495,077	2,421,813	2,244,821
<b>Interest Income</b>	88,901	n.a.	183,608	151,333	135,415	127,592
<b>Interest Expense</b>	18,820	n.a.	35,164	18,334	16,024	18,570
<b>Non-interest Income</b>	27,622	50,239	44,209	40,259	43,958	45,869
<b>Other Operating Expenses (Non-interest expense)</b>	40,855	84,250	84,968	74,753	71,044	69,997
<b>EBPT</b>	56,847	113,993	107,685	98,504	92,305	84,895
<b>Net Profit</b>	26,280	49,603	42,405	35,770	38,053	29,487
<b>Performance Ratio (%):</b>						
<b>ROA</b>	1.21	1.15	0.99	0.86	0.98	0.85
<b>ROE***</b>	9.33	9.13	8.29	7.38	8.44	7.10
<b>NIM</b>	3.36	3.60	3.66	3.33	3.21	3.27
<b>Cost to income ratio</b>	41.82	42.50	44.10	43.15	43.49	45.19
<b>Asset Quality Ratio:</b>						
<b>NPL gross</b>	90,929	93,009	94,241	92,536	104,036	101,007
<b>NPL gross to total loans (%)</b>	3.2	3.2	3.2	3.2	3.8	3.9
<b>Coverage Ratio (%)</b>	162.8	152.3	152.2	154.3	159.1	149.2
<b>Capital** (%):</b>						
<b>CAR</b>	20.7	20.4	19.4	18.8	18.8	18.8
<b>Tier 1</b>	18.7	18.4	17.4	16.8	16.5	16.1

Notes: \* 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.

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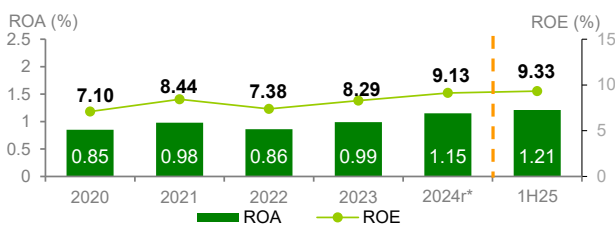
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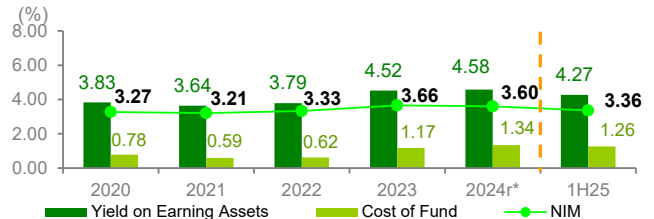
## Financial Performance Highlights

June 2025 (Consolidated)

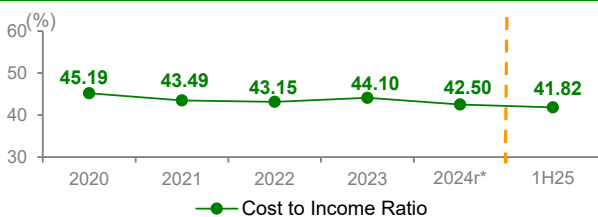
### ROA and ROE



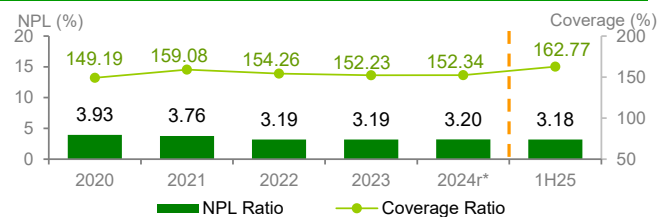
### Net Interest Margin



### Cost to Income Ratio



### NPL Ratio and Coverage Ratio



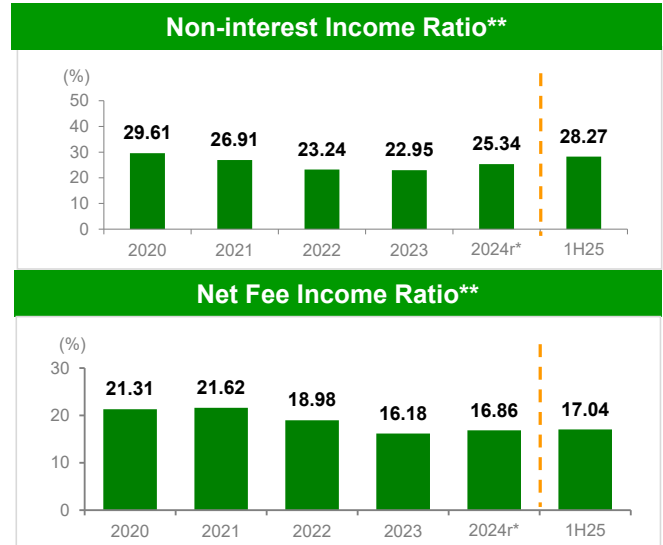
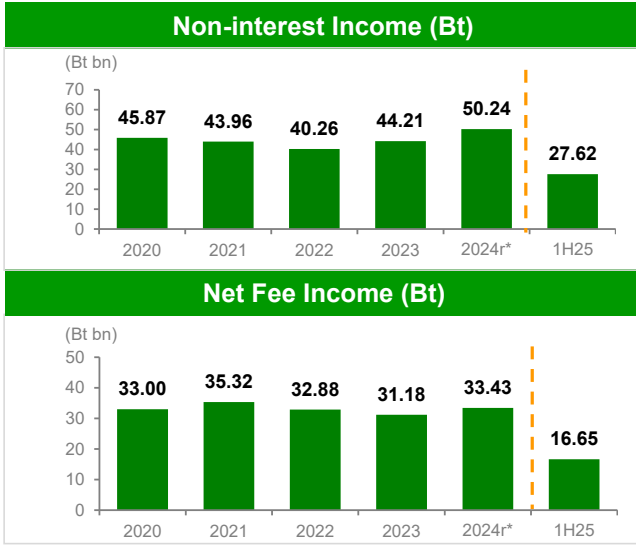
Notes: \* The Bank and its subsidiaries have adopted new Thai Financial Reporting Standard (TFRS 17 Insurance Contracts) since January 1, 2025, onwards. Accordingly, the consolidated financial statements for 2024 have been restated for comparative purposes as if TFRS 17 had been applied since January 1, 2024.

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# Non-interest Income and Net Fee Income

June 2025 (Consolidated)

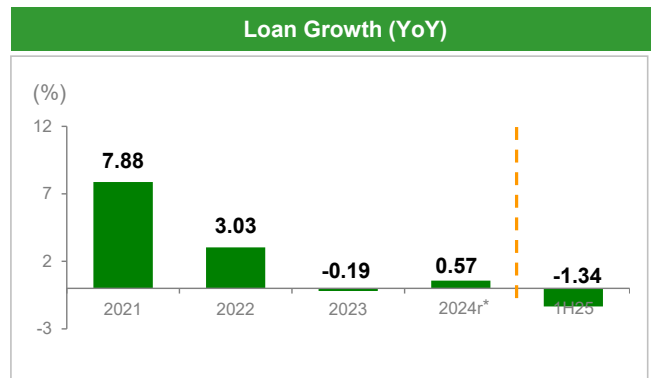
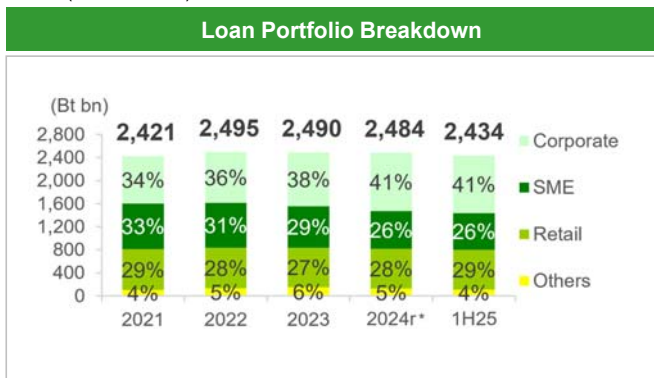


Note: \* The Bank and its subsidiaries have adopted new Thai Financial Reporting Standard (TFRS 17 Insurance Contracts) since January 1, 2025, onwards. Accordingly, the consolidated financial statements for 2024 have been restated for comparative purposes as if TFRS 17 had been applied since January 1, 2024.  
 \*\* Non-interest Income Ratio = Non-interest income/Total Operating Income-net, Net Fee Income Ratio = Net Fee Income/Total Operating Income-net

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# Loan

June 2025 (Consolidated)



**Loan Definition (TFRS 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

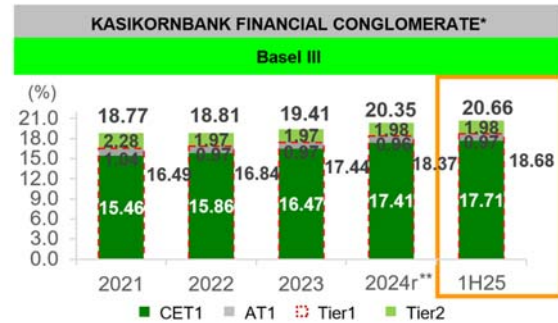
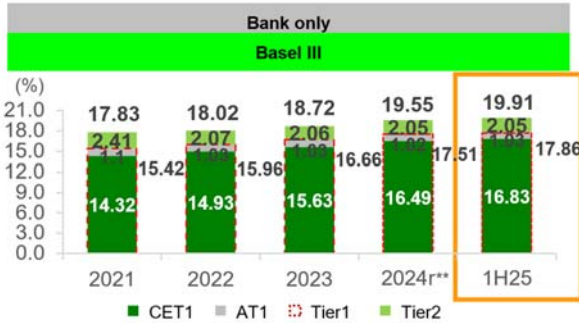
Note: Loans = Loans to customers

\* 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.

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- Capital adequacy remains sufficient through the changing economic environment and to support business growth; maintained adequate Tier 1 ratio, as required under the Basel III and new requirements.
- Additional Tier 1 instrument issuance is intended to optimize and further strengthen capital base in long run.



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 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.

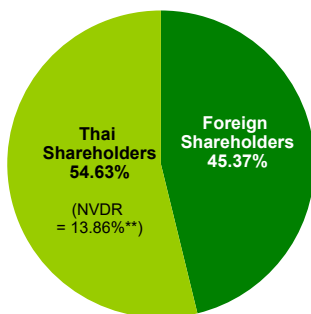
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## Shareholder Structure

May 16, 2025 (Record Date)

### Shareholder Structure



**Note:**  
Foreign Shareholding Limit 49%

### Top 10 Shareholders\*

Shareholder	%
1. THAI NVDR CO., LTD.**	13.86
2. STATE STREET EUROPE LIMITED	7.62
3. GULF DEVELOPMENT PUBLIC COMPANY LIMITED	5.33
4. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	4.71
5. SOCIAL SECURITY OFFICE	3.31
6. STATE STREET BANK AND TRUST COMPANY	3.01
7. THE BANK OF NEW YORK MELLON	2.92
8. SOUTH EAST ASIA UK (TYPE A) NOMINEES LIMITED	2.41
9. NORTRUST NOMINEES LIMITED-NTC-UKUC UCITS NON LENDING 10PCT NON TREATY CLIENTS ACCOUNT	1.95
10. SE ASIA (TYPE B) NOMINEES LLC	1.84
<b>Other Shareholders</b>	<b>53.05</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)

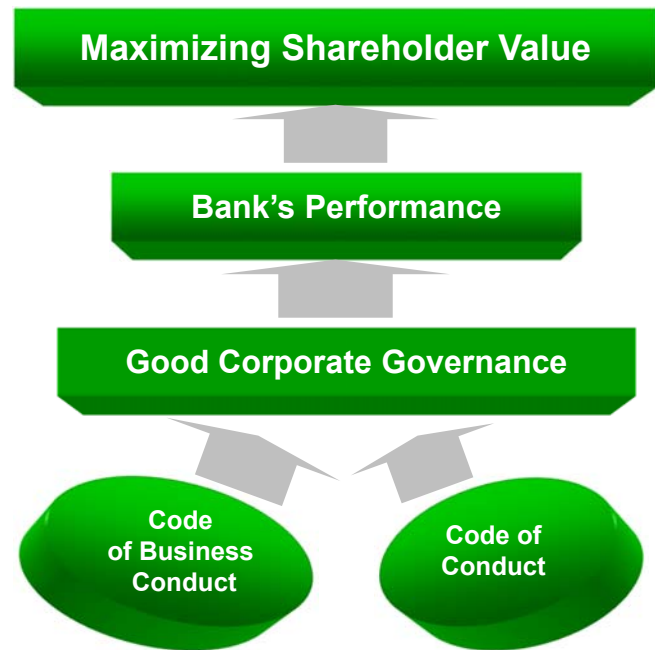
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# Corporate Governance

## Importance of Corporate Governance and Business Ethics

The Board of Directors of KASIKORNBANK strongly believes that good corporate governance will enhance the sustainable growth of the Bank's performance, and is central to achieving the Bank's primary objective of maximizing shareholder value



For further information, please visit [www.kasikornbank.com / Investors / Corporate Governance](http://www.kasikornbank.com/Investors/Corporate%20Governance)

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# Sustainable Development Framework and Policy

## Bank of Sustainability

ASPIRATIONS	Be an ESG Leader among Banks in Southeast Asia		
SD FRAMEWORK	Environment	Society	Governance / Economy
GOAL	Ensuring environmental stewardship towards a net zero-carbon society	Being a responsible corporate citizen to create a sustainable society	Being an accountable bank to create sustainable profitability
COMMITMENT	We are committed to preserving the environment and reducing the impact of climate change.	We are committed to developing strong relationships with employees and society to better livelihoods and increase prosperity.	We are committed to strong ESG principles to be a responsible and accountable Bank.
SD POLICY	STAKEHOLDER ENGAGEMENT		
	1. Committing to becoming Net Zero in our own operations by 2030	5. Ensuring financial inclusion and promoting financial literacy	10. Ensuring business operations under good corporate governance practices and delivering services to customers with fairness
	2. Committing to reducing greenhouse gas emissions in our financed portfolio in line with Thailand's aspirations; reducing greenhouse gas emissions in significantly impacted sectors, both in terms of greenhouse gas emission volume and the proportion of loans extended to each sector; and accelerating this journey where possible	6. Safeguarding customer data security and privacy	11. Adhering to customer centricity by initiating financial innovations that meet every aspect of customers' needs
	3. Being the leader in innovative "Green Finance" in Thailand	7. Ensuring the "Best Place to Work, Learn and Lead" by embedding Green DNA and creating future-ready workforce	12. Ensuring efficient risk management focusing on environmental, social, and governance (ESG) issues
	4. Providing services beyond financial solutions to support decarbonization in Thailand	8. Respecting for human rights and diversity	
		9. Promoting the development of youth potential as well as the pursuit of environmental, public and social activities	
MATERIAL AREA	<ul style="list-style-type: none"> <li>GREEN OPERATIONS</li> <li>SUSTAINABLE FINANCE</li> </ul>	<ul style="list-style-type: none"> <li>FINANCIAL INCLUSION and FINANCIAL/CYBER LITERACY</li> <li>RESPECT TO HUMAN RIGHTS</li> <li>CUSTOMER DATA SECURITY AND PRIVACY</li> </ul>	<ul style="list-style-type: none"> <li>CORPORATE GOVERNANCE &amp; BUSINESS ETHICS</li> <li>ESG RISK MANAGEMENT</li> </ul>

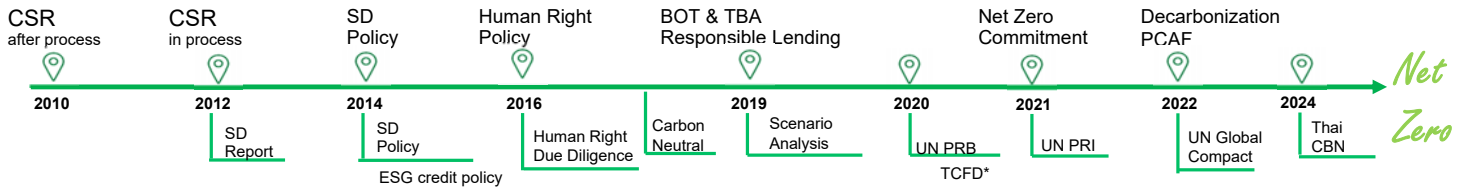
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# KBank Sustainable Development Journey

## 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	NATIONAL
<p><b>86/100</b></p> <p>The first and only commercial bank in Thailand and ASEAN selected as a member of the <b>DJSI World Index</b> and <b>DJSI Emerging Markets Index</b> for nine consecutive years (2016-2024)</p> <p>A member of the <b>FST4Good Emerging Index</b> for ten consecutive years (2016-2025)</p> <p>FTSE4Good</p> <p>MSCI</p> <p>KBank's Leadership Level rating is at AA for its ESG performance among emerging market banking sector peers</p>	<p><b>Top 10%</b></p> <p>KBank was ranked in the <b>top 10% of the S&amp;P Global ESG Score</b> for the banking industry with score of 86/100 in the S&amp;P Corporate Sustainability Assessments 2024</p> <p><b>CDP A List 2024</b></p> <p>CDP Climate Change recognized as A List (Leadership Level) for three consecutive years (2022-2024)</p>
	<p><b>SET ESG AAA Level</b></p> <p>Included in the Thailand Sustainable Investment (THSI) for seven years (2015, 2017-2022), and <b>SET ESG Ratings AAA Level</b> (2023-2024)</p> <p><b>ESG100</b></p> <p><b>ESG 100 certificate</b> (2016-2024) (Certified by Thaipat Institute)</p> <p><b>Climate Action Leading Organisation (CALO) award</b> from the Thailand Greenhouse Gas Management Organisation (TGO) for 2023-2024</p>
	<p><b>Sustainability Disclosure Award</b> (2019-2024) granted by Thaipat Institute</p> <p>The first and only commercial bank in Thailand granted <b>Carbon Neutral Certification</b> for eight consecutive years (2018-2025)</p> <p><b>SET Sustainability Awards</b> granted by the Stock Exchange of Thailand</p> <ul style="list-style-type: none"> <li>SET Sustainability Awards of Honor (2024)</li> <li>Best Sustainability Awards (2022-2023)</li> <li>Highly Commended in Sustainability Awards (2018-2019, 2021)</li> </ul>

\*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 Net Zero Commitment

► 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 COP26:

- 2050 carbon neutrality and
- 2065 Net Zero GHG Emission

**NET** **Commitment**

► Allocation at least **100-200** 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 announced the Bank's Net Zero Commitment on 29 October 2021, 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 be the leading sustainable bank in Thailand, allocating at least Bt100-200bn 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 evolves.

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

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# Credit Ratings

As of July 31, 2025

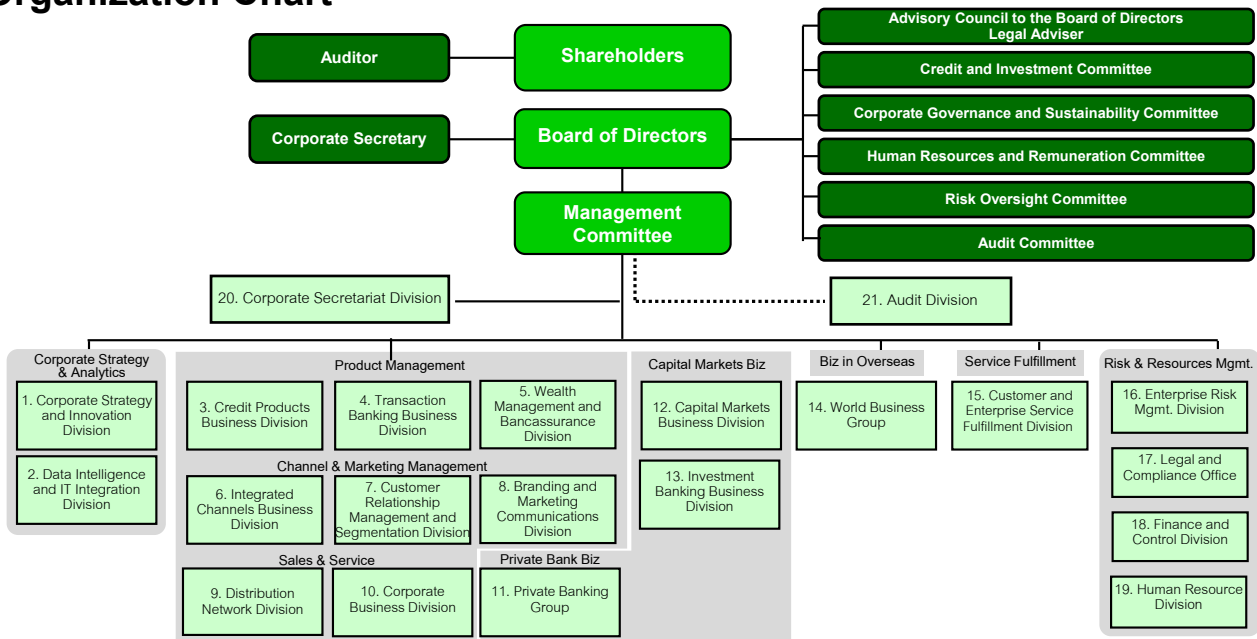
	KBank					Thailand			
	Foreign Currency			Local Currency/ National Ratings		Government		Outlook	
	Long-term*	Senior Unsecured Notes	Subordinated Debts	Long-term	Subordinated Debts	Foreign Currency	Local Currency		
<b>S&amp;P's</b>	BBB	BBB	N/A	N/A	N/A	Stable	BBB+	A-	Stable
<b>Moody's</b>	Baa1	Baa1	Ba1	Baa1	N/A	Negative***	Baa1	Baa1	Negative**
<b>Fitch</b>	BBB	BBB	BB+	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  
 \*\*April 29, 2025: The rating action is driven by the change in outlook on Thailand's Baa1 sovereign rating to negative from stable, reflecting increasing risks of a further weakening in Thailand's economic and fiscal strength, amid the new US tariffs and heightened global uncertainty.  
 \*\*\*April 30, 2025: This rating action follows the change in outlook to negative on the Government of Thailand.

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# Organization Chart



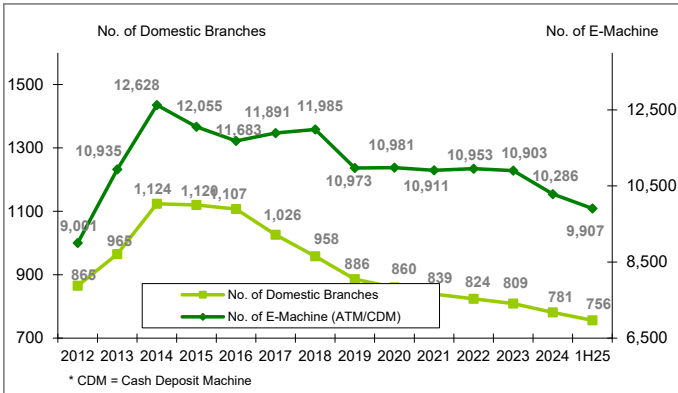
Note: As of 2 July 2025

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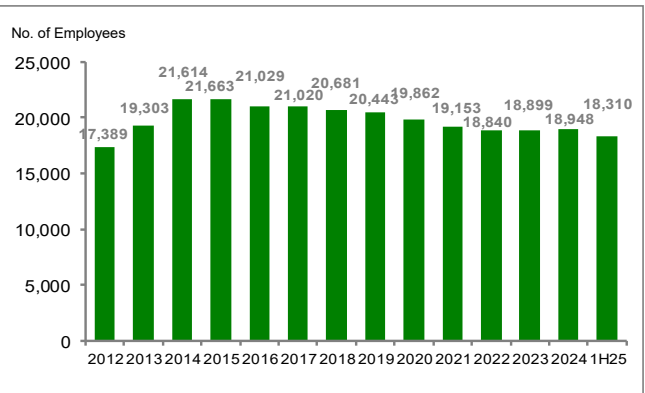
# KBank Channels and Employees

June 2025

## Domestic Branches & E-Machine (ATM/CDM\*)



## Employees (Bank only)



- 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 84.55%
  - 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: 2024 – 1H25

## 2024

- THE ASIAN BANKER**
  - Best Retail Bank in Thailand
  - Most Recommended Retail Bank in Thailand
  - Best Mobile Banking Service
  - Best Verification Technology (AINU)
  - Chief Information and Technology Leader of the Year
- ACC COMM**
  - NEWS Compass Global Award
    - Excellence in Coaching and Mentoring
    - Leader of Technology
    - Most Attractive Employer
    - Corporate Transformation
    - Most Innovative
- trends**
  - Best for Digital Solutions – Thailand
  - Best for Next-Gen – Thailand
  - Best for Sustainability – Thailand
- RETAIL BANKER**
  - Best Retail Bank – Thailand
  - Highly Commended – Excellence in Mobile Banking from K PLUS
  - Analytics Initiative of the Year – Thailand
  - Fraud Initiative of the Year – Thailand
- INTERNATIONAL BUSINESS MAGAZINE**
  - Best Private Banking Brand – Thailand
- GLOBAL PRIVATE BANKER AWARDS**
  - Best Private Bank – Thailand
- ASIAN PRIVATE BANKER AWARDS**
  - Best Private Bank – Thailand
- ASIAN PRIVATE BANKER**
  - Best Domestic Private Bank in Thailand
- GLOBAL FINANCE AWARDS**
  - Best Private Bank – HNWS
- GLOBAL FINANCE**
  - World's Best Trade Finance Providers 2024
- THE ASSET**
  - Project Finance House of the Year
  - Renewable Energy Deal of the Year (ASEAN), Laos
  - Monsoon Wind Power Company
  - Top arranger - Investors' Choice for primary issues - Corporate bonds
  - Top sellside firm in the secondary market- Corporate bonds
  - Top sellside firm in the secondary market- Government bonds
  - Best Sellside Individual
- SET ESG AWARDS**
  - SET ESG Ratings AAA Level (2024)
- THE ASSET**
  - Best Online Trade Facilitation Solution in Thailand
- THE ASIAN BANKER**
  - Thailand's best bank
- RETAIL BANKER**
  - Best for Digital Solutions – Thailand
  - Best for Next-Gen – Thailand
  - Best for Sustainability – Thailand
- WORLD BUSINESS OUTLOOK AWARDS**
  - Best Private Bank Thailand
- SET ESG AWARDS**
  - SET Sustainability Awards of Honor (2024)
- THE ASSET**
  - Best Wealth Management Bank in Thailand
  - Best FX Bank for Corporates & Fis
  - Best Corporate Treasury Sales and Structuring
- INTERNATIONAL FINANCE AWARDS**
  - Best Private Bank – Thailand
- THE ASSET**
  - Best Private Bank for Digital Marketing & Communication
- THE ASIAN BANKER**
  - Thailand's Most Admired Brand: Mobile Banking (K PLUS)
- FINANCE ASIA AWARDS**
  - Best DCM House in Thailand
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  - Best ESG Green Financing in Southeast Asia
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  - Top Private Bank – Thailand
  - Capital Markets Deal – Thailand
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  - Best Companies to Work for in Asia 2024
- FINANCE ASIA AWARDS**
  - Best ESG Green Financing in Southeast Asia

## 1H25

- THE ASIAN BANKER**
  - Most Innovative Deal
  - Deal of the Year
- RETAIL BANKER**
  - Thailand's Best for HNWS
  - Thailand's Best for Sustainability
- 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
- FINANCE ASIA AWARDS**
  - 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
- INTERNATIONAL FINANCE AWARDS**
  - Best New Credit Card - KBank Cashback Plus Vietnam
  - Best New Online SME Bank Vietnam
- FINANCE ASIA AWARDS**
  - Best Wealth Management Bank in Thailand
  - Best FX Bank for Corporates & Fis
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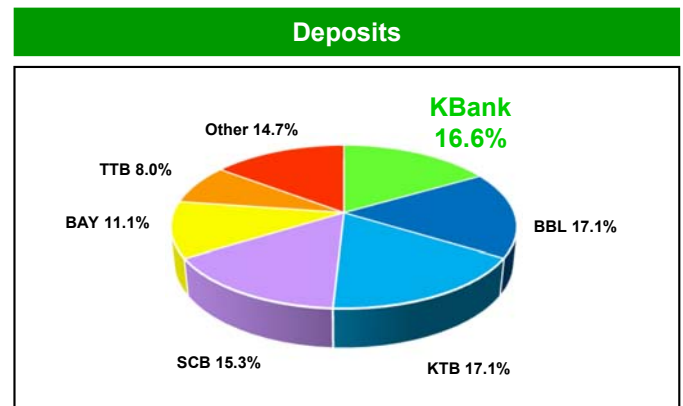
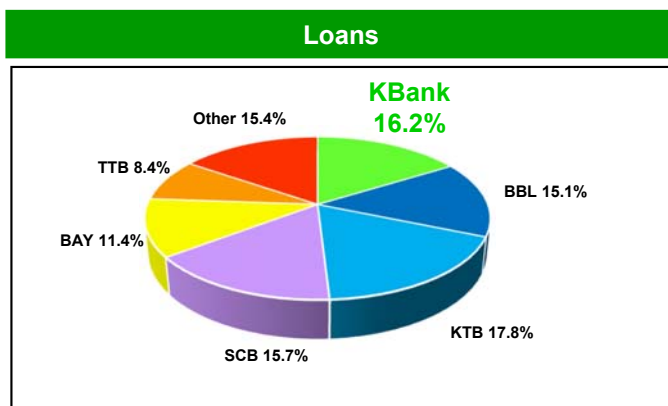
## Appendix

บริการทุกระดับประทับใจ

23

## Loans and Deposits Market Share

June 2025 (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

บริการทุกระดับประทับใจ

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## DISCLAIMER:



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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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