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开泰银行 KASIKORNBANK

KASIKORNBANK in Brief

as of 2Q26

For further information, please contact the Investor Relations Unit or visit our website at 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 (1H26)

Financial Figures

	Assets	Loans[1]	Deposits
Value	Bt4,571bn (USD137.4bn)	Bt2,559bn (USD76.9bn)	Bt2,918bn (USD87.7bn)
Rank[2]	#2	#2	#1
Market Share	16.59%	16.66%	17.32%

Key Ratio and Operating Figures

Key Ratio	CAR 19.24%[3]	ROE 9.65%[4]	ROA 1.22%
Operating	Branches 707	K PLUS Users 24.7mn	Employees[5] 16.5k/ 27.9k

Share Information

Share Price (Closing on June 30, 2026)

KBANK		KBANK-F	
Bt218.00 (USD6.55)		Bt215.00 (USD6.46)	
Highest	Lowest	Highest	Lowest
Bt218.00 (USD6.55)	Bt183.50 (USD5.52)	Bt215.00 (USD6.46)	Bt182.50 (USD5.49)

Share Capital

Authorized	Issued and Paid-Up
Bt30.2bn (USD0.91bn)	Bt23.7bn (USD0.71bn)
Number of Shares	**Market Capitalization**
2.4bn	Bt512.5bn (USD15.40bn)
EPS	**BVPS**
Bt11.87 (USD0.36)	Bt245.12 (USD7.37)

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 2026
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 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.
- Exchange rate at the end of June 2026 (Mid Rate) was Bt33.27 per USD (Source: Bank of Thailand)[1]

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Key Highlights and Achievements

Sustainable Financial Performance

- **Driving force in Thailand's economic development for over 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

1H26 CET1 Ratio = 16.95%

FY25 Dividend Payout Ratio = 57.8% (67.4% with special dividend)[1]

FY25 Dividend Yield = 6.2% (7.2%)[1]

FY25 Total Shareholder Returns (TSR) = 32.3%

Market Leadership & Recognition

- **Leading position in numerous product and service areas in 1H26**

Leader in Digital Banking Services

- **#1 Digital Payments** (~30% Market Share)
- **#1 X-Border Goods[2]** (25.7% Market Share in 5M26)

Leader in Wealth Management

- **#1 Mutual Fund AUM** (22.4% market share)
- **#2 Bancassurance New Life Premium** (17.3% market share in 5M26)

Leader in Card Services

- **#1 Credit Card Spending** (19.4% Market Share in 5M26)
- **#1 Card & QR-accepting merchant service** (34.5% Market Share in 4M26)

Leader in Customer Service

- **#1 Overall Brand NPS[4]** (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) in 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 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; 4) As of December 2025

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Recap: 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"**

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."

K-Strategy

Stakeholders

Customer – Make our customers **successful** in their life and business

Shareholder – Generate **sustainable total return**

Employee – Provide **learn and lead opportunities**

Regulator – Co-create **future of finance**

Society – Thrive for **better quality of living**

3 + 1 & P Strategic Priorities

1. Reinvigorate **credit performance**
2. Scale **capital-lite fee income** businesses
3. Strengthen and pioneer **sales and service models** to deliver value-based results

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

P Elevate **innovation** and **productivity** by blending **advanced technology, AI, and human intelligence** while fostering a culture of learning and high performance

Conduct business with good corporate governance principles and appropriate risk and cost management

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Recap: Enhanced K-Strategy, Sharpening Focus on Priority Customer Segments

K -Strategy

3+1 & P Strategic Priorities

1. Reinvigorate **credit performance**
2. Scale **capital-lite fee income** businesses
3. Strengthen and pioneer **sales and service models** to deliver value-based results

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

P Elevate **innovation** and **productivity** by blending **advanced technology, AI, and human intelligence** while fostering a culture of learning and high performance

Customer Strategy

Retail
Focus:
High value, high growth, selective underpenetrated segments
Understand every life stage to offer right solutions *for customers, having them with us and growing with us*

SME
Focus:
Selective segments in growth industries with strong risk quality
Empower SMEs with need-based *credit and non-credit solutions through trusted advisors*

Corporate
Focus:
Selective industries with high-value potential
Deliver ecosystem-tailored solutions *that support clients' domestic and cross-border ambitions*

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

Disciplined 3+1 & P Strategy and Sharpened Focus on "Customer Strategy"

Operational Levers to Enhance Quality & Resilience

- Higher quality earnings and value-based results
- Proactive risk management and improved asset quality
- Value-based productivity enhancement
- Efficient capital management

Aspiration
Sustainable Financial Outcomes Anchored on Strong Fundamentals

- Improving NIM – Credit Cost
- High Single-Digit Fee Income Growth
- Normalized Credit Cost
- Improving Cost to Income Ratio
- 13-15% CET1 Ratio
- ≥ 50% Dividend Payout*

Double-Digit ROE Target Maintained
(Timing of Achievement Subject to Macroeconomic Conditions)

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 1H26

1 Reinvigorate credit performance

- Revamp credit strategy and reinvigorate key capabilities
- Portfolio structure optimization with RAROC[1] improvement
- Enhance end-to-end credit transformation

99% New Bookings from Existing Customers[2]

88% New Bookings from Secured Loans[2]

92% New Bookings from Retail Lending with Monthly Income >Bt30,000

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

#1 Mutual Fund AUM (+4.9% YTD)

#2 Bancassurance New Life Premium (+16% YoY in 5M26)

▲112K New MF Customers

▲154K New BA Customers

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 Digital Payment (~30% Market Share)

#1 Overall Brand NPS[3] (Branch, e-Machine, K PLUS, K-Contact Center)

#1 Mobile Banking Users (K PLUS) (24.7 mn)

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

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

Key Investments (KLINE, JAI, KGP, JK AMC) **were all profitable in 1H26**

Regional Business **3.0% of Net Total Income** in 1H26

KX (subsidiary of KBTG): **8.7mn Users[4] and 30+ Corporate Partners**

ORBIX Group: Most Comprehensive[5] Digital Asset Ecosystem with 60K customers
KBank: 1st and only e-Money on blockchain[6] in Thailand

P 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 increased income, OPEX reduction and continued improvement in cost per transaction
- **Strengthening innovation and digital capabilities** to enhance 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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1H26 Key Financial Figures

	2022	2023	2024r[1]	2025	1H25	1H26	1Q26	2Q26
NIM (%)	3.33	3.66	3.60	3.23	3.36	2.91	2.95	2.90
NIM - Credit Cost	1.22	1.58	1.69	1.60	1.74	1.34	1.35	1.30
Yield on Earnings Assets (%)	3.79	4.52	4.58	4.08	4.27	3.70	3.73	3.69
Yield on Loans (%)	4.97	5.84	5.83	5.16	5.35	4.68	4.77	4.72
Cost of Fund (%)	0.62	1.17	1.34	1.19	1.26	1.07	1.07	1.07
Cost of Deposits (%), incl DPA[3]	0.53	0.98	1.14	1.04	1.09	0.94	0.94	0.94
Loans (Bt bn)	2,495	2,490	2,484	2,477	2,434	2,559	2,449	2,559
Loan Growth (% YoY)[2]	3.03%	(0.19%)	0.57%	(0.28%)	(1.34%)	5.13%	0.66%	5.13%
Loan Growth (% YTD)	3.03%	(0.19%)	0.57%	(0.28%)	(2.00%)	3.32%	(1.10%)	3.32%
Cost to Income Ratio (%)	43.15	44.10	42.50	43.56	41.82	40.33	38.93	41.73
Total Income Growth (%YoY)[2]	6.07%	11.19%	2.75%	(1.74%)	(2.81%)	1.58%	0.85%	2.31%
Other Operating Expenses Growth (%YoY)[2]	5.22%	13.67%	2.71%	0.71%	(0.86%)	(2.02%)	(3.85%)	(0.26%)
Expected Credit Loss (Bt bn)	51.92	51.84	47.25	40.31	19.87	19.84	9.82	10.02
Credit Cost (bps)	211	208	191	163	162	158	160	160
NPL Ratio (%)	3.19	3.19	3.20	3.20	3.18	3.18	3.19	3.18
Coverage Ratio (%)	154.26	152.23	152.34	162.75	162.77	173.90	171.72	173.90
Loans with significant increase in credit risk (%)	6.47	6.26	7.41	7.30	7.17	7.45	7.40	7.45
ROA (%)	0.86	0.99	1.15	1.11	1.21	1.22	1.29	1.16
ROE (%)[4]	7.38	8.29	9.13	8.62	9.33	9.65	10.05	9.11
Capital (Bank only)								
CAR (%), excluding net profit of each period	18.02	18.72	19.55	19.61	19.91	18.47	19.27	18.47
Tier 1 (%), excluding net profit of each period	15.96	16.66	17.51	17.57	17.86	16.51	17.26	16.51
Capital (KASIKORNBANK FINANCIAL CONGLOMERATE[5])								
CAR (%), excluding net profit of each period	18.81	19.41	20.35	20.35	20.66	19.24	19.95	19.24
Tier 1 (%), excluding net profit of each period	16.84	17.44	18.37	18.38	18.68	17.35	18.00	17.35

Note: 1 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; 2024 total income and other operating expenses growth are not restated.
2 2024 YoY growth number are not restated.
3 Cost of deposits including contributions to the Financial Institutions Development Fund (FIDF) and Deposit Protection Agency (DPA). The FIDF fee is temporarily reduce from 0.46% to 0.23% for 3 years, during January 2020 to December 2022.
4 ROE = Net profit (attributable 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 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.

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1H26 Financial Performance

	2022	2023	2024r*	2025	1H25	1H26	1Q26	2Q26
EBPT (Bt bn)	98.50	107.69	113.99	109.95	56.85	59.22	30.24	28.97
EBPT Growth (% YoY)**	6.72%	9.32%	2.77%	(3.55%)	(4.16%)	4.17%	4.10%	4.23%
Net Profit (Bt bn)	35.77	42.41	49.60	49.56	26.28	27.91	14.67	13.25
Net Profit Growth (% YoY)**	(6.00%)	18.55%	14.60%	(0.08%)	(0.98%)	6.22%	6.35%	6.08%
Interest Income (Bt bn)	151.33	183.61	188.07	173.63	88.90	80.46	40.46	40.00
Interest Expenses (Bt bn)	18.33	35.16	40.06	36.47	18.82	17.07	8.50	8.57
Interest Income - net (Bt bn)	133.00	148.44	148.00	137.15	70.08	63.39	31.96	31.43
Interest Income - net (% Growth YoY)**	11.40%	11.61%	0.63%	(7.33%)	(6.95%)	(9.55%)	(9.79%)	(9.30%)
Non-interest Income (Bt bn)	40.26	44.21	50.24	57.65	27.62	35.86	17.56	18.29
Non-interest Income Growth (%YoY)**	(8.42%)	9.81%	9.86%	14.75%	9.55%	29.81%	28.42%	31.17%
Non-interest Income Ratio (%)	23.24	22.95	25.34	29.59	28.27	36.13	35.47	36.79
Fee Income (Bt bn)	48.35	48.62	52.12	56.12	26.58	32.00	15.89	16.11
Fee Income-net (Bt bn)	32.88	31.18	33.43	35.39	16.65	20.38	9.99	10.39
Fee Income Growth (%YoY)**	(0.58%)	0.57%	7.20%	7.67%	3.83%	20.40%	17.74%	23.15%
Net Fee Income Growth (%YoY)**	(6.89%)	(5.17%)	6.73%	5.85%	1.17%	22.40%	18.43%	26.48%
Net Fee Income to Net Operating Income Ratio (%)	18.98	16.18	16.86	18.17	17.04	20.53	20.17	20.90
Other Operating Expenses (Bt bn)	74.75	84.97	84.25	84.85	40.86	40.03	19.28	20.75
Other Operating Expenses Growth (%YoY)**	5.22%	13.67%	2.71%	0.71%	(0.86%)	(2.02%)	(3.85%)	(0.26%)
Deposits (Bt bn)	2,749	2,700	2,719	2,850	2,720	2,918	2,899	2,918
Deposits (%YoY)**	5.80%	(1.80%)	0.70%	4.82%	2.09%	7.29%	6.51%	7.29%
Deposits (%YTD)	5.80%	(1.80%)	0.70%	4.82%	0.04%	2.37%	1.72%	2.37%
Loans to Deposits (%)	90.77%	92.25%	91.36%	86.89%	89.49%	87.69%	84.48%	87.69%
Investment Portfolio (Bt bn)	1,029	1,023	1,135	1,316	1,227	1,399	1,367	1,399
Investment Portfolio (%YoY)**	(6.23%)	(0.64%)	10.94%	16.01%	15.21%	14.06%	13.58%	14.06%

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.
**2024 YoY growth numbers are not restated.

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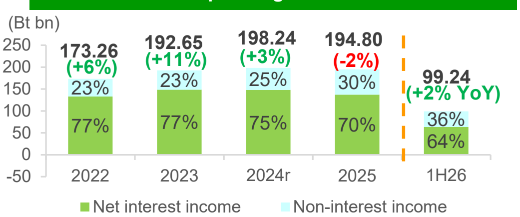
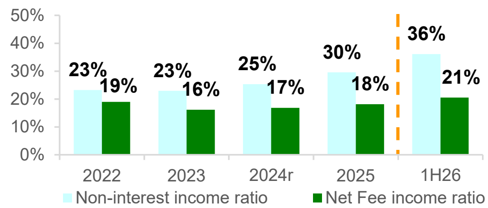
Net Fees and Non-Interest Income

June 2026 (Consolidated)

Total Operating Income - Net

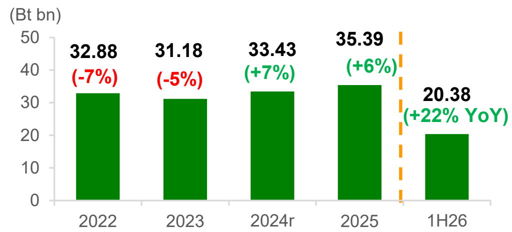


Non-Interest Income Ratio and Net Fee Income Ratio



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; ** 2024 Total Operating Income Growth, Non-interest Income Growth, and Fee Income Growth are not restated.

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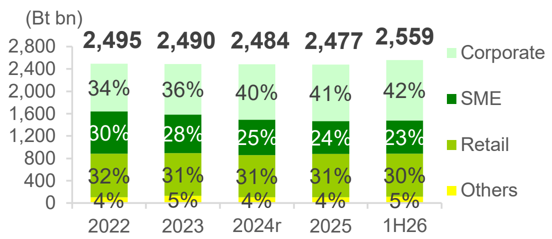
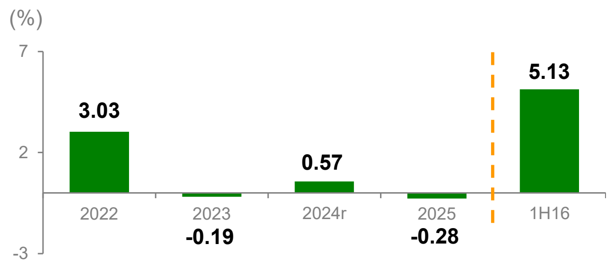
Loan

June 2026 (Consolidated)

Loan Portfolio Breakdown



Loan Growth (%YoY)



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

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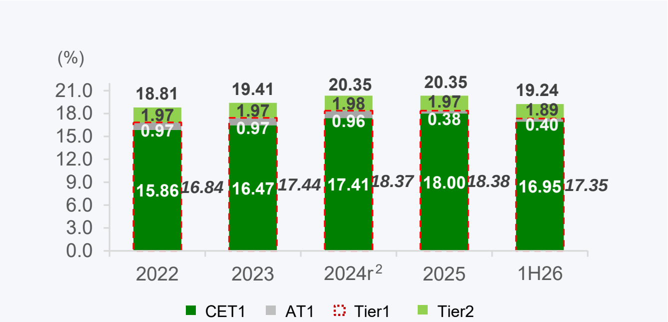
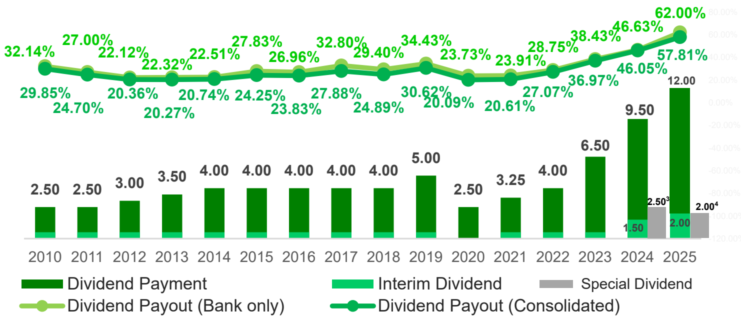
Sustained Capital Strength with Steadily Rising Dividends Over Time

June 2026 (Consolidated)

KASIKORNBANK FINANCIAL CONGLOMERATE[1]



Dividend Per Share and Dividend Payout Ratio



- **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.
- **Dividend Policy:** In determining dividend payments, the Bank will take into consideration its operating results as well as suitable sustainable long-term returns to shareholders. 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.

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] 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.
[3] Year 2024 dividend payout, if special dividend of Bt2.50 per share is included, total dividend payment amounts to Bt12.00 per share, resulting in a dividend payout ratio of 58.17% on consolidated net profit.
[4] Year 2025 dividend payout, if special dividend of Bt2.00 per share is included, total dividend payment amounts to Bt14.00 per share, resulting in a dividend payout ratio of 67.43% on consolidated net profit.

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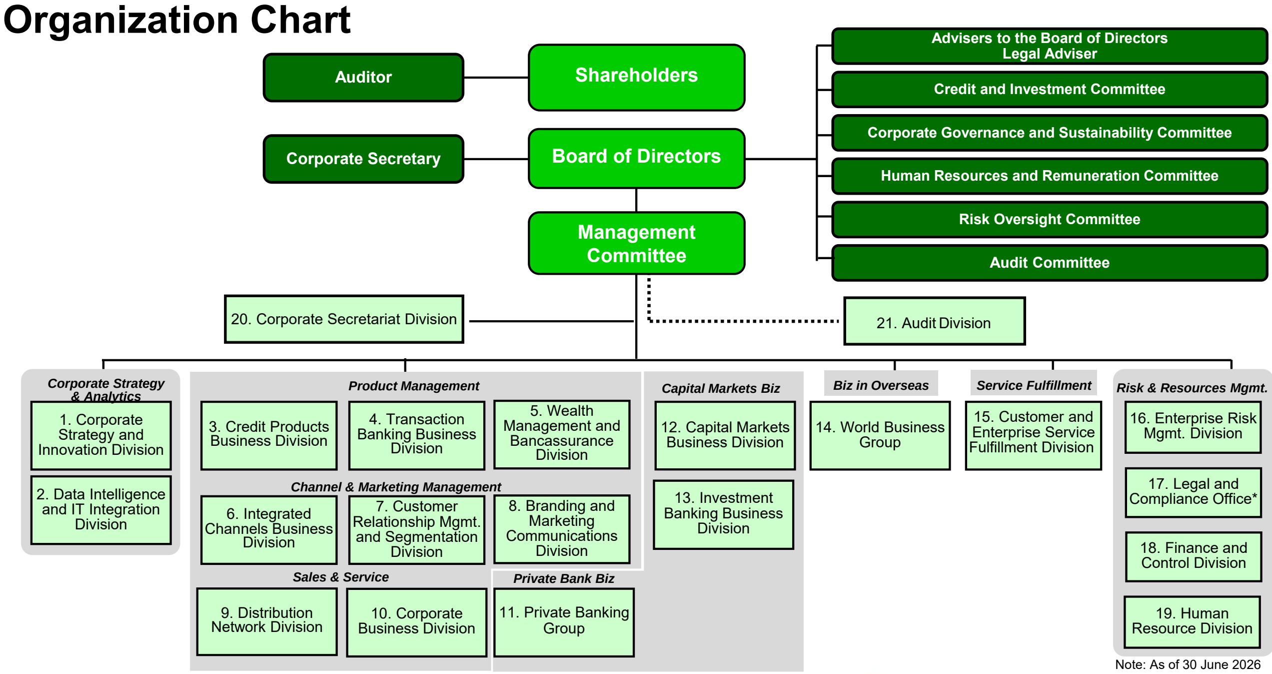
Organization Chart



Note: As of 30 June 2026

*Compliance Department also directly reports to Risk Oversight Committee

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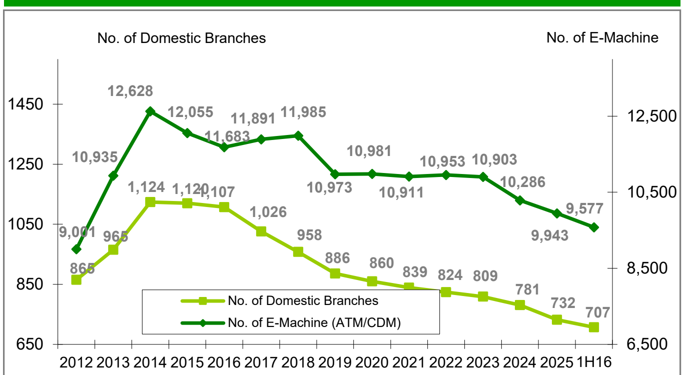
KBank Channels and Employees

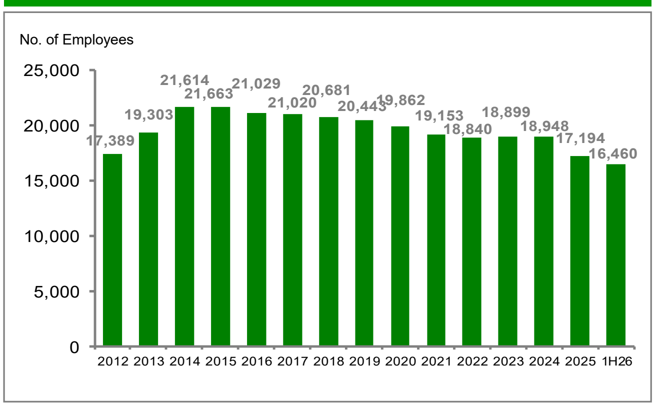
June 2026

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



* CDM = Cash Deposit Machine

Employees (Bank only)



Note:
- Three 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 an 89.48% stake in PT BANK KASIKORN INDONESIA TBK in Indonesia.
- Four international branches: Cayman Islands, Hong Kong, Phnom Penh and Ho Chi Minh City
- Five representative offices: Kunming, Tokyo, Yangon, Hanoi and Jakarta
- 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

KASIKORNTHAI

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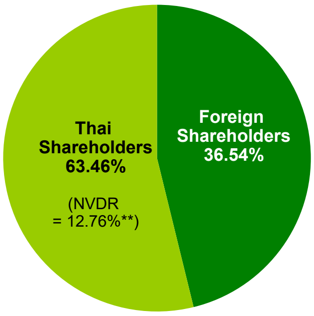
开泰银行 KASIKORNBANK

Shareholder Structure

April 22, 2026 (Record Date)

Shareholder Structure



Note:
Foreign Shareholding Limit 48.98%

Top 10 Shareholders*

	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
	Other Shareholders	53.72
	Total	100.00

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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KASIKORNTHAI

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Credit Ratings

As of July 31, 2026

	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	
S&P's	BBB	BBB	N/A	N/A	N/A	Stable	BBB+	A-	Stable
Moody's	Baa1	Baa1	Ba1	Baa1	N/A	Stable***	Baa1	Baa1	Stable**
Fitch	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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KASIKORNTHAI

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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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KASIKORNTHAI

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KBank Sustainability Strategy

KASIKORNTHAI

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**	Reinforce **FUTURE-READY RESILIENCE**	Enable **INCLUSIVE GROWTH**
Serve as a most trusted bank, helping stakeholders navigate challenges and achieve sustainable growth	Future-ready ourselves and our stakeholders to better navigate uncertainties and unlock new growth opportunities	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

บริการทุกระดับประทับใจ

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KASIKORNTHAI

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 COP30:
- 2050 Net Zero GHG Emissions

NET Zero 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 emissions 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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KASIKORNTHAI

Public Recognition Highlights: 2025-1H26

2025

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

RETAIL BANKER INTERNATIONAL
- 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

Future trends
Awarded to KASIKORN Business-Technology Group
- Leader of Business
- The Most Corporate Transformation
- The Most Innovative
- The Most Future Brand
- The Most Attractive Employer

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

GPB
- Best Private Bank for Digital Marketing & Communication

Global Finance
- World's Best Trade Finance Providers 2026

The Digital Banker
- Best Private Bank for Digital CX

ThaiBMA
- 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

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

FTSE4Good
- A member of the FTSE4Good Emerging Index for ESG

SET Awards 2025
- SET Sustainability Awards of Honor

Euromoney Awards 2025
- Thailand's best bank

Euromoney Private Banking Awards
- Thailand's Best for HNW
- Thailand's Best for Sustainability

Global Brand Awards 2025
- Thailand's Best Bank
- Thailand's Excellence in Sustainable Banking

Global Business Outlook
- Thailand's Best Investor Relations - Banking

Brandon Hall Group 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 A List 2025
- CDP Climate A list
- CDP Water A list
- CDP Forest A-

Top 10%
- Top10% Sustainability

Carbon neutral
- Carbon Neutral Certification

SET ESG Ratings AAA
- SET ESG Ratings AAA Level

1H26

THE ASIAN BANKER
- Best Retail Bank in Thailand
- Best SME Bank in Thailand
- Best AI Talent and Workforce Enablement Initiative in Asia Pacific

BrandAge
- Thailand's Most Admired Brand: Mobile Banking (K PLUS)
- White Brand Award
- Thailand's Most Admired Company - Management, Sustainable Development, and Service Excellence
- Thailand's Most Admired Brand - CEO Thailand Prime Award

Future trends
Awarded to KASIKORN Business-Technology Group
- The Most Future Brand
- The Most Transformational
- Tech Professional Love
- The Most Innovative
- Leader of Technology

International Finance
- Best Research Advisory House

CorporateGovernanceAsia
- 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

The Digital Banker
- Best Private Bank for Digital CX

HEWITT CONSULTING
- People Outperform Index™ –Top HR Practice Excellence

World Economic Magazine
- Venture Capital Firm of the Year Thailand

Money & Banking Magazine
- Bank of the Year
- Outstanding Financial Innovation Bank Award
- K PLUS - the most popular financial application
- Best Mutual Fund of the Year (Mixed Fund)

Forbes 2026 Best Banks
- Ranked as Thailand's best bank in the 'World's Best Banks' list

CBFA
- Best Investor Relations Bank Thailand

Global Business Outlook
- Thailand's Best Investor Relations - Banking

Top 10%
- 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

The Asian Banking & Finance Magazine
- Mortgage and Home Loan Product of the Year - Thailand (Winner)
- AI & Machine Learning Initiative of the Year – Thailand
- Analytics Initiative of the Year – Thailand

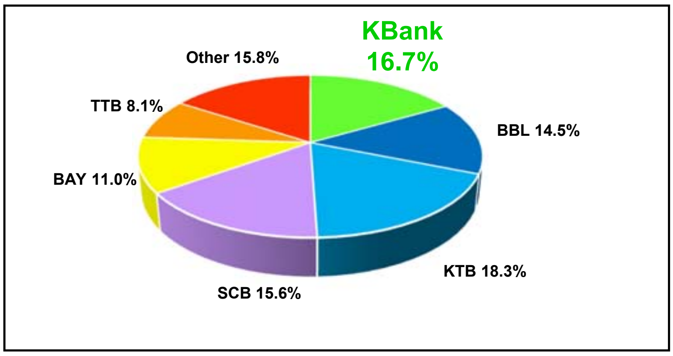
Note: CX = Customer Experience; DCM = Debt Capital Markets

Appendix

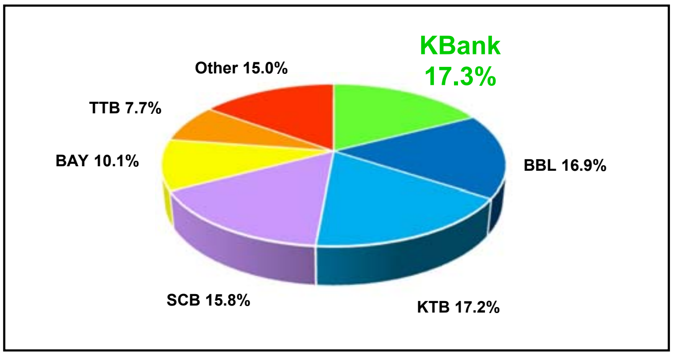
Loans and Deposits Market Share

June 2026 (Bank only)

Loans



Deposits



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

DISCLAIMER:

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The Recipient understands and acknowledges that the investment or execution of the transaction may be a transaction with low liquidity and KBank shall assume no liability for any loss, damage, or expense of any nature incurred by the Recipient arising out of such investment or execution of the transaction. The Recipient also understands and acknowledges that the information so provided by KBank does not represent the expected yield or consideration to be received by the Recipient arising out of the investment or the execution of the transaction. Further, the Recipient should be aware that the transaction can be highly risky as markets are unpredictable and uncertain, and there may be inadequate regulations and safeguards available to the Recipient.

KBank reserves the right to amend, either in whole or in part, the information so provided herein at any time as it deems fit, and the Recipient acknowledges and agrees with such amendments, accordingly. For any inquiry, or in the case of making a complaint, the Recipient may seek further information from KBank at IR@kasikornbank.com, +(662) 470 6900 to 01, +(662) 470 2660 to 61.

* 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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