

KASIKORNBANK in Brief

as of 3Q22

For further information, please contact Investor Relations Unit or visit our website at www.kasikornbank.com

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KASIKORNBANK at a Glance



- Established on June 8, 1945 with registered capital of Bt5mn (USD0.13mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976

Consolidated (as of September 2022)

Assets	Bt4,230bn (USD111.6bn)	Ranked #3 with 16.3% market share ²⁾
Loans ¹⁾	Bt2,464bn (USD65.0bn)	Ranked #2 with 16.3% market share ²⁾
Deposits	Bt2,660bn (USD70.2bn)	Ranked #2 with 17.1% market share ²⁾
CAR	19.19% ³⁾	
ROE (9M22)	8.97% ⁴⁾	
ROA (9M22)	1.04%	
Number of Branches	828	
Number of E-Machine (ATM/RCM)	11,043	
Number of K PLUS Users	19.3mn	
Number of Employees ⁵⁾	Bank only 18,757/ Consolidated 31,268	
Share Information		
SET Symbol	KBANK, KBANK-F	
Share Capital:		
Authorized	Bt30.2bn (USD0.8bn)	
Issued and Paid-up	Bt23.7bn (USD0.6bn)	
Number of Shares	2.4bn shares	
Market Capitalization	Bt341.2bn (USD9.0bn)	Ranked #2 in Thai banking sector
3Q22 Avg. Share Price:		
KBANK	Bt148.52 (USD3.92)	
KBANK-F	Bt148.45 (USD3.92)	
EPS (9M22)	Bt13.43 (USD0.35)	
BVPS (9M22)	Bt204.57 (USD5.40)	

Notes:

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 18 Thai commercial banks as of September 2022

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. 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.

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⁾ 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 September 2022 (Mid Rate) was Bt37.91 per USD (Source: Bank of Thailand)

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KASIKORNBANK Vision, Purpose and Culture

Vision

BANK OF SUSTAINABILITY

“KASIKORNBANK aims to be the most innovative, proactive, and customer centric financial institution, delivering world class financial services and sustainable value for all stakeholders by harmoniously combining technology and talent”

Purpose

To Empower Every Customer’s Life and Business

Customer Promise

Total Solution

Attentive & Inclusive

Any Time & Any Where

Trustworthy

K-Culture

A PIONEER FOR THE BETTER, A STEP AHEAD FOREVER

Customer at Heart | Collaboration | Agility | Innovativeness | Integrity

Leadership

PURPOSEFUL AND PRACTICAL LEADERSHIP

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3

The K-Strategy

■ K-Strategy is reimagined to drive growth and empower customer

Purpose

To Empower Every Customer’s Life and Business

Sustainability

Sustainable Development

ESG

Beyond Banking & Innovation

Strong Brand



Growth Strategy

Dominate Digital Payment

Reimagine Commercial & Consumer Lending

Democratize Investment & Insurance

Penetrate Regional Market

Strengthen Harmonized Sales and Service Experience

Improve Value-Based Productivity

Key Capabilities

8 TRANSFORMATION JOURNEYS

1. Ecosystem Partnership & Harmonized Channel

2. Intelligent Lending

3. Proactive Risk & Compliance Management

4. Regional Payment & Settlement

5. Data Analytics

6. Cyber Security

7. Performing Talent and Agile Organization

8. Modern World Class Technology Capability

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New Capabilities to Enable K-Strategy

- 8 Transformation Journeys are new capabilities to help “Empower Every Customer’s Life and Business”

To Empower Every Customer’s Life and Business

1 Ecosystem Partnership & Harmonized Channel

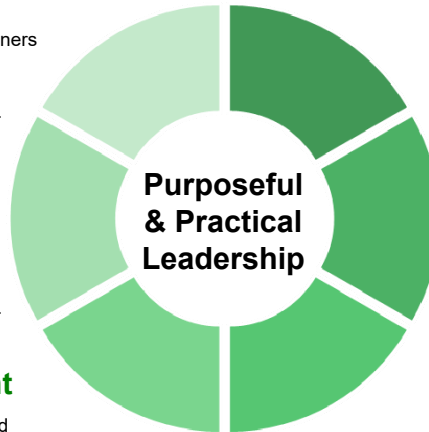
- Orchestrating an ecosystems with partners and providing excellent experiences throughout the customer journey

2 Intelligent Lending

- Leveraging customer data to offer personalized lending experience and achieve fair risk adjusted return

3 Proactive Risk & Compliance Management

- Proactively identifying potential risk and establishing loss prevention and detection



4 Regional Payment & Settlement

- Building and connecting cross-border payment capability

5 Data Analytics

- Expanding data analytics capability to enhance business opportunity and operational efficiency

6 Cyber Security

- Enhancing comprehensive cyber security

7 Performing Talent and Agile Organization

8 Modern World Class Technology Capability

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2017 – 9M22 Financial Performance

Consolidated

(Bt mn)

Item	9M22	2021	2020*	2019	2018	2017
B/S and Income:						
Assets	4,229,796	4,103,399	3,658,798	3,293,889	3,155,091	2,900,841
Deposit	2,659,896	2,598,630	2,344,998	2,072,049	1,995,001	1,878,672
Loan	2,464,277	2,421,813	2,244,821	2,001,956	1,914,072	1,802,783
Interest Income	109,912	135,415	127,592	130,178	123,922	119,337
Interest Expense	13,016	16,024	18,570	27,490	25,384	25,176
Non-interest Income	27,008	43,958	45,869	57,803	56,945	62,695
Other Operating Expenses (Non-interest expense)	53,711	71,044	69,997	72,729	68,348	66,372
EBPT	70,147	92,305	84,895	87,762	87,135	90,484
Net Profit	32,579	38,053	29,487	38,727	38,459	34,338
Performance Ratio (%):						
ROA	1.04	0.98	0.85	1.20	1.27	1.20
ROE***	8.97	8.44	7.10	9.90	10.61	10.24
NIM	3.3	3.2	3.3	3.3	3.4	3.4
Cost to income ratio	43.4	43.5	45.2	45.3	44.0	42.3
Asset Quality Ratio:						
NPL gross	87,682	104,036	101,007	84,038	74,400	69,674
NPL net	n.a.	n.a.	n.a.	55,685	41,431	38,570
NPL gross to total loans (%)	3.1	3.8	3.9	3.7	3.3	3.3
NPL net to total loans (%)	n.a.	n.a.	n.a.	2.5	1.9	1.9
Coverage Ratio (%)	148.7	159.1	149.2	148.6	160.6	148.5
Capital** (%):						
CAR	19.2	18.8	18.8	19.6	18.3	18.0
Tier 1	17.2	16.5	16.1	16.2	15.9	15.7

Notes: * The Bank and its subsidiaries have adopted new accounting standards (IFRS 9: Financial Instruments) since January 1, 2020 onwards, some financial statements and financial ratios are not comparable with previous years' financial figures, which were based on the prior accounting standards (non-IFRS9).

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CAR is based on KASIKORNBANK FINANCIAL CONGLOMERATE. KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisted of KASIKORNBANK, 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.

*** 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

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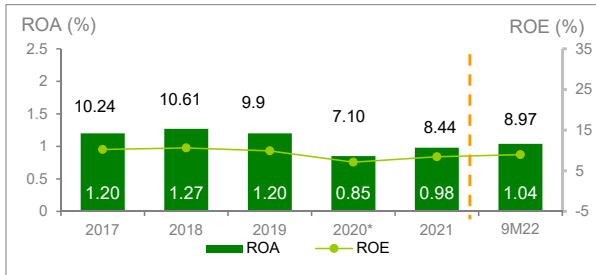
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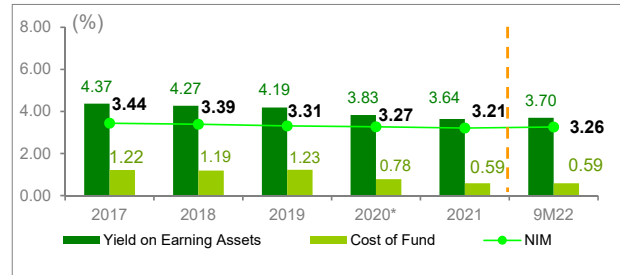
Financial Performance Highlights

September 2022 (Consolidated)

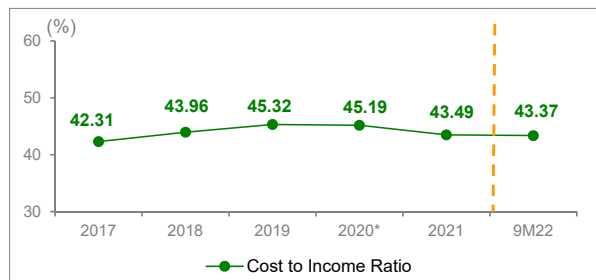
ROA and ROE**



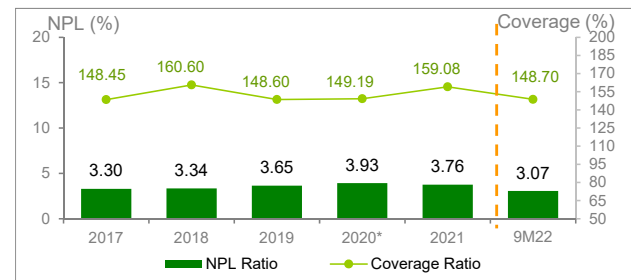
Net Interest Margin



Cost to Income Ratio



NPL Ratio and Coverage Ratio



Note: * The Bank and its subsidiaries have adopted new accounting standards (IFRS 9: Financial Instruments) since January 1, 2020 onwards, some financial statements and financial ratios are not comparable with previous years' financial figures, which were based on the prior accounting standards (non-IFRS9).

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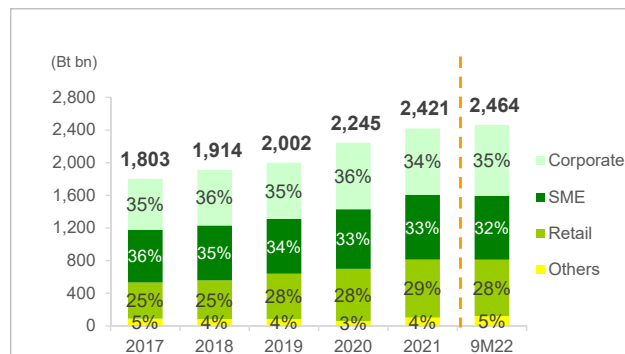
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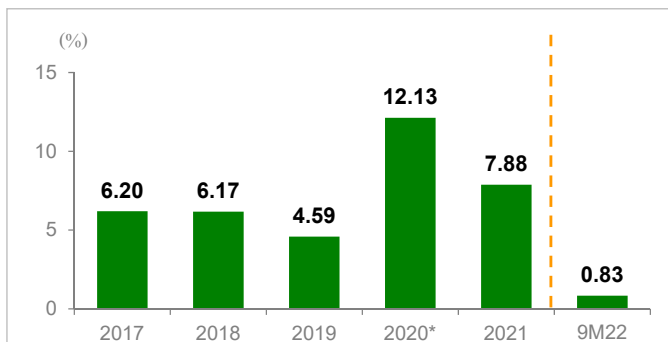
Loan

September 2022 (Consolidated)

Loan Portfolio Breakdown



Loan Growth (YoY)



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 insurance business (MTL), regional markets, and other loan types not directly attributable to the main business groups. Before Y2020, other loans were loans in Enterprise Risk Management Division (NPL + Performing Restructured Loans) reclassified to their customer segments.

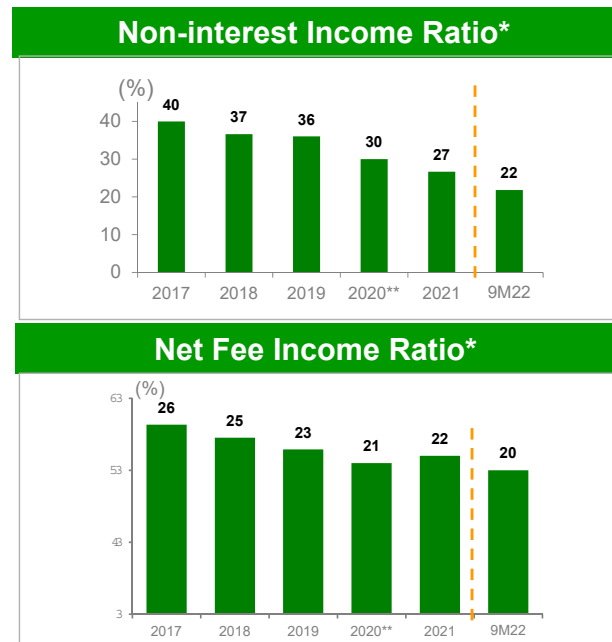
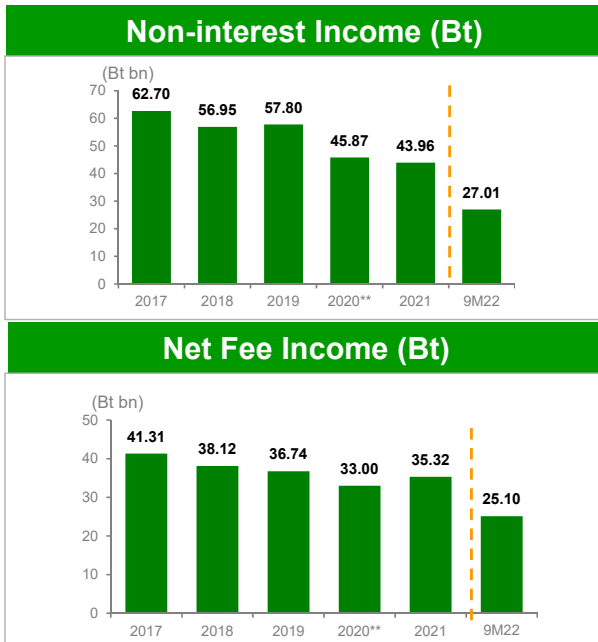
Note: - Loans = Loans to customers less deferred revenue, based on new financial statement presentation

* The Bank and its subsidiaries have adopted new accounting standards (IFRS 9: Financial Instruments) since January 1, 2020 onwards, some financial statements and financial ratios are not comparable with previous years' financial figures, which were based on the prior accounting standards (non-IFRS9).

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Non-interest Income and Net Fee Income

September 2022 (Consolidated)



Note: * Non-interest Income Ratio = Non-interest income/Total Operating Income-net
Net Fee Income Ratio = Net Fee Income/Total Operating Income-net

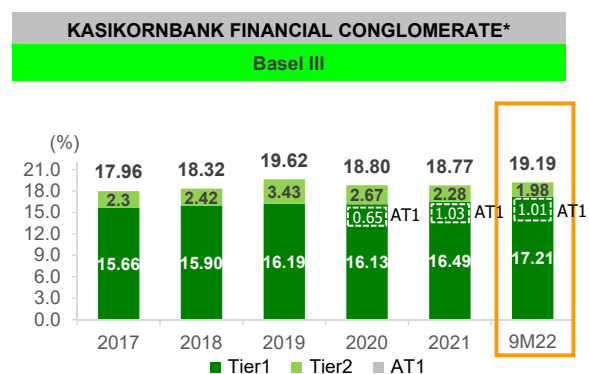
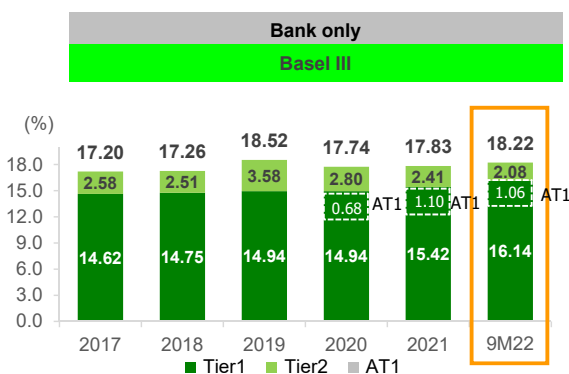
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Capital

September 2022

- 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 accounting standards (IFRS 9: Financial Instruments) since January 1, 2020 onwards, some financial statements and financial ratios are not comparable with previous years' financial figures, which were based on the prior accounting standards (non-IFRS9).

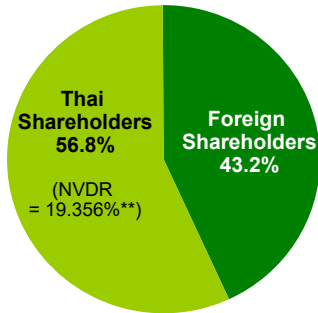
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Shareholder Structure

September 8, 2022 (Record Date)

Shareholder Structure



Note:

Foreign Shareholding Limit 49%

Top 10 Shareholders*

%

1. THAI NVDR CO., LTD.**	19.356
2. STATE STREET EUROPE LIMITED	10.356
3. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	4.651
4. THE BANK OF NEW YORK MELLON	3.355
5. SOCIAL SECURITY OFFICE	2.359
6. SOUTH EAST ASIA UK (TYPE A) NOMINEES LIMITED	2.024
7. STATE STREET BANK AND TRUST COMPANY	1.648
8. BNY MELLON NOMINEES LIMITED	1.507
9. SE ASIA (TYPE B) NOMINEES LLC	1.052
10. BBHISL NOMINEES LIMITED	0.983

Other Shareholders

52.708

Total

100.000

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)

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

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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

Maximizing Shareholder Value

Bank's Performance

Good Corporate Governance

Code of Business Conduct

Code of Conduct

For further information, please visit www.kasikornbank.com / Investors / Corporate Governance

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Sustainable Development Framework and Policy

KASIKORN BANK 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.

Bank of Sustainability

ASPIRATION

Be an ESG Leader among Banks in Southeast Asia

SD FRAMEWORK

Environment Net Zero Economy	Society Advance Thai Society	Economy/Governance Responsible Banking
GOAL Ensuring environmental stewardship towards a net zero society	GOAL Being a responsible corporate citizen to create a sustainable society	GOAL Being an accountable bank to create sustainable profitability
COMMITMENT We are committed to preserving the environment and reducing the impact of climate change.	COMMITMENT We are committed to developing strong relationships with employees and society to better livelihoods and increase prosperity.	COMMITMENT We are committed to strong ESG principles to be a responsible and accountable bank

SD POLICY

<ol style="list-style-type: none"> 1. Committing to becoming Net Zero in our own operations by 2030 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 3. Being the leader in innovative "Green Finance" in Thailand 4. Providing services beyond financial solutions to support decarbonization in Thailand 	STAKEHOLDER ENGAGEMENT <ol style="list-style-type: none"> 5. Ensuring financial inclusion and promoting financial literacy 6. Safeguarding cyber security and customer data privacy 7. Ensuring the "Best Place to Work, Learn and Lead" by embedding Green DNA and creating a future-ready workforce 8. Respecting human rights and diversity 9. Promoting the development of youth potential as well as the pursuit of environmental, public and social activities 	<ol style="list-style-type: none"> 10. Ensuring business operations under good corporate governance practices and delivering services to customers with fairness 11. Adhering to customer centricity by initiating financial innovations that meet every aspect of customers' needs 12. Ensuring efficient risk management focusing on environmental, social, and governance (ESG) issues
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Net Zero Commitment

As KBank's commitment to be the leading sustainable bank in Thailand, KBank will contribute to the global effort to transition to net zero emission, with the aim of mitigating impacts of climate change, and supporting Thailand and KBank's clients in regional economies to work together in making the transition towards a net zero emission economy. KBank's Board of Directors has resolved to announced **the Bank's Net Zero Commitment 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 Baht 100-200 billion 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 emissions by 2050 is the global effort to transition to net zero emissions, in alignment, with the Paris Agreement goals. However, KBank is committed to achieving net zero in our financed portfolio in line with Thailand's aspirations, accelerating this journey where possible.

Collaborative Actions and Signatories

 In 2019, KBank signed a memorandum of agreement to define the Sustainable Banking Guidelines – Responsible Lending	 In 2021, KAsset became a signatory to the United Nations Principles for Responsible Investment (UN PRI). In 2022, KBank became a signatory to the United Nations Global Compact (UNGC).
 In 2020, KBank became a signatory to the "UN Principles for Responsible Banking" of the United Nations Environmental Program Finance Initiative, or UNEP FI.	 In 2022, KBank became a signatory to the Partnership for Carbon Accounting Financials (PCAF).
 In 2020, KBank became a supporter of the Task Force on Climate-related Financial Disclosures (TCFD).	 In 2022, KBank became a signatory to the Climate Action Leading Organization

Pride of KBank

INTERNATIONAL

 Member of Dow Jones Sustainability Indices Gold Class 2022 Powered by the S&P Global CSA	The first and only commercial bank in Thailand and ASEAN selected as a member of the DJSI World Index and DJSI Emerging Markets Index for six consecutive years (2016-present)
 Sustainability Award Gold Class 2022	KBank has been classified in the Gold Class of the banking industry from S&P Global Sustainability Awards (2022) (Bronze Class 2018-2020 and Silver Class 2021)
 MSCI FTSE4Good	KBank's Leadership Level rating is at AA for its ESG performance among emerging market banking sector peers A member of the FSTE4Good Emerging Index for six consecutive years (2016-present)
 CDP Disclosure Program	The first Bloomberg Gender-Equality Index (GEI) member from Thailand. The Bloomberg Gender-Equality Index (GEI) distinguishes companies committed to transparency in gender reporting and advancing women's equality for four consecutive years (2019-present) The first Thai commercial bank with A- Leadership Level rating, assessed by the Carbon Disclosure Program (CDP)

NATIONAL

 Thailand Sustainability Investment (THSI) for seven years (2015, 2017-2022)	 SET Sustainability Awards granted by the Stock Exchange of Thailand – Highly Commended in Sustainability Awards for three years (2018-2019, 2021) and Best in Sustainability Awards (2022)
 ESG 100 certificate 2022 (Certified by Thaipat Institute)	 Sustainability Report Award 2021 Sustainability Disclosure Award granted by Thaipat Institute
 The first and only commercial bank in Thailand granted Carbon Neutral Certification (2018-2021)	 An Excellence award under The Low Carbon and Sustainable Business Index (LCSI) award (2021-2022)

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KBank Strives towards Net Zero

Supporting Thailand and our clients in regional economies on their decarbonization journeys

	2025	2030	2050	2065
Thailand's aspirations*			Carbon Neutrality <ul style="list-style-type: none"> Reduction of GHG emissions in various sectors 50% renewable electricity generation share for new power generation capacity 	Achievement of Net Zero GHG Emission
KBank's Roadmap	<ul style="list-style-type: none"> Scope 1&2: 21% GHG emission reduction Scope 3: Supporting our customers in the transition to a net zero economy and pioneering green banking products 	<ul style="list-style-type: none"> Scope 1&2: Achieving Net Zero Scope 3: Allocating at least Baht 100-200 billion in sustainable financing and investment 	Scope 3: <ul style="list-style-type: none"> Achieving net zero in our financed portfolio in line with Thailand's aspirations; accelerating this journey where possible 	
<ul style="list-style-type: none"> Contributing to the global effort to transition to net zero emissions by 2050* in alignment with Paris Agreement goals 				



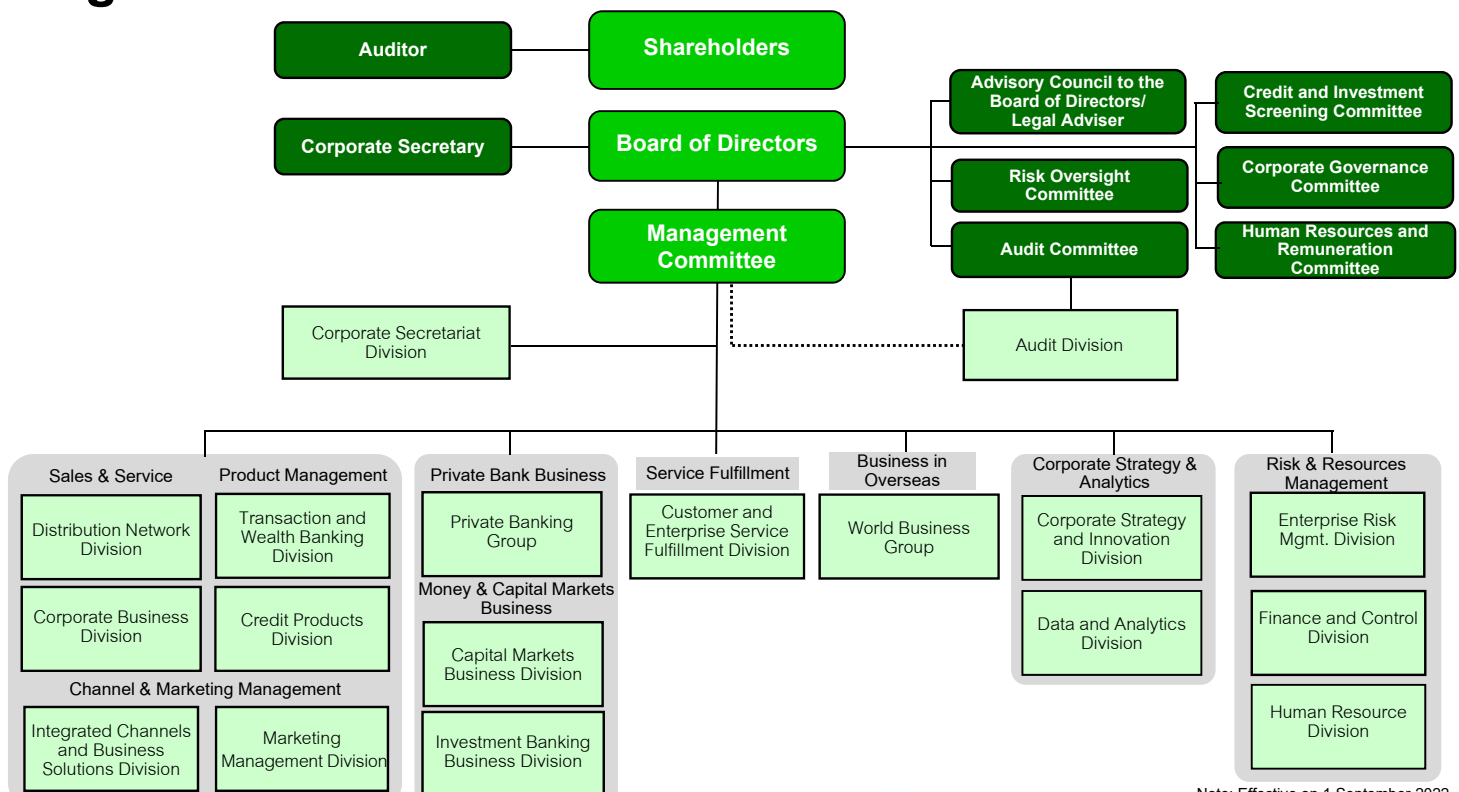
*Net zero emissions by 2050 is the global effort to transition to net zero emissions, in alignment with the Paris Agreement goals. However, KBank is committed to achieving net zero in our financed portfolio in line with Thailand's aspirations, accelerating this journey where possible.

Source: Thai Prime Minister's statement at the World Leaders Summit during the 26th Session of the Conference of the Parties to the United Nations Framework Convention on Climate Change (COP26), November 1, 2021

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Organization Chart



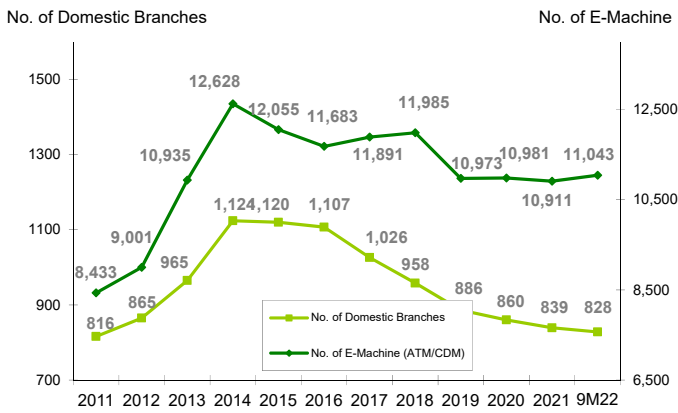
Note: Effective on 1 September 2022

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KBank Channels and Employees

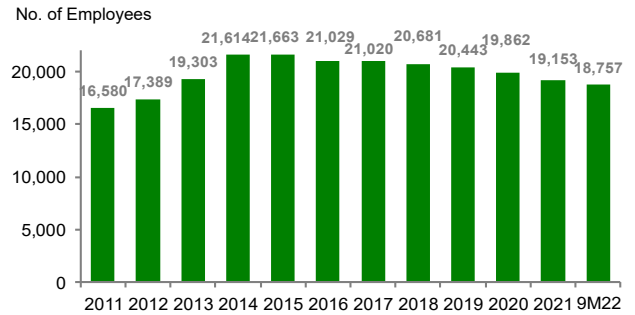
September 2022

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



* CDM = Cash Deposit Machine

Employees (Bank only)



Note:

- Two subsidiary banks: KASIKORNTHAI BANK (Lao PDR) with two branches in Ponesinuan and Lane Xang, KASIKORNBANK (CHINA) with three branches in Shenzhen, Chengdu, Shanghai and one sub-branch in Long Gang
- Top Arranger - Investors' Choice for Primary Issues, Government Bonds (THB, Rank1)
- Top Sellside Firm in the Secondary Market, Corporate Bonds (THB, Rank3)
- Four international branches: Cayman Islands, Hong Kong, Phnom Penh and Ho Chi Minh City
- Seven representative offices: Beijing, Kunming, Tokyo, Yangon, Ho Chi Minh, Hanoi, and Jakarta
- One strategic partner: Maspion Bank in Indonesia
- Global partners with 82 banks in 16 countries: 50 Japanese partner banks; 10 Chinese partner banks; 1 Hong Kong bank; 3 Korean partner banks; 13 ASEAN partner banks (in Vietnam, Indonesia, Lao PDR, Cambodia, Philippines, Brunei, Malaysia, Singapore and Myanmar); 4 European regional banks (in Germany, Italy and Russia) and 1 Indian Bank

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Public Recognition Highlight: 2021-9M22

9M22

- THE ASSET AWARDS** - Top Investment Houses in Asian Local Currency Bond - Best IPO
- THE ASSET AWARDS** - Top Arranger - Investors' Choice for Primary Issues Corporate Bonds (THB, Rank1)
- THE ASSET AWARDS** - Top Sellside Firm in the Secondary Market, Government Bonds (THB, Rank1)
- THE ASSET AWARDS** - Top Sellside Firm in the Secondary Market, Corporate Bonds (THB, Rank3)
- THE ASSET AWARDS** - Project Finance House of the Year (Thailand)
- THE ASSET AWARDS** - Renewable Energy Deal of the Year (Thailand)
- THE ASSET AWARDS** - Digital Infrastructure Deal of the Year (Thailand)
- THE ASSET AWARDS** - Renewable Energy Deal of the Year - Solar (Vietnam)
- THE ASSET AWARDS** - Best Local Currency Bond in Thailand
- THE ASSET AWARDS** - Best Sustainability-linked Bond in Thailand
- THE ASSET AWARDS** - Best Data Analytics Project - Digital Private Bank of the Year
- THE ASSET AWARDS** - Best Digital Collaboration (KASIKORN LINE)
- THE ASIAN BANKER** - Most Selected Main Retail Bank in Thailand and 8th in Asia Pacific
- THE ASIAN BANKER** - Best Retail Bank in Thailand
- RETAIL BANKER** - Best Strategic Partnership
- RETAIL BANKER** - Best In-Person (or virtual) Customer Event
- RETAIL BANKER** - Most Dynamic Third-Party Collaboration
- RETAIL BANKER** - Highly Commended- Best App for Customer Experience
- RETAIL BANKER** - Highly Commended- Best Content Marketing Program
- RETAIL BANKER** - Highly Commended- Excellence in SME Banking
- RETAIL BANKER** - Highly Commended- Excellence in Omni-Channel Integration (K CHECK ID)
- RETAIL BANKER** - Highly Commended- Trailblazing Use of AI or Machine Learning in Financial Services (Digital Commercial Loan for Shopee project)
- RETAIL BANKER** - Highly Commended- Trailblazing Use of AI or Machine Learning in Financial Services (KASIKORN LINE)
- RETAIL BANKER** - Highly Commended- Best Use of Big Data in Customer Strategy (KASIKORN LINE)
- RETAIL BANKER** - Highly Commended- Excellence in Loan Origination Process (KASIKORN LINE)
- ASIAN PRIVATE BANKER** - Best for Mass Affluence/HNW in Thailand
- Business+** - Product of the Year: Premium Health Insurance Product for Elite Health Insurance
- Business+** - Product of the Year: Lump sum Health Insurance Product for Delight Health Insurance
- HR Asia** - Best Companies to Work for in Asia-Thailand region - HR Leader of the Year (Gold Level)
- HR Asia** - Excellence in HR Change Management (Gold Level)
- HR Asia** - Excellence in Workforce Flexibility (Gold Level) from the "Work That FITS" project
- BANKING & FINANCE** - Mobile Banking & Payment Initiative of the Year - Thailand
- BANKING & FINANCE** - Strategic Partnership of the Year - Thailand
- BANKING & FINANCE** - Thailand Domestic Cash Management Bank of the Year
- Red Dot Award** - Brands & Communication Design in the category of Interface & User Experience Design (for Mobile User Interfaces) for KhunThong social chatbot
- THE DIGITAL BANKER** - Best Retail Bank for Digital CX - Thailand
- THE DIGITAL BANKER** - Best Private Bank for Digital CX - Thailand
- THE DIGITAL BANKER** - Best Digital CX in Banking - Social Channels (KASIKORN LINE)
- MCWINSSTAR** - Best Fund House - Domestic Fixed Income (KASSET)
- MCWINSSTAR** - Best Bond House in Thailand
- PWM** - Best Private Bank for Digital Marketing & Communication, Asia

2021

- Sustainability Award** - Sustainability Award, Silver Class of the banking industry
- S&P Global** - B score from 2020 Carbon Disclosure Project (CDP)
- RETAIL BANKER** - Winner- Best Retail Bank Thailand - Winner- Excellence in Service Innovation
- RETAIL BANKER** - Highly Commended Achievement- Best Social Media Marketing Campaign
- RETAIL BANKER** - Highly Commended Achievement- Best Payment Innovation
- RETAIL BANKER** - Highly Commended Achievement- Excellence in SME Banking
- RETAIL BANKER** - The Asset ESG Corporate Awards 2020
- RETAIL BANKER** - Platinum Award: Excellence in ESG
- RETAIL BANKER** - Digital Private Bank of the Year in Thailand
- RETAIL BANKER** - Best Service Provider-Cash Management
- RETAIL BANKER** - Project Finance House of the Year
- RETAIL BANKER** - Power Deal of the Year
- RETAIL BANKER** - Thai Baht Bond Research
- RETAIL BANKER** - Most Prominent Fund House in Corporate Bond Market
- RETAIL BANKER** - Best Bond House
- RETAIL BANKER** - Top Underwriting Bank
- RETAIL BANKER** - Best THOR Engagement
- RETAIL BANKER** - Best Fund House - Domestic Equity
- RETAIL BANKER** - Best Retirement Mutual Fund - Equity
- RETAIL BANKER** - Best Thailand Equity Large-Cap Fund
- RETAIL BANKER** - Best Thailand Mid/Long-Term Bond Fund
- RETAIL BANKER** - Best FX Bank for Structured Product: Commodities
- RETAIL BANKER** - Best FX Bank for Retail Clients
- RETAIL BANKER** - Best Bond House in Thailand
- RETAIL BANKER** - Best Cash Management Bank
- RETAIL BANKER** - Winner: Best Digital Bank for CX - Thailand (LINE BK)
- RETAIL BANKER** - Winner: Best Fintech for Digital CX-Alternative Wealth Management (FinVest)
- RETAIL BANKER** - Winner: Best Digital Bank - Thailand (LINE BK Power by KBank)
- RETAIL BANKER** - Winner: Outstanding Omni-channel Integration by a Retail Bank (K Check ID)
- RETAIL BANKER** - Highly Acclaimed: Best CX Business Model - Winner: Best Retail Bank - Thailand
- RETAIL BANKER** - Highly Acclaimed: Best Digital CX Partner/Vendor (LINE BK)
- RETAIL BANKER** - Winner: Outstanding Innovation in Digital CX - Investment Product/Service
- RETAIL BANKER** - Winner: Outstanding Innovation in Digital CX - Platform/Website
- RETAIL BANKER** - Winner: Best Private Bank Thailand - Highly Acclaimed: Best Private Bank for client Experience
- RETAIL BANKER** - Retail Outward Remittance Infrastructure - Thailand IDC Future Enterprise of the Year
- RETAIL BANKER** - Thailand Best in Future of Digital Infrastructure - Thailand Best in Future of Industry Ecosystem
- RETAIL BANKER** - Regional IDC Future Enterprise of the year
- RETAIL BANKER** - Winner: Bank + NewTech category (LINE BK)
- RETAIL BANKER** - The Best Office Architecture Thailand 2021-2022 (KBTG)
- ASIAMONEY** - Best for ESG in Thailand
- ASIAMONEY** - Best for HNW in Thailand
- ASIAMONEY** - Bank of the Year 2021
- ASIAMONEY** - Best SME Deal (WBG)
- ASIAMONEY** - Best Service Provider-E-Solutions Partner
- ASIAMONEY** - Battery Storage Deal of the Year
- ASIAMONEY** - Private Bank-Southeast Asia
- ASIAMONEY** - Sustainability and ESG leadership
- ASIAMONEY** - Best Retail Bank in Thailand
- ASIAMONEY** - Best Merchant Service (Facebook Pay)
- ASIAMONEY** - Best Digital/Mobile Banking Service
- ASIAMONEY** - Top Mobile Banking in Asia Pacific (KBTG)
- ASIAMONEY** - Best Consumer Digital Bank in Thailand
- ASIAMONEY** - Best Private Bank
- ASIAMONEY** - Best Sustainable Bank
- ASIAMONEY** - Best Private Bank for Credit Equity FX and Multi-Assets
- ASIAMONEY** - Digital Marketing & Communication - Asia
- ASIAMONEY** - Thailand Domestic Cash Management Bank of the Year
- ASIAMONEY** - Thailand Domestic COVID Management Initiative of the Year
- ASIAMONEY** - Excellence in Leadership Development
- ASIAMONEY** - Excellence in Innovative Use of HR Tech
- ASIAMONEY** - Best Private Bank in Thailand
- ASIAMONEY** - Best OIS Data Contributor 2020

บริการทุกระดับประทับใจ

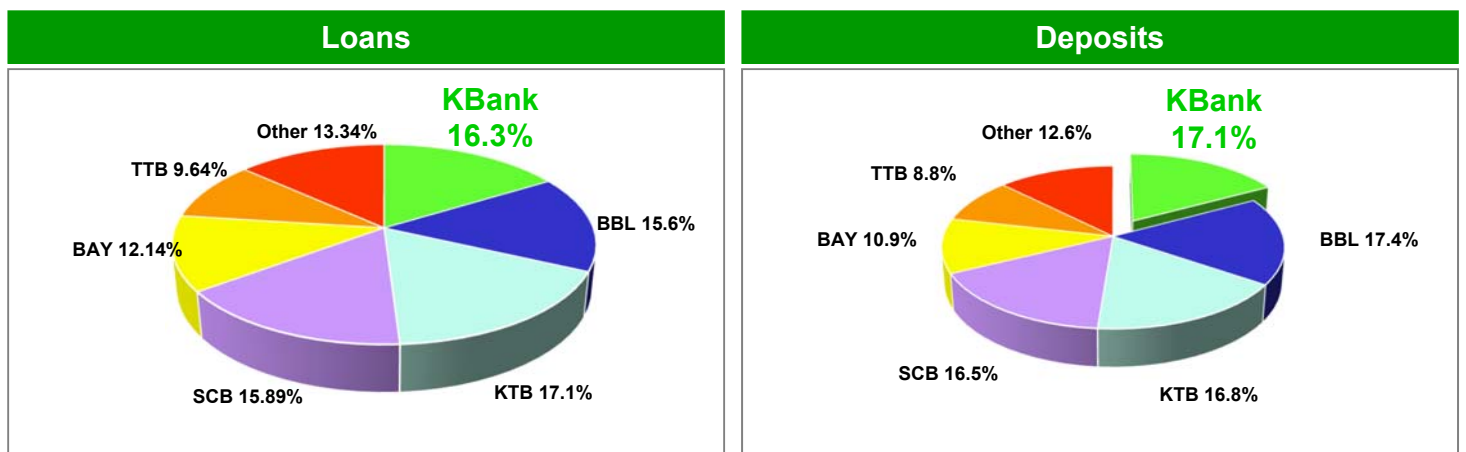
Appendix

บริการทุกระดับประทับใจ

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Loans and Deposits Market Share

September 2022 (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 18 Thai commercial banks as of September 2022

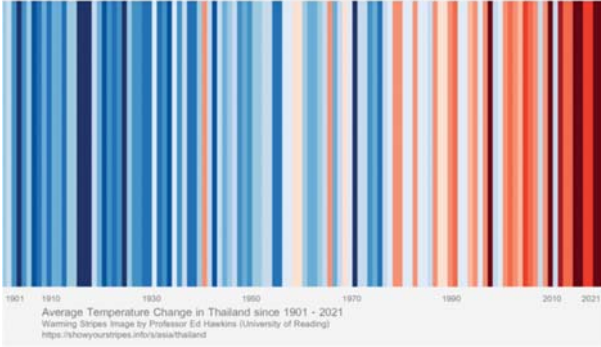
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Bank of Sustainability

STRIVE TOWARDS NET ZERO SOCIETY



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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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