

KASIKORNBANK in Brief

as of 4Q21

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 (USD0.15mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976



Consolidated (as of December 2021)

Assets	Bt4,103bn (USD122.8bn)	Ranked #3 with 16.5% market share**
Loans*	Bt2,422bn (USD72.5bn)	Ranked #2 with 16.4% market share**
Deposits	Bt2,599bn (USD77.8bn)	Ranked #3 with 17.0% market share**
CAR	18.77% ***	
ROE	8.44% ****	
ROA	0.98%	
Number of Branches	839	
Number of E-Machine (ATM/RCM)	10,911	
Number of K PLUS Users	17.1mn	
Number of Employees	19,153	

Share Information

SET Symbol	KBANK, KBANK-F	
Share Capital:		
Authorized	Bt30.2bn (USD0.9bn)	
Issued and Paid-up	Bt23.7bn (USD0.7bn)	
Number of Shares	2.4bn shares	
Market Capitalization	Bt336.4bn (USD10.0bn)	Ranked #2 in Thai banking sector
4Q21 Avg. Share Price:		
KBANK	Bt141.30 (USD4.23)	
KBANK-F	Bt141.27 (USD4.23)	
EPS	Bt15.77 (USD0.47)	
BVPS	Bt194.64 (USD5.82)	

Notes:

* Loans = Loans to customers less deferred revenue

** Assets, loans and deposits market share is based on C.B.1.1 (Monthly statement of assets and liabilities) of 13 Thai commercial banks as of December 2021

*** 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

**** 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

Exchange rate at the end of December 2021 (Mid Rate) was Bt33.42 per USD (Source: Bank of Thailand)

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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The K-Strategy

■ K-Strategy is reimaged 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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2016 – 2021 Financial Performance

Consolidated

(Bt mn)

Item	2021	2020*	2019	2018	2017	2016
B/S and Income:						
Assets	4,103,399	3,658,798	3,293,889	3,155,091	2,900,841	2,843,278
Deposit	2,598,630	2,344,998	2,072,049	1,995,001	1,878,672	1,794,835
Loan	2,421,813	2,244,821	2,001,956	1,914,072	1,802,783	1,697,581
Interest Income	135,415	127,592	130,178	123,922	119,337	115,873
Interest Expense	16,024	18,570	27,490	25,384	25,176	26,195
Non-interest Income	43,958	45,869	57,803	56,945	62,695	63,725
Other Operating Expenses (Non-interest expense)	71,044	69,997	72,729	68,348	66,372	63,854
EBPT	92,305	84,895	87,762	87,135	90,484	89,548
Net Profit	38,053	29,487	38,727	38,459	34,338	40,174
Performance Ratio (%):						
ROA	0.98	0.85	1.20	1.27	1.20	1.49
ROE***	8.44	7.10	9.90	10.61	10.24	13.23
NIM	3.2	3.3	3.3	3.4	3.4	3.5
Cost to income ratio	43.5	45.2	45.3	44.0	42.3	41.6
Asset Quality Ratio:						
NPL gross	104,036	101,007	84,038	74,400	69,674	65,087
NPL net	n.a.	n.a.	55,685	41,431	38,570	33,553
NPL gross to total loans (%)	3.8	3.9	3.7	3.3	3.3	3.3
NPL net to total loans (%)	n.a.	n.a.	2.5	1.9	1.9	1.7
Coverage Ratio (%)	159.1	149.2	148.6	160.6	148.5	130.9
Capital** (%):						
CAR	18.8	18.8	19.6	18.3	18.0	18.8
Tier 1	16.5	16.1	16.2	15.9	15.7	15.2

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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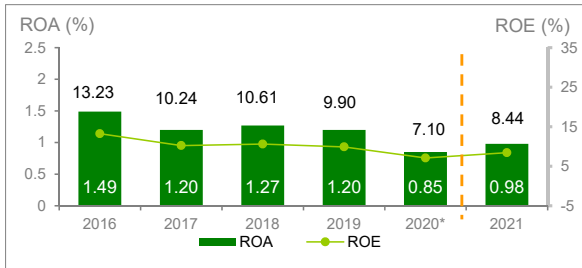
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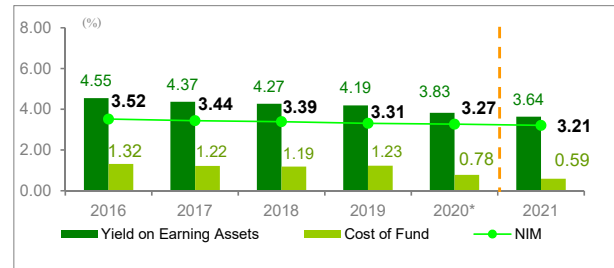
Financial Performance Highlights

December 2021 (Consolidated)

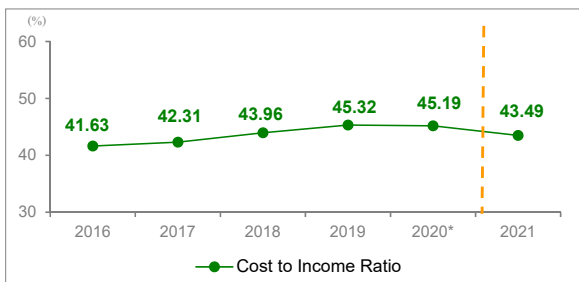
ROA and ROE**



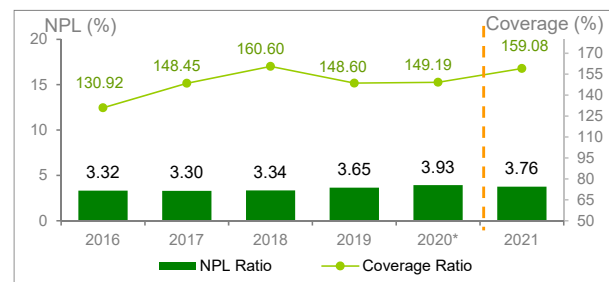
Net Interest Margin



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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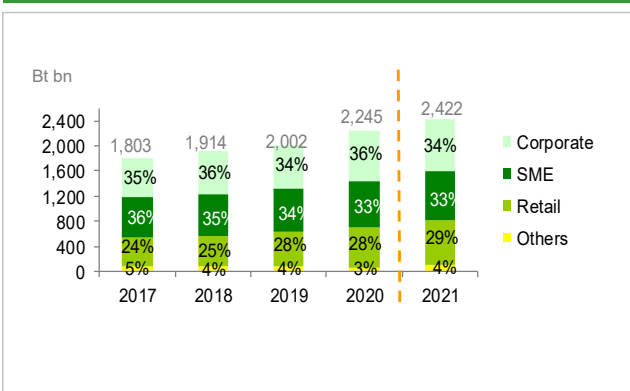
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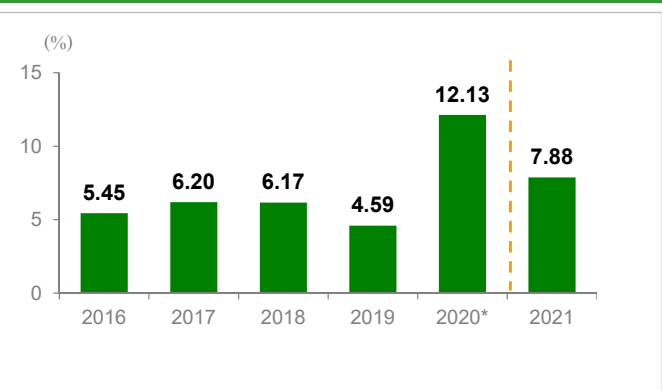
Loan

December 2021

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.

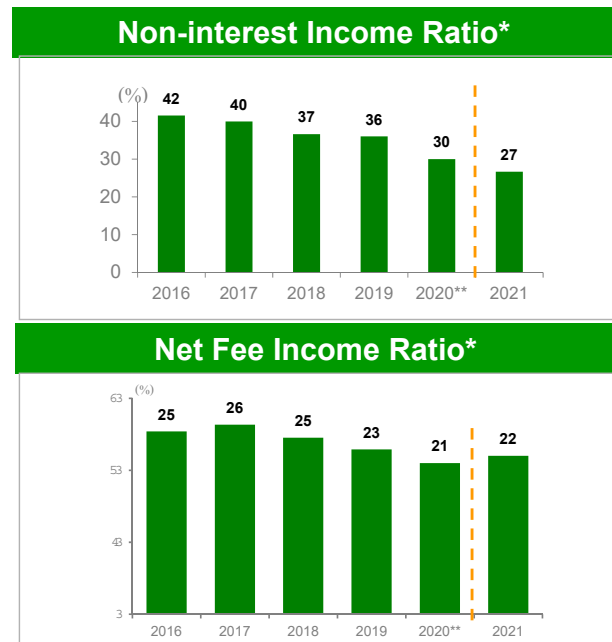
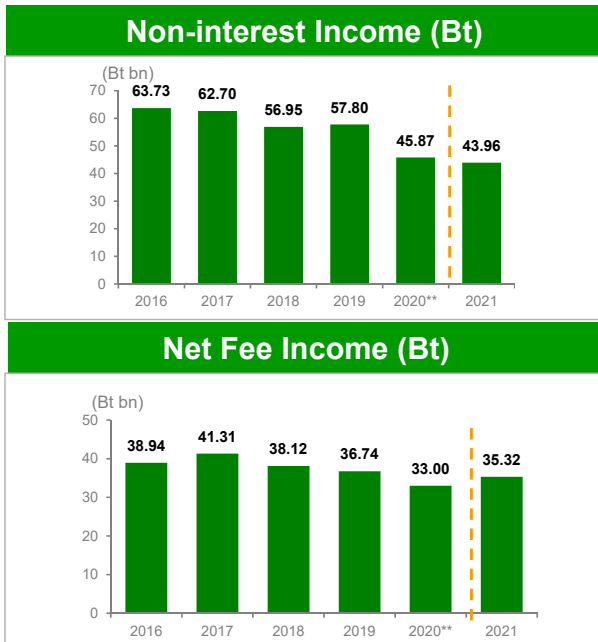
Note: - Loans = Loans to customers less deferred revenue, based on new financial statement presentation

* 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

December 2021



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

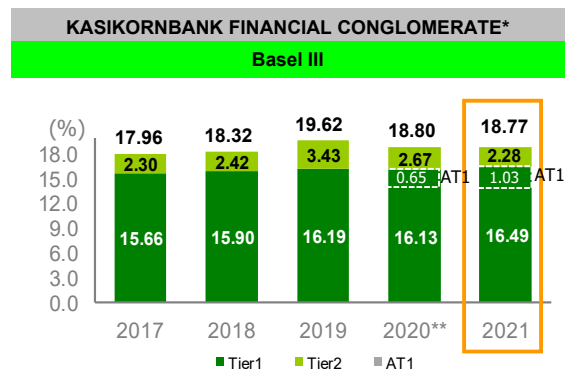
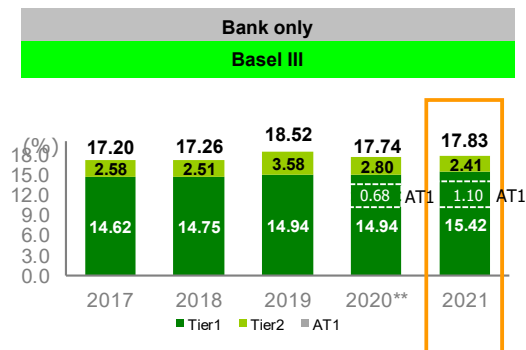
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Capital

December 2021

- Capital adequacy remains sufficient 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



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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.

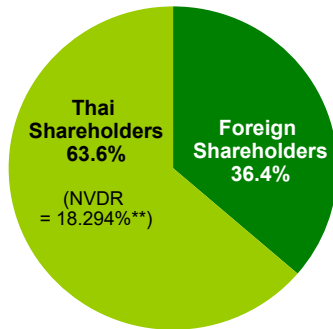
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Shareholder Structure

September 9, 2021 (Record Date)

Shareholder Structure



Note:

Foreign Shareholding Limit 49%

Top 10 Shareholders*

%

1. THAI NVDR CO., LTD.**	18.294
2. STATE STREET EUROPE LIMITED	7.308
3. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	4.515
4. SOCIAL SECURITY OFFICE	4.180
5. THE BANK OF NEW YORK MELLON	3.195
6. STATE STREET BANK AND TRUST COMPANY	1.505
7. HSBC BANK PLC-PRUDENTIAL ASSURANCE COMPANY LIMITED	1.180
8. BNY MELLON NOMINEES LIMITED	1.049
9. SOUTH EAST ASIA UK (TYPE A) NOMINEES LIMITED	1.038
10. SE ASIA (TYPE B) NOMINEES LLC	0.930
Other Shareholders	56.806
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

SD FRAMEWORK	Environment Net Zero Economy	Society Advance Thai Society	Economy/Governance Responsible Banking
GOAL	Ensuring environmental stewardship towards a net zero 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	<ol style="list-style-type: none"> Net zero bank in our own operations by 2030 Decarbonized financed portfolio emissions in line with Thailand's ambition, and at the earliest for key material sectors by 2050 where possible Leader of innovative "Green Finance" agenda in Thailand Beyond finance solutions to support decarbonization in Thailand 	<p>STAKEHOLDER ENGAGEMENT</p> <ol style="list-style-type: none"> Financial inclusion and financial literacy "Best Place to Work, Learn and Lead" by embedding Green DNA and create future-ready workforce Respect for human rights and diversity Development of youth potential as well as pursuit of environmental, public, and social activities 	<ol style="list-style-type: none"> Business operations defined by good corporate governance practices Adherence to Customer Centricity by initiating financial innovations to meet every aspect of customers' needs Efficient risk management focusing on environmental, social, and governance (ESG) issues Market Conduct and Customer data security and privacy

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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.

Commitment-based Sustainable Finance Initiatives
 Participating in commitment-based sustainable finance initiatives which are UN Principles for Responsible Banking, TCFD and memorandum of agreement on establishing responsible lending practices.

*Note: Scope 1: Direct emissions from the activities of an organization including stationary combustion, fleet vehicles (organization-owned), chemical treatment of wastewater, as well as fugitive and process emissions.
 Scope 2: Energy-indirect emissions including an organization's purchased energy such as electricity, heat and steam.
 More information on our Sustainable Development can be found on our website and KBank's Sustainability Report 2020.

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PRIDE OF KBank

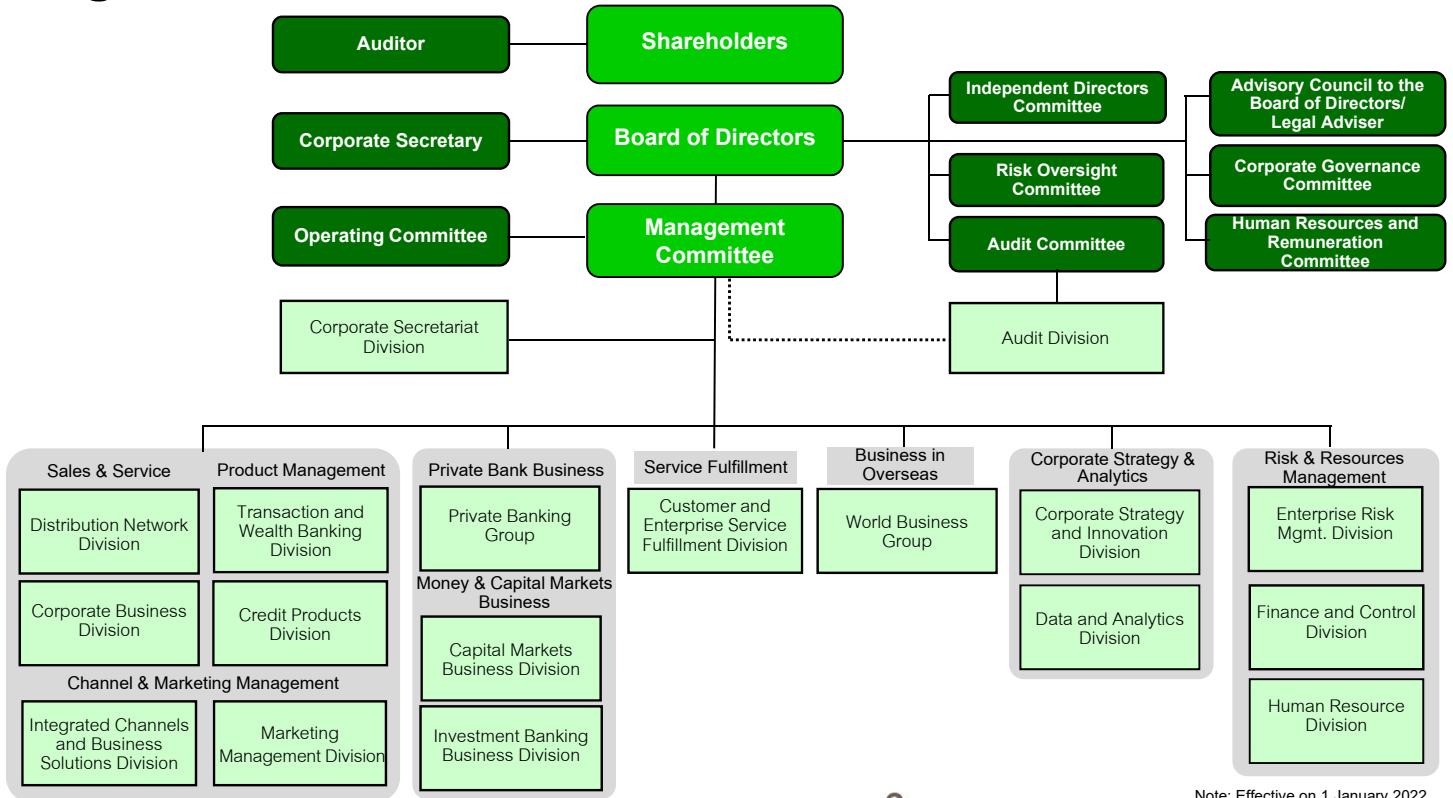
INTERNATIONAL

- Dow Jones Sustainability Indices**
Member of Dow Jones Sustainability Indices selected as a member of the DJSI World Index and DJSI Emerging Markets Index for six consecutive years (2016-present)
- Sustainability Award**
S&P Global
KBank has been classified in the Silver Class of the banking industry from S&P Global Sustainability Awards (2021) (Bronze Class 2018-2020)
- MSCI**
KBank's Leadership Level rating is at AA for its ESG performance among emerging market banking sector peers
- FTSE4Good**
A member of the FTSE4Good Emerging Index for six consecutive years (2016-present)
- Bloomberg Gender-Equality Index (GEI)**
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)
- CDP**
The first Thai commercial bank with A- Leadership Level rating, assessed by the Carbon Disclosure Program (CDP)

NATIONAL

- THSI**
Included in Thailand Sustainability Investment (THSI) for six years (2015, 2017-present)
- ESG100**
ESG 100 certificate 2021 (Certified by ThaiPat Institute)
- Carbon Neutral Certification**
The first and only commercial bank in Thailand granted Carbon Neutral Certification (2018-2021)
- Low Carbon and Sustainable Business Index (LCSI)**
The first and only commercial bank in Thailand received The Low Carbon and Sustainable Business Index (LCSI) award
- SET Sustainability Awards**
Highly Commended in Sustainability Awards granted by the Stock Exchange of Thailand for three years (2018-2019, 2021)
- Sustainability Report Award 2021**
Sustainability Disclosure Award granted by ThaiPat Institute

Organization Chart



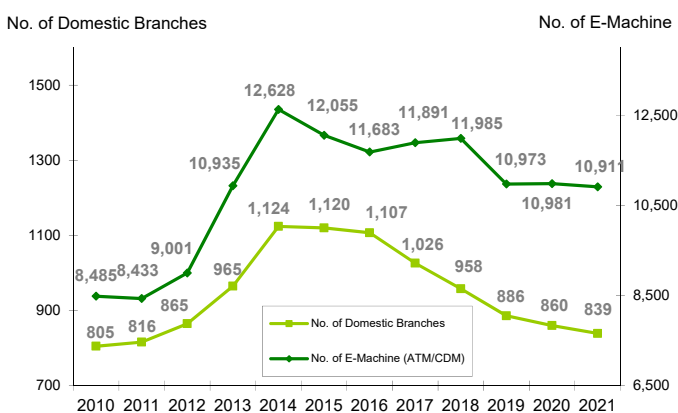
Note: Effective on 1 January 2022

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KBank Channels and Employees

December 2021

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

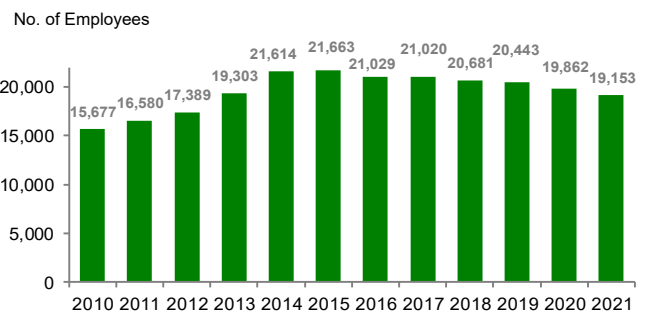


* CDM = Cash Deposit Machine

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
- 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 partners: Maspien 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

Employees



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Public Recognition Highlight: 2020-2021

2021

- Sustainability Award** - Sustainability Award, Silver Class of the banking industry
- CDP** - B score from 2020 Carbon Disclosure Project (CDP)
- ASIAMONEY** - Winner- Best Retail Bank Thailand - Winner- Excellence in Service Innovation
- ASIAMONEY** - Highly Commended Achievement- Best Social Media Marketing Campaign
- ASIAMONEY** - Highly Commended Achievement- Best Payment Innovation - Best for ESG in Thailand
- ASIAMONEY** - Highly Commended Achievement- Excellence in SME Banking - Best for HNW in Thailand
- THE ASSET** - The Asset ESG Corporate Awards 2020
- ADP** - Platinum Award: Excellence in ESG
- ADP** - Digital Private Bank of the Year in Thailand
- ADP** - Best SME Deal (WBG)
- ADP** - Best Service Provider-Cash Management - Best Service Provider-E-Solutions Partner
- ADP** - Project Finance House of the Year - Battery Storage Deal of the Year
- ADP** - Power Deal of the Year - Green Project of the Year - Highly Commended: Outstanding
- ADP** - Best Private Bank - Best Private Bank-HNWIS Private Bank-Southeast Asia
- ADP** - Thai Baht Bond Research
- THE ASIAN BANKER** - Highly Commended: Best Bank for Sustainability and ESG leadership
- THE ASIAN BANKER** - Best Retail Bank in Thailand
- THE ASIAN BANKER** - Best Merchant Service (Facebook Pay)
- THE ASIAN BANKER** - Best Digital/Mobile Banking Service
- THE ASIAN BANKER** - Top Mobile Banking in Asia Pacific (KBTG)
- THE ASIAN BANKER** - Best Fund House - Domestic Equity
- THE ASIAN BANKER** - Best Retirement Mutual Fund - Equity
- THE ASIAN BANKER** - Best Thailand Equity Large-Cap Fund
- THE ASIAN BANKER** - Best Thailand Mid/Long-Term Bond Fund
- FINANCEASIA** - Best Private Bank
- FINANCEASIA** - Best Sustainable Bank
- FINANCEASIA** - Best FX Bank for Structured Product: Commodities
- FINANCEASIA** - Best Private Bank for Credit Equity FX and Multi-Assets
- FINANCEASIA** - Best Corporate Treasury Sales and Structuring Team
- FINANCEASIA** - Best FX Bank for Retail Clients
- FINANCEASIA** - Best Bond House in Thailand
- FINANCEASIA** - Best Cash Management Bank
- FINANCEASIA** - Winner: Best Digital Bank for CX - Thailand (LINE BK)
- FINANCEASIA** - Winner: Best Fintech for Digital CX-Alternative Wealth Management (FinVest)
- FINANCEASIA** - Winner: Best Digital Bank - Thailand (LINE BK Powered by KBank)
- FINANCEASIA** - Winner: Outstanding Omni-channel Integration by a Retail Bank (K Check ID)
- FINANCEASIA** - Highly Acclaimed: Best CX Business Model - Winner: Best Retail Bank - Thailand
- FINANCEASIA** - Highly Acclaimed: Best Digital CX Partner/Vendor (LINE BK)
- FINANCEASIA** - Winner: Outstanding Innovation in Digital CX - Investment Product/Service
- FINANCEASIA** - Winner: Outstanding Innovation in Digital CX - Platform/Website
- FINANCEASIA** - Winner: Best Private Bank Thailand - Highly Acclaimed: Best Private Bank for client Experience
- FINANCEASIA** - Retail Outward Remittance Infrastructure - Thailand IDC Future Enterprise of the Year
- FINANCEASIA** - Thailand Best in Future of Digital Infrastructure - Thailand Best in Future of Industry Ecosystem
- FINANCEASIA** - Regional IDC Future Enterprise of the year
- FINANCEASIA** - Winner: Bank + NewTech category (LINE BK)
- FINANCEASIA** - The Best Office Architecture Thailand 2021-2022 (KBTG)
- FINANCEASIA** - Best Private Bank in Thailand
- FINANCEASIA** - Best FX Bank for Structured Products
- FINANCEASIA** - Best Sustainable Bank
- FINANCEASIA** - Best Private Bank for Digital Marketing & Communication - Asia
- FINANCEASIA** - Thailand Domestic Cash Management Bank of the Year
- FINANCEASIA** - Thailand Domestic COVID Management Initiative of the Year
- FINANCEASIA** - Excellence in Leadership Development
- FINANCEASIA** - Excellence in Innovative Use of HR Tech
- FINANCEASIA** - Best Fund House - Domestic Equity
- FINANCEASIA** - Best Retirement Mutual Fund - Equity
- FINANCEASIA** - Best Long-Term Equity Fund
- FINANCEASIA** - 2020 Thailand's Most Admired Brand for K-Credit Card products and K PLUS
- FINANCEASIA** - Product Innovation Awards for lifestyle financial products in the categories of credit card and debit card
- FINANCEASIA** - Best Brand Performance on Social Media in Banking Category
- FINANCEASIA** - Top Underwriting Bank Deal of the Year
- FINANCEASIA** - Best Outright Primary Dealer

2020

- Dow Jones Sustainability Indices** - An index component of the Dow Jones Sustainability Indices (DJSI) 2020, including the DJSI World Index and the DJSI Emerging Markets Index
- Brandon Hall GROUP** - Gold Award: Best Advance in Competencies and Skill Development
- Brandon Hall GROUP** - Silver Award: Best Advance in Leadership Development
- HR Asia** - Best Companies to Work for in Asia
- HR Asia** - Most Caring Companies
- ASIAMONEY** - Thailand - Best for ESG
- ASIAMONEY** - Best DCM House in Thailand
- ASIAMONEY** - Best Private Bank in Thailand
- ASIAMONEY** - Innovation Leader of The Year
- ASIAMONEY** - Triple A Best Private Bank in Thailand
- ASIAMONEY** - Best Service Provider: Transaction Bank
- ASIAMONEY** - Best Service Provider: Cash Management
- ASIAMONEY** - Best Service Provider: E-Solutions Partner
- ASIAMONEY** - Best Wealth Management Bank in Thailand
- ASIAMONEY** - Best FX Bank for Structured Products
- ASIAMONEY** - Best Corporate Treasury Sales and Structuring Team
- ASIAMONEY** - Best FX Bank for Retail Clients
- ASIAMONEY** - Best ESG Green Financing in Southeast Asia: Thailand
- ASIAMONEY** - Best Local Currency Bond Deal of the Year, Thailand
- ASIAMONEY** - Best Bond Deal for Retail Investors in Southeast Asia
- ASIAMONEY** - Highly Commended Achievement- Most Effective Investment Service Offering
- ASIAMONEY** - Winner- Most Innovative Digital Offering
- ASIAMONEY** - Winner: Loan Offering of the Year
- ASIAMONEY** - Winner: Best Customer Experience - Debit Card
- ASIAMONEY** - Winner: Best Private Bank- Digitally Empowering RMs
- ASIAMONEY** - Winner: Outstanding Customer Experience for Loans
- ASIAMONEY** - Winner: Best Digital Customer Experience in Wealth Management
- ASIAMONEY** - Highly Acclaimed: Best Digital Customer Experience in Private Banking
- ASIAMONEY** - Highly Acclaimed: Best Digital Customer Experience - Loan Application
- ASIAMONEY** - Best Fund House - Domestic Equity
- ASIAMONEY** - Best Retirement Mutual Fund - Equity
- ASIAMONEY** - Best Long-Term Equity Fund
- ASIAMONEY** - 2020 Thailand's Most Admired Brand for K-Credit Card products and K PLUS
- ASIAMONEY** - Product Innovation Awards for lifestyle financial products in the categories of credit card and debit card
- ASIAMONEY** - Best Brand Performance on Social Media in Banking Category
- ASIAMONEY** - Top Underwriting Bank Deal of the Year
- ASIAMONEY** - Best Outright Primary Dealer
- THE ASIAN BANKER** - Best Home Loan Product in Thailand 2020
- THE ASIAN BANKER** - Best Staff Training and Development Programme
- THE ASIAN BANKER** - Thailand Bond House of the Year
- THE ASIAN BANKER** - Thailand Capital Markets Deal of the Year
- THE ASIAN BANKER** - Best Retail Bank in Thailand
- THE ASIAN BANKER** - Best Home Loan Product
- THE ASIAN BANKER** - Best Private Bank for Portfolio Management Technology - Asia
- THE ASIAN BANKER** - 1 of 20 Asia/Pacific Best Bank for 2020
- THE ASIAN BANKER** - K PLUS as #1 Top 10 of Finance Apps by MAU in Thailand iOS & Google Play
- THE ASIAN BANKER** - Granted Carbon Neutral Certification
- THE ASIAN BANKER** - Top Outright Primary Dealer

Note: CX = Customer Experience

บริการทุกระดับประทับใจ

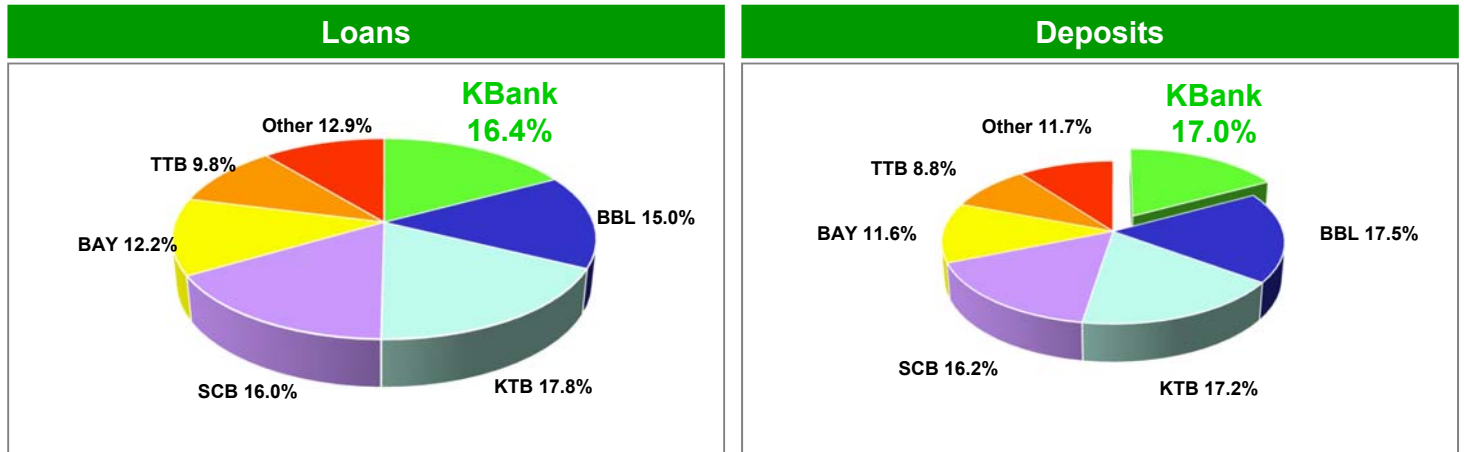


Appendix

บริการทุกระดับประทับใจ

Loans and Deposits Market Share

December 2021 (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 13 Thai commercial banks as of December 2021

บริการทกระดับประทับใจ

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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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