

KASIKORNBANK in Brief

as of 4Q23

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 all stakeholders by harmoniously combining technology and talent"

- Established on June 8, 1945 with registered Capital of Bt5mn (USD0.14mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976



Core Value:

Customer at Heart |
Collaboration | Agility |
Innovativeness | Integrity

Consolidated (2023)

Financial figures				Share information		
	Assets	Loans ¹	Deposits		KBANK	KBANK-F
Value	Bt4,284bn (USD125.2bn)	Bt2,490bn (USD72.8bn)	Bt2,700bn (USD78.9bn)	Average share price	Bt131.13 (USD3.80)	Bt130.03 (USD3.80)
Rank ²	#3	#2	#2	Share capital	Authorized Bt30.2bn (USD0.88bn)	Issued and paid-up Bt23.7bn (USD0.69bn)
Market share	16.17%	16.16%	16.80%	Number of shares and market capitalization	# of shares 2.4bn	Market Capitalization Bt319.9bn (USD9.35bn)
Key ratio and operating figures				Key ratio	EPS Bt17.58 (USD0.51)	BVPS Bt218.09 (USD6.37)
Key ratio	CAR 19.41% ³	ROE 8.29% ⁴	ROA 0.99%			
Operating	Branches 809	K PLUS Users 21.7 mn	Employees ⁵ 31.9 k			

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 December 2023

3. Capital Adequacy ratio (CAR) has been reported in accordance with Basel III Capital Requirement from 1 January 2013 onwards. CAR is based on KASIKORNBANK FINANCIAL CONGLOMERATE, which means the company under the notification of the Bank of Thailand re: consolidated supervision, consisting of KBank, K companies and subsidiaries operating in supporting KBank. Phethai Asset Management Co., Ltd. and subsidiaries within the permitted scope from the BOT's to be financial conglomerate.

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

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

6. Exchange rate at the end of December 2023 (Mid Rate) was Bt34.22 per USD (Source: Bank of Thailand)

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Vision and K-Strategy: Focus on three strategic priorities +1 in medium- and long-term to increase competitiveness, capture growth opportunities, and deliver sustainable value to all stakeholders



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2018 – 2023 Financial Performance

Consolidated

(Bt mn)

Item	2023	2022	2021	2020*	2019	2018
B/S and Income:						
Assets	4,283,556	4,246,369	4,103,399	3,658,798	3,293,889	3,155,091
Deposit	2,699,562	2,748,685	2,598,630	2,344,998	2,072,049	1,995,001
Loan	2,490,398	2,495,077	2,421,813	2,244,821	2,001,956	1,914,072
Interest Income	183,608	151,333	135,415	127,592	130,178	123,922
Interest Expense	35,164	18,334	16,024	18,570	27,490	25,384
Non-interest Income	44,209	40,259	43,958	45,869	57,803	56,945
Other Operating Expenses (Non-interest expense)	84,968	74,753	71,044	69,997	72,729	68,348
EBPT	107,685	98,504	92,305	84,895	87,762	87,135
Net Profit	42,405	35,770	38,053	29,487	38,727	38,459
Performance Ratio (%):						
ROA	0.99	0.86	0.98	0.85	1.20	1.27
ROE***	8.29	7.38	8.44	7.10	9.90	10.61
NIM	3.66	3.33	3.21	3.27	3.31	3.39
Cost to income ratio	44.10	43.15	43.49	45.19	45.32	43.96
Asset Quality Ratio:						
NPL gross	94,241	92,536	104,036	101,007	84,038	74,400
NPL net	n.a.	n.a.	n.a.	n.a.	55,685	41,431
NPL gross to total loans (%)	3.2	3.2	3.8	3.9	3.7	3.3
NPL net to total loans (%)	n.a.	n.a.	n.a.	n.a.	2.5	1.9
Coverage Ratio (%)	152.2	154.3	159.1	149.2	148.6	160.6
Capital** (%):						
CAR	19.4	18.8	18.8	18.8	19.6	18.3
Tier 1	17.4	16.8	16.5	16.1	16.2	15.9

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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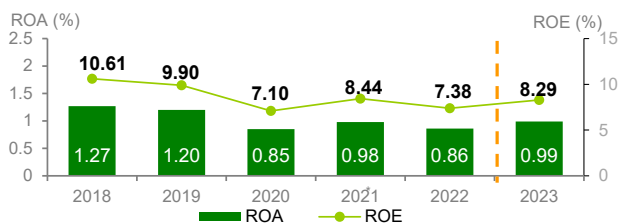
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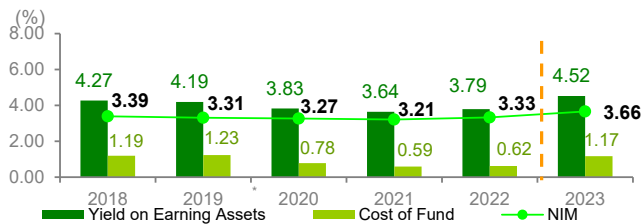
Financial Performance Highlights

December 2023 (Consolidated)

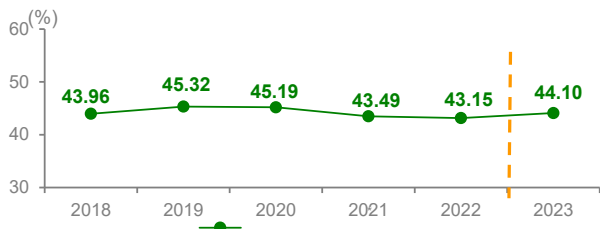
ROA and ROE**



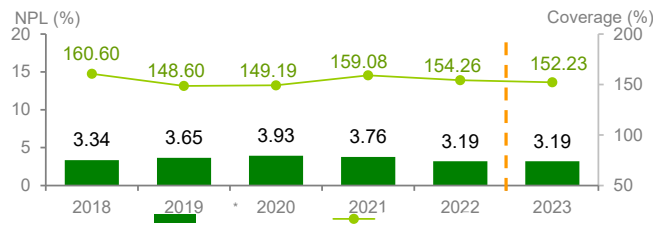
Net Interest Margin



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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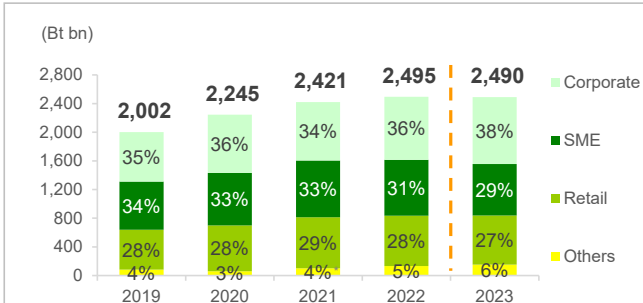
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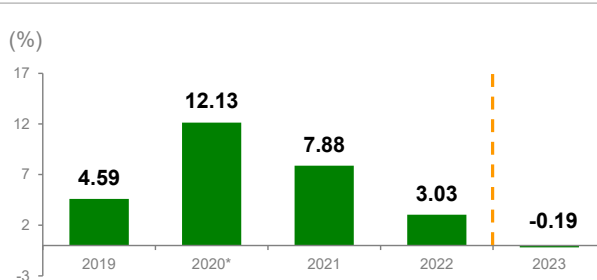
Loan

December 2023 (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 World Business Group, insurance business (MTL), 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

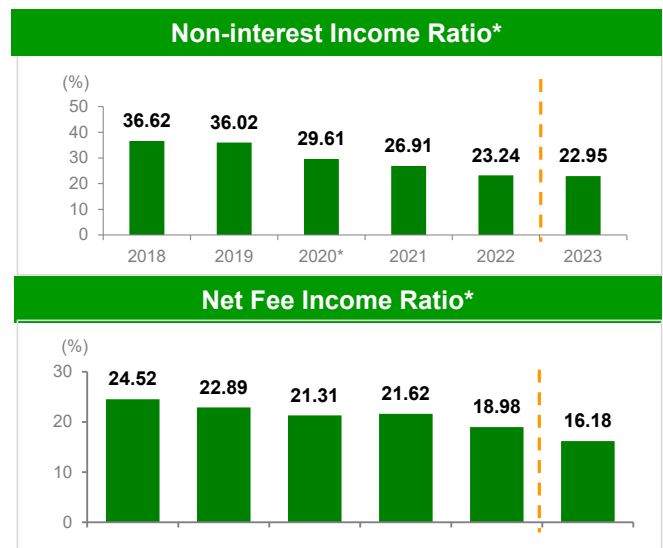
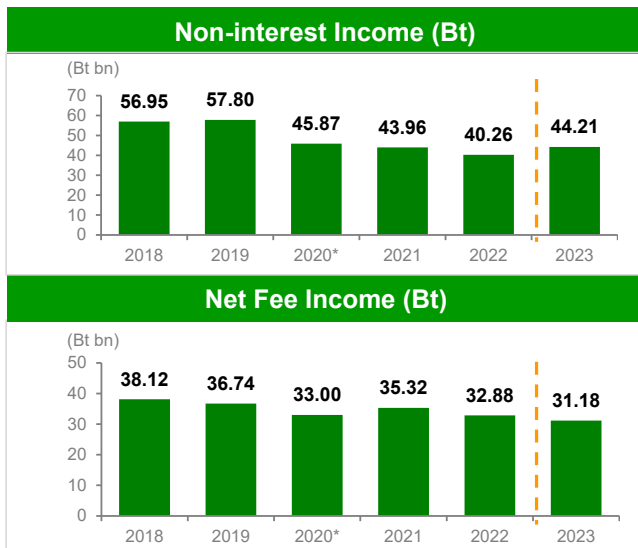
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Non-interest Income and Net Fee Income

December 2023 (Consolidated)



Note: * Non-interest Income Ratio = Non-interest income/Total Operating Income-net, Net Fee Income Ratio = Net Fee Income/Total Operating Income-net
** The Bank and its subsidiaries have adopted new accounting standards (TFRS 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-TFRS9).

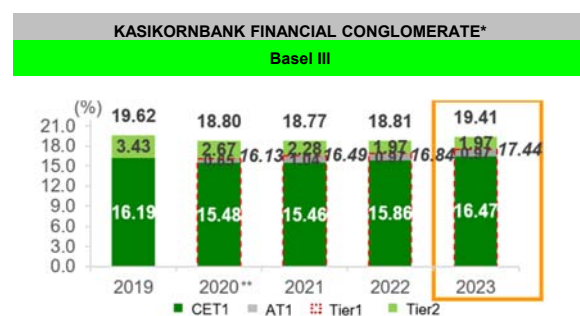
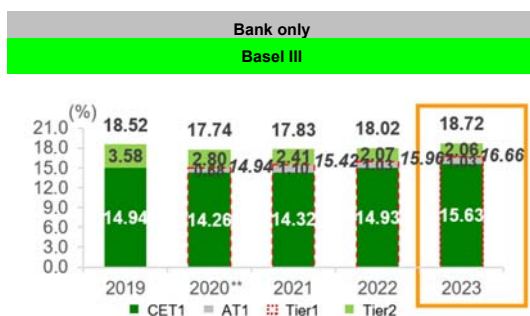
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Capital

December 2023

- 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 (TFRS 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-TFRS9).

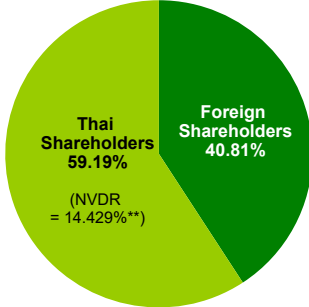
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Shareholder Structure

September 14, 2023 (Record Date)

Shareholder Structure



Note:

Foreign Shareholding Limit 49%

Top 10 Shareholders*

	%
1. THAI NVDR CO., LTD.**	14.429
2. STATE STREET EUROPE LIMITED	8.660
3. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	5.350
4. THE BANK OF NEW YORK MELLON	3.441
5. SOCIAL SECURITY OFFICE	2.289
6. STATE STREET BANK AND TRUST COMPANY	1.821
7. SOUTH EAST ASIA UK (TYPE A) NOMINEES LIMITED	1.379
9. SE ASIA (TYPE B) NOMINEES LLC	1.304
9. ELECTRICITY GENERATING AUTHORITY OF THAILAND SAVING & CREDIT COOPERATIVE LIMITED	1.209
10. HSBC BANK PLC - SAUDI CENTRAL BANK SECURITIES ACCOUNT A	1.090
Other Shareholders	59.026
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

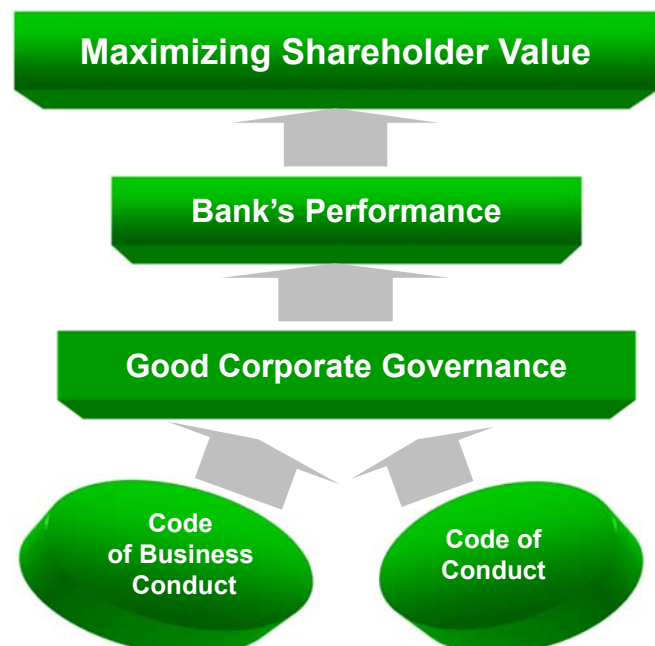
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Corporate Governance

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



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

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Sustainable Development Framework and Policy

Bank of Sustainability

ASPIRATIONS

Be an ESG Leader among Banks in Southeast Asia

SD FRAMEWORK



Environment



Society



Governance / Economy

GOAL

Ensuring environmental stewardship towards a net zero-carbon society

Being a responsible corporate citizen to create a sustainable society

Being an accountable bank to create sustainable profitability

COMMITMENT

We are committed to preserving the environment and reducing the impact of climate change.

We are committed to developing strong relationships with employees and society to better livelihoods and increase prosperity.

We are committed to strong ESG principles to be a responsible and accountable bank

SD POLICY

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

5. Ensuring financial inclusion and promoting financial literacy

6. Safeguarding customer data security and privacy

7. Ensuring the "Best Place to Work, Learn and Lead" by embedding Green DNA and creating future-ready workforce

8. Respecting for human rights and diversity

9. Promoting the development of youth potential as well as the pursuit of environmental, public and social activities

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

MATERIAL AREA

• GREEN OPERATIONS
• SUSTAINABLE FINANCE

• FINANCIAL INCLUSION and FINANCIAL/CYBER LITERACY
• RESPECT TO HUMAN RIGHTS
• CUSTOMER DATA SECURITY AND PRIVACY

• ESG RISK MANAGEMENT AND COMPLIANCE



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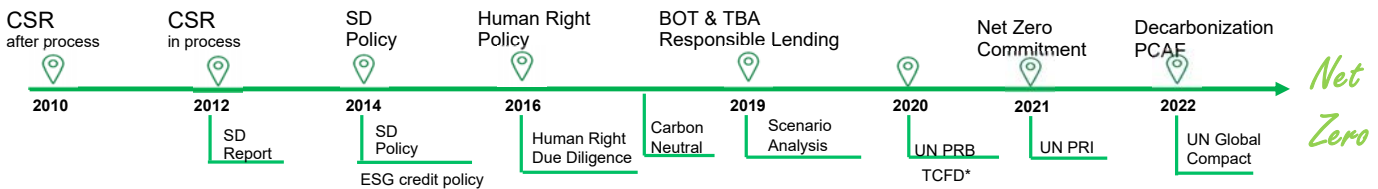


KBank Sustainable Development Journey

Bank of Sustainability

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

KBank Sustainable Development Journey



Pride of KBank

INTERNATIONAL

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 five consecutive years (2019-present)

A member of the FTSE4Good Emerging Index for six consecutive years (2016-present)

KBank's Leadership Level rating is at AA for its ESG performance among emerging market banking sector peers



The first Thai commercial bank with CDP A List (Leadership Level) in Climate Change, assessed by the Carbon Disclosure Project (CDP)

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 seven consecutive years (2016-present)

KBank was ranked in the top 5% of the S&P Global ESG Score 2022 for the banking industry with score of 86/100 in the S&P Corporate Sustainability Assessments 2022

NATIONAL

Level rating is "AAA" of SET ESG Rating 2023

Included in Thailand Sustainability Investment (THSI) for seven years (2015, 2017-2022)

ESG 100 certificate 2022 (Certified by ThaiPat Institute)

An Excellence award under The Low Carbon and Sustainable Business Index (LCSBI) award (2021-2022)



Sustainability Disclosure Award 2022 granted by ThaiPat Institute

The first and only commercial bank in Thailand granted Carbon Neutral Certification (2018-2022)



SET Sustainability Awards granted by the Stock Exchange of Thailand - Best in Sustainability Awards (2022) and Highly Commended in Sustainability Awards for three years (2018-2019, 2021).



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



▶ Allocation at least
100-200 Billion Baht
In Sustainable Financing and Investment
By 2030

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

- * Thailand's ambition at COP26:
- 2050 carbon neutrality and
- 2065 Net Zero GHG Emission

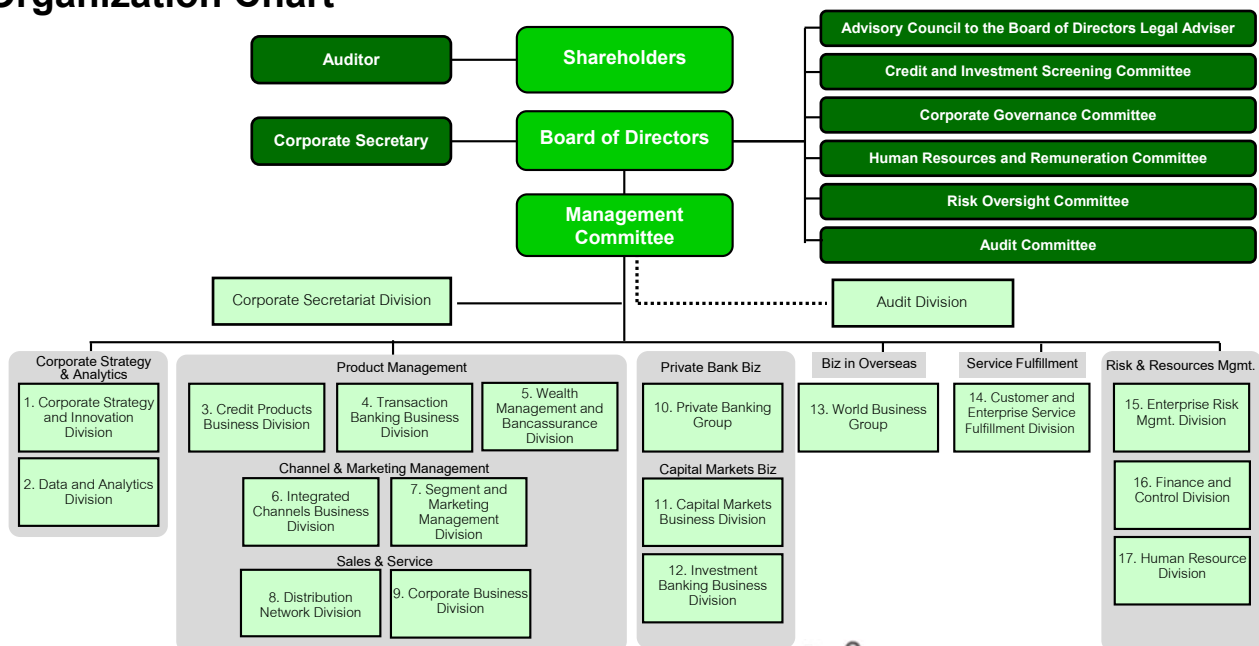
▶ Supporting Customers
In the Transition to
A Net Zero Economy

KBank's Board of Directors has resolved to announced the Bank's Net Zero Commitment on 29 October 2021, as follows:

- ▶ KBank aims to empower every customer's life and business. We support our customers in the transition to a net zero economy. Sustainability is deeply ingrained in how we serve our customers and manage our operations.
- ▶ We are committed to supporting Thailand and our clients in regional economies on their decarbonization journeys. We will contribute to the global effort to transition to net zero emission by 2050* and will align with the Paris Agreement goals.
- ▶ We are committed to be the leading sustainable bank in Thailand, allocating at least 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 emission by 2050 is the global effort to transition to net zero emission, aligning with the Paris Agreement goals. However, KBank commit to achieving net zero in our financed portfolio in line with Thailand's aspirations, accelerating this journey where possible.

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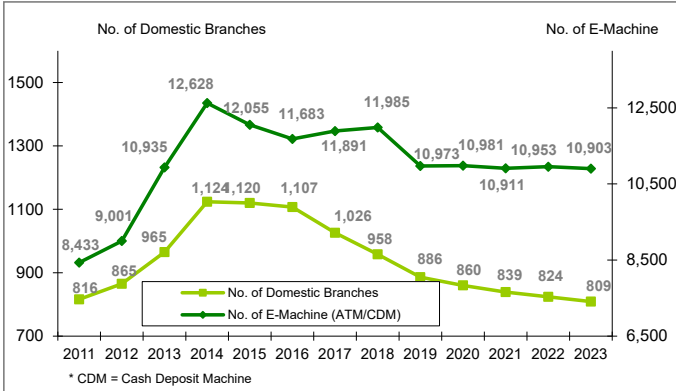
Note: As of 1 January 2024



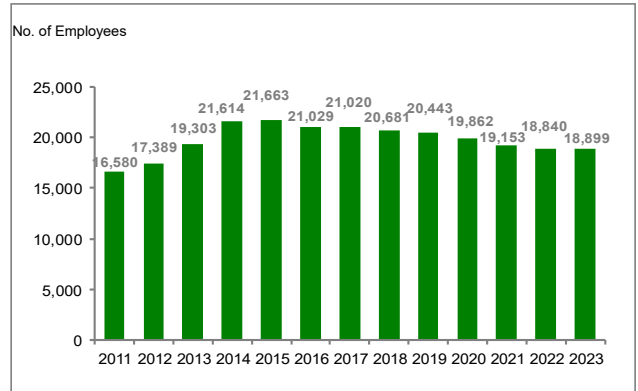
KBank Channels and Employees

December 2023

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



Employees (Bank only)



- Note:
- Two subsidiary banks: KASIKORNTHAI BANK SOLE Limited (Lao PDR) with two branches in Ponesinuan and Lane Xang, KASIKORNBANK (CHINA) with four branches in Shenzhen, Chengdu, Shanghai, Beijing and one sub-branch in Long Gang
 - Four international branches: Cayman Islands, Hong Kong, Phnom Penh and Ho Chi Minh City
 - Five representative offices: Kunming, Tokyo, Yangon, Hanoi and Jakarta
 - One strategic partner: Maspion Bank in Indonesia; KASIKORNBANK Group has become a majority shareholder of Maspion Bank in Indonesia by holding a share of 84.55%
 - Global partners with 80 banks in 14 countries: 50 Japanese partner banks; 10 Chinese partner banks; 1 Hong Kong bank; 3 Korean partner banks; 12 ASEAN partner banks (in Vietnam, Indonesia, Lao PDR, Cambodia, Philippines, Brunei, Malaysia and Singapore); 3 European regional banks (in Germany and Italy) and 1 Indian Bank

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Public Recognition Highlight: 2022-2023

2022

- Top Investment Houses in Asian Local Currency Bond - Best IPO
- Top Arranger - Investors' Choice for Primary Issues Corporate Bonds (THB, Rank1)
- Top Arranger - Investors' Choice for Primary Issues, Government Bonds (THB, Rank1)
- Top Sellside Firm in the Secondary Market, Government Bonds (THB, Rank3)
- Triple A Best Private Bank and Triple A Best Private Bank - HNWIs
- Best Retail Bank for Digital CX - Thailand
- Best Private Bank for Digital CX - Thailand
- Best Digital CX in Banking - Social Channels (KASIKORN LINE)
- Best Retail Bank - Thailand - Outstanding Interactive Chatbot Service by a Retail Bank
- Best Bond House in Thailand
- Best Bond Deal for Retail Investors in Southeast Asia 2022
- Best Local Currency Bond Deal of the Year (Thailand) 2022
- Best Sustainability-Linked Transaction of the Year 2022
- Best Retail Bank in Thailand
- Best Chatbot / Voice Banking Initiative Application in Thailand
- Best SME Bank in Thailand
- Best Strategic Partnership
- Best In-Person (or virtual) Customer Event
- Most Dynamic Third-Party Collaboration
- Highly Commended- Best App for Customer Experience
- Highly Commended- Best Content Marketing Program
- Highly Commended- Excellence in SME Banking
- Highly Commended- Excellence in Omni-Channel Integration (K CHECK ID)
- Highly Commended- Trailblazing Use of AI or Machine Learning in Financial Services (Digital Commercial Loan for Shopee project)
- Highly Commended- Trailblazing Use of AI or Machine Learning in Financial Services (KASIKORN LINE)
- Highly Commended- Best Use of Big Data in Customer Strategy (KASIKORN LINE)
- Highly Commended- Excellence in Loan Origination Process (KASIKORN LINE)
- Best for Mass Affluence/HNW in Thailand
- Product of the Year: Premium Health Insurance Product for Elite Health Insurance
- Product of the Year: Lump sum Health Insurance Product for Delight Health Insurance
- Best Companies to Work for in Asia-Thailand region - HR Leader of the Year (Gold Level)
- Excellence in HR Change Management (Gold Level)
- Excellence in Workforce Flexibility (Gold Level) from the "Work That FITS" project
- Mobile Banking & Payment Initiative of the Year - Thailand
- Strategic Partnership of the Year - Thailand
- Thailand Domestic Cash Management Bank of the Year
- UX Design Awards in the category of Product for MAKE by KBank
- Leadership Level (CDP A List)
- Sustainability Award - DJSI World Index and DJSI Emerging Markets Index
- the top 5% of the S&P Global ESG Score 2022 for the banking industry
- Winner - Best Bank for Sustainability and ESG Leadership
- Best Contact Center of the Year
- Best Fund House - Domestic Fixed Income (KASSET)
- Future Enterprise of the Year
- Employee Experience Award in the category of Most Innovative and Sustainable Office Design
- Best Private Bank for Digital Marketing & Communication, Asia
- Red Dot Award: Brands & Communication Design in the category of Interface & User Experience Design (for Mobile User Interfaces) for KhunThong social chatbot

2023

- Asia's Best CSR
- Asia's Best CEO (Investor Relations)
- Asia's Best CFO (Investor Relations)
- Best Investor Relations Professional
- Best Investor Relations Company (Thailand)
- Best Environmental Responsibility
- Best Retail Bank in Thailand
- Most Recommended Retail Bank in Thailand
- Best Frictionless Customer Experience Initiative (YouTrip)
- Triple A Best Private Banking - HNWIs
- Best Mobile Banking Service (K PLUS)
- BankQuality Ranking - Most Selected Main Bank in Thailand
- Best Digital Credit Evaluation Initiative
- Best Frictionless Customer Experience Initiative
- Digital Private Banking of the Year
- Best Private Bank for HNWIs (Thailand)
- Triple A Best Private Bank, Thailand
- Project Finance House of the Year - Rooftop Solar
- Renewable Energy Deal of the Year - Rooftop Solar
- Transport Deal of the Year - Highway
- BTS Group Holding Baht 11 billion Multi-tranche Sustainability-linked Debentures
- Top arranger - Investors' Choice for primary issues, Corporate bonds, THB, Rank 1
- Best sell-side Individual - Research (Thai Raht Rong), Rank 1
- Best Bond House in Thailand
- Best Trade Finance Bank in Thailand
- Best FX Bank for Corporates & Fis
- Best Wealth Management Bank in Thailand
- Best Inaugural Bond Deal in Southeast Asia & Best Local Currency Bond Deal of the Year in Thailand (CP Xtra PCL's Baht 15 Billion (US\$420.1 million) Multi-tranche Debt)
- Highly Commended - Best Retail Bank - Thailand
- Highly Commended - Best Mobile Wallet Initiative (YouTrip)
- Best Open Banking Initiative (K LINE)
- Most Dynamic Third-Party Collaboration (K LINE)
- Highly Commended - Best Loan Offering (K LINE)
- Best Mobile Wallet Initiative (Highly Commended)
- Best THB Interest Rates Swap Contributor (Runner-up)
- Best THB Local Cross Currency Contributor (Runner-up)
- Best Private Bank for Building Client Communities, Asia
- 2023 MongoDB APAC Innovation Award - Customer Focused (MAKE by KBank)
- Thailand's Most Admired Brand: Mobile Banking
- Best Retail Bank for Digital CX in Thailand
- Outstanding Digital CX in FX Services (YouTrip)
- Best Private Bank for Digital CX in Thailand
- Best Private Bank - Thailand
- SET ESG Rating 2023 "AAA" by SET
- Best Sustainability Awards (2023) by SET
- Listed in the DJSI 2023 by S&P Global
- Best IR
- Sustainability Disclosure Award 2023 by Thailand
- ESG 100 certificate 2023 Certified by Thailand
- Best DCM House in Thailand
- Best Domestic Bank in Thailand
- Best for High Net Worth in Thailand
- Best Private Bank Thailand
- Top Underwriter
- Best Bond House
- Deal of the Year
- Most Innovative Deal
- Best Private - Corporate ESG Bond of the Year
- Future Enterprise of the Year
- Best Companies to Work for in Asia-Thailand region
- Best Employee Value Proposition (Gold)
- Best Unique or Innovative Leadership Development Program (Silver)
- Best Hybrid Learning Program (Silver)
- Best Unique or Innovative Learning Development Program (Silver)
- Best Use of a Blended Learning Program (Bronze)

Note: CX = Customer Experience

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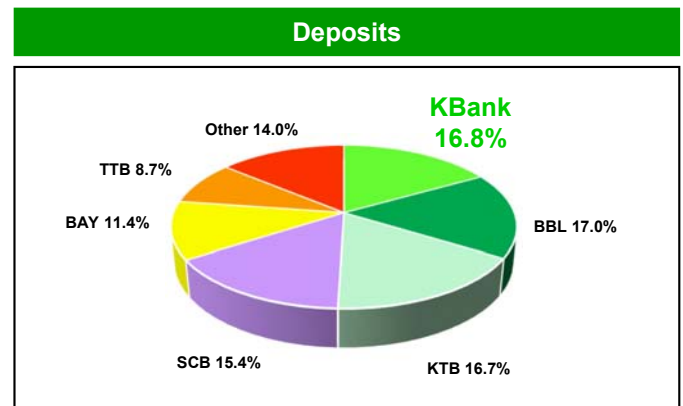
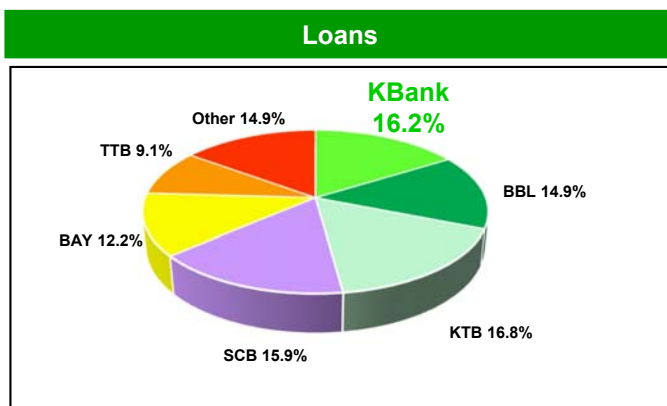
Appendix

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Loans and Deposits Market Share

December 2023 (Bank only)



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

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

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