



KASIKORNBANK
Sustainability Report
2025

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บริการทุกระดับประทับใจ



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Always in our hearts, forevermore.
In most humble and profound remembrance of
Her Majesty's immeasurable graciousness.

The Board of Directors, Management, and Employees of KASIKORNBANK



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3. Customers

KBank has introduced the SATI project to help customers recognize financial fraud risks associated with digital transactions and various forms of online threats, such as impersonation of government agencies or public figures, scams targeting the elderly, and investment fraud/pyramid schemes. The program also provides guidance on preventive measures and response actions, including incident reporting. Information under the SATI program is disseminated through static visuals and video clips via KBank’s website, K-Contact Center, branches, and social media. In addition, the Bank conducts fraud awareness tests aligned with evolving scam techniques to further enhance the effectiveness of customer communications.



PR media of SATI project to regularly communicate with customers so that they are aware of cyber threats and can protect themselves against those threats

4. KBank’s Service Providers and Counterparties

KBank has regularly communicated with our service providers and counterparties on cyber threats, demonstrating that the Bank has placed emphasis on cyber security and sound risk management practices.



Collaboration with Regulatory Agencies and Other Sectors

KBank is a member of the Thailand Banking Sector Computer Emergency Response Team (TB-CERT). In 2025, the Bank played an active role in strengthening cooperation on cyber threat security, particularly in the following areas:

- 1) Upgrade of readiness for cyber incident response:
 - Participation in a workshop and cyber drill/exercise conducted under the collaboration between the Thai Bankers’ Association and the Bank of Thailand.
 - Participation in an activity called Capture the Flag (CTF), organized by several agencies, including TB-CERT and the National Cyber Security Agency (NCSA).

- Promotion of exchanges of cyber security information between employees and competent authorities through lectures and visits to KBank cyber security units.
- Participation in training activities and seminars with the National Cyber Security Agency (NCSA), and participation in cyber drills/exercises with other IT infrastructure agencies of Thailand.

- 2) Membership of the Financial Services Information Sharing and Analysis Center (FS-ISAC), which is a center for financial data and analysis of data related to cyber security. The shared insights can be leveraged to develop and improve the Bank’s security system.



Governance



KBank is committed to good corporate governance with ethics, transparency, and strict compliance with regulations and laws. The Bank’s Board of Directors oversees the Bank’s management with independent decision-making authority for the ultimate benefit of the Bank, shareholders, and stakeholders.

The Board approves the review of Vision, Purpose, Core Values, and operational strategies, as well as endorses strategic directions and policies of KASIKORNBANK FINANCIAL CONGLOMERATE, including sustainable development, an effective internal control system, and appropriate risk management processes, to work in coordination with the Management to achieve strong operating performance and sustainable growth.

In addition, the Board has appointed Board Committees, Management Committees, and Sub-Committees to delegate the close supervision and management of work in each area, and to regularly report significant performance results to the Board, thereby enhancing the efficiency and effectiveness of the Bank’s corporate governance.



Governance

The Bank has a policy to conduct its business in accordance with relevant regulations and laws, with the Board responsible for overseeing regulatory compliance and the Risk Oversight Committee responsible for supervising compliance risk management.

The Bank requires the Compliance Department, which operates independently, to oversee regulatory compliance, assess compliance risks from the Bank’s business operations, develop and review compliance policies and procedures to align with current

Opportunities and Risks

The Bank places importance on conducting business based on a foundation of good corporate governance, with the Board possessing sufficient and diverse knowledge, capabilities, and experience, together with systematic, transparent, fair, and ethical internal control mechanisms, as well as the Anti-Corruption Policy. This results in effective management in terms of reducing unnecessary costs arising from inappropriate practices and resource use, as well as in the ability to manage risks within defined limits, leading to opportunities to generate strong performance and advance towards becoming a Bank of Sustainability that inspires confidence among all stakeholders.

If the Bank does not implement good corporate governance, it may lead to ineffective management and a lack of confidence among stakeholders, which may also adversely affect the organization’s image and its status as an attractive long-term investment.

regulatory requirements, and provide communication and training to the Board of Directors, senior management, and employees.

The Compliance Department is also responsible for monitoring and notifying the Board of Directors, senior management, and employees about changes or amendments in laws and regulations, as well as providing advice and consultation on various laws and regulations. Furthermore, it oversees the Bank’s operations to ensure compliance with regulatory requirements and prevent violations or non-compliance with laws and regulations. The Department also reports its performance to senior management, relevant committees, and regulatory authorities according to established criteria.



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 Anti-Corruption

KBank has committed to operating its business with transparency and in adherence to anti-corruption practices by joining the Thai Private Sector Collective Action Against Corruption (CAC) since 2013 and establishing the Code of Business Conduct in accordance with relevant rules and regulations. This includes the Anti-Corruption Policy and the No-Gift Policy aimed at ensuring that the Bank's operations and procedures comply with all applicable standards. The Bank also provides continuous learning, training, and evaluation for personnel at all levels through its internal communication channels to enhance understanding and promote the performance of duties in combating all forms of corruption. Additionally, the Bank communicates and discloses its Anti-Corruption Policy on its website. For 2025, the Bank was not subject to any penalties or fines due to corruption or bribery.

Corruption Risk Management

The Bank manages corruption risk in accordance with the Anti-Corruption Risk Assessment and Control Procedure, which consists of assessing risks that may lead to internal corruption and implementing risk control measures, by encouraging all executives and employees to assume responsibility and participate in the risk assessment process within the scope of their duties, including evaluating the risk control measures of their own and related units. This is to improve work processes and internal controls to be appropriate and sufficient for effectively achieving operational goals, while also reducing the risk of corruption and the abuse of authority for personal gain to an acceptable level.



Implement of No Gift Policy



Employee review of compliance with the Code of Conduct

Promoting Ethical Business Conduct and Anti-Corruption for Suppliers as Follows:

- Communicating and ensuring awareness of the KBank Supplier Code of Conduct, which encompasses business ethics, risk management, human and labor rights, safety and occupational health, the environment, product quality, community relations, and whistleblowing.
- Communicating and ensuring awareness of the Anti-Corruption Policy and the Anti-Conflict-of-Interest Policy, as well as encouraging suppliers to join the collective action network against corruption.
- Communicating the No-Gift Policy during all festive seasons to suppliers.
- Providing multiple channels for receiving information, suggestions, or complaints.

Anti-Money Laundering and Counterterrorism and Proliferation of Weapons of Mass Destruction Financing

KBank has mechanisms in place to prevent itself from being used as a tool for terrorism by establishing the Anti-Money Laundering and Counterterrorism and Proliferation of Weapons of Mass Destruction Financing (AML/CTPF) policies and regulations. In addition, we have adopted Know Your Customer and Customer Due Diligence (KYC/CDD), examination of sanctions lists issued by government agencies or international organizations, as well as appropriate risk management for each customer in compliance with the regulations of the Anti-Money Laundering Office (AMLO). Simultaneously, the Bank has an AML monitoring system using data analytics techniques and has continuously enhanced the system's efficiency. Additionally, the Bank has organized briefing and training sessions for employees regarding compliance with relevant laws. Their knowledge of AML/CTPF is assessed regularly.

Market Conduct

The Bank approves the Market Conduct Policy and reviews it annually, establishing operational frameworks and assigning the 360 Prudent Risk Practice working committee to oversee compliance with the prescribed guidelines and alignment with those of the Bank of Thailand (BOT), which prioritize customer protection and the stability of the Thai financial system. The Bank's key operational approaches are as follows:

- Offering complete and easy-to-understand information, enabling customers to make service decisions appropriate for their own needs and capabilities.
- Prioritizing suitability while designing products, primarily considering the benefits for each customer segment and avoiding sales promotions that may create unnecessary financial burdens for customers.
- Establishing a Responsible Lending Policy by carefully assessing customers' debt repayment ability to prevent over-indebtedness and support sustainable financial discipline.
- Providing continuous post-sales customer care by offering transparent and verifiable complaint channels and utilizing customer feedback to improve services.

Receiving Information or Whistleblowing

The Bank has regulated a Whistleblowing Policy for acts of corruption, violations of government laws or regulations, actions inconsistent with the Bank's Code of Conduct, policies, or operating procedures, as well as internal control weaknesses that may lead to damage, by providing whistleblowing channels in both written and electronic forms directly to the Bank's Board of Directors or its Internal Audit Department, where whistleblowers may choose to disclose their identity or remain anonymous under protection and confidentiality measures, limited strictly to those responsible for fact-finding. The Bank also has guidelines for preventing evidence destruction and ensuring fair measures for stakeholders.

Regarding the process for handling information or whistleblowing, if the fact-finding reveals acts of corruption, or inappropriate actions or wrongdoing, the Bank will impose disciplinary penalties in accordance with its regulations and report the matter to the Audit Committee.



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AFTERKLASS Project

The **AFTERKLASS project** is an online platform aimed at creating a learning society in financial management and general knowledge for Thai youths aged 15 - 20 years through out-of-classroom learning via the website www.AFTERKLASS.com and social media channels, including Facebook, LINE official account, TikTok, and YouTube, alongside various activities. Currently, the platform has a total of 64,112 members and covers three key areas of knowledge as follows:

- Financial Literacy:** Cultivating financial discipline, savings planning, investment, and protection against various financial risks through online gamified activities and nationwide financial knowledge competitions.
- Entrepreneurship and Innovation:** Fostering new knowledge and skills in investment, business operations, and innovative ideation, alongside the appropriate and creative use of contemporary technology.
- Life Skills for Social Impact:** Enhancing life skills for adaptability and social responsibility, which are key to sustainable development.

In 2025, in addition to educational articles and videos on the AFTERKLASS platform, the AFTERKLASS project organized a wide range of activities throughout the year, including workshops under the theme ‘**AFTERKLASS AKADEMY**’; the globally recognized financial board game ‘**CASHFLOW**’ competition through the ‘**AFTERKLASS Money Board Game Youth Tournament**’ with youths from across the country; seminars and workshops under the theme ‘**AFTERKLASS Kareer Day: Discover Your Passion, Explore the Right Career**’; the ‘**AFTERKLASS ExKlusive On Tour**’ and the ‘**AFTERKLASS Young: Be Mindful, Be Scam-Aware,**

Be Financially Savvy’ activities. The year concluded with the flagship annual event, ‘**AFTERKLASS Business KAMP**,’ held under the theme ‘Youth for Good: Supporting Underserved or Vulnerable Groups in Thai Society.’ This activity provided youths the opportunity to submit artificial intelligence (AI) technology-based project ideas aimed at helping and improving the quality of life of underserved groups in Thailand. Overall, AFTERKLASS activities have enhanced knowledge and experience in finance and investment, while also fostering positive life values and a strong sense of social and environmental responsibility among the youths who participated.



The project achieved an
SROI ratio of
1:1.87*

The Bank has continuously monitored and evaluated the implementation of the AFTERKLASS project using the internationally recognized Social Return on Investment (SROI) framework.

* An SROI ratio of 1:1.87* means that every Baht 1 invested in the project will generate social benefits worth Baht 1.87. The social return is calculated based on various components, including the value of knowledge that youths assess they have gained from the project; reduced expenditures or increased income resulting from new behaviors adopted after receiving knowledge from the project; and business value and revenue generated by youths through the knowledge gained from the project.
Details of the project are available on the Bank’s website

Employee Volunteer Hours Projects — Tham Di Tham Dai (Joining Hands for Goodness)

The ‘Tham Di Tham Dai (Joining Hands for Goodness) project is a volunteer initiative that the Bank has continuously prioritized and supported for more than 10 years. Its objective is to instill a sense of public consciousness and social responsibility among employees of the Bank and its subsidiaries. By empowering staff to create positive changes, the project helps build strong, livable communities in the areas where the Bank operates nationwide. The Bank provides funding support based on the nature, type, and scale of each initiative, while also granting every employee the right to participate in a social activity for one working day per year without it being counted as leave. In the past year, the project focused on eight activity themes: cyber threat prevention; creative waste management; energy conservation using clean energy; promotion of savings; debt relief and building financial discipline; passing on items to reduce waste and production; guidance on financial career pathways; and support of blood and organ donation. Every activity emphasizes efficient resource use and reducing environmental impact in accordance with the ‘8R’ principles: rethink, reduce, reuse, recycle, repair, regift, refuse, and recover. This approach aims to cultivate eco-friendly behaviors alongside a sense of public consciousness for the benefit of society and the environment.

In 2025, a total of 15,796 Bank employees participated as volunteers, contributing a combined 207,789 volunteer hours. The initiatives also engaged 18,091 external participants and reached as many as 162,747 beneficiaries. Examples of the projects implemented are as follows:



- The ‘**Tiny Guardians of the Planet: Sort, Exchange, save**’ project is an educational initiative designed to instill financial responsibility and discipline among students in Nakhon Nayok.
- The ‘**Joining Hands for Goodness BKK3**’ project aims at helping communities reduce the use of and conserve energy by installing solar-powered light bulbs as an alternative to electricity, along with refurbishing the windows of the children’s dormitory building at the Ban Bang Lamung Boys’ Welfare Facility in Chonburi.

* An SROI ratio of 1:1.24 means that every Baht 1 invested in the project will generate social benefits worth Baht 1.24. The social return is calculated based on the value generated by various social activities, including the volume of carbon dioxide sequestration from tree planting, the value of materials returned to the recycling process (reducing the extraction of new resources), the amount of sorted waste sold for profit, and the market value of training courses provided by the Bank to local communities.
Details of the project are available on the Bank’s website

- The ‘**Unlock Life, Conquer Debt, Build Savings**’ project is designed to educate and foster understanding of financial management, debt management approaches, and additional information about online fraud.
- The project to **create food sources for the Mani (Sakai) tribe** is to assist vulnerable groups affected by deforestation through organizing educational training sessions, establishing cultivation areas, and providing farming equipment. This aims to help address food security by creating sufficient alternative food sources to replace diminishing natural food supplies.
- The project to **donate unused items**, such as books for children and youths, and eyeglasses, to be delivered to various foundations and organizations for distribution to impoverished schools in remote areas lacking books, as well as to those in poverty with vision problems.

The Bank has continuously monitored and evaluated the implementation of the ‘Tham Di Tham Dai (Joining Hands for Goodness)’ project using the internationally recognized Social Return on Investment (SROI) framework.

The project achieved an
SROI ratio of
1:1.24*



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Sustainability Awards and Assessment

National and International Sustainability Assessments and Rankings



Dow Jones Best-in-Class Indices 2024

The first bank in Thailand and ASEAN selected by S&P Global through its Corporate Sustainability Assessment (CSA)
Selected as a member for nine consecutive years (2016 - 2024*)

Top 10% of S&P Global Sustainability Yearbook 2026

in the banking industry based on CSA Score 2025 of 86/100, as of 11 February 2026.



CDP Leadership Level

- CDP Climate A List for four consecutive years (2022 - 2025)
- CDP Water A List (2025)
- CDP Forests A- (2025)



MSCI ESG Ratings Level “AAA”

A leader in ESG practices in the banking industry
Rated AAA for the first time, following nine consecutive years at AA (2015 - 2024)



FTSE4GOOD Emerging Index

Selected as a constituent member for ten consecutive years (2016 - 2025)

SET Sustainability Awards of Honor

SET Sustainability Awards of Honor in the category of listed companies with market capitalization exceeding Baht 100,000 million at the SET Awards 2025, for two consecutive years (2024 - 2025) Best Sustainability Award (2022 - 2024) Highly Commended in Sustainability Awards (2018 - 2019, 2021)

SET ESG Ratings AAA Level by The Stock Exchange of Thailand

for three consecutive years (2023 - 2025)

Thailand Sustainable Investment (THSI)

for seven years (2015, 2017 - 2022)



Sustainability Disclosure Award 2025

The honorary Sustainability Disclosure Award 2025 for public disclosure of sustainability development information, based on the assessment of the 2025 annual report and sustainability report.



ESG 100 Certificate 2025

KBank was selected as one of the 100 Thai companies with outstanding ESG performance by the Thaipat Institute. Selected for ten consecutive years (2016 - 2025)



Corporate Treasurer Awards 2025 — Best ESG Initiatives

in recognition of outstanding performance in environmental, social, and governance practices, as well as the development of innovative financial solutions.

* Dow Jones Best-in-Class Indices will officially announce the 2025 assessment results in April 2026

Environmental Awards and Certifications



The first Thai commercial bank to achieve carbon neutrality

with organizational greenhouse gas emissions equal to zero (Carbon Neutral), serving as a model for business organizations in reducing global warming and leading towards a low-carbon society while driving sustainable Thai businesses. Selected for eight consecutive years (2018 - 2025)

Corporate Governance and Good Governance Awards



“Excellent” based on the Corporate Governance Report of Thai Listed Companies for 2025

by the Thai Institute of Directors Association (IOD)



“Excellent and worthy as an example” based on the AGM Quality Assessment Program for 2025

by the Thai Investors Association in cooperation with the Office of the Securities and Exchange Commission and the Thai Listed Companies Association.

Human Resource Management Awards



- Brandon Hall Group™ HCM Excellence Awards 2025, presented by Brandon Hall Group, receiving two awards:
 - Silver Award in the category of Best Leadership Development Program
 - Bronze Award in the category of Best Unique or Innovative Learning and Development Program
- Top 50 Companies in Thailand 2025, based on a survey conducted by WorkVenture, a leading employer branding consultancy in Thailand.
- Thailand Corporate Excellence Awards 2025 - Distinguished Award, in the category of Human Resource Management Excellence Award, presented at the TMA Excellence Awards 2025, organized by the Thailand Management Association in collaboration with Sasin School of Management, Chulalongkorn University.
- Highest Honour Award for Outstanding Labour Relations and Welfare Establishment 2025, received for the 20th consecutive year, presented at the Thailand Labour Management Excellence Award 2025, organized by the Ministry of Labour.
- Recognition Award for Employer Contribution, honoring organizations that actively support and promote the operations of the Student Loan Fund

Sustainable Investment Awards



KASIKORN ASSET MANAGEMENT CO., LTD. (KAsset)

- Best Asset Manager Company
- ESG, Sustainability Award, and Financial and
- Investment Knowledge Empowerment Award, presented by the Stock Exchange of Thailand.
- Asset Manager Company of the Year - Sustainable Investing, from The Asset Triple A Sustainable Investing Awards 2025, presented by The Asset.
- Best ESG Manager, awarded the Best of the Best Awards 2025.



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Certain statements shown in this report are forward-looking statements in respect of the financial position or the performance of KASIKORNBANK PUBLIC COMPANY LIMITED (“KBank”). KBank has prepared such forward-looking statements based on several assumptions, and has relied on financial and other information available from public sources as of the date such statements were made. Statements containing words such as “expect”, “believe”, “estimate”, etc. and other similar expressions, are considered as forward-looking statements which involve uncertainties and are subject to changes at any time due to future events, including but not limited to, changes in global/ national economic, political and regulatory environment. Accordingly, the readers or the recipients of information shall carefully review this report and make their own independent decision as well as thoroughly evaluate such fact or information which may have changed prior to making any investment or entering into any transaction.

KASIKORNBANK PUBLIC COMPANY LIMITED

400/22 Phahon Yothin Road, Sam Sen Nai Sub-District,
Phaya Thai District, Bangkok 10400, Thailand
Tel.: 02-2220000
Fax: 02-4701144
K-Contact Center: 02-8888888
SWIFT: KASITHBK
E-mail: info@kasikornbank.com
Website: www.kasikornbank.com

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