



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

KASIKORNBANK PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2022



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Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : KASIKORNBANK PUBLIC COMPANY LIMITED

Symbol : KBank

Address : No. 400/22 Phahon Yothin Road, Sam Sen Nai Sub-District, Phaya Thai District

Province : Bangkok

Postcode : 10400

Business : KASIKORNBANK PCL (KBank) conducts commercial banking, securities and other related businesses per the Financial Institutions Business Act, Securities and Exchange Act and other regulations. KBank primarily provides financial services via an extensive branch network nationwide. As of 31 December 2022, KBank service coverage remains available in all locales and is adequate to meet our customers' requirements. Currently, KBank has 824 branches and 10,953 self-service channels to help customers conduct transactions on their own. In addition, the Bank's international network now includes 16 establishments in 8 countries, with operations and services centralized at the Head Office.

Registration Number : 0107536000315

Telephone : 0-2222-0000

Fax (if applicable) : 0-2470-1144

Website : www.kasikornbank.com

Email : info@kasikornbank.com

Total Shares Sold (shares)

Common Stock : 2,369,327,593

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2020	2021	2022
Total (Thousand baht)	154,891,271.00	163,348,945.00	173,257,605.00
Interest income – net (Thousand baht)	109,021,805.00	119,390,486.00	132,998,355.00
Non-interest income (Thousand baht)	45,869,466.00	43,958,459.00	40,259,250.00

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Interest income – net (%)	70.39	73.09	76.76
Non-interest income (%)	29.61	26.91	23.24

By Geographical Area or Market

	2020	2021	2022
Total (Thousand baht)	154,891,271.00	163,348,945.00	173,257,605.00
Domestic (Thousand baht)	154,891,271.00	163,348,945.00	173,257,605.00
International (Thousand baht)	0.00	0.00	0.00

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Domestic (%)	100.00	100.00	100.00
International (%)	0.00	0.00	0.00

Information on Products and Services (1.2.2)

Product/Service Information and Business Innovation Development (1.2.2.1)

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2020	2021	2022
R&D expenses in the past 3 years	0.00	0.00	0.00

Risk Management

Risk Management

Risk Factors (2.2)

Risk that might affect the company's business, including environmental, social and corporate governance issues (2.2.1)

Strategic Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Government policy
- Changes in technologies
- Business operations of partners in the supply chain
- Damage to company image and reputation

Operational Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Reliance on employees in key positions
- Shortage or reliance on skilled workers
- Systems or internal control system
- Human error in business operations
- Information security and cyber-attack
- Loss or damage from non-compliance of partners or counterparties

- Delays in the development of future projects
- Safety, occupational health, and working environment
- Climate change and disasters
- Impact on the environment
- Impact on human rights
- Corruption

Compliance Risk

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Change in laws and regulations
- Laws and regulations is not favorable for doing business
- Violations of laws and regulations
- Corporate Governance

Financial Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding
- Change in financial and investment policies of financial institutions that affect business operations
- Default on payment or exchange of goods
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Fluctuation in return on assets or investment

- Unhedged loan and borrowing in a foreign currency

Risk to Securities Holder (2.2.2)

Shareholders Risk Management

Risk Management Measures: No

Related Risk Topics

- Return from investment of securities holder

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

URL of corporate sustainability policy : <https://www.kasikornbank.com/TH/sustainable-development/policy/Pages/policy.aspx>

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : Yes

URL of environmental policy and practice : https://www.kasikornbank.com/TH/IR/CorporateGovernance/transparency/pages/environmental_and_energy_conservation_policy.aspx

Company environmental guideline : Electricity Management, Fuel Management, Renewable/Clean Energy Management, Water Management, Waste Management, Greenhouse Gas and Climate Change Management

Results with Respect to the Environmental Aspect (3.3.2)

• Electricity consumption

	2020	2021	2022
Amount of electricity purchased (kWh)	213,091.98	186,564.29	188,807.49

Water management

• Water consumption

	2020	2021	2022
Water consumption (cubic meters)	781,862.00	615,550.00	571,827.00

Waste management

• Waste from operations

	2020	2021	2022
Non-hazardous waste (kg)	5,269.98	3,835.47	4,823.14
Hazardous waste (kg)	581.35	1,659.14	95.24
Total (kg)	5,851.33	5,494.61	4,918.38

Greenhouse gas management

• Greenhouse gas emissions

	2020	2021	2022
GHG emission target	0.00	0.00	89,571.73
Scope 1 (Tons of carbon dioxide equivalents)	18,727.05	15,833.59	11,232.01
Scope 2 (Tons of carbon dioxide equivalents)	79,058.67	74,339.32	70,170.16
Scope 3 (Tons of carbon dioxide equivalents)	0.00	0.00	0.00
Total (Tons of carbon dioxide equivalents)	97,785.72	90,172.91	81,402.17

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : LRQA (Thailand) Limited

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy : Yes

URL of human rights policy : https://www.kasikornbank.com/th/ir/corporategovernance/transparency/pages/human_rights_policy.aspx

Company human right guideline : Employee Rights, Migrant Workers, Child Labor, Consumer Rights, Community and Environment Rights, Safety and Occupational Health at Work, Non-discrimination

Results with Respect to the Social Aspect (3.4.2)

Information about employees

• Total number of employees

	2020	2021	2022
Number of male employees (persons)	5,999	5,703	5,516
Number of female employees (persons)	13,820	13,326	13,132
Total (persons)	19,819	19,029	18,648

• Employee development and training

	2020	2021	2022
Average training hours of employees (hour / person / year)	0	37	40
Employee development and training expenses (baht)	0.00	176,325,176.40	87,901,378.00

• Health, safety and work environment

	2020	2021	2022
Number of employee work injuries leading to employee absence (times)	N/A	N/A	N/A

• Employee retention

	2020	2021	2022
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Percentage of employees who voluntarily resigned (%)	4.44	6.42	7.97
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• Significant labor dispute

	2020	2021	2022
Significant labor dispute	No	No	No

Corporate Governance Policy

Corporate Governance Policy

Overview of the Corporate Governance Policy and Guideline (6.1)

Corporate Governance Policy

Corporate Governance Policy : Yes

Company website on corporate governance policy : <https://www.kasikornbank.com/TH/IR/CorporateGovernance/Pages/corporate-governance.aspx>

Policy and Guideline Related to the Board of Directors (6.1.1)

Policy and guideline related to the board of directors

Company policy and guideline : Nomination of Directors, Compensation, Independence of the Board of Directors, Director Development, Board Performance Evaluation, Corporate Governance of Subsidiaries and Associated Companies

Code of Conduct (6.2)

Establishing a Code of Conduct

Establishing a Code of Conduct

Code of Conduct : Yes

Policy and Guideline related to the Code of Conduct

Company policy and guideline : Preventing of Conflicts of Interest, Preventing the Misuse of Inside Information, Anti-corruption, Whistleblowing

Corporate Governance Structure
and Significant Information Regarding
the Board of Directors, Subcommittees,
Management,
Employee and Other Information

Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	18	100.00
Number of male directors	10	55.56
Number of female directors	8	44.44
Number of executive directors	5	27.78
Number of non-executive directors	13	72.22
Number of independent directors	6	33.33

Information on the board of directors and persons with authority to control the company (7.2.2)

List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Ms. KOBKARN WATTANAVRANGKUL Gender: Female Age: 62 years old Highest level of education: Bachelor's degree Major: Architecture Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Original director	4 Apr 2018	Sustainability, Strategic Management, Risk Management, Human Resource Management, Corporate Management, Tourism & Leisure

2.	<p>Ms. SUJITPAN LAMSAM</p> <p>Gender: Female</p> <p>Age: 63 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Economics</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice Chairman (Non-executive)</p> <p>Director type: Original director</p>	30 Apr 1998	<p>Finance, Sustainability, Banking, Strategic Management, Risk Management, Corporate Management, Insurance</p>
3.	<p>Ms. KATTIYA INDARAVIJAYA</p> <p>Gender: Female</p> <p>Age: 57 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	1 Jan 2016	<p>Finance, Sustainability, Corporate Social Responsibility, Banking, Accounting, Strategic Management, Risk Management, Human Resource Management, Corporate Management, Brand Management, Marketing</p>
4.	<p>Mr. PIPIT ANEAKNITHI</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	1 Jan 2017	<p>Finance, Sustainability, Corporate Social Responsibility, Banking, Strategic Management, Risk Management, Corporate Management, Brand Management, Marketing</p>
5.	<p>Mr. PATCHARA SAMALAPA</p> <p>Gender: Male</p> <p>Age: 51 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	4 Apr 2018	<p>Fund Management, Finance, Corporate Social Responsibility, Sustainability, Strategic Management, Risk Management, Corporate Management, Brand Management, Marketing, Banking</p>

6.	Mr. KRIT JITJANG Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	24 Sep 2020	Risk Management, Corporate Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Data Management, Human Resource Management, Brand Management, Marketing, Banking, Governance/ Compliance
7.	Dr. PIPATPONG POSHYANONDA Gender: Male Age: 54 years old Highest level of education: Doctoral degree Major: Engineering Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	24 Sep 2020	Data Management, IT Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Risk Management, Corporate Management, Brand Management, Marketing, Banking
8.	Sqn.Ldr. NALINEE PAIBOON M.D. Gender: Female Age: 63 years old Highest level of education: Bachelor's degree Major: Medicine Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	22 Aug 2012	Corporate Management, Sustainability, Corporate Social Responsibility, Strategic Management, Risk Management, Brand Management, Marketing, Governance/ Compliance
9.	Mr. SARAVOOT YOOVIDHYA Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Industrial Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	2 Oct 2012	Strategic Management, Corporate Management, Audit, Sustainability, Corporate Social Responsibility, Risk Management, Marketing, Governance/ Compliance

10.	Mr. KALIN SARASIN Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	3 Apr 2013	Risk Management, Corporate Management, Project Management, Audit, Sustainability, Corporate Social Responsibility, Strategic Management, Human Resource Management, Marketing
11.	Mr. WIBOON KHUSAKUL Gender: Male Age: 68 years old Highest level of education: Master's degree Major: International Public Policy Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	2 Apr 2015	Sustainability, Corporate Social Responsibility, Risk Management, Human Resource Management, Governance/ Compliance
12.	Ms. SUPHAJEE SUTHUMPUN Gender: Female Age: 58 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	6 Oct 2015	Risk Management, Corporate Management, Audit, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Human Resource Management, IT Management, Brand Management, Marketing, Accounting
13.	Mr. SARA LAMSAM Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	1 Jan 2016	Corporate Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Risk Management, Brand Management, Marketing, Governance/ Compliance, Insurance

14.	Mr. CHANIN DONAVANIK Gender: Male Age: 65 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	3 Apr 2017	Risk Management, Corporate Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Governance/ Compliance
15.	Ms. JAINNISA KUVINICHKUL CHAKRABANDHU NA AYUDHYA Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	4 Apr 2019	Audit, Risk Management, Strategic Management, Brand Management, Sustainability, Corporate Social Responsibility, Finance, Marketing
16.	Ms. CHONCHANUM SOONTHORNSARATOON Gender: Female Age: 54 years old Highest level of education: Master's degree Major: Laws Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	2 Apr 2020	Law, Sustainability, Corporate Social Responsibility, Risk Management, Governance/ Compliance
17.	Mr. SUROJ LAMSAM Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	9 Apr 2021	Strategic Management, Corporate Management, Human Resource Management, Sustainability, Corporate Social Responsibility, Risk Management, Marketing, IT Management, Information & Communication Technology

18. Ms. KAISRI NUENGSIKAPIAN	Director	7 Apr 2022	Accounting, Corporate Social Responsibility, Sustainability, Risk Management, Audit, Internal Control, Governance/ Compliance, Strategic Management, Corporate Management, Finance
Gender: Female	(Non-executive, Independent director)		
Age: 61 years old			
Highest level of education: Master's degree	Director type: Newly appointed director to replace ex-director		
Major: Business Administration			
Thai nationality: Yes			
Residing in Thailand: Yes			

List of directors who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
1. Dr. PIYASVASTI AMRANAND	Director	Date position was assumed:	Ms. KAISRI NUENGSIKAPIAN
Gender: Male	(Non-executive, Independent director)	3 Apr 2013	Date position was assumed: 7 Apr 2022
Age: 69 years old		Date directorship ended:	
Highest level of education: Doctoral degree		7 Apr 2022	
Major: Economics			
Thai nationality: Yes			
Residing in Thailand: Yes			

Other Information pertaining to committees

The Chairman is an independent director : Yes

The Chairman and the manager are the same person : No

The Chairman and the manager are members of the same family : No

The company appoints at least one independent director to determine the agenda of the Board of Directors' meetings : Yes

Sub-committees (7.3)

Information about sub-committees (7.3.2)

Audit Committee

List of audit committee members

General information		Position	Date position was assumed	Experience and expertise
1.	<p>Ms. KAISRI NUENGSIKAPIAN [1]</p> <p>Gender: Female</p> <p>Age: 61 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Chairman of the audit committee</p> <p>(Non-executive, Independent director)</p> <p>Director type: Newly appointed director to replace ex-director</p>	7 Apr 2022	Accounting, Corporate Social Responsibility, Sustainability, Risk Management, Audit, Internal Control, Governance/ Compliance, Strategic Management, Corporate Management, Finance
2.	<p>Ms. SUPHAJEE SUTHUMPUN [1]</p> <p>Gender: Female</p> <p>Age: 58 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Audit committee</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	29 Oct 2015	Risk Management, Corporate Management, Audit, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Human Resource Management, IT Management, Brand Management, Marketing, Accounting
3.	<p>Mr. CHANIN DONAVANIK</p> <p>Gender: Male</p> <p>Age: 65 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Audit committee</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	7 Apr 2022	Risk Management, Corporate Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Governance/ Compliance

4.	Ms. JAINNISA KUVINICHKUL CHAKRABANDHU NA AYUDHYA Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 May 2020	Audit, Risk Management, Strategic Management, Brand Management, Sustainability, Corporate Social Responsibility, Finance, Marketing
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[1] A director with the accounting expertise needed to review financial statements

List of audit committee who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
1. Mr. KALIN SARASIN Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director)	Date position was assumed: 1 May 2020 Date directorship ended: 7 Apr 2022	Ms. KAISRI NUENGSIKAPIAN Date position was assumed: 7 Apr 2022
2. Mr. SARAVOOT YOOVIDHYA Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Industrial Engineering Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 2 Apr 2015 Date directorship ended: 7 Apr 2022	Mr. CHANIN DONAVANIK Date position was assumed: 7 Apr 2022

[1] A director with the accounting expertise needed to review financial statements

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
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Corporate Governance Committee	Sqn.Ldr. NALINEE PAIBOON M.D.	Chairman
	Mr. SARAVOOT YOOVIDHYA	Member
	Mr. KALIN SARASIN	Member
	Mr. WIBOON KHUSAKUL	Member
	Mr. SARA LAMSAM	Member
	Ms. JAINNISA KUVINICKUL	Member
	CHAKRABANDHU NA AYUDHYA	
Human Resources and Remuneration Committee	Ms. SUPHAJEE SUTHUMPUN	Chairman
	Mr. WIBOON KHUSAKUL	Member
	Ms. CHONCHANUM SOONTHORNSARATOON	Member
Risk Oversight Committee	Mr. KALIN SARASIN	Chairman
	Ms. SUJITPAN LAMSAM	Member
	Mr. SARAVOOT YOOVIDHYA	Member
	Ms. SUPHAJEE SUTHUMPUN	Member
	Ms. JAINNISA KUVINICKUL	Member
	CHAKRABANDHU NA	Member
	AYUDHYA	Member
	Mr. SUROJ LAMSAM	Member
	Ms. KAISRI NUENG SIGKAPIAN	Member
	Ms. KATTIYA INDARAVIJAYA	Member
	Mr. PIPIT ANEAKNITHI	Member
	Mr. RUANGROJ POONPOL	
	Mr. KRIT JITJANG	

Roles of Sub-committees

Sub-committees responsible for risk management : Risk Oversight Committee

Sub-committees responsible for nomination : Human Resources and Remuneration Committee

Sub-committees responsible for remuneration : Human Resources and Remuneration Committee

Sub-committees responsible for corporate governance : Corporate Governance Committee

Sub-committees responsible for corporate sustainability development : Corporate Governance Committee

Executives (7.4)

List and positions of the executive (7.4.1)

The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Ms. KATTIYA INDARAVIJAYA Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Business Administration	CHIEF EXECUTIVE OFFICER	1 Jan 2016	Finance, Sustainability, Corporate Social Responsibility, Banking, Accounting, Strategic Management, Risk Management, Human Resource Management, Corporate Management, Brand Management, Marketing
2. Mr. PIPIT ANEAKNITHI Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration	PRESIDENT	1 Jan 2017	Finance, Sustainability, Corporate Social Responsibility, Banking, Strategic Management, Risk Management, Corporate Management, Brand Management, Marketing
3. Mr. PATCHARA SAMALAPA Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Business Administration	PRESIDENT	4 Apr 2018	Fund Management, Finance, Corporate Social Responsibility, Sustainability, Strategic Management, Risk Management, Corporate Management, Brand Management, Marketing, Banking
4. Mr. KRIT JITJANG Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Business Administration	PRESIDENT	24 Sep 2020	Risk Management, Corporate Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Data Management, Human Resource Management, Brand Management, Marketing, Banking, Governance/ Compliance

5.	Dr. PIPATPONG POSHYANONDA Gender: Male Age: 54 years old Highest level of education: Doctoral degree Major: Engineering Management	PRESIDENT	24 Sep 2020	Data Management, IT Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Risk Management, Corporate Management, Brand Management, Marketing, Banking
6.	Dr. ADIT LAIXUTHAI Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Public Health Sciences-Health Resources Management Health Economics	Senior Executive Vice President, Corporate Secretary	1 Oct 2015	Sustainability, Corporate Social Responsibility, Brand Management, Banking, Finance, Governance/ Compliance
7.	Mr. THITI TANTIKULANAN Gender: Male Age: 53 years old Highest level of education: Bachelor's degree Major: Business Administration	Capital Markets Business Division Head	1 Jan 2017	Finance & Securities, Risk Management, Finance, Banking
8.	Mr. JIRAWAT SUPORNPAIBUL Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Administration	Private Banking Group Head	1 Feb 2018	Finance & Securities, Finance, Fund Management, Risk Management, Banking
9.	Mr. CHONGRAK RATTANAPIAN [1] Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Administration-Finance	Senior Executive Vice President	1 Jan 2019	Finance, Fund Management, Risk Management, Budgeting, Banking, Accounting, Insurance
10.	Mr. SILAWAT SANTIVISAT Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President	1 Jan 2019	Finance, IT Management, Data Management, Data Analysis, Banking

11.	Ms. WASANA SURAKIT [2] Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Accounting	First Senior Vice President	1 Jan 2017	Finance, Budgeting, Banking, Accounting
12.	Ms. NATCHA ARGASREOG Gender: Female Age: 47 years old Highest level of education: Master's degree Major: Business Administration	First Senior Vice President	1 Jan 2019	Finance, Budgeting, Banking, Accounting
13.	Ms. KHAJARIN MAINTAKA Gender: Female Age: 43 years old Highest level of education: Master's degree Major: Business Administration	Senior Vice President	1 Nov 2020	Finance, Budgeting, Banking, Accounting
14.	Ms. YAOWALUCK YOYONGSIN Gender: Female Age: 46 years old Highest level of education: Master's degree Major: Accounting	Senior Vice President	1 May 2022	Finance, Budgeting, Banking, Accounting
15.	Ms. PRAPASRA UTTAMAVETIN Gender: Female Age: 50 years old Highest level of education: Master's degree Major: Business Administration	Senior Vice President	1 Nov 2020	Finance, Budgeting, Banking, Accounting
16.	Mr. TANACHAI TREESAWAT Gender: Male Age: 40 years old Highest level of education: Master's degree Major: Business Administration	Senior Vice President	1 Oct 2022	Finance, Budgeting, Banking, Accounting

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration policy for executives

Remuneration policy for executives : Yes

Remuneration

	2020	2021	2022
Total executive remuneration (baht)	335,713,360.00	275,480,352.00	327,059,597.00

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons) : 5,516

Number of female employees (persons) : 13,132

Total (persons) : 18,648

Provident fund

Total number of employees (persons) : 18,648

Number of employees contributing to the PVD (persons) : 17,373

Percentage of employees who are members (%) : 93.16

Other Significant Information (7.6)

Other significant information

Assigned persons

- Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Ms. WASANA SURAKIT	FA_FAR@kasikornbank.com	

- Company secretary

General information	Email	Telephone
1. Dr. ADIT LAIXUTHAI	IR@kasikornbank.com	02-4706900-1, 02-4702660-1

- Head of internal audit

General information	Email	Telephone
1. Mr. SURASAK DUDSDEEMAYTHA	InternalAudit@kasikornbank.com	

- Head of compliance unit

General information	Email	Telephone
1. Mr. PHAISARN VORASETSIRI	compliance_co@kasikornbank.com	

• Head of investor relations

General information	Email	Telephone
1. Dr. ADIT LAIXUTHAI	IR@kasikornbank.com	02-4706900-1, 02-4702660-1

Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. KPMG PHOOMCHAI AUDIT COMPANY LIMITED	<p>1. Ms. Sureerat Thongarunsang Email: sureerat@kpmg.co.th Telephone: -</p> <p>2. Ms. Orawan Chunhakitpaisan Email: sureerat@kpmg.co.th Telephone: -</p> <p>3. Mr. Chanchai Sakulkoedsin Email: sureerat@kpmg.co.th Telephone: -</p>	38,449,100.00	<p>Details: special purpose audit engagement, legal and tax service, engagement to perform agreed-upon procedures and together with future payment, due on incomplete work in the past accounting year.</p> <p>Total service fee (baht): 20,527,500.00</p>

Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

Selection, development, and evaluation of duty performance of the Board of Directors (8.1.1)

List of new directors appointed in the past year

• List of continuing directors (full term of directorship and being re-appointed as a director)

General information	Position	Date position was assumed	Experience and expertise
1. Mr. KRIT JITJANG Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 24 Sep 2020	Risk Management, Corporate Management, Finance, Sustainability, Corporate Social Responsibility, Strategic Management, Data Management, Human Resource Management, Brand Management, Marketing, Banking, Governance/ Compliance
2. Sqn.Ldr. NALINEE PAIBOON M.D. Gender: Female Age: 63 years old Highest level of education: Bachelor's degree Major: Medicine Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 22 Aug 2012	Corporate Management, Sustainability, Corporate Social Responsibility, Strategic Management, Risk Management, Brand Management, Marketing, Governance/ Compliance
3. Mr. SARAVOOT YOOVIDHYA Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Industrial Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 2 Oct 2012	Strategic Management, Corporate Management, Audit, Sustainability, Corporate Social Responsibility, Risk Management, Marketing, Governance/ Compliance

4.	Mr. KALIN SARASIN Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 3 Apr 2013	Risk Management, Corporate Management, Project Management, Audit, Sustainability, Corporate Social Responsibility, Strategic Management, Human Resource Management, Marketing
5.	Ms. JAINNISA KUVINICHKUL CHAKRABANDHU NA AYUDHYA Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 4 Apr 2019	Audit, Risk Management, Strategic Management, Brand Management, Sustainability, Corporate Social Responsibility, Finance, Marketing

• List of newly appointed director to replace the ex-director

General information	Position	Date position was assumed	Experience and expertise
1. Ms. KAISRI NUENGSIKAPIAN Gender: Female Age: 61 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	Date position was assumed: 7 Apr 2022	Accounting, Corporate Social Responsibility, Sustainability, Risk Management, Audit, Internal Control, Governance/ Compliance, Strategic Management, Corporate Management, Finance

Development of directors over the past year

List of directors	Position	Participated in director development program
Ms. KOBKARN WATTANAVRANGKUL	Chairman of the board	Participating
Ms. SUJITPAN LAMSAM	Vice Chairman	Participating
Ms. KATTIYA INDARAVIJAYA	Director	Participating
Mr. PIPIT ANEAKNITHI	Director	Participating

Mr. PATCHARA SAMALAPA	Director	Participating
Mr. KRIT JITJANG	Director	Participating
Dr. PIPATPONG POSHYANONDA	Director	Participating
Sqn.Ldr. NALINEE PAIBOON M.D.	Director	Participating
Mr. SARAVOOT YOOVIDHYA	Director	Participating
Mr. KALIN SARASIN	Director	Participating
Mr. WIBOON KHUSAKUL	Director	Participating
Ms. SUPHAJEE SUTHUMPUN	Director	Participating
Mr. SARA LAMSAM	Director	Participating
Mr. CHANIN DONAVANIK	Director	Participating
Ms. JAINNISA KUVINICHKUL CHAKRABANDHU NA AYUDHYA	Director	Participating
Ms. CHONCHANUM SOONTHORNSARATOON	Director	Participating
Mr. SUROJ LAMSAM	Director	Participating
Ms. KAISRI NUENGSIKAPIAN	Director	Participating
Dr. PIYASVASTI AMRANAND	Director	Non-participating

Directors' performance assessment

Method used to evaluate directors' performance : Whole-board-of-directors assessment, Individual-director assessment (self-assessment), Individual-director assessment (cross-assessment)

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times) : 12

Date of AGM meeting : 7 Apr 2022

EGM meeting : No

List of directors		Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Ms. KOBKARN WATTANAVRANGKUL (Chairman of the board)	-	11/12	Participating	Did not hold the meeting
2.	Ms. SUJITPAN LAMSAM (Vice Chairman)	-	11/12	Participating	Did not hold the meeting
3.	Ms. KATTIYA INDARAVIJAYA (Director)	-	12/12	Participating	Did not hold the meeting
4.	Mr. PIPIT ANEAKNITHI (Director)	-	12/12	Participating	Did not hold the meeting
5.	Mr. PATCHARA SAMALAPA (Director)	-	10/12	Participating	Did not hold the meeting
6.	Mr. KRIT JITJANG (Director)	-	12/12	Participating	Did not hold the meeting
7.	Dr. PIPATPONG POSHYANONDA (Director)	-	12/12	Participating	Did not hold the meeting
8.	Sqn.Ldr. NALINEE PAIBOON M.D. (Director)	-	12/12	Participating	Did not hold the meeting
9.	Mr. SARAVOOT YOOVIDHYA (Director)	-	11/12	Participating	Did not hold the meeting
10.	Mr. KALIN SARASIN (Director)	-	12/12	Participating	Did not hold the meeting
11.	Mr. WIBOON KHUSAKUL (Director)	-	12/12	Participating	Did not hold the meeting
12.	Ms. SUPHAJEE SUTHUMPUN (Director)	-	12/12	Participating	Did not hold the meeting
13.	Mr. SARA LAMSAM (Director)	-	12/12	Participating	Did not hold the meeting
14.	Mr. CHANIN DONAVANIK (Director)	-	10/12	Participating	Did not hold the meeting

15.	Ms. JAINNISA KUVINICHKUL CHAKRABANDHU NA AYUDHYA (Director)	-	12/12	Participating	Did not hold the meeting
16.	Ms. CHONCHANUM SOONTHORNSARATOON (Director)	-	12/12	Participating	Did not hold the meeting
17.	Mr. SUROJ LAMSAM (Director)	-	10/12	Participating	Did not hold the meeting
18.	Ms. KAISRI NUENGSIKAPIAN (Director)	-	9/9	Non-participating	Did not hold the meeting
19.	Dr. PIYASVASTI AMRANAND (Director)	7 Apr 2022	3/3	Participating	Did not hold the meeting

Remuneration for company directors

	List of directors	Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1.	Ms. KOBKARN WATTANAVRANGKUL (Chairman of the board)	-	4,200,000.00	3,948,879.32	No
2.	Ms. SUJITPAN LAMSAM (Vice Chairman)	-	2,832,000.00	2,961,659.50	No
3.	Ms. KATTIYA INDARAVIJAYA (Director)	-	1,800,000.00	1,974,439.66	No
4.	Mr. PIPIT ANEAKNITHI (Director)	-	1,800,000.00	1,974,439.66	No
5.	Mr. PATCHARA SAMALAPA (Director)	-	1,800,000.00	1,974,439.66	No
6.	Mr. KRIT JITJANG (Director)	-	1,800,000.00	1,974,439.66	No
7.	Dr. PIPATPONG POSHYANONDA (Director)	-	1,800,000.00	1,974,439.66	No
8.	Sqn.Ldr. NALINEE PAIBOON M.D. (Director)	-	3,240,000.00	1,974,439.66	No
9.	Mr. SARAVOOT YOOVIDHYA (Director)	-	3,576,000.00	1,974,439.66	No
10.	Mr. KALIN SARASIN (Director)	-	3,792,000.00	1,974,439.66	No
11.	Mr. WIBOON KHUSAKUL (Director)	-	3,504,000.00	1,974,439.66	No
12.	Ms. SUPHAJEE SUTHUMPUN (Director)	-	4,392,000.00	1,974,439.66	No
13.	Mr. SARA LAMSAM (Director)	-	2,232,000.00	1,974,439.66	No

14.	Mr. CHANIN DONAVANIK (Director)	-	3,288,000.00	1,974,439.66	No
15.	Ms. JAINNISA KUVINICHKUL CHAKRABANDHU NA AYUDHYA (Director)	-	4,116,000.00	1,974,439.66	No
16.	Ms. CHONCHANUM SOONTHORNSARATOON (Director)	-	6,570,000.00	1,974,439.66	No
17.	Mr. SUROJ LAMSAM (Director)	-	2,232,000.00	1,632,709.74	No
18.	Ms. KAISRI NUENG SIGKAPIAN (Director)	-	3,114,000.00	151,879.96	No
19.	Dr. PIYASVASTI AMRANAND (Director)	7 Apr 2022	810,000.00	1,822,559.67	No

Report on the Audit Committee's Performance for the Past Year (8.2)

Report on the audit committee's performance for the past year

Meeting attendance of audit committee

Number of Audit committee meetings (times) : 12

	List of directors	Termination date	Number of the audit committee meeting
1.	Ms. KAISRI NUENG SIGKAPIAN (Chairman of the audit committee)	-	9/9
2.	Ms. SUPHAJEE SUTHUMPUN (Audit committee)	-	12/12
3.	Mr. CHANIN DONAVANIK (Audit committee)	-	8/9
4.	Ms. JAINNISA KUVINICHKUL CHAKRABANDHU NA AYUDHYA (Audit committee)	-	12/12
5.	Mr. KALIN SARASIN (Chairman of the audit committee)	7 Apr 2022	3/3
6.	Mr. SARAVOOT YOOVIDHYA (Audit committee)	7 Apr 2022	3/3