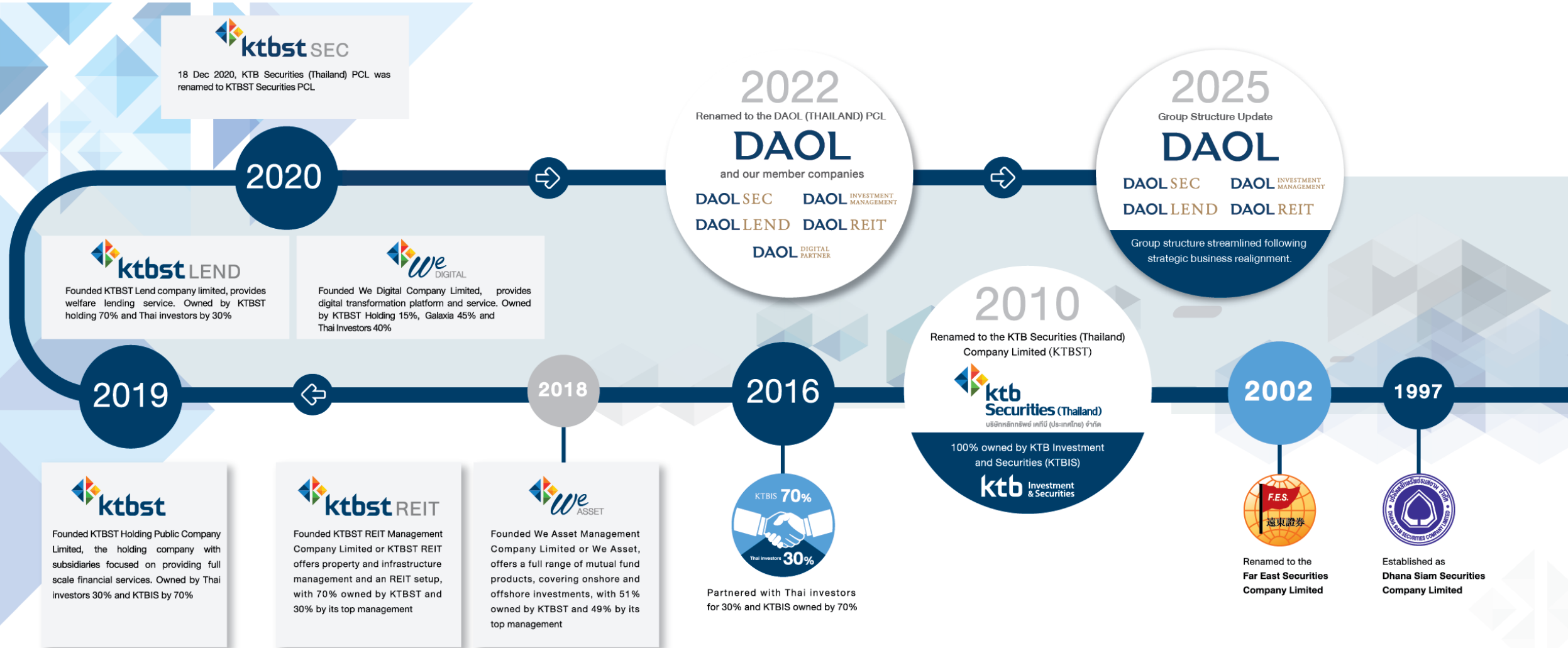




DAOL (THAILAND) INTRODUCTION PACK

Date: February 1, 2026





- DAOL INVESTMENT & SECURITIES
 - DAOL SAVING BANK
 - DAOL ASSET MANAGEMENT
 - DAOL PRIVATE EQUITY
 - THAILAND BUSINESS
 - DAOL NEW YORK
- A vertical stack of six white rectangular boxes with rounded corners. Each box contains the name of a sub-entity. The 'THAILAND BUSINESS' box is highlighted with a brown background and white text, while the others have white backgrounds and black text.





DAOL FINANCIAL GROUP

- DAOL Financial Group, South Korea is a leading financial services group with 45 years of history and global business operations.



+45
years

Experience

Established in 1981

as Korea Technology Banking Corp.



7.3
BN USD

Total Asset



12.6
BN USD

Group AUM



10
companies

No. of Affiliates

Domestic 4 / Overseas 6



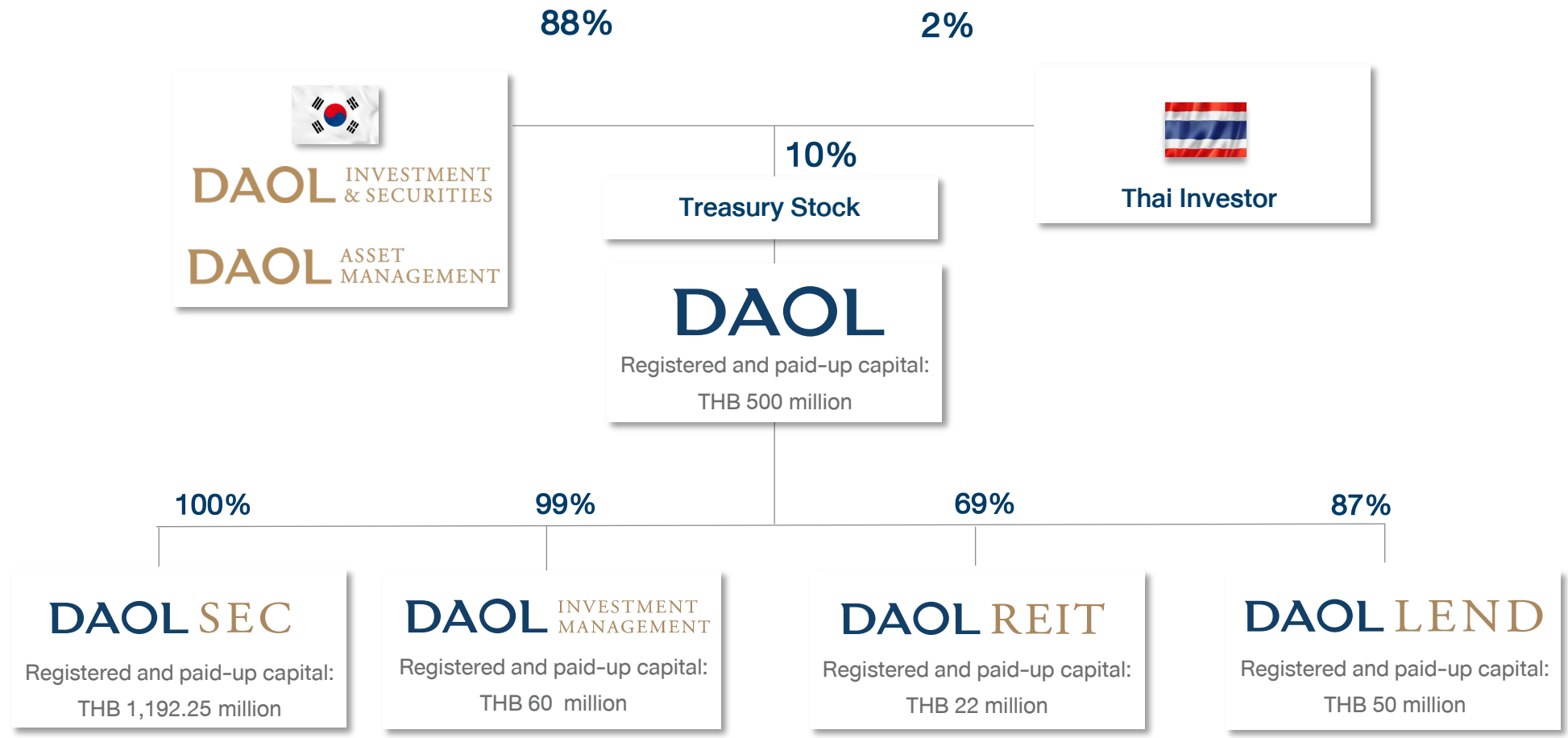
2
countries

Overseas Presence

USA and Thailand

[Visit DAOL FINANCIAL GROUP Website](#) ▶

Shareholder Structure of DAOL (THAILAND)





Vision

DAOL, your lifetime financial partner



Early working age

1

Start saving and managing income and expenses

- Personal savings management
- Liquidity and personal debt management

DAOL LEND

DAOL SEC

DAOL INVESTMENT MANAGEMENT



Family-building age

2

Create security and safety for the family

- Make a plan for security protection, prevention, and expansion
- Increase savings across multiple assets

DAOL SEC

DAOL INVESTMENT MANAGEMENT

DAOL LEND



Retirement age

4

Manage retirement money and grow wealth for future generations

- Invest wisely, prioritize cash flow, and pass on wealth to the next generation

DAOL SEC

DAOL REIT

DAOL INVESTMENT MANAGEMENT



Middle age

3

Boost your wealth

- Expand your investment portfolio
- Maximize benefits from existing assets

DAOL SEC

DAOL INVESTMENT MANAGEMENT

DAOL REIT

DAOL

your lifetime financial partner
เพื่อคู่คิดทางการเงินของคุณ



Mission

Value-added People

We serve you with highly experienced financial and investment professionals who never stop learning.

Diversified Financial Products and Services

We offer a complete range of financial and investment services to fulfill all your needs.

Convenient & Reliable Process

We prepare an agile and dependable work system and process for both customers and employees.

Digital Driven Lifestyle

We continually apply innovative technology to ease customers' lives.



เป้าหมายของกลุ่มธุรกิจการเงิน DAOL

DAOL SEC

ศูนย์รวมความหลากหลายของผลิตภัณฑ์ในตลาดทุน และทีมผู้แนะนำการลงทุนที่มากด้วยประสบการณ์ สามารถแนะนำการลงทุนให้กับลูกค้าได้ครบวงจร

DAOL INVESTMENT MANAGEMENT

มุ่งออกแบบกองทุนรวมอินเทรนด์ต่างประเทศที่เน้นลงทุน ในหุ้นของบริษัทที่มีแนวโน้มเติบโต และครบถ้วนด้วย บริการบริหารเงินผ่านกองทุนส่วนบุคคล และสินทรัพย์ดิจิทัล

DAOL REIT

เป็นผู้นำการจัดตั้งทรัสต์เพื่อการลงทุนใน อสังหาริมทรัพย์ (รฟท) อีเอส: เพื่อสร้างโอกาสผลตอบแทน สม่ำเสมอในระยะยาวจากการลงทุนในอสังหาริมทรัพย์

DAOL LEND

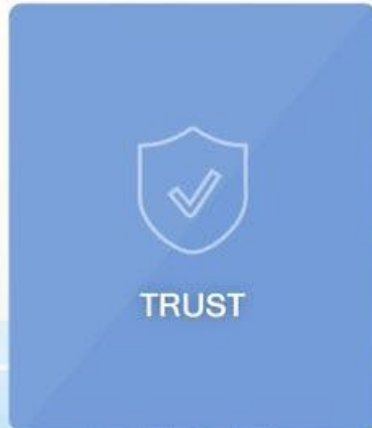
เป็นผู้นำในการให้บริการด้านสินเชื่อสวัสดิการ สินเชื่อส่วนบุคคล และสินเชื่อที่มีหลักทรัพย์ค้ำประกัน



DAOL DNA



KEEP
COMMITMENT



TRUST



BE LEADER



SMART



TEAMWORK



Kittiratt Na-Ranong
Independent Director
Chairman of the Board
Chairman of Risk Management Committee



Beomjun Lee
Authorized Director)
Chief Executive Officer (CEO)
Chairman of Management Committee
Member of Risk Management Committee



Kesara Manchusree
Independent Director
Chairman of Audit Committee



Dong Ho Koh
Independent Director
Audit Committee



Kyung Cheon Lee
Independent Director
Audit Committee



Doo Ha Min
Director

[Visit DAOL \(THAILAND\) Website](#) ►



- Digitalize working process, such as develop online account opening and reduce using natural resources (reduce paper using, messenger, and transportation)

- Provide a strong contribution to Thai Capital Market Development
- Help investors to easy access to capital market
- Help company to raise fund for running business
- Help white collar to increase cash flow for better living

- Achieved CAC Certification for the 5th consecutive year, reaffirming transparency, strong corporate governance, and sustainable business practices across DAOL (THAILAND) and its subsidiaries
- Be a sustainable & reliable organization for all stakeholder and aim to enhance stakeholder engagement
- Create working environment with transparency



DAOL

กลุ่มธุรกิจการเงิน ดาโอ (ประเทศไทย) จำกัด

BEST INVESTOR EDUCATION



DAOL SEC

- 2021 and 2025 **The most quality person of the year** in Finance and Securities Business
- SET AWARDS 2021 **“Best Innovative Company Awards (Outstanding)”** Open account online system with NDID
- **Capital Market Innovation Awards 2018** Stock Exchange of Thailand **“Honorable Mention Award”** for Islamic Smart Algo
- TFEX Best Awards 2018 **“Most Active Agent”** in terms of transactions from investors and expending investor base
- International Finance Award 2021 **“Most Innovative Brokerage Thailand 2021”**



DAOL INVESTMENT MANAGEMENT

- Money & Banking Awards 2022 : **“Best Fixed Income Fund of the year”**
- International Finance Award 2021 **“Most Innovative New Investment Management Company Thailand 2021”**
- 2021 Best of the best Country Award –Thailand **“CEO of the Year - Thailand”**



DAOL SEC

DAOLSEC is a full-service brokerage company under the supervision of the Ministry of Finance, the Securities and Exchange Commission of Thailand (Thai SEC), and the Bank of Thailand (BOT), providing retail and institution securities trading services, investment banking, private wealth management, and private funds services for both onshore and offshore assets.

Start Business

1997

Registered and paid-up capital: THB 1,192.25 million

DAOLSEC Product



Onshore Securities Trading

Stock and derivatives

- Stock trading
- Derivatives trading
- Smart Algo

Others

- Mutual fund trading
- Wealth Advice
- Fixed income
- Islamic Investment



Offshore Securities Trading

- Equity and ETF trading
- FIF
- Structured Product
- Foreign Exchange Service



Private Fund Management

- Onshore and offshore assets discretion management by experienced fund managers



Investment Banking Solution

- Equity and debt fund-raising
- Underwriting service
- Corporate Restructurings Advisory
- Merger & Acquisitions Advisory
- Project Finance Advisory

Investors should familiarize themselves with the investment product, its features, conditions affecting returns, and risk, before making an investment decision.

[Visit DAOLSEC Website](#)



Beomjun Lee

Director (Authorized Director) / Chairman of the Board of Director / Chairman of the Nomination and Remuneration Committee / Member of Risk Management Committee / Co-Chief Executive Officer (CO-CEO) / Chief Operating Officer (COO)



Nattapong Na Ranong

Chief Executive Officer / Authorized Director / Management Committee



Santi Keeranan

Independent Director / Risk Management Committee



Kesara Manchusree

Independent Director / Chairman of Audit Committee



Dong Ho Koh

Independent Director / Audit Committee



Kyung Cheon Lee

Independent Director / Audit Committee



Asset Under Advisory

more than THB **150** billion



Trading account

more than **54,000** accounts



Help companies to raise fund via capital markets

more than **120** companies



Help companies to raise fund via the bond market

THB **17** billion with Corporate bonds outstanding size

at THB **51** billion



Foreign investment services

outstanding investment THB **4** billion

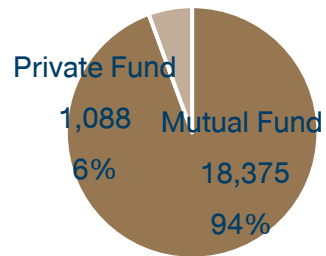
DAOL INVESTMENT MANAGEMENT

DAOL INVESTMENT is an asset management company under the supervision of the Thai SEC, providing mutual fund and private fund services covering both onshore and offshore assets.



- Registered and paid-up capital: THB 60 million

AUM Breakdown by Business



- Total AUM **19,464 MB**

DAOL INVESTMENT Fund Platform

Mutual Funds



Money Market and Fixed Income Funds

Focus investment on fixed income instruments for both onshore and offshore



Thai Equity Funds

Focus investment on quality Thai stocks aiming to outperform the return of the Stock Exchange of Thailand (SET) on annual basis



Foreign Investment Funds

Focus on feeding investment to foreign fund management partners that are outstanding on their respective fields such as Baillie Gifford Investment Funds, Fundsmith, and Credit Suisse



Alternative Funds

Focus on alternative asset such as REITs, Private Equity, Private Debt, and other complex strategies



Long Term Investment Funds

Fund structure for long term savings that follow the SEC special fund type guideline, such as Retirement Mutual Fund (RMF) and Super Saving Funds (SSF)

Private Funds

Customized investment for each client base on their risk – rewards metric covering both offshore and onshore

Investors should familiarize themselves with the investment product, its features, conditions affecting returns, and risk, before making an investment decision.

[Visit Our Website](#) ▶



Kesara Manchusree

Chairperson of the Board of Directors /
Audit Committee



Beomjun Lee

Authorized Director / Risk Management
Committee



Anuwat Imsaengrat

Chief Executive Officer : CEO / Authorized
Director / Chairperson of Management
Committee / Risk Management
Committee / Chairperson of Investment
Committee



Prapat Srivorapongpan

Independent Director / Chairperson of
Audit Committee



Kyung Cheon Lee

Director



Dong Ho Koh

Director



Anuwat Imsaengrat

Chief Executive Officer : CEO /
Authorized Director / Management
Committee / Investment Committee



Monchaya Rachatakul

Chief Investment Officer



Sakesuree Na Nagara

Chief Operations Officer

DAOL REIT

DAOL REIT is an independent REIT manager under the supervision of the Thai SEC. The primary focus is on hospitality, commercial spaces, being a data center, and industrial-related properties for both onshore and offshore.

Start Business

2019

Registered and paid-up capital: THB 22 billion

DAOL REIT

Vision

To become a leading independent REIT Manager in Thailand through securing stable returns and capturing growth opportunities for the best interests of unitholders

Mission

- To provide attractive real estate opportunities for investors by having investors come first as our state of mind
- To provide high-quality REIT management services with an emphasis on efficiency, fairness and transparency
- To provide long-term stable return for investors by strategically focusing on investing and managing of real estates
- Aim to gain trust from stakeholders and communities by following the principles of good governance while abiding by the laws and regulations



Office & Retails



Industrials



Hospitality



Data Center

[Visit DAOL REIT Website](#)



- Launched the first mixed diversified REIT in Thailand “**KTBST Mixed Leasehold Real Estate Investment Trust (KTBSTMR)**” in October 2021, which invested in three assets; factory and warehouse, office building, community mall, and data center and has been listed in SET in November 2021.
- **Net Asset Value (NAV): THB 3,072.56 million as of 31 December 2025 (equivalent to THB 10.1909 per unit).**
- **KTBSTMR continued to maintain strong operating performance in 2025, supported by strategically located assets and prudent cash flow management. The Trust distributed a total return of THB 0.6247 per unit, representing an average yield of approximately 6.25%, calculated based on the par value.¹**

¹Annual distribution yield = (Total annual distribution / Par value).

[Visit KTBSTMR Website](#)



Sopawadee Lertmanaschai
Independent Director / Chairman of the Board



Kyung Cheon Lee
Independent Director



Dong Ho Koh
Independent Director



Phonlasit Phumiwasana
Authorized Director / Chief Executive Officer /
Chairman of the Management Committee



Beomjun Lee
Director (Authorized Director)



Yingyong Nilasena
Independent Director / Chairman of the Audit
Committee



Chang Hee Lee
Director

DAOL LEND

DAOL LEND is a lending platform company under the supervision of the BOT, providing loans to individuals and corporations in the form of personal loan services, collateral loan services, and welfare loan services.

Start Business

2020

Registered and paid-up capital: THB 50 million

DAOL LEND Services



Welfare Loan and Personal Loan Services

Working closely with our Partner Companies' Human Resources Departments, we offer welfare loans to their employees at a competitive rate through LEND U application and ensure that borrowing will be more convenient and less complicated for you. Moreover, we offer personal loans to everyone.

Welfare Loan size : THB 11.28 million and 846 accounts (as of December 31, 2025)



Collateral Loan Services

We provide collateral loans to both individuals and corporate entities at a competitive rate. Collateral options include listed stocks and land title deeds. Contact us for more information and to hear more about this service.

Collateral Loan size : THB 283.60 million and 9 accounts (as of December 31, 2025)



[Visit DAOL LEND Website](#) ▶



Beomjun Lee
Director (Authorized Director)
Chairman of the Board of Director
Chairman of Risk Management Committee



Karn Bhookesorn
Authorized Director
Chief Executive Officer
Management Committee



Duangmon Chuengsatiansup
Independent Director



Yingyong Nilasena
Independent Director

Why DAOL (THAILAND)?

We believe that our platform, services and know-how are the keys that bring our clients financial security

Our Service : SOLUTIONS FOR YOUR NEEDS

We has experienced and skilful teamworks and we put them to work for you.

Our People : THE RIGHT PEOPLE

We with our strong partnership with leading financial institutions worldwide, We deliverie reliable market information.

Our Partners : WORLDWIDE NETWORK

We continuously develops and makes use of modern tecnology that help us serve our clients better

Our Technology : CUTTING-EDGE TECHNOLOGY



DAOL

다음

DAOL (THAILAND)

กลุ่มธุรกิจการเงิน ดาโอ (ประเทศไทย)

'DAOL, your lifetime financial partner'

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☎ 1538

🌐 www.daol.co.th

📘 daol.th

📺 DAOL Channel