

KASIKORNBANK in Brief

as of 2Q21

For further information, please contact Investor Relations Unit or visit our website at www.kasikornbank.com

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KASIKORNBANK at a Glance



- Established on June 8, 1945 with registered capital of Bt5mn (USD0.16mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976

Consolidated (as of June 2021)

Assets	Bt3,887bn (USD121.3bn)	Ranked #3 with 16.1% market share**
Loans*	Bt2,383bn (USD74.4bn)	Ranked #2 with 17.0% market share**
Deposits	Bt2,481bn (USD77.4bn)	Ranked #3 with 16.8% market share**
CAR	18.19% ***	
ROE (1H21)	8.87% ****	
ROA (1H21)	1.03%	
Number of Branches	857	
Number of E-Machine (ATM/RCM)	10,805	
Number of K PLUS Users	15.7mn	
Number of Employees	19,316	

Share Information

SET Symbol	KBANK, KBANK-F	
Share Capital:		
Authorized	Bt30.2bn (USD0.9bn)	
Issued and Paid-up	Bt23.7bn (USD0.7bn)	
Number of Shares	2.4bn shares	
Market Capitalization	Bt279.6bn (USD8.7bn)	Ranked #2 in Thai banking sector
2Q21 Avg. Share Price:		
KBANK	Bt127.51 (USD3.98)	
KBANK-F	Bt127.77 (USD3.99)	
EPS (1H21)	Bt8.10 (USD0.25)	
BVPS (1H21)	Bt186.25 (USD5.81)	

Notes:

- * Loans = Loans to customers less deferred revenue
- ** Assets, loans and deposits market share is based on C.B.1.1 (Monthly statement of assets and liabilities) of 14 Thai commercial banks as of June 2021
- *** Capital Adequacy Ratio (CAR) has been reported in accordance with Basel III Capital Requirement from 1 January 2013 onwards. CAR is based on KASIKORNBANK FINANCIAL CONGLOMERATE. KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisted of KBank, K Companies and subsidiaries operating in supporting KBank, Phethai Asset Management Co., Ltd. and other subsidiaries within the permitted scope from the BOT's to be financial conglomerate
- **** ROE = Net profit (attributable to equity holders of the Bank) deduct dividend from other equity instruments after income tax divided by average equity of equity excluded other equity instruments
- Exchange rate at the end of June 2021 (Mid Rate) was Bt32.05 per USD (Source: Bank of Thailand)

KASIKORNBANK Vision, Purpose and Culture

Vision

BANK OF SUSTAINABILITY

“KASIKORNBANK aims to be the most innovative, proactive, and customer centric financial institution, delivering world class financial services and sustainable value for all stakeholders by harmoniously combining technology and talent”

Purpose

To Empower Every Customer’s Life and Business

Customer Promise

Total Solution

Attentive & Inclusive

Any Time & Any Where

Trustworthy

K-Culture

A PIONEER FOR THE BETTER, A STEP AHEAD FOREVER

Customer at Heart | Agility | Collaboration | Innovativeness

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The K-Strategy

■ K-Strategy is reimagined to drive growth and empower customer

Purpose

To Empower Every Customer’s Life and Business

Strong Brand

STRONG TRUSTWORTHY BRAND



Growth Strategy

Dominate Digital Payment

Reimagine Commercial & Consumer Lending

Democratize Investment & Insurance

Penetrate Regional Market

Strengthen Harmonized Sales and Service Experience

Improve Value-Based Productivity

Key Capabilities

8 TRANSFORMATION JOURNEYS

1. Ecosystem Partnership & Harmonized Channel

2. Intelligent Lending

3. Proactive Risk & Compliance Management

4. Regional Payment & Settlement

5. Data Analytics

6. Cyber Security

7. Performing Talent and Agile Organization

8. Modern World Class Technology Capability

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New Capabilities to Enable K-Strategy

- 8 Transformation Journeys are new capabilities to help “Empower Every Customer’s Life and Business”

To Empower Every Customer’s Life and Business

1 Ecosystem Partnership & Harmonized Channel

- Orchestrating an ecosystems with partners and providing excellent experiences throughout the customer journey

2 Intelligent Lending

- Leveraging customer data to offer personalized lending experience and achieve fair risk adjusted return

3 Proactive Risk & Compliance Management

- Proactively identifying potential risk and establishing loss prevention and detection



4 Regional Payment & Settlement

- Building and connecting cross-border payment capability

5 Data Analytics

- Expanding data analytics capability to enhance business opportunity and operational efficiency

6 Cyber Security

- Enhancing comprehensive cyber security

7 Performing Talent and Agile Organization

8 Modern World Class Technology Capability

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2016 – 1H21 Financial Performance

Consolidated

(Bt mn)

Item	1H21*	2020*	2019	2018	2017	2016
B/S and Income:						
Assets	3,886,863	3,658,798	3,293,889	3,155,091	2,900,841	2,843,278
Deposit	2,480,781	2,344,998	2,072,049	1,995,001	1,878,672	1,794,835
Loan	2,383,320	2,244,821	2,001,956	1,914,072	1,802,783	1,697,581
Interest Income	65,577	127,592	130,178	123,922	119,337	115,873
Interest Expense	7,727	18,570	27,490	25,384	25,176	26,195
Non-interest Income	23,033	45,869	57,803	56,945	62,695	63,725
Other Operating Expenses (Non-interest expense)	33,600	69,997	72,729	68,348	66,372	63,854
EBPT	47,282	84,895	87,762	87,135	90,484	89,548
Net Profit	19,521	29,487	38,727	38,459	34,338	40,174
Performance Ratio (%):						
ROA	1.03	0.85	1.20	1.27	1.20	1.49
ROE	8.87	7.10	9.90	10.61	10.24	13.23
NIM	3.2	3.3	3.3	3.4	3.4	3.5
Cost to income ratio	41.5	45.2	45.3	44.0	42.3	41.6
Asset Quality Ratio:						
NPL gross	106,920	101,007	84,038	74,400	69,674	65,087
NPL net	n.a.	n.a.	55,685	41,431	38,570	33,553
NPL gross to total loans (%)	4.0	3.9	3.7	3.3	3.3	3.3
NPL net to total loans (%)	n.a.	n.a.	2.5	1.9	1.9	1.7
Coverage Ratio (%)	154.1	149.2	148.6	160.6	148.5	130.9
Capital** (%):						
CAR	18.2	18.8	19.6	18.3	18.0	18.8
Tier 1	15.9	16.1	16.2	15.9	15.7	15.2

Notes: * 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).

** Capital Adequacy Ratio (CAR) has been reported in accordance with Basel III Capital Requirement from 1 January 2013 onwards.

CAR is based on KASIKORNBANK FINANCIAL CONGLOMERATE, KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisted of KASIKORNBANK, K Companies and subsidiaries operating in supporting KBank, Phetthai 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

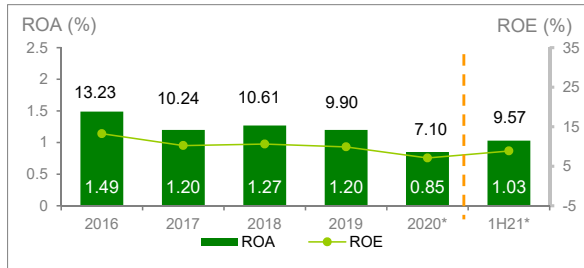
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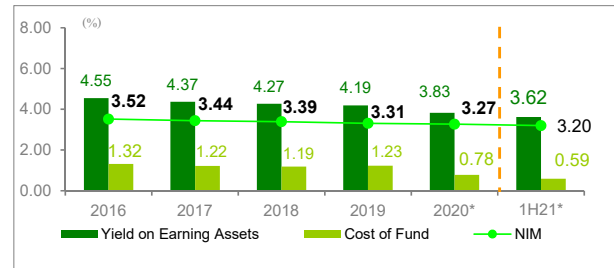
Financial Performance Highlights

June 2021 (Consolidated)

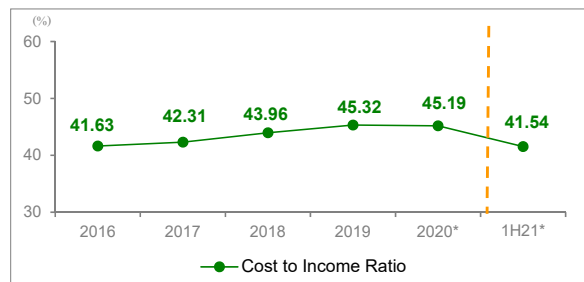
ROA and ROE**



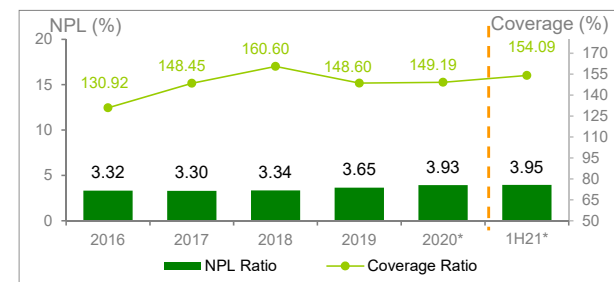
Net Interest Margin



Cost to Income Ratio



NPL Ratio and Coverage Ratio



Note: * The Bank and its subsidiaries have adopted new accounting standards (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).

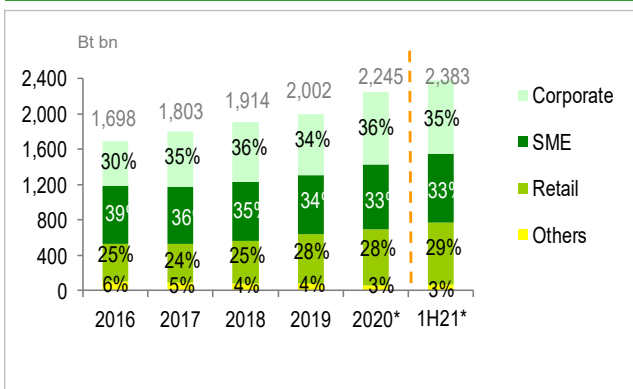
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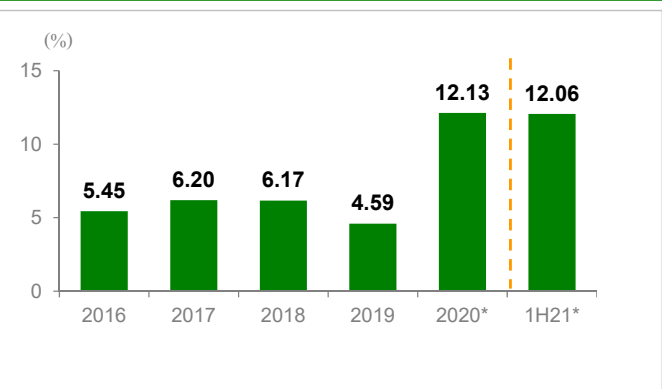
Loan

June 2021

Loan Portfolio Breakdown



Loan Growth (YoY)



Loan Definition (TFRS 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: Loans in Enterprise Risk Management Division (NPL + Performing Restructured Loans), and other loan types

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

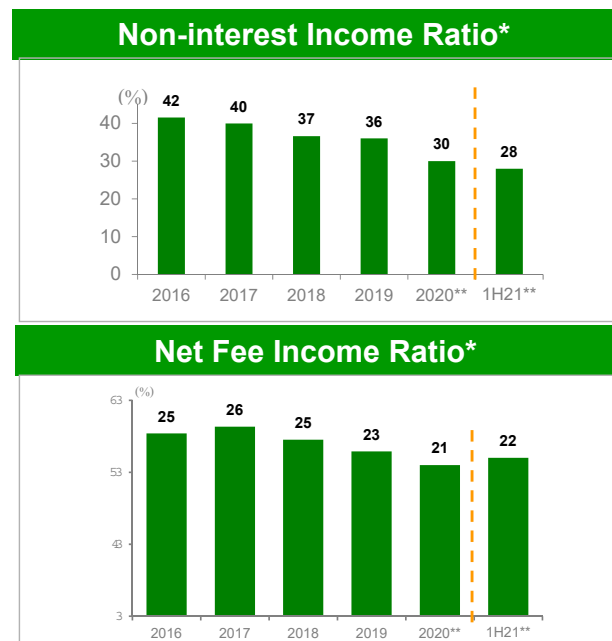
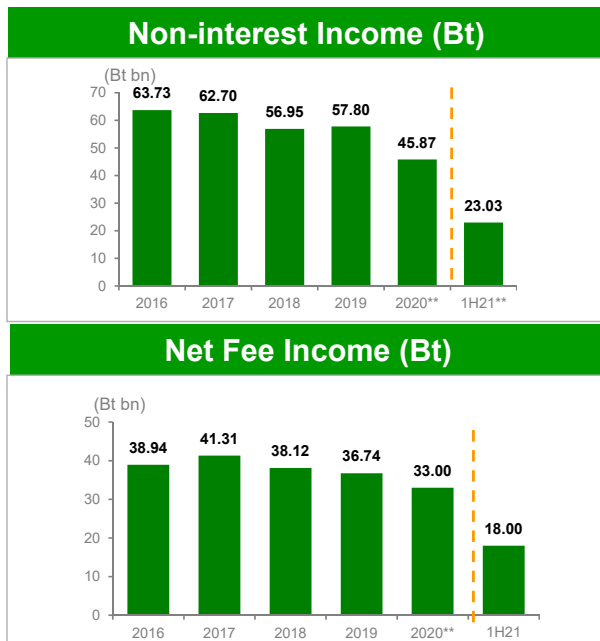
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** Preliminary 1H21 number for loan structure and loan growth by business and by products

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Non-interest Income and Net Fee Income

June 2021



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

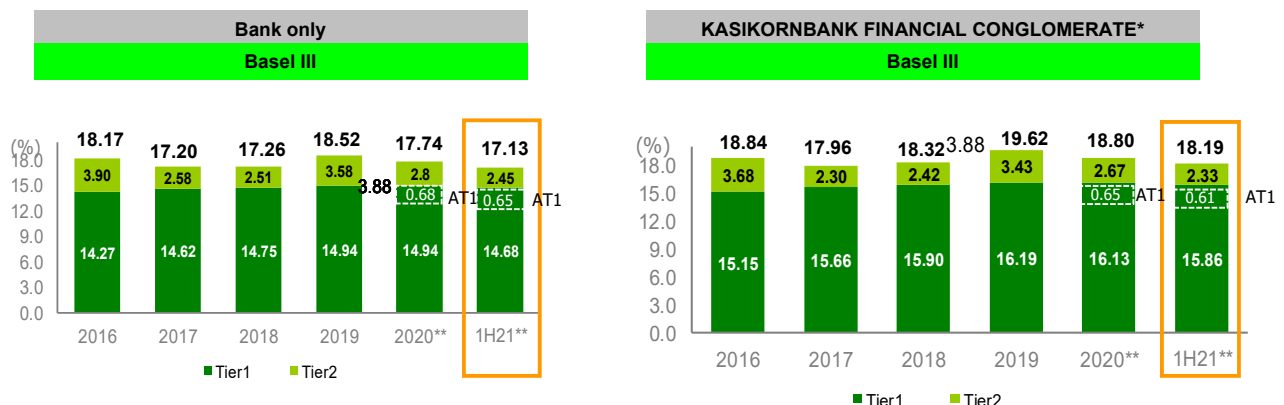
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Capital

June 2021

- Capital adequacy remains sufficient to support business growth; maintained adequate Tier 1 ratio, as required under the Basel III and new requirements
- Additional Tier 1 (AT1) 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.

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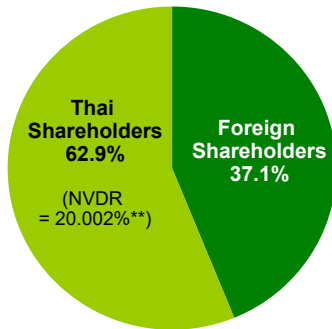
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Shareholder Structure

July 16, 2021 (Record Date)

Shareholder Structure



Note:

Foreign Shareholding Limit 49%

Top 10 Shareholders*

%

1. THAI NVDR CO., LTD**	20.002
2. STATE STREET EUROPE LIMITED	7.261
3. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	4.633
4. SOCIAL SECURITY OFFICE	3.981
5. THE BANK OF NEW YORK MELLON	3.215
6. EAST FOURTEEN LIMITED-JOHN HANCOCK FUNDS	1.300
7. HSBC BANK PLC-PRUDENTIAL ASSURANCE COMPANY LIMITED	1.158
8. SE ASIA (TYPE B) NOMINEES LLC	1.121
9. HSBC BANK PLC - SAUDI CENTRAL BANK SECURITIES ACCOUNT A	0.997
10. BNY MELLON NOMINEES LIMITED	0.863
Other Shareholders	55.469
Total	100.000

Note: * The Top 10 Shareholders are based on individual accounts

** Thai NVDR Co., Ltd (Thai NVDR) is responsible for issuing and selling Non-Voting Depository Receipts (NVDRs) to investors. The Stock Exchange of Thailand (SET) is the major shareholder, holding 99.99% of the total shares, of Thai NVDR. The NVDR limit for KBank is 25%.

*** Thailand Securities Depository Company Limited (TSD), a subsidiary of the Stock Exchange of Thailand, provides three types of securities post trade services: securities depository services, securities registration services, and provident fund registration services; the shareholders booked under TSD are those who are not eligible for dividend payments as their investment is not aligned with their citizenship (i.e. foreign investors buying KBank shares on the local board or Thai investors buying KBank shares on the foreign board)

Source: Thailand Securities Depository Company Limited (TSD), the Stock Exchange of Thailand website (www.set.or.th), and KBank

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Corporate Governance

Importance of Corporate Governance and Business Ethics

The Board of Directors of KASIKORNBANK strongly believes that good corporate governance will enhance the sustainable growth of the Bank's performance, and is central to achieving the Bank's primary objective of maximizing shareholder value

Maximizing Shareholder Value

Bank's Performance

Good Corporate Governance

Code of Business Conduct

Code of Conduct

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

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Sustainable Development

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.

Be a Bank of Sustainability

SD Framework	ECONOMY	SOCIETY	ENVIRONMENT
GOAL	Being an accountable bank to create sustainable profitability	Being a responsible corporate citizen to create a sustainable society	Ensuring environmental stewardship towards a zero-carbon society
COMMITMENT	We are committed to strong ESG principles to be a responsible and accountable bank	We are committed to developing strong relationships with employees and society to better livelihoods and increase prosperity	We are committed to preserving and reducing the impact of climate change

STAKEHOLDER ENGAGEMENT

SD Policy	1. Business operations defined by good corporate governance practices	5. Financial inclusion and financial literacy	9. Financial support to environmentally-friendly businesses
	2. Adherence to Customer Centricity by initiating financial innovations to meet every aspect of customers' needs	6. Fairness of labor relations management and development of employee skills, knowledge and welfare	10. Environmentally friendly and reducing the environmental impacts of our own operations
	3. Efficient risk management focusing on environmental, social, and governance (ESG) issues	7. Respect for human rights and diversity	
	4. Market Conduct and Customer data security and privacy	8. Development of youth potential as well as pursuit of environmental, public, and social activities	

Commitment-based Sustainable Finance Initiatives

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



PRIDE OF KBank

INTERNATIONAL

Member of Dow Jones Sustainability Indices
Powered by the S&P Global CSA

Sustainability Award Silver Class 2021

S&P Global



MSCI



NATIONAL



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 five consecutive years (2016-present)

KBank has been classified in the Silver Class of the banking industry from S&P Global Sustainability Awards (2021) (Bronze Class 2018-2020)

A member of the FSTE4Good Emerging Index for the fifth consecutive years (2016-present)

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

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 two consecutive years (2019-present)

The first Thai commercial bank with B Management Level rating, assessed by the Carbon Disclosure Program (CDP)

Included in Thailand Sustainability Investment (THSI) for five years (2015, 2017-present)



SET Sustainability Awards – Outstanding granted by the Stock Exchange of Thailand for two consecutive years (2018-2019)

ESG 100 certificate 2021 (Certified by Thaiptat)

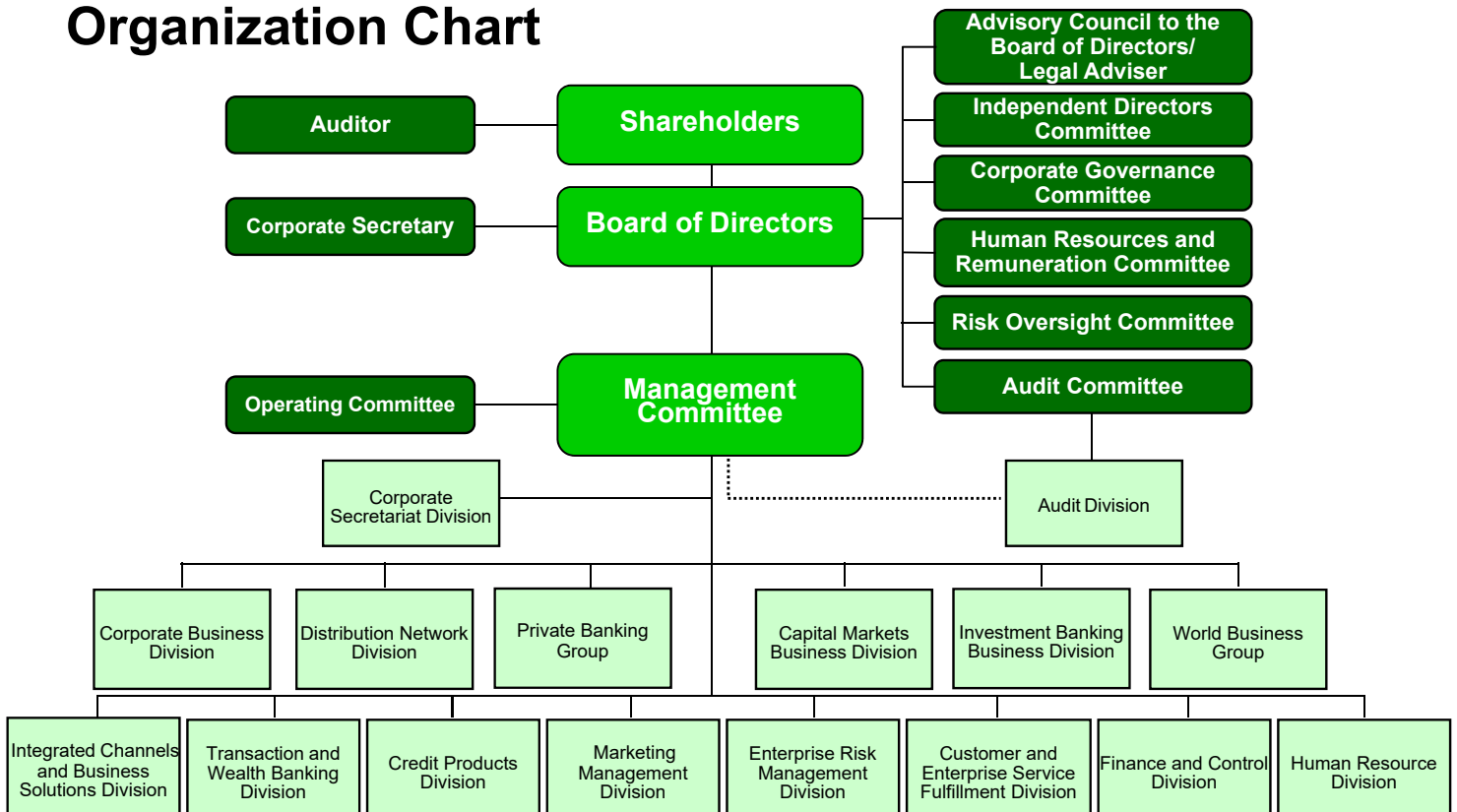
The first and only commercial bank in Thailand granted Carbon Neutral Certification (2018-2021)

Sustainability Report Award 2020 Sustainability Disclosure Award granted by Thaiptat Institute

Note: More information on our Sustainable Development can be found on our website and KBank's Sustainability Report 2020

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Organization Chart



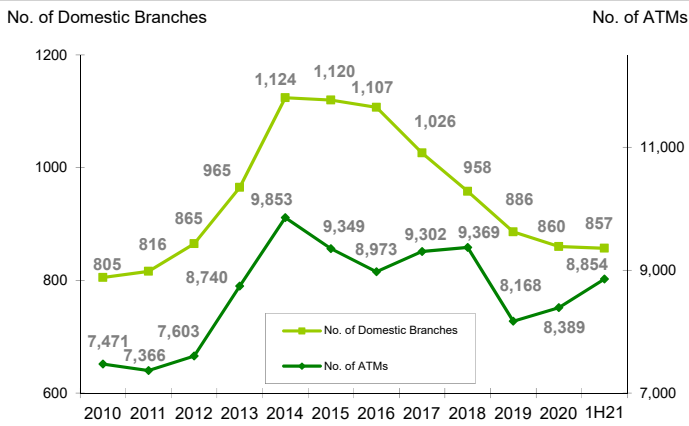
Note: Effective on 1 December 2020

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KBank Channels and Employees

June 2021

Domestic Branches & ATMs

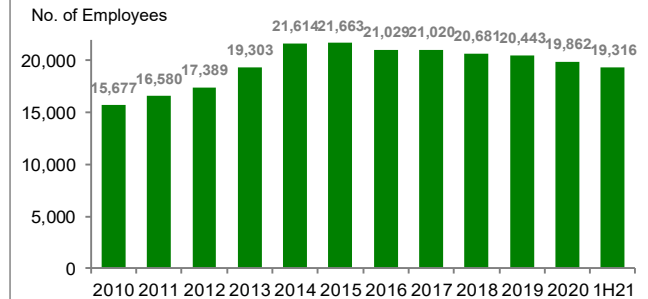


* A drop in number of ATMs in 2011 and 2015 reflects the relocation plan

Note:

- Two subsidiary banks: KASIKORNTHAI BANK (Lao PDR) with two branches in Ponesuan and Lane Xang, KASIKORNBANK (CHINA) with three branches in Shenzhen, Chengdu, Shanghai and one sub-branch in Long Gang
- Three international branches: Cayman Islands, Hong Kong, and Phnom Penh
- Seven representative offices: Beijing, Kunming, Tokyo, Yangon, Ho Chi Minh, Hanoi, and Jakarta
- One strategic partners: Maspion Bank in Indonesia
- Global partners with 82 banks in 17 countries: 50 Japanese partner banks; 10 Chinese partner banks; 1 Hong Kong bank; 3 Korean partner banks; 13 ASEAN partner banks (in Vietnam, Indonesia, Lao PDR, Cambodia, Philippines, Brunei, Malaysia, Singapore and Myanmar); 4 European regional banks (in Germany, Italy and Russia) and 1 Indian Bank

Employees



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Public Recognition Highlight: 2020-1H21

1H21

- Sustainability Award** - Sustainability Award, Silver Class of the banking industry
- S&P Global** - B score from 2020 Carbon Disclosure Project (CDP)
- CDP** - A member of the 2021 Bloomberg Gender-Equality Index
- Thaipat Institute** - Sustainability Disclosure Award 2020
- ASIAMONEY** - Best for ESG in Thailand - Best for HNW in Thailand
- THE ASSET** - The Asset ESG Corporate Awards 2020 Platinum Award: Excellence in Environmental, Social and Governance
- การเงินธนาคาร** - Bank of the Year 2021
- THE ASIAN BANKER** - Best Retail Bank in Thailand - Best Merchant Service (Facebook Pay) - Best Digital/Mobile Banking Service - Top Mobile Banking in Asia Pacific (KBTG)
- THAI BMA** - Most Prominent Fund House in Corporate Bond Market - Best Bond House - Top Underwriting Bank - Best THOR Engagement
- FINANCEASIA** - Best Private Bank - Best Sustainable Bank
- MCINNISSTAR** - Best Fund House - Domestic Equity - Best Retirement Mutual Fund - Equity - Best Thailand Equity Large-Cap Fund - Best Thailand Mid/Long-Term Bond Fund
- EWIM** - Best Private Bank for Structured Product: Commodities Credit Equity FX and Multi-Assets - Best Private Bank for Digital Marketing & Communication - Asia
- alpha** - Best FX Bank for Retail Clients - Best Bond House in Thailand
- IF THE ONLY** - Winner: Best Digital Bank for CX - Thailand (LINE BK) - Winner: Best Fintech for Digital CX-Alternative Wealth Management (FinVest) - Highly Acclaimed: Best CX Business Model, - Highly Acclaimed: Best Digital CX Partner/Vendor (LINE BK) - Winner: Outstanding Innovation in Digital CX - Investment Product/Service - Winner: Outstanding Innovation in Digital CX - Platform/Website
- Asia Bankers Club** - The Best Office Architecture Thailand 2021-2022 (KBTG)

2020

- Dow Jones Sustainability Indices** - An index component of the Dow Jones Sustainability Indices (DJSI) 2020, including the DJSI World Index and the DJSI Emerging Markets Index
- Brandon Hall GROUP** - Gold Award: Best Advance in Competencies and Skill Development - Silver Award: Best Advance in Leadership Development
- HR Asia** - Best Companies to Work for in Asia - Most Caring Companies
- ASIAMONEY** - Thailand - Best for ESG
- FinanceAsia** - Best DCM House in Thailand - Best Private Bank in Thailand
- THE ASIAN BANKER** - The Bronze Class of the banking industry category by RobecoSAM - The Most Popular Stock Award
- THE ASIAN BANKER** - Best Home Loan Product in Thailand 2020
- RETAIL BANKER** - Best Staff Training and Development Programme
- IFR ASIA AWARDS 2020** - Thailand Bond House of the Year - Thailand Capital Markets Deal of the Year
- TAB** - Best Retail Bank in Thailand - Best Home Loan Product
- EWIM** - Best Private Bank for Portfolio Management Technology - Asia - 1 of 20 Asia/Pacific Best Bank for 2020
- IDC** - K PLUS as #1 Top 10 of Finance Apps by MAU in Thailand iOS & Google Play
- PRIVATE BANKER** - Highly Commended Achievement- Most Effective Investment Service Offering - Winner- Most Innovative Digital Offering
- THE ONLY** - Winner: Loan Offering of the Year - Winner: Best Customer Experience - Debit Card - Winner: Best Private Bank- Digitally Empowering RMs - Winner: Outstanding Customer Experience for Loans - Winner: Best Digital Customer Experience in Wealth Management - Highly Acclaimed: Best Digital Customer Experience in Private Banking - Highly Acclaimed: Best Digital Customer Experience - Loan Application
- MCINNISSTAR** - Best Fund House - Domestic Equity - Best Retirement Mutual Fund - Equity - Best Long-Term Equity Fund
- Brand** - 2020 Thailand's Most Admired Brand for K-Credit Card products and K PLUS
- Business** - Product Innovation Awards for lifestyle financial products in the categories of credit card and debit card
- THAI BMA** - Top Underwriting Bank Deal of the Year - Best Outright Primary Dealer
- WISESIGHT** - Best Brand Performance on Social Media in Banking Category

Note: CX = Customer Experience

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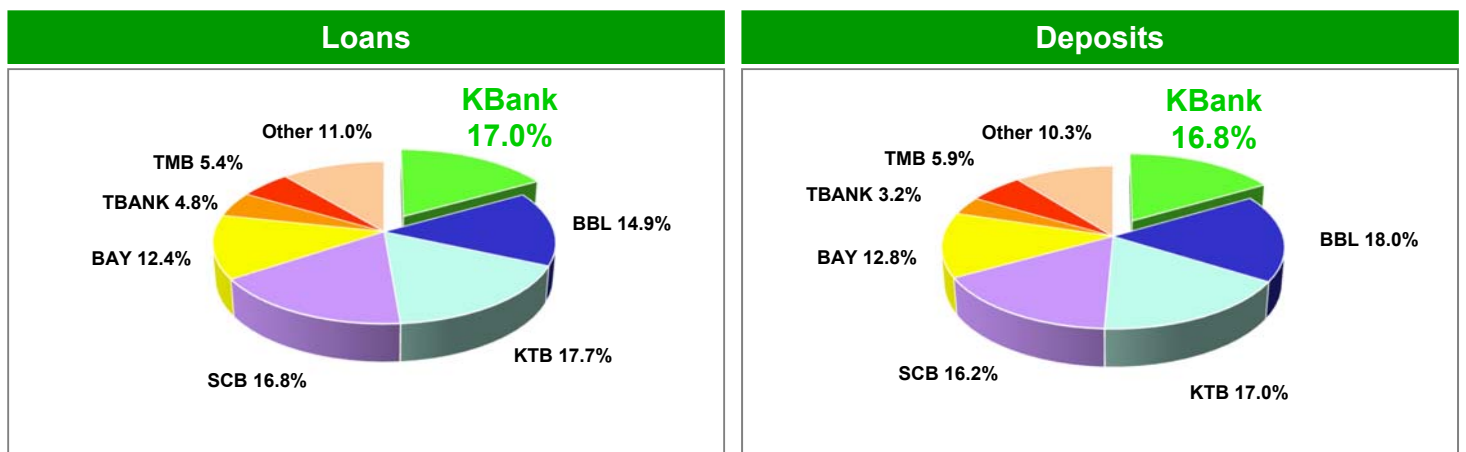
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Loans and Deposits Market Share

June 2021 (Bank only)



Source: KASIKORN RESEARCH and C.B.1.1 (monthly summary statement of assets and liabilities)
Note: Loans and deposits market share is based on C.B.1.1 of 14 Thai commercial banks as of June 2021

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DISCLAIMER:



This document is intended to provide material information relating to investments or products in discussion and as a reference during the discussion, presentation, or seminar only. It does not represent or constitute any advice, offer, contract, recommendation, or solicitation and should not be relied upon as such. In preparation of this document, KASIKORNBANK PUBLIC COMPANY LIMITED ("KBank") has made several crucial assumptions and relied on financial and other information available from public sources as of the date of this document. Therefore, KBank assumes no responsibility or liability and makes no representations or warrants with respect to the accuracy and/or completeness of the information described herein. Before making their own independent decision to make any investment or enter into any transaction, the recipient of this information ("Recipient") shall carefully review information relating to services or products of KBank, including but not limited to economic and market situations and other factors pertaining to the transaction as posted on KBank's website at URL www.kasikornbank.com and in other sources, and make their own investigation on all other information, documents prepared by other institutions, as well as consult with Recipients' financial, legal, or tax advisors on each decision.

The Recipient understands and acknowledges that the investment or execution of the transaction may be a transaction with low liquidity and KBank shall assume no liability for any loss, damage, or expense of any nature incurred by the Recipient arising out of such investment or execution of the transaction. The Recipient also understands and acknowledges that the information so provided by KBank does not represent the expected yield or consideration to be received by the Recipient arising out of the investment or the execution of the transaction. Further, the Recipient should be aware that the transaction can be highly risky as markets are unpredictable and uncertain, and there may be inadequate regulations and safeguards available to the Recipient.

KBank reserves the right to amend, either in whole or in part, the information so provided herein at any time as it deems fit, and the Recipient acknowledges and agrees with such amendments, accordingly. For any inquiry, or in the case of making a complaint, the Recipient may seek further information from KBank at IR@kasikornbank.com, +(662) 470 6900 to 01, +(662) 470 2660 to 61, or +(662) 470 2673 to 74.

* 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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KASIKORNTHAI

บริการทุกระดับประทับใจ