



KASIKORN BANK in Brief as of 4Q25

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

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KASIKORN BANK at a Glance

Vision: "KASIKORN BANK aims to be the most innovative, proactive, and customer centric financial institution, Delivering world class financial services and sustainable value to stakeholders by harmoniously combining technology and talent"

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



Core Value:
Customer at Heart |
Collaboration | Agility |
Innovativeness | Integrity

Consolidated (2025)

Financial Figures

Value	Assets	Loans ¹	Deposits
	Bt4,559bn (USD144.3bn)	Bt2,477bn (USD78.4bn)	Bt2,850bn (USD90.3bn)
Rank ²	#3	#2	#2
Market Share	16.52%	16.55%	17.04%

Share Information

Share Price (Closing on December 30, 2025)

KBANK		KBANK-F	
Bt194.50 (USD6.16)		Bt193.50 (USD6.13)	
Highest	Lowest	Highest	Lowest
Bt197.00 (USD6.24)	Bt146.00 (USD4.62)	Bt197.00 (USD6.24)	Bt147.50 (USD4.67)

Share Capital

Authorized	Issued and Paid-Up
Bt30.2bn (USD0.96bn)	
Number of Shares	Market Capitalization
2.4bn	Bt458.2bn (USD14.51bn)
EPS	BVPS
Bt20.63 (USD0.65)	Bt246.68 (USD7.81)

Note:

1) Loans = Loans to customers
2) Assets, loans and deposits market share is based on C.B.1.1 (monthly statement of assets and liabilities) of 17 Thai commercial banks as of December 2025
3) Capital Adequacy ratio (CAR) has been reported in accordance with Basel III Capital Requirement from 1 January 2013 onwards. CAR is based on KASIKORN BANK FINANCIAL CONGLOMERATE, which means the company under the notification of the Bank of Thailand re: consolidated supervision, consisting of KBank, K companies and subsidiaries operating in supporting KBank. Phethai Asset Management Co., Ltd. and subsidiaries within the permitted scope from the BOT's to be financial conglomerate.

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

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

- Exchange rate at the end of December 2025 (Mid Rate) was Bt31.58 per USD (Source: Bank of Thailand)⁶

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Key Highlights and Achievements



Sustainable Financial Performance

- Driving force in Thailand's economic development for the last 80 years, guided by a philosophy of being a **Bank of Sustainability**
- Resilient through multiple economic uncertainties and challenges

Solid Financial Performance and Strong Capital with Appropriate Capital Distribution to Shareholders

FY2025 CET1 Ratio = 18.0%

FY24 Dividend Payout Ratio = 46.1% ¹

FY24 Dividend Yield = 7.7% ²

FY24 Total Shareholder Returns (TSR) = 22.9%

FY25 Capital Gain = 25.1%

FY25 Interim Dividend = Bt2.0 / share



Market Leadership & Recognition

- Leading position in numerous product and service areas

Leader in Digital Banking Services

- #1 Digital Payments (~30% Market Share)
- #1 X-Border Goods ³ (25.2% Market Share)

Leader in Card Services

- #1 Credit Card Spending ⁴ (20.8% Market Share)
- #1 Card-accepting merchant service ⁵

- Widespread domestic and international recognition, as well as inclusion in key sustainability indices



Note: 1) Regular dividend payout, if special dividend of Bt2.50 per share is included, total dividend payout ratio = 58.17%; 2) Dividend yield is based on DPS (Bt9.50 + Bt2.50) / Share price at end 2024; 3) The ratio of KBank customers' import and export value to Thailand's total import and export value as of October 2025; 4) As of June 2025; 5) As of September 2025; 6) As of November 2025; 7) As of December 2025

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Disciplined Execution of K-Strategy with Focus on “Customers”

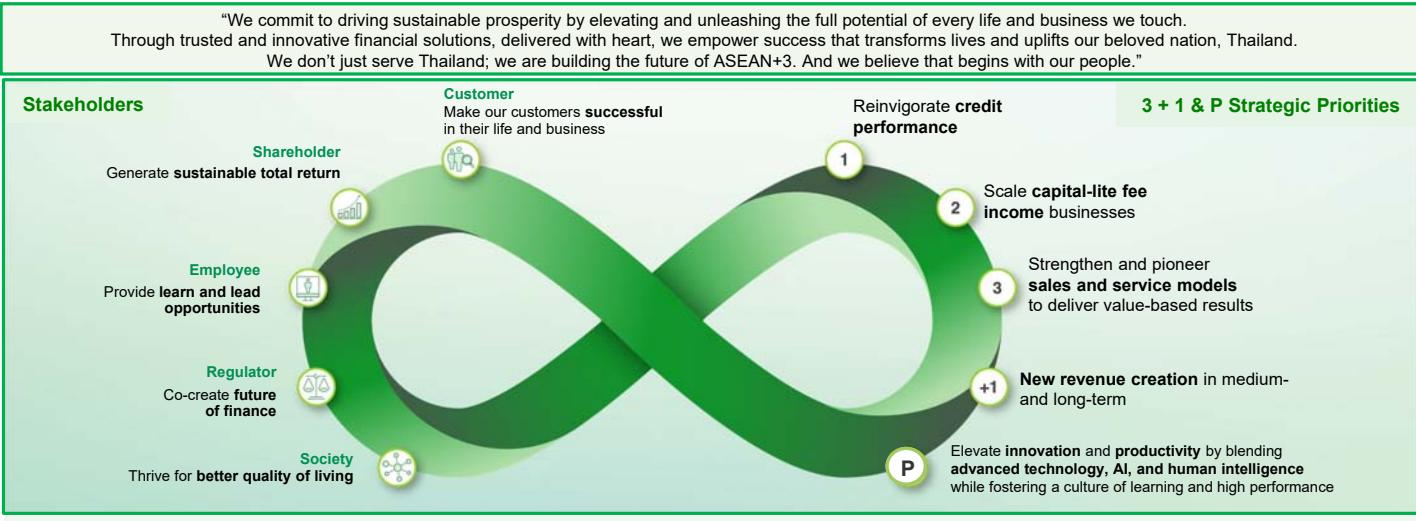
- Anchored on 3+1 & P Strategy to Drive Long-term Value-Creation for All Stakeholders
- Strengthening Value Creation through “Customer Strategy” in 2026 onwards

BANK OF SUSTAINABILITY

Purpose

K-Strategy

"We commit to driving sustainable prosperity by elevating and unleashing the full potential of every life and business we touch. Through trusted and innovative financial solutions, delivered with heart, we empower success that transforms lives and uplifts our beloved nation, Thailand. We don't just serve Thailand; we are building the future of ASEAN+3. And we believe that begins with our people."



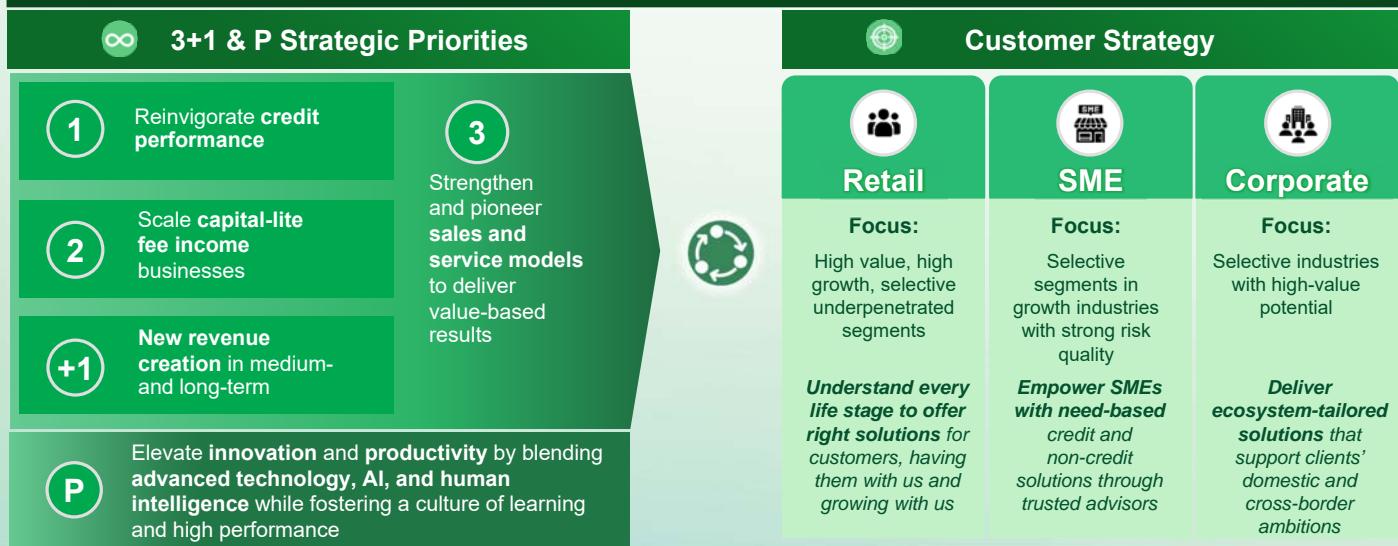
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Enhanced K-Strategy in 2026, Sharpening Focus on Priority Customer Segments

K -Strategy

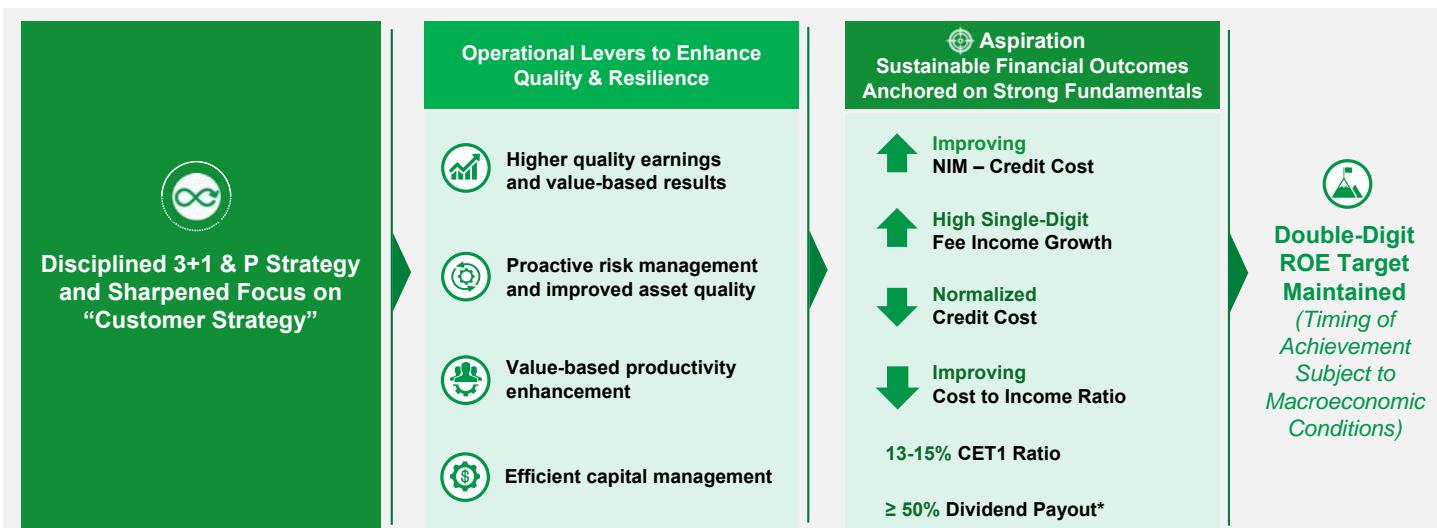


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Disciplined Strategy Execution to Drive Sustainable Returns and Further Reinforce our Position as a Market Leader



Note: *Considering additional capital distribution options include special dividend/ share buyback dependent on market conditions, financial performance and capital level. If facing an unforeseen circumstance, the Bank may consider not to pay at the above-mentioned level of dividend payout ratio by considering prudence and suitable return to shareholders.

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2025 Key Achievements of K-Strategy

Continue driving progress through the 3+1 & P strategic focus to enhance competitiveness

Reinvigorate Credit Performance	Scale Capital-Lite Fee Income: Wealth	Scale Capital-Lite Fee Income: Payment	Strengthen and Pioneer Sales and Service Models
 99% New Bookings from Existing Customers ¹ (2024 = 97%)	 #1 MF AUM ² (+12.9% YoY)	 #1 BA New Life Premium ³ (+17% YoY)	 #1 Digital Payment (~30% Market Share)
 91% New Bookings from Secured Loans ¹ (2024 = 90%)	 ▲ +23% YoY MF Net Fee Growth	 19.6% New Life Premium Market Share ³	 #1 Mobile Active Users
 94% New Bookings from Retail Lending with Monthly Income > Bt30,000 (2024 = 91%)	 ▲ 169K New MF Customers	 ▲ 108K New BA Customers	 ▼ Cost per Transaction⁴

Note: 1) New booking of KBank's SME and retail loans; 2) MF AUM is based on reported AUM from KAsset; 3) As of November 2025; 4) Internal Measurement; 5) NPS = Net Promoter Score (2025- annually result)

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(+1) New Revenue Creation: 2025 Key Achievements

Continue driving progress through the 3+1 & P strategic focus to enhance competitiveness

(+1) New Revenue Creation in Medium- and Long-Term

KASIKORN INVESTURE (KIV)	REGIONAL PENETRATION	INNOVATION FOR FUTURE GROWTH
 8.4mn Line BK Platform Users	3.0% for 2025 of Net Total Income	Financial Innovation  4.3mn & 10.7mn Cloud Pockets  3.0mn Users  644,000 Users with 29,000 subscriptions
 Bt22.7bn Outstanding Loans (+9.5% YoY)	#1 The Biggest Thai bank in China by asset size	Future of Finance (Digital Asset Ecosystem)  KBank <ul style="list-style-type: none"> 4 Digital Asset Licenses ICO Portal 5 DApps² on Blockchain (Q-money, Q-Bond, StraitsX, Kubix, SSI data wallet) E-money on blockchain (Q-money)

Note: 1) QRIS = Quick Response Code Indonesia Standard; 2) Dapps = Decentralized applications; 3) REC = Renewable Energy Certificate; 4) ThaiCBN = Thailand Climate Business Network

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Item	2025	2024r	2023	2022	2021	2020
B/S and Income:						
Assets	4,558,618	4,340,954	4,283,556	4,246,369	4,103,399	3,658,798
Deposit	2,850,387	2,718,675	2,699,562	2,748,685	2,598,630	2,344,998
Loan	2,476,647	2,483,695	2,490,398	2,495,077	2,421,813	2,244,821
Interest Income	173,625	188,068	183,608	151,333	135,415	127,592
Interest Expense	36,473	40,064	35,164	18,334	16,024	18,570
Non-interest Income	57,648	50,239	44,209	40,259	43,958	45,869
Other Operating Expenses (Non-interest expense)	84,849	84,250	84,968	74,753	71,044	69,997
EBPT	109,952	113,993	107,685	98,504	92,305	84,895
Net Profit	49,565	49,603	42,405	35,770	38,053	29,487
Performance Ratio (%):						
ROA	1.11	1.15	0.99	0.86	0.98	0.85
ROE***	8.62	9.13	8.29	7.38	8.44	7.10
NIM	3.23	3.60	3.66	3.33	3.21	3.27
Cost to income ratio	43.56	42.50	44.10	43.15	43.49	45.19
Asset Quality Ratio:						
NPL gross	93,533	93,009	94,241	92,536	104,036	101,007
NPL gross to total loans (%)	3.2	3.2	3.2	3.2	3.8	3.9
Coverage Ratio (%)	162.8	152.3	152.2	154.3	159.1	149.2
Capital** (%):						
CAR	20.4	20.4	19.4	18.8	18.8	18.8
Tier 1	18.4	18.4	17.4	16.8	16.5	16.1

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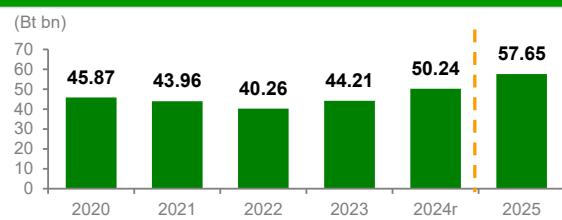
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Non-interest Income and Net Fee Income

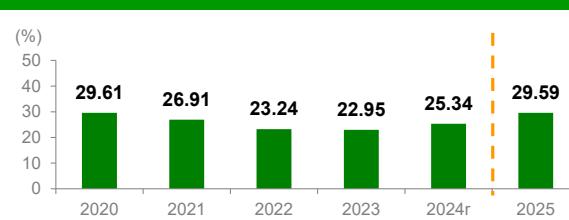
December 2025 (Consolidated)



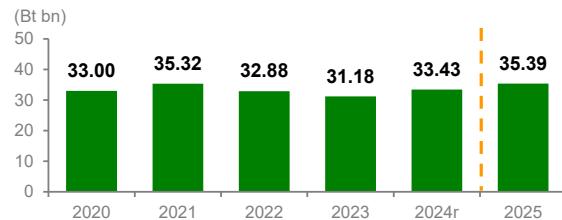
Non-interest Income (Bt)



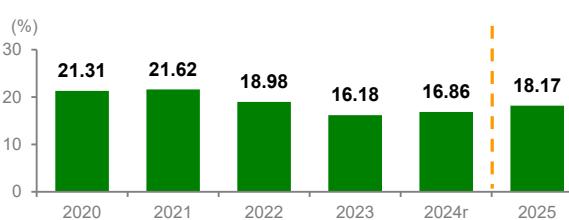
Non-interest Income Ratio*



Net Fee Income (Bt)



Net Fee Income Ratio*



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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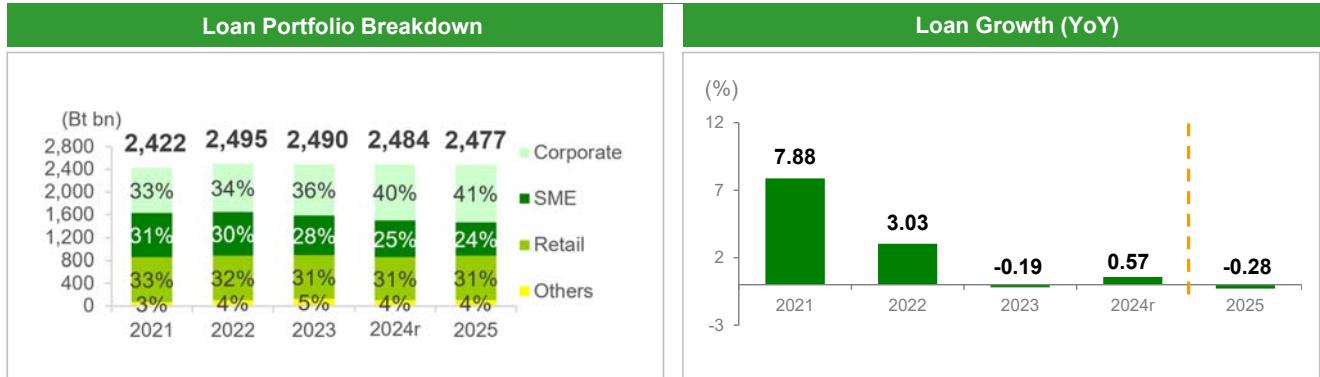
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Loan

December 2025 (Consolidated)

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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: Composed of loans through the World Business Group, insurance business (MTL), and other loan types not directly attributable to the main business groups

Note: Loans = Loans to customers

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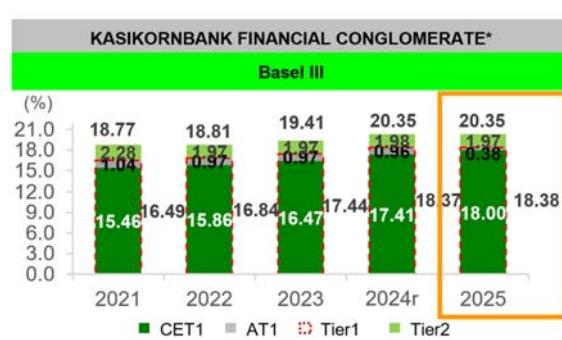
Capital

December 2025

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- Capital adequacy remains sufficient through the changing economic environment and to support business growth; maintained adequate Tier 1 ratio, as required under the Basel III and new requirements.
- Additional Tier 1 instrument issuance is intended to optimize and further strengthen capital base in long run.



Note: * KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisted of KBank, K Companies and subsidiaries operating in supporting KBank, Phethai Asset Management Co., Ltd. and other subsidiaries within the permitted scope from the BOT's to be financial conglomerate.

Under Bank of Thailand regulations, net profit in the first half of the year is to be counted as capital after approval by the Board of Directors as per the Bank's regulations. Net profit in the second half of the year is also counted as capital after approval of the General Meeting of Shareholders. However, whenever a net loss occurs, the capital must be immediately reduced accordingly.

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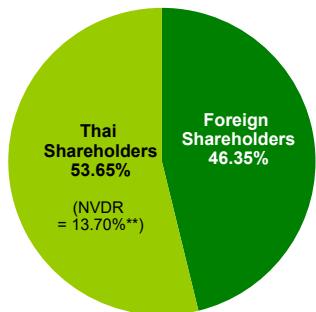
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Shareholder Structure

September 11, 2025 (Record Date)



Shareholder Structure



Note:
Foreign Shareholding Limit 49%

Top 10 Shareholders*

	%
1. THAI NVDR CO., LTD.**	13.70
2. STATE STREET EUROPE LIMITED	8.17
3. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	5.06
4. STATE STREET BANK AND TRUST COMPANY	4.84
5. GULF DEVELOPMENT PUBLIC COMPANY LIMITED	4.53
6. SOCIAL SECURITY OFFICE	3.31
7. THE BANK OF NEW YORK MELLON	2.94
8. SOUTH EAST ASIA UK (TYPE A) NOMINEES LIMITED	2.23
9. CPB EQUITY CO.,LTD.	1.88
10. VAYUPAK FUND 1	1.77
Other Shareholders	51.58
Total	100.00

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

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)

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Strong Corporate Governance Principles Anchored in a Robust Framework Driving Long Term Shareholder Value



Corporate Governance Framework

- ✓ **Effective Board leadership**, with a majority of independent directors and directors collectively bringing the appropriate expertise, experience and diversity
- ✓ **Strong oversight** with appropriate separation from management
- ✓ **Specialized committees** to ensure rigorous oversight
- ✓ **Clear accountability** with strong process in place to review ongoing Director performance
- ✓ Commitment to **full transparency** and **fair treatment** of all stakeholders

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KBank Sustainability Strategy

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Purpose

"We commit to driving sustainable prosperity by elevating and unleashing the full potential of every life and business we touch. Through trusted and innovative financial solutions, delivered with heart, we empower success that transforms lives and uplifts our beloved nation, Thailand. We don't just serve Thailand; we are building the future of ASEAN+3. And we believe that begins with our people."

Commitments

Be a MOST TRUSTED BANK

Serve as a most trusted bank, helping stakeholders navigate challenges and achieve sustainable growth

Issues

Customers:
Safeguard customers and stakeholders by building trust and delivering fair, positive experiences that strengthen long-term relationships

Governance:
Uphold strong, ethical, and transparent governance, aligned with the bank's objectives and fully compliant with laws and regulations

Integrity:
Embed a culture of honesty, responsibility, ethical conduct, and transparency across all operations and business engagements

Reinforce FUTURE-READY RESILIENCE

Future-ready ourselves and our stakeholders to better navigate uncertainties and unlock new growth opportunities

Risk Management:
Strengthen preparedness and resilience by proactively identifying, managing, and responding to emerging risks and disruptions

Innovation:
Build a culture of innovation that strengthens resilience and enables full participation in economic and social life

Capabilities:
Empower customers and communities by investing in people through skills development, capacity-building, and opportunities for sustainable growth

Enable INCLUSIVE GROWTH

Empower our stakeholders to achieve their full potential and prosper through enhanced access to financial products and services

Inclusive Transition:
Support a low-carbon transition through inclusive Climate Strategy, enabling individuals and businesses to thrive sustainably

Financial Empowerment:
Promote financial literacy and financial inclusion that empower every life and business to achieve their full potential in the economy

Equity:
Advance fairness, diversity, opportunity, and human rights by promoting equity and maintaining zero tolerance for discrimination



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KBank Sustainability Journey

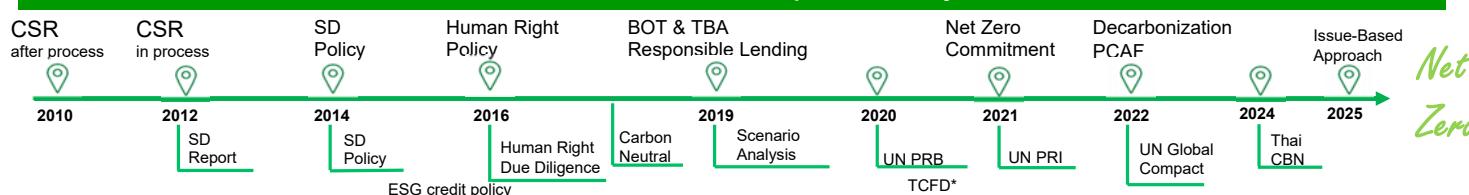
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Bank of Sustainability

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

KBank Sustainable Development Journey



Pride of KBank

INTERNATIONAL



The first and only commercial bank in Thailand and ASEAN selected as a member of the DJSI World Index and DJSI Emerging Markets Index for nine consecutive years (2016-2024)



A member of the FTSE4Good Emerging Index for ten consecutive years (2016-2025)



KBank was ranked in the top 10% of the S&P Global ESG Score for the banking industry with score of 86/100 in the S&P Corporate Sustainability Assessments 2024.



CDP Climate Change recognized as A List (Leadership Level) for four consecutive years (2022-2025)
CDP Water recognized as A List (Leadership Level)
CDP Forest recognized as A- (Leadership Level)

NATIONAL



Included in the Thailand Sustainable Investment (THSI) for seven years (2015, 2017-2022), and SET ESG Ratings AAA Level (2023-2025)



ESG 100 certificate (2016-2025) (Certified by Thaiwat Institute)



Climate Action Leading Organisation (CALO) award from the Thailand Greenhouse Gas Management Organisation (TGO) for 2023-2024



Sustainability Disclosure Award (2019-2025) granted by Thaiwat Institute



The first and only commercial bank in Thailand granted Carbon Neutral Certification for eight consecutive years (2018-2025)



SET Sustainability Awards granted by the Stock Exchange of Thailand

- SET Sustainability Awards of Honor (2024-2025)
- Best Sustainability Awards (2022-2023), Highly Commended in Sustainability Awards (2018-2019, 2021)

*For more information on KBank Task Force on Climate-related Financial Disclosures (TCFD), please see our Sustainability Report or visit our website at www.kasikornbank.com

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KBank Net Zero Commitment

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



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

 * Thailand's ambition at COP30:
• 2050 Net Zero GHG Emission

- Allocation at least
400-500 Billion Baht
In Sustainable Financing and Investment
By 2030

- Supporting Customers
In the Transition to
A Net Zero Economy

KBank's Board of Directors has resolved to announced the Bank's Net Zero Commitment on 29 October 2021 and 28 August 2025, as follows:

- KBank aims to empower every customer's life and business. We support our customers in the transition to a net zero economy. Sustainability is deeply ingrained in how we serve our customers and manage our operations.
- We are committed to supporting Thailand and our clients in regional economies on their decarbonization journeys. We will contribute to the global effort to transition to net zero emission by 2050* and will align with the Paris Agreement goals.
- We are committed to be the leading sustainable bank in Thailand, allocating at least Bt400-500bn in sustainable financing and investment by 2030 and pioneering green banking products.
- We commit to becoming net zero in our own operations (Scope 1, 2) by 2030. We commit to achieving net zero in our financed portfolio in line with Thailand's aspirations, accelerating this journey where possible. We will continually assess opportunities to take earlier actions as the technology, regulatory environment and external context evolves.

* Net zero emission by 2050 is the global effort to transition to net zero emission, aligning with the Paris Agreement goals. However, KBank commit to achieving net zero in our financed portfolio in line with Thailand's aspirations, accelerating this journey where possible.

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Credit Ratings

As of January 20, 2026

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KBank							Thailand		
	Foreign Currency			Local Currency/ National Ratings		Outlook	Government		Outlook
	Long-term*	Senior Unsecured Notes	Subordinated Debts	Long-term	Subordinated Debts		Foreign Currency	Local Currency	
S&P's	BBB	BBB	N/A	N/A	N/A	Stable	BBB+	A-	Stable
Moody's	Baa1	Baa1	Ba1	Baa1	N/A	Negative***	Baa1	Baa1	Negative**
Fitch	BBB	BBB	BB+	AA+ (tha)	AA-(tha)	Stable	BBB+	BBB+	Negative****

Note:

*Moody's: Foreign Currency Long-Term Deposit Rating; S&P's: Long-Term Counterparty Credit Rating; Fitch Ratings: Foreign Currency Long-Term Issuer Default Rating

**April 29, 2025: The rating action is driven by the change in outlook on Thailand's Baa1 sovereign rating to negative from stable, reflecting increasing risks of a further weakening in Thailand's economic and fiscal strength, amid the new US tariffs and heightened global uncertainty.

***April 30, 2025: This rating action follows the change in outlook to negative on the Government of Thailand.

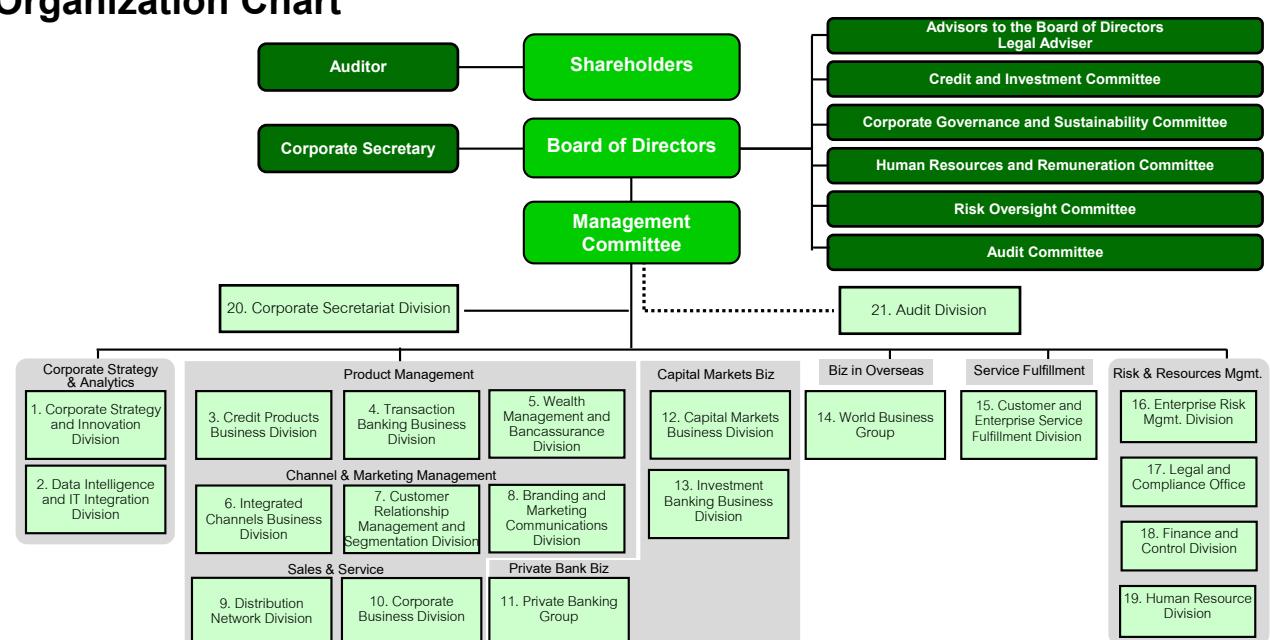
**** September 24, 2025: The outlook change reflects increasing risks to Thailand's public finance outlook from prolonged political uncertainty combined with growth headwinds from slowing global demand, a delayed tourism recovery and household deleveraging.

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Organization Chart



Note: As of 31 December 2025

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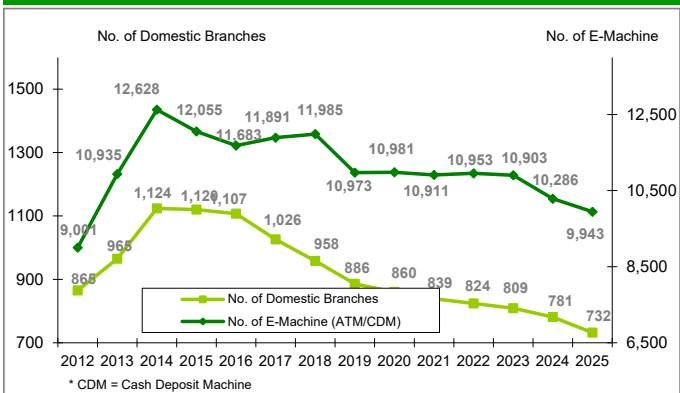
KBank Channels and Employees

December 2025

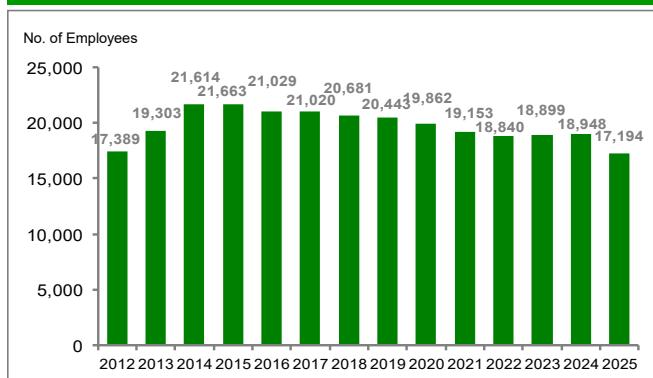
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Domestic Branches & E-Machine (ATM/CDM*)



Employees (Bank only)



Note:

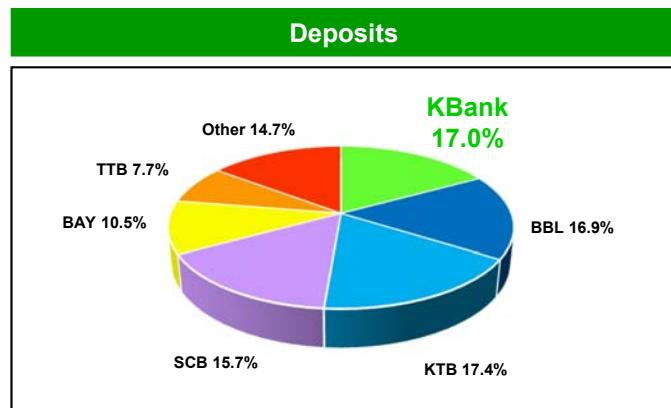
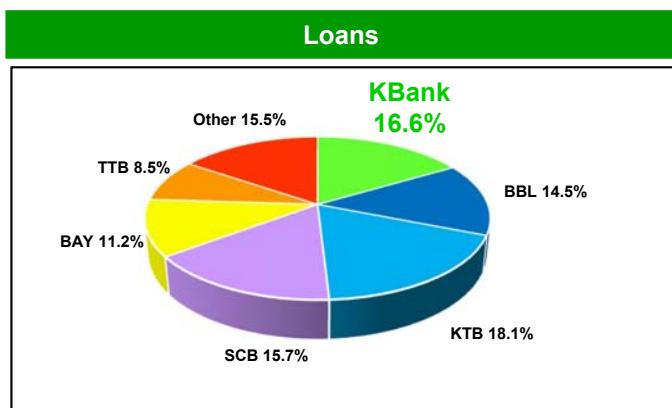
- Two subsidiary banks: KASIKORNTHAI BANK SOLE Limited (Lao PDR) with two branches in Ponesinuan and Lane Xang, KASIKORN BANK (CHINA) with four branches in Shenzhen, Chengdu, Shanghai, Beijing and one sub-branch in Long Gang
- Four international branches: Cayman Islands, Hong Kong, Phnom Penh and Ho Chi Minh City
- Five representative offices: Kunming, Tokyo, Yangon, Hanoi and Jakarta
- One strategic partner: Maspion Bank in Indonesia; KASIKORN BANK Group has become a majority shareholder of Maspion Bank in Indonesia by holding a share of 89.48%
- Global partners with 80 banks in 14 countries: 50 Japanese partner banks; 10 Chinese partner banks; 1 Hong Kong bank; 3 Korean partner banks; 12 ASEAN partner banks (in Vietnam, Indonesia, Lao PDR, Cambodia, Philippines, Brunei, Malaysia and Singapore); 3 European regional banks (in Germany and Italy) and 1 Indian Bank

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Loans and Deposits Market Share

December 2025 (Bank only)



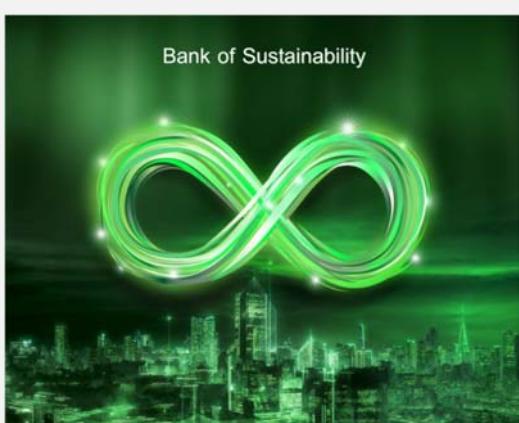
Source: KASIKORN RESEARCH and C.B.1.1 (monthly summary statement of assets and liabilities)
Note: Loans and deposits market share is based on C.B.1.1 of 17 Thai commercial banks

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

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