

KASIKORNBANK 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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KASIKORNBANK at a Glance

Vision: "KASIKORNBANK 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				Share Information			
	Assets	Loans ¹	Deposits	Share Price (Closing on December 30, 2025)			
				KBANK		KBANK-F	
Value	Bt4,559bn (USD144.3bn)	Bt2,477bn (USD78.4bn)	Bt2,850bn (USD90.3bn)	Bt194.50 (USD6.16)		Bt193.50 (USD6.13)	
Rank ²	#3	#2	#2	Highest	Lowest	Highest	Lowest
Market Share	16.52%	16.55%	17.04%	Bt197.00 (USD6.24)	Bt146.00 (USD4.62)	Bt197.00 (USD6.24)	Bt147.50 (USD4.67)
Key Ratio and Operating Figures				Share Capital			
Key Ratio	CAR 20.35% ³	ROE 8.62% ⁴	ROA 1.11%	Authorized Bt30.2bn (USD0.96bn)		Issued and Paid-Up Bt23.7bn (USD0.75bn)	
Operating	Branches 732	K PLUS Users 24.2mn	Employees ⁵ 17.2k/ 29.0k	Number of Shares 2.4bn		Market Capitalization Bt458.2bn (USD14.51bn)	
				EPS Bt20.63 (USD0.65)		BVPS 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 KASIKORNBANK 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)¹

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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

Leader in Wealth Management

- #1 Mutual Fund AUM (+12.9% YoY)
- #1 Private Banking (by # of Customers)
- #1 Bancassurance New Life Premium ⁶ (+17.0% YoY)

Leader in Customer Service

- #1 Overall Brand NPS ⁷ (Branch, e-Machine, K PLUS, K-Contact Center)

- 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 of 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"

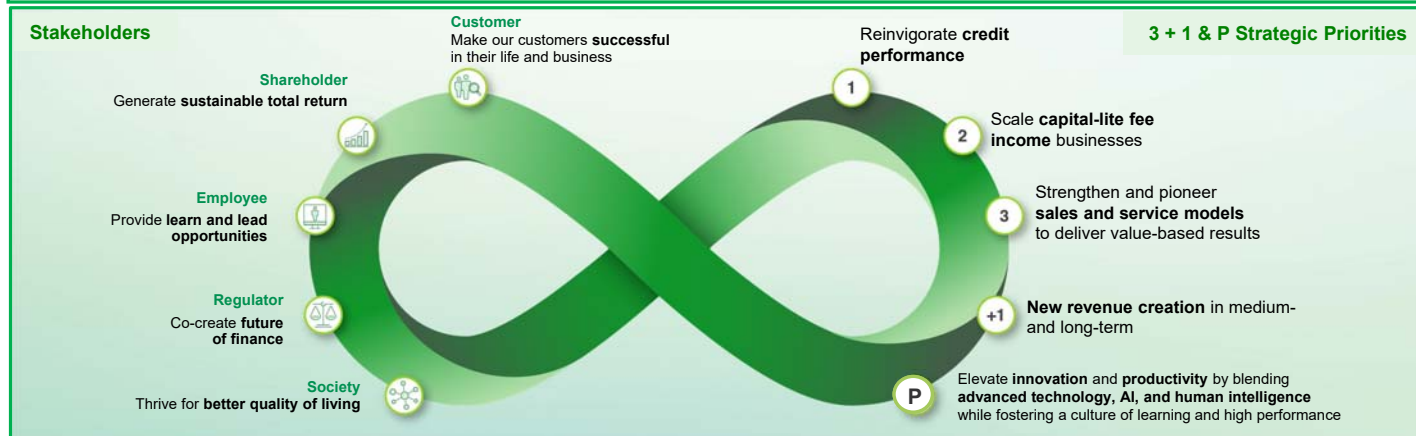
- Anchored on 3+1 & P Strategy to Drive Long-term Value-Creation for All Stakeholders
- Strengthening Value Creation through "Customer Strategy" in 2026 onwards

BANK OF SUSTAINABILITY

Purpose

"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."

K-Strategy



Conduct business with good corporate governance principles and appropriate risk and cost management

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

K -Strategy



3+1 & P Strategic Priorities

1

Reinvigorate credit performance

2

Scale capital-lite fee income businesses

+1

New revenue creation in medium- and long-term

P

Elevate innovation and productivity by blending advanced technology, AI, and human intelligence while fostering a culture of learning and high performance

3

Strengthen and pioneer sales and service models to deliver value-based results



Customer Strategy



Retail

Focus:

High value, high growth, selective underpenetrated segments

Understand every life stage to offer right solutions for customers, having them with us and growing with us



SME

Focus:

Selective segments in growth industries with strong risk quality

Empower SMEs with need-based credit and non-credit solutions through trusted advisors



Corporate

Focus:

Selective industries with high-value potential

Deliver ecosystem-tailored solutions that support clients' domestic and cross-border ambitions

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



Disciplined 3+1 & P Strategy and Sharpened Focus on "Customer Strategy"

Operational Levers to Enhance Quality & Resilience



Higher quality earnings and value-based results



Proactive risk management and improved asset quality



Value-based productivity enhancement



Efficient capital management



Aspiration Sustainable Financial Outcomes Anchored on Strong Fundamentals



Improving NIM – Credit Cost



High Single-Digit Fee Income Growth



Normalized Credit Cost



Improving Cost to Income Ratio

13-15% CET1 Ratio

≥ 50% Dividend Payout*



Double-Digit ROE Target Maintained (Timing of Achievement Subject to Macroeconomic Conditions)

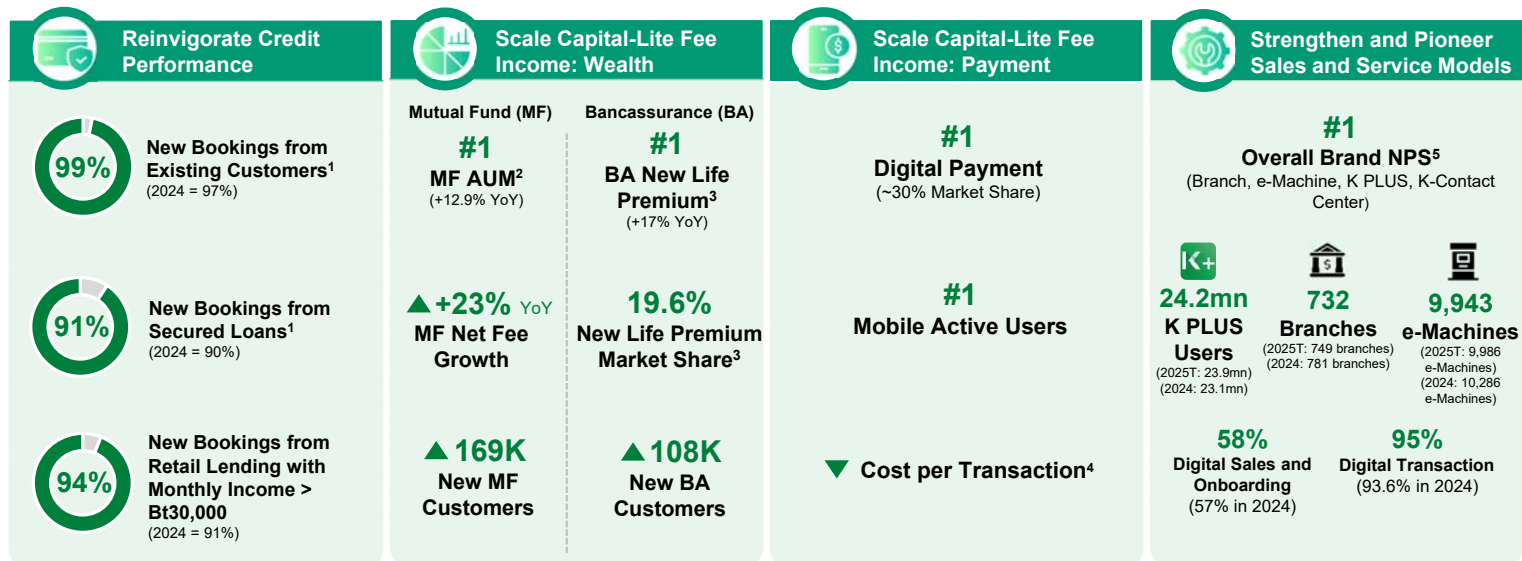
Note: *Considering additional capital distribution options include special dividend/ share buyback dependent on market conditions, financial performance and capital level
If facing an unforeseen circumstance, the Bank may consider not to pay at the above-mentioned level of dividend payout ratio by considering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



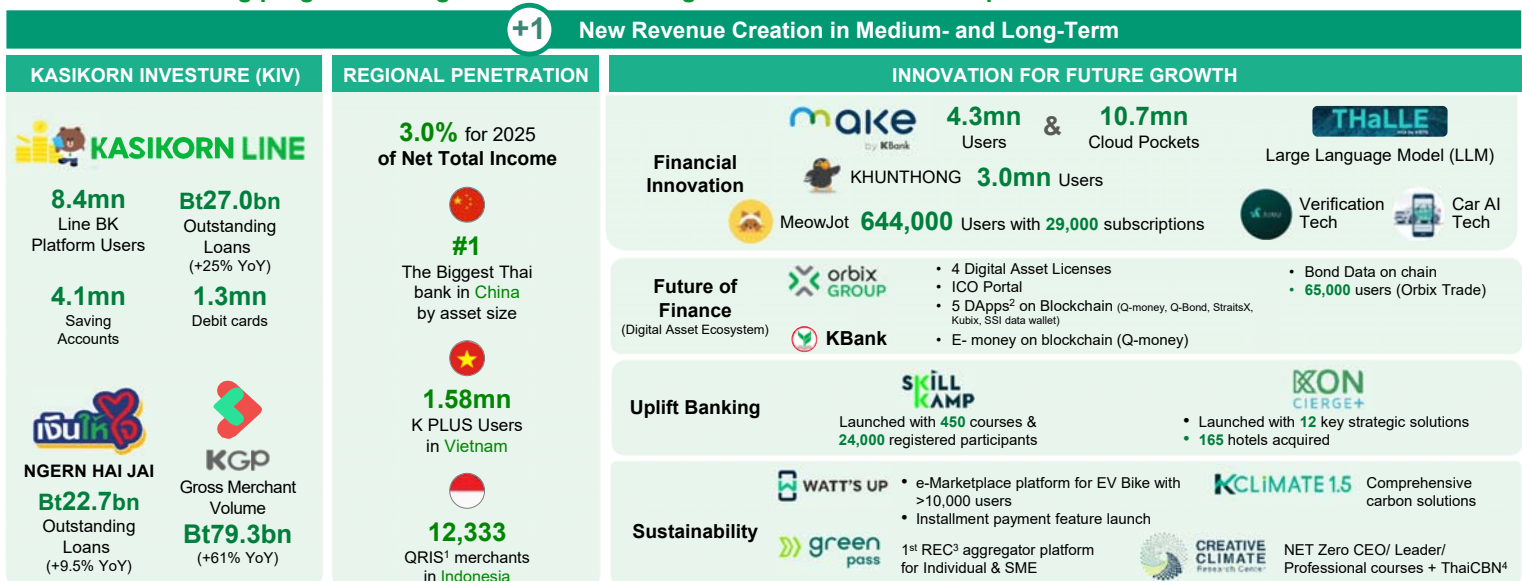
Note: 1) New booking of KBank's SME and retail loans; 2) MF AUM is based on reported AUM from KAsset; 3) As of November 2025; 4) Internal Measurement; 5) NPS = Net Promoter Score (2025- annually result)

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(+1) New Revenue Creation: 2025 Key Achievements

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



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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2020 – 2025 Financial Performance

Consolidated

(Bt mn)

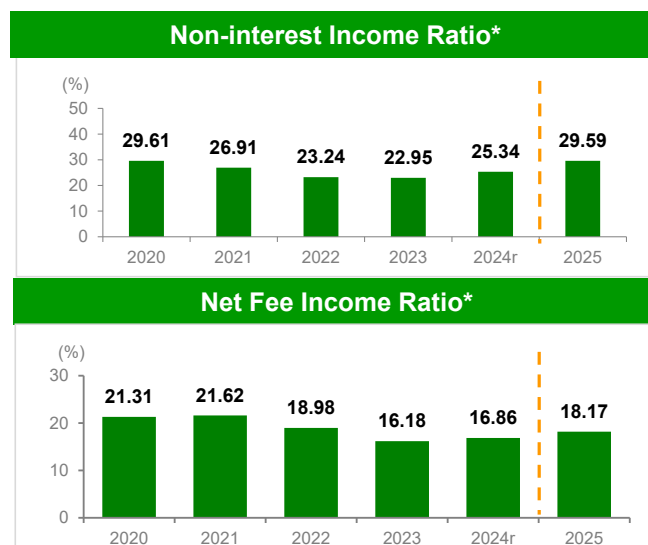
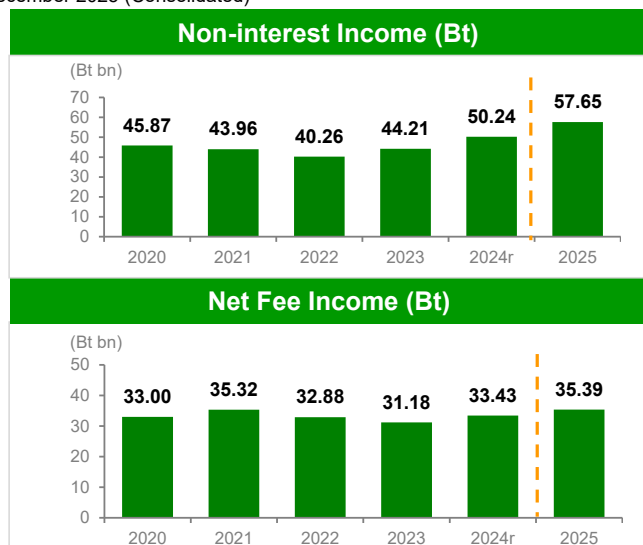
Item	2025	2024r	2023	2022	2021	2020
B/S and Income:		(Restated TFRS 17)				
Assets	4,558,618	4,340,954	4,283,556	4,246,369	4,103,399	3,658,798
Deposit	2,850,387	2,718,675	2,699,562	2,748,685	2,598,630	2,344,998
Loan	2,476,647	2,483,695	2,490,398	2,495,077	2,421,813	2,244,821
Interest Income	173,625	188,068	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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Non-interest Income and Net Fee Income

December 2025 (Consolidated)



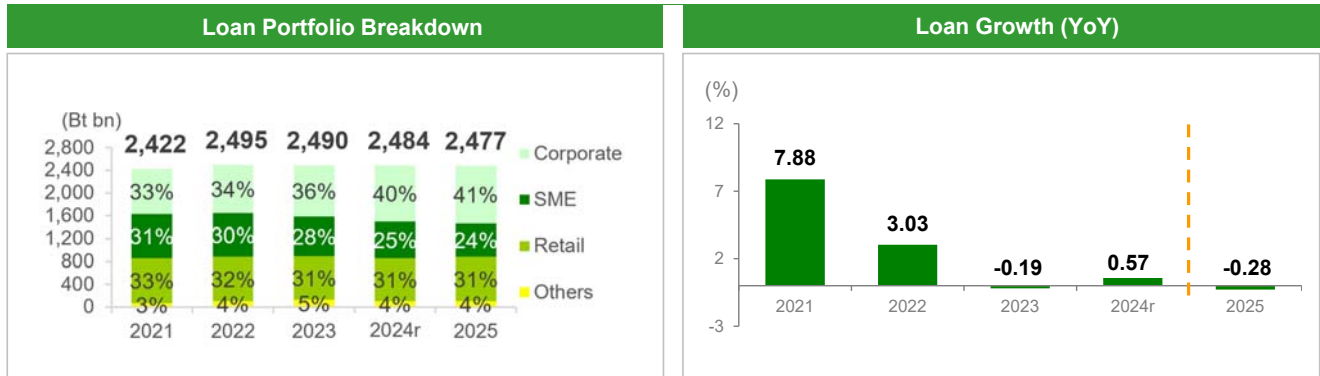
Note: * Non-interest Income Ratio = Non-interest income/Total Operating Income-net, Net Fee Income Ratio = Net Fee Income/Total Operating Income-net

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Loan

December 2025 (Consolidated)



Loan Definition (IFRS 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

- 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.

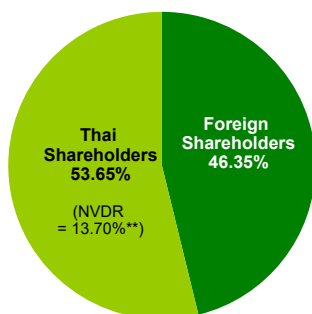
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Shareholder Structure

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

Total 51.58 100.00

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



► 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

NET
Commitment

► 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 B400-500bn 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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	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.

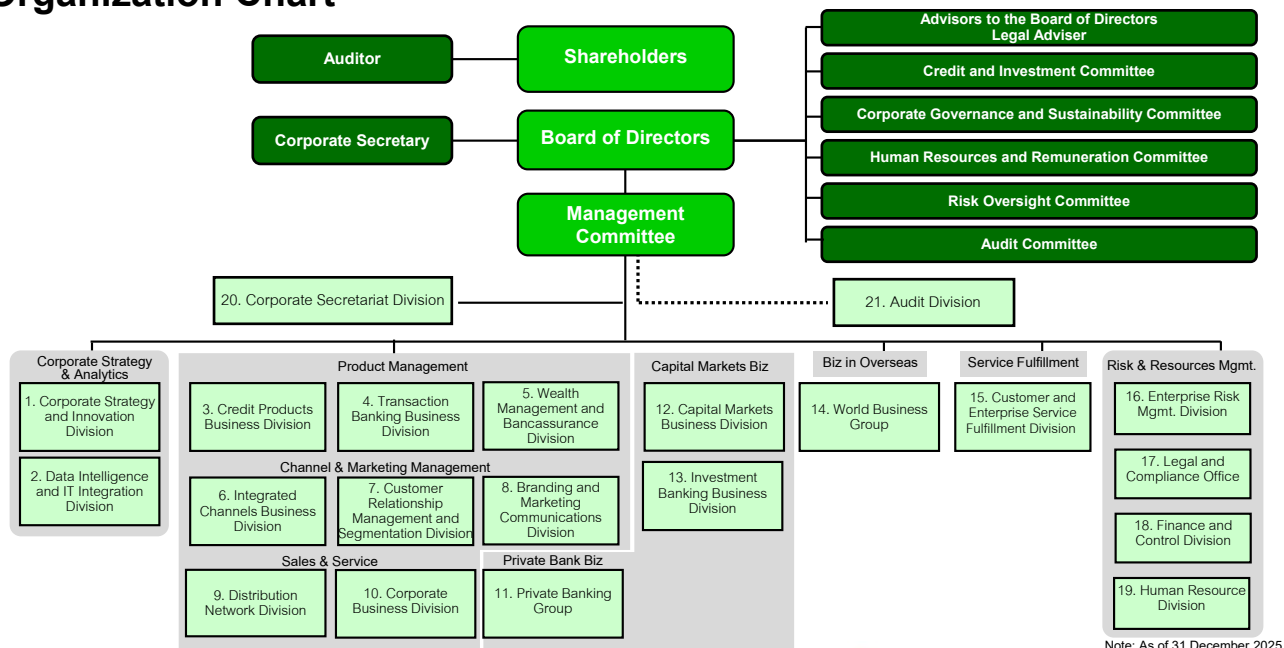
***April 30, 2025: This rating action follows the change in outlook to negative on the Government of Thailand.

**** 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



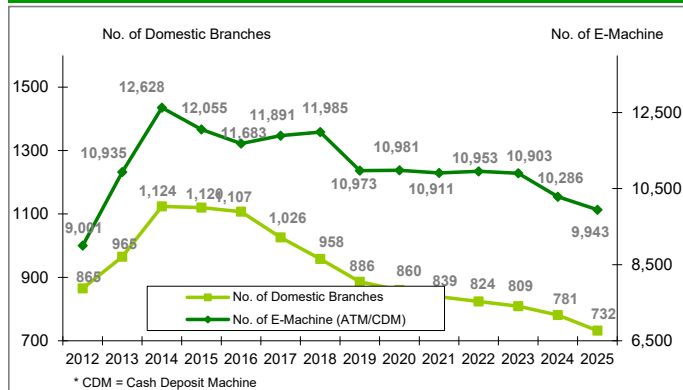
Note: As of 31 December 2025

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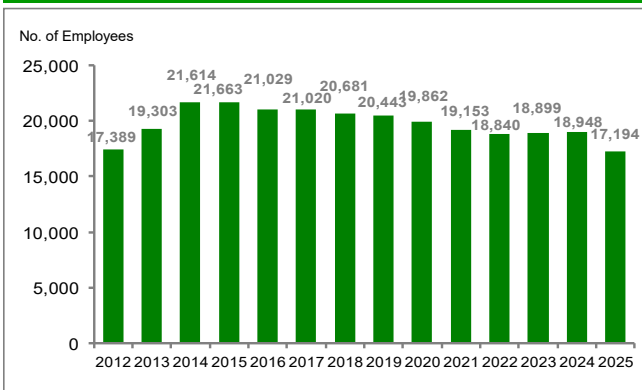
KBank Channels and Employees

December 2025

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, KASIKORNBANK (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: Maspiion Bank in Indonesia; KASIKORNBANK Group has become a majority shareholder of Maspiion 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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Public Recognition Highlight: 2024 – 2025

2024



- Best Retail Bank in Thailand
- Most Recommended Retail Bank in Thailand
- Best Mobile Banking Service
- Best Verification Technology (AINU)
- Chief Information and Technology Leader of the Year



- NEWS Compass Global Award
- Excellence in Coaching and Mentoring
- Leader of Technology
- Most Attractive Employer
- Corporate Transformation
- Most Innovative



- Best Private Banking Brand – Thailand



- Best Private Bank – Thailand



- Best Private Bank – Thailand



- Best Private Bank – Thailand



- Best Domestic Private Bank in Thailand



- World's Best Trade Finance Providers 2024



- Thailand's Most Admired Company with Respect to Social Responsibility in the Category of Commercial Banks
- Thailand's Most Admired Brand: Mobile Banking (K PLUS)



- Best Bond House in Thailand
- Best Local Currency Bond Deal of the Year in Thailand
- Best Perpetual Bond
- Best Bond Deal for Retail Investors in Southeast Asia
- Best Blockchain-based Bond Deal of the Year
- Best FX Bank for Corporates & Fis
- Best FX Bank for Hedging requirements (Corporate, Fis, Onshore Middle Market & SMEs) - CCS, IRS, Forward & Options
- Best Wealth Management Bank in Thailand
- Best ESG Green Financing in Southeast Asia



- Top Underwriter
- Best Bond House



- Bond House – Thailand
- Capital Markets Deal – Thailand



- Best Companies to Work for in Asia 2024



- SET Sustainability Awards of Honor (2024)



- SET ESG Ratings AAA Level (2024)



- Project Finance House of the Year
- Renewable Energy Deal of the Year (ASEAN) Loans
- Monsoon Wind Power Company
- Top arranger - Investors' Choice for primary issues - Corporate bonds
- Top sellside firm in the secondary market- Corporate bonds
- Top sellside firm in the secondary market- Government bonds
- Best Sellside Individual



- Best Online Trade Facilitation Solution in Thailand

2025



- Best Retail Bank in Thailand
- Best Green Retail Finance Initiative in Asia Pacific
- Best Home Loan Financing



- Winner - Best Application of Data Analytics
- Highly Commended – Achievement: Trailblazing Use of AI or Machine Learning in Financial Services



- Thailand's Most Admired Brand: Mobile Banking (K PLUS)



- Best DCM House in Thailand



- Leader of Business
- The Most Corporate Transformation
- The Most Innovative
- The Most Future Brand
- The Most Attractive Employer



- Best Wealth Management Bank in Thailand
- Best FX Bank for Corporates & Fis
- Best Corporate Treasury Sales and Structuring
- Best Online Trade Facilitation Solution in Thailand



- World's Best Trade Finance Providers 2026



- Best Private Bank for Digital CX



- Most Innovative Deal
- Deal of the Year



- Best Sustainability-Linked Bond – Hospitality
- Best Sustainability Bond
- Most Innovative Deal
- Best Bond
- Digital Private Bank of the Year



- Asia's Best CEO - Investor Relations
- Asia's Best CFO - Investor Relations
- Asia's Best IR Company (Thailand)
- Asia's Best Investor Relations Officer
- Asia's Best Environmental Responsibility (Thailand)
- Asia's Best CSR
- Asia's Best Sustainable Asia Award



- Best New Credit Card - KBank Cashback Plus Vietnam
- Best New Online SME Bank Vietnam



- A member of the FTSE4Good Emerging Index for ESG



- AAA rating or Leadership Level in ESG in the emerging markets banking industry



- SET Sustainability Awards of Honor



- Thailand's best bank



- Thailand's Best for HNW
- Thailand's Best for Sustainability



- Thailand's Best Bank
- Thailand's Excellence in Sustainable Banking



- Thailand's Best Investor Relations - Banking



- Best Leadership Development Program (Silver Level)
- Best Unique or Innovative Leadership Development Program (Bronze Level)



- Best THB OIS Contributor (Winner)
- Best THB Spot Contributor (Runner-up)
- Best THB Local Cross Currency Contributor (Runner-up)



- CDP Climate A list
- CDP Water A list
- CDP Forest A-



- Top 10% Sustainability



- Carbon Neutral Certification



- SET ESG Ratings AAA Level

Note: CX = Customer Experience; DCM = Debt Capital Markets

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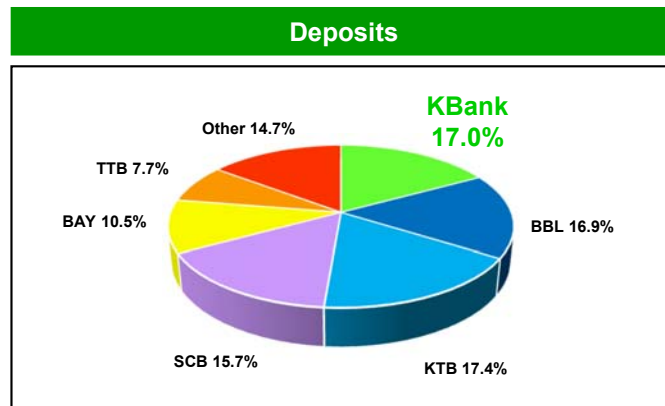
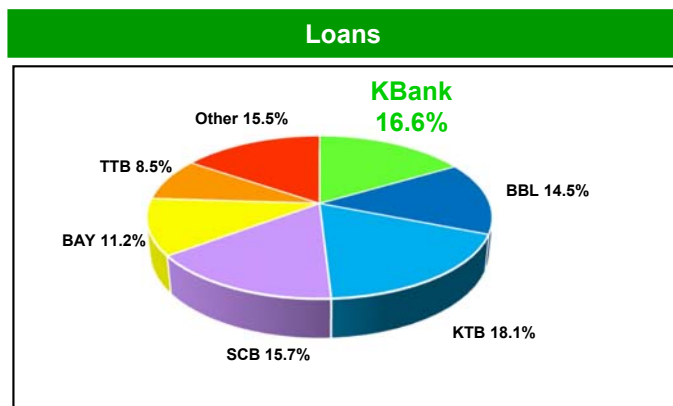
Appendix

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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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