

KASIKORNBANK in Brief as of 3Q25

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 (USD0.15mn)
- Listed on the Stock Exchange of Thailand (SET) since 1976



Core Value:

Customer at Heart |
Collaboration | Agility |
Innovativeness | Integrity

Consolidated (9M25)

| Financial Figures | | | |
|---------------------------------|----------------------------|---------------------------|--|
| | Assets | Loans ¹ | Deposits |
| Value | Bt4,437bn (USD137.4bn) | Bt2,416bn (USD74.8bn) | Bt2,744bn (USD85.0bn) |
| Rank ² | #3 | #2 | #3 |
| Market Share | 16.33% | 16.34% | 16.80% |
| Key Ratio and Operating Figures | | | |
| Key Ratio | CAR 21.60% ³ | ROE 9.16% ⁴ | ROA 1.19% |
| Operating | Branches 743 | K PLUS Users 23.8mn | Employees ⁵ 18.2k/ 30.4k |

| Share Information | | | |
|---|-----------------------|---|-----------------------|
| Share Price (Closing on September 30, 2025) | | | |
| KBANK | | KBANK-F | |
| Bt167.50 (USD5.19) | | Bt167.00 (USD5.17) | |
| Highest | Lowest | Highest | Lowest |
| Bt173.00 (USD5.36) | Bt152.00 (USD4.71) | Bt172.00 (USD5.33) | Bt154.00 (USD4.77) |
| Share Capital | | | |
| Authorized Bt30.2bn (USD9.94bn) | | Issued and Paid-Up Bt23.7bn (USD7.3bn) | |
| Number of Shares 2.4bn | | Market Capitalization Bt396.9bn (USD12.29bn) | |
| EPS Bt16.29 (USD0.50) | | BVPS Bt240.76 (USD7.45) | |

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 September 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.

6) Exchange rate at the end of September 2025 (Mid Rate) was Bt32.30 per USD (Source: Bank of Thailand)¹

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Disciplined Execution of K-Strategy

Anchored on 3 + 1 & P Strategy to Drive Long-Term Value-Creation for All Stakeholders
BANK OF SUSTAINABILITY

"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."

Purpose

K-Strategy



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Key Highlights and Achievements



Sustainable Financial Performance

- Driving force in Thailand's economic development for the last 80 years
- Positioned as the most trusted bank, 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

9M25 CAR = 21.60%

9M25 CET1 Ratio = 18.7%

FY24 Dividend Payout Ratio = 47.0%¹

FY24 Dividend Yield = 7.7%²

FY24 Total Shareholder Returns (TSR) = 22.9%



Inclusive & Innovative Customer Solutions

- Driving inclusive growth by empowering our customers to reach their full potential through innovative and efficient financial solutions

Corporate Business

Delivering best-in-class financial services and solutions as our customers' trusted partner

SME Business

Prioritizing quality over quantity with SME capabilities via K SME CARE

Retail Business

Providing well-suited and tailored financial solutions that meet customers' needs through a seamless and integrated experience

Innovation

- Ecosystem Play and Innovation Creation
- KBTC: Aiming to be top tech organization in Southeast Asia



Market Leadership & Recognition

- Leading position in numerous product and service areas

Leading in Digital Banking Services

#1 Digital Payment (~30% Market Share)

#1 X-Border Goods³ (25.1% Market Share)

Leading in Card Services

#1 Credit Card Spending⁴ (20.8% Market Share)

#1 Card-accepting merchant service⁵

Leading in Wealth Management Business

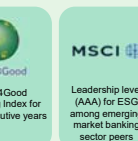
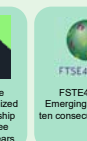
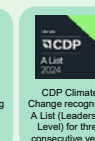
#1 Mutual Fund AUM (+13.4% YTD)

#1 Private Banking (by # of Customers)

Leading in Service Provider

#1 Overall Brand NPS⁶ (Branch, e-Machine, K PLUS, K-Contact Center)

- Widespread recognition both at home and abroad, as well as inclusion in key sustainability indices



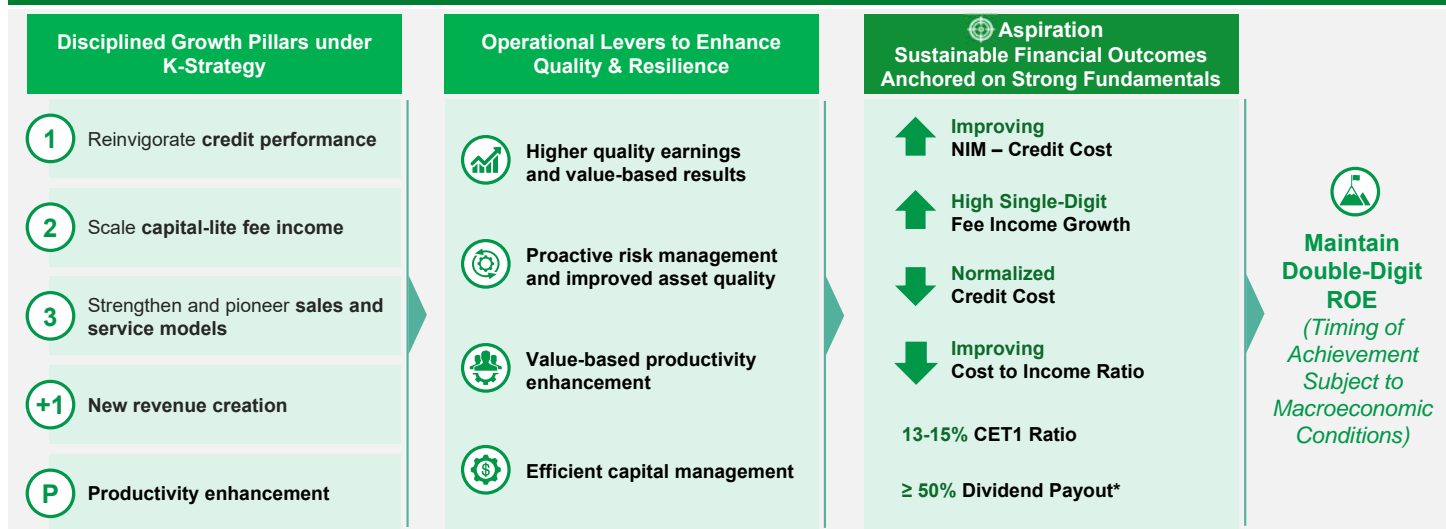
Note: 1) Regular dividend payout; 2) Dividend yield is based on DPS (BT9.50 + BT2.50) / Share price at end 2024; 3) As of August 2025; 4) As of June 2025; 5) As of July 2025; 6) As of December 2024

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Disciplined Execution of K-Strategy to Navigate Volatility and Drive Sustainable Returns

Continue Driving the K-Strategy to Achieve Double-Digit ROE (Timing of Achievement Subject to Macroeconomic Conditions)

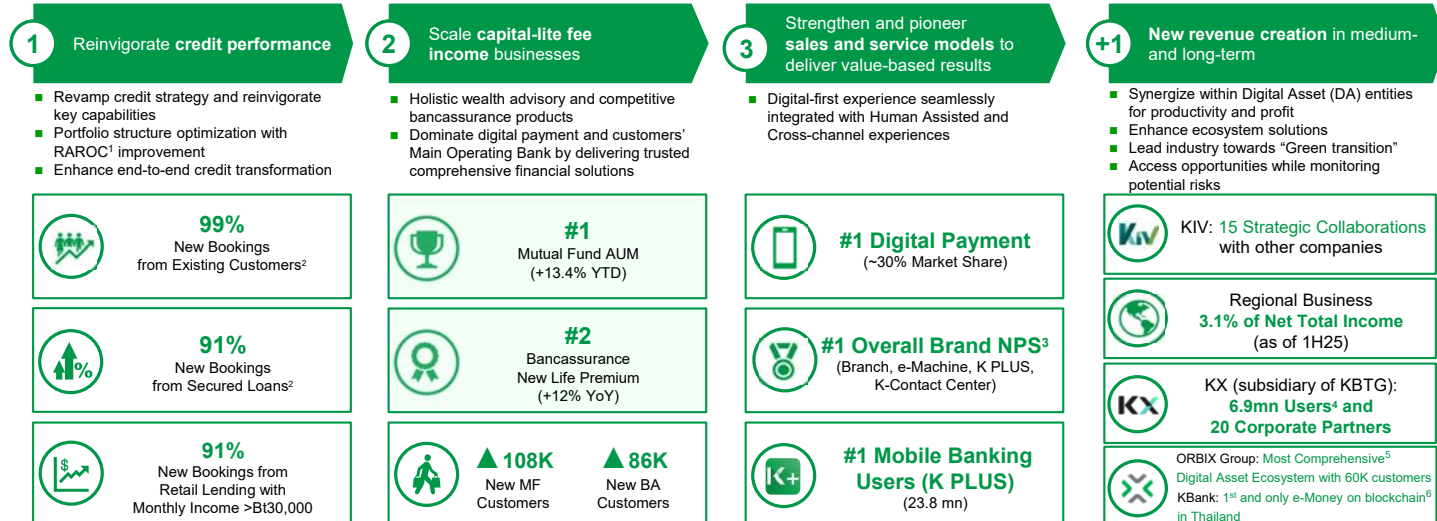


Note: *Considering additional capital distribution options include special dividend/ share buyback, depending on market conditions, financial performance and capital level
If facing an unforeseen circumstance, the Bank may consider not to pay at the above-mentioned level of dividend payout ratio by considering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

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Execution of K-Strategy Already Delivering Strong Progress and Results



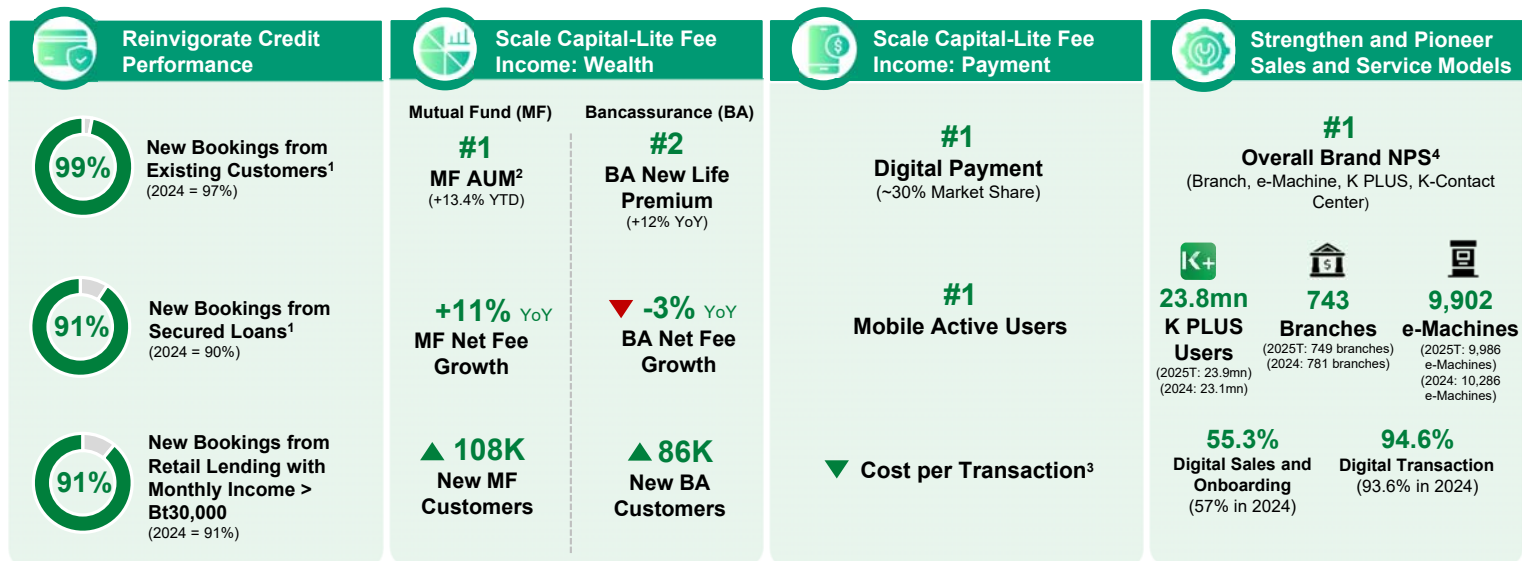
Note: 1) RAROC = Risk-adjusted Return on Capital; 2) New booking of KBank's SME and retail loans; 3) NPS = Net Promoter Score (2024 -annually result); 4) Users of Make, Khunthong, and MeowJot; 5) Orbix Trade, Orbix Invest, Orbix Custodian, Orbix Technology, ICO Portal (Kubix); 6) Q-money powered by KBank

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9M25 Key Achievements of K-Strategy

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



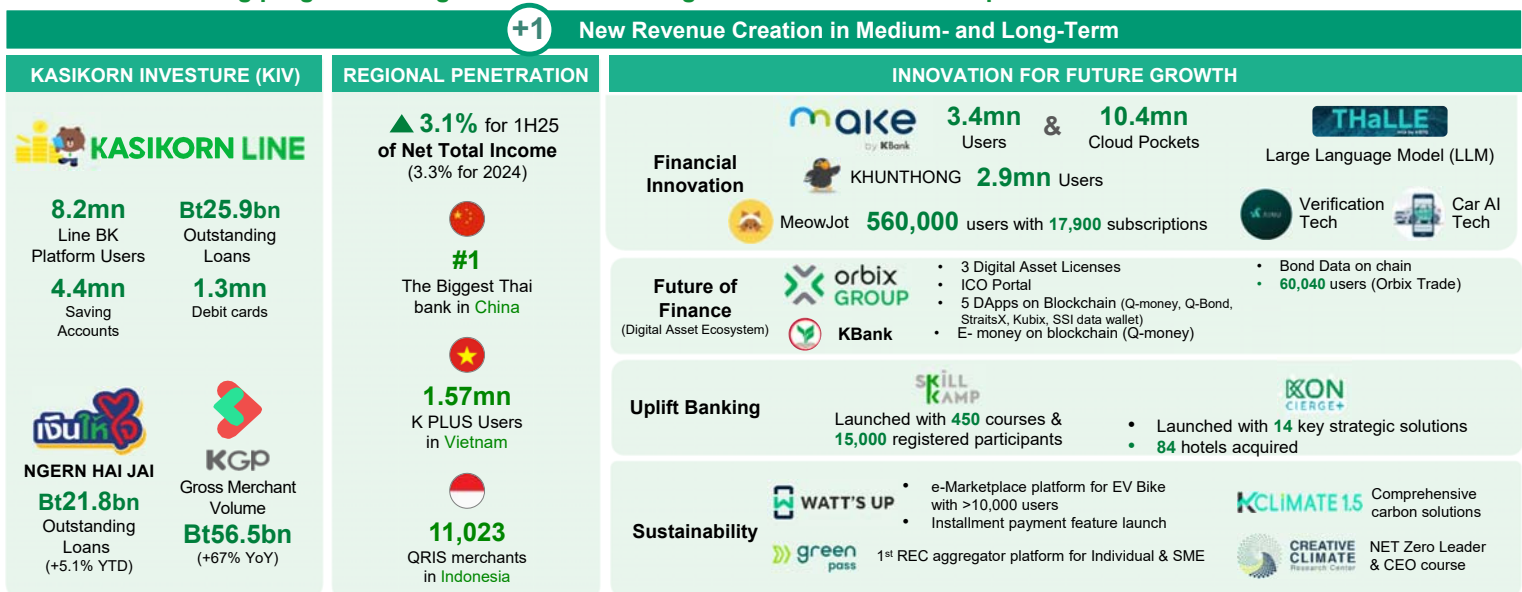
Note: 1) New booking of KBank's SME and retail loans; 2) MF AUM is based on reported AUM from KASSET; 3) Internal Measurement; 4) NPS = Net Promoter Score (2024- annually result)

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New Revenue Creation: 9M25 Key Achievements

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



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2020 – 9M25 Financial Performance

Consolidated

(Bt mn)

| Item | 9M25 | 2024r* | 2023 | 2022 | 2021 | 2020 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| B/S and Income: | | | | | | |
| Assets | 4,436,648 | 4,340,954 | 4,283,556 | 4,246,369 | 4,103,399 | 3,658,798 |
| Deposit | 2,744,278 | 2,718,675 | 2,699,562 | 2,748,685 | 2,598,630 | 2,344,998 |
| Loan | 2,415,594 | 2,483,695 | 2,490,398 | 2,495,077 | 2,421,813 | 2,244,821 |
| Interest Income | 131,960 | 188,068 | 183,608 | 151,333 | 135,415 | 127,592 |
| Interest Expense | 27,721 | 40,064 | 35,164 | 18,334 | 16,024 | 18,570 |
| Non-interest Income | 42,709 | 50,239 | 44,209 | 40,259 | 43,958 | 45,869 |
| Other Operating Expenses (Non-interest expense) | 61,821 | 84,250 | 84,968 | 74,753 | 71,044 | 69,997 |
| EBPT | 85,127 | 113,993 | 107,685 | 98,504 | 92,305 | 84,895 |
| Net Profit | 39,287 | 49,603 | 42,405 | 35,770 | 38,053 | 29,487 |
| Performance Ratio (%): | | | | | | |
| ROA | 1.19 | 1.15 | 0.99 | 0.86 | 0.98 | 0.85 |
| ROE*** | 9.16 | 9.13 | 8.29 | 7.38 | 8.44 | 7.10 |
| NIM | 3.31 | 3.60 | 3.66 | 3.33 | 3.21 | 3.27 |
| Cost to income ratio | 42.07 | 42.50 | 44.10 | 43.15 | 43.49 | 45.19 |
| Asset Quality Ratio: | | | | | | |
| NPL gross | 90,755 | 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 (%) | 166.4 | 152.3 | 152.2 | 154.3 | 159.1 | 149.2 |
| Capital** (%): | | | | | | |
| CAR | 21.6 | 20.4 | 19.4 | 18.8 | 18.8 | 18.8 |
| Tier 1 | 19.6 | 18.4 | 17.4 | 16.8 | 16.5 | 16.1 |

Notes: * The Bank and its subsidiaries have adopted new Thai Financial Reporting Standard (TFRS 17 Insurance Contracts) since January 1, 2025, onwards. Accordingly, the consolidated financial statements for 2024 have been restated for comparative purposes as if TFRS 17 had been applied since January 1, 2024.

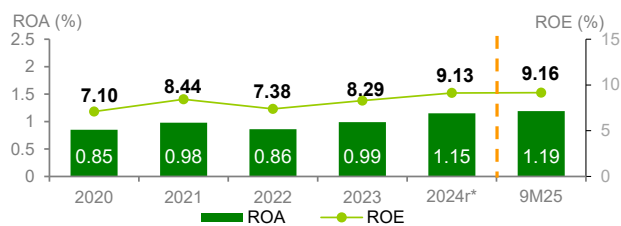
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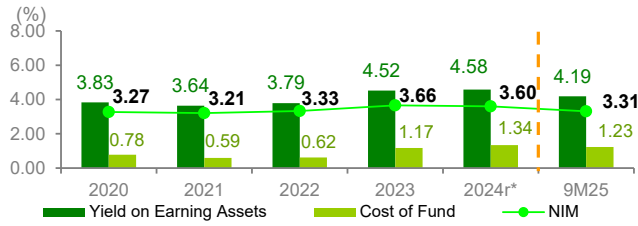
Financial Performance Highlights

September 2025 (Consolidated)

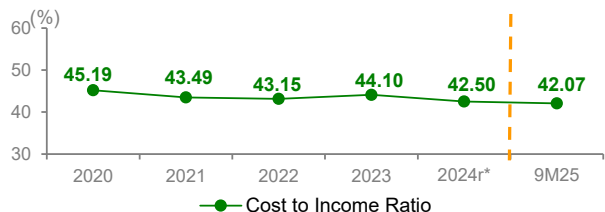
ROA and ROE



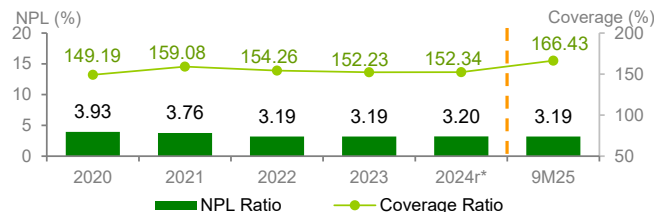
Net Interest Margin



Cost to Income Ratio



NPL Ratio and Coverage Ratio



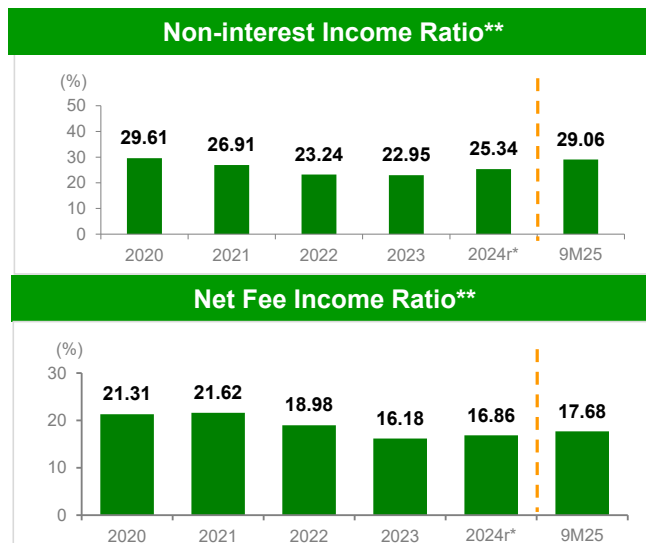
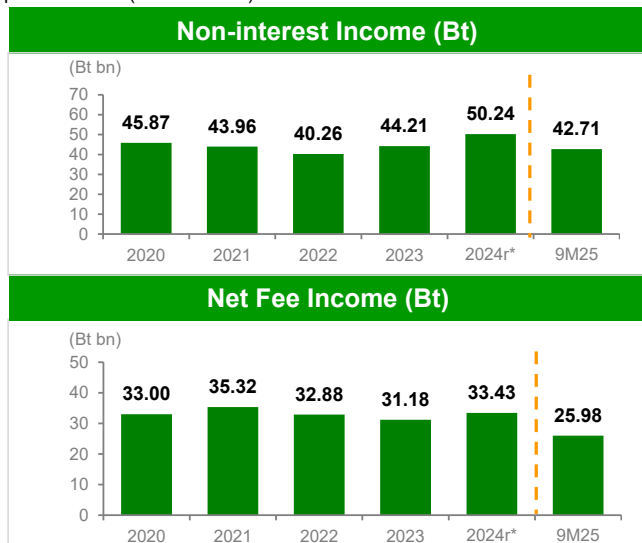
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Non-interest Income and Net Fee Income

September 2025 (Consolidated)



Note: * The Bank and its subsidiaries have adopted new Thai Financial Reporting Standard (TFRS 17 Insurance Contracts) since January 1, 2025, onwards. Accordingly, the consolidated financial statements for 2024 have been restated for comparative purposes as if TFRS 17 had been applied since January 1, 2024.

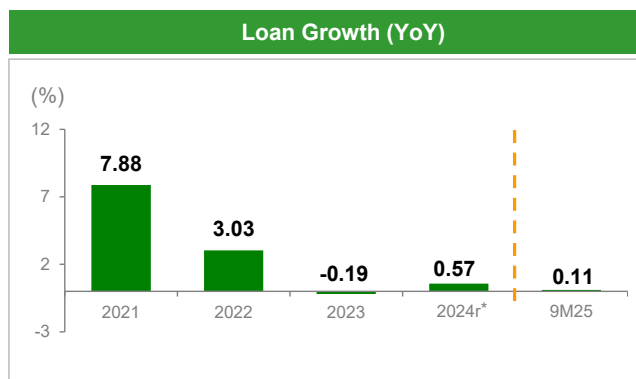
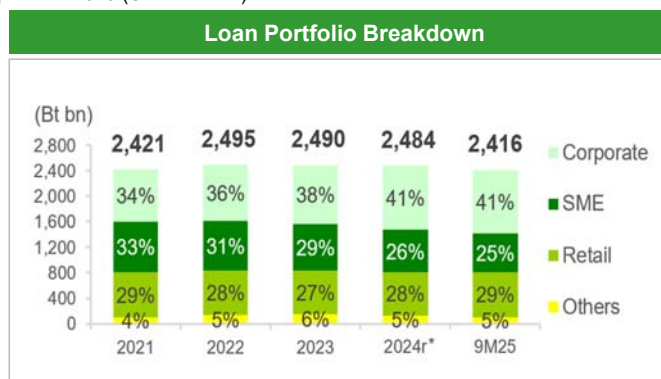
** Non-interest Income Ratio = Non-interest income/Total Operating Income-net, Net Fee Income Ratio = Net Fee Income/Total Operating Income-net

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Loan

September 2025 (Consolidated)



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

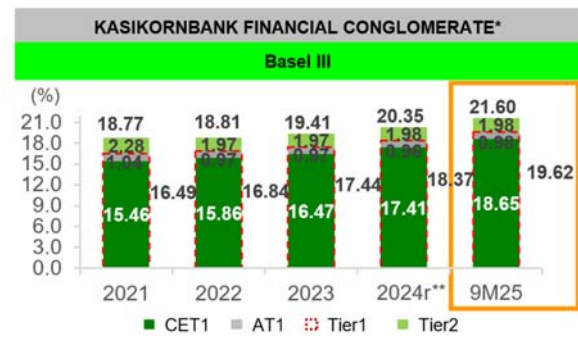
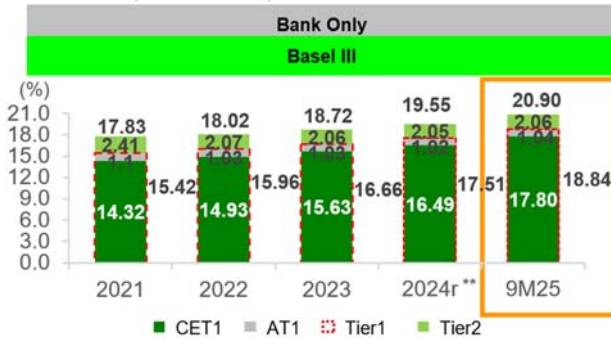
Note: Loans = Loans to customers

* The Bank and its subsidiaries have adopted new Thai Financial Reporting Standard (TFRS 17 Insurance Contracts) since January 1, 2025, onwards. Accordingly, the consolidated financial statements for 2024 have been restated for comparative purposes as if TFRS 17 had been applied since January 1, 2024.

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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.



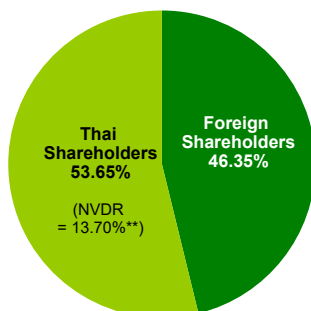
Note: * KASIKORNBANK FINANCIAL CONGLOMERATE means the company under the Notification of the Bank of Thailand re: Consolidated Supervision, consisted of KBank, K Companies and subsidiaries operating in supporting KBank, Phethai Asset Management Co., Ltd. and other subsidiaries within the permitted scope 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.
** The Bank and its subsidiaries have adopted new Thai Financial Reporting Standard (TFRS 17 Insurance Contracts) since January 1, 2025, onwards. Accordingly, the consolidated financial statements for 2024 have been restated for comparative purposes as if TFRS 17 had been applied since January 1, 2024.

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K
KASIKORNTHAI
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)

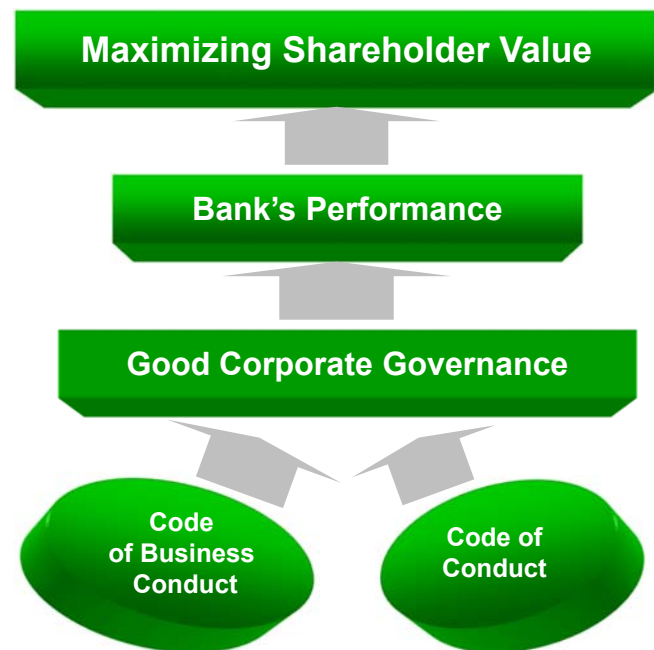
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Corporate Governance

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



For further information, please visit [www.kasikornbank.com / Investors / Corporate Governance](http://www.kasikornbank.com/Investors/Corporate%20Governance)

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KBank Sustainability Strategy



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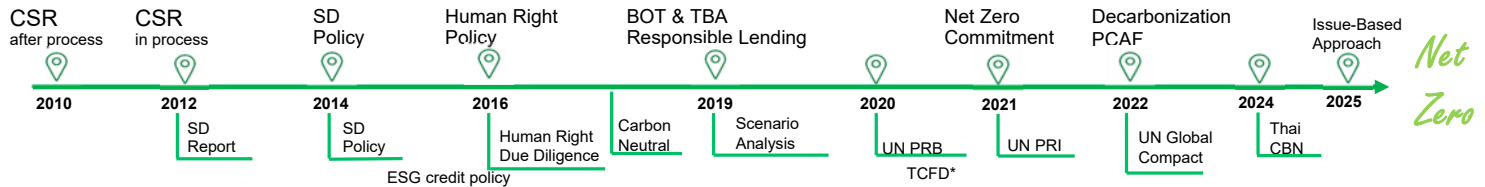
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KBank Sustainability Journey

Bank of Sustainability

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.

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 FSTE4Good Emerging Index for ten consecutive years (2016-2025)

KBank's Leadership Level rating has been upgraded from AA to AAA in October 2025, reflecting its top-tier ESG performance among emerging-market banking sector peers.



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 three consecutive years (2022-2024)

NATIONAL



Included in the Thailand Sustainable Investment (THSI) for seven years (2015, 2017-2022), and SET ESG Ratings AAA Level (2023-2024)



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



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



Sustainability Disclosure Award (2019-2024) granted by ThaiPat 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)
- 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

► 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 COP26:

- 2050 carbon neutrality and
- 2065 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 B1400-500bn 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 November 13, 2025

| | 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.

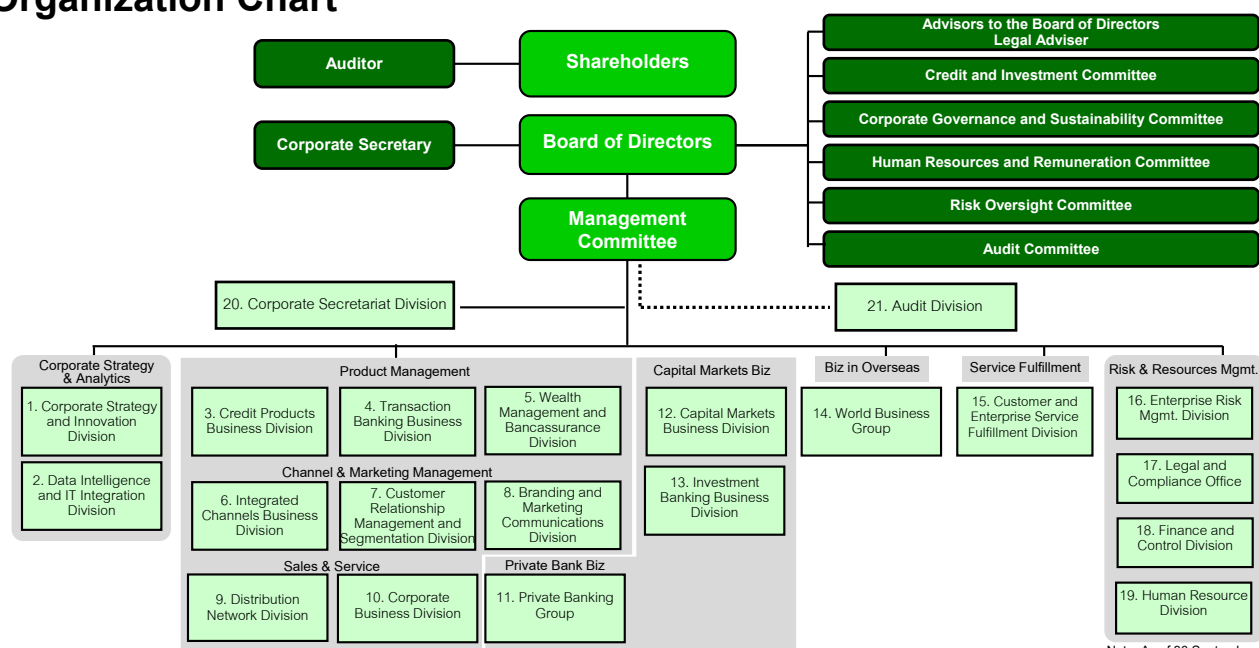
***April 30, 2025: This rating action follows the change in outlook to negative on the Government of Thailand.

**** 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 30 September 2025

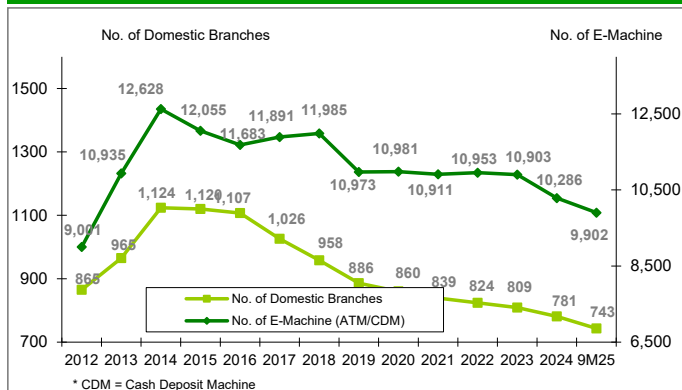
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KBank Channels and Employees

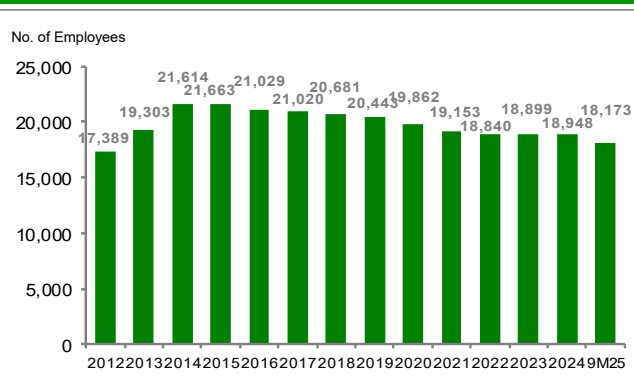
September 2025

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



* CDM = Cash Deposit Machine

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; 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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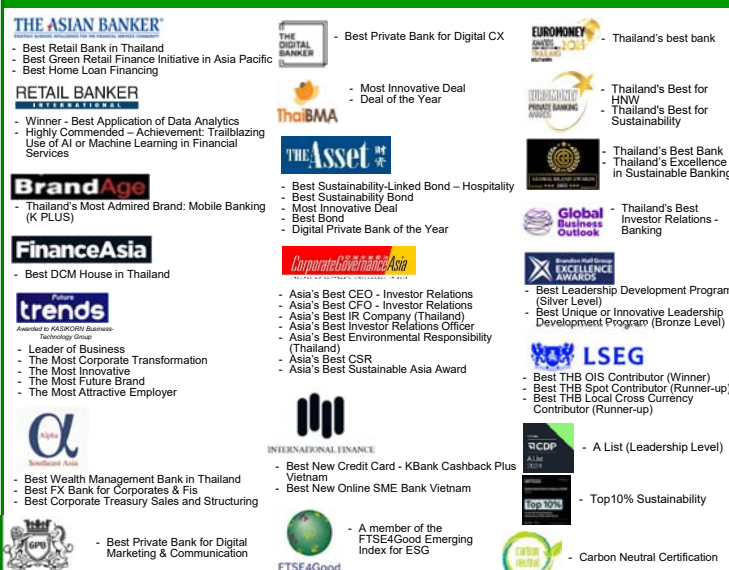
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Public Recognition Highlight: 2024 – 9M25

2024



9M25



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

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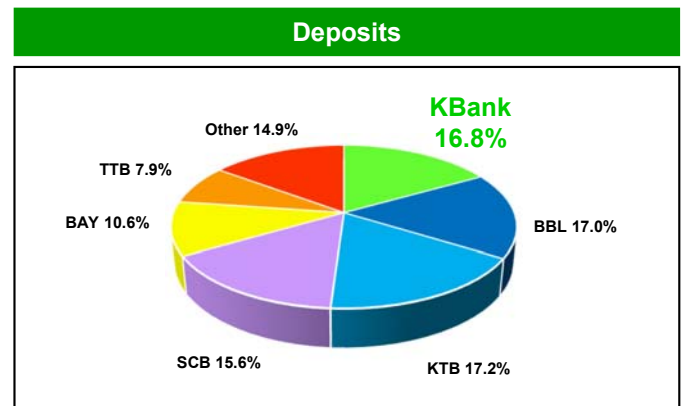
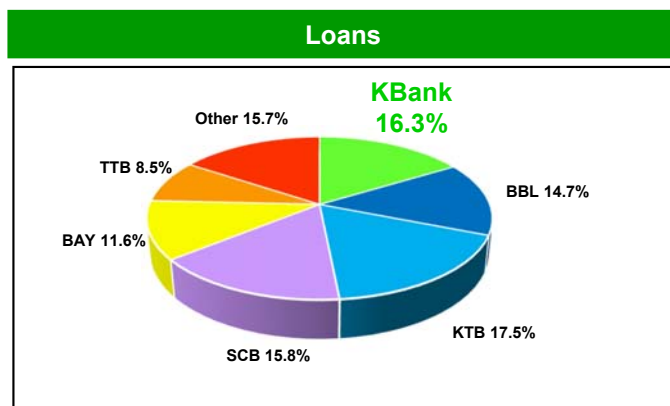
Appendix

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Loans and Deposits Market Share

September 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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