

Risk Management Policy

Core risk management policy of Kiatnakin Phatra Bank is to manage risks throughout the entire organization with emphasis on establishing, for each business group and unit, roles and responsibilities of understanding the risks of its business activities and managing such risks under the risk management policies and guidelines of the Group. The Risk Management Group has roles and duties to regulate, monitor and review the mechanics of risk management and control in each business unit and business group. Furthermore, each business unit will be allocated capital in an amount depending on the level of its transaction risks and business operation losses.

Moreover, the Risk Management Group arranges training and educates employees of the Bank and Group companies on risk management to build an understanding of risks and encourage employees' involvement in managing risks. In addition, the bank also regularly discloses risk management and capital status to the public.