

# 3Q/2025 and 9M/2025 Financial Performance

20 October 2025

"Make Life Simple ชีวิตง่าย ได้ทุกวัน"

# Agenda

**Financial Performance**

**2025 Outlook**

**Krungsri Profile**

# Financial Performance



# 3Q/2025 Financial Performance

Consolidated (Baht Million)	2Q/25	3Q/25	%QoQ	Key Highlights in 3Q/25
Net Interest Income	25,926	27,925	7.7%	Largely due to the recognition of interest on loans from TIDLOR consolidation, partially offset by lower interest income from both commercial and mortgage portfolio.
Non-Interest Income	11,899	15,014	26.2%	Mainly attributable to a one-time gain associated with TIDLOR investment remeasurement and higher net fees and service income, partly offset by a decrease in share of profit from investment using equity method and dividend income.
Operating Expenses	16,553	21,228	28.2%	Driven by higher other expenses, which mainly attributed to expense pertaining to an overseas subsidiary goodwill impairment, employee expenses, and premises and equipment expenses.
Expected Credit Loss	10,290	11,084	7.7%	Reflecting the Bank's prudent risk management model to strengthen the risk absorption ability for the unexpected risk.
Net Profit *	8,295	8,783	5.9%	Driven by a one-time gain associated with investment remeasurement and an increase in net interest income, supported by effective funding cost management and partially from consolidation of TIDLOR's portfolio during the quarter.

\* Attributable to owners of the Bank

Key Financial Ratio	2Q/25	3Q/25	Key Highlights in 3Q/25
Loan Growth (QoQ)	-1.6%	4.4%	Mainly resulted from TIDLOR consolidation, offset by a decrease in SME loans.
Deposit Growth (QoQ)	-2.0%	-4.7%	Primarily driven by a decline in time deposits with shorter tenors and savings deposits, offset by an increase in time deposits with tenors of one year and over one year.
NIM	4.19%	4.51%	Mainly driven by better loan yields and yielding assets largely driven by consolidation of higher yield loan portfolio from TIDLOR as well as our continued effort to proactively manage funding cost.
Cost to Income Ratio	43.8%	49.4%	Driven by higher operating expenses.
NPL Ratio	3.39%	3.49%	<ul style="list-style-type: none"> <li>The increase in NPL was partly due to the consolidation of TIDLOR.</li> <li>The Bank's prudent risk management model to strengthen the risk assumption ability for the unexpected risk.</li> </ul>
Coverage Ratio	122.8%	123.1%	
Credit Cost	220 bps	228 bps	

# 9M/2025 Financial Performance

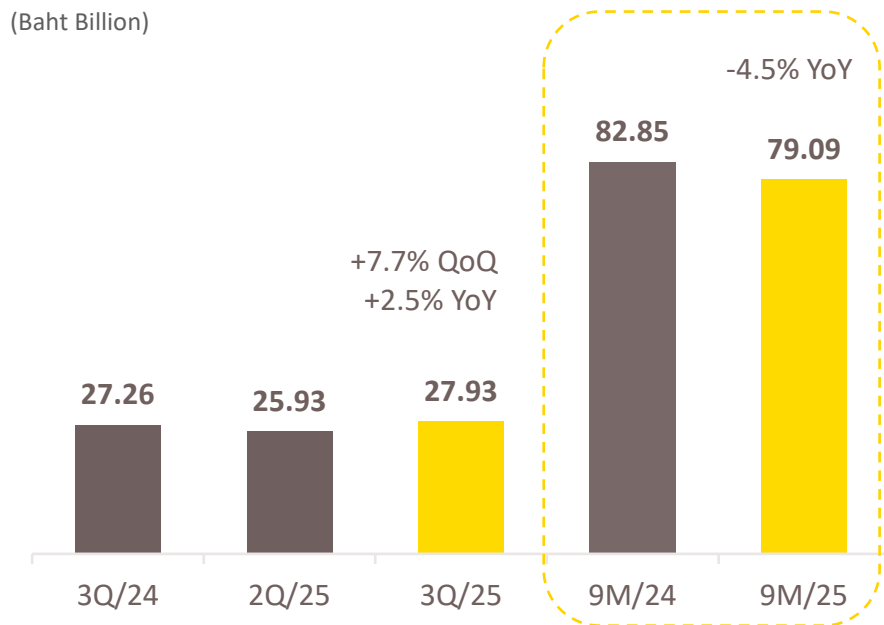
Consolidated (Baht Million)	9M/24	9M/25	%YoY	Key Highlights in 9M/25
Net Interest Income	82,848	79,085	-4.5%	Mainly from lowered interest on loans and interbank and money market items as well as a reduction in hire purchase and financial lease income attributed to both outstanding balance contraction and the impact of multiple policy rate cuts.
Non-Interest Income	33,464	38,758	15.8%	Mainly due to one-time gain associated with TIDLOR transaction, gains on financial instruments measured at fair value (FVTPL), and bad debt recovery.
Operating Expenses	50,926	54,722	7.5%	Largely driven by higher other expenses, which mainly attributed to expenses pertaining to an overseas subsidiary goodwill impairment and employee expenses, while being partially offset by lowered premises and equipment expenses.
Expected Credit Loss	35,258	31,362	-11.0%	To ensure an adequate and appropriate level of expected credit loss, while taking into account heightened economic risks and uncertainty
Net Profit *	23,424	24,612	5.1%	Primarily attributed to lower expected credit loss and a one-time gain associated with TIDLOR investment remeasurement, while being partially offset by a decline in net interest income.

\* Attributable to owners of the Bank

Key Financial Ratio	9M/24	9M/25	Key Highlights in 9M/25
Loan Growth (YTD)	-4.5%	2.7%	Mainly driven by the consolidation of TIDLOR's portfolio and expansion in corporate loans, while being partially offset by a contraction in SME loans.
Deposit Growth (YTD)	3.3%	-5.7%	Primarily caused by a decline in term deposits with tenor of six months and less than one year, offset by an increase in shorter tenor deposits with less than six months.
NIM	4.33%	4.28%	Primarily corresponding to multiple policy rate cuts and lowered average earning assets while being offset by lower funding cost, mainly due to both a lower outstanding balance of deposits and their changed composition as well as reductions in deposit rates.
Cost to Income Ratio	43.8%	46.4%	Driven by higher operating expenses.
NPL Ratio	3.20%	3.49%	The increase in NPL was largely caused by NPLs from the SME segment. Meanwhile, asset quality in the ASEAN businesses continued to reflect an improving trend.
Coverage Ratio	124.6%	123.1%	
Credit Cost	245 bps	215 bps	

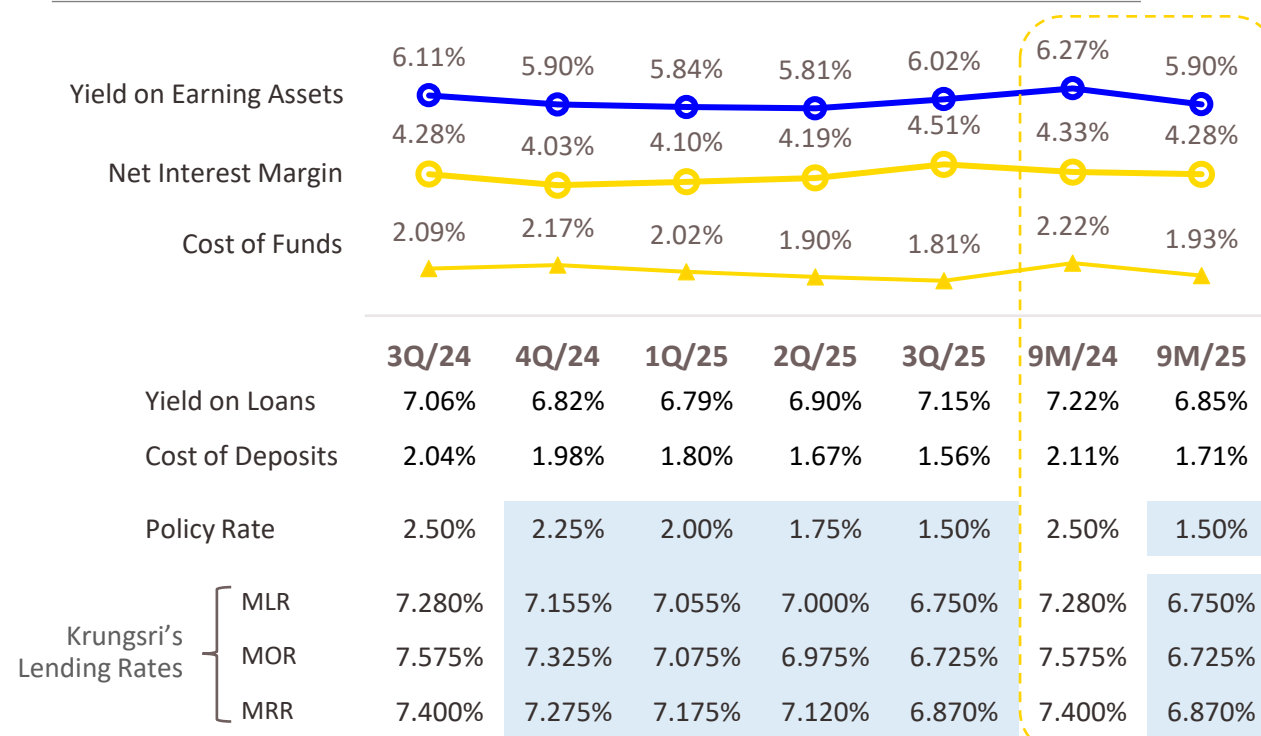
# Net Interest Income & NIM

## Net Interest Income



- 3Q/25 net interest income increased by 7.7% QoQ, driven by increasing interest income, due largely to the recognition of interest on loan from TIDLOR consolidation, partially offset by lower interest income from both commercial and mortgage portfolio, underscoring both loan contraction and lowered interest rates.
- 9M/25 net interest income decreased by 4.5% YoY, resulting from a decline in interest income, mainly from lowered interest on loans and interbank and money market items as well as a reduction in hire purchase and financial lease income attributed to both outstanding balance contraction and the impact of multiple policy rate cuts.

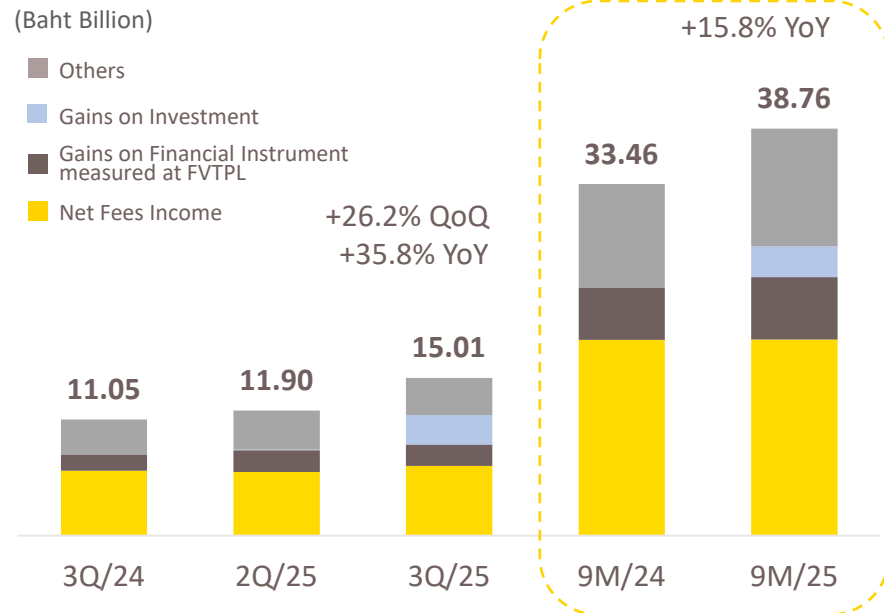
## NIM



- NIM in 3Q/25 was recorded at 4.51%, increasing by 32 bps from 2Q/25, mainly driven by better loan yields and yielding assets largely driven by consolidation of higher yield loan portfolio from TIDLOR as well as our continued effort to proactively manage funding cost. If excluding the TIDLOR's contribution, NIM was effectively maintained at steady level from the previous quarter.
- NIM in 9M/25 declined by 5 bps to 4.28%, primarily corresponding to multiple policy rate cuts and lowered average earning assets while being offset by lower funding cost, mainly due to both a lower outstanding balance of deposits and their changed composition as well as reductions in deposit rates.

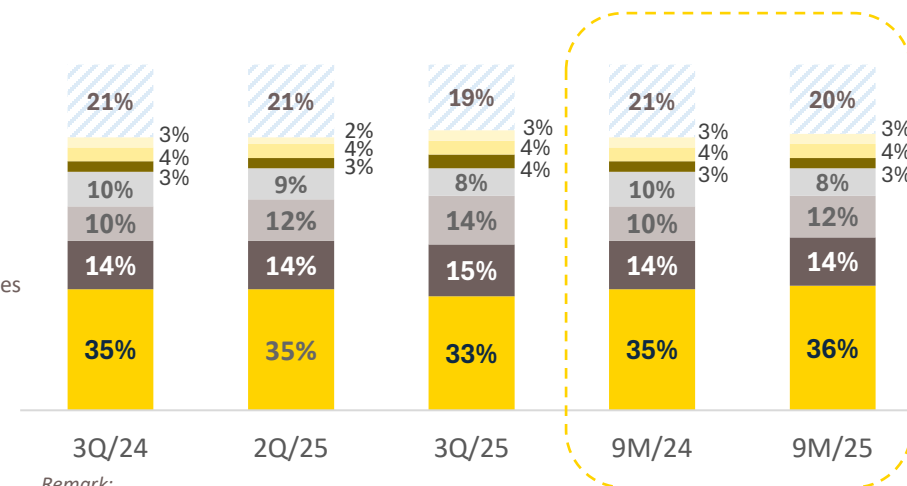
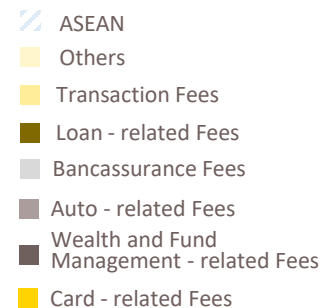
# Non-Interest Income and Fees & Service Income Breakdown

## Non-Interest Income



Remark: FVTPL is fair value through profit or loss

## Fees & Service Income Breakdown



Remark:

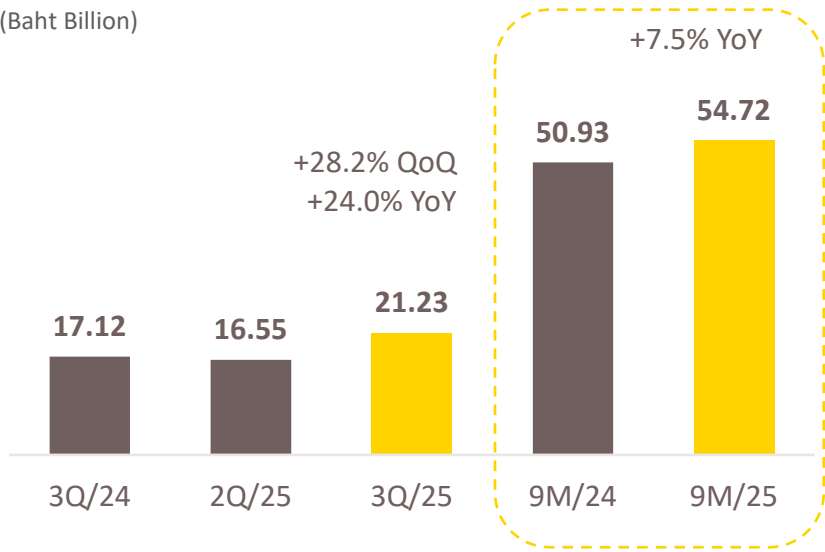
\* Fees and Service Income Breakdown was regrouped in 1Q/25, through 1) an introduction of ASEAN fees and service income category and 2) an introduction of 'Wealth and Fund Management-related Fees', of which were grouped under 'Others' previously. (Note: 3Q/24 and 9M/25 figures were then regrouped accordingly).

- 3Q/25 non-interest income increased by 26.2% QoQ, mainly attributable to a one-time gain associated with TIDLOR investment remeasurement and higher net fees and service income, partly offset by a decrease in share of profit from investment using equity method and dividend income
- 9M/25 non-interest income increased by 15.8% YoY, mainly due to one-time gain associated with TIDLOR transaction, gains on financial instruments measured at fair value (FVTPL), and bad debt recovery.

# Productivity

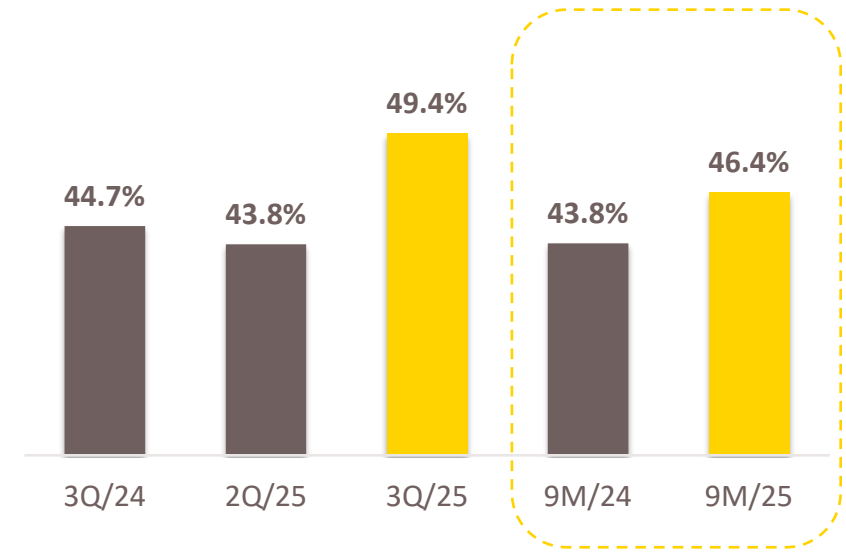
## Operating Expenses

(Baht Billion)



- 3Q/25 total operating expenses increased by 28.2% QoQ, driven by higher other expenses, which mainly attributed to expense pertaining to an overseas subsidiary goodwill impairment, employee expenses and premises and equipment expenses.
- 9M/25 total operating expenses increased by 7.5% YoY, largely driven by higher other expenses, which mainly attributed to expenses pertaining to an overseas subsidiary goodwill impairment and employee expenses, while being partially offset by lowered premises and equipment expenses.

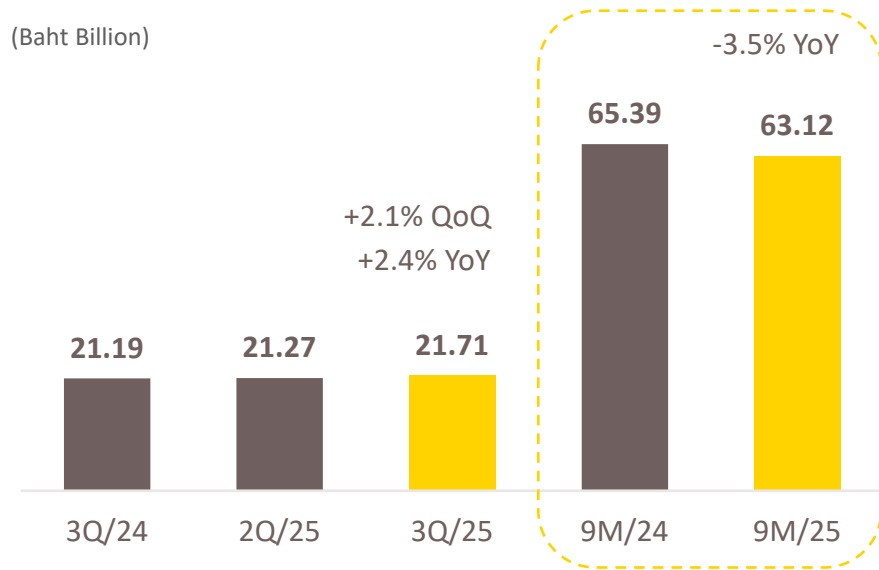
## Cost to Income Ratio



- The cost-to-income ratio for 3Q/25 was at 49.4%, compared with 43.8% in 2Q/25 and 44.7% in 3Q/24.
- 9M/25 cost-to-income ratio was 46.4%, increasing from 43.8% in 9M/24.

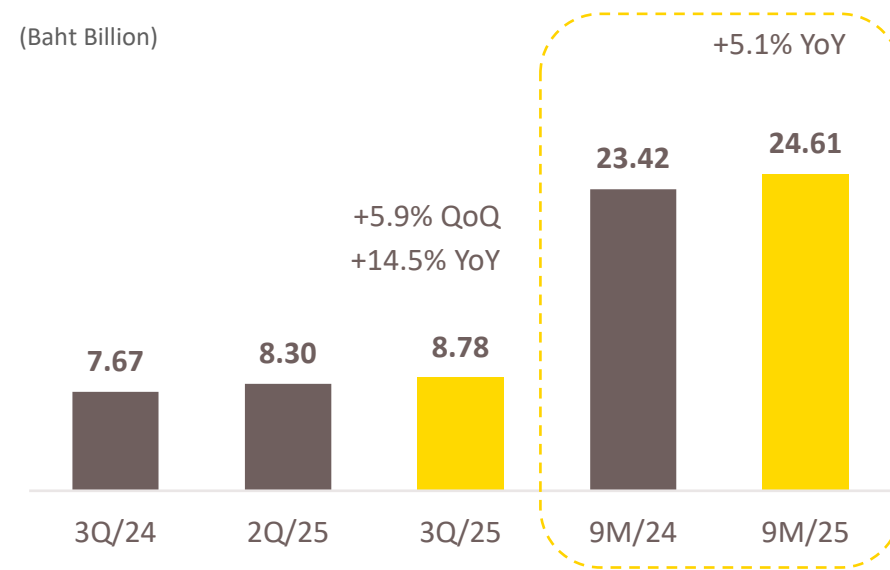
# Profitability

## Pre-Provision Operating Profit (PPOP)



- 3Q/25 PPOP increased by 2.1% QoQ mainly driven by higher operating income from TIDLOR consolidation and effective funding management.
- 9M/25 PPOP decreased by 3.5% YoY mainly driven by lower net interest income from multiple policy rate cuts and higher operating expenses.

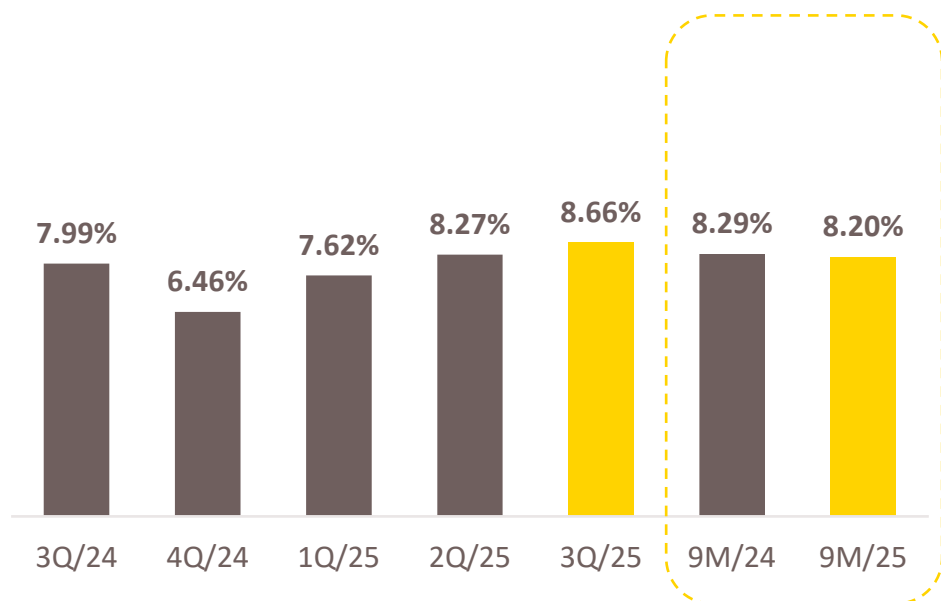
## Net Profit (attributable to owners of the Bank)



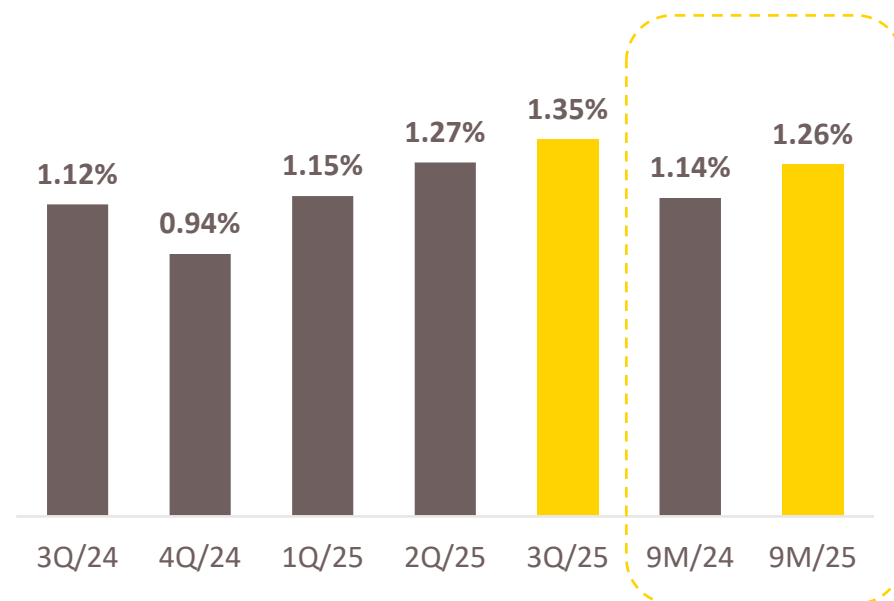
- 3Q/25 net profit increased by 5.9% QoQ, driven by a one-time gain associated with investment remeasurement and an increase in net interest income, supported by effective funding cost management and partially from consolidation of TIDLOR's portfolio during the quarter.
- 9M/25 net profit increased by 5.1% YoY, primarily attributed to lower expected credit loss (ECL) and a one-time gain associated with TIDLOR investment remeasurement, while being partially offset by a decline in net interest income, corresponding to multiple policy rate cuts and sluggish loan growth year-to-date as well as an increase in operating expenses.

# ROAE & ROAA

## ROAE



## ROAA

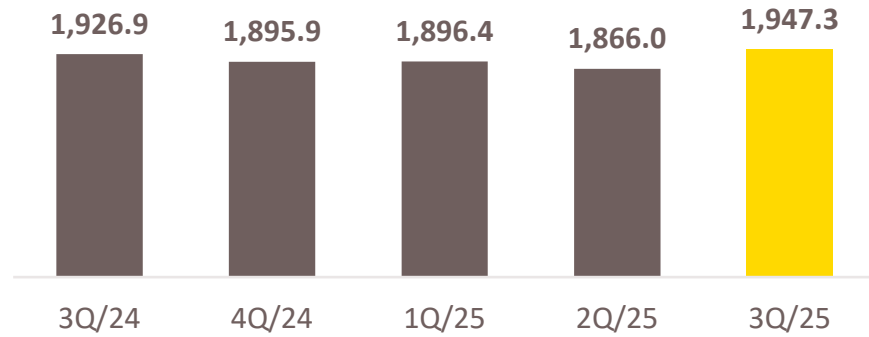


# Loan Portfolio

## Loans

(Baht Billion)

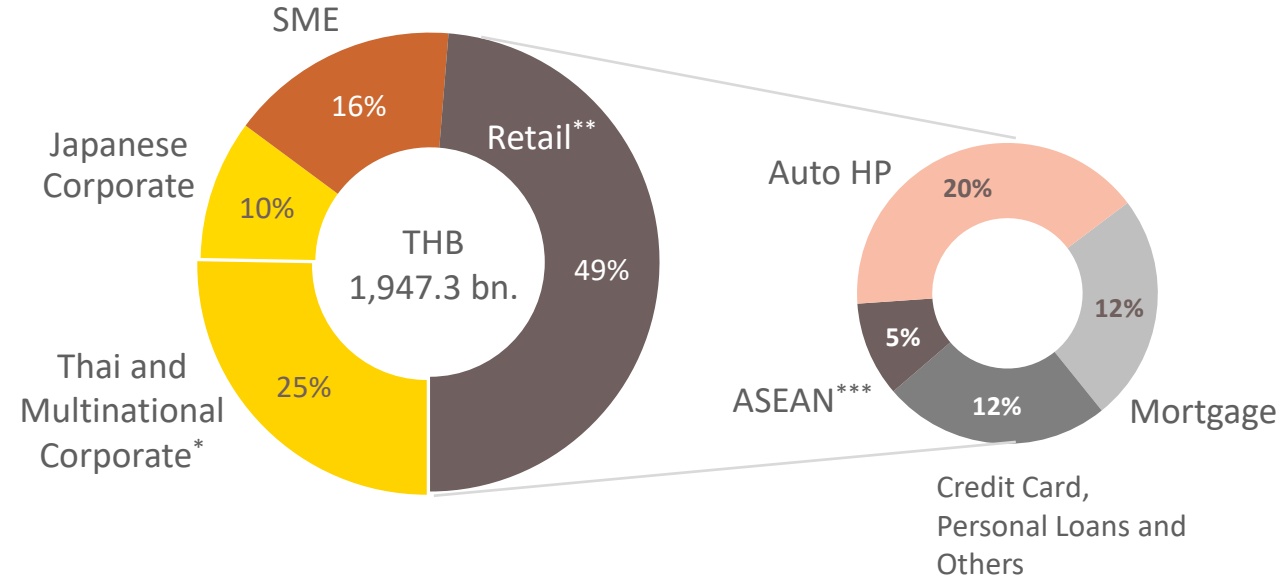
+4.4% QoQ  
+2.7% YTD  
+1.1% YoY



- As of September 30, 2025, total loans outstanding stood at Baht 1,947,253 million, increasing by 4.4% from the end of June 2025, and by 2.7% from the end of December 2024, mainly contributed by retail loans expansion resulting from the TIDLOR's portfolio consolidation in 3Q/25 and expansions in corporate loans, while partially offset by a contraction in SME loans.

## Loan Breakdown

(September 2025)



### Remark

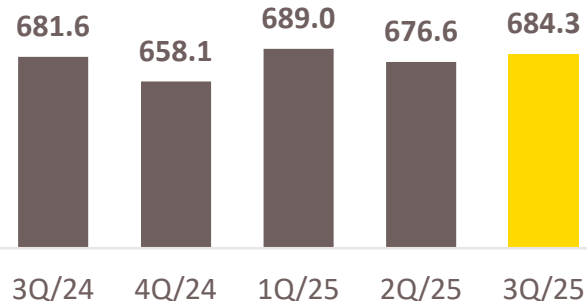
- \* Starting from January 1, 2025, the Multinational Corporate (MNC) loan portfolio was regrouped from the JPC & MNC segment to the Thai and MNC segment.
- \*\* Starting from September 30, 2025, credit card, personal loans and others included loans from TIDLOR.
- \*\*\* ASEAN included Hattha Bank Plc. (CBDA), Hattha Services Company Limited (CBDA), Krungsri Leasing Services Company Limited (LAOS), Krungsri Non-Deposit Taking Microfinance Institution Company Limited (LAOS), SHBank Finance Company Limited. (VN), Home Credit Philippines (PHIL), SB Finance, Inc. (PHIL), and Home Credit Indonesia (IDSA).

# Loans by Segment

## Corporate Loans\*

(Baht Billion)

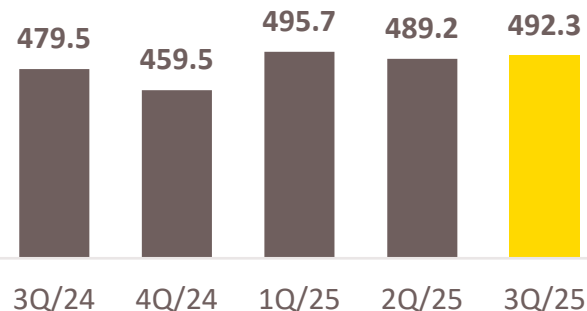
+1.1% QoQ  
+4.0% YTD  
+0.4% YoY



## Thai and Multinational Corporate

(Baht Billion)

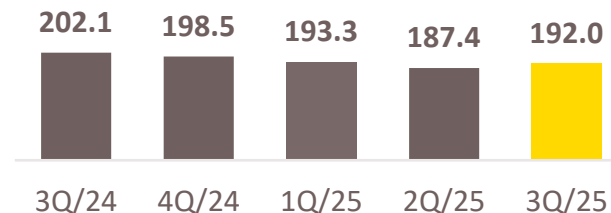
+0.6% QoQ  
+7.1% YTD  
+2.7% YoY



## Japanese Corporate (JPC)

(Baht Billion)

+2.4% QoQ  
-3.3% YTD  
-5.0% YoY



- Underscoring selective quality growth strategy, **corporate loans** increased by 1.1% from the end of June 2025 and by 4.0% from the end of December 2024.
  - **Thai and Multinational Corporate loans** increased by 0.6% from the end of June 2025, and by 7.1% from the end of December 2024, underscoring the credit demands from both industrial and services sectors.
  - **Japanese Corporate (JPC) loans** increased by 2.4% from the end of June 2025, mirroring commercial funding requirement observed during the quarter. On a year-to-date basis, Japanese Corporate loans declined by 3.3%

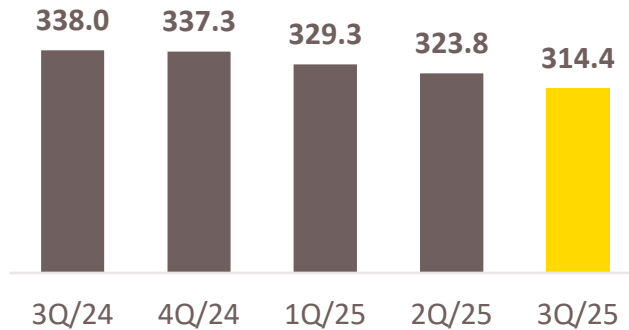
Remark: \* Starting from January 1, 2025, the Multinational Corporate (MNC) loan portfolio was regrouped from the JPC & MNC segment to the Thai and MNC segment. (Note: As of the date of regrouping, the MNC portfolio balance was Baht 25,981 million.) The 3Q/24 - 4Q/24 figures were thus stated in accordance with this development.

# Loans by Segment (Cont.)

## SME Loans

(Baht Billion)

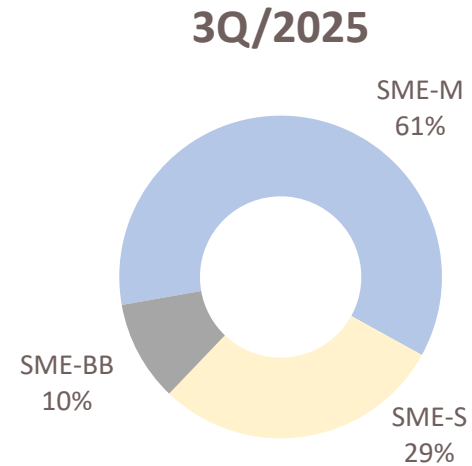
-2.9% QoQ  
-6.8% YTD  
-7.0% YoY



- **SME loans** contracted by 2.9% from the end of June 2025, and by 6.8% from the end of December 2024, highlighting the Bank's cautious credit underwriting in light of credit developments and quality.

## SME Breakdown

(Bank Only)



*SME Definition:*

*SME-Medium (SME-M): Company with annual sales turnover > 150 million baht to 1,000 million baht*

*SME-Small (SME-S): Company with annual sales turnover > 20 million baht to 150 million baht*

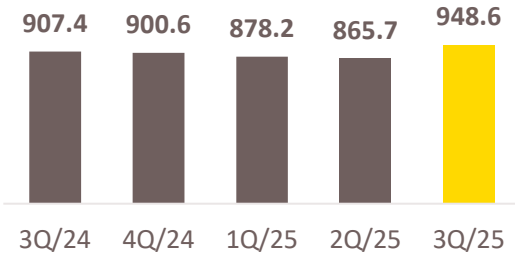
*Business Banking (SME-BB): Company with annual sales turnover < 20 million baht*

# Loans by Segment (Cont.)

## Retail Loans\*

(Baht Billion)

+9.6% QoQ  
+5.3% YTD  
+4.5% YoY



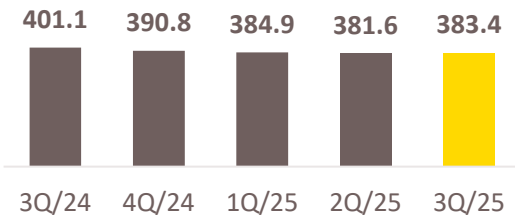
- **Retail loans** increased by 9.6% from the end of June 2025, and by 5.3% from the end of December 2024. This growth was primarily driven by the consolidation of TIDLOR's portfolio in 3Q/25, which was recorded under credit card, personal loans and other loans.

- **Auto hire purchase loans** increased by 0.5% from the end of June 2025. From the end of December 2024, auto hire purchase loans contracted by 1.9%, reflecting lackluster domestic car sales and weak consumer confidence.
- **Mortgage loans** contracted by 1.8% from the end of June 2025, and by 5.5% from the end of December 2024, resonated tepid demand for housing corresponding to weak domestic purchasing power and confidence.
- **Credit card, personal loans, and others** increased significantly by 55.8% from the end of June 2025, and by 43.9% from the end of December 2024, mainly driven by TIDLOR's portfolio consolidation.
- **ASEAN loans**, primarily comprising consumer finance products, declined by 1.5% from the end of June 2025, and by 5.2% from the end of December 2024.

## Hire Purchase

(Baht Billion)

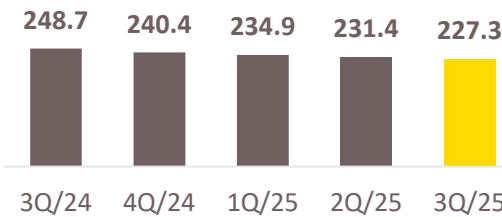
+0.5% QoQ  
-1.9% YTD  
-4.4% YoY



## Mortgage

(Baht Billion)

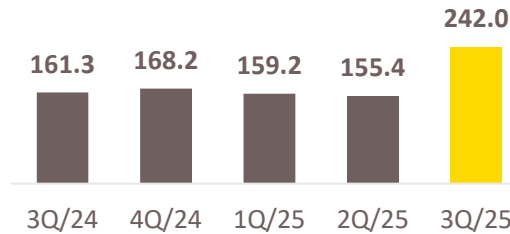
-1.8% QoQ  
-5.5% YTD  
-8.6% YoY



## Credit Card, Personal Loans and Others

(Baht Billion)

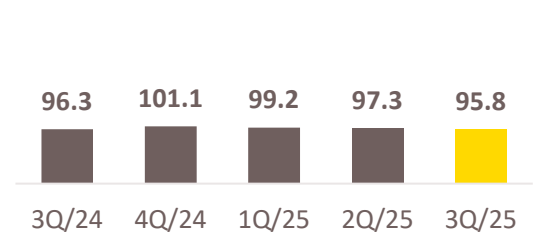
+55.8% QoQ  
+43.9% YTD  
+50.0% YoY



## ASEAN\*\*

(Baht Billion)

-1.5% QoQ  
-5.2% YTD  
-0.5% YoY



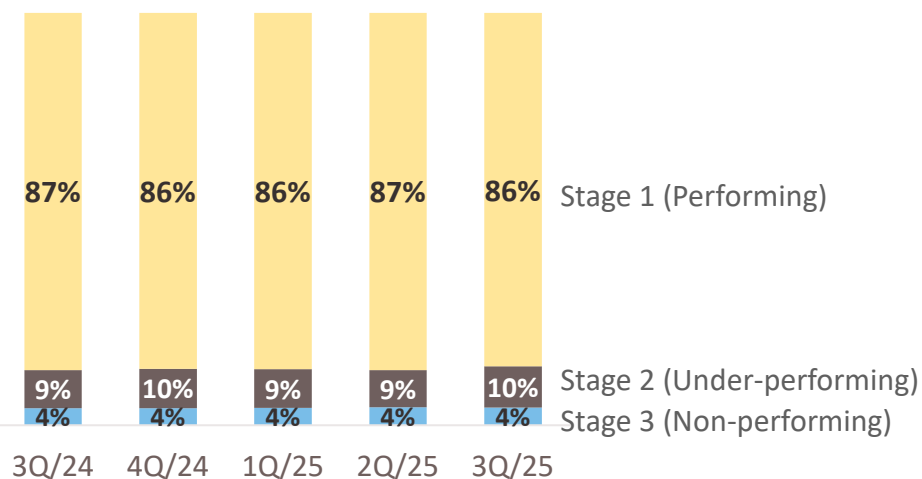
Remark:\* Starting from September 30, 2025, credit card, personal loans and others included loans from TIDLOR.

\*\* ASEAN included Hattha Bank Plc. (CBDA), Hattha Services Company Limited (CBDA), Krungsri Leasing Services Company Limited (LAOS), Krungsri Non-Deposit Taking Microfinance Institution Company Limited (LAOS), SHBank Finance Company Limited. (VN), Home Credit Philippines (PHIL), SB Finance, Inc. (PHIL), and Home Credit Indonesia (IDSA)

# Asset Quality

## Loan Classification\*

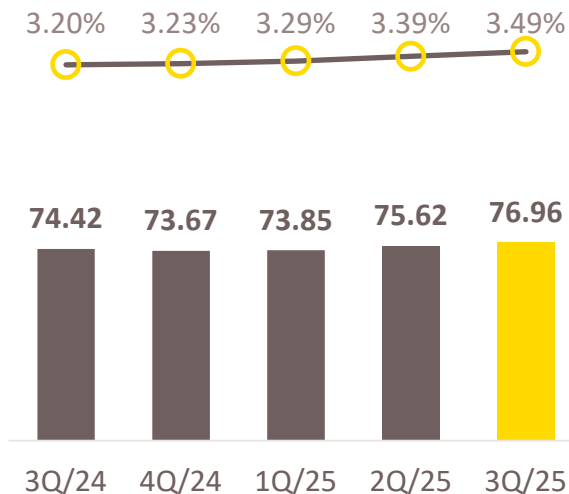
(% of total loans to customers and accrued interest receivable)



\* Included Purchased or Originated Credit-Impaired (POCI)

## Gross NPLs & NPL Ratio

(Baht Billion)



## NPLs by Segment

	3Q/24	4Q/24	1Q/25	2Q/25	3Q/25
Corporate	0.8%	0.6%	0.6%	0.4%	0.4%
SME	6.0%	6.4%	6.9%	8.2%	8.8%
Retail	5.3%	5.3%	5.3%	5.4%	4.9%
- Hire Purchase	2.6%	2.3%	2.1%	2.1%	2.0%
- Mortgage	6.1%	6.5%	6.9%	7.4%	7.9%
- Credit card, personal loans and others	4.8%	4.6%	4.9%	4.9%	3.3%
- ASEAN**	15.7%	15.5%	14.6%	14.0%	13.5%

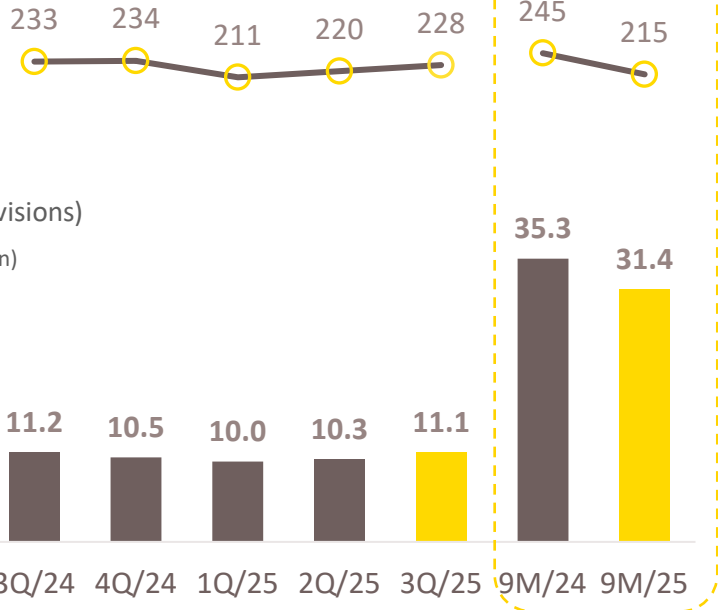
- As of September 30, 2025, gross NPLs stood at Baht 76,959 million, increasing by 1.8% from the end of June 2025, partly due to the consolidation of TIDLOR.
- Compared with the end of December 2024, gross NPLs increased by 4.5%, largely caused by NPLs from the SME segment. Meanwhile, asset quality in the ASEAN business continued to reflect an improving trend.
- NPL ratio stood at 3.49% as of the end of September 2025, compared with 3.39% at the end of June 2025 and 3.23% at the end of December 2024.

Remark \*\* ASEAN included Hattha Bank Plc. (CBDA), Hattha Services Company Limited (CBDA), Krungsri Leasing Services Company Limited (LAOS), Krungsri Non-Deposit Taking Microfinance Institution Company Limited (LAOS), SHBank Finance Company Limited. (VN), Home Credit Philippines (PHIL), SB Finance, Inc. (PHIL), and Home Credit Indonesia (IDSA)

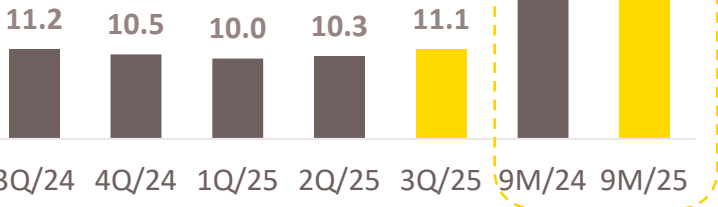
# Reserves and Coverage Ratio

## Expected Credit Loss (ECL)

ECL (Provisions) to Loans (bps)

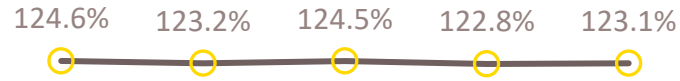


ECL (Provisions)  
(Baht Billion)

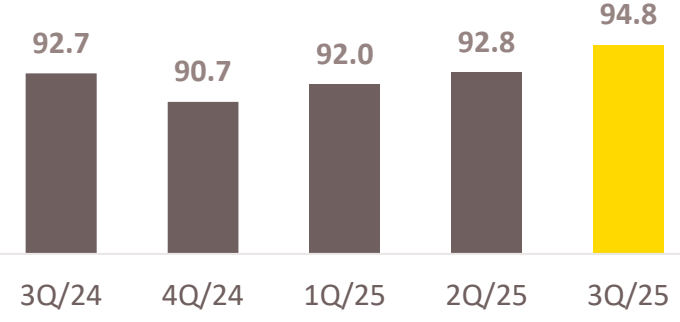


## Total Loan Loss Reserves & Coverage Ratio

Coverage Ratio

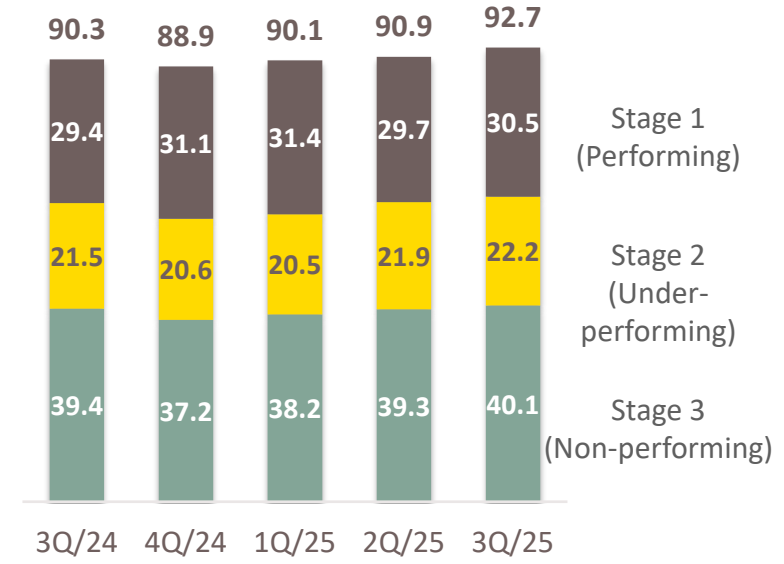


Total Loan Loss Reserves  
(Baht Billion)



## Allowance for ECL

(Baht Billion)

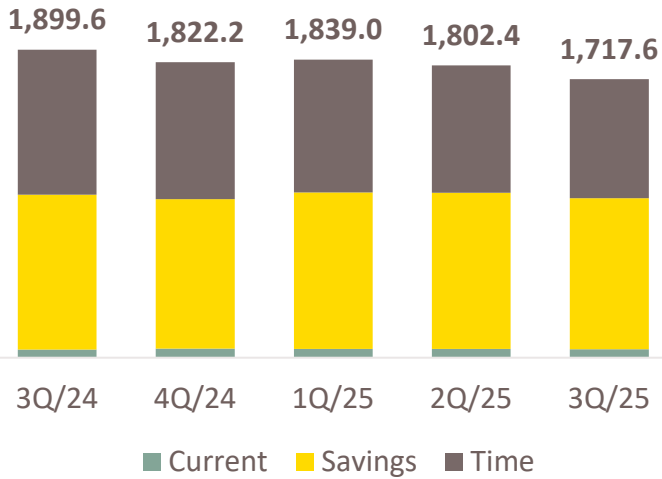
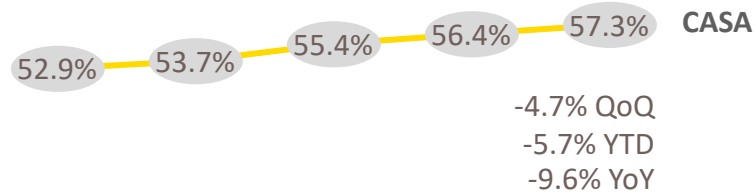


- Incorporating TIDLOR consolidation, expected credit loss (ECL) in 3Q/25 amounted to Baht 11,084 million, or equivalent to a credit cost of 228 bps., representing an increase of 7.7% QoQ. The ECL level reflected the Bank's prudent risk management model to strengthen the risk absorption ability for the unexpected risk. As a result, coverage ratio slightly improved to 123.1% in 3Q/25.
- Adhering to our continued prudential management, the expected credit loss for 9M/25 was recorded at Baht 31,362 million, equivalent to a credit cost of 215 bps, compared with the 245 bps. level for 9M/24. The aforesaid safeguard was to ensure an adequate and appropriate level of expected credit loss, while taking into account heightened economic risks and uncertainty.

# Funding Base

## Deposits\*

(Baht Billion)

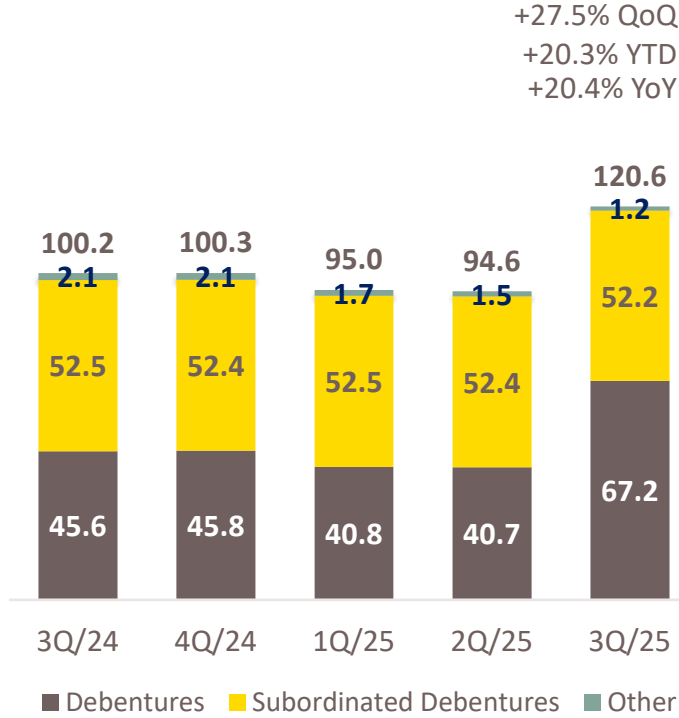


- Total deposits stood at Baht 1,717,627 million, representing a decrease of 4.7%, from the end of June 2025, primarily driven by a decline in time deposits with shorter tenors and savings deposits, offset by an increase in time deposits with tenors of one year and more than one year.

\* Including Certificate of deposit

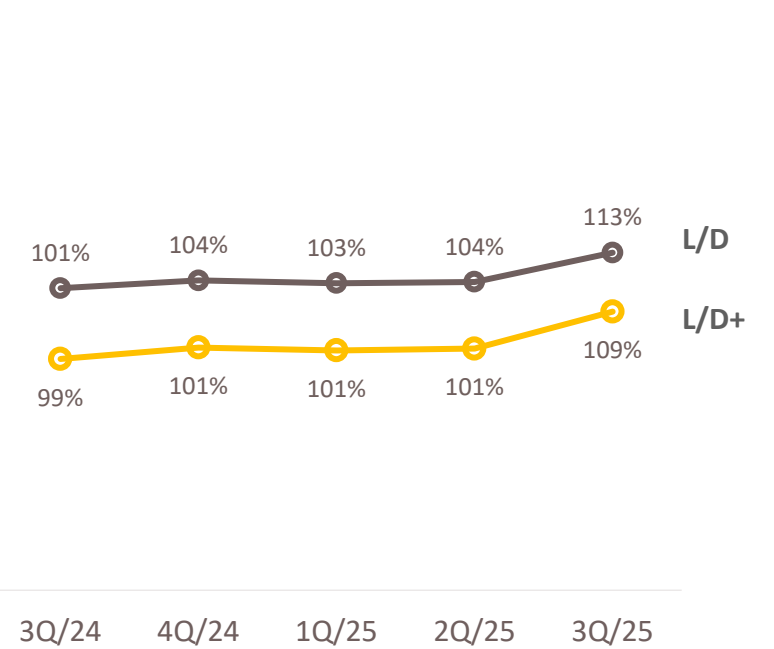
## Borrowing

(Baht Billion)



- As of September 30, 2025, total borrowing stood at Baht 120,641 million, representing an increase of 27.5% from the end of June 2025.
- Compared with the end of December 2024, total borrowing increased by 20.3%, mainly due to the consolidation of TIDLOR's debentures, offset by the maturity of the Bank and subsidiaries' debentures.

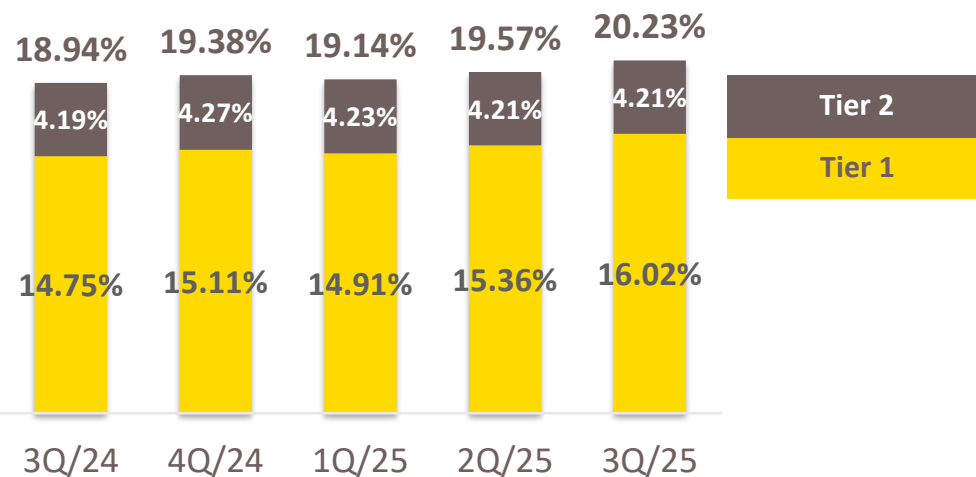
## Loan to Deposit Ratio



- The loan-to-deposit ratio increased to 113%, compared with 104% at the end of June 2025, mainly resulting from TIDLOR consolidation.
- Meanwhile, the loan-to-deposit plus debentures ratio stood at 109% as of the end of September 2025, up from 101% in both the prior quarter and the end of December 2024.

# Capital

## Capital Adequacy Ratio (Bank Only)



## Capital Fund (Bank Only)

Baht Billion	3Q/24	4Q/24	1Q/25	2Q/25	3Q/25
Common Equity Tier 1 & Tier 1 Capital	248.25	247.71	247.36	255.64	266.89
Tier 2 Capital	70.52	69.92	70.14	70.12	70.09
Total Capital	318.77	317.63	317.50	325.76	336.98

# 2025 Outlook



# Thailand Economic Outlooks

## 2025 Outlook: Growing downside risks amid uncertain US trade policy and rising domestic pressures

### 2025 Key Economic Forecasts

% YoY growth unless otherwise stated	2023A	2024A	2025F
<b>GDP</b>	<b>2.0</b>	<b>2.5</b>	<b>2.1</b>
Private Consumption	6.9	4.4	2.4
Private Investment	3.1	-1.6	0.9
Exports (in USD term)	-1.3	5.8	3.5
Headline Inflation	1.2	0.4	0.2
Policy Interest Rate (% end of period)	2.50	2.25	1.25

Note: 2025 forecast by Krungsri Research

#### Krungsri Research's view:

- **Thailand's economy is expected to slow noticeably, with GDP projected to grow only 1.3% YoY in the second half of 2025**, compared to 3.0% in the first half. The slowdown reflects weakening external demand following front-loaded exports, the impact of higher U.S. import tariffs, a sluggish tourism recovery and intensifying domestic pressures.
- However, in the last quarter of the year, a clearer political situation and the government's stimulus measures are expected to help improve confidence and support domestic demand. **For the year 2025, Thai GDP growth is projected at 2.1%.**
- **For policy rate outlook**, given the anemic outlook and persistent downside risks, the MPC may cut the policy rate twice to 1.0% by the first half of 2026.

Source: NESDC, MOC, BOT, Krungsri Research

#### Headwinds

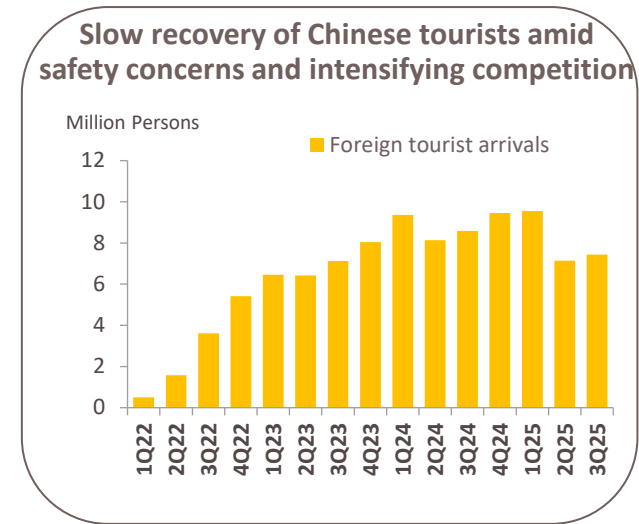
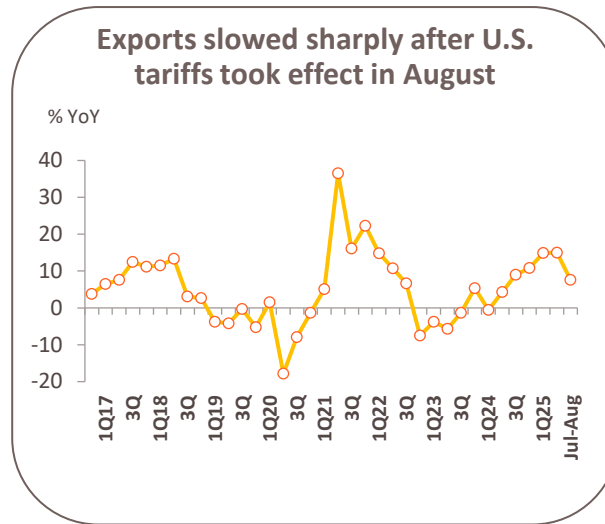
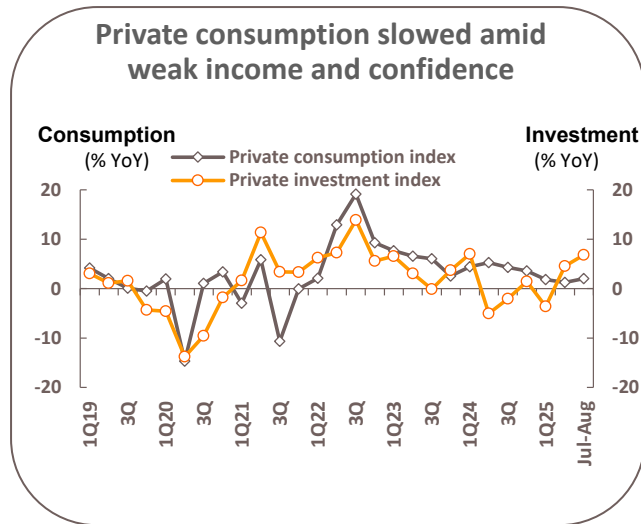
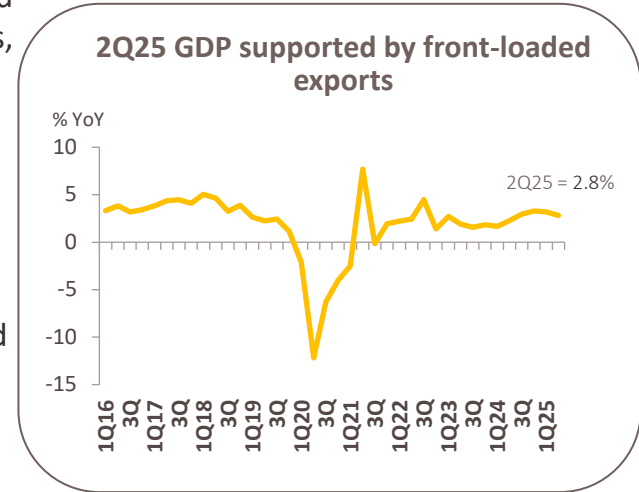
- Growing trade-related headwinds, including U.S. reciprocal, sectoral, and transshipment tariffs, and Thailand's 0% tariff arrangement on U.S. goods
- Geo-economic fragmentation and geopolitical risk
- Thailand-Cambodia border tension
- Weaker-than-expected tourism recovery
- Structural headwinds, e.g., high household debt, weaker competitiveness, demographics

#### Tailwinds

- Support from new stimulus measures and monetary policy implementation
- Investment trend amid rising trade tension, regionalization, ASEAN dynamism
- Thailand's sound economic fundamentals (high foreign reserves, relatively low external debt, and resilient banking sector)

# Recent Economic Development

- A clearer political environment and short-term stimulus measures have helped improve confidence and domestic demand in the final quarter of 2025. However, the slow recovery in tourism, structural challenges, and the impact of U.S. tariff measures continue to weigh on Thailand's economic growth outlook.
  - Tourism sector has recovered at a slower-than-expected pace, primarily due to a decline in Chinese tourists amid safety concerns and intensified competition from other countries in Asia.
  - Private consumption weakened in Q3 amid weak confidence, political uncertainty, low-income growth, and high household debt, but it is expected to rebound in Q4 with government's stimulus measures.
  - Exports slowed sharply after U.S. tariffs took effect in August though full-year export growth may exceed our projection due to front-loaded shipments ahead of tariff hikes.



Source: NESDC, BOT, MOTS, Krungsri Research

# 9M/25 Performance vs Financial Targets

	9M/25	2025 Targets
Loan Growth (YTD)	2.7%	2-4%
NIM	4.28%	3.8-4.1%
Non-Interest Income Growth (%YoY)	15.8%	Mid-Single Digit
Cost to Income Ratio	46.4%	Mid-40s
Credit Cost (bps)	215	200-230
NPL Ratio	3.49%	3.25-3.50%
Loan Loss Coverage Ratio	123.1%	110-135%

# Key Financial Ratios by Business Location in 9M/25

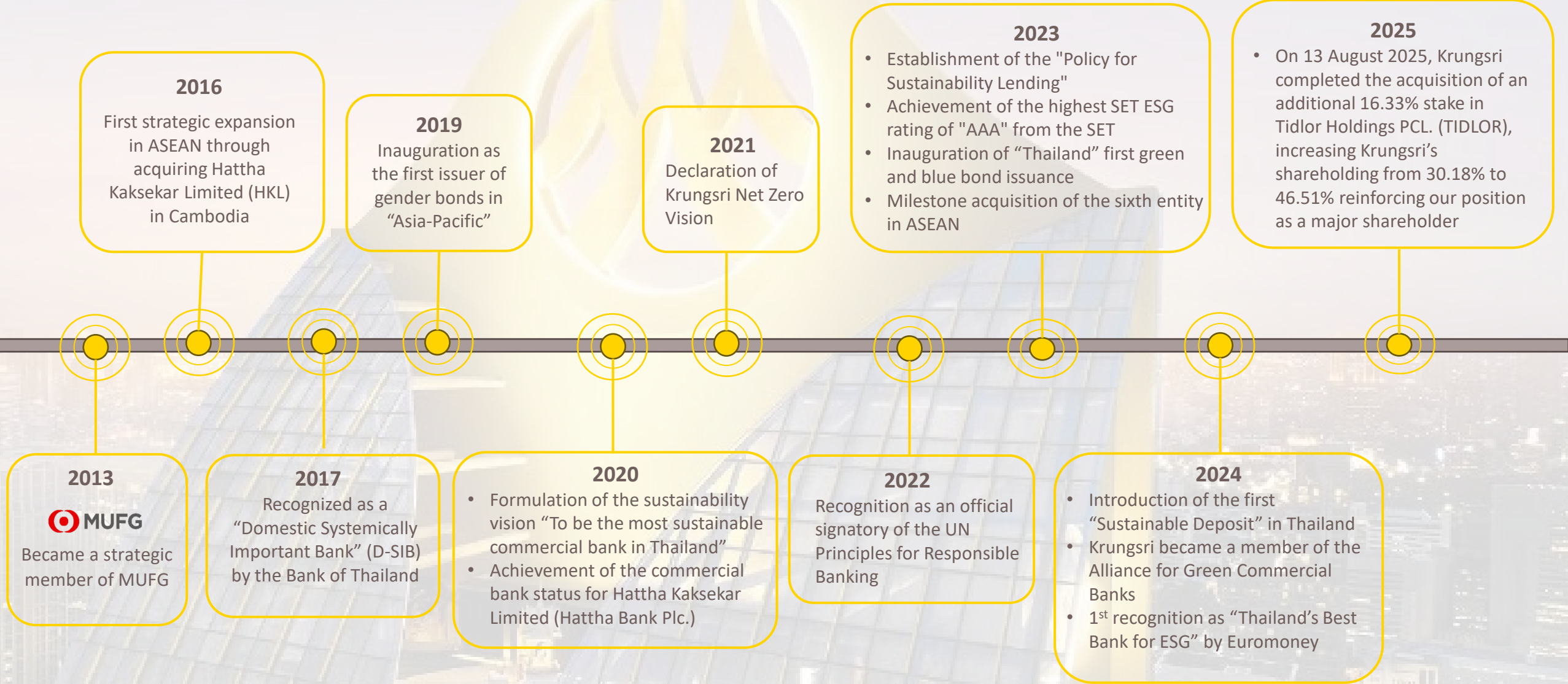
	Domestic	ASEAN*	Consolidated
Loan Growth (YTD)	3.2%	-5.2%	2.7%
NIM	3.47%	22.12%	4.28%
Cost to Income Ratio	46.7%	45.4%	46.4%
Credit Cost (bps)	149	1,485	215
NPL Ratio	3.03%	13.53%	3.49%
Loan Loss Coverage Ratio	128.3%	97.5%	123.1%

Remark \*ASEAN included Hattha Bank Plc. (CBDA), Hattha Services Company Limited (CBDA), Krungsri Leasing Services Company Limited (LAOS), Krungsri Non-Deposit Taking Microfinance Institution Company Limited (LAOS), SHBank Finance Company Limited. (VN), Home Credit Philippines (PHIL), SB Finance, Inc. (PHIL), and Home Credit Indonesia (IDSA).

# Krungsri Profile



# Guiding Thailand as One of the Domestic Systemically Important Banks

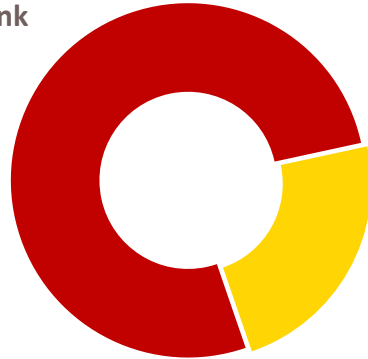


Krungsri was established in 1945 and listed on the Stock Exchange of Thailand (SET) in 1977

# Krungsri snapshot and key strategic pillars

## Shareholding Structure

MUFG Bank  
76.88%



Ratanarak Group  
and Others  
23.12%

## Krungsri Aspiration (MTBP 2024-2026)

“To be  
**The Leading Sustainable  
and Regional Bank**”



Financial target  
**ROE 9%**

### 3 Strategic Pillars

- **Sustainable Growth:** Empowering a Brighter Future & Make Life Simple
- **Productivity & Efficiency:** Lean Organization & Resource Reallocation
- **Corporate Transformation:** Future-ready Organization

## Krungsri’s Credit Ratings and SET ESG Rating

### International Ratings

Moody’s

**A3**

Stable Outlook

S&P Ratings

**BBB+**

Stable Outlook

Fitch Ratings

**BBB+**

Stable Outlook

### National and ESG Ratings

Fitch Ratings

**AAA (tha)**

Stable Outlook

Tris Rating

**AAA**

Stable Outlook

SET ESG Rating

**AAA**

## Workforce and Network



Workforce

Krungsri Group **52,767** | BAY **13,434**



Branches

**558** domestic branches | **1** overseas branch



SME Business Center

**46** outlets



ATMs / Exchange Booths

**5,078** ATMs / **38** booths



EDC Machines

**49,820** units



Krungsri Exclusive

**44** outlets

Note: Data as of June 2025

# Proven record of sustainability recognition



**SET ESG Rating: AAA**  
(9<sup>th</sup> consecutive year)  
*The Stock Exchange of Thailand*

**Sustainable Asia Award**  
First time *Corporate Governance Asia* has bestowed this award

**The Asset ESG Corporate Awards**

- Platinum Award (10<sup>th</sup> Recognition)
- Best Sustainability Officer Award 2024

Country's first and sole recipient  
*The Asset*

**Best Bank for ESG Award**  
(First time award winner)  
*Euromoney*

**Highly Commended Sustainability Award**  
*The Stock Exchange of Thailand*



**ICON on Corporate Governance**  
(7<sup>th</sup> consecutive year)  
*Corporate Governance Asia*

**Certificate of ESG100 Company**  
(9<sup>th</sup> consecutive year)  
*Thaipat Institute*

**Sustainability Disclosure Award**  
*Thaipat Institute*

Certified as a member of  
**Collective Action Coalition Against Corruption (CAC)**  
since 2013

**"Excellent" rating for the Corporate Governance Report**  
*Thai Institute of Directors (IOD)*

# TRANSITION FINANCE

Krungsri's vision, to 'Be the most sustainable commercial bank in Thailand', is reflected in our processes and development of financial products that tangibly and continuously assist the business sector and the household sector to shift toward sustainability.

## Contact

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