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a global financial group



Thanachart Bank and Finance Day

10 June 2025

"Make Life Simple ชีวิตง่าย ได้ทุกวัน"

Agenda

Key Highlights

1Q/25 Financial Performance

2025 Economic Outlook

Q&A

Krungsri Profile

Key Highlights



Progress of BOT's "You Fight, We Help" Debt Relief Program

The program aims to assist vulnerable borrowers to resume servicing their debt with less interest burden by offering conditions of principal-first repayment and 3-year interest suspension and partial repayment for debt settlement with haircut.

Program Criteria

- ✓ Target vulnerable borrowers in retail (mortgage, auto hire purchase) and SME segments
- ✓ Loan originated before January 1, 2024
- ✓ Cut-off date on October 31, 2024, for determining debtor status: Overdue by 31-365 days or ever restructured
- ✓ Extend registration deadline until 30 June 2025

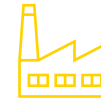
Measure 1: Principal-first repayment and interest suspension for 3 years ("Complete Payment, Retain Assets")



Mortgage & Home for Cash
Credit limit ≤ 5 million baht



Auto Hire Purchase & Car for Cash
Credit limit ≤ 800,000 baht



SME Loan
Credit limit ≤ 5 million baht



Credit Card & P-Loan
Debt consolidation with Mortgage & Auto HP Loan

Measure 2: Partial repayment for low debt balances and settlement with haircut ("Pay, Deal, Done")

Progress Update

- Recently, BOT reported 580,000 eligible debtors of 1.3 million registered debtors with eligible outstanding of 430 billion baht, representing 48% of program eligibility
- "You Fight, We Help" Phrase 2 is expected to announce after phrase 1 ended.
- As of the end of April 2025, Krungsri recorded 47,717 eligible debtors, representing approximately 19 billion baht, or 36.4% of program eligibility.

1Q/25 Financial Performance



1Q/25 Financial Performance

Financial Performance

Consolidated (Baht Million)	1Q/24	4Q/24	1Q/25	%QoQ	%YoY
Interest Income	39,981	36,688	35,904	-2.1%	-10.2%
Interest Expenses	12,686	11,643	10,670	-8.4%	-15.9%
Net Interest Income	27,295	25,045	25,234	+0.8%	-7.6%
Non-Interest Income	11,238	11,923	11,845	-0.7%	+5.4%
Operating Expenses	16,584	17,206	16,941	-1.5%	+2.2%
Pre-Provision Operating Profit	21,949	19,762	20,138	+1.9%	-8.3%
Expected Credit Loss	12,271	10,524	9,988	-5.1%	-18.6%
Net Profit *	7,543	6,276	7,533	+20.0%	-0.1%

Remark: * Excluded minority interest.

Key Financial Ratios

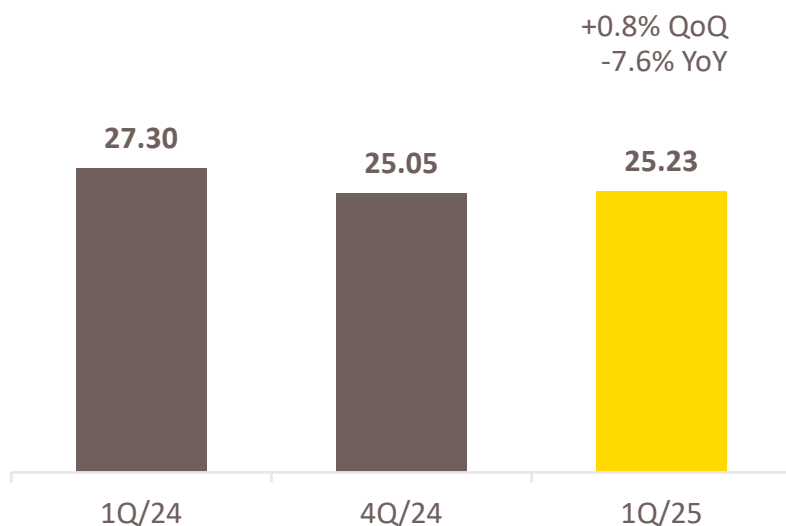
	Consolidated	1Q/24	4Q/24	1Q/25
Profitability & Efficiency	Net Interest Margin	4.16%	4.03%	4.10%
	Cost to Income Ratio	43.0%	46.5%	45.7%
	ROE	8.08%	6.46%	7.62%
	ROA	1.07%	0.94%	1.15%
Loans & Deposits	Loan Growth	-0.9%	-1.6%	0.0%
	Deposit Growth	8.9%	-4.1%	0.9%
Liquidity	CASA	51.6%	53.7%	55.4%
	Loan/Deposit ++	< 100%	~ 100%	~ 100%
Asset Quality	NPL Ratio	2.69%	3.23%	3.29%
	Credit Cost	248 bps	234 bps	211 bps
	Coverage Ratio	141.5%	123.2%	124.5%
Capital Position	CAR	20.29%	21.79%	21.73%
	Tier 1	16.10%	17.96%	17.91%

Loan/Deposit++: Loan to Deposit + Debentures + Borrowing from MUFG Bank

Net Interest Income & NIM

Net Interest Income

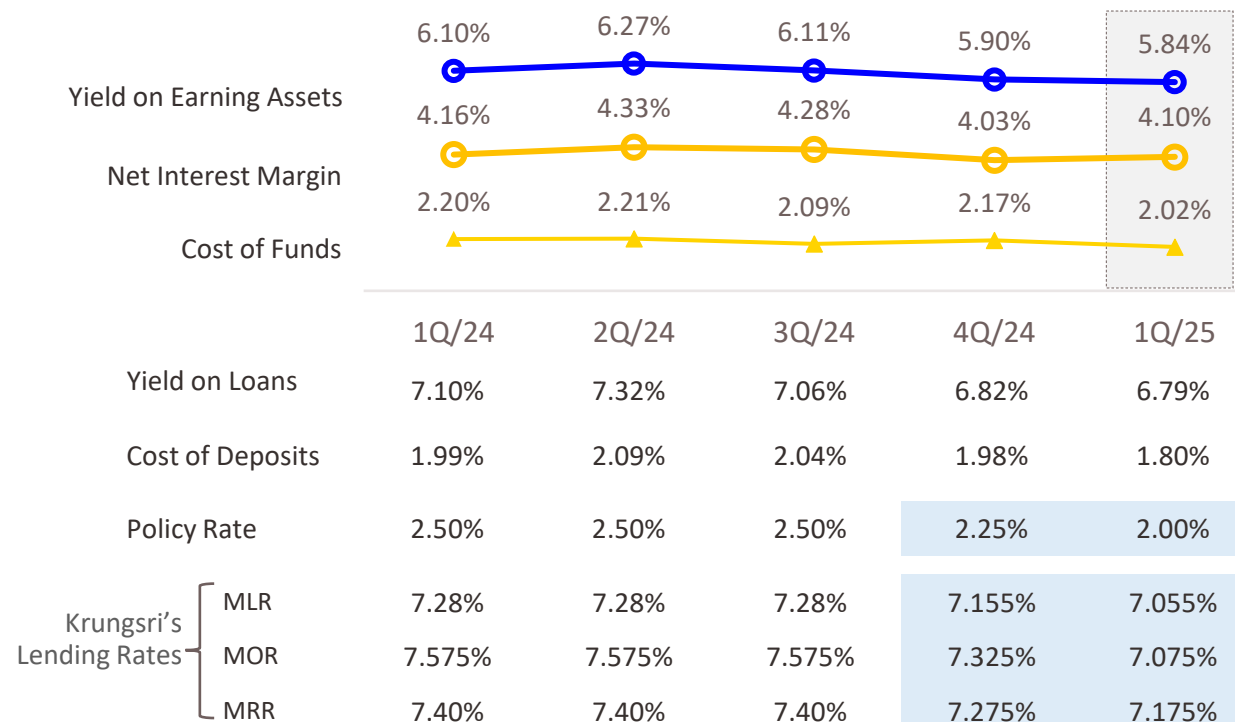
(Baht Billion)



- Increased 0.8% QoQ, driven by a decrease in interest expense with Krungsri's proactive funding cost management.
- Decreased by 7.6% YoY, mainly from a decrease in interest on loans and hire purchase and financial lease income.

Net Interest Margin (NIM)

2025 Guidance: 3.8-4.1%



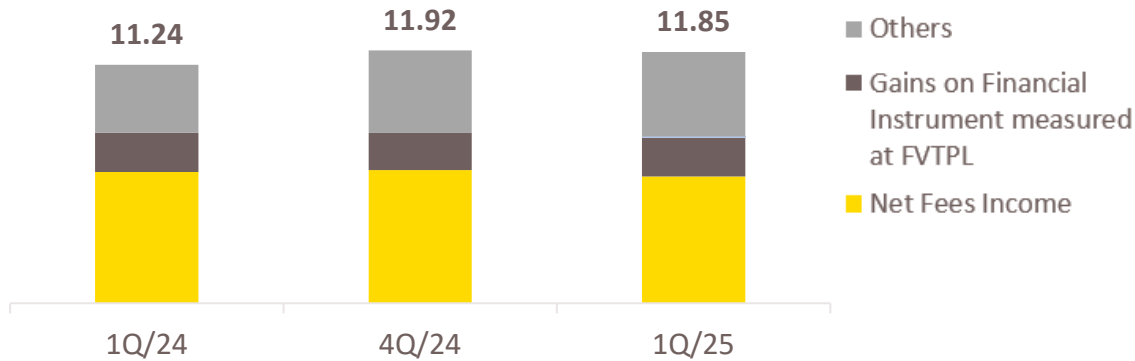
- Increased by 7 bps QoQ, largely attributed to lower cost of deposits.
- Decreased by 6 bps YoY due to a lower yield on earning assets, corresponding to a decrease in yield on loans.

Non-Interest Income and Fees & Service Income Breakdown

Non-Interest Income

2025 Guidance: Mid Single Digit

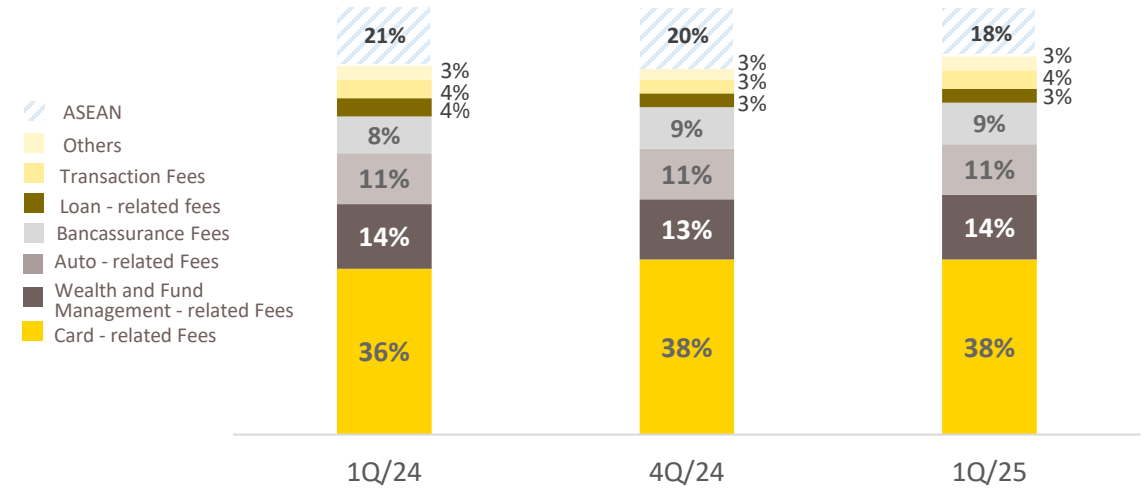
-0.7% QoQ
+5.4% YoY



Remark: FVTPL is fair value through profit or loss

- Decreased by 0.7% QoQ, mainly driven by a decline in net fees and service income, offset by an increase in bad debt recoveries, gains on financial instruments measured at fair value through profit or loss (FVTPL), and share of profit from investments using equity method.
- Increased by 5.4% YoY, driven by higher bad debt recoveries, and other operating income, mainly from gains on the sale of properties for sale and dividend income, offset by a decrease in net fees and service income.

Fees and Services Income Breakdown



Remark:

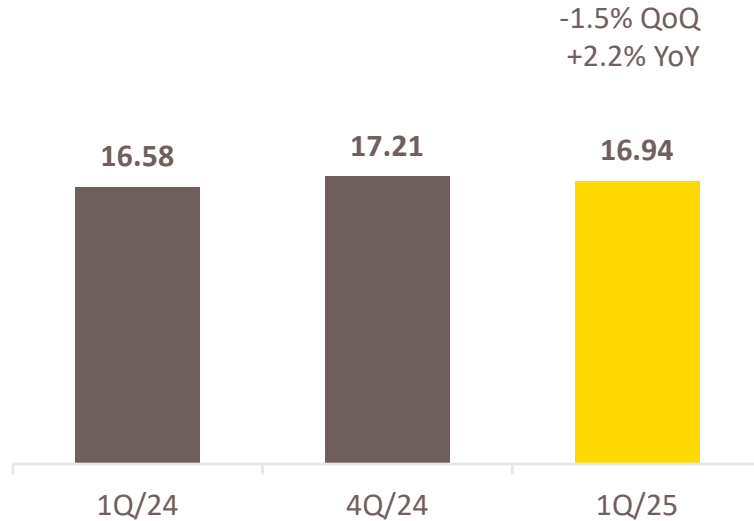
- Fees and Service Income Breakdown was regrouped in 1Q/25, through
 - An introduction of ASEAN fees and service income category and
 - An introduction of 'Wealth and Fund Management-related Fees', of which were grouped under 'Others' previously.

Note: 1Q/24 and 4Q/24 figures were then regrouped accordingly.

- 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).

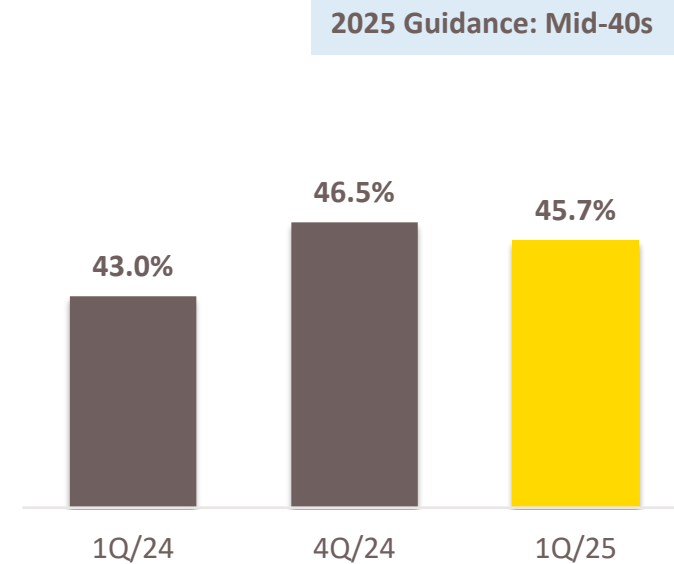
Operating Expenses & Cost to Income Ratio

Operating Expenses



- Decreased by 1.5% QoQ, driven by a decrease in other expenses, mainly from promotion expenses, IT expenses, premises and equipment expenses, and taxes and duties.
- Operating expenses increased by 2.2% YoY, driven by higher employee expenses.

Cost to Income Ratio



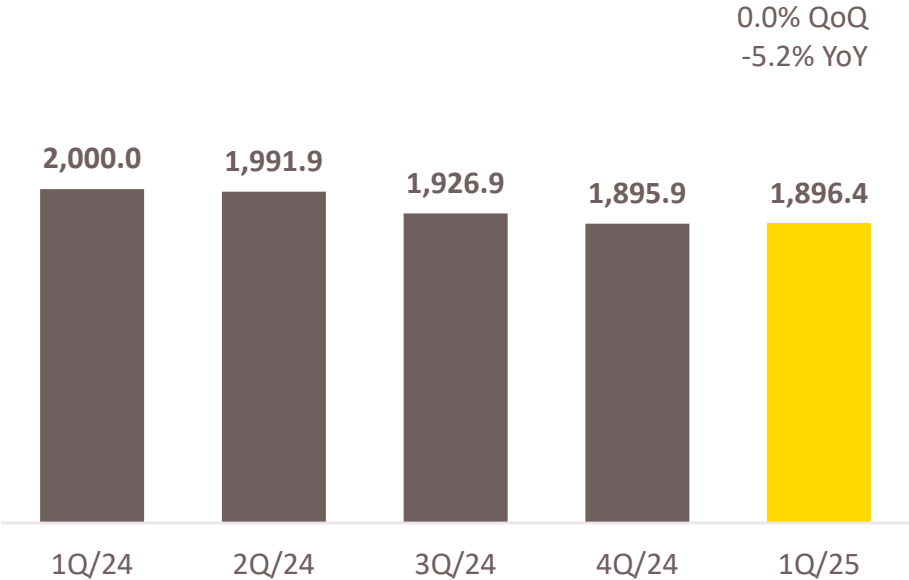
- In 1Q/25, as part of this year's strategic execution, the Bank effectively controlled costs, achieving a cost-to-income ratio of 45.7%.
- Krungsri Group will maintain effective cost management while prioritizing revenue enhancement, aiming to achieve the year's cost to income ratio target in the mid-40s.

Loan Portfolio

Loans

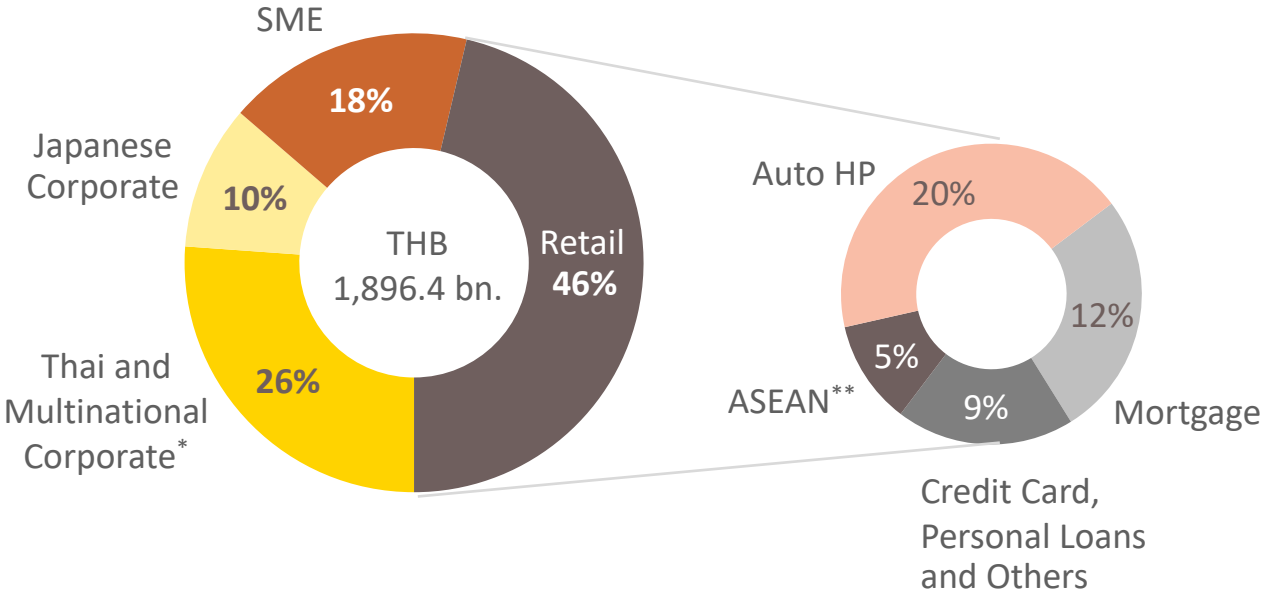
2025 Guidance: 2-4%

(Baht Billion)



Loan Breakdown

(March 2025)



Remark

* As of January 1, 2025, the Multinational Corporate (MNC) loan portfolio has been regrouped from the Japanese and Multinational Corporate (JPC/MNC) segment to the Thai Corporate segment, which subsequently became the Thai and Multinational Corporate segment.

** 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)

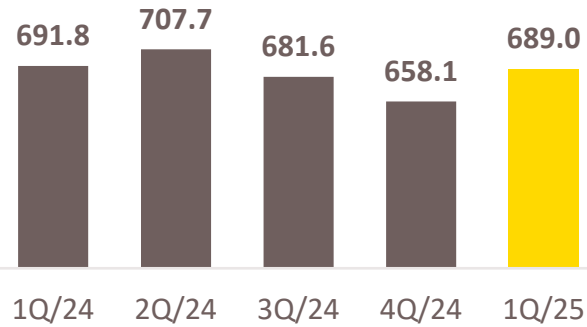
Loans by Segment

Corporate Loans *

(Baht Billion)

2025 Guidance: 5-7%

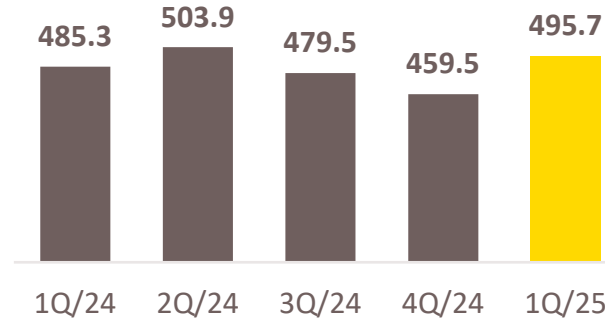
+4.7% QoQ
-0.4% YoY



Thai and Multinational Corporate

(Baht Billion)

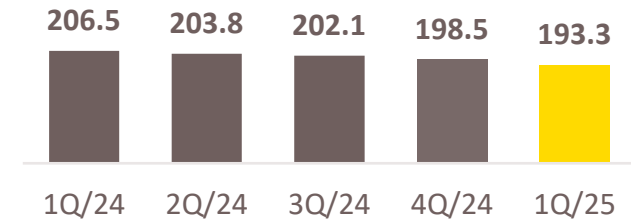
+7.9% QoQ
+2.1% YoY



Japanese Corporate (JPC)

(Baht Billion)

-2.7% QoQ
-6.4% YoY



- Corporate loans grew by 4.7% QoQ, underlying Krungsri's strategic execution of selective growth amid increasing economic tensions and headwinds.
- Thai and Multinational Corporate loans robustly increased by 7.9% QoQ, driven by both working capital requirements and capital expenditure investment underscoring the expansion in industries benefiting from the upper echelon of a "K-shaped economy".
- Japanese Corporate (JPC) loans declined by 2.7% QoQ, underscoring loan repayments and Japanese corporates' cautious views on global economic risks.

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 1Q/24 - 4Q/24 and 1Q/25 figures were thus stated in accordance with this development.

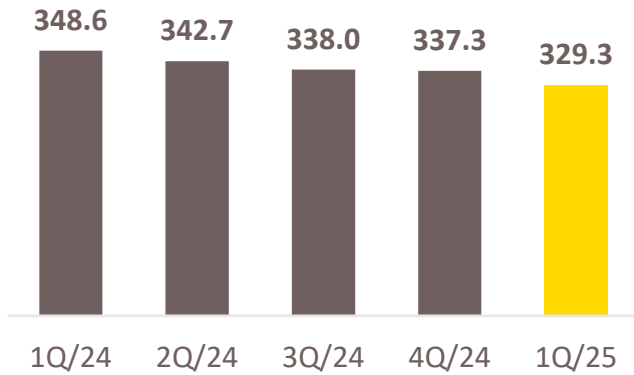
Loans by Segment (Cont.)

SME Loans

(Baht Billion)

2025 Guidance: Flat

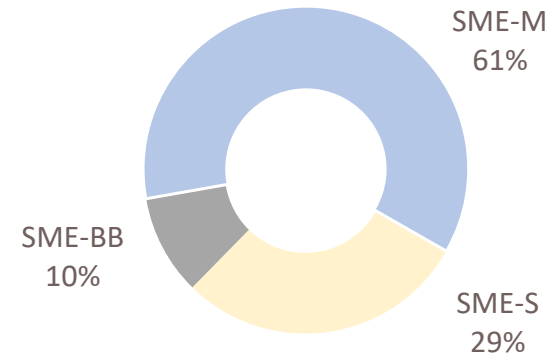
-2.4% QoQ
-5.5% YoY



SME Breakdown

(Bank Only)

1Q/2025



- SME loans decreased by 2.4%, from the end of December 2024, underscoring the Bank's prudent credit underwriting in light of increasing uncertainties and risks.

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

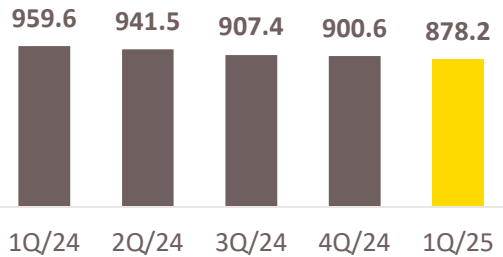
Loans by Segment (Cont.)

Retail Loans

(Baht Billion)

2025 Guidance: Low single digit

-2.5% QoQ
-8.5% YoY



Retail loans decreased by 2.5% QoQ, 8.5% YoY. Details are as follows:

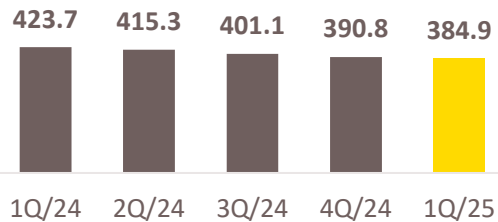
- Auto hire purchase loans decreased by 1.5% QoQ, 9.2% YoY
- Mortgage loans contracted by 2.3% QoQ, 10.7% YoY
- Credit card, personal loans and others contracted by 5.3% QoQ, 2.5% YoY
- ASEAN loans which mainly encompassed consumer finance products decreased by 1.9% QoQ, 9.5% YoY

Hire Purchase

(Baht Billion)

2025 Guidance: Flat

-1.5% QoQ
-9.2% YoY

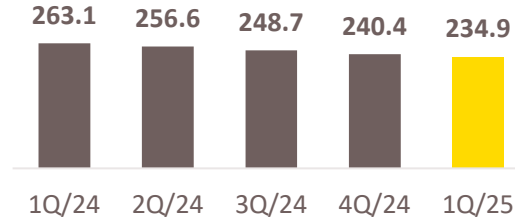


Mortgage

(Baht Billion)

2025 Guidance: Flat

-2.3% QoQ
-10.7% YoY

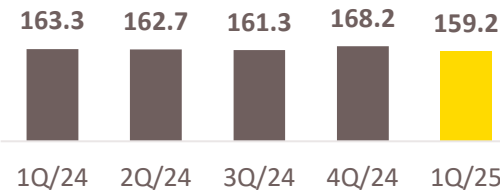


Credit Card, Personal Loans and Others

(Baht Billion)

2025 Guidance: 5-7%

-5.3% QoQ
-2.5% YoY

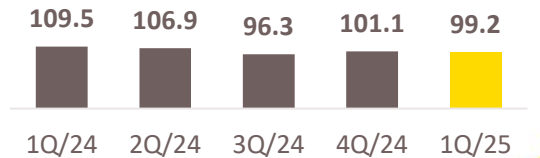


ASEAN*

(Baht Billion)

2025 Guidance: 3-5%

-1.9% QoQ
-9.5% YoY

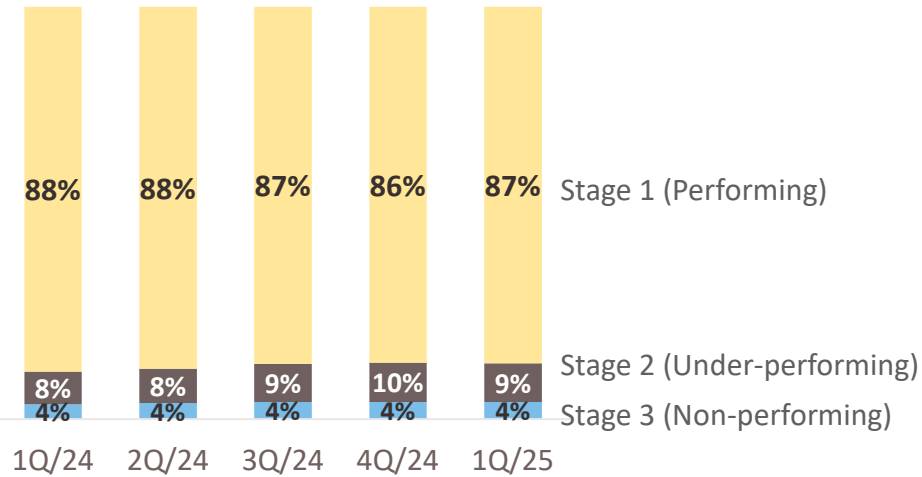


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Asset Quality

Loan Classification*

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



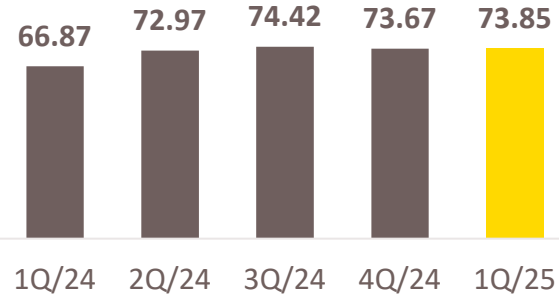
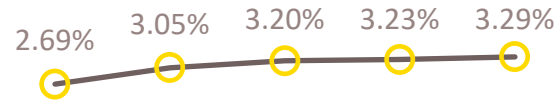
* Included Purchased or Originated Credit-Impaired (POCI)

- The overall asset quality remained manageable.
- As of March 31, 2025, gross NPLs stood at Baht 73,851 million remaining relatively unchanged from the end of December 2024.
- The NPL ratio was at 3.29% at the end of March 2025, compared with 3.23% at the end of December 2024.

Gross NPLs & NPL Ratio

(Baht Billion)

2025 Guidance: 3.25 - 3.50%



NPL Sales (Baht million)

2022	2023	2024	1Q/25
4,307	3,907	941	-

NPLs by Segment

	1Q/24	2Q/24	3Q/24	4Q/24	1Q/25
Corporate	0.7%	0.7%	0.8%	0.6%	0.6%
SME	5.0%	5.6%	6.0%	6.4%	6.9%
Retail	4.7%	5.2%	5.3%	5.3%	5.3%
- Hire Purchase	2.5%	2.6%	2.6%	2.3%	2.1%
- Mortgage	5.6%	6.0%	6.1%	6.5%	6.9%
- Credit card, personal loans and others	4.4%	4.7%	4.8%	4.6%	4.9%
- ASEAN	11.3%	14.3%	15.7%	15.5%	14.6%

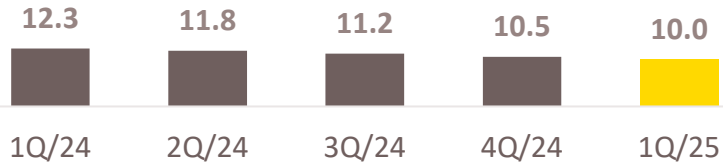
Reserves and Coverage Ratio

Expected Credit Loss (ECL)

ECL (Provisions) to Loans (bps) **2025 Guidance: 200 – 230 bps**

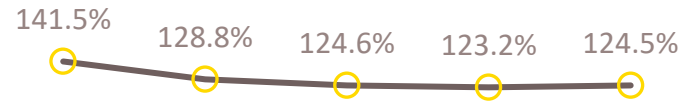


ECL (Provisions)
(Baht Billion)

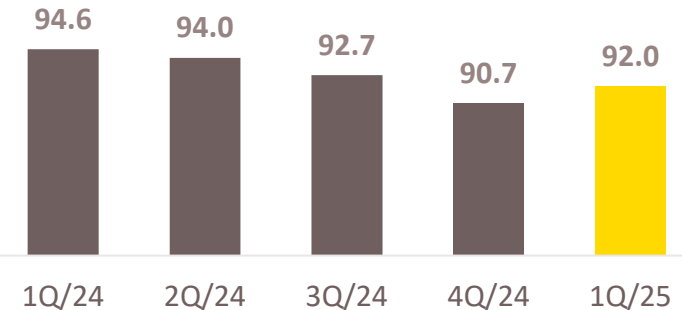


Total Loan Loss Reserves & Coverage Ratio

Coverage Ratio **2025 Guidance: 110 - 135%**

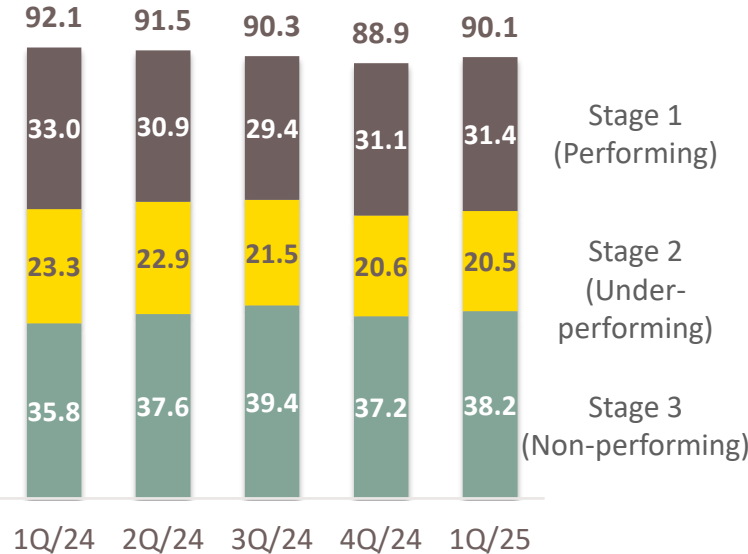


Total Loan Loss Reserves
(Baht Billion)



Allowance for ECL

(Baht Billion)

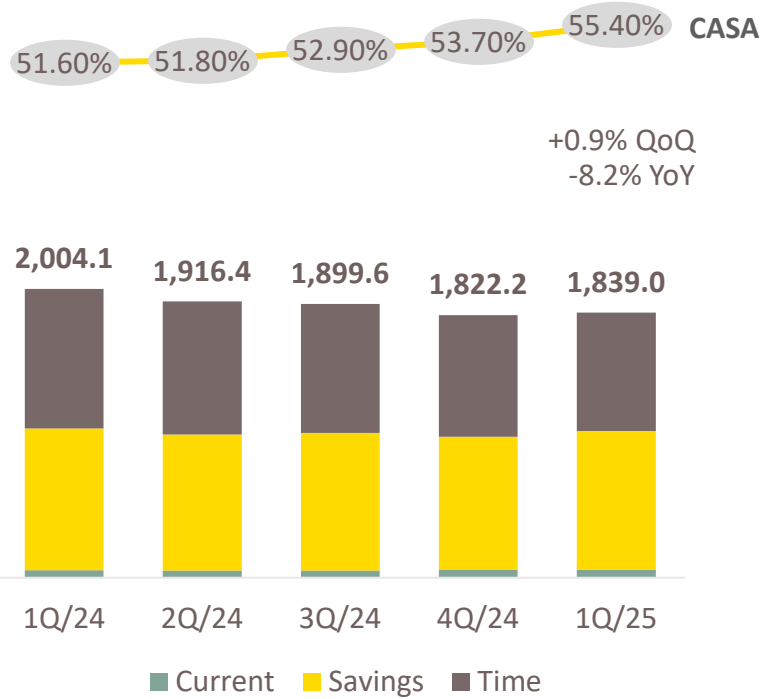


- The expected credit loss in 1Q/25 amounted to Baht 9,988 million, equivalent to a credit cost of 211 bps, a decrease of 5.1%, from the prior quarter. This improvement was primarily attributed to the improved asset quality outlook for ASEAN businesses together with additional provisions recorded in 2024 for both pro-cyclical and prudential overlay purposes.
- The expected credit loss decreased by Baht 2,283 million, or 18.6% YoY.
- The coverage ratio was 124.5% at the end of March 2025, compared with 123.2% at the end of December 2024.

Funding Base

Deposits*

(Baht Billion)

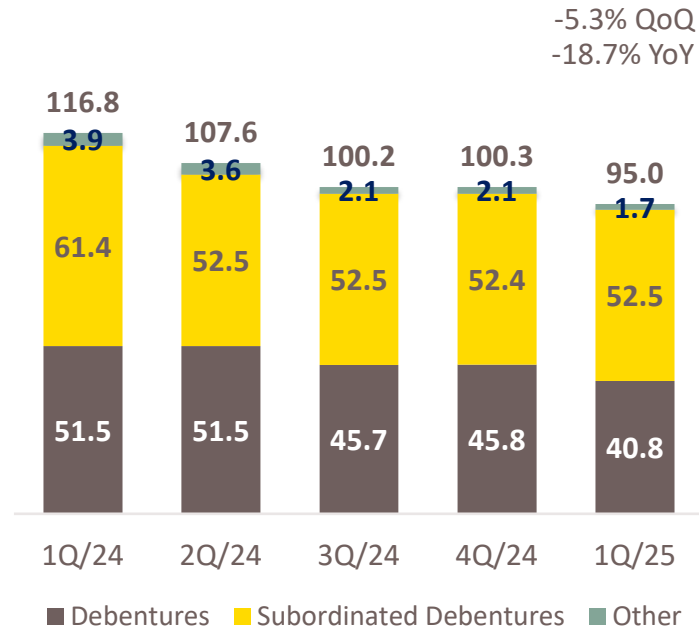


* included Certificate of deposit

- As of March 31, 2025, deposits increased by 0.9%, mainly driven by an increase in term deposits with tenor of less than six months and savings deposits, offset by a decrease in deposits with tenors of more than six months.

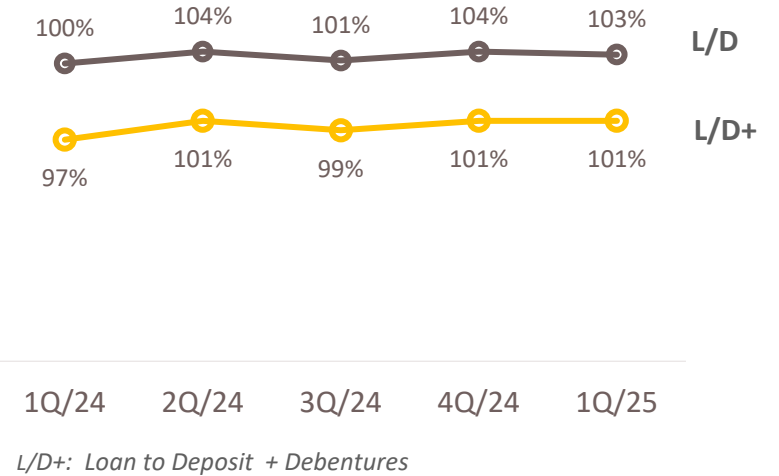
Borrowing

(Baht Billion)



- As of March 31, 2025, total borrowing decreased by 5.3% QoQ, driven by the maturity of Krungsri Group's long-term debentures totaling Baht 5,000 million.

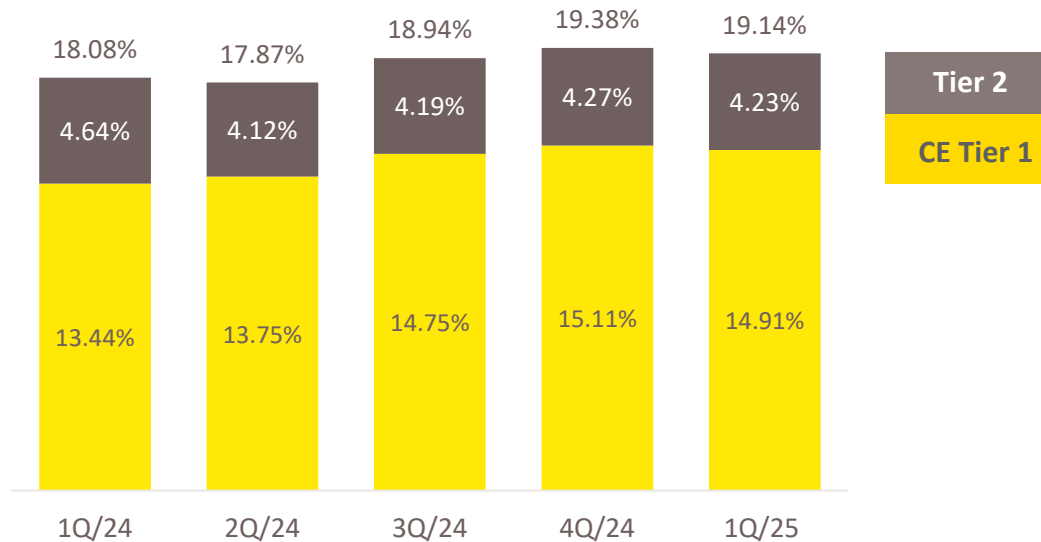
Loan to Deposit Ratio



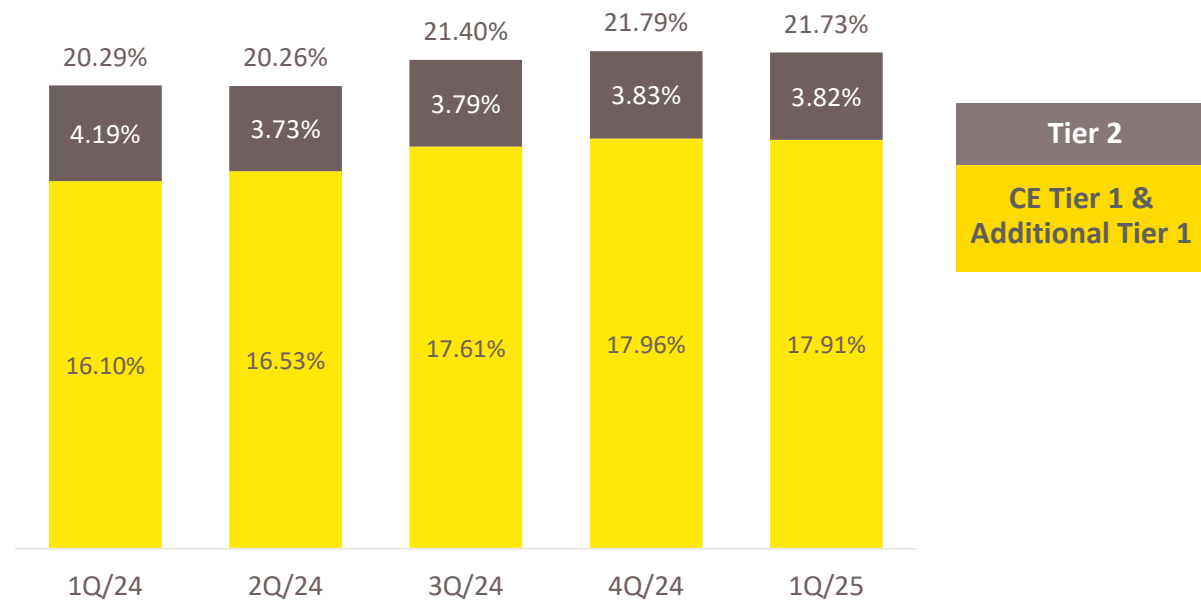
- The loan to deposit ratio improved to 103%, compared with 104% at the end of December 2024. Meanwhile, the loan to deposit plus debentures ratio remained unchanged at 101%.

Capital Adequacy Ratio

Capital Adequacy Ratio (Bank Only)



Capital Adequacy Ratio (Consolidated)



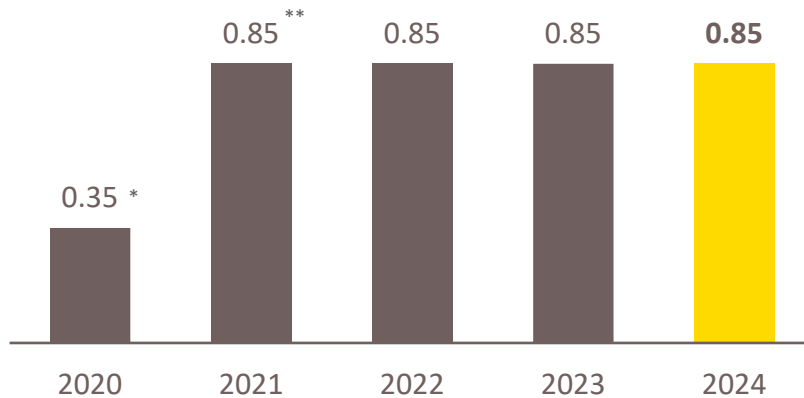
Dividend Payment Policy

The Bank will determine dividend payment by taking into consideration capital adequacy as the first priority and other factors including the actual operating results, returns to shareholders and regulatory requirements (with additional conditions).

Dividend Paid per Share

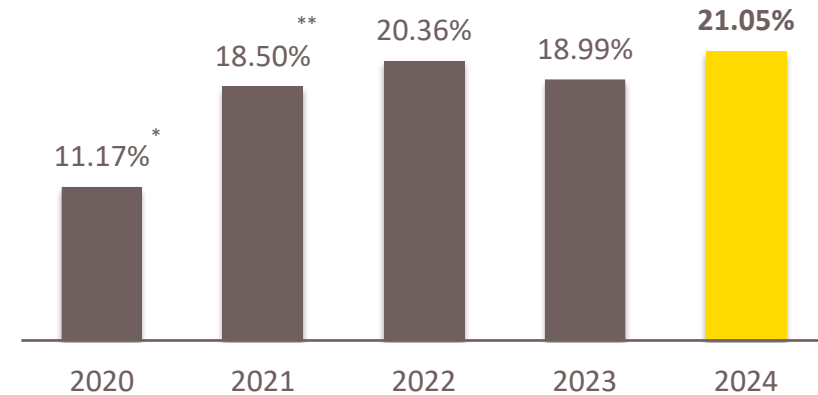
For the performance period (year)

(Baht)



Dividend Payout Ratio

For the performance period (year)



* In accordance with the Bank of Thailand's circular letter regarding a guideline for 2020 dividend payment by allowing the Bank to pay dividends for the year 2020 not exceeding the Bank's dividend payout ratio for 2019 and not exceed 50% of 2020 net profit on a bank-only basis.

** In accordance with the Bank of Thailand's circular letter regarding a guideline for 2021 dividend payment by allowing the Bank to pay dividends for the year 2021 not exceeding 50% of 2021 net profit.

1Q/25 Performance vs Financial Guidance

	1Q/25	2025 Guidance
Loan Growth	0.0% YTD	2-4%
NIM	4.10%	3.8-4.1%
Non-Interest Income Growth (%YoY)	5.4%	Mid-Single Digit
Cost to Income Ratio	45.7%	Mid-40s
Credit Cost (bps)	211	200-230
NPL Ratio	3.29%	3.25-3.50%
Loan Loss Coverage Ratio	124.5%	110-135%

Key Financial Ratios by Business Location in 1Q/25

	Domestic	ASEAN*	Consolidated
Loan Growth (YTD)	0.1%	-1.9	0.0%
NIM	3.29%	21.96%	4.10%
Cost to Income Ratio	45.5%	46.4%	45.7%
Credit Cost (bps)	151	1,301	211
NPL Ratio	2.77%	14.55%	3.29%
Loan Loss Coverage Ratio	132.0%	93.5%	124.5%

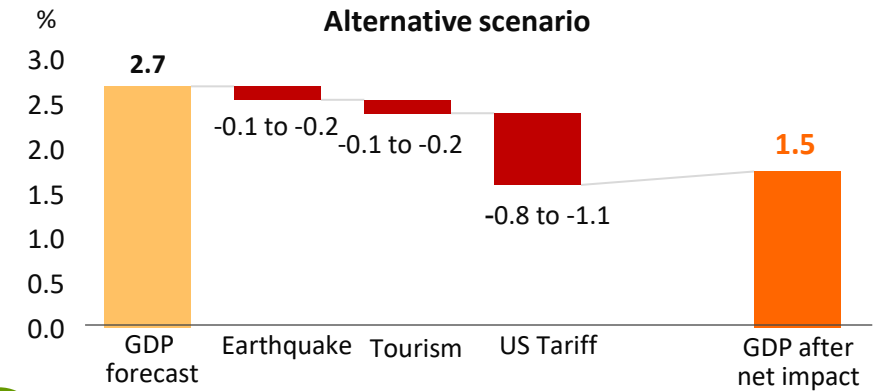
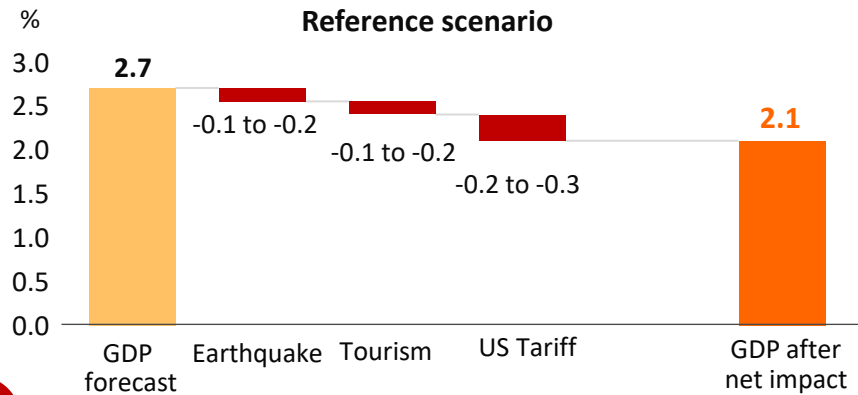
Remark: ASEAN included Hattha Bank Plc. (CBDA), Hattha Services Company Limited (CBDA), Krungsri Leasing Services Company Limited (LAOS), Krungsri Non-Deposit Taking Microfinance Institution Company Limited (LAOS), SHBank Finance Company Limited. (VN), Home Credit Philippines (PHIL) , SB Finance, Inc.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

2025 Outlook

2025 GDP Outlook: Reference scenario projected at 2.1% with current tariffs, 1.5% under escalating trade tensions — a scenario-ception driven by tariff risks

- **In our Reference Scenario (or main scenario)**, assuming the status quo—10% US tariffs on nearly all countries, including Thailand, and 30% on China, the impact on Thai exports would remain relatively contained. **We project GDP growth slowing to 2.1% in 2025**, reflecting weak growth momentum, particularly in private consumption and declining private investment, amid ongoing tariff-related uncertainties. Tourist arrivals have also been revised downward to 36.5 million, mainly due to slower-than-expected recovery in Chinese inbound travelers.
- **For Alternative Scenario**, assuming that the US imposes a full reciprocal tariff as announced on April 2 on all countries (e.g., 36% on imports from Thailand), or Thailand fares less favorably than its competitors in trade negotiations and faces relatively steeper tariffs, Thai export growth this year would be close to zero, investment recorded a bigger decline, and **2025 GDP growth would soften to 1.5%**. Global economic headwinds would also weigh on tourism, limiting arrivals to 35.5 million, roughly unchanged from last year.

Scenarios of 2025 Thai GDP Growth Forecast



Downside

- Thailand cannot successfully negotiate with the US at all.
- Cambodia and Vietnam, and/or other key competitors can successfully negotiate, bringing their tariffs significantly down.
- Domestic stimulus measures fail to revive confidence.
- Weaker-than-expected tourism sector due to a lack of confidence in traveling to Thailand.



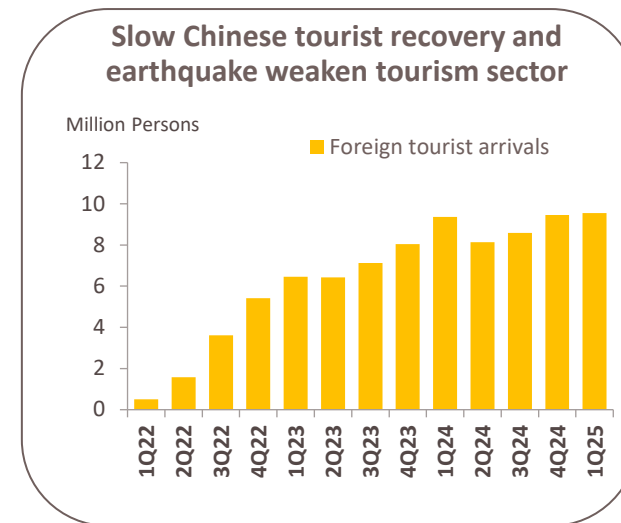
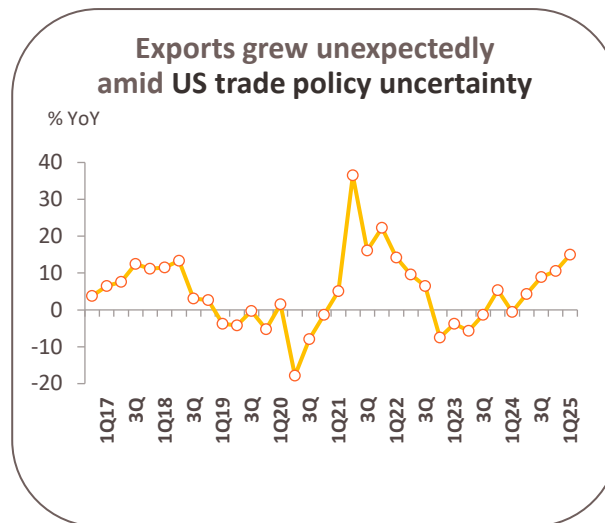
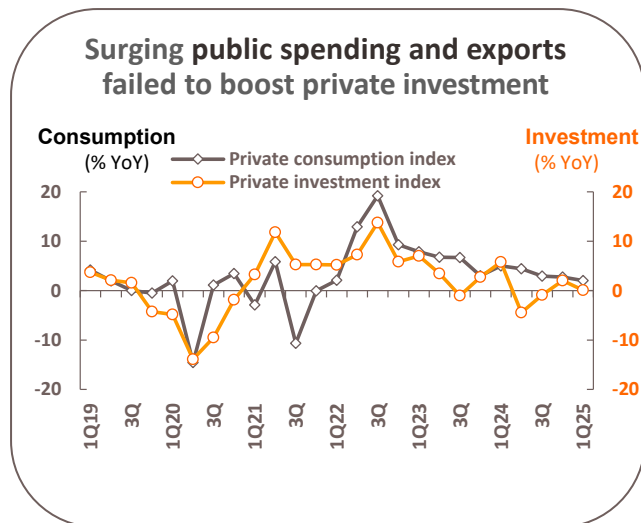
Upside

- Thailand successfully negotiates with the US earlier than expected.
- Supply chain realignment opportunities such as gains from substitution effects and investment relocation.
- Thai government introduces very effective measures to mitigate the tariff impact and/or boost domestic demand.

Source: Krungsri Research

Recent Economic Development

- Stronger-than-expected exports, rising public spending and ongoing tourism recovery have been key drivers for the economy in 1Q25. However, structural problems and uncertainties in US trade policy continue to weigh on growth prospects.
 - Tourism sector has recovered but would be affected by a slower-than-expected recovery in Chinese tourists and the earthquake in late March.
 - Private consumption was supported by Easy-E-Receipt project and THB10,000 cash transfers to 3mn eligible seniors in 1Q25 but the upside would be limited by weak income growth and high household debt.
 - Exports grew sharply in 1Q25 due to accelerated demand ahead of anticipated US tariff hikes. However, the export outlook has since darkened, weighed down by high uncertainties in US trade policy, structural challenges, and diminishing competitiveness.

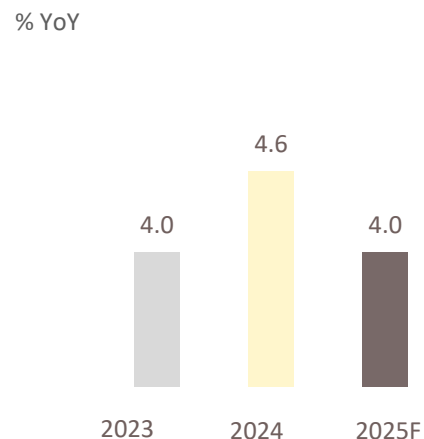


Source: NESDC, BOT, MOTs, Krungsri Research

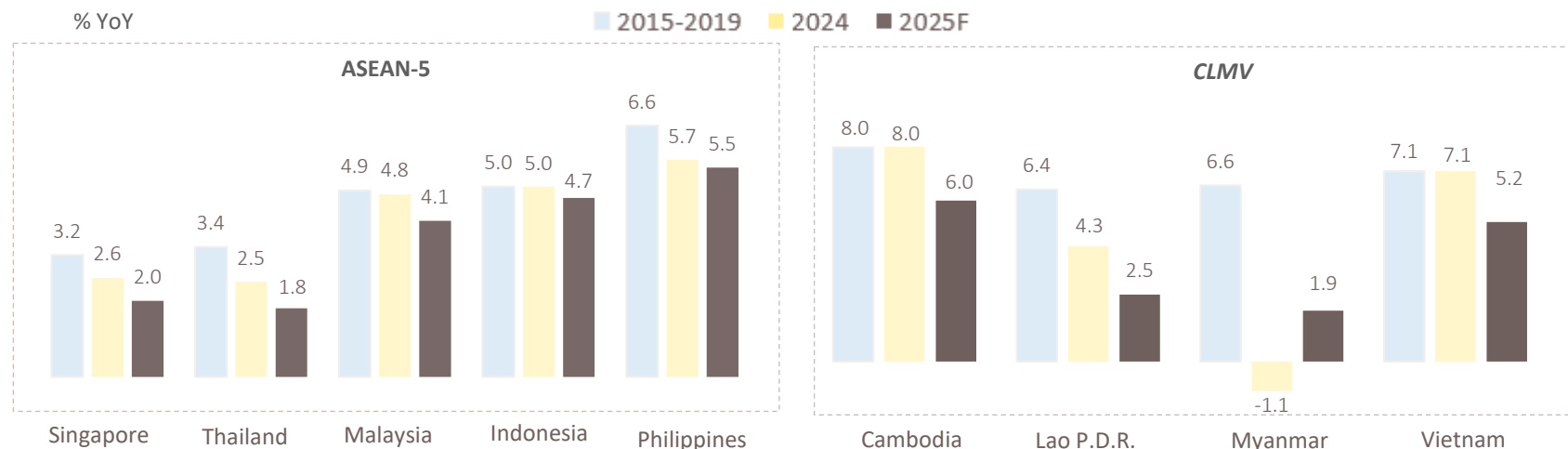
ASEAN Economic Outlook

2025 Outlook: ASEAN-5 growth revised down, yet the region holds its ground. Amid external headwinds, economies continue to draw strength from internal drivers.

IMF's ASEAN-5 GDP Growth Projection



IMF's GDP Growth Projection by Country



- In April 2025, the IMF revised its ASEAN-5 growth forecast down from 4.6% to 4.0% amid looming downside risks, including weaker demand from key trading partners and intensifying trade tensions—major challenges for the region’s trade-driven economies, particularly Vietnam and Cambodia.
- **Growth is driven by both external and domestic factors.** Exports to the U.S. have surged due to front-loading before reciprocal tariffs take effect. Domestically, resilient consumption is bolstered by lower inflation, minimum wage hikes, and easing monetary policies. In addition, FDI supports growth through global supply chain diversification.
- Amid uncertainty from President Trump’s trade policies, domestic demand is expected to drive ASEAN’s economic resilience in 2025. **However, a key upside lies in U.S. court challenges, where a permanent injunction could suspend tariffs until the Supreme Court issues a ruling to revoke them, pending further developments.**
- **ASEAN’s monetary policy stance in 2025 is expected to lean toward easing,** aligning with the Fed’s expected easing stance in 2025. However, the timing and scale of these rate cuts are likely to vary significantly across ASEAN countries, depending on the evolving global financial market landscape.

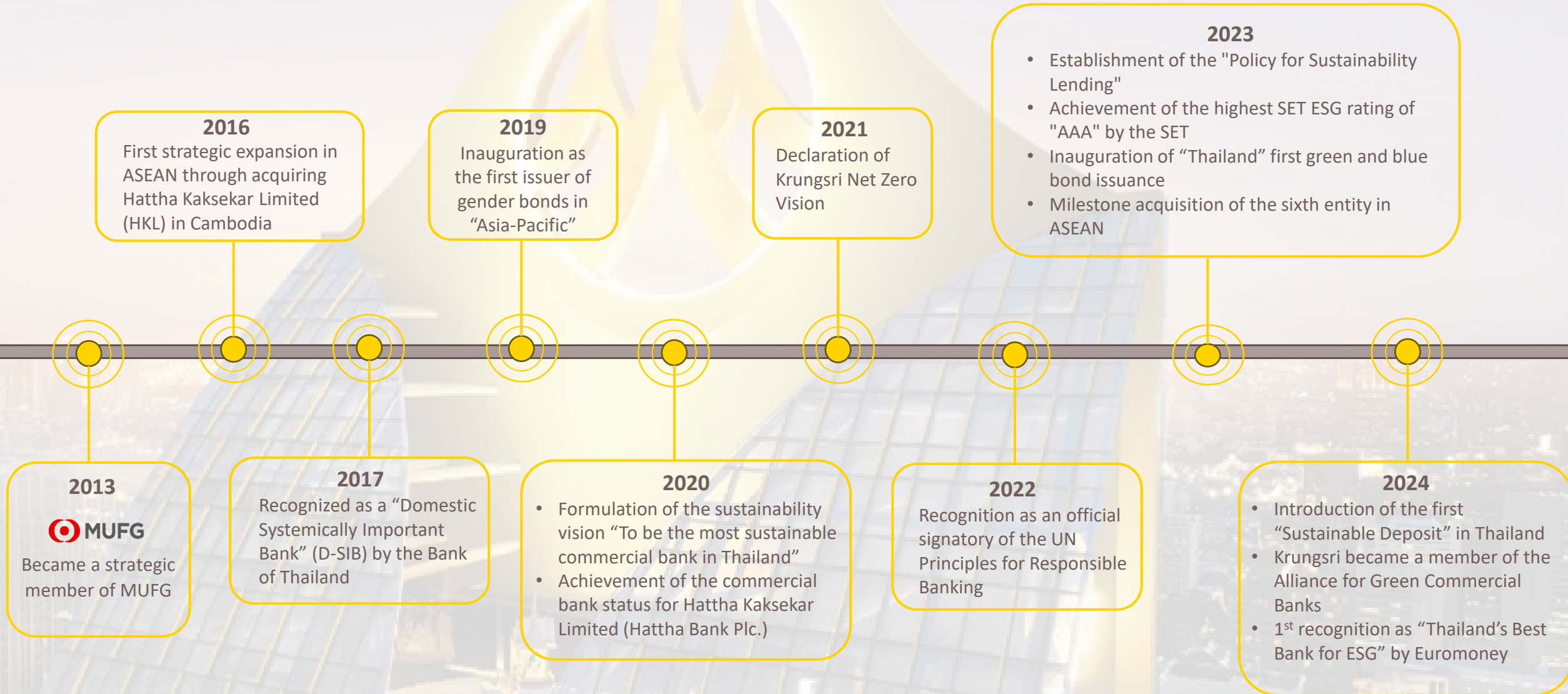
Source: IMF WEO Database (Jan and Apr 2025) and Krungsri Research

Note: The IMF’s projections are based on the assumption that U.S. tariffs — as of fourth of April, before the announcement of a 90-day pause for negotiations — remain in place. Under this assumption, high import tariffs are imposed on all countries, prompting retaliatory measures and increasing policy uncertainty.

Q&A

Krungsri Profile

Guiding Thailand as One of the Domestic Systemically Important Banks



2013

Became a strategic member of MUFG

2016
First strategic expansion in ASEAN through acquiring Hattha Kaksekar Limited (HKL) in Cambodia

2017
Recognized as a “Domestic Systemically Important Bank” (D-SIB) by the Bank of Thailand

2019
Inauguration as the first issuer of gender bonds in “Asia-Pacific”

2020

- Formulation of the sustainability vision “To be the most sustainable commercial bank in Thailand”
- Achievement of the commercial bank status for Hattha Kaksekar Limited (Hattha Bank Plc.)

2021
Declaration of Krungsri Net Zero Vision

2022
Recognition as an official signatory of the UN Principles for Responsible Banking

2023

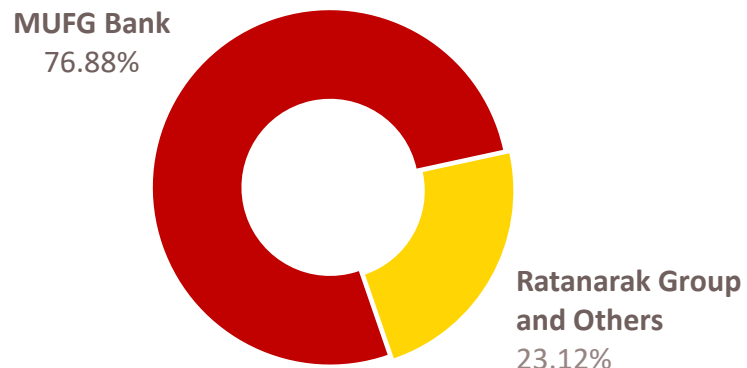
- Establishment of the "Policy for Sustainability Lending"
- Achievement of the highest SET ESG rating of "AAA" by the SET
- Inauguration of “Thailand” first green and blue bond issuance
- Milestone acquisition of the sixth entity in ASEAN

2024

- Introduction of the first “Sustainable Deposit” in Thailand
- Krungsri became a member of the Alliance for Green Commercial Banks
- 1st recognition as “Thailand’s Best Bank for ESG” by Euromoney

Krungsri snapshot and key strategic pillars

Shareholding Structure



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 **51,497** | BAY **13,661**



Branches

567 domestic branches | **1** oversea branch



Krungsri Mobile Application (KMA)

6.0 million users



ATMs / Exchange Booths

5,278 ATMs / **39** booths



EDC Machines

46,026 units



Krungsri Exclusive

45 outlets

Note: Data as of March 2025

ASEAN Expansion - Key Businesses



Krungsri Leasing Services Co., Ltd.
(KLS)



Hattha Bank Plc.
(HTB)



SB Finance, Inc.
(SBF)



SHB Finance
Company Limited (SHBF)



HC Consumer Finance
Philippines, Inc.



PT. Home Credit Indonesia

Country

Lao PDR

Cambodia

Philippines

Vietnam

Philippines

Indonesia

Year of Acquisition

2014

2016

2020

May 2023

June 2023

October 2023

Type of Business

Leasing / Hire Purchase /
Sales Finance

Commercial Bank

Consumer Finance

Consumer Finance

Consumer Finance

Consumer Finance

% of Shares

100%

100%

50%

50%

75%

80%

Status / Accounting

- Subsidiary
- Consolidated financial statements

- Subsidiary
- Consolidated financial statements

- Joint Venture
- Equity Method

- Subsidiary
- Consolidated financial statements

- Subsidiary
- Consolidated financial statements

- Subsidiary
- Consolidated financial statements

Outstanding Loan*

Approx. Baht 0.1 bn

Approx. Baht 33 bn.

Approx. Baht 0.6 bn

Approx. Baht 10 bn

Approx. Baht 47 bn

Approx. Baht 9 bn

Remark: * Outstanding loan as of 31 March 2025

Proven record of sustainability recognition



SET ESG Rating: AAA
(9th 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 (9th Recognition)
- Best Sustainability Officer Award

Country's first and sole recipient
The Asset

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

Asia's Best CSR Award
(6th Recognition)
Corporate Governance Asia



ICON on Corporate Governance
(7th consecutive year)
Corporate Governance Asia

Certificate of ESG100 Company
(9th 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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