

# 4Q/2025 and 2025 Financial Performance

20 January 2026

"Make Life Simple ชีวิตง่าย ได้ทุกวัน"

# Agenda

**2025 Financial Performance**

**2026 Outlook**

**Krungsri Profile**

# 2025 Financial Performance



# 2025 Financial Performance

Consolidated (Baht Million)	2024	2025	%YoY	Key Highlights in 2025
Net Interest Income	107,894	108,533	+0.6%	Primarily resulting from well-managed funding costs together with the interest income contribution from TIDLOR.
Non-Interest Income	45,385	51,787	+14.1%	Mainly due to higher net fees and service income, one-time gain associated with TIDLOR investment remeasurement which was booked in 2H/25, gains on financial instruments measured at fair value through profit or loss (FVTPL) and bad debt recovery, while being partly offset by a decrease in share of profit investment using equity method.
Operating Expenses	68,131	75,370	+10.6%	Largely driven by higher employee expenses mostly resulting from TIDLOR's consolidation and expense pertaining to a one-time voluntary retirement program in 4Q/25 and other expenses, which mainly attributed to expenses pertaining to an overseas subsidiary goodwill impairment which recorded in 3Q/25, IT service expenses and promotion expenses.
Expected Credit Loss	45,782	43,790	-4.4%	To ensure an adequate and appropriate level of expected credit loss, while taking into account heightened economic risks and uncertainty.
Net Profit *	29,700	31,739	+6.9%	Driven by a one-time gain associated with TIDLOR investment remeasurement, non-interest income growth, and an increase in net interest income, supported by effective liquidity and funding cost management and from consolidation of TIDLOR's portfolio during the period.

\* Attributable to owners of the Bank

Key Financial Ratio	2024	2025	Key Highlights in 2025
Loan Growth (YTD)	-6.0%	+1.7%	Mainly driven by retail loans from the portfolio consolidation together with an expansion in corporate loans, while being partially offset by a contraction in SME loans.
Deposit Growth (YTD)	-0.9%	-4.8%	Largely from a reduction in time deposits, underlining our proactive effort to manage liquidity and funding cost amid tepid credit conditions.
NIM	4.28%	4.35%	Mainly from proactive funding cost management together with higher yield contribution from TIDLOR in 2H/25.
Cost to Income Ratio	44.4%	47.0%	Driven by higher operating expenses mainly from TIDLOR's consolidation and expense pertaining to a one-time voluntary retirement program in 4Q/25.
NPL Ratio	3.23%	3.26%	<ul style="list-style-type: none"> <li>Overall asset quality remained sound.</li> <li>Gross NPLs relatively stable as corporate and overall retail segment continued to illustrate an improving trend.</li> </ul>
Coverage Ratio	123.2%	126.9%	
Credit Cost	245 bps	227 bps	

# 4Q/2025 Financial Performance

Consolidated (Baht Million)	3Q/25	4Q/25	%QoQ	Key Highlights in 4Q/25
Net Interest Income	27,925	29,449	+5.5%	Mainly resulted from higher interest on loans contributions from TIDLOR together with Krungsri consumer finance portfolios, while partly offset by lower interest income from other portfolio segments.
Non-Interest Income	15,014	13,028	-13.2%	Largely due to an absence of one-time gain associated with TIDLOR investment remeasurement which was booked in 3Q/25.
Operating Expenses	21,228	20,648	-2.7%	Driven by lower other expenses from overseas subsidiary goodwill impairment which recorded in 3Q/25, partly offset by an increase in employee expenses mostly due to one-time voluntary retirement package expense in this quarter.
Expected Credit Loss	11,084	12,428	+12.1%	Reflecting the Bank's prudent risk management model to strengthen the risk absorption ability for the unexpected risk.
Net Profit *	8,783	7,127	-18.9%	Mainly driven by higher employee expenses, and expected credit loss (ECL) together with an absence of TIDLOR's one-time gain on investment remeasurement.

\* Attributable to owners of the Bank

Key Financial Ratio	3Q/25	4Q/25	Key Highlights in 4Q/25
Loan Growth (QoQ)	+4.4%	-1.0%	Mainly resulted from contraction in corporate and SME segments against the backdrop of 4Q/25 heightened economic uncertainties.
Deposit Growth (QoQ)	-4.7%	+1.0%	Primarily driven by an increase in current and savings deposits, which was partly offset by a decline in term deposits with tenor of six months and less than one year and more than one year.
NIM	4.51%	4.71%	Driven by higher yields on loans largely driven by 4Q/25 high yield loan growth contributions, together with continued effort to proactively manage funding cost.
Cost to Income Ratio	49.4%	48.6%	Resonating with our focus on operation efficiency.
NPL Ratio	3.49%	3.26%	Underscoring Krungsri's continued prudent risk management approach amid macroeconomic challenges.
Coverage Ratio	123.1%	126.9%	
Credit Cost	228 bps	258 bps	

# 2025 Achievements vs Financial Targets

	2025 Actual	2025 Targets
Loan Growth (YTD)	1.7%	2-4%
NIM	4.35%	3.8-4.1%
Non-Interest Income Growth (%YoY)	14.1%	Mid-Single Digit
Cost to Income Ratio	47.0%	Mid-40s
Credit Cost (bps)	227	200-230
NPL Ratio	3.26%	3.25-3.50%
Loan Loss Coverage Ratio	126.9%	110-135%

# Key Financial Ratios by Business Location in 2025

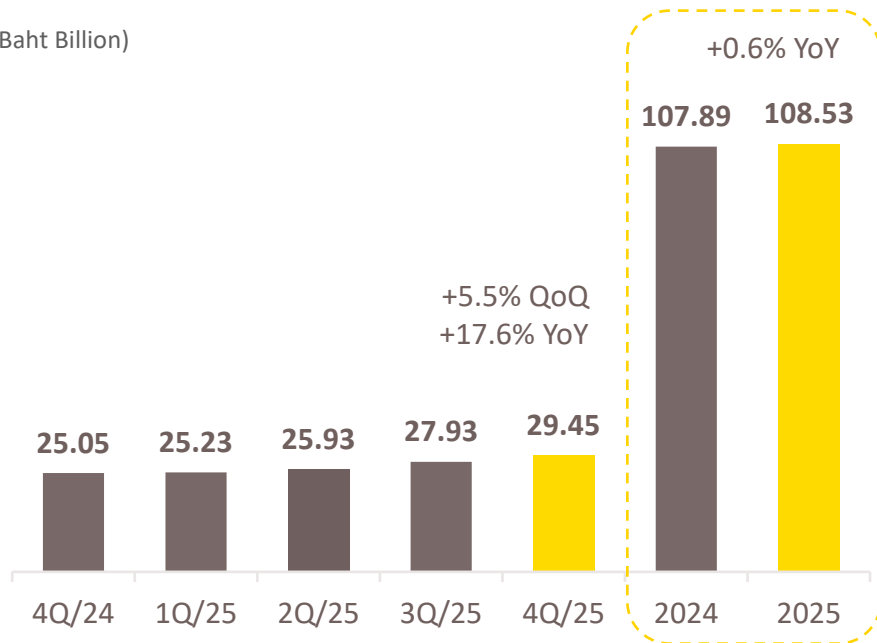
	Domestic	ASEAN*	Consolidated
Loan Growth (YTD)	2.1%	-4.0%	1.7%
NIM	3.56%	22.05%	4.35%
Cost to Income Ratio	47.4%	45.4%	47.0%
Credit Cost (bps)	158	1,536	227
NPL Ratio	2.86%	12.28%	3.26%
Loan Loss Coverage Ratio	132.3%	99.0%	126.9%

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).

# Net Interest Income & NIM

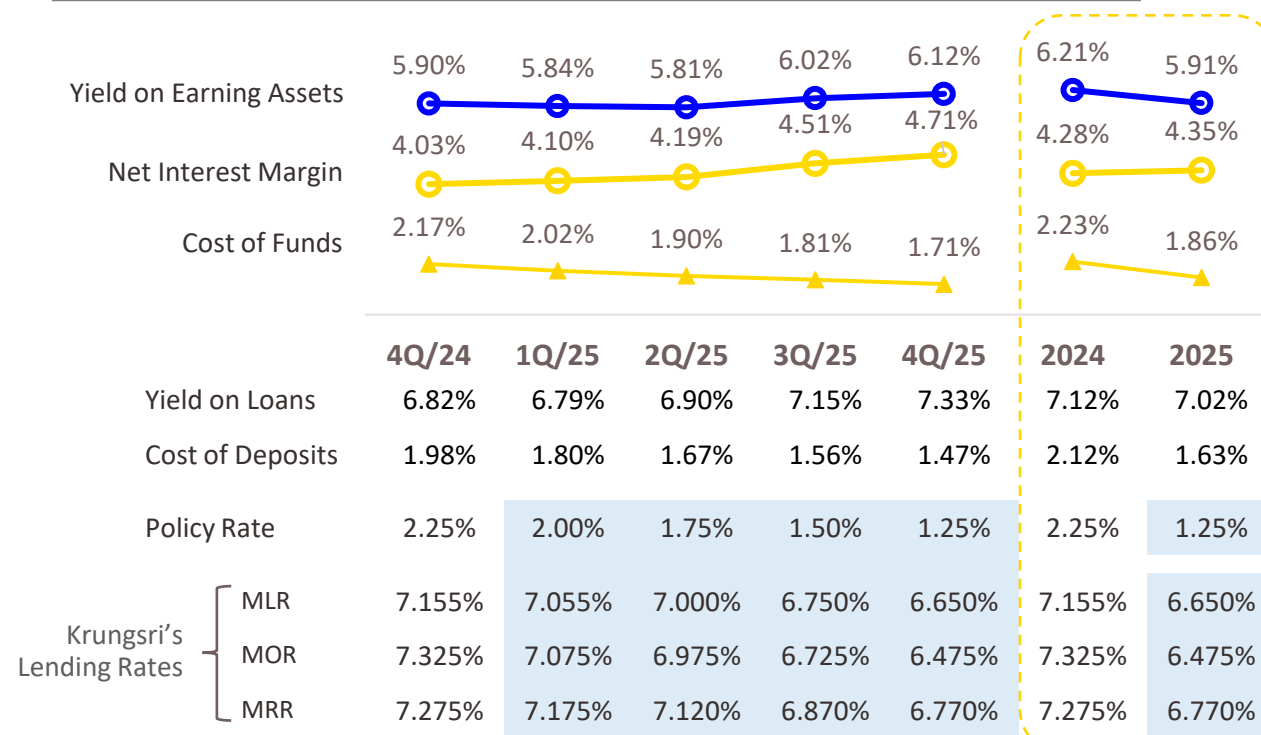
## Net Interest Income

(Baht Billion)



- 2025 net interest income increased by 0.6% YoY, primarily resulting from well-managed funding costs together with the interest income contribution from TIDLOR.
- 4Q/25 net interest income increased by 5.5% QoQ, mainly resulted from higher interest on loans contributions from TIDLOR together with Krungsri consumer finance portfolios, while partly offset by lower interest income from other portfolio segments.

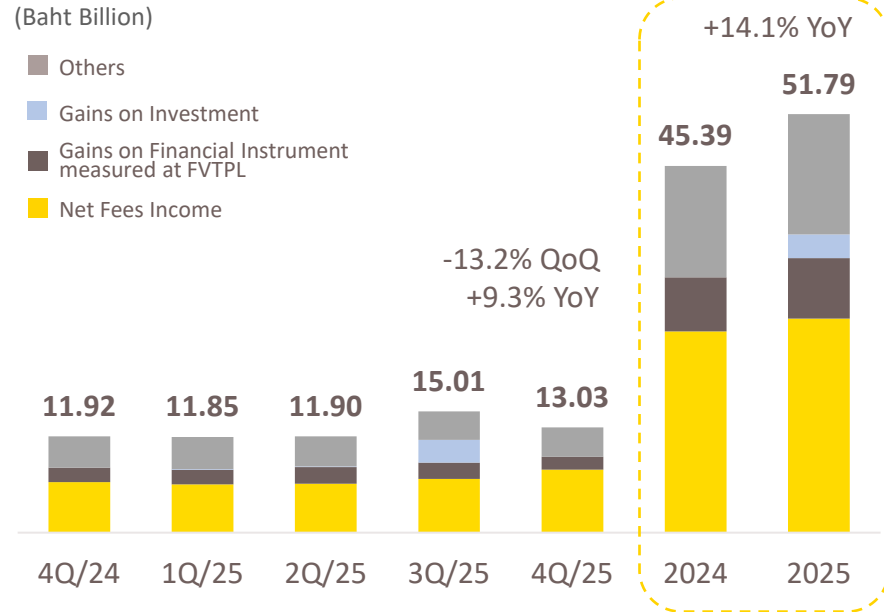
## NIM



- 2025 net interest margin expanded to 4.35%, increasing by 7 bps from 2024, mainly from proactive funding cost management together with higher yield contribution from TIDLOR in 2H/25.
- 4Q/25 net interest margin recorded at 4.71%, increasing by 20 bps from the prior quarter, driven by higher yields on loans largely driven by 4Q/25 high yield loan growth contributions, together with continued effort to proactively manage funding cost.

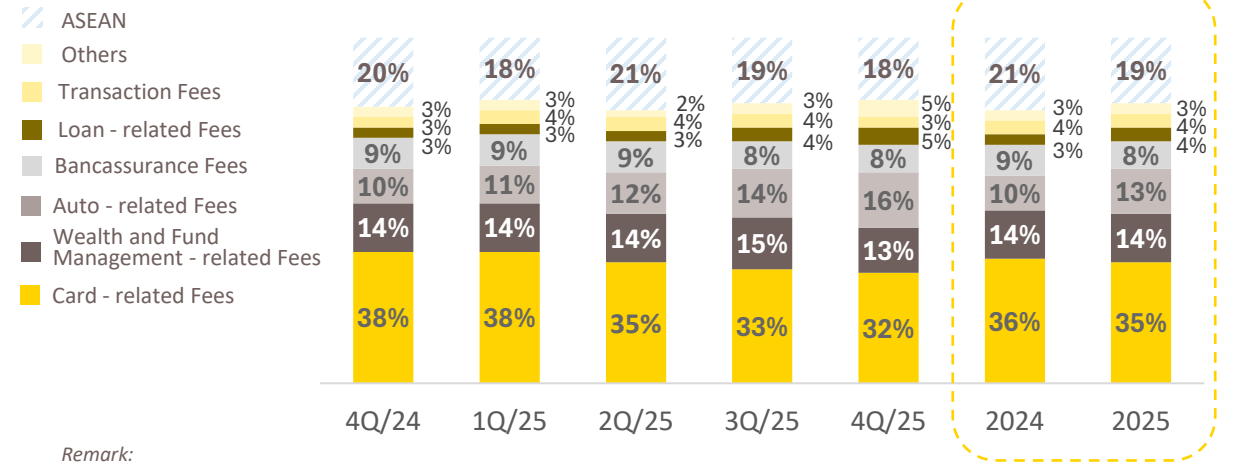
# Non-Interest Income and Fees & Service Income Breakdown

## Non-Interest Income



- 2025 non-interest income increased by 14.1% YoY, mainly due to higher net fees and service income, one-time gain associated with TIDLOR investment remeasurement which was booked in 2H/25, gains on financial instruments measured at FVTPL and bad debt recovery, while being partly offset by a decrease in share of profit investment using equity method.
- 4Q/25 non-interest income decreased by 13.2% QoQ, largely due to an absence of one-time gain associated with TIDLOR investment remeasurement of Baht 2,801 million which was booked in 3Q/25.

## Fees & Service Income Breakdown



Remark:

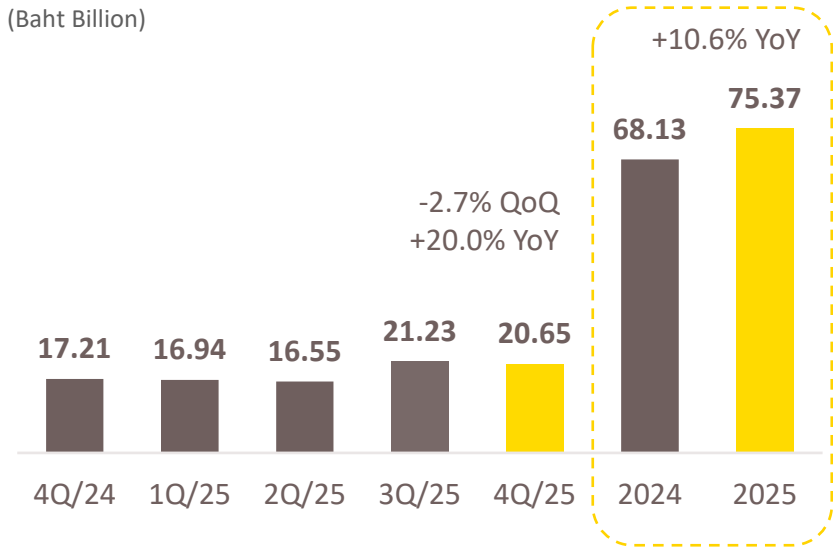
\* Fees and Service Income Breakdown was regrouped in 1Q/25, through 1) an introduction of ASEAN fees and service income category and 2) an introduction of 'Wealth and Fund Management-related Fees', of which were grouped under 'Others' previously. (Note: 3Q/24 figures were then regrouped accordingly).

- 2025 fees and service income increased by 5.1% YoY, mainly due to an increase in domestic fees and service income, partly offset by a lowered ASEAN fees and service income. The growth in domestic fees and service income was largely attributed to an increase in auto related fees, loan related fees, card related fees and wealth and fund management-related fees while being partly offset by a lowered bancassurance fees.
- 4Q/25 fees and service income increased by 16.6% QoQ, attributed to higher domestic fees and service income, underscoring an increase in auto related fees, card related fees, loan related fees, bancassurance fees and wealth and fund management-related fees, while ASEAN fees and service income showed its sound growth from the prior quarter.

# Productivity

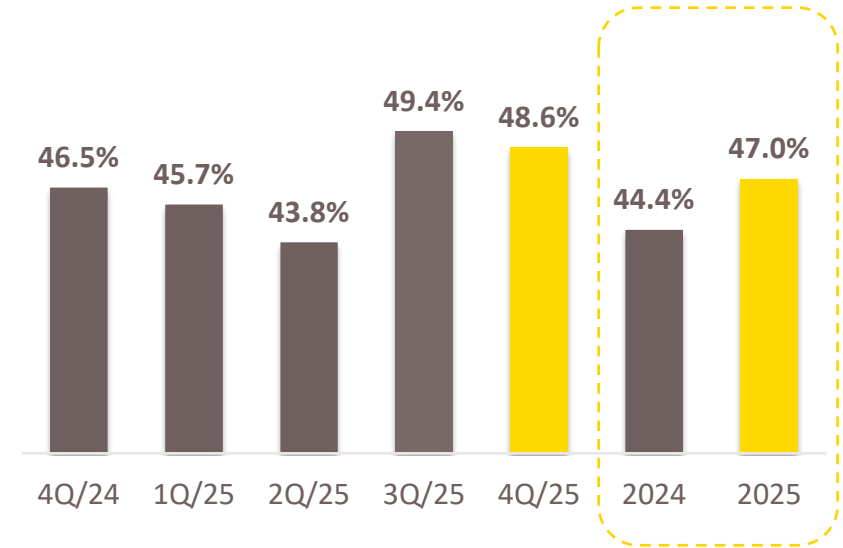
## Operating Expenses

(Baht Billion)



- 2025 total operating expenses increased by 10.6% YoY, largely driven by higher employee expenses mostly resulting from TIDLOR’s consolidation and expense pertaining to a one-time voluntary retirement program in 4Q/25 and other expenses, which mainly attributed to expenses pertaining to an overseas subsidiary goodwill impairment which recorded in 3Q/25, IT service expenses and promotion expenses.
- 4Q/25 total operating expenses decreased by 2.7% QoQ, driven by lower other expenses from an absence of overseas subsidiary goodwill impairment which recorded in 3Q/25, partly offset by an increase in employee expenses mostly due to one-time voluntary retirement package expense in this quarter, premises and equipment expenses and promotion expenses.

## Cost to Income Ratio

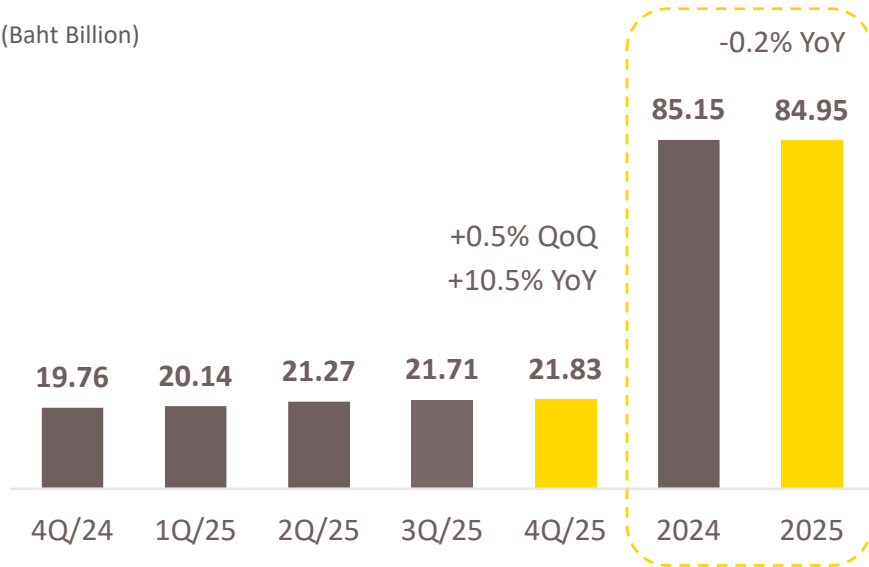


- With TIDLOR’s consolidation, the cost-to-income ratio for 2025 was at 47.0%, increasing from 44.4% in 2024.
- 4Q/25 cost-to-income ratio was at 48.6%, compared with 49.4% in 3Q/25 and 46.5% in 4Q/24.

# Profitability

## Pre-Provision Operating Profit (PPOP)

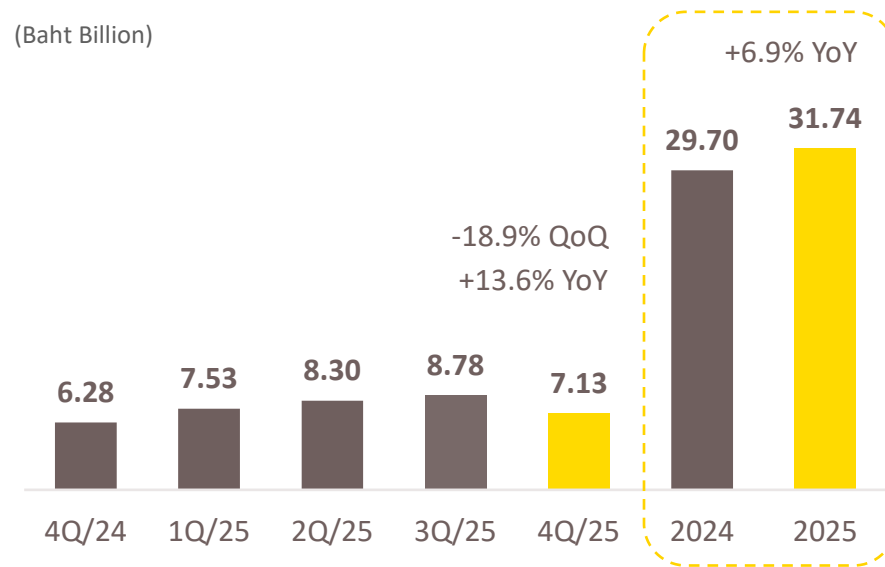
(Baht Billion)



- 2025 PPOP slightly decreased by 0.2% YoY, mainly from higher operating expenses from higher employee expenses, and overseas subsidiary goodwill impairment, while being offset by higher operating income, largely driven by one-time gain from TIDLOR investment remeasurement and non-interest income growth.
- 4Q/25 PPOP increased by 0.5% QoQ, mainly driven by notable net interest income improvement.

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

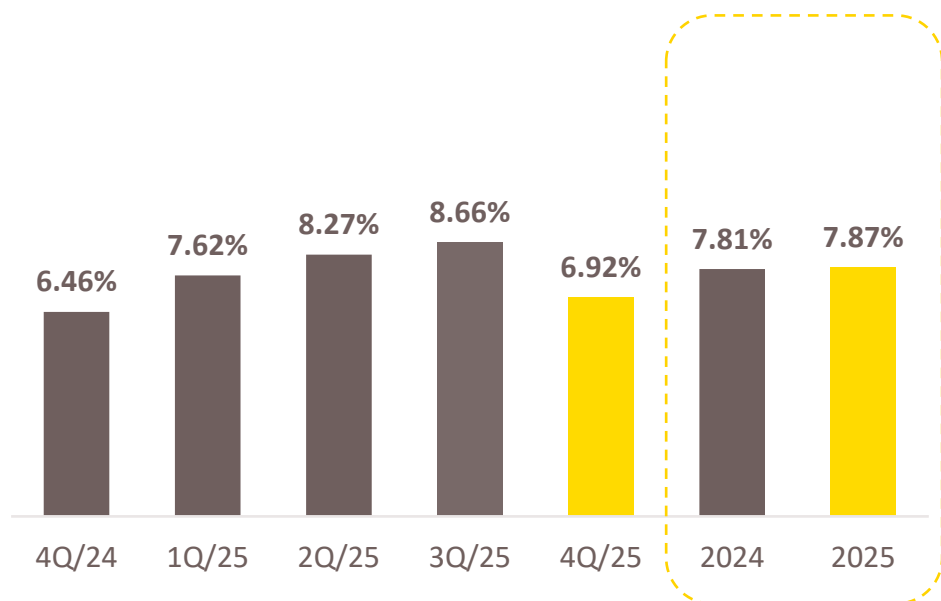
(Baht Billion)



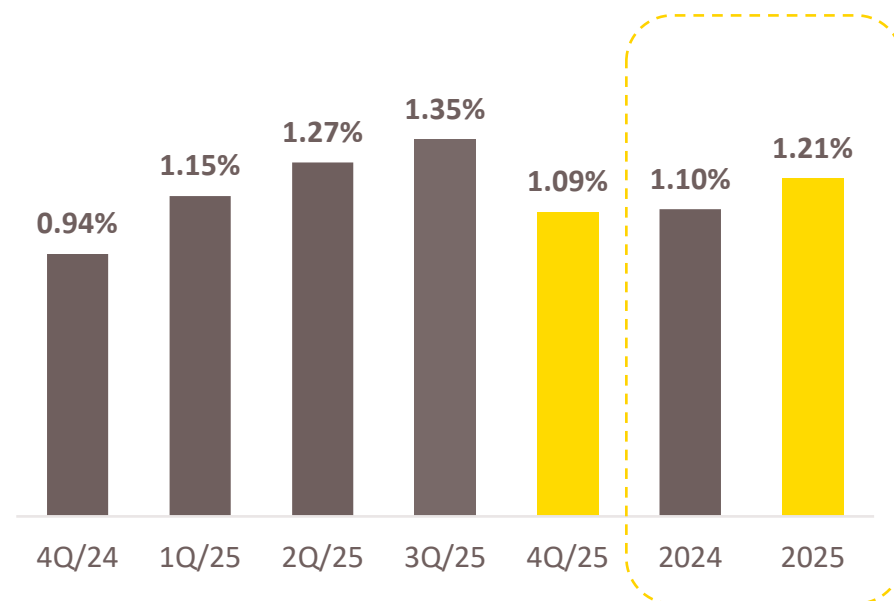
- 2025 net profit increased by 6.9% YoY, driven by a one-time gain associated with TIDLOR investment remeasurement, non-interest income growth, and an increase in net interest income, supported by effective liquidity and funding cost management and from consolidation of TIDLOR's portfolio, offset by an increase in operating expenses pertaining to higher employee expenses, mainly attributed to TIDLOR's consolidation and one-time voluntary early retirement program and other expenses, which mainly resulted from expenses pertaining to overseas subsidiary goodwill impairment recorded in 2H/25.
- 4Q/25 net profit decreased by 18.9% QoQ, main driven by higher employee expenses, and expected credit loss (ECL) together with an absence of TIDLOR's one-time gain on investment remeasurement.

# ROAE & ROAA

## ROAE



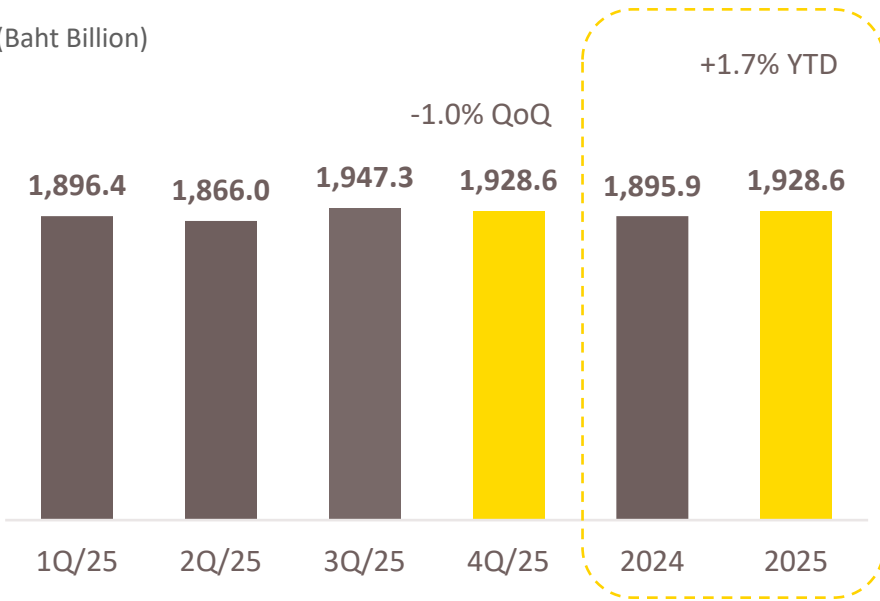
## ROAA



# Loan Portfolio

## Loans

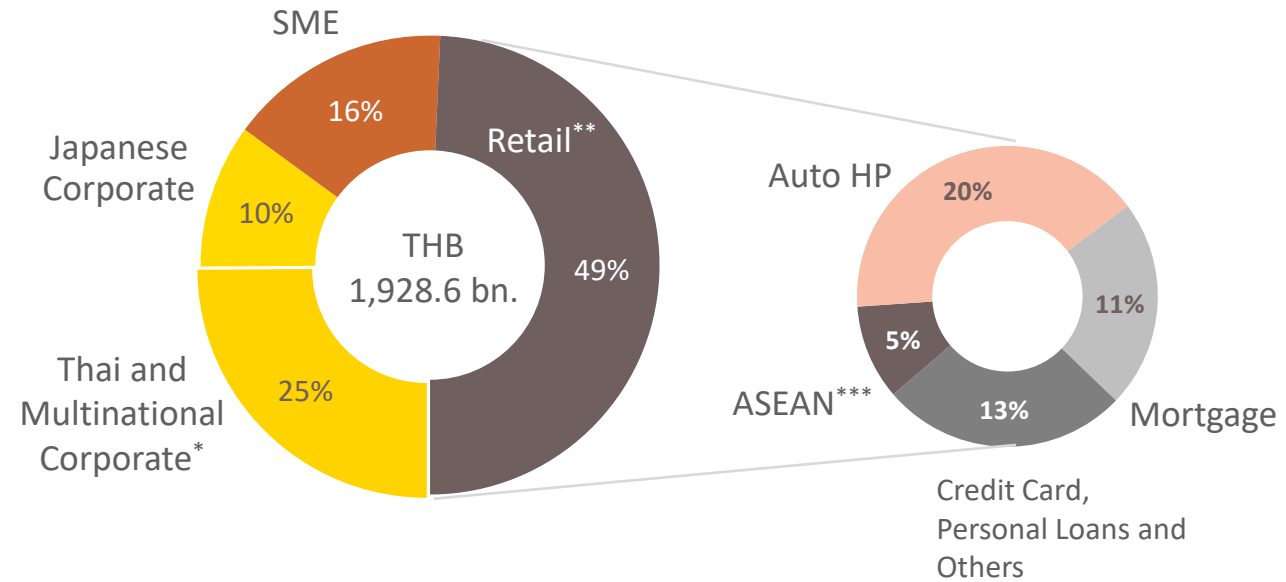
(Baht Billion)



- In 2025, resonating the multifaceted challenges underscoring the operating environment, combined with the Bank's selective growth strategy to preserve credit quality, total loans increased by 1.7%, from the end of 2024, largely driven by Thai and multinational corporate segments. Furthermore, loan growth was also supported by the consolidation of TIDLOR portfolio in 2H/25. Meanwhile, weak domestic demand and weighted down business sentiments resulted in the loan contractions for both retail and SME segments.
- On a quarter-on-quarter basis, loan contracted by 1.0%, underscoring subdued commercial loan demands, while retail loan continued to grow.

## Loan Breakdown

(December 2025)



### Remark

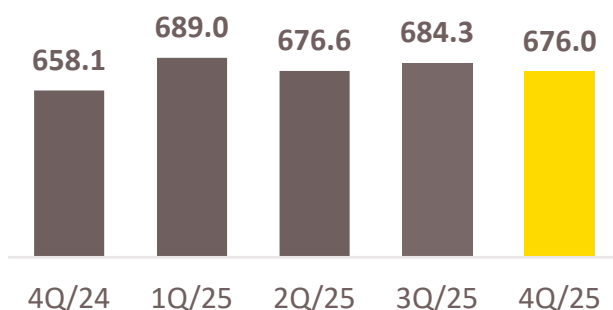
- \* Starting from January 1, 2025, the Multinational Corporate (MNC) loan portfolio was regrouped from the JPC & MNC segment to the Thai and MNC segment.
- \*\* Starting from September 30, 2025, credit card, personal loans and others included loans from TIDLOR.
- \*\*\* ASEAN included Hattha Bank Plc. (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)

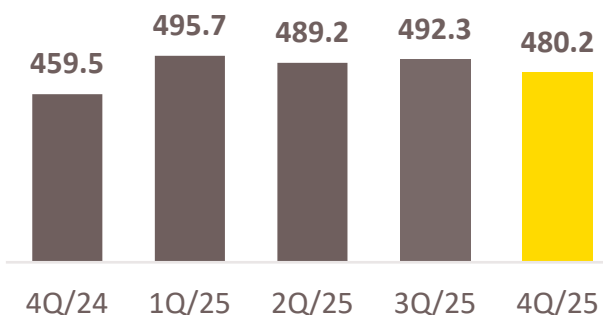
-1.2% QoQ  
+2.7% YTD



## Thai and Multinational Corporate

(Baht Billion)

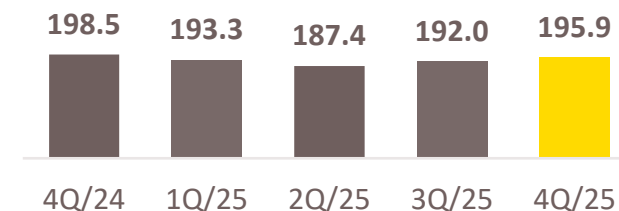
-2.5% QoQ  
+4.5% YTD



## Japanese Corporate (JPC)

(Baht Billion)

+2.0% QoQ  
-1.3% YTD



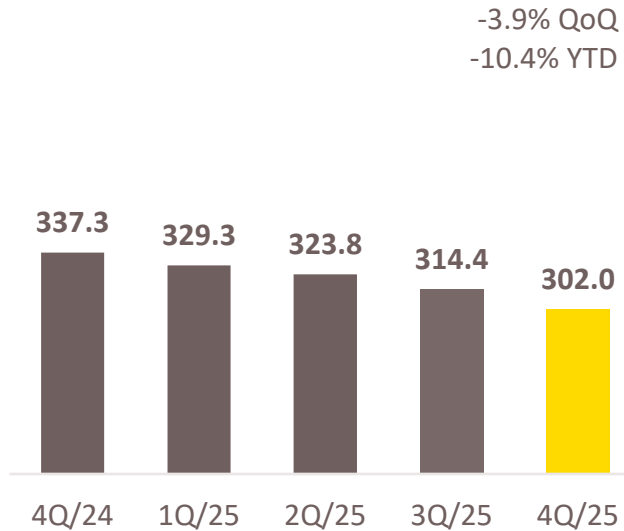
- Underscoring selective quality-growth strategy, **corporate loans** increased by 2.7% from the end of December 2024 and decreased by 1.2% from the end of September 2025.
  - **Thai and Multinational Corporate loans** increased by 4.5% from the end of December 2024 and decreased by 2.5% from the end of September 2025.
  - **Japanese Corporate (JPC) loans** contracted by 1.3% from the end of December 2024, accentuating loan repayments and Japanese corporates' cautious views on Thailand's subpar growth outlook. Meanwhile, Japanese corporate loans increased by 2.0% from the end of September 2025, mirroring commercial funding requirements during the quarter.

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 4Q/24 figures were thus **stated** in accordance with this development.

# Loans by Segment (Cont.)

## SME Loans

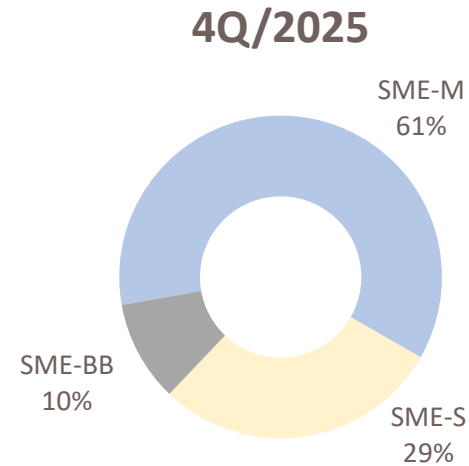
(Baht Billion)



- Underlying the Bank's cautious credit underwriting in light of credit developments and quality, **SME loans** contracted by 10.4% from the end of December 2024, and 3.9% from the end of September 2025.

## SME Breakdown

(Bank Only)



*SME Definition:*

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

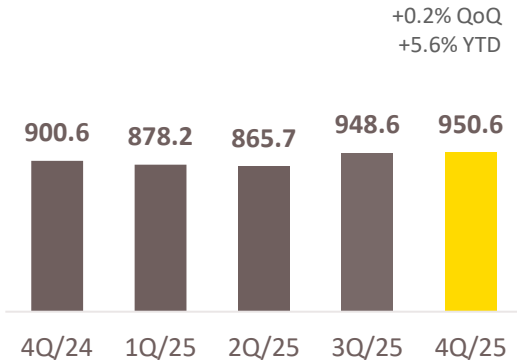
*SME-Small (SME-S): Company with annual sales turnover > 20 million baht to 150 million baht*

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

# Loans by Segment (Cont.)

## Retail Loans\*

(Baht Billion)

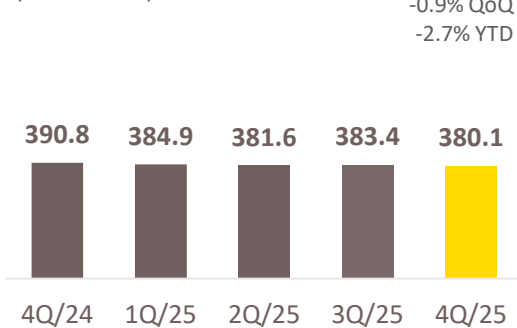


- Excluding the contribution from TIDLOR's portfolio, weak domestic purchasing power and confidence amidst high household indebtedness resulted in a contraction of **retail loans** across segments. Incorporating TIDLOR's portfolio consolidation in 2H/25, retail loans increased by 5.6% from the end of December 2024, and by 0.2% from the previous quarter.

- Auto hire purchase loans** decreased by 2.7% from the end of December 2024 and 0.9% from the end of September 2025, mirroring a lackluster domestic car sale together with the tighter credit conditions amidst deteriorating debt-servicing capacity of customers.
- Mortgage loans** contracted by 7.3% from the end of December 2024, and by 2.0% from the end of September 2025 as the Bank remained cautious in credit underwriting amid a slow demand in the housing market.
- Credit cards, personal loans, and others** robustly grew by 49.0% from the end of December 2024, largely driven by the consolidation of TIDLOR's portfolio in 2H/25, and grew by 3.6% from the end of September 2025, mainly driven by year-end seasonality demands.
- ASEAN loans** contracted by 4.0% from the end of December 2024, while expanded by 1.2% from the end of September 2025.

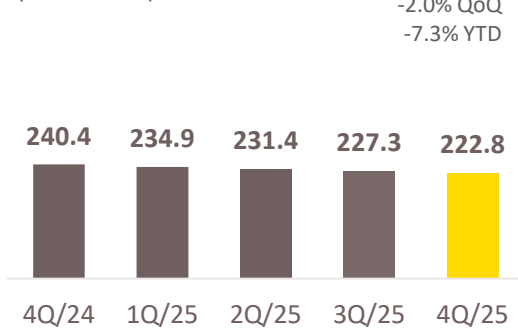
## Hire Purchase

(Baht Billion)



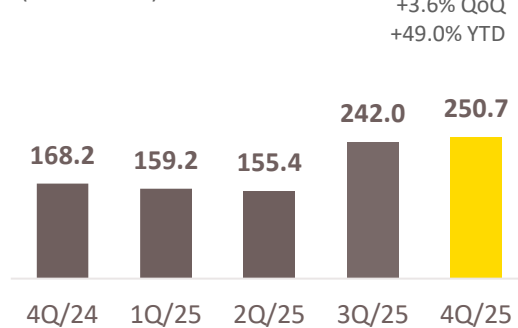
## Mortgage

(Baht Billion)



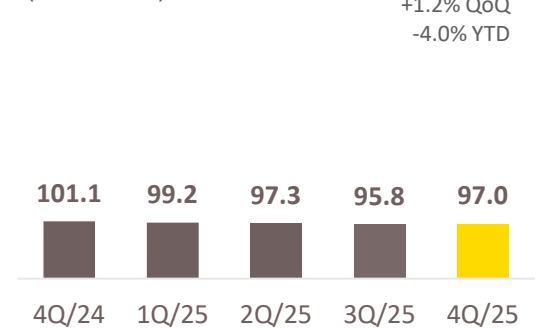
## Credit Cards, Personal Loans, and Others

(Baht Billion)



## ASEAN\*\*

(Baht Billion)



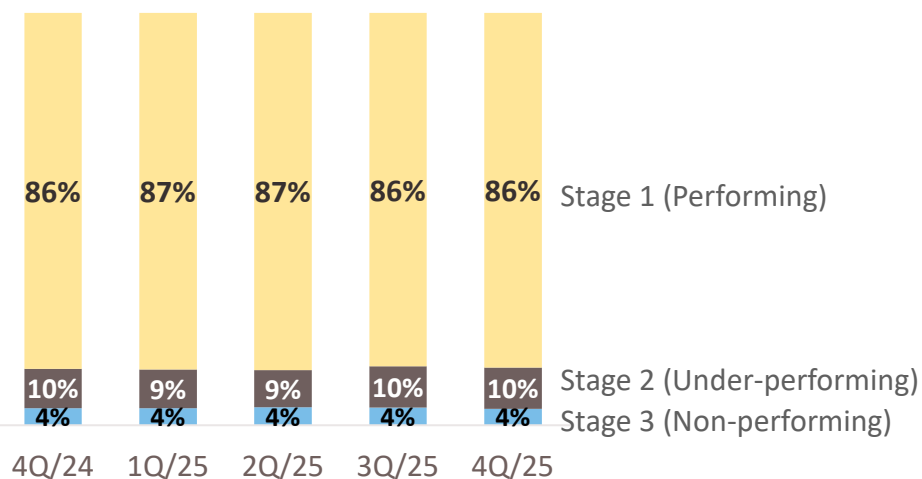
Remark:\* Starting from September 30, 2025, credit cards, personal loans and others included loans from TIDLOR.

\*\* 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\*

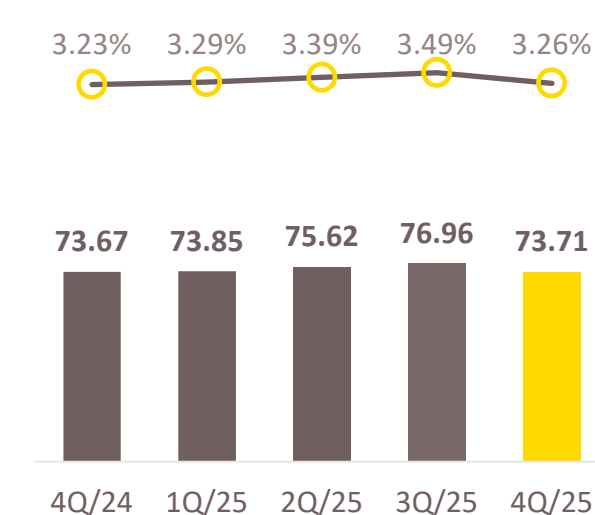
(% of total loans to customers and accrued interest receivable)



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

## Gross NPLs & NPL Ratio

(Baht Billion)



## NPLs by Segment

	4Q/24	1Q/25	2Q/25	3Q/25	4Q/25
Corporate	0.6%	0.6%	0.4%	0.4%	0.4%
SME	6.4%	6.9%	8.2%	8.8%	8.7%
Retail	5.3%	5.3%	5.4%	4.9%	4.7%
- Hire Purchase	2.3%	2.1%	2.1%	2.0%	1.9%
- Mortgage	6.5%	6.9%	7.4%	7.9%	7.9%
- Credit cards, personal loans and others	4.6%	4.9%	4.9%	3.3%	3.2%
- ASEAN**	15.5%	14.6%	14.0%	13.5%	12.3%

- Compared with the end of December 2024, gross NPLs relatively stable as corporate and overall retail segment continued to illustrate an improving trend.
- With ongoing efforts to resolve NPLs, the Bank sold Baht 2,772 million of NPLs in 4Q/25.
- NPL ratio was at 3.26% as of the end of December 2025, compared with 3.23% at the end of December 2024 and 3.49% at the end of September 2025.

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)

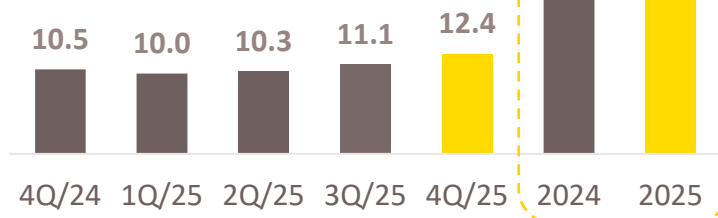
# Reserves and Coverage Ratio

## Expected Credit Loss (ECL)

ECL (Provisions) to Loans (bps)

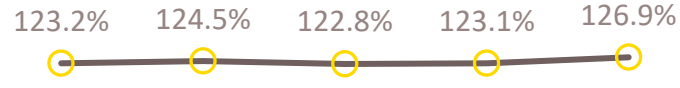


ECL (Provisions)  
(Baht Billion)

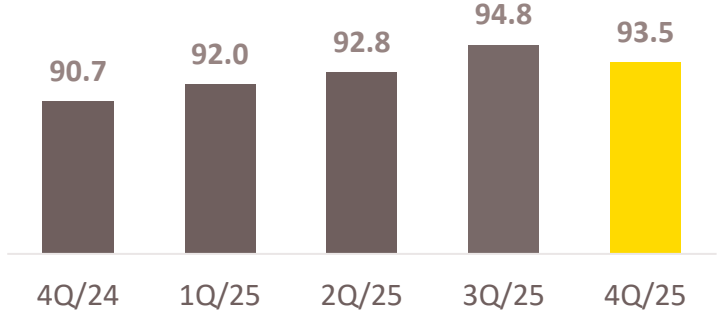


## Total Loan Loss Reserves & Coverage Ratio

Coverage Ratio

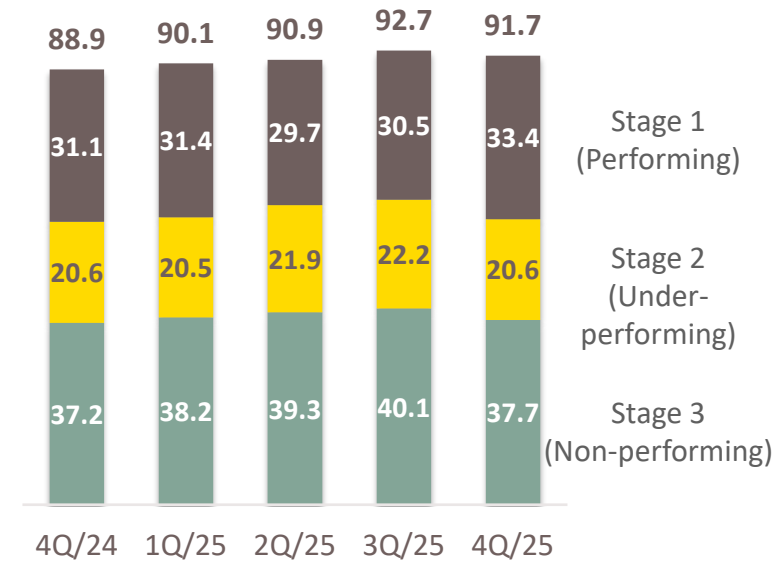


Total Loan Loss Reserves  
(Baht Billion)



## Allowance for ECL

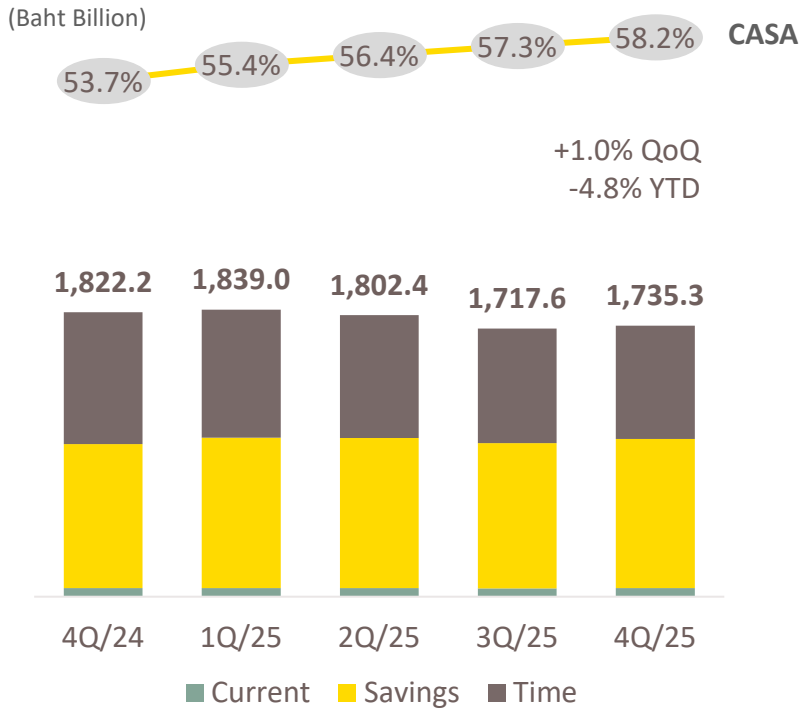
(Baht Billion)



- The expected credit loss in 2025 was recorded at Baht 43,790 million, equivalent to a credit cost of 227 bps, compared with the 245 bps level for 2024. The aforesaid safeguard was to ensure an adequate and appropriate level of expected credit loss, while taking into account heightened economic risks and uncertainty.
- The expected credit loss in 4Q/25 amounted to Baht 12,428 million, equivalent to a credit cost of 258 bps, representing an increase of 12.1% compared with 3Q/25.
- The coverage ratio improved to 126.9% in 4Q/25.

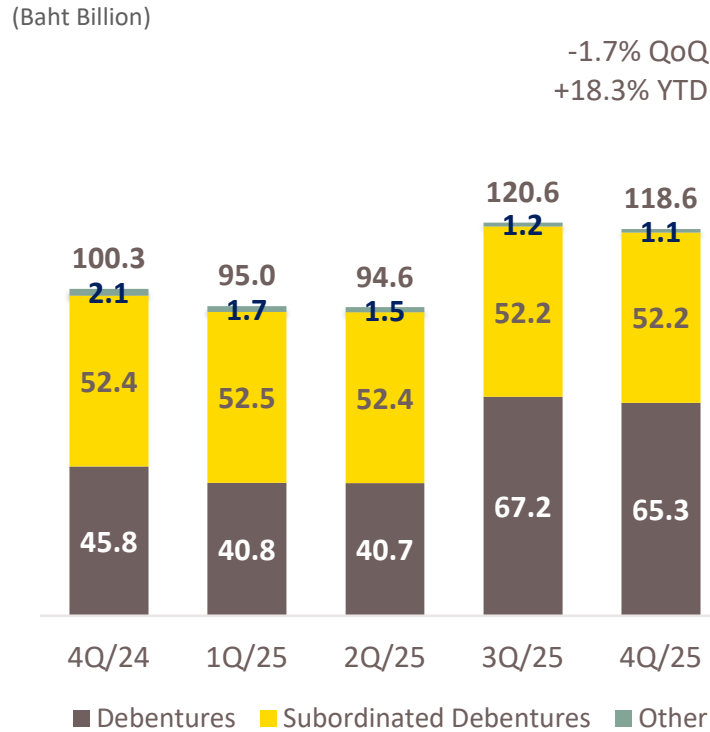
# Funding Base

## Deposits\*



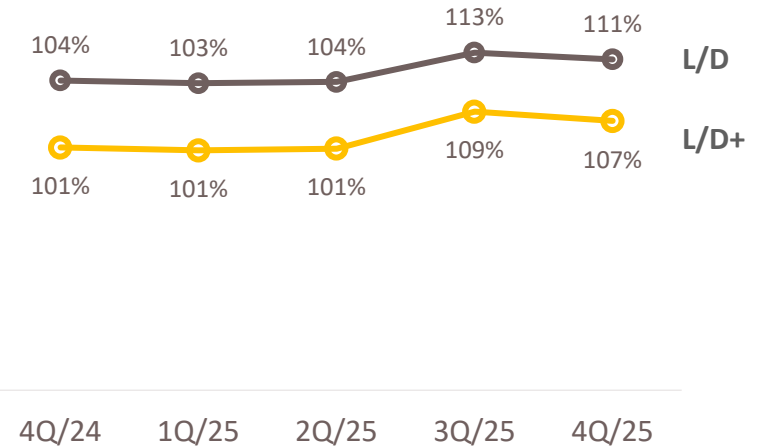
- Compared with the end of December 2024, deposit decreased by 4.8%, primarily driven by reductions in time deposits with tenor of six months and less than one year, while being partially offset by an increase in time deposits with tenor less than six months and savings deposits.
- On a quarter-on-quarter basis, total deposits increased by 1.0%, primarily driven by an increase in current and savings deposits, which was partly offset by a decline in time deposits with tenor of six months and less than one year and more than one year.

## Borrowing



- Compared with the end of December 2024, total borrowing increased by 18.3%, mainly due to TIDLOR's debtentures, while being offset by the maturity of the Bank and subsidiaries' debtentures.
- On a quarter-on-quarter basis, total borrowing decreased 1.7% from the end of September 2025, mainly attributed to the maturity of subsidiaries' long-term debtentures.

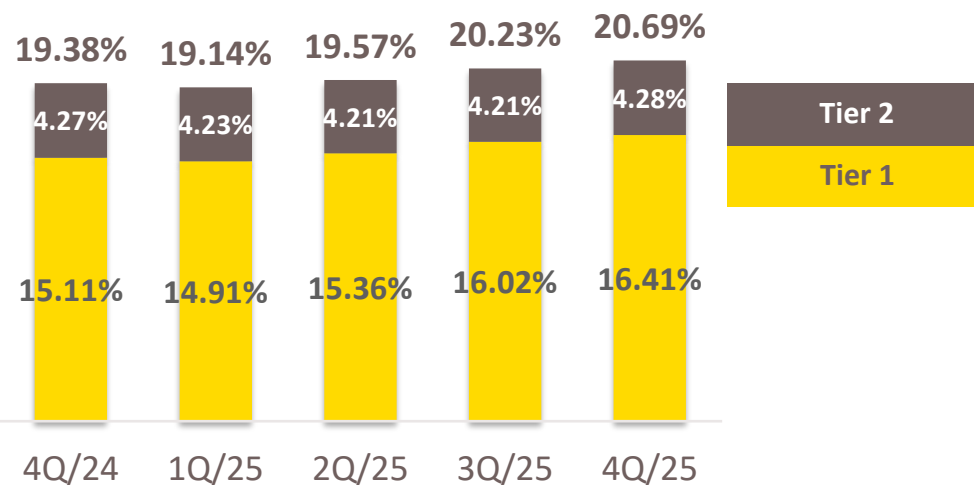
## Loan to Deposit Ratio



- The loan-to-deposit ratio was 111% as of the end of December 2025, compared with 104% at the end of December 2024 and 113% at the end of September 2025.
- Meanwhile, the loan-to-deposit plus debtentures ratio stood at 107% as of the end of December 2025, compared with 101% at the end of December 2024 and 109% at the end of September 2025.

# Capital

## Capital Adequacy Ratio (Bank Only)



## Capital Fund (Bank Only)

Baht Billion	4Q/24	1Q/25	2Q/25	3Q/25	4Q/25
Common Equity Tier 1 & Tier 1 Capital	247.71	247.36	255.64	266.89	266.95
Tier 2 Capital	69.92	70.14	70.12	70.09	69.65
Total Capital	317.63	317.50	325.76	336.98	336.60

# 2026 Outlook



# Thailand Economic Outlook

## 2026 Outlook: In the shadow of transitions — low growth with small rays of hope

### 2026 Key Economic Forecasts

% YoY growth unless otherwise stated	2024A	2025F	2026F
<b>GDP</b>	<b>2.5</b>	<b>2.1</b>	<b>1.8</b>
Private Consumption	4.4	2.8	2.2
Private Investment	-1.6	2.1	1.5
Exports (in USD term)	5.9	10.8	-1.8
Headline Inflation	0.4	-0.1	0.4
Policy Interest Rate (% , end of period)	2.25	1.25	1.00

Note: 2025 forecast by Krungsri Research

#### Krungsri Research's view:

- **Thailand's economy will be in the shadow of transition** amid both domestic and external pressures. These include sub-par global growth, full-year impact of U.S. tariff hikes, geopolitical risks, domestic structural vulnerabilities, and the lack of fiscal policy support during the caretaker government period.
- However, the recovery of tourism, foreign direct investment (FDI), some domestic demand, together with monetary policy easing, are expected to provide support, underpinning Thailand's GDP growth of 1.8% in 2026, compared with an estimated 2.1% in 2025.
- **Given weak growth momentum, low inflation, and tight liquidity conditions**, additional rate cut to 1.00% is expected in 1H26 as a counter-cyclical policy to mitigate downside risks—particularly during the caretaker government period, when fiscal stimulus may be limited.

Source: NESDC, MOC, BOT, Krungsri Research

#### Headwinds

- Impacts of U.S. tariffs, trade wars, geoeconomic fragmentation, and geopolitical conflicts
- Sub-par global growth and volatile financial markets
- Impact of domestic political transition on public spending
- Climate fluctuation
- Domestic structural vulnerabilities, e.g. high household debt, sluggish income recovery, weaker competitiveness, demographics

#### Tailwinds

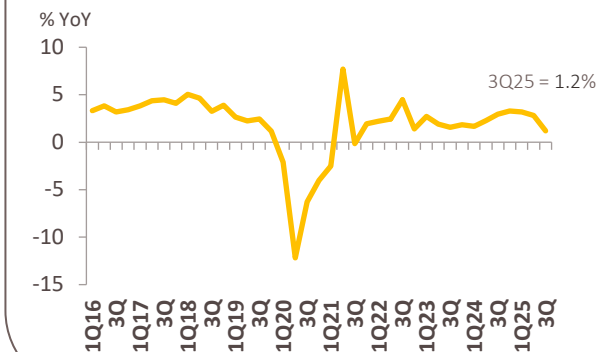
- Gradual recovery in tourism to help improve employment
- Trends of Foreign Direct Investment amid greater regionalization
- Effect of previous interest rate cuts and debt-relief measures
- Sound economic stability

# Recent Economic Developments

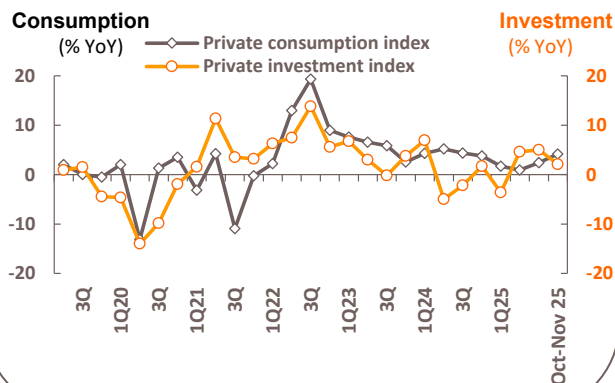
● The economy in 4Q25 was supported by the high tourist season and short-term fiscal stimulus measures. However, a clearer tariff impact on exports, political uncertainty, and structural constraints—including high household debt and weak income growth—weighed on economic growth prospects.

- Following double digit growth in the first half of 2025, export momentum likely weakened after the U.S. raised import tariffs to 19% in August, as reflected in average export growth of 6.4% YoY in the first two months of 4Q25, down from averaged 14.9% in 1H25.
- While tourism showed seasonal improvement in 4Q25, the overall recovery in 2025 stalled for the first year since the post-COVID rebound. Foreign tourist arrivals fell 7.1% YoY to 33 million in 2025, amid safety concerns, scam-related issues, and rising competition.
- Thanks to fiscal stimulus measures, including Co-payment Plus program, and tourism tax incentives, private consumption is expected to grow at decent rate in 4Q25.

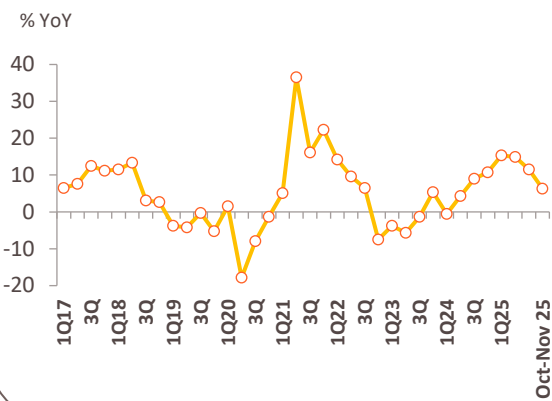
**3Q25 GDP weighed down by softer exports, falling public spending and weak tourism**



**Short-term government stimulus boosted private consumption in 4Q25**



**Front-loaded exports to avoid U.S. reciprocal tariffs begin to fade**



**Despite a seasonal uptick, annual recovery stalled for the first year since post-COVID**

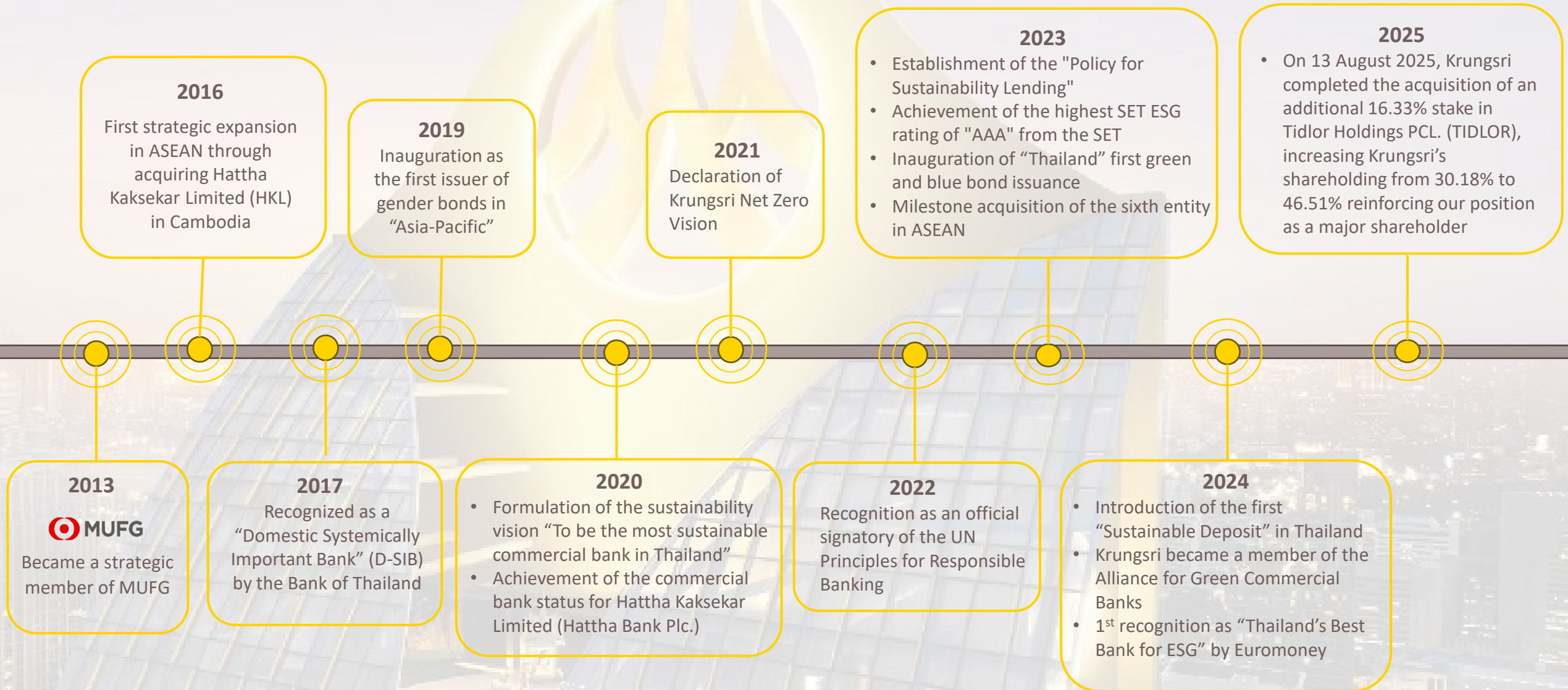


Source: NESDC, BOT, MOTS, Krungsri Research

# Krungsri Profile



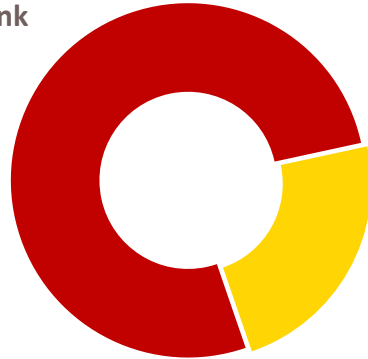
# Guiding Thailand as One of the Domestic Systemically Important Banks



# 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 **53,766** | BAY **13,398**



Branches

**555** domestic branches | **1** overseas branch



SME Business Center

**46** outlets



ATMs / Exchange Booths

**5,100** ATMs / **37** booths



EDC Machines

**50,127** units



Krungsri Exclusive

**44** outlets

Note: Data as of September 2025

# Proven record of sustainability recognition



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

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

**The Asset Corporate Sustainability Leadership Awards**

- Platinum Award (10<sup>th</sup> Recognition)
- Best Sustainability Officer Award 2024  
Country's first and sole recipient

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

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

*The Asset*



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

**Certificate of ESG100 Company**  
(10<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)*

**ESG100 Decade Award 2025**  
*Thaipat Institute*

# 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.

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