



A member of MUFG

No. ILIR 007/2026

February 5, 2026

Re: The Bank's 2026 Financial Targets

To: President

The Stock Exchange of Thailand

Bank of Ayudhya Public Company Limited (the "Bank") would like to disclose our 2026 Financial Targets to shareholders, investors, and the general public. The disclosed targets are also to be used for the Bank's investor and public relations communications. Summary of key guidance is provided in the table below.

Consolidated	2026 Financial Targets
Loan Growth	2-4%
Net Interest Margin (NIM)	4.0-4.3% <i>Domestic: 3.25-3.50%</i> <i>ASEAN: 20.00-22.00%</i>
Non-Interest Income Growth	Mid-Single Digit *
Cost to Income Ratio	Mid-40s
Credit Cost	200-230 bps
NPLs Ratio	3.25-3.50%
Loan Loss Coverage Ratio	120-135%

* Excluded one-time gain associated with TIDLOR remeasurement in 2025

The above financial targets are based on the Bank's preliminary estimates that may change due to the operating environments and other unforeseen circumstances. These targets and other related details will be available on the Bank's website, www.krungsri.com (Investor Relations > Financial Information and Reports > Presentation), from February 5, 2026 onward.

Please be informed accordingly.

Yours sincerely,

(Ms. Duangdao Wongpanitkrit)

Chief Finance and Strategy Officer