



ttb wealth Virtual Bank and Finance Day

9 June 2026

"Make Life Simple ชีวิตง่าย ได้ทุกวัน"

Agenda

1Q/26 Financial Performance

Other Current Developments

2026 Economic Outlook

Q&A

Krungsri Profile

1Q/26 Financial Performance



1Q/26 Financial Performance

Financial Performance

Consolidated (Baht Million)	1Q/25	4Q/25	1Q/26	%QoQ	%YoY
Interest Income	35,904	38,286	37,005	-3.3%	+3.1%
Interest Expenses	10,670	8,837	8,174	-7.5%	-23.4%
Net Interest Income	25,234	29,449	28,831	-2.1%	+14.3%
Non-Interest Income	11,845	13,028	14,024	+7.6%	+18.4%
Operating Expenses	16,941	20,648	19,373	-6.2%	+14.4%
Pre-Provision Operating Profit	20,138	21,829	23,482	+7.6%	+16.6%
Expected Credit Loss	9,988	12,428	11,472	-7.7%	+14.9%
Net Profit *	7,533	7,127	8,618	+20.9%	+14.4%

Remark: * Net profit attributable to owner of the Bank.

Key Financial Ratios

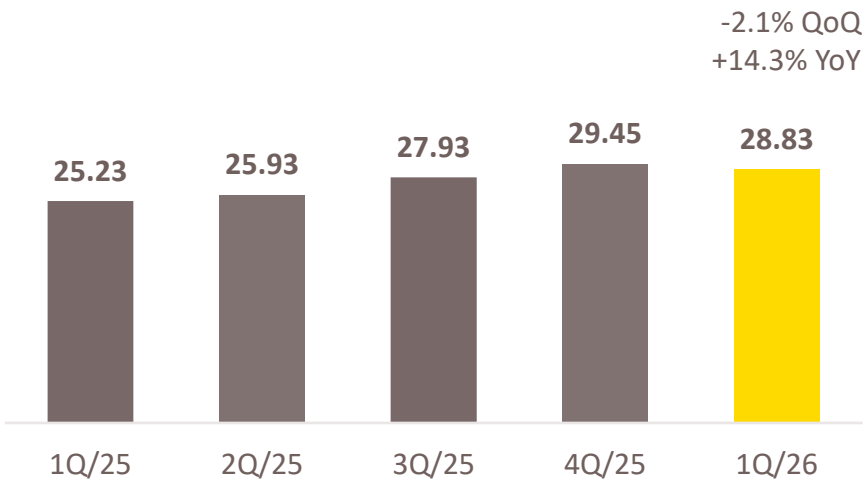
	Consolidated	1Q/25	4Q/25	1Q/26
Profitability & Efficiency	Net Interest Margin	4.10%	4.71%	4.61%
	Cost to Income Ratio	45.7%	48.6%	45.2%
	ROE	7.62%	6.92%	8.23%
	ROA	1.15%	1.09%	1.31%
Loans & Deposits	Loan Growth	0.0%	-1.0%	-1.2%
	Deposit Growth	0.9%	1.0%	-1.8%
Liquidity	CASA	55.4%	58.2%	60.6%
	Loan/Deposit ++	~ 100%	~ 100%	~ 100%
Asset Quality	NPL Ratio	3.29%	3.26%	3.34%
	Credit Cost	211 bps	258 bps	240 bps
	Coverage Ratio	124.5%	126.9%	132.3%
Capital Position	CAR	21.73%	22.83%	22.71%
	Tier 1	17.91%	19.00%	18.89%

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

Net Interest Income & NIM

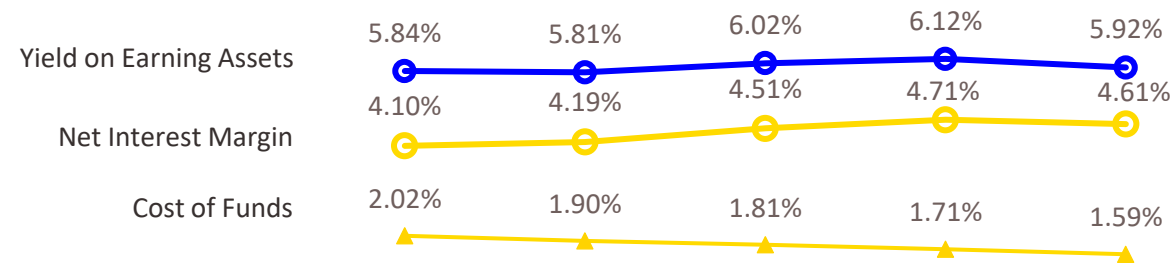
Net Interest Income

(Baht Billion)



- 1Q/26 net interest income decreased by 2.1% QoQ, primarily attributable to lower interest income from loans as well as interbank and money market items, together with reduced hire-purchase and financial lease income. This reflected both an outstanding balance contraction and lower lending rates during the quarter.
- Net interest income increased by 14.3% YoY, driven by effective funding cost management, resulting in significant improvement in interest expenses, driven by lower rates and balances. In addition, net interest income benefited from higher interest income following the consolidation and income recognition of TIDLOR commencing in 2H/25.

NIM



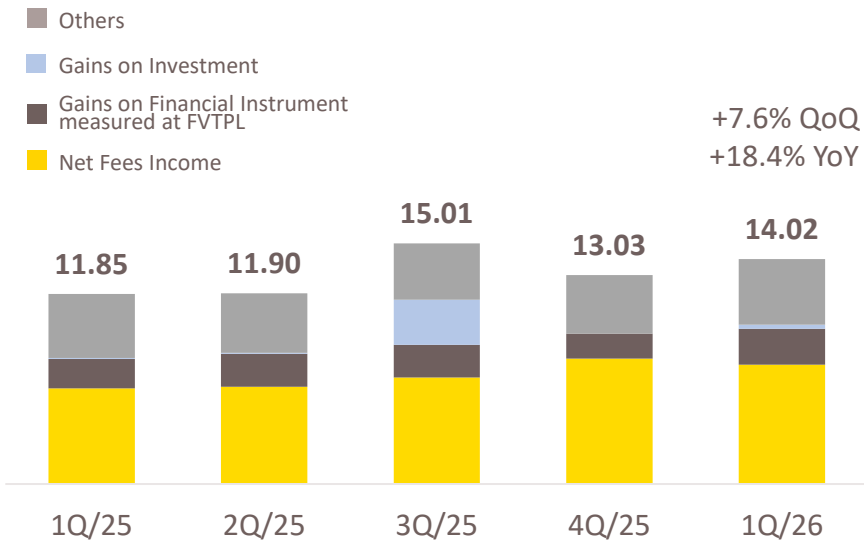
	1Q/25	2Q/25	3Q/25	4Q/25	1Q/26	
Yield on Loans	6.79%	6.90%	7.15%	7.33%	7.21%	
Cost of Deposits	1.80%	1.67%	1.56%	1.47%	1.33%	
Policy Rate	2.00%	1.75%	1.50%	1.25%	1.00%	
Krungsri's Lending Rates	MLR	7.055%	7.000%	6.750%	6.650%	6.550%
	MOR	7.075%	6.975%	6.725%	6.475%	6.375%
	MRR	7.175%	7.120%	6.870%	6.770%	6.670%

- 1Q/26 net interest margin was recorded at 4.61%, declining by 10 basis points (bps) QoQ, primarily driven by a lower yield on earning assets, reflecting reduced loan yields amid loan balance contraction and the cumulative impact of multiple policy rate cuts, partially offset by a reduction in the cost of funds, resulting from the Bank's continued proactive funding cost management and balance-sheet optimization.
- Net interest margin expanded by 51 bps YoY, driven by higher loan yields, largely reflecting the consolidation of TIDLOR's higher-yield loan portfolio. In addition, the cost of funds declined, primarily attributable to lower deposit costs, supported by active management of deposit composition and tenor optimization.

Non-Interest Income and Fees & Service Income Breakdown

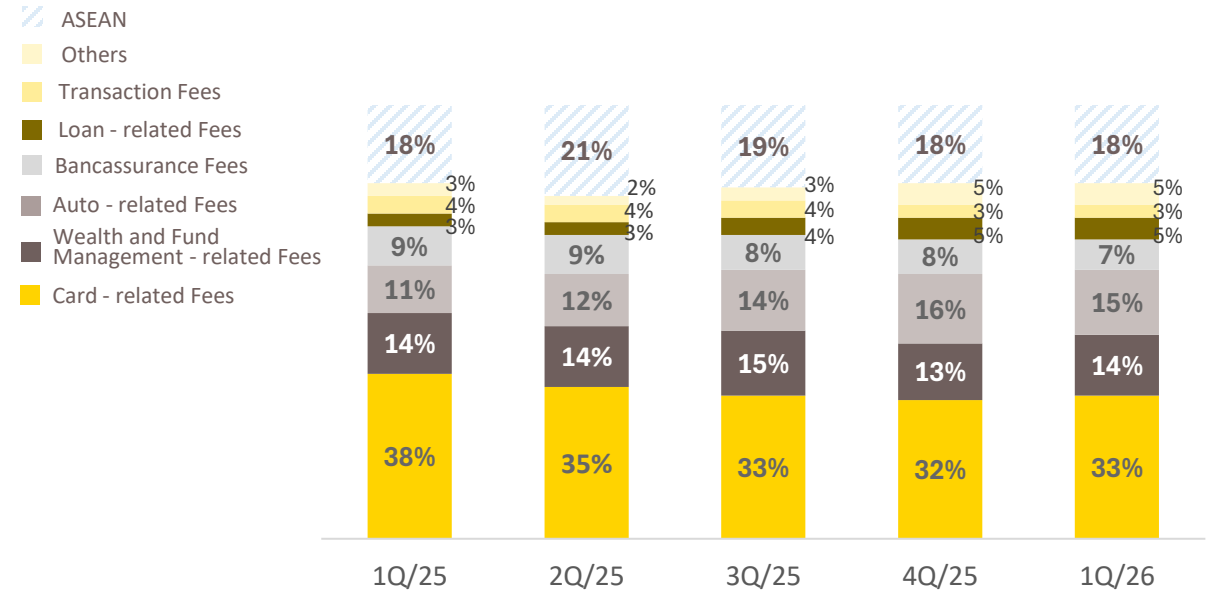
Non-Interest Income

(Baht Billion)



- 1Q/26 non-interest income increased by 7.6% QoQ, primarily driven by gains on financial instruments measured at fair value through profit or loss (FVTPL), higher bad debt recoveries—largely attributable to the “Clear Debt, Move Forward” program—as well as gains on investment, and partially offset by a decline in net fee and service income.
- Non-interest income increased by 18.4% YoY, largely supported by higher net fee and service income, gains on financial instruments measured at FVTPL, higher bad debt recoveries and gains on investments, and partially offset by a lower share of profit from investments using equity method mainly due to change in accounting recognition on TIDLOR’s consolidation in 2H25.

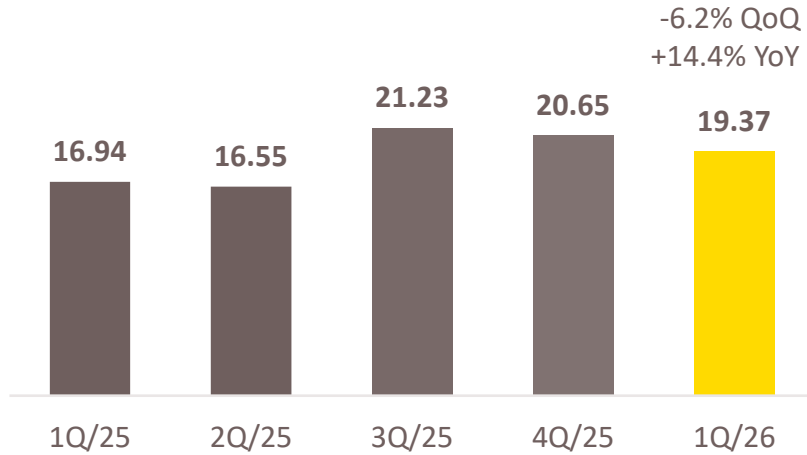
Fees & Service Income Breakdown



- 1Q/26 fees and service income decreased by 2.8% QoQ. Despite the increase in wealth and fund management fees and transaction fees, the overall decline was largely driven by lower bancassurance fees, auto-related fees, and loan-related fees, in line with the contraction in loan volumes during the quarter. Meanwhile, ASEAN fees and service income moderated, reflecting the seasonal effects following a stronger revenue in the prior quarter.
- Fees and service income increased by 20.6% YoY, mainly supported by higher domestic fee income. Key contributors included growth in auto-related fees, wealth and fund management fees, and loan-related fees, together with an increase in ASEAN fees and service income.

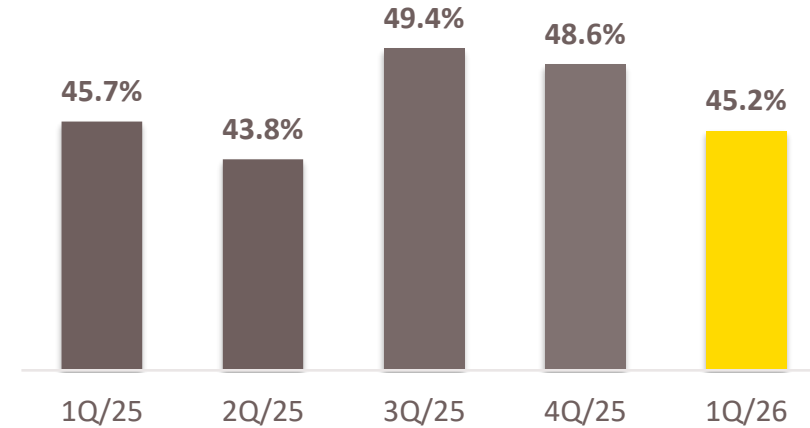
Productivity

Operating Expenses



- 1Q/26 total operating expenses declined by 6.2% QoQ, primarily driven by lower employee expenses, mainly due to the absence of a one-time voluntary retirement program expense recognized in 4Q/25. In addition, other operating expenses and premises and equipment expenses also declined.
- Total operating expenses increased by 14.4% YoY, mainly attributable to higher employee expenses, primarily reflecting the consolidation of TIDLOR. In addition, the increases were associated with other operating expenses, mainly promotional expenses, IT expenses, impairment losses on properties for sale, and higher premises and equipment expenses, in consistent with TIDLOR's business integration.

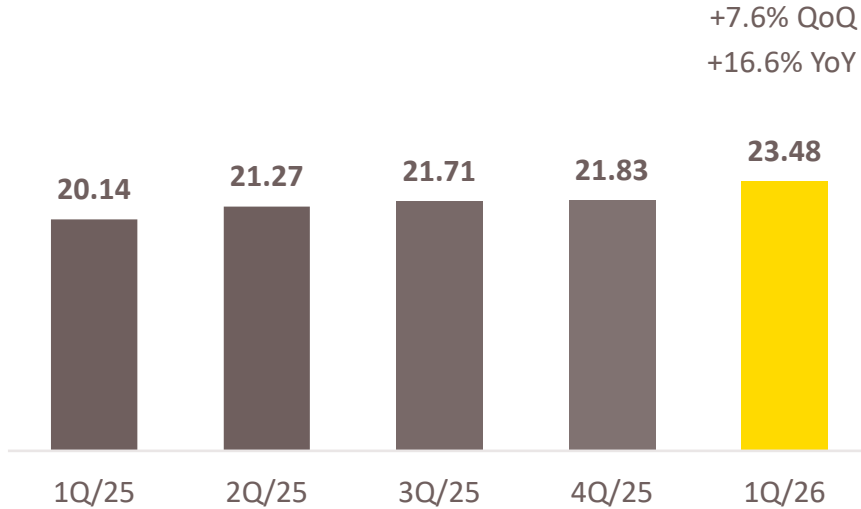
Cost to Income Ratio



- Disciplined expense management remained effective in 1Q/26, with the Bank achieving a cost-to-income ratio of 45.2%, improving from 48.6% in the prior quarter and 45.7% in 1Q/25.

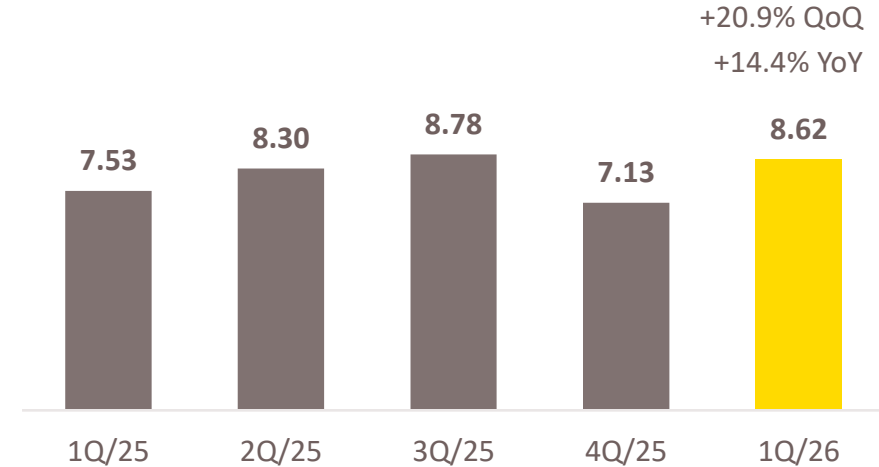
Profitability

Pre-Provision Operating Profit (PPOP)



- 1Q/26 PPOP increased by 7.6% QoQ, mainly due to higher non-interest income, partly offset by a reduction in net interest income during lower lending rates during the quarter, while operating expense was well-managed from disciplined cost control.
- PPOP increased by 16.6% YoY, mainly driven by the improvement in operating income from both organic operations and TIDLOR's consolidation, while being offset by higher operating expenses.

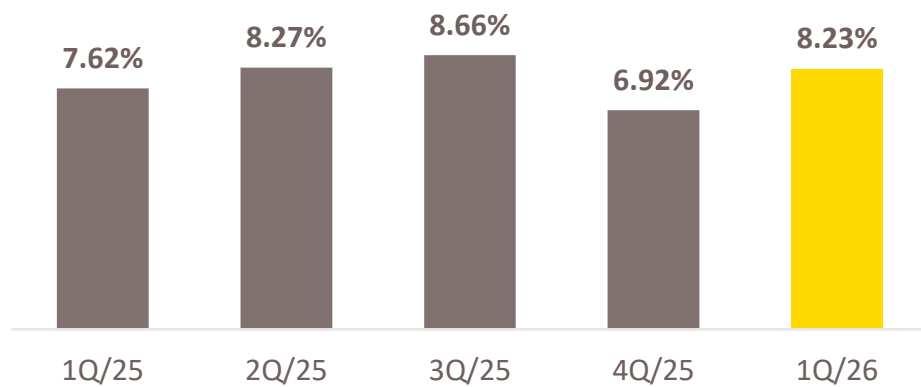
Net Profit (attributable to owners of the Bank)



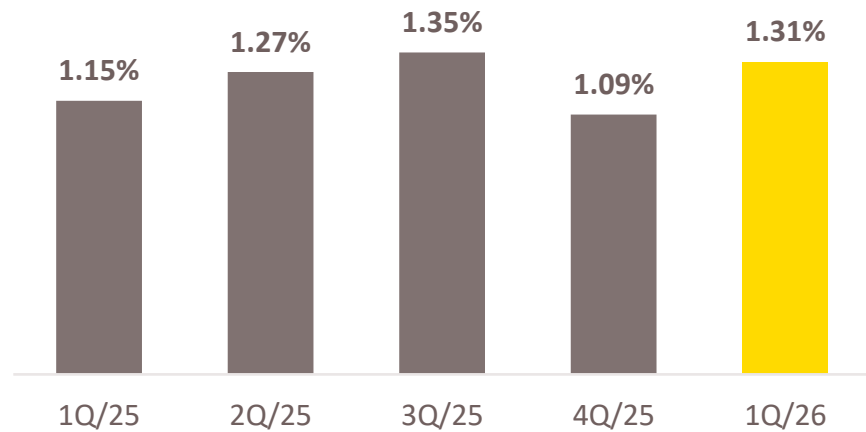
- 1Q/26 net profit increased by 20.9% QoQ. The improvement in profitability was underpinned by the effective execution of the Bank's strategic priorities, resulting in lower expected credit loss (ECL), disciplined cost management, and growth in non-interest income. These positive contributions were partially offset by a decline in net interest income.
- Net profit increased by 14.4% YoY, driven primarily by stronger net interest income and continued growth in non-interest income. This reflected improved loan yields from the consolidation of TIDLOR, together with effective liquidity and funding cost management despite the cumulative impact of multiple policy rate cuts.

ROAE & ROAA

ROAE



ROAA

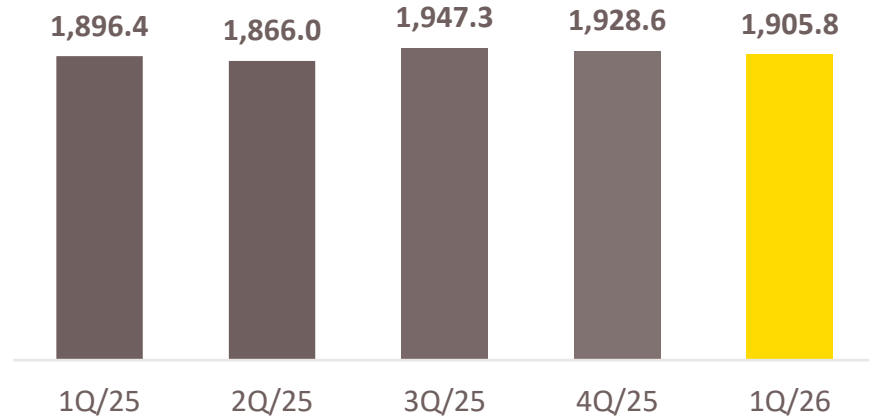


Loan Portfolio

Loans

(Baht Billion)

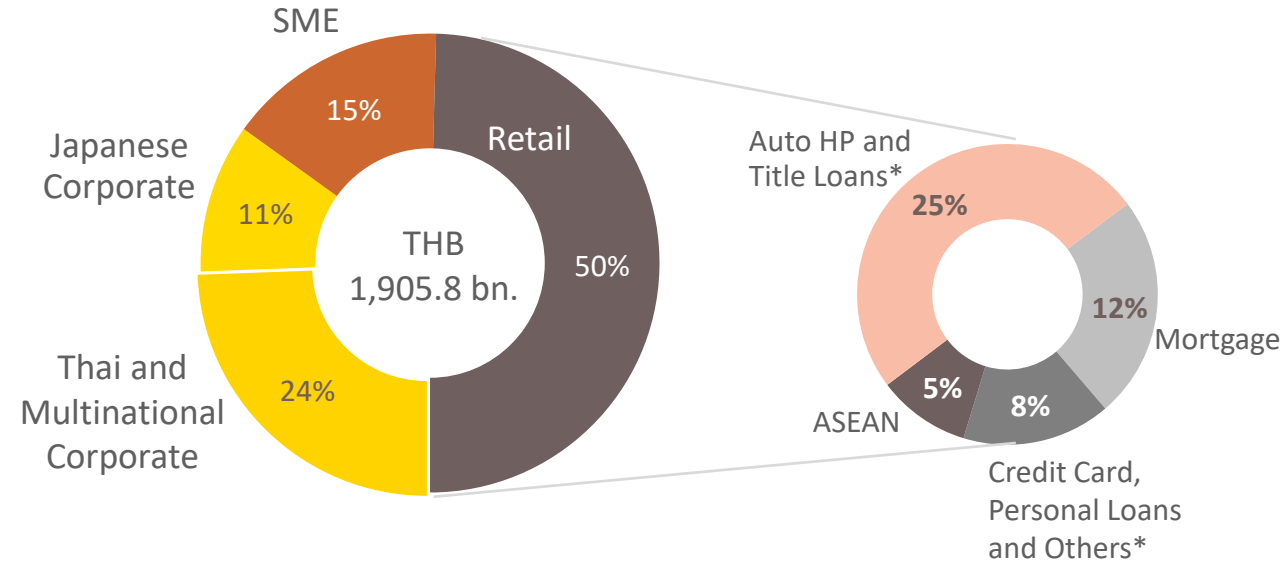
-1.2% QoQ
+0.5% YoY



- As of March 31, 2026, total loans outstanding was Baht 1,905,843 million, declined by 1.2% QoQ. The reduction reflected seasonal loan repayments, subdued industry-wide credit demand amid elevated macroeconomic uncertainty, and the Bank's disciplined underwriting stance.

Loan Breakdown

(March 2026)



Remark:

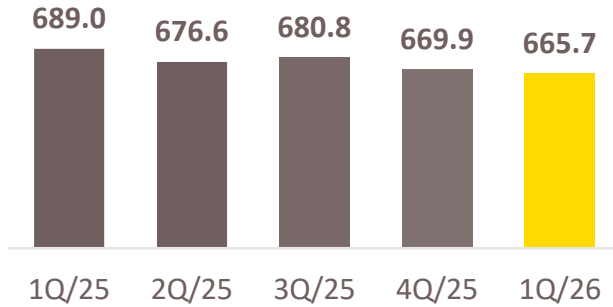
* Starting from January 1, 2026, Car4Cash and title loan products were regrouped from credit cards, personal loans and others segment to auto hire purchase and title loans segment. The 1Q/26 figures were thus stated in accordance with this development.

Loans by Segment

Corporate Loans

(Baht Billion)

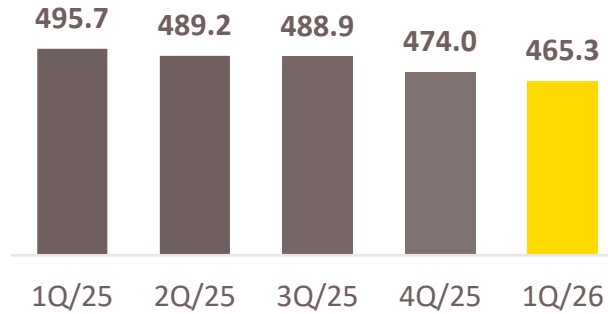
-0.6% QoQ
-3.4% YoY



Thai and Multinational Corporate

(Baht Billion)

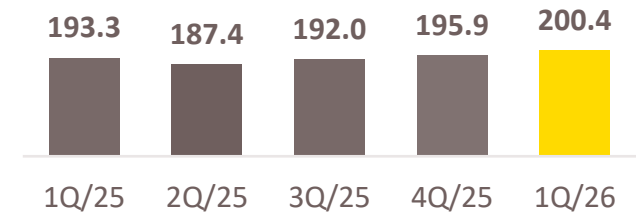
-1.8% QoQ
-6.1% YoY



Japanese Corporate (JPC)

(Baht Billion)

+2.3% QoQ
+3.7% YoY



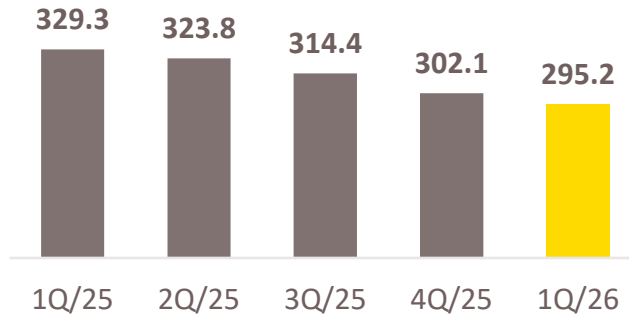
- **Corporate loans** declined by 0.6% QoQ, largely reflecting weak borrowing appetite amid heightened economic uncertainty.
 - **Thai and Multinational Corporate loans** fell by 1.8% QoQ, driven primarily by scheduled repayments and limited new drawdowns.
 - **Japanese Corporate (JPC) loans** increased by 2.3% QoQ, supported by the investment-related funding needs during the quarter.

Loans by Segment (Cont.)

SME Loans

(Baht Billion)

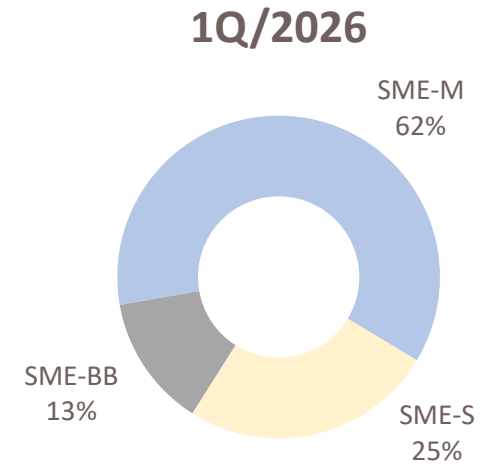
-2.3% QoQ
-10.3% YoY



- **SME loans** contracted by 2.3% QoQ, reflecting selective underwriting and continued focus on credit quality amid uneven operating conditions.

SME Breakdown

(Bank Only)



SME Definition:

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

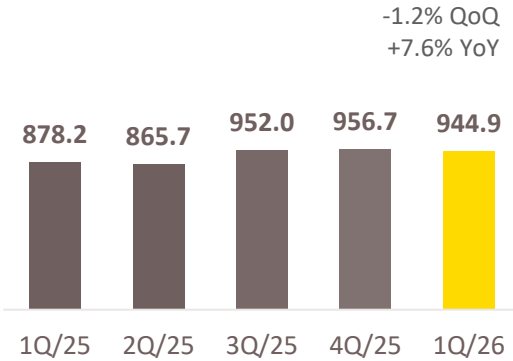
SME-Small (SME-S): Company with annual sales turnover > 20 million baht to 150 million baht

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

Loans by Segment (Cont.)

Retail Loans

(Baht Billion)

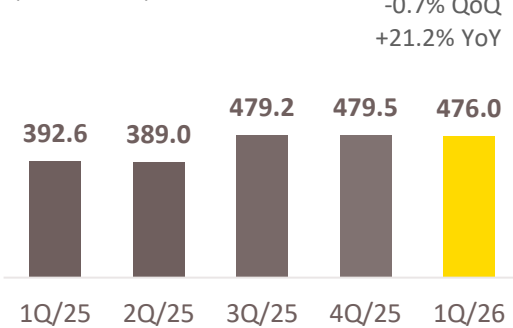


- **Retail loans** declined by 1.2% QoQ, due to seasonal repayments and prudent underwriting standards in the context of elevated household leverage. Segment-level trends were as follows:

- **Auto hire purchase and title loans** decreased by 0.7% QoQ, reflecting weak domestic auto sales and tighter credit conditions amid declining borrower repayment capacity.
- **Mortgage loans** contracted by 1.5% QoQ, in line with sluggish housing market demand and the Bank's conservative credit approach.
- **Credit cards, personal loans, and others retail products** declined by 4.7% QoQ, consistent with softer consumption and weakening household spending power.
- **ASEAN loans** expanded by 2.5 QoQ%, providing a partial offset to domestic weakness and reflecting relatively stronger credit demand, particularly in the Philippines.

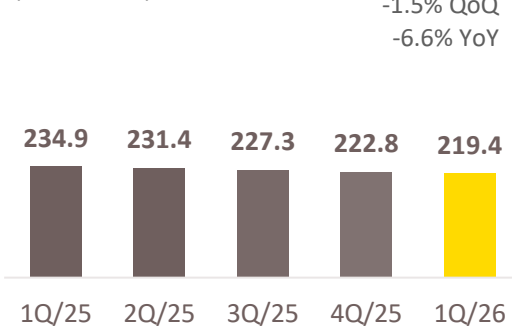
Hire Purchase and Title Loans*

(Baht Billion)



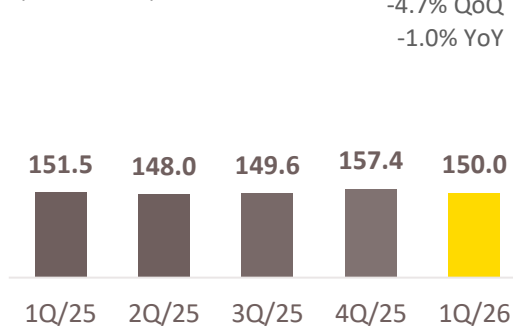
Mortgage

(Baht Billion)



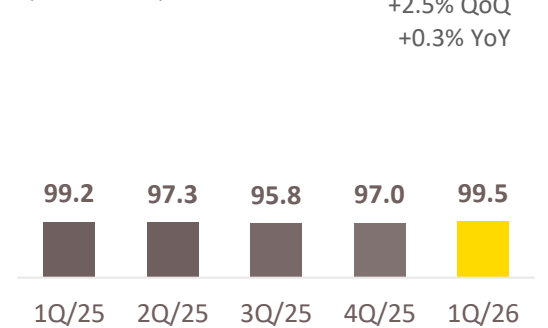
Credit Cards, Personal Loans, and Others*

(Baht Billion)



ASEAN

(Baht Billion)



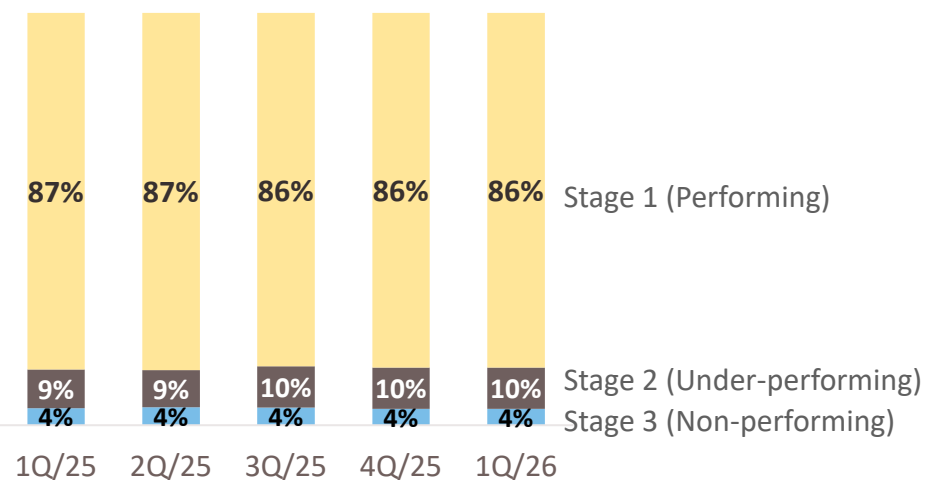
Remark:

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Asset Quality

Loan Classification

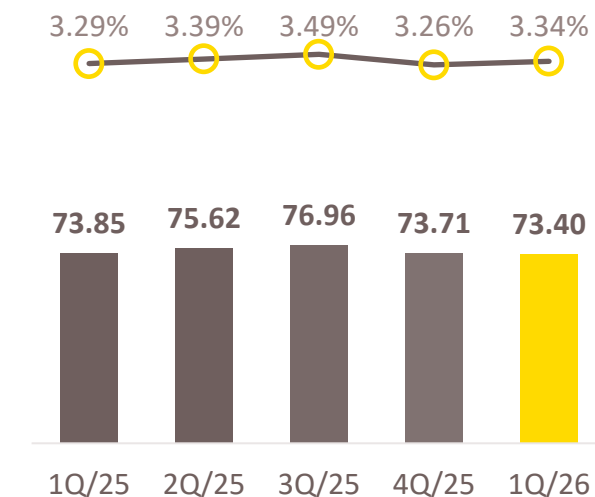
(% of total loans to customers and accrued interest receivable)



Included Purchased or Originated Credit-Impaired (POCI)

Gross NPLs & NPL Ratio

(Baht Billion)



NPLs by Segment

	1Q/25	2Q/25	3Q/25	4Q/25	1Q/26
Corporate	0.6%	0.4%	0.4%	0.4%	0.4%
SME	6.9%	8.2%	8.8%	8.7%	9.0%
Retail	5.3%	5.4%	4.9%	4.7%	4.7%
- Hire Purchase and Title Loans*	2.1%	2.1%	1.7%	1.6%	1.7%
- Mortgage	6.9%	7.4%	7.9%	7.9%	8.0%
- Credit cards, Personal Loans and Others*	5.1%	5.0%	5.0%	4.7%	4.8%
- ASEAN	14.6%	14.0%	13.5%	12.3%	11.5%

- Supported by both industry-wide initiatives and the Bank's proactive customer assistance measures—including *pre-emptive debt restructuring and non-performing loan (NPL) resolution efforts under the "You Fight, We Help" program*—borrower repayment capacity was effectively supported during the quarter.
- As a result, asset quality was broadly preserved, with gross NPLs standing at Baht 73,400 million as of March 31, 2026, representing a decreased of 0.4%, from the end of December 2025.
- However, reflecting the contraction in the loan portfolio during 1Q/26, the NPL ratio increased to 3.34%, from 3.26% at the end of December 2025, driven primarily by denominator effects.

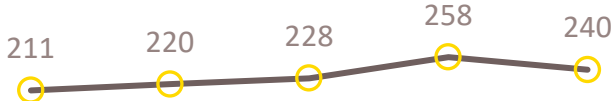
Remark

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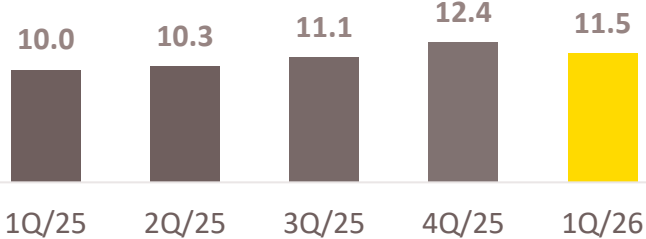
Reserves and Coverage Ratio

Expected Credit Loss (ECL)

ECL (Provisions) to Loans (bps)

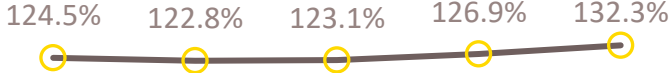


ECL (Provisions)
(Baht Billion)

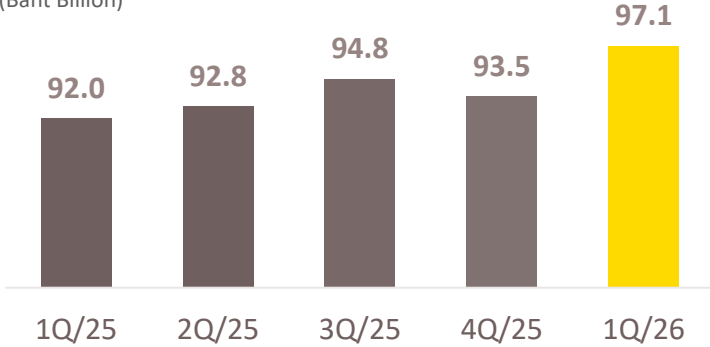


Total ECL Reserves & Coverage Ratio

Coverage Ratio

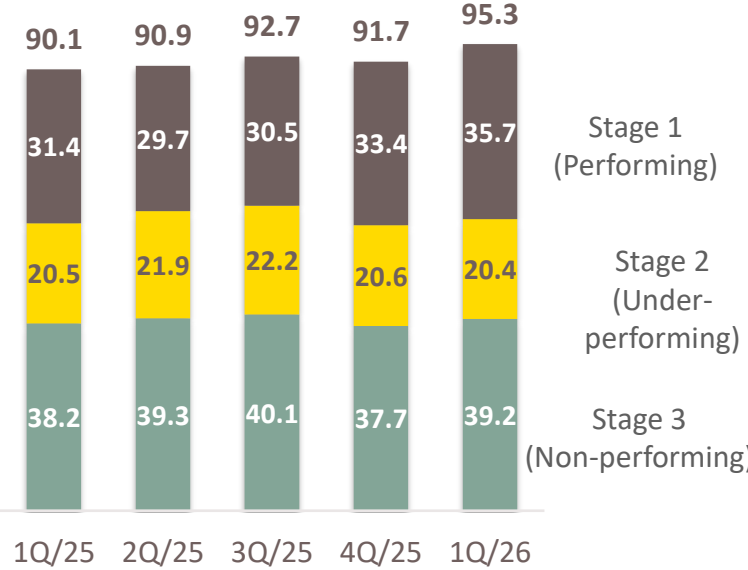


Total ECL Reserves
(Baht Billion)



Total Loan Loss Reserves

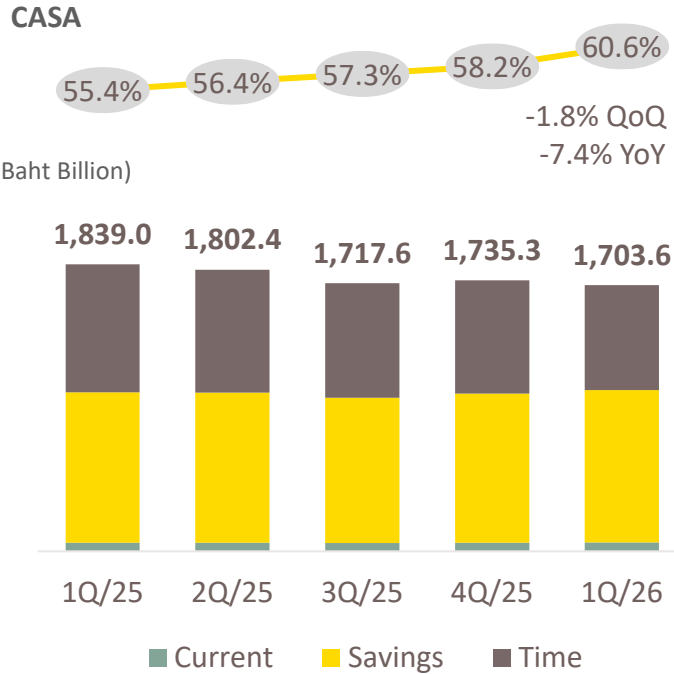
(Baht Billion)



- Expected credit loss (ECL) in 1Q/26 amounted to Baht 11,472 million, decreased by 7.7% QoQ, equivalent to a credit cost of 240 bps. The ECL level reflected the Bank’s rigorous and prudent risk management approach, including the additional management overlays against an ongoing macroeconomic uncertainty and potential adverse impacts from recent conflicts in the Middle East.
- On a year-on-year basis, expected credit loss increased by Baht 1,484 million, or 14.9%, reflecting a more cautious provisioning approach amid a greater challenging operating environment and the consolidation of higher-yield portfolio from TIDLOR.
- The coverage ratio improved to 132.3% at the end of March 2026, compared with 126.9% at the end of December 2025.

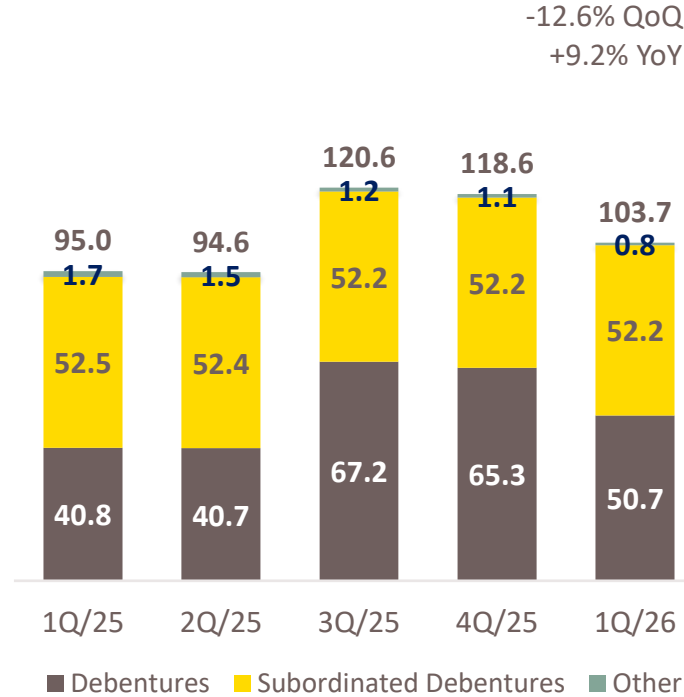
Funding Base

Deposits (Including Certificate of deposit)

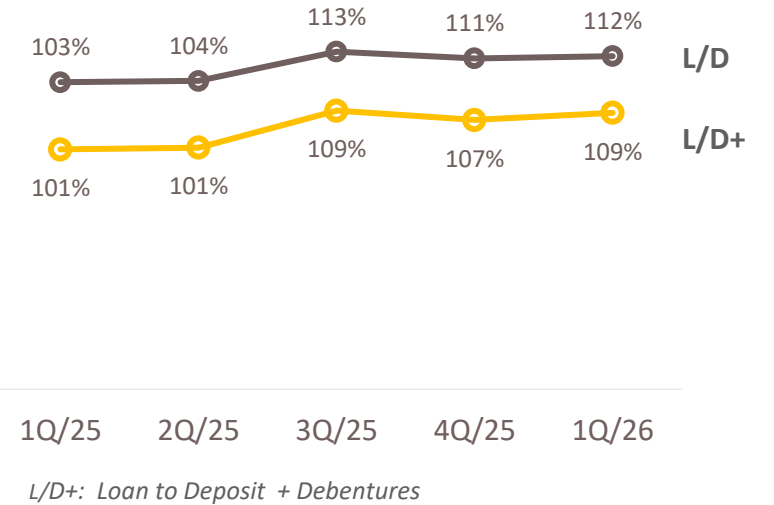


Borrowing

(Baht Billion)



Loan to Deposit Ratio



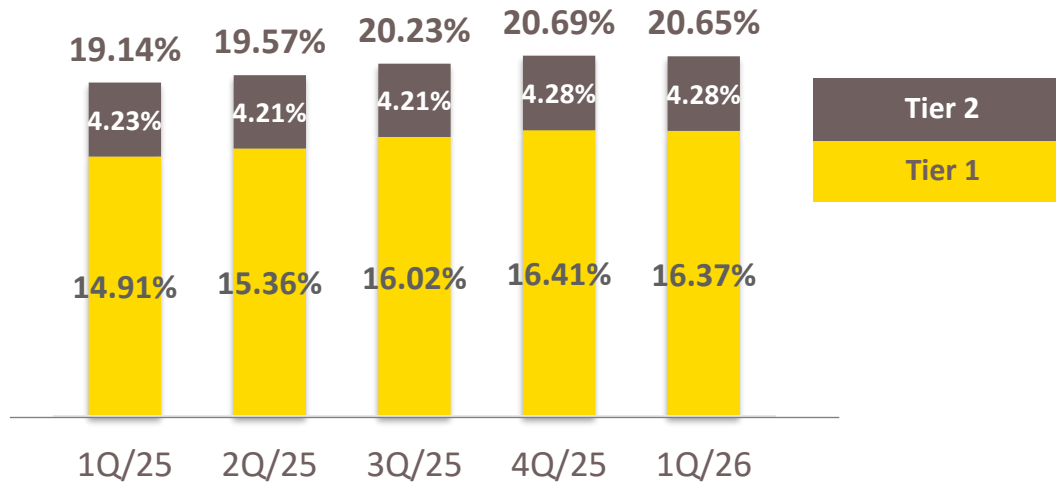
- As of March 31, 2026, deposits decreased by 1.8% QoQ, primarily attributable to a measured decrease in higher-cost time deposits as part of the Bank's proactive balance-sheet and liquidity management strategy.

- Total borrowings stood at Baht 103,731 million, decreased by 12.6% QoQ, primarily attributable to the scheduled maturity of the Bank's debentures totaling Baht 8,000 million and subsidiaries' debentures totaling Baht 6,800 million.

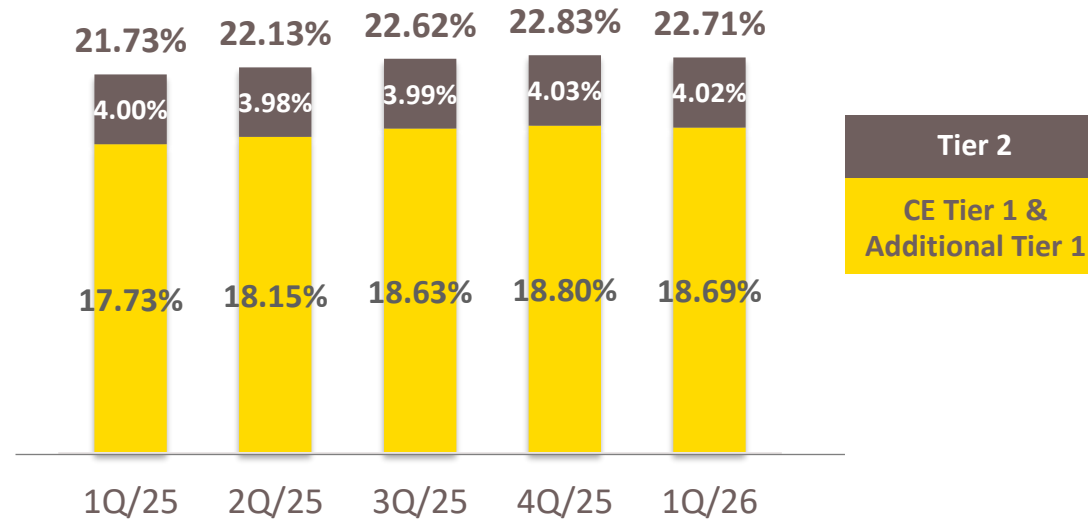
- The loan-to-deposit ratio was 112% as of the end of March 2026, compared with 111% at the end of December 2025.
- The loan-to-deposit plus debentures ratio stood at 109% as of the end of March 2026, compared with 107% at the end of December 2025.

Capital Position

Capital Adequacy Ratio (Bank Only)



Capital Adequacy Ratio (Consolidated)



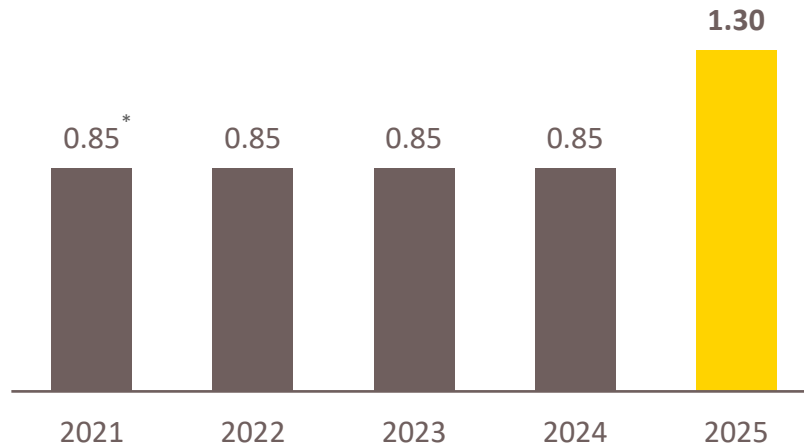
Dividend Payment Policy

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

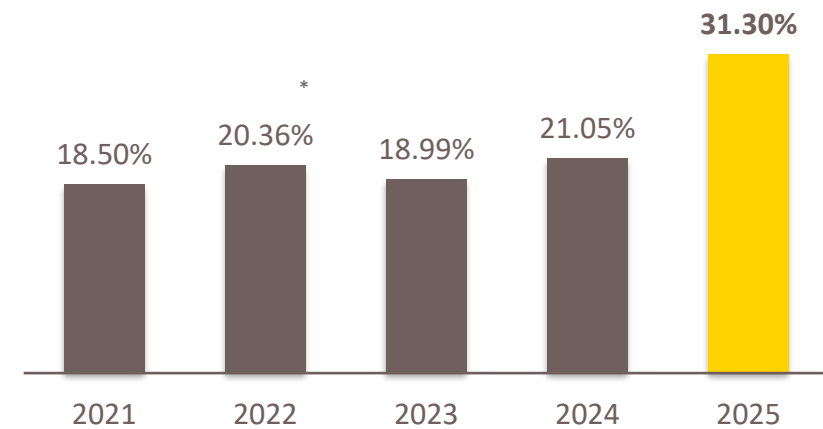
For the performance period (year)

(Baht)



Dividend Payout Ratio

For the performance period (year)



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

1Q/26 Performance vs Financial Targets

	1Q/26 Actual	2026 Targets
Loan Growth (YTD)	-1.2%	2-4%
NIM	4.61% <i>Domestic: 3.80%</i> <i>ASEAN: 22.90%</i>	4.0-4.3% <i>Domestic: 3.25-3.50%</i> <i>ASEAN: 20.00-22.00%</i>
Non-Interest Income Growth (%YoY)	18.4%	Mid-Single Digit*
Cost to Income Ratio	45.2%	Mid-40s
Credit Cost (bps)	240 bps	200-230 bps
NPL Ratio	3.34%	3.25-3.50%
Loan Loss Coverage Ratio	132.3%	120-135%

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

Key Financial Ratios by Business Location in 1Q/26

	Domestic	ASEAN*	Consolidated
Loan Growth (YTD)	-1.4%	2.5%	-1.2%
NIM	3.80%	22.90%	4.61%
Cost to Income Ratio	45.7%	43.1%	45.2%
Credit Cost (bps)	165	1,611	240
NPL Ratio	2.96%	11.47%	3.34%
Loan Loss Coverage Ratio	136.8%	107.8%	132.3%

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).

Other Current Development

Sustaining Leadership Positions in Auto Ecosystem

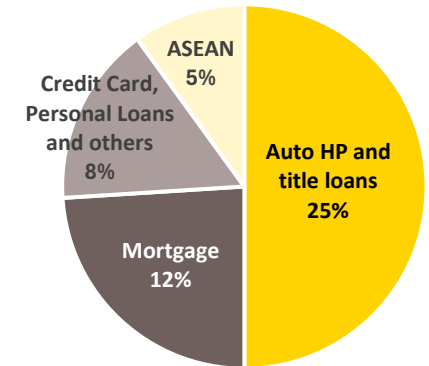
Krungsri - CIMB: Asset Acquisition



Timeline & Strategic Rationale

- Asset purchase agreement signed on 5 May 2026.
- Expected to completion the transaction in 4Q/26.
(Note: Given transaction completes in 4Q/26, earning recognition will thus commence in 4Q/26 onwards).
- Strengthen Krungsri's position as a market leader in automotive finance market.
- Leverage Krungsri's scale and expertise in the auto segment for better operation efficiency.
- Explore cross sell.
- Margin-accretive to Krungsri with the additional high yield portfolio.

Consumer Finance portfolio



Note: Data as of 31 March 2026

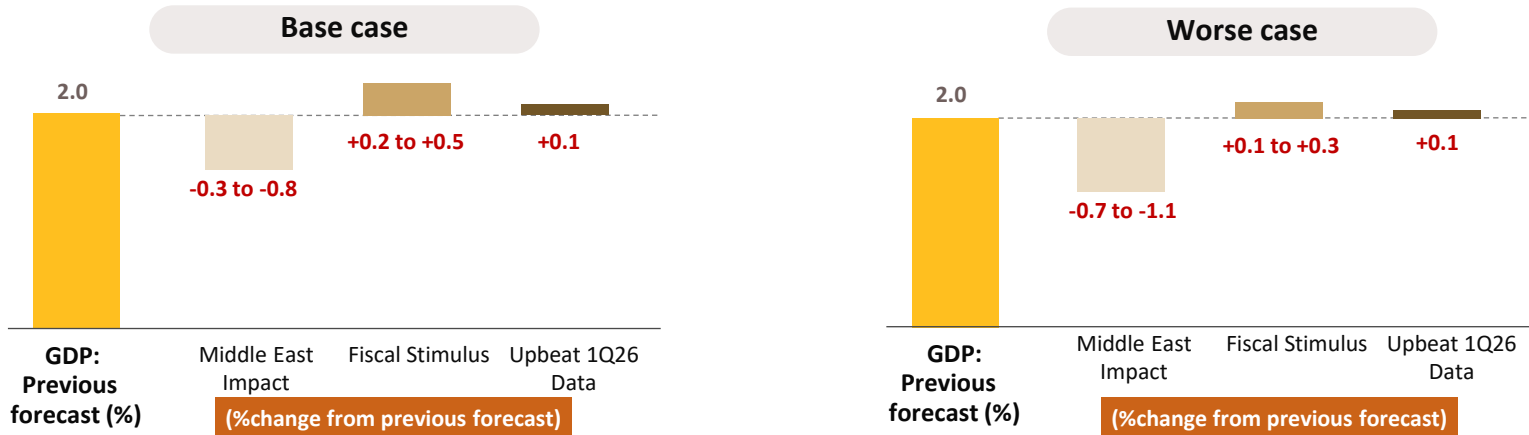
2026 Economic Outlook



Thailand Economic Outlook

2026 Outlook: Middle East conflicts remain key downside risk to growth; Fiscal support may cushion the impact

Forecast of Thai GDP Growth in 2026 (%)



Source: Krungsri Research

Krungsri Research's view:

- **Middle East tensions continue to cloud Thailand's growth outlook**, weighing on consumption, investment, tourism, and exports through higher costs, weaker sentiment, and external uncertainties. In the near term, the impact largely comes from supply-side pressures, driven by rising oil prices and production costs. **If tensions persist, broader demand and financial channel effects could intensify.**
- **Although U.S. reciprocal tariffs have been struck down, export gains are likely to short-lived and limited** given ongoing Middle East tensions and lingering tariff uncertainty.
- **New fiscal stimulus measures may support domestic spending**, particularly through the proposed 400-billion-baht emergency loan bill aimed at easing cost burdens, supporting business continuity, and improving energy efficiency. **The stimulus measures are expected to provide upside to GDP growth.**
- **Policy interest rate is expected to remain on hold.** While rising inflation limits room for easing, weak domestic demand and a negative output gap make rate hikes unlikely, especially as inflation remains largely supply-driven.

Source: Krungsri Research

Headwinds

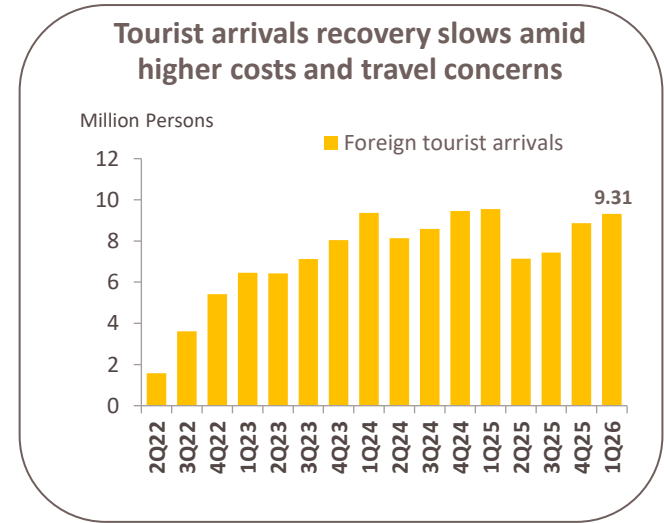
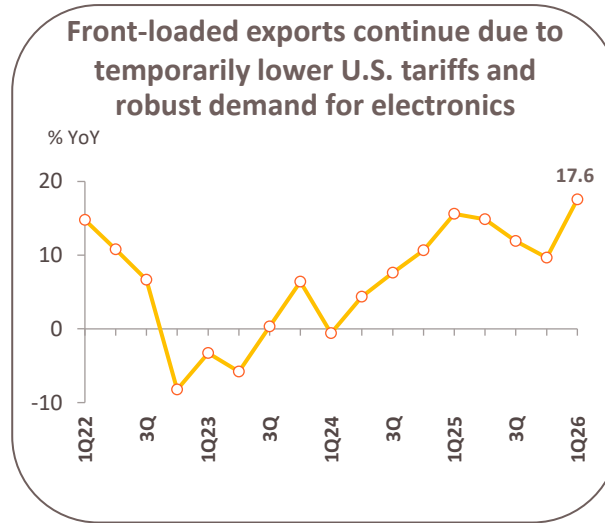
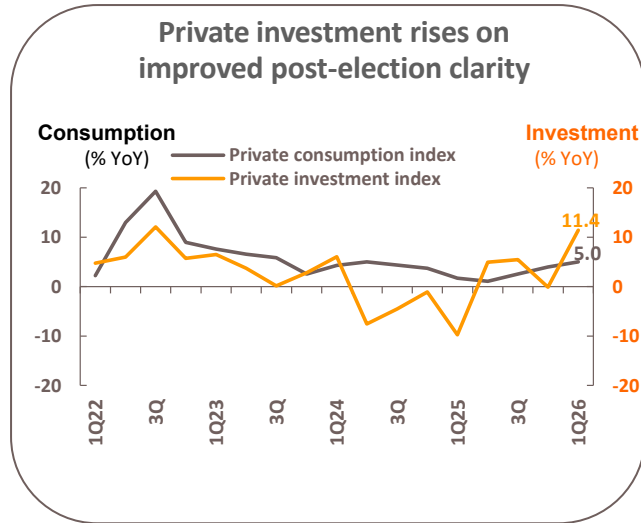
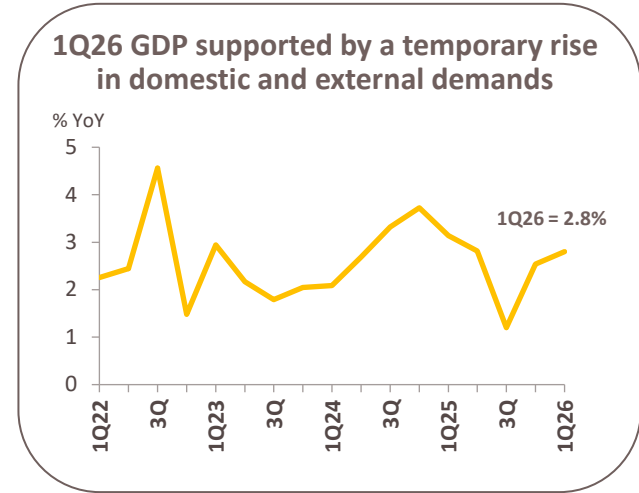
- Prolonged Middle East tensions entrench inflationary pressures and heighten stagflation risks
- Impacts of U.S. tariff policy and geoeconomic fragmentation
- Financial market volatility amidst the uncertain policies of major global powers
- Structural issues such as elevated household debt, declining competitiveness in key industries, an aged population, and a shrinking workforce

Tailwinds

- Stimulus measures from the Emergency Loan Decree
- Trends of Foreign Direct Investment amid greater regionalization and Thailand FastPass scheme
- Growth in sectors aligned with Megatrends, e.g., Digital, Healthcare, and the silver economy
- Sound economic stability

Recent Economic Development

- The economy in 1Q26 was supported by (i) front-loading of exports ahead of US new tariffs and (ii) growing private investment amid improved political clarity following the election. However, escalating tensions in the Middle East since late February are weighing on the economy via higher energy price and supply disruptions.
 - In the first quarter of 2026, Thai exports grew by 17.6% YoY, up from an average of 9.7% in 4Q25. These gains are likely to be short-lived as headwinds from Middle East tensions and lingering tariff risks—particularly ongoing investigations under Section 301—are expected to dampen momentum.
 - Foreign tourist arrivals in 1Q26 reached 9.31 mn, down from 9.55 mn in 1Q25, amid higher travel costs and concerns over transit disruptions and travel safety.
 - In April, Moody’s has upgraded Thailand’s rating outlook to ‘stable’ from ‘negative’ while maintaining its credit rating at Baa1. This reflects the assessment that (i) downside risks from U.S. tariffs have eased, (ii) investment momentum has recovered, and (iii) a sizeable parliamentary majority has improved political stability.
 - Middle East tensions pose significant downside risks to Thailand’s outlook. While new fiscal support is expected from late-2Q26, the upside remains constrained by limited policy space and elevated public debt.

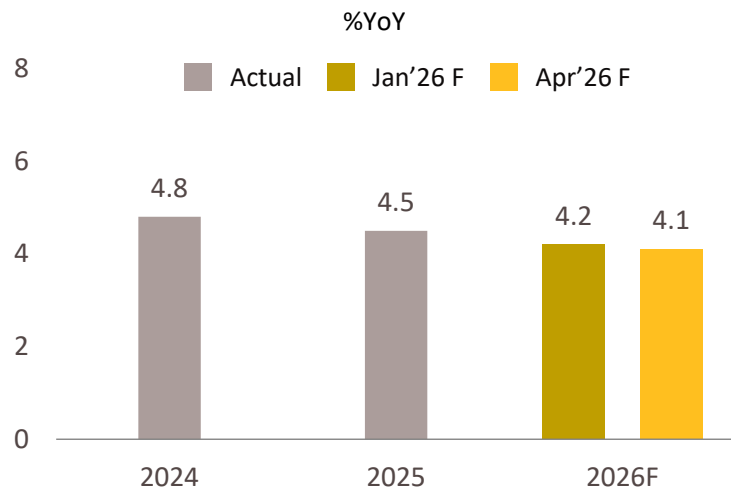


Source: NESDC, BOT, MOTS, Krungsri Research

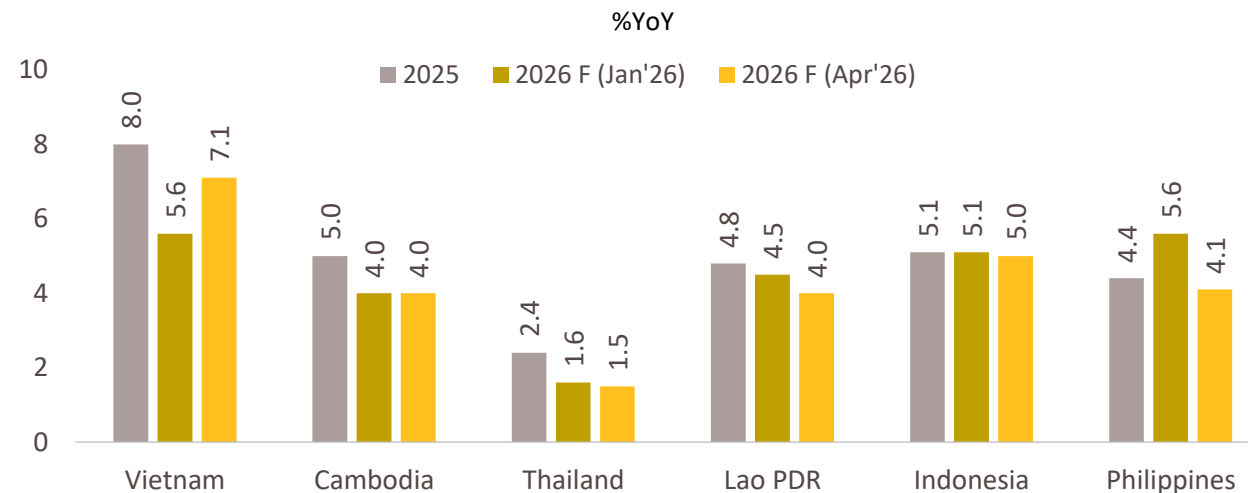
ASEAN Economic Outlook

2026 Outlook: ASEAN's growth holds up but uneven; Middle East conflicts present key risks.

IMF's ASEAN-5 GDP Growth Projection



IMF's GDP Growth Projection by Country



- The IMF's World Economic Outlook (April 2026) projects ASEAN-5 GDP growth at 4.1% in 2026, easing from 4.5% in 2025. The slowdown is driven by Middle East conflicts disrupting energy and supply chains, pushing up costs and inflation, which in turn erode purchasing power and dampen domestic demand. Most ASEAN countries' growth are revised down from the IMF's previous projection in January 2026, except for Vietnam, which continues to benefit from tech-led exports as well as public and private investment.
- On growth drivers, the tech upcycle should partly sustain export momentum. However, ASEAN's reliance on imported energy and critical inputs from the Middle East leaves it vulnerable to disruptions in the Strait of Hormuz. The impact extends beyond fuels to other inputs and commodities, particularly food. The higher share of food and energy in ASEAN inflation baskets (35–61%), compared with advanced economies (often below 20%), heightens the region's sensitivity to such disruptions and raises stagflation risks.
- On policy options, while monetary policy is constrained by higher inflation, fiscal space is also limited. Many countries have adopted energy price subsidies to curb pass-through to consumers, raising concerns over fiscal stability.
- Over the medium term, FDI will remain the region's growth engine, though the investment climate could be undermined by ongoing tariffs, higher input costs, and input shortages linked to the Middle East conflict, particularly if key chokepoints remain disrupted.

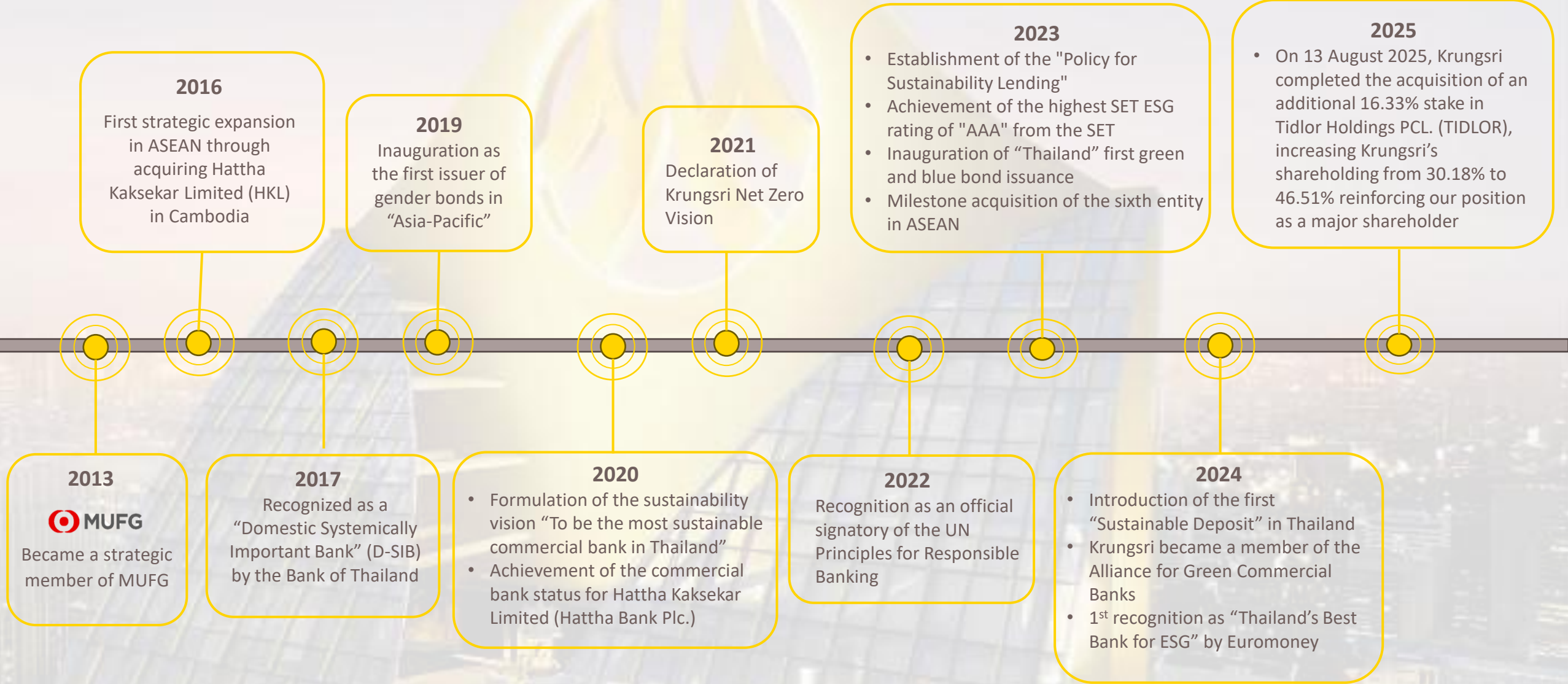
Source: IMF WEO Database (April 2026), CEIC, and Krungsri Research

Q&A

Krungsri Profile



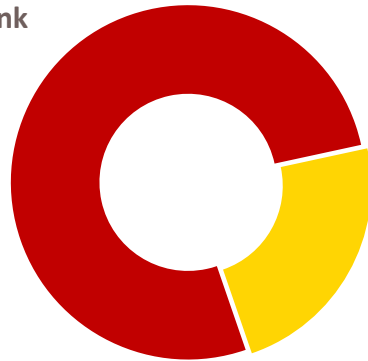
Guiding Thailand as One of the Domestic Systemically Important Banks



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 **53,403** | BAY **12,799**



Branches

544 domestic branches | **1** overseas branch



SME Business Center

46 outlets



ATMs / Exchange Booths

5,009 ATMs / **37** booths



EDC Machines

50,933 units



Krungsri Exclusive

43 outlets

Note: Data as of March 2026

Proven record of sustainability recognition



SET ESG Rating: AAA
(10th consecutive year)
The Stock Exchange of Thailand

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

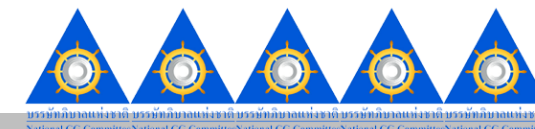
The Asset Corporate Sustainability Leadership Awards

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

The Asset

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

Commended Sustainability Award
The Stock Exchange of Thailand



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

Certificate of ESG100 Company
(10th consecutive year)
Thaipat Institute

ESG100 Decade Award 2025
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)

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. (HCPH)



PT. Home Credit Indonesia
(HCID)

Country

Lao PDR

Cambodia

Philippines

Vietnam

Philippines

Indonesia

Year of
Acquisition

2014

2016

2020

May 2023

June 2023

October 2023

Product Offering

- Auto (4W, 2W, and Car for Cash)
- Sales Finance
- Personal loan

- Loan (Business, Housing, Home, Agri)
- Deposit
- Others (VISA Debit, FX, SWIFT, Mobile/Internet Banking)

- Auto (2W and Car for Cash)
- SALAD
- Personal Loan

- Cash Loan
- Cash Card

- POS Loan
- Cash Loan
- Revolving Loan

- POS Loan
- Cash Loan
- Revolving Loan

% 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 1.1 bn

Approx. Baht 24.4 bn

Approx. Baht 6.5 bn

Approx. Baht 8.6 bn

Approx. Baht 57.5 bn

Approx. Baht 7.9 bn

Remark: Data as of March 2026
A member of MUFG

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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