

Krungsri Aspiration

"To be the Leading Sustainable and Regional Bank"

Sustainable Growth | Productivity & Efficiency | Corporate Transformation

Krungsri at a glance

Established in 1945 and listed on the Stock Exchange of Thailand in 1977. **Bank of Ayudhya Public Company Limited (Krungsri)** is the 5th largest commercial bank in terms of assets, loans, and deposits and has become one of the Domestic Systemically Important Banks (D-SIBs) in Thailand. We offer best-in-class banking and innovative products and services for commercial and retail customers.

Krungsri pioneers in consumer finance with market share of 29% in auto hire purchase, 21% in personal loans and 15% in credit card respectively, at the end of March 2025.

The Bank provides microfinance services to under-banked and unbanked segments under Ngern Tid Lor PCL., which mirror our efforts in improving financial access in the underserved segments and our responsible lending practices and adhering.

2013: Became a strategic subsidiary of MUFG Bank which is the wholly-owned subsidiary of the MUFG Group one of the world's largest financial groups.

2016: First strategic expansion in ASEAN through acquiring Hattha Kaksekar Limited (HKL) in Cambodia which is leading microfinance business in Cambodia. It is considered an important step for expanding business overseas strategy, especially in the CLMV countries. In 2020, Hattha Kaksekar Limited became a commercial bank (Hattha Bank PLC).

2017: Recognized as D-SIB by the Bank of Thailand, playing a key role in driving the country's economic engines and financial system.

2019: Inauguration as the first issuer of gender bonds in "Asia-Pacific" to support the financial needs of women entrepreneurs.

2020: Formulated sustainability vision "To be the most sustainable commercial bank in Thailand".

2023: First Thai bank to inaugurate green and blue bond issuance and achieved milestone acquisition of the sixth entity in ASEAN (Lao PDR, Cambodia, Vietnam, Philippines, Indonesia and a representative office in Myanmar). This achievement aligns with Krungsri's regional expansion strategy across ASEAN.

2024: Introduction of the first "Sustainable Deposit" in Thailand and 1st recognition as "Thailand's Best Bank for ESG" by Euromoney.

BANK OF AYUDHYA PUBLIC COMPANY LIMITED

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Busines	ss Stru	ucture and Regional Expan	nsio	on				
krungsri ns्रग्मड A member of OMUFG								
■{	⁸ 8 Su	bsidiaries Jo	oint	Ventures		Associate		
 Auto HP Microfin 	ance	Ayudhya Capital Auto Lease PCL. (AYCAL) Krungsri Leasing Services Co., Ltd. (KLS) Ngern Tid Lor Public Company Limited (NTL) TIDLOR Holdings PLC. (TIDLOR) Krungsri Non-Deposit Taking Microfinance		Credit Card, Personal Loan & Sales Finance		Krungsriayudhya Card Co., Ltd. (KCC) Ayudhya Capital Services Co., Ltd. (AYCAP) Lotus's Money Services Ltd. (LMP) General Card Services Ltd. (GCS) Krungsri Genesis Company Limited (KGS)		
 Commercial Bank Securities Investment Krungsri Asset Leasing Ayudhya Devi IT Services Asset Management 		Institution Co., Ltd. (KSM) Hattha Bank Plc. (HTB) Krungsri Securities PCL. (KSS)		Support		Total Services Solutions PCL. (TSS) Siam Realty and Services Security Co., Ltd. (SRS) Hattha Services Co., Ltd. (HSL) Lotus's Life Assurance Broker Ltd. (LLAB) Krungsri General Insurance Broker Ltd. (KGIB) SB Finance, Inc. (SBF) SHBank Finance Company Limited (SHBF) HC Consumer Finance Philippines, Inc. (HCPH) HCPH Financing 1, Inc. (HCPH1) HCPH Insurance Brokerage, Inc. (HCPHI) PT. Home Credit Indonesia (HCID)		
		Krungsri Securites PCL. (KSS) Krungsri Asset Management Co., Ltd. (KSAM) Ayudhya Development Leasing Co., Ltd. (ADLC Krungsri Nimble Co., Ltd. (KSN) Krungsri Ayudhya AMC Ltd. (KAMC) Krungsri Finnovate Co. Ltd. (KFin)	.)	 Life Insurance Broker Non-Life Insurance Consumer Finance 				
				Other*		Pattanasin Plus (1970) PCL. (KCS)		
				* During the liquida	ition pr	rocess for business cessation.		
rungsri Representativ UFG Bank branch Yangon	Ve Office	Corrections Branch Krungsri Leasing Services Co, Ltd SUBPlinance Supplier Supplier	npany Lim	ited	100	Leasing / Hire Purchase / Sales Finance		
Hattha (Became a commer on August 2		VETIMA VETIMA Collaboration with V Paulpyas	nches, ind Hanoi ietinBank sb finar SB Finar HC Cons HCPH Fi			Consumer Finance		
	0 • PT. Ho	MODRESA me Credit Indonesia			80	PT. Home Credit Indonesia Consumer Finance		

Financial Highlights

Dividend Information Loan Breakdown **Deposit Breakdown** % Payout ratio Current 3% SME 17% Auto HP JPC Time 13% Mortgage DPS Deposit Credit Card, Personal Loans 8% 44% Savings and Others 53% Thai/MNC ASEAN* 5% 26% **Key figures** ASEAN included Hattha Bank Plc. (CBDA), Hattha Services Company Limited (CBDA), Krungsri Leasing Services Company Assets: THB 2.601 bn

Limited (LAOS), Krungsri Non-Deposit Taking Microfinance Institution Company Limited (LAOS), SHBank Finance Company Limited. (VN), Home Credit Philippines (PHIL), SB Finance, Inc. (PHIL) and Home Credit Indonesia (IDSA)

Krungsri Sustainability and Recognition



			Credit R	atings an	
SET	CorporateGövernänce <mark>Asia</mark>	International Ratings			
ESG Ratings 2024	SUSTAINABLE ASIA		Moody's	S&P Rati	
SET ESG Ratings: AAA	BEST BAINK AWARDS 2023 ASIA MONEY WILAND		A3 Stable outlook	BBB+ Stable out	
		National and ESG Ratings			
The Asset ESG Corporate Awards	Best Bank for Diversity & Inclusion		Fitch Ratings	Tris Rat	
ESG Emerging	AWARDS FOR EXCELLENCE THAILAND BEST BANK FOR ESG Best Bank for ESG		AAA (tha) Stable outlook	AAA Stable ou	

Loans to customers: THB 1,866 bn

Deposits: THB 1,802 bn

June 2025

21.05%

0.85

0.45

0.4

2024

Fitch Ratings

BBB+

Stable outlook

SET ESG Rating

AAA

18.99%

0.85

0.45

0.4

2023

Credit Ratings and SET ESG Rating

S&P Ratings

BBB+

Stable outlook

Tris Rating

Stable outlook

1H/25 Net profit: THB 15,829 mn

20.36%

0.85

0.45

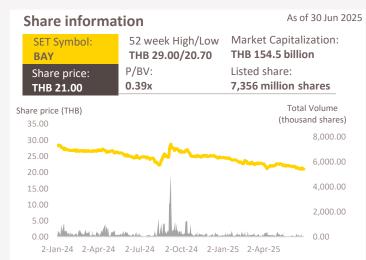
0.4

2022

Top 10 Shareholders



(As of 7 May 2025, Latest record date)



Workforce and network



Workforce Krungsri Group 51,459 I BAY 13,488



Branches

565 domestic branches I 1 oversea branch

]	ATMs
	5,120 ATMs