



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 30% in auto hire purchase, 19% in personal loans and 15% in credit card respectively, at the end of December 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”.

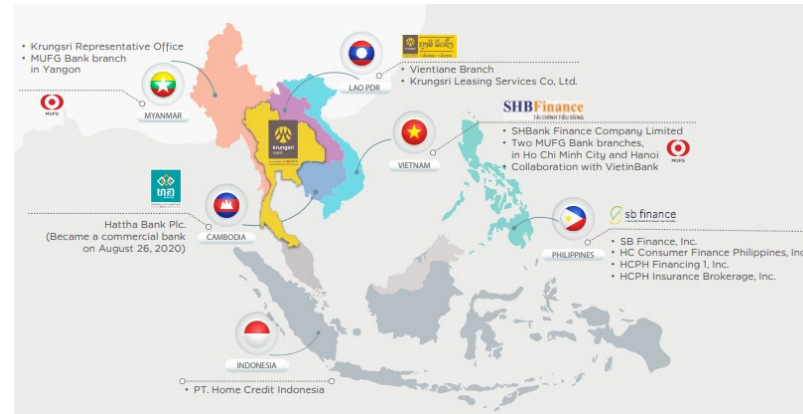
2023: First Thai bank to inaugurate green and blue bond issuance and achieved milestone acquisition of the sixth entity in ASEAN (Lao PDR, Cambodia, Vietnam, Philippines, Indonesia and a representative office in Myanmar). This achievement aligns with Krungsri’s regional expansion strategy across ASEAN.

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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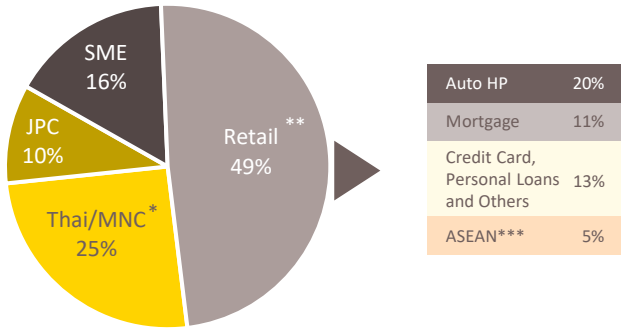
Business Structure and Regional Expansion



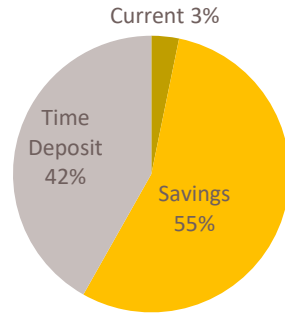
Krungsri's shareholding in key ASEAN entity



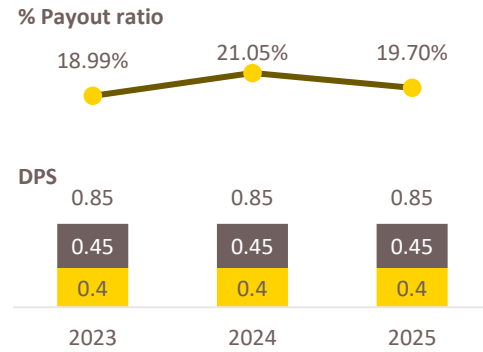
Loan Breakdown



Deposit Breakdown

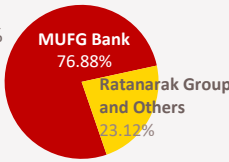


Dividend Information



Top 10 Shareholders

- MUFG Bank, Ltd. 76.88%
- Stronghold Assets Company Limited 2.26%
- The Great Luck Equity Company Limited 2.26%
- GL Asset Company Limited 2.26%
- BBTV Satelvision Company Limited 2.26%
- BBTV Asset Management Company Limited 2.22%
- Bangkok Broadcasting & T.V. Co., Ltd. 2.19%
- Mahakij Holdings Co., Ltd. 2.16%
- Tun Rung Rueng Co., Ltd. 2.15%
- Super AsseZts Co., Ltd. 0.70%

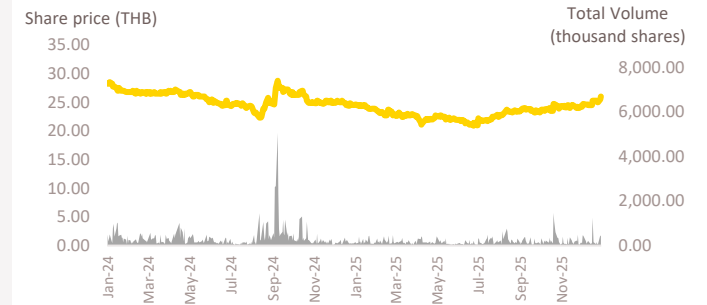


(As of 7 May 2025, Latest record date)

Share information

As of 30 Dec 2025

SET Symbol: BAY	52 week High/Low THB 26.00/20.70	Market Capitalization: THB 191.3 billion
Share price: THB 26.0	P/BV: 0.47x	Listed share: 7,356 million shares



* 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).

Key figures

Assets: THB 2,647 bn
 Loans to customers: THB 1,929 bn
 Deposits: THB 1,735 bn
2025 Net profit: THB 31,739 mn

Krungsri Sustainability and Recognition

Aspiring to achieve Net Zero Vision

E Environment	S Social	G Governance
<ul style="list-style-type: none"> Transition finance Transition plan (power generation and transportation sectors) Carbon credit for forestry 	<ul style="list-style-type: none"> Responsible Banking Financial Inclusion and Promotion of Financial Literacy 	<ul style="list-style-type: none"> ESG risk management Financial crime prevention Corporate governance and anti-bribery and Corruption

Credit Ratings and SET ESG Rating

International Ratings

Moody's	S&P Ratings	Fitch Ratings
A3 Stable outlook	BBB+ Stable outlook	BBB+ Stable outlook

National and ESG Ratings

Fitch Ratings	Tris Rating	SET ESG Rating
AAA (tha) Stable outlook	AAA Stable outlook	AAA

Workforce and network

Workforce
 Krungsri Group 53,766 | BAY 13,398

Branches
 555 domestic branches | 1 oversea branch

ATMs
 5,100 ATMs