

Practice 7: Maintain Reliable Finance and Information Disclosure

Monitoring and Assessing Liquidity Risk

The Bank recognizes the importance of regulatory requirements, as the Liquidity Coverage Ratio (LCR) is always maintained over the minimum requirement, by considering regulatory compliance, management of the growth and structure of assets and liabilities, and effective cost management. To keep liquidity risk within acceptable levels at all times, the Bank manages its liquidity position as deemed appropriate for market conditions under both normal and crisis situations. The Bank focuses on proactive liquidity management by forecasting future changes in assets and liabilities, periodically updating the projection and analyzing liquidity sufficiency over the short-term and long-term. This allows the Bank to determine appropriate strategies well in advance with good consideration in terms of cost of funds and balance. Liquidity management of the Bank is done by the Asset and Liability Management Committee (ALCO), with support from various departments. With great collaboration, well-constructed procedures and sufficient information and analyses to support decision-making, the liquidity management guidelines that were determined by ALCO are carefully considered and well-balanced between risk and return as well as other impacted aspects.

For disclosure, the Bank has reported essential information on LCR as well as other types of liquidity ratios and the structure of assets and liabilities to shareholders and investors for assessing the Bank's liquidity risk and encouraging market discipline.

Information Disclosure

Krungsri is aware of the importance of information disclosure concerning financial information, sustainability data and targets, and other pertinent information to its shareholders, investors, and the public. Consequently, guidelines for information disclosure have been drawn up whereby it must be disclosed in Thai and English for both financial and other information via easily accessible channels in a correct, adequate, transparent, prompt, timely, and equal manner under prescribed criteria and in compliance with the relevant laws and regulations of government authorities; this includes updating important information as needed. Krungsri regularly reviews and assesses the effectiveness of its disclosure process.

Information Disclosure Guidelines

Krungsri has set information disclosure guidelines in accordance with related regulations of the Stock Exchange of Thailand to be used as standard practices in preparing information to disclose and/or communicate to investors, analysts, fund managers, and other parties. The guidelines are as follows:

- Information to be disclosed to investors, analysts, fund managers, and other parties must have consent for release and/or be able to be disclosed to the public and investors through the Stock Exchange of Thailand and the Securities and Exchange Commission, Thailand.

- Krungsri will not disclose any sensitive information that may affect its reputation to investors, analysts, fund managers, or other parties, unless otherwise authorized by senior executives or until the actions related to raising the issue are complete. The information will be thoroughly and equitably disclosed to the stakeholders, investors, analysts, fund managers, and other parties.

- For any information disclosure regarding unusual securities trading, Krungsri shall comply with the regulations prescribed by the Stock Exchange of Thailand, the Securities and Exchange Commission, Thailand, and/or other relevant authorities. Such information to be disclosed to the investors, analysts, fund managers, and other parties shall be the same as that already disclosed to the Stock Exchange of Thailand, the Securities and Exchange Commission, Thailand, and/or other relevant authorities.

- Krungsri will avoid disclosure of information such as that which is viewed as aiming to persuade, convince, or propagandize, for product and service marketing purposes, including unsubstantiated information that aims to create a sense of superiority.

- Any person preparing, involved in, or with knowledge of unreleased information is not allowed to disclose or convey the same to any person closely related to them or other persons without permission from the authorized person, and such information shall be treated as confidential until the permission is granted and/or such information has already been reported to the Stock Exchange of Thailand.

- Disclosure channels to the public must be suitable for each group of stakeholders, and in compliance with the rules applicable to each channel.

- Information to be disclosed by means of presentation at any press conference or analysis meeting must be reviewed and endorsed by the Chief Financial Officer, related Head of Group/Chief Officer, and/or President and Chief Executive Officer.

- The Corporate Affairs Department shall be responsible for monitoring and verifying the information disclosed via analyst reviews of securities companies, asset management companies, and other institutions related to investments. If the information is found to be incorrect, the Corporate Affairs Department, with approval from the Chief Financial Officer, shall issue a clarification and provide the correct information.

- The President and Chief Executive Officer and Chief Financial Officer shall be responsible for disclosing the official information of Krungsri to investors, analysts, fund managers, and other parties. If there is any question within the domain of any particular Head of Group/Chief Officer, such Head of Group/Chief Officer will be designated to act as the spokesperson of Krungsri in providing the information that has been approved by the President and Chief Executive Officer. Krungsri spokespersons must complete communications training to ensure the credibility and effectiveness of their communications.

- The Corporate Affairs Department shall be the center for handling interview and information requests from investors, analysts, fund managers, and other parties, and issuing

proposals to the Chief Financial Officer for consideration of giving interviews and approval of information disclosure.

Information Disclosure Channels

Krungsri has disclosed its information related to both financial and general matters so that stakeholders can access the information easily, thoroughly, and equally. The contents are publicized via various channels such as its website (www.krungsri.com), the Annual Registration Statement/Annual Report (Form 56-1 E-One Report) (publicized within 120 days from the end of the accounting period), quarterly performance reports, meetings with analysts and investors by varied means, press conferences, and the delivery of notification of shareholder meetings by post.

• **Disclosure in the Annual Registration Statement/ Annual Report (Form 56-1 E-One Report):** Krungsri discloses useful information for its shareholders as follows:

1. Compliance with good corporate governance principles according to the corporate governance criteria and guidelines stipulated by the Securities and Exchange Commission, Thailand, the Stock Exchange of Thailand, the Thai Institute of Directors Association, and the Banking Industry Code of Conduct of the Thai Bankers' Association, separated into eight practices as per Corporate Governance Code for Listed Companies 2017 of the Securities and Exchange Commission, Thailand.

2. Krungsri is committed to its mission, vision, and business approach, which focus on driving sustainable growth in the medium to long term. The Bank has established its core values as the foundation for continuously developing its organizational culture, fostering a unified corporate environment, and enhancing the workplace experience. Krungsri has defined the 3Cs as its collaborative work culture, comprising Care, Communicate, and Coach, built upon a strong foundation of Compliance (doing the right thing) and Consistency (continuous and reliable practice).

In 2025, Krungsri developed the compulsory program 3Cs: Krungsri Culture Pillars – Building Desired Culture for Everyone and created the 3Cs Culture Pillars Playbook to ensure that all employees have clear knowledge, understanding, and practical guidance to drive the 3Cs culture across the organization. Additionally, Culture Transformation Workshop was conducted for executives at the Group Head and above levels, and practical training sessions were organized for Division Heads to strengthen their role as culture champions. The Human Resources function continues to act as an advisor and supporter by organizing activities that enhance awareness and understanding of the 3Cs culture across all business units on an ongoing basis.

3. Krungsri discloses our financial status and operating performance to stakeholders as follows:

• Krungsri discloses our financial statements audited by a certified public accountant and endorsed by the Securities and Exchange Commission, Thailand, as being presented correctly in all material aspects in accordance with generally accepted accounting principles. In the previous year, Krungsri prepared and submitted our annual and quarterly financial statements within the

prescribed timeline. The Securities and Exchange Commission, Thailand, has never ordered Krungsri to make any corrections to these financial statements.

- Management Discussion and Analysis (MD&A): To provide information to investors for their acknowledgement and better understanding of Krungsri's performance in each quarter.

- Krungsri's financial statements, including financial information being shown in the Annual Registration Statement/Annual Report (Form 56-1 E-One Report) of Krungsri, are produced in compliance with financial reporting standards. In this regard, Krungsri chooses to apply an accounting policy based on principles of prudence, to which consistent adherence is made, and to apply appropriate projection methods. Essential information is adequately disclosed in the notes to the financial statements audited with unqualified opinions by an independent auditor. The financial statements reflect Krungsri's actual financial status and performance, which are beneficial to the shareholders and general investors. The 2025 financial statements were certified with an unqualified opinion by an independent auditor.

4. Krungsri has received a number of awards which reflect its success and excellence in various aspects, i.e., corporate governance, business operations, employee engagement, innovation, and other initiatives in marketing as well as brand building. Krungsri also measures customers' satisfaction via the customer satisfaction measurement scheme called the Net Promoter Score (NPS), for the purpose of tracking the interests and preferences of customers toward the Krungsri brand. NPS serves as a channel for receiving feedback from one of the most important stakeholders of Krungsri. In 2025, Krungsri's NPS score was at 94.

5. In 2025, Krungsri received awards related to the Human Resources Learning and Development Division including: Global Best Employer Brand Award 2025 in the category of Excellence in Training and Development, presented by the World HRD Congress.

6. The nature of business and competition situation, as well as important developments in terms of government authorities' regulations, the business environment, and important advancements of Krungsri relevant to its performance in each year.

7. Information on Krungsri's subsidiaries and joint ventures, types of businesses, Krungsri's shareholding in subsidiaries and joint ventures, as well as income structure.

8. Important risk factors that may affect Krungsri's business operations, including credit, market, liquidity, and operational risks. The nature of each type of risk and risk mitigation is also specified.

9. The dividend payment policy as per the Bank's Articles of Association and the government authorities' regulations.

10. Roles of the Bank's stakeholders: Krungsri has specified whistleblowing and communication channels for all groups of stakeholders to comfortably inquire and quickly report whistleblowing matters.

11. The names of directors, directors' profiles such as name-surname, age, position, educational background, work experience, shareholding, etc., as well as type of directorship, i.e., non-executive, independent, or executive director.

12. A comprehensive and transparent policy on remuneration of directors comparable to the industry, which must be approved by the AGM. Those directors who are assigned to perform additional duties as members of oversight committees, i.e., the Audit Committee, the Nomination and Remuneration Committee, and the Risk and Compliance Committee, will receive increased remuneration corresponding to the additional work. The remuneration is disclosed on an individual basis and by each position.

13. The number of meetings of the Board of Directors and the oversight committees, and the number of meetings attended by each director.

14. Information on participation in development and training courses of directors in the previous year.

15. Information on any changes in shareholding of the directors and senior executives, showing the number of shares held at the end of the previous year and the end of the current year, and changes in the number of shares held during the year. The directors and executives as well as their related persons must report changes in their ownership of Krungsri's shares to the Securities and Exchange Commission, Thailand and the Board of Directors for acknowledgement.

16. Executive remuneration is determined in accordance with the principles and policies stipulated by the Board of Directors, taking into consideration a remuneration structure that is appropriate and competitive within the market, and linking it to Krungsri's overall performance as well as the individual performance of each executive.

17. A policy on related party transactions between Krungsri or its subsidiaries and any related party whereby significant transactions must be considered and approved by the authorized person and/or the Board of Directors. The directors and executives with conflict of interest will neither join the consideration nor vote on any transaction between Krungsri or its subsidiaries and any related party, or the one with potential for conflict of interest in the future. Krungsri discloses the related party transactions executed each year.

18. Selection and appointment of an independent auditor whose qualifications are in compliance with the regulations of the Bank of Thailand and the Securities and Exchange Commission, Thailand. The selected auditor must not be related to or have any interest with Krungsri, its executives, major shareholders, or a related party in any manner that may lead to any impact on their independence in work. Krungsri also discloses the auditor's remuneration (audit fee and other service fees).

19. Krungsri prepares a report on the Board of Directors' responsibility for financial reporting, whereby the Board of Directors is responsible for Krungsri's financial statements and the consolidated financial statements of Krungsri, subsidiaries, and joint ventures, as well as the financial

information of the Annual Registration Statement/Annual Report (Form 56-1 E-One Report), which is prepared in accordance with the Financial Reporting Standards. Krungsri always follows appropriate accounting policies together with justified projections in preparing the financial statements. Krungsri also sufficiently discloses key information in the notes to the financial statements. Krungsri's financial statements therefore reflect the Bank's actual financial position and performance, which is beneficial to the shareholders and general investors.

- **Information Disclosed on Krungsri's Website:** Various information including financial information and other important information of Krungsri that may affect Krungsri's stock price or affect the rights of shareholders that are disclosed through channels of the Stock Exchange of Thailand, information notified to shareholders, as well as information about Krungsri that will benefit shareholders and investors; all has been organized into categories on Krungsri's website so it can be accessed and searched easily, and is prepared in both Thai and English, e. g. , the nature of its business operations, financial statements, newsletters, shareholding structure, organizational structure, business group structure, information related to the Board of Directors, the oversight committees and executives, investor relations information, the Bank's Articles of Association, historical annual reports, and downloadable notifications of the shareholder meetings.

- **The unit to foster relationships with investors and stakeholders**

Krungsri has established a unit to foster relationships with investors and stakeholders responsible for disclosing information, coordinating the dissemination of information, and building good relationships between Krungsri and its shareholders, investors, analysts, and other related parties.

- Krungsri established the Investor Relations Section in 2002. Its core mission is to manage work related to investor relations, particularly the disclosure of financial and non-financial information of Krungsri, under good corporate governance which is in line with related disclosure policies and relevant laws. This section is also responsible for the disclosure of information related to Krungsri Group, including comparisons of financial performance and position, current operations, and competitiveness. In 2018, Krungsri established the Environmental, Social, and Governance Division and transferred the Investor Relations Department to report directly to this division, to create confidence and foster good relationships with investors, analysts, fund managers, credit rating agencies, correspondent banks, and other relevant organizations in order to reflect the intrinsic value of Krungsri's securities while creating value-added. In July 2020, the Investor Relations Section was elevated to and renamed the Corporate Affairs Department with roles and responsibilities to disclose information, support, foster good relationships, and establish confidence for shareholders, investors, and analysts, in order to reflect the long-term intrinsic value of Krungsri's securities and build investor confidence.

- Krungsri always places great emphasis on our social and sustainable finance (SSF) mandate, one of the key sustainability targets. We have made great progress toward our goals in

this area of focus. Information regarding our SSF mandate is disclosed on Krungsri's website, accessible under the Investor Relations section, in the Sustainable Finance sub-topic.

Krungsri employs effective communication tools and channels in disclosing important information such as details related to significant strategies, strategic developments, and information that may affect Krungsri's stock price. These communication channels include electronic communication to stakeholders. The Corporate Affairs Department also provides historical financial information on a quarterly basis, which is regularly updated so that investors and other persons interested in Krungsri's financial information can download it from the Bank's website under the Investor Relations topic. Also, the Corporate Affairs Department continuously delivers updated news such as operating performance reports and other key developments of Krungsri to investors, so that they always have the latest information. In addition, communication channels with a contact person are disseminated on Krungsri's website.

Contact Information:

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- **Major Stakeholders:** Shareholders, investors, employees, securities analysts, and credit rating agencies both domestic and abroad.

- **Number of Activities and Scope of Responsibility of the Corporate Affairs Department** have become far more developed and cover a wider scope since Krungsri became a subsidiary of Mitsubishi UFJ Financial Group (MUFG). The Corporate Affairs Department communicates Krungsri's increasing business potential to its stakeholders in addition to meeting with MUFG's investor relations team to coordinate and share their experience and discuss practical guidelines for information disclosure and investor relations activities.

- **Engagement by Senior Executives,** both in planning and participating in investor relations activities, is an essential factor in reinforcing the effectiveness of two-way communication with stakeholders. The senior executives meet with investors, both domestic and foreign, to exchange perspectives on business development, strategy, and trends.

Krungsri has pressed ahead with investor relations activities by the Corporate Affairs Department through the arrangement of meetings to communicate with investors and analysts via videoconferencing, one-on-one and in groups, and participating in domestic and international conferences. Such activities also reflect how investors, securities analysts, and analysts from credit rating agencies are keenly interested in Krungsri, which is recognized as the leader in retail banking and a member of MUFG. In 2025, the President and Chief Executive Officer, the Chief Financial

Officer, the Chief Risk Officer, the Chief Strategy Officer, Head of Krungsri Auto Group, Head of Krungsri Consumer Group, the Executive Vice President, Head of the Environmental, Social, and Governance Division, and senior executives participated in ESG and investor relations activities as follows:

- On February 27, 2025, the Corporate Affairs Department held an Analyst Briefing in which the President and Chief Executive Officer and Chief Financial Officer communicated 2024 key financial and business highlights, 2025 financial targets, and strategic priorities for the Medium-Term Business Plan (MTBP) which covers operations in 2024-2026 at Krungsri's annual analyst briefing event. In the event, the Chief Risk Officer, Chief Strategy Officer, Head of Krungsri Auto Group, Head of Krungsri Consumer Group, and Executive of the Research Division also joined and shared views and insights.

- On March 20, 2025, the President and Chief Executive Officer was invited to deliver a keynote address at the opening of Moody's Climate Risk Forum in Bangkok, titled "Sustainable Resilience: Managing Climate Risk in an Age of Transformation". Organized by Moody's, in collaboration with the Thai Bankers' Association (TBA), the event welcomed more than 300 senior executives and policymakers from major public and private organizations, including the Bank of Thailand, the Department of Climate Change and Environment, the Fiscal Policy Office, etc.

- On June 10, 2025, the Chief Financial Officer, and the Chief Risk Officer, joined the "2025 Thanachart Bank and Finance Day", an investor engagement event organized by Thanachart Securities PLC. The event provided updates on Krungsri's strong first-quarter performance for 2025 and key strategic imperatives for 2H/25 amid high uncertainty surrounding operating environment.

- On July 29, 2025, the Corporate Affairs Department held a virtual analyst briefing via video conference for securities analysts, fund managers, and credit rating agencies. The Chief Financial Officer, Chief Risk Officer, and Chief Strategy Officer also provided an update on 1H/2025 financial highlights and 2H/2025 strategies and outlook to the investment community.

- On November 27, 2025, the Executive Vice President, Head of Environmental, Social, and Governance Division, as the Extraordinary Committee on the Clean Air Act clarified the facts and

possible impacts on the trading sector, the industrial sector, the commercial banking sector, including the overall economy from the economic measures, fees, taxes, and penalties proposed under this draft act.

Major investor relations activities in 2025 are summarized below:

Type of Meeting	Number	Number of Companies	Number of Participants
Company visit by investors/analysts	3	3	7
Conference call/ Video conference	5	4	17
Participation in international and domestic conference/meeting	2	18	21
Meeting with securities analysts *	2	38	40
Meeting with credit rating agencies for Krungsri Group **	3	4	18
Site visit	1	1	2
Press conference	10	414	505
Press release on financial position of Krungsri	4	-	-

Remarks * President and Chief Executive Officer, Chief Financial Officer, Chief Risk Officer, and Chief Strategy Officer Head of Krungsri Auto Group, Head of Krungsri Consumer Group participated.

** Chief Financial Officer, Chief Risk Officer, and Chief Strategy Officer participated.

- **Information Reported to the Board of Directors and Senior Executives of Krungsri**

In order for the Board of Directors and senior executives of Krungsri to receive adequate, appropriate, and timely information, the Corporate Affairs Department follows up on Krungsri's operating performance and other factors related to Krungsri's business operations for regular reports to the Board of Directors and senior executives, and reports on comments and viewpoints of securities analysts, important developments that may impact Krungsri's stock price, as well as analyses of appropriate shareholding structure. In addition, the Corporate Affairs Department reports on its activities (participation in meetings and conferences with local and foreign investors) and related plans to the Board of Directors on a quarterly basis.