krungsri
กรุงศรี
A member of MUFG

Bank of Ayudhya PCL

September 2026

"Make Life Simple ชีวิตง่าย ได้ทุกวัน"



About Bank of Ayudhya (Krungsri)

Key Financial Highlights

Medium-Term Business Plan 2024-2026

2025 Performance vs Financial Targets

Guiding Thailand as One of the Domestic Systemically Important Banks

2013

MUFG

Became a strategic member of MUFG

2016

First strategic expansion in ASEAN through acquiring Hattha Kaksekar Limited (HKL) in Cambodia

2017

Recognized as a "Domestic Systemically Important Bank" (D-SIB) by the Bank of Thailand

2019

Inauguration as the first issuer of gender bonds in "Asia-Pacific"

2020

- Formulation of the sustainability vision "To be the most sustainable commercial bank in Thailand"
- Achievement of the commercial bank status for Hattha Kaksekar Limited (Hattha Bank Plc.)

2021

Declaration of Krungsri Net Zero Vision

2022

Recognition as an official signatory of the UN Principles for Responsible Banking

2023

- Establishment of the "Policy for Sustainability Lending"
- Achievement of the highest SET ESG rating of "AAA" from the SET
- Inauguration of "Thailand" first green and blue bond issuance
- Milestone acquisition of the sixth entity in ASEAN

2024

- Introduction of the first "Sustainable Deposit" in Thailand
- Krungsri became a member of the Alliance for Green Commercial Banks
- 1st recognition as "Thailand's Best Bank for ESG" by Euromoney

2025

- On 13 August 2025, Krungsri completed the acquisition of an additional 16.33% stake in Tidlor Holdings PCL. (TIDLOR), increasing Krungsri's shareholding from 30.18% to 46.51% reinforcing our position as a major shareholder

Krungsri was established in 1945 and listed on the Stock Exchange of Thailand (SET) in 1977

Synergizing local strength and global expertise to offer best-in-class products

Unlocking strength and competitiveness through global capabilities and network as part of the MUFG family

krungsri กรุงศรี + MUFG

- The 5th largest universal bank in Thailand with 2.6-trillion-baht asset size
- Strong leadership position in consumer finance
- Sustainability vision: To be the most sustainable commercial bank in Thailand
- One of the world's largest comprehensive financial groups
- Extensive global network with 2,600 locations in 50 countries
- Global product offering capabilities

Securing strong market positioning across segments

Note: Data as of June 2026

krungsri Auto — A member of MUFG, a global financial group

krungsri Consumer — A member of MUFG, a global financial group

#1 Auto hire purchase
30% market share

#1 Credit Card
15% market share

#2 Personal Loan
14% market share



#4 in SME
13% market share



#5 in Corporate
8% market share

Scaling our Thai market dominance to ASEAN-wide leadership



Banking Business

Operates the commercial banking business as the fifth largest bank in Thailand in terms of loans and deposits.

Financial Business

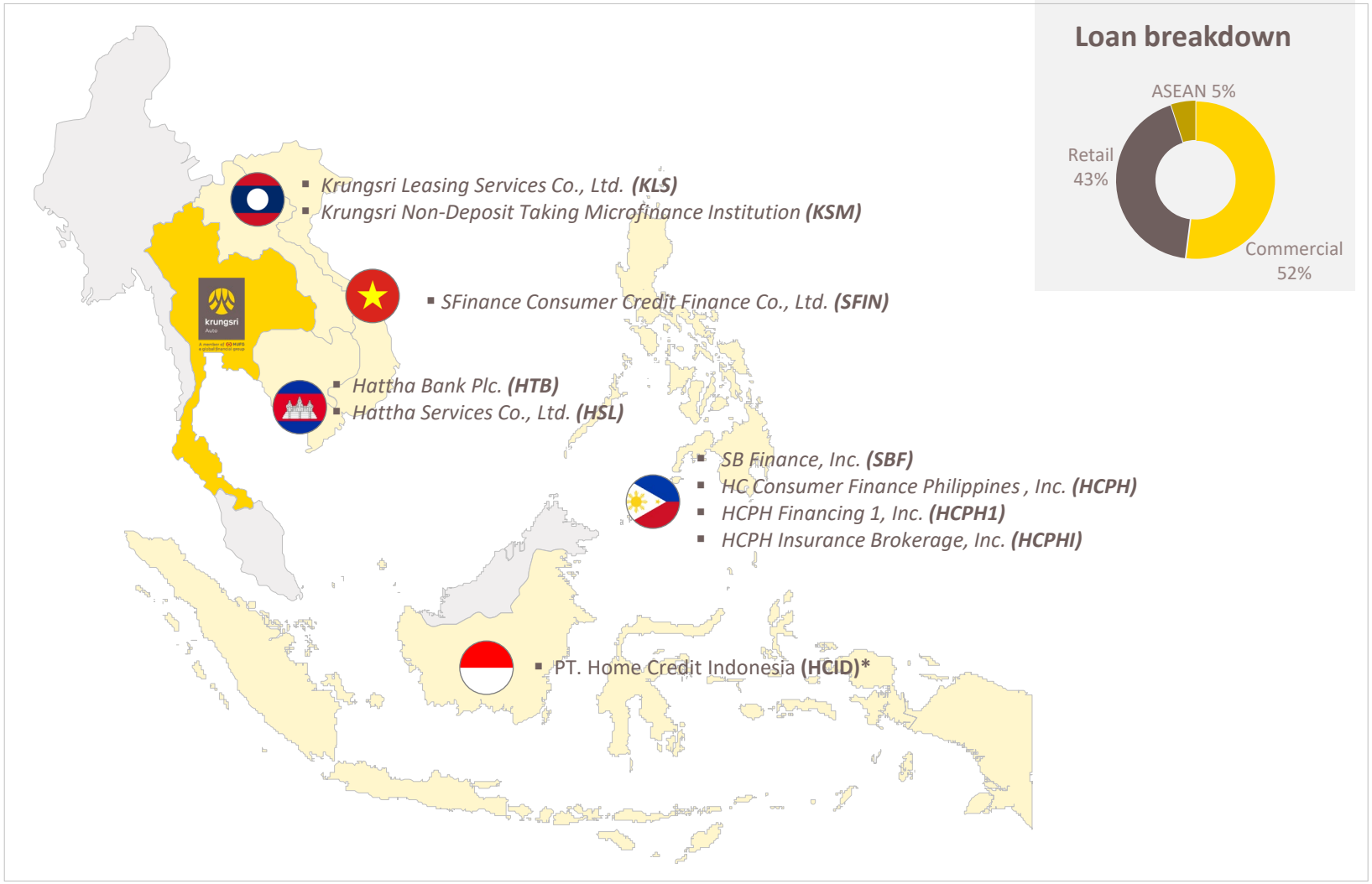
Offers financial solutions for corporates, SMEs and consumer finance, including leasing and HP, securities business, asset management, life and non-life insurance, and venture capital, etc.

Supporting Business

Provides collection services, distressed asset management, and various supportive services

Joint Ventures

Offers credit card, personal loan, life and non-life insurance products to customers of Lotus's Money Services Ltd., Lotus's Life Assurance Broker Ltd., Lotus's General Insurance Broker Ltd., SB Finance, Inc. Philippines, and Somjai 2559 Co., Ltd.



Loan breakdown

Note: Data as of September 2026

**** Accounting Deconsolidation of PT Home Credit Indonesia (HCID)***

In compliance with OJK's 2024 regulation on Financial Conglomeration Holding Companies, Krungsri reclassified PT Home Credit Indonesia (HCID) from a subsidiary to an associate, effective June 24, 2026. As a result, HCID's financial statements will be recognized under the equity method instead of full consolidation. This change is solely for regulatory and accounting purposes and has no impact on Krungsri's ownership interest, economic benefits, voting rights, or the underlying value of the Bank's investment in HCID.

Krungsri…grows sustainably and scale regionally

2014
Lao PDR



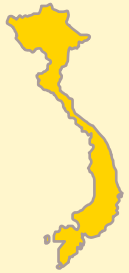
- *Krungsri Leasing Services Co., Ltd*
- *Krungsri Non-Deposit Taking Microfinance Institution*
- ***Business:** Leasing / Hire Purchase / Sales Finance*

2016
Cambodia



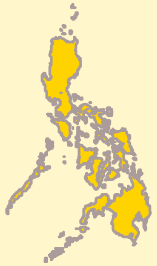
- *Hattha Bank Plc.*
- *Hattha Services Co., Ltd.*
- ***Business:** Commercial Bank*

2023
Vietnam



- *SFinance Consumer Credit Finance Co., Ltd*
- ***Business:** Consumer Finance*

2023
The Philippines



- *SB Finance, Inc.*
- *HC Consumer Finance Philippines, Inc.*
- *HCPH Financing 1, Inc.*
- *HCPH Insurance Brokerage, Inc.*
- ***Business:** Consumer Finance*

2023
Indonesia



- *PT. Home Credit Indonesia*
- ***Business:** Consumer Finance*

Our aspiration is to be "The Leading Sustainable and Regional Bank", resonating Krungsri's determination to drive economic, social, environmental and governance sustainability towards a secure and enduring future.

Note: Krungsri has a representative office in Myanmar

Krungsri Vision and Mission

VISION

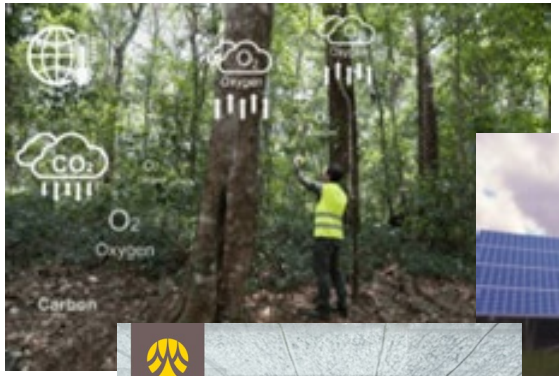
"Highly qualified team of professionals providing innovative products and services, dedicated to becoming our customers' number one preferred financial group."

MISSION

"To be a leading regional financial institution with global reach, committed responsibly to meeting the needs of our customers and serving society through sustainable growth."



Krungsri sustainability in action: To be the most sustainable commercial bank in Thailand







Krungsri Women SME Bond





E Environment

- Krungsri Carbon Neutrality Vision
- Transition finance
- Transition plan (power generation and transportation sectors)
- Carbon credits from forestry
- Zero waste organization initiation

S Social

- Responsible banking (Responsible Lending)
  - First green and blue bond issuance in Thailand
  - First sustainable deposit in Thailand
  - First gender bonds in Asia Pacific
- Financial Inclusion and Promotion of Financial Literacy

G Governance

- ESG risk management
  - Climate risk management
- Financial crime prevention
- Corporate governance and anti-bribery & corruption

Krungsri snapshot and key strategic pillars

Shareholding Structure



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	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 **56,243** I BAY **12,816**

Branches
540 domestic branches I **1** oversea branch

SME Business Center
46 outlets

ATMs / Exchange Booths
4,847 ATMs / **37** booths

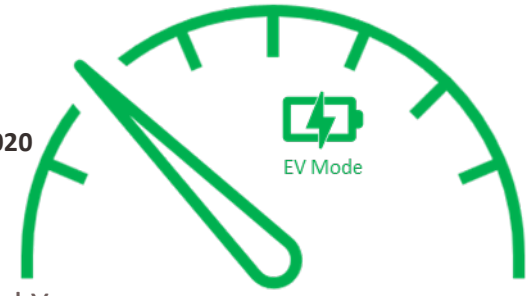
EDC Machines
46,466 units

Krungsri Exclusive
44 outlets

Note: Data as of September 2026

Krungsri Net Zero Vision

Operational Emissions Reduction



From Our Base Year 2020
63,528 tonCO_2e
(Scope 1+2)

Target Residuals
6,352 tonCO2e
(Scope 1+2)
from 2020

Based Year
2020

2030

Carbon footprint for organization

Energy Efficiency

Renewable energy

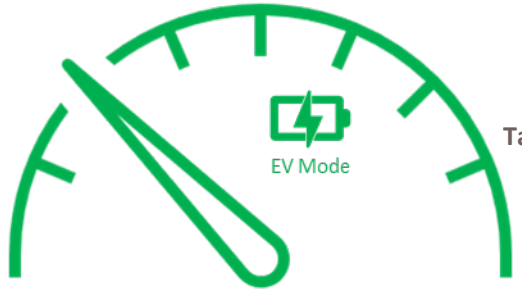
Forest carbon credit management

Promotion of EVs

Krungsri Race to Net Zero

Financed Emissions Reduction

Interim Target:
350 Billion baht of social & sustainable finance



From Our Base Year 2021
9.7 million tonCO_2e *
(Scope 3)

Target Residual 1 million tonCO_2e
(Scope 3)

Based Year
2021

2030

2050

Phasing out exposure to coal-fired power plants

Social and Sustainable Finance

Enhancing financed emissions disclosure policies

* Internal methodology calculation

Proven record of sustainability recognition

Leadership

The Asset Corporate Sustainability Leadership Awards 2026

- Platinum Award (11th Recognition)
- Best in Transition
- Best in Social Transparency

Best Sustainability Officer Award 2024
Country's first and sole recipient

The Asset

Euromoney Awards for Excellence 2026

- Thailand's Best Bank for Corporate Responsibility

Thailand's Best Bank for ESG Award 2024
First time award winner

Euromoney



Commended Sustainability Award

The Stock Exchange of Thailand

ESG Ratings & Disclosure

SET ESG Rating: AAA
(10th consecutive year)

The Stock Exchange of Thailand

Certificate of ESG100 Company
(11th consecutive year)

Thaipat Institute



Sustainability Disclosure Award

Thaipat Institute



ESG100 Decade Award 2025

Thaipat Institute

Governance & Integrity

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)

Sustainable Asia Award
(3rd Consecutive year)

Corporate Governance Asia

ICON on Corporate Governance
(7th consecutive year)

Corporate Governance Asia

Note: Selected awards only

Who we are

Key Financials & Development Highlights

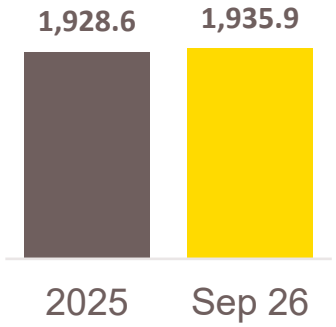
Medium-Term Business Plan 2024-2026

1H/26 Performance vs Financial Targets

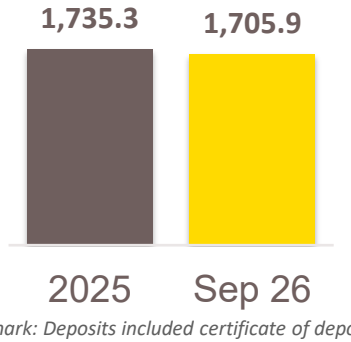
9M/2026 Key Financial Highlights

Loan Growth
+0.4% YTD

Consolidated
(Baht Billion)



Deposit Growth
-1.7% YTD

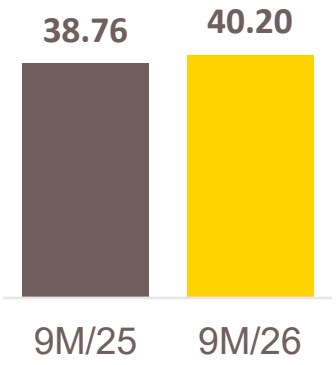


Remark: Deposits included certificate of deposit

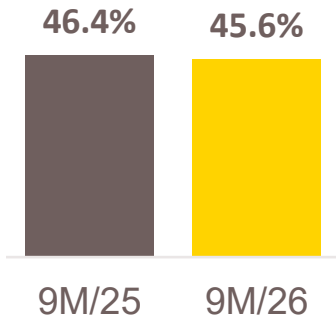
CASA
60.3%

NIM
4.58%

Non-interest Income Growth
+3.7% YoY



Cost-to-Income Ratio



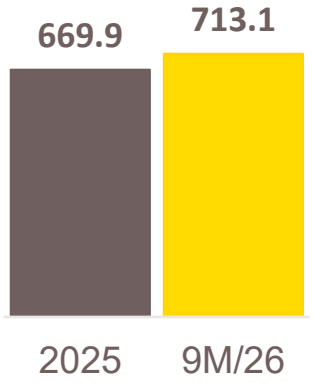
NPL Ratio
3.19%

Coverage Ratio
143.1%

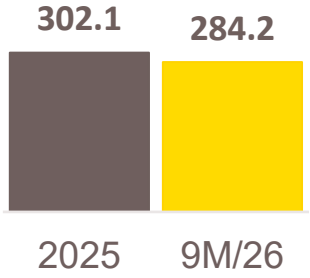
Loans by Segment

Corporate Loan
+6.5% YTD

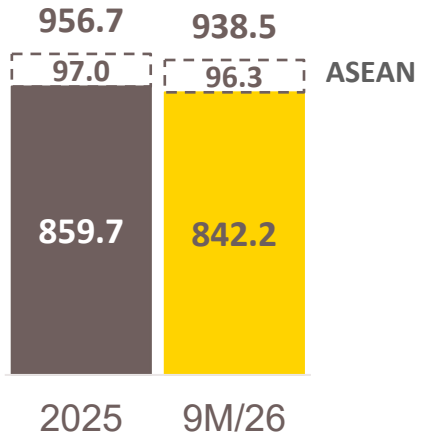
Consolidated
(Baht Billion)



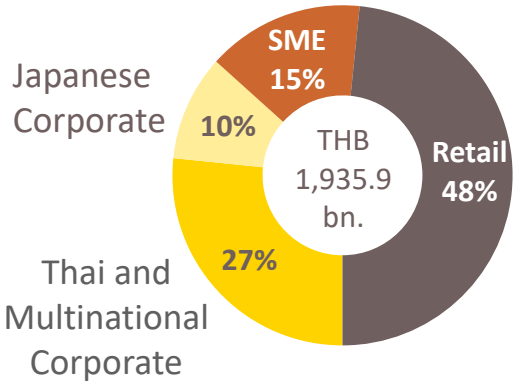
SME Loan
-5.9%YTD



Retail Loan
-1.9% YTD



September 2026



Retail

Auto HP and Title Loans*	24%
Mortgage	11%
Credit Card, Personal Loans and Other *	8%
ASEAN	5%

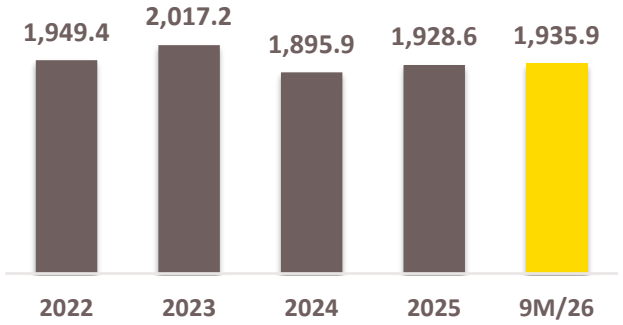
Remark:
** Starting from January 1, 2026, Car4Cash and title loan products were regrouped from credit cards, personal loans and others segment to auto hire purchase and title loans segment. The 3Q/26 figures were thus stated in accordance with this development.*

5 Years Financial Highlights

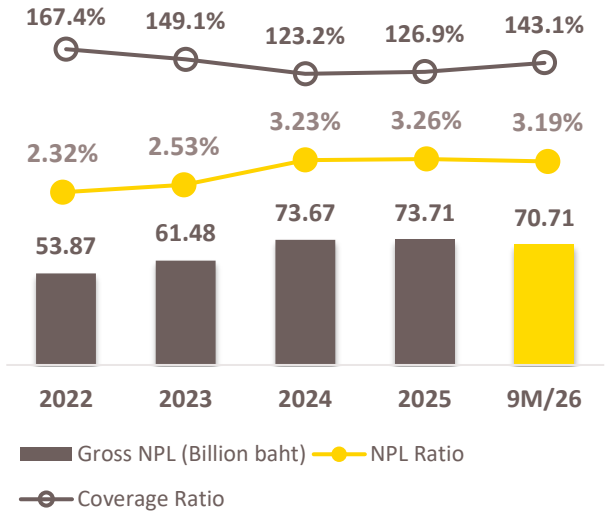
Consolidated

Loans

(Billion baht)

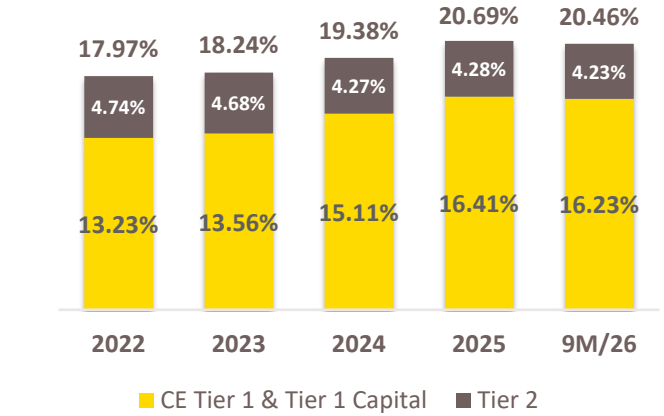


NPL Ratio



Capital Adequacy Ratio 1/

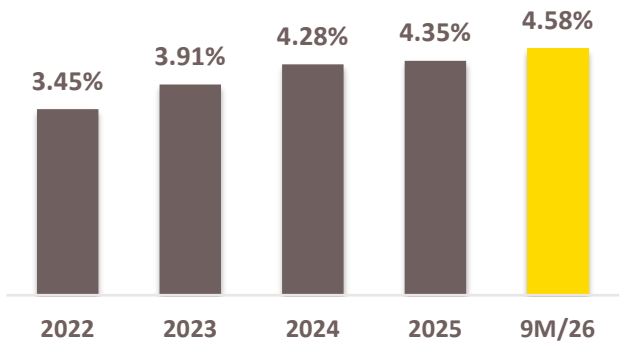
(Percent)



1/ Bank only

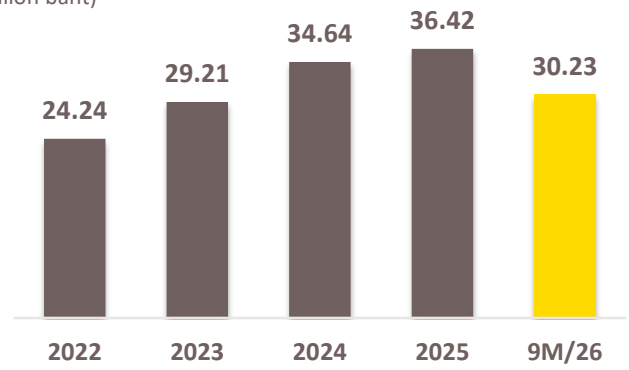
Net Interest Margin (NIM)

(Percent)



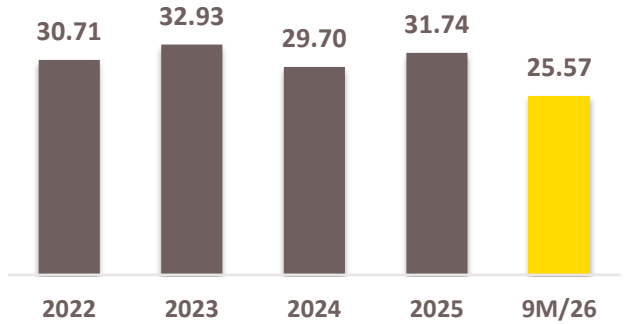
Fees and Service Income

(Billion baht)



Net Profit 2/

(Billion baht)



2/ Attributable to equity holder of the Bank

Who we are

Key Financials & Development Highlights

Medium-Term Business Plan 2024-2026

1H/26 Performance vs Financial Targets

Medium-Term Business Plan
2024-2026

MTBP Journey

	Krungsri: MTBP#1&2 (2015-2020)	Krungsri: MTBP#3 (2021-2023)	Krungsri: MTBP#4 (2024-2026)
Aspiration	**To be a Top Tier Financial Group in Thailand**	**Be the Preferred Thai Bank connecting Customers' needs across ASEAN**	**To be the Leading Sustainable and Regional Bank**
Key Theme	**MTBP#1 (2015-2018)** • Grow Assets • Reduce Cost of Funds • Increase Non-Interest Income **MTBP#2 (2018-2020)** • Digital First • Enhance Customer Experience to become a Main Bank • Enhance Retail and Commercial Banking **Key Achievement** • Became a D-SIB • Built assets & liabilities size & narrowed the gap with top tier banks • Outperform net profit growth through business & product initiatives and well managed risk	**Key Drivers** • Customer Centric through One Krungsri • Sustainable Growth • Data Driven Organization • Regional Focus • Operate Productively **Key Achievement** • Acquired three overseas consumer finance business • Covering 7 countries in ASEAN • Declared carbon neutrality vision • Market leader position in the ESG market	**3 Strategic Pillars** **A** Sustainable Growth • Sustain leadership in core business • Exploit for new market • Exploit for new capabilities • Exploit for new frontier **B** Productivity and Efficiency • Optimize performance in low-return products, services & platforms • Streamline operational process by embracing latest technologies **C** Corporate Transformation • Transform IT & Digital and Data Analytics capabilities • Transform culture & capability • Achieve Krungsri Net Zero commitment (2030)

MTBP 2024-2026: Aspiration and Strategic Pillars

MUFG and Krungsri's Purpose	**Committed to empowering a brighter future**		
Brand Promise	**Make Life Simple**		
Aspiration	**To Be the Leading Sustainable and Regional Bank**		
Financial Target	**ROE 9%**		
Key Themes	**Beyond Banking (ESG-linked biz, Ecosystem & Partnership)**	**Beyond Thailand (Regional Expansion & Connectivity)**	**Beyond Tech (Digital/Data Infra towards Efficiency)**
3 Strategic Pillars	**A Sustainable Growth**	**B Productivity and Efficiency (P&E)**	**C Corporate Transformation**

MTBP 2024-2026 Core Strategies & Framework

11 Core Strategies

Core Business Strategy

A Sustainable Growth: *Empowering a brighter Future & Make Life Simple*

1. Strengthen leading position thru One Retail execution
2. Reimagine towards Commercial Banking of the Future
3. Expand Transaction Banking Business thru Innovation (Local & Regional)
4. Position Regional-Linked Business
5. Position ESG-Linked Business & KS Net Zero commitment (2050)
6. Diversify businesses thru Partnership & Ecosystem

Management Platform Strategy

B Productivity & Efficiency: *Lean Organization & Resource Reallocation*

7. Optimize performance in low-return products, services & platforms
8. Streamline operational process by embracing latest technologies

C Corporate Transformation: *Future-ready Organization*

9. Transform IT & Digital and Data analytics capabilities
10. Transform Culture & Capability
11. Achieve KS Net Zero commitment (2030)

MTBP 2024-2026: Core Business Strategy – Sustainable Growth

Sustain leadership position of Krungsri through enhancing core business via risk-taking capabilities, transactional banking capabilities, together with reimagining commercial & retail banking business via One Retail execution

Strengthen Krungsri regional position with regional expansion and governance across ASEAN entities including connected capabilities regionally in Advisory, Settlement, Investment and Benefits

Key initiatives

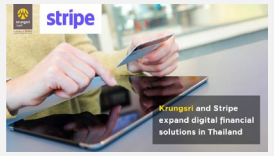
1 Strengthen leading position thru One Retail execution

- Low-costs Deposit
- ONE Retail Lending
- ONE Retail Wealth
- Expand Customer
- Leasing & Hire Purchase



2 Reimagine towards Commercial Banking of the Future

- Digital Lending
- Total Financing & Hedging Solution, Digital Solutions
- Expand Customer Base & Deal Making



3 Expand Transaction Banking Business thru Innovation (Local & Regional)

- Domestic One Payment Solution
- Cross Border One Payment Solution
- Transaction Data
- Fintech Synergy



Key initiatives

4 Position Regional-Linked Business

- Regional Expansion Opportunities
- Regional Connectivity & Differentiation
- Regional Governance



MTBP 2024-2026: Core Business Strategy – Sustainable Growth (Cont.)

Position ESG-Linked Business with profitability through broadening ESG products and enhancing ESG capabilities in all segment as well as exploring partnership to differentiate ESG proposition and increase awareness in Thai market

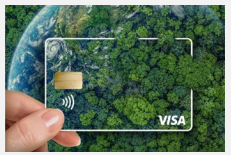
Key initiatives

5 Position ESG-Linked Business & Krungsri Net Zero commitment (2050)

- Accelerate ESG Finance Product and Capabilities
- Explore ESG Partnership
- Expand New ESG Portfolio
- Increase ESG Differentiation
- Explore New Business Related to ESG





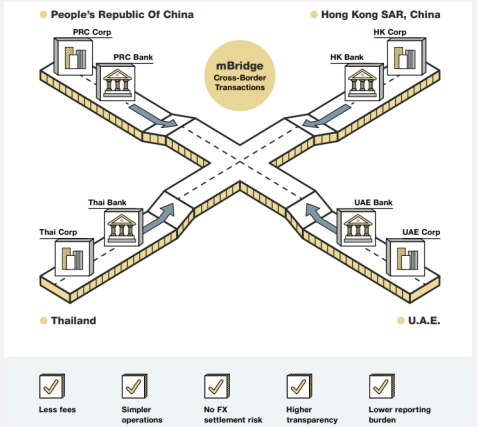


Diversify businesses in new areas as technological disruptions continue, amid the growing opportunity in Thai startup and VC ecosystem, creating opportunities in Krungsri & MUFG as a global corporate with extensive network and financial support

Key initiatives

6 Diversify businesses thru Partnership & Ecosystem

- Virtual Banking
- CBDC and Investment Token
- New VC Investment & New Business Development





MTBP 2024-2026: Management Platform Strategy

- **To restructure the organization's process, people and platform towards a lean organization to boost productivity and efficiency across Krungsri to be more compact and suitable for future growth**
- **A comprehensive transformation of the organization's processes, culture, and strategies to achieve enhanced efficiency, innovation, and long-term sustainability**

Productivity & Efficiency

Key initiatives

7 Optimize performance in low-return products, services & platforms

- Optimize Performance in Low-return Products and Services
- Define Corporate Playbook and OP Process
- Optimize Function of Top OPEX Drivers

8 Streamline operational process by embracing latest technologies

- Business Process Reengineering
- Process Automation & Digitization



Corporate Transformation

Key initiatives

9 Transform IT & Digital and Data analytics capabilities

- Core Platform Transformation
- Data & Analytics Insights
- Cloud Adoption & Infra Transformation
- Partnership / Inorganic Synergy
- Banking-as-a-Service (BaaS)

10 Transform Culture & Capability

- Employee Engagement & Culture Transformation
- Group-wide Talent Management
- HR Tech & Solutions

11 Achieve Krungsri Net Zero commitment (2030)

- Green Energy & Low-carbon Tech

- Who we are
- Key Financials & Development Highlights
- Medium-Term Business Plan 2024-2026
- 1H/26 Performance vs Financial Targets

2026 Outlook

Thailand Economic Outlook

2026 Outlook: Improving economic momentum but the recovery remains uneven and exposed to external risks.

2026 Key Economic Forecasts

% YoY growth	2024A	2025A	2026F
GDP	**2.9**	**2.4**	**2.1**
Private Consumption	4.4	2.7	2.4
Private Investment	-1.9	3.5	8.6
Exports (in USD term)	5.9	12.8	14.0
Headline Inflation	0.4	-0.1	2.0
Policy Interest Rate (%, end of period)	2.25	1.25	1.00

Note: forecasted by Krungsri Research

Krungsri Research's view:

- **Economic outlook is improving,** supported by stronger investment, growing export, and greater policy continuity. Private investment is gaining traction from BOI-approved projects and rising FDI, while exports benefit from the electronics upcycle and AI-driven demand.
- **However, growth remains uneven,** with downside risks from Middle East tensions and U.S. tariff uncertainty – along with weakening consumption after stimulus expiry and weather-related disruptions.
- **While the recent Bangkok floods have a limited macroeconomic impact**, with output losses estimated at THB 17–39 bn (0.1–0.2% of GDP), asset damage could be much higher than GDP losses, potentially placing a significant financial burden on affected households and businesses.
- Despite a more hawkish Fed, **Thai policy rate is expected to remain on hold**, as weak domestic demand and a negative output gap limit the case for rate hikes. **Targeted financial measures and economic reforms are thus taking precedence over further rate moves.**

Headwinds

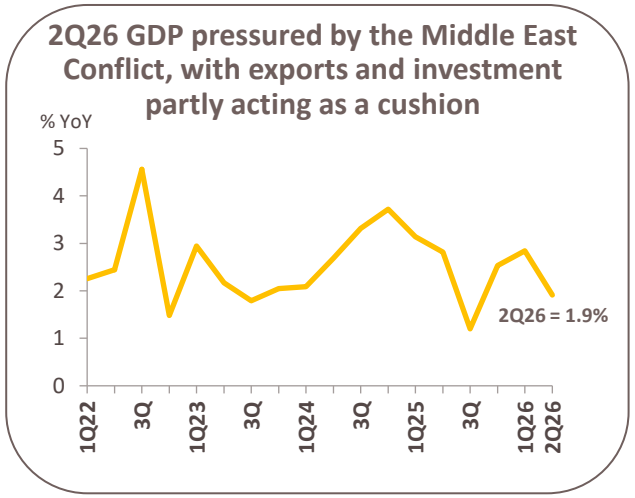
- Renewed escalation of Middle East tensions, pushing up energy prices and raising supply disruption concerns.
- U.S. trade policy risks, particularly Section 301 investigations into excess-capacity concerns and heightened scrutiny of transshipment activities.
- Weather-related disruptions, weighing economic activity and adding financial burdens.
- Structural issues such as elevated household debt, declining competitiveness in key industries.

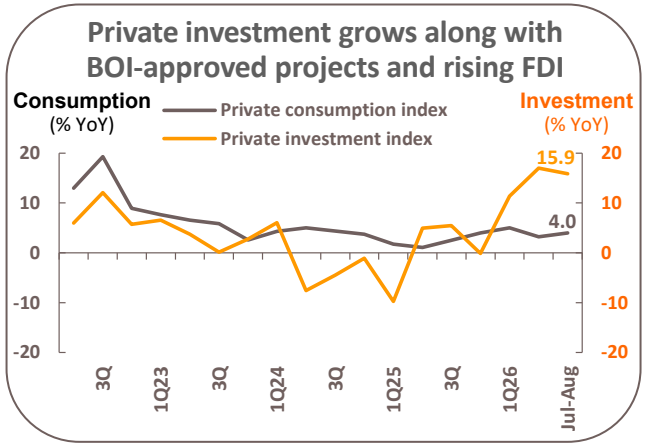
Tailwinds

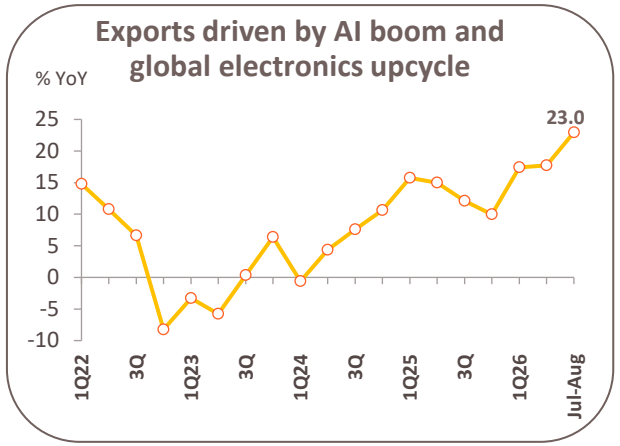
- Economic momentum with robust private investment and continued export expansion.
- Domestic policy supports, including more stimulus measures and the THB 200 billion emergency borrowing decree for energy-transition projects.
- Non-budgetary measures such as Thailand's FastPass scheme and BOI investment facilitation.
- Growth in sectors aligned with Megatrends, e.g. Digital, Healthcare, and the Silver Economy.

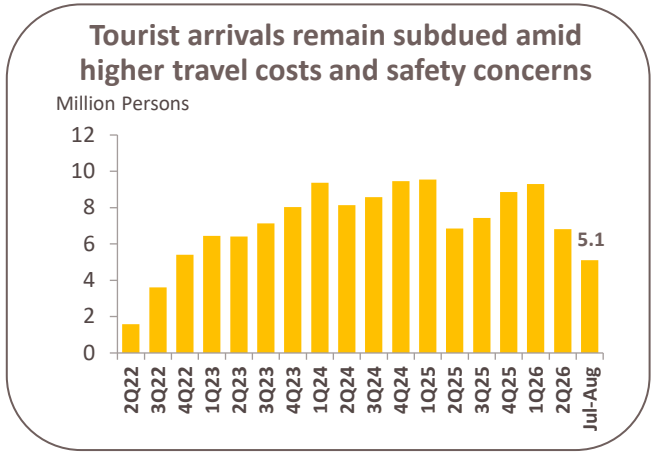
Recent Economic Developments

- The economy has continued to be supported by (i) stronger investment momentum, (ii) export expansion amid growing AI-related industries and the electronics upcycle, and (iii) domestic policy supports, including stimulus measures and the THB 200 bn energy-transition program.
  - Private investment continued to post a double-digit growth amid greater policy continuity. All three major rating agencies currently assign Thailand a Stable Outlook. Fitch upgraded its outlook from Negative to Stable in September, following Moody's revision in April, while S&P maintained its Stable Outlook. These assessments reflect improved political stability, stronger policy implementation, and continued fiscal discipline.
  - Thai exports grew by 23.0% YoY in Jul-Aug, up from an average of 17.7% in 2Q26. These gains, however, may be constrained by prolonged Middle East tensions and Section 301 tariff risks—including forced-labor allegations, excess-capacity investigations, alongside Thailand's Tier-2 classification in the U.S. "The Great Transshipment Scam" report.
  - Foreign tourist arrivals in Jul-Aug reached 5.1 mn, slightly down from 5.2 mn during the same period last year, amid higher travel costs and concerns over transit disruptions and travel safety.
  - Weather-related disruption and Middle East tensions posed downside risks to Thailand's outlook.









Source: NESDC, BOT, MOTS, Krungsri Research

9M/26 Performance vs Financial Targets

	9M/26 Actual	2026 Targets
Loan Growth (YTD)	0.4%*	2-4%
NIM	4.58% *Domestic: 3.75%* *ASEAN: 23.69%*	4.0-4.3% *Domestic: 3.25-3.50%* *ASEAN: 20.00-22.00%*
Non-Interest Income Growth (%YoY)	3.7%	Mid-Single Digit**
Cost to Income Ratio	45.6%	Mid-40s
Credit Cost (bps)	231	200-230 bps
NPL Ratio	3.19%	3.25-3.50%
Loan Loss Coverage Ratio	143.1%	120-135%

** Excluding the impact of HCID's accounting deconsolidation, total loans grew by 0.8% for 9M/26.*
*** Excluding one-time gain associated with TIDLOR remeasurement in 2025.*

Key Financial Ratios by Business Location in 9M/26

	Domestic	ASEAN*	Consolidated
Loan Growth (YTD)	0.4%	-0.7%**	0.4%
NIM	3.75%	23.69%	4.58%
Cost to Income Ratio	46.5%	41.7%	45.6%
Credit Cost (bps)	152	985	231
NPL Ratio	2.74%	12.97%	3.19%
Loan Loss Coverage Ratio	144.6%	135.9%	143.1%

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), SFinance Consumer Credit Finance Company Limited (renamed from SHBank Finance Company Limited on 24 Aug 2026) (VN), Home Credit Philippines (PHIL), SB Finance, Inc. (PHIL), and PT Home Credit Indonesia (IDSA).*

** *Loan growth figure shown for 9M/26 ASEAN reflected the impact from PT Home Credit Indonesia (HCID) accounting deconsolidation. Excluding the aforementioned accounting impact, ASEAN loans increased by 7.7% in 9M/26.*

Thank You

Contact

Investor Relations:

Telephone: (662) 296-2991

E-mail: irgroup@krungsri.com

Krungsri Website: www.krungsri.com

ชีวิตง่าย
ได้ทุกวัน

Make Life Simple