Krungsri Aspiration

"To be the Leading Sustainable and Regional Bank"

Sustainable Growth I Productivity & Efficiency I 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, 14% in personal loans and 15% in credit card respectively, at the end of June 2026.

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
1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120 Thailand ***Corporate Affairs Division Tel :*** *+(662) 296 2991* ***E-mail :*** *irgroup@krungsri.com*

Business Structure and Regional Expansion

krungsri กรุงศรี
A member of MUFG

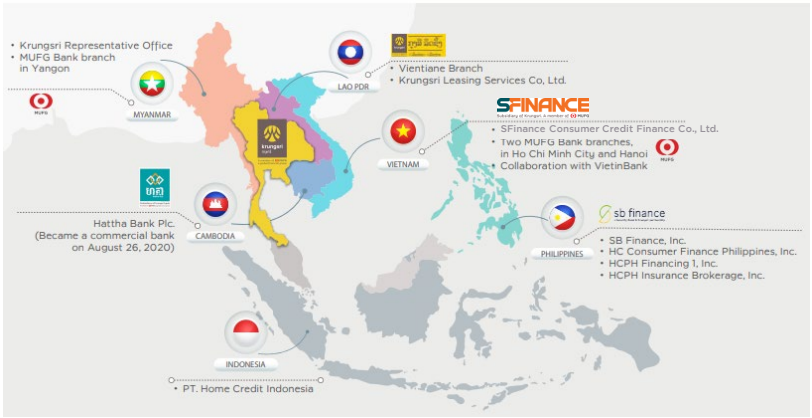
Subsidiaries

Auto HP	Ayudhya Capital Auto Lease PCL. (AYCAL) Krungsri Leasing Services Co., Ltd. (KLS) Somjai 2559 Company Limited (SJC)
Microfinance	Ngern Tid Lor Public Company Limited (NTL) TIDLOR Holdings PLC. (TIDLOR) Krungsri Non-Deposit Taking Microfinance Institution Co., Ltd. (KSM)
Commercial Bank	Hattha Bank Plc. (HTB)
Securities	Krungsri Securities PCL. (KSS)
Investment	Krungsri Asset Management Co., Ltd. (KSAM)
Leasing	Ayudhya Development Leasing Co., Ltd. (ADLC)
IT Services	Krungsri Nimble Co., Ltd. (KSN)
Asset Management	Krungsri Ayudhya AMC Ltd. (KAMC)
Venture Capital	Krungsri Finnovate Co. Ltd. (KFin)

Joint Ventures

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)
Debt Collection	Total Services Solutions PCL. (TSS)
Support	Siam Realty and Services Security Co., Ltd. (SRS) Hattha Services Co., Ltd. (HSL)
Life Insurance Broker	Lotus's Life Assurance Broker Ltd. (LLAB)
Non-Life Insurance	Krungsri General Insurance Broker Ltd. (KGIB) Lotus's General Insurance Broker Ltd. (LGIB)
Consumer Finance	SB Finance, Inc. (SBF) SFinance Consumer Credit Finance Co., Ltd. (SFIN) HC Consumer Finance Philippines, Inc. (HCPH) HCPH Financing 1, Inc. (HCPH1) HCPH Insurance Brokerage, Inc. (HCPHI) PT. Home Credit Indonesia (HCID)
Other*	Pattanasin Plus (1970) PCL. (KCS)

** During the liquidation process for business cessation.*



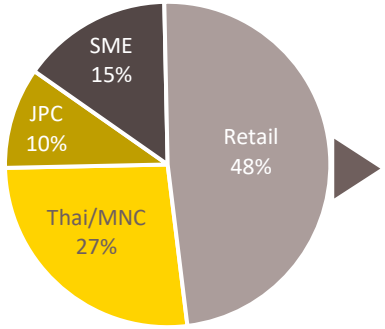
Krungsri's shareholding in key ASEAN entity

- 100% **Krungsri Leasing Services Co., Ltd**
  Leasing / Hire Purchase / Sales Finance
- 100% **Hattha Bank Plc.**
  Commercial Bank
- 100% **SFinance Consumer Credit Finance Co., Ltd.**
  Consumer Finance
- 80% **PT. Home Credit Indonesia**
  Consumer Finance
- 75% **HC Consumer Finance Philippines, Inc.**
  Consumer Finance
- 50% **SB Finance, Inc.**
  Consumer Finance

Financial Highlights

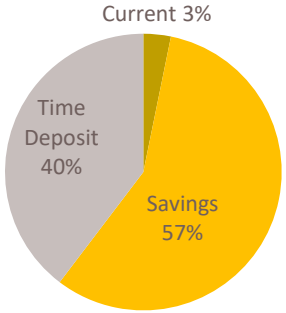
September 2026

Loan Breakdown

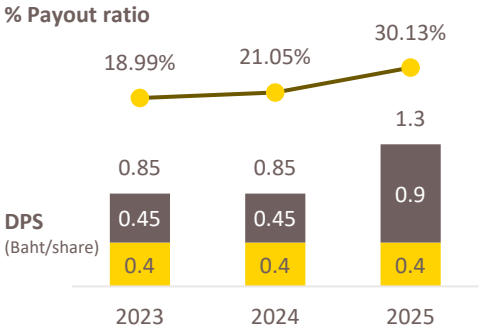


Auto HP and Title Loans*	24%
Mortgage	11%
Credit Card, Personal Loans and Others*	8%
ASEAN	5%

Deposit Breakdown



Dividend Information



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.*

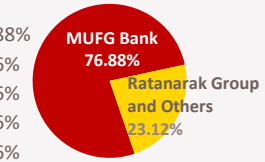
Key figures

Assets: THB 2,624 bn
Loans to customers: THB 1,936 bn
Deposits: THB 1,706 bn

9M/26 Net profit: THB 25,572 mn

Top 10 Shareholders

1.	MUFG Bank, Ltd.	76.88%
2.	Stronghold Assets Company Limited	2.26%
3.	The Great Luck Equity Company Limited	2.26%
4.	GL Asset Company Limited	2.26%
5.	BBTV Satelvision Company Limited	2.26%
6.	BBTV Asset Management Company Limited	2.22%
7.	Bangkok Broadcasting & T.V. Co., Ltd.	2.19%
8.	Mahakij Holdings Co., Ltd.	2.16%
9.	Tun Rung Rueng Co., Ltd.	2.15%
10.	Super Assets Co., Ltd.	0.70%

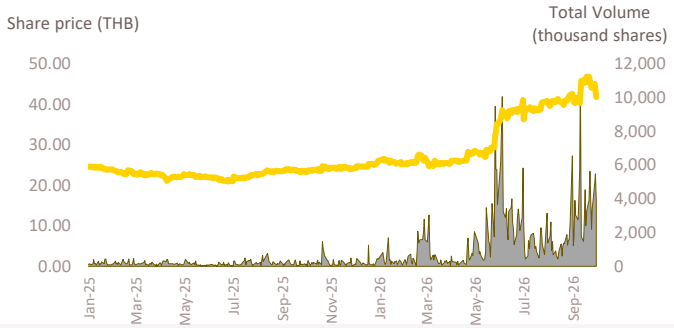


(As of 10 September 2026, Latest record date)

Share information

As of 30 September 2026

SET Symbol: **BAY**	52 week High/Low **THB 47.50/23.20**	Market Capitalization: **THB 266.6 billion**
Share price: **THB 36.25**	P/BV: **0.63x**	Listed share: **7,356 million shares**



Krungsri Sustainability and Recognition

Aspiring to achieve Net Zero Vision

E Environment

- Transition finance
- Transition plan (power generation and transportation sectors)
- Carbon credit for forestry

S Social

- Responsible Banking
- Financial Inclusion and Promotion of Financial Literacy

G Governance

- ESG risk management
- Financial crime prevention
- Corporate governance and anti-bribery and Corruption

SET AAA ESG Ratings 2025
SET ESG Ratings: AAA

Corporate Governance Asia Sustainable Asia Award 2026
Sustainable Asia Award

The Asset
Corporate Sustainability Leadership Awards
Platinum Award 2026
Best Sustainability Officer Award 2024

Commended Sustainability Award

ESG100 2026
Certificate of ESG100 Company

Euromoney
Awards for Excellence
Thailand's Best Bank for Corporate Responsibility 2026
Thailand's Best Bank for ESG Award 2024

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

ATMs
4,847 ATMs