krungsri
กรุงศรี

A member of MUFG



Sustainability Report 2025



Our deepest condolences on the passing of
Her Majesty Queen Sirikit The Queen Mother.
May Her Majesty's soul ascend to heaven and rest in peace.

The Board of Directors, Management and Staff
Bank of Ayudhya Public Company Limited and Krungsri Group Subsidiaries

Contents

6 Mission, Vision, Core Values

9 Message from the Chairman, the Vice Chairman, and the President and Chief Executive Officer

12 Operating Results and Key Developments

14 About Krungsri

24 Driving Business for Sustainability

36 Reporting Methodology



48 Environmental Aspect

49 Environmental Management and Resource Efficiency

59 Climate Change Management



70 Social Aspect

71 Customer Experience and Market Conduct

77 Responsible Lending and ESG Considerations

89 Human Resources Development

103 Fair Labor Practices and Respect for Human Rights

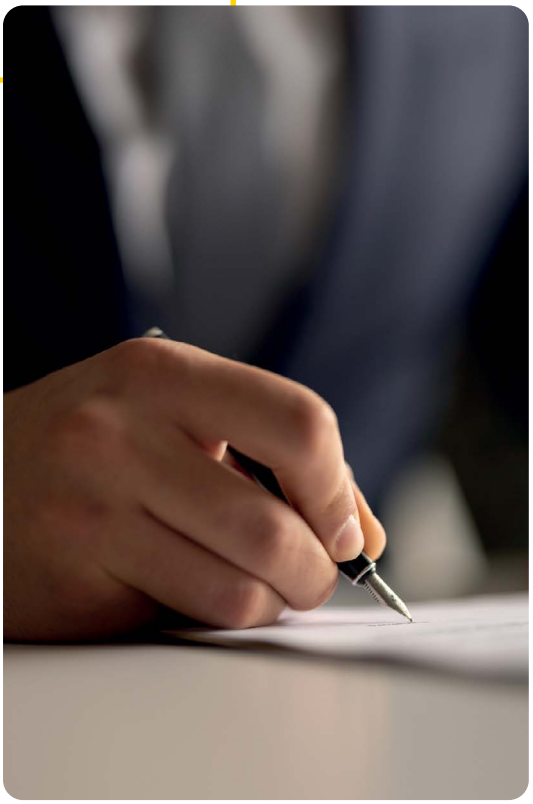
116 Financial Inclusion

123 Occupational Health, Safety, and Working Environment

129 Stakeholder Engagement

139 Promotion of Financial Literacy

146 Community Participation and Social Engagement



162 **Economic and Governance Aspect**

163 Data Governance and Personal Data Protection

168 Financial Crime Prevention

171 Cybersecurity and AI Governance

178 Good Governance and Anti-Corruption

185 Risk and Crisis Management

193 Innovation and Digital Transformation

201 Supply Chain Management

207 Numerical Data on Sustainability Performance

226 Assurance Statement

230 GRI Content Index

236 Questionnaire on Krungsri's Sustainability Report 2025



Mission, Vision, and Core Values

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

Vision

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



Core Values

Customer Centricity:
We put our customers first, understanding and anticipating their needs and expectations and responding with best solutions.

Integrity:
We are fair and professional, inspiring trust and work with transparency, legalism, and ethics.

Team Spirit:
We work together as a team for the benefit of our customers and Krungsri with open hearts and open minds to reach our goals.

Passion for Excellence:
We are committed to instill in ourselves the expectation of excellence in delivering our work and services.

Making Innovative Changes:
We start by changing ourselves and intend to improve every day by creating changes for the better that will positively benefit our customers along with Krungsri.

Global Awareness:
We challenge ourselves as a valued member of a global financial group, supporting the growth of our customers both within and outside Thailand.



Message from the Chairman, the Vice Chairman, and the President and Chief Executive Officer

The year 2025 was a period of profound loss for the Kingdom of Thailand. We mourned the passing of Her Majesty Queen Sirikit the Queen Mother, whose life exemplified grace, compassion, and unwavering devotion. Her immeasurable contributions to the nation and steadfast commitment to the well-being of the Thai people have shaped generations and strengthened the fabric of our society. Her Majesty's legacy—rooted in love, resilience, and national pride—will forever inspire our Thai nation.

During the same year, Krungsri also grieved the loss of our revered former Chairman, Mr. Krit Ratanarak. He was a true visionary who guided the Bank with clear purpose and a profound commitment to our customers, society, and the broader economy. His determined leadership, particularly through the challenges of the 1997 Asian Financial Crisis, cemented a legacy of resilience. His founding principles—integrity, prudence, societal contribution, and sustainability—are deeply embedded in Krungsri's corporate culture and will continue to guide us. His memory will be cherished in our hearts always.

Throughout 2025, both the global and Thai economies continued to recover amid a fragile environment. Geopolitical tensions, reciprocal tariff measures by the United States, structural constraints—including high household debt—further tested economic resilience. Despite these challenges, Krungsri remained committed to supporting customers, society, and communities. Notably, 2025 also marked a significant milestone: the 80th anniversary of our service to customers and Thai society, a testament to our enduring purpose and resilience.

As the second year of our fourth Medium-Term Business Plan (2024-2026), and guided by our responsibilities as a Domestic Systemically Important Bank (D-SIB), we continued to advance resilient strategies across environmental, social, and governance (ESG) dimensions. Anchored in the pillars of "Sustainability" and "Regional Expansion," we reaffirmed our aspiration to become the Leading Sustainable and Regional Bank.

In response to evolving policy directions and forthcoming regulatory requirements—including the Climate Change Act—and to complement Thailand's 2050 net-zero commitment and the two phases of the Thailand Taxonomy, Krungsri launched a comprehensive program to strengthen our ESG capabilities and build a robust organizational foundation for the future. In partnership with a world-class consulting firm, we completed a full transformation under the Internalizing Environmental and Climate Change (IECC) program, establishing five key pillars: governance, strategy, risk management, metrics and targets, and data governance. We also published our first Task Force on Climate-related Financial Disclosures (TCFD) report, further demonstrating our commitment to addressing climate risks and contributing to global sustainability efforts.

To support Thailand's sustainability transition—particularly the national pathway toward a net-zero future by 2050—while advancing our own net-zero ambition, we established an interim target to expand our sustainable finance portfolio by 250 billion baht by 2030.

Through strategic customer engagement and innovative financial solutions, we achieved this goal five years ahead of schedule. We also sustained our market-leading position in ESG bond underwriting with nearly 16 percent market share, completing several landmark transactions, including Thailand's first sustainability-linked bond issued by a state-owned enterprise, EGAT.

This milestone reflects our agile strategy and leadership in sustainable finance. Building on this momentum, we raised our Social and Sustainable Finance (SSF) target to 350 billion baht by 2030, underscoring our commitment to advancing social and sustainable development initiatives across climate mitigation, climate adaptation, and industrial transition efforts.

We also introduced a suite of SME sustainable lending solutions—such as the *"Krungsri SME Transition Loan"*—tailored to meet the unique needs of SME clients while aligning with financial and regulatory requirements.

On the social dimension, we strengthened our financial inclusion mandate, particularly through our affiliation with Tidlor Holdings (TIDLOR). This mandate focuses on delivering accessible, fair, and innovative lending and insurance solutions to underbanked populations, including small entrepreneurs, farmers, and individuals with limited access to formal finance. In 2025, Krungsri increased our shareholding in TIDLOR from 30.18 percent to 46.51 percent, further reinforcing our long-term commitment to financial inclusion.

Recognizing the financial strain faced by households and small enterprises, we implemented multiple assistance measures throughout the year. Krungsri supported customers affected by the March earthquake, severe flooding in southern provinces, and border-area unrest through reduced installments, extended grace periods and terms, and temporary payment suspensions. In addition, through our "You Fight, We Help" program, we assisted vulnerable SMEs and retail customers facing debt challenges. The program provided relief to 85,012 accounts, covering outstanding debt of 29,335 million baht. At the same time, we maintained asset quality through responsible lending and pre-emptive restructuring, empowering customers to regain resilience and recover with confidence.

Financial literacy remained a vital component of our long-term sustainability efforts. Building on our flagship 'Simple to Share' program, launched in 2015 to instill smart financial habits among elementary students—*benefiting more than 45,000 youth participants across Thailand and Lao PDR*—we expanded our financial literacy curriculum between 2024 and 2025 to include the agricultural sector. Considered Thailand's socio-economic backbone, this sector has been affected by high levels of household debt, which stands at approximately 87 percent of GDP. Through collaboration with the United Nations Development Programme (UNDP) and funding from the Green Climate Fund (GCF), Krungsri delivered financial education to nearly 800 rice farmers in flood-prone areas of central Thailand. By integrating climate adaptation strategies with tailored financial learning, the program moved beyond traditional philanthropy toward meaningful and systemic impact.

On the governance dimension, supporting financial system integrity remained a priority—*particularly as cyber and financial-crime threats intensified across region*. Krungsri leveraged data, artificial intelligence, and advanced technologies to enhance fraud detection, strengthen financial crime prevention, and elevate account management standards. Our pioneering real-time data-sharing collaboration with the Royal Thai Police's Central Investigation Bureau (CIB) established a new benchmark for bank–law-enforcement cooperation in Thailand, improving investigative efficiency and accelerating interventions.

Our strong governance and sustainability performance were further underscored by numerous recognitions in 2025. Krungsri received the SET Awards 2025 in the Sustainability Excellence category under the "Commended Sustainability Awards" designation and was selected for the tenth consecutive year as a sustainable stock, receiving the highest AAA rating in the SET ESG Ratings.

Looking ahead to 2026 and beyond, Krungsri—recognized as a Domestic Systemically Important Bank (D-SIB) and a strategic member of MUFG—remains steadfast in our commitment to advancing Thailand's socio-economic development. Guided by more than eight decades of dedicated service, we continue to uphold our long-standing commitment to social, environmental, and community-focused sustainable development.

This enduring mission will continue to inspire and shape our strategic direction as we progress toward becoming the Leading Sustainable and Regional Bank. With this purpose at the core of our organization, we aim to create long-term, meaningful value for all stakeholders while contributing positively to the sustainable future of Thailand and the ASEAN region.

Noriaki Goto

(Mr. Noriaki Goto)
Chairman

Jamlong Atikul

(Dr. Jamlong Atikul)
Vice Chairman

Kenichi Yamato

(Mr. Kenichi Yamato)
President and
Chief Executive Officer

Operating Results and Key Developments

Environmental dimension

Topic	Medium/long term target	2025 Target	2025 Performance
Greenhouse gas emissions from business operations (Scope 1 and Scope 2)	Reduce greenhouse gas emissions from business operations (Scope 1 and Scope 2) to zero by 2030	Reduce greenhouse gas emissions from business operations (Scope 1 and Scope 2) by 4.2 percent compared to the previous year	Greenhouse gas emissions from business operations (Scope 1 and Scope 2) was 45,758 tCO_2e, representing a 2.13 percent decrease compared to 2024
Greenhouse gas emissions from financial services	Reduce greenhouse gas emissions from coal-fired power plant financing to zero by 2030	-	As of December 31, 2025, Krungsri has reduced the outstanding loans for coal-fired power plants to only 1,530 million baht, representing a 27.66 percent decrease in loans from 2024
Reforestation for Carbon Sequestration	• Enhance tree survival rates through systematic maintenance in collaboration with local communities. • Pursue greenhouse gas emission reduction certification from the Thailand Greenhouse Gas Management Organization (Public Organization)	Monitor tree survival and growth rates, and conduct annual carbon sequestration calculations for all planted trees	The reforestation and maintenance project at Ban Khao Hua Khon, Ratchaburi (10 rai)—conducted under the “Care the Wild” initiative in partnership with the Stock Exchange of Thailand, the Royal Forest Department, and the local community—has been certified by the Low Emission Support Scheme (LESS) of the Thailand Greenhouse Gas Management Organization (Public Organization). The project successfully achieved a total carbon sequestration of 139.33 tCO_2e

Social dimension

Topic	Medium/long term target	2025 Target	2025 Performance
Responsible lending and ESG considerations	To increase the Social and Sustainable Finance (SSF) portfolio to 250,000 million baht within 2030 (from a 2021 baseline)	-	As of December 31, 2025, Krungsri successfully reached its target by providing an additional 255,606 million baht for social and sustainable finance over the 2021 baseline. A revised and more ambitious target will be introduced in 2026
Financial inclusion (Mobile Banking)	To continuously increase digital penetration of krungsri app, enabling more convenient and inclusive access to financial services while addressing users’ evolving needs.	-	As of the end of 2025, krungsri app had a digital service adoption rate over 80 percent
Promotion of Financial Literacy	Increase awareness of personal financial management and cyber security among target groups	-	• Provided financial literacy training to 472 farmers (133 males and 339 females) across 16 subdistricts in Phitsanulok and Sukhothai, totaling 1,416 training hours with an average satisfaction rate of 96 percent

Topic	Medium/long term target	2025 Target	2025 Performance
			• Organized 20 cybersecurity threat prevention training courses in accordance with the Bank's Policy for Enterprise Information Security, with 787 participants totaling 2,000 training hours
Promoting women's potential and gender equality	To have senior female executives (of the Level 9 or higher) representing more than 40 percent of the total senior executives	To have senior female executives (of the Level 9 or higher) representing more than 40 percent of the total senior executives	Senior female executives (of the Level 9 or higher) represented 54.37 percent of the total senior executives
Stakeholder engagement (Shareholders)	Received "Excellent" quality assessment for the annual general meeting of shareholders by the Thai Investors Association and the Federation of Thai Capital Market Organizations	Received "Excellent" quality assessment for the annual general meeting of shareholders by the Thai Investors Association and the Federation of Thai Capital Market Organizations	Received "Excellent" quality assessment for the 2025 annual general meeting of shareholders by the Thai Investors Association and the Federation of Thai Capital Market Organizations
Employee engagement in Corporate Social Responsibility (CSR) activities	To have at least 15 percent of total Krungsri Group's employees (permanent employees) participate in CSR activities as Krungsri Group volunteers	-	• Recorded 3,722 Krungsri Group volunteers, accounting for 6.92 percent of the total Krungsri Group's permanent employees • Recorded 11,525 Krungsri volunteer hours
Human resource development	To have an average of 36 training hours per employee per year	To have an average of 36 training hours per employee per year	Recorded an average of 48.31 training hours per employee per year

Economic and governance dimension

Topic	Medium/long term target	2025 Target	2025 Performance
Sustainable banking	-	To receive the highest rating of "AAA" in the SET ESG Ratings	• Received the "Commended Sustainability Award" in the Sustainability Excellence category from "the SET Awards 2025" • Recognized for the 10th consecutive year with the highest SET ESG Ratings of "AAA"
Governance	To earn the "Excellent" level of corporate governance recognition from leading organizations	To earn the "Excellent" level of recognition from the Corporate Governance Report of Thai Listed Companies (CGR) project by Thai Institute of Directors	Earned the "Excellent" level of recognition from the Corporate Governance Report of Thai Listed Companies (CGR) project by Thai Institute of Directors
Anti-corruption	To be certified as a member of Thailand's Private Sector Collective Action Coalition Against Corruption (CAC)	-	Certified by CAC (Certified Period: March 31, 2023 - March 31, 2026)

About Krungsri

General Information

Established on April 1, 1945 and listed on the Stock Exchange of Thailand on September 26, 1977, Bank of Ayudhya Public Company Limited (Krungsri) has ingrained good corporate governance in our business, while setting the tone that supports moral righteousness, transparency, and fairness. We adhere to the highest principles of ethical conduct transcending all statutory prerequisites in taking our business to the next level as we committed to responding to expectations of stakeholders, communities, and society.

Krungsri is ranked Thailand's fifth largest commercial bank in terms of assets, loans, and deposits. We are a strategic member of MUFG Bank, Ltd. (MUFG Bank), a wholly-owned subsidiary of Mitsubishi UFJ Financial Group (MUFG) – Japan's largest financial group and one of the world's largest financial groups. In addition, the Bank has been recognized by the Bank of Thailand as one of the Domestic Systemically Important Banks (D-SIBs) that play a crucial role in driving Thailand's economy and financial system[1/].

Krungsri has undertaken its business in strict compliance with the Financial Institutions Businesses Act, B.E. 2551 (A.D. 2008), the Securities and Exchange Act, B.E. 2535 (1992), and notifications and regulations of the Office of the Securities and Exchange Commission and the Bank of Thailand (BOT), as well as other related regulatory requirements. Krungsri conducts the fundamental commercial banking business, including accepting deposits, offering loans, foreign exchange trading services, financial instruments trading services, loan guarantees, payment and funds transfer services, risk hedging products, e.g. interest rate and FX derivatives, etc. The Bank's other businesses approved by the BOT include businesses of insurance-related services, securities-related services, financial derivatives, e-banking, and other financial and non-financial services.

As of the end of 2025, Krungsri has 31 subsidiaries and joint ventures. while our 556 branches[2/] are in well diversified locations throughout the country and in Lao PDR, with a total of 53,766 employees[3/].The Bank's registered capital is 75,741.437 million baht, while our paid-up capital stands at 73,557.618 million baht.

Name of company:
Bank of Ayudhya Public Company Limited

Type of company:
Listed on the Stock Exchange of Thailand

SET symbol:
BAY

Registration number:
0107536001079

Business type:
Commercial bank

Brand name:
Krungsri

Business group name:
Financial Business Group (Krungsri Group)

Area of operation:
seven countries consisting of

Thailand, Cambodia, The Philippines, Lao PDR, Vietnam, Indonesia, Myanmar

Head office address:
1222 Rama III Road, Bang Phongphang,
Yan Nawa, Bangkok 10120

Contact channels:

Head Office:
- Telephone 0-2296-2000
- Facsimile 0-2683-13044

Krungsri Call Center:
1572

Online channels:
- www.krungsri.com
- Krungsri Simple

Total workforce:
53,766 People
(Permanent employees of the Bank, subsidiaries and joint ventures.)

Fees and service income:
36,421 million baht

Total operating income [4/] :
160,320 million baht

Remarks:

[1/] Refer to Notification of the Bank of Thailand No. FPG. 17/2560 Re: The list of Domestic Systemically Important Banks

[2/] Including the Head Office and one overseas branch

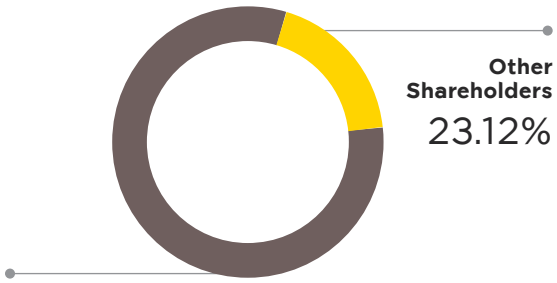
[3/] Number of permanent employees of the Bank, subsidiaries and joint ventures.

[4/] Total operating income: Net interest income + Net fees and service income + Other operating income

Shareholder Structure

The list of shareholders with over 0.5 percent of the total issued shares

As of September 11, 2025 (Latest Record Date)
(7,355,761,773 issued and paid-up ordinary shares at a par value of 10 baht per share)

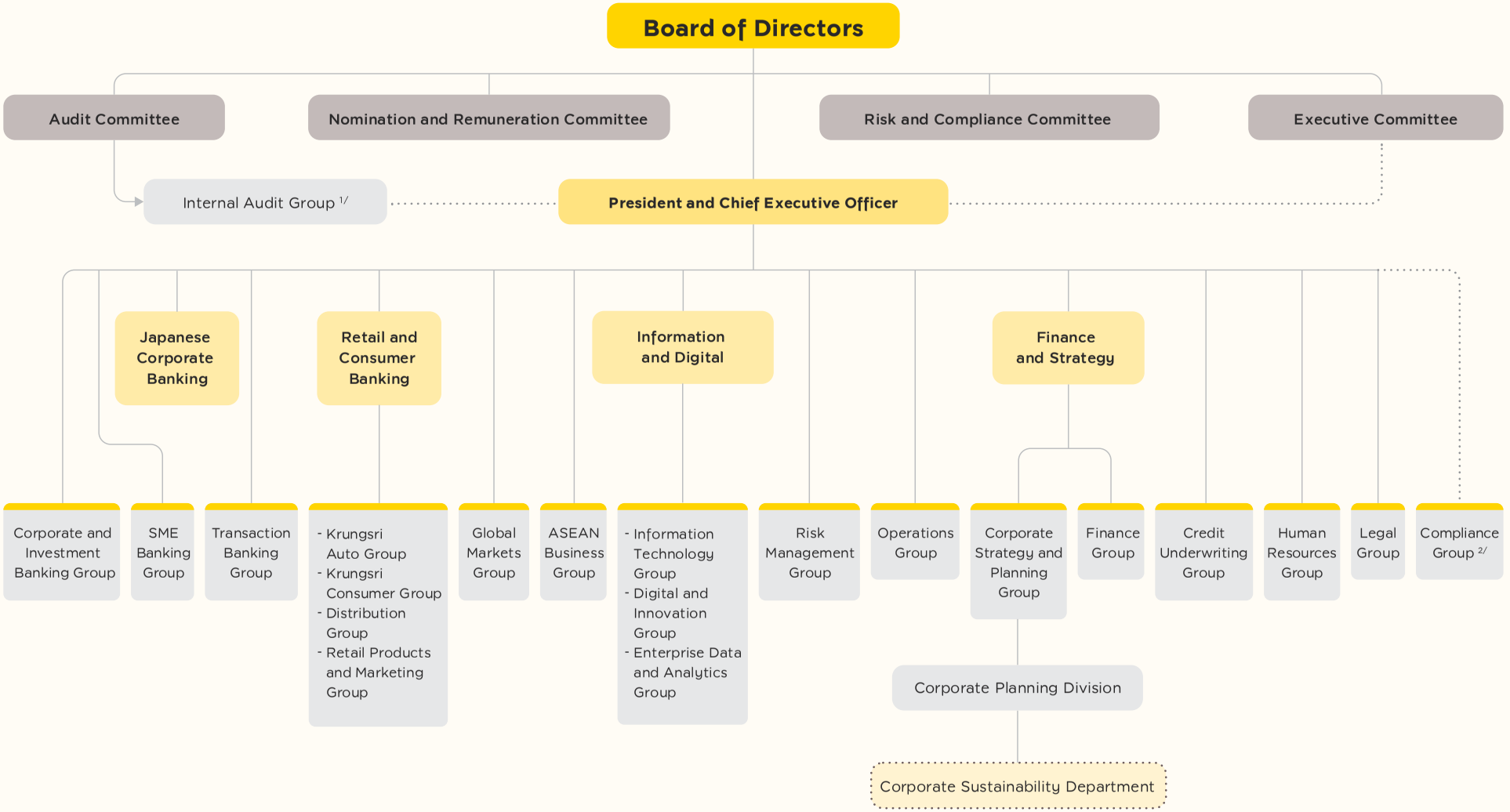


Item	Shareholder Name	Number of Shares	% of Total Shares
1	MUFG BANK, LTD.	5,655,332,146	76.88*
2	Stronghold Assets Company Limited	166,536,980	2.26
3	The Great Luck Equity Company Limited	166,478,940	2.26
4	GL Asset Company Limited	166,414,640	2.26
5	BBTV Satelvision Company Limited	166,151,114	2.26
6	BBTV Asset Management Company Limited	163,112,900	2.22
7	Bangkok Broadcasting & T.V. Company Limited	160,789,220	2.19
8	Mahakij Holdings Company Limited	158,726,810	2.16
9	Tun Rung Rueng Company Limited	157,889,440	2.15
10	Super Assets Company Limited	51,421,714	0.70
11	C.K.R Company Limited	48,528,834	0.66
	Other Shareholders	294,379,035	4.00
	TOTAL	7,355,761,773	100.00

Remark:
*In compliance with the permission from the Ministry of Finance, the shares held by foreign shareholders are totally 76.90%.

Organization Structure

As of January 1, 2026

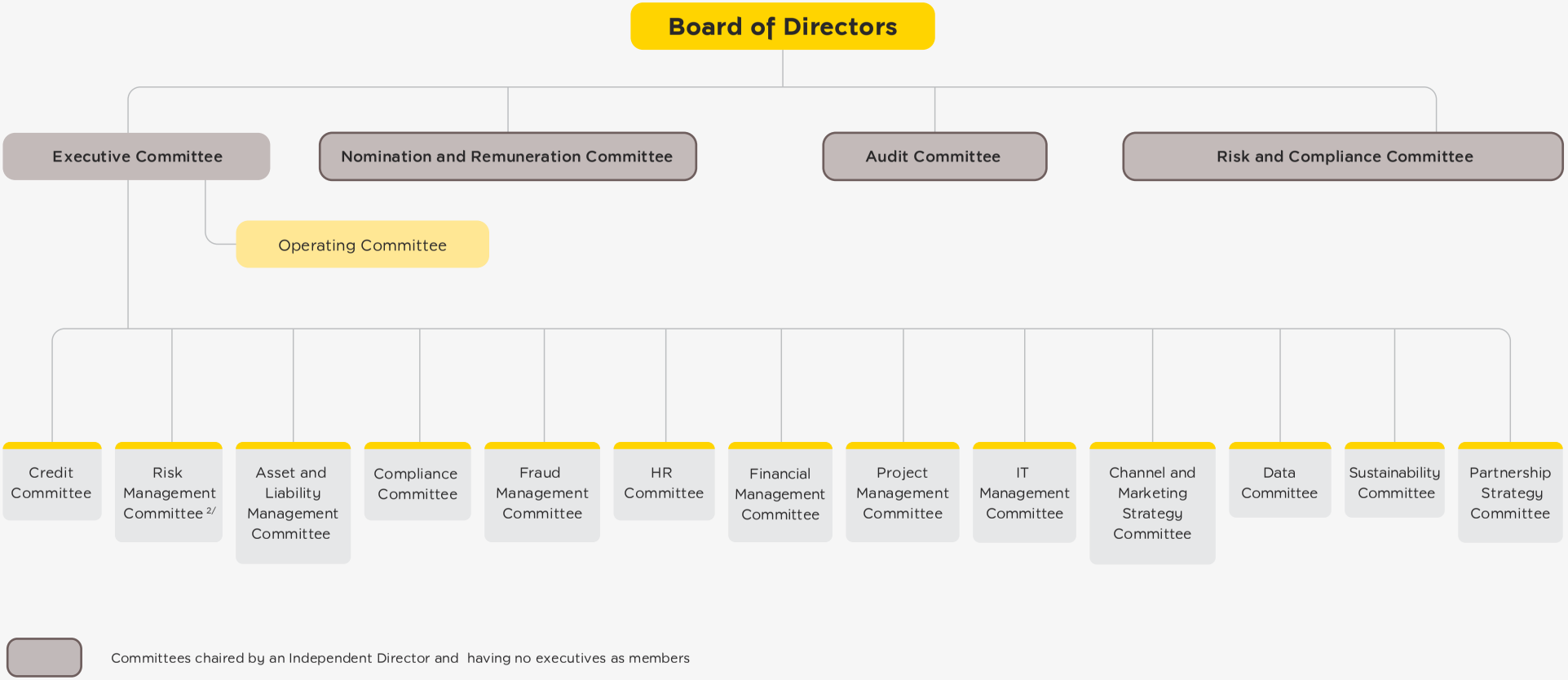


Remarks:

1/ The Internal Audit Group shall report directly to the Audit Committee

2/ The Compliance Group shall report directly to the Risk and Compliance Committee

Committee Chart [1/]



Remarks:

[1/] The Bank issues appointment directives and regulations for all committees and makes announcements accordingly for enterprise-wide acknowledgement.

[2/] The Risk Management Committee shall have a dotted reporting line to the Risk and Compliance Committee.

Products and Services

Deposit Products

- Current accounts
- Savings accounts
- Time deposit accounts
- Foreign currency deposit accounts

Loan Products

- Overdraft (O/D)
- Promissory notes and term loans for corporate customers
- Housing loans and personal loans for retail customers
- Foreign currency loans
- Trade finance credit
- Other loan services, such as aval and acceptance, letter of guarantee and bank guarantee, letter of credit, and financial status certification, etc.

Other Services

- e-banking services
- Domestic money transfer
- Foreign exchange and international money transfer
- Krungsri Tradelink
- Direct debit and direct credit
- Bancassurance
- Investment banking
- Securities services
- Cash management
- Transaction banking
- Foreign exchange forwards, and foreign exchange and interest rate derivatives products
- Trade finance services
- Government bonds, treasury bills and state enterprise bonds

Krungsri Customers



Corporate Segment

Thai Corporate
Japanese Corporate
Multinational Corporate



Small and Medium Enterprise (SME) Segment



Retail Segment

Value Chain

Primary Activities

Funding Sources	Operations	Marketing and Sales	Access to Financial Innovations and Products	Financial Transactions	After-Sales Services

Consider and connect with socio-economic and environmental impacts

• Financial Access	• Financial product development appropriate for target groups, in consideration of ESG dimensions • Credit underwriting based on ESG dimensions • Digital transformation to cut waste and emissions • Business continuity	• Market conduct • Accurate and complete disclosure of financial product data • Fair competition • Advertising and public relations that promote brand image	• Convenient, fast, and secure financial services • Inclusive and extensive centers/ offices/ branches • Financial inclusion and equity	• Cybersecurity and AI Governance • Personal data security • Financial crime prevention	• Customer relationship management • Complaint case management • Communication channels appropriate for target groups

Support Activities

Risk management	Procurement management	Human resources management	Digital innovation and technology management	Other infrastructures, e.g., accounting and finance system, business administration, legal tasks, compliance tasks, etc.

Subsidiaries and Joint Ventures

Krungsri holds shares of 26 subsidiaries and 5 joint ventures as defined in a relevant notification of the Office of the Securities and Exchange Commission. The information as of December 31, 2025, is as follows:

Company Name	Type of Business	Proportion of Ownership Interest and Voting Power Held by the Bank (Percentage)
Subsidiaries		
1. Ayudhya Development Leasing Company Limited	Hire-purchase and leasing	99.99
2. Ayudhya Capital Auto Lease Public Company Limited	Hire-purchase and auto leasing	100.00
3. Ayudhya Capital Services Company Limited	Credit cards and personal loans	100.00
4. General Card Services Limited	Credit cards and personal loans	100.00
5. Krungsriayudhya Card Company Limited	Credit cards and personal loans	100.00
6. Siam Realty and Services Security Company Limited	Car rental services and personnel services	100.00
7. Total Services Solutions Public Company Limited	Collection services	100.00
8. Krungsri Asset Management Company Limited	Fund management	86.86
9. Krungsri Ayudhya AMC Limited	Asset management	100.00
10. Krungsri Securities Public Company Limited	Securities	99.96
11. Pattanasin Plus (1970) Public Company Limited [1/] (formerly Krungsri Capital Securities Public Company Limited)	-	99.37
12. Krungsri Nimble Company Limited	Factoring and information technology services	100.00
13. Krungsri Genesis Company Limited [2/]	Personal loans	100.00
14. Krungsri General Insurance Broker Limited [2/]	Life assurance broker and general insurance broker	100.00
15. Krungsri Finnovate Company Limited	Venture capital	100.00
16. Krungsri Leasing Services Company Limited [3/]	Hire-purchase, leasing, and sales finance	100.00

Company Name	Type of Business	Proportion of Ownership Interest and Voting Power Held by the Bank (Percentage)
17. Krungsri Non-Deposit Taking Microfinance Institution Co., Ltd. [4/]	Micro finance	99.99
18. Hattha Bank Plc.	Commercial bank	100.00
19. Hattha Services Company Limited [5/]	Lease real estate	100.00
20. SHBank Finance Company Limited [6/]	Personal loans	50.00
21. HC Consumer Finance Philippines, Inc.	Personal loans and credit cards	75.00
22. HCPH Financing 1, Inc.	Asset management	100.00
23. HCPH Insurance Brokerage, Inc.	General insurance broker	100.00
24. PT Home Credit Indonesia [7/]	Personal loans	80.00
25. TIDLOR Holdings Public Company Limited	Holding company	46.51
26. Ngern Tid Lor Public Company Limited	Loans and hire-purchase for all types of vehicles, non-life insurance broker and life insurance broker directly	46.23
Joint Ventures		
27. SB Finance, Inc.	Personal loans	50.00
28. Lotus's Money Services Limited [8/]	Credit cards and personal loans	50.00
29. Lotus's Life Assurance Broker Limited [9/]	Life insurance broker	50.00
30. Lotus's General Insurance Broker Limited [9/]	General insurance broker	50.00
31. Somjai 2559 Co., Ltd [10/]	Hire purchase for motorcycles	4.40

Remarks:

[1/] The subsidiary is in the process of liquidation.

[2/] Indirectly holding via Ayudhya Capital Services Company Limited of 100 percent.

[3/] Indirectly holding via Ayudhya Capital Auto Lease Public Company Limited of 75 percent and Ayudhya Capital Services Company Limited of 25 percent.

[4/] Indirectly holding via Krungsri Leasing Services Company Limited of 99.99 percent.

[5/] The Bank indirectly holds ordinary shares of Hattha Services Company Limited via Hattha Bank Plc. of 49 percent. However, the Bank has the power to participate in management and control over Hattha Services Company Limited. Accordingly, the voting power held by the Bank is 100 percent.

[6/] The Bank holds charter capital of SHBank Finance Company Limited of 50 percent. However, the Bank has power to participate in management and control over the company, therefore, it was classified as subsidiary of the Bank.

[7/] The Bank has a proportional ownership and voting right of 80 percent of the total issued and paid up share capital of PT Home Credit Indonesia and has ownership interest of 89.98 percent.

[8/] Indirect holding via Ayudhya Capital Services Company Limited.

[9/] Indirect holding via Lotus's Money Services Limited.

[10/] Joint venture of the Bank and Tidlor Holdings PCL.

Strategies and Business Plans

The Fourth Medium-Term Business Plan (2024-2026)

Under the fourth Medium-Term Business Plan (MTBP), which builds on lessons learned from the past as well as emerging economic, social, and market trends at the domestic, regional, and global levels, Krungsri aims to become "the Leading Sustainable and Regional Bank." The Bank's strategic direction is anchored on two key dimensions: Sustainability and Regional Leadership, supported by the United Nations Principles for Responsible Banking (UN PRB) and Krungsri's journey towards Net Zero, in collaboration with MUFG and strategic partners. The overarching goal is to empower all customer segments to "transition" towards environmentally friendly operations and enhance long-term competitiveness.

To drive the fourth MTBP, Krungsri has defined six business strategies, and five management strategies as follows:

Six Business Strategies

1. **Strengthening Leading Position through One Retail Execution**
2. **Reimagining towards Commercial Banking of the Future**
3. **Expanding Transaction Banking Business through Innovation**
4. **Positioning Regional-Linked Business**
5. **Positioning ESG-Linked Business & KS Net Zero Commitment (2050)**
6. **Diversifying Businesses through Partnership & Ecosystem**

Five Management Strategies



1

Optimization of performance in low-return products, services, and platforms



2

Streamlining of operational processes by embracing the latest technologies



3

Transformation of IT & digital and data analytics capabilities



4

Transformation of culture & capability



5

Achievement of KS Net Zero commitment (2030)

Challenges and Opportunities

The year 2025 marks the second year of the fourth MTBP (2024–2026), during which Krungsri continues its journey toward becoming "the Leading Sustainable and Regional Bank." The Bank remains committed to delivering responsible growth while creating value for society, the environment, and all stakeholders.

Although the Thai economy is expected to continue its gradual recovery in 2025, driven by tourism and domestic consumption, external headwinds remain. These include global economic slowdown, financial market volatility due to tight monetary policies in major economies and heightened geopolitical tensions impacting supply chains and energy prices. In parallel, climate risks, stricter environmental regulations, and rising customer expectations in the digital age are accelerating the need for continual transformation.

Despite these challenges, Krungsri sees "opportunities from change" and leverages its domestic and ASEAN network, together with MUFG, to broaden business scope and deliver financial solutions that elevate both productivity and sustainability for customers. Key progress in 2025 includes:

1. Driving Sustainable Finance: Krungsri achieved our Social and Sustainable Finance (SSF) portfolio target of 250,000 million baht by 2030 within just four years (2022-2025) from the base year of 2021, and raised the SSF target to 350,000 million baht by 2030 in early 2026, while expanding Green Loans and Transition Finance solutions to support customers' decarbonization efforts under the "GO Sustainable with Krungsri" campaign. In addition, the Bank partnered with Thai Union Group and i-Tail Corporation to launch an ESG-Linked Foreign Exchange (FX) solution, and continued the "Krungsri ESG Awards 2025" for the third consecutive year to honor exemplary businesses with outstanding ESG practices.
2. Advancing ASEAN Regional Leadership: Krungsri strengthened its ASEAN expansion through deeper collaboration with MUFG, connecting trade and investment opportunities across the region. Key initiatives included the Krungsri ASEAN Link Forum, Japan–ASEAN Business Matching Program, and the Japan–ASEAN Startup Business Matching Fair 2025—all of which enhanced innovation partnerships and investment flows from Japan to Thailand and ASEAN, reinforcing Krungsri's position as the primary banking partner for Japanese businesses in the region.
3. Accelerating Digital and AI Transformation: The Bank advanced its digital transformation by deploying AI and advanced analytics to uplift operational efficiency and customer experience. Krungsri Finnovate invested in fileAI, a startup from Singapore, strengthening automation and AI capabilities. Krungsri also received three awards at the Digital CX Awards 2025, hosted by The Digital Banker. The Bank partnered with Chularat Hospital Group to develop Krungsri Digital Supply Chain x CHG, which won recognition from The Asset Triple A Treasuries Awards. Additionally, Krungsri Tech Day 2025 was held for the fourth consecutive year, supporting employees in developing future-ready digital and innovation skills.
4. Strengthening Risk Management and Governance: Krungsri enhanced proactive risk management and risk culture through tools such as Risk and Control Assessment (RARA) and Management Self-identified Issues (MSII), enabling employees to engage in enterprise-wide risk identification and mitigation. The Bank also signed an MOU with the Central Investigation Bureau to integrate real-time data through API connectivity, enhancing the prevention and suppression of cybercrime and financial fraud.

Throughout 2025, Krungsri continued to uphold its purpose as a "Banking with Purpose" institution, embedding responsible banking practices to balance business performance with long-term social and environmental value creation. These efforts reinforce Krungsri's role as "the Leading Sustainable and Regional Bank" and lay a strong foundation for the Bank's next phase of sustainable growth.

Driving Business for Sustainability

Sustainable Banking

With the tenet of "banking with purpose" and the accountability of a Domestic Systemically Important Bank (D-SIB), Krungsri strives to operate in accordance with good corporate governance based on the **sustainable banking** guidelines by incorporating ESG dimensions in the Bank's processes that go hand in hand with prudent and rigorous ESG risk management. At the same time, we explore opportunities ideal for operating as a responsible financial service provider, taking into account the positive social and environmental impact, which is consistent with the **responsible lending** guidelines in the best interests of all groups of stakeholders, while also enhancing our capabilities to address the Sustainable Development Goals (SDGs) both at the national and international levels.

Sustainability Vision:
To be the most sustainable commercial bank in Thailand

Integrating ESG Consideration into Processes

Environmental Aspect

- Environmental Management and Resource Efficiency
- Climate Change Management

Social Aspect

- Customer Experience and Market Conduct
- Responsible Lending and ESG Consideration
- Human Resources Development
- Fair Labor Practices and Respect for Human Rights
- Financial Inclusion
- Occupational Health, Safety, and Working Environment
- Stakeholder Engagement
- Promotion of Financial Literacy
- Community Participation and Social Engagement

Economic and Governance Aspect

- Data Governance and Personal Data Protection
- Financial Crime Prevention
- Cybersecurity and AI Governance
- Good Governance and Anti-Corruption
- Risk and Crisis Management
- Innovation and Digital Transformation
- Supply Chain Management

UN Principles for Responsible Banking

Krungsri leveraged operations by becoming **a member of the United Nation Environment Programme Finance Initiative (UNEP FI)** and becoming an official signatory of **the UN Principles for Responsible Banking** in 2022, which were major steps for Krungsri in following the sustainable banking guidelines.

The Principles for Responsible Banking (PRB) are the global framework developed through a partnership between banks worldwide and the UNEP FI. Krungsri's signing of the PRB reflects our determination to conduct business following the sustainable banking guidelines, enabling the Bank to establish strategies and practices in line with the vision society has set out to achieve global targets, namely the UN SDGs and the Paris Agreement which, in turn, will help hone Krungsri's competitive edge in developing social, environmental, and sustainable finance facilities. Furthermore, adoption of the PRB elevates the operating standards of Thai financial institutions to the international level for greater stability.

Principles for Responsible Banking (PRB)
consist of six principles as follows:

Alignment

Alignment of business strategies with the Sustainable Development Goals (SDGs), the Paris Agreement, and other relevant national and regional frameworks

Impact & Target Setting

Setting and publishing the Bank's targets that increase positive impact and significantly reduce negative impact

Clients & Customers

Working responsibly with clients to encourage sustainable practices and enable economic activities

Stakeholders

Proactive engagement and partnership with stakeholders to achieve society's goals

Governance & Culture

Governance and promotion of an organizational culture that aligns with the Principles

Transparency & Accountability

Review and disclosure of implementation of the Principles

ESG Declaration

Krungsri reaffirmed our commitment to sustainable banking by collectively launching the ESG Declaration with 14 member banks under the Thai Bankers' Association to drive change in financial institution business operations with transparency and flexibility. The ESG Declaration sets the banking industry's clear common direction under a 'comply or explain' principle by proactively addressing key ESG issues, e.g. climate change, diversity and human rights, financial inclusion, and reduced inequalities, while also advocating sustainability awareness among stakeholders and supporting Thailand's smooth transition to achieving the UN SDGs and the Paris Agreement.

ESG Declaration
consists of six shared action priorities as follows:

Governance



Ensure good corporate governance and effective oversight at the board level, with clear accountability and responsibility at the management level regarding the ESG agenda

Strategy



Integrate ESG into business strategies and define frameworks for sustainable finance

ESG Risk Management



Incorporate ESG issues, including climate change, into risk management processes

Financial Products



Utilize digital technology to increase financial accessibility; help customers achieve Net Zero emissions and sustainable growth

Communication



Communicate and collaborate with all stakeholders in raising public awareness of ESG issues

Disclosure



Develop monitoring and reporting systems in line with Thailand's regulatory frameworks and global sustainability disclosure standards

Internalizing Environmental and Climate Change Aspects into Financial Institution Business for Banks

Krungsri and other Thai commercial banks under the Thai Bankers' Association jointly developed Thailand's "Industry Handbook: Internalizing Environmental and Climate Change Aspects into Financial Institution Business for Banks" in 2023, stipulating environmental and climate change management guidelines in conformity with the Bank of Thailand's Directional Paper on Transitioning towards Environmental Sustainability under the New Thai Financial Landscape and "Policy Statement: Internalizing Environmental and Climate Change Aspects into Financial Institution Business". The Industry Handbook reflects the commercial banks' determination to place emphasis on environmental and climate change management as an urgent national and international agenda as well as a core mission of the banking sector as financial intermediaries that help drive the real sector's shift to a low-carbon, eco-friendly society.

The Industry Handbook aims to support commercial banks, including branches and subsidiaries of foreign commercial banks operating in Thailand, to integrating environmental and climate change matters in business operations, and appropriately adopt the key actions stipulated in the Industry Handbook according to the expectations of regulators.

Not only does the Industry Handbook help financial institutions improve their systems, processes, data, and strengthen employee capabilities appropriate in accordance with their business context. Furthermore, it serves as a mechanism to support the development of financial products and services that aid the sustainable transition of the business sector to achieve targets as stipulated in the aforesaid ESG Declaration.



Sustainability Governance and Management

To ensure the sustainability governance and management align with the aspiration "to be the most sustainable commercial bank in Thailand", the Executive Committee, under the supervision of the Bank's Board of Directors, has established the "Sustainability Committee". The key objective is to oversee the strategies, directions, policies, and regulations for operations relating to ESG or sustainability as well as corporate social responsibility of the Bank and the companies in the Financial Business Group (Krungsri Group) in accordance with the sustainable banking principles, the guidelines and expectations of regulators, including the UN SDGs. The Committee also monitors and supervises material ESG issues, including risks and opportunities from climate change that may impact Krungsri's business operations and stakeholders. (Please see for more detail about environment and climate change governance in the Climate Change Management section)

Furthermore, the Sustainability Committee oversees the management and disclosure of information regarding sustainability issues, opportunities, progress, and performance of Krungsri to ensure they follow leading best practices. The Committee meets at least quarterly and reports directly to the Executive Committee on a regular basis, as well as to the Board of Directors for urgent and important matters.



(January 1, 2026)

Composition of the Sustainability Committee

1. President and Chief Executive Officer (Chairman) 2/
2. Chief Finance and Strategy Officer (Vice Chairman) 2/
3. Head of Japanese Corporate Banking (Member)
4. Head of Retail and Consumer Banking (Member)
5. Chief Information and Digital Officer (Member)
6. Head of Corporate Strategy and Planning Group (Member)
7. Chief Risk Officer (Member)
8. Chief Human Resources Officer (Member)
9. Chief Compliance Officer (Member)
10. Head of Global Markets Group (Member)
11. Head of Corporate and Investment Banking Group (Member)
12. Head of SME Banking Group (Member)
13. Head of ASEAN Business Group (Member)

Remark:

1/ Head of Corporate Planning Division acts as the Secretary of the Sustainability Committee, effective January 1, 2026, onwards.

2/ Member of Board of Directors (Executive Directors)

Names of Members and Meetings of the Sustainability Committee

In 2025, there were four ordinary meetings scheduled in advance as detailed below:

	Members of the Sustainability Committee	Position	Number of Meetings Attended / Total Number of Meetings Held
1	Mr. Kenichi Yamato (President and Chief Executive Officer)	Chairman	4/4
2	Mr. Pairote Cheunkrut (Chief Strategy Officer)	Vice Chairman	4/4
3	Mr. Bunsei Okubo (Head of Japanese Corporate Banking)	Member	4/4
4	Mr. Sayam Prasitsirigul (Head of Retail and Consumer Banking)	Member	4/4
5	Miss Saisunee Hanprathueangsil (Chief Information and Digital Officer)	Member	4/4
6	Miss Duangdao Wongpanitkrit (Chief Finance Officer)	Member	4/4
7	Mr. Chandrashekar Subramanian Krishoolndmangalam (Chief Risk Officer)	Member	2/4
8	Mr. Vasin Udomratchatavanich (Chief Human Resources Officer)	Member	4/4
9	Mr. Kittichai Singha (Chief Compliance Officer)	Member	4/4
10	Mr. Hirotaka Kuroki (Head of Global Markets Group)	Member	4/4
11	Mr. Prakob Phiencharoen (Head of Corporate and Investment Banking Group)	Member	4/4
12	Miss Duangkamol Limpuangthip (Head of SME Banking Group)	Member	4/4
13	Miss Pathatai Kulachan (Head of ASEAN Business Group)	Member	4/4

Remark: Secretary to the Sustainability Committee is Mr. Poonsit Wongthawatchai.

Guidelines, Standards, and Initiatives for Sustainable Development

As a responsible financial provider, Krungsri undertakes business by considering environmental, social, and governance dimensions, while adhering to the following guidelines, standards, and initiatives:

No.	Guidelines, Standards, and Initiatives	Organizations	Implementation Status
1	Sustainable Development Goals (SDGs)	The United Nations	Adopted as an operational guideline for establishment of strategies, targets, and sustainable operations
2	The Principles for Responsible Banking (PRB)	United Nations Environment Programme Finance Initiative (UNEP FI)	Adopted as an operational guideline and framework
3	The Principles for Responsible Investment (PRI)	United Nations Environment Programme Finance Initiative (UNEP FI) and UN Global Compact	Adopted as an operational guideline and framework
4	Universal Declaration of Human Rights (UDHR)	United Nations General Assembly (UNGA)	Adopted as an operational guideline and framework
5	Declaration on Fundamental Principles and Rights at Work	International Labour Organization (ILO)	Adopted as an operational guideline and framework
6	United Nations Guiding Principles on Business and Human Rights (UNGPs)	UN Working Group on Business and Human Rights	Adopted as an operational guideline and framework
7	The Women's Empowerment Principles (WEPs)	UN Women and UN Global Compact	Adopted as an operational guideline for women's empowerment
8	ASEAN Corporate Governance Scorecard (ACGS)	ASEAN Capital Markets Forum (ACMF)	Adopted as an operational guideline for good corporate governance practices
9	Directional Paper on Transitioning Towards Environmental Sustainability under the New Thai Financial Landscape	The Bank of Thailand (BOT)	Adopted as an operational guideline and framework
10	Policy Statement of the Bank of Thailand on Internalizing Environmental and Climate Change Aspects into Financial Institution Business	The Bank of Thailand (BOT)	Adopted as an operational guideline and framework

No.	Guidelines, Standards, and Initiatives	Organizations	Implementation Status
11	Thailand Taxonomy Phase I and II	The Bank of Thailand (BOT) and The Securities and Exchange Commission, Thailand (SEC)	Adopted as an operational guideline and framework
12	The Green Bond Principles (GBP)	International Capital Market Association (ICMA)	Adopted as an operational guideline and framework
13	The Social Bond Principles (SBP)	International Capital Market Association (ICMA)	Adopted as an operational guideline and framework
14	The Sustainability Bond Guidelines (SBG)	International Capital Market Association (ICMA)	Adopted as an operational guideline and framework
15	The Sustainability-Linked Bond Principles (SLBP)	International Capital Market Association (ICMA)	Adopted as an operational guideline and framework
16	ASEAN Green Bond Standards (ASEAN GBS)	ASEAN Capital Market Forum (ACMF)	Adopted as an operational guideline and framework
17	ASEAN Social Bond Standards (ASEAN SBS)	ASEAN Capital Market Forum (ACMF)	Adopted as an operational guideline and framework
18	ASEAN Sustainability Bond Standards (ASEAN SUS)	ASEAN Capital Market Forum (ACMF)	Adopted as an operational guideline and framework
19	GRI Standards	The Global Reporting Initiative (GRI)	Adopted as an operational guideline for sustainability reporting
20	International Financial Standard 9 (IFRS 9)	International Accounting Standards Board (IASB)	Adopted as an operational guideline and framework
21	Basel III Framework	The Basel Committee on Banking Supervision (BCBS) and The Bank of Thailand (BOT)	Adopted as an operational guideline and framework
22	The Global GHG Accounting and Reporting Standard for the Financial Industry	Partnership for Carbon Accounting Financials (PCAF)	Adopted as an operational guideline and framework for financed emissions calculation and disclosure
23	Commercial banks' code of ethics	The Thai Bankers' Association (TBA)	- MOU among commercial banks - Adopted as an operational guideline
24	The memorandum of understanding on Sustainable Banking Guidelines – Responsible Lending	The Thai Bankers' Association (TBA)	- MOU among commercial banks - Adopted as an operational guideline

No.	Guidelines, Standards, and Initiatives	Organizations	Implementation Status
25	ESG Declaration	The Thai Bankers' Association (TBA)	Adopted as an operational guideline and framework
26	Industry Handbook for Internalizing Environmental and Climate Change Aspect into Financial Institution Business	The Thai Bankers' Association (TBA)	Adopted as an operational guideline and framework
27	ISO 20022 Universal Financial Industry Message Scheme	International Organization for Standardization (ISO)	Adopted as an operational guideline and framework
28	ISO/IEC27001 - Information Security Management (BAHTNET and ICAS)	International Organization for Standardization (ISO) and International Electrotechnical Commission	Adopted as an operational guideline and framework
29	ISO 14064-1:2018 Greenhouse gases — Part 1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals	International Organization for Standardization (ISO)	Adopted as an operational guideline for reporting the Carbon Footprint of Organization (CFO) and GHG reduction
30	The Carbon Footprint Organization (CFO)	Thailand Greenhouse Gas Management Organization (TGO)	Adopted as an operational guideline for implementation of the organization's carbon footprint and greenhouse gas reduction

Membership of Associations

Krungsri operates under good corporate governance and places great emphasis on becoming a member of and building up networks with external organizations, from which synergy is particularly vital – enabling the Bank to drive and strengthen its business toward sustainability. Due to the fact that each organization has unique potential, strengths and expertise collaboration with these parties is regarded as a pathway to bring the best out of each organization in an effort to improve society and environment for sustainable growth. Additionally, this coalition will effectively drive the domestic economy and broaden positive impacts on society and environment at home and in the ASEAN region. In addition, the mentioned partnership and networks also align with the SDGs No.17 Partnership for The Goals.

United Nations Environment Programme Finance Initiative (UNEP FI)

Collaboration Status: Member

The Association of International Bank (AIB)

Collaboration Status: Member

The Alliance for Green Commercial Banks (The Alliance)

Collaboration Status: Member

Partnership for Carbon Accounting Financials (PCAF)

Collaboration Status: Member

The Thai-Japanese Association (TJA)

Collaboration Status: Member

The Thai Institute of Directors Association (IOD)

Collaboration Status: Member

The Thai Bankers' Association (TBA) and its clubs

Collaboration Status: Advisor/ Member/ Club President/ Taskforce

Thailand Private Sector Collective Action Against Corruption (CAC)

Collaboration Status: Certified member

The Joint Standing Committee on Commerce, Industry and Banking (JSCCIB)

Collaboration Status: A representative of the Thai Bankers' Association to attend business council meetings, including meetings of the Cambodia - Thailand Business Council, and the Vietnam – Thailand Business Council, as well as monthly meetings of the Joint Standing Committee on Commerce, Industry and Banking

Carbon Markets Club (CMC)

Collaboration Status: Founding member

Thai Renewable Energy Association (RE100)

Collaboration Status: Member

Thailand Carbon Neutral Network (TCNN)

Collaboration Status: Member (Climate Action Leading Organization: CALO)

Thailand Climate Business Network (ThaiCBN)

Collaboration Status: First cohort member

Sustainability Awards and Achievements



ESG100 Decade Award 2025

from Thaipat Institute



ESG100

from Thaipat Institute
(10th consecutive year)

ESG Corporate Awards 2025 (Platinum Award)

from The Asset (10th recognition)





SET Awards 2025 (Commended Sustainability Awards)

from the Stock Exchange of Thailand (2nd recognition)



SET ESG Ratings 2025 at the highest score "AAA"

by the Stock Exchange of Thailand
(3rd consecutive year)

CorporateGovernanceAsia
15TH
ASIAN EXCELLENCE
AWARD
2025

Sustainable Asia Award 2025

from Corporate Governance Asia (2nd consecutive year)

Best Environmental Responsibility Award 2025

from Corporate Governance Asia (3rd recognition)

Asia's Best CSR Award 2025

from Corporate Governance Asia (8th recognition)

Sustainability Disclosure Award 2025

from Thaipat Institute (7th consecutive year)



Corporate Governance Report of Thai Listed Companies (CGR) 2025 at the "Excellent" level

by the Thai Institute of Directors (IOD)

The "2025 Annual General Meeting (AGM) Quality Assessment Project" at the "Excellent" Level

by the Thai Investors Association and the Thai Capital Market Business Council

Certified Carbon Footprint for Organization (CFO) Reporting 2025

from Thailand Greenhouse Gas Management Organization (Public Organization)



BSA Building Safety Award 2025 (Gold Level) for Krungsri Ploenchit Office

from the Building Inspectors Association (6th recognition)

MEA Energy Awards 2025

from Metropolitan Electricity Authority

Green Office evaluation at the "Excellent" level (Gold Award)

from the Department of Climate Change and Environment (DCCE)

Reporting Methodology

Krungsri has annually published Sustainability Report with an aim to disclose information on Krungsri Group's sustainability performance to stakeholders. The information in the report covers the environmental, social, governance (ESG) and economic dimensions.

The ESG disclosure reflects not only the Bank's responsibility toward all groups of our stakeholders, but also our operational transparency and effective communications on ESG materiality in alignment with Krungsri's strategic direction and goals. Our annual ESG performance is analyzed and utilized for further operational efficiency enhancement based on international best practices for sustainable growth.

This report is the Bank's 12th Sustainability Report and is available on Krungsri's website. This report continues to be published in the online format only to reduce resource waste and greenhouse gas emissions from the physical report production process. This also aligns with the lifestyle of digital-age stakeholders who prefer to consume information through online channels.

Defining Report Content and Boundaries

Covering the period from January 1 to December 31, 2025, Krungsri's 2025 Sustainability Report was prepared in accordance with the Global Reporting Initiative (GRI) Standards (With reference to the GRI Standards). In addition, connection between the organization's operational directions and the United Nations Sustainable Development Goals (SDGs) was also portrayed in the report, in order to highlight our commitment in response to not only the international sustainable development goals, but also expectations of all stakeholders, including employees, customers, suppliers, shareholders, regulators, communities, society, etc.

Krungsri defines content and boundaries of the report based on context of our organization, internal and external factors related to business operations, material topics significant for the organization and stakeholders, as well as the content's essence and benefits, as per the eight standards of the GRI Sustainability Reporting Guidelines as follows:



Materiality Identification Process



Step 1: Understand the organization's context and assess the significance of the impacts

The Sustainability Report Working Team, under the supervision of the Sustainability Committee, in collaboration with multiple business units, including the Corporate Strategy and Planning Group, Risk Management Group, Compliance Group, etc., identifies Krungsri Group's business activities, and ESG materiality related to the sustainability context and development, including issues related to being a financial service provider and also identified sustainability topics significant for stakeholders. In this regard, the identification of organization's context and the assessment of the significant impacts are in alignment with the "Double Materiality" concept that take into account the balance between the organization's "Financial Materiality" and the "Impact Materiality" throughout the entire value chain, including the public urgent social and environmental agenda and goals, at the domestic and international levels. Details are as follows:

1. Significance of economic, environmental, and social Impacts:

   1.1 Identify the relevance of sustainability materiality to the organization, such as
   - Philosophy, visions, and core values
   - Business direction, strategies, policies, and business practices
   - Enterprise-wide risks (degree of relevance)

   1.2 Consider the impact of sustainability materiality on operations, profitability, and business growth from an outside-in perspective. For example, examining how climate change might affect the Bank's financial performance. This consideration will cover the following impacts on the organization:
   - Financial aspect
   - Operational aspect
   - Strategy aspect
   - Reputational and image aspect
   - Legal, regulations, or business practices, etc.

   1.3 Consider the impact of organization activities on the environment and society, both within the Bank's vicinity and beyond the operational areas. This consideration rflects an inside-out perspective. For example, examining how business activities, investments, and lending affect greenhouse gas emissions, which may impact people and the overall environment.

2. Influence on stakeholder assessment and decisions: including issues of interest and expectations of stakeholders, issues that influence stakeholder decision-making, etc. This is conducted through diverse forms, e.g., meetings, in-person conversations, seminars, interviews, opinion surveys on Krungsri Group's sustainability performance, etc. Views and recommendations received are used for the materiality assessment process.

3. Identify sustainability materiality in alignment with domestic and international standards: Krungsri also takes into account material topics completed and reported in the previous year for reconsideration, along with sustainability best practices, indices and assessments of diverse national and international organizations, such as:

- The SET ESG Rating by the Stock Exchange of Thailand (SET)
- The Bank of Thailand (BOT)'s monitoring and assessment of commercial banks in alignment of the sustainable banking principles
- Guidelines based on the Corporate Governance Report of Thai Listed Companies carried out by the Thai Institute of Directors (IOD)
- The S&P Global Corporate Sustainability Assessment (CSA)
- International sustainability indices, e.g., Dow Jones Sustainability Indices (DJSI)
- The Sustainable Banking Assessment (SUSBA) Report of the World Wide Fund for Nature (WWF)
- The Policy Assessments of Thai commercial banks by Fair Finance Thailand

Step 2: Identify and prioritize material topics

The Sustainability Report Working Group, under the supervision of the Sustainability Committee, identifies environmental, social, and governance (ESG) issues that are relevant and significant to the business and stakeholders. Then, each issue is prioritized and categorized before submitting them to the Sustainability Committee for approval.

Step 3: Validate material topics

Sustainability Committee which consists of the top executive (President and Chief Executive Officer) as Chairman and senior executives from various business units of the Bank as members verified and approved material topics on an annual basis to ensure relevant issues are thoroughly considered. The verified material topics were proposed to the Executive Committee for acknowledgement and consideration. The outcome is then used as the base information for communications to all business units, so that they can stipulate sustainability action management as per their priorities and urgency as well as preparation of the Sustainability Report.

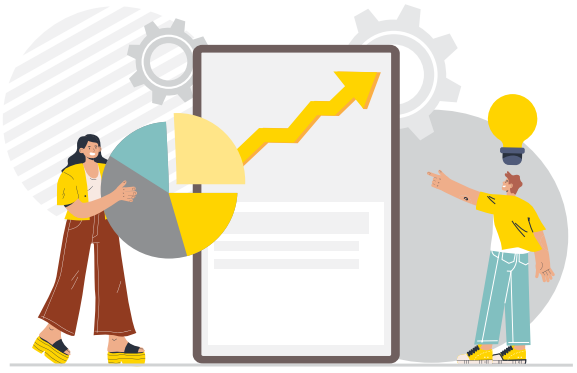
Step 4: Review material topics

Krungsri establishes the process for reviewing material topics after the dissemination of the Sustainability Report each year, by providing channels to get feedback and recommendations from all stakeholder groups, namely our website, www.krungsri.com, a questionnaire form (attached herewith), or other channels. Therefore, the feedback will be used to set the Bank's directions for sustainability practices and operations, as well as disclosure in the next Sustainability Report.

Key Amendments in the Sustainability Report

Based on the review, analysis, and reassessment of Krungsri's material sustainability topics for 2025, it was found that most of the key sustainability issues remain consistent with those identified in 2024. However, Krungsri has added a new topic on **Artificial Intelligence (AI) Governance**, disclosing information on its implementation alongside the topic of Cybersecurity. This addition demonstrates the Bank's accountability and commitment to comprehensive management and governance of AI technology, in alignment with the expectations of key stakeholders such as customers, regulators, and national and international sustainability organizations.

Additionally, the changes in the prioritization and sequence of material sustainability topics reflect Krungsri's current strategic direction and urgent business agenda, which are closely linked to the Environmental, Social, and Governance (ESG) dimensions, reinforcing the Bank's commitment to achieving sustainable banking in a tangible manner.



Krungsri's Materiality

Environmental Dimension

1. Environmental Management and Resource Efficiency
2. Climate Change Management

Social Dimension

1. Customer Experience and Market Conduct
2. Responsible Lending and ESG Consideration
3. Human Resources Development
4. Fair Labor Practices and Respect for Human Rights
5. Financial Inclusion
6. Occupational Health, Safety, and Working Environment
7. Stakeholder Engagement
8. Promotion of Financial Literacy
9. Community Participation and Social Engagement

Economic and Governance Dimension

1. Data Governance and Personal Data Protection
2. Financial Crime Prevention
3. Cybersecurity and AI Governance
4. Good Governance and Anti-Corruption
5. Risk and Crisis Management
6. Innovation and Digital Transformation
7. Supply Chain Management

External Assurance Report

To ensure the credibility of Krungsri's Sustainability Report, the Bank requested an assurance review by an external entity in accordance with the GRI Standards (With reference to the GRI Standards). See page 226-227, under the topic 'External Assurance Report' for additional details.

Report Dissemination Channels and Contact Information

- Website krungsri.com
  - Menu "Sustainability Development" > Item "Disclosure" > Sub-topic "Sustainability Report"
  - Menu "Investor Relations" > Item "Annual Report" > Tab "Sustainability Report"
- Scan the QR Code for Krungsri Sustainability Report

Thai English

- For more information on the Sustainability Report, please contact:

Corporate Sustainability Department
Bank of Ayudhya Public Company Limited (Head Office), 17th Floor
1222, Rama III Road, Bang Phongphang, Yan Nawa, Bangkok, 10120
Tel.: 0-2296-2000 Ext. 82996, 84323, 83778
Email: KrungsriESG@krungsri.com

Reporting Boundary

Materiality	Bank of Ayudhya Public Company Limited	Ayudhya Development Leasing Co., Ltd.	Ayudhya Capital Auto Lease PCL	Ayudhya Capital Services Co., Ltd.	General Card Services Ltd.	Krungsriayudhya Card Co., Ltd.	Siam Realty and Services Security Co., Ltd.	Total Services Solutions PCL	Krungsri Asset Management Co., Ltd.	Krungsri Ayudhya AMC Ltd.	Krungsri Securities PCL	Krungsri Nimble Co., Ltd.	Krungsri Genesis Co., Ltd.
Environmental Dimension													
Environmental Management and Resource Efficiency	●	●	●	●	●	●	●	●	●	●	●	●	●
Climate Change Management	●	●	●	●	●	●	●	●	●	●	●	●	●
Social Dimension													
Customer Experience and Market Conduct	●	◐	●	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐
Responsible Lending and ESG Consideration	●	○	◐	◐	○	○	○	○	○	○	○	○	○
Human Resources Development	●	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐
Fair Labor Practices and Respect for Human Rights	●	●	●	●	●	●	●	●	●	●	●	●	●
Financial Inclusion	●	◐	◐	◐	◐	◐	○	○	◐	◐	◐	○	○
Occupational Health, Safety, and Working Environment	●	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐
Stakeholder Engagement	●	●	●	●	●	●	●	●	●	●	●	●	●
Promotion of Financial Literacy	●	◐	●	●	◐	◐	○	◐	●	○	●	○	◐
Community Participation and Social Engagement	●	◐	●	●	◐	◐	◐	◐	●	◐	●	◐	◐
Economic and Governance Dimension													
Data Governance and Personal Data Protection	●	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐
Financial Crime Prevention	●	◐	◐	◐	◐	◐	○	○	◐	◐	◐	◐	○
Cybersecurity and AI Governance	●	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐
Good Governance and Anti-Corruption	●	●	●	●	●	●	●	●	●	●	●	●	●
Risk and Crisis Management	●	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐
Innovation and Digital Transformation	●	◐	●	◐	◐	◐	○	◐	◐	◐	◐	●	◐
Supply Chain Management	●	◐	●	●	●	●	●	●	●	●	●	●	●

Remark: ● Covers the disclosure of both management approaches and performance information
◐ Covers only partial disclosure of both management approaches and performance information
○ No discloser yet

Materiality	Krungsri General Insurance Broker Ltd.	Krungsri Finnovate Co., Ltd.	Krungsri Leasing Services Co., Ltd.	Krungsri Non-Deposit Taking Microfinance Institution Co., Ltd.	Hattha Bank Plc.	Hattha Services Co., Ltd.	SHBank Finance Company Limited	HC Consumer Finance Philippines, Inc.	HCPH Financing 1, Inc	HCPH Insurance Brokerage, Inc	PT. Home Credit Indonesia	TIDLOR Holdings Public Company Limited	Ngern Tid Lor Public Company Limited
Environmental Dimension													
Environmental Management and Resource Efficiency	●	●	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Climate Change Management	●	●	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Social Dimension													
Customer Experience and Market Conduct	◐	◐	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Responsible Lending and ESG Consideration	○	○	○	○	◐	○	○	○	○	○	○	○	○
Human Resources Development	◐	◐	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Fair Labor Practices and Respect for Human Rights	●	●	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Financial Inclusion	○	◐	◐	◐	●	○	◐	◐	○	○	◐	○	◐
Occupational Health, Safety, and Working Environment	◐	◐	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Stakeholder Engagement	●	●	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Promotion of Financial Literacy	◐	○	○	○	●	○	◐	◐	○	○	◐	○	◐
Community Participation and Social Engagement	◐	◐	◐	◐	●	◐	◐	◐	○	○	◐	○	◐
Economic and Governance Dimension													
Data Governance and Personal Data Protection	◐	◐	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Financial Crime Prevention	○	◐	◐	◐	◐	○	◐	◐	○	○	◐	○	◐
Cybersecurity and AI Governance	◐	◐	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Good Governance and Anti-Corruption	●	●	●	●	●	●	●	●	○	○	●	○	◐
Risk and Crisis Management	◐	◐	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Innovation and Digital Transformation	◐	●	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐
Supply Chain Management	●	●	◐	◐	◐	◐	◐	◐	○	○	◐	○	◐

Remark: ● Covers the disclosure of both management approaches and performance information
◐ Covers only partial disclosure of both management approaches and performance information
○ No discloser yet

Impacts of Materiality

Materiality	GRI Standards	Scope of Internal Impacts	Scope of External Impacts	SDGs
Environmental Aspect				
Environmental Management and Resource Efficiency	GRI 2-24, 2-26 GRI 3-3 GRI 301-1 GRI 302-1, 302-3, 302-4 GRI 303-1, 303-2, 303-3, 303-4, 303-5 GRI 306-1, 306-2, 306-3, 306-4, 306-5	Executives and staff of all business units	Customers, Vendors/Suppliers, Communities and society	Target: 12.2, 12.3, 12.4, 12.5 Target: 13.2, 13.3 Target: 17.16, 17.17
Climate Change Management	GRI 2-23, 2-24 GRI 3-3 GRI 203-1 GRI 305-1, 305-2, 305-3, 305-4, 305-5	Executives and staff of all business units	Customers, Vendors/Suppliers, Investors/ Analysts, Communities and society	Target: 12.2 Target: 13.2, 13.3 Target: 17.16, 17.17
Social Aspect				
Customer Experience and Market Conduct	GRI 2-23, 2-24, 2-25, 2-26, 2-27 GRI 3-3 GRI 417-1, 417-2, 417-3 GRI 418-1	Executives and staff of all business units	Customers, regulators	Target: 8.3 Target: 9.2, 9.3 Target: 10.2, 10.5 Target: 16.6

Materiality	GRI Standards	Scope of Internal Impacts	Scope of External Impacts	SDGs
Responsible Lending and ESG Consideration	GRI 2-6, 2-23, 2-24 GRI 3-3 GRI 201-1 GRI 203-1, 203-2	Executives and staff of all business units	Customers, Shareholders, Investors/ Analysts, Regulators, Communities and society	Target: 7.2, 7.a, 7.b Target: 8.1, 8.2 Target: 9.2, 9.3, 9.4 Target: 10.2, 10.5 Target: 11.1, 11.3 Target: 13.1 Target: 14.6 Target: 16.6, 16.7 Target: 17.1, 17.16, 17.17
Human Resources Development	GRI 2-17 GRI 3-3 GRI 404-1, 404-2	Executives and staff of all business units	Customers, Vendors/Suppliers, Regulators	Target: 4.3, 4.4, 4.7 Target: 12.8 Target: 13.3

Materiality	GRI Standards	Scope of Internal Impacts	Scope of External Impacts	SDGs
Fair Labor Practices and Respect for Human Rights	GRI 2-19, 2-20, 2-23, 2-24, 2-25, 2-26, 2-30 GRI 3-3 GRI 401-1, 401-2, 401-3 GRI 405-1 GRI 406-1	Executives and staff of all business units	Customers, Vendors/ Suppliers, Regulators	Target: 3.8 Target: 4.4 Target: 5.1, 5.5 Target: 8.3, 8.5 Target: 10.2 Target: 16.7
Financial Inclusion	GRI 2-6, 2-23, 2-24 GRI 3-3 GRI 201-1 GRI 203-1, 203-2	Executives and staff of all business units	Customers, Regulators, Communities and society	Target: 1.4, 1.5 Target: 5.a Target: 8.3, 8.10 Target: 9.1, 9.3, 9.a Target: 10.2 Target: 17.1, 17.3, 17.16, 17.17
Occupational Health, Safety and Working Environment	GRI 2-8, 2-23, 2-24, 2-26 GRI 3-3 GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-9, 403-10	Executives and staff of all business units	Vendors/ Suppliers, Regulators, Communities and society	Target: 3.8.1 Target: 6.1, 6.2

Materiality	GRI Standards	Scope of Internal Impacts	Scope of External Impacts	SDGs
Stakeholder Engagement	GRI 2-25, 2-26, 2-29, 2-30 GRI 3-3 GRI 201-1	Executives and staff of all business units	Customers, Shareholders, Vendors/ Suppliers, Investors/ Analysts, Regulators, Creditors, Financial institutions, Communities and society	Target: 16.6 Target: 17.17
Promotion of Financial Literacy	GRI 2-6 GRI 3-3	Executives and staff of all business units	Customers, Regulators, Communities and society	Target: 4.4, 4.5, 4.7 Target: 9.1 Target: 10.2
Community Participation and Social Engagement	GRI 3-3	Executives and staff of all business units	Customers, Vendors/ Suppliers, Communities and society	Target: 1.4.1.5 Target: 3.7, 3.8 Target: 4.1, 4.3, 4.4, 4.5, 4.7, 4.a, 4.b Target: 6.1, 6.6 Target: 10.2 Target: 11.4 Target: 12.3, 12.4, 12.5 Target: 13.2, 13.3 Target: 14.2

Materiality	GRI Standards	Scope of Internal Impacts	Scope of External Impacts	SDGs
				Target: 15.2, 15.4, 15.a, 15.b Target: 17.16, 17.17
Economic and Governance Aspects				
Data Governance and Personal Data Protection	GRI 2-24, 2-27 GRI 3-3 GRI 418-1	Executives and staff of all business units	Customers, Shareholders, Vendors/ Suppliers, Investors/ Analysts, Creditors	Target: 16.6, 16.10, 16.a, 16.b
Financial Crime Prevention	GRI 2-24 GRI 3-3	Executives and staff of all business units	Customers, Shareholders, Vendors/ Suppliers, Investors/ Analysts, Regulators, Creditors, Financial institutions, Communities and society	Target: 16.5, 16.6 Target: 17.14
Cybersecurity and AI Governance	GRI 2-12, 2-24, 2-26, 2-27 GRI 3-3	Executives and staff of all business units	Customers, Shareholders, Vendors/ Suppliers, Investors/ Analysts, Regulators, Creditors, Financial institutions	Target: 16.4, 16.a
Good Governance and Anti-Corruption	GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-15, 2-16, 2-17, 2-18, 2-23, 2-24, 2-25, 2-26, 2-27 GRI 3-3 GRI 205-2	Executives and staff of all business units	Customers, Shareholders, vendors/ suppliers, Investors/ Analysts, Regulators, Creditors, Financial institutions, Communities and society	Target: 16.5, 16.6

Materiality	GRI Standards	Scope of Internal Impacts	Scope of External Impacts	SDGs
Risk and Crisis Management	GRI 2-12, 2-16, 2-24, 2-25 GRI 3-3	Executives and staff of all business units	Customers, Shareholders, Vendors/ Suppliers, Investors/ Analysts, Creditors	Target: 11.5 Target: 16.7
Innovation and Digital Transformation	GRI 3-3	Executives and staff of all business units	Customers, Shareholders, Vendors/ Suppliers, Investors/ Analysts, Regulators, Creditors	Target: 8.2 Target: 9.2, 9.4 Target: 17.7, 17.8
Supply Chain Management	GRI 2-6, 2-24 GRI 3-3 GRI 308-1 GRI 414-1	Executives and staff of all business units	Vendors/ Suppliers, Customers, Regulators	Target: 8.2 Target: 12.2

Environmental Aspect



Environmental Aspect

Environmental Management and Resource Efficiency

Risks and opportunities

Risks

- Excessive or beyond-limit use of energy and resources, especially electrical power, paper, and fuel, will increase the Bank's operational costs, such as higher maintenance expenses. It also increased greenhouse gas emissions, which impact the environment and climate change, and may lead to loss of biodiversity. For example, excessive paper usage may lead to deforestation. This also poses a risk that the Bank may not achieve our Net Zero target.

- Over-reliance on fossil fuels, such as oil and natural gas, which are non-renewable resources. Without proper energy usage planning or promotion of renewable energy within the organization, this could lead to future shortages and price volatility risks. Additionally, using fossil fuel energy sources results in greenhouse gas emissions, particulate matter (PM 2.5), and air pollution.

- Organizations that fail to prioritize environmental management and efficient resource use may face competitive disadvantages, as stakeholders such as hareholders, customers, business partners, and investors now tend to focus on and invest in environmentally friendly organizations.

Opportunities

- Environmental management and efficient resource use promote and drive positive environmental outcomes. Besides responding to national environmental development goals, this also addresses the UN Sustainable Development Goals: Goal 12: Responsible Consumption and Production, Goal 13: Climate Action, and Goal 17: Partnerships for the Goals. It also helps reduce operational costs and financial risks arising from violating environmental laws and/or regulations, reduces reputational risks from environmental complaints, and helps the Bank achieve greenhouse gas reduction targets from our own operations.

- Organizations with effective environmental management and resource efficiency can sustainably manage costs, increase competitiveness, enhance corporate reputation, and attract interest for stakeholders.

- Focusing on promoting efficient resource and energy use will stimulate new technology development within the organization, such as the paper reduction project of the Operations Group.

Management Approaches

Krungsri's environmental management and resource efficiency approaches are as follows:

- Formulate the "Environmental Disclosure Statement" in addressing the following global environment issues
  - Striving to protect the environment and responding to climate change is the responsibility of all human beings.
  - Aiming to contribute to the realization of a sustainable society by protecting the global environment in alignment with the SDGs.
  - Complying with applicable legislation and international agreements and responding appropriately when our operations result in environmental risks or negative impacts.
  - Striving to reduce the environmental impacts of our operations, as well as actively working toward finding solutions to global environmental issues through our business activities.

- Establish the "Policy for Environment, Resource, Occupational Health, and Safety" to promote and support environmental management and resource efficiency. The policy serves as a guideline for determining environmental protection and resource conservation measures in compliance with laws and regulations relating to the environment. Krungsri's executives and staff at all levels, as well as internal and external related parties, shall cooperate in promoting and complying with the following 11 measures regarding energy consumption, resource efficiency, and environmental conservation.

1. Water consumption

- Communicate and/or campaign for correct and efficient water consumption.
- Determine the appropriate water consumption time, e.g., watering plants, cleaning areas in front of the building.
- Use water-saving and environmentally friendly sanitary wares.
- Stipulate measures on wastewater reuse, e.g., wastewater treatment according to standard procedures and wastewater reuse for some activities.
- Log monthly water consumption.

2. Energy consumption

- Communicate and/or campaign for energy saving.
- Determine the appropriate energy consumption time, e.g., turning on and off lights, air conditioners, and other electrical appliances based on operational periods.
- Promote utilization of renewable and environmentally friendly energy .
- Use energy-saving and environmentally friendly electrical appliances and equipment.
- Log monthly energy consumption.

3. Fuel consumption

- Communicate and/or campaign for turning off the vehicle engine when parking for a long time.
- Encourage employees to use bicycles, public transport, or carpooling to work.
- Plan appropriate travel routes to save fuels, e.g., corporate shuttle van routes appropriate for each period, etc.
- Log monthly fuel consumption.

4. Consumption of paper, printing ink, office supplies and equipment

- Communicate and raise awareness of ultimate resource efficiency for consumption of paper, printing ink, office supplies and equipment.
- Determine the use of paper, printing ink, office supplies and equipment that suits operations.
- Promote the use of electronic media to reduce the consumption of paper, printing ink, office supplies and equipment.
- Log monthly paper consumption .

5. Organization of meetings, exhibitions, and events

- Determine the meeting room size appropriate to the number of attendees.
- To promote the use of electric devices to reduce using paper, printer in equipment, and devices in meetings or events, the reduction of decorating materials that are difficult to degrade or single-use items, and the selection of environmentally-friendly food and beverage containers, e.g., using personal cups or bottles during meetings, etc.
- Promote online meeting or training to reduce the use of paper, printing ink, office supplies and equipment in meetings or events.
- If it is necessary to organize off-premises meetings or events, the venues should meet environmentally friendly standards based on the green procurement guideline.

6. Waste management

- Regularly provide knowledge and raise awareness regarding waste management in the organization, e.g., revoking the use of single-use foam or plastic containers, promoting the 3Rs (Reduce-Reuse-Recycle) concept, and reducing the use of chemical substances.
- Arrange waste bins with explicit labels of waste types and campaign for waste sorting as stipulated.
- Designate sufficient space for storage of waste pending collection .
- Promote the reuse of items.
- Log monthly amount of waste sorting.

7. Wastewater management

- Stipulate appropriate and efficient wastewater management and treatment. The treated wastewater must reach the legal standards for reuse or release to public waterways.
- Stipulate regular examination and maintenance of the wastewater management system.
- Stipulate regular checks for any wastewater leaks.

8. Occupational health and safety in the workplace

- Form a fire prevention and suppression plan, remove materials or prevent operations that could cause fire, and organize annual fire safety and evacuation drills as required by law.
- Establish contingency plans.
- Assess workplace safety in compliance with relevant standards.
- Establish enterprise safety processes according to relevant legal standards and international regulations.
- Establish processes for managing external personnel operating in all of the Bank's areas.
- Organize training sessions on safety, occupational health, and workplace environment for employees at all levels.

9. Air quality in the workplace

- Form a workplace air pollution control plan.
- Communicate to or notify employees or related parties upon the rise of air pollution from events.
- Campaign against and prevent air pollution caused by various events .
- Establish the control guideline for pollution caused by construction or renovation within the building area.

10. Lighting and noise level in the workplace

- Examine the luminous intensity of lighting to ensure compliance with legal standards.
- Examine and improve lighting in the workplace to ensure its sufficiency and appropriateness in compliance with legal standards.
- Establish noise control in the office building.
- Communicate to or notify employees or related parties upon the rise of noise pollution caused by events.

11. Green Space

- Designate green spaces inside and outside the office building.
- Appoint staff to take care of green spaces and determine definite periods for maintenance of green spaces inside and outside the office building.
- Continuously improved green spaces and considered possibility to increase green areas both inside and outside the office.



- Appoint the "Environment Working Group" to support responsible business operations that take into account environmental mandates and ultimate energy efficiency and resource management. It comprises 10 business unit representatives and its performance is directly reported to the Sustainability Committee.
- Appoint the "Energy Management Committee" which comprises nine business unit representatives in charge of alignment with the Bank's energy saving and management policy, including providing training and campaigning for appropriate energy conservation and management. Its membership is reviewed on an annual basis.
- Commit to environmental conservation, resource and energy efficiency, waste reduction, including mitigation of pollution emissions that would affect the environment, thus cutting the emission of greenhouse gasses (GHG) and minimizing the risks of climate change in order to achieve the SDGs.
- Devise and support alternative operating methods that employ digital technology and Robotic Process Automation (RPA) systems to save energy and resources, resulting in less environmental impact from our operating or service processes.
- Communicate and provide information about energy and resource efficiency as well as environmental conservation to raise awareness among employees, communities, customers, government agencies, and related parties.
- Establish appropriate environmental complaint channels via the Bank's complaint channels, e.g., the website (krungsri.com/en/esg/contactus), Krungsri Call Center 1572, email: committee.safety@krungsri.com or directly file complaints to the Environment Working Group, etc.

Performance

Electricity and Fuel Consumption

Krungsri promotes optimal utilization of electricity and fuel, which is communicated to employees at all levels to raise awareness and adjust habits, resulting in energy conservation. In addition to saving energy and cutting the expenses of the Bank, this also helps reduce both direct and indirect GHG emissions.

1 Electricity consumption

Target:
Reduce electricity consumption by 5 percent per year compared to the previous year.

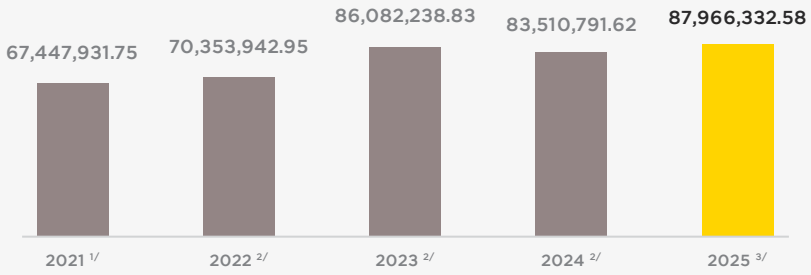
Performance:
In 2025, electricity consumption was 87,966,322.58 kilowatt hours (kWh), increasing 5.3 percent compared to 2024. The electricity usage was above the target as the Bank expanded the scope of data collection to include six overseas subsidiaries. This reflects the Bank's commitment to covering energy management across the entire Krungsri Group.

2 Fuel consumption

Target:
Reduce fuel consumption by 5 percent per year compared to the previous year.

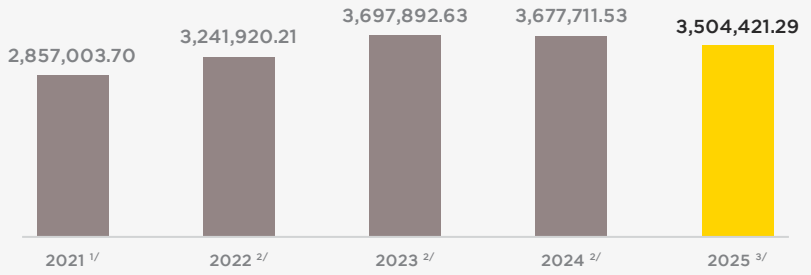
Performance:
In 2025, fuel consumption was 3,504,421.29 liters, decreasing 4.7 percent compared to 2024. The fuel usage consumption was less than targeted due to the expansion of the data collection scope to include six overseas subsidiaries. In 2025, the Bank also improved the efficiency of centralized vehicle management and encouraged the use of electronic communication channel to help reduce travel.

Electricity Consumption
(Kilowatt-hours)



Remark: Additional details can be found in the energy usage table on page 222.
1/ 2021 : Information of electricity consumption of the Bank and branches countrywide.
2/ 2022 - 2024: Information of electricity consumption of the Bank, branches countrywide, and subsidiaries located in Thailand.
3/ 2025: Information of electricity consumption of the Bank, branches countrywide, subsidiaries located in Thailand, and six subsidiaries located in overseas.

Fuel Consumption
(Liter)



Remark: Additional details can be found in the fuel consumption table on page 222.
1/ 2021 : Information of fuel consumption of the Bank, and branches countrywide.
2/ 2022 - 2024: Information of fuel consumption of the Bank, branches countrywide, and subsidiaries located in Thailand.
3/ 2025: Information of fuel consumption of the Bank, branches countrywide, subsidiaries located in Thailand, and six subsidiaries located in overseas.

3 Increasing energy efficiency and promoting renewable energy usage

Krungsri has continuously conducted feasibility studies and made plans for increasing energy efficiency and reducing electricity consumption of all electrical equipment, as well as promoting renewable energy use in the Head Office building, Krungsri Riverside Office, Krungsri Ploenchit Office, and the branches nationwide. This aims to improve electrical equipment efficiency, reduce electricity consumption, and reduce greenhouse gas emissions from our own operations, with various projects being studied and planned as follows:





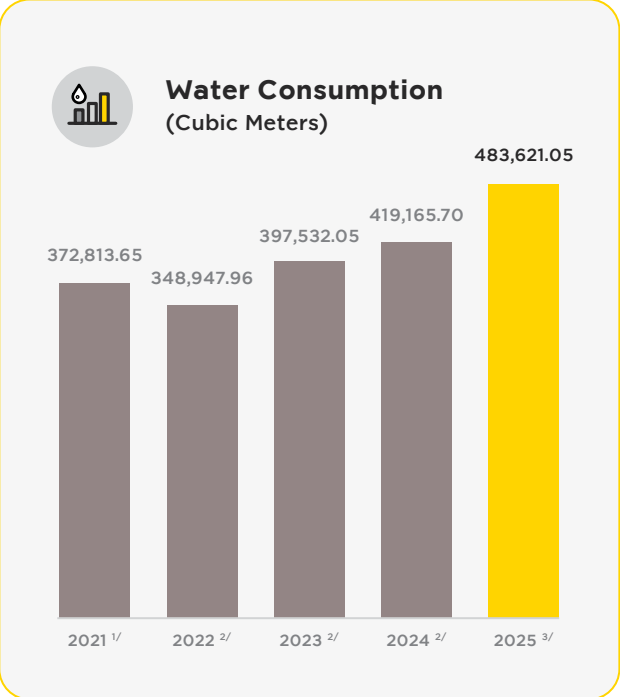
Activities	Performance
Chiller plant system replacement and control system installation	• Completed the replacement of a high-efficiency chiller plant system at the Head Office in October 2024, as a result of these initiatives, in 2025 the electricity consumption at the Head Office decreased by 117,844 units per year and contributing to reduce greenhouse gas emissions by 56 tons of carbon dioxide equivalent (tCO_2e). • Replaced energy management control systems at Krungsri Ploenchit Office and Krungsri Riverside Office using Internet of Things (IoT) and Artificial Intelligence (AI) to control the chiller plant system. In 2025 the electricity consumption decreased by 112,293 units per year and contributing to reduce greenhouse gas emissions by 53 tons of carbon dioxide equivalent (tCO_2e).
Split type air conditioner replacement	In 2025, the Bank replaced 30 split type air conditioners at the Head Office and at 12 branches nationwide. This initiative resulted in the electricity consumption by 27,493 units per year and reduce greenhouse gas emissions by 13 tons of carbon dioxide equivalent (tCO_2e). In 2026, the Bank plans to further replace split type air conditioners at an additional 108 branches nationwide.
LED light replacement	In 2025, surveyed and developed plans to replace LED lights at the branches nationwide, starting with gradual replacement at 120 branches in 2026. This is expected to reduce greenhouse gas emissions by 178.37 tons of carbon dioxide equivalent (tCO_2e) and reduce electrical energy consumption by 358,295.52 units per year.
Solar panel installation	• Conducted surveys and installed solar panels with 89.28 kilowatt-peak (kWp) capacity at the Head Office and 66.96 kilowatt-peak (kWp) capacity at the Krungsri Riverside Office in December 2024. As a result of the installation, electricity consumption reduction of 111,024 units/year, equivalent to reducing greenhouse gas emissions by 56 tons of carbon dioxide equivalent (tCO_2e) • Surveyed and planned solar panel installations for branches nationwide, particularly standalone branches. The solar panel is gradually installed at 62 branches in 2025.This initiative reduces electricity consumption by 156,753 units per year, equivalent to reducing greenhouse gas emissions by 78 tons of carbon dioxide equivalent (tCO_2e). In 2026, the Bank plans to further expand the installation of solar panel to an additional 40 branches. This is expected to reduce electricity consumption by 101,130 units per year, equivalent to reducing greenhouse gas emissions by 50 tons of carbon dioxide equivalent (tCO_2e).
Smart Cloud-based Energy Management System Installation	Installing smart cloud-based energy management systems at 80 branches nationwide to monitor and control energy usage in real-time using sensors and cloud-connected devices. The system collects energy usage data from various equipment, including electrical appliances, air conditioners, and solar rooftop systems. The system collects energy usage data from various equipment on a real-time basis, including electrical appliances, air conditioners, and solar rooftop systems. The energy consumption data will be analyzed to plan energy usage and improve energy management efficiency at bank branches. In 2025, the Bank completed site surveys at a total of 80 branches. Installation is currently underway and expected to be completed by the third quarter of 2026.

Water Consumption

Krungsri promotes water efficiency management and planning with the least environmental impact, ranging from building design, selection of water-saving products, wastewater treatment and quality control which meets legal standards, to the wastewater reclamation process.

Target:
Reduce water consumption by 5 percent compared to the previous year.

Performance:
In 2025, water consumption was equivalent to 483,621.05 cubic meters, increasing by 15.3 percent compared to 2024. The increase in water consumption was due to the expansion of the data collection scope to include six overseas subsidiaries and the Bank's policy requiring more employees to work in the office compared to the previous year (currently, the Bank maintains a hybrid working policy where employees can work at the office or work from home as necessary based on the nature of their operations and supervisor's discretion).



Remark: Additional details can be found in the water consumption table on page 222-223.

1/ 2021: Information of water consumption of the Bank, and branches countrywide.

2/ 2022 - 2024: Information of water consumption of the Bank, branches countrywide, and subsidiaries located in Thailand.

3/ 2025: Information of water consumption of the Bank, branches countrywide, subsidiaries located in Thailand, and six subsidiaries located in overseas.

Additionally, in 2025, Krungsri conducted a water stress assessment, covering Krungsri's main locations including the Head Office, Krungsri Riverside Office and Krungsri Ploenchit Office located in Bangkok, as well as the branches in Bangkok and provincial areas and included subsidiaries located in Thailand, and six subsidiaries located in overseas. The assessment was performed by referring to the Aqueduct Water risk tool developed by the World Resources Institute (WRI) to analyze and evaluate areas with water stress according to risk levels. The assessment results will be used to establish the water usage plan to ensure maximum efficiency, such as implementing water reserve systems in the events of drought or water shortage.

Areas with water stress categorized by the risk level

Risk level	(%) Percentage of operating area
Low Risk (<10%)	9
Low-Medium Risk (10-20%)	3
Medium-High Risk (20-40%)	10
High Risk (40-80%)	47
Extremely High Risk (>80%)	31
TOTAL	100

1 Wastewater Treatment at Krungsri offices

Krungsri has treated wastewater from the Head Office, Krungsri Riverside Office, and Krungsri Ploenchit Office in accordance with the Pollution Control Department's wastewater standards by using the activated sludge process, wherein treated wastewater is examined by external experts. The results of our wastewater treatment system are reported to the Yannawa District Office and the Pathumwan District Office on a monthly basis.

Target:
No complaints regarding wastewater discharged from Krungsri's responsible areas was made by nearby communities or regulators.

Performance:
In 2025, the wastewater quality of Head Office and Krungsri Ploenchit Office was in line with the standard per the Notification of the Ministry of Natural Resources and Environment, without any complaints regarding the release of wastewater made by nearby communities or regulators.

2 Wastewater Reclamation

Krungsri reuses the treated wastewater for efficient water consumption and mitigation of environmental impact.





Performance:

- Head Office: Collects and reuses wastewater from the cooling tower system and dripping water from the condensation coil system. In 2025, treated wastewater from the Head Office and Krungsri Riverside Office was used to water plants, wash the ground floor parking area, and refill the fountains in front of the building, averaging 338.58 cubic meters per month or 4,062.96 cubic meters per year, resulting in cost savings of approximately 69,552 baht per year.

- Krungsri Ploenchit Office: uses water from rainwater tanks as well as the treated wastewater from the cooling tower system and dripping water from the condensation coil system to water plants around the building. Also, about 399.25 cubic meters per month or 4,790.98 cubic meters per year of the water is reused in the cooling tower system, helping us save 6,831.14 baht per year.

Paper Consumption

Encouraging digitalization in all employees' processes, Krungsri aims to reduce paper and consumables consumption and waste from operations through diverse projects and activities, e.g., the "Think Before Print" concept of editing or revising documents files before printing them out, and the use of both sides of paper. In addition, Krungsri adjusted our working model to hybrid working, meaning that employees can switch between working at the office and from home as deemed appropriate based on the nature of their work at the discretion of their line manager.

Target:

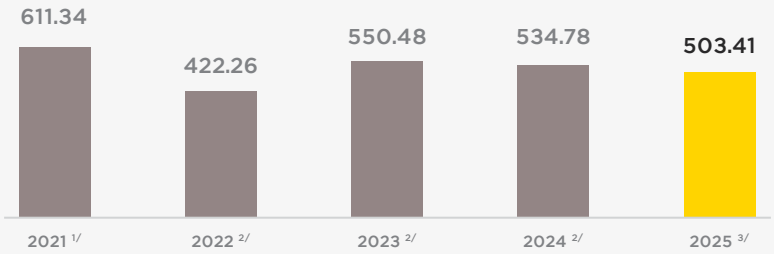
Reduce paper consumption by 5 percent per year compared to the previous year.

Performance:

In 2025, paper consumption was equivalent to 503.41 tons, decreased by 5.86 percent compared to 2024.

Volume of A4 Paper Consumption

(Ton)



Remark:

1/ 2021: Information of paper consumption of the Bank, and branches countrywide.

2/ 2022 - 2024: Information of paper consumption of the Bank, branches countrywide, and subsidiaries located in Thailand.

3/ 2025: Information of paper consumption of the Bank, branches countrywide, subsidiaries located in Thailand, and six subsidiaries located in overseas.

Reduction of paper consumption in banking operations by the Operations Group

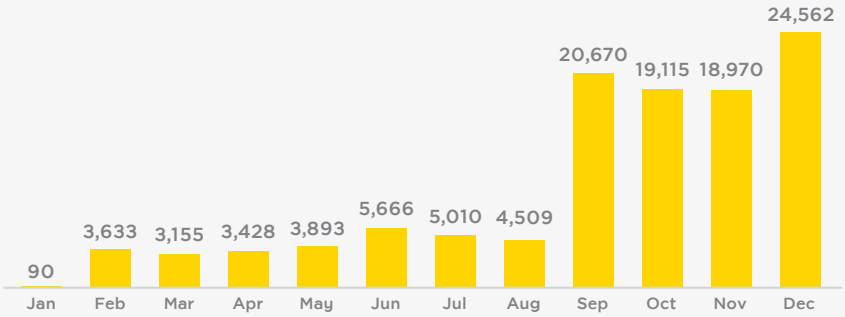
The Operations Group has continued the initiative to reduce paper consumption in banking operations which promotes a transition from traditional banking operations to the digitalized system to make internal operations faster and more efficient, while the paper consumption was reduced in a concrete manner.

Target:
Initiate and start reducing paper consumption in banking operations by 17 projects.

Performance:
In 2025, there were 16 projects proposed by employees to help reduce paper consumption in banking operations, comprising the project to reduce printing, the project to use electronic platforms, the project to develop applications and tools, etc. In this regard, from all of the aforementioned projects, A4 paper consumption was reduced by 112,701 pieces, equivalent to the reduction of greenhouse gas emissions by 1,651*kgCO_2e.

Remark: *Calculation of GHG emissions is based on the emission factors and the carbon footprint for organization (July 2022) of the Thailand Greenhouse Gas Management Organization (TGO).

The volume of reduced A4 paper consumption per month, as a result of 16 projects
(Number of piece)



Waste Management

Krungsri promotes organization-wide participation in efficient resource utilization while raising employee awareness about the importance of waste management. The initiative helps create a healthy and pleasant workplace environment while reducing environmental impact and greenhouse gas emissions. It also helps reduce waste disposal costs and creates positive long-term environmental outcomes.

Target:
Aim to reduce waste sent to landfills by at least 50 percent of total waste generated.

Performance:
In 2025, the total waste generated was 467,048.67 kilograms. This consisted of various types of waste, including general waste, hazardous waste, infectious waste, electronic waste (e-waste), food waste, Refuse-Derived Fuel (RDF), and recyclable waste. These wastes were properly managed and treated through appropriate methods such as reuse, recycle, processing, and conversion into industrial fuel, among others.

As a result, Krungsri achieved to reduce the amount of waste sent to landfill by 231,722.60 kilograms, representing 49.61 percent of the total waste generated.

2025 Waste Data (Head Office, Krungsri Riverside Office, and Krungsri Ploenchit Office only)

Type of Recyclable Materials	2021	2022	2023	2024	2025	GHG emissions [5/] ($kgCO_2e$)
Total Waste (kilogram)	**622,467.89**	**377,078.48**	**607,418.92**	**482,120.82**	**467,048.67**	**984.411.89**
General waste (kilogram)	199,831.01	154,808.09	230,753.33	297,444.19	234,102.26	-
Hazardous waste (kilogram)	659.18	3,951.98	1,182.25	1,252.86	1,223.81	-
Infectious waste (kilogram)	209.50	240.00	309.30	214.80	233.50	-
e-Waste [1/] (kilogram)	1,556.00	1,145.00	798.00	419.46	201.00	91.00
Food waste (kilogram)	5,000.00	5,810.76	21,201.08	24,006.38	21,463.95	54,303.79
Refuse-Derived Fuel (RDF) [2/]	-	5,384.65	9,106.75	14,219.76	40,569.40	32,049.83
Recyclable waste (kilogram)	415,212.20	205,738.00	344,068.21	144,563.37	169,254.75	897,967.27
• Cardboard boxes	10,964.00	10,420.00	17,204.00	16,496.00	18,779.00	-
• Paper, books, magazines, journals	9,002.00	9,603.00	9,276.00	10,536.00	6,279.00	-
• Plastic bottles (HDPE)	3,464.50	5,464.25	5,559.00	8,256.00	9,611.00	-
• Glass bottles	493.00	666.00	1,124.00	1,224.00	1,882.00	-
• Aluminum cans	124.00	68.75	75.50	198.55	169.10	-
• Steel	20.00	142.00	890.00	11.00	52.00	-
• Polypropylene (PP) board	177.50	257.00	362.00	0	0	-
• Paper used on both sides (Shred2Share Project) [3/]	390,230.00	177,597.00	308,954.71	106,255.32	130,778.01	-
• Clear plastic bottles (PET) and opaque plastic bottles (HDPE) (PET to be PPE project) [4/]	737.20	1,520.00	623.00	1,583.50	1,704.64	-

Remark:

[1/] Reference is made to the performance report of the "Thais Say No to e-Waste" project by Advanced Info Service Public Company Limited.

[2/] Data about RDF was collected from the Head Office and KSPO only, starting the data collection and sorting in 2022.

[3/] The Shred2Share Project by Iron Mountain promotes the process of recycling used office documents in the Shred2Share Project: 'Keep Information Secure while Caring for the Environment' of Iron Mountain (Thailand) Company Limited. The participants in this project are Bank of Ayudhya Public Company Limited, Ayudhya Capital Auto Lease Public Company Limited, Ayudhya Capital Services Company Limited, Krungsri Asset Management Company Limited, and Krungsri Securities Public Company Limited.

[4/] In the 'PET to be PPE' project commenced in 2021, clear plastic bottles (PET) and opaque plastic bottles (HDPE) are sorted and sent to Wat Chak Daeng, Samut Prakan, for upcycling into personal protective equipment (PPE), monk robes, and blankets.

[5/] Calculation of GHG emissions is based on the emission factors and the carbon footprint for organization (July 2022) of the Thailand Greenhouse Gas Management Organization (TGO).

Climate Change Management

Risks and opportunities

Risks

The impacts of climate change are becoming more severe, affecting ecosystems, biodiversity, human security, economic and social development, and business operations, including financial institutions. Therefore, climate change management is an urgent national and international agenda that requires cooperation from all sectors to mitigate risks and reduce the potential impacts of climate change, as well as to accelerate the transition to a low-carbon economy and society.

Climate change poses risks that may affect the operations and financial status of the Bank. These risks can be divided into two major types:

1. Physical Risks – These risks occur because of the direct impacts of climate change, such as natural disasters and environmental changes, which may affect assets or operations due to natural events or disasters. For example:

   1.1 Loan and Investment Portfolio Risks
   - Increased non-performing loans: Businesses affected by natural disasters, such as flooded factories or agricultural sectors damaged by water shortages or droughts, may be unable to service their debts, resulting in increased non-performing loans and higher credit risk for the Bank
   - Decreased collateral value: Real estate in areas at risk of natural disasters, such as those exposing to repeated flooding, may lose value—thereby increasing the Bank's credit risk.

   1.2 Risks to Infrastructure and Operations of the Bank
   - Disruption of the Bank's branches and IT systems – Natural disasters such as storms, floods, and heatwaves may disrupt the Bank's branches and/or their IT systems, affecting customer service.
   - Recovery and restoration costs – the Bank may incur high costs to upgrade their infrastructure to withstand the impacts of climate change.

2. Transition Risks – These risks arise from changes in government regulations and policies, technological developments, market shifts, and evolving consumer and investor behaviors toward a low-carbon economy. Examples include:

   2.1 Environmental Regulatory and Policy Risks
   - ESG (Environmental, Social, and Governance) disclosure requirements: Regulators, such as the Bank of Thailand (BOT), may require the Bank to disclose environmental and climate change risks associated with the loan portfolios. Failure to comply with the requirements may result in penalties or loss of credibility.
   - Carbon tax and green finance regulations: If the government introduces carbon taxes or green loan regulations, the Bank may need to restructure their loan portfolios and increase investments in environmentally friendly businesses.

   2.2 Credit Risk from Market Changes
   - Decline in investment value in carbon intensive industries: If the Bank lends to businesses related to fossil fuels or industries with high greenhouse gas emissions, it may face credit risk as these companies could incur higher costs due to evolving environmental regulations.
   - Increased demand for green loans: If the Bank fails to adapt and offer loans aligned with sustainability policies, it may lose the competitive edge.

   2.3 Reputation Risk
   - Shareholder and customer expectations: If the Bank continues to support businesses with significant environmental impacts, it may face criticism from investors, customers, and regulators.
   - ESG investor and fund trends: ESG-focused investors and funds may reduce investments in banks that lack clear sustainability policies—particularly regarding environmental sustainability.

Opportunities

Managing climate change across in terms of both mitigation and adaptation dimensions creates opportunities for the Bank in terms of business expansion, sustainable project development, and competitiveness enhancement, including:

- Development of green financial products and services, such as loans supporting environmentally friendly projects, the issuance and distribution of green bonds, and providing ESG and carbon credit advisory services.
- Access to sustainable sources of capital and investment such as investing in sustainable projects with long-term returns, benefiting from government policies or tax incentives, and accessing international funding sources that support clean energy and sustainability.
- Building competitive advantages and customer relationships: institutional investors and ESG-focused funds may prefer banks with a clear sustainability strategy. Also, it will attract new customers who prioritize sustainability and select the products and services of banks placing importance on the environmental aspects. Furthermore, offering products and services aligned with green finance can also foster stronger customer relationships.
- Improving business risk management and resilience such as reducing credit and loan portfolio risks by shifting toward green financing, proactively adapting to new regulations, transparently disclosing environmental and climate-related information, and minimizing legal and litigation risks associated with failure to prioritize the environmental issues.

Management approaches

- Declare **Krungsri Net Zero Vision** in conformity with the United Nations Sustainable Development Goal 13: Climate Action, low-carbon transitions in alignment with the Paris Agreement and Nationally Determined Contribution (NDCs), and support MUFG's Carbon Neutrality Declaration, with the following goals:
  - **Decarbonizing the Bank's own operations to achieve the Net Zero target by 2030**
  - **Decarbonizing the Bank's financial services operations to achieve the Net Zero target by 2050**
    - Phasing out our exposure to coal-fired power plants within 2030, enhancing the financial disclosure policies with an action plan to disclose our financed emissions as well as reduction targets
    - Increasing social and sustainable finance portfolio by growing our SSF portfolio target from the previous 250,000 million baht to 350,000 million baht by 2030 (from the baseline year 2021)
    - Contributing to the active promotion of sustainable and green finance market development in Thailand
- Join force with other members of the **Thai Bankers' Association (TBA) to launch "ESG Declaration"**, serving as a framework and operating guideline for climate-related financial disclosures. The Bank will take actions according to the following essential guidelines:

Strategy



Integrate ESG into business strategies and define frameworks for sustainable finance in order to minimize negative impacts and support positive economic growth, together with sustainable social and environmental development

ESG risk management



Incorporate ESG and climate considerations into risk management processes, including scenario analysis and stress testing, to assess the impact on banks' operations, transactions, and portfolios

Financial products



Utilize digital technology to increase financial accessibility, plus green and sustainable financial innovations; help customers on their way to achieve net zero emissions and sustainable growth

Communication



Communicate and collaborate with all stakeholders in raising public awareness on ESG issues and contribute to the efforts to achieve sustainable development goals

Disclosure



Develop monitoring and reporting systems in line with Thailand's regulatory frameworks and global sustainability disclosure standards (i.e. Task Force on Climate-related Financial Disclosures: TCFD, GRI standards etc.)

- **Internalize Environmental and Climate Change Aspects into Financial Institution Business** in alignment of the Bank of Thailand's Standard Practice, as well as Industry Handbook initiated and developed by member banks of the Thai Bankers' Association (TBA) in collective efforts to enhance commercial banks' environmental and climate risk management standards and to support customers' transitions in a concrete manner.

- **Adjust investment strategies and loan portfolios in line with the "Responsible Lending"**, which aligns with Krungsri's Policy for Credit Risk Management and Policy for Sustainability Lending. This includes increasing the proportion of green loans across various business sectors, such as clean energy projects and low-carbon industries, while reducing the risk of lending to businesses with high environmental impacts or greenhouse gas emissions, such as coal-fired power plants.

Remark: For more information, please see the topic of Responsible Lending and ESG Consideration ESG Page 77.

- **Improve risk management processes by integrating ESG criteria into risk assessments** and evaluating the impact of climate change on the Bank's loan portfolio and investments.

- **Develop financial products that promote environmental sustainability,** such as loans for environmentally friendly businesses, financing for business transformation towards sustainability, issuance of green debentures/bonds, and ESG-related funds.

- **Adjust organization-wide structures and work processes to support environmental and climate change risk management.** Under the supervision of the Executive Committee and the Board of Directors, the Sustainability Committee initiated **the "IECC" (Internalizing Environmental and Climate Change Aspects into Financial Institution Business Program)** to conduct analyses, research, and provide recommendations in collaboration with environmental and climate change experts. This includes corporate governance structuring, defining the responsibilities of the Board of Directors and senior executives, strategy formulation, risk management, and setting Krungsri's environmental indicators and targets in line with international standards. Additionally, it ensures the collection, reporting, and disclosure of information on environmental and climate change risk management and opportunities.

- **Develop knowledge and provide training for the Board of Directors, executives, and employees on environmental and climate change risk management** by establishing learning plans aligned with the roles, duties, and responsibilities of each department.

- **Develop Transition Plans for environmental and climate risk management,** particularly high-emissions businesses in which the Bank has high exposure. Related targets and initiatives are set in alignment with Krungsri's business strategies in achieving the low-carbon transition and decarbonization of our financial services to achieve the Net Zero target by 2050.

- **Support the transitions of customers, the business sector, and the economy of the country toward emissions mitigation and environmental sustainability in a concrete manner,** through our advisory service in raising awareness as well as sustainable financial products and services to ensure sustainability of the environment and cope with climate change.

- Conduct **a Carbon Footprint for Organization (CFO)** to assess the amount of greenhouse gas emissions from Krungsri Group's business operations and analyze significant sources of greenhouse gas emissions. This effort is to stipulate the practices to effectively reduce the organization's greenhouse gas emissions—including preparation of various measures to achieve Krungsri Net Zero Vision. In this regard, the Bank assessed the carbon footprint for the organization according to the criteria stipulated by the Thailand Greenhouse Gas Management Organization (Public Organization) and the ISO 14064-1 standard. These are international standards and requirements for organizations

in measuring and reporting the greenhouse gas emissions with an aim to uplift our certification standard of greenhouse gas emissions to the international level.

- **Promote workflows and operations that help reduce emissions.** Examples include digitalization that reduces the use of resources and environmental footprints, the design of KSPO that meet the Leadership in Energy and Environmental Design (LEED) standards of the U.S. Green Building Council (USBC) with the Gold Level of certification granted.

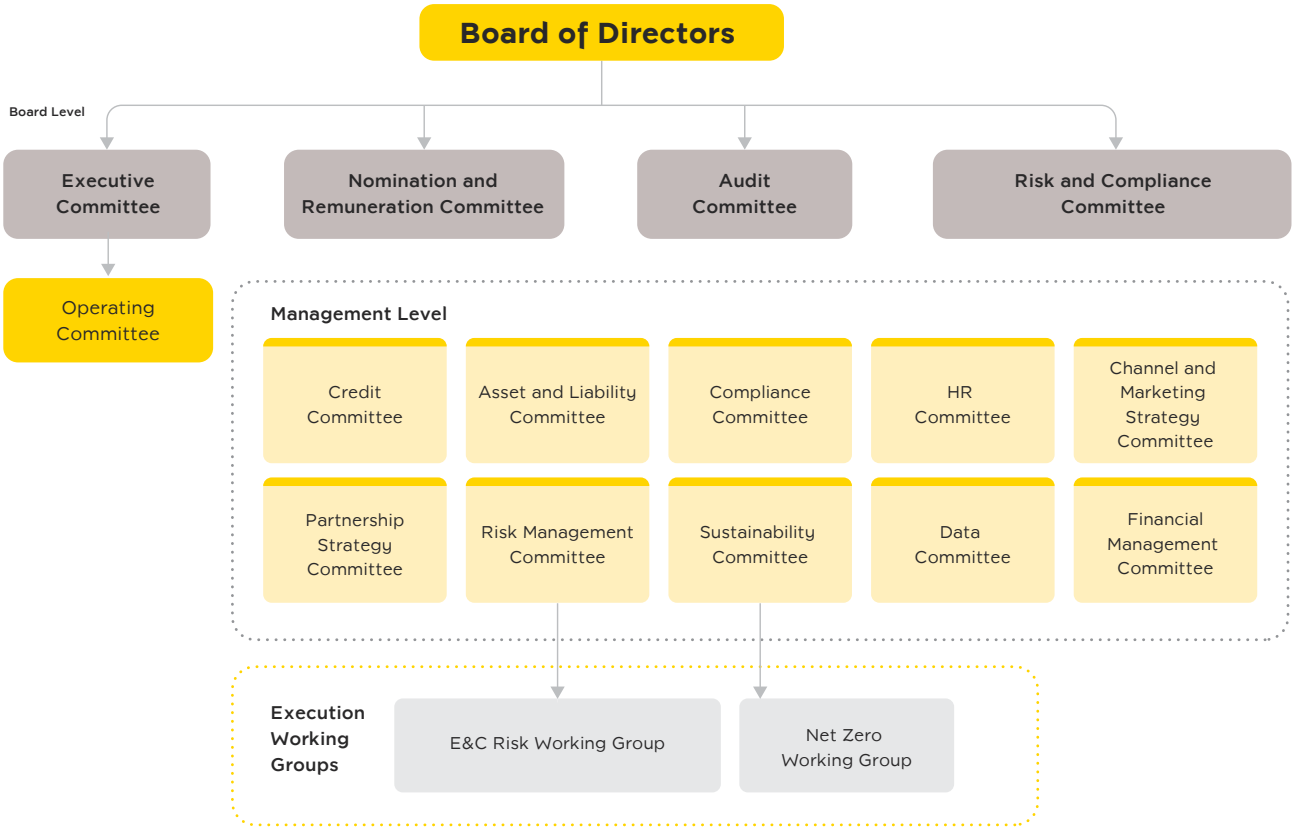
- **Become a member of various organizations to support greenhouse gas emission mitigation** in line with Thailand's Nationally Determined Contribution (NDC), and the Paris Agreement, under United Nations Framework Convention on Climate Change (UNFCCC), in conformity with the United Nations Sustainable Development Goal 13: Climate Action. In this connection, Krungsri becomes members of various networks as follows:

  - **The Alliance for Green Commercial Banks (The Alliance):** In 2024, Krungsri partnered with the global alliance to jointly shape the future of climate finance by exchanging best practices of the alliance to develop and promote green finance, including access to information, research, training courses and seminars related to climate finance. This is to enhance the capacity and knowledge to support the business transformation towards sustainability.
  - **Partnership for Carbon Accounting Financials (PCAF):** Krungsri joined PCAF in 2024, a collaboration of global financial institutions to develop and establish international standards for collecting and disclosing data related to greenhouse gas emissions from financial transactions and services of financial institutions.
  - **Thailand Carbon Neutral Network (TCNN):** Krungsri joined as a member of Climate Action Leading Organization (CALO) in 2022, demonstrating leadership in managing and taking responsibility for the organization's greenhouse gas emissions. This reflects our intention to reduce greenhouse gas emissions to move towards carbon neutrality at the corporate level, with clear strategic targets and action plans to support the reduction of greenhouse gas emissions, including helping customers to transition to low-carbon and environmentally friendly investments and business operations.
  - **Thai Renewable Energy (RE100) Association** to cooperate with leading organizations from various industrial sectors to address climate change issues. This is to encourage Thailand's industry sector to adopt 100 percent renewable energy and promote the transition to the New S-Curve by focusing on the use of clean energy. Krungsri has been the member of the association since 2022.
  - **Carbon Markets Club:** Krungsri joined as a Founding Member alongside leading national organizations in the Carbon Markets Club in 2021 to support the development of Thailand's first carbon credit trading system. This also supports stakeholders' commitment to achieving carbon neutrality goals and transitioning to a low-carbon economy.
  - **Thailand Climate Business Network (ThaiCBN):** Krungsri joined as part of the First Cohort in 2024, collaborating with leading organizations at both domestic and international levels to help transition Thailand toward Net Zero aspiration. There are three operating approaches as follows:
    - Building climate change networks throughout the supply chain and promoting the exchange of knowledge, research, technology, and best practices.
    - Encouraging the practical implementation of knowledge and various technologies.
    - Enhancing the potential of businesses and industries throughout the supply chain in an effort to seize new business opportunities in the low-carbon economy era.

Environmental and Climate Change Risk Governance Structure

Krungsri has established a governance structure and management system for environmental and climate change risks, which are considered urgent and important issues that the Bank must address by systematically assessing both opportunities and risks in operational and decision-making processes. This approach supports the transition of the economic system toward environmental sustainability—while elevating environmental, social, and governance (ESG) operational standards to the international level, in line with the Bank's commitment to "Banking with Purpose" paradigm.

The corporate governance will focus on defining key roles and responsibilities in top-down approach from the Board of Directors to management and operational levels. This is to ensure Krungsri Group has in place systematic and consistent environmental and climate change risk governance. This includes managing opportunities and risks, monitoring performance according to environmental sustainability strategies, establishing responsibility structures, and allocating sufficient resources to support environmental and climate change risk management.



Performance

Decarbonizing the Bank's own operations

1 Carbon Footprint for Organization

Krungsri conducted a carbon footprint for the organization evaluation by collecting data on greenhouse gas emissions and absorption from Krungsri's business operations and activities, covering three following scopes:

- Scope 1: Direct GHG emissions from organizational activities and operations calculated from combustions of various types of fuel, leakage of refrigerants, leakage of fire extinguisher solutions, leakage of methane emitted from the septic tank system and wastewater treatment tanks, etc.

- Scope 2: Indirect GHG emissions from the generation of purchased energy consumed in the organization. In this regard, it refers to electricity purchased from the Metropolitan Electricity Authority only.

- Scope 3: Other Indirect GHG Emission which is calculated from:
  Category 1: Purchased Goods and Services (e.g., water usage, paper usage)
  Category 2: Capital Goods (e.g., expenses for purchased assets)
  Category 3: Fuel- and Energy-Related Activities (e.g., fuel and energy acquisition)
  Category 5: Waste Generated in Operations
  Category 6: Business travel
  Category 7: Employee Commuting
  Category 8: Upstream Leased Assets (e.g., electricity usage from standalone ATMs nationwide)
  Category 9: Downstream Transportation and Distribution (e.g., the Bank's cash transport, courier travel, and document delivery).

Krungsri calculated the amount of greenhouse gas emissions including Carbon Dioxide (CO_2), Methane (CH_4), Nitrous Oxide (N_2O), Hydrofluorocarbons (HFCs), Perfluorocarbons (PFCs), and Sulfurhexafluoride (SF_6) Nitrogen Trifluoride (NF_3) using the requirements for calculating and reporting the carbon footprint for the organization. Such calculation method is in line with the criteria of the Thailand Greenhouse Gas Management Organization (Public Organization), 8th edition, 6th revision (July, 2022) (The Greenhouse Gas Protocol, Revised Edition October 2016) based on the Global Warming Potential (GWP) Rate from the assessment report of the Intergovernmental Panel on Climate Change (IPCC), Version No. 5 (AR5). ISO 14064-1: 2018 Carbon Footprint Management Standard for Organizations.

Krungsri Group Greenhouse Gas Emission Data

Long-term goal

Reduce greenhouse gas emissions from business operations (Scope 1 and Scope 2) to zero by 2030.

Short-term goal

In 2025, the target is to reduce greenhouse gas emissions from business operations (Scope 1 and Scope 2) by at least 4.2 percent compared to the previous year.

Performance:

In 2025, the corporate carbon footprint calculation was extended to cover six overseas subsidiaries. Krungsri's greenhouse gas emissions data from business operations (Scope 1 and Scope 2) were verified by BSI Group (Thailand) Co., Ltd., showing total emissions of 45,758 tons of carbon dioxide equivalent (tCO_2e)—a 2.13 percent reduction compared to the previous year, as follows:

Parameter	Unit	Total GHG Emissions					
		2020 (Baseline)	2021	2022	2023	2024	2025 1/
GHG Emission							
Scope 1	tonCO$_2$e	10,032.00	9,792.00	8,421.00	8,601.00	9,007.00	8,372.00
Scope 2 (Location based)	tonCO$_2$e	53,496.00	40,429.00	37,866.00	43,032.00	41,748.00	43,386.00
Scope 2 (Market based) 2/	tonCO$_2$e	53,496.00	40,429.00	37,866.00	43,032.00	37,748.00	37,386.00
Scope 1 and 2	**tonCO$_2$e**	**63,528.00**	**50,221.00**	**46,287.00**	**51,633.00**	**46,755.00**	**45,758.00**
Scope 1 and 2 emission intensity	tonCO$_2$e/ person	2.96	2.44	2.27	2.43	2.20	1.04
Full-time employees (FTE)	persons	21,445.00	20,612.00	20,632.00	21,283.00	21,260.00	44,011.00

Remark: For more details, please see the data on greenhouse gas emission table, page 220-221

1/ In 2025, the disclosure of greenhouse gas emissions data covered the Head Office, Krungsri Ploenchit Office (KSPO), branches nationwide, 14 subsidiaries located in Thailand and 6 overseas subsidiaries.

2/ In 2025, indirect greenhouse gas emissions (Scope 2: electricity purchased for internal use) were offset by purchasing 12,000 Renewable Energy Certificates (RECs), equivalent to a greenhouse gas emission reduction of 6,000 tCO$_2$e.

2 Energy Efficiency and Promotion of Renewable Energy Use

In 2025, Krungsri conducted a study and developed plans to enhance the energy efficiency of equipment and promote the use of alternative energy at the Head Office, Krungsri Riverside Office (KSRO), Krungsri Ploenchit Office (KSPO) and branches nationwide to reduce greenhouse gas emissions and environmental impact. The following actions have been taken:

- Upgrading the cooling system (chiller plant) to a high-efficiency system at the Head Office
- Installing an energy management control system at the Head Office, KSRO, KSPO using Internet of Things (IoT) and Artificial Intelligence (AI) technologies
- Replacing the split-type air conditioners at the Head Office
- Surveying and planning to replace air conditioners with split-type units at the branches nationwide
- Surveying and planning to replace LED light bulbs at the branches nationwide
- Surveying and installing solar panels at the Head Office, KSRO, and standalone branches nationwide (Standalone branches)
- Installing a smart cloud-based energy management system in branches nationwide

Remark: please see the topic of 'Environmental Management and Resource Efficiency' Page 49 for more details

3 Forest carbon credit management

Realizing that forestation, reforestation, and forest conservation serve as the mechanism that absorbs carbon dioxide from the atmosphere while mitigating greenhouse gases, forest carbon credits can be used to reduce corporate carbon footprints, Krungsri, thus, collaborated with business partners and alliance networks in forest carbon credit management with an aim to participate in emissions reduction and carbon absorption, while driving toward Krungsri Net Zero Vision, with following details:

- **The forest carbon credit management for sustainable development:** Krungsri joined hands with the Mae Fah Luang Foundation under Royal Patronage in the carbon capture project in northern community forests with around 1,000 rai in total areas, which is expected to generate approximately 0.9 - 1.5 tons of carbon dioxide equivalent per rai over three years (2023-2025). In addition, this project's purpose is to manage natural resources and enhance the general public's quality of life in terms of socio-economic aspect, particularly boosting communities' capacity in conserving or increasing carbon captures in forest areas, as well as adding extra income from preserving forests for sustainable communities.

4 Promotion of electronic vehicles (EV)

Krungsri participated in creating the EV ecosystem, while promoting the use of EVs in the corporate fleets, in alignment with the government's EV promotion policy to reduce carbon emissions that lead to air pollution and climate change. In addition, supporting the use of electric vehicles in the organization also responds to the reduction of greenhouse gas from the Bank's operations in order to achieve Krungsri Net Zero Vision.

Krungsri is currently conducting a feasibility study and planning to change the Bank's corporate fleets which are internal combustion engine (ICE), namely executive vehicles and general corporate vehicles for the Bank's business activities, to vehicles that are more friendly to the environment, e.g., EVs, plug-in hybrid electric vehicles (PHEVs), etc. In this regard, for the transition, the Bank would take into account multiple factors such as the life cycle of vehicles, the EV market and demand in Thailand, after sales services, etc.

Additionally, Krungsri places great importance on driving society toward sustainability across all dimensions under the concept "**GO Sustainable with Krungsri – Striving for Our Sustainable Society.**" In 2025, Krungsri collaborated with business partners to promote environmentally friendly travel through support for electric public transportation systems. Specifically, Krungsri provided discount codes for customers using electric tuk-tuks via the MuvMi app, with a total of 820 codes redeemed by customers, resulting in 1,983.332 kilometers of electric tuk-tuk usage and a reduction of greenhouse gas emissions equivalent to 219.28 kilograms of carbon dioxide.





5 Training on environmental management and waste reduction

Since 2021, Krungsri has actively participated in the Green Office Project by the Ministry of Natural Resources and Environment through the "Krungsri The Green Office" initiative. The project encourages the participation of both employees and external contractors working on the Bank's premises to reduce energy and resource consumption, minimize waste generation across all processes and activities, and promote environmentally friendly practices to reduce greenhouse gas emissions in alignment with Krungsri Net Zero target. As a result, Krungsri achieved Green Office certification at the Excellent level for the period from June 1, 2022 – May 31, 2025. In 2025, Krungsri received Green Office Plus certification, demonstrating its continued commitment to promoting and implementing environmentally friendly practices.

Building on this achievement, Krungsri remains committed to maintaining high operational standards in line with Green Office guidelines by conducting annual internal assessments of office buildings. Additionally, the Bank provides ongoing training on environmental management and effective waste management for employees and external contractors. In 2025, Krungsri organized a workshop titled **"Green Office: Effective Environmental and Waste Management in the Organization"** on July 5, 2025. The session featured expert speakers from Able Consultant Co., Ltd., and the ESG Division. The workshop, joined by 148 participants, provided valuable insights on sustainable waste management to employees and external contractors, including cleaning ladies, security guards, building technicians, and food center staff. The event also included hands-on learning activities.



6 Carbon Neutral Event

Krungsri acknowledges the environmental impact of the business operations and is committed to reducing the carbon footprint. As part of this effort, the Bank has introduced Carbon Neutral Events, ensuring that all aspects of event planning take into consideration sustainability aspect. These measures include selecting event venues certified with environmental standards, utilizing electronic media, and choosing eco-friendly materials and equipment to reduce waste and emissions from various activities.

In 2025, Krungsri continued its steadfast commitment to driving environmentally friendly practices to create positive societal impacts and serve as a key force in advancing the nation's sustainable future. Activities were organized with consideration for environmental impacts and achieved zero carbon emissions, as follows:

- **Krungsri ESG Awards 2025** press conference on August 5, 2025 at Centara Grand at CentralWorld, with 218 attendees.



- **Krungsri-MUFG Business Forum: Thriving to Sustainable Future** held on August 5, 2025 at the World Ballroom, Centara Grand at CentralWorld, with 969 attendees.



- Krungsri 80th Anniversary Sustainability Together: Thriving through Time held on August 5, 2025, at the Bangkok Convention Centre, Centara Grand at CentralWorld, with 225 attendees.



All of these events were organized with primary consideration given to minimizing environmental impacts. Carbon offset measures were implemented to achieve net zero carbon emissions, and the events were certified as Carbon Neutral Events by the Thailand Greenhouse Gas Management Organization (TGO). A total of 37 tons of carbon dioxide equivalent (tCO_2e) were offset to achieve carbon neutrality.

Decarbonizing the Bank's financial services

1 Phasing out exposure to coal-fired power plants

Target:

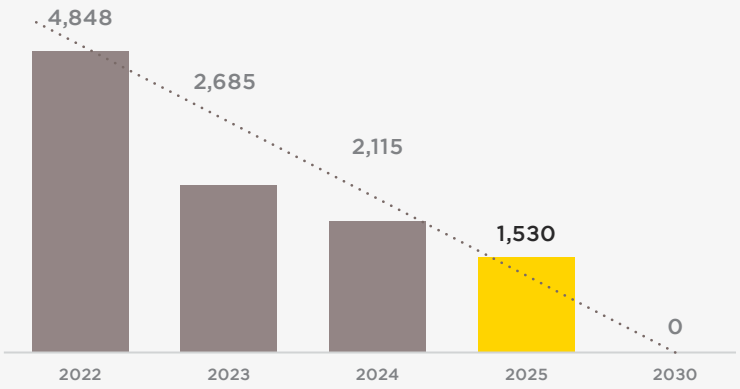
To phase out exposure to coal-fired power plants within 2030 in alignment with Krungsri Net Zero Vision.

Performance:

As of December 31, 2025 Krungsri's outstanding financial exposure to coal-fired power plants was reduced to 1,530 million baht which is expected to decrease to zero within 2030 as planned.

Phasing out exposure to coal-fired power plants

(Unit: Million baht)



2 Social and Sustainable Finance (SSF)

Target:

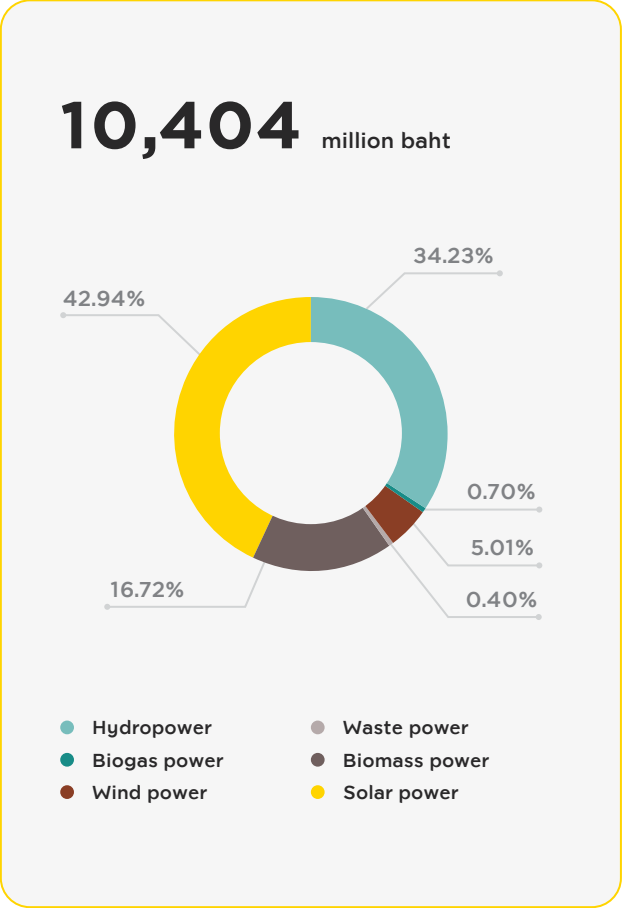
Increase the Social and Sustainable Finance (SSF) portfolio from the original amount of 100,000 million baht to 250,000 million baht by 2030 (from the baseline year of 2021)

In early 2026, Krungsri raised the Social and Sustainable Finance (SSF) portfolio target to 350,000 million baht by 2030.

Performance:

As of the end of 2025, Krungsri has expanded the Social and Sustainable Finance (SSF) portfolio of 255,606 million baht from 2021 (the baseline year). One of the flagship financial supports is the provision of loans for renewable energy businesses, such as solar power plants, wind power, hydropower, biogas and biomass power, and energy produced from industrial waste, totaling 10,404 million baht.

Remark: For more information, please see the topic of Responsible Lending and ESG Consideration ESG Page 77.



3 Transition Plan

Target:

Develop a Transition Plan to reduce environmental and climate risks in the Bank's loan portfolio, especially in industries with high GHG emissions and significant impacts on the Bank's portfolio. The plan involves calculating Financed Emissions and developing a Transition Plan for at least one high GHG emitting industry or a significant sector within the Bank's loan portfolio, with submission of the report to regulatory authorities by 2025.

Performance:

In 2025, Krungsri developed a Transition Plan focusing on high carbon-emitting major industries (Real Sector), namely the power sector and land transportation sector. In the initial phase, emphasis was placed on analyzing the power generation business portfolio and calculating financed emissions in accordance with international standards, with the plan duly submitted to regulatory authorities within the stipulated timeframe.



Social Aspect



Social Aspect

Customer Experience and Market conduct

Risks and Opportunities

Risks

- Inappropriate customer treatment such as providing unclear financial product and service facts, breaching personal data, and discrimination against customers, could lead to penalties, lawsuit and financial impact, including negative impact on customer relations and organizational reputation in the long run.
- Communication of unclear or incomplete information to customers could result in failure to deliver financial products and services that suit customers' objectives, expectations, or needs.

Opportunities

- Fair and indiscriminate treatment of customers will help boost their satisfaction, loyalty, and engagement with the Krungsri brand. At the same time, Krungsri will be able to maintain and expand our customer base in the long term while mitigating reputational risks and risks of non-compliance.
- Analysis and understanding of customers' needs, expectations, and pain points, while also listening to their feedback and suggestions through contact channels appropriate to different customer segments help expand our customer base, enhance services, and deliver the best customer experience.



Management Approaches

- Establish the core value of "Customer Centricity" as part of the organization's culture as well as the heart of our business operations to become customers' most preferred financial institution. Customers' feedback and suggestions are used to tailor our financial products and services to the demands of each customer segment, namely corporate, SME, and retail customers. Customer experience is connected across our online channels for a smooth journey in accessing Krungsri Group's products and services anywhere, anytime.
- Strictly adhere to the market conduct and responsible lending regulations of the Bank of Thailand (BOT) to mitigate the risks of non-compliance with BOT regulations, suspension of services, fines or penalties, and risk of damage to reputation or organizational image.
- Formulate the "Policy for Market Conduct and Responsible Lending" for controlling market conduct and responsible lending management according to regulatory requirements, serving as a guideline on providing fair services and responsible lending to customers. The Bank and companies in the Financial Business Group (Krungsri Group) must refer to this policy when formulating their own comparable policies except group companies located in other countries. If the country's regulator has market conduct and responsible lending policies or requirements or any other similar regulation, the group companies located in the said country must adhere to the said regulation. Moreover, the policy must be reviewed at least once per year or upon significant changes. The framework based on minimum market conduct and responsible lending standards stipulated by regulators such as the BOT is as follows:
    - It is the duty of the Bank's Board of Directors, relevant committees, and senior management to be responsible for promoting and overseeing market conduct in a concrete and effective way and making it part of the organizational culture.

- The Bank's products must be appropriately developed in accordance with each target customer segment, which includes product development or selection, distribution channels, staff's sales skills, applications, and control measures.
- Remuneration and penalty measures must be established by taking service quality into account, and must be strictly complied with and appropriate for staff at all levels related to customer service administration and provision, including the supervising executives, in order to ensure market conduct.
- Sales-related processes must be appropriately established in a way that does not breach customer privacy. The information provided must be complete, not overclaiming, not distorted, and sufficient for decision-making with the correct understanding so customers can decide what to buy or use. This includes complete and appropriate information provision and after-sales services.
- Training and communication must be provided to staff at all levels related to customer service to ensure that they realize the importance of market conduct. The contents must be complete, clear, up to date and practical. Furthermore, indicators to measure the effectiveness of such training and communication must be established, together with the controls and monitoring to ensure that the staff receive training in accordance with the development plan.
- Customers' personal data must be kept confidential with personal data security measures to prevent data loss and unauthorized or wrongful data access, use, change, or disclosure.
- The settlement of complaints and indemnities for customers must be performed in a clear, swift, independent, efficient, and fair manner. Relevant actions must be taken to prevent repeating problems. The reporting to the senior management and the executives in the relevant functions must be conducted regularly, while significant matters, overall complaints made, and the progress or timeline of problem solving must be reported to the Board of Directors so that the related policies and strategic plans can be reviewed. The reports must be prepared in accordance with the formats and guidelines determined by the BOT.
- Operations must be controlled, supervised, and audited by taking market conduct and prudence into consideration, with detection of potential risks, irregularities, and conflicts of interest to efficiently prevent loss.
- Business operations must be managed under operating systems, risk management, as well as action and contingency plans to ensure continuous and fair customer services.

In addition, there are additional market conduct and responsible lending frameworks stipulated by regulators such as the BOT as follows:

- Loan products must suit customers' needs and affordability, and must not urge customers to amass too much debt by setting interest rates based on the risk of customers or categories of customers and nature of loan, including setting loan conditions that are fair.
- Advertisements must be controlled to ensure that the contents are accurate and clear with complete information that allows the comparison of conditions, interest rates, and fees without stimulating too much debt. This will ensure that customers receive and understand the necessary information sufficient for making decisions including promoting financial discipline.
- The sales process must be established in a way that provides customers with key facts that are complete, not overclaiming, not distorted, and sufficient for decision-making. Also, the products offered to customers must correspond to their objectives or needs for loan usage and not stimulate over-indebtedness.
- To assess debt affordability, all the borrower's debt burden and net income after deducting all payments (residual income) must be considered to be sufficient for borrowers to make a living on a best efforts basis.
- To promote financial discipline and management while in debt, customers must be provided key facts and warnings including tools to nudge them toward healthier financial behaviors and manage their own debt responsibly.
- To help borrowers in persistent debt, the creditor must give key information about the consequences of being in persistent debt and have in place a standardized guideline on helping borrowers properly end their debt journey.

- To help borrowers with payment difficulties, immediately offer the debt restructuring approach that corresponds to the borrower's repayment capacity from when the borrower starts showing signs of payment difficulties to after the loan becomes non-performing, especially before taking legal action, transferring or selling the loan, terminating the contract, or seizing the collateral.
- For legal action and transfer or sale of loans to another creditor, inform borrowers of their rights and give important information inquired by borrowers under litigation. Borrowers should be given an opportunity to participate in debt mediation. After loans are transferred or sold, the borrowers must be offered proper payment conditions.

- Stipulate the "**Procedure for Service Quality Assurance**" as the guideline on assessing the performance of the Services Quality Assurance Section, Customer Care Department, regarding the service quality evaluation of staff and officers providing customer service via phone or customer visits to ensure that operations are conducted under the same standards without any breach of relevant laws. Service quality is assessed by checking conversation sound clips or customer satisfaction surveys, the results of which will be analyzed and used for setting strategic plans toward ultimate efficiency. The results are also used to evaluate the performance of the relevant staff or business units.

- Establish the process of auditing staff's sales quality by stipulating the "**Procedure for Sales Quality Checking (Call Back)**" to control, supervise, and audit sales operations in compliance with the Policy for Market Conduct and Responsible Lending by randomly calling customers to survey their satisfaction of the staff's service quality. The survey results will be analyzed and used for the Bank's service enhancement.



- Improve workflows in conformity with changing customer behaviors with the aim of providing correct and speedy services by promoting, communicating, and setting standards so that all functions within Krungsri Group realize and understand the "**Customer Complaint Resolution Process (CCRP)**" which covers not only the main contact channel "**Krungsri Call Center 1572**", but also other channels such as the Bank's branches, website (krungsri.com), email, and post address. This includes implementing service technology and innovations through the "Krungsri Smart Experience" (KSX) system to analyze information and forecast overall customer problems for use as the guideline for handling customers' complaints, compliments, and suggestions efficiently. All relevant business units must resolve any complaint within the time limit as per the Service Level Agreement (SLA) counting from the day that the complaint was received from each channel to ensure customer support efficiency in all dimensions.

- Manage and expand the scope of customer services via the live chat channel to facilitate and speed up customer services by establishing the "**Digi-Care Contact Center**" in addition to the existing customer service channels in order to accommodate customers who contact through the Bank's social media channels such as the "Krungsri Simple" page in Facebook and X (Twitter), website (krungsri.com), krungsri app, or other online media such as the Pantip Webboard (pantip.com) to ensure that customer service and assistance are provided swiftly.

- Develop "**Bella Chatbot**", the smart assistant that provides information and answers inquiries for customers 24/7 via social media channels such as the "Krungsri Simple" Facebook page, including adding various digital service channels, e.g. providing services via krungsri app.

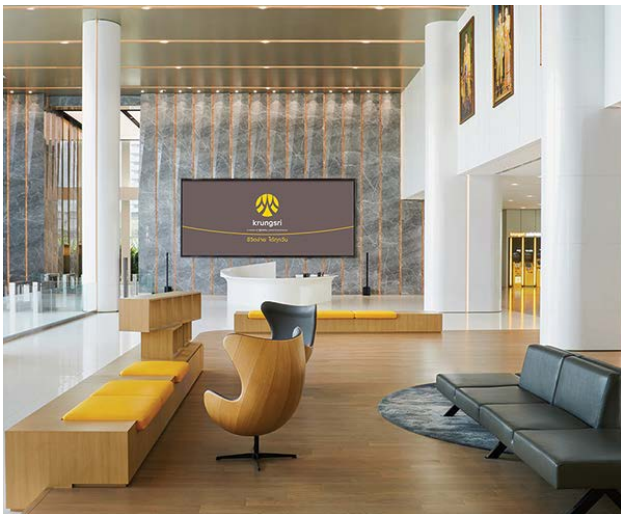
- Disclose reports of product and service quality, as well as statistics of IT disruption that impacted service provision through significant channels, e.g. krungsri app, Internet banking, automated teller machine (ATM), cash deposit machine (CDM), and the Bank's branches. The reports are posted on Krungsri's website (krungsri.com) on a quarterly basis.

- Establish the annual customer satisfaction survey process by using the "**Net Promoter Score**" (NPS) tool so that the feedback will be used for improving the Bank's products and services to perfectly satisfy customer expectations and demands.

- Establish the "Customer Experience Management Division" responsible for collecting and analyzing customer feedback and suggestions given via multiple channels, e.g. product and service satisfaction surveys, customer suggestions given to the frontline staff, including feedback from customers and the public via social media channels.

  In addition, channels for receiving staff feedback are available as they also play a vital role in enhancing customer experience, while meetings to promote internal cooperation are arranged to improve operational and service efficiency and effectiveness. Feedback from both customers and staff is crucial for in-depth analysis and development planning of Krungsri Group products and services. In this regard, the customer feedback analysis and planning information would be proposed to the "Customer Experience Council" (CXC) of which the chairman is the Bank's senior executive, so that the council would select suitable solutions for product and service development as well as delivering the best customer experience.

- Establish the "Branch Service Quality Section" under the supervision of the Branch Communication and Service Quality Department. The section's duties are to control, supervise, and improve the Bank's branch service quality to ensure that the services of each branch meet customer demand and deliver excellent customer experience. Consequently, customers get a good impression and prefer our financial products and services, further engaging with the Krungsri brand which, in turn, promotes the Bank's good image and reputation in the long term.



Performance

Customer satisfaction toward Krungsri's branches

Target:

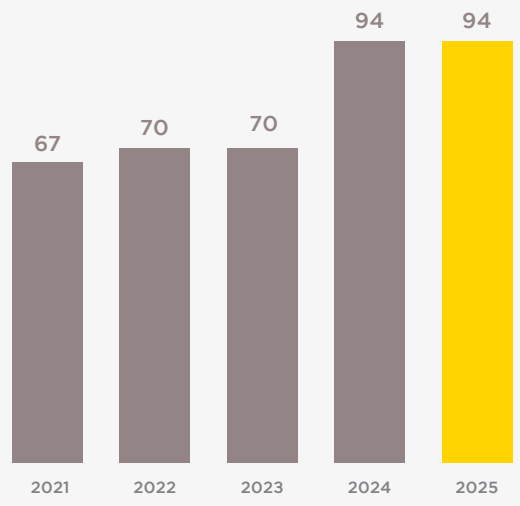
Regularly survey customers' satisfaction toward Krungsri branch services every year with the Net Promoter Score (NPS). In 2025, the Bank remains committed to maintain the NPS at no less than the previous year's level. The Bank remains committed to maintaining and continuously improving customer satisfaction with branch services.

Performance:

In 2025, Krungsri surveyed the opinions of customers who used the services of Krungsri branches countrywide and used the survey results to enhance and improve our branch services, e.g. branch staff services and manners, knowledge enhancement for the staff responsible for financial products and services, staff training in the relevant regulatory requirements, including improving processes for greater efficiency. Our NPS was high at 94 percent.

Customer satisfaction toward Krungsri's branches

(Net Promoter Score: NPS)*



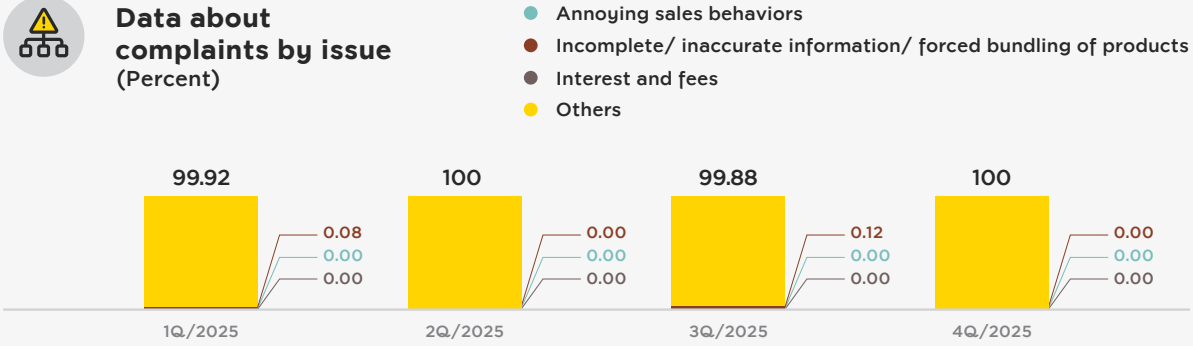
Remark:

* The scores from 2021 to 2023 were collected through surveys conducted via SMS, which included a link to an online questionnaire. In 2025, the data collection method was changed to a QR code system at branch counters, allowing respondents to complete the survey online.

Using the results from customer satisfaction surveys on the Bank's branch services to enhance and improve branch processes and services, such as

- Conduct training programs for branch staff, focusing on updates the Bank's new financial products and services, to strengthen employees' knowledge and understanding, ensure accurate and seamless customer experiences, and effectively respond to customer needs.
- Communicate information on products and services, relevant regulations, operational procedures, and risk mitigation guidelines through engaging and easy-to-understand media, such as videos, infographics, emails, and LINE. These communications serve as practical guidance for providing accurate and complete advice and effectively resolving customer issues.
- Control and monitor service quality through random checks of branch staff performance to ensure that customer service is delivered in accordance with the Bank's established standards and guidelines.

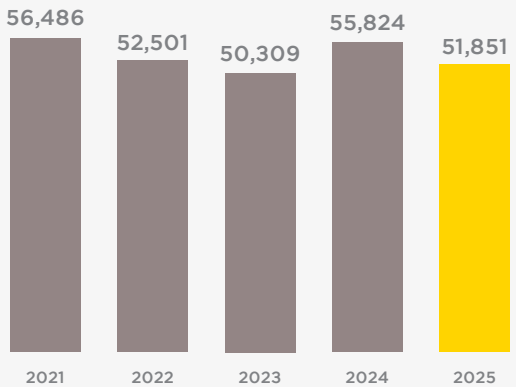
Data about complaints by issue
(Percent)



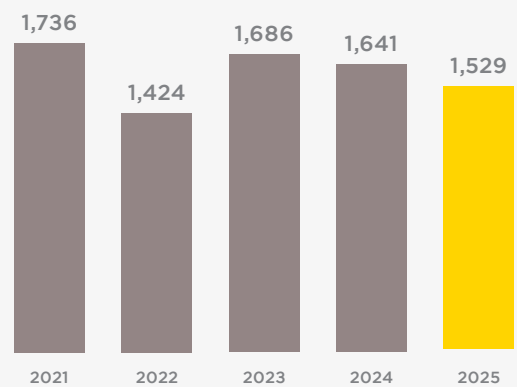
Data about complaints, compliments, and suggestions

Krungsri set time limits for complaint resolution as per the Service Level Agreement (SLA) counting from the day of receiving the complaint from each channel. Upon receiving customer complaints, compliments, and suggestions via diverse channels, the customer experience management team will coordinate with the relevant business units so they can use the customer feedback and suggestions to continuously improve the Bank's financial products and services in parallel with ultimate personal data protection and safeguarding.

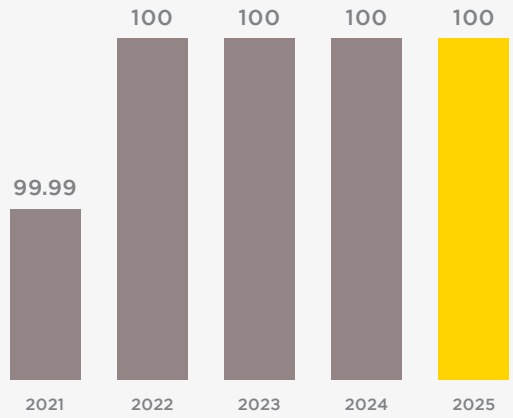
No. of complaints, compliments, and suggestions via CCRP system
(items/year)



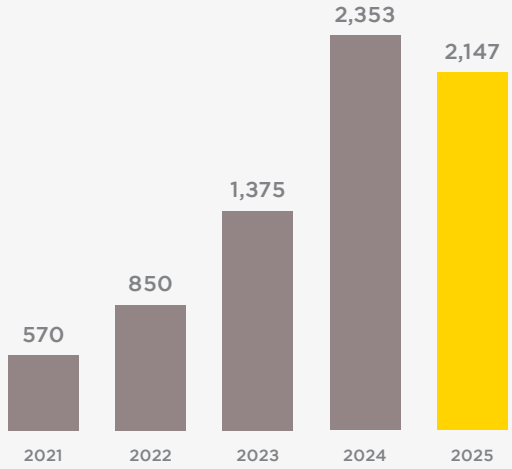
No. of customer complaints
(items/year)



No. of complaints received via CCRP system and resolved within 15 days (percent)



No. of customer compliments (items/year)



Customer experience enhancement

To deliver on our promise to "Be the preferred Thai bank connecting customers' needs across ASEAN" in conformity with our core value of "Customer Centricity", Krungsriplaces importance on delivering good customer experience (CX) for we are cognizant of this key factor as the driver in Krungsri's achievement of goals.

In 2025, the Customer Experience Management Division continued to implement the customer experience strategies, deliver products and services through development of digital and innovation capabilities in alignment with Krungsri's Medium-Term Business Plan under the under the "Sustainable Growth Framework" concept as follows:

- Enhance: The customer experience enhancement project to maintain the Bank's existing customer base and promote more customer referrals, from which customer feedback in all dimensions will be gathered, such as products and services through diverse channels, and access to the Bank's services, to support analysis and effective program management in alignment with the differing needs of each customer segment. The Bank initially focused on studying and improving the experience of retail and individual customers, and has expanded the scope to the corporate customer segment, with continuous improvements to enhance customer experience across all segments.
- Exploit New Market: The Customer Experience Management Division collaborates with various business units to expand the customer base through the continuous development of financial products and services. Product design and design thinking concepts are applied in the development processes, starting from the value proposition process so that Krungsri's products and services meet customer demand or help fix pain points, including designing the customer journey, the user experience, and the user interface to better ease customers' access to financial products and services, especially through the top digital channels.
- Explore New Frontier: Krungsri places emphasis on "human-centric design", regarded as a key building block for driving new business opportunities. Therefore, Krungsri established "Stellar by Krungsri" as a stage where employees can propose new business ideas not limited to financial services in seeking customer value proposition.

Responsible Lending and ESG Considerations

Risks and Opportunities

Risks

- Responsible lending requires comprehensive information and prudent assessment of debt affordability, which demand more costs and time in the risk analysis and credit underwriting processes, particularly ESG considerations.
- A financial institution's failure to meet responsible lending standards or lending to businesses that negatively affect society and the environment could incur criticism, reputational risk, and loss of stakeholder trust in the organization.
- Economic situations and external factors such as unemployment, disasters, or emerging infectious diseases could hinder debtors from paying on time despite the Bank's prudent and rigorous risk assessment.
- Stipulation of loan-related laws, regulations, and requirements such as ceiling interest rates and the Thailand Taxonomy could further complicate credit underwriting.

Opportunities

- Compliance with regulations on responsible lending and ESG considerations helps improve image and trust of stakeholders, e.g. customers, investors, and regulators.
- Lending to businesses that promote sustainability, e.g. investment in renewable energy or clean technology, organic farming, investment in the country's critical infrastructures, development of innovations and digital technology, helps stimulate the economy, boost jobs and wellbeing, including creating value for and benefiting society and the environment in the long run.
- Responsible lending to the low-income group or the rural household group helps promote financial inclusion and provides opportunities for the Bank to tap into new customer groups and new markets.
- Stringent assessment of debt affordability helps mitigate default risk as well as future household debt.
- Responsible lending and ESG considerations aid the Bank's compliance with ESG requirements and response to the expectations of stakeholders, particularly regulators. In addition, they not only help mitigate the Bank's financial, operational, reputational, and regulatory risks, but also guide businesses and society toward sustainable development and growth.

Management Approaches

- Become an official signatory of the **Principles for Responsible Banking (PRB)** of the United Nations Environment Programme Finance Initiative (UNEP FI), reflecting Krungsri's unwavering determination to follow sustainable banking guidelines.
- Adhere to **Sustainable Banking** principles by focusing on **Responsible Lending** guidelines, under which credit underwriting takes account of ESG dimensions along with the economic dimension, prioritizing borrowers' debt affordability. In this regard, Krungsri established the Policy for Market Conduct and Responsible Lending as a guideline for employees of credit underwriting functions to strictly adhere to.



Responsible and Fair Lending Practices

1. Development of loan products

Loan products must suit customer's needs and affordability, and must not urge customers to amass too much debt by setting interest rates based on the risk of customers or categories of customers and nature of loans (risk-based pricing), including setting loan conditions that are fair to the customers.

2. Advertising

Advertisements must have "accurate and clear content", "complete information that allows the comparison of conditions, interest rates, and fees" and must "not urge customers to amass too much debt". This will ensure that customers receive and understand the information as advertised and that such information is sufficient for customers to make their decisions and promotes customer's financial discipline.

3. Sales process

Customers receive key information that is accurate, not distorted, and sufficient for making their decisions with true understanding. Customers are offered products that correspond to their objectives or needs for loan usage, and customer must not be urged to amass too much debt.

4. Affordability

Assess affordability of customers by considering all their debt burden and net income after deducting all payments (residual income). The residual income must be sufficient for the customers to make a living. To acquire such customer data, the service provider will use its best effort.

5. Promoting borrowers' financial discipline and financial management while being in debt

Provide data and warnings that borrowers should be aware of as well as establish tools to nudge borrowers toward healthier financial behaviors and manage their own debt responsibly.

6. Help for borrowers in persistent debt (PD)

Give key information that warns borrowers about the consequences of being in persistent debt and have in place a standardized guideline on providing help for them. This will allow borrowers to properly end their debt journey.

7. Help for borrowers with payment difficulties

Immediately offer the debt restructuring approach that corresponds to the borrower's repayment capacity from when the borrower starts showing signs of payment difficulties to after the loan becomes non-performing, especially before taking legal action, transferring or selling the loan, terminating the contract, or seizing the collateral.

8. Legal action and transfer or sale of loans to another creditor

Inform borrowers of their rights and give important information inquired by borrowers under litigation. Borrowers should be given an opportunity to participate in debt mediation. After loans are transferred or sold, the borrowers must be offered proper payment conditions.

- Comply with the "Know Your Customer" (KYC) and "Customer Due Diligence" (CDD) principles to ensure that the Bank's funds are not used to support, promote, or engage in any misconduct or create any negative impact on society nor the environment.

- Establish the "Credit Examination Division" responsible for reviewing the credit underwriting process of the Bank and its subsidiaries and ensuring that the internal control, risk management, and governance processes are sufficient, effective, and in accordance with the policies, regulatory requirements, and relevant laws. The Credit Examination Division is clearly segregated from the frontline functions and the Credit Underwriting Group to prevent any conflict of interest and to promote effective credit review. The Bank arranges reviews of credit quality and risks on an annual basis.

- Establish "the Policy and the Procedure for Credit Risk Management" which serve as the criteria and guidelines for managing credit risks. This covers loans, investments, contingent liabilities, credit-like transactions, hedging against foreign exchange risk and interest rate risk, and financial derivatives for all customer segments. The policy is communicated to the relevant officers for acknowledgement and strict adherence and for encouraging participation in maintaining the standards on credit risk underwriting and management. Also, emphasis is placed on raising the relevant parties' awareness of ESG risks in the credit underwriting process. In this regard, the Bank reviews the policy annually or upon any significant change to ensure that the Bank's credit underwriting is in line with the ever-changing business environment.

- Establish the "Policy for Sustainability Lending" which serves as the guideline for granting loans while giving attention to ESG risks and aspiring to create positive outcomes for society and the environment. In addition, employees of all related business units must adhere to this policy and consider ESG risks for prudent credit underwriting. The policy determines the nature and types of transactions in credit underwriting as follows:

1. Prohibited Transactions: The Bank shall refrain from financing transactions that pose material ESG risks as follows:

Nature of restricted transactions	
Illegal transactions or transactions for illegal purposes	Transactions that are directly or indirectly against the laws.
Transactions that violate cultural or moral values	Transactions that conform with laws and regulations yet may violate moral values or social norms, thus posing reputational risk and default risk.
Transactions that negatively impact wetlands designated under the Ramsar Convention	Wetlands designated under the Ramsar Convention, including wetlands of international importance managed by Ramsar.
Transactions that negatively impact UNESCO World Heritage Sites	World heritage sites designated by UNESCO and managed by the World Heritage Convention, both cultural and natural heritages, judged as being important to the collective interests of humanity.
Transactions violating the Convention on Inter-national Trade in Endangered Species of Wild Fauna and Flora (CITES)	CITES (or the Washington Convention) is an international agreement adopted in March 1973 with the aim of protecting endangered plants and wild animals. The Convention regulates the worldwide commercial trade in wild animals and plants (including items from such plants and animals).
Transactions involving child labor or forced labor	• Forced labor is defined as work or service that is involuntary, coerced, or under threat of a penalty. • Harmful child labor is defined as employment of children that is economic exploitative, or likely to be dangerous, or interferes with their education, or harmful to their body, mental health, belief, moral standards, and social development. • Human trafficking is defined as the recruitment, transportation, transfer, harboring, or receipt of persons by means of threat or use of force or other forms of coercion, abduction, fraud, deception, abuse of power or of a position of vulnerability, giving or receiving of payments or benefits to achieve the consent of a person having control over another person for the purpose of exploitation, including but not limited to recruitment, transportation, transfer, and harboring through forced coercion, abduction, or deception.

Types of restricted transactions

- Production or trade in radioactive materials, weapons, or munitions able to cause substantial damage to human and animal lives.
- Unabated coal-fired power generation.
- Forestry industry in the part of farming and hunting in nature reserves.
- Coal-related activities, e.g. coal mining, coal transportation, or infrastructure services exclusively dedicated to support these activities.

2. High Caution Transactions: Financing transactions with material ESG risks is discouraged and must be carried out with high caution. Loans should be selectively granted to customers who have appropriate ESG measures. The frontline should conduct due diligence or have experts in the field make a due diligence report as appropriate. If the customer's ESG risk management approach is deemed insufficient for mitigating potential risks and impact, financing should be avoided.

Nature of high caution transactions



Transactions that impact the well-being or the way of life of indigenous communities or societies, e.g. construction of dams	Indigenous people are defined as ethnic groups that resolve to maintain their traditional systems regarding land, territory, and natural resources. The terms for indigenous people may vary from country to country, e.g. Aboriginals, Scheduled Tribes, or First Nations.
Land survey or development that consequently cause pollution or involuntary resettlement	Large-scale projects that require expropriation resulting in resettlement, including affecting individuals or communities without the right to refuse the land appropriation. Such resettlement can be divided as follows: 1. Physical displacement (meaning relocation or loss of home). 2. Economic displacement (meaning loss of access to jobs, income sources, or means of livelihood).
Transactions that impact high conservation value areas	Areas with high conservation value, which mainly refer to national parks as listed under the relevant laws.
Transactions that cause or contribute to or directly link with violation of human rights in conflict areas	Conflict areas are, in general, recognized by the existence of an armed conflict, extensive violence, or existence of other risks that cause harm to people. Armed conflicts may take various forms such as conflicts between two or more countries, and may arise from wars of liberation, insurgency, or economic conflict, including both international and non-international conflicts.



Types of high caution transactions

- Hydropower plants.
- Mining industry (mine owners, mining concessionaires, mining contractors).
- Palm oil industry (palm growers and palm oil manufacturers).
- Oil and gas industry.
- Biomass power generation.

3. Closely Monitored Transactions: Certain industries are regarded as posing material ESG risks because of their inappropriate ESG practices. Generally, such ESG risks could be significantly mitigated with appropriate business management. In this regard, the relevant parties such as relationship managers, credit analyst officers, the Credit Underwriting Group, and other functions should be careful in considering customers' businesses and bearing ESG risks in mind during the credit underwriting process. Moreover, borrowers in these industries should be continuously monitored to ensure that their business operation has appropriate ESG risk management.

Types of closely monitored industries

- Agriculture (plantation, aquaculture, and livestock farming).
- Manufacturing of chemicals .
- Transportation and storage of chemicals.
- Operator of pipeline transportation.
- Disposal of waste or wastewater.

Nevertheless, the relevant parties are free to determine additional industries including specific borrowers or transactions as appropriate.

4. Sustainable Finance: Refers to lending to environmental and social projects, which include climate transition financing, lending within internationally acclaimed standards, or lending to businesses and types of industries that the Board of Directors view as sustainable finance based on the following underwriting frameworks.

Environmental Area

- Businesses contributing to the adaptation to and moderation of climate change including climate transition financing.

Social Area

- Businesses contributing to the development of startups, job creation, and poverty alleviation.
- Businesses contributing to local community development and regional revitalization.
- Infrastructure businesses, including those involved in infrastructure construction and essential services such as hospitals and schools.

Types of sustainable finance

- Renewable energy industry (excluding hydropower plants).
- Financing for regional development.
- Infrastructure, e.g. water supply, electricity, or essential services such as hospitals, schools, universities, including transportation (excluding industries relating to internal combustion engine vehicles).
- Financing for social, environmental, or sustainability projects within the principles established by the International Capital Market Association (ICMA) or the Loan Market Association (LMA):
  - Underwriting based on use of proceeds, i.e. transactions aligned with the principles of green loans, social loans, sustainability bonds, green or blue projects, social projects, and sustainability-linked bonds.
  - Financing for general corporate purposes aligned with the Sustainability-Linked Loan (SLL) principles, which are a system for setting Sustainability Performance Targets (SPTs) in accordance with a company's ESG strategy and borrowing conditions, e.g. interest rate reduction depending on the achievement of the SPTs, or tighter borrowing conditions might be set in case of failure to achieve the SPTs.
- Krungsri's environment-related financing product programs or initiatives, e.g., ESG-linked interest rate swap (IRS), Solar Rooftop Program, and IFC Green Loan.
- Financing projects or activities aligning with the Green category under the Thailand Taxonomy.

- Establish the "ESG Center of Excellence" under the Corporate and Investment Banking Group. Responsible for addressing customer needs in ESG finance, the center's operations strategy is as follows:
  - Leverage MUFG's expertise and network to share knowledge and offer ESG expertise, which is Krungsri's and MUFG's forte.
  - Encourage customer engagement from the start to raise financial awareness in ESG-related dimensions and help customers kickstart their sustainability transition.
  - Communicate the advantages of access to ESG funds compared with other types of funding by pointing out the necessity and benefits of sustainable finance.
  - Underline Krungsri's standpoint in offering total financing and hedging solutions with comprehensive components encompassing ESG considerations, ranging from ESG lending, bonds, to debentures, including aligned hedging strategies.



Performance

By facilitating the issuance of green, sustainability, and sustainability-linked bonds to the Thai capital market, Krungsri is promoting and enhancing bonds as one of Thailand's main financial assets. At the same time, the support of sustainability-linked loans and green loans mirrors the Bank's commitment to achieve the ESG goal of supporting customers' green transitions. This also highlights the Bank's determination to achieve the UN SDGs, namely SDG No. 8: Decent Work and Economic Growth; SDG No. 9: Industry, Innovation, and Infrastructure; SDG No.13: Climate Action; and SDG No. 17: Partnerships for the Goals.

Krungsri's Social and Sustainable Finance (SSF) Portfolio

Target:
Grow our SSF portfolio target from previously 100,000 million baht to 250,000 million baht by 2030 (from the baseline year 2021), As of early 2026, Krungsri announced an increase in the financing target for social and sustainable business projects to 350,000 million baht by 2030 (using 2021 as the base year).

Performance:
As at the end of 2025, Krungsri's SSF portfolio increased from 2021 (baseline year) by 255,606 million baht.

Category		Amount (Unit: million baht)				
		2565	2566	2567	2568	Cummulative
Environmental	Underwriting: Green Bond	6,595	5,847	1,500	1,520	15,462
	Underwriting: Green Bond (Self-Issuance)	0	14,236	0	0	14,236
	Green Loan	3,000	3,500	16,400	7,000	29,900
	Loan to Renewable Energy	3,549	6,129	2,560	2,249	14,487
	Other Loans	4	297	173	0	474
	Total Environmental	13,148	30,009	20,633	10,769	74,559
Social	Underwriting: Social Bond	0	0	500	0	500
	Underwriting: Social Bond (Self-Issuance)	0	0	0	0	0
	Loan from WSME Bond	4,035	5,264	3,824	3,069	16,192
	Social Loan: Public Infrastructure and Essential Service and ESG	12,360	5,732	5,729	3,912	27,733
	Loan to Regional Development (Eastern Economic Corridor: EEC)	7,752	5,916	3,488	5,975	23,131
	Total Social	24,147	16,912	13,541	12,956	67,556
Sustainability	Underwriting: Sustainability Bond	23,861	3,232	9,372	1,500	37,965
	Underwriting: Sustainability-Linked Bond	0	0	7,938	12,705	20,642
	Sustainability Loan	3,000	0	4,500	5,000	12,500
	Sustainability-Linked Loan	0	2,290	16,850	16,120	35,260
	Investment: ESG Bond	2,315	1,175	1,705	1,930	7,125
	Total Sustainability	29,176	6,697	40,364	37,255	113,492
	Total	**66,471**	**53,618**	**74,538**	**60,979**	**255,606**

Remarks:

1. Definition: The term "Social and Sustainable Finance" (SSF) refers to the provision of finance through financial products and services comprising loans, underwriting of bonds, and investment in compliance with relevant standards (i.e., the Green Loan Principles, Green Bond Principles, and Social Bond Principles) and in alignment with Mitsubishi UFJ Financial Group Inc. (MUFG)'s Carbon Neutrality Declaration.
2. New lending limit amount (including drawn and undrawn amounts) for loans and new volume amount for underwriting and investments.
3. Commercial lending only.

There are three areas in financial products and services as follows:

Environmental Area

Financial products and services contributing to the adaptation to and the moderation of climate change, including renewable energy, energy efficiency improvement, and green buildings, i.e. arrangement of loans and project finance for renewable energy projects and other loans (e.g. Solar Roof Lending Program, underwriting and distribution of green bonds).

Social Area

- From basic financial products and services to infrastructure businesses such as hospitals, water supply, and schools (e.g. arrangement of loans and project finance for public infrastructure, underwriting and distribution of social bonds).
- Financial products and services contributing to the development of startups, job creation, and poverty alleviation (i.e. WMSE bonds).
- Financial products and services contributing to local community development and regional revitalization (i.e. loan to the Eastern Economic Corridor (EEC) area which covers three eastern provinces of Thailand - Chonburi, Rayong, and Chachoengsao).

Sustainability Area

- Financial products and services contributing to both green and social projects based on the customer's sustainability objectives and performance (i.e. sustainability loans, sustainability-linked loans, underwriting and distribution of sustainability bonds and sustainability-linked bonds).
- Investments in ESG bonds.

Bonds, Debt Instruments, and Debentures

1. A sustainability-linked bond (SLB) issued by the Ministry of Finance in February 2025 with a total offering amount of 29,000 million baht. Krungsri acted as the joint sustainability structuring advisor, joint lead manager, and joint bookrunner. The Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs) are as follows:

   - KPI 1: Total Greenhouse Gas (GHG) emissions (excluding removals from LULUCF) ($ktCO_2e$)
   - SPT 1: Not exceeding 388,500 $ktCO_2e$ by 2030 (accounting for a 30 percent reduction of GHG from business as usual
   - KPI 2: Annual registrations of Zero Emission Vehicle (ZEV) passenger cars and pick-up trucks
   - SPT 2: No less than 440,000 units in 2030

2. A sustainability-linked bond (SLB) issued by Electricity Generating Authority of Thailand (EGAT), the first sustainability-linked bond issued by a Thai State-Owned Enterprise (SOE), with the total offering amount of 2,000 million baht in September 2025. Krungsri acted as the sole bookrunner, arranger, and sustainability structuring advisor. The development and issuance of EGAT's SLB were aligned with national priorities and reinforced policy coherence. The bond was structured under EGAT's Sustainability-Linked Finance Framework, developed in collaboration with the Asian Development Bank (ADB) as the technical assistance provider, and aligns with EGAT's Carbon Neutrality Goal, sustainability strategy, the Ministry of Energy's policy framework, and Thailand's national carbon neutrality and net-zero ambitions (NDC 2.0). The KPIs and SPTs are as follows:

   - KPI 1: GHG emissions intensity for Scope 1 and Scope 2 emissions (tCO_2e/MWh)
   - SPT 1: Reduction of GHG emissions intensity for Scope 1 and Scope 2 emissions by 30 percent by 2030, equivalent to 0.3877 tCO_2e/MWh (Baseline 2021: 0.5538 tCO_2e/MWh)

3. A sustainability-linked bond (SLB) issued by Minor International Public Company Limited (MINT), comprising a combined issuance of a 5,000 million baht SLB and a 3,000 million baht conventional bond in May 2025, followed by an additional 8,000 million baht SLB in December 2025. Krungsri acted as joint sustainability structuring advisor, joint bookrunner, and joint lead arranger. MINT's sustainability-linked bonds marked a significant ESG milestone, following the official validation of MINT's near-term emissions reduction targets by the Science Based Targets initiative (SBTi), confirming alignment with the 1.5°C pathway. In line with this commitment, MINT updated its Sustainability-Linked Finance Framework to reflect the SBTi-aligned targets, further reinforcing the credibility and strength of its climate strategy. In addition, the SLB issued in December 2025 featured Thailand's first zero-coupon SLB, following the recent regulatory enhancement from the Securities and Exchange Commission, Thailand (SEC), which became effective on 16 November 2025. The SEC revised its SLB guidelines to expand structural flexibility by explicitly permitting zero-coupon SLB issuance. The KPIs and SPTs are as follows:

   - KPI 1: Absolute Scope 1 and 2 GHG emissions (tCO_2e)
   - SPT 1: Reduce absolute scope 1 and 2 GHG emissions by 42 percent by 2030 from a 2023 baseline

4. Blue bond and sustainability-linked bond (SLB) issued by Thai Union Group Public Company Limited (Thai Union), Thailand's first combined Use-of-Proceeds (Blue Bond) and SLB issuance, with a total issue size of 9,000 million baht in September 2025. Krungsri acted as joint sustainability structuring advisor, joint bookrunner, and joint lead arranger. Proceeds from the blue bond will be allocated to the purchase of tuna certified by the Marine Stewardship Council (MSC) or Fishery Improvement Project (FIP) certifications, and in line with Thai Union's Blue and Green Finance Framework, which is also aligned with Thailand Taxonomy – Agriculture Sector. These SLB tranches underscore Thai Union's sustainability commitment through its SeaChange® strategy, while the SLBs' KPIs focus on GHG emissions reduction and responsible shrimp sourcing. The KPIs and SPTs are as follows:

- KPI 2: Absolute GHG emission under Scope 1 and 2 (tCO_2e)
- SPT 2: Reduction of absolute GHG emissions under Scope 1 and 2 by 42 percent by 2030 from 2021 baseline
- KPI 4: Percent of shrimp purchasing volume responsibly sourced through a certification that has been benchmarked by Global Sustainable Seafood Initiative (GSSI) and is stated as GSSI Recognized or a credible Aquaculture Improvement Program (AIP) (Percent)
- SPT 4: 100 percent of shrimp purchasing volume (kg) is responsibly sourced through a certification that has been benchmarked by GSSI and is stated as GSSI Recognized or a credible AIP by 2030



5. **A sustainability bond** issued by **Export–Import Bank of Thailand (EXIM).** Krungsri played a key role as joint bookrunner and joint lead arranger. The 6,000 million baht issuance comprises a 3,000 million baht sustainability bond, with the remaining amount issued as conventional bonds in June 2025. This marks a key milestone in EXIM's sustainable finance journey, representing the debut of its sustainability bond tranche. Issued under EXIM's Sustainable Finance Framework, following its prior green and blue bond issuances, the proceeds will be used to refinance loan portfolios supporting eligible ESG projects and SME clients.

6. **A green debenture** issued by **Central Retail Corporation Public Company Limited (CRC),** marking Thailand's first green bond in the retail and wholesale sector, issued in October 2025. Krungsri acted as the sole sustainability structuring advisor, joint bookrunner, and joint lead arranger. The 7,500 million baht bond issuance comprised a 1,000 million baht green bond tranche alongside conventional tranches. Proceeds from green bond tranche will be allocated to the renewable energy category, specifically financing and/or refinancing of solar rooftop installation projects on the rooftops of stores under CRC' brand such as Central Department Store, Robinson Department Store, TOPS, Thaiwatsadu and Robinson Lifestyle Mall, aiming to increase the proportion of clean energy usage and support Central Retail's environmental strategy (ReNEW).

Loans

1. **Supported a sustainability-Linked Loan (SLL)** of 5,000 million baht to Thai Beverage Public Company Limited (ThaiBev) in April 2025. Krungsri served as the sole lender, while Krungsri, together with MUFG Bank, Ltd., acted as joint sustainability structuring advisor. The KPIs are anchored in ThaiBev's SBTi-verified targets, including a 42 percent reduction in GHG emissions by 2030 and an increase in renewable energy consumption to 50 percent by 2030. This transaction demonstrates ThaiBev's integrated approach to embedding sustainability across both operations and financing, aligning with its "Enabling Sustainable Growth" strategy and showcasing how financial instruments can drive measurable environmental impact.

   - KPI 1: Absolute Scope 1 and 2 GHG emissions (tCO_2e)
   - SPT 1: To reduce Scope 1 and 2 GHG emissions to achieve at least a 42 percent reduction by 2030 (SBTi Near-Term Target) compared to the 2023 base year
   - KPI 2: Power Consumption from Renewable Energy Sources (percent)
   - SPT 2: Power Consumption from Renewable Energy Sources to achieve 50 percent of renewable energy consumption by 2030

2. **Supported a sustainability-linked loan (SLL)** of 10,000 million baht to **Thai Union Group Public Company Limited (Thai Union)**. Krungsri, as the mandated lead arranger and bookrunner, and sustainability coordinator for this groundbreaking transaction. This landmark transaction reinforces Thai Union's commitment to advancing the blue finance agenda and promoting responsible seafood sourcing and ocean conservation. As the final SLL of 2025, this transaction also enables Thai Union to surpass its sustainable finance target, achieving 80 percent of the group's long-term financing from sustainable sources, compared to the original target of 75 percent in 2025. The KPIs under this SLL are aligned with Thai Union's Sustainability-Linked Financing Framework, established in November 2023.

   - KPI 1: Dow Jones Sustainability Indices (DJSI): Food Products Industry Index Family
   - SPT 1: To be ranked in the top 5 percent of companies for the DJSI Food Products Industry Index as per the S&P Global Sustainability Yearbook
   - KPI 2: Absolute GHG emissions under Scope 1 and 2 (tCO_2e)
   - SPT 2: Reduction of absolute GHG emissions under Scope 1 and 2 by 42 percent by 2030 from 2021 baseline
   - KPI 4: Percent of Shrimp purchasing volume responsibly sourced through a certification that has been benchmarked by Global Sustainable Seafood Initiative (GSSI) and is stated as GSSI Recognized or a credible Aquaculture Improvement Program (AIP) (percent)
   - SPT 4: 100 percent of shrimp purchasing volume (kg) is responsibly sourced through a certification that has been benchmarked by GSSI and is stated as GSSI Recognized or a credible AIP by 2030



3. **Supported a sustainability-linked loan (SLL)** of 6,500 million baht as a sole lender to **Bayswater Company Limited (BWT)**, a joint venture between Central Pattana Public Company Limited (Central Pattana) and Grand Canal Land Public Company Limited (GLAND) in December 2025. The "The Central" project is being developed in line with Central Pattana's Sustainability Framework, with key performance indicator and sustainability performance targets focused on reducing greenhouse gas emissions in Scope 1 (direct emissions) and Scope 2 (indirect emissions from energy consumption). In addition, the project promotes the adoption of renewable energy and the development of green buildings within the complex, marking another significant milestone in Central Pattana's journey toward sustainable mixed-use development.

   - KPI 1: Reduction in carbon intensity of Scope 1 and Scope 2 greenhouse gas emissions
   - SPT 1: Reduction in the carbon intensity of Scope 1 and Scope 2 greenhouse gas emissions, as specified in the facility agreement



4. **Supported a sustainability loan** of 1,500 million baht to **Bangkok Expressway and Metro Public Company Limited (BEM)** in August 2025. Krungsri served as the sole lender and sustainability structuring advisor. The loan proceeds will be primarily allocated to the procurement of new rolling stock for the MRT Blue Line. This investment will enhance capacity, improve service quality, and increase energy efficiency in mass rapid transit operations, while directly contributing to projects under the categories of clean transportation and affordable basic infrastructure. By reducing carbon emissions, easing traffic congestion, and expanding access to affordable and reliable public transport, the initiative reinforces BEM's role in shaping a more sustainable and inclusive urban future.

5. **Supported a sustainability loan** of 3,500 million baht to **RSU Hospital Company Limited (RH)** in November 2025, the first and largest sustainability loan in Southeast Asia's healthcare sector. Krungsri served as the sole lender and sole sustainability structuring advisor. The loan will support the development of LEED Gold–certified hospital facilities and enhances access to essential healthcare services through advanced facilities in geriatrics, intensive care, palliative care, orthopedics, and specialized treatments including the deployment of Smart Hospital Solutions designed to improve care for the elderly population and strengthen the training ecosystem for future healthcare professionals, reinforcing RH's position as the most advanced quaternary-level hospital; and the first private medical school-affiliated hospital in Thailand.



6. **Supported green and sustainability loans** totaling 5,000 million baht to **RATCH Group Public Company Limited (RATCH)** in August 2025. Krungsri served as the sole lender and sustainability structuring advisor. This financing supports RATCH's strategy to expand investments in renewable energy and projects that facilitate the energy transition, both domestically and internationally. This achievement underscores RATCH's continued commitment to sustainable business practices and its ambition to achieve carbon neutrality by 2050, in alignment with Thailand's national greenhouse gas reduction targets.



7. **Supported green loan** of 2,000 million baht to **Central Retail Corporation Public Company Limited (CRC)** in December 2025. Krungsri served as the sole lender and sustainability structuring advisor. The financing will support environmentally focused initiatives such as renewable energy projects, energy efficiency improvements, and clean transportation, all of which play a key role in reducing greenhouse gas emissions and reinforcing CRC's commitment to achieving net zero greenhouse gas emissions (Scope 1 and 2) by 2050.

Krungsri SME Sustainability Loan

Sustainability has become a key challenge across all business segments, including small and medium enterprises (SMEs). Krungsri, as a responsible financial service provider, recognizes its important role as a key enabler in supporting and facilitating businesses in adopting and transitioning smoothly towards the path of sustainability.

Krungsri has launched the Krungsri SME Sustainability Loan to comprehensively address the environmental needs of the business sector. The loan aims to promote active participation by businesses in addressing climate change while strengthening their capabilities to achieve long-term sustainable growth. The Krungsri SME Sustainability Loan comprises four types of sustainability-related loan products as follows:

1. Krungsri SME Solar Rooftop supports SMEs in investing in solar rooftop installations for business operations to promote the use of alternative energy. The loan helps improve energy efficiency, support the use of clean energy, and reduce long-term operating costs.
2. Krungsri SME Transition Loan supports SMEs across various business sectors in their transition towards sustainability by providing financing for investments in environmental management, energy efficiency, and greenhouse gas emissions reduction. Eligible investments include wastewater treatment systems, the construction or renovation of buildings and factories to enhance energy efficiency, environmentally friendly real estate projects, and renewable energy investments.
3. Krungsri SME Sustainability Businesses is an ESG focused loan that supports SMEs engaged in the production, installation, distribution, or provision of solutions that contribute to sustainability. Eligible businesses include those involved in electric motor manufacturing, thermal insulation installation, solar cell and EV charger installation, clean energy, electric vehicles, and recycling. The loan provides additional funding to support business expansion and the enhancement of existing operations.
4. Krungsri SME for PPA (Power Purchase Agreement) supports SMEs investing in the generation and sale of electricity from solar energy under PPAs with large scale offtakers, such as state-owned enterprises and hospitals. The loan supports the development of clean energy business models and serves as an important enabler of sustainable development.



Human Resources Development

Risks and opportunities

Risks

- Investing in human resource development, such as training, upskilling programs, or educational promotion, can be costly for organizations, especially during periods of financial constraints. Additionally, developed employees may be attracted by other organizations where they may be offered better compensation or opportunities, potentially limiting the organization's ability to fully capture the long-term benefits of these investments in driving sustainable growth.

- Human resource development requires time to unlock employee potential and foster mindset shifts. Moreover, certain employees may lack readiness to learn new skills, which could cause the human resource development plan to fall short of the organization's expectations.

- If human resource development plan does not align organizational strategy and goals or the employees lack necessary skills to drive the organizational growth may prevent the organization from being competitive in the industry and result in an investment that is not cost-effective—potentially creating operational and other risks.

- The absence of robust systems to track, evaluate, and measure human resource development outcomes may prevent organizations from assessing the value and results of investments in employee capacity building.

Opportunities

- Prioritizing human resource development reflects the organization's strong commitment to place importance on "employees" as a valuable asset and key driving force in propelling the organization towards goals. The approach will not only make employees feel valued, but also deepen commitment and loyalty to the organization. The approach will also increase the employees' happiness and long-term retention.

- Continuously developing employee skills and knowledge especially the future skills will enable employees to work efficiently and support the organization's readiness to adapt to business challenges, new financial landscape changes, and rapid digital technology transformations.

- Developing high-skilled personnel can increase Krungsri's competitive capabilities, drives business value creation, and promotes Krungsri's long-term sustainability.

- Continuous human resources development through "People Excellence" principle will help increase organizational growth and productivity in various areas, such as creating financial product and innovations, developing new work approaches to increase work efficiency or reduce costs.

- A well-defined human capital development system aligned with organizational strategy enables effective workforce planning and succession development, while promoting business continuity.

Management Approaches

- Stipulate "Krungsri Core Values" covering six aspects to boost professionalism and promote good citizenship among employees expected to adhere and behave in accordance with these core values which are considered fundamental elements to strengthen the organizational culture as follows:



- Appoint the "Human Resources Committee" to review and assess major strategies, policies, projects and plans concerning human resource management of Krungsri Group and companies in the financial business group to ensure they are competitive, comparable with the industry, and designed to attract and retain talents, while complying with applicable regulatory requirements.
- Stipulate and review the "Policy for Human Resource" as a framework used to establish our human resource management and development process, as well as related roles and responsibilities, applicable to the Bank and companies in the Financial Business Group in which the Bank holds more than 50 percent of shares ('Subsidiaries'). The subsidiaries must apply the Policy for Human Resource to establish the comparable policy of their own.
- Stipulate the "Procedure Regarding Human Resource Development" to ensure that management and staff members understand the human resource learning and development, and that it is used as their framework for operations and communication about their roles and responsibilities toward human resource learning and development for clarity and common operational standards, while complying with related laws, regulations, and policies.
- Stipulate "Four Pillars toward People Excellence" and "Six Strategies to Achieve Success", eatablished as frameworks and guidelines for human resources development to support the organization to achieve the goals while preparing the employees for business growth towards becoming a future sustainable bank.

4 pillars toward People Excellence



6 strategies to achieve success



- Krungsri has further developed the **"Krungsri Learning Center"** into a "Green Learning Space" aimed at enhancing employees' capabilities to meet business challenges, while systematically managing the learning environment under the principles of sustainability. The Green Learning Space serves as a platform for ESG learning through various training programs, while promotes a sustainable learning ecosystem and environment through environmentally responsible activities and practices. These include waste separation, encouraging the use of personal cups or bottles under the "Bring Your Own Cup: BYOC" initiative to reduce single-use materials, minimizing the use of consumables in training programs, and conserving energy by switching off lights in training rooms during lunch breaks.



- Design and develop learning programs using a **"learner-centric approach"** by aligning holistically with organizational, teams, and individual needs by integrating insights from multiple sources, including competency assessments, training needs analysis, performance evaluations, career aspirations, and Individual Development Plans (IDPs). This approach ensures that employee development is comprehensive, targeted, and capable of generating positive and sustainable impact for both employees and the organization. Implementation proceeds as follows:

1. **Design Upskill/Reskill** learning pathway to continuously enhance employees' capabilities by developing new skills or upgrading existing ones. The pathways focus on employees' development needs while maximizing learning benefits. The programs encourage employees to learn and develop skills aligned with their interests and growth goals, enabling them to effectively manage work challenges and improve productivity for both employees and the organization. These initiatives also prepare the workforce for future business challenges and comprise 6 learning programs:
    - Achieving Everyday Success Program – to achieve success in daily work.
    - Striving Beyond Your Best Program – to enhance skills and deliver superior results .
    - Getting Ready for Future Program– to prepare for future work.
    - Winning Business Challenges Program – to keep pace with business challenges.
    - Growing Expertise Program – to develop specialized expertise.
    - Leading to the NEXT Level Program – to prepare for the next level of growth.

2. **Encourage employee personal development through multiple learning types** by enabling employees to actively develop themselves via diverse learning approaches tailored to individual interests and needs, such as digital learning platforms, online books, and microlearning formats. These options allow employees to learn anytime and anywhere, in line with evolving work lifestyles. In addition, the programs deliver holistic knowledge that embraces the Wholeness of Being covering physical, mental, emotional, and spiritual dimensions to support sustainable self-development and strengthen work longevity, ensuring employees can grow and perform effectively over the long term. Additionally, the Bank strengthens learning and collaboration via the "70-20-10" framework, optimizing effectiveness and investment returns. This model allocates 70 percent to experiential learning (Action Learning), 20 percent to social learning through peer exposure, and 10 percent to formal education.

3. **Apply technology to comprehensively and efficiently manage high-potential employees and their successors:** As for the development of successors, individual development plans (IDPs) are prepared for all Krungsri Group executives through the Bank's HR systems (Krungsri Learning Companion: KLC), enabling systematic capability development under the Competency-Based Management framework and real-time progress tracking. In addition, Krungsri promotes structured career development through Career Conversations to review short- and long-term growth goals, while supporting learning through Critical Experiences such as job rotation, action learning, and job shadowing to prepare executives for key roles within the organization. The use of technology in this process enhances management efficiency, transparency, flexibility, and alignment with rapidly changing business needs, enabling Krungsri Group to prepare future leaders effectively, in a timely manner, and sustainably.

- **Review and revise the Bank's compulsory learning courses** in accordance with laws, rules, regulations, and the Bank's policies. These courses are categorized into three modules with all employees required to attend and pass according to the specified criteria.

The Bank's compulsory courses

1. **Core Values, Culture, Organizational & People** comprising:
   - Krungsri e-Orientation.
   - Krungsri Core Values.

2. **Compliance & Good Corporate Citizenship** comprising:
   - Good Corporate Governance (CG).
   - The Spirit and The Letter (S&L).
   - Anti-Bribery and Corruption (ABC).
   - Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) for Executives.
   - Anti-Money Laundering and Combating the Financing of Terrorism: AML/CFT for employee completing the AML course.
   - Anti Money Laundering and Combating the Financing of Terrorism and Proliferation of Weapons of Mass Destruction for newly hired employees.
   - Personal Data Protection Act (PDPA).
   - COSO Internal Control Framework.
   - Related Party Transaction (RPT).
   - Policy for Enterprise Information Security.
   - Operational Risk Management Awareness.

3. **Organization Transformation,** comprising:
   - 3Cs: Krungsri Cultural Pillars: Building desired culture for everyone
   - Climate Foundation and Sustainable Finance: Essentials for Banking Professionals

   Branch employees are required to select two additional courses according to their respective roles and responsibilities.

- Develop and implement special projects and upskill/reskill learning programs for human resource development to enhance the organization's performance and productivity of personnel for creating ultimate value to the organization, boosting competitiveness, driving growth in the era of low-carbon economy, and promoting sustainable banking. Details of the programs/courses are as follows:

1. Programs designed to prepare senior management from junior and high levels, talents, and successors namely,
   - The Leadership Development Programs, these include the TRANSPIRE program, which features distinguished speakers and experts from diverse fields to share in-depth knowledge and expert perspectives, the TRANSCEND program, a collaboration between Krungsri and Harvard Business Publishing, and the TRANSITION program, a collaboration between Krungsri and Sasin Graduate Institute of Business Administration of Chulalongkorn University, aim to develop the potential and capabilities of Krungsri Group executives. These programs seek to enhance the critical skills necessary for current and future business strategies under the Medium-Term Business Plan (MTBP), while promoting the upgrade of the Bank's operational standards in alignment with sustainable development goals.
   - The Executive Development Program is a short-term training program for the MUFG group that provides opportunities for Krungsri Group executives to develop their potential in line with the core value "Global Awareness" for career advancement. This includes courses such as the Global Leaders Forum (GLF) and Global LEAD, which focus on building leadership skills and developing the capacity to drive organization towards sustainable growth in the future.
   - Individual Development Plan (IDP) is designed to plan the development of executives within the organization, particularly for high-potential employees and succession candidates. Additionally, the Bank invites experts to share insights and provide knowledge to executives through various courses such as talent management and succession planning, management and stakeholder engagement, and preparing for uncertain futures through the strategic innovation.

2. Coaching for Xponential Organization (CXO) Project: Aims to develop Krungsri Group executives into becoming positive influencers who can unlock team potential, create psychologically safe environments, and foster collaboration across departments and the companies in the financial business group. The project has been driven by instilling a coaching culture to propel Krungsri Group to be a leader in change, development, and sustainable business growth.

3. Krungsri School of Data/ AI project in collaboration with leading training institutes, designed blended-learning approach. The objective of the program is to develop employees' data capabilities across all functions. The program integrates the application of Artificial Intelligence (AI) and Machine Learning (ML) into its curriculum, enabling employees to transform data into actionable insights that drive business impact—ranging from improving operational efficiency and enhancing decision-making quality to identifying new business opportunities that better address customer needs. This initiative plays a key role in strengthening the capabilities of business units to systematically leverage data for strategic purposes, covering areas from data analytics and data-driven decision-making to effective risk identification and management. Key programs include the Data Analytics Bootcamp, which emphasizes hands-on learning and practical application in day-to-day operations. In addition, the Bank has developed an AI Capability Development Framework and Program to enhance AI literacy among employees at all levels, while accelerating the adoption of Generative AI in a responsible and well-governed manner. This approach aims to improve productivity and operational efficiency, ultimately fostering a future-ready workforce.

4. **Krungsri School of Digital & Tech** aims to develop employees' potential in digital and technology through online courses from world-class organizations and universities. The project follows the role-based competency development principle to enhance outstanding project management skills and prepare employees for future growth. The program enables employees to apply technology to deliver tangible business impact, ranging from improving the speed and quality of work delivery (Project Management & Delivery Excellence), enhancing work processes through digital solutions, to driving customer-centric innovation. As a result, Krungsri continues to build a future-ready workforce, increase organizational agility in adapting to technological change, and strengthen its competitiveness in a rapidly evolving digital market.

5. **Krungsri School of Innovation,** in collaboration with leading training institutions, aims to drive innovation development and foster an innovation culture to enhance competitiveness and sustainable growth. This year, the program focuses on the Innovation Bootcamp, which is designed to develop participants' innovation capabilities through solving real business challenges faced by their respective functions using a design thinking approach. Participants practice systems thinking, generate creative solutions, exchange perspectives with senior leaders, and collaborate in teams to develop innovative solutions that can be practically applied and further scaled within the organization. The program outcomes strengthen a robust innovation culture, enhance employees' strategic creative thinking capabilities, and empower them to play a key role in driving organizational transformation to support long-term sustainable growth.

6. **Productivity Improvement Series** aims to increase productivity and work efficiency at the individual, team, and organizational levels to drive excellence and foster a culture of continuous improvement. Programs under this series include the Productivity & Efficiency Improvement Hackathon, the Continuous Improvement Development Program: Concepts and Practical Application, Agile for Productivity & Efficiency: Working Faster and Smarter with Agile, and the Productivity Improvement Pathway program. The programs are designed to enable employees to apply concepts, tools, and methodologies in their day-to-day work, thereby enhancing efficiency, reducing waste, and sustainably improving the quality of work outcomes.

7. **Upskill/Reskill Program** aims to enable all employees to continuously develop their potential and work efficiency in alignment with business needs. It enhances employees' ability to work and compete in the evolving Thailand's financial landscape through initiatives such as:
   - Krungsri Upskill/Reskill programs for branch employees, which focus on fostering positive attitudes and readiness for change. These programs also develop necessary skills for becoming professional financial advisors, including the Building a Sales Mindset for Non-Sales course for branch staff transitioning to sales roles, the Investment Champion course for branch managers and wealth officers, and the Leader as Coach course for branch executives.
   - Group-specific leadership development courses, such as the Super RM Pathway for Corporate and Investment Banking Group, the SME Superhero Pathway for SME Banking Group, the CUW Leadership Pathway for the staff of Credit Underwriting Group, and the Branch Leadership Program for branch managers.

8. **Short-term on-the-job training programs abroad, developed in collaboration with Krungsri Group, MUFG Group, MUFG Partner Banks, and/or ASEAN Entities (Global and Regional Development Programs),** provide employees with opportunities to gain international work experience. These programs foster a deeper understanding of cultural diversity through interactions with participants from various countries and support the organization's regional business expansion.

9. **ESG & Sustainability Development programs** support the Bank's sustainability mission by providing training for board members, executives, and employees at all levels. Programs include courses such as Climate Foundation and Sustainable Finance: Essentials for Banking Professionals, Thailand's Climate Change Act, Environment and Climate Risk Management – Level 1 Introduction, and Climate Reporting Requirements. The courses are developed and delivered by external subject-matter experts, together with internal speakers who share real-world experiences, including success cases and key learning points, to enhance practical learning. In addition, during the year, the Bank further strengthened environmental and climate-related learning by providing foundational content for all employees, alongside specialized programs for expert groups (Specialists).

- **Develop and expand learning channels through digital platforms**, aiming to enhance human resource development in line with technological and innovation advancements. This initiative improves efficiency by fostering learning agility—the ability to quickly acquire new skills—and supports continuous and comprehensive self-development. Various learning channels are designed to accommodate different learning styles and provide limitless learning opportunities through webinars, virtual training, blended learning, and the development of online learning courses (Krungsri Digital Learning) as detailed below:
  - **Krungsri Learning Companion (KLC):** Krungsri Group's internal learning platform—allowing employees to access e-learning courses developed by the Human Resources Learning and Development Division, anytime, anywhere.
  - **External Learning Platforms**, which can be divided into two types:
    - External platforms for Krungsri employees: These platforms serve as online learning society where the Bank collaborates with external institutions to encourage employees to learn through their platforms within a specified period. Examples include the SuperSkills by KS platform, the Growing Expertise by TBAC-KS platform, and the MUFG Global e-Learning x Intuition platform
    - Public Learning Platform: These are online learning platforms provided by educational institutions, organizations, or external institutions. Krungsri Group employees can access and study free online courses independently, such as SET e-Learning and DBD e-Learning, etc.
  - **Online books:** A learning channel that offers a variety of books to support executives and employees in self-learning through two platforms: e-Library by KS x Bookdose and Gale e-Library—suitable for employees who enjoy reading.
- **Promotion of Employee Well-being and workplace safety:** Krungsri recognizes the importance of employee well-being, understanding that good physical and mental health enhances work efficiency, happiness, and overall sustainability. Health and ergonomics development is a key strategy to strengthen both individual and organizational effectiveness. Various training programs and activities are offered to the employees, such as Good Vibe: Attracting Positive Energy to Empower Wellness, which promotes positive energy in the workplace, and Mindfulness at Work, which supports mindful and balanced working practices. Additional programs such as 3Cs – Care – Work Hard but Care Harder!, Work Longevity: Working Happily and Living with Energy, as well as programs that promote organizational equality, including The Power of Diversity, Equity and Inclusion, were also conducted. In addition, the Bank developed programs aimed at inspiring employees in their work and supporting career growth to better prepare them for challenges in both their roles and the rapidly changing business environment. These included Inspirational Leadership: Direction, Alignment, Commitment, The Key to Career Growth: Aspiration, and Creating Meaningful Career Discussions, which enable employees to clearly define their personal development direction and goals.

Performance



HR Excellence Awards 2025
from Human Resources Online in two categories:

- Employer Branding (Gold Award)
- Excellence in Workplace Culture (Silver Award)



Best Company Awards

from HR Asia in four categories:

- Best Company to Work for in Asia
- Most Caring Company
- Sustainable Workplace
- Tech Empowerment Awards

The Sauciest Workplace & Culture Excellence Awards from Techsauce Awards 2025

by Techsause





Top 50 Companies in Thailand 2025

from Work Venture, marking its sixth consecutive year on the list.



Global Best Employer Brand 2025 Award in category of Excellence in Training and Development

from World HRD Congress

Human resource development

Target

Average training hours per employee of Krungsri employee is no less than

48 hours per person per year.

Performance

Average training hours per employee

48.31 hours per person

Training expenses/ person/year

4,485.42 baht

2025 compulsory programs

Target:

100 percent of Krungsri employees completed/passed a knowledge refreshment of compulsory programs.

Performance:

Krungsri employees passed a knowledge refreshment of compulsory programs[1/]: 99.97 percent (or 99.99 percent, including employees under special conditions[2/]).

Remark:

[1/] Krungsri compulsory programs refer to training courses designed to support and promote social responsibility and good corporate citizenship, including business sustainability and they are mandatory for all employees.

[2/] Employees under special conditions refer to employees identified by supervisory business units that they could not attend compulsory programs, such as those who suffer terminal illness.

Course title	Objective	Number of course [1/]	Total number of training hours of employees in 2025
Krungsri e-Orientation	To ensure new employees know and understand about the organization's regulations, remuneration, welfare, and other benefits, including relevant policies in various aspects.	2	1,088
Krungsri Core Values	To ensure executives and staff members understand about the six core values and the organization culture in order to foster unity and instill good behaviors that are consistent with Krungsri's expectations.	2	2,878
The Spirit and The Letter (S&L)	To ensure executives and staff members acknowledge and understand about Krungsri's philosophy and work ethic, which is like a code of conduct that all executives and staff members must strictly adhere to and comply with.	2	6,900
Good Corporate Governance (CG)	To ensure executives and staff members have knowledge about the Bank's good corporate governance principles and strictly adhere to them as a framework for performing their duties, which will promote the organization's sustainable growth.	2	8,000
Anti-Money Laundering/ Combating the Financing of Terrorism (AML/CFT) [2/]	To provide knowledge, promote understanding, and ensure executives and staff members realized the importance of Anti-Money Laundering / Combating the Financing of Terrorism (AML/CFT) so that they can effectively apply their knowledge and understanding in their daily tasks in accordance with the Bank's policies and operational regulations.	4	16,776

Course title	Objective	Number of course [1/]	Total number of training hours of employees in 2025
Anti-Bribery and Corruption (ABC)	To ensure executives and staff members realize the importance of combating bribery and corruption, including giving or receiving gifts and entertainment, and to strictly adhere to policies and procedures related to combating corruption and zero tolerance to any forms of corruption.	2	8,870
Personal Data Protection (Personal Data Protection Act) (PDPA)	To ensure the executives and staff members realize the importance of the personal data protection and encourage them to learn about the key contents in the Personal Data Protection Act B.E. 2562 as well as understand the impact of personal data breach and strictly adhere to the policies and procedures related to personal data protection.	2	19,884
COSO Internal Control Framework	To provide executives and staff members with knowledge and understanding of good internal control principles in line with COSO framework.	4	17,737
Related Party Transaction (RPT)	To ensure the executives and staff members understand rules of regulatory agencies regarding Related Party Transaction (RPT) and RPT persons, realize the relevant RPT process and ensure that they are aware of their duties and related work systems .	2	9,784
Policy for Enterprise Information Security	To ensure the executives and staff members understand the Bank's Policy for Enterprise Information Security and have knowledge and understanding about the PCI Security Standards.	4	27,945
Operational Risk Management Awareness	To ensure the executives and staff members understand operational risk management principles, roles and responsibilities of risk owners, risk reporting requirements, and create awareness and instill a culture of operational risk management.	2	4,084
3Cs: Krungsri Cultural Pillars: Building desired culture for everyone	Enhance understanding of Krungsri's cultural pillars based on insights from the VOK survey and Culture Analysis activities to develop the desired culture and expected behaviors. The initiative emphasizes the role of the 3Cs (Care, Communicate, Coach) in strengthening leadership and fostering the desired culture, with Compliance and Consistency as foundational principles, and encourages employees at all levels to apply the 3Cs in their daily work until they become a shared organizational culture.	1	27,168

Course title	Objective	Number of course [1/]	Total number of training hours of employees in 2025
Climate Foundation and Sustainable Finance: Essentials for Banking Professionals	To enable learners to understand the role of the financial sector in addressing climate change, including relevant regulations and international frameworks. Learners will gain knowledge of climate-related risks and human rights issues, along with risk management approaches within banking processes and financial decision-making and explore emerging trends and new opportunities in sustainable finance.	1	25,408
Compulsory training programs of branch employees for potential enhancement towards organizational reformation [3/]	To ensure the branch employees learn and further develop their skills to achieve the desired business results and increase overall organization's productivity.	5	6,897.70

Remark:

[1/] Training courses are available in both Thai and English.

[2/] Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) consist of (1) 6-hour course for new employees (2) 3-hour course for employees who have previously completed the 6-hour course, and (3) 0.5-hour course for EVP and above.

[3/] Compulsory training programs of branch employees for potential enhancement towards organizational reformation consist of 5 courses, divided by their positions and/or employees' level, and employees can choose to complete another one course.

Succession Plan

Target:

Review and create a succession plan for positions that are important to Krungsri Group's business operations the management of each business group and Human Resources Learning and Development Division will review the established succession plans annually. This is to ensure that the successors are ready upon being assigned to perform duties when there is a vacant position thereby reducing risks and minimizing business impact.

Performance:

In 2025, succession plans for 100 percent of key positions were created. The plans were practical and appropriate for use.

Individual Development Plan (IDP)

Target:

To review, design, and communicate a clearer and more structured Individual Development Plan (IDP) process by defining timelines, procedures, and implementation guidelines aligned with the annual performance appraisal process. In addition, the initiative promotes Career Conversations between employees and supervisors, covering both short-term and long-term goals, to jointly develop effective and sustainable development plans and enable continuous monitoring of employees' learning progress.

Performance:

In 2025, all employees at all levels integrated their Individual Development Plan in the annual performance assessment, accounting for 100 percent. The process was reviewed and systematically scheduled in alignment with the annual performance appraisal cycle, with procedures clearly communicated to employees and supervisors across the organization. Career Conversations were promoted through training sessions conducted at both the beginning and end of the year to review short-term and long-term goals. Progress was continuously monitored through the recording and regular updating of development plans in the IDP system in accordance with the defined process.

Individual development for senior management, including talents and successors.

Target:

Formulate individual development plan for senior management, including talents and successors for the key positions that are important for Krungsri operation to reach 100 percent.

Performance:

In 2025, these actions were taken:

1. Continue Krungsri Talent Management System to develop senior executives, talents, and successors, which cover two modules

   - Performance and goal module which includes managing employee performance and competency assessments. The strengths of 971 senior executives are evaluated to gain insights on their potential and develop abilities based on competency management principles.
   - Individual development plan was created for 889 senior executives, talents, and successors, through the KLC system for a total of 764 participants, representing 100 percent, allowing real-time tracking of employee development. In this regard, the career path development plan was also created to provide opportunities for executives to gain critical experiences for key positions including job rotations and action learning, etc. In addition, the system has been constantly improved to keep up with business needs, such as Mobility status and others.

2. Organized 293 Leadership Development Programs and Talent Management & Succession Planning programs for high-potential employees and successors, totaling 9,478 participants, including the Krungsri Executive Networking Program was held twice with 168 participants and the Coaching for Xponential Organization Program for 30 participants. The initiatives also encompassed executive development programs and networking opportunities among MUFG executives and external senior leaders, involving 15 participants. Furthermore, various projects were launched to engage senior executives in sharing experiences and developing Krungsri leaders, such as The Inspirer and PerspecExecutive.

Training programs to develop and enhance capabilities of the Bank's Boards of Directors

Target:

Design and develop courses to promote knowledge and develop the capabilities of the Bank's Board of Directors on a regular basis, as well as build expertise in various areas such as good corporate governance, ESG risk management, cyber security, digital technology and financial innovation, guidelines, and frameworks for sustainable banking, etc. This is achieved through creating a competency development plan for the Board of Directors.

Performance:

The Bank has continuously focused on promoting and developing the potential of the Board of Directors in various areas. In 2025, the Board of Directors attended an average of 12.74 hours of training per person. The course details are such as

1. Sustainable Banking–related programs, including IECC Aspects into Financial Institution Business (Environmental and Climate Risk Governance), Financial Reporting Standards Related to Climate-Related Risks, and IECC Aspects into Financial Institution Business (Sectorial Decarbonization).
2. Good Corporate Governance programs, including the Board Nomination and Compensation Program (BNCP 24/2025).
3. In-depth programs on expectations regarding the roles and proper performance of duties of the Audit Committee (AC) and the Chief Audit Executive (CAE).
4. Subsidiary Governance Program (SGP).
5. Generative AI–related programs, including Expanding AI Adoption by Creating Trust: Effective AI Governance.

Providing the compulsory AML/CTPT program, as required by laws

Target:
Formulate and organize the AML/CTPF courses, in compliance with the "Anti-Money Laundering Board Ordinance on the Provision of Training to the Reporting Entities under Section 13 and Section 16, B.E. 2563" of the Anti-Money Laundering Office (AMLO). These compulsory programs cover all employees, from new recruits to Executive Vice President (EVP) level. The objectives of the training programs are to control the risks that may arise from the internal job transfer and enable employees, who completed the courses, to continuously perform their duties in preparing the controlling reports, transactions, customer identification process, and customer due diligence.

Performance:
Krungsri organized the AML/CTPF courses as required by laws through Krungsri Learning Companion (KLC). In 2025, 100 percent of executives and employees (including employees under special conditions[1/]) completed the training programs with an average of 16,776 training hours.

Remark:
[1/] Employees under special conditions refer to employees identified by supervisory business units that they could not attend compulsory programs, such as those who suffer terminal illness.

Training program related to Market Conduct as well as other relevant training programs

Target:
Develop and review various courses related to the market conduct to strengthen branch staff's knowledge and understanding of market conduct practices, while encouraging staff to present products and services to customers with accuracy, appropriateness, and fairness, for the benefits of consumer protection that promotes sustainable banking.

Performance:
In 2025, Krungsri organized a total of 62 training courses related to Market Conduct, including Market Conduct for BM, Market Conduct for Non-Sales, Market Conduct for Sellers, Role Play for selling based on Market Conduct principles, and banking product training programs such as deposit and mutual fund products, loan products, and bancassurance products. A total of 13,049 employees completed the training programs, accounting for 37,268 training hours.

Training programs related to "sustainable development"

Target:
Support learning courses and special lectures by external organizations that promote "sustainable development" incorporating three dimensions of environmental, social, and governance (ESG) to build knowledge and understanding of sustainability development, and strengthen Krungsri's role as the "Leading Regional and Sustainable Bank".

Performance:
In 2025, Krungsri has developed ESG & Sustainability Development learning programs to drive our sustainability mission and has launched one mandatory training programs for all employees, namely Climate Foundation and Sustainable Finance: Essential for Banking Professionals. In addition, various training programs were provided for the Bank's Board of Directors, executives, and employees at all levels, including Thailand's Climate Change Act, International Sustainability Standards Board, Environment and Climate – Risks & Opportunities, E&C Risk Management – Level 1 Introduction, Climate Intermediate, Climate Reporting Requirements, Exploring Sustainability and ESG: What's New and Next?, and The Power of Diversity, Equity and Inclusion, among others. These programs were developed and delivered by specialized external experts, as well as internal speakers with hands-on experience in sustainability initiatives who shared practical insights and knowledge. A total of 16,368 employees participated in the training, or accounting for 32,917 training hours.

Training program related to the Personal Data Protection Act B.E. 2562

Target:

Develop training programs to equip executives and employees with knowledge and understanding of the Personal Data Protection Act (PDPA) B.E. 2562 enabling them to analyze impacts and perform operations in compliance with the Personal Data Protection Act.

Performance:

In 2025, a total of 22 training courses were organized through both online format and special lecture sessions, two of which were compulsory courses and 20 of which were general courses, such as Personal Data Protection (Personal Data Protection Act) as well as PDPA Personal Data Protection and Personal Data Protection Act B.E.2562. A total of 9,784 employees completed the training programs, accounting for 20,366.70 training hours.



Well-being and workplace safety





Target:

Focus on enhancing knowledge and skills in health, workplace safety, and ergonomics, to support employees' physical and mental well-being, enabling them to work happily and effectively.

Performance:

In 2025, the Bank organized a total of 14 training courses and special lectures, with a combined total of 5,749.50 training hours and 1,835 seats participated. Employees were able to choose training programs based on their interests and to address their individual needs. The training content covered all dimensions of holistic health development (Wholeness of Being: Health & Fitness, Mental & Emotional, Wealthy, Work Environment, Purpose & Spiritual), including ergonomics and adjustments to create an appropriate work environment.

In response to the earthquake incidents in 2025, Krungsri recognized the impacts on employees' safety and mental well-being. The Bank therefore organized training programs to enhance preparedness and build understanding of how to respond to emergency situations. These included courses such as "Earthquake Preparedness: Staying Safe in All Situations" and "When the Ground Shakes: Managing Motion Sickness and Post-Disaster Mental Recovery." These initiatives aimed to strengthen employees' confidence and readiness to take care of themselves under all circumstances. A total of 1,091 training seats were provided, representing 1,695.80 training hours.

Fair Labor Practices and Respect for Human Rights

Risks and Opportunities

Risks

- Non-compliance with labor laws or human rights standards could pose risk and impact to business in terms of operation, reputation, and image, including possibly leading to litigation, punishment, or fines by law.
- Organizations that overlook human rights might lose their customers' and suppliers' trust, and might be rejected by investors and business partners who prioritize sustainability efforts.
- Unfair treatment could upset employees, possibly affecting work efficiency and effectiveness, and talent might leave the organization.

Opportunities

- Fair labor practices and respect for human rights, e.g. fair employment and compensation; provision of appropriate benefits; embracing diversity in terms of sexual orientation, ethnicity, belief, and disability; promotion of freedom of collective bargaining; promotion of employee engagement; promotion of good quality of work life; motivation and creativity which enhance employee productivity and engagement; decrease in turnover rates; and at the same time helps attract more outsiders to join Krungsri.
- Respect for human rights and fair labor practices help boost trustworthiness and provides opportunities for Krungsri to reach global markets and business partners that place importance on ethical operations. This also aligns with the UN SDGs such as SDG No. 8: Decent Work and Economic Growth and SDG No. 10: Reduced Inequalities.
- Compliance with human rights standards helps reduce reputational risk and compliance risks, including the risk of litigation and legal penalties.

Respect for Human Rights

Management Approaches

- Promulgate the "**Human Rights Disclosure Statement**" that reads "Krungsri recognizes respect for human rights as an important issue to be addressed in our business management to realize our Corporate Mission as a member of the world's most trusted financial group in serving society through sustainable growth. We aim to fulfill our responsibility to respect human rights across all of our operations". This disclosure statement reaffirms the Bank's commitment to meeting the international sustainable issues and targets.
- The "**Human Rights Policy**" was established to serve as a basic framework for the respect for human rights that covers all stakeholder groups of Krungsri Group. Guidelines are as follows:
  - Ensure treatment of all stakeholder groups, e.g. customers, suppliers or vendors, business partners, in accordance with the human rights principles at the local and international levels based on equality and non-discrimination
  - Refrain from any actions that violate human rights through human rights risk management, well-rounded human rights due diligence, and remedies and reparation process upon human rights violations
  - Support and encourage the protection of and respect for human rights through communication and dissemination of knowledge, and stipulate guidelines for monitoring and providing support to stakeholders in the business value chain
- Establish a "**Human Rights Due Diligence (HRDD)**" process in accordance with the United Nations Guiding Principles on Business and Human Rights (UNGPs) to provide a systematic approach to managing human rights through the integration of human rights into Krungsri Group's business processes and activities, while avoiding adverse human rights impacts across the value chain. Furthermore, it is also required that the HRDD be systematically verified every two years to identify, assess, safeguard, and mitigate risks related to human rights throughout the business value chain.



Remark: Details about the Human Rights Due Diligence Report are available on krungsri.com.

Employment and Employee Diversity

Management Approaches

- Establish the "Human Resources Committee (HR Committee)" to advise on human resource policies and any significant changes regarding the human resource matters of Krungsri Group, e.g. employee policies, projects, plans, and benefit plans. The committee also reviews and evaluates the strategies, policies, and projects or plans related to the missions and strategies of Krungsri Group to ensure they are competitive with those of industry peers while complying with relevant laws and regulatory requirements.

- Stipulate the "Policy for Human Resource" as a framework and guideline for communicating our human resource management and development process, as well as related roles and responsibilities, applicable to Krungsri Group. This policy comprises four elements as follows:

1. Recruitment: Covers consideration in internal and external recruitment based on the basic foundation of fair hiring practices, prevention of conflicts of interest, respect for differences and diversity, and employee engagement.
2. Workplace environment: Focuses on promoting and supporting diversity in the workplace at home and abroad for a positive working environment, while preventing unwelcome employee behavior, discrimination and division, conflicts of interest, and any harassment that could lead to disrespect for employee rights.
3. Performance and compensation management: Focuses on fairness, transparency, verifiability, and no conflicts of interest with clear, fair, and nondiscriminatory guidelines and procedures for employee compensation and benefits.
4. Employee development and career management: Focuses on employee development and performance enhancement for both employees and the Bank in accordance with the Bank's business targets and strategies, while also responding to customers' demands and preparing employees for competency enhancement to support a sustainable business growth.

- Establish the "Procedure for Recruitment and Hiring" so that the Bank's recruitment and hiring guidelines and steps are clear and standardized, as well as being in compliance with related regulations and policies. This procedure covers the fair recruitment and hiring of permanent employees, short-term employees, advisors, outsourced staff, and interns, with strict adherence to labor laws and regulatory requirements. Job applicants' qualifications and relevant attributes are considered without discrimination, while emphasis and value are placed on diversity, e.g. ethnicity, gender, age, religious belief or faith. In addition, the Bank focuses on employee and applicant privacy while taking into account data security and respect for the privacy rights of employees and applicants.

- Focus on compliance with international legal requirements and frameworks of each country in which the Bank operates business such as Lao PDR, Cambodia, the Philippines, and Indonesia.

- Formulate a "**termination guideline**", based on fairness and compliance with labor laws, where "terminated" employees are notified by the Human Resources Group upon or before their payday for that month so that the effective date of termination falls on the payday of the following month. In addition, severance and special severance is paid to such employees in compliance with regulatory requirements as well as the Bank's hiring rules, regulations, and requirements.

Appropriate remuneration and benefits

Management Approaches

- Establish the "**Nomination and Remuneration Committee**" by the Bank's Board of Directors. The Committee consists of no less than three independent directors or non-executive directors of the Bank. The Chairman of the Committee shall be the Bank's independent director. The Committee is responsible for determining the policy for remuneration and benefits that reflect objectives, duties, and responsibilities, as well as the risks associated with the Bank or the companies in the Bank's Financial Business Group by adhering to clear and transparent regulations. The said remuneration and benefits should be competitive with industry peers. Furthermore, the Committee is required to organize at least one meeting per quarter as deemed appropriate to ensure that the operation is efficient, and the Committee is obliged to report its performance to the Bank's Board of Directors.

- Establish the "**Incentive Subcommittee**" by the Human Resource Committee to revise, supervise, and approve principles, guidelines, plans, and other issues related to incentives or rewards as well as the payment of incentives or rewards of the Bank and the companies in the Financial Business Group. This aims to ensure accuracy, transparency, and fairness for the best interests of the Bank and the companies in the Financial Business Group, and compliance with related regulations. The Subcommittee is required to organize at least one meeting per year.

- Perform **a survey and review of the remuneration payment and provision of employees' benefits on a regular basis** to improve criteria or remuneration structures in line with the current labor market trends as well as to ensure that the Bank's remuneration and benefits are competitive and corresponding to industry peers. In this connection, differences and diversity, e.g. gender, age, ethnicity, and religion, will not be taken into consideration when determining remunerations, benefits, and promotions of employees.

- Establish an "**Employee Benefits Committee**" for Krungsri Head Office and Krungsri Ploenchit Office each, of which some members are elected from staff representatives (operational level) to discuss and provide views on employee benefits.

- Provide **appropriate benefits to support employees** and their family or reduce their cost of living and ease their financial concerns that will lead to their well-being and good operating performance. The benefits can be categorized into seven programs as follows:

  1. **Health and life insurance packages** comprise:
     - Group health insurance, life insurance, total permanent disability insurance, and personal accident insurance.
     - Annual check-up and additional health packages for employees who may be exposed to health risks arising from work such as employees under the Collateral Valuation Department and the Domestic Cheque Operations Department.
     - Influenza vaccination program offered to the Bank's employees and their family members at a special price.
     - Establish Krungsri Clinic with doctors and nurses stationed at the Head Office (19th floor) and Krungsri Ploenchit Office (12th floor) to provide on-site first aid care and health advice and to help employees save traveling expense as well as enhance convenience. The service hours are from 8.30 to 16.30 hr. on business days.
     - Establish the Happy Heart Center at Krungsri Head Office to offer an opportunity for the Bank's employees to share their family, personal, and work problems and receive advice from counsellors from Chulalongkorn University, available once a week. The information of the employees will be treated as confidential, and their issues will not be reported to the Human Resources Operations

Department. In this regard, the employees can access the Happy Heart Center service through the hotline channel, individual counseling, MS Teams or Zoom, for which the appointment can be made via mobile phone or the Line application. The service is available on every business day from 10.00 to 17.00 hr.

- Provides appropriate and equitable welfare benefits to all employees without discrimination by reviewing and enhancing relevant policies and procedures to ensure alignment with applicable national and international laws and standards, including:
  - Revising the policy on benefits and entitlements for spouses of employees in the LGBTQ+ community in accordance with the Civil and Commercial Code Amendment Act (No. 24), B.E. 2567 (Marriage Equality Act).
  - Revising maternity leave regulations and introducing additional continuous leave to care for children in cases where a child has health conditions, that may lead to complications, abnormalities, or disabilities, as well as leave to support a spouse during childbirth. These improvements aim to support the well-being and quality of life of employees and their families in accordance with the Labour Protection Act (No. 9), B.E. 2568.

2. **Financial benefits** such as home rental allowance; extra allowance for employees at branches in high living cost areas, extra allowance for officers at branches that are open six or seven days a week, child education allowance, special allowance, financial support in case of workplace relocation, financial relief in case of disaster, financial support in case of death or the death of a spouse or parents, mobile phone allowance.
3. **Employee loans** such as housing loan, family loan, car or motorcycle loan, disaster relief loan.
4. **Provident funds** with the objective to give benefits to employees after their retirement or resignation, motivate them to perform efficiently, as well as foster savings habits to ensure they can have a happy retirement .
5. **Social security fund benefits** with the objective to give benefits and life security to employees in case of illness, childbirth, disability, death, children's allowances, aging, and unemployment. The amount of compensation depends on the period that the employee has made contributions to the Social Security Fund.
6. **Benefits from the Workers' Compensation Fund** with the objective to give life security to the employees in case of accidents, illness, missing person, or death because of a work-related cause. The employee medical benefits and compensation are paid from the Workers' Compensation Fund.
7. **Funeral Assistance Association of Bank of Ayudhya Public Company Limited** established to help cover the expenses for the funeral of members, as well as members who are former Krungsri employees.

- Communicate about employee benefits through the Bank's employee manuals and online channels such as the "Around HR" emails, the "Krungsri Portal SharePoint" Intranet, and the "KarE" mobile application.

- Provide flexible working hours by changing working hours in line with each individual employee's working conditions, tasks, and personal needs, without affecting customer services or the Bank's operations. The ranges of working hours (including a one-hour break) available for selection are 07.30-16.30 hr., 08.00-17.00 hr., 09.00-18.00 hr., and 9.30-18.30 hr.

- Provide other facilities in the office to promote employees' well-being during work, namely:
  - Facility for religious activities such as prayer rooms for Buddhists and Muslims.
  - Facilities for wellness and occupational health, such as:
    - Krungsri canteens on the 8th and 9th floors of Head Office, and 12th floor of Krungsri Ploenchit Office
    - Krungsri Fitness Center on the 10th floor of Head Office, to promote employees' health and well-being. The facility is fully equipped with a wide range of modern fitness equipment suitable for employees of all fitness levels. Professional trainers are available to provide guidance on the safe use of equipment and to closely support employees during their workouts, with opening hours from 6.30 - 20.00 hr.
    - The Oasis corner on the 8th floor of Head Office
    - Krungsri D-Space on the 9th floor of Head Office
    - A lactation room where working mothers can safely express their breastmilk
    - Small gardens and walking or running trails around the Krungsri Riverside Office, the Head Office, etc.

- Launch the employee's **performance management system and formulate the manual for determining annual performance targets** to be communicated to all employees. In this regard, the performance of executives and staff at all levels shall be evaluated as follows:
  - **Employee performance** as per key performance indicators (KPIs) containing both financial and non-financial dimensions which include ESG integration into the KPIs of both executive and staff.
  - **Employee conduct** as per the six Krungsri Core Values, namely Customer Centricity, Integrity, Team Spirit, Passion for Excellence, Making Innovative Changes, and Global Awareness.
  - **Employee Compliance,** the Bank conducts assessments of employee conduct related to compliance. This framework covers auditing, compliance monitoring, and disciplinary procedures, including cases involving bribery and corruption (Audit, Compliance, and Disciplinary Issues).

The said results will be used to summarize the overall annual performance of each employee, then the overall performance shall be analyzed for bonus payment, salary increase, and promotion. Moreover, an Individual Development Plan will be formed as part of performance management and employee capability building. The said processes and principles promote the culture of a High-Performance Organization and retain the employees with outstanding performance and good conduct in line with the Bank's core values.

Percentage	Structure for determining operational targets	
	Indicators	**Definition of indicators**
100	**Financial KPIs**	
	Financial KPIs	Financial KPIs consist of results of internal management or the employee's roles and responsibilities or position reflecting in profit and loss, balance sheet, OPEX, etc.
	Non-Financial KPIs	
	Customer and Society KPIs	These indicators refer to services offered to both internal and external customers such as marketing process, customer base expansion, customer satisfaction, responsible lending and ESG considerations, and collective efforts to develop and participate in CSR activities.
	Internal Process KPIs	These indicators refer to operating processes that indicate strategy formulation and operational excellence, as well as ESG integration across various business units such as ESG strategies, improvement of work processes to mitigate ESG risks, development of innovation and products that integrate ESG aspects.
	Human Capital KPIs	These indicators refer to the strategy to manage, develop, and retain human workforce in the organization such as employee improvement, knowledge development, individual development plan, retention of employees, and employee engagement.

Promotion of Corporate Culture and Employee Engagement

Management Approaches

Krungsri prioritizes the cultivation of a robust corporate culture and the promotion of employee engagement as the fundamental pillars of a Sustainable Workplace that supports long-term business growth. This is achieved through the design and implementation of various projects and activities that address all dimensions in a balanced manner, covering people, the organization, and society.

- **Continuously fostered employee engagement through the appointment of "VOK Champions Working Group,"** comprising representatives from each business group, these champions serve as leaders in driving employee engagement at the group level, playing a key role in promoting and driving engagement activities in alignment with the context of each group. They also report the results of activities under each group's engagement improvement plan to executives, establishing a systematic mechanism to monitor performance across all groups. Additionally, Krungsri has developed and elevated the skills of VOK Champions to enhance their effectiveness through diverse learning approaches, including action learning from real-world practice, in-depth training, study visits, and best practices from leading organizations. This enables VOK Champions to apply their knowledge and experiences in driving employee engagement within their units effectively and sustainably, while promoting cross-group knowledge exchange. The Bank also fosters cross-functional knowledge sharing by providing opportunities for VOK Champions to learn from engagement activities implemented by other groups and to further develop these ideas in designing activities suitable for their own units, thereby expanding good practices at the organizational level.

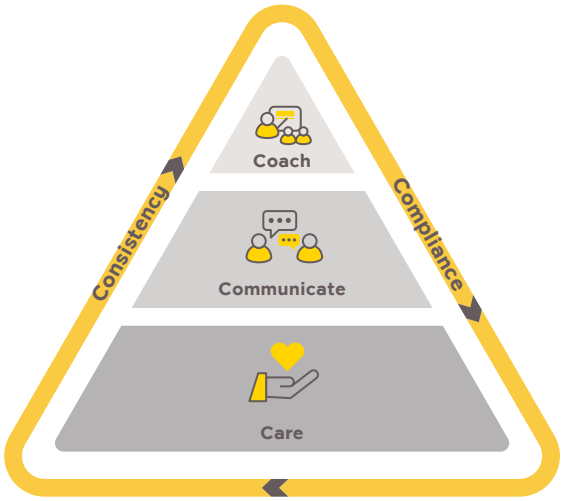
- **Developed and implemented the "Pulse Survey"** as a mechanism to regularly monitor employee engagement levels, utilizing a questionnaire set developed in 2024. This approach allows units to select questions tailored to their employees' context and to use the survey results for analysis in developing action plans to enhance employee engagement in 2025.

- **Developed and enhanced the employee feedback mechanism through the "Krungsri Pulse"** tool by developing the platform and introducing new features on the KarE mobile application. This serves as a systematic channel for surveying employee engagement, opinions, work experiences, and organizational culture, enabling employees to provide feedback conveniently, consistently, continuously, and sustainably.

  This establishes a vital database for the organization's long-term development. The goal is to conduct a formal survey in 2026 under the theme "Your Share is Our Care."

- **Appoint the "Culture Troop"** which has representatives from every group to drive organizational culture continuously and sustainably through co-creation, allowing all groups to take part in shaping the desired workplace culture. The views of employees at all levels crystallized into the "Krungsri cultural pillars" (3Cs) as follows:

  1. Care: Understanding, caring, and valuing the people we work with.
  2. Communicate: Communicating to work better together toward goals .
  3. Coach: Being a good coach for each other.



These pillars are grounded in the principles of Compliance and Consistency, serving as guidelines for daily practice through our thoughts, words, and actions toward one another. Implementing the 3Cs culture promotes a safe-to-speak work environment and fosters organization-wide employee engagement. Krungsri has designated **the Culture Troop** to collaborate closely with the Human Resources Learning and Development Division, as well as the President and Chief Executive Officer Chief Human Resources Officer, to lead and advance employee engagement initiatives across the organization. The Culture Troop is responsible for

monitoring progress and reporting quarterly on the implementation of employee engagement improvement plans to the President and Chief Executive Officer and Chief Human Resources Officer, ensuring close and continuous oversight.



- **Designed learning and development programs to strengthen leadership and supervisory capabilities**, such as the CXO (Coaching for Xponential Organization) program to cultivate a coaching culture. This includes courses supporting the 3Cs culture, alongside micro-learning modules and podcasts that continuously inspire, empower with positivity, and boost employee engagement. Additionally, established the Krungsri Coaching Club as a community for supervisors and employees to develop coaching skills and culture. This drives Krungsri toward becoming a sustainable learning and growth organization.

- Organize **employee engagement activities at the team level and the organizational level** to foster a culture of workplace cooperation, happiness, and convenience. Emphasis is placed on creating an ecosystem and environment that makes employees feel secure, safe, and proud, all of which helps boost engagement and promotes organizational growth as well as sustainable success such as:
  - Retirement and service recognition ceremonies, activities on important occasions, e.g. a merit-making ceremony on Krungsri's anniversary
  - Other activities such as each business unit's engagement activity, 'Pay Day, Play Day' activities with quizzes about the Bank's general information, and mentor activities
  - D Market event, a community marketplace offering quality products at affordable prices, is held every two months at the Multipurpose room on the 9th floor of the Head Office. The event features booths from the Bank's business partners, community enterprises, and small-scale entrepreneurs, providing them with opportunities to generate income and expand market access. In addition, charitable foundations are invited to sell products or receive donations during the event. Participating organizations have included Operation Smile Foundation, Christian Children's Fund Foundation, Foundation for the Mentally Retarded of Thailand, Setthasathien School for the Deaf, Association for the Development of the Disabled, and Nimitmai Foundation, among others.

- Develop the **"KarE" application** by innovating and launching the "KarE Channel" feature presenting VDO stories through three programs, namely the "Insight Krungsri" program that aims to create organizational pride, the "Hello Yellow" variety show that nurtures employee engagement, and the "The Inspirer' program where executives and famous guests talk about thoughts and motivations. In 2025, the new "KarE For You Podcast" program was launched to boost employee positivity by presenting physical as well as mental health tips, including inspiring stories for work and life in many dimensions.





- Establish the Krungsri Club to encourage employees from different business units to get to know each other and participate in beneficial activities and hobbies together during their free time to strengthen unity and harmony. They can join clubs of their interests such as the music club, running club, bike club, football club, firearms shooting club, photo club, and volunteer club.

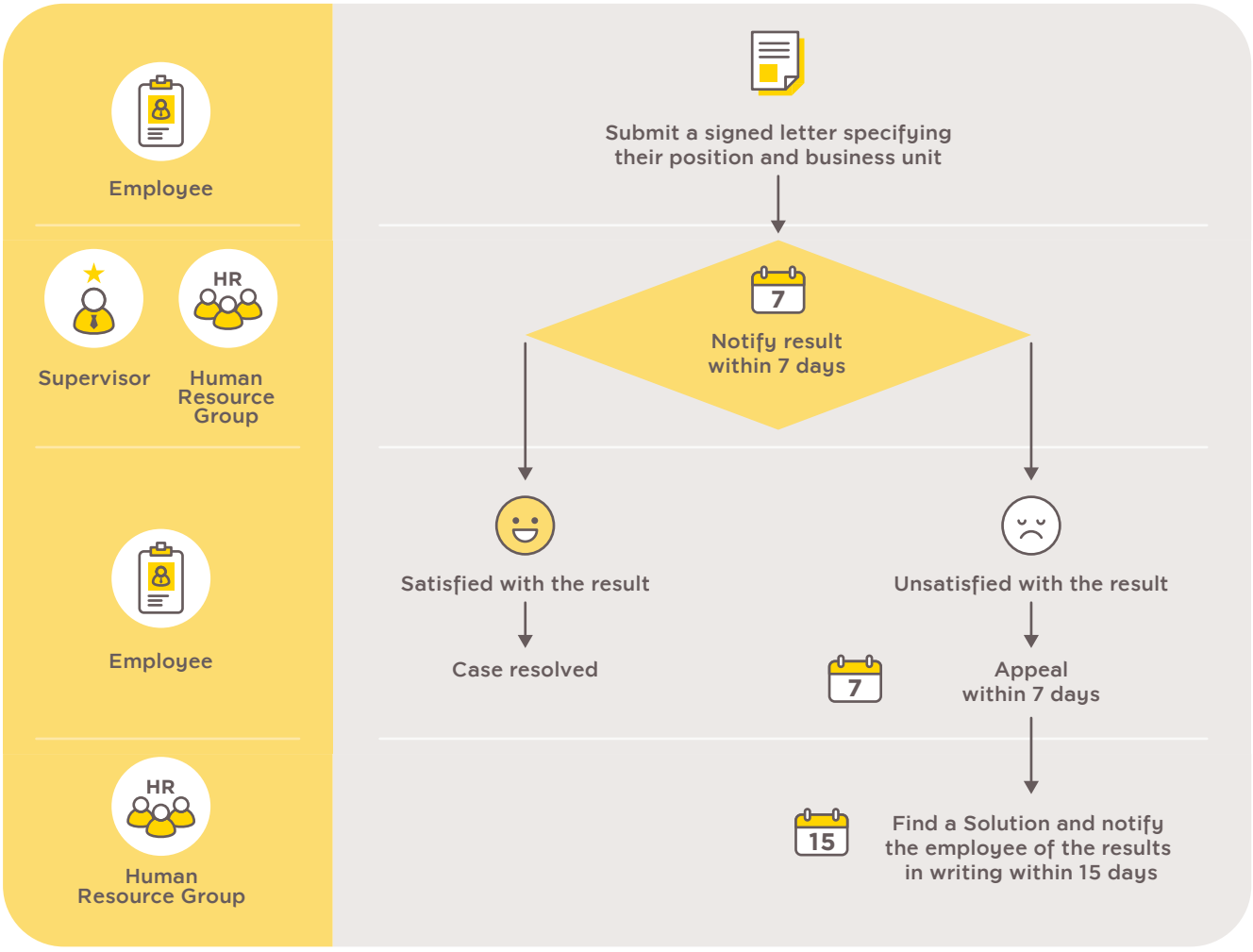
Listening to Employees' Voices

Krungsri enables employees to voice their concerns, suggestions, or complaints through various channels to seek advice or help in solving their problems according to the Bank's regulations as follows:

Issues	Issues about working, employment, termination of employment, breach of human rights, division and discrimination, employee ethics, and integrity.
Channels	**HR Service** 12th Floor, Head Office, Tel. 02-296-2000 ext. 85577

Issues	A center providing advice on personal issues, welfare, and workplace environment.
Channels	**Employee Relations and HR Communication Department** 12th Floor, Head Office, Tel. 0-2296-2000 ext. 85712

Steps for filing complaints about employment and workplace issues

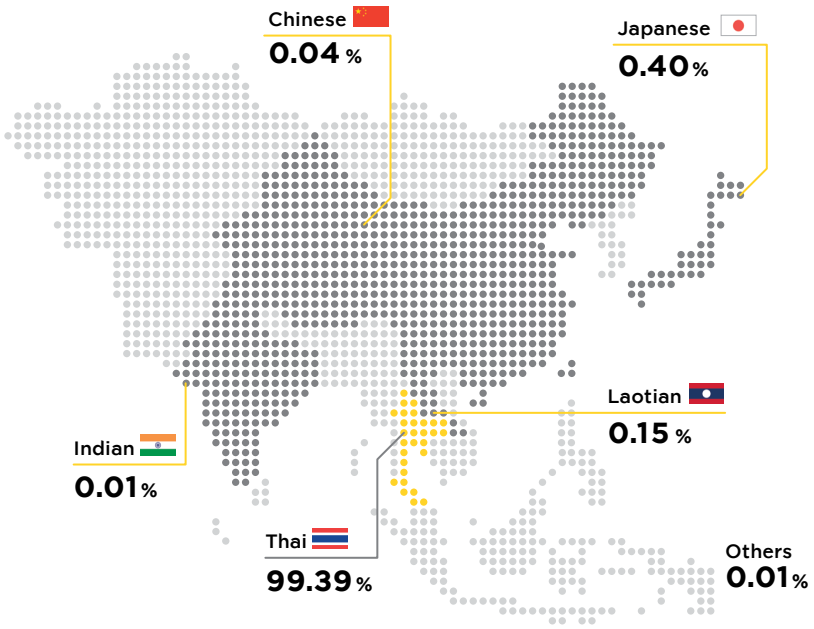


Performance

Diversity of Krungsri's Employees

Krungsri's permanent employees

13,398 employees



Age Range	No. of Operational Level Employees		No. of Executive Level Employees		No. of Senior Executives	
	Male	Female	Male	Female	Male	Female
Younger than 30	235	459	1	-	-	-
30-50	1,805	5,555	717	974	245	298
Older than 50	559	987	378	606	267	311
Total	2,599	7,001	1,096	1,580	512	609

Employee expenses*

39,204 Million Baht

Remark:

* Employee expenses means salaries, wages, overtime pay, bonuses, cost of living subsidies, employee benefits, the Bank's contribution to provident funds, welfares and other benefits e.g., health insurance, annual health checkup.

Meeting of the Nomination and Remuneration Committee

Target:

Organize the Nomination and Remuneration Committee meeting at least once a month.

Performance:

In 2025, 14 meetings were held, exceeding the specified target.

Meeting of the Human Resources Committee

Target:

Organize the Human Resources Committee meeting at least once a month.

Performance:

In 2025, 15 meetings were held, exceeding the specified target.

Meeting of the Incentive Committee

Target:
Organize the Incentive Committee meeting at least once a year.

Performance:
In 2025, five meetings were held, exceeding the specified target.

Freedom of Association and Collective Bargaining

Target:
Promoting and offering opportunities for employees to join in union and negotiate for their interests and to establish and become members of the Krungsri Labor Union according to the Labor Relations Act B.E. 2518 (1975). This encourages employees to exchange opinions with the Bank's representatives and creates a good labor system in the organization. Two meetings between the Krungsri Labor Union Committee and the Human Resources Group are organized to discuss problems related to work environment, employee compensation and benefits, as well as provide recommendations beneficial to the Bank's employees.

Performance:
In 2025, the Krungsri Labor Union held two meetings and had members representing 15 percent of the total employees.*

Remark:

*Krungsri's permanent employees only



Provident fund

Target:
Consistently communicate diverse provident fund matters to members via the "Around HR" emails, e.g. the notification of contribution rate change via the e-Provident Fund system, the election of employee members of the provident fund committee, monthly market updates and outlook.

Performance:
The Bank continuously communicated provident fund matters to employees and also organized the annual general meeting to report the provident fund's annual operating results to members. In 2025, employees who were members of the provident fund represented 95 percent of the total employees.

Group health insurance plans

Target:
Provide 100 percent of eligible employees group health insurance plans.

Performance:
In 2025, the Bank provided 100 percent of eligible employees with health insurance plans as per the target. Furthermore, the Bank provided the "Flexible Group Health Insurance Plan" to enable them to choose the insurance plan that best suits their needs consisting of:
- Plan 1 (Officer 1-6): Seven plans were provided.
- Plan 2 (Officer 7-8): Seven plans were provided.

Influenza vaccination service

Target:
Conduct a survey on the needs of employees at Krungsri's Head Office, Krungsri Ploenchit Office (KSPO) Krungsri Ploenchit Tower, Banga Towers, and Bangkok Insurance Building, as well as branch employees, to provide on-site influenza vaccinations for the Bank's employees and their family as requested

Performance:
In 2025, the quadrivalent influenza vaccine that helps provide protection against four influenza virus strains as recommended by the World Health Organization (WHO) were provided to the Bank's employees and their family from May 8 to June 30, 2025.

Annual health check-up

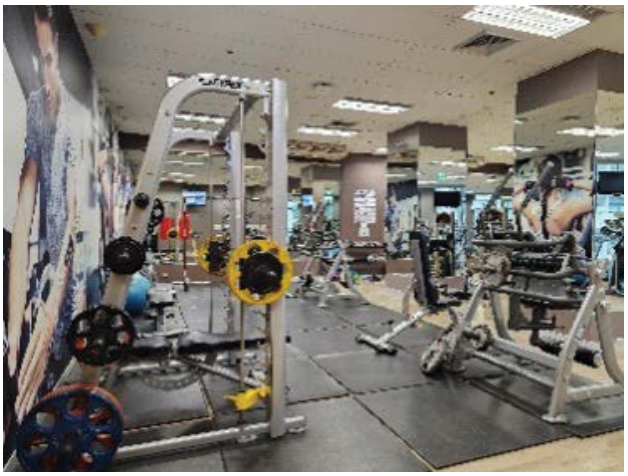
Target:
Communicate and provide annual health check-up packages for employees and vulnerable employees at least once a year.

Performance:
In 2025, Krungsri communicated annual health check-up packages via email (Around HR), as well as provided annual health check-up packages to employees from July 1 to December 31, 2025 based on their age range as stipulated by the Bank's criteria. Furthermore, additional health examination packages were provided to vulnerable employees who may be exposed to risks arising from work to promote their health and wellness. The annual health check-up results of 100 percent of vulnerable employees revealed no health issues about irregular respiratory system, hearing problem, and the lead level in the blood circulation system.

Krungsri Fitness Center

Target:
Open Krungsri Fitness Center from 6.30 - 20.00 hr. with the set target of 8,000 usage times per year.

Performance:
In 2025, Krungsri Fitness Center welcomed 1,864 users, converted to 8,446 times of facility usage. The figures are in line with the set target.



Krungsri Club

Target:
Promote health and wellness, as well as good relations among Krungsri colleagues from various business units through the establishment of Krungsri Club.

Performance:
In 2025, there were eleven clubs, namely the bike club, football club, photo club, running club, badminton club, music club, volunteer club, firearms shooting club, and table tennis club. In 2025, two new clubs were established: the coaching club and the pet lovers club. 1,147 employees applied for memberships of these clubs.

Employee engagement surveys and activities

Target:
Krungsri is committed to continuously promoting a strong organizational culture and enhancing employee engagement. The Bank leverages insights from the latest 2023 Employee Engagement Survey and 2025 monitoring results by VOK Champions as baseline data to develop and refine engagement plans at the business group level. This is complemented by the implementation of short-cycle Pulse Surveys within business groups and skip-level meetings between executives and employees, as well as other engagement initiatives creatively developed by each group. Progress and implementation results are monitored with the Human Resources Group twice a year.

Performance:
In 2025, the VOK Champion Working Group and the Human Resources Group continued to actively drive engagement initiatives, with key actions undertaken as follows:

- Reported the progress of the employee engagement strengthening plan of each group to the senior executives. The VOK Champions specified the challenging problems in each group, the engagement plans that have already been executed, the engagement results after taking action, and the action plan for the next year for continuity of employee engagement building.

- In 2025, all business groups submitted progress reports on their employee engagement initiatives to the Human Resources Group on two occasions, in July and December, to support ongoing implementation and reinforce the long-term sustainability of employee engagement efforts. A consolidated report summarizing the overall employee engagement performance across the organization was also prepared.

- The advancement of a sustainable corporate culture and strengthened employee engagement is led by the Culture Troop in collaboration with the Human Resources Learning and Development Division. This includes the planning and implementation of organization-wide initiatives to promote cultural alignment and employee engagement, as well as the quarterly monitoring and reporting of progress on employee engagement improvement plans and the reinforcement of the 3Cs culture (Care, Communicate, Coach) at the corporate level. Updates on the organization-wide engagement improvement plan are also reported to the President and Chief Executive Officer. Three key drivers influencing employee engagement at the organizational level have been identified:

  1. Leadership Effectiveness.
  2. Internal Process Improvement.
  3. Workload and Work-life Balance.

- In 2025, the Human Resources Learning and Development Division reported progress on the corporate culture enhancement plan under the 3Cs framework to the President and Chief Executive Officer. The plan comprised a total of 11 initiatives, all of which were completed 100 percent, reflecting the effectiveness of the management mechanisms and the Bank's strong commitment to continuously and sustainably advancing its organizational culture. Key initiatives included promoting employee participation through a song composition contest utilizing AI technology, together with a creative Music Video activity that encouraged employees to co-create the Bank's organizational culture. A total of 54 song submissions and 4 Music Video entries were received. To monitor employee engagement and cultural development, the Bank has scheduled the next organization-wide engagement survey (Krungsri Pulse) in the second quarter of 2026, with a target response rate of no less than 85 percent. The result, covering both participation rate and employee engagement scores, will be communicated to all employees across the organization within the third quarter of 2026 to promote transparency and shared understanding. In addition, a tracking system for engagement improvement plans has been enhanced through the "Few Simple Things" tool on the Krungsri Learning Companion (KLC) platform. The system is designed to monitor progress, assess outcomes, and support tangible implementation. Group-level and function-level executives are required to develop and record at least one employee engagement improvement plan per function in the system. Organized engagement activities both at the team and organizational levels, e.g.



  - Organized the "Fin Fun Fair 2025" regarding quality of work life for employees. The purpose of this special activity was to create work-life balance, employee engagement, and a good organizational culture. More than 20 business partners participated in the event.
  - Organized the "Where Your Voices Matter" initiative to reinforce the importance of creating a "safe space" where employees can express their opinions and participate in organizational development. The initiative aims to enhance employee participation and engagement, while fostering a supportive and positive workplace environment.

- Developed the Simplify Mindset for Process Improvement eBook to communicate key concepts and fundamental tools for process enhancement. The eBook aims to reduce work complexity and improve efficiency in employees' day-to-day operations.
- Launched the "Mini Heart Project for Recognition" to strengthen employee engagement and foster a positive organizational culture. The initiative encouraged employees to share messages of encouragement and appreciation with one another through the Mini Heart feature on the KarE application. A total of 14,240 messages were exchanged, reflecting active employee participation and a supportive workplace environment that continuously supports mutual appreciation.
- Implemented the "Krungsri Shirt for the Earth" initiative, a campaign inviting Krungsri and affiliated companies' employees to donate pre-owned employee polo shirts bearing the Krungsri logo that are no longer in use. Donation boxes were provided to encourage the return of unused shirts, which were then gathered and delivered to the Bank for recycling into raw materials for producing other products in the future. In 2025, a total of 2,425 polo shirts were donated by Krungsri and affiliated companies' employees.



- Organized a special "80th Anniversary Merit-Making" initiative in collaboration with the Krungsri Foundation, inviting employees to participate in the celebration of the 80th anniversary of Bank of Ayudhya. Under the initiative, for every purchase of a white employee polo shirt (available in both men's and women's styles at 280 baht per shirt), the Bank of Ayudhya Staff Association donated 80 baht per shirt to the Krungsri Foundation. A total of 800 shirts were sold from 8 August 2025 onwards, reaching the target on 31 October 2025, generating donations of 64,000 baht for the Krungsri Foundation.



Listening to employee voices

Target:

No employee complaints were reported regarding human rights violations, violations of personal rights, and discrimination.

Performance:

In 2025, the Bank received no employee complaints regarding human rights violations, violations of personal rights, and discrimination. There were also no reported cases or incidents involving breaches of social or human rights laws and regulations. Krungsri has established channels through which employees can file complaints without informing their direct supervisors if they experience unfair treatment. These channels include HR Service (Tel. 0-2296-2000 ext. 85577) and the ombudspersons as the Bank has communicated to employees across the organization.

Financial Inclusion

Risk and opportunities

Risks

- Although financial technology has greatly developed and advanced, making it easier for the general public to access financial products and services, certain groups such as the elderly, people with disabilities, or those lacking technological knowledge still cannot fully access or use financial services.
- Accessing financial products and services without considering liquidity, debt obligations, and debt servicing ability may lead to excessive debt problems and contribute to rising household debt in the country.
- Accessing financial services through online systems may pose risks of data theft, fraud, or scams. Additionally, financial services relying on online systems may face risks such as digital banking or mobile banking system failures, cyberattacks, or security vulnerabilities related to system vulnerabilities.

Opportunities

- Promoting financial access for low-income or vulnerable groups, or those in remote areas to ensure inclusive and equal access to financial services will help reduce both economic inequality and gaps.
- Promoting access to financial services, especially savings accounts, deposit accounts, and investment tools such as mutual funds, helps the general public better manage their personal finances.
- Developing appropriate financial products and services for different customer segments and people in the society will create benefits and opportunities that help develop the overall economy and quality of life, such as promoting employment, enhancing well-being, increasing investment and business expansion opportunities, developing innovation and technology, and transitioning businesses to become more environmentally friendly.
- The development of financial technology and innovative financial products and services, such as digital payment systems, digital lending, and smart financial services, will increase the efficiency of the financial sector, enabling businesses to operate faster with lower costs.
- Promoting inclusive and equal access to financial services will help reduce reliance on informal loans, which are a major cause of household debt problems and economic system instability. Meanwhile, it creates business opportunities for the Bank while promoting sustainable economic growth for the country and ASEAN region, aligning with the UN Sustainable Development Goals: Goal 1: No Poverty, Goal 8: Decent Work and Economic Growth, Goal 9: Industry, Innovation and Infrastructure, Goal 10: Reduced Inequalities, and Goal 17: Partnerships for the Goals.

Management Approaches

- **Develop financial products and services that meet the needs of each customer segment** based on the Krungsri core value of **"Customer Centricity"**
- **Promote access to financial products and services, alongside prudent risk management,** through considering strict assessment of customers' debt servicing ability, promoting financial literacy, and cautious use of financial technology, will help reduce the Bank's credit risks while increasing opportunities and benefits from financial access, such as expanding new customer bases, promoting consumption, investment, and stimulating overall economic growth.
- **Manage our lending portfolio prudently with balance** based on the **"Sustainable Banking Guidelines – Responsible Lending"**
- **Leverage synergies with MUFG, a financial group with a global network**, to respond to all financial needs of businesses at home and in ASEAN such as the CLMV countries (Cambodia, Lao PDR, Myanmar, and Vietnam) and the ASEAN Economic Community (AEC), while helping boost the business potential of Krungsri and customers to the global arena .
- **Develop inclusive and suitable financial access channels for each target segment** through the implementation of digital innovations and technologies to enhance financial access anywhere and anytime **customers need.**

Performance

Balanced Portfolio Management

Target:

Maintain well-balanced portfolios by diversifying the loans in all customer segments namely corporate, SME, and retail loans.

Performance:

As of December 31, 2025, the total outstanding loans stood at 1,928,648 million baht, a year-on-year increase of 32,779 million bath or 1.7 percent, mainly driven by retail loans from the consolidation of Tidlor Holdings Public Company Limited (TIDLOR) together with an expansion in corporate loans, while being partially offset by a contraction in SME loans. Details of the loans are as follows:

- **Corporate loans: 676,041 million baht (35 percent)** comprising:
  - 480,171 million baht of Thai and Multinational Corporate
  - 195,870 million baht of Japanese Corporate (JPC)
- **SME loans: 302,034 million baht (16 percent)**
- **Retail loans: 950,573 million baht (49 percent)** comprising:
  - 380,127 million baht of auto hire-purchase loans
  - 222,768 million baht of mortgages
  - 250,650 million baht of credit cards, personal loans, and others
  - 97,028 million baht of ASEAN loans*

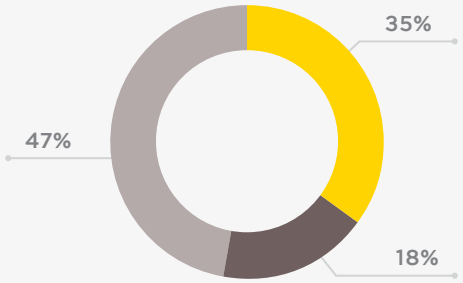
Remark:

* ASEAN loans include those of Hattha Bank Plc. and Hattha Services Company Limited (Cambodia), Krungsri Leasing Services Co., Ltd. and Krungsri Non-Deposit Taking Microfinance Institution Co., Ltd (Lao PDR), SHBank Finance Company Limited (Vietnam), Home Credit and SB Finance, Inc. (the Philippines), and Home Credit in Indonesia.

Lending Portfolio

2024

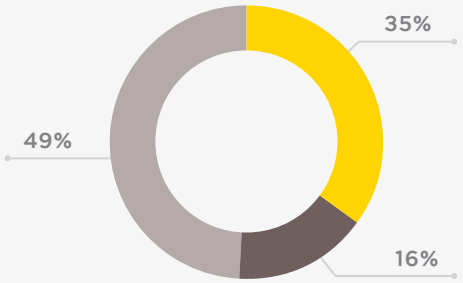
- Corporate loans
- SME loans
- Retail loans



Retail	47%
Auto HP	20%
Mortgage	13%
Credit Card, Personal Loans and Others	9%
ASEAN	5%

2025

- Corporate loans
- SME loans
- Retail loans



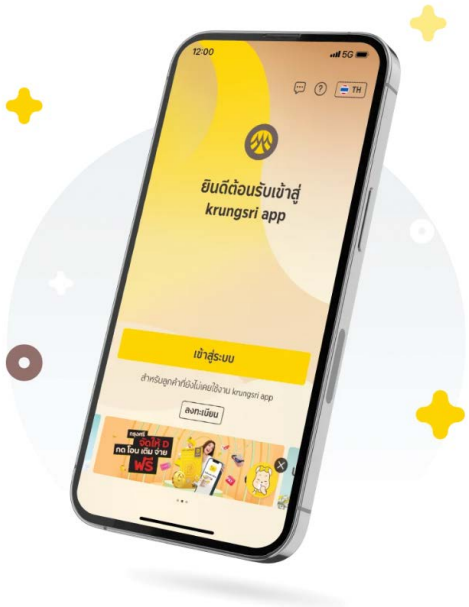
Retail	49%
Auto HP	20%
Mortgage	11%
Credit Card, Personal Loans and Others	13%
ASEAN	5%

Examples of Financial Products and Services Covering All Target Groups

1 krungsri app

Target:
To continuously increase digital penetration of krungsri app, enabling more convenient and inclusive access to financial services while addressing users' evolving needs.

Performance:
As of December 2025, krungsri app had a digital service adoption rate of over 80 percent.



In 2025, the Bank launched a new version of krungsri app. This transformation was executed alongside the strengthening of overall system stability and performance to ensure full support across all functionalities. At the same time, the Bank expanded its service channels to a platform familiar to customers, facilitating seamless omnichannel engagement. These initiatives were supported by integrated developments in technology, infrastructure and robust security frameworks, reflecting the Bank's unwavering commitment to positioning digital channels as the cornerstone of modern, trusted financial management, while establishing a resilient foundation for sustainable digital innovation in the long term. Details are as follows:

- Enhanced customer support channels via in-app chat on the Krungsri app, enabling users to conveniently access product information and receive assistance 24 hours a day. Customers can also connect directly with service officers for further guidance, ensuring that all inquiries are comprehensively addressed and resolved efficiently.

- Enhance QR scanning efficiency for high precision and rapid response, complemented by an automated alert system that helps prevent duplicate transactions and reduce errors. Additionally, a new self-service feature enables users to retrieve historical transaction slips directly through the "Transaction History" menu, simplifying the verification and confirmation process.

- Expanded cross-border payment services through Cross-border QR Payment by extending international QR payment acceptance to China and South Korea, in addition to the existing six countries: Hong Kong, Japan, Indonesia, Malaysia, Singapore, and Vietnam. This enhancement improves convenience and flexibility for both travelers and business operators, enabling secure, real-time transactions 24 hours a day without the need to carry large amounts of cash, while also allowing users to instantly view exchange rates.

- Expand access to financing for business owners with existing loan accounts through the SME Flexi Loan on the Krungsri app. Customers can conveniently apply for additional credit lines based on existing collateral directly via the application, reducing the need for document preparation or asset revaluation. The streamlined and fast approval process enables business owners to efficiently manage working capital and respond promptly to changing business conditions.

- Enhanced investment accessibility by enabling users to open securities trading accounts with Krungsri Securities directly via the Krungsri app, supporting investments in both securities and derivatives. The app also facilitates foreign currency transfers through Foreign Currency Deposit (FCD) accounts, allowing customers with international business or overseas expenses to manage their funds more efficiently. In addition, security standards have been elevated through the implementation of advanced facial recognition technology based on international standards, improving accuracy in identity verification and preventing spoofing. This helps reduce the risk of unauthorized access to account information and enhances customer confidence in conducting financial transactions.

- Strengthened financial protection by implementing personalized transaction limits to enhance user security. Limits for transfers, bill payments, and top-ups are tailored to individual customer behavior and risk profiles, helping to minimize potential losses and effectively mitigate online financial threats.

- Launched real-time account activity notifications via the LINE application "Krungsri Simple," enabling users to receive instant alerts for incoming and outgoing transactions. This allows customers to conveniently monitor account movements, check balances, and request account statements quickly and securely, free of charge. The service enhances accessibility to banking financial services through a familiar platform widely used by customers.



In addition, the Bank continues advancing its digital channels to ensure greater efficiency and responsiveness to diverse customer needs with a commitment to delivering seamless experiences across touchpoints under robust and adaptive security standards. In parallel, the Bank is strengthening its capability to integrate and leverage organizational data through AI and advanced analytics to design personalized experiences, supporting long-term growth of its digital platforms and continuously creating value for customers.

2 "Kept by Krungsri" Digital Savings Account

Kept by krungsri provides digital deposit account services where customers can perform financial transactions themselves, such as opening deposit accounts, online receipt-transfer-payment, QR Code payments, notifications and transaction summaries, etc. The Kept by krungsri deposit account service has zero transaction fees or account maintenance fees for inactive accounts, and features investment services through "Kept Invest", a mutual fund account that offers investment plans curated by Finnomena Co., Ltd., making it easier for customers to achieve their investment and savings goals.

Target:

To promote systematic savings and investment through the "Kept by Krungsri" financial management application with the core concept of encouraging customers to save and invest easily in just one app.

Performance:

In 2025, Kept by krungsri developed a new chatbot to enhance services and increased fraud and financial crime prevention measures through continuous security system improvements. As of December 2025, Kept by krungsri served over 720,000 users.



3 GO by Krungsri Auto Application

A lifestyle automotive application hub for Krungsri Auto customers and all car users, focusing on creating exceptional customer experiences throughout the car user journey. The service covers auto loan services and insurance services that meet all the needs of digital-age customers, along with a wide range of lifestyle services that cater to every stage of car ownership and automotive lifestyles. These include “GO Auto Station,” a used car marketplace with over 200,000 vehicles available in the system; “GO Travel – Thailand Trips,” a travel service for domestic journeys; and an electric vehicle charging station locator covering more than 2,500 locations from five partners. The application also features “Auto Club,” which provides exclusive automotive content and other special privileges, all in one app. For Krungsri Auto customers, the GO by Krungsri Auto Application provides a full suite of online features, including loan application services through the “Krungsri Auto Prompt Start” digital lending solution, with credit approval available within 30 minutes. Customers can also track application status, make auto loan repayments, access comprehensive motor insurance services, renew compulsory motor insurance, transfer vehicle ownership independently, and document downloads such as vehicle registration book (Blue Book) that address all aspects of vehicle usage.

Performance:
At the end of 2025, GO by Krungsri Auto application had over 5.9 million users and downloads.



4 UCHOOSE by Krungsri Consumer

UCHOOSE is an application for credit card and personal loan management introduced by Krungsri Consumer to offer a simple and convenient customer experience in conducting online credit card and personal loan transactions, including details of account balance, latest payment amount, minimum payment amount, accumulated spending for promotions registered by the customer, etc. Other transactions which can be conducted through the application include card payments, transfer of loans to bank accounts, setting monthly installment payments, applications for credit card and loans, temporary credit limit increases, temporary card suspension, application for e-Billing, registration for promotions, reward points redemption, making QR payments, etc. In addition, Krungsri Consumer has continuously upgraded security standards of UCHOOSE by taking into account with the highest consideration for the protection of customers’ personal data.

Performance:
As of the end of 2025, the total number of UCHOOSE users reached 8.6 million accounts.



5 Basic Banking Account

Target:
To encourage Thai citizens aged 65 or over or state welfare cardholders to open a basic banking account for receiving state welfare free of charge and for accessing financial services more conveniently. Examples of benefits from opening this account are 1) No debit card issuing fee and annual fee; 2) No account maintenance fee; and 3) No minimum opening balance.

Performance:
To date, 871 basic banking accounts have been opened, consisting of 396 accounts of low-income earners under the state welfare card scheme and 475 accounts of those aged 65 or above (data as of December 31, 2025).

6 Savings Account for People with Physical Disabilities

Target:

The Bank is committed to promoting equitable access to financial services by providing deposit account services tailored for persons with physical disabilities. This initiative aims to enhance convenience and ensure that such customers can appropriately access the Bank's financial products and services.

Performance:

In 2025, the Bank continued to provide services in accordance with established guidelines, while reviewing and enhancing its operating procedures on deposit account services for people with physical disabilities. This was undertaken to ensure standardized service practices and to further promote equitable access to financial services for all customer segments. People with physical disabilities included

1. Blind people, meaning people who are visually impaired;
2. People with physical or health impairments, meaning people with mobility limitations, i.e., seniors, disabled people, and pregnant women unable to visit branch counters, such as that of branches (standalone) locating on the second floor or with a high staircase, without the slope for wheelchair ramps, etc.

7 Sustainable Deposit Program

Krungsri has launched a sustainable deposit program, a fixed deposit account for corporate customers to finance social and sustainability business projects. Krungsri is the first commercial bank in Thailand to initiate and introduce such a product to the country's financial market, reflecting our commitment to "the banking with purpose" principle, while supporting corporate customers who are committed to driving sustainable initiatives in Thailand.

The sustainable deposit program is a Thai Baht fixed deposit account for Japanese corporate customers with clear objectives to support social and sustainability projects, such as social loans for school and hospital construction projects, or green loans for clean energy projects.

Performance:

In 2025, Krungsri continued to earn the trust of leading Japanese corporate clients.

8 Microfinance and Nanofinance

Target:

To improve financial access for low-income groups as a reliable source of funds, readying them for expenses that are unexpected expenses or exceed their debt-servicing capacity, by providing financial services in the form of microfinance and nanofinance both domestically and internationally through our subsidiaries that provide these particular services.

Performance:

In 2025, Krungsri provided financial access for the low-income group as follows:

Hattha Bank Plc. (Cambodia)

No. of credit accounts

93,384 accounts

Total loans

840 USD million

No. of branches

156 branches

Ngern Tid Lor Public Company Limited

Providing more than

1.2 million

customers access to financial services

Total loans:

109,585 million baht

No. of branches:

1,873 branches

9 Banking Agents

Krungsri expanded the channel for providing financial services through banking agents to facilitate customers' financial transactions and cover more areas, especially areas remote from our branches. Our banking agent service points are Thailand Post, Boonterm Top-up Machine, Counter Service in 7-Eleven, Lotus, Siam Global House, CenPay, Bank for Agriculture and Agricultural Cooperatives, Big C Supercenter, and TermsabuyPlus kiosks.

Performance:
As at the end of December 2025, Krungsri has **157,374 banking agent service points**.



10 Financial Distribution Channels

To enable customers to conveniently and swiftly access the Bank's products and services anywhere, anytime throughout Bangkok, its vicinity, other provinces, including overseas branches and offices, Krungsri adjusted its process of offering financial products and services through both online and offline **financial service channels**. This reinforces Krungsri's "Make Life Simple" concept in response to customers' changing demands and behaviors by adopting technology that assists all customer groups with inclusive and equitable financial access. At the same time, Krungsri continues to place importance on our **"branch network"** by expanding or adjusting the branch model for greater modernity and customer convenience, while enhancing branch employees' capabilities and skills are boosted to take the role of financial advisors who can provide comprehensive advice.

Krungsri Branch Types

1. **Smart Branch** A new branch type emphasizing the importance of space, staff, and speed while also focusing on automated services such as the 3-in-1 machine (funds deposit and withdrawal, funds transfer, and passbook update), cash bill payment machine, and smart teller machine, so customers can make transactions by themselves with branch staff ready to give comprehensive advice if needed
2. **Smart Kiosk** A new branch type for customers who prefer automated self-services with rotating staff to introduce financial products of interest.
3. **Partnership Branch** A special branch type jointly run with other organizations such as universities.
4. **Typical Branch**

Remark:
See more details in the topic of Channels of Financial Access, page 219

Occupational Health, Safety, and Working Environment

Risks and Opportunities

Risks

- Inappropriate management of health, safety, and working environment might lead to workplace-related accidents, diseases, or injuries, e.g. slipping, ergonomic hazards. biological hazards, and physical hazards such as noise levels exceeding the stadard, inappropriate temperature, insufficient lighting, and poor ventilation, which could affect employees' health or productivity, damage property, reputation, and corporate image, including repair costs, medical expenses, insurance, etc.

In addition, the lack of a systematic occupational health and safety (OHS) management system may expose the Bank to risks of non-compliance with relevant laws and regulatory requirements. This could result in legal sanctions, fines, or orders to suspend operations, and may affect the confidence of employees, investors, and all stakeholder over the long term.

Opportunities

- Management of occupational health, safety, and working environment is a key factor that facilitates employees' safe and happy work, enhancing efficiency and achievements in accordance with the organization's goals.

- Having proper occupational health, safety, and working environment measures in place, in accordance with relevant laws and standards, can help reduce the risk of accidents and minimize losses in the workplace, both direct losses incurred by those directly affected by accidents such as bodily injury, loss of limbs, disabilities, medical expenses, as well as indirect losses associated with accidents such as loss of working time, work, opportunities, reduced operational effectiveness, damages to property, reputation, and corporate image, medical and compensation costs, fines or penalties for non-compliance with laws and regulations related to occupational health and safety in the workplace, etc. This also helps minimize the impact on the livelihoods of employees' families and other relevant parties.

- Not only does placing importance on employee health and well-being boost the organization's good image and trustworthiness, it also strengthens employee engagement and loyalty, reduces the turnover rate, and attracts talent to the organization.

- In addition, the continuous enhancement of standards on occupational health and safety, and the working environment, supports good corporate governance and helps strengthens stakeholder confidence. It also enhance the Bank's competitiveness and support sustainable organizational growth.

Management Approaches

- Establish the "Safety, Occupational Health and Environment Committee" comprising 11 employer and employee representatives with a term of two years each. Meeting once a month, the committee has the duty to consider policies, action plans, and compliance with regulatory requirements related to safety, occupational health, and working environment, such as the Ministerial Regulation on the provision of occupational safety officers, personnel, agencies or groups of persons to carry out safety operations in the workplace B.E. 2565 (2022)

- Appoint "Occupational Safety Officers" whose duties are to oversee, promote, support, and comply with laws related to safety, occupational health, and work environment, such as the Ministerial Regulation on the provision of occupational safety officers, personnel, agencies or groups of persons to carry out safety operations in the workplace B.E. 2565, which consist of:

Safety Officer: Management Level

Head Office	Krungsri Ploenchit Office
77 Persons	41 Persons

Safety Officer: Supervisory Level

Head Office	Krungsri Ploenchit Office
233 Persons	130 Persons

- Stipulate the "Policy for Environment, Well-being, and Safety" as a guideline in establishing measures for workplace well-being and safety, as well as resource efficiency. The policy is applicable to the Bank and the companies in the Financial Business Group of which 50 percent of shares are held by the Bank (subsidiaries). The subsidiaries may approve or apply this policy as a guideline for preparing their respective comparable policies.
- Promote a work environment free from incidents including workplace-related accidents, near misses, and illnesses. Operational safety not only covers the executives and staff of Krungsri Group, but also all related parties who work within the areas supervised by Krungsri Group, e.g. contractors, business partners, external service providers, and suppliers.
- Encourage and employees at all levels to attend training on safety, occupational health, and the working environment, as well as organize activities and communicate through various channels to continuously raise awareness of safety and promote employee engagement, such as fire drills and evacuation, the CPR/AED Champion Project, notifications via email reminding staff to switch off and unplug electrical appliances after use and during long holidays, and the Earth Hour activity, which encourages employees to switch off non-essential lighting for one hour.
- Set targets of reducing accidents in the workplace to zero percent, while related committees stipulate preventive measures and guidelines to mitigate potential risks. Control and assess workplace environment, and file information about employees' and related parties' work-related injuries, accidents, and illness of employees and relevant persons.
- Regularly assess the health risk of high-risk employees, such as employees carrying out document collection tasks under the Domestic Cheque Operations Department, to seek preventive and risk mitigation solutions.
- Keep personal data regarding employees' and related parties' work-related health and illness confidential, taking into account their privacy and human rights.
- Provide Krungsri Clinic at the Head Office (19th floor) and Krungsri Ploenchit Office (12th floor) with physicians and nurses available for initial treatments.
- Establish fire prevention and suppression plans, ensure that there are no materials or working conditions that could trigger fire, and organize annual fire evacuation drills in compliance with related laws.
- Establish contingency plans, including the needed equipment and resources to be well prepared for emergencies such as disasters and emerging infectious diseases (EID).
- Regularly conduct air quality assessment in the Bank's buildings to be at par with the standards, assess current and future environmental conditions as well as air quality in the areas of the Bank's operations, and notify employees accordingly, such as the PM 2.5 situation or the use of pesticides in the buildings.
- Examine and ensure that lighting in the workplace is adequate and appropriate for operations in compliance with related regulatory requirements.
- Stipulate measures to control loud noises caused by construction or renovation in the building to prevent and mitigate noise pollution, e.g. communication of noise pollution from activities for the acknowledgement of the staff or related parties, putting up warning signs, and providing temporary operational sites for employees.

- Appropriately provide green areas at offices, internal and external, such as small gardens or trees that can absorb carbon dioxide, to create recreation areas for staff.
- Develop safety manuals and regulations to promote knowledge of occupational health and safety, as well as to provide guidance on safe working practices. The content covers the rights and responsibilities of employers and employees, basic safety knowledge, accident reporting, first aid, and guidelines for emergency response.
- Provide channels for workplace well-being, safety, and working environment complaints as employees can make complaints through Krungsri's website (www.krungsri.com), Krungsri Call Center 1572, or directly inform the Safety, Occupational Health and Environment Committee via the email address committee.safety@krungsri.com, or "Security Center BAY" via the Line application.

Performance

It is Krungsri Group's commitment to achieving a zero-accident and injury-free workplace, enabled by efficient occupational health, safety, and working environment management. Employees as well as those working under the supervision of the Krungsri Group are encouraged to be aware of work safety, thereby continually reducing the severity of injuries and accidents.

Target: The number of workplace accidents warranting days off is zero.

Occupational Health and Safety Data [1/]	2022	2023	2024	2025
Occupational fatality (persons)	0.00	0.00	0.00	0.00
Occupational Disease Rate (ODR) [2/]	0.00	0.00	0.00	0.00
Lost Time Injury Rate (LTIR) [3/]	0.02	0.01	0.01	0.00
Lost Day Injury Rate (LDIR) [4/]	0.08	0.47	0.14	0.00

Remark:

[1/] The above data is for permanent employees only, excluding outsourced employees and external contractors, as the standard for reporting such data is being established.

[2/] Occupational Disease Rate (ODR) = Number of persons with occupational diseases * 200,000 manhours) / total employees' manhours .

[3/] Lost Time Injury Rate (LTIR) = Number of injured persons who need days off * 200,000 manhours) / total employees' manhours .

[4/] Lost Day Injury Rate (LDIR) = Number of days off due to injuries * 200,000 manhours) / total employees' manhours.

Occupational health, safety, and working environment complaints

Target:
No occupational health, safety, and working environment complaints.

Performance:
No occupational health, safety, and working environment complaints were made.

Meetings of the Safety, Occupational Health and Environment Committee

Target:
Hold a meeting at least once a month in compliance according to the appointment directive and the regulation of the Safety, Occupational Health and Environment Committee.

Performance:
Organized committee meetings according to law
- 12 meetings were held at the Head Office.
- 12 meetings were held at the Krungsri Ploenchit Office.

Health risk assessment for high-risk employees

Target:
Provide annual health check-ups for high-risk employees at least once a year.

Performance:
Provided check-ups for employees of document collection functions under the Domestic Cheque Operations Department and the Collateral Valuation Department who are considered at high risk of developing respiratory diseases and hearing disorders due to their exposure to paper dust. The health check-up results of these employees show that all are normally healthy.

Air quality assessment

Target:
- The office air quality assessment results are below the ceiling exposure limit of carbon dioxide (CO_2) levels of 1,000 PPM* according to the Department of Health's notification regarding indoor air quality monitoring B.E. 2565 (2022).
- Regularly clean air conditioners every three months.

Performance:
- The indoor air quality of the office buildings was measured and controlled on a real-time basis 24 hours, using air quality monitoring instruments controlled through the Building Automation System (BAS). The monitoring which covered the Head Office, Krungsri Riverside Office, and Krungsri Ploenchit Office revealed that the indoor carbon dioxide (CO_2) levels were below the limit of 1,000 PPM*.
- Air conditioners were cleaned every three months as scheduled. The office temperature was controlled between 25-26°C, which is suitable for working.

Remark:
*PPM (Parts Per Million) means the number of toxic gas units per million units of air.





Noise quality assessment

Target:

- Set the eight-hour average noise level standard at no more than 85 decibels A according to the Department of Labor Protection and Welfare's notification regarding the average standard noise levels permitted for employees in a business day, and the Ministerial Regulation on the Prescribing of Standard for Administration and Management of Occupational Safety, Health, and Environment in Relation to Heat, Light, and Noise B.E. 2559 (2016).
- Randomly measure the noise level at least once a year

Performance:

Random measurements of noise levels at the Head Office, Krungsri Riverside Office, and Krungsri Ploenchit Office for 2025 revealed that noise levels in all these buildings were below the ceiling limit of 85 decibels A.



Luminous intensity measurement

Target:

- The luminous intensity of lighting is in compliance with the Notification of the Department of Labour Protection and Welfare Re: Standard of Light Intensity, B.E.2561 (2018) with the standard luminous intensity of no less than 400-500 lux.
- Randomly measure luminous intensity of indoor lighting at least once a year.

Performance:

Results of random measurements of luminous intensity of indoor lighting for 2025 are as follows:

- Head Office: Average luminous intensity was 300-500 lux in compliance with the regulation.
- Krungsri Riverside Office: Average luminous intensity was 300-500 lux in compliance with the regulation.
- Krungsri Ploenchit Office: Average luminous intensity was 300-500 lux in compliance with the regulation.

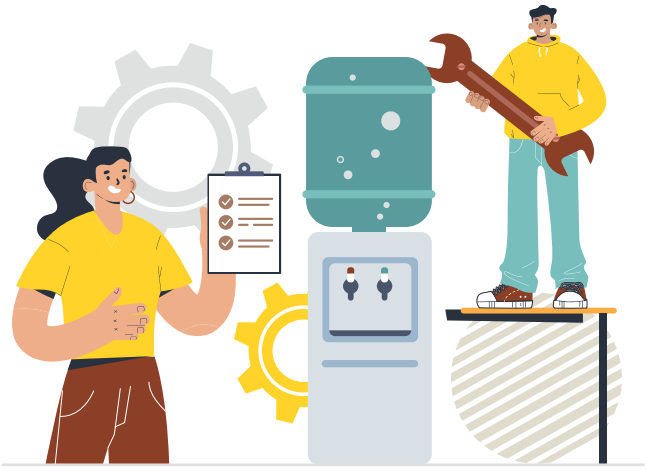
Drinking water quality testing

Target:

- Regularly test water quality every three months. The drinking water quality is in compliance with the Notification of the Department of Health on Criteria for Recommendation of Drinking Water Quality Surveillance, B.E.2563 (2020).
- Replace filters according to the specified timeframe, depending on filter type.
- Replace UV germicidal lamps annually.

Performance:

- The random tests found that the drinking water quality at the main offices (Head Office, Krungsri Riverside Office, and Krungsri Ploenchit Office) was in compliance with the stipulated regulation.
- Replaced all types of filters as scheduled.
- Replaced UV germicidal lamps as scheduled.



Wastewater quality testing

Target:

- Improve wastewater quality of the Head Office, Krungsri Riverside Office, and Krungsri Ploenchit Office to comply with standards in the Ministry of Natural Resources and Environment's notification regarding standards for controlling wastewater from certain types and sizes of buildings B.E. 2567 (2024).
- Submit reports to the relevant regulator on a monthly basis.

Performance:

Wastewater quality test results from the Head Office, Krungsri Riverside Office, and Krungsri Ploenchit Office were found to meet the standards of the Ministry of Natural Resources and Environment, with monthly wastewater quality reports submitted to the Yan Nawa District Office and the Pathumwan District Office.

Training on occupational health, safety, and working environment for outsourced service providers[1/]

Target:

Provide training to 100 percent of contractors or outsourced service providers, both current and newly hired ones.

Performance:

Provided training in occupational health, safety, and working environment for contractors or outsourced service providers, both current and newly hired ones, including communicated the Bank's procedures for working within our buildings to 100 percent of the external service providers.

Remark:

[1/] In 2025, the Bank and its subsidiaries hired 1,225 outsourced personnel for security services, office cleaning, building management, and IT services.

Handgun shooting drills

Target:

Organize handgun shooting drills for the Bank's branch security guards and conduct the drills as planned.

Performance:

Organized handgun shooting drills for 416 branch security guards countrywide as planned.

Fire evacuation drills

Target:

- Form a plan for fire evacuation drills
- Conduct the fire evacuation drill at least once a year in compliance with the Ministerial Regulation: Standards for administration, management, and operation of safety, occupational health, and working environment in relation to fire prevention and suppression (No.2), B.E. 2561 (2018)

Performance:

The planned fire evacuation drills were carried out as follows:

- Head Office on December 2, 2025.
- Krungsri Riverside Office on December 2, 2025.
- Krungsri Ploenchit Office on December 1, 2025.
- Tonson Tower on November 27, 2025.
- Bangna Towers on November 14, 2025.



Stakeholder Engagement

Risks and opportunities

Risks

- Stakeholder engagement may require investment in various resources such as personnel, operational timeframes, and budgets for meetings, research, or project implementation. Additionally, adjusting strategies and response approaches to meet stakeholder expectations may require additional budget allocation.
- If the Bank neglects stakeholder engagement and inappropriately manages stakeholder expectations, the Bank's reputation, trust and credibility may be adversely affected. Furthermore, ignoring stakeholder concerns may lead to a loss of trust, complaints, lawsuits, as well as potential disputes or resistance from relevant stakeholders.
- The establishment of communication channels and response approaches should take into consideration their appropriateness for each stakeholder group. Excessive disclosure of information to stakeholders may create competitive risks, while miscommunication may risk the organization's image and reputation.

Opportunities

- Creating equitable and comprehensive engagement with all stakeholder groups, both internal and external, not only supports Krungsri in establishing clear business directions that respond to the interests and expectations of all stakeholders but also helps prevent risks and reduce potential negative impacts. The practice also strengthens good relationships with stakeholders, leading to continuous and sustainable success.
- Establishing appropriate stakeholder engagement processes by considering stakeholders' key concerns, interests, and expectations, as well as their perspectives on the Bank's business operations and impacts of business activities throughout the supply chain, will enhance the Bank's competitiveness and improve satisfaction among relevant stakeholders.
- Listening to opinions or suggestions from stakeholders helps the organization gain diverse perspectives and identify opportunities for improvement. This contributes to the development of financial products or services that better address market needs, as well as stakeholder requirements and expectations, while building trust, good relationships, confidence, and long-term sustainable collaboration.
- Working with stakeholders creates opportunities for new business partnerships and beneficial collaborations. For example, engagement with government and regulatory bodies helps the organization establish practices that align with regulations and international standards, thereby reducing legal risks and avoiding potential penalties. In addition, cooperation with partners can help reduce long-term costs and increase competitive opportunities.
- Effective management of stakeholder engagement not only enhances the organization's reputation and image, but also creates competitive advantages and attracts investors and customers in the long term.

Management Approaches

- **Establish processes for stakeholder identification, analysis, prioritization, and the development of stakeholder engagement** plans by considering relevant factors in a comprehensive manner. These include relationships, expectations, interests, and varying levels of stakeholder influence, as well as linkages to value creation across the supply chain, the impacts of the Bank's operations across economic, social, environmental, and governance dimensions, interdependencies, codes of conduct, and responsibilities toward stakeholders. These factors form the fundamental basis for developing effective and appropriate stakeholder engagement approaches and plan.
- **Reporting the results of engagement between Krungsri and stakeholders to the Bank's Board of Directors or subcommittees, such as the Sustainability Committee, or senior executives who oversee engagement with each stakeholder group** such as the Bank shareholders' meetings, securities analyst meetings, meetings with credit rating agencies of Krungsri and subsidiaries, and activities promoting ESG for business clients.

- All the Bank's business units are required to conduct stakeholder analysis concerning their respective operations to stipulate appropriate operating guidelines and participation. Therefore, we can efficiently respond to the interests and expectations of each stakeholder group. The stakeholder engagement should take into consideration the related laws, regulations, requirements, and guidelines of diverse regulators including the Stock Exchange of Thailand, the Bank of Thailand, the Office of the Securities and Exchange Commission, the Office of the Consumer Protection Board, National Credit Bureau Co., Ltd., the Ministry of Commerce, and the Ministry of Labour.

Identification of stakeholders

Krungsri established the method for identifying stakeholders by considering the following characteristics:

1
Stakeholders directly and/or indirectly impacted by the Bank's operations.

2
Stakeholders with "interests" and "expectations" in the Bank's projects or activities as well as the Bank's financial products and services

3
Stakeholders who are likely to influence the Bank's operations.

Based on the above considerations, Krungsri categorizes and prioritizes the stakeholders into nine groups as follows:



Direct Stakeholders with high interest and expectation in the organization and high influence on the organization's operations.

Indirect stakeholders with moderate interest and expectation in the organization

Stakeholder Engagement Process

Stakeholder: Executives and staff members

Interests and Expectations

- Clear business direction and goals, including targets or performance indicators within the economic, social, environmental and governance dimensions.
- Codes of conduct and employee fair treatment.
- Appropriate compensation, welfare, and benefits.
- Respect for labor and human rights.
- Occupational health, safety, and work environment care.
- Job security and advancement.
- Supporting and enhancing employee skills, knowledge and competencies.
- Promoting organizational commitment, unity, and value to the organization.
- Work-life balance.
- Listening to employees' voices.

Engagement and Communication Channels

- New employee e-orientation.
- Town Hall Meeting held at least once a year.
- Krungsri Leadership Meeting held once a year.
- Meetings for discussion among executives and staff members in the same and different divisions on a regular basis
- Message from the President and Chief Executive Officer at least once a month.
- Internal communications via diverse channels, e.g., "Krungsri Portal Sharepoint"; e-Newsletter: "Around Krungsri", "Around Your MTBP", "Around ASEAN"; emails of "ESG Simple to Share" or "ESG Flash" and "Corporate Affairs Roundup; announcements via a public address (PA) system, etc.
- Year-round communications among the Human Resources Management Division, executives, and employees through diverse activities and/or channels, such as the "HR Inspires" and "Around HR" emails, the "Humans of Krungsri" LINE account, "KarE" Application, etc.
- The employee engagement survey (The Voice of Krungsri: VOK), enabling employees to freely express their opinions and suggestions from different perspectives.
- Activities to promote organizational culture and core values, including CSR activities.
- Engagement activities of the Bank, executives, and staff members in different opportunities, e.g., New Year parties, the Songkran Festival, retirement parties, and team building or engagement activities, and establishment of Krungsri Club, etc.
- Employee opinion survey.
- Regular meetings with representatives of Bank of Ayudhya's labor union.
- View sharing between external experts and the Bank's executives and staff members.

Approaches and Responses

- Annual staff training and career path planning.
- Creating individual development plans and executive potential development programs.
- Evaluating performance in both financial and non-financial areas.
- Overseeing workplace well-being, safety, and environment such as setting up Krungsri Clinic and Krungsri Happy Heart Center.
- Providing appropriate health care and life insurance for executives and staff members.
- Fair labor practices and respect for human rights.
- Engagement activities between executives and staff members.
- Establishing Krungsri Club.
- Allocation of annual budget for CSR activities.
- Listening to employee complaints via the Bank's complaint channels, e.g., HR Service, whistleblowing channels, etc.

Stakeholder: Shareholders

Interests and Expectations

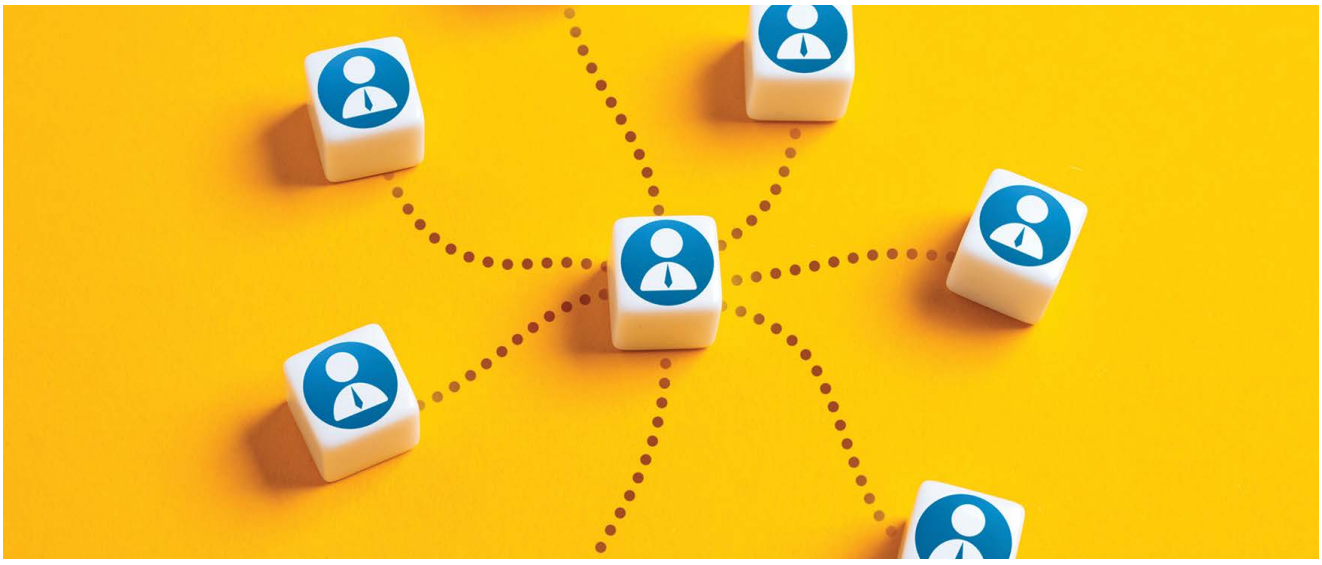
- Qualifications and professionalism of the Board of Directors and executives, and the proportion of independent directors.
- Good returns and sustainable growth.
- Disclosure of operating results in an accurate, complete, transparent, and verifiable manner.
- Preventing breaches of shareholders' personal data and rights.
- Taking into consideration environmental, social, and governance dimensions—especially the climate change aspect.

Engagement and Communication Channels

- Annual and/or extraordinary general meeting of shareholders (at least once a year).
- Dissemination of the 56-1 One Report and the Sustainability Report (once a year).
- Information dissemination for shareholders through the website www.krungsri.com such as general shareholders' meeting, shareholder press release, shareholder meeting report.
- Information disclosure through the SET Portal Straight Through system of the Stock Exchange of Thailand.

Approaches and Responses

- Respecting the rights of all shareholders equally.
- Handling shareholders' personal data with utmost security.
- Organizing annual general meetings and/or extraordinary shareholders' meetings.
- Regularly communicating important information to shareholders through the website krungsri.com.
- Good corporate governance and codes of conduct.
- Anti-fraud and corruption policy.
- Prudent risk management.
- Business continuity management.
- Delivering good performance and reasonable returns.
- Social and Sustainable Finance (SSF) for sustainable growth.
- Developing digital innovation and operating systems.
- Disclosure of operating results in an accurate, complete, transparent, and verifiable manner through multiple channels in an appropriate manner.
- Provision of whistleblowing channels.



Stakeholder: Customers (Corporate, SME, and Retail)

Interests and Expectations

- Having financial products and services that are appropriate and meet customer needs, including financial products and services that promote positive social and environmental results.
- Provision of professional and timely service.
- Provision of information related to financial products and service in a correct and complete manner.
- Financial access.
- Provision of advice and promotion of financial literacy.
- Prevention of personal data and right breaches of customers.
- Assistance measures for customers suffered from economic impacts.

Engagement and Communication Channels

- Communication about financial product and service information via diverse channels including the website www.krungsri.com, online and social media accounts of “Krungsri Simple”, leaflets, brochures, marketing activities, etc.
- Year-round activities to build strong relationships with customers, e.g., seminars, business matching activities, etc.
- Customer visit activities on an as-needed basis while the customer relationship officer will be assigned to take care of and directly coordinate with the customers.
- Activities to communicate information on sustainability operations, including trends and significant changes in ESG, such as activities to share knowledge on ESG to corporate customers.
- Surveying customer satisfaction using services through the Bank’s branches and other channels once a year.
- Communication about assistance measures for customers impacted by the economic crisis and/or disasters and/or emerging infectious diseases via the Bank’s branches, website, and social media channels.
- Providing channels for receiving complaints, suggestions, and compliments Krungsri Call Center, Tel. 1572.

Approaches and Responses

- Fair treatment of customers.
- Maintaining customers’ personal data protection with utmost care.
- Maintaining cybersecurity.
- Financial crime prevention.
- Provision of accurate and complete product and service information per best market-conduct practices.
- Accountability to customers in terms of products and services.
- Provision of impressive customer experiences through product and service innovations taking into account economic, social and environmental dimensions.
- Encouraging corporate customers to be aware of sustainable operations, taking into account the environment, social and governance (ESG) dimensions, such as Krungsri ESG Awards, Krungsri ESG Academy, and Krungsri-MUFG Business Forum.
- Adopting digital innovation and technology that help increase customer access to products and services, such as krungsri app, Kept by Krungsri, Krungsri Online, and Krungsri Biz Online, QR Code payment via Krungsri Mung-Mee shop” and the website www.krungsri.com, etc.
- Providing advice to customers impacted by the economic situations and providing advice on debt restructuring.
- Introduced measures to help customers affected by the economic conditions, such as measures to help customers affected by the earthquake and flood and the “You Fight, We Help” program.
- Supporting customers’ businesses, such as international trade advisory services.
- Providing customer convenience for financial access through banking agents.
- Providing financial literacy through the online channel of “Krungsri The COACH”.
- Provision of whistleblowing channels and a customer complaint resolution process (CCRP) and Krungsri Call Center, Tel. 1572.



Krungsri ESG Awards project was initiated in 2023 with the objective of honoring and promoting entrepreneurs who are aware of and conduct business by taking into accounts the environmental, social, and governance (ESG) aspects. The Bank has supported and presented the "**Krungsri ESG Awards**" to recognize businesses that have effectively integrated ESG dimensions into their work processes. The awards are divided into two categories: **1) Excellence** awarded to businesses that excel in all ESG dimensions, and **2) Highly Commended** honoring businesses that have initiated and implemented good ESG practices. Krungsri has been honored by partner organizations with ESG expertise and vision to participate in judging these awards, including the Federation of Thai Industries, the Thai Chamber of Commerce and Board of Trade of Thailand, the Social Enterprise Thailand Association, the Department of Business Development, the Thailand Greenhouse Gas Management Organization (Public Organization), the Office of Small and Medium Enterprises Promotion (Thailand), and Thammasat University. in 2024 Krungsri expanded its role in intensively promoting ESG operations for entrepreneurs by organizing ESG training courses under the "**Krungsri ESG Academy**" for the first year, in cooperation with ESG expert partners to provide knowledge to entrepreneurs so they can develop business transition plans toward sustainability. In addition, entrepreneurs who attend the training can also access Krungsri's ESG partner network. further enhancing their long-term business capabilities.

In 2025, Krungsri organized the 'Krungsri ESG Awards: Minute of Changes' for the 3rd consecutive year, alongside the recognition ceremony for participants of the 'Krungsri ESG Academy' program. A total of 70 companies from various businesses sectors participated in the Krungsri ESG Academy program, and 24 companies received Krungsri ESG Awards: 5 companies received **the Krungsri ESG Award in the Excellence category**, and 19 companies received the **Krungsri ESG Award in the Highly Commended category**. In addition, 46 companies received certificates of completion from the Krungsri ESG Academy. The Krungsri ESG Awards project working group reported the success of this project to relevant committees and/or senior executives, such as the Sustainability Committee.



Stakeholder: Suppliers or vendors

Interests and Expectations

- Fair and equitable treatment of suppliers or vendors.
- Accurate and adequate information, and equal access to information.
- Fair supplier selection.
- Transparent and fair procurement processes, with clearly defined, appropriate, and fair payment time frames for suppliers.
- Protection of personal data and confidentiality of suppliers.
- Provision of chances to join hands with the Bank and companies in the Financial Business Group in the future.
- Participation and support for sustainable supply chain management.

Engagement and Communication Channels

- Regular news updates and key policies via email, e.g., Krungsri Group's The Spirit and The Letter, the Environmental, Human Rights Disclosure Statement, anti-corruption, No Gift Policy etc.
- Meetings between the Bank and suppliers or vendors.
- Disclosure of "suppliers" and vendors' codes of conduct via the website www.krungsri.com.
- Communication of the Thai Private Sector Collective Action Against Corruption and promotion of membership of the organization among suppliers.
- Supplier or vendor site visits.

Approaches and Responses

- Fair and equal treatment for suppliers or vendors without discrimination.
- Handling suppliers' and vendors' personal data with utmost security.
- Fair trade with an explicit supplier selection guideline.
- Establishment of a green procurement guideline and promoting suppliers with environmentally-friendly business operations.
- Use of electronic bidding systems (Electronic Tool) for transparency.
- Making timely payments to suppliers.
- Training on ESG and sustainable supply chain management to suppliers.
- Provision of accurate and adequate key information and conditions under common standards.
- Strictly honoring contracts or conditions agreed with suppliers or vendors.
- Keeping information received from suppliers or vendors confidential.
- Communication of policies and measures related to anti-bribery and anti-corruption, the No Gift Policy, good corporate governance principles, the Supplier Code of Conduct, green procurement practices, the Personal Data Protection announcement, and human rights policies via email at least once a year.
- Provision of whistleblowing channels.

Stakeholder: Creditors



Interests and Expectations

- Honoring agreed terms and conditions.
- Timely debt repayment.
- Managing liquidity and expectation of potential emergency incidents which could impact liquidity.
- Consistent information disclosure.

Engagement and Communication Channels

- Company visits.
- Holding meetings for presenting key highlights of information, view sharing, and taking advice.

Approaches and Responses

- Honoring agreed terms and conditions based on integrity, equality, and fairness.
- Timely interest payment and debt repayment.
- Refraining from disclosing creditors' personal data and confidential information.
- Provision of accurate and adequate information and organizing activities that promote mutual understanding.
- Provision of whistleblowing channels.

Stakeholder: Regulators supervising commercial banks and listed companies

Interests and Expectations

- Good corporate governance and business operations under the “sustainable banking” principles.
- Creating economic and social value.
- Codes of conduct, as well as fraud and corruption prevention.
- Compliance with laws and regulations related to the banking business and listed companies.
- Transparency and disclosure of operating performance.
- Potential impacts caused by the Bank’s operations on society and the environment.
- Responsible lending and ESG considerations.
- Financial crime prevention.
- Consideration of ESG risk management, particularly environmental and climate change risk management.

Engagement and Communication Channels

- Regular meetings and cooperation with, and reporting to regulators.
- Meetings in important occasions for view sharing and taking advice.
- Transparent performance disclosure via the Bank’s channels.

Approaches and Responses

- Good corporate governance and a code of conduct.
- Anti-fraud and corruption.
- Anti-money laundering and countering terrorism financing.
- Financial crime prevention.
- Establishing sustainability lending by considering ESG dimensions.
- Prudent risk management, especially environmental risk management and climate change.
- Business continuity management.
- Compliance with laws and regulations related to the banking business.
- Cooperation and support in creating economic, social, and environmental value, as well as compliance with the sustainable banking policy.
- Provision of officials whose main duty is to cooperate with regulators supervising commercial banks and listed companies.

Stakeholder: Investors and analysts

Interests and Expectations

- Qualifications and professionalism of the Board of Directors and executives, and the proportion of independent directors.
- Compliance with principles of good corporate governance and transparency.
- Business operations that take into account economic, social, and environmental dimensions.
- Efficiently managing opportunities and risks.
- Disclosure of operating results useful for investors’ decision making.
- Operating results and business growth.

Engagement and Communication Channels

- Regular meetings with investors and analysts.
- Teleconferences and online meeting.
- Holding year-round meetings and roadshows at home and abroad.
- Holding securities analyst meetings.
- Holding meetings with credit rating agencies which rate Krungsri and our subsidiaries.
- Organizing company visits at Krungsri Group's subsidiaries.
- Holding press conferences for investors, analysts, and the media on performance, business expansion, and key developments.
- Reporting quarterly operating and financial results through the Stock Exchange of Thailand and the website www.krungsri.com.
- Notifying news about the Bank's key developments via email on a year-round basis.

Approaches and Responses

- Establishment of an investor relations unit responsible for information disclosure and contacting investors and securities analysts.
- Ensuring good corporate governance and codes of conduct.
- Ensuring anti-fraud and corruption.
- Ensuring prudent risk management.
- Ensuring business continuity management.
- Delivering good performance and reasonable returns.
- Developing digital innovations and operating systems.
- Disclosure of Krungsri's financial and non-financial information accurately, adequately, transparently, regularly, and timely through diverse channels and media.
- Provision of whistleblowing channels.

Stakeholder: Other commercial banks and financial institutions



Interests and Expectations

- Fair competition.
- Banking and economic development.
- Cooperation and building networks for sustainable development, in particular, cooperation in supporting the country in managing the environment and climate change to achieve the country's Net Zero target by 2050.

Engagement and Communication Channels

- Regular meetings with member banks, at least once a month, through the Thai Bankers' Association (TBA), as well as meetings with the Payment System Office (PSO), the Thailand Banking Sector Computer Emergency Response Team (TB-CERT), and the Thai Banking Academy (TBAC) under TBA's supervision.
- Communication and joint meetings between member banks under the sub-working groups and/or clubs under the Thai Bankers' Association throughout the year.
- Regular meetings and communication among member banks of the Association of International Banks (AIB).

Approaches and Responses

- Compliance with banking codes of conduct.
- Fair competition with a level playing field and business transparency under stipulated regulatory requirements.
- Provision of marketing information that would not impact competitors.
- Participation in activities beneficial for the financial and banking industry to prevent negative impacts on the banking system.
- Participation in and cooperation with member banks under the Thai Bankers' Association (TBA) in matters on which the government agencies seek cooperation, such as measures to assist customers affected by economic condition or the impact of disasters, assistance measures during disasters, or the government's activities, or preparation for cyberthreats, etc.
- Provision of whistleblowing channels.

Stakeholder: Communities and society

Interests and Expectations

- Provision of diverse financial products and services in response to the needs of local communities particularly low-income earners, the underprivileged, etc.
- Provision of complete and accurate financial products and services.
- Provision of complete and accurate financial products and services.
- Potential social and environmental impacts caused by the Bank's operations.
- Resource efficiency and reduction of social and environment impacts.
- Listening to views and demands of communities and society.

Engagement and Communication Channels

- Provision of financial products and services that respond to community and society needs.
- Organizing corporate social responsibility (CSR) activities with staff of Corporate Sustainability Department joining local communities in participating in the activities.
- Discussion and cooperation with local units to promote activities that help enhance communities' quality of life.

Approaches and Responses

- Development of financial products and services in accordance with community and society needs and enhancing appropriate channels to access products and services.
- Establishment of the 'Sustainability Committee[1/]' responsible for setting strategies, directions, policies, and directives related to issues of environmental, social, and governance (ESG) or sustainability for the Bank and companies in the Financial Business Group. The committee meets at least once a quarter.
- Establishment of the Corporate Sustainability Department (CSD), under supervision of the Environmental, Social and Governance Division(or ESG Division). To be responsible for implementing CSR initiatives and social activities within the framework of operations are carried out under "Krungsri CSR 4 Pillars" include 1.) Creating Sustainability Value, 2.) Giving Back to the Community, 3.) Preserving the Environment, and 4.) Providing Financial Support.
- Using the organization's expertise to create value for the communities and society through financial literacy projects, helping to strengthen and promote the economy of communities or social enterprises.
- Satisfactory survey conducted among those participating in CSR activities to use the results to improve social activities.
- Listening to perspectives of the communities and society and providing whistleblowing channels.
- Dissemination of the information of CSR activities via Krungsri's channels, such as the website www.krungsri.com, as well as provision of the Form 56-1 One Report and the Sustainability Report.

Remark:

[1/] For more information about the Sustainability Committee, please see the topic of Sustainability Governance and Management on Page 28, or on the Krungsri website (www.krungsri.com/th/esg/sustainable-banking/committee)

Promotion of Financial Literacy

Risk and opportunities

Risks

- Organizing financial literacy projects or activities may require substantial resources, including human resources, time, investment, and technology. Without effective management, the activities may not achieve the specified objectives.
- Target groups may not be interested or may not understand the benefits or importance of learning about personal finance management, making it difficult for them to effectively utilize the knowledge.
- Promoting financial literacy requires continuous knowledge development. If the communicated information is inaccurate or incomplete, it may cause recipients to misunderstand or make wrong decisions. For example, investments may carry high risks if complete information is not provided.

Opportunities

- Instilling financial discipline and promoting personal financial planning knowledge is a crucial foundation for preparing for financial security and good quality of life. It also helps strengthen communities and society toward sustainability. Additionally, it helps prevent household debt problems, which are considered significant structural issues affecting the country's economic and social development.
- Promoting financial literacy among low-income and vulnerable groups will help reduce inequality and increase income-generating opportunities, as well as promote savings and investment.
- Having financial knowledge and good management will enable customers and the general public to plan and choose financial products and services appropriate to their income and financial obligations for maximum benefit. Meanwhile, the Bank will receive business opportunities and reduce financial and credit risks from bad debt problems.
- Leveraging digital technologies and online platforms to deliver financial knowledge helps broaden and enhance outreach to target audiences, while fostering continuous learning.

Management Approaches

- Initiate projects or activities that promote financial literacy in various forms such as online learning activities, educational games and game-based learning programs that appropriately befit each target group, e.g., students, customers, employees, and the public, to instill saving habits and promote efficient personal finance planning and management.
- Encourage executives and staff members to take part in Krungsri Group projects or activities that promote financial literacy, e.g., joining as volunteers in activity-based and game-based learning or as speakers.
- Conduct a survey on the target group's satisfaction with the said projects or activities through various channels to use the results to improve and further develop these projects or activities to better meet the needs of the target group and for their best interest.

Performance

Krungsri Financial Literacy: "Simple to Manage Project"

The "Krungsri Financial Literacy: Simple to Manage" project was initiated in 2018, focusing on providing knowledge on personal finance management to build future financial security for university students. In 2023, the Bank expanded the scope of the "Krungsri Financial Literacy: Simple to Manage Project" to foster knowledge in personal finance management, local product development, and marketing for farmers in the main target areas of Phitsanulok, Sukhothai, and Uttaradit provinces. This is part of the "Enhancing Climate Resilience in Thailand through Effective Water Management and Sustainable Agriculture" project, which involves multiple sectors, including the Royal Irrigation Department, Ministry of Agriculture and Cooperatives, King Mongkut's University of Technology North Bangkok, GIZ Thailand, and the United Nations Development Programme (UNDP). The project is funded by the Green Climate Fund.

The main objectives of this project are to support the transformation of water management and agricultural way of life in the Yom and Nan River basins, provide technical support for using technology and innovative practices in climate change adaptation, including personal finance management, household debt immunity building, and promoting marketing knowledge and local product development. The "Krungsri Financial Literacy: Simple to Manage" serves as a sub-activity in the "Enhancing Climate Resilience in Thailand through Effective Water Management and Sustainable Agriculture" project which helps Thailand to achieve the stipulated climate change mitigation objectives.

Target:
Conduct activities promoting knowledge in personal finance management, marketing, and local product development for target farmer groups in 24 sub-districts across the main target areas of Phitsanulok, Sukhothai, and Uttaradit provinces, with completion scheduled by 2026.

Performance:
In 2025, Krungsri collaborated with business partners, including the Social Enterprise Association, to deliver knowledge in personal finance management, marketing, and local product development to farmer groups in the target areas, continuing from the previous year. As a result, the target was successfully achieved across all 24 sub-districts.

- A total of 472 farmers (133 men and 339 women) from 7 target sub-districts in Phitsanulok Province and 9 sub-districts in Sukhothai Province participated in the activities.
- The average satisfaction level with the training program among participants was 96 percent.



Krungsri The COACH "Making Financial Matters Simple"

Krungsri, as a leading financial institution with the firm adherence to "banking with purpose" principle, is committed to promoting financial literacy while serving as a financial advisor to employees, customers, and the general public. The Bank recognizes that financial planning and savings discipline are crucial factors in strengthening and sustainably growing both the household and the country's economy. This commitment has become increasingly vital amid the economic headwinds of the past 2–3 years, during which both businesses and households have encountered heightened financial constraints and liquidity challenges driven by a combination of domestic and global factors.

Krungsri initiated the "Krungsri The COACH" project in 2022 to serve as a comprehensive source of financial knowledge under the concept "Making Financial Matters Simple". The project focuses on providing practical financial management knowledge through digital platforms, including social media such as Facebook, YouTube, TikTok, and krungsri.com website. The program has been communicated and promoted through internal communications on a weekly basis to help employees access useful financial information for planning and investment, while encouraging them to participate in sharing the program with the public.

The highlight of Krungsri The COACH is the enhancement of financial literacy for employees, customers, and the general public by combining expertise from various departments within Krungsri's Retail and Consumer Banking. The content in the program covers various aspects of financial management and investment, such as basic finance, daily financial management, debt management, loans, insurance, retirement planning, and investments. Additionally, the program presents relevant current topics or everyday life situations connected to finance. The Bank places strong emphasis on promoting systematic financial management and planning across key life stages, supporting customers in making informed financial decisions. This includes guidance on essential topics such as housing loan planning, preparation for post-retirement income, and the effective use of financial planning tools. Educational content provided through Krungsri The COACH, such as EP.180 "How to Manage Your Finances When You Start Working… and Still Save" and EP.184 "All-in-One Financial Planning Tools," reflects the Bank's ongoing efforts to cultivate sound financial habits among the public. In parallel, Krungsri continues to strengthen awareness of financial risks and fraud prevention, reinforcing its role as a comprehensive financial knowledge

platform that supports both long-term planning and day-to-day risk management. The Bank has produced a range of content designed to enhance public understanding of emerging financial threats, including warnings about "mule accounts," to help individuals safeguard their financial wellbeing and make prudent decisions. Representative examples include "What is a Mule Account? Stay Ahead of Scams and Build Your Financial Defense" and "Don't Fall for It! 3 Common Tricks Used by Scammers to Lure You into Online Loan Fraud."



Target:

Present interesting and appropriate financial knowledge for a wide range of target audiences through various programs of Krungsri The COACH.

Performance:

In 2025, Krungsri The COACH "Making Financial Matters Simple" has presented financial knowledge and investment tailored to the needs of target audiences in various formats namely:

- Krungsri The COACH "Can't Figure It Out? We'll Answer." A bi-weekly program features Krungsri Group's leading financial coaches. The aim is to provide insights on essential financial topics as well as lesser-known financial matters that are highly relevant to the public and present interesting social issues that can be practically applied to daily life. The program is available on Krungsri Simple's Facebook, YouTube, and TikTok channels.

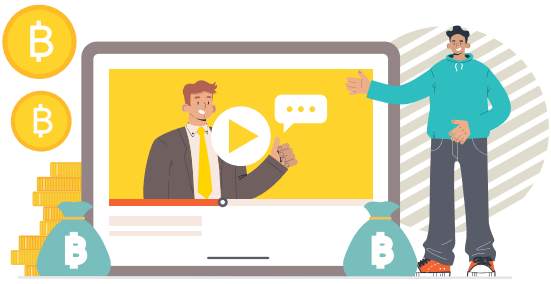


- Double Espresso by Krungsri The COACH "Every Shot of Investment". A live program with intensive content about stock market movements and real-time investment updates before the stock market opens every morning. This allows investors to analyze and use the information for investment decisions. The program is streamed from Monday to Friday, except on holidays, from 8:15 AM onwards.

- Krungsri The COACH: Investment Insights by Krungsri Exclusive and Krungsri The COACH: UNLOCKING Wealth. This is a bi-weekly live streaming that delves deep into all investments, macroeconomic outlooks, and global financial trends that affect Thailand's financial and investment markets. The program is hosted by Krungsri Group's financial experts. Krungsri The COACH x Krungsri Exclusive Unlocking Wealth is streamed every Tuesday from 7:30 PM onward.

- Krungsri The COACH online content hub – An aggregation of content and easy-to-digest financial articles about loan and credit card planning, investment planning, as well as tax planning. The contents are presented through the website www.krungsri.com.

"Krungsri The COACH" has been well received by the target audiences. In 2025, 275 episodes were streamed via the YouTube, Facebook, and TikTok channels with over 45 million views. In addition, the article views on the website krungsri.com, accounted for approximately 20 percent of the total website visitors.



Financial Knowledge Sharing for Employees and the General Public by Krungsri Consumer

- Money Matters: Krungsri Consumer initiated the "Money Matters" project in 2017. Realizing that effective financial management leads to stability and better quality of life in the present and in the future. The program aims to promote financial literacy among employees and the public through various channels, such as Facebook fanpage "Krungsri Consumer" as well as various activities that match each target group, including "Money Matters" articles by Krungsri Consumer. These articles provide wisdom on personal finance management, as well as interesting, up-to-date, and practical money-saving tips. The "Money Matters" article, posted on Facebook fanpage "Krungsri Consumer", reached over 3 million audiences.
- "Savings Club": Krungsri Consumer focuses on providing financial management education and fostering savings discipline among employees through online streaming channels. This includes activities like the "More Money Talk by Savings Club" which provides both knowledge and entertainment about financial management in the current economic situation. Financial gurus are invited to share knowledge and answer employees' questions, helping them recognize the importance of saving for emergencies and enabling them to plan their spending carefully to handle various life situations in the future. In addition, the Bank provides investment knowledge tailored for employees to further support their long-term financial planning. These initiatives have consistently received strong interest and positive feedback from employees.

Krungsri Consumer also supports financial literacy activities through knowledge sharing by the Company's experts through "Krungsri The COACH: Can't Figure It Out? We'll Answer" on Krungsri Simple's YouTube, Facebook, and TikTok channels to provide the target group and interested audiences with knowledge and understanding of financial management that can be applied in their daily lives.





Krungsri Auto $mart Finance by Krungsri Auto

Krungsri Auto $mart Finance is a social initiative aiming at educating and building financial understanding among the public. The project was launched in 2009 and has been undertaken continuously for over 16 years. This reflects Krungsri Auto's commitment to promoting financial health and discipline for customers and the general public—under the principles of "Krungsri Auto Responsible Lending" and "Creating Shared Value (CSV)" for sustainable benefits to business, customers, partners, and society.

In 2025, Krungsri Auto continued to create shared value for society by empowering its next-generation content-driven financial advisors through enhanced content creation and professional creator skills. The initiative brought together Krungsri Auto's financial advisors from across the country to unlock the "secrets" of storytelling and social media sales techniques under the concept "$mart Finance | $mart Creators 2025 #TellLikeAProSellLikeAPro." Through the "Pro x3" training program, the Bank engaged experts in content creation and TikTok personal branding from various industries to share practical techniques on platform utilization, video production, distinctive storytelling, and inspiration for becoming content-driven sales professionals. The program aimed to inspire employees to develop creative content skills that accurately and creatively reflect the organization's brand image. The program consisted of three key modules:

- Pro – TikTok: "Creating Viral Clips Like a Pro" led by TikTok expert Sila Peerawattuk, who shared insights on the "power of short-form videos" in an era where every brand must capture audience attention within 30 seconds.
- Pro – Creative: "Unleashing Creative Content Ideas" by Boy Thongchai Cholsiripong, Editor-in-Chief of Brand Inside, who introduced new perspectives on blending "informative and entertaining" content, along with key lessons learned from content creation in the AI era.

- Pro – Inspiration: "Igniting Creative Confidence" featuring leading automotive TikTok creators, including Sirasak Pornsangsorn (Chairman) and Phakkanat Pornsangsorn (Director) of Isuzu Sor Saengmongkol Ayutthaya Co., Ltd., as well as Attawat Tangkaprasert, Chairman of Dee Tee Sood Car and Service Sa Kaeo, who shared their experiences in producing viral content.

The "Krungsri Auto $mart Finance" project, under the $mart Creators episode, plays a key role in enhancing digital literacy and encouraging employees to apply creativity in producing financial content in their own style. This enables the delivery of easy-to-understand and practical financial knowledge to customers and the public, in alignment with Krungsri Auto's goal of promoting financial health and discipline across all segments of society.



Performance:

Financial advisor teams from Krungsri Auto nationwide showed great interest and participated in the project, with a large number applying to participate. A total of 127 short video clips were submitted as part of a contest to compete for special awards. Selected entries were subsequently published through Krungsri Auto's social media channels to further disseminate financial knowledge to the public.



"Life Rolls Forward" Project by Ngern Tid Lor

"Ngern Tid Lor" aims to create shared value (CSV) by launching the "Life Rolls Forward" project, through which basic financial knowledge is provided to low-income communities, merchants, industrial workers, as well as Ngern Tid Lor's own employees.

Performance:

In 2025, Ngern Tid Lor organized activities in four communities with a total of 242 participants, including:
1. Ramkhamhaeng 68 Community, Bangkok
2. Bofarang Community, Chatuchak District, Bangkok
3. Soi Phakdee Community, Chatuchak District, Bangkok
4. Khlong Tan Bridge Community, Watthana District, Bangkok.

After completing the training program, Ngern Tid Lor monitored financial discipline in the Bofarang Community and followed up the results from 17 participants, the results indicated that all participants consistently recorded their income and expenses and demonstrated improved savings behavior, with total savings amounting to 82,935 baht. In addition, total outstanding debt among participants decreased by 211,588 baht over a 9-month post-program monitoring period. For the remaining communities, the outcomes are currently under evaluation.



In addition, Ngern Tid Lor expanded "Life Rolls Forward" Project to university students, emphasizing the importance of early financial literacy under the concept "The Earlier You Learn, the Better," to help prevent future financial problems. In 2025, one academic institution, Rajamangala University of Technology Phra Nakhon, Faculty of Mass Communication Technology, participated in the program. A total of three sessions were conducted, with 208 students attending the course titled "Financial Literacy Before Entering the Workforce." The program aimed to build fundamental financial knowledge and prepare students for their transition into working life. Key topics included goal setting, financial planning, income and expense management, personal income tax calculation, and an introduction to different types of debt that early-career individuals should understand, enabling participants to apply this knowledge effectively in real-life situations.





The Happy Money Financial Mentor by Ngern Tid Lor

Ngern Tid Lor received knowledge support from the Stock Exchange of Thailand in developing and training internal financial mentors to offer guidance to their fellow employees facing financial difficulties. Currently, Ngern Tid Lor has 79 employees from five batches who have completed the "Happy Money Financial Mentor" program.

Performance:

In 2025, 26 financial mentors volunteered to provide advice to 26 fellow employees who participated in the program and granted the consent for follow-up. After three months of counseling, they helped reduce interest losses from both formal and informal debts by 198,628 baht, while a total debt of 2,034,339 baht was reduced. Furthermore, before joining the program, their Debt-to-Income Ratio (DTI) was at 74 percent, but it was now reduced to 46 percent of the income. As a result, after the debt repayment, the employees had sufficient cash flows to cover their living expenses. This achievement is due to the mentors' attentiveness in continuously following up, holding regular discussions to adjust mindsets and behaviors, and fostering good financial discipline and facilitating debt restructuring negotiations with creditors among employees, which leads to systematic and efficient debt management.

In addition to the "Happy Money Financial Mentor" program that helps solve employees' financial problems, Ngern Tid Lor also promotes financial literacy to new employees from the first day at work and continuously incorporates financial knowledge activities throughout each level of employee growth to create awareness and prevent financial problems in the future. In 2025, financial knowledge was provided to a total of 3,679 employees, across 125 groups.

Financial Literacy Projects for Partners and Other Organizations by Ngern Tid Lor

Beyond the flagship project the "Life Rolls Forward Project" and "The Happy Money Financial" by Ngern Tid Lor, the company has expanded financial management knowledge to partners and other organizations as follows:

- Ngern Tid Lor signed a memorandum of understanding (MOU) with the Bank of Thailand (BOT) in 2023 to promote financial literacy among loan customers. Ngern Tid Lor takes a leadership role in sharing methodology on organizing financial literacy activity to members of "Vehicle Title Loan Trade Association (VTLA)". In 2025, two member organizations, Chookiat Property Company Limited and Ngernturbo Company Limited, conducted financial literacy activities in three communities with a total of 445 participants. In this regard, Ngern Tid Lor's working team will continuously report the progress of the project to the BOT.



- Ngern Tid Lor further expanded the delivery of financial literacy through outreach activities to interested organizations. In 2025, one organization, Pinsiam Co., Ltd., participated in the program, with a total of 41 participants attending the session.





- As a leading organization in promoting financial literacy, Ngern Tid Lor actively shared its experiences and approaches to advancing financial knowledge in various formats. These insights serve as valuable guidance for other organizations in developing financial literacy initiatives for their employees and extending the impact to relevant stakeholders. This knowledge-sharing took place at the “Happy Money Sharing for Financial Well-Being 2025” event, held on March 25, 2025, at the Stock Exchange of Thailand.



- Ngern Tid Lor participated in the Money Freedom Forum 2025, where it shared financial knowledge with a focus on cultivating a strong financial mindset as the foundation for building financial discipline. The session addressed how individuals can manage external influences from media and avoid overspending, while emphasizing that enhancing financial literacy is key to achieving sustainable financial well-being and reducing Thailand’s household debt. In addition, the Company presented a structured approach to debt resolution, starting from acknowledging financial realities, adjusting behaviors, seeking professional advice, and taking concrete action. This was complemented by initiatives to expand financial opportunities, such as debt consolidation programs that can reduce monthly repayment burdens by more than half. These efforts reflect Ngern Tid Lor’s commitment to improving quality of life sustainably, in line with ESG principles and the Sustainable Development Goals (SDGs).



- “Prakan Tid Lo” broker, managed by Ngern Tid Lor in partnership with the Office of the Insurance Commission (OIC), recognizes the critical need for public insurance and Compulsory Third-Party Liability (CTPL) knowledge. In 2025, they co-hosted 33 educational events across 18 provinces, engaging over 2,760 participants. The initiative aimed to enhance public understanding of the benefits of compulsory insurance through an activity-based learning approach, which effectively engaged participants and generated strong interest and participation.



Community Participation and Social Engagement

Risks and Opportunities

Risks

- Resource & Efficiency Management: Social activities are resource-intensive, requiring significant budget, personnel, and time. Without rigorous strategic planning, the outcomes may not justify the resources invested.
- Reputational & Continuity: Conducting social projects or activities that lack continuity or fail to meet announced standards may be perceived as mere corporate PR (such as Greenwashing or Social washing). Furthermore, the organization may face social pressure and a decline in institutional trust if results do not meet expectations.
- Legal & Safety Compliance: Field operations—especially in high-risk areas, disaster zones, or regions with specific legal requirements—pose risks to the well-being of participants. Neglecting legal compliance or failing to obtain necessary permits from relevant authorities could lead to lawsuits, legal penalties, and reputational damage.
- Human Capital Impact: Volunteer work can lead to increased expectations of individuals. If activities are too long-term or demanding, they may negatively affect the Work-Life Balance of employees.
- Neutrality & Sensitivity: Community-based activities carry the risk of being associated with political issues or the private interests of specific groups, which could undermine the organization's overall neutrality and credibility.

Opportunities

- Strategic Partnership & Networking: Engaging with communities and society strengthens the relationship between Krungsri, the community, partners, and external agencies. This not only enhances the quality of life in society but also creates business opportunities and provides access to new customer segments.
- Targeted Social Impact: Engaging with communities by listening to their problems and feedback allows the organization to develop projects that address social issues directly (Value Co-creation). Examples include reducing inequality, supporting education, and environmental conservation, all of which contribute positively to sustainable development.
- Corporate Culture & Brand Equity: Cultivating a CSR Mindset among executives and employees fosters internal unity. It also elevates the organization's status as a recognized "leader in social and environmental development," known for being credible and committed to driving positive long-term changes for the society, economy, and environment.
- Human Potential Development: Krungsri Group volunteers and social activity participants have the opportunity to develop essential Soft Skills, such as leadership, project management, and working within diverse environments. This helps cultivate "Change Agents" who are ready to drive society toward a better future.

Management Approaches

- Appoint the "Sustainability Committee" responsible for defining strategies, directions, policies, and regulations for operations relating to ESG, sustainability, and social accountability of the Bank and the companies in the Financial Business Group (Krungsri Group) in accordance with sustainable banking principles, the guidelines and expectations of regulators, and the Sustainable Development Goals (SDGs) of the United Nations. The Sustainability Committee shall hold a meeting no less than once per quarter and shall report its performance directly to the Executive Committee.

- Form the "**Policy for Social Contribution and Project Formulation**" as the basic framework for providing financial support and donations to the corporate social responsibility (CSR) activities of Krungsri Group. The group companies must use this policy as a guideline on forming an equivalent policy of their own.

- Stipulate the "**Policy and Program for Anti-Bribery and Corruption**" to which executives and staff must strictly adhere when considering giving, donating, and supporting various activities that must have legitimate business objectives and do not lead to a conflict of interest, while also being in accordance with the Policy for Social Contribution and Project Formulation. Compliance with the Policy and Program will help prevent and mitigate risks such as bribery, corruption, conflicts of interest, as well as reputational risks. On top of that, the Policy and Program do not allow the Bank to undertake any political support, whether it is carried out personally or on behalf of the Bank. This is because such undertakings could exert influence on external parties which may aid the Bank in gaining improper benefits or business advantages.

- Establish the "**Corporate Sustainability Department**" under the Environmental, Social, and Governance Division of the Corporate Strategy and Planning Group. Its responsibility is to devise CSR strategies and determine plans, projects, or campaigns that have positive impact on society and the environment, including driving Krungsri's CSR activities in cooperation with our alliances and relevant parties, both internal and external, to carry out such activities in conformity with international guidelines or standards as well as the UN SDGs.

- Instill social and environmental responsibility in the executives and staff of all parts within the organization, including promoting volunteerism in continuously creating value for the community and society under the "**Simple to Share**" concept through execution of CSR projects and activities encompassing the ESG dimensions

- Stipulate the social responsibility framework called **Krungsri's 4 CSR Pillars** so that our CSR activities respond to sustainable development at the national and international levels. Details are as follows:

Krungsri's 4 CSR Pillars



1

Creating sustainability value

Focusing on creating an understanding of social responsibility and shared value of sustainability among executives, employees, and stakeholders



2

Giving back to the community

Focusing on creating community engagement both in Krungsri Group's operating areas and society as a whole through various CSR activities and projects



3

Preserving the environment

Focusing on cultivating environmental conservation habits and awareness through CSR activities and projects, including promoting eco-friendly operating processes



4

Providing financial support

Focusing on supporting and aiding society in various aspects such as education, public health and medicine, disaster relief, and the preservation of religion, art and culture

Performance

Investments for community and social development*

2.52 million baht

Donations*

18.91 million baht

3,722
Krungsri Group volunteers

Spent

11,525
volunteer hours participating in CSR activities

Remark: *Bank of Ayudhya and subsidiaries only.

Creating Sustainability Value

Krungsri realizes that one of the important strategies for implementing social responsibility is cultivating awareness and creating shared value among employees, executives, and relevant stakeholders. Therefore, Krungsri fosters the senses of sustainability through a variety of projects and activities as follows:

- Dissemination of knowledge and understanding of social responsibility and sustainability for relevant stakeholders such as employees, customers, suppliers, and business partners .
- Supporting collaboration with stakeholders and alliances in carrying out social activities to achieve positive environmental and social outcomes on a broad scale.
- Integration of ESG dimensions into the organization's business-as-usual processes.
- Provision of operational support according to the sustainable banking principles
- Provision of support to achieve the Sustainable Development Goals (SDGs).
- Survey of stakeholders' opinions on the Bank's business operations and sustainability initiatives.
- Preparing social responsibility and sustainability reports, and raising awareness among all stakeholders through various channels such as annual reports (Form 56-1 One Report), sustainability reports, and the krungsri.com website, etc.

1 Provision of ESG training programs for Krungsri's stakeholders

Krungsri is cognizant of the importance of integrating ESG into operations. With this in mind, ESG training sessions were organized for our stakeholders, e.g. executives, employees, suppliers, and business partners to promote ESG, encourage its application to work, and support transition to businesses that have positive impact on society and the environment. Details are as follows:

Stakeholder: Board of Directors and senior management

Description of Activity

The online training courses include:

- Environmental and Climate Risk Governance (January 22, 2025, 24 participants).
- Sectorial Decarbonization: Material Sectors and overall, with strategy and transition finance products (April 23, 2025, 23 participants).
- Climate scenario analysis and stress testing (May 29, 2025, 20 participants).

Stakeholder: Executives and staff

Description of Activity

The online training courses include:

- Thailand's Climate Change Act (February 21, 2025, 177 participants) .
- International Sustainability Standards Board (ISSB) (March 21, 2025, 209 participants).
- Risks & Opportunities (April 11, 2025, 291 participants).
- Decarbonization (May 15, 2025, 158 participants).
- Nature & Biodiversity (June 6, 2025, 157 participants).
- Climate Foundation and Sustainable Finance: Essential for Banking Professionals (Compulsory courses) (Duration: February 25 - December 2025, 12,863 participants or 97.45%).

The classroom learning courses include:

- Krungsri…The Green Office course (July 5, 2025, 154 participants).
- Environment and Climate Risk Management – Level 1 Introduction course (August 8, 2025, 51 participants).
- Climate Intermediate: Sustainability strategies and climate risk in banking course (October 31, 2025, 60 participants).
- Climate Reporting Requirements course (November 14, 2025, 54 participants).

Stakeholder: Corporate customers

Description of Activity

Lecture on social responsibility and sustainability were given to business partners, such as Toyota Leasing (Thailand) Co., Ltd. (March 12, 2025).

Stakeholder: Suppliers, goods and service providers

Description of Activity

Lectures titled "Sustainable Procurement with Krungsri Group" for informing suppliers and service providers of ESG-related practices, the Supplier Code of Conduct, green procurement guidelines, and anti-corruption measures. This aims to encourage suppliers to adopt the guidelines for their sustainable growth. In 2025, the lectures were run online on September 5, 2025, and attended by 128 participants.

Giving Back to the Community



1 Giving More...Receiving More Project promoting blood donation



Krungsri initiated the “The More You Give, The More You Get” project in 2007, in collaboration with the National Blood Centre of the Thai Red Cross Society, to support blood donation activities at its head office, the Krungsri Building (Ploenchit office), and bank branches. This includes activities promoting eye, organ, and body donation to help and save lives, especially in crises when the blood inventory is insufficient for patient treatments. All blood donation events prioritize the appropriateness of the venue and the highest level of safety for participants.

Target:

Collaborate with the National Blood Centre, Thai Red Cross Society, to organize the planned blood drives and receive a total of one million cc of blood



Performance:

- A total of 867,150 cc of blood was donated (representing 86.72% of the target of 1 million cc).
- 1,927 people donated blood.
- 126 people registered as body donors, 128 as organ donors, and 134 as eye donors.
- 40 Krungsri Group volunteers participated in the activities.
- A total of 2,247 volunteer hours (both blood donors and volunteers).

2 Krungsri Breast Cancer Awareness Project

Krungsri started the Krungsri Breast Cancer Awareness Project in 2010 with the support of the Breast Foundation under the Patronage of Her Royal Highness the Princess Mother, aiming to support the country’s public health strategies through diverse activities such as breast self-examination training by experts and mobile mammography units providing the public with free breast examination services of a quality and standards equivalent to examination at the Thanyarak Breast Center.



Target:
To conduct breast cancer awareness education and breast diagnosis activity with the mobile mammography unit for underprivileged women as planned, with at least 50 participants.

Performance:
On November 6, 2025, a breast cancer awareness education and breast diagnosis activity with the mobile mammography unit was conducted for 44 outsourced employees stationed at the Head Office building (representing 88 percent of the target). The diagnostic results were provided, and treatment procedures were advised in case of abnormalities.

3 Ayutthaya Historical Site Conservation Project

Krungsri has initiated heritage conservation and development activities at historical sites in Phra Nakhon Si Ayutthaya Province, which has been the Bank's birthplace since 2015. These activities are carried out in collaboration with the Fine Arts Office 3, Phra Nakhon Si Ayutthaya, Fine Arts Department, with the aim of raising awareness among employees and local communities of the importance of cultural heritage—particularly historical sites within the Phra Nakhon Si Ayutthaya Historical Park, which has been designated as a World Heritage Site. The initiative also encourages active participation in the care and preservation of the nation's cultural heritage so that it may be sustained for future generations.

Target:
- Carry out four historical site conservation activities around Ayutthaya city island and surrounding areas as planned, with a minimum of 70 participants per activity.





- The participants' overall satisfaction score shall be no less than 80 percent.

Performance:
- First activity: Held on April 26, 2025, at Wat Chongkram, with 50 Krungsri Group volunteers participating, totaling 400 volunteer hours.
- Second activity: Held on July 5, 2025, at Wat Takrai, with 149 Krungsri Group volunteers participating, totaling 1,192 volunteer hours.
- Third activity: Held on September 13, 2025, at Wat Maheyong, with 92 Krungsri Japanese executive volunteers participating, totaling 736 volunteer hours.
- Fourth activity: Held on September 20, 2025, at Wat Chakrawat, with 100 Krungsri Group volunteers participating, totaling 800 volunteer hours.
- The participants' average overall satisfaction score is 98.91 percent.

4 Pan Kan: Turn Your Used Items into Scholarships Project

The "Pan Kan: Turn Your Used Items into Scholarships" project was initiated in 2016 and has been operating continuously for 10 years. Its objective is to cultivate a culture of sharing among Krungsri Group employees while simultaneously creating educational opportunities for youth. This is achieved by collecting donations of pre-owned items in good condition to be delivered to "Pankan Society shops by Yuvabadhana Foundation." The proceeds from the sale of these donated items are then allocated as scholarships for children under the care of the Yuvabadhana Foundation.

Furthermore, this project promotes efficient resource management through the reuse of items, reducing waste and greenhouse gas emissions. This initiative supports environmental sustainability alongside while creating long-term social value.

Target:
Set the target to give used items in good condition to be sold at Pankan Society shops and allocate the proceeds to no less than 50 scholarships per year

Performance:
Throughout 2025, the used items in good condition that Krungsri Group handed over to be sold at Pankan Society shops totalled 511,960 baht of proceeds. The amount can be converted to 73 scholarships (an average of 7,000 baht each). Since the beginning of the project, the total number of scholarships supported by Krungsri is 845 scholarships (2016-2025).





5 Krungsri Financial Literacy: Simple to Manage Project







The “Krungsri Financial Literacy: Simple to Manage” project was initiated in 2018 with a focus on providing financial education to university students. Recognizing them as a vital force in driving the country forward, the project aims to promote personal financial management skills—specifically income and expense management. It also encourages students to realize the importance of financial planning and smart risk management before entering the workforce.

Subsequently, in 2024–2025, Krungsri built upon this success by expanding the project to reach farmers. This expansion aims to strengthen personal financial management, marketing, and local product development skills for the agricultural sector, in collaboration with the Social Enterprise Thailand Association (SE Thailand). The activities focus on delivering knowledge through clear, practical examples combined with gamified learning to ensure participants fully understand, engage in discussions, and learn through hands-on experience. The goal is for participants to apply this knowledge to their daily lives, thereby fostering financial discipline and building immunity against informal debt.

Furthermore, this project is part of the framework and budget of the “Enhancing Climate Resilience in Thailand through the Effective Water Management and Sustainable Agriculture” project (E-WMSA), Green Climate Fund (GCF). The primary objective is to support the transformation of water management and agricultural livelihoods in the Yom and Nan River Basins, specifically in the target provinces of Phitsanulok, Sukhothai, and Uttaradit. This initiative is a multi-sectoral collaboration involving the Royal Irrigation Department under the Ministry of Agriculture and Cooperatives, King Mongkut’s University of Technology North Bangkok, GIZ Thailand, the United Nations Development Programme (UNDP), Bank of Ayudhya (Krungsri), and the Bank for Agriculture and Agricultural Cooperatives (BAAC).

Target:
To provide education on personal financial management, local product development, and marketing to farmers in 24 target subdistricts in Phitsanulok, Sukhothai, and Uttaradit provinces, with completion scheduled for 2026.

Performance:
In 2025, the activities were continued from the previous year, enabling the project to achieve its goal of providing financial literacy training to farmers in all 24 target sub-districts.

- A total of 472 farmers (133 men and 339 women) from 7 target subdistricts in Phitsanulok Province and 9 subdistricts in Sukhothai Province participated in the activities.
- The average satisfaction level with the training program among participants was 96 percent.
- 20 Krungsri Group volunteers participated, contributing a total of 228 volunteer hours.



"Believing that financial literacy can change life for the better, I wanted to participate in sharing good things through this wholesome project. I take pride in helping inspire people to start saving and planning funds, including dealing with their debts. Only when you truly understand money can you enjoy financial freedom and send such positivity to others."

Khun Wipajaree Jarernwong
First Assistant Vice President
Personal Loan Product Department



"I believe in the virtue of sharing, and the Krungsri Financial Literacy: Simple to Manage Project enables me to really use my financial knowledge to help fellow Thais. The participants' smiles let me know that I have sparked the motivation for something great. Food for thought... Don't wait until you're rich to manage money. It's the small yet steady steps today that will take you to your future goal."

Khun Apichai Akechamanon
Lead IT Subsidiary Planning
IT and Digital Subsidiary Governance Department

6 Social Enterprise Market @Krungsri Activity

In 2019, Krungsri signed a Memorandum of Understanding (MOU) with Social Enterprise Thailand (SE Thailand). The objective of this partnership is to foster wide-scale positive social and environmental impacts by developing the potential of social enterprises, integrating various sectors to drive community enterprise operations, and promoting sustainability-conscious consumption.

In 2020, Krungsri and SE Thailand launched the inaugural "Social Enterprise Market @Krungsri" to support and provide business opportunities for community enterprises, granting them broader market access. The event showcases high-quality products from leading community enterprise brands that prioritize social and environmental dimensions. This initiative underscores Krungsri's commitment to being an organization that creates tangible shared value for society.

Performance:
The second "Social Enterprise Market @Krungsri" was held from December 1–3, 2025, at the Activity Area and Multipurpose Meeting Room on the 9th floor of the Head Office building. The event provided a dedicated space for social entrepreneurs to showcase and sell their products and services, helping them sustain their businesses amidst the economic downturn. A total of 22 organizations participated in the event, including notable brands such as Doi Tung, Dairy Home, Thammadhurakit, Tangtondee, and Local A lot, etc.



7 Krungsri Auto Library Project

Krungsri Auto initiated the Krungsri Auto Library Project in 2010 with the goal of creating opportunities to access modern, high-quality learning resources and cultivating a love of reading among youth in remote areas through the establishment of learning centers for youth and community members nationwide. This project collaborated with a network of partners including government agencies, local authorities, communities, dealers, and customers.

The project is an integral part of Krungsri Auto's mission to conduct business with ongoing social responsibility, taking into account Environmental, Social, and Governance (ESG) dimensions and the maximum benefit for all stakeholders under the concept of "Sustainability in Everyday Life."

Performance:
Krungsri Auto delivered its 16th library to the INSEE-Krungsri Foundation Border Patrol Police Learning Center (Baan Krai Kriang) in Si Sawat District, Kanchanaburi Province. This facility is part of a collaborative construction project between the Krungsri Foundation and Siam City Cement under the "INSEE Green School" initiative, which was launched in accordance with the royal initiative of Her Royal Highness Princess Maha Chakri Sirindhorn.

Preserving the Environment



1 "Care the Bear" Project, in collaboration with the Stock Exchange of Thailand (SET)

The "Care the Bear" Project was initiated by the Stock Exchange of Thailand under the concept of "Change the Climate Change" by Eco-Event. The project aims to encourage the public sector, private sector, and social enterprises to collaboratively drive global warming mitigation by reducing greenhouse gas emissions from event organization through the implementation of the "6 Cares" principles.

These principles include promoting the commuting on electric trains or public transport; reducing the use of paper and plastics; banning foam containers; reducing power consumption; selecting reusable materials for event decorations; and encouraging appropriate food portions and finishing meals to reduce food waste.

Krungsri has participated in the project since 2019, with the intention of engaging all parts of the organization in addressing environmental issues and reducing greenhouse gas emissions from its operations. In particular, the Bank promotes the organization of Low Carbon Events and Carbon Neutral Events, such as press conferences, marketing activities, and CSR activities.

Target:

To support and encourage various business units to reduce global warming by mitigating GHG emissions from organizing various events by adhering to the "Principle of 6 Cares"

Performance:

Through the organization of seven low-carbon CSR events in 2025, we reduced GHG emissions by 412.26* kgCO_2e, comparable to planting 43 trees.

Remark:

* Reference is made to the calculation information from https://climatecare.setsocialimpact.com/dashboard/carethebear

2 Care the Wild "Plant & Protect" Project, in collaboration with the Stock Exchange of Thailand (SET)

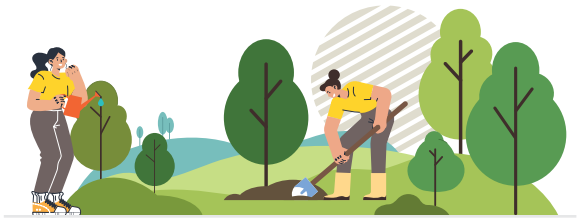
Krungsri partnered with the Stock Exchange of Thailand (SET) in the Care the Wild "Plant & Protect" project in 2020 to express our commitment to resolving environmental issues and tackling climate change. Several parties such as the Royal Forest Department and local communities have collaborated in the project. The project's mechanisms are to raise funds to grow and protect forests together through the good governance mechanism. The growth of the trees can be monitored through the website setsocialimpact.com (Care the Wild).

Currently, Krungsri supports tree planting in the central region across three areas:

1. Khao Hua Khon Community Forest, Ratchaburi Province;
2. Ban Phu Toom Community Forest
3. Sok Luek Community Forest, Chainat Province

Target:

- Increase tree survival rates through systematic care and collaboration with local communities.
- Obtain certification for greenhouse gas emission reduction from the Thailand Greenhouse Gas Management Organization (Public Organization).



Performance:

Khao Hua Khon Community Forest	
Location	Moo 4, Nampu Subdistrict, Mueang District, Ratchaburi Province
Area size	10 rai
Number of trees plated	2,300 trees
Project start date	October 2020
Tree survival rate	100% (as of November 2025)
Average tree heights (meters)	Height: 5.5–8.5 meter, Trunk circumference: 35–45 centimeters (as of November 2025)

Ban Phu Toom Community Forest	
Location	Moo 5, Huai Luek Subdistrict, Ban Lat District, Phetchaburi Province
Area size	20 rai
Number of trees plated	4,180 trees
Project start date	**Plot 1:** June 2021 **Plot 2:** October 2022
Tree survival rate	**Plot 1:** 90% **Plot 2:** 100 % (as of November 2025)
Average tree heights (meters)	**Plot 1:** Newly replanted trees (70%): approximately height 1.2 meters, Trees survived wildfire (30%): height 2.5–3 meters, Trunk circumference: 7–15 centimeters **Plot 2:** Height: 75 – 100 centimeters, Trunk circumference: 3-5 centimeters (as of November 2025)

Sok Luek Community Forest	
Location	Moo 3, Kabok Tia Subdistrict, Noen Kham District, Chainat Province
Area size	10 rai
Number of trees plated	2,000 trees
Project start date	May 2024
Tree survival rate	90% (as of September 2025)
Average tree heights (meters)	Height: 60 - 90 centimeters, Trunk circumference: 3-5 centimeters (as of September 2025)

In addition, in 2025, Khao Hua Khon Community Forest in Ratchaburi Province received certification from the Low Emission Support Scheme (LESS) of the Thailand Greenhouse Gas Management Organization (Public Organization), confirming its ability to sequester a total of 139.33 tons of CO_2 equivalent.

3 Mangrove Reforestation Activity



Initiated in 2012, the Bank's mangrove reforestation activity aims to conserve and nurture the healthy mangrove ecosystem and create food sources for marine creatures. The initiative is carried out in collaboration with government agencies and local organizations, such as the Mangrove Forest Resource Development Station 5 (Chonburi), the Chonburi Provincial Mangrove Resources Administration Center, and the Office of Marine and Coastal Resources Administration Region 2 under the Department of Marine and Coastal Resources, among others.

Mangrove species planted by Krungsri Group volunteers include Rhizophora (mangrove), Barringtonia asiatica (sea poison tree), Ceriops tagal (orange mangrove), and Avicennia marina (sea mangrove). The survival rate of mangrove planting is approximately 70–80 percent after planting, depending on factors such as soil conditions in the mangrove area, tidal levels, natural wind patterns, and sea waves. Therefore, mangrove reforestation must be carried out continuously and on a regular basis.

Target:

- Carry out activities to plant 1,000 mangroves as planned
- The participants' overall satisfaction score shall be no less than 80 percent.

Performance:

- First activity: Held on June 7, 2025, in Ang Sila Subdistrict, Meuang District, Chon Buri, with 52 Krungsri Group volunteers participating, totaling 416 volunteer hours.
- Second activity: Held on September 6, 2025, in Ang Sila Subdistrict, Meuang District, Chon Buri, with 27 Krungsri Group volunteers participating, totaling 216 volunteer hours.
- 1,000 trees were planted.
- The participants' overall satisfaction score was 99.43 percent.

4 Crab Condo Building Activity



Krungsri recognizes the importance of sustainable environmental and natural resource conservation, particularly coastal ecosystems which are vital to biodiversity and the livelihoods of local coastal communities. Consequently, Krungsri initiated the "Crab Condo Building Activity" in 2022, in collaboration with government agencies and local organizations, such as the Office of Marine and Coastal Resources 2 (Chonburi) and the Ban Bon Conservation Group (Bang Pakong), Chachoengsao Province.

The objective of the Crab Condo Building Activity is to create habitats for sea crabs and other small marine life, focusing on the use of natural or eco-friendly materials. This helps restore coastal ecosystems and promotes the growth of the sea crab population. Furthermore, the activity cultivates social and environmental responsibility among employees and stakeholders, while fostering tangible shared value with the community for long-term environmental sustainability.

Target:

- Conduct crab condo construction activities to conserve mangrove ecosystems according to the established plan.
- Achieve a participant satisfaction rating of at least 80 percent.

Performance:

- Conducted the Crab Condo Building Activity on August 23, 2025, in Khlong Dan Subdistrict, Bang Pakong District, Chachoengsao Province. A total of 95 Krungsri Group volunteers participated, contributing 760 volunteer hours.
- Number of Crab Condos constructed: 7 units.
- The participants' overall satisfaction score was 95.11 percent.

5 Krungsri Zero Waste Project

Krungsri initiated this project in 2018 under the concept of "Let's Unite for Zero Waste" to address SDG No. 12: Responsible Consumption and Production, and SDG No. 13: Climate Action through the execution of internal projects and activities aiming to raise employee awareness of environmental problems and encourage waste sorting habits within the organization, starting by promoting optimal resource utilization, reduction of waste from the Bank's processes and activities, including proper waste sorting to cut down the waste sent to landfills—a major contributor to GHG and climate change—as follows:

- The elimination of foam containers in the Bank's canteens, alongside a campaign encouraging employees to carry personal reusable items to reduce single-use plastic waste, including straws, cups, tumblers, tote bags, eating utensils, and food containers.
- The "Krungsri: Right Place, Right Bin" Activity, which campaigns for and encourages employees to practice proper waste segregation.
- The "Share a Bag, Change the World" Activity, which campaigns for and encourages employees to donate cloth, plastic, or paper bags in good condition for reuse, thereby reducing resource consumption and waste.
- The campaign encourages employees to finish their meals to eliminate food waste and includes the installation of food waste decomposers at the food center to reduce the amount of food waste from the canteens to landfills
- Collaborative projects and activities with government agencies and partner networks aimed at reducing waste and greenhouse gas emissions. Examples include the "Care the Whale" project in partnership with the Stock Exchange of Thailand (SET), the "Green Office" promotion project by the Department of Climate Change and Environment of the Ministry of Natural Resources and Environment, and the e-Waste reduction and proper disposal program in accordance with international standards, in collaboration with Advanced Info Service PCL (AIS), among others.

Krungsri ZERO WASTE

Performance:

The year 2025 marks the 8th year of the "Krungsri Zero Waste" Project, with key activities and initiatives as follows:

- **Waste Management under the "Krungsri: Right Place, Right Bin" Activity,** covering the Head Office and Krungsri Phloenchit Office, employees collaborated in waste segregation to minimize the volume of waste sent to landfills. This initiative successfully reduced greenhouse gas emissions by 897.96 tons of carbon dioxide equivalent (tCO_2e).

  (Further details can be found under the topic of Environmental Management and Resource Efficiency on page 57-58).
- **Support for the "Care the Whale" Project in collaboration with the Stock Exchange of Thailand:** Focusing on reducing waste at the source and campaigning for proper waste sorting to promote a Circular Economy. Krungsri has set a goal to achieve Zero RDF (Refuse-Derived Fuel) to landfills for non-recyclable waste that can be utilized as industrial fuel, such as in cement production. These RDF waste includes plastic bags, snack wrappers, plastic cutlery and containers, paper and plastic cups, plastic straws, milk cartons, and juice boxes. The Bank has implemented communication campaigns and provided dedicated RDF bins to facilitate tangible employee participation in waste sorting. In 2025, a total of 40,569.40 kilograms of RDF waste was collected and sorted from the Head Office, the Krungsri Riverside Office, and the Krungsri Phloenchit Office for use as fuel in the cement industry. This is equivalent to reducing greenhouse gas emissions by 32.05 kilograms of carbon dioxide equivalent (tCO_2e)*.





- **Installation of Food Waste** Decomposers: Utilizing biotechnology to decompose food waste into Bio-soil (soil conditioner) in line with Circular Economy principles. This reduces food waste sent to landfills and lowers greenhouse gas emissions. Krungsri aims to become a Zero Food Waste Organization.
  - **Head Office:** Successfully diverted 17,822.78 kilograms of food waste, equivalent to reducing greenhouse gas emissions by 45.09 tCO_2e*, and produced 3,450 kilograms of bio-soil.
  - **Krungsri Phloenchit Office:** Reduced 3,641.17 kilograms of food waste sent to landfills, equivalent to reducing greenhouse gas emissions by 9.21 tCO_2e*, and produced 47.74 kilograms of bio-soil.
  - **Bio-soil Donation Activity:** The bio-soil produced from food waste was donated to employees and relevant government agencies, such as the **Royal Forest Department** and the **Yannawa District Office**, for use in tree maintenance and landscape conservation.

Remark:

* Calculation of GHG emissions is based on the emission factors and the Carbon Footprint for Organization (July 2022) of the Thailand Greenhouse Gas Management Organization (TGO).

6 Mangrove Reforestation Activity by Krungsri Consumer

Krungsri Consumer organized a mangrove reforestation activity to enhance employees' understanding of the importance of coastal ecosystems and to promote their participation in mangrove conservation. In addition, mangrove forests play a vital role in capturing and storing carbon dioxide from the atmosphere.

In 2025, the activity titled "Monday Caring the Earth Special: Mangrove Reforestation 2025" was organized under the theme "Krungsri Consumer Stops Global Boiling" at Bang Kaeo Sub-district, Mueang District, Phetchaburi Province.

Performance:

- A total of 124 Krungsri Consumer volunteers participated, contributing 992 volunteer hours.
- 1,000 mangrove trees were planted.





Providing Financial Support



Krungsri Group has provided financial support and essential supplies through collaborations with government agencies and charitable organizations to support social activities and the philanthropic initiatives of various foundations and institutions. This includes providing assistance to communities with urgent needs in various areas, such as:

- Education and Youth Development
- Public Health and Medical Services
- Disaster Relief and Mitigation
- Preservation of Arts, Culture, and Religion

In 2025, Krungsri Group contributed a total of

18.91 million baht*

in donations and essential items.

Remark: *Bank of Ayudhya and subsidiaries only.

1 2025 Kathin and Off-season Robe Presentation Activity

Every year, Krungsri organizes Kathin and Off-season Robe Presentation activities as these Buddhist rites are important to the Thai society in terms of preserving Buddhism, reinforcing faith and solidarity among Buddhists, and serving as a channel to help temples and hospitals in need.

Krungsri organizes annual Kathin and Off-season Robe Presentation ceremonies, which are significant Buddhist rites in Thai society. These activities help sustain Buddhism, foster faith and unity among Buddhists, and serve as a channel to support temples and hospitals in need of funding for their core activities, such as temple renovations and the procurement of medical equipment.

Performance:

In 2025, Krungsri invited executives, employees, customers, business partners, and the general public to contribute to these ceremonies. Funds were raised for a total of 9 locations (temples and hospitals) to support religious site maintenance and essential medical equipment, totaling 14,747,543.82 baht.

- Kathin Ceremony: Contributed 4,328,912.87 baht to three temples and foundations: Wat Tha Chang, Nakhon Nayok Province; Wat Pa Tham Kho, Ubon Ratchathani Province; and Wat Khlong Nam Cha, Phra Nakhon Si Ayutthaya Province.
- Off-season Robe Presentation Ceremony: Contributed 10,418,630.95 baht to six hospitals and foundations: Phachi Hospital, Phra Nakhon Si Ayutthaya Province; Ananda Mahidol Hospital, Lopburi Province; Phanom Sarakham Hospital, Chachoengsao Province; Naresuan University Hospital, Phitsanulok Province; Panyananthaphikkhu Chonprathan Medical Center, Nonthaburi Province, and the Cardiac Children Foundation of Thailand Under the Royal Patronage of H.R.H. Princess Galyani Vadhana Krom Phra Naradhiwas Rajanagarindra.





2 Computer and Equipment Donations for Underprivileged Schools

Krungsri recognizes the importance of creating equal and inclusive educational opportunities, particularly in remote areas lacking digital infrastructure, internet access, and digital search tools. Enhancing Digital Literacy is crucial for empowering teachers and students to use technology and online data effectively, safely, and creatively, ultimately elevating the quality of education to align with today's digital society.

Since 2023, Krungsri has collaborated with the Office of the Basic Education Commission (OBEC) under the Ministry of Education to support schools in remote areas that lack access to computers and essential equipment. This initiative reflects the power of public–private collaboration in expanding educational opportunities and promoting greater accessibility and equity.

Performance:
In 2025, Krungsri delivered 1,300 computers and sets of equipment to OBEC for the third consecutive year. OBEC will allocate these to schools nationwide to facilitate teaching, enhance digital skills, and bridge the technological gap. Additionally, some units were specifically allocated to schools in Southern Thailand, particularly in Hat Yai District, Songkhla, to help restore learning environments following recent floods.

3 "Old Desk Calendars for the Blind" Activity by the Central Administration Division

Krungsri led by the Central Administration Division has collected and delivered old desk calendars to Educational Technology Center for the Blind under the Foundation for the Blind in Thailand or other agencies since 2017 to produce Braille-printed instructional materials for the blind. This activity contributes to optimal resource utilization by means of reuse, which also helps cut down greenhouse gas emissions.

Performance:
Collected and delivered a total of 11,490 old desk calendars from employees to the said foundation's Educational Technology Center for the Blind.

4 "Car4Cash Smile Pack" Project by Krungsri Auto

Car4Cash, a leader in Thailand's automotive refinance market, initiated the Car4Cash Smile Pack Project in 2021 as part of its Good Corporate Citizenship policy. The project continuously delivers survival bags to disaster victims such as floods and forest fires, reflecting Car4Cash's role as the "supporter behind the scenes" standing by customers and communities during crises.

Performance:
In 2025, Krungsri Auto delivered 2,400 smile packs to various agencies to assist disaster victims in Thai-Cambodian border provinces, including Sisaket, Sa Kaeo, Surin, and Ubon Ratchathani, as well as flood victims in Sukhothai, Nan, Chiang Rai, and Southern Thailand.



5 "Revive & Share Furniture" Activity by Krungsri Auto

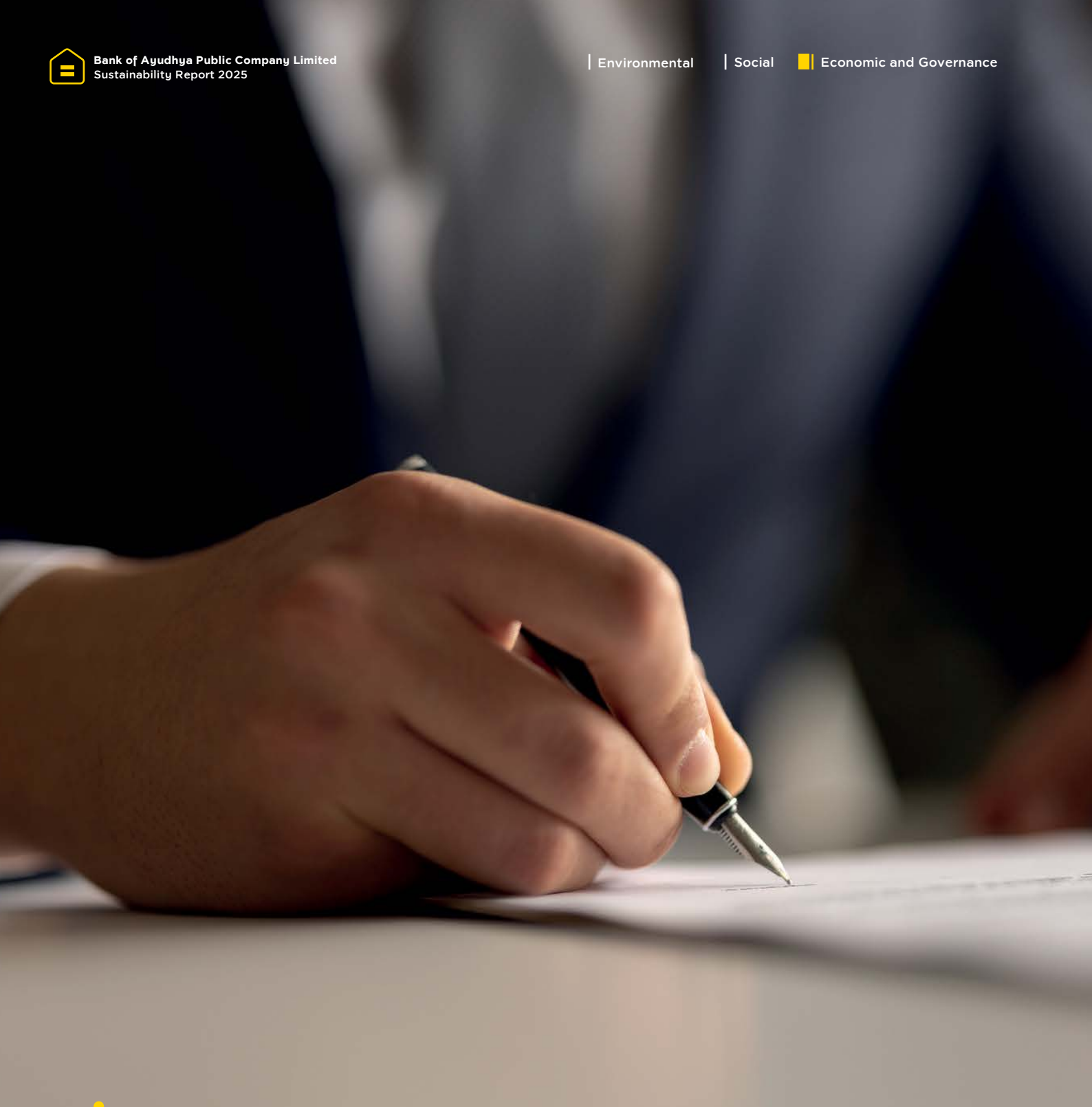
Krungsri Auto has initiated the "Revive & Share Furniture" Activity since 2021 by donating furniture used for exhibition booths at the annual Motor Show. The booth design emphasizes efficient use of resources and environmentally friendly materials, with furniture designed for reuse. This initiative reinforces the integration of environmental, social, and governance (ESG) principles into marketing activities under the concept "Sustainability in Everyday Life."

Performance:

In 2025, Krungsri Auto donated a total of 206 furniture items, including table-and-chair sets, work counters, and storage cabinets, to schools in remote areas, namely Wat Sing School, Petchburi Province; Pang Hat Sahasat School, Chiang Rai Province; Ban Huai Muang School, and Wat Na Meng School, Chiang Mai Province.







Economic and Governance

Economic and Governance

Data Governance and Personal Data Protection

Risks and opportunities

Risks

- Ineffective data governance may cause damage and impacts to the organization and related stakeholders in terms of reputation, finances, and personal data security. For example, inappropriate data security standards may lead to data leakage, personal data breaches, or misuse of personal data without a proper legal basis or consent from the data subject. These issues may result in financial impacts on the Bank, including fines and penalties imposed by regulatory authorities due to non-compliance with relevant laws and regulations, such as the Personal Data Protection Act B.E. 2562 (PDPA).
- Personal data breaches may undermine the confidence and trust of customers and all relevant stakeholders in the organization. Such incidents can also negatively impact the organization's image, credibility, and long-term business operations.

Opportunities

- Transparent and secure management of personal data can build confidence and trust among customers and business partners, gain recognition from customers as a reliable financial service provider, and promote long-term competitiveness in the industry.
- Effective data governance, combined with compliance with relevant laws, regulations, and security standards will reduce the risk of non-compliance, as well as the risk of being prosecuted, penalized or fined by regulatory authorities.
- Establishing and enforcing strict and effective data security measures will enhance the organization's image and credibility.
- Systematic, proper and secure data management enables executives to utilize data for effective analysis, strategic planning, strategy formulation, and decision-making.

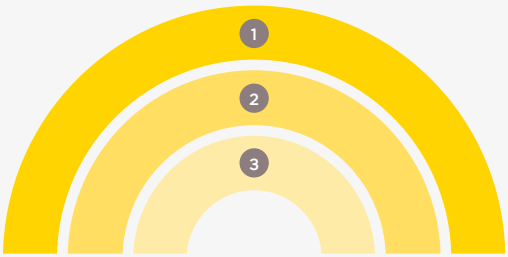
Management Approaches

- Establish the "**Data Committee**" responsible for stipulating policies and measures for handling various sets of information of the Bank and companies in the Financial Business Group (Krungsri Group). The committee consists of at least 12 executives from the relevant departments.
- Establish the "**Data Stewardship Working Group**" responsible for effectively driving policies into practice by promoting a clear understanding of the roles and responsibilities of relevant stakeholders, as well as enhancing the Bank's data management capabilities in terms of data access, data utilization, and data quality.
- Establish the "**Data Governance Department**" responsible for communicating the policies and the data management measures to the executives, employees, and relevant stakeholders as well as exercising control to ensure that they strictly comply with the Data Management Governance Policy.
- Establish the "**Policy for Data Governance**" adopted as a guideline for managing significant data (including personal data) starting from data input, data collection as needed, data analysis and reporting, data submission in accordance with the rules of the regulatory authorities supervising the commercial banks, and data disposal when no longer necessary. The said policy shall be applicable to the Bank, directors, executives, employees, individuals, and juristic persons performing tasks on behalf of the Bank such as outsourced staff whereby all these groups of stakeholders shall strictly comply with the said policy. In this connection, the policy shall be reviewed annually or upon any significant change.
- **Establish a clear data classification approach** to manage the data in the most efficient manner—especially the **"Key Data Elements" (KDEs)** deemed as key data for customer services, risk and financial reports, and reports submitted to the relevant regulatory authorities by focusing on five principles consisting of accuracy, correctness, and completeness, compliance with relevant standards, alignment, and non-redundancy.

- Establish "Data Governance and Management Operational Procedures" to be consistent with the Bank's policies and regulations, such as data definition, data quality control and reference data, data storage, customer data management, use of biometric technology, data management for regulatory agencies supervising the commercial banks, data delivery to external parties and data disposal when no longer needed, etc., which shall be applicable throughout the Bank.

- Establish the roles and responsibilities of relevant persons regarding data management under the concept of "Three Lines of Defense" to ensure that the Bank has systematic data management throughout the organization

Three Lines of Defense



1. **First Line of Defense**
refers to business and supporting functions.

2. **Second Line of Defense**
refers to the Data Governance Committee and functions assigned by the Data Governance Committee, the Risk Management Group, and the Compliance Group

3. **Third Line of Defense**
refers to the Internal Audit Group.

- Establish the "Policy for Personal Data Protection" and "Personal Data Protection Common Procedure" and "Procedure for Requesting the Consent for Collection, Usage or Disclosure of Data" according to the following objectives:

  - To develop frameworks and/or guidelines for relevant departments of the Bank and stipulate the governance measures regarding "personal data" protection of data subject, retail customers, vendors/suppliers being individuals, personnel of the customers and the Bank's vendors/suppliers being juristic persons, employees, contact staff, and directors of the Bank as required by laws.

  - To provide relevant functions with knowledge sources, references, and operating guidelines regarding the collection, use, disclosure, submission, and transfer of personal data as well as storage and disposal of personal data when no longer needed, as required by laws.

- Appropriately stipulate and review security measures through the Data Protection Impact Assessment of personal data processing activities in diverse dimensions, while specifying potential risks and impacts, as well as risk mitigation guidelines for such data processing activities to prevent personal data loss, and unauthorized or unlawful personal data access, use, alteration, modification, or disclosure.

- Prepare the "Privacy Notice" to explain details of the personal data processing to the data subject and boost confidence among the Bank's customers, executives, and staff that the Bank collects, uses, and discloses the personal data transparently and responsibly in compliance with the Personal Data Protection Act B.E. 2562 (2019). The Privacy Notice will be reviewed twice a year in line with the personal data processing activities according to changing business, economic and social conditions. This included the communication of the Privacy Notice through various channels of the Bank, both in hard-copy and soft-copy formats, such as financial products and services application forms, financial statements, branches, the Bank's website (www.krungsri.com), social media, and krungsri app.

Download for
Summary of Privacy Notice

Performance

Review and update the Bank's procedures on personal data protection

Target:
To review and update procedures of the Bank on personal data protection within the stipulated timeline as well as amend the content to comply with secondary legislation issued under the Personal Data Protection Act B.E. 2562

Performance:
In 2025, Krungsri reviewed and updated the Personal Data Protection Common Procedure for greater coverage and clearer content, as follows:

- Revised the wording to provide greater clarity on the retention period of personal data, ensuring coverage of both physical and electronic data storage.
- Added content to cover cases where systems are under development and/or undergoing User Acceptance Testing (UAT), including the processing of cookies on the Bank's website, within the sections related to personal data breach prevention measures.
- Included relevant announcements issued by the Personal Data Protection Committee in the reference documents section.



Review and update the Bank's procedures related to personal data protection

Target:
To review and update the procedures and oversee their effective implementation to provide guidance for employees to act in various matters related to personal data protection in a correct manner and in compliance with the law.

Performance:
In 2025, Krungsri reviewed and updated the procedures related to personal data protection and oversaw their implementation to ensure compliance with the applicable laws, as follows:

- Reviewed, updated, and monitored compliance with the Procedure for Bank-wide Customer Consent Management, serving as a guideline for managing customer consent from the determination of the master source, the process of obtaining, storing, using, and destroying consent data to comply with relevant laws and regulations.
- Reviewed, updated, and monitored compliance with the Procedure for Personal Data Disclosure to Third Party, serving as a guideline for disclosing personal data to external agencies or other companies, focusing on disclosure in line with relevant laws, regulations, and requirements.
- Reviewed, updated, and monitored compliance with the Procedure for Personal Data Retention Management, serving as a guideline for managing the retention period of personal data in an appropriate manner according to standards, along with destroying data when the due date is reached to comply with relevant laws and regulations.

Communication with employees through Email: "Compliance Message"

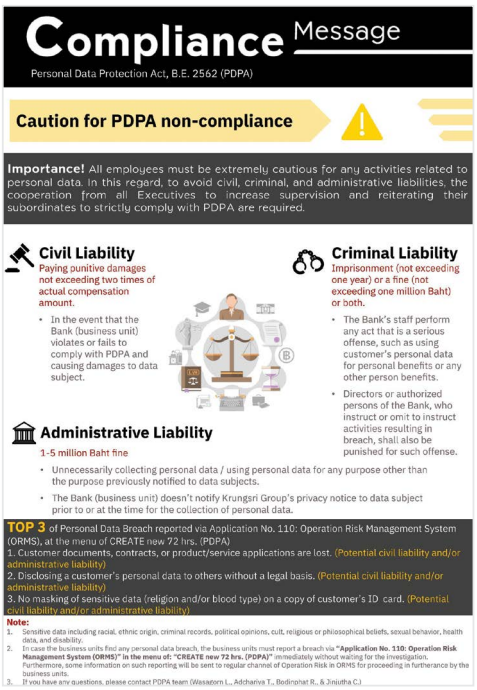
Target:

To communicate about data governance and personal data protection to executives and all employees through "Compliance Message" emails, aiming to raise awareness and promote understanding of the practices in line with the Personal Data Protection Act B.E. 2562 (2019).

Performance:

In 2025, a total of 11 topics were communicated as follows:

1. Use of customers' personal data for personal benefit
2. Cautions on modification/ improvement/ alteration/ development of systems and applications UAT, including processing cookies on websites.
3. Proper reporting of personal data breach
4. Assessment of external data processors
5. Preventive measures for PDPA non-compliance
6. Erasure, destruction, or anonymization of personal data to ensure non-identifiability
7. Guidelines for checking consent withdrawal and data subject rights prior to offering products or services to customers
8. Record of processing (ROP)
9. Lessons learned from cases of the Personal Data Protection Committee (PDPC)'s administrative fine
10. Data classification guideline for determining security measures to protect personal data
11. Cautions regarding PDPA non-compliance



Organization of training sessions on the Personal Data Protection Act B.E. 2562 (2019) (Compulsory)

Target:

To organize a compulsory training session on the Personal Data Protection Act B.E. 2562 (2019) to enhance knowledge and understanding among executives and staff members through online training programs and include such training program as compulsory which must be completed by all executives and employees

Performance:

In 2025, 99 percent of executives and employees completed the mandatory training course (including employees under special conditions*). In addition, additional training programs on the Personal Data Protection Act was provided to employees in various departments, such as branch employees and customer management officers, as follows:

- May 2025: "PDPA Compliance orientation program for all staff 2025"
- June 2025: "PDPA Training for all Branch 2025", "PDPA Training for Vientiane Branch 2025", "PDPA Training for CMD 2025", and "PDPA Training for Personal Loan Sales Agent Department 2025"
- July 2025: "PDPA Training for Human Resources Management Division 2025" and "PDPA Training for Mortgage Sales Department 2025"

Remark:

* Employees under special conditions refer to employees identified by their business unit as being unable to attend compulsory programs, such as those who are seriously ill and those on maternity leave.



Record of processing

Target:

In case the Bank is the data controller and/or the party conducting data processing, relevant business units update and review the record of data processing on an annual basis or upon changes in work processes related to personal data, so that each business unit can establish proper control mechanism for appropriate personal data processing.

Performance:

In 2025, the business units responsible for collecting, using, and disclosing personal data performed the preparation, review and stored the record of personal data processing in a systematic and comprehensive manner. These records cover all processes from the collection, use, and disclosure to the disposal of personal data to ensure proper compliance with data governance principles and personal data security requirements.

Management of customer data breach incidents

Target:

To appropriately and effectively manage customer data breach incidents

Performance:

In 2025, the Bank identified no significant personal data breach incidents. The Bank established a mechanism for reporting a data breach incident and reporting channels as well as required that investigation and rectification be promptly undertaken once the incident occurs. Furthermore, thorough and comprehensive guidelines for data governance and personal data protection were stipulated to prevent the recurrence of such incidents. In this regard, the Bank developed an application for reporting data breach incidents, enabling employees from various departments to timely report the incident. Furthermore, internal training programs were provided to the executives and employees, and the methods for correctly reporting the data breach incidents were communicated through “Compliance Message” emails. In this regard, upon any data breach incident, related business unit must immediately report the incident in the stipulated system, so that the business units responsible for personal data protection can consider and notify the Office of the Personal Data Protection Commission within 72 hours from the time of acknowledging the incident on a best-effort basis, unless such incident has no potential to affect the right and liberty of the data subject.



Financial Crime Prevention

Risks and opportunities

Risks

- Violations of laws and regulations relating to the Anti-Money Laundering and Counter-Terrorism and Proliferation pf Weapon of Mass Destruction Financing policy (AML/CTPF), as well as other laws or regulatory requirements, may lead to penalties or fines, including reputational damage, and adverse impacts on the Bank's business operations.
- Investment in technology, employee training, and financial crime monitoring and prevention requires significant resources.
- The complexity of criminal networks necessitates cooperation between various domestic and international agencies to detect and identify sophisticated criminal networks, such as mule accounts and cross-border money laundering, which may delay detection processes.
- Keeping pace with technologies used by criminals or financial fraudsters, such as data encryption or digital currencies, requires organizations to continuously invest in technology development to prevent evolving forms of financial crime.
- Customers' sensitive financial information may become targets of cyber-attacks.
- Failure to comply with economic sanctions measures imposed by international organizations and national authorities may result in penalties or fines, restrictions or suspension of cross-border transactions, limitations on access to the global financial system, and reputational damage, particularly in relation to cross-border transactions and correspondent banking relationships.
- Complex ownership structures and challenges in identifying Ultimate Beneficial Owners (UBOs), especially those involving shell companies, may increase the risk of the Bank could be misused as a channel for money laundering or other financial crimes if controls are not sufficiently robust.

Opportunities

- Commitment to preventing financial crime and compliance with international financial crime prevention standards will help build trust and confidence among stakeholders such as customers, investors, and business partners. This will also create competitive advantages, maintain organizational stability and security, and foster long-term value.
- Since financial crime prevention is a globally important issue, cooperation with international agencies helps increase credibility and opportunities for the expansion of business network.
- Strengthening collaboration and information sharing among government agencies, regulatory authorities, and financial institutions enhances effectiveness in the detection, investigation, and prevention of financial crimes, and supports the integrity of the financial system.
- Investment in modern technology systems will help organizations quickly adapt to threats and new regulatory changes. Additionally, implementing digital technologies such as Artificial Intelligence (AI) and Machine Learning (ML) for transaction monitoring can increase accuracy, reduce errors and potential risks.



Management Approaches

- "Financial Crimes Compliance Division" responsible for supervising the Bank's business operations to comply with financial crime prevention regulations and MUFG's Global Financial Crime Standards, both in preventing non-compliant practices and monitoring operations to ensure compliance with internal rules and regulations of the Bank, as well as coordinating with relevant regulatory authorities and handling official requests regarding customer accounts.

- Conduct regular Self Risk Assessments (SRA) covering money laundering, terrorist financing, and proliferation financing risks across customers, geographic areas or countries, products or services, and delivery channels in order to identify, assess, and implement appropriate risk mitigation and control measures.

- Establish the policies, procedures, and manuals related to the prevention of financial crime to ensure alignment and in accordance with the criteria and methods of the regulatory authorities whereby they are updated on a regular basis.

  - Policy and procedures related to the Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF)
  - Policy, Program, and Procedure for Anti-Bribery and Corruption
  - Procedure related to Know Your Customer/Customer Due Diligence (KYC/CDD)
  - Measures to prevent the account opening for a wrong purpose: Mule account
  - Procedure related to AML Transaction Monitoring, Investigation and Reporting (TMIR)
  - Procedure related to Sanctions Screening and Investigation

- Establish Know Your Customer/Customer Due Diligence (KYC/CDD) procedures covering customer identification and verification, including the development of a system to identify Ultimate Beneficial Owners of legal entities registered with the Department of Business Development (DBD) through linkage with reliable data sources. The procedures also include fact finding and verification to support the screening of customers conducting financial transactions with the Bank, such as account opening, money transfers, withdrawals, etc., in accordance with requirements and methods of the regulatory authorities.

- Detect suspicious transactions by using efficient technology to check customers' transactions regularly. For instance, detection of irregular account movements regarding the number of transactions or the transaction values not congruent with the income. Once the system detects such incongruities, the officer will conduct an in-depth data analysis to consider approving the reporting of the suspicious transactions to the Anti-Money Laundering Office (AMLO).

- Develop and improve service systems so they are up to date and accord with the regulatory requirements, both in terms of hardware and technology systems. For example, opening an account online requires complete and correct KYC/CDD and it must be verified that the applicant is the same person to prevent identity theft by using customer identification and verification standards according to regulations by using the National Digital ID (NDID).

- Establish the system and the handling of customers whose names are on the transaction prohibition watch list and customers in the high-risk group which is required an intensive verification. Such watch lists are regularly updated.

- Enhance the sanctions risk management framework for cross-border fund transfer and international trade finance transactions by applying enhanced due diligence on customers and transactions, particularly those involving high-risk countries, in accordance with relevant regulatory guidance on sanctions-related risks oversight. This approach also includes reviewing underlying goods that may be classified as dual-use items (DUI) as well as items listed under the Common High Priority List (CHPL). These measures support compliance with applicable sanctions requirements and help manage potential risks associated with terrorism financing and the proliferation of weapons of mass destruction, with the objective of strengthening credibility among international stakeholders.

- Cooperate with public and private sectors such as the Bank of Thailand, the Anti-Money Laundering Office (AMLO), the Royal Thai Police, the member banks of the Thai Bankers' Association (TBA) and mobile network operators to establish preventive measures, issue warnings, and assist affected customers, as well as respond to and cooperate in dealing with and managing financial crimes. This includes supporting financial information and documentary evidence to halt incidents and pursue legal action against criminals to ensure they face legal penalties as quickly as possible.

- Utilize Robotic Process Automation (RPA) to generate legal documentation, collect supporting evidence, and consolidate financial transaction data, thereby reducing process complexity and improving operational efficiency. This approach enables timely submission of information to government authorities and the Royal Thai Police, while enhancing the experience of customers, regulatory authorities, operational staff, and relevant employees.

- Organize training and communication for executives and employees so they comprehend the risk of financial crimes including the common types of scams on a regular basis through meetings, seminars, and online training sessions, e.g., educating branch employees countrywide and the Compliance Champions of all divisions via MS Teams.

- Inform and warn customers of financial fraud continuously through the Bank's officers and various channels such as branch employees, Krungsri Call Center 1572, announcements affixed at Krungsri branches, SMS, announcement in krungsri app, ATM screens, krungsri.com, and the "Krungsri Simple" Facebook page and Line account.









Performance

Prevention of Account Opening for Improper Purposes

Target:

Develop and implement digital technologies, such as artificial intelligence (AI) and machine learning (ML), to monitor suspicious transactions or accounts that may be misused, including mule accounts.

Performance:

The Bank has developed and implemented advanced technologies to monitor and detect account openings that may be misused for unintended purposes within the krungsri app, with the aim of enhancing security. The system enables the Bank to investigate and take measures against accounts suspected of being mule accounts, such as temporarily suspending accounts to conduct Enhanced Due Diligence (EDD). As a result, suspected accounts are prevented from being used to deceive additional victims. In 2025, the number of mule accounts that were frozen or had transactions suspended decreased by 48 percent compared to the previous year

Cybersecurity and AI Governance

Risks and Opportunities

Risks

- Threats from cyberattacks, e.g. malware, ransomware, phishing, Distributed Denial of Service (DDoS), and theft of personal data and the company's important data
- Data breaches such as failure of security systems might cause leakage of personal data or business data
- Employees lack awareness of cyberthreats and become targets of system attacks, or employees intentionally or unintentionally do something wrong, such as unauthorized information disclosure.
- Outdated technology systems or lack of updating the program for patching security systems cause them to be vulnerable to cyberattacks.
- Complexity of the systems linked internally within the organization or the suppliers in the supply chain result in network weaknesses that could be penetrated.
- Risks in Using and Developing Artificial Intelligence (AI)
  - Accountability: If an AI system lacks clear ownership, errors may results in delays in issue resolution, increasing legal risks and disrupting customer service delivery.
  - Privacy (Data Protection): The collecting, using, or sharing personal data without transparency, or data leakage during AI development, may violate data protection laws and damage the organization's reputation.
  - Security: If AI systems lack measures to prevent unauthorized access, they may be vulnerable to attacks or data manipulation, affecting organizational trust and security.
  - Compliance: AI systems developed without adherence to laws or standards, such as the PDPA or financial regulations, may result in significant fines and legal risks.
  - Transparency: Insufficient disclosure about AI operations can prevent users and stakeholders from understanding or assessing risks, leading to a lack of trust.
  - Fairness: AI may exhibit bias from data or model development, resulting in unfair outcomes, such as discriminatory lending practices based on gender or race, which can affect trust and the organization's reputation.
  - Explainability: If AI systems cannot explain their decision-making criteria, outcomes cannot be reviewed or challenged, leading to reduced trust and increase business risks.
  - Reliability: If AI systems do not operate accurately and consistently, they may cause operational disruptions and loss of customer confidence.

Opportunities

- Prioritization of safeguarding important data, maintaining data confidentiality, and data availability helps boost confidence and cultivate trust among all stakeholders.
- Sound and efficient management of security systems can help build trust among customers and partners, possibly bringing forth new business opportunities, differentiation from peers, and competitive edges.
- Compliance with regulations such as ISO 27001 and PDPA helps reduce the chances of being penalized or fined, including lowering loss from attacks and cutting down system recovery time.
- Development of security solutions by adopting modern digital technology such as artificial intelligence (AI) and machine learning (ML) helps enhance the detection of threats to IT and business.
- Improvement of talents and experts in IT security business units helps enhance cyber threat management.
- Development of an AI Governance Framework helps ensure that AI development and usage are conducted under clear principles, reducing risks such as data leakage and system attacks. It also promotes transparency, accountability, and strong legal compliance, which can create a competitive advantage and support the sustainable use of AI technology in the long term.

Management Approaches

- Establish the '**IT Security Division**' responsible for managing and monitoring the Bank's IT security to ensure that the IT control level is maintained in compliance with the Policy for Enterprise Information Security. The division supervises the following departments:
  - The **IT Access Control Management Department** is responsible for supervising the user account management process in compliance with the Bank's related policies and regulators' requirements.
  - The **IT Controllership Department** manages the Policy for Enterprise Information Security and supervises the Bank's IT, acting as the ISMS Coordinator as well as the Document Controller which manages internal documents within the scope of IT security management.
  - The **Cyber Security Department** is responsible for IT supervision, design, and testing in accordance with IT security guidelines, including cyberthreat detection and monitoring
- Established the **"Data Technology and Artificial Intelligence Division"** to design and implement data systems and infrastructure that enable efficient data management. The division is responsible for developing data models that respond to business needs; building and maintaining both real-time and batch data processing systems; and providing tools for data analytics and visualization. It also oversees monitoring and enhancing the performance of data systems to support business expansion. In addition, the division defines operating frameworks, platforms, and supporting tools to drive artificial intelligence (AI) initiatives and organizational learning. The division works closely with the Data Governance function to ensure that data management and usage comply with policies on data usage, security, and regulatory requirements, while systematically advancing the adoption of AI across the organization in alignment with the Bank's business strategy. The division comprises the following sub-units:
  - Data Platform and Data Technology Management Department – responsible for developing and maintaining the Bank's data infrastructure, as well as designing, developing, and managing data platforms. The department works closely with the Data Governance to ensure effective data management and compliance.
  - Data Architecture and Data Innovation Section – collaborates with Enterprise Architecture and Data Governance team to develop, publish, and maintain guidelines, policies, and standards from a data architecture perspective. The unit also supports the Krungsri Group AI Center of Excellence (KS AI CoE).
  - Data Streaming and Data API Management Department – act as the owner of the data integration hub, responsible for developing and maintaining near real-time data streaming solutions to enable real-time data usage and analysis.
  - Data Science and Artificial Intelligence Department – responsible for advanced analytics, artificial intelligence (AI), and machine learning. The department drives the systematic adoption of AI across the organization in alignment with the business strategy, and serve as a center for innovation in AI and advanced analytics- for Krungsri Group.
- Establish the **"Policy for Enterprise Information Security"** as a guideline to manage and protect the Bank's IT data and communicate with the Bank's employees and ther stakeholders such as counterparties, temporary employees, vendors, and other third parties who need to use the Bank's data to ensure that they acknowledge the said policy and abide by the legal requirements and regulations related to this policy. Actions regarding systems and data are taken under three key principles as follows:
  1. **Confidentiality**
  2. **Integrity**
  3. **Availability**

  This includes the stipulation of the **IT Disaster Recovery Plan.** The Policy for Enterprise Information Security applies to the Bank and the subsidiaries. Subsidiaries are required to use this policy as a common guideline for forming their own equivalent policy. Moreover, the policy contents are to be reviewed and updated at least once a year in line with the risk landscape and future trends that could impact the Bank's IT security.

- Control **enterprise-wide IT security,** starting from employment, transfer of position, or resignation procedures and inform the IT security system administrator in case of transfer of employees or computer resources

- **Classify information**, maintain and erase data according to their class, manage cryptography and key management throughout the lifetime of encrypted keys which are reliable and meet international standards

- Determine access rights management and user authentication according to their respective access rights, level of necessity, and risk level to prevent access to and alteration of systems or data by unauthorized persons
- Maintain security of the data center and the areas used for key IT operations to prevent damage caused by intruders or natural disasters
- Establish "Information Technology Security Measures" to cope with various situations in line with ISO/ IEC 27001 Information Security Management and the Bank's Policy for Enterprise Information Security
- Establish "Guidelines for Cybersecurity Incident Response" to increase the Bank's capability to maintain maximum cybersecurity to prevent cyberthreats and support IT advancements, e.g. phishing simulation exercise, cyber tabletop exercise. Incidents in which the Bank is under cyberattack are simulated wherein officers from the relevant functions are required to participate in the exercise to ensure their understanding and familiarity with the cyberthreat response process, thus efficiently handle cyberthreats.
- Adopt domestic and international industry standards and apply best practices for cyber and IT security management in the organization's processes, e.g.:
  - Use of the advanced persistent threat detection tool and the cyberthreat intelligence tool from reliable sources to enhance capabilities to detect incidents, which is part of the cyberthreat monitoring process performed by the Security Operations Center (SOC)
  - Compliance with the Customer Security Controls Framework of the Society for Worldwide Interbank Financial Telecommunications (SWIFT)
  - Enhancement of compliance with international standards by meeting the ISO/IEC 27001 (ISO 27001 Certification) for the Information Security Management System (ISMS) in the scope of management of provision of services in the Bank's primary data center and critical applications regarding two systems, namely the Bank of Thailand Automated High-value Transfer Network (BAHTNET) for large-sized funds transfer transactions and the Imaged Cheque Clearing System (ICS)
  - Other relevant actions to strengthen cybersecurity
- Establish information technology operational procedures that align with current technologies in use, such as Cloud Security and Cloud Landing Zone practices, as well as emerging technologies to be adopted in the future, including Artificial Intelligence. These procedures serve as guidelines for the utilization of IT services and support the business operations of Krungsri Group effectively, while placing the highest priority on information security in alignment with the Bank's policies and relevant regulatory requirements.
- Provide a channel for employees to report problems such as receiving phishing emails, emails with malware or virus, and other irregularities caused by cyberattacks to the Cyber Security Department at the Email address CSIRT@krungsri.com
- Develop an Artificial Intelligence (AI) Strategy Framework to manage AI demand in alignment with organizational strategy, while supporting workforce development, defining process and technology platform standards, managing risks, promoting responsible AI usage, and building strategic partnerships to develop AI-related skills within the organization.
- Develop AI governance policies and procedures to serve as a framework for the development, procurement, and usage of AI in an appropriate manner. This includes fostering innovation and sustainable growth while maintaining principles of good governance, transparency, accountability, and security, in compliance with ethical standards, laws, and regulations, to build trust among customers, partners, and all stakeholders.

Performance

Cybersecurity incident management

Target:

Make preparations for safeguarding the Bank's data and IT systems to reduce risks and adverse impact arising from cyberthreats. The IT system security plan is formed based on cyberthreat incidents in the recent year, international practices, and relevant regulatory requirements.

Performance:

In 2025, the Cybersecurity Incident Response Plan was formed and implemented. We did not find any incident regarding leakage, theft, or loss of customers' sensitive data owing to cyber threats.



Communication regarding cybersecurity fundamentals

Target:

Communicate cybersecurity best practices and essential precautions to Krungsri executives and staff at least once per month through the appropriate channels. The communication covers key topics such as risks associated with Artificial Intelligence (AI), guidelines for the proper use of the Bank's assets, monitoring and prevention of insider threats, data leakage prevention, response to emerging malware threats, and the robust and appropriate use of Multi-Factor Authentication (MFA). These efforts aim to enhance the security and effectiveness of the use of and access to the Bank's information systems. In addition, guidance on domain verification to prevent phishing emails, such as URL verification and the identfication of fraudulent domains, is provided to further strengthen the security of the organization's information systems.

Performance:

In 2025, cybersecurity fundamentals and phishing email prevention tips were regularly communicated through 'IT Update' emails, totaling 25 times.



2025 IT backup system test plan

Target:
Stipulate the IT backup system test plan to build confidence for the Bank of Thailand as well as the Bank's customers and counterparties in the event of emergencies regarding the Bank's primary data center. The plan aims to reduce the impact caused by business interruptions and ensure that the Bank can restore systems to normalcy as soon as possible, mitigating the risk of negative impact to the Bank.

Performance:
Krungsri communicated the IT backup system test plan to all stakeholders before testing to ensure the proper knowledge and understanding prior to the tests. A total of 26 tests were carried out according to plan and completed in November 2025.

2025 Vulnerability management

Target:
Manage vulnerabilities by assessing the vulnerabilities of all critical systems at least twice per year and upon significant IT system changes. This is to identify IT vulnerabilities and prevent threats in time.

Performance:
In 2025, the Bank tested all critical systems for any vulnerabilities according to plan as follows:

- First test was conducted from January – June 2025.
- Second test was conducted from July – November 2025.

2025 Penetration test

Target:
Have independent internal or external experts conduct penetration tests, especially on Internet-facing applications and network, at least once per year and upon any significant changes. Furthermore, the Bank arranges for penetration tests in conformity with the Intelligence-led (iPentest) guideline designed by the Bank of Thailand.

Performance:
In 2025, the Bank conducted one penetration test during the period from June – November 2025.

Organization of cybersecurity training courses for Krungsri executives and staff in collaboration with the Human Resources Learning and Development Division

Target:
Organize annual cybersecurity training courses for executives and staff together with the Human Resources Learning and Development Division

Performance:
In 2025, Krungsri organized cybersecurity training courses for Krungsri executives and staff to build up their awareness, knowledge, and immunity from cyberthreats according to the provisions in the Bank's Policy for Enterprise Information Security. We held twenty training courses online as follows:

1. Basic Cybersecurity
2. Cyber Security for Executives
3. Cyber Security: Understanding Cyber Threats
4. Cybersecurity
5. Cybersecurity Awareness: Don't Wait Until You Become a Victim to Learn (Learn Every Trick to Protect Yourself in the Online World)
6. Cybersecurity Awareness for IT & Digital Professionals
7. Cybersecurity Incident Response (with English Subtitle)
8. Digital Laws and Regulatory Compliance for Cybersecurity and Data Protection - Part 1
9. Digital Laws and Regulatory Compliance for Cybersecurity and Data Protection - Part 2
10. Information Technology Specialist Cyber Security
11. ISO 27701 Practice - Part 1
12. ISO 27701 Practice - Part 2
13. ISO/IEC 27001 for Internal Auditor
14. ISO/IEC 27001 Information Security Management Systems Awareness for Department Head
15. ISO/IEC 27001 Information Security Management Systems Awareness for ITMC
16. ISO/IEC 27001 Information Security Management Systems Awareness for Users
17. NIST Cybersecurity Framework - Part 1
18. NIST Cybersecurity Framework - Part 2
19. Secure Coding
20. Tomorrow's Cybersecurity in The Age of AI

Total number of executives and staff who joined these courses is 787 employees, accounting for 2,000 training hours.

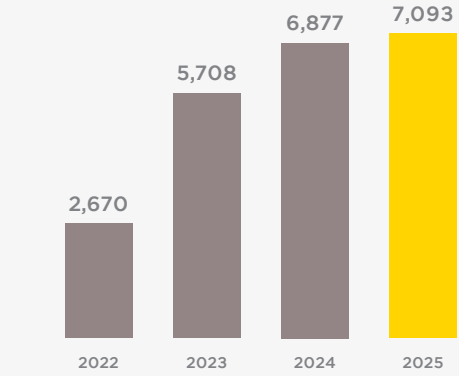


Tightening of proactive prevention of phishing emails

Target:
Enhance employees' understanding and capability to cope with cyberthreats, especially the prevention of phishing emails. Employee are encouraged to report suspicion emails by clicking the Report Phishing button in Microsoft Outlook so that the Cyber Security Incident Response Team (CSIRT) can take proactive preventive actions.

Performance:
In 2025, 7,093 phishing emails were reported by employees via Outlook, an increase of 3.14 percent from 2024. This reflects employees' heightened awareness, understanding, and caution of phishing emails.

Reporting of phishing emails via Microsoft Outlook
(No. of report)



Phishing simulation exercise

Target:
Perform phishing simulation exercises at least four times per year to enhance employees' cyberthreat knowledge and immunity by sending them simulated phishing emails to check their level of understanding of avoiding and handling phishing emails.

Performance:
In 2025, the Bank performed four phishing simulation exercises to test whether employees would click the links in the phishing emails or fill in forms on fake websites.

Participation in critical cyberthreat incident plan testing and training

Target:
Provide cooperation in and support the critical cyberthreat incident plan testing and training with the relevant agencies such as the Thai Bankers' Association and the National Cyber Security Agency (NCSA) to create understanding of cyberthreat incidents and prepare for cyberattacks by carrying out scenarios to help participants gain the knowledge and understanding of their roles and duties as well as the cyberthreat response process for appropriate implementation in actual operations. This is also to boost the banking sector's overall cyberthreat analysis efficiency for the country's economic security.

Performance:
- Krungsri participated in the Global Tabletop Exercise with MUFG Group on August 26, 2025, organized by the MUFG Global Incident Response Team (GIR). The exercise scenario was "Ransomware Attack Core Inter-Bank Payment System" affecting the organization's critical systems.
- Krungsri participated in a cybersecurity tabletop Exercise with Krungsri Consumer on November 6, 2025. The exercise scenario was "DDoS Attack" affecting critical systems within Krungsri Group.
- Krungsri, as one of the country's Critical Information Infrastructures (CII) organizations, participated in Thailand's National Cyber Exercise 2025, organized by the National Cyber Security Agency (NCSA), during December 8-9, 2025.



Development of Artificial Intelligence (AI) Strategy Framework

Target:
Developed an Artificial Intelligence (AI) Strategy Framework to manage AI demand in alignment with the Bank's corporate strategy, support workforce development, and build strategic partnerships.

Performance:
In 2025, the Bank developed an Artificial Intelligence (AI) Strategy Framework, along with an implementation plan to prepare for operational rollout in 2026.

Development Guidelines for Key Principles to Manage AI Risks

Target:
Establish guidelines to define key principles for managing risks in the use and development of AI in a responsible manner. This covers Accountability, Privacy, Security, and Reliability, Compliance with laws and standards, Transparency, Fairness, and Explainability.

Performance:
In 2025, the Banks developed a framework to define key principles for managing AI risks, which was completed in October 2025, along with an implementation plan to prepare for operational rollout in 2026.

Development of AI Governance Policies and Procedures

Target:
Establish policies and procedures for AI governance to ensure responsible use of artificial intelligence, covering risk management, technology governance, and sustainable value creation.

Performance:
In 2025, the Bank developed a draft of AI governance policies and procedures, which are currently under review and approval. The Policies are planned to be announced and implemented in 2026 to ensure that the Bank's use of AI complies with relevant standards and requirements.

Good Governance and Anti-Corruption

Risks and Opportunities

Risks

Neglecting good corporate governance or incidents of corruption within the organization may result in risks and impacts, as follows:

- Legal risk, including penalties or fines due to breaches of law or involvement in corruption, which may result in severe consequences such as litigation or business license revocation
- Impact on reputation and the trust of stakeholders, e.g. investors, customers, society
- Internal fraud might lead to inefficient management, resource loss, overall performance deterioration, and potentially hindering the achievement of business objectives e.g. discharge of dishonest employees could result in lack of key personnel operational disruption, and delays in decision-making.

Opportunities

If the organization has good governance throughout our entire organization and supply chain and promotes the organizational culture of zero tolerance toward any form of corruption, direct or indirect, it will help mitigate risks and create opportunities as follows:

- Bolster the confidence and trust of all stakeholders such as investors, customers, and employees while also promoting the organization's good corporate governance reputation, creating opportunities for financial support from local and foreign investors and financial institutions
- Transparent, auditable, and efficient work systems help reduce fraud and loss, while fostering sustainable organizational growth in the long run
- Helps the organization stand out with enhanced competitiveness
- Good corporate governance and anti-bribery and corruption help reduce the chances of civil liability claims, prosecution, penalties, or fines.

Management Approaches

Krungsri Group emphasizes conducting business based on the Good Corporate Governance Principles and combating all forms of bribery and corruption with the following management approaches.

- Stipulate the "Good Corporate Governance Principles" in writing based on the Corporate Governance Code of the Stock Exchange of Thailand, the Office of the Securities and Exchange Commission, the Bank of Thailand, and the Thai Institute of Directors (IOD). The principles also align with the Banking Industry Code of Conduct and the ASEAN Corporate Governance Scorecard (ASEAN CG Scorecard). The Board approved these principles as guidelines for performing operations and meeting international business standards. In addition to serving as best practices to which all Krungsri directors, executives, and staff must strictly adhere, they are also guidelines for companies within Krungsri Group to adopt or establish their own corporate governance principles suitable to the nature of each company's business.

  The Good Corporate Governance Principles cover the roles and responsibilities of the President and Chief Executive Officer and other executives; governance of companies in Krungsri Group; shareholders' rights and equitable treatment; information disclosure and transparency; internal control system and internal audit system; Krungsri's business philosophy, mission, vision, and core values; Krungsri Group's roles toward stakeholders; including staff's compliance with the Code of Conduct and ethical standards.

  The Board stipulates that the Good Corporate Governance Principles be reviewed every year or without delay upon any significant change before proposal to the relevant subcommittee at the governance level then to the Board for consideration and approval

Download for Good Corporate Governance Principles

- Stipulate the "Charter of the Board of Directors" covering the composition and qualifications of the Board, the holding of positions of the Bank's directors within Krungsri Group or other organizations, term of office, the approval authorization of the Bank Board of Directors, the roles and responsibilities of the Chairman and the Board of Directors, the development of the Bank Directors and other involved in good corporate governance, the meeting and quorum, including minutes of the meeting to ensure that the operating guidelines for the Board of Directors align with the current situation and business environment including laws and regulations.

  The Board of Directors stipulates that the charter be reviewed every year or without delay upon any significant change before proposal to the oversight committees at the governing level then to the Board of Directors for consideration and approval.

Download for
Charter of the Board of Directors

- Stipulate "The Spirit and The Letter" (S&L) which is a code of conduct regarding integrity within the framework of laws and good governance. This serves as practices for all directors, executives, and all employees to comply with. The S&L specifies in writing the matters for acknowledgement, compliance, caution, and punishment in case of violation to create continuous awareness of the practices. Krungsri Group stipulates that all employees must regularly sign to acknowledge and give consent to comply with the S&L every year.



The Spirit & The Letter



Download for

Section 1: Regulatory excellence

- Regulatory excellence

Section 2: Working with customers and suppliers

- Improper payments
- Supplier relationships
- Sanctions compliance
- Anti-money laundering Money laundering prevention
- Privacy

Section 3: Working with Governments

- Working with governments

Section 4: Complying with competition laws

- Complying with competition laws

Section 5: In the Krungsri community

- Fair employment practices
- Environment, health, and safety
- Security and crisis management

Section 6: Protecting Krungsri assets

- Intellectual property
- Controllership
- Conflicts of interest
- Handling of Material Non-Public Information (MNPI) and preventing insider trading

- Adhere to the "**Banking Industry Code of Conduct**" which was jointly established by the member banks of the Thai Bankers' Association (TBA) to uphold the standards and code of ethics for Thai commercial banks, bolster customer confidence in the banking industry, and raise the banking standards so they are clearer and more practical for effective implementation. Business is run based on three main principles: **integrity, fairness, and accountability to stakeholders.** The code covers practices as follows:

  1. Code of Conduct
  2. Roles of Directors and Executives
  3. Service Standard
  4. Employees and Working Environment
  5. Commitment to Customers
  6. Conflict of Interest
  7. Information Management
  8. Overall Compliance
  9. Trade Competition and Dispute Resolution

- Appoint the "**Compliance Champions**" of each group under the Bank and appoint the "**Compliance Representatives**" of companies in the Financial Business Group to liaise with the Compliance Group in communicating, promoting, and overseeing compliance with regulatory requirements and procedures, including the Bank's corporate compliance requirements which the employees of such business group must acknowledge and comply with.

- Communicate and disclose the "**Good Corporate Governance Principles**" "**Anti-Bribery and Corruption**" and "**The S&L**" to all stakeholder groups through the Bank's website (krungsri.com) and other suitable channels such as email and the Bank's intranet.

- Establish the "**Fraud Management Committee**" which has the duties to formulate and propose policies to the Executive Committee and review the adequacy of anti-corruption policies, guidelines, management systems, as well as the efficiency of such systems and compliance with such policies on a continuous basis. The aim is to improve the overall anti-corruption mechanisms of Krungsri Group to enhance prudence, strictness, and efficiency.

- Stipulate the "**Policy and Program for Anti-Bribery and Corruption**" as a guideline for operating business with honesty, integrity, good governance, and ethics. The Bank has zero tolerance toward any form of direct or indirect corruption. All entities under Krungsri Group must refer to this policy when formulating their policies, guidelines, and workflows unless theirs are stricter. The policy is revised every year or upon any significant change and must be approved by the Board through the Risk and Compliance Committee and the Executive Committee.

- Establish the "**Policy for Fraud Management**" to provide clear guidance and standards for preventing and controlling corruption. The policy aims to improve the effectiveness and coverage of corruption risk management for both internal and external risks. It also includes regular monitoring, evaluation, and improvement to strengthen the Bank's anti-corruption practices in a sustainable manner. This policy applies to the Bank and Krungsri Group. It also serves as a guideline for developing equivalent policies, rules, and procedures.

- Stipulate the "**Anti-Bribery and Corruption Program**" as the anti-bribery and anti-corruption guideline for reiterating the roles, duties, and responsibilities of all relevant business units to ensure compliance with the Bank's corporate governance principles, to which executives and staff at all levels must strictly adhere. The program also promotes good organization culture and shows our standpoint of zero tolerance toward any form of bribery and corruption.



- Stipulate the "Procedure for Gift and Entertainment" so that executives and staff understand the scopes, criteria, and proper practices to give or receive gifts and entertainment including the relevant practices. The aim is to promote compliance with good corporate governance and ethics, and to reduce bribery and corruption risks due to gifts and entertainment. The procedure covers giving or receiving gifts and entertainment with counterparties or businesses related to the Bank such as customers, vendors, advisors, agents, government officials, foreign government officials, international organization officers, and any other person or entity dealing with the Bank.

- Stipulate the "No Gift Policy" to which employees shall adhere by not accepting gifts from the Bank's customers or suppliers. The policy is communicated to stakeholders and external parties through the Bank's various channels such as the Bank's website (krungsri.com), the "Krungsri Simple" Facebook fanpage, ATM screens, and the "Krungsri Simple" Line Official Account to show our intention to counter all forms of bribery and corruption under the principles of Thailand's Private Sector Collective Action against Corruption (CAC) and good governance principles.



- Stipulate that employees at all levels must study six compulsory programs promoting good governance, ethics, and anti-corruption (e-learning programs) in the Krungsri Learning Companion (KLC) system as follows:

Compulsory Programs Promoting Good Governance, Ethics, and Anti-Bribery and Corruption

Average number of employee training hours* is **5.08** hours

1. Good Corporate Governance (CG)
2. The Spirit and The Letter (S&L)
3. Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT)
4. Anti-Bribery and Corruption
5. COSO Internal Control Framework
6. Related Party transaction (RPT)

Remark:

* The average number of training hours is calculated with the sum of the training hours of all programs in 2025 divided by the Bank's employee headcount.

- Be recertified as a member of "Thailand's Private Sector Collective Action against Corruption" (CAC), reflecting Krungsri Group's determination to prioritize countering all forms of bribery and corruption under our written policies and procedures which serve as guidelines for measurable corporate sustainability. All Krungsri Group directors, executives, and staff must sign a binding agreement to adhere to the Policy and Program for Anti-Bribery and Corruption with disciplinary punishments for violators.

- Communicate and promote the Bank's good corporate governance and ethics to ensure prudent operations and operational risk mitigation. Informative materials regarding such matters like the "Compliance Message" emails are regularly communicated.

- Lay down the fundamental principles for whistleblowing and protecting whistleblowers. Through Krungsri's easily accessible **whistleblowing channels**, any employee or person can report employees' violation of a law, policy, procedure, or code of conduct and rest assured that they will not suffer any repercussion afterward. Complaints shall be processed without delay and investigated justly. We also have rectification, preventive, and reporting measures, as well as processes for updating the whistleblower (if the whistleblower's identity is known) and reporting to the relevant committee for acknowledgement.

Whistleblowing Process

Report a lead or file a complaint about a possible violation of a rule, policy, procedure, or code of conduct through the designated channels or business units.

Follow up and investigate the facts.

Determine the rectification and report it to the whistleblower as well as the relevant committees.

Whistleblowing Channels

1. **Supervisor or second-line supervisor trusted by the whistleblower**
2. **Compliance Group** (Compliance_Whistleblowing@krungsri.com)
3. **Ombudsperson**
   - **Tel.:** For Head Office 85588, For branches 02-296-2000 ext. 85588
   - **Address:** P.O. Box 169 Yan Nawa, Bangkok 10120
4. **Branch Operational Risk Management Department**
   - Tel. 0-2296-2000 ext. 83456 followed by 1 then 2
5. **Human Resources Group**
   - HR Hotline Tel. 0-2296-2000 ext. 85577
6. **Audit Committee**
   - **Address:** Audit Committee, Bank of Ayudhya PCL, Head Office 1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120
   - **Email address:** audit.committee@krungsri.com
7. **MUFG Channel (for leads or complaints in English or Japanese only)**
   - **Nishimura & Asahi Law Firm**
     Address: Otemo Tower, 1-1-2 Otemachi, Chiyoda-ku, Tokyo 100-8124, Japan
     Email address: mufgwhistleblow@nishimura.com
   - **MUFG Audit Committee**
     Address: JP-Tower. 2-7-2, Marunouchi, Chiyoda-ku, Tokyo 100-0005, Japan
     Email address: mufg-group-helpline_kansaiinkai_PF@mufg.jp

Performance

Good Corporate Governance Principles

Target:
The Good Corporate Governance Principles shall be revised every year or without delay upon any significant change.

Performance:
In 2025, the Board of Directors reviewed the Bank's principles of good corporate governance, which involved non-material amendments to the content. As part of this review, an additional sub-section on Strengthening a Robust Risk Culture was incorporated, recognizing its importance in shaping how risks are identified, assessed, and managed, in order to safeguard enterprise value and support the achievement of the Bank's long-term sustainable success. In addition, the wording throughout the principles was refined to enhance clarity and ensure alignment with relevant policies and practices. Content related to the Bank's social, environmental, and climate-related operations was also updated to reflect and align with the Bank's current operating approach.

Corporate Governance Report of Thai Listed Companies (CGR) project by Thai Institute of Directors

Target:
Receive an assessment of compliance with the Good Corporate Governance Principles at a level comparable to other listed companies in the same industry.

Performance:
In 2025, the Bank was evaluated according to the Good Corporate Governance Principles of listed companies (CGR) based on the documents disclosed to the public. Krungsri earned the "Excellent" level of recognition. The evaluation was conducted by the Thai Institute of Directors with support from the Stock Exchange of Thailand.

Annual General Meeting (AGM) Quality Assessment Project by the Thai Investors Association (TIA)

Target:
To obtain an assessment of the quality of the Annual General Meeting (AGM) management at a level comparable to listed companies in the same industry.

Performance:
In 2025, the Bank received an "Excellent" level for the quality of the Annual General Meeting (AGM) of Thai listed companies. The assessment was conducted by the Thai Investors Association (TIA), in cooperation with organizations in the Thai capital market.

Compliance Champion / Representative Meetings

Target:
Organize training sessions about compliance with banking regulatory requirements for the Compliance Champions of all groups as well as the Compliance Representatives of companies in Krungsri's Financial Business Group on an annual basis.

Performance:
In 2025, these training programs were held:

- The first training program (on-site) held on March 17, 2025, was attended by 100 compliance champions.
- The second training program (online) held on June 13, 2025, was attended by 83 compliance champions.
- The third training program (on-site) held on September 19, 2025, was attended by 97 compliance champions.



Participation in Anti-Corruption Events

Target:

Support and participate in the annual International Anti-Corruption Day (Thailand) to demonstrate the Bank's stance and determination to oppose bribery and corruption in all forms.

Performance:

In 2025, the Compliance Group represented Krungsri Group to participate in the activities as follows:

- Anti-Corruption Day 2025 under the theme, "Corruption as a path to success —really?" on September 6, 2025, organized by the Anti-Corruption Organization of Thailand (ACT) via its Facebook fanpage





- International Anti-Corruption Day (Thailand) under the theme, "Hero of the Truth: Join the Fight Against Corruption" on December 9, 2025, at Hall 4, IMPACT Forum, Muang Thong Thani. The event was organized by the Office of the National Anti-Corruption Commission (ONACC), the Office of the Public Sector Anti-Corruption Commission (PACC), the Anti-Corruption Organization of Thailand (ACT), and partners from all sectors to express collective determination to continuously tackle corruption issues, raise public awareness to promote integrity, transparency, and zero tolerance for corruption at all levels, with the objective to improve Thailand's Corruption Perceptions Index (CPI) score. In this regard, Krungsri invited employees including the Compliance Champions of all groups and the Compliance Representatives of companies in the Financial Business Group to watch the event via the ONACC Facebook Live channel. The initiative aims to support and adhere to anti-bribery and anti-corruption policies in line with our commitment to operating business in an honest, transparent, and auditable manner.



Risk and Crisis Management

Risks and Opportunities

Risks

- Organization should identify material risk. If the organization neglects or is unable to identify material risks, it could result in inefficient risk preparations as well as increased chances of loss for the organization.
- Overlooking or underestimating material risks could lead to negligence in contingency planning.
- Late or unclear crisis communication could exacerbate the situation and undermine stakeholder confidence and trust.
- Crisis management requires various resources, e.g. manpower, budget, and technology. If these resources are limited, it could render crisis management inefficient.
- Crisis management planning that is inflexible and cannot adapt to changing situations due to both internal and external factors could render risk and crisis management inefficient and inappropriate.
- Inappropriate organizational risk and crisis management could affect the confidence and trust of stakeholders, such as customers, partners, and investors, which could have long-term impacts on the business.



Opportunities

- ESG risk management enhances organizational resilience and is proactive preparation for dealing with contingencies and future changes and helps systematically and efficiently manage potential emergencies in diverse forms. In addition, it helps mitigate risks arising from disruptions of business operations, especially those of critical business functions (CBF) which could cause damage to our business and customers. ESG risk management also helps reduce other risks such as financial risk, operational risk, and reputational risk.
- Systematic risk and crisis management help build the trust of all stakeholder groups, e.g. customers, partners, and investors. This boosts the organization's image and competitive capabilities, including creating business opportunities to generate returns and adding value to the Bank for steady growth in the long run.
- Risk analysis enables the organization to identify business opportunities arising from changes in the market or new regulations, and to guide its business direction in an appropriate and sustainable manner.
- Analysis and assessment of opportunities and risks equip executives with complete information for prudent and well-informed decisions, even in times of uncertainty.
- Systematic risk management not only initiates process improvement but also fosters an organizational culture that emphasizes risk management, safety, and crisis preparedness.

Risk Management

Management Approaches

- Appoint the "Risk and Compliance Committee" to advise the Board of Directors on risk management strategies, policies, frameworks, and overall business governance; to determine the duties, responsibilities, and scope of work of the Compliance Group and the Risk Management Group in line with the complexity of the Bank's businesses as well as the Charter; and to oversee that the Senior Management Team and the heads of risk management units comply with the policies on risk management strategies and risk appetites.

  In addition, it is the Risk and Compliance Committee's duty to supervise and follow up the results of strategies regarding capital and liquidity management, as well as corporate governance policies, in order to handle key risks, namely credit risk, market risk, liquidity risk, operational risk, legal risk, information technology risk (including cyberthreats), reputational risk, and corporate governance risk. Moreover, the committee reviews and examines the sufficiency and effectiveness of overall risk policies, strategies, management systems, including the annual compliance report and risk appetites at least once per year or upon significant changes. Another duty of the committee is to regularly report risk status, risk management efficiency, and the status of compliance with the organizational culture with risk considerations, including significant factors, issues, and areas of improvement in accordance with the Bank's risk management and corporate compliance policies and strategies to the Board of Directors for acknowledgement. The committee shall report any non-compliance with regulatory requirements to the Audit Committee as well. (Please see the Annual Report (Form 56-1 One Report) for more details.)

- Appoint the "Risk Management Committee" to review and assess the integrated risk management policy and procedures then propose them to the Executive Committee in a timely manner. Recommendations on strategic risk, credit risk, market risk, liquidity risk, operational risk, legal risk, information technology risk which includes cyber risk, and other risks affecting the reputation of the Bank and companies in the Financial Business Group (Krungsri Group) should be in line with the Bank of Thailand's risk-based approach for commercial banks.

  In addition, the committee oversees risk management to ensure that Krungsri Group's business operations comply with the stipulated policies and procedures. Its duties also include determining the Bank's risk appetite and devising strategies in accordance with the Bank's overall risk management policy so that the volume of the Bank's risks is assessed, monitored, and kept at appropriate levels. Another duty is to supervise the Bank's overall risk management according to the Bank's good corporate governance principles. The committee shall report its performance directly to the Executive Committee as well as the Risk and Compliance Committee. (Please see the Form 56-1 One Report for more details.)

- Establish the "Risk Management Group" which sets the risk management policies and the proper methods for each type of risk in alignment with the risk appetite as approved by the Risk Management Committee. Other duties are to monitor and report portfolio quality and key risks to the Board of Directors and other relevant committees, including developing strategies to manage potential portfolio and account risks.

- Establish the "Policy for Enterprise-wide Risk Management" as the fundamental risk management framework for Krungsri Group to ensure systematic risk management that is consistent with the Enterprise-wide Risk Appetite Statement (RAS), which is the supportive document for this policy specifying the risk strategies and risk appetite types for Krungsri Group.



Remark:

Please see the Form 56-1 One Report for more details about risk management and guidelines.

- Establish appropriate "enterprise-wide risk management tools" to ensure that all material risks are identified, assessed, and managed to remain within the Bank's acceptable limits. The enterprise-wide risk management framework is implemented by using the following tools.

The Risk Appetite Framework

is an overall risk governance framework consisting of policies, processes, controls, and systems through which risk appetite is established and communicated. The framework ensures that Krungsri Group has clear and appropriate guidelines on risk levels which correspond with the Bank's risk thresholds, business strategies, and targets.

The Heat Map

is for measuring and monitoring the current status of each significant risk by utilizing key risk indicators.

The Risk Map

is developed to identify risks that could significantly impact Krungsri Group's business.

Top Risks

refer to material risks identified with the Heat Map, the Risk Map, as well as material risks as per the opinions of the management. Also, a plan must be stipulated to manage the risk within the appropriate timeframe to prevent and mitigate such risk.

- Set up risk management measures and controls by using the "Three Lines of Defense" in segregating structures, roles, duties, responsibilities, and decision-making authority to meet the governance and risk management requirements and to achieve organizational stability as follows:

Three Lines of Defense

1

First Line of Defense

Business units are responsible for managing risks from daily operations to ensure that risks are considered and mitigated efficiently.

2

Second Line of Defense

The Risk Management Group has the duties to oversee, check, and control risk management processes.

3

Third Line of Defense

Internal audit units provide independent assurance by assessing policies and workflows to ensure effective implementation as determined.

- An integrated approach is used to manage four main types of risk, namely credit risk, market risk, liquidity risk, and operational risk.

Risk management and mitigation approach

1

Credit Risk

- Assign two business units responsible for monitoring credit risk management, i.e. the unit that monitors corporate credit risk and the unit that monitors consumer credit risk
- Stipulate credit risk management policies and action plans, i.e. credit policy, credit risk management policy, and credit risk rating policy

2

Market Risk

- Stipulate market risk and liquidity risk management policies
- Manage market risk under the risk management framework to properly tackle risks in time and monitor market risk closely to respond promptly upon significant changes in the business environment. Furthermore, flash reports are sent to alert the relevant business units, senior management, and committees of market risk that may affect the Bank, and there is stress testing to estimate losses due to stress scenarios.

3

Liquidity Risk

- Stipulate liquidity risk management policies
- Assess and monitor liquidity risk closely. Flash reports are sent instantly for monitoring and assessing the Bank's liquidity upon significant changes by using risk assessment tools, e.g. Liquidity Coverage Ratio (LCR) in scenarios that might affect the Bank's liquidity. Also, the roles and duties of the relevant executives and business units are determined in the liquidity contingency plan for the Bank to swiftly tackle the crisis and fully recover to its normal state.

4

Operational Risk

- Stipulate the Policy for Operational Risk Management
- Establish the operational risk management process which comprises risk identification, risk assessment, risk monitoring and mitigation, and risk reporting

- Identify possible "**emerging risks**": Krungsri performs the following processes under the Enterprise-wide Risk Management Framework.

  1. The risk owner develops a Risk Map to identify risks that might affect the Bank's business operations and the risk profiles over the next three to five years, namely economic risk, political risk, natural disaster risk, operating platform risk, and regulatory risks.

     In 2025, the Bank monitored risks arising from extreme weather through the Enterprise-wide Risk Management Framework. Krungsri assessed and tracked "**climate-related risks under earthquake and inundation scenarios**". The Bank evaluated customer segments potentially affected by an earthquake and implemented relief measures for impacted customers, especially condominiums, hotels, apartments, and office buildings. For inundation events, the Bank implemented a debt restructuring program to support customers affected by flooding and continued to closely monitor the situation

     In addition, the Bank established the Sustainability Committee and other relevant committees to set credit management frameworks and to define criteria for assessing related risks in a comprehensive manner.

  2. The risk owner analyzes and assesses the risk's potential for any significant impact on the lending portfolio or business operations. If the risk is assessed as material, it would be identified as a top risk and an action plan would be proposed accordingly

- Identify "**material risks**", covering both risks identified by regulators and other material risks arising from internal and external factors. The Bank has established a risk monitoring and control process to ensure that such risks are effectively managed within the Bank's risk appetites. The material risks identified for 2025 are as follows:

Risk Category	Material Risk
Pillar 1	• Credit Risk • Market Risk • Operational Risk
Pillar 2	• Credit Concentration Risk • Interest Rate Risk in the Banking Book • Liquidity Risk • Reputational Risk • Strategic Risk • Information Technology Risk • Compliance Risk
Other Material Risks	• Fraud Risk • Capital Adequacy Risk • Model Risk

- Develop a "**Recovery Plan**" as part of the Enterprise-wide Risk Management Framework with the recovery trigger and the restoration trigger commensurate with the ceiling of the Bank's risk appetite framework. In this regard, the Recovery Plan will be activated as per the Recovery Plan Document which consists of procedures and communication plans for:
  - **Executing liquidity recovery option**, Liquidity Contingency Plan (LCP), and procedures under the Policy for Market Risk and Liquidity Risk Management: Consolidated Supervision
  - **Executing capital recovery option**, Capital Contingency Plan (CCP), and procedures under the Policy for Internal Capital Adequacy Assessment Process (ICAAP)

- Raise risk awareness among executives and staff through learning and training in "the Committee of Sponsoring Organizations of the Treadway Commission (COSO)'s Internal Control – Integrated Framework" which consists of five components as follows:

  1. Control Environment
  2. Risk Assessment
  3. Control Activities
  4. Information and Communication
  5. Monitoring

  The COSO program is one of the Bank's compulsory programs in which executives and staff must study, take a test, and pass the minimum requirement.

- Establish the Risk and Control Self-Assessment (RCSA) and Key Risk Indicators (KRI) as essential tools and methods that Krungsri uses for closely monitoring and assessing various aspects of all business units' risks. In this regard, "fraud" is another matter that must be assessed and checked. All business units must assign a Risk Liaison Officer (RLO) whose role is vital in the implementation of operational risk management policies and methods in their respective business units, including other responsibilities related to operational risk management, e.g. reviewing the RCSA tool on a yearly basis, reporting KRIs on a monthly basis, and reporting operational risk incidents upon loss incidents through the Bank's Operational Risk Management System (ORMS) for reporting to the Operational Risk Management Division.

  This monthly reporting makes up one of the RLO's KPIs for the sake of timely risk reports and extra carefulness in the organization's operations. Moreover, control testing must be conducted for risks identified in the RCSA Report to ensure that key controls are designed and complied with on a regular basis, appropriately reflecting the risk status.

Duties of Risk Liaison Officer (RLO)

RCSA & Control Testing
Review the Risk and Control Self-Assessment (RCSA) on an annual basis, and conduct control testing on key controls

Incident Report
Report operational risk incidents upon finding them

BCP & Call Tree
Prepare the Business Impact Analysis (BIA), the Business Continuity Plan (BCP), and have employees update their mobile phone numbers and install the KarE application for the annual call tree test

Business Partner Activity
Report business partners' new business activities according to the reporting cycle

Key Risk Indicator (KRI) Report
Report monthly KRIs

- Communicate operational risk management content to executives and staff within the organization via e-mail, e.g. tools used for operational risk management, fraud prevention, online scam awareness, and guidelines for the use of Generative AI, etc



Crisis Management

Management Approaches

- Stipulate the "Policy for Operational Risk: Business Continuity Management" as a guideline for mitigating the impact of disruptions on operations, finance, legal matters, reputation, and other material impacts as much as possible, especially disruptions on key operations. The policy also serves as a guideline for communicating to relevant parties the structures, roles, duties and responsibilities, operating frameworks, and processes regarding Krungsri's business continuity management to ensure efficient readiness and achievement of the Bank's specified objectives and strategies upon crises that severely affect the Bank.
- Develop the "Bank-wide Business Continuity Plan" (BBCP) as a guideline for stipulating bank-wide policies, standards, and processes to ensure that in case an incident disrupts operations, the specified critical business functions' operations would still carry on continuously or resume within an appropriate time frame to minimize the effects from the disruption, ranging from impacts on financial status, legal matters, reputation, to other significant impacts such as catastrophes. The pillars of business continuity management are as follows:



- Develop the "Business Continuity Plan" (BCP) in writing by specifying the necessary workflows and applications for business continuity or recovery after operational disruptions. Business units or supportive functions related to critical business functions (CBFs) must develop and maintain their respective BCP, while those running non-critical or supportive business functions without any critical functions shall comply with the Bank's Procedure Re: Bank-wide Business Continuity Plan (BBCP).
- Develop the "Disaster Recovery Plan" (DRP) in preparation for any crisis that could disrupt the Bank's IT systems in order to mitigate the impact while restoring the Bank's IT systems to normal within an appropriate time frame. The plan comprises four key steps as follows:
  1. Pre-crisis preparation
  2. DRP activation and announcement
  3. IT system restoration
  4. Returning to normalcy and announcing the DRP deactivation

  Details are as per the procedure regarding the disaster recovery plan, which was developed by the Information Technology Group.

- Develop the "Crisis Management Framework" and the "Crisis Management Plan" (CMP) for stipulating crisis management strategies and approaches for employees, the crisis management team, and other relevant parties in order to carry on operations upon crises that affect normal operations.

Crisis Management Framework

Preparation of the Crisis Management Plan
- Crisis Management Plan
- Crisis Communication Plan
- Premise Plan

Readiness of the Crisis Management Plan

The effectiveness and readiness of the crisis management plan is assessed at least once per year.

Improvement and Maintenance of the Crisis Management Plan

The relevant divisions must review and improve their crisis management plan at least once per year or upon significant changes.

- Designate "alternate sites" which are defined as operating sites ready to be used in emergencies in which it is necessary for the Bank's businesses to continue operating. This includes preparation of spatial and technological requirements for operating.



- Stipulate that during a crisis, employees must "work from home (WFH)", meaning they have to work from their residence by using the proper WFH devices and technologies for the Bank's business continuity

Performance

Risk and Control Self-Assessment (RCSA)

Target:

All business units are required to review their Risk and Control Self-Assessment (RCSA) annually and to prepare and report key risk indicators (KRI) monthly to monitor trends of material risks.

Performance:

In 2025, 100 percent of all business units completed their annual Risk and Control Self-Assessment (RCSA) reviews and consistently reported their monthly key risk indicators (KRIs) in accordance with the established plan.

Call Tree Testing

Target:

Perform call tree testing at least once per year to ensure the readiness and effectiveness of communication processes during emergency situations.

Performance:

Four notification tests were conducted through the KarE application in 2025, as targeted.

Business Continuity Management

Target:

Continually review critical business functions (CBF) and test Business Continuity Plans (BCPs) annually to ensure that all critical business functions can be performed to serve customers continuously

Performance:

In 2025, a review and assessment of events that may cause operational disruption was conducted. All critical business functions were reviewed, and all Business Continuity Plans (BCPs) were continuously tested in accordance with the established objectives. Also, a tabletop exercise for the Crisis Management Plan was carried out to prepare relevant units and to effectively reduce the impact in the event of a crisis.

Innovation and Digital Transformation

Risks and Opportunities

Risks

- Transformation of work models into digital systems and innovation requires investment in human resources and technology, but some organizations might lack the expertise and understanding of new technology.
- Instability of technologies and rapid changes to digital innovations in the market might cause businesses that are late in investing in digital technology to lose their competitive capability.
- Over-reliance on technology-based system the risk of disruption in case of system outage, error, or cyberattacks such as data theft.
- Storage of customer data in digital systems poses the risk of personal data breach.

Opportunities

- Digital technology systems streamline complex workflows. For instance, automation and AI assist with speedier and more precise work, while data analytics aid efficient decision-making.
- Innovations and digital work models help mitigate the use of consumables, reduce human resource expenses, cut down costs in production or service processes, enhance operational efficiency, create new business opportunities, and gain a competitive edge
- Use of digital technology allows businesses to reach customers throughout the globe without any geographical constraint.
- Employees are encouraged to apply digital technology such as applications, online services, and Internet of Things in innovating financial products and services that enhance quality of life and cater to digital-savvy customers, creating widespread economic value, and producing positive outcomes for society and the environment.
- Cloud computing, remote working, hybrid work model, and online meeting enable businesses to continue despite emergencies or crises.

Management Approaches

Krungsri supports the development of innovation and digitization based on management approaches as follows:

- Instill the organization's culture and Krungsri's core value of **"Making Innovative Changes"** by encouraging employees to exchange ideas in search of new viewpoints. Employees are also encouraged to think out of the box for better changes, test their ideas, and learn under proper impact mitigating mechanisms. They should also readily adapt to changes, particularly those regarding innovation and digitization which play a role in the current ways of working and operating business.
- Nurture the culture of the Digital and Innovation Group under the concept of **"Transform to Grow"** through four key strategies:
  - Enhancement of the Bank's core banking platform to strengthen infrastructure and augment performance
  - Development of applications to enhance customer experience
  - Optimum data utilization to support strategic analysis and decision-making at all levels within the organization
  - Creation of new businesses to grasp new opportunities for innovation and sustainability in the long term

  In this regard, Krungsri places emphasis on developing applications from the very foundation for competitiveness in the future industry, including data access and efficient utilization. Moreover, Krungsri encourages employees to take part in sharing ideas for new perspectives, thinking out of the box and being creative, driving changes for the better, advancing business opportunities, and promoting sustainability in the long term.
- Establish the **"Digital and Innovation Group"** under Information and Digital. The group is tasked with the development and management of IT and digital system projects, digital solutions, digital banking, and other innovations to deliver products and services with ultimate efficiency and an uplift of operational efficiency. Also, the group develops digital systems through Krungsri Nimble and seeks investment opportunities in startups both in Thailand and overseas through Krungsri Finnovate.

- Establish the "Enterprise Data and Analytics Group" under Information and Digital as the Bank's hub of data management and AI system, which are essential for supporting processes. The group's targets are to devise aligned strategies and set operating standards for Krungsri and its group companies. The Enterprise Data and Analytics Group comprises sub-units as follows:
  - The Data Strategies and Services Division oversees the Bank's data utilization strategies including reporting, data presentation systems, and data access via the Data Warehouse system.
  - The Data Solutions and Engineering Division is responsible for developing and administering data technology, data management, data streaming and API, data architecture, and data innovations.
  - The Risk – Finance and Compliance Technology Solution Division's role is to develop and administer relevant systems, e.g. financial systems, accounting systems, credit risk systems, debt management systems, and fraud prevention systems.
  - The Data Science and Artificial Intelligence Department focuses on administering the Bank's AI Center of Excellence by developing the secure and optimum utilization of AI, including setting standards for AI application within the Bank.
  - The Data Governance Department's task is to establish the Bank's data governance from data preparation, storage, categorization, disclosure, validation, to erasure according to standards and requirements.

- Establish the "Stellar" (Stellar by Krungsri) unit under the Digital and Innovation Group, with the objective to increase opportunities for tangible and sustainable innovation creation and development. The function operates under the concept of providing opportunities and space for nurturing ideas from both employees and external partners. "Stellar" plays a key role in integrating collaboration between Krungsri units such as the IT Digital team and Krungsri Finnovate. In addition, Krungsri Nimble established the "Krungsri AI" team as a central function responsible for driving innovation between various units within Krungsri. The team is responsible for overseeing AI usage across the organization, including building organizational capabilities, designing innovative work processes, and setting standards for related technologies.

- Establish the "Project Management Committee" (PMC) responsible for considering and managing investment in significant projects initiated by employees and supporting functions in line with the strategic business plan, the IT strategic plan covering IT and Non-IT projects or projects testing business innovation concepts, or testing new technology implementation to serve customers or to improve operations. The PMC directly reports its operating results to the Executive Committee.

  Moreover, the "Digital Innovation Subcommittee" is established and in charge of following up on and assessing the progress of approved projects, reviewing business testing, and providing recommendations on whether to proceed with or halt a particular project according to the strategic framework. Also, the Digital Innovation Subcommittee shall directly report its performance to the PMC each month.

- Communicate and encourage employees to keep abreast of innovations and digital technologies such as
  - Development of the "Around Krungsri CX" channel to communicate about modern technologies and interesting innovations through email, such as digital work models of leading companies, tips for using digital technology to increase work efficiency, and examples of successful innovations in various organizations.
  - Promotion and development of digital technology skills to improve employees' potential, while gaining expertise in innovation and modern technology to increase competitiveness and support new ways of work. To do so, various internal training courses are organized such as design thinking for sustainable success, thinking techniques for creativity and innovation, and unlocking creativity for organizational innovation, and unleashing potential to drive an innovation culture. This includes software training sessions whereby employees are encouraged to use business intelligence (BI) technology to analyze and process data for data management, utilization, planning and presentation purposes. This is to reduce redundant work and improve decision-making efficiency, for example, data analytics bootcamp. Furthermore, the standards for technology as well as data usage and processing security are established.

- Activities to promote knowledge about innovation and digital technology skills in collaboration with business partners, such as:
  - Collaboration with startups or business partners to promote knowledge about innovation and digital technology through various activities, such as Stellar Spark seminar, where experts from Kaidee, Tokenomist, and EUREKA Global are invited to share their know-how and experience to inspire and motivate employees.
  - Collaboration with leading universities to enhance digital and technology skills and apply innovative knowledge through initiatives such as hackathons, including partnerships with King Mongkut's Institute of Technology Ladkrabang and Khon Kaen University.

• **Promote the organization culture of innovation and digitization through projects and activities** such as

- **Projects fostering innovation and an innovative community** encourage employees to present and design innovations that leverage financial products and services through learning and joining a systematic innovation development process guided by subject matter experts. The projects aim to enhance operational efficiency and initiate business and social changes. Key initiatives include the Krungsri Innovation Talent Program and the Innovation Citizen Spark Camp, which bring together Innovation Citizens to collaboratively address social challenges with business partners, such as Bangkok Metropolitan Administration, Pak Klong Talad, OpenDream, More Loop, and MuvMi, among others.
- **Supporting the Startup Ecosystem:** Krungsri Finnovate, in collaboration with Efrastructure, launched the Finno Efra Accelerator Batch 01, an acceleration program that fosters the growth of early-stage Thai startups. The program provides participating startups with access to top-tier industry mentors, as well as extensive networks of entrepreneurs and experts. It drives sustainable growth, strengthens the startup ecosystem, and enhance the long-term success of startup businesses.
- **Nova platform system development** - Nova is a central platform designed to allow employees to share ideas and collaborate with the Stellar by Krungsri team. Nova's objective is to aggregate concepts that can be developed into products and services for customers, including new concepts supporting businesses that are sustainable and bring social changes.
- In **Techsauce Global Summit 2025: The Dawn of Symbiosis**, Krungsri and leading partners participated in the most significant tech summit in Southeast Asia to showcase products and future concepts to audiences both within and beyond the industry for future cooperation.
- **Krungsri Tech Day 2025: Empower People to Make Life Simple** was organized by Information and Digital in collaboration with business partners. The event served as a platform for interested employees, the general public, tech business partners, startups, and leading digital and technology experts to share perspectives through Tech Talks and workshops, as well as exhibit future technologies and innovations for more advanced digital business operations.
- **Data Analytics Day** was organized to promote efficient data utilization within the organization and sharpen employees' knowledge and expertise by underlining outcomes from in-depth data utilization and sharing stories about data analysis that can lead to positive changes in both the business and the social dimensions. The event included training in various software and encouraging employees to employ business intelligence tools in data analysis and processing to improve decision-making, streamline work, and lay down standards for technology and security, e.g. Data Analytics Bootcamp.
- **Supporting digital work** to accommodate the hybrid work model by preparing information technology and security for remote access to data systems. This practice reduces employee travel time and consumption of resources, thereby decreasing greenhouse gas emissions from the Bank's operations.

• **Invest in the development and adoption of innovations and digital technologies in our operational process and customer services** to continually create a good experience for employees, customers, and relevant stakeholders, e.g.

- **Improvement of the Bank's core systems and their supporting architecture:** This is a large project encompassing system improvement in several parts with the purpose of increasing performance and reducing the workload of core systems to support the Bank's 24/7 operations. Not only does this project help scale down the complexity of system connectivity by organizing system operations in conformity with business standards, it also concentrates on adjusting core systems appropriate to current and future business requirements, taking into consideration the appropriate maintenance expenses and the capacity to support sustainable organizational growth.

- Improvement of stability and security of various systems: Krungsri focuses on developing modern systems in line with international security standards, such as upgrading display technologies and databases of the Bank's mobile banking application, verification of applications that are not downloaded from official and trusted stores to prevent malware from infiltrating mobile devices, including customer authentication using biometric or facial recognition technologies.
- Application of cloud technology and business intelligence (BI): Krungsri utilizes advanced cloud technology to enhance operational efficiency and customer experience. BI solutions such as Tableau Server are implemented to facilitate decision-making with the use of simplified data visualization, etc.
- AI Center of Excellence: Krungsri founded this AI administration unit to search for appropriate systems for the Bank's adoption, promote AI know-how within the organization, and regulate AI utilization under the same standard throughout the supply chain to apply AI in enhancing future operations.
- Deployment of machine learning (ML) and artificial intelligence (AI): Krungsri utilizes ML and AI to better understand and respond to customer needs and behaviors, leading to enhanced customer experience, e.g. applying AI to software development, ATM cash management, property appraisal, and structured query language (SQL).
- Supporting social and environmental innovation projects: Krungsri provides support in the form of digital technology and diverse platforms for social and environmental business projects. With our expertise, we apply technology, innovations, and applications to solve social and environmental issues, e.g. the "Grow Up Wallet" application instills saving habits and money management in youths, the "Brain Computer Interface" tests the concept of using brainwaves to give orders in the application for persons with disabilities, and "QA Academy" provides career transition opportunities for individuals from non-IT backgrounds.

Performance

In 2025, Krungsri not only launched innovative products and services but also developed the existing innovations to better serve customers. Furthermore, the Bank improved a digital work system to enhance flexibility, convenience, swiftness, and efficiency where standout innovations and technologies of the Bank can be summarized as follows:

Krungsri AI Project

Target:

To encourage knowledge sharing among internal AI experts and promote AI innovation, particularly generative AI, for the business' interests while keeping in mind to use AI in an appropriate, ethical, and responsible manner

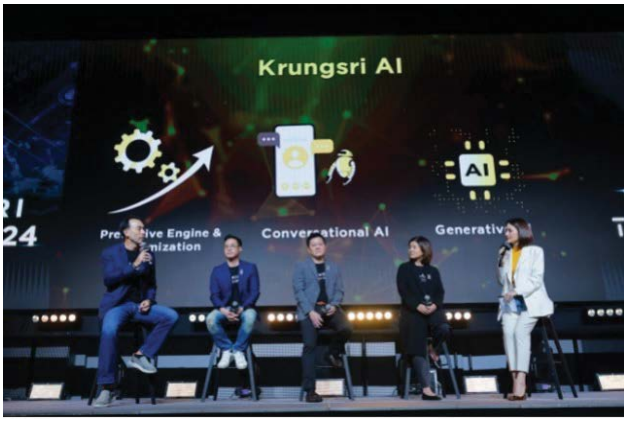
Performance:

In 2025, the activities rolled out under the Krungsri AI Project are as follows

- AI Community of Practice (COP): Meetings were held every month so that developers could share knowledge, insights, and experience in developing and using AI, especially generative AI, to satisfy the variety of business requirements. The meeting attendants consisted of members from units within Krungsri Group, i.e. the Bank, Krungsri Auto, and Krungsri Consumer which have talents who develop AI use cases continuously. Also joining the meetings were representatives from MUFG who shared use cases made by Krungsri AI for companies in MUFG to strengthening collaboration across the group.
- AI Subject Matter Expert: AI subject matter experts recommended AI development and application methods appropriate to the organization, e.g. analyzing the suitability of AI solutions in catering to business requirements, including evaluation of whether the proposed AI solutions meet standards on security and development of AI-related systems.

Activities in the pipeline are as follows:

- AI Center of Excellence (COE): Further expanding from the AI Community of Practice is the AI Center of Excellence serving as the center of AI experts, underpinning continuous AI innovation to meet business requirements.
- AI Governance: The establishment of standards and guidelines for AI development and application in the organization sets the clear operating framework and ensure compliance with international standards, which reinforces Krungsri's resolution to develop and use AI ethically and responsibly.



Mule Account Curbing Project

Target:

To prevent the opening and misuse of mule accounts as the main means of financial crimes, e.g. money laundering, online scam, and fraud. The project's purpose is to develop secure and trustworthy systems for the Bank's customers, detection of mule account characteristics, and supporting government efforts in controlling and stopping financial crimes, enhancing online transaction security, and bolstering customer and stakeholder confidence. Moreover, this is part of the Bank's social responsibility to drive a transparent and sustainable economy

Performance:

In 2025, the number of mule accounts was reduced by 50 percent when compared with the peak in the same year, thanks to the adjustment of solutions to keep pace with the ever-changing tactics of fraudsters. The actions taken are as follows:

1. Detection and screening of suspicious accounts
   - Set up a task force on checking high-risk accounts
   - Developed and used systems to analyze irregular and suspicious transaction behaviors in near real-time
2. Enhanced authentication process
   - Improved the liveness detection technology to enhance the facial recognition system's precision
   - Used biometric technology in face scanning to confirm high-risk transactions, e.g. e-savings account opening, funds transfer, change of transaction limit, or upon finding suspicious transactions
   - Integrated the personal document verification system with the database of government agencies such as the Department of Provincial Administration as well as other commercial banks
3. Educating and alerting customers
   - Communicated and promoted knowledge about the dangers of mule accounts and scams via various channels, e.g. social media, the Bank's mobile banking application (krungsri app), and bank branches
   - Issued alerts to customers on how to protect themselves from fraud or letting their bank accounts be misused, including notifying them of punishable offences of account abuse
4. Proactive action and law enforcement
   - Liaised and coordinated with relevant government agencies such as the Anti-Money Laundering Office (AMLO) and the Royal Thai Police in providing information and evidence for legal proceedings against those involved with mule accounts

5. Examination and enhancement of internal measures

- Augmented the security of account opening and financial transaction flows, e.g. limiting the opening of e-savings accounts, checking blocked person or mule account lists from various sources against the Bank's database, suspending new account opening and access to the mobile banking application upon detecting irregular or suspicious transaction behaviors
- Regularly trained the relevant employees in measures against mule accounts

Supporting and Promoting Innovation and Technology for Stakeholders

Target:
Supporting and Promoting Innovation Development among the Bank's Stakeholders.

Performance:
In 2025, Krungsri supported the advancement of innovation and technology among its stakeholders in both the public and private sectors through the implementation of the following initiatives:

- Pilot project on data connectivity: Development of a real-time API-based system to enhance the efficiency of prevention and suppression of related crimes, in collaboration with the Central Investigation Bureau. In 2025, Krungsri signed a Memorandum of Understanding on the integration of data and systems for the prevention and suppression of technology-related crime with the Central Investigation Bureau, and jointly launched a real-time data connectivity prototype through an API-based system. This collaboration aims to enhance operational efficiency, reduce the time required for coordinating information and carrying out actions related to account and transaction-channel management, and prevent the escalation of financial losses. The partnership also drives proactive preventive measures by applying Data Analytics to identify and analyze suspicious behavioral patterns, with the objective of reducing technology-related crime and associated financial crimes. This initiative serves as a pilot project to test end-to-end processes, integrated initially with the Central Investigation Bureau's online reporting system before expanding to other suitable scopes and services, in full compliance with relevant laws, data security standards, and jointly governed oversight mechanisms. A key tangible outcome from this initiative includes the ability for investigators and authorized officers, upon receiving a report through the Bureau's online system and identifying that a suspect or related account is held with Krungsri, to immediately electronic requests via the digital platform. This enables near real-time coordination—within minutes—for account and transaction-related actions to support investigation processes. As a result, the initiative enhances the efficiency, speed, and transparency of legal proceedings, reduces administrative burdens and inter-agency paperwork, enables one-time reporting convenience, and allows officers to track progress in real time, while helping mitigate potential damages in a timely manner.





- **Krungsri Supply Chain x Chularat Project**

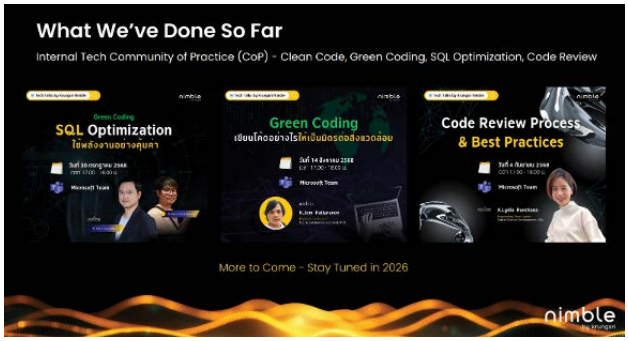
  Krungsri developed the "Krungsri Digital Supply Chain x CHG" solution as part of its ongoing commitment to promote digital transformation within the healthcare sector. Designed specifically to enhance the procurement of pharmaceuticals and medical supplies, the solution leverages advanced digital technologies to streamline and modernize complex processes for the Chularat Hospital Group, transforming them into a fully digital, end-to-end system. A key feature of the solution is the Matching Automation function, which supports automated verification of essential documents—including purchase orders, invoices, and goods receipt notes—while enabling real-time tracking and structured data management. This significantly enhances operational efficiency across 10 hospitals and 5 affiliated clinics, covering more than 1,000 suppliers. As a result, the solution reduces process steps, shortens turnaround time, strengthens operational agility, alleviates staff workload, and helps optimize overall procurement costs.

  This collaborative effort led to Krungsri and Chularat Hospital Group receiving the Best Digital Supply Chain Solution (Healthcare Industry) – Thailand award at the Triple A Treasuries Awards organized by The Asset. The recognition underscores Krungsri's continued commitment to driving innovation and delivering sustainable value to its stakeholders.



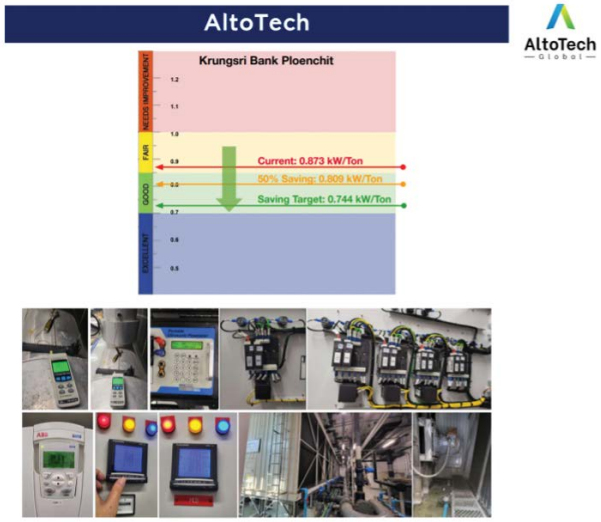
- **Green Coding Project**

  In 2025, Krungsri Nimble launched a feasibility study on integrating Green Coding principles into its software development processes to help reduce greenhouse gas emissions associated with IT operations. The initiative centers on enhancing software engineering practices—such as optimizing system architecture and writing more efficient code —to lower energy consumption and support more sustainable digital operations. To build knowledge and promote organization-wide awareness, the Bank conducted a series of Internal Tech Community of Practice (CoP) sessions and ITD Webinars, engaging more than 1,000 employees across various functions. This strong level of participation demonstrates employees' commitment to innovation that aligns with Krungsri's climate objectives. The initiative supports the achievement of Krungsri's Net Zero target to reduce greenhouse gas emissions from the Bank's own operations to net zero by 2030.



- **Energy Saving x AltoTech Project**

  In 2025, Krungsri Finnovate partnered with AltoTech to implement IoT and AI solutions in the chiller plant system of Krungsri Ploenchit Office. The system optimizes real-time building usage in conjunction with chiller plant operations to enhance energy efficiency and improve energy management. As a result, the initiative achieved electricity cost savings of approximately 1.64 million baht.



Project: Enhance Efficiency on Chillier Plant Management System at Krungsri Ploenchit Office

- Launched in May2025, AltoTech has implemented IoT devices at Krungsri's chiller plant to monitor
- In June 2025, **6.75%** energy consumption saving was achieved
- AltoTech will continue improving the efficiency and savings going forward, targeting **1.64M THB** savings in 1 year

Banking as a Service - Beyond Procure Project

Target:

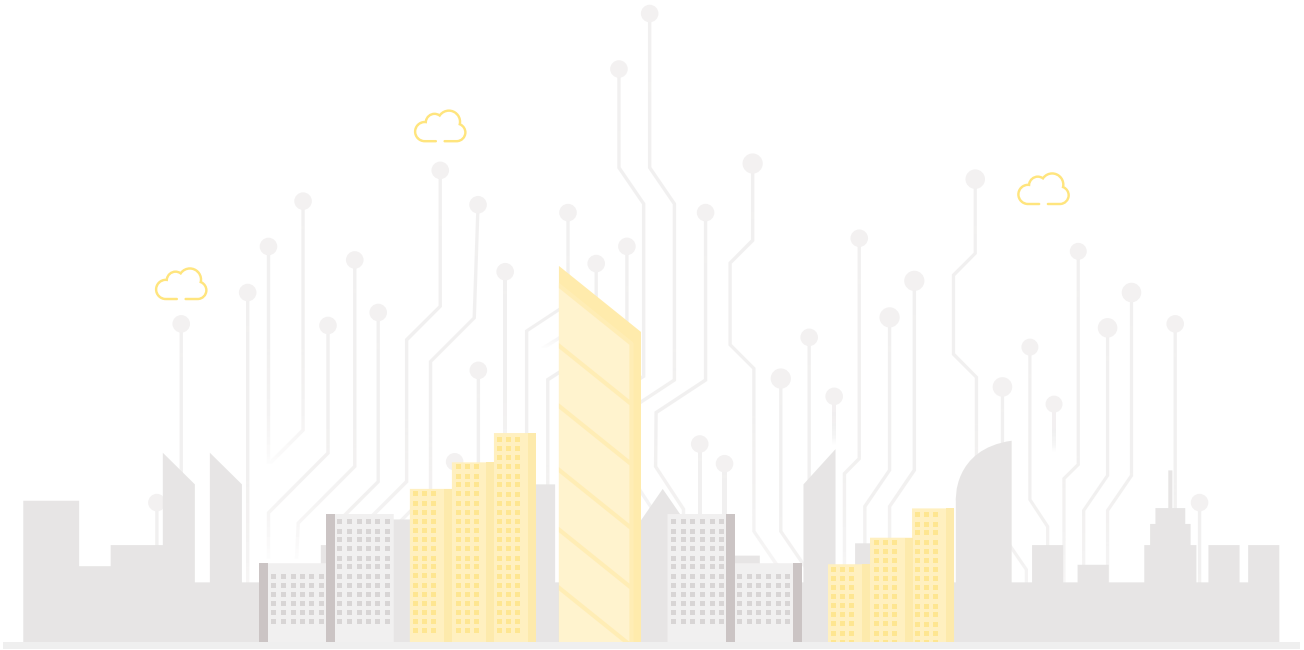
The “Banking as a Service – Beyond Procure” initiative was developed to strengthen communication between buyers and suppliers by reducing reliance on traditional manual channels. The solution enhances the reliability and efficiency of tax document management through a fully digital system, while supporting greater transparency, auditability, and compliance with the Revenue Department’s regulatory standards. In addition, the initiative promotes resource efficiency by reducing paper consumption throughout B2B transaction processes. Demonstrating its credibility and alignment with national digital infrastructure requirements, the project has been certified by the Electronic Transactions Development Agency (ETDA) as a “Certified Advanced Tax Service Provider.” This certification reinforces Krungsri’s commitment to advancing secure, compliant, and environmentally responsible digital financial solutions.

Performance:

In 2025, the implementation of this initiative has demonstrated the following progress and achievements:

- Developed the “Beyond Procure” platform to enable suppliers and buyers to communicate on invoicing and payment processes via an online platform, including the creation of electronic documents supported by a reliable e-signing solution. This reduces paper usage while ensuring compliance with standards set by the Revenue Department and the Electronic Transactions Development Agency. The solution is scheduled for commercial launch in 2025.

- Initiation of electronic tax document management services on behalf of suppliers and buyers, following certification as an Advanced Tax Service Provider. The system has been fully integrated and tested in collaboration with the Revenue Department, and has undergone verification by both internal and external auditors, including the Electronic Transactions Development Agency.



Supply Chain Management

Risks and opportunities

Risks

- Risk of disruption to the business operations of goods and/or service providers or "suppliers" due to potential economic, social, and environmental impacts, such as natural disasters, epidemics, geopolitical conflicts, or shortages of raw materials and goods.
- Risks from suppliers, such as liquidity issues or bankruptcy, conflicts with suppliers (especially when there are few suppliers in the market), improper use of intellectual property, or copyright infringement.
- Risks from suppliers failing to conduct business in alignment with Environmental, Social, and Governance (ESG) principles. This includes inadequate consideration of environmental and social impacts, biodiversity loss, insufficient accountability for climate change, and non-compliance with established codes of conduct.
- Risks related to suppliers' information technology and the data systems, such as cyberattacks, data leaks or losses, erroneous data submission and system failures.
- Risk from market volatility, which may arise from rapid changes in raw material prices, production costs, exchange rate, or broader economic conditions, as well as changes in customer demand and behavior. These factors may affect the Bank's operating performance, competitiveness, and long-term business sustainability.

Opportunities

- Efficient supply chain management helps improve organizational operations and service efficiency, potentially incorporating technology to increase management speed, accuracy, and transparency. It also helps reduce costs through process improvements by outsourcing to specialized suppliers
- Enhancing flexibility and mitigating risks in supply chain management by diversifying supplier sources to reduce monopoly risks, alongside effective inventory management through collaborative planning with suppliers. Thai approach enables production and service delivery to efficiently respond to market demand, thereby strengthening business stability and supporting the Bank's sustainable long-term growth.
- Sustainable supply chain management helps create operating transparency through the adoption of electronic bidding systems (Electronic Tools) and operational data disclosure to increase confidence and trust among all stakeholders.
- Good relationship management and cooperation with suppliers promote sustainability, such as reducing organizational waste and greenhouse gas emissions, supporting suppliers who consider environmental and social dimensions, building positive brand image, offering products and services that better meet customer needs, developing and creating innovative financial products and services, and promoting flexibility in the country's economic and financial systems, etc.

Management Approaches

- Establish the "Supplier Code of Conduct" as a guideline to encourage all suppliers to adopt corporate governance guidelines and ethical standards in the with Krungsri Group, particularly regulatory compliance with relevant laws governing their operations, such as laws on human rights and labor, and laws on workplace health and safety. Suppliers are also encouraged to conduct business responsibly, taking into account impacts social and environmental impacts, biodiversity, and climate change. This ensures that Krungsri Group and its suppliers can grow sustainably together. The "Supplier Code of Conduct" is reviewed every two years to ensure alignment with best practices both domestically and internationally.

- The Supplier Code of Conduct covers four main aspects, namely:

1. Business code of conduct
2. Workplace well-being and safety
3. Human rights and labor
4. Environment

Download for
Supplier Code of Conduct

In this regard, Krungsri Group communicated with all suppliers about the "Supplier Code of Conduct" through our website (www.krungsri.com), including notifying them about the statements on integrity in operations, the Spirit and The Letter, Environmental Disclosure Statement, and Human Rights Disclosure Statement, as well as social and environmental responsibility with active vendors through e-mail continuously. This is to encourage all suppliers to adhere to the same practices as Krungsri Group.

- Establish the "Policy for Supplier Relationships" as a guideline to promote governance and ensure that they are treated and managed prudently, consistently, and in compliance with relevant laws and Krungsri Group's internal policies. The Policy helps foster relationships between Krungsri Group and suppliers so that business activities can be carried out efficiently, fairly, and sustainably, while considering impacts on society, the environment, biodiversity, and climate change.

- Formulate supply chain management strategies, with sub-strategies including increasing productivity and efficiency strategies to align with the Bank's Medium-Term Business Plan. The supply chain management strategies consist of:

1. Supplier management: Conduct procurement activities fairly, transparently, and with reduced operational risks.
2. Cost management: Implement appropriate supplier management practices in both concentrated and competitive markets, including outsourcing services, centralized procurement, and strategic sourcing alternatives. This approach aims to ensure that both the Krungsri Group and its suppliers achieve fair and equitable mutual benefits.
3. Use of technology for procurement activities: Develop tools or software to support procurement activities, such as an electronic bidding system (Electronic Tools), and apply AI in the procurement process and supplier identity verification, etc.

- Stipulate "a fair supplier selection process" with a focus on conducting procurement activities with honesty, transparency, fairness, accountability, and auditability, in accordance with good corporate governance principles and best practices, by promoting and providing equal opportunities to all partners in conducting business with Krungsri Group. This also included small enterprises, community enterprises, and businesses owned by the underprivileged, minority groups, females, and disabled veterans, etc., to compete in offering products and/or services and gain a share of Krungsri Group's procurement.

Furthermore, the supplier selection process takes into account environmentally responsible procurement to raise standards and reduce adverse social and environmental impacts. In addition, guidelines are established to reinforce strict adherence to prescribed procedures, including:

- Establishment of an environmental working group to oversee and monitor operations in alignment with the defined targets.
- Establishment of an internal procurement audit team to supervise and ensure strict compliance with procedures, regulations, and relevant criteria.
- Provide training sessions on procurement processes for relevant employees to build knowledge, understanding, and awareness of practices aligned with sustainability standards.

Supplier selection process

Step 1

Clearly specify the project details to all bidders simultaneously, and select appropriate bidding methods to ensure transparency and accountability, such as electronic bidding (Electronic Tools).

Step 2

Establish a task force comprising representatives from relevant business units and subject matter experts or specialists to review and select service providers

Step 3

Review the verification results of suppliers' information before engaging in transactions, such as Know Your Third Party/Third Party Due Diligence (KYTP/TPDD), transactions that may have conflicts of interest, ESG assessments, and other relevant factors of all suppliers

Step 4

Evaluate suppliers by the user departments after service delivery, using the prescribed Supplier Performance Evaluation Form

Step 5

Provide a whistleblowing channel for suppliers

- Establish appropriate "credit terms" for suppliers, with an average of 45 days, depending on the agreements between Krungsri Group and the suppliers. This also includes establishing practices to stipulate payment terms to suppliers, categorized by the characteristics of products and/or services provided, as follows:
  - Utility and government agency suppliers: Payment within 15 days
  - Tourism and commission-based suppliers: Payment within 15 days
  - Other suppliers: Payment within 45 days

  The payment period is counted from the date the supplier submits a complete and accurate invoice in accordance with Krungsri Group's requirements. If there are factors preventing payment according to the above terms, the hiring department or accounting staff will notify the supplier of the reasons in advance.

- Established the procedure on "Know Your Customer and Customer Due Diligence of the Third Party", requiring that all suppliers be verified to prevent making transactions involving conflicts of interest. Criteria have been clearly defined such as:
  - Related Party Transactions (RPT) or working team in procurement process.
  - Supplier Risk Assessment, or criteria for certain outsourced vendors that could impact business continuity.
  - Compliance with the Bank's Anti-Money Laundering and Counter Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF) policy.
  - Compliance with the Bank's Policy and Program for Anti-Bribery and Corruption.

- Require that risk assessments be conducted on suppliers, both new and existing, in terms of their economic situation as well as environmental, social and governance (ESG) risks, according to specified evaluation or review criteria and through various channels such as questionnaires, business status verification, and supplier evaluations.

- Formulate agreements to uphold and safeguard the confidentiality and proprietary information of Krungsri Group while Krungsri Group is also obliged to protect suppliers' information as stipulated in confidentiality agreements. The supplier sensitive information was also systematically stored with the access granted to relevant persons only. The data classification level was stipulated to serve as the operating guidelines in alignment with the policies and procedures. Furthermore, notifications regarding personal data protection have been disseminated through email and the website (krungsri.com) to active vendors, seeking their acknowledgment and compliance with the Personal Data Protection Act B.E. 2562 (PDPA).

- Conduct "Supplier Classification" to ensure that Krungsri Group can continually deliver customer services by grouping suppliers as follows:
  - Critical vendors refer to vendors or suppliers that are highly crucial to Krungsri Group's operations. There may be one or a limited number of critical vendors or suppliers. Their inability to provide services to the Bank could result in significant harm to the Bank's business.
  - Significant vendors refer to vendors or suppliers involved with specialized products and/or services. The nature of work is complex, and while it is possible to find replacement partners, it may take time to procure them. Therefore, this could impact business operations.
  - General vendors refer to common vendors or suppliers. If they are unable to offer services to the Bank, it will not result in any harm to the Bank's business.

- Communicate to suppliers about the Policy and Program for Anti-Bribery and Corruption, alongside the Krungsri Group's No Gift Policy, as well as participating in the Thai Private Sector Collective Action Against Corruption (CAC Recertification), as well as invite vendors or suppliers to join such anti-corruption organization. This reflects the Krungsri Group's commitment to conducting business with good governance, transparency, and accountability.

Performance

Electronic Bidding System (Electronic Tools)

Target:
Achieve 100 percent of procurement processes through the electronic bidding system (Electronic Tools)

Performance:
In 2025, Krungsri Group successfully implemented the electronic bidding system (Electronic Tools) for 100 percent of the procurement process by March 2025, covering all operations across Krungsri Group.

As part of its supply chain management strategy to leverage technology in procurement activities, Krungsri Group developed and fully implemented the electronic bidding system (Electronic Tools) in 2025. This initiative enhanced operational efficiency, promoted transparency, ensured complete traceability at every stage, and strengthened supplier confidence through fair and equitable bidding participation.



Promoting sustainability values among suppliers

Target:
Conduct at least one training session per year for suppliers and continuously disseminate information on sustainable procurement practices.

Performance:
- Organized an online seminar titled "Krungsri Group with Green Procurement and Sustainability Business: What Suppliers Need to Know?" on September 5, 2025. The seminar covered the topics such as environmental, social, and governance (ESG) practices, supplier code of conduct, green procurement, and Policy and Program for Anti-Bribery and Corruption. This initiative encouraged suppliers to adopt this knowledge for sustainable growth. A total of 128 suppliers participated in the seminars.

- Communicated to all active vendors, including new suppliers, on essential topics such as Policy and Program for Anti-Bribery and anti-Corruption, No Gift Policy, principles of good corporate governance, supplier code of conduct, Green Procurement, Privacy Notice, and Human Rights policy via email channels, achieving 100 percent coverage.



Supplier classification

Target:
Review Krungsri Group's supplier classification at least once per year.

Performance:
In 2025, Krungsri Group reviewed its supplier classification, covering a total of 1,869 suppliers approved through procurement processes (Awarded vendor list), as follows:

- Critical vendors: Divided into two subgroups based on products and/or services as follows:
  - Direct sellers of products/services without intermediaries (Critical Tier 1): One supplier, identified, representing 100 percent of critical vendors, and accounting for 0.05 percent of total suppliers.
  - Indirect sellers of products/services via intermediaries (Critical Non-Tier 1): No supplier fell into this category.
- Significant vendors: 32 suppliers identified, accounting for 1.71 percent of the total suppliers.

- General vendors: 1,836 suppliers identified, accounting for 98.24 percent of the total suppliers.

Procurement of environmentally friendly products and services

Target:
Procure a minimum of 40 percent of environmentally friendly products and services, in line with the criteria of Thailand's Green Office project under the Ministry of Natural Resources and Environment.

Performance:
In 2025, the Bank procured 67 percent of qualified products meeting environmental standards. This included the procurement of ENERGY STAR-certified computers and recycled toilet paper, and other products or services such as wreaths, drinking water, copy paper, information technology equipment, LED lighting, and hotels or venues certified with environmental standards. This initiative encouraged employees to select eco-friendly goods and services, promoting choices with minimal environmental impact.

Assessment of the economic situation of suppliers

Target:
Conduct annual assessment or reviews of the economic risk for all suppliers who meet the assessment criteria, achieving 100 percent coverage.

Performance:
In 2025, Krungsri Group assessed 99 suppliers who met the criteria, ensuring that 100 percent of eligible suppliers underwent evaluation. The assessment covered key aspects including product and service quality, business status, and risks associated with reliance on a limited number of suppliers. The assessment revealed that 100 percent of the assessed suppliers revealed no economic risk issues.

Evaluation of suppliers on the environmental, social, and governance (ESG) aspects and acknowledgement of compliance with the Supplier Code of Conduct

Target:
Conduct supplier identity verification and review totaling 100 percent of suppliers at least once a year.

Performance:
In 2025, conducted ESG assessment for suppliers who underwent the verification and review process, including suppliers who participated in the green procurement training course, which meet the criteria for this process, both new and existing suppliers, totaling 862 companies. The assessment of the aforementioned suppliers found that 100 percent of them revealed no ESG risk issues, and all suppliers subject to the aforementioned assessment have fully acknowledged and committed to complying with Krungsri Group's Supplier Code of Conduct.

Complaints related to corruption and human rights violations

Target:
Communicate policies and raise awareness among suppliers on anti-corruption and human rights annually, while ensuring whistleblowing channels are established.

Performance:
In 2025, the Bank communicated policies and disseminated knowledge on such issues to 100 percent of new and existing suppliers approved through procurement processes via email. No complaints were reported regarding corruption, the giving or receiving of gifts during festive seasons, supplier entertainment, or human rights violations.

Payments to suppliers

Target:
Make payments to suppliers and vendors according to specified timelines, and notify suppliers in advance if delays occur.

Performance:
Krungsri Group stipulated that payments be made to suppliers within 45 days depending on agreements. In 2025, the average actual payment period to suppliers and third parties was 24 days from the date correct and complete invoices were received, reflecting a commitment to comply with agreed payment terms and to treat suppliers and service providers fairly.

Numerical Data on Sustainability Performance

Economic Performance and Impacts

Items	Unit	2021	2022	2023	2024	2025
Total operating income [1/]	Million baht	122,906	116,456*	138,948	153,279	160,320
Operating cost [2/]	Million baht	20,020	21,385	26,059	28,552	31,932
Employee expenses [3/]	Million baht	26,717	27,143	32,152	35,325	39,204
Payment to providers of capital [4/]	Million baht	27,340	27,903	46,113	54,897	45,102
Tax payment to government [5/]	Million baht	8,010	7,466	9,290	9,366	9,219
Cash donation [6/]	Million baht	23.70	15.02	17.69	17.37	18.91
Economic value retained	Million baht	69,537	61,114	74,484	83,897	85,131
Total assets	Million baht	2,499,109	2,636,951	2,768,295	2,620,074	2,647,157
Total liabilities	Million baht	2,180,872	2,295,192	2,396,841	2,224,266	2,207,066
Shareholders' equity	Million baht	318,237	341,759	371,454	395,809	440,091
Workforce [7/]	persons	33,397	34,245	52,146	52,438	53,766
Number of branches [8/]	branches	642	616	591	573	556

Remarks:

* The information has been updated in line with revised figures.

[1/] Total operating income: Net interest income + Net fees and service income + Other operating income.

[2/] Operating cost (exclude expenses associated with employees) such as director's remuneration, expenses relating to buildings, premises and other equipment, and others

[3/] Employee expenses means salaries, wages, overtime pay, bonuses, cost of living subsidies, employee benefits, the Bank's contribution to provident funds, welfares and other benefits e.g., health insurance, annual health checkup.

[4/] Payments to providers of capital means dividends paid to shareholders and interest expenses.

[5/] Tax payment to government means duty tax and income tax excluding deferred tax income/expenses.

[6/] Cash donation means donation to charitable organizations, donation for education support, service activities and disaster reliefs.

[7/] Permanent employees of the Bank and its subsidiaries and joint ventures.

[8/] Included Head Office and one overseas branches.

The Board of Director Data

Data	2021		2022		2023		2024		2025	
	persons	% of the total member of BOD	persons	% of the total member of BOD	persons	% of the total member of BOD	persons	% of the total member of BOD	persons	% of the total member of BOD
The Board of Directors *	12		12		12		12		12	
Gender										
Male	7	58.33	9	75.00	9	75.00	9	75.00	10	83.33
Female	5	41.67	3	25.00	3	25.00	3	25.00	2	16.67
Age Range										
< 30 years old	-	-	-	-	-	-	-	-	-	-
30-50 years old	-	-	-	-	-	-	-	-	-	-
> 50 years old	12	100.00	12	100.00	12	100.00	12	100.00	12	100.00

Remarks:

* The Board of Directors consist of non-exective directors, executive directors, and independent directors.

Employee Data

Type of Data	2021		2022		2023		2024		2025	
	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee
No. of the Bank's employee 1/	14,093		13,760		13,952		13,912		13,398	
Gender										
Male	4,298	30.50	4,286	31.15	4,375	31.36	4,384	31.51	4,207	31.40
Female	9,795	69.50	9,474	68.85	9,577	68.64	9,528	68.49	9,191	68.60
Age Range										
< 30 years old	1,285	9.12	1,046	7.60	968	6.94	857	6.16	696	5.19
30-50 years old	9,631	68.34	9,414	68.42	9,634	69.05	9,945	71.49	3,108	23.20
> 50 years old	3,177	22.54	3,300	23.98	3,350	24.01	3,110	22.35	9,594	71.61

Type of Data	2021		2022		2023		2024		2025	
	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee
Nationallity										
Thai	14,007	99.39	13,677	99.40	13,870	99.41	13,831	99.42	13,316	99.39
Japanese	53	0.38	52	0.38	50	0.36	49	0.35	53	0.40
Laotian	21	0.15	21	0.15	21	0.15	21	0.15	20	0.15
Chinese	7	0.05	6	0.04	6	0.04	6	0.04	5	0.04
Indian	2	0.01	1	0.01	1	0.01	1	0.01	1	0.01
American	1	0.01	1	0.01	1	0.01	1	0.01	-	-
Vietnamese	1	0.01	1	0.01	1	0.01	1	0.01	1	0.01
French	1	0.01	1	0.01	1	0.01	1	0.01	1	0.01
Other (Singaporeans, Taiwanese, Indonesia, etc.)	-	-	-	-	1	0.01	1	0.01	1	0.01
Occupational Area										
Head Office	8,121	57.62	8,320	60.47	8,726	62.54	7,266	52.23	7,112	53.08
Office/branch in Bangkok and vicinity	2,775	19.69	2,499	18.16	2,408	17.26	2,658	19.11	2,508	18.72
Office/branch in Provincial	3,197	22.69	2,941	21.37	2,795	20.03	3,964	28.49	3,755	28.03
Office/branch in Overseas	-	-	-	-	23	0.16	24	0.17	23	0.17
Education										
Below Bachelor Degree	165	1.17	158	1.15	147	1.05	130	0.93	117	0.84
Bachelor Degree	10,187	72.28	9,940	72.24	10,009	71.74	9,935	71.41	9,526	68.47
Master Degree	3,721	26.40	3,646	26.50	3,780	27.09	3,832	27.54	3,738	26.87
Doctoral Degree	20	0.14	16	0.12	16	0.11	15	0.11	17	0.12

Type of Data	2021		2022		2023		2024		2025	
	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee
Employee Level	**14,093**		**13,760**		**13,952**		**13,912**		**13,398**	
Executive level 10 and above	94	0.67	93	0.68	94	0.67	100	0.72	101	0.75
Male	57	0.40	58	0.42	56	0.40	57	0.41	59	0.44
Female	37	0.26	35	0.25	38	0.27	43	0.31	42	0.31
< 30 years old	-	-	-	-	-	-	-	-	-	-
< 30 years old Male	-	-	-	-	-	-	-	-	-	-
< 30 years old Female	-	-	-	-	-	-	-	-	-	-
30-50 years old	30	0.21	21	0.15	22	0.16	28	0.20	27	0.20
30-50 years old Male	-	-	16	0.12	18	0.13	21	0.15	21	0.16
30-50 years old Female	-	-	5	0.04	4	0.03	7	0.05	6	0.04
> 50 years old	64	0.45	72	0.52	72	0.52	72	0.52	74	0.55
> 50 years old Male	-	-	42	0.31	38	0.27	36	0.26	38	0.28
> 50 years old Female	-	-	30	0.22	34	0.24	36	0.26	36	0.27
Management level 9-10	880	6.24	890	6.47	938	6.72	991	7.12	1,021	7.62
Male	415	2.94	414	3.01	432	3.10	444	3.19	453	3.38
Female	465	3.30	476	3.46	506	3.63	547	3.93	568	4.24
< 30 years old	-	-	-	-	-	-	-	-	1	0.01
< 30 years old Male	-	-	-	-	-	-	-	-	-	-
< 30 years old Female	-	-	-	-	-	-	-	-	1	0.01
30-50 years old	468	3.32	457	3.32	466	3.34	530	3.81	516	3.85
30-50 years old Male	-	-	199	1.45	201	1.44	222	1.60	224	1.67
30-50 years old Female	-	-	258	1.88	265	1.90	308	2.21	292	2.18
> 50 years old	412	2.92	433	3.15	472	3.38	461	3.31	504	3.76
> 50 years old Male	-	-	215	1.56	231	1.66	222	1.60	229	1.71
> 50 years old Female	-	-	218	1.58	241	1.73	239	1.72	275	2.05

Type of Data	2021		2022		2023		2024		2025	
	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee
Middle Management level 7-8	2,379	16.88	2,401	17.45	2,617	18.76	2,694	19.36	2,676	19.97
Male	966	6.85	970	7.05	1,057	7.58	1,099	7.90	1,096	8.18
Female	1,413	10.03	1,431	10.40	1,560	11.18	1,595	11.46	1,580	11.79
< 30 years old	2	0.01	1	0.01	3	0.02	2	0.01	1	0.01
< 30 years old Male	-	-	1	0.01	1	0.01	1	0.01	1	0.01
< 30 years old Female	-	-	-	-	2	0.01	1	0.01	-	-
30-50 years old	1,377	9.77	1,365	9.92	1,545	11.07	1,699	12.21	1,691	12.62
30-50 years old Male	-	-	541	3.93	633	4.54	700	5.03	717	5.35
30-50 years old Female	-	-	824	5.99	912	6.54	999	7.18	974	7.27
> 50 years old	1,000	7.10	1,035	7.52	1,069	7.66	993	7.14	984	7.34
> 50 years old Male	-	-	428	3.11	423	3.03	398	2.86	378	2.82
> 50 years old Female	-	-	607	4.41	646	4.63	595	4.28	606	4.52
Officer level 4-6	6,454	45.80	6,434	46.76	6,617	47.43	6,666	47.92	6,465	48.25
Male	1,937	13.74	1,956	14.22	1,974	14.15	1,963	14.11	1,842	13.75
Female	4,517	32.05	4,478	32.54	4,643	33.28	4,703	33.81	4,623	34.51
< 30 years old	129	0.92	158	1.15	161	1.15	146	1.05	94	0.70
< 30 years old Male	-	-	73	0.53	68	0.49	53	0.38	27	0.20
< 30 years old Female	-	-	85	0.62	93	0.67	93	0.67	67	0.50
30-50 years old	4,686	33.25	4,596	33.40	4,809	34.47	5,019	36.08	4,911	36.65
30-50 years old Male	-	-	1,255	9.12	1,304	9.35	1,372	9.86	1,311	9.79
30-50 years old Female	-	-	3,341	24.28	3,505	25.12	3,647	26.21	3,600	26.87
> 50 years old	1,639	11.63	1,680	12.21	1,647	11.80	1,501	10.79	1,460	10.90
> 50 years old Male	-	-	628	4.56	602	4.31	538	3.87	504	3.76
> 50 years old Female	-	-	1,052	7.65	1,045	7.49	963	6.92	956	7.14

Type of Data	2021		2022		2023		2024		2025	
	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee
Officer level 1-3	4,286	30.41	3,942	28.65	3,686	26.42	3,461	24.88	3,135	23.40
Male	923	6.55	888	6.45	856	6.14	821	5.90	757	5.65
Female	3,363	23.86	3,054	22.19	2,830	20.28	2,640	18.98	2,378	17.75
< 30 years old	1,154	8.19	887	6.45	804	5.76	709	5.10	600	4.48
< 30 years old Male	-	-	215	1.56	217	1.56	215	1.55	208	1.55
< 30 years old Female	-	-	672	4.88	587	4.21	494	3.55	392	2.93
30-50 years old	3,070	21.78	2,975	21.62	2,792	20.01	2,669	19.18	2,449	18.28
30-50 years old Male	-	-	613	4.45	578	4.14	551	3.96	494	3.69
30-50 years old Female	-	-	2,362	17.17	2,214	15.87	2,118	15.22	1,955	14.59
> 50 years old	62	0.44	80	0.58	90	0.65	83	0.60	86	0.64
> 50 years old Male	-	-	60	0.44	61	0.44	55	0.40	55	0.41
> 50 years old Female	-	-	20	0.15	29	0.21	28	0.20	31	0.23
Employees in STEM-related position [2/]	-	-	-	-	1,367	9.80	1,503	10.80%	1,422	10.61
Male	-	-	-	-	740	5.30	832	5.98	784	5.85
Female	-	-	-	-	627	4.49	671	4.82	638	4.76

Remarks:

[1/] Only full-time employees of the Bank of Ayudhya PCL, excluding the Board of Directors

[2/] The data was first disclose in 2023, and STEM (science, technology, engineering, mathematics) related functions require primary education in science, technology, engineering, and mathematics

Employment Data

2025's Krungsri Group Headcount (persons)

Company/Type of Contract	Full-time Employee (persons)			Temporary Employee * (persons)		
	Male	Female	Total	Male	Female	Total
Bank of Ayudhya PCL.	**4,207**	**9,191**	**13,398**	**85**	**310**	**395**
Subsidiaries						
Hattha Bank Plc. [1/]	2,247	1,060	3,307	6	51	57
Krungsri Ayudhya AMC Ltd.	24	20	44	3	2	5
Krungsri Nimble Co., Ltd.	225	147	372	1	-	1
Ayudhya Development Leasing Co., Ltd.	21	29	50	-	-	-
Ayudhya Capital Auto Lease PCL.	833	1,274	2,107	16	38	54
General Card Services Limited	71	195	266	3	4	7
Ayudhya Capital Services Co., Ltd.	657	1,624	2,281	8	46	54
Krungsriayudhya Card Co., Ltd.	69	232	301	-	-	-
Krungsri Finnovate Co., Ltd.	7	9	16	-	-	-
Krungsri Securities PCL	228	295	523	52	44	96
Krungsri Asset Management Co., Ltd.	67	125	192	5	8	13
Krungsri Leasing Services Co., Ltd. [2/]	77	140	217	6	14	20
Krungsri Non-Deposit Taking Microfinance Institution Co., Ltd. [3/]	10	15	25	1	2	3
SHBank Finance Company Limited	268	460	728	671	909	1,580
HC Consumer Finance Philippines, Inc.	9,016	8,955	17,971	71	154	225
PT. Home Credit Indonesia	678	445	1,123	62	29	91
TIDLOR Holdings PLC	-	-	-	-	-	-
Ngern Tid Lor PLC	2,173	5,771	7,944	379	699	1,078
Supporting Business						
Siam Realty and Services Security Co., Ltd.	9	4	13	449	136	585
Total Services Solutions PCL.	239	819	1,058	3	12	15
Krungsri Genesis Company Limited [4/]	-	-	-	-	-	-
Krungsri General Insurance Broker Limited [4/]	4	15	19	-	-	-
Hattha Services Co., Ltd.[5/]	-	-	-	-	-	-
HCPH Financing 1, Inc.	-	-	-	-	-	-
HCPH Insurance Brokerage, Inc.	-	-	-	-	-	-

Company/Type of Contract	Full-time Employee (persons)			Temporary Employee * (persons)		
	Male	Female	Total	Male	Female	Total
Joint Ventures						
Lotus's Money Services Limited [6/]	100	745	845	-	2	2
Lotus's Life Assurance Broker Limited [7/]	2	3	5	-	-	-
Lotus's General Insurance Broker Limited [8/]	51	162	213	-	9	9
SB Finance Company, Inc. [9/]	343	405	748	123	30	153
Somjai 2559 Co., Ltd [10/]	-	-	-	-	-	-

Remarks:

* Outsourced staff of the Bank and the companies in the Financial Business Group who are hired from operations such as premises, security, and customer service.

[1/] Krungsri's subsidiary of which the Bank directly holds 100 percent shares. Formerly Hattha kaksekaar Limited, Microfinance Deposit Taking Institution, obtained the approval from relevant regulators both in Thailand and Cambodia to expand its business to be a commercial bank on 26 August 2020.

[2/] Krungsri's subsidiary of which the Bank indirectly holds 100 percent shares via Ayudhya Capital Auto Lease PCL by 75 percent and Ayudhya Capital Services Co., Ltd. by 25 percent

[3/] Krungsri's subsidiary of which the Bank indirectly holds 99.99 percent shares via Krungsri Leasing Services Co., Ltd.

[4/] Krungsri's subsidiary of which the Bank indirectly holds 100 percent shares via Ayudhya Capital Services Co., Ltd.

[5/] Krungsri's subsidiary of which the Bank indirectly holds 49 percent shares via Hattha Bank Plc.

[6/] Krungsri's subsidiary of which the Bank indirectly holds 50 percent shares via Ayudhya Capital Services Co., Ltd. Previous company name, Tesco Lotus Money Services Limited

[7/] Krungsri's subsidiary of which the Bank indirectly holds 100 percent shares via Lotus's Money Services Limited. Previous company name, Tesco Life Assurance Broker Limited

[8/] Krungsri's subsidiary of which the Bank indirectly holds 100 percent shares via Lotus's Money Services Limited. Previous company name, Tesco General Insurance Broker Limited

[9/] Krungsri's subsidiary of which the Bank directly holds 50 percent shares. Previous company name, SB Finance Company, Inc.

[10/] Joint venture of Krungsri and Tidlor Holdings PCL.

Employment Data of Disabled Employees [1/]

Krungsri	2021	2022	2023	2024	2025
No. of disable employee (persons) [2/]	**148**	**141**	**136**	**139**	**139**
Male	89	86	83	82	80
Female	59	55	53	57	59

Remarks:

[1/] Persons with disabilities refers to individuals who have limitations in their ability to conduct daily activities or to participate in society due to impairments in their sight, hearing, movement, communications, feeling and emotion, behaviors, mental capacity and learning, or other forms of impairment, as well as limitations in other areas, and require special support. (Source: Persons with Disabilities Empowerment Act, B.E. 2550).

[2/] The hiring was carried out in compliance with the Section 35 of the Empowerment of Persons with Disabilities Act, B.E. 2550, in collaboration with the Thai Bankers' Association (TBA) and the Thai Red Cross Society.

Average hiring cost

Data	Baht/New Hires				
	2021	2022	2023	2024	2025
Average hiring cost both internal and external*	23,104	9,093	8,717	16,864.95	16,425.09

Remarks:
* Headhunter agency, advertising expenses, etc.

Operational Change Statistics

Data	2021		2022		2023		2024		2025	
	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee
New Hires [1/]	**691**	**4.90**	**1,309**	**9.51**	**1,524**	**10.92**	**1,161**	**8.35**	**619**	**4.62**
Gender										
Male	276	1.96	492	3.58	508	3.64	418	3.00	217	1.62
Female	415	2.94	817	5.94	1,016	7.28	743	5.34	402	3.00
Age Range										
< 30 years old	246	1.75	458	3.33	468	3.35	365	2.62	239	1.78
30-50 years old	434	3.08	823	5.98	1,043	7.48	777	5.59	373	2.78
> 50 years old	11	0.08	28	0.20	13	0.09	19	0.14	7	0.05
Operational Area										
Head Office	633	4.49	1,168	8.49	1,168	8.37	753	5.41	404	3.02
Office/branch in Bangkok and vicinity	48	0.34	62	0.45	175	1.25	191	1.37	99	0.74
Office/branch in Provincial	10	0.07	79	0.57	179	1.28	211	1.52	112	0.84
Office/branch in Overseas	-	-	-	-	2	0.01	6	0.04	4	0.03

Data	2021		2022		2023		2024		2025	
	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee	persons	% of the total employee
Terminated Employees [2/]	**1,310**	**9.30**	**1,642**	**11.93**	**1,331**	**9.54**	**1,125**	**8.09**	**1,090**	**8.14**
Gender										
Male	458	3.25	504	3.66	419	3.00	380	2.73	381	2.84
Voluntary Attrition	358	2.54	427	3.10	328	2.35	285	2.05	275	2.05
Involuntary Attrition	100	0.71	77	0.56	91	0.65	95	0.68	106	0.79
Female	852	6.05	1,138	8.27	912	6.54	745	5.36	709	5.29
Voluntary Attrition	766	5.44	1,033	7.51	810	5.81	636	4.57	578	4.31
Involuntary Attrition	86	0.61	105	0.76	102	0.73	109	0.78	131	0.98
Age Range										
< 30 years old	225	1.60	279	2.03	190	1.36	140	1.01	116	0.87
Voluntary Attrition	221	1.57	278	2.02	186	1.33	138	0.99	115	0.86
Involuntary Attrition	4	0.03	1	0.0	4	0.03	2	0.01	1	0.01
30-50 years old	801	5.68	1,069	7.77	853	6.11	732	5.26	676	5.05
Voluntary Attrition	771	5.47	1,033	7.51	822	5.89	697	5.01	634	4.73
Involuntary Attrition	30	0.21	36	0.26	31	0.22	35	0.25	42	0.31
> 50 years old	284	2.02	294	2.14	288	2.06	253	1.82	298	2.22
Voluntary Attrition	132	0.94	149	1.08	130	0.93	86	0.62	104	0.78
Involuntary Attrition	152	1.08	145	1.05	158	1.13	167	1.20	194	1.45
Operational Area										
Head Office	666	4.73	973	7.07	744	5.33	546	3.92	547	4.08
Office/branch in Bangkok and vicinity	301	2.14	324	2.35	252	1.81	237	1.70	217	1.62
Office/branch in Provincial	343	2.43	345	2.51	333	2.39	336	2.42	321	2.40
Office/branch in Overseas	-	-	-	-	2	0.01	6	0.04	5	0.04

Remarks:

[1/] Only full-time employees of the Bank of Ayudhya PCL.

[2/] Data includes No. of employee in voluntary attrition program, a transfer program within Krungsri Group, early retirement program, involuntary attrition program as well as retirement program.

Rotation Data

Data	2021	2022	2023	2024	2025
Percentage of open positions filled by internal candidates	3.64	3.19	3.77	4.36	5.49
The number of open positions (persons)*	988	1,505	1,831	1,558	911
The number of internal candidates rotation (persons)*	36	48	69	68	50
The number of new hire staff (persons)*	746	1,172	1,373	1,002	664

Remarks:
* Refer to job requisition forms

Parental Leave Statistics

Data	Number of Female Employees (persons)				
	2021	2022	2023	2024	2025
Number of employees entitled to parental leave	9,776	9,455	9,557	9,512	9,512
Number of employees taking parental leave	262	213	200	150	150
Number of employees returning to work after parental leave	257	211	198	150	150
Number of employees returning to work after parental leave and still retained 12 months after their return to work	299	251	206	192	192
Return-to-work Rate [1/] of employees taking parental leave	98.09	99.06	99.00	100.00	100.00
Retention Rate [2/] of employees taking parental leave	97.08	97.67	97.63	96.97	96.97

Remarks:
[1/] Return-to-work Rate = (Total number of employees returning to work after parental leave / Total number of employees taking parental leave) x 100
[2/] Retention Rate = (Total number of employees retained 12 months after returning to work following a period of parental leave / Total number of employees returning to work after parental leave) x 100

Employee Training and Development Report

	2021	2022	2023	2024	2025
Average training hours (hours/person/year)	**58.26**	**58.44**	**57.10**	**54.03**	**48.31**
Gender					
Male	54.11	54.34	53.61	50.05	42.24
Female	60.09	60.31	58.69	55.85	51.14
Age Range					
Less than 30 years old	58.32	49.34	53.27	51.43	47.72
30-50 years old	58.69	58.58	58.15	54.46	49.92
50 years and above	56.95	61.33	55.20	53.35	43.65
Employee level					
Officer level 1-3	59.95	54.37	51.69	52.13	52.89
Officer level 4-6	58.48	60.25	59.71	54.59	49.52
Executive level 7-8	57.49	60.31	54.76	52.42	41.16
Executive level 9 and above	51.22	58.59	65.70	60.70	46.11
• Vice President-Senior Vice President	51.64	59.37	69.10	59.91	45.35
• Executive Vice President and above (included Senior Management)	47.20	50.86	65.37	68.97	54.12

Channels of Financial Access

Area / Channels of Services	2021		2022		2023		2024		2025	
	Bangkok and vicinity	Provincial	Bangkok and vicinity	Provincial	Bangkok and vicinity	Provincial	Bangkok and vicinity	Provincial	Bangkok and vicinity	Provincial
Krungsri Branches	278	363	266	349	257	333	251	322	235	280
	641		615		590		573		515	
ATMs	2,850	3,400	2,594	3,106	2,470	3,180	2,293	3,132	2,063	3,037
	6,250		5,700		5,650		5,425		5,100	
Krungsri Exclusive	33	12	32	12	32	12	32	12	32	12
	45		44		44		44		44	
The Krungsri Advisory [1/]	5	1	5	1	5	1	4	1	4	1
	6		6		6		5		5	
Krungsri Private Banking [2/]	-	-	1	0	1	0	1	0	1	0
	-		1		1		1		1	
Foreign Exchange Booths	14	36	15	29	14	28	14	25	13	24
	50		44		42		39		37	
Krungsri SME Business Center	46		46		46		46		46	
Krungsri Trade Business Centers	23		22		20		18		17	
Krungsri Auto Dealers	2,577	5,476	2,536	5,916	2,642	5,880	2,366	5,519	2,264	5,281
	8,053		8,452		8,522		7,885		7,545	
First Choice Dealers	22,094		21,715		21,307		21,806		23,144	
First Choice Branches	112		100		89		100		101	
Microfinance Branches (TIDLOR)	197	1,089	241	1,387	248	1,430	261	1,517	257	1,616
	1,286		1,628		1,678		1,778		1,873	
Overseas Commercial Bank [3/] (HTB)	177		177		171		161		156	

Remarks:

[1/] Krungsri The Advisory is exclusively for “Krungsri Exclusive and Krungsri Prime” customers.

[2/] Krungsri Private Banking is exclusively for “Krungsri Private Banking” customers.

[3/] Krungsri’s subsidiary in Cambodia which has successfully obtained regulatory approvals to operate as a commercial bank, under the name “Hattha Bank Plc.” (HTB) with effect from August 26, 2020 onwards.

Greenhouse Gas Emission

Assessment Parameter	
Baseline year	2020
Consolidation approach	Operational Controls
Boundary	Bank and subsidieries (all entities and facilities under operation controls)
Emission factor data source	TGO
Meteriality threshold	5%
Intensity ratio	per FTE
Independent assurance	Yes

Parameter	Unit	Performance					
		2020 (Base year)	2021	2022	2023	2024	2025 1/
Greenhouse Gas Emission (GHG Emission)							
Total Scope 1 emission	Tonnes CO_2e	10,032.00	9,792.00	8,421.00	8,601.00	9,007.00	8,372.00
Total Scope 2 emission (Location based)	Tonnes CO_2e	53,496.00	40,429.00	37,866.00	43,032.00	41,748.00	43,386.00
Total Scope 2 emission (Market based) 2/	Tonnes CO_2e	53,496.00	40,429.00	37,866.00	43,032.00	37,748.00	37,386.00
Total Scopes 1&2 emission	Tonnes CO_2e	63,528 .00	50,221.00	46,287.00	51,633.00	46,755.00	45,758.00
Total Scopes 1&2 emission intensity	Tonnes CO_2e/Person	2.96	2.44	2.27	2.43	2.20	1.04
Full Time Employee (FTE)	Person	21,445.00	20,612.00	20,632.00	21,283.00	21,260.00	44,011.00
Total Scope 3 emission	Tonnes CO_2e	10,832.00	27,611.00	19,264.00	30,120.00	80,174.23	93,372.01
Category 1: Purchased Goods and Services	Tonnes CO_2e	-	-	-	-	54,893.63	62,286.81
Categoty 2: Capital Goods	Tonnes CO_2e	-	-	-	-	15,078.91	14,047.13
Category 3: Fuel- and Energy-Related Activities	Tonnes CO_2e	-	-	8,500.67	9,646.19	9,343.21	8,201.92

Parameter	Unit	Performance					
		2020 (Base year)	2021	2022	2023	2024	2025 1/
Category 4: Upstream Transportation and Distribution	Tonnes CO_2e	-	-	-	-	-	-
Category 5: Waste Generated in Operation	Tonnes CO_2e	-	-	-	-	-	187.55
Category 6: Business Travel	Tonnes CO_2e	-	-	-	-	858.48	8,648.60
Category 7: Employee Commuting	Tonnes CO_2e	-	-	5,531.02	15,052.45	-	-
Category 8: Upstream Leased Assets	Tonnes CO_2e	-	-	5,231.55	5,420.90	-	-
Category 9: Downstream Transportation and Distribution	Tonnes CO_2e	-	-	-	-	-	-
Category 10: Processing of Sold Products	Tonnes CO_2e	-	-	-	-	-	-
Category 11: Use of Sold Products	Tonnes CO_2e	-	-	-	-	-	-
Category 12: End-of-Life Treatment of Sold Products	Tonnes CO_2e	-	-	-	-	-	-
Category 13: Downstream Leased Assets	Tonnes CO_2e	-	-	-	-	-	-
Category 14: Franchises	Tonnes CO_2e	-	-	-	-	-	-

Remarks:

1/ In 2025, the greenhouse gasemissions from the Head Office, Krungsri Ploenchit Office (KSPO), branches nationwide, 14 subsidiaries located in Thailand and 6 overseas subsidiaries were disclosed

2/ In 2025, the organization will offset indirect greenhouse gas emissions (Scope 2: electricity consumption from externally purchased energy) through the purchase of Renewable Energy Certificates (RECs). A total of 12,000 RECs will be obtained, equivalent to a reduction of 6,000 metric tons of carbon dioxide equivalent (tCO_2e).

Energy Consumption

Parameter	Unit	Performance				
		2021	2022	2023	2024	2025
Energy						
Total energy consumption within the Organization	**Gigajoules**	**334,096.97**	**356,764.92**	**428,149.00**	**418,273.06**	**429,305.15**
Total direct energy consumption	**Gigajoules**	**91,284.42**	**103,490.73**	**118,252.94**	**117,634.21**	**112,626.35**
• Total non-renewable fuel consumed	Gigajoules	91,284.42	103,490.73	118,252.94	117,634.21	112,626.35
• Total renewable fuel consumed	Gigajoules	-	-	-	-	-
Total indirect energy consumption	**Gigajoules**	**242,812.55**	**253,274.19**	**309,896.06**	**300,638.85**	**316,678.80**
• Electricity purchased	Gigajoules	242,812.55	253,274.19	309,896.06	300,638.85	316,678.80
Total energy sold	**Gigajoules**	**-**	**-**	**-**	**-**	**-**
• Electricity sold	Gigajoules	-	-	-	-	-
Total Energy Consumption intensity	**Gigajoules per FTE**	**16.21**	**17.53**	**20.12**	**19.67**	**9.75**

Remarks: The unit conversion rates are based on data from the Department of Alternative Energy Development and Efficiency, Ministry of Energy, as follows:
- 1 liter of diesel is equivalent to 36.42 megajoules (MJ).
- 1 liter of gasoline is equivalent to 31.48 megajoules (MJ).
- 1 kilowatt-hours (kWh) equals 0.0036 gigajoule (GJ)

Water Consumption

Parameter	Unit	Performance				
		2021	2022	2023	2024	2025
Water and Effluent						
Total Water Withdrawal	**Cubic meters**	**372,813.65**	**348,947.96**	**397,532.05**	**419,165.70**	**483,621.05**
• Surface water	Cubic meters	-	-	-	-	-
• Groundwater	Cubic meters	-	-	-	-	-
• Produced water	Cubic meters	-	-	-	-	-
• Seawater	Cubic meters	-	-	-	-	-
• Third-party water	Cubic meters	372,813.65	348,947.96	397,532.05	419,165.70	483,621.05
° Fresh water ≤1,000 mg/l Total Dissolved Solids	Cubic meters	372,813.65	348,947.96	397,532.05	419,165.70	483,621.05

Parameter	Unit	Performance				
		2021	2022	2023	2024	2025
° Other water >1,000 mg/l Total Dissolved Solids	Cubic meters	-	-	-	-	-
Total water discharge	**Cubic meters**	**298,250.92**	**279,158.37**	**318,025.64**	**335,332.56**	**386,896.84**
Total water discharge from areas without water stress*	**Cubic meters**	**52,031.31**	**48,700.53**	**61,095.83**	**69,302.06**	**103,057.59**
Breakdown by water source						
• Surface water	Cubic meters	-	-	-	-	-
• Groundwater	Cubic meters	-	-	-	-	-
• Seawater	Cubic meters	-	-	-	-	-
• Third-party water	Cubic meters	52,031.31	48,700.53	61,095.83	69,302.06	103,057.59
Breakdown by water quality						
• Water discharge by fresh water (≤1,000 mg/l Total Dissolved Solids)	Cubic meters	52,031.31	48,700.53	61,095.83	69,302.06	103,057.59
• Water discharge by other water (>1,000 mg/l Total Dissolved Solids)	Cubic meters	-	-	-	-	-
Total water discharge from areas with water stress*	**Cubic meters**	**246,219.61**	**230,457.85**	**256,929.80**	**266,030.50**	**283,839.25**
Breakdown by water source						
• Surface water	Cubic meters	-	-	-	-	-
• Groundwater	Cubic meters	-	-	-	-	-
• Seawater	Cubic meters	-	-	-	-	-
• Third-party water	Cubic meters	246,219.61	230,457.85	256,929.80	266,030.50	283,839.25
Breakdown by water quality						
• Water discharge by fresh water (≤1,000 mg/l Total Dissolved Solids)	Cubic meters	246,219.61	230,457.85	256,929.80	266,030.50	283,839.25
• Water discharge by other water (>1,000 mg/l Total Dissolved Solids)	Cubic meters	-	-	-	-	-
Total Water Consumption	**Cubic meters**	**74,562.73**	**69,789.59**	**79,506.41**	**83,833.14**	**96,724.21**
• Total water consumption from areas with water stress	Cubic meters	126,594.04	118,490.12	140,602.24	153,135.20	199,781.80

Remarks:
*2024 Total water discharge from areas with and without water stress data was the first year disclosing.

Waste Management

Parameter	Unit	Performance				
		2021	2022	2023	2024	2025
Waste						
Total Waste generated*	**Metric Tonnes**	**622.47**	**377.08**	**607.41**	**482.12**	**467.05**
• Total hazardous waste generated	Metric Tonnes	2.43	5.34	2.28	1.89	1.66
• Total non-hazardous waste generated	Metric Tonnes	620.04	371.74	605.13	480.23	465.39
Total waste diverted from disposal	**Metric Tonnes**	**421.77**	**212.70**	**366.06**	**168.99**	**190.92**
Total hazardous waste diverted from disposal (Onsite)	Metric Tonnes	-	-	-	-	-
• Preparation for reuse	Metric Tonnes	-	-	-	-	-
• Recycling	Metric Tonnes	-	-	-	-	-
• Other recovery operations	Metric Tonnes	-	-	-	-	-
Total non-hazardous waste diverted from disposal (Onsite)	Metric Tonnes	-	-	-	-	-
• Preparation for reuse	Metric Tonnes	-	-	-	-	-
• Recycling	Metric Tonnes	-	-	-	-	-
• Other recovery operations	Metric Tonnes	-	-	-	-	-
Total hazardous waste diverted from disposal (Offsite)	Metric Tonnes	1.56	1.15	0.79	0.42	0.20
• Preparation for reuse	Metric Tonnes	-	-	-	-	-
• Recycling	Metric Tonnes	1.56	1.15	0.79	0.42	0.20
• Other recovery operations	Metric Tonnes	-	-	-	-	-
Total non-hazardous waste diverted from disposal (Offsite)	Metric Tonnes	420.21	211.55	365.27	168.57	190.72
• Preparation for reuse	Metric Tonnes	-	-	-	-	-
• Recycling	Metric Tonnes	415.21	205.74	344.07	144.56	169.25
• Other recovery operations	Metric Tonnes	5.00	5.81	21.20	24.01	21.46

Parameter	Unit	Performance				
		2021	2022	2023	2024	2025
Total waste directed to disposal	**Metric Tonnes**	**200.70**	**164.34**	**241.35**	**313.13**	**276.13**
Total hazardous waste directed to disposal (Onsite)	Metric Tonnes	-	-	-	-	-
• Incineration (with energy recovery)	Metric Tonnes	-	-	-	-	-
• Incineration (without energy recovery)	Metric Tonnes	-	-	-	-	-
• Landfilling	Metric Tonnes	-	-	-	-	-
• Other disposal operations	Metric Tonnes	-	-	-	-	-
• Unknown disposal method	Metric Tonnes	-	-	-	-	-
Total non-hazardous waste directed to disposal (Onsite)	Metric Tonnes	-	-	-	-	-
• Incineration (with energy recovery)	Metric Tonnes	-	-	-	-	-
• Incineration (without energy recovery)	Metric Tonnes	-	-	-	-	-
• Landfilling	Metric Tonnes	-	-	-	-	-
• Other disposal operations	Metric Tonnes	-	-	-	-	-
• Unknown disposal method	Metric Tonnes	-	-	-	-	-
Total hazardous waste directed to disposal (Offsite)	Metric Tonnes	0.87	4.19	1.49	1.47	1.46
• Incineration (with energy recovery)	Metric Tonnes	-	-	-	-	-
• Incineration (without energy recovery)	Metric Tonnes	0.87	4.19	1.49	1.47	0.23
• Landfilling	Metric Tonnes	-	-	-	-	1.22
• Other disposal operations	Metric Tonnes	-	-	-	-	-
• Unknown disposal method	Metric Tonnes	-	-	-	-	-
Total non-hazardous waste directed to disposal (Offsite)	Metric Tonnes	199.83	160.15	239.86	311.66	274.67
• Incineration (with energy recovery)	Metric Tonnes	-	5.38	9.11	14.22	40.57
• Incineration (without energy recovery)	Metric Tonnes	-	-	-	-	-
• Other disposal operations	Metric Tonnes	199.83	154.81	230.75	297.44	234.10
• Other disposal operations	Metric Tonnes	-	-	-	-	-
• Unknown disposal method	Metric Tonnes	-	-	-	-	-

Remark:
*Total waste generated from Head Office, Krungsri Riverside Office and Krungsri Ploenchit Office were disclosed.

Assurance Statement

LRQA Independent Assurance Statement

Relating to Bank of Ayudhya PCL.'s Sustainability Report for the calendar year 2025

This Assurance Statement has been prepared for Bank of Ayudhya Public Company Limited (Krungsri) in accordance with our contract but is intended for the readers of this Report.

Terms of engagement

LRQA (Thailand) Ltd. was commissioned by Bank of Ayudhya Public Company Limited (Krungsri) to provide independent assurance on its Sustainability Report 2025 "the report" against the assurance criteria below to a moderate level of assurance and at the materiality of the professional judgement of the verifier, using AccountAbility's AA1000AS v3, where the scope was a Type 2 engagement.

Our assurance engagement covered Krungsri's subsidiaries in Global operations, and specifically the following requirements:

- Evaluating Krungsri's adherence to AA1000 AccountAbility Principles (2018) of Inclusivity, Materiality, Responsiveness, and Impact.
- Confirming that the report is in accordance with:
  - GRI Standards (2021)
  - The double materiality assessment process.
- Evaluating the reliability of data and information for only the selected GRI disclosures listed below:
  - *Environmental*:
    GRI 305-1 Direct (scope 1) GHG emissions, GRI 305-2 Energy indirect (scope 2) GHG emissions, GRI 305-3 Other indirect (scope 3) GHG emissions (Purchased goods and services, Capital goods, Fuel and energy related activities, waste generated and Business travel).

Our assurance engagement excluded the data and information of Krungsri's subsidiaries and suppliers, and any third parties mentioned in the report.

LRQA's responsibility is only to Krungsri. LRQA disclaims any liability or responsibility to others as explained in the end footnote.

Krungsri's responsibility is for collecting, aggregating, analysing, and presenting all the data and information within the report and for maintaining effective internal controls over the systems from which the report is derived. Ultimately, the report has been approved by, and remains the responsibility of Krungsri.

LRQA's Opinion

Based on LRQA's approach nothing has come to our attention that would cause us to believe that Krungsri has not, in all material respects:

- Met the requirements above.
- Disclosed reliable performance data and information as no errors or omissions were detected.
- Covered all the issues that are important to the stakeholders and readers of this report.

The opinion expressed is formed on the basis of a moderate level of assurance and at the materiality of the professional judgement of the verifier.

Note: The extent of evidence-gathering for a moderate assurance engagement is less than for a high assurance engagement. Moderate assurance engagements focus on aggregated data rather than physically checking source data at sites. Consequently, the level of assurance obtained in a moderate assurance engagement is substantially lower than the assurance that would have been obtained had a high assurance engagement been performed.

LRQA's approach

LRQA's assurance engagements are carried out in accordance with AA1000AS v3. The following tasks though were undertaken as part of the evidence gathering process for this assurance engagement:

- Assessing Krungsri's approach to stakeholder engagement to confirm that issues raised by stakeholders were captured correctly. We did this by interviewing Krungsri's management who engage directly with stakeholder groups as well as reviewing documents and associated records.
- Reviewing Krungsri's process for identifying and determining material issues to confirm that the right issues were included in their report. We also tested the filters used in determining material issues to evaluate whether Krungsri makes informed business decisions that may create opportunities which contribute towards sustainable development.
- Collaborating information from third party assurance engagements done for Krungsri (ISO 14064-1). We also spoke with key people responsible for compiling the data and drafting the report.

Observations

Further observations and findings, made during the assurance engagement, are:

- Stakeholder inclusivity: We are not aware of any key stakeholder groups that have been excluded from Krungsri's stakeholder engagement process. Krungsri has addressed the key stakeholder group's opinion regarding their impacts.
- Materiality: We are not aware of any material issues concerning Krungsri's sustainability performance that have been excluded from the report. Krungsri has processes for identifying and determining material issues based on a set of unbiased criteria and qualitative impact valuation. Krungsri should ensure completeness of the disclosure GHGs data, for example fugitive emissions.
- Responsiveness: Krungsri has addressed the concerns of stakeholders in relation to impacts of climate change and financial inclusion, we believe that future report should disclose progress in GHGs transition pathway.
- Reliability: Data management systems for GHGs reporting are well defined, enable for independent verification.
- Impact: Krungsri has addressed impacts valuation of for example Supply chain, information security as well as climate change related. We do believe that the future report, Krungsri should also report finance emissions impact include Assets under management (AUM)

LRQA's standards, competence, and independence

LRQA ensures the selection of appropriately qualified individuals based on their qualifications, training and experience. The outcome of all verification and certification assessments is then internally reviewed by senior management to ensure that the approach applied is rigorous and transparent.

This verification together with GHG report and UNPRB report verifications for Krungsri are the only works undertaken by LRQA for Krungsri and as such does not compromise our independence or impartiality.

Dated: 25 March 2026



Opart Charuratana
Lead Verifier
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LRQA Independent Assurance Statement

Relating to Bank of Ayudhya PCL.'s GHG report for the calendar year 2025

This Assurance Statement has been prepared for Bank of Ayudhya Public Company Limited (Krungsri) in accordance with our contract but is intended for the readers of this Report.

Terms of engagement

LRQA (Thailand) Ltd. was commissioned by Bank of Ayudhya Public Company Limited (Krungsri) to provide independent assurance on its GHG Report 2025 "the report" against the assurance criteria below to a moderate level of assurance and at the materiality of the professional judgement of the verifier, using AccountAbility's AA1000AS v3, where the scope was a Type 2 engagement.

Our assurance engagement covered Krungsri's subsidiaries in Global operations, and specifically the following requirements:
Evaluating the reliability of data and information for only the selected GRI disclosures listed below:

- GRI 305-1 Direct (scope 1) GHG emissions
- GRI 305-2 Energy indirect (scope 2) GHG emissions
- GRI 305-3 Other indirect (scope 3) GHG emissions (Purchased goods and services, Capital goods, Fuel and energy related activities, waste generated and Business travel).

Our assurance engagement excluded the data and information of Krungsri's subsidiaries where it has no operational control, suppliers and any third parties mentioned in the report.

LRQA's responsibility is only to Krungsri. LRQA disclaims any liability or responsibility to others as explained in the end footnote.

Krungsri's responsibility is for collecting, aggregating, analysing, and presenting all the data and information within the report and for maintaining effective internal controls over the systems from which the report is derived. Ultimately, the report has been approved by, and remains the responsibility of Krungsri.

LRQA's Opinion

Based on LRQA's approach nothing has come to our attention that would cause us to believe that Krungsri has not, in all material respects:

- Met the requirements above.
- Disclosed reliable performance data and information as no errors or omissions were detected.

The opinion expressed is formed on the basis of a moderate level of assurance and at the materiality of the professional judgement of the verifier.

Note: The extent of evidence-gathering for a moderate assurance engagement is less than for a high assurance engagement. Moderate assurance engagements focus on aggregated data rather than physically checking source data at sites. Consequently, the level of assurance obtained in a moderate assurance engagement is substantially lower than the assurance that would have been obtained had a high assurance engagement been performed.

LRQA's approach

LRQA's assurance engagements are carried out in accordance with AA1000AS v3. The following tasks though were undertaken as part of the evidence gathering process for this assurance engagement:

- Collaborating information from third party assurance engagements done for Krungsri (ISO 14064-1). We also spoke with key people responsible for compiling the data and drafting the report.

Observations

Further observations and findings, made during the assurance engagement, are:

- Inclusiveness: Krungsri should ensure completeness of the GHGs data disclosure, for example fugitive emissions as well as finance emissions include Assets under management (AUM) in the future report.

LRQA's standards, competence, and independence

LRQA ensures the selection of appropriately qualified individuals based on their qualifications, training and experience. The outcome of all verification and certification assessments is then internally reviewed by senior management to ensure that the approach applied is rigorous and transparent.

This verification together with Sustainability report and UNPRB report verifications for Krungsri are the only works undertaken by LRQA for Krungsri and as such does not compromise our independence or impartiality.

Dated: 25 March 2026



Opart Charuratana
Lead Verifier
On behalf of LRQA (Thailand) Limited
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GRI Content Index

Statement of use	Bank of Ayudhya Public Company Limited has reported the information cited in this GRI content index for the period of January 1, 2025 to December 31, 2025 with reference to the GRI Standards.
GRI 1 used	GRI 1: Foundation 2021

Remarks:

AR: Annual Report (56-1 One Report)
NA: Not applicable.
LG: Legal Prohibition
CC: Confidential constraints
IU: Information unavailable/ incomplete

GRI STANDARD	DISCLOSURE	LOCATION	OMISSION			RELATION TO SDGs	EXTERNAL VERIFICATION
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
GRI 2: General Disclosures 2021	2-1 Organizational details	14					
	2-2 Entities included in the organization's sustainability reporting	14, 20-21, 40-41, 213-214					
	2-3 Reporting period, frequency and contact point	36, 38					
	2-4 Restatements of information	20-21, 65, 220-221					
	2-5 External assurance	226-229					
	2-6 Activities, value chain and other business relationships	12-13, 14, 18-21, 116-122, 139-145, 201-206					
	2-7 Employees	208-218					
	2-8 Workers who are not employees	213-214					
	2-9 Governance structure and composition	16-17, 28-29, 208, AR [Topic: Board of Directors and Details Of Directors] and website [https://www.krungsri.com/en/about-krungsri/about-us/organization-chart/board-of-directors]				SDG 16.5, 16.6	
	2-10 Nomination and selection of the highest governance body	208-212, AR [Topic: Nomination and Remuneration Committee, and Details Of Directors] and website https://www.krungsri.com/en/about-krungsri/about-us/organization-chart/nomination-remuneration-committee]				SDG 5.1, 5.5	
	2-11 Chair of the highest governance body	16-17, AR [Topic: Management Structure, Roles and Responsibilities] and website [https://www.krungsri.com/en/about-krungsri/about-us/organization-chart/board-of-directors]					
	2-12 Role of the highest governance body in overseeing the management of impacts	17, AR [Topic: Role and Responsibilities of the Chairman of the Board] and website [https://www.krungsri.com/getmedia/fd-45f65c-e45c-4e86-911a-3e77620a16e3/cg-principles-en-2025]					
	2-13 Delegation of responsibility for managing impacts	16-17, 28-29, and website [https://www.krungsri.com/en/esg/sustainable-banking/committee]					

GRI STANDARD	DISCLOSURE	LOCATION	OMISSION			RELATION TO SDGs	EXTERNAL VERIFICATION
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
	2-14 Role of the highest governance body in sustainability reporting	16-17, 28-29, 38					
	2-15 Conflicts of interest	16-17, 178-184					
	2-16 Communication of critical concerns	28-29, 38, 178-184, 136 and website [https://www.krungsri.com/en/about-krungsri/about-us/overview/announce]					
	2-17 Collective knowledge of the highest governance body	100, 148-149, AR [Topic: Directors' Development]					
	2-18 Evaluation of the performance of the highest governance body	16-17, AR [Topic: Evaluation of the Board of Directors and the Committees reporting to the Board of Directors]					
	2-19 Remuneration policies	105-107, AR [Topic: Remuneration of Directors and Executives]	a, b	IU	During the data collection process before disclosure		
	2-20 Process to determine remuneration	105-107, AR [Topic: Nomination and Remuneration Committee]	a-ii	IU	During the data collection process before disclosure		
	2-21 Annual total compensation ratio	-	a, b, c	CC	Confidential information		
	2-22 Statement on sustainable development strategy	9-11					
	2-23 Policy commitments	9-11, 22-32, 39, 49-51, 71, 78-81, 90, 103-104, 124, 146, 163, 172, 180-181, 186, 202 and website [https://www.krungsri.com/en/esg/sustainable-banking/social/policy-for-human-rights]				SDG 7.2, 7.a, 7.b, 8.3, 9.b, 11.1, 11.3, 13.1	
	2-24 Embedding policy commitments	39, 49-51, 71, 78-81, 90, 103-104, 124, 146, 163, 172, 180-181, 186, 202				SDG 7.2, 7.a, 7.b, 8.3, 9.b, 10.4, 12.2, 13.1	
	2-25 Processes to remediate negative impacts	110, 182 and website [https://www.krungsri.com/en/esg/sustainable-banking/social/policy-for-human-rights]					
	2-26 Mechanisms for seeking advice and raising concerns	14, 110, 182					
	2-27 Compliance with laws and regulations	175-177, 183-184					
	2-28 Membership associations	33					
	2-29 Approach to stakeholder engagement	129-138					
	2-30 Collective bargaining agreements	111				SDG 8.3, 8.5	
GRI 3: Material Topics 2021	3-1 Process to determine material topics	36-39					
	3-2 List of material topics	24, 39					
	3-3 Management of material topics	36-39					

GRI STANDARD	DISCLOSURE	LOCATION	OMISSION			RELATION TO SDGs	EXTERNAL VERIFICATION
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
Environmental Management and Resource Efficiency							
GRI 3: Material Topics 2021	3-3 Management of material topics	49-52				SDG 12.2, 12.3, 12.4, 12.5, 13.2, 13.3, 17.16, 17.17	
GRI 301: Materials 2016	301-1 Materials used by weight or volume	52-53, 55-57					
GRI 302: Energy 2016	302-1 Energy consumption within the organization	52-53, 222				SDG 12.2, 12.3, 13.2, 13.3	
	302-3 Energy intensity	222				SDG 12.2, 12.3, 13.2, 13.3	
	302-4 Reduction of energy consumption	53-54				SDG 12.2, 12.3, 13.2, 13.3	
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	55-56	b	NA			
	303-2 Management of water discharge-related impacts	55-56				SDG 6.3	
	303-3 Water Withdrawal	222-223					
	303-4 Water discharge	222-223					
	303-5 Water consumption	222-223					
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	57-58, 224-225				SDG 12.3, 12.4, 12.5	
	306-2 Management of significant waste-related impacts	57-58, 224-225				SDG 12.3, 12.4, 12.5	
	306-3 Waste generated	224-225				SDG 12.3, 12.4, 12.5	
	306-4 Waste diverted from disposal	224-225				SDG 12.3, 12.4, 12.5	
	306-5 Waste directed to disposal	224-225				SDG 12.3, 12.4, 12.5	
Climate Change Management							
GRI 3: Material Topics 2021	3-3 Management of material topics	60-63				SDG 12.2, 13.2, 13.3, 17.16, 17.17	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	68-69, 82-83					
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	65, 220				SDG 12.2, 13.2, 13.3	Yes
	305-2 Energy indirect (Scope 2) GHG emissions	65, 220				SDG 12.2, 13.2, 13.3	Yes
	305-3 Other indirect (Scope 3) GHG emissions	220-221				SDG 12.2, 12.3, 12.5, 13.2, 13.3	Yes
	305-4 GHG emissions intensity	65, 220				SDG 13.2, 13.3	Yes
	305-5 Reduction of GHG emissions	54, 58, 65-69, 157-158				SDG 12.2, 12.3, 12.4, 12.5, 13.2, 13.3	Yes

GRI STANDARD	DISCLOSURE	LOCATION	OMISSION			RELATION TO SDGs	EXTERNAL VERIFICATION
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
Customer Experience and Market Conduct							
GRI 3: Material Topics 2021	3-3 Management of material topics	71-74				SDG 8.3, 9.2, 9.3, 10.2, 10.5, 16.6	
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	18, 118-121, 196-200				SDG 9.3	
	417-2 Incidents of non-compliance concerning product and service information and labeling	74-76				SDG 16.6	
	417-3 Incidents of non-compliance concerning marketing communications	74-76					
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	74-76				SDG 16.6, 16.10	
Responsible Lending and ESG Considerations							
GRI 3: Material Topics 2021	3-3 Management of material topics	77-82				SDG 7.2, 7.a, 7.b, 8.1, 8.2, 9.2, 9.3, 9.4, 10.2, 10.5, 11.1, 11.3, 13.1, 14.6, 16.6, 16.7, 17.1, 17.16, 17.17	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	69, 82-88, 117, 207				SDG 1.4, 1.5, 5.a, 8.3, 8.10, 9.1, 9.3, 9.a, 10.2, 10.5	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	69, 82-88, 117, 207				SDG 7.2, 7.a, 7.b, 8.1, 8.2, 9.2, 9.3, 9.4, 11.1, 11.3	
	203-2 Significant indirect economic impacts	69 and website [https://www.krungsri.com/en/investor-relations/sustainable-finance/gender-bond]				SDG 1, 3, 7.2, 7.a, 7.b, 8.1, 8.2, 9.2, 9.3, 9.4	
Human Resources Development							
GRI 3: Material Topics 2021	3-3 Management of material topics	89-95				SDG 4.3, 4.4, 4.7, 12.8, 13.3	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	96-102				SDG 4.3, 4.4, 4.7	
	404-2 Programs for upgrading employee skills and transition assistance programs	100				SDG 4.3, 4.4, 4.7, 12.8, 13.3	
Fair Labor Practices and Respect for Human Rights							
GRI 3: Material Topics 2021	3-3 Management of material topics	103-110				SDG 3.8, 4.4, 5.1, 5.5, 8.3, 8.5, 10.2, 16.7	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	213-217				SDG 5.1, 5.5, 8.3, 8.5	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	105-107				SDG 3.8, 8.3, 8.5	

GRI STANDARD	DISCLOSURE	LOCATION	OMISSION			RELATION TO SDGs	EXTERNAL VERIFICATION
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
	401-3 Parental leave	106, 217-218				SDG 3.8, 5.1, 5.5, 8.3, 8.5	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	111, 215-219, AR [Topic: Number of Employees]				SDG 5.1, 5.5, 10.2	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	110, 115				SDG 5.1	
Financial Inclusion							
GRI 3: Material Topics 2021	3-3 Management of material topics	116				SDG 1.4, 1.5, 5.a, 8.3, 8.10, 9.1, 9.3, 9.a, 10.2, 17.1, 17.3, 17.16, 17.17	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	116-122, 207				SDG 1.4, 1.5, 5.a, 8.3, 8.10, 9.1, 9.3, 9.a, 10.2	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	116-122				SDG 8.3, 8.10, 9.1, 9.3, 9.a	
	203-2 Significant indirect economic impacts	116-122				SDG 1.4, 1.5, 8.3, 8.10, 9.1, 9.3, 9.a	
Occupational Health, Safety and Working Environment							
GRI 3: Material Topics 2021	3-3 Management of material topics	123-125				SDG 3.8.1, 6.1, 6.2	
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	123-125				SDG 3.8.1, 6.1, 6.2	
	403-2 Hazard identification, risk assessment, and incident investigation	125-128				SDG 3.8.1, 6.1, 6.2	
	403-3 Occupational health services	125-128				SDG 3.8.1, 6.1, 6.2	
	403-4 Worker participation, consultation, and communication on occupational health and safety	125-128				SDG 16.1	
	403-5 Worker training on occupational health and safety	128				SDG 3.8.1, 6.1, 6.2	
	403-6 Promotion of worker health	112-113				SDG 3.8.1, 6.1, 6.2	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	125-128				SDG 3.8.1, 6.1, 6.2	
	403-9 Work-related injuries	125				SDG 3.8.1, 6.1, 6.2	
	403-10 Work-related ill health	125				SDG 3.8.1, 6.1, 6.2	
Stakeholder Engagement							
GRI 3: Material Topics 2021	3-3 Management of material topics	129-138				SDG 16.6, 17.7	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	207				SDG 16.6, 17.7	

GRI STANDARD	DISCLOSURE	LOCATION	OMISSION			RELATION TO SDGs	EXTERNAL VERIFICATION
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
Promotion of Financial Literacy							
GRI 3: Material Topics 2021	3-3 Management of material topics	139-145				SDG 4.4, 4.5, 4.7, 9.1, 10.2	
Community Participation and Social Engagement							
GRI 3: Material Topics 2021	3-3 Management of material topics	146-161				SDG 1.4, 1.5, 3.7, 3.8, 4.1, 4.3, 4.4, 4.5, 4.7, 4.a, 4.b, 6.1, 6.6, 10.2, 11.4, 12.3, 12.4, 12.5, 13.2, 13.3, 14.2, 15.2, 15.4, 15.a, 15.b, 17.16, 17.17	
Data Governance and Personal Data Protection							
GRI 3: Material Topics 2021	3-3 Management of material topics	163-164				SDG 16.6, 16.10, 16.a, 16.b	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	167				SDG 16.6, 16.10, 16.a, 16.b	
Financial Crime Prevention							
GRI 3: Material Topics 2021	3-3 Management of material topic	169-170				SDG 16.5, 16.6, 17.14	
Cybersecurity and AI Governance							
GRI 3: Material Topics 2021	3-3 Management of material topic	172-174				SDG 16.4, 16.a	
Good Governance and Anti-Corruption							
GRI 3: Material Topics 2021	3-3 Management of material topics	178-182				SDG 16.5, 16.6	
GRI 205: Anti-Corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	97-98, 183-184	a-e	IU	During the data collection process before disclosure		
Risk and Crisis Management							
GRI 3: Material Topics 2021	3-3 Management of material topics	186-192				SDG 11.5, 16.7	
Innovation and Digital Transformation							
GRI 3: Material Topics 2021	3-3 Management of material topics	193-196				SDG 8.2, 9.2, 9.4, 17.7, 17.8	
Supply Chain Management							
GRI 3: Material Topics 2021	3-3 Management of material topics	201-204				SDG 8.2, 12.2	
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	206					
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	206				SDG 8.2, 10.2, 12.2	

Questionnaire on Krungsri's Sustainability Report 2025

Please take a moment to fill in our questionnaire by scanning the QR Code
or returning this form to the Bank's address on the back cover
or via email to KrungsriESG@krungsri.com

1. Which of the following best describes your relationship with Krungsri?

- ☐ Employee
- ☐ Customer
- ☐ Shareholder
- ☐ Vendor/Supplier
- ☐ Investor/Analyst
- ☐ Financial Institution
- ☐ Regulator
- ☐ Government Agency
- ☐ General Public
- ☐ NGO
- ☐ Other (please specify) _____

2. Where did you receive/ read Krungsri's Sustainability Report?

☐ Annual General Meeting (by scan QR Code) ☐ www.krungsri.com ☐ Other (please specify) _____

3. Objective of reading Krungsri's Sustainability Report

- ☐ To acknowledge and understand business operations that ensure sustainable growth
- ☐ To get information useful for investment decision making
- ☐ For study and research
- ☐ Other (please specify) _____

4. Which of the following sustainability issues are you most interested in? (More than one issue can be selected.)

Environmental Aspect	Social Aspect	Economic and Governance Aspect
☐ Environmental Management and Resource Efficiency	☐ Customer Experience and Market Conduct	☐ Data Governance and Personal Data Protection
☐ Climate Change Management	☐ Responsible Lending and ESG Considerations	☐ Financial Crime Prevention
	☐ Human Resources Development	☐ Cybersecurity and AI Governance
	☐ Fair Labor Practices and Respect for Human Rights	☐ Good Governance and Anti-Corruption
	☐ Financial Inclusion	☐ Risk and Crisis Management
	☐ Occupational Health, Safety, and Working Environment	☐ Innovation and Digital Transformation
	☐ Stakeholder Engagement	☐ Supply Chain Management
	☐ Promotion of Financial Literacy	
	☐ Community Participation and Social Engagement	

5. Satisfaction of Krungsri's Sustainability Report 2025

Completeness of content	☐ High	☐ Moderate	☐ Low	☐ Need Improvement
Content Reliability	☐ High	☐ Moderate	☐ Low	☐ Need Improvement
Completeness of materiality	☐ High	☐ Moderate	☐ Low	☐ Need Improvement
Easy-to-understand language	☐ High	☐ Moderate	☐ Low	☐ Need Improvement
The overall design of the report	☐ High	☐ Moderate	☐ Low	☐ Need Improvement

6.Are there any other issues that should be included in Krungsri's Sustainability Report?

7. Additional comments or other suggestions for further improvement of sustainability performance and disclosure:

Thank you for your kind cooperation.
Your feedback will contribute to further improvement of Krungsri's sustainability performance and disclosure.


krungsri

For more information, please contact:
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