



## Krungsri Aspiration

“To be the Leading Sustainable and Regional Bank”



Sustainable Growth | Productivity & Efficiency | Corporate Transformation

### Krungsri at a glance

Established in 1945 and listed on the Stock Exchange of Thailand in 1977. **The Bank of Ayudhya Public Company Limited (Krungsri)** is the 5<sup>th</sup> largest commercial bank in terms of assets, loans, and deposits and has become one of Domestic Systematically Important Banks (D-SIB) in Thailand. We offer best-in-class banking and innovative products and services for commercial and retail customers.

Krungsri pioneers in consumer finance with market share of 29% in auto hire purchase, 23% in personal loans and 15% in credit card respectively, at the end of September 2024.

The Bank provides microfinance services to under-banked and unbanked segments under Ngern Tid Lor PCL., which mirror our efforts in improving financial access in the underserved segments and our responsible lending practices and adhering.

**2013: Became a strategic subsidiary of MUFG Bank** which is the wholly-owned subsidiary of the MUFG Group one of the world's largest financial groups.

**2016: First strategic expansion in ASEAN** through acquiring Hattha Kaksekar Limited (HKL) in Cambodia which is leading microfinance business in Cambodia. It is considered an important step for expanding business overseas strategy, especially in the CLMV countries. In 2020, Hattha Kaksekar Limited became a commercial bank (Hattha Bank PLC).

**2017: Recognized as D-SIB** by the Bank of Thailand, playing a key role in driving the country's economic engines and financial system.

**2019: Inauguration as the first issuer of gender bonds in “Asia-Pacific”** to support the financial needs of women entrepreneurs.

**2020: Formulated sustainability vision** “To be the most sustainable commercial bank in Thailand”.

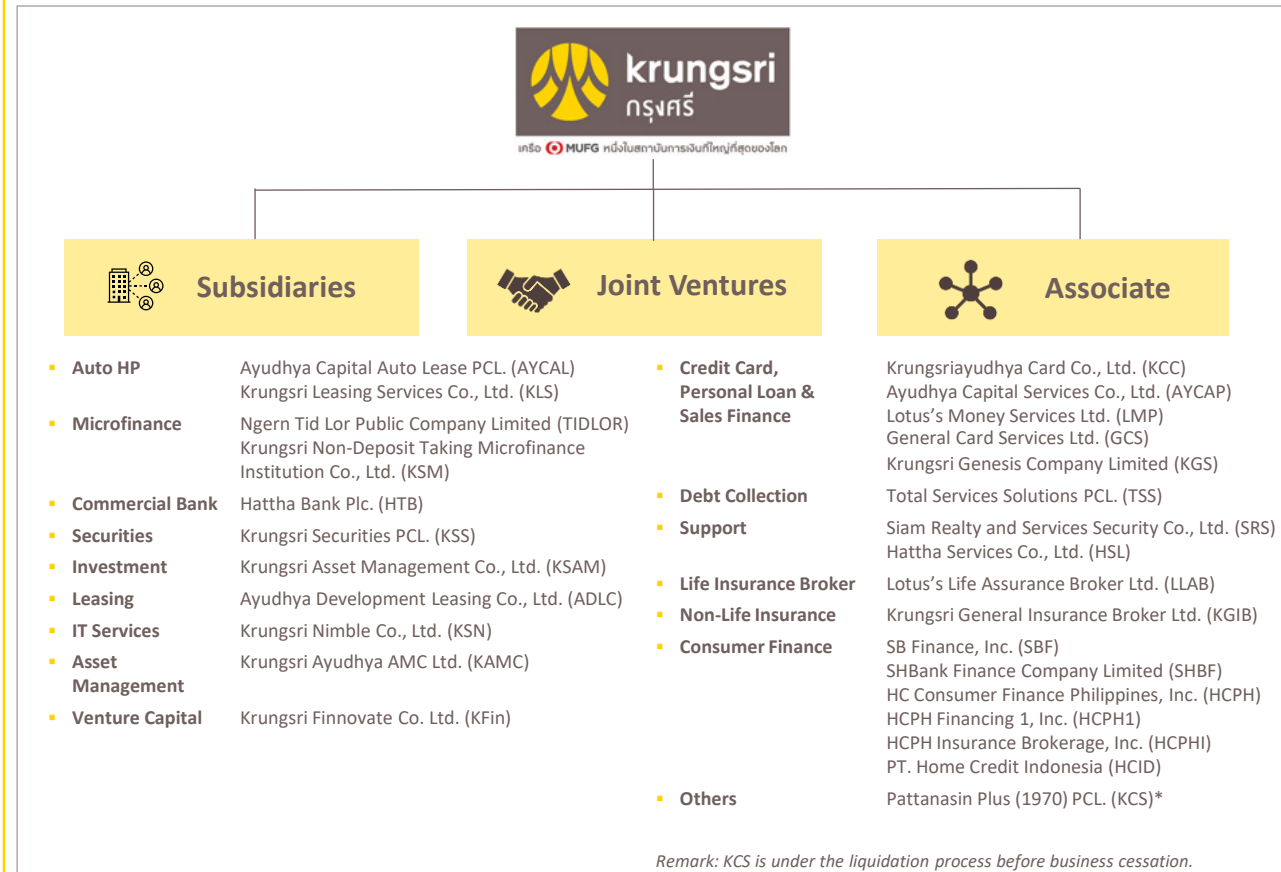
**2023: First Thai bank to inaugurate green and blue bond issuance and achieved milestone acquisition of the sixth entity in ASEAN** (Lao PDR, Cambodia, Vietnam, Philippines, Indonesia and a representative office in Myanmar). This achievement aligns with Krungsri's regional expansion strategy across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

**2024: Introduction of the first “Sustainable Deposit” in Thailand** and 1<sup>st</sup> recognition as “Thailand's Best Bank for ESG” by Euromoney.

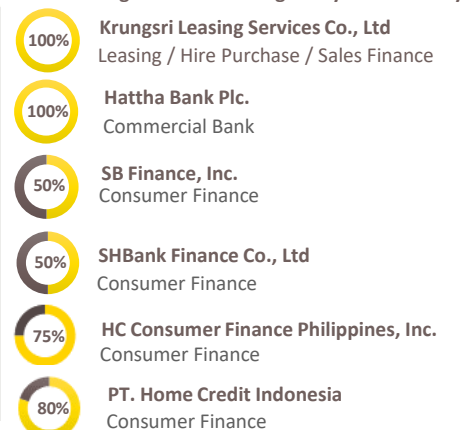
#### BANK OF AYUDHYA PUBLIC COMPANY LIMITED

1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120 Thailand ESG Division Tel : +(662) 296 2977 E-mail : irgroup@krungsri.com

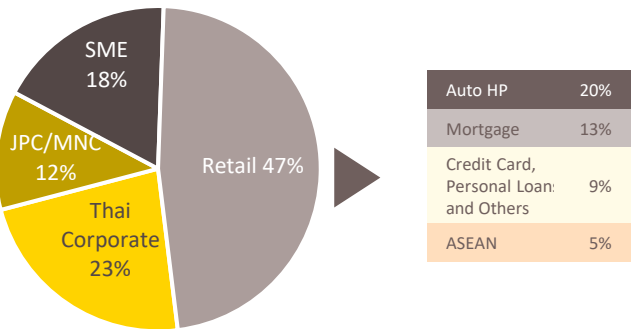
## Business Structure and Regional Expansion



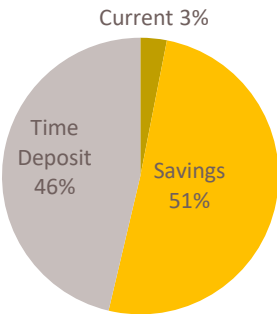
### Krungsri's shareholding in key ASEAN entity



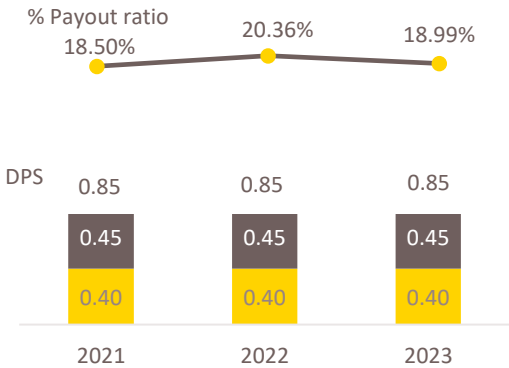
Loan Breakdown



Deposit Breakdown



Dividend Information



Note: Interim dividend was THB 0.40 in 2024

Key figures

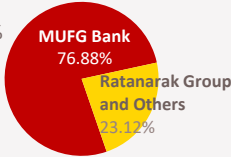
Assets: THB 2,620 bn  
Loans to customers: THB 1,896 bn  
Deposits: THB 1,822 bn

2024 Net profit: THB 29,700 mn

\* ASEAN included Hattha Bank Plc. (CBDA), Hattha Services Company Limited (CBDA), Krungsri Leasing Services Company Limited (LAOS), Krungsri Non-Deposit Taking Microfinance Institution Company Limited (LAOS), SHBank Finance Company Limited. (VN), Home Credit Philippines (PHIL), SB Finance, Inc. (PHIL) and Home Credit Indonesia (IDSA)

Top 10 Shareholders

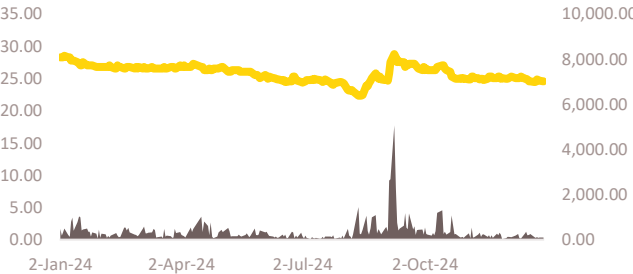
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|--|--------|
| 1. MUFG Bank, Ltd.                       | 76.88% |
| 2. Stronghold Assets Company Limited     | 2.26%  |
| 3. The Great Luck Equity Company Limited | 2.26%  |
| 4. GL Asset Company Limited              | 2.26%  |
| 5. BBTV Satelvision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



(As of 12 September 2024, Latest record date)

Share information

SET Symbol: BAY	52 week High/Low THB 29.00/22.20	Market Capitalization: THB 180.2 billion
Share price: THB 24.50	P/BV: 0.47x	Listed share: 7,356 million shares
Share price (THB)		Total Volume (thousand shares)



Krungsri Sustainability and Recognition

Aspiring to achieve Net Zero Vision

E  
Environment

S  
Social

G  
Governance

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

- Responsible Banking
- Financial Inclusion and Promotion of Financial Literacy

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

SET ESG Ratings 2024  
AAA

Corporate Sustainability Award  
Sustainable Asia Award  
2024

The Asset ESG Corporate Awards 2024  
ESG Emerging

Best Bank for Diversity & Inclusion  
2023  
ASIA MONEY

ESG Emerging 2024  
Environmental • Social • Governance  
Certificate of ESG100 Company

EUROMONEY AWARDS FOR EXCELLENCE THAILAND 2024  
BEST BANK FOR ESG  
Best Bank for ESG

Credit Ratings and SET ESG Rating

International Ratings

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

National and ESG Ratings

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

Workforce and network

Workforce  
Krungsri Group 52,438 | BAY 13,912

Branches  
572 domestic branches | 1 oversea branch

ATMs  
5,425 ATMs

Krungsri Mobile Application (KMA)  
6.0 million users