



**krungsri**  
กรุงศรี

A member of  MUFG  
a global financial group

# 2023 Financial Performance

18 January 2024

"Make Life Simple ชีวิตง่าย ได้ทุกวัน"

# Agenda

**Financial Performance**

**2024 Outlook**

**Krungsri Profile**

**COVID-19: Krungsri Customer Relief Programs**

# Financial Performance



# 2023 Financial Performance

Consolidated (Baht Million)	2022	2023	%YoY	Key Highlights in 2023
Net Interest Income	83,778	99,390	+18.6%	Driven by a robust loan expansion in SME and retail segments particularly the contributions from overseas business entities
Non-Interest Income	32,638	39,558	+21.2%	Largely due to net fees and service income, which registered notable contributions from overseas subsidiaries, gains on financial instruments measured at fair value through profit or loss (FVTPL), and bad debt recoveries
Operating Expenses	51,035	61,835	+21.2%	Mainly driven by employee expenses from the acquisitions of overseas business entities during the year, together with an increase in other expenses—mainly from impairment on foreclosed properties and marketing promotion expenses—corresponding to higher business activities and IT related expenses
Expected Credit Loss	26,652	35,617	+33.6%	Mainly attributed to overseas consumer finance businesses, underscoring the prudential risk management approach and provisions
Net Profit *	30,713	32,929	+7.2%	Driven partly by both net interest income and net fee and services income growth contributions from the acquisitions of overseas consumer finance portfolios concluded in 2023
Key Financial Ratio	2022	2023	Key Highlights in 2023	
Loan Growth (YtD)	+3.1%	+3.5%	Mainly driven by domestic commercial loans as well as retail loan expansion particularly with regard to contributions from new overseas subsidiaries	
Deposit Growth (YtD)	+1.4%	+1.9%	Mainly due to an increase in time deposits, notably an increase in time deposits with a tenor of one year and more, offset by a decrease in savings deposits	
NIM	3.45%	3.91%	Driven by an improvement in the yield on earning assets, despite an increase in the cost of funds	
Cost to Income Ratio	43.8%	44.5%	Underscoring the higher total operating expenses corresponding to increasing business volume from both domestic and overseas fronts	
NPL Ratio	2.32%	2.53%	A credit cost of 175 bps mainly attributed to overseas consumer finance business, underscoring the prudential risk management approach and provisions.	
Coverage Ratio	167.4%	149.1%		
Credit Cost	136 bps	175 bps		

# 4Q/2023 Financial Performance

Consolidated (Baht Million)	3Q/23	4Q/23	%QoQ	Key Highlights in 4Q/23
Net Interest Income	25,933	28,967	+11.7%	Mainly driven by an increase in interest on loans, underscoring loan expansion in higher yield segments and the acquisition of consumer finance business in Indonesia, and interest on interbank and money market items, following the higher balance of interbank and money market items, offset by an increase in interest expenses
Non-Interest Income	9,459	12,398	+31.1%	Driven by net fees and service income, in part, attributed to new entities acquired, and other operating income, mainly from gains on sales of properties for sales
Operating Expenses	15,993	18,717	+17.0%	Mainly driven by employee expenses, the business in Indonesia acquired during the quarter, and marketing promotion expenses
Expected Credit Loss	9,052	12,955	+43.1%	Mainly attributed to prudential reserves, covering overseas subsidiaries completely acquired during the quarter
Net Profit *	8,096	7,732	-4.5%	Largely driven by prudential provisions, mainly attributed to the overseas subsidiary portfolio

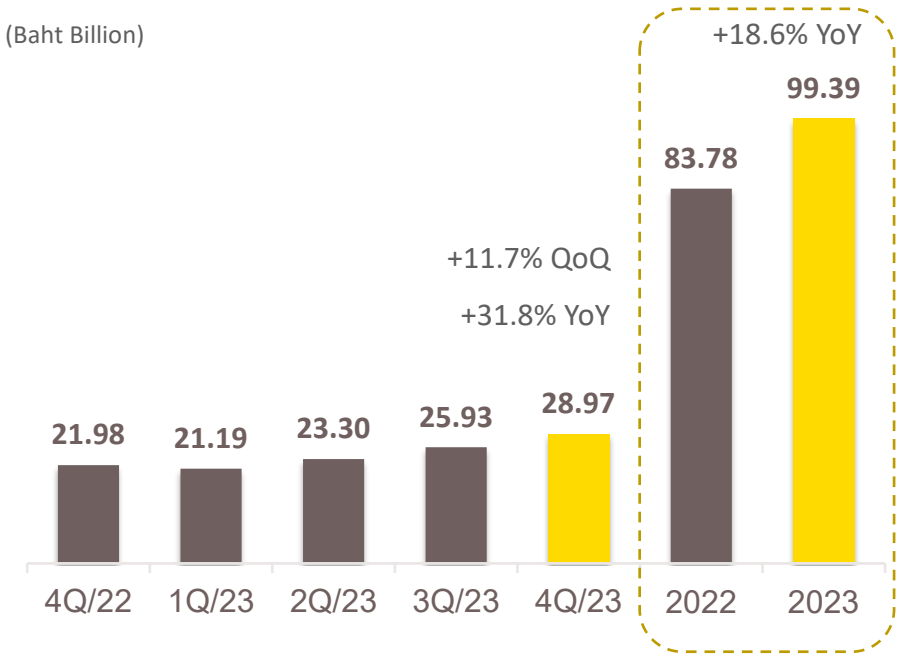
Key Financial Ratio	3Q/23	4Q/23	Key Highlights in 4Q/23
Loan Growth	+0.3%	0.0%	Growth was mainly driven by SME and retail loans while offset by corporate loan contraction
Deposit Growth	-1.4%	+3.8%	Mainly due to time deposits, offset by a decrease in savings deposits
NIM	4.05%	4.50%	Attributed to an increase in yield on earning assets, primarily due to a growth in higher yield segments namely SME and consumer finance portfolio, both domestic and overseas
Cost to Income Ratio	45.2%	45.2%	The Bank continued to proactively manage operating expenses
NPL Ratio	2.48%	2.53%	An increase in credit cost was mainly attributed to prudential reserves for overseas subsidiaries, particularly for the newly acquired Indonesian consumer finance subsidiary
Coverage Ratio	155.1%	149.1%	
Credit Cost	181 bps	253%	

# 2023 Achievements vs Financial Targets

Consolidated	2023 Actual	2023 Financial Targets
Loan Growth	+3.5%	3-5%
Net Interest Margin (NIM)	3.91%	3.3-3.5%
Non-Interest Income Growth (%YoY)	+21.2%	Flat
Cost to Income Ratio	44.5%	Mid-40s
Credit Cost	175 bps	150-160 bps
NPL Ratio	2.53%	2.5-2.6%
Loan Loss Coverage Ratio	149.1%	145-155%

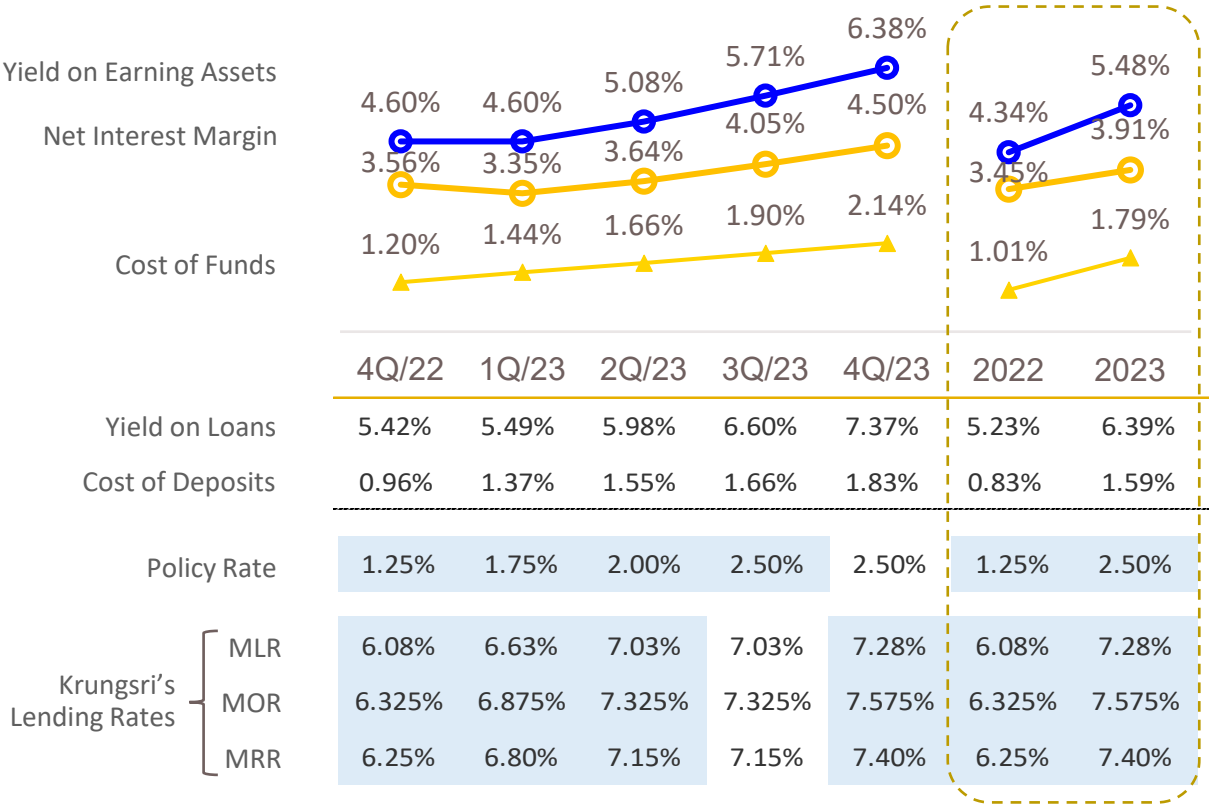
# Net Interest Income & NIM

## Net Interest Income



- 4Q/23 net interest income increased by 11.7% QoQ, mainly due to higher interest income, driven by the acquisitions of overseas business entities, along with rising lending rates, and interest on interbank and money market items due to a higher balance and market rates.
- 2023 net interest income increased by 18.6% YoY, driven by robust loan expansion in SME and retail segments, particularly the contributions from overseas business entities.

## NIM

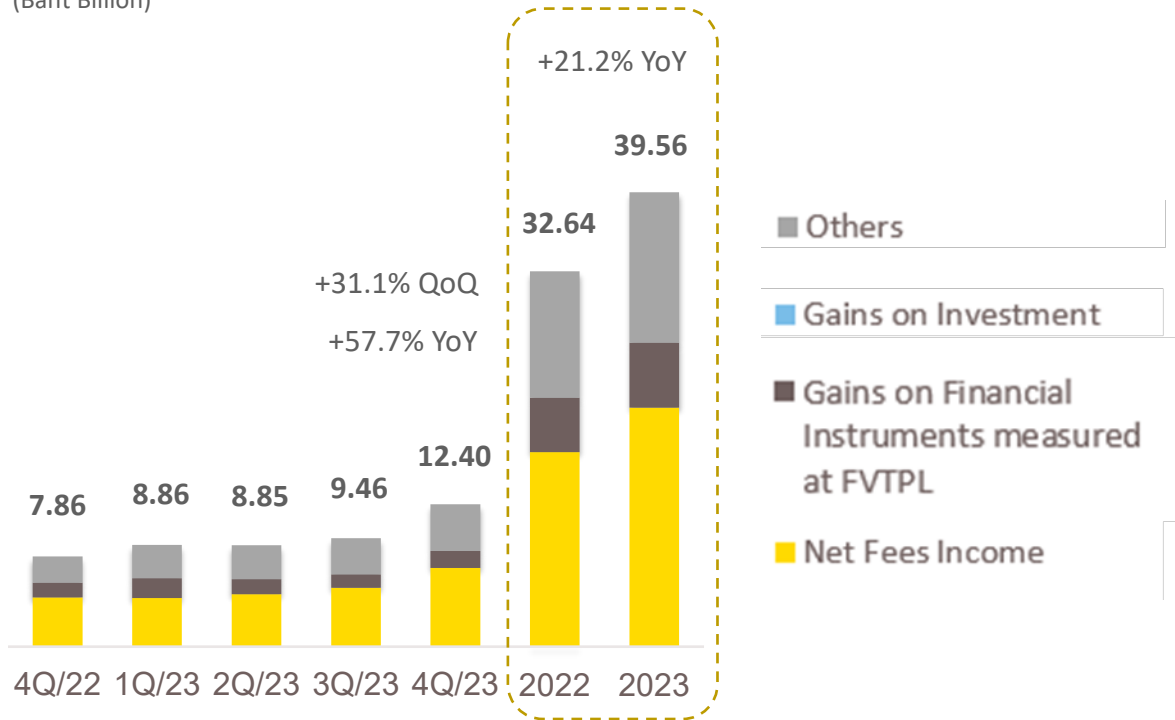


- NIM increased to 4.50% in 4Q/23, due to an increase in yield on earning assets, primarily due to a growth in higher yield segments namely SME and consumer finance portfolio, both domestic and overseas.
- NIM increased by 46 bps to 3.91% in 2023, driven by an improvement in the yield on earning assets by 114 bps to 5.48%, despite a 78-bps increase in the cost of funds.

# Non-Interest Income and Fees & Service Income Breakdown

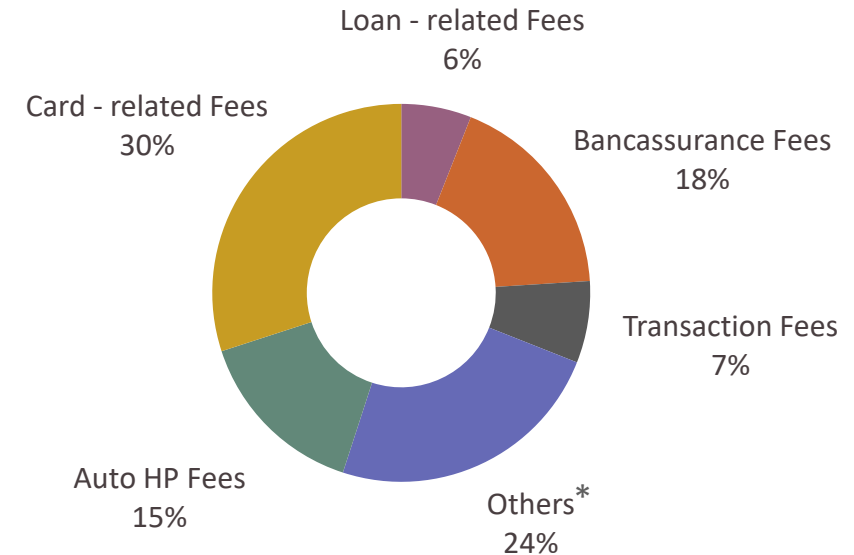
## Non-Interest Income

(Baht Billion)



## Fees & Service Income Breakdown

4Q/2023



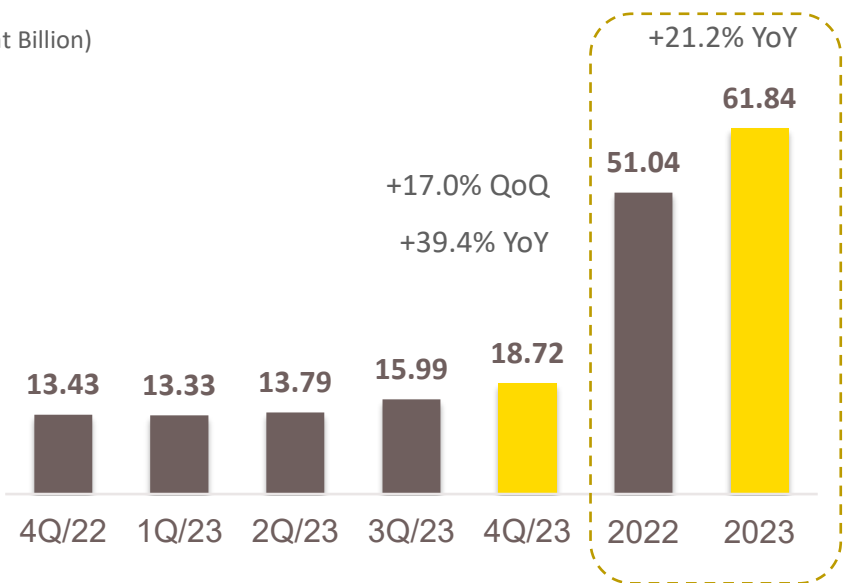
- 4Q/23 non-interest income increased by 31.1% QoQ, driven by net fees and service income, in part, attributed to new entities acquired, and other operating income, mainly from gains on sales of properties for sales.
- 2023 non-interest income increased by 21.2% YoY, largely due to net fees and service income, which registered notable contributions from overseas subsidiaries, gains on financial instruments measured at fair value through profit or loss (FVTPL), and bad debt recoveries.



# Productivity

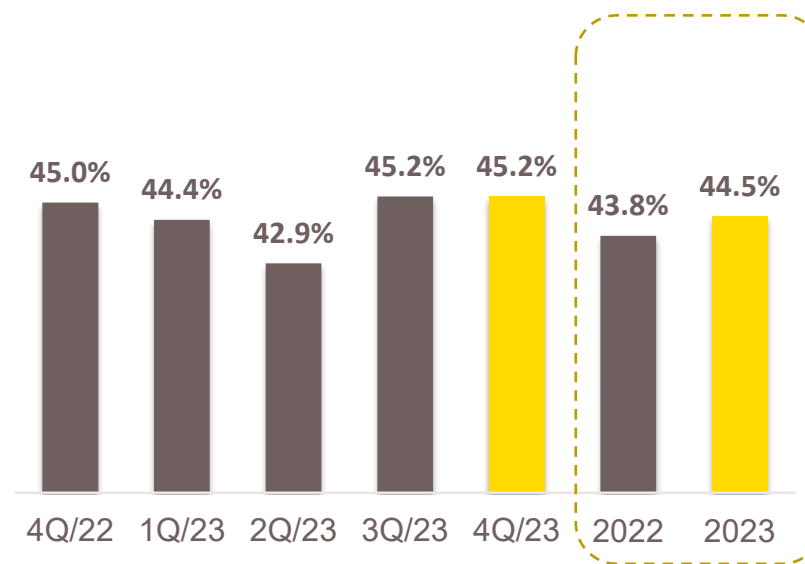
## Operating Expenses

(Baht Billion)



- 4Q/23 operating expenses increased by 17.0% QoQ, mainly driven by employee expenses, the business in Indonesia acquired during the quarter, and marketing promotion expenses.
- 2023 operating expenses increased by 21.2% YoY, mainly driven by employee expenses from the acquisitions of overseas business entities during the year, together with an increase in other expenses—mainly from impairment on foreclosed properties and marketing promotion expenses—corresponding to higher business activities and IT related expenses.

## Cost to Income Ratio

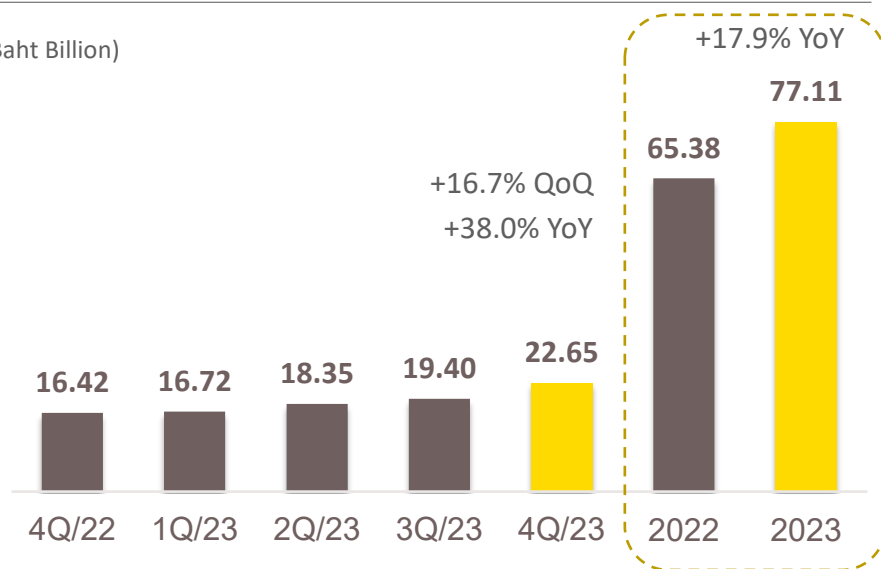


- The cost to income ratio in 4Q/23 was at 45.2%, unchanged from the prior quarter.
- The cost to income ratio was at 44.5% in 2023, underscoring the higher total operating expenses corresponding to increasing business volume from both domestic and overseas fronts.

# Profitability

## Pre-Provision Operating Profit (PPOP)

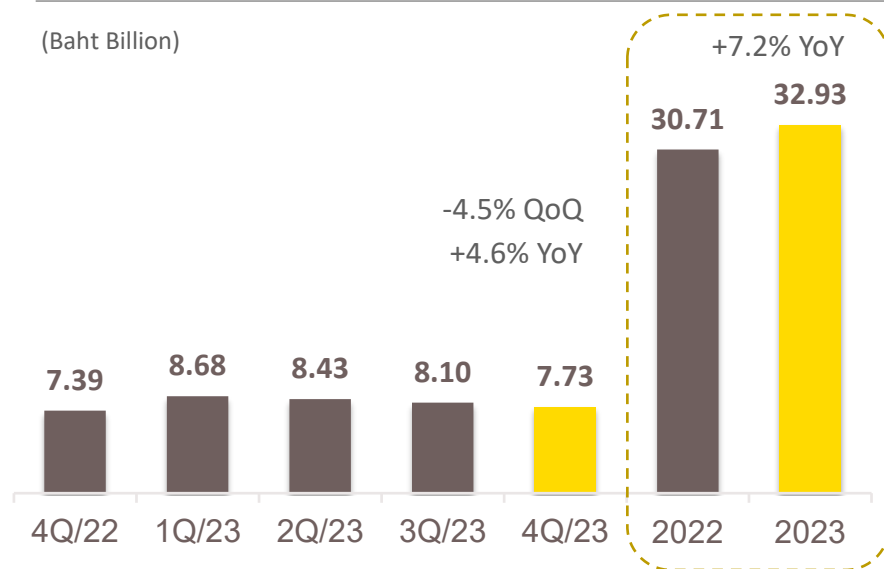
(Baht Billion)



- 4Q/23 PPOP increased by 16.7% QoQ, driven by an increase in net interest income and net fee and service income, in part, attribute to the acquisition of consumer finance business in Indonesia.
- PPOP increased by 17.9% YoY, mainly due to an increase in operating income, offset by higher operating expenses.

## Net Profit (attributable to owners of the Bank)

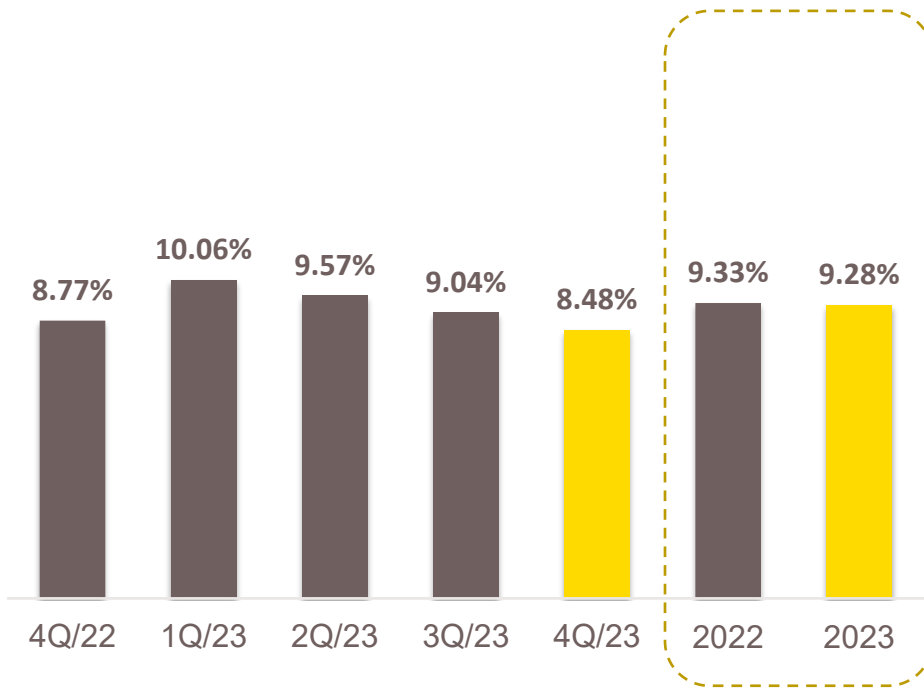
(Baht Billion)



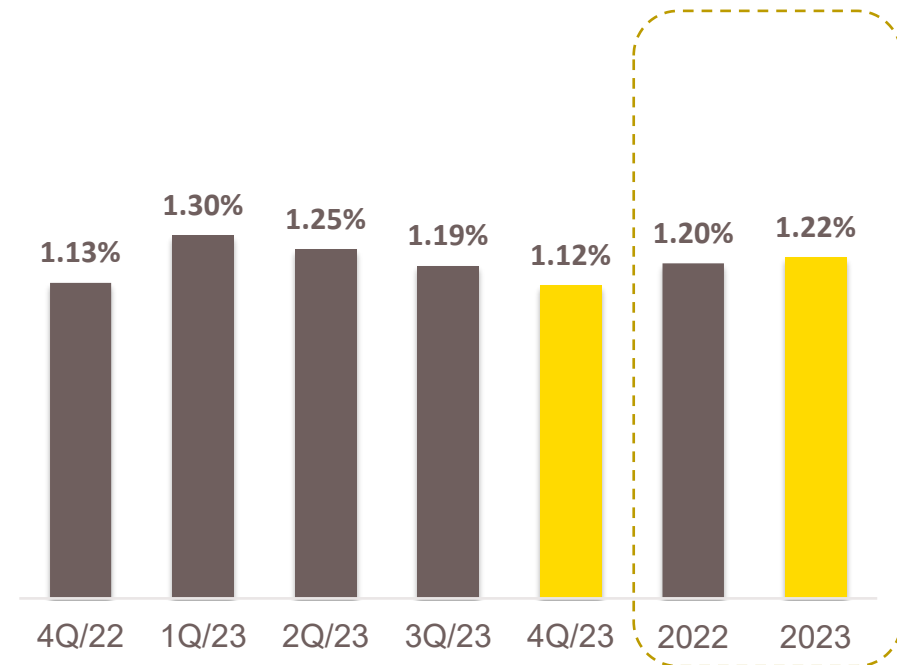
- 4Q/23 net profit contracted by 4.5% QoQ, largely driven by prudential provisions, mainly attributed to the overseas subsidiary portfolio.
- 2023 net profit increased by 7.2% YoY, in part, driven by both net interest income and net fee and services income growth contributions from the acquisitions of overseas consumer finance portfolios concluded in 2023.

# ROAE & ROAA

## ROAE



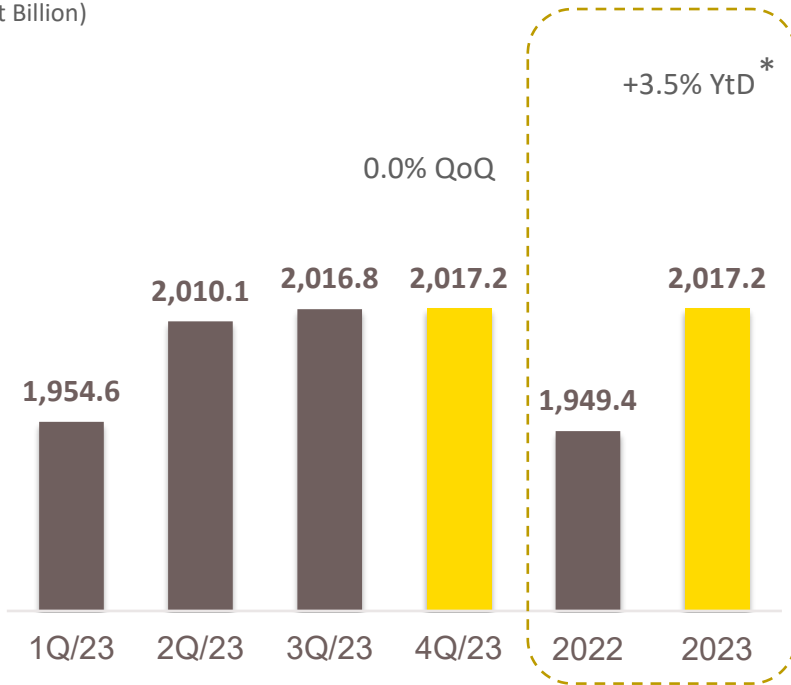
## ROAA



# Loan Portfolio

## Loans

(Baht Billion)

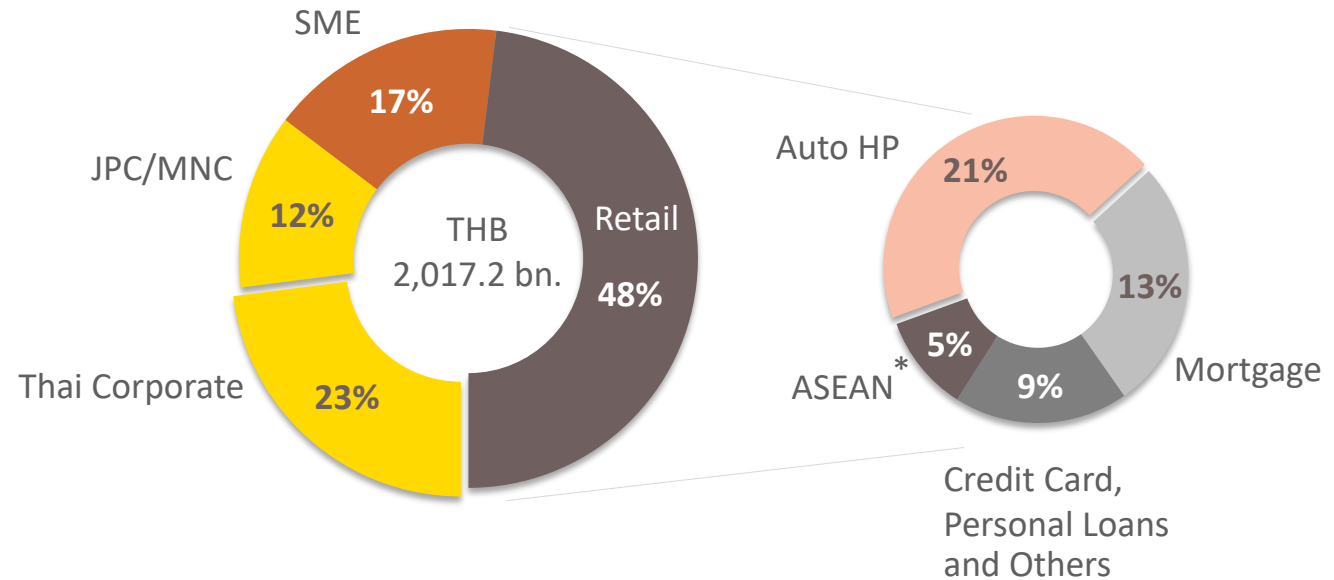


\* Excluding the newly acquired consumer finance volume, organic loan growth marked an increase of Baht 16,611 million, or 0.9%

- As of December 31, 2023, total outstanding loans relatively unchanged from the end of September 2023, and increased by 3.5% from the end of December 2022. The growth was mainly driven by domestic commercial loans, as well as retail loan expansion particularly with regard to contributions from new overseas subsidiaries.

## Loan Breakdown

(December 2023)

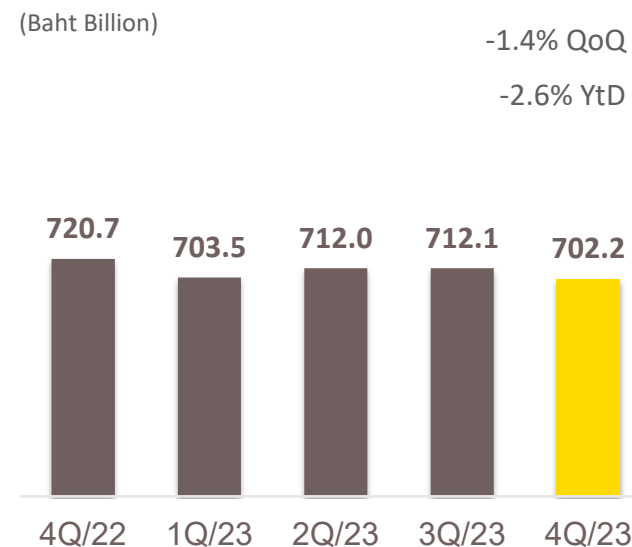


- At the end of December 2023, commercial loans, comprising corporate and SME loans, accounted for 52% of the total loan portfolio, while retail lending represented the remaining 48%.

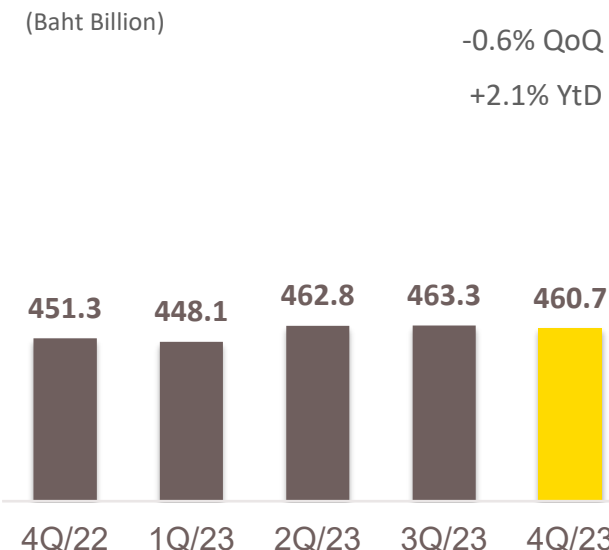
\* ASEAN Loans included Hattha Bank Plc (CBDA), Krungsri Leasing Services Company Limited (LAOS), SHBank Finance Company Limited (VN), Home Credit Philippines (PHIL) and Home Credit Indonesia (IDSA)

# Loans by Segment

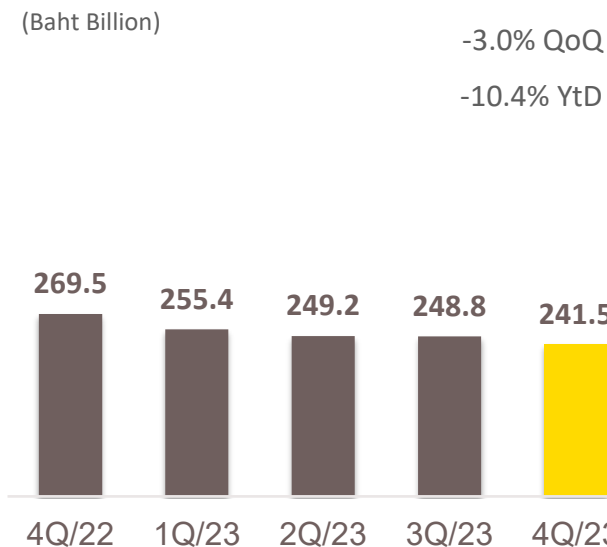
## Corporate Loans



## Thai Corporate Loans



## JPC/MNC

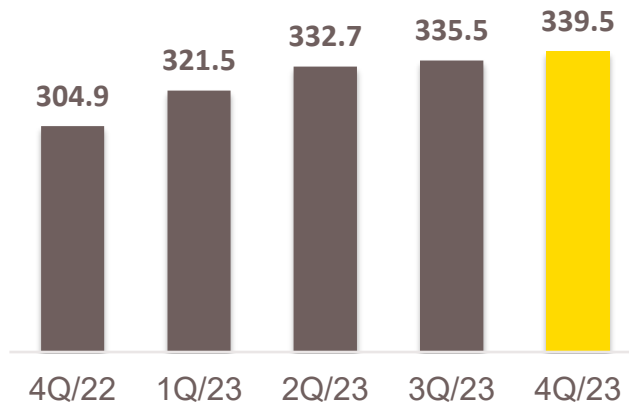


- Corporate loans decreased by 1.4% from the end of September 2023 and decreased by 2.6% from the end of December 2022, largely driven by a decrease of 10.4% in International Corporate (JPC/MNC) loans, underscoring weakening external demand.
- Thai corporate loans increased by 2.1% from the end of December 2022, corresponding to measured private investment and economic expansions.

# Loans by Segment (Cont.)

## SME Loans

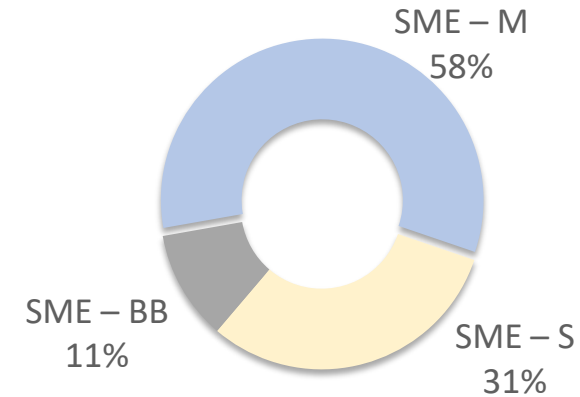
(Baht Billion) +1.2% QoQ  
+11.3% YtD



- SME loans grew by 1.2% from the end of September 2023 and by 11.3% from the end of December 2022.
- The key growth driver was from SME-M and SME-S segments, echoing both term loan and working capital requirements corresponding to the economic recovery back to its pre-Covid level.

## SME Breakdown

(Bank Only)



*SME Definition:*

*SME-Medium (SME-M): Company with annual sales turnover > 150 million baht to 1,000 million baht*

*SME-Small (SME-S): Company with annual sales turnover > 20 million baht to 150 million baht*

*Business Banking (SME-BB): Company with annual sales turnover < 20 million baht*

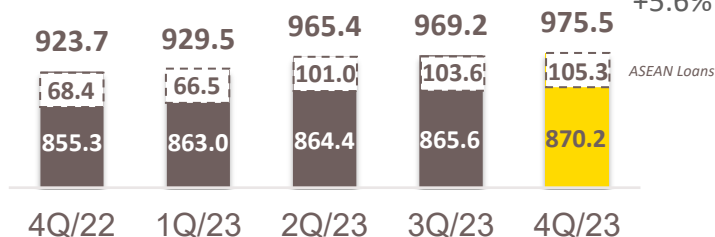
# Loans by Segment (Cont.)

## Retail Loans

(Baht Billion)

+0.6% QoQ

+5.6% YtD



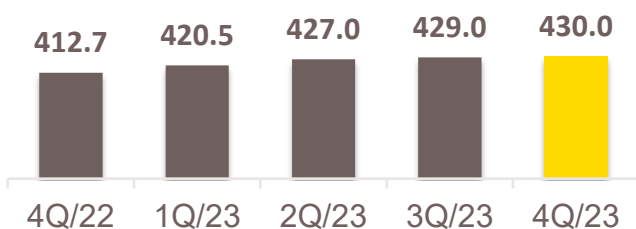
- Auto HP loans increased by 0.2% QoQ and by 4.2% YoY, encompassing all product segments.
- Mortgage loans decreased by 1.8% QoQ and by 5.5% YoY, corresponding to the unfavorable development due to the reduced affordability of homebuyers impacted by both interest rate hikes and increased construction costs.
- Credit card and personal loans and others increased by 5.3% QoQ, and by 8.3% YoY, corresponding to the robust domestic consumption and year-end seasonal spending in particular.
- ASEAN loans, which mainly encompassed consumer finance products, increased by 1.6% QoQ, and by 54.0% YoY, largely attributed to the Bank's ASEAN business expansion strategy, which resulted in the successful consolidations of consumer finance loan portfolio in Vietnam, the Philippines, and Indonesia in 2023.

## Hire Purchase

(Baht Billion)

+0.2% QoQ

+4.2% YtD

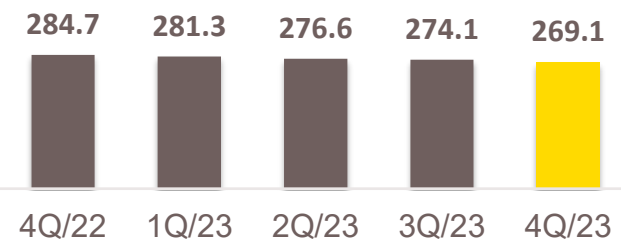


## Mortgage

(Baht Billion)

-1.8% QoQ

-5.5% YtD

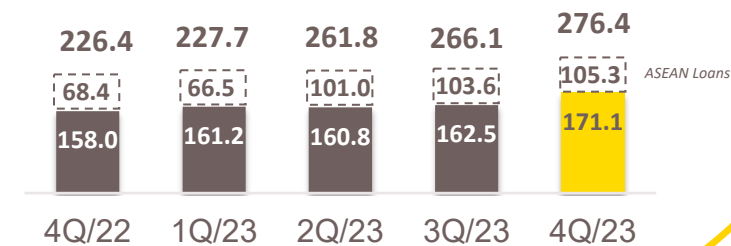


## Credit Card, Personal Loans and Others & ASEAN \*

(Baht Billion)

+3.9% QoQ

+22.1% YtD

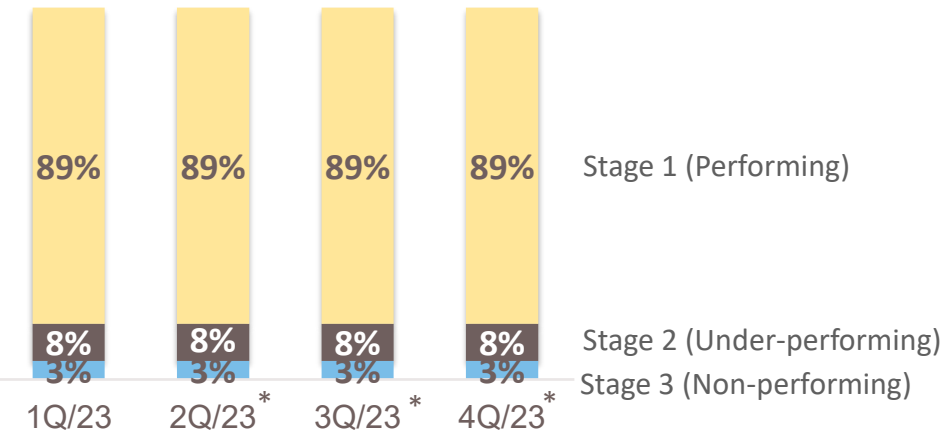


\* ASEAN Loans included Hattha Bank Plc (CBDA), Krungsri Leasing Services Company Limited (LAOS), SHBank Finance Company Limited (VN), Home Credit Philippines (PHIL) and Home Credit Indonesia (IDSA)

# Asset Quality

## Loan Classification

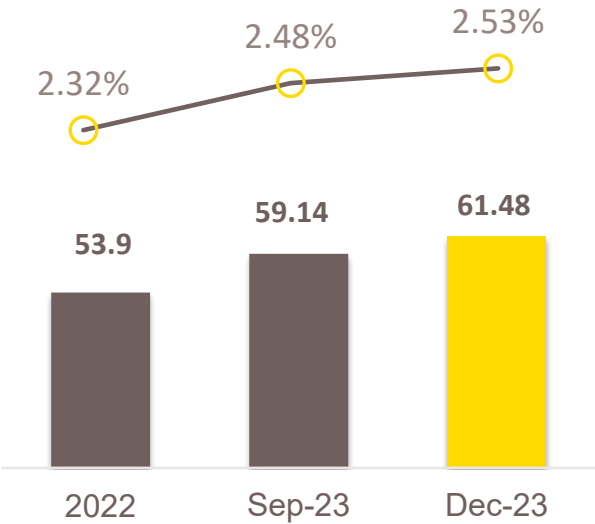
(% to total loans to customers and accrued interest receivable)



\* Included Purchased or Originated Credit-Impaired (POCI)

## Gross NPLs & NPL Ratio

(Baht billion)



## NPLs by Segment

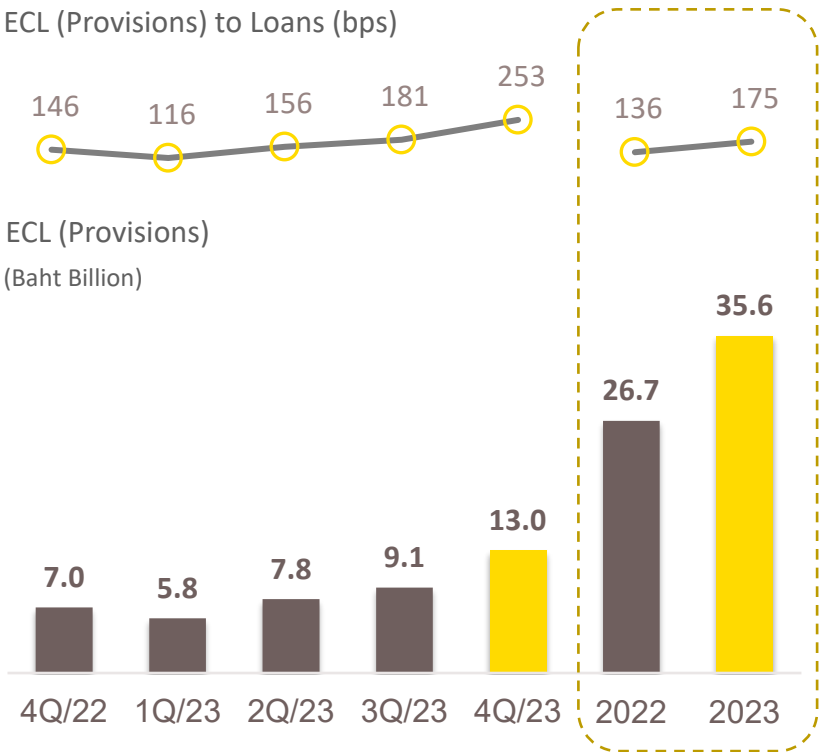
	4Q/22	1Q/23	2Q/23	3Q/23	4Q/23
Corporate	0.8%	0.8%	0.7%	0.7%	0.7%
SME	5.2%	5.0%	4.8%	4.9%	4.8%
Retail	3.5%	3.5%	3.5%	3.9%	4.2%
- Hire Purchase	2.3%	2.2%	2.3%	2.3%	2.4%
- Mortgage	5.1%	5.3%	4.8%	5.1%	5.2%
- Credit card, personal loans and others	4.5%	4.4%	4.3%	4.3%	4.2%
ASEAN	2.1%	2.3%	3.7%	6.4%	8.6%

- Krungsri continued to be vigilant on risk management practices together with ongoing efforts to resolve NPLs. The Bank sold Baht 3,907 million of NPLs in 2023.
- As of December 2023, gross NPLs stood at Baht 61,481 million. The development in gross NPLs was in part resonated the Bank’s rigorous and prudential risk management practices particularly for overseas subsidiaries.
- The NPL ratio was at 2.53% as of the end of December 2023, compared to 2.48% at the end of September 2023, and 2.32% at the end of December 2022.

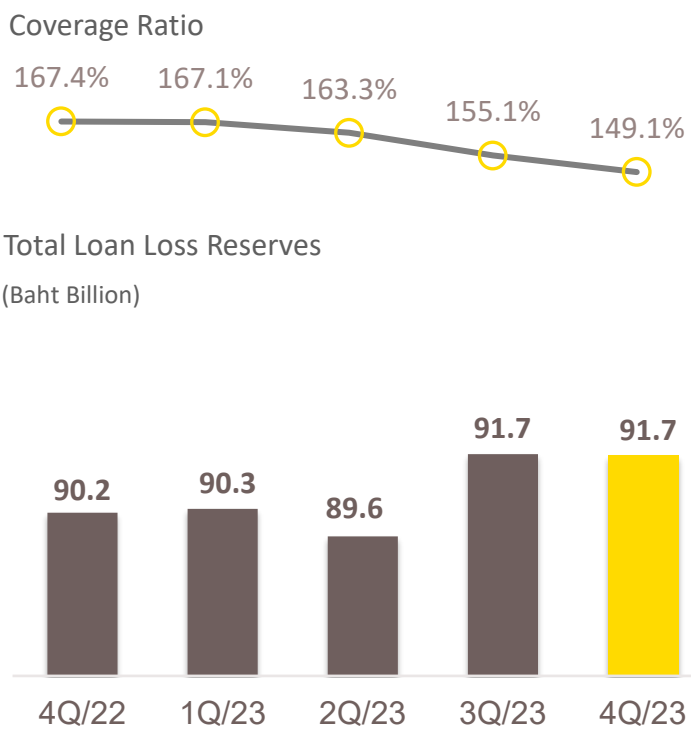


# Reserves and Coverage Ratio

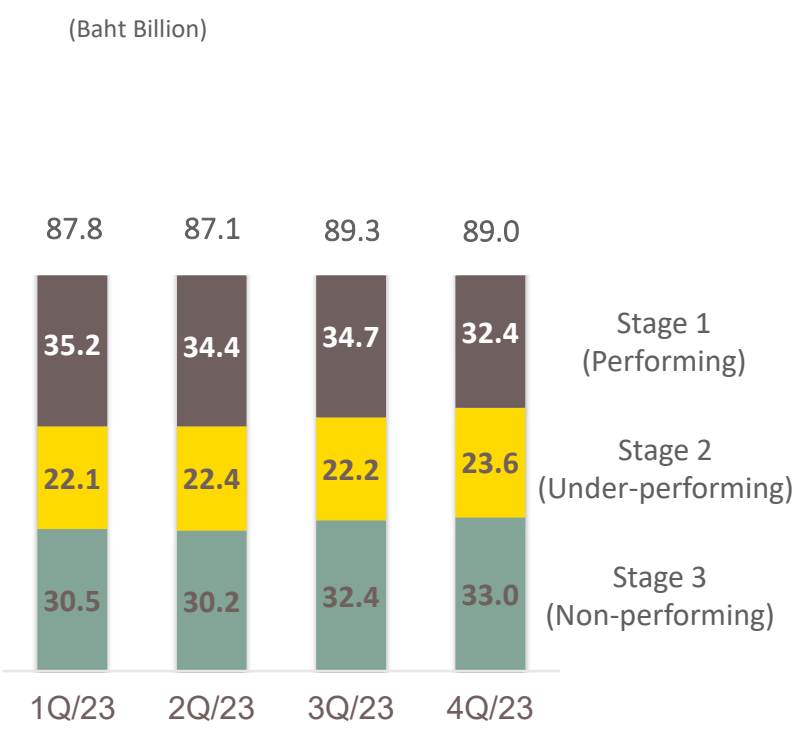
## Expected Credit Loss (ECL)



## Total Loan Loss Reserves & Coverage Ratio



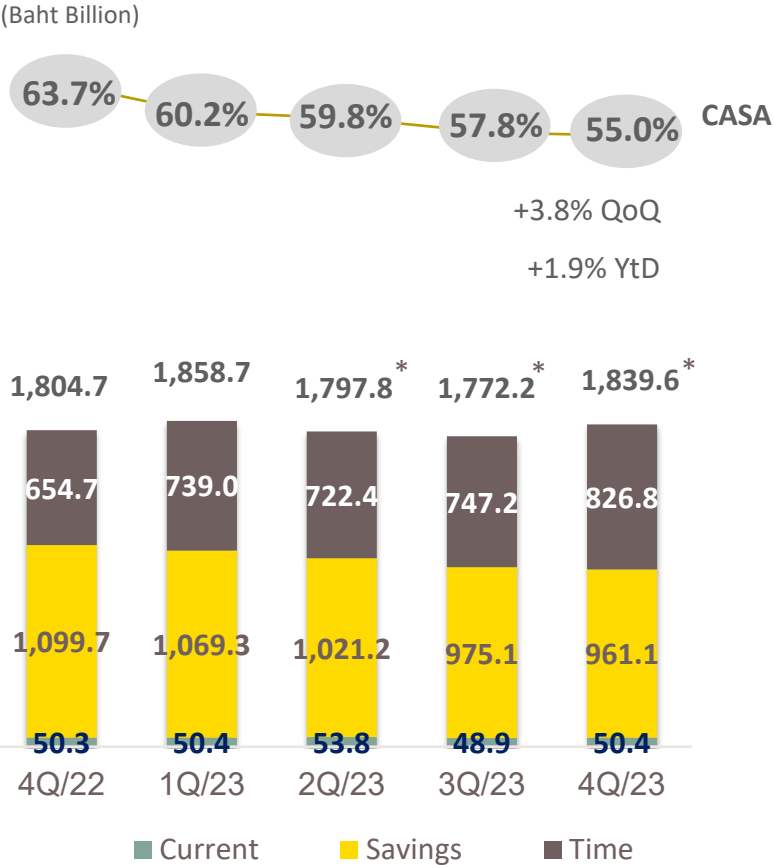
## Allowance for ECL



- The expected credit loss in 4Q/23 amounted to Baht 12,955 million, equivalent to a credit cost of 253 bps, mainly attributed to prudential reserves, covering overseas subsidiaries completely acquired during the quarter.
- For 2023, the expected credit loss was recorded at Baht 35,617 million, equivalent to a credit cost of 175 bps, mainly attributed to overseas consumer finance businesses, underscoring the prudential risk management approach and provisions.
- The coverage ratio moderated to 149.1% as of the end of December 2023.

# Funding Base

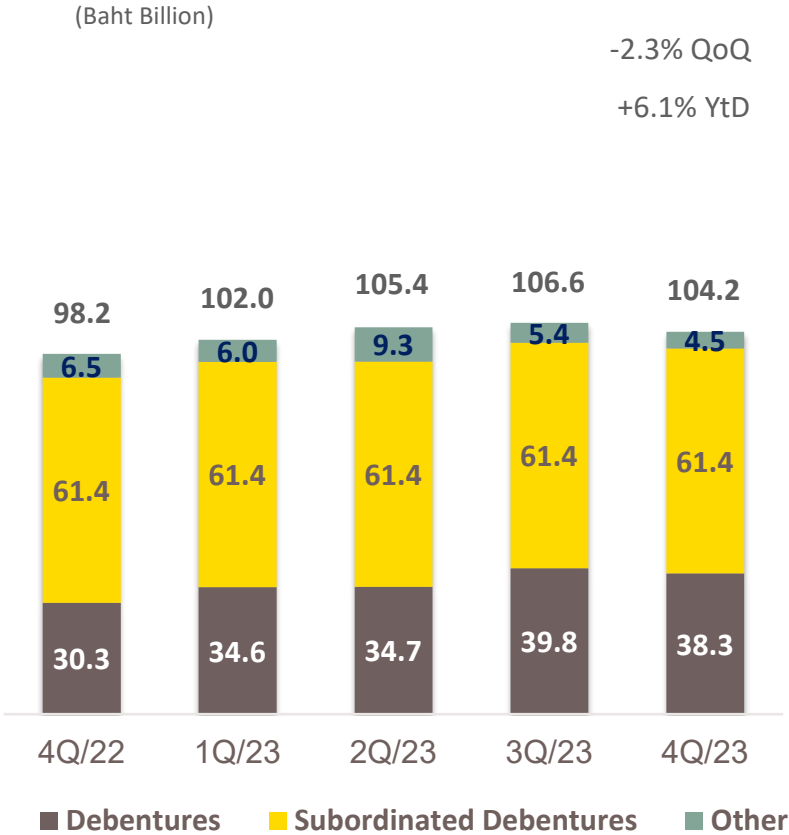
## Deposits



\* included Certificate of deposit

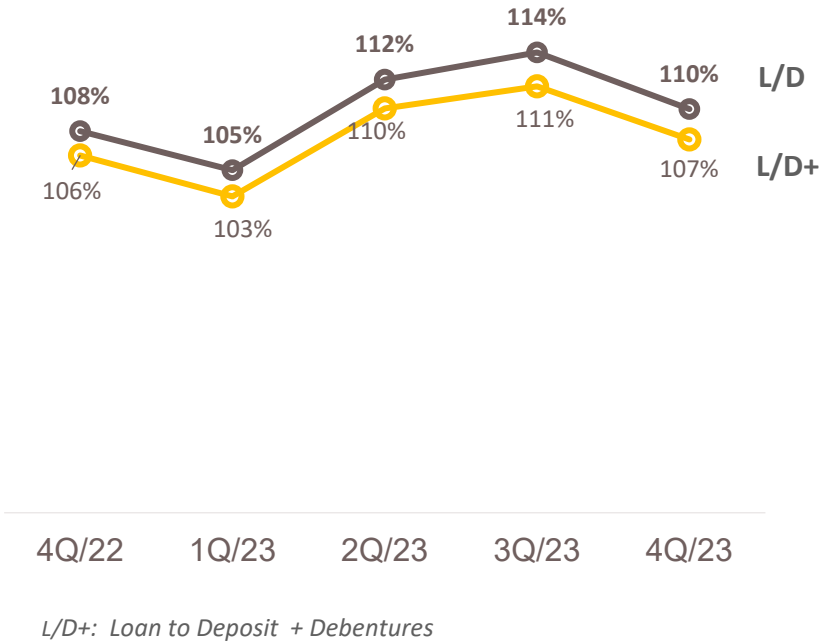
- Deposits increased by 3.8% from the end of September 2023, mainly due to time deposits, offset by a decrease in savings deposits.

## Borrowing



- Total borrowing decreased by 2.3% from the end of September 2023, driven by the redemption of Krungsri Group's debentures, and a decrease in other borrowing.

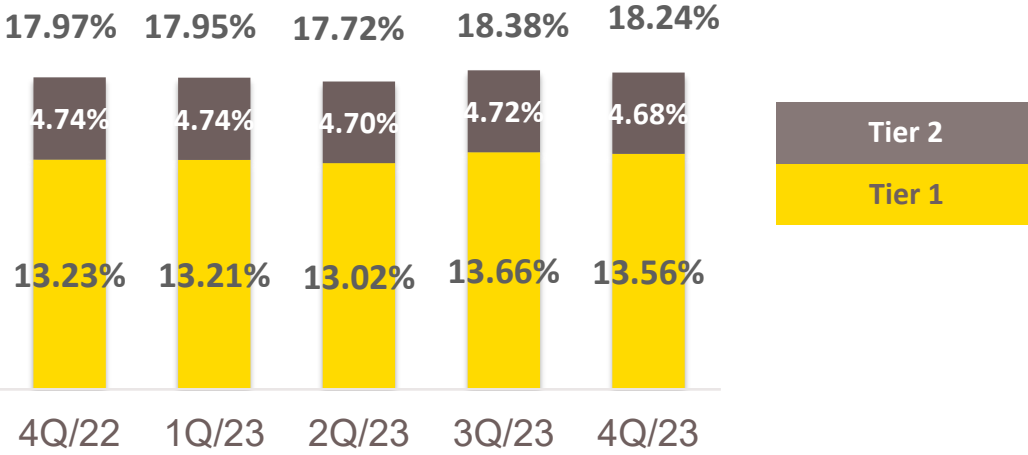
## Loan to Deposit Ratio



- The loan to deposit ratio and the loan to deposit plus debentures ratio improved to 110% and 107%, respectively, compared with 114% and 111% at the end of September 2023.

# Capital

Capital Adequacy Ratio (Bank Only)



Capital Fund (Bank Only)

Baht Billion	4Q/22	1Q/23	2Q/23	3Q/23	4Q/23
Common Equity Tier 1 & Tier 1 Capital	221.43	220.95	220.19	229.75	229.73
Tier 2 Capital	79.27	79.22	79.43	79.37	79.39
Total Capital	300.70	300.17	299.62	309.12	309.12

# 2024 Outlook

# Thailand Economic Outlook

## 2024 Outlook: Lagging cyclical recovery with uneven and uncertain growth

### Key Economic Forecasts for 2024

% YoY growth unless otherwise stated	2022A	2023E	2024F
<b>GDP</b>	<b>2.6</b>	<b>2.5</b>	<b>3.4</b>
Private Consumption	6.3	7.1	3.3
Private Investment	5.1	2.0	3.5
Exports (in USD term)	5.4	-1.5	2.5
Headline Inflation	6.1	1.2	2.0
Policy Interest Rate (% end of period)	1.25	2.50	2.50

Note: 2023-2024 forecast by Krungsri Research

#### Krungsri Research's view:

- **In 2024, Thai economy is projected to grow by 3.4%, up from 2.5%**, driven by: (i) a recovery in the tourism sector, (ii) expanding private consumption following higher employment, (iii) increased government spending after approval of annual Budget Bill from Q2 onwards, and (iv) improving private investment supported by the strong service sector and government initiatives in targeted industries. Exports will remain weak despite a moderate rebound on specific factors.
- **For the policy rate outlook**, the MPC will likely hold rate steady at 2.50% through 2024 as the authorities strike a balance between the desire to keep inflation within the target range and the need to support a return to the country's long-term growth trajectory. With substantial future risks, the authorities will also be keen to maintain the policy space needed to meet potential challenges.

#### Headwinds

- Sub-par global growth and volatile financial markets amid tight financial conditions
- Geo-economic fragmentation amid wars and geopolitical tensions
- Impact of droughts (El Nino)
- Higher borrowing costs amid high household debt
- Domestic political risk and uncertain policies
- Structural problems, e.g., demographics, labor shortage, weaker competitiveness, climate change (such as PM2.5)

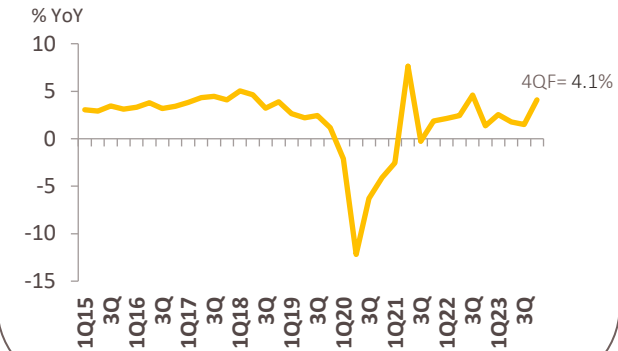
#### Tailwinds

- Recovery in the tourism sector and employment
- Higher public spending and policy support (stimulus measures, infrastructure projects)
- Easing supply disruption and softening inflation
- Food security and gains in the agricultural sector
- Regionalization, ASEAN dynamism, FDI movement
- Thailand's sound economic fundamentals (high foreign reserves, relatively low external debt, and the resilient banking sector)

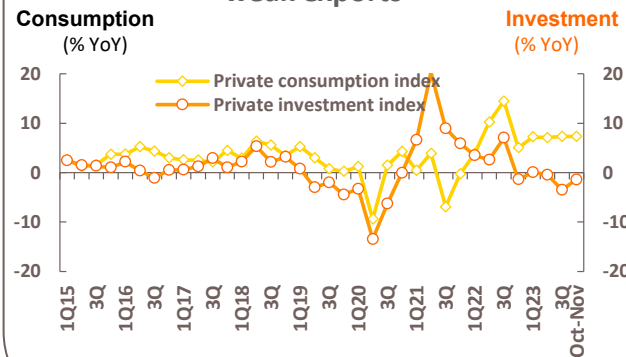
# Recent Developments in Economic Activity

- The tourism sector and domestic economic activity are gaining traction but a slowdown in the global economy could limit growth of Thai exports.
  - The tourism sector would continue to recover, facilitated by the Visa-Free scheme and improving supply headwinds
  - Private consumption will continue to expand, driven by improving consumer sentiment and the stronger labor market. The jobless rate fell to pre-Covid level.
  - Exports are poised for a technical rebound and diverging growth, fueled by the alleviation of supply disruptions and a low-base effect.
  - High debt, higher interest rates and external headwinds weigh on pace of economic recovery.

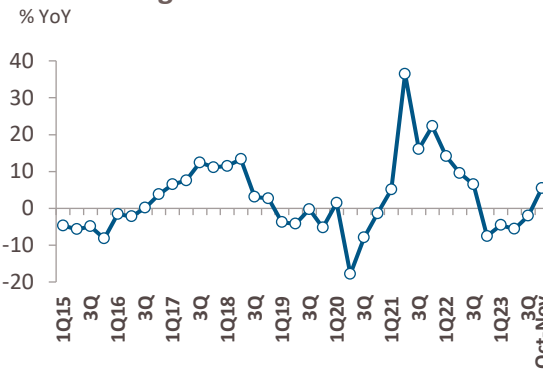
## 4Q23 GDP growth is likely to improve on tourism recovery and low-base effect



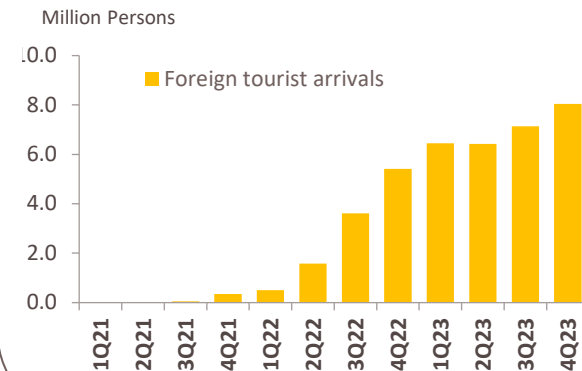
## Consumption expands following higher employment; Investment weighed by weak exports



## Exports rebound on technical factor and growth will remain low



## Tourist arrivals continue to recover



# Krungsri ESG Credentials



**SET ESG Ratings --- AAA**  
by the Stock Exchange of Thailand



**Certificate of ESG100 Company**  
from Thaipat Institute  
(8<sup>th</sup> consecutive year)



**Sustainability Disclosure Award**  
from Thaipat Institute



Certified as a member of **Collective Action Coalition Against Corruption (CAC)** since 2013



**Thai Institute of Directors (IOD)**  
*Rating Excellent*



**Women's Empowerment Principles (WEPs)**



**First Gender Bonds in Asia Pacific (2019)**



**Carbon Markets Club**

*Founding member of the country's first establishment of the Carbon Markets Club*



**RE-100 Thailand Club**

*First Thai commercial bank RE-100 member*



Signing the statement of intent to adopt  
**the Principles for Responsible Banking (PRB)** of the United Nations  
Environment Programme Finance  
Initiative (UNEP FI)

# ESG Awards and Recognition



**Best Environmental  
Responsibility**  
(2<sup>nd</sup> Recognition)



## 'Krungsri...the Green Office' Project

As a first Thai commercial bank, Krungsri : 'the Green Office Project' is aimed to support and promote the Bank's environmental stewardship operations.



**Best Sustainable Bank  
in Thailand (2020)**

*First time FinanceAsia has  
bestowed this award in Thailand*



**Asia's Best CSR Award**  
from Corporate  
Governance Asia  
(6<sup>th</sup> Recognition)



**HARVARD  
BUSINESS SCHOOL**  
*Harvard Business School  
has published a case study  
on Krungsri for their  
undergraduate curriculum.*



**Best Bank for Diversity  
& Inclusion**  
from Asiamoney  
(First time award winner)



**Best Bank for CSR Award**  
from Asiamoney  
(4<sup>th</sup> consecutive year)



**ICON on Corporate Governance Award**  
from Corporate Governance Asia  
(7<sup>th</sup> consecutive year)



**The Asset ESG Corporate Awards**  
(Platinum Award) from the Asset  
(8<sup>th</sup> Recognition)

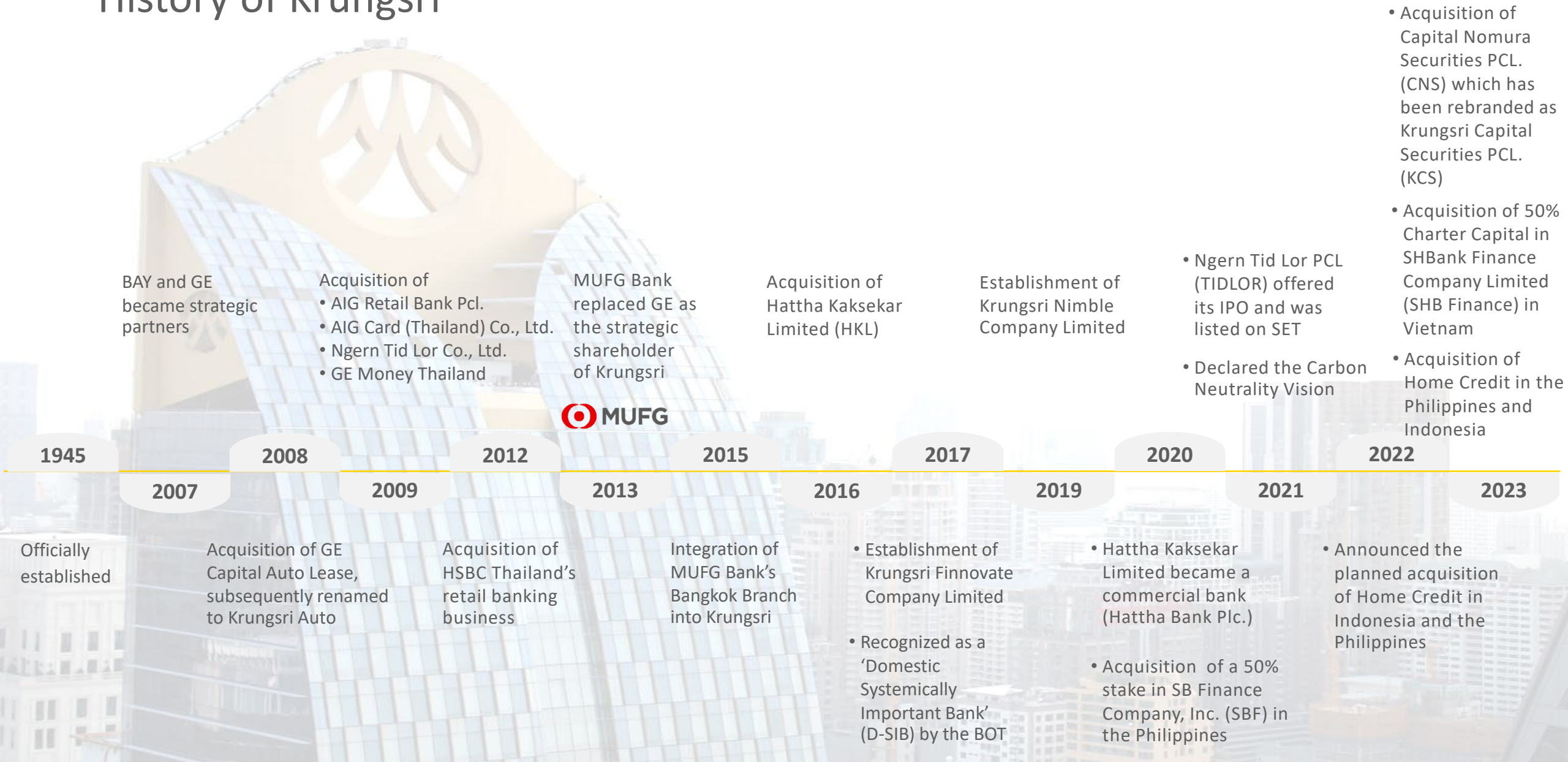


**ESG Influencer Award**  
from Corporate  
Governance Asia  
(3<sup>rd</sup> consecutive year)



# Krungsri Profile

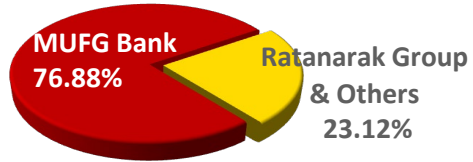
# History of Krungsri



# Krungsri Group Profile

## Shareholding Structure

(as of September 7, 2023)



## Krungsri Group

- Auto HP** Ayudhya Capital Auto Lease Plc. (AYCAL)  
Krungsri Leasing Services Co., Ltd. (KLS)
- Microfinance** Ngern Tid Lor Public Company Limited (TIDLOR)  
Krungsri Non-Deposit Taking Microfinance Institution Co., Ltd. (KSM)
- Commercial Bank** Hattha Bank Plc. (HTB)
- Securities** Krungsri Securities Plc. (KSS)  
Krungsri Capital Securities PCL. (KCS)
- Investment** Krungsri Asset Management Co., Ltd. (KSAM)
- Leasing** Ayudhya Development Leasing Co., Ltd. (ADLC)
- IT Solutions** Krungsri Nimble Co., Ltd. (KSN)
- Asset Mgmt.** Krungsri Ayudhya AMC Ltd. (KAMC)
- Credit Card,** Krungsri Ayudhya Card Co., Ltd. (KCC)
- Personal Loan** Ayudhya Capital Services Co., Ltd. (AYCAP)
- & Sales Finance** Lotus's Money Services Limited (LMP)  
General Card Services Ltd. (GCS)
- Collection Services** Total Services Solutions Plc. (TSS)
- Support Business** Siam Realty and Services Security Co., Ltd. (SRS)  
Hattha Services Co., Ltd. (HSL)
- Life Insurance Broker** Krungsri Genesis Company Limited (KGS)  
Lotus's Life Assurance Broker Limited (LLAB)
- Non-Life Insurance Broker** Krungsri General Insurance Broker Ltd. (KGIB)  
Lotus's General Insurance Broker Limited (LGIB)
- Venture Capital** Krungsri Innovate Co. Ltd. (KFin)
- Consumer Finance** SB Finance, Inc. (SBF)  
SHBank Finance Company Limited (SHBF)  
HC Consumer Finance Philippines, Inc. (HCPH)  
HCPH Financeing 1, Inc. (HCPH1)  
HCPH Insurance Brokerage, Inc. (HCPHI)

## International Ratings

Fitch Ratings	Standard & Poor's	Moody's
BBB+	BBB+	A3

## National Ratings

Fitch Ratings (Thailand)	TRIS Rating
AAA (tha)	AAA

**Workforce:** Krungsri Group 52,146 / BAY 13,952

**Extensive Franchise:** 32,379 Service Outlets

As of December 2023	Number
<b>Domestic Branches</b>	<b>590</b>
<b>Overseas Branch</b>	<b>1</b>
<b>Representative Office</b>	<b>1</b>
<b>ATMs / Exchange Booths</b>	<b>5,650 / 42</b>
<b>Krungsri Exclusive / Krungsri The Advisory</b>	<b>44 / 6</b>
<b>Krungsri Private Banking Center</b>	<b>1</b>
<b>Krungsri Business Centers</b>	<b>61</b>

\*\* Krungsri domestic branches = 590 branches, of which 550 are Banking Branches and 40 are Auto Business Branches

\*\*\* Banking agents' touch points: Boonterm Kiosks, Counter Service 7-11, Max Mart in PT gas stations, Bank of Agriculture and Agricultural Cooperatives, Big C, Thai Post Office, TermsabuyPlus Kiosks, and Siam Global House.

## Leadership Position

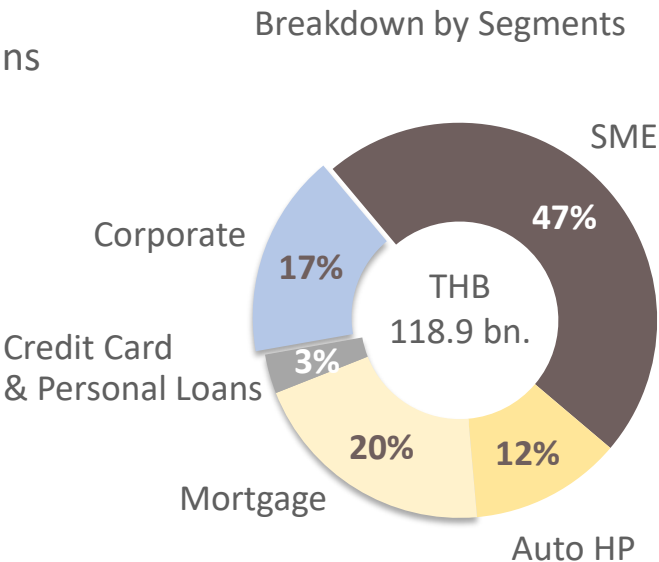
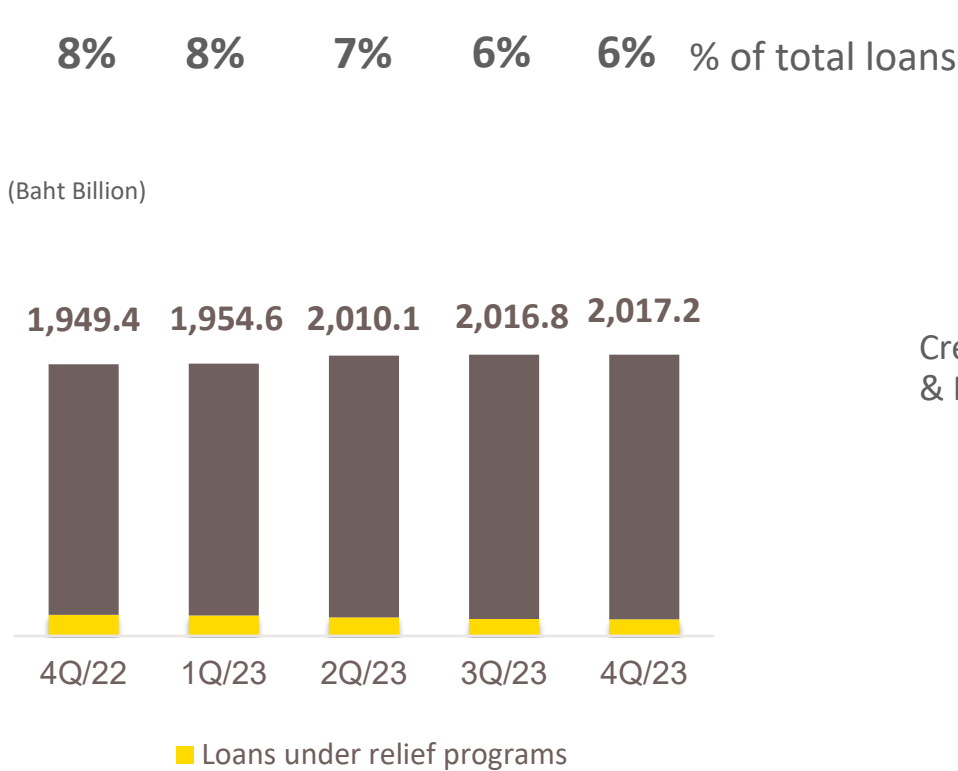
As of November 2023	Market Position	% Share
<b>Consumer</b>		
Personal Loan	1	25%
Credit Card	1	18%
Auto (HP)	1	30%
SME	4	9%
Corporate	5	8%

As of December 2023	Number
<b>First Choice Branches</b>	<b>89 Branches</b>
<b>+ Dealers</b>	<b>+ 21,307 Dealers</b>
<b>Krungsri Auto Dealers</b>	<b>8,636 Dealers</b>
<b>Microfinance Branches</b>	<b>1,430</b>
<b>Overseas Commercial Bank (HTB)</b>	<b>171</b>
<b>EDC Machines</b>	<b>51,777</b>
<b>Banking Agents Touch Points ***</b>	<b>161,010</b>

# COVID-19: Krungsri Customer Relief Programs

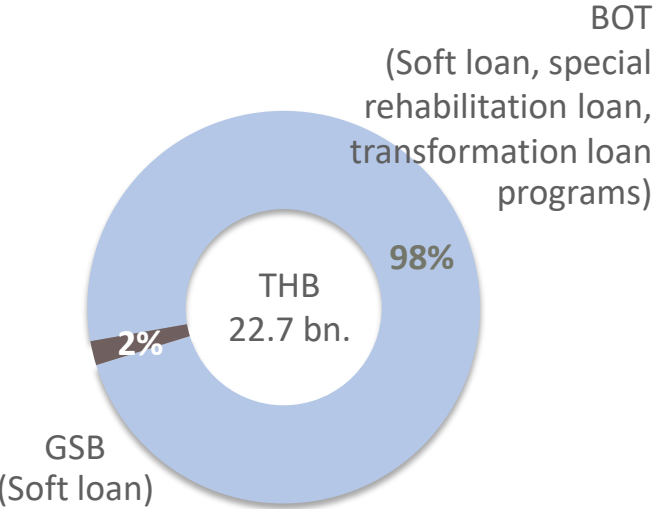
# Krungsri Customer Relief Programs

## Loans under customer relief programs



No of Customers	
Commercial (Entities)	3,627
Retail (Accounts)	135,178

## Soft loan and special rehabilitation loan programs



No of Customers	
SME (Entities)	5,048

Remark: Data as of 31 December 2023



krungsri  
กรุงศรี

A member of MUFG  
a global financial group



# BANKING WITH PURPOSE

FORM 56-1 ONE REPORT 2022

## Contact

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Krungsri Website : [www.krungsri.com](http://www.krungsri.com)