

Krungsri calls for joint efforts in fighting COVID-19 through ESG practices

Bangkok (13 April 2020) – Krungsri has been well aware of its roles and responsibilities as a Domestic Systemically Important Bank (D-SIB) toward society and all stakeholders -- on both business and social fronts -- in the normal course of business, and in times of the fast-growing outbreak of coronavirus disease 2019 (COVID-19) at home and abroad.

Mr. Poonsit Wongthawatchai, Krungsri Executive Vice President and Head of Environmental, Social and Governance Division, said "Krungsri has been unwavering in our adherence to operating business under the Environmental, Social and Governance (ESG) code of conduct in every business journey chapter. Making the safety of Krungsri customers, visitors, and employees a high priority, the Bank has imposed a number of measures, including assistance measures to help COVID-19-hit customers to get through these difficult times of economic crisis allowing them to have peace of mind. In addition, Krungsri has introduced precautionary COVID-19 measures for strict compliance of our staff and visitors."

Amid the rapid spread of the virus and rising COVID-19 infected patients, health care workers in a number of hospitals have been left vulnerable due to a severe shortage of personal protective equipment (PPE), medical supplies, and life-saving equipment to treat infected patients. Krungsri, as a responsible corporate citizen, therefore offers urgent relief measures under the ESG framework in its concrete effort to reduce social and public burdens.

1. Placing emphasis on sustainability values, Krungsri has carried out continual communications to raise awareness of relevant COVID-19 situations among employees, while instilling the spirit and behaviors of social responsibility through safe practices among individuals, as well as their family members, to help slow the outbreak. These include refraining from going abroad, self-isolation, and social distancing. Moreover, smart thermal cameras have been installed at the Bank's buildings' entrances, while all high-traffic surfaces and areas are routinely cleaned and disinfected. Advisory posters have been affixed within the buildings and elevators, and areas of operation are rearranged in accordance with social distancing measures.

In terms of business operations, Krungsri is implementing the Business Continuity Plan (BCP), under which more than half of the Bank's employees are working from home, while some are operating from alternative sites. The Bank also suspended certain business

activities and recommended customers to conduct their transactions via electronic platforms instead.

- 2. Giving back to society, Krungsri also carried out the "We Unite to Fight COVID-19" program inviting our staff to donate N95 face masks to a hospital to help protect frontline medical staff treating patients with COVID-19.
- 3. Offering financial support, Krungsri provides public benefit organizations support so that they can carry out charitable activities. Amid the COVID-19 outbreak, the Bank has joined hands with business partners, customers, and employees in aiding health care workers as well as patients. Working at home, staff can also participate in making online donations through the "We Unite to Fight COVID-19" program to following three hospitals:
 - 1. Siriraj Hospital with the account name "Siriraj Foundation"

Bank of Ayudhya, Arun-Amarin Branch,

Account no. 157-0-01851-7

2. Rajavithi Hospital with the account name "Donation Account of Rajavithi Hospital"

Bank of Ayudhya, Sanam Pao Branch,

Account no. 146-0-02540-4

3. Suranaree University of Technology Hospital with the account name "Suranaree University of Technology Hospital Fund"

Bank of Ayudhya, Thanon Mittraphap-Yaek Pak Thong Chai Branch, Account no. 357-0-00818-1

"As a D-SIB, Krungsri strives to achieve our business goals that transcend economic and financial dimensions, while implementing ESG strategies under the sustainable banking principle. The "We Unite to Fight COVID-19" program has been carried out in parallel with customer assistance measures which have been carefully arranged by all business units of Krungsri Group, so that together we will get through this unprecedented crisis," he said.

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About Krungsri

Krungsri (Bank of Ayudhya PCL and its group companies) is the fifth largest financial group in Thailand in terms of assets, loans, and deposits, and one of Thailand's five Domestic Systemically Important Banks (D-SIBs) with 75 years of history in the country. Krungsri is a strategic member of the Mitsubishi UFJ Financial Group (MUFG), Japan's largest financial group and one of the world's largest financial organizations. Krungsri provides a comprehensive range of banking, consumer finance, investment, asset management, and other financial products and services to individual consumers, SMEs, and large corporations through 690 branches (650 Banking Branches and 40 Auto Business Branches) and over 34,902 service outlets nationwide. The Krungsri Group is the largest card issuer in Thailand with 9.1 million credit cards, sales finance, and personal loan accounts in its portfolio; a major automobile financing service provider (Krungsri Auto); one of the fastest growing asset management companies (Krungsri Asset Management); and a pioneer in microfinance (Ngern Tid Lor).

Krungsri is strongly committed to the highest level of integrity in conducting its business. All Krungsri Group companies have been awarded accreditation from the Private Sector Collective Action Coalition Against Corruption (CAC) in collaboration with industry peers and stakeholders on a zero tolerance approach to corruption.

About MUFG (Mitsubishi UFJ Financial Group, Inc.)

Mitsubishi UFJ Financial Group, Inc. (MUFG) is one of the world's leading financial groups. Headquartered in Tokyo with over 360 years of history, MUFG is a global network with over 3,000 offices in more than 50 markets. The Group has over 180,000 employees, and offers services including commercial banking, trust banking, securities, credit cards, consumer finance, asset management, and leasing. The Group aims to "be the world's most trusted financial group" through close collaboration among our operating companies and flexibly respond to all of the financial needs of our customers, serving society, and fostering shared and sustainable growth for a better world. MUFG's shares trade on the Tokyo, Nagoya, and New York stock exchanges. For more information, visit https://www.mufg.jp/english.

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