

Press Release

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Bank of Ayudhya (Krungsri) awarded as Best Consumer Finance Product and Best Deposit Product in The Asian Banker Thailand Country Awards Programme 2016

- **Achieved business advantage through strong and relevant banking propositions**
- **A leading provider of consumer finance in Thailand**
- **Exhibited competitive drive in its deposit business**

Bangkok, Thailand July 14th 2016— Bank of Ayudhya (Krungsri) received the awards for the **Best Consumer Finance Product** and **Best Deposit Product** for 2016 during The Asian Banker Thailand Country Awards Programme. The awarding ceremony was held in conjunction with the prestigious Thailand International Banking Convention 2016, the foremost annual meeting for decision makers in the financial services industry in Thailand, held at The Westin Grande Sukhumvit, Bangkok, Thailand on July 14th 2016.

Achieved business advantage through strong and relevant banking propositions

In 2015, Bank of Ayudhya introduced a number of customer-centric products and services, which helped them stand out in terms of consumer finance and deposits. The bank leveraged on its high yield savings (Mee Tae Dai) and transactional savings products (Jad Hai) to give its customer optimal options in saving their money, showing strong resilience in its deposit business, while it introduced Krungsri eP@y credit card to further support its customers' spending.

A leading provider of consumer finance in Thailand

The bank has also proved its capacity to run a full range of consumer finance products, capturing more than 20% of the industry share in both outstanding loans and consumer base. In fact, the bank's consumer finance business grew by 7%, which outpaced the industry growth of 3.8%. It also maintained a non performing loan ratio of below 4%.

Exhibited competitive drive in its deposit business

By offering competitive deposit products, Bank of Ayudhya surpassed its peers despite a sluggish industry deposit growth. It recorded the highest deposit growth in 2015, whereas the proportion of current and savings deposits (CASA) as a percentage of total deposits increased to more than 50%. The Asian Banker Thailand Country Awards Programme, refereed by prominent global bankers, IT consultants and academics, is the most prestigious of its kind in Thailand. Recipient of these awards are honoured in a gala event that recognises their efforts in bringing superior products and services to their customers. A stringent and long evaluation process determines the awardees.

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