

## **EXIM Thailand Announces Q1/2025 Performance Results, Reaffirming Support for Strengthening Thai Entrepreneurs' Global Competitiveness Amid Intensifying Trade War Challenges**

Mr. Bundit Sapianchai, Director and Acting President of Export-Import Bank of Thailand (EXIM Thailand), announced EXIM Thailand's operating results in the first quarter of 2025, highlighted by its firm and steady growth. The Bank has forged ahead in boosting Thai entrepreneurs' competitiveness in international trade markets amid global economic volatility and challenging tariff measures of the US, particularly as exporters would be affected by the rising trade costs as well as increasingly strict international trade rules and regulations. In this regard, EXIM Thailand has rolled out assistance schemes to relieve impacts from the US reciprocal tariff measures, such as the establishment of Export Clinic to provide information and advisory services on relevant matters as well as guidelines for business management and supports for entrepreneurs, SMEs in particular, in their expansion of businesses to New Frontier markets with good potential.

As of the end of the first quarter of 2025, **EXIM Thailand recorded new loan approvals of 10,961 million baht, and total outstanding loans of 189,928 million baht, a 9.03% growth year-on-year.** Of this total, **137,636 million baht** or **72.47%** **was outstanding loans for investment, 44,503 million baht of which was for international projects.** This has reflected EXIM Thailand's consistent role in promoting Thai direct investment abroad. Classified by principal markets, the Bank has continued encouraging Thai business expansion to the CLMV and New Frontier markets with promising prospects, involving total outstanding loans of 39,654 million baht.

EXIM Thailand, as a state-owned specialized financial institution under the supervision of the Ministry of Finance, has all along been committed to its role as **a Development Bank operating business under environmental, social, and governance (ESG) principles.** The Bank has promoted and supported Thai entrepreneurs' projects/activities both at home and overseas throughout the export supply chain by offering a diverse array of products like those related to **the environment**, such as long-term loans under the **Sustainability Linked Loan** scheme aimed at supporting business operations dedicated to sustainability, **EXIM Green Goal Financing** for entrepreneurs of all sizes aspiring to expand or improve their businesses toward sustainability, and **EXIM Green Start Credit Facility** for SMEs, etc. As a result, **EXIM Thailand recorded outstanding ESG loans of 77,387 million baht, representing 40.75% of total outstanding loans.**

As regards **the society**, EXIM Thailand has remained steadfast in assisting Thai entrepreneurs and being the organization which they can always rely on, whether in crisis or during recovering period. The Bank has launched group-specific financial measures, for

example, **relief scheme for earthquake-hit entrepreneurs, pre-emptive debt restructuring measure** for SME debtors so that they can receive assistance from the Bank exactly as required and on a timely basis and relief measure for SME debtors in the vulnerable groups with indebtedness of up to 5 million baht in order to enable them to “close loans and move on quickly” under the “Khun Soo, Rao Chuay (You Fight, We Help)” scheme with the “**Jai Trong, Khong Sap (Punctual Payment to Maintain Assets)**” measure implemented for relief of interest burden, together with financial facilities provided to help boost liquidity and manage risks on a full-fledged basis.

**Another main service offered by EXIM Thailand as the only bank in Thailand to do so is export credit and investment insurance facility** to help manage risks and ease impacts on Thai entrepreneurs from economic uncertainties and instability in regions around the world. As of the end of March 2025, **EXIM Thailand recorded 53,271 million baht** in export credit and investment insurance business turnover. With EXIM Thailand’s expanded role in providing mainstream supports for Thai exporters and investors of all sizes, as of the end of the first quarter of 2025, **the Bank recorded a customer base of 5,201, of whom as high as 78.97% were SMEs.** Besides, knowledge enhancement and potential development have been made available for an accumulated number of 22,493 entrepreneurs through training programs, business matching and financial advisory services. This has reflected EXIM Thailand’s determination to work alongside Thai entrepreneurs, particularly SMEs, so that they would be able to compete on the global trade front with rapidly changing trends.

In terms of **governance**, EXIM Thailand gives high importance to sustainable finance management. As of the end of March 2025, the Bank recorded total NPL amount of 6,822 million baht with an NPL ratio of 3.83%. It set aside an allowance for expected credit loss of 17,545 million baht, hence a strong position, contributing to **an NPL coverage ratio of 257.18%** to buffer against rising risks from the prevailing economic slowdown and trade retaliatory attacks. As a result, **EXIM Thailand posted a net profit of 427 million baht**, higher than the bottom line in the business plan, and **representing a year-on-year growth of 223.20%.**

Amid multiple challenges emerging continually since the beginning of 2025, EXIM Thailand has constantly partnered with Thai entrepreneurs, supporting and bringing them into the global economic system in tandem with national development, particularly for new engine-of-growth industries in line with the government policy and international standards. This is a determined mission leveraging on the Bank’s new financial products, services, and innovations, aiming to uplift Thai entrepreneurs’ capabilities and drive Thailand toward a secure and sustainable future.

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Corporate Branding and Communication Department