

**EXIM Thailand Announces First-half 2024 Operating Results**  
**with Commitment to Continue Support for Thai Business Adaptation to**  
**Eco-friendliness to Build Green Economy in Linkage with**  
**Blue Economy and Sustainable Development**

**EXIM Thailand announced its operating results for the first half of 2024, moving forward under its role as Green Development Bank using the Greenovation strategy. It recorded outstanding loans of 66,140 million baht for businesses with ESG concerns, representing 37.86% of total outstanding loans and growing by as high as 52.19% year-on-year. Of this amount, 10,616 million baht went to SMEs. The Bank's new loan approvals in the first half of 2024 amounted to 16,938 million baht, and total outstanding loans were 174,699 million baht, up by 11,873 million baht or 7.29% year-on-year.**

Dr. Rak Vorrakitpokatorn, President of Export-Import Bank of Thailand (EXIM Thailand), revealed EXIM Thailand's operating results in the first half of 2024 that EXIM Thailand has supported export-import and domestic and overseas investment, along with uplifting and development of Thai entrepreneurs' potential for their greater competitive advantage on the global front. As of the end of the second quarter in 2024, **EXIM Thailand's new loan approvals amounted to 16,938 million baht, with outstanding loans at 174,699 million baht, showing a year-on-year growth of 11,873 million baht or 7.29%.**

**Under the role of Green Development Bank, EXIM Thailand has vigorously developed green financial innovations (Greenovation) to level up the capabilities of entrepreneurs and manufacturers throughout the export supply chain from upstream to downstream, focusing on empowering Thai businesses to adapt to and comply with international trade measures that address environmental issues, and move ahead with environmental, social, and governance (ESG) awareness in their business operations toward sustainable growth. As a result, EXIM Thailand recorded outstanding ESG loans of 66,140 million baht, representing 37.86% of total outstanding loans and increasing by 52.19% year-on-year. Of this amount, 10,616 million baht was for SMEs.**

Besides, EXIM Thailand has remained determined to perform as a lead bank in synergizing with a broad range of alliance networks both at home and abroad to enable Thai businesses to expand their trade and investment in international markets. Hence, as of the end of June 2024, **EXIM Thailand recorded total outstanding loans for investment of 127,677 million baht, up by 9.00% year-on-year. Of this total, 49,598 million baht was for international projects.** Classified by principal market, the Bank has consistently supported Thai entrepreneurs in expanding their businesses to the CLMV and new frontiers with promising potential. **Outstanding loans to the CLMV and new frontiers amounted to 41,991 million baht.**

In the backdrop of global economic uncertainties and turbulent situations in several countries, EXIM Thailand has remained committed to strengthen confidence and immunity to risks for Thai exporters and investors by offering export credit and investment insurance facilities. As of the end of the second quarter of 2024, **EXIM Thailand recorded 96,872 million baht in accumulated export credit and investment insurance turnover**, up by 0.48% year-on-year.

With consistent support through provision of both credit and insurance facilities, as of the end of June 2024, **EXIM Thailand recorded a customer base of 5,541, as high as 80.53% of them being SMEs**. Moreover, incubation training, business matching and financial advisory services are also made available for entrepreneurs on a full-fledged basis. As of the end of June 2024, **EXIM Thailand had enhanced the potential of 20,428 entrepreneurs**. This has reflected EXIM Thailand's determination to work alongside Thai entrepreneurs without leaving any little people and vulnerable groups behind so that Thai entrepreneurs would be able to compete well in global trade in the new era amid challenges of higher and tougher trade standards, rules and regulations. Furthermore, the Bank has assisted entrepreneurs in debt payment trouble by debt restructuring in the amount of 2,103 million baht, of which 1,240 million baht was for SMEs. At present, an NPL prevention program is under formulation and will be launched to assist the Bank's customers in a more proactive way.

EXIM Thailand gives high importance to sustainable finance management. As of the end of the second quarter in 2024, **the Bank recorded pre-provision profit of 1,525 million baht**. Non-performing loans amounted to 8,798 million baht, with an **NPL ratio of 5.10% as of the end of June 2024**. It set aside an allowance for expected credit loss of 17,145 million baht, which is a strong position, contributing to an NPL coverage ratio of 194.88%. A 27.69% year-on-year increase in provision was aimed to safeguard against possible risks from the prevailing economic slowdown and geopolitical tensions which may hurt trade and investment.

In 2024, under its role as Green Development Bank, EXIM Thailand issued a Blue Bond worth 3,000 million baht under the sustainable finance framework, making it the first Thai baht blue bond ever issued by a Thai financial institution to drive low carbon society and sustainable development. The Bank is well positioned to support Thai entrepreneurs, particularly those with ESG concerns, by rendering credit facilities to suppliers and end-buyers of entrepreneurs along the green export supply chain, including those for businesses dedicated to environmental and marine resource protection (blue economy). These facilities comprise revolving and long-term loans for entrepreneurs of all business sizes, carrying interest rates of 3.85% p.a. minimum. This would help businesses of all sizes to grow with resilience and compete sustainably at low costs in response to sustainable development goals at organizational, national and global levels.

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