

**Summary Statement of Assets and Liabilities**  
 (has not been audited by a certified public accountant)  
 As of 31 December 2022 ✓

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	61,565,118	Deposits	2,594,724,935
Interbank and money market items - net	549,955,203	Interbank and money market items	272,492,597
Financial assets measured at fair value through profit or loss	33,568,015	Liability payable on demand	5,018,811
Derivatives assets	83,170,487	Financial liabilities measured at fair value through profit or loss	2,318,740
Investment - net	277,554,194	Derivatives Liabilities	78,506,970
Investment in subsidiaries and associates - net	11,175,610	Debt issued and borrowings	106,902,043
Loans to customers and accrued interest receivables - net	2,361,276,730	Other liabilities	86,355,350
Properties for sale - net	40,790,389	<b>Total Liabilities</b>	<b>3,146,319,446</b>
Premises and equipment - net	28,659,834	<b>SHAREHOLDERS' EQUITY</b>	
Other assets - net	54,613,459	Equity portion	92,838,774
		Other reserves	21,771,581
		Retained earnings	241,399,238
		<b>Total Shareholders' Equity</b>	<b>356,009,593</b>
<b>Total Assets</b>	<b>3,502,329,039</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>3,502,329,039</b>

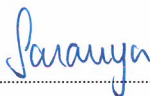
	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2022 (3.29 percents of total loans before deducting allowance for expected credit losses)	99,250,777
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2022	160,884,175
Regulatory capital (19.68 (percent) ratio of total capital to risk weighted assets)	403,859,987
Capital after deducting capital add-ons for loans to large exposures (19.68 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	403,859,987
Changes in assets and liabilities during the quarter ended 31 December 2022 resulting from penalties for violating of the Financial Institution Business Act B.E.2551 (2008), Section.....	-

**Channel for disclosure of information on capital requirement**

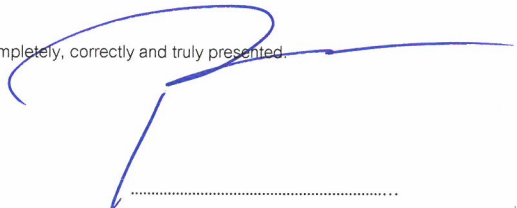
For Commercial Banks  
 (under the Notification of the Bank of Thailand)  
 Re: Disclosure Requirement on Capital Adequacy for Commercial Banks  
 Channel for disclosure: [krungthai.com](http://krungthai.com)>Investor Relations>Financial Information>Pillar III Disclosures  
 Date of disclosure: 31 October 2022 ✓  
 Information as of: 30 June 2022 ✓

For Financial business groups  
 (under the Notification of the Bank of Thailand)  
 Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups  
 Channel for disclosure: [krungthai.com](http://krungthai.com)>Investor Relations>Financial Information>Pillar III Disclosures  
 Information as of: 31 October 2022 ✓  
 Information as of: 30 June 2022 ✓

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(Ms. Saranya Vejakul)  
 Senior Executive Vice President Group Head  
 Financial Management Group



(Mr. Payong Srivanich)  
 President