

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of financial position

As at 30 June 2024

(Unit: Thousand Baht)

| | Consolidated | | Separate | |
|--|----------------------|----------------------|----------------------|----------------------|
| | financial statements | | financial statements | |
| | 30 June | 31 December | 30 June | 31 December |
| | 2024 | 2023 | 2024 | 2023 |
| | (Unaudited) | (Audited) | (Unaudited) | (Audited) |
| Assets | | | | |
| Cash | 49,170,181 | 55,625,890 | 49,135,602 | 55,590,034 |
| Interbank and money market items - net | 640,227,071 | 701,161,506 | 639,820,735 | 700,439,909 |
| Financial assets measured at fair value through profit or loss | 25,972,789 | 25,945,606 | 25,972,788 | 25,945,606 |
| Derivatives assets | 82,020,619 | 69,461,150 | 82,020,619 | 69,461,150 |
| Investments - net | 329,410,484 | 263,707,944 | 329,466,819 | 263,601,161 |
| Investments in subsidiaries and associated companies - net | 13,457,857 | 13,532,731 | 11,602,885 | 11,246,361 |
| Loans to customers and accrued interest receivables - net | 2,411,532,104 | 2,426,094,942 | 2,327,708,951 | 2,336,698,991 |
| Properties for sale - net | 29,712,150 | 34,859,742 | 29,695,479 | 34,851,303 |
| Land, premises and equipment - net | 29,640,929 | 31,064,204 | 27,478,156 | 28,641,136 |
| Right-of-use assets - net | 3,435,102 | 3,796,887 | 2,470,035 | 2,645,973 |
| Intangible assets - net | 20,674,125 | 19,429,322 | 22,357,948 | 20,312,056 |
| Deferred tax assets | 7,926,872 | 6,362,541 | 5,093,470 | 3,703,883 |
| Accrued income | 2,684,683 | 2,407,180 | 2,807,865 | 2,401,036 |
| Other assets - net | 36,910,199 | 24,234,808 | 36,280,841 | 25,132,420 |
| Total assets | 3,682,775,165 | 3,677,684,453 | 3,591,912,193 | 3,580,671,019 |

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 30 June 2024

(Unit: Thousand Baht)

| | Consolidated | | Separate | |
|--|----------------------|----------------------|----------------------|----------------------|
| | financial statements | | financial statements | |
| | 30 June | 31 December | 30 June | 31 December |
| | 2024 | 2023 | 2024 | 2023 |
| | (Unaudited) | (Audited) | (Unaudited) | (Audited) |
| Liabilities and equity | | | | |
| Deposits | 2,650,866,775 | 2,646,871,577 | 2,657,192,664 | 2,654,750,950 |
| Interbank and money market items | 259,447,090 | 282,696,058 | 256,703,474 | 276,453,291 |
| Liabilities payable on demand | 5,768,607 | 4,423,279 | 5,768,607 | 4,423,279 |
| Derivatives liabilities | 78,202,902 | 63,936,503 | 78,202,902 | 63,936,503 |
| Debt issued and borrowings | 157,238,551 | 160,839,009 | 113,328,891 | 114,201,870 |
| Lease liabilities | 3,491,916 | 3,841,492 | 2,472,361 | 2,638,120 |
| Provisions | 17,989,454 | 17,004,654 | 16,369,861 | 15,454,110 |
| Other liabilities | 79,420,620 | 77,225,585 | 71,756,828 | 69,025,724 |
| Total liabilities | 3,252,425,915 | 3,256,838,157 | 3,201,795,588 | 3,200,883,847 |
| Equity | | | | |
| Share capital | | | | |
| Authorised share capital | | | | |
| 5,500,000 preferred shares of Baht 5.15 each | 28,325 | 28,325 | 28,325 | 28,325 |
| 13,976,061,250 ordinary shares of Baht 5.15 each | 71,976,715 | 71,976,715 | 71,976,715 | 71,976,715 |
| Issued and paid-up share capital | | | | |
| 5,500,000 preferred shares of Baht 5.15 each | 28,325 | 28,325 | 28,325 | 28,325 |
| 13,976,061,250 ordinary shares of Baht 5.15 each | 71,976,715 | 71,976,715 | 71,976,715 | 71,976,715 |
| Premium on share capital | | | | |
| Premium on ordinary share | 20,833,734 | 20,833,734 | 20,833,734 | 20,833,734 |
| Deficit from the change in the ownership interests in subsidiaries | (600,676) | (666,074) | - | - |
| Other components of equity | 15,374,676 | 16,171,217 | 19,123,853 | 19,675,701 |
| Retained earnings | | | | |
| Appropriated | | | | |
| Legal reserve | 7,200,504 | 7,200,504 | 7,200,504 | 7,200,504 |
| Unappropriated | 296,926,091 | 286,831,656 | 270,953,474 | 260,072,193 |
| Equity attributable to equity holders of the Bank | 411,739,369 | 402,376,077 | 390,116,605 | 379,787,172 |
| Non-controlling interests | 18,609,881 | 18,470,219 | - | - |
| Total equity | 430,349,250 | 420,846,296 | 390,116,605 | 379,787,172 |
| Total liabilities and equity | 3,682,775,165 | 3,677,684,453 | 3,591,912,193 | 3,580,671,019 |

(Payong Srivanich)

Chief Executive Officer

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of profit or loss and other comprehensive income

For the three-month period ended 30 June 2024

(Unit: Thousand Baht)

| | Consolidated | | Separate | |
|--|----------------------|-------------------|----------------------|-------------------|
| | financial statements | | financial statements | |
| | 2024 | 2023 | 2024 | 2023 |
| | (Unreviewed) | (Reviewed) | (Unreviewed) | (Reviewed) |
| Profit or loss | | | | |
| Interest income | 41,471,508 | 36,872,341 | 37,560,040 | 32,744,818 |
| Interest expenses | 11,415,886 | 9,101,431 | 11,058,632 | 8,750,288 |
| Net interest income | 30,055,622 | 27,770,910 | 26,501,408 | 23,994,530 |
| Fees and service income | 7,466,731 | 6,707,113 | 5,194,728 | 4,990,349 |
| Fees and service expenses | 2,189,590 | 1,910,189 | 1,353,250 | 1,256,787 |
| Net fees and service income | 5,277,141 | 4,796,924 | 3,841,478 | 3,733,562 |
| Net gains on financial instruments measured at fair value | | | | |
| through profit or loss | 1,527,892 | 1,221,242 | 1,527,905 | 1,220,640 |
| Net gains (losses) on investments | 3,077 | (63,570) | (54,487) | (102,246) |
| Share of profit from investments accounted for under equity method | 466,617 | 133,790 | - | - |
| Dividend income | 124,760 | 59,219 | 3,104,203 | 2,843,987 |
| Other operating income | 1,994,154 | 1,796,256 | 966,546 | 1,037,929 |
| Total operating income | 39,449,263 | 35,714,771 | 35,887,053 | 32,728,402 |
| Other operating expenses | | | | |
| Employee's expenses | 6,600,878 | 6,126,203 | 4,872,032 | 4,527,921 |
| Directors' remuneration | 75,717 | 99,683 | (8,906) | 8,133 |
| Premises and equipment expenses | 2,498,726 | 2,500,325 | 1,461,478 | 1,354,869 |
| Taxes and duties | 1,336,934 | 1,219,727 | 1,176,363 | 1,066,723 |
| Impairment losses of properties for sale | 1,610,088 | 579,820 | 1,602,395 | 576,249 |
| Others | 4,315,186 | 3,502,726 | 5,277,892 | 4,544,810 |
| Total other operating expenses | 16,437,529 | 14,028,484 | 14,381,254 | 12,078,705 |
| Expected credit losses | 8,003,581 | 7,754,435 | 6,134,461 | 6,299,209 |
| Profit before income tax | 15,008,153 | 13,931,852 | 15,371,338 | 14,350,488 |
| Income tax | 2,876,928 | 2,863,864 | 2,362,743 | 2,337,641 |
| Net profit | 12,131,225 | 11,067,988 | 13,008,595 | 12,012,847 |

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of profit or loss and other comprehensive income (continued)

For the three-month period ended 30 June 2024

(Unit: Thousand Baht except earnings per share expressed in Baht)

| | Consolidated | | Separate | |
|--|----------------------|----------------------|----------------------|----------------------|
| | financial statements | financial statements | financial statements | financial statements |
| | 2024 | 2023 | 2024 | 2023 |
| | (Unreviewed) | (Reviewed) | (Unreviewed) | (Reviewed) |
| Other comprehensive income (loss) | | | | |
| <i>Transactions that will be reclassified subsequently to profit or loss</i> | | | | |
| Gains (losses) on debt securities measured at fair value | | | | |
| through other comprehensive income | (1,752,888) | (1,231,955) | (1,757,053) | (1,234,712) |
| Gains (losses) arising from translating the financial statements of | | | | |
| foreign operations | 2,178 | (6,724) | 2,178 | (6,724) |
| Gains (losses) on cash flow hedges | (171,292) | 225 | (171,292) | 225 |
| Gains (losses) from deferred cost of hedging | (71,022) | (190,804) | (71,022) | (190,804) |
| Share of other comprehensive income (loss) of associate (equity method) | | | | |
| for items that will be reclassified subsequently to profit or loss | (2,076,615) | (1,747,302) | - | - |
| Income tax relating to other comprehensive income (loss) | | | | |
| for items that will be reclassified subsequently to profit or loss | 399,041 | 284,507 | 399,873 | 285,058 |
| <i>Transactions that will never be reclassified subsequently to profit or loss</i> | | | | |
| Gains (losses) on investments in equity designated to be measured | | | | |
| at fair value through other comprehensive income | (913,778) | (118,169) | (914,416) | (117,602) |
| Actuarial gains (losses) on defined benefit plan | 165,744 | 442,126 | 165,744 | 442,126 |
| Share of other comprehensive income (loss) of associate (equity method) | | | | |
| for items that will never be reclassified subsequently to profit or loss | (432,906) | (310,206) | - | - |
| Income tax relating to other comprehensive income (loss) | | | | |
| for items that will never be reclassified subsequently to profit or loss | 149,607 | (64,792) | 149,735 | (64,904) |
| Other comprehensive income (loss) - net | (4,701,931) | (2,943,094) | (2,196,253) | (887,337) |
| Total comprehensive income (loss) | 7,429,294 | 8,124,894 | 10,812,342 | 11,125,510 |
| Total profit attributable to: | | | | |
| Equity holders of the Bank | 11,195,146 | 10,156,196 | 13,008,595 | 12,012,847 |
| Non-controlling interest | 936,079 | 911,792 | | |
| | <u>12,131,225</u> | <u>11,067,988</u> | | |
| Total comprehensive income attributable to: | | | | |
| Equity holders of the Bank | 6,493,215 | 7,213,102 | 10,812,342 | 11,125,510 |
| Non-controlling interest | 936,079 | 911,792 | | |
| | <u>7,429,294</u> | <u>8,124,894</u> | | |
| Earnings per share of equity holders of the Bank | | | | |
| Basic earnings per share (Baht) | 0.80 | 0.73 | 0.93 | 0.86 |

(Payong Srivanich)

Chief Executive Officer

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of profit or loss and other comprehensive income

For the six-month period ended 30 June 2024

(Unit: Thousand Baht)

| | Consolidated | | Separate | |
|--|----------------------|-------------------|----------------------|-------------------|
| | financial statements | | financial statements | |
| | 2024 | 2023 | 2024 | 2023 |
| | (Unaudited) | (Audited) | (Unaudited) | (Audited) |
| Profit or loss | | | | |
| Interest income | 82,352,343 | 70,977,567 | 74,528,831 | 62,905,442 |
| Interest expenses | 22,735,311 | 17,587,473 | 22,017,659 | 16,907,537 |
| Net interest income | 59,617,032 | 53,390,094 | 52,511,172 | 45,997,905 |
| Fees and service income | 15,139,867 | 13,862,948 | 10,669,656 | 10,427,807 |
| Fees and service expenses | 4,285,669 | 3,927,497 | 2,641,888 | 2,655,799 |
| Net fees and service income | 10,854,198 | 9,935,451 | 8,027,768 | 7,772,008 |
| Net gains on financial instruments measured at fair value | | | | |
| through profit or loss | 3,188,644 | 3,119,983 | 3,188,774 | 3,119,473 |
| Net gains on investments | 240,516 | 195,296 | 182,952 | 156,620 |
| Share of profit from investments accounted for under equity method | 872,147 | 532,389 | - | - |
| Dividend income | 273,694 | 235,408 | 3,298,484 | 3,082,476 |
| Other operating income | 5,105,859 | 3,578,131 | 3,028,787 | 2,025,623 |
| Total operating income | 80,152,090 | 70,986,752 | 70,237,937 | 62,154,105 |
| Other operating expenses | | | | |
| Employee's expenses | 13,244,221 | 12,958,685 | 9,721,200 | 9,877,062 |
| Directors' remuneration | 160,898 | 185,957 | 20,462 | 32,382 |
| Premises and equipment expenses | 4,934,960 | 4,895,496 | 2,735,383 | 2,650,307 |
| Taxes and duties | 2,682,846 | 2,412,647 | 2,356,302 | 2,101,830 |
| Impairment losses of properties for sale | 5,402,081 | 856,616 | 5,393,049 | 937,880 |
| Others | 7,743,024 | 6,369,104 | 9,717,888 | 8,492,619 |
| Total other operating expenses | 34,168,030 | 27,678,505 | 29,944,284 | 24,092,080 |
| Expected credit losses | 16,032,471 | 15,858,005 | 12,504,215 | 13,028,173 |
| Profit before income tax | 29,951,589 | 27,450,242 | 27,789,438 | 25,033,852 |
| Income tax | 5,812,551 | 5,394,991 | 4,756,404 | 4,348,024 |
| Net profit | 24,139,038 | 22,055,251 | 23,033,034 | 20,685,828 |

Krung Thai Bank Public Company Limited and its subsidiaries
Statement of profit or loss and other comprehensive income (continued)
For the six-month period ended 30 June 2024

(Unit: Thousand Baht except earnings per share expressed in Baht)

| | Consolidated | | Separate | |
|--|----------------------|----------------------|----------------------|----------------------|
| | financial statements | financial statements | financial statements | financial statements |
| | 2024 | 2023 | 2024 | 2023 |
| | (Unaudited) | (Audited) | (Unaudited) | (Audited) |
| Other comprehensive income (loss) | | | | |
| <i>Transactions that will be reclassified subsequently to profit or loss</i> | | | | |
| Gains (losses) on debt securities measured at fair value | | | | |
| through other comprehensive income | (460,570) | (755,513) | (463,253) | (771,006) |
| Gains (losses) arising from translating the financial statements of | | | | |
| foreign operations | 48,616 | (11,376) | 48,616 | (11,376) |
| Gains (losses) on cash flow hedges | 272,168 | (207,021) | 272,168 | (207,021) |
| Gains (losses) from deferred cost of hedging | (201,547) | (41,775) | (201,547) | (41,775) |
| Share of other comprehensive income (loss) of associate (equity method) | | | | |
| for items that will be reclassified subsequently to profit or loss | 242,194 | 2,541,334 | - | - |
| Income tax relating to other comprehensive income (loss) | | | | |
| for items that will be reclassified subsequently to profit or loss | 77,990 | 200,862 | 78,526 | 203,960 |
| <i>Transactions that will never be reclassified subsequently to profit or loss</i> | | | | |
| Gains (losses) on investments in equity designated to be measured | | | | |
| at fair value through other comprehensive income | (348,229) | (908,191) | (348,867) | (907,624) |
| Actuarial gains (losses) on defined benefit plan | (27,716) | (139,988) | (27,716) | (139,988) |
| Share of other comprehensive income (loss) of associate (equity method) | | | | |
| for items that will never be reclassified subsequently to profit or loss | (516,949) | (535,069) | - | - |
| Income tax relating to other comprehensive income (loss) | | | | |
| for items that will never be reclassified subsequently to profit or loss | 75,189 | 209,635 | 75,317 | 209,523 |
| Other comprehensive income (loss) - net | (838,854) | 352,898 | (566,756) | (1,665,307) |
| Total comprehensive income (loss) | 23,300,184 | 22,408,149 | 22,466,278 | 19,020,521 |
| Total profit attributable to: | | | | |
| Equity holders of the Bank | 22,273,593 | 20,222,792 | 23,033,034 | 20,685,828 |
| Non-controlling interest | 1,865,445 | 1,832,459 | | |
| | 24,139,038 | 22,055,251 | | |
| Total comprehensive income attributable to: | | | | |
| Equity holders of the Bank | 21,434,739 | 20,575,690 | 22,466,278 | 19,020,521 |
| Non-controlling interest | 1,865,445 | 1,832,459 | | |
| | 23,300,184 | 22,408,149 | | |
| Earnings per share of equity holders of the Bank | | | | |
| Basic earnings per share (Baht) | 1.59 | 1.45 | 1.65 | 1.48 |

(Payong Srivanich)

Chief Executive Officer