Krung Thai Bank Public Company Limited and its subsidiaries , ${\bf Statement\ of\ financial\ position\ }.$

As at 31 December 2024

Total assets

(Unit: Thousand Baht) ,

	Consolidated financial statements 31 December 31 December		Separate		
			financial statements ,		
			31 December	31 December	
	2024	2023 -	2024	2023	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)	
Assets /					
Cash /	56,888,721	55,625,890	56,872,376	55,590,034	
Interbank and money market items - net	534,775,342	701,161,506	534,591,697	700,439,909	
Financial assets measured at fair value through profit or loss	51,342,025	25,945,606	51,342,025	25,945,606	
Derivatives assets	66,061,023	69,461,150	66,061,023	69,461,150	
Investments - net	351,085,203	263,707,944	351,133,113	263,601,161	
Investments in subsidiaries and associated companies - net	19,866,353	13,532,731	11,602,885	11,246,361	
Loans to customers and accrued interest receivables - net	2,549,075,480	2,426,094,942	2,460,576,413	2,336,698,991	
Properties for sale - net	28,122,462	34,859,742	28,108,832	34,851,303	
Land, premises and equipment - net	29,237,424	31,064,204	27,217,610	28,641,136	
Right-of-use assets - net	3,464,957	3,796,887	2,548,367	2,645,973	
Intangible assets - net	19,452,783	19,429,322	22,010,401	20,312,056	
Deferred tax assets	7,502,325	6,362,541	4,635,647	3,703,883	
Accrued income	3,055,673	2,407,180	3,113,059	2,401,036	
Other assets - net	24,254,410	24,234,808	23,807,137	25,132,420	

3,744,184,181

3,677,684,453

3,643,620,585

3,580,671,019

Krung Thai Bank Public Company Limited and its subsidiaries $\ensuremath{\mathcal{C}}$ Statement of financial position (continued) $\ensuremath{\mathcal{C}}$

As at 31 December 2024 /

(Unit: Thousand Baht)

2024 2023 2024 2023 Liabilities and equity Liabilities and equity Deposits 2,731,344,400 2,646,871,577 2,737,477,043 2,654,750,750,750,750,750,750,750,750,750,750	Consolidated		lated 5	Separate		
2024 2023 2024 2023 Liabilities and equity Liabilities and equity Deposits 2,731,344,400 2,646,871,577 2,737,477,043 2,654,750,750,750,750,750,750,750,750,750,750	financial statements		itements financ	financial statements		
Liabilities and equity (Unaudited) (Audited) (Unaudited) (Audited) Deposits 2,731,344,400 2,646,871,577 2,737,477,043 2,654,750,750,750,750,750,750,750,750,750,750	31 December 31 December		31 December 31 December	r 31 December		
Liabilities and equity Deposits 2,731,344,400 2,646,871,577 2,737,477,043 2,654,750,000 Interbank and money market items 255,872,193 282,696,058 249,666,935 276,453,000 Liabilities payable on demand 5,116,346 4,423,279 5,116,346 4,423,000 Financial liabilities measured at fair value through profit or loss 32,764 - 32,764 Derivatives liabilities 56,205,331 63,936,503 56,205,331 63,936,503 Debt issued and borrowings 132,463,770 160,839,009 91,414,124 114,201,000 Lease liabilities 3,494,532 3,841,492 2,528,448 2,638,000 Provisions 18,295,536 17,004,654 16,589,918 15,454,000 Other liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883,000 Equity Share capital Authorised share capital 5,500,000 preferred shares of Baht 5,15 each 28,325 28,325 28,325 28,325 28,325	2024 2023		2023 2024	2023		
Deposits 2,731,344,400 2,646,871,577 2,737,477,043 2,654,750,000 Interbank and money market items 255,872,193 282,696,058 249,666,935 276,453,000 Liabilities payable on demand 5,116,346 4,423,279 5,116,346 4,423,770 Financial liabilities measured at fair value through profit or loss 32,764 - 32,764 Derivatives liabilities 56,205,331 63,936,503 56,205,331 63,936,503 Debt issued and borrowings 132,463,770 160,839,009 91,414,124 114,201,400,400 Lease liabilities 3,494,532 3,841,492 2,528,448 2,638,700 Provisions 18,295,536 17,004,654 16,589,918 15,454,750,700 Other liabilities 76,972,451 77,225,585 70,349,771 69,025,700,700,700,700,700,700 Share capital Authorised share capital 28,325 28,325 28,325 28,325 28,325 28,325	(Unaudited) (Audited)		(Audited) (Unaudited)	(Audited)		
Interbank and money market items 255,872,193 282,696,058 249,666,935 276,453,2453,2453,275 Liabilities payable on demand 5,116,346 4,423,279 5,116,346 4,423,279 Financial liabilities measured at fair value through profit or loss 32,764 - 32,764 Derivatives liabilities 56,205,331 63,936,503 56,205,331 63,936,503 Debt issued and borrowings 132,463,770 160,839,009 91,414,124 114,201,124 Lease liabilities 3,494,532 3,841,492 2,528,448 2,638,154 Provisions 18,295,536 17,004,654 16,589,918 15,454,154 Other liabilities 76,972,451 77,225,585 70,349,771 69,025,704 Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883,704 Equity Share capital 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444 4,423,444		Liabilities and equity				
Liabilities payable on demand 5,116,346 4,423,279 5,116,346 4,423,279 Financial liabilities measured at fair value through profit or loss 32,764 - 32,764 Derivatives liabilities 56,205,331 63,936,503 56,205,331 63,936, Debt issued and borrowings 132,463,770 160,839,009 91,414,124 114,201, Lease liabilities 3,494,532 3,841,492 2,528,448 2,638, Provisions 18,295,536 17,004,654 16,589,918 15,454, Other liabilities 76,972,451 77,225,585 70,349,771 69,025, Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883, Equity Share capital Authorised share capital 5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325 28,325 28,325 28,325	2,731,344,400 2,646,871,577	Deposits	2,646,871,577 2,737,477,0	43 2,654,750,950		
Financial liabilities measured at fair value through profit or loss 32,764 - 32,764 Derivatives liabilities 56,205,331 63,936,503 56,205,331 63,936, Debt issued and borrowings 132,463,770 160,839,009 91,414,124 114,201, Lease liabilities 3,494,532 3,841,492 2,528,448 2,638, Provisions 18,295,536 17,004,654 16,589,918 15,454, Other liabilities 76,972,451 77,225,585 70,349,771 69,025, Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883, Equity Share capital Authorised share capital 28,325 28,325 28,325 28,325 28,325 28,325 28,325 28,325	255,872,193 282,696,058	Interbank and money market items	282,696,058 249,666,9	35 276,453,291		
Derivatives liabilities 56,205,331 63,936,503 56,205,331 63,936,503 Debt issued and borrowings 132,463,770 160,839,009 91,414,124 114,201,412 Lease liabilities 3,494,532 3,841,492 2,528,448 2,638,412 Provisions 18,295,536 17,004,654 16,589,918 15,454,41 Other liabilities 76,972,451 77,225,585 70,349,771 69,025,70,70,70,70,70,70,70,70,70,70,70,70,70,	5,116,346 4,423,279	Liabilities payable on demand	4,423,279 5,116,3	46 4,423,279		
Debt issued and borrowings 132,463,770 160,839,009 91,414,124 114,201,124 Lease liabilities 3,494,532 3,841,492 2,528,448 2,638,157 Provisions 18,295,536 17,004,654 16,589,918 15,454,154,154 Other liabilities 76,972,451 77,225,585 70,349,771 69,025,154,154 Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883,154 Equity Share capital Authorised share capital 28,325 28,325 28,325 28,325 28,325 28,325 28,325 28,325	ue through profit or loss 232,764	Financial liabilities measured at fair value through profit or loss	- 32,7	64 -		
Lease liabilities 3,494,532 3,841,492 2,528,448 2,638, Provisions 18,295,536 17,004,654 16,589,918 15,454, Other liabilities 76,972,451 77,225,585 70,349,771 69,025, Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883, Equity Share capital Authorised share capital 28,325 28,325 28,325 28,325 28,325 28,325 28,325	56,205,331 63,936,503	Derivatives liabilities	63,936,503 56,205,3	31 63,936,503		
Provisions 18,295,536 17,004,654 16,589,918 15,454, Other liabilities 76,972,451 77,225,585 70,349,771 69,025, Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883,000,000,000,000 Share capital Authorised share capital 28,325	132,463,770 160,839,009	Debt issued and borrowings	160,839,009 91,414,1	114,201,870		
Other liabilities 76,972,451 77,225,585 70,349,771 69,025,7025,7025 Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883,7025,7025 Equity Share capital Authorised share capital 5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325 28,325 28,325	3,494,532 3,841,492	Lease liabilities	3,841,492 2,528,4	48 2,638,120		
Total liabilities 3,279,797,323 3,256,838,157 3,229,380,680 3,200,883,420 Equity Share capital Authorised share capital 5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325 28,325 28,325	18,295,536 17,004,654	Provisions	17,004,654 16,589,9	18 15,454,110		
Equity Share capital Authorised share capital 5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325	76,972,451 77,225,585	Other liabilities	77,225,585 70,349,7	71 69,025,724		
Share capital Authorised share capital 5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325 28,325	3,279,797,323 3,256,838,157	Total liabilities	3,256,838,157 3,229,380,6	3,200,883,847		
Authorised share capital 5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325 28,325		Equity				
5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325 28,325		Share capital				
•		Authorised share capital				
13,976,061,250 ordinary shares of Baht 5.15 each 71,976,715 71,976,715 71,976,715 71,976,715	t 5.15 each 28,325 28,325	5,500,000 preferred shares of Baht 5.15 each	28,325 28,3	25 28,325		
	Baht 5.15 each 71,976,715 71,976,715	13,976,061,250 ordinary shares of Baht 5.15 each	71,976,715 71,976,7	15 71,976,715		
Issued and paid-up share capital		Issued and paid-up share capital				
5,500,000 preferred shares of Baht 5.15 each 28,325 28,325 28,325 28,325	5.15 each 28,325 28,325	5,500,000 preferred shares of Baht 5.15 each	28,325 28,3	25 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	3aht 5.15 each 71,976,715 71,976,715	13,976,061,250 ordinary shares of Baht 5.15 each	71,976,715 71,976,7	15 71,976,715		
Premium on share capital		Premium on share capital				
Premium on ordinary share 20,833,734 20,833,734 20,833,734 20,833,734	20,833,734 20,833,734	Premium on ordinary share	20,833,734 20,833,7	34 20,833,734		
Deficit from the change in the ownership interests in subsidiaries (600,676) (666,074)	p interests in subsidiaries (600,676) (666,074	Deficit from the change in the ownership interests in subsidiaries $\ensuremath{^{\prime}}$	(666,074)	-		
Other components of equity . 26,199,451 16,171,217 23,337,363 19,675,	26,199,451 16,171,217	Other components of equity .	16,171,217 23,337,3	63 19,675,701		
Retained earnings		Retained earnings				
Appropriated		Appropriated				
Legal reserve 7,200,504 7,200,504 7,200,504 7,200,	7,200,504 7,200,504	Legal reserve	7,200,504 7,200,5	7,200,504		
Unappropriated 318,200,161 286,831,656 290,863,264 260,072,	318,200,161 286,831,656	Unappropriated	286,831,656 290,863,2	64 260,072,193		
Equity attributable to equity holders of the Bank 443,838,214 402,376,077 414,239,905 379,787,	of the Bank 443,838,214 402,376,07	Equity attributable to equity holders of the Bank	402,376,077 414,239,9	05 379,787,172		
Non-controlling interests - 20,548,644 18,470,219 -	20,548,644 18,470,219	Non-controlling interests	18,470,219			
Total equity 464,386,858 420,846,296 414,239,905 379,787,	464,386,858 420,846,296	Total equity	420,846,296 414,239,9	05 379,787,172		
Total liabilities and equity 3,744,184,181 3,677,684,453 3,643,620,585 3,580,671,	<u>3,744,184,181</u> <u>3,677,684,48:</u>	Total liabilities and equity	3,677,684,453 3,643,620,5	85 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 31 December 2024

Separate financial statements

(Unit: Thousand Baht)

	financial statements		financial statements	
-	2024	2023	2024	2023
	(Unreviewed)	(Unreviewed)	(Unreviewed)	(Unreviewed)
Profit or loss				
Interest income	41,224,493	41,740,759	37,207,153	37,676,388
Interest expenses	11,611,867	11,378,997	11,244,531	11,005,806
Net interest income	29,612,626	30,361,762	25,962,622	26,670,582
Fees and service income	8,046,488	7,368,470	5,581,167	5,260,103
Fees and service expenses	2,237,402	1,934,191	1,310,044	1,214,974
Net fees and service income	5,809,086	5,434,279	4,271,123	4,045,129
Net gains (losses) on financial instruments measured at fair value				
through profit or loss	(306,669)	1,144,667	(306,818)	1,145,256
Net gains (losses) on investments	273,171	(4,082)	273,168	(4,430)
Share of profit from investments accounted for under equity method \cdot	272,631	261,394	-	-
Dividend income	41,143	33,925	41,143	33,925
Other operating income	2,691,706	2,358,119	1,514,492	1,492,310
Total operating income	38,393,694	39,590,064	31,755,730	33,382,772
Other operating expenses				
Employee's expenses	6,806,061	6,446,358	5,136,202	4,858,800
Directors' remuneration	60,612	85,020	10,172	29,001
Premises and equipment expenses	3,026,754	2,724,902	1,877,172	1,500,833
Taxes and duties	1,330,112	1,345,198	1,161,116	1,182,212
Impairment losses of properties for sale	379,751	2,395,295	393,762	2,398,570
Others -	5,813,257	4,748,422	6,654,101	5,714,542
Total other operating expenses	17,416,547	17,745,195	15,232,525	15,683,958
Expected credit losses	6,724,826	13,069,984	4,947,971	11,397,941
Profit before income tax	14,252,321	8,774,885	11,575,234	6,300,873
Income tax	2,804,906	1,732,648	2,266,634	1,254,300
Net profit	11,447,415	7,042,237	9,308,600	5,046,573

Consolidated

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 31 December 2024

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

Consolidated Separate

(Payong Srivanich)
Chief Executive Officer

	Consoli	aalea	Sepa	rate
	financial statements		financial statements	
	2024	2023	2024	2023
	(Unreviewed)	(Unreviewed)	(Unreviewed)	(Unreviewed)
Other comprehensive income (loss)				
Transactions that will be reclassified subsequently to profit or loss				
Gains (losses) on debt securities measured at fair value				
through other comprehensive income	2,124,644	2,676,414	2,126,094	2,686,835
Gains (losses) arising from translating the financial statements of				
foreign operations	16,034	(42,862)	16,034	(42,862)
Gains (losses) on cash flow hedges	745,307	14,644	745,307	14,644
Gains (losses) from deferred cost of hedging .	(41,273)	57,854	(41,273)	57,854
Share of other comprehensive income (loss) of associate (equity method)				
for items that will be reclassified subsequently to profit or loss	3,281,423	3,108,730	I_	-
Income tax relating to other comprehensive income (loss)				
for items that will be reclassified subsequently to profit or loss	(565,736)	(549,782)	(566,026)	(551,866)
Transactions that will never be reclassified subsequently to profit or loss				
Gains (losses) on investments in equity designated to be measured				
at fair value through other comprehensive income	(763,230)	(308,110)	(763,230)	(308,110)
Gains (losses) on financial liabilities designated at fair value through				
profit or loss,	(22)	-	(22)	12
Actuarial gains (losses) on defined benefit plan	(203,307)	422,575	(127,393)	365,289
Share of other comprehensive income (loss) of associate (equity method)				
for items that will never be reclassified subsequently to profit or loss	(333,269)	(298,484)	-	-
Income tax relating to other comprehensive income (loss)				
for items that will never be reclassified subsequently to profit or loss	193,312	(22,378)	178,129	(11,436)
Other comprehensive income (loss) - net	4,453,883	5,058,601	1,567,620	2,210,348
Total comprehensive income (loss)	15,901,298	12,100,838	10,876,220	7,256,921
Total profit attributable to:				
Equity holders of the Bank	10,474,749	6,110,949	9,308,600	5,046,573
Non-controlling interest	972,666	931,288		
	11,447,415	7,042,237		
Total comprehensive income attributable to:				
Equity holders of the Bank	14,947,918	11,174,774	10,876,220	7,256,921
Non-controlling interest	953,380	926,064		
	15,901,298	12,100,838		
Earnings per share of equity holders of the Bank			0.67	0.36

Krung Thai Bank Public Company Limited and its subsidiaries Statement of profit or loss and other comprehensive income For the year ended 31 December 2024

Consolid	dated	Separate		
financial sta	itements	financial statements		
2024	2023	2024	2023	
(Unaudited)	(Audited)	(Unaudited)	(Audited)	
165,105,302	152,368,804	149,276,991	136,648,101	
45,990,485	38,949,463	44,540,227	37,523,856	
119,114,817	113,419,341	104,736,764	99,124,245	
30,914,026	28,671,547	21,651,932	20,682,787	
8,631,610	7,799,292	5,231,660	5,112,871	
22,282,416	20,872,255	16,420,272	15,569,916	
4,702,835	5,178,178	4,702,969	5,177,819	
890,909	195,110	833,342	156,087	
1,500,349	1,353,456	-	-	
384,369	319,473	4,359,598	3,255,641	
10,226,773	8,127,347	5,926,641	4,910,421	
159,102,468	149,465,160	136,979,586	128,194,129	
27,060,875	25,765,668	20,184,570	19,626,369	
313,050	367,167	63,381	90,379	
10,881,092	10,288,662	6,392,564	5,667,084	
5,348,697	5,079,720	4,691,108	4,447,422	
5,745,255	4,549,407	5,748,345	4,620,875	
10 429 035	16 106 008	23 134 486	20 108 041	

(Unit: Thousand Baht)

	financial statements		financial statements	
	2024	2023	2024	2023
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Profit or loss				
Interest income	165,105,302	152,368,804	149,276,991	136,648,101
Interest expenses	45,990,485	38,949,463	44,540,227	37,523,856
Net interest income	119,114,817	113,419,341	104,736,764	99,124,245
Fees and service income	30,914,026	28,671,547	21,651,932	20,682,787
Fees and service expenses	8,631,610	7,799,292	5,231,660	5,112,871
Net fees and service income	22,282,416	20,872,255	16,420,272	15,569,916
Net gains on financial instruments measured at fair value				
through profit or loss	4,702,835	5,178,178	4,702,969	5,177,819
Net gains on investments	890,909	195,110	833,342	156,087
Share of profit from investments accounted for under equity method	1,500,349	1,353,456	-	-
Dividend income	384,369	319,473	4,359,598	3,255,641
Other operating income	10,226,773	8,127,347	5,926,641	4,910,421
Total operating income	159,102,468	149,465,160	136,979,586	128,194,129
Other operating expenses				
Employee's expenses	27,060,875	25,765,668	20,184,570	19,626,369
Directors' remuneration	313,050	367,167	63,381	90,379
Premises and equipment expenses	10,881,092	10,288,662	6,392,564	5,667,084
Taxes and duties	5,348,697	5,079,720	4,691,108	4,447,422
Impairment losses of properties for sale	5,745,255	4,549,407	5,748,345	4,620,875
Others	19,429,035	16,106,008	23,134,486	20,108,041
Total other operating expenses	68,778,004	62,156,632	60,214,454	54,560,170
Expected credit losses	31,069,511	37,085,423	24,152,951	31,098,112
Profit before income tax	59,254,953	50,223,105	52,612,181	42,535,847
Income tax	11,575,802	9,902,034	9,425,370	7,854,798
Net profit	47,679,151	40,321,071	43,186,811	34,681,049

Krung Thai Bank Public Company Limited and its subsidiaries

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

For the year ended 31 December 2024

Earnings per share of equity holders of the Bank

Basic earnings per share (Baht)

(Unit: Thousand Baht except earnings per share expressed in Baht) Consolidated Separate financial statements financial statements 2024 2023 2024 2023 (Unaudited) (Audited) (Unaudited) (Audited) Other comprehensive income (loss) Transactions that will be reclassified subsequently to profit or loss Gains (losses) on debt securities measured at fair value 4,396,425 (281,025)4,400,413 (294,526)through other comprehensive income Gains (losses) arising from translating the financial statements of (28,781)(28,781)(14,375)(14,375)foreign operations (474,782)850,515 (474,782)850,515 Gains (losses) on cash flow hedges (297,801)249,418 (297,801)249,418 Gains (losses) from deferred cost of hedging Share of other comprehensive income (loss) of associate (equity method) for items that will be reclassified subsequently to profit or loss 6,430,552 1,607,387 Income tax relating to other comprehensive income (loss) (989,828)101,278 (990,626)103,978 for items that will be reclassified subsequently to profit or loss Transactions that will never be reclassified subsequently to profit or loss Gains (losses) on investments in equity designated to be measured at fair value through other comprehensive income (321,477)(2,007,050)(322, 115)(2,006,483)Gains (losses) on financial liabilities designated at fair value through 198 198 profit or loss . (435,696)910,641 (359,782)853,355 Actuarial gains (losses) on defined benefit plan Share of other comprehensive income (loss) of associate (equity method) (111,267)(1,304,055)for items that will never be reclassified subsequently to profit or loss Income tax relating to other comprehensive income (loss) 219,796 136 340 230 626 for items that will never be reclassified subsequently to profit or loss 151.395 9,658,641 (1,007,173)3,402,767 (1,367,195)Other comprehensive income (loss) - net 57,337,792 39,313,898 46,589,578 33,313,854 Total comprehensive income (loss) Total profit attributable to: 43,855,657 36,615,911 43,186,811 34,681,049 Equity holders of the Bank 3,823,494 3,705,160 Non-controlling interest 47,679,151 40,321,071 Total comprehensive income attributable to: 46,589,578 Equity holders of the Bank 53,533,584 35,613,962 33.313.854 3,804,208 3,699,936 Non-controlling interest 57,337,792 39,313,898

(Payong Srivanich)
Chief Executive Officer

3.09

2.48

2.62

3.14