### Krung Thai Bank Public Company Limited and its subsidiaries

#### Statement of financial position

As at 31 March 2025

(Unit: Thousand Baht)

	Consolidated		Separate		
	financial statements			financial statements	
	31 March	31 December	1 January	31 March	31 December
	2025	2024 <sup>(1)</sup>	2024 <sup>(1)</sup>	2025	2024
	(Unreviewed)		-	(Unreviewed)	(Audited)
Assets					
Cash	56,779,972	56,888,721	55,625,890	56,766,977	56,872,376
Interbank and money market items - net	587,116,327	534,775,342	701,161,506	586,478,457	534,591,697
Financial assets measured at fair value through profit or loss	62,921,696	51,342,025	25,945,606	62,931,860	51,342,025
Derivatives assets	57,174,316	66,061,023	69,461,150	57,174,316	66,061,023
Investments - net	351,133,207	351,085,203	263,707,944	351,410,394	351,133,113
Investments in subsidiaries and associated companies - net	17,821,692	16,150,597	14,798,124	11,689,945	11,602,885
Loans to customers and accrued interest receivables - net	2,513,205,788	2,549,075,480	2,426,094,942	2,425,588,892	2,460,576,413
Properties for sale - net	26,029,482	28,122,462	34,859,742	26,025,269	28,108,832
Land, premises and equipment - net	29,281,293	29,237,424	31,064,204	27,360,546	27,217,610
Right-of-use assets - net	3,290,621	3,464,957	3,796,887	2,480,086	2,548,367
Intangible assets - net	19,634,723	19,452,783	19,429,322	22,728,308	22,010,401
Deferred tax assets	7,275,280	7,502,325	6,362,541	4,667,486	4,635,647
Accrued income	3,593,587	3,055,673	2,407,180	3,788,955	3,113,059
Other assets - net	25,594,557	24,254,410	24,234,808	26,012,834	23,807,137
Total assets	3,760,852,541	3,740,468,425	3,678,949,846	3,665,104,325	3,643,620,585

<sup>(1)</sup> Adjusted to be presented as a comparative purpose with the current period since the associated companies has adopted the financial reporting standard No. 17 - Insurance Contracts for the first time.

### Krung Thai Bank Public Company Limited and its subsidiaries Statement of financial position (continued)

As at 31 March 2025

(Unit: Thousand Baht)

Mathematical Programment (Marches)         Expense (Marches)         Component (Marches)              Component (Marches)		Consolidated		Separate		
		f	financial statements		financial statements	
Clureviewed		31 March	31 December	1 January	31 March	31 December
Deposits   2,752,207,742   2,731,344,00   2,846,871,577   2,759,398,308   2,737,477,478   2,759,388,308   2,737,477,478   2,759,388,308   2,737,477,478   2,759,388,308   2,737,477,478   2,759,388,308   2,737,477,478   2,759,388,308   2,737,477,478   2,759,388,308   2,737,477,478   2,759,388,308   2,737,477,488   2,759,388,308   2,737,477,488   2,759,388,308   2,737,477,488   2,759,388,308   2,737,477,488   2,759,388,308   2,737,477,488   2,759,388,308   2,759,378   2,		2025	2024 <sup>(1)</sup>	2024 <sup>(1)</sup>	2025	2024
Depositis         2,752,207,742         2,731,344,400         2,646,871,577         2,793,938,008         2,376,470,408           Interbank and money market items         253,843,137         255,872,133         282,896,058         249,606,309         249,666,385           Liabilities payable on demand         7,160,012         5,116,346         4,423,279         7,160,012         5,116,346           Financial labilities measured at fair value through profit or loss         178,421         32,765         56,205,313         63,936,509         49,566,25         56,205,313           Debit issued and borrowings         13,439,4367         132,483,770         160,839,009         95,376,510         91,414,124           Lease liabilities         3,280,028         3,494,522         18,039,509         95,376,510         91,414,124           Provision         18,762,922         18,295,336         17,004,654         17,019,775         15,589,918           Other liabilities         3,286,786,162         76,572,451         77,225,585         60,102,620         70,349,771           Other liabilities         3,286,786,162         78,272,585         60,102,620         70,349,771           Authorised share capital         2,283,25         28,325         28,325         28,325         28,325         28,325         28,32		(Unreviewed)			(Unreviewed)	(Audited)
Part	Liabilities and equity					
Exibilities payable on demand         7,160,012         5,116,346         4,423,79         7,160,012         5,116,346           Financial isbilities measured at fair value through profit or loss         178,421         32,764         -         178,421         32,764           Derivatives liabilities         49,366,215         55,205,331         63,936,503         49,365,820         56,205,331           Debt saud and borrowings         134,394,367         132,463,770         160,839,000         95,375,510         91,414,122           Provisions         18,762,922         18,295,530         17,004,664         17,019,775         16,589,400           Other liabilities         67,595,172         76,972,455         77,225,585         60,100,260         70,349,771           Total liabilities         67,595,172         76,972,455         77,225,585         60,100,260         70,349,771           Total liabilities           August 10,100         28,287,580,100         28,283,283         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325 <td< td=""><td>Deposits</td><td>2,752,207,742</td><td>2,731,344,400</td><td>2,646,871,577</td><td>2,759,398,308</td><td>2,737,477,043</td></td<>	Deposits	2,752,207,742	2,731,344,400	2,646,871,577	2,759,398,308	2,737,477,043
Financial liabilities measured at fair value through profit or loss         178.421         32,764	Interbank and money market items	253,843,137	255,872,193	282,696,058	249,606,390	249,666,935
Denivatives labilities         49,366,215         56,205,331         63,936,503         49,365,220         62,025,331           Debt issued and borrowings         134,394,367         132,463,770         160,839,009         95,375,510         91,414,124           Lease labilities         3,280,028         3,494,532         3,841,492         2,422,882         2,528,448           Provisions         18,762,922         18,295,536         17,004,684         17,019,758         16,589,181           Other liabilities         3,286,758,016         3,279,797,32         3256,838,157         324,070,381         32,293,808,80           Total liabilities         3,286,758,016         3,279,797,32         326,838,157         324,070,381         32,293,808,80           Total liabilities         3,286,758,016         3,279,797,32         328,325         28,070,381         32,293,808,80           Total liabilities         4,240,000         28,325 <td>Liabilities payable on demand</td> <td>7,160,012</td> <td>5,116,346</td> <td>4,423,279</td> <td>7,160,012</td> <td>5,116,346</td>	Liabilities payable on demand	7,160,012	5,116,346	4,423,279	7,160,012	5,116,346
Debit issued and borrowings         134,394.367         132,496.770         160,893.009         95.375.510         91,414.12           Lease liabilities         3,280.028         3,494.532         3,841.492         2,422,882         2,528.448           Provisions         18,762,922         18,295.53         17,004,664         17,019,775         16,589.18           Other liabilities         67,565,172         76,972,451         77,225.58         60,180.26         70,349,775           Total liabilities         3,286,758.016         3,279,793.23         3,256,838,167         2,407,078.81         3,239,308,080           Equity           State capital           Authorised share capital           5,500,000 preferred shares of Baht 5.15 each         28,325	Financial liabilities measured at fair value through profit or loss	178,421	32,764	-	178,421	32,764
Lease liabilities         3,280/028         3,494,532         3,814,492         24,22,882         2,528,448           Provisions         18,762,922         18,295,568         17,004,654         17,019,775         16,589,918           Other liabilities         67,565,172         76,972,451         77,225,585         60,180,263         70,349,775           Total liabilities         3,286,758,016         3,279,797,323         3,256,838,157         3,240,707,381         3,293,980,808           Equity           Equity           Authorised share capital           S,500,000 preferred shares of Baht 5.15 each         28,325         28,	Derivatives liabilities	49,366,215	56,205,331	63,936,503	49,365,820	56,205,331
Provisions         18,762,922         18,295,536         17,004,664         17,019,775         16,689,176           Other liabilities         67,565,172         76,972,451         77,225,585         60,180,263         70,349,771           Total liabilities         3,286,758,016         3,279,797,323         3,256,838,167         3,240,707,381         3,229,380,808           Equity           Share capital           Authorised share capital           5,500,000 preferred shares of Baht 5,15 each         28,325         28,32	Debt issued and borrowings	134,394,367	132,463,770	160,839,009	95,375,510	91,414,124
Other liabilities         67,565,172         76,972,451         77,225,585         60,180,265         70,349,773           Total liabilities         3,286,758,016         3,279,797,323         3,256,838,157         3,240,707,381         3,229,380,680           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         28,325         1,797,6715         71,976,715 <td< td=""><td>Lease liabilities</td><td>3,280,028</td><td>3,494,532</td><td>3,841,492</td><td>2,422,882</td><td>2,528,448</td></td<>	Lease liabilities	3,280,028	3,494,532	3,841,492	2,422,882	2,528,448
Total liabilities         3,286,758,016         3,279,797,323         3,256,838,157         3,240,707,381         3,229,380,688           Equity           Share capital         Special	Provisions	18,762,922	18,295,536	17,004,654	17,019,775	16,589,918
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         1,976,715         71,9	Other liabilities	67,565,172	76,972,451	77,225,585	60,180,263	70,349,771
Share capital           Authorised share capital         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         71,976,715         71,976,	Total liabilities	3,286,758,016	3,279,797,323	3,256,838,157	3,240,707,381	3,229,380,680
Authorised share capital 5,500,000 preferred shares of Baht 5.15 each 28,325 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 71,976,715 13,976,010,000 preferred shares of Baht 5.15 each 28,325 28	Equity					
5,500,000 preferred shares of Baht 5.15 each         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         28,325         71,976,715 <td>Share capital</td> <td></td> <td></td> <td></td> <td></td> <td></td>	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         71,976,715         71,976,715         71,976,715         71,976,715         71,976,715         71,976,715         71,976,715         28,325         28,325         28,325         28,325         28,325         28,325         71,976,715         20,833,734         20,833,734	Authorised share capital					
Issued and paid-up share capital         28,325         71,976,715         90,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734 <td>5,500,000 preferred shares of Baht 5.15 each</td> <td>28,325</td> <td>28,325</td> <td>28,325</td> <td>28,325</td> <td>28,325</td>	5,500,000 preferred shares of Baht 5.15 each	28,325	28,325	28,325	28,325	28,325
5,500,000 preferred shares of Baht 5.15 each         28,325         71,976,715         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         20,833,734         <	13,976,061,250 ordinary shares of Baht 5.15 each	71,976,715	71,976,715	71,976,715	71,976,715	71,976,715
13,976,061,250 ordinary shares of Baht 5.15 each       71,976,715       20,833,734       2	Issued and paid-up share capital					
Premium on share capital           Premium on ordinary share         20,833,734         20,	5,500,000 preferred shares of Baht 5.15 each	28,325	28,325	28,325	28,325	28,325
Premium on ordinary share         20,833,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734         20,813,734	13,976,061,250 ordinary shares of Baht 5.15 each	71,976,715	71,976,715	71,976,715	71,976,715	71,976,715
Deficit from the change in the ownership interests in subsidiaries         (600,676)         (600,676)         (666,074)         -	Premium on share capital					
Other components of equity         19,842,581         18,920,413         16,171,155         23,493,051         23,337,363           Retained earnings         Appropriated           Legal reserve         7,200,504	Premium on ordinary share	20,833,734	20,833,734	20,833,734	20,833,734	20,833,734
Retained earnings         Appropriated         Legal reserve       7,200,504       290,863,264       8,097,111       300,864,615       290,863,264       8,097,111       300,864,615       290,863,264       8,097,111       424,396,944       414,239,905       8,097,111       400,641,470       424,396,944       414,239,905       8,097,111       400,641,470       424,396,944       414,239,905       8,097,111       400,641,470       422,111,689       424,396,944       414,239,905       8,097,111       400,641,470       422,111,689       424,396,944       414,239,905	Deficit from the change in the ownership interests in subsidiaries	(600,676)	(600,676)	(666,074)	-	-
Appropriated         Legal reserve       7,200,504       7,	Other components of equity	19,842,581	18,920,413	16,171,155	23,493,051	23,337,363
Legal reserve         7,200,504         290,863,264         200,863,264         200,863,264         200,863,264         200,863,264         400,641,470         424,396,944         414,239,905         400,641,470         424,396,944         414,239,905         400,671,102         422,111,689         424,396,944         414,239,905           Total equity         474,094,525         460,671,102         422,111,689         424,396,944         414,239,905	Retained earnings					
Unappropriated         333,383,697         321,763,443         288,097,111         300,864,615         290,863,264           Equity attributable to equity holders of the Bank         452,664,880         440,122,458         403,641,470         424,396,944         414,239,905           Non-controlling interests         21,429,645         20,548,644         18,470,219         -         -         -           Total equity         474,094,525         460,671,102         422,111,689         424,396,944         414,239,905	Appropriated					
Equity attributable to equity holders of the Bank         452,664,880         440,122,458         403,641,470         424,396,944         414,239,905           Non-controlling interests         21,429,645         20,548,644         18,470,219         -         -           Total equity         474,094,525         460,671,102         422,111,689         424,396,944         414,239,905	Legal reserve	7,200,504	7,200,504	7,200,504	7,200,504	7,200,504
Non-controlling interests         21,429,645         20,548,644         18,470,219         -         -           Total equity         474,094,525         460,671,102         422,111,689         424,396,944         414,239,905	Unappropriated	333,383,697	321,763,443	288,097,111	300,864,615	290,863,264
Total equity         474,094,525         460,671,102         422,111,689         424,396,944         414,239,905	Equity attributable to equity holders of the Bank	452,664,880	440,122,458	403,641,470	424,396,944	414,239,905
	Non-controlling interests	21,429,645	20,548,644	18,470,219	-	-
Total liabilities and equity         3,760,852,541         3,740,468,425         3,678,949,846         3,665,104,325         3,643,620,585	Total equity	474,094,525	460,671,102	422,111,689	424,396,944	414,239,905
	Total liabilities and equity	3,760,852,541	3,740,468,425	3,678,949,846	3,665,104,325	3,643,620,585

<sup>(1)</sup> Adjusted to be presented as a comparative purpose with the current period since the associated companies has adopted the financial reporting standard No. 17 - Insurance Contracts for the first time.

(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 March 2025

(Unit: Thousand Baht)

Profit or Issamment (Issamment		Consolid	Consolidated financial statements		Separate financial statements	
Profit or loss         (Unreviewed)         (Unreviewed)         (Unreviewed)         (Reviewed)           Interest income         38,672,442         40,880,835         34,769,133         36,968,791           Interest income         10,829,202         11,319,425         10,482,237         10,959,027           Net interest income         27,843,240         29,561,410         24,286,896         26,009,764           Fees and service income         7,680,414         7,673,136         5,287,181         5,474,928           Fees and service income         2,388,300         2,096,079         1,341,950         2,888,000           Net fees and service income         3,441,584         5,577,057         3,945,231         4,186,209           Net gains on financial instruments measured at fair value         1,660,685         2,064,009         1,660,752         2,064,606         1,660,868           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042         2,062,241           Obtided income         410,424         14,89,34         429,859         194,281           Other operating income         1,876,417         3,111,750         837,991         2,0		financial sta				
Profit or loss         Interest income         38,672,442         40,880,835         34,769,133         36,968,791           Interest expenses         10,829,202         11,319,425         10,482,237         10,959,027           Net interest income         27,843,240         29,561,410         24,286,899         26,009,764           Fees and service income         7,680,414         7,673,136         5,287,181         5,474,928           Fees and service expenses         2,238,830         2,096,079         1,341,950         1,288,638           Net fees and service income         5,441,584         5,577,057         3,945,231         4,186,290           Net gains on financial instruments measured at fair value         1,660,752         2,064,606         1,660,868           Net gains on investments         2,064,089         1,660,752         2,064,606         1,660,868           Net gains on investments accounted for under equity method         976,047         1,003,042         -         -         -           Dividend income         1,876,417         3,111,705         837,991         2,062,241         -           Other operating income         1,876,417         3,111,705         837,991         2,062,241           Other operating expenses         6,686,871         6,643,343         <		2025	2024 <sup>(1)</sup>	2025	2024	
Interest income         38,672,442         40,880,835         34,769,133         36,968,79           Interest expenses         10,829,202         11,319,425         10,482,237         10,959,027           Net interest income         27,843,240         29,561,410         24,286,896         26,009,748           Fees and service income         7,680,414         7,673,136         5,287,181         5,474,928           Fees and service income         5,441,584         5,577,057         3,945,231         4,186,290           Net gains on financial instruments measured at fair value         1,660,752         2,064,606         1,660,868           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042         -         -           Other operating income         41,0424         148,934         429,859         194,281           Other operating income         1,876,417         3,111,705         837,991         20,622,41           Other operating expenses         6,686,871         6,643,434         4,902,160         4,849,168           Employee's expenses         6,686,871         6,643,434         4,902,160         29,368           Pre		(Unreviewed)		(Unreviewed)	(Reviewed)	
Interest expenses         10,829,202         11,319,425         10,482,237         10,959,027           Net interest income         27,843,240         29,561,410         24,286,896         26,009,764           Fees and service income         7,680,414         7,673,136         5,287,181         5,474,928           Fees and service expenses         2,238,380         2,096,079         1,341,950         1,286,638           Net fees and service income         5,441,584         5,577,057         3,945,231         4,186,290           Net gains on financial instruments measured at fair value         2,064,089         1,660,752         2,064,606         1,660,868           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042         —         —           Dividend income         410,424         148,934         429,859         194,281           Other operating income         40,287,330         41,300,339         33,114,172         3435,088           Employee's expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368	Profit or loss					
Net interest income         27,843,240         29,561,410         24,286,896         26,009,764           Fees and service income         7,680,414         7,673,136         5,287,181         5,474,928           Fees and service expenses         2,238,830         2,096,079         1,341,950         1,288,638           Net fees and service income         5,441,584         5,577,057         3,945,231         4,186,290           Net gains on financial instruments measured at fair value         2,064,089         1,660,752         2,064,606         1,660,869           Net gains on investments         1,075,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042             Other operating income         410,424         148,934         429,859         194,281           Other operating income         40,287,330         41,300,339         33,114,172         34,350,884           Other operating expenses         6,688,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,43         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         <	Interest income	38,672,442	40,880,835	34,769,133	36,968,791	
Fees and service income         7,680,414         7,673,136         5,287,181         5,474,928           Fees and service expenses         2,238,830         2,096,079         1,341,950         1,288,638           Net fees and service income         5,441,584         5,577,057         3,945,231         4,186,290           Net gains on financial instruments measured at fair value         through profit or loss         2,064,089         1,660,752         2,064,606         1,660,869           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042             Other operating income         410,424         148,934         429,859         194,281           Other operating income         40,287,333         41,300,339         33,114,172         34350,884           Other operating expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         1,274,382         1,345,912         1,103,844         1,179,393           Impairment losses of properties for sale         1,647,868	Interest expenses	10,829,202	11,319,425	10,482,237	10,959,027	
Fees and service expenses         2,238,830         2,096,079         1,341,950         1,288,630           Net fees and service income         5,441,584         5,577,057         3,945,231         4,186,290           Net gains on financial instruments measured at fair value         Through profit or loss         2,064,089         1,660,752         2,064,606         1,660,896           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042         42,9859         194,281           Other operating income         41,047,41         3,111,705         837,991         2,062,241           Other operating income         40,287,33         41,300,339         33,114,172         34,350,884           Other operating expenses         6,688,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         81,581         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,381         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,	Net interest income	27,843,240	29,561,410	24,286,896	26,009,764	
Net fees and service income         5,441,584         5,577,057         3,945,231         4,186,290           Net gains on financial instruments measured at fair value         2,064,089         1,660,752         2,064,606         1,660,869           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042	Fees and service income	7,680,414	7,673,136	5,287,181	5,474,928	
Net gains on financial instruments measured at fair value through profit or loss         2,064,089         1,660,752         2,064,606         1,660,869           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042         -         -           Dividend income         410,424         148,934         429,859         194,281           Other operating income         1,876,417         3,111,705         837,991         2,062,241           Total operating income         40,287,330         41,300,339         33,114,172         34,350,884           Other operating expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631	Fees and service expenses	2,238,830	2,096,079	1,341,950	1,288,638	
through profit or loss         2,064,089         1,660,752         2,064,606         1,660,89           Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042             Dividend income         410,424         148,934         429,859         194,281           Other operating income         1,876,417         3,111,705         837,991         2,062,241           Total operating income         40,287,330         41,300,339         33,114,172         34,350,884           Other operating expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total oth	Net fees and service income	5,441,584	5,577,057	3,945,231	4,186,290	
Net gains on investments         1,675,529         237,439         1,549,589         237,439           Share of profit from investments accounted for under equity method         976,047         1,003,042         -         -         -           Dividend income         410,424         148,934         429,859         194,281           Other operating income         1,876,417         3,111,705         837,991         2,062,241           Total operating income         40,287,330         41,300,339         33,114,172         34,500,884           Other operating expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030	Net gains on financial instruments measured at fair value					
Share of profit from investments accounted for under equity method         976,047         1,003,042              Dividend income         410,424         148,934         429,859         194,281           Other operating income         1,876,417         3,111,705         837,991         2,062,241           Total operating expenses         40,287,330         41,300,339         33,114,172         34,350,884           Other operating expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,899         6,629,206         6,369,754     <	through profit or loss	2,064,089	1,660,752	2,064,606	1,660,869	
Dividend income         410,424         148,934         429,859         194,281           Other operating income         1,876,417         3,111,705         837,991         2,062,241           Total operating income         40,287,330         41,300,339         33,114,172         34,350,884           Other operating expenses         5,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100	Net gains on investments	1,675,529	237,439	1,549,589	237,439	
Other operating income         1,876,417         3,111,705         837,991         2,062,241           Total operating income         40,287,330         41,300,339         33,114,172         34,350,884           Other operating expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Share of profit from investments accounted for under equity method	976,047	1,003,042	-	-	
Total operating income         40,287,330         41,300,339         33,114,172         34,350,884           Other operating expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Dividend income	410,424	148,934	429,859	194,281	
Other operating expenses           Employee's expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Other operating income	1,876,417	3,111,705	837,991	2,062,241	
Employee's expenses         6,686,871         6,643,343         4,902,160         4,849,168           Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Total operating income	40,287,330	41,300,339	33,114,172	34,350,884	
Directors' remuneration         81,592         85,181         26,430         29,368           Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Other operating expenses					
Premises and equipment expenses         2,242,726         2,436,234         1,152,472         1,273,905           Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Employee's expenses	6,686,871	6,643,343	4,902,160	4,849,168	
Taxes and duties         1,274,382         1,345,912         1,103,844         1,179,939           Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Directors' remuneration	81,592	85,181	26,430	29,368	
Impairment losses of properties for sale         1,647,868         3,791,993         1,659,934         3,790,654           Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Premises and equipment expenses	2,242,726	2,436,234	1,152,472	1,273,905	
Others         4,358,770         3,427,838         5,311,631         4,439,996           Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Taxes and duties	1,274,382	1,345,912	1,103,844	1,179,939	
Total other operating expenses         16,292,209         17,730,501         14,156,471         15,563,030           Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Impairment losses of properties for sale	1,647,868	3,791,993	1,659,934	3,790,654	
Expected credit losses         8,223,209         8,028,890         6,629,206         6,369,754           Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Others	4,358,770	3,427,838	5,311,631	4,439,996	
Profit before income tax         15,771,912         15,540,948         12,328,495         12,418,100           Income tax         3,177,213         2,935,623         2,288,584         2,393,661	Total other operating expenses	16,292,209	17,730,501	14,156,471	15,563,030	
Income tax 2,935,623 2,288,584 2,393,661	Expected credit losses	8,223,209	8,028,890	6,629,206	6,369,754	
<del></del>	Profit before income tax	15,771,912	15,540,948	12,328,495	12,418,100	
Net profit 12,594,699 12,605,325 10,039,911 10,024,439	Income tax	3,177,213	2,935,623	2,288,584	2,393,661	
	Net profit	12,594,699	12,605,325	10,039,911	10,024,439	

<sup>(1)</sup> Adjusted to be presented as a comparative purpose with the current period since the associated companies has adopted the financial reporting standard No. 17 - Insurance Contracts for the first time.

## 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 March 2025

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

Consolidated Separate

	financial statements		financial statements	
	2025	2024 <sup>(1)</sup>	2025	2024
	(Unreviewed)		(Unreviewed)	(Reviewed)
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	603,869	1,292,318	607,477	1,293,800
Gains (losses) arising from translating the financial statements of				
foreign operations	2,015	46,438	2,015	46,438
Gains (losses) on cash flow hedges	858,135	443,460	858,135	443,460
Gains (losses) from deferred cost of hedging	(80,507)	(130,525)	(80,507)	(130,525)
Share of other comprehensive income (loss) of associate (equity method)				
for items that will be reclassified subsequently to profit or loss	1,055,584	(423,290)	-	-
Income tax relating to other comprehensive income (loss)				
for items that will be reclassified subsequently to profit or loss	(276,300)	(321,051)	(277,021)	(321,347)
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	(1,203,785)	565,549	(1,203,785)	565,549
Gains (losses) on financial liabilities designated at fair value through				
profit or loss	10,771	-	10,771	-
Actuarial gains (losses) on defined benefit plan	(324,708)	(193,460)	(324,708)	(193,460)
Share of other comprehensive income (loss) of associate (equity method)				
for items that will never be reclassified subsequently to profit or loss	(341,102)	(84,043)	-	-
Income tax relating to other comprehensive income (loss)				
for items that will never be reclassified subsequently to profit or loss	303,544	(74,418)	303,544	(74,418)
Other comprehensive income (loss) - net	607,516	1,120,978	(104,079)	1,629,497
Total comprehensive income (loss)	13,202,215	13,726,303	9,935,832	11,653,936
Total profit attributable to:				
Equity holders of the Bank	11,713,698	11,675,959	10,039,911	10,024,439
Non-controlling interest	881,001	929,366		
	12,594,699	12,605,325		
Total comprehensive income attributable to:				
Equity holders of the Bank	12,321,214	12,796,937	9,935,832	11,653,936
Non-controlling interest	881,001	929,366		
	13,202,215	13,726,303		
Earnings per share of equity holders of the Bank				
Basic earnings per share (Baht)	0.84	0.84	0.72	0.72

<sup>(1)</sup> Adjusted to be presented as a comparative purpose with the current period since the associated companies has adopted the financial reporting standard No. 17 - Insurance Contracts for the first time.

(Payong Srivanich)

Chief Executive Officer