

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 ⁽¹⁾	2024 ⁽¹⁾	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

⁽¹⁾ 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)	
	Consolidated			Separate	
	financial statements			financial statements	
	31 March	31 December	1 January	31 March	31 December
	2025	2024 ⁽¹⁾	2024 ⁽¹⁾	2025	2024
	(Unreviewed)			(Unreviewed)	(Audited)
Liabilities and equity					
Deposits	2,752,207,742	2,731,344,400	2,646,871,577	2,759,398,308	2,737,477,043
Interbank and money market items	253,843,137	255,872,193	282,696,058	249,606,390	249,666,935
Liabilities payable on demand	7,160,012	5,116,346	4,423,279	7,160,012	5,116,346
Financial liabilities measured at fair value through profit or loss	178,421	32,764	-	178,421	32,764
Derivatives liabilities	49,366,215	56,205,331	63,936,503	49,365,820	56,205,331
Debt issued and borrowings	134,394,367	132,463,770	160,839,009	95,375,510	91,414,124
Lease liabilities	3,280,028	3,494,532	3,841,492	2,422,882	2,528,448
Provisions	18,762,922	18,295,536	17,004,654	17,019,775	16,589,918
Other liabilities	67,565,172	76,972,451	77,225,585	60,180,263	70,349,771
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
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
Issued and paid-up 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
Premium on share capital					
Premium on ordinary share	20,833,734	20,833,734	20,833,734	20,833,734	20,833,734
Deficit from the change in the ownership interests in subsidiaries	(600,676)	(600,676)	(666,074)	-	-
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	7,200,504	7,200,504	7,200,504	7,200,504
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
Total liabilities and equity	3,760,852,541	3,740,468,425	3,678,949,846	3,665,104,325	3,643,620,585

⁽¹⁾ 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)			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024 ⁽¹⁾	2025	2024
	(Unreviewed)		(Unreviewed)	(Reviewed)
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	24,286,896	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				
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				
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
Net profit	12,594,699	12,605,325	10,039,911	10,024,439

⁽¹⁾ 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 ⁽¹⁾	2025	2024
	(Unreviewed)		(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	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)
<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	(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

⁽¹⁾ 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