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Statements of Financial Position as at December 31, 2024 and 2023			Statements of Comprehensive Income for the years ended December 31, 2024 and 2023			
(Thousand Baht) Consolidated Financial Statements			(Unit:Thousand Baht except earnings per share expressed in Baht) Consolidated Financial Statements			
	31.12.24	31,12,23			31,12,24	31,12,23
ASSETS	31-12-24	31-12-23	Profit or loss		51-12-24	31-12-23
Cash	56,888,721	55,625,890	Interest income		5,105,302	152,368,804
Interbank and money market items - net	534,775,342	701,161,506	Interest expenses		5,990,485	38,949,463
Financial assets measured at fair value through profit or loss Derivatives assets	51,342,025 66,061,023	25,945,606 69,461,150	Net interest income Fees and service income		9,114,817	113,419,341
Investments - net	351,085,203	263,707,944	Fees and service income Fees and service expenses		0,914,026 B.631.610	28,671,547 7,799,292
Investments in subsidiaries and associated companies - net	19,866,353	13,532,731	Net fees and service income		2.282.416	20.872.255
Loans to customers and accrued interest receivables - net	2,549,075,480	2,426,094,942	Net gains on financial instruments measured at fair			
Properties for sale - net	28,122,462	34,859,742	through profit or loss	4	4,702,835	5,178,178
Land, premises and equipment - net Right-of-use assets - net	29,237,424 3,464,957	31,064,204 3.796.887	Net gains on investments Share of profit from investments accounted for unde		890,909 1.500,349	195,110 1.353,456
Intanelhie assets - net	19,452,783	19.429.322	Dividend income	r equity metriod	384,369	319,473
Deferred tax assets	7,502,325	6,362,541	Other operating income	10	0,226,773	8,127,347
Accrued income	3,055,673	2,407,180	Total operating income		9,102,468	149,465,160
Other assets - net	24,254,410	24,234,808				
Total assets	3,744,184,181	3,677,684,453	Other operating expenses Employee's expenses		7 060 875	25 765 668
			Directors' remuneration	2.	313,050	25,765,668 367,167
LIABILITIES AND EQUITY			Premises and equipment expenses	10	0.881.092	10.288.662
Deposits	2,731,344,400	2,646,871,577	Taxes and duties		5.348.697	5.079.720
Interbank and money market items	255,872,193	282,696,058	Impairment losses of properties for sale Others		5.745.255	4.549.407
Liabilities payable on demand Financial liabilities measured at fair value through profit and loss	5,116,346 32,764	4,423,279	Others Total other operating evenues		9,429,035	16,106,008
Derivatives liabilities	56.205.331	63.936.503	Expected credit losses		1,069,511	37,085,423
Debt issued and borrowings	132,463,770	160,839,009	Profit before income tax		9,254,953	50,223,105
Lease liabilities	3,494,532	3,841,492	Income tax		1,575,802	9,902,034
Provisions	18,295,536	17,004,654	Net Profit	47	7,679,151	40,321,071
Other liabilities Total liabilities	76,972,451	77,225,585				
Total liabilities	3,2/9,/9/,323	3,256,838,157	Other comprehensive income (loss)			
			Transactions that will be reclassified subsequently to profit or loss			
EQUITY			Gains (losses) on debt securities measured at fair value			
Share capital			through other comprehensive income Gains (losses) arising from translating the financial statements of		4,396,425	(281,025)
Authorised share capital 5.500.000 preferred shares of Baht 5.15 each	28.325	28.325	Gains (losses) ansing from translating the financial statements of foreign operations		(14.375)	(28.781)
13,976,061,250 ordinary shares of Baht 5.15 each	71,976,715	71,976,715	Gains (losses) on cash flow hedges		850,515	(474,782)
Issued and paid-up share capital			Gains (losses) from deferred cost of hedging		(297,801)	249,418
5,500,000 preferred shares of Baht 5.15 each	28,325	28,325	Share of other comprehensive income (loss) of associate (equity method)			
13.976.061.250 ordinary shares of Baht 5.15 each	71,976,715	71,976,715	for items that will be reclassified subsequently		5.430.552	1.607.387
Premium on share capital Premium on ordinary share	20,833,734	20,833,734	Income tax relating to other comprehensive income (loss) for items that will be reclassified subsequently to profit or loss		(989 878)	101 278
Deficit from the change in the ownership interests in subsidiary	(600.676)	(666.074)	Transactions that will never be reclassified subsequent	tly to profit or loss	1202/0701	101.276
Other components of equity	26,199,451	16,171,217	Gains (losses) on investments in equity designate			
Retained earnings			at fair value through other comprehensive income Gains on financial liabilities designated to be measured at the fair value		(321,477)	(2,007,050)
Appropriated Legal reserve	7.200.504	7.200.504	profit or loss from own credit risk revaluation reserve		198	
Unappropriated	318,200,161	286,831,656	Actuarial gains (losses) on defined benefit plan		(435,696)	910.641
Equity attributable to equity holders of the Bank	443,838,214	402,376,077	Share of other comprehensive income (loss) of associate (equity			
Non-controlling interest	20,548,644	18,470,219	method) for items that will never be reclassified subsequently			
Total equity	464,386,858	420,846,296	to profit or loss		(111,267)	(1,304,055)
Total liabilities and equity	3,744,184,181	3,677,684,453	Income tax relating to other comprehensive income (loss) for Items that will never be reclassified subsequently to profit or loss		151.395	219.796
			Other comprehensive income (loss) - net		9,658,641	(1,007,173)
Statutory Capita	l Fund				.,,	10,000,000
			Total comprehensive income (loss)	5	7,337,792	39,313,898
		Unit: Million Baht	Total profit attributable to:			
	31-12-24	31-12-23	Equity holders of the Bank Non-controlling interest		3,855,657 3,823,494	36,615,911 3,705,160
	Amount (%)	Amount (%)	more some string interest		7,679,151	40,321,071
			Total comprehensive income attributable to:			
Common Equity Tier 1 capital	387,968 18.49	355,261 16.67	Equity holders of the Bank	53	3,533,584	35,613,962
Tier 1 capital	408,089 19.45	375,419 17.62	Non-controlling interest		3,804,208	3,699,936
Tier 2 capital Total capital funds	41,269	66,001 441,420 20.71	F	57	7,337,792	39,313,898
Risk-weighted assets	449,358_ 21.42 2,097,972	441,420 20.71 2,131,200	Earnings per share of the Bank Basic earnines per share (Baht)		3.14	2.62
		2,332,332	and the country	_		
Subsidiaries			Board of Directors (as at 28 February 2025)			
Krungthai Law Co., Ltd.	KTC Nano. Co., Ltd.		Mr. Lavaron Sangsnit	Mr. Teerapong Wongsiwawila		
KTB General Services and Security Co., Ltd.	KTC Prepaid Co., Ltd.		Mr. Krairit Fuchukanonchai	Mr. Virasak Sutanthavihul		
Krunethai Computer Services Co., Ltd.	KTC Pico (Bangkok) Co.		Mr. Krairit Euchukanonchai Mr. Virasak Sutanthavibul Mr. Virhai Assarasakoro Ms. Iiranhon Kawswat			
Krung Thai Asset Management Plc.	Infinitas by Krungthai (Mr. Thanwa Laohasiriwong	Mr. Attapol Attaworadej		
Krungthai Card Plc.	Arise by Infinitas Co., L		Mr. Payong Srivanich	Lt. Gen. Nimit Suwannarat		
KTB Leasing Co., Ltd.	Krungthai Ventures Co	., Ltd.	Professor Dr. Kittipong Kittayarak	Mr. Pinsai Suraswadi		
KTB Advisory Co., Ltd.						

Auditor's Report

whether we added the accompanying consolidated financial statements of foruge Thail Bank Public Company Limited and buildnakes the Grouply which congrise the consolidated statement of financial potention as a 13 becomes can be used to be a consolidated statement of financial potention as a 13 becomes can find the consolidated by the consolidated statement of the consolidated instruction and can find the consolidated by the consolidated by the consolidated statements consolidated potential by the consolidated by the consolidated by the consolidated pages (Limited for building anticidated by the consolidated by the consolidated pages) (Limited for building anticidated by the consolidated by the consolidated pages) (Limited for building anticidated pages) (Limited for buildin

In my opinion, the financial statements referred to above present fairly, in all material respects, the position of Krung Thai Bank Public Company Limited and its subsidiaries and of Krung Thai Bank Public Limited at a 411 December 2024, their limascial performance and east flows for the year then ended in an owith Thai Financial Reporting Standards and the Bank of Thailland's registations.

To: THE SHAREHOLDERS OF KRUNG THAI BANK PUBLIC COMPANY LIMITED

Basis for Opinion

Londaucide my world in accordance with that Standards on Auditing. My responsibilities under those standards are
an independent of the Group in accordance with the Code of offices for Professional Accountants Including
Independence Standards issued by the Federation of Accounting Professional Code of Offices for Professional
Independence Standards issued by the Federation of Accounting Professional Code of Office for Professional
Accountants Independence Standards Insued by the Federation of Accounting Professional Communications

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These failing the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report, Including in relation to these matter. Accordingly, my audit included the performance of procedure designed to respond to my assussment of the risks of material imitiatement of the financial statements. The results of my audit procedures, including the procedures performed to address the minancial statements of the basis for my audit procedures, including the procedures performed to address the minancial statements below, provide habits for my audit opions on the accompanying financial statement as a whole.

Allowances for expected credit losses of leases to customers
As discussed in Note E to the consolidated financial statements, as at 31 December 2014, the Group had boars to
continent of Bast 2 Solidal million [representing 72 present of bast lastest) and allowances for expected credit
basis to be used for calculation of the allowance for expected credit bases involves complex calculation modelling
are drequirs management to use applicated pulsements and estimates in the developing expected credit boses models in
compliance with That Financial Reporting Standards set of the sales at by the Basis of Thatland The areas of
in compliance with That Financial Reporting Standards set of the sales at by the Basis of Thatland The areas of
certain rise of lease in continuous contin

Because of the materiality and the use of judgement and estimates mentioned above, I addressed the adec allowances for expected credit losses of loans to customers as a key audit matter.

allowanters for expected over dissult or donot to customers as any autor matter.

If grained an understander of, assessued and texted, as sampling basis, the effectiveness of the Group's internal controls relating to the laws origination, the actualities of allowance for expected credit classes of learn to control relating to the laws origination, the actualities of allowance for expected credit classes of learn to the control produced or the control produced and the expected produced by the regulation reconsistent of the device allowance by the regulation report origination is considered and assessed the process powering model development, reviewed model development, device and the regulation report of the Group and the relationship control produced by the processing expected by the reautisers produced for the Group and the relation of the Group and the actual results and the control produced and the contro the limitations of the model and the recording of allowance for expected credit losses. I tested, on a sampling both, the controls over the information technology systems relevant to the calculation of allowance for expected credit losses.

i examined the allowances for expected credit bases by assessing, on a campling basis, the classification of banc to customers based on the changes in credit risk since lettal recognition, and recalculating on a campling basis, the the completeness of the data used in the calculation of allowance for expected credit losserag, on a campling basis,

Moreover, I assessed the adequacy of disclosure in accordance with the relevant financial reporting standards, a well as notifications and exidelines announced by the Bank of Thailand.

Recognition of Instruct Income on least to automors

for the year deed it, Schomber 2014, the deep recognition interest income on least to customers amounting to
officers interest state method, which moders the use of management judgment and estimates in estimating factor
officers interest state method, which moders the use of management judgment and estimates in estimating factor
of how excepts interest and one of the financian clinicarium, on when appropriate, a plored prant,
officers and one of the state of the financian clinicarium, or when appropriate, a plored prant of the state of the stat

accordance with Thail Francis Reporting Standards and the regulations amounced by the Bask of Thisbland. The audit procedure is preferred wever to give an understanding of season and fest, on a seringing basis, the relevant internal control over information systems. I compared the accounting policies of the Group with Thai functional Reporting Standards and the regulations amounced by the regulatory approx, I also assessed the methods for the serious serious serious and the serious serious serious serious serious serious serious exclusions used in calculating the effective interest cite, including testing, on a sampling basis, the accuracy of the seatoments used in calculating the effective interest cite, including testing, on a supplied pass, the accuracy of the seatoments used in calculating the effective interest cite, including testing, on a supplied pass, the accuracy of the seatoments and the control of the serious serious serious serious serious serious serious seatoments. The sample serious serious serious serious serious effective interest serious serious serious serious serious serious effective interest serious serious effective interest serious serious effective interest serious serious effective interest serious serious serious effective interest serious serious serious effective interest serious serious effective interest serious serious serious effect

Management is responsible for the other information. The other information comprise the information included in areual report of the Bank, but does not include the financial statements and my auditor's report thereon. The annual report of the Bank is expected to be made available to me after the date of this auditor's report.

My opinion on the financial statements does not cover the other information and I do not express any form of associations thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or my knowledge obtained in the Budit or otherwise appears to be materially miscatted.

When I read the annual report of the Bank, if I conclude that there is a material misstatement therein, I am required to communicate the matter to those charged with governance for correction of the misstatement.

Resonsibilities of Management and Those Charged with Governance for the Financial Statements
Management is responsible for the preparation and fair presentation of the Hinarcial statements in accordance
Financial Reporting Standards and the Sand of Thalland's regulators, and for such internal control as ma
determines is necessary to enable the preparation of financial attements that are fine from material mine
whether due for fair out or error.

In preparing the financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the flowpor to case operations, or has no resultat attendance but to do

hose charged with governance are responsible for overseeing the Group's financial reporting process.

Ander in Aggregation and generalized are registrable for overleasing and endough mississistic growing part and a standard in Aggregation of the Audit of the Audit of the Audit of the Audit of Aggregation (Aggregation Aggregation Aggre

As part of an audit in accordance with Thai Standards on Auditing, I exercise professional judgeofessional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material instantement resulting from faul is lighter than for one resulting from error, as fraud may involve collusion, forgery, interetional control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Treasure unconfider finds by management:

 Conclude on the appropriatency of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a markest uncertainty usits redired to event or conditions that may call the control of the
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. I am responsible for the direction, supervision and performance of the group audit. I remain solely responsible for my audit opinion.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I also provide those charged with governance with a statement that I have compiled with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to be an only independence, and where applicable, related a sfeguards.

From the natters communicated with those language with governancy, of determine those matters that were of most significance in the audit of the financial datements of the current year and are therefore the key audit matters, i describe them natters in may natively report usels in one regulation procedure, public disclosures below the matter or when, in consequences of doing to swould reasonably be expected to outweight the public interest benefits of such communication.

am responsible for the audit resulting in this inde

Somjai Khunapasut Certified Public Accountant (Thalland) No. 4499 EY Office Limited Bangkok: 19 February 2025

Donestic deposits of that Bank are protected by the Deposit Protection Agency (DPA) in accordance with the Deposit Protection Agency Act 8.2 250. DPA gives protection only to this later currency deposited in Thalled up to a contain an applied a bitaling lefter located contain Palmad and into ordination shortest. On the time has been, in the cent of recoverable, winding up or equivalent proceeding of the bank, domestic and international deposition will have the same regit and not act of the contract of

A complete set of the audited financial statements, list of bank directors and list of subsidiaries of the Bank can be obtained upon request from the Singapore Branch.