

**Summary Statement of Assets and Liabilities**

(has not been audited by a certified public accountant)

As of 31 January 2025

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	57,363,992	Deposits	2,759,557,542
Interbank and money market items - net	548,437,596	Interbank and money market items	211,113,397
Financial assets measured at fair value through profit or loss	59,138,604	Liability payable on demand	5,942,238
Derivatives assets	62,246,235	Financial liabilities measured at fair value through profit or loss	62,062
Investment - net	326,194,685	Derivatives Liabilities	51,380,545
Investment in subsidiaries and associates - net	11,602,885	Debt issued and borrowings	95,623,659
Loans to customers and accrued interest receivables - net	2,455,159,477	Other liabilities	88,676,943
Properties for sale - net	27,864,388	<b>Total Liabilities</b>	<b>3,212,356,386</b>
Premises and equipment - net	27,296,721	<b>SHAREHOLDERS' EQUITY</b>	
Other assets - net	55,615,943	Equity portion	92,838,774
		Other reserves	22,108,406
		Retained earnings	303,616,960
		<b>Total Shareholders' Equity</b>	<b>418,564,140</b>
<b>Total Assets</b>	<b>3,630,920,526</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>3,630,920,526</b>

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 31 December 2024 (3.01 percent of total loans before deducting allowance for expected credit losses)	92,907,478
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2024	163,409,562
Regulatory capital (21.06 (percent) ratio of total capital to risk weighted assets)	416,081,118
Capital after deducting capital add-ons for loans to large exposures (21.06 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	416,081,118
Changes in assets and liabilities during the quarter ended 31 January 2025 resulting from penalties for violating of the Financial Institution Business Act B.E.2551 (2008), Section.....	-

**Channel for disclosure of information on capital requirement**
**For Commercial Banks**

(under the Notification of the Bank of Thailand)

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

 Channel for disclosure [krungthai.com](http://krungthai.com)>Investor Relations>Financial Information>Pillar III Disclosures

Date of disclosure 31 October 2024

Information as of 30 June 2024

**For Financial business groups**

(under the Notification of the Bank of Thailand)

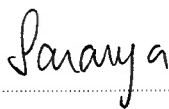
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

 Channel for disclosure [krungthai.com](http://krungthai.com)>Investor Relations>Financial Information>Pillar III Disclosures

Date of disclosure 31 October 2024

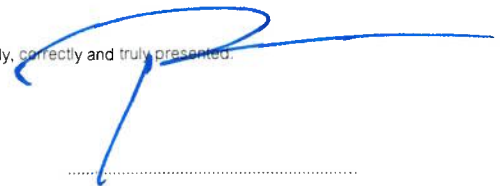
Information as of 30 June 2024

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(Ms. Saranya Vejaku)

 Chief Financial, Strategy & Resources Management Officer  
 Acting Head of Financial Management Group



(Mr. Payong Srivanich)

Chief Executive Officer

